

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**Projected Value of Contributions and Account Balances - Healthy and Disabled Members**  
 (Assumes an Annual Interest Credit of 7.20% per year)

Years to Retire	Amount at Retirement		Years to Retire	Amount at Retirement	
	\$1 per Yr. to Retirement	\$1 Current Balance		\$1 per Yr. to Retirement	\$1 Current Balance
1	1.07	1.07	21	49.23	4.31
2	2.22	1.15	22	53.84	4.62
3	3.45	1.23	23	58.79	4.95
4	4.77	1.32	24	64.09	5.30
5	6.19	1.42	25	69.78	5.69
6	7.71	1.52	26	75.88	6.10
7	9.33	1.63	27	82.41	6.54
8	11.08	1.74	28	89.42	7.01
9	12.95	1.87	29	96.93	7.51
10	14.95	2.00	30	104.98	8.05
11	17.10	2.15	31	113.61	8.63
12	19.40	2.30	32	122.86	9.25
13	21.87	2.47	33	132.78	9.92
14	24.52	2.65	34	143.41	10.63
15	27.36	2.84	35	154.81	11.40
16	30.40	3.04	36	167.03	12.22
17	33.66	3.26	37	180.13	13.10
18	37.15	3.50	38	194.17	14.04
19	40.90	3.75	39	209.22	15.05
20	44.92	4.02	40	225.36	16.14

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**Average Remaining Life Expectancy of Non-Disabled PERS Members Retiring in 2020**

Age	Weighted Average	State and Local Government Members				School District Members	
		General Service		Police & Fire		Male	Female
		Male	Female	Male	Female		
50	37.9	36.7	38.5	35.7	38.7	37.9	40.1
51	36.9	35.7	37.5	34.7	37.7	36.9	39.1
52	35.9	34.7	36.5	33.7	36.6	35.9	38.0
53	34.9	33.7	35.5	32.7	35.6	34.8	37.0
54	33.9	32.8	34.5	31.7	34.6	33.8	36.0
55	32.9	31.8	33.5	30.7	33.6	32.8	35.0
56	31.9	30.8	32.6	29.7	32.6	31.8	34.0
57	30.9	29.9	31.6	28.7	31.6	30.8	33.0
58	30.0	28.9	30.6	27.7	30.6	29.8	32.0
59	29.0	28.0	29.6	26.8	29.6	28.8	31.0
60	28.0	27.0	28.7	25.8	28.6	27.8	30.0
61	27.1	26.1	27.7	24.8	27.7	26.9	29.0
62	26.1	25.2	26.7	23.9	26.7	25.9	28.0
63	25.1	24.2	25.8	22.9	25.8	24.9	27.1
64	24.2	23.3	24.8	22.0	24.8	24.0	26.1
65	23.3	22.4	23.9	21.1	23.9	23.0	25.1
66	22.3	21.5	23.0	20.2	23.0	22.1	24.2
67	21.4	20.6	22.0	19.3	22.0	21.1	23.2
68	20.5	19.7	21.1	18.4	21.1	20.2	22.3
69	19.6	18.8	20.2	17.6	20.3	19.3	21.3
70	18.7	18.0	19.3	16.7	19.4	18.4	20.4
71	17.9	17.1	18.5	15.9	18.5	17.5	19.5
72	17.0	16.3	17.6	15.1	17.7	16.7	18.6
73	16.2	15.5	16.7	14.3	16.9	15.8	17.7
74	15.3	14.7	15.9	13.5	16.0	15.0	16.8
75	14.5	13.9	15.1	12.8	15.3	14.2	16.0
76	13.8	13.2	14.3	12.0	14.5	13.4	15.1
77	13.0	12.4	13.5	11.3	13.7	12.6	14.3
78	12.2	11.7	12.8	10.6	13.0	11.9	13.5
79	11.5	11.0	12.0	10.0	12.3	11.1	12.7
80	10.8	10.3	11.3	9.3	11.6	10.4	12.0

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**Average Remaining Life Expectancy of Disabled PERS Members Retiring in 2020**

Age	Weighted Average	Disabled			
		General Service		Police & Fire	
		Male	Female	Male	Female
50	27.9	25.6	29.0	30.4	32.8
51	27.2	24.9	28.3	29.6	32.0
52	26.5	24.2	27.5	28.7	31.2
53	25.7	23.5	26.8	27.9	30.3
54	25.0	22.8	26.1	27.1	29.5
55	24.3	22.2	25.4	26.3	28.7
56	23.6	21.5	24.7	25.5	27.9
57	23.0	20.9	24.0	24.7	27.1
58	22.3	20.2	23.3	23.9	26.3
59	21.6	19.6	22.7	23.1	25.5
60	20.9	18.9	21.9	22.4	24.7
61	20.2	18.3	21.2	21.6	23.9
62	19.5	17.6	20.5	20.8	23.1
63	18.8	17.0	19.8	20.1	22.3
64	18.1	16.4	19.1	19.3	21.5
65	17.5	15.7	18.4	18.6	20.7
66	16.8	15.1	17.7	17.9	19.9
67	16.1	14.5	17.0	17.1	19.2
68	15.5	13.9	16.3	16.4	18.4
69	14.8	13.3	15.7	15.7	17.7
70	14.2	12.8	15.0	15.0	16.9
71	13.5	12.2	14.3	14.3	16.2
72	12.9	11.6	13.7	13.7	15.5
73	12.3	11.1	13.0	13.0	14.7
74	11.7	10.5	12.4	12.4	14.0
75	11.1	10.0	11.8	11.7	13.4
76	10.5	9.5	11.2	11.1	12.7
77	10.0	9.0	10.6	10.5	12.0
78	9.4	8.5	10.0	9.9	11.4
79	8.9	8.0	9.5	9.4	10.8
80	8.4	7.5	9.0	8.8	10.2

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**Table 1: Early Retirement Factors**

Age at Retirement Years      Months		Tier 1 / Tier 2						OPSRP				
		General Service			P&F			General Service		P&F		
		Less than 30 years		30+ years	Less than 25 years		25+ years	30+ years	Less than 30 years	30+ years	Less than 25 years	25+ years
		Tier 1	Tier 2									
Less than 50		N/A	N/A	1.000	N/A	N/A	1.000	N/A	N/A	N/A	N/A	
50	0	N/A	N/A	1.000	0.651	1.000	1.000	N/A	N/A	0.432	0.771	
	1			1.000	0.656	1.000	1.000			0.435	0.777	
	2			1.000	0.661	1.000	1.000			0.438	0.783	
	3			1.000	0.665	1.000	1.000			0.441	0.788	
	4			1.000	0.670	1.000	1.000			0.444	0.794	
	5			1.000	0.675	1.000	1.000			0.447	0.800	
	6			1.000	0.680	1.000	1.000			0.450	0.806	
	7			1.000	0.684	1.000	1.000			0.453	0.811	
	8			1.000	0.689	1.000	1.000			0.456	0.817	
	9			1.000	0.694	1.000	1.000			0.459	0.823	
	10			1.000	0.699	1.000	1.000			0.462	0.829	
	11			1.000	0.703	1.000	1.000			0.465	0.834	
51	0	N/A	N/A	1.000	0.708	1.000	1.000	N/A	N/A	0.468	0.840	
	1			1.000	0.713	1.000	1.000			0.471	0.846	
	2			1.000	0.719	1.000	1.000			0.475	0.853	
	3			1.000	0.724	1.000	1.000			0.478	0.859	
	4			1.000	0.729	1.000	1.000			0.481	0.865	
	5			1.000	0.734	1.000	1.000			0.484	0.872	
	6			1.000	0.740	1.000	1.000			0.488	0.878	
	7			1.000	0.745	1.000	1.000			0.491	0.884	
	8			1.000	0.750	1.000	1.000			0.494	0.891	
	9			1.000	0.755	1.000	1.000			0.497	0.897	
	10			1.000	0.761	1.000	1.000			0.501	0.903	
	11			1.000	0.766	1.000	1.000			0.504	0.910	
52	0	N/A	N/A	1.000	0.771	1.000	1.000	N/A	N/A	0.507	0.916	
	1			1.000	0.777	1.000	1.000			0.511	0.923	
	2			1.000	0.783	1.000	1.000			0.514	0.930	
	3			1.000	0.788	1.000	1.000			0.518	0.937	
	4			1.000	0.794	1.000	1.000			0.521	0.944	
	5			1.000	0.800	1.000	1.000			0.525	0.951	
	6			1.000	0.806	1.000	1.000			0.529	0.958	
	7			1.000	0.811	1.000	1.000			0.532	0.965	
	8			1.000	0.817	1.000	1.000			0.536	0.972	
	9			1.000	0.823	1.000	1.000			0.539	0.979	
	10			1.000	0.829	1.000	1.000			0.543	0.986	
	11			1.000	0.834	1.000	1.000			0.546	0.993	
53	0	N/A	N/A	1.000	0.840	1.000	1.000	N/A	N/A	0.550	1.000	
	1			1.000	0.846	1.000	1.000			0.554	1.000	
	2			1.000	0.853	1.000	1.000			0.558	1.000	
	3			1.000	0.859	1.000	1.000			0.562	1.000	
	4			1.000	0.865	1.000	1.000			0.566	1.000	
	5			1.000	0.872	1.000	1.000			0.570	1.000	
	6			1.000	0.878	1.000	1.000			0.574	1.000	
	7			1.000	0.884	1.000	1.000			0.578	1.000	
	8			1.000	0.891	1.000	1.000			0.582	1.000	
	9			1.000	0.897	1.000	1.000			0.586	1.000	
	10			1.000	0.903	1.000	1.000			0.590	1.000	
	11			1.000	0.910	1.000	1.000			0.594	1.000	
54	0	N/A	N/A	1.000	0.916	1.000	1.000	N/A	N/A	0.598	1.000	
	1			1.000	0.923	1.000	1.000			0.602	1.000	
	2			1.000	0.930	1.000	1.000			0.607	1.000	
	3			1.000	0.937	1.000	1.000			0.611	1.000	
	4			1.000	0.944	1.000	1.000			0.616	1.000	
	5			1.000	0.951	1.000	1.000			0.620	1.000	
	6			1.000	0.958	1.000	1.000			0.625	1.000	
	7			1.000	0.965	1.000	1.000			0.629	1.000	
	8			1.000	0.972	1.000	1.000			0.633	1.000	
	9			1.000	0.979	1.000	1.000			0.638	1.000	
	10			1.000	0.986	1.000	1.000			0.642	1.000	
	11			1.000	0.993	1.000	1.000			0.647	1.000	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**Table 1: Early Retirement Factors**

Age at Retirement Years      Months		Tier 1 / Tier 2						OPSRP				
		General Service		P&F				General Service		P&F		
		Less than 30 years		30+ years	Less than 25 years		25+ years	30+ years	Less than 30 years	30+ years	Less than	
		Tier 1	Tier 2		25 years	25+ years					25 years	25+ years
55	0	0.771	0.651	1.000	1.000	1.000	1.000	0.432	0.771	0.651	1.000	
	1	0.777	0.656	1.000	1.000	1.000	1.000	0.435	0.777	0.656	1.000	
	2	0.783	0.661	1.000	1.000	1.000	1.000	0.438	0.783	0.661	1.000	
	3	0.788	0.665	1.000	1.000	1.000	1.000	0.441	0.788	0.665	1.000	
	4	0.794	0.670	1.000	1.000	1.000	1.000	0.444	0.794	0.670	1.000	
	5	0.800	0.675	1.000	1.000	1.000	1.000	0.447	0.800	0.675	1.000	
	6	0.806	0.680	1.000	1.000	1.000	1.000	0.450	0.806	0.680	1.000	
	7	0.811	0.684	1.000	1.000	1.000	1.000	0.453	0.811	0.684	1.000	
	8	0.817	0.689	1.000	1.000	1.000	1.000	0.456	0.817	0.689	1.000	
	9	0.823	0.694	1.000	1.000	1.000	1.000	0.459	0.823	0.694	1.000	
	10	0.829	0.699	1.000	1.000	1.000	1.000	0.462	0.829	0.699	1.000	
	11	0.834	0.703	1.000	1.000	1.000	1.000	0.465	0.834	0.703	1.000	
56	0	0.840	0.708	1.000	1.000	1.000	1.000	0.468	0.840	0.708	1.000	
	1	0.846	0.713	1.000	1.000	1.000	1.000	0.471	0.846	0.713	1.000	
	2	0.853	0.719	1.000	1.000	1.000	1.000	0.475	0.853	0.719	1.000	
	3	0.859	0.724	1.000	1.000	1.000	1.000	0.478	0.859	0.724	1.000	
	4	0.865	0.729	1.000	1.000	1.000	1.000	0.481	0.865	0.729	1.000	
	5	0.872	0.734	1.000	1.000	1.000	1.000	0.484	0.872	0.734	1.000	
	6	0.878	0.740	1.000	1.000	1.000	1.000	0.488	0.878	0.740	1.000	
	7	0.884	0.745	1.000	1.000	1.000	1.000	0.491	0.884	0.745	1.000	
	8	0.891	0.750	1.000	1.000	1.000	1.000	0.494	0.891	0.750	1.000	
	9	0.897	0.755	1.000	1.000	1.000	1.000	0.497	0.897	0.755	1.000	
	10	0.903	0.761	1.000	1.000	1.000	1.000	0.501	0.903	0.761	1.000	
	11	0.910	0.766	1.000	1.000	1.000	1.000	0.504	0.910	0.766	1.000	
57	0	0.916	0.771	1.000	1.000	1.000	1.000	0.507	0.916	0.771	1.000	
	1	0.923	0.777	1.000	1.000	1.000	1.000	0.511	0.923	0.777	1.000	
	2	0.930	0.783	1.000	1.000	1.000	1.000	0.514	0.930	0.783	1.000	
	3	0.937	0.788	1.000	1.000	1.000	1.000	0.518	0.937	0.788	1.000	
	4	0.944	0.794	1.000	1.000	1.000	1.000	0.521	0.944	0.794	1.000	
	5	0.951	0.800	1.000	1.000	1.000	1.000	0.525	0.951	0.800	1.000	
	6	0.958	0.806	1.000	1.000	1.000	1.000	0.529	0.958	0.806	1.000	
	7	0.965	0.811	1.000	1.000	1.000	1.000	0.532	0.965	0.811	1.000	
	8	0.972	0.817	1.000	1.000	1.000	1.000	0.536	0.972	0.817	1.000	
	9	0.979	0.823	1.000	1.000	1.000	1.000	0.539	0.979	0.823	1.000	
	10	0.986	0.829	1.000	1.000	1.000	1.000	0.543	0.986	0.829	1.000	
	11	0.993	0.834	1.000	1.000	1.000	1.000	0.546	0.993	0.834	1.000	
58	0	1.000	0.840	1.000	1.000	1.000	1.000	0.550	1.000	0.840	1.000	
	1	1.000	0.846	1.000	1.000	1.000	1.000	0.554	1.000	0.846	1.000	
	2	1.000	0.853	1.000	1.000	1.000	1.000	0.558	1.000	0.853	1.000	
	3	1.000	0.859	1.000	1.000	1.000	1.000	0.562	1.000	0.859	1.000	
	4	1.000	0.865	1.000	1.000	1.000	1.000	0.566	1.000	0.865	1.000	
	5	1.000	0.872	1.000	1.000	1.000	1.000	0.570	1.000	0.872	1.000	
	6	1.000	0.878	1.000	1.000	1.000	1.000	0.574	1.000	0.878	1.000	
	7	1.000	0.884	1.000	1.000	1.000	1.000	0.578	1.000	0.884	1.000	
	8	1.000	0.891	1.000	1.000	1.000	1.000	0.582	1.000	0.891	1.000	
	9	1.000	0.897	1.000	1.000	1.000	1.000	0.586	1.000	0.897	1.000	
	10	1.000	0.903	1.000	1.000	1.000	1.000	0.590	1.000	0.903	1.000	
	11	1.000	0.910	1.000	1.000	1.000	1.000	0.594	1.000	0.910	1.000	
59	0	1.000	0.916	1.000	1.000	1.000	1.000	0.598	1.000	0.916	1.000	
	1	1.000	0.923	1.000	1.000	1.000	1.000	0.602	1.000	0.923	1.000	
	2	1.000	0.930	1.000	1.000	1.000	1.000	0.607	1.000	0.930	1.000	
	3	1.000	0.937	1.000	1.000	1.000	1.000	0.611	1.000	0.937	1.000	
	4	1.000	0.944	1.000	1.000	1.000	1.000	0.616	1.000	0.944	1.000	
	5	1.000	0.951	1.000	1.000	1.000	1.000	0.620	1.000	0.951	1.000	
	6	1.000	0.958	1.000	1.000	1.000	1.000	0.625	1.000	0.958	1.000	
	7	1.000	0.965	1.000	1.000	1.000	1.000	0.629	1.000	0.965	1.000	
	8	1.000	0.972	1.000	1.000	1.000	1.000	0.633	1.000	0.972	1.000	
	9	1.000	0.979	1.000	1.000	1.000	1.000	0.638	1.000	0.979	1.000	
	10	1.000	0.986	1.000	1.000	1.000	1.000	0.642	1.000	0.986	1.000	
	11	1.000	0.993	1.000	1.000	1.000	1.000	0.647	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, 2020**

**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	0.651	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.656	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.661	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.665	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.670	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.675	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.680	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.684	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.689	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.694	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.699	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.703	1.000	1.000	1.000	
61	0	1.000	1.000	1.000	1.000	1.000	1.000	0.708	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.713	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.719	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.724	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.729	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.734	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.740	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.745	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.750	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.755	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.761	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.766	1.000	1.000	1.000	
62	0	1.000	1.000	1.000	1.000	1.000	1.000	0.771	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.777	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.783	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.788	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.794	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.800	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.806	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.811	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.817	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.823	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.829	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.834	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	0.846	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	0.859	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.865	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.872	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.878	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.884	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.891	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.897	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.903	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.910	1.000	1.000	1.000	
64	0	1.000	1.000	1.000	1.000	1.000	1.000	0.916	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.923	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.930	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.937	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.944	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.951	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.958	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.965	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.972	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.979	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.986	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.993	1.000	1.000	1.000	
65	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83
16	5.83	5.83	5.83	5.83	5.83	5.83	5.84	5.84	5.84	5.84	5.84	5.84
17	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84
18	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84
19	5.84	5.84	5.84	5.84	5.84	5.84	5.85	5.85	5.85	5.85	5.85	5.85
20	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85
21	5.85	5.85	5.85	5.85	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86
22	5.86	5.86	5.86	5.86	5.86	5.86	5.87	5.87	5.87	5.87	5.87	5.87
23	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87
24	5.87	5.87	5.87	5.87	5.87	5.87	5.88	5.88	5.88	5.88	5.88	5.88
25	5.88	5.88	5.88	5.88	5.88	5.88	5.89	5.89	5.89	5.89	5.89	5.89
26	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89
27	5.89	5.89	5.89	5.89	5.89	5.89	5.90	5.90	5.90	5.90	5.90	5.90
28	5.90	5.90	5.90	5.90	5.90	5.90	5.91	5.91	5.91	5.91	5.91	5.91
29	5.91	5.91	5.91	5.91	5.91	5.91	5.92	5.92	5.92	5.92	5.92	5.92
30	5.92	5.92	5.92	5.92	5.92	5.92	5.93	5.93	5.93	5.93	5.93	5.93
31	5.93	5.93	5.93	5.93	5.93	5.93	5.94	5.94	5.94	5.94	5.94	5.94
32	5.94	5.94	5.94	5.94	5.94	5.94	5.95	5.95	5.95	5.95	5.95	5.95
33	5.95	5.95	5.95	5.96	5.96	5.96	5.96	5.96	5.96	5.97	5.97	5.97
34	5.97	5.97	5.97	5.97	5.97	5.97	5.98	5.98	5.98	5.98	5.98	5.98
35	5.98	5.98	5.98	5.99	5.99	5.99	5.99	5.99	5.99	6.00	6.00	6.00
36	6.00	6.00	6.00	6.00	6.00	6.00	6.01	6.01	6.01	6.01	6.01	6.01
37	6.01	6.01	6.01	6.02	6.02	6.02	6.02	6.02	6.02	6.03	6.03	6.03
38	6.03	6.03	6.03	6.04	6.04	6.04	6.04	6.04	6.04	6.05	6.05	6.05
39	6.05	6.05	6.05	6.06	6.06	6.06	6.06	6.06	6.06	6.07	6.07	6.07
40	6.07	6.07	6.07	6.08	6.08	6.08	6.08	6.08	6.08	6.09	6.09	6.09
41	6.09	6.09	6.09	6.10	6.10	6.10	6.10	6.10	6.10	6.11	6.11	6.11
42	6.11	6.11	6.11	6.12	6.12	6.12	6.12	6.12	6.12	6.13	6.13	6.13
43	6.13	6.13	6.14	6.14	6.14	6.14	6.15	6.15	6.15	6.15	6.16	6.16
44	6.16	6.16	6.17	6.17	6.17	6.17	6.18	6.18	6.18	6.18	6.19	6.19



