

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**Projected Value of Contributions and Account Balances - Healthy and Disabled Members**  
 (Assumes an Annual Interest Credit of 7.75% 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	1.08	1.08	21	52.76	4.79
2	2.24	1.16	22	57.93	5.17
3	3.49	1.25	23	63.49	5.57
4	4.84	1.35	24	69.49	6.00
5	6.29	1.45	25	75.95	6.46
6	7.85	1.56	26	82.92	6.96
7	9.54	1.69	27	90.42	7.50
8	11.36	1.82	28	98.51	8.09
9	13.32	1.96	29	107.22	8.71
10	15.43	2.11	30	116.60	9.39
11	17.70	2.27	31	126.72	10.11
12	20.15	2.45	32	137.62	10.90
13	22.79	2.64	33	149.36	11.74
14	25.63	2.84	34	162.01	12.65
15	28.69	3.06	35	175.65	13.63
16	31.99	3.30	36	190.34	14.69
17	35.55	3.56	37	206.16	15.83
18	39.38	3.83	38	223.22	17.06
19	43.51	4.13	39	241.60	18.38
20	47.96	4.45	40	261.40	19.80

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
 Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA

**Average Remaining Life Expectancy of Non-Disabled PERS Members Retiring in 2014**

Age	Weighted Average	State and Local Government Members				School District Members	
		General Service		Police & Fire		Male	Female
		Male	Female	Male	Female		
50	36.4	35.6	36.2	35.6	36.2	36.3	38.2
51	35.4	34.6	35.2	34.6	35.2	35.3	37.2
52	34.4	33.5	34.2	33.5	34.2	34.3	36.2
53	33.4	32.5	33.2	32.5	33.2	33.2	35.2
54	32.4	31.5	32.2	31.5	32.2	32.2	34.2
55	31.4	30.5	31.2	30.5	31.2	31.2	33.2
56	30.4	29.5	30.3	29.5	30.3	30.2	32.2
57	29.4	28.5	29.3	28.5	29.3	29.1	31.2
58	28.4	27.5	28.4	27.5	28.4	28.1	30.3
59	27.4	26.5	27.4	26.5	27.4	27.1	29.3
60	26.5	25.5	26.5	25.5	26.5	26.2	28.4
61	25.5	24.5	25.5	24.5	25.5	25.2	27.4
62	24.6	23.6	24.6	23.6	24.6	24.2	26.5
63	23.6	22.6	23.7	22.6	23.7	23.3	25.5
64	22.7	21.7	22.8	21.7	22.8	22.3	24.6
65	21.8	20.8	21.9	20.8	21.9	21.4	23.7
66	20.9	19.9	21.1	19.9	21.1	20.5	22.8
67	20.0	19.0	20.2	19.0	20.2	19.6	21.9
68	19.2	18.1	19.4	18.1	19.4	18.7	21.1
69	18.3	17.3	18.5	17.3	18.5	17.9	20.2
70	17.5	16.5	17.7	16.5	17.7	17.0	19.4
71	16.7	15.7	16.9	15.7	16.9	16.2	18.5
72	15.9	14.9	16.2	14.9	16.2	15.4	17.7
73	15.1	14.1	15.4	14.1	15.4	14.6	16.9
74	14.4	13.3	14.6	13.3	14.6	13.8	16.2
75	13.6	12.6	13.9	12.6	13.9	13.1	15.4
76	12.9	11.8	13.2	11.8	13.2	12.4	14.6
77	12.2	11.1	12.5	11.1	12.5	11.6	13.9
78	11.5	10.4	11.8	10.4	11.8	10.9	13.2
79	10.8	9.8	11.1	9.8	11.1	10.3	12.5
80	10.2	9.2	10.5	9.2	10.5	9.6	11.8

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**Average Remaining Life Expectancy of Disabled PERS Members Retiring in 2014**

Age	Weighted Average	Disabled	
		Male	Female
50	24.9	23.2	26.4
51	24.2	22.6	25.6
52	23.6	22.1	24.9
53	22.9	21.5	24.2
54	22.3	21.0	23.5
55	21.7	20.4	22.9
56	21.1	19.9	22.2
57	20.5	19.4	21.5
58	19.9	18.9	20.9
59	19.4	18.3	20.3
60	18.8	17.8	19.6
61	18.2	17.3	19.0
62	17.6	16.8	18.4
63	17.1	16.3	17.8
64	16.5	15.8	17.2
65	16.0	15.3	16.6
66	15.4	14.8	16.0
67	14.9	14.3	15.5
68	14.4	13.8	14.9
69	13.8	13.3	14.3
70	13.3	12.8	13.8
71	12.8	12.3	13.3
72	12.3	11.8	12.7
73	11.8	11.4	12.2
74	11.3	10.9	11.7
75	10.9	10.5	11.2
76	10.4	10.0	10.8
77	10.0	9.6	10.3
78	9.5	9.2	9.9
79	9.1	8.7	9.4
80	8.7	8.3	9.0

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	30+ years					25 years	25+ years
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	0.600	1.000	1.000	N/A	N/A	0.400	0.760	
	1			1.000	0.607	1.000	1.000			0.403	0.767	
	2			1.000	0.613	1.000	1.000			0.407	0.773	
	3			1.000	0.620	1.000	1.000			0.410	0.780	
	4			1.000	0.627	1.000	1.000			0.413	0.787	
	5			1.000	0.633	1.000	1.000			0.417	0.793	
	6			1.000	0.640	1.000	1.000			0.420	0.800	
	7			1.000	0.647	1.000	1.000			0.423	0.807	
	8			1.000	0.653	1.000	1.000			0.427	0.813	
	9			1.000	0.660	1.000	1.000			0.430	0.820	
	10			1.000	0.667	1.000	1.000			0.433	0.827	
	11			1.000	0.673	1.000	1.000			0.437	0.833	
51	0	N/A	N/A	1.000	0.680	1.000	1.000	N/A	N/A	0.440	0.840	
	1			1.000	0.687	1.000	1.000			0.443	0.847	
	2			1.000	0.693	1.000	1.000			0.447	0.853	
	3			1.000	0.700	1.000	1.000			0.450	0.860	
	4			1.000	0.707	1.000	1.000			0.453	0.867	
	5			1.000	0.713	1.000	1.000			0.457	0.873	
	6			1.000	0.720	1.000	1.000			0.460	0.880	
	7			1.000	0.727	1.000	1.000			0.463	0.887	
	8			1.000	0.733	1.000	1.000			0.467	0.893	
	9			1.000	0.740	1.000	1.000			0.470	0.900	
	10			1.000	0.747	1.000	1.000			0.473	0.907	
	11			1.000	0.753	1.000	1.000			0.477	0.913	
52	0	N/A	N/A	1.000	0.760	1.000	1.000	N/A	N/A	0.480	0.920	
	1			1.000	0.767	1.000	1.000			0.483	0.927	
	2			1.000	0.773	1.000	1.000			0.487	0.933	
	3			1.000	0.780	1.000	1.000			0.490	0.940	
	4			1.000	0.787	1.000	1.000			0.493	0.947	
	5			1.000	0.793	1.000	1.000			0.497	0.953	
	6			1.000	0.800	1.000	1.000			0.500	0.960	
	7			1.000	0.807	1.000	1.000			0.503	0.967	
	8			1.000	0.813	1.000	1.000			0.507	0.973	
	9			1.000	0.820	1.000	1.000			0.510	0.980	
	10			1.000	0.827	1.000	1.000			0.513	0.987	
	11			1.000	0.833	1.000	1.000			0.517	0.993	
53	0	N/A	N/A	1.000	0.840	1.000	1.000	N/A	N/A	0.520	1.000	
	1			1.000	0.847	1.000	1.000			0.523	1.000	
	2			1.000	0.853	1.000	1.000			0.527	1.000	
	3			1.000	0.860	1.000	1.000			0.530	1.000	
	4			1.000	0.867	1.000	1.000			0.533	1.000	
	5			1.000	0.873	1.000	1.000			0.537	1.000	
	6			1.000	0.880	1.000	1.000			0.540	1.000	
	7			1.000	0.887	1.000	1.000			0.543	1.000	
	8			1.000	0.893	1.000	1.000			0.547	1.000	
	9			1.000	0.900	1.000	1.000			0.550	1.000	
	10			1.000	0.907	1.000	1.000			0.553	1.000	
	11			1.000	0.913	1.000	1.000			0.557	1.000	
54	0	N/A	N/A	1.000	0.920	1.000	1.000	N/A	N/A	0.560	1.000	
	1			1.000	0.927	1.000	1.000			0.563	1.000	
	2			1.000	0.933	1.000	1.000			0.567	1.000	
	3			1.000	0.940	1.000	1.000			0.570	1.000	
	4			1.000	0.947	1.000	1.000			0.573	1.000	
	5			1.000	0.953	1.000	1.000			0.577	1.000	
	6			1.000	0.960	1.000	1.000			0.580	1.000	
	7			1.000	0.967	1.000	1.000			0.583	1.000	
	8			1.000	0.973	1.000	1.000			0.587	1.000	
	9			1.000	0.980	1.000	1.000			0.590	1.000	
	10			1.000	0.987	1.000	1.000			0.593	1.000	
	11			1.000	0.993	1.000	1.000			0.597	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	
		Tier 1	Tier 2		25 years	30+ years					25 years	25+ years
55	0	0.760	0.600	1.000	1.000	1.000	1.000	0.400	0.760	0.600	1.000	
	1	0.767	0.607	1.000	1.000	1.000	1.000	0.403	0.767	0.607	1.000	
	2	0.773	0.613	1.000	1.000	1.000	1.000	0.407	0.773	0.613	1.000	
	3	0.780	0.620	1.000	1.000	1.000	1.000	0.410	0.780	0.620	1.000	
	4	0.787	0.627	1.000	1.000	1.000	1.000	0.413	0.787	0.627	1.000	
	5	0.793	0.633	1.000	1.000	1.000	1.000	0.417	0.793	0.633	1.000	
	6	0.800	0.640	1.000	1.000	1.000	1.000	0.420	0.800	0.640	1.000	
	7	0.807	0.647	1.000	1.000	1.000	1.000	0.423	0.807	0.647	1.000	
	8	0.813	0.653	1.000	1.000	1.000	1.000	0.427	0.813	0.653	1.000	
	9	0.820	0.660	1.000	1.000	1.000	1.000	0.430	0.820	0.660	1.000	
	10	0.827	0.667	1.000	1.000	1.000	1.000	0.433	0.827	0.667	1.000	
	11	0.833	0.673	1.000	1.000	1.000	1.000	0.437	0.833	0.673	1.000	
56	0	0.840	0.680	1.000	1.000	1.000	1.000	0.440	0.840	0.680	1.000	
	1	0.847	0.687	1.000	1.000	1.000	1.000	0.443	0.847	0.687	1.000	
	2	0.853	0.693	1.000	1.000	1.000	1.000	0.447	0.853	0.693	1.000	
	3	0.860	0.700	1.000	1.000	1.000	1.000	0.450	0.860	0.700	1.000	
	4	0.867	0.707	1.000	1.000	1.000	1.000	0.453	0.867	0.707	1.000	
	5	0.873	0.713	1.000	1.000	1.000	1.000	0.457	0.873	0.713	1.000	
	6	0.880	0.720	1.000	1.000	1.000	1.000	0.460	0.880	0.720	1.000	
	7	0.887	0.727	1.000	1.000	1.000	1.000	0.463	0.887	0.727	1.000	
	8	0.893	0.733	1.000	1.000	1.000	1.000	0.467	0.893	0.733	1.000	
	9	0.900	0.740	1.000	1.000	1.000	1.000	0.470	0.900	0.740	1.000	
	10	0.907	0.747	1.000	1.000	1.000	1.000	0.473	0.907	0.747	1.000	
	11	0.913	0.753	1.000	1.000	1.000	1.000	0.477	0.913	0.753	1.000	
57	0	0.920	0.760	1.000	1.000	1.000	1.000	0.480	0.920	0.760	1.000	
	1	0.927	0.767	1.000	1.000	1.000	1.000	0.483	0.927	0.767	1.000	
	2	0.933	0.773	1.000	1.000	1.000	1.000	0.487	0.933	0.773	1.000	
	3	0.940	0.780	1.000	1.000	1.000	1.000	0.490	0.940	0.780	1.000	
	4	0.947	0.787	1.000	1.000	1.000	1.000	0.493	0.947	0.787	1.000	
	5	0.953	0.793	1.000	1.000	1.000	1.000	0.497	0.953	0.793	1.000	
	6	0.960	0.800	1.000	1.000	1.000	1.000	0.500	0.960	0.800	1.000	
	7	0.967	0.807	1.000	1.000	1.000	1.000	0.503	0.967	0.807	1.000	
	8	0.973	0.813	1.000	1.000	1.000	1.000	0.507	0.973	0.813	1.000	
	9	0.980	0.820	1.000	1.000	1.000	1.000	0.510	0.980	0.820	1.000	
	10	0.987	0.827	1.000	1.000	1.000	1.000	0.513	0.987	0.827	1.000	
	11	0.993	0.833	1.000	1.000	1.000	1.000	0.517	0.993	0.833	1.000	
58	0	1.000	0.840	1.000	1.000	1.000	1.000	0.520	1.000	0.840	1.000	
	1	1.000	0.847	1.000	1.000	1.000	1.000	0.523	1.000	0.847	1.000	
	2	1.000	0.853	1.000	1.000	1.000	1.000	0.527	1.000	0.853	1.000	
	3	1.000	0.860	1.000	1.000	1.000	1.000	0.530	1.000	0.860	1.000	
	4	1.000	0.867	1.000	1.000	1.000	1.000	0.533	1.000	0.867	1.000	
	5	1.000	0.873	1.000	1.000	1.000	1.000	0.537	1.000	0.873	1.000	
	6	1.000	0.880	1.000	1.000	1.000	1.000	0.540	1.000	0.880	1.000	
	7	1.000	0.887	1.000	1.000	1.000	1.000	0.543	1.000	0.887	1.000	
	8	1.000	0.893	1.000	1.000	1.000	1.000	0.547	1.000	0.893	1.000	
	9	1.000	0.900	1.000	1.000	1.000	1.000	0.550	1.000	0.900	1.000	
	10	1.000	0.907	1.000	1.000	1.000	1.000	0.553	1.000	0.907	1.000	
	11	1.000	0.913	1.000	1.000	1.000	1.000	0.557	1.000	0.913	1.000	
59	0	1.000	0.920	1.000	1.000	1.000	1.000	0.560	1.000	0.920	1.000	
	1	1.000	0.927	1.000	1.000	1.000	1.000	0.563	1.000	0.927	1.000	
	2	1.000	0.933	1.000	1.000	1.000	1.000	0.567	1.000	0.933	1.000	
	3	1.000	0.940	1.000	1.000	1.000	1.000	0.570	1.000	0.940	1.000	
	4	1.000	0.947	1.000	1.000	1.000	1.000	0.573	1.000	0.947	1.000	
	5	1.000	0.953	1.000	1.000	1.000	1.000	0.577	1.000	0.953	1.000	
	6	1.000	0.960	1.000	1.000	1.000	1.000	0.580	1.000	0.960	1.000	
	7	1.000	0.967	1.000	1.000	1.000	1.000	0.583	1.000	0.967	1.000	
	8	1.000	0.973	1.000	1.000	1.000	1.000	0.587	1.000	0.973	1.000	
	9	1.000	0.980	1.000	1.000	1.000	1.000	0.590	1.000	0.980	1.000	
	10	1.000	0.987	1.000	1.000	1.000	1.000	0.593	1.000	0.987	1.000	
	11	1.000	0.993	1.000	1.000	1.000	1.000	0.597	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, 2014 - Revised May 2015 for COLA**

**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									
60	0	1.000	1.000	1.000	1.000	1.000	1.000	0.600	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.607	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.613	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.620	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.627	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.633	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.640	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.647	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.653	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.660	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.667	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.673	1.000	1.000	1.000	
61	0	1.000	1.000	1.000	1.000	1.000	1.000	0.680	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.687	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.693	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.700	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.707	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.713	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.720	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.727	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.733	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.740	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.747	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.753	1.000	1.000	1.000	
62	0	1.000	1.000	1.000	1.000	1.000	1.000	0.760	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.767	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.773	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.780	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.787	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.793	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.800	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.807	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.813	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.820	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.827	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.833	1.000	1.000	1.000	
63	0	1.000	1.000	1.000	1.000	1.000	1.000	0.840	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.847	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.853	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.860	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.867	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.873	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.880	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	0.907	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.913	1.000	1.000	1.000	
64	0	1.000	1.000	1.000	1.000	1.000	1.000	0.920	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.927	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.933	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.940	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.947	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.953	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.960	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.967	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	0.987	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, 2014 - Revised May 2015 for COLA**

**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	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25
16	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.26	6.26	6.26	6.26	6.26	6.26
17	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26
18	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26
19	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.27	6.27	6.27	6.27	6.27	6.27
20	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27
21	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.28	6.28	6.28	6.28	6.28	6.28
22	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.29	6.29	6.29	6.29	6.29	6.29
23	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29
24	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.30	6.30	6.30	6.30	6.30	6.30
25	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.31	6.31	6.31	6.31	6.31	6.31
26	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31
27	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.32	6.32	6.32	6.32	6.32	6.32
28	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.33	6.33	6.33	6.33	6.33	6.33
29	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.34	6.34	6.34	6.34	6.34	6.34
30	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.35	6.35	6.35	6.35	6.35	6.35
31	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.36	6.36	6.36	6.36	6.36	6.36
32	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.37	6.37	6.37	6.37	6.37	6.37
33	6.37	6.37	6.37	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.39	6.39	6.39
34	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.40	6.40	6.40	6.40	6.40	6.40
35	6.40	6.40	6.40	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.42	6.42	6.42
36	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.43	6.43	6.43	6.43	6.43	6.43
37	6.43	6.43	6.43	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.45	6.45	6.45
38	6.45	6.45	6.45	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.47	6.47	6.47
39	6.47	6.47	6.47	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.49	6.49	6.49
40	6.49	6.49	6.49	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.51	6.51	6.51
41	6.51	6.51	6.51	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.53	6.53	6.53
42	6.53	6.53	6.54	6.54	6.54	6.54	6.54	6.55	6.55	6.55	6.55	6.56	6.56
43	6.56	6.56	6.56	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.58	6.58	6.58
44	6.58	6.58	6.59	6.59	6.59	6.59	6.59	6.60	6.60	6.60	6.60	6.61	6.61



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	6.61	6.61	6.62	6.62	6.62	6.62	6.63	6.63	6.63	6.63	6.64	6.64
46	6.64	6.64	6.65	6.65	6.65	6.66	6.66	6.66	6.67	6.67	6.67	6.68
47	6.68	6.68	6.69	6.69	6.69	6.69	6.70	6.70	6.70	6.70	6.71	6.71
48	6.71	6.71	6.72	6.72	6.72	6.73	6.73	6.73	6.74	6.74	6.74	6.75
49	6.75	6.75	6.76	6.76	6.76	6.77	6.77	6.77	6.78	6.78	6.78	6.79
50	6.79	6.79	6.80	6.80	6.81	6.81	6.82	6.82	6.82	6.83	6.83	6.84
51	6.84	6.84	6.85	6.85	6.85	6.86	6.86	6.86	6.87	6.87	6.87	6.88
52	6.88	6.89	6.89	6.90	6.90	6.91	6.91	6.92	6.92	6.93	6.93	6.94
53	6.94	6.94	6.95	6.95	6.96	6.96	6.97	6.97	6.97	6.98	6.98	6.99
54	6.99	7.00	7.00	7.01	7.01	7.02	7.02	7.03	7.03	7.04	7.04	7.05
55	7.05	7.06	7.06	7.07	7.07	7.08	7.08	7.09	7.09	7.10	7.10	7.11
56	7.11	7.12	7.12	7.13	7.13	7.14	7.14	7.15	7.15	7.16	7.16	7.17
57	7.17	7.18	7.18	7.19	7.19	7.20	7.21	7.21	7.22	7.22	7.23	7.23
58	7.24	7.25	7.25	7.26	7.27	7.27	7.28	7.29	7.29	7.30	7.31	7.31
59	7.32	7.33	7.33	7.34	7.34	7.35	7.36	7.36	7.37	7.37	7.38	7.38
60	7.39	7.40	7.41	7.41	7.42	7.43	7.44	7.44	7.45	7.46	7.47	7.47
61	7.48	7.49	7.50	7.50	7.51	7.52	7.53	7.53	7.54	7.55	7.56	7.56
62	7.57	7.58	7.59	7.59	7.60	7.61	7.62	7.62	7.63	7.64	7.65	7.65
63	7.66	7.67	7.68	7.69	7.69	7.70	7.71	7.72	7.73	7.74	7.74	7.75
64	7.76	7.77	7.78	7.79	7.80	7.81	7.82	7.82	7.83	7.84	7.85	7.86
65	7.87	7.88	7.89	7.90	7.91	7.92	7.93	7.94	7.95	7.96	7.97	7.98
66	7.99	8.00	8.01	8.02	8.03	8.04	8.05	8.06	8.07	8.08	8.09	8.10
67	8.11	8.12	8.13	8.15	8.16	8.17	8.18	8.19	8.20	8.22	8.23	8.24
68	8.25	8.26	8.27	8.29	8.30	8.31	8.32	8.33	8.34	8.36	8.37	8.38
69	8.39	8.40	8.42	8.43	8.44	8.45	8.47	8.48	8.49	8.50	8.52	8.53
70	8.54	8.55	8.57	8.58	8.59	8.61	8.62	8.63	8.65	8.66	8.67	8.69
71	8.70	8.71	8.73	8.74	8.76	8.77	8.79	8.80	8.81	8.83	8.84	8.86
72	8.87	8.89	8.90	8.92	8.93	8.95	8.96	8.98	8.99	9.01	9.02	9.04
73	9.05	9.07	9.08	9.10	9.12	9.13	9.15	9.17	9.18	9.20	9.22	9.23
74	9.25	9.27	9.29	9.30	9.32	9.34	9.36	9.37	9.39	9.41	9.43	9.44

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	9.46	9.48	9.50	9.52	9.53	9.55	9.57	9.59	9.61	9.63	9.64	9.66
76	9.68	9.70	9.72	9.74	9.76	9.78	9.80	9.82	9.84	9.86	9.88	9.90
77	9.92	9.94	9.96	9.99	10.01	10.03	10.05	10.07	10.09	10.12	10.14	10.16
78	10.18	10.20	10.23	10.25	10.27	10.29	10.32	10.34	10.36	10.38	10.41	10.43
79	10.45	10.47	10.50	10.52	10.54	10.57	10.59	10.61	10.64	10.66	10.68	10.71
80	10.73	10.76	10.78	10.81	10.83	10.86	10.88	10.91	10.93	10.96	10.98	11.01
81	11.03	11.06	11.09	11.11	11.14	11.17	11.20	11.22	11.25	11.28	11.31	11.33
82	11.36	11.39	11.42	11.45	11.47	11.50	11.53	11.56	11.59	11.62	11.64	11.67
83	11.70	11.73	11.76	11.79	11.82	11.85	11.88	11.91	11.94	11.97	12.00	12.03
84	12.06	12.09	12.12	12.15	12.18	12.21	12.25	12.28	12.31	12.34	12.37	12.40
85	12.43	12.46	12.50	12.53	12.56	12.59	12.63	12.66	12.69	12.72	12.76	12.79
86	12.82	12.86	12.89	12.93	12.96	13.00	13.03	13.07	13.10	13.14	13.17	13.21
87	13.24	13.28	13.32	13.35	13.39	13.43	13.47	13.50	13.54	13.58	13.62	13.65
88	13.69	13.73	13.77	13.81	13.85	13.89	13.93	13.96	14.00	14.04	14.08	14.12
89	14.16	14.20	14.24	14.28	14.31	14.35	14.39	14.43	14.47	14.51	14.54	14.58
90	14.62	14.66	14.70	14.75	14.79	14.83	14.87	14.91	14.95	15.00	15.04	15.08
91	15.12	15.16	15.21	15.25	15.29	15.33	15.38	15.42	15.46	15.50	15.55	15.59
92	15.63	15.68	15.72	15.77	15.81	15.86	15.91	15.95	16.00	16.04	16.09	16.13
93	16.18	16.23	16.27	16.32	16.36	16.41	16.45	16.50	16.54	16.59	16.63	16.68
94	16.72	16.76	16.81	16.85	16.89	16.93	16.98	17.02	17.06	17.10	17.15	17.19
95	17.23	17.28	17.32	17.37	17.42	17.46	17.51	17.56	17.60	17.65	17.70	17.74
96	17.79	17.84	17.89	17.93	17.98	18.03	18.08	18.12	18.17	18.22	18.27	18.31
97	18.36	18.41	18.45	18.50	18.54	18.59	18.64	18.68	18.73	18.77	18.82	18.86
98	18.91	18.96	19.00	19.05	19.09	19.14	19.19	19.23	19.28	19.32	19.37	19.41
99	19.46	19.50	19.54	19.59	19.63	19.67	19.71	19.75	19.79	19.84	19.88	19.92
100	19.96											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	6.78	6.78	6.78	6.78	6.78	6.78	6.79	6.79	6.79	6.79	6.79	6.79
16	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79
17	6.79	6.79	6.79	6.79	6.79	6.79	6.80	6.80	6.80	6.80	6.80	6.80
18	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80
19	6.80	6.80	6.80	6.80	6.80	6.80	6.81	6.81	6.81	6.81	6.81	6.81
20	6.81	6.81	6.81	6.81	6.81	6.81	6.82	6.82	6.82	6.82	6.82	6.82
21	6.82	6.82	6.82	6.82	6.82	6.82	6.83	6.83	6.83	6.83	6.83	6.83
22	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83
23	6.83	6.83	6.83	6.83	6.83	6.83	6.84	6.84	6.84	6.84	6.84	6.84
24	6.84	6.84	6.84	6.84	6.84	6.84	6.85	6.85	6.85	6.85	6.85	6.85
25	6.85	6.85	6.85	6.86	6.86	6.86	6.86	6.86	6.86	6.87	6.87	6.87
26	6.87	6.87	6.87	6.87	6.87	6.87	6.88	6.88	6.88	6.88	6.88	6.88
27	6.88	6.88	6.88	6.88	6.88	6.88	6.89	6.89	6.89	6.89	6.89	6.89
28	6.89	6.89	6.89	6.90	6.90	6.90	6.90	6.90	6.90	6.91	6.91	6.91
29	6.91	6.91	6.91	6.91	6.91	6.91	6.92	6.92	6.92	6.92	6.92	6.92
30	6.92	6.92	6.92	6.93	6.93	6.93	6.93	6.93	6.93	6.94	6.94	6.94
31	6.94	6.94	6.94	6.95	6.95	6.95	6.95	6.95	6.95	6.96	6.96	6.96
32	6.96	6.96	6.96	6.97	6.97	6.97	6.97	6.97	6.97	6.98	6.98	6.98
33	6.98	6.98	6.98	6.99	6.99	6.99	6.99	6.99	6.99	7.00	7.00	7.00
34	7.00	7.00	7.01	7.01	7.01	7.01	7.02	7.02	7.02	7.02	7.03	7.03
35	7.03	7.03	7.04	7.04	7.04	7.04	7.05	7.05	7.05	7.05	7.06	7.06
36	7.06	7.06	7.07	7.07	7.07	7.07	7.08	7.08	7.08	7.08	7.09	7.09
37	7.09	7.09	7.10	7.10	7.10	7.10	7.11	7.11	7.11	7.11	7.12	7.12
38	7.12	7.12	7.13	7.13	7.13	7.13	7.14	7.14	7.14	7.14	7.15	7.15
39	7.15	7.15	7.16	7.16	7.16	7.17	7.17	7.17	7.18	7.18	7.18	7.19
40	7.19	7.19	7.20	7.20	7.20	7.20	7.21	7.21	7.21	7.21	7.22	7.22
41	7.22	7.22	7.23	7.23	7.23	7.24	7.24	7.24	7.25	7.25	7.25	7.26
42	7.26	7.26	7.27	7.27	7.28	7.28	7.29	7.29	7.29	7.30	7.30	7.31
43	7.31	7.31	7.32	7.32	7.32	7.33	7.33	7.33	7.34	7.34	7.34	7.35
44	7.35	7.35	7.36	7.36	7.36	7.37	7.37	7.37	7.38	7.38	7.38	7.39

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	7.39	7.39	7.40	7.40	7.41	7.41	7.42	7.42	7.42	7.43	7.43	7.44
46	7.44	7.44	7.45	7.45	7.46	7.46	7.47	7.47	7.47	7.48	7.48	7.49
47	7.49	7.49	7.50	7.50	7.51	7.51	7.52	7.52	7.52	7.53	7.53	7.54
48	7.54	7.55	7.55	7.56	7.56	7.57	7.57	7.58	7.58	7.59	7.59	7.60
49	7.60	7.60	7.61	7.61	7.62	7.62	7.63	7.63	7.63	7.64	7.64	7.65
50	7.65	7.66	7.66	7.67	7.67	7.68	7.68	7.69	7.69	7.70	7.70	7.71
51	7.71	7.72	7.72	7.73	7.73	7.74	7.74	7.75	7.75	7.76	7.76	7.77
52	7.77	7.78	7.78	7.79	7.79	7.80	7.80	7.81	7.81	7.82	7.82	7.83
53	7.83	7.84	7.84	7.85	7.85	7.86	7.86	7.87	7.87	7.88	7.88	7.89
54	7.89	7.90	7.90	7.91	7.91	7.92	7.93	7.93	7.94	7.94	7.95	7.95
55	7.96	7.97	7.97	7.98	7.98	7.99	8.00	8.00	8.01	8.01	8.02	8.02
56	8.03	8.04	8.04	8.05	8.05	8.06	8.07	8.07	8.08	8.08	8.09	8.09
57	8.10	8.11	8.11	8.12	8.13	8.13	8.14	8.15	8.15	8.16	8.17	8.17
58	8.18	8.19	8.19	8.20	8.21	8.21	8.22	8.23	8.23	8.24	8.25	8.25
59	8.26	8.27	8.28	8.28	8.29	8.30	8.31	8.31	8.32	8.33	8.34	8.34
60	8.35	8.36	8.36	8.37	8.38	8.38	8.39	8.40	8.40	8.41	8.42	8.42
61	8.43	8.44	8.45	8.46	8.46	8.47	8.48	8.49	8.50	8.51	8.51	8.52
62	8.53	8.54	8.55	8.56	8.56	8.57	8.58	8.59	8.60	8.61	8.61	8.62
63	8.63	8.64	8.65	8.66	8.66	8.67	8.68	8.69	8.70	8.71	8.71	8.72
64	8.73	8.74	8.75	8.76	8.77	8.78	8.79	8.79	8.80	8.81	8.82	8.83
65	8.84	8.85	8.86	8.87	8.88	8.89	8.90	8.91	8.92	8.93	8.94	8.95
66	8.96	8.97	8.98	8.99	9.00	9.01	9.02	9.03	9.04	9.05	9.06	9.07
67	9.08	9.09	9.10	9.11	9.12	9.13	9.15	9.16	9.17	9.18	9.19	9.20
68	9.21	9.22	9.23	9.24	9.25	9.26	9.28	9.29	9.30	9.31	9.32	9.33
69	9.34	9.35	9.36	9.38	9.39	9.40	9.41	9.42	9.43	9.45	9.46	9.47
70	9.48	9.49	9.51	9.52	9.53	9.54	9.56	9.57	9.58	9.59	9.61	9.62
71	9.63	9.64	9.66	9.67	9.68	9.69	9.71	9.72	9.73	9.74	9.76	9.77
72	9.78	9.79	9.81	9.82	9.84	9.85	9.87	9.88	9.89	9.91	9.92	9.94
73	9.95	9.96	9.98	9.99	10.01	10.02	10.04	10.05	10.06	10.08	10.09	10.11
74	10.12	10.14	10.15	10.17	10.18	10.20	10.22	10.23	10.25	10.26	10.28	10.29

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	10.31	10.33	10.34	10.36	10.37	10.39	10.41	10.42	10.44	10.45	10.47	10.48
76	10.50	10.52	10.53	10.55	10.57	10.58	10.60	10.62	10.63	10.65	10.67	10.68
77	10.70	10.72	10.74	10.76	10.77	10.79	10.81	10.83	10.85	10.87	10.88	10.90
78	10.92	10.94	10.96	10.98	11.00	11.02	11.04	11.05	11.07	11.09	11.11	11.13
79	11.15	11.17	11.19	11.21	11.23	11.25	11.28	11.30	11.32	11.34	11.36	11.38
80	11.40	11.42	11.45	11.47	11.49	11.51	11.54	11.56	11.58	11.60	11.63	11.65
81	11.67	11.69	11.72	11.74	11.77	11.79	11.82	11.84	11.86	11.89	11.91	11.94
82	11.96	11.98	12.01	12.03	12.06	12.08	12.11	12.13	12.15	12.18	12.20	12.23
83	12.25	12.28	12.30	12.33	12.36	12.38	12.41	12.44	12.46	12.49	12.52	12.54
84	12.57	12.60	12.63	12.65	12.68	12.71	12.74	12.76	12.79	12.82	12.85	12.87
85	12.90	12.93	12.96	12.99	13.02	13.05	13.08	13.11	13.14	13.17	13.20	13.23
86	13.26	13.29	13.33	13.36	13.39	13.43	13.46	13.49	13.53	13.56	13.59	13.63
87	13.66	13.70	13.73	13.77	13.80	13.84	13.88	13.91	13.95	13.98	14.02	14.05
88	14.09	14.13	14.16	14.20	14.23	14.27	14.31	14.34	14.38	14.41	14.45	14.48
89	14.52	14.56	14.60	14.63	14.67	14.71	14.75	14.78	14.82	14.86	14.90	14.93
90	14.97	15.01	15.05	15.09	15.13	15.17	15.22	15.26	15.30	15.34	15.38	15.42
91	15.46	15.50	15.54	15.58	15.62	15.66	15.71	15.75	15.79	15.83	15.87	15.91
92	15.95	16.00	16.05	16.09	16.14	16.19	16.24	16.28	16.33	16.38	16.43	16.47
93	16.52	16.56	16.61	16.65	16.69	16.73	16.78	16.82	16.86	16.90	16.95	16.99
94	17.03	17.07	17.11	17.15	17.19	17.23	17.28	17.32	17.36	17.40	17.44	17.48
95	17.52	17.57	17.62	17.67	17.72	17.77	17.82	17.87	17.92	17.97	18.02	18.07
96	18.12	18.17	18.22	18.27	18.31	18.36	18.41	18.46	18.51	18.56	18.60	18.65
97	18.70	18.74	18.79	18.83	18.87	18.91	18.96	19.00	19.04	19.08	19.13	19.17
98	19.21	19.26	19.30	19.35	19.39	19.44	19.48	19.53	19.57	19.62	19.66	19.71
99	19.75	19.79	19.83	19.87	19.91	19.95	20.00	20.04	20.08	20.12	20.16	20.20
100	20.24											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26
16	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26
17	6.26	6.26	6.26	6.26	6.26	6.26	6.27	6.27	6.27	6.27	6.27	6.27
18	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27
19	6.27	6.27	6.27	6.27	6.27	6.27	6.28	6.28	6.28	6.28	6.28	6.28
20	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28
21	6.28	6.28	6.28	6.28	6.28	6.28	6.29	6.29	6.29	6.29	6.29	6.29
22	6.29	6.29	6.29	6.29	6.29	6.29	6.30	6.30	6.30	6.30	6.30	6.30
23	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30
24	6.30	6.30	6.30	6.30	6.30	6.30	6.31	6.31	6.31	6.31	6.31	6.31
25	6.31	6.31	6.31	6.31	6.31	6.31	6.32	6.32	6.32	6.32	6.32	6.32
26	6.32	6.32	6.32	6.32	6.32	6.32	6.33	6.33	6.33	6.33	6.33	6.33
27	6.33	6.33	6.33	6.33	6.33	6.33	6.34	6.34	6.34	6.34	6.34	6.34
28	6.34	6.34	6.34	6.34	6.34	6.34	6.35	6.35	6.35	6.35	6.35	6.35
29	6.35	6.35	6.35	6.35	6.35	6.35	6.36	6.36	6.36	6.36	6.36	6.36
30	6.36	6.36	6.36	6.36	6.36	6.36	6.37	6.37	6.37	6.37	6.37	6.37
31	6.37	6.37	6.37	6.37	6.37	6.37	6.38	6.38	6.38	6.38	6.38	6.38
32	6.38	6.38	6.38	6.38	6.38	6.38	6.39	6.39	6.39	6.39	6.39	6.39
33	6.39	6.39	6.39	6.40	6.40	6.40	6.40	6.40	6.40	6.41	6.41	6.41
34	6.41	6.41	6.41	6.41	6.41	6.41	6.42	6.42	6.42	6.42	6.42	6.42
35	6.42	6.42	6.42	6.43	6.43	6.43	6.43	6.43	6.43	6.44	6.44	6.44
36	6.44	6.44	6.44	6.45	6.45	6.45	6.45	6.45	6.45	6.46	6.46	6.46
37	6.46	6.46	6.46	6.46	6.46	6.46	6.47	6.47	6.47	6.47	6.47	6.47
38	6.47	6.47	6.47	6.48	6.48	6.48	6.48	6.48	6.48	6.49	6.49	6.49
39	6.49	6.49	6.50	6.50	6.50	6.50	6.51	6.51	6.51	6.51	6.52	6.52
40	6.52	6.52	6.52	6.53	6.53	6.53	6.53	6.53	6.53	6.54	6.54	6.54
41	6.54	6.54	6.54	6.55	6.55	6.55	6.55	6.55	6.55	6.56	6.56	6.56
42	6.56	6.56	6.57	6.57	6.57	6.57	6.58	6.58	6.58	6.58	6.59	6.59
43	6.59	6.59	6.60	6.60	6.60	6.60	6.61	6.61	6.61	6.61	6.62	6.62
44	6.62	6.62	6.63	6.63	6.63	6.63	6.64	6.64	6.64	6.64	6.65	6.65

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	6.65	6.65	6.66	6.66	6.66	6.67	6.67	6.67	6.68	6.68	6.68	6.69
46	6.69	6.69	6.70	6.70	6.70	6.71	6.71	6.71	6.72	6.72	6.72	6.73
47	6.73	6.73	6.74	6.74	6.74	6.75	6.75	6.75	6.76	6.76	6.76	6.77
48	6.77	6.77	6.78	6.78	6.78	6.79	6.79	6.79	6.80	6.80	6.80	6.81
49	6.81	6.81	6.82	6.82	6.83	6.83	6.84	6.84	6.84	6.85	6.85	6.86
50	6.86	6.86	6.87	6.87	6.88	6.88	6.89	6.89	6.89	6.90	6.90	6.91
51	6.91	6.91	6.92	6.92	6.93	6.93	6.94	6.94	6.94	6.95	6.95	6.96
52	6.96	6.97	6.97	6.98	6.98	6.99	7.00	7.00	7.01	7.01	7.02	7.02
53	7.03	7.04	7.04	7.05	7.05	7.06	7.06	7.07	7.07	7.08	7.08	7.09
54	7.09	7.10	7.10	7.11	7.11	7.12	7.13	7.13	7.14	7.14	7.15	7.15
55	7.16	7.17	7.17	7.18	7.19	7.19	7.20	7.21	7.21	7.22	7.23	7.23
56	7.24	7.25	7.25	7.26	7.27	7.27	7.28	7.29	7.29	7.30	7.31	7.31
57	7.32	7.33	7.34	7.34	7.35	7.36	7.37	7.37	7.38	7.39	7.40	7.40
58	7.41	7.42	7.43	7.43	7.44	7.45	7.46	7.46	7.47	7.48	7.49	7.49
59	7.50	7.51	7.52	7.53	7.54	7.55	7.56	7.56	7.57	7.58	7.59	7.60
60	7.61	7.62	7.63	7.64	7.65	7.66	7.67	7.67	7.68	7.69	7.70	7.71
61	7.72	7.73	7.74	7.75	7.76	7.77	7.78	7.79	7.80	7.81	7.82	7.83
62	7.84	7.85	7.86	7.87	7.88	7.89	7.91	7.92	7.93	7.94	7.95	7.96
63	7.97	7.98	7.99	8.01	8.02	8.03	8.04	8.05	8.06	8.08	8.09	8.10
64	8.11	8.12	8.14	8.15	8.16	8.17	8.19	8.20	8.21	8.22	8.24	8.25
65	8.26	8.27	8.29	8.30	8.31	8.33	8.34	8.35	8.37	8.38	8.39	8.41
66	8.42	8.43	8.45	8.46	8.48	8.49	8.51	8.52	8.53	8.55	8.56	8.58
67	8.59	8.61	8.62	8.64	8.65	8.67	8.68	8.70	8.71	8.73	8.74	8.76
68	8.77	8.79	8.80	8.82	8.84	8.85	8.87	8.89	8.90	8.92	8.94	8.95
69	8.97	8.99	9.01	9.03	9.04	9.06	9.08	9.10	9.12	9.14	9.15	9.17
70	9.19	9.21	9.23	9.25	9.27	9.29	9.31	9.32	9.34	9.36	9.38	9.40
71	9.42	9.44	9.46	9.49	9.51	9.53	9.55	9.57	9.59	9.62	9.64	9.66
72	9.68	9.70	9.73	9.75	9.77	9.79	9.82	9.84	9.86	9.88	9.91	9.93
73	9.95	9.98	10.00	10.03	10.05	10.08	10.11	10.13	10.16	10.18	10.21	10.23
74	10.26	10.29	10.32	10.34	10.37	10.40	10.43	10.45	10.48	10.51	10.54	10.56

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	10.59	10.62	10.65	10.68	10.71	10.74	10.77	10.80	10.83	10.86	10.89	10.92
76	10.95	10.98	11.02	11.05	11.08	11.12	11.15	11.18	11.22	11.25	11.28	11.32
77	11.35	11.39	11.42	11.46	11.49	11.53	11.57	11.60	11.64	11.67	11.71	11.74
78	11.78	11.82	11.86	11.90	11.94	11.98	12.02	12.06	12.10	12.14	12.18	12.22
79	12.26	12.30	12.35	12.39	12.43	12.48	12.52	12.56	12.61	12.65	12.69	12.74
80	12.78	12.83	12.87	12.92	12.97	13.01	13.06	13.11	13.15	13.20	13.25	13.29
81	13.34	13.39	13.44	13.50	13.55	13.60	13.65	13.70	13.75	13.81	13.86	13.91
82	13.96	14.02	14.07	14.13	14.19	14.24	14.30	14.36	14.41	14.47	14.53	14.58
83	14.64	14.70	14.76	14.82	14.88	14.94	15.01	15.07	15.13	15.19	15.25	15.31
84	15.37	15.44	15.51	15.57	15.64	15.71	15.78	15.84	15.91	15.98	16.05	16.11
85	16.18	16.25	16.33	16.40	16.47	16.54	16.62	16.69	16.76	16.83	16.91	16.98
86	17.05	17.13	17.21	17.29	17.37	17.45	17.53	17.60	17.68	17.76	17.84	17.92
87	18.00	18.09	18.17	18.26	18.34	18.43	18.52	18.60	18.69	18.77	18.86	18.94
88	19.03	19.12	19.21	19.30	19.39	19.48	19.58	19.67	19.76	19.85	19.94	20.03
89	20.12	20.22	20.31	20.41	20.50	20.60	20.69	20.79	20.88	20.98	21.07	21.17
90	21.26	21.36	21.46	21.56	21.66	21.76	21.86	21.96	22.06	22.16	22.26	22.36
91	22.46	22.56	22.67	22.77	22.87	22.97	23.08	23.18	23.28	23.38	23.49	23.59
92	23.69	23.80	23.91	24.01	24.12	24.23	24.34	24.44	24.55	24.66	24.77	24.87
93	24.98	25.09	25.20	25.30	25.41	25.52	25.63	25.73	25.84	25.95	26.06	26.16
94	26.27	26.38	26.49	26.61	26.72	26.83	26.94	27.05	27.16	27.28	27.39	27.50
95	27.61	27.73	27.84	27.96	28.07	28.19	28.31	28.42	28.54	28.65	28.77	28.88
96	29.00	29.11	29.22	29.33	29.44	29.55	29.67	29.78	29.89	30.00	30.11	30.22
97	30.33	30.44	30.54	30.65	30.75	30.86	30.97	31.07	31.18	31.28	31.39	31.49
98	31.60	31.70	31.80	31.91	32.01	32.11	32.21	32.31	32.41	32.52	32.62	32.72
99	32.82	32.92	33.02	33.11	33.21	33.31	33.41	33.50	33.60	33.70	33.80	33.89
100	33.99											



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	7.11	7.11	7.11	7.11	7.11	7.11	7.12	7.12	7.12	7.12	7.12	7.12
16	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12
17	7.12	7.12	7.12	7.12	7.12	7.12	7.13	7.13	7.13	7.13	7.13	7.13
18	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13
19	7.13	7.13	7.13	7.13	7.13	7.13	7.14	7.14	7.14	7.14	7.14	7.14
20	7.14	7.14	7.14	7.14	7.14	7.14	7.15	7.15	7.15	7.15	7.15	7.15
21	7.15	7.15	7.15	7.15	7.15	7.15	7.16	7.16	7.16	7.16	7.16	7.16
22	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16
23	7.16	7.16	7.16	7.16	7.16	7.16	7.17	7.17	7.17	7.17	7.17	7.17
24	7.17	7.17	7.17	7.17	7.17	7.17	7.18	7.18	7.18	7.18	7.18	7.18
25	7.18	7.18	7.18	7.19	7.19	7.19	7.19	7.19	7.19	7.20	7.20	7.20
26	7.20	7.20	7.20	7.20	7.20	7.20	7.21	7.21	7.21	7.21	7.21	7.21
27	7.21	7.21	7.21	7.21	7.21	7.21	7.22	7.22	7.22	7.22	7.22	7.22
28	7.22	7.22	7.22	7.23	7.23	7.23	7.23	7.23	7.23	7.24	7.24	7.24
29	7.24	7.24	7.24	7.24	7.24	7.24	7.25	7.25	7.25	7.25	7.25	7.25
30	7.25	7.25	7.25	7.26	7.26	7.26	7.26	7.26	7.26	7.27	7.27	7.27
31	7.27	7.27	7.27	7.28	7.28	7.28	7.28	7.28	7.28	7.29	7.29	7.29
32	7.29	7.29	7.29	7.30	7.30	7.30	7.30	7.30	7.30	7.31	7.31	7.31
33	7.31	7.31	7.32	7.32	7.32	7.32	7.33	7.33	7.33	7.33	7.34	7.34
34	7.34	7.34	7.34	7.35	7.35	7.35	7.35	7.35	7.35	7.36	7.36	7.36
35	7.36	7.36	7.37	7.37	7.37	7.37	7.38	7.38	7.38	7.38	7.39	7.39
36	7.39	7.39	7.40	7.40	7.40	7.40	7.41	7.41	7.41	7.41	7.42	7.42
37	7.42	7.42	7.43	7.43	7.43	7.44	7.44	7.44	7.45	7.45	7.45	7.46
38	7.46	7.46	7.47	7.47	7.47	7.48	7.48	7.48	7.49	7.49	7.49	7.50
39	7.50	7.50	7.51	7.51	7.51	7.52	7.52	7.52	7.53	7.53	7.53	7.54
40	7.54	7.54	7.55	7.55	7.55	7.56	7.56	7.56	7.57	7.57	7.57	7.58
41	7.58	7.58	7.59	7.59	7.60	7.60	7.61	7.61	7.61	7.62	7.62	7.63
42	7.63	7.64	7.64	7.65	7.65	7.66	7.66	7.67	7.67	7.68	7.68	7.69
43	7.69	7.70	7.70	7.71	7.71	7.72	7.72	7.73	7.73	7.74	7.74	7.75
44	7.75	7.76	7.76	7.77	7.77	7.78	7.79	7.79	7.80	7.80	7.81	7.81

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	7.82	7.83	7.83	7.84	7.84	7.85	7.86	7.86	7.87	7.87	7.88	7.88
46	7.89	7.90	7.90	7.91	7.92	7.92	7.93	7.94	7.94	7.95	7.96	7.96
47	7.97	7.98	7.98	7.99	8.00	8.00	8.01	8.02	8.02	8.03	8.04	8.04
48	8.05	8.06	8.06	8.07	8.08	8.08	8.09	8.10	8.10	8.11	8.12	8.12
49	8.13	8.14	8.15	8.15	8.16	8.17	8.18	8.18	8.19	8.20	8.21	8.21
50	8.22	8.23	8.24	8.24	8.25	8.26	8.27	8.27	8.28	8.29	8.30	8.30
51	8.31	8.32	8.33	8.33	8.34	8.35	8.36	8.36	8.37	8.38	8.39	8.39
52	8.40	8.41	8.42	8.42	8.43	8.44	8.45	8.45	8.46	8.47	8.48	8.48
53	8.49	8.50	8.51	8.52	8.52	8.53	8.54	8.55	8.56	8.57	8.57	8.58
54	8.59	8.60	8.61	8.62	8.62	8.63	8.64	8.65	8.66	8.67	8.67	8.68
55	8.69	8.70	8.71	8.72	8.72	8.73	8.74	8.75	8.76	8.77	8.77	8.78
56	8.79	8.80	8.81	8.82	8.83	8.84	8.85	8.85	8.86	8.87	8.88	8.89
57	8.90	8.91	8.92	8.93	8.94	8.95	8.96	8.96	8.97	8.98	8.99	9.00
58	9.01	9.02	9.03	9.04	9.05	9.06	9.07	9.08	9.09	9.10	9.11	9.12
59	9.13	9.14	9.15	9.16	9.17	9.18	9.20	9.21	9.22	9.23	9.24	9.25
60	9.26	9.27	9.28	9.29	9.30	9.31	9.33	9.34	9.35	9.36	9.37	9.38
61	9.39	9.40	9.41	9.43	9.44	9.45	9.46	9.47	9.48	9.50	9.51	9.52
62	9.53	9.54	9.56	9.57	9.58	9.59	9.61	9.62	9.63	9.64	9.66	9.67
63	9.68	9.69	9.71	9.72	9.73	9.75	9.76	9.77	9.79	9.80	9.81	9.83
64	9.84	9.85	9.87	9.88	9.90	9.91	9.93	9.94	9.95	9.97	9.98	10.00
65	10.01	10.03	10.04	10.06	10.07	10.09	10.11	10.12	10.14	10.15	10.17	10.18
66	10.20	10.22	10.23	10.25	10.26	10.28	10.30	10.31	10.33	10.34	10.36	10.37
67	10.39	10.41	10.43	10.44	10.46	10.48	10.50	10.51	10.53	10.55	10.57	10.58
68	10.60	10.62	10.64	10.66	10.68	10.70	10.72	10.73	10.75	10.77	10.79	10.81
69	10.83	10.85	10.87	10.89	10.91	10.93	10.95	10.97	10.99	11.01	11.03	11.05
70	11.07	11.09	11.11	11.13	11.15	11.17	11.20	11.22	11.24	11.26	11.28	11.30
71	11.32	11.34	11.37	11.39	11.41	11.43	11.46	11.48	11.50	11.52	11.55	11.57
72	11.59	11.61	11.64	11.66	11.69	11.71	11.74	11.76	11.78	11.81	11.83	11.86
73	11.88	11.91	11.93	11.96	11.98	12.01	12.03	12.06	12.08	12.11	12.13	12.16
74	12.18	12.21	12.23	12.26	12.29	12.31	12.34	12.37	12.39	12.42	12.45	12.47

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	12.50	12.53	12.56	12.59	12.62	12.65	12.68	12.70	12.73	12.76	12.79	12.82
76	12.85	12.88	12.91	12.94	12.97	13.00	13.03	13.06	13.09	13.12	13.15	13.18
77	13.21	13.24	13.28	13.31	13.34	13.37	13.41	13.44	13.47	13.50	13.54	13.57
78	13.60	13.63	13.67	13.70	13.74	13.77	13.81	13.84	13.87	13.91	13.94	13.98
79	14.01	14.05	14.09	14.12	14.16	14.20	14.24	14.27	14.31	14.35	14.39	14.42
80	14.46	14.50	14.54	14.58	14.62	14.66	14.70	14.74	14.78	14.82	14.86	14.90
81	14.94	14.98	15.03	15.07	15.11	15.15	15.20	15.24	15.28	15.32	15.37	15.41
82	15.45	15.50	15.55	15.59	15.64	15.69	15.74	15.78	15.83	15.88	15.93	15.97
83	16.02	16.07	16.12	16.18	16.23	16.28	16.33	16.38	16.43	16.49	16.54	16.59
84	16.64	16.70	16.76	16.81	16.87	16.93	16.99	17.04	17.10	17.16	17.22	17.27
85	17.33	17.40	17.46	17.53	17.59	17.66	17.73	17.79	17.86	17.92	17.99	18.05
86	18.12	18.19	18.27	18.34	18.41	18.49	18.56	18.63	18.71	18.78	18.85	18.93
87	19.00	19.08	19.16	19.24	19.32	19.40	19.48	19.56	19.64	19.72	19.80	19.88
88	19.96	20.05	20.13	20.22	20.30	20.39	20.47	20.56	20.64	20.73	20.81	20.90
89	20.98	21.07	21.16	21.25	21.34	21.43	21.53	21.62	21.71	21.80	21.89	21.98
90	22.07	22.17	22.27	22.36	22.46	22.56	22.66	22.75	22.85	22.95	23.05	23.14
91	23.24	23.34	23.44	23.55	23.65	23.75	23.85	23.95	24.05	24.16	24.26	24.36
92	24.46	24.57	24.68	24.79	24.90	25.01	25.12	25.22	25.33	25.44	25.55	25.66
93	25.77	25.88	25.98	26.09	26.20	26.30	26.41	26.52	26.62	26.73	26.84	26.94
94	27.05	27.16	27.27	27.39	27.50	27.61	27.72	27.83	27.94	28.06	28.17	28.28
95	28.39	28.51	28.63	28.75	28.86	28.98	29.10	29.22	29.34	29.46	29.57	29.69
96	29.81	29.92	30.03	30.13	30.24	30.35	30.46	30.56	30.67	30.78	30.89	30.99
97	31.10	31.20	31.29	31.39	31.49	31.58	31.68	31.78	31.87	31.97	32.07	32.16
98	32.26	32.36	32.46	32.56	32.66	32.76	32.86	32.95	33.05	33.15	33.25	33.35
99	33.45	33.55	33.64	33.74	33.84	33.93	34.03	34.13	34.22	34.32	34.42	34.51
100	34.61											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	6.25	6.25	6.25	6.25	6.25	6.25	6.26	6.26	6.26	6.26	6.26	6.26
16	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26
17	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26
18	6.26	6.26	6.26	6.26	6.26	6.26	6.27	6.27	6.27	6.27	6.27	6.27
19	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27
20	6.27	6.27	6.27	6.27	6.27	6.27	6.28	6.28	6.28	6.28	6.28	6.28
21	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28
22	6.28	6.28	6.28	6.28	6.28	6.28	6.29	6.29	6.29	6.29	6.29	6.29
23	6.29	6.29	6.29	6.29	6.29	6.29	6.30	6.30	6.30	6.30	6.30	6.30
24	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30
25	6.30	6.30	6.30	6.30	6.30	6.30	6.31	6.31	6.31	6.31	6.31	6.31
26	6.31	6.31	6.31	6.31	6.31	6.31	6.32	6.32	6.32	6.32	6.32	6.32
27	6.32	6.32	6.32	6.32	6.32	6.32	6.33	6.33	6.33	6.33	6.33	6.33
28	6.33	6.33	6.33	6.33	6.33	6.33	6.34	6.34	6.34	6.34	6.34	6.34
29	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34
30	6.34	6.34	6.34	6.35	6.35	6.35	6.35	6.35	6.35	6.36	6.36	6.36
31	6.36	6.36	6.36	6.36	6.36	6.36	6.37	6.37	6.37	6.37	6.37	6.37
32	6.37	6.37	6.37	6.37	6.37	6.37	6.38	6.38	6.38	6.38	6.38	6.38
33	6.38	6.38	6.38	6.38	6.38	6.38	6.39	6.39	6.39	6.39	6.39	6.39
34	6.39	6.39	6.39	6.40	6.40	6.40	6.40	6.40	6.40	6.41	6.41	6.41
35	6.41	6.41	6.41	6.41	6.41	6.41	6.42	6.42	6.42	6.42	6.42	6.42
36	6.42	6.42	6.42	6.43	6.43	6.43	6.43	6.43	6.43	6.44	6.44	6.44
37	6.44	6.44	6.44	6.44	6.44	6.44	6.45	6.45	6.45	6.45	6.45	6.45
38	6.45	6.45	6.45	6.46	6.46	6.46	6.46	6.46	6.46	6.47	6.47	6.47
39	6.47	6.47	6.47	6.48	6.48	6.48	6.48	6.48	6.48	6.49	6.49	6.49
40	6.49	6.49	6.49	6.50	6.50	6.50	6.50	6.50	6.50	6.51	6.51	6.51
41	6.51	6.51	6.52	6.52	6.52	6.52	6.53	6.53	6.53	6.53	6.54	6.54
42	6.54	6.54	6.54	6.55	6.55	6.55	6.55	6.55	6.55	6.56	6.56	6.56
43	6.56	6.56	6.57	6.57	6.57	6.57	6.58	6.58	6.58	6.58	6.59	6.59
44	6.59	6.59	6.60	6.60	6.60	6.60	6.61	6.61	6.61	6.61	6.62	6.62

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	6.62	6.62	6.63	6.63	6.63	6.63	6.64	6.64	6.64	6.64	6.65	6.65
46	6.65	6.65	6.66	6.66	6.66	6.66	6.67	6.67	6.67	6.67	6.68	6.68
47	6.68	6.68	6.69	6.69	6.69	6.70	6.70	6.70	6.71	6.71	6.71	6.72
48	6.72	6.72	6.73	6.73	6.73	6.73	6.74	6.74	6.74	6.74	6.75	6.75
49	6.75	6.75	6.76	6.76	6.76	6.77	6.77	6.77	6.78	6.78	6.78	6.79
50	6.79	6.79	6.80	6.80	6.81	6.81	6.82	6.82	6.82	6.83	6.83	6.84
51	6.84	6.84	6.85	6.85	6.85	6.86	6.86	6.86	6.87	6.87	6.87	6.88
52	6.88	6.88	6.89	6.89	6.90	6.90	6.91	6.91	6.91	6.92	6.92	6.93
53	6.93	6.93	6.94	6.94	6.95	6.95	6.96	6.96	6.96	6.97	6.97	6.98
54	6.98	6.99	6.99	7.00	7.00	7.01	7.01	7.02	7.02	7.03	7.03	7.04
55	7.04	7.04	7.05	7.05	7.06	7.06	7.07	7.07	7.07	7.08	7.08	7.09
56	7.09	7.10	7.10	7.11	7.11	7.12	7.12	7.13	7.13	7.14	7.14	7.15
57	7.15	7.16	7.16	7.17	7.17	7.18	7.19	7.19	7.20	7.20	7.21	7.21
58	7.22	7.23	7.23	7.24	7.24	7.25	7.25	7.26	7.26	7.27	7.27	7.28
59	7.28	7.29	7.29	7.30	7.30	7.31	7.32	7.32	7.33	7.33	7.34	7.34
60	7.35	7.36	7.36	7.37	7.38	7.38	7.39	7.40	7.40	7.41	7.42	7.42
61	7.43	7.44	7.44	7.45	7.45	7.46	7.47	7.47	7.48	7.48	7.49	7.49
62	7.50	7.51	7.51	7.52	7.53	7.53	7.54	7.55	7.55	7.56	7.57	7.57
63	7.58	7.59	7.60	7.60	7.61	7.62	7.63	7.63	7.64	7.65	7.66	7.66
64	7.67	7.68	7.68	7.69	7.70	7.70	7.71	7.72	7.72	7.73	7.74	7.74
65	7.75	7.76	7.77	7.77	7.78	7.79	7.80	7.80	7.81	7.82	7.83	7.83
66	7.84	7.85	7.86	7.86	7.87	7.88	7.89	7.89	7.90	7.91	7.92	7.92
67	7.93	7.94	7.95	7.96	7.96	7.97	7.98	7.99	8.00	8.01	8.01	8.02
68	8.03	8.04	8.05	8.05	8.06	8.07	8.08	8.08	8.09	8.10	8.11	8.11
69	8.12	8.13	8.14	8.14	8.15	8.16	8.17	8.17	8.18	8.19	8.20	8.20
70	8.21	8.22	8.23	8.24	8.24	8.25	8.26	8.27	8.28	8.29	8.29	8.30
71	8.31	8.32	8.33	8.33	8.34	8.35	8.36	8.36	8.37	8.38	8.39	8.39
72	8.40	8.41	8.42	8.42	8.43	8.44	8.45	8.45	8.46	8.47	8.48	8.48
73	8.49	8.50	8.51	8.51	8.52	8.53	8.54	8.54	8.55	8.56	8.57	8.57
74	8.58	8.59	8.60	8.60	8.61	8.62	8.63	8.63	8.64	8.65	8.66	8.66

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	8.67	8.68	8.68	8.69	8.70	8.70	8.71	8.72	8.72	8.73	8.74	8.74
76	8.75	8.76	8.76	8.77	8.77	8.78	8.79	8.79	8.80	8.80	8.81	8.81
77	8.82	8.83	8.83	8.84	8.84	8.85	8.85	8.86	8.86	8.87	8.87	8.88
78	8.88	8.89	8.89	8.90	8.90	8.91	8.91	8.92	8.92	8.93	8.93	8.94
79	8.94	8.94	8.95	8.95	8.96	8.96	8.97	8.97	8.97	8.98	8.98	8.99
80	8.99	8.99	9.00	9.00	9.01	9.01	9.02	9.02	9.02	9.03	9.03	9.04
81	9.04	9.04	9.05	9.05	9.05	9.05	9.06	9.06	9.06	9.06	9.07	9.07
82	9.07	9.07	9.08	9.08	9.08	9.08	9.09	9.09	9.09	9.09	9.10	9.10
83	9.10	9.10	9.11	9.11	9.11	9.11	9.12	9.12	9.12	9.12	9.13	9.13
84	9.13	9.13	9.13	9.13	9.13	9.13	9.14	9.14	9.14	9.14	9.14	9.14
85	9.14	9.14	9.14	9.15	9.15	9.15	9.15	9.15	9.15	9.16	9.16	9.16
86	9.16	9.16	9.16	9.16	9.16	9.16	9.17	9.17	9.17	9.17	9.17	9.17
87	9.17	9.17	9.17	9.17	9.17	9.17	9.18	9.18	9.18	9.18	9.18	9.18
88	9.18	9.18	9.18	9.18	9.18	9.18	9.19	9.19	9.19	9.19	9.19	9.19
89	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19
90	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19
91	9.19	9.19	9.19	9.19	9.19	9.19	9.20	9.20	9.20	9.20	9.20	9.20
92	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
93	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
94	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
95	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
96	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
97	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
98	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
99	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
100	9.20											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80
16	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80
17	6.80	6.80	6.80	6.80	6.80	6.80	6.81	6.81	6.81	6.81	6.81	6.81
18	6.81	6.81	6.81	6.81	6.81	6.81	6.82	6.82	6.82	6.82	6.82	6.82
19	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82
20	6.82	6.82	6.82	6.82	6.82	6.82	6.83	6.83	6.83	6.83	6.83	6.83
21	6.83	6.83	6.83	6.83	6.83	6.83	6.84	6.84	6.84	6.84	6.84	6.84
22	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84
23	6.84	6.84	6.84	6.84	6.84	6.84	6.85	6.85	6.85	6.85	6.85	6.85
24	6.85	6.85	6.85	6.85	6.85	6.85	6.86	6.86	6.86	6.86	6.86	6.86
25	6.86	6.86	6.86	6.86	6.86	6.86	6.87	6.87	6.87	6.87	6.87	6.87
26	6.87	6.87	6.87	6.87	6.87	6.87	6.88	6.88	6.88	6.88	6.88	6.88
27	6.88	6.88	6.88	6.89	6.89	6.89	6.89	6.89	6.89	6.90	6.90	6.90
28	6.90	6.90	6.90	6.90	6.90	6.90	6.91	6.91	6.91	6.91	6.91	6.91
29	6.91	6.91	6.91	6.92	6.92	6.92	6.92	6.92	6.92	6.93	6.93	6.93
30	6.93	6.93	6.93	6.93	6.93	6.93	6.94	6.94	6.94	6.94	6.94	6.94
31	6.94	6.94	6.94	6.95	6.95	6.95	6.95	6.95	6.95	6.96	6.96	6.96
32	6.96	6.96	6.96	6.97	6.97	6.97	6.97	6.97	6.97	6.98	6.98	6.98
33	6.98	6.98	6.98	6.99	6.99	6.99	6.99	6.99	6.99	7.00	7.00	7.00
34	7.00	7.00	7.00	7.01	7.01	7.01	7.01	7.01	7.01	7.02	7.02	7.02
35	7.02	7.02	7.03	7.03	7.03	7.03	7.04	7.04	7.04	7.04	7.05	7.05
36	7.05	7.05	7.05	7.06	7.06	7.06	7.06	7.06	7.06	7.07	7.07	7.07
37	7.07	7.07	7.08	7.08	7.08	7.08	7.09	7.09	7.09	7.09	7.10	7.10
38	7.10	7.10	7.11	7.11	7.11	7.11	7.12	7.12	7.12	7.12	7.13	7.13
39	7.13	7.13	7.14	7.14	7.14	7.14	7.15	7.15	7.15	7.15	7.16	7.16
40	7.16	7.16	7.17	7.17	7.17	7.17	7.18	7.18	7.18	7.18	7.19	7.19
41	7.19	7.19	7.20	7.20	7.20	7.21	7.21	7.21	7.22	7.22	7.22	7.23
42	7.23	7.23	7.24	7.24	7.24	7.24	7.25	7.25	7.25	7.25	7.26	7.26
43	7.26	7.26	7.27	7.27	7.27	7.28	7.28	7.28	7.29	7.29	7.29	7.30
44	7.30	7.30	7.31	7.31	7.31	7.32	7.32	7.32	7.33	7.33	7.33	7.34

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	7.34	7.34	7.35	7.35	7.35	7.36	7.36	7.36	7.37	7.37	7.37	7.38
46	7.38	7.38	7.39	7.39	7.39	7.40	7.40	7.40	7.41	7.41	7.41	7.42
47	7.42	7.42	7.43	7.43	7.43	7.44	7.44	7.44	7.45	7.45	7.45	7.46
48	7.46	7.46	7.47	7.47	7.47	7.48	7.48	7.48	7.49	7.49	7.49	7.50
49	7.50	7.50	7.51	7.51	7.52	7.52	7.53	7.53	7.53	7.54	7.54	7.55
50	7.55	7.55	7.56	7.56	7.56	7.57	7.57	7.57	7.58	7.58	7.58	7.59
51	7.59	7.59	7.60	7.60	7.61	7.61	7.62	7.62	7.62	7.63	7.63	7.64
52	7.64	7.64	7.65	7.65	7.65	7.66	7.66	7.66	7.67	7.67	7.67	7.68
53	7.68	7.68	7.69	7.69	7.70	7.70	7.71	7.71	7.71	7.72	7.72	7.73
54	7.73	7.73	7.74	7.74	7.75	7.75	7.76	7.76	7.76	7.77	7.77	7.78
55	7.78	7.78	7.79	7.79	7.80	7.80	7.81	7.81	7.81	7.82	7.82	7.83
56	7.83	7.83	7.84	7.84	7.85	7.85	7.86	7.86	7.86	7.87	7.87	7.88
57	7.88	7.88	7.89	7.89	7.90	7.90	7.91	7.91	7.91	7.92	7.92	7.93
58	7.93	7.93	7.94	7.94	7.95	7.95	7.96	7.96	7.96	7.97	7.97	7.98
59	7.98	7.99	7.99	8.00	8.00	8.01	8.01	8.02	8.02	8.03	8.03	8.04
60	8.04	8.04	8.05	8.05	8.06	8.06	8.07	8.07	8.07	8.08	8.08	8.09
61	8.09	8.10	8.10	8.11	8.11	8.12	8.12	8.13	8.13	8.14	8.14	8.15
62	8.15	8.15	8.16	8.16	8.17	8.17	8.18	8.18	8.18	8.19	8.19	8.20
63	8.20	8.21	8.21	8.22	8.22	8.23	8.23	8.24	8.24	8.25	8.25	8.26
64	8.26	8.27	8.27	8.28	8.28	8.29	8.29	8.30	8.30	8.31	8.31	8.32
65	8.32	8.32	8.33	8.33	8.34	8.34	8.35	8.35	8.35	8.36	8.36	8.37
66	8.37	8.38	8.38	8.39	8.39	8.40	8.40	8.41	8.41	8.42	8.42	8.43
67	8.43	8.44	8.44	8.45	8.45	8.46	8.46	8.47	8.47	8.48	8.48	8.49
68	8.49	8.50	8.50	8.51	8.51	8.52	8.52	8.53	8.53	8.54	8.54	8.55
69	8.55	8.55	8.56	8.56	8.57	8.57	8.58	8.58	8.58	8.59	8.59	8.60
70	8.60	8.61	8.61	8.62	8.62	8.63	8.63	8.64	8.64	8.65	8.65	8.66
71	8.66	8.66	8.67	8.67	8.68	8.68	8.69	8.69	8.69	8.70	8.70	8.71
72	8.71	8.71	8.72	8.72	8.73	8.73	8.74	8.74	8.74	8.75	8.75	8.76
73	8.76	8.76	8.77	8.77	8.78	8.78	8.79	8.79	8.79	8.80	8.80	8.81
74	8.81	8.81	8.82	8.82	8.83	8.83	8.84	8.84	8.84	8.85	8.85	8.86



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	8.86	8.86	8.87	8.87	8.88	8.88	8.89	8.89	8.89	8.90	8.90	8.91
76	8.91	8.91	8.92	8.92	8.92	8.93	8.93	8.93	8.94	8.94	8.94	8.95
77	8.95	8.95	8.96	8.96	8.96	8.97	8.97	8.97	8.98	8.98	8.98	8.99
78	8.99	8.99	9.00	9.00	9.00	9.01	9.01	9.01	9.02	9.02	9.02	9.03
79	9.03	9.03	9.04	9.04	9.04	9.04	9.05	9.05	9.05	9.05	9.06	9.06
80	9.06	9.06	9.07	9.07	9.07	9.07	9.08	9.08	9.08	9.08	9.09	9.09
81	9.09	9.09	9.09	9.10	9.10	9.10	9.10	9.10	9.10	9.11	9.11	9.11
82	9.11	9.11	9.11	9.12	9.12	9.12	9.12	9.12	9.12	9.13	9.13	9.13
83	9.13	9.13	9.13	9.14	9.14	9.14	9.14	9.14	9.14	9.15	9.15	9.15
84	9.15	9.15	9.15	9.15	9.15	9.15	9.16	9.16	9.16	9.16	9.16	9.16
85	9.16	9.16	9.16	9.16	9.16	9.16	9.17	9.17	9.17	9.17	9.17	9.17
86	9.17	9.17	9.17	9.17	9.17	9.17	9.18	9.18	9.18	9.18	9.18	9.18
87	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18
88	9.18	9.18	9.18	9.18	9.18	9.18	9.19	9.19	9.19	9.19	9.19	9.19
89	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19
90	9.19	9.19	9.19	9.19	9.19	9.19	9.20	9.20	9.20	9.20	9.20	9.20
91	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
92	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
93	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
94	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
95	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
96	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
97	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
98	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
99	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20
100	9.20											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	Rem. Months	Pres. Value	Rem. Months	Pres. Value	Rem. Months	Pres. Value	Rem. Months	Pres. Value	Rem. Months	Pres. Value
180	108.63	150	97.83	120	84.82	90	69.13	60	50.23	30	27.45
179	108.30	149	97.43	119	84.34	89	68.56	59	49.54	29	26.62
178	107.97	148	97.04	118	83.86	88	67.98	58	48.84	28	25.78
177	107.64	147	96.64	117	83.38	87	67.40	57	48.14	27	24.93
176	107.30	146	96.23	116	82.89	86	66.81	56	47.43	26	24.08
175	106.97	145	95.83	115	82.40	85	66.22	55	46.72	25	23.23
174	106.63	144	95.42	114	81.91	84	65.63	54	46.01	24	22.36
173	106.29	143	95.01	113	81.41	83	65.03	53	45.29	23	21.50
172	105.94	142	94.59	112	80.92	82	64.43	52	44.57	22	20.63
171	105.60	141	94.18	111	80.41	81	63.83	51	43.84	21	19.75
170	105.25	140	93.76	110	79.91	80	63.22	50	43.11	20	18.86
169	104.90	139	93.34	109	79.40	79	62.61	49	42.37	19	17.98
168	104.55	138	92.91	108	78.89	78	61.99	48	41.63	18	17.08
167	104.20	137	92.49	107	78.38	77	61.37	47	40.88	17	16.18
166	103.84	136	92.06	106	77.86	76	60.75	46	40.13	16	15.28
165	103.48	135	91.63	105	77.34	75	60.12	45	39.37	15	14.37
164	103.12	134	91.19	104	76.82	74	59.49	44	38.61	14	13.45
163	102.76	133	90.76	103	76.29	73	58.86	43	37.85	13	12.53
162	102.39	132	90.32	102	75.76	72	58.22	42	37.08	12	11.60
161	102.03	131	89.87	101	75.23	71	57.57	41	36.30	11	10.67
160	101.66	130	89.43	100	74.69	70	56.93	40	35.52	10	9.73
159	101.28	129	88.98	99	74.15	69	56.28	39	34.74	9	8.78
158	100.91	128	88.53	98	73.61	68	55.62	38	33.95	8	7.83
157	100.53	127	88.07	97	73.06	67	54.96	37	33.15	7	6.87
156	100.15	126	87.62	96	72.51	66	54.30	36	32.35	6	5.91
155	99.77	125	87.16	95	71.95	65	53.63	35	31.55	5	4.94
154	99.39	124	86.70	94	71.40	64	52.96	34	30.74	4	3.96
153	99.00	123	86.23	93	70.84	63	52.28	33	29.93	3	2.98
152	98.61	122	85.76	92	70.27	62	51.60	32	29.11	2	1.99
151	98.22	121	85.29	91	69.70	61	50.92	31	28.28	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, 2014 - Revised May 2015 for COLA**

**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	100																				
younger	99																				
than	98																				
Retiree	97																				
	96																				
	95																				
	94																				
	93																				
	92																				
	91																				
	90																				
	89																				
	88																				
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	76																				
	75																				
	74																				
	73																				
	72																				
	71																				
	70																				
	69																				
	68																				
	67																				
	66																				
Beneficiary	65																				
younger	64																				
than	63																				0.679
Retiree	62																				0.680
	61																	0.708	0.695	0.680	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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																	0.722	0.709	0.695	0.681		
60																0.736	0.723	0.709	0.695	0.681		
59															0.749	0.736	0.723	0.710	0.696	0.682		
58														0.761	0.749	0.737	0.724	0.710	0.696	0.682		
57												0.773	0.762	0.750	0.737	0.724	0.711	0.697	0.683			
56																						
55												0.785	0.774	0.762	0.750	0.738	0.725	0.711	0.698	0.684		
54											0.796	0.785	0.774	0.763	0.751	0.738	0.725	0.712	0.698	0.684		
53										0.807	0.796	0.786	0.775	0.763	0.751	0.739	0.726	0.713	0.699	0.685		
52								0.817	0.807	0.797	0.786	0.775	0.764	0.752	0.739	0.727	0.713	0.700	0.686			
51							0.827	0.817	0.808	0.797	0.787	0.776	0.764	0.752	0.740	0.727	0.714	0.701	0.687			
50									0.836	0.827	0.818	0.808	0.798	0.787	0.776	0.765	0.753	0.741	0.728	0.715	0.701	0.687
49								0.845	0.836	0.828	0.818	0.809	0.799	0.788	0.777	0.766	0.754	0.742	0.729	0.716	0.702	0.688
48					0.853	0.845	0.837	0.828	0.819	0.809	0.799	0.789	0.778	0.766	0.755	0.742	0.730	0.717	0.703	0.689		
47				0.861	0.854	0.846	0.838	0.829	0.820	0.810	0.800	0.789	0.778	0.767	0.755	0.743	0.731	0.718	0.704	0.690		
46			0.869	0.862	0.854	0.846	0.838	0.829	0.820	0.811	0.801	0.790	0.779	0.768	0.756	0.744	0.732	0.719	0.705	0.691		
45		0.876	0.870	0.862	0.855	0.847	0.839	0.830	0.821	0.811	0.801	0.791	0.780	0.769	0.757	0.745	0.733	0.720	0.706	0.692		
44	0.883	0.877	0.870	0.863	0.855	0.848	0.839	0.831	0.822	0.812	0.802	0.792	0.781	0.770	0.758	0.746	0.734	0.721	0.707	0.694		
43	0.884	0.877	0.871	0.864	0.856	0.848	0.840	0.831	0.822	0.813	0.803	0.793	0.782	0.771	0.759	0.747	0.735	0.722	0.709	0.695		
42	0.884	0.878	0.871	0.864	0.857	0.849	0.841	0.832	0.823	0.814	0.804	0.794	0.783	0.772	0.760	0.748	0.736	0.723	0.710	0.696		
41	0.885	0.878	0.872	0.865	0.858	0.850	0.842	0.833	0.824	0.815	0.805	0.795	0.784	0.773	0.761	0.750	0.737	0.724	0.711	0.698		
40	0.885	0.879	0.873	0.866	0.858	0.851	0.842	0.834	0.825	0.816	0.806	0.796	0.785	0.774	0.763	0.751	0.739	0.726	0.713	0.699		
39	0.886	0.880	0.873	0.866	0.859	0.851	0.843	0.835	0.826	0.817	0.807	0.797	0.786	0.775	0.764	0.752	0.740	0.727	0.714	0.701		
38	0.887	0.881	0.874	0.867	0.860	0.852	0.844	0.836	0.827	0.818	0.808	0.798	0.788	0.777	0.765	0.754	0.741	0.729	0.716	0.702		
37	0.887	0.881	0.875	0.868	0.861	0.853	0.845	0.837	0.828	0.819	0.809	0.799	0.789	0.778	0.767	0.755	0.743	0.730	0.717	0.704		
36	0.888	0.882	0.876	0.869	0.862	0.854	0.846	0.838	0.829	0.820	0.811	0.801	0.790	0.779	0.768	0.757	0.745	0.732	0.719	0.706		
35	0.889	0.883	0.877	0.870	0.863	0.855	0.847	0.839	0.830	0.821	0.812	0.802	0.792	0.781	0.770	0.758	0.746	0.734	0.721	0.708		
34	0.890	0.884	0.877	0.871	0.864	0.856	0.849	0.840	0.832	0.823	0.813	0.803	0.793	0.783	0.772	0.760	0.748	0.736	0.723	0.710		
33	0.891	0.885	0.878	0.872	0.865	0.858	0.850	0.842	0.833	0.824	0.815	0.805	0.795	0.784	0.773	0.762	0.750	0.738	0.725	0.712		
32	0.892	0.886	0.880	0.873	0.866	0.859	0.851	0.843	0.835	0.826	0.816	0.807	0.797	0.786	0.775	0.764	0.752	0.740	0.728	0.715		
31	0.893	0.887	0.881	0.874	0.867	0.860	0.852	0.844	0.836	0.827	0.818	0.808	0.798	0.788	0.777	0.766	0.754	0.742	0.730	0.717		
30	0.894	0.888	0.882	0.875	0.869	0.861	0.854	0.846	0.838	0.829	0.820	0.810	0.800	0.790	0.779	0.768	0.757	0.745	0.732	0.720		
29	0.895	0.889	0.883	0.877	0.870	0.863	0.855	0.847	0.839	0.831	0.822	0.812	0.802	0.792	0.782	0.771	0.759	0.747	0.735	0.723		
28	0.896	0.890	0.884	0.878	0.871	0.864	0.857	0.849	0.841	0.832	0.823	0.814	0.804	0.794	0.784	0.773	0.762	0.750	0.738	0.725		
27	0.897	0.892	0.886	0.879	0.873	0.866	0.859	0.851	0.843	0.834	0.826	0.816	0.807	0.797	0.786	0.776	0.764	0.753	0.741	0.729		
26	0.898	0.893	0.887	0.881	0.874	0.867	0.860	0.853	0.845	0.836	0.828	0.818	0.809	0.799	0.789	0.778	0.767	0.756	0.744	0.732		
Beneficiary younger than Retiree																						
25	0.900	0.894	0.888	0.882	0.876	0.869	0.862	0.855	0.847	0.838	0.830	0.821	0.811	0.802	0.792	0.781	0.770	0.759	0.747	0.735		
24	0.901	0.896	0.890	0.884	0.878	0.871	0.864	0.857	0.849	0.841	0.832	0.823	0.814	0.804	0.794	0.784	0.773	0.762	0.751	0.739		
23	0.903	0.897	0.892	0.886	0.879	0.873	0.866	0.859	0.851	0.843	0.835	0.826	0.817	0.807	0.797	0.787	0.777	0.766	0.754	0.742		
22	0.904	0.899	0.893	0.887	0.881	0.875	0.868	0.861	0.853	0.845	0.837	0.829	0.820	0.810	0.801	0.790	0.780	0.769	0.758	0.746		
21	0.906	0.901	0.895	0.889	0.883	0.877	0.870	0.863	0.856	0.848	0.840	0.831	0.822	0.813	0.804	0.794	0.784	0.773	0.762	0.751		

