

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

Actuarial Equivalency Factor Table	Tier 1 / Tier 2		OPSRP	
	Healthy	Disabled	Healthy	Disabled
Early Retirement Reduction Factors	Table 1	N/A	Table 1	N/A
Refund Annuity Conversion Factors (Option 0)	Table 2a	Table 2b	N/A	N/A
Non-Refund Life Annuity Conversion Factors (Option 1)	Table 3a	Table 3b	N/A	N/A
15-Year Certain and Life Annuity Conversion Factors (Option 4)	Table 4a	Table 4b	N/A	N/A
Option 4 death benefit (conversion of remaining benefit to a lump sum)	Table 5	Table 5	N/A	N/A
100% Joint & Survivor Factors (Option 2)	Table 6a	Table 6b	Table 6a	Table 6b
50% Joint & Survivor Factors (Option 3)	Table 7a	Table 7b	Table 7a	Table 7b
100% Joint & Survivor Factors with popup (Option 2A)	Table 8a	Table 8b	Table 8a	Table 8b
50% Joint & Survivor Factors with popup (Option 3A)	Table 9a	Table 9b	Table 9a	Table 9b
Police & Fire Additional Unit Benefits - After Age 60	Table 10	Table 10	N/A	N/A
Police & Fire Additional Unit Benefits - Before Age 60	Table 11	Table 11	N/A	N/A
Police & Fire Additional Unit Benefits by Payroll Deductions	Table 12	Table 12	N/A	N/A
Full Cost factors for Purchasing Service - Factor 1	Table 13a	Table 13b	N/A	N/A
Full Cost factors for Purchasing Service - Factor 2	Table 14	Table 14	N/A	N/A
Full Cost factors for Purchasing Service - Factor 3	Table 15	Table 15	N/A	N/A
Full Cost factors for Purchasing Service - Factor 5	Table 16a	Table 16b	N/A	N/A
Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - General Service	N/A	N/A	Table 17	Not Provided
Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - Police & Fire	N/A	N/A	Table 18	Not Provided
Lump Sum Cash Out Factors at or after Early Retirement Age	N/A	N/A	Table 19	Not Provided
Lump Sum Cash Out Factors for Beneficiaries	Table 20	N/A	Table 20	N/A
Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age	Table 21	Table 21	Table 21	Table 21
Conversion to Monthly Spouse Benefit at Commencement Date	Table 22	Table 22	Table 22	Table 22
Present Value of Member's Immediate Benefit - Healthy Members (OPSRP only)	N/A	N/A	Table 23	Table 23
Present Value of Alternate Payee Immediate Benefit (OPSRP only)	N/A	N/A	Table 24	Table 24
Present Value of Single Life Immediate Annuity with COLA	Table 25a	Table 25b	Table 25a	Table 25b

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
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**Projected Value of Contributions and Account Balances - Healthy and Disabled Members**  
 (Assumes an Annual Interest Credit of 6.90% per year)

Years to Retire	Amount at Retirement		Years to Retire	Amount at Retirement	
	\$1 per Yr. to Retirement	\$1 Current Balance		\$1 per Yr. to Retirement	\$1 Current Balance
1	1.07	1.07	21	47.41	4.06
2	2.21	1.14	22	51.75	4.34
3	3.43	1.22	23	56.39	4.64
4	4.74	1.31	24	61.35	4.96
5	6.14	1.40	25	66.65	5.30
6	7.63	1.49	26	72.32	5.67
7	9.22	1.60	27	78.38	6.06
8	10.93	1.71	28	84.85	6.48
9	12.75	1.82	29	91.78	6.92
10	14.70	1.95	30	99.18	7.40
11	16.78	2.08	31	107.09	7.91
12	19.01	2.23	32	115.55	8.46
13	21.39	2.38	33	124.59	9.04
14	23.94	2.55	34	134.26	9.67
15	26.66	2.72	35	144.59	10.33
16	29.57	2.91	36	155.64	11.05
17	32.67	3.11	37	167.45	11.81
18	36.00	3.32	38	180.07	12.62
19	39.55	3.55	39	193.56	13.49
20	43.35	3.80	40	207.99	14.42

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Average Remaining Life Expectancy of Non-Disabled PERS Members Retiring in 2022**

Age	Weighted Average	State and Local Government Members				School District Members	
		General Service		Police & Fire		Male	Female
		Male	Female	Male	Female		
50	38.2	37.1	38.8	36.0	39.0	37.8	40.4
51	37.2	36.0	37.8	35.0	38.0	36.7	39.4
52	36.2	35.0	36.8	34.0	37.0	35.7	38.3
53	35.2	34.0	35.8	33.0	35.9	34.7	37.3
54	34.2	33.1	34.8	32.0	34.9	33.7	36.3
55	33.2	32.1	33.8	31.0	33.9	32.7	35.2
56	32.2	31.1	32.9	30.0	32.9	31.7	34.2
57	31.2	30.2	31.9	29.0	31.9	30.7	33.2
58	30.2	29.2	30.9	28.0	30.9	29.7	32.2
59	29.2	28.2	29.9	27.0	29.9	28.7	31.2
60	28.3	27.3	28.9	26.1	28.9	27.7	30.2
61	27.3	26.4	28.0	25.1	28.0	26.8	29.3
62	26.3	25.4	27.0	24.1	27.0	25.8	28.3
63	25.4	24.5	26.0	23.2	26.0	24.8	27.3
64	24.4	23.6	25.1	22.3	25.1	23.9	26.3
65	23.5	22.7	24.1	21.3	24.1	22.9	25.4
66	22.5	21.7	23.2	20.4	23.2	22.0	24.4
67	21.6	20.8	22.3	19.5	22.3	21.1	23.4
68	20.7	19.9	21.3	18.7	21.4	20.2	22.5
69	19.8	19.1	20.4	17.8	20.5	19.2	21.5
70	18.9	18.2	19.5	16.9	19.6	18.4	20.6
71	18.0	17.3	18.7	16.1	18.7	17.5	19.7
72	17.2	16.5	17.8	15.3	17.9	16.6	18.8
73	16.3	15.7	16.9	14.5	17.1	15.8	17.9
74	15.5	14.9	16.1	13.7	16.2	14.9	17.0
75	14.7	14.1	15.3	12.9	15.4	14.1	16.2
76	13.9	13.3	14.5	12.2	14.7	13.3	15.3
77	13.1	12.6	13.7	11.5	13.9	12.6	14.5
78	12.4	11.9	12.9	10.8	13.2	11.8	13.7
79	11.7	11.2	12.2	10.1	12.4	11.1	12.9
80	10.9	10.5	11.4	9.5	11.7	10.4	12.1

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Average Remaining Life Expectancy of Disabled PERS Members Retiring in 2022**

Age	Weighted Average	Disabled			
		General Service		Police & Fire	
		Male	Female	Male	Female
50	28.3	25.9	29.4	30.8	33.2
51	27.6	25.2	28.7	29.9	32.4
52	26.8	24.5	27.9	29.1	31.5
53	26.1	23.9	27.2	28.3	30.7
54	25.4	23.2	26.5	27.4	29.9
55	24.7	22.5	25.8	26.6	29.0
56	24.0	21.9	25.1	25.8	28.2
57	23.3	21.2	24.4	25.0	27.4
58	22.6	20.5	23.7	24.3	26.6
59	21.9	19.9	23.0	23.5	25.8
60	21.2	19.2	22.3	22.7	25.0
61	20.5	18.6	21.6	21.9	24.2
62	19.8	17.9	20.8	21.1	23.4
63	19.1	17.3	20.1	20.4	22.6
64	18.4	16.6	19.4	19.6	21.8
65	17.7	16.0	18.7	18.9	21.0
66	17.0	15.4	18.0	18.1	20.2
67	16.4	14.8	17.3	17.4	19.4
68	15.7	14.1	16.6	16.7	18.7
69	15.0	13.5	15.9	15.9	17.9
70	14.4	13.0	15.2	15.2	17.1
71	13.7	12.4	14.5	14.5	16.4
72	13.1	11.8	13.9	13.9	15.7
73	12.5	11.2	13.2	13.2	14.9
74	11.9	10.7	12.6	12.5	14.2
75	11.3	10.1	12.0	11.9	13.5
76	10.7	9.6	11.4	11.3	12.9
77	10.1	9.1	10.8	10.7	12.2
78	9.6	8.6	10.2	10.1	11.6
79	9.1	8.1	9.6	9.5	10.9
80	8.5	7.7	9.1	9.0	10.3

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 1: Early Retirement Factors**

Age at Retirement Years      Months		Tier 1 / Tier 2						OPSRP				
		General Service			P&F			General Service		P&F		
		Less than 30 years		30+ years	Less than 25 years		25+ years	30+ years	Less than 30 years	30+ years	Less than 25 years	25+ years
		Tier 1	Tier 2									
Less than 50		N/A	N/A	1.000	N/A	N/A	1.000	N/A	N/A	N/A	N/A	
50	0	N/A	N/A	1.000	0.659	1.000	1.000	N/A	N/A	0.442	0.777	
	1			1.000	0.664	1.000	1.000			0.445	0.783	
	2			1.000	0.668	1.000	1.000			0.448	0.788	
	3			1.000	0.673	1.000	1.000			0.451	0.794	
	4			1.000	0.678	1.000	1.000			0.454	0.799	
	5			1.000	0.682	1.000	1.000			0.457	0.805	
	6			1.000	0.687	1.000	1.000			0.460	0.811	
	7			1.000	0.692	1.000	1.000			0.463	0.816	
	8			1.000	0.696	1.000	1.000			0.466	0.822	
	9			1.000	0.701	1.000	1.000			0.469	0.827	
	10			1.000	0.706	1.000	1.000			0.472	0.833	
	11			1.000	0.71	1.000	1.000			0.475	0.838	
51	0	N/A	N/A	1.000	0.715	1.000	1.000	N/A	N/A	0.478	0.844	
	1			1.000	0.720	1.000	1.000			0.481	0.850	
	2			1.000	0.725	1.000	1.000			0.484	0.856	
	3			1.000	0.730	1.000	1.000			0.488	0.863	
	4			1.000	0.736	1.000	1.000			0.491	0.869	
	5			1.000	0.741	1.000	1.000			0.494	0.875	
	6			1.000	0.746	1.000	1.000			0.497	0.881	
	7			1.000	0.751	1.000	1.000			0.501	0.887	
	8			1.000	0.756	1.000	1.000			0.504	0.893	
	9			1.000	0.761	1.000	1.000			0.507	0.900	
	10			1.000	0.767	1.000	1.000			0.510	0.906	
	11			1.000	0.772	1.000	1.000			0.514	0.912	
52	0	N/A	N/A	1.000	0.777	1.000	1.000	N/A	N/A	0.517	0.918	
	1			1.000	0.783	1.000	1.000			0.521	0.925	
	2			1.000	0.788	1.000	1.000			0.524	0.932	
	3			1.000	0.794	1.000	1.000			0.528	0.939	
	4			1.000	0.799	1.000	1.000			0.531	0.945	
	5			1.000	0.805	1.000	1.000			0.535	0.952	
	6			1.000	0.811	1.000	1.000			0.538	0.959	
	7			1.000	0.816	1.000	1.000			0.542	0.966	
	8			1.000	0.822	1.000	1.000			0.546	0.973	
	9			1.000	0.827	1.000	1.000			0.549	0.980	
	10			1.000	0.833	1.000	1.000			0.553	0.986	
	11			1.000	0.838	1.000	1.000			0.556	0.993	
53	0	N/A	N/A	1.000	0.844	1.000	1.000	N/A	N/A	0.560	1.000	
	1			1.000	0.850	1.000	1.000			0.564	1.000	
	2			1.000	0.856	1.000	1.000			0.568	1.000	
	3			1.000	0.863	1.000	1.000			0.572	1.000	
	4			1.000	0.869	1.000	1.000			0.576	1.000	
	5			1.000	0.875	1.000	1.000			0.580	1.000	
	6			1.000	0.881	1.000	1.000			0.583	1.000	
	7			1.000	0.887	1.000	1.000			0.587	1.000	
	8			1.000	0.893	1.000	1.000			0.591	1.000	
	9			1.000	0.900	1.000	1.000			0.595	1.000	
	10			1.000	0.906	1.000	1.000			0.599	1.000	
	11			1.000	0.912	1.000	1.000			0.603	1.000	
54	0	N/A	N/A	1.000	0.918	1.000	1.000	N/A	N/A	0.607	1.000	
	1			1.000	0.925	1.000	1.000			0.611	1.000	
	2			1.000	0.932	1.000	1.000			0.616	1.000	
	3			1.000	0.939	1.000	1.000			0.620	1.000	
	4			1.000	0.945	1.000	1.000			0.624	1.000	
	5			1.000	0.952	1.000	1.000			0.629	1.000	
	6			1.000	0.959	1.000	1.000			0.633	1.000	
	7			1.000	0.966	1.000	1.000			0.637	1.000	
	8			1.000	0.973	1.000	1.000			0.642	1.000	
	9			1.000	0.980	1.000	1.000			0.646	1.000	
	10			1.000	0.986	1.000	1.000			0.650	1.000	
	11			1.000	0.993	1.000	1.000			0.655	1.000	

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**Table 1: Early Retirement Factors**

Age at Retirement Years      Months		Tier 1 / Tier 2						OPSRP				
		General Service			P&F			General Service		P&F		
		Less than 30 years		30+ years	Less than 25 years		25+ years	30+ years	Less than 30 years	30+ years	Less than 25 years      25+ years	
		Tier 1	Tier 2									
55	0	0.777	0.659	1.000	1.000	1.000	1.000	0.442	0.777	0.659	1.000	
	1	0.783	0.664	1.000	1.000	1.000	1.000	0.445	0.783	0.664	1.000	
	2	0.788	0.668	1.000	1.000	1.000	1.000	0.448	0.788	0.668	1.000	
	3	0.794	0.673	1.000	1.000	1.000	1.000	0.451	0.794	0.673	1.000	
	4	0.799	0.678	1.000	1.000	1.000	1.000	0.454	0.799	0.678	1.000	
	5	0.805	0.682	1.000	1.000	1.000	1.000	0.457	0.805	0.682	1.000	
	6	0.811	0.687	1.000	1.000	1.000	1.000	0.460	0.811	0.687	1.000	
	7	0.816	0.692	1.000	1.000	1.000	1.000	0.463	0.816	0.692	1.000	
	8	0.822	0.696	1.000	1.000	1.000	1.000	0.466	0.822	0.696	1.000	
	9	0.827	0.701	1.000	1.000	1.000	1.000	0.469	0.827	0.701	1.000	
	10	0.833	0.706	1.000	1.000	1.000	1.000	0.472	0.833	0.706	1.000	
	11	0.838	0.710	1.000	1.000	1.000	1.000	0.475	0.838	0.710	1.000	
56	0	0.844	0.715	1.000	1.000	1.000	1.000	0.478	0.844	0.715	1.000	
	1	0.850	0.720	1.000	1.000	1.000	1.000	0.481	0.850	0.720	1.000	
	2	0.856	0.725	1.000	1.000	1.000	1.000	0.484	0.856	0.725	1.000	
	3	0.863	0.730	1.000	1.000	1.000	1.000	0.488	0.863	0.730	1.000	
	4	0.869	0.736	1.000	1.000	1.000	1.000	0.491	0.869	0.736	1.000	
	5	0.875	0.741	1.000	1.000	1.000	1.000	0.494	0.875	0.741	1.000	
	6	0.881	0.746	1.000	1.000	1.000	1.000	0.497	0.881	0.746	1.000	
	7	0.887	0.751	1.000	1.000	1.000	1.000	0.501	0.887	0.751	1.000	
	8	0.893	0.756	1.000	1.000	1.000	1.000	0.504	0.893	0.756	1.000	
	9	0.900	0.761	1.000	1.000	1.000	1.000	0.507	0.900	0.761	1.000	
	10	0.906	0.767	1.000	1.000	1.000	1.000	0.510	0.906	0.767	1.000	
	11	0.912	0.772	1.000	1.000	1.000	1.000	0.514	0.912	0.772	1.000	
57	0	0.918	0.777	1.000	1.000	1.000	1.000	0.517	0.918	0.777	1.000	
	1	0.925	0.783	1.000	1.000	1.000	1.000	0.521	0.925	0.783	1.000	
	2	0.932	0.788	1.000	1.000	1.000	1.000	0.524	0.932	0.788	1.000	
	3	0.939	0.794	1.000	1.000	1.000	1.000	0.528	0.939	0.794	1.000	
	4	0.945	0.799	1.000	1.000	1.000	1.000	0.531	0.945	0.799	1.000	
	5	0.952	0.805	1.000	1.000	1.000	1.000	0.535	0.952	0.805	1.000	
	6	0.959	0.811	1.000	1.000	1.000	1.000	0.538	0.959	0.811	1.000	
	7	0.966	0.816	1.000	1.000	1.000	1.000	0.542	0.966	0.816	1.000	
	8	0.973	0.822	1.000	1.000	1.000	1.000	0.546	0.973	0.822	1.000	
	9	0.980	0.827	1.000	1.000	1.000	1.000	0.549	0.980	0.827	1.000	
	10	0.986	0.833	1.000	1.000	1.000	1.000	0.553	0.986	0.833	1.000	
	11	0.993	0.838	1.000	1.000	1.000	1.000	0.556	0.993	0.838	1.000	
58	0	1.000	0.844	1.000	1.000	1.000	1.000	0.560	1.000	0.844	1.000	
	1	1.000	0.850	1.000	1.000	1.000	1.000	0.564	1.000	0.850	1.000	
	2	1.000	0.856	1.000	1.000	1.000	1.000	0.568	1.000	0.856	1.000	
	3	1.000	0.863	1.000	1.000	1.000	1.000	0.572	1.000	0.863	1.000	
	4	1.000	0.869	1.000	1.000	1.000	1.000	0.576	1.000	0.869	1.000	
	5	1.000	0.875	1.000	1.000	1.000	1.000	0.580	1.000	0.875	1.000	
	6	1.000	0.881	1.000	1.000	1.000	1.000	0.583	1.000	0.881	1.000	
	7	1.000	0.887	1.000	1.000	1.000	1.000	0.587	1.000	0.887	1.000	
	8	1.000	0.893	1.000	1.000	1.000	1.000	0.591	1.000	0.893	1.000	
	9	1.000	0.900	1.000	1.000	1.000	1.000	0.595	1.000	0.900	1.000	
	10	1.000	0.906	1.000	1.000	1.000	1.000	0.599	1.000	0.906	1.000	
	11	1.000	0.912	1.000	1.000	1.000	1.000	0.603	1.000	0.912	1.000	
59	0	1.000	0.918	1.000	1.000	1.000	1.000	0.607	1.000	0.918	1.000	
	1	1.000	0.925	1.000	1.000	1.000	1.000	0.611	1.000	0.925	1.000	
	2	1.000	0.932	1.000	1.000	1.000	1.000	0.616	1.000	0.932	1.000	
	3	1.000	0.939	1.000	1.000	1.000	1.000	0.620	1.000	0.939	1.000	
	4	1.000	0.945	1.000	1.000	1.000	1.000	0.624	1.000	0.945	1.000	
	5	1.000	0.952	1.000	1.000	1.000	1.000	0.629	1.000	0.952	1.000	
	6	1.000	0.959	1.000	1.000	1.000	1.000	0.633	1.000	0.959	1.000	
	7	1.000	0.966	1.000	1.000	1.000	1.000	0.637	1.000	0.966	1.000	
	8	1.000	0.973	1.000	1.000	1.000	1.000	0.642	1.000	0.973	1.000	
	9	1.000	0.980	1.000	1.000	1.000	1.000	0.646	1.000	0.980	1.000	
	10	1.000	0.986	1.000	1.000	1.000	1.000	0.650	1.000	0.986	1.000	
	11	1.000	0.993	1.000	1.000	1.000	1.000	0.655	1.000	0.993	1.000	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 1: Early Retirement Factors**

Age at Retirement Years      Months		Tier 1 / Tier 2						OPSRP				
		General Service			P&F			General Service		P&F		
		Less than 30 years		30+ years	Less than 25 years		25+ years	30+ years	Less than 30 years	30+ years	Less than	
		Tier 1	Tier 2		25 years	25+ years					25 years	25+ years
60	0	1.000	1.000	1.000	1.000	1.000	1.000	0.659	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.664	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.668	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.673	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.678	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.682	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.687	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.692	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.696	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.701	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.706	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.710	1.000	1.000	1.000	
61	0	1.000	1.000	1.000	1.000	1.000	1.000	0.715	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.720	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.725	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.730	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.736	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.741	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.746	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.751	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.756	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.761	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.767	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.772	1.000	1.000	1.000	
62	0	1.000	1.000	1.000	1.000	1.000	1.000	0.777	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.783	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.788	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.794	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.799	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.805	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.811	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.816	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.822	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.827	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.833	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.838	1.000	1.000	1.000	
63	0	1.000	1.000	1.000	1.000	1.000	1.000	0.844	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.850	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.856	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.863	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.869	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.875	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.881	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.887	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.893	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.900	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.906	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.912	1.000	1.000	1.000	
64	0	1.000	1.000	1.000	1.000	1.000	1.000	0.918	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.925	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.932	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.939	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.945	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.952	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.959	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.966	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.973	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.980	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.986	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.993	1.000	1.000	1.000	
65	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 2a: Refund Annuity Conversion Factors - Option 0 - Healthy Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	5.60	5.60	5.60	5.60	5.60	5.60	5.61	5.61	5.61	5.61	5.61	5.61
16	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61
17	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61
18	5.61	5.61	5.61	5.61	5.61	5.61	5.62	5.62	5.62	5.62	5.62	5.62
19	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62
20	5.62	5.62	5.62	5.62	5.62	5.62	5.63	5.63	5.63	5.63	5.63	5.63
21	5.63	5.63	5.63	5.63	5.63	5.63	5.64	5.64	5.64	5.64	5.64	5.64
22	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64
23	5.64	5.64	5.64	5.64	5.64	5.64	5.65	5.65	5.65	5.65	5.65	5.65
24	5.65	5.65	5.65	5.65	5.65	5.65	5.66	5.66	5.66	5.66	5.66	5.66
25	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66
26	5.66	5.66	5.66	5.66	5.66	5.66	5.67	5.67	5.67	5.67	5.67	5.67
27	5.67	5.67	5.67	5.67	5.67	5.67	5.68	5.68	5.68	5.68	5.68	5.68
28	5.68	5.68	5.68	5.68	5.68	5.68	5.69	5.69	5.69	5.69	5.69	5.69
29	5.69	5.69	5.69	5.69	5.69	5.69	5.70	5.70	5.70	5.70	5.70	5.70
30	5.70	5.70	5.70	5.70	5.70	5.70	5.71	5.71	5.71	5.71	5.71	5.71
31	5.71	5.71	5.71	5.71	5.71	5.71	5.72	5.72	5.72	5.72	5.72	5.72
32	5.72	5.72	5.72	5.72	5.72	5.72	5.73	5.73	5.73	5.73	5.73	5.73
33	5.73	5.73	5.73	5.74	5.74	5.74	5.74	5.74	5.74	5.75	5.75	5.75
34	5.75	5.75	5.75	5.75	5.75	5.75	5.76	5.76	5.76	5.76	5.76	5.76
35	5.76	5.76	5.76	5.77	5.77	5.77	5.77	5.77	5.77	5.78	5.78	5.78
36	5.78	5.78	5.78	5.78	5.78	5.78	5.79	5.79	5.79	5.79	5.79	5.79
37	5.79	5.79	5.79	5.80	5.80	5.80	5.80	5.80	5.80	5.81	5.81	5.81
38	5.81	5.81	5.81	5.82	5.82	5.82	5.82	5.82	5.82	5.83	5.83	5.83
39	5.83	5.83	5.83	5.84	5.84	5.84	5.84	5.84	5.84	5.85	5.85	5.85
40	5.85	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86	5.87	5.87	5.87
41	5.87	5.87	5.87	5.88	5.88	5.88	5.88	5.88	5.88	5.89	5.89	5.89
42	5.89	5.89	5.90	5.90	5.90	5.90	5.91	5.91	5.91	5.91	5.92	5.92
43	5.92	5.92	5.92	5.93	5.93	5.93	5.93	5.93	5.93	5.94	5.94	5.94
44	5.94	5.94	5.95	5.95	5.95	5.95	5.96	5.96	5.96	5.96	5.97	5.97

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 2a: Refund Annuity Conversion Factors - Option 0 - Healthy Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	5.97	5.97	5.98	5.98	5.98	5.98	5.99	5.99	5.99	5.99	6.00	6.00
46	6.00	6.00	6.01	6.01	6.01	6.01	6.02	6.02	6.02	6.02	6.03	6.03
47	6.03	6.03	6.04	6.04	6.04	6.04	6.05	6.05	6.05	6.05	6.06	6.06
48	6.06	6.06	6.07	6.07	6.07	6.08	6.08	6.08	6.09	6.09	6.09	6.10
49	6.10	6.10	6.11	6.11	6.11	6.12	6.12	6.12	6.13	6.13	6.13	6.14
50	6.14	6.14	6.15	6.15	6.15	6.16	6.16	6.16	6.17	6.17	6.17	6.18
51	6.18	6.18	6.19	6.19	6.19	6.20	6.20	6.20	6.21	6.21	6.21	6.22
52	6.22	6.22	6.23	6.23	6.23	6.24	6.24	6.24	6.25	6.25	6.25	6.26
53	6.26	6.26	6.27	6.27	6.28	6.28	6.29	6.29	6.29	6.30	6.30	6.31
54	6.31	6.31	6.32	6.32	6.33	6.33	6.34	6.34	6.34	6.35	6.35	6.36
55	6.36	6.37	6.37	6.38	6.38	6.39	6.39	6.40	6.40	6.41	6.41	6.42
56	6.42	6.43	6.43	6.44	6.44	6.45	6.45	6.46	6.46	6.47	6.47	6.48
57	6.48	6.49	6.49	6.50	6.50	6.51	6.51	6.52	6.52	6.53	6.53	6.54
58	6.54	6.55	6.55	6.56	6.56	6.57	6.58	6.58	6.59	6.59	6.60	6.60
59	6.61	6.62	6.62	6.63	6.63	6.64	6.65	6.65	6.66	6.66	6.67	6.67
60	6.68	6.69	6.69	6.70	6.71	6.71	6.72	6.73	6.73	6.74	6.75	6.75
61	6.76	6.77	6.77	6.78	6.79	6.79	6.80	6.81	6.81	6.82	6.83	6.83
62	6.84	6.85	6.86	6.86	6.87	6.88	6.89	6.89	6.90	6.91	6.92	6.92
63	6.93	6.94	6.95	6.95	6.96	6.97	6.98	6.98	6.99	7.00	7.01	7.01
64	7.02	7.03	7.04	7.05	7.05	7.06	7.07	7.08	7.09	7.10	7.10	7.11
65	7.12	7.13	7.14	7.15	7.16	7.17	7.18	7.18	7.19	7.20	7.21	7.22
66	7.23	7.24	7.25	7.26	7.27	7.28	7.29	7.30	7.31	7.32	7.33	7.34
67	7.35	7.36	7.37	7.38	7.39	7.40	7.41	7.42	7.43	7.44	7.45	7.46
68	7.47	7.48	7.49	7.51	7.52	7.53	7.54	7.55	7.56	7.58	7.59	7.60
69	7.61	7.62	7.63	7.65	7.66	7.67	7.68	7.69	7.70	7.72	7.73	7.74
70	7.75	7.76	7.78	7.79	7.80	7.81	7.83	7.84	7.85	7.86	7.88	7.89
71	7.90	7.91	7.93	7.94	7.95	7.97	7.98	7.99	8.01	8.02	8.03	8.05
72	8.06	8.08	8.09	8.11	8.12	8.14	8.15	8.17	8.18	8.20	8.21	8.23
73	8.24	8.26	8.27	8.29	8.30	8.32	8.33	8.35	8.36	8.38	8.39	8.41
74	8.42	8.44	8.45	8.47	8.49	8.50	8.52	8.54	8.55	8.57	8.59	8.60

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 2a: Refund Annuity Conversion Factors - Option 0 - Healthy Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	8.62	8.64	8.66	8.67	8.69	8.71	8.73	8.74	8.76	8.78	8.80	8.81
76	8.83	8.85	8.87	8.89	8.91	8.93	8.95	8.96	8.98	9.00	9.02	9.04
77	9.06	9.08	9.10	9.12	9.14	9.16	9.18	9.20	9.22	9.24	9.26	9.28
78	9.30	9.32	9.34	9.37	9.39	9.41	9.43	9.45	9.47	9.50	9.52	9.54
79	9.56	9.58	9.61	9.63	9.65	9.67	9.70	9.72	9.74	9.76	9.79	9.81
80	9.83	9.85	9.88	9.90	9.93	9.95	9.98	10.00	10.02	10.05	10.07	10.10
81	10.12	10.15	10.17	10.20	10.23	10.25	10.28	10.31	10.33	10.36	10.39	10.41
82	10.44	10.47	10.49	10.52	10.55	10.57	10.60	10.63	10.65	10.68	10.71	10.73
83	10.76	10.79	10.82	10.85	10.88	10.91	10.94	10.96	10.99	11.02	11.05	11.08
84	11.11	11.14	11.17	11.20	11.23	11.26	11.30	11.33	11.36	11.39	11.42	11.45
85	11.48	11.51	11.55	11.58	11.61	11.65	11.68	11.71	11.75	11.78	11.81	11.85
86	11.88	11.91	11.95	11.98	12.01	12.05	12.08	12.11	12.15	12.18	12.21	12.25
87	12.28	12.32	12.35	12.39	12.43	12.46	12.50	12.54	12.57	12.61	12.65	12.68
88	12.72	12.76	12.80	12.84	12.88	12.92	12.96	12.99	13.03	13.07	13.11	13.15
89	13.19	13.23	13.27	13.32	13.36	13.40	13.44	13.48	13.52	13.57	13.61	13.65
90	13.69	13.73	13.78	13.82	13.86	13.91	13.95	13.99	14.04	14.08	14.12	14.17
91	14.21	14.26	14.30	14.35	14.39	14.44	14.48	14.53	14.57	14.62	14.66	14.71
92	14.75	14.80	14.85	14.90	14.95	15.00	15.05	15.09	15.14	15.19	15.24	15.29
93	15.34	15.39	15.45	15.50	15.55	15.60	15.66	15.71	15.76	15.81	15.87	15.92
94	15.97	16.03	16.08	16.14	16.20	16.25	16.31	16.37	16.42	16.48	16.54	16.59
95	16.65	16.71	16.76	16.82	16.87	16.93	16.98	17.04	17.09	17.15	17.20	17.26
96	17.31	17.37	17.43	17.49	17.54	17.60	17.66	17.72	17.78	17.84	17.89	17.95
97	18.01	18.07	18.14	18.20	18.26	18.33	18.39	18.45	18.52	18.58	18.64	18.71
98	18.77	18.84	18.91	18.97	19.04	19.11	19.18	19.24	19.31	19.38	19.45	19.51
99	19.58	19.65	19.73	19.80	19.87	19.94	20.02	20.09	20.16	20.23	20.31	20.38
100	20.45											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 2b: Refund Annuity Conversion Factors - Option 0 - Disabled Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	5.78	5.78	5.78	5.79	5.79	5.79	5.79	5.79	5.79	5.80	5.80	5.80
16	5.80	5.80	5.80	5.80	5.80	5.80	5.81	5.81	5.81	5.81	5.81	5.81
17	5.81	5.81	5.81	5.81	5.81	5.81	5.82	5.82	5.82	5.82	5.82	5.82
18	5.82	5.82	5.82	5.83	5.83	5.83	5.83	5.83	5.83	5.84	5.84	5.84
19	5.84	5.84	5.84	5.84	5.84	5.84	5.85	5.85	5.85	5.85	5.85	5.85
20	5.85	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86	5.87	5.87	5.87
21	5.87	5.87	5.87	5.87	5.87	5.87	5.88	5.88	5.88	5.88	5.88	5.88
22	5.88	5.88	5.88	5.89	5.89	5.89	5.89	5.89	5.89	5.90	5.90	5.90
23	5.90	5.90	5.90	5.91	5.91	5.91	5.91	5.91	5.91	5.92	5.92	5.92
24	5.92	5.92	5.92	5.93	5.93	5.93	5.93	5.93	5.93	5.94	5.94	5.94
25	5.94	5.94	5.94	5.95	5.95	5.95	5.95	5.95	5.95	5.96	5.96	5.96
26	5.96	5.96	5.96	5.97	5.97	5.97	5.97	5.97	5.97	5.98	5.98	5.98
27	5.98	5.98	5.98	5.99	5.99	5.99	5.99	5.99	5.99	6.00	6.00	6.00
28	6.00	6.00	6.00	6.01	6.01	6.01	6.01	6.01	6.01	6.02	6.02	6.02
29	6.02	6.02	6.03	6.03	6.03	6.03	6.04	6.04	6.04	6.04	6.05	6.05
30	6.05	6.05	6.05	6.06	6.06	6.06	6.06	6.06	6.06	6.07	6.07	6.07
31	6.07	6.07	6.08	6.08	6.08	6.08	6.09	6.09	6.09	6.09	6.10	6.10
32	6.10	6.10	6.11	6.11	6.11	6.11	6.12	6.12	6.12	6.12	6.13	6.13
33	6.13	6.13	6.14	6.14	6.14	6.14	6.15	6.15	6.15	6.15	6.16	6.16
34	6.16	6.16	6.17	6.17	6.17	6.17	6.18	6.18	6.18	6.18	6.19	6.19
35	6.19	6.19	6.20	6.20	6.20	6.20	6.21	6.21	6.21	6.21	6.22	6.22
36	6.22	6.22	6.23	6.23	6.23	6.23	6.24	6.24	6.24	6.24	6.25	6.25
37	6.25	6.25	6.26	6.26	6.26	6.26	6.27	6.27	6.27	6.27	6.28	6.28
38	6.28	6.28	6.29	6.29	6.29	6.29	6.30	6.30	6.30	6.30	6.31	6.31
39	6.31	6.31	6.32	6.32	6.32	6.33	6.33	6.33	6.33	6.34	6.34	6.35
40	6.35	6.35	6.36	6.36	6.36	6.36	6.37	6.37	6.37	6.37	6.38	6.38
41	6.38	6.38	6.39	6.39	6.39	6.40	6.40	6.40	6.40	6.41	6.41	6.42
42	6.42	6.42	6.43	6.43	6.43	6.43	6.44	6.44	6.44	6.44	6.45	6.45
43	6.45	6.45	6.46	6.46	6.46	6.47	6.47	6.47	6.47	6.48	6.48	6.49
44	6.49	6.49	6.50	6.50	6.50	6.51	6.51	6.51	6.51	6.52	6.52	6.53

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 2b: Refund Annuity Conversion Factors - Option 0 - Disabled Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	6.53	6.53	6.54	6.54	6.54	6.55	6.55	6.55	6.56	6.56	6.56	6.57
46	6.57	6.57	6.58	6.58	6.58	6.59	6.59	6.59	6.60	6.60	6.60	6.61
47	6.61	6.61	6.62	6.62	6.63	6.63	6.64	6.64	6.64	6.65	6.65	6.66
48	6.66	6.66	6.67	6.67	6.67	6.68	6.68	6.68	6.69	6.69	6.69	6.70
49	6.70	6.70	6.71	6.71	6.72	6.72	6.73	6.73	6.73	6.74	6.74	6.75
50	6.75	6.75	6.76	6.76	6.76	6.77	6.77	6.77	6.78	6.78	6.78	6.79
51	6.79	6.80	6.80	6.81	6.81	6.82	6.82	6.83	6.83	6.84	6.84	6.85
52	6.85	6.85	6.86	6.86	6.87	6.87	6.88	6.88	6.88	6.89	6.89	6.90
53	6.90	6.91	6.91	6.92	6.92	6.93	6.93	6.94	6.94	6.95	6.95	6.96
54	6.96	6.97	6.97	6.98	6.98	6.99	6.99	7.00	7.00	7.01	7.01	7.02
55	7.02	7.03	7.03	7.04	7.04	7.05	7.06	7.06	7.07	7.07	7.08	7.08
56	7.09	7.10	7.10	7.11	7.11	7.12	7.13	7.13	7.14	7.14	7.15	7.15
57	7.16	7.17	7.17	7.18	7.18	7.19	7.20	7.20	7.21	7.21	7.22	7.22
58	7.23	7.24	7.24	7.25	7.26	7.26	7.27	7.28	7.28	7.29	7.30	7.30
59	7.31	7.32	7.32	7.33	7.34	7.34	7.35	7.36	7.36	7.37	7.38	7.38
60	7.39	7.40	7.41	7.42	7.42	7.43	7.44	7.45	7.46	7.47	7.47	7.48
61	7.49	7.50	7.51	7.51	7.52	7.53	7.54	7.54	7.55	7.56	7.57	7.57
62	7.58	7.59	7.60	7.61	7.62	7.63	7.64	7.64	7.65	7.66	7.67	7.68
63	7.69	7.70	7.71	7.72	7.73	7.74	7.75	7.75	7.76	7.77	7.78	7.79
64	7.80	7.81	7.82	7.83	7.84	7.85	7.86	7.86	7.87	7.88	7.89	7.90
65	7.91	7.92	7.93	7.94	7.95	7.96	7.98	7.99	8.00	8.01	8.02	8.03
66	8.04	8.05	8.06	8.07	8.08	8.09	8.11	8.12	8.13	8.14	8.15	8.16
67	8.17	8.18	8.20	8.21	8.22	8.23	8.25	8.26	8.27	8.28	8.30	8.31
68	8.32	8.33	8.35	8.36	8.37	8.38	8.40	8.41	8.42	8.43	8.45	8.46
69	8.47	8.48	8.50	8.51	8.52	8.54	8.55	8.56	8.58	8.59	8.60	8.62
70	8.63	8.64	8.66	8.67	8.69	8.70	8.72	8.73	8.74	8.76	8.77	8.79
71	8.80	8.82	8.83	8.85	8.86	8.88	8.89	8.91	8.92	8.94	8.95	8.97
72	8.98	9.00	9.01	9.03	9.04	9.06	9.08	9.09	9.11	9.12	9.14	9.15
73	9.17	9.19	9.21	9.22	9.24	9.26	9.28	9.29	9.31	9.33	9.35	9.36
74	9.38	9.40	9.42	9.43	9.45	9.47	9.49	9.50	9.52	9.54	9.56	9.57

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 2b: Refund Annuity Conversion Factors - Option 0 - Disabled Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	9.59	9.61	9.63	9.65	9.67	9.69	9.71	9.73	9.75	9.77	9.79	9.81
76	9.83	9.85	9.87	9.89	9.91	9.93	9.95	9.97	9.99	10.01	10.03	10.05
77	10.07	10.09	10.11	10.14	10.16	10.18	10.20	10.22	10.24	10.27	10.29	10.31
78	10.33	10.35	10.38	10.40	10.42	10.44	10.47	10.49	10.51	10.53	10.56	10.58
79	10.60	10.62	10.65	10.67	10.70	10.72	10.75	10.77	10.79	10.82	10.84	10.87
80	10.89	10.92	10.94	10.97	10.99	11.02	11.04	11.07	11.09	11.12	11.14	11.17
81	11.19	11.22	11.25	11.27	11.30	11.33	11.36	11.38	11.41	11.44	11.47	11.49
82	11.52	11.55	11.58	11.61	11.64	11.67	11.70	11.72	11.75	11.78	11.81	11.84
83	11.87	11.90	11.93	11.96	11.99	12.02	12.05	12.07	12.10	12.13	12.16	12.19
84	12.22	12.25	12.28	12.31	12.34	12.37	12.41	12.44	12.47	12.50	12.53	12.56
85	12.59	12.62	12.66	12.69	12.72	12.75	12.79	12.82	12.85	12.88	12.92	12.95
86	12.98	13.02	13.05	13.09	13.12	13.16	13.20	13.23	13.27	13.30	13.34	13.37
87	13.41	13.45	13.49	13.53	13.56	13.60	13.64	13.68	13.72	13.76	13.79	13.83
88	13.87	13.91	13.95	13.98	14.02	14.06	14.10	14.13	14.17	14.21	14.25	14.28
89	14.32	14.36	14.40	14.44	14.48	14.52	14.57	14.61	14.65	14.69	14.73	14.77
90	14.81	14.85	14.90	14.94	14.98	15.02	15.07	15.11	15.15	15.19	15.24	15.28
91	15.32	15.37	15.41	15.46	15.51	15.55	15.60	15.65	15.69	15.74	15.79	15.83
92	15.88	15.93	15.98	16.03	16.08	16.13	16.19	16.24	16.29	16.34	16.39	16.44
93	16.49	16.54	16.59	16.64	16.69	16.74	16.79	16.84	16.89	16.94	16.99	17.04
94	17.09	17.14	17.20	17.25	17.30	17.36	17.41	17.46	17.52	17.57	17.62	17.68
95	17.73	17.79	17.85	17.90	17.96	18.02	18.08	18.13	18.19	18.25	18.31	18.36
96	18.42	18.48	18.55	18.61	18.67	18.73	18.80	18.86	18.92	18.98	19.05	19.11
97	19.17	19.24	19.31	19.38	19.44	19.51	19.58	19.65	19.72	19.79	19.85	19.92
98	19.99	20.06	20.14	20.21	20.28	20.36	20.43	20.50	20.58	20.65	20.72	20.80
99	20.87	20.94	21.01	21.08	21.15	21.22	21.29	21.35	21.42	21.49	21.56	21.63
100	21.70											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 3a: Non-Refund Annuity Conversion Factors - Option 1 - Healthy Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61
16	5.61	5.61	5.61	5.61	5.61	5.61	5.62	5.62	5.62	5.62	5.62	5.62
17	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62
18	5.62	5.62	5.62	5.62	5.62	5.62	5.63	5.63	5.63	5.63	5.63	5.63
19	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63
20	5.63	5.63	5.63	5.63	5.63	5.63	5.64	5.64	5.64	5.64	5.64	5.64
21	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64
22	5.64	5.64	5.64	5.64	5.64	5.64	5.65	5.65	5.65	5.65	5.65	5.65
23	5.65	5.65	5.65	5.65	5.65	5.65	5.66	5.66	5.66	5.66	5.66	5.66
24	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66
25	5.66	5.66	5.66	5.66	5.66	5.66	5.67	5.67	5.67	5.67	5.67	5.67
26	5.67	5.67	5.67	5.67	5.67	5.67	5.68	5.68	5.68	5.68	5.68	5.68
27	5.68	5.68	5.68	5.68	5.68	5.68	5.69	5.69	5.69	5.69	5.69	5.69
28	5.69	5.69	5.69	5.69	5.69	5.69	5.70	5.70	5.70	5.70	5.70	5.70
29	5.70	5.70	5.70	5.70	5.70	5.70	5.71	5.71	5.71	5.71	5.71	5.71
30	5.71	5.71	5.71	5.71	5.71	5.71	5.72	5.72	5.72	5.72	5.72	5.72
31	5.72	5.72	5.72	5.72	5.72	5.72	5.73	5.73	5.73	5.73	5.73	5.73
32	5.73	5.73	5.73	5.74	5.74	5.74	5.74	5.74	5.74	5.75	5.75	5.75
33	5.75	5.75	5.75	5.75	5.75	5.75	5.76	5.76	5.76	5.76	5.76	5.76
34	5.76	5.76	5.76	5.77	5.77	5.77	5.77	5.77	5.77	5.78	5.78	5.78
35	5.78	5.78	5.78	5.78	5.78	5.78	5.79	5.79	5.79	5.79	5.79	5.79
36	5.79	5.79	5.79	5.80	5.80	5.80	5.80	5.80	5.80	5.81	5.81	5.81
37	5.81	5.81	5.81	5.82	5.82	5.82	5.82	5.82	5.82	5.83	5.83	5.83
38	5.83	5.83	5.83	5.84	5.84	5.84	5.84	5.84	5.84	5.85	5.85	5.85
39	5.85	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86	5.87	5.87	5.87
40	5.87	5.87	5.88	5.88	5.88	5.88	5.89	5.89	5.89	5.89	5.90	5.90
41	5.90	5.90	5.90	5.91	5.91	5.91	5.91	5.91	5.91	5.92	5.92	5.92
42	5.92	5.92	5.93	5.93	5.93	5.93	5.94	5.94	5.94	5.94	5.95	5.95
43	5.95	5.95	5.96	5.96	5.96	5.96	5.97	5.97	5.97	5.97	5.98	5.98
44	5.98	5.98	5.99	5.99	5.99	5.99	6.00	6.00	6.00	6.00	6.01	6.01

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 3a: Non-Refund Annuity Conversion Factors - Option 1 - Healthy Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	6.01	6.01	6.02	6.02	6.02	6.02	6.03	6.03	6.03	6.03	6.04	6.04
46	6.04	6.04	6.05	6.05	6.05	6.06	6.06	6.06	6.07	6.07	6.07	6.08
47	6.08	6.08	6.09	6.09	6.09	6.10	6.10	6.10	6.11	6.11	6.11	6.12
48	6.12	6.12	6.13	6.13	6.13	6.14	6.14	6.14	6.15	6.15	6.15	6.16
49	6.16	6.16	6.17	6.17	6.18	6.18	6.19	6.19	6.19	6.20	6.20	6.21
50	6.21	6.21	6.22	6.22	6.22	6.23	6.23	6.23	6.24	6.24	6.24	6.25
51	6.25	6.25	6.26	6.26	6.27	6.27	6.28	6.28	6.28	6.29	6.29	6.30
52	6.30	6.31	6.31	6.32	6.32	6.33	6.33	6.34	6.34	6.35	6.35	6.36
53	6.36	6.36	6.37	6.37	6.38	6.38	6.39	6.39	6.39	6.40	6.40	6.41
54	6.41	6.42	6.42	6.43	6.43	6.44	6.44	6.45	6.45	6.46	6.46	6.47
55	6.47	6.48	6.48	6.49	6.49	6.50	6.51	6.51	6.52	6.52	6.53	6.53
56	6.54	6.55	6.55	6.56	6.56	6.57	6.58	6.58	6.59	6.59	6.60	6.60
57	6.61	6.62	6.62	6.63	6.63	6.64	6.65	6.65	6.66	6.66	6.67	6.67
58	6.68	6.69	6.69	6.70	6.71	6.71	6.72	6.73	6.73	6.74	6.75	6.75
59	6.76	6.77	6.78	6.78	6.79	6.80	6.81	6.81	6.82	6.83	6.84	6.84
60	6.85	6.86	6.87	6.87	6.88	6.89	6.90	6.90	6.91	6.92	6.93	6.93
61	6.94	6.95	6.96	6.97	6.98	6.99	7.00	7.00	7.01	7.02	7.03	7.04
62	7.05	7.06	7.07	7.08	7.09	7.10	7.11	7.11	7.12	7.13	7.14	7.15
63	7.16	7.17	7.18	7.19	7.20	7.21	7.22	7.23	7.24	7.25	7.26	7.27
64	7.28	7.29	7.30	7.31	7.32	7.33	7.35	7.36	7.37	7.38	7.39	7.40
65	7.41	7.42	7.43	7.45	7.46	7.47	7.48	7.49	7.50	7.52	7.53	7.54
66	7.55	7.56	7.58	7.59	7.60	7.61	7.63	7.64	7.65	7.66	7.68	7.69
67	7.70	7.71	7.73	7.74	7.76	7.77	7.79	7.80	7.81	7.83	7.84	7.86
68	7.87	7.89	7.90	7.92	7.93	7.95	7.96	7.98	7.99	8.01	8.02	8.04
69	8.05	8.07	8.08	8.10	8.12	8.13	8.15	8.17	8.18	8.20	8.22	8.23
70	8.25	8.27	8.29	8.31	8.32	8.34	8.36	8.38	8.40	8.42	8.43	8.45
71	8.47	8.49	8.51	8.53	8.55	8.57	8.59	8.61	8.63	8.65	8.67	8.69
72	8.71	8.73	8.75	8.77	8.79	8.81	8.84	8.86	8.88	8.90	8.92	8.94
73	8.96	8.98	9.01	9.03	9.05	9.08	9.10	9.12	9.15	9.17	9.19	9.22
74	9.24	9.27	9.29	9.32	9.34	9.37	9.40	9.42	9.45	9.47	9.50	9.52

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 3a: Non-Refund Annuity Conversion Factors - Option 1 - Healthy Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	9.55	9.58	9.61	9.63	9.66	9.69	9.72	9.74	9.77	9.80	9.83	9.85
76	9.88	9.91	9.94	9.97	10.00	10.03	10.07	10.10	10.13	10.16	10.19	10.22
77	10.25	10.28	10.32	10.35	10.38	10.42	10.45	10.48	10.52	10.55	10.58	10.62
78	10.65	10.69	10.72	10.76	10.80	10.83	10.87	10.91	10.94	10.98	11.02	11.05
79	11.09	11.13	11.17	11.21	11.25	11.29	11.34	11.38	11.42	11.46	11.50	11.54
80	11.58	11.62	11.67	11.71	11.76	11.80	11.85	11.89	11.93	11.98	12.02	12.07
81	12.11	12.16	12.21	12.26	12.31	12.36	12.41	12.45	12.50	12.55	12.60	12.65
82	12.70	12.75	12.81	12.86	12.92	12.97	13.03	13.08	13.13	13.19	13.24	13.30
83	13.35	13.41	13.47	13.53	13.59	13.65	13.71	13.76	13.82	13.88	13.94	14.00
84	14.06	14.13	14.19	14.26	14.32	14.39	14.45	14.52	14.58	14.65	14.71	14.78
85	14.84	14.91	14.98	15.05	15.12	15.19	15.27	15.34	15.41	15.48	15.55	15.62
86	15.69	15.77	15.85	15.92	16.00	16.08	16.16	16.23	16.31	16.39	16.47	16.54
87	16.62	16.70	16.79	16.87	16.96	17.04	17.13	17.21	17.29	17.38	17.46	17.55
88	17.63	17.72	17.81	17.91	18.00	18.09	18.18	18.27	18.36	18.46	18.55	18.64
89	18.73	18.83	18.93	19.03	19.13	19.23	19.33	19.42	19.52	19.62	19.72	19.82
90	19.92	20.03	20.13	20.24	20.34	20.45	20.56	20.66	20.77	20.87	20.98	21.08
91	21.19	21.30	21.42	21.53	21.64	21.75	21.87	21.98	22.09	22.20	22.32	22.43
92	22.54	22.66	22.78	22.90	23.02	23.14	23.26	23.38	23.50	23.62	23.74	23.86
93	23.98	24.11	24.23	24.36	24.49	24.61	24.74	24.87	24.99	25.12	25.25	25.37
94	25.50	25.63	25.77	25.90	26.03	26.17	26.30	26.43	26.57	26.70	26.83	26.97
95	27.10	27.24	27.38	27.52	27.66	27.80	27.94	28.08	28.22	28.36	28.50	28.64
96	28.78	28.93	29.07	29.22	29.37	29.51	29.66	29.81	29.95	30.10	30.25	30.39
97	30.54	30.69	30.85	31.00	31.15	31.31	31.46	31.61	31.77	31.92	32.07	32.23
98	32.38	32.54	32.70	32.86	33.02	33.18	33.34	33.50	33.66	33.82	33.98	34.14
99	34.30	34.47	34.64	34.80	34.97	35.14	35.31	35.47	35.64	35.81	35.98	36.14
100	36.31											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 3b: Non-Refund Annuity Conversion Factors - Option 1 - Disabled Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	5.85	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86	5.87	5.87	5.87
16	5.87	5.87	5.87	5.88	5.88	5.88	5.88	5.88	5.88	5.89	5.89	5.89
17	5.89	5.89	5.89	5.89	5.89	5.89	5.90	5.90	5.90	5.90	5.90	5.90
18	5.90	5.90	5.90	5.90	5.90	5.90	5.91	5.91	5.91	5.91	5.91	5.91
19	5.91	5.91	5.91	5.91	5.91	5.91	5.92	5.92	5.92	5.92	5.92	5.92
20	5.92	5.92	5.92	5.93	5.93	5.93	5.93	5.93	5.93	5.94	5.94	5.94
21	5.94	5.94	5.94	5.95	5.95	5.95	5.95	5.95	5.95	5.96	5.96	5.96
22	5.96	5.96	5.96	5.97	5.97	5.97	5.97	5.97	5.97	5.98	5.98	5.98
23	5.98	5.98	5.98	5.99	5.99	5.99	5.99	5.99	5.99	6.00	6.00	6.00
24	6.00	6.00	6.01	6.01	6.01	6.01	6.02	6.02	6.02	6.02	6.03	6.03
25	6.03	6.03	6.03	6.04	6.04	6.04	6.04	6.04	6.04	6.05	6.05	6.05
26	6.05	6.05	6.06	6.06	6.06	6.06	6.07	6.07	6.07	6.07	6.08	6.08
27	6.08	6.08	6.09	6.09	6.09	6.09	6.10	6.10	6.10	6.10	6.11	6.11
28	6.11	6.11	6.12	6.12	6.12	6.12	6.13	6.13	6.13	6.13	6.14	6.14
29	6.14	6.14	6.15	6.15	6.15	6.15	6.16	6.16	6.16	6.16	6.17	6.17
30	6.17	6.17	6.18	6.18	6.18	6.19	6.19	6.19	6.20	6.20	6.20	6.21
31	6.21	6.21	6.22	6.22	6.22	6.22	6.23	6.23	6.23	6.23	6.24	6.24
32	6.24	6.24	6.25	6.25	6.25	6.26	6.26	6.26	6.27	6.27	6.27	6.28
33	6.28	6.28	6.29	6.29	6.29	6.30	6.30	6.30	6.31	6.31	6.31	6.32
34	6.32	6.32	6.33	6.33	6.33	6.34	6.34	6.34	6.35	6.35	6.35	6.36
35	6.36	6.36	6.37	6.37	6.38	6.38	6.39	6.39	6.39	6.40	6.40	6.41
36	6.41	6.41	6.42	6.42	6.43	6.43	6.44	6.44	6.44	6.45	6.45	6.46
37	6.46	6.46	6.47	6.47	6.48	6.48	6.49	6.49	6.49	6.50	6.50	6.51
38	6.51	6.51	6.52	6.52	6.53	6.53	6.54	6.54	6.54	6.55	6.55	6.56
39	6.56	6.56	6.57	6.57	6.58	6.58	6.59	6.59	6.59	6.60	6.60	6.61
40	6.61	6.62	6.62	6.63	6.63	6.64	6.64	6.65	6.65	6.66	6.66	6.67
41	6.67	6.68	6.68	6.69	6.69	6.70	6.70	6.71	6.71	6.72	6.72	6.73
42	6.73	6.74	6.74	6.75	6.75	6.76	6.76	6.77	6.77	6.78	6.78	6.79
43	6.79	6.80	6.80	6.81	6.81	6.82	6.82	6.83	6.83	6.84	6.84	6.85
44	6.85	6.86	6.86	6.87	6.87	6.88	6.89	6.89	6.90	6.90	6.91	6.91

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 3b: Non-Refund Annuity Conversion Factors - Option 1 - Disabled Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	6.92	6.93	6.93	6.94	6.94	6.95	6.95	6.96	6.96	6.97	6.97	6.98
46	6.98	6.99	6.99	7.00	7.00	7.01	7.02	7.02	7.03	7.03	7.04	7.04
47	7.05	7.06	7.06	7.07	7.07	7.08	7.08	7.09	7.09	7.10	7.10	7.11
48	7.11	7.12	7.12	7.13	7.13	7.14	7.15	7.15	7.16	7.16	7.17	7.17
49	7.18	7.19	7.19	7.20	7.20	7.21	7.22	7.22	7.23	7.23	7.24	7.24
50	7.25	7.26	7.26	7.27	7.27	7.28	7.28	7.29	7.29	7.30	7.30	7.31
51	7.31	7.32	7.32	7.33	7.33	7.34	7.35	7.35	7.36	7.36	7.37	7.37
52	7.38	7.39	7.39	7.40	7.41	7.41	7.42	7.43	7.43	7.44	7.45	7.45
53	7.46	7.47	7.47	7.48	7.48	7.49	7.50	7.50	7.51	7.51	7.52	7.52
54	7.53	7.54	7.54	7.55	7.56	7.56	7.57	7.58	7.58	7.59	7.60	7.60
55	7.61	7.62	7.63	7.63	7.64	7.65	7.66	7.66	7.67	7.68	7.69	7.69
56	7.70	7.71	7.72	7.72	7.73	7.74	7.75	7.75	7.76	7.77	7.78	7.78
57	7.79	7.80	7.81	7.81	7.82	7.83	7.84	7.84	7.85	7.86	7.87	7.87
58	7.88	7.89	7.90	7.91	7.92	7.93	7.94	7.94	7.95	7.96	7.97	7.98
59	7.99	8.00	8.01	8.02	8.03	8.04	8.05	8.05	8.06	8.07	8.08	8.09
60	8.10	8.11	8.12	8.13	8.14	8.15	8.17	8.18	8.19	8.20	8.21	8.22
61	8.23	8.24	8.25	8.26	8.27	8.28	8.30	8.31	8.32	8.33	8.34	8.35
62	8.36	8.37	8.39	8.40	8.41	8.42	8.44	8.45	8.46	8.47	8.49	8.50
63	8.51	8.52	8.54	8.55	8.56	8.57	8.59	8.60	8.61	8.62	8.64	8.65
64	8.66	8.67	8.69	8.70	8.72	8.73	8.75	8.76	8.77	8.79	8.80	8.82
65	8.83	8.85	8.86	8.88	8.89	8.91	8.93	8.94	8.96	8.97	8.99	9.00
66	9.02	9.04	9.05	9.07	9.09	9.10	9.12	9.14	9.15	9.17	9.19	9.20
67	9.22	9.24	9.26	9.27	9.29	9.31	9.33	9.34	9.36	9.38	9.40	9.41
68	9.43	9.45	9.47	9.49	9.51	9.53	9.55	9.57	9.59	9.61	9.63	9.65
69	9.67	9.69	9.71	9.73	9.75	9.77	9.80	9.82	9.84	9.86	9.88	9.90
70	9.92	9.94	9.97	9.99	10.01	10.04	10.06	10.08	10.11	10.13	10.15	10.18
71	10.20	10.23	10.25	10.28	10.30	10.33	10.35	10.38	10.40	10.43	10.45	10.48
72	10.50	10.53	10.55	10.58	10.61	10.63	10.66	10.69	10.71	10.74	10.77	10.79
73	10.82	10.85	10.88	10.91	10.94	10.97	11.00	11.02	11.05	11.08	11.11	11.14
74	11.17	11.20	11.23	11.27	11.30	11.33	11.36	11.39	11.42	11.46	11.49	11.52

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 3b: Non-Refund Annuity Conversion Factors - Option 1 - Disabled Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	11.55	11.58	11.62	11.65	11.69	11.72	11.76	11.79	11.82	11.86	11.89	11.93
76	11.96	12.00	12.04	12.07	12.11	12.15	12.19	12.22	12.26	12.30	12.34	12.37
77	12.41	12.45	12.49	12.53	12.57	12.61	12.66	12.70	12.74	12.78	12.82	12.86
78	12.90	12.94	12.99	13.03	13.08	13.12	13.17	13.21	13.25	13.30	13.34	13.39
79	13.43	13.48	13.53	13.57	13.62	13.67	13.72	13.76	13.81	13.86	13.91	13.95
80	14.00	14.05	14.11	14.16	14.21	14.26	14.32	14.37	14.42	14.47	14.53	14.58
81	14.63	14.69	14.74	14.80	14.85	14.91	14.97	15.02	15.08	15.13	15.19	15.24
82	15.30	15.36	15.42	15.48	15.54	15.60	15.66	15.72	15.78	15.84	15.90	15.96
83	16.02	16.09	16.15	16.22	16.28	16.35	16.42	16.48	16.55	16.61	16.68	16.74
84	16.81	16.88	16.95	17.02	17.09	17.16	17.23	17.29	17.36	17.43	17.50	17.57
85	17.64	17.72	17.79	17.87	17.94	18.02	18.09	18.17	18.24	18.32	18.39	18.47
86	18.54	18.62	18.70	18.78	18.86	18.94	19.03	19.11	19.19	19.27	19.35	19.43
87	19.51	19.60	19.68	19.77	19.85	19.94	20.03	20.11	20.20	20.28	20.37	20.45
88	20.54	20.63	20.72	20.81	20.90	20.99	21.09	21.18	21.27	21.36	21.45	21.54
89	21.63	21.73	21.82	21.92	22.02	22.11	22.21	22.31	22.40	22.50	22.60	22.69
90	22.79	22.89	23.00	23.10	23.20	23.30	23.41	23.51	23.61	23.71	23.82	23.92
91	24.02	24.13	24.24	24.35	24.46	24.57	24.68	24.78	24.89	25.00	25.11	25.22
92	25.33	25.45	25.56	25.68	25.79	25.91	26.03	26.14	26.26	26.37	26.49	26.60
93	26.72	26.85	26.97	27.10	27.22	27.35	27.47	27.60	27.72	27.85	27.97	28.10
94	28.22	28.35	28.49	28.62	28.75	28.88	29.02	29.15	29.28	29.41	29.55	29.68
95	29.81	29.95	30.09	30.24	30.38	30.52	30.66	30.80	30.94	31.09	31.23	31.37
96	31.51	31.66	31.81	31.96	32.11	32.26	32.42	32.57	32.72	32.87	33.02	33.17
97	33.32	33.48	33.64	33.80	33.96	34.12	34.28	34.44	34.60	34.76	34.92	35.08
98	35.24	35.41	35.58	35.75	35.91	36.08	36.25	36.42	36.59	36.76	36.92	37.09
99	37.26	37.43	37.61	37.78	37.95	38.13	38.30	38.47	38.65	38.82	38.99	39.17
100	39.34											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 4a: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Healthy Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61
16	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61
17	5.61	5.61	5.61	5.61	5.61	5.61	5.62	5.62	5.62	5.62	5.62	5.62
18	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62
19	5.62	5.62	5.62	5.62	5.62	5.62	5.63	5.63	5.63	5.63	5.63	5.63
20	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63
21	5.63	5.63	5.63	5.63	5.63	5.63	5.64	5.64	5.64	5.64	5.64	5.64
22	5.64	5.64	5.64	5.64	5.64	5.64	5.65	5.65	5.65	5.65	5.65	5.65
23	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65
24	5.65	5.65	5.65	5.65	5.65	5.65	5.66	5.66	5.66	5.66	5.66	5.66
25	5.66	5.66	5.66	5.66	5.66	5.66	5.67	5.67	5.67	5.67	5.67	5.67
26	5.67	5.67	5.67	5.67	5.67	5.67	5.68	5.68	5.68	5.68	5.68	5.68
27	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68
28	5.68	5.68	5.68	5.68	5.68	5.68	5.69	5.69	5.69	5.69	5.69	5.69
29	5.69	5.69	5.69	5.69	5.69	5.69	5.70	5.70	5.70	5.70	5.70	5.70
30	5.70	5.70	5.70	5.71	5.71	5.71	5.71	5.71	5.71	5.72	5.72	5.72
31	5.72	5.72	5.72	5.72	5.72	5.72	5.73	5.73	5.73	5.73	5.73	5.73
32	5.73	5.73	5.73	5.73	5.73	5.73	5.74	5.74	5.74	5.74	5.74	5.74
33	5.74	5.74	5.74	5.74	5.74	5.74	5.75	5.75	5.75	5.75	5.75	5.75
34	5.75	5.75	5.75	5.76	5.76	5.76	5.76	5.76	5.76	5.77	5.77	5.77
35	5.77	5.77	5.77	5.77	5.77	5.77	5.78	5.78	5.78	5.78	5.78	5.78
36	5.78	5.78	5.78	5.79	5.79	5.79	5.79	5.79	5.79	5.80	5.80	5.80
37	5.80	5.80	5.80	5.81	5.81	5.81	5.81	5.81	5.81	5.82	5.82	5.82
38	5.82	5.82	5.82	5.83	5.83	5.83	5.83	5.83	5.83	5.84	5.84	5.84
39	5.84	5.84	5.84	5.85	5.85	5.85	5.85	5.85	5.85	5.86	5.86	5.86
40	5.86	5.86	5.86	5.87	5.87	5.87	5.87	5.87	5.87	5.88	5.88	5.88
41	5.88	5.88	5.88	5.89	5.89	5.89	5.89	5.89	5.89	5.90	5.90	5.90
42	5.90	5.90	5.91	5.91	5.91	5.91	5.92	5.92	5.92	5.92	5.93	5.93
43	5.93	5.93	5.93	5.94	5.94	5.94	5.94	5.94	5.94	5.95	5.95	5.95
44	5.95	5.95	5.96	5.96	5.96	5.96	5.97	5.97	5.97	5.97	5.98	5.98

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 4a: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Healthy Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	5.98	5.98	5.99	5.99	5.99	5.99	6.00	6.00	6.00	6.00	6.01	6.01
46	6.01	6.01	6.02	6.02	6.02	6.02	6.03	6.03	6.03	6.03	6.04	6.04
47	6.04	6.04	6.05	6.05	6.05	6.05	6.06	6.06	6.06	6.06	6.07	6.07
48	6.07	6.07	6.08	6.08	6.08	6.09	6.09	6.09	6.10	6.10	6.10	6.11
49	6.11	6.11	6.12	6.12	6.12	6.13	6.13	6.13	6.14	6.14	6.14	6.15
50	6.15	6.15	6.16	6.16	6.16	6.17	6.17	6.17	6.18	6.18	6.18	6.19
51	6.19	6.19	6.20	6.20	6.20	6.21	6.21	6.21	6.22	6.22	6.22	6.23
52	6.23	6.23	6.24	6.24	6.24	6.25	6.25	6.25	6.26	6.26	6.26	6.27
53	6.27	6.27	6.28	6.28	6.29	6.29	6.30	6.30	6.30	6.31	6.31	6.32
54	6.32	6.32	6.33	6.33	6.34	6.34	6.35	6.35	6.35	6.36	6.36	6.37
55	6.37	6.38	6.38	6.39	6.39	6.40	6.40	6.41	6.41	6.42	6.42	6.43
56	6.43	6.43	6.44	6.44	6.45	6.45	6.46	6.46	6.46	6.47	6.47	6.48
57	6.48	6.49	6.49	6.50	6.50	6.51	6.52	6.52	6.53	6.53	6.54	6.54
58	6.55	6.56	6.56	6.57	6.57	6.58	6.58	6.59	6.59	6.60	6.60	6.61
59	6.61	6.62	6.62	6.63	6.63	6.64	6.65	6.65	6.66	6.66	6.67	6.67
60	6.68	6.69	6.69	6.70	6.70	6.71	6.72	6.72	6.73	6.73	6.74	6.74
61	6.75	6.76	6.76	6.77	6.78	6.78	6.79	6.80	6.80	6.81	6.82	6.82
62	6.83	6.84	6.84	6.85	6.86	6.86	6.87	6.88	6.88	6.89	6.90	6.90
63	6.91	6.92	6.92	6.93	6.94	6.94	6.95	6.96	6.96	6.97	6.98	6.98
64	6.99	7.00	7.01	7.01	7.02	7.03	7.04	7.04	7.05	7.06	7.07	7.07
65	7.08	7.09	7.10	7.10	7.11	7.12	7.13	7.13	7.14	7.15	7.16	7.16
66	7.17	7.18	7.19	7.20	7.20	7.21	7.22	7.23	7.24	7.25	7.25	7.26
67	7.27	7.28	7.29	7.30	7.30	7.31	7.32	7.33	7.34	7.35	7.35	7.36
68	7.37	7.38	7.39	7.40	7.40	7.41	7.42	7.43	7.44	7.45	7.45	7.46
69	7.47	7.48	7.49	7.50	7.51	7.52	7.53	7.53	7.54	7.55	7.56	7.57
70	7.58	7.59	7.60	7.61	7.61	7.62	7.63	7.64	7.65	7.66	7.66	7.67
71	7.68	7.69	7.70	7.71	7.72	7.73	7.74	7.74	7.75	7.76	7.77	7.78
72	7.79	7.80	7.81	7.82	7.82	7.83	7.84	7.85	7.86	7.87	7.87	7.88
73	7.89	7.90	7.91	7.92	7.92	7.93	7.94	7.95	7.96	7.97	7.97	7.98
74	7.99	8.00	8.01	8.02	8.02	8.03	8.04	8.05	8.06	8.07	8.07	8.08

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 4a: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Healthy Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	8.09	8.10	8.11	8.12	8.12	8.13	8.14	8.15	8.16	8.17	8.17	8.18
76	8.19	8.20	8.21	8.21	8.22	8.23	8.24	8.24	8.25	8.26	8.27	8.27
77	8.28	8.29	8.29	8.30	8.31	8.31	8.32	8.33	8.33	8.34	8.35	8.35
78	8.36	8.37	8.37	8.38	8.38	8.39	8.40	8.40	8.41	8.41	8.42	8.42
79	8.43	8.44	8.44	8.45	8.45	8.46	8.47	8.47	8.48	8.48	8.49	8.49
80	8.50	8.50	8.51	8.51	8.52	8.52	8.53	8.53	8.53	8.54	8.54	8.55
81	8.55	8.55	8.56	8.56	8.57	8.57	8.58	8.58	8.58	8.59	8.59	8.60
82	8.60	8.60	8.61	8.61	8.61	8.62	8.62	8.62	8.63	8.63	8.63	8.64
83	8.64	8.64	8.65	8.65	8.65	8.65	8.66	8.66	8.66	8.66	8.67	8.67
84	8.67	8.67	8.68	8.68	8.68	8.68	8.69	8.69	8.69	8.69	8.70	8.70
85	8.70	8.70	8.70	8.71	8.71	8.71	8.71	8.71	8.71	8.72	8.72	8.72
86	8.72	8.72	8.72	8.72	8.72	8.72	8.73	8.73	8.73	8.73	8.73	8.73
87	8.73	8.73	8.73	8.73	8.73	8.73	8.74	8.74	8.74	8.74	8.74	8.74
88	8.74	8.74	8.74	8.74	8.74	8.74	8.75	8.75	8.75	8.75	8.75	8.75
89	8.75	8.75	8.75	8.75	8.75	8.75	8.76	8.76	8.76	8.76	8.76	8.76
90	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76
91	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76
92	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76
93	8.76	8.76	8.76	8.76	8.76	8.76	8.77	8.77	8.77	8.77	8.77	8.77
94	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
95	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
96	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
97	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
98	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
99	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
100	8.77											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 4b: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Disabled Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	5.80	5.80	5.80	5.81	5.81	5.81	5.81	5.81	5.81	5.82	5.82	5.82
16	5.82	5.82	5.82	5.82	5.82	5.82	5.83	5.83	5.83	5.83	5.83	5.83
17	5.83	5.83	5.83	5.83	5.83	5.83	5.84	5.84	5.84	5.84	5.84	5.84
18	5.84	5.84	5.84	5.84	5.84	5.84	5.85	5.85	5.85	5.85	5.85	5.85
19	5.85	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86	5.87	5.87	5.87
20	5.87	5.87	5.87	5.87	5.87	5.87	5.88	5.88	5.88	5.88	5.88	5.88
21	5.88	5.88	5.88	5.89	5.89	5.89	5.89	5.89	5.89	5.90	5.90	5.90
22	5.90	5.90	5.90	5.91	5.91	5.91	5.91	5.91	5.91	5.92	5.92	5.92
23	5.92	5.92	5.92	5.93	5.93	5.93	5.93	5.93	5.93	5.94	5.94	5.94
24	5.94	5.94	5.94	5.95	5.95	5.95	5.95	5.95	5.95	5.96	5.96	5.96
25	5.96	5.96	5.96	5.97	5.97	5.97	5.97	5.97	5.97	5.98	5.98	5.98
26	5.98	5.98	5.98	5.99	5.99	5.99	5.99	5.99	5.99	6.00	6.00	6.00
27	6.00	6.00	6.00	6.01	6.01	6.01	6.01	6.01	6.01	6.02	6.02	6.02
28	6.02	6.02	6.02	6.03	6.03	6.03	6.03	6.03	6.03	6.04	6.04	6.04
29	6.04	6.04	6.05	6.05	6.05	6.05	6.06	6.06	6.06	6.06	6.07	6.07
30	6.07	6.07	6.08	6.08	6.08	6.08	6.09	6.09	6.09	6.09	6.10	6.10
31	6.10	6.10	6.10	6.11	6.11	6.11	6.11	6.11	6.11	6.12	6.12	6.12
32	6.12	6.12	6.13	6.13	6.13	6.13	6.14	6.14	6.14	6.14	6.15	6.15
33	6.15	6.15	6.16	6.16	6.16	6.16	6.17	6.17	6.17	6.17	6.18	6.18
34	6.18	6.18	6.19	6.19	6.19	6.19	6.20	6.20	6.20	6.20	6.21	6.21
35	6.21	6.21	6.22	6.22	6.22	6.22	6.23	6.23	6.23	6.23	6.24	6.24
36	6.24	6.24	6.25	6.25	6.25	6.25	6.26	6.26	6.26	6.26	6.27	6.27
37	6.27	6.27	6.28	6.28	6.28	6.29	6.29	6.29	6.30	6.30	6.30	6.31
38	6.31	6.31	6.32	6.32	6.32	6.32	6.33	6.33	6.33	6.33	6.34	6.34
39	6.34	6.34	6.35	6.35	6.35	6.35	6.36	6.36	6.36	6.36	6.37	6.37
40	6.37	6.37	6.38	6.38	6.38	6.39	6.39	6.39	6.40	6.40	6.40	6.41
41	6.41	6.41	6.42	6.42	6.42	6.42	6.43	6.43	6.43	6.43	6.44	6.44
42	6.44	6.44	6.45	6.45	6.45	6.46	6.46	6.46	6.47	6.47	6.47	6.48
43	6.48	6.48	6.49	6.49	6.49	6.50	6.50	6.50	6.51	6.51	6.51	6.52
44	6.52	6.52	6.53	6.53	6.53	6.53	6.54	6.54	6.54	6.54	6.55	6.55

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 4b: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Disabled Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	6.55	6.55	6.56	6.56	6.56	6.57	6.57	6.57	6.58	6.58	6.58	6.59
46	6.59	6.59	6.60	6.60	6.60	6.61	6.61	6.61	6.62	6.62	6.62	6.63
47	6.63	6.63	6.64	6.64	6.64	6.65	6.65	6.65	6.66	6.66	6.66	6.67
48	6.67	6.67	6.68	6.68	6.68	6.69	6.69	6.69	6.70	6.70	6.70	6.71
49	6.71	6.71	6.72	6.72	6.72	6.73	6.73	6.73	6.74	6.74	6.74	6.75
50	6.75	6.75	6.76	6.76	6.76	6.77	6.77	6.77	6.78	6.78	6.78	6.79
51	6.79	6.79	6.80	6.80	6.81	6.81	6.82	6.82	6.82	6.83	6.83	6.84
52	6.84	6.84	6.85	6.85	6.86	6.86	6.87	6.87	6.87	6.88	6.88	6.89
53	6.89	6.89	6.90	6.90	6.91	6.91	6.92	6.92	6.92	6.93	6.93	6.94
54	6.94	6.94	6.95	6.95	6.96	6.96	6.97	6.97	6.97	6.98	6.98	6.99
55	6.99	6.99	7.00	7.00	7.01	7.01	7.02	7.02	7.02	7.03	7.03	7.04
56	7.04	7.05	7.05	7.06	7.06	7.07	7.07	7.07	7.08	7.08	7.09	7.10
57	7.10	7.11	7.11	7.12	7.12	7.13	7.13	7.14	7.14	7.15	7.15	7.16
58	7.16	7.17	7.17	7.18	7.18	7.19	7.19	7.20	7.20	7.21	7.21	7.22
59	7.22	7.23	7.23	7.24	7.24	7.25	7.26	7.26	7.27	7.27	7.28	7.28
60	7.29	7.30	7.30	7.31	7.31	7.32	7.32	7.33	7.33	7.34	7.34	7.35
61	7.35	7.36	7.36	7.37	7.37	7.38	7.39	7.39	7.40	7.40	7.41	7.41
62	7.42	7.43	7.43	7.44	7.45	7.45	7.46	7.47	7.47	7.48	7.49	7.49
63	7.50	7.51	7.51	7.52	7.52	7.53	7.54	7.54	7.55	7.55	7.56	7.56
64	7.57	7.58	7.58	7.59	7.60	7.60	7.61	7.62	7.62	7.63	7.64	7.64
65	7.65	7.66	7.66	7.67	7.68	7.68	7.69	7.70	7.70	7.71	7.72	7.72
66	7.73	7.74	7.74	7.75	7.76	7.76	7.77	7.78	7.78	7.79	7.80	7.80
67	7.81	7.82	7.82	7.83	7.84	7.84	7.85	7.86	7.86	7.87	7.88	7.88
68	7.89	7.90	7.90	7.91	7.92	7.92	7.93	7.94	7.94	7.95	7.96	7.96
69	7.97	7.98	7.98	7.99	8.00	8.00	8.01	8.02	8.02	8.03	8.04	8.04
70	8.05	8.06	8.06	8.07	8.07	8.08	8.09	8.09	8.10	8.10	8.11	8.11
71	8.12	8.13	8.13	8.14	8.15	8.15	8.16	8.17	8.17	8.18	8.19	8.19
72	8.20	8.21	8.21	8.22	8.22	8.23	8.24	8.24	8.25	8.25	8.26	8.26
73	8.27	8.28	8.28	8.29	8.29	8.30	8.31	8.31	8.32	8.32	8.33	8.33
74	8.34	8.35	8.35	8.36	8.36	8.37	8.37	8.38	8.38	8.39	8.39	8.40

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 4b: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Disabled Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	8.40	8.41	8.41	8.42	8.42	8.43	8.43	8.44	8.44	8.45	8.45	8.46
76	8.46	8.46	8.47	8.47	8.48	8.48	8.49	8.49	8.49	8.50	8.50	8.51
77	8.51	8.51	8.52	8.52	8.52	8.53	8.53	8.53	8.54	8.54	8.54	8.55
78	8.55	8.55	8.56	8.56	8.56	8.57	8.57	8.57	8.58	8.58	8.58	8.59
79	8.59	8.59	8.60	8.60	8.60	8.61	8.61	8.61	8.62	8.62	8.62	8.63
80	8.63	8.63	8.64	8.64	8.64	8.64	8.65	8.65	8.65	8.65	8.66	8.66
81	8.66	8.66	8.66	8.67	8.67	8.67	8.67	8.67	8.67	8.68	8.68	8.68
82	8.68	8.68	8.68	8.69	8.69	8.69	8.69	8.69	8.69	8.70	8.70	8.70
83	8.70	8.70	8.70	8.71	8.71	8.71	8.71	8.71	8.71	8.72	8.72	8.72
84	8.72	8.72	8.72	8.72	8.72	8.72	8.73	8.73	8.73	8.73	8.73	8.73
85	8.73	8.73	8.73	8.73	8.73	8.73	8.74	8.74	8.74	8.74	8.74	8.74
86	8.74	8.74	8.74	8.74	8.74	8.74	8.75	8.75	8.75	8.75	8.75	8.75
87	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75	8.75
88	8.75	8.75	8.75	8.75	8.75	8.75	8.76	8.76	8.76	8.76	8.76	8.76
89	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76
90	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76
91	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76
92	8.76	8.76	8.76	8.76	8.76	8.76	8.77	8.77	8.77	8.77	8.77	8.77
93	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
94	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
95	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
96	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
97	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
98	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
99	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77	8.77
100	8.77											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 5: Commutation of Option 4 Death Benefit - Healthy and Disabled Members (Tier 1 / Tier 2 only)**  
(Present Value of \$1.00 of Monthly Annuity)

Rem. Months	Pres. Value										
180	114.06	150	102.02	120	87.81	90	71.01	60	51.16	30	27.71
179	113.69	149	101.59	119	87.29	89	70.40	59	50.44	29	26.86
178	113.32	148	101.15	118	86.77	88	69.78	58	49.71	28	26.00
177	112.94	147	100.71	117	86.25	87	69.17	57	48.99	27	25.14
176	112.57	146	100.26	116	85.73	86	68.55	56	48.25	26	24.28
175	112.19	145	99.82	115	85.20	85	67.93	55	47.52	25	23.41
174	111.81	144	99.37	114	84.67	84	67.30	54	46.78	24	22.53
173	111.43	143	98.92	113	84.13	83	66.67	53	46.03	23	21.65
172	111.04	142	98.46	112	83.60	82	66.03	52	45.28	22	20.77
171	110.66	141	98.00	111	83.06	81	65.40	51	44.53	21	19.88
170	110.27	140	97.55	110	82.52	80	64.76	50	43.77	20	18.98
169	109.88	139	97.08	109	81.97	79	64.11	49	43.01	19	18.08
168	109.48	138	96.62	108	81.42	78	63.46	48	42.25	18	17.18
167	109.09	137	96.15	107	80.87	77	62.81	47	41.48	17	16.27
166	108.69	136	95.68	106	80.31	76	62.16	46	40.70	16	15.35
165	108.29	135	95.21	105	79.76	75	61.50	45	39.92	15	14.43
164	107.89	134	94.74	104	79.20	74	60.83	44	39.14	14	13.51
163	107.49	133	94.26	103	78.63	73	60.17	43	38.35	13	12.58
162	107.08	132	93.78	102	78.07	72	59.50	42	37.56	12	11.64
161	106.67	131	93.30	101	77.49	71	58.82	41	36.76	11	10.70
160	106.26	130	92.81	100	76.92	70	58.15	40	35.96	10	9.75
159	105.85	129	92.32	99	76.34	69	57.47	39	35.16	9	8.80
158	105.43	128	91.83	98	75.76	68	56.78	38	34.35	8	7.85
157	105.01	127	91.34	97	75.18	67	56.09	37	33.54	7	6.88
156	104.59	126	90.84	96	74.60	66	55.40	36	32.72	6	5.92
155	104.17	125	90.34	95	74.01	65	54.70	35	31.89	5	4.94
154	103.75	124	89.84	94	73.41	64	54.00	34	31.07	4	3.97
153	103.32	123	89.34	93	72.82	63	53.30	33	30.23	3	2.98
152	102.89	122	88.83	92	72.22	62	52.59	32	29.40	2	1.99
151	102.46	121	88.32	91	71.61	61	51.88	31	28.55	1	1.00

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	100																				
	99																				
	98																				
	97																				
	96																				
	95																				
	94																				
	93																				
	92																				
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	68																				
	67																				
	66																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																					
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64		
Beneficiary younger than Retiree	65																						
	64																				0.675		
	63																						
	62																			0.689	0.676		
	61																		0.703	0.690	0.676		
Beneficiary younger than Retiree	60																			0.716	0.703	0.690	0.677
	59																0.729	0.716	0.704	0.691	0.677		
	58															0.741	0.729	0.717	0.705	0.692	0.678		
	57														0.752	0.741	0.730	0.718	0.705	0.692	0.679		
	56												0.764	0.753	0.742	0.730	0.718	0.706	0.693	0.679			
	55											0.775	0.764	0.754	0.743	0.731	0.719	0.707	0.694	0.680			
	54										0.785	0.775	0.765	0.754	0.743	0.732	0.720	0.707	0.695	0.681			
	53									0.795	0.786	0.776	0.766	0.755	0.744	0.733	0.721	0.708	0.695	0.682			
	52								0.805	0.796	0.786	0.776	0.766	0.756	0.745	0.733	0.722	0.709	0.696	0.683			
	51							0.814	0.805	0.796	0.787	0.777	0.767	0.757	0.746	0.734	0.722	0.710	0.697	0.684			
	50						0.823	0.815	0.806	0.797	0.788	0.778	0.768	0.757	0.747	0.735	0.723	0.711	0.698	0.685			
	49					0.832	0.824	0.815	0.807	0.798	0.788	0.779	0.769	0.758	0.747	0.736	0.724	0.712	0.699	0.686			
	48				0.840	0.832	0.824	0.816	0.807	0.799	0.789	0.780	0.770	0.759	0.748	0.737	0.725	0.713	0.700	0.687			
	47				0.849	0.841	0.833	0.825	0.817	0.808	0.799	0.790	0.780	0.771	0.760	0.749	0.738	0.726	0.714	0.702	0.688		
	46			0.857	0.849	0.842	0.834	0.826	0.818	0.809	0.800	0.791	0.781	0.772	0.761	0.750	0.739	0.728	0.715	0.703	0.690		
	45		0.864	0.857	0.850	0.842	0.835	0.827	0.818	0.810	0.801	0.792	0.782	0.773	0.762	0.752	0.740	0.729	0.717	0.704	0.691		
	44	0.871	0.865	0.858	0.851	0.843	0.835	0.827	0.819	0.811	0.802	0.793	0.783	0.774	0.763	0.753	0.742	0.730	0.718	0.705	0.692		
	43	0.872	0.866	0.859	0.852	0.844	0.836	0.828	0.820	0.812	0.803	0.794	0.785	0.775	0.765	0.754	0.743	0.731	0.719	0.707	0.694		
	42	0.873	0.866	0.859	0.852	0.845	0.837	0.829	0.821	0.813	0.804	0.795	0.786	0.776	0.766	0.755	0.744	0.733	0.721	0.708	0.695		
	41	0.873	0.867	0.860	0.853	0.846	0.838	0.830	0.822	0.814	0.805	0.796	0.787	0.777	0.767	0.757	0.746	0.734	0.722	0.710	0.697		
	40	0.874	0.868	0.861	0.854	0.847	0.839	0.831	0.823	0.815	0.806	0.797	0.788	0.779	0.768	0.758	0.747	0.736	0.724	0.711	0.699		
	39	0.875	0.869	0.862	0.855	0.848	0.840	0.832	0.824	0.816	0.808	0.799	0.789	0.780	0.770	0.759	0.749	0.737	0.725	0.713	0.700		
	38	0.876	0.870	0.863	0.856	0.849	0.841	0.833	0.826	0.817	0.809	0.800	0.791	0.781	0.771	0.761	0.750	0.739	0.727	0.715	0.702		
	37	0.877	0.871	0.864	0.857	0.850	0.842	0.835	0.827	0.819	0.810	0.801	0.792	0.783	0.773	0.763	0.752	0.741	0.729	0.717	0.704		
	36	0.878	0.872	0.865	0.858	0.851	0.843	0.836	0.828	0.820	0.812	0.803	0.794	0.784	0.775	0.764	0.754	0.743	0.731	0.719	0.706		
	35	0.879	0.873	0.866	0.859	0.852	0.845	0.837	0.829	0.821	0.813	0.804	0.795	0.786	0.776	0.766	0.756	0.745	0.733	0.721	0.709		
	34	0.880	0.874	0.867	0.860	0.853	0.846	0.838	0.831	0.823	0.815	0.806	0.797	0.788	0.778	0.768	0.758	0.747	0.735	0.723	0.711		
	33	0.881	0.875	0.868	0.862	0.855	0.847	0.840	0.832	0.824	0.816	0.808	0.799	0.790	0.780	0.770	0.760	0.749	0.738	0.726	0.713		
	32	0.882	0.876	0.870	0.863	0.856	0.849	0.841	0.834	0.826	0.818	0.809	0.801	0.792	0.782	0.772	0.762	0.751	0.740	0.728	0.716		
	31	0.883	0.877	0.871	0.864	0.857	0.850	0.843	0.835	0.828	0.820	0.811	0.803	0.794	0.784	0.774	0.764	0.754	0.742	0.731	0.719		

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
30	0.884	0.878	0.872	0.866	0.859	0.852	0.844	0.837	0.830	0.822	0.813	0.805	0.796	0.787	0.777	0.767	0.756	0.745	0.734	0.722	
29	0.886	0.880	0.874	0.867	0.860	0.853	0.846	0.839	0.831	0.824	0.815	0.807	0.798	0.789	0.779	0.769	0.759	0.748	0.736	0.725	
28	0.887	0.881	0.875	0.869	0.862	0.855	0.848	0.841	0.833	0.826	0.817	0.809	0.800	0.791	0.782	0.772	0.762	0.751	0.740	0.728	
27	0.888	0.883	0.877	0.870	0.864	0.857	0.850	0.843	0.835	0.828	0.820	0.811	0.803	0.794	0.784	0.775	0.764	0.754	0.743	0.731	
26	0.890	0.884	0.878	0.872	0.866	0.859	0.852	0.845	0.838	0.830	0.822	0.814	0.805	0.797	0.787	0.778	0.768	0.757	0.746	0.735	
Beneficiary younger than Retiree	25	0.891	0.886	0.880	0.874	0.867	0.861	0.854	0.847	0.840	0.832	0.825	0.817	0.808	0.799	0.790	0.781	0.771	0.760	0.750	0.738
	24	0.893	0.888	0.882	0.876	0.869	0.863	0.856	0.849	0.842	0.835	0.827	0.819	0.811	0.802	0.793	0.784	0.774	0.764	0.753	0.742
	23	0.895	0.889	0.884	0.878	0.871	0.865	0.858	0.852	0.845	0.837	0.830	0.822	0.814	0.805	0.797	0.787	0.778	0.768	0.757	0.746
	22	0.896	0.891	0.886	0.880	0.874	0.867	0.861	0.854	0.847	0.840	0.833	0.825	0.817	0.809	0.800	0.791	0.781	0.771	0.761	0.750
	21	0.898	0.893	0.888	0.882	0.876	0.869	0.863	0.857	0.850	0.843	0.836	0.828	0.820	0.812	0.803	0.795	0.785	0.775	0.765	0.755
	20	0.900	0.895	0.890	0.884	0.878	0.872	0.866	0.859	0.853	0.846	0.839	0.831	0.824	0.816	0.807	0.798	0.789	0.780	0.770	0.759
	19	0.902	0.897	0.892	0.886	0.880	0.874	0.868	0.862	0.856	0.849	0.842	0.835	0.827	0.819	0.811	0.802	0.793	0.784	0.774	0.764
	18	0.904	0.899	0.894	0.889	0.883	0.877	0.871	0.865	0.859	0.852	0.845	0.838	0.831	0.823	0.815	0.807	0.798	0.789	0.779	0.769
	17	0.906	0.902	0.896	0.891	0.886	0.880	0.874	0.868	0.862	0.855	0.849	0.842	0.834	0.827	0.819	0.811	0.802	0.793	0.784	0.774
	16	0.909	0.904	0.899	0.894	0.888	0.882	0.877	0.871	0.865	0.859	0.852	0.845	0.838	0.831	0.823	0.815	0.807	0.798	0.789	0.780
	15	0.911	0.906	0.901	0.896	0.891	0.885	0.880	0.874	0.868	0.862	0.856	0.849	0.842	0.835	0.828	0.820	0.812	0.804	0.795	0.785
	14	0.913	0.909	0.904	0.899	0.894	0.888	0.883	0.877	0.872	0.866	0.860	0.853	0.847	0.840	0.833	0.825	0.817	0.809	0.800	0.791
	13	0.916	0.911	0.907	0.902	0.897	0.891	0.886	0.881	0.875	0.870	0.864	0.857	0.851	0.844	0.837	0.830	0.822	0.814	0.806	0.797
	12	0.918	0.914	0.909	0.905	0.900	0.895	0.889	0.884	0.879	0.873	0.868	0.862	0.856	0.849	0.842	0.835	0.828	0.820	0.812	0.803
	11	0.921	0.916	0.912	0.908	0.903	0.898	0.893	0.888	0.883	0.877	0.872	0.866	0.860	0.854	0.847	0.841	0.833	0.826	0.818	0.810
	10	0.923	0.919	0.915	0.911	0.906	0.901	0.896	0.892	0.887	0.881	0.876	0.871	0.865	0.859	0.853	0.846	0.839	0.832	0.824	0.816
	9	0.926	0.922	0.918	0.914	0.909	0.904	0.900	0.895	0.891	0.886	0.880	0.875	0.870	0.864	0.858	0.852	0.845	0.838	0.830	0.823
	8	0.928	0.925	0.921	0.917	0.912	0.908	0.903	0.899	0.895	0.890	0.885	0.880	0.875	0.869	0.863	0.857	0.851	0.844	0.837	0.829
	7	0.931	0.927	0.924	0.920	0.916	0.911	0.907	0.903	0.899	0.894	0.889	0.884	0.879	0.874	0.869	0.863	0.857	0.850	0.843	0.836
	6	0.934	0.930	0.927	0.923	0.919	0.915	0.911	0.907	0.903	0.898	0.894	0.889	0.884	0.879	0.874	0.868	0.863	0.856	0.850	0.843
Beneficiary younger than Retiree	5	0.936	0.933	0.930	0.926	0.922	0.918	0.915	0.911	0.907	0.903	0.898	0.894	0.889	0.885	0.880	0.874	0.869	0.863	0.857	0.850
	4	0.939	0.936	0.933	0.929	0.926	0.922	0.918	0.915	0.911	0.907	0.903	0.899	0.894	0.890	0.885	0.880	0.875	0.869	0.864	0.858
	3	0.942	0.939	0.936	0.933	0.929	0.925	0.922	0.919	0.915	0.911	0.907	0.903	0.899	0.895	0.891	0.886	0.881	0.876	0.870	0.865
	2	0.945	0.942	0.939	0.936	0.932	0.929	0.926	0.922	0.919	0.916	0.912	0.908	0.904	0.900	0.896	0.892	0.887	0.882	0.877	0.872
	1	0.947	0.945	0.942	0.939	0.936	0.932	0.929	0.926	0.923	0.920	0.916	0.913	0.909	0.905	0.902	0.897	0.893	0.889	0.884	0.879
Beneficiary same age as Retiree	0	<b>0.950</b>	<b>0.947</b>	<b>0.945</b>	<b>0.942</b>	<b>0.939</b>	<b>0.936</b>	<b>0.933</b>	<b>0.930</b>	<b>0.927</b>	<b>0.924</b>	<b>0.921</b>	<b>0.917</b>	<b>0.914</b>	<b>0.911</b>	<b>0.907</b>	<b>0.903</b>	<b>0.899</b>	<b>0.895</b>	<b>0.891</b>	<b>0.886</b>
Beneficiary older than	-1	0.952	0.950	0.947	0.945	0.942	0.939	0.936	0.934	0.931	0.928	0.925	0.922	0.919	0.916	0.912	0.909	0.905	0.901	0.897	0.893
	-2	0.955	0.953	0.950	0.948	0.945	0.942	0.940	0.937	0.935	0.932	0.929	0.926	0.924	0.921	0.918	0.914	0.911	0.908	0.904	0.900
	-3	0.957	0.955	0.953	0.951	0.948	0.946	0.943	0.941	0.938	0.936	0.933	0.931	0.928	0.926	0.923	0.920	0.917	0.914	0.910	0.907