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	6.19	6.19	6.19	6.20	6.20	6.20	6.20	6.20	6.20	6.21	6.21	6.21
46	6.21	6.21	6.22	6.22	6.22	6.22	6.23	6.23	6.23	6.23	6.24	6.24
47	6.24	6.24	6.25	6.25	6.25	6.26	6.26	6.26	6.27	6.27	6.27	6.28
48	6.28	6.28	6.29	6.29	6.29	6.29	6.30	6.30	6.30	6.30	6.31	6.31
49	6.31	6.31	6.32	6.32	6.32	6.33	6.33	6.33	6.34	6.34	6.34	6.35
50	6.35	6.35	6.36	6.36	6.36	6.37	6.37	6.37	6.38	6.38	6.38	6.39
51	6.39	6.39	6.40	6.40	6.40	6.41	6.41	6.41	6.42	6.42	6.42	6.43
52	6.43	6.43	6.44	6.44	6.44	6.45	6.45	6.45	6.46	6.46	6.46	6.47
53	6.47	6.47	6.48	6.48	6.49	6.49	6.50	6.50	6.50	6.51	6.51	6.52
54	6.52	6.52	6.53	6.53	6.54	6.54	6.55	6.55	6.55	6.56	6.56	6.57
55	6.57	6.58	6.58	6.59	6.59	6.60	6.60	6.61	6.61	6.62	6.62	6.63
56	6.63	6.64	6.64	6.65	6.65	6.66	6.66	6.67	6.67	6.68	6.68	6.69
57	6.69	6.70	6.70	6.71	6.71	6.72	6.72	6.73	6.73	6.74	6.74	6.75
58	6.75	6.76	6.76	6.77	6.77	6.78	6.79	6.79	6.80	6.80	6.81	6.81
59	6.82	6.83	6.83	6.84	6.84	6.85	6.86	6.86	6.87	6.87	6.88	6.88
60	6.89	6.90	6.90	6.91	6.92	6.92	6.93	6.94	6.94	6.95	6.96	6.96
61	6.97	6.98	6.98	6.99	7.00	7.00	7.01	7.02	7.02	7.03	7.04	7.04
62	7.05	7.06	7.07	7.07	7.08	7.09	7.10	7.10	7.11	7.12	7.13	7.13
63	7.14	7.15	7.16	7.17	7.17	7.18	7.19	7.20	7.21	7.22	7.22	7.23
64	7.24	7.25	7.26	7.27	7.27	7.28	7.29	7.30	7.31	7.32	7.32	7.33
65	7.34	7.35	7.36	7.37	7.38	7.39	7.40	7.40	7.41	7.42	7.43	7.44
66	7.45	7.46	7.47	7.48	7.49	7.50	7.51	7.51	7.52	7.53	7.54	7.55
67	7.56	7.57	7.58	7.59	7.60	7.61	7.63	7.64	7.65	7.66	7.67	7.68
68	7.69	7.70	7.71	7.72	7.73	7.74	7.76	7.77	7.78	7.79	7.80	7.81
69	7.82	7.83	7.85	7.86	7.87	7.88	7.90	7.91	7.92	7.93	7.95	7.96
70	7.97	7.98	8.00	8.01	8.02	8.03	8.05	8.06	8.07	8.08	8.10	8.11
71	8.12	8.13	8.15	8.16	8.18	8.19	8.21	8.22	8.23	8.25	8.26	8.28
72	8.29	8.30	8.32	8.33	8.35	8.36	8.38	8.39	8.40	8.42	8.43	8.45
73	8.46	8.48	8.49	8.51	8.52	8.54	8.56	8.57	8.59	8.60	8.62	8.63
74	8.65	8.67	8.68	8.70	8.72	8.73	8.75	8.77	8.78	8.80	8.82	8.83

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	8.85	8.87	8.89	8.91	8.92	8.94	8.96	8.98	9.00	9.02	9.03	9.05
76	9.07	9.09	9.11	9.13	9.15	9.17	9.19	9.20	9.22	9.24	9.26	9.28
77	9.30	9.32	9.34	9.36	9.38	9.40	9.43	9.45	9.47	9.49	9.51	9.53
78	9.55	9.57	9.59	9.62	9.64	9.66	9.68	9.70	9.72	9.75	9.77	9.79
79	9.81	9.83	9.86	9.88	9.90	9.93	9.95	9.97	10.00	10.02	10.04	10.07
80	10.09	10.12	10.14	10.17	10.19	10.22	10.24	10.27	10.29	10.32	10.34	10.37
81	10.39	10.42	10.44	10.47	10.49	10.52	10.55	10.57	10.60	10.62	10.65	10.67
82	10.70	10.73	10.76	10.78	10.81	10.84	10.87	10.89	10.92	10.95	10.98	11.00
83	11.03	11.06	11.09	11.12	11.15	11.18	11.21	11.24	11.27	11.30	11.33	11.36
84	11.39	11.42	11.45	11.49	11.52	11.55	11.58	11.61	11.64	11.68	11.71	11.74
85	11.77	11.80	11.84	11.87	11.90	11.94	11.97	12.00	12.04	12.07	12.10	12.14
86	12.17	12.20	12.24	12.27	12.31	12.34	12.38	12.41	12.44	12.48	12.51	12.55
87	12.58	12.62	12.66	12.69	12.73	12.77	12.81	12.84	12.88	12.92	12.96	12.99
88	13.03	13.07	13.11	13.15	13.19	13.23	13.27	13.31	13.35	13.39	13.43	13.47
89	13.51	13.55	13.60	13.64	13.68	13.72	13.77	13.81	13.85	13.89	13.94	13.98
90	14.02	14.06	14.11	14.15	14.19	14.24	14.28	14.32	14.37	14.41	14.45	14.50
91	14.54	14.59	14.63	14.68	14.73	14.77	14.82	14.87	14.91	14.96	15.01	15.05
92	15.10	15.15	15.20	15.25	15.30	15.35	15.40	15.45	15.50	15.55	15.60	15.65
93	15.70	15.75	15.81	15.86	15.92	15.97	16.03	16.08	16.13	16.19	16.24	16.30
94	16.35	16.41	16.46	16.52	16.57	16.63	16.68	16.74	16.79	16.85	16.90	16.96
95	17.01	17.07	17.12	17.18	17.24	17.29	17.35	17.41	17.46	17.52	17.58	17.63
96	17.69	17.75	17.81	17.87	17.93	17.99	18.05	18.11	18.17	18.23	18.29	18.35
97	18.41	18.48	18.54	18.61	18.67	18.74	18.80	18.87	18.93	19.00	19.06	19.13
98	19.19	19.26	19.33	19.40	19.47	19.54	19.61	19.68	19.75	19.82	19.89	19.96
99	20.03	20.10	20.18	20.25	20.32	20.40	20.47	20.54	20.62	20.69	20.76	20.84
100	20.91											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	6.00	6.00	6.00	6.01	6.01	6.01	6.01	6.01	6.01	6.02	6.02	6.02
16	6.02	6.02	6.02	6.02	6.02	6.02	6.03	6.03	6.03	6.03	6.03	6.03
17	6.03	6.03	6.03	6.04	6.04	6.04	6.04	6.04	6.04	6.05	6.05	6.05
18	6.05	6.05	6.05	6.05	6.05	6.05	6.06	6.06	6.06	6.06	6.06	6.06
19	6.06	6.06	6.06	6.06	6.06	6.06	6.07	6.07	6.07	6.07	6.07	6.07
20	6.07	6.07	6.07	6.08	6.08	6.08	6.08	6.08	6.08	6.09	6.09	6.09
21	6.09	6.09	6.09	6.09	6.09	6.09	6.10	6.10	6.10	6.10	6.10	6.10
22	6.10	6.10	6.10	6.11	6.11	6.11	6.11	6.11	6.11	6.12	6.12	6.12
23	6.12	6.12	6.12	6.13	6.13	6.13	6.13	6.13	6.13	6.14	6.14	6.14
24	6.14	6.14	6.14	6.15	6.15	6.15	6.15	6.15	6.15	6.16	6.16	6.16
25	6.16	6.16	6.16	6.17	6.17	6.17	6.17	6.17	6.17	6.18	6.18	6.18
26	6.18	6.18	6.18	6.19	6.19	6.19	6.19	6.19	6.19	6.20	6.20	6.20
27	6.20	6.20	6.20	6.21	6.21	6.21	6.21	6.21	6.21	6.22	6.22	6.22
28	6.22	6.22	6.23	6.23	6.23	6.23	6.24	6.24	6.24	6.24	6.25	6.25
29	6.25	6.25	6.25	6.26	6.26	6.26	6.26	6.26	6.26	6.27	6.27	6.27
30	6.27	6.27	6.28	6.28	6.28	6.28	6.29	6.29	6.29	6.29	6.30	6.30
31	6.30	6.30	6.31	6.31	6.31	6.31	6.32	6.32	6.32	6.32	6.33	6.33
32	6.33	6.33	6.33	6.34	6.34	6.34	6.34	6.34	6.34	6.35	6.35	6.35
33	6.35	6.35	6.36	6.36	6.36	6.36	6.37	6.37	6.37	6.37	6.38	6.38
34	6.38	6.38	6.39	6.39	6.39	6.39	6.40	6.40	6.40	6.40	6.41	6.41
35	6.41	6.41	6.42	6.42	6.42	6.43	6.43	6.43	6.44	6.44	6.44	6.45
36	6.45	6.45	6.46	6.46	6.46	6.46	6.47	6.47	6.47	6.47	6.48	6.48
37	6.48	6.48	6.49	6.49	6.49	6.49	6.50	6.50	6.50	6.50	6.51	6.51
38	6.51	6.51	6.52	6.52	6.52	6.53	6.53	6.53	6.54	6.54	6.54	6.55
39	6.55	6.55	6.56	6.56	6.56	6.56	6.57	6.57	6.57	6.57	6.58	6.58
40	6.58	6.58	6.59	6.59	6.59	6.60	6.60	6.60	6.61	6.61	6.61	6.62
41	6.62	6.62	6.63	6.63	6.63	6.63	6.64	6.64	6.64	6.64	6.65	6.65
42	6.65	6.65	6.66	6.66	6.66	6.67	6.67	6.67	6.68	6.68	6.68	6.69
43	6.69	6.69	6.70	6.70	6.70	6.71	6.71	6.71	6.72	6.72	6.72	6.73
44	6.73	6.73	6.74	6.74	6.74	6.75	6.75	6.75	6.76	6.76	6.76	6.77

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	6.77	6.77	6.78	6.78	6.78	6.79	6.79	6.79	6.80	6.80	6.80	6.81
46	6.81	6.81	6.82	6.82	6.82	6.83	6.83	6.83	6.84	6.84	6.84	6.85
47	6.85	6.85	6.86	6.86	6.86	6.87	6.87	6.87	6.88	6.88	6.88	6.89
48	6.89	6.89	6.90	6.90	6.91	6.91	6.92	6.92	6.92	6.93	6.93	6.94
49	6.94	6.94	6.95	6.95	6.96	6.96	6.97	6.97	6.97	6.98	6.98	6.99
50	6.99	6.99	7.00	7.00	7.00	7.01	7.01	7.01	7.02	7.02	7.02	7.03
51	7.03	7.04	7.04	7.05	7.05	7.06	7.06	7.07	7.07	7.08	7.08	7.09
52	7.09	7.09	7.10	7.10	7.11	7.11	7.12	7.12	7.12	7.13	7.13	7.14
53	7.14	7.15	7.15	7.16	7.16	7.17	7.17	7.18	7.18	7.19	7.19	7.20
54	7.20	7.21	7.21	7.22	7.22	7.23	7.23	7.24	7.24	7.25	7.25	7.26
55	7.26	7.27	7.27	7.28	7.28	7.29	7.30	7.30	7.31	7.31	7.32	7.32
56	7.33	7.34	7.34	7.35	7.35	7.36	7.37	7.37	7.38	7.38	7.39	7.39
57	7.40	7.41	7.41	7.42	7.42	7.43	7.44	7.44	7.45	7.45	7.46	7.46
58	7.47	7.48	7.48	7.49	7.50	7.50	7.51	7.52	7.52	7.53	7.54	7.54
59	7.55	7.56	7.57	7.57	7.58	7.59	7.60	7.60	7.61	7.62	7.63	7.63
60	7.64	7.65	7.66	7.66	7.67	7.68	7.69	7.69	7.70	7.71	7.72	7.72
61	7.73	7.74	7.75	7.76	7.76	7.77	7.78	7.79	7.80	7.81	7.81	7.82
62	7.83	7.84	7.85	7.86	7.86	7.87	7.88	7.89	7.90	7.91	7.91	7.92
63	7.93	7.94	7.95	7.96	7.97	7.98	7.99	7.99	8.00	8.01	8.02	8.03
64	8.04	8.05	8.06	8.07	8.08	8.09	8.10	8.11	8.12	8.13	8.14	8.15
65	8.16	8.17	8.18	8.19	8.20	8.21	8.23	8.24	8.25	8.26	8.27	8.28
66	8.29	8.30	8.31	8.32	8.33	8.34	8.36	8.37	8.38	8.39	8.40	8.41
67	8.42	8.43	8.45	8.46	8.47	8.48	8.50	8.51	8.52	8.53	8.55	8.56
68	8.57	8.58	8.60	8.61	8.62	8.63	8.65	8.66	8.67	8.68	8.70	8.71
69	8.72	8.73	8.75	8.76	8.77	8.79	8.80	8.81	8.83	8.84	8.85	8.87
70	8.88	8.90	8.91	8.93	8.94	8.96	8.97	8.99	9.00	9.02	9.03	9.05
71	9.06	9.08	9.09	9.11	9.12	9.14	9.16	9.17	9.19	9.20	9.22	9.23
72	9.25	9.27	9.28	9.30	9.31	9.33	9.35	9.36	9.38	9.39	9.41	9.42
73	9.44	9.46	9.48	9.49	9.51	9.53	9.55	9.56	9.58	9.60	9.62	9.63
74	9.65	9.67	9.69	9.71	9.72	9.74	9.76	9.78	9.80	9.82	9.83	9.85

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	9.87	9.89	9.91	9.93	9.95	9.97	9.99	10.01	10.03	10.05	10.07	10.09
76	10.11	10.13	10.15	10.17	10.19	10.21	10.24	10.26	10.28	10.30	10.32	10.34
77	10.36	10.38	10.40	10.43	10.45	10.47	10.49	10.51	10.53	10.56	10.58	10.60
78	10.62	10.64	10.67	10.69	10.71	10.74	10.76	10.78	10.81	10.83	10.85	10.88
79	10.90	10.92	10.95	10.97	11.00	11.02	11.05	11.07	11.09	11.12	11.14	11.17
80	11.19	11.22	11.24	11.27	11.29	11.32	11.35	11.37	11.40	11.42	11.45	11.47
81	11.50	11.53	11.56	11.59	11.61	11.64	11.67	11.70	11.73	11.76	11.78	11.81
82	11.84	11.87	11.90	11.93	11.95	11.98	12.01	12.04	12.07	12.10	12.12	12.15
83	12.18	12.21	12.24	12.27	12.30	12.33	12.36	12.39	12.42	12.45	12.48	12.51
84	12.54	12.57	12.60	12.64	12.67	12.70	12.73	12.76	12.79	12.83	12.86	12.89
85	12.92	12.95	12.99	13.02	13.05	13.09	13.12	13.15	13.19	13.22	13.25	13.29
86	13.32	13.36	13.39	13.43	13.47	13.50	13.54	13.58	13.61	13.65	13.69	13.72
87	13.76	13.80	13.84	13.87	13.91	13.95	13.99	14.02	14.06	14.10	14.14	14.17
88	14.21	14.25	14.29	14.33	14.36	14.40	14.44	14.48	14.52	14.56	14.59	14.63
89	14.67	14.71	14.75	14.79	14.83	14.87	14.92	14.96	15.00	15.04	15.08	15.12
90	15.16	15.21	15.25	15.30	15.34	15.39	15.43	15.48	15.52	15.57	15.61	15.66
91	15.70	15.75	15.80	15.84	15.89	15.94	15.99	16.03	16.08	16.13	16.18	16.22
92	16.27	16.32	16.37	16.42	16.47	16.52	16.57	16.61	16.66	16.71	16.76	16.81
93	16.86	16.91	16.96	17.01	17.06	17.11	17.17	17.22	17.27	17.32	17.37	17.42
94	17.47	17.52	17.58	17.63	17.69	17.74	17.80	17.85	17.90	17.96	18.01	18.07
95	18.12	18.18	18.24	18.30	18.36	18.42	18.48	18.53	18.59	18.65	18.71	18.77
96	18.83	18.90	18.96	19.03	19.09	19.16	19.22	19.29	19.35	19.42	19.48	19.55
97	19.61	19.68	19.75	19.82	19.89	19.96	20.03	20.10	20.17	20.24	20.31	20.38
98	20.45	20.52	20.59	20.66	20.73	20.80	20.87	20.94	21.01	21.08	21.15	21.22
99	21.29	21.36	21.43	21.51	21.58	21.65	21.72	21.79	21.86	21.94	22.01	22.08
100	22.15											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84
16	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84
17	5.84	5.84	5.84	5.84	5.84	5.84	5.85	5.85	5.85	5.85	5.85	5.85
18	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85
19	5.85	5.85	5.85	5.85	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86
20	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86
21	5.86	5.86	5.86	5.86	5.86	5.86	5.87	5.87	5.87	5.87	5.87	5.87
22	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87
23	5.87	5.87	5.87	5.87	5.87	5.87	5.88	5.88	5.88	5.88	5.88	5.88
24	5.88	5.88	5.88	5.88	5.88	5.88	5.89	5.89	5.89	5.89	5.89	5.89
25	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89
26	5.89	5.89	5.89	5.89	5.89	5.89	5.90	5.90	5.90	5.90	5.90	5.90
27	5.90	5.90	5.90	5.90	5.90	5.90	5.91	5.91	5.91	5.91	5.91	5.91
28	5.91	5.91	5.91	5.91	5.91	5.91	5.92	5.92	5.92	5.92	5.92	5.92
29	5.92	5.92	5.92	5.92	5.92	5.92	5.93	5.93	5.93	5.93	5.93	5.93
30	5.93	5.93	5.93	5.93	5.93	5.93	5.94	5.94	5.94	5.94	5.94	5.94
31	5.94	5.94	5.94	5.94	5.94	5.94	5.95	5.95	5.95	5.95	5.95	5.95
32	5.95	5.95	5.95	5.96	5.96	5.96	5.96	5.96	5.96	5.97	5.97	5.97
33	5.97	5.97	5.97	5.97	5.97	5.97	5.98	5.98	5.98	5.98	5.98	5.98
34	5.98	5.98	5.98	5.99	5.99	5.99	5.99	5.99	5.99	6.00	6.00	6.00
35	6.00	6.00	6.00	6.00	6.00	6.00	6.01	6.01	6.01	6.01	6.01	6.01
36	6.01	6.01	6.01	6.02	6.02	6.02	6.02	6.02	6.02	6.03	6.03	6.03
37	6.03	6.03	6.03	6.04	6.04	6.04	6.04	6.04	6.04	6.05	6.05	6.05
38	6.05	6.05	6.05	6.06	6.06	6.06	6.06	6.06	6.06	6.07	6.07	6.07
39	6.07	6.07	6.07	6.08	6.08	6.08	6.08	6.08	6.08	6.09	6.09	6.09
40	6.09	6.09	6.09	6.10	6.10	6.10	6.10	6.10	6.10	6.11	6.11	6.11
41	6.11	6.11	6.12	6.12	6.12	6.12	6.13	6.13	6.13	6.13	6.14	6.14
42	6.14	6.14	6.14	6.15	6.15	6.15	6.15	6.15	6.15	6.16	6.16	6.16
43	6.16	6.16	6.17	6.17	6.17	6.17	6.18	6.18	6.18	6.18	6.19	6.19
44	6.19	6.19	6.20	6.20	6.20	6.20	6.21	6.21	6.21	6.21	6.22	6.22

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	6.22	6.22	6.23	6.23	6.23	6.24	6.24	6.24	6.25	6.25	6.25	6.26
46	6.26	6.26	6.27	6.27	6.27	6.27	6.28	6.28	6.28	6.28	6.29	6.29
47	6.29	6.29	6.30	6.30	6.30	6.31	6.31	6.31	6.32	6.32	6.32	6.33
48	6.33	6.33	6.34	6.34	6.35	6.35	6.36	6.36	6.36	6.37	6.37	6.38
49	6.38	6.38	6.39	6.39	6.39	6.40	6.40	6.40	6.41	6.41	6.41	6.42
50	6.42	6.42	6.43	6.43	6.44	6.44	6.45	6.45	6.45	6.46	6.46	6.47
51	6.47	6.47	6.48	6.48	6.49	6.49	6.50	6.50	6.50	6.51	6.51	6.52
52	6.52	6.52	6.53	6.53	6.54	6.54	6.55	6.55	6.55	6.56	6.56	6.57
53	6.57	6.57	6.58	6.58	6.59	6.59	6.60	6.60	6.60	6.61	6.61	6.62
54	6.62	6.63	6.63	6.64	6.64	6.65	6.66	6.66	6.67	6.67	6.68	6.68
55	6.69	6.70	6.70	6.71	6.71	6.72	6.72	6.73	6.73	6.74	6.74	6.75
56	6.75	6.76	6.76	6.77	6.77	6.78	6.79	6.79	6.80	6.80	6.81	6.81
57	6.82	6.83	6.83	6.84	6.84	6.85	6.86	6.86	6.87	6.87	6.88	6.88
58	6.89	6.90	6.90	6.91	6.92	6.92	6.93	6.94	6.94	6.95	6.96	6.96
59	6.97	6.98	6.99	6.99	7.00	7.01	7.02	7.02	7.03	7.04	7.05	7.05
60	7.06	7.07	7.08	7.09	7.09	7.10	7.11	7.12	7.13	7.14	7.14	7.15
61	7.16	7.17	7.18	7.19	7.19	7.20	7.21	7.22	7.23	7.24	7.24	7.25
62	7.26	7.27	7.28	7.29	7.30	7.31	7.32	7.32	7.33	7.34	7.35	7.36
63	7.37	7.38	7.39	7.40	7.41	7.42	7.43	7.44	7.45	7.46	7.47	7.48
64	7.49	7.50	7.51	7.52	7.53	7.54	7.56	7.57	7.58	7.59	7.60	7.61
65	7.62	7.63	7.65	7.66	7.67	7.68	7.70	7.71	7.72	7.73	7.75	7.76
66	7.77	7.78	7.80	7.81	7.82	7.83	7.85	7.86	7.87	7.88	7.90	7.91
67	7.92	7.93	7.95	7.96	7.98	7.99	8.01	8.02	8.03	8.05	8.06	8.08
68	8.09	8.11	8.12	8.14	8.15	8.17	8.19	8.20	8.22	8.23	8.25	8.26
69	8.28	8.30	8.31	8.33	8.35	8.36	8.38	8.40	8.41	8.43	8.45	8.46
70	8.48	8.50	8.52	8.54	8.55	8.57	8.59	8.61	8.63	8.65	8.66	8.68
71	8.70	8.72	8.74	8.76	8.78	8.80	8.82	8.83	8.85	8.87	8.89	8.91
72	8.93	8.95	8.97	9.00	9.02	9.04	9.06	9.08	9.10	9.13	9.15	9.17
73	9.19	9.21	9.24	9.26	9.29	9.31	9.34	9.36	9.38	9.41	9.43	9.46
74	9.48	9.51	9.53	9.56	9.58	9.61	9.64	9.66	9.69	9.71	9.74	9.76