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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
20	0.907	0.902	0.897	0.891	0.885	0.879	0.873	0.866	0.858	0.851	0.843	0.834	0.826	0.817	0.807	0.797	0.787	0.777	0.766	0.755
19	0.909	0.904	0.899	0.893	0.888	0.881	0.875	0.868	0.861	0.853	0.846	0.837	0.829	0.820	0.811	0.801	0.791	0.781	0.770	0.759
18	0.911	0.906	0.901	0.895	0.890	0.884	0.877	0.871	0.864	0.856	0.849	0.841	0.832	0.824	0.814	0.805	0.795	0.785	0.775	0.764
17	0.913	0.908	0.903	0.898	0.892	0.886	0.880	0.873	0.867	0.859	0.852	0.844	0.836	0.827	0.818	0.809	0.800	0.790	0.780	0.769
16	0.915	0.910	0.905	0.900	0.894	0.889	0.883	0.876	0.869	0.862	0.855	0.847	0.839	0.831	0.822	0.813	0.804	0.795	0.785	0.774
15	0.917	0.912	0.907	0.902	0.897	0.891	0.885	0.879	0.873	0.866	0.858	0.851	0.843	0.835	0.827	0.818	0.809	0.799	0.790	0.780
14	0.919	0.914	0.910	0.905	0.899	0.894	0.888	0.882	0.876	0.869	0.862	0.855	0.847	0.839	0.831	0.823	0.814	0.805	0.795	0.785
13	0.921	0.916	0.912	0.907	0.902	0.897	0.891	0.885	0.879	0.872	0.866	0.859	0.851	0.843	0.836	0.827	0.819	0.810	0.801	0.791
12	0.923	0.919	0.914	0.910	0.905	0.900	0.894	0.888	0.882	0.876	0.869	0.863	0.855	0.848	0.840	0.832	0.824	0.815	0.806	0.797
11	0.925	0.921	0.917	0.912	0.908	0.903	0.897	0.892	0.886	0.880	0.873	0.867	0.860	0.852	0.845	0.837	0.829	0.821	0.812	0.804
10	0.927	0.923	0.919	0.915	0.910	0.906	0.900	0.895	0.889	0.883	0.877	0.871	0.864	0.857	0.850	0.842	0.835	0.827	0.818	0.810
9	0.930	0.926	0.922	0.918	0.913	0.909	0.904	0.898	0.893	0.887	0.881	0.875	0.869	0.862	0.855	0.848	0.840	0.833	0.825	0.817
8	0.932	0.928	0.925	0.921	0.916	0.912	0.907	0.902	0.897	0.891	0.885	0.879	0.873	0.867	0.860	0.853	0.846	0.839	0.831	0.823
7	0.934	0.931	0.927	0.923	0.919	0.915	0.910	0.906	0.901	0.895	0.890	0.884	0.878	0.872	0.865	0.859	0.852	0.845	0.838	0.830
6	0.937	0.934	0.930	0.926	0.922	0.918	0.914	0.909	0.904	0.899	0.894	0.888	0.883	0.877	0.871	0.864	0.858	0.851	0.844	0.837
Beneficiary younger than Retiree																				
5	0.939	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	0.864	0.858	0.851	0.844
4	0.942	0.939	0.935	0.932	0.928	0.925	0.921	0.916	0.912	0.907	0.903	0.898	0.892	0.887	0.882	0.876	0.870	0.864	0.858	0.851
3	0.944	0.941	0.938	0.935	0.932	0.928	0.924	0.920	0.916	0.912	0.907	0.902	0.897	0.892	0.887	0.882	0.876	0.870	0.865	0.859
2	0.947	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	0.893	0.887	0.882	0.877	0.871	0.866
1	0.949	0.946	0.944	0.941	0.938	0.934	0.931	0.927	0.924	0.920	0.916	0.911	0.907	0.903	0.898	0.893	0.888	0.883	0.878	0.873
Beneficiary same age as Retiree																				
0	<b>0.951</b>	<b>0.949</b>	<b>0.946</b>	<b>0.944</b>	<b>0.941</b>	<b>0.938</b>	<b>0.934</b>	<b>0.931</b>	<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>0.899</b>	<b>0.894</b>	<b>0.890</b>	<b>0.885</b>	<b>0.880</b>
Beneficiary older than Retiree																				
-1	0.954	0.952	0.949	0.946	0.944	0.941	0.938	0.935	0.931	0.928	0.924	0.921	0.917	0.913	0.909	0.905	0.900	0.896	0.891	0.887
-2	0.956	0.954	0.952	0.949	0.947	0.944	0.941	0.938	0.935	0.932	0.928	0.925	0.921	0.918	0.914	0.910	0.906	0.902	0.898	0.894
-3	0.958	0.956	0.954	0.952	0.950	0.947	0.944	0.942	0.939	0.936	0.933	0.929	0.926	0.923	0.919	0.916	0.912	0.908	0.904	0.901
-4	0.961	0.959	0.957	0.955	0.952	0.950	0.948	0.945	0.942	0.940	0.937	0.934	0.930	0.927	0.924	0.921	0.918	0.914	0.911	0.907
-5	0.963	0.961	0.959	0.957	0.955	0.953	0.951	0.948	0.946	0.943	0.940	0.938	0.935	0.932	0.929	0.926	0.923	0.920	0.917	0.914
-6	0.965	0.963	0.962	0.960	0.958	0.956	0.954	0.951	0.949	0.947	0.944	0.942	0.939	0.936	0.934	0.931	0.928	0.925	0.922	0.920
-7	0.967	0.965	0.964	0.962	0.960	0.959	0.957	0.955	0.952	0.950	0.948	0.946	0.943	0.941	0.938	0.936	0.933	0.931	0.928	0.926
-8	0.969	0.968	0.966	0.965	0.963	0.961	0.959	0.958	0.956	0.954	0.951	0.949	0.947	0.945	0.943	0.940	0.938	0.936	0.934	0.931
-9	0.971	0.970	0.968	0.967	0.965	0.964	0.962	0.960	0.959	0.957	0.955	0.953	0.951	0.949	0.947	0.945	0.943	0.941	0.939	0.937
-10	0.973	0.972	0.970	0.969	0.968	0.966	0.965	0.963	0.962	0.960	0.958	0.956	0.955	0.953	0.951	0.949	0.947	0.946	0.944	0.942
-11	0.974	0.973	0.972	0.971	0.970	0.969	0.967	0.966	0.964	0.963	0.961	0.960	0.958	0.956	0.955	0.953	0.952	0.950	0.949	0.947
-12	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	0.958	0.957	0.956	0.954	0.953	0.952
-13	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.960	0.958	0.957	0.956
-14	0.979	0.978	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.969	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.961
-15	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	0.968	0.968	0.967	0.966	0.965	0.964

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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 older than Retiree	-16	0.982	0.982	0.981	0.980	0.979	0.979	0.978	0.977	0.976	0.975	0.975	0.974	0.973	0.972	0.971	0.971	0.970	0.969	0.969	0.968
	-17	0.983	0.983	0.982	0.982	0.981	0.980	0.980	0.979	0.978	0.978	0.977	0.976	0.975	0.975	0.974	0.973	0.973	0.972	0.972	0.971
	-18	0.985	0.984	0.984	0.983	0.983	0.982	0.981	0.981	0.980	0.980	0.979	0.978	0.978	0.977	0.977	0.976	0.976	0.975	0.975	0.974
	-19	0.986	0.985	0.985	0.985	0.984	0.984	0.983	0.983	0.982	0.981	0.981	0.980	0.980	0.979	0.979	0.979	0.978	0.978	0.977	0.977
	-20	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	0.981	0.981	0.980	0.980	0.980	0.980
	-21	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	0.983	0.983	0.982	0.982	0.982	0.982
	-22	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.987	0.987	0.986	0.986	0.986	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984
	-23	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.986
	-24	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	0.988	0.988	0.988	0.988	0.987
	-25	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989
	-26	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990
	-27	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	0.992	0.992	0.992	0.992	0.992	0.991	0.991
	-28	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	0.993	0.993	0.993	0.993	0.993	0.992	0.992
	-29	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	0.993	0.993	0.993
	-30	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	0.994	0.994	0.994	0.994
	-31	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	0.994
	-32	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	0.995
	-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	0.996	0.996	0.996	0.996	0.996	0.995
	-34	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	0.996	0.996
	-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	0.997	0.996	0.996
-36	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	
-37	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	0.997	0.997	0.997	0.997	
-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	0.997	0.997	0.997	
-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	0.997	0.997	
-40	0.998	0.998	0.998	0.998	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	0.997	0.997	
-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	0.998	0.998	0.998	0.998	0.998	0.998	0.997	
-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	0.998	0.998	0.998	0.998	0.998	0.998	
-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	0.998	0.998	0.998	0.998	0.998	
-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	0.998	0.998	0.998	0.998	
-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	0.998	0.998	0.998	0.998	
-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	0.998	0.998	0.998	0.998	
-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	0.998	0.998	
-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	0.998		
-49	0.999	0.999	0.999	0.999	0.999	0.999	0.999	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	0.999	0.999	0.999	0.999	0.999	0.999	0.999	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	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999					
	-52	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999						
	-53	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999							
	-54	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999								
	-55	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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, 2014 - Revised May 2015 for COLA**

**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	-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	0.999
older	-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
than	-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
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	-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
older	-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
than	-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
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, 2014 - Revised May 2015 for COLA**

**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 100																				
younger 99																				
than 98																				
Retiree 97																				
96																				
95																				
94																				
93																				
92																				
91																				
90																				
89																				
88																				
87																				
86																				
85																				
84																				
83																				0.328
82																			0.346	0.328
81																	0.364	0.346	0.346	0.329
80																	0.383	0.365	0.347	0.329
79																0.402	0.383	0.365	0.347	0.329
78															0.421	0.402	0.383	0.365	0.347	0.329
77														0.439	0.421	0.402	0.384	0.365	0.347	0.330
76													0.458	0.440	0.421	0.402	0.384	0.366	0.348	0.330
75											0.477	0.459	0.440	0.421	0.403	0.384	0.366	0.348	0.330	
74										0.496	0.477	0.459	0.440	0.422	0.403	0.385	0.366	0.348	0.331	
73									0.514	0.496	0.478	0.459	0.441	0.422	0.403	0.385	0.367	0.349	0.331	
72								0.532	0.514	0.496	0.478	0.459	0.441	0.422	0.404	0.385	0.367	0.349	0.331	
71							0.550	0.532	0.515	0.497	0.478	0.460	0.441	0.423	0.404	0.386	0.367	0.349	0.332	
70						0.567	0.550	0.533	0.515	0.497	0.479	0.460	0.442	0.423	0.405	0.386	0.368	0.350	0.332	
69					0.584	0.568	0.550	0.533	0.515	0.497	0.479	0.461	0.442	0.424	0.405	0.387	0.368	0.350	0.333	
68				0.601	0.585	0.568	0.551	0.533	0.516	0.498	0.479	0.461	0.443	0.424	0.405	0.387	0.369	0.351	0.333	
67			0.617	0.601	0.585	0.568	0.551	0.534	0.516	0.498	0.480	0.462	0.443	0.424	0.406	0.388	0.369	0.351	0.334	
66		0.633	0.618	0.602	0.585	0.569	0.552	0.534	0.517	0.499	0.480	0.462	0.444	0.425	0.406	0.388	0.370	0.352	0.334	
Beneficiary 65	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	0.426	0.407	0.389	0.370	0.352	0.335	
younger 64	0.664	0.649	0.634	0.618	0.603	0.586	0.570	0.553	0.535	0.518	0.500	0.481	0.463	0.445	0.426	0.408	0.389	0.371	0.353	0.335
than 63	0.665	0.650	0.635	0.619	0.603	0.587	0.570	0.553	0.536	0.518	0.500	0.482	0.464	0.445	0.427	0.408	0.390	0.372	0.354	0.336
Retiree 62	0.665	0.650	0.635	0.619	0.604	0.587	0.571	0.554	0.536	0.519	0.501	0.483	0.464	0.446	0.427	0.409	0.391	0.372	0.354	0.337
61	0.666	0.651	0.635	0.620	0.604	0.588	0.571	0.554	0.537	0.519	0.502	0.483	0.465	0.447	0.428	0.410	0.391	0.373	0.355	0.337



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	60	0.666	0.651	0.636	0.621	0.605	0.588	0.572	0.555	0.538	0.520	0.502	0.484	0.466	0.447	0.429	0.410	0.392	0.374	0.356	0.338	
	59	0.667	0.652	0.637	0.621	0.605	0.589	0.573	0.556	0.538	0.521	0.503	0.485	0.466	0.448	0.430	0.411	0.393	0.375	0.357	0.339	
	58	0.667	0.652	0.637	0.622	0.606	0.590	0.573	0.556	0.539	0.522	0.504	0.486	0.467	0.449	0.430	0.412	0.394	0.375	0.357	0.340	
	57	0.668	0.653	0.638	0.622	0.607	0.590	0.574	0.557	0.540	0.522	0.505	0.486	0.468	0.450	0.431	0.413	0.395	0.376	0.358	0.341	
	56	0.668	0.654	0.638	0.623	0.607	0.591	0.575	0.558	0.541	0.523	0.505	0.487	0.469	0.451	0.432	0.414	0.395	0.377	0.359	0.342	
	55	0.669	0.654	0.639	0.624	0.608	0.592	0.576	0.559	0.542	0.524	0.506	0.488	0.470	0.452	0.433	0.415	0.397	0.378	0.360	0.343	
	54	0.670	0.655	0.640	0.625	0.609	0.593	0.576	0.560	0.542	0.525	0.507	0.489	0.471	0.453	0.434	0.416	0.398	0.379	0.361	0.344	
	53	0.671	0.656	0.641	0.625	0.610	0.594	0.577	0.561	0.543	0.526	0.508	0.490	0.472	0.454	0.435	0.417	0.399	0.381	0.363	0.345	
	52	0.671	0.657	0.642	0.626	0.611	0.595	0.578	0.562	0.544	0.527	0.509	0.491	0.473	0.455	0.436	0.418	0.400	0.382	0.364	0.346	
	51	0.672	0.658	0.643	0.627	0.612	0.596	0.579	0.563	0.546	0.528	0.510	0.492	0.474	0.456	0.438	0.419	0.401	0.383	0.365	0.348	
	50	0.673	0.658	0.643	0.628	0.613	0.597	0.580	0.564	0.547	0.529	0.512	0.494	0.476	0.457	0.439	0.421	0.403	0.384	0.367	0.349	
	49	0.674	0.659	0.644	0.629	0.614	0.598	0.582	0.565	0.548	0.531	0.513	0.495	0.477	0.459	0.440	0.422	0.404	0.386	0.368	0.350	
	48	0.675	0.660	0.646	0.630	0.615	0.599	0.583	0.566	0.549	0.532	0.514	0.496	0.478	0.460	0.442	0.424	0.406	0.387	0.370	0.352	
	47	0.676	0.662	0.647	0.632	0.616	0.600	0.584	0.568	0.551	0.533	0.516	0.498	0.480	0.462	0.443	0.425	0.407	0.389	0.371	0.354	
	46	0.677	0.663	0.648	0.633	0.617	0.602	0.585	0.569	0.552	0.535	0.517	0.499	0.482	0.463	0.445	0.427	0.409	0.391	0.373	0.355	
	45	0.678	0.664	0.649	0.634	0.619	0.603	0.587	0.570	0.554	0.536	0.519	0.501	0.483	0.465	0.447	0.429	0.411	0.393	0.375	0.357	
	44	0.680	0.665	0.650	0.636	0.620	0.605	0.588	0.572	0.555	0.538	0.521	0.503	0.485	0.467	0.449	0.431	0.413	0.395	0.377	0.359	
	43	0.681	0.667	0.652	0.637	0.622	0.606	0.590	0.574	0.557	0.540	0.522	0.505	0.487	0.469	0.451	0.433	0.415	0.397	0.379	0.362	
	42	0.682	0.668	0.653	0.639	0.623	0.608	0.592	0.575	0.559	0.542	0.524	0.507	0.489	0.471	0.453	0.435	0.417	0.399	0.381	0.364	
	41	0.684	0.670	0.655	0.640	0.625	0.610	0.594	0.577	0.561	0.544	0.526	0.509	0.491	0.473	0.455	0.437	0.419	0.401	0.384	0.366	
	40	0.685	0.671	0.657	0.642	0.627	0.611	0.596	0.579	0.563	0.546	0.529	0.511	0.493	0.475	0.458	0.440	0.422	0.404	0.386	0.369	
	39	0.687	0.673	0.658	0.644	0.629	0.613	0.598	0.581	0.565	0.548	0.531	0.513	0.496	0.478	0.460	0.442	0.424	0.407	0.389	0.372	
	38	0.689	0.675	0.660	0.646	0.631	0.615	0.600	0.584	0.567	0.550	0.533	0.516	0.498	0.481	0.463	0.445	0.427	0.409	0.392	0.375	
	37	0.691	0.677	0.662	0.648	0.633	0.618	0.602	0.586	0.570	0.553	0.536	0.519	0.501	0.483	0.466	0.448	0.430	0.412	0.395	0.378	
	36	0.693	0.679	0.664	0.650	0.635	0.620	0.605	0.589	0.572	0.556	0.539	0.521	0.504	0.486	0.469	0.451	0.433	0.416	0.398	0.381	
	35	0.695	0.681	0.667	0.652	0.638	0.623	0.607	0.591	0.575	0.559	0.542	0.525	0.507	0.490	0.472	0.454	0.437	0.419	0.402	0.385	
	34	0.697	0.683	0.669	0.655	0.640	0.625	0.610	0.594	0.578	0.562	0.545	0.528	0.510	0.493	0.475	0.458	0.440	0.423	0.406	0.389	
	33	0.699	0.686	0.672	0.657	0.643	0.628	0.613	0.597	0.581	0.565	0.548	0.531	0.514	0.497	0.479	0.462	0.444	0.427	0.410	0.393	
	32	0.702	0.688	0.674	0.660	0.646	0.631	0.616	0.600	0.584	0.568	0.552	0.535	0.518	0.500	0.483	0.466	0.448	0.431	0.414	0.397	
	31	0.704	0.691	0.677	0.663	0.649	0.634	0.619	0.604	0.588	0.572	0.555	0.539	0.522	0.504	0.487	0.470	0.453	0.435	0.418	0.402	
	30	0.707	0.694	0.680	0.666	0.652	0.637	0.623	0.607	0.592	0.576	0.559	0.543	0.526	0.509	0.492	0.475	0.457	0.440	0.423	0.407	
	29	0.710	0.697	0.683	0.669	0.655	0.641	0.626	0.611	0.596	0.580	0.564	0.547	0.530	0.513	0.496	0.479	0.462	0.445	0.429	0.412	
	28	0.713	0.700	0.686	0.673	0.659	0.645	0.630	0.615	0.600	0.584	0.568	0.552	0.535	0.518	0.501	0.485	0.468	0.451	0.434	0.418	
	27	0.716	0.703	0.690	0.676	0.663	0.649	0.634	0.619	0.604	0.589	0.573	0.556	0.540	0.523	0.507	0.490	0.473	0.457	0.440	0.424	
	26	0.719	0.707	0.694	0.680	0.667	0.653	0.638	0.624	0.609	0.593	0.578	0.562	0.545	0.529	0.512	0.496	0.479	0.463	0.446	0.430	
Beneficiary younger than Retiree	25	0.723	0.710	0.697	0.684	0.671	0.657	0.643	0.629	0.614	0.599	0.583	0.567	0.551	0.535	0.518	0.502	0.486	0.469	0.453	0.437	
	24	0.727	0.714	0.702	0.689	0.675	0.662	0.648	0.634	0.619	0.604	0.589	0.573	0.557	0.541	0.525	0.509	0.492	0.476	0.460	0.444	
	23	0.731	0.718	0.706	0.693	0.680	0.667	0.653	0.639	0.624	0.610	0.595	0.579	0.563	0.548	0.532	0.516	0.499	0.483	0.467	0.452	
	22	0.735	0.723	0.710	0.698	0.685	0.672	0.658	0.644	0.630	0.616	0.601	0.586	0.570	0.555	0.539	0.523	0.507	0.491	0.475	0.460	0.446
	21	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	0.546	0.531	0.515	0.499	0.484	0.470	0.468

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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
20	0.744	0.732	0.720	0.708	0.696	0.683	0.670	0.657	0.643	0.629	0.614	0.600	0.585	0.570	0.554	0.539	0.523	0.508	0.493	0.477
19	0.748	0.737	0.725	0.713	0.701	0.689	0.676	0.663	0.650	0.636	0.622	0.607	0.593	0.578	0.563	0.548	0.532	0.517	0.502	0.487
18	0.753	0.742	0.731	0.719	0.707	0.695	0.683	0.670	0.657	0.643	0.630	0.615	0.601	0.586	0.572	0.557	0.542	0.527	0.512	0.497
17	0.759	0.748	0.737	0.725	0.714	0.702	0.690	0.677	0.664	0.651	0.638	0.624	0.610	0.595	0.581	0.566	0.552	0.537	0.522	0.508
16	0.764	0.753	0.743	0.732	0.720	0.709	0.697	0.685	0.672	0.659	0.646	0.633	0.619	0.605	0.591	0.576	0.562	0.548	0.533	0.519
15	0.770	0.759	0.749	0.738	0.727	0.716	0.704	0.693	0.680	0.668	0.655	0.642	0.628	0.615	0.601	0.587	0.573	0.559	0.545	0.531
14	0.776	0.766	0.755	0.745	0.734	0.724	0.712	0.701	0.689	0.677	0.664	0.651	0.638	0.625	0.612	0.598	0.584	0.571	0.557	0.543
13	0.782	0.772	0.762	0.752	0.742	0.731	0.720	0.709	0.698	0.686	0.674	0.662	0.649	0.636	0.623	0.610	0.596	0.583	0.570	0.557
12	0.788	0.779	0.769	0.759	0.750	0.739	0.729	0.718	0.707	0.696	0.684	0.672	0.660	0.647	0.635	0.622	0.609	0.596	0.583	0.571
11	0.795	0.786	0.776	0.767	0.758	0.748	0.738	0.727	0.717	0.706	0.694	0.683	0.671	0.659	0.647	0.634	0.622	0.610	0.597	0.585
10	0.801	0.793	0.784	0.775	0.766	0.756	0.747	0.737	0.727	0.716	0.705	0.694	0.683	0.671	0.659	0.647	0.636	0.624	0.612	0.601
9	0.808	0.800	0.792	0.783	0.774	0.765	0.756	0.746	0.737	0.727	0.716	0.706	0.695	0.683	0.672	0.661	0.650	0.638	0.627	0.617
8	0.816	0.808	0.799	0.791	0.783	0.774	0.766	0.756	0.747	0.737	0.728	0.717	0.707	0.696	0.686	0.675	0.664	0.654	0.643	0.633
7	0.823	0.815	0.807	0.800	0.792	0.784	0.775	0.767	0.758	0.749	0.739	0.730	0.720	0.710	0.700	0.690	0.680	0.670	0.660	0.650
6	0.830	0.823	0.816	0.808	0.801	0.793	0.785	0.777	0.769	0.760	0.751	0.742	0.733	0.723	0.714	0.705	0.695	0.686	0.677	0.668
Beneficiary younger than Retiree																				
5	0.838	0.831	0.824	0.817	0.810	0.803	0.795	0.787	0.780	0.771	0.763	0.755	0.746	0.737	0.729	0.720	0.711	0.703	0.694	0.686
4	0.845	0.839	0.832	0.826	0.819	0.812	0.805	0.798	0.791	0.783	0.775	0.768	0.760	0.752	0.744	0.736	0.728	0.720	0.712	0.704
3	0.853	0.847	0.841	0.834	0.828	0.822	0.815	0.809	0.802	0.795	0.788	0.781	0.773	0.766	0.759	0.751	0.744	0.737	0.729	0.722
2	0.860	0.855	0.849	0.843	0.837	0.832	0.826	0.819	0.813	0.807	0.800	0.794	0.787	0.780	0.774	0.767	0.760	0.754	0.747	0.741
1	0.868	0.862	0.857	0.852	0.847	0.841	0.836	0.830	0.825	0.819	0.813	0.807	0.801	0.795	0.789	0.783	0.777	0.771	0.765	0.759
Beneficiary same age as Retiree																				
0	<b>0.875</b>	<b>0.870</b>	<b>0.865</b>	<b>0.861</b>	<b>0.856</b>	<b>0.851</b>	<b>0.846</b>	<b>0.841</b>	<b>0.836</b>	<b>0.831</b>	<b>0.825</b>	<b>0.820</b>	<b>0.815</b>	<b>0.809</b>	<b>0.804</b>	<b>0.798</b>	<b>0.793</b>	<b>0.787</b>	<b>0.782</b>	<b>0.777</b>
Beneficiary older than Retiree																				
-1	0.883	0.878	0.874	0.869	0.865	0.860	0.856	0.851	0.847	0.842	0.838	0.833	0.828	0.823	0.818	0.813	0.809	0.804	0.799	0.794
-2	0.890	0.886	0.882	0.878	0.874	0.870	0.866	0.862	0.858	0.854	0.850	0.845	0.841	0.837	0.833	0.828	0.824	0.820	0.815	0.811
-3	0.897	0.893	0.889	0.886	0.882	0.879	0.876	0.872	0.869	0.865	0.861	0.858	0.854	0.850	0.846	0.843	0.839	0.835	0.831	0.827
-4	0.904	0.900	0.897	0.894	0.891	0.888	0.885	0.882	0.879	0.876	0.873	0.869	0.866	0.863	0.860	0.856	0.853	0.849	0.846	0.842
-5	0.910	0.907	0.905	0.902	0.899	0.897	0.894	0.892	0.889	0.886	0.884	0.881	0.878	0.875	0.872	0.869	0.866	0.863	0.859	0.856
-6	0.917	0.914	0.912	0.910	0.907	0.905	0.903	0.901	0.899	0.896	0.894	0.892	0.889	0.887	0.884	0.881	0.879	0.876	0.872	0.869
-7	0.923	0.921	0.919	0.917	0.915	0.913	0.911	0.909	0.908	0.906	0.904	0.902	0.900	0.898	0.895	0.893	0.890	0.887	0.884	0.880
-8	0.929	0.927	0.926	0.924	0.922	0.921	0.919	0.918	0.916	0.915	0.913	0.911	0.910	0.908	0.906	0.903	0.901	0.898	0.895	0.891
-9	0.935	0.933	0.932	0.931	0.929	0.928	0.927	0.926	0.924	0.923	0.922	0.920	0.919	0.917	0.915	0.913	0.910	0.908	0.904	0.900
-10	0.941	0.939	0.938	0.937	0.936	0.935	0.934	0.933	0.932	0.931	0.930	0.928	0.927	0.925	0.924	0.922	0.919	0.916	0.913	0.909
-11	0.946	0.945	0.944	0.943	0.942	0.941	0.940	0.940	0.939	0.938	0.937	0.936	0.935	0.933	0.931	0.929	0.927	0.924	0.920	0.917
-12	0.951	0.950	0.949	0.948	0.948	0.947	0.947	0.946	0.945	0.945	0.944	0.943	0.941	0.940	0.938	0.936	0.934	0.931	0.927	0.924
-13	0.955	0.955	0.954	0.953	0.953	0.953	0.952	0.952	0.951	0.951	0.950	0.949	0.948	0.946	0.944	0.942	0.940	0.937	0.934	0.929
-14	0.960	0.959	0.959	0.958	0.958	0.958	0.957	0.957	0.956	0.956	0.955	0.954	0.953	0.951	0.950	0.948	0.945	0.942	0.939	0.934
-15	0.964	0.963	0.963	0.963	0.962	0.962	0.962	0.962	0.961	0.961	0.960	0.959	0.958	0.956	0.954	0.952	0.950	0.947	0.943	0.939

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-16	0.968	0.967	0.967	0.967	0.967	0.966	0.966	0.966	0.965	0.965	0.964	0.963	0.962	0.960	0.959	0.957	0.954	0.951	0.947	0.943
older	-17	0.971	0.971	0.970	0.970	0.970	0.970	0.970	0.970	0.969	0.969	0.968	0.967	0.966	0.964	0.962	0.960	0.957	0.954	0.951	0.947
than	-18	0.974	0.974	0.974	0.974	0.974	0.973	0.973	0.973	0.973	0.972	0.971	0.970	0.969	0.967	0.965	0.963	0.960	0.957	0.954	0.950
Retiree	-19	0.977	0.977	0.977	0.977	0.977	0.976	0.976	0.976	0.975	0.975	0.974	0.973	0.972	0.970	0.968	0.966	0.963	0.960	0.957	0.953
	-20	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.978	0.978	0.977	0.976	0.975	0.974	0.972	0.970	0.968	0.966	0.963	0.959	0.955
	-21	0.982	0.982	0.982	0.982	0.981	0.981	0.981	0.981	0.980	0.979	0.979	0.977	0.976	0.974	0.972	0.970	0.968	0.965	0.961	0.957
	-22	0.984	0.984	0.984	0.984	0.983	0.983	0.983	0.983	0.982	0.981	0.980	0.979	0.978	0.976	0.974	0.972	0.970	0.967	0.963	0.959
	-23	0.986	0.986	0.985	0.985	0.985	0.985	0.985	0.984	0.984	0.983	0.982	0.981	0.979	0.978	0.976	0.974	0.971	0.968	0.965	0.961
	-24	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.979	0.978	0.975	0.973	0.970	0.966	0.962
	-25	0.989	0.989	0.988	0.988	0.988	0.988	0.987	0.987	0.986	0.985	0.985	0.983	0.982	0.981	0.979	0.977	0.974	0.971	0.967	0.963
	-26	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.988	0.987	0.986	0.985	0.983	0.982	0.980	0.978	0.975	0.972	0.968	0.964	0.964
	-27	0.991	0.991	0.991	0.990	0.990	0.990	0.989	0.988	0.988	0.987	0.986	0.984	0.983	0.981	0.978	0.976	0.973	0.969		
	-28	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.989	0.988	0.987	0.986	0.985	0.983	0.981	0.979	0.976	0.973			
	-29	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.987	0.986	0.984	0.982	0.980	0.977				
	-30	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.990	0.989	0.988	0.986	0.985	0.983	0.980						
	-31	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.990	0.989	0.988	0.987	0.985	0.983					
	-32	0.995	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.991	0.991	0.990	0.988	0.987	0.985						
	-33	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.991	0.990	0.989	0.987							
	-34	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991	0.990	0.989								
	-35	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.992	0.992	0.991									
	-36	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.993	0.992										
	-37	0.996	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993											
	-38	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994												
	-39	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.994												
	-40	0.997	0.997	0.996	0.996	0.995	0.995														
	-41	0.997	0.997	0.997	0.996	0.996															
	-42	0.997	0.997	0.997	0.996																
	-43	0.997	0.997	0.997																	
	-44	0.997	0.997																		
	-45	0.998																			
	-46																				
	-47																				
	-48																				
	-49																				
	-50																				
Beneficiary	-51																				
older	-52																				
than	-53																				
Retiree	-54																				
	-55																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-56																				
older	-57																				
than	-58																				
Retiree	-59																				
	-60																				
Beneficiary	-61																				
older	-62																				
than	-63																				
Retiree	-64																				
	-65																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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																0.142
	98															0.147	0.142
	97													0.153	0.147	0.142	0.142
	96												0.160	0.153	0.147	0.142	0.142
	95											0.168	0.160	0.153	0.148	0.142	0.142
	94										0.176	0.168	0.160	0.154	0.148	0.143	0.143
	93									0.186	0.177	0.168	0.160	0.154	0.148	0.143	0.143
	92								0.196	0.186	0.177	0.168	0.160	0.154	0.148	0.143	0.143
	91							0.207	0.196	0.186	0.177	0.168	0.160	0.154	0.148	0.143	0.143
	90						0.219	0.207	0.196	0.186	0.177	0.168	0.161	0.154	0.148	0.143	0.143
	89					0.232	0.219	0.207	0.196	0.186	0.177	0.168	0.161	0.154	0.148	0.143	0.143
	88				0.246	0.232	0.219	0.207	0.196	0.186	0.177	0.168	0.161	0.154	0.149	0.143	0.143
	87			0.261	0.246	0.232	0.219	0.208	0.197	0.187	0.177	0.169	0.161	0.155	0.149	0.144	0.144
	86		0.277	0.261	0.246	0.233	0.220	0.208	0.197	0.187	0.177	0.169	0.161	0.155	0.149	0.144	0.144
	85	0.294	0.277	0.261	0.247	0.233	0.220	0.208	0.197	0.187	0.178	0.169	0.161	0.155	0.149	0.144	0.144
	84	0.311	0.294	0.277	0.262	0.247	0.233	0.220	0.208	0.197	0.187	0.178	0.169	0.162	0.155	0.149	0.144
	83	0.311	0.294	0.277	0.262	0.247	0.233	0.220	0.208	0.197	0.187	0.178	0.169	0.162	0.155	0.150	0.144
	82	0.311	0.294	0.278	0.262	0.247	0.233	0.220	0.209	0.198	0.188	0.178	0.170	0.162	0.156	0.150	0.145
	81	0.311	0.294	0.278	0.262	0.247	0.234	0.221	0.209	0.198	0.188	0.179	0.170	0.162	0.156	0.150	0.145
	80	0.311	0.294	0.278	0.262	0.248	0.234	0.221	0.209	0.198	0.188	0.179	0.170	0.163	0.156	0.150	0.145
	79	0.312	0.295	0.278	0.263	0.248	0.234	0.221	0.209	0.198	0.188	0.179	0.170	0.163	0.156	0.151	0.145
	78	0.312	0.295	0.279	0.263	0.248	0.234	0.221	0.210	0.199	0.189	0.179	0.171	0.163	0.157	0.151	0.146
	77	0.312	0.295	0.279	0.263	0.248	0.235	0.222	0.210	0.199	0.189	0.180	0.171	0.163	0.157	0.151	0.146
	76	0.312	0.296	0.279	0.264	0.249	0.235	0.222	0.210	0.199	0.189	0.180	0.171	0.164	0.157	0.151	0.146
	75	0.313	0.296	0.280	0.264	0.249	0.235	0.222	0.211	0.199	0.190	0.180	0.172	0.164	0.158	0.152	0.147
	74	0.313	0.296	0.280	0.264	0.249	0.236	0.223	0.211	0.200	0.190	0.181	0.172	0.164	0.158	0.152	0.147
	73	0.313	0.297	0.280	0.265	0.250	0.236	0.223	0.211	0.200	0.190	0.181	0.172	0.165	0.158	0.153	0.148
	72	0.314	0.297	0.281	0.265	0.250	0.236	0.223	0.212	0.201	0.191	0.181	0.173	0.165	0.159	0.153	0.148
	71	0.314	0.297	0.281	0.265	0.251	0.237	0.224	0.212	0.201	0.191	0.182	0.173	0.166	0.159	0.153	0.148
	70	0.315	0.298	0.282	0.266	0.251	0.237	0.224	0.212	0.201	0.191	0.182	0.174	0.166	0.160	0.154	0.149
	69	0.315	0.298	0.282	0.266	0.251	0.238	0.225	0.213	0.202	0.192	0.183	0.174	0.167	0.160	0.154	0.149
	68	0.316	0.299	0.282	0.267	0.252	0.238	0.225	0.213	0.202	0.192	0.183	0.175	0.167	0.161	0.155	0.150
	67	0.316	0.299	0.283	0.267	0.252	0.239	0.226	0.214	0.203	0.193	0.184	0.175	0.168	0.161	0.156	0.151
	66	0.317	0.300	0.284	0.268	0.253	0.239	0.226	0.214	0.203	0.194	0.184	0.176	0.168	0.162	0.156	0.151
Beneficiary younger than Retiree	65	0.317	0.300	0.284	0.268	0.254	0.240	0.227	0.215	0.204	0.194	0.185	0.176	0.169	0.162	0.157	0.152
	64	0.318	0.301	0.285	0.269	0.254	0.240	0.227	0.216	0.205	0.195	0.186	0.177	0.169	0.163	0.157	0.152
	63	0.319	0.302	0.285	0.270	0.255	0.241	0.228	0.216	0.205	0.195	0.186	0.178	0.170	0.164	0.158	0.153
	62	0.319	0.302	0.286	0.270	0.256	0.242	0.229	0.217	0.206	0.196	0.187	0.178	0.171	0.165	0.159	0.154
	61	0.320	0.303	0.287	0.271	0.256	0.243	0.230	0.218	0.207	0.197	0.188	0.179	0.172	0.165	0.160	0.155

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	60	0.321	0.304	0.288	0.272	0.257	0.243	0.230	0.219	0.208	0.198	0.188	0.180	0.172	0.166	0.161	0.156
	59	0.322	0.305	0.288	0.273	0.258	0.244	0.231	0.219	0.208	0.199	0.189	0.181	0.173	0.167	0.161	0.157
	58	0.322	0.306	0.289	0.274	0.259	0.245	0.232	0.220	0.209	0.199	0.190	0.182	0.174	0.168	0.162	0.158
	57	0.323	0.307	0.290	0.275	0.260	0.246	0.233	0.221	0.210	0.200	0.191	0.183	0.175	0.169	0.163	0.159
	56	0.324	0.308	0.291	0.276	0.261	0.247	0.234	0.222	0.211	0.201	0.192	0.184	0.176	0.170	0.165	0.160
	55	0.325	0.309	0.292	0.277	0.262	0.248	0.235	0.223	0.212	0.202	0.193	0.185	0.177	0.171	0.166	0.161
	54	0.327	0.310	0.293	0.278	0.263	0.249	0.236	0.224	0.213	0.204	0.194	0.186	0.179	0.172	0.167	0.162
	53	0.328	0.311	0.295	0.279	0.264	0.250	0.237	0.226	0.215	0.205	0.196	0.187	0.180	0.174	0.168	0.164
	52	0.329	0.312	0.296	0.280	0.265	0.252	0.239	0.227	0.216	0.206	0.197	0.189	0.181	0.175	0.170	0.165
	51	0.330	0.313	0.297	0.282	0.267	0.253	0.240	0.228	0.217	0.208	0.199	0.190	0.183	0.177	0.171	0.167
	50	0.332	0.315	0.299	0.283	0.268	0.254	0.241	0.230	0.219	0.209	0.200	0.192	0.184	0.178	0.173	0.169
	49	0.333	0.316	0.300	0.284	0.270	0.256	0.243	0.231	0.220	0.211	0.202	0.193	0.186	0.180	0.175	0.171
	48	0.335	0.318	0.302	0.286	0.271	0.258	0.245	0.233	0.222	0.212	0.203	0.195	0.188	0.182	0.177	0.172
	47	0.336	0.320	0.303	0.288	0.273	0.259	0.246	0.235	0.224	0.214	0.205	0.197	0.190	0.184	0.179	0.175
	46	0.338	0.321	0.305	0.290	0.275	0.261	0.248	0.237	0.226	0.216	0.207	0.199	0.192	0.186	0.181	0.177
	45	0.340	0.323	0.307	0.292	0.277	0.263	0.250	0.239	0.228	0.218	0.209	0.201	0.194	0.188	0.183	0.179
	44	0.342	0.325	0.309	0.294	0.279	0.265	0.252	0.241	0.230	0.221	0.212	0.203	0.197	0.191	0.186	0.182
	43	0.344	0.328	0.311	0.296	0.281	0.268	0.255	0.243	0.232	0.223	0.214	0.206	0.199	0.193	0.189	0.185
	42	0.347	0.330	0.314	0.298	0.284	0.270	0.257	0.246	0.235	0.226	0.217	0.209	0.202	0.196	0.192	0.188
	41	0.349	0.332	0.316	0.301	0.286	0.273	0.260	0.248	0.238	0.228	0.220	0.212	0.205	0.199	0.195	0.191
	40	0.352	0.335	0.319	0.304	0.289	0.275	0.263	0.251	0.241	0.231	0.223	0.215	0.208	0.203	0.198	0.194
	39	0.355	0.338	0.322	0.306	0.292	0.278	0.266	0.254	0.244	0.234	0.226	0.218	0.211	0.206	0.202	0.198
	38	0.358	0.341	0.325	0.310	0.295	0.282	0.269	0.258	0.247	0.238	0.229	0.221	0.215	0.210	0.205	0.202
	37	0.361	0.344	0.328	0.313	0.298	0.285	0.272	0.261	0.251	0.241	0.233	0.225	0.219	0.214	0.209	0.206
	36	0.364	0.348	0.332	0.317	0.302	0.289	0.276	0.265	0.254	0.245	0.237	0.229	0.223	0.218	0.214	0.211
	35	0.368	0.351	0.336	0.320	0.306	0.293	0.280	0.269	0.259	0.249	0.241	0.233	0.227	0.222	0.218	0.216
	34	0.372	0.355	0.340	0.324	0.310	0.297	0.284	0.273	0.263	0.254	0.246	0.238	0.232	0.227	0.223	0.221
	33	0.376	0.360	0.344	0.329	0.314	0.301	0.289	0.278	0.267	0.259	0.250	0.243	0.237	0.232	0.229	0.226
	32	0.380	0.364	0.348	0.333	0.319	0.306	0.294	0.283	0.272	0.264	0.256	0.248	0.242	0.238	0.234	0.232
	31	0.385	0.369	0.353	0.338	0.324	0.311	0.299	0.288	0.278	0.269	0.261	0.254	0.248	0.244	0.240	0.238
	30	0.390	0.374	0.359	0.344	0.329	0.316	0.304	0.293	0.283	0.275	0.267	0.260	0.254	0.250	0.247	0.245
	29	0.396	0.380	0.364	0.349	0.335	0.322	0.310	0.299	0.289	0.281	0.273	0.266	0.261	0.257	0.254	0.252
	28	0.401	0.385	0.370	0.355	0.341	0.328	0.316	0.306	0.296	0.287	0.280	0.273	0.268	0.264	0.262	0.260
	27	0.407	0.392	0.376	0.362	0.348	0.335	0.323	0.312	0.303	0.294	0.287	0.280	0.275	0.272	0.270	0.269
	26	0.414	0.398	0.383	0.368	0.355	0.342	0.330	0.320	0.310	0.302	0.295	0.288	0.283	0.280	0.279	0.278
Beneficiary younger than Retiree	25	0.421	0.405	0.390	0.376	0.362	0.349	0.338	0.327	0.318	0.310	0.303	0.297	0.292	0.289	0.288	0.288
	24	0.428	0.413	0.398	0.383	0.370	0.357	0.346	0.335	0.326	0.318	0.312	0.306	0.302	0.299	0.298	0.299
	23	0.436	0.421	0.406	0.391	0.378	0.366	0.354	0.344	0.335	0.328	0.321	0.316	0.312	0.310	0.310	0.311
	22	0.444	0.429	0.414	0.400	0.387	0.375	0.363	0.354	0.345	0.338	0.331	0.326	0.323	0.321	0.322	0.323
	21	0.453	0.438	0.423	0.409	0.396	0.384	0.373	0.364	0.355	0.348	0.342	0.338	0.335	0.334	0.335	0.337

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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
20	0.462	0.447	0.433	0.419	0.406	0.394	0.384	0.374	0.366	0.360	0.354	0.350	0.348	0.347	0.348	0.351
19	0.472	0.457	0.443	0.430	0.417	0.405	0.395	0.386	0.378	0.372	0.367	0.363	0.361	0.361	0.363	0.367
18	0.482	0.468	0.454	0.441	0.428	0.417	0.407	0.398	0.391	0.385	0.381	0.377	0.376	0.377	0.379	0.383
17	0.493	0.479	0.465	0.452	0.440	0.429	0.420	0.412	0.405	0.400	0.395	0.392	0.392	0.393	0.396	0.401
16	0.505	0.491	0.478	0.465	0.453	0.443	0.433	0.426	0.419	0.415	0.411	0.408	0.408	0.410	0.414	0.419
15	0.517	0.504	0.491	0.478	0.467	0.457	0.448	0.441	0.435	0.431	0.428	0.426	0.426	0.428	0.433	0.439
14	0.530	0.517	0.505	0.493	0.482	0.472	0.464	0.457	0.452	0.448	0.445	0.444	0.444	0.447	0.452	0.459
13	0.544	0.531	0.519	0.508	0.497	0.488	0.480	0.474	0.469	0.466	0.464	0.463	0.464	0.468	0.473	0.480
12	0.558	0.546	0.535	0.524	0.514	0.505	0.498	0.492	0.487	0.485	0.483	0.483	0.484	0.488	0.494	0.501
11	0.573	0.562	0.551	0.540	0.531	0.523	0.516	0.511	0.507	0.504	0.503	0.503	0.505	0.510	0.516	0.523
10	0.589	0.578	0.568	0.558	0.549	0.541	0.535	0.530	0.527	0.525	0.524	0.525	0.527	0.532	0.537	0.544
9	0.606	0.596	0.586	0.576	0.568	0.561	0.555	0.551	0.547	0.546	0.546	0.546	0.549	0.553	0.559	0.566
8	0.623	0.613	0.604	0.595	0.587	0.581	0.575	0.572	0.569	0.568	0.568	0.568	0.571	0.575	0.580	0.586
7	0.641	0.632	0.623	0.615	0.607	0.601	0.596	0.593	0.591	0.590	0.590	0.590	0.592	0.596	0.601	0.606
6	0.659	0.650	0.642	0.635	0.628	0.622	0.618	0.615	0.613	0.612	0.612	0.612	0.614	0.617	0.621	0.625
Beneficiary younger than Retiree																
5	0.678	0.670	0.662	0.655	0.649	0.644	0.639	0.637	0.635	0.634	0.633	0.633	0.634	0.636	0.639	0.644
4	0.696	0.689	0.682	0.675	0.670	0.665	0.661	0.658	0.656	0.655	0.654	0.653	0.653	0.655	0.658	0.661
3	0.715	0.709	0.702	0.696	0.690	0.686	0.682	0.679	0.677	0.675	0.674	0.672	0.672	0.673	0.675	0.677
2	0.734	0.728	0.722	0.716	0.711	0.707	0.703	0.700	0.697	0.695	0.693	0.690	0.690	0.691	0.691	0.691
1	0.753	0.747	0.742	0.736	0.731	0.727	0.722	0.719	0.716	0.713	0.710	0.708	0.707	0.706	0.704	0.704
Beneficiary same age as Retiree																
0	<b>0.771</b>	<b>0.766</b>	<b>0.761</b>	<b>0.755</b>	<b>0.750</b>	<b>0.746</b>	<b>0.741</b>	<b>0.737</b>	<b>0.734</b>	<b>0.730</b>	<b>0.727</b>	<b>0.724</b>	<b>0.721</b>	<b>0.719</b>	<b>0.717</b>	<b>0.716</b>
Beneficiary older than Retiree																
-1	0.789	0.784	0.779	0.774	0.768	0.764	0.759	0.755	0.750	0.747	0.743	0.739	0.734	0.732	0.729	0.729
-2	0.806	0.801	0.796	0.791	0.786	0.780	0.775	0.771	0.766	0.762	0.757	0.751	0.747	0.743	0.741	0.740
-3	0.822	0.818	0.813	0.807	0.801	0.796	0.790	0.785	0.781	0.776	0.769	0.763	0.758	0.755	0.752	0.750
-4	0.837	0.833	0.828	0.822	0.816	0.810	0.805	0.800	0.793	0.787	0.781	0.774	0.769	0.766	0.762	0.759
-5	0.851	0.847	0.841	0.836	0.830	0.824	0.818	0.812	0.805	0.798	0.792	0.785	0.780	0.775	0.770	0.766
-6	0.864	0.859	0.854	0.848	0.842	0.836	0.829	0.822	0.815	0.808	0.802	0.795	0.789	0.783	0.778	0.773
-7	0.876	0.871	0.866	0.860	0.853	0.847	0.839	0.832	0.824	0.818	0.811	0.804	0.797	0.790	0.784	0.778
-8	0.887	0.882	0.876	0.870	0.863	0.856	0.848	0.841	0.834	0.827	0.819	0.811	0.804	0.797	0.789	0.783
-9	0.896	0.891	0.886	0.879	0.872	0.864	0.857	0.849	0.842	0.835	0.827	0.818	0.809	0.802	0.794	0.787
-10	0.905	0.900	0.894	0.887	0.879	0.872	0.864	0.857	0.849	0.841	0.833	0.823	0.814	0.806	0.798	0.791
-11	0.912	0.907	0.901	0.894	0.886	0.879	0.872	0.864	0.856	0.847	0.838	0.828	0.819	0.810	0.802	
-12	0.919	0.913	0.907	0.900	0.893	0.886	0.878	0.870	0.861	0.852	0.843	0.832	0.823	0.814		
-13	0.924	0.919	0.913	0.906	0.899	0.892	0.883	0.875	0.866	0.856	0.846	0.836	0.826			
-14	0.930	0.924	0.918	0.912	0.904	0.897	0.888	0.879	0.870	0.860	0.850	0.839				
-15	0.934	0.929	0.923	0.916	0.909	0.901	0.892	0.883	0.873	0.863	0.853					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-16	0.938	0.933	0.927	0.920	0.913	0.904	0.895	0.886	0.876	0.866						
older	-17	0.942	0.937	0.931	0.924	0.916	0.907	0.898	0.889	0.879							
than	-18	0.945	0.940	0.934	0.927	0.918	0.910	0.901	0.891								
Retiree	-19	0.948	0.943	0.936	0.929	0.921	0.912	0.903									
	-20	0.951	0.945	0.938	0.931	0.923	0.914										
	-21	0.952	0.947	0.940	0.933	0.925											
	-22	0.954	0.948	0.942	0.935												
	-23	0.956	0.950	0.944													
	-24	0.957	0.951														
	-25	0.958															
	-26																
	-27																
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	-43																
	-44																
	-45																
	-46																
	-47																
	-48																
	-49																
	-50																
Beneficiary	-51																
older	-52																
than	-53																
Retiree	-54																
	-55																



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-56																
older	-57																
than	-58																
Retiree	-59																
	-60																
Beneficiary	-61																
older	-62																
than	-63																
Retiree	-64																
	-65																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	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	70																							
younger	69																							
than	68																							
Retiree	67																							
	66																							
	65																							
	64																							
	63																							
	62																							
	61																							
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	44																							
	43																							
	42																							
	41																							
	40																							
	39																							
	38																				0.764			
	37																			0.770	0.765			
	36																		0.775	0.770	0.765			
Beneficiary	35																0.780	0.775	0.771	0.766				
younger	34																0.784	0.780	0.776	0.771	0.766			
than	33																0.788	0.785	0.781	0.776	0.772	0.767		
Retiree	32																0.792	0.789	0.785	0.781	0.777	0.772	0.767	
	31																0.796	0.793	0.789	0.786	0.782	0.777	0.773	0.768

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	
30												0.799	0.796	0.793	0.790	0.786	0.782	0.778	0.773	0.769	
29											0.803	0.800	0.797	0.794	0.790	0.787	0.783	0.779	0.774	0.769	
28										0.806	0.803	0.800	0.797	0.794	0.791	0.787	0.783	0.779	0.775	0.770	
27									0.809	0.806	0.804	0.801	0.798	0.795	0.791	0.788	0.784	0.780	0.776	0.771	
26							0.811	0.809	0.807	0.804	0.801	0.798	0.795	0.792	0.789	0.785	0.781	0.776	0.772		
25						0.814	0.812	0.809	0.807	0.805	0.802	0.799	0.796	0.793	0.789	0.786	0.782	0.777	0.773		
24					0.816	0.814	0.812	0.810	0.808	0.805	0.803	0.800	0.797	0.794	0.790	0.786	0.782	0.778	0.774		
23				0.818	0.816	0.815	0.813	0.810	0.808	0.806	0.803	0.800	0.797	0.794	0.791	0.787	0.783	0.779	0.775		
22			0.820	0.819	0.817	0.815	0.813	0.811	0.809	0.806	0.804	0.801	0.798	0.795	0.792	0.788	0.784	0.780	0.776		
21		0.822	0.821	0.819	0.817	0.816	0.814	0.812	0.809	0.807	0.805	0.802	0.799	0.796	0.793	0.789	0.785	0.781	0.777		
20		0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.812	0.810	0.808	0.805	0.803	0.800	0.797	0.794	0.790	0.786	0.782	0.778	
19	0.826	0.824	0.823	0.822	0.820	0.818	0.817	0.815	0.813	0.811	0.809	0.806	0.804	0.801	0.798	0.795	0.791	0.787	0.784	0.779	
18	0.826	0.825	0.823	0.822	0.821	0.819	0.817	0.816	0.814	0.812	0.809	0.807	0.805	0.802	0.799	0.796	0.792	0.789	0.785	0.781	
17	0.826	0.825	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.812	0.810	0.808	0.805	0.803	0.800	0.797	0.793	0.790	0.786	0.782	
16	0.827	0.826	0.825	0.823	0.822	0.820	0.819	0.817	0.815	0.813	0.811	0.809	0.806	0.804	0.801	0.798	0.795	0.791	0.787	0.783	
15	0.827	0.826	0.825	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.812	0.810	0.807	0.805	0.802	0.799	0.796	0.793	0.789	0.785	
14	0.828	0.827	0.826	0.825	0.823	0.822	0.820	0.819	0.817	0.815	0.813	0.811	0.809	0.806	0.803	0.800	0.797	0.794	0.790	0.786	
13	0.829	0.828	0.826	0.825	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.812	0.810	0.807	0.805	0.802	0.799	0.795	0.792	0.788	
12	0.829	0.828	0.827	0.826	0.825	0.823	0.822	0.821	0.819	0.817	0.815	0.813	0.811	0.809	0.806	0.803	0.800	0.797	0.794	0.790	
11	0.830	0.829	0.828	0.827	0.826	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.812	0.810	0.807	0.805	0.802	0.799	0.795	0.792	
10	0.831	0.830	0.829	0.828	0.826	0.825	0.824	0.822	0.821	0.819	0.817	0.816	0.813	0.811	0.809	0.806	0.803	0.800	0.797	0.794	
9	0.831	0.830	0.829	0.828	0.827	0.826	0.825	0.824	0.822	0.820	0.819	0.817	0.815	0.813	0.810	0.808	0.805	0.802	0.799	0.796	
8	0.832	0.831	0.830	0.829	0.828	0.827	0.826	0.825	0.823	0.822	0.820	0.818	0.816	0.814	0.812	0.809	0.807	0.804	0.801	0.798	
7	0.833	0.832	0.831	0.830	0.829	0.828	0.827	0.826	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.811	0.809	0.806	0.803	0.800	
6	0.834	0.833	0.832	0.831	0.830	0.829	0.828	0.827	0.826	0.824	0.823	0.821	0.819	0.817	0.815	0.813	0.811	0.808	0.805	0.802	
Beneficiary	5	0.835	0.834	0.833	0.832	0.831	0.830	0.829	0.828	0.827	0.826	0.824	0.823	0.821	0.819	0.817	0.815	0.813	0.810	0.807	0.804
younger	4	0.835	0.835	0.834	0.833	0.832	0.831	0.830	0.828	0.827	0.826	0.824	0.823	0.821	0.819	0.817	0.815	0.812	0.810	0.807	
than	3	0.836	0.836	0.835	0.834	0.834	0.833	0.832	0.831	0.830	0.829	0.827	0.826	0.824	0.823	0.821	0.819	0.817	0.815	0.812	0.809
Retiree	2	0.837	0.837	0.836	0.836	0.835	0.834	0.833	0.832	0.831	0.830	0.829	0.828	0.826	0.825	0.823	0.821	0.819	0.817	0.815	0.812
	1	0.838	0.838	0.837	0.837	0.836	0.835	0.835	0.834	0.833	0.832	0.831	0.830	0.828	0.827	0.825	0.823	0.822	0.819	0.817	0.815
Beneficiary	0	0.839	0.839	0.839	0.838	0.837	0.837	0.836	0.835	0.834	0.833	0.831	0.830	0.829	0.827	0.826	0.824	0.822	0.820	0.818	
same age																					
as Retiree																					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	0.841	0.840	0.840	0.839	0.839	0.838	0.838	0.837	0.836	0.835	0.834	0.833	0.832	0.831	0.830	0.828	0.826	0.825	0.823	0.820
	-2	0.842	0.841	0.841	0.841	0.840	0.840	0.839	0.839	0.838	0.837	0.836	0.835	0.834	0.833	0.832	0.831	0.829	0.827	0.826	0.824
	-3	0.843	0.843	0.842	0.842	0.842	0.841	0.841	0.840	0.840	0.839	0.838	0.837	0.837	0.836	0.834	0.833	0.832	0.830	0.829	0.827
	-4	0.844	0.844	0.844	0.843	0.843	0.843	0.842	0.842	0.842	0.841	0.840	0.840	0.839	0.838	0.837	0.836	0.835	0.833	0.832	0.830
	-5	0.845	0.845	0.845	0.845	0.845	0.844	0.844	0.844	0.843	0.843	0.842	0.842	0.841	0.840	0.840	0.839	0.837	0.836	0.835	0.833
	-6	0.847	0.847	0.847	0.846	0.846	0.846	0.846	0.846	0.845	0.845	0.845	0.844	0.844	0.843	0.842	0.841	0.840	0.839	0.838	0.837
	-7	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.847	0.847	0.847	0.847	0.846	0.846	0.845	0.844	0.843	0.842	0.841	0.840
	-8	0.849	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.849	0.849	0.849	0.849	0.849	0.848	0.848	0.847	0.847	0.846	0.845	0.844
	-9	0.851	0.851	0.851	0.851	0.851	0.852	0.852	0.852	0.852	0.852	0.852	0.851	0.851	0.851	0.851	0.850	0.850	0.849	0.848	0.847
	-10	0.852	0.853	0.853	0.853	0.853	0.853	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.853	0.853	0.853	0.852	0.851
-11	0.854	0.854	0.855	0.855	0.855	0.855	0.856	0.856	0.856	0.856	0.857	0.857	0.857	0.857	0.857	0.857	0.856	0.856	0.856	0.855	
-12	0.855	0.856	0.856	0.857	0.857	0.857	0.858	0.858	0.858	0.859	0.859	0.859	0.859	0.860	0.860	0.860	0.860	0.860	0.859	0.859	
-13	0.857	0.858	0.858	0.859	0.859	0.860	0.860	0.860	0.861	0.861	0.862	0.862	0.862	0.862	0.863	0.863	0.863	0.863	0.863	0.863	
-14	0.859	0.859	0.860	0.861	0.861	0.862	0.862	0.863	0.863	0.864	0.864	0.865	0.865	0.866	0.866	0.867	0.867	0.867	0.867	0.867	
-15	0.861	0.861	0.862	0.863	0.863	0.864	0.865	0.865	0.866	0.867	0.867	0.868	0.868	0.868	0.869	0.869	0.870	0.870	0.871	0.871	
-16	0.862	0.863	0.864	0.865	0.865	0.866	0.867	0.868	0.868	0.869	0.870	0.871	0.872	0.872	0.873	0.874	0.874	0.875	0.875	0.875	
-17	0.864	0.865	0.866	0.867	0.868	0.868	0.869	0.870	0.871	0.872	0.873	0.874	0.875	0.876	0.876	0.877	0.878	0.879	0.879	0.880	
-18	0.866	0.867	0.868	0.869	0.870	0.871	0.872	0.873	0.874	0.875	0.877	0.878	0.878	0.879	0.880	0.881	0.882	0.883	0.883	0.884	
-19	0.868	0.869	0.870	0.871	0.872	0.873	0.874	0.875	0.877	0.878	0.879	0.880	0.881	0.882	0.883	0.885	0.886	0.887	0.887	0.888	
-20	0.870	0.871	0.872	0.873	0.874	0.876	0.877	0.878	0.879	0.881	0.882	0.883	0.885	0.886	0.887	0.888	0.889	0.891	0.892	0.893	
-21	0.872	0.873	0.874	0.876	0.877	0.878	0.880	0.881	0.882	0.884	0.885	0.887	0.888	0.890	0.891	0.893	0.894	0.896	0.897	0.899	
-22	0.874	0.875	0.877	0.878	0.879	0.881	0.882	0.884	0.885	0.887	0.888	0.890	0.891	0.893	0.895	0.896	0.898	0.900	0.901	0.903	
-23	0.876	0.878	0.879	0.880	0.882	0.883	0.885	0.887	0.888	0.890	0.891	0.893	0.895	0.896	0.898	0.900	0.901	0.903	0.904	0.906	
-24	0.878	0.880	0.881	0.883	0.885	0.886	0.888	0.889	0.891	0.893	0.895	0.896	0.898	0.900	0.902	0.904	0.905	0.907	0.909	0.910	
-25	0.881	0.882	0.884	0.885	0.887	0.889	0.891	0.892	0.894	0.896	0.898	0.900	0.902	0.904	0.906	0.907	0.909	0.911	0.913	0.914	
-26	0.883	0.885	0.886	0.888	0.890	0.892	0.894	0.895	0.897	0.899	0.901	0.903	0.905	0.907	0.909	0.911	0.913	0.915	0.917	0.919	
-27	0.885	0.887	0.889	0.891	0.893	0.895	0.897	0.899	0.901	0.903	0.905	0.907	0.909	0.911	0.913	0.915	0.917	0.919	0.921	0.923	
-28	0.888	0.890	0.892	0.893	0.895	0.897	0.899	0.902	0.904	0.906	0.908	0.910	0.912	0.915	0.917	0.919	0.921	0.923	0.925	0.927	
-29	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.909	0.911	0.914	0.916	0.918	0.920	0.923	0.925	0.927	0.929	0.931	
-30	0.893	0.895	0.897	0.899	0.901	0.903	0.906	0.908	0.910	0.912	0.915	0.917	0.920	0.922	0.924	0.926	0.929	0.931	0.933	0.935	
-31	0.895	0.897	0.900	0.902	0.904	0.906	0.909	0.911	0.913	0.916	0.918	0.921	0.923	0.925	0.928	0.930	0.932	0.935	0.937	0.939	
-32	0.898	0.900	0.902	0.905	0.907	0.909	0.912	0.914	0.917	0.919	0.922	0.924	0.927	0.929	0.931	0.934	0.936	0.938	0.941	0.943	
-33	0.901	0.903	0.905	0.908	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.928	0.930	0.933	0.935	0.937	0.940	0.942	0.944	0.947	
-34	0.903	0.906	0.908	0.911	0.913	0.915	0.918	0.921	0.923	0.926	0.928	0.931	0.933	0.936	0.938	0.941	0.943	0.946	0.948	0.950	
-35	0.906	0.909	0.911	0.913	0.916	0.919	0.921	0.924	0.926	0.929	0.932	0.934	0.937	0.939	0.942	0.944	0.947	0.949	0.952	0.954	
Beneficiary older than Retiree	-36	0.909	0.911	0.914	0.916	0.919	0.922	0.924	0.927	0.930	0.932	0.935	0.938	0.940	0.943	0.945	0.948	0.950	0.953	0.955	
	-37	0.912	0.914	0.917	0.919	0.922	0.925	0.927	0.930	0.933	0.936	0.938	0.941	0.943	0.946	0.949	0.951	0.954	0.956	0.958	
	-38	0.915	0.917	0.920	0.923	0.925	0.928	0.931	0.933	0.936	0.939	0.941	0.944	0.947	0.949	0.952	0.954	0.957	0.959	0.962	
	-39	0.918	0.920	0.923	0.926	0.928	0.931	0.934	0.936	0.939	0.942	0.945	0.947	0.950	0.952	0.955	0.958	0.960	0.962	0.965	0.967
	-40	0.920	0.923	0.926	0.929	0.931	0.934	0.937	0.940	0.942	0.945	0.948	0.950	0.953	0.956	0.958	0.961	0.963	0.965	0.968	0.970

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	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	0.923	0.926	0.929	0.932	0.934	0.937	0.940	0.943	0.945	0.948	0.951	0.953	0.956	0.959	0.961	0.964	0.966	0.968	0.970	0.972
	-42	0.926	0.929	0.932	0.935	0.937	0.940	0.943	0.946	0.948	0.951	0.954	0.956	0.959	0.962	0.964	0.966	0.969	0.971	0.973	0.975
	-43	0.929	0.932	0.935	0.938	0.940	0.943	0.946	0.949	0.951	0.954	0.957	0.959	0.962	0.964	0.967	0.969	0.971	0.973	0.975	0.977
	-44	0.932	0.935	0.938	0.941	0.943	0.946	0.949	0.952	0.954	0.957	0.960	0.962	0.965	0.967	0.969	0.972	0.974	0.976	0.978	0.979
	-45	0.935	0.938	0.941	0.944	0.946	0.949	0.952	0.955	0.957	0.960	0.962	0.965	0.967	0.970	0.972	0.974	0.976	0.978	0.980	0.981
-46	0.938	0.941	0.944	0.947	0.949	0.952	0.955	0.957	0.960	0.963	0.965	0.968	0.970	0.972	0.975	0.977	0.979	0.980	0.982	0.985	
-47	0.941	0.944	0.947	0.949	0.952	0.955	0.958	0.960	0.963	0.965	0.968	0.970	0.973	0.975	0.977	0.979	0.981	0.982	0.984	0.985	
-48	0.944	0.947	0.950	0.952	0.955	0.958	0.960	0.963	0.965	0.968	0.970	0.973	0.975	0.977	0.979	0.981	0.982	0.984	0.985	0.987	
-49	0.947	0.950	0.952	0.955	0.958	0.961	0.963	0.966	0.968	0.970	0.973	0.975	0.977	0.979	0.981	0.982	0.984	0.985	0.987	0.988	
-50	0.950	0.953	0.955	0.958	0.961	0.963	0.966	0.968	0.971	0.973	0.975	0.977	0.979	0.981	0.983	0.984	0.986	0.987	0.988	0.989	
-51	0.953	0.955	0.958	0.961	0.963	0.966	0.968	0.971	0.973	0.975	0.977	0.979	0.981	0.983	0.984	0.986	0.987	0.988	0.989	0.990	
-52	0.955	0.958	0.961	0.963	0.966	0.968	0.971	0.973	0.975	0.977	0.979	0.981	0.983	0.984	0.986	0.987	0.988	0.990	0.990	0.991	
-53	0.958	0.961	0.964	0.966	0.968	0.971	0.973	0.975	0.977	0.979	0.981	0.983	0.985	0.986	0.987	0.989	0.990	0.991	0.991	0.992	
-54	0.961	0.964	0.966	0.969	0.971	0.973	0.975	0.977	0.979	0.981	0.983	0.985	0.986	0.987	0.989	0.990	0.991	0.992	0.992	0.993	
-55	0.964	0.966	0.969	0.971	0.973	0.975	0.978	0.979	0.981	0.983	0.985	0.986	0.987	0.989	0.990	0.991	0.992	0.992	0.993	0.994	
-56	0.966	0.969	0.971	0.973	0.976	0.978	0.980	0.981	0.983	0.985	0.986	0.987	0.989	0.990	0.991	0.992	0.992	0.993	0.994	0.994	
-57	0.969	0.971	0.973	0.976	0.978	0.980	0.981	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.994	0.994	0.995	
-58	0.971	0.973	0.976	0.978	0.980	0.981	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	
-59	0.974	0.976	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	
-60	0.976	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	
-61	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	
-62	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.996	
-63	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.996	0.997	
-64	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	
-65	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	
-66	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	
-67	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	
-68	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-69	0.990	0.991	0.992	0.993	0.993	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-70	0.991	0.992	0.993	0.993	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	
-71	0.992	0.993	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	0.997	0.997	0.997	0.998	0.998	
-72	0.993	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	0.997	0.997	0.997	0.997	0.998	0.998	
-73	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	0.997	0.997	0.997	0.998	0.998	0.998		
-74	0.994	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	0.998	0.998	0.998			
-75	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	0.998	0.998	0.998				
Beneficiary older than Retiree	-76	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998					
	-77	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						
	-78	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							
	-79	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998								
	-80	0.996	0.997	0.997	0.997	0.997	0.997	0.997	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, 2014 - Revised May 2015 for COLA**

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

	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	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998									
older	-82	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998										
than	-83	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998											
Retiree	-84	0.997	0.997	0.997	0.998	0.998	0.998	0.998												
	-85	0.997	0.997	0.998	0.998	0.998	0.998													
Beneficiary	-86	0.997	0.998	0.998	0.998	0.998														
older	-87	0.998	0.998	0.998	0.998															
than	-88	0.998	0.998	0.998																
Retiree	-89	0.998	0.998																	
	-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, 2014 - Revised May 2015 for COLA**

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

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	
70																					
69																					
68																					
67																					
66																					
65																					
64																					
63																					
62																					
61																					
60																					
59																					
58																				0.597	
57																			0.606	0.597	
56																		0.616	0.607	0.597	
55																	0.625	0.616	0.607	0.598	
54																0.634	0.625	0.616	0.607	0.598	
53															0.643	0.635	0.626	0.617	0.608	0.599	
52														0.652	0.644	0.635	0.626	0.617	0.608	0.599	
51													0.661	0.653	0.644	0.635	0.627	0.618	0.609	0.600	
50											0.670	0.662	0.653	0.645	0.636	0.627	0.618	0.609	0.600		
49										0.679	0.671	0.662	0.654	0.645	0.636	0.628	0.619	0.610	0.601		
48									0.688	0.679	0.671	0.663	0.654	0.645	0.637	0.628	0.619	0.611	0.601		
47								0.697	0.688	0.680	0.671	0.663	0.655	0.646	0.637	0.629	0.620	0.611	0.602		
46							0.705	0.697	0.689	0.680	0.672	0.664	0.655	0.647	0.638	0.629	0.621	0.612	0.603		
45						0.714	0.706	0.697	0.689	0.681	0.672	0.664	0.656	0.647	0.639	0.630	0.621	0.613	0.604		
44					0.723	0.715	0.706	0.698	0.690	0.681	0.673	0.665	0.656	0.648	0.639	0.631	0.622	0.613	0.604		
43				0.731	0.723	0.715	0.707	0.698	0.690	0.682	0.674	0.665	0.657	0.649	0.640	0.632	0.623	0.614	0.605		
42			0.738	0.731	0.724	0.715	0.707	0.699	0.691	0.683	0.674	0.666	0.658	0.649	0.641	0.632	0.624	0.615	0.606		
41		0.746	0.739	0.732	0.724	0.716	0.708	0.700	0.691	0.683	0.675	0.667	0.658	0.650	0.642	0.633	0.625	0.616	0.607		
40		0.752	0.746	0.739	0.732	0.725	0.716	0.708	0.700	0.692	0.684	0.676	0.667	0.659	0.651	0.642	0.634	0.626	0.617	0.608	
39	0.758	0.753	0.746	0.740	0.733	0.725	0.717	0.709	0.701	0.693	0.685	0.676	0.668	0.660	0.652	0.643	0.635	0.626	0.618	0.609	
38	0.759	0.753	0.747	0.740	0.733	0.726	0.718	0.710	0.701	0.693	0.685	0.677	0.669	0.661	0.653	0.644	0.636	0.628	0.619	0.610	
37	0.759	0.754	0.747	0.741	0.734	0.726	0.718	0.710	0.702	0.694	0.686	0.678	0.670	0.662	0.654	0.645	0.637	0.629	0.620	0.611	
36	0.760	0.754	0.748	0.741	0.734	0.727	0.719	0.711	0.703	0.695	0.687	0.679	0.671	0.663	0.655	0.646	0.638	0.630	0.621	0.613	
Beneficiary younger than Retiree	35	0.760	0.755	0.749	0.742	0.735	0.728	0.720	0.712	0.704	0.696	0.688	0.680	0.672	0.664	0.656	0.647	0.639	0.631	0.623	0.614
	34	0.761	0.755	0.749	0.743	0.736	0.728	0.721	0.713	0.705	0.697	0.689	0.681	0.673	0.665	0.657	0.649	0.640	0.632	0.624	0.615
	33	0.761	0.756	0.750	0.743	0.737	0.729	0.721	0.713	0.706	0.698	0.690	0.682	0.674	0.666	0.658	0.650	0.642	0.634	0.625	0.617
	32	0.762	0.757	0.751	0.744	0.737	0.730	0.722	0.714	0.707	0.699	0.691	0.683	0.675	0.667	0.659	0.651	0.643	0.635	0.627	0.619
	31	0.763	0.757	0.751	0.745	0.738	0.731	0.723	0.715	0.708	0.700	0.692	0.684	0.676	0.668	0.660	0.653	0.645	0.637	0.628	0.620

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	
30	0.764	0.758	0.752	0.746	0.739	0.732	0.724	0.716	0.709	0.701	0.693	0.685	0.678	0.670	0.662	0.654	0.646	0.638	0.630	0.622	
29	0.764	0.759	0.753	0.747	0.740	0.733	0.725	0.717	0.710	0.702	0.694	0.687	0.679	0.671	0.663	0.656	0.648	0.640	0.632	0.624	
28	0.765	0.760	0.754	0.748	0.741	0.734	0.726	0.719	0.711	0.703	0.696	0.688	0.680	0.673	0.665	0.657	0.650	0.642	0.634	0.626	
27	0.766	0.761	0.755	0.749	0.742	0.735	0.727	0.720	0.712	0.705	0.697	0.689	0.682	0.674	0.667	0.659	0.651	0.644	0.636	0.628	
26	0.767	0.762	0.756	0.750	0.743	0.736	0.729	0.721	0.713	0.706	0.698	0.691	0.683	0.676	0.668	0.661	0.653	0.646	0.638	0.630	
25	0.768	0.763	0.757	0.751	0.744	0.737	0.730	0.722	0.715	0.707	0.700	0.693	0.685	0.678	0.670	0.663	0.655	0.648	0.640	0.633	
24	0.769	0.764	0.758	0.752	0.746	0.739	0.731	0.724	0.716	0.709	0.702	0.694	0.687	0.680	0.672	0.665	0.658	0.650	0.643	0.635	
23	0.770	0.765	0.759	0.753	0.747	0.740	0.733	0.725	0.718	0.711	0.703	0.696	0.689	0.682	0.674	0.667	0.660	0.652	0.645	0.638	
22	0.771	0.766	0.760	0.754	0.748	0.741	0.734	0.727	0.720	0.712	0.705	0.698	0.691	0.684	0.676	0.669	0.662	0.655	0.648	0.640	
21	0.772	0.767	0.762	0.756	0.750	0.743	0.736	0.728	0.721	0.714	0.707	0.700	0.693	0.686	0.679	0.672	0.665	0.658	0.650	0.643	
20	0.773	0.768	0.763	0.757	0.751	0.744	0.737	0.730	0.723	0.716	0.709	0.702	0.695	0.688	0.681	0.674	0.667	0.660	0.653	0.646	
19	0.775	0.770	0.764	0.759	0.753	0.746	0.739	0.732	0.725	0.718	0.711	0.704	0.697	0.691	0.684	0.677	0.670	0.663	0.656	0.650	
18	0.776	0.771	0.766	0.760	0.754	0.748	0.741	0.734	0.727	0.720	0.713	0.707	0.700	0.693	0.686	0.680	0.673	0.666	0.660	0.653	
17	0.777	0.773	0.768	0.762	0.756	0.750	0.743	0.736	0.729	0.722	0.716	0.709	0.702	0.696	0.689	0.683	0.676	0.670	0.663	0.657	
16	0.779	0.774	0.769	0.764	0.758	0.752	0.745	0.738	0.731	0.725	0.718	0.712	0.705	0.699	0.692	0.686	0.680	0.673	0.667	0.660	
15	0.781	0.776	0.771	0.766	0.760	0.754	0.747	0.740	0.734	0.727	0.721	0.714	0.708	0.702	0.695	0.689	0.683	0.677	0.671	0.664	
14	0.782	0.778	0.773	0.768	0.762	0.756	0.749	0.743	0.736	0.730	0.723	0.717	0.711	0.705	0.699	0.693	0.687	0.681	0.675	0.669	
13	0.784	0.780	0.775	0.770	0.764	0.758	0.752	0.745	0.739	0.733	0.726	0.720	0.714	0.708	0.702	0.696	0.690	0.685	0.679	0.673	
12	0.786	0.781	0.777	0.772	0.766	0.760	0.754	0.748	0.742	0.735	0.729	0.723	0.717	0.712	0.706	0.700	0.694	0.689	0.683	0.678	
11	0.788	0.783	0.779	0.774	0.769	0.763	0.757	0.750	0.744	0.738	0.732	0.727	0.721	0.715	0.710	0.704	0.699	0.693	0.688	0.683	
10	0.790	0.786	0.781	0.776	0.771	0.765	0.759	0.753	0.747	0.742	0.736	0.730	0.724	0.719	0.714	0.708	0.703	0.698	0.693	0.688	
9	0.792	0.788	0.783	0.779	0.774	0.768	0.762	0.756	0.750	0.745	0.739	0.734	0.728	0.723	0.718	0.713	0.708	0.703	0.698	0.693	
8	0.794	0.790	0.786	0.781	0.776	0.771	0.765	0.759	0.754	0.748	0.743	0.737	0.732	0.727	0.722	0.717	0.713	0.708	0.703	0.699	
7	0.796	0.792	0.788	0.784	0.779	0.774	0.768	0.763	0.757	0.752	0.747	0.741	0.736	0.732	0.727	0.722	0.718	0.713	0.709	0.704	
6	0.799	0.795	0.791	0.787	0.782	0.777	0.771	0.766	0.761	0.756	0.750	0.746	0.741	0.736	0.732	0.727	0.723	0.719	0.715	0.711	
Beneficiary younger than Retiree	5	0.801	0.798	0.794	0.790	0.785	0.780	0.775	0.770	0.764	0.759	0.755	0.750	0.745	0.741	0.736	0.732	0.728	0.724	0.721	0.717
	4	0.804	0.800	0.797	0.793	0.788	0.783	0.778	0.773	0.768	0.763	0.759	0.754	0.750	0.746	0.742	0.738	0.734	0.730	0.727	0.723
	3	0.806	0.803	0.800	0.796	0.791	0.787	0.782	0.777	0.772	0.768	0.763	0.759	0.755	0.751	0.747	0.743	0.740	0.737	0.733	0.730
	2	0.809	0.806	0.803	0.799	0.795	0.790	0.786	0.781	0.776	0.772	0.768	0.764	0.760	0.756	0.753	0.749	0.746	0.743	0.740	0.737
	1	0.812	0.809	0.806	0.802	0.798	0.794	0.790	0.785	0.781	0.776	0.772	0.769	0.765	0.762	0.758	0.755	0.752	0.750	0.747	0.745
Beneficiary same age as Retiree	0	0.815	0.812	0.809	0.806	0.802	0.798	0.794	0.789	0.785	0.781	0.777	0.774	0.770	0.767	0.764	0.762	0.759	0.757	0.754	0.752



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	0.818	0.815	0.813	0.809	0.806	0.802	0.798	0.794	0.790	0.786	0.782	0.779	0.776	0.773	0.770	0.768	0.766	0.764	0.762	0.760
	-2	0.821	0.819	0.816	0.813	0.810	0.806	0.802	0.798	0.794	0.791	0.788	0.785	0.782	0.779	0.777	0.775	0.773	0.771	0.769	0.768
	-3	0.825	0.822	0.820	0.817	0.814	0.810	0.806	0.803	0.799	0.796	0.793	0.790	0.788	0.785	0.783	0.781	0.780	0.778	0.777	0.776
	-4	0.828	0.826	0.823	0.821	0.818	0.815	0.811	0.808	0.804	0.801	0.799	0.796	0.794	0.792	0.790	0.788	0.787	0.786	0.785	0.784
	-5	0.831	0.829	0.827	0.825	0.822	0.819	0.816	0.813	0.810	0.807	0.804	0.802	0.800	0.798	0.797	0.795	0.794	0.793	0.793	0.792
	-6	0.835	0.833	0.831	0.829	0.827	0.824	0.821	0.818	0.815	0.812	0.810	0.808	0.806	0.805	0.803	0.802	0.802	0.801	0.801	0.800
	-7	0.839	0.837	0.835	0.833	0.831	0.828	0.825	0.823	0.820	0.818	0.816	0.814	0.813	0.811	0.810	0.810	0.809	0.809	0.809	0.809
	-8	0.843	0.841	0.840	0.838	0.836	0.833	0.831	0.828	0.826	0.824	0.822	0.820	0.819	0.818	0.818	0.817	0.817	0.817	0.817	0.817
	-9	0.846	0.845	0.844	0.842	0.840	0.838	0.836	0.833	0.831	0.830	0.828	0.827	0.826	0.825	0.825	0.825	0.825	0.825	0.825	0.826
	-10	0.850	0.849	0.848	0.847	0.845	0.843	0.841	0.839	0.837	0.836	0.834	0.833	0.833	0.832	0.832	0.832	0.832	0.833	0.834	0.835
	-11	0.854	0.854	0.853	0.851	0.850	0.848	0.846	0.844	0.843	0.842	0.841	0.840	0.839	0.839	0.839	0.840	0.840	0.841	0.842	0.843
	-12	0.859	0.858	0.857	0.856	0.855	0.853	0.852	0.850	0.849	0.848	0.847	0.846	0.846	0.846	0.847	0.847	0.848	0.849	0.850	0.852
	-13	0.863	0.862	0.862	0.861	0.860	0.859	0.857	0.856	0.855	0.854	0.853	0.853	0.853	0.853	0.854	0.855	0.856	0.857	0.859	0.860
	-14	0.867	0.867	0.866	0.866	0.865	0.864	0.863	0.861	0.861	0.860	0.860	0.860	0.860	0.860	0.861	0.862	0.863	0.865	0.867	0.869
	-15	0.871	0.871	0.871	0.871	0.870	0.869	0.868	0.867	0.867	0.866	0.866	0.866	0.866	0.867	0.868	0.870	0.871	0.873	0.875	0.877
	-16	0.876	0.876	0.876	0.876	0.875	0.875	0.874	0.873	0.873	0.872	0.872	0.873	0.873	0.874	0.876	0.877	0.879	0.881	0.883	0.885
	-17	0.880	0.880	0.881	0.881	0.880	0.880	0.879	0.879	0.878	0.879	0.879	0.879	0.880	0.881	0.883	0.884	0.886	0.889	0.891	0.894
	-18	0.885	0.885	0.885	0.886	0.886	0.885	0.885	0.884	0.884	0.885	0.885	0.886	0.887	0.888	0.890	0.892	0.894	0.896	0.899	0.901
	-19	0.889	0.890	0.890	0.891	0.891	0.891	0.891	0.891	0.891	0.891	0.892	0.892	0.892	0.893	0.895	0.897	0.899	0.901	0.904	0.906
	-20	0.894	0.894	0.895	0.896	0.896	0.896	0.896	0.896	0.896	0.896	0.897	0.898	0.899	0.900	0.902	0.904	0.906	0.908	0.911	0.913
	-21	0.898	0.899	0.900	0.901	0.901	0.901	0.901	0.901	0.902	0.903	0.904	0.905	0.906	0.908	0.910	0.913	0.915	0.918	0.920	0.923
	-22	0.903	0.904	0.905	0.905	0.906	0.906	0.907	0.907	0.908	0.909	0.910	0.911	0.913	0.915	0.917	0.919	0.922	0.924	0.927	0.930
	-23	0.907	0.908	0.909	0.910	0.911	0.912	0.912	0.912	0.913	0.914	0.916	0.917	0.919	0.921	0.923	0.926	0.928	0.931	0.933	0.936
	-24	0.912	0.913	0.914	0.915	0.916	0.917	0.917	0.918	0.919	0.920	0.921	0.923	0.925	0.927	0.929	0.932	0.934	0.937	0.939	0.942
	-25	0.916	0.917	0.919	0.920	0.921	0.922	0.922	0.923	0.924	0.926	0.927	0.929	0.931	0.933	0.935	0.937	0.940	0.942	0.945	0.948
-26	0.920	0.922	0.923	0.925	0.926	0.927	0.927	0.928	0.930	0.931	0.933	0.934	0.936	0.938	0.941	0.943	0.945	0.948	0.950	0.953	
-27	0.925	0.926	0.928	0.929	0.930	0.932	0.932	0.933	0.935	0.936	0.938	0.940	0.942	0.944	0.946	0.948	0.951	0.953	0.955	0.957	
-28	0.929	0.931	0.932	0.934	0.935	0.936	0.937	0.938	0.940	0.941	0.943	0.945	0.947	0.949	0.951	0.953	0.955	0.958	0.960	0.962	
-29	0.933	0.935	0.937	0.938	0.940	0.941	0.942	0.943	0.944	0.946	0.948	0.949	0.951	0.953	0.955	0.958	0.960	0.962	0.964	0.966	
-30	0.937	0.939	0.941	0.942	0.944	0.945	0.946	0.948	0.949	0.951	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.968	0.969	
-31	0.941	0.943	0.945	0.947	0.948	0.950	0.951	0.952	0.953	0.955	0.957	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.971	0.972	
-32	0.945	0.947	0.949	0.951	0.952	0.954	0.955	0.956	0.958	0.959	0.961	0.963	0.964	0.966	0.968	0.969	0.971	0.972	0.974	0.975	
-33	0.949	0.951	0.953	0.955	0.956	0.958	0.959	0.960	0.961	0.963	0.964	0.966	0.968	0.969	0.971	0.972	0.974	0.975	0.976	0.978	
-34	0.953	0.955	0.957	0.958	0.960	0.961	0.963	0.964	0.965	0.967	0.968	0.969	0.971	0.972	0.974	0.975	0.977	0.978	0.979	0.980	
-35	0.956	0.958	0.960	0.962	0.963	0.965	0.966	0.967	0.969	0.970	0.971	0.973	0.974	0.975	0.977	0.978	0.979	0.980	0.981	0.982	
Beneficiary older than Retiree	-36	0.960	0.962	0.964	0.965	0.967	0.968	0.969	0.970	0.972	0.973	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	
	-37	0.963	0.965	0.967	0.968	0.970	0.971	0.972	0.973	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	
	-38	0.966	0.968	0.970	0.971	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.984	0.985	0.986	
	-39	0.969	0.971	0.973	0.974	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.982	0.983	0.984	0.985	0.985	0.986	0.986	0.987	
	-40	0.972	0.974	0.975	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.983	0.984	0.985	0.986	0.986	0.987	0.987	0.988	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, 2014 - Revised May 2015 for COLA**