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																					
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64		
Retiree	-4	0.960	0.958	0.956	0.953	0.951	0.949	0.946	0.944	0.942	0.940	0.937	0.935	0.933	0.930	0.928	0.925	0.922	0.920	0.917	0.914	
	-5	0.962	0.960	0.958	0.956	0.954	0.952	0.949	0.947	0.945	0.943	0.941	0.939	0.937	0.935	0.933	0.930	0.928	0.925	0.923	0.920	
	-6	0.964	0.962	0.961	0.959	0.957	0.954	0.952	0.951	0.949	0.947	0.945	0.943	0.941	0.939	0.937	0.935	0.933	0.931	0.929	0.926	
	-7	0.966	0.965	0.963	0.961	0.959	0.957	0.955	0.954	0.952	0.950	0.949	0.947	0.945	0.944	0.942	0.940	0.938	0.936	0.934	0.932	
	-8	0.968	0.967	0.965	0.963	0.962	0.960	0.958	0.957	0.955	0.954	0.952	0.951	0.949	0.948	0.946	0.945	0.943	0.941	0.939	0.938	
	-9	0.970	0.969	0.967	0.966	0.964	0.962	0.961	0.959	0.958	0.957	0.955	0.954	0.953	0.952	0.950	0.949	0.947	0.946	0.945	0.943	
	-10	0.972	0.971	0.969	0.968	0.966	0.965	0.963	0.962	0.961	0.960	0.959	0.958	0.956	0.955	0.954	0.953	0.952	0.951	0.949	0.948	
	-11	0.974	0.972	0.971	0.970	0.968	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.958	0.957	0.956	0.955	0.954	0.953	
	-12	0.975	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.965	0.965	0.964	0.963	0.962	0.961	0.961	0.960	0.959	0.958	0.957	
	-13	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.970	0.969	0.968	0.967	0.967	0.966	0.965	0.965	0.964	0.963	0.963	0.962	0.961	
	-14	0.978	0.978	0.977	0.976	0.974	0.973	0.972	0.972	0.971	0.971	0.970	0.969	0.969	0.968	0.968	0.967	0.967	0.966	0.966	0.965	
	-15	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.974	0.973	0.973	0.972	0.972	0.971	0.971	0.970	0.970	0.970	0.970	0.969	0.969	
	Beneficiary older than Retiree	-16	0.981	0.980	0.980	0.979	0.978	0.977	0.976	0.976	0.975	0.975	0.974	0.974	0.974	0.973	0.973	0.973	0.973	0.972	0.972	
		-17	0.983	0.982	0.981	0.980	0.980	0.979	0.978	0.978	0.977	0.977	0.977	0.976	0.976	0.976	0.976	0.976	0.976	0.975	0.975	0.975
		-18	0.984	0.983	0.983	0.982	0.981	0.980	0.980	0.980	0.979	0.979	0.979	0.979	0.979	0.978	0.978	0.978	0.978	0.978	0.978	0.978
-19		0.985	0.984	0.984	0.983	0.983	0.982	0.982	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.980	0.980	0.980	
-20		0.986	0.986	0.985	0.985	0.984	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.983	0.983	0.983	0.983	0.983	0.983	
-21		0.987	0.987	0.986	0.986	0.985	0.985	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.985	0.985	0.985	0.985	
-22		0.988	0.988	0.987	0.987	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.987	0.987	
-23		0.989	0.989	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.988	0.988	0.988	0.988	0.988	0.988	
-24		0.990	0.990	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.989	0.989	0.989	0.989	0.989	0.989	0.990	
-25		0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	
-26		0.992	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992	
-27		0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	
-28		0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	
-29		0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	
-30		0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	
-31		0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	
-32		0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	
-33		0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	
-34		0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-35		0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	
-36		0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	
-37		0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-38		0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-39		0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
-40	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-41	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-42	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-43	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-44	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-45	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-46	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-47	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-48	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-49	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-50	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
Beneficiary older than Retiree	-51	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999					
	-52	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
	-53	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
	-54	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
	-55	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
Beneficiary older than Retiree	-56	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
	-57	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
	-58	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
	-59	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
	-60	1.000	1.000	1.000	1.000	1.000	1.000													
Beneficiary older than Retiree	-61	1.000	1.000	1.000	1.000	1.000														
	-62	1.000	1.000	1.000	1.000															
	-63	1.000	1.000	1.000																
	-64	1.000	1.000																	
	-65	1.000																		

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
100																				
99																				
98																				
97																				
96																				
95																				
94																				
93																				
92																				
91																				
90																				
89																				
88																				
87																				
86																				
85																				
84																				
83																				0.320
82																			0.338	0.320
81																	0.357	0.339	0.321	
80																	0.376	0.357	0.339	0.321
79																0.395	0.376	0.358	0.339	0.321
78															0.414	0.396	0.377	0.358	0.340	0.321
77													0.433	0.415	0.396	0.377	0.358	0.340	0.322	
76												0.452	0.434	0.415	0.396	0.377	0.359	0.340	0.322	
75											0.471	0.453	0.434	0.415	0.397	0.378	0.359	0.341	0.323	
74										0.490	0.472	0.453	0.435	0.416	0.397	0.378	0.360	0.341	0.323	
73									0.509	0.491	0.472	0.454	0.435	0.416	0.398	0.379	0.360	0.342	0.323	
72								0.527	0.509	0.491	0.473	0.454	0.435	0.417	0.398	0.379	0.361	0.342	0.324	
71							0.545	0.527	0.510	0.491	0.473	0.455	0.436	0.417	0.398	0.380	0.361	0.343	0.324	
70						0.563	0.545	0.528	0.510	0.492	0.474	0.455	0.436	0.418	0.399	0.380	0.362	0.343	0.325	
69					0.580	0.563	0.546	0.528	0.510	0.492	0.474	0.456	0.437	0.418	0.399	0.381	0.362	0.344	0.325	
68				0.597	0.580	0.564	0.546	0.529	0.511	0.493	0.475	0.456	0.438	0.419	0.400	0.381	0.363	0.344	0.326	
67			0.613	0.597	0.581	0.564	0.547	0.529	0.512	0.493	0.475	0.457	0.438	0.419	0.401	0.382	0.363	0.345	0.327	
66		0.630	0.614	0.598	0.581	0.565	0.547	0.530	0.512	0.494	0.476	0.457	0.439	0.420	0.401	0.383	0.364	0.345	0.327	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary younger than Retiree	65		0.645	0.630	0.614	0.598	0.582	0.565	0.548	0.531	0.513	0.495	0.476	0.458	0.439	0.421	0.402	0.383	0.365	0.346	0.328
	64	0.660	0.646	0.631	0.615	0.599	0.583	0.566	0.549	0.531	0.513	0.495	0.477	0.459	0.440	0.421	0.403	0.384	0.365	0.347	0.329
	63	0.661	0.646	0.631	0.616	0.600	0.583	0.566	0.549	0.532	0.514	0.496	0.478	0.459	0.441	0.422	0.403	0.385	0.366	0.347	0.329
	62	0.661	0.647	0.632	0.616	0.600	0.584	0.567	0.550	0.533	0.515	0.497	0.479	0.460	0.442	0.423	0.404	0.385	0.367	0.348	0.330
	61	0.662	0.647	0.632	0.617	0.601	0.585	0.568	0.551	0.533	0.516	0.498	0.479	0.461	0.442	0.424	0.405	0.386	0.367	0.349	0.331
Beneficiary younger than Retiree	60	0.663	0.648	0.633	0.618	0.602	0.585	0.569	0.552	0.534	0.516	0.498	0.480	0.462	0.443	0.424	0.406	0.387	0.368	0.350	0.332
	59	0.663	0.649	0.634	0.618	0.602	0.586	0.569	0.552	0.535	0.517	0.499	0.481	0.463	0.444	0.425	0.407	0.388	0.369	0.351	0.333
	58	0.664	0.650	0.635	0.619	0.603	0.587	0.570	0.553	0.536	0.518	0.500	0.482	0.463	0.445	0.426	0.408	0.389	0.370	0.352	0.333
	57	0.665	0.650	0.635	0.620	0.604	0.588	0.571	0.554	0.537	0.519	0.501	0.483	0.464	0.446	0.427	0.409	0.390	0.371	0.353	0.335
	56	0.666	0.651	0.636	0.621	0.605	0.589	0.572	0.555	0.538	0.520	0.502	0.484	0.465	0.447	0.428	0.410	0.391	0.372	0.354	0.336
	55	0.666	0.652	0.637	0.622	0.606	0.590	0.573	0.556	0.539	0.521	0.503	0.485	0.467	0.448	0.429	0.411	0.392	0.373	0.355	0.337
	54	0.667	0.653	0.638	0.623	0.607	0.591	0.574	0.557	0.540	0.522	0.504	0.486	0.468	0.449	0.431	0.412	0.393	0.375	0.356	0.338
	53	0.668	0.654	0.639	0.624	0.608	0.592	0.575	0.558	0.541	0.523	0.505	0.487	0.469	0.450	0.432	0.413	0.394	0.376	0.357	0.339
	52	0.669	0.655	0.640	0.625	0.609	0.593	0.576	0.559	0.542	0.524	0.507	0.488	0.470	0.452	0.433	0.414	0.396	0.377	0.359	0.341
	51	0.670	0.656	0.641	0.626	0.610	0.594	0.577	0.560	0.543	0.526	0.508	0.490	0.471	0.453	0.434	0.416	0.397	0.379	0.360	0.342
	50	0.671	0.657	0.642	0.627	0.611	0.595	0.579	0.562	0.545	0.527	0.509	0.491	0.473	0.454	0.436	0.417	0.399	0.380	0.362	0.343
	49	0.672	0.658	0.643	0.628	0.612	0.596	0.580	0.563	0.546	0.528	0.511	0.493	0.474	0.456	0.437	0.419	0.400	0.382	0.363	0.345
	48	0.673	0.659	0.645	0.629	0.614	0.598	0.581	0.565	0.547	0.530	0.512	0.494	0.476	0.458	0.439	0.421	0.402	0.383	0.365	0.347
	47	0.675	0.661	0.646	0.631	0.615	0.599	0.583	0.566	0.549	0.531	0.514	0.496	0.478	0.459	0.441	0.422	0.404	0.385	0.367	0.349
	46	0.676	0.662	0.647	0.632	0.617	0.601	0.584	0.568	0.551	0.533	0.515	0.498	0.479	0.461	0.443	0.424	0.406	0.387	0.369	0.350
	45	0.677	0.663	0.649	0.634	0.618	0.602	0.586	0.569	0.552	0.535	0.517	0.499	0.481	0.463	0.445	0.426	0.408	0.389	0.371	0.353
	44	0.679	0.665	0.650	0.635	0.620	0.604	0.588	0.571	0.554	0.537	0.519	0.501	0.483	0.465	0.447	0.428	0.410	0.391	0.373	0.355
	43	0.680	0.666	0.652	0.637	0.622	0.606	0.590	0.573	0.556	0.539	0.521	0.503	0.485	0.467	0.449	0.430	0.412	0.393	0.375	0.357
	42	0.682	0.668	0.654	0.639	0.623	0.608	0.591	0.575	0.558	0.541	0.523	0.506	0.488	0.469	0.451	0.433	0.414	0.396	0.377	0.359
	41	0.684	0.670	0.655	0.641	0.625	0.610	0.594	0.577	0.560	0.543	0.526	0.508	0.490	0.472	0.454	0.435	0.417	0.398	0.380	0.362
	40	0.685	0.672	0.657	0.643	0.627	0.612	0.596	0.579	0.562	0.545	0.528	0.510	0.492	0.474	0.456	0.438	0.419	0.401	0.383	0.365
	39	0.687	0.673	0.659	0.645	0.629	0.614	0.598	0.582	0.565	0.548	0.531	0.513	0.495	0.477	0.459	0.441	0.422	0.404	0.386	0.368
	38	0.689	0.676	0.661	0.647	0.632	0.616	0.600	0.584	0.567	0.550	0.533	0.516	0.498	0.480	0.462	0.443	0.425	0.407	0.389	0.371
	37	0.691	0.678	0.664	0.649	0.634	0.619	0.603	0.587	0.570	0.553	0.536	0.518	0.501	0.483	0.465	0.447	0.428	0.410	0.392	0.374
	36	0.693	0.680	0.666	0.652	0.637	0.621	0.606	0.589	0.573	0.556	0.539	0.522	0.504	0.486	0.468	0.450	0.432	0.413	0.395	0.377
	35	0.696	0.682	0.668	0.654	0.639	0.624	0.608	0.592	0.576	0.559	0.542	0.525	0.507	0.489	0.471	0.453	0.435	0.417	0.399	0.381
	34	0.698	0.685	0.671	0.657	0.642	0.627	0.611	0.595	0.579	0.562	0.545	0.528	0.511	0.493	0.475	0.457	0.439	0.421	0.403	0.385
	33	0.701	0.688	0.674	0.660	0.645	0.630	0.614	0.599	0.582	0.566	0.549	0.532	0.514	0.497	0.479	0.461	0.443	0.425	0.407	0.389
	32	0.703	0.690	0.677	0.663	0.648	0.633	0.618	0.602	0.586	0.569	0.553	0.536	0.518	0.501	0.483	0.465	0.447	0.429	0.411	0.393
	31	0.706	0.693	0.680	0.666	0.651	0.636	0.621	0.606	0.590	0.573	0.556	0.540	0.522	0.505	0.487	0.469	0.451	0.433	0.415	0.397

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	
	30	0.709	0.696	0.683	0.669	0.655	0.640	0.625	0.609	0.593	0.577	0.561	0.544	0.527	0.509	0.492	0.474	0.456	0.438	0.420	0.402
	29	0.712	0.700	0.686	0.673	0.658	0.644	0.629	0.613	0.598	0.581	0.565	0.548	0.531	0.514	0.497	0.479	0.461	0.443	0.425	0.407
	28	0.716	0.703	0.690	0.676	0.662	0.648	0.633	0.618	0.602	0.586	0.570	0.553	0.536	0.519	0.501	0.484	0.466	0.448	0.430	0.412
	27	0.719	0.707	0.694	0.680	0.666	0.652	0.637	0.622	0.606	0.591	0.574	0.558	0.541	0.524	0.506	0.489	0.471	0.453	0.435	0.417
	26	0.723	0.710	0.697	0.684	0.670	0.656	0.642	0.627	0.611	0.596	0.580	0.563	0.546	0.529	0.512	0.494	0.476	0.459	0.441	0.423
Beneficiary younger than Retiree	25	0.726	0.714	0.702	0.688	0.675	0.661	0.646	0.632	0.616	0.601	0.585	0.569	0.552	0.535	0.518	0.500	0.482	0.465	0.447	0.429
	24	0.730	0.718	0.706	0.693	0.679	0.666	0.651	0.637	0.622	0.606	0.590	0.574	0.558	0.541	0.524	0.506	0.489	0.471	0.454	0.436
	23	0.735	0.723	0.710	0.698	0.684	0.671	0.657	0.642	0.627	0.612	0.596	0.580	0.564	0.547	0.530	0.513	0.495	0.478	0.461	0.443
	22	0.739	0.727	0.715	0.702	0.689	0.676	0.662	0.648	0.633	0.618	0.602	0.586	0.570	0.553	0.537	0.520	0.502	0.485	0.468	0.451
	21	0.744	0.732	0.720	0.708	0.695	0.682	0.668	0.654	0.639	0.624	0.609	0.593	0.577	0.560	0.544	0.527	0.510	0.493	0.476	0.459
	20	0.748	0.737	0.725	0.713	0.700	0.687	0.674	0.660	0.645	0.630	0.615	0.600	0.584	0.568	0.551	0.535	0.518	0.501	0.484	0.468
	19	0.753	0.742	0.731	0.719	0.706	0.693	0.680	0.666	0.652	0.637	0.622	0.607	0.591	0.576	0.559	0.543	0.527	0.510	0.493	0.477
	18	0.759	0.748	0.736	0.725	0.712	0.700	0.686	0.673	0.659	0.644	0.630	0.615	0.599	0.584	0.568	0.552	0.536	0.519	0.503	0.487
	17	0.764	0.753	0.742	0.731	0.719	0.706	0.693	0.680	0.666	0.652	0.638	0.623	0.608	0.592	0.577	0.561	0.545	0.529	0.513	0.497
	16	0.770	0.759	0.748	0.737	0.725	0.713	0.700	0.687	0.674	0.660	0.646	0.631	0.617	0.602	0.586	0.571	0.555	0.540	0.524	0.508
	15	0.776	0.765	0.755	0.744	0.732	0.720	0.708	0.695	0.682	0.668	0.654	0.640	0.626	0.611	0.596	0.581	0.566	0.551	0.535	0.520
	14	0.782	0.772	0.761	0.750	0.739	0.727	0.715	0.703	0.690	0.677	0.664	0.650	0.636	0.622	0.607	0.592	0.577	0.562	0.547	0.532
	13	0.788	0.778	0.768	0.757	0.746	0.735	0.723	0.711	0.699	0.686	0.673	0.660	0.646	0.632	0.618	0.604	0.589	0.575	0.560	0.546
	12	0.794	0.785	0.775	0.765	0.754	0.743	0.732	0.720	0.708	0.696	0.683	0.670	0.657	0.643	0.630	0.616	0.602	0.588	0.574	0.559
	11	0.801	0.792	0.782	0.772	0.762	0.751	0.740	0.729	0.717	0.706	0.693	0.681	0.668	0.655	0.642	0.629	0.615	0.601	0.588	0.574
	10	0.808	0.799	0.790	0.780	0.770	0.760	0.749	0.738	0.727	0.716	0.704	0.692	0.680	0.667	0.655	0.642	0.629	0.616	0.602	0.589
	9	0.814	0.806	0.797	0.788	0.779	0.769	0.759	0.748	0.737	0.727	0.715	0.704	0.692	0.680	0.668	0.656	0.643	0.631	0.618	0.605
	8	0.822	0.813	0.805	0.796	0.787	0.778	0.768	0.758	0.748	0.738	0.727	0.716	0.705	0.693	0.682	0.670	0.658	0.646	0.634	0.622
	7	0.829	0.821	0.813	0.805	0.796	0.787	0.778	0.769	0.759	0.749	0.739	0.728	0.718	0.707	0.696	0.685	0.673	0.662	0.651	0.639
	6	0.836	0.829	0.821	0.813	0.805	0.797	0.788	0.779	0.770	0.760	0.751	0.741	0.731	0.721	0.711	0.700	0.689	0.679	0.668	0.657
Beneficiary younger than Retiree	5	0.844	0.837	0.830	0.822	0.814	0.806	0.798	0.790	0.781	0.772	0.763	0.754	0.745	0.735	0.725	0.716	0.706	0.695	0.685	0.675
	4	0.851	0.845	0.838	0.831	0.824	0.816	0.809	0.801	0.793	0.784	0.776	0.767	0.759	0.750	0.741	0.731	0.722	0.713	0.703	0.694
	3	0.859	0.853	0.846	0.840	0.833	0.826	0.819	0.812	0.804	0.796	0.789	0.781	0.772	0.764	0.756	0.747	0.739	0.730	0.722	0.713
	2	0.867	0.861	0.855	0.849	0.843	0.836	0.829	0.823	0.816	0.809	0.801	0.794	0.787	0.779	0.771	0.764	0.756	0.748	0.740	0.732
	1	0.874	0.869	0.863	0.858	0.852	0.846	0.840	0.834	0.827	0.821	0.814	0.807	0.801	0.794	0.787	0.780	0.773	0.765	0.758	0.751
Beneficiary same age as Retiree	0	<b>0.882</b>	<b>0.877</b>	<b>0.872</b>	<b>0.867</b>	<b>0.861</b>	<b>0.856</b>	<b>0.850</b>	<b>0.845</b>	<b>0.839</b>	<b>0.833</b>	<b>0.827</b>	<b>0.821</b>	<b>0.815</b>	<b>0.808</b>	<b>0.802</b>	<b>0.796</b>	<b>0.789</b>	<b>0.783</b>	<b>0.777</b>	<b>0.770</b>
Beneficiary older than	-1	0.889	0.885	0.880	0.875	0.871	0.866	0.861	0.855	0.850	0.845	0.839	0.834	0.828	0.823	0.817	0.812	0.806	0.800	0.794	0.789
	-2	0.896	0.892	0.888	0.884	0.880	0.875	0.871	0.866	0.861	0.856	0.852	0.847	0.842	0.837	0.832	0.827	0.822	0.817	0.812	0.806
	-3	0.904	0.900	0.896	0.892	0.888	0.884	0.880	0.876	0.872	0.868	0.864	0.859	0.855	0.851	0.846	0.842	0.838	0.833	0.828	0.824

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																					
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84		
Retiree	-4	0.911	0.907	0.904	0.901	0.897	0.893	0.890	0.886	0.883	0.879	0.875	0.871	0.868	0.864	0.860	0.857	0.853	0.849	0.844	0.840	
	-5	0.917	0.914	0.911	0.908	0.905	0.902	0.899	0.896	0.893	0.889	0.886	0.883	0.880	0.877	0.874	0.870	0.867	0.863	0.859	0.855	
	-6	0.924	0.921	0.919	0.916	0.913	0.911	0.908	0.905	0.902	0.900	0.897	0.894	0.892	0.889	0.886	0.883	0.880	0.877	0.873	0.869	
	-7	0.930	0.928	0.925	0.923	0.921	0.918	0.916	0.914	0.912	0.909	0.907	0.905	0.902	0.900	0.898	0.895	0.892	0.889	0.886	0.883	
	-8	0.936	0.934	0.932	0.930	0.928	0.926	0.924	0.922	0.920	0.918	0.916	0.914	0.913	0.911	0.908	0.906	0.904	0.901	0.898	0.895	
	-9	0.941	0.940	0.938	0.936	0.935	0.933	0.932	0.930	0.928	0.927	0.925	0.924	0.922	0.920	0.918	0.916	0.914	0.912	0.909	0.906	
	-10	0.947	0.945	0.944	0.943	0.941	0.940	0.939	0.937	0.936	0.935	0.933	0.932	0.931	0.929	0.927	0.926	0.923	0.921	0.918	0.915	
	-11	0.952	0.951	0.949	0.948	0.947	0.946	0.945	0.944	0.943	0.942	0.941	0.940	0.938	0.937	0.936	0.934	0.932	0.930	0.927	0.924	
	-12	0.956	0.955	0.955	0.954	0.953	0.952	0.951	0.950	0.949	0.948	0.948	0.947	0.946	0.944	0.943	0.941	0.940	0.937	0.935	0.932	
	-13	0.961	0.960	0.959	0.959	0.958	0.957	0.957	0.956	0.955	0.954	0.954	0.953	0.952	0.951	0.950	0.948	0.946	0.944	0.942	0.940	
	-14	0.965	0.964	0.964	0.963	0.963	0.962	0.962	0.961	0.960	0.960	0.959	0.958	0.958	0.957	0.955	0.954	0.952	0.950	0.948	0.946	
	-15	0.968	0.968	0.968	0.967	0.967	0.966	0.966	0.966	0.965	0.965	0.964	0.963	0.963	0.962	0.960	0.959	0.958	0.956	0.954	0.952	
	Beneficiary older than Retiree	-16	0.972	0.972	0.971	0.971	0.971	0.970	0.970	0.970	0.969	0.969	0.968	0.968	0.967	0.966	0.965	0.964	0.962	0.961	0.959	0.957
		-17	0.975	0.975	0.975	0.974	0.974	0.974	0.974	0.973	0.973	0.972	0.972	0.971	0.970	0.969	0.968	0.967	0.965	0.963	0.961	0.959
		-18	0.978	0.978	0.978	0.978	0.977	0.977	0.977	0.977	0.976	0.976	0.975	0.975	0.974	0.974	0.973	0.972	0.970	0.969	0.967	0.965
-19		0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.979	0.979	0.978	0.978	0.977	0.977	0.976	0.975	0.974	0.972	0.970	0.968	
-20		0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.981	0.981	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.973	0.971	
-21		0.985	0.985	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.983	0.983	0.982	0.982	0.981	0.980	0.979	0.977	0.976	0.974	
-22		0.987	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.985	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.978	0.976	
-23		0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.986	0.986	0.985	0.985	0.984	0.983	0.981	0.978	
-24		0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.988	0.988	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980	
-25		0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.984	0.983	0.981	
-26		0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987	0.985	0.984	0.982	
-27		0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.988	0.986	0.985	0.983	
-28		0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.987	0.985	
-29		0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.991	0.990	0.989	0.988	0.987	0.985	
-30		0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.991	0.990	0.989	0.988	0.987	
-31		0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.994	0.994	0.993	0.992						
-32		0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.993							
-33		0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.994								
-34		0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995									
-35		0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996										
-36		0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996											
-37		0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997												
-38		0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997													
-39		0.998	0.998	0.998	0.998	0.998	0.998	0.998														

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
-40	0.999	0.999	0.998	0.998	0.998	0.998														
-41	0.999	0.999	0.999	0.998	0.998															
-42	0.999	0.999	0.999	0.999	0.999															
-43	0.999	0.999	0.999																	
-44	0.999	0.999																		
-45	0.999																			
-46																				
-47																				
-48																				
-49																				
-50																				
Beneficiary older than Retiree	-51																			
	-52																			
	-53																			
	-54																			
	-55																			
Beneficiary older than Retiree	-56																			
	-57																			
	-58																			
	-59																			
	-60																			
Beneficiary older than Retiree	-61																			
	-62																			
	-63																			
	-64																			
	-65																			

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree																
100																
99																0.118
98															0.125	0.118
97														0.133	0.125	0.118
96													0.141	0.133	0.125	0.118
95												0.150	0.141	0.133	0.125	0.118
94											0.160	0.150	0.141	0.133	0.126	0.119
93										0.170	0.160	0.150	0.142	0.133	0.126	0.119
92									0.182	0.170	0.160	0.151	0.142	0.133	0.126	0.119
91								0.194	0.182	0.171	0.160	0.151	0.142	0.134	0.126	0.119
90							0.207	0.194	0.182	0.171	0.160	0.151	0.142	0.134	0.126	0.119
89						0.221	0.207	0.194	0.182	0.171	0.161	0.151	0.142	0.134	0.126	0.119
88					0.236	0.221	0.207	0.194	0.182	0.171	0.161	0.151	0.142	0.134	0.126	0.119
87				0.251	0.236	0.221	0.207	0.194	0.182	0.171	0.161	0.151	0.143	0.134	0.127	0.120
86			0.267	0.251	0.236	0.221	0.208	0.195	0.183	0.172	0.161	0.152	0.143	0.134	0.127	0.120
85		0.284	0.268	0.252	0.236	0.222	0.208	0.195	0.183	0.172	0.161	0.152	0.143	0.135	0.127	0.120
84	0.302	0.285	0.268	0.252	0.236	0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127	0.120
83	0.302	0.285	0.268	0.252	0.237	0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.128	0.120
82	0.302	0.285	0.268	0.252	0.237	0.222	0.209	0.196	0.184	0.172	0.162	0.152	0.144	0.135	0.128	0.121
81	0.303	0.285	0.269	0.253	0.237	0.223	0.209	0.196	0.184	0.173	0.162	0.153	0.144	0.136	0.128	0.121
80	0.303	0.286	0.269	0.253	0.237	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136	0.128	0.121
79	0.303	0.286	0.269	0.253	0.238	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136	0.129	0.121
78	0.304	0.286	0.270	0.253	0.238	0.223	0.210	0.197	0.185	0.174	0.163	0.154	0.145	0.136	0.129	0.122
77	0.304	0.287	0.270	0.254	0.238	0.224	0.210	0.197	0.185	0.174	0.164	0.154	0.145	0.137	0.129	0.122
76	0.304	0.287	0.270	0.254	0.239	0.224	0.210	0.197	0.185	0.174	0.164	0.154	0.145	0.137	0.129	0.122
75	0.305	0.287	0.271	0.255	0.239	0.225	0.211	0.198	0.186	0.175	0.164	0.155	0.146	0.137	0.130	0.123
74	0.305	0.288	0.271	0.255	0.240	0.225	0.211	0.198	0.186	0.175	0.165	0.155	0.146	0.138	0.130	0.123
73	0.306	0.288	0.272	0.255	0.240	0.225	0.212	0.199	0.187	0.175	0.165	0.155	0.146	0.138	0.130	0.123
72	0.306	0.289	0.272	0.256	0.240	0.226	0.212	0.199	0.187	0.176	0.165	0.156	0.147	0.138	0.131	0.124
71	0.307	0.289	0.272	0.256	0.241	0.226	0.212	0.199	0.187	0.176	0.166	0.156	0.147	0.139	0.131	0.124
70	0.307	0.290	0.273	0.257	0.241	0.227	0.213	0.200	0.188	0.177	0.166	0.157	0.148	0.139	0.132	0.125
69	0.308	0.290	0.273	0.257	0.242	0.227	0.213	0.200	0.188	0.177	0.167	0.157	0.148	0.140	0.132	0.125
68	0.308	0.291	0.274	0.258	0.242	0.228	0.214	0.201	0.189	0.178	0.167	0.158	0.149	0.140	0.133	0.126
67	0.309	0.291	0.275	0.258	0.243	0.228	0.214	0.201	0.189	0.178	0.168	0.158	0.149	0.141	0.133	0.126
66	0.309	0.292	0.275	0.259	0.244	0.229	0.215	0.202	0.190	0.179	0.168	0.159	0.150	0.141	0.134	0.127

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree	65	0.310	0.293	0.276	0.260	0.244	0.229	0.216	0.203	0.191	0.179	0.169	0.159	0.150	0.142	0.134	0.127
	64	0.311	0.293	0.276	0.260	0.245	0.230	0.216	0.203	0.191	0.180	0.170	0.160	0.151	0.143	0.135	0.128
	63	0.311	0.294	0.277	0.261	0.246	0.231	0.217	0.204	0.192	0.181	0.170	0.161	0.152	0.143	0.136	0.129
	62	0.312	0.295	0.278	0.262	0.246	0.232	0.218	0.205	0.193	0.181	0.171	0.161	0.152	0.144	0.136	0.129
	61	0.313	0.296	0.279	0.263	0.247	0.232	0.218	0.205	0.193	0.182	0.172	0.162	0.153	0.145	0.137	0.130
Beneficiary younger than Retiree	60	0.314	0.296	0.280	0.263	0.248	0.233	0.219	0.206	0.194	0.183	0.172	0.163	0.154	0.146	0.138	0.131
	59	0.315	0.297	0.280	0.264	0.249	0.234	0.220	0.207	0.195	0.184	0.173	0.164	0.155	0.146	0.139	0.132
	58	0.316	0.298	0.281	0.265	0.250	0.235	0.221	0.208	0.196	0.185	0.174	0.165	0.156	0.147	0.140	0.133
	57	0.317	0.299	0.282	0.266	0.251	0.236	0.222	0.209	0.197	0.186	0.175	0.166	0.157	0.148	0.141	0.134
	56	0.318	0.300	0.284	0.267	0.252	0.237	0.223	0.210	0.198	0.187	0.176	0.167	0.158	0.149	0.142	0.135
	55	0.319	0.301	0.285	0.268	0.253	0.238	0.224	0.211	0.199	0.188	0.177	0.168	0.159	0.150	0.143	0.136
	54	0.320	0.303	0.286	0.270	0.254	0.239	0.225	0.212	0.200	0.189	0.179	0.169	0.160	0.152	0.144	0.137
	53	0.321	0.304	0.287	0.271	0.255	0.241	0.227	0.214	0.201	0.190	0.180	0.170	0.161	0.153	0.145	0.138
	52	0.323	0.305	0.288	0.272	0.257	0.242	0.228	0.215	0.203	0.192	0.181	0.171	0.162	0.154	0.147	0.140
	51	0.324	0.307	0.290	0.274	0.258	0.243	0.229	0.216	0.204	0.193	0.182	0.173	0.164	0.156	0.148	0.141
	50	0.326	0.308	0.291	0.275	0.260	0.245	0.231	0.218	0.206	0.194	0.184	0.174	0.165	0.157	0.149	0.142
	49	0.327	0.310	0.293	0.277	0.261	0.246	0.232	0.219	0.207	0.196	0.186	0.176	0.167	0.159	0.151	0.144
	48	0.329	0.312	0.295	0.278	0.263	0.248	0.234	0.221	0.209	0.198	0.187	0.178	0.169	0.160	0.153	0.146
	47	0.331	0.313	0.297	0.280	0.265	0.250	0.236	0.223	0.211	0.199	0.189	0.179	0.170	0.162	0.154	0.147
	46	0.333	0.315	0.298	0.282	0.267	0.252	0.238	0.225	0.213	0.201	0.191	0.181	0.172	0.164	0.156	0.149
	45	0.335	0.317	0.300	0.284	0.269	0.254	0.240	0.227	0.215	0.203	0.193	0.183	0.174	0.166	0.158	0.151
	44	0.337	0.319	0.303	0.286	0.271	0.256	0.242	0.229	0.217	0.206	0.195	0.185	0.176	0.168	0.160	0.153
	43	0.339	0.322	0.305	0.289	0.273	0.258	0.244	0.231	0.219	0.208	0.197	0.187	0.178	0.170	0.162	0.155
	42	0.342	0.324	0.307	0.291	0.276	0.261	0.247	0.234	0.222	0.210	0.199	0.190	0.180	0.172	0.164	0.157
	41	0.344	0.327	0.310	0.294	0.278	0.263	0.249	0.236	0.224	0.212	0.202	0.192	0.183	0.175	0.167	0.160
40	0.347	0.330	0.313	0.296	0.281	0.266	0.252	0.239	0.226	0.215	0.204	0.194	0.185	0.177	0.169	0.162	
39	0.350	0.332	0.316	0.299	0.284	0.269	0.255	0.241	0.229	0.218	0.207	0.197	0.188	0.180	0.172	0.165	
38	0.353	0.336	0.319	0.303	0.287	0.272	0.258	0.244	0.232	0.220	0.210	0.200	0.191	0.183	0.175	0.168	
37	0.356	0.339	0.322	0.306	0.290	0.275	0.261	0.247	0.235	0.224	0.213	0.203	0.194	0.186	0.179	0.172	
36	0.360	0.342	0.325	0.309	0.293	0.278	0.264	0.251	0.238	0.227	0.216	0.207	0.198	0.189	0.182	0.175	
35	0.363	0.346	0.329	0.312	0.297	0.282	0.267	0.254	0.242	0.230	0.220	0.210	0.201	0.193	0.186	0.179	
34	0.367	0.350	0.333	0.316	0.300	0.285	0.271	0.258	0.246	0.234	0.224	0.214	0.205	0.197	0.190	0.183	
33	0.371	0.353	0.336	0.320	0.304	0.289	0.275	0.262	0.250	0.238	0.228	0.218	0.209	0.201	0.194	0.188	
32	0.375	0.358	0.341	0.324	0.308	0.293	0.279	0.266	0.254	0.243	0.232	0.223	0.214	0.206	0.199	0.193	
31	0.379	0.362	0.345	0.329	0.313	0.298	0.284	0.271	0.259	0.247	0.237	0.228	0.219	0.211	0.204	0.198	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	
30	0.384	0.367	0.350	0.333	0.318	0.303	0.289	0.276	0.264	0.252	0.242	0.233	0.224	0.217	0.210	0.203	
29	0.389	0.372	0.355	0.338	0.323	0.308	0.294	0.281	0.269	0.258	0.248	0.238	0.230	0.222	0.216	0.209	
28	0.394	0.377	0.360	0.344	0.328	0.314	0.300	0.287	0.275	0.264	0.254	0.244	0.236	0.229	0.222	0.216	
27	0.400	0.383	0.366	0.350	0.334	0.319	0.306	0.293	0.281	0.270	0.260	0.251	0.243	0.235	0.229	0.223	
26	0.406	0.389	0.372	0.356	0.340	0.326	0.312	0.299	0.288	0.277	0.267	0.258	0.250	0.243	0.236	0.231	
Beneficiary younger than Retiree																	
25	0.412	0.395	0.379	0.363	0.347	0.333	0.319	0.306	0.295	0.284	0.274	0.266	0.258	0.251	0.244	0.239	
24	0.419	0.402	0.386	0.370	0.355	0.340	0.327	0.314	0.302	0.292	0.282	0.274	0.266	0.259	0.253	0.248	
23	0.426	0.409	0.393	0.377	0.362	0.348	0.335	0.322	0.311	0.300	0.291	0.282	0.275	0.268	0.263	0.258	
22	0.434	0.417	0.401	0.386	0.371	0.357	0.343	0.331	0.320	0.309	0.300	0.292	0.285	0.278	0.273	0.269	
21	0.442	0.426	0.410	0.394	0.380	0.366	0.353	0.340	0.329	0.319	0.310	0.302	0.295	0.289	0.284	0.280	
20	0.451	0.435	0.419	0.404	0.389	0.375	0.362	0.351	0.340	0.330	0.321	0.313	0.307	0.301	0.296	0.293	
19	0.460	0.444	0.429	0.414	0.399	0.386	0.373	0.361	0.351	0.341	0.333	0.325	0.319	0.314	0.309	0.306	
18	0.471	0.455	0.439	0.425	0.410	0.397	0.385	0.373	0.363	0.353	0.345	0.338	0.332	0.327	0.324	0.321	
17	0.481	0.466	0.451	0.436	0.422	0.409	0.397	0.386	0.376	0.367	0.359	0.352	0.347	0.342	0.339	0.337	
16	0.493	0.477	0.463	0.448	0.435	0.422	0.410	0.399	0.389	0.381	0.373	0.367	0.362	0.358	0.355	0.353	
15	0.505	0.490	0.475	0.461	0.448	0.436	0.424	0.413	0.404	0.396	0.389	0.383	0.379	0.375	0.373	0.372	
14	0.518	0.503	0.489	0.475	0.462	0.450	0.439	0.429	0.420	0.412	0.406	0.401	0.396	0.394	0.392	0.391	
13	0.531	0.517	0.503	0.490	0.477	0.466	0.455	0.445	0.437	0.430	0.424	0.419	0.415	0.413	0.411	0.411	
12	0.545	0.532	0.518	0.506	0.493	0.482	0.472	0.463	0.455	0.448	0.443	0.438	0.435	0.433	0.432	0.432	
11	0.560	0.547	0.534	0.522	0.510	0.500	0.490	0.481	0.474	0.468	0.463	0.459	0.456	0.455	0.454	0.454	
10	0.576	0.564	0.551	0.539	0.528	0.518	0.509	0.501	0.494	0.488	0.484	0.481	0.478	0.477	0.476	0.476	
9	0.593	0.581	0.569	0.558	0.547	0.538	0.529	0.521	0.515	0.510	0.506	0.503	0.501	0.500	0.499	0.499	
8	0.610	0.598	0.587	0.577	0.567	0.558	0.550	0.543	0.537	0.532	0.529	0.526	0.524	0.523	0.522	0.523	
7	0.628	0.617	0.607	0.597	0.587	0.579	0.571	0.565	0.560	0.555	0.552	0.549	0.548	0.546	0.546	0.546	
6	0.646	0.636	0.626	0.617	0.609	0.601	0.594	0.588	0.583	0.579	0.575	0.573	0.571	0.570	0.569	0.569	
Beneficiary younger than Retiree																	
5	0.666	0.656	0.647	0.638	0.630	0.623	0.616	0.611	0.606	0.602	0.599	0.597	0.595	0.593	0.593	0.592	
4	0.685	0.676	0.668	0.660	0.652	0.646	0.639	0.634	0.630	0.626	0.623	0.620	0.618	0.617	0.615	0.615	
3	0.705	0.697	0.689	0.681	0.675	0.668	0.662	0.657	0.653	0.649	0.646	0.643	0.641	0.639	0.638	0.637	
2	0.725	0.717	0.710	0.703	0.697	0.691	0.685	0.680	0.676	0.672	0.668	0.666	0.663	0.661	0.660	0.658	
1	0.744	0.737	0.731	0.724	0.718	0.713	0.707	0.702	0.698	0.694	0.691	0.688	0.685	0.683	0.681	0.679	
Beneficiary same age as Retiree	<b>0</b>	<b>0.764</b>	<b>0.758</b>	<b>0.751</b>	<b>0.745</b>	<b>0.740</b>	<b>0.734</b>	<b>0.729</b>	<b>0.724</b>	<b>0.719</b>	<b>0.715</b>	<b>0.712</b>	<b>0.709</b>	<b>0.706</b>	<b>0.703</b>	<b>0.701</b>	<b>0.699</b>
Beneficiary older than																	
-1	0.783	0.777	0.771	0.766	0.760	0.755	0.749	0.745	0.740	0.736	0.732	0.729	0.726	0.723	0.721	0.718	
-2	0.801	0.796	0.790	0.785	0.780	0.774	0.769	0.764	0.760	0.756	0.752	0.748	0.745	0.742	0.739	0.736	
-3	0.819	0.814	0.809	0.803	0.798	0.793	0.788	0.783	0.778	0.774	0.770	0.766	0.763	0.760	0.756	0.753	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	
Retiree	-4	0.835	0.831	0.826	0.821	0.816	0.810	0.805	0.801	0.796	0.792	0.787	0.784	0.780	0.776	0.772	0.768
	-5	0.851	0.846	0.842	0.837	0.832	0.827	0.822	0.817	0.812	0.808	0.804	0.800	0.795	0.791	0.787	0.782
	-6	0.865	0.861	0.857	0.852	0.847	0.842	0.837	0.832	0.828	0.823	0.819	0.814	0.810	0.805	0.800	0.795
	-7	0.879	0.875	0.870	0.866	0.861	0.856	0.851	0.846	0.842	0.837	0.833	0.828	0.823	0.818	0.812	0.806
	-8	0.891	0.887	0.883	0.878	0.874	0.869	0.864	0.860	0.855	0.850	0.845	0.840	0.835	0.829	0.823	0.816
	-9	0.902	0.898	0.894	0.890	0.886	0.881	0.876	0.871	0.867	0.862	0.856	0.851	0.845	0.839	0.832	0.825
	-10	0.912	0.909	0.905	0.901	0.896	0.892	0.887	0.882	0.877	0.872	0.867	0.861	0.855	0.848	0.840	0.831
	-11	0.921	0.918	0.914	0.910	0.906	0.902	0.897	0.892	0.887	0.881	0.876	0.869	0.863	0.855	0.847	
	-12	0.929	0.926	0.923	0.919	0.915	0.910	0.906	0.901	0.895	0.890	0.884	0.877	0.870	0.861		
	-13	0.937	0.934	0.930	0.927	0.922	0.918	0.913	0.908	0.903	0.897	0.890	0.883	0.875			
	-14	0.943	0.940	0.937	0.933	0.929	0.925	0.920	0.915	0.909	0.903	0.896	0.888				
	-15	0.949	0.946	0.943	0.939	0.935	0.931	0.926	0.921	0.915	0.908	0.901					
	Beneficiary older than Retiree	-16	0.954	0.951	0.948	0.945	0.941	0.936	0.931	0.926	0.919	0.912					
		-17	0.959	0.956	0.953	0.949	0.945	0.941	0.936	0.930	0.923						
		-18	0.963	0.960	0.957	0.953	0.949	0.945	0.939	0.933							
-19		0.966	0.963	0.960	0.957	0.953	0.948	0.942									
-20		0.969	0.966	0.963	0.960	0.955	0.950										
-21		0.972	0.969	0.966	0.962	0.958											
-22		0.974	0.971	0.968	0.964												
-23		0.976	0.973	0.969													
-24		0.977	0.974														
-25		0.978															
-26																	
-27																	
-28																	
-29																	
-30																	
-31																	
-32																	
-33																	
-34																	
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**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6a: 100% Joint and Survivor Annuity - Option 2 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
-40																
-41																
-42																
-43																
-44																
-45																
-46																
-47																
-48																
-49																
-50																
Beneficiary older than Retiree	-51	-52	-53	-54	-55											
Beneficiary older than Retiree	-56	-57	-58	-59	-60											
Beneficiary older than Retiree	-61	-62	-63	-64	-65											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
75																				
74																				
73																				
72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
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51																				
50																				
49																				
48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
40																				
39																				
38																				0.787
37																			0.795	0.787
36																	0.803	0.796	0.788	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
Beneficiary younger than Retiree																					
35																	0.811	0.804	0.796	0.789	
34																0.818	0.811	0.804	0.797	0.789	
33															0.826	0.819	0.812	0.805	0.798	0.790	
32														0.833	0.826	0.820	0.813	0.806	0.798	0.791	
31													0.840	0.833	0.827	0.820	0.813	0.806	0.799	0.792	
30											0.846	0.840	0.840	0.834	0.828	0.821	0.814	0.807	0.800	0.793	
29											0.853	0.847	0.841	0.835	0.828	0.822	0.815	0.808	0.801	0.793	
28										0.859	0.853	0.848	0.842	0.835	0.829	0.822	0.816	0.809	0.802	0.794	
27									0.865	0.860	0.854	0.848	0.842	0.836	0.830	0.823	0.817	0.810	0.803	0.795	
26								0.871	0.866	0.860	0.855	0.849	0.843	0.837	0.831	0.824	0.818	0.811	0.804	0.796	
25							0.876	0.871	0.866	0.861	0.855	0.850	0.844	0.838	0.832	0.825	0.818	0.812	0.805	0.798	
24						0.882	0.877	0.872	0.867	0.862	0.856	0.851	0.845	0.839	0.832	0.826	0.820	0.813	0.806	0.799	
23					0.887	0.882	0.878	0.873	0.868	0.862	0.857	0.851	0.846	0.840	0.833	0.827	0.821	0.814	0.807	0.800	
22				0.892	0.888	0.883	0.878	0.873	0.868	0.863	0.858	0.852	0.846	0.841	0.834	0.828	0.822	0.815	0.808	0.801	
21			0.896	0.892	0.888	0.884	0.879	0.874	0.869	0.864	0.859	0.853	0.847	0.842	0.835	0.829	0.823	0.816	0.809	0.803	
20		0.901	0.897	0.893	0.889	0.884	0.880	0.875	0.870	0.865	0.860	0.854	0.848	0.843	0.837	0.830	0.824	0.817	0.811	0.804	
19	0.904	0.901	0.898	0.894	0.890	0.885	0.881	0.876	0.871	0.866	0.861	0.855	0.849	0.844	0.838	0.832	0.825	0.819	0.812	0.805	
18	0.905	0.902	0.898	0.895	0.890	0.886	0.881	0.877	0.872	0.867	0.862	0.856	0.851	0.845	0.839	0.833	0.827	0.820	0.814	0.807	
17	0.906	0.903	0.899	0.895	0.891	0.887	0.882	0.878	0.873	0.868	0.863	0.857	0.852	0.846	0.840	0.834	0.828	0.822	0.815	0.808	
16	0.906	0.903	0.900	0.896	0.892	0.888	0.883	0.878	0.874	0.869	0.864	0.858	0.853	0.847	0.841	0.836	0.829	0.823	0.817	0.810	
15	0.907	0.904	0.901	0.897	0.893	0.888	0.884	0.879	0.875	0.870	0.865	0.860	0.854	0.849	0.843	0.837	0.831	0.825	0.818	0.812	
14	0.908	0.905	0.901	0.898	0.894	0.889	0.885	0.880	0.876	0.871	0.866	0.861	0.855	0.850	0.844	0.838	0.832	0.826	0.820	0.813	
13	0.908	0.906	0.902	0.899	0.895	0.890	0.886	0.882	0.877	0.872	0.867	0.862	0.857	0.851	0.846	0.840	0.834	0.828	0.822	0.815	
12	0.909	0.906	0.903	0.899	0.896	0.891	0.887	0.883	0.878	0.873	0.868	0.863	0.858	0.853	0.847	0.842	0.836	0.830	0.824	0.817	
11	0.910	0.907	0.904	0.900	0.896	0.892	0.888	0.884	0.879	0.875	0.870	0.865	0.860	0.854	0.849	0.843	0.837	0.832	0.825	0.819	
10	0.911	0.908	0.905	0.901	0.898	0.893	0.889	0.885	0.880	0.876	0.871	0.866	0.861	0.856	0.850	0.845	0.839	0.833	0.827	0.821	
9	0.912	0.909	0.906	0.902	0.899	0.895	0.890	0.886	0.882	0.877	0.873	0.868	0.863	0.858	0.852	0.847	0.841	0.835	0.830	0.824	
8	0.913	0.910	0.907	0.903	0.900	0.896	0.892	0.887	0.883	0.879	0.874	0.869	0.864	0.859	0.854	0.849	0.843	0.837	0.832	0.826	
7	0.914	0.911	0.908	0.904	0.901	0.897	0.893	0.889	0.884	0.880	0.875	0.871	0.866	0.861	0.856	0.851	0.845	0.840	0.834	0.828	
6	0.915	0.912	0.909	0.906	0.902	0.898	0.894	0.890	0.886	0.882	0.877	0.872	0.868	0.863	0.858	0.853	0.847	0.842	0.836	0.831	
Beneficiary younger than Retiree																					
5	0.916	0.913	0.910	0.907	0.903	0.899	0.895	0.891	0.887	0.883	0.879	0.874	0.869	0.865	0.860	0.855	0.849	0.844	0.839	0.833	
4	0.917	0.914	0.911	0.908	0.904	0.901	0.897	0.893	0.889	0.885	0.880	0.876	0.871	0.867	0.862	0.857	0.852	0.846	0.841	0.836	
3	0.918	0.915	0.912	0.909	0.906	0.902	0.898	0.894	0.890	0.886	0.882	0.878	0.873	0.868	0.864	0.859	0.854	0.849	0.844	0.838	
2	0.919	0.916	0.913	0.910	0.907	0.903	0.900	0.896	0.892	0.888	0.884	0.879	0.875	0.870	0.866	0.861	0.856	0.851	0.846	0.841	
1	0.920	0.917	0.915	0.912	0.908	0.905	0.901	0.897	0.893	0.890	0.885	0.881	0.877	0.873	0.868	0.863	0.859	0.854	0.849	0.844	
Beneficiary same age as Retiree	0	0.921	0.918	0.916	0.913	0.910	0.906	0.903	0.899	0.895	0.891	0.887	0.883	0.879	0.875	0.870	0.866	0.861	0.856	0.851	0.847

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary -1	0.922	0.920	0.917	0.914	0.911	0.908	0.904	0.900	0.897	0.893	0.889	0.885	0.881	0.877	0.872	0.868	0.864	0.859	0.854	0.849
older -2	0.923	0.921	0.918	0.915	0.912	0.909	0.906	0.902	0.899	0.895	0.891	0.887	0.883	0.879	0.875	0.870	0.866	0.862	0.857	0.852
than -3	0.924	0.922	0.920	0.917	0.914	0.910	0.907	0.904	0.900	0.897	0.893	0.889	0.885	0.881	0.877	0.873	0.869	0.864	0.860	0.855
Retiree -4	0.925	0.923	0.921	0.918	0.915	0.912	0.909	0.905	0.902	0.898	0.895	0.891	0.887	0.883	0.880	0.875	0.871	0.867	0.863	0.858
-5	0.926	0.924	0.922	0.919	0.917	0.913	0.910	0.907	0.904	0.900	0.897	0.893	0.890	0.886	0.882	0.878	0.874	0.870	0.866	0.862
-6	0.928	0.926	0.923	0.921	0.918	0.915	0.912	0.909	0.906	0.902	0.899	0.895	0.892	0.888	0.884	0.881	0.877	0.873	0.869	0.865
-7	0.929	0.927	0.925	0.922	0.919	0.917	0.914	0.911	0.907	0.904	0.901	0.898	0.894	0.890	0.887	0.883	0.879	0.876	0.872	0.868
-8	0.930	0.928	0.926	0.924	0.921	0.918	0.915	0.912	0.909	0.906	0.903	0.900	0.896	0.893	0.889	0.886	0.882	0.879	0.875	0.871
-9	0.931	0.930	0.927	0.925	0.923	0.920	0.917	0.914	0.911	0.908	0.905	0.902	0.899	0.895	0.892	0.889	0.885	0.882	0.878	0.874
-10	0.932	0.931	0.929	0.927	0.924	0.921	0.919	0.916	0.913	0.910	0.907	0.904	0.901	0.898	0.895	0.891	0.888	0.885	0.881	0.878
-11	0.934	0.932	0.930	0.928	0.926	0.923	0.920	0.918	0.915	0.912	0.909	0.906	0.903	0.900	0.897	0.894	0.891	0.888	0.884	0.881
-12	0.935	0.933	0.932	0.930	0.927	0.925	0.922	0.920	0.917	0.914	0.911	0.909	0.906	0.903	0.900	0.897	0.894	0.891	0.888	0.885
-13	0.936	0.935	0.933	0.931	0.929	0.926	0.924	0.921	0.919	0.916	0.914	0.911	0.908	0.905	0.902	0.900	0.897	0.894	0.891	0.888
-14	0.938	0.936	0.934	0.933	0.930	0.928	0.926	0.923	0.921	0.918	0.916	0.913	0.911	0.908	0.905	0.902	0.900	0.897	0.894	0.891
-15	0.939	0.938	0.936	0.934	0.932	0.930	0.927	0.925	0.923	0.920	0.918	0.915	0.913	0.910	0.908	0.905	0.903	0.900	0.897	0.894
-16	0.940	0.939	0.937	0.936	0.934	0.931	0.929	0.927	0.925	0.923	0.920	0.918	0.915	0.913	0.911	0.908	0.906	0.903	0.900	0.898
-17	0.942	0.940	0.939	0.937	0.935	0.933	0.931	0.929	0.927	0.925	0.922	0.920	0.918	0.916	0.913	0.911	0.908	0.906	0.904	0.901
-18	0.943	0.942	0.940	0.939	0.937	0.935	0.933	0.931	0.929	0.927	0.925	0.923	0.920	0.918	0.916	0.914	0.911	0.909	0.907	0.905
-19	0.944	0.943	0.942	0.940	0.939	0.937	0.935	0.933	0.931	0.929	0.927	0.925	0.923	0.921	0.919	0.917	0.914	0.912	0.910	0.908
-20	0.946	0.945	0.943	0.942	0.940	0.938	0.937	0.935	0.933	0.931	0.929	0.927	0.925	0.923	0.921	0.919	0.917	0.915	0.914	0.912
-21	0.947	0.946	0.945	0.944	0.942	0.940	0.939	0.937	0.935	0.933	0.932	0.930	0.928	0.926	0.924	0.922	0.920	0.919	0.917	0.915
-22	0.948	0.948	0.946	0.945	0.944	0.942	0.940	0.939	0.937	0.936	0.934	0.932	0.930	0.929	0.927	0.925	0.924	0.922	0.920	0.919
-23	0.950	0.949	0.948	0.947	0.945	0.944	0.942	0.941	0.939	0.938	0.936	0.935	0.933	0.931	0.930	0.928	0.927	0.925	0.924	0.922
-24	0.951	0.951	0.950	0.948	0.947	0.946	0.944	0.943	0.941	0.940	0.938	0.937	0.935	0.934	0.933	0.931	0.930	0.928	0.927	0.926
-25	0.953	0.952	0.951	0.950	0.949	0.948	0.946	0.945	0.943	0.942	0.941	0.939	0.938	0.937	0.935	0.934	0.933	0.932	0.930	0.929
-26	0.954	0.954	0.953	0.952	0.951	0.949	0.948	0.947	0.946	0.944	0.943	0.942	0.941	0.939	0.938	0.937	0.936	0.935	0.934	0.933
-27	0.956	0.955	0.954	0.954	0.952	0.951	0.950	0.949	0.948	0.946	0.945	0.944	0.943	0.942	0.941	0.940	0.939	0.938	0.937	0.936
-28	0.957	0.957	0.956	0.955	0.954	0.953	0.952	0.951	0.950	0.949	0.948	0.947	0.946	0.945	0.944	0.943	0.942	0.941	0.940	0.940
-29	0.958	0.958	0.958	0.957	0.956	0.955	0.954	0.953	0.952	0.951	0.950	0.949	0.948	0.947	0.946	0.946	0.945	0.944	0.944	0.943
-30	0.960	0.960	0.959	0.958	0.958	0.957	0.956	0.955	0.954	0.953	0.952	0.951	0.951	0.950	0.949	0.949	0.948	0.947	0.947	0.947
-31	0.961	0.961	0.961	0.960	0.959	0.958	0.958	0.957	0.956	0.955	0.955	0.954	0.953	0.953	0.952	0.951	0.951	0.951	0.950	0.950
-32	0.963	0.963	0.962	0.962	0.961	0.960	0.960	0.959	0.958	0.957	0.957	0.956	0.956	0.955	0.955	0.954	0.954	0.954	0.953	0.953
-33	0.964	0.964	0.964	0.963	0.963	0.962	0.961	0.961	0.960	0.960	0.959	0.959	0.958	0.958	0.957	0.957	0.957	0.957	0.956	0.956
-34	0.966	0.966	0.965	0.965	0.964	0.964	0.963	0.963	0.962	0.962	0.961	0.961	0.961	0.960	0.960	0.960	0.960	0.960	0.959	0.960
-35	0.967	0.967	0.967	0.967	0.966	0.966	0.965	0.965	0.964	0.964	0.964	0.963	0.963	0.963	0.963	0.962	0.962	0.962	0.962	0.963
Beneficiary -36	0.968	0.969	0.968	0.968	0.968	0.967	0.967	0.967	0.966	0.966	0.966	0.966	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965
older -37	0.970	0.970	0.970	0.970	0.969	0.969	0.969	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968
than -38	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.971	0.971
Retiree -39	0.973	0.973	0.973	0.973	0.973	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.973	0.973	0.973	0.973
-40	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.975	0.975	0.975	0.976	0.976

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree -41	0.975	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.977	0.977	0.977	0.977	0.978	0.978
-42	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.978	0.978	0.978	0.979	0.979	0.979	0.980	0.980
-43	0.978	0.978	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.980	0.980	0.980	0.980	0.981	0.981	0.981	0.982	0.982
-44	0.979	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.981	0.981	0.981	0.981	0.982	0.982	0.982	0.983	0.983	0.983	0.984	0.984
-45	0.980	0.981	0.981	0.981	0.982	0.982	0.982	0.982	0.982	0.982	0.983	0.983	0.983	0.984	0.984	0.985	0.985	0.985	0.985	0.986
-46	0.982	0.982	0.982	0.983	0.983	0.983	0.983	0.983	0.984	0.984	0.984	0.984	0.985	0.985	0.985	0.986	0.986	0.987	0.987	0.987
-47	0.983	0.983	0.984	0.984	0.984	0.984	0.984	0.984	0.985	0.985	0.985	0.986	0.986	0.986	0.987	0.987	0.988	0.988	0.989	0.989
-48	0.984	0.984	0.985	0.985	0.985	0.985	0.986	0.986	0.986	0.987	0.987	0.987	0.988	0.988	0.988	0.989	0.989	0.989	0.990	0.990
-49	0.985	0.985	0.986	0.986	0.986	0.987	0.987	0.987	0.987	0.988	0.988	0.988	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991
-50	0.986	0.986	0.987	0.987	0.988	0.988	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.992	0.992	0.992
-51	0.987	0.988	0.988	0.988	0.989	0.989	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993
-52	0.988	0.988	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994
-53	0.989	0.989	0.990	0.990	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995
-54	0.990	0.990	0.991	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996
-55	0.990	0.991	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996
-56	0.991	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997
-57	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997
-58	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997
-59	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998
-60	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998
-61	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-62	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-63	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-64	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999
-65	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-66	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-67	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-68	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-69	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-70	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-71	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-72	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-73	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-74	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-75	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
Beneficiary older than Retiree -76	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	0.999	0.999					
-77	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
-78	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
-79	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
-80	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree	-81	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-82	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-83	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-84	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-85	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-86	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-87	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-88	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-89	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-90	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
75																				
74																				
73																				
72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				0.611
57																			0.621	0.612
56																		0.631	0.622	0.612
55																	0.641	0.632	0.622	0.613
54																0.650	0.641	0.632	0.623	0.613
53															0.659	0.650	0.642	0.633	0.624	0.614
52														0.667	0.659	0.651	0.642	0.633	0.624	0.615
51													0.676	0.668	0.660	0.651	0.643	0.634	0.625	0.615
50											0.684	0.676	0.668	0.660	0.652	0.644	0.635	0.626	0.616	
49										0.693	0.685	0.677	0.669	0.661	0.653	0.644	0.635	0.626	0.617	
48									0.701	0.693	0.685	0.678	0.670	0.662	0.653	0.645	0.636	0.627	0.618	
47								0.709	0.701	0.694	0.686	0.678	0.670	0.662	0.654	0.646	0.637	0.628	0.618	
46							0.718	0.710	0.702	0.694	0.687	0.679	0.671	0.663	0.655	0.646	0.638	0.629	0.619	
45						0.726	0.718	0.710	0.703	0.695	0.687	0.680	0.672	0.664	0.656	0.647	0.639	0.630	0.620	
44					0.735	0.727	0.719	0.711	0.703	0.696	0.688	0.680	0.673	0.665	0.657	0.648	0.640	0.631	0.621	
43				0.744	0.736	0.728	0.720	0.712	0.704	0.696	0.689	0.681	0.673	0.665	0.657	0.649	0.641	0.632	0.622	
42			0.753	0.744	0.736	0.728	0.720	0.712	0.705	0.697	0.690	0.682	0.674	0.666	0.658	0.650	0.642	0.633	0.623	
41		0.761	0.753	0.745	0.737	0.729	0.721	0.713	0.706	0.698	0.690	0.683	0.675	0.667	0.659	0.651	0.643	0.634	0.625	
40	0.770	0.762	0.754	0.746	0.738	0.730	0.722	0.714	0.706	0.699	0.691	0.684	0.676	0.668	0.660	0.652	0.644	0.635	0.626	
39	0.778	0.770	0.762	0.754	0.746	0.738	0.730	0.722	0.715	0.707	0.700	0.692	0.685	0.677	0.669	0.661	0.653	0.645	0.636	0.627
38	0.779	0.771	0.763	0.755	0.747	0.739	0.731	0.723	0.716	0.708	0.701	0.693	0.686	0.678	0.670	0.663	0.655	0.646	0.637	0.628
37	0.780	0.772	0.764	0.756	0.748	0.740	0.732	0.724	0.716	0.709	0.702	0.694	0.687	0.679	0.672	0.664	0.656	0.647	0.639	0.630
36	0.780	0.772	0.765	0.757	0.749	0.741	0.733	0.725	0.717	0.710	0.703	0.695	0.688	0.680	0.673	0.665	0.657	0.649	0.640	0.631

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary younger than Retiree	35	0.781	0.773	0.765	0.757	0.749	0.742	0.734	0.726	0.718	0.711	0.704	0.696	0.689	0.682	0.674	0.666	0.658	0.650	0.642	0.633
	34	0.782	0.774	0.766	0.758	0.750	0.742	0.735	0.727	0.719	0.712	0.705	0.698	0.690	0.683	0.675	0.668	0.660	0.652	0.643	0.634
	33	0.783	0.775	0.767	0.759	0.751	0.743	0.736	0.728	0.721	0.713	0.706	0.699	0.692	0.684	0.677	0.669	0.661	0.653	0.645	0.636
	32	0.783	0.776	0.768	0.760	0.752	0.744	0.737	0.729	0.722	0.714	0.707	0.700	0.693	0.686	0.678	0.671	0.663	0.655	0.647	0.638
	31	0.784	0.777	0.769	0.761	0.753	0.746	0.738	0.730	0.723	0.716	0.709	0.702	0.694	0.687	0.680	0.672	0.665	0.657	0.649	0.640
	30	0.785	0.777	0.770	0.762	0.754	0.747	0.739	0.732	0.724	0.717	0.710	0.703	0.696	0.689	0.681	0.674	0.666	0.659	0.650	0.642
	29	0.786	0.778	0.771	0.763	0.755	0.748	0.740	0.733	0.726	0.718	0.711	0.704	0.697	0.690	0.683	0.676	0.668	0.661	0.653	0.644
	28	0.787	0.780	0.772	0.764	0.757	0.749	0.742	0.734	0.727	0.720	0.713	0.706	0.699	0.692	0.685	0.678	0.670	0.663	0.655	0.646
	27	0.788	0.781	0.773	0.765	0.758	0.750	0.743	0.736	0.728	0.721	0.715	0.708	0.701	0.694	0.687	0.680	0.672	0.665	0.657	0.649
	26	0.789	0.782	0.774	0.767	0.759	0.752	0.744	0.737	0.730	0.723	0.716	0.710	0.703	0.696	0.689	0.682	0.675	0.667	0.659	0.651
	25	0.790	0.783	0.775	0.768	0.761	0.753	0.746	0.739	0.731	0.725	0.718	0.711	0.705	0.698	0.691	0.684	0.677	0.670	0.662	0.654
	24	0.792	0.784	0.777	0.769	0.762	0.755	0.747	0.740	0.733	0.726	0.720	0.713	0.707	0.700	0.693	0.686	0.679	0.672	0.664	0.657
	23	0.793	0.786	0.778	0.771	0.763	0.756	0.749	0.742	0.735	0.728	0.722	0.715	0.709	0.702	0.696	0.689	0.682	0.675	0.667	0.659
	22	0.794	0.787	0.780	0.772	0.765	0.758	0.751	0.744	0.737	0.730	0.724	0.717	0.711	0.705	0.698	0.691	0.685	0.678	0.670	0.662
	21	0.795	0.788	0.781	0.774	0.767	0.759	0.752	0.745	0.739	0.732	0.726	0.720	0.713	0.707	0.701	0.694	0.687	0.680	0.673	0.666
	20	0.797	0.790	0.783	0.775	0.768	0.761	0.754	0.747	0.741	0.734	0.728	0.722	0.716	0.710	0.703	0.697	0.690	0.684	0.676	0.669
	19	0.798	0.791	0.784	0.777	0.770	0.763	0.756	0.750	0.743	0.737	0.731	0.725	0.718	0.712	0.706	0.700	0.693	0.687	0.680	0.673
	18	0.800	0.793	0.786	0.779	0.772	0.765	0.758	0.752	0.745	0.739	0.733	0.727	0.721	0.715	0.709	0.703	0.697	0.690	0.683	0.676
	17	0.802	0.795	0.788	0.781	0.774	0.767	0.760	0.754	0.748	0.742	0.736	0.730	0.724	0.718	0.712	0.706	0.700	0.694	0.687	0.680
	16	0.803	0.796	0.790	0.783	0.776	0.769	0.763	0.756	0.750	0.744	0.738	0.733	0.727	0.721	0.716	0.710	0.704	0.698	0.691	0.684
	15	0.805	0.798	0.792	0.785	0.778	0.772	0.765	0.759	0.753	0.747	0.741	0.736	0.730	0.725	0.719	0.713	0.707	0.701	0.695	0.689
	14	0.807	0.800	0.794	0.787	0.780	0.774	0.768	0.761	0.755	0.750	0.744	0.739	0.733	0.728	0.722	0.717	0.711	0.706	0.699	0.693
	13	0.809	0.802	0.796	0.789	0.783	0.776	0.770	0.764	0.758	0.753	0.747	0.742	0.737	0.731	0.726	0.721	0.715	0.710	0.704	0.698
	12	0.811	0.805	0.798	0.792	0.785	0.779	0.773	0.767	0.761	0.756	0.751	0.745	0.740	0.735	0.730	0.725	0.720	0.714	0.709	0.703
	11	0.813	0.807	0.800	0.794	0.788	0.782	0.776	0.770	0.764	0.759	0.754	0.749	0.744	0.739	0.734	0.729	0.724	0.719	0.713	0.708
	10	0.815	0.809	0.803	0.797	0.790	0.784	0.778	0.773	0.767	0.762	0.757	0.753	0.748	0.743	0.738	0.734	0.729	0.724	0.719	0.713
	9	0.818	0.811	0.805	0.799	0.793	0.787	0.781	0.776	0.771	0.766	0.761	0.756	0.752	0.747	0.743	0.738	0.734	0.729	0.724	0.719
	8	0.820	0.814	0.808	0.802	0.796	0.790	0.785	0.779	0.774	0.769	0.765	0.760	0.756	0.752	0.747	0.743	0.739	0.734	0.729	0.724
	7	0.822	0.816	0.811	0.805	0.799	0.793	0.788	0.783	0.778	0.773	0.769	0.764	0.760	0.756	0.752	0.748	0.744	0.740	0.735	0.730
	6	0.825	0.819	0.813	0.808	0.802	0.797	0.791	0.786	0.781	0.777	0.773	0.769	0.765	0.761	0.757	0.753	0.749	0.745	0.741	0.736
Beneficiary younger than Retiree	5	0.827	0.822	0.816	0.811	0.805	0.800	0.795	0.790	0.785	0.781	0.777	0.773	0.769	0.766	0.762	0.758	0.755	0.751	0.747	0.742
	4	0.830	0.825	0.819	0.814	0.808	0.803	0.798	0.794	0.789	0.785	0.781	0.778	0.774	0.771	0.767	0.764	0.760	0.756	0.753	0.748
	3	0.833	0.828	0.822	0.817	0.812	0.807	0.802	0.797	0.793	0.789	0.786	0.782	0.779	0.776	0.773	0.769	0.766	0.762	0.759	0.755
	2	0.836	0.830	0.825	0.820	0.815	0.810	0.806	0.801	0.797	0.794	0.790	0.787	0.784	0.781	0.778	0.775	0.772	0.769	0.765	0.762
	1	0.839	0.834	0.828	0.824	0.819	0.814	0.810	0.805	0.802	0.798	0.795	0.792	0.789	0.786	0.783	0.781	0.778	0.775	0.772	0.769
Beneficiary same age as Retiree	0	0.842	0.837	0.832	0.827	0.822	0.818	0.814	0.810	0.806	0.803	0.800	0.797	0.794	0.791	0.789	0.786	0.784	0.781	0.779	0.776

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -1	0.845	0.840	0.835	0.830	0.826	0.822	0.818	0.814	0.810	0.807	0.805	0.802	0.799	0.797	0.795	0.792	0.790	0.788	0.786	0.783
-2	0.848	0.843	0.839	0.834	0.830	0.826	0.822	0.818	0.815	0.812	0.809	0.807	0.805	0.802	0.800	0.799	0.797	0.795	0.793	0.791
-3	0.851	0.846	0.842	0.838	0.834	0.830	0.826	0.823	0.820	0.817	0.814	0.812	0.810	0.808	0.806	0.805	0.803	0.802	0.800	0.798
-4	0.854	0.850	0.846	0.841	0.838	0.834	0.830	0.827	0.824	0.822	0.819	0.817	0.816	0.814	0.812	0.811	0.810	0.809	0.807	0.806
-5	0.857	0.853	0.849	0.845	0.841	0.838	0.835	0.831	0.829	0.826	0.824	0.823	0.821	0.820	0.819	0.818	0.817	0.816	0.815	0.814
-6	0.861	0.857	0.853	0.849	0.846	0.842	0.839	0.836	0.833	0.831	0.830	0.828	0.827	0.826	0.825	0.824	0.823	0.823	0.822	0.822
-7	0.864	0.860	0.857	0.853	0.850	0.846	0.843	0.841	0.838	0.836	0.835	0.834	0.833	0.832	0.831	0.831	0.830	0.830	0.830	0.829
-8	0.868	0.864	0.860	0.857	0.854	0.850	0.848	0.845	0.843	0.841	0.840	0.839	0.838	0.838	0.838	0.837	0.837	0.837	0.837	0.837
-9	0.871	0.868	0.864	0.861	0.858	0.855	0.852	0.850	0.848	0.846	0.845	0.845	0.844	0.844	0.844	0.844	0.844	0.845	0.845	0.845
-10	0.874	0.871	0.868	0.865	0.862	0.859	0.857	0.854	0.853	0.852	0.851	0.850	0.850	0.850	0.850	0.851	0.851	0.852	0.853	0.853
-11	0.878	0.875	0.872	0.869	0.866	0.863	0.861	0.859	0.858	0.857	0.856	0.856	0.856	0.856	0.857	0.858	0.858	0.859	0.860	0.861
-12	0.881	0.878	0.875	0.873	0.870	0.868	0.866	0.864	0.863	0.862	0.862	0.862	0.862	0.862	0.863	0.863	0.864	0.865	0.867	0.869
-13	0.885	0.882	0.879	0.877	0.874	0.872	0.870	0.869	0.868	0.867	0.867	0.868	0.868	0.868	0.869	0.870	0.871	0.872	0.874	0.877
-14	0.888	0.886	0.883	0.881	0.878	0.876	0.875	0.874	0.873	0.873	0.873	0.873	0.874	0.875	0.876	0.878	0.879	0.881	0.883	0.885
-15	0.892	0.889	0.887	0.885	0.883	0.881	0.880	0.879	0.878	0.878	0.878	0.879	0.880	0.881	0.883	0.884	0.886	0.888	0.890	0.892
-16	0.895	0.893	0.891	0.889	0.887	0.885	0.884	0.883	0.883	0.883	0.884	0.885	0.886	0.887	0.889	0.891	0.893	0.895	0.897	0.899
-17	0.899	0.897	0.895	0.893	0.891	0.890	0.889	0.888	0.888	0.889	0.889	0.891	0.892	0.894	0.895	0.897	0.900	0.902	0.904	0.906
-18	0.903	0.901	0.899	0.897	0.896	0.895	0.894	0.893	0.893	0.894	0.895	0.896	0.898	0.900	0.902	0.904	0.906	0.908	0.911	0.913
-19	0.906	0.904	0.903	0.901	0.900	0.899	0.898	0.898	0.899	0.899	0.900	0.902	0.904	0.905	0.908	0.910	0.912	0.915	0.918	0.920
-20	0.910	0.908	0.907	0.905	0.904	0.904	0.903	0.903	0.904	0.905	0.906	0.907	0.909	0.911	0.914	0.916	0.919	0.921	0.924	0.926
-21	0.914	0.912	0.911	0.910	0.909	0.908	0.908	0.908	0.909	0.910	0.911	0.913	0.915	0.917	0.919	0.922	0.925	0.927	0.930	0.933
-22	0.917	0.916	0.915	0.914	0.913	0.913	0.913	0.913	0.914	0.915	0.916	0.918	0.920	0.923	0.925	0.928	0.930	0.933	0.936	0.939
-23	0.921	0.920	0.919	0.918	0.917	0.917	0.917	0.918	0.919	0.920	0.922	0.924	0.926	0.928	0.931	0.933	0.936	0.939	0.941	0.944
-24	0.925	0.924	0.923	0.922	0.922	0.922	0.922	0.923	0.924	0.925	0.927	0.929	0.931	0.933	0.936	0.939	0.941	0.944	0.947	0.949
-25	0.928	0.927	0.927	0.926	0.926	0.926	0.927	0.927	0.928	0.930	0.932	0.934	0.936	0.938	0.941	0.944	0.946	0.949	0.952	0.954
-26	0.932	0.931	0.931	0.930	0.930	0.931	0.931	0.932	0.933	0.935	0.937	0.939	0.941	0.943	0.946	0.948	0.949	0.951	0.954	0.956
-27	0.936	0.935	0.935	0.935	0.935	0.935	0.935	0.936	0.938	0.939	0.941	0.943	0.946	0.948	0.951	0.953	0.956	0.958	0.961	0.963
-28	0.939	0.939	0.939	0.939	0.939	0.939	0.940	0.941	0.942	0.944	0.946	0.948	0.950	0.953	0.955	0.958	0.960	0.963	0.965	0.967
-29	0.943	0.943	0.942	0.942	0.943	0.943	0.944	0.945	0.946	0.948	0.950	0.952	0.955	0.957	0.959	0.962	0.964	0.966	0.969	0.971
-30	0.946	0.946	0.946	0.946	0.947	0.947	0.948	0.949	0.951	0.952	0.954	0.956	0.959	0.961	0.963	0.965	0.968	0.970	0.972	0.974
-31	0.950	0.950	0.950	0.950	0.950	0.951	0.952	0.953	0.955	0.956	0.958	0.960	0.962	0.966	0.968	0.970	0.972	0.974	0.976	0.979
-32	0.953	0.953	0.953	0.954	0.954	0.955	0.956	0.957	0.959	0.960	0.962	0.964	0.966	0.968	0.970	0.972	0.974	0.976	0.978	0.979
-33	0.956	0.957	0.957	0.957	0.958	0.959	0.960	0.961	0.962	0.964	0.966	0.968	0.970	0.971	0.973	0.975	0.977	0.979	0.980	0.982
-34	0.960	0.960	0.960	0.961	0.961	0.962	0.963	0.964	0.966	0.967	0.969	0.971	0.973	0.974	0.976	0.978	0.980	0.981	0.982	0.984
-35	0.963	0.963	0.963	0.964	0.965	0.965	0.966	0.968	0.969	0.970	0.972	0.974	0.976	0.977	0.979	0.980	0.982	0.983	0.984	0.985
Beneficiary older than Retiree -36	0.966	0.966	0.966	0.967	0.968	0.969	0.970	0.971	0.972	0.973	0.975	0.976	0.978	0.980	0.981	0.982	0.984	0.985	0.986	0.987
-37	0.969	0.969	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.978	0.979	0.981	0.982	0.983	0.984	0.986	0.987	0.988	0.988
-38	0.971	0.972	0.972	0.973	0.974	0.974	0.975	0.976	0.977	0.979	0.980	0.981	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990
-39	0.974	0.974	0.975	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.985	0.986	0.987	0.988	0.989	0.989	0.990	0.991
-40	0.976	0.977	0.977	0.978	0.979	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -41	0.979	0.979	0.980	0.980	0.981	0.982	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.989	0.990	0.991	0.992	0.992	0.993
-42	0.981	0.981	0.982	0.982	0.983	0.984	0.984	0.985	0.986	0.987	0.988	0.988	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993
-43	0.983	0.983	0.984	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.994
-44	0.985	0.985	0.986	0.986	0.987	0.987	0.988	0.988	0.989	0.990	0.990	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.994	0.995
-45	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995
-46	0.988	0.988	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996
-47	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996
-48	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996
-49	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997
-50	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997
-51	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997
-52	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997
-53	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
-54	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
-55	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
-56	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
-57	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-58	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-59	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-60	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-61	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-62	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-63	0.998	0.998	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-64	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-65	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-66	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-67	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-68	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-69	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-70	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-71	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-72	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-73	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-74	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-75	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
Beneficiary older than Retiree -76	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-77	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-78	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-79	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-80	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree	-81	-82	-83	-84	-85															
	-86																			
	-87																			
	-88																			
	-89																			
	-90																			

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree																
75																
74																0.398
73															0.414	0.399
72														0.429	0.414	0.399
71													0.444	0.429	0.414	0.399
70												0.458	0.444	0.429	0.415	0.400
69											0.473	0.459	0.444	0.430	0.415	0.400
68										0.487	0.473	0.459	0.445	0.430	0.415	0.401
67								0.501	0.487	0.474	0.459	0.445	0.431	0.416	0.401	
66							0.515	0.501	0.488	0.474	0.460	0.446	0.431	0.416	0.402	
65						0.528	0.515	0.502	0.488	0.474	0.460	0.446	0.432	0.417	0.402	
64					0.541	0.529	0.516	0.502	0.489	0.475	0.461	0.447	0.432	0.417	0.403	
63				0.554	0.542	0.529	0.516	0.503	0.489	0.475	0.461	0.447	0.433	0.418	0.403	
62			0.566	0.554	0.542	0.530	0.517	0.503	0.490	0.476	0.462	0.448	0.433	0.419	0.404	
61		0.578	0.567	0.555	0.543	0.530	0.517	0.504	0.490	0.477	0.463	0.448	0.434	0.419	0.404	
60	0.590	0.579	0.567	0.555	0.543	0.531	0.518	0.504	0.491	0.477	0.463	0.449	0.434	0.420	0.405	
59	0.601	0.590	0.579	0.568	0.556	0.544	0.531	0.518	0.505	0.492	0.478	0.464	0.450	0.435	0.421	0.406
58	0.601	0.591	0.580	0.568	0.556	0.544	0.532	0.519	0.506	0.492	0.479	0.465	0.450	0.436	0.421	0.407
57	0.602	0.591	0.580	0.569	0.557	0.545	0.532	0.520	0.506	0.493	0.479	0.465	0.451	0.437	0.422	0.407
56	0.602	0.592	0.581	0.569	0.558	0.546	0.533	0.520	0.507	0.494	0.480	0.466	0.452	0.437	0.423	0.408
55	0.603	0.592	0.581	0.570	0.558	0.546	0.534	0.521	0.508	0.494	0.481	0.467	0.453	0.438	0.424	0.409
54	0.603	0.593	0.582	0.571	0.559	0.547	0.534	0.522	0.509	0.495	0.482	0.468	0.453	0.439	0.424	0.410
53	0.604	0.594	0.583	0.571	0.560	0.548	0.535	0.523	0.509	0.496	0.482	0.469	0.454	0.440	0.425	0.411
52	0.605	0.594	0.583	0.572	0.560	0.548	0.536	0.523	0.510	0.497	0.483	0.469	0.455	0.441	0.426	0.412
51	0.605	0.595	0.584	0.573	0.561	0.549	0.537	0.524	0.511	0.498	0.484	0.470	0.456	0.442	0.427	0.413
50	0.606	0.596	0.585	0.574	0.562	0.550	0.538	0.525	0.512	0.499	0.485	0.471	0.457	0.443	0.429	0.414
49	0.607	0.597	0.586	0.575	0.563	0.551	0.539	0.526	0.513	0.500	0.486	0.472	0.458	0.444	0.430	0.415
48	0.608	0.597	0.587	0.576	0.564	0.552	0.540	0.527	0.514	0.501	0.487	0.474	0.460	0.445	0.431	0.416
47	0.609	0.598	0.588	0.577	0.565	0.553	0.541	0.528	0.515	0.502	0.489	0.475	0.461	0.447	0.432	0.418
46	0.610	0.599	0.589	0.578	0.566	0.554	0.542	0.529	0.516	0.503	0.490	0.476	0.462	0.448	0.434	0.419
45	0.611	0.600	0.590	0.579	0.567	0.555	0.543	0.531	0.518	0.505	0.491	0.477	0.464	0.449	0.435	0.421
44	0.612	0.601	0.591	0.580	0.568	0.557	0.544	0.532	0.519	0.506	0.493	0.479	0.465	0.451	0.437	0.422
43	0.613	0.602	0.592	0.581	0.570	0.558	0.546	0.533	0.520	0.507	0.494	0.480	0.467	0.452	0.438	0.424
42	0.614	0.604	0.593	0.582	0.571	0.559	0.547	0.535	0.522	0.509	0.496	0.482	0.468	0.454	0.440	0.426
41	0.615	0.605	0.594	0.583	0.572	0.561	0.548	0.536	0.523	0.510	0.497	0.484	0.470	0.456	0.442	0.427
40	0.616	0.606	0.596	0.585	0.574	0.562	0.550	0.538	0.525	0.512	0.499	0.485	0.472	0.458	0.444	0.429
39	0.617	0.607	0.597	0.586	0.575	0.564	0.552	0.539	0.527	0.514	0.501	0.487	0.474	0.460	0.446	0.431
38	0.619	0.609	0.599	0.588	0.577	0.565	0.553	0.541	0.529	0.516	0.503	0.489	0.476	0.462	0.448	0.434
37	0.620	0.610	0.600	0.589	0.578	0.567	0.555	0.543	0.531	0.518	0.505	0.491	0.478	0.464	0.450	0.436
36	0.622	0.612	0.602	0.591	0.580	0.569	0.557	0.545	0.533	0.520	0.507	0.494	0.480	0.466	0.453	0.438

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	
Beneficiary younger than Retiree	35	0.623	0.614	0.604	0.593	0.582	0.571	0.559	0.547	0.535	0.522	0.509	0.496	0.483	0.469	0.455	0.441
	34	0.625	0.615	0.605	0.595	0.584	0.573	0.561	0.549	0.537	0.525	0.512	0.499	0.485	0.472	0.458	0.444
	33	0.627	0.617	0.607	0.597	0.586	0.575	0.564	0.552	0.539	0.527	0.514	0.501	0.488	0.474	0.461	0.447
	32	0.629	0.619	0.609	0.599	0.588	0.577	0.566	0.554	0.542	0.530	0.517	0.504	0.491	0.477	0.464	0.450
	31	0.631	0.621	0.612	0.601	0.591	0.580	0.568	0.557	0.545	0.532	0.520	0.507	0.494	0.480	0.467	0.453
	30	0.633	0.624	0.614	0.604	0.593	0.582	0.571	0.559	0.548	0.535	0.523	0.510	0.497	0.484	0.470	0.457
	29	0.635	0.626	0.616	0.606	0.596	0.585	0.574	0.562	0.551	0.538	0.526	0.513	0.500	0.487	0.474	0.460
	28	0.638	0.628	0.619	0.609	0.599	0.588	0.577	0.565	0.554	0.542	0.529	0.517	0.504	0.491	0.478	0.464
	27	0.640	0.631	0.621	0.612	0.601	0.591	0.580	0.569	0.557	0.545	0.533	0.520	0.508	0.495	0.482	0.468
	26	0.643	0.634	0.624	0.615	0.604	0.594	0.583	0.572	0.561	0.549	0.537	0.524	0.512	0.499	0.486	0.473
	25	0.645	0.636	0.627	0.618	0.608	0.597	0.587	0.576	0.564	0.553	0.541	0.528	0.516	0.503	0.490	0.477
	24	0.648	0.639	0.630	0.621	0.611	0.601	0.590	0.579	0.568	0.557	0.545	0.533	0.520	0.508	0.495	0.482
	23	0.651	0.643	0.634	0.624	0.615	0.605	0.594	0.583	0.572	0.561	0.549	0.537	0.525	0.513	0.500	0.487
	22	0.654	0.646	0.637	0.628	0.618	0.608	0.598	0.588	0.577	0.565	0.554	0.542	0.530	0.518	0.505	0.492
	21	0.658	0.649	0.641	0.632	0.622	0.613	0.602	0.592	0.581	0.570	0.559	0.547	0.535	0.523	0.510	0.498
	20	0.661	0.653	0.645	0.636	0.626	0.617	0.607	0.597	0.586	0.575	0.564	0.553	0.541	0.528	0.516	0.503
	19	0.665	0.657	0.649	0.640	0.631	0.621	0.612	0.602	0.591	0.581	0.569	0.558	0.546	0.534	0.522	0.509
	18	0.669	0.661	0.653	0.644	0.635	0.626	0.617	0.607	0.597	0.586	0.575	0.564	0.552	0.540	0.528	0.516
	17	0.673	0.665	0.657	0.649	0.640	0.631	0.622	0.612	0.602	0.592	0.581	0.570	0.558	0.547	0.535	0.523
	16	0.677	0.670	0.662	0.654	0.645	0.636	0.627	0.618	0.608	0.597	0.587	0.576	0.565	0.553	0.542	0.530
	15	0.682	0.674	0.667	0.659	0.651	0.642	0.633	0.623	0.614	0.604	0.593	0.583	0.572	0.561	0.549	0.538
	14	0.686	0.679	0.672	0.664	0.656	0.648	0.639	0.629	0.620	0.610	0.600	0.590	0.579	0.568	0.557	0.546
	13	0.691	0.684	0.677	0.670	0.662	0.653	0.645	0.636	0.626	0.617	0.607	0.597	0.587	0.576	0.565	0.555
	12	0.696	0.690	0.683	0.676	0.668	0.660	0.651	0.642	0.633	0.624	0.615	0.605	0.595	0.585	0.574	0.564
	11	0.702	0.695	0.689	0.681	0.674	0.666	0.658	0.649	0.641	0.632	0.622	0.613	0.603	0.594	0.584	0.573
	10	0.707	0.701	0.694	0.687	0.680	0.673	0.665	0.657	0.648	0.640	0.631	0.622	0.612	0.603	0.593	0.584
	9	0.713	0.707	0.701	0.694	0.687	0.680	0.672	0.664	0.656	0.648	0.639	0.631	0.622	0.613	0.604	0.594
	8	0.719	0.713	0.707	0.700	0.694	0.687	0.680	0.672	0.664	0.657	0.648	0.640	0.632	0.623	0.614	0.606
	7	0.725	0.719	0.713	0.707	0.701	0.694	0.687	0.680	0.673	0.666	0.658	0.650	0.642	0.634	0.626	0.617
	6	0.731	0.726	0.720	0.715	0.708	0.702	0.696	0.689	0.682	0.675	0.668	0.660	0.653	0.645	0.638	0.630
Beneficiary younger than Retiree	5	0.737	0.733	0.727	0.722	0.716	0.710	0.704	0.698	0.692	0.685	0.678	0.671	0.664	0.657	0.650	0.643
	4	0.744	0.740	0.735	0.730	0.724	0.719	0.713	0.707	0.701	0.695	0.689	0.683	0.676	0.669	0.663	0.656
	3	0.751	0.747	0.742	0.738	0.733	0.728	0.722	0.717	0.711	0.706	0.700	0.694	0.688	0.682	0.676	0.670
	2	0.758	0.754	0.750	0.746	0.741	0.737	0.732	0.727	0.722	0.717	0.711	0.706	0.701	0.695	0.689	0.684
	1	0.765	0.762	0.758	0.754	0.750	0.746	0.742	0.737	0.733	0.728	0.723	0.718	0.713	0.708	0.703	0.698
Beneficiary same age as Retiree	0	0.773	0.770	0.766	0.763	0.759	0.756	0.752	0.748	0.744	0.739	0.735	0.731	0.727	0.722	0.718	0.713

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree -1	0.781	0.778	0.775	0.772	0.769	0.765	0.762	0.758	0.755	0.751	0.747	0.744	0.740	0.736	0.732	0.729
-2	0.788	0.786	0.783	0.781	0.778	0.775	0.772	0.769	0.766	0.763	0.760	0.757	0.754	0.750	0.747	0.744
-3	0.796	0.794	0.792	0.790	0.788	0.785	0.783	0.780	0.778	0.775	0.773	0.770	0.767	0.765	0.762	0.760
-4	0.804	0.803	0.801	0.799	0.797	0.795	0.793	0.791	0.789	0.787	0.785	0.783	0.781	0.779	0.777	0.775
-5	0.813	0.811	0.810	0.809	0.807	0.806	0.804	0.803	0.801	0.799	0.798	0.796	0.795	0.793	0.792	0.791
-6	0.821	0.820	0.819	0.818	0.817	0.816	0.815	0.814	0.813	0.812	0.811	0.810	0.808	0.808	0.807	0.806
-7	0.829	0.829	0.828	0.828	0.827	0.826	0.826	0.825	0.824	0.824	0.823	0.823	0.822	0.822	0.821	0.821
-8	0.837	0.837	0.837	0.837	0.837	0.837	0.836	0.836	0.836	0.836	0.836	0.835	0.835	0.835	0.835	0.835
-9	0.846	0.846	0.846	0.846	0.847	0.847	0.847	0.847	0.847	0.847	0.848	0.848	0.848	0.849	0.849	0.850
-10	0.854	0.855	0.855	0.856	0.856	0.857	0.857	0.858	0.858	0.859	0.860	0.860	0.861	0.862	0.862	0.863
-11	0.862	0.863	0.864	0.865	0.866	0.867	0.867	0.868	0.869	0.870	0.871	0.872	0.873	0.874	0.875	0.876
-12	0.870	0.872	0.873	0.874	0.875	0.876	0.877	0.878	0.880	0.881	0.882	0.883	0.885	0.886	0.887	0.888
-13	0.878	0.880	0.881	0.883	0.884	0.885	0.887	0.888	0.890	0.891	0.893	0.894	0.896	0.897	0.898	0.899
-14	0.886	0.888	0.890	0.891	0.893	0.895	0.896	0.898	0.899	0.901	0.903	0.904	0.906	0.907	0.908	0.909
-15	0.894	0.896	0.898	0.900	0.901	0.903	0.905	0.907	0.909	0.910	0.912	0.914	0.915	0.917	0.918	0.919
-16	0.901	0.904	0.906	0.908	0.910	0.912	0.914	0.916	0.917	0.919	0.921	0.923	0.924	0.925	0.926	0.927
-17	0.909	0.911	0.913	0.915	0.917	0.920	0.922	0.924	0.926	0.927	0.929	0.931	0.932	0.933	0.934	0.935
-18	0.916	0.918	0.920	0.923	0.925	0.927	0.929	0.931	0.933	0.935	0.937	0.938	0.939	0.941	0.941	0.942
-19	0.923	0.925	0.927	0.930	0.932	0.934	0.936	0.938	0.940	0.942	0.943	0.945	0.946	0.947	0.948	0.948
-20	0.929	0.932	0.934	0.936	0.939	0.941	0.943	0.945	0.946	0.948	0.950	0.951	0.952	0.953	0.953	0.954
-21	0.935	0.938	0.940	0.943	0.945	0.947	0.949	0.951	0.952	0.954	0.955	0.956	0.957	0.958	0.959	0.959
-22	0.941	0.944	0.946	0.948	0.950	0.952	0.954	0.956	0.958	0.959	0.960	0.961	0.962	0.963	0.963	0.963
-23	0.947	0.949	0.951	0.954	0.956	0.958	0.959	0.961	0.962	0.963	0.965	0.965	0.966	0.967	0.967	0.967
-24	0.952	0.954	0.956	0.959	0.960	0.962	0.964	0.965	0.966	0.968	0.968	0.969	0.970	0.970	0.971	0.971
-25	0.957	0.959	0.961	0.963	0.965	0.966	0.968	0.969	0.970	0.971	0.972	0.973	0.973	0.973	0.974	0.974
-26	0.961	0.963	0.965	0.967	0.969	0.970	0.971	0.973	0.974	0.974	0.975	0.976	0.976	0.976	0.976	0.976
-27	0.965	0.967	0.969	0.971	0.972	0.973	0.975	0.976	0.976	0.977	0.978	0.978	0.979	0.979	0.979	0.979
-28	0.969	0.971	0.972	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.980	0.981	0.981	0.981	0.981	0.981
-29	0.972	0.974	0.976	0.977	0.978	0.979	0.980	0.981	0.981	0.982	0.982	0.983	0.983	0.983	0.983	0.983
-30	0.975	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.983	0.984	0.984	0.984	0.985	0.985	0.984	0.984
-31	0.978	0.979	0.981	0.982	0.983	0.983	0.984	0.985	0.985	0.986	0.986	0.986	0.986	0.986	0.986	0.986
-32	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.986	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987
-33	0.983	0.984	0.985	0.986	0.986	0.987	0.987	0.988	0.988	0.988	0.989	0.989	0.989	0.988	0.988	0.988
-34	0.985	0.986	0.986	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.989	0.989	0.989	0.988
-35	0.986	0.987	0.988	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.990	0.990	0.990	0.990	0.989
Beneficiary older than Retiree -36	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990	
-37	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991		
-38	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.992	0.992			
-39	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993				
-40	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.993					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement															
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-41	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994
older	-42	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994
than	-43	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995
Retiree	-44	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995
	-45	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996
	-46	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996
	-47	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996
	-48	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996
	-49	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
	-50	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
	-51																
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	-70																
	-71																
	-72																
	-73																
	-74																
	-75																
Beneficiary	-76																
older	-77																
than	-78																
Retiree	-79																
	-80																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree	-81	-82	-83	-84	-85	-86	-87	-88	-89	-90						