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	9.79	9.82	9.85	9.88	9.90	9.93	9.96	9.99	10.02	10.05	10.07	10.10
76	10.13	10.16	10.19	10.22	10.25	10.28	10.32	10.35	10.38	10.41	10.44	10.47
77	10.50	10.53	10.57	10.60	10.64	10.67	10.71	10.74	10.77	10.81	10.84	10.88
78	10.91	10.95	10.99	11.02	11.06	11.10	11.14	11.17	11.21	11.25	11.29	11.32
79	11.36	11.40	11.44	11.48	11.52	11.56	11.61	11.65	11.69	11.73	11.77	11.81
80	11.85	11.90	11.94	11.99	12.03	12.08	12.12	12.17	12.21	12.26	12.30	12.35
81	12.39	12.44	12.49	12.54	12.59	12.64	12.69	12.74	12.79	12.84	12.89	12.94
82	12.99	13.05	13.10	13.16	13.21	13.27	13.32	13.38	13.43	13.49	13.54	13.60
83	13.65	13.71	13.77	13.83	13.89	13.95	14.01	14.07	14.13	14.19	14.25	14.31
84	14.37	14.44	14.50	14.57	14.63	14.70	14.77	14.83	14.90	14.96	15.03	15.09
85	15.16	15.23	15.30	15.38	15.45	15.52	15.59	15.66	15.73	15.81	15.88	15.95
86	16.02	16.10	16.18	16.26	16.33	16.41	16.49	16.57	16.65	16.73	16.80	16.88
87	16.96	17.05	17.13	17.22	17.30	17.39	17.48	17.56	17.65	17.73	17.82	17.90
88	17.99	18.08	18.18	18.27	18.36	18.45	18.55	18.64	18.73	18.82	18.92	19.01
89	19.10	19.20	19.30	19.40	19.50	19.60	19.70	19.79	19.89	19.99	20.09	20.19
90	20.29	20.40	20.50	20.61	20.72	20.82	20.93	21.04	21.14	21.25	21.36	21.46
91	21.57	21.68	21.80	21.91	22.03	22.14	22.26	22.37	22.48	22.60	22.71	22.83
92	22.94	23.06	23.18	23.30	23.42	23.54	23.67	23.79	23.91	24.03	24.15	24.27
93	24.39	24.52	24.65	24.77	24.90	25.03	25.16	25.28	25.41	25.54	25.67	25.79
94	25.92	26.05	26.19	26.32	26.46	26.59	26.73	26.86	26.99	27.13	27.26	27.40
95	27.53	27.67	27.81	27.96	28.10	28.24	28.38	28.52	28.66	28.81	28.95	29.09
96	29.23	29.38	29.53	29.68	29.83	29.98	30.13	30.27	30.42	30.57	30.72	30.87
97	31.02	31.18	31.33	31.49	31.64	31.80	31.96	32.11	32.27	32.42	32.58	32.73
98	32.89	33.05	33.22	33.38	33.54	33.71	33.87	34.03	34.20	34.36	34.52	34.69
99	34.85	35.02	35.19	35.36	35.53	35.70	35.87	36.03	36.20	36.37	36.54	36.71
100	36.88											



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	6.07	6.07	6.07	6.08	6.08	6.08	6.08	6.08	6.08	6.09	6.09	6.09
16	6.09	6.09	6.09	6.10	6.10	6.10	6.10	6.10	6.10	6.11	6.11	6.11
17	6.11	6.11	6.11	6.11	6.11	6.11	6.12	6.12	6.12	6.12	6.12	6.12
18	6.12	6.12	6.12	6.12	6.12	6.12	6.13	6.13	6.13	6.13	6.13	6.13
19	6.13	6.13	6.13	6.13	6.13	6.13	6.14	6.14	6.14	6.14	6.14	6.14
20	6.14	6.14	6.14	6.15	6.15	6.15	6.15	6.15	6.15	6.16	6.16	6.16
21	6.16	6.16	6.16	6.17	6.17	6.17	6.17	6.17	6.17	6.18	6.18	6.18
22	6.18	6.18	6.18	6.19	6.19	6.19	6.19	6.19	6.19	6.20	6.20	6.20
23	6.20	6.20	6.20	6.21	6.21	6.21	6.21	6.21	6.21	6.22	6.22	6.22
24	6.22	6.22	6.23	6.23	6.23	6.23	6.24	6.24	6.24	6.24	6.25	6.25
25	6.25	6.25	6.25	6.26	6.26	6.26	6.26	6.26	6.26	6.27	6.27	6.27
26	6.27	6.27	6.28	6.28	6.28	6.28	6.29	6.29	6.29	6.29	6.30	6.30
27	6.30	6.30	6.31	6.31	6.31	6.31	6.32	6.32	6.32	6.32	6.33	6.33
28	6.33	6.33	6.34	6.34	6.34	6.34	6.35	6.35	6.35	6.35	6.36	6.36
29	6.36	6.36	6.37	6.37	6.37	6.38	6.38	6.38	6.39	6.39	6.39	6.40
30	6.40	6.40	6.41	6.41	6.41	6.41	6.42	6.42	6.42	6.42	6.43	6.43
31	6.43	6.43	6.44	6.44	6.44	6.45	6.45	6.45	6.46	6.46	6.46	6.47
32	6.47	6.47	6.48	6.48	6.48	6.49	6.49	6.49	6.50	6.50	6.50	6.51
33	6.51	6.51	6.52	6.52	6.52	6.53	6.53	6.53	6.54	6.54	6.54	6.55
34	6.55	6.55	6.56	6.56	6.56	6.57	6.57	6.57	6.58	6.58	6.58	6.59
35	6.59	6.59	6.60	6.60	6.61	6.61	6.62	6.62	6.62	6.63	6.63	6.64
36	6.64	6.64	6.65	6.65	6.66	6.66	6.67	6.67	6.67	6.68	6.68	6.69
37	6.69	6.69	6.70	6.70	6.71	6.71	6.72	6.72	6.72	6.73	6.73	6.74
38	6.74	6.74	6.75	6.75	6.76	6.76	6.77	6.77	6.77	6.78	6.78	6.79
39	6.79	6.80	6.80	6.81	6.81	6.82	6.82	6.83	6.83	6.84	6.84	6.85
40	6.85	6.86	6.86	6.87	6.87	6.88	6.88	6.89	6.89	6.90	6.90	6.91
41	6.91	6.92	6.92	6.93	6.93	6.94	6.94	6.95	6.95	6.96	6.96	6.97
42	6.97	6.98	6.98	6.99	6.99	7.00	7.00	7.01	7.01	7.02	7.02	7.03
43	7.03	7.04	7.04	7.05	7.05	7.06	7.07	7.07	7.08	7.08	7.09	7.09
44	7.10	7.11	7.11	7.12	7.12	7.13	7.13	7.14	7.14	7.15	7.15	7.16

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	7.16	7.17	7.17	7.18	7.18	7.19	7.20	7.20	7.21	7.21	7.22	7.22
46	7.23	7.24	7.24	7.25	7.25	7.26	7.27	7.27	7.28	7.28	7.29	7.29
47	7.30	7.31	7.31	7.32	7.32	7.33	7.33	7.34	7.34	7.35	7.35	7.36
48	7.36	7.37	7.37	7.38	7.38	7.39	7.40	7.40	7.41	7.41	7.42	7.42
49	7.43	7.44	7.44	7.45	7.45	7.46	7.47	7.47	7.48	7.48	7.49	7.49
50	7.50	7.51	7.51	7.52	7.52	7.53	7.53	7.54	7.54	7.55	7.55	7.56
51	7.56	7.57	7.57	7.58	7.59	7.59	7.60	7.61	7.61	7.62	7.63	7.63
52	7.64	7.65	7.65	7.66	7.66	7.67	7.68	7.68	7.69	7.69	7.70	7.70
53	7.71	7.72	7.72	7.73	7.74	7.74	7.75	7.76	7.76	7.77	7.78	7.78
54	7.79	7.80	7.80	7.81	7.82	7.82	7.83	7.84	7.84	7.85	7.86	7.86
55	7.87	7.88	7.88	7.89	7.90	7.90	7.91	7.92	7.92	7.93	7.94	7.94
56	7.95	7.96	7.97	7.97	7.98	7.99	8.00	8.00	8.01	8.02	8.03	8.03
57	8.04	8.05	8.06	8.07	8.07	8.08	8.09	8.10	8.11	8.12	8.12	8.13
58	8.14	8.15	8.16	8.17	8.18	8.19	8.20	8.20	8.21	8.22	8.23	8.24
59	8.25	8.26	8.27	8.28	8.29	8.30	8.31	8.31	8.32	8.33	8.34	8.35
60	8.36	8.37	8.38	8.39	8.40	8.41	8.43	8.44	8.45	8.46	8.47	8.48
61	8.49	8.50	8.51	8.53	8.54	8.55	8.56	8.57	8.58	8.60	8.61	8.62
62	8.63	8.64	8.65	8.67	8.68	8.69	8.70	8.71	8.72	8.74	8.75	8.76
63	8.77	8.78	8.80	8.81	8.82	8.84	8.85	8.86	8.88	8.89	8.90	8.92
64	8.93	8.94	8.96	8.97	8.99	9.00	9.02	9.03	9.04	9.06	9.07	9.09
65	9.10	9.12	9.13	9.15	9.16	9.18	9.20	9.21	9.23	9.24	9.26	9.27
66	9.29	9.31	9.32	9.34	9.36	9.37	9.39	9.41	9.42	9.44	9.46	9.47
67	9.49	9.51	9.53	9.55	9.56	9.58	9.60	9.62	9.64	9.66	9.67	9.69
68	9.71	9.73	9.75	9.77	9.79	9.81	9.83	9.85	9.87	9.89	9.91	9.93
69	9.95	9.97	9.99	10.02	10.04	10.06	10.08	10.10	10.12	10.15	10.17	10.19
70	10.21	10.23	10.26	10.28	10.30	10.32	10.35	10.37	10.39	10.41	10.44	10.46
71	10.48	10.51	10.53	10.56	10.58	10.61	10.63	10.66	10.68	10.71	10.73	10.76
72	10.78	10.81	10.84	10.86	10.89	10.92	10.95	10.97	11.00	11.03	11.06	11.08
73	11.11	11.14	11.17	11.20	11.23	11.26	11.29	11.32	11.35	11.38	11.41	11.44
74	11.47	11.50	11.54	11.57	11.60	11.63	11.67	11.70	11.73	11.76	11.80	11.83

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	11.86	11.90	11.93	11.97	12.00	12.04	12.07	12.11	12.14	12.18	12.21	12.25
76	12.28	12.32	12.36	12.40	12.43	12.47	12.51	12.55	12.59	12.63	12.66	12.70
77	12.74	12.78	12.82	12.86	12.90	12.94	12.99	13.03	13.07	13.11	13.15	13.19
78	13.23	13.28	13.32	13.37	13.41	13.46	13.50	13.55	13.59	13.64	13.68	13.73
79	13.77	13.82	13.87	13.92	13.97	14.02	14.07	14.11	14.16	14.21	14.26	14.31
80	14.36	14.41	14.47	14.52	14.57	14.62	14.68	14.73	14.78	14.83	14.89	14.94
81	14.99	15.05	15.11	15.16	15.22	15.28	15.34	15.39	15.45	15.51	15.57	15.62
82	15.68	15.74	15.80	15.86	15.92	15.98	16.05	16.11	16.17	16.23	16.29	16.35
83	16.41	16.48	16.54	16.61	16.67	16.74	16.81	16.87	16.94	17.00	17.07	17.13
84	17.20	17.27	17.34	17.41	17.48	17.55	17.63	17.70	17.77	17.84	17.91	17.98
85	18.05	18.13	18.20	18.28	18.35	18.43	18.51	18.58	18.66	18.73	18.81	18.88
86	18.96	19.04	19.12	19.20	19.28	19.36	19.45	19.53	19.61	19.69	19.77	19.85
87	19.93	20.02	20.10	20.19	20.27	20.36	20.45	20.53	20.62	20.70	20.79	20.87
88	20.96	21.05	21.14	21.24	21.33	21.42	21.51	21.60	21.69	21.79	21.88	21.97
89	22.06	22.16	22.25	22.35	22.45	22.54	22.64	22.74	22.83	22.93	23.03	23.12
90	23.22	23.32	23.43	23.53	23.63	23.73	23.84	23.94	24.04	24.14	24.25	24.35
91	24.45	24.56	24.67	24.78	24.89	25.00	25.11	25.21	25.32	25.43	25.54	25.65
92	25.76	25.88	26.00	26.11	26.23	26.35	26.47	26.58	26.70	26.82	26.94	27.05
93	27.17	27.30	27.42	27.55	27.67	27.80	27.92	28.05	28.17	28.30	28.42	28.55
94	28.67	28.80	28.94	29.07	29.21	29.34	29.48	29.61	29.74	29.88	30.01	30.15
95	30.28	30.42	30.57	30.71	30.86	31.00	31.15	31.29	31.43	31.58	31.72	31.87
96	32.01	32.16	32.32	32.47	32.62	32.78	32.93	33.08	33.24	33.39	33.54	33.70
97	33.85	34.01	34.18	34.34	34.50	34.66	34.83	34.99	35.15	35.31	35.48	35.64
98	35.80	35.97	36.14	36.31	36.48	36.65	36.82	36.99	37.16	37.33	37.50	37.67
99	37.84	38.02	38.19	38.37	38.54	38.72	38.90	39.07	39.25	39.42	39.60	39.77
100	39.95											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	5.83	5.83	5.83	5.83	5.83	5.83	5.84	5.84	5.84	5.84	5.84	5.84
16	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84
17	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84
18	5.84	5.84	5.84	5.84	5.84	5.84	5.85	5.85	5.85	5.85	5.85	5.85
19	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85
20	5.85	5.85	5.85	5.85	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86
21	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86
22	5.86	5.86	5.86	5.86	5.86	5.86	5.87	5.87	5.87	5.87	5.87	5.87
23	5.87	5.87	5.87	5.87	5.87	5.87	5.88	5.88	5.88	5.88	5.88	5.88
24	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88
25	5.88	5.88	5.88	5.88	5.88	5.88	5.89	5.89	5.89	5.89	5.89	5.89
26	5.89	5.89	5.89	5.89	5.89	5.89	5.90	5.90	5.90	5.90	5.90	5.90
27	5.90	5.90	5.90	5.90	5.90	5.90	5.91	5.91	5.91	5.91	5.91	5.91
28	5.91	5.91	5.91	5.91	5.91	5.91	5.92	5.92	5.92	5.92	5.92	5.92
29	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92
30	5.92	5.92	5.92	5.93	5.93	5.93	5.93	5.93	5.93	5.94	5.94	5.94
31	5.94	5.94	5.94	5.94	5.94	5.94	5.95	5.95	5.95	5.95	5.95	5.95
32	5.95	5.95	5.95	5.95	5.95	5.95	5.96	5.96	5.96	5.96	5.96	5.96
33	5.96	5.96	5.96	5.96	5.96	5.96	5.97	5.97	5.97	5.97	5.97	5.97
34	5.97	5.97	5.97	5.98	5.98	5.98	5.98	5.98	5.98	5.99	5.99	5.99
35	5.99	5.99	5.99	5.99	5.99	5.99	6.00	6.00	6.00	6.00	6.00	6.00
36	6.00	6.00	6.00	6.01	6.01	6.01	6.01	6.01	6.01	6.02	6.02	6.02
37	6.02	6.02	6.02	6.02	6.02	6.02	6.03	6.03	6.03	6.03	6.03	6.03
38	6.03	6.03	6.03	6.04	6.04	6.04	6.04	6.04	6.04	6.05	6.05	6.05
39	6.05	6.05	6.05	6.06	6.06	6.06	6.06	6.06	6.06	6.07	6.07	6.07
40	6.07	6.07	6.07	6.08	6.08	6.08	6.08	6.08	6.08	6.09	6.09	6.09
41	6.09	6.09	6.10	6.10	6.10	6.10	6.11	6.11	6.11	6.11	6.12	6.12
42	6.12	6.12	6.12	6.13	6.13	6.13	6.13	6.13	6.13	6.14	6.14	6.14
43	6.14	6.14	6.15	6.15	6.15	6.15	6.16	6.16	6.16	6.16	6.17	6.17
44	6.17	6.17	6.17	6.18	6.18	6.18	6.18	6.18	6.18	6.19	6.19	6.19

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	6.19	6.19	6.20	6.20	6.20	6.20	6.21	6.21	6.21	6.21	6.22	6.22
46	6.22	6.22	6.23	6.23	6.23	6.23	6.24	6.24	6.24	6.24	6.25	6.25
47	6.25	6.25	6.26	6.26	6.26	6.27	6.27	6.27	6.28	6.28	6.28	6.29
48	6.29	6.29	6.30	6.30	6.30	6.30	6.31	6.31	6.31	6.31	6.32	6.32
49	6.32	6.32	6.33	6.33	6.33	6.34	6.34	6.34	6.35	6.35	6.35	6.36
50	6.36	6.36	6.37	6.37	6.37	6.38	6.38	6.38	6.39	6.39	6.39	6.40
51	6.40	6.40	6.41	6.41	6.41	6.42	6.42	6.42	6.43	6.43	6.43	6.44
52	6.44	6.44	6.45	6.45	6.45	6.46	6.46	6.46	6.47	6.47	6.47	6.48
53	6.48	6.48	6.49	6.49	6.50	6.50	6.51	6.51	6.51	6.52	6.52	6.53
54	6.53	6.53	6.54	6.54	6.55	6.55	6.56	6.56	6.56	6.57	6.57	6.58
55	6.58	6.58	6.59	6.59	6.60	6.60	6.61	6.61	6.61	6.62	6.62	6.63
56	6.63	6.64	6.64	6.65	6.65	6.66	6.66	6.67	6.67	6.68	6.68	6.69
57	6.69	6.70	6.70	6.71	6.71	6.72	6.72	6.73	6.73	6.74	6.74	6.75
58	6.75	6.76	6.76	6.77	6.77	6.78	6.78	6.79	6.79	6.80	6.80	6.81
59	6.81	6.82	6.82	6.83	6.83	6.84	6.85	6.85	6.86	6.86	6.87	6.87
60	6.88	6.89	6.89	6.90	6.90	6.91	6.92	6.92	6.93	6.93	6.94	6.94
61	6.95	6.96	6.96	6.97	6.98	6.98	6.99	7.00	7.00	7.01	7.02	7.02
62	7.03	7.04	7.04	7.05	7.06	7.06	7.07	7.08	7.08	7.09	7.10	7.10
63	7.11	7.12	7.12	7.13	7.14	7.14	7.15	7.16	7.16	7.17	7.18	7.18
64	7.19	7.20	7.21	7.21	7.22	7.23	7.24	7.24	7.25	7.26	7.27	7.27
65	7.28	7.29	7.30	7.30	7.31	7.32	7.33	7.33	7.34	7.35	7.36	7.36
66	7.37	7.38	7.39	7.40	7.40	7.41	7.42	7.43	7.44	7.45	7.45	7.46
67	7.47	7.48	7.49	7.50	7.50	7.51	7.52	7.53	7.54	7.55	7.55	7.56
68	7.57	7.58	7.59	7.60	7.60	7.61	7.62	7.63	7.64	7.65	7.65	7.66
69	7.67	7.68	7.69	7.70	7.70	7.71	7.72	7.73	7.74	7.75	7.75	7.76
70	7.77	7.78	7.79	7.80	7.80	7.81	7.82	7.83	7.84	7.85	7.85	7.86
71	7.87	7.88	7.89	7.90	7.91	7.92	7.93	7.93	7.94	7.95	7.96	7.97
72	7.98	7.99	8.00	8.01	8.01	8.02	8.03	8.04	8.05	8.06	8.06	8.07
73	8.08	8.09	8.10	8.11	8.11	8.12	8.13	8.14	8.15	8.16	8.16	8.17
74	8.18	8.19	8.20	8.21	8.21	8.22	8.23	8.24	8.25	8.26	8.26	8.27

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	8.28	8.29	8.30	8.30	8.31	8.32	8.33	8.33	8.34	8.35	8.36	8.36
76	8.37	8.38	8.38	8.39	8.40	8.40	8.41	8.42	8.42	8.43	8.44	8.44
77	8.45	8.46	8.46	8.47	8.48	8.48	8.49	8.50	8.50	8.51	8.52	8.52
78	8.53	8.54	8.54	8.55	8.55	8.56	8.57	8.57	8.58	8.58	8.59	8.59
79	8.60	8.61	8.61	8.62	8.62	8.63	8.64	8.64	8.65	8.65	8.66	8.66
80	8.67	8.67	8.68	8.68	8.69	8.69	8.70	8.70	8.70	8.71	8.71	8.72
81	8.72	8.72	8.73	8.73	8.73	8.74	8.74	8.74	8.75	8.75	8.75	8.76
82	8.76	8.76	8.77	8.77	8.77	8.78	8.78	8.78	8.79	8.79	8.79	8.80
83	8.80	8.80	8.81	8.81	8.81	8.81	8.82	8.82	8.82	8.82	8.83	8.83
84	8.83	8.83	8.84	8.84	8.84	8.84	8.85	8.85	8.85	8.85	8.86	8.86
85	8.86	8.86	8.86	8.86	8.86	8.86	8.87	8.87	8.87	8.87	8.87	8.87
86	8.87	8.87	8.87	8.88	8.88	8.88	8.88	8.88	8.88	8.89	8.89	8.89
87	8.89	8.89	8.89	8.89	8.89	8.89	8.90	8.90	8.90	8.90	8.90	8.90
88	8.90	8.90	8.90	8.90	8.90	8.90	8.91	8.91	8.91	8.91	8.91	8.91
89	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91
90	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91
91	8.91	8.91	8.91	8.91	8.91	8.91	8.92	8.92	8.92	8.92	8.92	8.92
92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
93	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
94	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
95	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
96	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
97	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
98	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
99	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
100	8.92											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	6.02	6.02	6.02	6.03	6.03	6.03	6.03	6.03	6.03	6.04	6.04	6.04
16	6.04	6.04	6.04	6.04	6.04	6.04	6.05	6.05	6.05	6.05	6.05	6.05
17	6.05	6.05	6.05	6.05	6.05	6.05	6.06	6.06	6.06	6.06	6.06	6.06
18	6.06	6.06	6.06	6.06	6.06	6.06	6.07	6.07	6.07	6.07	6.07	6.07
19	6.07	6.07	6.07	6.08	6.08	6.08	6.08	6.08	6.08	6.09	6.09	6.09
20	6.09	6.09	6.09	6.09	6.09	6.09	6.10	6.10	6.10	6.10	6.10	6.10
21	6.10	6.10	6.10	6.11	6.11	6.11	6.11	6.11	6.11	6.12	6.12	6.12
22	6.12	6.12	6.12	6.12	6.12	6.12	6.13	6.13	6.13	6.13	6.13	6.13
23	6.13	6.13	6.13	6.14	6.14	6.14	6.14	6.14	6.14	6.15	6.15	6.15
24	6.15	6.15	6.15	6.16	6.16	6.16	6.16	6.16	6.16	6.17	6.17	6.17
25	6.17	6.17	6.17	6.18	6.18	6.18	6.18	6.18	6.18	6.19	6.19	6.19
26	6.19	6.19	6.20	6.20	6.20	6.20	6.21	6.21	6.21	6.21	6.22	6.22
27	6.22	6.22	6.22	6.23	6.23	6.23	6.23	6.23	6.23	6.24	6.24	6.24
28	6.24	6.24	6.24	6.25	6.25	6.25	6.25	6.25	6.25	6.26	6.26	6.26
29	6.26	6.26	6.27	6.27	6.27	6.27	6.28	6.28	6.28	6.28	6.29	6.29
30	6.29	6.29	6.30	6.30	6.30	6.30	6.31	6.31	6.31	6.31	6.32	6.32
31	6.32	6.32	6.32	6.33	6.33	6.33	6.33	6.33	6.33	6.34	6.34	6.34
32	6.34	6.34	6.35	6.35	6.35	6.35	6.36	6.36	6.36	6.36	6.37	6.37
33	6.37	6.37	6.38	6.38	6.38	6.38	6.39	6.39	6.39	6.39	6.40	6.40
34	6.40	6.40	6.41	6.41	6.41	6.41	6.42	6.42	6.42	6.42	6.43	6.43
35	6.43	6.43	6.44	6.44	6.44	6.44	6.45	6.45	6.45	6.45	6.46	6.46
36	6.46	6.46	6.47	6.47	6.47	6.47	6.48	6.48	6.48	6.48	6.49	6.49
37	6.49	6.49	6.50	6.50	6.50	6.51	6.51	6.51	6.52	6.52	6.52	6.53
38	6.53	6.53	6.54	6.54	6.54	6.54	6.55	6.55	6.55	6.55	6.56	6.56
39	6.56	6.56	6.57	6.57	6.57	6.57	6.58	6.58	6.58	6.58	6.59	6.59
40	6.59	6.59	6.60	6.60	6.60	6.61	6.61	6.61	6.62	6.62	6.62	6.63
41	6.63	6.63	6.64	6.64	6.64	6.64	6.65	6.65	6.65	6.65	6.66	6.66
42	6.66	6.66	6.67	6.67	6.67	6.68	6.68	6.68	6.69	6.69	6.69	6.70
43	6.70	6.70	6.71	6.71	6.71	6.72	6.72	6.72	6.73	6.73	6.73	6.74
44	6.74	6.74	6.75	6.75	6.75	6.75	6.76	6.76	6.76	6.76	6.77	6.77