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

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	0.974	0.976	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.986	0.987	0.987	0.988	0.988	0.988	0.989	0.989
older	-42	0.977	0.978	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.989	0.989	0.990
than	-43	0.979	0.981	0.982	0.983	0.984	0.985	0.986	0.986	0.987	0.988	0.988	0.988	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.991
Retiree	-44	0.981	0.983	0.984	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991
	-45	0.983	0.984	0.986	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
	-46	0.985	0.986	0.987	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992
	-47	0.986	0.988	0.989	0.989	0.990	0.991	0.991	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
	-48	0.988	0.989	0.990	0.990	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	0.993	0.993	0.992
	-49	0.989	0.990	0.991	0.991	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	0.993
	-50	0.990	0.991	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	0.993	0.993	0.993	0.993	0.993
	-51	0.991	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	0.994	0.993	0.993	0.993	0.993
	-52	0.992	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994
	-53	0.993	0.993	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	0.994
	-54	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	0.994	0.994	0.994	0.994
	-55	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
	-56	0.995	0.995	0.995	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	0.995	0.995	0.995	0.995
	-57	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995
	-58	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	0.996	0.996
	-59	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
	-60	0.996	0.996	0.996	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	0.996	0.996
	-61	0.996	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	0.996	0.996
	-62	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
	-63	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
	-64	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
	-65	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
	-66	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
	-67	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
	-68	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
	-69	0.997	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	0.997	0.997	0.997	0.997	0.997
	-70	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	0.997	0.997	0.997	0.997	0.997
	-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, 2014 - Revised May 2015 for COLA**

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

	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, 2014 - Revised May 2015 for COLA**

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

	Beneficiary Age Difference	Attained Age at Retirement																					
		60	61	62	63	64	65	66	67	68	69	70											
Beneficiary younger than Retiree	70																						
	69																					0.476	
	68																				0.488	0.476	
	67													0.500	0.488	0.476							
	66									0.511	0.500	0.488	0.477										
	65										0.523	0.512	0.500	0.489	0.477								
	64										0.534	0.523	0.512	0.501	0.489	0.477							
	63											0.545	0.534	0.523	0.512	0.501	0.489	0.478					
	62												0.556	0.546	0.535	0.524	0.513	0.501	0.490	0.478			
	61				0.567	0.556	0.546	0.535	0.524	0.513	0.502	0.490	0.479										
	60													0.577	0.567	0.557	0.546	0.536	0.525	0.514	0.502	0.491	0.479
	59		0.587	0.577	0.567	0.557	0.547	0.536	0.525	0.514	0.503	0.491	0.480										
	58		0.587	0.577	0.568	0.557	0.547	0.536	0.526	0.514	0.503	0.492	0.480										
	57		0.587	0.578	0.568	0.558	0.547	0.537	0.526	0.515	0.504	0.492	0.481										
	56		0.588	0.578	0.568	0.558	0.548	0.537	0.527	0.516	0.504	0.493	0.481										
	55		0.588	0.579	0.569	0.559	0.548	0.538	0.527	0.516	0.505	0.494	0.482										
	54		0.589	0.579	0.569	0.559	0.549	0.539	0.528	0.517	0.506	0.494	0.483										
	53		0.589	0.580	0.570	0.560	0.550	0.539	0.528	0.517	0.506	0.495	0.483										
	52		0.590	0.580	0.570	0.561	0.550	0.540	0.529	0.518	0.507	0.496	0.484										
	51		0.590	0.581	0.571	0.561	0.551	0.540	0.530	0.519	0.508	0.496	0.485										
	50		0.591	0.581	0.572	0.562	0.552	0.541	0.531	0.520	0.509	0.497	0.486										
	49		0.592	0.582	0.572	0.563	0.552	0.542	0.531	0.520	0.509	0.498	0.487										
	48		0.592	0.583	0.573	0.563	0.553	0.543	0.532	0.521	0.510	0.499	0.488										
	47		0.593	0.584	0.574	0.564	0.554	0.544	0.533	0.522	0.511	0.500	0.489										
	46		0.594	0.584	0.575	0.565	0.555	0.545	0.534	0.523	0.512	0.501	0.490										
	45		0.594	0.585	0.576	0.566	0.556	0.546	0.535	0.524	0.513	0.502	0.491										
	44		0.595	0.586	0.577	0.567	0.557	0.547	0.536	0.525	0.515	0.504	0.492										
	43		0.596	0.587	0.577	0.568	0.558	0.548	0.537	0.527	0.516	0.505	0.494										
	42		0.597	0.588	0.578	0.569	0.559	0.549	0.538	0.528	0.517	0.506	0.495										
	41		0.598	0.589	0.580	0.570	0.560	0.550	0.540	0.529	0.518	0.508	0.497										
	40		0.599	0.590	0.581	0.571	0.561	0.551	0.541	0.531	0.520	0.509	0.498										
	39		0.600	0.591	0.582	0.572	0.563	0.553	0.542	0.532	0.521	0.511	0.500										
	38		0.601	0.592	0.583	0.574	0.564	0.554	0.544	0.534	0.523	0.512	0.501										
	37		0.603	0.594	0.585	0.575	0.566	0.556	0.546	0.535	0.525	0.514	0.503										
	36		0.604	0.595	0.586	0.577	0.567	0.557	0.547	0.537	0.527	0.516	0.505										
Beneficiary younger than Retiree	35	0.605	0.597	0.587	0.578	0.569	0.559	0.549	0.539	0.529	0.518	0.507											
	34	0.607	0.598	0.589	0.580	0.570	0.561	0.551	0.541	0.531	0.520	0.510											
	33	0.608	0.600	0.591	0.582	0.572	0.563	0.553	0.543	0.533	0.522	0.512											
	32	0.610	0.601	0.593	0.584	0.574	0.565	0.555	0.545	0.535	0.525	0.515											
	31	0.612	0.603	0.595	0.586	0.576	0.567	0.557	0.548	0.537	0.527	0.517											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

Beneficiary Age Difference	Attained Age at Retirement											
	60	61	62	63	64	65	66	67	68	69	70	
30	0.614	0.605	0.597	0.588	0.579	0.569	0.560	0.550	0.540	0.530	0.520	
29	0.616	0.607	0.599	0.590	0.581	0.572	0.562	0.553	0.543	0.533	0.523	
28	0.618	0.609	0.601	0.592	0.583	0.574	0.565	0.555	0.546	0.536	0.526	
27	0.620	0.612	0.603	0.595	0.586	0.577	0.568	0.558	0.549	0.539	0.529	
26	0.622	0.614	0.606	0.597	0.589	0.580	0.571	0.562	0.552	0.543	0.533	
25	0.625	0.617	0.609	0.600	0.592	0.583	0.574	0.565	0.556	0.546	0.537	
24	0.627	0.619	0.611	0.603	0.595	0.586	0.577	0.568	0.559	0.550	0.541	
23	0.630	0.622	0.614	0.606	0.598	0.590	0.581	0.572	0.563	0.554	0.545	
22	0.633	0.625	0.618	0.610	0.601	0.593	0.585	0.576	0.567	0.558	0.549	
21	0.636	0.628	0.621	0.613	0.605	0.597	0.589	0.580	0.572	0.563	0.554	
20	0.639	0.632	0.624	0.617	0.609	0.601	0.593	0.585	0.576	0.568	0.559	
19	0.643	0.635	0.628	0.621	0.613	0.605	0.597	0.589	0.581	0.573	0.565	
18	0.646	0.639	0.632	0.625	0.617	0.610	0.602	0.594	0.586	0.578	0.570	
17	0.650	0.643	0.636	0.629	0.622	0.615	0.607	0.600	0.592	0.584	0.576	
16	0.654	0.647	0.641	0.634	0.627	0.620	0.612	0.605	0.598	0.590	0.583	
15	0.658	0.652	0.645	0.639	0.632	0.625	0.618	0.611	0.604	0.597	0.589	
14	0.663	0.656	0.650	0.644	0.637	0.631	0.624	0.617	0.610	0.603	0.596	
13	0.667	0.661	0.655	0.649	0.643	0.637	0.630	0.624	0.617	0.610	0.604	
12	0.672	0.666	0.661	0.655	0.649	0.643	0.637	0.630	0.624	0.618	0.611	
11	0.677	0.672	0.666	0.661	0.655	0.649	0.643	0.637	0.631	0.625	0.619	
10	0.683	0.677	0.672	0.667	0.661	0.656	0.650	0.645	0.639	0.634	0.628	
9	0.688	0.683	0.678	0.673	0.668	0.663	0.658	0.653	0.647	0.642	0.637	
8	0.694	0.689	0.685	0.680	0.675	0.671	0.666	0.661	0.656	0.651	0.646	
7	0.700	0.696	0.692	0.687	0.683	0.678	0.674	0.669	0.665	0.660	0.656	
6	0.707	0.703	0.699	0.694	0.690	0.686	0.682	0.678	0.674	0.670	0.665	
Beneficiary younger than Retiree	5	0.713	0.710	0.706	0.702	0.698	0.695	0.691	0.687	0.683	0.679	0.676
	4	0.720	0.717	0.713	0.710	0.707	0.703	0.700	0.696	0.693	0.690	0.686
	3	0.727	0.724	0.721	0.718	0.715	0.712	0.709	0.706	0.703	0.700	0.697
	2	0.735	0.732	0.729	0.727	0.724	0.721	0.719	0.716	0.713	0.711	0.708
	1	0.742	0.740	0.737	0.735	0.733	0.731	0.728	0.726	0.724	0.722	0.720
Beneficiary same age as Retiree	0	0.750	0.748	0.746	0.744	0.742	0.740	0.738	0.737	0.735	0.733	0.732

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

Beneficiary Age Difference	Attained Age at Retirement											
	60	61	62	63	64	65	66	67	68	69	70	
Beneficiary older than Retiree	-1	0.758	0.756	0.755	0.753	0.752	0.750	0.749	0.747	0.746	0.745	0.744
	-2	0.766	0.765	0.764	0.762	0.761	0.760	0.759	0.758	0.757	0.756	0.756
	-3	0.775	0.774	0.773	0.772	0.771	0.770	0.769	0.769	0.768	0.768	0.768
	-4	0.783	0.782	0.782	0.781	0.781	0.780	0.780	0.780	0.780	0.780	0.781
	-5	0.792	0.791	0.791	0.791	0.791	0.791	0.791	0.791	0.792	0.792	0.793
	-6	0.800	0.800	0.800	0.801	0.801	0.801	0.802	0.803	0.803	0.805	0.806
	-7	0.809	0.809	0.810	0.810	0.811	0.812	0.813	0.814	0.815	0.817	0.818
	-8	0.818	0.819	0.819	0.820	0.821	0.823	0.824	0.825	0.827	0.829	0.831
	-9	0.827	0.828	0.829	0.830	0.832	0.833	0.835	0.837	0.838	0.841	0.843
	-10	0.836	0.837	0.838	0.840	0.842	0.844	0.846	0.848	0.850	0.852	0.855
	-11	0.845	0.846	0.848	0.850	0.852	0.854	0.856	0.859	0.861	0.863	0.866
	-12	0.854	0.855	0.857	0.860	0.862	0.864	0.867	0.869	0.872	0.874	0.877
	-13	0.862	0.864	0.867	0.869	0.872	0.874	0.877	0.879	0.882	0.885	0.888
	-14	0.871	0.873	0.876	0.878	0.881	0.884	0.887	0.889	0.892	0.895	0.897
	-15	0.880	0.882	0.885	0.888	0.890	0.893	0.896	0.899	0.901	0.904	0.907
-16	0.888	0.891	0.894	0.896	0.899	0.902	0.905	0.908	0.910	0.913	0.916	
-17	0.896	0.899	0.902	0.905	0.908	0.911	0.913	0.916	0.919	0.921	0.924	
-18	0.904	0.907	0.910	0.913	0.916	0.919	0.921	0.924	0.927	0.929	0.931	
-19	0.912	0.915	0.918	0.921	0.923	0.926	0.929	0.931	0.934	0.936	0.938	
-20	0.919	0.922	0.925	0.928	0.931	0.933	0.936	0.938	0.940	0.942	0.944	
-21	0.926	0.929	0.932	0.935	0.937	0.940	0.942	0.944	0.946	0.948	0.950	
-22	0.933	0.936	0.938	0.941	0.943	0.946	0.948	0.950	0.952	0.953	0.954	
-23	0.939	0.942	0.944	0.947	0.949	0.951	0.953	0.955	0.956	0.958	0.959	
-24	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.959	0.961	0.962	0.963	
-25	0.950	0.953	0.955	0.957	0.959	0.961	0.962	0.963	0.964	0.965	0.966	
-26	0.955	0.957	0.959	0.961	0.963	0.965	0.966	0.967	0.968	0.968	0.969	
-27	0.960	0.962	0.964	0.965	0.967	0.968	0.969	0.970	0.971	0.971	0.971	
-28	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.973	0.973	0.973	
-29	0.968	0.969	0.971	0.972	0.973	0.974	0.975	0.975	0.975	0.975	0.975	
-30	0.971	0.972	0.973	0.975	0.975	0.976	0.977	0.977	0.977	0.977	0.977	
-31	0.974	0.975	0.976	0.977	0.978	0.978	0.979	0.979	0.979	0.979	0.979	
-32	0.976	0.977	0.978	0.979	0.980	0.980	0.980	0.980	0.980	0.980	0.980	
-33	0.979	0.979	0.980	0.981	0.981	0.982	0.982	0.982	0.982	0.982	0.981	
-34	0.981	0.981	0.982	0.982	0.983	0.983	0.983	0.983	0.983	0.983	0.982	
-35	0.982	0.983	0.983	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.983	
Beneficiary older than Retiree	-36	0.984	0.984	0.985	0.985	0.985	0.985	0.985	0.985	0.984	0.984	
	-37	0.985	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.985	0.984	
	-38	0.986	0.987	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.985	
	-39	0.987	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.986	
	-40	0.988	0.988	0.989	0.989	0.988	0.988	0.988	0.988	0.987	0.986	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary	-41	0.989	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.987	0.987	
older	-42	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.988	0.988		
than	-43	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989			
Retiree	-44	0.991	0.991	0.991	0.990	0.990	0.990	0.989				
	-45	0.991	0.991	0.991	0.991	0.990	0.990					
	-46	0.992	0.992	0.991	0.991	0.991						
	-47	0.992	0.992	0.992	0.991							
	-48	0.992	0.992	0.992								
	-49	0.993	0.992									
	-50	0.993										
	-51											
	-52											
	-53											
	-54											
	-55											
	-56											
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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, 2014 - Revised May 2015 for COLA

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
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, 2014 - Revised May 2015 for COLA**

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

		Attained Age at Retirement																				
	Beneficiary Age Difference	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																					
	89																					
	88																					
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	77																					
	76																					
	75																					
	74																					
	73																					
	72																					
	71																					
	70																					
	69																					
	68																					
	67																					
	66																					
Beneficiary	65																					
younger	64																					
than	63																					0.809
Retiree	62																					0.809
	61																					0.810
																			0.829	0.820	0.810	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	60																0.839	0.830	0.820	0.810
	59															0.848	0.839	0.830	0.820	0.810
	58														0.856	0.848	0.839	0.830	0.821	0.811
	57													0.864	0.857	0.848	0.840	0.831	0.821	0.811
	56											0.872	0.865	0.857	0.849	0.840	0.831	0.821	0.812	
	55										0.879	0.872	0.865	0.857	0.849	0.840	0.831	0.822	0.812	
	54									0.886	0.880	0.873	0.865	0.858	0.849	0.841	0.832	0.822	0.813	
	53								0.893	0.887	0.880	0.873	0.866	0.858	0.850	0.841	0.832	0.823	0.813	
	52							0.899	0.893	0.887	0.880	0.873	0.866	0.858	0.850	0.842	0.833	0.823	0.814	
	51						0.905	0.899	0.894	0.887	0.881	0.874	0.866	0.859	0.851	0.842	0.833	0.824	0.814	
	50					0.911	0.905	0.900	0.894	0.888	0.881	0.874	0.867	0.859	0.851	0.843	0.834	0.824	0.815	
	49				0.916	0.911	0.906	0.900	0.894	0.888	0.881	0.875	0.867	0.860	0.852	0.843	0.834	0.825	0.815	
	48			0.921	0.916	0.911	0.906	0.900	0.895	0.888	0.882	0.875	0.868	0.860	0.852	0.844	0.835	0.826	0.816	
	47		0.926	0.921	0.917	0.912	0.906	0.901	0.895	0.889	0.882	0.875	0.868	0.861	0.853	0.844	0.836	0.826	0.817	
	46		0.930	0.926	0.921	0.917	0.912	0.907	0.901	0.895	0.889	0.883	0.876	0.869	0.861	0.853	0.845	0.836	0.827	0.817
	45	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.902	0.896	0.890	0.883	0.876	0.869	0.862	0.854	0.846	0.837	0.828	0.818
	44	0.938	0.934	0.930	0.926	0.922	0.918	0.913	0.908	0.902	0.896	0.890	0.884	0.877	0.870	0.862	0.855	0.846	0.838	0.829
	43	0.938	0.935	0.931	0.927	0.922	0.918	0.913	0.908	0.903	0.897	0.891	0.884	0.878	0.871	0.863	0.855	0.847	0.838	0.829
	42	0.939	0.935	0.931	0.927	0.923	0.918	0.914	0.908	0.903	0.897	0.891	0.885	0.878	0.871	0.864	0.856	0.848	0.839	0.830
	41	0.939	0.935	0.932	0.928	0.923	0.919	0.914	0.909	0.904	0.898	0.892	0.886	0.879	0.872	0.865	0.857	0.849	0.840	0.831
	40	0.939	0.936	0.932	0.928	0.924	0.919	0.915	0.909	0.904	0.899	0.893	0.886	0.880	0.873	0.865	0.858	0.850	0.841	0.832
	39	0.940	0.936	0.932	0.928	0.924	0.920	0.915	0.910	0.905	0.899	0.893	0.887	0.880	0.873	0.866	0.859	0.851	0.842	0.833
	38	0.940	0.936	0.933	0.929	0.925	0.920	0.916	0.911	0.905	0.900	0.894	0.888	0.881	0.874	0.867	0.859	0.852	0.843	0.834
	37	0.940	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.906	0.900	0.895	0.888	0.882	0.875	0.868	0.860	0.853	0.844	0.836
	36	0.941	0.937	0.934	0.930	0.926	0.921	0.917	0.912	0.907	0.901	0.895	0.889	0.883	0.876	0.869	0.861	0.854	0.845	0.837
	35	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.913	0.907	0.902	0.896	0.890	0.884	0.877	0.870	0.863	0.855	0.847	0.838
	34	0.942	0.938	0.935	0.931	0.927	0.923	0.918	0.913	0.908	0.903	0.897	0.891	0.885	0.878	0.871	0.864	0.856	0.848	0.839
	33	0.942	0.939	0.935	0.932	0.928	0.923	0.919	0.914	0.909	0.904	0.898	0.892	0.886	0.879	0.872	0.865	0.857	0.849	0.841
	32	0.943	0.939	0.936	0.932	0.928	0.924	0.920	0.915	0.910	0.905	0.899	0.893	0.887	0.880	0.873	0.866	0.859	0.851	0.842
	31	0.943	0.940	0.937	0.933	0.929	0.925	0.920	0.916	0.911	0.905	0.900	0.894	0.888	0.881	0.875	0.868	0.860	0.852	0.844
	30	0.944	0.941	0.937	0.934	0.930	0.926	0.921	0.917	0.912	0.906	0.901	0.895	0.889	0.883	0.876	0.869	0.862	0.854	0.846
	29	0.944	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.913	0.907	0.902	0.896	0.890	0.884	0.877	0.870	0.863	0.855	0.847
	28	0.945	0.942	0.939	0.935	0.931	0.927	0.923	0.918	0.914	0.909	0.903	0.898	0.892	0.885	0.879	0.872	0.865	0.857	0.849
	27	0.946	0.943	0.939	0.936	0.932	0.928	0.924	0.919	0.915	0.910	0.904	0.899	0.893	0.887	0.880	0.874	0.866	0.859	0.851
	26	0.946	0.943	0.940	0.937	0.933	0.929	0.925	0.920	0.916	0.911	0.906	0.900	0.894	0.888	0.882	0.875	0.868	0.861	0.853
Beneficiary younger than Retiree	25	0.947	0.944	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.902	0.896	0.890	0.884	0.877	0.870	0.863	0.855
	24	0.948	0.945	0.942	0.938	0.935	0.931	0.927	0.923	0.918	0.913	0.908	0.903	0.897	0.892	0.885	0.879	0.872	0.865	0.858
	23	0.949	0.946	0.943	0.939	0.936	0.932	0.928	0.924	0.920	0.915	0.910	0.905	0.899	0.893	0.887	0.881	0.874	0.867	0.860
	22	0.950	0.947	0.944	0.940	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.906	0.901	0.895	0.889	0.883	0.876	0.869	0.862
	21	0.950	0.948	0.945	0.941	0.938	0.934	0.931	0.927	0.922	0.918	0.913	0.908	0.903	0.897	0.891	0.885	0.879	0.872	0.865

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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
20	0.951	0.949	0.946	0.943	0.939	0.936	0.932	0.928	0.924	0.919	0.915	0.910	0.904	0.899	0.893	0.887	0.881	0.874	0.868	0.860
19	0.952	0.950	0.947	0.944	0.940	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.906	0.901	0.895	0.890	0.883	0.877	0.870	0.863
18	0.953	0.951	0.948	0.945	0.942	0.938	0.935	0.931	0.927	0.923	0.918	0.913	0.908	0.903	0.898	0.892	0.886	0.880	0.873	0.866
17	0.954	0.952	0.949	0.946	0.943	0.940	0.936	0.932	0.928	0.924	0.920	0.915	0.910	0.905	0.900	0.895	0.889	0.883	0.876	0.870
16	0.955	0.953	0.950	0.947	0.944	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.913	0.908	0.903	0.897	0.891	0.886	0.879	0.873
15	0.956	0.954	0.951	0.949	0.946	0.943	0.939	0.936	0.932	0.928	0.924	0.919	0.915	0.910	0.905	0.900	0.894	0.889	0.883	0.876
14	0.958	0.955	0.953	0.950	0.947	0.944	0.941	0.937	0.934	0.930	0.926	0.922	0.917	0.913	0.908	0.903	0.897	0.892	0.886	0.880
13	0.959	0.956	0.954	0.951	0.949	0.946	0.942	0.939	0.936	0.932	0.928	0.924	0.920	0.915	0.910	0.905	0.900	0.895	0.889	0.884
12	0.960	0.958	0.955	0.953	0.950	0.947	0.944	0.941	0.938	0.934	0.930	0.926	0.922	0.918	0.913	0.908	0.903	0.898	0.893	0.887
11	0.961	0.959	0.957	0.954	0.952	0.949	0.946	0.943	0.939	0.936	0.932	0.929	0.925	0.920	0.916	0.911	0.907	0.902	0.896	0.891
10	0.962	0.960	0.958	0.956	0.953	0.950	0.948	0.945	0.941	0.938	0.935	0.931	0.927	0.923	0.919	0.914	0.910	0.905	0.900	0.895
9	0.964	0.962	0.959	0.957	0.955	0.952	0.949	0.947	0.944	0.940	0.937	0.933	0.930	0.926	0.922	0.918	0.913	0.909	0.904	0.899
8	0.965	0.963	0.961	0.959	0.956	0.954	0.951	0.948	0.946	0.943	0.939	0.936	0.932	0.929	0.925	0.921	0.917	0.912	0.908	0.903
7	0.966	0.964	0.962	0.960	0.958	0.956	0.953	0.950	0.948	0.945	0.942	0.938	0.935	0.932	0.928	0.924	0.920	0.916	0.912	0.907
6	0.967	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.950	0.947	0.944	0.941	0.938	0.934	0.931	0.927	0.924	0.920	0.916	0.911
Beneficiary younger than Retiree																				
5	0.969	0.967	0.965	0.963	0.961	0.959	0.957	0.954	0.952	0.949	0.946	0.943	0.940	0.937	0.934	0.931	0.927	0.923	0.920	0.916
4	0.970	0.968	0.967	0.965	0.963	0.961	0.959	0.956	0.954	0.951	0.949	0.946	0.943	0.940	0.937	0.934	0.931	0.927	0.923	0.920
3	0.971	0.970	0.968	0.966	0.965	0.963	0.961	0.958	0.956	0.954	0.951	0.949	0.946	0.943	0.940	0.937	0.934	0.931	0.927	0.924
2	0.973	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.954	0.951	0.949	0.946	0.943	0.940	0.937	0.934	0.931	0.928
1	0.974	0.972	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.954	0.951	0.949	0.946	0.944	0.941	0.938	0.935	0.932
Beneficiary same age as Retiree																				
0	<b>0.975</b>	<b>0.974</b>	<b>0.972</b>	<b>0.971</b>	<b>0.969</b>	<b>0.968</b>	<b>0.966</b>	<b>0.964</b>	<b>0.962</b>	<b>0.960</b>	<b>0.958</b>	<b>0.956</b>	<b>0.954</b>	<b>0.952</b>	<b>0.949</b>	<b>0.947</b>	<b>0.944</b>	<b>0.942</b>	<b>0.939</b>	<b>0.936</b>
Beneficiary older than Retiree																				
-1	0.976	0.975	0.974	0.972	0.971	0.970	0.968	0.966	0.964	0.963	0.961	0.959	0.957	0.954	0.952	0.950	0.948	0.945	0.943	0.940
-2	0.978	0.976	0.975	0.974	0.973	0.971	0.970	0.968	0.966	0.965	0.963	0.961	0.959	0.957	0.955	0.953	0.951	0.949	0.946	0.944
-3	0.979	0.978	0.977	0.975	0.974	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
-4	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.970	0.969	0.967	0.966	0.964	0.962	0.961	0.959	0.957	0.955	0.953	0.951
-5	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.973	0.972	0.971	0.969	0.968	0.966	0.965	0.963	0.962	0.960	0.958	0.957	0.955
-6	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.967	0.966	0.964	0.963	0.961	0.960	0.958
-7	0.983	0.982	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.965	0.964	0.963	0.961
-8	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	0.969	0.968	0.967	0.966	0.964
-9	0.985	0.985	0.984	0.983	0.982	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	0.968	0.967
-10	0.986	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.970
-11	0.987	0.987	0.986	0.985	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	0.973
-12	0.988	0.987	0.987	0.986	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
-13	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.985	0.984	0.983	0.983	0.982	0.981	0.981	0.980	0.979	0.979	0.978	0.978
-14	0.990	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.985	0.984	0.983	0.983	0.982	0.982	0.981	0.981	0.980	0.980
-15	0.990	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.985	0.984	0.984	0.983	0.983	0.983	0.982	0.982

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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
Beneficiary older than Retiree	-16	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.988	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.985	0.984	0.984	0.984
	-17	0.992	0.991	0.991	0.991	0.990	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
	-18	0.992	0.992	0.992	0.992	0.991	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
	-19	0.993	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	0.989	0.989	0.989	0.989	0.989
	-20	0.993	0.993	0.993	0.993	0.993	0.992	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
	-21	0.994	0.994	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	0.991
	-22	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	0.992	0.992	0.992
	-23	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993
	-24	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	0.994	0.994
	-25	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	0.995	0.995	0.995
-26	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	0.995	0.995	
-27	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	0.996	0.996	0.996	0.996	0.996	0.996	
-28	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	0.996	
-29	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	
-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	0.997	0.997	0.997	0.997	
-31	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	0.997	0.997	0.997	
-32	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	0.997	
-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	0.998	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	0.998	0.998	0.998	0.998	
-35	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	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	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	
-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	0.998	
-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	0.998	
-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	
-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	
-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	
-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	
-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	
-44	0.999	1.000	1.000	1.000	1.000	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	
-45	1.000	1.000	1.000	1.000	1.000	1.000	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	
-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	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-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	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-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	0.999	0.999	0.999	0.999	0.999	0.999	
-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	0.999	0.999	0.999	0.999	0.999	0.999	
-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	0.999	0.999	0.999	0.999	0.999	
-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	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	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									

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-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								
older	-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							
than	-58	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
Retiree	-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	-61	1.000	1.000	1.000	1.000	1.000															
older	-62	1.000	1.000	1.000	1.000																
than	-63	1.000	1.000	1.000																	
Retiree	-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, 2014 - Revised May 2015 for COLA**

**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 100																				
younger 99																				
than 98																				
Retiree 97																				
96																				
95																				
94																				
93																				
92																				
91																				
90																				
89																				
88																				
87																				
86																				
85																				
84																				
83																				0.494
82																			0.514	0.494
81																	0.534	0.514	0.495	
80																0.554	0.534	0.515	0.495	
79															0.573	0.554	0.535	0.515	0.495	
78														0.592	0.573	0.554	0.535	0.515	0.495	
77													0.611	0.592	0.574	0.555	0.535	0.516	0.496	
76											0.629	0.611	0.593	0.574	0.555	0.535	0.516	0.496		
75										0.646	0.629	0.611	0.593	0.574	0.555	0.536	0.516	0.496		
74										0.663	0.646	0.629	0.611	0.593	0.575	0.556	0.536	0.517	0.497	
73									0.679	0.663	0.646	0.629	0.612	0.593	0.575	0.556	0.537	0.517	0.497	
72								0.695	0.679	0.663	0.647	0.630	0.612	0.594	0.575	0.556	0.537	0.517	0.498	
71							0.710	0.695	0.680	0.664	0.647	0.630	0.612	0.594	0.576	0.557	0.537	0.518	0.498	
70						0.724	0.710	0.695	0.680	0.664	0.647	0.630	0.613	0.595	0.576	0.557	0.538	0.518	0.499	
69					0.738	0.724	0.710	0.695	0.680	0.664	0.648	0.631	0.613	0.595	0.577	0.558	0.538	0.519	0.499	
68				0.751	0.738	0.724	0.710	0.696	0.680	0.665	0.648	0.631	0.614	0.595	0.577	0.558	0.539	0.519	0.500	
67			0.763	0.751	0.738	0.725	0.711	0.696	0.681	0.665	0.649	0.632	0.614	0.596	0.577	0.559	0.539	0.520	0.500	
66		0.776	0.764	0.751	0.738	0.725	0.711	0.696	0.681	0.665	0.649	0.632	0.615	0.596	0.578	0.559	0.540	0.520	0.501	
Beneficiary 65		0.787	0.776	0.764	0.752	0.739	0.725	0.711	0.697	0.682	0.666	0.649	0.633	0.615	0.597	0.579	0.560	0.541	0.521	0.502
younger 64	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	0.522	0.502
than 63	0.799	0.788	0.776	0.765	0.752	0.740	0.726	0.712	0.698	0.683	0.667	0.651	0.634	0.616	0.598	0.580	0.561	0.542	0.522	0.503
Retiree 62	0.799	0.788	0.777	0.765	0.753	0.740	0.727	0.713	0.698	0.683	0.667	0.651	0.634	0.617	0.599	0.580	0.562	0.543	0.523	0.504
61	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	0.505

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	60	0.800	0.789	0.778	0.766	0.754	0.741	0.728	0.714	0.699	0.684	0.669	0.652	0.636	0.618	0.600	0.582	0.563	0.544	0.525	0.505
	59	0.800	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	0.526	0.506
	58	0.800	0.790	0.778	0.767	0.755	0.742	0.729	0.715	0.701	0.686	0.670	0.654	0.637	0.620	0.602	0.584	0.565	0.546	0.527	0.507
	57	0.801	0.790	0.779	0.767	0.755	0.743	0.729	0.716	0.701	0.686	0.671	0.654	0.638	0.620	0.603	0.584	0.566	0.547	0.528	0.508
	56	0.801	0.791	0.779	0.768	0.756	0.743	0.730	0.716	0.702	0.687	0.671	0.655	0.639	0.621	0.604	0.585	0.567	0.548	0.529	0.509
	55	0.802	0.791	0.780	0.768	0.756	0.744	0.731	0.717	0.703	0.688	0.672	0.656	0.639	0.622	0.605	0.586	0.568	0.549	0.530	0.511
	54	0.802	0.792	0.780	0.769	0.757	0.744	0.731	0.718	0.703	0.689	0.673	0.657	0.640	0.623	0.606	0.587	0.569	0.550	0.531	0.512
	53	0.803	0.792	0.781	0.770	0.758	0.745	0.732	0.718	0.704	0.689	0.674	0.658	0.641	0.624	0.607	0.589	0.570	0.551	0.532	0.513
	52	0.803	0.793	0.782	0.770	0.758	0.746	0.733	0.719	0.705	0.690	0.675	0.659	0.642	0.625	0.608	0.590	0.571	0.553	0.534	0.514
	51	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	0.573	0.554	0.535	0.516
50	0.805	0.794	0.783	0.772	0.760	0.747	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	0.517	
49	0.805	0.795	0.784	0.772	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	0.519	
48	0.806	0.796	0.785	0.773	0.762	0.749	0.736	0.723	0.709	0.694	0.679	0.663	0.647	0.630	0.613	0.595	0.577	0.558	0.540	0.521	
47	0.807	0.796	0.785	0.774	0.762	0.750	0.737	0.724	0.710	0.696	0.681	0.665	0.649	0.632	0.614	0.597	0.579	0.560	0.541	0.523	
46	0.808	0.797	0.786	0.775	0.763	0.751	0.739	0.725	0.711	0.697	0.682	0.666	0.650	0.633	0.616	0.598	0.580	0.562	0.543	0.525	
45	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	0.618	0.600	0.582	0.564	0.545	0.527	
44	0.809	0.799	0.788	0.777	0.766	0.754	0.741	0.728	0.714	0.700	0.685	0.669	0.653	0.637	0.620	0.602	0.584	0.566	0.547	0.529	
43	0.810	0.800	0.789	0.778	0.767	0.755	0.742	0.729	0.715	0.701	0.686	0.671	0.655	0.638	0.621	0.604	0.586	0.568	0.550	0.531	
42	0.811	0.801	0.790	0.779	0.768	0.756	0.744	0.731	0.717	0.703	0.688	0.673	0.657	0.640	0.623	0.606	0.588	0.570	0.552	0.534	
41	0.812	0.802	0.792	0.781	0.769	0.757	0.745	0.732	0.719	0.704	0.690	0.675	0.659	0.642	0.626	0.608	0.591	0.573	0.555	0.536	
40	0.813	0.803	0.793	0.782	0.771	0.759	0.747	0.734	0.720	0.706	0.692	0.676	0.661	0.645	0.628	0.611	0.593	0.575	0.557	0.539	
39	0.814	0.804	0.794	0.783	0.772	0.760	0.748	0.735	0.722	0.708	0.694	0.679	0.663	0.647	0.630	0.613	0.596	0.578	0.560	0.542	
38	0.816	0.806	0.795	0.785	0.774	0.762	0.750	0.737	0.724	0.710	0.696	0.681	0.665	0.649	0.633	0.616	0.599	0.581	0.563	0.545	
37	0.817	0.807	0.797	0.786	0.775	0.764	0.752	0.739	0.726	0.712	0.698	0.683	0.668	0.652	0.635	0.619	0.602	0.584	0.566	0.548	
36	0.818	0.809	0.798	0.788	0.777	0.765	0.754	0.741	0.728	0.714	0.700	0.685	0.670	0.654	0.638	0.622	0.605	0.587	0.570	0.552	
35	0.820	0.810	0.800	0.790	0.779	0.767	0.756	0.743	0.730	0.717	0.703	0.688	0.673	0.657	0.641	0.625	0.608	0.591	0.573	0.556	
34	0.821	0.812	0.802	0.791	0.781	0.769	0.758	0.745	0.733	0.719	0.705	0.691	0.676	0.660	0.644	0.628	0.611	0.594	0.577	0.560	
33	0.823	0.813	0.804	0.793	0.783	0.772	0.760	0.748	0.735	0.722	0.708	0.694	0.679	0.664	0.648	0.632	0.615	0.598	0.581	0.564	
32	0.825	0.815	0.805	0.795	0.785	0.774	0.762	0.750	0.738	0.725	0.711	0.697	0.682	0.667	0.651	0.635	0.619	0.602	0.585	0.568	
31	0.826	0.817	0.807	0.797	0.787	0.776	0.765	0.753	0.740	0.728	0.714	0.700	0.686	0.671	0.655	0.639	0.623	0.607	0.590	0.573	
30	0.828	0.819	0.810	0.800	0.789	0.779	0.767	0.756	0.743	0.731	0.717	0.704	0.689	0.674	0.659	0.644	0.628	0.611	0.595	0.578	
29	0.830	0.821	0.812	0.802	0.792	0.781	0.770	0.759	0.747	0.734	0.721	0.707	0.693	0.678	0.663	0.648	0.632	0.616	0.600	0.584	
28	0.832	0.823	0.814	0.804	0.794	0.784	0.773	0.762	0.750	0.737	0.724	0.711	0.697	0.683	0.668	0.653	0.637	0.621	0.605	0.589	
27	0.834	0.826	0.816	0.807	0.797	0.787	0.776	0.765	0.753	0.741	0.728	0.715	0.701	0.687	0.673	0.658	0.642	0.627	0.611	0.595	
26	0.837	0.828	0.819	0.810	0.800	0.790	0.779	0.768	0.757	0.745	0.732	0.719	0.706	0.692	0.678	0.663	0.648	0.633	0.617	0.601	
Beneficiary younger than Retiree	25	0.839	0.831	0.822	0.813	0.803	0.793	0.783	0.772	0.761	0.749	0.737	0.724	0.711	0.697	0.683	0.669	0.654	0.639	0.623	0.608
	24	0.842	0.833	0.825	0.816	0.806	0.796	0.786	0.776	0.765	0.753	0.741	0.729	0.716	0.702	0.688	0.674	0.660	0.645	0.630	0.615
	23	0.844	0.836	0.828	0.819	0.810	0.800	0.790	0.780	0.769	0.758	0.746	0.733	0.721	0.708	0.694	0.680	0.666	0.652	0.637	0.622
	22	0.847	0.839	0.831	0.822	0.813	0.804	0.794	0.784	0.773	0.762	0.751	0.739	0.726	0.713	0.700	0.687	0.673	0.659	0.644	0.630
	21	0.850	0.842	0.834	0.825	0.817	0.808	0.798	0.788	0.778	0.767	0.756	0.744	0.732	0.720	0.707	0.693	0.680	0.666	0.652	0.638

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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
20	0.853	0.845	0.837	0.829	0.821	0.812	0.802	0.793	0.783	0.772	0.761	0.750	0.738	0.726	0.713	0.700	0.687	0.674	0.660	0.646
19	0.856	0.849	0.841	0.833	0.825	0.816	0.807	0.797	0.788	0.777	0.767	0.756	0.744	0.732	0.720	0.708	0.695	0.682	0.668	0.655
18	0.859	0.852	0.844	0.837	0.829	0.820	0.812	0.802	0.793	0.783	0.773	0.762	0.751	0.739	0.727	0.715	0.703	0.690	0.677	0.664
17	0.863	0.856	0.848	0.841	0.833	0.825	0.816	0.808	0.798	0.789	0.779	0.768	0.758	0.746	0.735	0.723	0.711	0.699	0.686	0.674
16	0.866	0.859	0.852	0.845	0.837	0.830	0.821	0.813	0.804	0.795	0.785	0.775	0.765	0.754	0.743	0.731	0.720	0.708	0.696	0.683
15	0.870	0.863	0.856	0.849	0.842	0.834	0.827	0.818	0.810	0.801	0.792	0.782	0.772	0.761	0.751	0.740	0.729	0.717	0.705	0.694
14	0.874	0.867	0.861	0.854	0.847	0.840	0.832	0.824	0.816	0.807	0.798	0.789	0.779	0.769	0.759	0.749	0.738	0.727	0.715	0.704
13	0.878	0.871	0.865	0.859	0.852	0.845	0.838	0.830	0.822	0.814	0.805	0.796	0.787	0.777	0.768	0.758	0.747	0.737	0.726	0.715
12	0.882	0.876	0.870	0.863	0.857	0.850	0.843	0.836	0.828	0.821	0.812	0.804	0.795	0.786	0.776	0.767	0.757	0.747	0.737	0.727
11	0.886	0.880	0.874	0.868	0.862	0.856	0.849	0.842	0.835	0.827	0.820	0.812	0.803	0.794	0.785	0.776	0.767	0.757	0.748	0.738
10	0.890	0.884	0.879	0.873	0.867	0.861	0.855	0.848	0.842	0.835	0.827	0.819	0.811	0.803	0.795	0.786	0.777	0.768	0.759	0.750
9	0.894	0.889	0.884	0.878	0.873	0.867	0.861	0.855	0.848	0.842	0.835	0.827	0.820	0.812	0.804	0.796	0.788	0.779	0.771	0.763
8	0.898	0.894	0.889	0.883	0.878	0.873	0.867	0.861	0.855	0.849	0.842	0.835	0.828	0.821	0.814	0.806	0.798	0.791	0.783	0.775
7	0.903	0.898	0.893	0.889	0.884	0.879	0.873	0.868	0.862	0.856	0.850	0.844	0.837	0.830	0.823	0.816	0.809	0.802	0.795	0.788
6	0.907	0.903	0.898	0.894	0.889	0.885	0.880	0.874	0.869	0.864	0.858	0.852	0.846	0.840	0.833	0.827	0.820	0.814	0.807	0.801
Beneficiary younger than Retiree																				
5	0.912	0.908	0.903	0.899	0.895	0.890	0.886	0.881	0.876	0.871	0.866	0.860	0.855	0.849	0.843	0.837	0.831	0.825	0.819	0.814
4	0.916	0.912	0.908	0.904	0.901	0.896	0.892	0.888	0.883	0.878	0.874	0.869	0.863	0.858	0.853	0.848	0.842	0.837	0.832	0.826
3	0.920	0.917	0.913	0.910	0.906	0.902	0.898	0.894	0.890	0.886	0.881	0.877	0.872	0.867	0.863	0.858	0.853	0.848	0.844	0.839
2	0.925	0.922	0.918	0.915	0.912	0.908	0.904	0.901	0.897	0.893	0.889	0.885	0.881	0.877	0.872	0.868	0.864	0.860	0.855	0.851
1	0.929	0.926	0.923	0.920	0.917	0.914	0.911	0.907	0.904	0.900	0.897	0.893	0.889	0.886	0.882	0.878	0.874	0.870	0.867	0.863
Beneficiary same age as Retiree																				
0	<b>0.933</b>	<b>0.931</b>	<b>0.928</b>	<b>0.925</b>	<b>0.922</b>	<b>0.919</b>	<b>0.917</b>	<b>0.914</b>	<b>0.911</b>	<b>0.907</b>	<b>0.904</b>	<b>0.901</b>	<b>0.898</b>	<b>0.894</b>	<b>0.891</b>	<b>0.888</b>	<b>0.884</b>	<b>0.881</b>	<b>0.878</b>	<b>0.874</b>
Beneficiary older than Retiree																				
-1	0.938	0.935	0.933	0.930	0.928	0.925	0.922	0.920	0.917	0.914	0.912	0.909	0.906	0.903	0.900	0.897	0.894	0.891	0.888	0.885
-2	0.942	0.939	0.937	0.935	0.933	0.930	0.928	0.926	0.923	0.921	0.919	0.916	0.914	0.911	0.909	0.906	0.903	0.901	0.898	0.895
-3	0.946	0.944	0.941	0.940	0.938	0.936	0.934	0.932	0.930	0.928	0.926	0.923	0.921	0.919	0.917	0.915	0.912	0.910	0.908	0.905
-4	0.949	0.948	0.946	0.944	0.942	0.941	0.939	0.937	0.936	0.934	0.932	0.930	0.928	0.926	0.925	0.923	0.921	0.918	0.916	0.914
-5	0.953	0.952	0.950	0.948	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	0.926	0.924	0.922
-6	0.957	0.955	0.954	0.953	0.951	0.950	0.949	0.948	0.947	0.945	0.944	0.943	0.941	0.940	0.939	0.937	0.935	0.934	0.932	0.930
-7	0.960	0.959	0.958	0.957	0.956	0.955	0.954	0.953	0.952	0.951	0.950	0.948	0.947	0.946	0.945	0.943	0.942	0.940	0.938	0.936
-8	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	0.952	0.950	0.949	0.948	0.946	0.944	0.942
-9	0.966	0.966	0.965	0.964	0.963	0.963	0.962	0.961	0.961	0.960	0.959	0.958	0.958	0.957	0.956	0.955	0.953	0.952	0.950	0.948
-10	0.969	0.969	0.968	0.967	0.967	0.966	0.966	0.965	0.965	0.964	0.964	0.963	0.962	0.961	0.960	0.959	0.958	0.956	0.954	0.952
-11	0.972	0.972	0.971	0.971	0.970	0.970	0.969	0.969	0.968	0.968	0.968	0.967	0.966	0.965	0.964	0.963	0.962	0.960	0.959	0.957
-12	0.975	0.974	0.974	0.973	0.973	0.973	0.973	0.972	0.972	0.971	0.971	0.971	0.970	0.969	0.968	0.967	0.966	0.964	0.962	0.960
-13	0.977	0.977	0.976	0.976	0.976	0.976	0.975	0.975	0.975	0.975	0.974	0.974	0.973	0.972	0.971	0.970	0.969	0.967	0.966	0.963
-14	0.979	0.979	0.979	0.979	0.979	0.978	0.978	0.978	0.978	0.977	0.977	0.977	0.976	0.975	0.974	0.973	0.972	0.970	0.968	0.966
-15	0.982	0.981	0.981	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.980	0.979	0.978	0.978	0.977	0.976	0.974	0.973	0.971	0.969



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-16	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.981	0.981	0.980	0.979	0.978	0.976	0.975	0.973	0.971	
older	-17	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.983	0.982	0.982	0.981	0.980	0.978	0.977	0.975	0.973	
than	-18	0.987	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	0.983	0.982	0.981	0.980	0.978	0.976	0.974
Retiree	-19	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.984	0.983	0.981	0.980	0.978	0.976	0.976
	-20	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.979	0.977	
	-21	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.988	0.987	0.986	0.985	0.984	0.982	0.980	0.978	0.978	
	-22	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.983	0.981	0.979	0.979	
	-23	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.987	0.985	0.984	0.982	0.980	0.980	
	-24	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.986	0.985	0.983	0.981	
	-25	0.994	0.994	0.994	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	0.983	0.981	0.981	
	-26	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.992	0.991	0.990	0.989	0.987	0.986	0.984	0.982	0.982	
	-27	0.996	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	0.986	0.984	0.984	
	-28	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	0.991	0.989	0.988	0.987	0.986	0.984	0.984	
	-29	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.994	0.993	0.993	0.992	0.991	0.990	0.988	0.988	0.986	0.986	
	-30	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986	0.986	
	-31	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986	0.986	0.986	
	-32	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986	0.986	
	-33	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986	0.986
	-34	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986	0.986
	-35	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986	0.986
	-36	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986	0.986
	-37	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986	0.986
	-38	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986	0.986
	-39	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986
	-40	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986
	-41	0.999	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986
	-42	0.999	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986
	-43	0.999	0.999	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986
	-44	0.999	0.999	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986
	-45	0.999	0.999	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.990	0.988	0.988	0.986
	-46																					
	-47																					
	-48																					
	-49																					
	-50																					
Beneficiary	-51																					
older	-52																					
than	-53																					
Retiree	-54																					
	-55																					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-56																				
older	-57																				
than	-58																				
Retiree	-59																				
	-60																				
Beneficiary	-61																				
older	-62																				
than	-63																				
Retiree	-64																				
	-65																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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															0.249
	98														0.257	0.249
	97													0.266	0.257	0.249
	96											0.276	0.266	0.257	0.249	
	95										0.300	0.287	0.276	0.266	0.257	0.249
	94									0.313	0.300	0.287	0.276	0.266	0.258	0.250
	93								0.328	0.314	0.300	0.288	0.276	0.267	0.258	0.250
	92							0.343	0.328	0.314	0.300	0.288	0.277	0.267	0.258	0.250
	91						0.359	0.343	0.328	0.314	0.301	0.288	0.277	0.267	0.258	0.250
	90					0.377	0.360	0.343	0.328	0.314	0.301	0.288	0.277	0.267	0.258	0.251
	89				0.395	0.377	0.360	0.344	0.328	0.314	0.301	0.288	0.277	0.267	0.259	0.251
	88			0.414	0.395	0.377	0.360	0.344	0.329	0.314	0.301	0.289	0.277	0.268	0.259	0.251
	87		0.434	0.414	0.395	0.377	0.360	0.344	0.329	0.315	0.301	0.289	0.278	0.268	0.259	0.251
	86															
	85	0.454	0.434	0.415	0.396	0.378	0.360	0.344	0.329	0.315	0.302	0.289	0.278	0.268	0.259	0.252
	84	0.474	0.454	0.434	0.415	0.396	0.378	0.361	0.345	0.329	0.315	0.302	0.289	0.278	0.269	0.260
	83	0.474	0.454	0.434	0.415	0.396	0.378	0.361	0.345	0.330	0.316	0.302	0.290	0.279	0.269	0.260
	82	0.474	0.454	0.435	0.415	0.396	0.378	0.361	0.345	0.330	0.316	0.303	0.290	0.279	0.269	0.260
	81	0.475	0.455	0.435	0.416	0.397	0.379	0.361	0.345	0.330	0.316	0.303	0.290	0.279	0.270	0.261
	80	0.475	0.455	0.435	0.416	0.397	0.379	0.362	0.346	0.331	0.317	0.303	0.291	0.280	0.270	0.261
	79	0.475	0.455	0.436	0.416	0.397	0.379	0.362	0.346	0.331	0.317	0.304	0.291	0.280	0.270	0.262
	78	0.475	0.456	0.436	0.416	0.398	0.380	0.363	0.347	0.331	0.317	0.304	0.292	0.280	0.271	0.262
	77	0.476	0.456	0.436	0.417	0.398	0.380	0.363	0.347	0.332	0.318	0.305	0.292	0.281	0.271	0.263
	76	0.476	0.456	0.437	0.417	0.398	0.381	0.363	0.347	0.332	0.318	0.305	0.292	0.281	0.272	0.263
	75	0.477	0.457	0.437	0.418	0.399	0.381	0.364	0.348	0.333	0.319	0.305	0.293	0.282	0.272	0.264
	74	0.477	0.457	0.437	0.418	0.399	0.381	0.364	0.348	0.333	0.319	0.306	0.293	0.282	0.273	0.264
	73	0.477	0.458	0.438	0.419	0.400	0.382	0.365	0.349	0.334	0.320	0.306	0.294	0.283	0.273	0.265
	72	0.478	0.458	0.438	0.419	0.400	0.382	0.365	0.349	0.334	0.320	0.307	0.295	0.284	0.274	0.265
	71	0.478	0.459	0.439	0.420	0.401	0.383	0.366	0.350	0.335	0.321	0.308	0.295	0.284	0.275	0.266
	70	0.479	0.459	0.439	0.420	0.401	0.383	0.366	0.350	0.335	0.321	0.308	0.296	0.285	0.275	0.267
	69	0.479	0.460	0.440	0.421	0.402	0.384	0.367	0.351	0.336	0.322	0.309	0.297	0.286	0.276	0.268
	68	0.480	0.460	0.441	0.421	0.402	0.385	0.368	0.352	0.337	0.323	0.310	0.297	0.286	0.277	0.268
	67	0.480	0.461	0.441	0.422	0.403	0.385	0.368	0.352	0.337	0.323	0.310	0.298	0.287	0.278	0.269
	66	0.481	0.461	0.442	0.423	0.404	0.386	0.369	0.353	0.338	0.324	0.311	0.299	0.288	0.279	0.270
Beneficiary younger than Retiree	65	0.482	0.462	0.443	0.423	0.405	0.387	0.370	0.354	0.339	0.325	0.312	0.300	0.289	0.279	0.271
	64	0.482	0.463	0.443	0.424	0.405	0.388	0.371	0.355	0.340	0.326	0.313	0.301	0.290	0.280	0.272
	63	0.483	0.464	0.444	0.425	0.406	0.389	0.372	0.356	0.341	0.327	0.314	0.302	0.291	0.281	0.273
	62	0.484	0.464	0.445	0.426	0.407	0.389	0.372	0.357	0.342	0.328	0.315	0.303	0.292	0.283	0.274
	61	0.485	0.465	0.446	0.427	0.408	0.390	0.373	0.358	0.343	0.329	0.316	0.304	0.293	0.284	0.275

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	60	0.486	0.466	0.447	0.428	0.409	0.391	0.374	0.359	0.344	0.330	0.317	0.305	0.294	0.285	0.277	0.269
	59	0.487	0.467	0.448	0.429	0.410	0.392	0.376	0.360	0.345	0.331	0.318	0.306	0.296	0.286	0.278	0.271
	58	0.488	0.468	0.449	0.430	0.411	0.394	0.377	0.361	0.346	0.333	0.320	0.307	0.297	0.288	0.279	0.272
	57	0.489	0.469	0.450	0.431	0.412	0.395	0.378	0.362	0.347	0.334	0.321	0.309	0.298	0.289	0.281	0.274
	56	0.490	0.470	0.451	0.432	0.414	0.396	0.379	0.364	0.349	0.335	0.322	0.310	0.300	0.291	0.283	0.276
	55	0.491	0.472	0.452	0.433	0.415	0.397	0.381	0.365	0.350	0.337	0.324	0.312	0.301	0.292	0.284	0.277
	54	0.492	0.473	0.454	0.435	0.416	0.399	0.382	0.367	0.352	0.338	0.326	0.314	0.303	0.294	0.286	0.279
	53	0.494	0.474	0.455	0.436	0.418	0.400	0.384	0.368	0.354	0.340	0.327	0.315	0.305	0.296	0.288	0.282
	52	0.495	0.476	0.457	0.438	0.419	0.402	0.385	0.370	0.355	0.342	0.329	0.317	0.307	0.298	0.290	0.284
	51	0.497	0.477	0.458	0.439	0.421	0.404	0.387	0.372	0.357	0.344	0.331	0.319	0.309	0.300	0.293	0.286
	50	0.498	0.479	0.460	0.441	0.423	0.406	0.389	0.374	0.359	0.346	0.333	0.322	0.311	0.303	0.295	0.289
	49	0.500	0.481	0.462	0.443	0.425	0.408	0.391	0.376	0.361	0.348	0.336	0.324	0.314	0.305	0.298	0.291
	48	0.502	0.483	0.464	0.445	0.427	0.410	0.393	0.378	0.364	0.350	0.338	0.326	0.316	0.308	0.301	0.294
	47	0.503	0.484	0.466	0.447	0.429	0.412	0.395	0.380	0.366	0.353	0.341	0.329	0.319	0.311	0.303	0.297
	46	0.505	0.487	0.468	0.449	0.431	0.414	0.398	0.383	0.368	0.356	0.343	0.332	0.322	0.314	0.307	0.301
	45	0.508	0.489	0.470	0.452	0.434	0.417	0.400	0.385	0.371	0.358	0.346	0.335	0.325	0.317	0.310	0.304
	44	0.510	0.491	0.472	0.454	0.436	0.419	0.403	0.388	0.374	0.361	0.349	0.338	0.329	0.321	0.314	0.308
	43	0.512	0.494	0.475	0.457	0.439	0.422	0.406	0.391	0.377	0.365	0.353	0.342	0.332	0.324	0.317	0.312
	42	0.515	0.496	0.478	0.460	0.442	0.425	0.409	0.395	0.381	0.368	0.356	0.345	0.336	0.328	0.322	0.316
	41	0.518	0.499	0.481	0.463	0.445	0.428	0.413	0.398	0.384	0.372	0.360	0.349	0.340	0.332	0.326	0.321
	40	0.520	0.502	0.484	0.466	0.448	0.432	0.416	0.402	0.388	0.376	0.364	0.353	0.344	0.337	0.331	0.325
	39	0.524	0.505	0.487	0.469	0.452	0.436	0.420	0.406	0.392	0.380	0.368	0.358	0.349	0.342	0.335	0.331
	38	0.527	0.509	0.491	0.473	0.456	0.439	0.424	0.410	0.396	0.384	0.373	0.362	0.354	0.347	0.341	0.336
	37	0.530	0.512	0.494	0.477	0.460	0.444	0.428	0.414	0.401	0.389	0.378	0.367	0.359	0.352	0.346	0.342
	36	0.534	0.516	0.498	0.481	0.464	0.448	0.433	0.419	0.406	0.394	0.383	0.373	0.364	0.358	0.352	0.348
	35	0.538	0.520	0.503	0.485	0.468	0.453	0.438	0.424	0.411	0.399	0.388	0.378	0.370	0.364	0.359	0.355
	34	0.542	0.524	0.507	0.490	0.473	0.458	0.443	0.429	0.416	0.405	0.394	0.385	0.377	0.370	0.365	0.362
	33	0.546	0.529	0.512	0.495	0.478	0.463	0.448	0.435	0.422	0.411	0.401	0.391	0.383	0.377	0.372	0.369
	32	0.551	0.534	0.517	0.500	0.484	0.468	0.454	0.441	0.428	0.417	0.407	0.398	0.390	0.384	0.380	0.377
	31	0.556	0.539	0.522	0.506	0.489	0.474	0.460	0.447	0.435	0.424	0.414	0.405	0.397	0.392	0.388	0.385
	30	0.561	0.545	0.528	0.511	0.496	0.481	0.467	0.454	0.442	0.431	0.421	0.412	0.405	0.400	0.396	0.394
	29	0.567	0.550	0.534	0.518	0.502	0.487	0.473	0.461	0.449	0.439	0.429	0.420	0.414	0.409	0.405	0.403
	28	0.573	0.556	0.540	0.524	0.509	0.494	0.481	0.468	0.457	0.447	0.437	0.429	0.422	0.418	0.415	0.413
	27	0.579	0.563	0.547	0.531	0.516	0.502	0.488	0.476	0.465	0.455	0.446	0.438	0.432	0.427	0.425	0.424
	26	0.585	0.570	0.554	0.538	0.523	0.510	0.496	0.484	0.473	0.464	0.455	0.447	0.442	0.438	0.436	0.435
Beneficiary younger than Retiree	25	0.592	0.577	0.561	0.546	0.531	0.518	0.505	0.493	0.482	0.473	0.465	0.457	0.452	0.449	0.447	0.447
	24	0.600	0.584	0.569	0.554	0.540	0.526	0.514	0.502	0.492	0.483	0.475	0.468	0.463	0.461	0.460	0.460
	23	0.607	0.592	0.577	0.563	0.549	0.535	0.523	0.512	0.502	0.494	0.486	0.480	0.475	0.473	0.473	0.474
	22	0.615	0.601	0.586	0.572	0.558	0.545	0.533	0.522	0.513	0.505	0.498	0.492	0.488	0.487	0.487	0.489
	21	0.623	0.609	0.595	0.581	0.567	0.555	0.543	0.533	0.524	0.517	0.510	0.505	0.502	0.501	0.501	0.504

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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
20	0.632	0.618	0.604	0.591	0.578	0.566	0.554	0.545	0.536	0.529	0.523	0.518	0.516	0.515	0.517	0.520
19	0.641	0.628	0.614	0.601	0.588	0.577	0.566	0.557	0.549	0.542	0.537	0.533	0.531	0.531	0.533	0.537
18	0.651	0.638	0.624	0.612	0.600	0.589	0.578	0.570	0.562	0.556	0.552	0.548	0.546	0.547	0.550	0.554
17	0.661	0.648	0.635	0.623	0.611	0.601	0.591	0.583	0.576	0.571	0.567	0.564	0.563	0.564	0.567	0.572
16	0.671	0.659	0.647	0.635	0.624	0.614	0.605	0.597	0.591	0.586	0.583	0.580	0.580	0.582	0.585	0.591
15	0.682	0.670	0.658	0.647	0.637	0.627	0.619	0.612	0.606	0.602	0.599	0.597	0.597	0.600	0.604	0.610
14	0.693	0.682	0.671	0.660	0.650	0.642	0.634	0.627	0.622	0.619	0.616	0.616	0.615	0.618	0.623	0.629
13	0.704	0.694	0.683	0.674	0.664	0.656	0.649	0.643	0.639	0.636	0.634	0.633	0.634	0.637	0.642	0.649
12	0.716	0.706	0.697	0.687	0.679	0.671	0.665	0.659	0.655	0.653	0.652	0.651	0.653	0.656	0.661	0.668
11	0.729	0.719	0.710	0.702	0.694	0.687	0.681	0.676	0.673	0.671	0.670	0.670	0.671	0.675	0.680	0.687
10	0.742	0.733	0.724	0.716	0.709	0.703	0.697	0.693	0.690	0.689	0.688	0.688	0.690	0.694	0.699	0.705
9	0.755	0.746	0.739	0.731	0.724	0.719	0.714	0.710	0.708	0.707	0.706	0.707	0.709	0.713	0.717	0.723
8	0.768	0.760	0.753	0.746	0.740	0.735	0.730	0.727	0.725	0.724	0.724	0.725	0.727	0.730	0.734	0.739
7	0.781	0.774	0.768	0.761	0.756	0.751	0.747	0.745	0.743	0.742	0.742	0.742	0.744	0.747	0.750	0.755
6	0.794	0.788	0.782	0.777	0.771	0.767	0.764	0.761	0.760	0.759	0.759	0.759	0.761	0.763	0.766	0.769
Beneficiary younger than Retiree																
5	0.808	0.802	0.797	0.792	0.787	0.783	0.780	0.778	0.776	0.776	0.775	0.775	0.776	0.778	0.780	0.783
4	0.821	0.816	0.811	0.806	0.802	0.799	0.796	0.794	0.792	0.791	0.791	0.790	0.790	0.792	0.793	0.796
3	0.834	0.829	0.825	0.821	0.817	0.814	0.811	0.809	0.807	0.806	0.805	0.804	0.804	0.805	0.806	0.807
2	0.847	0.843	0.839	0.835	0.831	0.828	0.825	0.823	0.821	0.820	0.819	0.817	0.816	0.817	0.817	0.817
1	0.859	0.855	0.852	0.848	0.845	0.842	0.839	0.837	0.834	0.833	0.831	0.829	0.828	0.827	0.827	0.826
Beneficiary same age as Retiree																
0	<b>0.871</b>	<b>0.867</b>	<b>0.864</b>	<b>0.861</b>	<b>0.857</b>	<b>0.854</b>	<b>0.851</b>	<b>0.849</b>	<b>0.846</b>	<b>0.844</b>	<b>0.842</b>	<b>0.840</b>	<b>0.838</b>	<b>0.836</b>	<b>0.835</b>	<b>0.835</b>
Beneficiary older than Retiree																
-1	0.882	0.879	0.876	0.872	0.869	0.866	0.863	0.860	0.857	0.855	0.853	0.850	0.847	0.845	0.843	0.843
-2	0.893	0.890	0.887	0.883	0.880	0.877	0.873	0.870	0.867	0.865	0.862	0.858	0.855	0.853	0.851	0.851
-3	0.902	0.900	0.897	0.893	0.890	0.887	0.883	0.880	0.877	0.874	0.870	0.866	0.862	0.860	0.859	0.857
-4	0.912	0.909	0.906	0.902	0.899	0.895	0.892	0.889	0.885	0.881	0.877	0.873	0.870	0.867	0.865	0.863
-5	0.920	0.917	0.914	0.911	0.907	0.903	0.900	0.896	0.892	0.888	0.884	0.880	0.876	0.873	0.870	0.868
-6	0.927	0.924	0.921	0.918	0.914	0.911	0.907	0.902	0.898	0.894	0.890	0.886	0.882	0.878	0.875	0.872
-7	0.934	0.931	0.928	0.925	0.921	0.917	0.912	0.908	0.904	0.900	0.896	0.891	0.887	0.883	0.879	0.875
-8	0.940	0.937	0.934	0.931	0.927	0.922	0.918	0.914	0.909	0.905	0.901	0.896	0.891	0.887	0.882	0.878
-9	0.945	0.942	0.939	0.936	0.931	0.927	0.923	0.919	0.914	0.910	0.905	0.900	0.895	0.890	0.885	0.881
-10	0.950	0.947	0.944	0.940	0.936	0.932	0.927	0.923	0.919	0.914	0.909	0.903	0.898	0.893	0.888	0.884
-11	0.954	0.951	0.948	0.944	0.940	0.936	0.931	0.927	0.922	0.917	0.912	0.906	0.900	0.895	0.890	
-12	0.958	0.955	0.951	0.947	0.944	0.940	0.935	0.930	0.925	0.920	0.915	0.908	0.903	0.897		
-13	0.961	0.958	0.954	0.951	0.947	0.943	0.938	0.933	0.928	0.923	0.917	0.911	0.905			
-14	0.963	0.961	0.957	0.954	0.950	0.945	0.941	0.936	0.930	0.925	0.919	0.913				
-15	0.966	0.963	0.960	0.956	0.952	0.948	0.943	0.938	0.932	0.927	0.921					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-16	0.968	0.965	0.962	0.959	0.954	0.950	0.945	0.939	0.934	0.928						
older	-17	0.970	0.967	0.964	0.960	0.956	0.951	0.946	0.941	0.935							
than	-18	0.972	0.969	0.966	0.962	0.958	0.953	0.948	0.943								
Retiree	-19	0.973	0.971	0.967	0.963	0.959	0.954	0.949									
	-20	0.975	0.972	0.968	0.964	0.960	0.955										
	-21	0.976	0.973	0.969	0.965	0.961											
	-22	0.977	0.974	0.970	0.966												
	-23	0.977	0.974	0.971													
	-24	0.978	0.975														
	-25	0.979															
	-26																
	-27																
	-28																
	-29																
	-30																
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	-46																
	-47																
	-48																
	-49																
	-50																
Beneficiary	-51																
older	-52																
than	-53																
Retiree	-54																
	-55																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-56																
older	-57																
than	-58																
Retiree	-59																
	-60																
Beneficiary	-61																
older	-62																
than	-63																
Retiree	-64																
	-65																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	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	70																				
	69																				
	68																				
	67																				
	66																				
	65																				
	64																				
	63																				
	62																				
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	46																				
	45																				
	44																				
	43																				
	42																				
	41																				
	40																				
	39																				
	38																				0.866
	37																			0.870	0.867
	36																		0.873	0.870	0.867
Beneficiary younger than Retiree	35																0.876	0.873	0.870	0.867	
	34															0.879	0.876	0.874	0.871	0.868	
	33													0.882	0.879	0.877	0.874	0.871	0.868		
	32												0.884	0.882	0.880	0.877	0.874	0.871	0.868		
	31										0.886	0.884	0.882	0.880	0.877	0.875	0.872	0.869			



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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
30												0.889	0.887	0.885	0.883	0.880	0.878	0.875	0.872	0.869
29										0.891	0.889	0.887	0.885	0.883	0.881	0.878	0.876	0.873	0.870	
28									0.892	0.891	0.889	0.887	0.885	0.883	0.881	0.879	0.876	0.873	0.870	
27								0.894	0.893	0.891	0.889	0.888	0.886	0.884	0.881	0.879	0.876	0.874	0.871	
26							0.896	0.894	0.893	0.891	0.890	0.888	0.886	0.884	0.882	0.879	0.877	0.874	0.871	
25						0.897	0.896	0.895	0.893	0.892	0.890	0.888	0.886	0.884	0.882	0.880	0.877	0.875	0.872	
24					0.899	0.898	0.896	0.895	0.894	0.892	0.890	0.889	0.887	0.885	0.883	0.880	0.878	0.875	0.872	
23				0.900	0.899	0.898	0.897	0.895	0.894	0.892	0.891	0.889	0.887	0.885	0.883	0.881	0.879	0.876	0.873	
22			0.901	0.900	0.899	0.898	0.897	0.896	0.894	0.893	0.891	0.890	0.888	0.886	0.884	0.882	0.879	0.877	0.874	
21		0.902	0.901	0.900	0.899	0.898	0.897	0.896	0.895	0.893	0.892	0.890	0.888	0.886	0.884	0.882	0.880	0.877	0.874	
20	0.903	0.903	0.902	0.901	0.900	0.899	0.898	0.896	0.895	0.894	0.892	0.891	0.889	0.887	0.885	0.883	0.880	0.878	0.875	
19	0.904	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.896	0.894	0.893	0.891	0.889	0.888	0.886	0.883	0.881	0.879	0.876
18	0.905	0.904	0.903	0.902	0.901	0.901	0.900	0.898	0.897	0.896	0.895	0.893	0.892	0.890	0.888	0.886	0.884	0.882	0.879	0.877
17	0.905	0.904	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.895	0.894	0.892	0.891	0.889	0.887	0.885	0.883	0.880	0.878
16	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.896	0.894	0.893	0.891	0.889	0.888	0.886	0.883	0.881	0.879
15	0.906	0.905	0.904	0.903	0.903	0.902	0.901	0.900	0.899	0.898	0.896	0.895	0.893	0.892	0.890	0.888	0.886	0.884	0.882	0.879
14	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.896	0.894	0.893	0.891	0.889	0.887	0.885	0.883	0.880
13	0.906	0.906	0.905	0.904	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.896	0.895	0.893	0.892	0.890	0.888	0.886	0.884	0.881
12	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.896	0.894	0.893	0.891	0.889	0.887	0.885	0.883
11	0.907	0.906	0.906	0.905	0.904	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.896	0.895	0.893	0.892	0.890	0.888	0.886	0.884
10	0.907	0.907	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	0.889	0.887	0.885
9	0.908	0.907	0.907	0.906	0.906	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.895	0.894	0.892	0.890	0.888	0.886
8	0.908	0.908	0.907	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.896	0.895	0.893	0.891	0.889	0.887
7	0.909	0.908	0.908	0.907	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.897	0.896	0.894	0.893	0.891	0.889
6	0.909	0.909	0.908	0.908	0.907	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.898	0.897	0.895	0.894	0.892	0.890
Beneficiary younger than Retiree	5	0.910	0.909	0.909	0.908	0.908	0.907	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.899	0.898	0.897	0.895	0.893
	4	0.910	0.910	0.910	0.909	0.909	0.908	0.907	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.899	0.898	0.896	0.895
	3	0.911	0.911	0.910	0.910	0.909	0.909	0.908	0.908	0.907	0.906	0.906	0.905	0.904	0.903	0.902	0.901	0.899	0.898	0.896
	2	0.911	0.911	0.911	0.910	0.910	0.909	0.908	0.908	0.907	0.907	0.907	0.906	0.905	0.904	0.903	0.902	0.901	0.899	0.898
	1	0.912	0.912	0.911	0.911	0.911	0.910	0.910	0.909	0.909	0.908	0.908	0.907	0.906	0.905	0.904	0.903	0.902	0.901	0.899
Beneficiary same age as Retiree	0	0.913	0.912	0.912	0.912	0.911	0.911	0.910	0.910	0.909	0.909	0.908	0.907	0.906	0.906	0.905	0.903	0.902	0.901	0.900





**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	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	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999									
older	-82	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999									
than	-83	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999									
Retiree	-84	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999									
	-85	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999									
Beneficiary	-86	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999									
older	-87	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999									
than	-88	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999									
Retiree	-89	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999									
	-90	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, 2014 - Revised May 2015 for COLA**

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

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	70																				
	69																				
	68																				
	67																				
	66																				
	65																				
	64																				
	63																				
	62																				
	61																				
	60																				
	59																				
	58																			0.747	
	57																		0.755	0.748	
	56																	0.762	0.755	0.748	
	55																				
	54																0.769	0.762	0.755	0.748	
	53															0.776	0.770	0.763	0.756	0.749	
	52														0.783	0.777	0.770	0.763	0.756	0.749	
	51												0.796	0.790	0.784	0.777	0.770	0.764	0.757	0.750	
	50										0.803	0.796	0.790	0.784	0.777	0.771	0.764	0.757	0.750		
	49									0.809	0.803	0.797	0.790	0.784	0.778	0.771	0.765	0.758	0.751		
	48								0.821	0.815	0.809	0.803	0.797	0.791	0.785	0.778	0.772	0.765	0.758	0.751	
	47							0.827	0.822	0.816	0.810	0.804	0.798	0.792	0.785	0.779	0.773	0.766	0.759	0.752	
	46						0.833	0.828	0.822	0.816	0.810	0.804	0.798	0.792	0.786	0.779	0.773	0.766	0.760	0.753	
	45					0.839	0.833	0.828	0.822	0.816	0.810	0.805	0.799	0.792	0.786	0.780	0.774	0.767	0.760	0.753	
	44				0.845	0.839	0.834	0.828	0.822	0.816	0.811	0.805	0.799	0.793	0.787	0.781	0.774	0.768	0.761	0.754	
	43				0.845	0.840	0.834	0.828	0.823	0.817	0.811	0.805	0.799	0.793	0.787	0.781	0.775	0.768	0.762	0.755	
	42		0.854	0.850	0.845	0.840	0.834	0.829	0.823	0.818	0.812	0.806	0.800	0.794	0.788	0.782	0.775	0.769	0.762	0.756	
	41																				
	40		0.859	0.854	0.850	0.845	0.840	0.835	0.829	0.824	0.818	0.812	0.806	0.801	0.795	0.788	0.782	0.776	0.770	0.763	0.756
	39	0.863	0.859	0.855	0.850	0.846	0.841	0.835	0.830	0.824	0.818	0.813	0.807	0.801	0.795	0.789	0.783	0.777	0.770	0.764	0.757
	38	0.863	0.859	0.855	0.851	0.846	0.841	0.836	0.830	0.825	0.819	0.813	0.807	0.802	0.796	0.790	0.784	0.777	0.771	0.765	0.758
	37	0.863	0.859	0.855	0.851	0.846	0.841	0.836	0.831	0.825	0.819	0.814	0.808	0.802	0.796	0.790	0.784	0.778	0.772	0.766	0.759
	36	0.863	0.860	0.856	0.852	0.847	0.842	0.837	0.831	0.826	0.820	0.814	0.809	0.803	0.797	0.791	0.785	0.779	0.773	0.766	0.760
Beneficiary younger than Retiree	35	0.864	0.860	0.856	0.852	0.847	0.842	0.837	0.832	0.826	0.821	0.815	0.809	0.804	0.798	0.792	0.786	0.780	0.774	0.767	0.761
	34	0.864	0.861	0.857	0.852	0.848	0.843	0.838	0.832	0.827	0.821	0.816	0.810	0.804	0.799	0.793	0.787	0.781	0.775	0.768	0.762
	33	0.865	0.861	0.857	0.853	0.848	0.843	0.838	0.833	0.827	0.822	0.816	0.811	0.805	0.799	0.794	0.788	0.782	0.776	0.770	0.763
	32	0.865	0.861	0.858	0.853	0.849	0.844	0.839	0.833	0.828	0.823	0.817	0.812	0.806	0.800	0.795	0.789	0.783	0.777	0.771	0.764
	31	0.865	0.862	0.858	0.854	0.849	0.845	0.839	0.834	0.829	0.823	0.818	0.812	0.807	0.801	0.796	0.790	0.784	0.778	0.772	0.766

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	
30	0.866	0.862	0.859	0.854	0.850	0.845	0.840	0.835	0.829	0.824	0.819	0.813	0.808	0.802	0.797	0.791	0.785	0.779	0.773	0.767	
29	0.866	0.863	0.859	0.855	0.851	0.846	0.841	0.835	0.830	0.825	0.820	0.814	0.809	0.803	0.798	0.792	0.786	0.780	0.774	0.768	
28	0.867	0.863	0.860	0.856	0.851	0.847	0.841	0.836	0.831	0.826	0.820	0.815	0.810	0.804	0.799	0.793	0.788	0.782	0.776	0.770	
27	0.867	0.864	0.860	0.856	0.852	0.847	0.842	0.837	0.832	0.827	0.821	0.816	0.811	0.805	0.800	0.794	0.789	0.783	0.777	0.771	
26	0.868	0.865	0.861	0.857	0.853	0.848	0.843	0.838	0.833	0.828	0.822	0.817	0.812	0.807	0.801	0.796	0.790	0.785	0.779	0.773	
25	0.869	0.865	0.862	0.858	0.853	0.849	0.844	0.839	0.834	0.829	0.824	0.818	0.813	0.808	0.803	0.797	0.792	0.786	0.781	0.775	
24	0.869	0.866	0.862	0.858	0.854	0.850	0.845	0.840	0.835	0.830	0.825	0.820	0.814	0.809	0.804	0.799	0.793	0.788	0.782	0.777	
23	0.870	0.867	0.863	0.859	0.855	0.851	0.846	0.841	0.836	0.831	0.826	0.821	0.816	0.811	0.805	0.800	0.795	0.790	0.784	0.779	
22	0.871	0.867	0.864	0.860	0.856	0.851	0.847	0.842	0.837	0.832	0.827	0.822	0.817	0.812	0.807	0.802	0.797	0.792	0.786	0.781	
21	0.871	0.868	0.865	0.861	0.857	0.852	0.848	0.843	0.838	0.833	0.828	0.823	0.819	0.814	0.809	0.804	0.799	0.793	0.788	0.783	
20	0.872	0.869	0.866	0.862	0.858	0.854	0.849	0.844	0.839	0.835	0.830	0.825	0.820	0.815	0.810	0.805	0.801	0.795	0.790	0.785	
19	0.873	0.870	0.867	0.863	0.859	0.855	0.850	0.845	0.841	0.836	0.831	0.826	0.822	0.817	0.812	0.807	0.803	0.798	0.793	0.788	
18	0.874	0.871	0.867	0.864	0.860	0.856	0.851	0.847	0.842	0.837	0.833	0.828	0.823	0.819	0.814	0.809	0.805	0.800	0.795	0.790	
17	0.875	0.872	0.868	0.865	0.861	0.857	0.852	0.848	0.843	0.839	0.834	0.830	0.825	0.821	0.816	0.811	0.807	0.802	0.797	0.793	
16	0.876	0.873	0.870	0.866	0.862	0.858	0.854	0.849	0.845	0.840	0.836	0.832	0.827	0.823	0.818	0.814	0.809	0.805	0.800	0.795	
15	0.877	0.874	0.871	0.867	0.864	0.860	0.855	0.851	0.846	0.842	0.838	0.833	0.829	0.825	0.820	0.816	0.812	0.807	0.803	0.798	
14	0.878	0.875	0.872	0.869	0.865	0.861	0.857	0.852	0.848	0.844	0.840	0.835	0.831	0.827	0.823	0.818	0.814	0.810	0.806	0.801	
13	0.879	0.876	0.873	0.870	0.866	0.862	0.858	0.854	0.850	0.846	0.841	0.837	0.833	0.829	0.825	0.821	0.817	0.813	0.809	0.805	
12	0.880	0.877	0.874	0.871	0.868	0.864	0.860	0.856	0.852	0.848	0.843	0.839	0.835	0.831	0.828	0.824	0.820	0.816	0.812	0.808	
11	0.881	0.879	0.876	0.873	0.869	0.865	0.861	0.857	0.853	0.850	0.846	0.842	0.838	0.834	0.830	0.826	0.823	0.819	0.815	0.811	
10	0.882	0.880	0.877	0.874	0.871	0.867	0.863	0.859	0.855	0.852	0.848	0.844	0.840	0.837	0.833	0.829	0.826	0.822	0.819	0.815	
9	0.884	0.881	0.879	0.876	0.872	0.869	0.865	0.861	0.857	0.854	0.850	0.846	0.843	0.839	0.836	0.832	0.829	0.825	0.822	0.819	
8	0.885	0.883	0.880	0.877	0.874	0.871	0.867	0.863	0.860	0.856	0.852	0.849	0.845	0.842	0.839	0.835	0.832	0.829	0.826	0.823	
7	0.887	0.884	0.882	0.879	0.876	0.873	0.869	0.865	0.862	0.858	0.855	0.851	0.848	0.845	0.842	0.839	0.836	0.833	0.830	0.827	
6	0.888	0.886	0.883	0.881	0.878	0.874	0.871	0.867	0.864	0.861	0.857	0.854	0.851	0.848	0.845	0.842	0.839	0.836	0.834	0.831	
Beneficiary younger than Retiree	5	0.890	0.887	0.885	0.882	0.880	0.876	0.873	0.870	0.866	0.863	0.860	0.857	0.854	0.851	0.848	0.846	0.843	0.840	0.838	0.835
	4	0.891	0.889	0.887	0.884	0.882	0.879	0.875	0.872	0.869	0.866	0.863	0.860	0.857	0.854	0.852	0.849	0.847	0.844	0.842	0.840
	3	0.893	0.891	0.889	0.886	0.884	0.881	0.878	0.874	0.871	0.869	0.866	0.863	0.860	0.858	0.855	0.853	0.851	0.848	0.846	0.844
	2	0.894	0.893	0.891	0.888	0.886	0.883	0.880	0.877	0.874	0.871	0.869	0.866	0.864	0.861	0.859	0.857	0.855	0.853	0.851	0.849
	1	0.896	0.894	0.892	0.890	0.888	0.885	0.882	0.880	0.877	0.874	0.872	0.869	0.867	0.865	0.863	0.861	0.859	0.857	0.855	0.854
Beneficiary same age as Retiree	0	0.898	0.896	0.894	0.892	0.890	0.888	0.885	0.882	0.880	0.877	0.875	0.872	0.870	0.868	0.866	0.865	0.863	0.861	0.860	0.858