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	100																				
	99																				
	98																				
	97																				
	96																				
	95																				
	94																				
	93																				
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	68																				
	67																				
	66																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
Beneficiary younger than Retiree	65																				
	64																				0.806
	63																				
	62																			0.816	0.806
	61																	0.825	0.816	0.807	
Beneficiary younger than Retiree	60																	0.834	0.826	0.817	0.807
	59																0.843	0.835	0.826	0.817	0.808
	58														0.851	0.843	0.835	0.827	0.818	0.808	
	57													0.859	0.851	0.844	0.836	0.827	0.818	0.809	
	56											0.866	0.859	0.852	0.844	0.836	0.828	0.819	0.809		
	55										0.873	0.866	0.860	0.852	0.845	0.837	0.828	0.819	0.810		
	54									0.880	0.873	0.867	0.860	0.853	0.845	0.837	0.829	0.820	0.810		
	53								0.886	0.880	0.874	0.867	0.860	0.853	0.846	0.838	0.829	0.820	0.811		
	52							0.892	0.886	0.880	0.874	0.868	0.861	0.854	0.846	0.838	0.830	0.821	0.812		
	51						0.897	0.892	0.887	0.881	0.875	0.868	0.861	0.854	0.847	0.839	0.830	0.822	0.812		
	50					0.903	0.898	0.893	0.887	0.881	0.875	0.869	0.862	0.855	0.847	0.839	0.831	0.822	0.813		
	49				0.908	0.903	0.898	0.893	0.887	0.882	0.876	0.869	0.863	0.855	0.848	0.840	0.832	0.823	0.814		
	48			0.913	0.909	0.904	0.899	0.893	0.888	0.882	0.876	0.870	0.863	0.856	0.849	0.841	0.833	0.824	0.815		
	47			0.918	0.914	0.909	0.904	0.899	0.894	0.888	0.883	0.877	0.870	0.864	0.857	0.849	0.842	0.833	0.825	0.815	
	46		0.923	0.919	0.914	0.909	0.905	0.900	0.894	0.889	0.883	0.877	0.871	0.864	0.857	0.850	0.842	0.834	0.825	0.816	
	45		0.927	0.923	0.919	0.915	0.910	0.905	0.900	0.895	0.890	0.884	0.878	0.872	0.865	0.858	0.851	0.843	0.835	0.826	0.817
	44	0.931	0.928	0.924	0.919	0.915	0.910	0.906	0.901	0.896	0.890	0.884	0.879	0.872	0.866	0.859	0.852	0.844	0.836	0.827	0.818
	43	0.932	0.928	0.924	0.920	0.915	0.911	0.906	0.901	0.896	0.891	0.885	0.879	0.873	0.867	0.860	0.852	0.845	0.837	0.828	0.819
	42	0.932	0.928	0.924	0.920	0.916	0.911	0.907	0.902	0.897	0.891	0.886	0.880	0.874	0.867	0.861	0.853	0.846	0.838	0.829	0.820
	41	0.932	0.929	0.925	0.921	0.916	0.912	0.907	0.902	0.897	0.892	0.887	0.881	0.875	0.868	0.861	0.854	0.847	0.839	0.830	0.821
	40	0.933	0.929	0.925	0.921	0.917	0.912	0.908	0.903	0.898	0.893	0.887	0.882	0.875	0.869	0.862	0.855	0.848	0.840	0.831	0.823
	39	0.933	0.930	0.926	0.922	0.918	0.913	0.908	0.904	0.899	0.894	0.888	0.882	0.876	0.870	0.863	0.856	0.849	0.841	0.833	0.824
	38	0.934	0.930	0.926	0.922	0.918	0.914	0.909	0.904	0.900	0.894	0.889	0.883	0.877	0.871	0.864	0.857	0.850	0.842	0.834	0.825
	37	0.934	0.931	0.927	0.923	0.919	0.914	0.910	0.905	0.900	0.895	0.890	0.884	0.878	0.872	0.865	0.858	0.851	0.843	0.835	0.827
	36	0.935	0.931	0.928	0.924	0.919	0.915	0.911	0.906	0.901	0.896	0.891	0.885	0.879	0.873	0.866	0.860	0.852	0.845	0.837	0.828
	35	0.935	0.932	0.928	0.924	0.920	0.916	0.911	0.907	0.902	0.897	0.892	0.886	0.880	0.874	0.868	0.861	0.854	0.846	0.838	0.830
	34	0.936	0.933	0.929	0.925	0.921	0.917	0.912	0.908	0.903	0.898	0.893	0.887	0.881	0.875	0.869	0.862	0.855	0.847	0.839	0.831
	33	0.937	0.933	0.930	0.926	0.922	0.917	0.913	0.908	0.904	0.899	0.894	0.888	0.882	0.876	0.870	0.863	0.856	0.849	0.841	0.833
	32	0.937	0.934	0.930	0.926	0.922	0.918	0.914	0.909	0.905	0.900	0.895	0.889	0.884	0.878	0.871	0.865	0.858	0.851	0.843	0.835
	31	0.938	0.935	0.931	0.927	0.923	0.919	0.915	0.910	0.906	0.901	0.896	0.891	0.885	0.879	0.873	0.866	0.859	0.852	0.845	0.836

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
30	0.939	0.935	0.932	0.928	0.924	0.920	0.916	0.911	0.907	0.902	0.897	0.892	0.886	0.880	0.874	0.868	0.861	0.854	0.846	0.838	
29	0.939	0.936	0.933	0.929	0.925	0.921	0.917	0.912	0.908	0.903	0.898	0.893	0.888	0.882	0.876	0.870	0.863	0.856	0.848	0.840	
28	0.940	0.937	0.933	0.930	0.926	0.922	0.918	0.914	0.909	0.904	0.900	0.894	0.889	0.883	0.878	0.871	0.865	0.858	0.850	0.842	
27	0.941	0.938	0.934	0.931	0.927	0.923	0.919	0.915	0.910	0.906	0.901	0.896	0.891	0.885	0.879	0.873	0.867	0.860	0.852	0.845	
26	0.942	0.939	0.935	0.932	0.928	0.924	0.920	0.916	0.912	0.907	0.902	0.897	0.892	0.887	0.881	0.875	0.868	0.862	0.855	0.847	
Beneficiary younger than Retiree	25	0.943	0.939	0.936	0.933	0.929	0.925	0.921	0.917	0.913	0.909	0.904	0.899	0.894	0.889	0.883	0.877	0.871	0.864	0.857	0.849
	24	0.944	0.940	0.937	0.934	0.930	0.926	0.922	0.918	0.914	0.910	0.905	0.901	0.896	0.890	0.885	0.879	0.873	0.866	0.859	0.852
	23	0.944	0.941	0.938	0.935	0.931	0.928	0.924	0.920	0.916	0.911	0.907	0.902	0.897	0.892	0.887	0.881	0.875	0.868	0.862	0.855
	22	0.945	0.942	0.939	0.936	0.933	0.929	0.925	0.921	0.917	0.913	0.909	0.904	0.899	0.894	0.889	0.883	0.877	0.871	0.864	0.857
	21	0.946	0.944	0.940	0.937	0.934	0.930	0.926	0.923	0.919	0.915	0.910	0.906	0.901	0.896	0.891	0.886	0.880	0.874	0.867	0.860
	20	0.947	0.945	0.942	0.938	0.935	0.932	0.928	0.924	0.920	0.916	0.912	0.908	0.903	0.898	0.893	0.888	0.882	0.876	0.870	0.863
	19	0.949	0.946	0.943	0.940	0.936	0.933	0.929	0.926	0.922	0.918	0.914	0.910	0.905	0.901	0.896	0.890	0.885	0.879	0.873	0.866
	18	0.950	0.947	0.944	0.941	0.938	0.934	0.931	0.928	0.924	0.920	0.916	0.912	0.908	0.903	0.898	0.893	0.888	0.882	0.876	0.869
	17	0.951	0.948	0.945	0.942	0.939	0.936	0.933	0.929	0.926	0.922	0.918	0.914	0.910	0.905	0.901	0.896	0.890	0.885	0.879	0.873
	16	0.952	0.949	0.947	0.944	0.941	0.938	0.934	0.931	0.928	0.924	0.920	0.916	0.912	0.908	0.903	0.898	0.893	0.888	0.882	0.876
	15	0.953	0.951	0.948	0.945	0.942	0.939	0.936	0.933	0.930	0.926	0.922	0.919	0.915	0.910	0.906	0.901	0.896	0.891	0.886	0.880
	14	0.955	0.952	0.950	0.947	0.944	0.941	0.938	0.935	0.931	0.928	0.925	0.921	0.917	0.913	0.909	0.904	0.899	0.894	0.889	0.883
	13	0.956	0.954	0.951	0.948	0.946	0.943	0.940	0.937	0.934	0.930	0.927	0.923	0.920	0.916	0.911	0.907	0.903	0.898	0.893	0.887
	12	0.957	0.955	0.952	0.950	0.947	0.944	0.941	0.939	0.936	0.932	0.929	0.926	0.922	0.918	0.914	0.910	0.906	0.901	0.896	0.891
	11	0.959	0.956	0.954	0.952	0.949	0.946	0.943	0.941	0.938	0.935	0.931	0.928	0.925	0.921	0.917	0.913	0.909	0.905	0.900	0.895
	10	0.960	0.958	0.956	0.953	0.951	0.948	0.945	0.943	0.940	0.937	0.934	0.931	0.928	0.924	0.920	0.917	0.912	0.908	0.904	0.899
	9	0.961	0.959	0.957	0.955	0.952	0.950	0.947	0.945	0.942	0.939	0.936	0.933	0.930	0.927	0.924	0.920	0.916	0.912	0.907	0.903
	8	0.963	0.961	0.959	0.957	0.954	0.952	0.949	0.947	0.944	0.942	0.939	0.936	0.933	0.930	0.927	0.923	0.919	0.915	0.911	0.907
	7	0.964	0.962	0.960	0.958	0.956	0.954	0.951	0.949	0.947	0.944	0.941	0.939	0.936	0.933	0.930	0.926	0.923	0.919	0.915	0.911
	6	0.966	0.964	0.962	0.960	0.958	0.956	0.953	0.951	0.949	0.946	0.944	0.941	0.939	0.936	0.933	0.930	0.926	0.923	0.919	0.915
Beneficiary younger than Retiree	5	0.967	0.965	0.964	0.962	0.960	0.957	0.955	0.953	0.951	0.949	0.946	0.944	0.941	0.939	0.936	0.933	0.930	0.926	0.923	0.919
	4	0.969	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.953	0.951	0.949	0.947	0.944	0.942	0.939	0.936	0.933	0.930	0.927	0.923
	3	0.970	0.968	0.967	0.965	0.963	0.961	0.959	0.958	0.956	0.954	0.951	0.949	0.947	0.945	0.942	0.939	0.937	0.934	0.931	0.927
	2	0.971	0.970	0.968	0.967	0.965	0.963	0.961	0.960	0.958	0.956	0.954	0.952	0.950	0.948	0.945	0.943	0.940	0.937	0.935	0.932
	1	0.973	0.971	0.970	0.968	0.967	0.965	0.963	0.962	0.960	0.958	0.956	0.954	0.952	0.950	0.948	0.946	0.944	0.941	0.938	0.936
Beneficiary same age as Retiree	0	<b>0.974</b>	<b>0.973</b>	<b>0.972</b>	<b>0.970</b>	<b>0.968</b>	<b>0.967</b>	<b>0.965</b>	<b>0.964</b>	<b>0.962</b>	<b>0.960</b>	<b>0.959</b>	<b>0.957</b>	<b>0.955</b>	<b>0.953</b>	<b>0.951</b>	<b>0.949</b>	<b>0.947</b>	<b>0.945</b>	<b>0.942</b>	<b>0.940</b>
Beneficiary older than	-1	0.976	0.974	0.973	0.972	0.970	0.969	0.967	0.966	0.964	0.963	0.961	0.959	0.958	0.956	0.954	0.952	0.950	0.948	0.946	0.944
	-2	0.977	0.976	0.975	0.973	0.972	0.970	0.969	0.968	0.966	0.965	0.963	0.962	0.960	0.959	0.957	0.955	0.953	0.952	0.950	0.948
	-3	0.978	0.977	0.976	0.975	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.961	0.960	0.958	0.957	0.955	0.953	0.951

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																					
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64		
Retiree	-4	0.979	0.978	0.977	0.976	0.975	0.974	0.972	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.958	0.957	0.955	
	-5	0.981	0.980	0.979	0.978	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.969	0.967	0.966	0.965	0.964	0.963	0.961	0.960	0.958	
	-6	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.965	0.964	0.963	0.962	
	-7	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.975	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965	
	-8	0.984	0.983	0.982	0.981	0.980	0.979	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.971	0.971	0.970	0.969	0.968	
	-9	0.985	0.984	0.983	0.983	0.982	0.981	0.980	0.979	0.979	0.978	0.977	0.976	0.975	0.974	0.974	0.974	0.973	0.972	0.971	0.971	
	-10	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.981	0.980	0.980	0.979	0.978	0.978	0.977	0.977	0.976	0.975	0.975	0.974	0.973	
	-11	0.987	0.986	0.985	0.985	0.984	0.983	0.983	0.982	0.982	0.981	0.980	0.980	0.979	0.979	0.978	0.978	0.977	0.977	0.976	0.976	
	-12	0.988	0.987	0.986	0.986	0.985	0.984	0.984	0.983	0.983	0.982	0.982	0.982	0.981	0.981	0.980	0.980	0.979	0.979	0.979	0.978	
	-13	0.988	0.988	0.987	0.987	0.986	0.985	0.985	0.985	0.984	0.984	0.983	0.983	0.983	0.982	0.982	0.982	0.981	0.981	0.981	0.980	
	-14	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.983	0.983	0.983	0.983	0.982	
	-15	0.990	0.989	0.989	0.988	0.988	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.985	0.985	0.985	0.985	0.985	0.984	0.984	
	Beneficiary older than Retiree	-16	0.991	0.990	0.990	0.989	0.989	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.986	
		-17	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.987
		-18	0.992	0.992	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
-19		0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	
-20		0.993	0.993	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-21		0.994	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	
-22		0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	
-23		0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-24		0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	
-25		0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	
-26		0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	
-27		0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	
-28		0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-29		0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-30		0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	
-31		0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-32		0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-33		0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-34		0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	
-35		0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-36		0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-37		0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-38		0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-39		0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
-40	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-41	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-42	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-43	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-44	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-46	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-47	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-48	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-49	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-50	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Beneficiary older than Retiree -51	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-52	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-53	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-54	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-55	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Beneficiary older than Retiree -56	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-57	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-58	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Beneficiary older than Retiree -59	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-60	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Beneficiary older than Retiree -61	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-62	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-63	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Beneficiary older than Retiree -64	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
-65	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
100																				
99																				
98																				
97																				
96																				
95																				
94																				
93																				
92																				
91																				
90																				
89																				
88																				
87																				
86																				
85																				
84																				
83																				0.485
82																			0.506	0.485
81																	0.526	0.506	0.485	
80																	0.547	0.527	0.506	0.486
79																0.567	0.547	0.527	0.507	0.486
78															0.586	0.567	0.547	0.527	0.507	0.487
77														0.605	0.586	0.567	0.548	0.528	0.507	0.487
76													0.623	0.605	0.587	0.568	0.548	0.528	0.508	0.487
75												0.641	0.623	0.605	0.587	0.568	0.549	0.529	0.508	0.488
74											0.658	0.641	0.624	0.606	0.587	0.568	0.549	0.529	0.509	0.488
73										0.674	0.658	0.641	0.624	0.606	0.588	0.569	0.549	0.529	0.509	0.489
72								0.690	0.675	0.659	0.642	0.625	0.607	0.588	0.569	0.550	0.530	0.510	0.489	
71							0.705	0.691	0.675	0.659	0.642	0.625	0.607	0.589	0.570	0.550	0.531	0.510	0.490	
70						0.720	0.706	0.691	0.675	0.659	0.643	0.625	0.608	0.589	0.570	0.551	0.531	0.511	0.490	
69						0.734	0.720	0.706	0.691	0.676	0.660	0.643	0.626	0.608	0.590	0.571	0.552	0.532	0.511	0.491
68					0.748	0.735	0.721	0.707	0.692	0.676	0.660	0.644	0.626	0.609	0.590	0.571	0.552	0.532	0.512	0.492
67				0.760	0.748	0.735	0.721	0.707	0.692	0.677	0.661	0.644	0.627	0.609	0.591	0.572	0.553	0.533	0.513	0.492
66		0.773	0.761	0.748	0.735	0.722	0.708	0.693	0.677	0.661	0.645	0.628	0.610	0.592	0.573	0.553	0.534	0.513	0.493	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary younger than Retiree	65		0.784	0.773	0.761	0.749	0.736	0.722	0.708	0.693	0.678	0.662	0.645	0.628	0.611	0.592	0.573	0.554	0.534	0.514	0.494
	64	0.795	0.785	0.773	0.762	0.749	0.736	0.723	0.709	0.694	0.678	0.663	0.646	0.629	0.611	0.593	0.574	0.555	0.535	0.515	0.495
	63	0.796	0.785	0.774	0.762	0.750	0.737	0.723	0.709	0.694	0.679	0.663	0.647	0.630	0.612	0.594	0.575	0.556	0.536	0.516	0.495
	62	0.796	0.786	0.774	0.763	0.750	0.737	0.724	0.710	0.695	0.680	0.664	0.647	0.630	0.613	0.594	0.576	0.556	0.537	0.517	0.496
	61	0.797	0.786	0.775	0.763	0.751	0.738	0.724	0.710	0.696	0.680	0.665	0.648	0.631	0.613	0.595	0.576	0.557	0.537	0.517	0.497
Beneficiary younger than Retiree	60	0.797	0.786	0.775	0.764	0.751	0.738	0.725	0.711	0.696	0.681	0.665	0.649	0.632	0.614	0.596	0.577	0.558	0.538	0.518	0.498
	59	0.798	0.787	0.776	0.764	0.752	0.739	0.726	0.712	0.697	0.682	0.666	0.650	0.633	0.615	0.597	0.578	0.559	0.539	0.519	0.499
	58	0.798	0.788	0.776	0.765	0.753	0.740	0.726	0.712	0.698	0.683	0.667	0.650	0.633	0.616	0.598	0.579	0.560	0.540	0.520	0.500
	57	0.799	0.788	0.777	0.765	0.753	0.740	0.727	0.713	0.699	0.683	0.668	0.651	0.634	0.617	0.599	0.580	0.561	0.541	0.521	0.501
	56	0.799	0.789	0.778	0.766	0.754	0.741	0.728	0.714	0.699	0.684	0.668	0.652	0.635	0.618	0.600	0.581	0.562	0.543	0.523	0.503
	55	0.800	0.789	0.778	0.767	0.755	0.742	0.729	0.715	0.700	0.685	0.669	0.653	0.636	0.619	0.601	0.582	0.563	0.544	0.524	0.504
	54	0.800	0.790	0.779	0.767	0.755	0.743	0.729	0.716	0.701	0.686	0.670	0.654	0.637	0.620	0.602	0.583	0.564	0.545	0.525	0.505
	53	0.801	0.791	0.780	0.768	0.756	0.743	0.730	0.716	0.702	0.687	0.671	0.655	0.638	0.621	0.603	0.585	0.566	0.546	0.527	0.507
	52	0.802	0.791	0.780	0.769	0.757	0.744	0.731	0.717	0.703	0.688	0.672	0.656	0.640	0.622	0.604	0.586	0.567	0.548	0.528	0.508
	51	0.802	0.792	0.781	0.770	0.758	0.745	0.732	0.718	0.704	0.689	0.674	0.657	0.641	0.624	0.606	0.587	0.569	0.549	0.530	0.510
	50	0.803	0.793	0.782	0.771	0.759	0.746	0.733	0.719	0.705	0.690	0.675	0.659	0.642	0.625	0.607	0.589	0.570	0.551	0.531	0.511
	49	0.804	0.794	0.783	0.772	0.760	0.747	0.734	0.720	0.706	0.691	0.676	0.660	0.643	0.626	0.609	0.590	0.572	0.552	0.533	0.513
	48	0.805	0.795	0.784	0.773	0.761	0.748	0.735	0.722	0.707	0.693	0.677	0.661	0.645	0.628	0.610	0.592	0.573	0.554	0.535	0.515
	47	0.806	0.796	0.785	0.774	0.762	0.749	0.736	0.723	0.709	0.694	0.679	0.663	0.646	0.629	0.612	0.594	0.575	0.556	0.537	0.517
	46	0.807	0.797	0.786	0.775	0.763	0.751	0.738	0.724	0.710	0.696	0.680	0.664	0.648	0.631	0.614	0.596	0.577	0.558	0.539	0.519
	45	0.808	0.798	0.787	0.776	0.764	0.752	0.739	0.726	0.712	0.697	0.682	0.666	0.650	0.633	0.616	0.598	0.579	0.560	0.541	0.521
	44	0.809	0.799	0.788	0.777	0.765	0.753	0.740	0.727	0.713	0.699	0.684	0.668	0.652	0.635	0.617	0.600	0.581	0.562	0.543	0.524
	43	0.810	0.800	0.789	0.778	0.767	0.754	0.742	0.729	0.715	0.700	0.685	0.670	0.654	0.637	0.620	0.602	0.583	0.565	0.546	0.526
	42	0.811	0.801	0.790	0.780	0.768	0.756	0.743	0.730	0.716	0.702	0.687	0.672	0.656	0.639	0.622	0.604	0.586	0.567	0.548	0.529
	41	0.812	0.802	0.792	0.781	0.769	0.757	0.745	0.732	0.718	0.704	0.689	0.674	0.658	0.641	0.624	0.606	0.588	0.570	0.551	0.531
	40	0.813	0.804	0.793	0.782	0.771	0.759	0.747	0.734	0.720	0.706	0.691	0.676	0.660	0.643	0.626	0.609	0.591	0.572	0.554	0.534
	39	0.815	0.805	0.795	0.784	0.773	0.761	0.748	0.735	0.722	0.708	0.693	0.678	0.662	0.646	0.629	0.612	0.594	0.575	0.557	0.538
	38	0.816	0.806	0.796	0.786	0.774	0.763	0.750	0.737	0.724	0.710	0.696	0.680	0.665	0.649	0.632	0.614	0.597	0.578	0.560	0.541
	37	0.817	0.808	0.798	0.787	0.776	0.764	0.752	0.739	0.726	0.712	0.698	0.683	0.667	0.651	0.635	0.617	0.600	0.582	0.563	0.544
	36	0.819	0.809	0.800	0.789	0.778	0.766	0.754	0.742	0.728	0.715	0.700	0.686	0.670	0.654	0.638	0.621	0.603	0.585	0.567	0.548
	35	0.821	0.811	0.801	0.791	0.780	0.768	0.756	0.744	0.731	0.717	0.703	0.688	0.673	0.657	0.641	0.624	0.606	0.589	0.570	0.552
	34	0.822	0.813	0.803	0.793	0.782	0.771	0.759	0.746	0.733	0.720	0.706	0.691	0.676	0.660	0.644	0.627	0.610	0.592	0.574	0.556
	33	0.824	0.815	0.805	0.795	0.784	0.773	0.761	0.749	0.736	0.723	0.709	0.694	0.679	0.664	0.648	0.631	0.614	0.596	0.578	0.560
	32	0.826	0.817	0.807	0.797	0.786	0.775	0.764	0.752	0.739	0.726	0.712	0.697	0.683	0.667	0.651	0.635	0.618	0.600	0.582	0.564
	31	0.828	0.819	0.809	0.799	0.789	0.778	0.766	0.754	0.742	0.729	0.715	0.701	0.686	0.671	0.655	0.639	0.622	0.605	0.587	0.569

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	
30	0.830	0.821	0.812	0.802	0.791	0.781	0.769	0.757	0.745	0.732	0.718	0.704	0.690	0.675	0.659	0.643	0.626	0.609	0.591	0.573	
29	0.832	0.823	0.814	0.804	0.794	0.783	0.772	0.760	0.748	0.735	0.722	0.708	0.694	0.679	0.664	0.648	0.631	0.614	0.596	0.578	
28	0.834	0.826	0.816	0.807	0.797	0.786	0.775	0.764	0.751	0.739	0.726	0.712	0.698	0.683	0.668	0.652	0.635	0.618	0.601	0.583	
27	0.837	0.828	0.819	0.810	0.800	0.789	0.778	0.767	0.755	0.743	0.730	0.716	0.702	0.688	0.672	0.657	0.640	0.623	0.606	0.589	
26	0.839	0.831	0.822	0.812	0.803	0.792	0.782	0.770	0.759	0.747	0.734	0.721	0.707	0.692	0.677	0.662	0.645	0.629	0.612	0.595	
Beneficiary younger than Retiree	25	0.842	0.833	0.825	0.815	0.806	0.796	0.785	0.774	0.763	0.751	0.738	0.725	0.711	0.697	0.682	0.667	0.651	0.635	0.618	0.601
	24	0.844	0.836	0.828	0.819	0.809	0.799	0.789	0.778	0.767	0.755	0.743	0.729	0.716	0.702	0.687	0.672	0.657	0.640	0.624	0.607
	23	0.847	0.839	0.831	0.822	0.813	0.803	0.793	0.782	0.771	0.759	0.747	0.734	0.721	0.707	0.693	0.678	0.663	0.647	0.631	0.614
	22	0.850	0.842	0.834	0.825	0.816	0.807	0.797	0.786	0.775	0.764	0.752	0.739	0.726	0.713	0.698	0.684	0.669	0.653	0.638	0.621
	21	0.853	0.845	0.837	0.829	0.820	0.811	0.801	0.791	0.780	0.768	0.757	0.744	0.732	0.718	0.704	0.690	0.676	0.660	0.645	0.629
	20	0.856	0.849	0.841	0.833	0.824	0.815	0.805	0.795	0.784	0.773	0.762	0.750	0.737	0.724	0.711	0.697	0.683	0.668	0.653	0.637
	19	0.859	0.852	0.844	0.836	0.828	0.819	0.810	0.800	0.789	0.778	0.767	0.755	0.743	0.731	0.717	0.704	0.690	0.675	0.661	0.646
	18	0.863	0.856	0.848	0.840	0.832	0.823	0.814	0.804	0.794	0.784	0.773	0.761	0.749	0.737	0.724	0.711	0.698	0.684	0.669	0.655
	17	0.866	0.859	0.852	0.844	0.836	0.828	0.819	0.809	0.800	0.789	0.779	0.768	0.756	0.744	0.732	0.719	0.706	0.692	0.678	0.664
	16	0.870	0.863	0.856	0.849	0.841	0.832	0.824	0.815	0.805	0.795	0.785	0.774	0.763	0.751	0.739	0.727	0.714	0.701	0.688	0.674
	15	0.874	0.867	0.860	0.853	0.845	0.837	0.829	0.820	0.811	0.801	0.791	0.781	0.770	0.759	0.747	0.735	0.723	0.710	0.697	0.684
	14	0.877	0.871	0.864	0.857	0.850	0.842	0.834	0.825	0.817	0.807	0.798	0.788	0.777	0.767	0.755	0.744	0.732	0.720	0.707	0.695
	13	0.881	0.875	0.869	0.862	0.855	0.847	0.839	0.831	0.823	0.814	0.805	0.795	0.785	0.775	0.764	0.753	0.742	0.730	0.718	0.706
	12	0.885	0.879	0.873	0.867	0.860	0.853	0.845	0.837	0.829	0.820	0.812	0.802	0.793	0.783	0.773	0.762	0.752	0.740	0.729	0.717
	11	0.889	0.884	0.878	0.871	0.865	0.858	0.851	0.843	0.835	0.827	0.819	0.810	0.801	0.792	0.782	0.772	0.762	0.751	0.740	0.729
	10	0.894	0.888	0.882	0.876	0.870	0.864	0.857	0.850	0.842	0.834	0.826	0.818	0.809	0.801	0.791	0.782	0.772	0.762	0.752	0.742
	9	0.898	0.893	0.887	0.881	0.875	0.869	0.863	0.856	0.849	0.842	0.834	0.826	0.818	0.810	0.801	0.792	0.783	0.773	0.764	0.754
	8	0.902	0.897	0.892	0.887	0.881	0.875	0.869	0.862	0.856	0.849	0.842	0.834	0.827	0.819	0.811	0.802	0.794	0.785	0.776	0.767
	7	0.906	0.902	0.897	0.892	0.886	0.881	0.875	0.869	0.863	0.856	0.850	0.843	0.836	0.828	0.821	0.813	0.805	0.797	0.788	0.780
	6	0.911	0.906	0.902	0.897	0.892	0.887	0.881	0.876	0.870	0.864	0.858	0.851	0.845	0.838	0.831	0.824	0.816	0.808	0.801	0.793
Beneficiary younger than Retiree	5	0.915	0.911	0.907	0.902	0.898	0.893	0.888	0.883	0.877	0.872	0.866	0.860	0.854	0.847	0.841	0.834	0.827	0.820	0.813	0.806
	4	0.920	0.916	0.912	0.908	0.903	0.899	0.894	0.889	0.884	0.879	0.874	0.868	0.863	0.857	0.851	0.845	0.839	0.832	0.826	0.819
	3	0.924	0.921	0.917	0.913	0.909	0.905	0.900	0.896	0.891	0.887	0.882	0.877	0.872	0.866	0.861	0.855	0.850	0.844	0.838	0.832
	2	0.929	0.925	0.922	0.918	0.915	0.911	0.907	0.903	0.899	0.894	0.890	0.885	0.881	0.876	0.871	0.866	0.861	0.856	0.851	0.845
	1	0.933	0.930	0.927	0.923	0.920	0.917	0.913	0.909	0.905	0.902	0.898	0.893	0.889	0.885	0.881	0.876	0.872	0.867	0.863	0.858
Beneficiary same age as Retiree	0	<b>0.937</b>	<b>0.934</b>	<b>0.932</b>	<b>0.929</b>	<b>0.926</b>	<b>0.922</b>	<b>0.919</b>	<b>0.916</b>	<b>0.912</b>	<b>0.909</b>	<b>0.905</b>	<b>0.902</b>	<b>0.898</b>	<b>0.894</b>	<b>0.890</b>	<b>0.886</b>	<b>0.882</b>	<b>0.878</b>	<b>0.874</b>	<b>0.870</b>
Beneficiary older than	-1	0.941	0.939	0.936	0.934	0.931	0.928	0.925	0.922	0.919	0.916	0.913	0.909	0.906	0.903	0.899	0.896	0.893	0.889	0.885	0.882
	-2	0.945	0.943	0.941	0.938	0.936	0.933	0.931	0.928	0.925	0.923	0.920	0.917	0.914	0.911	0.908	0.905	0.902	0.899	0.896	0.893
	-3	0.949	0.947	0.945	0.943	0.941	0.939	0.936	0.934	0.932	0.929	0.927	0.924	0.922	0.919	0.917	0.914	0.912	0.909	0.906	0.903

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	
Retiree	-4	0.953	0.951	0.950	0.948	0.946	0.944	0.942	0.940	0.938	0.936	0.933	0.931	0.929	0.927	0.925	0.923	0.920	0.918	0.916	0.913
	-5	0.957	0.955	0.954	0.952	0.950	0.949	0.947	0.945	0.943	0.941	0.940	0.938	0.936	0.934	0.933	0.931	0.929	0.927	0.924	0.922
	-6	0.960	0.959	0.958	0.956	0.955	0.953	0.952	0.950	0.949	0.947	0.946	0.944	0.943	0.941	0.940	0.938	0.936	0.934	0.932	0.930
	-7	0.964	0.962	0.961	0.960	0.959	0.958	0.956	0.955	0.954	0.952	0.951	0.950	0.949	0.947	0.946	0.945	0.943	0.941	0.940	0.938
	-8	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.959	0.958	0.957	0.956	0.955	0.954	0.953	0.952	0.951	0.949	0.948	0.946	0.944
	-9	0.970	0.969	0.968	0.967	0.966	0.965	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.958	0.957	0.956	0.955	0.954	0.952	0.950
	-10	0.973	0.972	0.971	0.970	0.970	0.969	0.968	0.968	0.967	0.966	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.957	0.956
	-11	0.975	0.975	0.974	0.973	0.973	0.972	0.972	0.971	0.971	0.970	0.969	0.969	0.968	0.968	0.967	0.966	0.965	0.964	0.962	0.961
	-12	0.978	0.977	0.977	0.976	0.976	0.975	0.975	0.974	0.974	0.974	0.973	0.973	0.972	0.971	0.971	0.970	0.969	0.968	0.966	0.965
	-13	0.980	0.980	0.979	0.979	0.978	0.978	0.978	0.977	0.977	0.977	0.976	0.976	0.975	0.975	0.974	0.973	0.972	0.971	0.970	0.969
	-14	0.982	0.982	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.979	0.979	0.979	0.978	0.978	0.977	0.976	0.976	0.975	0.973	0.972
	-15	0.984	0.984	0.984	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.981	0.981	0.980	0.980	0.979	0.978	0.977	0.976	0.975
	Beneficiary older than Retiree	-16	0.986	0.986	0.985	0.985	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.983	0.983	0.982	0.982	0.981	0.980	0.979	0.978
		-17	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.985	0.985	0.984	0.984	0.983	0.982	0.981	0.980
		-18	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.986	0.986	0.985	0.984	0.983
-19		0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.985	0.984
-20		0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.989	0.989	0.988	0.987	0.986	0.985
-21		0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987
-22		0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.989	0.989	0.988
-23		0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989
-24		0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.991	0.991	0.990
-25		0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.991	0.990
-26		0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991
-27		0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.992
-28		0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.993	0.992
-29		0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.993	0.992
-30		0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.993	0.992
-31		0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.996					
-32		0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997					
-33		0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997						
-34		0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998						
-35		0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998							
-36		0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998										
-37		0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999											
-38		0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999												
-39		0.999	0.999	0.999	0.999	0.999	0.999	0.999													

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
-40	0.999	0.999	0.999	0.999	0.999	0.999														
-41	0.999	0.999	0.999	0.999	0.999															
-42	0.999	0.999	0.999	0.999																
-43	0.999	0.999	0.999																	
-44	0.999	0.999																		
-45	1.000																			
-46																				
-47																				
-48																				
-49																				
-50																				
Beneficiary older than Retiree	-51																			
	-52																			
	-53																			
	-54																			
	-55																			
Beneficiary older than Retiree	-56																			
	-57																			
	-58																			
	-59																			
	-60																			
Beneficiary older than Retiree	-61																			
	-62																			
	-63																			
	-64																			
	-65																			

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree																
100																
99																0.211
98															0.222	0.211
97														0.235	0.223	0.211
96												0.247	0.235	0.223	0.212	
95												0.261	0.248	0.235	0.223	0.212
94											0.276	0.261	0.248	0.235	0.223	0.212
93										0.291	0.276	0.261	0.248	0.235	0.223	0.212
92									0.307	0.291	0.276	0.262	0.248	0.236	0.224	0.212
91								0.325	0.308	0.292	0.276	0.262	0.248	0.236	0.224	0.213
90							0.343	0.325	0.308	0.292	0.277	0.262	0.249	0.236	0.224	0.213
89						0.362	0.343	0.325	0.308	0.292	0.277	0.262	0.249	0.236	0.224	0.213
88					0.381	0.362	0.343	0.325	0.308	0.292	0.277	0.263	0.249	0.237	0.225	0.213
87				0.401	0.381	0.362	0.343	0.326	0.309	0.293	0.277	0.263	0.249	0.237	0.225	0.214
86			0.422	0.402	0.382	0.362	0.344	0.326	0.309	0.293	0.278	0.263	0.250	0.237	0.225	0.214
85		0.443	0.422	0.402	0.382	0.363	0.344	0.326	0.309	0.293	0.278	0.264	0.250	0.237	0.225	0.214
84	0.464	0.443	0.423	0.402	0.382	0.363	0.344	0.327	0.310	0.293	0.278	0.264	0.250	0.238	0.226	0.215
83	0.464	0.443	0.423	0.403	0.383	0.363	0.345	0.327	0.310	0.294	0.279	0.264	0.251	0.238	0.226	0.215
82	0.464	0.444	0.423	0.403	0.383	0.364	0.345	0.327	0.310	0.294	0.279	0.265	0.251	0.238	0.227	0.215
81	0.465	0.444	0.424	0.403	0.383	0.364	0.345	0.328	0.311	0.295	0.279	0.265	0.252	0.239	0.227	0.216
80	0.465	0.444	0.424	0.404	0.384	0.364	0.346	0.328	0.311	0.295	0.280	0.265	0.252	0.239	0.227	0.216
79	0.465	0.445	0.424	0.404	0.384	0.365	0.346	0.328	0.311	0.295	0.280	0.266	0.252	0.240	0.228	0.217
78	0.466	0.445	0.425	0.404	0.385	0.365	0.347	0.329	0.312	0.296	0.281	0.266	0.253	0.240	0.228	0.217
77	0.466	0.446	0.425	0.405	0.385	0.366	0.347	0.329	0.312	0.296	0.281	0.267	0.253	0.241	0.229	0.217
76	0.467	0.446	0.426	0.405	0.386	0.366	0.348	0.330	0.313	0.297	0.282	0.267	0.254	0.241	0.229	0.218
75	0.467	0.447	0.426	0.406	0.386	0.367	0.348	0.330	0.313	0.297	0.282	0.268	0.254	0.242	0.230	0.219
74	0.468	0.447	0.427	0.406	0.387	0.367	0.349	0.331	0.314	0.298	0.283	0.268	0.255	0.242	0.230	0.219
73	0.468	0.448	0.427	0.407	0.387	0.368	0.349	0.331	0.314	0.298	0.283	0.269	0.255	0.243	0.231	0.220
72	0.469	0.448	0.428	0.407	0.388	0.368	0.350	0.332	0.315	0.299	0.284	0.269	0.256	0.243	0.231	0.220
71	0.469	0.449	0.428	0.408	0.388	0.369	0.350	0.333	0.316	0.300	0.284	0.270	0.257	0.244	0.232	0.221
70	0.470	0.449	0.429	0.409	0.389	0.370	0.351	0.333	0.316	0.300	0.285	0.271	0.257	0.245	0.233	0.222
69	0.471	0.450	0.429	0.409	0.389	0.370	0.352	0.334	0.317	0.301	0.286	0.271	0.258	0.245	0.234	0.222
68	0.471	0.451	0.430	0.410	0.390	0.371	0.352	0.335	0.318	0.302	0.286	0.272	0.259	0.246	0.234	0.223
67	0.472	0.451	0.431	0.411	0.391	0.372	0.353	0.335	0.318	0.302	0.287	0.273	0.260	0.247	0.235	0.224
66	0.473	0.452	0.432	0.411	0.392	0.372	0.354	0.336	0.319	0.303	0.288	0.274	0.260	0.248	0.236	0.225

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree	65	0.473	0.453	0.432	0.412	0.392	0.373	0.355	0.337	0.320	0.304	0.289	0.275	0.261	0.249	0.237	0.226
	64	0.474	0.454	0.433	0.413	0.393	0.374	0.356	0.338	0.321	0.305	0.290	0.276	0.262	0.250	0.238	0.227
	63	0.475	0.454	0.434	0.414	0.394	0.375	0.357	0.339	0.322	0.306	0.291	0.277	0.263	0.251	0.239	0.228
	62	0.476	0.455	0.435	0.415	0.395	0.376	0.358	0.340	0.323	0.307	0.292	0.278	0.264	0.252	0.240	0.229
	61	0.477	0.456	0.436	0.416	0.396	0.377	0.359	0.341	0.324	0.308	0.293	0.279	0.266	0.253	0.241	0.230
Beneficiary younger than Retiree	60	0.478	0.457	0.437	0.417	0.397	0.378	0.360	0.342	0.325	0.309	0.294	0.280	0.267	0.254	0.242	0.232
	59	0.479	0.458	0.438	0.418	0.398	0.379	0.361	0.343	0.326	0.311	0.295	0.281	0.268	0.256	0.244	0.233
	58	0.480	0.459	0.439	0.419	0.400	0.381	0.362	0.345	0.328	0.312	0.297	0.283	0.269	0.257	0.245	0.234
	57	0.481	0.461	0.440	0.421	0.401	0.382	0.363	0.346	0.329	0.313	0.298	0.284	0.271	0.258	0.247	0.236
	56	0.482	0.462	0.442	0.422	0.402	0.383	0.365	0.347	0.331	0.315	0.300	0.286	0.272	0.260	0.248	0.237
Beneficiary younger than Retiree	55	0.484	0.463	0.443	0.423	0.404	0.385	0.366	0.349	0.332	0.316	0.301	0.287	0.274	0.262	0.250	0.239
	54	0.485	0.465	0.445	0.425	0.405	0.386	0.368	0.350	0.334	0.318	0.303	0.289	0.276	0.263	0.252	0.241
	53	0.486	0.466	0.446	0.426	0.407	0.388	0.370	0.352	0.335	0.320	0.305	0.291	0.278	0.265	0.254	0.243
	52	0.488	0.468	0.448	0.428	0.409	0.390	0.371	0.354	0.337	0.321	0.307	0.293	0.279	0.267	0.256	0.245
	51	0.490	0.469	0.449	0.430	0.410	0.391	0.373	0.356	0.339	0.323	0.309	0.295	0.282	0.269	0.258	0.247
Beneficiary younger than Retiree	50	0.491	0.471	0.451	0.432	0.412	0.393	0.375	0.358	0.341	0.326	0.311	0.297	0.284	0.272	0.260	0.249
	49	0.493	0.473	0.453	0.434	0.414	0.395	0.377	0.360	0.343	0.328	0.313	0.299	0.286	0.274	0.263	0.252
	48	0.495	0.475	0.455	0.436	0.416	0.398	0.379	0.362	0.346	0.330	0.315	0.302	0.289	0.276	0.265	0.254
	47	0.497	0.477	0.457	0.438	0.419	0.400	0.382	0.365	0.348	0.333	0.318	0.304	0.291	0.279	0.267	0.257
	46	0.499	0.479	0.460	0.440	0.421	0.402	0.384	0.367	0.351	0.335	0.321	0.307	0.294	0.282	0.270	0.259
Beneficiary younger than Retiree	45	0.502	0.482	0.462	0.443	0.424	0.405	0.387	0.370	0.353	0.338	0.323	0.310	0.297	0.284	0.273	0.262
	44	0.504	0.484	0.465	0.445	0.426	0.408	0.390	0.373	0.356	0.341	0.326	0.312	0.299	0.287	0.276	0.265
	43	0.507	0.487	0.467	0.448	0.429	0.411	0.393	0.376	0.360	0.344	0.329	0.315	0.303	0.290	0.279	0.268
	42	0.509	0.490	0.470	0.451	0.432	0.414	0.396	0.379	0.363	0.347	0.332	0.319	0.306	0.294	0.282	0.272
	41	0.512	0.493	0.473	0.454	0.435	0.417	0.399	0.382	0.366	0.350	0.336	0.322	0.309	0.297	0.286	0.276
Beneficiary younger than Retiree	40	0.515	0.496	0.476	0.457	0.439	0.420	0.403	0.386	0.369	0.354	0.339	0.326	0.313	0.301	0.290	0.280
	39	0.518	0.499	0.480	0.461	0.442	0.424	0.406	0.389	0.373	0.357	0.343	0.329	0.317	0.305	0.294	0.284
	38	0.522	0.503	0.483	0.465	0.446	0.427	0.410	0.393	0.377	0.361	0.347	0.333	0.321	0.309	0.298	0.288
	37	0.525	0.506	0.487	0.468	0.450	0.431	0.414	0.397	0.381	0.365	0.351	0.338	0.325	0.314	0.303	0.293
	36	0.529	0.510	0.491	0.472	0.453	0.435	0.418	0.401	0.385	0.370	0.356	0.342	0.330	0.319	0.308	0.298
Beneficiary younger than Retiree	35	0.533	0.514	0.495	0.476	0.458	0.439	0.422	0.405	0.389	0.374	0.360	0.347	0.335	0.324	0.313	0.304
	34	0.537	0.518	0.499	0.480	0.462	0.444	0.427	0.410	0.394	0.379	0.366	0.353	0.341	0.329	0.319	0.310
	33	0.541	0.522	0.503	0.485	0.467	0.449	0.431	0.415	0.399	0.385	0.371	0.358	0.346	0.335	0.325	0.316
	32	0.545	0.527	0.508	0.490	0.471	0.454	0.437	0.420	0.405	0.390	0.377	0.364	0.353	0.342	0.332	0.323
	31	0.550	0.532	0.513	0.495	0.477	0.459	0.442	0.426	0.411	0.397	0.383	0.371	0.359	0.349	0.339	0.330

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	
30	0.555	0.537	0.518	0.500	0.482	0.465	0.448	0.432	0.417	0.403	0.390	0.378	0.366	0.356	0.347	0.338	
29	0.560	0.542	0.524	0.506	0.488	0.471	0.454	0.439	0.424	0.410	0.397	0.385	0.374	0.364	0.355	0.346	
28	0.565	0.547	0.530	0.512	0.494	0.477	0.461	0.446	0.431	0.417	0.405	0.393	0.382	0.372	0.363	0.355	
27	0.571	0.553	0.536	0.518	0.501	0.484	0.468	0.453	0.439	0.425	0.413	0.401	0.391	0.381	0.372	0.365	
26	0.577	0.560	0.542	0.525	0.508	0.492	0.476	0.461	0.447	0.433	0.421	0.410	0.400	0.391	0.382	0.375	
Beneficiary younger than Retiree	25	0.584	0.566	0.549	0.532	0.515	0.499	0.484	0.469	0.455	0.442	0.431	0.420	0.410	0.401	0.393	0.386
	24	0.590	0.573	0.557	0.540	0.523	0.508	0.492	0.478	0.464	0.452	0.440	0.430	0.420	0.412	0.404	0.398
	23	0.598	0.581	0.564	0.548	0.532	0.516	0.501	0.487	0.474	0.462	0.451	0.441	0.431	0.423	0.416	0.410
	22	0.605	0.589	0.573	0.557	0.541	0.526	0.511	0.497	0.485	0.473	0.462	0.452	0.443	0.436	0.429	0.423
	21	0.613	0.597	0.581	0.566	0.550	0.535	0.521	0.508	0.495	0.484	0.474	0.464	0.456	0.449	0.443	0.438
	20	0.622	0.606	0.591	0.575	0.560	0.546	0.532	0.519	0.507	0.496	0.486	0.477	0.469	0.463	0.457	0.453
	19	0.631	0.615	0.600	0.585	0.571	0.557	0.543	0.531	0.519	0.509	0.499	0.491	0.484	0.478	0.473	0.469
	18	0.640	0.625	0.611	0.596	0.582	0.568	0.556	0.543	0.532	0.522	0.513	0.505	0.499	0.493	0.489	0.486
	17	0.650	0.636	0.621	0.607	0.594	0.581	0.568	0.557	0.546	0.537	0.528	0.521	0.515	0.510	0.506	0.504
	16	0.660	0.646	0.633	0.619	0.606	0.593	0.581	0.570	0.560	0.552	0.544	0.537	0.532	0.527	0.524	0.522
	15	0.671	0.658	0.644	0.631	0.619	0.607	0.595	0.585	0.576	0.567	0.560	0.554	0.549	0.546	0.543	0.542
	14	0.682	0.669	0.657	0.644	0.632	0.621	0.610	0.600	0.591	0.584	0.577	0.572	0.568	0.565	0.563	0.562
	13	0.694	0.682	0.669	0.658	0.646	0.635	0.625	0.616	0.608	0.601	0.595	0.590	0.587	0.584	0.583	0.582
	12	0.706	0.694	0.683	0.672	0.661	0.651	0.641	0.633	0.625	0.619	0.614	0.610	0.607	0.605	0.604	0.603
	11	0.718	0.707	0.697	0.686	0.676	0.666	0.658	0.650	0.643	0.637	0.633	0.629	0.627	0.625	0.624	0.624
	10	0.731	0.721	0.711	0.701	0.691	0.683	0.675	0.667	0.661	0.656	0.652	0.649	0.647	0.646	0.645	0.645
	9	0.744	0.735	0.725	0.716	0.707	0.699	0.692	0.685	0.680	0.675	0.672	0.669	0.667	0.666	0.666	0.666
	8	0.758	0.749	0.740	0.732	0.724	0.716	0.710	0.704	0.699	0.695	0.692	0.689	0.688	0.687	0.686	0.686
	7	0.771	0.763	0.755	0.747	0.740	0.733	0.727	0.722	0.718	0.714	0.711	0.709	0.708	0.707	0.706	0.706
	6	0.785	0.778	0.770	0.763	0.757	0.751	0.745	0.740	0.736	0.733	0.730	0.728	0.727	0.726	0.726	0.725
Beneficiary younger than Retiree	5	0.799	0.792	0.786	0.779	0.773	0.768	0.763	0.758	0.755	0.752	0.749	0.747	0.746	0.745	0.744	0.744
	4	0.813	0.807	0.801	0.795	0.790	0.785	0.780	0.776	0.773	0.770	0.767	0.765	0.764	0.763	0.762	0.761
	3	0.827	0.821	0.816	0.811	0.806	0.801	0.797	0.793	0.790	0.787	0.785	0.783	0.781	0.780	0.779	0.778
	2	0.840	0.835	0.830	0.826	0.821	0.817	0.813	0.810	0.806	0.804	0.801	0.799	0.798	0.796	0.795	0.794
	1	0.853	0.849	0.845	0.840	0.836	0.832	0.828	0.825	0.822	0.819	0.817	0.815	0.813	0.811	0.810	0.809
Beneficiary same age as Retiree	0	<b>0.866</b>	<b>0.862</b>	<b>0.858</b>	<b>0.854</b>	<b>0.850</b>	<b>0.847</b>	<b>0.843</b>	<b>0.840</b>	<b>0.837</b>	<b>0.834</b>	<b>0.832</b>	<b>0.829</b>	<b>0.828</b>	<b>0.826</b>	<b>0.824</b>	<b>0.823</b>
Beneficiary older than	-1	0.878	0.875	0.871	0.867	0.864	0.860	0.857	0.854	0.851	0.848	0.845	0.843	0.841	0.839	0.838	0.836
	-2	0.890	0.886	0.883	0.880	0.876	0.873	0.869	0.866	0.863	0.861	0.858	0.856	0.854	0.852	0.850	0.848
	-3	0.900	0.897	0.894	0.891	0.888	0.884	0.881	0.878	0.875	0.873	0.870	0.868	0.866	0.863	0.861	0.859

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	
Retiree	-4	0.910	0.907	0.905	0.902	0.898	0.895	0.892	0.889	0.886	0.884	0.881	0.879	0.876	0.874	0.871	0.869
	-5	0.919	0.917	0.914	0.911	0.908	0.905	0.902	0.899	0.896	0.894	0.891	0.889	0.886	0.883	0.881	0.878
	-6	0.928	0.925	0.923	0.920	0.917	0.914	0.911	0.908	0.906	0.903	0.900	0.898	0.895	0.892	0.889	0.886
	-7	0.935	0.933	0.931	0.928	0.925	0.922	0.920	0.917	0.914	0.911	0.909	0.906	0.903	0.900	0.896	0.893
	-8	0.942	0.940	0.938	0.935	0.933	0.930	0.927	0.924	0.922	0.919	0.916	0.913	0.910	0.907	0.903	0.899
	-9	0.949	0.946	0.944	0.942	0.939	0.937	0.934	0.931	0.929	0.926	0.923	0.919	0.916	0.913	0.909	0.904
	-10	0.954	0.952	0.950	0.948	0.945	0.943	0.940	0.937	0.935	0.932	0.929	0.925	0.922	0.918	0.913	0.908
	-11	0.959	0.957	0.955	0.953	0.951	0.948	0.946	0.943	0.940	0.937	0.934	0.930	0.926	0.922	0.917	
	-12	0.963	0.962	0.960	0.958	0.955	0.953	0.950	0.948	0.945	0.942	0.938	0.934	0.930	0.925		
	-13	0.967	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.949	0.946	0.942	0.938	0.933			
	-14	0.971	0.969	0.967	0.966	0.963	0.961	0.958	0.956	0.952	0.949	0.945	0.941				
	-15	0.974	0.972	0.971	0.969	0.967	0.964	0.962	0.959	0.956	0.952	0.948					
	Beneficiary older than Retiree	-16	0.977	0.975	0.973	0.972	0.969	0.967	0.964	0.961	0.958	0.954					
		-17	0.979	0.978	0.976	0.974	0.972	0.970	0.967	0.964	0.960						
		-18	0.981	0.980	0.978	0.976	0.974	0.972	0.969	0.965							
-19		0.983	0.981	0.980	0.978	0.976	0.973	0.970									
-20		0.984	0.983	0.981	0.979	0.977	0.975										
-21		0.986	0.984	0.983	0.981	0.978											
-22		0.987	0.985	0.984	0.982												
-23		0.988	0.986	0.985													
-24		0.988	0.987														
-25		0.989															
-26																	
-27																	
-28																	
-29																	
-30																	
-31																	
-32																	
-33																	
-34																	
-35																	
-36																	
-37																	
-38																	
-39																	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7a: 50% Joint and Survivor Annuity - Option 3 - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
-40																
-41																
-42																
-43																
-44																
-45																
-46																
-47																
-48																
-49																
-50																
Beneficiary older than Retiree	-51	-52	-53	-54	-55											
Beneficiary older than Retiree	-56	-57	-58	-59	-60											
Beneficiary older than Retiree	-61	-62	-63	-64	-65											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary 75																				
younger 74																				
than 73																				
Retiree 72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
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52																				
51																				
50																				
49																				
48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
Beneficiary 40																				0.881
younger 39																				0.881
than 38																				0.881
Retiree 37																				0.881
36																	0.891	0.886	0.881	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
35																	0.895	0.891	0.887	0.882	
34																0.900	0.896	0.891	0.887	0.882	
33															0.904	0.900	0.896	0.892	0.887	0.883	
32														0.909	0.905	0.901	0.897	0.892	0.888	0.883	
31												0.913	0.909	0.905	0.901	0.897	0.893	0.888	0.884		
30												0.917	0.913	0.909	0.906	0.902	0.898	0.893	0.889	0.884	
29											0.920	0.917	0.914	0.910	0.906	0.902	0.898	0.894	0.889	0.885	
28										0.924	0.921	0.917	0.914	0.910	0.907	0.903	0.899	0.894	0.890	0.885	
27									0.928	0.924	0.921	0.918	0.914	0.911	0.907	0.903	0.899	0.895	0.891	0.886	
26							0.931	0.928	0.925	0.922	0.918	0.915	0.911	0.908	0.904	0.900	0.895	0.891	0.887		
25						0.934	0.931	0.928	0.925	0.922	0.919	0.915	0.912	0.908	0.904	0.900	0.896	0.892	0.887		
24					0.937	0.934	0.932	0.929	0.926	0.923	0.919	0.916	0.912	0.909	0.905	0.901	0.897	0.892	0.888		
23				0.940	0.937	0.935	0.932	0.929	0.926	0.923	0.920	0.916	0.913	0.909	0.905	0.901	0.897	0.893	0.889		
22			0.943	0.940	0.938	0.935	0.932	0.930	0.927	0.923	0.920	0.917	0.913	0.910	0.906	0.902	0.898	0.894	0.890		
21		0.945	0.943	0.941	0.938	0.936	0.933	0.930	0.927	0.924	0.921	0.917	0.914	0.910	0.907	0.903	0.899	0.895	0.890		
20		0.948	0.946	0.944	0.941	0.939	0.936	0.933	0.930	0.928	0.924	0.921	0.918	0.915	0.911	0.907	0.904	0.900	0.895	0.891	
19	0.950	0.948	0.946	0.944	0.942	0.939	0.936	0.934	0.931	0.928	0.925	0.922	0.919	0.915	0.912	0.908	0.904	0.900	0.896	0.892	
18	0.950	0.948	0.946	0.944	0.942	0.940	0.937	0.934	0.931	0.929	0.926	0.923	0.919	0.916	0.912	0.909	0.905	0.901	0.897	0.893	
17	0.950	0.949	0.947	0.945	0.942	0.940	0.937	0.935	0.932	0.929	0.926	0.923	0.920	0.917	0.913	0.910	0.906	0.902	0.898	0.894	
16	0.951	0.949	0.947	0.945	0.943	0.940	0.938	0.935	0.933	0.930	0.927	0.924	0.921	0.917	0.914	0.910	0.907	0.903	0.899	0.895	
15	0.951	0.950	0.948	0.946	0.943	0.941	0.938	0.936	0.933	0.930	0.927	0.924	0.921	0.918	0.915	0.911	0.908	0.904	0.900	0.896	
14	0.952	0.950	0.948	0.946	0.944	0.941	0.939	0.936	0.934	0.931	0.928	0.925	0.922	0.919	0.916	0.912	0.909	0.905	0.901	0.897	
13	0.952	0.950	0.949	0.947	0.944	0.942	0.940	0.937	0.934	0.932	0.929	0.926	0.923	0.920	0.916	0.913	0.909	0.906	0.902	0.898	
12	0.952	0.951	0.949	0.947	0.945	0.943	0.940	0.938	0.935	0.932	0.929	0.926	0.923	0.920	0.916	0.913	0.909	0.906	0.902	0.898	
11	0.953	0.951	0.950	0.948	0.945	0.943	0.941	0.938	0.936	0.933	0.930	0.927	0.924	0.921	0.918	0.915	0.912	0.908	0.904	0.901	
10	0.953	0.952	0.950	0.948	0.946	0.944	0.941	0.939	0.936	0.934	0.931	0.928	0.925	0.922	0.919	0.916	0.913	0.909	0.906	0.902	
9	0.954	0.952	0.951	0.949	0.947	0.944	0.942	0.940	0.937	0.935	0.932	0.929	0.926	0.923	0.920	0.917	0.914	0.910	0.907	0.903	
8	0.954	0.953	0.951	0.949	0.947	0.945	0.943	0.940	0.938	0.935	0.933	0.930	0.927	0.924	0.921	0.918	0.915	0.912	0.908	0.905	
7	0.955	0.953	0.952	0.950	0.948	0.946	0.943	0.941	0.939	0.936	0.934	0.931	0.928	0.925	0.922	0.919	0.916	0.913	0.909	0.906	
6	0.955	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.939	0.937	0.934	0.932	0.929	0.926	0.923	0.920	0.917	0.914	0.911	0.907	
Beneficiary younger than Retiree	5	0.956	0.954	0.953	0.951	0.949	0.947	0.945	0.943	0.940	0.938	0.935	0.933	0.930	0.927	0.925	0.922	0.919	0.915	0.912	0.909
	4	0.956	0.955	0.953	0.952	0.950	0.948	0.946	0.943	0.941	0.939	0.936	0.934	0.931	0.928	0.926	0.923	0.920	0.917	0.914	0.910
	3	0.957	0.956	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.940	0.937	0.935	0.932	0.930	0.927	0.924	0.921	0.918	0.915	0.912
	2	0.958	0.956	0.955	0.953	0.951	0.949	0.947	0.945	0.943	0.941	0.938	0.936	0.933	0.931	0.928	0.925	0.923	0.920	0.917	0.914
	1	0.958	0.957	0.955	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.939	0.937	0.934	0.932	0.929	0.927	0.924	0.921	0.918	0.915
Beneficiary same age as Retiree	0	0.959	0.957	0.956	0.954	0.953	0.951	0.949	0.947	0.945	0.943	0.940	0.938	0.936	0.933	0.931	0.928	0.925	0.923	0.920	0.917

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree -1	0.959	0.958	0.957	0.955	0.953	0.952	0.950	0.948	0.946	0.943	0.941	0.939	0.937	0.934	0.932	0.929	0.927	0.924	0.921	0.919
-2	0.960	0.959	0.957	0.956	0.954	0.952	0.950	0.949	0.947	0.944	0.942	0.940	0.938	0.936	0.933	0.931	0.928	0.926	0.923	0.920
-3	0.961	0.959	0.958	0.957	0.955	0.953	0.951	0.949	0.947	0.946	0.943	0.941	0.939	0.937	0.935	0.932	0.930	0.927	0.925	0.922
-4	0.961	0.960	0.959	0.957	0.956	0.954	0.952	0.950	0.948	0.947	0.945	0.942	0.940	0.938	0.936	0.934	0.931	0.929	0.926	0.924
-5	0.962	0.961	0.959	0.958	0.956	0.955	0.953	0.951	0.949	0.948	0.946	0.944	0.942	0.939	0.937	0.935	0.933	0.930	0.928	0.926
-6	0.962	0.961	0.960	0.959	0.957	0.956	0.954	0.952	0.950	0.949	0.947	0.945	0.943	0.941	0.939	0.936	0.934	0.932	0.930	0.927
-7	0.963	0.962	0.961	0.960	0.958	0.956	0.955	0.953	0.951	0.950	0.948	0.946	0.944	0.942	0.940	0.938	0.936	0.934	0.932	0.929
-8	0.964	0.963	0.962	0.960	0.959	0.957	0.956	0.954	0.952	0.951	0.949	0.947	0.945	0.943	0.941	0.939	0.937	0.935	0.933	0.931
-9	0.964	0.963	0.962	0.961	0.960	0.958	0.957	0.955	0.953	0.952	0.950	0.948	0.947	0.945	0.943	0.941	0.939	0.937	0.935	0.933
-10	0.965	0.964	0.963	0.962	0.961	0.959	0.958	0.956	0.955	0.953	0.951	0.950	0.948	0.946	0.944	0.942	0.941	0.939	0.937	0.935
-11	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957	0.956	0.954	0.952	0.951	0.949	0.948	0.946	0.944	0.942	0.940	0.939	0.937
-12	0.966	0.966	0.965	0.963	0.962	0.961	0.959	0.957	0.956	0.954	0.952	0.951	0.949	0.947	0.946	0.944	0.942	0.940	0.939	0.937
-13	0.967	0.966	0.965	0.964	0.963	0.962	0.960	0.959	0.958	0.956	0.955	0.953	0.952	0.950	0.949	0.947	0.946	0.944	0.942	0.941
-14	0.968	0.967	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957	0.956	0.955	0.953	0.952	0.950	0.949	0.947	0.946	0.944	0.942
-15	0.968	0.968	0.967	0.966	0.965	0.964	0.962	0.961	0.960	0.959	0.957	0.956	0.955	0.953	0.952	0.950	0.949	0.947	0.946	0.944
-16	0.969	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.960	0.958	0.957	0.956	0.955	0.953	0.952	0.950	0.949	0.948	0.946
-17	0.970	0.969	0.968	0.968	0.967	0.965	0.964	0.963	0.962	0.961	0.960	0.958	0.957	0.956	0.955	0.953	0.952	0.951	0.949	0.948
-18	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.957	0.956	0.955	0.954	0.952	0.951	0.950
-19	0.971	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.958	0.956	0.955	0.954	0.953	0.952
-20	0.972	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.958	0.957	0.956	0.955	0.954
-21	0.973	0.972	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.958	0.957	0.956
-22	0.974	0.973	0.973	0.972	0.971	0.970	0.969	0.968	0.968	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.958	0.958
-23	0.974	0.974	0.973	0.973	0.972	0.971	0.970	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.964	0.963	0.962	0.961	0.960	0.960
-24	0.975	0.975	0.974	0.974	0.973	0.972	0.971	0.971	0.970	0.969	0.968	0.967	0.967	0.966	0.965	0.964	0.964	0.963	0.962	0.961
-25	0.976	0.975	0.975	0.974	0.974	0.973	0.972	0.972	0.971	0.970	0.969	0.969	0.968	0.967	0.967	0.966	0.965	0.965	0.964	0.963
-26	0.977	0.976	0.976	0.975	0.975	0.974	0.973	0.973	0.972	0.971	0.971	0.970	0.969	0.969	0.968	0.967	0.967	0.966	0.966	0.965
-27	0.977	0.977	0.977	0.976	0.976	0.975	0.974	0.974	0.973	0.973	0.972	0.971	0.971	0.970	0.970	0.969	0.968	0.968	0.968	0.967
-28	0.978	0.978	0.978	0.977	0.977	0.976	0.975	0.975	0.974	0.974	0.973	0.973	0.972	0.972	0.971	0.971	0.970	0.970	0.969	0.969
-29	0.979	0.979	0.978	0.978	0.977	0.977	0.976	0.976	0.975	0.975	0.974	0.974	0.973	0.973	0.973	0.972	0.972	0.971	0.971	0.971
-30	0.980	0.979	0.979	0.979	0.978	0.978	0.977	0.977	0.976	0.976	0.976	0.975	0.975	0.974	0.974	0.974	0.973	0.973	0.973	0.973
-31	0.980	0.980	0.980	0.980	0.979	0.979	0.978	0.978	0.978	0.977	0.977	0.976	0.976	0.976	0.975	0.975	0.975	0.975	0.974	0.974
-32	0.981	0.981	0.981	0.980	0.980	0.980	0.979	0.979	0.979	0.978	0.978	0.978	0.977	0.977	0.977	0.977	0.976	0.976	0.976	0.976
-33	0.982	0.982	0.982	0.981	0.981	0.981	0.980	0.980	0.980	0.979	0.979	0.979	0.979	0.978	0.978	0.978	0.978	0.978	0.978	0.978
-34	0.983	0.983	0.982	0.982	0.982	0.982	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.980	0.980	0.979	0.979	0.979	0.979	0.979
-35	0.983	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981
Beneficiary older than Retiree -36	0.984	0.984	0.984	0.984	0.984	0.983	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982
-37	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984
-38	0.985	0.986	0.986	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
-39	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.987
-40	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.988	0.988

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																					
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39		
Beneficiary older than Retiree	-41	0.987	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.989	0.989	0.989		
	-42	0.988	0.988	0.988	0.989	0.989	0.988	0.988	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.990	0.990	0.990		
	-43	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.990	0.991	0.991	0.991		
	-44	0.989	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.992	0.992	0.992		
	-45	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.993	0.993	
-46	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.994	0.994	
-47	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	
-48	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	
-49	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.996	
-50	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	
-51	0.993	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	
-52	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-53	0.994	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-54	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	
-55	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	
-56	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-57	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-58	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	
-59	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-60	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-61	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-62	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-63	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-64	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-65	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-66	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-67	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-68	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
-69	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-70	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-71	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-72	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-73	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-74	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-75	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Beneficiary older than Retiree	-76	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
	-77	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
	-78	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
	-79	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-80	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary	-81	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
older	-82	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
than	-83	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Retiree	-84	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
	-85	1.000	1.000	1.000	1.000	1.000	1.000														
Beneficiary	-86	1.000	1.000	1.000	1.000	1.000															
older	-87	1.000	1.000	1.000	1.000																
than	-88	1.000	1.000	1.000																	
Retiree	-89	1.000	1.000																		
	-90	1.000																			

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary younger than Retiree	75																			
	74																			
	73																			
	72																			
	71																			
	70																			
	69																			
	68																			
	67																			
	66																			
	65																			
	64																			
	63																			
	62																			
	61																			
	60																			
	59																			
	58																			0.759
	57																		0.767	0.759
	56																	0.774	0.767	0.759
	55																0.781	0.774	0.767	0.760
	54															0.788	0.781	0.775	0.768	0.760
	53														0.794	0.788	0.782	0.775	0.768	0.761
	52													0.800	0.795	0.789	0.782	0.776	0.769	0.761
	51												0.807	0.801	0.795	0.789	0.783	0.776	0.769	0.762
	50										0.813	0.807	0.801	0.795	0.789	0.783	0.777	0.770	0.762	
	49									0.818	0.813	0.807	0.802	0.796	0.790	0.784	0.777	0.770	0.763	
	48								0.824	0.819	0.813	0.808	0.802	0.796	0.790	0.784	0.778	0.771	0.764	
	47							0.830	0.825	0.819	0.814	0.808	0.803	0.797	0.791	0.785	0.778	0.771	0.764	
	46						0.836	0.830	0.825	0.820	0.814	0.809	0.803	0.797	0.791	0.785	0.779	0.772	0.765	
	45					0.841	0.836	0.831	0.825	0.820	0.815	0.809	0.804	0.798	0.792	0.786	0.780	0.773	0.766	
	44				0.847	0.842	0.836	0.831	0.826	0.821	0.815	0.810	0.804	0.799	0.793	0.787	0.780	0.773	0.766	
	43			0.853	0.848	0.842	0.837	0.832	0.826	0.821	0.816	0.810	0.805	0.799	0.793	0.787	0.781	0.774	0.767	
	42		0.859	0.853	0.848	0.843	0.837	0.832	0.827	0.822	0.816	0.811	0.805	0.800	0.794	0.788	0.782	0.775	0.768	
	41	0.864	0.859	0.854	0.849	0.843	0.838	0.833	0.827	0.822	0.817	0.812	0.806	0.800	0.795	0.789	0.782	0.776	0.769	
Beneficiary younger than Retiree	40	0.870	0.865	0.860	0.854	0.849	0.844	0.838	0.833	0.828	0.823	0.818	0.812	0.807	0.801	0.795	0.790	0.783	0.777	0.770
	39	0.875	0.870	0.865	0.860	0.855	0.849	0.844	0.839	0.834	0.828	0.823	0.818	0.813	0.807	0.802	0.796	0.790	0.784	0.771
	38	0.876	0.871	0.866	0.860	0.855	0.850	0.845	0.839	0.834	0.829	0.824	0.819	0.814	0.808	0.803	0.797	0.791	0.785	0.772
	37	0.876	0.871	0.866	0.861	0.856	0.850	0.845	0.840	0.835	0.830	0.825	0.820	0.814	0.809	0.804	0.798	0.792	0.786	0.773
	36	0.877	0.872	0.867	0.861	0.856	0.851	0.846	0.841	0.835	0.830	0.825	0.820	0.815	0.810	0.804	0.799	0.793	0.787	0.781

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
35	0.877	0.872	0.867	0.862	0.857	0.852	0.846	0.841	0.836	0.831	0.826	0.821	0.816	0.811	0.805	0.800	0.794	0.788	0.782	0.775	
34	0.877	0.873	0.868	0.862	0.857	0.852	0.847	0.842	0.837	0.832	0.827	0.822	0.817	0.812	0.806	0.801	0.795	0.789	0.783	0.776	
33	0.878	0.873	0.868	0.863	0.858	0.853	0.848	0.843	0.838	0.833	0.828	0.823	0.818	0.813	0.807	0.802	0.796	0.790	0.784	0.778	
32	0.878	0.874	0.869	0.864	0.859	0.854	0.848	0.843	0.838	0.833	0.829	0.824	0.819	0.814	0.808	0.803	0.797	0.792	0.785	0.779	
31	0.879	0.874	0.869	0.864	0.859	0.854	0.849	0.844	0.839	0.834	0.829	0.825	0.820	0.815	0.809	0.804	0.799	0.793	0.787	0.780	
30	0.880	0.875	0.870	0.865	0.860	0.855	0.850	0.845	0.840	0.835	0.830	0.826	0.821	0.816	0.811	0.805	0.800	0.794	0.788	0.782	
29	0.880	0.875	0.871	0.866	0.861	0.856	0.851	0.846	0.841	0.836	0.831	0.827	0.822	0.817	0.812	0.807	0.801	0.796	0.790	0.783	
28	0.881	0.876	0.871	0.866	0.861	0.857	0.852	0.847	0.842	0.837	0.832	0.828	0.823	0.818	0.813	0.808	0.803	0.797	0.791	0.785	
27	0.881	0.877	0.872	0.867	0.862	0.857	0.852	0.848	0.843	0.838	0.834	0.829	0.824	0.819	0.814	0.809	0.804	0.799	0.793	0.787	
26	0.882	0.878	0.873	0.868	0.863	0.858	0.853	0.849	0.844	0.839	0.835	0.830	0.825	0.821	0.816	0.811	0.806	0.800	0.795	0.789	
25	0.883	0.878	0.874	0.869	0.864	0.859	0.854	0.850	0.845	0.840	0.836	0.831	0.827	0.822	0.817	0.812	0.807	0.802	0.797	0.791	
24	0.884	0.879	0.874	0.870	0.865	0.860	0.855	0.851	0.846	0.842	0.837	0.833	0.828	0.824	0.819	0.814	0.809	0.804	0.798	0.793	
23	0.884	0.880	0.875	0.871	0.866	0.861	0.856	0.852	0.847	0.843	0.838	0.834	0.830	0.825	0.820	0.816	0.811	0.806	0.800	0.795	
22	0.885	0.881	0.876	0.871	0.867	0.862	0.858	0.853	0.848	0.844	0.840	0.836	0.831	0.827	0.822	0.818	0.813	0.808	0.803	0.797	
21	0.886	0.882	0.877	0.872	0.868	0.863	0.859	0.854	0.850	0.845	0.841	0.837	0.833	0.828	0.824	0.819	0.815	0.810	0.805	0.799	
20	0.887	0.883	0.878	0.874	0.869	0.864	0.860	0.855	0.851	0.847	0.843	0.839	0.834	0.830	0.826	0.821	0.817	0.812	0.807	0.802	
19	0.888	0.884	0.879	0.875	0.870	0.866	0.861	0.857	0.853	0.848	0.844	0.840	0.836	0.832	0.828	0.823	0.819	0.814	0.809	0.804	
18	0.889	0.885	0.880	0.876	0.871	0.867	0.863	0.858	0.854	0.850	0.846	0.842	0.838	0.834	0.830	0.826	0.821	0.817	0.812	0.807	
17	0.890	0.886	0.881	0.877	0.873	0.868	0.864	0.860	0.856	0.852	0.848	0.844	0.840	0.836	0.832	0.828	0.824	0.819	0.815	0.810	
16	0.891	0.887	0.882	0.878	0.874	0.870	0.865	0.861	0.857	0.853	0.850	0.846	0.842	0.838	0.834	0.830	0.826	0.822	0.817	0.813	
15	0.892	0.888	0.884	0.879	0.875	0.871	0.867	0.863	0.859	0.855	0.851	0.848	0.844	0.840	0.836	0.833	0.829	0.825	0.820	0.816	
14	0.893	0.889	0.885	0.881	0.877	0.873	0.868	0.865	0.861	0.857	0.853	0.850	0.846	0.843	0.839	0.835	0.831	0.827	0.823	0.819	
13	0.894	0.890	0.886	0.882	0.878	0.874	0.870	0.866	0.862	0.859	0.855	0.852	0.848	0.845	0.841	0.838	0.834	0.830	0.826	0.822	
12	0.896	0.892	0.888	0.884	0.880	0.876	0.872	0.868	0.864	0.861	0.857	0.854	0.851	0.847	0.844	0.841	0.837	0.833	0.829	0.825	
11	0.897	0.893	0.889	0.885	0.881	0.877	0.874	0.870	0.866	0.863	0.860	0.856	0.853	0.850	0.847	0.843	0.840	0.836	0.833	0.829	
10	0.898	0.894	0.891	0.887	0.883	0.879	0.875	0.872	0.868	0.865	0.862	0.859	0.856	0.853	0.850	0.846	0.843	0.840	0.836	0.833	
9	0.900	0.896	0.892	0.888	0.885	0.881	0.877	0.874	0.871	0.867	0.864	0.861	0.858	0.855	0.852	0.849	0.846	0.843	0.840	0.836	
8	0.901	0.897	0.894	0.890	0.886	0.883	0.879	0.876	0.873	0.870	0.867	0.864	0.861	0.858	0.855	0.853	0.850	0.847	0.844	0.840	
7	0.902	0.899	0.895	0.892	0.888	0.885	0.881	0.878	0.875	0.872	0.869	0.867	0.864	0.861	0.858	0.856	0.853	0.850	0.847	0.844	
6	0.904	0.901	0.897	0.894	0.890	0.887	0.883	0.880	0.877	0.874	0.872	0.869	0.867	0.864	0.862	0.859	0.857	0.854	0.851	0.848	
Beneficiary younger than Retiree	5	0.906	0.902	0.899	0.895	0.892	0.889	0.886	0.883	0.880	0.877	0.874	0.872	0.870	0.867	0.865	0.863	0.860	0.858	0.855	0.852
	4	0.907	0.904	0.901	0.897	0.894	0.891	0.888	0.885	0.882	0.880	0.877	0.875	0.873	0.870	0.868	0.866	0.864	0.861	0.859	0.856
	3	0.909	0.906	0.902	0.899	0.896	0.893	0.890	0.887	0.885	0.882	0.880	0.878	0.876	0.874	0.872	0.870	0.867	0.865	0.863	0.860
	2	0.911	0.907	0.904	0.901	0.898	0.895	0.892	0.890	0.887	0.885	0.883	0.881	0.879	0.877	0.875	0.873	0.871	0.869	0.867	0.865
	1	0.912	0.909	0.906	0.903	0.900	0.897	0.895	0.892	0.890	0.888	0.886	0.884	0.882	0.880	0.878	0.877	0.875	0.873	0.871	0.869
Beneficiary same age as Retiree	0	0.914	0.911	0.908	0.905	0.902	0.900	0.897	0.895	0.893	0.891	0.889	0.887	0.885	0.884	0.882	0.880	0.879	0.877	0.876	0.874

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -1	0.916	0.913	0.910	0.907	0.905	0.902	0.900	0.897	0.895	0.893	0.892	0.890	0.888	0.887	0.886	0.884	0.883	0.881	0.880	0.878
-2	0.918	0.915	0.912	0.910	0.907	0.904	0.902	0.900	0.898	0.896	0.895	0.893	0.892	0.890	0.889	0.888	0.887	0.886	0.884	0.883
-3	0.919	0.917	0.914	0.912	0.909	0.907	0.905	0.903	0.901	0.899	0.898	0.896	0.895	0.894	0.893	0.892	0.891	0.890	0.889	0.888
-4	0.921	0.919	0.916	0.914	0.912	0.909	0.907	0.905	0.904	0.902	0.901	0.900	0.898	0.897	0.897	0.896	0.895	0.894	0.893	0.893
-5	0.923	0.921	0.918	0.916	0.914	0.912	0.910	0.908	0.906	0.905	0.904	0.903	0.902	0.901	0.900	0.900	0.899	0.898	0.898	0.897
-6	0.925	0.923	0.921	0.918	0.916	0.914	0.912	0.911	0.909	0.908	0.907	0.906	0.905	0.905	0.904	0.904	0.903	0.903	0.902	0.902
-7	0.927	0.925	0.923	0.921	0.919	0.917	0.915	0.913	0.912	0.911	0.910	0.909	0.909	0.908	0.908	0.908	0.907	0.907	0.907	0.907
-8	0.929	0.927	0.925	0.923	0.921	0.919	0.918	0.916	0.915	0.914	0.913	0.913	0.912	0.912	0.912	0.911	0.911	0.911	0.912	0.912
-9	0.931	0.929	0.927	0.925	0.923	0.922	0.920	0.919	0.918	0.917	0.916	0.916	0.916	0.915	0.915	0.915	0.916	0.916	0.916	0.916
-10	0.933	0.931	0.929	0.927	0.926	0.924	0.923	0.922	0.921	0.920	0.919	0.919	0.919	0.919	0.919	0.919	0.920	0.920	0.921	0.921
-11	0.935	0.933	0.931	0.930	0.928	0.927	0.925	0.924	0.923	0.923	0.922	0.922	0.922	0.923	0.923	0.923	0.924	0.924	0.925	0.925
-12	0.937	0.935	0.934	0.932	0.930	0.929	0.928	0.927	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.927	0.927	0.928	0.929	0.930
-13	0.939	0.937	0.936	0.934	0.933	0.932	0.931	0.930	0.929	0.929	0.929	0.929	0.929	0.929	0.930	0.930	0.931	0.932	0.933	0.934
-14	0.941	0.939	0.938	0.936	0.935	0.934	0.933	0.933	0.932	0.932	0.932	0.932	0.933	0.933	0.934	0.935	0.936	0.937	0.938	0.939
-15	0.943	0.941	0.940	0.939	0.938	0.937	0.936	0.935	0.935	0.935	0.935	0.936	0.936	0.937	0.938	0.939	0.940	0.941	0.942	0.943
-16	0.945	0.944	0.942	0.941	0.940	0.939	0.939	0.938	0.938	0.938	0.938	0.939	0.940	0.940	0.941	0.942	0.943	0.945	0.946	0.947
-17	0.947	0.946	0.944	0.943	0.943	0.942	0.941	0.941	0.941	0.941	0.941	0.942	0.943	0.944	0.945	0.946	0.947	0.948	0.950	0.951
-18	0.949	0.948	0.947	0.946	0.945	0.944	0.944	0.944	0.944	0.944	0.945	0.945	0.946	0.947	0.948	0.949	0.951	0.952	0.953	0.955
-19	0.951	0.950	0.949	0.948	0.947	0.947	0.947	0.946	0.947	0.947	0.948	0.948	0.949	0.950	0.952	0.953	0.954	0.956	0.957	0.958
-20	0.953	0.952	0.951	0.950	0.950	0.949	0.949	0.949	0.949	0.950	0.951	0.951	0.952	0.954	0.955	0.956	0.958	0.959	0.960	0.962
-21	0.955	0.954	0.953	0.953	0.952	0.952	0.952	0.952	0.952	0.953	0.954	0.954	0.956	0.957	0.958	0.959	0.961	0.962	0.964	0.965
-22	0.957	0.956	0.955	0.955	0.955	0.954	0.954	0.955	0.955	0.956	0.956	0.957	0.959	0.960	0.961	0.962	0.964	0.965	0.967	0.968
-23	0.959	0.958	0.958	0.957	0.957	0.957	0.957	0.957	0.958	0.958	0.959	0.960	0.961	0.963	0.964	0.965	0.967	0.968	0.970	0.971
-24	0.961	0.960	0.960	0.960	0.959	0.959	0.959	0.960	0.960	0.961	0.962	0.963	0.964	0.966	0.967	0.968	0.970	0.971	0.973	0.974
-25	0.963	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.963	0.964	0.965	0.966	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.977
-26	0.965	0.964	0.964	0.964	0.964	0.964	0.964	0.965	0.965	0.966	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.978	0.979
-27	0.967	0.966	0.966	0.966	0.966	0.966	0.966	0.967	0.967	0.968	0.969	0.970	0.971	0.972	0.973	0.975	0.976	0.977	0.979	0.981
-28	0.969	0.968	0.968	0.968	0.968	0.969	0.969	0.969	0.969	0.970	0.971	0.972	0.973	0.974	0.976	0.977	0.978	0.980	0.981	0.983
-29	0.971	0.970	0.970	0.970	0.971	0.971	0.971	0.972	0.972	0.973	0.974	0.976	0.977	0.978	0.979	0.980	0.982	0.983	0.984	0.985
-30	0.972	0.972	0.972	0.972	0.973	0.973	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.984	0.985	0.986	0.987
-31	0.974	0.974	0.974	0.974	0.975	0.975	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988
-32	0.976	0.976	0.976	0.976	0.977	0.977	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.989
-33	0.978	0.978	0.978	0.978	0.978	0.979	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.987	0.988	0.989	0.990	0.991
-34	0.979	0.980	0.980	0.980	0.980	0.981	0.981	0.982	0.983	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.992
-35	0.981	0.981	0.981	0.982	0.982	0.982	0.983	0.984	0.984	0.985	0.986	0.987	0.988	0.988	0.989	0.990	0.991	0.991	0.992	0.993
Beneficiary older than Retiree -36	0.983	0.983	0.983	0.983	0.984	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.994	0.994
-37	0.984	0.984	0.984	0.985	0.985	0.986	0.986	0.987	0.987	0.988	0.989	0.989	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.995
-38	0.985	0.986	0.986	0.986	0.987	0.987	0.987	0.988	0.988	0.989	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.994	0.994	0.995
-39	0.987	0.987	0.987	0.988	0.988	0.988	0.989	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995
-40	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.996	0.996

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -41	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996
-42	0.990	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997
-43	0.991	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997
-44	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997
-45	0.993	0.993	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.998
-46	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998
-47	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998
-48	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998
-49	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-50	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-51	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-52	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	
-53	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	
-54	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-55	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-56	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-57	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-58	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-59	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-60	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-61	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-62	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-63	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-64	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-65	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-66	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-67	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-68	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-69	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-70	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-71	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-72	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-73	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-74	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-75	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
Beneficiary older than Retiree -76	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-77	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-78	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-79	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-80	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary	-81																				
older	-82																				
than	-83																				
Retiree	-84																				
	-85																				
Beneficiary	-86																				
older	-87																				
than	-88																				
Retiree	-89																				
	-90																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree																
75																
74																0.570
73															0.585	0.570
72													0.600	0.600	0.585	0.570
71												0.615	0.615	0.600	0.586	0.571
70											0.629	0.629	0.615	0.601	0.586	0.571
69										0.642	0.629	0.615	0.601	0.587	0.572	
68									0.655	0.642	0.629	0.616	0.602	0.587	0.572	
67								0.668	0.655	0.643	0.630	0.616	0.602	0.587	0.573	
66							0.680	0.668	0.656	0.643	0.630	0.616	0.602	0.588	0.573	
65						0.691	0.680	0.668	0.656	0.644	0.631	0.617	0.603	0.588	0.574	
64					0.702	0.692	0.680	0.669	0.657	0.644	0.631	0.617	0.603	0.589	0.574	
63				0.713	0.703	0.692	0.681	0.669	0.657	0.645	0.631	0.618	0.604	0.590	0.575	
62			0.723	0.713	0.703	0.692	0.681	0.670	0.658	0.645	0.632	0.618	0.605	0.590	0.575	
61		0.733	0.723	0.714	0.703	0.693	0.682	0.670	0.658	0.646	0.633	0.619	0.605	0.591	0.576	
60		0.742	0.733	0.724	0.714	0.704	0.693	0.682	0.671	0.659	0.646	0.633	0.620	0.606	0.591	0.577
59	0.750	0.742	0.733	0.724	0.715	0.704	0.694	0.683	0.671	0.659	0.647	0.634	0.620	0.606	0.592	0.577
58	0.751	0.743	0.734	0.725	0.715	0.705	0.694	0.683	0.672	0.660	0.647	0.634	0.621	0.607	0.593	0.578
57	0.751	0.743	0.734	0.725	0.715	0.705	0.695	0.684	0.672	0.660	0.648	0.635	0.622	0.608	0.594	0.579
56	0.752	0.743	0.735	0.726	0.716	0.706	0.695	0.684	0.673	0.661	0.649	0.636	0.622	0.609	0.594	0.580
55	0.752	0.744	0.735	0.726	0.717	0.706	0.696	0.685	0.674	0.662	0.649	0.636	0.623	0.609	0.595	0.580
54	0.753	0.744	0.736	0.727	0.717	0.707	0.697	0.686	0.674	0.662	0.650	0.637	0.624	0.610	0.596	0.581
53	0.753	0.745	0.736	0.727	0.718	0.708	0.697	0.686	0.675	0.663	0.651	0.638	0.625	0.611	0.597	0.582
52	0.754	0.745	0.737	0.728	0.718	0.708	0.698	0.687	0.676	0.664	0.652	0.639	0.626	0.612	0.598	0.583
51	0.754	0.746	0.737	0.728	0.719	0.709	0.699	0.688	0.677	0.665	0.653	0.640	0.627	0.613	0.599	0.584
50	0.755	0.747	0.738	0.729	0.720	0.710	0.700	0.689	0.677	0.666	0.653	0.641	0.628	0.614	0.600	0.585
49	0.755	0.747	0.739	0.730	0.720	0.711	0.700	0.690	0.678	0.667	0.654	0.642	0.629	0.615	0.601	0.587
48	0.756	0.748	0.740	0.731	0.721	0.711	0.701	0.690	0.679	0.668	0.655	0.643	0.630	0.616	0.602	0.588
47	0.757	0.749	0.740	0.731	0.722	0.712	0.702	0.691	0.680	0.669	0.656	0.644	0.631	0.617	0.604	0.589
46	0.757	0.749	0.741	0.732	0.723	0.713	0.703	0.692	0.681	0.670	0.658	0.645	0.632	0.619	0.605	0.591
45	0.758	0.750	0.742	0.733	0.724	0.714	0.704	0.693	0.682	0.671	0.659	0.646	0.633	0.620	0.606	0.592
44	0.759	0.751	0.743	0.734	0.725	0.715	0.705	0.694	0.683	0.672	0.660	0.648	0.635	0.622	0.608	0.594
43	0.760	0.752	0.744	0.735	0.726	0.716	0.706	0.696	0.685	0.673	0.661	0.649	0.636	0.623	0.609	0.595
42	0.761	0.753	0.745	0.736	0.727	0.717	0.707	0.697	0.686	0.675	0.663	0.650	0.638	0.625	0.611	0.597
41	0.762	0.754	0.746	0.737	0.728	0.718	0.708	0.698	0.687	0.676	0.664	0.652	0.639	0.626	0.613	0.599
Beneficiary younger than Retiree																
40	0.762	0.755	0.747	0.738	0.729	0.720	0.710	0.699	0.689	0.677	0.666	0.654	0.641	0.628	0.615	0.601
39	0.763	0.756	0.748	0.739	0.730	0.721	0.711	0.701	0.690	0.679	0.667	0.655	0.643	0.630	0.617	0.603
38	0.765	0.757	0.749	0.740	0.732	0.722	0.712	0.702	0.692	0.681	0.669	0.657	0.645	0.632	0.619	0.605
37	0.766	0.758	0.750	0.742	0.733	0.724	0.714	0.704	0.693	0.682	0.671	0.659	0.647	0.634	0.621	0.607
36	0.767	0.759	0.751	0.743	0.734	0.725	0.716	0.706	0.695	0.684	0.673	0.661	0.649	0.636	0.623	0.610