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	6.77	6.77	6.78	6.78	6.78	6.79	6.79	6.79	6.80	6.80	6.80	6.81
46	6.81	6.81	6.82	6.82	6.82	6.83	6.83	6.83	6.84	6.84	6.84	6.85
47	6.85	6.85	6.86	6.86	6.86	6.87	6.87	6.87	6.88	6.88	6.88	6.89
48	6.89	6.89	6.90	6.90	6.90	6.91	6.91	6.91	6.92	6.92	6.92	6.93
49	6.93	6.93	6.94	6.94	6.94	6.95	6.95	6.95	6.96	6.96	6.96	6.97
50	6.97	6.97	6.98	6.98	6.98	6.99	6.99	6.99	7.00	7.00	7.00	7.01
51	7.01	7.01	7.02	7.02	7.02	7.03	7.03	7.03	7.04	7.04	7.04	7.05
52	7.05	7.05	7.06	7.06	7.07	7.07	7.08	7.08	7.08	7.09	7.09	7.10
53	7.10	7.10	7.11	7.11	7.12	7.12	7.13	7.13	7.13	7.14	7.14	7.15
54	7.15	7.15	7.16	7.16	7.17	7.17	7.18	7.18	7.18	7.19	7.19	7.20
55	7.20	7.20	7.21	7.21	7.22	7.22	7.23	7.23	7.23	7.24	7.24	7.25
56	7.25	7.26	7.26	7.27	7.27	7.28	7.28	7.29	7.29	7.30	7.30	7.31
57	7.31	7.32	7.32	7.33	7.33	7.34	7.34	7.35	7.35	7.36	7.36	7.37
58	7.37	7.38	7.38	7.39	7.39	7.40	7.40	7.41	7.41	7.42	7.42	7.43
59	7.43	7.44	7.44	7.45	7.45	7.46	7.46	7.47	7.47	7.48	7.48	7.49
60	7.49	7.50	7.50	7.51	7.51	7.52	7.53	7.53	7.54	7.54	7.55	7.55
61	7.56	7.57	7.57	7.58	7.58	7.59	7.60	7.60	7.61	7.61	7.62	7.62
62	7.63	7.64	7.64	7.65	7.65	7.66	7.67	7.67	7.68	7.68	7.69	7.69
63	7.70	7.71	7.71	7.72	7.73	7.73	7.74	7.75	7.75	7.76	7.77	7.77
64	7.78	7.79	7.79	7.80	7.80	7.81	7.82	7.82	7.83	7.83	7.84	7.84
65	7.85	7.86	7.86	7.87	7.88	7.88	7.89	7.90	7.90	7.91	7.92	7.92
66	7.93	7.94	7.94	7.95	7.96	7.96	7.97	7.98	7.98	7.99	8.00	8.00
67	8.01	8.02	8.02	8.03	8.03	8.04	8.05	8.05	8.06	8.06	8.07	8.07
68	8.08	8.09	8.09	8.10	8.11	8.11	8.12	8.13	8.13	8.14	8.15	8.15
69	8.16	8.17	8.17	8.18	8.19	8.19	8.20	8.21	8.21	8.22	8.23	8.23
70	8.24	8.25	8.25	8.26	8.26	8.27	8.28	8.28	8.29	8.29	8.30	8.30
71	8.31	8.32	8.32	8.33	8.33	8.34	8.35	8.35	8.36	8.36	8.37	8.37
72	8.38	8.39	8.39	8.40	8.40	8.41	8.42	8.42	8.43	8.43	8.44	8.44
73	8.45	8.46	8.46	8.47	8.47	8.48	8.49	8.49	8.50	8.50	8.51	8.51
74	8.52	8.53	8.53	8.54	8.54	8.55	8.55	8.56	8.56	8.57	8.57	8.58



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	8.58	8.58	8.59	8.59	8.60	8.60	8.61	8.61	8.61	8.62	8.62	8.63
76	8.63	8.63	8.64	8.64	8.65	8.65	8.66	8.66	8.66	8.67	8.67	8.68
77	8.68	8.68	8.69	8.69	8.69	8.70	8.70	8.70	8.71	8.71	8.71	8.72
78	8.72	8.72	8.73	8.73	8.73	8.74	8.74	8.74	8.75	8.75	8.75	8.76
79	8.76	8.76	8.77	8.77	8.77	8.77	8.78	8.78	8.78	8.78	8.79	8.79
80	8.79	8.79	8.80	8.80	8.80	8.80	8.81	8.81	8.81	8.81	8.82	8.82
81	8.82	8.82	8.82	8.83	8.83	8.83	8.83	8.83	8.83	8.84	8.84	8.84
82	8.84	8.84	8.84	8.85	8.85	8.85	8.85	8.85	8.85	8.86	8.86	8.86
83	8.86	8.86	8.86	8.87	8.87	8.87	8.87	8.87	8.87	8.88	8.88	8.88
84	8.88	8.88	8.88	8.88	8.88	8.88	8.89	8.89	8.89	8.89	8.89	8.89
85	8.89	8.89	8.89	8.89	8.89	8.89	8.90	8.90	8.90	8.90	8.90	8.90
86	8.90	8.90	8.90	8.90	8.90	8.90	8.90	8.90	8.90	8.90	8.90	8.90
87	8.90	8.90	8.90	8.90	8.90	8.90	8.91	8.91	8.91	8.91	8.91	8.91
88	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91
89	8.91	8.91	8.91	8.91	8.91	8.91	8.92	8.92	8.92	8.92	8.92	8.92
90	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
91	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
93	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
94	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
95	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
96	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
97	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
98	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
99	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92
100	8.92											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	112.09	150	100.51	120	86.73	90	70.34	60	50.83	30	27.62
179	111.74	149	100.09	119	86.23	89	69.74	59	50.12	29	26.77
178	111.38	148	99.67	118	85.72	88	69.14	58	49.40	28	25.92
177	111.02	147	99.24	117	85.22	87	68.53	57	48.68	27	25.07
176	110.66	146	98.81	116	84.71	86	67.93	56	47.96	26	24.21
175	110.30	145	98.38	115	84.19	85	67.32	55	47.23	25	23.34
174	109.93	144	97.94	114	83.68	84	66.70	54	46.50	24	22.47
173	109.57	143	97.51	113	83.16	83	66.08	53	45.77	23	21.60
172	109.20	142	97.07	112	82.63	82	65.46	52	45.03	22	20.72
171	108.83	141	96.63	111	82.11	81	64.84	51	44.28	21	19.83
170	108.45	140	96.18	110	81.58	80	64.21	50	43.54	20	18.94
169	108.08	139	95.73	109	81.05	79	63.57	49	42.78	19	18.04
168	107.70	138	95.28	108	80.51	78	62.94	48	42.03	18	17.14
167	107.32	137	94.83	107	79.98	77	62.30	47	41.26	17	16.24
166	106.94	136	94.38	106	79.43	76	61.65	46	40.50	16	15.33
165	106.55	135	93.92	105	78.89	75	61.01	45	39.73	15	14.41
164	106.17	134	93.46	104	78.34	74	60.35	44	38.95	14	13.49
163	105.78	133	93.00	103	77.79	73	59.70	43	38.17	13	12.56
162	105.39	132	92.53	102	77.24	72	59.04	42	37.39	12	11.63
161	104.99	131	92.06	101	76.68	71	58.38	41	36.60	11	10.69
160	104.60	130	91.59	100	76.12	70	57.71	40	35.81	10	9.74
159	104.20	129	91.12	99	75.56	69	57.04	39	35.01	9	8.79
158	103.80	128	90.64	98	74.99	68	56.37	38	34.21	8	7.84
157	103.40	127	90.16	97	74.42	67	55.69	37	33.40	7	6.88
156	102.99	126	89.68	96	73.85	66	55.01	36	32.59	6	5.91
155	102.58	125	89.20	95	73.27	65	54.32	35	31.77	5	4.94
154	102.17	124	88.71	94	72.69	64	53.63	34	30.95	4	3.97
153	101.76	123	88.22	93	72.11	63	52.94	33	30.12	3	2.98
152	101.35	122	87.73	92	71.52	62	52.24	32	29.29	2	1.99
151	100.93	121	87.23	91	70.93	61	51.53	31	28.46	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, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	100																				
	99																				
	98																				
	97																				
	96																				
	95																				
	94																				
	93																				
	92																				
	91																				
	90																				
	89																				
	88																				
	87																				
	86																				
	85																				
	84																				
	83																				
	82																				
	81																				
	80																				
	79																				
	78																				
	77																				
	76																				
	75																				
	74																				
	73																				
	72																				
	71																				
	70																				
	69																				
	68																				
	67																				
	66																				
Beneficiary younger than Retiree	65																				
	64																				
	63																				0.677
	62																				0.691
	61																				0.678
																			0.705	0.692	0.678

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	60																0.718	0.705	0.692	0.679	
	59															0.731	0.719	0.706	0.693	0.679	
	58														0.743	0.731	0.719	0.707	0.694	0.680	
	57													0.755	0.743	0.732	0.720	0.707	0.694	0.681	
	56												0.766	0.755	0.744	0.733	0.720	0.708	0.695	0.681	
	55											0.777	0.766	0.756	0.745	0.733	0.721	0.709	0.696	0.682	
	54										0.787	0.777	0.767	0.756	0.745	0.734	0.722	0.709	0.696	0.683	
	53									0.797	0.788	0.778	0.768	0.757	0.746	0.735	0.723	0.710	0.697	0.684	
	52								0.807	0.798	0.788	0.779	0.768	0.758	0.747	0.735	0.723	0.711	0.698	0.685	
	51							0.816	0.808	0.798	0.789	0.779	0.769	0.759	0.748	0.736	0.724	0.712	0.699	0.686	
	50						0.825	0.817	0.808	0.799	0.790	0.780	0.770	0.759	0.749	0.737	0.725	0.713	0.700	0.687	
	49					0.834	0.826	0.817	0.809	0.800	0.790	0.781	0.771	0.760	0.749	0.738	0.726	0.714	0.701	0.688	
	48				0.842	0.834	0.826	0.818	0.810	0.801	0.791	0.782	0.772	0.761	0.750	0.739	0.727	0.715	0.702	0.689	
	47			0.851	0.843	0.835	0.827	0.819	0.810	0.801	0.792	0.783	0.773	0.762	0.751	0.740	0.728	0.716	0.703	0.690	
	46		0.859	0.851	0.844	0.836	0.828	0.820	0.811	0.802	0.793	0.783	0.774	0.763	0.752	0.741	0.729	0.717	0.705	0.691	
	45		0.866	0.859	0.852	0.844	0.837	0.829	0.820	0.812	0.803	0.794	0.784	0.775	0.764	0.753	0.742	0.731	0.718	0.706	0.693
	44	0.873	0.867	0.860	0.853	0.845	0.837	0.829	0.821	0.813	0.804	0.795	0.785	0.776	0.765	0.755	0.743	0.732	0.720	0.707	0.694
	43	0.874	0.867	0.861	0.854	0.846	0.838	0.830	0.822	0.814	0.805	0.796	0.786	0.777	0.766	0.756	0.745	0.733	0.721	0.708	0.695
	42	0.875	0.868	0.861	0.854	0.847	0.839	0.831	0.823	0.815	0.806	0.797	0.788	0.778	0.768	0.757	0.746	0.734	0.722	0.710	0.697
	41	0.875	0.869	0.862	0.855	0.848	0.840	0.832	0.824	0.816	0.807	0.798	0.789	0.779	0.769	0.758	0.747	0.736	0.724	0.711	0.699
	40	0.876	0.870	0.863	0.856	0.849	0.841	0.833	0.825	0.817	0.808	0.799	0.790	0.780	0.770	0.760	0.749	0.737	0.725	0.713	0.700
	39	0.877	0.871	0.864	0.857	0.850	0.842	0.834	0.826	0.818	0.809	0.801	0.791	0.782	0.772	0.761	0.750	0.739	0.727	0.715	0.702
	38	0.878	0.871	0.865	0.858	0.851	0.843	0.835	0.827	0.819	0.811	0.802	0.793	0.783	0.773	0.763	0.752	0.741	0.729	0.717	0.704
	37	0.879	0.872	0.866	0.859	0.852	0.844	0.836	0.829	0.821	0.812	0.803	0.794	0.785	0.775	0.764	0.754	0.742	0.731	0.719	0.706
	36	0.879	0.873	0.867	0.860	0.853	0.845	0.838	0.830	0.822	0.813	0.805	0.796	0.786	0.776	0.766	0.755	0.744	0.733	0.721	0.708
	35	0.880	0.874	0.868	0.861	0.854	0.846	0.839	0.831	0.823	0.815	0.806	0.797	0.788	0.778	0.768	0.757	0.746	0.735	0.723	0.710
	34	0.881	0.875	0.869	0.862	0.855	0.848	0.840	0.833	0.825	0.816	0.808	0.799	0.790	0.780	0.770	0.759	0.748	0.737	0.725	0.712
	33	0.883	0.876	0.870	0.863	0.856	0.849	0.842	0.834	0.826	0.818	0.809	0.801	0.791	0.782	0.772	0.761	0.750	0.739	0.727	0.715
	32	0.884	0.878	0.871	0.865	0.858	0.850	0.843	0.836	0.828	0.820	0.811	0.802	0.793	0.784	0.774	0.763	0.753	0.741	0.730	0.717
	31	0.885	0.879	0.873	0.866	0.859	0.852	0.845	0.837	0.829	0.821	0.813	0.804	0.795	0.786	0.776	0.766	0.755	0.744	0.732	0.720
	30	0.886	0.880	0.874	0.867	0.861	0.853	0.846	0.839	0.831	0.823	0.815	0.806	0.797	0.788	0.778	0.768	0.758	0.746	0.735	0.723
	29	0.887	0.881	0.875	0.869	0.862	0.855	0.848	0.841	0.833	0.825	0.817	0.808	0.800	0.790	0.781	0.771	0.760	0.749	0.738	0.726
	28	0.889	0.883	0.877	0.870	0.864	0.857	0.850	0.842	0.835	0.827	0.819	0.811	0.802	0.793	0.783	0.773	0.763	0.752	0.741	0.729
	27	0.890	0.884	0.878	0.872	0.865	0.858	0.851	0.844	0.837	0.829	0.821	0.813	0.804	0.795	0.786	0.776	0.766	0.755	0.744	0.732
	26	0.891	0.886	0.880	0.874	0.867	0.860	0.853	0.846	0.839	0.831	0.824	0.815	0.807	0.798	0.789	0.779	0.769	0.758	0.747	0.736
Beneficiary younger than Retiree	25	0.893	0.887	0.882	0.875	0.869	0.862	0.855	0.848	0.841	0.834	0.826	0.818	0.810	0.801	0.792	0.782	0.772	0.762	0.751	0.739
	24	0.894	0.889	0.883	0.877	0.871	0.864	0.857	0.851	0.844	0.836	0.829	0.821	0.812	0.804	0.795	0.785	0.775	0.765	0.754	0.743
	23	0.896	0.891	0.885	0.879	0.873	0.866	0.860	0.853	0.846	0.839	0.831	0.823	0.815	0.807	0.798	0.789	0.779	0.769	0.758	0.747
	22	0.898	0.893	0.887	0.881	0.875	0.868	0.862	0.855	0.849	0.841	0.834	0.826	0.818	0.810	0.801	0.792	0.783	0.773	0.762	0.751
	21	0.900	0.894	0.889	0.883	0.877	0.871	0.864	0.858	0.851	0.844	0.837	0.829	0.821	0.813	0.805	0.796	0.786	0.777	0.766	0.756