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	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	0.987	0.988	0.989	0.989	0.990	0.991	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	
	-42	0.988	0.989	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995
	-43	0.989	0.990	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995
	-44	0.990	0.991	0.992	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	0.995	0.995	0.995
	-45	0.991	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996
	-46	0.992	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	0.996	0.996	0.996	0.996	0.996	0.996
	-47	0.993	0.994	0.994	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	0.996	0.996
	-48	0.994	0.994	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	0.996	0.996
	-49	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	0.996	0.996
	-50	0.995	0.995	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	0.996
-51	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	0.997	
-52	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	0.997	0.997	
-53	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	0.997	0.997	
-54	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-55	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	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-56	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	0.997	0.997	0.997	0.997	0.997	0.997	
-57	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	
-58	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	
-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	0.999	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	
-64	0.998	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	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-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																					
-72																					
-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, 2014 - Revised May 2015 for COLA**

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

	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, 2014 - Revised May 2015 for COLA**

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary younger than Retiree	70											
	69											0.645
	68										0.656	0.645
	67								0.666	0.656	0.645	
	66							0.677	0.667	0.656	0.646	
	65						0.687	0.677	0.667	0.657	0.646	
	64					0.706	0.696	0.687	0.677	0.667	0.657	0.646
	63				0.715	0.706	0.697	0.687	0.678	0.668	0.657	0.647
	62			0.723	0.715	0.706	0.697	0.688	0.678	0.668	0.658	0.647
	61		0.732	0.724	0.715	0.706	0.698	0.688	0.679	0.669	0.658	0.648
	60	0.740	0.732	0.724	0.715	0.707	0.698	0.689	0.679	0.669	0.659	0.648
	59	0.740	0.732	0.724	0.716	0.707	0.698	0.689	0.679	0.670	0.659	0.649
	58	0.740	0.732	0.724	0.716	0.708	0.699	0.689	0.680	0.670	0.660	0.649
	57	0.740	0.733	0.725	0.717	0.708	0.699	0.690	0.680	0.671	0.660	0.650
	56	0.741	0.733	0.725	0.717	0.708	0.700	0.690	0.681	0.671	0.661	0.651
	55	0.741	0.734	0.726	0.717	0.709	0.700	0.691	0.681	0.672	0.662	0.651
	54	0.742	0.734	0.726	0.718	0.709	0.701	0.691	0.682	0.672	0.662	0.652
	53	0.742	0.734	0.727	0.718	0.710	0.701	0.692	0.683	0.673	0.663	0.653
	52	0.742	0.735	0.727	0.719	0.710	0.702	0.693	0.683	0.674	0.664	0.653
	51	0.743	0.735	0.728	0.719	0.711	0.702	0.693	0.684	0.674	0.664	0.654
	50	0.743	0.736	0.728	0.720	0.712	0.703	0.694	0.685	0.675	0.665	0.655
	49	0.744	0.736	0.729	0.721	0.712	0.704	0.695	0.685	0.676	0.666	0.656
	48	0.744	0.737	0.729	0.721	0.713	0.704	0.695	0.686	0.677	0.667	0.657
	47	0.745	0.738	0.730	0.722	0.714	0.705	0.696	0.687	0.678	0.668	0.658
	46	0.746	0.738	0.731	0.723	0.714	0.706	0.697	0.688	0.678	0.669	0.659
	45	0.746	0.739	0.731	0.723	0.715	0.707	0.698	0.689	0.679	0.670	0.660
	44	0.747	0.740	0.732	0.724	0.716	0.708	0.699	0.690	0.681	0.671	0.661
	43	0.748	0.740	0.733	0.725	0.717	0.709	0.700	0.691	0.682	0.672	0.662
	42	0.749	0.741	0.734	0.726	0.718	0.710	0.701	0.692	0.683	0.673	0.664
	41	0.749	0.742	0.735	0.727	0.719	0.711	0.702	0.693	0.684	0.675	0.665
	40	0.750	0.743	0.736	0.728	0.720	0.712	0.703	0.695	0.685	0.676	0.666
	39	0.751	0.744	0.737	0.729	0.721	0.713	0.705	0.696	0.687	0.678	0.668
	38	0.752	0.745	0.738	0.730	0.722	0.714	0.706	0.697	0.688	0.679	0.670
	37	0.753	0.746	0.739	0.731	0.724	0.716	0.707	0.699	0.690	0.681	0.671
	36	0.754	0.747	0.740	0.733	0.725	0.717	0.709	0.700	0.692	0.683	0.673
Beneficiary younger than Retiree	35	0.755	0.749	0.741	0.734	0.726	0.719	0.710	0.702	0.693	0.684	0.675
	34	0.757	0.750	0.743	0.736	0.728	0.720	0.712	0.704	0.695	0.686	0.677
	33	0.758	0.751	0.744	0.737	0.730	0.722	0.714	0.706	0.697	0.688	0.679
	32	0.759	0.753	0.746	0.739	0.731	0.724	0.716	0.708	0.699	0.691	0.682
	31											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

Beneficiary Age Difference	Attained Age at Retirement											
	60	61	62	63	64	65	66	67	68	69	70	
30	0.761	0.754	0.747	0.740	0.733	0.726	0.718	0.710	0.701	0.693	0.684	
29	0.762	0.756	0.749	0.742	0.735	0.727	0.720	0.712	0.704	0.695	0.687	
28	0.764	0.757	0.751	0.744	0.737	0.730	0.722	0.714	0.706	0.698	0.689	
27	0.765	0.759	0.753	0.746	0.739	0.732	0.724	0.717	0.709	0.701	0.692	
26	0.767	0.761	0.755	0.748	0.741	0.734	0.727	0.719	0.711	0.703	0.695	
25	0.769	0.763	0.757	0.750	0.743	0.736	0.729	0.722	0.714	0.706	0.698	
24	0.771	0.765	0.759	0.752	0.746	0.739	0.732	0.725	0.717	0.710	0.702	
23	0.773	0.767	0.761	0.755	0.748	0.742	0.735	0.728	0.721	0.713	0.705	
22	0.775	0.769	0.764	0.757	0.751	0.745	0.738	0.731	0.724	0.717	0.709	
21	0.777	0.772	0.766	0.760	0.754	0.748	0.741	0.734	0.727	0.720	0.713	
20	0.780	0.774	0.769	0.763	0.757	0.751	0.744	0.738	0.731	0.724	0.717	
19	0.782	0.777	0.772	0.766	0.760	0.754	0.748	0.742	0.735	0.728	0.722	
18	0.785	0.780	0.775	0.769	0.763	0.758	0.752	0.746	0.739	0.733	0.726	
17	0.788	0.783	0.778	0.772	0.767	0.761	0.756	0.750	0.744	0.737	0.731	
16	0.791	0.786	0.781	0.776	0.771	0.765	0.760	0.754	0.748	0.742	0.736	
15	0.794	0.789	0.784	0.779	0.774	0.769	0.764	0.758	0.753	0.747	0.742	
14	0.797	0.793	0.788	0.783	0.778	0.773	0.768	0.763	0.758	0.753	0.747	
13	0.800	0.796	0.792	0.787	0.783	0.778	0.773	0.768	0.763	0.758	0.753	
12	0.804	0.800	0.796	0.791	0.787	0.782	0.778	0.773	0.768	0.764	0.759	
11	0.808	0.804	0.800	0.796	0.792	0.787	0.783	0.779	0.774	0.770	0.765	
10	0.811	0.808	0.804	0.800	0.796	0.792	0.788	0.784	0.780	0.776	0.771	
9	0.815	0.812	0.808	0.805	0.801	0.797	0.794	0.790	0.786	0.782	0.778	
8	0.819	0.816	0.813	0.810	0.806	0.803	0.799	0.796	0.792	0.788	0.785	
7	0.824	0.821	0.818	0.815	0.811	0.808	0.805	0.802	0.798	0.795	0.792	
6	0.828	0.825	0.823	0.820	0.817	0.814	0.811	0.808	0.805	0.802	0.799	
Beneficiary younger than Retiree	5	0.833	0.830	0.828	0.825	0.822	0.820	0.817	0.814	0.812	0.809	0.806
	4	0.837	0.835	0.833	0.830	0.828	0.826	0.823	0.821	0.819	0.816	0.814
	3	0.842	0.840	0.838	0.836	0.834	0.832	0.830	0.828	0.826	0.824	0.822
	2	0.847	0.845	0.843	0.842	0.840	0.838	0.836	0.834	0.833	0.831	0.829
	1	0.852	0.850	0.849	0.847	0.846	0.844	0.843	0.841	0.840	0.838	0.837
Beneficiary same age as Retiree	0	0.857	0.856	0.855	0.853	0.852	0.851	0.850	0.848	0.847	0.846	0.845

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

Beneficiary Age Difference	Attained Age at Retirement											
	60	61	62	63	64	65	66	67	68	69	70	
Beneficiary older than Retiree	-1	0.862	0.861	0.860	0.859	0.858	0.857	0.856	0.855	0.854	0.854	0.853
	-2	0.868	0.867	0.866	0.865	0.864	0.864	0.863	0.862	0.862	0.861	0.861
	-3	0.873	0.872	0.872	0.871	0.871	0.870	0.870	0.869	0.869	0.869	0.869
	-4	0.878	0.878	0.878	0.877	0.877	0.877	0.877	0.876	0.876	0.877	0.877
	-5	0.884	0.884	0.883	0.883	0.883	0.883	0.883	0.883	0.884	0.884	0.885
	-6	0.889	0.889	0.889	0.889	0.889	0.890	0.890	0.891	0.891	0.892	0.892
	-7	0.894	0.895	0.895	0.895	0.896	0.896	0.897	0.897	0.898	0.899	0.900
	-8	0.900	0.900	0.901	0.901	0.902	0.903	0.903	0.904	0.905	0.906	0.907
	-9	0.905	0.906	0.906	0.907	0.908	0.909	0.910	0.911	0.912	0.913	0.915
	-10	0.911	0.911	0.912	0.913	0.914	0.915	0.916	0.918	0.919	0.920	0.922
	-11	0.916	0.917	0.918	0.919	0.920	0.921	0.923	0.924	0.925	0.927	0.928
	-12	0.921	0.922	0.923	0.924	0.926	0.927	0.929	0.930	0.931	0.933	0.934
	-13	0.926	0.927	0.929	0.930	0.931	0.933	0.934	0.936	0.937	0.939	0.940
	-14	0.931	0.932	0.934	0.935	0.937	0.938	0.940	0.941	0.943	0.944	0.946
	-15	0.936	0.937	0.939	0.940	0.942	0.944	0.945	0.947	0.948	0.950	0.951
	-16	0.941	0.942	0.944	0.945	0.947	0.948	0.950	0.952	0.953	0.955	0.956
	-17	0.945	0.947	0.948	0.950	0.952	0.953	0.955	0.956	0.958	0.959	0.960
	-18	0.950	0.951	0.953	0.954	0.956	0.958	0.959	0.961	0.962	0.963	0.964
	-19	0.954	0.955	0.957	0.959	0.960	0.962	0.963	0.964	0.966	0.967	0.968
	-20	0.958	0.959	0.961	0.963	0.964	0.965	0.967	0.968	0.969	0.970	0.971
	-21	0.962	0.963	0.965	0.966	0.968	0.969	0.970	0.971	0.972	0.973	0.974
	-22	0.965	0.967	0.968	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977
	-23	0.969	0.970	0.971	0.973	0.974	0.975	0.976	0.977	0.978	0.978	0.979
	-24	0.972	0.973	0.974	0.975	0.977	0.978	0.979	0.979	0.980	0.981	0.981
	-25	0.974	0.976	0.977	0.978	0.979	0.980	0.981	0.981	0.982	0.982	0.983
	-26	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.983	0.984	0.984	0.984
	-27	0.979	0.980	0.981	0.982	0.983	0.984	0.984	0.985	0.985	0.985	0.985
	-28	0.982	0.983	0.983	0.984	0.985	0.985	0.986	0.986	0.986	0.987	0.987
	-29	0.983	0.984	0.985	0.986	0.986	0.987	0.987	0.987	0.988	0.988	0.988
	-30	0.985	0.986	0.987	0.987	0.988	0.988	0.988	0.988	0.988	0.988	0.988
	-31	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.989	0.989	0.989	0.989
	-32	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.990	0.990
	-33	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.990
	-34	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
	-35	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991
Beneficiary older than Retiree	-36	0.992	0.992	0.992	0.992	0.992	0.993	0.993	0.992	0.992	0.992	0.992
	-37	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992
	-38	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992
	-39	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993
	-40	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary	-41	0.994	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.993
older	-42	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	
than	-43	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	
Retiree	-44	0.995	0.995	0.995	0.995	0.995	0.995	0.995				
	-45	0.996	0.996	0.995	0.995	0.995	0.995					
	-46	0.996	0.996	0.996	0.996	0.995						
	-47	0.996	0.996	0.996	0.996							
	-48	0.996	0.996	0.996								
	-49	0.996	0.996									
	-50	0.996										
	-51											
	-52											
	-53											
	-54											
	-55											
	-56											
	-57											
	-58											
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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, 2014 - Revised May 2015 for COLA

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
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, 2014 - Revised May 2015 for COLA**

**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																				
	89																				
	88																				
	87																				
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	79																				
	78																				
	77																				
	76																				
	75																				
	74																				
	73																				
	72																				
	71																				
	70																				
	69																				
	68																				
	67																				
	66																				
Beneficiary	65																				
younger	64																				
than	63																				0.679
Retiree	62																				0.679
	61																	0.708	0.694	0.680	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
 Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA

**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	60																0.722	0.708	0.695	0.680		
	59																0.735	0.722	0.709	0.695	0.681	
	58															0.748	0.736	0.723	0.709	0.696	0.681	
	57														0.761	0.749	0.736	0.723	0.710	0.696	0.682	
	56													0.773	0.761	0.749	0.737	0.724	0.710	0.697	0.683	
	55											0.784	0.773	0.762	0.750	0.737	0.724	0.711	0.697	0.683		
	54										0.796	0.785	0.774	0.762	0.750	0.738	0.725	0.712	0.698	0.684		
	53									0.806	0.796	0.785	0.774	0.763	0.751	0.738	0.726	0.712	0.699	0.685		
	52								0.817	0.807	0.797	0.786	0.775	0.763	0.751	0.739	0.726	0.713	0.699	0.685		
	51						0.826	0.817	0.807	0.797	0.786	0.775	0.764	0.752	0.740	0.727	0.714	0.700	0.686			
	50							0.836	0.827	0.818	0.808	0.798	0.787	0.776	0.765	0.753	0.740	0.728	0.715	0.701	0.687	
	49							0.845	0.836	0.827	0.818	0.808	0.798	0.788	0.777	0.765	0.753	0.741	0.728	0.715	0.702	0.688
	48					0.853	0.845	0.837	0.828	0.819	0.809	0.799	0.788	0.777	0.766	0.754	0.742	0.729	0.716	0.703	0.689	
	47			0.861	0.854	0.846	0.837	0.828	0.819	0.810	0.800	0.789	0.778	0.767	0.755	0.743	0.730	0.717	0.704	0.690		
	46		0.869	0.862	0.854	0.846	0.838	0.829	0.820	0.810	0.800	0.790	0.779	0.768	0.756	0.744	0.731	0.718	0.705	0.691		
	45		0.876	0.869	0.862	0.855	0.847	0.838	0.830	0.821	0.811	0.801	0.791	0.780	0.768	0.757	0.745	0.732	0.719	0.706	0.692	
	44	0.883	0.876	0.870	0.863	0.855	0.847	0.839	0.830	0.821	0.812	0.802	0.791	0.781	0.769	0.758	0.746	0.733	0.720	0.707	0.693	
	43	0.883	0.877	0.870	0.863	0.856	0.848	0.840	0.831	0.822	0.813	0.803	0.792	0.782	0.770	0.759	0.747	0.734	0.721	0.708	0.694	
	42	0.884	0.878	0.871	0.864	0.857	0.849	0.841	0.832	0.823	0.813	0.804	0.793	0.782	0.771	0.760	0.748	0.735	0.722	0.709	0.696	
	41	0.885	0.878	0.872	0.865	0.857	0.849	0.841	0.833	0.824	0.814	0.804	0.794	0.784	0.772	0.761	0.749	0.737	0.724	0.711	0.697	
	40	0.885	0.879	0.872	0.865	0.858	0.850	0.842	0.834	0.825	0.815	0.805	0.795	0.785	0.774	0.762	0.750	0.738	0.725	0.712	0.698	
	39	0.886	0.880	0.873	0.866	0.859	0.851	0.843	0.834	0.826	0.816	0.807	0.796	0.786	0.775	0.763	0.752	0.739	0.727	0.713	0.700	
	38	0.886	0.880	0.874	0.867	0.860	0.852	0.844	0.835	0.827	0.817	0.808	0.797	0.787	0.776	0.765	0.753	0.741	0.728	0.715	0.702	
	37	0.887	0.881	0.874	0.868	0.860	0.853	0.845	0.836	0.828	0.818	0.809	0.799	0.788	0.777	0.766	0.754	0.742	0.730	0.717	0.703	
	36	0.888	0.882	0.875	0.869	0.861	0.854	0.846	0.838	0.829	0.820	0.810	0.800	0.790	0.779	0.768	0.756	0.744	0.731	0.718	0.705	
	35	0.889	0.883	0.876	0.869	0.862	0.855	0.847	0.839	0.830	0.821	0.811	0.801	0.791	0.780	0.769	0.758	0.745	0.733	0.720	0.707	
	34	0.890	0.883	0.877	0.870	0.863	0.856	0.848	0.840	0.831	0.822	0.813	0.803	0.792	0.782	0.771	0.759	0.747	0.735	0.722	0.709	
	33	0.890	0.884	0.878	0.871	0.864	0.857	0.849	0.841	0.833	0.824	0.814	0.804	0.794	0.783	0.772	0.761	0.749	0.737	0.724	0.711	
	32	0.891	0.885	0.879	0.873	0.866	0.858	0.851	0.842	0.834	0.825	0.816	0.806	0.796	0.785	0.774	0.763	0.751	0.739	0.726	0.713	
	31	0.892	0.886	0.880	0.874	0.867	0.859	0.852	0.844	0.835	0.827	0.817	0.808	0.797	0.787	0.776	0.765	0.753	0.741	0.729	0.716	
	30	0.893	0.887	0.881	0.875	0.868	0.861	0.853	0.845	0.837	0.828	0.819	0.809	0.799	0.789	0.778	0.767	0.755	0.743	0.731	0.718	
	29	0.894	0.889	0.883	0.876	0.869	0.862	0.855	0.847	0.838	0.830	0.821	0.811	0.801	0.791	0.780	0.769	0.758	0.746	0.734	0.721	
	28	0.896	0.890	0.884	0.877	0.871	0.864	0.856	0.848	0.840	0.832	0.823	0.813	0.803	0.793	0.783	0.772	0.760	0.748	0.736	0.724	
	27	0.897	0.891	0.885	0.879	0.872	0.865	0.858	0.850	0.842	0.833	0.824	0.815	0.805	0.795	0.785	0.774	0.763	0.751	0.739	0.727	
	26	0.898	0.892	0.886	0.880	0.874	0.867	0.859	0.852	0.844	0.835	0.827	0.817	0.808	0.798	0.787	0.777	0.765	0.754	0.742	0.730	
Beneficiary younger than Retiree	25	0.899	0.894	0.888	0.882	0.875	0.868	0.861	0.854	0.846	0.837	0.829	0.820	0.810	0.800	0.790	0.779	0.768	0.757	0.745	0.733	
	24	0.901	0.895	0.889	0.883	0.877	0.870	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	0.736	
	23	0.902	0.897	0.891	0.885	0.879	0.872	0.865	0.858	0.850	0.842	0.833	0.824	0.815	0.805	0.796	0.785	0.774	0.763	0.752	0.740	
	22	0.903	0.898	0.893	0.887	0.880	0.874	0.867	0.860	0.852	0.844	0.836	0.827	0.818	0.808	0.798	0.788	0.778	0.767	0.755	0.744	
	21	0.905	0.900	0.894	0.888	0.882	0.876	0.869	0.862	0.854	0.847	0.838	0.830	0.821	0.811	0.802	0.791	0.781	0.770	0.759	0.747	







**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-56	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.996										
older	-57	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996											
than	-58	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997												
Retiree	-59	0.998	0.998	0.998	0.998	0.998	0.997	0.997													
	-60	0.998	0.998	0.998	0.998	0.998	0.997														
Beneficiary	-61	0.998	0.998	0.998	0.998	0.998															
older	-62	0.998	0.998	0.998	0.998																
than	-63	0.998	0.998	0.998																	
Retiree	-64	0.998	0.998																		
	-65	0.998																			

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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 100																				
younger 99																				
than 98																				
Retiree 97																				
96																				
95																				
94																				
93																				
92																				
91																				
90																				
89																				
88																				
87																				
86																				
85																				
84																				
83																				0.328
82																			0.346	0.328
81																	0.364	0.346	0.328	
80																	0.383	0.364	0.346	0.329
79																0.401	0.383	0.365	0.347	0.329
78															0.420	0.402	0.383	0.365	0.347	0.329
77														0.439	0.420	0.402	0.383	0.365	0.347	0.329
76													0.458	0.439	0.421	0.402	0.384	0.365	0.347	0.330
75											0.477	0.458	0.440	0.421	0.403	0.384	0.366	0.348	0.330	
74										0.495	0.477	0.459	0.440	0.421	0.403	0.384	0.366	0.348	0.330	
73									0.514	0.496	0.477	0.459	0.440	0.422	0.403	0.385	0.366	0.348	0.331	
72								0.532	0.514	0.496	0.478	0.459	0.441	0.422	0.404	0.385	0.367	0.349	0.331	
71							0.549	0.532	0.514	0.496	0.478	0.460	0.441	0.422	0.404	0.386	0.367	0.349	0.332	
70						0.567	0.550	0.532	0.515	0.497	0.478	0.460	0.441	0.423	0.404	0.386	0.368	0.350	0.332	
69					0.584	0.567	0.550	0.533	0.515	0.497	0.479	0.460	0.442	0.423	0.405	0.386	0.368	0.350	0.332	
68				0.601	0.584	0.568	0.551	0.533	0.515	0.497	0.479	0.461	0.442	0.424	0.405	0.387	0.369	0.351	0.333	
67			0.617	0.601	0.585	0.568	0.551	0.534	0.516	0.498	0.480	0.461	0.443	0.424	0.406	0.387	0.369	0.351	0.333	
66		0.633	0.617	0.601	0.585	0.568	0.551	0.534	0.516	0.498	0.480	0.462	0.443	0.425	0.406	0.388	0.370	0.352	0.334	
Beneficiary 65		0.649	0.633	0.618	0.602	0.586	0.569	0.552	0.535	0.517	0.499	0.481	0.462	0.444	0.425	0.407	0.388	0.370	0.352	0.334
younger 64	0.664	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	0.426	0.407	0.389	0.371	0.353	0.335
than 63	0.664	0.649	0.634	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	0.390	0.371	0.353	0.336
Retiree 62	0.665	0.650	0.635	0.619	0.603	0.587	0.570	0.553	0.536	0.519	0.501	0.482	0.464	0.446	0.427	0.409	0.390	0.372	0.354	0.336
61	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	0.446	0.428	0.409	0.391	0.373	0.355	0.337





**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-16	0.940	0.937	0.935	0.932	0.930	0.928	0.925	0.922	0.919	0.916	0.912	0.908	0.903	0.898	0.892	0.886	0.879	0.871	0.862	0.853
older	-17	0.943	0.941	0.939	0.937	0.934	0.932	0.929	0.927	0.924	0.920	0.917	0.912	0.908	0.903	0.897	0.890	0.883	0.875	0.867	0.858
than	-18	0.947	0.945	0.943	0.940	0.938	0.936	0.934	0.931	0.928	0.925	0.921	0.917	0.912	0.907	0.901	0.895	0.888	0.880	0.872	0.863
Retiree	-19	0.950	0.948	0.946	0.944	0.942	0.940	0.937	0.935	0.932	0.929	0.925	0.921	0.916	0.911	0.905	0.899	0.892	0.884	0.876	0.867
	-20	0.953	0.951	0.949	0.947	0.945	0.943	0.941	0.938	0.936	0.932	0.929	0.925	0.920	0.915	0.909	0.902	0.896	0.888	0.879	0.870
	-21	0.956	0.954	0.952	0.951	0.949	0.947	0.944	0.942	0.939	0.936	0.932	0.928	0.923	0.918	0.912	0.906	0.899	0.891	0.882	0.873
	-22	0.959	0.957	0.955	0.953	0.952	0.950	0.947	0.945	0.942	0.939	0.935	0.931	0.926	0.921	0.915	0.909	0.902	0.894	0.885	0.875
	-23	0.961	0.960	0.958	0.956	0.954	0.952	0.950	0.947	0.945	0.941	0.938	0.934	0.929	0.924	0.918	0.912	0.904	0.896	0.887	0.878
	-24	0.964	0.962	0.960	0.959	0.957	0.955	0.953	0.950	0.947	0.944	0.940	0.936	0.932	0.926	0.921	0.914	0.907	0.898	0.889	0.880
	-25	0.966	0.964	0.963	0.961	0.959	0.957	0.955	0.952	0.949	0.946	0.943	0.938	0.934	0.929	0.923	0.916	0.909	0.900	0.891	0.882
	-26	0.968	0.966	0.965	0.963	0.961	0.959	0.957	0.954	0.951	0.948	0.945	0.941	0.936	0.931	0.925	0.918	0.910	0.902	0.893	0.884
	-27	0.970	0.968	0.966	0.965	0.963	0.961	0.959	0.956	0.953	0.950	0.947	0.942	0.938	0.932	0.926	0.919	0.912	0.904	0.895	
	-28	0.971	0.970	0.968	0.966	0.965	0.962	0.960	0.958	0.955	0.952	0.948	0.944	0.939	0.934	0.928	0.921	0.913	0.905		
	-29	0.973	0.971	0.970	0.968	0.966	0.964	0.962	0.959	0.957	0.953	0.950	0.945	0.940	0.935	0.929	0.922	0.915			
	-30	0.974	0.973	0.971	0.969	0.967	0.965	0.963	0.961	0.958	0.955	0.951	0.946	0.942	0.936	0.930	0.924				
	-31	0.976	0.974	0.972	0.970	0.969	0.967	0.964	0.962	0.959	0.956	0.952	0.948	0.943	0.937	0.931					
	-32	0.977	0.975	0.973	0.972	0.970	0.968	0.966	0.963	0.960	0.957	0.953	0.949	0.944	0.938						
	-33	0.978	0.976	0.974	0.973	0.971	0.969	0.966	0.964	0.961	0.958	0.954	0.949	0.945							
	-34	0.979	0.977	0.975	0.974	0.972	0.970	0.967	0.965	0.962	0.958	0.955	0.950								
	-35	0.979	0.978	0.976	0.974	0.973	0.970	0.968	0.965	0.962	0.959	0.956									
	-36	0.980	0.979	0.977	0.975	0.973	0.971	0.969	0.966	0.963	0.960										
	-37	0.981	0.979	0.978	0.976	0.974	0.972	0.969	0.967	0.964											
	-38	0.982	0.980	0.978	0.976	0.974	0.972	0.970	0.967												
	-39	0.982	0.980	0.979	0.977	0.975	0.973	0.970													
	-40	0.983	0.981	0.979	0.977	0.975	0.973														
	-41	0.983	0.981	0.979	0.978	0.976															
	-42	0.983	0.982	0.980																	
	-43	0.984	0.982	0.980																	
	-44	0.984	0.982																		
	-45	0.984																			
	-46																				
	-47																				
	-48																				
	-49																				
	-50																				
Beneficiary	-51																				
older	-52																				
than	-53																				
Retiree	-54																				
	-55																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-56																				
older	-57																				
than	-58																				
Retiree	-59																				
	-60																				
Beneficiary	-61																				
older	-62																				
than	-63																				
Retiree	-64																				
	-65																				



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	Beneficiary Age	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																0.142
	98															0.147	0.142
	97													0.153	0.147	0.142	0.142
	96												0.160	0.153	0.147	0.142	0.142
	95											0.168	0.160	0.153	0.148	0.142	0.142
	94										0.176	0.168	0.160	0.153	0.148	0.142	0.142
	93									0.186	0.176	0.168	0.160	0.154	0.148	0.143	0.143
	92								0.196	0.186	0.177	0.168	0.160	0.154	0.148	0.143	0.143
	91							0.207	0.196	0.186	0.177	0.168	0.160	0.154	0.148	0.143	0.143
	90						0.219	0.207	0.196	0.186	0.177	0.168	0.161	0.154	0.148	0.143	0.143
	89					0.232	0.219	0.207	0.196	0.186	0.177	0.168	0.161	0.154	0.148	0.143	0.143
	88				0.246	0.232	0.219	0.207	0.196	0.186	0.177	0.168	0.161	0.154	0.148	0.143	0.143
	87			0.261	0.246	0.232	0.219	0.208	0.196	0.187	0.177	0.169	0.161	0.154	0.149	0.144	0.144
	86		0.277	0.261	0.246	0.232	0.220	0.208	0.197	0.187	0.177	0.169	0.161	0.155	0.149	0.144	0.144
	85		0.293	0.277	0.261	0.246	0.233	0.220	0.208	0.197	0.187	0.178	0.169	0.161	0.155	0.149	0.144
	84	0.310	0.294	0.277	0.261	0.247	0.233	0.220	0.208	0.197	0.187	0.178	0.169	0.162	0.155	0.149	0.144
	83	0.311	0.294	0.277	0.262	0.247	0.233	0.220	0.208	0.197	0.187	0.178	0.169	0.162	0.155	0.149	0.144
	82	0.311	0.294	0.278	0.262	0.247	0.233	0.220	0.208	0.197	0.187	0.178	0.170	0.162	0.155	0.150	0.145
	81	0.311	0.294	0.278	0.262	0.247	0.233	0.221	0.209	0.198	0.188	0.178	0.170	0.162	0.156	0.150	0.145
	80	0.311	0.294	0.278	0.262	0.248	0.234	0.221	0.209	0.198	0.188	0.179	0.170	0.163	0.156	0.150	0.145
	79	0.311	0.295	0.278	0.263	0.248	0.234	0.221	0.209	0.198	0.188	0.179	0.170	0.163	0.156	0.150	0.145
	78	0.312	0.295	0.279	0.263	0.248	0.234	0.221	0.209	0.198	0.188	0.179	0.171	0.163	0.157	0.151	0.146
	77	0.312	0.295	0.279	0.263	0.248	0.235	0.222	0.210	0.199	0.189	0.180	0.171	0.163	0.157	0.151	0.146
	76	0.312	0.295	0.279	0.263	0.249	0.235	0.222	0.210	0.199	0.189	0.180	0.171	0.164	0.157	0.151	0.146
	75	0.313	0.296	0.279	0.264	0.249	0.235	0.222	0.210	0.199	0.189	0.180	0.172	0.164	0.157	0.152	0.147
	74	0.313	0.296	0.280	0.264	0.249	0.236	0.223	0.211	0.200	0.190	0.181	0.172	0.164	0.158	0.152	0.147
	73	0.313	0.297	0.280	0.265	0.250	0.236	0.223	0.211	0.200	0.190	0.181	0.172	0.165	0.158	0.152	0.147
	72	0.314	0.297	0.281	0.265	0.250	0.236	0.223	0.211	0.200	0.191	0.181	0.173	0.165	0.159	0.153	0.148
	71	0.314	0.297	0.281	0.265	0.250	0.237	0.224	0.212	0.201	0.191	0.182	0.173	0.166	0.159	0.153	0.148
	70	0.315	0.298	0.281	0.266	0.251	0.237	0.224	0.212	0.201	0.191	0.182	0.173	0.166	0.160	0.154	0.149
	69	0.315	0.298	0.282	0.266	0.251	0.238	0.225	0.213	0.202	0.192	0.183	0.174	0.166	0.160	0.154	0.149
	68	0.315	0.299	0.282	0.267	0.252	0.238	0.225	0.213	0.202	0.192	0.183	0.174	0.167	0.161	0.155	0.150
	67	0.316	0.299	0.283	0.267	0.252	0.239	0.226	0.214	0.203	0.193	0.184	0.175	0.167	0.161	0.155	0.150
	66	0.317	0.300	0.283	0.268	0.253	0.239	0.226	0.214	0.203	0.193	0.184	0.176	0.168	0.162	0.156	0.151
Beneficiary younger than Retiree	65	0.317	0.300	0.284	0.268	0.253	0.240	0.227	0.215	0.204	0.194	0.185	0.176	0.169	0.162	0.157	0.152
	64	0.318	0.301	0.285	0.269	0.254	0.240	0.227	0.215	0.204	0.195	0.185	0.177	0.169	0.163	0.157	0.152
	63	0.318	0.302	0.285	0.270	0.255	0.241	0.228	0.216	0.205	0.195	0.186	0.177	0.170	0.164	0.158	0.153
	62	0.319	0.302	0.286	0.270	0.255	0.242	0.229	0.217	0.206	0.196	0.187	0.178	0.171	0.164	0.159	0.154
	61	0.320	0.303	0.287	0.271	0.256	0.242	0.229	0.218	0.207	0.197	0.187	0.179	0.171	0.165	0.159	0.155

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	60	0.320	0.304	0.287	0.272	0.257	0.243	0.230	0.218	0.207	0.197	0.188	0.180	0.172	0.166	0.160	0.155
	59	0.321	0.304	0.288	0.272	0.258	0.244	0.231	0.219	0.208	0.198	0.189	0.181	0.173	0.167	0.161	0.156
	58	0.322	0.305	0.289	0.273	0.258	0.245	0.232	0.220	0.209	0.199	0.190	0.181	0.174	0.168	0.162	0.157
	57	0.323	0.306	0.290	0.274	0.259	0.246	0.233	0.221	0.210	0.200	0.191	0.182	0.175	0.169	0.163	0.158
	56	0.324	0.307	0.291	0.275	0.260	0.247	0.234	0.222	0.211	0.201	0.192	0.183	0.176	0.170	0.164	0.160
	55	0.325	0.308	0.292	0.276	0.261	0.248	0.235	0.223	0.212	0.202	0.193	0.184	0.177	0.171	0.165	0.161
	54	0.326	0.309	0.293	0.277	0.262	0.249	0.236	0.224	0.213	0.203	0.194	0.186	0.178	0.172	0.167	0.162
	53	0.327	0.310	0.294	0.278	0.264	0.250	0.237	0.225	0.214	0.204	0.195	0.187	0.180	0.173	0.168	0.163
	52	0.328	0.312	0.295	0.280	0.265	0.251	0.238	0.226	0.216	0.206	0.197	0.188	0.181	0.175	0.169	0.165
	51	0.330	0.313	0.297	0.281	0.266	0.252	0.240	0.228	0.217	0.207	0.198	0.190	0.182	0.176	0.171	0.166
	50	0.331	0.314	0.298	0.282	0.268	0.254	0.241	0.229	0.218	0.209	0.200	0.191	0.184	0.178	0.173	0.168
	49	0.333	0.316	0.299	0.284	0.269	0.255	0.242	0.231	0.220	0.210	0.201	0.193	0.186	0.180	0.174	0.170
	48	0.334	0.317	0.301	0.285	0.271	0.257	0.244	0.232	0.222	0.212	0.203	0.194	0.187	0.181	0.176	0.172
	47	0.336	0.319	0.303	0.287	0.272	0.259	0.246	0.234	0.223	0.214	0.205	0.196	0.189	0.183	0.178	0.174
	46	0.337	0.321	0.304	0.289	0.274	0.260	0.248	0.236	0.225	0.215	0.207	0.198	0.191	0.185	0.180	0.176
	45	0.339	0.323	0.306	0.291	0.276	0.262	0.250	0.238	0.227	0.217	0.209	0.200	0.193	0.188	0.183	0.178
	44	0.341	0.325	0.308	0.293	0.278	0.264	0.252	0.240	0.229	0.220	0.211	0.203	0.196	0.190	0.185	0.181
	43	0.343	0.327	0.311	0.295	0.280	0.267	0.254	0.242	0.232	0.222	0.213	0.205	0.198	0.192	0.187	0.183
	42	0.346	0.329	0.313	0.297	0.283	0.269	0.256	0.245	0.234	0.224	0.216	0.207	0.201	0.195	0.190	0.186
	41	0.348	0.331	0.315	0.300	0.285	0.271	0.259	0.247	0.237	0.227	0.218	0.210	0.203	0.198	0.193	0.189
	40	0.350	0.334	0.318	0.302	0.288	0.274	0.261	0.250	0.239	0.230	0.221	0.213	0.206	0.201	0.196	0.192
	39	0.353	0.337	0.321	0.305	0.290	0.277	0.264	0.253	0.242	0.233	0.224	0.216	0.209	0.204	0.199	0.196
	38	0.356	0.340	0.323	0.308	0.293	0.280	0.267	0.256	0.245	0.236	0.227	0.219	0.213	0.207	0.203	0.199
	37	0.359	0.343	0.327	0.311	0.297	0.283	0.271	0.259	0.249	0.239	0.231	0.223	0.216	0.211	0.207	0.203
	36	0.362	0.346	0.330	0.315	0.300	0.287	0.274	0.263	0.252	0.243	0.234	0.226	0.220	0.215	0.211	0.207
	35	0.366	0.349	0.333	0.318	0.304	0.290	0.278	0.266	0.256	0.247	0.238	0.230	0.224	0.219	0.215	0.212
	34	0.369	0.353	0.337	0.322	0.307	0.294	0.281	0.270	0.260	0.251	0.242	0.235	0.228	0.223	0.219	0.216
	33	0.373	0.357	0.341	0.326	0.311	0.298	0.286	0.274	0.264	0.255	0.247	0.239	0.233	0.228	0.224	0.221
	32	0.377	0.361	0.345	0.330	0.316	0.302	0.290	0.279	0.268	0.259	0.251	0.244	0.237	0.233	0.229	0.226
	31	0.382	0.365	0.350	0.335	0.320	0.307	0.295	0.283	0.273	0.264	0.256	0.249	0.243	0.238	0.234	0.232
	30	0.386	0.370	0.354	0.339	0.325	0.312	0.299	0.288	0.278	0.269	0.261	0.254	0.248	0.243	0.240	0.238
	29	0.391	0.375	0.359	0.344	0.330	0.317	0.305	0.294	0.284	0.275	0.267	0.259	0.254	0.249	0.246	0.244
	28	0.396	0.380	0.365	0.350	0.335	0.322	0.310	0.299	0.289	0.280	0.273	0.265	0.260	0.256	0.253	0.251
	27	0.402	0.386	0.370	0.355	0.341	0.328	0.316	0.305	0.295	0.286	0.279	0.272	0.266	0.263	0.260	0.258
	26	0.407	0.392	0.376	0.361	0.347	0.334	0.322	0.311	0.301	0.293	0.285	0.279	0.273	0.270	0.267	0.266
Beneficiary younger than Retiree	25	0.413	0.398	0.382	0.367	0.353	0.340	0.329	0.318	0.308	0.300	0.292	0.286	0.281	0.278	0.275	0.275
	24	0.420	0.404	0.389	0.374	0.360	0.347	0.335	0.325	0.315	0.307	0.300	0.294	0.289	0.286	0.284	0.284
	23	0.427	0.411	0.396	0.381	0.367	0.354	0.343	0.332	0.323	0.315	0.308	0.302	0.297	0.295	0.293	0.293
	22	0.434	0.418	0.403	0.388	0.375	0.362	0.351	0.340	0.331	0.323	0.317	0.311	0.307	0.304	0.303	0.303
	21	0.441	0.426	0.411	0.396	0.383	0.370	0.359	0.349	0.340	0.332	0.326	0.320	0.316	0.314	0.313	0.314

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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
20	0.449	0.434	0.419	0.404	0.391	0.379	0.368	0.358	0.349	0.342	0.335	0.330	0.326	0.325	0.324	0.325
19	0.457	0.442	0.427	0.413	0.400	0.388	0.377	0.367	0.359	0.352	0.346	0.341	0.337	0.336	0.336	0.337
18	0.466	0.451	0.436	0.422	0.409	0.398	0.387	0.377	0.369	0.362	0.357	0.352	0.349	0.347	0.348	0.350
17	0.475	0.460	0.446	0.432	0.419	0.408	0.397	0.388	0.380	0.374	0.368	0.363	0.361	0.360	0.360	0.363
16	0.485	0.470	0.456	0.443	0.430	0.419	0.408	0.399	0.392	0.385	0.380	0.376	0.373	0.373	0.374	0.376
15	0.495	0.480	0.467	0.453	0.441	0.430	0.420	0.411	0.404	0.398	0.393	0.388	0.386	0.386	0.387	0.390
14	0.505	0.491	0.478	0.465	0.452	0.442	0.432	0.423	0.416	0.410	0.406	0.402	0.400	0.400	0.402	0.405
13	0.516	0.503	0.489	0.477	0.465	0.454	0.444	0.436	0.429	0.424	0.419	0.416	0.414	0.414	0.416	0.419
12	0.528	0.514	0.501	0.489	0.477	0.467	0.458	0.450	0.443	0.438	0.434	0.430	0.429	0.429	0.431	0.434
11	0.540	0.527	0.514	0.502	0.490	0.480	0.471	0.464	0.457	0.452	0.448	0.445	0.443	0.444	0.446	0.449
10	0.552	0.540	0.527	0.515	0.504	0.494	0.485	0.478	0.472	0.467	0.463	0.460	0.459	0.459	0.461	0.463
9	0.565	0.553	0.541	0.529	0.518	0.508	0.500	0.493	0.487	0.482	0.478	0.475	0.474	0.474	0.475	0.478
8	0.578	0.566	0.554	0.543	0.532	0.523	0.515	0.508	0.502	0.497	0.494	0.490	0.489	0.489	0.490	0.492
7	0.592	0.580	0.569	0.557	0.547	0.538	0.530	0.523	0.517	0.513	0.509	0.505	0.503	0.503	0.504	0.506
6	0.606	0.594	0.583	0.572	0.562	0.553	0.545	0.538	0.533	0.528	0.524	0.520	0.518	0.517	0.518	0.519
Beneficiary younger than Retiree																
5	0.620	0.609	0.598	0.587	0.577	0.568	0.560	0.554	0.548	0.543	0.539	0.535	0.532	0.531	0.531	0.532
4	0.634	0.623	0.613	0.602	0.592	0.584	0.576	0.569	0.563	0.558	0.553	0.549	0.546	0.544	0.544	0.544
3	0.648	0.638	0.627	0.617	0.608	0.599	0.591	0.584	0.578	0.572	0.567	0.562	0.559	0.557	0.556	0.555
2	0.663	0.652	0.642	0.632	0.622	0.614	0.606	0.599	0.592	0.586	0.581	0.575	0.572	0.569	0.567	0.565
1	0.677	0.667	0.657	0.647	0.637	0.628	0.620	0.613	0.606	0.600	0.594	0.588	0.583	0.580	0.577	0.575
Beneficiary same age as Retiree																
0	<b>0.691</b>	<b>0.681</b>	<b>0.671</b>	<b>0.661</b>	<b>0.651</b>	<b>0.643</b>	<b>0.634</b>	<b>0.626</b>	<b>0.619</b>	<b>0.613</b>	<b>0.607</b>	<b>0.600</b>	<b>0.594</b>	<b>0.590</b>	<b>0.587</b>	<b>0.585</b>
Beneficiary older than Retiree																
-1	0.705	0.695	0.685	0.675	0.665	0.656	0.647	0.639	0.632	0.625	0.618	0.611	0.604	0.600	0.596	0.594
-2	0.718	0.708	0.699	0.689	0.678	0.669	0.660	0.652	0.644	0.636	0.629	0.621	0.614	0.609	0.605	0.603
-3	0.731	0.721	0.712	0.701	0.691	0.682	0.672	0.663	0.655	0.647	0.639	0.630	0.623	0.618	0.614	0.610
-4	0.743	0.734	0.724	0.714	0.703	0.693	0.683	0.674	0.665	0.656	0.648	0.639	0.632	0.627	0.621	0.617
-5	0.755	0.746	0.736	0.725	0.714	0.704	0.694	0.684	0.674	0.666	0.657	0.648	0.640	0.634	0.628	0.623
-6	0.766	0.757	0.747	0.736	0.725	0.715	0.704	0.693	0.683	0.674	0.666	0.656	0.648	0.641	0.634	0.628
-7	0.777	0.767	0.757	0.746	0.735	0.724	0.713	0.702	0.692	0.683	0.673	0.663	0.654	0.646	0.639	0.633
-8	0.787	0.777	0.767	0.756	0.744	0.732	0.721	0.710	0.700	0.690	0.680	0.670	0.660	0.651	0.644	0.637
-9	0.796	0.786	0.776	0.764	0.752	0.741	0.729	0.718	0.707	0.697	0.687	0.675	0.665	0.656	0.648	0.641
-10	0.805	0.795	0.784	0.772	0.760	0.748	0.737	0.726	0.714	0.703	0.692	0.680	0.669	0.660	0.651	0.644
-11	0.813	0.802	0.791	0.779	0.767	0.756	0.744	0.732	0.720	0.709	0.697	0.684	0.673	0.663	0.655	
-12	0.820	0.809	0.798	0.786	0.774	0.762	0.750	0.738	0.725	0.713	0.701	0.688	0.677	0.667		
-13	0.826	0.816	0.805	0.793	0.780	0.768	0.755	0.742	0.729	0.717	0.705	0.692	0.680			
-14	0.832	0.822	0.811	0.799	0.786	0.773	0.760	0.747	0.733	0.721	0.708	0.695				
-15	0.838	0.828	0.816	0.804	0.791	0.778	0.764	0.750	0.737	0.724	0.711					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-16	0.843	0.833	0.821	0.808	0.795	0.781	0.767	0.754	0.740	0.727						
older	-17	0.848	0.837	0.825	0.812	0.799	0.785	0.771	0.757	0.743							
than	-18	0.852	0.841	0.829	0.816	0.802	0.788	0.774	0.760								
Retiree	-19	0.856	0.845	0.832	0.819	0.805	0.791	0.776									
	-20	0.859	0.848	0.835	0.822	0.807	0.794										
	-21	0.862	0.850	0.838	0.824	0.810											
	-22	0.864	0.853	0.840	0.827												
	-23	0.867	0.855	0.843													
	-24	0.869	0.857														
	-25	0.871															
	-26																
	-27																
	-28																
	-29																
	-30																
	-31																
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	-44																
	-45																
	-46																
	-47																
	-48																
	-49																
	-50																
Beneficiary	-51																
older	-52																
than	-53																
Retiree	-54																
	-55																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-56																
older	-57																
than	-58																
Retiree	-59																
	-60																
Beneficiary	-61																
older	-62																
than	-63																
Retiree	-64																
	-65																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	70																			
	69																			
	68																			
	67																			
	66																			
	65																			
	64																			
	63																			
	62																			
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	46																			
	45																			
	44																			
	43																			
	42																			
	41																			
	40																			
	39																			
	38																			0.764
	37																		0.769	0.764
	36																	0.774	0.770	0.765
Beneficiary younger than Retiree	35															0.779	0.775	0.770	0.765	
	34														0.784	0.780	0.775	0.771	0.766	
	33													0.788	0.784	0.780	0.776	0.771	0.766	
	32												0.792	0.788	0.785	0.781	0.776	0.772	0.767	
	31										0.796	0.792	0.789	0.785	0.781	0.777	0.772	0.768		

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	
30												0.799	0.796	0.793	0.789	0.786	0.782	0.778	0.773	0.768	
29											0.802	0.799	0.796	0.793	0.790	0.786	0.782	0.778	0.774	0.769	
28										0.805	0.803	0.800	0.797	0.794	0.790	0.787	0.783	0.779	0.774	0.770	
27									0.808	0.806	0.803	0.800	0.798	0.794	0.791	0.788	0.784	0.780	0.775	0.770	
26							0.811	0.809	0.806	0.804	0.801	0.798	0.795	0.792	0.788	0.784	0.780	0.776	0.771		
25						0.813	0.811	0.809	0.807	0.804	0.802	0.799	0.796	0.792	0.789	0.785	0.781	0.777	0.772		
24					0.816	0.814	0.812	0.810	0.807	0.805	0.802	0.799	0.796	0.793	0.790	0.786	0.782	0.778	0.773		
23				0.818	0.816	0.814	0.812	0.810	0.808	0.805	0.803	0.800	0.797	0.794	0.790	0.787	0.783	0.779	0.774		
22			0.820	0.818	0.816	0.815	0.813	0.811	0.808	0.806	0.803	0.801	0.798	0.795	0.791	0.788	0.784	0.780	0.775		
21		0.822	0.820	0.819	0.817	0.815	0.813	0.811	0.808	0.806	0.803	0.801	0.798	0.795	0.791	0.788	0.784	0.780	0.775		
20		0.823	0.822	0.821	0.819	0.818	0.816	0.814	0.812	0.810	0.807	0.805	0.802	0.799	0.796	0.793	0.789	0.786	0.782	0.777	
19	0.825	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.813	0.810	0.808	0.806	0.803	0.800	0.797	0.794	0.790	0.787	0.783	0.778	
18	0.826	0.824	0.823	0.822	0.820	0.819	0.817	0.815	0.813	0.811	0.809	0.806	0.804	0.801	0.798	0.795	0.792	0.788	0.784	0.780	
17	0.826	0.825	0.824	0.822	0.821	0.819	0.818	0.816	0.814	0.812	0.810	0.807	0.805	0.802	0.799	0.796	0.793	0.789	0.785	0.781	
16	0.826	0.825	0.824	0.823	0.821	0.820	0.818	0.817	0.815	0.813	0.811	0.808	0.806	0.803	0.800	0.797	0.794	0.790	0.786	0.782	
15	0.827	0.826	0.825	0.823	0.822	0.821	0.819	0.817	0.816	0.814	0.811	0.809	0.807	0.804	0.801	0.798	0.795	0.792	0.788	0.784	
14	0.828	0.826	0.825	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.812	0.810	0.808	0.805	0.802	0.800	0.796	0.793	0.789	0.785	
13	0.828	0.827	0.826	0.825	0.823	0.822	0.821	0.819	0.817	0.815	0.813	0.811	0.809	0.806	0.804	0.801	0.798	0.794	0.791	0.787	
12	0.829	0.828	0.827	0.825	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.812	0.810	0.808	0.805	0.802	0.799	0.796	0.792	0.788	
11	0.829	0.828	0.827	0.826	0.825	0.824	0.822	0.821	0.819	0.817	0.815	0.813	0.811	0.809	0.806	0.803	0.801	0.797	0.794	0.790	
10	0.830	0.829	0.828	0.827	0.826	0.825	0.823	0.822	0.820	0.818	0.817	0.815	0.812	0.810	0.808	0.805	0.802	0.799	0.796	0.792	
9	0.831	0.830	0.829	0.828	0.827	0.825	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.811	0.809	0.806	0.804	0.801	0.797	0.794	
8	0.831	0.831	0.830	0.829	0.828	0.826	0.825	0.824	0.822	0.821	0.819	0.817	0.815	0.813	0.811	0.808	0.805	0.802	0.799	0.796	
7	0.832	0.831	0.830	0.829	0.828	0.827	0.826	0.825	0.823	0.822	0.820	0.818	0.816	0.814	0.812	0.810	0.807	0.804	0.801	0.798	
6	0.833	0.832	0.831	0.830	0.829	0.828	0.827	0.826	0.825	0.823	0.822	0.820	0.818	0.816	0.814	0.811	0.809	0.806	0.803	0.800	
Beneficiary younger than Retiree	5	0.834	0.833	0.832	0.831	0.830	0.829	0.828	0.827	0.826	0.824	0.823	0.821	0.819	0.817	0.815	0.813	0.811	0.808	0.805	0.802
	4	0.835	0.834	0.833	0.832	0.831	0.830	0.829	0.828	0.827	0.826	0.824	0.823	0.821	0.819	0.817	0.815	0.813	0.810	0.807	0.804
	3	0.835	0.835	0.834	0.833	0.833	0.832	0.831	0.830	0.828	0.827	0.826	0.824	0.823	0.821	0.819	0.817	0.815	0.812	0.809	0.806
	2	0.836	0.836	0.835	0.834	0.834	0.833	0.832	0.831	0.830	0.829	0.827	0.826	0.824	0.823	0.821	0.819	0.817	0.814	0.812	0.809
	1	0.837	0.837	0.836	0.835	0.835	0.834	0.833	0.832	0.831	0.830	0.829	0.827	0.826	0.824	0.823	0.821	0.819	0.816	0.814	0.811
Beneficiary same age as Retiree	0	0.838	0.838	0.837	0.837	0.836	0.835	0.834	0.834	0.833	0.832	0.830	0.829	0.828	0.826	0.825	0.823	0.821	0.819	0.816	0.814

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	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	0.839	0.839	0.838	0.838	0.837	0.837	0.836	0.835	0.834	0.833	0.832	0.831	0.830	0.828	0.827	0.825	0.823	0.821	0.819	0.816
	-2	0.840	0.840	0.839	0.839	0.838	0.838	0.837	0.837	0.836	0.835	0.834	0.833	0.832	0.830	0.829	0.827	0.825	0.824	0.821	0.819
	-3	0.841	0.841	0.841	0.840	0.840	0.839	0.839	0.838	0.837	0.836	0.836	0.835	0.834	0.832	0.831	0.829	0.828	0.826	0.824	0.822
	-4	0.842	0.842	0.842	0.842	0.841	0.841	0.840	0.840	0.839	0.838	0.837	0.837	0.836	0.834	0.833	0.832	0.830	0.829	0.827	0.825
	-5	0.844	0.843	0.843	0.843	0.843	0.842	0.842	0.841	0.841	0.840	0.839	0.838	0.838	0.837	0.835	0.834	0.833	0.831	0.829	0.827
	-6	0.845	0.845	0.844	0.844	0.844	0.844	0.843	0.843	0.842	0.842	0.841	0.840	0.840	0.839	0.838	0.837	0.835	0.834	0.832	0.830
	-7	0.846	0.846	0.846	0.846	0.845	0.845	0.845	0.845	0.844	0.844	0.843	0.843	0.842	0.841	0.840	0.839	0.838	0.837	0.835	0.833
	-8	0.847	0.847	0.847	0.847	0.847	0.847	0.847	0.846	0.846	0.846	0.845	0.845	0.844	0.843	0.843	0.842	0.841	0.839	0.838	0.836
	-9	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.847	0.847	0.846	0.846	0.845	0.844	0.843	0.842	0.841	0.840
	-10	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.849	0.849	0.849	0.848	0.848	0.847	0.846	0.845	0.844	0.843
	-11	0.851	0.851	0.851	0.852	0.852	0.852	0.852	0.852	0.852	0.852	0.851	0.851	0.851	0.851	0.850	0.850	0.849	0.848	0.847	0.846
	-12	0.852	0.853	0.853	0.853	0.853	0.853	0.853	0.854	0.854	0.854	0.854	0.853	0.853	0.853	0.853	0.852	0.852	0.851	0.850	0.849
	-13	0.854	0.854	0.854	0.855	0.855	0.855	0.855	0.855	0.856	0.856	0.856	0.856	0.856	0.856	0.855	0.855	0.855	0.854	0.853	0.852
	-14	0.855	0.856	0.856	0.856	0.857	0.857	0.857	0.857	0.858	0.858	0.858	0.858	0.858	0.858	0.858	0.858	0.857	0.857	0.856	0.856
	-15	0.857	0.857	0.858	0.858	0.858	0.859	0.859	0.859	0.860	0.860	0.860	0.860	0.861	0.861	0.861	0.861	0.860	0.860	0.860	0.859
	-16	0.858	0.859	0.859	0.860	0.860	0.861	0.861	0.861	0.862	0.862	0.863	0.863	0.863	0.863	0.863	0.863	0.863	0.863	0.863	0.862
	-17	0.860	0.860	0.861	0.861	0.862	0.862	0.863	0.864	0.864	0.864	0.865	0.865	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866
	-18	0.861	0.862	0.862	0.863	0.864	0.864	0.865	0.866	0.866	0.867	0.868	0.868	0.868	0.869	0.869	0.869	0.869	0.869	0.869	0.869
	-19	0.863	0.864	0.864	0.865	0.866	0.866	0.867	0.868	0.868	0.869	0.870	0.871	0.871	0.872	0.872	0.872	0.872	0.872	0.873	0.873
	-20	0.864	0.865	0.866	0.867	0.868	0.868	0.869	0.870	0.871	0.871	0.872	0.873	0.873	0.874	0.874	0.875	0.875	0.876	0.876	0.876
	-21	0.866	0.867	0.868	0.869	0.869	0.870	0.871	0.872	0.873	0.874	0.875	0.875	0.876	0.877	0.877	0.878	0.879	0.879	0.879	0.879
	-22	0.868	0.869	0.870	0.870	0.871	0.872	0.873	0.874	0.875	0.876	0.877	0.879	0.880	0.881	0.882	0.883	0.884	0.885	0.886	0.886
	-23	0.869	0.870	0.871	0.872	0.873	0.874	0.875	0.876	0.877	0.879	0.880	0.881	0.882	0.883	0.884	0.885	0.885	0.886	0.886	0.886
	-24	0.871	0.872	0.873	0.874	0.875	0.876	0.878	0.879	0.880	0.881	0.882	0.883	0.884	0.885	0.886	0.887	0.888	0.889	0.889	0.890
	-25	0.873	0.874	0.875	0.876	0.877	0.879	0.880	0.881	0.882	0.883	0.885	0.886	0.887	0.888	0.889	0.890	0.891	0.892	0.893	0.893
-26	0.875	0.876	0.877	0.878	0.879	0.881	0.882	0.883	0.884	0.886	0.887	0.888	0.889	0.890	0.891	0.892	0.893	0.894	0.895	0.896	
-27	0.876	0.878	0.879	0.880	0.882	0.883	0.884	0.886	0.887	0.888	0.890	0.891	0.892	0.894	0.895	0.896	0.896	0.897	0.898	0.899	
-28	0.878	0.880	0.881	0.882	0.884	0.885	0.886	0.888	0.889	0.891	0.892	0.894	0.895	0.896	0.898	0.899	0.900	0.901	0.902	0.903	
-29	0.880	0.881	0.883	0.884	0.886	0.887	0.889	0.890	0.892	0.893	0.895	0.896	0.898	0.899	0.901	0.902	0.903	0.905	0.906	0.907	
-30	0.882	0.883	0.885	0.886	0.888	0.889	0.891	0.893	0.894	0.896	0.897	0.899	0.900	0.902	0.903	0.905	0.906	0.908	0.909	0.910	
-31	0.884	0.885	0.887	0.888	0.890	0.892	0.893	0.895	0.897	0.898	0.900	0.901	0.903	0.905	0.906	0.908	0.909	0.911	0.912	0.914	
-32	0.886	0.887	0.889	0.891	0.892	0.894	0.896	0.897	0.899	0.901	0.902	0.904	0.906	0.908	0.909	0.911	0.912	0.914	0.915	0.917	
-33	0.888	0.889	0.891	0.893	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	0.919	0.920	
-34	0.890	0.891	0.893	0.895	0.897	0.898	0.900	0.902	0.904	0.906	0.907	0.909	0.911	0.913	0.915	0.917	0.918	0.920	0.922	0.923	
-35	0.892	0.893	0.895	0.897	0.899	0.901	0.902	0.904	0.906	0.908	0.910	0.912	0.914	0.916	0.918	0.920	0.921	0.923	0.925	0.926	
Beneficiary older than Retiree	-36	0.894	0.895	0.897	0.899	0.901	0.903	0.905	0.907	0.909	0.911	0.913	0.915	0.917	0.918	0.920	0.922	0.924	0.926	0.928	
	-37	0.896	0.898	0.899	0.901	0.903	0.905	0.907	0.909	0.911	0.913	0.915	0.917	0.919	0.921	0.923	0.925	0.927	0.929	0.931	
	-38	0.898	0.900	0.902	0.903	0.905	0.907	0.909	0.911	0.914	0.916	0.918	0.920	0.922	0.924	0.926	0.928	0.930	0.932	0.934	
	-39	0.900	0.902	0.904	0.906	0.908	0.910	0.912	0.914	0.916	0.918	0.920	0.922	0.924	0.927	0.929	0.931	0.933	0.935	0.937	
	-40	0.902	0.904	0.906	0.908	0.910	0.912	0.914	0.916	0.918	0.921	0.923	0.925	0.927	0.929	0.931	0.933	0.935	0.938	0.941	



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	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	0.904	0.906	0.908	0.910	0.912	0.914	0.916	0.919	0.921	0.923	0.925	0.927	0.930	0.932	0.934	0.936	0.938	0.940	0.942	0.944
	-42	0.906	0.908	0.910	0.912	0.914	0.917	0.919	0.921	0.923	0.925	0.928	0.930	0.932	0.934	0.937	0.939	0.941	0.943	0.945	0.947
	-43	0.908	0.910	0.912	0.915	0.917	0.919	0.921	0.923	0.926	0.928	0.930	0.932	0.935	0.937	0.939	0.941	0.943	0.945	0.947	0.949
	-44	0.910	0.913	0.915	0.917	0.919	0.921	0.924	0.926	0.928	0.930	0.933	0.935	0.937	0.939	0.942	0.944	0.946	0.948	0.950	0.952
	-45	0.913	0.915	0.917	0.919	0.921	0.924	0.926	0.928	0.930	0.933	0.935	0.937	0.940	0.942	0.944	0.946	0.948	0.950	0.952	0.954
	-46	0.915	0.917	0.919	0.921	0.924	0.926	0.928	0.931	0.933	0.935	0.938	0.940	0.942	0.944	0.946	0.949	0.951	0.953	0.955	0.957
	-47	0.917	0.919	0.922	0.924	0.926	0.928	0.931	0.933	0.935	0.938	0.940	0.942	0.944	0.947	0.949	0.951	0.953	0.955	0.957	0.959
	-48	0.919	0.922	0.924	0.926	0.928	0.931	0.933	0.935	0.938	0.940	0.942	0.945	0.947	0.949	0.951	0.953	0.955	0.957	0.959	0.961
	-49	0.922	0.924	0.926	0.928	0.931	0.933	0.935	0.938	0.940	0.942	0.945	0.947	0.949	0.951	0.953	0.955	0.957	0.959	0.961	0.963
	-50	0.924	0.926	0.928	0.931	0.933	0.935	0.938	0.940	0.942	0.945	0.947	0.949	0.951	0.953	0.956	0.958	0.959	0.961	0.963	0.965
	-51	0.926	0.928	0.931	0.933	0.935	0.938	0.940	0.942	0.945	0.947	0.949	0.951	0.954	0.956	0.958	0.960	0.961	0.963	0.965	0.966
	-52	0.928	0.931	0.933	0.935	0.938	0.940	0.942	0.945	0.947	0.949	0.951	0.954	0.956	0.958	0.960	0.962	0.963	0.965	0.967	0.968
	-53	0.931	0.933	0.935	0.938	0.940	0.942	0.945	0.947	0.949	0.951	0.954	0.956	0.958	0.960	0.962	0.963	0.965	0.967	0.968	0.969
	-54	0.933	0.936	0.938	0.940	0.942	0.945	0.947	0.949	0.951	0.954	0.956	0.958	0.960	0.962	0.963	0.965	0.967	0.968	0.970	0.971
	-55	0.936	0.938	0.940	0.942	0.945	0.947	0.949	0.951	0.954	0.956	0.958	0.960	0.962	0.963	0.965	0.967	0.968	0.970	0.971	0.972
	-56	0.938	0.940	0.942	0.945	0.947	0.949	0.952	0.954	0.956	0.958	0.960	0.962	0.963	0.965	0.967	0.968	0.970	0.971	0.972	0.973
	-57	0.940	0.942	0.945	0.947	0.949	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.973	0.974
	-58	0.942	0.945	0.947	0.949	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.975
	-59	0.945	0.947	0.949	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976
	-60	0.947	0.949	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977
	-61	0.949	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978
	-62	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979
	-63	0.954	0.956	0.958	0.960	0.962	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979
	-64	0.956	0.958	0.960	0.962	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980
	-65	0.958	0.960	0.962	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980
	-66	0.960	0.962	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981
	-67	0.962	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981
	-68	0.964	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982
	-69	0.965	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982
	-70	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982
	-71	0.968	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982
	-72	0.970	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982	0.982
	-73	0.971	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982	0.982	
	-74	0.972	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982	0.982	0.982	
	-75	0.974	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982				
	-76	0.975	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982					
Beneficiary older than Retiree	-77	0.976	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982							
	-78	0.976	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982							
	-79	0.977	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982								
	-80	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982									

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	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	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982										
older	-82	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982											
than	-83	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982												
Retiree	-84	0.980	0.981	0.981	0.982	0.982	0.982	0.982													
	-85	0.981	0.981	0.982	0.982	0.982	0.982														
Beneficiary	-86	0.981	0.982	0.982	0.982	0.982															
older	-87	0.982	0.982	0.982	0.982																
than	-88	0.982	0.982	0.982																	
Retiree	-89	0.982	0.982																		
	-90	0.982																			

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	70																			
	69																			
	68																			
	67																			
	66																			
	65																			
	64																			
	63																			
	62																			
	61																			
	60																			
	59																			
	58																			0.596
	57																		0.606	0.597
	56																	0.615	0.606	0.597
	55																			
	54																			
	53																			
	52																			
	51																			
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	44																			
	43																			
	42																			
	41																			
	40																			
	39																			
	38																			
	37																			
	36																			
Beneficiary younger than Retiree	35																			
	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, 2014 - Revised May 2015 for COLA**

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

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	
30	0.763	0.758	0.752	0.745	0.739	0.731	0.724	0.716	0.708	0.700	0.692	0.685	0.677	0.669	0.661	0.653	0.645	0.637	0.629	0.621	
29	0.764	0.758	0.752	0.746	0.739	0.732	0.725	0.717	0.709	0.701	0.694	0.686	0.678	0.670	0.662	0.655	0.647	0.639	0.631	0.623	
28	0.765	0.759	0.753	0.747	0.740	0.733	0.726	0.718	0.710	0.702	0.695	0.687	0.679	0.672	0.664	0.656	0.648	0.641	0.633	0.625	
27	0.765	0.760	0.754	0.748	0.741	0.734	0.727	0.719	0.711	0.704	0.696	0.688	0.681	0.673	0.666	0.658	0.650	0.642	0.635	0.627	
26	0.766	0.761	0.755	0.749	0.742	0.735	0.728	0.720	0.713	0.705	0.697	0.690	0.682	0.675	0.667	0.660	0.652	0.644	0.637	0.629	
25	0.767	0.762	0.756	0.750	0.744	0.737	0.729	0.721	0.714	0.706	0.699	0.691	0.684	0.676	0.669	0.661	0.654	0.646	0.639	0.631	
24	0.768	0.763	0.757	0.751	0.745	0.738	0.730	0.723	0.715	0.708	0.700	0.693	0.686	0.678	0.671	0.663	0.656	0.648	0.641	0.633	
23	0.769	0.764	0.758	0.752	0.746	0.739	0.732	0.724	0.717	0.709	0.702	0.695	0.687	0.680	0.673	0.665	0.658	0.651	0.643	0.636	
22	0.770	0.765	0.760	0.754	0.747	0.740	0.733	0.726	0.718	0.711	0.704	0.697	0.689	0.682	0.675	0.668	0.660	0.653	0.646	0.638	
21	0.771	0.766	0.761	0.755	0.749	0.742	0.735	0.727	0.720	0.713	0.706	0.698	0.691	0.684	0.677	0.670	0.663	0.656	0.648	0.641	
20	0.773	0.768	0.762	0.756	0.750	0.743	0.736	0.729	0.722	0.715	0.708	0.700	0.693	0.686	0.679	0.672	0.665	0.658	0.651	0.644	
19	0.774	0.769	0.763	0.758	0.752	0.745	0.738	0.731	0.724	0.717	0.710	0.703	0.696	0.689	0.682	0.675	0.668	0.661	0.654	0.647	
18	0.775	0.770	0.765	0.759	0.753	0.747	0.740	0.733	0.726	0.719	0.712	0.705	0.698	0.691	0.684	0.677	0.671	0.664	0.657	0.650	
17	0.776	0.772	0.766	0.761	0.755	0.748	0.741	0.734	0.728	0.721	0.714	0.707	0.700	0.694	0.687	0.680	0.674	0.667	0.660	0.653	
16	0.778	0.773	0.768	0.762	0.757	0.750	0.743	0.736	0.730	0.723	0.716	0.709	0.703	0.696	0.690	0.683	0.677	0.670	0.663	0.657	
15	0.779	0.775	0.770	0.764	0.758	0.752	0.745	0.739	0.732	0.725	0.719	0.712	0.705	0.699	0.693	0.686	0.680	0.673	0.667	0.660	
14	0.781	0.776	0.771	0.766	0.760	0.754	0.747	0.741	0.734	0.728	0.721	0.715	0.708	0.702	0.696	0.689	0.683	0.677	0.671	0.664	
13	0.783	0.778	0.773	0.768	0.762	0.756	0.750	0.743	0.737	0.730	0.724	0.717	0.711	0.705	0.699	0.693	0.686	0.680	0.674	0.668	
12	0.784	0.780	0.775	0.770	0.764	0.758	0.752	0.745	0.739	0.733	0.726	0.720	0.714	0.708	0.702	0.696	0.690	0.684	0.678	0.672	
11	0.786	0.782	0.777	0.772	0.767	0.761	0.754	0.748	0.742	0.735	0.729	0.723	0.717	0.711	0.705	0.700	0.694	0.688	0.682	0.677	
10	0.788	0.784	0.779	0.774	0.769	0.763	0.757	0.751	0.744	0.738	0.732	0.726	0.721	0.715	0.709	0.703	0.698	0.692	0.687	0.681	
9	0.790	0.786	0.781	0.776	0.771	0.765	0.759	0.753	0.747	0.741	0.735	0.730	0.724	0.718	0.713	0.707	0.702	0.697	0.691	0.686	
8	0.792	0.788	0.783	0.779	0.774	0.768	0.762	0.756	0.750	0.744	0.739	0.733	0.727	0.722	0.717	0.711	0.706	0.701	0.696	0.691	
7	0.794	0.790	0.786	0.781	0.776	0.771	0.765	0.759	0.753	0.748	0.742	0.736	0.731	0.726	0.721	0.716	0.710	0.706	0.701	0.696	
6	0.796	0.792	0.788	0.784	0.779	0.773	0.768	0.762	0.756	0.751	0.745	0.740	0.735	0.730	0.725	0.720	0.715	0.710	0.705	0.701	
Beneficiary younger than Retiree	5	0.798	0.795	0.791	0.786	0.782	0.776	0.771	0.765	0.760	0.754	0.749	0.744	0.739	0.734	0.729	0.724	0.720	0.715	0.711	0.706
	4	0.801	0.797	0.793	0.789	0.784	0.779	0.774	0.768	0.763	0.758	0.753	0.748	0.743	0.738	0.734	0.729	0.725	0.720	0.716	0.711
	3	0.803	0.800	0.796	0.792	0.787	0.782	0.777	0.772	0.767	0.762	0.757	0.752	0.747	0.743	0.738	0.734	0.729	0.725	0.721	0.717
	2	0.806	0.802	0.799	0.795	0.790	0.786	0.780	0.775	0.770	0.765	0.761	0.756	0.751	0.747	0.743	0.739	0.735	0.731	0.727	0.723
	1	0.808	0.805	0.802	0.798	0.793	0.789	0.784	0.779	0.774	0.769	0.765	0.760	0.756	0.752	0.748	0.744	0.740	0.736	0.732	0.729
Beneficiary same age as Retiree	0	0.811	0.808	0.804	0.801	0.797	0.792	0.787	0.782	0.778	0.773	0.769	0.764	0.760	0.756	0.752	0.749	0.745	0.742	0.738	0.735

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
 Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA

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

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	0.814	0.811	0.807	0.804	0.800	0.796	0.791	0.786	0.782	0.777	0.773	0.769	0.765	0.761	0.757	0.754	0.751	0.747	0.744	0.741
	-2	0.816	0.814	0.811	0.807	0.803	0.799	0.794	0.790	0.786	0.781	0.777	0.773	0.770	0.766	0.763	0.759	0.756	0.753	0.750	0.747
	-3	0.819	0.817	0.814	0.810	0.807	0.803	0.798	0.794	0.790	0.786	0.782	0.778	0.774	0.771	0.768	0.765	0.762	0.759	0.756	0.753
	-4	0.822	0.820	0.817	0.814	0.810	0.806	0.802	0.798	0.794	0.790	0.786	0.783	0.779	0.776	0.773	0.770	0.767	0.765	0.762	0.760
	-5	0.825	0.823	0.820	0.817	0.814	0.810	0.806	0.802	0.798	0.794	0.791	0.788	0.784	0.781	0.778	0.776	0.773	0.771	0.769	0.766
	-6	0.828	0.826	0.824	0.821	0.817	0.814	0.810	0.806	0.802	0.799	0.796	0.792	0.789	0.787	0.784	0.781	0.779	0.777	0.775	0.773
	-7	0.831	0.829	0.827	0.824	0.821	0.818	0.814	0.810	0.807	0.803	0.800	0.797	0.794	0.792	0.789	0.787	0.785	0.783	0.781	0.780
	-8	0.835	0.833	0.830	0.828	0.825	0.822	0.818	0.815	0.811	0.808	0.805	0.802	0.800	0.797	0.795	0.793	0.791	0.789	0.788	0.786
	-9	0.838	0.836	0.834	0.832	0.829	0.826	0.822	0.819	0.816	0.813	0.810	0.807	0.805	0.803	0.801	0.799	0.797	0.796	0.794	0.793
	-10	0.841	0.839	0.838	0.835	0.833	0.830	0.826	0.823	0.820	0.817	0.815	0.812	0.810	0.808	0.806	0.805	0.803	0.802	0.801	0.800
-11	0.845	0.843	0.841	0.839	0.837	0.834	0.831	0.828	0.825	0.822	0.820	0.817	0.815	0.814	0.812	0.811	0.809	0.808	0.807	0.807	
-12	0.848	0.846	0.845	0.843	0.841	0.838	0.835	0.832	0.829	0.827	0.825	0.823	0.821	0.819	0.818	0.816	0.815	0.815	0.814	0.813	
-13	0.851	0.850	0.849	0.847	0.845	0.842	0.839	0.837	0.834	0.832	0.830	0.828	0.826	0.825	0.823	0.822	0.822	0.821	0.820	0.820	
-14	0.855	0.854	0.852	0.851	0.849	0.846	0.844	0.841	0.839	0.837	0.835	0.833	0.831	0.830	0.829	0.828	0.828	0.827	0.827	0.827	
-15	0.858	0.857	0.856	0.855	0.853	0.851	0.848	0.846	0.843	0.841	0.840	0.838	0.837	0.836	0.835	0.834	0.834	0.834	0.834	0.834	
-16	0.862	0.861	0.860	0.858	0.857	0.855	0.852	0.850	0.848	0.846	0.845	0.843	0.842	0.841	0.841	0.840	0.840	0.840	0.840	0.840	
-17	0.865	0.865	0.864	0.862	0.861	0.859	0.857	0.855	0.853	0.851	0.850	0.849	0.848	0.847	0.846	0.846	0.846	0.846	0.846	0.847	
-18	0.869	0.868	0.867	0.866	0.865	0.863	0.861	0.859	0.858	0.856	0.855	0.854	0.853	0.852	0.852	0.852	0.852	0.852	0.853	0.853	
-19	0.872	0.872	0.871	0.870	0.869	0.868	0.866	0.864	0.862	0.861	0.860	0.859	0.858	0.858	0.858	0.858	0.858	0.858	0.858	0.859	
-20	0.876	0.876	0.875	0.874	0.873	0.872	0.870	0.868	0.867	0.866	0.865	0.864	0.864	0.863	0.863	0.864	0.864	0.865	0.865	0.866	
-21	0.879	0.879	0.879	0.878	0.877	0.876	0.874	0.873	0.872	0.871	0.870	0.869	0.869	0.869	0.869	0.869	0.870	0.870	0.871	0.872	
-22	0.883	0.883	0.883	0.882	0.881	0.880	0.879	0.877	0.876	0.875	0.875	0.874	0.874	0.874	0.874	0.875	0.875	0.876	0.877	0.878	
-23	0.887	0.887	0.887	0.886	0.886	0.885	0.883	0.882	0.881	0.880	0.880	0.879	0.879	0.879	0.880	0.880	0.881	0.882	0.883	0.884	
-24	0.890	0.890	0.890	0.890	0.890	0.889	0.888	0.886	0.886	0.885	0.885	0.884	0.884	0.885	0.885	0.886	0.887	0.888	0.889	0.890	
-25	0.894	0.894	0.894	0.894	0.894	0.893	0.892	0.891	0.890	0.890	0.889	0.889	0.889	0.889	0.890	0.890	0.891	0.892	0.893	0.894	
-26	0.897	0.898	0.898	0.898	0.898	0.897	0.896	0.895	0.895	0.894	0.894	0.894	0.894	0.895	0.895	0.896	0.897	0.898	0.899	0.901	
-27	0.901	0.901	0.902	0.902	0.902	0.901	0.900	0.900	0.899	0.899	0.899	0.899	0.899	0.900	0.900	0.901	0.902	0.903	0.905	0.906	
-28	0.904	0.905	0.906	0.906	0.906	0.905	0.905	0.904	0.904	0.903	0.903	0.904	0.904	0.905	0.905	0.906	0.907	0.908	0.909	0.911	
-29	0.908	0.909	0.909	0.910	0.910	0.909	0.909	0.908	0.908	0.908	0.908	0.908	0.909	0.909	0.910	0.911	0.912	0.913	0.914	0.915	
-30	0.911	0.912	0.913	0.913	0.914	0.913	0.913	0.912	0.912	0.912	0.912	0.913	0.913	0.914	0.914	0.915	0.916	0.917	0.918	0.919	
-31	0.915	0.916	0.917	0.917	0.917	0.917	0.917	0.917	0.916	0.916	0.917	0.917	0.917	0.918	0.919	0.920	0.921	0.922	0.923	0.923	
-32	0.918	0.919	0.920	0.921	0.921	0.921	0.921	0.921	0.920	0.921	0.921	0.921	0.922	0.922	0.923	0.924	0.925	0.926	0.926	0.927	
-33	0.921	0.923	0.924	0.924	0.925	0.925	0.925	0.924	0.924	0.925	0.925	0.925	0.926	0.926	0.927	0.928	0.929	0.929	0.930	0.931	
-34	0.925	0.926	0.927	0.928	0.928	0.929	0.928	0.928	0.928	0.928	0.929	0.929	0.930	0.930	0.931	0.931	0.932	0.933	0.933	0.934	
-35	0.928	0.929	0.930	0.931	0.932	0.932	0.932	0.932	0.932	0.932	0.932	0.933	0.933	0.934	0.934	0.935	0.936	0.936	0.937	0.937	
Beneficiary older than Retiree	-36	0.931	0.933	0.934	0.935	0.935	0.936	0.936	0.936	0.936	0.936	0.936	0.937	0.937	0.938	0.938	0.939	0.939	0.940	0.940	
	-37	0.934	0.936	0.937	0.938	0.939	0.939	0.939	0.939	0.939	0.939	0.940	0.940	0.940	0.941	0.941	0.942	0.942	0.942	0.942	
	-38	0.937	0.939	0.940	0.941	0.942	0.942	0.942	0.942	0.942	0.943	0.943	0.943	0.943	0.944	0.944	0.944	0.945	0.945	0.945	
	-39	0.940	0.942	0.943	0.944	0.945	0.945	0.945	0.945	0.945	0.946	0.946	0.946	0.946	0.946	0.947	0.947	0.947	0.947	0.947	0.947
	-40	0.943	0.945	0.946	0.947	0.948	0.948	0.948	0.948	0.948	0.948	0.948	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.949