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	
35	0.768	0.761	0.753	0.745	0.736	0.727	0.717	0.707	0.697	0.686	0.675	0.663	0.651	0.638	0.626	0.612	
34	0.769	0.762	0.754	0.746	0.737	0.728	0.719	0.709	0.699	0.688	0.677	0.665	0.653	0.641	0.628	0.615	
33	0.771	0.763	0.756	0.748	0.739	0.730	0.721	0.711	0.701	0.690	0.679	0.668	0.656	0.644	0.631	0.618	
32	0.772	0.765	0.757	0.749	0.741	0.732	0.723	0.713	0.703	0.693	0.682	0.670	0.658	0.646	0.634	0.621	
31	0.774	0.767	0.759	0.751	0.743	0.734	0.725	0.715	0.705	0.695	0.684	0.673	0.661	0.649	0.637	0.624	
30	0.775	0.768	0.761	0.753	0.745	0.736	0.727	0.718	0.708	0.697	0.687	0.676	0.664	0.652	0.640	0.627	
29	0.777	0.770	0.763	0.755	0.747	0.738	0.729	0.720	0.710	0.700	0.689	0.678	0.667	0.655	0.643	0.630	
28	0.779	0.772	0.765	0.757	0.749	0.740	0.732	0.722	0.713	0.703	0.692	0.681	0.670	0.659	0.647	0.634	
27	0.780	0.774	0.767	0.759	0.751	0.743	0.734	0.725	0.715	0.706	0.695	0.685	0.674	0.662	0.650	0.638	
26	0.782	0.776	0.769	0.761	0.753	0.745	0.737	0.728	0.718	0.709	0.699	0.688	0.677	0.666	0.654	0.642	
25	0.784	0.778	0.771	0.764	0.756	0.748	0.739	0.731	0.721	0.712	0.702	0.692	0.681	0.670	0.658	0.646	
24	0.787	0.780	0.773	0.766	0.759	0.751	0.742	0.734	0.725	0.715	0.705	0.695	0.685	0.674	0.662	0.651	
23	0.789	0.782	0.776	0.769	0.761	0.754	0.745	0.737	0.728	0.719	0.709	0.699	0.689	0.678	0.667	0.655	
22	0.791	0.785	0.778	0.771	0.764	0.757	0.749	0.740	0.731	0.722	0.713	0.703	0.693	0.682	0.671	0.660	
21	0.794	0.787	0.781	0.774	0.767	0.760	0.752	0.744	0.735	0.726	0.717	0.707	0.697	0.687	0.676	0.665	
20	0.796	0.790	0.784	0.777	0.770	0.763	0.755	0.747	0.739	0.730	0.721	0.712	0.702	0.691	0.681	0.670	
19	0.799	0.793	0.787	0.780	0.774	0.766	0.759	0.751	0.743	0.735	0.726	0.716	0.706	0.696	0.686	0.675	
18	0.802	0.796	0.790	0.784	0.777	0.770	0.763	0.755	0.747	0.739	0.730	0.721	0.711	0.701	0.691	0.681	
17	0.804	0.799	0.793	0.787	0.781	0.774	0.767	0.759	0.752	0.743	0.735	0.726	0.716	0.707	0.697	0.687	
16	0.808	0.802	0.797	0.791	0.784	0.778	0.771	0.764	0.756	0.748	0.740	0.731	0.722	0.712	0.703	0.693	
15	0.811	0.806	0.800	0.794	0.788	0.782	0.775	0.768	0.761	0.753	0.745	0.736	0.727	0.718	0.709	0.699	
14	0.814	0.809	0.804	0.798	0.792	0.786	0.780	0.773	0.765	0.758	0.750	0.742	0.733	0.725	0.716	0.706	
13	0.817	0.813	0.808	0.802	0.797	0.790	0.784	0.777	0.770	0.763	0.755	0.748	0.740	0.731	0.722	0.714	
12	0.821	0.816	0.812	0.806	0.801	0.795	0.789	0.782	0.776	0.769	0.761	0.754	0.746	0.738	0.730	0.721	
11	0.825	0.820	0.816	0.810	0.805	0.799	0.794	0.787	0.781	0.774	0.767	0.760	0.753	0.745	0.737	0.729	
10	0.829	0.824	0.820	0.815	0.810	0.804	0.799	0.793	0.787	0.780	0.774	0.767	0.760	0.752	0.745	0.737	
9	0.832	0.828	0.824	0.819	0.814	0.809	0.804	0.798	0.792	0.786	0.780	0.774	0.767	0.760	0.753	0.746	
8	0.836	0.832	0.828	0.824	0.819	0.814	0.809	0.804	0.798	0.793	0.787	0.781	0.774	0.768	0.761	0.754	
7	0.840	0.837	0.833	0.829	0.824	0.820	0.815	0.810	0.805	0.799	0.794	0.788	0.782	0.776	0.770	0.763	
6	0.845	0.841	0.837	0.833	0.829	0.825	0.821	0.816	0.811	0.806	0.801	0.796	0.790	0.784	0.779	0.773	
Beneficiary younger than Retiree	5	0.849	0.846	0.842	0.839	0.835	0.831	0.827	0.822	0.818	0.813	0.808	0.803	0.798	0.793	0.788	0.782
	4	0.853	0.850	0.847	0.844	0.840	0.836	0.833	0.829	0.824	0.820	0.816	0.811	0.807	0.802	0.797	0.792
	3	0.858	0.855	0.852	0.849	0.846	0.842	0.839	0.835	0.831	0.828	0.824	0.819	0.815	0.811	0.807	0.802
	2	0.862	0.860	0.857	0.854	0.851	0.848	0.845	0.842	0.838	0.835	0.831	0.828	0.824	0.820	0.816	0.812
	1	0.867	0.865	0.862	0.860	0.857	0.855	0.852	0.849	0.846	0.843	0.839	0.836	0.833	0.829	0.826	0.822
Beneficiary same age as Retiree	0	<b>0.872</b>	<b>0.870</b>	<b>0.868</b>	<b>0.866</b>	<b>0.863</b>	<b>0.861</b>	<b>0.858</b>	<b>0.856</b>	<b>0.853</b>	<b>0.850</b>	<b>0.847</b>	<b>0.845</b>	<b>0.842</b>	<b>0.839</b>	<b>0.836</b>	<b>0.833</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree -1	0.877	0.875	0.873	0.871	0.869	0.867	0.865	0.863	0.860	0.858	0.855	0.853	0.851	0.848	0.846	0.843
-2	0.882	0.880	0.879	0.877	0.875	0.873	0.872	0.870	0.868	0.866	0.864	0.862	0.859	0.857	0.855	0.853
-3	0.887	0.885	0.884	0.883	0.881	0.880	0.878	0.877	0.875	0.873	0.872	0.870	0.868	0.867	0.865	0.863
-4	0.892	0.891	0.890	0.888	0.887	0.886	0.885	0.884	0.882	0.881	0.880	0.878	0.877	0.876	0.874	0.873
-5	0.897	0.896	0.895	0.894	0.893	0.892	0.891	0.891	0.890	0.889	0.888	0.887	0.886	0.885	0.884	0.883
-6	0.902	0.901	0.901	0.900	0.899	0.899	0.898	0.897	0.897	0.896	0.895	0.895	0.894	0.894	0.893	0.892
-7	0.907	0.906	0.906	0.906	0.905	0.905	0.905	0.904	0.904	0.903	0.903	0.903	0.902	0.902	0.902	0.902
-8	0.912	0.911	0.911	0.911	0.911	0.911	0.911	0.911	0.911	0.910	0.910	0.910	0.910	0.910	0.910	0.910
-9	0.916	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.918	0.918	0.918	0.918	0.918	0.919
-10	0.921	0.922	0.922	0.922	0.923	0.923	0.923	0.923	0.924	0.924	0.924	0.925	0.925	0.926	0.926	0.927
-11	0.926	0.927	0.927	0.928	0.928	0.928	0.929	0.929	0.930	0.931	0.931	0.932	0.932	0.933	0.933	0.934
-12	0.931	0.931	0.932	0.933	0.933	0.934	0.935	0.935	0.936	0.937	0.937	0.938	0.939	0.939	0.940	0.941
-13	0.935	0.936	0.937	0.938	0.938	0.939	0.940	0.941	0.942	0.943	0.943	0.944	0.945	0.946	0.946	0.947
-14	0.940	0.941	0.942	0.943	0.943	0.944	0.945	0.946	0.947	0.948	0.949	0.950	0.951	0.951	0.952	0.953
-15	0.944	0.945	0.946	0.947	0.948	0.949	0.950	0.951	0.952	0.953	0.954	0.955	0.956	0.957	0.957	0.958
-16	0.948	0.949	0.950	0.952	0.953	0.954	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.961	0.962	0.962
-17	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.962	0.963	0.964	0.965	0.966	0.966	0.966
-18	0.956	0.957	0.959	0.960	0.961	0.962	0.963	0.964	0.965	0.966	0.967	0.968	0.969	0.970	0.970	0.970
-19	0.960	0.961	0.962	0.964	0.965	0.966	0.967	0.968	0.969	0.970	0.971	0.972	0.972	0.973	0.973	0.973
-20	0.963	0.965	0.966	0.967	0.968	0.969	0.971	0.972	0.973	0.973	0.974	0.975	0.975	0.976	0.976	0.976
-21	0.967	0.968	0.969	0.970	0.972	0.973	0.974	0.975	0.976	0.976	0.977	0.978	0.978	0.979	0.979	0.979
-22	0.970	0.971	0.972	0.973	0.975	0.976	0.977	0.978	0.978	0.979	0.980	0.980	0.981	0.981	0.981	0.981
-23	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.981	0.982	0.982	0.983	0.983	0.983	0.983
-24	0.975	0.977	0.978	0.979	0.980	0.981	0.982	0.982	0.983	0.983	0.984	0.984	0.985	0.985	0.985	0.985
-25	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.984	0.985	0.985	0.986	0.986	0.986	0.987	0.987	0.987
-26	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.988	0.988	0.988	0.988
-27	0.982	0.983	0.984	0.985	0.986	0.987	0.987	0.988	0.988	0.988	0.989	0.989	0.989	0.989	0.989	0.989
-28	0.984	0.985	0.986	0.987	0.987	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.990	0.990
-29	0.986	0.987	0.988	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
-30	0.988	0.988	0.989	0.990	0.990	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992
-31	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993
-32	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.993	0.993
-33	0.991	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994
-34	0.992	0.993	0.993	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994
-35	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994
Beneficiary older than Retiree -36	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	
-37	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	
-38	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	
-39	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996			
-40	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement															
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-41	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
older	-42	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
than	-43	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
Retiree	-44	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-45	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-46	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-47	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-48	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-49	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-50	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-51																
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	-68																
	-69																
	-70																
	-71																
	-72																
	-73																
	-74																
	-75																
Beneficiary	-76																
older	-77																
than	-78																
Retiree	-79																
	-80																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement														
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
Beneficiary	-81															
older	-82															
than	-83															
Retiree	-84															
	-85															
Beneficiary	-86															
older	-87															
than	-88															
Retiree	-89															
	-90															

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary	100																				
younger	99																				
than	98																				
Retiree	97																				
	96																				
	95																				
	94																				
	93																				
	92																				
	91																				
	90																				
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	67																				
	66																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	65																				
	64																				0.675
	63																				
	62																			0.689	0.675
	61																		0.703	0.689	0.676
Beneficiary younger than Retiree	60																				
	59																				
	58																				
	57																				
	56																				
	55																				
	54																				
	53																				
	52																				
	51																				
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	34																				
	33																				
	32																				
	31																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
30	0.884	0.878	0.872	0.865	0.858	0.851	0.844	0.837	0.829	0.821	0.812	0.804	0.795	0.786	0.776	0.766	0.755	0.744	0.732	0.720	
29	0.885	0.879	0.873	0.867	0.860	0.853	0.846	0.838	0.831	0.823	0.814	0.806	0.797	0.788	0.778	0.768	0.757	0.746	0.735	0.723	
28	0.887	0.881	0.875	0.868	0.861	0.854	0.847	0.840	0.833	0.825	0.817	0.808	0.799	0.790	0.781	0.771	0.760	0.749	0.738	0.726	
27	0.888	0.882	0.876	0.870	0.863	0.856	0.849	0.842	0.835	0.827	0.819	0.810	0.802	0.793	0.783	0.773	0.763	0.752	0.741	0.729	
26	0.889	0.884	0.878	0.871	0.865	0.858	0.851	0.844	0.837	0.829	0.821	0.813	0.804	0.795	0.786	0.776	0.766	0.755	0.744	0.732	
Beneficiary younger than Retiree	25	0.891	0.885	0.879	0.873	0.867	0.860	0.853	0.846	0.839	0.831	0.823	0.815	0.807	0.798	0.789	0.779	0.769	0.758	0.747	0.736
	24	0.892	0.887	0.881	0.875	0.869	0.862	0.855	0.848	0.841	0.834	0.826	0.818	0.809	0.801	0.792	0.782	0.772	0.762	0.751	0.739
	23	0.894	0.889	0.883	0.877	0.871	0.864	0.857	0.850	0.843	0.836	0.828	0.821	0.812	0.804	0.795	0.785	0.775	0.765	0.754	0.743
	22	0.896	0.890	0.885	0.879	0.873	0.866	0.859	0.853	0.846	0.839	0.831	0.823	0.815	0.807	0.798	0.789	0.779	0.769	0.758	0.747
	21	0.898	0.892	0.887	0.881	0.875	0.868	0.862	0.855	0.848	0.841	0.834	0.826	0.818	0.810	0.801	0.792	0.783	0.773	0.762	0.751
	20	0.899	0.894	0.889	0.883	0.877	0.871	0.864	0.858	0.851	0.844	0.837	0.829	0.821	0.813	0.805	0.796	0.786	0.776	0.766	0.755
	19	0.901	0.896	0.891	0.885	0.879	0.873	0.867	0.861	0.854	0.847	0.840	0.832	0.825	0.817	0.808	0.799	0.790	0.781	0.770	0.760
	18	0.903	0.898	0.893	0.888	0.882	0.876	0.869	0.863	0.857	0.850	0.843	0.836	0.828	0.820	0.812	0.803	0.794	0.785	0.775	0.765
	17	0.905	0.900	0.895	0.890	0.884	0.878	0.872	0.866	0.860	0.853	0.846	0.839	0.832	0.824	0.816	0.807	0.799	0.789	0.779	0.769
	16	0.908	0.903	0.898	0.892	0.887	0.881	0.875	0.869	0.863	0.856	0.850	0.843	0.835	0.828	0.820	0.812	0.803	0.794	0.784	0.774
	15	0.910	0.905	0.900	0.895	0.889	0.884	0.878	0.872	0.866	0.860	0.853	0.846	0.839	0.832	0.824	0.816	0.807	0.799	0.789	0.779
	14	0.912	0.907	0.903	0.897	0.892	0.886	0.881	0.875	0.869	0.863	0.857	0.850	0.843	0.836	0.828	0.820	0.812	0.803	0.794	0.785
	13	0.914	0.910	0.905	0.900	0.895	0.889	0.884	0.878	0.873	0.867	0.860	0.854	0.847	0.840	0.833	0.825	0.817	0.808	0.799	0.790
	12	0.917	0.912	0.908	0.903	0.898	0.892	0.887	0.882	0.876	0.870	0.864	0.858	0.851	0.845	0.837	0.830	0.822	0.814	0.805	0.796
	11	0.919	0.915	0.910	0.906	0.901	0.895	0.890	0.885	0.880	0.874	0.868	0.862	0.856	0.849	0.842	0.835	0.827	0.819	0.810	0.801
	10	0.922	0.917	0.913	0.908	0.904	0.899	0.894	0.889	0.883	0.878	0.872	0.866	0.860	0.854	0.847	0.840	0.832	0.824	0.816	0.807
	9	0.924	0.920	0.916	0.911	0.907	0.902	0.897	0.892	0.887	0.882	0.876	0.870	0.864	0.858	0.852	0.845	0.837	0.830	0.822	0.814
	8	0.927	0.923	0.919	0.914	0.910	0.905	0.900	0.896	0.891	0.886	0.880	0.875	0.869	0.863	0.857	0.850	0.843	0.835	0.828	0.820
	7	0.929	0.925	0.921	0.917	0.913	0.908	0.904	0.899	0.894	0.889	0.884	0.879	0.873	0.868	0.861	0.855	0.848	0.841	0.834	0.826
	6	0.932	0.928	0.924	0.920	0.916	0.912	0.907	0.903	0.898	0.893	0.888	0.883	0.878	0.872	0.867	0.860	0.854	0.847	0.840	0.832
Beneficiary younger than Retiree	5	0.934	0.931	0.927	0.923	0.919	0.915	0.911	0.906	0.902	0.897	0.893	0.888	0.883	0.877	0.872	0.866	0.859	0.853	0.846	0.839
	4	0.937	0.934	0.930	0.926	0.922	0.918	0.914	0.910	0.906	0.901	0.897	0.892	0.887	0.882	0.877	0.871	0.865	0.859	0.852	0.845
	3	0.939	0.936	0.933	0.929	0.925	0.921	0.917	0.914	0.910	0.905	0.901	0.897	0.892	0.887	0.882	0.876	0.871	0.865	0.858	0.852
	2	0.942	0.939	0.936	0.932	0.929	0.925	0.921	0.917	0.913	0.909	0.905	0.901	0.896	0.892	0.887	0.882	0.876	0.871	0.865	0.858
	1	0.944	0.942	0.938	0.935	0.932	0.928	0.924	0.921	0.917	0.913	0.909	0.905	0.901	0.897	0.892	0.887	0.882	0.876	0.871	0.865
Beneficiary same age as Retiree	0	<b>0.947</b>	<b>0.944</b>	<b>0.941</b>	<b>0.938</b>	<b>0.935</b>	<b>0.931</b>	<b>0.928</b>	<b>0.924</b>	<b>0.921</b>	<b>0.917</b>	<b>0.913</b>	<b>0.910</b>	<b>0.905</b>	<b>0.901</b>	<b>0.897</b>	<b>0.892</b>	<b>0.887</b>	<b>0.882</b>	<b>0.877</b>	<b>0.871</b>
Beneficiary older than	-1	0.949	0.947	0.944	0.941	0.938	0.934	0.931	0.928	0.924	0.921	0.917	0.914	0.910	0.906	0.902	0.897	0.893	0.888	0.883	0.877
	-2	0.952	0.949	0.946	0.943	0.940	0.937	0.934	0.931	0.928	0.925	0.921	0.918	0.914	0.910	0.907	0.902	0.898	0.893	0.889	0.884
	-3	0.954	0.952	0.949	0.946	0.943	0.940	0.937	0.934	0.931	0.928	0.925	0.922	0.918	0.915	0.911	0.907	0.903	0.899	0.894	0.890

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																					
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64		
Retiree	-4	0.956	0.954	0.951	0.949	0.946	0.943	0.940	0.937	0.935	0.932	0.929	0.926	0.923	0.919	0.916	0.912	0.908	0.904	0.900	0.895	
	-5	0.958	0.956	0.954	0.951	0.949	0.946	0.943	0.941	0.938	0.935	0.932	0.930	0.927	0.923	0.920	0.917	0.913	0.909	0.905	0.901	
	-6	0.960	0.958	0.956	0.954	0.951	0.948	0.946	0.943	0.941	0.938	0.936	0.933	0.930	0.928	0.925	0.921	0.918	0.914	0.911	0.907	
	-7	0.962	0.960	0.958	0.956	0.953	0.951	0.949	0.946	0.944	0.942	0.939	0.937	0.934	0.931	0.929	0.926	0.923	0.919	0.916	0.912	
	-8	0.964	0.962	0.960	0.958	0.956	0.953	0.951	0.949	0.947	0.945	0.942	0.940	0.938	0.935	0.933	0.930	0.927	0.924	0.921	0.917	
	-9	0.966	0.964	0.962	0.960	0.958	0.956	0.954	0.952	0.950	0.948	0.945	0.943	0.941	0.939	0.936	0.934	0.931	0.928	0.925	0.922	
	-10	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.940	0.938	0.935	0.933	0.930	0.927	
	-11	0.969	0.968	0.966	0.964	0.962	0.960	0.958	0.957	0.955	0.953	0.951	0.949	0.948	0.946	0.944	0.941	0.939	0.937	0.934	0.931	
	-12	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.959	0.957	0.956	0.954	0.952	0.951	0.949	0.947	0.945	0.943	0.941	0.938	0.936	
	-13	0.973	0.971	0.969	0.968	0.966	0.964	0.963	0.961	0.960	0.958	0.956	0.955	0.953	0.952	0.950	0.948	0.946	0.944	0.942	0.940	
	-14	0.974	0.973	0.971	0.970	0.968	0.966	0.965	0.963	0.962	0.960	0.959	0.958	0.956	0.955	0.953	0.951	0.950	0.948	0.946	0.944	
	-15	0.975	0.974	0.973	0.971	0.970	0.968	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957	0.956	0.954	0.953	0.951	0.949	0.947	
	Beneficiary older than Retiree	-16	0.977	0.975	0.974	0.973	0.971	0.970	0.968	0.967	0.966	0.965	0.963	0.962	0.961	0.960	0.959	0.957	0.956	0.954	0.953	0.951
		-17	0.978	0.977	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.960	0.959	0.957	0.956	0.954
		-18	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.962	0.961	0.960	0.959	0.957
-19		0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.970	0.969	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.961	0.960	
-20		0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.963	
-21		0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.975	0.974	0.973	0.972	0.972	0.971	0.970	0.969	0.968	0.968	0.967	0.965	
-22		0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.976	0.975	0.975	0.974	0.973	0.973	0.972	0.971	0.971	0.970	0.969	0.968	
-23		0.984	0.983	0.983	0.982	0.981	0.979	0.979	0.978	0.977	0.977	0.976	0.976	0.975	0.974	0.974	0.973	0.973	0.972	0.971	0.970	
-24		0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.979	0.979	0.978	0.978	0.977	0.977	0.976	0.976	0.975	0.974	0.974	0.973	0.972	
-25		0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.980	0.979	0.979	0.978	0.978	0.978	0.977	0.977	0.976	0.976	0.975	0.974	
-26		0.987	0.986	0.985	0.985	0.984	0.983	0.982	0.982	0.981	0.981	0.980	0.980	0.979	0.979	0.979	0.978	0.978	0.977	0.977	0.976	
-27		0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.983	0.982	0.982	0.981	0.981	0.981	0.980	0.980	0.980	0.979	0.979	0.978	0.977	
-28		0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.984	0.983	0.983	0.983	0.982	0.982	0.982	0.981	0.981	0.981	0.980	0.980	0.979	
-29		0.989	0.989	0.988	0.987	0.987	0.986	0.985	0.985	0.984	0.984	0.984	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.981	0.980	
-30		0.990	0.989	0.989	0.988	0.987	0.987	0.986	0.986	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.983	0.983	0.982	0.982	
-31		0.990	0.990	0.989	0.989	0.988	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.985	0.985	0.985	0.985	0.984	0.984	0.983	0.983	
-32		0.991	0.991	0.990	0.990	0.989	0.988	0.988	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.985	0.985	0.985	0.984	
-33		0.992	0.991	0.991	0.990	0.990	0.989	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.985	0.985	
-34		0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.986	0.986	
-35		0.993	0.992	0.992	0.992	0.991	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.987	0.987	
-36		0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988	
-37		0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.988	
-38		0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.989	
-39		0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
-40	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.990
-41	0.995	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991
-42	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991
-43	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.991
-44	0.996	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.992	0.992
-45	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992
-46	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992
-47	0.997	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.992
-48	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.992
-49	0.998	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.992
-50	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.993	0.992
Beneficiary older than Retiree	-51	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995				
	-52	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.995					
	-53	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996						
	-54	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.996	0.996							
	-55	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996								
Beneficiary older than Retiree	-56	0.999	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997									
	-57	0.999	0.999	0.998	0.998	0.998	0.998	0.997	0.997	0.997										
	-58	0.999	0.999	0.999	0.998	0.998	0.998	0.997	0.997											
	-59	0.999	0.999	0.999	0.998	0.998	0.998	0.997												
	-60	0.999	0.999	0.999	0.999	0.998	0.998													
Beneficiary older than Retiree	-61	0.999	0.999	0.999	0.999	0.998														
	-62	0.999	0.999	0.999	0.999															
	-63	0.999	0.999	0.999																
	-64	0.999	0.999																	
	-65	0.999																		

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
100																				
99																				
98																				
97																				
96																				
95																				
94																				
93																				
92																				
91																				
90																				
89																				
88																				
87																				
86																				
85																				
84																				
83																				0.320
82																			0.338	0.320
81																	0.357	0.339	0.320	
80																	0.376	0.357	0.339	0.321
79																0.395	0.376	0.358	0.339	0.321
78															0.414	0.395	0.377	0.358	0.340	0.321
77													0.433	0.415	0.396	0.377	0.358	0.340	0.322	
76												0.452	0.434	0.415	0.396	0.377	0.359	0.340	0.322	
75											0.471	0.453	0.434	0.415	0.397	0.378	0.359	0.341	0.322	
74										0.490	0.472	0.453	0.434	0.416	0.397	0.378	0.360	0.341	0.323	
73									0.509	0.490	0.472	0.454	0.435	0.416	0.397	0.379	0.360	0.342	0.323	
72								0.527	0.509	0.491	0.472	0.454	0.435	0.417	0.398	0.379	0.360	0.342	0.324	
71							0.545	0.527	0.509	0.491	0.473	0.454	0.436	0.417	0.398	0.380	0.361	0.342	0.324	
70						0.562	0.545	0.528	0.510	0.492	0.473	0.455	0.436	0.418	0.399	0.380	0.361	0.343	0.325	
69						0.580	0.563	0.546	0.528	0.510	0.492	0.474	0.455	0.437	0.418	0.399	0.381	0.362	0.343	0.325
68					0.597	0.580	0.563	0.546	0.529	0.511	0.493	0.474	0.456	0.437	0.419	0.400	0.381	0.362	0.344	0.326
67			0.613	0.597	0.581	0.564	0.547	0.529	0.511	0.493	0.475	0.457	0.438	0.419	0.400	0.382	0.363	0.345	0.326	
66		0.629	0.614	0.598	0.581	0.564	0.547	0.530	0.512	0.494	0.476	0.457	0.439	0.420	0.401	0.382	0.364	0.345	0.327	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary younger than Retiree	65		0.645	0.630	0.614	0.598	0.582	0.565	0.548	0.530	0.513	0.495	0.476	0.458	0.439	0.420	0.402	0.383	0.364	0.346	0.328
	64	0.660	0.646	0.630	0.615	0.599	0.582	0.566	0.548	0.531	0.513	0.495	0.477	0.458	0.440	0.421	0.402	0.384	0.365	0.346	0.328
	63	0.661	0.646	0.631	0.615	0.599	0.583	0.566	0.549	0.532	0.514	0.496	0.478	0.459	0.441	0.422	0.403	0.384	0.366	0.347	0.329
	62	0.661	0.647	0.632	0.616	0.600	0.584	0.567	0.550	0.532	0.515	0.497	0.478	0.460	0.441	0.423	0.404	0.385	0.366	0.348	0.330
	61	0.662	0.647	0.632	0.617	0.601	0.584	0.568	0.551	0.533	0.515	0.497	0.479	0.461	0.442	0.423	0.405	0.386	0.367	0.349	0.331
Beneficiary younger than Retiree	60	0.662	0.648	0.633	0.617	0.601	0.585	0.568	0.551	0.534	0.516	0.498	0.480	0.461	0.443	0.424	0.405	0.387	0.368	0.350	0.331
	59	0.663	0.649	0.634	0.618	0.602	0.586	0.569	0.552	0.535	0.517	0.499	0.481	0.462	0.444	0.425	0.406	0.388	0.369	0.350	0.332
	58	0.664	0.649	0.634	0.619	0.603	0.587	0.570	0.553	0.535	0.518	0.500	0.482	0.463	0.445	0.426	0.407	0.389	0.370	0.351	0.333
	57	0.665	0.650	0.635	0.620	0.604	0.587	0.571	0.554	0.536	0.519	0.501	0.482	0.464	0.446	0.427	0.408	0.390	0.371	0.352	0.334
	56	0.665	0.651	0.636	0.620	0.605	0.588	0.572	0.555	0.537	0.520	0.502	0.483	0.465	0.447	0.428	0.409	0.391	0.372	0.353	0.335
	55	0.666	0.652	0.637	0.621	0.605	0.589	0.573	0.556	0.538	0.521	0.503	0.484	0.466	0.448	0.429	0.410	0.392	0.373	0.355	0.336
	54	0.667	0.652	0.638	0.622	0.606	0.590	0.574	0.557	0.539	0.522	0.504	0.486	0.467	0.449	0.430	0.412	0.393	0.374	0.356	0.338
	53	0.668	0.653	0.639	0.623	0.607	0.591	0.575	0.558	0.540	0.523	0.505	0.487	0.468	0.450	0.431	0.413	0.394	0.375	0.357	0.339
	52	0.669	0.654	0.640	0.624	0.608	0.592	0.576	0.559	0.542	0.524	0.506	0.488	0.470	0.451	0.433	0.414	0.395	0.377	0.358	0.340
	51	0.670	0.655	0.641	0.625	0.610	0.593	0.577	0.560	0.543	0.525	0.507	0.489	0.471	0.453	0.434	0.415	0.397	0.378	0.360	0.342
	50	0.671	0.656	0.642	0.626	0.611	0.595	0.578	0.561	0.544	0.527	0.509	0.491	0.472	0.454	0.435	0.417	0.398	0.380	0.361	0.343
	49	0.672	0.658	0.643	0.628	0.612	0.596	0.579	0.563	0.545	0.528	0.510	0.492	0.474	0.455	0.437	0.418	0.400	0.381	0.363	0.345
	48	0.673	0.659	0.644	0.629	0.613	0.597	0.581	0.564	0.547	0.529	0.512	0.494	0.475	0.457	0.439	0.420	0.401	0.383	0.364	0.346
	47	0.674	0.660	0.645	0.630	0.615	0.599	0.582	0.565	0.548	0.531	0.513	0.495	0.477	0.459	0.440	0.422	0.403	0.385	0.366	0.348
	46	0.675	0.661	0.647	0.632	0.616	0.600	0.584	0.567	0.550	0.533	0.515	0.497	0.479	0.460	0.442	0.424	0.405	0.386	0.368	0.350
	45	0.677	0.663	0.648	0.633	0.618	0.602	0.585	0.569	0.552	0.534	0.517	0.499	0.481	0.462	0.444	0.425	0.407	0.388	0.370	0.352
	44	0.678	0.664	0.650	0.635	0.619	0.603	0.587	0.570	0.553	0.536	0.519	0.501	0.483	0.464	0.446	0.427	0.409	0.390	0.372	0.354
	43	0.680	0.666	0.651	0.636	0.621	0.605	0.589	0.572	0.555	0.538	0.520	0.503	0.485	0.466	0.448	0.430	0.411	0.393	0.374	0.356
	42	0.681	0.667	0.653	0.638	0.623	0.607	0.591	0.574	0.557	0.540	0.523	0.505	0.487	0.469	0.450	0.432	0.413	0.395	0.377	0.358
	41	0.683	0.669	0.655	0.640	0.625	0.609	0.593	0.576	0.559	0.542	0.525	0.507	0.489	0.471	0.453	0.434	0.416	0.397	0.379	0.361
40	0.685	0.671	0.657	0.642	0.627	0.611	0.595	0.578	0.562	0.544	0.527	0.509	0.491	0.473	0.455	0.437	0.418	0.400	0.382	0.363	
39	0.686	0.673	0.658	0.644	0.629	0.613	0.597	0.581	0.564	0.547	0.529	0.512	0.494	0.476	0.458	0.439	0.421	0.403	0.384	0.366	
38	0.688	0.675	0.661	0.646	0.631	0.615	0.599	0.583	0.566	0.549	0.532	0.514	0.497	0.479	0.460	0.442	0.424	0.405	0.387	0.369	
37	0.690	0.677	0.663	0.648	0.633	0.618	0.602	0.586	0.569	0.552	0.535	0.517	0.499	0.481	0.463	0.445	0.427	0.408	0.390	0.372	
36	0.693	0.679	0.665	0.650	0.636	0.620	0.604	0.588	0.572	0.555	0.538	0.520	0.502	0.484	0.466	0.448	0.430	0.411	0.393	0.375	
35	0.695	0.681	0.667	0.653	0.638	0.623	0.607	0.591	0.574	0.558	0.540	0.523	0.505	0.488	0.469	0.451	0.433	0.415	0.396	0.378	
34	0.697	0.684	0.670	0.656	0.641	0.625	0.610	0.594	0.577	0.561	0.544	0.526	0.509	0.491	0.473	0.455	0.436	0.418	0.400	0.382	
33	0.700	0.686	0.672	0.658	0.644	0.628	0.613	0.597	0.581	0.564	0.547	0.530	0.512	0.494	0.476	0.458	0.440	0.422	0.403	0.385	
32	0.702	0.689	0.675	0.661	0.646	0.631	0.616	0.600	0.584	0.567	0.550	0.533	0.516	0.498	0.480	0.462	0.444	0.425	0.407	0.389	
31	0.705	0.692	0.678	0.664	0.650	0.635	0.619	0.603	0.587	0.571	0.554	0.537	0.519	0.502	0.484	0.466	0.448	0.429	0.411	0.393	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	
	30	0.708	0.695	0.681	0.667	0.653	0.638	0.623	0.607	0.591	0.574	0.558	0.541	0.523	0.506	0.488	0.470	0.452	0.434	0.416	0.398
	29	0.711	0.698	0.684	0.670	0.656	0.641	0.626	0.611	0.595	0.578	0.562	0.545	0.527	0.510	0.492	0.474	0.456	0.438	0.420	0.402
	28	0.714	0.701	0.688	0.674	0.660	0.645	0.630	0.615	0.599	0.582	0.566	0.549	0.532	0.514	0.497	0.479	0.461	0.443	0.425	0.407
	27	0.717	0.704	0.691	0.678	0.663	0.649	0.634	0.619	0.603	0.587	0.570	0.553	0.536	0.519	0.501	0.484	0.466	0.448	0.430	0.412
	26	0.720	0.708	0.695	0.681	0.667	0.653	0.638	0.623	0.607	0.591	0.575	0.558	0.541	0.524	0.506	0.489	0.471	0.453	0.435	0.417
Beneficiary younger than Retiree	25	0.724	0.712	0.699	0.685	0.671	0.657	0.642	0.627	0.612	0.596	0.580	0.563	0.546	0.529	0.512	0.494	0.476	0.459	0.441	0.423
	24	0.728	0.715	0.703	0.689	0.676	0.662	0.647	0.632	0.617	0.601	0.585	0.568	0.551	0.534	0.517	0.500	0.482	0.464	0.447	0.429
	23	0.732	0.719	0.707	0.694	0.680	0.666	0.652	0.637	0.622	0.606	0.590	0.574	0.557	0.540	0.523	0.506	0.488	0.471	0.453	0.436
	22	0.736	0.724	0.711	0.698	0.685	0.671	0.657	0.642	0.627	0.611	0.595	0.579	0.563	0.546	0.529	0.512	0.495	0.477	0.460	0.443
	21	0.740	0.728	0.716	0.703	0.690	0.676	0.662	0.647	0.632	0.617	0.601	0.585	0.569	0.553	0.536	0.519	0.502	0.484	0.467	0.450
	20	0.744	0.733	0.720	0.708	0.695	0.681	0.667	0.653	0.638	0.623	0.607	0.592	0.576	0.559	0.543	0.526	0.509	0.492	0.475	0.458
	19	0.749	0.737	0.725	0.713	0.700	0.687	0.673	0.659	0.644	0.629	0.614	0.598	0.582	0.566	0.550	0.533	0.516	0.499	0.483	0.466
	18	0.754	0.742	0.731	0.718	0.706	0.692	0.679	0.665	0.651	0.636	0.621	0.605	0.590	0.574	0.557	0.541	0.524	0.508	0.491	0.474
	17	0.759	0.748	0.736	0.724	0.711	0.698	0.685	0.671	0.657	0.643	0.628	0.613	0.597	0.581	0.565	0.549	0.533	0.516	0.500	0.483
	16	0.764	0.753	0.741	0.730	0.717	0.705	0.691	0.678	0.664	0.650	0.635	0.620	0.605	0.590	0.574	0.558	0.542	0.525	0.509	0.493
	15	0.769	0.758	0.747	0.736	0.724	0.711	0.698	0.685	0.671	0.657	0.643	0.628	0.613	0.598	0.583	0.567	0.551	0.535	0.519	0.503
	14	0.775	0.764	0.753	0.742	0.730	0.718	0.705	0.692	0.679	0.665	0.651	0.637	0.622	0.607	0.592	0.576	0.561	0.545	0.529	0.513
	13	0.780	0.770	0.759	0.748	0.737	0.725	0.712	0.700	0.687	0.673	0.659	0.645	0.631	0.616	0.601	0.586	0.571	0.555	0.540	0.524
	12	0.786	0.776	0.766	0.755	0.744	0.732	0.720	0.708	0.695	0.682	0.668	0.654	0.640	0.626	0.611	0.596	0.581	0.566	0.551	0.535
	11	0.792	0.782	0.772	0.762	0.751	0.739	0.728	0.716	0.703	0.690	0.677	0.664	0.650	0.636	0.622	0.607	0.592	0.577	0.562	0.547
	10	0.798	0.789	0.779	0.769	0.758	0.747	0.736	0.724	0.712	0.699	0.686	0.673	0.660	0.646	0.632	0.618	0.604	0.589	0.574	0.560
	9	0.805	0.796	0.786	0.776	0.766	0.755	0.744	0.732	0.721	0.709	0.696	0.683	0.670	0.657	0.643	0.630	0.615	0.601	0.587	0.573
	8	0.811	0.802	0.793	0.783	0.773	0.763	0.752	0.741	0.730	0.718	0.706	0.694	0.681	0.668	0.655	0.641	0.628	0.614	0.600	0.586
	7	0.818	0.809	0.800	0.791	0.781	0.771	0.761	0.750	0.739	0.728	0.716	0.704	0.692	0.679	0.666	0.653	0.640	0.627	0.613	0.599
	6	0.825	0.816	0.808	0.799	0.789	0.780	0.770	0.759	0.749	0.738	0.726	0.715	0.703	0.691	0.678	0.666	0.653	0.640	0.627	0.613
Beneficiary younger than Retiree	5	0.831	0.823	0.815	0.806	0.797	0.788	0.778	0.768	0.758	0.748	0.737	0.725	0.714	0.702	0.690	0.678	0.666	0.653	0.640	0.628
	4	0.838	0.830	0.822	0.814	0.806	0.797	0.787	0.778	0.768	0.758	0.747	0.736	0.725	0.714	0.703	0.691	0.679	0.667	0.654	0.642
	3	0.845	0.838	0.830	0.822	0.814	0.805	0.796	0.787	0.778	0.768	0.758	0.747	0.737	0.726	0.715	0.704	0.692	0.681	0.669	0.657
	2	0.852	0.845	0.837	0.830	0.822	0.814	0.805	0.796	0.787	0.778	0.768	0.759	0.748	0.738	0.728	0.717	0.706	0.694	0.683	0.672
	1	0.858	0.852	0.845	0.838	0.830	0.822	0.814	0.806	0.797	0.788	0.779	0.770	0.760	0.750	0.740	0.730	0.719	0.708	0.697	0.686
Beneficiary same age as Retiree	0	<b>0.865</b>	<b>0.859</b>	<b>0.852</b>	<b>0.845</b>	<b>0.838</b>	<b>0.831</b>	<b>0.823</b>	<b>0.815</b>	<b>0.807</b>	<b>0.798</b>	<b>0.790</b>	<b>0.781</b>	<b>0.772</b>	<b>0.762</b>	<b>0.753</b>	<b>0.743</b>	<b>0.733</b>	<b>0.722</b>	<b>0.712</b>	<b>0.701</b>
Beneficiary older than	-1	0.872	0.866	0.860	0.853	0.846	0.839	0.832	0.824	0.817	0.808	0.800	0.792	0.783	0.774	0.765	0.756	0.746	0.736	0.726	0.716
	-2	0.878	0.873	0.867	0.861	0.854	0.847	0.841	0.833	0.826	0.818	0.811	0.803	0.794	0.786	0.777	0.768	0.759	0.749	0.740	0.730
	-3	0.885	0.879	0.874	0.868	0.862	0.856	0.849	0.842	0.835	0.828	0.821	0.813	0.805	0.797	0.789	0.781	0.772	0.763	0.753	0.744

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																					
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84		
Retiree	-4	0.891	0.886	0.881	0.875	0.869	0.863	0.857	0.851	0.844	0.838	0.831	0.824	0.816	0.809	0.801	0.793	0.784	0.776	0.766	0.757	
	-5	0.897	0.892	0.887	0.882	0.877	0.871	0.865	0.859	0.853	0.847	0.840	0.834	0.827	0.820	0.812	0.804	0.796	0.788	0.779	0.770	
	-6	0.903	0.898	0.894	0.889	0.884	0.879	0.873	0.868	0.862	0.856	0.850	0.843	0.837	0.830	0.823	0.816	0.808	0.800	0.792	0.783	
	-7	0.908	0.904	0.900	0.895	0.891	0.886	0.881	0.876	0.870	0.865	0.859	0.853	0.847	0.840	0.834	0.827	0.819	0.812	0.803	0.795	
	-8	0.914	0.910	0.906	0.902	0.897	0.893	0.888	0.883	0.878	0.873	0.868	0.862	0.856	0.850	0.844	0.837	0.830	0.823	0.815	0.806	
	-9	0.919	0.915	0.912	0.908	0.904	0.899	0.895	0.891	0.886	0.881	0.876	0.871	0.865	0.859	0.853	0.847	0.840	0.833	0.825	0.817	
	-10	0.924	0.921	0.917	0.914	0.910	0.906	0.902	0.898	0.893	0.889	0.884	0.879	0.874	0.868	0.863	0.856	0.850	0.843	0.835	0.828	
	-11	0.929	0.926	0.922	0.919	0.916	0.912	0.908	0.904	0.900	0.896	0.891	0.887	0.882	0.877	0.871	0.865	0.859	0.852	0.845	0.837	
	-12	0.933	0.930	0.927	0.924	0.921	0.918	0.914	0.911	0.907	0.903	0.898	0.894	0.889	0.884	0.879	0.874	0.868	0.861	0.854	0.847	
	-13	0.937	0.935	0.932	0.929	0.926	0.923	0.920	0.916	0.913	0.909	0.905	0.901	0.897	0.892	0.887	0.881	0.876	0.869	0.863	0.855	
	-14	0.941	0.939	0.937	0.934	0.931	0.928	0.925	0.922	0.919	0.915	0.911	0.907	0.903	0.899	0.894	0.889	0.883	0.877	0.871	0.864	
	-15	0.945	0.943	0.941	0.938	0.936	0.933	0.930	0.927	0.924	0.921	0.917	0.914	0.910	0.905	0.901	0.896	0.890	0.884	0.878	0.871	
	Beneficiary older than Retiree	-16	0.949	0.947	0.945	0.943	0.940	0.938	0.935	0.932	0.929	0.926	0.923	0.919	0.915	0.911	0.907	0.902	0.897	0.891	0.885	0.878
		-17	0.952	0.951	0.949	0.947	0.944	0.942	0.940	0.937	0.934	0.931	0.928	0.924	0.921	0.917	0.913	0.908	0.903	0.897	0.891	0.885
		-18	0.956	0.954	0.952	0.950	0.948	0.946	0.944	0.941	0.939	0.936	0.933	0.929	0.926	0.922	0.918	0.914	0.909	0.903	0.897	0.891
-19		0.959	0.957	0.956	0.954	0.952	0.950	0.948	0.945	0.943	0.940	0.937	0.934	0.930	0.927	0.923	0.919	0.914	0.909	0.903	0.896	
-20		0.962	0.960	0.959	0.957	0.955	0.953	0.951	0.949	0.946	0.944	0.941	0.938	0.935	0.931	0.928	0.923	0.919	0.914	0.908	0.902	
-21		0.964	0.963	0.962	0.960	0.958	0.956	0.954	0.952	0.950	0.948	0.945	0.942	0.939	0.936	0.932	0.928	0.923	0.918	0.912	0.906	
-22		0.967	0.966	0.964	0.963	0.961	0.959	0.957	0.955	0.953	0.951	0.948	0.946	0.943	0.939	0.936	0.932	0.927	0.922	0.917	0.910	
-23		0.969	0.968	0.967	0.965	0.964	0.962	0.960	0.958	0.956	0.954	0.952	0.949	0.946	0.943	0.939	0.935	0.931	0.926	0.920	0.914	
-24		0.971	0.970	0.969	0.968	0.966	0.965	0.963	0.961	0.959	0.957	0.955	0.952	0.949	0.946	0.943	0.939	0.934	0.929	0.923	0.917	
-25		0.973	0.972	0.971	0.970	0.968	0.967	0.965	0.964	0.962	0.960	0.957	0.955	0.952	0.949	0.946	0.942	0.937	0.932	0.926	0.919	
-26		0.975	0.974	0.973	0.972	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.948	0.944	0.940	0.935	0.928	0.921	
-27		0.977	0.976	0.975	0.974	0.972	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.957	0.954	0.951	0.947	0.942	0.937	0.930		
-28		0.978	0.977	0.977	0.975	0.974	0.973	0.972	0.970	0.968	0.966	0.964	0.962	0.959	0.956	0.953	0.949	0.944	0.938			
-29		0.980	0.979	0.978	0.977	0.976	0.975	0.973	0.972	0.970	0.968	0.966	0.964	0.961	0.958	0.954	0.950	0.945				
-30		0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.973	0.972	0.970	0.968	0.965	0.963	0.959	0.956	0.951					
-31		0.982	0.982	0.981	0.980	0.979	0.978	0.976	0.975	0.973	0.971	0.969	0.967	0.964	0.961	0.957						
-32		0.983	0.983	0.982	0.981	0.980	0.979	0.978	0.976	0.974	0.973	0.970	0.968	0.965	0.962							
-33		0.984	0.984	0.983	0.982	0.981	0.980	0.979	0.977	0.976	0.974	0.972	0.969	0.966								
-34		0.985	0.985	0.984	0.983	0.982	0.981	0.980	0.978	0.977	0.975	0.972	0.970									
-35		0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.979	0.978	0.976	0.973										
-36		0.987	0.987	0.986	0.985	0.984	0.983	0.982	0.980	0.978	0.976											
-37		0.988	0.987	0.987	0.986	0.985	0.984	0.982	0.981	0.979												
-38		0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.981													
-39		0.989	0.989	0.988	0.987	0.986	0.985	0.983														

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
-40	0.990	0.989	0.988	0.987	0.986	0.985														
-41	0.990	0.990	0.989	0.988	0.987															
-42	0.991	0.990	0.989	0.988																
-43	0.991	0.990	0.989																	
-44	0.991	0.990																		
-45	0.991																			
-46																				
-47																				
-48																				
-49																				
-50																				
Beneficiary older than Retiree	-51																			
	-52																			
	-53																			
	-54																			
	-55																			
Beneficiary older than Retiree	-56																			
	-57																			
	-58																			
	-59																			
	-60																			
Beneficiary older than Retiree	-61																			
	-62																			
	-63																			
	-64																			
	-65																			

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree																
100																
99																0.118
98															0.125	0.118
97														0.133	0.125	0.118
96													0.141	0.133	0.125	0.118
95												0.150	0.141	0.133	0.125	0.118
94											0.160	0.150	0.141	0.133	0.126	0.119
93										0.170	0.160	0.150	0.142	0.133	0.126	0.119
92									0.182	0.170	0.160	0.151	0.142	0.133	0.126	0.119
91								0.194	0.182	0.171	0.160	0.151	0.142	0.134	0.126	0.119
90							0.207	0.194	0.182	0.171	0.160	0.151	0.142	0.134	0.126	0.119
89						0.221	0.207	0.194	0.182	0.171	0.161	0.151	0.142	0.134	0.126	0.119
88					0.235	0.221	0.207	0.194	0.182	0.171	0.161	0.151	0.142	0.134	0.126	0.119
87				0.251	0.236	0.221	0.207	0.194	0.182	0.171	0.161	0.151	0.142	0.134	0.127	0.120
86			0.267	0.251	0.236	0.221	0.208	0.195	0.183	0.172	0.161	0.152	0.143	0.134	0.127	0.120
85		0.284	0.268	0.251	0.236	0.221	0.208	0.195	0.183	0.172	0.161	0.152	0.143	0.135	0.127	0.120
84	0.302	0.285	0.268	0.252	0.236	0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127	0.120
83	0.302	0.285	0.268	0.252	0.237	0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127	0.120
82	0.302	0.285	0.268	0.252	0.237	0.222	0.208	0.196	0.184	0.172	0.162	0.152	0.144	0.135	0.128	0.121
81	0.303	0.285	0.269	0.252	0.237	0.222	0.209	0.196	0.184	0.173	0.162	0.153	0.144	0.136	0.128	0.121
80	0.303	0.286	0.269	0.253	0.237	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136	0.128	0.121
79	0.303	0.286	0.269	0.253	0.238	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136	0.128	0.121
78	0.304	0.286	0.270	0.253	0.238	0.223	0.210	0.197	0.185	0.174	0.163	0.154	0.145	0.136	0.129	0.122
77	0.304	0.287	0.270	0.254	0.238	0.224	0.210	0.197	0.185	0.174	0.163	0.154	0.145	0.137	0.129	0.122
76	0.304	0.287	0.270	0.254	0.239	0.224	0.210	0.197	0.185	0.174	0.164	0.154	0.145	0.137	0.129	0.122
75	0.305	0.287	0.271	0.254	0.239	0.224	0.211	0.198	0.186	0.174	0.164	0.154	0.146	0.137	0.130	0.123
74	0.305	0.288	0.271	0.255	0.239	0.225	0.211	0.198	0.186	0.175	0.164	0.155	0.146	0.138	0.130	0.123
73	0.306	0.288	0.271	0.255	0.240	0.225	0.211	0.198	0.186	0.175	0.165	0.155	0.146	0.138	0.130	0.123
72	0.306	0.289	0.272	0.256	0.240	0.226	0.212	0.199	0.187	0.176	0.165	0.156	0.147	0.138	0.131	0.124
71	0.306	0.289	0.272	0.256	0.241	0.226	0.212	0.199	0.187	0.176	0.166	0.156	0.147	0.139	0.131	0.124
70	0.307	0.290	0.273	0.257	0.241	0.227	0.213	0.200	0.188	0.177	0.166	0.156	0.148	0.139	0.132	0.125
69	0.307	0.290	0.273	0.257	0.242	0.227	0.213	0.200	0.188	0.177	0.167	0.157	0.148	0.140	0.132	0.125
68	0.308	0.291	0.274	0.258	0.242	0.228	0.214	0.201	0.189	0.177	0.167	0.157	0.149	0.140	0.133	0.126
67	0.309	0.291	0.274	0.258	0.243	0.228	0.214	0.201	0.189	0.178	0.168	0.158	0.149	0.141	0.133	0.126
66	0.309	0.292	0.275	0.259	0.243	0.229	0.215	0.202	0.190	0.179	0.168	0.159	0.150	0.141	0.134	0.127

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree	65	0.310	0.292	0.276	0.259	0.244	0.229	0.215	0.203	0.190	0.179	0.169	0.159	0.150	0.142	0.134	0.127
	64	0.310	0.293	0.276	0.260	0.245	0.230	0.216	0.203	0.191	0.180	0.169	0.160	0.151	0.143	0.135	0.128
	63	0.311	0.294	0.277	0.261	0.245	0.231	0.217	0.204	0.192	0.181	0.170	0.160	0.152	0.143	0.136	0.129
	62	0.312	0.295	0.278	0.262	0.246	0.231	0.218	0.205	0.192	0.181	0.171	0.161	0.152	0.144	0.136	0.129
	61	0.313	0.295	0.279	0.262	0.247	0.232	0.218	0.205	0.193	0.182	0.172	0.162	0.153	0.145	0.137	0.130
Beneficiary younger than Retiree	60	0.314	0.296	0.279	0.263	0.248	0.233	0.219	0.206	0.194	0.183	0.172	0.163	0.154	0.145	0.138	0.131
	59	0.314	0.297	0.280	0.264	0.249	0.234	0.220	0.207	0.195	0.184	0.173	0.164	0.155	0.146	0.139	0.132
	58	0.315	0.298	0.281	0.265	0.250	0.235	0.221	0.208	0.196	0.185	0.174	0.164	0.156	0.147	0.140	0.133
	57	0.316	0.299	0.282	0.266	0.250	0.236	0.222	0.209	0.197	0.186	0.175	0.165	0.156	0.148	0.141	0.134
	56	0.317	0.300	0.283	0.267	0.252	0.237	0.223	0.210	0.198	0.187	0.176	0.166	0.157	0.149	0.142	0.135
	55	0.319	0.301	0.284	0.268	0.253	0.238	0.224	0.211	0.199	0.188	0.177	0.167	0.159	0.150	0.143	0.136
	54	0.320	0.302	0.286	0.269	0.254	0.239	0.225	0.212	0.200	0.189	0.178	0.169	0.160	0.151	0.144	0.137
	53	0.321	0.304	0.287	0.271	0.255	0.240	0.226	0.213	0.201	0.190	0.179	0.170	0.161	0.153	0.145	0.138
	52	0.322	0.305	0.288	0.272	0.256	0.242	0.228	0.215	0.203	0.191	0.181	0.171	0.162	0.154	0.146	0.139
	51	0.324	0.306	0.290	0.273	0.258	0.243	0.229	0.216	0.204	0.193	0.182	0.172	0.164	0.155	0.148	0.141
	50	0.325	0.308	0.291	0.275	0.259	0.244	0.231	0.217	0.205	0.194	0.184	0.174	0.165	0.157	0.149	0.142
	49	0.327	0.309	0.293	0.276	0.261	0.246	0.232	0.219	0.207	0.196	0.185	0.175	0.166	0.158	0.151	0.143
	48	0.328	0.311	0.294	0.278	0.262	0.248	0.234	0.221	0.209	0.197	0.187	0.177	0.168	0.160	0.152	0.145
	47	0.330	0.313	0.296	0.280	0.264	0.249	0.235	0.222	0.210	0.199	0.188	0.179	0.170	0.161	0.154	0.147
	46	0.332	0.315	0.298	0.282	0.266	0.251	0.237	0.224	0.212	0.201	0.190	0.180	0.171	0.163	0.155	0.148
	45	0.334	0.317	0.300	0.284	0.268	0.253	0.239	0.226	0.214	0.203	0.192	0.182	0.173	0.165	0.157	0.150
44	0.336	0.319	0.302	0.286	0.270	0.255	0.241	0.228	0.216	0.205	0.194	0.184	0.175	0.167	0.159	0.152	
43	0.338	0.321	0.304	0.288	0.272	0.257	0.243	0.230	0.218	0.207	0.196	0.186	0.177	0.169	0.161	0.154	
42	0.341	0.323	0.306	0.290	0.275	0.260	0.246	0.232	0.220	0.209	0.198	0.188	0.179	0.171	0.163	0.156	
41	0.343	0.326	0.309	0.293	0.277	0.262	0.248	0.235	0.222	0.211	0.200	0.191	0.182	0.173	0.166	0.159	
40	0.346	0.328	0.311	0.295	0.279	0.264	0.250	0.237	0.225	0.213	0.203	0.193	0.184	0.176	0.168	0.161	
39	0.348	0.331	0.314	0.298	0.282	0.267	0.253	0.240	0.227	0.216	0.205	0.196	0.187	0.178	0.171	0.164	
38	0.351	0.334	0.317	0.301	0.285	0.270	0.256	0.242	0.230	0.219	0.208	0.198	0.189	0.181	0.174	0.167	
37	0.354	0.337	0.320	0.303	0.288	0.273	0.259	0.245	0.233	0.222	0.211	0.201	0.192	0.184	0.177	0.170	
36	0.357	0.340	0.323	0.306	0.291	0.276	0.262	0.248	0.236	0.225	0.214	0.205	0.196	0.188	0.180	0.173	
35	0.361	0.343	0.326	0.310	0.294	0.279	0.265	0.252	0.239	0.228	0.218	0.208	0.199	0.191	0.184	0.177	
34	0.364	0.347	0.330	0.313	0.297	0.283	0.268	0.255	0.243	0.232	0.221	0.212	0.203	0.195	0.187	0.181	
33	0.368	0.350	0.333	0.317	0.301	0.286	0.272	0.259	0.247	0.236	0.225	0.216	0.207	0.199	0.192	0.185	
32	0.371	0.354	0.337	0.321	0.305	0.290	0.276	0.263	0.251	0.240	0.229	0.220	0.211	0.203	0.196	0.189	
31	0.376	0.358	0.341	0.325	0.309	0.294	0.280	0.267	0.255	0.244	0.234	0.224	0.216	0.208	0.201	0.194	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	
30	0.380	0.363	0.346	0.329	0.314	0.299	0.285	0.272	0.260	0.249	0.238	0.229	0.220	0.213	0.206	0.199	
29	0.384	0.367	0.350	0.334	0.319	0.304	0.290	0.277	0.265	0.254	0.243	0.234	0.226	0.218	0.211	0.205	
28	0.389	0.372	0.355	0.339	0.324	0.309	0.295	0.282	0.270	0.259	0.249	0.240	0.231	0.224	0.217	0.211	
27	0.394	0.377	0.361	0.344	0.329	0.314	0.300	0.288	0.276	0.265	0.255	0.245	0.237	0.230	0.223	0.217	
26	0.400	0.383	0.366	0.350	0.335	0.320	0.306	0.294	0.282	0.271	0.261	0.252	0.244	0.236	0.230	0.224	
Beneficiary younger than Retiree	25	0.406	0.389	0.372	0.356	0.341	0.326	0.313	0.300	0.288	0.277	0.267	0.258	0.250	0.243	0.237	0.231
	24	0.412	0.395	0.379	0.363	0.347	0.333	0.319	0.307	0.295	0.284	0.274	0.266	0.258	0.251	0.244	0.239
	23	0.419	0.402	0.385	0.370	0.354	0.340	0.326	0.314	0.302	0.292	0.282	0.273	0.266	0.259	0.253	0.247
	22	0.426	0.409	0.393	0.377	0.362	0.347	0.334	0.321	0.310	0.300	0.290	0.281	0.274	0.267	0.261	0.256
	21	0.433	0.416	0.400	0.385	0.370	0.355	0.342	0.330	0.318	0.308	0.299	0.290	0.283	0.276	0.271	0.266
	20	0.441	0.424	0.408	0.393	0.378	0.364	0.351	0.338	0.327	0.317	0.308	0.300	0.292	0.286	0.281	0.276
	19	0.449	0.433	0.417	0.401	0.387	0.373	0.360	0.348	0.336	0.326	0.317	0.310	0.303	0.297	0.291	0.287
	18	0.458	0.442	0.426	0.411	0.396	0.382	0.369	0.357	0.346	0.337	0.328	0.320	0.313	0.308	0.303	0.299
	17	0.467	0.451	0.435	0.420	0.406	0.392	0.379	0.368	0.357	0.347	0.339	0.331	0.325	0.320	0.315	0.311
	16	0.477	0.461	0.445	0.431	0.416	0.403	0.390	0.379	0.368	0.359	0.351	0.343	0.337	0.332	0.328	0.324
	15	0.487	0.471	0.456	0.441	0.427	0.414	0.402	0.390	0.380	0.371	0.363	0.356	0.350	0.345	0.341	0.338
	14	0.497	0.482	0.467	0.453	0.439	0.426	0.414	0.403	0.393	0.384	0.376	0.369	0.364	0.359	0.355	0.352
	13	0.509	0.494	0.479	0.465	0.451	0.438	0.426	0.416	0.406	0.397	0.390	0.383	0.378	0.374	0.370	0.367
	12	0.520	0.506	0.491	0.477	0.464	0.451	0.440	0.429	0.420	0.411	0.404	0.398	0.393	0.389	0.385	0.382
	11	0.533	0.518	0.504	0.490	0.477	0.465	0.454	0.443	0.434	0.426	0.419	0.413	0.408	0.404	0.401	0.398
	10	0.545	0.531	0.517	0.504	0.491	0.479	0.468	0.458	0.449	0.441	0.434	0.429	0.424	0.420	0.417	0.414
	9	0.558	0.544	0.531	0.518	0.506	0.494	0.483	0.473	0.465	0.457	0.450	0.445	0.440	0.436	0.433	0.430
	8	0.572	0.558	0.545	0.533	0.520	0.509	0.499	0.489	0.481	0.473	0.467	0.461	0.456	0.452	0.449	0.446
	7	0.586	0.573	0.560	0.548	0.536	0.525	0.514	0.505	0.497	0.489	0.483	0.477	0.473	0.469	0.465	0.463
	6	0.600	0.588	0.575	0.563	0.552	0.541	0.531	0.522	0.513	0.506	0.500	0.494	0.489	0.485	0.482	0.479
Beneficiary younger than Retiree	5	0.615	0.603	0.591	0.579	0.568	0.557	0.547	0.538	0.530	0.523	0.516	0.511	0.506	0.502	0.498	0.495
	4	0.630	0.618	0.606	0.595	0.584	0.573	0.564	0.555	0.547	0.539	0.533	0.527	0.522	0.518	0.514	0.511
	3	0.645	0.633	0.622	0.611	0.600	0.590	0.580	0.571	0.563	0.556	0.550	0.544	0.539	0.534	0.531	0.527
	2	0.660	0.649	0.638	0.627	0.616	0.606	0.597	0.588	0.580	0.573	0.566	0.560	0.555	0.550	0.546	0.543
	1	0.675	0.664	0.653	0.643	0.632	0.622	0.613	0.604	0.596	0.589	0.582	0.576	0.571	0.566	0.562	0.558
Beneficiary same age as Retiree	0	<b>0.690</b>	<b>0.680</b>	<b>0.669</b>	<b>0.659</b>	<b>0.648</b>	<b>0.638</b>	<b>0.629</b>	<b>0.620</b>	<b>0.612</b>	<b>0.605</b>	<b>0.598</b>	<b>0.592</b>	<b>0.587</b>	<b>0.582</b>	<b>0.577</b>	<b>0.574</b>
Beneficiary older than	-1	0.705	0.695	0.684	0.674	0.664	0.654	0.645	0.636	0.628	0.620	0.614	0.607	0.602	0.597	0.592	0.588
	-2	0.720	0.710	0.699	0.689	0.679	0.670	0.660	0.651	0.643	0.636	0.629	0.623	0.617	0.612	0.607	0.602
	-3	0.734	0.724	0.714	0.704	0.694	0.684	0.675	0.666	0.658	0.651	0.644	0.637	0.631	0.626	0.621	0.615

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																	
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100		
Retiree	-4	0.748	0.738	0.728	0.718	0.709	0.699	0.690	0.681	0.673	0.665	0.658	0.651	0.645	0.639	0.634	0.628	
	-5	0.761	0.751	0.742	0.732	0.722	0.713	0.704	0.695	0.687	0.679	0.672	0.665	0.658	0.652	0.646	0.640	
	-6	0.774	0.764	0.755	0.745	0.736	0.726	0.717	0.708	0.700	0.692	0.685	0.678	0.671	0.664	0.658	0.651	
	-7	0.786	0.777	0.768	0.758	0.749	0.739	0.730	0.721	0.713	0.705	0.697	0.690	0.683	0.676	0.668	0.661	
	-8	0.798	0.789	0.780	0.770	0.761	0.752	0.743	0.734	0.725	0.717	0.709	0.701	0.694	0.686	0.678	0.670	
	-9	0.809	0.800	0.791	0.782	0.773	0.764	0.754	0.746	0.737	0.728	0.720	0.712	0.704	0.695	0.687	0.677	
	-10	0.819	0.811	0.802	0.793	0.784	0.775	0.766	0.757	0.748	0.739	0.730	0.722	0.713	0.704	0.694	0.683	
	-11	0.829	0.821	0.812	0.804	0.795	0.785	0.776	0.767	0.758	0.749	0.740	0.730	0.721	0.711	0.699		
	-12	0.839	0.831	0.822	0.814	0.804	0.795	0.786	0.776	0.767	0.758	0.748	0.738	0.728	0.716			
	-13	0.848	0.840	0.831	0.823	0.814	0.804	0.795	0.785	0.775	0.766	0.755	0.744	0.733				
	-14	0.856	0.848	0.840	0.831	0.822	0.813	0.803	0.793	0.783	0.773	0.761	0.749					
	-15	0.864	0.856	0.848	0.839	0.830	0.821	0.811	0.800	0.790	0.778	0.766						
	Beneficiary older than Retiree	-16	0.871	0.863	0.855	0.847	0.837	0.828	0.817	0.807	0.795	0.783						
		-17	0.878	0.870	0.862	0.853	0.844	0.834	0.823	0.812	0.799							
		-18	0.884	0.876	0.868	0.859	0.850	0.839	0.828	0.815								
-19		0.890	0.882	0.874	0.865	0.855	0.844	0.831										
-20		0.895	0.887	0.878	0.869	0.859	0.847											
-21		0.899	0.891	0.883	0.873	0.862												
-22		0.903	0.895	0.886	0.876													
-23		0.906	0.898	0.888														
-24		0.909	0.900															
-25		0.911																
-26																		
-27																		
-28																		
-29																		
-30																		
-31																		
-32																		
-33																		
-34																		
-35																		
-36																		
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**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
-40																
-41																
-42																
-43																
-44																
-45																
-46																
-47																
-48																
-49																
-50																
Beneficiary older than Retiree -51																
-52																
-53																
-54																
-55																
Beneficiary older than Retiree -56																
-57																
-58																
-59																
-60																
Beneficiary older than Retiree -61																
-62																
-63																
-64																
-65																



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																						
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39			
35																	0.810	0.803	0.796	0.788			
34																0.818	0.811	0.804	0.797	0.789			
33															0.825	0.819	0.812	0.805	0.797	0.790			
32														0.832	0.826	0.819	0.812	0.805	0.798	0.791			
31													0.839	0.833	0.827	0.820	0.813	0.806	0.799	0.791			
30												0.846	0.840	0.834	0.827	0.821	0.814	0.807	0.800	0.792			
29												0.852	0.847	0.841	0.834	0.828	0.821	0.815	0.808	0.800	0.793		
28										0.859		0.853	0.847	0.841	0.835	0.829	0.822	0.815	0.808	0.801	0.794		
27									0.865	0.859		0.854	0.848	0.842	0.836	0.829	0.823	0.816	0.809	0.802	0.795		
26								0.870	0.865	0.860		0.854	0.849	0.843	0.837	0.830	0.824	0.817	0.810	0.803	0.796		
25							0.876	0.871	0.866	0.861		0.855	0.849	0.844	0.837	0.831	0.825	0.818	0.811	0.804	0.797		
24						0.881	0.877	0.872	0.867	0.861		0.856	0.850	0.844	0.838	0.832	0.826	0.819	0.812	0.805	0.798		
23				0.887		0.882	0.877	0.872	0.867	0.862		0.857	0.851	0.845	0.839	0.833	0.827	0.820	0.813	0.806	0.799		
22			0.892	0.887		0.883	0.878	0.873	0.868	0.863		0.857	0.852	0.846	0.840	0.834	0.828	0.821	0.814	0.808	0.800		
21			0.896	0.892	0.888		0.883	0.879	0.874	0.869	0.864		0.858	0.853	0.847	0.841	0.835	0.829	0.822	0.816	0.809	0.802	
20		0.900	0.897	0.893	0.889		0.884	0.879	0.875	0.870	0.864		0.859	0.854	0.848	0.842	0.836	0.830	0.823	0.817	0.810	0.803	
19	0.904	0.901	0.897	0.894	0.889		0.885	0.880	0.875	0.870	0.865		0.860	0.855	0.849	0.843	0.837	0.831	0.825	0.818	0.811	0.804	
18	0.905	0.902	0.898	0.894	0.890		0.886	0.881	0.876	0.871	0.866		0.861	0.856	0.850	0.844	0.838	0.832	0.826	0.819	0.813	0.806	
17	0.905	0.902	0.899	0.895	0.891		0.886	0.882	0.877	0.872	0.867		0.862	0.857	0.851	0.845	0.839	0.833	0.827	0.821	0.814	0.807	
16	0.906	0.903	0.900	0.896	0.892		0.887	0.883	0.878	0.873	0.868		0.863	0.858	0.852	0.847	0.841	0.835	0.828	0.822	0.816	0.809	
15	0.907	0.904	0.900	0.896	0.892		0.888	0.884	0.879	0.874	0.869		0.864	0.859	0.853	0.848	0.842	0.836	0.830	0.824	0.817	0.811	
14	0.907	0.904	0.901	0.897	0.893		0.889	0.885	0.880	0.875	0.870		0.865	0.860	0.855	0.849	0.843	0.837	0.831	0.825	0.819	0.812	
13	0.908	0.905	0.902	0.898	0.894		0.890	0.885	0.881	0.876	0.871		0.866	0.861	0.856	0.850	0.845	0.839	0.833	0.827	0.820	0.814	
12	0.909	0.906	0.903	0.899	0.895		0.891	0.886	0.882	0.877	0.873		0.868	0.863	0.857	0.852	0.846	0.840	0.835	0.828	0.822	0.816	
11	0.910	0.907	0.904	0.900	0.896		0.892	0.888	0.883	0.879	0.874		0.869	0.864	0.859	0.853	0.848	0.842	0.836	0.830	0.824	0.818	
10	0.910	0.908	0.904	0.901	0.897		0.893	0.889	0.884	0.880	0.875		0.870	0.865	0.860	0.855	0.849	0.844	0.838	0.832	0.826	0.820	
9	0.911	0.909	0.905	0.902	0.898		0.894	0.890	0.885	0.881	0.876		0.872	0.867	0.862	0.856	0.851	0.845	0.840	0.834	0.828	0.822	
8	0.912	0.909	0.906	0.903	0.899		0.895	0.891	0.887	0.882	0.878		0.873	0.868	0.863	0.858	0.853	0.847	0.842	0.836	0.830	0.824	
7	0.913	0.910	0.907	0.904	0.900		0.896	0.892	0.888	0.884	0.879		0.874	0.870	0.865	0.860	0.854	0.849	0.843	0.838	0.832	0.826	
6	0.914	0.911	0.908	0.905	0.901		0.897	0.893	0.889	0.885	0.880		0.876	0.871	0.866	0.861	0.856	0.851	0.845	0.840	0.834	0.828	
Beneficiary younger than Retiree																							
5	0.915	0.912	0.909	0.906	0.902		0.898	0.895	0.890	0.886	0.882		0.877	0.873	0.868	0.863	0.858	0.853	0.847	0.842	0.836	0.830	
4	0.916	0.913	0.910	0.907	0.903		0.900	0.896	0.892	0.888	0.883		0.879	0.874	0.870	0.865	0.860	0.855	0.849	0.844	0.838	0.833	
3	0.917	0.914	0.911	0.908	0.905		0.901	0.897	0.893	0.889	0.885		0.880	0.876	0.871	0.867	0.862	0.857	0.851	0.846	0.841	0.835	
2	0.918	0.915	0.913	0.909	0.906		0.902	0.898	0.895	0.891	0.886		0.882	0.878	0.873	0.868	0.864	0.859	0.854	0.848	0.843	0.838	
1	0.919	0.916	0.914	0.911	0.907		0.903	0.900	0.896	0.892	0.888		0.884	0.879	0.875	0.870	0.866	0.861	0.856	0.851	0.845	0.840	
Beneficiary same age as Retiree	<b>0</b>	<b>0.920</b>	<b>0.917</b>	<b>0.915</b>	<b>0.912</b>	<b>0.908</b>	<b>0.905</b>	<b>0.901</b>	<b>0.897</b>	<b>0.894</b>	<b>0.890</b>	<b>0.885</b>	<b>0.881</b>	<b>0.877</b>	<b>0.872</b>	<b>0.868</b>	<b>0.863</b>	<b>0.858</b>	<b>0.853</b>	<b>0.848</b>	<b>0.843</b>	<b>0.838</b>	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree -1	0.921	0.919	0.916	0.913	0.910	0.906	0.903	0.899	0.895	0.891	0.887	0.883	0.879	0.874	0.870	0.865	0.860	0.855	0.850	0.845
-2	0.922	0.920	0.917	0.914	0.911	0.907	0.904	0.900	0.897	0.893	0.889	0.885	0.880	0.876	0.872	0.867	0.862	0.858	0.853	0.848
-3	0.923	0.921	0.918	0.915	0.912	0.909	0.905	0.902	0.898	0.894	0.891	0.886	0.882	0.878	0.874	0.869	0.865	0.860	0.855	0.850
-4	0.924	0.922	0.919	0.917	0.913	0.910	0.907	0.903	0.900	0.896	0.892	0.888	0.884	0.880	0.876	0.871	0.867	0.862	0.858	0.853
-5	0.925	0.923	0.921	0.918	0.915	0.912	0.908	0.905	0.901	0.898	0.894	0.890	0.886	0.882	0.878	0.874	0.869	0.865	0.860	0.856
-6	0.926	0.924	0.922	0.919	0.916	0.913	0.910	0.906	0.903	0.899	0.896	0.892	0.888	0.884	0.880	0.876	0.872	0.867	0.863	0.858
-7	0.927	0.925	0.923	0.920	0.917	0.914	0.911	0.908	0.905	0.901	0.898	0.894	0.890	0.886	0.882	0.878	0.874	0.870	0.865	0.861
-8	0.928	0.927	0.924	0.922	0.919	0.916	0.913	0.910	0.906	0.903	0.899	0.896	0.892	0.888	0.884	0.880	0.876	0.872	0.868	0.864
-9	0.930	0.928	0.925	0.923	0.920	0.917	0.914	0.911	0.908	0.905	0.901	0.898	0.894	0.890	0.887	0.883	0.879	0.875	0.870	0.866
-10	0.931	0.929	0.927	0.924	0.922	0.919	0.916	0.913	0.910	0.906	0.903	0.900	0.896	0.892	0.889	0.885	0.881	0.877	0.873	0.869
-11	0.932	0.930	0.928	0.926	0.923	0.920	0.917	0.914	0.911	0.908	0.905	0.901	0.898	0.895	0.891	0.887	0.883	0.880	0.876	0.872
-12	0.933	0.931	0.929	0.927	0.924	0.922	0.919	0.916	0.913	0.910	0.907	0.903	0.900	0.897	0.893	0.889	0.886	0.882	0.878	0.874
-13	0.934	0.932	0.930	0.928	0.926	0.923	0.920	0.917	0.914	0.912	0.908	0.905	0.902	0.899	0.895	0.892	0.888	0.885	0.881	0.877
-14	0.935	0.934	0.932	0.929	0.927	0.924	0.922	0.919	0.916	0.913	0.910	0.907	0.904	0.901	0.897	0.894	0.891	0.887	0.883	0.880
-15	0.936	0.935	0.933	0.931	0.928	0.926	0.923	0.921	0.918	0.915	0.912	0.909	0.906	0.903	0.900	0.896	0.893	0.890	0.886	0.883
-16	0.937	0.936	0.934	0.932	0.930	0.927	0.925	0.922	0.920	0.917	0.914	0.911	0.908	0.905	0.902	0.899	0.895	0.892	0.889	0.885
-17	0.939	0.937	0.936	0.933	0.931	0.929	0.926	0.924	0.921	0.919	0.916	0.913	0.910	0.907	0.904	0.901	0.898	0.895	0.891	0.888
-18	0.940	0.938	0.937	0.935	0.933	0.930	0.928	0.925	0.923	0.920	0.918	0.915	0.912	0.909	0.906	0.903	0.900	0.897	0.894	0.891
-19	0.941	0.940	0.938	0.936	0.934	0.932	0.929	0.927	0.925	0.922	0.920	0.917	0.914	0.911	0.909	0.906	0.903	0.900	0.897	0.894
-20	0.942	0.941	0.939	0.938	0.936	0.933	0.931	0.929	0.926	0.924	0.922	0.919	0.916	0.914	0.911	0.908	0.905	0.902	0.899	0.897
-21	0.943	0.942	0.941	0.939	0.937	0.935	0.933	0.930	0.928	0.926	0.923	0.921	0.918	0.916	0.913	0.910	0.908	0.905	0.902	0.899
-22	0.945	0.943	0.942	0.940	0.938	0.936	0.934	0.932	0.930	0.928	0.925	0.923	0.921	0.918	0.915	0.913	0.910	0.908	0.905	0.902
-23	0.946	0.945	0.943	0.942	0.940	0.938	0.936	0.934	0.932	0.929	0.927	0.925	0.923	0.920	0.918	0.915	0.913	0.910	0.908	0.905
-24	0.947	0.946	0.945	0.943	0.941	0.939	0.937	0.935	0.933	0.931	0.929	0.927	0.925	0.922	0.920	0.918	0.915	0.913	0.910	0.908
-25	0.948	0.947	0.946	0.945	0.943	0.941	0.939	0.937	0.935	0.933	0.931	0.929	0.927	0.925	0.922	0.920	0.918	0.916	0.913	0.911
-26	0.949	0.949	0.947	0.946	0.944	0.942	0.941	0.939	0.937	0.935	0.933	0.931	0.929	0.927	0.925	0.923	0.920	0.918	0.916	0.914
-27	0.951	0.950	0.949	0.947	0.946	0.944	0.942	0.941	0.939	0.937	0.935	0.933	0.931	0.929	0.927	0.925	0.923	0.921	0.919	0.917
-28	0.952	0.951	0.950	0.949	0.947	0.946	0.944	0.942	0.941	0.939	0.937	0.935	0.933	0.931	0.929	0.928	0.926	0.924	0.921	0.919
-29	0.953	0.952	0.951	0.950	0.949	0.947	0.946	0.944	0.942	0.941	0.939	0.937	0.935	0.934	0.932	0.930	0.928	0.926	0.924	0.922
-30	0.954	0.954	0.953	0.952	0.950	0.949	0.947	0.946	0.944	0.943	0.941	0.939	0.938	0.936	0.934	0.932	0.931	0.929	0.927	0.925
-31	0.956	0.955	0.954	0.953	0.952	0.950	0.949	0.947	0.946	0.944	0.943	0.941	0.940	0.938	0.937	0.935	0.933	0.932	0.930	0.928
-32	0.957	0.956	0.956	0.954	0.953	0.952	0.951	0.949	0.948	0.946	0.945	0.943	0.942	0.940	0.939	0.937	0.936	0.934	0.933	0.931
-33	0.958	0.958	0.957	0.956	0.955	0.953	0.952	0.951	0.950	0.948	0.947	0.946	0.944	0.943	0.941	0.940	0.938	0.937	0.935	0.934
-34	0.959	0.959	0.958	0.957	0.956	0.955	0.954	0.953	0.951	0.950	0.949	0.948	0.946	0.945	0.944	0.942	0.941	0.939	0.938	0.937
-35	0.960	0.960	0.960	0.959	0.958	0.957	0.955	0.954	0.953	0.952	0.951	0.950	0.948	0.947	0.946	0.945	0.943	0.942	0.941	0.939
Beneficiary older than Retiree -36	0.962	0.961	0.961	0.960	0.959	0.958	0.957	0.956	0.955	0.954	0.953	0.952	0.951	0.949	0.948	0.947	0.946	0.945	0.943	0.942
-37	0.963	0.963	0.962	0.962	0.961	0.960	0.959	0.958	0.957	0.956	0.955	0.954	0.953	0.952	0.951	0.949	0.948	0.947	0.946	0.945
-38	0.964	0.964	0.964	0.963	0.962	0.961	0.960	0.959	0.958	0.957	0.956	0.955	0.954	0.953	0.952	0.951	0.950	0.949	0.948	0.948
-39	0.965	0.965	0.965	0.964	0.964	0.963	0.962	0.961	0.960	0.959	0.958	0.957	0.956	0.955	0.954	0.953	0.952	0.951	0.950	0.950
-40	0.967	0.967	0.966	0.966	0.965	0.964	0.963	0.963	0.962	0.961	0.960	0.960	0.959	0.958	0.957	0.956	0.955	0.955	0.954	0.953

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary -41	0.968	0.968	0.968	0.967	0.966	0.966	0.965	0.964	0.964	0.963	0.962	0.961	0.961	0.960	0.959	0.959	0.958	0.957	0.956	0.955
older -42	0.969	0.969	0.969	0.968	0.968	0.967	0.967	0.966	0.965	0.965	0.964	0.963	0.963	0.962	0.961	0.961	0.960	0.959	0.959	0.958
than -43	0.970	0.970	0.970	0.970	0.969	0.969	0.968	0.967	0.967	0.966	0.966	0.965	0.965	0.964	0.963	0.963	0.962	0.962	0.961	0.960
Retiree -44	0.971	0.971	0.971	0.971	0.971	0.970	0.969	0.969	0.968	0.968	0.967	0.967	0.966	0.966	0.965	0.965	0.964	0.964	0.963	0.963
-45	0.972	0.973	0.973	0.972	0.972	0.971	0.971	0.970	0.970	0.969	0.969	0.969	0.968	0.968	0.967	0.967	0.966	0.966	0.965	0.965
-46	0.973	0.974	0.974	0.973	0.973	0.973	0.972	0.972	0.971	0.971	0.971	0.970	0.970	0.969	0.969	0.969	0.968	0.968	0.967	0.967
-47	0.974	0.975	0.975	0.975	0.974	0.974	0.974	0.973	0.973	0.973	0.972	0.972	0.972	0.971	0.971	0.971	0.970	0.970	0.969	0.969
-48	0.976	0.976	0.976	0.976	0.976	0.975	0.975	0.975	0.974	0.974	0.974	0.973	0.973	0.973	0.973	0.972	0.972	0.972	0.971	0.971
-49	0.977	0.977	0.977	0.977	0.977	0.976	0.976	0.976	0.976	0.975	0.975	0.975	0.975	0.974	0.974	0.974	0.974	0.973	0.973	0.973
-50	0.978	0.978	0.978	0.978	0.978	0.978	0.977	0.977	0.977	0.977	0.977	0.976	0.976	0.976	0.976	0.976	0.975	0.975	0.975	0.974
-51	0.978	0.979	0.979	0.979	0.979	0.979	0.979	0.978	0.978	0.978	0.978	0.978	0.978	0.977	0.977	0.977	0.977	0.977	0.976	0.976
-52	0.979	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.978	0.978	0.978	0.977
-53	0.980	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.979	0.979	0.979
-54	0.981	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.981	0.981	0.981	0.981	0.981	0.981	0.980
-55	0.982	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.982	0.982	0.981
-56	0.983	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.983	0.983	0.983	0.983	0.983
-57	0.984	0.984	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.984
-58	0.985	0.985	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.985	0.985	0.985	0.985
-59	0.985	0.986	0.986	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.986	0.986
-60	0.986	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.986
-61	0.987	0.987	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.987	0.987
-62	0.987	0.988	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988
-63	0.988	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989
-64	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989
-65	0.989	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990
-66	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990
-67	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991
-68	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991
-69	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.991
-70	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992
-71	0.992	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992
-72	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992
-73	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993
-74	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993
-75	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994
Beneficiary -76	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994					
older -77	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995						
than -78	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995						
Retiree -79	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995								
-80	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996									

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																		
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
Beneficiary	-81	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996									
older	-82	0.996	0.996	0.996	0.997	0.997	0.997	0.996	0.996	0.996										
than	-83	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.996										
Retiree	-84	0.996	0.997	0.997	0.997	0.997	0.997	0.997												
	-85	0.996	0.997	0.997	0.997	0.997	0.997													
Beneficiary	-86	0.996	0.997	0.997	0.997	0.997														
older	-87	0.997	0.997	0.997	0.997															
than	-88	0.997	0.997	0.997																
Retiree	-89	0.997	0.997																	
	-90	0.997																		

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary 75																				
younger 74																				
than 73																				
Retiree 72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				0.611
58																				0.621
57																			0.621	0.611
56																		0.631	0.622	0.612
55																	0.640	0.632	0.622	0.613
54																0.650	0.641	0.632	0.623	0.613
53															0.658	0.650	0.641	0.633	0.623	0.614
52														0.667	0.659	0.651	0.642	0.633	0.624	0.614
51													0.676	0.668	0.660	0.651	0.643	0.634	0.625	0.615
50												0.684	0.676	0.668	0.660	0.652	0.643	0.634	0.625	0.616
49											0.692	0.685	0.677	0.669	0.661	0.652	0.644	0.635	0.626	0.616
48										0.701	0.693	0.685	0.677	0.669	0.661	0.653	0.645	0.636	0.627	0.617
47									0.709	0.701	0.694	0.686	0.678	0.670	0.662	0.654	0.645	0.637	0.628	0.618
46								0.717	0.710	0.702	0.694	0.686	0.679	0.671	0.663	0.655	0.646	0.637	0.628	0.619
45							0.726	0.718	0.710	0.702	0.695	0.687	0.679	0.671	0.663	0.655	0.647	0.638	0.629	0.620
44						0.735	0.727	0.719	0.711	0.703	0.695	0.688	0.680	0.672	0.664	0.656	0.648	0.639	0.630	0.621
43					0.744	0.735	0.727	0.719	0.711	0.704	0.696	0.689	0.681	0.673	0.665	0.657	0.649	0.640	0.631	0.622
42				0.752	0.744	0.736	0.728	0.720	0.712	0.704	0.697	0.689	0.682	0.674	0.666	0.658	0.650	0.641	0.632	0.623
41			0.761	0.753	0.745	0.737	0.729	0.721	0.713	0.705	0.698	0.690	0.682	0.675	0.667	0.659	0.651	0.642	0.633	0.624
Beneficiary 40																				0.625
younger 39		0.770	0.762	0.753	0.745	0.737	0.729	0.721	0.714	0.706	0.698	0.691	0.683	0.676	0.668	0.660	0.652	0.643	0.634	0.626
than 38	0.778	0.770	0.762	0.754	0.746	0.738	0.730	0.722	0.714	0.707	0.699	0.692	0.684	0.677	0.669	0.661	0.653	0.644	0.636	0.628
Retiree 37	0.779	0.771	0.763	0.755	0.747	0.739	0.731	0.723	0.715	0.708	0.700	0.693	0.685	0.678	0.670	0.662	0.654	0.646	0.637	0.629
36	0.779	0.771	0.763	0.755	0.747	0.739	0.732	0.724	0.716	0.709	0.701	0.694	0.686	0.679	0.671	0.663	0.655	0.647	0.638	0.629
	0.780	0.772	0.764	0.756	0.748	0.740	0.732	0.725	0.717	0.710	0.702	0.695	0.687	0.680	0.672	0.664	0.656	0.648	0.640	0.631

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
35	0.781	0.773	0.765	0.757	0.749	0.741	0.733	0.726	0.718	0.711	0.703	0.696	0.689	0.681	0.673	0.666	0.658	0.650	0.641	0.632	
34	0.781	0.774	0.766	0.758	0.750	0.742	0.734	0.726	0.719	0.712	0.704	0.697	0.690	0.682	0.675	0.667	0.659	0.651	0.643	0.634	
33	0.782	0.774	0.767	0.759	0.751	0.743	0.735	0.728	0.720	0.713	0.705	0.698	0.691	0.684	0.676	0.669	0.661	0.653	0.644	0.635	
32	0.783	0.775	0.767	0.760	0.752	0.744	0.736	0.729	0.721	0.714	0.707	0.700	0.692	0.685	0.678	0.670	0.662	0.654	0.646	0.637	
31	0.784	0.776	0.768	0.761	0.753	0.745	0.737	0.730	0.722	0.715	0.708	0.701	0.694	0.686	0.679	0.672	0.664	0.656	0.648	0.639	
30	0.785	0.777	0.769	0.762	0.754	0.746	0.738	0.731	0.723	0.716	0.709	0.702	0.695	0.688	0.681	0.673	0.666	0.658	0.649	0.641	
29	0.786	0.778	0.770	0.763	0.755	0.747	0.740	0.732	0.725	0.718	0.711	0.704	0.697	0.690	0.682	0.675	0.667	0.660	0.651	0.643	
28	0.787	0.779	0.771	0.764	0.756	0.748	0.741	0.733	0.726	0.719	0.712	0.705	0.698	0.691	0.684	0.677	0.669	0.662	0.653	0.645	
27	0.788	0.780	0.772	0.765	0.757	0.750	0.742	0.735	0.728	0.721	0.714	0.707	0.700	0.693	0.686	0.679	0.671	0.664	0.656	0.647	
26	0.789	0.781	0.774	0.766	0.758	0.751	0.743	0.736	0.729	0.722	0.715	0.709	0.702	0.695	0.688	0.681	0.673	0.666	0.658	0.650	
25	0.790	0.782	0.775	0.767	0.760	0.752	0.745	0.738	0.731	0.724	0.717	0.710	0.704	0.697	0.690	0.683	0.676	0.668	0.660	0.652	
24	0.791	0.783	0.776	0.769	0.761	0.754	0.746	0.739	0.732	0.725	0.719	0.712	0.705	0.699	0.692	0.685	0.678	0.670	0.663	0.655	
23	0.792	0.785	0.777	0.770	0.763	0.755	0.748	0.741	0.734	0.727	0.721	0.714	0.708	0.701	0.694	0.687	0.680	0.673	0.665	0.657	
22	0.793	0.786	0.779	0.771	0.764	0.757	0.750	0.743	0.736	0.729	0.723	0.716	0.710	0.703	0.696	0.690	0.683	0.676	0.668	0.660	
21	0.795	0.787	0.780	0.773	0.766	0.758	0.751	0.744	0.738	0.731	0.725	0.718	0.712	0.705	0.699	0.692	0.685	0.678	0.671	0.663	
20	0.796	0.789	0.782	0.774	0.767	0.760	0.753	0.746	0.740	0.733	0.727	0.720	0.714	0.708	0.701	0.695	0.688	0.681	0.674	0.666	
19	0.797	0.790	0.783	0.776	0.769	0.762	0.755	0.748	0.742	0.735	0.729	0.723	0.717	0.710	0.704	0.698	0.691	0.684	0.677	0.670	
18	0.799	0.792	0.785	0.778	0.771	0.764	0.757	0.750	0.744	0.737	0.731	0.725	0.719	0.713	0.707	0.701	0.694	0.687	0.680	0.673	
17	0.801	0.794	0.787	0.780	0.773	0.766	0.759	0.752	0.746	0.740	0.734	0.728	0.722	0.716	0.710	0.704	0.697	0.691	0.684	0.677	
16	0.802	0.795	0.788	0.781	0.775	0.768	0.761	0.755	0.748	0.742	0.736	0.730	0.725	0.719	0.713	0.707	0.700	0.694	0.687	0.680	
15	0.804	0.797	0.790	0.783	0.777	0.770	0.763	0.757	0.751	0.745	0.739	0.733	0.727	0.722	0.716	0.710	0.704	0.698	0.691	0.684	
14	0.806	0.799	0.792	0.785	0.779	0.772	0.766	0.759	0.753	0.747	0.742	0.736	0.730	0.725	0.719	0.713	0.707	0.701	0.695	0.688	
13	0.807	0.801	0.794	0.788	0.781	0.774	0.768	0.762	0.756	0.750	0.744	0.739	0.733	0.728	0.722	0.717	0.711	0.705	0.699	0.692	
12	0.809	0.803	0.796	0.790	0.783	0.777	0.770	0.764	0.758	0.753	0.747	0.742	0.737	0.731	0.726	0.721	0.715	0.709	0.703	0.697	
11	0.811	0.805	0.798	0.792	0.786	0.779	0.773	0.767	0.761	0.756	0.750	0.745	0.740	0.735	0.730	0.724	0.719	0.713	0.707	0.701	
10	0.813	0.807	0.801	0.794	0.788	0.782	0.776	0.770	0.764	0.759	0.754	0.749	0.743	0.738	0.733	0.728	0.723	0.718	0.712	0.706	
9	0.816	0.809	0.803	0.797	0.790	0.784	0.778	0.773	0.767	0.762	0.757	0.752	0.747	0.742	0.737	0.732	0.727	0.722	0.716	0.711	
8	0.818	0.812	0.805	0.799	0.793	0.787	0.781	0.776	0.770	0.765	0.760	0.755	0.751	0.746	0.741	0.737	0.732	0.727	0.721	0.716	
7	0.820	0.814	0.808	0.802	0.796	0.790	0.784	0.779	0.773	0.768	0.764	0.759	0.755	0.750	0.745	0.741	0.736	0.731	0.726	0.721	
6	0.822	0.816	0.810	0.804	0.798	0.793	0.787	0.782	0.777	0.772	0.767	0.763	0.758	0.754	0.750	0.745	0.741	0.736	0.731	0.726	
Beneficiary younger than Retiree	5	0.825	0.819	0.813	0.807	0.801	0.796	0.790	0.785	0.780	0.775	0.771	0.767	0.762	0.758	0.754	0.750	0.745	0.741	0.736	0.731
	4	0.827	0.821	0.816	0.810	0.804	0.799	0.793	0.788	0.783	0.779	0.775	0.771	0.766	0.762	0.758	0.754	0.750	0.746	0.742	0.737
	3	0.830	0.824	0.818	0.813	0.807	0.802	0.797	0.792	0.787	0.783	0.779	0.775	0.771	0.767	0.763	0.759	0.755	0.751	0.747	0.743
	2	0.832	0.827	0.821	0.816	0.810	0.805	0.800	0.795	0.790	0.786	0.782	0.779	0.775	0.771	0.768	0.764	0.760	0.757	0.753	0.748
	1	0.835	0.829	0.824	0.818	0.813	0.808	0.803	0.799	0.794	0.790	0.786	0.783	0.779	0.776	0.772	0.769	0.765	0.762	0.758	0.754
Beneficiary same age as Retiree	0	<b>0.837</b>	<b>0.832</b>	<b>0.827</b>	<b>0.821</b>	<b>0.816</b>	<b>0.811</b>	<b>0.807</b>	<b>0.802</b>	<b>0.798</b>	<b>0.794</b>	<b>0.790</b>	<b>0.787</b>	<b>0.784</b>	<b>0.780</b>	<b>0.777</b>	<b>0.774</b>	<b>0.771</b>	<b>0.767</b>	<b>0.764</b>	<b>0.760</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -1	0.840	0.835	0.830	0.824	0.819	0.815	0.810	0.806	0.802	0.798	0.794	0.791	0.788	0.785	0.782	0.779	0.776	0.773	0.770	0.766
-2	0.843	0.838	0.832	0.828	0.823	0.818	0.813	0.809	0.805	0.802	0.798	0.795	0.792	0.790	0.787	0.784	0.781	0.779	0.776	0.773
-3	0.845	0.840	0.835	0.831	0.826	0.821	0.817	0.813	0.809	0.806	0.803	0.800	0.797	0.794	0.792	0.789	0.787	0.784	0.782	0.779
-4	0.848	0.843	0.838	0.834	0.829	0.825	0.820	0.817	0.813	0.810	0.807	0.804	0.802	0.799	0.797	0.795	0.792	0.790	0.788	0.785
-5	0.851	0.846	0.841	0.837	0.832	0.828	0.824	0.820	0.817	0.814	0.811	0.809	0.806	0.804	0.802	0.800	0.798	0.796	0.794	0.792
-6	0.854	0.849	0.844	0.840	0.836	0.831	0.828	0.824	0.821	0.818	0.815	0.813	0.811	0.809	0.807	0.805	0.803	0.802	0.800	0.798
-7	0.856	0.852	0.847	0.843	0.839	0.835	0.831	0.828	0.825	0.822	0.820	0.817	0.815	0.814	0.812	0.811	0.809	0.808	0.806	0.804
-8	0.859	0.855	0.851	0.846	0.842	0.838	0.835	0.831	0.828	0.826	0.824	0.822	0.820	0.819	0.817	0.816	0.815	0.813	0.812	0.811
-9	0.862	0.858	0.854	0.849	0.846	0.842	0.838	0.835	0.832	0.830	0.828	0.826	0.825	0.823	0.822	0.821	0.820	0.819	0.818	0.817
-10	0.865	0.861	0.857	0.853	0.849	0.845	0.842	0.839	0.836	0.834	0.832	0.831	0.830	0.828	0.827	0.827	0.826	0.825	0.824	0.823
-11	0.868	0.864	0.860	0.856	0.852	0.849	0.846	0.843	0.840	0.838	0.837	0.835	0.834	0.833	0.832	0.832	0.831	0.831	0.830	0.829
-12	0.870	0.867	0.863	0.859	0.856	0.852	0.849	0.847	0.844	0.842	0.841	0.840	0.839	0.838	0.838	0.837	0.837	0.836	0.836	0.836
-13	0.873	0.870	0.866	0.862	0.859	0.856	0.853	0.850	0.848	0.847	0.845	0.844	0.844	0.843	0.843	0.842	0.842	0.842	0.842	0.842
-14	0.876	0.873	0.869	0.866	0.862	0.859	0.857	0.854	0.852	0.851	0.850	0.849	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848
-15	0.879	0.876	0.872	0.869	0.866	0.863	0.860	0.858	0.856	0.855	0.854	0.853	0.853	0.853	0.853	0.853	0.853	0.853	0.854	0.854
-16	0.882	0.879	0.875	0.872	0.869	0.866	0.864	0.862	0.860	0.859	0.858	0.858	0.857	0.857	0.858	0.858	0.858	0.859	0.859	0.860
-17	0.885	0.882	0.878	0.875	0.873	0.870	0.868	0.866	0.864	0.863	0.863	0.862	0.862	0.862	0.862	0.863	0.864	0.864	0.865	0.866
-18	0.888	0.885	0.882	0.879	0.876	0.873	0.871	0.870	0.868	0.867	0.867	0.867	0.867	0.867	0.867	0.868	0.869	0.870	0.871	0.871
-19	0.891	0.888	0.885	0.882	0.879	0.877	0.875	0.873	0.872	0.871	0.871	0.871	0.871	0.872	0.872	0.873	0.874	0.875	0.876	0.877
-20	0.894	0.891	0.888	0.885	0.883	0.881	0.879	0.877	0.876	0.875	0.875	0.875	0.876	0.876	0.877	0.878	0.879	0.880	0.881	0.883
-21	0.897	0.894	0.891	0.889	0.886	0.884	0.882	0.881	0.880	0.879	0.879	0.880	0.880	0.881	0.882	0.883	0.884	0.885	0.887	0.888
-22	0.899	0.897	0.894	0.892	0.890	0.888	0.886	0.885	0.884	0.884	0.884	0.884	0.885	0.885	0.886	0.888	0.889	0.890	0.892	0.893
-23	0.902	0.900	0.898	0.895	0.893	0.891	0.890	0.889	0.888	0.888	0.888	0.888	0.889	0.889	0.890	0.891	0.892	0.894	0.895	0.897
-24	0.905	0.903	0.901	0.899	0.897	0.895	0.893	0.892	0.892	0.892	0.892	0.892	0.893	0.894	0.896	0.897	0.899	0.900	0.902	0.903
-25	0.908	0.906	0.904	0.902	0.900	0.898	0.897	0.896	0.896	0.896	0.896	0.897	0.898	0.899	0.900	0.902	0.903	0.905	0.907	0.908
-26	0.911	0.909	0.907	0.905	0.903	0.902	0.901	0.900	0.899	0.900	0.900	0.901	0.902	0.903	0.904	0.906	0.908	0.910	0.911	0.913
-27	0.914	0.912	0.910	0.909	0.907	0.906	0.904	0.904	0.903	0.903	0.904	0.905	0.906	0.907	0.909	0.910	0.912	0.914	0.916	0.918
-28	0.917	0.915	0.914	0.912	0.910	0.909	0.908	0.907	0.907	0.907	0.908	0.909	0.910	0.911	0.913	0.915	0.917	0.918	0.920	0.922
-29	0.920	0.919	0.917	0.915	0.914	0.913	0.912	0.911	0.911	0.911	0.912	0.913	0.914	0.916	0.917	0.919	0.921	0.923	0.924	0.926
-30	0.923	0.922	0.920	0.919	0.917	0.916	0.915	0.915	0.915	0.915	0.916	0.917	0.918	0.920	0.921	0.923	0.925	0.927	0.928	0.930
-31	0.926	0.925	0.923	0.922	0.921	0.920	0.919	0.918	0.918	0.919	0.920	0.921	0.922	0.923	0.925	0.927	0.929	0.930	0.932	0.934
-32	0.929	0.928	0.926	0.925	0.924	0.923	0.922	0.922	0.922	0.923	0.923	0.925	0.926	0.927	0.929	0.931	0.932	0.934	0.936	0.937
-33	0.932	0.931	0.930	0.928	0.927	0.926	0.926	0.926	0.926	0.926	0.927	0.928	0.930	0.931	0.933	0.934	0.936	0.938	0.939	0.941
-34	0.935	0.934	0.933	0.932	0.931	0.930	0.929	0.929	0.929	0.930	0.931	0.932	0.933	0.934	0.936	0.938	0.939	0.941	0.943	0.944
-35	0.938	0.937	0.936	0.935	0.934	0.933	0.933	0.932	0.933	0.933	0.934	0.935	0.937	0.938	0.939	0.941	0.943	0.944	0.946	0.947
Beneficiary older than Retiree -36	0.941	0.940	0.939	0.938	0.937	0.936	0.936	0.936	0.936	0.937	0.938	0.939	0.940	0.941	0.943	0.944	0.946	0.947	0.949	0.950
-37	0.944	0.943	0.942	0.941	0.940	0.940	0.939	0.939	0.939	0.940	0.941	0.942	0.943	0.944	0.946	0.947	0.949	0.950	0.951	0.953
-38	0.947	0.946	0.945	0.944	0.943	0.943	0.942	0.942	0.942	0.943	0.944	0.945	0.946	0.947	0.949	0.950	0.951	0.953	0.954	0.955
-39	0.949	0.948	0.948	0.947	0.946	0.946	0.945	0.945	0.946	0.946	0.947	0.948	0.949	0.950	0.951	0.953	0.954	0.955	0.957	0.958
-40	0.952	0.951	0.950	0.950	0.949	0.949	0.948	0.948	0.948	0.949	0.950	0.951	0.952	0.953	0.954	0.955	0.956	0.958	0.959	0.960