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	0.901	0.896	0.891	0.885	0.879	0.873	0.867	0.861	0.854	0.847	0.840	0.833	0.825	0.817	0.808	0.800	0.790	0.781	0.771	0.760	
19	0.903	0.898	0.893	0.888	0.882	0.876	0.869	0.863	0.857	0.850	0.843	0.836	0.828	0.820	0.812	0.804	0.795	0.785	0.775	0.765	
18	0.905	0.901	0.895	0.890	0.884	0.878	0.872	0.866	0.860	0.853	0.846	0.839	0.832	0.824	0.816	0.808	0.799	0.790	0.780	0.770	
17	0.908	0.903	0.898	0.892	0.887	0.881	0.875	0.869	0.863	0.856	0.850	0.843	0.836	0.828	0.820	0.812	0.803	0.794	0.785	0.775	
16	0.910	0.905	0.900	0.895	0.889	0.884	0.878	0.872	0.866	0.860	0.853	0.847	0.839	0.832	0.824	0.816	0.808	0.799	0.790	0.781	
15	0.912	0.907	0.902	0.897	0.892	0.886	0.881	0.875	0.869	0.863	0.857	0.850	0.844	0.836	0.829	0.821	0.813	0.804	0.795	0.786	
14	0.914	0.910	0.905	0.900	0.895	0.889	0.884	0.878	0.873	0.867	0.861	0.854	0.848	0.841	0.834	0.826	0.818	0.810	0.801	0.792	
13	0.917	0.912	0.908	0.903	0.898	0.892	0.887	0.882	0.876	0.871	0.865	0.858	0.852	0.845	0.838	0.831	0.823	0.815	0.807	0.798	
12	0.919	0.915	0.910	0.906	0.901	0.896	0.890	0.885	0.880	0.874	0.869	0.863	0.856	0.850	0.843	0.836	0.829	0.821	0.813	0.804	
11	0.921	0.917	0.913	0.909	0.904	0.899	0.894	0.889	0.884	0.878	0.873	0.867	0.861	0.855	0.848	0.841	0.834	0.827	0.819	0.810	
10	0.924	0.920	0.916	0.911	0.907	0.902	0.897	0.892	0.888	0.882	0.877	0.871	0.866	0.860	0.853	0.847	0.840	0.832	0.825	0.817	
9	0.927	0.923	0.919	0.914	0.910	0.905	0.901	0.896	0.891	0.886	0.881	0.876	0.870	0.865	0.859	0.852	0.845	0.838	0.831	0.823	
8	0.929	0.925	0.922	0.918	0.913	0.909	0.904	0.900	0.895	0.891	0.886	0.881	0.875	0.870	0.864	0.858	0.851	0.844	0.837	0.830	
7	0.932	0.928	0.925	0.921	0.916	0.912	0.908	0.904	0.899	0.895	0.890	0.885	0.880	0.875	0.869	0.863	0.857	0.851	0.844	0.837	
6	0.934	0.931	0.928	0.924	0.920	0.916	0.912	0.908	0.903	0.899	0.895	0.890	0.885	0.880	0.875	0.869	0.863	0.857	0.850	0.844	
Beneficiary younger than Retiree																					
5	0.937	0.934	0.930	0.927	0.923	0.919	0.915	0.911	0.907	0.903	0.899	0.895	0.890	0.885	0.880	0.875	0.869	0.863	0.857	0.851	
4	0.940	0.937	0.933	0.930	0.926	0.923	0.919	0.915	0.912	0.908	0.904	0.899	0.895	0.890	0.886	0.881	0.875	0.870	0.864	0.858	
3	0.943	0.940	0.936	0.933	0.930	0.926	0.923	0.919	0.916	0.912	0.908	0.904	0.900	0.896	0.891	0.886	0.881	0.876	0.871	0.865	
2	0.945	0.942	0.939	0.936	0.933	0.930	0.926	0.923	0.920	0.916	0.912	0.909	0.905	0.901	0.897	0.892	0.887	0.883	0.878	0.872	
1	0.948	0.945	0.942	0.939	0.936	0.933	0.930	0.927	0.924	0.920	0.917	0.913	0.910	0.906	0.902	0.898	0.894	0.889	0.884	0.880	
Beneficiary same age as Retiree	<b>0</b>	<b>0.950</b>	<b>0.948</b>	<b>0.945</b>	<b>0.942</b>	<b>0.939</b>	<b>0.936</b>	<b>0.933</b>	<b>0.931</b>	<b>0.928</b>	<b>0.924</b>	<b>0.921</b>	<b>0.918</b>	<b>0.915</b>	<b>0.911</b>	<b>0.907</b>	<b>0.904</b>	<b>0.900</b>	<b>0.895</b>	<b>0.891</b>	<b>0.887</b>
Beneficiary older than Retiree																					
-1	0.953	0.950	0.948	0.945	0.943	0.940	0.937	0.934	0.931	0.928	0.925	0.922	0.919	0.916	0.913	0.909	0.906	0.902	0.898	0.894	
-2	0.955	0.953	0.951	0.948	0.946	0.943	0.940	0.938	0.935	0.932	0.930	0.927	0.924	0.921	0.918	0.915	0.911	0.908	0.904	0.901	
-3	0.958	0.956	0.953	0.951	0.949	0.946	0.943	0.941	0.939	0.936	0.934	0.931	0.929	0.926	0.923	0.920	0.917	0.914	0.911	0.907	
-4	0.960	0.958	0.956	0.954	0.951	0.949	0.947	0.945	0.942	0.940	0.938	0.935	0.933	0.931	0.928	0.925	0.923	0.920	0.917	0.914	
-5	0.962	0.960	0.958	0.956	0.954	0.952	0.950	0.948	0.946	0.944	0.941	0.939	0.937	0.935	0.933	0.930	0.928	0.925	0.923	0.920	
-6	0.964	0.963	0.961	0.959	0.957	0.955	0.953	0.951	0.949	0.947	0.945	0.943	0.941	0.939	0.937	0.935	0.933	0.931	0.929	0.926	
-7	0.967	0.965	0.963	0.961	0.959	0.957	0.956	0.954	0.952	0.951	0.949	0.947	0.945	0.944	0.942	0.940	0.938	0.936	0.934	0.932	
-8	0.968	0.967	0.965	0.964	0.962	0.960	0.958	0.957	0.955	0.954	0.952	0.951	0.949	0.948	0.946	0.945	0.943	0.941	0.940	0.938	
-9	0.970	0.969	0.967	0.966	0.964	0.963	0.961	0.960	0.958	0.957	0.956	0.954	0.953	0.952	0.950	0.949	0.948	0.946	0.945	0.943	
-10	0.972	0.971	0.969	0.968	0.967	0.965	0.964	0.962	0.961	0.960	0.959	0.958	0.957	0.955	0.954	0.953	0.952	0.951	0.949	0.948	
-11	0.974	0.973	0.971	0.970	0.969	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.958	0.957	0.956	0.955	0.954	0.953	
-12	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.961	0.960	0.959	0.958	0.957	
-13	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.967	0.966	0.965	0.965	0.964	0.963	0.963	0.962	0.961	
-14	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.971	0.970	0.969	0.969	0.968	0.968	0.967	0.967	0.966	0.966	0.965	
-15	0.980	0.979	0.978	0.977	0.976	0.975	0.975	0.974	0.974	0.973	0.972	0.972	0.972	0.971	0.970	0.970	0.970	0.970	0.969	0.969	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	0.981	0.981	0.980	0.979	0.978	0.977	0.977	0.976	0.976	0.975	0.975	0.974	0.974	0.974	0.973	0.973	0.973	0.973	0.972	0.972
	-17	0.983	0.982	0.981	0.981	0.980	0.979	0.978	0.978	0.978	0.977	0.977	0.976	0.976	0.976	0.976	0.976	0.976	0.975	0.975	0.975
	-18	0.984	0.983	0.983	0.982	0.981	0.981	0.980	0.980	0.980	0.979	0.979	0.979	0.979	0.978	0.978	0.978	0.978	0.978	0.978	0.978
	-19	0.985	0.985	0.984	0.983	0.983	0.982	0.982	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.980	0.980
	-20	0.986	0.986	0.985	0.985	0.984	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.982	0.983	0.983	0.983	0.983	0.983
	-21	0.987	0.987	0.986	0.986	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.985	0.985	0.985	0.985
	-22	0.988	0.988	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.987	0.987
	-23	0.989	0.989	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.988	0.988	0.988	0.988	0.988
	-24	0.990	0.990	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.989	0.989	0.989	0.989	0.989	0.990
	-25	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991
-26	0.992	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992	
-27	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	
-28	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	
-29	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	
-30	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	
-31	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	
-32	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	
-33	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	
-34	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-35	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	
-36	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	
-37	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-38	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-39	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-40	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	
-41	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-42	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-43	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-44	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-45	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-46	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-47	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-48	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-49	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-50	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
Beneficiary older than Retiree	-51	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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, 2020**

**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
Beneficiary	-56	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									
than	-58	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											
	-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, 2020**

**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	100																				
	99																				
	98																				
	97																				
	96																				
	95																				
	94																				
	93																				
	92																				
	91																				
	90																				
	89																				
	88																				
	87																				
	86																				
	85																				
	84																				
	83																			0.321	
	82																		0.339	0.321	
	81																0.358	0.339	0.321		
	80																0.377	0.358	0.340	0.322	
	79															0.396	0.377	0.359	0.340	0.322	
	78														0.416	0.397	0.378	0.359	0.340	0.322	
	77													0.435	0.416	0.397	0.378	0.359	0.341	0.323	
	76												0.454	0.435	0.416	0.397	0.378	0.360	0.341	0.323	
	75										0.473	0.454	0.435	0.417	0.398	0.379	0.360	0.341	0.323		
	74									0.492	0.473	0.455	0.436	0.417	0.398	0.379	0.360	0.342	0.324		
	73									0.510	0.492	0.474	0.455	0.436	0.417	0.398	0.380	0.361	0.342	0.324	
	72							0.529	0.511	0.492	0.474	0.455	0.437	0.418	0.399	0.380	0.361	0.343	0.325		
	71						0.547	0.529	0.511	0.493	0.474	0.456	0.437	0.418	0.399	0.381	0.362	0.343	0.325		
	70					0.564	0.547	0.530	0.512	0.493	0.475	0.456	0.438	0.419	0.400	0.381	0.362	0.344	0.326		
	69					0.582	0.565	0.548	0.530	0.512	0.494	0.475	0.457	0.438	0.419	0.400	0.382	0.363	0.344	0.326	
	68				0.599	0.582	0.565	0.548	0.530	0.513	0.494	0.476	0.457	0.439	0.420	0.401	0.382	0.363	0.345	0.327	
	67			0.615	0.599	0.583	0.566	0.549	0.531	0.513	0.495	0.477	0.458	0.439	0.420	0.402	0.383	0.364	0.345	0.327	
	66		0.631	0.616	0.600	0.583	0.566	0.549	0.532	0.514	0.496	0.477	0.459	0.440	0.421	0.402	0.383	0.365	0.346	0.328	
Beneficiary younger than Retiree	65		0.647	0.632	0.616	0.600	0.584	0.567	0.550	0.532	0.514	0.496	0.478	0.459	0.440	0.422	0.403	0.384	0.365	0.347	0.328
	64	0.662	0.648	0.632	0.617	0.601	0.584	0.568	0.550	0.533	0.515	0.497	0.478	0.460	0.441	0.422	0.403	0.385	0.366	0.347	0.329
	63	0.663	0.648	0.633	0.617	0.601	0.585	0.568	0.551	0.533	0.516	0.497	0.479	0.461	0.442	0.423	0.404	0.385	0.367	0.348	0.330
	62	0.663	0.649	0.634	0.618	0.602	0.586	0.569	0.552	0.534	0.516	0.498	0.480	0.461	0.443	0.424	0.405	0.386	0.367	0.349	0.331
	61	0.664	0.649	0.634	0.619	0.603	0.586	0.569	0.552	0.535	0.517	0.499	0.481	0.462	0.443	0.425	0.406	0.387	0.368	0.350	0.331









**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree	100																
	99																0.118
	98															0.126	0.119
	97													0.133	0.126	0.119	
	96												0.142	0.134	0.126	0.119	
	95											0.151	0.142	0.134	0.126	0.119	
	94										0.161	0.151	0.142	0.134	0.126	0.119	
	93									0.171	0.161	0.151	0.142	0.134	0.126	0.119	
	92								0.182	0.171	0.161	0.151	0.142	0.134	0.126	0.119	
	91							0.195	0.183	0.171	0.161	0.151	0.142	0.134	0.127	0.119	
	90							0.208	0.195	0.183	0.172	0.161	0.152	0.143	0.134	0.127	0.120
	89						0.222	0.208	0.195	0.183	0.172	0.161	0.152	0.143	0.134	0.127	0.120
	88				0.236		0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127	0.120
	87			0.252	0.236		0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127	0.120
	86		0.268	0.252	0.237		0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127	0.120
	85		0.285	0.268	0.252	0.237	0.222	0.209	0.196	0.184	0.173	0.162	0.152	0.144	0.135	0.128	0.120
	84	0.303	0.285	0.269	0.252	0.237	0.222	0.209	0.196	0.184	0.173	0.162	0.153	0.144	0.135	0.128	0.121
	83	0.303	0.286	0.269	0.253	0.237	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136	0.128	0.121
	82	0.303	0.286	0.269	0.253	0.238	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136	0.128	0.121
	81	0.303	0.286	0.269	0.253	0.238	0.223	0.210	0.197	0.185	0.173	0.163	0.153	0.144	0.136	0.128	0.121
	80	0.304	0.286	0.270	0.253	0.238	0.224	0.210	0.197	0.185	0.174	0.163	0.154	0.145	0.136	0.129	0.122
	79	0.304	0.287	0.270	0.254	0.238	0.224	0.210	0.197	0.185	0.174	0.164	0.154	0.145	0.137	0.129	0.122
	78	0.304	0.287	0.270	0.254	0.239	0.224	0.210	0.198	0.186	0.174	0.164	0.154	0.145	0.137	0.129	0.122
	77	0.305	0.287	0.271	0.254	0.239	0.224	0.211	0.198	0.186	0.175	0.164	0.155	0.146	0.137	0.130	0.122
	76	0.305	0.288	0.271	0.255	0.239	0.225	0.211	0.198	0.186	0.175	0.165	0.155	0.146	0.138	0.130	0.123
	75	0.305	0.288	0.271	0.255	0.240	0.225	0.211	0.199	0.187	0.175	0.165	0.155	0.146	0.138	0.130	0.123
	74	0.306	0.288	0.272	0.256	0.240	0.226	0.212	0.199	0.187	0.176	0.165	0.156	0.147	0.138	0.131	0.123
	73	0.306	0.289	0.272	0.256	0.241	0.226	0.212	0.199	0.187	0.176	0.166	0.156	0.147	0.139	0.131	0.124
	72	0.307	0.289	0.273	0.256	0.241	0.226	0.213	0.200	0.188	0.176	0.166	0.156	0.147	0.139	0.131	0.124
	71	0.307	0.290	0.273	0.257	0.241	0.227	0.213	0.200	0.188	0.177	0.166	0.157	0.148	0.139	0.132	0.125
	70	0.308	0.290	0.274	0.257	0.242	0.227	0.213	0.201	0.189	0.177	0.167	0.157	0.148	0.140	0.132	0.125
	69	0.308	0.291	0.274	0.258	0.242	0.228	0.214	0.201	0.189	0.178	0.167	0.158	0.149	0.140	0.133	0.126
	68	0.309	0.291	0.275	0.258	0.243	0.228	0.214	0.202	0.189	0.178	0.168	0.158	0.149	0.141	0.133	0.126
	67	0.309	0.292	0.275	0.259	0.243	0.229	0.215	0.202	0.190	0.179	0.168	0.159	0.150	0.141	0.134	0.127
	66	0.310	0.293	0.276	0.260	0.244	0.229	0.216	0.203	0.191	0.179	0.169	0.159	0.150	0.142	0.134	0.127
Beneficiary younger than Retiree	65	0.311	0.293	0.276	0.260	0.245	0.230	0.216	0.203	0.191	0.180	0.170	0.160	0.151	0.142	0.135	0.128
	64	0.311	0.294	0.277	0.261	0.245	0.231	0.217	0.204	0.192	0.181	0.170	0.160	0.151	0.143	0.135	0.128
	63	0.312	0.294	0.278	0.261	0.246	0.231	0.218	0.205	0.193	0.181	0.171	0.161	0.152	0.144	0.136	0.129
	62	0.313	0.295	0.278	0.262	0.247	0.232	0.218	0.205	0.193	0.182	0.172	0.162	0.153	0.144	0.137	0.130
	61	0.313	0.296	0.279	0.263	0.248	0.233	0.219	0.206	0.194	0.183	0.172	0.163	0.154	0.145	0.138	0.130





**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	0.954	0.951	0.948	0.944	0.941	0.936	0.931	0.926	0.920	0.912						
older	-17	0.959	0.956	0.953	0.949	0.945	0.941	0.936	0.930	0.923							
than	-18	0.962	0.960	0.957	0.953	0.949	0.945	0.939	0.933								
Retiree	-19	0.966	0.963	0.960	0.957	0.953	0.948	0.942									
	-20	0.969	0.966	0.963	0.960	0.955	0.950										
	-21	0.972	0.969	0.966	0.962	0.957											
	-22	0.974	0.971	0.968	0.964												
	-23	0.976	0.973	0.969													
	-24	0.977	0.974														
	-25	0.978															
	-26																
	-27																
	-28																
	-29																
	-30																
	-31																
	-32																
	-33																
	-34																
	-35																
	-36																
	-37																
	-38																
	-39																
	-40																
	-41																
	-42																
	-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, 2020**

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
75																				
74																				
73																				
72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				
57																				
56																				
55																				
54																				
53																				
52																				
51																				
50																				
49																				
48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
40																				
39																				
38																				0.787
37																			0.795	0.787
36																	0.803	0.796	0.788	







**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
75																				
74																				
73																				
72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				0.611
57																			0.621	0.611
56																		0.631	0.621	0.612
55																	0.640	0.631	0.622	0.612
54																0.649	0.641	0.632	0.622	0.613
53															0.658	0.650	0.641	0.632	0.623	0.613
52														0.667	0.659	0.650	0.642	0.633	0.624	0.614
51												0.675	0.667	0.659	0.651	0.642	0.633	0.624	0.615	
50											0.684	0.676	0.668	0.660	0.651	0.643	0.634	0.625	0.615	
49										0.692	0.684	0.676	0.668	0.660	0.652	0.644	0.635	0.626	0.616	
48									0.700	0.693	0.685	0.677	0.669	0.661	0.653	0.644	0.636	0.626	0.617	
47								0.709	0.701	0.693	0.685	0.678	0.670	0.662	0.653	0.645	0.636	0.627	0.618	
46							0.717	0.709	0.701	0.694	0.686	0.678	0.670	0.662	0.654	0.646	0.637	0.628	0.619	
45						0.726	0.718	0.710	0.702	0.694	0.687	0.679	0.671	0.663	0.655	0.647	0.638	0.629	0.620	
44					0.735	0.726	0.718	0.710	0.703	0.695	0.687	0.680	0.672	0.664	0.656	0.647	0.639	0.630	0.620	
43				0.743	0.735	0.727	0.719	0.711	0.703	0.696	0.688	0.680	0.673	0.665	0.657	0.648	0.640	0.631	0.621	
42			0.752	0.744	0.736	0.728	0.720	0.712	0.704	0.697	0.689	0.681	0.674	0.666	0.658	0.649	0.641	0.632	0.623	
41		0.761	0.753	0.745	0.736	0.728	0.720	0.712	0.705	0.697	0.690	0.682	0.674	0.667	0.659	0.650	0.642	0.633	0.624	
40	0.770	0.762	0.753	0.745	0.737	0.729	0.721	0.713	0.706	0.698	0.691	0.683	0.675	0.668	0.660	0.651	0.643	0.634	0.625	
39	0.778	0.770	0.762	0.754	0.746	0.738	0.730	0.722	0.714	0.706	0.699	0.692	0.684	0.676	0.669	0.661	0.653	0.644	0.635	0.626
38	0.779	0.771	0.763	0.755	0.747	0.738	0.730	0.723	0.715	0.707	0.700	0.692	0.685	0.677	0.670	0.662	0.654	0.645	0.636	0.627
37	0.780	0.772	0.764	0.755	0.747	0.739	0.731	0.723	0.716	0.708	0.701	0.693	0.686	0.678	0.671	0.663	0.655	0.647	0.638	0.629
36	0.780	0.772	0.764	0.756	0.748	0.740	0.732	0.724	0.717	0.709	0.702	0.695	0.687	0.680	0.672	0.664	0.656	0.648	0.639	0.630









**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary																				
older																				
than																				
Retiree																				







**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-41	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994
older	-42	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	
than	-43	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995						
Retiree	-44	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995								
	-45	0.995	0.995	0.996	0.996	0.996	0.996										
	-46	0.996	0.996	0.996	0.996	0.996											
	-47	0.996	0.996	0.996	0.996												
	-48	0.996	0.996	0.996													
	-49	0.997	0.997														
	-50	0.997															
	-51																
	-52																
	-53																
	-54																
	-55																
	-56																
	-57																
	-58																
	-59																
	-60																
	-61																
	-62																
	-63																
	-64																
	-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, 2020**

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

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



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement																				
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
Beneficiary younger than Retiree	100																					
	99																					
	98																					
	97																					
	96																					
	95																					
	94																					
	93																					
	92																					
	91																					
	90																					
	89																					
	88																					
	87																					
	86																					
	85																					
	84																					
	83																					
	82																					
	81																					
	80																					
	79																					
	78																					
	77																					
	76																					
	75																					
	74																					
	73																					
	72																					
	71																					
	70																					
	69																					
	68																					
	67																					
	66																					
Beneficiary younger than Retiree	65																					
	64																					
	63																				0.807	
	62																				0.817	
	61																			0.827	0.818	0.808







**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	-56	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									
than	-58	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											
	-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, 2020**

**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																				0.486
82																			0.507	0.486
81																	0.527	0.507	0.486	
80																0.568	0.548	0.528	0.507	0.487
79															0.587	0.568	0.548	0.528	0.508	0.487
78														0.606	0.587	0.568	0.549	0.529	0.508	0.488
77													0.624	0.606	0.588	0.569	0.549	0.529	0.509	0.488
76												0.642	0.625	0.607	0.588	0.569	0.549	0.529	0.509	0.489
75											0.659	0.642	0.625	0.607	0.589	0.570	0.550	0.530	0.510	0.489
74										0.676	0.660	0.643	0.625	0.607	0.589	0.570	0.550	0.530	0.510	0.490
73									0.692	0.676	0.660	0.643	0.626	0.608	0.589	0.570	0.551	0.531	0.511	0.490
72								0.707	0.692	0.676	0.660	0.644	0.626	0.608	0.590	0.571	0.551	0.531	0.511	0.491
71							0.722	0.707	0.692	0.677	0.661	0.644	0.627	0.609	0.590	0.571	0.552	0.532	0.512	0.491
70						0.736	0.722	0.708	0.693	0.677	0.661	0.645	0.627	0.609	0.591	0.572	0.552	0.532	0.512	0.492
69					0.749	0.736	0.722	0.708	0.693	0.678	0.662	0.645	0.628	0.610	0.591	0.572	0.553	0.533	0.513	0.492
68				0.762	0.749	0.736	0.723	0.708	0.694	0.678	0.662	0.646	0.628	0.610	0.592	0.573	0.554	0.534	0.513	0.493
67			0.774	0.762	0.750	0.737	0.723	0.709	0.694	0.679	0.663	0.646	0.629	0.611	0.593	0.574	0.554	0.534	0.514	0.494
66																				
Beneficiary 65		0.786	0.774	0.763	0.750	0.737	0.724	0.709	0.695	0.679	0.663	0.647	0.629	0.612	0.593	0.574	0.555	0.535	0.515	0.494
younger 64	0.797	0.786	0.775	0.763	0.751	0.738	0.724	0.710	0.695	0.680	0.664	0.647	0.630	0.612	0.594	0.575	0.556	0.536	0.516	0.495
than 63	0.797	0.787	0.775	0.763	0.751	0.738	0.725	0.710	0.696	0.680	0.664	0.648	0.631	0.613	0.595	0.576	0.556	0.537	0.516	0.496
Retiree 62	0.798	0.787	0.776	0.764	0.752	0.739	0.725	0.711	0.696	0.681	0.665	0.649	0.631	0.614	0.595	0.576	0.557	0.537	0.517	0.497
61	0.798	0.787	0.776	0.764	0.752	0.739	0.726	0.712	0.697	0.682	0.666	0.649	0.632	0.614	0.596	0.577	0.558	0.538	0.518	0.498









**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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







**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	0.976	0.975	0.973	0.971	0.969	0.967	0.964	0.961	0.958	0.954						
older	-17	0.979	0.977	0.976	0.974	0.972	0.969	0.967	0.964	0.960							
than	-18	0.981	0.979	0.978	0.976	0.974	0.971	0.969	0.965								
Retiree	-19	0.983	0.981	0.980	0.978	0.976	0.973	0.970									
	-20	0.984	0.983	0.981	0.979	0.977	0.974										
	-21	0.986	0.984	0.983	0.981	0.978											
	-22	0.987	0.985	0.984	0.982												
	-23	0.988	0.986	0.984													
	-24	0.988	0.987														
	-25	0.989															
	-26																
	-27																
	-28																
	-29																
	-30																
	-31																
	-32																
	-33																
	-34																
	-35																
	-36																
	-37																
	-38																
	-39																
	-40																
	-41																
	-42																
	-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, 2020**

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary 75																				
younger 74																				
than 73																				
Retiree 72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				
57																				
56																				
55																				
54																				
53																				
52																				
51																				
50																				
49																				
48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
Beneficiary 40																				
younger 39																				
than 38																				0.881
Retiree 37																				0.886
36																				0.881
																				0.882
																		0.891		









**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary 75																				
younger 74																				
than 73																				
Retiree 72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				0.758
57																			0.766	0.759
56																		0.774	0.766	0.759
55																				
54																				
53																				
52																				
51																				
50																				
49																				
48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
Beneficiary 40																				
younger 39																				
than 38																				
Retiree 37																				
36																				









**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

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







**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement														
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
Beneficiary	-41	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
older	-42	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
than	-43	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
Retiree	-44	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-45	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-46	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-47	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-48	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-49	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-50	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-51															
	-52															
	-53															
	-54															
	-55															
	-56															
	-57															
	-58															
	-59															
	-60															
	-61															
	-62															
	-63															
	-64															
	-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, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary -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, 2020**