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	0.946	0.947	0.949	0.950	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.950
older	-42	0.948	0.950	0.952	0.953	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.952
than	-43	0.951	0.953	0.954	0.955	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.955	0.955	0.955	0.955	0.955	0.954	0.954
Retiree	-44	0.954	0.955	0.957	0.958	0.958	0.959	0.959	0.958	0.958	0.958	0.958	0.957	0.957	0.957	0.957	0.956	0.956	0.955	0.955
	-45	0.956	0.957	0.959	0.960	0.961	0.961	0.961	0.961	0.960	0.960	0.960	0.959	0.959	0.958	0.958	0.958	0.957	0.957	0.956
	-46	0.958	0.960	0.961	0.962	0.963	0.963	0.963	0.962	0.962	0.962	0.961	0.961	0.960	0.960	0.959	0.959	0.958	0.958	0.957
	-47	0.960	0.962	0.963	0.964	0.965	0.965	0.965	0.964	0.964	0.964	0.963	0.962	0.962	0.961	0.961	0.960	0.959	0.959	0.958
	-48	0.962	0.964	0.965	0.966	0.967	0.967	0.966	0.966	0.966	0.965	0.965	0.964	0.964	0.963	0.962	0.962	0.961	0.960	0.959
	-49	0.964	0.966	0.967	0.968	0.968	0.968	0.968	0.967	0.966	0.966	0.965	0.965	0.964	0.964	0.963	0.962	0.961	0.960	0.959
	-50	0.966	0.967	0.968	0.969	0.970	0.970	0.969	0.969	0.968	0.968	0.967	0.967	0.966	0.965	0.964	0.964	0.963	0.962	0.961
	-51	0.968	0.969	0.970	0.971	0.971	0.971	0.971	0.970	0.969	0.969	0.968	0.968	0.967	0.966	0.965	0.964	0.963	0.963	0.962
	-52	0.969	0.970	0.971	0.972	0.972	0.972	0.972	0.971	0.971	0.970	0.969	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.962
	-53	0.971	0.972	0.973	0.973	0.974	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.968	0.967	0.966	0.965	0.964	0.964	0.963
	-54	0.972	0.973	0.974	0.974	0.975	0.975	0.974	0.973	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965		
	-55	0.973	0.974	0.975	0.975	0.976	0.976	0.975	0.974	0.973	0.973	0.972	0.971	0.970	0.969	0.968	0.967			
	-56	0.974	0.975	0.976	0.976	0.977	0.976	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.969	0.968				
	-57	0.975	0.976	0.977	0.977	0.977	0.977	0.976	0.976	0.975	0.974	0.973	0.972	0.971	0.970					
	-58	0.976	0.977	0.977	0.978	0.978	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971						
	-59	0.977	0.978	0.978	0.979	0.979	0.978	0.978	0.977	0.976	0.975	0.974	0.973							
	-60	0.978	0.978	0.979	0.979	0.979	0.978	0.978	0.977	0.976	0.975	0.974								
	-61	0.979	0.979	0.980	0.980	0.980	0.979	0.978	0.977	0.976	0.976									
	-62	0.979	0.980	0.980	0.980	0.980	0.980	0.979	0.978	0.977										
	-63	0.980	0.980	0.981	0.981	0.981	0.980	0.979	0.978											
	-64	0.980	0.981	0.981	0.981	0.981	0.980													
	-65	0.981	0.981	0.981	0.981	0.981														
	-66	0.981	0.981	0.982	0.982	0.982														
	-67	0.981	0.982	0.982	0.982															
	-68	0.982	0.982	0.982																
	-69	0.982	0.982																	
	-70	0.982																		
	-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, 2014 - Revised May 2015 for COLA**

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

	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, 2014 - Revised May 2015 for COLA**

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary younger than Retiree	70											
	69											0.475
	68										0.487	0.476
	67								0.499	0.488	0.476	0.476
	66							0.511	0.500	0.488	0.476	0.476
	65						0.523	0.511	0.500	0.488	0.477	0.477
	64					0.534	0.523	0.512	0.500	0.489	0.477	0.477
	63				0.545	0.534	0.523	0.512	0.501	0.489	0.477	0.477
	62			0.556	0.545	0.534	0.524	0.512	0.501	0.490	0.478	0.478
	61		0.566	0.556	0.545	0.535	0.524	0.513	0.501	0.490	0.478	0.478
	60		0.576	0.566	0.556	0.546	0.535	0.524	0.513	0.502	0.490	0.479
	59	0.586	0.577	0.567	0.557	0.546	0.536	0.525	0.514	0.502	0.491	0.479
	58	0.587	0.577	0.567	0.557	0.547	0.536	0.525	0.514	0.503	0.491	0.480
	57	0.587	0.577	0.568	0.558	0.547	0.537	0.526	0.515	0.503	0.492	0.480
	56	0.588	0.578	0.568	0.558	0.548	0.537	0.526	0.515	0.504	0.493	0.481
	55	0.588	0.578	0.569	0.558	0.548	0.538	0.527	0.516	0.505	0.493	0.482
	54	0.588	0.579	0.569	0.559	0.549	0.538	0.527	0.516	0.505	0.494	0.482
	53	0.589	0.579	0.570	0.560	0.549	0.539	0.528	0.517	0.506	0.495	0.483
	52	0.589	0.580	0.570	0.560	0.550	0.539	0.529	0.518	0.507	0.495	0.484
	51	0.590	0.580	0.571	0.561	0.551	0.540	0.529	0.518	0.507	0.496	0.485
	50	0.591	0.581	0.571	0.561	0.551	0.541	0.530	0.519	0.508	0.497	0.485
	49	0.591	0.582	0.572	0.562	0.552	0.542	0.531	0.520	0.509	0.498	0.486
	48	0.592	0.582	0.573	0.563	0.553	0.542	0.532	0.521	0.510	0.499	0.487
	47	0.593	0.583	0.573	0.564	0.554	0.543	0.533	0.522	0.511	0.500	0.488
	46	0.593	0.584	0.574	0.564	0.554	0.544	0.534	0.523	0.512	0.501	0.489
	45	0.594	0.585	0.575	0.565	0.555	0.545	0.534	0.524	0.513	0.502	0.491
	44	0.595	0.586	0.576	0.566	0.556	0.546	0.536	0.525	0.514	0.503	0.492
	43	0.596	0.586	0.577	0.567	0.557	0.547	0.537	0.526	0.515	0.504	0.493
	42	0.597	0.587	0.578	0.568	0.558	0.548	0.538	0.527	0.516	0.505	0.494
	41	0.598	0.588	0.579	0.569	0.559	0.549	0.539	0.528	0.518	0.507	0.496
	40	0.599	0.589	0.580	0.570	0.561	0.551	0.540	0.530	0.519	0.508	0.497
	39	0.600	0.591	0.581	0.572	0.562	0.552	0.542	0.531	0.521	0.510	0.499
	38	0.601	0.592	0.582	0.573	0.563	0.553	0.543	0.533	0.522	0.511	0.500
	37	0.602	0.593	0.584	0.574	0.565	0.555	0.545	0.534	0.524	0.513	0.502
	36	0.603	0.594	0.585	0.576	0.566	0.556	0.546	0.536	0.526	0.515	0.504
Beneficiary younger than Retiree	35	0.605	0.596	0.587	0.577	0.568	0.558	0.548	0.538	0.527	0.517	0.506
	34	0.606	0.597	0.588	0.579	0.569	0.560	0.550	0.540	0.529	0.519	0.508
	33	0.607	0.599	0.590	0.581	0.571	0.562	0.552	0.542	0.531	0.521	0.510
	32	0.609	0.600	0.591	0.582	0.573	0.563	0.554	0.544	0.534	0.523	0.513
	31	0.611	0.602	0.593	0.584	0.575	0.566	0.556	0.546	0.536	0.526	0.515



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

Beneficiary Age Difference	Attained Age at Retirement											
	60	61	62	63	64	65	66	67	68	69	70	
30	0.613	0.604	0.595	0.586	0.577	0.568	0.558	0.548	0.538	0.528	0.518	
29	0.614	0.606	0.597	0.588	0.579	0.570	0.561	0.551	0.541	0.531	0.521	
28	0.616	0.608	0.599	0.591	0.582	0.572	0.563	0.553	0.544	0.534	0.524	
27	0.618	0.610	0.602	0.593	0.584	0.575	0.566	0.556	0.547	0.537	0.527	
26	0.621	0.612	0.604	0.596	0.587	0.578	0.569	0.559	0.550	0.540	0.530	
25	0.623	0.615	0.607	0.598	0.589	0.581	0.572	0.562	0.553	0.543	0.534	
24	0.625	0.617	0.609	0.601	0.592	0.584	0.575	0.566	0.556	0.547	0.537	
23	0.628	0.620	0.612	0.604	0.595	0.587	0.578	0.569	0.560	0.551	0.541	
22	0.631	0.623	0.615	0.607	0.599	0.590	0.582	0.573	0.564	0.555	0.545	
21	0.633	0.626	0.618	0.610	0.602	0.594	0.585	0.577	0.568	0.559	0.550	
20	0.636	0.629	0.621	0.614	0.606	0.597	0.589	0.581	0.572	0.563	0.554	
19	0.640	0.632	0.625	0.617	0.609	0.601	0.593	0.585	0.576	0.568	0.559	
18	0.643	0.636	0.628	0.621	0.613	0.605	0.597	0.589	0.581	0.573	0.564	
17	0.646	0.639	0.632	0.625	0.617	0.610	0.602	0.594	0.586	0.578	0.569	
16	0.650	0.643	0.636	0.629	0.622	0.614	0.607	0.599	0.591	0.583	0.575	
15	0.654	0.647	0.640	0.633	0.626	0.619	0.612	0.604	0.596	0.588	0.581	
14	0.658	0.651	0.645	0.638	0.631	0.624	0.617	0.609	0.602	0.594	0.587	
13	0.662	0.656	0.649	0.643	0.636	0.629	0.622	0.615	0.608	0.600	0.593	
12	0.666	0.660	0.654	0.648	0.641	0.634	0.628	0.621	0.614	0.606	0.599	
11	0.671	0.665	0.659	0.653	0.646	0.640	0.633	0.627	0.620	0.613	0.606	
10	0.675	0.670	0.664	0.658	0.652	0.646	0.639	0.633	0.626	0.620	0.613	
9	0.680	0.675	0.669	0.663	0.658	0.652	0.646	0.639	0.633	0.627	0.620	
8	0.685	0.680	0.675	0.669	0.664	0.658	0.652	0.646	0.640	0.634	0.628	
7	0.691	0.685	0.680	0.675	0.670	0.664	0.659	0.653	0.647	0.641	0.636	
6	0.696	0.691	0.686	0.681	0.676	0.671	0.665	0.660	0.655	0.649	0.643	
Beneficiary younger than Retiree	5	0.701	0.697	0.692	0.687	0.683	0.678	0.673	0.667	0.662	0.657	0.652
	4	0.707	0.703	0.698	0.694	0.689	0.685	0.680	0.675	0.670	0.665	0.660
	3	0.713	0.709	0.705	0.700	0.696	0.692	0.687	0.683	0.678	0.673	0.669
	2	0.719	0.715	0.711	0.707	0.703	0.699	0.695	0.690	0.686	0.682	0.678
	1	0.725	0.722	0.718	0.714	0.710	0.706	0.703	0.699	0.695	0.691	0.687
Beneficiary same age as Retiree	0	0.731	0.728	0.725	0.721	0.718	0.714	0.710	0.707	0.703	0.699	0.696

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

Beneficiary Age Difference	Attained Age at Retirement											
	60	61	62	63	64	65	66	67	68	69	70	
Beneficiary older than Retiree	-1	0.738	0.735	0.732	0.728	0.725	0.722	0.718	0.715	0.712	0.708	0.705
	-2	0.744	0.741	0.739	0.736	0.733	0.730	0.727	0.724	0.721	0.718	0.715
	-3	0.751	0.748	0.746	0.743	0.740	0.738	0.735	0.732	0.729	0.727	0.724
	-4	0.758	0.755	0.753	0.750	0.748	0.746	0.743	0.741	0.738	0.736	0.734
	-5	0.764	0.762	0.760	0.758	0.756	0.754	0.752	0.750	0.748	0.745	0.743
	-6	0.771	0.769	0.767	0.766	0.764	0.762	0.760	0.758	0.757	0.755	0.753
	-7	0.778	0.776	0.775	0.773	0.772	0.770	0.769	0.767	0.766	0.764	0.763
	-8	0.785	0.784	0.782	0.781	0.780	0.779	0.777	0.776	0.775	0.774	0.772
	-9	0.792	0.791	0.790	0.789	0.788	0.787	0.786	0.785	0.784	0.783	0.782
	-10	0.799	0.798	0.797	0.797	0.796	0.795	0.794	0.794	0.793	0.792	0.792
	-11	0.806	0.805	0.805	0.804	0.804	0.803	0.803	0.802	0.802	0.801	0.801
	-12	0.813	0.813	0.812	0.812	0.812	0.812	0.811	0.811	0.811	0.810	0.810
	-13	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.819	0.819	0.819	0.819
	-14	0.827	0.827	0.827	0.827	0.827	0.828	0.828	0.828	0.828	0.828	0.828
	-15	0.834	0.834	0.834	0.835	0.835	0.835	0.836	0.836	0.836	0.836	0.836
	-16	0.841	0.841	0.842	0.842	0.843	0.843	0.843	0.844	0.844	0.844	0.844
	-17	0.847	0.848	0.849	0.849	0.850	0.851	0.851	0.851	0.852	0.852	0.852
	-18	0.854	0.855	0.856	0.856	0.857	0.858	0.858	0.859	0.859	0.859	0.859
	-19	0.861	0.862	0.862	0.863	0.864	0.865	0.866	0.866	0.866	0.867	0.866
	-20	0.867	0.868	0.869	0.870	0.871	0.872	0.872	0.873	0.873	0.873	0.873
	-21	0.873	0.874	0.876	0.877	0.877	0.878	0.879	0.879	0.880	0.879	0.879
	-22	0.879	0.881	0.882	0.883	0.884	0.884	0.885	0.885	0.886	0.885	0.885
	-23	0.885	0.887	0.888	0.889	0.890	0.890	0.891	0.891	0.891	0.891	0.890
	-24	0.891	0.892	0.893	0.894	0.895	0.896	0.896	0.897	0.896	0.896	0.895
	-25	0.897	0.898	0.899	0.900	0.901	0.901	0.901	0.902	0.901	0.901	0.900
	-26	0.902	0.903	0.904	0.905	0.906	0.906	0.906	0.906	0.906	0.905	0.904
	-27	0.907	0.908	0.909	0.910	0.910	0.911	0.911	0.910	0.910	0.909	0.908
	-28	0.912	0.913	0.914	0.914	0.915	0.915	0.915	0.914	0.914	0.913	0.911
	-29	0.916	0.917	0.918	0.918	0.919	0.919	0.919	0.918	0.917	0.916	0.915
	-30	0.920	0.921	0.922	0.922	0.922	0.922	0.922	0.921	0.920	0.919	0.917
	-31	0.924	0.925	0.925	0.926	0.926	0.926	0.925	0.924	0.923	0.922	0.920
	-32	0.928	0.928	0.929	0.929	0.929	0.929	0.928	0.927	0.926	0.924	0.923
	-33	0.931	0.932	0.932	0.932	0.932	0.931	0.931	0.930	0.928	0.927	0.925
	-34	0.934	0.935	0.935	0.935	0.934	0.934	0.933	0.932	0.931	0.929	0.927
	-35	0.937	0.938	0.937	0.937	0.937	0.936	0.935	0.934	0.933	0.931	0.928
Beneficiary older than Retiree	-36	0.940	0.940	0.940	0.939	0.939	0.938	0.937	0.936	0.934	0.932	0.930
	-37	0.942	0.942	0.942	0.942	0.941	0.940	0.939	0.938	0.936	0.934	0.931
	-38	0.945	0.944	0.944	0.944	0.943	0.942	0.941	0.939	0.937	0.935	0.932
	-39	0.947	0.946	0.946	0.945	0.944	0.943	0.942	0.940	0.938	0.936	0.933
	-40	0.948	0.948	0.948	0.947	0.946	0.945	0.943	0.941	0.939	0.937	0.935

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary	-41	0.950	0.950	0.949	0.948	0.947	0.946	0.944	0.942	0.940	0.938	
older	-42	0.952	0.951	0.950	0.949	0.948	0.947	0.945	0.943	0.941		
than	-43	0.953	0.952	0.951	0.950	0.949	0.948	0.946	0.944			
Retiree	-44	0.954	0.953	0.952	0.951	0.950	0.949	0.947				
	-45	0.955	0.954	0.953	0.952	0.951	0.949					
	-46	0.956	0.955	0.954	0.953	0.952						
	-47	0.957	0.956	0.955	0.954							
	-48	0.958	0.957	0.956								
	-49	0.958	0.957									
	-50	0.959										
	-51											
	-52											
	-53											
	-54											
	-55											
	-56											
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	-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, 2014 - Revised May 2015 for COLA

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
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, 2014 - Revised May 2015 for COLA**

**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	100																				
younger	99																				
than	98																				
Retiree	97																				
	96																				
	95																				
	94																				
	93																				
	92																				
	91																				
	90																				
	89																				
	88																				
	87																				
	86																				
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	76																				
	75																				
	74																				
	73																				
	72																				
	71																				
	70																				
	69																				
	68																				
	67																				
	66																				
Beneficiary	65																				
younger	64																				
than	63																				0.809
Retiree	62																				0.809
	61																		0.829	0.819	0.809

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	60																0.838	0.829	0.820	0.810	
	59															0.847	0.839	0.830	0.820	0.810	
	58														0.856	0.848	0.839	0.830	0.820	0.811	
	57													0.872	0.864	0.856	0.848	0.839	0.830	0.821	0.811
	56												0.879	0.872	0.864	0.857	0.848	0.840	0.831	0.821	0.811
	55											0.886	0.879	0.872	0.865	0.857	0.849	0.840	0.831	0.822	0.812
	54										0.893	0.886	0.880	0.873	0.865	0.858	0.850	0.841	0.832	0.822	0.812
	53								0.899	0.893	0.887	0.880	0.873	0.866	0.858	0.850	0.841	0.832	0.823	0.813	
	52							0.905	0.899	0.893	0.887	0.880	0.873	0.866	0.858	0.850	0.841	0.832	0.823	0.813	
	51						0.910	0.905	0.900	0.894	0.888	0.881	0.874	0.867	0.859	0.851	0.842	0.833	0.824	0.814	
	50				0.916	0.911	0.905	0.900	0.894	0.888	0.881	0.874	0.867	0.859	0.851	0.843	0.834	0.825	0.815		
	49				0.921	0.916	0.911	0.906	0.900	0.894	0.888	0.882	0.875	0.868	0.860	0.852	0.843	0.835	0.825	0.816	
	48				0.925	0.921	0.916	0.911	0.906	0.901	0.895	0.889	0.882	0.875	0.868	0.860	0.852	0.844	0.835	0.826	0.816
	47			0.930	0.926	0.921	0.917	0.912	0.907	0.901	0.895	0.889	0.883	0.876	0.869	0.861	0.853	0.845	0.836	0.827	0.817
	46																				
	45		0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.901	0.896	0.890	0.883	0.876	0.869	0.862	0.854	0.845	0.837	0.827	0.818
	44	0.938	0.934	0.930	0.926	0.922	0.917	0.913	0.907	0.902	0.896	0.890	0.884	0.877	0.870	0.862	0.854	0.846	0.837	0.828	0.819
	43	0.938	0.934	0.931	0.927	0.922	0.918	0.913	0.908	0.902	0.897	0.891	0.884	0.877	0.870	0.863	0.855	0.847	0.838	0.829	0.820
	42	0.938	0.935	0.931	0.927	0.923	0.918	0.913	0.908	0.903	0.897	0.891	0.885	0.878	0.871	0.864	0.856	0.848	0.839	0.830	0.820
	41	0.939	0.935	0.931	0.927	0.923	0.919	0.914	0.909	0.903	0.898	0.892	0.885	0.879	0.872	0.864	0.856	0.848	0.840	0.831	0.821
	40	0.939	0.936	0.932	0.928	0.924	0.919	0.914	0.909	0.904	0.898	0.892	0.886	0.879	0.872	0.865	0.857	0.849	0.841	0.832	0.822
	39	0.939	0.936	0.932	0.928	0.924	0.920	0.915	0.910	0.904	0.899	0.893	0.887	0.880	0.873	0.866	0.858	0.850	0.842	0.833	0.823
	38	0.940	0.936	0.933	0.929	0.924	0.920	0.915	0.910	0.905	0.899	0.894	0.887	0.881	0.874	0.867	0.859	0.851	0.843	0.834	0.825
	37	0.940	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.906	0.900	0.894	0.888	0.882	0.875	0.868	0.860	0.852	0.844	0.835	0.826
	36	0.941	0.937	0.934	0.930	0.926	0.921	0.917	0.912	0.906	0.901	0.895	0.889	0.882	0.876	0.868	0.861	0.853	0.845	0.836	0.827
	35	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.902	0.896	0.890	0.883	0.877	0.869	0.862	0.854	0.846	0.837	0.828
	34	0.942	0.938	0.935	0.931	0.927	0.922	0.918	0.913	0.908	0.902	0.897	0.891	0.884	0.878	0.871	0.863	0.855	0.847	0.839	0.830
	33	0.942	0.939	0.935	0.931	0.927	0.923	0.918	0.914	0.909	0.903	0.898	0.892	0.885	0.879	0.872	0.864	0.857	0.849	0.840	0.831
	32	0.943	0.939	0.936	0.932	0.928	0.924	0.919	0.914	0.909	0.904	0.898	0.893	0.886	0.880	0.873	0.866	0.858	0.850	0.841	0.833
	31	0.943	0.940	0.936	0.933	0.929	0.924	0.920	0.915	0.910	0.905	0.899	0.894	0.887	0.881	0.874	0.867	0.859	0.851	0.843	0.834
	30	0.944	0.940	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.906	0.900	0.895	0.888	0.882	0.875	0.868	0.861	0.853	0.845	0.836
	29	0.944	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.902	0.896	0.890	0.883	0.877	0.870	0.862	0.854	0.846	0.838
	28	0.945	0.942	0.938	0.935	0.931	0.927	0.923	0.918	0.913	0.908	0.903	0.897	0.891	0.885	0.878	0.871	0.864	0.856	0.848	0.840
	27	0.946	0.942	0.939	0.935	0.932	0.928	0.923	0.919	0.914	0.909	0.904	0.898	0.892	0.886	0.880	0.873	0.865	0.858	0.850	0.842
	26	0.946	0.943	0.940	0.936	0.933	0.929	0.924	0.920	0.915	0.910	0.905	0.899	0.894	0.887	0.881	0.874	0.867	0.860	0.852	0.844
Beneficiary younger than Retiree	25	0.947	0.944	0.941	0.937	0.933	0.930	0.925	0.921	0.916	0.912	0.906	0.901	0.895	0.889	0.883	0.876	0.869	0.862	0.854	0.846
	24	0.948	0.945	0.941	0.938	0.934	0.931	0.927	0.922	0.918	0.913	0.908	0.902	0.897	0.891	0.884	0.878	0.871	0.864	0.856	0.848
	23	0.948	0.945	0.942	0.939	0.935	0.932	0.928	0.923	0.919	0.914	0.909	0.904	0.898	0.892	0.886	0.880	0.873	0.866	0.858	0.850
	22	0.949	0.946	0.943	0.940	0.936	0.933	0.929	0.925	0.920	0.915	0.911	0.905	0.900	0.894	0.888	0.882	0.875	0.868	0.861	0.853
	21	0.950	0.947	0.944	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.901	0.896	0.890	0.884	0.877	0.870	0.863	0.855

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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
20	0.951	0.948	0.945	0.942	0.939	0.935	0.931	0.927	0.923	0.918	0.914	0.909	0.903	0.898	0.892	0.886	0.879	0.873	0.865	0.858
19	0.952	0.949	0.946	0.943	0.940	0.936	0.933	0.929	0.924	0.920	0.915	0.910	0.905	0.900	0.894	0.888	0.882	0.875	0.868	0.861
18	0.953	0.950	0.947	0.944	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.902	0.896	0.890	0.884	0.877	0.871	0.864
17	0.954	0.951	0.948	0.945	0.942	0.939	0.935	0.931	0.927	0.923	0.919	0.914	0.909	0.904	0.898	0.893	0.886	0.880	0.873	0.867
16	0.955	0.952	0.950	0.947	0.943	0.940	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.906	0.901	0.895	0.889	0.883	0.876	0.870
15	0.956	0.953	0.951	0.948	0.945	0.942	0.938	0.935	0.931	0.927	0.922	0.918	0.913	0.908	0.903	0.897	0.892	0.886	0.879	0.873
14	0.957	0.955	0.952	0.949	0.946	0.943	0.940	0.936	0.932	0.928	0.924	0.920	0.915	0.910	0.905	0.900	0.894	0.888	0.882	0.876
13	0.958	0.956	0.953	0.950	0.948	0.945	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.913	0.908	0.903	0.897	0.891	0.885	0.879
12	0.959	0.957	0.954	0.952	0.949	0.946	0.943	0.940	0.936	0.932	0.928	0.924	0.920	0.915	0.910	0.905	0.900	0.894	0.889	0.883
11	0.960	0.958	0.956	0.953	0.950	0.948	0.945	0.941	0.938	0.934	0.930	0.926	0.922	0.918	0.913	0.908	0.903	0.898	0.892	0.886
10	0.962	0.959	0.957	0.955	0.952	0.949	0.946	0.943	0.940	0.936	0.932	0.929	0.924	0.920	0.916	0.911	0.906	0.901	0.895	0.890
9	0.963	0.961	0.958	0.956	0.953	0.951	0.948	0.945	0.942	0.938	0.935	0.931	0.927	0.923	0.918	0.914	0.909	0.904	0.899	0.893
8	0.964	0.962	0.960	0.957	0.955	0.952	0.950	0.947	0.944	0.940	0.937	0.933	0.929	0.925	0.921	0.917	0.912	0.907	0.902	0.897
7	0.965	0.963	0.961	0.959	0.957	0.954	0.951	0.948	0.945	0.942	0.939	0.935	0.932	0.928	0.924	0.920	0.915	0.910	0.905	0.900
6	0.966	0.965	0.963	0.960	0.958	0.956	0.953	0.950	0.947	0.944	0.941	0.938	0.934	0.930	0.927	0.922	0.918	0.914	0.909	0.904
Beneficiary younger than Retiree																				
5	0.968	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.949	0.946	0.943	0.940	0.937	0.933	0.929	0.925	0.921	0.917	0.912	0.908
4	0.969	0.967	0.965	0.963	0.961	0.959	0.957	0.954	0.951	0.949	0.946	0.942	0.939	0.936	0.932	0.928	0.924	0.920	0.916	0.911
3	0.970	0.968	0.967	0.965	0.963	0.961	0.958	0.956	0.953	0.951	0.948	0.945	0.942	0.938	0.935	0.931	0.927	0.923	0.919	0.915
2	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.958	0.955	0.953	0.950	0.947	0.944	0.941	0.938	0.934	0.930	0.927	0.923	0.919
1	0.973	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.949	0.946	0.943	0.940	0.937	0.934	0.930	0.926	0.922
Beneficiary same age as Retiree																				
0	<b>0.974</b>	<b>0.972</b>	<b>0.971</b>	<b>0.969</b>	<b>0.967</b>	<b>0.965</b>	<b>0.963</b>	<b>0.961</b>	<b>0.959</b>	<b>0.957</b>	<b>0.954</b>	<b>0.952</b>	<b>0.949</b>	<b>0.946</b>	<b>0.943</b>	<b>0.940</b>	<b>0.936</b>	<b>0.933</b>	<b>0.929</b>	<b>0.926</b>
Beneficiary older than Retiree																				
-1	0.975	0.974	0.972	0.970	0.969	0.967	0.965	0.963	0.961	0.959	0.956	0.954	0.951	0.948	0.946	0.943	0.939	0.936	0.933	0.929
-2	0.976	0.975	0.973	0.972	0.970	0.969	0.967	0.965	0.963	0.961	0.958	0.956	0.953	0.951	0.948	0.945	0.942	0.939	0.936	0.933
-3	0.977	0.976	0.975	0.973	0.972	0.970	0.968	0.966	0.965	0.963	0.960	0.958	0.956	0.953	0.951	0.948	0.945	0.942	0.939	0.936
-4	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.953	0.951	0.948	0.945	0.942	0.939
-5	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.958	0.955	0.953	0.951	0.948	0.945	0.942
-6	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.958	0.955	0.953	0.951	0.948	0.945
-7	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.953	0.951	0.948
-8	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.954	0.951
-9	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.954
-10	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.966	0.964	0.963	0.961	0.959	0.957
-11	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.966	0.965	0.963	0.961	0.959
-12	0.986	0.985	0.984	0.983	0.982	0.982	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.967	0.965	0.963	0.962
-13	0.986	0.986	0.985	0.984	0.983	0.983	0.982	0.981	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.970	0.969	0.967	0.966	0.964
-14	0.987	0.987	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.978	0.977	0.976	0.975	0.973	0.972	0.971	0.969	0.968	0.966
-15	0.988	0.987	0.987	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.977	0.976	0.975	0.974	0.972	0.971	0.970	0.968

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members**  
(Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA)  
(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
Beneficiary older than Retiree	-16	0.989	0.988	0.987	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.975	0.974	0.973	0.972	0.970
	-17	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.973
	-18	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975
	-19	0.990	0.990	0.990	0.989	0.989	0.988	0.987	0.987	0.986	0.985	0.984	0.983	0.983	0.982	0.981	0.980	0.979	0.978	0.977
	-20	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977
	-21	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.981	0.980	0.979
	-22	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.989	0.988	0.988	0.987	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.980
	-23	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987	0.987	0.986	0.985	0.985	0.984	0.983	0.982
	-24	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.982
	-25	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.988	0.987	0.987	0.986	0.985	0.984	0.984
	-26	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.985	0.985
	-27	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.985
	-28	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.986
	-29	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.987
	-30	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988
	-31	0.996	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.989	0.988
	-32	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.990	0.989
	-33	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.990
	-34	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	0.993	0.992	0.991	0.990
	-35	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.993	0.992	0.991	0.990
	-36	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.992	0.991
	-37	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	0.994	0.994	0.993	0.993	0.992	0.991
	-38	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	0.994	0.993	0.993	0.991
	-39	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.992	0.992
	-40	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992
	-41	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.992
	-42	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.992
	-43	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	0.996	0.995	0.995	0.994	0.993	0.993
	-44	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.993	0.993
	-45	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993
	-46	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993
	-47	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994	
	-48	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.995		
	-49	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995		
	-50	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996				
Beneficiary older than Retiree	-51	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996					
	-52	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997						
	-53	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.997	0.997							
	-54	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.997								
	-55	0.999	0.999	0.999	0.999	0.999	0.999	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, 2014 - Revised May 2015 for COLA**

**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
Beneficiary	-56	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998									
older	-57	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998									
than	-58	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998											
Retiree	-59	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	-61	0.999	0.999	0.999	0.999	0.999														
older	-62	0.999	0.999	0.999	0.999															
than	-63	0.999	0.999	0.999																
Retiree	-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, 2014 - Revised May 2015 for COLA**

**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 100																				
younger 99																				
than 98																				
Retiree 97																				
96																				
95																				
94																				
93																				
92																				
91																				
90																				
89																				
88																				
87																				
86																				
85																				
84																				
83																				0.494
82																			0.514	0.494
81																	0.534	0.514	0.494	
80																	0.554	0.534	0.514	0.495
79																0.573	0.554	0.534	0.515	0.495
78															0.592	0.573	0.554	0.535	0.515	0.495
77														0.610	0.592	0.573	0.554	0.535	0.515	0.496
76												0.628	0.610	0.592	0.574	0.555	0.535	0.516	0.496	
75											0.646	0.628	0.611	0.593	0.574	0.555	0.536	0.516	0.496	
74											0.662	0.646	0.629	0.611	0.593	0.574	0.555	0.536	0.516	0.497
73										0.679	0.663	0.646	0.629	0.611	0.593	0.575	0.556	0.536	0.517	0.497
72									0.694	0.679	0.663	0.646	0.629	0.612	0.594	0.575	0.556	0.537	0.517	0.498
71								0.709	0.695	0.679	0.663	0.647	0.630	0.612	0.594	0.575	0.556	0.537	0.518	0.498
70							0.724	0.710	0.695	0.680	0.664	0.647	0.630	0.612	0.594	0.576	0.557	0.538	0.518	0.498
69						0.737	0.724	0.710	0.695	0.680	0.664	0.648	0.630	0.613	0.595	0.576	0.557	0.538	0.519	0.499
68					0.751	0.738	0.724	0.710	0.696	0.680	0.664	0.648	0.631	0.613	0.595	0.577	0.558	0.539	0.519	0.499
67				0.763	0.751	0.738	0.725	0.710	0.696	0.681	0.665	0.648	0.631	0.614	0.596	0.577	0.558	0.539	0.520	0.500
66			0.775	0.763	0.751	0.738	0.725	0.711	0.696	0.681	0.665	0.649	0.632	0.614	0.596	0.578	0.559	0.540	0.520	0.501
Beneficiary 65		0.787	0.776	0.764	0.751	0.739	0.725	0.711	0.697	0.681	0.666	0.649	0.632	0.615	0.597	0.578	0.560	0.540	0.521	0.501
younger 64	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	0.579	0.560	0.541	0.522	0.502
than 63	0.798	0.787	0.776	0.764	0.752	0.739	0.726	0.712	0.698	0.682	0.667	0.650	0.633	0.616	0.598	0.580	0.561	0.542	0.522	0.503
Retiree 62	0.799	0.788	0.777	0.765	0.753	0.740	0.726	0.713	0.698	0.683	0.667	0.651	0.634	0.616	0.599	0.580	0.561	0.542	0.523	0.503
61	0.799	0.788	0.777	0.765	0.753	0.740	0.727	0.713	0.699	0.683	0.668	0.651	0.635	0.617	0.599	0.581	0.562	0.543	0.524	0.504

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	
																					Attained Age at Retirement
Beneficiary younger than Retiree	60	0.799	0.789	0.777	0.766	0.753	0.741	0.727	0.714	0.699	0.684	0.668	0.652	0.635	0.618	0.600	0.582	0.563	0.544	0.525	0.505
	59	0.800	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	0.582	0.564	0.545	0.525	0.506
	58	0.800	0.789	0.778	0.766	0.754	0.742	0.728	0.715	0.700	0.685	0.670	0.653	0.637	0.619	0.601	0.583	0.565	0.546	0.526	0.507
	57	0.801	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	0.584	0.565	0.546	0.527	0.508
	56	0.801	0.790	0.779	0.768	0.755	0.743	0.730	0.716	0.702	0.687	0.671	0.655	0.638	0.621	0.603	0.585	0.566	0.547	0.528	0.509
	55	0.801	0.791	0.780	0.768	0.756	0.743	0.730	0.717	0.702	0.687	0.672	0.656	0.639	0.622	0.604	0.586	0.567	0.549	0.529	0.510
	54	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	0.568	0.550	0.531	0.511
	53	0.803	0.792	0.781	0.769	0.757	0.745	0.732	0.718	0.704	0.689	0.674	0.657	0.641	0.624	0.606	0.588	0.570	0.551	0.532	0.513
	52	0.803	0.792	0.781	0.770	0.758	0.745	0.732	0.719	0.705	0.690	0.674	0.658	0.642	0.625	0.607	0.589	0.571	0.552	0.533	0.514
	51	0.804	0.793	0.782	0.771	0.759	0.746	0.733	0.720	0.706	0.691	0.675	0.659	0.643	0.626	0.608	0.590	0.572	0.553	0.534	0.515
	50	0.804	0.794	0.783	0.771	0.759	0.747	0.734	0.721	0.706	0.692	0.676	0.661	0.644	0.627	0.610	0.592	0.573	0.555	0.536	0.517
	49	0.805	0.794	0.783	0.772	0.760	0.748	0.735	0.721	0.707	0.693	0.678	0.662	0.645	0.628	0.611	0.593	0.575	0.556	0.537	0.518
	48	0.806	0.795	0.784	0.773	0.761	0.749	0.736	0.722	0.709	0.694	0.679	0.663	0.647	0.630	0.612	0.594	0.576	0.558	0.539	0.520
	47	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	0.614	0.596	0.578	0.559	0.541	0.522
	46	0.807	0.797	0.786	0.775	0.763	0.751	0.738	0.725	0.711	0.696	0.681	0.666	0.649	0.633	0.615	0.598	0.580	0.561	0.542	0.524
	45	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	0.634	0.617	0.599	0.581	0.563	0.544	0.526
	44	0.809	0.798	0.788	0.777	0.765	0.753	0.740	0.727	0.713	0.699	0.684	0.668	0.652	0.636	0.619	0.601	0.583	0.565	0.546	0.528
	43	0.810	0.799	0.789	0.778	0.766	0.754	0.742	0.728	0.715	0.700	0.686	0.670	0.654	0.637	0.620	0.603	0.585	0.567	0.549	0.530
	42	0.811	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	0.551	0.532
	41	0.812	0.801	0.791	0.780	0.769	0.757	0.744	0.731	0.718	0.704	0.689	0.674	0.658	0.641	0.624	0.607	0.590	0.572	0.553	0.535
	40	0.813	0.803	0.792	0.781	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	0.556	0.538
	39	0.814	0.804	0.793	0.783	0.771	0.760	0.747	0.734	0.721	0.707	0.693	0.677	0.662	0.646	0.629	0.612	0.594	0.577	0.559	0.540
	38	0.815	0.805	0.795	0.784	0.773	0.761	0.749	0.736	0.723	0.709	0.695	0.680	0.664	0.648	0.631	0.614	0.597	0.579	0.561	0.543
	37	0.816	0.806	0.796	0.785	0.774	0.763	0.751	0.738	0.725	0.711	0.697	0.682	0.666	0.650	0.634	0.617	0.600	0.582	0.565	0.547
	36	0.818	0.808	0.798	0.787	0.776	0.764	0.752	0.740	0.727	0.713	0.699	0.684	0.669	0.653	0.637	0.620	0.603	0.585	0.568	0.550
	35	0.819	0.809	0.799	0.789	0.778	0.766	0.754	0.742	0.729	0.715	0.701	0.687	0.671	0.656	0.640	0.623	0.606	0.589	0.571	0.554
	34	0.820	0.811	0.801	0.790	0.780	0.768	0.756	0.744	0.731	0.718	0.704	0.689	0.674	0.659	0.643	0.626	0.609	0.592	0.575	0.557
	33	0.822	0.812	0.802	0.792	0.781	0.770	0.759	0.746	0.734	0.720	0.706	0.692	0.677	0.662	0.646	0.630	0.613	0.596	0.579	0.561
	32	0.824	0.814	0.804	0.794	0.783	0.772	0.761	0.749	0.736	0.723	0.709	0.695	0.680	0.665	0.649	0.633	0.617	0.600	0.583	0.565
	31	0.825	0.816	0.806	0.796	0.786	0.775	0.763	0.751	0.739	0.726	0.712	0.698	0.683	0.668	0.653	0.637	0.620	0.604	0.587	0.570
	30	0.827	0.818	0.808	0.798	0.788	0.777	0.766	0.754	0.742	0.729	0.715	0.701	0.687	0.672	0.656	0.641	0.625	0.608	0.591	0.574
	29	0.829	0.820	0.810	0.800	0.790	0.780	0.768	0.757	0.744	0.732	0.718	0.705	0.690	0.676	0.660	0.645	0.629	0.613	0.596	0.579
	28	0.831	0.822	0.813	0.803	0.793	0.782	0.771	0.760	0.748	0.735	0.722	0.708	0.694	0.680	0.665	0.649	0.633	0.617	0.601	0.584
	27	0.833	0.824	0.815	0.805	0.795	0.785	0.774	0.763	0.751	0.738	0.725	0.712	0.698	0.684	0.669	0.654	0.638	0.622	0.606	0.590
	26	0.835	0.826	0.817	0.808	0.798	0.788	0.777	0.766	0.754	0.742	0.729	0.716	0.702	0.688	0.673	0.658	0.643	0.627	0.611	0.595
Beneficiary younger than Retiree	25	0.838	0.829	0.820	0.811	0.801	0.791	0.780	0.769	0.758	0.746	0.733	0.720	0.706	0.692	0.678	0.663	0.648	0.633	0.617	0.601
	24	0.840	0.831	0.822	0.813	0.804	0.794	0.783	0.773	0.761	0.749	0.737	0.724	0.711	0.697	0.683	0.668	0.654	0.638	0.623	0.607
	23	0.842	0.834	0.825	0.816	0.807	0.797	0.787	0.776	0.765	0.753	0.741	0.729	0.716	0.702	0.688	0.674	0.659	0.644	0.629	0.614
	22	0.845	0.837	0.828	0.819	0.810	0.801	0.791	0.780	0.769	0.758	0.746	0.733	0.721	0.707	0.694	0.680	0.665	0.650	0.635	0.620
	21	0.848	0.840	0.831	0.822	0.813	0.804	0.794	0.784	0.773	0.762	0.750	0.738	0.726	0.713	0.699	0.685	0.671	0.657	0.642	0.627

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
 Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA

**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	
20	0.850	0.843	0.834	0.826	0.817	0.808	0.798	0.788	0.778	0.767	0.755	0.743	0.731	0.718	0.705	0.691	0.678	0.663	0.649	0.634	
19	0.853	0.846	0.838	0.829	0.821	0.812	0.802	0.792	0.782	0.771	0.760	0.748	0.736	0.724	0.711	0.698	0.684	0.670	0.656	0.642	
18	0.856	0.849	0.841	0.833	0.824	0.816	0.806	0.797	0.787	0.776	0.765	0.754	0.742	0.730	0.717	0.704	0.691	0.677	0.664	0.650	
17	0.859	0.852	0.844	0.836	0.828	0.820	0.811	0.801	0.792	0.781	0.771	0.759	0.748	0.736	0.724	0.711	0.698	0.685	0.671	0.658	
16	0.863	0.855	0.848	0.840	0.832	0.824	0.815	0.806	0.796	0.787	0.776	0.765	0.754	0.742	0.730	0.718	0.705	0.693	0.679	0.666	
15	0.866	0.859	0.852	0.844	0.836	0.828	0.820	0.811	0.802	0.792	0.782	0.771	0.760	0.749	0.737	0.725	0.713	0.700	0.688	0.675	
14	0.869	0.863	0.855	0.848	0.841	0.833	0.824	0.816	0.807	0.797	0.788	0.777	0.767	0.756	0.744	0.733	0.721	0.709	0.696	0.684	
13	0.873	0.866	0.859	0.852	0.845	0.837	0.829	0.821	0.812	0.803	0.794	0.784	0.773	0.763	0.752	0.740	0.729	0.717	0.705	0.693	
12	0.876	0.870	0.863	0.856	0.849	0.842	0.834	0.826	0.818	0.809	0.800	0.790	0.780	0.770	0.759	0.748	0.737	0.726	0.714	0.703	
11	0.880	0.874	0.867	0.861	0.854	0.847	0.839	0.831	0.823	0.815	0.806	0.797	0.787	0.777	0.767	0.756	0.746	0.735	0.724	0.712	
10	0.884	0.878	0.872	0.865	0.859	0.852	0.844	0.837	0.829	0.821	0.812	0.803	0.794	0.784	0.775	0.765	0.754	0.744	0.733	0.722	
9	0.888	0.882	0.876	0.870	0.863	0.857	0.850	0.842	0.835	0.827	0.819	0.810	0.801	0.792	0.783	0.773	0.763	0.753	0.743	0.733	
8	0.891	0.886	0.880	0.874	0.868	0.862	0.855	0.848	0.841	0.833	0.825	0.817	0.808	0.800	0.791	0.781	0.772	0.762	0.753	0.743	
7	0.895	0.890	0.884	0.879	0.873	0.867	0.860	0.854	0.847	0.839	0.832	0.824	0.816	0.807	0.799	0.790	0.781	0.772	0.762	0.753	
6	0.899	0.894	0.889	0.883	0.878	0.872	0.866	0.859	0.853	0.846	0.839	0.831	0.823	0.815	0.807	0.799	0.790	0.781	0.772	0.764	
5	0.903	0.898	0.893	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	0.799	0.791	0.782	0.774	
4	0.907	0.902	0.897	0.892	0.887	0.882	0.876	0.871	0.865	0.858	0.852	0.845	0.838	0.831	0.824	0.816	0.808	0.800	0.792	0.784	
3	0.911	0.906	0.902	0.897	0.892	0.887	0.882	0.876	0.871	0.865	0.859	0.852	0.846	0.839	0.832	0.825	0.817	0.810	0.802	0.794	
2	0.915	0.910	0.906	0.901	0.897	0.892	0.887	0.882	0.877	0.871	0.865	0.859	0.853	0.847	0.840	0.833	0.826	0.819	0.812	0.805	
1	0.918	0.914	0.910	0.906	0.902	0.897	0.892	0.888	0.883	0.877	0.872	0.866	0.860	0.854	0.848	0.841	0.835	0.828	0.821	0.814	
<b>Beneficiary same age as Retiree</b>	<b>0</b>	<b>0.922</b>	<b>0.918</b>	<b>0.914</b>	<b>0.910</b>	<b>0.906</b>	<b>0.902</b>	<b>0.898</b>	<b>0.893</b>	<b>0.888</b>	<b>0.883</b>	<b>0.878</b>	<b>0.873</b>	<b>0.867</b>	<b>0.862</b>	<b>0.856</b>	<b>0.850</b>	<b>0.843</b>	<b>0.837</b>	<b>0.831</b>	<b>0.824</b>
<b>Beneficiary older than Retiree</b>	<b>-1</b>	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	0.858	0.852	0.846	0.840	0.833
	<b>-2</b>	0.929	0.926	0.922	0.919	0.915	0.912	0.908	0.904	0.900	0.895	0.891	0.886	0.881	0.876	0.871	0.865	0.860	0.854	0.848	0.842
	<b>-3</b>	0.933	0.930	0.926	0.923	0.920	0.916	0.913	0.909	0.905	0.901	0.897	0.892	0.888	0.883	0.878	0.873	0.868	0.862	0.857	0.851
	<b>-4</b>	0.936	0.933	0.930	0.927	0.924	0.921	0.917	0.914	0.910	0.907	0.903	0.899	0.894	0.890	0.885	0.880	0.875	0.870	0.865	0.859
	<b>-5</b>	0.940	0.937	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	0.882	0.877	0.872	0.867
	<b>-6</b>	0.943	0.940	0.938	0.935	0.932	0.929	0.927	0.923	0.920	0.917	0.914	0.910	0.906	0.902	0.898	0.894	0.889	0.884	0.879	0.874
	<b>-7</b>	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	0.904	0.900	0.896	0.891	0.886	0.880
	<b>-8</b>	0.949	0.947	0.944	0.942	0.940	0.937	0.935	0.932	0.930	0.927	0.924	0.921	0.917	0.914	0.910	0.906	0.902	0.897	0.892	0.887
	<b>-9</b>	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	0.919	0.915	0.911	0.907	0.903	0.898	0.892
	<b>-10</b>	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	0.924	0.920	0.916	0.912	0.908	0.903	0.898
	<b>-11</b>	0.957	0.955	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.940	0.937	0.934	0.931	0.928	0.925	0.921	0.917	0.913	0.908	0.903
	<b>-12</b>	0.960	0.958	0.956	0.955	0.953	0.951	0.949	0.948	0.946	0.943	0.941	0.938	0.935	0.932	0.929	0.925	0.921	0.917	0.912	0.907
	<b>-13</b>	0.962	0.961	0.959	0.958	0.956	0.954	0.953	0.951	0.949	0.947	0.945	0.942	0.939	0.936	0.933	0.929	0.925	0.921	0.916	0.911
	<b>-14</b>	0.965	0.963	0.962	0.960	0.959	0.957	0.956	0.954	0.952	0.950	0.948	0.945	0.943	0.940	0.937	0.933	0.929	0.925	0.920	0.914
	<b>-15</b>	0.967	0.965	0.964	0.963	0.961	0.960	0.958	0.957	0.955	0.953	0.951	0.949	0.946	0.943	0.940	0.936	0.932	0.928	0.923	0.918

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-16	0.969	0.968	0.966	0.965	0.964	0.962	0.961	0.959	0.958	0.956	0.954	0.952	0.949	0.946	0.943	0.939	0.935	0.931	0.926	0.921
older	-17	0.971	0.970	0.968	0.967	0.966	0.965	0.963	0.962	0.960	0.959	0.957	0.954	0.952	0.949	0.946	0.942	0.938	0.934	0.929	0.924
than	-18	0.973	0.972	0.970	0.969	0.968	0.967	0.966	0.964	0.963	0.961	0.959	0.957	0.954	0.951	0.948	0.944	0.940	0.936	0.931	0.926
Retiree	-19	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.966	0.965	0.963	0.961	0.959	0.956	0.953	0.950	0.947	0.943	0.938	0.934	0.928
	-20	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.968	0.967	0.965	0.963	0.961	0.958	0.955	0.952	0.949	0.945	0.941	0.936	0.930
	-21	0.978	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.967	0.965	0.963	0.960	0.957	0.954	0.951	0.947	0.942	0.938	0.932
	-22	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.970	0.968	0.966	0.964	0.962	0.959	0.956	0.952	0.948	0.944	0.939	0.934
	-23	0.980	0.979	0.978	0.978	0.977	0.976	0.974	0.973	0.972	0.970	0.968	0.966	0.963	0.960	0.957	0.954	0.950	0.945	0.940	0.935
	-24	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.969	0.967	0.965	0.962	0.959	0.955	0.951	0.947	0.941	0.936
	-25	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	0.956	0.952	0.948	0.943	0.937
	-26	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.975	0.973	0.972	0.969	0.967	0.964	0.961	0.957	0.953	0.949	0.944	0.938
	-27	0.985	0.984	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	0.958	0.954	0.949	0.945	
	-28	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.978	0.977	0.975	0.973	0.971	0.969	0.966	0.962	0.959	0.955	0.950		
	-29	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.979	0.978	0.976	0.974	0.972	0.969	0.966	0.963	0.960	0.956			
	-30	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.978	0.977	0.975	0.973	0.970	0.967	0.964	0.960				
	-31	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.979	0.977	0.975	0.973	0.971	0.968	0.964					
	-32	0.988	0.987	0.986	0.986	0.985	0.984	0.982	0.981	0.980	0.978	0.976	0.974	0.971	0.968						
	-33	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.980	0.978	0.976	0.974	0.972							
	-34	0.989	0.988	0.988	0.987	0.986	0.985	0.983	0.982	0.980	0.979	0.977	0.975								
	-35	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.982	0.981	0.979	0.977									
	-36	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980										
	-37	0.990	0.989	0.988	0.988	0.987	0.986	0.984	0.983	0.982											
	-38	0.991	0.990	0.989	0.988	0.987	0.986	0.985	0.983												
	-39	0.991	0.990	0.989	0.988	0.987	0.986	0.985													
	-40	0.991	0.990	0.989	0.988	0.988															
	-41	0.991	0.991	0.990	0.989	0.988															
	-42	0.992	0.991	0.990	0.989																
	-43	0.992	0.991	0.990																	
	-44	0.992	0.991																		
	-45	0.992																			
	-46																				
	-47																				
	-48																				
	-49																				
	-50																				
Beneficiary	-51																				
older	-52																				
than	-53																				
Retiree	-54																				
	-55																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-56																				
older	-57																				
than	-58																				
Retiree	-59																				
	-60																				
Beneficiary	-61																				
older	-62																				
than	-63																				
Retiree	-64																				
	-65																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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																0.249	
	98															0.257	0.249	
	97															0.266	0.257	0.249
	96												0.276	0.266	0.257	0.249		
	95											0.287	0.276	0.266	0.257	0.249		
	94										0.300	0.287	0.276	0.266	0.257	0.249		
	93									0.313	0.300	0.287	0.276	0.266	0.257	0.250		
	92								0.328	0.313	0.300	0.287	0.276	0.266	0.258	0.250		
	91							0.343	0.328	0.314	0.300	0.288	0.276	0.267	0.258	0.250		
	90						0.359	0.343	0.328	0.314	0.300	0.288	0.277	0.267	0.258	0.250		
	89					0.377	0.359	0.343	0.328	0.314	0.301	0.288	0.277	0.267	0.258	0.250		
	88				0.395	0.377	0.360	0.344	0.328	0.314	0.301	0.288	0.277	0.267	0.259	0.251		
	87			0.414	0.395	0.377	0.360	0.344	0.328	0.314	0.301	0.289	0.277	0.268	0.259	0.251		
	86		0.434	0.414	0.395	0.377	0.360	0.344	0.329	0.315	0.301	0.289	0.278	0.268	0.259	0.251		
	85		0.454	0.434	0.414	0.395	0.377	0.360	0.344	0.329	0.315	0.302	0.289	0.278	0.268	0.259	0.252	
	84	0.474	0.454	0.434	0.415	0.396	0.378	0.361	0.344	0.329	0.315	0.302	0.289	0.278	0.268	0.260	0.252	
	83	0.474	0.454	0.434	0.415	0.396	0.378	0.361	0.345	0.330	0.315	0.302	0.290	0.279	0.269	0.260	0.252	
	82	0.474	0.454	0.435	0.415	0.396	0.378	0.361	0.345	0.330	0.316	0.303	0.290	0.279	0.269	0.260	0.253	
	81	0.474	0.455	0.435	0.415	0.396	0.379	0.361	0.345	0.330	0.316	0.303	0.290	0.279	0.269	0.261	0.253	
	80	0.475	0.455	0.435	0.416	0.397	0.379	0.362	0.346	0.330	0.316	0.303	0.291	0.280	0.270	0.261	0.253	
	79	0.475	0.455	0.435	0.416	0.397	0.379	0.362	0.346	0.331	0.317	0.304	0.291	0.280	0.270	0.262	0.254	
	78	0.475	0.455	0.436	0.416	0.397	0.380	0.362	0.346	0.331	0.317	0.304	0.291	0.280	0.271	0.262	0.254	
	77	0.476	0.456	0.436	0.417	0.398	0.380	0.363	0.347	0.332	0.318	0.304	0.292	0.281	0.271	0.262	0.255	
	76	0.476	0.456	0.436	0.417	0.398	0.380	0.363	0.347	0.332	0.318	0.305	0.292	0.281	0.272	0.263	0.255	
	75	0.476	0.457	0.437	0.417	0.399	0.381	0.364	0.348	0.332	0.318	0.305	0.293	0.282	0.272	0.263	0.256	
	74	0.477	0.457	0.437	0.418	0.399	0.381	0.364	0.348	0.333	0.319	0.306	0.293	0.282	0.273	0.264	0.256	
	73	0.477	0.457	0.438	0.418	0.400	0.382	0.365	0.349	0.333	0.319	0.306	0.294	0.283	0.273	0.265	0.257	
	72	0.478	0.458	0.438	0.419	0.400	0.382	0.365	0.349	0.334	0.320	0.307	0.294	0.283	0.274	0.265	0.258	
	71	0.478	0.458	0.439	0.419	0.401	0.383	0.366	0.350	0.335	0.321	0.307	0.295	0.284	0.274	0.266	0.258	
	70	0.479	0.459	0.439	0.420	0.401	0.383	0.366	0.350	0.335	0.321	0.308	0.296	0.285	0.275	0.267	0.259	
	69	0.479	0.459	0.440	0.420	0.402	0.384	0.367	0.351	0.336	0.322	0.309	0.296	0.285	0.276	0.267	0.260	
	68	0.480	0.460	0.440	0.421	0.402	0.385	0.367	0.352	0.336	0.323	0.309	0.297	0.286	0.277	0.268	0.261	
	67	0.480	0.461	0.441	0.422	0.403	0.385	0.368	0.352	0.337	0.323	0.310	0.298	0.287	0.277	0.269	0.261	
	66	0.481	0.461	0.442	0.422	0.404	0.386	0.369	0.353	0.338	0.324	0.311	0.299	0.288	0.278	0.270	0.262	
Beneficiary younger than Retiree	65	0.482	0.462	0.442	0.423	0.404	0.387	0.370	0.354	0.339	0.325	0.312	0.299	0.289	0.279	0.271	0.263	
	64	0.482	0.463	0.443	0.424	0.405	0.387	0.370	0.355	0.340	0.326	0.313	0.300	0.290	0.280	0.272	0.264	
	63	0.483	0.463	0.444	0.425	0.406	0.388	0.371	0.355	0.340	0.327	0.314	0.301	0.291	0.281	0.273	0.265	
	62	0.484	0.464	0.445	0.425	0.407	0.389	0.372	0.356	0.341	0.328	0.315	0.302	0.292	0.282	0.274	0.267	
	61	0.485	0.465	0.445	0.426	0.408	0.390	0.373	0.357	0.342	0.329	0.316	0.303	0.293	0.283	0.275	0.268	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	60	0.485	0.466	0.446	0.427	0.409	0.391	0.374	0.358	0.343	0.330	0.317	0.305	0.294	0.285	0.276	0.269
	59	0.486	0.467	0.447	0.428	0.410	0.392	0.375	0.360	0.345	0.331	0.318	0.306	0.295	0.286	0.278	0.270
	58	0.487	0.468	0.448	0.429	0.411	0.393	0.376	0.361	0.346	0.332	0.319	0.307	0.296	0.287	0.279	0.272
	57	0.488	0.469	0.450	0.430	0.412	0.394	0.378	0.362	0.347	0.333	0.321	0.308	0.298	0.289	0.281	0.274
	56	0.489	0.470	0.451	0.432	0.413	0.396	0.379	0.363	0.348	0.335	0.322	0.310	0.299	0.290	0.282	0.275
	55	0.491	0.471	0.452	0.433	0.414	0.397	0.380	0.365	0.350	0.336	0.324	0.311	0.301	0.292	0.284	0.277
	54	0.492	0.472	0.453	0.434	0.416	0.398	0.382	0.366	0.351	0.338	0.325	0.313	0.303	0.294	0.286	0.279
	53	0.493	0.474	0.455	0.436	0.417	0.400	0.383	0.368	0.353	0.340	0.327	0.315	0.305	0.296	0.288	0.281
	52	0.494	0.475	0.456	0.437	0.419	0.401	0.385	0.369	0.355	0.341	0.329	0.317	0.306	0.298	0.290	0.283
	51	0.496	0.477	0.458	0.439	0.420	0.403	0.387	0.371	0.357	0.343	0.331	0.319	0.309	0.300	0.292	0.285
	50	0.497	0.478	0.459	0.440	0.422	0.405	0.388	0.373	0.358	0.345	0.333	0.321	0.311	0.302	0.294	0.288
	49	0.499	0.480	0.461	0.442	0.424	0.407	0.390	0.375	0.361	0.347	0.335	0.323	0.313	0.304	0.297	0.290
	48	0.501	0.482	0.463	0.444	0.426	0.409	0.392	0.377	0.363	0.350	0.337	0.326	0.316	0.307	0.300	0.293
	47	0.503	0.484	0.465	0.446	0.428	0.411	0.395	0.379	0.365	0.352	0.340	0.328	0.318	0.310	0.302	0.296
	46	0.505	0.486	0.467	0.448	0.430	0.413	0.397	0.382	0.368	0.355	0.342	0.331	0.321	0.313	0.305	0.299
	45	0.507	0.488	0.469	0.451	0.433	0.416	0.399	0.384	0.370	0.357	0.345	0.334	0.324	0.316	0.309	0.303
	44	0.509	0.490	0.471	0.453	0.435	0.418	0.402	0.387	0.373	0.360	0.348	0.337	0.327	0.319	0.312	0.306
	43	0.511	0.492	0.474	0.456	0.438	0.421	0.405	0.390	0.376	0.363	0.351	0.340	0.331	0.323	0.316	0.310
	42	0.514	0.495	0.477	0.458	0.441	0.424	0.408	0.393	0.379	0.367	0.355	0.344	0.334	0.326	0.320	0.314
	41	0.516	0.498	0.479	0.461	0.444	0.427	0.411	0.396	0.383	0.370	0.358	0.347	0.338	0.330	0.324	0.318
	40	0.519	0.501	0.482	0.464	0.447	0.430	0.414	0.400	0.386	0.374	0.362	0.351	0.342	0.334	0.328	0.323
	39	0.522	0.504	0.485	0.468	0.450	0.434	0.418	0.404	0.390	0.378	0.366	0.355	0.346	0.339	0.333	0.327
	38	0.525	0.507	0.489	0.471	0.454	0.437	0.422	0.407	0.394	0.382	0.370	0.360	0.351	0.344	0.337	0.332
	37	0.528	0.510	0.492	0.475	0.457	0.441	0.426	0.412	0.398	0.386	0.375	0.364	0.356	0.348	0.343	0.338
	36	0.532	0.514	0.496	0.479	0.461	0.445	0.430	0.416	0.403	0.391	0.380	0.369	0.361	0.354	0.348	0.343
	35	0.536	0.518	0.500	0.483	0.466	0.450	0.435	0.421	0.407	0.396	0.385	0.374	0.366	0.359	0.354	0.349
	34	0.540	0.522	0.504	0.487	0.470	0.454	0.439	0.425	0.412	0.401	0.390	0.380	0.372	0.365	0.360	0.355
	33	0.544	0.526	0.509	0.491	0.475	0.459	0.444	0.431	0.418	0.406	0.396	0.386	0.378	0.371	0.366	0.362
	32	0.548	0.531	0.513	0.496	0.480	0.464	0.450	0.436	0.423	0.412	0.401	0.392	0.384	0.378	0.373	0.369
	31	0.553	0.535	0.518	0.501	0.485	0.470	0.455	0.442	0.429	0.418	0.408	0.398	0.390	0.384	0.380	0.376
	30	0.557	0.540	0.523	0.507	0.490	0.475	0.461	0.448	0.435	0.424	0.414	0.405	0.397	0.392	0.387	0.384
	29	0.562	0.545	0.529	0.512	0.496	0.481	0.467	0.454	0.442	0.431	0.421	0.412	0.405	0.399	0.395	0.393
	28	0.568	0.551	0.534	0.518	0.502	0.487	0.473	0.461	0.449	0.438	0.428	0.419	0.412	0.407	0.404	0.401
	27	0.573	0.557	0.540	0.524	0.509	0.494	0.480	0.467	0.456	0.445	0.436	0.427	0.421	0.416	0.413	0.411
	26	0.579	0.563	0.547	0.531	0.515	0.501	0.487	0.475	0.463	0.453	0.444	0.436	0.429	0.425	0.422	0.421
Beneficiary younger than Retiree	25	0.585	0.569	0.553	0.537	0.522	0.508	0.495	0.482	0.471	0.461	0.453	0.445	0.439	0.435	0.432	0.431
	24	0.591	0.576	0.560	0.544	0.529	0.516	0.502	0.490	0.480	0.470	0.462	0.454	0.448	0.445	0.442	0.442
	23	0.598	0.582	0.567	0.552	0.537	0.523	0.511	0.499	0.488	0.479	0.471	0.464	0.458	0.455	0.453	0.453
	22	0.605	0.590	0.574	0.560	0.545	0.532	0.519	0.508	0.498	0.489	0.481	0.474	0.469	0.466	0.465	0.465
	21	0.612	0.597	0.582	0.568	0.553	0.540	0.528	0.517	0.507	0.499	0.491	0.485	0.480	0.478	0.477	0.478



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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
20	0.620	0.605	0.590	0.576	0.562	0.549	0.538	0.527	0.517	0.509	0.502	0.496	0.492	0.490	0.490	0.491
19	0.627	0.613	0.599	0.585	0.571	0.559	0.547	0.537	0.528	0.520	0.514	0.508	0.504	0.503	0.503	0.504
18	0.636	0.622	0.608	0.594	0.581	0.569	0.558	0.548	0.539	0.532	0.526	0.520	0.517	0.516	0.516	0.518
17	0.644	0.630	0.617	0.604	0.591	0.579	0.569	0.559	0.551	0.544	0.538	0.533	0.530	0.529	0.530	0.532
16	0.653	0.640	0.626	0.614	0.601	0.590	0.580	0.571	0.563	0.556	0.551	0.546	0.544	0.543	0.544	0.547
15	0.662	0.649	0.636	0.624	0.612	0.601	0.591	0.583	0.575	0.569	0.564	0.560	0.557	0.557	0.558	0.561
14	0.671	0.659	0.647	0.635	0.623	0.613	0.603	0.595	0.588	0.582	0.577	0.573	0.571	0.571	0.573	0.576
13	0.681	0.669	0.657	0.645	0.634	0.625	0.615	0.608	0.601	0.595	0.591	0.587	0.586	0.586	0.588	0.591
12	0.691	0.679	0.668	0.657	0.646	0.637	0.628	0.620	0.614	0.609	0.605	0.601	0.600	0.600	0.602	0.605
11	0.701	0.690	0.679	0.668	0.658	0.649	0.641	0.634	0.627	0.623	0.619	0.616	0.614	0.615	0.617	0.620
10	0.712	0.701	0.690	0.680	0.670	0.661	0.653	0.647	0.641	0.637	0.633	0.630	0.629	0.629	0.631	0.633
9	0.722	0.712	0.702	0.692	0.682	0.674	0.667	0.660	0.655	0.651	0.647	0.644	0.643	0.643	0.644	0.647
8	0.733	0.723	0.713	0.704	0.695	0.687	0.680	0.674	0.668	0.664	0.661	0.658	0.656	0.657	0.658	0.660
7	0.744	0.734	0.725	0.716	0.707	0.700	0.693	0.687	0.682	0.678	0.675	0.671	0.670	0.669	0.670	0.672
6	0.754	0.746	0.737	0.728	0.720	0.712	0.706	0.700	0.695	0.691	0.688	0.684	0.682	0.682	0.682	0.683
Beneficiary younger than Retiree																
5	0.765	0.757	0.748	0.740	0.732	0.725	0.718	0.713	0.708	0.704	0.700	0.697	0.695	0.694	0.694	0.695
4	0.776	0.768	0.760	0.752	0.744	0.737	0.731	0.725	0.720	0.716	0.712	0.709	0.706	0.705	0.704	0.705
3	0.787	0.779	0.771	0.763	0.756	0.749	0.743	0.737	0.732	0.728	0.724	0.720	0.717	0.715	0.714	0.714
2	0.797	0.790	0.782	0.775	0.767	0.761	0.754	0.749	0.744	0.739	0.735	0.731	0.727	0.725	0.723	0.722
1	0.807	0.800	0.793	0.786	0.778	0.772	0.765	0.760	0.754	0.750	0.745	0.741	0.737	0.734	0.732	0.730
Beneficiary same age as Retiree																
0	<b>0.817</b>	<b>0.810</b>	<b>0.803</b>	<b>0.796</b>	<b>0.789</b>	<b>0.782</b>	<b>0.776</b>	<b>0.770</b>	<b>0.765</b>	<b>0.760</b>	<b>0.755</b>	<b>0.750</b>	<b>0.746</b>	<b>0.742</b>	<b>0.740</b>	<b>0.738</b>
Beneficiary older than Retiree																
-1	0.827	0.820	0.813	0.806	0.799	0.792	0.786	0.780	0.774	0.769	0.764	0.758	0.753	0.750	0.747	0.745
-2	0.836	0.829	0.823	0.816	0.808	0.802	0.795	0.789	0.783	0.778	0.772	0.766	0.761	0.757	0.754	0.752
-3	0.845	0.838	0.831	0.824	0.817	0.811	0.804	0.798	0.791	0.785	0.779	0.773	0.768	0.764	0.761	0.758
-4	0.853	0.847	0.840	0.833	0.826	0.819	0.812	0.806	0.799	0.793	0.786	0.780	0.775	0.770	0.767	0.763
-5	0.861	0.854	0.848	0.841	0.833	0.827	0.819	0.813	0.805	0.799	0.793	0.786	0.781	0.776	0.772	0.768
-6	0.868	0.862	0.855	0.848	0.841	0.834	0.826	0.819	0.812	0.806	0.799	0.792	0.786	0.781	0.776	0.772
-7	0.875	0.868	0.862	0.855	0.847	0.840	0.832	0.825	0.818	0.811	0.805	0.798	0.791	0.785	0.780	0.775
-8	0.881	0.875	0.868	0.861	0.853	0.846	0.838	0.831	0.824	0.817	0.810	0.802	0.795	0.789	0.783	0.778
-9	0.887	0.880	0.874	0.866	0.858	0.851	0.843	0.836	0.829	0.822	0.814	0.806	0.799	0.792	0.786	0.781
-10	0.892	0.886	0.879	0.871	0.864	0.856	0.848	0.841	0.833	0.826	0.818	0.810	0.802	0.795	0.789	0.784
-11	0.897	0.890	0.883	0.876	0.868	0.861	0.853	0.845	0.837	0.829	0.821	0.813	0.805	0.798	0.791	
-12	0.901	0.895	0.888	0.880	0.873	0.865	0.857	0.849	0.841	0.833	0.824	0.815	0.807	0.800		
-13	0.905	0.899	0.892	0.884	0.877	0.869	0.860	0.852	0.844	0.835	0.827	0.818	0.810			
-14	0.909	0.902	0.895	0.888	0.880	0.872	0.863	0.855	0.846	0.838	0.829	0.820				
-15	0.912	0.906	0.899	0.891	0.883	0.875	0.866	0.857	0.848	0.840	0.831					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-16	0.915	0.909	0.902	0.894	0.886	0.877	0.868	0.860	0.851	0.842						
older	-17	0.918	0.912	0.904	0.897	0.888	0.879	0.870	0.862	0.853							
than	-18	0.920	0.914	0.907	0.899	0.890	0.881	0.872	0.864								
Retiree	-19	0.922	0.916	0.909	0.900	0.892	0.883	0.874									
	-20	0.924	0.918	0.910	0.902	0.893	0.885										
	-21	0.926	0.919	0.912	0.904	0.895											
	-22	0.927	0.921	0.913	0.905												
	-23	0.929	0.922	0.915													
	-24	0.930	0.923														
	-25	0.931															
	-26																
	-27																
	-28																
	-29																
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	-44																
	-45																
	-46																
	-47																
	-48																
	-49																
	-50																
Beneficiary	-51																
older	-52																
than	-53																
Retiree	-54																
	-55																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	-56																
older	-57																
than	-58																
Retiree	-59																
	-60																
Beneficiary	-61																
older	-62																
than	-63																
Retiree	-64																
	-65																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	70																			
	69																			
	68																			
	67																			
	66																			
	65																			
	64																			
	63																			
	62																			
	61																			
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	45																			
	44																			
	43																			
	42																			
	41																			
	40																			
	39																			
	38																			0.866
	37																		0.870	0.866
	36																	0.873	0.870	0.867
Beneficiary younger than Retiree	35																0.876	0.873	0.870	0.867
	34															0.879	0.876	0.873	0.871	0.867
	33														0.881	0.879	0.876	0.874	0.871	0.868
	32													0.884	0.882	0.879	0.877	0.874	0.871	0.868
	31											0.886	0.884	0.882	0.880	0.877	0.874	0.872	0.869	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	
30												0.888	0.886	0.884	0.882	0.880	0.878	0.875	0.872	0.869	
29										0.890	0.889	0.887	0.885	0.883	0.880	0.878	0.875	0.872	0.869	0.869	
28									0.892	0.891	0.889	0.887	0.885	0.883	0.881	0.878	0.876	0.873	0.870	0.870	
27								0.894	0.892	0.891	0.889	0.887	0.885	0.883	0.881	0.879	0.876	0.873	0.870	0.870	
26							0.895	0.894	0.893	0.891	0.889	0.888	0.886	0.884	0.882	0.879	0.877	0.874	0.871	0.871	
25						0.897	0.896	0.894	0.893	0.891	0.890	0.888	0.886	0.884	0.882	0.880	0.877	0.874	0.871	0.871	
24					0.898	0.897	0.896	0.895	0.893	0.892	0.890	0.888	0.887	0.885	0.882	0.880	0.878	0.875	0.872	0.872	
23				0.900	0.899	0.898	0.896	0.895	0.894	0.892	0.891	0.889	0.887	0.885	0.883	0.881	0.878	0.876	0.873	0.873	
22			0.901	0.900	0.899	0.898	0.897	0.895	0.894	0.893	0.891	0.889	0.888	0.886	0.883	0.881	0.879	0.876	0.873	0.873	
21		0.902	0.901	0.900	0.899	0.898	0.897	0.896	0.894	0.893	0.891	0.889	0.888	0.886	0.884	0.882	0.879	0.877	0.874	0.874	
20		0.903	0.902	0.901	0.901	0.900	0.899	0.897	0.896	0.895	0.893	0.892	0.890	0.888	0.887	0.885	0.882	0.880	0.877	0.875	
19	0.904	0.903	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.895	0.894	0.892	0.891	0.889	0.887	0.885	0.883	0.881	0.878	0.875	
18	0.904	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.896	0.894	0.893	0.891	0.890	0.888	0.886	0.884	0.881	0.879	0.876	
17	0.905	0.904	0.903	0.902	0.902	0.901	0.900	0.899	0.897	0.896	0.895	0.893	0.892	0.890	0.888	0.886	0.884	0.882	0.880	0.877	
16	0.905	0.904	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.895	0.894	0.892	0.891	0.889	0.887	0.885	0.883	0.880	0.878	
15	0.905	0.905	0.904	0.903	0.902	0.901	0.901	0.899	0.898	0.897	0.896	0.895	0.893	0.891	0.890	0.888	0.886	0.884	0.881	0.879	
14	0.906	0.905	0.904	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.896	0.895	0.894	0.892	0.890	0.889	0.887	0.884	0.882	0.880	
13	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.896	0.894	0.893	0.891	0.889	0.887	0.885	0.883	0.881	
12	0.906	0.906	0.905	0.904	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.896	0.895	0.894	0.892	0.890	0.888	0.886	0.884	0.882	
11	0.907	0.906	0.906	0.905	0.904	0.903	0.902	0.902	0.901	0.899	0.898	0.897	0.896	0.894	0.893	0.891	0.889	0.887	0.885	0.883	
10	0.907	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.895	0.894	0.892	0.890	0.888	0.886	0.884	
9	0.908	0.907	0.906	0.906	0.905	0.904	0.904	0.903	0.902	0.901	0.900	0.899	0.897	0.896	0.894	0.893	0.891	0.889	0.887	0.885	
8	0.908	0.907	0.907	0.906	0.906	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.895	0.894	0.892	0.890	0.888	0.886	
7	0.908	0.908	0.907	0.907	0.906	0.906	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.896	0.895	0.893	0.891	0.890	0.887	
6	0.909	0.908	0.908	0.907	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.897	0.896	0.894	0.893	0.891	0.889	
Beneficiary younger than Retiree	5	0.909	0.909	0.908	0.908	0.907	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.898	0.897	0.895	0.894	0.892	0.890
	4	0.910	0.909	0.909	0.908	0.908	0.907	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.899	0.898	0.897	0.895	0.893	0.891
	3	0.910	0.910	0.910	0.909	0.909	0.908	0.907	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.900	0.899	0.898	0.896	0.895	0.893
	2	0.911	0.911	0.910	0.910	0.909	0.909	0.908	0.908	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.900	0.899	0.898	0.896	0.894
	1	0.911	0.911	0.911	0.910	0.910	0.909	0.909	0.908	0.908	0.907	0.906	0.906	0.905	0.904	0.903	0.902	0.900	0.899	0.897	0.896
Beneficiary same age as Retiree	0	0.912	0.912	0.911	0.911	0.911	0.910	0.910	0.909	0.909	0.908	0.907	0.907	0.906	0.905	0.904	0.903	0.902	0.900	0.899	0.897

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	0.913	0.912	0.912	0.912	0.911	0.911	0.911	0.910	0.910	0.909	0.908	0.908	0.907	0.906	0.904	0.903	0.902	0.900	0.899	
	-2	0.913	0.913	0.913	0.912	0.912	0.911	0.911	0.911	0.910	0.910	0.909	0.909	0.908	0.907	0.906	0.905	0.904	0.903	0.902	0.901
	-3	0.914	0.914	0.913	0.913	0.913	0.913	0.912	0.912	0.911	0.911	0.910	0.910	0.909	0.908	0.908	0.907	0.906	0.905	0.904	0.902
	-4	0.914	0.914	0.914	0.914	0.914	0.913	0.913	0.913	0.912	0.912	0.912	0.911	0.910	0.910	0.909	0.908	0.907	0.906	0.905	0.904
	-5	0.915	0.915	0.915	0.915	0.915	0.914	0.914	0.914	0.913	0.913	0.913	0.912	0.912	0.911	0.910	0.910	0.909	0.908	0.907	0.906
	-6	0.916	0.916	0.916	0.916	0.915	0.915	0.915	0.915	0.914	0.914	0.914	0.913	0.913	0.912	0.912	0.911	0.910	0.909	0.908	0.907
	-7	0.917	0.917	0.916	0.916	0.916	0.916	0.916	0.916	0.915	0.915	0.915	0.915	0.914	0.914	0.913	0.913	0.912	0.911	0.910	0.909
	-8	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.916	0.916	0.916	0.915	0.915	0.914	0.913	0.913	0.913	0.912	0.911
	-9	0.918	0.918	0.918	0.918	0.918	0.918	0.918	0.918	0.918	0.917	0.917	0.917	0.917	0.916	0.916	0.916	0.915	0.914	0.914	0.913
	-10	0.919	0.919	0.919	0.919	0.919	0.919	0.919	0.919	0.919	0.919	0.918	0.918	0.918	0.918	0.917	0.917	0.917	0.916	0.915	0.915
	-11	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.919	0.919	0.919	0.919	0.918	0.918	0.917	0.917
	-12	0.920	0.920	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.920	0.920	0.920	0.919	0.919	0.918
	-13	0.921	0.921	0.921	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.922	0.921	0.921	0.920
	-14	0.922	0.922	0.922	0.923	0.923	0.923	0.923	0.923	0.923	0.923	0.923	0.924	0.924	0.924	0.924	0.923	0.923	0.923	0.923	0.922
	-15	0.923	0.923	0.923	0.924	0.924	0.924	0.924	0.924	0.924	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.924
-16	0.924	0.924	0.924	0.925	0.925	0.925	0.925	0.926	0.926	0.926	0.926	0.926	0.927	0.927	0.927	0.927	0.927	0.927	0.926	0.926	
-17	0.925	0.925	0.925	0.926	0.926	0.926	0.926	0.927	0.927	0.927	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928	
-18	0.925	0.926	0.926	0.927	0.927	0.927	0.928	0.928	0.928	0.929	0.929	0.929	0.929	0.930	0.930	0.930	0.930	0.930	0.930	0.930	
-19	0.926	0.927	0.927	0.928	0.928	0.928	0.929	0.929	0.930	0.930	0.930	0.931	0.931	0.931	0.932	0.932	0.932	0.932	0.932	0.932	
-20	0.927	0.928	0.928	0.929	0.929	0.930	0.930	0.930	0.931	0.931	0.932	0.932	0.932	0.933	0.933	0.933	0.934	0.934	0.934	0.934	
-21	0.928	0.929	0.929	0.930	0.930	0.931	0.931	0.932	0.932	0.933	0.933	0.934	0.934	0.934	0.935	0.935	0.935	0.936	0.936	0.936	
-22	0.929	0.930	0.930	0.931	0.931	0.932	0.932	0.933	0.933	0.934	0.934	0.935	0.935	0.936	0.936	0.937	0.937	0.938	0.938	0.938	
-23	0.930	0.931	0.931	0.932	0.932	0.933	0.934	0.934	0.935	0.935	0.936	0.936	0.937	0.938	0.938	0.938	0.939	0.939	0.940	0.940	
-24	0.931	0.932	0.932	0.933	0.934	0.934	0.935	0.935	0.936	0.937	0.937	0.938	0.939	0.939	0.940	0.940	0.941	0.941	0.941	0.942	
-25	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	0.941	0.942	0.942	0.943	0.943	0.944	
-26	0.933	0.934	0.934	0.935	0.936	0.937	0.937	0.938	0.939	0.940	0.941	0.942	0.942	0.943	0.944	0.944	0.945	0.945	0.945	0.946	
-27	0.934	0.935	0.936	0.936	0.937	0.938	0.939	0.939	0.940	0.941	0.942	0.942	0.943	0.944	0.944	0.945	0.946	0.946	0.947	0.947	
-28	0.935	0.936	0.937	0.937	0.938	0.939	0.940	0.941	0.941	0.942	0.943	0.944	0.945	0.945	0.946	0.947	0.948	0.948	0.949	0.949	
-29	0.936	0.937	0.938	0.939	0.939	0.940	0.941	0.942	0.943	0.944	0.944	0.945	0.946	0.947	0.948	0.948	0.949	0.950	0.951	0.951	
-30	0.937	0.938	0.939	0.940	0.941	0.941	0.942	0.943	0.944	0.945	0.946	0.947	0.948	0.948	0.949	0.950	0.951	0.952	0.952	0.953	
-31	0.938	0.939	0.940	0.941	0.942	0.943	0.944	0.945	0.945	0.946	0.947	0.948	0.949	0.950	0.951	0.952	0.953	0.953	0.954	0.955	
-32	0.939	0.940	0.941	0.942	0.943	0.944	0.945	0.946	0.947	0.948	0.949	0.950	0.951	0.952	0.953	0.954	0.955	0.955	0.956	0.957	
-33	0.941	0.941	0.942	0.943	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	0.958	0.958	
-34	0.942	0.943	0.944	0.944	0.945	0.946	0.947	0.948	0.949	0.950	0.952	0.953	0.954	0.955	0.956	0.957	0.957	0.958	0.959	0.960	
-35	0.943	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	0.958	0.959	0.960	0.961	0.962	
Beneficiary older than Retiree	-36	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	0.958	0.959	0.960	0.961	0.962	0.963	
	-37	0.945	0.946	0.947	0.948	0.949	0.950	0.951	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.962	0.963	0.964	
	-38	0.946	0.947	0.948	0.949	0.950	0.951	0.953	0.954	0.955	0.956	0.957	0.958	0.959	0.960	0.962	0.963	0.964	0.965	0.966	
	-39	0.947	0.948	0.949	0.951	0.952	0.953	0.954	0.955	0.956	0.957	0.958	0.960	0.961	0.962	0.963	0.964	0.965	0.966	0.967	0.968
	-40	0.948	0.950	0.951	0.952	0.953	0.954	0.955	0.956	0.957	0.959	0.960	0.961	0.962	0.963	0.964	0.966	0.967	0.968	0.969	0.970