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary	-41	0.955	0.954	0.953	0.953	0.952	0.952	0.951	0.951	0.951	0.952	0.953	0.953	0.954	0.955	0.956	0.958	0.959	0.960	0.961	0.962
older	-42	0.957	0.956	0.956	0.955	0.955	0.954	0.954	0.954	0.954	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.962	0.963	0.964	0.964
than	-43	0.960	0.959	0.958	0.958	0.957	0.957	0.957	0.956	0.957	0.957	0.958	0.958	0.959	0.960	0.961	0.962	0.963	0.964	0.965	0.966
Retiree	-44	0.962	0.961	0.961	0.960	0.960	0.959	0.959	0.959	0.959	0.959	0.960	0.961	0.961	0.962	0.963	0.964	0.965	0.966	0.967	0.967
	-45	0.964	0.964	0.963	0.963	0.962	0.962	0.961	0.961	0.961	0.962	0.962	0.963	0.963	0.964	0.965	0.966	0.967	0.968	0.968	0.969
	-46	0.966	0.966	0.965	0.965	0.964	0.964	0.964	0.963	0.963	0.964	0.964	0.965	0.965	0.966	0.967	0.968	0.968	0.969	0.970	0.970
	-47	0.968	0.968	0.967	0.967	0.966	0.966	0.966	0.966	0.966	0.966	0.967	0.967	0.967	0.968	0.969	0.969	0.970	0.971	0.971	0.971
	-48	0.970	0.970	0.969	0.969	0.968	0.968	0.968	0.968	0.967	0.967	0.968	0.968	0.968	0.969	0.969	0.970	0.971	0.971	0.972	0.973
	-49	0.972	0.972	0.971	0.971	0.970	0.970	0.970	0.969	0.969	0.969	0.970	0.970	0.971	0.971	0.972	0.972	0.973	0.973	0.973	0.974
	-50	0.974	0.974	0.973	0.973	0.972	0.972	0.971	0.971	0.971	0.971	0.971	0.972	0.972	0.972	0.973	0.973	0.974	0.974	0.974	0.974
	-51	0.976	0.975	0.975	0.974	0.974	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.974	0.974	0.974	0.975	0.975	0.975	0.975
	-52	0.977	0.977	0.976	0.976	0.975	0.975	0.974	0.974	0.974	0.974	0.974	0.975	0.975	0.975	0.975	0.975	0.976	0.976	0.976	0.976
	-53	0.979	0.978	0.978	0.977	0.977	0.976	0.976	0.976	0.975	0.975	0.975	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976
	-54	0.980	0.979	0.979	0.979	0.978	0.978	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977
	-55	0.981	0.981	0.980	0.980	0.979	0.979	0.979	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.977			
	-56	0.982	0.982	0.981	0.981	0.981	0.980	0.980	0.979	0.979	0.979	0.979	0.979	0.978	0.978	0.978					
	-57	0.983	0.983	0.983	0.982	0.982	0.981	0.981	0.980	0.980	0.979	0.979	0.979	0.979	0.979						
	-58	0.984	0.984	0.984	0.983	0.983	0.982	0.982	0.981	0.981	0.980	0.980	0.980	0.979							
	-59	0.985	0.985	0.985	0.984	0.984	0.983	0.982	0.982	0.981	0.981	0.981	0.980								
	-60	0.986	0.986	0.985	0.985	0.984	0.984	0.983	0.983	0.982	0.982	0.981									
	-61	0.987	0.987	0.986	0.986	0.985	0.985	0.984	0.983	0.983	0.982										
	-62	0.988	0.987	0.987	0.986	0.986	0.985	0.984	0.984	0.983											
	-63	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.984												
	-64	0.989	0.988	0.988	0.987	0.987	0.986	0.985													
	-65	0.989	0.989	0.989	0.988	0.987	0.986														
	-66	0.990	0.989	0.989	0.988	0.988															
	-67	0.990	0.990	0.989	0.989																
	-68	0.991	0.990	0.990																	
	-69	0.991	0.990																		
	-70	0.991																			
	-71																				
	-72																				
	-73																				
	-74																				
	-75																				
Beneficiary	-76																				
older	-77																				
than	-78																				
Retiree	-79																				
	-80																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -81																				
Beneficiary older than Retiree -82																				
Beneficiary older than Retiree -83																				
Beneficiary older than Retiree -84																				
Beneficiary older than Retiree -85																				
Beneficiary older than Retiree -86																				
Beneficiary older than Retiree -87																				
Beneficiary older than Retiree -88																				
Beneficiary older than Retiree -89																				
Beneficiary older than Retiree -90																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree																
75																
74																0.398
73															0.413	0.399
72														0.428	0.414	0.399
71													0.443	0.429	0.414	0.399
70												0.458	0.444	0.429	0.414	0.400
69											0.473	0.459	0.444	0.430	0.415	0.400
68										0.487	0.473	0.459	0.445	0.430	0.415	0.401
67									0.501	0.487	0.473	0.459	0.445	0.430	0.416	0.401
66								0.515	0.501	0.488	0.474	0.460	0.445	0.431	0.416	0.401
65							0.528	0.515	0.502	0.488	0.474	0.460	0.446	0.431	0.417	0.402
64						0.541	0.528	0.515	0.502	0.489	0.475	0.461	0.446	0.432	0.417	0.402
63					0.554	0.541	0.529	0.516	0.503	0.489	0.475	0.461	0.447	0.432	0.418	0.403
62				0.566	0.554	0.542	0.529	0.516	0.503	0.490	0.476	0.462	0.448	0.433	0.418	0.404
61			0.578	0.566	0.555	0.542	0.530	0.517	0.504	0.490	0.476	0.462	0.448	0.434	0.419	0.404
60		0.589	0.578	0.567	0.555	0.543	0.530	0.517	0.504	0.491	0.477	0.463	0.449	0.434	0.420	0.405
59	0.600	0.590	0.579	0.567	0.556	0.543	0.531	0.518	0.505	0.491	0.478	0.464	0.449	0.435	0.420	0.406
58	0.601	0.590	0.579	0.568	0.556	0.544	0.532	0.519	0.505	0.492	0.478	0.464	0.450	0.436	0.421	0.406
57	0.601	0.591	0.580	0.569	0.557	0.545	0.532	0.519	0.506	0.493	0.479	0.465	0.451	0.436	0.422	0.407
56	0.602	0.591	0.580	0.569	0.557	0.545	0.533	0.520	0.507	0.493	0.480	0.466	0.451	0.437	0.422	0.408
55	0.602	0.592	0.581	0.570	0.558	0.546	0.533	0.521	0.508	0.494	0.480	0.466	0.452	0.438	0.423	0.409
54	0.603	0.593	0.582	0.570	0.559	0.547	0.534	0.521	0.508	0.495	0.481	0.467	0.453	0.439	0.424	0.409
53	0.604	0.593	0.582	0.571	0.559	0.547	0.535	0.522	0.509	0.496	0.482	0.468	0.454	0.440	0.425	0.410
52	0.604	0.594	0.583	0.572	0.560	0.548	0.536	0.523	0.510	0.497	0.483	0.469	0.455	0.441	0.426	0.411
51	0.605	0.595	0.584	0.573	0.561	0.549	0.537	0.524	0.511	0.497	0.484	0.470	0.456	0.442	0.427	0.412
50	0.606	0.595	0.585	0.573	0.562	0.550	0.537	0.525	0.512	0.498	0.485	0.471	0.457	0.443	0.428	0.414
49	0.607	0.596	0.585	0.574	0.563	0.551	0.538	0.526	0.513	0.499	0.486	0.472	0.458	0.444	0.429	0.415
48	0.607	0.597	0.586	0.575	0.564	0.552	0.539	0.527	0.514	0.501	0.487	0.473	0.459	0.445	0.430	0.416
47	0.608	0.598	0.587	0.576	0.565	0.553	0.540	0.528	0.515	0.502	0.488	0.474	0.460	0.446	0.432	0.417
46	0.609	0.599	0.588	0.577	0.566	0.554	0.541	0.529	0.516	0.503	0.489	0.476	0.462	0.447	0.433	0.419
45	0.610	0.600	0.589	0.578	0.567	0.555	0.543	0.530	0.517	0.504	0.491	0.477	0.463	0.449	0.435	0.420
44	0.611	0.601	0.590	0.579	0.568	0.556	0.544	0.531	0.519	0.505	0.492	0.478	0.464	0.450	0.436	0.422
43	0.612	0.602	0.591	0.580	0.569	0.557	0.545	0.533	0.520	0.507	0.493	0.480	0.466	0.452	0.438	0.423
42	0.613	0.603	0.593	0.582	0.570	0.559	0.546	0.534	0.521	0.508	0.495	0.481	0.468	0.454	0.439	0.425
41	0.614	0.604	0.594	0.583	0.572	0.560	0.548	0.536	0.523	0.510	0.497	0.483	0.469	0.455	0.441	0.427
Beneficiary younger than Retiree																
40	0.616	0.606	0.595	0.584	0.573	0.561	0.549	0.537	0.524	0.512	0.498	0.485	0.471	0.457	0.443	0.429
39	0.617	0.607	0.596	0.586	0.574	0.563	0.551	0.539	0.526	0.513	0.500	0.487	0.473	0.459	0.445	0.431
38	0.618	0.608	0.598	0.587	0.576	0.565	0.553	0.540	0.528	0.515	0.502	0.489	0.475	0.461	0.447	0.433
37	0.620	0.610	0.599	0.589	0.578	0.566	0.554	0.542	0.530	0.517	0.504	0.491	0.477	0.463	0.449	0.435
36	0.621	0.611	0.601	0.590	0.579	0.568	0.556	0.544	0.532	0.519	0.506	0.493	0.479	0.465	0.451	0.437

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	
35	0.623	0.613	0.603	0.592	0.581	0.570	0.558	0.546	0.534	0.521	0.508	0.495	0.482	0.468	0.454	0.440	
34	0.624	0.615	0.605	0.594	0.583	0.572	0.560	0.548	0.536	0.523	0.511	0.497	0.484	0.470	0.456	0.442	
33	0.626	0.616	0.606	0.596	0.585	0.574	0.562	0.551	0.538	0.526	0.513	0.500	0.487	0.473	0.459	0.445	
32	0.628	0.618	0.608	0.598	0.587	0.576	0.565	0.553	0.541	0.528	0.516	0.503	0.489	0.476	0.462	0.448	
31	0.630	0.620	0.610	0.600	0.590	0.579	0.567	0.555	0.543	0.531	0.518	0.505	0.492	0.479	0.465	0.451	
30	0.632	0.622	0.613	0.602	0.592	0.581	0.570	0.558	0.546	0.534	0.521	0.508	0.495	0.482	0.468	0.454	
29	0.634	0.625	0.615	0.605	0.594	0.583	0.572	0.561	0.549	0.537	0.524	0.511	0.498	0.485	0.471	0.458	
28	0.636	0.627	0.617	0.607	0.597	0.586	0.575	0.564	0.552	0.540	0.527	0.514	0.502	0.488	0.475	0.461	
27	0.639	0.629	0.620	0.610	0.600	0.589	0.578	0.567	0.555	0.543	0.530	0.518	0.505	0.492	0.479	0.465	
26	0.641	0.632	0.623	0.613	0.603	0.592	0.581	0.570	0.558	0.546	0.534	0.521	0.509	0.496	0.482	0.469	
25	0.644	0.635	0.625	0.616	0.606	0.595	0.584	0.573	0.561	0.550	0.538	0.525	0.512	0.499	0.486	0.473	
24	0.646	0.637	0.628	0.619	0.609	0.598	0.588	0.576	0.565	0.553	0.541	0.529	0.516	0.504	0.490	0.477	
23	0.649	0.640	0.631	0.622	0.612	0.602	0.591	0.580	0.569	0.557	0.545	0.533	0.521	0.508	0.495	0.482	
22	0.652	0.644	0.635	0.625	0.615	0.605	0.595	0.584	0.573	0.561	0.550	0.537	0.525	0.512	0.499	0.486	
21	0.655	0.647	0.638	0.629	0.619	0.609	0.599	0.588	0.577	0.566	0.554	0.542	0.530	0.517	0.504	0.491	
20	0.658	0.650	0.641	0.632	0.623	0.613	0.603	0.592	0.581	0.570	0.558	0.547	0.534	0.522	0.509	0.497	
19	0.662	0.654	0.645	0.636	0.627	0.617	0.607	0.596	0.586	0.575	0.563	0.552	0.540	0.527	0.515	0.502	
18	0.665	0.657	0.649	0.640	0.631	0.621	0.611	0.601	0.590	0.579	0.568	0.557	0.545	0.533	0.521	0.508	
17	0.669	0.661	0.653	0.644	0.635	0.626	0.616	0.606	0.595	0.585	0.573	0.562	0.551	0.539	0.527	0.514	
16	0.673	0.665	0.657	0.649	0.640	0.630	0.621	0.611	0.600	0.590	0.579	0.568	0.556	0.545	0.533	0.521	
15	0.677	0.669	0.661	0.653	0.644	0.635	0.626	0.616	0.606	0.595	0.585	0.574	0.563	0.551	0.540	0.528	
14	0.681	0.674	0.666	0.658	0.649	0.640	0.631	0.621	0.612	0.601	0.591	0.580	0.569	0.558	0.547	0.535	
13	0.686	0.678	0.671	0.663	0.654	0.645	0.636	0.627	0.617	0.607	0.597	0.587	0.576	0.565	0.554	0.543	
12	0.690	0.683	0.675	0.668	0.659	0.651	0.642	0.633	0.624	0.614	0.604	0.594	0.583	0.572	0.562	0.551	
11	0.695	0.688	0.681	0.673	0.665	0.657	0.648	0.639	0.630	0.621	0.611	0.601	0.591	0.580	0.570	0.559	
10	0.700	0.693	0.686	0.678	0.671	0.663	0.654	0.646	0.637	0.628	0.618	0.608	0.598	0.588	0.578	0.567	
9	0.705	0.698	0.691	0.684	0.677	0.669	0.661	0.652	0.644	0.635	0.626	0.616	0.607	0.597	0.587	0.577	
8	0.710	0.703	0.697	0.690	0.683	0.675	0.667	0.659	0.651	0.642	0.633	0.624	0.615	0.605	0.596	0.586	
7	0.715	0.709	0.703	0.696	0.689	0.682	0.674	0.666	0.658	0.650	0.642	0.633	0.624	0.615	0.605	0.596	
6	0.721	0.715	0.709	0.702	0.696	0.689	0.681	0.674	0.666	0.658	0.650	0.641	0.633	0.624	0.615	0.606	
Beneficiary younger than Retiree	5	0.726	0.721	0.715	0.709	0.702	0.696	0.689	0.682	0.674	0.666	0.659	0.650	0.642	0.634	0.625	0.616
	4	0.732	0.727	0.721	0.715	0.709	0.703	0.696	0.689	0.682	0.675	0.667	0.660	0.652	0.644	0.635	0.627
	3	0.738	0.733	0.728	0.722	0.716	0.710	0.704	0.697	0.691	0.684	0.677	0.669	0.662	0.654	0.646	0.638
	2	0.744	0.739	0.734	0.729	0.724	0.718	0.712	0.706	0.699	0.693	0.686	0.679	0.672	0.664	0.657	0.649
	1	0.750	0.746	0.741	0.736	0.731	0.726	0.720	0.714	0.708	0.702	0.695	0.689	0.682	0.675	0.668	0.661
Beneficiary same age as Retiree	0	<b>0.756</b>	<b>0.752</b>	<b>0.748</b>	<b>0.743</b>	<b>0.739</b>	<b>0.733</b>	<b>0.728</b>	<b>0.723</b>	<b>0.717</b>	<b>0.711</b>	<b>0.705</b>	<b>0.699</b>	<b>0.692</b>	<b>0.686</b>	<b>0.679</b>	<b>0.672</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree -1	0.763	0.759	0.755	0.751	0.746	0.741	0.736	0.731	0.726	0.720	0.715	0.709	0.703	0.697	0.690	0.684
-2	0.769	0.766	0.762	0.758	0.754	0.749	0.745	0.740	0.735	0.730	0.725	0.719	0.714	0.708	0.702	0.696
-3	0.776	0.773	0.769	0.766	0.762	0.758	0.753	0.749	0.744	0.740	0.735	0.730	0.724	0.719	0.714	0.708
-4	0.782	0.780	0.776	0.773	0.769	0.766	0.762	0.758	0.754	0.749	0.745	0.740	0.735	0.730	0.725	0.720
-5	0.789	0.786	0.784	0.781	0.777	0.774	0.770	0.767	0.763	0.759	0.755	0.750	0.746	0.742	0.737	0.732
-6	0.796	0.793	0.791	0.788	0.785	0.782	0.779	0.776	0.772	0.768	0.765	0.761	0.757	0.753	0.749	0.744
-7	0.802	0.800	0.798	0.796	0.793	0.790	0.787	0.784	0.781	0.778	0.775	0.771	0.768	0.764	0.760	0.756
-8	0.809	0.807	0.805	0.803	0.801	0.798	0.796	0.793	0.790	0.788	0.785	0.781	0.778	0.775	0.771	0.768
-9	0.816	0.814	0.812	0.811	0.809	0.807	0.804	0.802	0.800	0.797	0.794	0.792	0.789	0.786	0.782	0.779
-10	0.822	0.821	0.820	0.818	0.816	0.815	0.813	0.811	0.809	0.806	0.804	0.802	0.799	0.796	0.793	0.790
-11	0.829	0.828	0.827	0.825	0.824	0.822	0.821	0.819	0.817	0.815	0.813	0.811	0.809	0.807	0.804	0.801
-12	0.835	0.834	0.834	0.833	0.832	0.830	0.829	0.828	0.826	0.824	0.823	0.821	0.819	0.817	0.814	0.812
-13	0.841	0.841	0.840	0.840	0.839	0.838	0.837	0.836	0.835	0.833	0.832	0.830	0.828	0.826	0.824	0.822
-14	0.848	0.848	0.847	0.847	0.846	0.846	0.845	0.844	0.843	0.842	0.841	0.839	0.838	0.836	0.834	0.832
-15	0.854	0.854	0.854	0.854	0.853	0.853	0.852	0.852	0.851	0.850	0.849	0.848	0.846	0.845	0.843	0.841
-16	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.859	0.859	0.858	0.857	0.856	0.855	0.853	0.852	0.850
-17	0.866	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.866	0.866	0.865	0.864	0.863	0.862	0.860	0.858
-18	0.872	0.873	0.873	0.874	0.874	0.874	0.874	0.874	0.874	0.873	0.873	0.872	0.871	0.869	0.868	0.866
-19	0.878	0.879	0.879	0.880	0.880	0.881	0.881	0.881	0.881	0.880	0.880	0.879	0.878	0.877	0.875	0.873
-20	0.884	0.885	0.885	0.886	0.887	0.887	0.887	0.887	0.887	0.887	0.886	0.886	0.885	0.884	0.882	0.880
-21	0.889	0.890	0.891	0.892	0.893	0.893	0.893	0.894	0.894	0.893	0.893	0.892	0.891	0.890	0.889	0.887
-22	0.895	0.896	0.897	0.898	0.898	0.899	0.899	0.900	0.900	0.899	0.899	0.898	0.898	0.896	0.895	0.893
-23	0.900	0.901	0.902	0.903	0.904	0.905	0.905	0.905	0.905	0.905	0.905	0.904	0.903	0.902	0.901	0.899
-24	0.905	0.906	0.907	0.908	0.909	0.910	0.910	0.911	0.911	0.910	0.910	0.910	0.909	0.908	0.906	0.905
-25	0.910	0.911	0.912	0.913	0.914	0.915	0.915	0.916	0.916	0.916	0.915	0.915	0.914	0.913	0.911	0.910
-26	0.915	0.916	0.917	0.918	0.919	0.920	0.920	0.920	0.920	0.920	0.920	0.919	0.919	0.918	0.916	0.915
-27	0.919	0.921	0.922	0.923	0.924	0.924	0.925	0.925	0.925	0.925	0.924	0.924	0.923	0.922	0.921	0.919
-28	0.923	0.925	0.926	0.927	0.928	0.928	0.929	0.929	0.929	0.929	0.929	0.928	0.927	0.926	0.925	0.923
-29	0.928	0.929	0.930	0.931	0.932	0.932	0.933	0.933	0.933	0.933	0.933	0.932	0.931	0.930	0.928	0.927
-30	0.932	0.933	0.934	0.935	0.936	0.936	0.937	0.937	0.937	0.937	0.936	0.936	0.935	0.933	0.932	0.930
-31	0.935	0.937	0.938	0.939	0.939	0.940	0.940	0.940	0.940	0.940	0.940	0.939	0.938	0.937	0.935	0.933
-32	0.939	0.940	0.941	0.942	0.943	0.943	0.943	0.944	0.944	0.943	0.943	0.942	0.941	0.939	0.938	0.935
-33	0.942	0.943	0.944	0.945	0.946	0.946	0.947	0.947	0.947	0.946	0.946	0.945	0.944	0.942	0.940	0.938
-34	0.945	0.947	0.947	0.948	0.949	0.949	0.949	0.949	0.949	0.949	0.948	0.947	0.946	0.944	0.942	0.940
-35	0.948	0.949	0.950	0.951	0.952	0.952	0.952	0.952	0.952	0.951	0.950	0.949	0.948	0.946	0.944	0.941
Beneficiary older than Retiree -36	0.951	0.952	0.953	0.954	0.954	0.954	0.955	0.954	0.954	0.953	0.953	0.951	0.950	0.948	0.945	
-37	0.954	0.955	0.956	0.956	0.957	0.957	0.957	0.957	0.956	0.955	0.954	0.953	0.951	0.949		
-38	0.956	0.957	0.958	0.958	0.959	0.959	0.959	0.959	0.958	0.957	0.956	0.954	0.952			
-39	0.959	0.959	0.960	0.961	0.961	0.961	0.961	0.961	0.960	0.959	0.957	0.955				
-40	0.961	0.962	0.962	0.962	0.963	0.963	0.962	0.962	0.961	0.960	0.958					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement															
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-41	0.963	0.963	0.964	0.964	0.964	0.964	0.964	0.963	0.962	0.961						
older	-42	0.965	0.965	0.966	0.966	0.966	0.966	0.965	0.964	0.963							
than	-43	0.966	0.967	0.967	0.967	0.967	0.967	0.966	0.965								
Retiree	-44	0.968	0.968	0.969	0.969	0.968	0.968	0.967									
	-45	0.969	0.970	0.970	0.970	0.969	0.968										
	-46	0.971	0.971	0.971	0.970	0.970											
	-47	0.972	0.972	0.972	0.971												
	-48	0.973	0.973	0.972													
	-49	0.973	0.973														
	-50	0.974															
	-51																
	-52																
	-53																
	-54																
	-55																
	-56																
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	-65																
	-66																
	-67																
	-68																
	-69																
	-70																
	-71																
	-72																
	-73																
	-74																
	-75																
Beneficiary	-76																
older	-77																
than	-78																
Retiree	-79																
	-80																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree	-81	-82	-83	-84	-85											
Beneficiary older than Retiree	-86	-87	-88	-89	-90											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	100																				
	99																				
	98																				
	97																				
	96																				
	95																				
	94																				
	93																				
	92																				
	91																				
	90																				
	89																				
	88																				
	87																				
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	83																				
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	81																				
	80																				
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	76																				
	75																				
	74																				
	73																				
	72																				
	71																				
	70																				
	69																				
	68																				
	67																				
	66																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	65																				
	64																				0.806
	63																				
	62																			0.816	0.806
	61																		0.825	0.816	0.807
Beneficiary younger than Retiree	60																	0.834	0.826	0.817	0.807
	59																0.843	0.835	0.826	0.817	0.807
	58															0.851	0.843	0.835	0.827	0.817	0.808
	57														0.859	0.851	0.844	0.836	0.827	0.818	0.808
	56												0.866	0.859	0.852	0.844	0.836	0.827	0.818	0.809	
	55											0.873	0.866	0.859	0.852	0.845	0.836	0.828	0.819	0.810	
	54										0.879	0.873	0.867	0.860	0.853	0.845	0.837	0.828	0.820	0.810	
	53									0.886	0.880	0.874	0.867	0.860	0.853	0.846	0.837	0.829	0.820	0.811	
	52								0.892	0.886	0.880	0.874	0.868	0.861	0.854	0.846	0.838	0.830	0.821	0.811	
	51							0.897	0.892	0.886	0.881	0.874	0.868	0.861	0.854	0.847	0.839	0.830	0.821	0.812	
	50						0.903	0.898	0.892	0.887	0.881	0.875	0.869	0.862	0.855	0.847	0.839	0.831	0.822	0.813	
	49					0.908	0.903	0.898	0.893	0.887	0.882	0.875	0.869	0.862	0.855	0.848	0.840	0.832	0.823	0.813	
	48				0.913	0.908	0.904	0.899	0.893	0.888	0.882	0.876	0.870	0.863	0.856	0.848	0.841	0.832	0.823	0.814	
	47			0.918	0.914	0.909	0.904	0.899	0.894	0.888	0.883	0.877	0.870	0.864	0.857	0.849	0.841	0.833	0.824	0.815	
	46		0.923	0.918	0.914	0.909	0.904	0.899	0.894	0.889	0.883	0.877	0.871	0.864	0.857	0.850	0.842	0.834	0.825	0.816	
	45		0.927	0.923	0.919	0.914	0.910	0.905	0.900	0.895	0.889	0.884	0.878	0.871	0.865	0.858	0.851	0.843	0.835	0.826	0.817
	44	0.931	0.927	0.923	0.919	0.915	0.910	0.905	0.901	0.895	0.890	0.884	0.878	0.872	0.866	0.859	0.851	0.844	0.835	0.827	0.818
	43	0.932	0.928	0.924	0.920	0.915	0.911	0.906	0.901	0.896	0.891	0.885	0.879	0.873	0.866	0.859	0.852	0.844	0.836	0.828	0.819
	42	0.932	0.928	0.924	0.920	0.916	0.911	0.906	0.902	0.897	0.891	0.886	0.880	0.874	0.867	0.860	0.853	0.845	0.837	0.829	0.820
	41	0.932	0.929	0.925	0.921	0.916	0.912	0.907	0.902	0.897	0.892	0.886	0.880	0.874	0.868	0.861	0.854	0.846	0.838	0.830	0.821
	40	0.933	0.929	0.925	0.921	0.917	0.912	0.908	0.903	0.898	0.893	0.887	0.881	0.875	0.869	0.862	0.855	0.847	0.839	0.831	0.822
	39	0.933	0.930	0.926	0.922	0.917	0.913	0.908	0.903	0.899	0.893	0.888	0.882	0.876	0.870	0.863	0.856	0.848	0.840	0.832	0.823
	38	0.934	0.930	0.926	0.922	0.918	0.913	0.909	0.904	0.899	0.894	0.889	0.883	0.877	0.871	0.864	0.857	0.849	0.842	0.833	0.825
	37	0.934	0.931	0.927	0.923	0.919	0.914	0.910	0.905	0.900	0.895	0.889	0.884	0.878	0.872	0.865	0.858	0.851	0.843	0.835	0.826
	36	0.935	0.931	0.927	0.923	0.919	0.915	0.910	0.906	0.901	0.896	0.890	0.885	0.879	0.873	0.866	0.859	0.852	0.844	0.836	0.827
	35	0.935	0.932	0.928	0.924	0.920	0.916	0.911	0.906	0.902	0.897	0.891	0.886	0.880	0.874	0.867	0.860	0.853	0.845	0.837	0.829
	34	0.936	0.932	0.929	0.925	0.921	0.916	0.912	0.907	0.903	0.897	0.892	0.887	0.881	0.875	0.868	0.862	0.854	0.847	0.839	0.830
	33	0.936	0.933	0.929	0.925	0.921	0.917	0.913	0.908	0.903	0.898	0.893	0.888	0.882	0.876	0.870	0.863	0.856	0.848	0.840	0.832
	32	0.937	0.934	0.930	0.926	0.922	0.918	0.913	0.909	0.904	0.899	0.894	0.889	0.883	0.877	0.871	0.864	0.857	0.850	0.842	0.834
	31	0.938	0.934	0.931	0.927	0.923	0.919	0.914	0.910	0.905	0.901	0.895	0.890	0.884	0.879	0.872	0.866	0.859	0.851	0.844	0.835

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
30	0.938	0.935	0.932	0.928	0.924	0.920	0.915	0.911	0.906	0.902	0.897	0.891	0.886	0.880	0.874	0.867	0.860	0.853	0.845	0.837	
29	0.939	0.936	0.932	0.929	0.925	0.921	0.916	0.912	0.908	0.903	0.898	0.893	0.887	0.881	0.875	0.869	0.862	0.855	0.847	0.839	
28	0.940	0.937	0.933	0.929	0.926	0.921	0.917	0.913	0.909	0.904	0.899	0.894	0.888	0.883	0.877	0.870	0.864	0.857	0.849	0.841	
27	0.941	0.937	0.934	0.930	0.927	0.922	0.918	0.914	0.910	0.905	0.900	0.895	0.890	0.884	0.878	0.872	0.866	0.859	0.851	0.843	
26	0.941	0.938	0.935	0.931	0.928	0.924	0.920	0.915	0.911	0.906	0.902	0.897	0.891	0.886	0.880	0.874	0.867	0.861	0.853	0.846	
Beneficiary younger than Retiree	25	0.942	0.939	0.936	0.932	0.929	0.925	0.921	0.917	0.912	0.908	0.903	0.898	0.893	0.888	0.882	0.876	0.869	0.863	0.855	0.848
	24	0.943	0.940	0.937	0.933	0.930	0.926	0.922	0.918	0.914	0.909	0.905	0.900	0.895	0.889	0.884	0.878	0.871	0.865	0.858	0.850
	23	0.944	0.941	0.938	0.934	0.931	0.927	0.923	0.919	0.915	0.911	0.906	0.901	0.896	0.891	0.886	0.880	0.874	0.867	0.860	0.853
	22	0.945	0.942	0.939	0.936	0.932	0.928	0.924	0.921	0.917	0.912	0.908	0.903	0.898	0.893	0.888	0.882	0.876	0.869	0.862	0.855
	21	0.946	0.943	0.940	0.937	0.933	0.930	0.926	0.922	0.918	0.914	0.909	0.905	0.900	0.895	0.890	0.884	0.878	0.872	0.865	0.858
	20	0.947	0.944	0.941	0.938	0.934	0.931	0.927	0.923	0.920	0.915	0.911	0.907	0.902	0.897	0.892	0.886	0.880	0.874	0.868	0.861
	19	0.948	0.945	0.942	0.939	0.936	0.932	0.929	0.925	0.921	0.917	0.913	0.909	0.904	0.899	0.894	0.889	0.883	0.877	0.870	0.864
	18	0.949	0.946	0.944	0.940	0.937	0.934	0.930	0.927	0.923	0.919	0.915	0.911	0.906	0.901	0.896	0.891	0.885	0.879	0.873	0.867
	17	0.950	0.948	0.945	0.942	0.939	0.935	0.932	0.928	0.925	0.921	0.917	0.913	0.908	0.904	0.899	0.893	0.888	0.882	0.876	0.870
	16	0.952	0.949	0.946	0.943	0.940	0.937	0.933	0.930	0.926	0.923	0.919	0.915	0.910	0.906	0.901	0.896	0.891	0.885	0.879	0.873
	15	0.953	0.950	0.947	0.945	0.941	0.938	0.935	0.932	0.928	0.925	0.921	0.917	0.913	0.908	0.904	0.899	0.893	0.888	0.882	0.876
	14	0.954	0.951	0.949	0.946	0.943	0.940	0.937	0.933	0.930	0.927	0.923	0.919	0.915	0.911	0.906	0.901	0.896	0.891	0.885	0.879
	13	0.955	0.953	0.950	0.947	0.945	0.941	0.938	0.935	0.932	0.929	0.925	0.921	0.917	0.913	0.909	0.904	0.899	0.894	0.889	0.883
	12	0.957	0.954	0.952	0.949	0.946	0.943	0.940	0.937	0.934	0.931	0.927	0.924	0.920	0.916	0.911	0.907	0.902	0.897	0.892	0.886
	11	0.958	0.956	0.953	0.950	0.948	0.945	0.942	0.939	0.936	0.933	0.929	0.926	0.922	0.918	0.914	0.910	0.905	0.900	0.895	0.890
	10	0.959	0.957	0.955	0.952	0.949	0.947	0.944	0.941	0.938	0.935	0.932	0.928	0.925	0.921	0.917	0.913	0.908	0.904	0.899	0.893
	9	0.961	0.958	0.956	0.954	0.951	0.948	0.946	0.943	0.940	0.937	0.934	0.931	0.927	0.924	0.920	0.916	0.912	0.907	0.902	0.897
	8	0.962	0.960	0.958	0.955	0.953	0.950	0.948	0.945	0.942	0.939	0.936	0.933	0.930	0.926	0.923	0.919	0.915	0.910	0.906	0.901
	7	0.963	0.961	0.959	0.957	0.954	0.952	0.949	0.947	0.944	0.942	0.939	0.936	0.932	0.929	0.926	0.922	0.918	0.914	0.909	0.905
	6	0.965	0.963	0.961	0.958	0.956	0.954	0.951	0.949	0.946	0.944	0.941	0.938	0.935	0.932	0.928	0.925	0.921	0.917	0.913	0.909
Beneficiary younger than Retiree	5	0.966	0.964	0.962	0.960	0.958	0.956	0.953	0.951	0.949	0.946	0.943	0.941	0.938	0.935	0.931	0.928	0.924	0.921	0.917	0.912
	4	0.967	0.966	0.964	0.962	0.960	0.957	0.955	0.953	0.951	0.948	0.946	0.943	0.940	0.937	0.934	0.931	0.928	0.924	0.920	0.916
	3	0.969	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.953	0.950	0.948	0.945	0.943	0.940	0.937	0.934	0.931	0.927	0.924	0.920
	2	0.970	0.968	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.953	0.950	0.948	0.945	0.943	0.940	0.937	0.934	0.931	0.927	0.924
	1	0.971	0.970	0.968	0.966	0.965	0.963	0.961	0.959	0.957	0.955	0.952	0.950	0.948	0.945	0.943	0.940	0.937	0.934	0.931	0.927
Beneficiary same age as Retiree	0	<b>0.973</b>	<b>0.971</b>	<b>0.970</b>	<b>0.968</b>	<b>0.966</b>	<b>0.964</b>	<b>0.962</b>	<b>0.961</b>	<b>0.959</b>	<b>0.957</b>	<b>0.955</b>	<b>0.953</b>	<b>0.950</b>	<b>0.948</b>	<b>0.946</b>	<b>0.943</b>	<b>0.940</b>	<b>0.937</b>	<b>0.934</b>	<b>0.931</b>
Beneficiary older than	-1	0.974	0.973	0.971	0.969	0.968	0.966	0.964	0.962	0.961	0.959	0.957	0.955	0.953	0.951	0.948	0.946	0.943	0.941	0.938	0.935
	-2	0.975	0.974	0.972	0.971	0.969	0.968	0.966	0.964	0.963	0.961	0.959	0.957	0.955	0.953	0.951	0.949	0.946	0.944	0.941	0.938
	-3	0.976	0.975	0.974	0.972	0.971	0.969	0.968	0.966	0.964	0.963	0.961	0.959	0.957	0.956	0.954	0.951	0.949	0.947	0.944	0.942

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
Retiree	-4	0.978	0.976	0.975	0.974	0.972	0.971	0.969	0.968	0.966	0.965	0.963	0.961	0.960	0.958	0.956	0.954	0.952	0.950	0.947	0.945
	-5	0.979	0.978	0.976	0.975	0.974	0.972	0.971	0.969	0.968	0.967	0.965	0.963	0.962	0.960	0.958	0.957	0.955	0.953	0.950	0.948
	-6	0.980	0.979	0.977	0.976	0.975	0.973	0.972	0.971	0.970	0.968	0.967	0.965	0.964	0.962	0.961	0.959	0.957	0.955	0.953	0.951
	-7	0.981	0.980	0.979	0.977	0.976	0.975	0.974	0.972	0.971	0.970	0.969	0.967	0.966	0.965	0.963	0.961	0.960	0.958	0.956	0.954
	-8	0.982	0.981	0.980	0.979	0.977	0.976	0.975	0.974	0.973	0.972	0.970	0.969	0.968	0.967	0.965	0.964	0.962	0.960	0.959	0.957
	-9	0.983	0.982	0.981	0.980	0.979	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.968	0.967	0.966	0.964	0.963	0.961	0.960
	-10	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.972	0.971	0.970	0.969	0.968	0.967	0.965	0.964	0.962
	-11	0.984	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.969	0.967	0.966	0.964
	-12	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.976	0.975	0.974	0.973	0.972	0.971	0.969	0.968	0.967
	-13	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.969
-14	0.987	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.981	0.980	0.979	0.978	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971	
-15	0.988	0.987	0.986	0.985	0.985	0.984	0.983	0.982	0.982	0.981	0.980	0.980	0.979	0.978	0.977	0.977	0.976	0.975	0.974	0.973	
Beneficiary older than Retiree	-16	0.988	0.988	0.987	0.986	0.985	0.985	0.984	0.983	0.983	0.982	0.981	0.981	0.980	0.979	0.978	0.977	0.977	0.976	0.976	0.975
	-17	0.989	0.988	0.988	0.987	0.986	0.985	0.985	0.984	0.984	0.983	0.982	0.982	0.981	0.981	0.980	0.980	0.979	0.978	0.977	0.977
	-18	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.985	0.984	0.983	0.983	0.983	0.982	0.981	0.981	0.980	0.980	0.979	0.978
	-19	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.985	0.984	0.984	0.984	0.983	0.983	0.982	0.982	0.981	0.980	0.980
	-20	0.991	0.990	0.990	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.985	0.985	0.984	0.984	0.983	0.983	0.982	0.982	0.981
	-21	0.991	0.991	0.990	0.990	0.989	0.988	0.988	0.987	0.987	0.987	0.986	0.986	0.986	0.985	0.985	0.984	0.984	0.984	0.983	0.982
	-22	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.987	0.987	0.986	0.986	0.986	0.985	0.985	0.985	0.984	0.984
	-23	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.989	0.988	0.988	0.988	0.987	0.987	0.987	0.986	0.986	0.986	0.985	0.985
	-24	0.993	0.992	0.992	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.986	0.986
	-25	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.987	0.987
	-26	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.988	0.988	0.988
	-27	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989
	-28	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.989
	-29	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.990	0.990
	-30	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991
	-31	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.991
	-32	0.996	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992
	-33	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.992
	-34	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993
	-35	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993
	-36	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994
	-37	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994
	-38	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994
	-39	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.994

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
-40	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995
-41	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995
-42	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996
-43	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996
-44	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996
-45	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996
-46	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996
-47	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996
-48	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996
-49	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996
-50	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996
Beneficiary older than Retiree	-51	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997					
	-52	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998					
	-53	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998					
	-54	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998					
	-55	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998					
Beneficiary older than Retiree	-56	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998										
	-57	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998										
	-58	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999										
	-59	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999										
	-60	0.999	0.999	0.999	0.999	0.999	0.999													
Beneficiary older than Retiree	-61	0.999	0.999	0.999	0.999	0.999														
	-62	0.999	0.999	0.999	0.999															
	-63	0.999	0.999	0.999																
	-64	1.000	0.999																	
	-65	1.000																		

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
100																				
99																				
98																				
97																				
96																				
95																				
94																				
93																				
92																				
91																				
90																				
89																				
88																				
87																				
86																				
85																				
84																				
83																				0.485
82																			0.506	0.485
81																	0.526	0.506	0.485	
80																	0.547	0.527	0.506	0.486
79																0.566	0.547	0.527	0.507	0.486
78															0.586	0.567	0.547	0.527	0.507	0.486
77														0.605	0.586	0.567	0.548	0.528	0.507	0.487
76													0.623	0.605	0.587	0.568	0.548	0.528	0.508	0.487
75												0.641	0.623	0.605	0.587	0.568	0.548	0.528	0.508	0.488
74											0.658	0.641	0.624	0.606	0.587	0.568	0.549	0.529	0.509	0.488
73										0.674	0.658	0.641	0.624	0.606	0.588	0.569	0.549	0.529	0.509	0.489
72								0.690	0.675	0.658	0.642	0.624	0.607	0.588	0.569	0.550	0.530	0.510	0.489	
71							0.705	0.690	0.675	0.659	0.642	0.625	0.607	0.589	0.570	0.550	0.530	0.510	0.490	
70						0.720	0.706	0.691	0.675	0.659	0.643	0.625	0.608	0.589	0.570	0.551	0.531	0.511	0.490	
69						0.734	0.720	0.706	0.691	0.676	0.660	0.643	0.626	0.608	0.590	0.571	0.551	0.531	0.511	0.491
68				0.747	0.734	0.721	0.707	0.692	0.676	0.660	0.644	0.626	0.609	0.590	0.571	0.552	0.532	0.512	0.491	
67			0.760	0.748	0.735	0.721	0.707	0.692	0.677	0.661	0.644	0.627	0.609	0.591	0.572	0.553	0.533	0.513	0.492	
66		0.773	0.761	0.748	0.735	0.722	0.707	0.693	0.677	0.661	0.645	0.627	0.610	0.591	0.573	0.553	0.533	0.513	0.493	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary younger than Retiree	65		0.784	0.773	0.761	0.749	0.736	0.722	0.708	0.693	0.678	0.662	0.645	0.628	0.610	0.592	0.573	0.554	0.534	0.514	0.494
	64	0.795	0.785	0.773	0.761	0.749	0.736	0.723	0.708	0.694	0.678	0.662	0.646	0.629	0.611	0.593	0.574	0.555	0.535	0.515	0.494
	63	0.796	0.785	0.774	0.762	0.750	0.737	0.723	0.709	0.694	0.679	0.663	0.646	0.629	0.612	0.593	0.575	0.555	0.536	0.515	0.495
	62	0.796	0.785	0.774	0.762	0.750	0.737	0.724	0.710	0.695	0.679	0.664	0.647	0.630	0.612	0.594	0.575	0.556	0.536	0.516	0.496
	61	0.796	0.786	0.775	0.763	0.751	0.738	0.724	0.710	0.695	0.680	0.664	0.648	0.631	0.613	0.595	0.576	0.557	0.537	0.517	0.497
Beneficiary younger than Retiree	60	0.797	0.786	0.775	0.763	0.751	0.738	0.725	0.711	0.696	0.681	0.665	0.648	0.631	0.614	0.596	0.577	0.558	0.538	0.518	0.498
	59	0.797	0.787	0.776	0.764	0.752	0.739	0.725	0.711	0.697	0.682	0.666	0.649	0.632	0.615	0.597	0.578	0.559	0.539	0.519	0.499
	58	0.798	0.787	0.776	0.765	0.752	0.739	0.726	0.712	0.697	0.682	0.666	0.650	0.633	0.616	0.597	0.579	0.560	0.540	0.520	0.500
	57	0.798	0.788	0.777	0.765	0.753	0.740	0.727	0.713	0.698	0.683	0.667	0.651	0.634	0.616	0.598	0.580	0.561	0.541	0.521	0.501
	56	0.799	0.788	0.777	0.766	0.754	0.741	0.727	0.714	0.699	0.684	0.668	0.652	0.635	0.617	0.599	0.581	0.562	0.542	0.522	0.502
	55	0.800	0.789	0.778	0.766	0.754	0.742	0.728	0.714	0.700	0.685	0.669	0.653	0.636	0.618	0.600	0.582	0.563	0.543	0.524	0.503
	54	0.800	0.790	0.779	0.767	0.755	0.742	0.729	0.715	0.701	0.686	0.670	0.654	0.637	0.620	0.602	0.583	0.564	0.545	0.525	0.505
	53	0.801	0.790	0.779	0.768	0.756	0.743	0.730	0.716	0.702	0.687	0.671	0.655	0.638	0.621	0.603	0.584	0.565	0.546	0.526	0.506
	52	0.801	0.791	0.780	0.769	0.757	0.744	0.731	0.717	0.703	0.688	0.672	0.656	0.639	0.622	0.604	0.586	0.567	0.547	0.528	0.508
	51	0.802	0.792	0.781	0.769	0.757	0.745	0.732	0.718	0.704	0.689	0.673	0.657	0.640	0.623	0.605	0.587	0.568	0.549	0.529	0.509
	50	0.803	0.793	0.782	0.770	0.758	0.746	0.733	0.719	0.705	0.690	0.674	0.658	0.642	0.624	0.607	0.588	0.570	0.550	0.531	0.511
	49	0.804	0.793	0.783	0.771	0.759	0.747	0.734	0.720	0.706	0.691	0.676	0.660	0.643	0.626	0.608	0.590	0.571	0.552	0.532	0.513
	48	0.805	0.794	0.783	0.772	0.760	0.748	0.735	0.721	0.707	0.692	0.677	0.661	0.644	0.627	0.610	0.592	0.573	0.554	0.534	0.514
	47	0.805	0.795	0.784	0.773	0.761	0.749	0.736	0.722	0.708	0.694	0.678	0.662	0.646	0.629	0.611	0.593	0.575	0.556	0.536	0.516
	46	0.806	0.796	0.785	0.774	0.762	0.750	0.737	0.724	0.710	0.695	0.680	0.664	0.648	0.631	0.613	0.595	0.576	0.557	0.538	0.518
	45	0.807	0.797	0.787	0.775	0.764	0.751	0.738	0.725	0.711	0.696	0.681	0.666	0.649	0.632	0.615	0.597	0.578	0.559	0.540	0.521
	44	0.808	0.798	0.788	0.777	0.765	0.753	0.740	0.726	0.713	0.698	0.683	0.667	0.651	0.634	0.617	0.599	0.580	0.562	0.542	0.523
	43	0.809	0.799	0.789	0.778	0.766	0.754	0.741	0.728	0.714	0.700	0.685	0.669	0.653	0.636	0.619	0.601	0.583	0.564	0.545	0.525
	42	0.810	0.800	0.790	0.779	0.767	0.755	0.743	0.730	0.716	0.701	0.686	0.671	0.655	0.638	0.621	0.603	0.585	0.566	0.547	0.528
	41	0.812	0.802	0.791	0.780	0.769	0.757	0.744	0.731	0.717	0.703	0.688	0.673	0.657	0.640	0.623	0.605	0.587	0.569	0.550	0.530
	40	0.813	0.803	0.793	0.782	0.770	0.758	0.746	0.733	0.719	0.705	0.690	0.675	0.659	0.643	0.625	0.608	0.590	0.571	0.552	0.533
	39	0.814	0.804	0.794	0.783	0.772	0.760	0.748	0.735	0.721	0.707	0.692	0.677	0.661	0.645	0.628	0.610	0.592	0.574	0.555	0.536
	38	0.815	0.806	0.796	0.785	0.774	0.762	0.749	0.737	0.723	0.709	0.695	0.679	0.664	0.647	0.630	0.613	0.595	0.577	0.558	0.539
	37	0.817	0.807	0.797	0.787	0.775	0.764	0.751	0.739	0.725	0.711	0.697	0.682	0.666	0.650	0.633	0.616	0.598	0.580	0.561	0.542
	36	0.818	0.809	0.799	0.788	0.777	0.766	0.753	0.741	0.727	0.714	0.699	0.684	0.669	0.653	0.636	0.619	0.601	0.583	0.564	0.546
	35	0.820	0.810	0.800	0.790	0.779	0.768	0.755	0.743	0.730	0.716	0.702	0.687	0.671	0.655	0.639	0.622	0.604	0.586	0.568	0.549
	34	0.822	0.812	0.802	0.792	0.781	0.770	0.758	0.745	0.732	0.718	0.704	0.690	0.674	0.658	0.642	0.625	0.608	0.590	0.571	0.553
	33	0.823	0.814	0.804	0.794	0.783	0.772	0.760	0.748	0.735	0.721	0.707	0.692	0.677	0.662	0.645	0.628	0.611	0.593	0.575	0.556
	32	0.825	0.816	0.806	0.796	0.785	0.774	0.762	0.750	0.737	0.724	0.710	0.695	0.680	0.665	0.649	0.632	0.615	0.597	0.579	0.560
	31	0.827	0.818	0.808	0.798	0.788	0.776	0.765	0.753	0.740	0.727	0.713	0.699	0.684	0.668	0.652	0.636	0.618	0.601	0.583	0.565

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	
	30	0.829	0.820	0.810	0.800	0.790	0.779	0.767	0.755	0.743	0.730	0.716	0.702	0.687	0.672	0.656	0.639	0.622	0.605	0.587	0.569
	29	0.831	0.822	0.813	0.803	0.792	0.782	0.770	0.758	0.746	0.733	0.719	0.705	0.691	0.675	0.660	0.643	0.627	0.609	0.592	0.574
	28	0.833	0.824	0.815	0.805	0.795	0.784	0.773	0.761	0.749	0.736	0.723	0.709	0.694	0.679	0.664	0.648	0.631	0.614	0.596	0.578
	27	0.835	0.827	0.817	0.808	0.798	0.787	0.776	0.764	0.752	0.740	0.726	0.713	0.698	0.683	0.668	0.652	0.635	0.619	0.601	0.584
	26	0.837	0.829	0.820	0.810	0.800	0.790	0.779	0.768	0.756	0.743	0.730	0.716	0.702	0.688	0.672	0.657	0.640	0.624	0.606	0.589
Beneficiary younger than Retiree	25	0.840	0.831	0.823	0.813	0.803	0.793	0.782	0.771	0.759	0.747	0.734	0.720	0.706	0.692	0.677	0.661	0.645	0.629	0.612	0.595
	24	0.842	0.834	0.825	0.816	0.806	0.796	0.786	0.774	0.763	0.751	0.738	0.725	0.711	0.697	0.682	0.666	0.651	0.634	0.618	0.601
	23	0.845	0.837	0.828	0.819	0.810	0.800	0.789	0.778	0.767	0.755	0.742	0.729	0.715	0.701	0.687	0.672	0.656	0.640	0.624	0.607
	22	0.848	0.840	0.831	0.822	0.813	0.803	0.793	0.782	0.771	0.759	0.746	0.734	0.720	0.706	0.692	0.677	0.662	0.646	0.630	0.614
	21	0.850	0.843	0.834	0.826	0.816	0.807	0.797	0.786	0.775	0.763	0.751	0.738	0.725	0.712	0.698	0.683	0.668	0.653	0.637	0.621
	20	0.853	0.846	0.838	0.829	0.820	0.810	0.800	0.790	0.779	0.768	0.756	0.743	0.731	0.717	0.703	0.689	0.674	0.659	0.644	0.628
	19	0.856	0.849	0.841	0.832	0.824	0.814	0.805	0.794	0.784	0.772	0.761	0.749	0.736	0.723	0.710	0.696	0.681	0.666	0.651	0.635
	18	0.860	0.852	0.844	0.836	0.827	0.818	0.809	0.799	0.788	0.777	0.766	0.754	0.742	0.729	0.716	0.702	0.688	0.673	0.659	0.643
	17	0.863	0.856	0.848	0.840	0.831	0.822	0.813	0.803	0.793	0.782	0.771	0.760	0.748	0.735	0.722	0.709	0.695	0.681	0.666	0.652
	16	0.866	0.859	0.852	0.844	0.835	0.827	0.818	0.808	0.798	0.788	0.777	0.766	0.754	0.742	0.729	0.716	0.703	0.689	0.675	0.660
	15	0.869	0.863	0.855	0.848	0.840	0.831	0.822	0.813	0.803	0.793	0.783	0.772	0.760	0.749	0.736	0.724	0.710	0.697	0.683	0.669
	14	0.873	0.866	0.859	0.852	0.844	0.836	0.827	0.818	0.809	0.799	0.789	0.778	0.767	0.755	0.744	0.731	0.718	0.705	0.692	0.678
	13	0.877	0.870	0.863	0.856	0.848	0.840	0.832	0.823	0.814	0.805	0.795	0.784	0.774	0.763	0.751	0.739	0.727	0.714	0.701	0.688
	12	0.880	0.874	0.867	0.860	0.853	0.845	0.837	0.829	0.820	0.811	0.801	0.791	0.781	0.770	0.759	0.747	0.735	0.723	0.710	0.697
	11	0.884	0.878	0.872	0.865	0.858	0.850	0.842	0.834	0.826	0.817	0.808	0.798	0.788	0.777	0.767	0.756	0.744	0.732	0.720	0.707
	10	0.888	0.882	0.876	0.869	0.862	0.855	0.848	0.840	0.832	0.823	0.814	0.805	0.795	0.785	0.775	0.764	0.753	0.741	0.730	0.718
	9	0.892	0.886	0.880	0.874	0.867	0.860	0.853	0.846	0.838	0.829	0.821	0.812	0.803	0.793	0.783	0.773	0.762	0.751	0.740	0.728
	8	0.896	0.890	0.885	0.879	0.872	0.866	0.859	0.851	0.844	0.836	0.828	0.819	0.810	0.801	0.791	0.781	0.771	0.761	0.750	0.739
	7	0.900	0.895	0.889	0.883	0.877	0.871	0.864	0.857	0.850	0.842	0.834	0.826	0.818	0.809	0.800	0.790	0.780	0.770	0.760	0.750
	6	0.904	0.899	0.894	0.888	0.882	0.876	0.870	0.863	0.856	0.849	0.841	0.834	0.825	0.817	0.808	0.799	0.790	0.780	0.770	0.760
Beneficiary younger than Retiree	5	0.908	0.903	0.898	0.893	0.887	0.881	0.875	0.869	0.862	0.856	0.848	0.841	0.833	0.825	0.817	0.808	0.799	0.790	0.781	0.771
	4	0.912	0.907	0.903	0.898	0.892	0.887	0.881	0.875	0.869	0.862	0.855	0.848	0.841	0.833	0.825	0.817	0.809	0.800	0.791	0.782
	3	0.916	0.912	0.907	0.902	0.897	0.892	0.887	0.881	0.875	0.869	0.862	0.855	0.849	0.841	0.834	0.826	0.818	0.810	0.801	0.793
	2	0.920	0.916	0.912	0.907	0.902	0.897	0.892	0.887	0.881	0.875	0.869	0.863	0.856	0.849	0.842	0.835	0.827	0.820	0.812	0.804
	1	0.924	0.920	0.916	0.912	0.907	0.902	0.898	0.892	0.887	0.882	0.876	0.870	0.864	0.857	0.851	0.844	0.837	0.829	0.822	0.814
Beneficiary same age as Retiree	0	<b>0.928</b>	<b>0.924</b>	<b>0.920</b>	<b>0.916</b>	<b>0.912</b>	<b>0.908</b>	<b>0.903</b>	<b>0.898</b>	<b>0.893</b>	<b>0.888</b>	<b>0.882</b>	<b>0.877</b>	<b>0.871</b>	<b>0.865</b>	<b>0.859</b>	<b>0.852</b>	<b>0.846</b>	<b>0.839</b>	<b>0.832</b>	<b>0.824</b>
Beneficiary older than	-1	0.931	0.928	0.924	0.921	0.917	0.913	0.908	0.904	0.899	0.894	0.889	0.884	0.878	0.873	0.867	0.861	0.854	0.848	0.841	0.834
	-2	0.935	0.932	0.929	0.925	0.921	0.917	0.913	0.909	0.905	0.900	0.895	0.890	0.885	0.880	0.875	0.869	0.863	0.857	0.850	0.844
	-3	0.939	0.936	0.933	0.929	0.926	0.922	0.918	0.914	0.910	0.906	0.902	0.897	0.892	0.887	0.882	0.877	0.871	0.865	0.859	0.853

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																				
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	
Retiree	-4	0.942	0.939	0.936	0.933	0.930	0.927	0.923	0.919	0.916	0.912	0.908	0.903	0.899	0.894	0.889	0.884	0.879	0.874	0.868	0.862
	-5	0.946	0.943	0.940	0.937	0.934	0.931	0.928	0.924	0.921	0.917	0.913	0.909	0.905	0.901	0.896	0.892	0.887	0.881	0.876	0.870
	-6	0.949	0.946	0.944	0.941	0.938	0.935	0.932	0.929	0.926	0.922	0.919	0.915	0.911	0.907	0.903	0.899	0.894	0.889	0.884	0.878
	-7	0.952	0.950	0.947	0.945	0.942	0.939	0.937	0.934	0.931	0.927	0.924	0.921	0.917	0.913	0.909	0.905	0.901	0.896	0.891	0.886
	-8	0.955	0.953	0.951	0.948	0.946	0.943	0.941	0.938	0.935	0.932	0.929	0.926	0.923	0.919	0.915	0.911	0.907	0.903	0.898	0.893
	-9	0.958	0.956	0.954	0.952	0.949	0.947	0.945	0.942	0.939	0.937	0.934	0.931	0.928	0.924	0.921	0.917	0.913	0.909	0.904	0.899
	-10	0.960	0.959	0.957	0.955	0.953	0.951	0.948	0.946	0.944	0.941	0.938	0.936	0.933	0.930	0.926	0.923	0.919	0.915	0.910	0.906
	-11	0.963	0.961	0.960	0.958	0.956	0.954	0.952	0.950	0.947	0.945	0.943	0.940	0.937	0.934	0.931	0.928	0.924	0.920	0.916	0.912
	-12	0.965	0.964	0.962	0.961	0.959	0.957	0.955	0.953	0.951	0.949	0.947	0.944	0.941	0.939	0.936	0.933	0.929	0.925	0.921	0.917
	-13	0.968	0.966	0.965	0.963	0.962	0.960	0.958	0.956	0.954	0.952	0.950	0.948	0.945	0.943	0.940	0.937	0.934	0.930	0.926	0.922
-14	0.970	0.969	0.967	0.966	0.964	0.963	0.961	0.959	0.958	0.956	0.954	0.951	0.949	0.947	0.944	0.941	0.938	0.934	0.931	0.927	
-15	0.972	0.971	0.970	0.968	0.967	0.965	0.964	0.962	0.961	0.959	0.957	0.955	0.953	0.950	0.948	0.945	0.942	0.939	0.935	0.931	
Beneficiary older than Retiree	-16	0.974	0.973	0.972	0.970	0.969	0.968	0.966	0.965	0.963	0.962	0.960	0.958	0.956	0.954	0.951	0.948	0.946	0.942	0.939	0.935
	-17	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.967	0.966	0.964	0.963	0.961	0.959	0.957	0.954	0.952	0.949	0.946	0.943	0.939
	-18	0.977	0.976	0.976	0.975	0.973	0.972	0.971	0.970	0.968	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.952	0.949	0.946	0.942
	-19	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.970	0.969	0.967	0.966	0.964	0.962	0.960	0.958	0.955	0.952	0.949	0.945
	-20	0.980	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.972	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.958	0.955	0.952	0.948
	-21	0.982	0.981	0.980	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.970	0.968	0.967	0.965	0.963	0.960	0.957	0.954	0.951
	-22	0.983	0.982	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.973	0.972	0.970	0.969	0.967	0.965	0.962	0.960	0.956	0.953
	-23	0.984	0.984	0.983	0.982	0.982	0.981	0.980	0.979	0.978	0.976	0.975	0.974	0.972	0.971	0.969	0.967	0.964	0.962	0.958	0.955
	-24	0.985	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.975	0.974	0.972	0.970	0.968	0.966	0.963	0.960	0.957
	-25	0.986	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.975	0.974	0.972	0.970	0.968	0.965	0.962	0.958
	-26	0.987	0.987	0.986	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.979	0.978	0.977	0.975	0.973	0.971	0.969	0.966	0.963	0.959
	-27	0.988	0.988	0.987	0.987	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.979	0.978	0.976	0.975	0.973	0.970	0.967	0.964	
	-28	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.982	0.980	0.979	0.978	0.976	0.975	0.973	0.970	0.967	
	-29	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.981	0.980	0.978	0.977	0.974	0.972	0.968		
	-30	0.990	0.990	0.990	0.989	0.989	0.988	0.987	0.986	0.986	0.985	0.984	0.982	0.981	0.979	0.977	0.975				
	-31	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.980	0.978					
	-32	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987	0.986	0.985	0.984	0.982	0.980						
	-33	0.992	0.992	0.991	0.991	0.991	0.990	0.989	0.989	0.988	0.987	0.986	0.984	0.983							
	-34	0.993	0.992	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985								
	-35	0.993	0.993	0.992	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.986									
	-36	0.994	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988										
	-37	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.990	0.989											
	-38	0.994	0.994	0.994	0.993	0.993	0.992	0.991	0.990												
	-39	0.995	0.994	0.994	0.993	0.993	0.992	0.992													

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
-40	0.995	0.994	0.994	0.994	0.993	0.992														
-41	0.995	0.995	0.994	0.994	0.993															
-42	0.995	0.995	0.995	0.994																
-43	0.995	0.995	0.995																	
-44	0.996	0.995																		
-45	0.996																			
-46																				
-47																				
-48																				
-49																				
-50																				
Beneficiary older than Retiree	-51																			
	-52																			
	-53																			
	-54																			
	-55																			
Beneficiary older than Retiree	-56																			
	-57																			
	-58																			
	-59																			
	-60																			
Beneficiary older than Retiree	-61																			
	-62																			
	-63																			
	-64																			
	-65																			

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree																
100																
99																0.211
98															0.222	0.211
97														0.235	0.223	0.211
96												0.247	0.235	0.223	0.212	
95											0.261	0.248	0.235	0.223	0.212	
94										0.276	0.261	0.248	0.235	0.223	0.212	
93									0.291	0.276	0.261	0.248	0.235	0.223	0.212	
92								0.307	0.291	0.276	0.262	0.248	0.235	0.224	0.212	
91							0.325	0.308	0.291	0.276	0.262	0.248	0.236	0.224	0.213	
90						0.343	0.325	0.308	0.292	0.276	0.262	0.249	0.236	0.224	0.213	
89					0.362	0.343	0.325	0.308	0.292	0.277	0.262	0.249	0.236	0.224	0.213	
88				0.381	0.362	0.343	0.325	0.308	0.292	0.277	0.263	0.249	0.236	0.225	0.213	
87			0.401	0.381	0.362	0.343	0.326	0.309	0.292	0.277	0.263	0.249	0.237	0.225	0.214	
86		0.422	0.402	0.382	0.362	0.344	0.326	0.309	0.293	0.278	0.263	0.250	0.237	0.225	0.214	
85		0.443	0.422	0.402	0.382	0.363	0.344	0.326	0.309	0.293	0.278	0.264	0.250	0.237	0.225	0.214
84	0.464	0.443	0.422	0.402	0.382	0.363	0.344	0.327	0.310	0.293	0.278	0.264	0.250	0.238	0.226	0.215
83	0.464	0.443	0.423	0.403	0.383	0.363	0.345	0.327	0.310	0.294	0.279	0.264	0.251	0.238	0.226	0.215
82	0.464	0.444	0.423	0.403	0.383	0.364	0.345	0.327	0.310	0.294	0.279	0.265	0.251	0.238	0.226	0.215
81	0.465	0.444	0.423	0.403	0.383	0.364	0.345	0.328	0.311	0.294	0.279	0.265	0.251	0.239	0.227	0.216
80	0.465	0.444	0.424	0.404	0.384	0.364	0.346	0.328	0.311	0.295	0.280	0.265	0.252	0.239	0.227	0.216
79	0.465	0.445	0.424	0.404	0.384	0.365	0.346	0.328	0.311	0.295	0.280	0.266	0.252	0.240	0.228	0.216
78	0.466	0.445	0.425	0.404	0.385	0.365	0.347	0.329	0.312	0.296	0.280	0.266	0.253	0.240	0.228	0.217
77	0.466	0.446	0.425	0.405	0.385	0.366	0.347	0.329	0.312	0.296	0.281	0.267	0.253	0.240	0.229	0.217
76	0.467	0.446	0.425	0.405	0.385	0.366	0.347	0.330	0.313	0.297	0.281	0.267	0.254	0.241	0.229	0.218
75	0.467	0.446	0.426	0.406	0.386	0.367	0.348	0.330	0.313	0.297	0.282	0.268	0.254	0.241	0.230	0.218
74	0.468	0.447	0.426	0.406	0.386	0.367	0.348	0.331	0.314	0.298	0.282	0.268	0.255	0.242	0.230	0.219
73	0.468	0.447	0.427	0.407	0.387	0.368	0.349	0.331	0.314	0.298	0.283	0.269	0.255	0.243	0.231	0.220
72	0.469	0.448	0.427	0.407	0.387	0.368	0.350	0.332	0.315	0.299	0.284	0.269	0.256	0.243	0.231	0.220
71	0.469	0.449	0.428	0.408	0.388	0.369	0.350	0.332	0.315	0.299	0.284	0.270	0.256	0.244	0.232	0.221
70	0.470	0.449	0.429	0.408	0.389	0.369	0.351	0.333	0.316	0.300	0.285	0.271	0.257	0.245	0.233	0.222
69	0.470	0.450	0.429	0.409	0.389	0.370	0.351	0.334	0.317	0.301	0.286	0.271	0.258	0.245	0.233	0.222
68	0.471	0.450	0.430	0.410	0.390	0.371	0.352	0.334	0.318	0.301	0.286	0.272	0.259	0.246	0.234	0.223
67	0.472	0.451	0.431	0.410	0.391	0.371	0.353	0.335	0.318	0.302	0.287	0.273	0.259	0.247	0.235	0.224
66	0.472	0.452	0.431	0.411	0.391	0.372	0.354	0.336	0.319	0.303	0.288	0.274	0.260	0.248	0.236	0.225

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree	65	0.473	0.453	0.432	0.412	0.392	0.373	0.355	0.337	0.320	0.304	0.289	0.275	0.261	0.249	0.237	0.226
	64	0.474	0.453	0.433	0.413	0.393	0.374	0.355	0.338	0.321	0.305	0.290	0.276	0.262	0.250	0.238	0.227
	63	0.475	0.454	0.434	0.414	0.394	0.375	0.356	0.339	0.322	0.306	0.291	0.276	0.263	0.251	0.239	0.228
	62	0.476	0.455	0.435	0.415	0.395	0.376	0.357	0.340	0.323	0.307	0.292	0.278	0.264	0.252	0.240	0.229
	61	0.476	0.456	0.436	0.416	0.396	0.377	0.358	0.341	0.324	0.308	0.293	0.279	0.265	0.253	0.241	0.230
Beneficiary younger than Retiree	60	0.477	0.457	0.437	0.417	0.397	0.378	0.359	0.342	0.325	0.309	0.294	0.280	0.267	0.254	0.242	0.231
	59	0.478	0.458	0.438	0.418	0.398	0.379	0.361	0.343	0.326	0.310	0.295	0.281	0.268	0.255	0.244	0.233
	58	0.480	0.459	0.439	0.419	0.399	0.380	0.362	0.344	0.327	0.312	0.297	0.282	0.269	0.257	0.245	0.234
	57	0.481	0.460	0.440	0.420	0.401	0.382	0.363	0.346	0.329	0.313	0.298	0.284	0.271	0.258	0.246	0.236
	56	0.482	0.462	0.441	0.422	0.402	0.383	0.365	0.347	0.330	0.314	0.299	0.285	0.272	0.260	0.248	0.237
	55	0.483	0.463	0.443	0.423	0.403	0.384	0.366	0.348	0.332	0.316	0.301	0.287	0.274	0.261	0.250	0.239
	54	0.485	0.464	0.444	0.424	0.405	0.386	0.368	0.350	0.333	0.318	0.303	0.289	0.275	0.263	0.251	0.241
	53	0.486	0.466	0.446	0.426	0.406	0.387	0.369	0.352	0.335	0.319	0.304	0.290	0.277	0.265	0.253	0.242
	52	0.488	0.467	0.447	0.428	0.408	0.389	0.371	0.353	0.337	0.321	0.306	0.292	0.279	0.267	0.255	0.244
	51	0.489	0.469	0.449	0.429	0.410	0.391	0.373	0.355	0.339	0.323	0.308	0.294	0.281	0.269	0.257	0.246
	50	0.491	0.471	0.451	0.431	0.412	0.393	0.375	0.357	0.341	0.325	0.310	0.296	0.283	0.271	0.259	0.249
	49	0.493	0.473	0.453	0.433	0.414	0.395	0.377	0.359	0.343	0.327	0.312	0.298	0.285	0.273	0.262	0.251
	48	0.495	0.475	0.455	0.435	0.416	0.397	0.379	0.362	0.345	0.329	0.315	0.301	0.288	0.275	0.264	0.253
	47	0.496	0.477	0.457	0.437	0.418	0.399	0.381	0.364	0.347	0.332	0.317	0.303	0.290	0.278	0.266	0.256
	46	0.499	0.479	0.459	0.439	0.420	0.402	0.384	0.366	0.350	0.334	0.320	0.306	0.293	0.280	0.269	0.258
45	0.501	0.481	0.461	0.442	0.423	0.404	0.386	0.369	0.352	0.337	0.322	0.308	0.295	0.283	0.272	0.261	
44	0.503	0.483	0.464	0.444	0.425	0.407	0.389	0.372	0.355	0.340	0.325	0.311	0.298	0.286	0.274	0.264	
43	0.506	0.486	0.466	0.447	0.428	0.409	0.391	0.374	0.358	0.342	0.328	0.314	0.301	0.289	0.278	0.267	
42	0.508	0.489	0.469	0.450	0.431	0.412	0.394	0.377	0.361	0.345	0.331	0.317	0.304	0.292	0.281	0.270	
41	0.511	0.491	0.472	0.453	0.434	0.415	0.397	0.380	0.364	0.348	0.334	0.320	0.307	0.295	0.284	0.274	
40	0.514	0.494	0.475	0.456	0.437	0.418	0.400	0.383	0.367	0.352	0.337	0.324	0.311	0.299	0.288	0.278	
39	0.517	0.497	0.478	0.459	0.440	0.422	0.404	0.387	0.371	0.355	0.341	0.327	0.315	0.303	0.292	0.282	
38	0.520	0.501	0.481	0.462	0.443	0.425	0.407	0.390	0.374	0.359	0.345	0.331	0.319	0.307	0.296	0.286	
37	0.523	0.504	0.485	0.466	0.447	0.429	0.411	0.394	0.378	0.363	0.349	0.335	0.323	0.311	0.300	0.291	
36	0.526	0.507	0.488	0.469	0.451	0.432	0.415	0.398	0.382	0.367	0.353	0.340	0.327	0.316	0.305	0.295	
35	0.530	0.511	0.492	0.473	0.454	0.436	0.419	0.402	0.386	0.371	0.357	0.344	0.332	0.321	0.310	0.301	
34	0.534	0.515	0.496	0.477	0.459	0.441	0.423	0.407	0.391	0.376	0.362	0.349	0.337	0.326	0.316	0.306	
33	0.538	0.519	0.500	0.481	0.463	0.445	0.428	0.411	0.396	0.381	0.367	0.355	0.343	0.332	0.321	0.312	
32	0.542	0.523	0.504	0.486	0.468	0.450	0.433	0.417	0.401	0.387	0.373	0.360	0.349	0.338	0.328	0.318	
31	0.546	0.527	0.509	0.491	0.472	0.455	0.438	0.422	0.407	0.392	0.379	0.366	0.355	0.344	0.334	0.325	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	
30	0.551	0.532	0.514	0.496	0.478	0.460	0.444	0.428	0.412	0.398	0.385	0.373	0.361	0.351	0.341	0.332	
29	0.555	0.537	0.519	0.501	0.483	0.466	0.449	0.434	0.419	0.405	0.392	0.379	0.368	0.358	0.348	0.340	
28	0.560	0.542	0.524	0.507	0.489	0.472	0.456	0.440	0.425	0.411	0.398	0.387	0.376	0.366	0.356	0.348	
27	0.566	0.548	0.530	0.512	0.495	0.478	0.462	0.447	0.432	0.419	0.406	0.394	0.383	0.374	0.365	0.357	
26	0.571	0.554	0.536	0.519	0.502	0.485	0.469	0.454	0.440	0.426	0.414	0.402	0.392	0.382	0.373	0.366	
Beneficiary younger than Retiree	25	0.577	0.560	0.543	0.525	0.508	0.492	0.476	0.461	0.447	0.434	0.422	0.411	0.400	0.391	0.383	0.375
	24	0.584	0.566	0.549	0.532	0.516	0.500	0.484	0.469	0.456	0.443	0.431	0.420	0.410	0.401	0.393	0.386
	23	0.590	0.573	0.556	0.540	0.523	0.507	0.492	0.478	0.464	0.452	0.440	0.429	0.420	0.411	0.403	0.397
	22	0.597	0.580	0.564	0.547	0.531	0.516	0.501	0.487	0.473	0.461	0.450	0.439	0.430	0.422	0.414	0.408
	21	0.604	0.588	0.572	0.556	0.540	0.524	0.510	0.496	0.483	0.471	0.460	0.450	0.441	0.433	0.426	0.420
	20	0.612	0.596	0.580	0.564	0.548	0.533	0.519	0.506	0.493	0.481	0.471	0.461	0.452	0.445	0.438	0.433
	19	0.620	0.604	0.588	0.573	0.558	0.543	0.529	0.516	0.504	0.492	0.482	0.473	0.465	0.457	0.451	0.446
	18	0.628	0.613	0.597	0.582	0.567	0.553	0.539	0.527	0.515	0.504	0.494	0.485	0.477	0.471	0.465	0.460
	17	0.637	0.622	0.607	0.592	0.577	0.563	0.550	0.538	0.526	0.516	0.506	0.498	0.491	0.484	0.479	0.475
	16	0.646	0.631	0.616	0.602	0.588	0.574	0.561	0.549	0.538	0.528	0.519	0.511	0.504	0.499	0.494	0.490
	15	0.655	0.641	0.626	0.612	0.599	0.586	0.573	0.562	0.551	0.541	0.533	0.525	0.519	0.513	0.509	0.505
	14	0.664	0.651	0.637	0.623	0.610	0.597	0.585	0.574	0.564	0.555	0.547	0.539	0.533	0.528	0.524	0.521
	13	0.674	0.661	0.648	0.634	0.622	0.609	0.598	0.587	0.577	0.569	0.561	0.554	0.549	0.544	0.540	0.537
	12	0.685	0.672	0.659	0.646	0.634	0.622	0.611	0.601	0.591	0.583	0.576	0.569	0.564	0.560	0.556	0.553
	11	0.695	0.682	0.670	0.658	0.646	0.635	0.624	0.614	0.605	0.598	0.591	0.585	0.580	0.575	0.572	0.569
	10	0.706	0.694	0.682	0.670	0.659	0.648	0.638	0.628	0.620	0.612	0.606	0.600	0.595	0.591	0.588	0.585
	9	0.717	0.705	0.694	0.682	0.672	0.661	0.651	0.643	0.634	0.627	0.621	0.616	0.611	0.607	0.604	0.601
	8	0.728	0.717	0.706	0.695	0.685	0.675	0.665	0.657	0.649	0.642	0.636	0.631	0.627	0.623	0.620	0.617
	7	0.739	0.728	0.718	0.708	0.698	0.688	0.679	0.671	0.664	0.657	0.651	0.646	0.642	0.638	0.635	0.633
	6	0.750	0.740	0.730	0.720	0.711	0.702	0.693	0.686	0.678	0.672	0.666	0.661	0.657	0.653	0.650	0.648
Beneficiary younger than Retiree	5	0.762	0.752	0.743	0.733	0.724	0.715	0.707	0.700	0.693	0.687	0.681	0.676	0.672	0.668	0.665	0.662
	4	0.773	0.764	0.755	0.746	0.737	0.729	0.721	0.714	0.707	0.701	0.695	0.691	0.686	0.683	0.679	0.677
	3	0.784	0.776	0.767	0.758	0.750	0.742	0.734	0.727	0.721	0.715	0.709	0.705	0.700	0.697	0.693	0.690
	2	0.795	0.787	0.779	0.771	0.763	0.755	0.747	0.740	0.734	0.728	0.723	0.718	0.714	0.710	0.707	0.704
	1	0.806	0.798	0.790	0.783	0.775	0.767	0.760	0.753	0.747	0.741	0.736	0.731	0.727	0.723	0.720	0.717
Beneficiary same age as Retiree	0	<b>0.817</b>	<b>0.809</b>	<b>0.802</b>	<b>0.794</b>	<b>0.787</b>	<b>0.779</b>	<b>0.772</b>	<b>0.766</b>	<b>0.759</b>	<b>0.754</b>	<b>0.748</b>	<b>0.744</b>	<b>0.739</b>	<b>0.736</b>	<b>0.732</b>	<b>0.729</b>
Beneficiary older than	-1	0.827	0.820	0.813	0.805	0.798	0.791	0.784	0.778	0.771	0.766	0.761	0.756	0.752	0.748	0.744	0.741
	-2	0.837	0.830	0.823	0.816	0.809	0.802	0.795	0.789	0.783	0.777	0.772	0.767	0.763	0.759	0.755	0.752
	-3	0.847	0.840	0.833	0.826	0.819	0.813	0.806	0.800	0.794	0.788	0.783	0.778	0.774	0.770	0.766	0.762

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	
Retiree	-4	0.856	0.849	0.843	0.836	0.829	0.823	0.816	0.810	0.804	0.799	0.794	0.789	0.784	0.780	0.776	0.772
	-5	0.864	0.858	0.852	0.845	0.839	0.832	0.826	0.820	0.814	0.809	0.804	0.799	0.794	0.789	0.785	0.780
	-6	0.872	0.867	0.860	0.854	0.848	0.842	0.835	0.829	0.824	0.818	0.813	0.808	0.803	0.798	0.793	0.789
	-7	0.880	0.874	0.869	0.862	0.856	0.850	0.844	0.838	0.832	0.827	0.822	0.816	0.811	0.806	0.801	0.796
	-8	0.887	0.882	0.876	0.870	0.864	0.858	0.852	0.846	0.841	0.835	0.830	0.824	0.819	0.814	0.808	0.802
	-9	0.894	0.889	0.883	0.878	0.872	0.866	0.860	0.854	0.848	0.843	0.837	0.832	0.826	0.820	0.814	0.808
	-10	0.901	0.896	0.890	0.885	0.879	0.873	0.867	0.861	0.856	0.850	0.844	0.838	0.832	0.826	0.819	0.812
	-11	0.907	0.902	0.897	0.891	0.886	0.880	0.874	0.868	0.862	0.856	0.850	0.844	0.838	0.831	0.823	
	-12	0.912	0.908	0.902	0.897	0.892	0.886	0.880	0.874	0.868	0.862	0.856	0.849	0.842	0.834		
	-13	0.918	0.913	0.908	0.903	0.897	0.892	0.886	0.880	0.874	0.867	0.861	0.853	0.846			
	-14	0.922	0.918	0.913	0.908	0.902	0.897	0.891	0.885	0.878	0.872	0.865	0.857				
	-15	0.927	0.923	0.918	0.913	0.907	0.901	0.895	0.889	0.882	0.875	0.867					
	Beneficiary older than Retiree	-16	0.931	0.927	0.922	0.917	0.911	0.906	0.899	0.893	0.886	0.878					
		-17	0.935	0.931	0.926	0.921	0.915	0.909	0.903	0.896	0.888						
		-18	0.938	0.934	0.929	0.924	0.919	0.913	0.906	0.898							
-19		0.942	0.937	0.933	0.927	0.922	0.915	0.908									
-20		0.944	0.940	0.935	0.930	0.924	0.917										
-21		0.947	0.943	0.938	0.932	0.926											
-22		0.949	0.945	0.940	0.934												
-23		0.951	0.946	0.941													
-24		0.952	0.948														
-25		0.954															
-26																	
-27																	
-28																	
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**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
-40																
-41																
-42																
-43																
-44																
-45																
-46																
-47																
-48																
-49																
-50																
Beneficiary older than Retiree -51																
-52																
-53																
-54																
-55																
Beneficiary older than Retiree -56																
-57																
-58																
-59																
-60																
Beneficiary older than Retiree -61																
-62																
-63																
-64																
-65																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary 75																				
younger 74																				
than 73																				
Retiree 72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
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51																				
50																				
49																				
48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
Beneficiary 40																				
younger 39																				
than 38																				
Retiree 37																				0.880
36																			0.886	0.881
																		0.891	0.886	0.881

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
35																	0.895	0.891	0.886	0.882
34																0.900	0.896	0.891	0.887	0.882
33															0.904	0.900	0.896	0.892	0.887	0.883
32														0.909	0.905	0.901	0.896	0.892	0.888	0.883
31													0.913	0.909	0.905	0.901	0.897	0.893	0.888	0.884
30												0.917	0.913	0.909	0.905	0.901	0.897	0.893	0.889	0.884
29											0.920	0.917	0.913	0.910	0.906	0.902	0.898	0.894	0.889	0.885
28										0.924	0.921	0.917	0.914	0.910	0.906	0.902	0.898	0.894	0.890	0.885
27									0.927	0.924	0.921	0.918	0.914	0.911	0.907	0.903	0.899	0.895	0.890	0.886
26								0.931	0.928	0.925	0.921	0.918	0.915	0.911	0.907	0.903	0.899	0.895	0.891	0.886
25							0.934	0.931	0.928	0.925	0.922	0.919	0.915	0.912	0.908	0.904	0.900	0.896	0.891	0.887
24						0.937	0.934	0.931	0.929	0.925	0.922	0.919	0.916	0.912	0.908	0.904	0.900	0.896	0.892	0.888
23				0.940	0.937	0.935	0.932	0.929	0.926	0.923	0.919	0.916	0.913	0.909	0.905	0.901	0.897	0.893	0.888	0.883
22			0.943	0.940	0.938	0.935	0.932	0.929	0.926	0.923	0.920	0.917	0.913	0.909	0.906	0.902	0.898	0.894	0.889	0.884
21		0.945	0.943	0.941	0.938	0.935	0.933	0.930	0.927	0.924	0.921	0.917	0.914	0.910	0.906	0.902	0.898	0.894	0.890	0.885
20	0.948	0.946	0.943	0.941	0.938	0.936	0.933	0.930	0.927	0.924	0.921	0.918	0.914	0.911	0.907	0.903	0.899	0.895	0.891	0.887
19	0.950	0.948	0.946	0.944	0.941	0.939	0.936	0.934	0.931	0.928	0.925	0.922	0.918	0.915	0.911	0.908	0.904	0.900	0.896	0.892
18	0.950	0.948	0.946	0.944	0.942	0.939	0.937	0.934	0.931	0.928	0.925	0.922	0.919	0.916	0.912	0.908	0.905	0.901	0.897	0.893
17	0.950	0.949	0.947	0.945	0.942	0.940	0.937	0.935	0.932	0.929	0.926	0.923	0.920	0.916	0.913	0.909	0.905	0.902	0.898	0.893
16	0.951	0.949	0.947	0.945	0.943	0.940	0.938	0.935	0.932	0.929	0.927	0.923	0.920	0.917	0.913	0.910	0.906	0.902	0.898	0.894
15	0.951	0.949	0.948	0.945	0.943	0.941	0.938	0.936	0.933	0.930	0.927	0.924	0.921	0.918	0.914	0.911	0.907	0.903	0.899	0.895
14	0.951	0.950	0.948	0.946	0.944	0.941	0.939	0.936	0.933	0.931	0.928	0.925	0.922	0.918	0.915	0.912	0.908	0.904	0.900	0.896
13	0.952	0.950	0.948	0.946	0.944	0.942	0.939	0.937	0.934	0.931	0.928	0.925	0.922	0.919	0.916	0.912	0.909	0.905	0.901	0.897
12	0.952	0.951	0.949	0.947	0.945	0.942	0.940	0.937	0.935	0.932	0.929	0.926	0.923	0.920	0.917	0.913	0.910	0.906	0.902	0.899
11	0.953	0.951	0.949	0.947	0.945	0.943	0.940	0.938	0.935	0.933	0.930	0.927	0.924	0.921	0.918	0.914	0.911	0.907	0.904	0.900
10	0.953	0.952	0.950	0.948	0.946	0.943	0.941	0.939	0.936	0.933	0.931	0.928	0.925	0.922	0.919	0.915	0.912	0.908	0.905	0.901
9	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.939	0.937	0.934	0.931	0.929	0.926	0.923	0.919	0.916	0.913	0.909	0.906	0.902
8	0.954	0.953	0.951	0.949	0.947	0.945	0.942	0.940	0.937	0.935	0.932	0.929	0.927	0.924	0.920	0.917	0.914	0.911	0.907	0.903
7	0.955	0.953	0.951	0.949	0.947	0.945	0.943	0.941	0.938	0.936	0.933	0.930	0.927	0.924	0.921	0.918	0.915	0.912	0.908	0.905
6	0.955	0.954	0.952	0.950	0.948	0.946	0.944	0.941	0.939	0.936	0.934	0.931	0.928	0.925	0.922	0.919	0.916	0.913	0.909	0.906
Beneficiary younger than Retiree	5	0.956	0.954	0.952	0.951	0.949	0.947	0.944	0.942	0.940	0.937	0.935	0.932	0.929	0.926	0.924	0.920	0.917	0.914	0.911
	4	0.956	0.955	0.953	0.951	0.949	0.947	0.945	0.943	0.940	0.938	0.936	0.933	0.930	0.927	0.925	0.922	0.919	0.915	0.912
	3	0.957	0.955	0.954	0.952	0.950	0.948	0.946	0.944	0.941	0.939	0.936	0.934	0.931	0.929	0.926	0.923	0.920	0.917	0.913
	2	0.957	0.956	0.954	0.953	0.951	0.949	0.946	0.944	0.942	0.940	0.937	0.935	0.932	0.930	0.927	0.924	0.921	0.918	0.915
	1	0.958	0.956	0.955	0.953	0.951	0.949	0.947	0.945	0.943	0.941	0.938	0.936	0.933	0.931	0.928	0.925	0.922	0.919	0.916
Beneficiary same age as Retiree	0	0.958	0.957	0.955	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.939	0.937	0.934	0.932	0.929	0.926	0.924	0.921	0.918