**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	100																					
	99																					
	98																					
	97																					
	96																					
	95																					
	94																					
	93																					
	92																					
	91																					
	90																					
	89																					
	88																					
	87																					
	86																					
	85																					
	84																					
	83																					
	82																					
	81																					
	80																					
	79																					
	78																					
	77																					
	76																					
	75																					
	74																					
	73																					
	72																					
	71																					
	70																					
	69																					
	68																					
	67																					
	66																					
Beneficiary younger than Retiree	65																					
	64																					
	63																				0.677	
	62																				0.691	
	61																			0.705	0.692	0.678









**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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
Beneficiary	-56	0.999	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997									
older	-57	0.999	0.999	0.998	0.998	0.998	0.998	0.997	0.997	0.997										
than	-58	0.999	0.999	0.999	0.998	0.998	0.998	0.997	0.997											
Retiree	-59	0.999	0.999	0.999	0.998	0.998	0.998	0.997												
	-60	0.999	0.999	0.999	0.999	0.998	0.998													
Beneficiary	-61	0.999	0.999	0.999	0.999	0.998														
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, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	
Beneficiary younger than Retiree	100																				
	99																				
	98																				
	97																				
	96																				
	95																				
	94																				
	93																				
	92																				
	91																				
	90																				
	89																				
	88																				
	87																				
	86																				
	85																				
	84																				
	83																			0.321	
	82																		0.339	0.321	
	81																0.358	0.339	0.321		
	80																0.377	0.358	0.340	0.321	
	79															0.396	0.377	0.359	0.340	0.322	
	78														0.415	0.396	0.378	0.359	0.340	0.322	
	77													0.435	0.416	0.397	0.378	0.359	0.341	0.322	
	76												0.454	0.435	0.416	0.397	0.378	0.360	0.341	0.323	
	75											0.473	0.454	0.435	0.416	0.398	0.379	0.360	0.341	0.323	
	74										0.492	0.473	0.454	0.436	0.417	0.398	0.379	0.360	0.342	0.324	
	73									0.510	0.492	0.474	0.455	0.436	0.417	0.398	0.380	0.361	0.342	0.324	
	72							0.529	0.511	0.492	0.474	0.455	0.437	0.418	0.399	0.380	0.361	0.343	0.324		
	71						0.547	0.529	0.511	0.493	0.474	0.456	0.437	0.418	0.399	0.380	0.362	0.343	0.325		
	70					0.564	0.547	0.529	0.511	0.493	0.475	0.456	0.437	0.419	0.400	0.381	0.362	0.344	0.325		
	69					0.582	0.565	0.547	0.530	0.512	0.494	0.475	0.457	0.438	0.419	0.400	0.381	0.363	0.344	0.326	
	68				0.599	0.582	0.565	0.548	0.530	0.512	0.494	0.476	0.457	0.439	0.420	0.401	0.382	0.363	0.345	0.326	
	67			0.615	0.599	0.583	0.566	0.548	0.531	0.513	0.495	0.476	0.458	0.439	0.420	0.401	0.383	0.364	0.345	0.327	
	66		0.631	0.616	0.600	0.583	0.566	0.549	0.531	0.514	0.495	0.477	0.458	0.440	0.421	0.402	0.383	0.364	0.346	0.328	
Beneficiary younger than Retiree	65		0.647	0.632	0.616	0.600	0.584	0.567	0.550	0.532	0.514	0.496	0.478	0.459	0.440	0.421	0.403	0.384	0.365	0.346	0.328
	64	0.662	0.647	0.632	0.617	0.601	0.584	0.567	0.550	0.533	0.515	0.497	0.478	0.460	0.441	0.422	0.403	0.384	0.366	0.347	0.329
	63	0.663	0.648	0.633	0.617	0.601	0.585	0.568	0.551	0.533	0.515	0.497	0.479	0.460	0.442	0.423	0.404	0.385	0.366	0.348	0.330
Beneficiary younger than Retiree	62	0.663	0.649	0.633	0.618	0.602	0.585	0.569	0.551	0.534	0.516	0.498	0.480	0.461	0.442	0.424	0.405	0.386	0.367	0.349	0.330
	61	0.664	0.649	0.634	0.618	0.602	0.586	0.569	0.552	0.535	0.517	0.499	0.480	0.462	0.443	0.424	0.405	0.387	0.368	0.349	0.331







**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree	100																
	99																0.118
	98															0.126	0.119
	97														0.133	0.126	0.119
	96												0.142	0.134	0.126	0.119	
	95											0.151	0.142	0.134	0.126	0.119	
	94										0.161	0.151	0.142	0.134	0.126	0.119	
	93									0.171	0.161	0.151	0.142	0.134	0.126	0.119	
	92								0.182	0.171	0.161	0.151	0.142	0.134	0.126	0.119	
	91							0.195	0.183	0.171	0.161	0.151	0.142	0.134	0.126	0.119	
	90							0.208	0.195	0.183	0.172	0.161	0.152	0.143	0.134	0.127	0.120
	89						0.221	0.208	0.195	0.183	0.172	0.161	0.152	0.143	0.134	0.127	0.120
	88				0.236	0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127	0.120	
	87			0.252	0.236	0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127	0.120	
	86		0.268	0.252	0.237	0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127	0.120	
	85		0.285	0.268	0.252	0.237	0.222	0.209	0.196	0.184	0.172	0.162	0.152	0.144	0.135	0.128	0.120
	84	0.303	0.285	0.268	0.252	0.237	0.222	0.209	0.196	0.184	0.173	0.162	0.153	0.144	0.135	0.128	0.121
	83	0.303	0.285	0.269	0.253	0.237	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136	0.128	0.121
	82	0.303	0.286	0.269	0.253	0.238	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136	0.128	0.121
	81	0.303	0.286	0.269	0.253	0.238	0.223	0.209	0.197	0.185	0.173	0.163	0.153	0.144	0.136	0.128	0.121
	80	0.304	0.286	0.270	0.253	0.238	0.223	0.210	0.197	0.185	0.174	0.163	0.154	0.145	0.136	0.129	0.122
	79	0.304	0.287	0.270	0.254	0.238	0.224	0.210	0.197	0.185	0.174	0.164	0.154	0.145	0.137	0.129	0.122
	78	0.304	0.287	0.270	0.254	0.239	0.224	0.210	0.197	0.185	0.174	0.164	0.154	0.145	0.137	0.129	0.122
	77	0.305	0.287	0.270	0.254	0.239	0.224	0.211	0.198	0.186	0.175	0.164	0.154	0.145	0.137	0.129	0.122
	76	0.305	0.288	0.271	0.255	0.239	0.225	0.211	0.198	0.186	0.175	0.164	0.155	0.146	0.137	0.130	0.123
	75	0.305	0.288	0.271	0.255	0.240	0.225	0.211	0.198	0.186	0.175	0.165	0.155	0.146	0.138	0.130	0.123
	74	0.306	0.288	0.272	0.255	0.240	0.225	0.212	0.199	0.187	0.176	0.165	0.155	0.146	0.138	0.130	0.123
	73	0.306	0.289	0.272	0.256	0.240	0.226	0.212	0.199	0.187	0.176	0.165	0.156	0.147	0.139	0.131	0.124
	72	0.307	0.289	0.272	0.256	0.241	0.226	0.212	0.200	0.188	0.176	0.166	0.156	0.147	0.139	0.131	0.124
	71	0.307	0.290	0.273	0.257	0.241	0.227	0.213	0.200	0.188	0.177	0.166	0.157	0.148	0.139	0.132	0.125
	70	0.308	0.290	0.273	0.257	0.242	0.227	0.213	0.200	0.188	0.177	0.167	0.157	0.148	0.140	0.132	0.125
	69	0.308	0.291	0.274	0.258	0.242	0.228	0.214	0.201	0.189	0.178	0.167	0.158	0.149	0.140	0.133	0.125
	68	0.309	0.291	0.274	0.258	0.243	0.228	0.214	0.201	0.189	0.178	0.168	0.158	0.149	0.141	0.133	0.126
	67	0.309	0.292	0.275	0.259	0.243	0.229	0.215	0.202	0.190	0.179	0.168	0.159	0.150	0.141	0.134	0.126
	66	0.310	0.292	0.276	0.259	0.244	0.229	0.215	0.203	0.191	0.179	0.169	0.159	0.150	0.142	0.134	0.127
Beneficiary younger than Retiree	65	0.310	0.293	0.276	0.260	0.245	0.230	0.216	0.203	0.191	0.180	0.169	0.160	0.151	0.142	0.135	0.128
	64	0.311	0.294	0.277	0.261	0.245	0.231	0.217	0.204	0.192	0.181	0.170	0.160	0.151	0.143	0.135	0.128
	63	0.312	0.294	0.277	0.261	0.246	0.231	0.217	0.204	0.192	0.181	0.171	0.161	0.152	0.144	0.136	0.129
	62	0.312	0.295	0.278	0.262	0.247	0.232	0.218	0.205	0.193	0.182	0.171	0.162	0.153	0.144	0.137	0.130
	61	0.313	0.296	0.279	0.263	0.247	0.233	0.219	0.206	0.194	0.183	0.172	0.162	0.153	0.145	0.137	0.130





**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	0.871	0.863	0.855	0.846	0.837	0.827	0.817	0.807	0.795	0.783						
older	-17	0.877	0.870	0.861	0.853	0.843	0.834	0.823	0.812	0.799							
than	-18	0.883	0.876	0.868	0.859	0.849	0.839	0.828	0.816								
Retiree	-19	0.889	0.881	0.873	0.864	0.854	0.843	0.831									
	-20	0.894	0.886	0.878	0.869	0.858	0.847										
	-21	0.899	0.891	0.882	0.872	0.861											
	-22	0.903	0.895	0.886	0.875												
	-23	0.906	0.898	0.888													
	-24	0.909	0.900														
	-25	0.911															
	-26																
	-27																
	-28																
	-29																
	-30																
	-31																
	-32																
	-33																
	-34																
	-35																
	-36																
	-37																
	-38																
	-39																
	-40																
	-41																
	-42																
	-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, 2020**

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary 75																				
younger 74																				
than 73																				
Retiree 72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				
57																				
56																				
55																				
54																				
53																				
52																				
51																				
50																				
49																				
48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
Beneficiary 40																				
younger 39																				
than 38																				0.787
Retiree 37																			0.795	0.787
36																		0.803	0.796	0.788









**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary	-81	0.996	0.996	0.996	0.997	0.997	0.997	0.996	0.996	0.996	0.996										
older	-82	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.996	0.996											
than	-83	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997											
Retiree	-84	0.996	0.997	0.997	0.997	0.997	0.997	0.997													
	-85	0.996	0.997	0.997	0.997	0.997	0.997														
Beneficiary	-86	0.997	0.997	0.997	0.997	0.997															
older	-87	0.997	0.997	0.997	0.997																
than	-88	0.997	0.997	0.997																	
Retiree	-89	0.997	0.997																		
	-90	0.997																			

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary younger than Retiree 75																				
74																				
73																				
72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				0.610
57																			0.621	0.611
56																		0.630	0.621	0.611
55																	0.640	0.631	0.622	0.612
54																0.649	0.640	0.631	0.622	0.613
53															0.658	0.650	0.641	0.632	0.623	0.613
52														0.667	0.658	0.650	0.642	0.633	0.623	0.614
51													0.675	0.667	0.659	0.651	0.642	0.633	0.624	0.614
50												0.684	0.676	0.668	0.660	0.651	0.643	0.634	0.625	0.615
49											0.692	0.684	0.676	0.668	0.660	0.652	0.643	0.635	0.625	0.616
48										0.700	0.692	0.685	0.677	0.669	0.661	0.653	0.644	0.635	0.626	0.617
47									0.708	0.701	0.693	0.685	0.677	0.669	0.661	0.653	0.645	0.636	0.627	0.617
46								0.717	0.709	0.701	0.694	0.686	0.678	0.670	0.662	0.654	0.645	0.637	0.628	0.618
45							0.726	0.717	0.710	0.702	0.694	0.686	0.679	0.671	0.663	0.655	0.646	0.638	0.629	0.619
44						0.734	0.726	0.718	0.710	0.702	0.695	0.687	0.679	0.672	0.664	0.655	0.647	0.638	0.629	0.620
43					0.743	0.735	0.727	0.719	0.711	0.703	0.695	0.688	0.680	0.672	0.664	0.656	0.648	0.639	0.630	0.621
42				0.752	0.744	0.735	0.727	0.719	0.711	0.704	0.696	0.689	0.681	0.673	0.665	0.657	0.649	0.640	0.631	0.622
41			0.761	0.753	0.744	0.736	0.728	0.720	0.712	0.704	0.697	0.689	0.682	0.674	0.666	0.658	0.650	0.641	0.632	0.623
Beneficiary younger than Retiree 40		0.770	0.761	0.753	0.745	0.737	0.729	0.721	0.713	0.705	0.698	0.690	0.683	0.675	0.667	0.659	0.651	0.642	0.634	0.624
39	0.778	0.770	0.762	0.754	0.746	0.737	0.729	0.721	0.714	0.706	0.699	0.691	0.684	0.676	0.668	0.660	0.652	0.643	0.635	0.625
38	0.779	0.771	0.763	0.754	0.746	0.738	0.730	0.722	0.714	0.707	0.699	0.692	0.684	0.677	0.669	0.661	0.653	0.645	0.636	0.627
37	0.779	0.771	0.763	0.755	0.747	0.739	0.731	0.723	0.715	0.708	0.700	0.693	0.686	0.678	0.670	0.662	0.654	0.646	0.637	0.628
36	0.780	0.772	0.764	0.756	0.748	0.740	0.732	0.724	0.716	0.709	0.701	0.694	0.687	0.679	0.671	0.664	0.656	0.647	0.639	0.630







**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

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





**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
35	0.622	0.612	0.602	0.591	0.580	0.569	0.557	0.545	0.533	0.520	0.507	0.494	0.481	0.467	0.453	0.439
34	0.623	0.614	0.603	0.593	0.582	0.571	0.559	0.547	0.535	0.523	0.510	0.497	0.483	0.470	0.456	0.442
33	0.625	0.615	0.605	0.595	0.584	0.573	0.561	0.550	0.537	0.525	0.512	0.499	0.486	0.472	0.458	0.444
32	0.627	0.617	0.607	0.597	0.586	0.575	0.564	0.552	0.540	0.527	0.515	0.502	0.488	0.475	0.461	0.447
31	0.629	0.619	0.609	0.599	0.588	0.577	0.566	0.554	0.542	0.530	0.517	0.504	0.491	0.478	0.464	0.450
30	0.631	0.621	0.611	0.601	0.591	0.580	0.568	0.557	0.545	0.533	0.520	0.507	0.494	0.481	0.467	0.454
29	0.633	0.623	0.614	0.604	0.593	0.582	0.571	0.560	0.548	0.536	0.523	0.510	0.497	0.484	0.471	0.457
28	0.635	0.626	0.616	0.606	0.596	0.585	0.574	0.562	0.551	0.539	0.526	0.514	0.501	0.487	0.474	0.460
27	0.637	0.628	0.619	0.609	0.598	0.588	0.577	0.565	0.554	0.542	0.529	0.517	0.504	0.491	0.478	0.464
26	0.640	0.631	0.621	0.611	0.601	0.591	0.580	0.568	0.557	0.545	0.533	0.520	0.508	0.495	0.481	0.468
25	0.642	0.633	0.624	0.614	0.604	0.594	0.583	0.572	0.560	0.548	0.536	0.524	0.511	0.499	0.485	0.472
24	0.645	0.636	0.627	0.617	0.607	0.597	0.586	0.575	0.564	0.552	0.540	0.528	0.515	0.503	0.490	0.476
23	0.648	0.639	0.630	0.620	0.611	0.600	0.590	0.579	0.568	0.556	0.544	0.532	0.520	0.507	0.494	0.481
22	0.651	0.642	0.633	0.624	0.614	0.604	0.593	0.583	0.571	0.560	0.548	0.536	0.524	0.511	0.498	0.485
21	0.654	0.645	0.636	0.627	0.618	0.608	0.597	0.587	0.576	0.564	0.553	0.541	0.529	0.516	0.503	0.490
20	0.657	0.649	0.640	0.631	0.621	0.611	0.601	0.591	0.580	0.569	0.557	0.545	0.533	0.521	0.508	0.496
19	0.660	0.652	0.643	0.635	0.625	0.615	0.605	0.595	0.584	0.573	0.562	0.550	0.538	0.526	0.514	0.501
18	0.664	0.656	0.647	0.638	0.629	0.620	0.610	0.599	0.589	0.578	0.567	0.555	0.544	0.532	0.519	0.507
17	0.667	0.660	0.651	0.643	0.634	0.624	0.614	0.604	0.594	0.583	0.572	0.561	0.549	0.537	0.525	0.513
16	0.671	0.664	0.655	0.647	0.638	0.629	0.619	0.609	0.599	0.588	0.578	0.567	0.555	0.544	0.532	0.520
15	0.675	0.668	0.660	0.651	0.643	0.633	0.624	0.614	0.604	0.594	0.583	0.572	0.561	0.550	0.538	0.527
14	0.679	0.672	0.664	0.656	0.647	0.638	0.629	0.620	0.610	0.600	0.589	0.579	0.568	0.557	0.545	0.534
13	0.684	0.676	0.669	0.661	0.652	0.644	0.635	0.625	0.616	0.606	0.596	0.585	0.575	0.564	0.553	0.541
12	0.688	0.681	0.674	0.666	0.658	0.649	0.640	0.631	0.622	0.612	0.602	0.592	0.582	0.571	0.560	0.549
11	0.693	0.686	0.679	0.671	0.663	0.655	0.646	0.637	0.628	0.619	0.609	0.599	0.589	0.579	0.568	0.557
10	0.698	0.691	0.684	0.676	0.669	0.661	0.652	0.644	0.635	0.626	0.616	0.607	0.597	0.587	0.577	0.566
9	0.703	0.696	0.689	0.682	0.675	0.667	0.659	0.650	0.642	0.633	0.624	0.615	0.605	0.595	0.585	0.575
8	0.708	0.701	0.695	0.688	0.681	0.673	0.665	0.657	0.649	0.640	0.632	0.623	0.613	0.604	0.594	0.584
7	0.713	0.707	0.701	0.694	0.687	0.680	0.672	0.664	0.656	0.648	0.640	0.631	0.622	0.613	0.604	0.594
6	0.718	0.713	0.707	0.700	0.694	0.687	0.679	0.672	0.664	0.656	0.648	0.640	0.631	0.622	0.613	0.604
Beneficiary younger than Retiree																
5	0.724	0.719	0.713	0.707	0.700	0.694	0.687	0.679	0.672	0.665	0.657	0.649	0.641	0.632	0.623	0.615
4	0.730	0.725	0.719	0.713	0.707	0.701	0.694	0.687	0.680	0.673	0.666	0.658	0.650	0.642	0.634	0.625
3	0.736	0.731	0.726	0.720	0.714	0.708	0.702	0.695	0.689	0.682	0.675	0.667	0.660	0.652	0.644	0.636
2	0.742	0.737	0.732	0.727	0.721	0.716	0.710	0.704	0.697	0.691	0.684	0.677	0.670	0.663	0.655	0.648
1	0.748	0.744	0.739	0.734	0.729	0.723	0.718	0.712	0.706	0.700	0.693	0.687	0.680	0.673	0.666	0.659
Beneficiary same age as Retiree																
0	<b>0.754</b>	<b>0.750</b>	<b>0.746</b>	<b>0.741</b>	<b>0.736</b>	<b>0.731</b>	<b>0.726</b>	<b>0.721</b>	<b>0.715</b>	<b>0.709</b>	<b>0.703</b>	<b>0.697</b>	<b>0.691</b>	<b>0.684</b>	<b>0.678</b>	<b>0.671</b>



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-41	0.962	0.963	0.963	0.964	0.964	0.964	0.963	0.963	0.961	0.960						
older	-42	0.964	0.965	0.965	0.965	0.965	0.965	0.964	0.964	0.962							
than	-43	0.966	0.966	0.967	0.967	0.967	0.966	0.964	0.964								
Retiree	-44	0.968	0.968	0.968	0.968	0.968	0.967	0.966									
	-45	0.969	0.969	0.969	0.969	0.969	0.968										
	-46	0.970	0.970	0.970	0.970	0.969											
	-47	0.971	0.971	0.971	0.971												
	-48	0.972	0.972	0.972													
	-49	0.973	0.973														
	-50	0.974															
	-51																
	-52																
	-53																
	-54																
	-55																
	-56																
	-57																
	-58																
	-59																
	-60																
	-61																
	-62																
	-63																
	-64																
	-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, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-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, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	100																				
	99																				
	98																				
	97																				
	96																				
	95																				
	94																				
	93																				
	92																				
	91																				
	90																				
	89																				
	88																				
	87																				
	86																				
	85																				
	84																				
	83																				
	82																				
	81																				
	80																				
	79																				
	78																				
	77																				
	76																				
	75																				
	74																				
	73																				
	72																				
	71																				
	70																				
	69																				
	68																				
	67																				
	66																				
Beneficiary younger than Retiree	65																				
	64																				
	63																				0.807
	62																				0.817
	61																				0.808
																			0.827	0.818	0.808









**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	0.999	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	0.999	0.999	0.999									
Retiree	-59	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999											
	-60	0.999	0.999	0.999	0.999	0.999	0.999													
Beneficiary	-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	1.000	0.999																	
	-65	1.000																		