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	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	0.950	0.951	0.952	0.953	0.954	0.955	0.956	0.958	0.959	0.960	0.961	0.962	0.964	0.965	0.966	0.967	0.968	0.969	0.970	0.971
	-42	0.951	0.952	0.953	0.954	0.955	0.957	0.958	0.959	0.960	0.961	0.962	0.964	0.965	0.966	0.967	0.968	0.970	0.971	0.972	0.973
	-43	0.952	0.953	0.954	0.955	0.957	0.958	0.959	0.960	0.961	0.963	0.964	0.965	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974
	-44	0.953	0.954	0.955	0.957	0.958	0.959	0.960	0.961	0.963	0.964	0.965	0.966	0.968	0.969	0.970	0.971	0.972	0.973	0.974	0.975
	-45	0.954	0.955	0.957	0.958	0.959	0.960	0.962	0.963	0.964	0.965	0.966	0.968	0.969	0.970	0.971	0.972	0.973	0.975	0.976	0.977
	-46	0.956	0.957	0.958	0.959	0.960	0.962	0.963	0.964	0.965	0.967	0.968	0.969	0.970	0.971	0.973	0.974	0.975	0.976	0.977	0.978
	-47	0.957	0.958	0.959	0.960	0.962	0.963	0.964	0.965	0.967	0.968	0.969	0.970	0.971	0.973	0.974	0.975	0.976	0.977	0.978	0.979
	-48	0.958	0.959	0.960	0.962	0.963	0.964	0.965	0.967	0.968	0.969	0.970	0.971	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980
	-49	0.959	0.960	0.962	0.963	0.964	0.965	0.967	0.968	0.969	0.970	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981
	-50	0.960	0.962	0.963	0.964	0.965	0.967	0.968	0.969	0.970	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982
-51	0.962	0.963	0.964	0.965	0.967	0.968	0.969	0.970	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	
-52	0.963	0.964	0.965	0.967	0.968	0.969	0.970	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	
-53	0.964	0.965	0.967	0.968	0.969	0.970	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	
-54	0.965	0.967	0.968	0.969	0.970	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.985	
-55	0.967	0.968	0.969	0.970	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	
-56	0.968	0.969	0.970	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.987	
-57	0.969	0.970	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.987	0.987	
-58	0.970	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	
-59	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	
-60	0.973	0.974	0.975	0.976	0.977	0.978	0.979	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	
-61	0.974	0.975	0.976	0.977	0.978	0.979	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	0.989	
-62	0.975	0.976	0.977	0.978	0.979	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	0.989	0.989	
-63	0.976	0.977	0.978	0.979	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	0.989	0.989	0.990	
-64	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	
-65	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.991	
-66	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.991	
-67	0.980	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.991	0.991	
-68	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	
-69	0.982	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	
-70	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	
-71	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	
-72	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	
-73	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-74	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-75	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-76	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-77	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-78	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-79	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-80	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	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	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991									
older	-82	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991										
than	-83	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991											
Retiree	-84	0.990	0.990	0.991	0.991	0.991	0.991	0.991													
	-85	0.990	0.991	0.991	0.991	0.991	0.991														
Beneficiary	-86	0.991	0.991	0.991	0.991	0.991															
older	-87	0.991	0.991	0.991	0.991																
than	-88	0.991	0.991	0.991																	
Retiree	-89	0.991	0.991																		
	-90	0.991																			



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	
70																					
69																					
68																					
67																					
66																					
65																					
64																					
63																					
62																					
61																					
60																					
59																					
58																				0.747	
57																			0.755	0.747	
56																	0.762	0.755	0.748		
55																	0.769	0.762	0.755	0.748	
54																0.776	0.769	0.762	0.755	0.748	
53															0.783	0.776	0.770	0.763	0.756	0.749	
52														0.789	0.783	0.776	0.770	0.763	0.756	0.749	
51													0.796	0.790	0.783	0.777	0.770	0.763	0.757	0.749	
50											0.802	0.796	0.790	0.784	0.777	0.771	0.764	0.757	0.750		
49										0.809	0.803	0.796	0.790	0.784	0.778	0.771	0.764	0.757	0.750		
48									0.815	0.809	0.803	0.797	0.791	0.784	0.778	0.771	0.765	0.758	0.751		
47								0.821	0.815	0.809	0.803	0.797	0.791	0.785	0.778	0.772	0.765	0.758	0.751		
46							0.827	0.821	0.815	0.810	0.804	0.797	0.791	0.785	0.779	0.772	0.766	0.759	0.752		
45						0.833	0.827	0.822	0.816	0.810	0.804	0.798	0.792	0.786	0.779	0.773	0.766	0.759	0.752		
44					0.839	0.833	0.828	0.822	0.816	0.810	0.804	0.798	0.792	0.786	0.780	0.773	0.767	0.760	0.753		
43				0.844	0.839	0.834	0.828	0.822	0.816	0.811	0.805	0.799	0.793	0.786	0.780	0.774	0.767	0.761	0.754		
42			0.849	0.844	0.839	0.834	0.828	0.823	0.817	0.811	0.805	0.799	0.793	0.787	0.781	0.774	0.768	0.761	0.754		
41		0.854	0.850	0.845	0.840	0.834	0.829	0.823	0.817	0.811	0.806	0.800	0.794	0.788	0.781	0.775	0.769	0.762	0.755		
40		0.858	0.854	0.850	0.845	0.840	0.835	0.829	0.823	0.818	0.812	0.806	0.800	0.794	0.788	0.782	0.776	0.769	0.763	0.756	
39	0.862	0.859	0.855	0.850	0.845	0.840	0.835	0.829	0.824	0.818	0.812	0.807	0.801	0.795	0.789	0.783	0.776	0.770	0.763	0.757	
38	0.863	0.859	0.855	0.851	0.846	0.841	0.835	0.830	0.824	0.819	0.813	0.807	0.801	0.795	0.789	0.783	0.777	0.771	0.764	0.757	
37	0.863	0.859	0.855	0.851	0.846	0.841	0.836	0.830	0.825	0.819	0.813	0.808	0.802	0.796	0.790	0.784	0.778	0.771	0.765	0.758	
36	0.863	0.860	0.856	0.851	0.847	0.842	0.836	0.831	0.825	0.820	0.814	0.808	0.803	0.797	0.791	0.785	0.779	0.772	0.766	0.759	
Beneficiary younger than Retiree	35	0.864	0.860	0.856	0.852	0.847	0.842	0.837	0.831	0.826	0.820	0.815	0.809	0.803	0.797	0.791	0.785	0.779	0.773	0.767	0.760
	34	0.864	0.860	0.856	0.852	0.848	0.843	0.837	0.832	0.826	0.821	0.815	0.810	0.804	0.798	0.792	0.786	0.780	0.774	0.768	0.761
	33	0.864	0.861	0.857	0.853	0.848	0.843	0.838	0.832	0.827	0.821	0.816	0.810	0.805	0.799	0.793	0.787	0.781	0.775	0.769	0.762
	32	0.865	0.861	0.857	0.853	0.849	0.844	0.838	0.833	0.828	0.822	0.817	0.811	0.805	0.800	0.794	0.788	0.782	0.776	0.770	0.764
	31	0.865	0.862	0.858	0.854	0.849	0.844	0.839	0.834	0.828	0.823	0.817	0.812	0.806	0.801	0.795	0.789	0.783	0.777	0.771	0.765

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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
30	0.866	0.862	0.858	0.854	0.850	0.845	0.840	0.834	0.829	0.824	0.818	0.813	0.807	0.802	0.796	0.790	0.784	0.778	0.772	0.766
29	0.866	0.863	0.859	0.855	0.850	0.845	0.840	0.835	0.830	0.824	0.819	0.814	0.808	0.803	0.797	0.791	0.785	0.780	0.774	0.767
28	0.867	0.863	0.859	0.855	0.851	0.846	0.841	0.836	0.831	0.825	0.820	0.815	0.809	0.804	0.798	0.792	0.787	0.781	0.775	0.769
27	0.867	0.864	0.860	0.856	0.852	0.847	0.842	0.837	0.831	0.826	0.821	0.815	0.810	0.805	0.799	0.794	0.788	0.782	0.776	0.770
26	0.868	0.864	0.861	0.857	0.852	0.848	0.842	0.837	0.832	0.827	0.822	0.817	0.811	0.806	0.800	0.795	0.789	0.784	0.778	0.772
25	0.868	0.865	0.861	0.857	0.853	0.848	0.843	0.838	0.833	0.828	0.823	0.818	0.812	0.807	0.802	0.796	0.791	0.785	0.779	0.774
24	0.869	0.866	0.862	0.858	0.854	0.849	0.844	0.839	0.834	0.829	0.824	0.819	0.814	0.808	0.803	0.798	0.792	0.787	0.781	0.775
23	0.870	0.866	0.863	0.859	0.855	0.850	0.845	0.840	0.835	0.830	0.825	0.820	0.815	0.810	0.804	0.799	0.794	0.788	0.783	0.777
22	0.870	0.867	0.863	0.860	0.855	0.851	0.846	0.841	0.836	0.831	0.826	0.821	0.816	0.811	0.806	0.801	0.795	0.790	0.785	0.779
21	0.871	0.868	0.864	0.860	0.856	0.852	0.847	0.842	0.837	0.832	0.827	0.822	0.817	0.812	0.807	0.802	0.797	0.792	0.787	0.781
20	0.872	0.868	0.865	0.861	0.857	0.853	0.848	0.843	0.838	0.834	0.829	0.824	0.819	0.814	0.809	0.804	0.799	0.794	0.789	0.783
19	0.872	0.869	0.866	0.862	0.858	0.854	0.849	0.844	0.840	0.835	0.830	0.825	0.820	0.816	0.811	0.806	0.801	0.796	0.791	0.786
18	0.873	0.870	0.867	0.863	0.859	0.855	0.850	0.846	0.841	0.836	0.832	0.827	0.822	0.817	0.812	0.808	0.803	0.798	0.793	0.788
17	0.874	0.871	0.868	0.864	0.860	0.856	0.851	0.847	0.842	0.838	0.833	0.828	0.824	0.819	0.814	0.810	0.805	0.800	0.795	0.790
16	0.875	0.872	0.869	0.865	0.861	0.857	0.853	0.848	0.844	0.839	0.835	0.830	0.825	0.821	0.816	0.812	0.807	0.802	0.798	0.793
15	0.876	0.873	0.870	0.866	0.863	0.858	0.854	0.850	0.845	0.841	0.836	0.832	0.827	0.823	0.818	0.814	0.809	0.805	0.800	0.795
14	0.877	0.874	0.871	0.868	0.864	0.860	0.855	0.851	0.847	0.842	0.838	0.834	0.829	0.825	0.820	0.816	0.812	0.807	0.803	0.798
13	0.878	0.875	0.872	0.869	0.865	0.861	0.857	0.853	0.848	0.844	0.840	0.835	0.831	0.827	0.823	0.818	0.814	0.810	0.805	0.801
12	0.879	0.876	0.873	0.870	0.866	0.863	0.858	0.854	0.850	0.846	0.842	0.837	0.833	0.829	0.825	0.821	0.817	0.812	0.808	0.804
11	0.880	0.878	0.875	0.871	0.868	0.864	0.860	0.856	0.852	0.848	0.843	0.839	0.835	0.831	0.827	0.823	0.819	0.815	0.811	0.807
10	0.881	0.879	0.876	0.873	0.869	0.866	0.862	0.857	0.853	0.849	0.845	0.841	0.838	0.834	0.830	0.826	0.822	0.818	0.814	0.810
9	0.883	0.880	0.877	0.874	0.871	0.867	0.863	0.859	0.855	0.851	0.848	0.844	0.840	0.836	0.832	0.829	0.825	0.821	0.817	0.814
8	0.884	0.881	0.879	0.876	0.872	0.869	0.865	0.861	0.857	0.853	0.850	0.846	0.842	0.839	0.835	0.831	0.828	0.824	0.821	0.817
7	0.885	0.883	0.880	0.877	0.874	0.871	0.867	0.863	0.859	0.856	0.852	0.848	0.845	0.841	0.838	0.834	0.831	0.827	0.824	0.820
6	0.887	0.884	0.882	0.879	0.876	0.872	0.869	0.865	0.861	0.858	0.854	0.851	0.847	0.844	0.840	0.837	0.834	0.831	0.827	0.824
Beneficiary younger than Retiree	5	0.888	0.886	0.883	0.880	0.877	0.874	0.870	0.867	0.863	0.860	0.857	0.853	0.850	0.847	0.843	0.840	0.837	0.834	0.831
	4	0.889	0.887	0.885	0.882	0.879	0.876	0.872	0.869	0.866	0.862	0.859	0.856	0.852	0.849	0.846	0.843	0.840	0.837	0.834
	3	0.891	0.889	0.886	0.884	0.881	0.878	0.875	0.871	0.868	0.865	0.861	0.858	0.855	0.852	0.849	0.846	0.844	0.841	0.838
	2	0.892	0.890	0.888	0.886	0.883	0.880	0.877	0.873	0.870	0.867	0.864	0.861	0.858	0.855	0.852	0.850	0.847	0.844	0.842
	1	0.894	0.892	0.890	0.887	0.885	0.882	0.879	0.876	0.873	0.870	0.867	0.864	0.861	0.858	0.856	0.853	0.850	0.848	0.846
Beneficiary same age as Retiree	0	0.896	0.894	0.892	0.889	0.887	0.884	0.881	0.878	0.875	0.872	0.869	0.866	0.864	0.861	0.859	0.856	0.854	0.852	0.849

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

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	0.897	0.895	0.893	0.891	0.889	0.886	0.883	0.880	0.877	0.875	0.872	0.869	0.867	0.864	0.862	0.860	0.858	0.855	0.853	0.851
	-2	0.899	0.897	0.895	0.893	0.891	0.888	0.885	0.883	0.880	0.877	0.875	0.872	0.870	0.868	0.865	0.863	0.861	0.859	0.857	0.855
	-3	0.901	0.899	0.897	0.895	0.893	0.891	0.888	0.885	0.882	0.880	0.878	0.875	0.873	0.871	0.869	0.867	0.865	0.863	0.861	0.859
	-4	0.902	0.901	0.899	0.897	0.895	0.893	0.890	0.888	0.885	0.883	0.880	0.878	0.876	0.874	0.872	0.870	0.868	0.867	0.865	0.864
	-5	0.904	0.903	0.901	0.899	0.897	0.895	0.893	0.890	0.888	0.885	0.883	0.881	0.879	0.877	0.875	0.874	0.872	0.871	0.869	0.868
	-6	0.906	0.905	0.903	0.902	0.900	0.897	0.895	0.893	0.890	0.888	0.886	0.884	0.882	0.881	0.879	0.877	0.876	0.875	0.873	0.872
	-7	0.908	0.907	0.905	0.904	0.902	0.900	0.897	0.895	0.893	0.891	0.889	0.887	0.885	0.884	0.882	0.881	0.880	0.878	0.877	0.876
	-8	0.910	0.909	0.907	0.906	0.904	0.902	0.900	0.898	0.896	0.894	0.892	0.890	0.889	0.887	0.886	0.885	0.883	0.882	0.881	0.880
	-9	0.912	0.911	0.909	0.908	0.906	0.905	0.902	0.900	0.899	0.897	0.895	0.893	0.892	0.891	0.889	0.888	0.887	0.886	0.885	0.885
	-10	0.914	0.913	0.912	0.910	0.909	0.907	0.905	0.903	0.901	0.900	0.898	0.896	0.895	0.894	0.893	0.892	0.891	0.890	0.889	0.889
	-11	0.916	0.915	0.914	0.912	0.911	0.909	0.908	0.906	0.904	0.902	0.901	0.900	0.898	0.897	0.896	0.895	0.895	0.894	0.893	0.893
	-12	0.918	0.917	0.916	0.915	0.913	0.912	0.910	0.908	0.906	0.904	0.903	0.902	0.901	0.900	0.899	0.899	0.898	0.898	0.897	0.897
	-13	0.920	0.919	0.918	0.917	0.916	0.914	0.913	0.911	0.910	0.908	0.907	0.906	0.905	0.904	0.903	0.903	0.902	0.902	0.901	0.901
	-14	0.922	0.921	0.920	0.919	0.918	0.917	0.915	0.914	0.912	0.911	0.910	0.909	0.908	0.907	0.907	0.906	0.906	0.905	0.905	0.905
	-15	0.924	0.923	0.922	0.922	0.921	0.919	0.918	0.916	0.915	0.914	0.913	0.912	0.911	0.911	0.910	0.910	0.909	0.909	0.909	0.909
-16	0.926	0.925	0.925	0.924	0.923	0.922	0.920	0.919	0.918	0.917	0.916	0.915	0.914	0.914	0.913	0.913	0.913	0.913	0.913	0.913	
-17	0.928	0.927	0.927	0.926	0.925	0.924	0.923	0.922	0.921	0.920	0.919	0.918	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.917	
-18	0.930	0.929	0.929	0.928	0.928	0.927	0.925	0.924	0.923	0.922	0.922	0.921	0.921	0.920	0.920	0.920	0.920	0.920	0.921	0.921	
-19	0.932	0.932	0.931	0.931	0.930	0.929	0.928	0.927	0.926	0.925	0.925	0.924	0.924	0.923	0.923	0.923	0.924	0.924	0.924	0.925	
-20	0.934	0.934	0.933	0.933	0.932	0.932	0.930	0.930	0.929	0.928	0.928	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.928	0.928	
-21	0.936	0.936	0.936	0.935	0.935	0.934	0.933	0.932	0.931	0.931	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.931	0.931	0.932	
-22	0.938	0.938	0.938	0.937	0.937	0.936	0.935	0.935	0.934	0.934	0.933	0.933	0.933	0.933	0.933	0.933	0.934	0.934	0.935	0.935	
-23	0.940	0.940	0.940	0.940	0.939	0.939	0.938	0.937	0.937	0.936	0.936	0.936	0.936	0.936	0.936	0.936	0.937	0.937	0.938	0.939	
-24	0.942	0.942	0.942	0.942	0.942	0.941	0.940	0.940	0.939	0.939	0.939	0.939	0.939	0.939	0.939	0.939	0.940	0.940	0.941	0.942	
-25	0.944	0.944	0.944	0.944	0.944	0.943	0.943	0.942	0.942	0.942	0.941	0.941	0.941	0.942	0.942	0.942	0.943	0.943	0.944	0.945	
-26	0.946	0.946	0.946	0.946	0.946	0.946	0.945	0.945	0.944	0.944	0.944	0.944	0.944	0.944	0.945	0.945	0.946	0.946	0.947	0.948	
-27	0.948	0.948	0.948	0.948	0.948	0.948	0.948	0.947	0.947	0.947	0.947	0.947	0.947	0.948	0.948	0.948	0.949	0.949	0.950	0.951	
-28	0.950	0.950	0.950	0.951	0.951	0.950	0.950	0.950	0.949	0.949	0.949	0.950	0.950	0.950	0.950	0.951	0.951	0.952	0.953	0.953	
-29	0.952	0.952	0.952	0.953	0.953	0.953	0.952	0.952	0.952	0.952	0.952	0.952	0.952	0.952	0.953	0.953	0.954	0.954	0.955	0.956	
-30	0.954	0.954	0.954	0.955	0.955	0.955	0.954	0.954	0.954	0.954	0.954	0.954	0.955	0.955	0.955	0.956	0.956	0.957	0.957	0.958	
-31	0.955	0.956	0.956	0.957	0.957	0.957	0.957	0.956	0.956	0.956	0.956	0.957	0.957	0.957	0.958	0.958	0.959	0.959	0.960	0.960	
-32	0.957	0.958	0.958	0.959	0.959	0.959	0.959	0.959	0.959	0.959	0.959	0.959	0.959	0.960	0.960	0.960	0.961	0.961	0.962	0.962	
-33	0.959	0.960	0.960	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.962	0.962	0.963	0.963	0.963	0.964	0.964	
-34	0.961	0.962	0.962	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.964	0.964	0.964	0.965	0.965	0.965	0.966	0.966	
-35	0.963	0.963	0.964	0.964	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.966	0.966	0.966	0.967	0.967	0.967	0.968	
Beneficiary older than Retiree	-36	0.964	0.965	0.966	0.966	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.968	0.968	0.968	0.969	0.969	0.969	0.969	
	-37	0.966	0.967	0.967	0.968	0.968	0.969	0.969	0.968	0.969	0.969	0.969	0.969	0.969	0.969	0.970	0.970	0.970	0.970	0.970	
	-38	0.968	0.968	0.969	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.971	0.971	0.971	0.971	0.971	0.971	0.972	0.972	
	-39	0.969	0.970	0.971	0.971	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	0.973	
	-40	0.971	0.972	0.972	0.973	0.973	0.974	0.973	0.973	0.973	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	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	0.972	0.973	0.974	0.974	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	
	-42	0.974	0.974	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	0.976	0.976	0.976	0.975
	-43	0.975	0.976	0.977	0.977	0.978	0.978	0.978	0.978	0.978	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.976	0.976
	-44	0.976	0.977	0.978	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	0.978	0.977	0.977	0.977
	-45	0.977	0.978	0.979	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.979	0.979	0.979	0.979	0.979	0.978	0.978	0.978	0.978
	-46	0.979	0.979	0.980	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.980	0.980	0.979	0.979	0.979	0.978	0.978
	-47	0.980	0.981	0.981	0.982	0.982	0.982	0.982	0.982	0.982	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.980	0.979	0.979	0.979
	-48	0.981	0.982	0.982	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	0.980	0.980	0.979	0.979
	-49	0.982	0.983	0.983	0.984	0.984	0.984	0.984	0.983	0.983	0.983	0.982	0.982	0.982	0.981	0.981	0.981	0.981	0.980	0.980	0.979
	-50	0.983	0.983	0.984	0.984	0.985	0.985	0.984	0.984	0.984	0.984	0.983	0.983	0.982	0.982	0.981	0.981	0.981	0.981	0.980	0.980
	-51	0.984	0.984	0.985	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	0.981	0.980	0.980
	-52	0.984	0.985	0.985	0.986	0.986	0.986	0.986	0.986	0.985	0.985	0.985	0.984	0.984	0.984	0.983	0.983	0.982	0.982	0.981	0.981
	-53	0.985	0.986	0.986	0.986	0.987	0.987	0.987	0.986	0.986	0.986	0.985	0.985	0.984	0.984	0.984	0.983	0.983	0.982	0.982	
	-54	0.986	0.986	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	0.983	0.982	0.982	
	-55	0.986	0.987	0.987	0.988	0.988	0.988	0.987	0.987	0.986	0.986	0.986	0.985	0.985	0.984	0.984	0.983				
	-56	0.987	0.987	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.985	0.984	0.984					
	-57	0.988	0.988	0.988	0.988	0.989	0.988	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.985						
	-58	0.988	0.988	0.989	0.989	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.985							
	-59	0.988	0.989	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.987	0.987	0.986								
	-60	0.989	0.989	0.989	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.987									
-61	0.989	0.989	0.990	0.990	0.990	0.990	0.989	0.989	0.988	0.988											
-62	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.988												
-63	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989													
-64	0.990	0.990	0.990	0.990	0.990	0.990															
-65	0.990	0.990	0.991	0.991	0.991	0.990															
-66	0.990	0.991	0.991	0.991	0.991																
-67	0.991	0.991	0.991	0.991																	
-68	0.991	0.991	0.991																		
-69	0.991	0.991																			
-70	0.991																				
-71																					
-72																					
-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, 2014 - Revised May 2015 for COLA**

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

	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, 2014 - Revised May 2015 for COLA**

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary younger than Retiree	70											
	69										0.644	
	68									0.655	0.645	
	67								0.666	0.656	0.645	
	66							0.676	0.666	0.656	0.645	
	65						0.686	0.677	0.667	0.656	0.646	
	64					0.705	0.696	0.687	0.677	0.667	0.657	0.646
	63				0.714	0.706	0.697	0.687	0.678	0.668	0.657	0.646
	62			0.723	0.715	0.706	0.697	0.688	0.678	0.668	0.657	0.647
	61		0.731	0.723	0.715	0.706	0.697	0.688	0.678	0.668	0.658	0.648
	60	0.739	0.732	0.724	0.715	0.707	0.698	0.688	0.679	0.669	0.659	0.648
	59	0.740	0.732	0.724	0.716	0.707	0.698	0.689	0.679	0.669	0.659	0.649
	58	0.740	0.732	0.724	0.716	0.707	0.698	0.689	0.680	0.670	0.660	0.649
	57	0.740	0.733	0.725	0.716	0.708	0.699	0.690	0.680	0.670	0.660	0.650
	56	0.741	0.733	0.725	0.717	0.708	0.699	0.690	0.681	0.671	0.661	0.650
	55	0.741	0.733	0.725	0.717	0.709	0.700	0.691	0.681	0.671	0.661	0.651
	54	0.741	0.734	0.726	0.718	0.709	0.700	0.691	0.682	0.672	0.662	0.651
	53	0.742	0.734	0.726	0.718	0.710	0.701	0.692	0.682	0.673	0.662	0.652
	52	0.742	0.735	0.727	0.719	0.710	0.701	0.692	0.683	0.673	0.663	0.653
	51	0.743	0.735	0.727	0.719	0.711	0.702	0.693	0.684	0.674	0.664	0.654
	50	0.743	0.736	0.728	0.720	0.711	0.703	0.694	0.684	0.675	0.665	0.654
	49	0.744	0.736	0.728	0.720	0.712	0.703	0.694	0.685	0.675	0.665	0.655
	48	0.744	0.737	0.729	0.721	0.713	0.704	0.695	0.686	0.676	0.666	0.656
	47	0.745	0.737	0.730	0.722	0.713	0.705	0.696	0.687	0.677	0.667	0.657
	46	0.745	0.738	0.730	0.722	0.714	0.705	0.697	0.687	0.678	0.668	0.658
	45	0.746	0.739	0.731	0.723	0.715	0.706	0.697	0.688	0.679	0.669	0.659
	44	0.747	0.739	0.732	0.724	0.716	0.707	0.698	0.689	0.680	0.670	0.660
	43	0.747	0.740	0.732	0.725	0.717	0.708	0.699	0.690	0.681	0.671	0.662
	42	0.748	0.741	0.733	0.726	0.717	0.709	0.700	0.691	0.682	0.673	0.663
	41	0.749	0.742	0.734	0.726	0.718	0.710	0.702	0.693	0.683	0.674	0.664
	40	0.750	0.743	0.735	0.727	0.719	0.711	0.703	0.694	0.685	0.675	0.666
	39	0.751	0.743	0.736	0.728	0.721	0.712	0.704	0.695	0.686	0.677	0.667
	38	0.752	0.744	0.737	0.730	0.722	0.714	0.705	0.696	0.687	0.678	0.669
	37	0.753	0.746	0.738	0.731	0.723	0.715	0.707	0.698	0.689	0.680	0.670
	36	0.754	0.747	0.739	0.732	0.724	0.716	0.708	0.699	0.691	0.681	0.672
Beneficiary younger than Retiree	35	0.755	0.748	0.741	0.733	0.726	0.718	0.709	0.701	0.692	0.683	0.674
	34	0.756	0.749	0.742	0.735	0.727	0.719	0.711	0.703	0.694	0.685	0.676
	33	0.757	0.750	0.743	0.736	0.729	0.721	0.713	0.704	0.696	0.687	0.678
	32	0.758	0.752	0.745	0.738	0.730	0.722	0.715	0.706	0.698	0.689	0.680
	31											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

Beneficiary Age Difference	Attained Age at Retirement											
	60	61	62	63	64	65	66	67	68	69	70	
30	0.760	0.753	0.746	0.739	0.732	0.724	0.716	0.708	0.700	0.691	0.682	
29	0.761	0.755	0.748	0.741	0.734	0.726	0.718	0.710	0.702	0.694	0.685	
28	0.763	0.756	0.750	0.743	0.736	0.728	0.720	0.713	0.704	0.696	0.687	
27	0.764	0.758	0.751	0.745	0.737	0.730	0.723	0.715	0.707	0.699	0.690	
26	0.766	0.760	0.753	0.746	0.740	0.732	0.725	0.717	0.709	0.701	0.693	
25	0.768	0.761	0.755	0.749	0.742	0.735	0.727	0.720	0.712	0.704	0.696	
24	0.770	0.763	0.757	0.751	0.744	0.737	0.730	0.723	0.715	0.707	0.699	
23	0.771	0.765	0.759	0.753	0.746	0.740	0.733	0.725	0.718	0.710	0.702	
22	0.773	0.768	0.762	0.755	0.749	0.742	0.735	0.728	0.721	0.714	0.706	
21	0.776	0.770	0.764	0.758	0.752	0.745	0.738	0.731	0.724	0.717	0.710	
20	0.778	0.772	0.766	0.761	0.754	0.748	0.741	0.735	0.728	0.721	0.713	
19	0.780	0.775	0.769	0.763	0.757	0.751	0.745	0.738	0.731	0.724	0.717	
18	0.783	0.777	0.772	0.766	0.760	0.754	0.748	0.742	0.735	0.728	0.721	
17	0.785	0.780	0.775	0.769	0.763	0.758	0.752	0.745	0.739	0.732	0.726	
16	0.788	0.783	0.778	0.772	0.767	0.761	0.755	0.749	0.743	0.737	0.730	
15	0.791	0.786	0.781	0.776	0.770	0.765	0.759	0.753	0.747	0.741	0.735	
14	0.794	0.789	0.784	0.779	0.774	0.768	0.763	0.757	0.751	0.745	0.739	
13	0.797	0.792	0.787	0.782	0.777	0.772	0.767	0.761	0.756	0.750	0.744	
12	0.800	0.795	0.791	0.786	0.781	0.776	0.771	0.766	0.761	0.755	0.749	
11	0.803	0.799	0.794	0.790	0.785	0.780	0.776	0.770	0.765	0.760	0.755	
10	0.806	0.802	0.798	0.794	0.789	0.785	0.780	0.775	0.770	0.765	0.760	
9	0.810	0.806	0.802	0.798	0.793	0.789	0.785	0.780	0.775	0.771	0.766	
8	0.813	0.810	0.806	0.802	0.798	0.794	0.789	0.785	0.780	0.776	0.771	
7	0.817	0.813	0.810	0.806	0.802	0.798	0.794	0.790	0.786	0.782	0.777	
6	0.821	0.817	0.814	0.810	0.807	0.803	0.799	0.795	0.791	0.787	0.783	
Beneficiary younger than Retiree	5	0.825	0.821	0.818	0.815	0.811	0.808	0.804	0.801	0.797	0.793	0.789
	4	0.828	0.825	0.822	0.819	0.816	0.813	0.809	0.806	0.802	0.799	0.795
	3	0.832	0.830	0.827	0.824	0.821	0.818	0.815	0.811	0.808	0.805	0.801
	2	0.837	0.834	0.831	0.829	0.826	0.823	0.820	0.817	0.814	0.811	0.808
	1	0.841	0.838	0.836	0.833	0.831	0.828	0.825	0.823	0.820	0.817	0.814
Beneficiary same age as Retiree	0	0.845	0.843	0.840	0.838	0.836	0.833	0.831	0.828	0.826	0.823	0.821

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

Beneficiary Age Difference	Attained Age at Retirement											
	60	61	62	63	64	65	66	67	68	69	70	
Beneficiary older than Retiree	-1	0.849	0.847	0.845	0.843	0.841	0.838	0.836	0.834	0.832	0.829	0.827
	-2	0.853	0.852	0.850	0.848	0.846	0.844	0.842	0.840	0.838	0.836	0.834
	-3	0.858	0.856	0.854	0.853	0.851	0.849	0.847	0.845	0.844	0.842	0.840
	-4	0.862	0.861	0.859	0.857	0.856	0.854	0.853	0.851	0.850	0.848	0.846
	-5	0.866	0.865	0.864	0.862	0.861	0.860	0.858	0.857	0.856	0.854	0.853
	-6	0.871	0.870	0.868	0.867	0.866	0.865	0.864	0.863	0.861	0.860	0.859
	-7	0.875	0.874	0.873	0.872	0.871	0.870	0.869	0.868	0.867	0.866	0.865
	-8	0.880	0.879	0.878	0.877	0.876	0.876	0.875	0.874	0.873	0.872	0.872
	-9	0.884	0.883	0.883	0.882	0.881	0.881	0.880	0.880	0.879	0.878	0.878
	-10	0.888	0.888	0.887	0.887	0.886	0.886	0.885	0.885	0.885	0.884	0.884
	-11	0.893	0.892	0.892	0.892	0.891	0.891	0.891	0.890	0.890	0.890	0.889
	-12	0.897	0.897	0.896	0.896	0.896	0.896	0.896	0.896	0.895	0.895	0.895
	-13	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.900
	-14	0.905	0.905	0.905	0.906	0.906	0.906	0.906	0.906	0.906	0.906	0.906
	-15	0.909	0.910	0.910	0.910	0.910	0.910	0.910	0.911	0.911	0.911	0.911
-16	0.913	0.914	0.914	0.914	0.915	0.915	0.915	0.915	0.915	0.916	0.916	
-17	0.917	0.918	0.918	0.919	0.919	0.919	0.920	0.920	0.920	0.920	0.920	
-18	0.921	0.922	0.922	0.923	0.923	0.924	0.924	0.924	0.924	0.924	0.924	
-19	0.925	0.926	0.926	0.927	0.927	0.928	0.928	0.928	0.928	0.928	0.928	
-20	0.929	0.929	0.930	0.931	0.931	0.931	0.932	0.932	0.932	0.932	0.932	
-21	0.932	0.933	0.934	0.934	0.935	0.935	0.936	0.936	0.936	0.936	0.936	
-22	0.936	0.937	0.937	0.938	0.938	0.939	0.939	0.939	0.939	0.939	0.939	
-23	0.939	0.940	0.941	0.941	0.942	0.942	0.942	0.942	0.942	0.942	0.942	
-24	0.942	0.943	0.944	0.944	0.945	0.945	0.945	0.945	0.945	0.945	0.945	
-25	0.945	0.946	0.947	0.947	0.948	0.948	0.948	0.948	0.948	0.948	0.947	
-26	0.948	0.949	0.950	0.950	0.950	0.951	0.951	0.951	0.951	0.950	0.950	
-27	0.951	0.952	0.952	0.953	0.953	0.953	0.953	0.953	0.953	0.952	0.952	
-28	0.954	0.954	0.955	0.955	0.955	0.956	0.956	0.955	0.955	0.954	0.954	
-29	0.956	0.957	0.957	0.957	0.958	0.958	0.958	0.957	0.957	0.956	0.955	
-30	0.959	0.959	0.959	0.960	0.960	0.960	0.959	0.959	0.958	0.958	0.957	
-31	0.961	0.961	0.961	0.961	0.962	0.961	0.961	0.961	0.960	0.959	0.958	
-32	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.962	0.961	0.961	0.960	
-33	0.964	0.965	0.965	0.965	0.965	0.964	0.964	0.963	0.963	0.962	0.961	
-34	0.966	0.966	0.966	0.966	0.966	0.966	0.965	0.965	0.964	0.963	0.962	
-35	0.968	0.968	0.968	0.968	0.967	0.967	0.967	0.966	0.965	0.964	0.963	
Beneficiary older than Retiree	-36	0.969	0.969	0.969	0.969	0.969	0.968	0.968	0.967	0.966	0.965	0.964
	-37	0.970	0.970	0.970	0.970	0.970	0.969	0.969	0.968	0.967	0.966	0.964
	-38	0.971	0.971	0.971	0.971	0.971	0.970	0.969	0.969	0.967	0.966	0.965
	-39	0.973	0.972	0.972	0.972	0.971	0.971	0.970	0.969	0.968	0.967	0.966
	-40	0.974	0.973	0.973	0.973	0.972	0.972	0.971	0.970	0.969	0.967	0.966



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary	-41	0.974	0.974	0.974	0.973	0.973	0.972	0.971	0.970	0.969	0.968	
older	-42	0.975	0.975	0.975	0.974	0.973	0.973	0.972	0.971	0.970		
than	-43	0.976	0.976	0.975	0.975	0.974	0.973	0.972	0.971			
Retiree	-44	0.977	0.976	0.976	0.975	0.974	0.974	0.973				
	-45	0.977	0.977	0.976	0.975	0.975	0.974					
	-46	0.978	0.977	0.977	0.976	0.975						
	-47	0.978	0.977	0.977	0.976							
	-48	0.978	0.978	0.977								
	-49	0.979	0.978									
	-50	0.979										
	-51											
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	-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, 2014 - Revised May 2015 for COLA

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
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, 2014 - Revised May 2015 for COLA**

**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	35.36
2	501.56	32	34.36
3	335.41	33	33.42
4	252.34	34	32.53
5	202.50	35	31.70
6	169.27	36	30.91
7	145.54	37	30.16
8	127.74	38	29.46
9	113.90	39	28.79
10	102.82	40	28.15
11	93.76	41	27.55
12	86.21	42	26.97
13	79.83	43	26.42
14	74.35	44	25.90
15	69.61	45	25.40
16	65.46	46	24.92
17	61.80	47	24.46
18	58.54	48	24.02
19	55.63	49	23.60
20	53.01	50	23.20
21	50.64	51	22.81
22	48.48	52	22.44
23	46.52	53	22.08
24	44.71	54	21.73
25	43.06	55	21.40
26	41.53	56	21.08
27	40.11	57	20.77
28	38.79	58	20.47
29	37.57	59	20.19
30	36.43	60	19.91

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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 - Member's Portion Plus 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		Factor		Factor		Factor		Factor		Factor
60	39.82	90	28.93	120	23.58	150	20.44	180	18.41	210	17.01
61	39.28	91	28.69	121	23.45	151	20.36	181	18.36	211	16.97
62	38.76	92	28.46	122	23.32	152	20.28	182	18.30	212	16.93
63	38.25	93	28.23	123	23.19	153	20.20	183	18.25	213	16.89
64	37.76	94	28.01	124	23.07	154	20.12	184	18.19	214	16.85
65	37.29	95	27.80	125	22.95	155	20.05	185	18.14	215	16.82
66	36.83	96	27.58	126	22.83	156	19.97	186	18.09	216	16.78
67	36.39	97	27.38	127	22.71	157	19.89	187	18.04	217	16.74
68	35.96	98	27.17	128	22.59	158	19.82	188	17.99	218	16.71
69	35.54	99	26.97	129	22.48	159	19.75	189	17.94	219	16.67
70	35.13	100	26.78	130	22.36	160	19.67	190	17.89	220	16.64
71	34.74	101	26.59	131	22.25	161	19.60	191	17.84	221	16.60
72	34.35	102	26.40	132	22.14	162	19.53	192	17.79	222	16.57
73	33.98	103	26.22	133	22.04	163	19.46	193	17.74	223	16.53
74	33.62	104	26.04	134	21.93	164	19.39	194	17.70	224	16.50
75	33.27	105	25.86	135	21.83	165	19.33	195	17.65	225	16.46
76	32.92	106	25.69	136	21.73	166	19.26	196	17.60	226	16.43
77	32.59	107	25.52	137	21.62	167	19.19	197	17.56	227	16.40
78	32.26	108	25.35	138	21.53	168	19.13	198	17.51	228	16.36
79	31.94	109	25.19	139	21.43	169	19.07	199	17.47	229	16.33
80	31.64	110	25.03	140	21.33	170	19.00	200	17.42	230	16.30
81	31.33	111	24.87	141	21.24	171	18.94	201	17.38	231	16.27
82	31.04	112	24.72	142	21.14	172	18.88	202	17.34	232	16.24
83	30.75	113	24.57	143	21.05	173	18.82	203	17.29	233	16.21
84	30.47	114	24.42	144	20.96	174	18.76	204	17.25	234	16.18
85	30.20	115	24.27	145	20.87	175	18.70	205	17.21	235	16.14
86	29.93	116	24.13	146	20.78	176	18.64	206	17.17	236	16.11
87	29.67	117	23.99	147	20.70	177	18.58	207	17.13	237	16.08
88	29.42	118	23.85	148	20.61	178	18.52	208	17.09	238	16.06
89	29.17	119	23.71	149	20.53	179	18.47	209	17.05	239	16.03
										240	16.00

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	1.33	1.34	1.35	1.35	1.36	1.37	1.38	1.39	1.40	1.41	1.42	1.43
21	1.44	1.45	1.46	1.46	1.47	1.48	1.49	1.50	1.51	1.52	1.53	1.54
22	1.55	1.56	1.58	1.59	1.60	1.61	1.62	1.63	1.64	1.65	1.66	1.67
23	1.68	1.69	1.71	1.72	1.73	1.74	1.75	1.76	1.78	1.79	1.80	1.81
24	1.82	1.84	1.85	1.86	1.87	1.89	1.90	1.91	1.92	1.94	1.95	1.96
25	1.98	1.99	2.00	2.02	2.03	2.04	2.06	2.07	2.08	2.10	2.11	2.13
26	2.14	2.16	2.17	2.19	2.20	2.22	2.23	2.25	2.26	2.28	2.29	2.31
27	2.32	2.34	2.36	2.37	2.39	2.40	2.42	2.44	2.45	2.47	2.49	2.50
28	2.52	2.54	2.56	2.57	2.59	2.61	2.63	2.65	2.66	2.68	2.70	2.72
29	2.74	2.76	2.78	2.80	2.82	2.83	2.85	2.87	2.89	2.91	2.93	2.96
30	2.98	3.00	3.02	3.04	3.06	3.08	3.10	3.12	3.15	3.17	3.19	3.21
31	3.24	3.26	3.28	3.31	3.33	3.35	3.38	3.40	3.42	3.45	3.47	3.50
32	3.52	3.55	3.57	3.60	3.62	3.65	3.68	3.70	3.73	3.76	3.78	3.81
33	3.84	3.87	3.89	3.92	3.95	3.98	4.01	4.04	4.07	4.09	4.12	4.15
34	4.19	4.22	4.25	4.28	4.31	4.34	4.37	4.40	4.44	4.47	4.50	4.54
35	4.57	4.60	4.64	4.67	4.71	4.74	4.78	4.81	4.85	4.88	4.92	4.96
36	4.99	5.03	5.07	5.11	5.15	5.18	5.22	5.26	5.30	5.34	5.38	5.42
37	5.47	5.51	5.55	5.59	5.63	5.68	5.72	5.76	5.81	5.85	5.90	5.94
38	5.99	6.04	6.08	6.13	6.18	6.23	6.28	6.32	6.37	6.42	6.47	6.53
39	6.58	6.63	6.68	6.73	6.79	6.84	6.90	6.95	7.01	7.06	7.12	7.18

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	7.23	7.29	7.35	7.41	7.47	7.53	7.59	7.66	7.72	7.78	7.84	7.91
41	7.97	8.04	8.11	8.17	8.24	8.31	8.38	8.45	8.52	8.59	8.66	8.74
42	8.81	8.89	8.96	9.04	9.11	9.19	9.27	9.35	9.43	9.51	9.59	9.68
43	9.76	9.85	9.93	10.02	10.11	10.19	10.28	10.38	10.47	10.56	10.65	10.75
44	10.85	10.94	11.04	11.14	11.24	11.34	11.45	11.55	11.66	11.76	11.87	11.98
45	12.09	12.21	12.32	12.43	12.55	12.67	12.79	12.91	13.03	13.16	13.28	13.41
46	13.54	13.67	13.80	13.94	14.07	14.21	14.35	14.49	14.64	14.78	14.93	15.08
47	15.23	15.38	15.54	15.70	15.86	16.02	16.18	16.35	16.52	16.69	16.87	17.04
48	17.22	17.41	17.59	17.78	17.97	18.16	18.36	18.56	18.76	18.97	19.18	19.39
49	19.61	19.83	20.05	20.28	20.51	20.74	20.98	21.22	21.47	21.72	21.97	22.23
50	22.50	22.76	23.04	23.32	23.60	23.89	24.18	24.48	24.78	25.09	25.41	25.73
51	26.06	26.39	26.74	27.08	27.44	27.80	28.17	28.55	28.93	29.32	29.72	30.13
52	30.55	30.98	31.42	31.86	32.32	32.78	33.26	33.75	34.25	34.76	35.28	35.82
53	36.37	36.93	37.51	38.10	38.71	39.33	39.97	40.62	41.30	41.99	42.70	43.43
54	44.18	44.95	45.74	46.56	47.40	48.27	49.17	50.09	51.04	52.02	53.04	54.09
55	55.17	56.29	57.45	58.65	59.89	61.18	62.52	63.91	65.36	66.86	68.42	70.04
56	71.73	73.50	75.34	77.27	79.28	81.39	83.60	85.92	88.35	90.91	93.60	96.44
57	99.44	102.61	105.97	109.54	113.32	117.36	121.66	126.26	131.19	136.48	142.18	148.34
58	155.02	162.27	170.19	178.86	188.40	198.95	210.67	223.77	238.51	255.21	274.31	296.34
59	322.05	352.43	388.90	433.47	489.18	560.82	656.34	790.08	990.69	1325.05	1993.78	4000.00

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	191.60	191.47	191.35	191.22	191.10	190.97	190.85	190.72	190.59	190.47	190.34	190.22
46	190.09	189.96	189.83	189.70	189.56	189.43	189.30	189.17	189.04	188.91	188.77	188.64
47	188.51	188.37	188.23	188.09	187.95	187.81	187.68	187.54	187.40	187.26	187.12	186.98
48	186.84	186.69	186.55	186.40	186.26	186.11	185.97	185.82	185.67	185.53	185.38	185.24
49	185.09	184.94	184.78	184.63	184.47	184.32	184.17	184.01	183.86	183.70	183.55	183.39
50	183.24	183.08	182.92	182.76	182.59	182.43	182.27	182.11	181.95	181.79	181.62	181.46
51	181.30	181.13	180.96	180.79	180.62	180.45	180.29	180.12	179.95	179.78	179.61	179.44
52	179.27	179.09	178.92	178.74	178.56	178.38	178.21	178.03	177.85	177.67	177.50	177.32
53	177.14	176.95	176.77	176.58	176.40	176.21	176.03	175.84	175.65	175.47	175.28	175.10
54	174.91	174.72	174.52	174.33	174.13	173.94	173.75	173.55	173.36	173.16	172.97	172.77
55	172.58	172.38	172.17	171.97	171.77	171.56	171.36	171.16	170.95	170.75	170.55	170.34
56	170.14	169.93	169.72	169.51	169.30	169.09	168.88	168.67	168.46	168.25	168.04	167.83
57	167.62	167.40	167.18	166.97	166.75	166.53	166.31	166.09	165.87	165.66	165.44	165.22
58	165.00	164.77	164.55	164.32	164.10	163.87	163.65	163.42	163.19	162.97	162.74	162.52
59	162.29	162.06	161.82	161.59	161.35	161.12	160.88	160.65	160.41	160.18	159.94	159.71
60	159.47	159.23	158.99	158.74	158.50	158.26	158.02	157.77	157.53	157.29	157.05	156.80
61	156.56	156.31	156.06	155.81	155.55	155.30	155.05	154.80	154.55	154.30	154.04	153.79
62	153.54	153.28	153.02	152.76	152.50	152.24	151.99	151.73	151.47	151.21	150.95	150.69
63	150.43	150.16	149.90	149.63	149.37	149.10	148.84	148.57	148.30	148.04	147.77	147.51
64	147.24	146.97	146.70	146.43	146.15	145.88	145.61	145.34	145.07	144.80	144.52	144.25
65	143.98	143.70	143.42	143.15	142.87	142.59	142.31	142.03	141.75	141.48	141.20	140.92
66	140.64	140.36	140.07	139.79	139.50	139.22	138.94	138.65	138.37	138.08	137.80	137.51
67	137.23	136.94	136.65	136.36	136.07	135.78	135.50	135.21	134.92	134.63	134.34	134.05
68	133.76	133.47	133.17	132.88	132.58	132.29	131.99	131.70	131.40	131.11	130.81	130.52
69	130.22	129.92	129.62	129.32	129.01	128.71	128.41	128.11	127.81	127.51	127.20	126.90
70	126.60	126.29	125.98	125.67	125.36	125.05	124.75	124.44	124.13	123.82	123.51	123.20
71	122.89	122.58	122.26	121.95	121.63	121.32	121.00	120.69	120.37	120.06	119.74	119.43
72	119.11	118.79	118.47	118.15	117.83	117.51	117.19	116.86	116.54	116.22	115.90	115.58
73	115.26	114.93	114.61	114.28	113.95	113.63	113.30	112.97	112.65	112.32	111.99	111.67
74	111.34	111.01	110.68	110.35	110.01	109.68	109.35	109.02	108.69	108.36	108.02	107.69

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	107.36	107.02	106.69	106.35	106.01	105.68	105.34	105.00	104.67	104.33	103.99	103.66
76	103.32	102.98	102.64	102.30	101.96	101.62	101.29	100.95	100.61	100.27	99.93	99.59
77	99.25	98.91	98.57	98.23	97.89	97.55	97.21	96.86	96.52	96.18	95.84	95.50
78	95.16	94.82	94.48	94.14	93.80	93.46	93.12	92.77	92.43	92.09	91.75	91.41
79	91.07	90.73	90.39	90.05	89.71	89.37	89.03	88.69	88.35	88.01	87.67	87.33
80	86.99	86.65	86.32	85.98	85.64	85.30	84.97	84.63	84.29	83.95	83.62	83.28
81	82.94	82.60	82.27	81.93	81.60	81.26	80.93	80.59	80.25	79.92	79.58	79.25
82	78.91	78.58	78.25	77.92	77.59	77.26	76.93	76.60	76.27	75.94	75.61	75.28
83	74.95	74.63	74.30	73.98	73.66	73.33	73.01	72.69	72.36	72.04	71.72	71.39
84	71.07	70.75	70.43	70.12	69.80	69.48	69.16	68.84	68.52	68.21	67.89	67.57
85	67.25	66.94	66.63	66.33	66.02	65.71	65.40	65.09	64.78	64.48	64.17	63.86
86	63.55	63.25	62.96	62.66	62.36	62.06	61.77	61.47	61.17	60.87	60.58	60.28
87	59.98	59.69	59.41	59.12	58.83	58.55	58.26	57.97	57.69	57.40	57.11	56.83
88	56.54	56.27	56.00	55.73	55.46	55.19	54.92	54.64	54.37	54.10	53.83	53.56
89	53.29	53.04	52.79	52.54	52.28	52.03	51.78	51.53	51.28	51.03	50.77	50.52
90	50.27	50.03	49.80	49.56	49.32	49.09	48.85	48.61	48.38	48.14	47.90	47.67
91	47.43	47.21	47.00	46.78	46.57	46.35	46.14	45.92	45.70	45.49	45.27	45.06
92	44.84	44.64	44.44	44.24	44.03	43.83	43.63	43.43	43.23	43.03	42.82	42.62
93	42.42	42.24	42.06	41.87	41.69	41.51	41.33	41.14	40.96	40.78	40.60	40.41
94	40.23	40.06	39.89	39.72	39.55	39.38	39.21	39.04	38.87	38.70	38.53	38.36
95	38.19	38.03	37.87	37.72	37.56	37.40	37.24	37.08	36.92	36.77	36.61	36.45
96	36.29	36.15	36.01	35.88	35.74	35.60	35.46	35.32	35.18	35.05	34.91	34.77
97	34.63	34.51	34.39	34.27	34.15	34.03	33.91	33.78	33.66	33.54	33.42	33.30
98	33.18	33.07	32.97	32.86	32.75	32.64	32.54	32.43	32.32	32.21	32.11	32.00
99	31.89	31.80	31.70	31.61	31.51	31.42	31.32	31.23	31.13	31.04	30.94	30.85
100	30.75											



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	156.68	156.52	156.37	156.21	156.05	155.90	155.74	155.58	155.43	155.27	155.11	154.96
46	154.80	154.64	154.49	154.33	154.17	154.01	153.86	153.70	153.54	153.38	153.23	153.07
47	152.91	152.75	152.59	152.44	152.28	152.12	151.96	151.80	151.64	151.49	151.33	151.17
48	151.01	150.85	150.69	150.53	150.37	150.21	150.06	149.90	149.74	149.58	149.42	149.26
49	149.10	148.94	148.78	148.62	148.46	148.30	148.15	147.99	147.83	147.67	147.51	147.35
50	147.19	147.03	146.87	146.71	146.55	146.39	146.23	146.06	145.90	145.74	145.58	145.42
51	145.26	145.10	144.94	144.78	144.62	144.46	144.30	144.13	143.97	143.81	143.65	143.49
52	143.33	143.17	143.01	142.84	142.68	142.52	142.36	142.19	142.03	141.87	141.71	141.54
53	141.38	141.22	141.05	140.89	140.73	140.56	140.40	140.24	140.07	139.91	139.75	139.58
54	139.42	139.26	139.09	138.93	138.76	138.60	138.43	138.27	138.10	137.94	137.77	137.61
55	137.44	137.27	137.11	136.94	136.77	136.61	136.44	136.27	136.11	135.94	135.77	135.61
56	135.44	135.27	135.10	134.94	134.77	134.60	134.43	134.26	134.09	133.93	133.76	133.59
57	133.42	133.25	133.08	132.91	132.73	132.56	132.39	132.22	132.05	131.88	131.70	131.53
58	131.36	131.19	131.01	130.84	130.66	130.49	130.32	130.14	129.97	129.79	129.62	129.44
59	129.27	129.09	128.92	128.74	128.56	128.38	128.21	128.03	127.85	127.67	127.50	127.32
60	127.14	126.96	126.78	126.60	126.41	126.23	126.05	125.87	125.69	125.51	125.32	125.14
61	124.96	124.77	124.59	124.40	124.22	124.03	123.85	123.66	123.47	123.29	123.10	122.92
62	122.73	122.54	122.35	122.16	121.97	121.78	121.59	121.40	121.21	121.02	120.83	120.64
63	120.45	120.26	120.06	119.87	119.67	119.48	119.28	119.09	118.89	118.70	118.50	118.31
64	118.11	117.91	117.71	117.51	117.31	117.11	116.92	116.72	116.52	116.32	116.12	115.92
65	115.72	115.52	115.31	115.11	114.90	114.70	114.50	114.29	114.09	113.88	113.68	113.47
66	113.27	113.06	112.86	112.65	112.44	112.23	112.03	111.82	111.61	111.40	111.20	110.99
67	110.78	110.57	110.36	110.15	109.93	109.72	109.51	109.30	109.09	108.88	108.66	108.45
68	108.24	108.03	107.81	107.60	107.38	107.17	106.95	106.74	106.52	106.31	106.09	105.88
69	105.66	105.44	105.23	105.01	104.79	104.57	104.36	104.14	103.92	103.70	103.49	103.27
70	103.05	102.83	102.61	102.39	102.17	101.95	101.73	101.51	101.29	101.07	100.85	100.63
71	100.41	100.19	99.97	99.75	99.52	99.30	99.08	98.86	98.64	98.42	98.19	97.97
72	97.75	97.53	97.30	97.08	96.86	96.63	96.41	96.19	95.96	95.74	95.52	95.29
73	95.07	94.85	94.62	94.40	94.18	93.95	93.73	93.51	93.28	93.06	92.84	92.61
74	92.39	92.17	91.94	91.72	91.49	91.27	91.05	90.82	90.60	90.37	90.15	89.92

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	89.70	89.48	89.25	89.03	88.81	88.58	88.36	88.14	87.91	87.69	87.47	87.24
76	87.02	86.80	86.57	86.35	86.12	85.90	85.68	85.45	85.23	85.00	84.78	84.55
77	84.33	84.11	83.88	83.66	83.43	83.21	82.99	82.76	82.54	82.31	82.09	81.86
78	81.64	81.42	81.19	80.97	80.75	80.52	80.30	80.08	79.85	79.63	79.41	79.18
79	78.96	78.74	78.51	78.29	78.06	77.84	77.62	77.39	77.17	76.94	76.72	76.49
80	76.27	76.05	75.82	75.60	75.37	75.15	74.92	74.70	74.47	74.25	74.02	73.80
81	73.57	73.34	73.12	72.89	72.67	72.44	72.22	71.99	71.76	71.54	71.31	71.09
82	70.86	70.63	70.40	70.18	69.95	69.72	69.49	69.26	69.03	68.81	68.58	68.35
83	68.12	67.89	67.66	67.43	67.20	66.97	66.74	66.50	66.27	66.04	65.81	65.58
84	65.35	65.11	64.88	64.64	64.41	64.17	63.94	63.70	63.46	63.23	62.99	62.76
85	62.52	62.28	62.04	61.80	61.55	61.31	61.07	60.83	60.59	60.35	60.10	59.86
86	59.62	59.37	59.13	58.88	58.64	58.39	58.15	57.90	57.65	57.41	57.16	56.92
87	56.67	56.43	56.19	55.95	55.70	55.46	55.22	54.98	54.74	54.50	54.25	54.01
88	53.77	53.54	53.31	53.07	52.84	52.61	52.38	52.14	51.91	51.68	51.45	51.21
89	50.98	50.76	50.54	50.32	50.10	49.88	49.66	49.43	49.21	48.99	48.77	48.55
90	48.33	48.12	47.90	47.69	47.48	47.26	47.05	46.84	46.62	46.41	46.20	45.98
91	45.77	45.57	45.37	45.17	44.97	44.77	44.57	44.36	44.16	43.96	43.76	43.56
92	43.36	43.17	42.98	42.79	42.59	42.40	42.21	42.02	41.83	41.64	41.44	41.25
93	41.06	40.89	40.72	40.55	40.38	40.21	40.04	39.86	39.69	39.52	39.35	39.18
94	39.01	38.85	38.69	38.53	38.37	38.21	38.05	37.89	37.73	37.57	37.41	37.25
95	37.09	36.94	36.79	36.63	36.48	36.33	36.18	36.02	35.87	35.72	35.57	35.41
96	35.26	35.13	35.01	34.88	34.75	34.63	34.50	34.37	34.25	34.12	33.99	33.87
97	33.74	33.63	33.53	33.42	33.32	33.21	33.11	33.00	32.89	32.79	32.68	32.58
98	32.47	32.37	32.27	32.17	32.07	31.97	31.87	31.77	31.67	31.57	31.47	31.37
99	31.27	31.18	31.09	31.00	30.90	30.81	30.72	30.63	30.54	30.45	30.35	30.26
100	30.17											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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 2.00% 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	0.998	0.997	0.995	0.993	0.992	0.990	0.988	0.987	0.985	0.983	0.982
1	0.980	0.978	0.977	0.975	0.974	0.972	0.971	0.969	0.967	0.966	0.964	0.963
2	0.961	0.959	0.958	0.956	0.955	0.953	0.952	0.950	0.948	0.947	0.945	0.944
3	0.942	0.941	0.939	0.938	0.936	0.935	0.933	0.932	0.930	0.929	0.927	0.926
4	0.924	0.923	0.921	0.920	0.918	0.917	0.915	0.914	0.912	0.911	0.909	0.908
5	0.906	0.905	0.903	0.902	0.900	0.899	0.897	0.896	0.894	0.893	0.891	0.890
6	0.888	0.887	0.885	0.884	0.882	0.881	0.880	0.878	0.877	0.875	0.874	0.872
7	0.871	0.870	0.868	0.867	0.865	0.864	0.862	0.861	0.859	0.858	0.856	0.855
8	0.853	0.852	0.850	0.849	0.848	0.846	0.845	0.844	0.842	0.841	0.840	0.838
9	0.837	0.836	0.834	0.833	0.831	0.830	0.829	0.827	0.826	0.824	0.823	0.821
10	0.820											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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)

Months Purchased to Accelerate Earliest Retirement Age												
Years Purchased to Accelerate Earliest Retirement Age	0	1	2	3	4	5	6	7	8	9	10	11
0	0.000	0.994	1.980	2.958	3.929	4.891	5.847	6.795	7.735	8.668	9.593	10.511
1	11.422	12.325	13.222	14.111	14.993	15.868	16.736	17.596	18.450	19.298	20.138	20.971
2	21.798	22.618	23.432	24.238	25.038	25.832	26.619	27.400	28.174	28.942	29.704	30.459
3	31.209	31.951	32.688	33.419	34.144	34.862	35.575	36.281	36.982	37.677	38.366	39.049
4	39.727	40.399	41.065	41.725	42.380	43.029	43.673	44.311	44.944	45.571	46.193	46.810
5	47.421	48.027	48.628	49.224	49.814	50.400	50.980	51.555	52.125	52.690	53.250	53.805
6	54.356	54.901	55.442	55.977	56.508	57.035	57.556	58.073	58.585	59.093	59.596	60.094
7	60.588	61.078	61.563	62.043	62.519	62.991	63.459	63.922	64.381	64.835	65.286	65.732
8	66.174	66.612	67.045	67.475	67.901	68.322	68.740	69.153	69.563	69.969	70.371	70.768
9	71.163	71.553	71.939	72.322	72.701	73.076	73.448	73.816	74.180	74.541	74.898	75.251
10	75.601											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	1,677	1,688	1,698	1,709	1,719	1,730	1,741	1,751	1,762	1,772	1,783	1,793
46	1,804	1,816	1,827	1,839	1,850	1,862	1,873	1,885	1,896	1,908	1,919	1,931
47	1,942	1,954	1,967	1,979	1,991	2,004	2,016	2,028	2,041	2,053	2,065	2,078
48	2,090	2,103	2,117	2,130	2,143	2,156	2,170	2,183	2,196	2,209	2,223	2,236
49	2,249	2,263	2,278	2,292	2,306	2,320	2,335	2,349	2,363	2,377	2,392	2,406
50	2,420	2,435	2,451	2,466	2,482	2,497	2,513	2,528	2,543	2,559	2,574	2,590
51	2,605	2,622	2,638	2,655	2,671	2,688	2,704	2,721	2,737	2,754	2,770	2,787
52	2,803	2,821	2,839	2,856	2,874	2,892	2,910	2,927	2,945	2,963	2,981	2,998
53	3,016	3,035	3,054	3,074	3,093	3,112	3,131	3,150	3,169	3,189	3,208	3,227
54	3,246	3,267	3,287	3,308	3,328	3,349	3,370	3,390	3,411	3,431	3,452	3,472
55	3,493	3,515	3,537	3,559	3,581	3,603	3,626	3,648	3,670	3,692	3,714	3,736
56	3,758	3,782	3,806	3,830	3,853	3,877	3,901	3,925	3,949	3,973	3,996	4,020
57	4,044	4,070	4,095	4,121	4,147	4,172	4,198	4,224	4,249	4,275	4,301	4,326
58	4,352	4,380	4,407	4,435	4,462	4,490	4,518	4,545	4,573	4,600	4,628	4,655
59	4,683	4,713	4,742	4,772	4,802	4,831	4,861	4,891	4,920	4,950	4,980	5,009
60	5,039	5,071	5,103	5,135	5,167	5,199	5,231	5,262	5,294	5,326	5,358	5,390
61	5,422	5,456	5,491	5,525	5,559	5,594	5,628	5,662	5,697	5,731	5,765	5,800
62	5,834	5,871	5,908	5,945	5,982	6,019	6,056	6,092	6,129	6,166	6,203	6,240
63	6,277	6,317	6,357	6,396	6,436	6,476	6,516	6,555	6,595	6,635	6,675	6,714
64	6,754	6,797	6,840	6,882	6,925	6,968	7,011	7,053	7,096	7,139	7,182	7,224
65	7,267	7,256	7,244	7,233	7,221	7,210	7,198	7,187	7,175	7,164	7,152	7,141
66	7,129	7,117	7,105	7,093	7,081	7,069	7,058	7,046	7,034	7,022	7,010	6,998
67	6,986	6,974	6,962	6,949	6,937	6,925	6,913	6,900	6,888	6,876	6,864	6,851
68	6,839	6,826	6,814	6,801	6,789	6,776	6,764	6,751	6,738	6,726	6,713	6,701
69	6,688	6,675	6,662	6,649	6,636	6,623	6,610	6,596	6,583	6,570	6,557	6,544
70	6,531	6,517	6,504	6,490	6,477	6,463	6,450	6,436	6,422	6,409	6,395	6,382
71	6,368	6,354	6,340	6,326	6,312	6,298	6,284	6,270	6,256	6,242	6,228	6,214
72	6,200	6,186	6,171	6,157	6,142	6,128	6,114	6,099	6,085	6,070	6,056	6,041
73	6,027	6,012	5,997	5,983	5,968	5,953	5,938	5,923	5,908	5,894	5,879	5,864
74	5,849	5,834	5,819	5,803	5,788	5,773	5,758	5,742	5,727	5,712	5,697	5,681

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	5,666	5,650	5,635	5,619	5,603	5,587	5,572	5,556	5,540	5,524	5,509	5,493
76	5,477	5,461	5,445	5,429	5,413	5,397	5,382	5,366	5,350	5,334	5,318	5,302
77	5,286	5,270	5,254	5,237	5,221	5,205	5,189	5,172	5,156	5,140	5,124	5,107
78	5,091	5,075	5,058	5,042	5,025	5,009	4,993	4,976	4,960	4,943	4,927	4,910
79	4,894	4,878	4,861	4,845	4,828	4,812	4,795	4,779	4,762	4,746	4,729	4,713
80	4,696	4,679	4,663	4,646	4,630	4,613	4,597	4,580	4,563	4,547	4,530	4,514
81	4,497	4,480	4,464	4,447	4,430	4,414	4,397	4,380	4,364	4,347	4,330	4,314
82	4,297	4,281	4,264	4,248	4,231	4,215	4,198	4,182	4,165	4,149	4,132	4,116
83	4,099	4,083	4,066	4,050	4,034	4,017	4,001	3,985	3,968	3,952	3,936	3,919
84	3,903	3,887	3,871	3,854	3,838	3,822	3,806	3,789	3,773	3,757	3,741	3,724
85	3,708	3,692	3,676	3,661	3,645	3,629	3,613	3,597	3,581	3,566	3,550	3,534
86	3,518	3,503	3,487	3,472	3,456	3,441	3,426	3,410	3,395	3,379	3,364	3,348
87	3,333	3,318	3,303	3,288	3,273	3,258	3,243	3,228	3,213	3,198	3,183	3,168
88	3,153	3,139	3,125	3,110	3,096	3,082	3,068	3,053	3,039	3,025	3,011	2,996
89	2,982	2,969	2,955	2,942	2,929	2,915	2,902	2,889	2,875	2,862	2,849	2,835
90	2,822	2,809	2,797	2,784	2,772	2,759	2,747	2,734	2,721	2,709	2,696	2,684
91	2,671	2,659	2,648	2,636	2,625	2,613	2,602	2,590	2,578	2,567	2,555	2,544
92	2,532	2,521	2,510	2,500	2,489	2,478	2,467	2,456	2,445	2,435	2,424	2,413
93	2,402	2,392	2,382	2,373	2,363	2,353	2,343	2,333	2,323	2,314	2,304	2,294
94	2,284	2,275	2,266	2,256	2,247	2,238	2,229	2,219	2,210	2,201	2,192	2,182
95	2,173	2,164	2,156	2,147	2,138	2,130	2,121	2,112	2,104	2,095	2,086	2,078
96	2,069	2,061	2,054	2,046	2,039	2,031	2,024	2,016	2,008	2,001	1,993	1,986
97	1,978	1,971	1,965	1,958	1,952	1,945	1,939	1,932	1,925	1,919	1,912	1,906
98	1,899	1,893	1,887	1,881	1,875	1,869	1,864	1,858	1,852	1,846	1,840	1,834
99	1,828	1,823	1,818	1,812	1,807	1,802	1,797	1,791	1,786	1,781	1,776	1,770
100	1,765											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	1,346	1,355	1,364	1,372	1,381	1,390	1,399	1,407	1,416	1,425	1,434	1,442
46	1,451	1,460	1,470	1,479	1,488	1,498	1,507	1,516	1,526	1,535	1,544	1,554
47	1,563	1,573	1,583	1,593	1,603	1,613	1,624	1,634	1,644	1,654	1,664	1,674
48	1,684	1,695	1,706	1,717	1,728	1,739	1,750	1,760	1,771	1,782	1,793	1,804
49	1,815	1,827	1,838	1,850	1,862	1,873	1,885	1,897	1,908	1,920	1,932	1,943
50	1,955	1,968	1,980	1,993	2,006	2,018	2,031	2,044	2,056	2,069	2,082	2,094
51	2,107	2,121	2,134	2,148	2,161	2,175	2,189	2,202	2,216	2,229	2,243	2,256
52	2,270	2,285	2,299	2,314	2,329	2,343	2,358	2,373	2,387	2,402	2,417	2,431
53	2,446	2,462	2,478	2,494	2,509	2,525	2,541	2,557	2,573	2,589	2,604	2,620
54	2,636	2,653	2,670	2,687	2,704	2,721	2,738	2,755	2,772	2,789	2,806	2,823
55	2,840	2,858	2,877	2,895	2,913	2,932	2,950	2,968	2,987	3,005	3,023	3,042
56	3,060	3,080	3,100	3,119	3,139	3,159	3,179	3,198	3,218	3,238	3,258	3,277
57	3,297	3,318	3,340	3,361	3,382	3,404	3,425	3,446	3,468	3,489	3,510	3,532
58	3,553	3,576	3,599	3,622	3,645	3,668	3,691	3,713	3,736	3,759	3,782	3,805
59	3,828	3,853	3,878	3,902	3,927	3,952	3,977	4,001	4,026	4,051	4,076	4,100
60	4,125	4,152	4,178	4,205	4,232	4,258	4,285	4,312	4,338	4,365	4,392	4,418
61	4,445	4,474	4,502	4,531	4,560	4,588	4,617	4,646	4,674	4,703	4,732	4,760
62	4,789	4,820	4,851	4,882	4,913	4,944	4,975	5,005	5,036	5,067	5,098	5,129
63	5,160	5,193	5,227	5,260	5,293	5,327	5,360	5,393	5,427	5,460	5,493	5,527
64	5,560	5,596	5,632	5,668	5,704	5,740	5,776	5,811	5,847	5,883	5,919	5,955
65	5,991	5,982	5,973	5,964	5,955	5,946	5,937	5,928	5,919	5,910	5,901	5,892
66	5,883	5,874	5,865	5,855	5,846	5,837	5,828	5,818	5,809	5,800	5,791	5,781
67	5,772	5,763	5,753	5,744	5,734	5,725	5,715	5,706	5,696	5,687	5,677	5,668
68	5,658	5,648	5,639	5,629	5,619	5,609	5,600	5,590	5,580	5,570	5,561	5,551
69	5,541	5,531	5,521	5,511	5,501	5,491	5,482	5,472	5,462	5,452	5,442	5,432
70	5,422	5,412	5,402	5,392	5,382	5,372	5,362	5,351	5,341	5,331	5,321	5,311
71	5,301	5,291	5,280	5,270	5,260	5,249	5,239	5,229	5,218	5,208	5,198	5,187
72	5,177	5,167	5,156	5,146	5,136	5,125	5,115	5,105	5,094	5,084	5,074	5,063
73	5,053	5,042	5,032	5,021	5,011	5,000	4,990	4,979	4,968	4,958	4,947	4,937
74	4,926	4,915	4,905	4,894	4,884	4,873	4,863	4,852	4,841	4,831	4,820	4,810

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	4,799	4,788	4,778	4,767	4,756	4,746	4,735	4,724	4,714	4,703	4,692	4,682
76	4,671	4,660	4,650	4,639	4,628	4,617	4,607	4,596	4,585	4,574	4,564	4,553
77	4,542	4,531	4,520	4,510	4,499	4,488	4,477	4,466	4,455	4,445	4,434	4,423
78	4,412	4,401	4,390	4,380	4,369	4,358	4,347	4,336	4,325	4,315	4,304	4,293
79	4,282	4,271	4,260	4,249	4,238	4,227	4,216	4,205	4,194	4,183	4,172	4,161
80	4,150	4,139	4,128	4,117	4,106	4,095	4,084	4,072	4,061	4,050	4,039	4,028
81	4,017	4,006	3,995	3,983	3,972	3,961	3,950	3,938	3,927	3,916	3,905	3,893
82	3,882	3,871	3,859	3,848	3,836	3,825	3,814	3,802	3,791	3,779	3,768	3,756
83	3,745	3,733	3,722	3,710	3,698	3,687	3,675	3,663	3,652	3,640	3,628	3,617
84	3,605	3,593	3,581	3,569	3,557	3,545	3,533	3,521	3,509	3,497	3,485	3,473
85	3,461	3,449	3,436	3,424	3,411	3,399	3,387	3,374	3,362	3,349	3,337	3,324
86	3,312	3,299	3,286	3,274	3,261	3,248	3,235	3,222	3,209	3,197	3,184	3,171
87	3,158	3,145	3,133	3,120	3,108	3,095	3,083	3,070	3,057	3,045	3,032	3,020
88	3,007	2,995	2,983	2,970	2,958	2,946	2,934	2,921	2,909	2,897	2,885	2,872
89	2,860	2,848	2,837	2,825	2,813	2,801	2,790	2,778	2,766	2,754	2,743	2,731
90	2,719	2,708	2,696	2,685	2,673	2,662	2,651	2,639	2,628	2,616	2,605	2,593
91	2,582	2,571	2,561	2,550	2,539	2,528	2,518	2,507	2,496	2,485	2,475	2,464
92	2,453	2,443	2,432	2,422	2,412	2,401	2,391	2,381	2,370	2,360	2,350	2,339
93	2,329	2,320	2,311	2,301	2,292	2,283	2,274	2,264	2,255	2,246	2,237	2,227
94	2,218	2,209	2,201	2,192	2,183	2,174	2,166	2,157	2,148	2,139	2,131	2,122
95	2,113	2,105	2,096	2,088	2,080	2,071	2,063	2,055	2,046	2,038	2,030	2,021
96	2,013	2,006	1,999	1,992	1,985	1,978	1,972	1,965	1,958	1,951	1,944	1,937
97	1,930	1,924	1,918	1,913	1,907	1,901	1,895	1,889	1,883	1,878	1,872	1,866
98	1,860	1,855	1,849	1,844	1,838	1,833	1,827	1,822	1,816	1,811	1,805	1,800
99	1,794	1,789	1,784	1,779	1,774	1,769	1,764	1,759	1,754	1,749	1,744	1,739
100	1,734											



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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)

Age	Months of Attained Age When Cashed Out											
	0	1	2	3	4	5	6	7	8	9	10	11
15	2.94323	2.96190	2.98057	2.99925	3.01792	3.03659	3.05526	3.07393	3.09260	3.11128	3.12995	3.14862
16	3.16729	3.18738	3.20748	3.22757	3.24766	3.26775	3.28785	3.30794	3.32803	3.34812	3.36822	3.38831
17	3.40840	3.43002	3.45164	3.47327	3.49489	3.51651	3.53813	3.55975	3.58137	3.60300	3.62462	3.64624
18	3.66786	3.69113	3.71440	3.73766	3.76093	3.78420	3.80747	3.83073	3.85400	3.87727	3.90054	3.92380
19	3.94707	3.97211	3.99714	4.02218	4.04722	4.07225	4.09729	4.12233	4.14736	4.17240	4.19744	4.22247
20	4.24751	4.27445	4.30139	4.32833	4.35527	4.38221	4.40916	4.43610	4.46304	4.48998	4.51692	4.54386
21	4.57080	4.59979	4.62878	4.65777	4.68675	4.71574	4.74473	4.77372	4.80271	4.83170	4.86068	4.88967
22	4.91866	4.94985	4.98104	5.01224	5.04343	5.07462	5.10581	5.13700	5.16819	5.19939	5.23058	5.26177
23	5.29296	5.32652	5.36009	5.39365	5.42722	5.46078	5.49435	5.52791	5.56147	5.59504	5.62860	5.66217
24	5.69573	5.73185	5.76796	5.80408	5.84019	5.87631	5.91243	5.94854	5.98466	6.02077	6.05689	6.09300
25	6.12912	6.16798	6.20685	6.24571	6.28457	6.32343	6.36230	6.40116	6.44002	6.47888	6.51775	6.55661
26	6.59547	6.63729	6.67911	6.72093	6.76274	6.80456	6.84638	6.88820	6.93002	6.97184	7.01365	7.05547
27	7.09729	7.14229	7.18729	7.23229	7.27729	7.32229	7.36729	7.41229	7.45729	7.50229	7.54729	7.59229
28	7.63729	7.68571	7.73414	7.78256	7.83098	7.87940	7.92783	7.97625	8.02467	8.07309	8.12152	8.16994
29	8.21836	8.27046	8.32257	8.37467	8.42677	8.47888	8.53098	8.58308	8.63519	8.68729	8.73939	8.79150
30	8.84360	8.89967	8.95575	9.01182	9.06789	9.12397	9.18004	9.23611	9.29219	9.34826	9.40433	9.46041
31	9.51648	9.57683	9.63719	9.69754	9.75789	9.81825	9.87860	9.93895	9.99931	10.05966	10.12001	10.18037
32	10.24072	10.30569	10.37066	10.43562	10.50059	10.56556	10.63053	10.69549	10.76046	10.82543	10.89040	10.95536
33	11.02033	11.09027	11.16021	11.23015	11.30009	11.37003	11.43998	11.50992	11.57986	11.64980	11.71974	11.78968
34	11.85962	11.93492	12.01021	12.08551	12.16080	12.23610	12.31140	12.38669	12.46199	12.53728	12.61258	12.68787
35	12.76317	12.84423	12.92529	13.00636	13.08742	13.16848	13.24954	13.33060	13.41166	13.49273	13.57379	13.65485
36	13.73591	13.82318	13.91045	13.99773	14.08500	14.17227	14.25954	14.34681	14.43408	14.52136	14.60863	14.69590
37	14.78317	14.87713	14.97109	15.06504	15.15900	15.25296	15.34692	15.44087	15.53483	15.62879	15.72275	15.81670
38	15.91066	16.01182	16.11298	16.21414	16.31530	16.41646	16.51762	16.61877	16.71993	16.82109	16.92225	17.02341
39	17.12457	17.23348	17.34239	17.45130	17.56021	17.66912	17.77803	17.88694	17.99585	18.10476	18.21367	18.32258
40	18.43149	18.54875	18.66602	18.78328	18.90054	19.01781	19.13507	19.25233	19.36960	19.48686	19.60412	19.72139
41	19.83865	19.96492	20.09118	20.21745	20.34371	20.46998	20.59624	20.72251	20.84877	20.97504	21.10130	21.22757
42	21.35383	21.48981	21.62579	21.76176	21.89774	22.03372	22.16970	22.30567	22.44165	22.57763	22.71361	22.84958
43	22.98556	23.13202	23.27848	23.42494	23.57139	23.71785	23.86431	24.01077	24.15723	24.30369	24.45014	24.59660
44	24.74306	24.90083	25.05861	25.21638	25.37415	25.53193	25.68970	25.84747	26.00525	26.16302	26.32079	26.47857

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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)

<b>Age</b>	<b>Months of Attained Age When Cashed Out</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>
<b>45</b>	26.63634	26.80633	26.97632	27.14630	27.31629	27.48628	27.65627	27.82625	27.99624	28.16623	28.33622	28.50620
<b>46</b>	28.67619	28.85937	29.04255	29.22574	29.40892	29.59210	29.77528	29.95846	30.14164	30.32483	30.50801	30.69119
<b>47</b>	30.87437	31.07179	31.26921	31.46663	31.66405	31.86147	32.05889	32.25631	32.45373	32.65115	32.84857	33.04599
<b>48</b>	33.24341	33.45622	33.66902	33.88183	34.09464	34.30744	34.52025	34.73306	34.94586	35.15867	35.37148	35.58428
<b>49</b>	35.79709	36.02652	36.25595	36.48538	36.71481	36.94424	37.17367	37.40309	37.63252	37.86195	38.09138	38.32081
<b>50</b>	38.55024	38.79766	39.04508	39.29250	39.53991	39.78733	40.03475	40.28217	40.52959	40.77701	41.02442	41.27184
<b>51</b>	41.51926	41.78617	42.05308	42.32000	42.58691	42.85382	43.12073	43.38764	43.65455	43.92147	44.18838	44.45529
<b>52</b>	44.72220	45.01042	45.29864	45.58686	45.87508	46.16330	46.45152	46.73973	47.02795	47.31617	47.60439	47.89261
<b>53</b>	48.18083	48.49211	48.80339	49.11467	49.42595	49.73723	50.04852	50.35980	50.67108	50.98236	51.29364	51.60492
<b>54</b>	51.91620	52.25256	52.58891	52.92527	53.26163	53.59798	53.93434	54.27070	54.60705	54.94341	55.27977	55.61612
<b>55</b>	55.95248	56.31622	56.67996	57.04370	57.40744	57.77118	58.13493	58.49867	58.86241	59.22615	59.58989	59.95363
<b>56</b>	60.31737	60.71131	61.10525	61.49919	61.89313	62.28707	62.68101	63.07495	63.46889	63.86283	64.25677	64.65071
<b>57</b>	65.04465	65.47183	65.89901	66.32619	66.75337	67.18055	67.60773	68.03491	68.46209	68.88927	69.31645	69.74363
<b>58</b>	70.17081	70.63428	71.09775	71.56122	72.02469	72.48816	72.95164	73.41511	73.87858	74.34205	74.80552	75.26899
<b>59</b>	75.73246	76.23569	76.73891	77.24214	77.74536	78.24859	78.75182	79.25504	79.75827	80.26149	80.76472	81.26794
<b>60</b>	81.77117	82.31805	82.86492	83.41180	83.95867	84.50555	85.05242	85.59930	86.14617	86.69305	87.23992	87.78680
<b>61</b>	88.33367	88.92896	89.52424	90.11953	90.71482	91.31010	91.90539	92.50068	93.09596	93.69125	94.28654	94.88182
<b>62</b>	95.47711	96.12647	96.77583	97.42518	98.07454	98.72390	99.37326	100.02261	100.67197	101.32133	101.97069	102.62004
<b>63</b>	103.26940	103.97930	104.68920	105.39910	106.10900	106.81890	107.52881	108.23871	108.94861	109.65851	110.36841	111.07831
<b>64</b>	111.78821	112.56618	113.34415	114.12212	114.90009	115.67806	116.45603	117.23399	118.01196	118.78993	119.56790	120.34587
<b>65</b>	121.12384											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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)