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree -1	0.959	0.958	0.956	0.954	0.953	0.951	0.949	0.947	0.945	0.942	0.940	0.938	0.935	0.933	0.930	0.928	0.925	0.922	0.919	0.916
-2	0.959	0.958	0.957	0.955	0.953	0.951	0.950	0.948	0.945	0.943	0.941	0.939	0.936	0.934	0.931	0.929	0.926	0.923	0.920	0.918
-3	0.960	0.959	0.957	0.956	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.940	0.938	0.935	0.933	0.930	0.927	0.925	0.922	0.919
-4	0.961	0.959	0.958	0.956	0.955	0.953	0.951	0.949	0.947	0.945	0.943	0.941	0.939	0.936	0.934	0.931	0.929	0.926	0.923	0.921
-5	0.961	0.960	0.959	0.957	0.956	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.940	0.937	0.935	0.933	0.930	0.927	0.925	0.922
-6	0.962	0.961	0.959	0.958	0.956	0.955	0.953	0.951	0.949	0.947	0.945	0.943	0.941	0.939	0.936	0.934	0.931	0.929	0.926	0.924
-7	0.962	0.961	0.960	0.959	0.957	0.955	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.940	0.937	0.935	0.933	0.930	0.928	0.925
-8	0.963	0.962	0.961	0.959	0.958	0.956	0.954	0.953	0.951	0.949	0.947	0.945	0.943	0.941	0.939	0.936	0.934	0.932	0.929	0.927
-9	0.963	0.962	0.961	0.960	0.958	0.957	0.955	0.953	0.952	0.950	0.948	0.946	0.944	0.942	0.940	0.938	0.935	0.933	0.931	0.928
-10	0.964	0.963	0.962	0.961	0.959	0.958	0.956	0.954	0.953	0.951	0.949	0.947	0.945	0.943	0.941	0.939	0.937	0.935	0.932	0.930
-11	0.965	0.964	0.963	0.961	0.960	0.958	0.957	0.955	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.940	0.938	0.936	0.934	0.931
-12	0.965	0.964	0.963	0.962	0.961	0.959	0.958	0.956	0.954	0.953	0.951	0.949	0.947	0.945	0.944	0.942	0.939	0.937	0.935	0.933
-13	0.966	0.965	0.964	0.963	0.961	0.960	0.958	0.957	0.955	0.954	0.952	0.950	0.949	0.947	0.945	0.943	0.941	0.939	0.937	0.935
-14	0.966	0.966	0.965	0.963	0.962	0.961	0.959	0.958	0.956	0.955	0.953	0.951	0.950	0.948	0.946	0.944	0.942	0.940	0.938	0.936
-15	0.967	0.966	0.965	0.964	0.963	0.962	0.960	0.959	0.957	0.956	0.954	0.952	0.951	0.949	0.947	0.945	0.943	0.942	0.940	0.938
-16	0.968	0.967	0.966	0.965	0.964	0.962	0.961	0.960	0.958	0.957	0.955	0.953	0.952	0.950	0.948	0.947	0.945	0.943	0.941	0.939
-17	0.968	0.968	0.967	0.966	0.964	0.963	0.962	0.960	0.959	0.958	0.956	0.955	0.953	0.951	0.950	0.948	0.946	0.944	0.943	0.941
-18	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957	0.956	0.954	0.953	0.951	0.949	0.948	0.946	0.944	0.942
-19	0.970	0.969	0.968	0.967	0.966	0.965	0.963	0.962	0.961	0.960	0.958	0.957	0.955	0.954	0.952	0.951	0.949	0.947	0.946	0.944
-20	0.970	0.970	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.960	0.959	0.958	0.956	0.955	0.953	0.952	0.950	0.949	0.947	0.945
-21	0.971	0.970	0.969	0.969	0.967	0.966	0.965	0.964	0.963	0.961	0.960	0.959	0.957	0.956	0.955	0.953	0.952	0.950	0.949	0.947
-22	0.971	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.962	0.961	0.960	0.959	0.957	0.956	0.954	0.953	0.952	0.950	0.949
-23	0.972	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.963	0.962	0.961	0.960	0.958	0.957	0.956	0.954	0.953	0.952	0.950
-24	0.973	0.972	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.960	0.958	0.957	0.956	0.954	0.953	0.952
-25	0.973	0.973	0.972	0.971	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.958	0.957	0.956	0.955	0.953
-26	0.974	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.957	0.956	0.955
-27	0.975	0.974	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.958	0.956
-28	0.975	0.975	0.974	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.967	0.966	0.964	0.963	0.962	0.961	0.960	0.959	0.958
-29	0.976	0.976	0.975	0.974	0.974	0.973	0.972	0.971	0.970	0.969	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.960
-30	0.977	0.976	0.976	0.975	0.974	0.974	0.973	0.972	0.971	0.970	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.962	0.961
-31	0.977	0.977	0.977	0.976	0.975	0.975	0.974	0.973	0.972	0.971	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.965	0.964	0.963
-32	0.978	0.978	0.977	0.977	0.976	0.975	0.975	0.974	0.973	0.972	0.972	0.971	0.970	0.969	0.969	0.968	0.967	0.966	0.965	0.964
-33	0.979	0.978	0.978	0.977	0.977	0.976	0.976	0.975	0.974	0.973	0.973	0.972	0.971	0.971	0.970	0.969	0.968	0.967	0.967	0.966
-34	0.979	0.979	0.979	0.978	0.978	0.977	0.976	0.976	0.975	0.974	0.974	0.973	0.972	0.972	0.971	0.970	0.970	0.969	0.968	0.967
-35	0.980	0.980	0.979	0.979	0.978	0.978	0.977	0.977	0.976	0.975	0.975	0.974	0.974	0.973	0.972	0.972	0.971	0.970	0.969	0.969
Beneficiary older than Retiree -36	0.980	0.980	0.980	0.980	0.979	0.979	0.978	0.978	0.977	0.976	0.976	0.975	0.975	0.974	0.973	0.973	0.972	0.972	0.971	0.970
-37	0.981	0.981	0.981	0.980	0.980	0.979	0.979	0.978	0.978	0.977	0.977	0.976	0.976	0.975	0.975	0.974	0.973	0.973	0.972	0.972
-38	0.982	0.982	0.981	0.981	0.981	0.980	0.980	0.979	0.979	0.978	0.978	0.977	0.977	0.976	0.976	0.975	0.975	0.974	0.974	0.973
-39	0.982	0.982	0.982	0.982	0.981	0.981	0.981	0.980	0.980	0.979	0.979	0.978	0.978	0.977	0.977	0.976	0.976	0.976	0.975	0.975
-40	0.983	0.983	0.983	0.983	0.982	0.982	0.981	0.981	0.981	0.980	0.980	0.979	0.979	0.979	0.978	0.978	0.977	0.977	0.976	0.976

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree	-41	0.984	0.984	0.984	0.983	0.983	0.983	0.982	0.982	0.981	0.981	0.981	0.980	0.980	0.980	0.979	0.979	0.978	0.978	0.978	0.977
	-42	0.984	0.984	0.984	0.984	0.984	0.984	0.983	0.983	0.982	0.982	0.982	0.981	0.981	0.981	0.980	0.980	0.980	0.979	0.979	0.978
	-43	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.981	0.981	0.981	0.980	0.980	0.980
	-44	0.985	0.985	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.981	0.981
	-45	0.986	0.986	0.986	0.986	0.986	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.984	0.983	0.983	0.983	0.983	0.982	0.982
-46	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.985	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.984	0.983	0.983	
-47	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.986	0.986	0.985	0.985	0.985	0.985	0.985	0.984	0.984	
-48	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.986	0.985	0.985	
-49	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.986	
-50	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987	
-51	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	
-52	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	
-53	0.990	0.990	0.990	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989	
-54	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	
-55	0.991	0.991	0.991	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-56	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	
-57	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	
-58	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	
-59	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	
-60	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	
-61	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-62	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-63	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	
-64	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	
-65	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	
-66	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	
-67	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	
-68	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	
-69	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	
-70	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	
-71	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	
-72	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	
-73	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	
-74	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-75	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
Beneficiary older than Retiree	-76	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-77	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-78	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-79	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-80	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary	-81	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998										
older	-82	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998										
than	-83	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998										
Retiree	-84	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998											
	-85	0.998	0.998	0.998	0.999	0.998	0.998														
	-86	0.998	0.998	0.999	0.999	0.999															
	-87	0.998	0.998	0.999	0.999																
	-88	0.998	0.998	0.999																	
	-89	0.998	0.999																		
	-90	0.998																			

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary 75																				
younger 74																				
than 73																				
Retiree 72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				0.759
57																			0.766	0.759
56																		0.774	0.767	0.759
55																	0.781	0.774	0.767	0.760
54																0.788	0.781	0.775	0.768	0.760
53															0.794	0.788	0.782	0.775	0.768	0.761
52														0.800	0.794	0.788	0.782	0.775	0.768	0.761
51													0.806	0.801	0.795	0.789	0.782	0.776	0.769	0.762
50												0.812	0.807	0.801	0.795	0.789	0.783	0.776	0.769	0.762
49											0.818	0.813	0.807	0.802	0.796	0.790	0.783	0.777	0.770	0.763
48										0.824	0.819	0.813	0.808	0.802	0.796	0.790	0.784	0.777	0.771	0.763
47									0.830	0.824	0.819	0.814	0.808	0.802	0.797	0.791	0.784	0.778	0.771	0.764
46								0.836	0.830	0.825	0.819	0.814	0.809	0.803	0.797	0.791	0.785	0.779	0.772	0.765
45							0.841	0.836	0.831	0.825	0.820	0.815	0.809	0.803	0.798	0.792	0.786	0.779	0.772	0.765
44						0.847	0.842	0.836	0.831	0.826	0.820	0.815	0.810	0.804	0.798	0.792	0.786	0.780	0.773	0.766
43					0.853	0.848	0.842	0.837	0.831	0.826	0.821	0.816	0.810	0.805	0.799	0.793	0.787	0.781	0.774	0.767
42				0.859	0.853	0.848	0.843	0.837	0.832	0.827	0.821	0.816	0.811	0.805	0.800	0.794	0.788	0.781	0.775	0.768
41			0.864	0.859	0.854	0.848	0.843	0.838	0.832	0.827	0.822	0.817	0.811	0.806	0.800	0.794	0.788	0.782	0.775	0.768
Beneficiary 40																				
younger 39	0.875	0.870	0.865	0.859	0.854	0.849	0.843	0.838	0.833	0.828	0.822	0.817	0.812	0.806	0.801	0.795	0.789	0.783	0.776	0.769
than 38	0.876	0.871	0.865	0.860	0.855	0.850	0.844	0.839	0.833	0.828	0.823	0.818	0.813	0.807	0.802	0.796	0.790	0.784	0.777	0.770
Retiree 37	0.876	0.871	0.866	0.861	0.855	0.850	0.845	0.840	0.835	0.829	0.824	0.819	0.814	0.809	0.803	0.798	0.792	0.786	0.779	0.772
36	0.876	0.871	0.866	0.861	0.856	0.851	0.846	0.840	0.835	0.830	0.825	0.820	0.815	0.809	0.804	0.798	0.793	0.787	0.780	0.773

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
35	0.877	0.872	0.867	0.862	0.857	0.851	0.846	0.841	0.836	0.831	0.826	0.821	0.816	0.810	0.805	0.799	0.794	0.788	0.781	0.775
34	0.877	0.872	0.867	0.862	0.857	0.852	0.847	0.842	0.836	0.831	0.827	0.821	0.816	0.811	0.806	0.800	0.795	0.789	0.782	0.776
33	0.878	0.873	0.868	0.863	0.858	0.853	0.847	0.842	0.837	0.832	0.827	0.822	0.817	0.812	0.807	0.801	0.796	0.790	0.784	0.777
32	0.878	0.873	0.868	0.863	0.858	0.853	0.848	0.843	0.838	0.833	0.828	0.823	0.818	0.813	0.808	0.802	0.797	0.791	0.785	0.778
31	0.879	0.874	0.869	0.864	0.859	0.854	0.849	0.844	0.839	0.834	0.829	0.824	0.819	0.814	0.809	0.804	0.798	0.792	0.786	0.780
30	0.879	0.875	0.870	0.865	0.860	0.855	0.850	0.845	0.840	0.835	0.830	0.825	0.820	0.815	0.810	0.805	0.799	0.794	0.787	0.781
29	0.880	0.875	0.870	0.865	0.860	0.855	0.850	0.845	0.840	0.836	0.831	0.826	0.821	0.816	0.811	0.806	0.801	0.795	0.789	0.783
28	0.881	0.876	0.871	0.866	0.861	0.856	0.851	0.846	0.841	0.837	0.832	0.827	0.822	0.817	0.812	0.807	0.802	0.796	0.790	0.784
27	0.881	0.876	0.872	0.867	0.862	0.857	0.852	0.847	0.842	0.838	0.833	0.828	0.823	0.819	0.814	0.809	0.803	0.798	0.792	0.786
26	0.882	0.877	0.872	0.867	0.863	0.858	0.853	0.848	0.843	0.839	0.834	0.829	0.825	0.820	0.815	0.810	0.805	0.799	0.794	0.788
25	0.882	0.878	0.873	0.868	0.863	0.859	0.854	0.849	0.844	0.840	0.835	0.831	0.826	0.821	0.816	0.812	0.806	0.801	0.795	0.789
24	0.883	0.879	0.874	0.869	0.864	0.860	0.855	0.850	0.845	0.841	0.836	0.832	0.827	0.823	0.818	0.813	0.808	0.803	0.797	0.791
23	0.884	0.879	0.875	0.870	0.865	0.861	0.856	0.851	0.847	0.842	0.838	0.833	0.829	0.824	0.819	0.815	0.810	0.805	0.799	0.793
22	0.885	0.880	0.876	0.871	0.866	0.862	0.857	0.852	0.848	0.843	0.839	0.835	0.830	0.826	0.821	0.816	0.812	0.806	0.801	0.795
21	0.886	0.881	0.877	0.872	0.867	0.863	0.858	0.853	0.849	0.845	0.840	0.836	0.832	0.827	0.823	0.818	0.813	0.808	0.803	0.798
20	0.886	0.882	0.877	0.873	0.868	0.864	0.859	0.855	0.850	0.846	0.842	0.838	0.833	0.829	0.825	0.820	0.815	0.810	0.805	0.800
19	0.887	0.883	0.878	0.874	0.869	0.865	0.860	0.856	0.852	0.847	0.843	0.839	0.835	0.831	0.826	0.822	0.817	0.813	0.807	0.802
18	0.888	0.884	0.879	0.875	0.871	0.866	0.862	0.857	0.853	0.849	0.845	0.841	0.837	0.832	0.828	0.824	0.819	0.815	0.810	0.805
17	0.889	0.885	0.881	0.876	0.872	0.867	0.863	0.859	0.854	0.850	0.846	0.842	0.838	0.834	0.830	0.826	0.822	0.817	0.812	0.807
16	0.890	0.886	0.882	0.877	0.873	0.869	0.864	0.860	0.856	0.852	0.848	0.844	0.840	0.836	0.832	0.828	0.824	0.819	0.815	0.810
15	0.891	0.887	0.883	0.879	0.874	0.870	0.866	0.862	0.858	0.854	0.850	0.846	0.842	0.838	0.834	0.830	0.826	0.822	0.817	0.813
14	0.892	0.888	0.884	0.880	0.876	0.871	0.867	0.863	0.859	0.855	0.852	0.848	0.844	0.840	0.837	0.833	0.829	0.824	0.820	0.815
13	0.893	0.889	0.885	0.881	0.877	0.873	0.869	0.865	0.861	0.857	0.854	0.850	0.846	0.843	0.839	0.835	0.831	0.827	0.823	0.818
12	0.895	0.891	0.887	0.882	0.878	0.874	0.870	0.866	0.863	0.859	0.855	0.852	0.848	0.845	0.841	0.838	0.834	0.830	0.826	0.821
11	0.896	0.892	0.888	0.884	0.880	0.876	0.872	0.868	0.864	0.861	0.857	0.854	0.851	0.847	0.844	0.840	0.836	0.833	0.829	0.824
10	0.897	0.893	0.889	0.885	0.881	0.877	0.874	0.870	0.866	0.863	0.860	0.856	0.853	0.850	0.846	0.843	0.839	0.836	0.832	0.828
9	0.898	0.895	0.891	0.887	0.883	0.879	0.875	0.872	0.868	0.865	0.862	0.858	0.855	0.852	0.849	0.845	0.842	0.839	0.835	0.831
8	0.900	0.896	0.892	0.888	0.885	0.881	0.877	0.874	0.870	0.867	0.864	0.861	0.858	0.855	0.851	0.848	0.845	0.842	0.838	0.834
7	0.901	0.897	0.894	0.890	0.886	0.883	0.879	0.876	0.872	0.869	0.866	0.863	0.860	0.857	0.854	0.851	0.848	0.845	0.841	0.838
6	0.902	0.899	0.895	0.892	0.888	0.884	0.881	0.878	0.874	0.871	0.868	0.865	0.863	0.860	0.857	0.854	0.851	0.848	0.845	0.841
Beneficiary younger than Retiree																				
5	0.904	0.900	0.897	0.893	0.890	0.886	0.883	0.880	0.876	0.873	0.871	0.868	0.865	0.862	0.860	0.857	0.854	0.851	0.848	0.845
4	0.905	0.902	0.898	0.895	0.891	0.888	0.885	0.882	0.879	0.876	0.873	0.870	0.868	0.865	0.863	0.860	0.857	0.855	0.852	0.849
3	0.907	0.903	0.900	0.897	0.893	0.890	0.887	0.884	0.881	0.878	0.875	0.873	0.870	0.868	0.866	0.863	0.861	0.858	0.855	0.852
2	0.908	0.905	0.902	0.898	0.895	0.892	0.889	0.886	0.883	0.880	0.878	0.876	0.873	0.871	0.869	0.866	0.864	0.861	0.859	0.856
1	0.910	0.907	0.903	0.900	0.897	0.894	0.891	0.888	0.885	0.883	0.880	0.878	0.876	0.874	0.872	0.869	0.867	0.865	0.863	0.860
Beneficiary same age as Retiree	0	0.911	0.908	0.905	0.902	0.899	0.896	0.893	0.890	0.888	0.885	0.883	0.881	0.879	0.877	0.875	0.873	0.871	0.868	0.866

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -1	0.913	0.910	0.907	0.904	0.901	0.898	0.895	0.892	0.890	0.888	0.885	0.883	0.881	0.879	0.878	0.876	0.874	0.872	0.870	0.868
-2	0.915	0.912	0.909	0.906	0.903	0.900	0.897	0.895	0.892	0.890	0.888	0.886	0.884	0.882	0.881	0.879	0.877	0.876	0.874	0.872
-3	0.916	0.913	0.910	0.907	0.905	0.902	0.899	0.897	0.894	0.892	0.891	0.889	0.887	0.885	0.884	0.882	0.881	0.879	0.878	0.876
-4	0.918	0.915	0.912	0.909	0.907	0.904	0.901	0.899	0.897	0.895	0.893	0.891	0.890	0.888	0.887	0.886	0.884	0.883	0.881	0.880
-5	0.919	0.917	0.914	0.911	0.909	0.906	0.904	0.901	0.899	0.897	0.896	0.894	0.893	0.891	0.890	0.889	0.888	0.886	0.885	0.884
-6	0.921	0.918	0.916	0.913	0.910	0.908	0.906	0.903	0.901	0.900	0.898	0.897	0.896	0.894	0.893	0.892	0.891	0.890	0.889	0.888
-7	0.923	0.920	0.917	0.915	0.912	0.910	0.908	0.906	0.904	0.902	0.901	0.900	0.898	0.897	0.896	0.895	0.894	0.894	0.893	0.892
-8	0.924	0.922	0.919	0.917	0.914	0.912	0.910	0.908	0.906	0.905	0.903	0.902	0.901	0.900	0.899	0.899	0.898	0.897	0.896	0.895
-9	0.926	0.923	0.921	0.919	0.916	0.914	0.912	0.910	0.909	0.907	0.906	0.905	0.904	0.903	0.902	0.902	0.901	0.901	0.900	0.899
-10	0.928	0.925	0.923	0.920	0.918	0.916	0.914	0.912	0.911	0.910	0.909	0.908	0.907	0.906	0.906	0.905	0.905	0.904	0.904	0.903
-11	0.929	0.927	0.925	0.922	0.920	0.918	0.916	0.915	0.913	0.912	0.911	0.910	0.910	0.909	0.909	0.908	0.908	0.908	0.907	0.907
-12	0.931	0.929	0.926	0.924	0.922	0.920	0.919	0.917	0.916	0.915	0.914	0.913	0.912	0.912	0.912	0.911	0.911	0.911	0.911	0.910
-13	0.932	0.930	0.928	0.926	0.924	0.922	0.921	0.919	0.918	0.917	0.916	0.916	0.915	0.915	0.915	0.914	0.914	0.914	0.914	0.914
-14	0.934	0.932	0.930	0.928	0.926	0.924	0.923	0.921	0.920	0.919	0.919	0.918	0.918	0.918	0.918	0.918	0.918	0.918	0.918	0.918
-15	0.936	0.934	0.932	0.930	0.928	0.926	0.925	0.924	0.923	0.922	0.921	0.921	0.921	0.920	0.920	0.921	0.921	0.921	0.921	0.921
-16	0.937	0.935	0.933	0.932	0.930	0.928	0.927	0.926	0.925	0.924	0.924	0.923	0.923	0.923	0.923	0.924	0.924	0.924	0.924	0.925
-17	0.939	0.937	0.935	0.934	0.932	0.930	0.929	0.928	0.927	0.927	0.926	0.926	0.926	0.926	0.926	0.926	0.927	0.927	0.928	0.928
-18	0.941	0.939	0.937	0.935	0.934	0.932	0.931	0.930	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.930	0.930	0.931	0.931
-19	0.942	0.940	0.939	0.937	0.936	0.935	0.933	0.932	0.932	0.931	0.931	0.931	0.931	0.931	0.932	0.932	0.933	0.933	0.934	0.934
-20	0.944	0.942	0.941	0.939	0.938	0.937	0.935	0.935	0.934	0.934	0.933	0.934	0.934	0.934	0.934	0.935	0.936	0.936	0.937	0.938
-21	0.945	0.944	0.942	0.941	0.940	0.939	0.938	0.937	0.936	0.936	0.936	0.936	0.936	0.937	0.937	0.938	0.938	0.939	0.940	0.941
-22	0.947	0.946	0.944	0.943	0.942	0.941	0.940	0.939	0.938	0.938	0.938	0.938	0.939	0.939	0.940	0.940	0.941	0.942	0.943	0.944
-23	0.949	0.947	0.946	0.945	0.944	0.943	0.942	0.941	0.941	0.940	0.941	0.941	0.941	0.942	0.942	0.943	0.944	0.945	0.946	0.947
-24	0.950	0.949	0.948	0.947	0.945	0.945	0.944	0.943	0.943	0.943	0.943	0.943	0.944	0.944	0.945	0.946	0.947	0.948	0.948	0.949
-25	0.952	0.951	0.950	0.948	0.947	0.946	0.946	0.945	0.945	0.945	0.945	0.945	0.946	0.947	0.947	0.948	0.949	0.950	0.951	0.952
-26	0.954	0.952	0.951	0.950	0.949	0.948	0.948	0.947	0.947	0.947	0.947	0.948	0.948	0.949	0.950	0.951	0.952	0.953	0.954	0.955
-27	0.955	0.954	0.953	0.952	0.951	0.950	0.950	0.949	0.949	0.949	0.950	0.950	0.951	0.951	0.952	0.953	0.954	0.955	0.956	0.957
-28	0.957	0.956	0.955	0.954	0.953	0.952	0.952	0.951	0.951	0.951	0.952	0.952	0.953	0.954	0.955	0.956	0.957	0.958	0.959	0.960
-29	0.959	0.958	0.957	0.956	0.955	0.954	0.954	0.953	0.953	0.954	0.954	0.955	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.962
-30	0.960	0.959	0.958	0.958	0.957	0.956	0.956	0.955	0.955	0.956	0.956	0.957	0.957	0.958	0.959	0.960	0.961	0.962	0.963	0.964
-31	0.962	0.961	0.960	0.959	0.959	0.958	0.958	0.957	0.957	0.958	0.958	0.959	0.959	0.960	0.961	0.962	0.963	0.964	0.965	0.966
-32	0.963	0.963	0.962	0.961	0.960	0.960	0.960	0.959	0.959	0.960	0.960	0.961	0.961	0.962	0.963	0.964	0.965	0.966	0.967	0.968
-33	0.965	0.964	0.963	0.963	0.962	0.962	0.961	0.961	0.961	0.962	0.962	0.963	0.963	0.964	0.965	0.966	0.967	0.968	0.969	0.970
-34	0.967	0.966	0.965	0.965	0.964	0.964	0.963	0.963	0.963	0.964	0.964	0.965	0.965	0.966	0.967	0.968	0.969	0.970	0.971	0.971
-35	0.968	0.967	0.967	0.966	0.966	0.965	0.965	0.965	0.965	0.965	0.966	0.967	0.967	0.968	0.969	0.970	0.970	0.971	0.972	0.973
Beneficiary older than Retiree -36	0.970	0.969	0.968	0.968	0.967	0.967	0.967	0.967	0.967	0.967	0.968	0.968	0.969	0.970	0.970	0.971	0.972	0.973	0.974	0.974
-37	0.971	0.971	0.970	0.970	0.969	0.969	0.969	0.969	0.969	0.969	0.970	0.970	0.971	0.971	0.972	0.973	0.974	0.974	0.975	0.976
-38	0.973	0.972	0.972	0.971	0.971	0.971	0.970	0.970	0.970	0.971	0.971	0.972	0.972	0.973	0.974	0.975	0.976	0.976	0.977	0.977
-39	0.974	0.974	0.973	0.973	0.972	0.972	0.972	0.972	0.972	0.972	0.973	0.973	0.974	0.974	0.975	0.976	0.976	0.977	0.978	0.978
-40	0.975	0.975	0.975	0.974	0.974	0.974	0.974	0.973	0.974	0.974	0.974	0.975	0.975	0.976	0.976	0.977	0.978	0.978	0.979	0.980

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary -41	0.977	0.976	0.976	0.976	0.975	0.975	0.975	0.975	0.975	0.975	0.976	0.976	0.977	0.977	0.978	0.978	0.979	0.980	0.980	0.981
older -42	0.978	0.978	0.977	0.977	0.977	0.977	0.976	0.976	0.976	0.977	0.977	0.977	0.978	0.978	0.979	0.980	0.980	0.981	0.981	0.982
than -43	0.979	0.979	0.979	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.983
Retiree -44	0.981	0.980	0.980	0.980	0.979	0.979	0.979	0.979	0.979	0.979	0.980	0.980	0.980	0.981	0.981	0.982	0.982	0.983	0.983	0.983
-45	0.982	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.980	0.980	0.981	0.981	0.981	0.982	0.982	0.983	0.983	0.984	0.984	0.984
-46	0.983	0.983	0.982	0.982	0.982	0.982	0.981	0.981	0.981	0.982	0.982	0.982	0.982	0.983	0.983	0.984	0.984	0.984	0.985	0.985
-47	0.984	0.984	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.983	0.983	0.983	0.984	0.984	0.984	0.984	0.985	0.985	0.986
-48	0.985	0.985	0.984	0.984	0.984	0.984	0.984	0.984	0.983	0.983	0.984	0.984	0.984	0.984	0.985	0.985	0.985	0.985	0.986	0.986
-49	0.986	0.986	0.985	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.985	0.985	0.985	0.985	0.986	0.986	0.986	0.986	0.986	0.987
-50	0.987	0.987	0.986	0.986	0.986	0.986	0.985	0.985	0.985	0.985	0.985	0.986	0.986	0.986	0.986	0.986	0.987	0.987	0.987	0.987
-51	0.988	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987
-52	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.988	0.988	0.988	0.988	0.988
-53	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988
-54	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988
-55	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
-56	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
-57	0.992	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
-58	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
-59	0.993	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
-60	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
-61	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
-62	0.994	0.994	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
-63	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992
-64	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993
-65	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993
-66	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994
-67	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994
-68	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995
-69	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995
-70	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996
-71																				
-72																				
-73																				
-74																				
-75																				
Beneficiary -76																				
older -77																				
than -78																				
Retiree -79																				
-80																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree	-81	-82	-83	-84	-85	-86	-87	-88	-89	-90										

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree																
75																
74																0.570
73															0.585	0.570
72														0.600	0.585	0.570
71													0.614	0.600	0.586	0.571
70												0.628	0.615	0.601	0.586	0.571
69											0.642	0.629	0.615	0.601	0.586	0.572
68										0.655	0.642	0.629	0.616	0.601	0.587	0.572
67									0.667	0.655	0.643	0.630	0.616	0.602	0.587	0.572
66								0.680	0.668	0.656	0.643	0.630	0.616	0.602	0.588	0.573
65							0.691	0.680	0.668	0.656	0.643	0.630	0.617	0.603	0.588	0.573
64						0.702	0.691	0.680	0.669	0.657	0.644	0.631	0.617	0.603	0.589	0.574
63					0.713	0.703	0.692	0.681	0.669	0.657	0.644	0.631	0.618	0.604	0.589	0.574
62				0.723	0.713	0.703	0.692	0.681	0.669	0.657	0.645	0.632	0.618	0.604	0.590	0.575
61			0.732	0.723	0.713	0.703	0.693	0.682	0.670	0.658	0.645	0.632	0.619	0.605	0.591	0.576
60		0.742	0.733	0.724	0.714	0.704	0.693	0.682	0.670	0.658	0.646	0.633	0.619	0.606	0.591	0.576
59	0.750	0.742	0.733	0.724	0.714	0.704	0.694	0.683	0.671	0.659	0.646	0.634	0.620	0.606	0.592	0.577
58	0.751	0.742	0.734	0.724	0.715	0.705	0.694	0.683	0.672	0.660	0.647	0.634	0.621	0.607	0.592	0.578
57	0.751	0.743	0.734	0.725	0.715	0.705	0.695	0.684	0.672	0.660	0.648	0.635	0.621	0.608	0.593	0.579
56	0.751	0.743	0.735	0.725	0.716	0.706	0.695	0.684	0.673	0.661	0.648	0.635	0.622	0.608	0.594	0.579
55	0.752	0.744	0.735	0.726	0.716	0.706	0.696	0.685	0.673	0.661	0.649	0.636	0.623	0.609	0.595	0.580
54	0.752	0.744	0.736	0.726	0.717	0.707	0.696	0.685	0.674	0.662	0.650	0.637	0.624	0.610	0.596	0.581
53	0.753	0.745	0.736	0.727	0.717	0.707	0.697	0.686	0.675	0.663	0.651	0.638	0.624	0.611	0.597	0.582
52	0.753	0.745	0.737	0.728	0.718	0.708	0.698	0.687	0.675	0.664	0.651	0.639	0.625	0.612	0.598	0.583
51	0.754	0.746	0.737	0.728	0.719	0.709	0.698	0.688	0.676	0.664	0.652	0.639	0.626	0.613	0.599	0.584
50	0.755	0.746	0.738	0.729	0.719	0.710	0.699	0.688	0.677	0.665	0.653	0.640	0.627	0.614	0.600	0.585
49	0.755	0.747	0.739	0.730	0.720	0.710	0.700	0.689	0.678	0.666	0.654	0.641	0.628	0.615	0.601	0.586
48	0.756	0.748	0.739	0.730	0.721	0.711	0.701	0.690	0.679	0.667	0.655	0.642	0.629	0.616	0.602	0.588
47	0.756	0.748	0.740	0.731	0.722	0.712	0.702	0.691	0.680	0.668	0.656	0.644	0.630	0.617	0.603	0.589
46	0.757	0.749	0.741	0.732	0.723	0.713	0.703	0.692	0.681	0.669	0.657	0.645	0.632	0.618	0.604	0.590
45	0.758	0.750	0.741	0.733	0.723	0.714	0.704	0.693	0.682	0.670	0.658	0.646	0.633	0.620	0.606	0.592
44	0.759	0.751	0.742	0.734	0.724	0.715	0.705	0.694	0.683	0.671	0.660	0.647	0.634	0.621	0.607	0.593
43	0.759	0.751	0.743	0.734	0.725	0.716	0.706	0.695	0.684	0.673	0.661	0.649	0.636	0.622	0.609	0.595
42	0.760	0.752	0.744	0.735	0.726	0.717	0.707	0.696	0.685	0.674	0.662	0.650	0.637	0.624	0.610	0.596
41	0.761	0.753	0.745	0.736	0.727	0.718	0.708	0.698	0.687	0.675	0.664	0.651	0.639	0.626	0.612	0.598
Beneficiary younger than Retiree																
40	0.762	0.754	0.746	0.738	0.729	0.719	0.709	0.699	0.688	0.677	0.665	0.653	0.640	0.627	0.614	0.600
39	0.763	0.755	0.747	0.739	0.730	0.720	0.711	0.700	0.690	0.678	0.667	0.655	0.642	0.629	0.616	0.602
38	0.764	0.756	0.748	0.740	0.731	0.722	0.712	0.702	0.691	0.680	0.668	0.656	0.644	0.631	0.618	0.604
37	0.765	0.758	0.750	0.741	0.732	0.723	0.713	0.703	0.693	0.682	0.670	0.658	0.646	0.633	0.620	0.606
36	0.766	0.759	0.751	0.742	0.734	0.725	0.715	0.705	0.694	0.683	0.672	0.660	0.648	0.635	0.622	0.609

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
35	0.767	0.760	0.752	0.744	0.735	0.726	0.716	0.707	0.696	0.685	0.674	0.662	0.650	0.637	0.624	0.611
34	0.769	0.761	0.754	0.745	0.737	0.728	0.718	0.708	0.698	0.687	0.676	0.664	0.652	0.640	0.627	0.613
33	0.770	0.763	0.755	0.747	0.738	0.729	0.720	0.710	0.700	0.689	0.678	0.667	0.655	0.642	0.629	0.616
32	0.771	0.764	0.757	0.748	0.740	0.731	0.722	0.712	0.702	0.691	0.680	0.669	0.657	0.645	0.632	0.619
31	0.773	0.766	0.758	0.750	0.742	0.733	0.724	0.714	0.704	0.694	0.683	0.671	0.660	0.647	0.635	0.622
30	0.774	0.767	0.760	0.752	0.744	0.735	0.726	0.716	0.706	0.696	0.685	0.674	0.662	0.650	0.638	0.625
29	0.776	0.769	0.762	0.754	0.746	0.737	0.728	0.719	0.709	0.698	0.688	0.677	0.665	0.653	0.641	0.628
28	0.778	0.771	0.763	0.756	0.748	0.739	0.730	0.721	0.711	0.701	0.690	0.679	0.668	0.656	0.644	0.631
27	0.779	0.773	0.765	0.758	0.750	0.741	0.733	0.723	0.714	0.704	0.693	0.682	0.671	0.659	0.647	0.635
26	0.781	0.775	0.767	0.760	0.752	0.744	0.735	0.726	0.716	0.706	0.696	0.685	0.674	0.663	0.651	0.638
25	0.783	0.777	0.769	0.762	0.754	0.746	0.738	0.729	0.719	0.709	0.699	0.689	0.678	0.666	0.654	0.642
24	0.785	0.779	0.772	0.764	0.757	0.749	0.740	0.731	0.722	0.712	0.702	0.692	0.681	0.670	0.658	0.646
23	0.787	0.781	0.774	0.767	0.759	0.751	0.743	0.734	0.725	0.716	0.706	0.695	0.685	0.674	0.662	0.650
22	0.789	0.783	0.776	0.769	0.762	0.754	0.746	0.737	0.728	0.719	0.709	0.699	0.689	0.678	0.666	0.654
21	0.792	0.785	0.779	0.772	0.765	0.757	0.749	0.740	0.732	0.722	0.713	0.703	0.692	0.682	0.671	0.659
20	0.794	0.788	0.782	0.775	0.768	0.760	0.752	0.744	0.735	0.726	0.717	0.707	0.697	0.686	0.675	0.664
19	0.797	0.791	0.784	0.778	0.771	0.763	0.755	0.747	0.739	0.730	0.721	0.711	0.701	0.691	0.680	0.669
18	0.799	0.793	0.787	0.781	0.774	0.766	0.759	0.751	0.742	0.734	0.725	0.715	0.705	0.695	0.685	0.674
17	0.802	0.796	0.790	0.784	0.777	0.770	0.762	0.755	0.746	0.738	0.729	0.720	0.710	0.700	0.690	0.679
16	0.805	0.799	0.793	0.787	0.780	0.773	0.766	0.758	0.750	0.742	0.733	0.724	0.715	0.705	0.695	0.685
15	0.807	0.802	0.796	0.790	0.784	0.777	0.770	0.762	0.755	0.746	0.738	0.729	0.720	0.711	0.701	0.691
14	0.810	0.805	0.799	0.794	0.787	0.781	0.774	0.766	0.759	0.751	0.743	0.734	0.725	0.716	0.707	0.697
13	0.813	0.808	0.803	0.797	0.791	0.785	0.778	0.771	0.763	0.756	0.748	0.740	0.731	0.722	0.713	0.703
12	0.817	0.812	0.806	0.801	0.795	0.789	0.782	0.775	0.768	0.761	0.753	0.745	0.737	0.728	0.719	0.710
11	0.820	0.815	0.810	0.804	0.799	0.793	0.786	0.780	0.773	0.766	0.758	0.751	0.743	0.734	0.726	0.717
10	0.823	0.819	0.814	0.808	0.803	0.797	0.791	0.785	0.778	0.771	0.764	0.757	0.749	0.741	0.733	0.724
9	0.827	0.822	0.817	0.812	0.807	0.802	0.796	0.790	0.783	0.777	0.770	0.763	0.755	0.747	0.740	0.731
8	0.830	0.826	0.821	0.817	0.811	0.806	0.800	0.795	0.789	0.782	0.776	0.769	0.762	0.754	0.747	0.739
7	0.834	0.830	0.825	0.821	0.816	0.811	0.805	0.800	0.794	0.788	0.782	0.775	0.768	0.761	0.754	0.747
6	0.838	0.834	0.829	0.825	0.820	0.816	0.810	0.805	0.800	0.794	0.788	0.782	0.775	0.768	0.762	0.754
Beneficiary younger than Retiree																
5	0.841	0.838	0.834	0.830	0.825	0.821	0.816	0.811	0.805	0.800	0.794	0.788	0.782	0.776	0.769	0.762
4	0.845	0.842	0.838	0.834	0.830	0.826	0.821	0.816	0.811	0.806	0.801	0.795	0.789	0.783	0.777	0.771
3	0.849	0.846	0.842	0.839	0.835	0.831	0.826	0.822	0.817	0.812	0.807	0.802	0.796	0.791	0.785	0.779
2	0.853	0.850	0.847	0.843	0.840	0.836	0.832	0.827	0.823	0.818	0.814	0.809	0.804	0.798	0.793	0.787
1	0.857	0.854	0.851	0.848	0.845	0.841	0.837	0.833	0.829	0.825	0.820	0.816	0.811	0.806	0.801	0.796
Beneficiary same age as Retiree																
0	<b>0.861</b>	<b>0.859</b>	<b>0.856</b>	<b>0.853</b>	<b>0.850</b>	<b>0.846</b>	<b>0.843</b>	<b>0.839</b>	<b>0.835</b>	<b>0.831</b>	<b>0.827</b>	<b>0.823</b>	<b>0.818</b>	<b>0.814</b>	<b>0.809</b>	<b>0.804</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree -1	0.865	0.863	0.860	0.858	0.855	0.852	0.848	0.845	0.841	0.838	0.834	0.830	0.826	0.821	0.817	0.812
-2	0.870	0.867	0.865	0.862	0.860	0.857	0.854	0.851	0.847	0.844	0.840	0.837	0.833	0.829	0.825	0.821
-3	0.874	0.872	0.870	0.867	0.865	0.862	0.859	0.856	0.853	0.850	0.847	0.844	0.840	0.837	0.833	0.829
-4	0.878	0.876	0.874	0.872	0.870	0.867	0.865	0.862	0.859	0.857	0.854	0.851	0.847	0.844	0.841	0.837
-5	0.882	0.880	0.879	0.877	0.875	0.873	0.870	0.868	0.865	0.863	0.860	0.857	0.855	0.852	0.849	0.845
-6	0.886	0.885	0.883	0.882	0.880	0.878	0.876	0.874	0.871	0.869	0.867	0.864	0.862	0.859	0.856	0.853
-7	0.890	0.889	0.888	0.886	0.885	0.883	0.881	0.879	0.877	0.875	0.873	0.871	0.868	0.866	0.864	0.861
-8	0.894	0.893	0.892	0.891	0.889	0.888	0.886	0.885	0.883	0.881	0.879	0.877	0.875	0.873	0.871	0.869
-9	0.898	0.898	0.897	0.895	0.894	0.893	0.892	0.890	0.889	0.887	0.885	0.884	0.882	0.880	0.878	0.876
-10	0.902	0.902	0.901	0.900	0.899	0.898	0.897	0.895	0.894	0.893	0.891	0.890	0.888	0.887	0.885	0.883
-11	0.906	0.906	0.905	0.904	0.903	0.903	0.902	0.901	0.900	0.898	0.897	0.896	0.894	0.893	0.891	0.890
-12	0.910	0.910	0.909	0.909	0.908	0.907	0.906	0.906	0.905	0.904	0.903	0.902	0.900	0.899	0.898	0.896
-13	0.914	0.914	0.913	0.913	0.912	0.912	0.911	0.911	0.910	0.909	0.908	0.907	0.906	0.905	0.904	0.902
-14	0.918	0.918	0.917	0.917	0.917	0.916	0.916	0.915	0.915	0.914	0.913	0.913	0.912	0.911	0.909	0.908
-15	0.921	0.921	0.921	0.921	0.921	0.921	0.920	0.920	0.919	0.919	0.918	0.918	0.917	0.916	0.915	0.914
-16	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.924	0.924	0.924	0.923	0.922	0.922	0.921	0.920	0.919
-17	0.928	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.928	0.928	0.928	0.927	0.926	0.926	0.925	0.924
-18	0.932	0.932	0.932	0.933	0.933	0.933	0.933	0.933	0.933	0.933	0.932	0.931	0.931	0.930	0.929	0.928
-19	0.935	0.935	0.936	0.936	0.936	0.936	0.937	0.937	0.936	0.936	0.936	0.936	0.935	0.934	0.933	0.932
-20	0.938	0.939	0.939	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.939	0.939	0.938	0.937	0.936
-21	0.941	0.942	0.942	0.943	0.943	0.944	0.944	0.944	0.944	0.944	0.943	0.943	0.943	0.942	0.941	0.940
-22	0.944	0.945	0.946	0.946	0.946	0.947	0.947	0.947	0.947	0.947	0.947	0.946	0.946	0.945	0.945	0.944
-23	0.947	0.948	0.949	0.949	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.949	0.949	0.948	0.947
-24	0.950	0.951	0.951	0.952	0.952	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.952	0.952	0.951	0.950
-25	0.953	0.954	0.954	0.955	0.955	0.956	0.956	0.956	0.956	0.956	0.956	0.955	0.955	0.954	0.954	0.953
-26	0.955	0.956	0.957	0.957	0.958	0.958	0.958	0.959	0.959	0.959	0.958	0.958	0.958	0.957	0.956	0.955
-27	0.958	0.959	0.959	0.960	0.960	0.961	0.961	0.961	0.961	0.961	0.961	0.960	0.960	0.959	0.959	0.958
-28	0.960	0.961	0.962	0.962	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.962	0.962	0.961	0.960
-29	0.962	0.963	0.964	0.964	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.964	0.964	0.963	0.962
-30	0.965	0.965	0.966	0.966	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.966	0.966	0.965	0.964
-31	0.967	0.967	0.968	0.968	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.968	0.968	0.967	0.966	0.965
-32	0.968	0.969	0.970	0.970	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.970	0.970	0.969	0.968	0.967
-33	0.970	0.971	0.971	0.972	0.972	0.972	0.973	0.973	0.973	0.972	0.972	0.972	0.971	0.970	0.969	0.968
-34	0.972	0.973	0.973	0.973	0.974	0.974	0.974	0.974	0.974	0.974	0.973	0.973	0.972	0.971	0.970	0.969
-35	0.974	0.974	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.974	0.973	0.972	0.971	0.970
Beneficiary older than Retiree -36	0.975	0.976	0.976	0.976	0.977	0.977	0.977	0.977	0.976	0.976	0.976	0.975	0.974	0.973	0.972	
-37	0.976	0.977	0.977	0.978	0.978	0.978	0.978	0.978	0.978	0.977	0.977	0.976	0.975	0.974		
-38	0.978	0.978	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.978	0.978	0.977	0.976			
-39	0.979	0.979	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.979	0.978	0.977				
-40	0.980	0.980	0.981	0.981	0.981	0.981	0.981	0.981	0.980	0.980	0.979					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

	Beneficiary Age Difference	Attained Age at Retirement															
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree	-41	0.981	0.981	0.982	0.982	0.982	0.982	0.982	0.981	0.981	0.980						
	-42	0.982	0.982	0.983	0.983	0.983	0.982	0.982	0.982	0.981							
	-43	0.983	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982							
	-44	0.984	0.984	0.984	0.984	0.984	0.984	0.983									
	-45	0.984	0.985	0.985	0.985	0.984	0.984										
	-46	0.985	0.985	0.985	0.985	0.985											
	-47	0.986	0.986	0.986	0.985												
	-48	0.986	0.986	0.986													
	-49	0.987	0.986														
	-50	0.987															
	-51																
	-52																
	-53																
	-54																
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	-73																
	-74																
	-75																
Beneficiary older than Retiree	-76																
	-77																
	-78																
	-79																
	-80																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members**  
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree	-81	-82	-83	-84	-85	-86	-87	-88	-89	-90						

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 10: P&F Additional Unit Benefits - After Age 60 - Healthy and Disabled Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 Paid by Member - Member's Portion Only)

No. of Months Units are Paid, up to Age 65	Factor	No. of Months Units are Paid, up to Age 65	Factor
1	1,000.00	31	35.02
2	501.39	32	34.02
3	335.19	33	33.08
4	252.09	34	32.19
5	202.23	35	31.35
6	168.99	36	30.57
7	145.25	37	29.82
8	127.45	38	29.11
9	113.60	39	28.44
10	102.52	40	27.81
11	93.46	41	27.20
12	85.91	42	26.62
13	79.52	43	26.07
14	74.04	44	25.55
15	69.29	45	25.05
16	65.14	46	24.57
17	61.48	47	24.11
18	58.22	48	23.67
19	55.31	49	23.25
20	52.69	50	22.85
21	50.31	51	22.46
22	48.16	52	22.08
23	46.19	53	21.72
24	44.39	54	21.38
25	42.73	55	21.04
26	41.19	56	20.72
27	39.78	57	20.41
28	38.46	58	20.11
29	37.23	59	19.83
30	36.09	60	19.55

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 11: P&F Additional Unit Benefits - Before Age 60 - Healthy and Disabled Members (Tier 1 / Tier 2 only)**  
 (Amount of Monthly Annuity per \$1,000 Paid by Member - Annuity Amounts Include Matching Employer Portion)

No. of Months Units are Paid, up to Age 65		No. of Months Units are Paid, up to Age 65		No. of Months Units are Paid, up to Age 65		No. of Months Units are Paid, up to Age 65		No. of Months Units are Paid, up to Age 65		No. of Months Units are Paid, up to Age 65	
	Factor										
60	39.09	90	28.17	120	22.78	150	19.60	180	17.54	210	16.10
61	38.55	91	27.93	121	22.65	151	19.52	181	17.48	211	16.06
62	38.03	92	27.69	122	22.51	152	19.44	182	17.42	212	16.02
63	37.53	93	27.47	123	22.39	153	19.36	183	17.37	213	15.98
64	37.04	94	27.24	124	22.26	154	19.28	184	17.31	214	15.94
65	36.56	95	27.02	125	22.14	155	19.20	185	17.26	215	15.90
66	36.10	96	26.81	126	22.02	156	19.12	186	17.21	216	15.86
67	35.66	97	26.60	127	21.90	157	19.05	187	17.15	217	15.82
68	35.22	98	26.40	128	21.78	158	18.97	188	17.10	218	15.79
69	34.80	99	26.20	129	21.66	159	18.90	189	17.05	219	15.75
70	34.40	100	26.00	130	21.55	160	18.82	190	17.00	220	15.71
71	34.00	101	25.81	131	21.44	161	18.75	191	16.95	221	15.68
72	33.61	102	25.62	132	21.33	162	18.68	192	16.90	222	15.64
73	33.24	103	25.43	133	21.22	163	18.61	193	16.85	223	15.61
74	32.88	104	25.25	134	21.11	164	18.54	194	16.80	224	15.57
75	32.52	105	25.08	135	21.01	165	18.47	195	16.76	225	15.54
76	32.18	106	24.90	136	20.90	166	18.40	196	16.71	226	15.50
77	31.84	107	24.73	137	20.80	167	18.33	197	16.66	227	15.47
78	31.51	108	24.56	138	20.70	168	18.27	198	16.62	228	15.43
79	31.20	109	24.40	139	20.60	169	18.20	199	16.57	229	15.40
80	30.89	110	24.24	140	20.50	170	18.14	200	16.52	230	15.37
81	30.58	111	24.08	141	20.41	171	18.07	201	16.48	231	15.33
82	30.29	112	23.92	142	20.31	172	18.01	202	16.44	232	15.30
83	30.00	113	23.77	143	20.22	173	17.95	203	16.39	233	15.27
84	29.72	114	23.62	144	20.13	174	17.89	204	16.35	234	15.24
85	29.44	115	23.47	145	20.04	175	17.83	205	16.31	235	15.21
86	29.18	116	23.33	146	19.95	176	17.77	206	16.26	236	15.18
87	28.91	117	23.19	147	19.86	177	17.71	207	16.22	237	15.14
88	28.66	118	23.05	148	19.77	178	17.65	208	16.18	238	15.11
89	28.41	119	22.91	149	19.69	179	17.59	209	16.14	239	15.08
										240	15.05

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 12: P&F Additional Unit Purchases by Payroll Deductions - Healthy and Disabled Members (Tier 1 / Tier 2 only)**  
 (Based on a Purchase of 8 Units and a Monthly Payroll Period)

Age	Months of Attained Age at Commencement of Payroll Deduction											
	0	1	2	3	4	5	6	7	8	9	10	11
20	1.66	1.67	1.68	1.69	1.70	1.71	1.72	1.73	1.74	1.75	1.76	1.77
21	1.79	1.80	1.81	1.82	1.83	1.84	1.85	1.86	1.87	1.88	1.90	1.91
22	1.92	1.93	1.94	1.95	1.97	1.98	1.99	2.00	2.01	2.03	2.04	2.05
23	2.06	2.08	2.09	2.10	2.11	2.13	2.14	2.15	2.17	2.18	2.19	2.21
24	2.22	2.23	2.25	2.26	2.28	2.29	2.30	2.32	2.33	2.35	2.36	2.38
25	2.39	2.40	2.42	2.43	2.45	2.46	2.48	2.50	2.51	2.53	2.54	2.56
26	2.57	2.59	2.61	2.62	2.64	2.65	2.67	2.69	2.70	2.72	2.74	2.76
27	2.77	2.79	2.81	2.83	2.84	2.86	2.88	2.90	2.92	2.93	2.95	2.97
28	2.99	3.01	3.03	3.05	3.07	3.09	3.11	3.13	3.15	3.17	3.19	3.21
29	3.23	3.25	3.27	3.29	3.31	3.33	3.35	3.37	3.40	3.42	3.44	3.46
30	3.48	3.51	3.53	3.55	3.57	3.60	3.62	3.64	3.67	3.69	3.72	3.74
31	3.76	3.79	3.81	3.84	3.86	3.89	3.92	3.94	3.97	3.99	4.02	4.05
32	4.07	4.10	4.13	4.15	4.18	4.21	4.24	4.26	4.29	4.32	4.35	4.38
33	4.41	4.44	4.47	4.50	4.53	4.56	4.59	4.62	4.65	4.68	4.71	4.75
34	4.78	4.81	4.84	4.88	4.91	4.94	4.98	5.01	5.04	5.08	5.11	5.15
35	5.18	5.22	5.26	5.29	5.33	5.37	5.40	5.44	5.48	5.52	5.55	5.59
36	5.63	5.67	5.71	5.75	5.79	5.83	5.87	5.92	5.96	6.00	6.04	6.08
37	6.13	6.17	6.22	6.26	6.30	6.35	6.40	6.44	6.49	6.53	6.58	6.63
38	6.68	6.73	6.77	6.82	6.87	6.92	6.97	7.03	7.08	7.13	7.18	7.23
39	7.29	7.34	7.40	7.45	7.51	7.56	7.62	7.68	7.73	7.79	7.85	7.91

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 12: P&F Additional Unit Purchases by Payroll Deductions - Healthy and Disabled Members (Tier 1 / Tier 2 only)**  
 (Based on a Purchase of 8 Units and a Monthly Payroll Period)

Age	Months of Attained Age at Commencement of Payroll Deduction											
	0	1	2	3	4	5	6	7	8	9	10	11
40	7.97	8.03	8.09	8.15	8.22	8.28	8.34	8.41	8.47	8.54	8.60	8.67
41	8.74	8.80	8.87	8.94	9.01	9.08	9.15	9.23	9.30	9.37	9.45	9.52
42	9.60	9.68	9.75	9.83	9.91	9.99	10.07	10.15	10.24	10.32	10.40	10.49
43	10.58	10.66	10.75	10.84	10.93	11.02	11.11	11.21	11.30	11.40	11.49	11.59
44	11.69	11.79	11.89	11.99	12.09	12.20	12.30	12.41	12.52	12.63	12.74	12.85
45	12.96	13.08	13.19	13.31	13.43	13.55	13.67	13.80	13.92	14.05	14.17	14.30
46	14.44	14.57	14.70	14.84	14.98	15.12	15.26	15.40	15.55	15.70	15.85	16.00
47	16.15	16.31	16.47	16.63	16.79	16.95	17.12	17.29	17.46	17.64	17.81	17.99
48	18.18	18.36	18.55	18.74	18.93	19.13	19.33	19.53	19.73	19.94	20.15	20.37
49	20.59	20.81	21.04	21.26	21.50	21.73	21.97	22.22	22.47	22.72	22.98	23.24
50	23.51	23.78	24.05	24.33	24.62	24.91	25.20	25.51	25.81	26.12	26.44	26.77
51	27.10	27.44	27.78	28.13	28.49	28.85	29.22	29.60	29.99	30.38	30.79	31.20
52	31.62	32.05	32.49	32.94	33.39	33.86	34.34	34.83	35.34	35.85	36.37	36.91
53	37.47	38.03	38.61	39.20	39.81	40.44	41.08	41.73	42.41	43.10	43.82	44.55
54	45.30	46.08	46.87	47.69	48.54	49.41	50.30	51.23	52.18	53.17	54.18	55.23
55	56.32	57.44	58.60	59.81	61.05	62.35	63.69	65.08	66.52	68.02	69.59	71.21
56	72.91	74.68	76.52	78.45	80.46	82.57	84.79	87.10	89.54	92.10	94.80	97.64
57	100.64	103.81	107.17	110.74	114.53	118.56	122.86	127.46	132.39	137.69	143.39	149.55
58	156.23	163.48	171.40	180.07	189.61	200.16	211.88	224.97	239.71	256.41	275.50	297.53
59	323.23	353.61	390.07	434.62	490.32	561.94	657.43	791.13	991.68	1325.93	1994.44	4000.00

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 13a: Full Cost Factors for Purchasing Service - Factor 1 - Healthy Members (Tier 1 / Tier 2 only)**  
(Present value of \$1 of increased monthly benefit beginning at retirement age)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	211.11	210.96	210.82	210.67	210.52	210.38	210.23	210.08	209.94	209.79	209.64	209.50
46	209.35	209.20	209.04	208.89	208.74	208.58	208.43	208.28	208.12	207.97	207.82	207.66
47	207.51	207.35	207.19	207.03	206.87	206.71	206.55	206.39	206.23	206.07	205.91	205.75
48	205.59	205.42	205.25	205.09	204.92	204.75	204.58	204.41	204.24	204.08	203.91	203.74
49	203.57	203.39	203.22	203.04	202.87	202.69	202.52	202.34	202.16	201.99	201.81	201.64
50	201.46	201.28	201.10	200.93	200.75	200.57	200.39	200.21	200.03	199.86	199.68	199.50
51	199.32	199.14	198.96	198.78	198.60	198.42	198.24	198.06	197.88	197.70	197.52	197.34
52	197.16	196.97	196.78	196.60	196.41	196.22	196.03	195.84	195.65	195.47	195.28	195.09
53	194.90	194.70	194.51	194.31	194.11	193.92	193.72	193.52	193.33	193.13	192.93	192.74
54	192.54	192.34	192.13	191.93	191.72	191.52	191.31	191.11	190.90	190.70	190.49	190.29
55	190.08	189.87	189.66	189.45	189.24	189.03	188.82	188.61	188.40	188.19	187.98	187.77
56	187.56	187.34	187.12	186.90	186.68	186.46	186.25	186.03	185.81	185.59	185.37	185.15
57	184.93	184.70	184.48	184.25	184.02	183.79	183.57	183.34	183.11	182.88	182.66	182.43
58	182.20	181.96	181.73	181.49	181.25	181.02	180.78	180.54	180.31	180.07	179.83	179.60
59	179.36	179.11	178.87	178.62	178.37	178.13	177.88	177.63	177.39	177.14	176.89	176.65
60	176.40	176.14	175.89	175.63	175.38	175.12	174.87	174.61	174.35	174.10	173.84	173.59
61	173.33	173.06	172.80	172.53	172.27	172.00	171.74	171.47	171.20	170.94	170.67	170.41
62	170.14	169.86	169.59	169.31	169.04	168.76	168.49	168.21	167.93	167.66	167.38	167.11
63	166.83	166.54	166.26	165.97	165.69	165.40	165.12	164.83	164.54	164.26	163.97	163.69
64	163.40	163.10	162.81	162.51	162.22	161.92	161.63	161.33	161.03	160.74	160.44	160.15
65	159.85	159.54	159.24	158.93	158.62	158.32	158.01	157.70	157.40	157.09	156.78	156.48
66	156.17	155.86	155.54	155.23	154.91	154.60	154.28	153.97	153.65	153.34	153.02	152.71
67	152.39	152.07	151.74	151.42	151.09	150.77	150.44	150.12	149.79	149.47	149.14	148.82
68	148.49	148.16	147.82	147.49	147.15	146.82	146.49	146.15	145.82	145.48	145.15	144.81
69	144.48	144.14	143.80	143.46	143.11	142.77	142.43	142.09	141.75	141.41	141.06	140.72
70	140.38	140.03	139.68	139.33	138.98	138.63	138.28	137.93	137.58	137.23	136.88	136.53
71	136.18	135.82	135.47	135.11	134.75	134.40	134.04	133.68	133.33	132.97	132.61	132.26
72	131.90	131.54	131.17	130.81	130.45	130.08	129.72	129.36	128.99	128.63	128.27	127.90
73	127.54	127.17	126.80	126.43	126.06	125.69	125.33	124.96	124.59	124.22	123.85	123.48
74	123.11	122.74	122.36	121.99	121.61	121.24	120.86	120.49	120.11	119.74	119.36	118.99

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 13a: Full Cost Factors for Purchasing Service - Factor 1 - Healthy Members (Tier 1 / Tier 2 only)**  
(Present value of \$1 of increased monthly benefit beginning at retirement age)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	118.61	118.23	117.85	117.48	117.10	116.72	116.34	115.96	115.58	115.21	114.83	114.45
76	114.07	113.69	113.31	112.93	112.55	112.17	111.79	111.40	111.02	110.64	110.26	109.88
77	109.50	109.12	108.73	108.35	107.96	107.58	107.20	106.81	106.43	106.04	105.66	105.27
78	104.89	104.51	104.12	103.74	103.35	102.97	102.58	102.20	101.81	101.43	101.04	100.66
79	100.27	99.88	99.50	99.11	98.73	98.34	97.96	97.57	97.18	96.80	96.41	96.03
80	95.64	95.26	94.87	94.49	94.10	93.72	93.33	92.95	92.56	92.18	91.79	91.41
81	91.02	90.64	90.26	89.87	89.49	89.11	88.73	88.34	87.96	87.58	87.20	86.81
82	86.43	86.05	85.67	85.30	84.92	84.54	84.16	83.78	83.40	83.03	82.65	82.27
83	81.89	81.52	81.15	80.77	80.40	80.03	79.66	79.28	78.91	78.54	78.17	77.79
84	77.42	77.06	76.69	76.33	75.97	75.60	75.24	74.88	74.51	74.15	73.79	73.42
85	73.06	72.71	72.35	72.00	71.64	71.29	70.94	70.58	70.23	69.87	69.52	69.16
86	68.81	68.47	68.13	67.78	67.44	67.10	66.76	66.41	66.07	65.73	65.39	65.04
87	64.70	64.37	64.04	63.72	63.39	63.06	62.73	62.40	62.07	61.75	61.42	61.09
88	60.76	60.45	60.13	59.82	59.50	59.19	58.88	58.56	58.25	57.93	57.62	57.30
89	56.99	56.69	56.39	56.10	55.80	55.50	55.20	54.90	54.60	54.31	54.01	53.71
90	53.41	53.13	52.85	52.57	52.29	52.01	51.73	51.44	51.16	50.88	50.60	50.32
91	50.04	49.78	49.52	49.25	48.99	48.73	48.47	48.20	47.94	47.68	47.42	47.15
92	46.89	46.65	46.40	46.16	45.91	45.67	45.42	45.18	44.93	44.69	44.44	44.20
93	43.95	43.72	43.50	43.27	43.04	42.81	42.59	42.36	42.13	41.90	41.68	41.45
94	41.22	41.01	40.80	40.59	40.37	40.16	39.95	39.74	39.53	39.32	39.10	38.89
95	38.68	38.48	38.29	38.09	37.90	37.70	37.51	37.31	37.11	36.92	36.72	36.53
96	36.33	36.15	35.97	35.79	35.61	35.43	35.25	35.06	34.88	34.70	34.52	34.34
97	34.16	33.99	33.82	33.66	33.49	33.32	33.15	32.98	32.81	32.65	32.48	32.31
98	32.14	31.99	31.83	31.68	31.52	31.37	31.21	31.06	30.90	30.75	30.59	30.44
99	30.28	30.14	29.99	29.85	29.70	29.56	29.42	29.27	29.13	28.98	28.84	28.69
100	28.55											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 13b: Full Cost Factors for Purchasing Service - Factor 1 - Disabled Members (Tier 1 / Tier 2 only)**  
(Present value of \$1 of increased monthly benefit beginning at retirement age)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	178.00	177.82	177.65	177.47	177.30	177.12	176.95	176.77	176.59	176.42	176.24	176.07
46	175.89	175.72	175.54	175.37	175.19	175.02	174.85	174.67	174.50	174.32	174.15	173.97
47	173.80	173.63	173.46	173.29	173.11	172.94	172.77	172.60	172.43	172.26	172.08	171.91
48	171.74	171.57	171.40	171.23	171.06	170.89	170.73	170.56	170.39	170.22	170.05	169.88
49	169.71	169.54	169.38	169.21	169.04	168.88	168.71	168.54	168.38	168.21	168.04	167.88
50	167.71	167.54	167.37	167.21	167.04	166.87	166.70	166.53	166.36	166.20	166.03	165.86
51	165.69	165.52	165.35	165.18	165.01	164.84	164.67	164.49	164.32	164.15	163.98	163.81
52	163.64	163.47	163.30	163.12	162.95	162.78	162.61	162.43	162.26	162.09	161.92	161.74
53	161.57	161.39	161.22	161.04	160.87	160.69	160.52	160.34	160.16	159.99	159.81	159.64
54	159.46	159.28	159.10	158.92	158.74	158.56	158.39	158.21	158.03	157.85	157.67	157.49
55	157.31	157.13	156.94	156.76	156.57	156.39	156.20	156.02	155.83	155.65	155.46	155.28
56	155.09	154.90	154.71	154.52	154.33	154.14	153.95	153.75	153.56	153.37	153.18	152.99
57	152.80	152.60	152.41	152.21	152.01	151.81	151.62	151.42	151.22	151.02	150.83	150.63
58	150.43	150.22	150.02	149.81	149.60	149.40	149.19	148.98	148.78	148.57	148.36	148.16
59	147.95	147.74	147.52	147.31	147.09	146.88	146.67	146.45	146.24	146.02	145.81	145.59
60	145.38	145.16	144.93	144.71	144.49	144.26	144.04	143.82	143.59	143.37	143.15	142.92
61	142.70	142.47	142.24	142.01	141.77	141.54	141.31	141.08	140.85	140.62	140.38	140.15
62	139.92	139.68	139.44	139.20	138.96	138.72	138.48	138.23	137.99	137.75	137.51	137.27
63	137.03	136.78	136.53	136.29	136.04	135.79	135.54	135.29	135.04	134.80	134.55	134.30
64	134.05	133.79	133.54	133.28	133.03	132.77	132.52	132.26	132.00	131.75	131.49	131.24
65	130.98	130.72	130.45	130.19	129.93	129.66	129.40	129.14	128.87	128.61	128.35	128.08
66	127.82	127.55	127.28	127.01	126.74	126.47	126.20	125.93	125.66	125.39	125.12	124.85
67	124.58	124.30	124.03	123.75	123.47	123.20	122.92	122.64	122.37	122.09	121.81	121.54
68	121.26	120.98	120.70	120.42	120.13	119.85	119.57	119.29	119.01	118.73	118.44	118.16
69	117.88	117.59	117.30	117.02	116.73	116.44	116.15	115.86	115.57	115.29	115.00	114.71
70	114.42	114.13	113.84	113.54	113.25	112.96	112.67	112.37	112.08	111.79	111.50	111.20
71	110.91	110.61	110.32	110.02	109.72	109.42	109.13	108.83	108.53	108.23	107.94	107.64
72	107.34	107.04	106.74	106.44	106.13	105.83	105.53	105.23	104.93	104.63	104.32	104.02
73	103.72	103.42	103.11	102.81	102.50	102.20	101.90	101.59	101.29	100.98	100.68	100.37
74	100.07	99.76	99.46	99.15	98.85	98.54	98.24	97.93	97.62	97.32	97.01	96.71

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 13b: Full Cost Factors for Purchasing Service - Factor 1 - Disabled Members (Tier 1 / Tier 2 only)**  
(Present value of \$1 of increased monthly benefit beginning at retirement age)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	96.40	96.09	95.79	95.48	95.17	94.86	94.56	94.25	93.94	93.63	93.33	93.02
76	92.71	92.40	92.10	91.79	91.48	91.17	90.87	90.56	90.25	89.94	89.64	89.33
77	89.02	88.71	88.41	88.10	87.79	87.48	87.18	86.87	86.56	86.25	85.95	85.64
78	85.33	85.02	84.72	84.41	84.11	83.80	83.50	83.19	82.88	82.58	82.27	81.97
79	81.66	81.36	81.05	80.75	80.44	80.14	79.84	79.53	79.23	78.92	78.62	78.31
80	78.01	77.71	77.41	77.11	76.81	76.51	76.22	75.92	75.62	75.32	75.02	74.72
81	74.42	74.13	73.83	73.54	73.24	72.95	72.66	72.36	72.07	71.77	71.48	71.18
82	70.89	70.60	70.32	70.03	69.74	69.46	69.17	68.88	68.60	68.31	68.02	67.74
83	67.45	67.17	66.89	66.61	66.33	66.05	65.77	65.49	65.21	64.93	64.65	64.37
84	64.09	63.82	63.55	63.28	63.01	62.74	62.47	62.20	61.93	61.66	61.39	61.12
85	60.85	60.59	60.33	60.07	59.80	59.54	59.28	59.02	58.76	58.50	58.23	57.97
86	57.71	57.46	57.21	56.95	56.70	56.45	56.20	55.94	55.69	55.44	55.19	54.93
87	54.68	54.44	54.20	53.96	53.72	53.48	53.24	52.99	52.75	52.51	52.27	52.03
88	51.79	51.56	51.33	51.10	50.87	50.64	50.41	50.18	49.95	49.72	49.49	49.26
89	49.03	48.81	48.59	48.37	48.15	47.93	47.72	47.50	47.28	47.06	46.84	46.62
90	46.40	46.19	45.99	45.78	45.57	45.36	45.16	44.95	44.74	44.53	44.33	44.12
91	43.91	43.71	43.51	43.32	43.12	42.92	42.72	42.52	42.32	42.13	41.93	41.73
92	41.53	41.34	41.15	40.96	40.77	40.58	40.40	40.21	40.02	39.83	39.64	39.45
93	39.26	39.08	38.90	38.72	38.54	38.36	38.18	38.00	37.82	37.64	37.46	37.28
94	37.10	36.93	36.76	36.58	36.41	36.24	36.07	35.89	35.72	35.55	35.38	35.20
95	35.03	34.87	34.70	34.54	34.37	34.21	34.05	33.88	33.72	33.55	33.39	33.22
96	33.06	32.91	32.75	32.60	32.44	32.29	32.13	31.98	31.82	31.67	31.51	31.36
97	31.20	31.05	30.91	30.76	30.61	30.47	30.32	30.17	30.03	29.88	29.73	29.59
98	29.44	29.30	29.17	29.03	28.89	28.76	28.62	28.48	28.35	28.21	28.07	27.94
99	27.80	27.67	27.55	27.42	27.30	27.17	27.05	26.92	26.79	26.67	26.54	26.42
100	26.29											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 14: Full Cost Factors for Purchasing Service - Factor 2 - Healthy and Disabled Members (Tier 1 / Tier 2 only)**  
 (Used in combination with Tables 13 and 15 to calculate full cost present value adjustment of 1.80% COLA for years and months prior to earliest retirement age)

<b>Months Purchased to Accelerate Earliest Retirement Age</b>												
<b>Years Purchased to Accelerate Earliest Retirement Age</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>
0	1.000	0.999	0.997	0.996	0.994	0.993	0.991	0.990	0.988	0.987	0.985	0.984
1	0.982	0.981	0.979	0.978	0.976	0.975	0.974	0.972	0.971	0.969	0.968	0.966
2	0.965	0.964	0.962	0.961	0.959	0.958	0.957	0.955	0.954	0.952	0.951	0.949
3	0.948	0.947	0.945	0.944	0.942	0.941	0.940	0.938	0.937	0.935	0.934	0.932
4	0.931	0.930	0.928	0.927	0.926	0.924	0.923	0.922	0.920	0.919	0.918	0.916
5	0.915	0.914	0.912	0.911	0.909	0.908	0.907	0.905	0.904	0.902	0.901	0.899
6	0.898	0.897	0.896	0.894	0.893	0.892	0.891	0.889	0.888	0.887	0.886	0.884
7	0.883	0.882	0.880	0.879	0.878	0.876	0.875	0.874	0.872	0.871	0.870	0.868
8	0.867	0.866	0.865	0.863	0.862	0.861	0.860	0.858	0.857	0.856	0.855	0.853
9	0.852	0.851	0.850	0.848	0.847	0.846	0.845	0.843	0.842	0.841	0.840	0.838
10	0.837											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 15: Full Cost Factors for Purchasing Service - Factor 3 - Healthy and Disabled Members (Tier 1 / Tier 2 only)**

(Used in combination with Tables 13 and 14 to calculate full cost present value of additional monthly benefits that will be distributed because purchase allows the member to retire before earliest retirement age)

Years Purchased to Accelerate Earliest Retirement Age	Months Purchased to Accelerate Earliest Retirement Age											
	0	1	2	3	4	5	6	7	8	9	10	11
0	0.000	0.994	1.982	2.962	3.936	4.903	5.863	6.816	7.762	8.702	9.635	10.561
1	11.481	12.394	13.301	14.201	15.095	15.982	16.863	17.738	18.606	19.468	20.324	21.174
2	22.018	22.855	23.687	24.512	25.332	26.145	26.953	27.754	28.550	29.340	30.124	30.902
3	31.675	32.442	33.203	33.959	34.709	35.454	36.193	36.927	37.655	38.377	39.095	39.807
4	40.513	41.215	41.911	42.601	43.287	43.968	44.643	45.313	45.978	46.638	47.293	47.943
5	48.588	49.229	49.864	50.494	51.120	51.741	52.357	52.968	53.574	54.176	54.773	55.366
6	55.953	56.537	57.115	57.690	58.259	58.824	59.385	59.941	60.493	61.041	61.584	62.123
7	62.657	63.188	63.714	64.235	64.753	65.267	65.776	66.281	66.782	67.279	67.772	68.261
8	68.746	69.227	69.704	70.177	70.647	71.112	71.573	72.031	72.485	72.935	73.381	73.824
9	74.263	74.698	75.129	75.557	75.981	76.402	76.819	77.233	77.643	78.049	78.452	78.851
10	79.247											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 16a: Full Cost Factors for Purchasing Service - Factor 5 - Healthy Members (Tier 1 / Tier 2 only)**  
(Present value of RHIA benefit payable at age 65, or retirement age if later, with no mortality during deferral period)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	2,193	2,205	2,218	2,230	2,243	2,255	2,268	2,280	2,292	2,305	2,317	2,330
46	2,342	2,355	2,368	2,382	2,395	2,408	2,421	2,434	2,447	2,461	2,474	2,487
47	2,500	2,514	2,528	2,542	2,556	2,570	2,585	2,599	2,613	2,627	2,641	2,655
48	2,669	2,684	2,699	2,714	2,729	2,744	2,759	2,774	2,789	2,804	2,819	2,834
49	2,849	2,865	2,881	2,897	2,913	2,929	2,946	2,962	2,978	2,994	3,010	3,026
50	3,042	3,059	3,076	3,093	3,110	3,127	3,145	3,162	3,179	3,196	3,213	3,230
51	3,247	3,265	3,284	3,302	3,320	3,339	3,357	3,375	3,394	3,412	3,430	3,449
52	3,467	3,487	3,506	3,526	3,545	3,565	3,584	3,604	3,623	3,643	3,662	3,682
53	3,701	3,722	3,743	3,764	3,784	3,805	3,826	3,847	3,868	3,889	3,909	3,930
54	3,951	3,973	3,995	4,018	4,040	4,062	4,084	4,106	4,128	4,151	4,173	4,195
55	4,217	4,241	4,265	4,288	4,312	4,336	4,360	4,383	4,407	4,431	4,455	4,478
56	4,502	4,527	4,553	4,578	4,603	4,629	4,654	4,679	4,705	4,730	4,755	4,781
57	4,806	4,833	4,860	4,887	4,914	4,941	4,968	4,995	5,022	5,049	5,076	5,103
58	5,130	5,159	5,188	5,217	5,245	5,274	5,303	5,332	5,361	5,390	5,418	5,447
59	5,476	5,507	5,538	5,569	5,599	5,630	5,661	5,692	5,723	5,754	5,784	5,815
60	5,846	5,879	5,912	5,945	5,977	6,010	6,043	6,076	6,109	6,142	6,174	6,207
61	6,240	6,275	6,310	6,345	6,380	6,415	6,451	6,486	6,521	6,556	6,591	6,626
62	6,661	6,698	6,736	6,773	6,811	6,848	6,886	6,923	6,960	6,998	7,035	7,073
63	7,110	7,150	7,190	7,230	7,270	7,310	7,350	7,389	7,429	7,469	7,509	7,549
64	7,589	7,632	7,674	7,717	7,759	7,802	7,845	7,887	7,930	7,972	8,015	8,057
65	8,100	8,087	8,075	8,062	8,049	8,037	8,024	8,011	7,999	7,986	7,973	7,961
66	7,948	7,935	7,921	7,908	7,895	7,881	7,868	7,855	7,841	7,828	7,815	7,801
67	7,788	7,774	7,760	7,747	7,733	7,719	7,705	7,691	7,677	7,664	7,650	7,636
68	7,622	7,608	7,593	7,579	7,564	7,550	7,536	7,521	7,507	7,492	7,478	7,463
69	7,449	7,434	7,419	7,404	7,389	7,374	7,360	7,345	7,330	7,315	7,300	7,285
70	7,270	7,255	7,239	7,224	7,208	7,193	7,177	7,162	7,146	7,131	7,115	7,100
71	7,084	7,068	7,052	7,036	7,020	7,004	6,988	6,972	6,956	6,940	6,924	6,908
72	6,892	6,876	6,859	6,843	6,826	6,810	6,793	6,777	6,760	6,744	6,727	6,711
73	6,694	6,677	6,660	6,643	6,626	6,609	6,593	6,576	6,559	6,542	6,525	6,508
74	6,491	6,474	6,456	6,439	6,422	6,404	6,387	6,370	6,352	6,335	6,318	6,300

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 16a: Full Cost Factors for Purchasing Service - Factor 5 - Healthy Members (Tier 1 / Tier 2 only)**  
(Present value of RHIA benefit payable at age 65, or retirement age if later, with no mortality during deferral period)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	6,283	6,265	6,248	6,230	6,212	6,194	6,177	6,159	6,141	6,123	6,106	6,088
76	6,070	6,052	6,034	6,016	5,998	5,980	5,962	5,943	5,925	5,907	5,889	5,871
77	5,853	5,835	5,816	5,798	5,780	5,761	5,743	5,725	5,706	5,688	5,670	5,651
78	5,633	5,614	5,596	5,577	5,558	5,540	5,521	5,502	5,484	5,465	5,446	5,428
79	5,409	5,390	5,371	5,352	5,333	5,314	5,296	5,277	5,258	5,239	5,220	5,201
80	5,182	5,163	5,144	5,125	5,106	5,087	5,068	5,049	5,030	5,011	4,992	4,973
81	4,954	4,935	4,916	4,897	4,877	4,858	4,839	4,820	4,801	4,782	4,762	4,743
82	4,724	4,705	4,686	4,667	4,648	4,629	4,610	4,591	4,572	4,553	4,534	4,515
83	4,496	4,477	4,458	4,439	4,420	4,401	4,382	4,363	4,344	4,325	4,306	4,287
84	4,268	4,249	4,231	4,212	4,193	4,175	4,156	4,137	4,119	4,100	4,081	4,063
85	4,044	4,026	4,007	3,989	3,971	3,952	3,934	3,916	3,897	3,879	3,861	3,842
86	3,824	3,806	3,788	3,771	3,753	3,735	3,717	3,699	3,681	3,664	3,646	3,628
87	3,610	3,593	3,576	3,558	3,541	3,524	3,507	3,489	3,472	3,455	3,438	3,420
88	3,403	3,386	3,370	3,353	3,336	3,320	3,303	3,286	3,270	3,253	3,236	3,220
89	3,203	3,187	3,171	3,155	3,139	3,123	3,108	3,092	3,076	3,060	3,044	3,028
90	3,012	2,997	2,982	2,967	2,952	2,937	2,922	2,907	2,892	2,877	2,862	2,847
91	2,832	2,818	2,804	2,790	2,775	2,761	2,747	2,733	2,719	2,705	2,690	2,676
92	2,662	2,649	2,635	2,622	2,609	2,595	2,582	2,569	2,555	2,542	2,529	2,515
93	2,502	2,490	2,477	2,465	2,452	2,440	2,428	2,415	2,403	2,390	2,378	2,365
94	2,353	2,341	2,330	2,318	2,307	2,295	2,284	2,272	2,260	2,249	2,237	2,226
95	2,214	2,203	2,193	2,182	2,171	2,160	2,150	2,139	2,128	2,117	2,107	2,096
96	2,085	2,075	2,065	2,055	2,045	2,035	2,025	2,015	2,005	1,995	1,985	1,975
97	1,965	1,956	1,946	1,937	1,928	1,918	1,909	1,900	1,890	1,881	1,872	1,862
98	1,853	1,844	1,836	1,827	1,818	1,810	1,801	1,792	1,784	1,775	1,766	1,758
99	1,749	1,741	1,733	1,725	1,717	1,709	1,701	1,692	1,684	1,676	1,668	1,660
100	1,652											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 16b: Full Cost Factors for Purchasing Service - Factor 5 - Disabled Members (Tier 1 / Tier 2 only)**  
(Present value of RHIA benefit payable at age 65, or retirement age if later, with no mortality during deferral period)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	1,892	1,902	1,913	1,923	1,934	1,944	1,955	1,965	1,975	1,986	1,996	2,007
46	2,017	2,028	2,039	2,050	2,061	2,072	2,084	2,095	2,106	2,117	2,128	2,139
47	2,150	2,162	2,174	2,186	2,198	2,210	2,222	2,233	2,245	2,257	2,269	2,281
48	2,293	2,306	2,318	2,331	2,343	2,356	2,369	2,381	2,394	2,406	2,419	2,431
49	2,444	2,458	2,471	2,485	2,498	2,512	2,525	2,539	2,552	2,566	2,579	2,593
50	2,606	2,620	2,635	2,649	2,663	2,678	2,692	2,706	2,721	2,735	2,749	2,764
51	2,778	2,793	2,809	2,824	2,839	2,855	2,870	2,885	2,901	2,916	2,931	2,947
52	2,962	2,978	2,995	3,011	3,027	3,044	3,060	3,076	3,093	3,109	3,125	3,142
53	3,158	3,175	3,193	3,210	3,227	3,245	3,262	3,279	3,297	3,314	3,331	3,349
54	3,366	3,385	3,403	3,422	3,440	3,459	3,477	3,496	3,514	3,533	3,551	3,570
55	3,588	3,608	3,628	3,647	3,667	3,687	3,707	3,726	3,746	3,766	3,786	3,805
56	3,825	3,846	3,867	3,888	3,909	3,930	3,952	3,973	3,994	4,015	4,036	4,057
57	4,078	4,100	4,123	4,145	4,167	4,190	4,212	4,234	4,257	4,279	4,301	4,324
58	4,346	4,370	4,394	4,418	4,442	4,466	4,490	4,513	4,537	4,561	4,585	4,609
59	4,633	4,658	4,684	4,709	4,735	4,760	4,786	4,811	4,836	4,862	4,887	4,913
60	4,938	4,965	4,992	5,019	5,046	5,073	5,101	5,128	5,155	5,182	5,209	5,236
61	5,263	5,292	5,321	5,350	5,379	5,408	5,437	5,465	5,494	5,523	5,552	5,581
62	5,610	5,641	5,672	5,702	5,733	5,764	5,795	5,825	5,856	5,887	5,918	5,948
63	5,979	6,012	6,045	6,078	6,110	6,143	6,176	6,209	6,242	6,275	6,307	6,340
64	6,373	6,408	6,443	6,478	6,513	6,548	6,583	6,617	6,652	6,687	6,722	6,757
65	6,792	6,780	6,769	6,757	6,746	6,734	6,723	6,711	6,699	6,688	6,676	6,665
66	6,653	6,641	6,629	6,617	6,605	6,593	6,581	6,568	6,556	6,544	6,532	6,520
67	6,508	6,496	6,483	6,471	6,458	6,446	6,434	6,421	6,409	6,396	6,384	6,371
68	6,359	6,346	6,333	6,321	6,308	6,295	6,282	6,269	6,256	6,244	6,231	6,218
69	6,205	6,192	6,179	6,166	6,152	6,139	6,126	6,113	6,100	6,087	6,073	6,060
70	6,047	6,033	6,020	6,006	5,993	5,979	5,966	5,952	5,938	5,925	5,911	5,898
71	5,884	5,870	5,856	5,842	5,828	5,814	5,801	5,787	5,773	5,759	5,745	5,731
72	5,717	5,703	5,689	5,674	5,660	5,646	5,632	5,617	5,603	5,589	5,575	5,560
73	5,546	5,532	5,517	5,503	5,488	5,474	5,459	5,445	5,430	5,416	5,401	5,387
74	5,372	5,357	5,343	5,328	5,313	5,298	5,284	5,269	5,254	5,239	5,225	5,210

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 16b: Full Cost Factors for Purchasing Service - Factor 5 - Disabled Members (Tier 1 / Tier 2 only)**  
(Present value of RHIA benefit payable at age 65, or retirement age if later, with no mortality during deferral period)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	5,195	5,180	5,165	5,150	5,135	5,120	5,105	5,090	5,075	5,060	5,045	5,030
76	5,015	5,000	4,985	4,970	4,955	4,940	4,925	4,909	4,894	4,879	4,864	4,849
77	4,834	4,819	4,804	4,789	4,773	4,758	4,743	4,728	4,713	4,698	4,682	4,667
78	4,652	4,637	4,621	4,606	4,591	4,575	4,560	4,545	4,529	4,514	4,499	4,483
79	4,468	4,453	4,438	4,422	4,407	4,392	4,377	4,361	4,346	4,331	4,316	4,300
80	4,285	4,270	4,255	4,239	4,224	4,209	4,194	4,178	4,163	4,148	4,133	4,117
81	4,102	4,087	4,072	4,057	4,042	4,027	4,012	3,997	3,982	3,967	3,952	3,937
82	3,922	3,907	3,892	3,878	3,863	3,848	3,833	3,818	3,803	3,789	3,774	3,759
83	3,744	3,730	3,715	3,701	3,686	3,672	3,657	3,643	3,628	3,614	3,599	3,585
84	3,570	3,556	3,542	3,528	3,514	3,500	3,486	3,471	3,457	3,443	3,429	3,415
85	3,401	3,387	3,374	3,360	3,346	3,332	3,319	3,305	3,291	3,277	3,264	3,250
86	3,236	3,223	3,209	3,196	3,183	3,169	3,156	3,143	3,129	3,116	3,103	3,089
87	3,076	3,063	3,050	3,037	3,024	3,011	2,999	2,986	2,973	2,960	2,947	2,934
88	2,921	2,909	2,897	2,884	2,872	2,860	2,848	2,835	2,823	2,811	2,799	2,786
89	2,774	2,762	2,751	2,739	2,727	2,715	2,704	2,692	2,680	2,668	2,657	2,645
90	2,633	2,622	2,611	2,599	2,588	2,577	2,566	2,554	2,543	2,532	2,521	2,509
91	2,498	2,487	2,477	2,466	2,455	2,444	2,434	2,423	2,412	2,401	2,391	2,380
92	2,369	2,359	2,348	2,338	2,328	2,317	2,307	2,297	2,286	2,276	2,266	2,255
93	2,245	2,235	2,225	2,215	2,205	2,195	2,186	2,176	2,166	2,156	2,146	2,136
94	2,126	2,117	2,107	2,098	2,088	2,079	2,070	2,060	2,051	2,041	2,032	2,022
95	2,013	2,004	1,995	1,986	1,977	1,968	1,959	1,949	1,940	1,931	1,922	1,913
96	1,904	1,895	1,887	1,878	1,869	1,861	1,852	1,843	1,835	1,826	1,817	1,809
97	1,800	1,792	1,784	1,776	1,767	1,759	1,751	1,743	1,735	1,727	1,718	1,710
98	1,702	1,694	1,687	1,679	1,671	1,664	1,656	1,648	1,641	1,633	1,625	1,618
99	1,610	1,603	1,596	1,589	1,582	1,575	1,568	1,560	1,553	1,546	1,539	1,532
100	1,525											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 17: Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - General Service with Less than 30 Years of Service- Healthy Members (OPSRP only)**  
(Factor Multiplied by Monthly Retirement Benefit at Normal Retirement Age 65)

<u>Age</u>	<u>Months of Attained Age When Cashed Out</u>											
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>
15	4.91764	4.94534	4.97304	5.00073	5.02843	5.05613	5.08383	5.11152	5.13922	5.16692	5.19462	5.22231
16	5.25001	5.27959	5.30918	5.33876	5.36834	5.39792	5.42751	5.45709	5.48667	5.51625	5.54584	5.57542
17	5.60500	5.63659	5.66818	5.69977	5.73136	5.76295	5.79455	5.82614	5.85773	5.88932	5.92091	5.95250
18	5.98409	6.01783	6.05157	6.08531	6.11905	6.15279	6.18654	6.22028	6.25402	6.28776	6.32150	6.35524
19	6.38898	6.42501	6.46104	6.49708	6.53311	6.56914	6.60517	6.64120	6.67723	6.71327	6.74930	6.78533
20	6.82136	6.85983	6.89829	6.93676	6.97522	7.01369	7.05215	7.09062	7.12908	7.16755	7.20601	7.24448
21	7.28294	7.32400	7.36506	7.40612	7.44717	7.48823	7.52929	7.57035	7.61141	7.65247	7.69352	7.73458
22	7.77564	7.81946	7.86327	7.90709	7.95090	7.99472	8.03854	8.08235	8.12617	8.16998	8.21380	8.25761
23	8.30143	8.34820	8.39497	8.44173	8.48850	8.53527	8.58204	8.62880	8.67557	8.72234	8.76911	8.81587
24	8.86264	8.91255	8.96245	9.01236	9.06226	9.11217	9.16208	9.21198	9.26189	9.31179	9.36170	9.41160
25	9.46151	9.51478	9.56804	9.62131	9.67457	9.72784	9.78110	9.83437	9.88763	9.94090	9.99416	10.04743
26	10.10069	10.15754	10.21439	10.27125	10.32810	10.38495	10.44180	10.49865	10.55550	10.61236	10.66921	10.72606
27	10.78291	10.84361	10.90431	10.96501	11.02571	11.08641	11.14711	11.20781	11.26851	11.32921	11.38991	11.45061
28	11.51131	11.57610	11.64090	11.70569	11.77049	11.83528	11.90008	11.96487	12.02966	12.09446	12.15925	12.22405
29	12.28884	12.35801	12.42719	12.49636	12.56553	12.63470	12.70388	12.77305	12.84222	12.91139	12.98057	13.04974
30	13.11891	13.19274	13.26657	13.34041	13.41424	13.48807	13.56190	13.63573	13.70956	13.78340	13.85723	13.93106
31	14.00489	14.08372	14.16255	14.24139	14.32022	14.39905	14.47788	14.55671	14.63554	14.71438	14.79321	14.87204
32	14.95087	15.03502	15.11917	15.20332	15.28747	15.37162	15.45577	15.53992	15.62407	15.70822	15.79237	15.87652
33	15.96067	16.05050	16.14034	16.23017	16.32001	16.40984	16.49968	16.58951	16.67934	16.76918	16.85901	16.94885
34	17.03868	17.13458	17.23048	17.32637	17.42227	17.51817	17.61407	17.70996	17.80586	17.90176	17.99766	18.09355
35	18.18945	18.29184	18.39423	18.49662	18.59901	18.70140	18.80379	18.90617	19.00856	19.11095	19.21334	19.31573
36	19.41812	19.52743	19.63674	19.74605	19.85535	19.96466	20.07397	20.18328	20.29259	20.40190	20.51120	20.62051
37	20.72982	20.84653	20.96325	21.07996	21.19668	21.31339	21.43011	21.54682	21.66353	21.78025	21.89696	22.01368
38	22.13039	22.25499	22.37960	22.50420	22.62880	22.75341	22.87801	23.00261	23.12722	23.25182	23.37642	23.50103
39	23.62563	23.75868	23.89174	24.02479	24.15784	24.29089	24.42395	24.55700	24.69005	24.82310	24.95616	25.08921
40	25.22226	25.36434	25.50642	25.64851	25.79059	25.93267	26.07475	26.21683	26.35891	26.50100	26.64308	26.78516
41	26.92724	27.07896	27.23067	27.38239	27.53411	27.68582	27.83754	27.98926	28.14097	28.29269	28.44441	28.59612
42	28.74784	28.90988	29.07191	29.23395	29.39599	29.55802	29.72006	29.88210	30.04413	30.20617	30.36821	30.53024
43	30.69228	30.86536	31.03844	31.21152	31.38459	31.55767	31.73075	31.90383	32.07691	32.24999	32.42306	32.59614
44	32.76922	32.95408	33.13894	33.32380	33.50866	33.69352	33.87839	34.06325	34.24811	34.43297	34.61783	34.80269

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 17: Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - General Service with Less than 30 Years of Service- Healthy Members (OPSRP only)**  
(Factor Multiplied by Monthly Retirement Benefit at Normal Retirement Age 65)

<u>Age</u>	<u>Months of Attained Age When Cashed Out</u>											
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>
45	34.98755	35.18519	35.38283	35.58047	35.77811	35.97575	36.17339	36.37103	36.56867	36.76631	36.96395	37.16159
46	37.35923	37.57044	37.78164	37.99285	38.20406	38.41526	38.62647	38.83768	39.04888	39.26009	39.47130	39.68250
47	39.89371	40.11946	40.34521	40.57097	40.79672	41.02247	41.24822	41.47397	41.69972	41.92548	42.15123	42.37698
48	42.60273	42.84402	43.08531	43.32661	43.56790	43.80919	44.05048	44.29177	44.53306	44.77436	45.01565	45.25694
49	45.49823	45.75620	46.01417	46.27215	46.53012	46.78809	47.04606	47.30403	47.56200	47.81998	48.07795	48.33592
50	48.59389	48.87131	49.14874	49.42616	49.70359	49.98101	50.25844	50.53586	50.81328	51.09071	51.36813	51.64556
51	51.92298	52.22137	52.51975	52.81814	53.11652	53.41491	53.71330	54.01168	54.31007	54.60845	54.90684	55.20522
52	55.50361	55.82330	56.14298	56.46267	56.78235	57.10204	57.42173	57.74141	58.06110	58.38078	58.70047	59.02015
53	59.33984	59.68238	60.02492	60.36747	60.71001	61.05255	61.39509	61.73763	62.08017	62.42272	62.76526	63.10780
54	63.45034	63.81753	64.18472	64.55191	64.91910	65.28629	65.65348	66.02066	66.38785	66.75504	67.12223	67.48942
55	67.85661	68.25163	68.64665	69.04168	69.43670	69.83172	70.22674	70.62176	71.01678	71.41181	71.80683	72.20185
56	72.59687	73.02086	73.44484	73.86883	74.29282	74.71680	75.14079	75.56478	75.98876	76.41275	76.83674	77.26072
57	77.68471	78.14003	78.59534	79.05066	79.50597	79.96129	80.41661	80.87192	81.32724	81.78255	82.23787	82.69318
58	83.14850	83.63769	84.12688	84.61606	85.10525	85.59444	86.08363	86.57281	87.06200	87.55119	88.04038	88.52956
59	89.01875	89.54464	90.07052	90.59641	91.12229	91.64818	92.17406	92.69995	93.22583	93.75172	94.27760	94.80349
60	95.32937	95.89514	96.46090	97.02667	97.59243	98.15820	98.72397	99.28973	99.85550	100.42126	100.98703	101.55279
61	102.11856	102.72781	103.33707	103.94632	104.55557	105.16483	105.77408	106.38333	106.99259	107.60184	108.21109	108.82035
62	109.42960	110.08628	110.74296	111.39963	112.05631	112.71299	113.36967	114.02634	114.68302	115.33970	115.99638	116.65305
63	117.30973	118.01837	118.72701	119.43564	120.14428	120.85292	121.56156	122.27019	122.97883	123.68747	124.39611	125.10474
64	125.81338	126.57902	127.34466	128.11030	128.87594	129.64158	130.40723	131.17287	131.93851	132.70415	133.46979	134.23543
65	135.00107											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 18: Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - Police & Fire with Less than 25 Years of Service- Healthy Members (OPSRP only)**  
(Factor Multiplied by Monthly Retirement Benefit at Normal Retirement Age 60)