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	
Beneficiary younger than Retiree	100																				
	99																				
	98																				
	97																				
	96																				
	95																				
	94																				
	93																				
	92																				
	91																				
	90																				
	89																				
	88																				
	87																				
	86																				
	85																				
	84																			0.486	
	83																			0.486	
	82																		0.506	0.486	
	81																	0.527	0.507	0.486	
	80																0.548	0.528	0.507	0.487	
	79															0.568	0.548	0.528	0.507	0.487	
	78														0.587	0.568	0.548	0.528	0.508	0.487	
	77													0.606	0.587	0.568	0.549	0.529	0.508	0.488	
	76												0.624	0.606	0.588	0.569	0.549	0.529	0.509	0.488	
	75											0.642	0.625	0.607	0.588	0.569	0.549	0.529	0.509	0.488	
	74										0.659	0.642	0.625	0.607	0.588	0.569	0.550	0.530	0.509	0.489	
	73									0.676	0.659	0.643	0.625	0.607	0.589	0.570	0.550	0.530	0.510	0.489	
	72							0.692	0.676	0.660	0.643	0.626	0.608	0.589	0.570	0.551	0.531	0.510	0.490	0.490	
	71						0.707	0.692	0.676	0.660	0.643	0.626	0.608	0.590	0.571	0.551	0.531	0.511	0.490	0.490	
	70					0.721	0.707	0.692	0.677	0.661	0.644	0.627	0.609	0.590	0.571	0.552	0.532	0.511	0.491	0.491	
	69					0.735	0.722	0.708	0.693	0.677	0.661	0.644	0.627	0.609	0.591	0.572	0.552	0.532	0.512	0.492	
	68				0.749	0.736	0.722	0.708	0.693	0.678	0.662	0.645	0.628	0.610	0.591	0.572	0.553	0.533	0.513	0.492	
	67			0.762	0.749	0.736	0.723	0.708	0.694	0.678	0.662	0.645	0.628	0.610	0.592	0.573	0.553	0.533	0.513	0.493	
	66		0.774	0.762	0.750	0.737	0.723	0.709	0.694	0.679	0.663	0.646	0.629	0.611	0.592	0.573	0.554	0.534	0.514	0.493	
Beneficiary younger than Retiree	65		0.786	0.774	0.763	0.750	0.737	0.723	0.709	0.694	0.679	0.663	0.646	0.629	0.611	0.593	0.574	0.555	0.535	0.515	0.494
	64	0.797	0.786	0.775	0.763	0.751	0.738	0.724	0.710	0.695	0.680	0.664	0.647	0.630	0.612	0.594	0.575	0.555	0.535	0.515	0.495
	63	0.797	0.786	0.775	0.763	0.751	0.738	0.724	0.710	0.696	0.680	0.664	0.648	0.630	0.613	0.594	0.575	0.556	0.536	0.516	0.496
Beneficiary younger than Retiree	62	0.798	0.787	0.776	0.764	0.751	0.738	0.725	0.711	0.696	0.681	0.665	0.648	0.631	0.613	0.595	0.576	0.557	0.537	0.517	0.497
	61	0.798	0.787	0.776	0.764	0.752	0.739	0.726	0.711	0.697	0.681	0.665	0.649	0.632	0.614	0.596	0.577	0.558	0.538	0.518	0.497



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	0.854	0.846	0.838	0.830	0.820	0.811	0.801	0.791	0.780	0.768	0.756	0.744	0.731	0.718	0.704	0.689	0.674	0.659	0.644	0.628	
19	0.857	0.849	0.841	0.833	0.824	0.815	0.805	0.795	0.784	0.773	0.761	0.749	0.736	0.723	0.710	0.696	0.681	0.666	0.651	0.635	
18	0.860	0.853	0.845	0.837	0.828	0.819	0.809	0.799	0.789	0.778	0.766	0.754	0.742	0.729	0.716	0.702	0.688	0.673	0.658	0.643	
17	0.863	0.856	0.848	0.840	0.832	0.823	0.814	0.804	0.794	0.783	0.772	0.760	0.748	0.736	0.723	0.709	0.695	0.681	0.666	0.651	
16	0.867	0.859	0.852	0.844	0.836	0.827	0.818	0.808	0.799	0.788	0.777	0.766	0.754	0.742	0.729	0.716	0.703	0.689	0.675	0.660	
15	0.870	0.863	0.856	0.848	0.840	0.832	0.823	0.813	0.804	0.794	0.783	0.772	0.761	0.749	0.736	0.724	0.710	0.697	0.683	0.669	
14	0.873	0.867	0.860	0.852	0.844	0.836	0.827	0.818	0.809	0.799	0.789	0.778	0.767	0.756	0.744	0.731	0.718	0.705	0.692	0.678	
13	0.877	0.870	0.864	0.856	0.849	0.841	0.832	0.824	0.815	0.805	0.795	0.785	0.774	0.763	0.751	0.739	0.727	0.714	0.701	0.688	
12	0.881	0.874	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	0.747	0.735	0.723	0.710	0.697	
11	0.884	0.878	0.872	0.865	0.858	0.850	0.843	0.835	0.826	0.817	0.808	0.798	0.788	0.778	0.767	0.755	0.744	0.732	0.720	0.707	
10	0.888	0.882	0.876	0.870	0.863	0.856	0.848	0.840	0.832	0.823	0.814	0.805	0.795	0.785	0.775	0.764	0.753	0.741	0.729	0.718	
9	0.892	0.886	0.880	0.874	0.868	0.861	0.853	0.846	0.838	0.830	0.821	0.812	0.803	0.793	0.783	0.773	0.762	0.751	0.739	0.728	
8	0.896	0.891	0.885	0.879	0.872	0.866	0.859	0.852	0.844	0.836	0.828	0.819	0.810	0.801	0.791	0.781	0.771	0.760	0.750	0.739	
7	0.900	0.895	0.889	0.884	0.877	0.871	0.864	0.857	0.850	0.843	0.835	0.826	0.818	0.809	0.800	0.790	0.780	0.770	0.760	0.749	
6	0.904	0.899	0.894	0.888	0.882	0.876	0.870	0.863	0.856	0.849	0.842	0.834	0.826	0.817	0.808	0.799	0.790	0.780	0.770	0.760	
Beneficiary younger than Retiree	5	0.908	0.903	0.898	0.893	0.887	0.882	0.876	0.869	0.863	0.856	0.849	0.841	0.833	0.825	0.817	0.808	0.799	0.790	0.781	0.771
	4	0.912	0.908	0.903	0.898	0.892	0.887	0.881	0.875	0.869	0.862	0.855	0.848	0.841	0.833	0.825	0.817	0.809	0.800	0.791	0.782
	3	0.916	0.912	0.907	0.902	0.897	0.892	0.887	0.881	0.875	0.869	0.862	0.856	0.849	0.841	0.834	0.826	0.818	0.810	0.801	0.793
	2	0.920	0.916	0.912	0.907	0.902	0.897	0.892	0.887	0.881	0.875	0.869	0.863	0.856	0.849	0.842	0.835	0.827	0.819	0.811	0.803
	1	0.924	0.920	0.916	0.912	0.907	0.903	0.898	0.893	0.887	0.882	0.876	0.870	0.864	0.857	0.851	0.844	0.836	0.829	0.821	0.814
<b>Beneficiary same age as Retiree</b>	<b>0</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>0.898</b>	<b>0.893</b>	<b>0.888</b>	<b>0.883</b>	<b>0.877</b>	<b>0.871</b>	<b>0.865</b>	<b>0.859</b>	<b>0.852</b>	<b>0.845</b>	<b>0.838</b>	<b>0.831</b>	<b>0.824</b>
Beneficiary older than Retiree	-1	0.932	0.928	0.925	0.921	0.917	0.913	0.908	0.904	0.899	0.894	0.889	0.884	0.878	0.873	0.867	0.861	0.854	0.848	0.841	0.834
	-2	0.935	0.932	0.929	0.925	0.921	0.917	0.913	0.909	0.905	0.900	0.895	0.891	0.885	0.880	0.874	0.869	0.863	0.856	0.850	0.843
	-3	0.939	0.936	0.933	0.929	0.926	0.922	0.918	0.914	0.910	0.906	0.902	0.897	0.892	0.887	0.882	0.877	0.871	0.865	0.859	0.853
	-4	0.942	0.939	0.936	0.933	0.930	0.927	0.923	0.920	0.916	0.912	0.908	0.903	0.899	0.894	0.889	0.884	0.879	0.873	0.867	0.861
	-5	0.946	0.943	0.940	0.937	0.934	0.931	0.928	0.924	0.921	0.917	0.913	0.909	0.905	0.901	0.896	0.891	0.886	0.881	0.876	0.870
	-6	0.949	0.946	0.944	0.941	0.938	0.935	0.932	0.929	0.926	0.922	0.919	0.915	0.911	0.907	0.903	0.898	0.894	0.889	0.883	0.878
	-7	0.952	0.950	0.947	0.945	0.942	0.939	0.937	0.934	0.931	0.927	0.924	0.921	0.917	0.913	0.909	0.905	0.900	0.896	0.891	0.885
	-8	0.955	0.953	0.951	0.948	0.946	0.943	0.941	0.938	0.935	0.932	0.929	0.926	0.922	0.919	0.915	0.911	0.907	0.902	0.897	0.892
	-9	0.958	0.956	0.954	0.952	0.949	0.947	0.945	0.942	0.939	0.937	0.934	0.931	0.928	0.924	0.921	0.917	0.913	0.908	0.904	0.899
	-10	0.960	0.959	0.957	0.955	0.953	0.951	0.948	0.946	0.944	0.941	0.938	0.935	0.933	0.929	0.926	0.922	0.918	0.914	0.910	0.905
	-11	0.963	0.961	0.960	0.958	0.956	0.954	0.952	0.950	0.947	0.945	0.943	0.940	0.937	0.934	0.931	0.927	0.924	0.920	0.916	0.911
	-12	0.965	0.964	0.962	0.961	0.959	0.957	0.955	0.953	0.951	0.949	0.946	0.944	0.941	0.939	0.936	0.932	0.929	0.925	0.921	0.917
	-13	0.968	0.966	0.965	0.963	0.962	0.960	0.958	0.956	0.954	0.952	0.950	0.948	0.945	0.943	0.940	0.937	0.933	0.930	0.926	0.922
	-14	0.970	0.969	0.967	0.966	0.964	0.963	0.961	0.959	0.958	0.956	0.954	0.951	0.949	0.947	0.944	0.941	0.938	0.934	0.930	0.926
	-15	0.972	0.971	0.969	0.968	0.967	0.965	0.964	0.962	0.961	0.959	0.957	0.955	0.952	0.950	0.947	0.945	0.942	0.938	0.935	0.931

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	0.974	0.973	0.972	0.970	0.969	0.968	0.966	0.965	0.963	0.962	0.960	0.958	0.956	0.953	0.951	0.948	0.945	0.942	0.939	0.935
older	-17	0.976	0.975	0.974	0.972	0.971	0.970	0.969	0.967	0.966	0.964	0.962	0.961	0.959	0.956	0.954	0.952	0.949	0.946	0.942	0.939
than	-18	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.968	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.952	0.949	0.946	0.942
Retiree	-19	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.970	0.969	0.967	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.949	0.945
	-20	0.980	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.972	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.948
	-21	0.982	0.981	0.980	0.979	0.979	0.978	0.977	0.975	0.974	0.973	0.972	0.970	0.968	0.967	0.965	0.962	0.960	0.957	0.954	0.951
	-22	0.983	0.982	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.973	0.972	0.970	0.969	0.967	0.965	0.962	0.959	0.956	0.953
	-23	0.984	0.984	0.983	0.982	0.981	0.981	0.980	0.979	0.978	0.976	0.975	0.974	0.972	0.971	0.969	0.967	0.964	0.961	0.958	0.955
	-24	0.985	0.985	0.984	0.983	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
	-25	0.986	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.975	0.974	0.972	0.970	0.967	0.965	0.962	0.958
	-26	0.987	0.987	0.986	0.986	0.985	0.984	0.983	0.983	0.982	0.981	0.979	0.978	0.977	0.975	0.973	0.971	0.969	0.966	0.963	0.959
	-27	0.988	0.988	0.987	0.987	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.979	0.978	0.976	0.975	0.972	0.970	0.967	0.964	
	-28	0.989	0.989	0.988	0.987	0.987	0.986	0.985	0.985	0.984	0.983	0.982	0.980	0.979	0.977	0.976	0.974	0.971	0.968		
	-29	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.981	0.980	0.978	0.977	0.974	0.972			
	-30	0.990	0.990	0.990	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.982	0.981	0.979	0.977	0.975				
	-31	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.980	0.978					
	-32	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987	0.986	0.985	0.984	0.982	0.980						
	-33	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.988	0.988	0.987	0.986	0.984	0.983							
	-34	0.993	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985								
	-35	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.989	0.988	0.986									
	-36	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988										
	-37	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.990	0.989											
	-38	0.994	0.994	0.994	0.993	0.993	0.992	0.991	0.990												
	-39	0.994	0.994	0.994	0.993	0.993	0.992	0.991													
	-40	0.995	0.994	0.994	0.994	0.993	0.992														
	-41	0.995	0.995	0.994	0.994	0.993															
	-42	0.995	0.995	0.994	0.994																
	-43	0.995	0.995	0.995																	
	-44	0.996	0.995																		
	-45	0.996																			
	-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, 2020**

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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																0.212	
	98															0.223	0.212	
	97														0.235	0.223	0.212	
	96												0.248	0.236	0.224	0.212		
	95											0.262	0.249	0.236	0.224	0.212		
	94										0.277	0.262	0.249	0.236	0.224	0.213		
	93									0.292	0.277	0.263	0.249	0.236	0.224	0.213		
	92								0.309	0.292	0.277	0.263	0.249	0.236	0.224	0.213		
	91							0.326	0.309	0.293	0.277	0.263	0.249	0.237	0.225	0.213		
	90								0.344	0.326	0.309	0.293	0.278	0.263	0.250	0.237	0.225	0.214
	89							0.363	0.344	0.326	0.309	0.293	0.278	0.263	0.250	0.237	0.225	0.214
	88					0.382		0.363	0.344	0.326	0.309	0.293	0.278	0.264	0.250	0.237	0.225	0.214
	87				0.402	0.382		0.363	0.344	0.327	0.310	0.294	0.278	0.264	0.250	0.238	0.226	0.214
	86			0.423	0.402	0.383		0.363	0.345	0.327	0.310	0.294	0.279	0.264	0.251	0.238	0.226	0.215
	85		0.444	0.423	0.403	0.383		0.364	0.345	0.327	0.310	0.294	0.279	0.265	0.251	0.238	0.226	0.215
	84	0.465	0.444	0.423	0.403	0.383		0.364	0.345	0.328	0.311	0.295	0.279	0.265	0.251	0.239	0.227	0.215
	83	0.465	0.444	0.424	0.403	0.384		0.364	0.346	0.328	0.311	0.295	0.280	0.265	0.252	0.239	0.227	0.216
	82	0.465	0.444	0.424	0.404	0.384		0.365	0.346	0.328	0.311	0.295	0.280	0.266	0.252	0.239	0.227	0.216
	81	0.465	0.445	0.424	0.404	0.384		0.365	0.346	0.329	0.312	0.296	0.280	0.266	0.252	0.240	0.228	0.216
	80	0.466	0.445	0.425	0.404	0.385		0.365	0.347	0.329	0.312	0.296	0.281	0.266	0.253	0.240	0.228	0.217
	79	0.466	0.446	0.425	0.405	0.385		0.366	0.347	0.329	0.312	0.296	0.281	0.267	0.253	0.240	0.228	0.217
	78	0.467	0.446	0.425	0.405	0.385		0.366	0.348	0.330	0.313	0.297	0.282	0.267	0.254	0.241	0.229	0.218
	77	0.467	0.446	0.426	0.406	0.386		0.367	0.348	0.330	0.313	0.297	0.282	0.268	0.254	0.241	0.229	0.218
	76	0.467	0.447	0.426	0.406	0.386		0.367	0.348	0.331	0.314	0.298	0.282	0.268	0.254	0.242	0.230	0.219
	75	0.468	0.447	0.427	0.406	0.387		0.367	0.349	0.331	0.314	0.298	0.283	0.269	0.255	0.242	0.230	0.219
	74	0.468	0.448	0.427	0.407	0.387		0.368	0.349	0.332	0.315	0.299	0.283	0.269	0.256	0.243	0.231	0.220
	73	0.469	0.448	0.428	0.407	0.388		0.368	0.350	0.332	0.315	0.299	0.284	0.270	0.256	0.243	0.231	0.220
	72	0.469	0.449	0.428	0.408	0.388		0.369	0.350	0.333	0.316	0.300	0.285	0.270	0.257	0.244	0.232	0.221
	71	0.470	0.449	0.429	0.409	0.389		0.370	0.351	0.333	0.316	0.300	0.285	0.271	0.257	0.245	0.233	0.221
	70	0.470	0.450	0.429	0.409	0.389		0.370	0.352	0.334	0.317	0.301	0.286	0.272	0.258	0.245	0.233	0.222
	69	0.471	0.450	0.430	0.410	0.390		0.371	0.352	0.335	0.318	0.302	0.287	0.272	0.259	0.246	0.234	0.223
	68	0.472	0.451	0.431	0.410	0.391		0.372	0.353	0.335	0.318	0.302	0.287	0.273	0.259	0.247	0.235	0.224
	67	0.472	0.452	0.431	0.411	0.391		0.372	0.354	0.336	0.319	0.303	0.288	0.274	0.260	0.248	0.236	0.225
	66	0.473	0.452	0.432	0.412	0.392		0.373	0.355	0.337	0.320	0.304	0.289	0.275	0.261	0.248	0.237	0.225
Beneficiary younger than Retiree	65	0.474	0.453	0.433	0.413	0.393		0.374	0.355	0.338	0.321	0.305	0.290	0.275	0.262	0.249	0.237	0.226
	64	0.474	0.454	0.434	0.413	0.394		0.375	0.356	0.339	0.322	0.306	0.291	0.276	0.263	0.250	0.238	0.227
	63	0.475	0.455	0.434	0.414	0.395		0.376	0.357	0.340	0.323	0.307	0.292	0.277	0.264	0.251	0.239	0.228
	62	0.476	0.456	0.435	0.415	0.396		0.377	0.358	0.341	0.324	0.308	0.293	0.278	0.265	0.252	0.241	0.229
	61	0.477	0.457	0.436	0.416	0.397		0.378	0.359	0.342	0.325	0.309	0.294	0.280	0.266	0.253	0.242	0.231

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	0.478	0.458	0.437	0.417	0.398	0.379	0.360	0.343	0.326	0.310	0.295	0.281	0.267	0.255	0.243	0.232
	59	0.479	0.459	0.438	0.418	0.399	0.380	0.361	0.344	0.327	0.311	0.296	0.282	0.269	0.256	0.244	0.233
	58	0.480	0.460	0.440	0.420	0.400	0.381	0.363	0.345	0.328	0.312	0.297	0.283	0.270	0.257	0.246	0.235
	57	0.481	0.461	0.441	0.421	0.401	0.382	0.364	0.346	0.330	0.314	0.299	0.285	0.271	0.259	0.247	0.236
	56	0.482	0.462	0.442	0.422	0.403	0.384	0.365	0.348	0.331	0.315	0.300	0.286	0.273	0.260	0.249	0.238
	55	0.484	0.463	0.443	0.423	0.404	0.385	0.367	0.349	0.333	0.317	0.302	0.288	0.274	0.262	0.250	0.239
	54	0.485	0.465	0.445	0.425	0.405	0.387	0.368	0.351	0.334	0.318	0.303	0.289	0.276	0.264	0.252	0.241
	53	0.486	0.466	0.446	0.426	0.407	0.388	0.370	0.353	0.336	0.320	0.305	0.291	0.278	0.265	0.254	0.243
	52	0.488	0.468	0.448	0.428	0.409	0.390	0.372	0.354	0.338	0.322	0.307	0.293	0.280	0.267	0.256	0.245
	51	0.490	0.469	0.449	0.430	0.410	0.392	0.373	0.356	0.340	0.324	0.309	0.295	0.282	0.269	0.258	0.247
	50	0.491	0.471	0.451	0.432	0.412	0.394	0.375	0.358	0.342	0.326	0.311	0.297	0.284	0.272	0.260	0.249
	49	0.493	0.473	0.453	0.433	0.414	0.396	0.377	0.360	0.344	0.328	0.313	0.299	0.286	0.274	0.262	0.251
	48	0.495	0.475	0.455	0.436	0.416	0.398	0.380	0.362	0.346	0.330	0.316	0.302	0.288	0.276	0.264	0.254
	47	0.497	0.477	0.457	0.438	0.418	0.400	0.382	0.365	0.348	0.333	0.318	0.304	0.291	0.278	0.267	0.256
	46	0.499	0.479	0.459	0.440	0.421	0.402	0.384	0.367	0.351	0.335	0.320	0.306	0.293	0.281	0.269	0.259
	45	0.501	0.481	0.462	0.442	0.423	0.405	0.387	0.370	0.353	0.338	0.323	0.309	0.296	0.284	0.272	0.261
	44	0.503	0.484	0.464	0.445	0.426	0.407	0.389	0.372	0.356	0.340	0.326	0.312	0.299	0.286	0.275	0.264
43	0.506	0.486	0.467	0.447	0.428	0.410	0.392	0.375	0.359	0.343	0.329	0.315	0.302	0.289	0.278	0.267	
42	0.508	0.489	0.469	0.450	0.431	0.413	0.395	0.378	0.362	0.346	0.331	0.318	0.305	0.293	0.281	0.271	
41	0.511	0.492	0.472	0.453	0.434	0.416	0.398	0.381	0.365	0.349	0.335	0.321	0.308	0.296	0.285	0.274	
40	0.514	0.495	0.475	0.456	0.437	0.419	0.401	0.384	0.368	0.353	0.338	0.324	0.312	0.300	0.288	0.278	
39	0.517	0.498	0.478	0.459	0.440	0.422	0.404	0.387	0.371	0.356	0.342	0.328	0.315	0.303	0.292	0.282	
38	0.520	0.501	0.482	0.462	0.444	0.425	0.408	0.391	0.375	0.360	0.345	0.332	0.319	0.307	0.297	0.286	
37	0.523	0.504	0.485	0.466	0.447	0.429	0.411	0.395	0.379	0.364	0.349	0.336	0.323	0.312	0.301	0.291	
36	0.527	0.508	0.488	0.469	0.451	0.433	0.415	0.399	0.383	0.368	0.354	0.340	0.328	0.316	0.306	0.296	
35	0.530	0.511	0.492	0.473	0.455	0.437	0.419	0.403	0.387	0.372	0.358	0.345	0.333	0.321	0.311	0.301	
34	0.534	0.515	0.496	0.477	0.459	0.441	0.424	0.407	0.392	0.377	0.363	0.350	0.338	0.327	0.316	0.307	
33	0.538	0.519	0.500	0.482	0.463	0.446	0.428	0.412	0.397	0.382	0.368	0.355	0.343	0.332	0.322	0.313	
32	0.542	0.523	0.504	0.486	0.468	0.450	0.433	0.417	0.402	0.387	0.374	0.361	0.349	0.338	0.328	0.319	
31	0.546	0.528	0.509	0.491	0.473	0.455	0.439	0.423	0.407	0.393	0.380	0.367	0.355	0.345	0.335	0.326	
30	0.551	0.532	0.514	0.496	0.478	0.461	0.444	0.428	0.413	0.399	0.386	0.373	0.362	0.351	0.342	0.333	
29	0.555	0.537	0.519	0.501	0.483	0.466	0.450	0.434	0.419	0.405	0.392	0.380	0.369	0.358	0.349	0.340	
28	0.561	0.542	0.524	0.507	0.489	0.472	0.456	0.441	0.426	0.412	0.399	0.387	0.376	0.366	0.357	0.349	
27	0.566	0.548	0.530	0.513	0.495	0.479	0.463	0.447	0.433	0.419	0.407	0.395	0.384	0.374	0.365	0.357	
26	0.571	0.554	0.536	0.519	0.502	0.485	0.470	0.454	0.440	0.427	0.415	0.403	0.392	0.383	0.374	0.366	
Beneficiary younger than Retiree	25	0.577	0.560	0.543	0.526	0.509	0.492	0.477	0.462	0.448	0.435	0.423	0.412	0.401	0.392	0.383	0.376
	24	0.584	0.566	0.549	0.532	0.516	0.500	0.485	0.470	0.456	0.443	0.432	0.421	0.411	0.401	0.393	0.386
	23	0.590	0.573	0.556	0.540	0.524	0.508	0.493	0.478	0.465	0.452	0.441	0.430	0.420	0.412	0.404	0.397
	22	0.597	0.580	0.564	0.548	0.532	0.516	0.501	0.487	0.474	0.462	0.450	0.440	0.431	0.422	0.415	0.409
	21	0.604	0.588	0.572	0.556	0.540	0.525	0.510	0.496	0.484	0.472	0.461	0.451	0.442	0.434	0.427	0.421