<b>Age</b>	<b>Months of Attained Age When Cashed Out</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>
<b>15</b>	4.63244	4.66199	4.69153	4.72108	4.75063	4.78017	4.80972	4.83927	4.86881	4.89836	4.92791	4.95745
<b>16</b>	4.98700	5.01881	5.05062	5.08243	5.11424	5.14605	5.17786	5.20966	5.24147	5.27328	5.30509	5.33690
<b>17</b>	5.36871	5.40296	5.43720	5.47145	5.50569	5.53994	5.57418	5.60843	5.64267	5.67692	5.71116	5.74541
<b>18</b>	5.77965	5.81652	5.85338	5.89025	5.92712	5.96398	6.00085	6.03772	6.07458	6.11145	6.14832	6.18518
<b>19</b>	6.22205	6.26174	6.30143	6.34112	6.38080	6.42049	6.46018	6.49987	6.53956	6.57925	6.61893	6.65862
<b>20</b>	6.69831	6.74104	6.78376	6.82649	6.86921	6.91194	6.95467	6.99739	7.04012	7.08284	7.12557	7.16829
<b>21</b>	7.21102	7.25701	7.30301	7.34900	7.39500	7.44099	7.48698	7.53298	7.57897	7.62497	7.67096	7.71696
<b>22</b>	7.76295	7.81246	7.86198	7.91149	7.96100	8.01052	8.06003	8.10954	8.15906	8.20857	8.25808	8.30760
<b>23</b>	8.35711	8.41041	8.46371	8.51702	8.57032	8.62362	8.67692	8.73022	8.78352	8.83683	8.89013	8.94343
<b>24</b>	8.99673	9.05411	9.11149	9.16888	9.22626	9.28364	9.34102	9.39840	9.45578	9.51317	9.57055	9.62793
<b>25</b>	9.68531	9.74708	9.80886	9.87063	9.93241	9.99418	10.05596	10.11773	10.17950	10.24128	10.30305	10.36483
<b>26</b>	10.42660	10.49310	10.55961	10.62611	10.69262	10.75912	10.82563	10.89213	10.95863	11.02514	11.09164	11.15815
<b>27</b>	11.22465	11.29625	11.36785	11.43945	11.51104	11.58264	11.65424	11.72584	11.79744	11.86904	11.94063	12.01223
<b>28</b>	12.08383	12.16091	12.23799	12.31507	12.39215	12.46923	12.54631	12.62339	12.70047	12.77755	12.85463	12.93171
<b>29</b>	13.00879	13.09177	13.17475	13.25773	13.34071	13.42369	13.50667	13.58965	13.67263	13.75561	13.83859	13.92157
<b>30</b>	14.00455	14.09390	14.18324	14.27259	14.36194	14.45128	14.54063	14.62998	14.71932	14.80867	14.89802	14.98736
<b>31</b>	15.07671	15.17292	15.26914	15.36535	15.46156	15.55777	15.65399	15.75020	15.84641	15.94262	16.03884	16.13505
<b>32</b>	16.23126	16.33488	16.43850	16.54212	16.64574	16.74936	16.85298	16.95660	17.06022	17.16384	17.26746	17.37108
<b>33</b>	17.47470	17.58631	17.69792	17.80953	17.92113	18.03274	18.14435	18.25596	18.36757	18.47918	18.59078	18.70239
<b>34</b>	18.81400	18.93421	19.05443	19.17464	19.29486	19.41507	19.53529	19.65550	19.77571	19.89593	20.01614	20.13636
<b>35</b>	20.25657	20.38606	20.51554	20.64503	20.77451	20.90400	21.03349	21.16297	21.29246	21.42194	21.55143	21.68091
<b>36</b>	21.81040	21.94988	22.08935	22.22883	22.36830	22.50778	22.64726	22.78673	22.92621	23.06568	23.20516	23.34463
<b>37</b>	23.48411	23.63435	23.78459	23.93483	24.08507	24.23531	24.38556	24.53580	24.68604	24.83628	24.98652	25.13676
<b>38</b>	25.28700	25.44884	25.61068	25.77252	25.93436	26.09620	26.25805	26.41989	26.58173	26.74357	26.90541	27.06725
<b>39</b>	27.22909	27.40342	27.57776	27.75209	27.92642	28.10076	28.27509	28.44942	28.62376	28.79809	28.97242	29.14676
<b>40</b>	29.32109	29.50889	29.69670	29.88450	30.07231	30.26011	30.44792	30.63572	30.82352	31.01133	31.19913	31.38694
<b>41</b>	31.57474	31.77707	31.97940	32.18173	32.38406	32.58639	32.78873	32.99106	33.19339	33.39572	33.59805	33.80038
<b>42</b>	34.00271	34.22072	34.43874	34.65675	34.87476	35.09277	35.31079	35.52880	35.74681	35.96482	36.18284	36.40085
<b>43</b>	36.61886	36.85381	37.08875	37.32370	37.55864	37.79359	38.02853	38.26348	38.49842	38.73337	38.96831	39.20326
<b>44</b>	39.43820	39.69144	39.94467	40.19791	40.45115	40.70438	40.95762	41.21086	41.46409	41.71733	41.97057	42.22380

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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)

<b>Age</b>	<b>Months of Attained Age When Cashed Out</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>
<b>45</b>	42.47704	42.75003	43.02302	43.29602	43.56901	43.84200	44.11499	44.38798	44.66097	44.93397	45.20696	45.47995
<b>46</b>	45.75294	46.04729	46.34164	46.63598	46.93033	47.22468	47.51903	47.81337	48.10772	48.40207	48.69642	48.99076
<b>47</b>	49.28511	49.60252	49.91992	50.23733	50.55473	50.87214	51.18954	51.50695	51.82435	52.14176	52.45916	52.77657
<b>48</b>	53.09397	53.43631	53.77865	54.12099	54.46333	54.80567	55.14801	55.49035	55.83269	56.17503	56.51737	56.85971
<b>49</b>	57.20205	57.57134	57.94063	58.30992	58.67921	59.04850	59.41780	59.78709	60.15638	60.52567	60.89496	61.26425
<b>50</b>	61.63354	62.03202	62.43050	62.82898	63.22746	63.62594	64.02442	64.42290	64.82138	65.21986	65.61834	66.01682
<b>51</b>	66.41530	66.84542	67.27555	67.70567	68.13580	68.56592	68.99605	69.42617	69.85629	70.28642	70.71654	71.14667
<b>52</b>	71.57679	72.04152	72.50626	72.97099	73.43572	73.90045	74.36519	74.82992	75.29465	75.75938	76.22412	76.68885
<b>53</b>	77.15358	77.65579	78.15801	78.66022	79.16243	79.66465	80.16686	80.66907	81.17129	81.67350	82.17571	82.67793
<b>54</b>	83.18014	83.72313	84.26613	84.80912	85.35211	85.89510	86.43810	86.98109	87.52408	88.06707	88.61007	89.15306
<b>55</b>	89.69605	90.28360	90.87115	91.45870	92.04624	92.63379	93.22134	93.80889	94.39644	94.98399	95.57153	96.15908
<b>56</b>	96.74663	97.38334	98.02004	98.65675	99.29345	99.93016	100.56686	101.20357	101.84027	102.47698	103.11368	103.75039
<b>57</b>	104.38709	105.07793	105.76876	106.45960	107.15043	107.84127	108.53210	109.22294	109.91377	110.60461	111.29544	111.98628
<b>58</b>	112.67711	113.42708	114.17705	114.92703	115.67700	116.42697	117.17694	117.92691	118.67688	119.42686	120.17683	120.92680
<b>59</b>	121.67677	122.49156	123.30635	124.12114	124.93593	125.75072	126.56551	127.38030	128.19509	129.00988	129.82467	130.63946
<b>60</b>	131.45425											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	145.82758	145.73683	145.64609	145.55534	145.46459	145.37384	145.28310	145.19235	145.10160	145.01085	144.92011	144.82936
51	144.73861	144.64170	144.54479	144.44788	144.35096	144.25405	144.15714	144.06023	143.96332	143.86641	143.76949	143.67258
52	143.57567	143.47280	143.36994	143.26707	143.16420	143.06134	142.95847	142.85560	142.75274	142.64987	142.54700	142.44414
53	142.34127	142.23190	142.12253	142.01316	141.90379	141.79442	141.68506	141.57569	141.46632	141.35695	141.24758	141.13821
54	141.02884	140.91266	140.79648	140.68031	140.56413	140.44795	140.33177	140.21559	140.09941	139.98324	139.86706	139.75088
55	139.63470	139.51160	139.38850	139.26541	139.14231	139.01921	138.89611	138.77301	138.64991	138.52682	138.40372	138.28062
56	138.15752	138.02792	137.89832	137.76872	137.63912	137.50952	137.37992	137.25032	137.12072	136.99112	136.86152	136.73192
57	136.60232	136.46636	136.33040	136.19444	136.05848	135.92252	135.78657	135.65061	135.51465	135.37869	135.24273	135.10677
58	134.97081	134.82795	134.68509	134.54223	134.39937	134.25651	134.11365	133.97078	133.82792	133.68506	133.54220	133.39934
59	133.25648	133.10629	132.95611	132.80592	132.65574	132.50555	132.35537	132.20518	132.05499	131.90481	131.75462	131.60444
60	131.45425	131.29635	131.13844	130.98054	130.82264	130.66473	130.50683	130.34893	130.19102	130.03312	129.87522	129.71731
61	129.55941	129.39394	129.22847	129.06300	128.89753	128.73206	128.56659	128.40111	128.23564	128.07017	127.90470	127.73923
62	127.57376	127.40117	127.22857	127.05598	126.88338	126.71079	126.53819	126.36560	126.19300	126.02041	125.84781	125.67522
63	125.50262	125.32330	125.14398	124.96466	124.78534	124.60602	124.42670	124.24738	124.06806	123.88874	123.70942	123.53010
64	123.35078	123.16520	122.97962	122.79405	122.60847	122.42289	122.23731	122.05173	121.86615	121.68058	121.49500	121.30942
65	121.12384	120.93186	120.73987	120.54789	120.35590	120.16392	119.97193	119.77995	119.58796	119.39598	119.20399	119.01201
66	118.82002	118.62168	118.42333	118.22499	118.02664	117.82830	117.62995	117.43161	117.23326	117.03492	116.83657	116.63823
67	116.43988	116.23579	116.03170	115.82761	115.62352	115.41943	115.21534	115.01125	114.80716	114.60307	114.39898	114.19489
68	113.99080	113.78020	113.56960	113.35900	113.14839	112.93779	112.72719	112.51659	112.30599	112.09539	111.88478	111.67418
69	111.46358	111.24522	111.02685	110.80849	110.59012	110.37176	110.15339	109.93503	109.71666	109.49830	109.27993	109.06157
70	108.84320	108.61767	108.39214	108.16660	107.94107	107.71554	107.49001	107.26447	107.03894	106.81341	106.58788	106.36234
71	106.13681	105.90335	105.66990	105.43644	105.20298	104.96953	104.73607	104.50261	104.26916	104.03570	103.80224	103.56879
72	103.33533	103.09514	102.85494	102.61475	102.37455	102.13436	101.89416	101.65397	101.41377	101.17358	100.93338	100.69319
73	100.45299	100.20501	99.95703	99.70906	99.46108	99.21310	98.96512	98.71714	98.46916	98.22119	97.97321	97.72523
74	97.47725	97.22298	96.96872	96.71445	96.46019	96.20592	95.95166	95.69739	95.44312	95.18886	94.93459	94.68033
75	94.42606	94.16467	93.90327	93.64188	93.38049	93.11909	92.85770	92.59631	92.33491	92.07352	91.81213	91.55073
76	91.28934	91.02349	90.75763	90.49178	90.22592	89.96007	89.69421	89.42836	89.16250	88.89665	88.63079	88.36494
77	88.09908	87.82878	87.55848	87.28817	87.01787	86.74757	86.47727	86.20696	85.93666	85.66636	85.39606	85.12575
78	84.85545	84.58180	84.30815	84.03449	83.76084	83.48719	83.21354	82.93988	82.66623	82.39258	82.11893	81.84527
79	81.57162	81.29634	81.02106	80.74578	80.47049	80.19521	79.91993	79.64465	79.36937	79.09409	78.81880	78.54352

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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)

<u>Age</u>	<u>Months of Attained Age at Retirement</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>80</b>	78.26824	77.99165	77.71507	77.43848	77.16190	76.88531	76.60873	76.33214	76.05555	75.77897	75.50238	75.22580
<b>81</b>	74.94921	74.67214	74.39507	74.11800	73.84093	73.56386	73.28679	73.00972	72.73265	72.45558	72.17851	71.90144
<b>82</b>	71.62437	71.34881	71.07325	70.79769	70.52213	70.24657	69.97101	69.69544	69.41988	69.14432	68.86876	68.59320
<b>83</b>	68.31764	68.04515	67.77266	67.50017	67.22768	66.95519	66.68270	66.41021	66.13772	65.86523	65.59274	65.32025
<b>84</b>	65.04776	64.77751	64.50726	64.23701	63.96675	63.69650	63.42625	63.15600	62.88575	62.61550	62.34524	62.07499
<b>85</b>	61.80474	61.54084	61.27693	61.01303	60.74913	60.48522	60.22132	59.95742	59.69351	59.42961	59.16571	58.90180
<b>86</b>	58.63790	58.38022	58.12254	57.86485	57.60717	57.34949	57.09181	56.83412	56.57644	56.31876	56.06108	55.80339
<b>87</b>	55.54571	55.29656	55.04741	54.79826	54.54911	54.29996	54.05081	53.80166	53.55251	53.30336	53.05421	52.80506
<b>88</b>	52.55591	52.31790	52.07988	51.84187	51.60386	51.36584	51.12783	50.88982	50.65180	50.41379	50.17578	49.93776
<b>89</b>	49.69975	49.47779	49.25583	49.03387	48.81191	48.58995	48.36799	48.14603	47.92407	47.70211	47.48015	47.25819
<b>90</b>	47.03623	46.82630	46.61637	46.40644	46.19651	45.98658	45.77666	45.56673	45.35680	45.14687	44.93694	44.72701
<b>91</b>	44.51708	44.32427	44.13147	43.93866	43.74586	43.55305	43.36025	43.16744	42.97463	42.78183	42.58902	42.39622
<b>92</b>	42.20341	42.02257	41.84172	41.66088	41.48003	41.29919	41.11835	40.93750	40.75666	40.57581	40.39497	40.21412
<b>93</b>	40.03328	39.86893	39.70459	39.54024	39.37590	39.21155	39.04721	38.88286	38.71851	38.55417	38.38982	38.22548
<b>94</b>	38.06113	37.90751	37.75390	37.60028	37.44666	37.29304	37.13943	36.98581	36.83219	36.67857	36.52496	36.37134
<b>95</b>	36.21772	36.07328	35.92883	35.78439	35.63994	35.49550	35.35106	35.20661	35.06217	34.91772	34.77328	34.62883
<b>96</b>	34.48439	34.35815	34.23190	34.10566	33.97941	33.85317	33.72692	33.60068	33.47443	33.34819	33.22194	33.09570
<b>97</b>	32.96945	32.85945	32.74946	32.63946	32.52946	32.41946	32.30947	32.19947	32.08947	31.97947	31.86948	31.75948
<b>98</b>	31.64948	31.55113	31.45279	31.35444	31.25609	31.15775	31.05940	30.96105	30.86271	30.76436	30.66601	30.56767
<b>99</b>	30.46932	30.38218	30.29504	30.20791	30.12077	30.03363	29.94649	29.85935	29.77221	29.68508	29.59794	29.51080
<b>100</b>	29.42366											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**Table 20: Lump Sum Cash Out Factors - Beneficiaries (OPSRP only)**  
 (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	159.76065	159.75225	159.74385	159.73545	159.72705	159.71865	159.71025	159.70184	159.69344	159.68504	159.67664	159.66824
16	159.65984	159.65087	159.64191	159.63294	159.62397	159.61501	159.60604	159.59707	159.58811	159.57914	159.57017	159.56121
17	159.55224	159.54266	159.53308	159.52351	159.51393	159.50435	159.49477	159.48519	159.47561	159.46604	159.45646	159.44688
18	159.43730	159.42704	159.41679	159.40653	159.39628	159.38602	159.37577	159.36551	159.35525	159.34500	159.33474	159.32449
19	159.31423	159.30321	159.29218	159.28116	159.27014	159.25911	159.24809	159.23707	159.22604	159.21502	159.20400	159.19297
20	159.18195	159.17009	159.15824	159.14638	159.13452	159.12266	159.11081	159.09895	159.08709	159.07523	159.06338	159.05152
21	159.03966	159.02690	159.01413	159.00137	158.98860	158.97584	158.96307	158.95031	158.93754	158.92478	158.91201	158.89925
22	158.88648	158.87277	158.85906	158.84534	158.83163	158.81792	158.80421	158.79049	158.77678	158.76307	158.74936	158.73564
23	158.72193	158.70719	158.69246	158.67772	158.66298	158.64825	158.63351	158.61877	158.60404	158.58930	158.57456	158.55983
24	158.54509	158.52927	158.51345	158.49762	158.48180	158.46598	158.45016	158.43433	158.41851	158.40269	158.38687	158.37104
25	158.35522	158.33821	158.32119	158.30418	158.28716	158.27015	158.25314	158.23612	158.21911	158.20209	158.18508	158.16806
26	158.15105	158.13278	158.11450	158.09623	158.07795	158.05968	158.04141	158.02313	158.00486	157.98658	157.96831	157.95003
27	157.93176	157.91214	157.89253	157.87291	157.85329	157.83368	157.81406	157.79444	157.77483	157.75521	157.73559	157.71598
28	157.69636	157.67521	157.65406	157.63291	157.61176	157.59061	157.56946	157.54830	157.52715	157.50600	157.48485	157.46370
29	157.44255	157.41975	157.39695	157.37415	157.35135	157.32855	157.30575	157.28294	157.26014	157.23734	157.21454	157.19174
30	157.16894	157.14457	157.12019	157.09582	157.07144	157.04707	157.02269	156.99832	156.97394	156.94957	156.92519	156.90082
31	156.87644	156.85050	156.82456	156.79861	156.77267	156.74673	156.72079	156.69484	156.66890	156.64296	156.61702	156.59107
32	156.56513	156.53750	156.50986	156.48223	156.45459	156.42696	156.39933	156.37169	156.34406	156.31642	156.28879	156.26115
33	156.23352	156.20406	156.17461	156.14515	156.11569	156.08623	156.05678	156.02732	155.99786	155.96840	155.93895	155.90949
34	155.88003	155.84860	155.81717	155.78574	155.75431	155.72288	155.69145	155.66001	155.62858	155.59715	155.56572	155.53429
35	155.50286	155.46928	155.43569	155.40211	155.36852	155.33494	155.30135	155.26777	155.23418	155.20060	155.16701	155.13343
36	155.09984	155.06393	155.02802	154.99211	154.95619	154.92028	154.88437	154.84846	154.81255	154.77664	154.74072	154.70481
37	154.66890	154.63045	154.59200	154.55355	154.51510	154.47665	154.43820	154.39974	154.36129	154.32284	154.28439	154.24594
38	154.20749	154.16629	154.12509	154.08389	154.04269	154.00149	153.96030	153.91910	153.87790	153.83670	153.79550	153.75430
39	153.71310	153.66885	153.62459	153.58034	153.53609	153.49183	153.44758	153.40333	153.35907	153.31482	153.27057	153.22631
40	153.18206	153.13458	153.08709	153.03961	152.99212	152.94464	152.89715	152.84967	152.80218	152.75470	152.70721	152.65973
41	152.61224	152.56129	152.51035	152.45940	152.40845	152.35751	152.30656	152.25561	152.20467	152.15372	152.10277	152.05183
42	152.00088	151.94626	151.89163	151.83701	151.78238	151.72776	151.67313	151.61851	151.56388	151.50926	151.45463	151.40001
43	151.34538	151.28687	151.22835	151.16984	151.11132	151.05281	150.99429	150.93578	150.87726	150.81875	150.76023	150.70172
44	150.64320	150.58058	150.51796	150.45533	150.39271	150.33009	150.26747	150.20484	150.14222	150.07960	150.01698	149.95435

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**Table 20: Lump Sum Cash Out Factors - Beneficiaries (OPSRP only)**  
 (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	149.89173	149.82470	149.75766	149.69063	149.62359	149.55656	149.48952	149.42249	149.35545	149.28842	149.22138	149.15435
46	149.08731	149.01560	148.94389	148.87219	148.80048	148.72877	148.65706	148.58535	148.51364	148.44194	148.37023	148.29852
47	148.22681	148.15003	148.07326	147.99648	147.91970	147.84293	147.76615	147.68937	147.61260	147.53582	147.45904	147.38227
48	147.30549	147.22336	147.14122	147.05909	146.97696	146.89482	146.81269	146.73056	146.64842	146.56629	146.48416	146.40202
49	146.31989	146.23198	146.14408	146.05617	145.96826	145.88035	145.79245	145.70454	145.61663	145.52872	145.44082	145.35291
50	145.26500	145.17098	145.07697	144.98295	144.88893	144.79491	144.70090	144.60688	144.51286	144.41884	144.32483	144.23081
51	144.13679	144.03641	143.93603	143.83565	143.73527	143.63489	143.53451	143.43413	143.33375	143.23337	143.13299	143.03261
52	142.93223	142.82597	142.71971	142.61345	142.50718	142.40092	142.29466	142.18840	142.08214	141.97588	141.86961	141.76335
53	141.65709	141.54391	141.43073	141.31756	141.20438	141.09120	140.97802	140.86484	140.75166	140.63849	140.52531	140.41213
54	140.29895	140.17875	140.05855	139.93836	139.81816	139.69796	139.57776	139.45756	139.33736	139.21717	139.09697	138.97677
55	138.85657	138.72928	138.60198	138.47469	138.34739	138.22010	138.09280	137.96551	137.83821	137.71092	137.58362	137.45633
56	137.32903	137.19540	137.06178	136.92815	136.79452	136.66089	136.52727	136.39364	136.26001	136.12638	135.99276	135.85913
57	135.72550	135.58547	135.44544	135.30540	135.16537	135.02534	134.88531	134.74527	134.60524	134.46521	134.32518	134.18514
58	134.04511	133.89754	133.74997	133.60240	133.45482	133.30725	133.15968	133.01211	132.86454	132.71697	132.56939	132.42182
59	132.27425	132.11901	131.96377	131.80854	131.65330	131.49806	131.34282	131.18758	131.03234	130.87711	130.72187	130.56663
60	130.41139	130.24811	130.08483	129.92154	129.75826	129.59498	129.43170	129.26841	129.10513	128.94185	128.77857	128.61528
61	128.45200	128.28106	128.11012	127.93919	127.76825	127.59731	127.42637	127.25543	127.08449	126.91356	126.74262	126.57168
62	126.40074	126.22282	126.04489	125.86697	125.68905	125.51112	125.33320	125.15528	124.97735	124.79943	124.62151	124.44358
63	124.26566	124.08103	123.89640	123.71176	123.52713	123.34250	123.15787	122.97323	122.78860	122.60397	122.41934	122.23470
64	122.05007	121.85955	121.66902	121.47850	121.28797	121.09745	120.90693	120.71640	120.52588	120.33535	120.14483	119.95430
65	119.76378	119.56664	119.36950	119.17235	118.97521	118.77807	118.58093	118.38378	118.18664	117.98950	117.79236	117.59521
66	117.39807	117.19485	116.99162	116.78840	116.58517	116.38195	116.17872	115.97550	115.77227	115.56905	115.36582	115.16260
67	114.95937	114.75082	114.54227	114.33371	114.12516	113.91661	113.70806	113.49950	113.29095	113.08240	112.87385	112.66529
68	112.45674	112.24110	112.02546	111.80982	111.59418	111.37854	111.16290	110.94725	110.73161	110.51597	110.30033	110.08469
69	109.86905	109.64506	109.42108	109.19709	108.97310	108.74911	108.52513	108.30114	108.07715	107.85316	107.62918	107.40519
70	107.18120	106.95023	106.71926	106.48830	106.25733	106.02636	105.79539	105.56442	105.33345	105.10249	104.87152	104.64055
71	104.40958	104.17032	103.93105	103.69179	103.45252	103.21326	102.97399	102.73473	102.49546	102.25620	102.01693	101.77767
72	101.53840	101.29198	101.04556	100.79913	100.55271	100.30629	100.05987	99.81344	99.56702	99.32060	99.07418	98.82775
73	98.58133	98.32725	98.07317	97.81910	97.56502	97.31094	97.05686	96.80278	96.54870	96.29463	96.04055	95.78647
74	95.53239	95.27195	95.01152	94.75108	94.49064	94.23021	93.96977	93.70933	93.44890	93.18846	92.92802	92.66759



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

<u>Age</u>	<u>Months of Attained Age at Date 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>75</b>	92.40715	92.13967	91.87218	91.60470	91.33721	91.06973	90.80225	90.53476	90.26728	89.99979	89.73231	89.46482
<b>76</b>	89.19734	88.92598	88.65461	88.38325	88.11189	87.84052	87.56916	87.29780	87.02643	86.75507	86.48371	86.21234
<b>77</b>	85.94098	85.66606	85.39113	85.11621	84.84128	84.56636	84.29143	84.01651	83.74158	83.46666	83.19173	82.91681
<b>78</b>	82.64188	82.36457	82.08726	81.80994	81.53263	81.25532	80.97801	80.70069	80.42338	80.14607	79.86876	79.59144
<b>79</b>	79.31413	79.03534	78.75656	78.47777	78.19898	77.92019	77.64141	77.36262	77.08383	76.80504	76.52626	76.24747
<b>80</b>	75.96868											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
 (Factor Multiplied by 50% of Retirement Benefit)

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	0.858	0.849	0.839	0.829	0.819	0.808	0.796	0.785	0.772	0.760	0.747
16	0.859	0.850	0.840	0.830	0.820	0.809	0.798	0.786	0.774	0.761	0.748
17	0.860	0.851	0.842	0.832	0.821	0.810	0.799	0.787	0.775	0.762	0.749
18	0.862	0.853	0.843	0.833	0.823	0.812	0.800	0.788	0.776	0.763	0.750
19	0.863	0.854	0.845	0.835	0.824	0.813	0.802	0.790	0.777	0.765	0.751
20	0.865	0.856	0.846	0.836	0.826	0.815	0.803	0.791	0.779	0.766	0.753
21	0.867	0.857	0.848	0.838	0.827	0.816	0.805	0.793	0.780	0.767	0.754
22	0.868	0.859	0.850	0.839	0.829	0.818	0.806	0.794	0.782	0.769	0.756
23	0.870	0.861	0.851	0.841	0.831	0.820	0.808	0.796	0.784	0.771	0.757
24	0.872	0.863	0.853	0.843	0.833	0.821	0.810	0.798	0.785	0.773	0.759
25	0.874	0.865	0.855	0.845	0.835	0.824	0.812	0.800	0.787	0.774	0.761
26	0.877	0.867	0.858	0.847	0.837	0.826	0.814	0.802	0.789	0.776	0.763
27	0.879	0.870	0.860	0.850	0.839	0.828	0.816	0.804	0.792	0.779	0.765
28	0.882	0.872	0.863	0.852	0.842	0.830	0.819	0.806	0.794	0.781	0.767
29	0.884	0.875	0.865	0.855	0.844	0.833	0.821	0.809	0.796	0.783	0.770
30	0.887	0.878	0.868	0.858	0.847	0.836	0.824	0.812	0.799	0.786	0.772
31	0.890	0.881	0.871	0.861	0.850	0.839	0.827	0.814	0.802	0.789	0.775
32	0.894	0.884	0.874	0.864	0.853	0.842	0.830	0.817	0.805	0.791	0.778
33	0.897	0.888	0.878	0.867	0.856	0.845	0.833	0.821	0.808	0.794	0.781
34	0.901	0.891	0.881	0.871	0.860	0.848	0.836	0.824	0.811	0.798	0.784
35	0.905	0.895	0.885	0.874	0.863	0.852	0.840	0.827	0.815	0.801	0.787
36	0.909	0.899	0.889	0.878	0.867	0.856	0.844	0.831	0.818	0.805	0.791
37	0.913	0.903	0.893	0.883	0.872	0.860	0.848	0.835	0.822	0.809	0.795
38	0.918	0.908	0.898	0.887	0.876	0.864	0.852	0.839	0.826	0.813	0.799
39	0.923	0.913	0.903	0.892	0.881	0.869	0.857	0.844	0.831	0.817	0.803
40	0.928	0.918	0.908	0.897	0.886	0.874	0.862	0.849	0.836	0.822	0.808
41	0.934	0.924	0.913	0.903	0.891	0.879	0.867	0.854	0.841	0.827	0.813
42	0.940	0.930	0.919	0.908	0.897	0.885	0.872	0.860	0.846	0.832	0.818
43	0.946	0.936	0.926	0.915	0.903	0.891	0.878	0.865	0.852	0.838	0.823
44	0.953	0.943	0.932	0.921	0.910	0.897	0.885	0.872	0.858	0.844	0.829
45	0.960	0.950	0.939	0.928	0.917	0.904	0.892	0.878	0.865	0.850	0.836
46	0.968	0.958	0.947	0.936	0.924	0.912	0.899	0.886	0.872	0.857	0.843
47	0.977	0.966	0.955	0.944	0.932	0.920	0.907	0.893	0.879	0.865	0.850
48	0.986	0.975	0.964	0.953	0.941	0.928	0.915	0.902	0.887	0.873	0.858
49	0.995	0.985	0.974	0.962	0.950	0.937	0.924	0.910	0.896	0.881	0.866

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	0.733	0.719	0.704	0.689	0.674	0.658	0.642	0.626	0.610	0.593
16	0.734	0.720	0.705	0.690	0.675	0.659	0.643	0.627	0.611	0.594
17	0.735	0.721	0.706	0.691	0.676	0.660	0.644	0.628	0.611	0.594
18	0.736	0.722	0.708	0.693	0.677	0.661	0.645	0.629	0.612	0.595
19	0.738	0.723	0.709	0.694	0.678	0.663	0.647	0.630	0.614	0.596
20	0.739	0.725	0.710	0.695	0.680	0.664	0.648	0.631	0.615	0.598
21	0.740	0.726	0.711	0.696	0.681	0.665	0.649	0.633	0.616	0.599
22	0.742	0.728	0.713	0.698	0.682	0.666	0.650	0.634	0.617	0.600
23	0.744	0.729	0.714	0.699	0.684	0.668	0.652	0.635	0.618	0.601
24	0.745	0.731	0.716	0.701	0.685	0.669	0.653	0.637	0.620	0.603
25	0.747	0.733	0.718	0.703	0.687	0.671	0.655	0.638	0.621	0.604
26	0.749	0.735	0.720	0.704	0.689	0.673	0.657	0.640	0.623	0.606
27	0.751	0.737	0.722	0.706	0.691	0.675	0.658	0.642	0.625	0.607
28	0.753	0.739	0.724	0.708	0.693	0.677	0.660	0.644	0.627	0.609
29	0.756	0.741	0.726	0.711	0.695	0.679	0.662	0.646	0.628	0.611
30	0.758	0.743	0.728	0.713	0.697	0.681	0.665	0.648	0.631	0.613
31	0.761	0.746	0.731	0.715	0.700	0.683	0.667	0.650	0.633	0.615
32	0.763	0.749	0.734	0.718	0.702	0.686	0.669	0.652	0.635	0.617
33	0.766	0.752	0.736	0.721	0.705	0.689	0.672	0.655	0.638	0.620
34	0.770	0.755	0.739	0.724	0.708	0.691	0.675	0.658	0.640	0.622
35	0.773	0.758	0.743	0.727	0.711	0.694	0.677	0.660	0.643	0.625
36	0.776	0.761	0.746	0.730	0.714	0.697	0.681	0.663	0.646	0.628
37	0.780	0.765	0.750	0.734	0.717	0.701	0.684	0.667	0.649	0.631
38	0.784	0.769	0.753	0.737	0.721	0.704	0.687	0.670	0.652	0.634
39	0.788	0.773	0.757	0.741	0.725	0.708	0.691	0.674	0.656	0.637
40	0.793	0.778	0.762	0.746	0.729	0.712	0.695	0.677	0.659	0.641
41	0.798	0.782	0.766	0.750	0.734	0.717	0.699	0.682	0.663	0.645
42	0.803	0.787	0.771	0.755	0.738	0.721	0.704	0.686	0.668	0.649
43	0.808	0.793	0.777	0.760	0.743	0.726	0.709	0.691	0.672	0.654
44	0.814	0.799	0.782	0.766	0.749	0.731	0.714	0.696	0.677	0.658
45	0.820	0.805	0.788	0.772	0.755	0.737	0.719	0.701	0.682	0.663
46	0.827	0.811	0.795	0.778	0.761	0.743	0.725	0.707	0.688	0.669
47	0.834	0.818	0.802	0.785	0.767	0.750	0.731	0.713	0.694	0.675
48	0.842	0.826	0.809	0.792	0.774	0.756	0.738	0.719	0.700	0.681
49	0.850	0.834	0.817	0.800	0.782	0.764	0.745	0.727	0.707	0.688

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	0.575	0.558	0.540	0.521	0.503	0.484	0.465	0.445	0.426	0.407
16	0.576	0.558	0.540	0.522	0.503	0.484	0.465	0.446	0.427	0.408
17	0.577	0.559	0.541	0.523	0.504	0.485	0.466	0.447	0.428	0.408
18	0.578	0.560	0.542	0.524	0.505	0.486	0.467	0.448	0.428	0.409
19	0.579	0.561	0.543	0.525	0.506	0.487	0.468	0.448	0.429	0.410
20	0.580	0.562	0.544	0.526	0.507	0.488	0.468	0.449	0.430	0.411
21	0.581	0.563	0.545	0.527	0.508	0.489	0.469	0.450	0.431	0.411
22	0.582	0.564	0.546	0.528	0.509	0.490	0.470	0.451	0.432	0.412
23	0.584	0.566	0.547	0.529	0.510	0.491	0.471	0.452	0.433	0.413
24	0.585	0.567	0.549	0.530	0.511	0.492	0.472	0.453	0.434	0.414
25	0.586	0.568	0.550	0.531	0.512	0.493	0.474	0.454	0.435	0.415
26	0.588	0.570	0.551	0.533	0.514	0.494	0.475	0.455	0.436	0.416
27	0.590	0.571	0.553	0.534	0.515	0.496	0.476	0.457	0.437	0.417
28	0.591	0.573	0.555	0.536	0.517	0.497	0.478	0.458	0.438	0.419
29	0.593	0.575	0.556	0.537	0.518	0.499	0.479	0.459	0.440	0.420
30	0.595	0.577	0.558	0.539	0.520	0.500	0.481	0.461	0.441	0.421
31	0.597	0.579	0.560	0.541	0.522	0.502	0.482	0.462	0.442	0.423
32	0.599	0.581	0.562	0.543	0.524	0.504	0.484	0.464	0.444	0.424
33	0.602	0.583	0.564	0.545	0.526	0.506	0.486	0.466	0.446	0.426
34	0.604	0.585	0.567	0.547	0.528	0.508	0.488	0.468	0.448	0.428
35	0.607	0.588	0.569	0.550	0.530	0.510	0.490	0.470	0.450	0.429
36	0.609	0.591	0.572	0.552	0.532	0.512	0.492	0.472	0.452	0.431
37	0.612	0.594	0.574	0.555	0.535	0.515	0.495	0.474	0.454	0.433
38	0.615	0.597	0.577	0.558	0.538	0.517	0.497	0.477	0.456	0.436
39	0.619	0.600	0.580	0.561	0.541	0.520	0.500	0.479	0.459	0.438
40	0.622	0.603	0.584	0.564	0.544	0.523	0.503	0.482	0.461	0.441
41	0.626	0.607	0.587	0.567	0.547	0.526	0.506	0.485	0.464	0.443
42	0.630	0.611	0.591	0.571	0.551	0.530	0.509	0.488	0.467	0.446
43	0.635	0.615	0.595	0.575	0.554	0.533	0.512	0.491	0.470	0.449
44	0.639	0.619	0.599	0.579	0.558	0.537	0.516	0.495	0.474	0.452
45	0.644	0.624	0.604	0.583	0.563	0.541	0.520	0.499	0.477	0.456
46	0.649	0.629	0.609	0.588	0.567	0.546	0.524	0.503	0.481	0.460
47	0.655	0.635	0.614	0.593	0.572	0.551	0.529	0.507	0.485	0.464
48	0.661	0.641	0.620	0.599	0.577	0.556	0.534	0.512	0.490	0.468
49	0.667	0.647	0.626	0.605	0.583	0.561	0.539	0.517	0.495	0.472

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	0.388	0.369	0.351	0.333	0.315	0.298	0.281	0.265	0.249	0.235
16	0.389	0.370	0.351	0.333	0.315	0.298	0.281	0.265	0.250	0.236
17	0.389	0.371	0.352	0.334	0.316	0.298	0.282	0.265	0.250	0.236
18	0.390	0.371	0.353	0.334	0.316	0.299	0.282	0.266	0.251	0.236
19	0.391	0.372	0.353	0.335	0.317	0.299	0.283	0.266	0.251	0.237
20	0.391	0.372	0.354	0.335	0.317	0.300	0.283	0.267	0.252	0.237
21	0.392	0.373	0.354	0.336	0.318	0.301	0.284	0.267	0.252	0.238
22	0.393	0.374	0.355	0.337	0.319	0.301	0.284	0.268	0.253	0.238
23	0.394	0.375	0.356	0.338	0.319	0.302	0.285	0.269	0.253	0.239
24	0.395	0.376	0.357	0.338	0.320	0.303	0.286	0.269	0.254	0.239
25	0.396	0.377	0.358	0.339	0.321	0.303	0.286	0.270	0.254	0.240
26	0.397	0.378	0.359	0.340	0.322	0.304	0.287	0.271	0.255	0.240
27	0.398	0.379	0.360	0.341	0.323	0.305	0.288	0.271	0.256	0.241
28	0.399	0.380	0.361	0.342	0.324	0.306	0.289	0.272	0.256	0.242
29	0.400	0.381	0.362	0.343	0.325	0.307	0.289	0.273	0.257	0.243
30	0.402	0.382	0.363	0.344	0.326	0.308	0.290	0.274	0.258	0.243
31	0.403	0.383	0.364	0.345	0.327	0.309	0.291	0.275	0.259	0.244
32	0.404	0.385	0.366	0.347	0.328	0.310	0.292	0.276	0.260	0.245
33	0.406	0.386	0.367	0.348	0.329	0.311	0.294	0.277	0.261	0.246
34	0.408	0.388	0.368	0.349	0.331	0.312	0.295	0.278	0.262	0.247
35	0.409	0.390	0.370	0.351	0.332	0.314	0.296	0.279	0.263	0.248
36	0.411	0.391	0.372	0.352	0.333	0.315	0.297	0.280	0.264	0.249
37	0.413	0.393	0.373	0.354	0.335	0.317	0.299	0.282	0.266	0.250
38	0.415	0.395	0.375	0.356	0.337	0.318	0.300	0.283	0.267	0.252
39	0.418	0.397	0.377	0.358	0.339	0.320	0.302	0.285	0.268	0.253
40	0.420	0.400	0.380	0.360	0.341	0.322	0.304	0.286	0.270	0.255
41	0.423	0.402	0.382	0.362	0.343	0.324	0.306	0.288	0.272	0.256
42	0.425	0.405	0.384	0.364	0.345	0.326	0.308	0.290	0.273	0.258
43	0.428	0.407	0.387	0.367	0.347	0.328	0.310	0.292	0.275	0.260
44	0.431	0.410	0.390	0.370	0.350	0.331	0.312	0.294	0.277	0.261
45	0.435	0.414	0.393	0.372	0.352	0.333	0.314	0.296	0.279	0.263
46	0.438	0.417	0.396	0.375	0.355	0.336	0.317	0.299	0.282	0.266
47	0.442	0.421	0.399	0.379	0.358	0.339	0.320	0.301	0.284	0.268
48	0.446	0.424	0.403	0.382	0.362	0.342	0.323	0.304	0.287	0.270
49	0.450	0.429	0.407	0.386	0.365	0.345	0.326	0.307	0.289	0.273

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	0.222	0.210	0.199	0.188	0.179	0.170	0.162	0.155	0.149	0.144
16	0.222	0.210	0.199	0.189	0.179	0.170	0.162	0.156	0.150	0.144
17	0.223	0.211	0.199	0.189	0.179	0.170	0.163	0.156	0.150	0.144
18	0.223	0.211	0.199	0.189	0.180	0.171	0.163	0.156	0.150	0.145
19	0.223	0.211	0.200	0.190	0.180	0.171	0.163	0.156	0.150	0.145
20	0.224	0.212	0.200	0.190	0.180	0.171	0.163	0.157	0.151	0.145
21	0.224	0.212	0.201	0.190	0.181	0.172	0.164	0.157	0.151	0.145
22	0.225	0.212	0.201	0.191	0.181	0.172	0.164	0.157	0.151	0.146
23	0.225	0.213	0.201	0.191	0.181	0.172	0.164	0.158	0.151	0.146
24	0.226	0.213	0.202	0.191	0.182	0.173	0.165	0.158	0.152	0.146
25	0.226	0.214	0.202	0.192	0.182	0.173	0.165	0.158	0.152	0.147
26	0.227	0.215	0.203	0.192	0.183	0.174	0.166	0.159	0.153	0.147
27	0.228	0.215	0.203	0.193	0.183	0.174	0.166	0.159	0.153	0.148
28	0.228	0.216	0.204	0.194	0.184	0.175	0.167	0.160	0.153	0.148
29	0.229	0.216	0.205	0.194	0.184	0.175	0.167	0.160	0.154	0.148
30	0.230	0.217	0.205	0.195	0.185	0.176	0.168	0.161	0.154	0.149
31	0.230	0.218	0.206	0.195	0.186	0.176	0.168	0.161	0.155	0.149
32	0.231	0.219	0.207	0.196	0.186	0.177	0.169	0.162	0.156	0.150
33	0.232	0.220	0.208	0.197	0.187	0.178	0.170	0.162	0.156	0.151
34	0.233	0.220	0.209	0.198	0.188	0.178	0.170	0.163	0.157	0.151
35	0.234	0.221	0.209	0.199	0.189	0.179	0.171	0.164	0.157	0.152
36	0.235	0.222	0.210	0.199	0.189	0.180	0.172	0.165	0.158	0.153
37	0.236	0.223	0.211	0.200	0.190	0.181	0.173	0.165	0.159	0.153
38	0.238	0.225	0.212	0.201	0.191	0.182	0.173	0.166	0.160	0.154
39	0.239	0.226	0.214	0.203	0.192	0.183	0.174	0.167	0.161	0.155
40	0.240	0.227	0.215	0.204	0.193	0.184	0.175	0.168	0.162	0.156
41	0.242	0.228	0.216	0.205	0.195	0.185	0.176	0.169	0.162	0.157
42	0.243	0.230	0.218	0.206	0.196	0.186	0.178	0.170	0.164	0.158
43	0.245	0.232	0.219	0.208	0.197	0.187	0.179	0.171	0.165	0.159
44	0.247	0.233	0.221	0.209	0.199	0.189	0.180	0.173	0.166	0.160
45	0.249	0.235	0.222	0.211	0.200	0.190	0.181	0.174	0.167	0.161
46	0.251	0.237	0.224	0.213	0.202	0.192	0.183	0.175	0.169	0.162
47	0.253	0.239	0.226	0.214	0.204	0.193	0.185	0.177	0.170	0.164
48	0.255	0.241	0.228	0.216	0.205	0.195	0.186	0.178	0.172	0.165
49	0.258	0.244	0.230	0.218	0.207	0.197	0.188	0.180	0.173	0.167

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	0.984	0.972	0.960	0.947	0.934	0.920	0.905	0.891	0.875
51	1.017	1.006	0.995	0.983	0.970	0.958	0.944	0.930	0.916	0.900	0.885
52	1.029	1.018	1.006	0.994	0.982	0.969	0.955	0.941	0.926	0.911	0.895
53	1.041	1.030	1.019	1.007	0.994	0.981	0.967	0.953	0.938	0.922	0.906
54	1.055	1.044	1.032	1.020	1.007	0.994	0.980	0.965	0.950	0.935	0.918
55	1.070	1.059	1.047	1.034	1.021	1.008	0.993	0.979	0.963	0.948	0.931
56	1.086	1.074	1.062	1.050	1.036	1.023	1.008	0.993	0.978	0.962	0.945
57	1.103	1.091	1.079	1.066	1.053	1.038	1.024	1.009	0.993	0.977	0.960
58	1.121	1.109	1.096	1.083	1.070	1.055	1.041	1.025	1.009	0.993	0.975
59	1.140	1.128	1.115	1.102	1.088	1.074	1.059	1.043	1.027	1.010	0.992
60	1.161	1.149	1.136	1.122	1.108	1.093	1.078	1.062	1.045	1.028	1.010
61	1.183	1.171	1.158	1.144	1.130	1.115	1.099	1.082	1.066	1.048	1.030
62	1.208	1.195	1.181	1.167	1.153	1.137	1.121	1.105	1.087	1.069	1.051
63	1.233	1.220	1.207	1.192	1.177	1.162	1.145	1.128	1.111	1.092	1.073
64	1.261	1.248	1.234	1.219	1.204	1.188	1.171	1.153	1.135	1.117	1.097
65	1.291	1.277	1.263	1.248	1.232	1.215	1.198	1.181	1.162	1.143	1.123
66	1.322	1.308	1.294	1.278	1.262	1.245	1.228	1.210	1.191	1.171	1.151
67	1.356	1.342	1.327	1.311	1.295	1.277	1.259	1.241	1.221	1.201	1.180
68	1.393	1.378	1.362	1.346	1.329	1.311	1.293	1.274	1.254	1.233	1.212
69	1.432	1.417	1.401	1.384	1.367	1.348	1.329	1.310	1.289	1.268	1.246
70	1.474	1.459	1.442	1.425	1.407	1.388	1.369	1.349	1.327	1.306	1.283
71	1.520	1.504	1.487	1.470	1.451	1.432	1.412	1.391	1.369	1.346	1.323
72	1.570	1.554	1.536	1.518	1.499	1.479	1.458	1.437	1.414	1.391	1.367
73	1.625	1.608	1.590	1.571	1.551	1.530	1.509	1.486	1.463	1.439	1.414
74	1.685	1.667	1.648	1.628	1.608	1.587	1.564	1.541	1.517	1.492	1.466
75	1.750	1.731	1.712	1.691	1.670	1.648	1.625	1.600	1.575	1.550	1.523
76	1.821	1.802	1.781	1.760	1.738	1.715	1.691	1.666	1.640	1.613	1.585
77	1.899	1.879	1.857	1.835	1.812	1.788	1.763	1.737	1.710	1.682	1.652
78	1.984	1.963	1.940	1.917	1.893	1.868	1.842	1.814	1.786	1.757	1.726
79	2.076	2.054	2.031	2.007	1.982	1.955	1.928	1.899	1.869	1.839	1.807
80	2.177	2.154	2.130	2.105	2.078	2.050	2.022	1.992	1.960	1.928	1.895
81	2.288	2.263	2.238	2.211	2.184	2.155	2.124	2.093	2.060	2.026	1.991
82	2.409	2.383	2.356	2.328	2.299	2.268	2.236	2.203	2.169	2.133	2.096
83	2.540	2.513	2.485	2.456	2.425	2.392	2.359	2.324	2.287	2.250	2.211
84	2.683	2.655	2.625	2.594	2.561	2.527	2.491	2.454	2.416	2.376	2.335

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	0.859	0.843	0.826	0.808	0.790	0.772	0.753	0.734	0.715	0.695
51	0.869	0.852	0.835	0.817	0.799	0.780	0.761	0.742	0.723	0.702
52	0.879	0.862	0.844	0.827	0.808	0.790	0.770	0.751	0.731	0.711
53	0.890	0.873	0.855	0.837	0.818	0.799	0.780	0.760	0.740	0.720
54	0.902	0.884	0.866	0.848	0.829	0.810	0.790	0.770	0.750	0.729
55	0.914	0.897	0.878	0.860	0.841	0.821	0.801	0.781	0.760	0.739
56	0.928	0.910	0.891	0.872	0.853	0.833	0.813	0.793	0.772	0.750
57	0.942	0.924	0.905	0.886	0.866	0.846	0.826	0.805	0.784	0.762
58	0.958	0.939	0.920	0.901	0.881	0.860	0.839	0.818	0.796	0.774
59	0.974	0.955	0.936	0.916	0.896	0.875	0.854	0.832	0.810	0.788
60	0.992	0.973	0.953	0.933	0.912	0.891	0.869	0.847	0.825	0.802
61	1.011	0.992	0.972	0.951	0.930	0.908	0.886	0.864	0.841	0.818
62	1.032	1.012	0.991	0.970	0.949	0.927	0.904	0.881	0.858	0.834
63	1.054	1.033	1.013	0.991	0.969	0.947	0.924	0.900	0.876	0.852
64	1.077	1.057	1.035	1.013	0.991	0.968	0.944	0.921	0.896	0.871
65	1.103	1.081	1.060	1.037	1.014	0.991	0.967	0.942	0.917	0.892
66	1.130	1.108	1.086	1.063	1.039	1.015	0.990	0.965	0.940	0.914
67	1.159	1.136	1.113	1.090	1.066	1.041	1.016	0.990	0.964	0.937
68	1.190	1.167	1.143	1.119	1.094	1.069	1.043	1.017	0.990	0.962
69	1.223	1.200	1.175	1.150	1.125	1.099	1.072	1.045	1.017	0.989
70	1.260	1.235	1.210	1.185	1.158	1.132	1.104	1.076	1.048	1.019
71	1.299	1.274	1.248	1.222	1.195	1.167	1.139	1.110	1.080	1.050
72	1.342	1.316	1.289	1.262	1.234	1.205	1.176	1.146	1.116	1.085
73	1.388	1.362	1.334	1.306	1.277	1.247	1.217	1.186	1.155	1.123
74	1.439	1.412	1.383	1.354	1.324	1.293	1.262	1.230	1.197	1.164
75	1.495	1.466	1.436	1.406	1.375	1.343	1.310	1.277	1.243	1.209
76	1.556	1.526	1.495	1.463	1.431	1.398	1.364	1.329	1.294	1.258
77	1.622	1.591	1.559	1.526	1.492	1.457	1.422	1.386	1.349	1.312
78	1.695	1.662	1.628	1.594	1.559	1.522	1.485	1.448	1.410	1.370
79	1.774	1.740	1.704	1.668	1.631	1.593	1.555	1.516	1.475	1.434
80	1.860	1.824	1.787	1.750	1.711	1.671	1.631	1.589	1.547	1.504
81	1.955	1.917	1.878	1.838	1.798	1.756	1.713	1.670	1.626	1.581
82	2.058	2.018	1.977	1.935	1.893	1.849	1.804	1.758	1.712	1.664
83	2.170	2.128	2.085	2.041	1.996	1.950	1.902	1.854	1.805	1.755
84	2.292	2.248	2.203	2.156	2.108	2.059	2.010	1.959	1.907	1.854

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	0.674	0.654	0.633	0.611	0.589	0.567	0.545	0.522	0.500	0.477
51	0.682	0.661	0.640	0.618	0.596	0.573	0.551	0.528	0.505	0.483
52	0.690	0.669	0.647	0.625	0.603	0.580	0.557	0.534	0.511	0.488
53	0.698	0.677	0.655	0.633	0.610	0.587	0.564	0.541	0.518	0.494
54	0.708	0.686	0.664	0.641	0.618	0.595	0.572	0.548	0.524	0.501
55	0.718	0.695	0.673	0.650	0.627	0.603	0.580	0.556	0.532	0.508
56	0.728	0.706	0.683	0.660	0.636	0.612	0.588	0.564	0.540	0.515
57	0.740	0.717	0.694	0.670	0.646	0.622	0.597	0.573	0.548	0.523
58	0.752	0.728	0.705	0.681	0.657	0.632	0.607	0.582	0.557	0.532
59	0.765	0.741	0.717	0.693	0.668	0.643	0.618	0.592	0.567	0.541
60	0.779	0.755	0.730	0.705	0.680	0.655	0.629	0.603	0.577	0.551
61	0.794	0.769	0.744	0.719	0.693	0.667	0.641	0.615	0.588	0.562
62	0.810	0.785	0.760	0.734	0.707	0.681	0.654	0.627	0.600	0.573
63	0.827	0.802	0.776	0.749	0.723	0.695	0.668	0.641	0.613	0.586
64	0.846	0.820	0.793	0.766	0.739	0.711	0.683	0.655	0.627	0.599
65	0.866	0.839	0.812	0.784	0.756	0.728	0.699	0.670	0.641	0.613
66	0.887	0.859	0.832	0.803	0.775	0.746	0.716	0.687	0.657	0.628
67	0.910	0.882	0.853	0.824	0.795	0.765	0.735	0.704	0.674	0.644
68	0.934	0.905	0.876	0.846	0.816	0.785	0.754	0.723	0.692	0.661
69	0.960	0.931	0.901	0.870	0.839	0.807	0.775	0.744	0.712	0.680
70	0.989	0.958	0.927	0.896	0.864	0.831	0.799	0.766	0.733	0.700
71	1.020	0.988	0.956	0.924	0.891	0.857	0.823	0.790	0.756	0.722
72	1.053	1.021	0.988	0.954	0.920	0.885	0.851	0.816	0.780	0.746
73	1.090	1.056	1.022	0.987	0.952	0.916	0.880	0.844	0.808	0.771
74	1.130	1.095	1.060	1.024	0.987	0.950	0.912	0.875	0.837	0.800
75	1.173	1.137	1.101	1.063	1.025	0.987	0.948	0.909	0.870	0.831
76	1.221	1.184	1.145	1.106	1.067	1.027	0.986	0.946	0.905	0.864
77	1.273	1.234	1.194	1.154	1.112	1.071	1.028	0.986	0.944	0.901
78	1.330	1.289	1.248	1.205	1.162	1.118	1.074	1.030	0.986	0.942
79	1.392	1.349	1.306	1.261	1.216	1.171	1.125	1.078	1.032	0.986
80	1.460	1.415	1.370	1.323	1.276	1.228	1.179	1.131	1.082	1.034
81	1.534	1.487	1.439	1.390	1.340	1.290	1.239	1.188	1.137	1.086
82	1.615	1.566	1.515	1.463	1.411	1.358	1.305	1.251	1.197	1.143
83	1.704	1.651	1.598	1.543	1.488	1.432	1.376	1.319	1.262	1.206
84	1.800	1.744	1.688	1.630	1.572	1.513	1.453	1.394	1.334	1.274

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	0.433	0.411	0.390	0.369	0.349	0.329	0.310	0.292	0.276
51	0.460	0.438	0.416	0.394	0.373	0.353	0.333	0.314	0.296	0.279
52	0.466	0.443	0.421	0.399	0.378	0.357	0.337	0.317	0.299	0.282
53	0.471	0.449	0.426	0.404	0.382	0.361	0.341	0.321	0.303	0.286
54	0.478	0.454	0.432	0.409	0.387	0.366	0.345	0.326	0.307	0.289
55	0.484	0.461	0.438	0.415	0.393	0.371	0.350	0.330	0.311	0.294
56	0.491	0.468	0.444	0.421	0.398	0.377	0.355	0.335	0.316	0.298
57	0.499	0.475	0.451	0.428	0.405	0.382	0.361	0.340	0.321	0.302
58	0.507	0.483	0.458	0.435	0.411	0.389	0.367	0.346	0.326	0.307
59	0.516	0.491	0.466	0.442	0.418	0.395	0.373	0.352	0.332	0.313
60	0.525	0.500	0.475	0.450	0.426	0.403	0.380	0.358	0.338	0.318
61	0.536	0.510	0.484	0.459	0.434	0.410	0.387	0.365	0.344	0.325
62	0.547	0.520	0.494	0.468	0.443	0.419	0.395	0.373	0.351	0.331
63	0.558	0.531	0.504	0.478	0.453	0.428	0.404	0.381	0.359	0.338
64	0.571	0.543	0.516	0.489	0.463	0.437	0.413	0.389	0.367	0.346
65	0.584	0.556	0.528	0.501	0.474	0.448	0.422	0.398	0.375	0.354
66	0.598	0.569	0.541	0.513	0.485	0.459	0.433	0.408	0.385	0.363
67	0.614	0.584	0.555	0.526	0.498	0.470	0.444	0.418	0.394	0.372
68	0.630	0.600	0.570	0.540	0.511	0.483	0.456	0.430	0.405	0.382
69	0.648	0.617	0.586	0.555	0.525	0.497	0.469	0.442	0.416	0.393
70	0.667	0.635	0.603	0.572	0.541	0.511	0.483	0.455	0.429	0.404
71	0.688	0.655	0.622	0.590	0.558	0.527	0.498	0.469	0.442	0.417
72	0.711	0.676	0.642	0.609	0.576	0.545	0.514	0.485	0.457	0.431
73	0.735	0.700	0.665	0.630	0.596	0.564	0.532	0.501	0.473	0.446
74	0.762	0.725	0.689	0.653	0.618	0.584	0.551	0.520	0.490	0.462
75	0.792	0.753	0.716	0.679	0.642	0.607	0.573	0.540	0.509	0.480
76	0.824	0.784	0.745	0.706	0.668	0.632	0.596	0.562	0.530	0.500
77	0.859	0.818	0.777	0.736	0.697	0.659	0.621	0.586	0.552	0.521
78	0.898	0.854	0.811	0.769	0.728	0.688	0.649	0.612	0.577	0.544
79	0.940	0.894	0.849	0.805	0.762	0.720	0.680	0.641	0.604	0.570
80	0.985	0.938	0.891	0.844	0.799	0.755	0.713	0.672	0.633	0.597
81	1.035	0.985	0.936	0.887	0.840	0.793	0.749	0.706	0.665	0.628
82	1.090	1.037	0.985	0.934	0.884	0.835	0.788	0.743	0.700	0.661
83	1.150	1.094	1.039	0.985	0.932	0.881	0.831	0.784	0.739	0.697
84	1.214	1.156	1.098	1.041	0.985	0.931	0.878	0.828	0.780	0.736

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	0.260	0.246	0.233	0.221	0.210	0.199	0.190	0.182	0.175	0.169
51	0.263	0.249	0.235	0.223	0.212	0.201	0.192	0.184	0.177	0.171
52	0.266	0.252	0.238	0.226	0.214	0.204	0.194	0.186	0.179	0.173
53	0.270	0.255	0.241	0.229	0.217	0.206	0.197	0.189	0.181	0.175
54	0.273	0.258	0.244	0.232	0.220	0.209	0.199	0.191	0.184	0.177
55	0.277	0.262	0.248	0.235	0.223	0.212	0.202	0.194	0.186	0.180
56	0.281	0.266	0.251	0.238	0.226	0.215	0.205	0.197	0.189	0.182
57	0.285	0.270	0.255	0.242	0.230	0.218	0.208	0.200	0.192	0.185
58	0.290	0.274	0.259	0.246	0.234	0.222	0.212	0.203	0.195	0.188
59	0.295	0.279	0.264	0.250	0.238	0.226	0.215	0.206	0.198	0.191
60	0.301	0.284	0.269	0.255	0.242	0.230	0.219	0.210	0.202	0.195
61	0.306	0.290	0.274	0.260	0.247	0.234	0.224	0.214	0.206	0.199
62	0.313	0.295	0.280	0.265	0.252	0.239	0.228	0.219	0.210	0.203
63	0.319	0.302	0.286	0.271	0.257	0.244	0.233	0.223	0.215	0.207
64	0.326	0.309	0.292	0.277	0.263	0.250	0.238	0.228	0.219	0.212
65	0.334	0.316	0.299	0.283	0.269	0.256	0.244	0.234	0.225	0.217
66	0.342	0.324	0.306	0.290	0.276	0.262	0.250	0.239	0.230	0.222
67	0.351	0.332	0.314	0.298	0.283	0.269	0.256	0.246	0.236	0.228
68	0.360	0.341	0.322	0.306	0.290	0.276	0.263	0.252	0.242	0.234
69	0.371	0.350	0.331	0.314	0.298	0.284	0.271	0.259	0.249	0.240
70	0.382	0.361	0.341	0.324	0.307	0.292	0.279	0.267	0.257	0.247
71	0.394	0.372	0.352	0.334	0.317	0.301	0.287	0.275	0.265	0.255
72	0.407	0.384	0.364	0.345	0.327	0.311	0.297	0.284	0.273	0.264
73	0.421	0.398	0.376	0.357	0.339	0.322	0.307	0.294	0.283	0.273
74	0.436	0.412	0.390	0.370	0.351	0.334	0.318	0.305	0.293	0.283
75	0.453	0.428	0.405	0.384	0.365	0.346	0.331	0.317	0.305	0.294
76	0.471	0.446	0.422	0.400	0.380	0.361	0.344	0.330	0.317	0.306
77	0.491	0.465	0.440	0.417	0.396	0.376	0.359	0.344	0.330	0.319
78	0.513	0.485	0.459	0.435	0.413	0.393	0.375	0.359	0.345	0.333
79	0.537	0.508	0.481	0.456	0.433	0.411	0.392	0.376	0.361	0.348
80	0.564	0.533	0.504	0.478	0.454	0.431	0.411	0.394	0.379	0.365
81	0.592	0.560	0.530	0.502	0.477	0.453	0.432	0.414	0.398	0.384
82	0.623	0.589	0.558	0.529	0.502	0.477	0.455	0.436	0.419	0.404
83	0.658	0.622	0.588	0.558	0.529	0.503	0.480	0.460	0.442	0.426
84	0.695	0.657	0.621	0.589	0.559	0.531	0.507	0.486	0.467	0.450

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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>	2.840	2.810	2.779	2.746	2.711	2.675	2.637	2.598	2.558	2.516	2.472
<b>86</b>	3.009	2.978	2.944	2.909	2.873	2.834	2.794	2.753	2.710	2.665	2.619
<b>87</b>	3.193	3.159	3.124	3.087	3.048	3.007	2.965	2.921	2.875	2.828	2.779
<b>88</b>	3.391	3.355	3.317	3.278	3.236	3.193	3.148	3.102	3.053	3.003	2.951
<b>89</b>	3.601	3.563	3.523	3.481	3.437	3.392	3.344	3.294	3.243	3.189	3.134
<b>90</b>	3.820	3.780	3.737	3.693	3.646	3.598	3.547	3.494	3.440	3.383	3.324
<b>91</b>	4.051	4.008	3.963	3.916	3.867	3.815	3.761	3.705	3.648	3.588	3.525
<b>92</b>	4.286	4.241	4.193	4.143	4.091	4.037	3.980	3.921	3.860	3.796	3.730
<b>93</b>	4.534	4.486	4.435	4.383	4.328	4.270	4.210	4.147	4.082	4.015	3.946
<b>94</b>	4.780	4.729	4.676	4.620	4.562	4.501	4.438	4.372	4.304	4.233	4.160
<b>95</b>	5.036	4.982	4.926	4.868	4.807	4.742	4.676	4.606	4.534	4.460	4.382
<b>96</b>	5.307	5.251	5.192	5.130	5.066	4.998	4.928	4.855	4.779	4.700	4.619
<b>97</b>	5.559	5.501	5.439	5.374	5.307	5.236	5.162	5.085	5.006	4.924	4.838
<b>98</b>	5.789	5.728	5.664	5.597	5.526	5.452	5.376	5.296	5.213	5.127	5.038
<b>99</b>	6.025	5.961	5.894	5.824	5.750	5.674	5.594	5.511	5.425	5.336	5.243
<b>100</b>	6.250	6.184	6.115	6.042	5.966	5.887	5.804	5.717	5.628	5.536	5.440

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	61	62	63	64	65	66	67	68	69	70
<b>85</b>	2.427	2.380	2.332	2.282	2.232	2.180	2.127	2.073	2.019	1.962
<b>86</b>	2.571	2.522	2.471	2.418	2.365	2.310	2.254	2.197	2.139	2.079
<b>87</b>	2.728	2.675	2.621	2.566	2.509	2.451	2.391	2.331	2.269	2.206
<b>88</b>	2.897	2.841	2.784	2.725	2.664	2.602	2.539	2.475	2.410	2.343
<b>89</b>	3.077	3.018	2.957	2.894	2.830	2.764	2.697	2.629	2.559	2.488
<b>90</b>	3.264	3.201	3.136	3.070	3.001	2.932	2.861	2.788	2.715	2.639
<b>91</b>	3.461	3.394	3.326	3.255	3.183	3.109	3.034	2.957	2.879	2.799
<b>92</b>	3.662	3.591	3.519	3.444	3.368	3.290	3.210	3.129	3.046	2.961
<b>93</b>	3.874	3.799	3.722	3.643	3.562	3.480	3.396	3.310	3.222	3.132
<b>94</b>	4.084	4.005	3.924	3.841	3.756	3.669	3.580	3.489	3.397	3.302
<b>95</b>	4.302	4.219	4.134	4.046	3.957	3.865	3.771	3.676	3.579	3.479
<b>96</b>	4.534	4.447	4.357	4.265	4.170	4.073	3.975	3.874	3.772	3.667
<b>97</b>	4.750	4.658	4.564	4.467	4.368	4.267	4.164	4.058	3.951	3.841
<b>98</b>	4.946	4.851	4.753	4.652	4.549	4.444	4.336	4.226	4.114	4.000
<b>99</b>	5.147	5.048	4.946	4.841	4.734	4.624	4.512	4.398	4.281	4.162
<b>100</b>	5.340	5.237	5.131	5.023	4.911	4.797	4.681	4.563	4.442	4.318

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	1.905	1.846	1.787	1.726	1.664	1.601	1.538	1.475	1.412	1.348
86	2.018	1.956	1.893	1.829	1.763	1.697	1.630	1.563	1.496	1.429
87	2.141	2.075	2.008	1.940	1.871	1.800	1.729	1.658	1.587	1.516
88	2.274	2.204	2.133	2.060	1.987	1.912	1.837	1.761	1.685	1.610
89	2.415	2.341	2.265	2.188	2.110	2.031	1.951	1.870	1.790	1.710
90	2.562	2.483	2.403	2.321	2.238	2.154	2.069	1.984	1.898	1.813
91	2.717	2.633	2.548	2.461	2.373	2.284	2.194	2.104	2.013	1.923
92	2.875	2.786	2.696	2.604	2.511	2.417	2.322	2.226	2.130	2.035
93	3.041	2.947	2.852	2.755	2.656	2.556	2.456	2.355	2.253	2.152
94	3.206	3.107	3.006	2.904	2.800	2.695	2.589	2.482	2.375	2.269
95	3.377	3.273	3.167	3.060	2.950	2.839	2.728	2.615	2.503	2.391
96	3.559	3.450	3.338	3.225	3.109	2.992	2.875	2.756	2.638	2.520
97	3.729	3.614	3.497	3.378	3.257	3.135	3.011	2.887	2.763	2.639
98	3.883	3.763	3.642	3.518	3.392	3.264	3.136	3.007	2.877	2.748
99	4.040	3.916	3.790	3.660	3.530	3.397	3.263	3.129	2.994	2.860
100	4.192	4.063	3.932	3.798	3.662	3.524	3.386	3.246	3.106	2.967

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	1.286	1.223	1.162	1.102	1.042	0.985	0.930	0.876	0.826	0.779
86	1.362	1.296	1.231	1.167	1.104	1.044	0.985	0.929	0.875	0.826
87	1.445	1.375	1.306	1.238	1.172	1.107	1.045	0.985	0.929	0.876
88	1.535	1.460	1.387	1.315	1.244	1.176	1.110	1.046	0.986	0.930
89	1.630	1.551	1.473	1.397	1.322	1.249	1.179	1.111	1.047	0.988
90	1.729	1.645	1.562	1.481	1.402	1.325	1.250	1.179	1.111	1.048
91	1.833	1.745	1.657	1.571	1.487	1.405	1.326	1.250	1.178	1.111
92	1.940	1.846	1.753	1.662	1.573	1.487	1.403	1.323	1.246	1.176
93	2.052	1.953	1.854	1.758	1.664	1.573	1.484	1.399	1.318	1.244
94	2.163	2.058	1.955	1.854	1.754	1.658	1.564	1.475	1.390	1.311
95	2.279	2.169	2.060	1.953	1.848	1.747	1.648	1.554	1.464	1.381
96	2.402	2.286	2.171	2.058	1.948	1.841	1.737	1.638	1.543	1.456
97	2.516	2.394	2.274	2.156	2.040	1.928	1.820	1.716	1.617	1.525
98	2.620	2.493	2.368	2.245	2.125	2.008	1.895	1.786	1.684	1.588
99	2.727	2.594	2.464	2.336	2.211	2.090	1.972	1.859	1.752	1.653
100	2.829	2.692	2.557	2.424	2.294	2.168	2.046	1.929	1.818	1.715

\*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, 2014 - Revised May 2015 for COLA**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)**  
(Factor Multiplied by 50% of Retirement Benefit)

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	0.735	0.695	0.658	0.624	0.592	0.562	0.537	0.514	0.494	0.477
86	0.779	0.736	0.697	0.661	0.627	0.596	0.569	0.545	0.524	0.505
87	0.826	0.781	0.739	0.701	0.665	0.632	0.603	0.578	0.556	0.536
88	0.878	0.830	0.785	0.744	0.707	0.671	0.641	0.614	0.590	0.569
89	0.932	0.881	0.834	0.791	0.751	0.713	0.681	0.652	0.627	0.604
90	0.989	0.935	0.884	0.839	0.796	0.756	0.722	0.692	0.665	0.641
91	1.049	0.991	0.938	0.889	0.844	0.802	0.765	0.734	0.705	0.680
92	1.109	1.049	0.992	0.941	0.893	0.849	0.810	0.776	0.746	0.719
93	1.174	1.109	1.050	0.995	0.945	0.898	0.857	0.821	0.789	0.761
94	1.237	1.170	1.106	1.049	0.996	0.947	0.903	0.866	0.832	0.802
95	1.303	1.232	1.166	1.105	1.050	0.997	0.952	0.912	0.876	0.845
96	1.374	1.299	1.229	1.165	1.106	1.051	1.003	0.961	0.924	0.891
97	1.439	1.360	1.287	1.221	1.159	1.101	1.051	1.007	0.968	0.933
98	1.499	1.417	1.340	1.271	1.207	1.146	1.094	1.048	1.008	0.972
99	1.559	1.474	1.395	1.323	1.256	1.193	1.138	1.091	1.049	1.011
100	1.618	1.529	1.447	1.372	1.303	1.238	1.181	1.132	1.088	1.049

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)**  
 (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	0.927	0.859	0.796	0.737	0.683	0.632	0.586	0.542	0.502	0.465	0.431	0.399	0.369	0.341
16	1.079	1.000	0.927	0.859	0.795	0.737	0.682	0.632	0.585	0.542	0.502	0.465	0.430	0.398	0.368
17	1.165	1.079	1.000	0.927	0.858	0.795	0.737	0.682	0.632	0.585	0.542	0.501	0.464	0.429	0.397
18	1.257	1.165	1.079	1.000	0.926	0.858	0.795	0.736	0.682	0.631	0.584	0.541	0.501	0.463	0.429
19	1.357	1.257	1.165	1.079	1.000	0.926	0.858	0.795	0.736	0.681	0.631	0.584	0.541	0.500	0.463
20	1.465	1.357	1.258	1.165	1.080	1.000	0.926	0.858	0.794	0.736	0.681	0.630	0.583	0.540	0.500
21	1.582	1.466	1.358	1.258	1.166	1.080	1.000	0.926	0.858	0.794	0.735	0.681	0.630	0.583	0.539
22	1.708	1.583	1.466	1.358	1.259	1.166	1.080	1.000	0.926	0.857	0.794	0.735	0.680	0.629	0.582
23	1.844	1.709	1.584	1.467	1.359	1.259	1.166	1.080	1.000	0.926	0.857	0.793	0.734	0.680	0.629
24	1.992	1.846	1.710	1.585	1.468	1.360	1.259	1.166	1.080	1.000	0.926	0.857	0.793	0.734	0.679
25	2.152	1.994	1.848	1.712	1.586	1.469	1.360	1.260	1.167	1.080	1.000	0.926	0.857	0.793	0.733
26	2.325	2.155	1.996	1.849	1.713	1.587	1.470	1.361	1.260	1.167	1.080	1.000	0.926	0.856	0.792
27	2.513	2.328	2.157	1.998	1.851	1.715	1.588	1.471	1.362	1.261	1.167	1.081	1.000	0.925	0.856
28	2.716	2.516	2.331	2.160	2.001	1.853	1.716	1.590	1.472	1.363	1.262	1.168	1.081	1.000	0.925
29	2.936	2.720	2.520	2.335	2.163	2.003	1.855	1.718	1.591	1.473	1.364	1.262	1.168	1.081	1.000
30	3.174	2.941	2.725	2.525	2.339	2.166	2.006	1.858	1.720	1.593	1.474	1.365	1.263	1.169	1.081
31	3.433	3.181	2.947	2.730	2.529	2.342	2.169	2.009	1.860	1.722	1.594	1.476	1.366	1.264	1.169
32	3.714	3.441	3.188	2.953	2.736	2.534	2.347	2.173	2.012	1.863	1.724	1.596	1.477	1.367	1.264
33	4.018	3.723	3.449	3.195	2.960	2.741	2.539	2.351	2.177	2.015	1.865	1.727	1.598	1.478	1.368
34	4.349	4.029	3.733	3.458	3.203	2.967	2.747	2.544	2.356	2.181	2.019	1.868	1.729	1.600	1.480
35	4.707	4.362	4.041	3.743	3.467	3.211	2.974	2.754	2.550	2.361	2.185	2.022	1.871	1.732	1.602
36	5.098	4.723	4.376	4.053	3.755	3.477	3.220	2.982	2.761	2.556	2.366	2.190	2.026	1.875	1.734
37	5.522	5.116	4.739	4.390	4.067	3.766	3.488	3.230	2.990	2.768	2.562	2.372	2.195	2.030	1.878
38	5.983	5.543	5.135	4.757	4.406	4.081	3.779	3.499	3.240	2.999	2.776	2.569	2.378	2.200	2.035
39	6.485	6.008	5.566	5.156	4.776	4.423	4.096	3.793	3.512	3.251	3.009	2.785	2.577	2.384	2.205
40	7.032	6.515	6.035	5.591	5.178	4.796	4.441	4.112	3.807	3.524	3.262	3.019	2.794	2.585	2.391
41	7.627	7.067	6.547	6.064	5.617	5.202	4.817	4.460	4.130	3.823	3.538	3.274	3.030	2.803	2.593
42	8.277	7.669	7.104	6.581	6.095	5.645	5.227	4.840	4.481	4.148	3.839	3.553	3.288	3.041	2.813
43	8.986	8.326	7.713	7.144	6.617	6.128	5.675	5.254	4.865	4.503	4.168	3.857	3.569	3.302	3.054
44	9.761	9.043	8.377	7.760	7.187	6.656	6.164	5.707	5.283	4.891	4.527	4.189	3.876	3.586	3.317
45	10.608	9.828	9.104	8.433	7.811	7.233	6.698	6.202	5.741	5.315	4.919	4.552	4.212	3.896	3.604
46	11.534	10.686	9.899	9.169	8.492	7.865	7.283	6.743	6.242	5.778	5.348	4.949	4.579	4.236	3.918
47	12.549	11.626	10.770	9.976	9.239	8.556	7.923	7.336	6.791	6.286	5.818	5.384	4.981	4.608	4.262
48	13.662	12.657	11.724	10.860	10.058	9.315	8.625	7.986	7.393	6.843	6.333	5.860	5.422	5.016	4.639
49	14.883	13.788	12.772	11.830	10.957	10.147	9.395	8.699	8.053	7.454	6.898	6.383	5.906	5.463	5.053

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)**  
 (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	0.316	0.292	0.270	0.250	0.231	0.214	0.197	0.182	0.168	0.156	0.144	0.133	0.122	0.113	0.104
16	0.341	0.315	0.292	0.270	0.249	0.230	0.213	0.197	0.182	0.168	0.155	0.143	0.132	0.122	0.112
17	0.368	0.340	0.315	0.291	0.269	0.249	0.230	0.212	0.196	0.181	0.167	0.154	0.142	0.131	0.121
18	0.397	0.367	0.339	0.314	0.290	0.268	0.248	0.229	0.212	0.195	0.180	0.166	0.154	0.142	0.131
19	0.428	0.396	0.366	0.339	0.313	0.289	0.267	0.247	0.228	0.211	0.195	0.180	0.166	0.153	0.141
20	0.462	0.428	0.395	0.366	0.338	0.312	0.289	0.267	0.246	0.227	0.210	0.194	0.179	0.165	0.152
21	0.499	0.462	0.427	0.395	0.365	0.337	0.312	0.288	0.266	0.245	0.227	0.209	0.193	0.178	0.164
22	0.539	0.498	0.461	0.426	0.394	0.364	0.336	0.311	0.287	0.265	0.245	0.226	0.208	0.192	0.177
23	0.582	0.538	0.498	0.460	0.425	0.393	0.363	0.336	0.310	0.286	0.264	0.244	0.225	0.207	0.191
24	0.628	0.581	0.537	0.497	0.459	0.424	0.392	0.362	0.335	0.309	0.285	0.263	0.243	0.224	0.206
25	0.679	0.628	0.580	0.537	0.496	0.458	0.424	0.391	0.361	0.334	0.308	0.284	0.262	0.242	0.223
26	0.733	0.678	0.627	0.580	0.536	0.495	0.457	0.423	0.390	0.360	0.333	0.307	0.283	0.261	0.241
27	0.792	0.732	0.677	0.626	0.579	0.535	0.494	0.457	0.422	0.389	0.359	0.331	0.306	0.282	0.260
28	0.856	0.792	0.732	0.677	0.625	0.578	0.534	0.493	0.456	0.421	0.388	0.358	0.330	0.305	0.281
29	0.925	0.856	0.791	0.731	0.676	0.625	0.577	0.533	0.492	0.454	0.419	0.387	0.357	0.329	0.303
30	<b>1.000</b>	0.925	0.855	0.791	0.731	0.675	0.624	0.576	0.532	0.491	0.453	0.418	0.386	0.356	0.328
31	1.081	<b>1.000</b>	0.925	0.855	0.790	0.730	0.674	0.623	0.575	0.531	0.490	0.452	0.417	0.384	0.354
32	1.169	1.082	<b>1.000</b>	0.924	0.854	0.790	0.729	0.674	0.622	0.574	0.530	0.489	0.451	0.416	0.383
33	1.265	1.170	1.082	<b>1.000</b>	0.924	0.854	0.789	0.729	0.673	0.621	0.573	0.529	0.488	0.449	0.414
34	1.369	1.266	1.170	1.082	<b>1.000</b>	0.924	0.854	0.788	0.728	0.672	0.620	0.572	0.527	0.486	0.448
35	1.482	1.370	1.267	1.171	1.082	<b>1.000</b>	0.924	0.853	0.788	0.727	0.671	0.619	0.571	0.526	0.485
36	1.604	1.483	1.371	1.268	1.172	1.083	<b>1.000</b>	0.924	0.853	0.787	0.726	0.670	0.618	0.569	0.525
37	1.737	1.606	1.485	1.373	1.269	1.172	1.083	<b>1.000</b>	0.923	0.852	0.786	0.725	0.669	0.616	0.568
38	1.882	1.740	1.609	1.487	1.374	1.270	1.173	1.083	<b>1.000</b>	0.923	0.852	0.785	0.724	0.668	0.615
39	2.040	1.886	1.744	1.612	1.489	1.376	1.271	1.174	1.084	<b>1.000</b>	0.923	0.851	0.785	0.723	0.666
40	2.211	2.045	1.890	1.747	1.614	1.492	1.378	1.272	1.174	1.084	<b>1.000</b>	0.922	0.850	0.784	0.722
41	2.398	2.217	2.050	1.895	1.751	1.618	1.494	1.380	1.274	1.175	1.084	<b>1.000</b>	0.922	0.850	0.783
42	2.602	2.406	2.224	2.056	1.899	1.755	1.621	1.497	1.381	1.275	1.176	1.085	<b>1.000</b>	0.922	0.849
43	2.824	2.611	2.414	2.231	2.062	1.905	1.759	1.624	1.499	1.384	1.276	1.177	1.085	<b>1.000</b>	0.921
44	3.067	2.836	2.622	2.423	2.239	2.068	1.910	1.764	1.628	1.502	1.386	1.278	1.178	1.086	<b>1.000</b>
45	3.333	3.081	2.848	2.632	2.432	2.247	2.075	1.916	1.768	1.632	1.505	1.388	1.280	1.179	1.086
46	3.623	3.350	3.096	2.862	2.644	2.442	2.256	2.083	1.922	1.774	1.636	1.509	1.391	1.281	1.180
47	3.941	3.644	3.368	3.113	2.876	2.657	2.453	2.265	2.091	1.929	1.779	1.641	1.512	1.393	1.283
48	4.290	3.966	3.666	3.388	3.130	2.891	2.670	2.465	2.275	2.099	1.936	1.785	1.646	1.516	1.396
49	4.672	4.320	3.993	3.690	3.409	3.149	2.908	2.684	2.477	2.286	2.108	1.944	1.792	1.651	1.520