<u>Age</u>	<u>Months of Attained Age When Cashed Out</u>											
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>
15	7.37941	7.42122	7.46302	7.50483	7.54663	7.58844	7.63025	7.67205	7.71386	7.75566	7.79747	7.83927
16	7.88108	7.92575	7.97042	8.01509	8.05976	8.10443	8.14910	8.19376	8.23843	8.28310	8.32777	8.37244
17	8.41711	8.46483	8.51255	8.56027	8.60799	8.65571	8.70344	8.75116	8.79888	8.84660	8.89432	8.94204
18	8.98976	9.04075	9.09174	9.14274	9.19373	9.24472	9.29571	9.34670	9.39769	9.44869	9.49968	9.55067
19	9.60166	9.65614	9.71062	9.76510	9.81957	9.87405	9.92853	9.98301	10.03749	10.09197	10.14644	10.20092
20	10.25540	10.31358	10.37176	10.42994	10.48812	10.54630	10.60448	10.66266	10.72084	10.77902	10.83720	10.89538
21	10.95356	11.01569	11.07782	11.13996	11.20209	11.26422	11.32635	11.38848	11.45061	11.51275	11.57488	11.63701
22	11.69914	11.76548	11.83181	11.89815	11.96448	12.03082	12.09715	12.16349	12.22982	12.29616	12.36249	12.42883
23	12.49516	12.56599	12.63683	12.70766	12.77849	12.84933	12.92016	12.99099	13.06183	13.13266	13.20349	13.27433
24	13.34516	13.42078	13.49641	13.57203	13.64765	13.72327	13.79890	13.87452	13.95014	14.02576	14.10139	14.17701
25	14.25263	14.33338	14.41413	14.49488	14.57563	14.65638	14.73713	14.81787	14.89862	14.97937	15.06012	15.14087
26	15.22162	15.30785	15.39408	15.48030	15.56653	15.65276	15.73899	15.82521	15.91144	15.99767	16.08390	16.17012
27	16.25635	16.34845	16.44056	16.53266	16.62477	16.71687	16.80898	16.90108	16.99318	17.08529	17.17739	17.26950
28	17.36160	17.45997	17.55833	17.65670	17.75506	17.85343	17.95180	18.05016	18.14853	18.24689	18.34526	18.44362
29	18.54199	18.64705	18.75211	18.85717	18.96223	19.06729	19.17236	19.27742	19.38248	19.48754	19.59260	19.69766
30	19.80272	19.91491	20.02711	20.13930	20.25150	20.36369	20.47589	20.58808	20.70027	20.81247	20.92466	21.03686
31	21.14905	21.26890	21.38875	21.50859	21.62844	21.74829	21.86814	21.98798	22.10783	22.22768	22.34753	22.46737
32	22.58722	22.71522	22.84321	22.97121	23.09920	23.22720	23.35519	23.48319	23.61118	23.73918	23.86717	23.99517
33	24.12316	24.25987	24.39658	24.53329	24.67000	24.80671	24.94342	25.08012	25.21683	25.35354	25.49025	25.62696
34	25.76367	25.90968	26.05569	26.20170	26.34771	26.49372	26.63973	26.78574	26.93175	27.07776	27.22377	27.36978
35	27.51579	27.67176	27.82773	27.98370	28.13967	28.29564	28.45161	28.60758	28.76355	28.91952	29.07549	29.23146
36	29.38743	29.55403	29.72062	29.88722	30.05382	30.22041	30.38701	30.55361	30.72020	30.88680	31.05340	31.21999
37	31.38659	31.56456	31.74254	31.92051	32.09848	32.27645	32.45443	32.63240	32.81037	32.98834	33.16632	33.34429
38	33.52226	33.71236	33.90247	34.09257	34.28267	34.47277	34.66288	34.85298	35.04308	35.23318	35.42329	35.61339
39	35.80349	36.00659	36.20969	36.41279	36.61588	36.81898	37.02208	37.22518	37.42828	37.63138	37.83447	38.03757
40	38.24067	38.45766	38.67466	38.89165	39.10865	39.32564	39.54264	39.75963	39.97662	40.19362	40.41061	40.62761
41	40.84460	41.07643	41.30827	41.54010	41.77193	42.00377	42.23560	42.46743	42.69927	42.93110	43.16293	43.39477
42	43.62660	43.87433	44.12207	44.36980	44.61754	44.86527	45.11301	45.36074	45.60847	45.85621	46.10394	46.35168
43	46.59941	46.86417	47.12892	47.39368	47.65843	47.92319	48.18795	48.45270	48.71746	48.98221	49.24697	49.51172
44	49.77648	50.05942	50.34235	50.62529	50.90823	51.19116	51.47410	51.75704	52.03997	52.32291	52.60585	52.88878

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 18: Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - Police & Fire with Less than 25 Years of Service- Healthy Members (OPSRP only)**  
(Factor Multiplied by Monthly Retirement Benefit at Normal Retirement Age 60)

<u>Age</u>	<u>Months of Attained Age When Cashed Out</u>											
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>
<b>45</b>	53.17172	53.47438	53.77704	54.07970	54.38236	54.68502	54.98768	55.29034	55.59300	55.89566	56.19832	56.50098
<b>46</b>	56.80364	57.12725	57.45087	57.77448	58.09809	58.42170	58.74532	59.06893	59.39254	59.71615	60.03977	60.36338
<b>47</b>	60.68699	61.03308	61.37917	61.72526	62.07134	62.41743	62.76352	63.10961	63.45570	63.80179	64.14787	64.49396
<b>48</b>	64.84005	65.21017	65.58029	65.95042	66.32054	66.69066	67.06078	67.43090	67.80102	68.17115	68.54127	68.91139
<b>49</b>	69.28151	69.67744	70.07338	70.46931	70.86525	71.26118	71.65712	72.05305	72.44898	72.84492	73.24085	73.63679
<b>50</b>	74.03272	74.45873	74.88474	75.31075	75.73676	76.16277	76.58879	77.01480	77.44081	77.86682	78.29283	78.71884
<b>51</b>	79.14485	79.60330	80.06175	80.52020	80.97865	81.43710	81.89555	82.35399	82.81244	83.27089	83.72934	84.18779
<b>52</b>	84.64624	85.13768	85.62913	86.12057	86.61202	87.10346	87.59491	88.08635	88.57779	89.06924	89.56068	90.05213
<b>53</b>	90.54357	91.07046	91.59736	92.12425	92.65115	93.17804	93.70494	94.23183	94.75872	95.28562	95.81251	96.33941
<b>54</b>	96.86630	97.43143	97.99657	98.56170	99.12683	99.69197	100.25710	100.82223	101.38737	101.95250	102.51763	103.08277
<b>55</b>	103.64790	104.25621	104.86452	105.47283	106.08114	106.68945	107.29776	107.90607	108.51438	109.12269	109.73100	110.33931
<b>56</b>	110.94762	111.60092	112.25422	112.90752	113.56082	114.21412	114.86743	115.52073	116.17403	116.82733	117.48063	118.13393
<b>57</b>	118.78723	119.48922	120.19120	120.89319	121.59517	122.29716	122.99914	123.70113	124.40311	125.10510	125.80708	126.50907
<b>58</b>	127.21105	127.96570	128.72035	129.47500	130.22965	130.98430	131.73895	132.49360	133.24825	134.00290	134.75755	135.51220
<b>59</b>	136.26685	137.07859	137.89034	138.70208	139.51383	140.32557	141.13732	141.94906	142.76080	143.57255	144.38429	145.19604
<b>60</b>	146.00778											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 19: Lump Sum Cash Out Factors at or after Early Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by Monthly Retirement Benefit at or after Early Retirement Age)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
50	161.09051	160.98921	160.88791	160.78661	160.68531	160.58401	160.48272	160.38142	160.28012	160.17882	160.07752	159.97622
51	159.87492	159.77180	159.66867	159.56555	159.46243	159.35930	159.25618	159.15306	159.04993	158.94681	158.84369	158.74056
52	158.63744	158.52840	158.41935	158.31031	158.20126	158.09222	157.98317	157.87413	157.76508	157.65604	157.54699	157.43795
53	157.32890	157.21349	157.09809	156.98268	156.86727	156.75187	156.63646	156.52105	156.40565	156.29024	156.17483	156.05943
54	155.94402	155.82193	155.69984	155.57775	155.45566	155.33357	155.21148	155.08939	154.96730	154.84521	154.72312	154.60103
55	154.47894	154.35256	154.22618	154.09980	153.97341	153.84703	153.72065	153.59427	153.46789	153.34151	153.21512	153.08874
56	152.96236	152.82896	152.69556	152.56215	152.42875	152.29535	152.16195	152.02854	151.89514	151.76174	151.62834	151.49493
57	151.36153	151.22076	151.07999	150.93923	150.79846	150.65769	150.51692	150.37615	150.23538	150.09462	149.95385	149.81308
58	149.67231	149.52373	149.37514	149.22656	149.07798	148.92939	148.78081	148.63223	148.48364	148.33506	148.18648	148.03789
59	147.88931	147.73252	147.57572	147.41893	147.26213	147.10534	146.94855	146.79175	146.63496	146.47816	146.32137	146.16457
60	146.00778	145.84246	145.67715	145.51183	145.34651	145.18119	145.01588	144.85056	144.68524	144.51992	144.35461	144.18929
61	144.02397	143.84989	143.67581	143.50172	143.32764	143.15356	142.97948	142.80539	142.63131	142.45723	142.28315	142.10906
62	141.93498	141.75178	141.56858	141.38538	141.20218	141.01898	140.83578	140.65258	140.46938	140.28618	140.10298	139.91978
63	139.73658	139.54406	139.35155	139.15903	138.96651	138.77400	138.58148	138.38896	138.19645	138.00393	137.81141	137.61890
64	137.42638	137.22427	137.02216	136.82005	136.61794	136.41583	136.21373	136.01162	135.80951	135.60740	135.40529	135.20318
65	135.00107	134.78937	134.57768	134.36598	134.15428	133.94258	133.73089	133.51919	133.30749	133.09579	132.88410	132.67240
66	132.46070	132.23934	132.01799	131.79663	131.57527	131.35392	131.13256	130.91120	130.68985	130.46849	130.24713	130.02578
67	129.80442	129.57348	129.34254	129.11160	128.88066	128.64972	128.41878	128.18783	127.95689	127.72595	127.49501	127.26407
68	127.03313	126.79290	126.55266	126.31243	126.07219	125.83196	125.59172	125.35149	125.11125	124.87102	124.63078	124.39055
69	124.15031	123.90103	123.65176	123.40248	123.15321	122.90393	122.65466	122.40538	122.15610	121.90683	121.65755	121.40828
70	121.15900	120.90101	120.64302	120.38503	120.12704	119.86905	119.61106	119.35307	119.09508	118.83709	118.57910	118.32111
71	118.06312	117.79673	117.53033	117.26394	116.99755	116.73115	116.46476	116.19837	115.93197	115.66558	115.39919	115.13279
72	114.86640	114.59194	114.31748	114.04301	113.76855	113.49409	113.21963	112.94516	112.67070	112.39624	112.12178	111.84731
73	111.57285	111.29076	111.00867	110.72658	110.44449	110.16240	109.88032	109.59823	109.31614	109.03405	108.75196	108.46987
74	108.18778	107.89859	107.60941	107.32022	107.03103	106.74185	106.45266	106.16347	105.87429	105.58510	105.29591	105.00673
75	104.71754	104.42187	104.12619	103.83052	103.53484	103.23917	102.94350	102.64782	102.35215	102.05647	101.76080	101.46512
76	101.16945	100.86806	100.56668	100.26529	99.96390	99.66252	99.36113	99.05974	98.75836	98.45697	98.15558	97.85420
77	97.55281	97.24637	96.93993	96.63350	96.32706	96.02062	95.71418	95.40774	95.10130	94.79487	94.48843	94.18199
78	93.87555	93.56461	93.25367	92.94272	92.63178	92.32084	92.00990	91.69895	91.38801	91.07707	90.76613	90.45518
79	90.14424	89.82964	89.51504	89.20044	88.88584	88.57124	88.25664	87.94203	87.62743	87.31283	86.99823	86.68363

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 19: Lump Sum Cash Out Factors at or after Early Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by Monthly Retirement Benefit at or after Early Retirement Age)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
80	86.36903	86.05172	85.73442	85.41711	85.09980	84.78250	84.46519	84.14788	83.83058	83.51327	83.19596	82.87866
81	82.56135	82.24291	81.92447	81.60602	81.28758	80.96914	80.65070	80.33225	80.01381	79.69537	79.37693	79.05848
82	78.74004	78.42218	78.10433	77.78647	77.46862	77.15076	76.83291	76.51505	76.19719	75.87934	75.56148	75.24363
83	74.92577	74.61031	74.29486	73.97940	73.66395	73.34849	73.03304	72.71758	72.40212	72.08667	71.77121	71.45576
84	71.14030	70.82896	70.51761	70.20627	69.89492	69.58358	69.27223	68.96089	68.64954	68.33820	68.02685	67.71551
85	67.40416	67.09882	66.79347	66.48813	66.18278	65.87744	65.57209	65.26675	64.96140	64.65606	64.35071	64.04537
86	63.74002	63.44256	63.14511	62.84765	62.55019	62.25273	61.95528	61.65782	61.36036	61.06290	60.76545	60.46799
87	60.17053	59.88226	59.59398	59.30571	59.01743	58.72916	58.44089	58.15261	57.86434	57.57606	57.28779	56.99951
88	56.71124	56.43398	56.15671	55.87945	55.60218	55.32492	55.04766	54.77039	54.49313	54.21586	53.93860	53.66133
89	53.38407	53.11924	52.85442	52.58959	52.32477	52.05994	51.79512	51.53029	51.26546	51.00064	50.73581	50.47099
90	50.20616	49.95521	49.70426	49.45331	49.20235	48.95140	48.70045	48.44950	48.19855	47.94760	47.69664	47.44569
91	47.19474	46.95845	46.72216	46.48588	46.24959	46.01330	45.77701	45.54072	45.30443	45.06815	44.83186	44.59557
92	44.35928	44.13776	43.91624	43.69472	43.47320	43.25168	43.03017	42.80865	42.58713	42.36561	42.14409	41.92257
93	41.70105	41.49414	41.28723	41.08032	40.87341	40.66650	40.45959	40.25268	40.04577	39.83886	39.63195	39.42504
94	39.21813	39.02509	38.83205	38.63900	38.44596	38.25292	38.05988	37.86683	37.67379	37.48075	37.28771	37.09466
95	36.90162	36.72205	36.54247	36.36290	36.18332	36.00375	35.82417	35.64460	35.46502	35.28545	35.10587	34.92630
96	34.74672	34.58004	34.41335	34.24667	34.07999	33.91330	33.74662	33.57994	33.41325	33.24657	33.07989	32.91320
97	32.74652	32.59128	32.43603	32.28079	32.12554	31.97030	31.81505	31.65981	31.50456	31.34932	31.19407	31.03883
98	30.88358	30.73922	30.59486	30.45050	30.30614	30.16178	30.01742	29.87305	29.72869	29.58433	29.43997	29.29561
99	29.15125	29.01703	28.88282	28.74860	28.61438	28.48016	28.34595	28.21173	28.07751	27.94329	27.80908	27.67486
100	27.54064											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 20: Lump Sum Cash Out Factors - Beneficiaries**  
(Factor Multiplied by Survivor Benefit Payable to Spouse at Commencement Date)

Age	Months of Attained Age at Date Cashed Out											
	0	1	2	3	4	5	6	7	8	9	10	11
15	178.20010	178.18816	178.17623	178.16429	178.15235	178.14042	178.12848	178.11654	178.10461	178.09267	178.08073	178.06880
16	178.05686	178.04439	178.03191	178.01944	178.00697	177.99449	177.98202	177.96955	177.95707	177.94460	177.93213	177.91965
17	177.90718	177.89428	177.88138	177.86848	177.85558	177.84268	177.82979	177.81689	177.80399	177.79109	177.77819	177.76529
18	177.75239	177.73919	177.72599	177.71280	177.69960	177.68640	177.67320	177.66000	177.64680	177.63361	177.62041	177.60721
19	177.59401	177.58024	177.56646	177.55269	177.53892	177.52514	177.51137	177.49760	177.48382	177.47005	177.45628	177.44250
20	177.42873	177.41413	177.39954	177.38494	177.37034	177.35575	177.34115	177.32655	177.31196	177.29736	177.28276	177.26817
21	177.25357	177.23780	177.22202	177.20625	177.19048	177.17470	177.15893	177.14316	177.12738	177.11161	177.09584	177.08006
22	177.06429	177.04724	177.03018	177.01313	176.99607	176.97902	176.96197	176.94491	176.92786	176.91080	176.89375	176.87669
23	176.85964	176.84105	176.82246	176.80387	176.78528	176.76669	176.74810	176.72950	176.71091	176.69232	176.67373	176.65514
24	176.63655	176.61637	176.59620	176.57602	176.55584	176.53566	176.51549	176.49531	176.47513	176.45495	176.43478	176.41460
25	176.39442	176.37260	176.35078	176.32896	176.30714	176.28532	176.26350	176.24167	176.21985	176.19803	176.17621	176.15439
26	176.13257	176.10913	176.08568	176.06224	176.03879	176.01535	175.99190	175.96846	175.94501	175.92157	175.89812	175.87468
27	175.85123	175.82626	175.80129	175.77632	175.75134	175.72637	175.70140	175.67643	175.65146	175.62649	175.60151	175.57654
28	175.55157	175.52487	175.49817	175.47147	175.44477	175.41807	175.39138	175.36468	175.33798	175.31128	175.28458	175.25788
29	175.23118	175.20269	175.17419	175.14570	175.11721	175.08871	175.06022	175.03173	175.00323	174.97474	174.94625	174.91775
30	174.88926	174.85882	174.82837	174.79793	174.76748	174.73704	174.70660	174.67615	174.64571	174.61526	174.58482	174.55437
31	174.52393	174.49139	174.45884	174.42630	174.39375	174.36121	174.32867	174.29612	174.26358	174.23103	174.19849	174.16594
32	174.13340	174.09866	174.06393	174.02919	173.99445	173.95971	173.92498	173.89024	173.85550	173.82076	173.78603	173.75129
33	173.71655	173.67938	173.64221	173.60504	173.56787	173.53070	173.49354	173.45637	173.41920	173.38203	173.34486	173.30769
34	173.27052	173.23080	173.19107	173.15135	173.11162	173.07190	173.03217	172.99245	172.95272	172.91300	172.87327	172.83355
35	172.79382	172.75134	172.70887	172.66639	172.62391	172.58144	172.53896	172.49648	172.45401	172.41153	172.36905	172.32658
36	172.28410	172.23873	172.19336	172.14799	172.10262	172.05725	172.01188	171.96651	171.92114	171.87577	171.83040	171.78503
37	171.73966	171.69123	171.64281	171.59438	171.54595	171.49752	171.44910	171.40067	171.35224	171.30381	171.25539	171.20696
38	171.15853	171.10674	171.05494	171.00315	170.95135	170.89956	170.84776	170.79597	170.74417	170.69238	170.64058	170.58879
39	170.53699	170.48169	170.42640	170.37110	170.31580	170.26050	170.20521	170.14991	170.09461	170.03931	169.98402	169.92872
40	169.87342	169.81435	169.75527	169.69620	169.63713	169.57805	169.51898	169.45991	169.40083	169.34176	169.28269	169.22361
41	169.16454	169.10153	169.03852	168.97551	168.91250	168.84949	168.78648	168.72346	168.66045	168.59744	168.53443	168.47142
42	168.40841	168.34111	168.27381	168.20651	168.13921	168.07191	168.00461	167.93730	167.87000	167.80270	167.73540	167.66810
43	167.60080	167.52902	167.45724	167.38547	167.31369	167.24191	167.17013	167.09835	167.02657	166.95480	166.88302	166.81124
44	166.73946	166.66287	166.58628	166.50968	166.43309	166.35650	166.27991	166.20331	166.12672	166.05013	165.97354	165.89694

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 20: Lump Sum Cash Out Factors - Beneficiaries**  
(Factor Multiplied by Survivor Benefit Payable to Spouse at Commencement Date)

Age	Months of Attained Age at Date Cashed Out											
	0	1	2	3	4	5	6	7	8	9	10	11
45	165.82035	165.73871	165.65707	165.57543	165.49378	165.41214	165.33050	165.24886	165.16722	165.08558	165.00393	164.92229
46	164.84065	164.75364	164.66664	164.57963	164.49262	164.40561	164.31861	164.23160	164.14459	164.05758	163.97058	163.88357
47	163.79656	163.70383	163.61111	163.51838	163.42566	163.33293	163.24021	163.14748	163.05475	162.96203	162.86930	162.77658
48	162.68385	162.58497	162.48609	162.38721	162.28832	162.18944	162.09056	161.99168	161.89280	161.79392	161.69503	161.59615
49	161.49727	161.39195	161.28663	161.18131	161.07599	160.97067	160.86536	160.76004	160.65472	160.54940	160.44408	160.33876
50	160.23344	160.12920	160.02497	159.92073	159.81649	159.71225	159.60802	159.50378	159.39954	159.29530	159.19107	159.08683
51	158.98259	158.88117	158.77976	158.67834	158.57692	158.47550	158.37409	158.27267	158.17125	158.06983	157.96842	157.86700
52	157.76558	157.65861	157.55165	157.44468	157.33771	157.23075	157.12378	157.01681	156.90985	156.80288	156.69591	156.58895
53	156.48198	156.36919	156.25640	156.14360	156.03081	155.91802	155.80523	155.69243	155.57964	155.46685	155.35406	155.24126
54	155.12847	155.00946	154.89044	154.77143	154.65241	154.53340	154.41439	154.29537	154.17636	154.05734	153.93833	153.81931
55	153.70030	153.57481	153.44931	153.32382	153.19832	153.07283	152.94733	152.82184	152.69634	152.57085	152.44535	152.31986
56	152.19436	152.06194	151.92951	151.79709	151.66466	151.53224	151.39982	151.26739	151.13497	151.00254	150.87012	150.73769
57	150.60527	150.46555	150.32583	150.18611	150.04639	149.90667	149.76696	149.62724	149.48752	149.34780	149.20808	149.06836
58	148.92864	148.78111	148.63358	148.48605	148.33851	148.19098	148.04345	147.89592	147.74839	147.60086	147.45332	147.30579
59	147.15826	147.00251	146.84677	146.69102	146.53527	146.37953	146.22378	146.06803	145.91229	145.75654	145.60079	145.44505
60	145.28930	145.12507	144.96084	144.79661	144.63238	144.46815	144.30392	144.13968	143.97545	143.81122	143.64699	143.48276
61	143.31853	143.14549	142.97245	142.79941	142.62637	142.45333	142.28030	142.10726	141.93422	141.76118	141.58814	141.41510
62	141.24206	141.05993	140.87779	140.69566	140.51352	140.33139	140.14925	139.96712	139.78498	139.60285	139.42071	139.23858
63	139.05644	138.86506	138.67368	138.48230	138.29092	138.09954	137.90816	137.71678	137.52540	137.33402	137.14264	136.95126
64	136.75988	136.55894	136.35800	136.15706	135.95612	135.75518	135.55424	135.35329	135.15235	134.95141	134.75047	134.54953
65	134.34859	134.13810	133.92760	133.71711	133.50662	133.29612	133.08563	132.87514	132.66464	132.45415	132.24366	132.03316
66	131.82267	131.60265	131.38263	131.16262	130.94260	130.72258	130.50256	130.28254	130.06252	129.84251	129.62249	129.40247
67	129.18245	128.95301	128.72356	128.49412	128.26467	128.03523	127.80579	127.57634	127.34690	127.11745	126.88801	126.65856
68	126.42912	126.19058	125.95203	125.71349	125.47494	125.23640	124.99786	124.75931	124.52077	124.28222	124.04368	123.80513
69	123.56659	123.31929	123.07200	122.82470	122.57740	122.33011	122.08281	121.83551	121.58822	121.34092	121.09362	120.84633
70	120.59903	120.34328	120.08752	119.83177	119.57601	119.32026	119.06450	118.80875	118.55299	118.29724	118.04148	117.78573
71	117.52997	117.26610	117.00224	116.73837	116.47451	116.21064	115.94678	115.68291	115.41904	115.15518	114.89131	114.62745
72	114.36358	114.09184	113.82010	113.54836	113.27661	113.00487	112.73313	112.46139	112.18965	111.91791	111.64616	111.37442
73	111.10268	110.82352	110.54435	110.26519	109.98603	109.70686	109.42770	109.14854	108.86937	108.59021	108.31105	108.03188
74	107.75272	107.46647	107.18023	106.89398	106.60773	106.32148	106.03524	105.74899	105.46274	105.17649	104.89025	104.60400

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 20: Lump Sum Cash Out Factors - Beneficiaries**  
(Factor Multiplied by Survivor Benefit Payable to Spouse at Commencement Date)

Age	Months of Attained Age at Date Cashed Out											
	0	1	2	3	4	5	6	7	8	9	10	11
75	104.31775	104.02505	103.73236	103.43966	103.14696	102.85427	102.56157	102.26887	101.97618	101.68348	101.39078	101.09809
76	100.80539	100.50684	100.20830	99.90975	99.61120	99.31266	99.01411	98.71556	98.41702	98.11847	97.81992	97.52138
77	97.22283	96.91916	96.61550	96.31183	96.00816	95.70450	95.40083	95.09716	94.79350	94.48983	94.18616	93.88250
78	93.57883	93.27060	92.96236	92.65413	92.34589	92.03766	91.72942	91.42119	91.11295	90.80472	90.49648	90.18825
79	89.88001	89.56793	89.25584	88.94376	88.63167	88.31959	88.00751	87.69542	87.38334	87.07125	86.75917	86.44708
80	86.13500	85.82008	85.50517	85.19025	84.87533	84.56042	84.24550	83.93058	83.61567	83.30075	82.98583	82.67092
81	82.35600	82.03971	81.72343	81.40714	81.09085	80.77456	80.45828	80.14199	79.82570	79.50941	79.19313	78.87684
82	78.56055	78.24477	77.92899	77.61322	77.29744	76.98166	76.66588	76.35010	76.03432	75.71855	75.40277	75.08699
83	74.77121	74.45785	74.14450	73.83114	73.51778	73.20442	72.89107	72.57771	72.26435	71.95099	71.63764	71.32428
84	71.01092	70.70189	70.39286	70.08383	69.77480	69.46577	69.15674	68.84771	68.53868	68.22965	67.92062	67.61159
85	67.30256	66.99976	66.69696	66.39416	66.09136	65.78856	65.48576	65.18296	64.88016	64.57736	64.27456	63.97176
86	63.66896	63.37452	63.08009	62.78565	62.49121	62.19678	61.90234	61.60790	61.31347	61.01903	60.72459	60.43016
87	60.13572	59.85112	59.56652	59.28192	58.99732	58.71272	58.42812	58.14351	57.85891	57.57431	57.28971	57.00511
88	56.72051	56.44725	56.17398	55.90072	55.62745	55.35419	55.08093	54.80766	54.53440	54.26113	53.98787	53.71460
89	53.44134	53.18086	52.92038	52.65990	52.39942	52.13894	51.87847	51.61799	51.35751	51.09703	50.83655	50.57607
90	50.31559	50.06867	49.82174	49.57482	49.32790	49.08097	48.83405	48.58713	48.34020	48.09328	47.84636	47.59943
91	47.35251	47.11963	46.88675	46.65387	46.42099	46.18811	45.95523	45.72235	45.48947	45.25659	45.02371	44.79083
92	44.55795	44.33904	44.12013	43.90121	43.68230	43.46339	43.24448	43.02556	42.80665	42.58774	42.36883	42.14991
93	41.93100	41.72578	41.52056	41.31533	41.11011	40.90489	40.69967	40.49444	40.28922	40.08400	39.87878	39.67355
94	39.46833	39.27624	39.08415	38.89206	38.69997	38.50788	38.31580	38.12371	37.93162	37.73953	37.54744	37.35535
95	37.16326	36.98373	36.80421	36.62468	36.44515	36.26562	36.08610	35.90657	35.72704	35.54751	35.36799	35.18846
96	35.00893	34.84169	34.67446	34.50722	34.33998	34.17274	34.00551	33.83827	33.67103	33.50379	33.33656	33.16932
97	33.00208	32.84611	32.69013	32.53416	32.37818	32.22221	32.06623	31.91026	31.75428	31.59831	31.44233	31.28636
98	31.13038	30.98485	30.83932	30.69379	30.54826	30.40273	30.25720	30.11166	29.96613	29.82060	29.67507	29.52954
99	29.38401	29.24864	29.11326	28.97789	28.84251	28.70714	28.57176	28.43639	28.30101	28.16564	28.03026	27.89489
100	27.75951											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age										
	50	51	52	53	54	55	56	57	58	59	60
15	0.847	0.838	0.829	0.819	0.809	0.799	0.789	0.778	0.766	0.754	0.742
16	0.849	0.840	0.830	0.821	0.811	0.801	0.790	0.779	0.767	0.755	0.743
17	0.850	0.841	0.832	0.822	0.812	0.802	0.791	0.780	0.769	0.757	0.744
18	0.852	0.843	0.833	0.824	0.814	0.804	0.793	0.782	0.770	0.758	0.746
19	0.853	0.844	0.835	0.826	0.816	0.805	0.794	0.783	0.772	0.760	0.747
20	0.855	0.846	0.837	0.827	0.817	0.807	0.796	0.785	0.773	0.761	0.749
21	0.857	0.848	0.839	0.829	0.819	0.809	0.798	0.787	0.775	0.763	0.750
22	0.859	0.850	0.841	0.831	0.821	0.810	0.800	0.788	0.777	0.765	0.752
23	0.861	0.852	0.843	0.833	0.823	0.812	0.802	0.790	0.779	0.767	0.754
24	0.863	0.854	0.845	0.835	0.825	0.814	0.804	0.792	0.781	0.769	0.756
25	0.866	0.856	0.847	0.837	0.827	0.817	0.806	0.795	0.783	0.771	0.758
26	0.868	0.859	0.850	0.840	0.830	0.819	0.808	0.797	0.785	0.773	0.760
27	0.871	0.862	0.852	0.842	0.832	0.822	0.811	0.799	0.788	0.775	0.762
28	0.874	0.864	0.855	0.845	0.835	0.824	0.813	0.802	0.790	0.778	0.765
29	0.877	0.867	0.858	0.848	0.838	0.827	0.816	0.805	0.793	0.780	0.768
30	0.880	0.870	0.861	0.851	0.841	0.830	0.819	0.808	0.796	0.783	0.770
31	0.883	0.874	0.864	0.854	0.844	0.833	0.822	0.811	0.799	0.786	0.773
32	0.887	0.877	0.868	0.858	0.847	0.837	0.825	0.814	0.802	0.789	0.776
33	0.890	0.881	0.871	0.861	0.851	0.840	0.829	0.817	0.805	0.793	0.780
34	0.894	0.885	0.875	0.865	0.855	0.844	0.833	0.821	0.809	0.796	0.783
35	0.899	0.889	0.879	0.869	0.859	0.848	0.837	0.825	0.813	0.800	0.787
36	0.903	0.893	0.884	0.874	0.863	0.852	0.841	0.829	0.817	0.804	0.791
37	0.908	0.898	0.888	0.878	0.868	0.857	0.845	0.833	0.821	0.808	0.795
38	0.913	0.903	0.893	0.883	0.872	0.861	0.850	0.838	0.826	0.813	0.799
39	0.918	0.908	0.899	0.888	0.878	0.866	0.855	0.843	0.830	0.817	0.804
40	0.924	0.914	0.904	0.894	0.883	0.872	0.860	0.848	0.836	0.823	0.809
41	0.930	0.920	0.910	0.900	0.889	0.877	0.866	0.854	0.841	0.828	0.814
42	0.936	0.927	0.916	0.906	0.895	0.884	0.872	0.860	0.847	0.834	0.820
43	0.943	0.933	0.923	0.913	0.902	0.890	0.878	0.866	0.853	0.840	0.826
44	0.951	0.941	0.930	0.920	0.909	0.897	0.885	0.873	0.860	0.846	0.832
45	0.958	0.948	0.938	0.927	0.916	0.904	0.892	0.880	0.867	0.853	0.839
46	0.967	0.957	0.946	0.935	0.924	0.912	0.900	0.887	0.874	0.861	0.847
47	0.976	0.965	0.955	0.944	0.932	0.921	0.908	0.896	0.882	0.869	0.854
48	0.985	0.975	0.964	0.953	0.942	0.929	0.917	0.904	0.891	0.877	0.863
49	0.995	0.985	0.974	0.963	0.951	0.939	0.927	0.914	0.900	0.886	0.871

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	61	62	63	64	65	66	67	68	69	70
15	0.729	0.715	0.701	0.687	0.672	0.657	0.641	0.624	0.607	0.590
16	0.730	0.717	0.703	0.688	0.673	0.658	0.642	0.625	0.609	0.591
17	0.731	0.718	0.704	0.689	0.674	0.659	0.643	0.627	0.610	0.592
18	0.733	0.719	0.705	0.691	0.676	0.660	0.644	0.628	0.611	0.593
19	0.734	0.721	0.707	0.692	0.677	0.662	0.645	0.629	0.612	0.595
20	0.736	0.722	0.708	0.694	0.678	0.663	0.647	0.630	0.613	0.596
21	0.737	0.724	0.710	0.695	0.680	0.664	0.648	0.632	0.615	0.597
22	0.739	0.725	0.711	0.697	0.681	0.666	0.650	0.633	0.616	0.598
23	0.741	0.727	0.713	0.698	0.683	0.667	0.651	0.635	0.617	0.600
24	0.743	0.729	0.715	0.700	0.685	0.669	0.653	0.636	0.619	0.601
25	0.745	0.731	0.717	0.702	0.687	0.671	0.655	0.638	0.621	0.603
26	0.747	0.733	0.719	0.704	0.689	0.673	0.657	0.640	0.623	0.605
27	0.749	0.735	0.721	0.706	0.691	0.675	0.659	0.642	0.624	0.607
28	0.752	0.738	0.723	0.709	0.693	0.677	0.661	0.644	0.627	0.609
29	0.754	0.740	0.726	0.711	0.696	0.680	0.663	0.646	0.629	0.611
30	0.757	0.743	0.729	0.714	0.698	0.682	0.665	0.648	0.631	0.613
31	0.760	0.746	0.731	0.716	0.701	0.685	0.668	0.651	0.633	0.615
32	0.763	0.749	0.734	0.719	0.703	0.687	0.671	0.653	0.636	0.618
33	0.766	0.752	0.737	0.722	0.706	0.690	0.673	0.656	0.639	0.620
34	0.769	0.755	0.741	0.725	0.710	0.693	0.676	0.659	0.641	0.623
35	0.773	0.759	0.744	0.729	0.713	0.697	0.680	0.662	0.644	0.626
36	0.777	0.763	0.748	0.732	0.717	0.700	0.683	0.666	0.648	0.629
37	0.781	0.767	0.752	0.736	0.720	0.704	0.687	0.669	0.651	0.633
38	0.785	0.771	0.756	0.740	0.724	0.708	0.690	0.673	0.655	0.636
39	0.790	0.775	0.760	0.745	0.729	0.712	0.695	0.677	0.659	0.640
40	0.795	0.780	0.765	0.749	0.733	0.716	0.699	0.681	0.663	0.644
41	0.800	0.785	0.770	0.754	0.738	0.721	0.703	0.685	0.667	0.648
42	0.806	0.791	0.775	0.760	0.743	0.726	0.708	0.690	0.672	0.653
43	0.812	0.797	0.781	0.765	0.748	0.731	0.714	0.695	0.677	0.657
44	0.818	0.803	0.787	0.771	0.754	0.737	0.719	0.701	0.682	0.662
45	0.825	0.809	0.794	0.777	0.760	0.743	0.725	0.706	0.687	0.668
46	0.832	0.816	0.801	0.784	0.767	0.749	0.731	0.713	0.693	0.674
47	0.839	0.824	0.808	0.791	0.774	0.756	0.738	0.719	0.700	0.680
48	0.848	0.832	0.816	0.799	0.782	0.764	0.745	0.726	0.707	0.686
49	0.856	0.841	0.824	0.807	0.790	0.772	0.753	0.734	0.714	0.694

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	71	72	73	74	75	76	77	78	79	80
15	0.573	0.555	0.536	0.518	0.499	0.480	0.460	0.441	0.422	0.402
16	0.574	0.556	0.537	0.518	0.500	0.480	0.461	0.442	0.422	0.403
17	0.575	0.557	0.538	0.519	0.500	0.481	0.462	0.443	0.423	0.404
18	0.576	0.558	0.539	0.520	0.501	0.482	0.463	0.443	0.424	0.404
19	0.577	0.559	0.540	0.521	0.502	0.483	0.464	0.444	0.425	0.405
20	0.578	0.560	0.541	0.523	0.503	0.484	0.465	0.445	0.426	0.406
21	0.579	0.561	0.543	0.524	0.505	0.485	0.466	0.446	0.427	0.407
22	0.581	0.562	0.544	0.525	0.506	0.486	0.467	0.447	0.427	0.408
23	0.582	0.564	0.545	0.526	0.507	0.488	0.468	0.448	0.429	0.409
24	0.584	0.565	0.546	0.527	0.508	0.489	0.469	0.449	0.430	0.410
25	0.585	0.567	0.548	0.529	0.510	0.490	0.470	0.451	0.431	0.411
26	0.587	0.568	0.550	0.530	0.511	0.492	0.472	0.452	0.432	0.412
27	0.589	0.570	0.551	0.532	0.513	0.493	0.473	0.453	0.433	0.413
28	0.591	0.572	0.553	0.534	0.514	0.495	0.475	0.455	0.435	0.415
29	0.593	0.574	0.555	0.536	0.516	0.496	0.476	0.456	0.436	0.416
30	0.595	0.576	0.557	0.538	0.518	0.498	0.478	0.458	0.438	0.418
31	0.597	0.578	0.559	0.540	0.520	0.500	0.480	0.460	0.440	0.419
32	0.599	0.580	0.561	0.542	0.522	0.502	0.482	0.462	0.441	0.421
33	0.602	0.583	0.564	0.544	0.524	0.504	0.484	0.464	0.443	0.423
34	0.605	0.586	0.566	0.547	0.527	0.506	0.486	0.466	0.445	0.425
35	0.607	0.588	0.569	0.549	0.529	0.509	0.488	0.468	0.447	0.427
36	0.610	0.591	0.572	0.552	0.532	0.511	0.491	0.470	0.449	0.429
37	0.614	0.594	0.575	0.555	0.534	0.514	0.493	0.473	0.452	0.431
38	0.617	0.598	0.578	0.558	0.537	0.517	0.496	0.475	0.454	0.433
39	0.621	0.601	0.581	0.561	0.541	0.520	0.499	0.478	0.457	0.436
40	0.625	0.605	0.585	0.565	0.544	0.523	0.502	0.481	0.460	0.439
41	0.629	0.609	0.589	0.568	0.548	0.527	0.505	0.484	0.463	0.441
42	0.633	0.613	0.593	0.572	0.551	0.530	0.509	0.488	0.466	0.445
43	0.638	0.618	0.597	0.576	0.555	0.534	0.513	0.491	0.470	0.448
44	0.643	0.622	0.602	0.581	0.560	0.538	0.517	0.495	0.473	0.451
45	0.648	0.627	0.607	0.586	0.564	0.543	0.521	0.499	0.477	0.455
46	0.653	0.633	0.612	0.591	0.569	0.547	0.525	0.503	0.481	0.459
47	0.659	0.639	0.618	0.596	0.574	0.552	0.530	0.508	0.486	0.463
48	0.666	0.645	0.624	0.602	0.580	0.558	0.535	0.513	0.490	0.468
49	0.673	0.652	0.630	0.608	0.586	0.564	0.541	0.518	0.495	0.473

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	81	82	83	84	85	86	87	88	89	90
15	0.383	0.363	0.344	0.326	0.307	0.289	0.272	0.255	0.240	0.225
16	0.383	0.364	0.345	0.326	0.308	0.290	0.273	0.256	0.240	0.225
17	0.384	0.365	0.346	0.327	0.308	0.290	0.273	0.256	0.240	0.225
18	0.385	0.365	0.346	0.327	0.309	0.291	0.274	0.257	0.241	0.226
19	0.386	0.366	0.347	0.328	0.309	0.291	0.274	0.257	0.241	0.226
20	0.386	0.367	0.348	0.329	0.310	0.292	0.275	0.258	0.242	0.227
21	0.387	0.368	0.348	0.329	0.311	0.293	0.275	0.258	0.242	0.227
22	0.388	0.368	0.349	0.330	0.311	0.293	0.276	0.259	0.243	0.228
23	0.389	0.369	0.350	0.331	0.312	0.294	0.277	0.260	0.244	0.228
24	0.390	0.370	0.351	0.332	0.313	0.295	0.277	0.260	0.244	0.229
25	0.391	0.371	0.352	0.333	0.314	0.296	0.278	0.261	0.245	0.229
26	0.392	0.372	0.353	0.334	0.315	0.297	0.279	0.262	0.246	0.230
27	0.393	0.374	0.354	0.335	0.316	0.297	0.280	0.263	0.246	0.231
28	0.395	0.375	0.355	0.336	0.317	0.298	0.281	0.263	0.247	0.232
29	0.396	0.376	0.356	0.337	0.318	0.299	0.282	0.264	0.248	0.232
30	0.397	0.377	0.358	0.338	0.319	0.300	0.283	0.265	0.249	0.233
31	0.399	0.379	0.359	0.339	0.320	0.302	0.284	0.266	0.250	0.234
32	0.401	0.380	0.360	0.341	0.322	0.303	0.285	0.267	0.251	0.235
33	0.402	0.382	0.362	0.342	0.323	0.304	0.286	0.269	0.252	0.236
34	0.404	0.384	0.364	0.344	0.324	0.305	0.287	0.270	0.253	0.237
35	0.406	0.385	0.365	0.345	0.326	0.307	0.289	0.271	0.254	0.238
36	0.408	0.387	0.367	0.347	0.327	0.308	0.290	0.272	0.255	0.239
37	0.410	0.389	0.369	0.349	0.329	0.310	0.292	0.274	0.257	0.241
38	0.412	0.392	0.371	0.351	0.331	0.312	0.293	0.275	0.258	0.242
39	0.415	0.394	0.373	0.353	0.333	0.314	0.295	0.277	0.260	0.243
40	0.417	0.396	0.376	0.355	0.335	0.316	0.297	0.279	0.261	0.245
41	0.420	0.399	0.378	0.357	0.337	0.318	0.299	0.280	0.263	0.247
42	0.423	0.402	0.381	0.360	0.340	0.320	0.301	0.282	0.265	0.248
43	0.426	0.405	0.383	0.363	0.342	0.322	0.303	0.284	0.267	0.250
44	0.429	0.408	0.386	0.365	0.345	0.325	0.305	0.287	0.269	0.252
45	0.433	0.411	0.390	0.368	0.348	0.327	0.308	0.289	0.271	0.254
46	0.437	0.415	0.393	0.372	0.351	0.330	0.311	0.292	0.273	0.256
47	0.441	0.419	0.397	0.375	0.354	0.333	0.313	0.294	0.276	0.259
48	0.445	0.423	0.400	0.379	0.357	0.336	0.316	0.297	0.279	0.261
49	0.450	0.427	0.405	0.383	0.361	0.340	0.320	0.300	0.282	0.264

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	91	92	93	94	95	96	97	98	99	100
15	0.210	0.197	0.185	0.173	0.163	0.153	0.144	0.135	0.127	0.120
16	0.211	0.197	0.185	0.174	0.163	0.153	0.144	0.135	0.128	0.120
17	0.211	0.198	0.185	0.174	0.163	0.153	0.144	0.136	0.128	0.120
18	0.212	0.198	0.186	0.174	0.164	0.154	0.144	0.136	0.128	0.121
19	0.212	0.199	0.186	0.175	0.164	0.154	0.145	0.136	0.128	0.121
20	0.212	0.199	0.187	0.175	0.164	0.154	0.145	0.136	0.129	0.121
21	0.213	0.199	0.187	0.175	0.165	0.155	0.145	0.137	0.129	0.121
22	0.213	0.200	0.187	0.176	0.165	0.155	0.146	0.137	0.129	0.122
23	0.214	0.200	0.188	0.176	0.165	0.155	0.146	0.137	0.129	0.122
24	0.214	0.201	0.188	0.177	0.166	0.156	0.146	0.138	0.130	0.122
25	0.215	0.201	0.189	0.177	0.166	0.156	0.147	0.138	0.130	0.123
26	0.216	0.202	0.189	0.178	0.167	0.157	0.147	0.139	0.130	0.123
27	0.216	0.203	0.190	0.178	0.167	0.157	0.148	0.139	0.131	0.123
28	0.217	0.203	0.191	0.179	0.168	0.158	0.148	0.139	0.131	0.124
29	0.218	0.204	0.191	0.179	0.168	0.158	0.149	0.140	0.132	0.124
30	0.219	0.205	0.192	0.180	0.169	0.159	0.149	0.140	0.132	0.125
31	0.219	0.206	0.193	0.181	0.170	0.159	0.150	0.141	0.133	0.125
32	0.220	0.206	0.193	0.181	0.170	0.160	0.150	0.141	0.133	0.126
33	0.221	0.207	0.194	0.182	0.171	0.161	0.151	0.142	0.134	0.126
34	0.222	0.208	0.195	0.183	0.172	0.161	0.152	0.143	0.134	0.127
35	0.223	0.209	0.196	0.184	0.173	0.162	0.152	0.143	0.135	0.127
36	0.224	0.210	0.197	0.185	0.173	0.163	0.153	0.144	0.136	0.128
37	0.225	0.211	0.198	0.186	0.174	0.164	0.154	0.145	0.136	0.129
38	0.227	0.212	0.199	0.187	0.175	0.165	0.155	0.146	0.137	0.129
39	0.228	0.214	0.200	0.188	0.176	0.166	0.156	0.147	0.138	0.130
40	0.229	0.215	0.202	0.189	0.177	0.167	0.157	0.147	0.139	0.131
41	0.231	0.216	0.203	0.190	0.179	0.168	0.158	0.148	0.140	0.132
42	0.233	0.218	0.204	0.192	0.180	0.169	0.159	0.149	0.141	0.133
43	0.234	0.220	0.206	0.193	0.181	0.170	0.160	0.151	0.142	0.134
44	0.236	0.221	0.207	0.194	0.183	0.171	0.161	0.152	0.143	0.135
45	0.238	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136
46	0.240	0.225	0.211	0.198	0.186	0.174	0.164	0.154	0.145	0.137
47	0.242	0.227	0.213	0.200	0.187	0.176	0.165	0.156	0.147	0.138
48	0.245	0.229	0.215	0.202	0.189	0.178	0.167	0.157	0.148	0.140
49	0.247	0.232	0.217	0.204	0.191	0.179	0.169	0.159	0.150	0.141

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age										
	50	51	52	53	54	55	56	57	58	59	60
50	1.006	0.995	0.985	0.973	0.962	0.949	0.937	0.924	0.910	0.896	0.881
51	1.017	1.006	0.995	0.984	0.972	0.960	0.947	0.934	0.920	0.906	0.891
52	1.028	1.017	1.006	0.995	0.983	0.970	0.957	0.944	0.930	0.915	0.900
53	1.040	1.029	1.018	1.006	0.994	0.981	0.968	0.955	0.941	0.926	0.911
54	1.053	1.041	1.030	1.018	1.006	0.993	0.980	0.966	0.952	0.937	0.922
55	1.066	1.055	1.043	1.031	1.019	1.006	0.992	0.979	0.964	0.949	0.933
56	1.080	1.069	1.057	1.045	1.032	1.019	1.006	0.992	0.977	0.962	0.946
57	1.096	1.084	1.072	1.060	1.047	1.034	1.020	1.006	0.991	0.975	0.959
58	1.112	1.100	1.088	1.076	1.063	1.049	1.035	1.021	1.006	0.990	0.974
59	1.129	1.117	1.105	1.093	1.079	1.066	1.052	1.037	1.021	1.006	0.989
60	1.148	1.136	1.124	1.111	1.097	1.083	1.069	1.054	1.039	1.022	1.006
61	1.169	1.156	1.144	1.131	1.117	1.103	1.088	1.073	1.057	1.040	1.023
62	1.191	1.178	1.165	1.152	1.138	1.123	1.108	1.093	1.077	1.060	1.042
63	1.214	1.201	1.188	1.175	1.160	1.146	1.130	1.114	1.098	1.081	1.063
64	1.240	1.226	1.213	1.199	1.185	1.170	1.154	1.138	1.121	1.104	1.085
65	1.267	1.254	1.240	1.226	1.211	1.195	1.180	1.163	1.146	1.128	1.109
66	1.297	1.283	1.269	1.255	1.239	1.224	1.207	1.190	1.173	1.154	1.135
67	1.329	1.315	1.301	1.286	1.270	1.254	1.237	1.220	1.202	1.183	1.164
68	1.364	1.349	1.335	1.319	1.303	1.287	1.270	1.252	1.233	1.214	1.194
69	1.401	1.387	1.371	1.356	1.339	1.322	1.305	1.286	1.267	1.248	1.227
70	1.442	1.427	1.411	1.395	1.378	1.361	1.343	1.324	1.304	1.284	1.263
71	1.487	1.471	1.455	1.438	1.421	1.403	1.384	1.365	1.344	1.323	1.302
72	1.535	1.518	1.502	1.485	1.467	1.448	1.429	1.409	1.388	1.366	1.344
73	1.587	1.570	1.553	1.535	1.516	1.497	1.477	1.457	1.435	1.413	1.389
74	1.643	1.626	1.608	1.590	1.571	1.551	1.530	1.509	1.486	1.463	1.439
75	1.705	1.687	1.669	1.650	1.630	1.609	1.588	1.565	1.542	1.518	1.493
76	1.773	1.754	1.735	1.715	1.694	1.673	1.650	1.627	1.603	1.578	1.552
77	1.846	1.827	1.807	1.786	1.765	1.742	1.719	1.695	1.670	1.644	1.617
78	1.927	1.906	1.886	1.864	1.842	1.818	1.794	1.769	1.743	1.716	1.687
79	2.015	1.994	1.972	1.950	1.926	1.901	1.876	1.850	1.823	1.794	1.765
80	2.112	2.090	2.067	2.043	2.019	1.993	1.966	1.939	1.910	1.881	1.850
81	2.219	2.195	2.172	2.147	2.121	2.094	2.066	2.037	2.007	1.975	1.943
82	2.336	2.311	2.286	2.260	2.233	2.204	2.175	2.145	2.113	2.080	2.046
83	2.465	2.439	2.412	2.385	2.356	2.326	2.295	2.263	2.229	2.195	2.159
84	2.607	2.579	2.551	2.522	2.491	2.459	2.427	2.393	2.357	2.321	2.282

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	61	62	63	64	65	66	67	68	69	70
50	0.866	0.850	0.833	0.816	0.798	0.780	0.761	0.742	0.722	0.701
51	0.875	0.859	0.842	0.825	0.807	0.789	0.769	0.750	0.729	0.709
52	0.885	0.868	0.851	0.834	0.816	0.797	0.778	0.758	0.737	0.716
53	0.895	0.878	0.861	0.844	0.825	0.806	0.787	0.767	0.746	0.725
54	0.906	0.889	0.872	0.854	0.835	0.816	0.796	0.776	0.755	0.733
55	0.917	0.900	0.883	0.865	0.846	0.826	0.806	0.786	0.764	0.743
56	0.929	0.912	0.895	0.876	0.857	0.837	0.817	0.796	0.775	0.753
57	0.943	0.925	0.907	0.889	0.869	0.849	0.829	0.807	0.786	0.763
58	0.957	0.939	0.921	0.902	0.882	0.862	0.841	0.820	0.797	0.775
59	0.972	0.954	0.935	0.916	0.896	0.876	0.854	0.832	0.810	0.787
60	0.988	0.970	0.951	0.931	0.911	0.890	0.869	0.846	0.824	0.800
61	1.005	0.987	0.968	0.948	0.927	0.906	0.884	0.861	0.838	0.814
62	1.024	1.005	0.986	0.966	0.945	0.923	0.901	0.877	0.854	0.830
63	1.045	1.025	1.005	0.985	0.963	0.941	0.918	0.895	0.871	0.846
64	1.066	1.047	1.026	1.005	0.983	0.961	0.938	0.914	0.889	0.864
65	1.090	1.070	1.049	1.028	1.005	0.982	0.958	0.934	0.909	0.883
66	1.116	1.095	1.074	1.052	1.029	1.005	0.981	0.956	0.930	0.904
67	1.143	1.122	1.100	1.078	1.054	1.030	1.005	0.979	0.953	0.926
68	1.173	1.152	1.129	1.106	1.082	1.057	1.032	1.005	0.978	0.950
69	1.206	1.184	1.161	1.137	1.112	1.086	1.060	1.033	1.005	0.977
70	1.241	1.218	1.194	1.170	1.144	1.118	1.091	1.063	1.034	1.005
71	1.279	1.255	1.231	1.206	1.179	1.152	1.124	1.096	1.066	1.036
72	1.320	1.296	1.271	1.245	1.218	1.190	1.161	1.131	1.101	1.069
73	1.365	1.340	1.314	1.287	1.259	1.230	1.200	1.169	1.138	1.106
74	1.414	1.388	1.361	1.333	1.304	1.274	1.243	1.211	1.179	1.145
75	1.467	1.440	1.412	1.383	1.353	1.322	1.290	1.257	1.223	1.188
76	1.525	1.497	1.468	1.438	1.407	1.374	1.341	1.307	1.271	1.235
77	1.589	1.559	1.529	1.498	1.465	1.431	1.397	1.361	1.324	1.287
78	1.658	1.627	1.596	1.563	1.529	1.494	1.458	1.420	1.382	1.343
79	1.734	1.702	1.669	1.634	1.599	1.562	1.524	1.485	1.445	1.404
80	1.817	1.784	1.749	1.713	1.676	1.637	1.598	1.557	1.515	1.472
81	1.909	1.874	1.837	1.800	1.761	1.720	1.678	1.635	1.591	1.546
82	2.010	1.973	1.935	1.895	1.854	1.811	1.767	1.722	1.675	1.628
83	2.121	2.082	2.041	1.999	1.956	1.911	1.865	1.817	1.768	1.718
84	2.243	2.201	2.159	2.114	2.068	2.021	1.972	1.921	1.869	1.816

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	71	72	73	74	75	76	77	78	79	80
50	0.680	0.659	0.637	0.615	0.592	0.570	0.547	0.524	0.501	0.478
51	0.688	0.666	0.644	0.622	0.599	0.576	0.553	0.530	0.506	0.483
52	0.695	0.673	0.651	0.628	0.605	0.582	0.559	0.535	0.512	0.488
53	0.703	0.681	0.658	0.636	0.612	0.589	0.565	0.542	0.518	0.494
54	0.712	0.689	0.666	0.643	0.620	0.596	0.572	0.548	0.524	0.500
55	0.721	0.698	0.675	0.651	0.628	0.604	0.579	0.555	0.531	0.506
56	0.730	0.707	0.684	0.660	0.636	0.612	0.587	0.562	0.538	0.513
57	0.741	0.717	0.694	0.669	0.645	0.620	0.595	0.570	0.545	0.520
58	0.752	0.728	0.704	0.679	0.655	0.630	0.604	0.579	0.553	0.528
59	0.763	0.739	0.715	0.690	0.665	0.640	0.614	0.588	0.562	0.536
60	0.776	0.752	0.727	0.702	0.676	0.650	0.624	0.598	0.572	0.545
61	0.790	0.765	0.740	0.714	0.688	0.662	0.635	0.608	0.582	0.555
62	0.805	0.779	0.754	0.727	0.701	0.674	0.647	0.620	0.593	0.565
63	0.821	0.795	0.769	0.742	0.715	0.687	0.660	0.632	0.604	0.576
64	0.838	0.812	0.785	0.757	0.730	0.702	0.674	0.645	0.617	0.588
65	0.856	0.830	0.802	0.774	0.746	0.717	0.689	0.660	0.631	0.602
66	0.877	0.849	0.821	0.792	0.763	0.734	0.705	0.675	0.645	0.616
67	0.898	0.870	0.841	0.812	0.782	0.752	0.722	0.692	0.661	0.631
68	0.922	0.893	0.863	0.833	0.803	0.772	0.741	0.710	0.679	0.647
69	0.947	0.918	0.887	0.856	0.825	0.794	0.762	0.730	0.698	0.665
70	0.975	0.944	0.913	0.881	0.849	0.817	0.784	0.751	0.718	0.685
71	1.005	0.973	0.941	0.908	0.875	0.842	0.808	0.774	0.740	0.706
72	1.037	1.005	0.971	0.938	0.903	0.869	0.834	0.799	0.764	0.728
73	1.073	1.039	1.004	0.970	0.934	0.898	0.862	0.826	0.790	0.753
74	1.111	1.076	1.040	1.004	0.968	0.931	0.893	0.856	0.818	0.780
75	1.153	1.116	1.080	1.042	1.004	0.966	0.927	0.888	0.849	0.810
76	1.198	1.161	1.122	1.083	1.044	1.004	0.963	0.923	0.882	0.842
77	1.248	1.209	1.169	1.128	1.087	1.045	1.004	0.961	0.919	0.877
78	1.303	1.262	1.220	1.177	1.135	1.091	1.047	1.003	0.959	0.915
79	1.362	1.319	1.276	1.231	1.187	1.141	1.095	1.049	1.003	0.957
80	1.428	1.383	1.337	1.291	1.244	1.196	1.148	1.100	1.051	1.003
81	1.500	1.453	1.405	1.356	1.306	1.256	1.206	1.155	1.104	1.053
82	1.579	1.530	1.479	1.428	1.376	1.323	1.270	1.216	1.163	1.109
83	1.666	1.614	1.561	1.506	1.451	1.396	1.340	1.284	1.227	1.170
84	1.762	1.707	1.650	1.593	1.535	1.476	1.417	1.357	1.297	1.237

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	81	82	83	84	85	86	87	88	89	90
50	0.455	0.432	0.409	0.387	0.365	0.344	0.323	0.303	0.285	0.267
51	0.460	0.436	0.413	0.391	0.369	0.347	0.327	0.307	0.288	0.270
52	0.465	0.441	0.418	0.395	0.373	0.351	0.330	0.310	0.291	0.273
53	0.470	0.446	0.423	0.400	0.377	0.355	0.334	0.314	0.294	0.276
54	0.476	0.452	0.428	0.405	0.382	0.360	0.338	0.317	0.298	0.279
55	0.482	0.457	0.433	0.410	0.387	0.364	0.342	0.321	0.302	0.283
56	0.488	0.463	0.439	0.415	0.392	0.369	0.347	0.326	0.306	0.286
57	0.495	0.470	0.445	0.421	0.397	0.374	0.352	0.330	0.310	0.290
58	0.502	0.477	0.452	0.427	0.403	0.380	0.357	0.335	0.315	0.295
59	0.510	0.485	0.459	0.434	0.410	0.386	0.363	0.341	0.319	0.299
60	0.519	0.493	0.467	0.441	0.416	0.392	0.369	0.346	0.325	0.304
61	0.528	0.501	0.475	0.449	0.424	0.399	0.375	0.352	0.331	0.310
62	0.538	0.511	0.484	0.458	0.432	0.407	0.382	0.359	0.337	0.316
63	0.549	0.521	0.493	0.467	0.440	0.415	0.390	0.366	0.343	0.322
64	0.560	0.532	0.504	0.476	0.450	0.423	0.398	0.374	0.351	0.329
65	0.572	0.544	0.515	0.487	0.459	0.433	0.407	0.382	0.358	0.336
66	0.586	0.556	0.527	0.498	0.470	0.443	0.416	0.391	0.367	0.344
67	0.600	0.570	0.540	0.511	0.482	0.454	0.427	0.401	0.376	0.352
68	0.616	0.585	0.554	0.524	0.495	0.466	0.438	0.411	0.386	0.362
69	0.633	0.601	0.570	0.539	0.508	0.479	0.450	0.423	0.396	0.372
70	0.652	0.619	0.586	0.554	0.523	0.493	0.463	0.435	0.408	0.382
71	0.672	0.638	0.604	0.571	0.539	0.508	0.477	0.448	0.420	0.394
72	0.693	0.658	0.624	0.590	0.556	0.524	0.493	0.463	0.434	0.407
73	0.717	0.681	0.645	0.610	0.575	0.542	0.510	0.479	0.449	0.421
74	0.742	0.705	0.668	0.632	0.596	0.561	0.528	0.496	0.465	0.436
75	0.770	0.732	0.693	0.655	0.618	0.582	0.548	0.514	0.482	0.452
76	0.801	0.760	0.721	0.681	0.643	0.605	0.569	0.535	0.501	0.470
77	0.834	0.792	0.750	0.710	0.670	0.631	0.593	0.557	0.522	0.489
78	0.871	0.827	0.783	0.741	0.699	0.658	0.619	0.581	0.545	0.511
79	0.910	0.865	0.819	0.774	0.731	0.688	0.647	0.608	0.570	0.534
80	0.954	0.906	0.859	0.812	0.766	0.721	0.678	0.637	0.597	0.560
81	1.003	0.952	0.902	0.853	0.805	0.758	0.713	0.669	0.628	0.588
82	1.056	1.002	0.950	0.898	0.847	0.798	0.750	0.705	0.661	0.619
83	1.114	1.058	1.002	0.947	0.894	0.842	0.792	0.743	0.697	0.654
84	1.178	1.118	1.060	1.002	0.945	0.890	0.837	0.786	0.737	0.691

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	91	92	93	94	95	96	97	98	99	100
50	0.250	0.234	0.219	0.206	0.193	0.181	0.171	0.161	0.151	0.143
51	0.253	0.237	0.222	0.208	0.195	0.183	0.172	0.162	0.153	0.144
52	0.255	0.239	0.224	0.210	0.197	0.185	0.174	0.164	0.155	0.146
53	0.258	0.242	0.227	0.213	0.200	0.188	0.176	0.166	0.156	0.147
54	0.261	0.245	0.230	0.215	0.202	0.190	0.178	0.168	0.158	0.149
55	0.265	0.248	0.233	0.218	0.205	0.192	0.181	0.170	0.160	0.151
56	0.268	0.251	0.236	0.221	0.207	0.195	0.183	0.172	0.162	0.153
57	0.272	0.255	0.239	0.224	0.210	0.198	0.186	0.175	0.165	0.155
58	0.276	0.259	0.243	0.227	0.213	0.201	0.189	0.177	0.167	0.158
59	0.281	0.263	0.246	0.231	0.217	0.204	0.192	0.180	0.170	0.160
60	0.285	0.267	0.251	0.235	0.220	0.207	0.195	0.183	0.173	0.163
61	0.290	0.272	0.255	0.239	0.224	0.211	0.198	0.186	0.176	0.166
62	0.296	0.277	0.260	0.244	0.229	0.215	0.202	0.190	0.179	0.169
63	0.302	0.283	0.265	0.248	0.233	0.219	0.206	0.194	0.182	0.172
64	0.308	0.288	0.270	0.254	0.238	0.224	0.210	0.198	0.186	0.176
65	0.315	0.295	0.276	0.259	0.243	0.228	0.215	0.202	0.190	0.180
66	0.322	0.302	0.283	0.265	0.249	0.234	0.220	0.207	0.195	0.184
67	0.330	0.309	0.290	0.272	0.255	0.240	0.225	0.212	0.200	0.188
68	0.339	0.317	0.297	0.279	0.262	0.246	0.231	0.218	0.205	0.193
69	0.348	0.326	0.306	0.287	0.269	0.253	0.238	0.224	0.211	0.199
70	0.358	0.336	0.315	0.295	0.277	0.260	0.245	0.230	0.217	0.204
71	0.369	0.346	0.324	0.304	0.285	0.268	0.252	0.237	0.223	0.211
72	0.381	0.357	0.335	0.314	0.295	0.277	0.260	0.245	0.231	0.217
73	0.394	0.369	0.346	0.325	0.305	0.286	0.269	0.253	0.238	0.225
74	0.408	0.382	0.359	0.336	0.316	0.296	0.279	0.262	0.247	0.233
75	0.424	0.397	0.372	0.349	0.327	0.308	0.289	0.272	0.256	0.242
76	0.440	0.413	0.387	0.363	0.340	0.320	0.301	0.283	0.266	0.251
77	0.459	0.430	0.403	0.378	0.354	0.333	0.313	0.295	0.277	0.262
78	0.479	0.448	0.420	0.394	0.370	0.347	0.327	0.307	0.290	0.273
79	0.501	0.469	0.440	0.412	0.387	0.363	0.342	0.322	0.303	0.286
80	0.525	0.492	0.461	0.432	0.406	0.381	0.358	0.337	0.317	0.299
81	0.551	0.516	0.484	0.454	0.426	0.400	0.376	0.354	0.333	0.314
82	0.580	0.544	0.510	0.478	0.449	0.421	0.396	0.373	0.351	0.331
83	0.612	0.574	0.538	0.504	0.473	0.445	0.418	0.393	0.370	0.349
84	0.647	0.607	0.569	0.533	0.500	0.470	0.442	0.416	0.392	0.369

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age										
	50	51	52	53	54	55	56	57	58	59	60
<b>85</b>	2.761	2.732	2.702	2.671	2.639	2.605	2.571	2.535	2.497	2.459	2.418
<b>86</b>	2.931	2.900	2.868	2.835	2.801	2.765	2.728	2.690	2.651	2.609	2.566
<b>87</b>	3.115	3.082	3.048	3.013	2.977	2.939	2.900	2.859	2.817	2.773	2.727
<b>88</b>	3.315	3.279	3.244	3.207	3.168	3.127	3.086	3.043	2.998	2.951	2.902
<b>89</b>	3.531	3.493	3.455	3.416	3.374	3.331	3.287	3.241	3.193	3.143	3.091
<b>90</b>	3.763	3.723	3.682	3.640	3.596	3.550	3.503	3.454	3.403	3.350	3.295
<b>91</b>	4.011	3.969	3.926	3.881	3.834	3.785	3.734	3.682	3.628	3.571	3.512
<b>92</b>	4.276	4.231	4.185	4.137	4.087	4.034	3.981	3.925	3.867	3.807	3.744
<b>93</b>	4.557	4.509	4.460	4.409	4.356	4.300	4.243	4.183	4.122	4.057	3.991
<b>94</b>	4.855	4.804	4.752	4.697	4.640	4.581	4.520	4.457	4.391	4.323	4.251
<b>95</b>	5.170	5.115	5.060	5.002	4.941	4.878	4.813	4.746	4.676	4.603	4.527
<b>96</b>	5.502	5.444	5.385	5.323	5.258	5.191	5.122	5.051	4.976	4.898	4.818
<b>97</b>	5.851	5.788	5.725	5.660	5.591	5.520	5.447	5.371	5.291	5.209	5.123
<b>98</b>	6.216	6.150	6.083	6.014	5.941	5.865	5.787	5.706	5.622	5.534	5.443
<b>99</b>	6.599	6.529	6.458	6.384	6.307	6.227	6.144	6.058	5.968	5.875	5.779
<b>100</b>	6.999	6.925	6.850	6.771	6.689	6.604	6.516	6.425	6.330	6.231	6.129

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	61	62	63	64	65	66	67	68	69	70
85	2.376	2.332	2.287	2.240	2.191	2.141	2.089	2.035	1.980	1.924
86	2.521	2.475	2.427	2.377	2.325	2.272	2.217	2.160	2.102	2.042
87	2.680	2.631	2.579	2.526	2.471	2.415	2.356	2.296	2.234	2.170
88	2.852	2.799	2.745	2.688	2.630	2.570	2.507	2.443	2.377	2.310
89	3.038	2.982	2.924	2.864	2.801	2.737	2.671	2.602	2.532	2.460
90	3.237	3.178	3.116	3.052	2.985	2.917	2.846	2.773	2.699	2.622
91	3.451	3.388	3.322	3.253	3.183	3.110	3.034	2.956	2.877	2.795
92	3.679	3.611	3.541	3.468	3.393	3.315	3.234	3.152	3.067	2.980
93	3.921	3.849	3.774	3.696	3.616	3.533	3.447	3.359	3.268	3.176
94	4.177	4.100	4.021	3.938	3.852	3.764	3.673	3.579	3.482	3.383
95	4.448	4.366	4.281	4.193	4.102	4.008	3.911	3.811	3.708	3.603
96	4.734	4.647	4.556	4.463	4.366	4.265	4.162	4.055	3.946	3.834
97	5.034	4.941	4.845	4.745	4.642	4.535	4.425	4.312	4.196	4.077
98	5.348	5.250	5.148	5.042	4.932	4.819	4.702	4.582	4.458	4.331
99	5.678	5.573	5.465	5.353	5.236	5.116	4.992	4.864	4.733	4.598
100	6.022	5.911	5.796	5.677	5.553	5.426	5.294	5.159	5.020	4.877

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	71	72	73	74	75	76	77	78	79	80
85	1.867	1.808	1.748	1.687	1.626	1.564	1.501	1.438	1.374	1.311
86	1.981	1.919	1.855	1.791	1.726	1.659	1.593	1.526	1.459	1.391
87	2.105	2.039	1.972	1.903	1.834	1.764	1.693	1.622	1.550	1.479
88	2.241	2.170	2.098	2.025	1.952	1.877	1.802	1.726	1.650	1.574
89	2.387	2.311	2.235	2.157	2.079	1.999	1.919	1.838	1.757	1.676
90	2.543	2.463	2.382	2.299	2.215	2.131	2.045	1.959	1.873	1.786
91	2.711	2.626	2.539	2.451	2.362	2.271	2.180	2.088	1.996	1.904
92	2.890	2.800	2.707	2.613	2.518	2.421	2.324	2.226	2.128	2.030
93	3.081	2.984	2.885	2.785	2.683	2.581	2.477	2.373	2.268	2.164
94	3.282	3.179	3.074	2.967	2.859	2.749	2.639	2.528	2.417	2.305
95	3.495	3.385	3.273	3.159	3.044	2.928	2.810	2.692	2.573	2.454
96	3.719	3.602	3.483	3.362	3.239	3.115	2.990	2.865	2.738	2.612
97	3.955	3.830	3.704	3.575	3.445	3.313	3.180	3.046	2.912	2.777
98	4.202	4.070	3.935	3.798	3.660	3.520	3.379	3.236	3.094	2.951
99	4.461	4.321	4.178	4.033	3.886	3.737	3.587	3.436	3.285	3.133
100	4.731	4.582	4.431	4.277	4.121	3.963	3.804	3.644	3.484	3.323

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	81	82	83	84	85	86	87	88	89	90
85	1.248	1.185	1.122	1.061	1.001	0.943	0.887	0.833	0.781	0.732
86	1.324	1.257	1.191	1.126	1.063	1.001	0.941	0.884	0.829	0.777
87	1.407	1.336	1.266	1.197	1.130	1.064	1.000	0.939	0.881	0.826
88	1.498	1.422	1.347	1.274	1.202	1.132	1.065	1.000	0.938	0.879
89	1.595	1.515	1.435	1.357	1.280	1.206	1.134	1.065	0.999	0.936
90	1.700	1.614	1.529	1.446	1.364	1.285	1.208	1.135	1.064	0.998
91	1.812	1.721	1.630	1.542	1.455	1.370	1.288	1.210	1.135	1.063
92	1.932	1.834	1.738	1.643	1.551	1.460	1.373	1.290	1.210	1.134
93	2.059	1.955	1.852	1.751	1.653	1.557	1.464	1.374	1.289	1.208
94	2.194	2.083	1.974	1.866	1.761	1.658	1.559	1.464	1.373	1.287
95	2.336	2.218	2.102	1.987	1.875	1.766	1.661	1.559	1.462	1.371
96	2.486	2.360	2.236	2.115	1.995	1.879	1.767	1.659	1.556	1.459
97	2.643	2.510	2.378	2.248	2.122	1.998	1.879	1.764	1.655	1.551
98	2.808	2.667	2.527	2.389	2.254	2.123	1.996	1.875	1.758	1.648
99	2.982	2.831	2.682	2.536	2.393	2.254	2.120	1.990	1.867	1.750
100	3.162	3.003	2.845	2.690	2.538	2.391	2.248	2.111	1.980	1.856

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(Factor Multiplied by Retirement Benefit; Also Multiplied by 50% if not Early Retirement Eligible)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	91	92	93	94	95	96	97	98	99	100
85	0.686	0.643	0.602	0.565	0.530	0.498	0.468	0.441	0.415	0.391
86	0.728	0.682	0.639	0.600	0.563	0.528	0.497	0.468	0.440	0.415
87	0.774	0.725	0.679	0.637	0.598	0.562	0.528	0.497	0.468	0.441
88	0.823	0.771	0.723	0.678	0.636	0.598	0.562	0.529	0.498	0.470
89	0.877	0.822	0.770	0.722	0.678	0.637	0.599	0.563	0.531	0.500
90	0.935	0.876	0.821	0.770	0.722	0.679	0.638	0.600	0.565	0.533
91	0.996	0.934	0.875	0.821	0.770	0.723	0.680	0.640	0.603	0.568
92	1.062	0.995	0.933	0.875	0.821	0.771	0.725	0.682	0.643	0.606
93	1.132	1.061	0.994	0.932	0.875	0.822	0.773	0.727	0.685	0.646
94	1.206	1.130	1.059	0.993	0.932	0.876	0.823	0.775	0.730	0.688
95	1.284	1.203	1.128	1.058	0.993	0.932	0.877	0.825	0.777	0.733
96	1.367	1.281	1.200	1.126	1.056	0.992	0.933	0.878	0.827	0.780
97	1.453	1.362	1.276	1.197	1.123	1.055	0.992	0.933	0.879	0.829
98	1.544	1.447	1.356	1.272	1.193	1.121	1.054	0.992	0.934	0.881
99	1.639	1.536	1.440	1.350	1.267	1.190	1.119	1.053	0.992	0.935
100	1.739	1.629	1.527	1.432	1.344	1.262	1.187	1.117	1.052	0.992

\*at later of member's death or early retirement age

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
15	1.000	0.934	0.872	0.814	0.760	0.710	0.662	0.618	0.577	0.538	0.502	0.469	0.437	0.408	0.380
16	1.071	1.000	0.934	0.872	0.814	0.760	0.709	0.662	0.618	0.576	0.538	0.502	0.468	0.436	0.407
17	1.147	1.071	1.000	0.934	0.872	0.814	0.760	0.709	0.662	0.617	0.576	0.537	0.501	0.467	0.436
18	1.228	1.147	1.071	1.000	0.934	0.872	0.813	0.759	0.709	0.661	0.617	0.575	0.537	0.501	0.467
19	1.316	1.229	1.147	1.071	1.000	0.933	0.871	0.813	0.759	0.708	0.661	0.616	0.575	0.536	0.500
20	1.410	1.316	1.229	1.147	1.071	1.000	0.933	0.871	0.813	0.759	0.708	0.660	0.616	0.574	0.535
21	1.510	1.410	1.317	1.229	1.148	1.071	1.000	0.933	0.871	0.813	0.758	0.707	0.660	0.615	0.574
22	1.618	1.511	1.411	1.317	1.230	1.148	1.071	1.000	0.933	0.871	0.812	0.758	0.707	0.659	0.615
23	1.734	1.619	1.512	1.412	1.318	1.230	1.148	1.072	1.000	0.933	0.870	0.812	0.757	0.706	0.659
24	1.859	1.736	1.621	1.513	1.413	1.319	1.231	1.149	1.072	1.000	0.933	0.870	0.812	0.757	0.706
25	1.993	1.861	1.737	1.622	1.514	1.413	1.319	1.231	1.149	1.072	1.000	0.933	0.870	0.811	0.756
26	2.136	1.995	1.863	1.739	1.623	1.515	1.414	1.320	1.232	1.149	1.072	1.000	0.933	0.870	0.811
27	2.291	2.139	1.997	1.865	1.741	1.625	1.517	1.415	1.321	1.232	1.150	1.072	1.000	0.932	0.869
28	2.457	2.294	2.142	2.000	1.867	1.743	1.626	1.518	1.416	1.321	1.233	1.150	1.072	1.000	0.932
29	2.636	2.461	2.298	2.145	2.003	1.869	1.745	1.628	1.519	1.417	1.322	1.233	1.150	1.073	1.000
30	2.828	2.641	2.466	2.302	2.149	2.006	1.872	1.747	1.630	1.521	1.419	1.323	1.234	1.151	1.073
31	3.035	2.834	2.646	2.470	2.306	2.152	2.009	1.875	1.749	1.632	1.522	1.420	1.324	1.235	1.151
32	3.258	3.042	2.840	2.652	2.475	2.310	2.156	2.012	1.877	1.752	1.634	1.524	1.421	1.325	1.235
33	3.498	3.266	3.049	2.847	2.657	2.480	2.315	2.160	2.016	1.880	1.754	1.636	1.526	1.423	1.326
34	3.757	3.508	3.275	3.057	2.854	2.664	2.486	2.320	2.164	2.019	1.884	1.757	1.638	1.528	1.424
35	4.036	3.768	3.518	3.284	3.065	2.861	2.670	2.492	2.325	2.169	2.023	1.887	1.760	1.641	1.530
36	4.336	4.049	3.780	3.529	3.294	3.074	2.869	2.677	2.498	2.330	2.174	2.027	1.891	1.763	1.643
37	4.661	4.352	4.063	3.793	3.540	3.304	3.084	2.877	2.685	2.505	2.336	2.179	2.032	1.894	1.766
38	5.011	4.679	4.368	4.078	3.806	3.553	3.315	3.094	2.886	2.693	2.512	2.343	2.184	2.037	1.899
39	5.390	5.033	4.698	4.386	4.094	3.821	3.566	3.327	3.104	2.896	2.701	2.519	2.349	2.190	2.042
40	5.799	5.415	5.055	4.719	4.405	4.111	3.836	3.580	3.340	3.116	2.906	2.710	2.527	2.356	2.196
41	6.242	5.828	5.441	5.079	4.741	4.425	4.129	3.853	3.595	3.353	3.128	2.917	2.720	2.536	2.364
42	6.722	6.276	5.859	5.469	5.105	4.764	4.446	4.148	3.870	3.610	3.368	3.141	2.928	2.730	2.545
43	7.241	6.761	6.312	5.892	5.499	5.132	4.789	4.469	4.169	3.889	3.627	3.383	3.154	2.941	2.741
44	7.804	7.287	6.802	6.350	5.927	5.531	5.161	4.816	4.493	4.191	3.909	3.645	3.399	3.169	2.954
45	8.416	7.857	7.335	6.847	6.390	5.964	5.565	5.193	4.844	4.519	4.215	3.930	3.665	3.417	3.184
46	9.079	8.477	7.913	7.387	6.894	6.434	6.004	5.602	5.226	4.875	4.547	4.240	3.953	3.685	3.435
47	9.801	9.150	8.542	7.973	7.442	6.945	6.481	6.047	5.641	5.262	4.908	4.576	4.267	3.978	3.707
48	10.586	9.884	9.226	8.612	8.038	7.501	7.000	6.531	6.093	5.683	5.300	4.942	4.608	4.296	4.004
49	11.442	10.682	9.972	9.308	8.687	8.107	7.565	7.058	6.584	6.142	5.728	5.341	4.980	4.642	4.327

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
15	0.354	0.330	0.308	0.287	0.267	0.249	0.232	0.216	0.201	0.187	0.174	0.162	0.151	0.140	0.130
16	0.379	0.354	0.330	0.307	0.286	0.267	0.248	0.231	0.215	0.200	0.186	0.173	0.161	0.150	0.139
17	0.406	0.379	0.353	0.329	0.306	0.285	0.266	0.248	0.230	0.214	0.199	0.186	0.172	0.160	0.149
18	0.435	0.406	0.378	0.352	0.328	0.306	0.285	0.265	0.247	0.230	0.214	0.199	0.185	0.172	0.159
19	0.466	0.434	0.405	0.377	0.351	0.327	0.305	0.284	0.264	0.246	0.229	0.213	0.198	0.184	0.171
20	0.499	0.465	0.434	0.404	0.376	0.351	0.326	0.304	0.283	0.263	0.245	0.228	0.212	0.197	0.183
21	0.535	0.498	0.465	0.433	0.403	0.376	0.350	0.326	0.303	0.282	0.262	0.244	0.227	0.211	0.196
22	0.573	0.534	0.498	0.464	0.432	0.402	0.375	0.349	0.325	0.302	0.281	0.261	0.243	0.226	0.210
23	0.614	0.572	0.533	0.497	0.463	0.431	0.401	0.374	0.348	0.324	0.301	0.280	0.260	0.242	0.225
24	0.658	0.613	0.571	0.532	0.496	0.462	0.430	0.400	0.373	0.347	0.322	0.300	0.279	0.259	0.241
25	0.705	0.657	0.612	0.571	0.532	0.495	0.461	0.429	0.399	0.372	0.346	0.321	0.299	0.278	0.258
26	0.756	0.705	0.657	0.612	0.570	0.531	0.494	0.460	0.428	0.398	0.370	0.344	0.320	0.297	0.276
27	0.810	0.755	0.704	0.656	0.611	0.569	0.530	0.493	0.459	0.427	0.397	0.369	0.343	0.319	0.296
28	0.869	0.810	0.755	0.703	0.655	0.610	0.568	0.529	0.492	0.458	0.426	0.396	0.368	0.342	0.318
29	0.932	0.869	0.810	0.754	0.703	0.654	0.609	0.567	0.528	0.491	0.456	0.424	0.394	0.367	0.340
30	<b>1.000</b>	0.932	0.868	0.809	0.754	0.702	0.653	0.608	0.566	0.526	0.490	0.455	0.423	0.393	0.365
31	1.073	<b>1.000</b>	0.932	0.868	0.809	0.753	0.701	0.652	0.607	0.565	0.525	0.488	0.454	0.422	0.392
32	1.152	1.073	<b>1.000</b>	0.932	0.868	0.808	0.752	0.700	0.651	0.606	0.564	0.524	0.487	0.452	0.420
33	1.236	1.152	1.073	<b>1.000</b>	0.931	0.867	0.807	0.751	0.699	0.650	0.605	0.562	0.523	0.485	0.451
34	1.327	1.237	1.153	1.074	<b>1.000</b>	0.931	0.867	0.807	0.751	0.698	0.649	0.604	0.561	0.521	0.484
35	1.426	1.329	1.238	1.153	1.074	<b>1.000</b>	0.931	0.866	0.806	0.750	0.697	0.648	0.602	0.560	0.520
36	1.532	1.427	1.330	1.239	1.154	1.074	<b>1.000</b>	0.931	0.866	0.805	0.749	0.696	0.647	0.601	0.558
37	1.646	1.534	1.429	1.331	1.240	1.154	1.075	<b>1.000</b>	0.930	0.865	0.805	0.748	0.695	0.646	0.599
38	1.769	1.649	1.536	1.431	1.333	1.241	1.155	1.075	<b>1.000</b>	0.930	0.865	0.804	0.747	0.694	0.644
39	1.903	1.773	1.652	1.539	1.433	1.334	1.242	1.156	1.075	<b>1.000</b>	0.930	0.864	0.803	0.746	0.693
40	2.047	1.907	1.777	1.655	1.541	1.435	1.336	1.243	1.156	1.076	<b>1.000</b>	0.929	0.864	0.802	0.745
41	2.203	2.053	1.912	1.781	1.659	1.544	1.437	1.338	1.244	1.157	1.076	<b>1.000</b>	0.929	0.863	0.801
42	2.372	2.210	2.059	1.918	1.786	1.662	1.547	1.440	1.339	1.246	1.158	1.076	<b>1.000</b>	0.929	0.862
43	2.555	2.380	2.217	2.065	1.923	1.790	1.666	1.551	1.442	1.341	1.247	1.159	1.077	<b>1.000</b>	0.928
44	2.753	2.565	2.389	2.225	2.072	1.929	1.795	1.671	1.554	1.445	1.343	1.249	1.160	1.077	<b>1.000</b>
45	2.968	2.765	2.576	2.399	2.234	2.080	1.935	1.801	1.675	1.558	1.448	1.346	1.250	1.161	1.078
46	3.201	2.983	2.778	2.588	2.409	2.243	2.087	1.942	1.807	1.680	1.562	1.451	1.348	1.252	1.162
47	3.455	3.219	2.999	2.793	2.600	2.421	2.253	2.096	1.949	1.813	1.685	1.566	1.455	1.351	1.254
48	3.731	3.476	3.238	3.016	2.808	2.614	2.432	2.263	2.105	1.957	1.819	1.691	1.570	1.458	1.353
49	4.032	3.756	3.499	3.259	3.034	2.824	2.628	2.445	2.274	2.114	1.965	1.826	1.696	1.575	1.462

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
15	0.121	0.112	0.104	0.097	0.090	0.083	0.077	0.071	0.066	0.061	0.056	0.052	0.048	0.044	0.041
16	0.129	0.120	0.111	0.103	0.096	0.089	0.082	0.076	0.070	0.065	0.060	0.056	0.051	0.047	0.044
17	0.138	0.128	0.119	0.111	0.103	0.095	0.088	0.082	0.075	0.070	0.064	0.060	0.055	0.051	0.047
18	0.148	0.138	0.128	0.118	0.110	0.102	0.094	0.087	0.081	0.075	0.069	0.064	0.059	0.054	0.050
19	0.159	0.147	0.137	0.127	0.118	0.109	0.101	0.093	0.086	0.080	0.074	0.068	0.063	0.058	0.054
20	0.170	0.158	0.146	0.136	0.126	0.117	0.108	0.100	0.092	0.086	0.079	0.073	0.067	0.062	0.057
21	0.182	0.169	0.157	0.145	0.135	0.125	0.116	0.107	0.099	0.092	0.085	0.078	0.072	0.066	0.061
22	0.195	0.181	0.168	0.156	0.144	0.134	0.124	0.115	0.106	0.098	0.091	0.084	0.077	0.071	0.066
23	0.209	0.194	0.180	0.167	0.154	0.143	0.133	0.123	0.114	0.105	0.097	0.090	0.083	0.076	0.070
24	0.223	0.207	0.192	0.179	0.165	0.153	0.142	0.131	0.122	0.112	0.104	0.096	0.088	0.082	0.075
25	0.239	0.222	0.206	0.191	0.177	0.164	0.152	0.141	0.130	0.120	0.111	0.103	0.095	0.087	0.080
26	0.257	0.238	0.221	0.205	0.190	0.176	0.163	0.151	0.139	0.129	0.119	0.110	0.101	0.094	0.086
27	0.275	0.255	0.237	0.220	0.204	0.189	0.175	0.162	0.149	0.138	0.128	0.118	0.109	0.100	0.092
28	0.295	0.274	0.254	0.235	0.218	0.202	0.187	0.173	0.160	0.148	0.137	0.126	0.116	0.107	0.099
29	0.316	0.293	0.272	0.252	0.234	0.217	0.201	0.186	0.172	0.159	0.147	0.135	0.125	0.115	0.106
30	0.339	0.315	0.292	0.271	0.251	0.232	0.215	0.199	0.184	0.170	0.157	0.145	0.134	0.123	0.113
31	0.364	0.337	0.313	0.290	0.269	0.249	0.231	0.213	0.197	0.182	0.168	0.155	0.143	0.132	0.122
32	0.390	0.362	0.336	0.311	0.288	0.267	0.247	0.229	0.212	0.195	0.181	0.167	0.154	0.142	0.130
33	0.419	0.388	0.360	0.334	0.309	0.287	0.265	0.245	0.227	0.210	0.194	0.179	0.165	0.152	0.140
34	0.449	0.417	0.387	0.358	0.332	0.308	0.285	0.263	0.243	0.225	0.208	0.192	0.177	0.163	0.150
35	0.482	0.448	0.415	0.385	0.357	0.330	0.306	0.283	0.261	0.241	0.223	0.206	0.190	0.175	0.161
36	0.518	0.481	0.446	0.413	0.383	0.354	0.328	0.303	0.281	0.259	0.239	0.221	0.204	0.188	0.173
37	0.556	0.516	0.479	0.444	0.411	0.381	0.352	0.326	0.301	0.278	0.257	0.237	0.219	0.201	0.185
38	0.598	0.555	0.514	0.477	0.442	0.409	0.379	0.350	0.324	0.299	0.276	0.255	0.235	0.216	0.199
39	0.643	0.596	0.553	0.513	0.475	0.440	0.407	0.376	0.348	0.321	0.296	0.274	0.252	0.232	0.214
40	0.691	0.641	0.595	0.551	0.510	0.473	0.437	0.404	0.374	0.345	0.319	0.294	0.271	0.250	0.230
41	0.744	0.690	0.640	0.593	0.549	0.508	0.470	0.435	0.402	0.371	0.343	0.316	0.291	0.268	0.247
42	0.800	0.742	0.688	0.638	0.591	0.547	0.506	0.468	0.432	0.399	0.369	0.340	0.313	0.288	0.265
43	0.861	0.799	0.741	0.687	0.636	0.589	0.545	0.504	0.465	0.430	0.397	0.366	0.337	0.310	0.285
44	0.928	0.861	0.798	0.739	0.685	0.634	0.586	0.542	0.501	0.463	0.427	0.394	0.363	0.334	0.307
45	<b>1.000</b>	0.927	0.860	0.797	0.738	0.683	0.632	0.584	0.540	0.498	0.460	0.424	0.391	0.360	0.331
46	1.078	<b>1.000</b>	0.927	0.859	0.795	0.736	0.681	0.630	0.582	0.537	0.496	0.457	0.421	0.387	0.356
47	1.163	1.079	<b>1.000</b>	0.927	0.858	0.794	0.734	0.679	0.627	0.579	0.534	0.493	0.454	0.418	0.384
48	1.256	1.164	1.079	<b>1.000</b>	0.926	0.857	0.793	0.733	0.677	0.625	0.576	0.531	0.489	0.451	0.414
49	1.356	1.258	1.166	1.080	<b>1.000</b>	0.925	0.856	0.791	0.731	0.675	0.622	0.574	0.528	0.486	0.447

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
15	0.038	0.035	0.032	0.029	0.027	0.025	0.023	0.021	0.019	0.017	0.016	0.014	0.013	0.012	0.010
16	0.040	0.037	0.034	0.031	0.029	0.026	0.024	0.022	0.020	0.018	0.017	0.015	0.014	0.012	0.011
17	0.043	0.040	0.036	0.033	0.031	0.028	0.026	0.024	0.021	0.020	0.018	0.016	0.015	0.013	0.012
18	0.046	0.042	0.039	0.036	0.033	0.030	0.028	0.025	0.023	0.021	0.019	0.017	0.016	0.014	0.013
19	0.049	0.045	0.042	0.038	0.035	0.032	0.029	0.027	0.025	0.022	0.020	0.018	0.017	0.015	0.014
20	0.053	0.049	0.045	0.041	0.038	0.034	0.031	0.029	0.026	0.024	0.022	0.020	0.018	0.016	0.015
21	0.056	0.052	0.048	0.044	0.040	0.037	0.034	0.031	0.028	0.026	0.023	0.021	0.019	0.017	0.016
22	0.060	0.056	0.051	0.047	0.043	0.039	0.036	0.033	0.030	0.027	0.025	0.023	0.020	0.018	0.017
23	0.065	0.059	0.055	0.050	0.046	0.042	0.039	0.035	0.032	0.029	0.027	0.024	0.022	0.020	0.018
24	0.069	0.064	0.058	0.054	0.049	0.045	0.041	0.038	0.034	0.031	0.028	0.026	0.023	0.021	0.019
25	0.074	0.068	0.063	0.057	0.053	0.048	0.044	0.040	0.037	0.033	0.030	0.028	0.025	0.023	0.020
26	0.079	0.073	0.067	0.061	0.056	0.052	0.047	0.043	0.039	0.036	0.032	0.029	0.027	0.024	0.022
27	0.085	0.078	0.072	0.066	0.060	0.055	0.050	0.046	0.042	0.038	0.035	0.032	0.029	0.026	0.023
28	0.091	0.084	0.077	0.070	0.065	0.059	0.054	0.049	0.045	0.041	0.037	0.034	0.030	0.028	0.025
29	0.097	0.090	0.082	0.075	0.069	0.063	0.058	0.053	0.048	0.044	0.040	0.036	0.033	0.029	0.027
30	0.104	0.096	0.088	0.081	0.074	0.068	0.062	0.057	0.052	0.047	0.043	0.039	0.035	0.032	0.028
31	0.112	0.103	0.094	0.087	0.079	0.073	0.066	0.061	0.055	0.050	0.046	0.041	0.037	0.034	0.030
32	0.120	0.110	0.101	0.093	0.085	0.078	0.071	0.065	0.059	0.054	0.049	0.044	0.040	0.036	0.032
33	0.129	0.118	0.109	0.100	0.091	0.083	0.076	0.070	0.063	0.058	0.052	0.047	0.043	0.039	0.035
34	0.138	0.127	0.116	0.107	0.098	0.089	0.082	0.075	0.068	0.062	0.056	0.051	0.046	0.041	0.037
35	0.148	0.136	0.125	0.114	0.105	0.096	0.088	0.080	0.073	0.066	0.060	0.054	0.049	0.044	0.040
36	0.159	0.146	0.134	0.123	0.112	0.103	0.094	0.086	0.078	0.071	0.064	0.058	0.053	0.047	0.043
37	0.170	0.157	0.144	0.132	0.121	0.110	0.101	0.092	0.084	0.076	0.069	0.062	0.056	0.051	0.046
38	0.183	0.168	0.154	0.141	0.129	0.118	0.108	0.099	0.090	0.082	0.074	0.067	0.060	0.055	0.049
39	0.196	0.180	0.166	0.152	0.139	0.127	0.116	0.106	0.096	0.088	0.079	0.072	0.065	0.058	0.053
40	0.211	0.194	0.178	0.163	0.149	0.136	0.125	0.114	0.103	0.094	0.085	0.077	0.070	0.063	0.056
41	0.227	0.208	0.191	0.175	0.160	0.147	0.134	0.122	0.111	0.101	0.091	0.083	0.075	0.067	0.060
42	0.244	0.224	0.206	0.188	0.172	0.158	0.144	0.131	0.119	0.108	0.098	0.089	0.080	0.072	0.065
43	0.262	0.241	0.221	0.203	0.185	0.169	0.155	0.141	0.128	0.116	0.106	0.095	0.086	0.078	0.070
44	0.282	0.259	0.238	0.218	0.199	0.182	0.166	0.151	0.138	0.125	0.113	0.103	0.093	0.083	0.075
45	0.304	0.279	0.256	0.235	0.215	0.196	0.179	0.163	0.148	0.135	0.122	0.110	0.099	0.090	0.080
46	0.328	0.301	0.276	0.253	0.231	0.211	0.193	0.175	0.160	0.145	0.131	0.119	0.107	0.096	0.086
47	0.353	0.324	0.297	0.272	0.249	0.227	0.207	0.189	0.172	0.156	0.141	0.128	0.115	0.104	0.093
48	0.381	0.349	0.320	0.293	0.268	0.245	0.224	0.204	0.185	0.168	0.152	0.138	0.124	0.112	0.100
49	0.411	0.377	0.346	0.316	0.289	0.264	0.241	0.220	0.200	0.181	0.164	0.148	0.134	0.120	0.108