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	0.096	0.088	0.081	0.075	0.069	0.063	0.058	0.053	0.049	0.045	0.041	0.038	0.035	0.032	0.029
16	0.103	0.095	0.088	0.081	0.074	0.068	0.063	0.058	0.053	0.049	0.044	0.041	0.037	0.034	0.031
17	0.112	0.103	0.095	0.087	0.080	0.074	0.068	0.062	0.057	0.052	0.048	0.044	0.040	0.037	0.034
18	0.120	0.111	0.102	0.094	0.086	0.079	0.073	0.067	0.062	0.056	0.052	0.047	0.043	0.040	0.036
19	0.130	0.120	0.110	0.101	0.093	0.086	0.079	0.072	0.066	0.061	0.056	0.051	0.047	0.043	0.039
20	0.140	0.129	0.119	0.109	0.101	0.092	0.085	0.078	0.072	0.066	0.060	0.055	0.050	0.046	0.042
21	0.151	0.139	0.128	0.118	0.109	0.100	0.092	0.084	0.077	0.071	0.065	0.059	0.054	0.050	0.045
22	0.163	0.150	0.138	0.127	0.117	0.108	0.099	0.091	0.083	0.076	0.070	0.064	0.059	0.054	0.049
23	0.176	0.162	0.149	0.137	0.126	0.116	0.107	0.098	0.090	0.082	0.076	0.069	0.063	0.058	0.053
24	0.190	0.175	0.161	0.148	0.136	0.125	0.115	0.106	0.097	0.089	0.082	0.075	0.068	0.062	0.057
25	0.205	0.189	0.174	0.160	0.147	0.135	0.124	0.114	0.105	0.096	0.088	0.081	0.074	0.067	0.061
26	0.222	0.204	0.188	0.173	0.159	0.146	0.134	0.123	0.113	0.104	0.095	0.087	0.079	0.073	0.066
27	0.239	0.220	0.203	0.187	0.172	0.158	0.145	0.133	0.122	0.112	0.103	0.094	0.086	0.078	0.072
28	0.259	0.238	0.219	0.202	0.185	0.170	0.157	0.144	0.132	0.121	0.111	0.101	0.093	0.085	0.077
29	0.279	0.257	0.237	0.218	0.200	0.184	0.169	0.155	0.142	0.131	0.120	0.109	0.100	0.091	0.083
30	0.302	0.278	0.256	0.235	0.216	0.199	0.183	0.168	0.154	0.141	0.129	0.118	0.108	0.099	0.090
31	0.326	0.300	0.277	0.254	0.234	0.215	0.197	0.181	0.166	0.152	0.139	0.128	0.117	0.107	0.097
32	0.353	0.325	0.299	0.275	0.253	0.232	0.213	0.196	0.180	0.165	0.151	0.138	0.126	0.115	0.105
33	0.381	0.351	0.323	0.297	0.273	0.251	0.231	0.212	0.194	0.178	0.163	0.149	0.136	0.124	0.114
34	0.413	0.380	0.350	0.322	0.296	0.272	0.249	0.229	0.210	0.192	0.176	0.161	0.147	0.134	0.123
35	0.446	0.411	0.378	0.348	0.320	0.294	0.270	0.248	0.227	0.208	0.190	0.174	0.159	0.145	0.133
36	0.483	0.445	0.409	0.376	0.346	0.318	0.292	0.268	0.246	0.225	0.206	0.188	0.172	0.157	0.143
37	0.523	0.482	0.443	0.407	0.375	0.344	0.316	0.290	0.266	0.244	0.223	0.204	0.186	0.170	0.155
38	0.566	0.521	0.480	0.441	0.406	0.373	0.342	0.314	0.288	0.264	0.241	0.221	0.202	0.184	0.168
39	0.614	0.565	0.520	0.478	0.439	0.403	0.370	0.340	0.312	0.285	0.261	0.239	0.218	0.199	0.182
40	0.665	0.612	0.563	0.518	0.476	0.437	0.401	0.368	0.337	0.309	0.283	0.259	0.236	0.216	0.197
41	0.721	0.663	0.610	0.561	0.516	0.474	0.435	0.399	0.366	0.335	0.307	0.280	0.256	0.234	0.213
42	0.782	0.720	0.662	0.609	0.559	0.514	0.472	0.433	0.396	0.363	0.332	0.304	0.278	0.253	0.231
43	0.848	0.781	0.718	0.660	0.607	0.557	0.511	0.469	0.430	0.394	0.360	0.329	0.301	0.275	0.250
44	0.921	0.847	0.779	0.717	0.659	0.605	0.555	0.509	0.467	0.427	0.391	0.357	0.326	0.298	0.272
45	1.000	0.920	0.847	0.778	0.715	0.657	0.603	0.553	0.507	0.464	0.424	0.388	0.354	0.323	0.295
46	1.087	1.000	0.920	0.846	0.777	0.713	0.655	0.600	0.550	0.504	0.461	0.421	0.385	0.351	0.320
47	1.182	1.087	1.000	0.919	0.845	0.776	0.712	0.653	0.598	0.548	0.501	0.458	0.418	0.381	0.348
48	1.285	1.183	1.088	1.000	0.919	0.844	0.774	0.710	0.650	0.595	0.545	0.498	0.455	0.415	0.378
49	1.399	1.288	1.184	1.089	1.000	0.918	0.842	0.772	0.708	0.648	0.593	0.542	0.494	0.451	0.411

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	0.026	0.024	0.022	0.020	0.018	0.016	0.015	0.013	0.012	0.011	0.010	0.009	0.008	0.007	0.006
16	0.028	0.026	0.024	0.021	0.019	0.018	0.016	0.014	0.013	0.012	0.011	0.009	0.008	0.008	0.007
17	0.031	0.028	0.025	0.023	0.021	0.019	0.017	0.016	0.014	0.013	0.011	0.010	0.009	0.008	0.007
18	0.033	0.030	0.027	0.025	0.023	0.021	0.019	0.017	0.015	0.014	0.012	0.011	0.010	0.009	0.008
19	0.036	0.032	0.030	0.027	0.024	0.022	0.020	0.018	0.016	0.015	0.013	0.012	0.011	0.009	0.008
20	0.038	0.035	0.032	0.029	0.026	0.024	0.022	0.019	0.018	0.016	0.014	0.013	0.011	0.010	0.009
21	0.041	0.038	0.034	0.031	0.028	0.026	0.023	0.021	0.019	0.017	0.015	0.014	0.012	0.011	0.010
22	0.045	0.041	0.037	0.034	0.031	0.028	0.025	0.023	0.020	0.018	0.017	0.015	0.013	0.012	0.011
23	0.048	0.044	0.040	0.036	0.033	0.030	0.027	0.024	0.022	0.020	0.018	0.016	0.014	0.013	0.011
24	0.052	0.047	0.043	0.039	0.035	0.032	0.029	0.026	0.024	0.021	0.019	0.017	0.015	0.014	0.012
25	0.056	0.051	0.046	0.042	0.038	0.035	0.031	0.028	0.026	0.023	0.021	0.019	0.017	0.015	0.013
26	0.060	0.055	0.050	0.046	0.041	0.037	0.034	0.031	0.028	0.025	0.022	0.020	0.018	0.016	0.014
27	0.065	0.059	0.054	0.049	0.045	0.040	0.036	0.033	0.030	0.027	0.024	0.022	0.019	0.017	0.015
28	0.070	0.064	0.058	0.053	0.048	0.044	0.039	0.036	0.032	0.029	0.026	0.023	0.021	0.018	0.016
29	0.076	0.069	0.063	0.057	0.052	0.047	0.042	0.038	0.035	0.031	0.028	0.025	0.022	0.020	0.018
30	0.082	0.075	0.068	0.062	0.056	0.051	0.046	0.041	0.037	0.034	0.030	0.027	0.024	0.021	0.019
31	0.089	0.081	0.073	0.067	0.060	0.055	0.049	0.045	0.040	0.036	0.032	0.029	0.026	0.023	0.021
32	0.096	0.087	0.079	0.072	0.065	0.059	0.053	0.048	0.043	0.039	0.035	0.031	0.028	0.025	0.022
33	0.103	0.094	0.086	0.078	0.070	0.064	0.058	0.052	0.047	0.042	0.038	0.034	0.030	0.027	0.024
34	0.112	0.102	0.093	0.084	0.076	0.069	0.062	0.056	0.051	0.045	0.041	0.037	0.033	0.029	0.026
35	0.121	0.110	0.100	0.091	0.082	0.074	0.067	0.061	0.055	0.049	0.044	0.039	0.035	0.031	0.028
36	0.131	0.119	0.108	0.098	0.089	0.080	0.073	0.066	0.059	0.053	0.048	0.043	0.038	0.034	0.030
37	0.141	0.129	0.117	0.106	0.096	0.087	0.079	0.071	0.064	0.057	0.051	0.046	0.041	0.037	0.032
38	0.153	0.139	0.126	0.115	0.104	0.094	0.085	0.077	0.069	0.062	0.056	0.050	0.044	0.039	0.035
39	0.166	0.151	0.137	0.124	0.112	0.102	0.092	0.083	0.075	0.067	0.060	0.054	0.048	0.043	0.038
40	0.179	0.163	0.148	0.134	0.122	0.110	0.099	0.090	0.081	0.072	0.065	0.058	0.052	0.046	0.041
41	0.194	0.177	0.160	0.145	0.132	0.119	0.108	0.097	0.087	0.078	0.070	0.063	0.056	0.050	0.044
42	0.210	0.191	0.174	0.158	0.143	0.129	0.117	0.105	0.095	0.085	0.076	0.068	0.061	0.054	0.048
43	0.228	0.207	0.188	0.171	0.155	0.140	0.126	0.114	0.102	0.092	0.082	0.074	0.066	0.058	0.052
44	0.247	0.225	0.204	0.185	0.168	0.152	0.137	0.123	0.111	0.100	0.089	0.080	0.071	0.063	0.056
45	0.268	0.244	0.221	0.201	0.182	0.164	0.148	0.134	0.120	0.108	0.097	0.086	0.077	0.068	0.060
46	0.291	0.265	0.240	0.218	0.197	0.178	0.161	0.145	0.130	0.117	0.105	0.094	0.083	0.074	0.066
47	0.316	0.288	0.261	0.237	0.214	0.194	0.175	0.157	0.141	0.127	0.114	0.101	0.090	0.080	0.071
48	0.344	0.313	0.284	0.257	0.233	0.210	0.190	0.171	0.154	0.138	0.123	0.110	0.098	0.087	0.077
49	0.374	0.340	0.309	0.280	0.253	0.229	0.206	0.186	0.167	0.150	0.134	0.120	0.106	0.094	0.084

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	0.006	0.005	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001
16	0.006	0.005	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001
17	0.006	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001
18	0.007	0.006	0.005	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001
19	0.007	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001
20	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	0.001	0.001
21	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001	0.001	0.001
22	0.009	0.008	0.007	0.006	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001
23	0.010	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001	0.001
24	0.011	0.010	0.008	0.007	0.006	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.002	0.001	0.001
25	0.012	0.010	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.001	0.001
26	0.013	0.011	0.010	0.009	0.007	0.006	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.002	0.001
27	0.013	0.012	0.010	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.001
28	0.015	0.013	0.011	0.010	0.009	0.007	0.006	0.005	0.005	0.004	0.003	0.003	0.002	0.002	0.001
29	0.016	0.014	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.002
30	0.017	0.015	0.013	0.011	0.010	0.009	0.007	0.006	0.005	0.005	0.004	0.003	0.003	0.002	0.002
31	0.018	0.016	0.014	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.004	0.003	0.003	0.002	0.002
32	0.020	0.017	0.015	0.013	0.012	0.010	0.009	0.007	0.006	0.005	0.004	0.004	0.003	0.002	0.002
33	0.021	0.019	0.016	0.014	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.004	0.003	0.003	0.002
34	0.023	0.020	0.018	0.015	0.013	0.012	0.010	0.009	0.007	0.006	0.005	0.004	0.003	0.003	0.002
35	0.025	0.022	0.019	0.017	0.014	0.012	0.011	0.009	0.008	0.007	0.005	0.005	0.004	0.003	0.002
36	0.027	0.023	0.021	0.018	0.016	0.013	0.012	0.010	0.008	0.007	0.006	0.005	0.004	0.003	0.003
37	0.029	0.025	0.022	0.019	0.017	0.015	0.012	0.011	0.009	0.008	0.006	0.005	0.004	0.003	0.003
38	0.031	0.027	0.024	0.021	0.018	0.016	0.013	0.011	0.010	0.008	0.007	0.006	0.005	0.004	0.003
39	0.033	0.029	0.026	0.023	0.020	0.017	0.015	0.012	0.010	0.009	0.007	0.006	0.005	0.004	0.003
40	0.036	0.032	0.028	0.024	0.021	0.018	0.016	0.013	0.011	0.009	0.008	0.007	0.005	0.004	0.003
41	0.039	0.034	0.030	0.026	0.023	0.020	0.017	0.014	0.012	0.010	0.009	0.007	0.006	0.005	0.004
42	0.042	0.037	0.032	0.028	0.025	0.021	0.018	0.016	0.013	0.011	0.009	0.008	0.006	0.005	0.004
43	0.046	0.040	0.035	0.031	0.027	0.023	0.020	0.017	0.014	0.012	0.010	0.008	0.007	0.005	0.004
44	0.049	0.043	0.038	0.033	0.029	0.025	0.021	0.018	0.015	0.013	0.011	0.009	0.007	0.006	0.005
45	0.053	0.047	0.041	0.036	0.031	0.027	0.023	0.020	0.017	0.014	0.012	0.009	0.008	0.006	0.005
46	0.058	0.051	0.044	0.039	0.034	0.029	0.025	0.021	0.018	0.015	0.012	0.010	0.008	0.007	0.005
47	0.063	0.055	0.048	0.042	0.036	0.031	0.027	0.023	0.019	0.016	0.013	0.011	0.009	0.007	0.006
48	0.068	0.060	0.052	0.045	0.039	0.034	0.029	0.025	0.021	0.018	0.015	0.012	0.010	0.008	0.006
49	0.074	0.065	0.057	0.049	0.043	0.037	0.032	0.027	0.023	0.019	0.016	0.013	0.011	0.008	0.007

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
33	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
34	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
35	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
36	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
37	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
38	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
39	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
40	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
41	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
42	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
43	0.003	0.003	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
44	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000
45	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000
46	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000
47	0.004	0.003	0.003	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.000
48	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000
49	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	16.225	15.031	13.924	12.897	11.944	11.061	10.242	9.483	8.778	8.125	7.519	6.958	6.437	5.955	5.507
51	17.702	16.399	15.191	14.070	13.031	12.067	11.174	10.345	9.576	8.864	8.203	7.590	7.022	6.496	6.008
52	19.329	17.906	16.587	15.363	14.228	13.176	12.200	11.295	10.456	9.677	8.956	8.287	7.667	7.092	6.559
53	21.124	19.569	18.127	16.790	15.549	14.399	13.332	12.343	11.426	10.575	9.787	9.056	8.378	7.749	7.167
54	23.107	21.406	19.829	18.366	17.009	15.750	14.583	13.501	12.498	11.567	10.705	9.905	9.163	8.476	7.838
55	25.303	23.440	21.713	20.110	18.624	17.246	15.968	14.783	13.684	12.665	11.721	10.845	10.033	9.280	8.582
56	27.738	25.695	23.801	22.045	20.416	18.905	17.504	16.204	15.000	13.883	12.847	11.887	11.096	10.171	9.406
57	30.442	28.200	26.121	24.193	22.405	20.747	19.209	17.783	16.461	15.235	14.098	13.044	12.067	11.161	10.321
58	33.451	30.988	28.703	26.584	24.619	22.797	21.107	19.540	18.087	16.739	15.490	14.332	13.258	12.262	11.339
59	36.807	34.096	31.582	29.250	27.088	25.083	23.223	21.499	19.900	18.417	17.042	15.768	14.586	13.490	12.475
60	40.557	37.570	34.799	32.230	29.847	27.637	25.588	23.687	21.925	20.292	18.777	17.372	16.070	14.863	13.744
61	44.758	41.461	38.403	35.567	32.937	30.498	28.237	26.139	24.195	22.391	20.719	19.169	17.732	16.400	15.165
62	49.475	45.830	42.450	39.315	36.407	33.711	31.211	28.892	26.743	24.749	22.901	21.187	19.599	18.126	16.761
63	54.786	50.750	47.006	43.534	40.314	37.329	34.560	31.992	29.611	27.404	25.357	23.459	21.700	20.069	18.557
64	60.782	56.304	52.150	48.298	44.725	41.412	38.340	35.491	32.850	30.401	28.130	26.024	24.072	22.262	20.585
65	67.571	62.592	57.974	53.691	49.719	46.036	42.620	39.453	36.516	33.793	31.269	28.928	26.758	24.746	22.881
66	75.280	69.733	64.588	59.816	55.390	51.287	47.481	43.952	40.680	37.646	34.833	32.225	29.807	27.566	25.488
67	84.065	77.869	72.123	66.794	61.852	57.269	53.019	49.078	45.424	42.036	38.894	35.982	33.281	30.778	28.458
68	94.107	87.170	80.738	74.771	69.239	64.108	59.350	54.938	50.847	47.054	43.537	40.276	37.253	34.451	31.853
69	105.630	97.844	90.622	83.925	77.714	71.955	66.614	61.661	57.069	52.811	48.863	45.203	41.810	38.664	35.748
70	118.906	110.141	102.011	94.472	87.480	80.996	74.983	69.408	64.238	59.445	55.001	50.880	47.060	43.519	40.236
71	134.271	124.372	115.191	106.677	98.781	91.459	84.669	78.373	72.535	67.121	62.103	57.449	53.136	49.137	45.429
72	152.136	140.919	130.516	120.869	111.921	103.624	95.930	88.796	82.181	76.047	70.360	65.088	60.200	55.668	51.468
73	173.016	160.259	148.427	137.455	127.279	117.842	109.092	100.978	93.454	86.478	80.011	74.014	68.455	63.301	58.524
74	197.553	182.986	169.476	156.946	145.327	134.551	124.559	115.294	106.703	98.737	91.351	84.504	78.156	72.272	66.817
75	226.561	209.854	194.359	179.988	166.662	154.303	142.843	132.217	122.364	113.228	104.757	96.904	89.624	82.875	76.619
76	261.073	241.819	223.963	207.402	192.045	177.803	164.596	152.351	140.996	130.468	120.707	111.657	103.267	95.490	88.280
77	302.413	280.109	259.424	240.240	222.450	205.952	190.653	176.468	163.314	151.118	139.811	129.328	119.609	110.600	102.248
78	352.290	326.306	302.208	279.858	259.133	239.913	222.090	205.564	190.240	176.032	162.860	150.647	139.325	128.829	119.100
79	412.934	382.475	354.227	328.029	303.734	281.204	260.313	240.940	222.978	206.324	190.883	176.567	163.296	150.993	139.588
80	487.280	451.336	417.999	387.083	358.412	331.825	307.171	284.310	263.112	243.459	225.237	208.343	192.681	178.163	164.705
81	579.237	536.507	496.878	460.125	426.042	394.436	365.128	337.951	312.752	289.389	267.727	247.644	229.027	211.768	195.769
82	694.070	642.866	595.378	551.337	510.495	472.622	437.501	404.936	374.740	346.743	320.786	296.721	274.412	253.731	234.560
83	838.937	777.042	719.639	666.404	617.035	571.255	528.802	489.438	452.938	419.097	387.721	358.632	331.665	306.667	283.494
84	1023.657	948.131	878.086	813.126	752.885	697.021	645.220	597.186	552.648	511.354	473.068	437.573	404.668	374.164	345.888

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	5.093	4.708	4.352	4.021	3.715	3.432	3.169	2.925	2.700	2.491	2.297	2.118	1.952	1.799	1.656
51	5.555	5.136	4.747	4.386	4.052	3.743	3.456	3.191	2.944	2.716	2.505	2.310	2.129	1.961	1.806
52	6.064	5.606	5.182	4.788	4.424	4.086	3.773	3.483	3.214	2.965	2.734	2.521	2.323	2.140	1.971
53	6.626	6.126	5.662	5.232	4.833	4.464	4.122	3.805	3.511	3.239	2.987	2.754	2.538	2.338	2.153
54	7.247	6.700	6.192	5.722	5.286	4.882	4.507	4.161	3.839	3.542	3.266	3.011	2.775	2.556	2.353
55	7.935	7.335	6.779	6.264	5.786	5.344	4.934	4.554	4.202	3.877	3.575	3.295	3.037	2.797	2.575
56	8.696	8.039	7.430	6.865	6.341	5.856	5.407	4.991	4.605	4.248	3.917	3.611	3.327	3.064	2.821
57	9.542	8.821	8.152	7.532	6.958	6.425	5.932	5.475	5.052	4.660	4.297	3.961	3.649	3.361	3.095
58	10.484	9.691	8.956	8.275	7.643	7.059	6.517	6.015	5.549	5.119	4.720	4.350	4.008	3.692	3.398
59	11.534	10.661	9.852	9.103	8.408	7.764	7.168	6.616	6.104	5.630	5.191	4.784	4.408	4.060	3.737
60	12.706	11.745	10.854	10.028	9.262	8.553	7.896	7.287	6.723	6.201	5.717	5.269	4.855	4.471	4.115
61	14.020	12.959	11.975	11.064	10.219	9.436	8.711	8.039	7.417	6.841	6.307	5.813	5.355	4.931	4.539
62	15.495	14.322	13.235	12.227	11.293	10.428	9.626	8.884	8.196	7.559	6.969	6.422	5.916	5.448	5.015
63	17.155	15.856	14.652	13.536	12.502	11.544	10.657	9.834	9.072	8.367	7.713	7.108	6.548	6.030	5.550
64	19.030	17.589	16.253	15.015	13.867	12.804	11.819	10.907	10.062	9.279	8.554	7.883	7.262	6.686	6.154
65	21.152	19.549	18.064	16.688	15.412	14.231	13.136	12.121	11.182	10.312	9.506	8.760	8.069	7.429	6.837
66	23.561	21.776	20.121	18.588	17.167	15.850	14.630	13.500	12.454	11.484	10.586	9.755	8.985	8.273	7.613
67	26.307	24.313	22.465	20.753	19.166	17.695	16.333	15.071	13.902	12.820	11.817	10.889	10.029	9.234	8.497
68	29.445	27.213	25.144	23.227	21.450	19.804	18.279	16.867	15.558	14.346	13.224	12.185	11.223	10.332	9.508
69	33.045	30.540	28.218	26.066	24.072	22.224	20.512	18.927	17.458	16.098	14.838	13.671	12.591	11.592	10.666
70	37.193	34.373	31.759	29.336	27.092	25.012	23.085	21.300	19.646	18.115	16.697	15.384	14.168	13.043	12.001
71	41.993	38.808	35.856	33.121	30.586	28.237	26.061	24.046	22.178	20.449	18.848	17.365	15.993	14.722	13.546
72	47.574	43.965	40.620	37.521	34.649	31.987	29.522	27.238	25.122	23.163	21.349	19.669	18.113	16.674	15.341
73	54.096	49.992	46.188	42.663	39.396	36.370	33.566	30.968	28.562	26.334	24.271	22.360	20.591	18.954	17.439
74	61.760	57.074	52.730	48.705	44.975	41.519	38.317	35.351	32.604	30.060	27.704	25.523	23.503	21.634	19.903
75	70.820	65.445	60.463	55.847	51.569	47.606	43.934	40.533	37.382	34.464	31.762	29.261	26.944	24.800	22.816
76	81.598	75.404	69.663	64.343	59.414	54.847	50.615	46.696	43.065	39.703	36.590	33.707	31.038	28.567	26.281
77	94.507	87.332	80.683	74.520	68.810	63.520	58.618	54.078	49.873	45.978	42.371	39.032	35.941	33.079	30.431
78	110.082	101.723	93.976	86.798	80.146	73.982	68.273	62.983	58.084	53.547	49.346	45.456	41.855	38.521	35.436
79	129.017	119.219	110.139	101.724	93.927	86.703	80.010	73.810	68.068	62.750	57.825	53.265	49.044	45.137	41.521
80	152.230	140.668	129.952	120.022	110.821	102.296	94.398	87.082	80.305	74.030	68.219	62.838	57.857	53.246	48.979
81	180.940	167.195	154.457	142.653	131.715	121.581	112.192	103.495	95.440	87.980	81.073	74.677	68.756	63.275	58.203
82	216.790	200.320	185.057	170.912	157.805	145.662	134.412	123.991	114.339	105.400	97.122	89.459	82.364	75.797	69.719
83	262.015	242.107	223.657	206.559	190.717	176.038	162.440	149.844	138.177	127.373	117.368	108.104	99.529	91.591	84.245
84	319.679	295.387	272.874	252.011	232.680	214.770	198.177	182.808	168.572	155.388	143.180	131.878	121.414	111.729	102.765

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	1.525	1.403	1.290	1.186	1.089	1.000	0.917	0.841	0.771	0.705	0.645	0.590	0.538	0.491	0.447	
51	1.662	1.529	1.406	1.293	1.187	1.090	1.000	0.917	0.840	0.769	0.703	0.642	0.586	0.535	0.487	
52	1.814	1.669	1.535	1.410	1.295	1.189	1.091	1.000	0.916	0.838	0.767	0.701	0.639	0.583	0.531	
53	1.981	1.823	1.676	1.540	1.415	1.298	1.191	1.092	1.000	0.915	0.837	0.765	0.698	0.636	0.580	
54	2.166	1.992	1.832	1.683	1.546	1.419	1.302	1.193	1.093	1.000	0.914	0.835	0.762	0.695	0.633	
55	2.370	2.180	2.004	1.842	1.691	1.552	1.424	1.305	1.195	1.094	1.000	0.913	0.834	0.760	0.692	
56	2.596	2.388	2.196	2.017	1.853	1.700	1.559	1.429	1.309	1.198	1.095	1.000	0.912	0.832	0.757	
57	2.848	2.619	2.408	2.212	2.031	1.864	1.710	1.567	1.435	1.313	1.200	1.096	1.000	0.911	0.830	
58	3.127	2.876	2.644	2.429	2.230	2.047	1.877	1.720	1.575	1.441	1.317	1.203	1.097	1.000	0.910	
59	3.439	3.162	2.907	2.671	2.452	2.250	2.063	1.890	1.731	1.583	1.447	1.322	1.206	1.099	1.000	
60	3.787	3.482	3.201	2.940	2.699	2.477	2.271	2.081	1.905	1.743	1.593	1.454	1.326	1.209	1.100	
61	4.176	3.840	3.530	3.242	2.977	2.731	2.504	2.294	2.100	1.921	1.755	1.603	1.462	1.332	1.212	
62	4.613	4.242	3.899	3.581	3.287	3.016	2.765	2.533	2.319	2.121	1.938	1.769	1.613	1.470	1.338	
63	5.106	4.695	4.314	3.963	3.637	3.337	3.059	2.802	2.565	2.346	2.143	1.956	1.784	1.625	1.479	
64	5.661	5.205	4.783	4.393	4.032	3.699	3.390	3.105	2.842	2.599	2.375	2.168	1.977	1.800	1.638	
65	6.289	5.783	5.314	4.880	4.479	4.108	3.765	3.449	3.156	2.886	2.637	2.407	2.194	1.998	1.818	
66	7.003	6.438	5.916	5.433	4.986	4.573	4.191	3.839	3.513	3.212	2.934	2.678	2.441	2.223	2.022	
67	7.816	7.185	6.602	6.063	5.564	5.102	4.676	4.282	3.919	3.583	3.272	2.986	2.722	2.479	2.254	
68	8.745	8.039	7.386	6.782	6.224	5.707	5.230	4.789	4.382	4.006	3.659	3.339	3.043	2.771	2.520	
69	9.810	9.018	8.285	7.607	6.981	6.401	5.866	5.371	4.914	4.492	4.102	3.743	3.411	3.105	2.824	
70	11.038	10.146	9.321	8.558	7.853	7.200	6.598	6.041	5.526	5.051	4.613	4.208	3.835	3.491	3.174	
71	12.457	11.451	10.519	9.658	8.861	8.125	7.444	6.815	6.234	5.698	5.203	4.746	4.325	3.936	3.579	
72	14.108	12.967	11.912	10.936	10.033	9.199	8.428	7.716	7.058	6.450	5.889	5.372	4.894	4.454	4.049	
73	16.036	14.739	13.539	12.429	11.403	10.454	9.577	8.767	8.019	7.328	6.690	6.102	5.559	5.059	4.598	
74	18.302	16.821	15.451	14.183	13.012	11.929	10.928	10.003	9.148	8.360	7.631	6.960	6.340	5.769	5.243	
75	20.980	19.281	17.710	16.257	14.913	13.671	12.523	11.462	10.483	9.578	8.743	7.973	7.263	6.608	6.004	
76	24.165	22.208	20.397	18.723	17.174	15.743	14.421	13.199	12.070	11.028	10.066	9.178	8.359	7.605	6.910	
77	27.980	25.713	23.615	21.676	19.882	18.225	16.693	15.277	13.970	12.763	11.649	10.621	9.673	8.799	7.994	
78	32.581	29.940	27.497	25.238	23.149	21.218	19.433	17.784	16.262	14.856	13.558	12.360	11.256	10.238	9.301	
79	38.175	35.079	32.215	29.567	27.119	24.856	22.764	20.832	19.047	17.399	15.878	14.475	13.181	11.988	10.889	
80	45.031	41.378	37.999	34.874	31.985	29.314	26.847	24.566	22.460	20.516	18.721	17.066	15.539	14.131	12.835	
81	53.509	49.167	45.151	41.436	38.002	34.828	31.894	29.184	26.681	24.370	22.237	20.269	18.454	16.781	15.240	
82	64.095	58.892	54.080	49.629	45.515	41.711	38.197	34.949	31.950	29.181	26.625	24.268	22.093	20.089	18.243	
83	77.448	71.159	65.342	59.963	54.990	50.393	46.145	42.220	38.595	35.248	32.160	29.310	26.682	24.260	22.029	
84	94.471	86.798	79.701	73.138	67.070	61.461	56.277	51.489	47.066	42.983	39.214	35.737	32.531	29.576	26.854	

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	0.407	0.370	0.336	0.304	0.275	0.249	0.224	0.202	0.181	0.163	0.146	0.130	0.116	0.103	0.091
51	0.443	0.403	0.366	0.331	0.300	0.271	0.244	0.220	0.197	0.177	0.158	0.141	0.126	0.112	0.099
52	0.483	0.439	0.398	0.361	0.327	0.295	0.266	0.239	0.215	0.193	0.172	0.154	0.137	0.121	0.107
53	0.527	0.479	0.435	0.394	0.356	0.322	0.290	0.261	0.234	0.210	0.188	0.167	0.149	0.132	0.117
54	0.576	0.523	0.474	0.430	0.389	0.351	0.316	0.285	0.256	0.229	0.205	0.183	0.162	0.144	0.127
55	0.629	0.572	0.519	0.470	0.425	0.384	0.346	0.311	0.279	0.250	0.224	0.199	0.177	0.157	0.139
56	0.689	0.626	0.567	0.514	0.465	0.419	0.378	0.340	0.305	0.273	0.244	0.218	0.194	0.172	0.152
57	0.755	0.685	0.621	0.563	0.509	0.459	0.414	0.372	0.334	0.299	0.267	0.238	0.212	0.188	0.166
58	0.828	0.752	0.682	0.617	0.558	0.503	0.454	0.408	0.366	0.328	0.293	0.261	0.232	0.205	0.181
59	0.909	0.825	0.748	0.678	0.612	0.553	0.498	0.448	0.401	0.359	0.321	0.286	0.254	0.225	0.199
60	<b>1.000</b>	0.908	0.823	0.745	0.673	0.607	0.547	0.492	0.441	0.395	0.353	0.314	0.279	0.247	0.218
61	1.102	<b>1.000</b>	0.906	0.820	0.741	0.669	0.602	0.541	0.485	0.434	0.388	0.345	0.307	0.271	0.240
62	1.216	1.103	<b>1.000</b>	0.905	0.818	0.738	0.664	0.597	0.535	0.479	0.427	0.380	0.338	0.299	0.264
63	1.344	1.219	1.105	<b>1.000</b>	0.903	0.815	0.733	0.659	0.591	0.528	0.472	0.420	0.373	0.330	0.291
64	1.488	1.350	1.224	1.107	<b>1.000</b>	0.902	0.812	0.729	0.653	0.584	0.521	0.464	0.412	0.364	0.321
65	1.652	1.498	1.358	1.228	1.109	<b>1.000</b>	0.900	0.808	0.724	0.648	0.578	0.514	0.456	0.403	0.356
66	1.837	1.666	1.510	1.365	1.233	1.111	<b>1.000</b>	0.898	0.805	0.719	0.642	0.571	0.506	0.448	0.394
67	2.048	1.857	1.682	1.522	1.374	1.238	1.114	<b>1.000</b>	0.896	0.801	0.714	0.635	0.563	0.498	0.439
68	2.288	2.076	1.880	1.700	1.534	1.383	1.244	1.116	<b>1.000</b>	0.894	0.797	0.708	0.628	0.555	0.489
69	2.564	2.326	2.106	1.904	1.719	1.548	1.392	1.250	1.119	<b>1.000</b>	0.891	0.792	0.702	0.620	0.546
70	2.882	2.613	2.366	2.139	1.930	1.739	1.564	1.403	1.256	1.122	<b>1.000</b>	0.889	0.788	0.696	0.612
71	3.249	2.946	2.667	2.410	2.175	1.959	1.761	1.580	1.414	1.263	1.125	<b>1.000</b>	0.886	0.782	0.689
72	3.676	3.332	3.016	2.726	2.459	2.215	1.991	1.786	1.598	1.427	1.271	1.129	<b>1.000</b>	0.883	0.777
73	4.173	3.783	3.424	3.094	2.791	2.513	2.258	2.025	1.812	1.618	1.441	1.280	1.133	<b>1.000</b>	0.880
74	4.758	4.312	3.902	3.526	3.180	2.863	2.572	2.306	2.064	1.842	1.640	1.456	1.289	1.137	<b>1.000</b>
75	5.449	4.938	4.468	4.036	3.639	3.276	2.943	2.638	2.360	2.106	1.875	1.664	1.473	1.299	1.142
76	6.270	5.681	5.139	4.642	4.185	3.767	3.383	3.033	2.712	2.420	2.153	1.911	1.691	1.491	1.310
77	7.253	6.571	5.944	5.367	4.839	4.354	3.910	3.504	3.133	2.795	2.486	2.206	1.951	1.720	1.511
78	8.437	7.643	6.913	6.242	5.626	5.062	4.545	4.072	3.640	3.246	2.887	2.561	2.265	1.996	1.753
79	9.877	8.946	8.091	7.304	6.583	5.921	5.316	4.762	4.256	3.794	3.374	2.992	2.645	2.331	2.047
80	11.641	10.543	9.533	8.606	7.754	6.974	6.259	5.606	5.009	4.465	3.970	3.519	3.111	2.740	2.405
81	13.822	12.516	11.316	10.214	9.202	8.275	7.426	6.649	5.940	5.294	4.705	4.170	3.685	3.245	2.848
82	16.543	14.980	13.542	12.221	11.009	9.898	8.881	7.951	7.102	6.327	5.623	4.982	4.401	3.874	3.399
83	19.975	18.085	16.348	14.752	13.287	11.945	10.715	9.591	8.565	7.630	6.778	6.004	5.302	4.667	4.092
84	24.348	22.043	19.923	17.976	16.190	14.552	13.052	11.681	10.429	9.288	8.250	7.306	6.450	5.675	4.975

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	0.080	0.070	0.061	0.054	0.046	0.040	0.034	0.029	0.025	0.021	0.017	0.014	0.011	0.009	0.007
51	0.087	0.076	0.067	0.058	0.050	0.043	0.037	0.031	0.027	0.022	0.018	0.015	0.012	0.010	0.008
52	0.095	0.083	0.073	0.063	0.055	0.047	0.040	0.034	0.029	0.024	0.020	0.016	0.013	0.011	0.008
53	0.103	0.090	0.079	0.069	0.059	0.051	0.044	0.037	0.031	0.026	0.022	0.018	0.014	0.012	0.009
54	0.112	0.098	0.086	0.075	0.065	0.056	0.048	0.040	0.034	0.028	0.024	0.019	0.016	0.013	0.010
55	0.122	0.107	0.094	0.081	0.070	0.061	0.052	0.044	0.037	0.031	0.026	0.021	0.017	0.014	0.011
56	0.133	0.117	0.102	0.089	0.077	0.066	0.056	0.048	0.040	0.034	0.028	0.023	0.018	0.015	0.012
57	0.146	0.128	0.112	0.097	0.084	0.072	0.061	0.052	0.044	0.037	0.030	0.025	0.020	0.016	0.013
58	0.160	0.140	0.122	0.106	0.092	0.079	0.067	0.057	0.048	0.040	0.033	0.027	0.022	0.018	0.014
59	0.175	0.153	0.134	0.116	0.100	0.086	0.073	0.062	0.052	0.044	0.036	0.030	0.024	0.019	0.015
60	0.192	0.168	0.146	0.127	0.110	0.094	0.080	0.068	0.057	0.048	0.039	0.032	0.026	0.021	0.016
61	0.211	0.184	0.161	0.140	0.120	0.103	0.088	0.075	0.063	0.052	0.043	0.035	0.029	0.023	0.018
62	0.232	0.203	0.177	0.153	0.132	0.114	0.097	0.082	0.069	0.057	0.047	0.039	0.031	0.025	0.020
63	0.255	0.224	0.195	0.169	0.146	0.125	0.107	0.090	0.076	0.063	0.052	0.043	0.034	0.027	0.022
64	0.282	0.247	0.215	0.186	0.161	0.138	0.117	0.099	0.083	0.069	0.057	0.047	0.038	0.030	0.024
65	0.312	0.273	0.238	0.206	0.178	0.152	0.130	0.110	0.092	0.077	0.063	0.052	0.042	0.033	0.026
66	0.346	0.303	0.264	0.228	0.197	0.169	0.144	0.121	0.102	0.085	0.070	0.057	0.046	0.037	0.029
67	0.385	0.337	0.293	0.254	0.219	0.187	0.159	0.135	0.113	0.094	0.077	0.063	0.051	0.041	0.032
68	0.429	0.375	0.326	0.282	0.243	0.208	0.177	0.150	0.125	0.104	0.086	0.070	0.056	0.045	0.035
69	0.479	0.419	0.364	0.315	0.271	0.232	0.198	0.167	0.140	0.116	0.096	0.078	0.063	0.050	0.039
70	0.537	0.469	0.408	0.353	0.304	0.260	0.221	0.186	0.156	0.130	0.107	0.087	0.070	0.056	0.044
71	0.604	0.527	0.458	0.396	0.341	0.292	0.248	0.209	0.175	0.145	0.120	0.097	0.078	0.062	0.049
72	0.681	0.594	0.516	0.447	0.384	0.328	0.279	0.235	0.197	0.163	0.134	0.109	0.088	0.070	0.055
73	0.771	0.673	0.584	0.505	0.434	0.371	0.315	0.266	0.222	0.184	0.151	0.123	0.099	0.079	0.062
74	0.876	0.764	0.664	0.573	0.493	0.421	0.357	0.301	0.252	0.209	0.172	0.139	0.112	0.089	0.070
75	<b>1.000</b>	0.872	0.757	0.654	0.562	0.480	0.407	0.343	0.287	0.238	0.195	0.159	0.127	0.101	0.079
76	1.147	<b>1.000</b>	0.868	0.749	0.644	0.549	0.466	0.392	0.328	0.272	0.223	0.181	0.145	0.115	0.090
77	1.323	1.153	<b>1.000</b>	0.863	0.741	0.632	0.536	0.451	0.377	0.312	0.256	0.208	0.167	0.132	0.104
78	1.534	1.336	1.159	<b>1.000</b>	0.858	0.732	0.620	0.522	0.436	0.361	0.296	0.240	0.193	0.153	0.120
79	1.790	1.559	1.351	1.166	<b>1.000</b>	0.853	0.722	0.608	0.507	0.419	0.344	0.279	0.224	0.177	0.139
80	2.103	1.831	1.587	1.368	1.173	<b>1.000</b>	0.847	0.712	0.594	0.491	0.402	0.326	0.262	0.207	0.162
81	2.489	2.166	1.877	1.618	1.387	1.181	<b>1.000</b>	0.840	0.701	0.579	0.474	0.384	0.308	0.244	0.191
82	2.970	2.584	2.238	1.928	1.652	1.407	1.190	<b>1.000</b>	0.833	0.689	0.564	0.457	0.366	0.289	0.226
83	3.575	3.109	2.692	2.318	1.986	1.691	1.430	1.200	<b>1.000</b>	0.826	0.676	0.547	0.438	0.346	0.271
84	4.344	3.777	3.269	2.814	2.410	2.051	1.734	1.455	1.211	<b>1.000</b>	0.818	0.662	0.530	0.419	0.327

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000
51	0.006	0.005	0.004	0.003	0.002	0.001	0.001	0.001	0.000	0.000	0.000
52	0.007	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000
53	0.007	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000
54	0.008	0.006	0.005	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000
55	0.008	0.006	0.005	0.004	0.003	0.002	0.001	0.001	0.001	0.000	0.000
56	0.009	0.007	0.005	0.004	0.003	0.002	0.001	0.001	0.001	0.000	0.000
57	0.010	0.008	0.006	0.004	0.003	0.002	0.001	0.001	0.001	0.001	0.000
58	0.011	0.008	0.006	0.005	0.003	0.002	0.002	0.001	0.001	0.001	0.000
59	0.012	0.009	0.007	0.005	0.004	0.003	0.002	0.001	0.001	0.001	0.000
60	0.013	0.010	0.007	0.006	0.004	0.003	0.002	0.001	0.001	0.001	0.000
61	0.014	0.011	0.008	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.000
62	0.015	0.012	0.009	0.007	0.005	0.003	0.002	0.002	0.001	0.001	0.001
63	0.017	0.013	0.010	0.007	0.005	0.004	0.003	0.002	0.001	0.001	0.001
64	0.018	0.014	0.011	0.008	0.006	0.004	0.003	0.002	0.001	0.001	0.001
65	0.020	0.016	0.012	0.009	0.006	0.005	0.003	0.002	0.002	0.001	0.001
66	0.022	0.017	0.013	0.010	0.007	0.005	0.004	0.002	0.002	0.001	0.001
67	0.025	0.019	0.014	0.011	0.008	0.006	0.004	0.003	0.002	0.001	0.001
68	0.027	0.021	0.016	0.012	0.009	0.006	0.004	0.003	0.002	0.001	0.001
69	0.030	0.023	0.018	0.013	0.009	0.007	0.005	0.003	0.002	0.001	0.001
70	0.034	0.026	0.020	0.014	0.011	0.008	0.005	0.004	0.002	0.002	0.001
71	0.038	0.029	0.022	0.016	0.012	0.008	0.006	0.004	0.003	0.002	0.001
72	0.043	0.032	0.024	0.018	0.013	0.009	0.007	0.005	0.003	0.002	0.001
73	0.048	0.036	0.027	0.020	0.015	0.011	0.007	0.005	0.003	0.002	0.002
74	0.054	0.041	0.031	0.023	0.017	0.012	0.008	0.006	0.004	0.003	0.002
75	0.061	0.047	0.035	0.026	0.019	0.013	0.009	0.006	0.004	0.003	0.002
76	0.070	0.053	0.040	0.029	0.021	0.015	0.011	0.007	0.005	0.003	0.002
77	0.080	0.061	0.046	0.034	0.024	0.017	0.012	0.008	0.006	0.004	0.002
78	0.092	0.070	0.053	0.039	0.028	0.020	0.014	0.010	0.007	0.004	0.003
79	0.107	0.081	0.061	0.045	0.033	0.023	0.016	0.011	0.008	0.005	0.003
80	0.125	0.095	0.071	0.052	0.038	0.027	0.019	0.013	0.009	0.006	0.004
81	0.147	0.112	0.084	0.062	0.045	0.032	0.022	0.015	0.010	0.007	0.004
82	0.174	0.132	0.099	0.073	0.053	0.038	0.026	0.018	0.012	0.008	0.005
83	0.208	0.158	0.118	0.087	0.063	0.045	0.031	0.021	0.015	0.010	0.006
84	0.251	0.191	0.143	0.105	0.076	0.054	0.038	0.026	0.017	0.012	0.008

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	1261.968	1168.855	1082.500	1002.414	928.145	859.274	795.410	736.192	681.283	630.374	583.173	539.414	498.847	461.240	426.381
86	1573.205	1457.124	1349.466	1249.625	1157.036	1071.176	991.559	917.733	849.281	785.813	726.970	672.417	621.843	574.961	531.503
87	1984.933	1838.466	1702.628	1576.653	1459.829	1351.494	1251.037	1157.887	1071.517	991.437	917.192	848.359	784.548	725.395	670.562
88	2537.132	2349.912	2176.280	2015.254	1865.924	1727.448	1599.040	1479.973	1369.572	1267.211	1172.309	1084.326	1002.761	927.149	857.061
89	3288.321	3045.662	2820.614	2611.906	2418.358	2238.877	2072.446	1918.122	1775.030	1642.360	1519.356	1405.320	1299.603	1201.603	1110.761
90	4324.616	4005.477	3709.498	3435.010	3180.460	2944.411	2725.524	2522.562	2334.372	2159.887	1998.116	1848.139	1709.104	1580.217	1460.745
91	5775.112	5348.922	4953.662	4587.101	4247.167	3931.938	3639.630	3368.587	3117.273	2884.260	2668.227	2467.944	2282.272	2110.154	1950.608
92	7835.773	7257.499	6721.192	6223.826	5762.589	5334.873	4938.257	4570.495	4229.501	3913.341	3620.219	3348.467	3096.541	2863.005	2646.528
93	10807.941	10010.308	9270.564	8584.531	7948.333	7358.372	6811.308	6304.043	5833.701	5397.613	4993.301	4618.468	4270.980	3948.858	3650.266
94	15161.428	14042.489	13004.757	12042.372	11149.898	10322.287	9554.853	8843.251	8183.445	7571.691	7004.514	6478.690	5991.227	5539.348	5120.479
95	21635.810	20039.030	18558.136	17184.769	15911.166	14730.126	13634.963	12619.474	11677.901	10804.901	9995.515	9245.141	8549.511	7904.661	7306.917
96	31435.034	29115.021	26963.383	24967.973	23117.515	21401.546	19810.350	18334.916	16966.876	15698.468	14522.488	13432.249	12421.548	11484.628	10616.151
97	46507.950	43075.473	39892.110	36939.887	34202.123	31663.335	29309.153	27126.239	25102.217	23225.602	21485.734	19872.722	18377.386	16991.211	15706.296
98	69968.692	64804.678	60015.447	55573.956	51455.111	47635.616	44093.853	40809.757	37764.707	34941.425	32323.873	29897.171	27647.508	25562.072	23628.979
99	106945.363	99052.254	91731.994	84943.251	78647.667	72809.636	67396.113	62376.431	57722.128	53406.793	49405.914	45696.745	42258.179	39070.632	36115.937
100	166069.481	153812.656	142445.382	131903.476	122127.372	113061.783	104655.391	96860.576	89633.142	82932.074	76719.311	70959.531	65619.956	60670.177	56081.984

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	364.121	336.367	310.647	286.815	264.735	244.279	225.331	207.782	191.529	176.479	162.545	149.645	137.705	126.655	116.431
86	453.887	419.286	387.223	357.513	329.987	304.486	280.865	258.986	238.725	219.964	202.593	186.512	171.627	157.852	145.106
87	572.631	528.975	488.519	451.033	416.302	384.128	354.324	326.720	301.156	277.484	255.567	235.278	216.499	199.119	183.037
88	731.884	676.081	624.371	576.456	532.063	490.937	452.842	417.558	384.882	354.625	326.611	300.678	276.674	254.459	233.904
89	948.519	876.194	809.172	747.070	689.532	636.229	586.855	541.125	498.774	459.559	423.251	389.639	358.528	329.737	303.097
90	1247.371	1152.251	1064.106	982.432	906.762	836.660	771.726	711.583	655.886	604.312	556.562	512.358	471.443	433.579	398.543
91	1665.663	1538.639	1420.929	1311.860	1210.808	1117.194	1030.479	950.165	875.787	806.914	743.149	684.119	629.482	578.918	532.132
92	2259.905	2087.555	1927.842	1779.854	1642.744	1515.726	1398.070	1289.097	1188.180	1094.733	1008.215	928.123	853.990	785.385	721.905
93	3116.989	2879.263	2658.968	2454.846	2265.729	2090.531	1928.246	1777.940	1638.743	1509.851	1390.516	1280.045	1177.794	1083.167	995.609
94	4372.389	4038.903	3729.871	3443.526	3178.230	2932.461	2704.806	2493.955	2298.689	2117.879	1950.476	1795.507	1652.069	1519.326	1396.502
95	6239.363	5763.467	5322.466	4913.841	4535.254	4184.533	3859.662	3558.771	3280.120	3022.099	2783.210	2562.065	2357.376	2167.949	1992.676
96	9065.074	8373.632	7732.891	7139.191	6589.134	6079.564	5607.553	5170.382	4765.526	4390.643	4043.557	3722.253	3424.858	3149.637	2894.981
97	13411.476	12388.488	11440.512	10562.133	9748.324	8994.417	8296.078	7649.285	7050.303	6495.665	5982.155	5506.788	5066.795	4659.609	4282.848
98	20176.533	18637.497	17211.314	15889.837	14665.503	13531.288	12480.675	11507.609	10606.472	9772.050	8999.502	8284.339	7622.395	7009.807	6442.993
99	30838.945	28486.560	26306.671	24286.823	22415.456	20681.835	19075.997	17588.690	16211.325	14935.932	13755.113	12662.005	11650.242	10713.920	9847.562
100	47887.617	44234.722	40849.687	37713.173	34807.227	32115.181	29621.563	27312.005	25173.171	23192.685	21359.058	19661.634	18090.526	16636.566	15291.250

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)  
(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	98.222	90.131	82.651	75.737	69.347	63.444	57.992	52.958	48.313	44.027	40.075	36.432	33.077	29.988	27.146
86	122.408	112.322	102.997	94.378	86.413	79.054	72.258	65.984	60.193	54.851	49.924	45.384	41.201	37.351	33.809
87	154.399	141.674	129.909	119.034	108.985	99.701	91.127	83.211	75.905	69.165	62.950	57.222	51.946	47.088	42.620
88	197.300	181.035	165.998	152.098	139.254	127.388	116.429	106.312	96.974	88.360	80.416	73.095	66.352	60.144	54.432
89	255.655	234.575	215.086	197.072	180.426	165.047	150.844	137.732	125.630	114.466	104.171	94.683	85.944	77.899	70.497
90	336.152	308.430	282.800	259.109	237.218	216.993	198.315	181.071	165.157	150.475	136.937	124.460	112.967	102.387	92.655
91	448.816	411.796	377.570	345.934	316.701	289.694	264.752	241.726	220.475	200.870	182.792	166.131	150.784	136.657	123.661
92	608.862	558.634	512.196	469.274	429.610	392.968	359.128	327.886	299.053	272.454	247.927	225.322	204.501	185.335	167.702
93	839.690	770.411	706.360	647.158	592.451	541.912	495.237	452.146	412.378	375.691	341.862	310.685	281.968	255.533	231.214
94	1177.780	1080.595	990.747	907.699	830.957	760.061	694.587	634.141	578.357	526.894	479.440	435.706	395.423	358.342	324.229
95	1680.556	1541.872	1413.657	1295.147	1185.637	1084.468	991.036	904.780	825.176	751.739	684.022	621.615	564.133	511.218	462.540
96	2441.500	2240.006	2053.722	1881.539	1722.431	1575.444	1439.698	1314.377	1198.721	1092.026	993.642	902.972	819.458	742.580	671.858
97	3611.930	3313.823	3038.218	2783.478	2548.081	2330.617	2129.784	1944.376	1773.267	1615.415	1469.860	1335.717	1212.161	1098.425	993.794
98	5433.637	4985.154	4570.525	4187.286	3833.147	3505.987	3203.849	2924.916	2667.495	2430.019	2211.043	2009.236	1823.358	1652.251	1494.845
99	8304.793	7619.301	6985.555	6399.787	5858.499	5358.448	4896.642	4470.304	4076.847	3713.876	3379.182	3070.730	2786.625	2525.097	2284.510
100	12895.578	11831.120	10847.016	9937.414	9096.883	8320.387	7603.278	6941.248	6330.277	5766.645	5246.923	4767.951	4326.785	3920.680	3547.092

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)**  
(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	22.134	19.932	17.913	16.065	14.375	12.832	11.426	10.146	8.983	7.928	6.974	6.111	5.335	4.637	4.011
86	27.561	24.817	22.301	19.997	17.891	15.968	14.216	12.620	11.171	9.856	8.667	7.593	6.626	5.757	4.978
87	34.738	31.276	28.102	25.196	22.539	20.114	17.903	15.891	14.062	12.404	10.904	9.550	8.331	7.236	6.255
88	44.360	39.934	35.878	32.165	28.770	25.670	22.845	20.273	17.937	15.819	13.902	12.172	10.614	9.215	7.963
89	57.444	51.709	46.453	41.641	37.241	33.225	29.564	26.232	23.205	20.460	17.976	15.735	13.716	11.904	10.283
90	75.489	67.948	61.036	54.709	48.924	43.642	38.828	34.447	30.467	26.858	23.593	20.645	17.992	15.610	13.478
91	100.740	90.671	81.442	72.993	65.269	58.217	51.790	45.940	40.626	35.807	31.448	27.513	23.971	20.791	17.945
92	136.606	122.945	110.424	98.962	88.482	78.916	70.196	62.260	55.051	48.515	42.601	37.263	32.458	28.145	24.285
93	188.325	169.484	152.216	136.407	121.954	108.761	96.735	85.791	75.849	66.834	58.679	51.318	44.691	38.743	33.422
94	264.068	237.640	213.417	191.243	170.970	152.464	135.596	120.245	106.300	93.656	82.218	71.894	62.599	54.257	46.793
95	376.693	338.982	304.417	272.776	243.849	217.442	193.373	171.469	151.571	133.531	117.210	102.479	89.218	77.315	66.666
96	547.134	492.345	442.129	396.159	354.133	315.769	280.801	248.979	220.072	193.863	170.152	148.752	129.488	112.197	96.727
97	809.274	728.217	653.925	585.917	523.743	466.987	415.255	368.178	325.413	286.640	251.564	219.905	191.407	165.828	142.943
98	1217.252	1095.310	983.546	881.236	787.703	702.320	624.496	553.676	489.341	431.014	378.247	330.622	287.752	249.273	214.849
99	1860.226	1673.846	1503.023	1346.649	1203.691	1073.190	954.243	846.001	747.672	658.525	577.877	505.089	439.567	380.758	328.146
100	2888.257	2598.844	2333.589	2090.770	1868.785	1666.143	1481.443	1313.366	1160.682	1022.257	897.029	784.006	682.266	590.950	509.258

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)**  
(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	5.335	4.637	4.011	3.452	2.955	2.513	2.124	1.782	1.483	1.224	<b>1.000</b>	0.809	0.647	0.511	0.399	
86	6.626	5.757	4.978	4.283	3.664	3.116	2.632	2.207	1.836	1.514	1.237	<b>1.000</b>	<b>0.799</b>	0.631	0.492	
87	8.331	7.236	6.255	5.379	4.600	3.910	3.301	2.767	2.301	1.897	1.549	1.251	<b>1.000</b>	0.789	0.615	
88	10.614	9.215	7.963	6.846	5.852	4.972	4.196	3.516	2.922	2.407	1.965	1.587	1.267	<b>1.000</b>	0.779	
89	13.716	11.904	10.283	8.836	7.551	6.413	5.410	4.530	3.763	3.099	2.528	2.041	1.629	1.285	<b>1.000</b>	
90	17.992	15.610	13.478	11.578	9.889	8.395	7.079	5.925	4.920	4.050	3.302	2.664	2.126	1.675	1.303	
91	23.971	20.791	17.945	15.409	13.156	11.164	9.409	7.872	6.534	5.375	4.380	3.533	2.817	2.219	1.726	
92	32.458	28.145	24.285	20.845	17.790	15.089	12.712	10.631	8.819	7.252	5.907	4.761	3.795	2.988	2.322	
93	44.691	38.743	33.422	28.677	24.465	20.742	17.467	14.600	12.106	9.950	8.100	6.526	5.199	4.091	3.178	
94	62.599	54.257	46.793	40.140	34.233	29.011	24.419	20.402	16.909	13.891	11.303	9.101	7.246	5.699	4.424	
95	89.218	77.315	66.666	57.173	48.746	41.297	34.746	29.016	24.036	19.736	16.050	12.918	10.279	8.081	6.270	
96	129.488	112.197	96.727	82.937	70.695	59.874	50.359	42.037	34.805	28.564	23.218	18.676	14.854	11.671	9.050	
97	191.407	165.828	142.943	122.545	104.435	88.429	74.353	62.044	51.348	42.119	34.218	27.510	21.868	17.172	13.309	
98	287.752	249.273	214.849	184.164	156.922	132.846	111.673	93.159	77.069	63.189	51.308	41.228	32.755	25.707	19.913	
99	439.567	380.758	328.146	281.249	239.615	202.820	170.463	142.167	117.580	96.367	78.213	62.813	49.877	39.124	30.289	
100	682.266	590.950	509.258	436.440	371.794	314.662	264.422	220.489	182.313	149.379	121.192	97.285	77.207	60.527	46.833	

\*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, 2014 - Revised May 2015 for COLA**

**Table 22: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)**  
(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	0.307	0.233	0.174	0.128	0.092	0.066	0.046	0.031	0.021	0.014	0.009
86	0.378	0.287	0.214	0.157	0.114	0.081	0.056	0.039	0.026	0.017	0.011
87	0.473	0.358	0.267	0.196	0.142	0.101	0.070	0.048	0.032	0.021	0.014
88	0.598	0.453	0.338	0.248	0.179	0.127	0.089	0.061	0.041	0.027	0.018
89	0.768	0.581	0.433	0.317	0.229	0.163	0.113	0.078	0.052	0.035	0.023
90	<b>1.000</b>	0.756	0.563	0.413	0.298	0.211	0.147	0.101	0.068	0.045	0.029
91	1.323	<b>1.000</b>	0.744	0.545	0.393	0.279	0.194	0.133	0.089	0.059	0.039
92	1.780	1.344	<b>1.000</b>	0.732	0.528	0.374	0.260	0.178	0.120	0.079	0.052
93	2.434	1.837	1.366	<b>1.000</b>	0.720	0.510	0.355	0.243	0.163	0.108	0.070
94	3.387	2.556	1.899	1.389	<b>1.000</b>	0.708	0.492	0.337	0.226	0.150	0.097
95	4.797	3.618	2.687	1.965	1.413	<b>1.000</b>	0.695	0.475	0.319	0.211	0.137
96	6.921	5.216	3.872	2.830	2.035	1.439	<b>1.000</b>	0.683	0.459	0.303	0.197
97	10.172	7.663	5.685	4.152	2.984	2.109	1.465	<b>1.000</b>	0.671	0.444	0.288
98	15.212	11.452	8.492	6.199	4.453	3.146	2.184	1.490	<b>1.000</b>	0.661	0.429
99	23.125	17.400	12.896	9.409	6.754	4.770	3.310	2.257	1.514	<b>1.000</b>	0.650
100	35.737	26.875	19.906	14.516	10.415	7.351	5.099	3.476	2.331	1.539	<b>1.000</b>

\*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, 2014 - Revised May 2015 for COLA**

**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	183.24202	183.08038	182.91875	182.75711	182.59547	182.43384	182.27220	182.11056	181.94893	181.78729	181.62565	181.46402
51	181.30238	181.13263	180.96288	180.79314	180.62339	180.45364	180.28389	180.11414	179.94439	179.77465	179.60490	179.43515
52	179.26540	179.08793	178.91046	178.73298	178.55551	178.37804	178.20057	178.02309	177.84562	177.66815	177.49068	177.31320
53	177.13573	176.94998	176.76424	176.57849	176.39274	176.20700	176.02125	175.83550	175.64976	175.46401	175.27826	175.09252
54	174.90677	174.71251	174.51826	174.32400	174.12975	173.93549	173.74124	173.54698	173.35272	173.15847	172.96421	172.76996
55	172.57570	172.37295	172.17021	171.96746	171.76472	171.56197	171.35923	171.15648	170.95373	170.75099	170.54824	170.34550
56	170.14275	169.93219	169.72163	169.51106	169.30050	169.08994	168.87938	168.66881	168.45825	168.24769	168.03713	167.82656
57	167.61600	167.39794	167.17988	166.96181	166.74375	166.52569	166.30763	166.08956	165.87150	165.65344	165.43538	165.21731
58	164.99925	164.77318	164.54711	164.32104	164.09497	163.86890	163.64283	163.41675	163.19068	162.96461	162.73854	162.51247
59	162.28640	162.05198	161.81755	161.58313	161.34870	161.11428	160.87986	160.64543	160.41101	160.17658	159.94216	159.70773
60	159.47331	159.23024	158.98718	158.74411	158.50104	158.25798	158.01491	157.77184	157.52878	157.28571	157.04264	156.79958
61	156.55651	156.30518	156.05384	155.80251	155.55118	155.29984	155.04851	154.79718	154.54584	154.29451	154.04318	153.79184
62	153.54051	153.28163	153.02275	152.76388	152.50500	152.24612	151.98724	151.72836	151.46948	151.21061	150.95173	150.69285
63	150.43397	150.16820	149.90243	149.63666	149.37089	149.10512	148.83936	148.57359	148.30782	148.04205	147.77628	147.51051
64	147.24474	146.97280	146.70086	146.42891	146.15697	145.88503	145.61309	145.34114	145.06920	144.79726	144.52532	144.25337
65	143.98143	143.70329	143.42516	143.14702	142.86889	142.59075	142.31262	142.03448	141.75634	141.47821	141.20007	140.92194
66	140.64380	140.35969	140.07557	139.79146	139.50734	139.22323	138.93911	138.65500	138.37088	138.08677	137.80265	137.51854
67	137.23442	136.94520	136.65598	136.36676	136.07754	135.78832	135.49911	135.20989	134.92067	134.63145	134.34223	134.05301
68	133.76379	133.46871	133.17364	132.87856	132.58348	132.28841	131.99333	131.69825	131.40318	131.10810	130.81302	130.51795
69	130.22287	129.92066	129.61844	129.31623	129.01402	128.71180	128.40959	128.10738	127.80516	127.50295	127.20074	126.89852
70	126.59631	126.28786	125.97940	125.67095	125.36249	125.05404	124.74558	124.43713	124.12867	123.82022	123.51176	123.20331
71	122.89485	122.57948	122.26411	121.94874	121.63337	121.31800	121.00263	120.68725	120.37188	120.05651	119.74114	119.42577
72	119.11040	118.78968	118.46896	118.14824	117.82752	117.50680	117.18608	116.86536	116.54464	116.22392	115.90320	115.58248
73	115.26176	114.93469	114.60762	114.28055	113.95348	113.62641	113.29934	112.97227	112.64520	112.31813	111.99106	111.66399
74	111.33692	111.00541	110.67389	110.34238	110.01086	109.67935	109.34783	109.01632	108.68480	108.35329	108.02177	107.69026
75	107.35874	107.02201	106.68528	106.34854	106.01181	105.67508	105.33835	105.00161	104.66488	104.32815	103.99142	103.65468
76	103.31795	102.97918	102.64042	102.30165	101.96288	101.62412	101.28535	100.94658	100.60782	100.26905	99.93028	99.59152
77	99.25275	98.91208	98.57141	98.23075	97.89008	97.54941	97.20874	96.86807	96.52740	96.18674	95.84607	95.50540
78	95.16473	94.82350	94.48226	94.14103	93.79980	93.45856	93.11733	92.77610	92.43486	92.09363	91.75240	91.41116
79	91.06993	90.73012	90.39032	90.05051	89.71070	89.37090	89.03109	88.69128	88.35148	88.01167	87.67186	87.33206

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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)

<u>Age</u>	<u>Months of Member's Attained Age at Retirement</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>80</b>	86.99225	86.65427	86.31628	85.97830	85.64031	85.30233	84.96435	84.62636	84.28838	83.95039	83.61241	83.27442
<b>81</b>	82.93644	82.60121	82.26599	81.93076	81.59553	81.26031	80.92508	80.58985	80.25463	79.91940	79.58417	79.24895
<b>82</b>	78.91372	78.58345	78.25317	77.92290	77.59263	77.26235	76.93208	76.60181	76.27153	75.94126	75.61099	75.28071
<b>83</b>	74.95044	74.62678	74.30312	73.97947	73.65581	73.33215	73.00849	72.68483	72.36117	72.03752	71.71386	71.39020
<b>84</b>	71.06654	70.74853	70.43052	70.11251	69.79450	69.47649	69.15848	68.84047	68.52246	68.20445	67.88644	67.56843
<b>85</b>	67.25042	66.94246	66.63449	66.32653	66.01856	65.71060	65.40263	65.09467	64.78670	64.47874	64.17077	63.86281
<b>86</b>	63.55484	63.25665	62.95846	62.66026	62.36207	62.06388	61.76569	61.46749	61.16930	60.87111	60.57292	60.27472
<b>87</b>	59.97653	59.69047	59.40440	59.11834	58.83227	58.54621	58.26015	57.97408	57.68802	57.40195	57.11589	56.82982
<b>88</b>	56.54376	56.27243	56.00111	55.72978	55.45846	55.18713	54.91581	54.64448	54.37315	54.10183	53.83050	53.55918
<b>89</b>	53.28785	53.03626	52.78467	52.53308	52.28149	52.02990	51.77831	51.52672	51.27513	51.02354	50.77195	50.52036
<b>90</b>	50.26877	50.03232	49.79588	49.55943	49.32298	49.08654	48.85009	48.61364	48.37720	48.14075	47.90430	47.66786
<b>91</b>	47.43141	47.21527	46.99913	46.78298	46.56684	46.35070	46.13456	45.91841	45.70227	45.48613	45.26999	45.05384
<b>92</b>	44.83770	44.63609	44.43448	44.23288	44.03127	43.82966	43.62805	43.42644	43.22483	43.02323	42.82162	42.62001
<b>93</b>	42.41840	42.23590	42.05340	41.87090	41.68840	41.50590	41.32340	41.14089	40.95839	40.77589	40.59339	40.41089
<b>94</b>	40.22839	40.05866	39.88892	39.71919	39.54946	39.37972	39.20999	39.04026	38.87052	38.70079	38.53106	38.36132
<b>95</b>	38.19159	38.03287	37.87415	37.71542	37.55670	37.39798	37.23926	37.08053	36.92181	36.76309	36.60437	36.44564
<b>96</b>	36.28692	36.14855	36.01017	35.87180	35.73342	35.59505	35.45667	35.31830	35.17992	35.04155	34.90317	34.76480
<b>97</b>	34.62642	34.50606	34.38570	34.26534	34.14498	34.02462	33.90426	33.78390	33.66354	33.54318	33.42282	33.30246
<b>98</b>	33.18210	33.07471	32.96731	32.85992	32.75252	32.64513	32.53773	32.43034	32.32294	32.21555	32.10815	32.00076
<b>99</b>	31.89336	31.79829	31.70321	31.60814	31.51306	31.41799	31.32292	31.22784	31.13277	31.03769	30.94262	30.84754
<b>100</b>	30.75247											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

**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	213.61856	213.59239	213.56623	213.54006	213.51389	213.48773	213.46156	213.43539	213.40923	213.38306	213.35689	213.33073
16	213.30456	213.27698	213.24940	213.22182	213.19424	213.16666	213.13909	213.11151	213.08393	213.05635	213.02877	213.00119
17	212.97361	212.94454	212.91546	212.88639	212.85731	212.82824	212.79916	212.77009	212.74101	212.71194	212.68286	212.65379
18	212.62471	212.59403	212.56335	212.53267	212.50198	212.47130	212.44062	212.40994	212.37926	212.34858	212.31789	212.28721
19	212.25653	212.22410	212.19167	212.15924	212.12680	212.09437	212.06194	212.02951	211.99708	211.96465	211.93221	211.89978
20	211.86735	211.83306	211.79877	211.76448	211.73018	211.69589	211.66160	211.62731	211.59302	211.55873	211.52443	211.49014
21	211.45585	211.41958	211.38331	211.34704	211.31077	211.27450	211.23823	211.20196	211.16569	211.12942	211.09315	211.05688
22	211.02061	210.98229	210.94397	210.90564	210.86732	210.82900	210.79068	210.75235	210.71403	210.67571	210.63739	210.59906
23	210.56074	210.52024	210.47974	210.43925	210.39875	210.35825	210.31775	210.27725	210.23675	210.19626	210.15576	210.11526
24	210.07476	210.03199	209.98921	209.94644	209.90366	209.86089	209.81811	209.77534	209.73256	209.68979	209.64701	209.60424
25	209.56146	209.51625	209.47104	209.42583	209.38061	209.33540	209.29019	209.24498	209.19977	209.15456	209.10934	209.06413
26	209.01892	208.97116	208.92341	208.87565	208.82789	208.78014	208.73238	208.68462	208.63687	208.58911	208.54135	208.49360
27	208.44584	208.39541	208.34499	208.29456	208.24413	208.19370	208.14328	208.09285	208.04242	207.99199	207.94157	207.89114
28	207.84071	207.78734	207.73398	207.68061	207.62724	207.57388	207.52051	207.46714	207.41378	207.36041	207.30704	207.25368
29	207.20031	207.14384	207.08738	207.03091	206.97445	206.91798	206.86152	206.80505	206.74858	206.69212	206.63565	206.57919
30	206.52272	206.46324	206.40376	206.34428	206.28480	206.22532	206.16585	206.10637	206.04689	205.98741	205.92793	205.86845
31	205.80897	205.74647	205.68398	205.62148	205.55898	205.49648	205.43399	205.37149	205.30899	205.24649	205.18400	205.12150
32	205.05900	204.99331	204.92762	204.86193	204.79624	204.73055	204.66487	204.59918	204.53349	204.46780	204.40211	204.33642
33	204.27073	204.20166	204.13260	204.06353	203.99446	203.92540	203.85633	203.78726	203.71820	203.64913	203.58006	203.51100
34	203.44193	203.36928	203.29664	203.22399	203.15134	203.07870	203.00605	202.93340	202.86076	202.78811	202.71546	202.64282
35	202.57017	202.49370	202.41724	202.34077	202.26430	202.18784	202.11137	202.03490	201.95844	201.88197	201.80550	201.72904
36	201.65257	201.57206	201.49155	201.41104	201.33053	201.25002	201.16951	201.08899	201.00848	200.92797	200.84746	200.76695
37	200.68644	200.60161	200.51679	200.43196	200.34713	200.26231	200.17748	200.09265	200.00783	199.92300	199.83817	199.75335
38	199.66852	199.57912	199.48971	199.40031	199.31091	199.22150	199.13210	199.04270	198.95329	198.86389	198.77449	198.68508
39	198.59568	198.50133	198.40697	198.31262	198.21826	198.12391	198.02956	197.93520	197.84085	197.74649	197.65214	197.55778
40	197.46343	197.36392	197.26441	197.16490	197.06538	196.96587	196.86636	196.76685	196.66734	196.56783	196.46831	196.36880
41	196.26929	196.16436	196.05942	195.95449	195.84956	195.74462	195.63969	195.53476	195.42982	195.32489	195.21996	195.11502
42	195.01009	194.89950	194.78890	194.67831	194.56772	194.45712	194.34653	194.23594	194.12534	194.01475	193.90416	193.79356
43	193.68297	193.56649	193.45001	193.33353	193.21704	193.10056	192.98408	192.86760	192.75112	192.63464	192.51815	192.40167
44	192.28519	192.16260	192.04000	191.91741	191.79481	191.67222	191.54963	191.42703	191.30444	191.18184	191.05925	190.93665

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

<u>Age</u>	<u>Months of Alternate Payee's Attained Age at Date Benefit Payments Begin</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>	190.81406	190.68502	190.55599	190.42695	190.29792	190.16888	190.03985	189.91081	189.78177	189.65274	189.52370	189.39467
<b>46</b>	189.26563	189.12989	188.99415	188.85842	188.72268	188.58694	188.45120	188.31546	188.17972	188.04399	187.90825	187.77251
<b>47</b>	187.63677	187.49391	187.35105	187.20819	187.06532	186.92246	186.77960	186.63674	186.49388	186.35102	186.20815	186.06529
<b>48</b>	185.92243	185.77217	185.62192	185.47166	185.32140	185.17115	185.02089	184.87063	184.72038	184.57012	184.41986	184.26961
<b>49</b>	184.11935	183.96128	183.80321	183.64513	183.48706	183.32899	183.17092	183.01284	182.85477	182.69670	182.53863	182.38055
<b>50</b>	182.22248	182.05629	181.89010	181.72391	181.55772	181.39153	181.22534	181.05915	180.89296	180.72677	180.56058	180.39439
<b>51</b>	180.22820	180.05371	179.87921	179.70472	179.53022	179.35573	179.18123	179.00674	178.83224	178.65775	178.48325	178.30876
<b>52</b>	178.13426	177.95219	177.77012	177.58805	177.40598	177.22391	177.04184	176.85976	176.67769	176.49562	176.31355	176.13148
<b>53</b>	175.94941	175.75861	175.56782	175.37702	175.18622	174.99542	174.80463	174.61383	174.42303	174.23223	174.04144	173.85064
<b>54</b>	173.65984	173.46035	173.26086	173.06136	172.86187	172.66238	172.46289	172.26339	172.06390	171.86441	171.66492	171.46542
<b>55</b>	171.26593	171.05781	170.84969	170.64157	170.43345	170.22533	170.01721	169.80909	169.60097	169.39285	169.18473	168.97661
<b>56</b>	168.76849	168.55284	168.33719	168.12154	167.90589	167.69024	167.47460	167.25895	167.04330	166.82765	166.61200	166.39635
<b>57</b>	166.18070	165.95758	165.73445	165.51133	165.28820	165.06508	164.84196	164.61883	164.39571	164.17258	163.94946	163.72633
<b>58</b>	163.50321	163.27139	163.03957	162.80775	162.57593	162.34411	162.11229	161.88047	161.64865	161.41683	161.18501	160.95319
<b>59</b>	160.72137	160.48089	160.24041	159.99993	159.75945	159.51897	159.27849	159.03800	158.79752	158.55704	158.31656	158.07608
<b>60</b>	157.83560	157.58620	157.33680	157.08740	156.83800	156.58860	156.33920	156.08979	155.84039	155.59099	155.34159	155.09219
<b>61</b>	154.84279	154.58514	154.32750	154.06985	153.81221	153.55456	153.29692	153.03927	152.78162	152.52398	152.26633	152.00869
<b>62</b>	151.75104	151.48614	151.22125	150.95635	150.69145	150.42655	150.16166	149.89676	149.63186	149.36696	149.10207	148.83717
<b>63</b>	148.57227	148.30062	148.02898	147.75733	147.48568	147.21404	146.94239	146.67074	146.39910	146.12745	145.85580	145.58416
<b>64</b>	145.31251	145.03525	144.75799	144.48072	144.20346	143.92620	143.64894	143.37167	143.09441	142.81715	142.53989	142.26262
<b>65</b>	141.98536	141.70177	141.41818	141.13459	140.85100	140.56741	140.28382	140.00023	139.71664	139.43305	139.14946	138.86587
<b>66</b>	138.58228	138.29315	138.00403	137.71490	137.42578	137.13665	136.84753	136.55840	136.26927	135.98015	135.69102	135.40190
<b>67</b>	135.11277	134.81914	134.52551	134.23187	133.93824	133.64461	133.35098	133.05734	132.76371	132.47008	132.17645	131.88281
<b>68</b>	131.58918	131.28912	130.98907	130.68901	130.38896	130.08890	129.78885	129.48879	129.18873	128.88868	128.58862	128.28857
<b>69</b>	127.98851	127.68077	127.37303	127.06529	126.75755	126.44981	126.14208	125.83434	125.52660	125.21886	124.91112	124.60338
<b>70</b>	124.29564	123.98201	123.66838	123.35476	123.04113	122.72750	122.41387	122.10024	121.78661	121.47299	121.15936	120.84573
<b>71</b>	120.53210	120.21127	119.89043	119.56960	119.24877	118.92793	118.60710	118.28627	117.96543	117.64460	117.32377	117.00293
<b>72</b>	116.68210	116.35559	116.02908	115.70256	115.37605	115.04954	114.72303	114.39651	114.07000	113.74349	113.41698	113.09046
<b>73</b>	112.76395	112.43139	112.09883	111.76627	111.43371	111.10115	110.76860	110.43604	110.10348	109.77092	109.43836	109.10580
<b>74</b>	108.77324	108.43631	108.09938	107.76245	107.42552	107.08859	106.75166	106.41472	106.07779	105.74086	105.40393	105.06700

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2014 - Revised May 2015 for COLA**

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

<u>Age</u>	<u>Months of Alternate Payee's Attained Age at Date Benefit Payments Begin</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>75</b>	104.73007	104.38817	104.04627	103.70437	103.36247	103.02057	102.67867	102.33677	101.99487	101.65297	101.31107	100.96917
<b>76</b>	100.62727	100.28414	99.94100	99.59787	99.25473	98.91160	98.56847	98.22533	97.88220	97.53906	97.19593	96.85279
<b>77</b>	96.50966	96.16574	95.82183	95.47791	95.13399	94.79007	94.44616	94.10224	93.75832	93.41440	93.07049	92.72657
<b>78</b>	92.38265	92.03934	91.69603	91.35273	91.00942	90.66611	90.32280	89.97949	89.63618	89.29288	88.94957	88.60626
<b>79</b>	88.26295	87.92132	87.57969	87.23805	86.89642	86.55479	86.21316	85.87152	85.52989	85.18826	84.84663	84.50499
<b>80</b>	84.16336	83.82461	83.48586	83.14711	82.80836	82.46961	82.13087	81.79212	81.45337	81.11462	80.77587	80.43712
<b>81</b>	80.09837	79.76344	79.42851	79.09359	78.75866	78.42373	78.08880	77.75387	77.41894	77.08402	76.74909	76.41416
<b>82</b>	76.07923	75.75079	75.42235	75.09391	74.76547	74.43703	74.10860	73.78016	73.45172	73.12328	72.79484	72.46640
<b>83</b>	72.13796	71.81741	71.49686	71.17631	70.85576	70.53521	70.21467	69.89412	69.57357	69.25302	68.93247	68.61192
<b>84</b>	68.29137	67.97662	67.66186	67.34711	67.03236	66.71760	66.40285	66.08810	65.77334	65.45859	65.14384	64.82908
<b>85</b>	64.51433	64.21217	63.91002	63.60786	63.30571	63.00355	62.70140	62.39924	62.09708	61.79493	61.49277	61.19062
<b>86</b>	60.88846	60.59694	60.30542	60.01391	59.72239	59.43087	59.13935	58.84783	58.55631	58.26480	57.97328	57.68176
<b>87</b>	57.39024	57.11123	56.83222	56.55321	56.27420	55.99519	55.71618	55.43716	55.15815	54.87914	54.60013	54.32112
<b>88</b>	54.04211	53.77879	53.51548	53.25216	52.98884	52.72552	52.46221	52.19889	51.93557	51.67225	51.40894	51.14562
<b>89</b>	50.88230	50.63960	50.39689	50.15419	49.91149	49.66878	49.42608	49.18338	48.94067	48.69797	48.45527	48.21256
<b>90</b>	47.96986	47.74200	47.51413	47.28627	47.05841	46.83054	46.60268	46.37482	46.14695	45.91909	45.69123	45.46336
<b>91</b>	45.23550	45.02849	44.82148	44.61448	44.40747	44.20046	43.99345	43.78644	43.57943	43.37243	43.16542	42.95841
<b>92</b>	42.75140	42.55681	42.36223	42.16764	41.97305	41.77846	41.58388	41.38929	41.19470	41.00011	40.80553	40.61094
<b>93</b>	40.41635	40.24312	40.06990	39.89667	39.72345	39.55022	39.37700	39.20377	39.03054	38.85732	38.68409	38.51087
<b>94</b>	38.33764	38.17529	38.01295	37.85060	37.68825	37.52591	37.36356	37.20121	37.03887	36.87652	36.71417	36.55183
<b>95</b>	36.38948	36.23425	36.07901	35.92378	35.76854	35.61331	35.45807	35.30284	35.14760	34.99237	34.83713	34.68190
<b>96</b>	34.52666	34.39613	34.26561	34.13508	34.00455	33.87402	33.74350	33.61297	33.48244	33.35191	33.22139	33.09086
<b>97</b>	32.96033	32.85123	32.74213	32.63303	32.52393	32.41483	32.30573	32.19662	32.08752	31.97842	31.86932	31.76022
<b>98</b>	31.65112	31.54819	31.44527	31.34234	31.23941	31.13649	31.03356	30.93063	30.82771	30.72478	30.62185	30.51893
<b>99</b>	30.41600	30.32437	30.23275	30.14112	30.04950	29.95787	29.86625	29.77462	29.68299	29.59137	29.49974	29.40812
<b>100</b>	29.31649											

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 7.75%, with 2.00% COLA

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