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89
15	0.009	0.008	0.008	0.007	0.006	0.005	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001
16	0.010	0.009	0.008	0.007	0.006	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001
17	0.011	0.010	0.009	0.008	0.007	0.006	0.005	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002
18	0.011	0.010	0.009	0.008	0.007	0.006	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002
19	0.012	0.011	0.010	0.009	0.008	0.007	0.006	0.005	0.005	0.004	0.003	0.003	0.002	0.002	0.002
20	0.013	0.012	0.010	0.009	0.008	0.007	0.006	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002
21	0.014	0.013	0.011	0.010	0.009	0.008	0.007	0.006	0.005	0.005	0.004	0.003	0.003	0.002	0.002
22	0.015	0.013	0.012	0.011	0.009	0.008	0.007	0.006	0.006	0.005	0.004	0.004	0.003	0.002	0.002
23	0.016	0.014	0.013	0.011	0.010	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.002
24	0.017	0.015	0.014	0.012	0.011	0.010	0.008	0.007	0.006	0.005	0.005	0.004	0.003	0.003	0.002
25	0.018	0.016	0.015	0.013	0.011	0.010	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.002
26	0.019	0.017	0.016	0.014	0.012	0.011	0.010	0.008	0.007	0.006	0.005	0.005	0.004	0.003	0.003
27	0.021	0.019	0.017	0.015	0.013	0.012	0.010	0.009	0.008	0.007	0.006	0.005	0.004	0.003	0.003
28	0.022	0.020	0.018	0.016	0.014	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003
29	0.024	0.021	0.019	0.017	0.015	0.013	0.012	0.010	0.009	0.008	0.006	0.006	0.005	0.004	0.003
30	0.025	0.023	0.020	0.018	0.016	0.014	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.004	0.003
31	0.027	0.024	0.022	0.019	0.017	0.015	0.013	0.012	0.010	0.009	0.007	0.006	0.005	0.004	0.004
32	0.029	0.026	0.023	0.021	0.018	0.016	0.014	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.004
33	0.031	0.028	0.025	0.022	0.020	0.017	0.015	0.013	0.011	0.010	0.008	0.007	0.006	0.005	0.004
34	0.033	0.030	0.027	0.024	0.021	0.018	0.016	0.014	0.012	0.011	0.009	0.008	0.006	0.005	0.004
35	0.036	0.032	0.028	0.025	0.022	0.020	0.017	0.015	0.013	0.011	0.010	0.008	0.007	0.006	0.005
36	0.038	0.034	0.030	0.027	0.024	0.021	0.018	0.016	0.014	0.012	0.010	0.009	0.007	0.006	0.005
37	0.041	0.037	0.033	0.029	0.026	0.023	0.020	0.017	0.015	0.013	0.011	0.009	0.008	0.006	0.005
38	0.044	0.039	0.035	0.031	0.027	0.024	0.021	0.018	0.016	0.014	0.012	0.010	0.008	0.007	0.006
39	0.047	0.042	0.037	0.033	0.029	0.026	0.023	0.020	0.017	0.015	0.013	0.011	0.009	0.007	0.006
40	0.050	0.045	0.040	0.036	0.031	0.028	0.024	0.021	0.018	0.016	0.013	0.011	0.009	0.008	0.006
41	0.054	0.048	0.043	0.038	0.034	0.030	0.026	0.023	0.020	0.017	0.014	0.012	0.010	0.008	0.007
42	0.058	0.052	0.046	0.041	0.036	0.032	0.028	0.024	0.021	0.018	0.015	0.013	0.011	0.009	0.007
43	0.062	0.056	0.050	0.044	0.039	0.034	0.030	0.026	0.022	0.019	0.016	0.014	0.012	0.010	0.008
44	0.067	0.060	0.053	0.047	0.042	0.037	0.032	0.028	0.024	0.021	0.018	0.015	0.012	0.010	0.008
45	0.072	0.064	0.057	0.051	0.045	0.039	0.034	0.030	0.026	0.022	0.019	0.016	0.013	0.011	0.009
46	0.077	0.069	0.061	0.054	0.048	0.042	0.037	0.032	0.028	0.024	0.020	0.017	0.014	0.012	0.010
47	0.083	0.074	0.066	0.058	0.051	0.045	0.039	0.034	0.030	0.025	0.022	0.018	0.015	0.013	0.010
48	0.090	0.080	0.071	0.063	0.055	0.049	0.042	0.037	0.032	0.027	0.023	0.020	0.016	0.014	0.011
49	0.096	0.086	0.076	0.068	0.060	0.052	0.046	0.040	0.034	0.029	0.025	0.021	0.018	0.014	0.012

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age										
	90	91	92	93	94	95	96	97	98	99	100
15	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
19	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
20	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
21	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
22	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
23	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
24	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
25	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
26	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
27	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
28	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
29	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
30	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
31	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
32	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000
33	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000
34	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000
35	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000
36	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000
37	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000
38	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000
39	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000
40	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000
41	0.006	0.004	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000
42	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000
43	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000
44	0.007	0.005	0.004	0.003	0.003	0.002	0.001	0.001	0.001	0.001	0.000
45	0.007	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000
46	0.008	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000
47	0.008	0.007	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000
48	0.009	0.007	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000
49	0.010	0.008	0.006	0.005	0.004	0.003	0.002	0.001	0.001	0.001	0.000

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
50	12.375	11.554	10.785	10.067	9.395	8.768	8.181	7.633	7.121	6.642	6.194	5.776	5.385	5.020	4.679
51	13.395	12.505	11.673	10.895	10.169	9.489	8.855	8.261	7.707	7.188	6.704	6.251	5.828	5.433	5.063
52	14.508	13.544	12.643	11.801	11.014	10.278	9.590	8.947	8.346	7.785	7.260	6.770	6.312	5.883	5.483
53	15.726	14.681	13.704	12.791	11.938	11.140	10.394	9.698	9.046	8.438	7.869	7.337	6.840	6.376	5.942
54	17.060	15.926	14.867	13.876	12.950	12.084	11.275	10.519	9.813	9.153	8.535	7.959	7.420	6.916	6.445
55	18.523	17.292	16.141	15.065	14.060	13.120	12.242	11.421	10.653	9.936	9.266	8.640	8.055	7.508	6.997
56	20.130	18.792	17.541	16.372	15.279	14.257	13.303	12.410	11.576	10.797	10.069	9.388	8.752	8.158	7.602
57	21.897	20.441	19.081	17.809	16.620	15.508	14.470	13.499	12.592	11.744	10.952	10.211	9.519	8.872	8.268
58	23.845	22.259	20.777	19.392	18.097	16.887	15.755	14.698	13.710	12.787	11.924	11.118	10.364	9.660	9.002
59	25.994	24.266	22.650	21.139	19.727	18.408	17.175	16.022	14.945	13.938	12.997	12.118	11.297	10.529	9.812
60	28.372	26.485	24.721	23.072	21.531	20.090	18.744	17.486	16.310	15.211	14.184	13.225	12.328	11.490	10.707
61	31.006	28.944	27.016	25.214	23.529	21.955	20.483	19.108	17.823	16.622	15.500	14.451	13.471	12.555	11.699
62	33.933	31.675	29.565	27.592	25.749	24.026	22.415	20.910	19.503	18.189	16.961	15.813	14.740	13.737	12.801
63	37.190	34.716	32.403	30.240	28.220	26.331	24.565	22.916	21.374	19.933	18.587	17.328	16.152	15.054	14.027
64	40.827	38.110	35.570	33.196	30.977	28.903	26.965	25.154	23.461	21.880	20.401	19.020	17.729	16.522	15.395
65	44.896	41.908	39.115	36.504	34.063	31.783	29.651	27.659	25.797	24.058	22.432	20.913	19.493	18.166	16.926
66	49.464	46.171	43.093	40.216	37.527	35.014	32.665	30.470	28.419	26.502	24.711	23.037	21.472	20.011	18.645
67	54.606	50.970	47.572	44.396	41.427	38.652	36.059	33.635	31.371	29.254	27.276	25.428	23.701	22.087	20.579
68	60.415	56.392	52.632	49.117	45.832	42.761	39.892	37.210	34.705	32.363	30.174	28.129	26.218	24.432	22.764
69	67.001	62.538	58.367	54.469	50.825	47.420	44.237	41.263	38.484	35.886	33.459	31.191	29.071	27.090	25.240
70	74.494	69.532	64.894	60.559	56.507	52.720	49.181	45.874	42.783	39.895	37.196	34.674	32.317	30.115	28.057
71	83.056	77.523	72.351	67.516	62.998	58.776	54.830	51.142	47.696	44.475	41.465	38.653	36.025	33.570	31.275
72	92.879	86.691	80.906	75.500	70.446	65.724	61.310	57.186	53.332	49.730	46.364	43.219	40.279	37.533	34.967
73	104.204	97.260	90.769	84.702	79.032	73.733	68.781	64.153	59.828	55.787	52.010	48.481	45.183	42.101	39.222
74	117.323	109.504	102.194	95.363	88.978	83.011	77.434	72.223	67.353	62.803	58.550	54.576	50.863	47.393	44.151
75	132.603	123.764	115.501	107.779	100.561	93.816	87.513	81.622	76.117	70.973	66.166	61.674	57.477	53.555	49.891
76	150.502	140.468	131.089	122.323	114.130	106.473	99.318	92.631	86.383	80.544	75.087	69.989	65.224	60.772	56.613
77	171.599	160.156	149.461	139.464	130.121	121.390	113.231	105.606	98.481	91.823	85.601	79.787	74.354	69.278	64.535
78	196.630	183.517	171.259	159.802	149.095	139.089	129.738	121.000	112.835	105.204	98.074	91.411	85.185	79.368	73.933
79	226.545	211.434	197.309	184.107	171.770	160.240	149.465	139.396	129.987	121.195	112.979	105.301	98.128	91.425	85.162
80	262.575	245.057	228.684	213.380	199.078	185.712	173.222	161.551	150.644	140.452	130.928	122.029	113.713	105.944	98.684
81	306.337	285.896	266.791	248.934	232.246	216.650	202.077	188.458	175.732	163.840	152.728	142.344	132.642	123.576	115.106
82	359.975	335.951	313.497	292.510	272.897	254.568	237.440	221.435	206.479	192.503	179.444	167.241	155.838	145.184	135.230
83	426.361	397.902	371.302	346.441	323.207	301.495	281.206	262.247	244.531	227.975	212.506	198.051	184.544	171.924	160.133
84	509.383	475.377	443.592	413.886	386.124	360.180	335.937	313.283	292.114	272.333	253.849	236.577	220.439	205.360	191.272

\*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 6.90%, with 1.80% COLA

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
50	4.360	4.062	3.784	3.523	3.281	3.054	2.842	2.644	2.459	2.286	2.125	1.974	1.834	1.703	1.580
51	4.718	4.395	4.094	3.813	3.550	3.304	3.075	2.860	2.660	2.473	2.299	2.136	1.984	1.842	1.709
52	5.109	4.760	4.433	4.129	3.844	3.578	3.329	3.097	2.880	2.678	2.489	2.312	2.148	1.994	1.850
53	5.537	5.158	4.805	4.474	4.165	3.877	3.607	3.356	3.121	2.901	2.696	2.505	2.327	2.160	2.005
54	6.006	5.595	5.211	4.852	4.517	4.204	3.912	3.639	3.384	3.146	2.924	2.716	2.523	2.342	2.173
55	6.519	6.073	5.656	5.267	4.903	4.563	4.246	3.950	3.673	3.414	3.173	2.948	2.738	2.541	2.358
56	7.083	6.598	6.145	5.722	5.327	4.958	4.613	4.291	3.990	3.709	3.447	3.202	2.973	2.760	2.561
57	7.704	7.176	6.683	6.223	5.793	5.391	5.016	4.666	4.339	4.033	3.748	3.481	3.233	3.001	2.784
58	8.387	7.813	7.276	6.775	6.306	5.869	5.460	5.079	4.722	4.390	4.079	3.789	3.518	3.266	3.030
59	9.141	8.515	7.930	7.383	6.873	6.396	5.950	5.535	5.146	4.783	4.445	4.129	3.834	3.558	3.301
60	9.975	9.292	8.653	8.056	7.499	6.979	6.492	6.038	5.614	5.219	4.849	4.504	4.182	3.881	3.601
61	10.899	10.152	9.454	8.802	8.193	7.624	7.093	6.597	6.133	5.701	5.297	4.920	4.568	4.239	3.933
62	11.925	11.108	10.344	9.630	8.964	8.341	7.759	7.216	6.709	6.236	5.794	5.381	4.996	4.636	4.301
63	13.068	12.171	11.334	10.552	9.821	9.139	8.501	7.906	7.350	6.831	6.347	5.895	5.473	5.079	4.711
64	14.342	13.358	12.439	11.580	10.778	10.029	9.329	8.676	8.066	7.496	6.964	6.468	6.004	5.572	5.168
65	15.768	14.686	13.675	12.731	11.849	11.025	10.255	9.537	8.866	8.239	7.654	7.109	6.599	6.123	5.680
66	17.369	16.176	15.062	14.022	13.050	12.142	11.295	10.503	9.764	9.073	8.429	7.827	7.266	6.742	6.253
67	19.170	17.854	16.624	15.475	14.402	13.400	12.464	11.590	10.774	10.012	9.301	8.637	8.017	7.438	6.899
68	21.205	19.748	18.388	17.117	15.929	14.821	13.785	12.818	11.915	11.072	10.285	9.550	8.864	8.225	7.627
69	23.511	21.895	20.386	18.977	17.660	16.430	15.282	14.209	13.208	12.273	11.400	10.585	9.825	9.115	8.453
70	26.134	24.338	22.660	21.093	19.629	18.262	16.985	15.792	14.679	13.639	12.669	11.763	10.917	10.128	9.392
71	29.131	27.129	25.258	23.510	21.878	20.353	18.929	17.600	16.358	15.199	14.117	13.107	12.165	11.285	10.464
72	32.570	30.330	28.238	26.283	24.458	22.753	21.160	19.673	18.285	16.989	15.779	14.650	13.595	12.612	11.694
73	36.532	34.019	31.672	29.479	27.431	25.518	23.731	22.063	20.505	19.051	17.694	16.426	15.244	14.140	13.111
74	41.122	38.293	35.649	33.180	30.874	28.720	26.708	24.830	23.076	21.439	19.911	18.484	17.153	15.910	14.751
75	46.467	43.269	40.281	37.490	34.883	32.449	30.175	28.052	26.070	24.219	22.492	20.879	19.374	17.970	16.660
76	52.727	49.096	45.705	42.537	39.578	36.815	34.235	31.825	29.575	27.475	25.514	23.684	21.976	20.382	18.895
77	60.104	55.964	52.097	48.485	45.111	41.960	39.018	36.270	33.705	31.310	29.075	26.988	25.041	23.224	21.529
78	68.855	64.111	59.679	55.540	51.674	48.063	44.692	41.543	38.604	35.859	33.298	30.907	28.675	26.593	24.651
79	79.311	73.845	68.739	63.970	59.515	55.355	51.470	47.843	44.456	41.294	38.342	35.588	33.017	30.618	28.381
80	91.902	85.566	79.648	74.120	68.957	64.135	59.632	55.427	51.501	47.837	44.416	41.223	38.244	35.464	32.870
81	107.193	99.801	92.895	86.445	80.421	74.795	69.542	64.636	60.056	55.780	51.789	48.065	44.589	41.345	38.320
82	125.931	117.244	109.129	101.549	94.469	87.858	81.684	75.919	70.537	65.513	60.823	56.446	52.362	48.551	44.996
83	149.118	138.828	129.215	120.237	111.852	104.021	96.708	89.880	83.505	77.554	71.999	66.815	61.978	57.464	53.253
84	178.110	165.815	154.330	143.603	133.584	124.228	115.491	107.333	99.717	92.607	85.970	79.777	73.997	68.605	63.575

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
50	1.466	1.359	1.260	1.167	1.081	1.000	0.925	0.855	0.789	0.729	0.672	0.620	0.571	0.525	0.483
51	1.586	1.470	1.363	1.262	1.169	1.081	1.000	0.924	0.854	0.788	0.727	0.670	0.617	0.568	0.522
52	1.716	1.592	1.475	1.366	1.265	1.170	1.082	1.000	0.924	0.852	0.786	0.725	0.667	0.614	0.564
53	1.859	1.724	1.598	1.480	1.370	1.267	1.172	1.083	1.000	0.923	0.851	0.784	0.722	0.664	0.611
54	2.016	1.869	1.732	1.604	1.485	1.374	1.270	1.174	1.084	1.000	0.922	0.850	0.782	0.720	0.662
55	2.187	2.028	1.879	1.740	1.611	1.490	1.378	1.273	1.175	1.084	1.000	0.921	0.848	0.780	0.717
56	2.375	2.202	2.040	1.890	1.749	1.618	1.496	1.382	1.276	1.177	1.085	1.000	0.921	0.847	0.778
57	2.582	2.394	2.218	2.054	1.901	1.758	1.625	1.502	1.386	1.279	1.179	1.086	1.000	0.920	0.845
58	2.810	2.605	2.413	2.235	2.068	1.913	1.768	1.633	1.508	1.391	1.282	1.181	1.087	1.000	0.919
59	3.061	2.838	2.629	2.434	2.253	2.083	1.926	1.779	1.642	1.515	1.396	1.286	1.184	1.088	1.000
60	3.339	3.095	2.867	2.655	2.456	2.272	2.100	1.939	1.790	1.651	1.522	1.402	1.290	1.186	1.090
61	3.647	3.380	3.131	2.899	2.682	2.480	2.292	2.117	1.954	1.802	1.661	1.530	1.408	1.294	1.189
62	3.988	3.696	3.424	3.170	2.933	2.712	2.506	2.314	2.136	1.970	1.816	1.672	1.538	1.414	1.299
63	4.368	4.048	3.749	3.471	3.211	2.969	2.744	2.534	2.338	2.156	1.987	1.830	1.684	1.548	1.421
64	4.792	4.440	4.113	3.807	3.522	3.256	3.009	2.778	2.564	2.364	2.179	2.006	1.845	1.696	1.558
65	5.265	4.879	4.519	4.183	3.870	3.578	3.305	3.052	2.816	2.597	2.392	2.203	2.026	1.862	1.710
66	5.797	5.372	4.975	4.604	4.259	3.938	3.638	3.359	3.099	2.857	2.632	2.423	2.229	2.048	1.881
67	6.395	5.925	5.487	5.079	4.698	4.343	4.012	3.704	3.417	3.150	2.902	2.671	2.457	2.258	2.072
68	7.070	6.551	6.066	5.614	5.193	4.800	4.434	4.093	3.776	3.481	3.206	2.951	2.714	2.494	2.289
69	7.835	7.259	6.722	6.220	5.753	5.318	4.912	4.534	4.182	3.855	3.551	3.268	3.005	2.761	2.534
70	8.705	8.065	7.467	6.910	6.390	5.906	5.455	5.035	4.644	4.280	3.942	3.628	3.336	3.064	2.812
71	9.699	8.984	8.318	7.697	7.118	6.578	6.075	5.607	5.171	4.766	4.389	4.039	3.713	3.411	3.130
72	10.838	10.039	9.294	8.600	7.952	7.349	6.786	6.263	5.776	5.323	4.901	4.510	4.146	3.808	3.494
73	12.150	11.254	10.419	9.639	8.913	8.236	7.605	7.018	6.472	5.963	5.491	5.052	4.644	4.264	3.912
74	13.669	12.661	11.720	10.843	10.025	9.263	8.553	7.892	7.277	6.705	6.173	5.679	5.220	4.793	4.397
75	15.438	14.298	13.235	12.244	11.320	10.458	9.656	8.909	8.214	7.568	6.967	6.409	5.890	5.408	4.960
76	17.508	16.215	15.008	13.883	12.835	11.857	10.947	10.099	9.311	8.577	7.896	7.262	6.674	6.127	5.619
77	19.947	18.472	17.097	15.814	14.619	13.505	12.467	11.500	10.602	9.766	8.989	8.267	7.596	6.973	6.395
78	22.839	21.149	19.573	18.104	16.734	15.458	14.268	13.162	12.132	11.175	10.285	9.458	8.689	7.976	7.313
79	26.293	24.346	22.531	20.838	19.260	17.790	16.420	15.145	13.959	12.857	11.832	10.879	9.994	9.173	8.410
80	30.451	28.194	26.090	24.129	22.300	20.596	19.009	17.531	16.157	14.880	13.692	12.589	11.564	10.612	9.728
81	35.497	32.865	30.411	28.123	25.990	24.002	22.150	20.427	18.825	17.335	15.950	14.663	13.468	12.358	11.327
82	41.679	38.587	35.703	33.014	30.508	28.173	25.997	23.973	22.091	20.340	18.713	17.202	15.798	14.494	13.284
83	49.326	45.663	42.248	39.064	36.096	33.330	30.754	28.357	26.128	24.056	22.130	20.340	18.678	17.135	15.703
84	58.883	54.507	50.427	46.624	43.079	39.775	36.698	33.835	31.173	28.698	26.397	24.260	22.276	20.433	18.723

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
50	0.444	0.407	0.373	0.342	0.312	0.285	0.260	0.237	0.215	0.195	0.177	0.160	0.144	0.130	0.116
51	0.479	0.440	0.403	0.369	0.337	0.308	0.281	0.256	0.232	0.211	0.191	0.172	0.155	0.140	0.125
52	0.518	0.476	0.436	0.399	0.365	0.333	0.304	0.276	0.251	0.228	0.206	0.186	0.168	0.151	0.135
53	0.561	0.515	0.472	0.432	0.395	0.360	0.328	0.299	0.271	0.246	0.223	0.201	0.181	0.163	0.146
54	0.607	0.557	0.511	0.467	0.427	0.390	0.355	0.323	0.294	0.266	0.241	0.218	0.196	0.176	0.158
55	0.658	0.604	0.553	0.506	0.463	0.422	0.385	0.350	0.318	0.288	0.261	0.235	0.212	0.191	0.171
56	0.714	0.655	0.600	0.549	0.502	0.458	0.417	0.380	0.345	0.312	0.283	0.255	0.230	0.206	0.185
57	0.776	0.711	0.652	0.596	0.545	0.497	0.453	0.412	0.374	0.339	0.307	0.277	0.249	0.224	0.200
58	0.843	0.773	0.708	0.648	0.592	0.540	0.492	0.447	0.406	0.368	0.333	0.300	0.270	0.243	0.217
59	0.918	0.841	0.771	0.705	0.644	0.587	0.535	0.486	0.442	0.400	0.362	0.326	0.294	0.264	0.236
60	<b>1.000</b>	0.917	0.839	0.768	0.701	0.640	0.582	0.530	0.481	0.435	0.394	0.355	0.319	0.287	0.256
61	1.091	<b>1.000</b>	0.916	0.837	0.765	0.697	0.635	0.577	0.524	0.474	0.429	0.387	0.348	0.312	0.279
62	1.192	1.092	<b>1.000</b>	0.914	0.835	0.761	0.693	0.630	0.572	0.518	0.468	0.422	0.379	0.340	0.304
63	1.304	1.195	1.094	<b>1.000</b>	0.913	0.832	0.758	0.689	0.625	0.566	0.511	0.461	0.414	0.371	0.332
64	1.429	1.309	1.198	1.095	<b>1.000</b>	0.912	0.830	0.754	0.684	0.619	0.559	0.504	0.453	0.406	0.363
65	1.568	1.437	1.315	1.202	1.097	<b>1.000</b>	0.910	0.827	0.750	0.679	0.613	0.552	0.496	0.445	0.398
66	1.725	1.580	1.446	1.321	1.206	1.099	<b>1.000</b>	0.908	0.824	0.745	0.673	0.606	0.545	0.488	0.436
67	1.901	1.741	1.593	1.456	1.328	1.210	1.101	<b>1.000</b>	0.907	0.820	0.740	0.667	0.599	0.537	0.480
68	2.099	1.922	1.759	1.607	1.466	1.336	1.215	1.103	<b>1.000</b>	0.905	0.817	0.735	0.661	0.592	0.529
69	2.323	2.128	1.946	1.778	1.622	1.478	1.344	1.220	1.106	<b>1.000</b>	0.902	0.813	0.730	0.654	0.584
70	2.578	2.361	2.159	1.972	1.799	1.639	1.490	1.353	1.226	1.108	<b>1.000</b>	0.900	0.808	0.724	0.646
71	2.869	2.627	2.402	2.194	2.001	1.822	1.657	1.504	1.362	1.232	1.111	<b>1.000</b>	0.898	0.804	0.717
72	3.202	2.931	2.681	2.448	2.232	2.033	1.848	1.677	1.519	1.373	1.238	1.114	<b>1.000</b>	0.895	0.799
73	3.585	3.282	3.001	2.740	2.498	2.274	2.067	1.876	1.699	1.535	1.384	1.245	1.118	<b>1.000</b>	0.892
74	4.029	3.688	3.371	3.078	2.806	2.554	2.321	2.106	1.907	1.723	1.553	1.397	1.253	1.121	<b>1.000</b>
75	4.545	4.159	3.802	3.470	3.163	2.879	2.616	2.373	2.148	1.941	1.749	1.573	1.411	1.262	1.125
76	5.148	4.711	4.305	3.929	3.581	3.259	2.961	2.685	2.430	2.195	1.978	1.779	1.595	1.426	1.271
77	5.858	5.359	4.898	4.469	4.073	3.706	3.366	3.052	2.762	2.494	2.247	2.020	1.811	1.619	1.443
78	6.698	6.128	5.599	5.109	4.655	4.235	3.846	3.486	3.155	2.848	2.566	2.306	2.067	1.847	1.646
79	7.702	7.045	6.436	5.872	5.349	4.866	4.418	4.005	3.623	3.270	2.945	2.646	2.371	2.119	1.887
80	8.908	8.148	7.442	6.789	6.184	5.624	5.106	4.627	4.185	3.777	3.401	3.055	2.737	2.445	2.177
81	10.371	9.484	8.662	7.901	7.195	6.543	5.939	5.381	4.866	4.391	3.953	3.550	3.180	2.840	2.528
82	12.161	11.120	10.155	9.261	8.433	7.667	6.958	6.303	5.699	5.141	4.628	4.155	3.720	3.322	2.957
83	14.374	13.141	11.999	10.941	9.961	9.054	8.216	7.442	6.727	6.067	5.460	4.901	4.388	3.917	3.485
84	17.136	15.665	14.301	13.038	11.869	10.787	9.786	8.862	8.009	7.223	6.498	5.832	5.219	4.658	4.143

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89
50	0.104	0.093	0.082	0.073	0.064	0.056	0.049	0.043	0.037	0.031	0.027	0.023	0.019	0.016	0.013
51	0.112	0.100	0.089	0.078	0.069	0.061	0.053	0.046	0.039	0.034	0.029	0.024	0.020	0.017	0.014
52	0.121	0.108	0.096	0.084	0.074	0.065	0.057	0.049	0.042	0.036	0.031	0.026	0.022	0.018	0.015
53	0.130	0.116	0.103	0.091	0.080	0.070	0.061	0.053	0.046	0.039	0.033	0.028	0.023	0.019	0.016
54	0.141	0.126	0.111	0.098	0.087	0.076	0.066	0.057	0.049	0.042	0.036	0.030	0.025	0.021	0.017
55	0.152	0.136	0.120	0.106	0.094	0.082	0.071	0.062	0.053	0.046	0.039	0.032	0.027	0.022	0.018
56	0.165	0.147	0.130	0.115	0.101	0.089	0.077	0.067	0.057	0.049	0.042	0.035	0.029	0.024	0.020
57	0.179	0.159	0.141	0.125	0.110	0.096	0.083	0.072	0.062	0.053	0.045	0.038	0.031	0.026	0.021
58	0.194	0.172	0.153	0.135	0.119	0.104	0.090	0.078	0.067	0.057	0.049	0.041	0.034	0.028	0.023
59	0.210	0.187	0.166	0.146	0.129	0.113	0.098	0.085	0.073	0.062	0.053	0.044	0.037	0.030	0.025
60	0.229	0.203	0.180	0.159	0.140	0.122	0.106	0.092	0.079	0.067	0.057	0.048	0.040	0.033	0.027
61	0.249	0.221	0.196	0.173	0.152	0.133	0.115	0.100	0.086	0.073	0.062	0.052	0.043	0.035	0.029
62	0.271	0.241	0.214	0.188	0.165	0.144	0.126	0.108	0.093	0.079	0.067	0.056	0.047	0.038	0.031
63	0.296	0.263	0.233	0.205	0.180	0.157	0.137	0.118	0.101	0.086	0.073	0.061	0.051	0.042	0.034
64	0.324	0.288	0.254	0.224	0.197	0.172	0.149	0.129	0.111	0.094	0.080	0.067	0.055	0.045	0.037
65	0.354	0.315	0.278	0.245	0.215	0.188	0.163	0.141	0.121	0.103	0.087	0.073	0.060	0.049	0.040
66	0.389	0.345	0.305	0.269	0.236	0.206	0.179	0.154	0.132	0.112	0.095	0.079	0.066	0.054	0.044
67	0.427	0.379	0.335	0.295	0.259	0.226	0.196	0.169	0.145	0.123	0.104	0.087	0.072	0.059	0.048
68	0.471	0.418	0.369	0.325	0.285	0.248	0.215	0.186	0.159	0.135	0.114	0.095	0.079	0.065	0.052
69	0.520	0.461	0.407	0.358	0.314	0.274	0.237	0.205	0.175	0.149	0.125	0.105	0.087	0.071	0.058
70	0.575	0.510	0.451	0.396	0.347	0.302	0.262	0.226	0.193	0.164	0.138	0.116	0.096	0.078	0.063
71	0.638	0.566	0.500	0.440	0.385	0.335	0.290	0.250	0.214	0.182	0.153	0.128	0.106	0.086	0.070
72	0.710	0.630	0.556	0.489	0.428	0.373	0.323	0.278	0.237	0.202	0.170	0.142	0.117	0.096	0.077
73	0.793	0.703	0.620	0.545	0.477	0.415	0.360	0.309	0.264	0.224	0.189	0.157	0.130	0.106	0.086
74	0.889	0.787	0.695	0.611	0.534	0.465	0.402	0.346	0.295	0.251	0.211	0.176	0.145	0.118	0.096
75	<b>1.000</b>	0.886	0.781	0.686	0.600	0.522	0.451	0.388	0.331	0.281	0.236	0.197	0.162	0.132	0.107
76	1.130	<b>1.000</b>	0.882	0.774	0.677	0.588	0.509	0.437	0.373	0.316	0.266	0.221	0.182	0.149	0.120
77	1.282	1.134	<b>1.000</b>	0.878	0.767	0.667	0.576	0.495	0.422	0.358	0.300	0.250	0.206	0.168	0.135
78	1.461	1.293	1.140	<b>1.000</b>	0.873	0.759	0.656	0.563	0.480	0.406	0.341	0.284	0.234	0.190	0.153
79	1.675	1.482	1.306	1.145	<b>1.000</b>	0.869	0.750	0.644	0.549	0.464	0.390	0.324	0.267	0.217	0.175
80	1.932	1.709	1.505	1.320	1.152	<b>1.000</b>	0.863	0.741	0.631	0.534	0.447	0.372	0.306	0.249	0.200
81	2.243	1.983	1.746	1.530	1.335	1.159	<b>1.000</b>	0.858	0.730	0.617	0.517	0.430	0.353	0.287	0.231
82	2.622	2.318	2.040	1.788	1.559	1.352	1.167	<b>1.000</b>	0.851	0.719	0.602	0.500	0.411	0.334	0.269
83	3.090	2.730	2.402	2.104	1.835	1.591	1.372	1.175	<b>1.000</b>	0.844	0.707	0.587	0.482	0.392	0.314
84	3.673	3.244	2.853	2.499	2.177	1.888	1.627	1.393	1.185	<b>1.000</b>	0.837	0.694	0.570	0.463	0.371

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age										
	90	91	92	93	94	95	96	97	98	99	100
50	0.010	0.008	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001
51	0.011	0.009	0.007	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001
52	0.012	0.009	0.007	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.001
53	0.013	0.010	0.008	0.006	0.005	0.003	0.003	0.002	0.001	0.001	0.001
54	0.014	0.011	0.009	0.007	0.005	0.004	0.003	0.002	0.001	0.001	0.001
55	0.015	0.012	0.009	0.007	0.005	0.004	0.003	0.002	0.001	0.001	0.001
56	0.016	0.013	0.010	0.008	0.006	0.004	0.003	0.002	0.002	0.001	0.001
57	0.017	0.014	0.011	0.008	0.006	0.005	0.003	0.002	0.002	0.001	0.001
58	0.018	0.015	0.011	0.009	0.007	0.005	0.004	0.003	0.002	0.001	0.001
59	0.020	0.016	0.012	0.009	0.007	0.005	0.004	0.003	0.002	0.001	0.001
60	0.021	0.017	0.013	0.010	0.008	0.006	0.004	0.003	0.002	0.001	0.001
61	0.023	0.018	0.014	0.011	0.008	0.006	0.005	0.003	0.002	0.002	0.001
62	0.025	0.020	0.016	0.012	0.009	0.007	0.005	0.004	0.002	0.002	0.001
63	0.027	0.022	0.017	0.013	0.010	0.007	0.005	0.004	0.003	0.002	0.001
64	0.030	0.023	0.018	0.014	0.011	0.008	0.006	0.004	0.003	0.002	0.001
65	0.032	0.025	0.020	0.015	0.011	0.009	0.006	0.004	0.003	0.002	0.001
66	0.035	0.028	0.022	0.017	0.012	0.009	0.007	0.005	0.003	0.002	0.002
67	0.038	0.030	0.024	0.018	0.014	0.010	0.007	0.005	0.004	0.003	0.002
68	0.042	0.033	0.026	0.020	0.015	0.011	0.008	0.006	0.004	0.003	0.002
69	0.046	0.036	0.028	0.022	0.016	0.012	0.009	0.006	0.004	0.003	0.002
70	0.051	0.040	0.031	0.024	0.018	0.013	0.010	0.007	0.005	0.003	0.002
71	0.056	0.044	0.034	0.026	0.020	0.015	0.011	0.007	0.005	0.004	0.002
72	0.062	0.049	0.038	0.029	0.022	0.016	0.012	0.008	0.006	0.004	0.003
73	0.068	0.054	0.042	0.032	0.024	0.018	0.013	0.009	0.006	0.004	0.003
74	0.076	0.060	0.046	0.035	0.027	0.020	0.014	0.010	0.007	0.005	0.003
75	0.085	0.067	0.052	0.040	0.030	0.022	0.016	0.011	0.008	0.005	0.004
76	0.096	0.075	0.058	0.044	0.033	0.024	0.018	0.013	0.009	0.006	0.004
77	0.108	0.085	0.065	0.050	0.037	0.027	0.020	0.014	0.010	0.007	0.004
78	0.122	0.096	0.074	0.056	0.042	0.031	0.022	0.016	0.011	0.007	0.005
79	0.139	0.109	0.084	0.064	0.048	0.035	0.025	0.018	0.012	0.008	0.006
80	0.159	0.125	0.096	0.073	0.055	0.040	0.029	0.020	0.014	0.010	0.006
81	0.183	0.144	0.111	0.084	0.063	0.046	0.033	0.023	0.016	0.011	0.007
82	0.213	0.167	0.129	0.098	0.073	0.053	0.038	0.027	0.019	0.013	0.008
83	0.249	0.195	0.150	0.114	0.085	0.062	0.045	0.032	0.022	0.015	0.010
84	0.294	0.230	0.177	0.134	0.100	0.073	0.053	0.037	0.026	0.017	0.011

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
85	614.372	573.350	535.007	499.172	465.683	434.388	405.144	377.817	352.282	328.421	306.125	285.291	265.824	247.635	230.642
86	748.719	698.718	651.983	608.305	567.486	529.342	493.699	460.392	429.269	400.186	373.011	347.618	323.892	301.724	281.013
87	922.807	861.168	803.558	749.715	699.398	652.378	608.441	567.384	529.020	493.171	459.673	428.373	399.127	371.802	346.273
88	1151.409	1074.487	1002.593	935.402	872.610	813.933	759.104	707.870	659.995	615.260	573.459	534.401	497.906	463.809	431.952
89	1455.848	1358.571	1267.652	1182.681	1103.275	1029.073	959.736	894.946	834.406	777.836	724.976	675.585	629.436	586.318	546.035
90	1867.333	1742.539	1625.903	1516.897	1415.031	1319.842	1230.895	1147.782	1070.120	997.552	929.744	866.386	807.187	751.877	700.203
91	2432.222	2269.647	2117.701	1975.697	1842.994	1718.991	1603.120	1494.849	1393.680	1299.148	1210.817	1128.283	1051.167	979.118	911.805
92	3220.489	3005.186	2803.960	2615.902	2440.163	2275.947	2122.501	1979.121	1845.146	1719.960	1602.988	1493.693	1391.573	1296.163	1207.026
93	4339.539	4049.371	3778.176	3524.729	3287.887	3066.575	2859.781	2666.552	2486.000	2317.294	2159.657	2012.367	1874.748	1746.172	1626.050
94	5957.217	5558.809	5186.453	4838.469	4513.285	4209.427	3925.503	3660.206	3412.316	3180.690	2964.264	2762.044	2573.104	2396.578	2231.662
95	8340.803	7782.882	7261.448	6774.146	6318.777	5893.274	5495.689	5124.191	4777.069	4452.724	4149.665	3866.501	3601.932	3354.751	3123.826
96	11924.467	11126.685	10381.082	9684.290	9033.164	8424.747	7856.253	7325.065	6828.733	6364.973	5931.650	5526.775	5148.491	4795.069	4464.894
97	17427.992	16261.791	15171.873	14153.314	13201.516	12312.156	11481.160	10704.701	9979.198	9301.309	8667.916	8076.108	7523.173	7006.580	6523.969
98	26070.917	24326.043	22695.316	21171.368	19747.317	18416.695	17173.404	16011.716	14926.272	13912.072	12964.447	12079.043	11251.801	10478.936	9756.916
99	39968.809	37293.271	34792.781	32456.039	30272.492	28232.220	26325.868	24544.650	22880.349	21325.295	19872.328	18514.772	17246.399	16061.407	14954.379
100	62879.537	58669.541	54735.012	51058.169	47622.405	44412.107	41412.550	38609.906	35991.240	33544.483	31258.365	29122.380	27126.729	25262.280	23520.508

\*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 6.90%, with 1.80% COLA

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
85	214.767	199.936	186.083	173.144	161.059	149.774	139.236	129.396	120.210	111.634	103.630	96.160	89.190	82.686	76.619
86	261.664	243.589	226.706	210.936	196.208	182.454	169.611	157.619	146.424	135.973	126.218	117.115	108.620	100.695	93.302
87	322.423	300.143	279.333	259.895	241.741	224.788	208.958	194.178	180.379	167.498	155.475	144.255	133.786	124.018	114.906
88	402.192	374.391	348.423	324.168	301.516	280.362	260.610	242.167	224.949	208.877	193.876	179.877	166.814	154.627	143.259
89	508.402	473.248	440.411	409.741	381.098	354.350	329.373	306.053	284.283	263.961	244.993	227.293	210.776	195.367	180.994
90	651.929	606.835	564.713	525.372	488.631	454.320	422.283	392.371	364.446	338.380	314.052	291.348	270.164	250.401	231.966
91	848.922	790.181	735.314	684.068	636.209	591.517	549.786	510.823	474.450	440.498	408.810	379.239	351.647	325.906	301.896
92	1123.756	1045.971	973.315	905.456	842.082	782.902	727.644	676.053	627.890	582.934	540.975	501.820	465.287	431.205	399.415
93	1513.835	1409.012	1311.103	1219.658	1134.257	1054.509	980.046	910.525	845.625	785.047	728.508	675.748	626.522	580.599	537.765
94	2077.601	1933.691	1799.272	1673.730	1556.486	1447.004	1344.778	1249.338	1160.243	1077.080	999.465	927.038	859.463	796.424	737.626
95	2908.102	2706.593	2518.377	2342.589	2178.425	2025.128	1881.993	1748.360	1623.613	1507.174	1398.504	1297.098	1202.487	1114.228	1031.909
96	4156.455	3868.341	3599.235	3347.901	3113.187	2894.014	2689.371	2498.315	2319.964	2153.494	1998.132	1853.159	1717.900	1591.726	1474.045
97	6073.134	5652.010	5258.670	4891.311	4548.247	4227.899	3928.793	3649.548	3388.875	3145.569	2918.503	2706.622	2508.942	2324.541	2152.556
98	9082.436	8452.413	7863.959	7314.379	6801.148	6321.905	5874.443	5456.699	5066.742	4702.769	4363.094	4046.139	3750.433	3474.595	3217.334
99	13920.249	12954.287	12052.067	11209.454	10422.577	9687.817	9001.789	8361.328	7763.477	7205.468	6684.716	6198.804	5745.473	5322.609	4928.231
100	21893.444	20373.641	18954.139	17628.427	16390.418	15234.416	14155.094	13147.472	12206.896	11329.013	10509.755	9745.318	9032.149	8366.920	7746.516

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
85	70.960	65.683	60.763	56.176	51.901	47.918	44.207	40.755	37.545	34.561	31.787	29.211	26.818	24.597	22.536
86	86.406	79.976	73.980	68.391	63.182	58.328	53.807	49.601	45.690	42.055	38.676	35.538	32.624	29.918	27.407
87	106.408	98.483	91.094	84.207	77.787	71.806	66.235	61.052	56.233	51.754	47.592	43.726	40.135	36.803	33.710
88	132.656	122.769	113.551	104.958	96.950	89.488	82.539	76.074	70.063	64.476	59.285	54.463	49.986	45.830	41.974
89	167.589	155.089	143.435	132.571	122.447	113.014	104.230	96.057	88.459	81.398	74.837	68.743	63.084	57.833	52.960
90	214.773	198.741	183.795	169.863	156.880	144.783	133.518	123.038	113.295	104.241	95.829	88.017	80.763	74.031	67.785
91	279.504	258.624	239.159	221.015	204.107	188.353	173.683	160.037	147.351	135.562	124.610	114.439	104.996	96.232	88.102
92	369.768	342.124	316.353	292.332	269.948	249.093	229.673	211.608	194.816	179.213	164.717	151.256	138.759	127.162	116.405
93	497.819	460.573	425.851	393.488	363.331	335.234	309.072	284.737	262.118	241.100	221.576	203.445	186.616	170.998	156.512
94	682.793	631.668	584.008	539.587	498.194	459.631	423.725	390.327	359.286	330.443	303.653	278.776	255.685	234.259	214.386
95	955.143	883.568	816.846	754.661	696.716	642.734	592.473	545.724	502.276	461.909	424.415	389.602	357.289	327.308	299.503
96	1364.304	1261.987	1166.609	1077.719	994.891	917.731	845.891	779.075	716.980	659.290	605.710	555.963	509.793	466.958	427.233
97	1992.179	1842.654	1703.274	1573.376	1452.342	1339.591	1234.619	1136.992	1046.268	961.984	883.709	811.040	743.598	681.032	623.013
98	2977.442	2753.786	2545.309	2351.020	2169.993	2001.361	1844.367	1698.366	1562.694	1436.661	1319.620	1210.967	1110.136	1016.601	929.870
99	4560.486	4217.638	3898.065	3600.249	3322.768	3064.293	2823.665	2599.896	2391.969	2198.825	2019.473	1852.983	1698.489	1555.184	1422.311
100	7168.019	6628.700	6126.005	5657.546	5221.085	4814.531	4436.061	4084.123	3757.119	3453.382	3171.348	2909.558	2666.646	2441.340	2232.451

\*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 6.90%, with 1.80% COLA

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
85	20.623	18.850	17.207	15.685	14.276	12.972	11.767	10.654	9.627	8.679	7.807	7.005	6.268	5.592	4.973
86	25.078	22.919	20.918	19.065	17.349	15.763	14.296	12.941	11.691	10.538	9.477	8.501	7.605	6.783	6.030
87	30.842	28.183	25.718	23.436	21.324	19.370	17.565	15.897	14.358	12.940	11.634	10.434	9.331	8.320	7.395
88	38.397	35.082	32.010	29.165	26.532	24.097	21.847	19.769	17.852	16.085	14.458	12.963	11.590	10.332	9.180
89	48.441	44.252	40.372	36.778	33.452	30.377	27.535	24.911	22.491	20.260	18.208	16.321	14.589	13.001	11.549
90	61.993	56.625	51.651	47.046	42.785	38.845	35.204	31.843	28.743	25.887	23.259	20.843	18.626	16.595	14.737
91	80.564	0.000	67.104	61.112	55.567	50.441	45.705	41.333	37.302	33.588	30.171	27.031	24.149	21.509	19.095
92	106.430	97.186	88.623	80.696	73.363	66.583	60.320	54.540	49.210	44.300	39.784	35.634	31.827	28.340	25.151
93	143.082	130.635	119.108	108.437	98.565	89.440	81.012	73.234	66.063	59.459	53.384	47.803	42.685	37.997	33.711
94	195.963	178.890	163.079	148.445	134.908	122.397	110.841	100.179	90.350	81.299	72.975	65.330	58.319	51.899	46.032
95	273.727	249.844	227.727	207.257	188.325	170.828	154.670	139.762	126.022	113.372	101.739	91.057	81.262	72.296	64.103
96	390.410	356.294	324.702	295.467	268.430	243.445	220.375	199.094	179.481	161.427	144.828	129.587	115.616	102.828	91.147
97	569.236	519.416	473.287	430.601	391.130	354.658	320.985	289.926	261.308	234.967	210.753	188.526	168.153	149.510	132.483
98	849.485	775.021	706.079	642.291	583.310	528.818	478.514	432.121	389.378	350.044	313.892	280.712	250.306	222.488	197.088
99	1299.171	1185.108	1079.515	981.822	891.502	808.064	731.049	660.030	594.609	534.414	479.100	428.340	381.834	339.296	300.464
100	2038.876	1859.586	1693.622	1540.090	1398.160	1267.058	1146.062	1034.502	931.749	837.221	750.371	670.689	597.696	530.949	470.029

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89
85	4.407	3.891	3.421	2.995	2.609	2.261	1.948	1.667	1.417	1.195	<b>1.000</b>	0.829	0.680	0.552	0.443
86	5.342	4.715	4.145	3.627	3.158	2.736	2.356	2.016	1.713	1.444	1.207	<b>1.000</b>	0.820	0.665	0.533
87	6.550	5.779	5.078	4.442	3.867	3.348	2.882	2.465	2.093	1.764	1.474	1.220	<b>1.000</b>	0.811	0.649
88	8.128	7.170	6.298	5.507	4.792	4.147	3.568	3.050	2.589	2.181	1.821	1.507	1.234	<b>1.000</b>	0.801
89	10.222	9.013	7.915	6.918	6.018	5.206	4.477	3.825	3.246	2.732	2.281	1.886	1.544	1.250	<b>1.000</b>
90	13.040	11.494	10.089	8.816	7.665	6.628	5.698	4.866	4.127	3.472	2.897	2.394	1.959	1.585	1.267
91	16.891	14.884	13.060	11.408	9.915	8.570	7.364	6.286	5.328	4.481	3.736	3.086	2.523	2.040	1.630
92	22.241	19.592	17.185	15.005	13.036	11.263	9.673	8.254	6.992	5.877	4.897	4.043	3.304	2.670	2.132
93	29.802	26.243	23.011	20.084	17.441	15.063	12.931	11.028	9.337	7.844	6.533	5.390	4.402	3.555	2.837
94	40.680	35.809	31.388	27.384	23.771	20.521	17.608	15.009	12.702	10.665	8.878	7.320	5.975	4.822	3.845
95	56.631	49.834	43.664	38.080	33.042	28.511	24.453	20.834	17.622	14.788	12.303	10.139	8.270	6.671	5.316
96	80.497	70.810	62.020	54.067	46.894	40.446	34.673	29.527	24.962	20.936	17.407	14.337	11.687	9.421	7.502
97	116.965	102.852	90.052	78.473	68.033	58.652	50.256	42.776	36.144	30.298	25.177	20.724	16.883	13.600	10.823
98	173.943	152.901	133.821	116.567	101.016	87.047	74.551	63.422	53.561	44.873	37.267	30.657	24.959	20.093	15.980
99	265.088	232.937	203.790	177.444	153.704	132.389	113.329	96.363	81.336	68.105	56.528	46.473	37.812	30.420	24.177
100	414.547	364.135	318.449	277.165	239.978	206.604	176.773	150.231	126.737	106.059	87.979	72.286	58.777	47.255	37.531

\*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 6.90%, with 1.80% COLA

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date**  
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age										
	90	91	92	93	94	95	96	97	98	99	100
85	0.350	0.274	0.211	0.160	0.119	0.087	0.062	0.044	0.030	0.020	0.013
86	0.422	0.329	0.253	0.192	0.143	0.104	0.075	0.053	0.036	0.024	0.016
87	0.513	0.400	0.308	0.233	0.173	0.126	0.091	0.064	0.044	0.030	0.019
88	0.633	0.493	0.379	0.286	0.213	0.155	0.111	0.078	0.054	0.036	0.024
89	0.790	0.615	0.472	0.356	0.265	0.193	0.138	0.097	0.067	0.045	0.029
90	<b>1.000</b>	0.778	0.597	0.450	0.334	0.244	0.174	0.122	0.084	0.056	0.037
91	1.286	<b>1.000</b>	0.766	0.578	0.428	0.312	0.223	0.156	0.107	0.072	0.047
92	1.680	1.306	<b>1.000</b>	0.754	0.558	0.406	0.290	0.203	0.139	0.093	0.061
93	2.234	1.735	1.328	<b>1.000</b>	0.740	0.538	0.384	0.269	0.184	0.123	0.081
94	3.027	2.349	1.796	1.352	<b>1.000</b>	0.727	0.518	0.362	0.247	0.166	0.108
95	4.181	3.243	2.478	1.863	1.377	<b>1.000</b>	0.712	0.497	0.340	0.227	0.148
96	5.897	4.571	3.490	2.622	1.937	1.405	<b>1.000</b>	0.697	0.476	0.318	0.207
97	8.502	6.585	5.024	3.772	2.784	2.018	1.435	<b>1.000</b>	0.682	0.455	0.296
98	12.543	9.708	7.401	5.553	4.096	2.967	2.108	1.467	<b>1.000</b>	0.666	0.434
99	18.964	14.667	11.174	8.377	6.174	4.468	3.172	2.206	1.502	<b>1.000</b>	0.650
100	29.418	22.735	17.308	12.966	9.548	6.905	4.898	3.404	2.316	1.540	<b>1.000</b>

\*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 6.90%, with 1.80% COLA

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 23: Present Value of Member's Immediate Benefit - Healthy Members (OPSRP only)**  
(Factor Multiplied by Member's Monthly Retirement Benefit at or after Early Retirement Age)

Age	Months of Member's Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
50	201.46111	201.28304	201.10496	200.92689	200.74881	200.57074	200.39266	200.21459	200.03651	199.85844	199.68036	199.50229
51	199.32421	199.14351	198.96281	198.78211	198.60141	198.42071	198.24001	198.05931	197.87861	197.69791	197.51721	197.33651
52	197.15581	196.96744	196.77907	196.59070	196.40233	196.21396	196.02560	195.83723	195.64886	195.46049	195.27212	195.08375
53	194.89538	194.69890	194.50242	194.30594	194.10946	193.91298	193.71651	193.52003	193.32355	193.12707	192.93059	192.73411
54	192.53763	192.33278	192.12792	191.92307	191.71822	191.51336	191.30851	191.10366	190.89880	190.69395	190.48910	190.28424
55	190.07939	189.86922	189.65904	189.44887	189.23869	189.02852	188.81834	188.60817	188.39799	188.18782	187.97764	187.76747
56	187.55729	187.33854	187.11978	186.90103	186.68228	186.46352	186.24477	186.02602	185.80726	185.58851	185.36976	185.15100
57	184.93225	184.70465	184.47705	184.24946	184.02186	183.79426	183.56666	183.33906	183.11146	182.88387	182.65627	182.42867
58	182.20107	181.96425	181.72743	181.49061	181.25379	181.01697	180.78015	180.54332	180.30650	180.06968	179.83286	179.59604
59	179.35922	179.11287	178.86652	178.62017	178.37381	178.12746	177.88111	177.63476	177.38841	177.14206	176.89570	176.64935
60	176.40300	176.14693	175.89087	175.63480	175.37873	175.12266	174.86660	174.61053	174.35446	174.09839	173.84233	173.58626
61	173.33019	173.06432	172.79845	172.53258	172.26671	172.00084	171.73497	171.46909	171.20322	170.93735	170.67148	170.40561
62	170.13974	169.86386	169.58798	169.31209	169.03621	168.76033	168.48445	168.20856	167.93268	167.65680	167.38092	167.10503
63	166.82915	166.54324	166.25733	165.97142	165.68551	165.39960	165.11370	164.82779	164.54188	164.25597	163.97006	163.68415
64	163.39824	163.10221	162.80617	162.51014	162.21410	161.91807	161.62204	161.32600	161.02997	160.73393	160.43790	160.14186
65	159.84583	159.53992	159.23401	158.92810	158.62219	158.31628	158.01037	157.70445	157.39854	157.09263	156.78672	156.48081
66	156.17490	155.85927	155.54364	155.22801	154.91237	154.59674	154.28111	153.96548	153.64985	153.33422	153.01858	152.70295
67	152.38732	152.06230	151.73728	151.41227	151.08725	150.76223	150.43721	150.11219	149.78717	149.46216	149.13714	148.81212
68	148.48710	148.15328	147.81945	147.48563	147.15180	146.81798	146.48416	146.15033	145.81651	145.48268	145.14886	144.81503
69	144.48121	144.13910	143.79700	143.45489	143.11278	142.77068	142.42857	142.08646	141.74436	141.40225	141.06014	140.71804
70	140.37593	140.02615	139.67637	139.32659	138.97681	138.62703	138.27725	137.92747	137.57769	137.22791	136.87813	136.52835
71	136.17857	135.82169	135.46481	135.10794	134.75106	134.39418	134.03730	133.68042	133.32354	132.96667	132.60979	132.25291
72	131.89603	131.53264	131.16926	130.80587	130.44249	130.07910	129.71572	129.35233	128.98894	128.62556	128.26217	127.89879
73	127.53540	127.16621	126.79703	126.42784	126.05866	125.68947	125.32029	124.95110	124.58191	124.21273	123.84354	123.47436
74	123.10517	122.73097	122.35677	121.98258	121.60838	121.23418	120.85998	120.48578	120.11158	119.73739	119.36319	118.98899
75	118.61479	118.23644	117.85809	117.47974	117.10139	116.72304	116.34469	115.96634	115.58799	115.20964	114.83129	114.45294
76	114.07459	113.69311	113.31164	112.93016	112.54868	112.16721	111.78573	111.40425	111.02278	110.64130	110.25982	109.87835
77	109.49687	109.11315	108.72942	108.34570	107.96197	107.57825	107.19452	106.81080	106.42707	106.04335	105.65962	105.27590
78	104.89217	104.50692	104.12167	103.73643	103.35118	102.96593	102.58068	102.19543	101.81018	101.42494	101.03969	100.65444
79	100.26919	99.88346	99.49774	99.11201	98.72629	98.34056	97.95484	97.56911	97.18338	96.79766	96.41193	96.02621

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 23: Present Value of Member's Immediate Benefit - Healthy Members (OPSRP only)**  
(Factor Multiplied by Member's Monthly Retirement Benefit at or after Early Retirement Age)

Age	Months of Member's Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
80	95.64048	95.25541	94.87034	94.48526	94.10019	93.71512	93.33005	92.94497	92.55990	92.17483	91.78976	91.40468
81	91.01961	90.63698	90.25434	89.87171	89.48907	89.10644	88.72380	88.34117	87.95853	87.57590	87.19326	86.81063
82	86.42799	86.04969	85.67139	85.29309	84.91478	84.53648	84.15818	83.77988	83.40158	83.02328	82.64497	82.26667
83	81.88837	81.51635	81.14433	80.77231	80.40029	80.02827	79.65625	79.28423	78.91221	78.54019	78.16817	77.79615
84	77.42413	77.06018	76.69622	76.33227	75.96832	75.60436	75.24041	74.87646	74.51250	74.14855	73.78460	73.42064
85	73.05669	72.70274	72.34878	71.99483	71.64087	71.28692	70.93297	70.57901	70.22506	69.87110	69.51715	69.16319
86	68.80924	68.46717	68.12509	67.78302	67.44094	67.09887	66.75680	66.41472	66.07265	65.73057	65.38850	65.04642
87	64.70435	64.37536	64.04637	63.71738	63.38839	63.05940	62.73041	62.40142	62.07243	61.74344	61.41445	61.08546
88	60.75647	60.44231	60.12814	59.81398	59.49982	59.18565	58.87149	58.55733	58.24316	57.92900	57.61484	57.30067
89	56.98651	56.68846	56.39040	56.09235	55.79429	55.49624	55.19819	54.90013	54.60208	54.30402	54.00597	53.70791
90	53.40986	53.12917	52.84849	52.56780	52.28711	52.00643	51.72574	51.44505	51.16437	50.88368	50.60299	50.32231
91	50.04162	49.77886	49.51610	49.25333	48.99057	48.72781	48.46505	48.20228	47.93952	47.67676	47.41400	47.15123
92	46.88847	46.64346	46.39845	46.15344	45.90843	45.66342	45.41841	45.17339	44.92838	44.68337	44.43836	44.19335
93	43.94834	43.72064	43.49294	43.26524	43.03753	42.80983	42.58213	42.35443	42.12673	41.89903	41.67132	41.44362
94	41.21592	41.00450	40.79307	40.58165	40.37022	40.15880	39.94737	39.73595	39.52452	39.31310	39.10167	38.89025
95	38.67882	38.48302	38.28722	38.09143	37.89563	37.69983	37.50403	37.30823	37.11243	36.91664	36.72084	36.52504
96	36.32924	36.14825	35.96727	35.78628	35.60529	35.42430	35.24332	35.06233	34.88134	34.70035	34.51937	34.33838
97	34.15739	33.98951	33.82163	33.65375	33.48587	33.31799	33.15012	32.98224	32.81436	32.64648	32.47860	32.31072
98	32.14284	31.98734	31.83184	31.67634	31.52083	31.36533	31.20983	31.05433	30.89883	30.74333	30.58782	30.43232
99	30.27682	30.13279	29.98876	29.84473	29.70070	29.55667	29.41265	29.26862	29.12459	28.98056	28.83653	28.69250
100	28.54847											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 24: Present Value of Alternate Payee Immediate Benefit (OPSRP only)**  
(Factor Multiplied by Alternate Payee Monthly Benefit at Alternate Payee's Commencement Date)

Age	Months of Alternate Payee's Attained Age at Date Benefit Payments Begin											
	0	1	2	3	4	5	6	7	8	9	10	11
15	237.84947	237.81459	237.77971	237.74484	237.70996	237.67508	237.64020	237.60532	237.57044	237.53557	237.50069	237.46581
16	237.43093	237.39462	237.35832	237.32201	237.28570	237.24939	237.21309	237.17678	237.14047	237.10416	237.06786	237.03155
17	236.99524	236.95763	236.92002	236.88240	236.84479	236.80718	236.76957	236.73195	236.69434	236.65673	236.61912	236.58150
18	236.54389	236.50511	236.46633	236.42755	236.38877	236.34999	236.31121	236.27242	236.23364	236.19486	236.15608	236.11730
19	236.07852	236.03817	235.99782	235.95747	235.91712	235.87677	235.83643	235.79608	235.75573	235.71538	235.67503	235.63468
20	235.59433	235.55206	235.50978	235.46751	235.42523	235.38296	235.34069	235.29841	235.25614	235.21386	235.17159	235.12931
21	235.08704	235.04235	234.99767	234.95298	234.90829	234.86361	234.81892	234.77423	234.72955	234.68486	234.64017	234.59549
22	234.55080	234.50355	234.45629	234.40904	234.36178	234.31453	234.26728	234.22002	234.17277	234.12551	234.07826	234.03100
23	233.98375	233.93358	233.88341	233.83324	233.78307	233.73290	233.68274	233.63257	233.58240	233.53223	233.48206	233.43189
24	233.38172	233.32856	233.27540	233.22224	233.16908	233.11592	233.06276	233.00960	232.95644	232.90328	232.85012	232.79696
25	232.74380	232.68757	232.63134	232.57511	232.51888	232.46265	232.40642	232.35019	232.29396	232.23773	232.18150	232.12527
26	232.06904	232.00976	231.95047	231.89119	231.83191	231.77262	231.71334	231.65406	231.59477	231.53549	231.47621	231.41692
27	231.35764	231.29542	231.23321	231.17099	231.10877	231.04656	230.98434	230.92212	230.85991	230.79769	230.73547	230.67326
28	230.61104	230.54562	230.48019	230.41477	230.34935	230.28392	230.21850	230.15308	230.08765	230.02223	229.95681	229.89138
29	229.82596	229.75724	229.68851	229.61979	229.55107	229.48234	229.41362	229.34490	229.27617	229.20745	229.13873	229.07000
30	229.00128	228.92905	228.85681	228.78458	228.71235	228.64011	228.56788	228.49565	228.42341	228.35118	228.27895	228.20671
31	228.13448	228.05854	227.98261	227.90667	227.83073	227.75479	227.67886	227.60292	227.52698	227.45104	227.37511	227.29917
32	227.22323	227.14347	227.06371	226.98394	226.90418	226.82442	226.74466	226.66489	226.58513	226.50537	226.42561	226.34584
33	226.26608	226.18219	226.09829	226.01440	225.93051	225.84661	225.76272	225.67883	225.59493	225.51104	225.42715	225.34325
34	225.25936	225.17119	225.08302	224.99484	224.90667	224.81850	224.73033	224.64215	224.55398	224.46581	224.37764	224.28946
35	224.20129	224.10860	224.01590	223.92321	223.83052	223.73782	223.64513	223.55244	223.45974	223.36705	223.27436	223.18166
36	223.08897	222.99159	222.89422	222.79684	222.69946	222.60209	222.50471	222.40733	222.30996	222.21258	222.11520	222.01783
37	221.92045	221.81820	221.71595	221.61370	221.51145	221.40920	221.30696	221.20471	221.10246	221.00021	220.89796	220.79571
38	220.69346	220.58597	220.47847	220.37098	220.26348	220.15599	220.04850	219.94100	219.83351	219.72601	219.61852	219.51102
39	219.40353	219.29066	219.17778	219.06491	218.95204	218.83916	218.72629	218.61342	218.50054	218.38767	218.27480	218.16192
40	218.04905	217.93049	217.81192	217.69336	217.57480	217.45623	217.33767	217.21911	217.10054	216.98198	216.86342	216.74485
41	216.62629	216.50188	216.37747	216.25306	216.12865	216.00424	215.87984	215.75543	215.63102	215.50661	215.38220	215.25779
42	215.13338	215.00273	214.87208	214.74143	214.61078	214.48013	214.34948	214.21882	214.08817	213.95752	213.82687	213.69622
43	213.56557	213.42851	213.29144	213.15438	213.01732	212.88025	212.74319	212.60613	212.46906	212.33200	212.19494	212.05787
44	211.92081	211.77698	211.63315	211.48931	211.34548	211.20165	211.05782	210.91398	210.77015	210.62632	210.48249	210.33865

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 24: Present Value of Alternate Payee Immediate Benefit (OPSRP only)**  
(Factor Multiplied by Alternate Payee Monthly Benefit at Alternate Payee's Commencement Date)

Age	Months of Alternate Payee's Attained Age at Date Benefit Payments Begin											
	0	1	2	3	4	5	6	7	8	9	10	11
45	210.19482	210.04401	209.89319	209.74238	209.59156	209.44075	209.28994	209.13912	208.98831	208.83749	208.68668	208.53586
46	208.38505	208.22695	208.06884	207.91074	207.75263	207.59453	207.43642	207.27832	207.12021	206.96211	206.80400	206.64590
47	206.48779	206.32206	206.15632	205.99059	205.82486	205.65912	205.49339	205.32766	205.16192	204.99619	204.83046	204.66472
48	204.49899	204.32520	204.15140	203.97761	203.80381	203.63002	203.45622	203.28243	203.10863	202.93484	202.76104	202.58725
49	202.41345	202.23137	202.04929	201.86721	201.68513	201.50305	201.32098	201.13890	200.95682	200.77474	200.59266	200.41058
50	200.22850	200.04758	199.86666	199.68574	199.50482	199.32390	199.14298	198.96206	198.78114	198.60022	198.41930	198.23838
51	198.05746	197.87975	197.70204	197.52432	197.34661	197.16890	196.99119	196.81347	196.63576	196.45805	196.28034	196.10262
52	195.92491	195.73996	195.55501	195.37006	195.18511	195.00016	194.81521	194.63026	194.44531	194.26036	194.07541	193.89046
53	193.70551	193.51308	193.32065	193.12823	192.93580	192.74337	192.55094	192.35851	192.16608	191.97366	191.78123	191.58880
54	191.39637	191.19609	190.99581	190.79553	190.59524	190.39496	190.19468	189.99440	189.79412	189.59384	189.39355	189.19327
55	188.99299	188.78466	188.57633	188.36799	188.15966	187.95133	187.74300	187.53466	187.32633	187.11800	186.90967	186.70133
56	186.49300	186.27620	186.05941	185.84261	185.62581	185.40902	185.19222	184.97542	184.75863	184.54183	184.32503	184.10824
57	183.89144	183.66588	183.44032	183.21475	182.98919	182.76363	182.53807	182.31250	182.08694	181.86138	181.63582	181.41025
58	181.18469	180.94990	180.71511	180.48032	180.24552	180.01073	179.77594	179.54115	179.30636	179.07157	178.83677	178.60198
59	178.36719	178.12286	177.87852	177.63419	177.38986	177.14552	176.90119	176.65686	176.41252	176.16819	175.92386	175.67952
60	175.43519	175.18118	174.92718	174.67317	174.41916	174.16515	173.91115	173.65714	173.40313	173.14912	172.89512	172.64111
61	172.38710	172.12323	171.85936	171.59549	171.33162	171.06775	170.80388	170.54001	170.27614	170.01227	169.74840	169.48453
62	169.22066	168.94680	168.67294	168.39907	168.12521	167.85135	167.57749	167.30362	167.02976	166.75590	166.48204	166.20817
63	165.93431	165.65050	165.36669	165.08287	164.79906	164.51525	164.23144	163.94762	163.66381	163.38000	163.09619	162.81237
64	162.52856	162.23465	161.94075	161.64684	161.35293	161.05903	160.76512	160.47121	160.17731	159.88340	159.58949	159.29559
65	159.00168	158.69793	158.39418	158.09043	157.78667	157.48292	157.17917	156.87542	156.57167	156.26792	155.96416	155.66041
66	155.35666	155.04334	154.73001	154.41669	154.10336	153.79004	153.47671	153.16339	152.85006	152.53674	152.22341	151.91009
67	151.59676	151.27422	150.95168	150.62914	150.30660	149.98406	149.66152	149.33897	149.01643	148.69389	148.37135	148.04881
68	147.72627	147.39513	147.06398	146.73284	146.40170	146.07055	145.73941	145.40827	145.07712	144.74598	144.41484	144.08369
69	143.75255	143.41344	143.07433	142.73521	142.39610	142.05699	141.71788	141.37876	141.03965	140.70054	140.36143	140.02231
70	139.68320	139.33667	138.99015	138.64362	138.29710	137.95057	137.60405	137.25752	136.91099	136.56447	136.21794	135.87142
71	135.52489	135.17156	134.81824	134.46491	134.11158	133.75826	133.40493	133.05160	132.69828	132.34495	131.99162	131.63830
72	131.28497	130.92531	130.56565	130.20599	129.84633	129.48667	129.12702	128.76736	128.40770	128.04804	127.68838	127.32872
73	126.96906	126.60378	126.23850	125.87323	125.50795	125.14267	124.77739	124.41211	124.04683	123.68156	123.31628	122.95100
74	122.58572	122.21539	121.84506	121.47473	121.10439	120.73406	120.36373	119.99340	119.62307	119.25274	118.88240	118.51207

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2022**

**Table 24: Present Value of Alternate Payee Immediate Benefit (OPSRP only)**  
(Factor Multiplied by Alternate Payee Monthly Benefit at Alternate Payee's Commencement Date)

Age	Months of Alternate Payee's Attained Age at Date Benefit Payments Begin											
	0	1	2	3	4	5	6	7	8	9	10	11
75	118.14174	117.76724	117.39275	117.01825	116.64375	116.26925	115.89476	115.52026	115.14576	114.77126	114.39677	114.02227
76	113.64777	113.26994	112.89210	112.51427	112.13643	111.75860	111.38076	111.00293	110.62509	110.24726	109.86942	109.49159
77	109.11375	108.73354	108.35332	107.97311	107.59289	107.21268	106.83247	106.45225	106.07204	105.69182	105.31161	104.93139
78	104.55118	104.16932	103.78746	103.40560	103.02374	102.64188	102.26002	101.87815	101.49629	101.11443	100.73257	100.35071
79	99.96885	99.58625	99.20365	98.82105	98.43845	98.05585	97.67325	97.29065	96.90805	96.52545	96.14285	95.76025
80	95.37765	94.99552	94.61339	94.23126	93.84913	93.46700	93.08488	92.70275	92.32062	91.93849	91.55636	91.17423
81	90.79210	90.41211	90.03212	89.65213	89.27214	88.89215	88.51216	88.13217	87.75218	87.37219	86.99220	86.61221
82	86.23222	85.85645	85.48067	85.10490	84.72913	84.35335	83.97758	83.60181	83.22603	82.85026	82.47449	82.09871
83	81.72294	81.35344	80.98394	80.61444	80.24494	79.87544	79.50595	79.13645	78.76695	78.39745	78.02795	77.65845
84	77.28895	76.92773	76.56650	76.20528	75.84405	75.48283	75.12160	74.76038	74.39915	74.03793	73.67670	73.31548
85	72.95425	72.60324	72.25223	71.90122	71.55021	71.19920	70.84820	70.49719	70.14618	69.79517	69.44416	69.09315
86	68.74214	68.40349	68.06484	67.72618	67.38753	67.04888	66.71023	66.37157	66.03292	65.69427	65.35562	65.01696
87	64.67831	64.35340	64.02848	63.70357	63.37865	63.05374	62.72883	62.40391	62.07900	61.75408	61.42917	61.10425
88	60.77934	60.46955	60.15975	59.84996	59.54017	59.23037	58.92058	58.61079	58.30099	57.99120	57.68141	57.37161
89	57.06182	56.76844	56.47506	56.18168	55.88829	55.59491	55.30153	55.00815	54.71477	54.42139	54.12800	53.83462
90	53.54124	53.26482	52.98841	52.71199	52.43558	52.15916	51.88275	51.60633	51.32991	51.05350	50.77708	50.50067
91	50.22425	49.96504	49.70583	49.44662	49.18741	48.92820	48.66900	48.40979	48.15058	47.89137	47.63216	47.37295
92	47.11374	46.87139	46.62903	46.38668	46.14432	45.90197	45.65962	45.41726	45.17491	44.93255	44.69020	44.44784
93	44.20549	43.97944	43.75339	43.52735	43.30130	43.07525	42.84920	42.62315	42.39710	42.17106	41.94501	41.71896
94	41.49291	41.28235	41.07178	40.86122	40.65065	40.44009	40.22953	40.01896	39.80840	39.59783	39.38727	39.17670
95	38.96614	38.77024	38.57435	38.37845	38.18255	37.98666	37.79076	37.59486	37.39897	37.20307	37.00717	36.81128
96	36.61538	36.43367	36.25195	36.07024	35.88853	35.70681	35.52510	35.34339	35.16167	34.97996	34.79825	34.61653
97	34.43482	34.26604	34.09726	33.92848	33.75969	33.59091	33.42213	33.25335	33.08457	32.91579	32.74700	32.57822
98	32.40944	32.25259	32.09574	31.93888	31.78203	31.62518	31.46833	31.31147	31.15462	30.99777	30.84092	30.68406
99	30.52721	30.38186	30.23650	30.09115	29.94580	29.80044	29.65509	29.50974	29.36438	29.21903	29.07368	28.92832
100	28.78297											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 25a: Present Value of Single Life Immediate Annuity with COLA - Healthy Members**  
(Present value of amount of \$1 monthly overpayment)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	238.03	238.00	237.96	237.93	237.90	237.86	237.83	237.80	237.76	237.73	237.69	237.66
16	237.63	237.59	237.56	237.52	237.49	237.45	237.42	237.38	237.35	237.31	237.27	237.24
17	237.20	237.17	237.13	237.10	237.06	237.02	236.99	236.95	236.91	236.88	236.84	236.81
18	236.77	236.73	236.69	236.66	236.62	236.58	236.54	236.51	236.47	236.43	236.39	236.36
19	236.32	236.28	236.24	236.20	236.16	236.12	236.08	236.04	236.00	235.97	235.93	235.89
20	235.85	235.81	235.77	235.72	235.68	235.64	235.60	235.56	235.52	235.48	235.44	235.39
21	235.35	235.31	235.27	235.22	235.18	235.14	235.09	235.05	235.01	234.96	234.92	234.87
22	234.83	234.78	234.74	234.69	234.65	234.60	234.55	234.51	234.46	234.42	234.37	234.32
23	234.28	234.23	234.18	234.13	234.08	234.03	233.98	233.93	233.89	233.84	233.79	233.74
24	233.69	233.64	233.59	233.53	233.48	233.43	233.38	233.33	233.28	233.22	233.17	233.12
25	233.07	233.01	232.96	232.90	232.85	232.80	232.74	232.69	232.63	232.58	232.52	232.47
26	232.41	232.35	232.30	232.24	232.18	232.12	232.07	232.01	231.95	231.89	231.84	231.78
27	231.72	231.66	231.60	231.54	231.48	231.42	231.36	231.30	231.24	231.18	231.12	231.06
28	230.99	230.93	230.87	230.80	230.74	230.68	230.61	230.55	230.49	230.42	230.36	230.30
29	230.23	230.16	230.10	230.03	229.96	229.90	229.83	229.76	229.70	229.63	229.56	229.50
30	229.43	229.36	229.29	229.22	229.15	229.08	229.01	228.94	228.87	228.80	228.73	228.66
31	228.59	228.51	228.44	228.37	228.29	228.22	228.14	228.07	228.00	227.92	227.85	227.77
32	227.70	227.62	227.55	227.47	227.39	227.31	227.23	227.16	227.08	227.00	226.92	226.85
33	226.77	226.69	226.61	226.52	226.44	226.36	226.28	226.20	226.12	226.03	225.95	225.87
34	225.79	225.70	225.62	225.53	225.45	225.36	225.27	225.19	225.10	225.02	224.93	224.84
35	224.76	224.67	224.58	224.49	224.40	224.31	224.22	224.13	224.04	223.95	223.86	223.77
36	223.68	223.58	223.49	223.39	223.30	223.20	223.11	223.01	222.92	222.82	222.73	222.63
37	222.54	222.44	222.34	222.24	222.14	222.04	221.94	221.84	221.74	221.64	221.54	221.44
38	221.34	221.24	221.13	221.03	220.92	220.82	220.71	220.61	220.50	220.40	220.29	220.19
39	220.09	219.98	219.87	219.76	219.65	219.54	219.43	219.32	219.21	219.10	218.99	218.88
40	218.77	218.65	218.53	218.42	218.30	218.19	218.07	217.96	217.84	217.73	217.61	217.49
41	217.38	217.26	217.14	217.02	216.89	216.77	216.65	216.53	216.41	216.29	216.17	216.04
42	215.92	215.80	215.67	215.54	215.41	215.29	215.16	215.03	214.90	214.78	214.65	214.52
43	214.39	214.26	214.13	213.99	213.86	213.73	213.59	213.46	213.33	213.19	213.06	212.93
44	212.79	212.65	212.51	212.37	212.23	212.09	211.95	211.81	211.67	211.53	211.39	211.25

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 25a: Present Value of Single Life Immediate Annuity with COLA - Healthy Members**  
(Present value of amount of \$1 monthly overpayment)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	211.11	210.96	210.82	210.67	210.52	210.38	210.23	210.08	209.94	209.79	209.65	209.50
46	209.35	209.20	209.05	208.89	208.74	208.59	208.43	208.28	208.13	207.97	207.82	207.67
47	207.51	207.35	207.19	207.03	206.87	206.71	206.55	206.39	206.23	206.07	205.91	205.75
48	205.59	205.42	205.25	205.09	204.92	204.75	204.58	204.41	204.25	204.08	203.91	203.74
49	203.57	203.40	203.22	203.05	202.87	202.69	202.52	202.34	202.17	201.99	201.81	201.64
50	201.46	201.28	201.10	200.93	200.75	200.57	200.39	200.21	200.04	199.86	199.68	199.50
51	199.32	199.14	198.96	198.78	198.60	198.42	198.24	198.06	197.88	197.70	197.52	197.34
52	197.16	196.97	196.78	196.59	196.40	196.21	196.03	195.84	195.65	195.46	195.27	195.08
53	194.90	194.70	194.50	194.31	194.11	193.91	193.72	193.52	193.32	193.13	192.93	192.73
54	192.54	192.33	192.13	191.92	191.72	191.51	191.31	191.10	190.90	190.69	190.49	190.28
55	190.08	189.87	189.66	189.45	189.24	189.03	188.82	188.61	188.40	188.19	187.98	187.77
56	187.56	187.34	187.12	186.90	186.68	186.46	186.24	186.03	185.81	185.59	185.37	185.15
57	184.93	184.70	184.48	184.25	184.02	183.79	183.57	183.34	183.11	182.88	182.66	182.43
58	182.20	181.96	181.73	181.49	181.25	181.02	180.78	180.54	180.31	180.07	179.83	179.60
59	179.36	179.11	178.87	178.62	178.37	178.13	177.88	177.63	177.39	177.14	176.90	176.65
60	176.40	176.15	175.89	175.63	175.38	175.12	174.87	174.61	174.35	174.10	173.84	173.59
61	173.33	173.06	172.80	172.53	172.27	172.00	171.73	171.47	171.20	170.94	170.67	170.41
62	170.14	169.86	169.59	169.31	169.04	168.76	168.48	168.21	167.93	167.66	167.38	167.11
63	166.83	166.54	166.26	165.97	165.69	165.40	165.11	164.83	164.54	164.26	163.97	163.68
64	163.40	163.10	162.81	162.51	162.21	161.92	161.62	161.33	161.03	160.73	160.44	160.14
65	159.85	159.54	159.23	158.93	158.62	158.32	158.01	157.70	157.40	157.09	156.79	156.48
66	156.17	155.86	155.54	155.23	154.91	154.60	154.28	153.97	153.65	153.33	153.02	152.70
67	152.39	152.06	151.74	151.41	151.09	150.76	150.44	150.11	149.79	149.46	149.14	148.81
68	148.49	148.15	147.82	147.49	147.15	146.82	146.48	146.15	145.82	145.48	145.15	144.82
69	144.48	144.14	143.80	143.45	143.11	142.77	142.43	142.09	141.74	141.40	141.06	140.72
70	140.38	140.03	139.68	139.33	138.98	138.63	138.28	137.93	137.58	137.23	136.88	136.53
71	136.18	135.82	135.46	135.11	134.75	134.39	134.04	133.68	133.32	132.97	132.61	132.25
72	131.90	131.53	131.17	130.81	130.44	130.08	129.72	129.35	128.99	128.63	128.26	127.90
73	127.54	127.17	126.80	126.43	126.06	125.69	125.32	124.95	124.58	124.21	123.84	123.47
74	123.11	122.73	122.36	121.98	121.61	121.23	120.86	120.49	120.11	119.74	119.36	118.99

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 25a: Present Value of Single Life Immediate Annuity with COLA - Healthy Members**  
(Present value of amount of \$1 monthly overpayment)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	118.61	118.24	117.86	117.48	117.10	116.72	116.34	115.97	115.59	115.21	114.83	114.45
76	114.07	113.69	113.31	112.93	112.55	112.17	111.79	111.40	111.02	110.64	110.26	109.88
77	109.50	109.11	108.73	108.35	107.96	107.58	107.19	106.81	106.43	106.04	105.66	105.28
78	104.89	104.51	104.12	103.74	103.35	102.97	102.58	102.20	101.81	101.42	101.04	100.65
79	100.27	99.88	99.50	99.11	98.73	98.34	97.95	97.57	97.18	96.80	96.41	96.03
80	95.64	95.26	94.87	94.49	94.10	93.72	93.33	92.94	92.56	92.17	91.79	91.40
81	91.02	90.64	90.25	89.87	89.49	89.11	88.72	88.34	87.96	87.58	87.19	86.81
82	86.43	86.05	85.67	85.29	84.91	84.54	84.16	83.78	83.40	83.02	82.64	82.27
83	81.89	81.52	81.14	80.77	80.40	80.03	79.66	79.28	78.91	78.54	78.17	77.80
84	77.42	77.06	76.70	76.33	75.97	75.60	75.24	74.88	74.51	74.15	73.78	73.42
85	73.06	72.70	72.35	71.99	71.64	71.29	70.93	70.58	70.23	69.87	69.52	69.16
86	68.81	68.47	68.13	67.78	67.44	67.10	66.76	66.41	66.07	65.73	65.39	65.05
87	64.70	64.38	64.05	63.72	63.39	63.06	62.73	62.40	62.07	61.74	61.41	61.09
88	60.76	60.44	60.13	59.81	59.50	59.19	58.87	58.56	58.24	57.93	57.61	57.30
89	56.99	56.69	56.39	56.09	55.79	55.50	55.20	54.90	54.60	54.30	54.01	53.71
90	53.41	53.13	52.85	52.57	52.29	52.01	51.73	51.45	51.16	50.88	50.60	50.32
91	50.04	49.78	49.52	49.25	48.99	48.73	48.47	48.20	47.94	47.68	47.41	47.15
92	46.89	46.64	46.40	46.15	45.91	45.66	45.42	45.17	44.93	44.68	44.44	44.19
93	43.95	43.72	43.49	43.27	43.04	42.81	42.58	42.35	42.13	41.90	41.67	41.44
94	41.22	41.00	40.79	40.58	40.37	40.16	39.95	39.74	39.52	39.31	39.10	38.89
95	38.68	38.48	38.29	38.09	37.90	37.70	37.50	37.31	37.11	36.92	36.72	36.53
96	36.33	36.15	35.97	35.79	35.61	35.42	35.24	35.06	34.88	34.70	34.52	34.34
97	34.16	33.99	33.82	33.65	33.49	33.32	33.15	32.98	32.81	32.65	32.48	32.31
98	32.14	31.99	31.83	31.68	31.52	31.37	31.21	31.05	30.90	30.74	30.59	30.43
99	30.28	30.13	29.99	29.84	29.70	29.56	29.41	29.27	29.12	28.98	28.84	28.69
100	28.55											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 25b: Present Value of Single Life Immediate Annuity with COLA - Disabled Members**  
(Present value of amount of \$1 monthly overpayment)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	223.93	223.83	223.73	223.63	223.53	223.43	223.33	223.23	223.13	223.04	222.94	222.84
16	222.74	222.65	222.57	222.49	222.40	222.32	222.24	222.15	222.07	221.99	221.90	221.82
17	221.74	221.67	221.61	221.54	221.47	221.41	221.34	221.27	221.21	221.14	221.07	221.01
18	220.94	220.87	220.81	220.75	220.68	220.62	220.55	220.49	220.42	220.36	220.29	220.23
19	220.16	220.09	220.02	219.95	219.88	219.81	219.74	219.67	219.60	219.53	219.46	219.39
20	219.32	219.24	219.16	219.09	219.01	218.93	218.85	218.78	218.70	218.62	218.54	218.47
21	218.39	218.30	218.22	218.13	218.05	217.96	217.87	217.79	217.70	217.62	217.53	217.45
22	217.36	217.27	217.17	217.08	216.98	216.89	216.80	216.70	216.61	216.51	216.42	216.33
23	216.23	216.13	216.03	215.93	215.83	215.72	215.62	215.52	215.42	215.32	215.22	215.12
24	215.01	214.91	214.80	214.70	214.59	214.48	214.38	214.27	214.16	214.06	213.95	213.84
25	213.74	213.63	213.52	213.41	213.30	213.18	213.07	212.96	212.85	212.74	212.63	212.52
26	212.41	212.30	212.18	212.07	211.96	211.84	211.73	211.61	211.50	211.38	211.27	211.16
27	211.04	210.92	210.81	210.69	210.57	210.45	210.33	210.22	210.10	209.98	209.86	209.74
28	209.63	209.50	209.38	209.26	209.14	209.01	208.89	208.77	208.65	208.52	208.40	208.28
29	208.16	208.03	207.91	207.78	207.65	207.53	207.40	207.27	207.15	207.02	206.89	206.77
30	206.64	206.51	206.38	206.25	206.12	205.98	205.85	205.72	205.59	205.46	205.33	205.20
31	205.07	204.93	204.80	204.66	204.53	204.39	204.26	204.12	203.98	203.85	203.71	203.58
32	203.44	203.30	203.16	203.02	202.88	202.74	202.60	202.46	202.32	202.18	202.04	201.90
33	201.76	201.62	201.47	201.33	201.19	201.04	200.90	200.75	200.61	200.46	200.32	200.17
34	200.03	199.88	199.73	199.58	199.43	199.28	199.13	198.99	198.84	198.69	198.54	198.39
35	198.24	198.09	197.93	197.78	197.63	197.47	197.32	197.17	197.01	196.86	196.71	196.55
36	196.40	196.24	196.08	195.93	195.77	195.61	195.45	195.29	195.14	194.98	194.82	194.66
37	194.50	194.34	194.18	194.02	193.86	193.69	193.53	193.37	193.21	193.05	192.88	192.72
38	192.56	192.39	192.23	192.06	191.90	191.73	191.56	191.40	191.23	191.06	190.90	190.73
39	190.57	190.40	190.23	190.06	189.89	189.72	189.55	189.38	189.21	189.04	188.87	188.70
40	188.53	188.36	188.19	188.01	187.84	187.67	187.50	187.32	187.15	186.98	186.81	186.63
41	186.46	186.29	186.11	185.94	185.76	185.59	185.41	185.24	185.06	184.89	184.71	184.54
42	184.36	184.19	184.01	183.84	183.66	183.48	183.31	183.13	182.95	182.78	182.60	182.43
43	182.25	182.07	181.90	181.72	181.54	181.36	181.19	181.01	180.83	180.66	180.48	180.30
44	180.13	179.95	179.77	179.60	179.42	179.24	179.06	178.89	178.71	178.53	178.36	178.18

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 25b: Present Value of Single Life Immediate Annuity with COLA - Disabled Members**  
(Present value of amount of \$1 monthly overpayment)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	178.00	177.83	177.65	177.48	177.30	177.12	176.95	176.77	176.60	176.42	176.24	176.07
46	175.89	175.72	175.54	175.37	175.20	175.02	174.85	174.67	174.50	174.32	174.15	173.97
47	173.80	173.63	173.46	173.28	173.11	172.94	172.77	172.60	172.43	172.25	172.08	171.91
48	171.74	171.57	171.40	171.23	171.06	170.89	170.72	170.56	170.39	170.22	170.05	169.88
49	169.71	169.54	169.38	169.21	169.04	168.88	168.71	168.54	168.38	168.21	168.04	167.88
50	167.71	167.54	167.37	167.20	167.04	166.87	166.70	166.53	166.36	166.19	166.02	165.86
51	165.69	165.52	165.35	165.18	165.01	164.84	164.67	164.49	164.32	164.15	163.98	163.81
52	163.64	163.47	163.30	163.12	162.95	162.78	162.61	162.43	162.26	162.09	161.92	161.74
53	161.57	161.39	161.22	161.04	160.87	160.69	160.52	160.34	160.16	159.99	159.81	159.64
54	159.46	159.28	159.10	158.92	158.74	158.56	158.38	158.21	158.03	157.85	157.67	157.49
55	157.31	157.12	156.94	156.75	156.57	156.38	156.20	156.02	155.83	155.65	155.46	155.28
56	155.09	154.90	154.71	154.52	154.33	154.14	153.95	153.76	153.57	153.38	153.19	153.00
57	152.80	152.61	152.41	152.21	152.01	151.81	151.62	151.42	151.22	151.02	150.82	150.63
58	150.43	150.22	150.01	149.81	149.60	149.40	149.19	148.98	148.78	148.57	148.37	148.16
59	147.95	147.74	147.52	147.31	147.09	146.88	146.67	146.45	146.24	146.02	145.81	145.59
60	145.38	145.15	144.93	144.71	144.48	144.26	144.04	143.81	143.59	143.37	143.14	142.92
61	142.70	142.47	142.23	142.00	141.77	141.54	141.31	141.07	140.84	140.61	140.38	140.15
62	139.92	139.68	139.43	139.19	138.95	138.71	138.47	138.23	137.99	137.75	137.51	137.27
63	137.03	136.78	136.54	136.29	136.04	135.79	135.54	135.29	135.05	134.80	134.55	134.30
64	134.05	133.80	133.54	133.29	133.03	132.77	132.52	132.26	132.01	131.75	131.49	131.24
65	130.98	130.72	130.46	130.19	129.93	129.67	129.40	129.14	128.88	128.61	128.35	128.09
66	127.82	127.55	127.28	127.01	126.74	126.47	126.20	125.93	125.66	125.39	125.12	124.85
67	124.58	124.30	124.03	123.75	123.47	123.20	122.92	122.65	122.37	122.09	121.82	121.54
68	121.26	120.98	120.70	120.42	120.13	119.85	119.57	119.29	119.00	118.72	118.44	118.16
69	117.88	117.59	117.30	117.01	116.72	116.44	116.15	115.86	115.57	115.28	115.00	114.71
70	114.42	114.13	113.84	113.54	113.25	112.96	112.66	112.37	112.08	111.79	111.49	111.20
71	110.91	110.61	110.31	110.01	109.72	109.42	109.12	108.82	108.53	108.23	107.93	107.63
72	107.34	107.04	106.73	106.43	106.13	105.83	105.53	105.23	104.93	104.63	104.32	104.02
73	103.72	103.42	103.11	102.81	102.50	102.20	101.90	101.59	101.29	100.98	100.68	100.37
74	100.07	99.76	99.46	99.15	98.85	98.54	98.23	97.93	97.62	97.31	97.01	96.70

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2022**

**Table 25b: Present Value of Single Life Immediate Annuity with COLA - Disabled Members**  
(Present value of amount of \$1 monthly overpayment)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	96.40	96.09	95.78	95.47	95.17	94.86	94.55	94.24	93.94	93.63	93.32	93.02
76	92.71	92.40	92.09	91.79	91.48	91.17	90.86	90.55	90.25	89.94	89.63	89.32
77	89.02	88.71	88.40	88.09	87.79	87.48	87.17	86.87	86.56	86.25	85.94	85.64
78	85.33	85.02	84.72	84.41	84.10	83.80	83.49	83.19	82.88	82.57	82.27	81.96
79	81.66	81.35	81.05	80.74	80.44	80.14	79.83	79.53	79.23	78.92	78.62	78.32
80	78.01	77.71	77.41	77.11	76.82	76.52	76.22	75.92	75.62	75.32	75.02	74.72
81	74.42	74.13	73.83	73.54	73.24	72.95	72.66	72.36	72.07	71.77	71.48	71.19
82	70.89	70.60	70.32	70.03	69.74	69.46	69.17	68.88	68.59	68.31	68.02	67.73
83	67.45	67.17	66.89	66.61	66.33	66.05	65.77	65.49	65.21	64.93	64.65	64.37
84	64.09	63.82	63.55	63.28	63.01	62.74	62.47	62.20	61.93	61.66	61.39	61.12
85	60.85	60.59	60.33	60.07	59.80	59.54	59.28	59.02	58.76	58.50	58.24	57.98
86	57.71	57.46	57.21	56.96	56.70	56.45	56.20	55.95	55.69	55.44	55.19	54.94
87	54.68	54.44	54.20	53.96	53.72	53.48	53.23	52.99	52.75	52.51	52.27	52.03
88	51.79	51.56	51.33	51.10	50.87	50.64	50.41	50.18	49.95	49.72	49.49	49.26
89	49.03	48.81	48.59	48.37	48.15	47.93	47.71	47.50	47.28	47.06	46.84	46.62
90	46.40	46.19	45.99	45.78	45.57	45.36	45.15	44.95	44.74	44.53	44.32	44.12
91	43.91	43.71	43.51	43.31	43.11	42.92	42.72	42.52	42.32	42.12	41.93	41.73
92	41.53	41.34	41.15	40.96	40.77	40.59	40.40	40.21	40.02	39.83	39.64	39.45
93	39.26	39.08	38.90	38.72	38.54	38.36	38.18	38.00	37.82	37.64	37.46	37.28
94	37.10	36.92	36.75	36.58	36.41	36.24	36.06	35.89	35.72	35.55	35.37	35.20
95	35.03	34.87	34.70	34.54	34.38	34.21	34.05	33.88	33.72	33.56	33.39	33.23
96	33.06	32.91	32.75	32.60	32.44	32.29	32.13	31.98	31.82	31.67	31.51	31.36
97	31.20	31.05	30.91	30.76	30.61	30.47	30.32	30.17	30.03	29.88	29.73	29.59
98	29.44	29.30	29.17	29.03	28.89	28.76	28.62	28.48	28.35	28.21	28.07	27.94
99	27.80	27.67	27.55	27.42	27.29	27.17	27.04	26.92	26.79	26.66	26.54	26.41
100	26.29											