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	0.612	0.596	0.580	0.564	0.549	0.534	0.520	0.506	0.494	0.482	0.472	0.462	0.453	0.446	0.439	0.434	
19	0.620	0.604	0.588	0.573	0.558	0.543	0.529	0.516	0.504	0.493	0.483	0.474	0.465	0.458	0.452	0.447	
18	0.628	0.613	0.597	0.582	0.568	0.553	0.540	0.527	0.515	0.505	0.495	0.486	0.478	0.471	0.466	0.461	
17	0.637	0.622	0.607	0.592	0.578	0.564	0.551	0.538	0.527	0.517	0.507	0.499	0.492	0.485	0.480	0.476	
16	0.645	0.631	0.616	0.602	0.588	0.575	0.562	0.550	0.539	0.529	0.520	0.512	0.505	0.499	0.495	0.491	
15	0.655	0.640	0.626	0.612	0.599	0.586	0.574	0.562	0.552	0.542	0.534	0.526	0.520	0.514	0.510	0.506	
14	0.664	0.650	0.637	0.623	0.610	0.598	0.586	0.575	0.565	0.556	0.548	0.541	0.534	0.529	0.525	0.522	
13	0.674	0.661	0.648	0.635	0.622	0.610	0.598	0.588	0.578	0.570	0.562	0.555	0.550	0.545	0.541	0.538	
12	0.684	0.671	0.659	0.646	0.634	0.622	0.611	0.601	0.592	0.584	0.577	0.570	0.565	0.560	0.557	0.554	
11	0.695	0.682	0.670	0.658	0.646	0.635	0.625	0.615	0.606	0.599	0.592	0.586	0.580	0.576	0.573	0.570	
10	0.706	0.694	0.682	0.670	0.659	0.648	0.638	0.629	0.621	0.613	0.607	0.601	0.596	0.592	0.589	0.586	
9	0.716	0.705	0.694	0.683	0.672	0.662	0.652	0.643	0.635	0.628	0.622	0.616	0.612	0.608	0.604	0.602	
8	0.728	0.717	0.706	0.695	0.685	0.675	0.666	0.658	0.650	0.643	0.637	0.632	0.627	0.623	0.620	0.617	
7	0.739	0.728	0.718	0.708	0.698	0.689	0.680	0.672	0.665	0.658	0.652	0.647	0.642	0.639	0.635	0.633	
6	0.750	0.740	0.730	0.720	0.711	0.702	0.694	0.686	0.679	0.673	0.667	0.662	0.658	0.654	0.650	0.648	
Beneficiary younger than Retiree																	
5	0.761	0.752	0.742	0.733	0.724	0.716	0.708	0.700	0.693	0.687	0.682	0.677	0.672	0.668	0.665	0.662	
4	0.773	0.764	0.755	0.746	0.737	0.729	0.721	0.714	0.707	0.701	0.696	0.691	0.687	0.683	0.679	0.677	
3	0.784	0.775	0.767	0.758	0.750	0.742	0.734	0.727	0.721	0.715	0.710	0.705	0.701	0.697	0.693	0.691	
2	0.795	0.787	0.779	0.770	0.762	0.755	0.747	0.741	0.734	0.728	0.723	0.718	0.714	0.710	0.707	0.704	
1	0.806	0.798	0.790	0.782	0.775	0.767	0.760	0.753	0.747	0.741	0.736	0.731	0.727	0.723	0.720	0.717	
<b>Beneficiary same age as Retiree</b>	<b>0</b>	<b>0.816</b>	<b>0.809</b>	<b>0.801</b>	<b>0.794</b>	<b>0.786</b>	<b>0.779</b>	<b>0.772</b>	<b>0.766</b>	<b>0.760</b>	<b>0.754</b>	<b>0.749</b>	<b>0.744</b>	<b>0.740</b>	<b>0.736</b>	<b>0.732</b>	<b>0.729</b>
Beneficiary older than Retiree																	
-1	0.827	0.819	0.812	0.805	0.798	0.791	0.784	0.777	0.771	0.766	0.761	0.756	0.752	0.748	0.744	0.741	
-2	0.837	0.830	0.823	0.816	0.809	0.802	0.795	0.789	0.783	0.777	0.772	0.768	0.763	0.759	0.756	0.752	
-3	0.846	0.839	0.833	0.826	0.819	0.812	0.806	0.800	0.794	0.789	0.783	0.779	0.774	0.770	0.766	0.762	
-4	0.855	0.849	0.842	0.836	0.829	0.822	0.816	0.810	0.804	0.799	0.794	0.789	0.785	0.780	0.776	0.772	
-5	0.864	0.858	0.851	0.845	0.838	0.832	0.826	0.820	0.814	0.809	0.804	0.799	0.794	0.790	0.785	0.781	
-6	0.872	0.866	0.860	0.854	0.847	0.841	0.835	0.829	0.824	0.818	0.813	0.808	0.803	0.799	0.794	0.789	
-7	0.880	0.874	0.868	0.862	0.856	0.850	0.844	0.838	0.833	0.827	0.822	0.817	0.812	0.807	0.802	0.796	
-8	0.887	0.881	0.876	0.870	0.864	0.858	0.852	0.846	0.841	0.835	0.830	0.825	0.820	0.814	0.809	0.803	
-9	0.894	0.888	0.883	0.877	0.871	0.866	0.860	0.854	0.849	0.843	0.838	0.832	0.827	0.821	0.815	0.808	
-10	0.900	0.895	0.890	0.884	0.879	0.873	0.867	0.861	0.856	0.850	0.844	0.839	0.833	0.826	0.820	0.812	
-11	0.906	0.901	0.896	0.891	0.885	0.880	0.874	0.868	0.862	0.857	0.851	0.845	0.838	0.831	0.824		
-12	0.912	0.907	0.902	0.897	0.891	0.886	0.880	0.874	0.868	0.862	0.856	0.850	0.843	0.835			
-13	0.917	0.913	0.908	0.902	0.897	0.891	0.886	0.880	0.874	0.867	0.861	0.854	0.846				
-14	0.922	0.918	0.913	0.908	0.902	0.897	0.891	0.885	0.879	0.872	0.865	0.857					
-15	0.927	0.922	0.917	0.912	0.907	0.901	0.895	0.889	0.883	0.876	0.868						

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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 older than Retiree	-16	0.931	0.926	0.922	0.917	0.911	0.905	0.899	0.893	0.886	0.878						
	-17	0.935	0.930	0.926	0.921	0.915	0.909	0.903	0.896	0.889							
	-18	0.938	0.934	0.929	0.924	0.918	0.912	0.906	0.898								
	-19	0.941	0.937	0.932	0.927	0.921	0.915	0.908									
	-20	0.944	0.940	0.935	0.930	0.924	0.917										
	-21	0.947	0.942	0.937	0.932	0.925											
	-22	0.949	0.944	0.939	0.933												
	-23	0.951	0.946	0.941													
	-24	0.952	0.947														
	-25	0.953															
	-26																
	-27																
	-28																
	-29																
	-30																
	-31																
	-32																
	-33																
	-34																
	-35																
	-36																
	-37																
	-38																
	-39																
	-40																
	-41																
	-42																
	-43																
	-44																
	-45																
	-46																
	-47																
	-48																
	-49																
	-50																
Beneficiary older than Retiree	-51																
	-52																
	-53																
	-54																
	-55																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary 75																				
younger 74																				
than 73																				
Retiree 72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				
57																				
56																				
55																				
54																				
53																				
52																				
51																				
50																				
49																				
48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
Beneficiary 40																				
younger 39																				
than 38																				0.881
Retiree 37																			0.886	0.881
36																		0.891	0.886	0.881







**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement																		
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
Beneficiary	-81	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
older	-82	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
than	-83	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
Retiree	-84	0.998	0.998	0.998	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-85	0.998	0.998	0.998	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	0.998
	-86	0.998	0.998	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	0.998
	-87	0.998	0.998	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	0.998
	-88	0.998	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	0.998	0.998
	-89	0.998	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	0.998	0.998
	-90	0.998	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	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, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary younger than Retiree																				
75																				
74																				
73																				
72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				0.758
57																			0.766	0.758
56																		0.773	0.766	0.759
55																	0.780	0.774	0.767	0.759
54																0.787	0.781	0.774	0.767	0.760
53															0.794	0.788	0.781	0.775	0.768	0.760
52														0.800	0.794	0.788	0.782	0.775	0.768	0.761
51													0.806	0.800	0.794	0.788	0.782	0.775	0.768	0.761
50												0.812	0.806	0.801	0.795	0.789	0.782	0.776	0.769	0.762
49											0.818	0.812	0.807	0.801	0.795	0.789	0.783	0.776	0.769	0.762
48										0.824	0.818	0.813	0.807	0.802	0.796	0.790	0.783	0.777	0.770	0.763
47									0.829	0.824	0.819	0.813	0.808	0.802	0.796	0.790	0.784	0.777	0.771	0.763
46								0.835	0.830	0.824	0.819	0.814	0.808	0.802	0.797	0.791	0.785	0.778	0.771	0.764
45							0.841	0.836	0.830	0.825	0.819	0.814	0.809	0.803	0.797	0.791	0.785	0.779	0.772	0.765
44						0.847	0.841	0.836	0.830	0.825	0.820	0.815	0.809	0.804	0.798	0.792	0.786	0.779	0.773	0.765
43					0.853	0.847	0.842	0.836	0.831	0.826	0.820	0.815	0.810	0.804	0.798	0.793	0.786	0.780	0.773	0.766
42				0.858	0.853	0.848	0.842	0.837	0.831	0.826	0.821	0.816	0.810	0.805	0.799	0.793	0.787	0.781	0.774	0.767
41			0.864	0.859	0.853	0.848	0.843	0.837	0.832	0.827	0.821	0.816	0.811	0.805	0.800	0.794	0.788	0.781	0.775	0.768
Beneficiary younger than Retiree																				
40		0.870	0.865	0.859	0.854	0.848	0.843	0.838	0.832	0.827	0.822	0.817	0.811	0.806	0.800	0.795	0.789	0.782	0.776	0.769
39	0.875	0.870	0.865	0.860	0.854	0.849	0.844	0.838	0.833	0.828	0.823	0.817	0.812	0.807	0.801	0.795	0.789	0.783	0.777	0.770
38	0.876	0.871	0.865	0.860	0.855	0.849	0.844	0.839	0.833	0.828	0.823	0.818	0.813	0.807	0.802	0.796	0.790	0.784	0.777	0.771
37	0.876	0.871	0.866	0.860	0.855	0.850	0.845	0.839	0.834	0.829	0.824	0.819	0.813	0.808	0.803	0.797	0.791	0.785	0.778	0.772
36	0.876	0.871	0.866	0.861	0.856	0.850	0.845	0.840	0.835	0.830	0.824	0.819	0.814	0.809	0.803	0.798	0.792	0.786	0.779	0.773

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
Actuarial Equivalency Factors Effective January 1, 2020

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
35	0.877	0.872	0.867	0.861	0.856	0.851	0.846	0.840	0.835	0.830	0.825	0.820	0.815	0.810	0.804	0.799	0.793	0.787	0.780	0.774
34	0.877	0.872	0.867	0.862	0.857	0.851	0.846	0.841	0.836	0.831	0.826	0.821	0.816	0.811	0.805	0.800	0.794	0.788	0.782	0.775
33	0.878	0.873	0.868	0.862	0.857	0.852	0.847	0.842	0.837	0.832	0.827	0.822	0.817	0.811	0.806	0.801	0.795	0.789	0.783	0.776
32	0.878	0.873	0.868	0.863	0.858	0.853	0.848	0.842	0.837	0.832	0.828	0.823	0.818	0.812	0.807	0.802	0.796	0.790	0.784	0.777
31	0.879	0.874	0.869	0.864	0.859	0.853	0.848	0.843	0.838	0.833	0.828	0.823	0.818	0.813	0.808	0.803	0.797	0.791	0.785	0.779
30	0.879	0.874	0.869	0.864	0.859	0.854	0.849	0.844	0.839	0.834	0.829	0.824	0.819	0.814	0.809	0.804	0.798	0.793	0.787	0.780
29	0.880	0.875	0.870	0.865	0.860	0.855	0.850	0.845	0.840	0.835	0.830	0.825	0.821	0.816	0.810	0.805	0.800	0.794	0.788	0.782
28	0.880	0.876	0.871	0.866	0.861	0.856	0.851	0.846	0.841	0.836	0.831	0.826	0.822	0.817	0.812	0.806	0.801	0.795	0.790	0.783
27	0.881	0.876	0.871	0.866	0.861	0.856	0.851	0.846	0.842	0.837	0.832	0.828	0.823	0.818	0.813	0.808	0.803	0.797	0.791	0.785
26	0.882	0.877	0.872	0.867	0.862	0.857	0.852	0.847	0.843	0.838	0.833	0.829	0.824	0.819	0.814	0.809	0.804	0.799	0.793	0.787
25	0.882	0.878	0.873	0.868	0.863	0.858	0.853	0.848	0.844	0.839	0.834	0.830	0.825	0.820	0.816	0.811	0.806	0.800	0.794	0.788
24	0.883	0.878	0.874	0.869	0.864	0.859	0.854	0.849	0.845	0.840	0.836	0.831	0.827	0.822	0.817	0.812	0.807	0.802	0.796	0.790
23	0.884	0.879	0.874	0.870	0.865	0.860	0.855	0.850	0.846	0.841	0.837	0.832	0.828	0.823	0.819	0.814	0.809	0.804	0.798	0.792
22	0.885	0.880	0.875	0.870	0.866	0.861	0.856	0.852	0.847	0.843	0.838	0.834	0.829	0.825	0.820	0.815	0.811	0.805	0.800	0.794
21	0.885	0.881	0.876	0.871	0.867	0.862	0.857	0.853	0.848	0.844	0.840	0.835	0.831	0.826	0.822	0.817	0.812	0.807	0.802	0.797
20	0.886	0.882	0.877	0.872	0.868	0.863	0.858	0.854	0.849	0.845	0.841	0.837	0.832	0.828	0.824	0.819	0.814	0.809	0.804	0.799
19	0.887	0.883	0.878	0.873	0.869	0.864	0.860	0.855	0.851	0.847	0.842	0.838	0.834	0.830	0.825	0.821	0.816	0.812	0.806	0.801
18	0.888	0.884	0.879	0.874	0.870	0.865	0.861	0.856	0.852	0.848	0.844	0.840	0.836	0.832	0.827	0.823	0.818	0.814	0.809	0.803
17	0.889	0.885	0.880	0.876	0.871	0.867	0.862	0.858	0.854	0.849	0.846	0.842	0.837	0.833	0.829	0.825	0.821	0.816	0.811	0.806
16	0.890	0.886	0.881	0.877	0.872	0.868	0.864	0.859	0.855	0.851	0.847	0.843	0.839	0.835	0.831	0.827	0.823	0.818	0.814	0.809
15	0.891	0.887	0.882	0.878	0.874	0.869	0.865	0.861	0.857	0.853	0.849	0.845	0.841	0.837	0.833	0.829	0.825	0.821	0.816	0.811
14	0.892	0.888	0.884	0.879	0.875	0.871	0.866	0.862	0.858	0.854	0.851	0.847	0.843	0.839	0.836	0.832	0.828	0.823	0.819	0.814
13	0.893	0.889	0.885	0.880	0.876	0.872	0.868	0.864	0.860	0.856	0.853	0.849	0.845	0.842	0.838	0.834	0.830	0.826	0.822	0.817
12	0.894	0.890	0.886	0.882	0.878	0.874	0.869	0.865	0.862	0.858	0.854	0.851	0.847	0.844	0.840	0.836	0.833	0.829	0.824	0.820
11	0.895	0.891	0.887	0.883	0.879	0.875	0.871	0.867	0.863	0.860	0.856	0.853	0.850	0.846	0.843	0.839	0.835	0.831	0.827	0.823
10	0.897	0.893	0.889	0.885	0.881	0.877	0.873	0.869	0.865	0.862	0.858	0.855	0.852	0.848	0.845	0.842	0.838	0.834	0.830	0.826
9	0.898	0.894	0.890	0.886	0.882	0.878	0.874	0.871	0.867	0.864	0.861	0.857	0.854	0.851	0.848	0.844	0.841	0.837	0.834	0.830
8	0.899	0.895	0.892	0.888	0.884	0.880	0.876	0.873	0.869	0.866	0.863	0.860	0.857	0.853	0.850	0.847	0.844	0.840	0.837	0.833
7	0.901	0.897	0.893	0.889	0.885	0.882	0.878	0.875	0.871	0.868	0.865	0.862	0.859	0.856	0.853	0.850	0.847	0.843	0.840	0.836
6	0.902	0.898	0.895	0.891	0.887	0.883	0.880	0.876	0.873	0.870	0.867	0.864	0.861	0.859	0.856	0.853	0.850	0.847	0.843	0.840
Beneficiary younger than Retiree																				
5	0.903	0.900	0.896	0.892	0.889	0.885	0.882	0.878	0.875	0.872	0.870	0.867	0.864	0.861	0.859	0.856	0.853	0.850	0.847	0.843
4	0.905	0.901	0.898	0.894	0.891	0.887	0.884	0.881	0.877	0.875	0.872	0.869	0.867	0.864	0.861	0.859	0.856	0.853	0.850	0.847
3	0.906	0.903	0.899	0.896	0.892	0.889	0.886	0.883	0.880	0.877	0.874	0.872	0.869	0.867	0.864	0.862	0.859	0.857	0.854	0.851
2	0.908	0.904	0.901	0.898	0.894	0.891	0.888	0.885	0.882	0.879	0.877	0.874	0.872	0.870	0.867	0.865	0.863	0.860	0.857	0.855
1	0.909	0.906	0.903	0.899	0.896	0.893	0.890	0.887	0.884	0.882	0.879	0.877	0.875	0.872	0.870	0.868	0.866	0.864	0.861	0.859
Beneficiary same age as Retiree																				
0	0.911	0.908	0.904	0.901	0.898	0.895	0.892	0.889	0.886	0.884	0.882	0.880	0.877	0.875	0.873	0.871	0.869	0.867	0.865	0.862



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement																					
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59		
Beneficiary older than Retiree	-41	0.977	0.976	0.976	0.976	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.976	0.976	0.977	0.977	0.978	0.979	0.979	0.980	0.980		
	-42	0.978	0.978	0.977	0.977	0.977	0.976	0.976	0.976	0.976	0.977	0.977	0.978	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	
	-43	0.979	0.979	0.979	0.978	0.978	0.978	0.978	0.978	0.977	0.977	0.978	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.983	0.983
	-44	0.981	0.980	0.980	0.980	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.980	0.980	0.980	0.981	0.981	0.982	0.982	0.983	0.983	0.984	0.984
	-45	0.982	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.980	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.983	0.983	0.984	0.984	0.985	0.985
	-46	0.983	0.983	0.982	0.982	0.982	0.981	0.981	0.981	0.981	0.981	0.982	0.982	0.982	0.983	0.983	0.983	0.984	0.984	0.984	0.984	0.985	0.985
	-47	0.984	0.984	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.983	0.983	0.983	0.984	0.984	0.984	0.985	0.985	0.985	0.986	0.986	0.986
	-48	0.985	0.985	0.984	0.984	0.984	0.984	0.983	0.983	0.983	0.983	0.984	0.984	0.984	0.984	0.985	0.985	0.985	0.986	0.986	0.986	0.986	0.986
	-49	0.986	0.986	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.984	0.985	0.985	0.985	0.985	0.986	0.986	0.986	0.986	0.986	0.986	0.986
	-50	0.987	0.987	0.986	0.986	0.986	0.986	0.985	0.985	0.985	0.985	0.985	0.985	0.986	0.986	0.986	0.986	0.987	0.987	0.987	0.987	0.987	0.987
	-51	0.988	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987
	-52	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.988	0.988	0.987	0.987	0.987
	-53	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988
	-54	0.990	0.990	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988
	-55	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.988			
	-56	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989			
	-57	0.992	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989			
	-58	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990			
	-59	0.993	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990			
	-60	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990			
	-61	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.991												
	-62	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.991												
	-63	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.992	0.992	0.992												
	-64	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993													
	-65	0.995	0.994	0.994	0.994	0.994	0.993																
	-66	0.995	0.995	0.994	0.994	0.994																	
	-67	0.995	0.995	0.995	0.994																		
	-68	0.995	0.995	0.995																			
	-69	0.995	0.995																				
	-70	0.996																					
	-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, 2020**

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

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
35	0.767	0.759	0.751	0.743	0.734	0.725	0.716	0.706	0.695	0.684	0.673	0.662	0.649	0.637	0.624	0.610
34	0.768	0.761	0.753	0.744	0.736	0.727	0.717	0.707	0.697	0.686	0.675	0.664	0.652	0.639	0.626	0.613
33	0.769	0.762	0.754	0.746	0.737	0.728	0.719	0.709	0.699	0.688	0.677	0.666	0.654	0.642	0.629	0.615
32	0.771	0.763	0.756	0.748	0.739	0.730	0.721	0.711	0.701	0.691	0.680	0.668	0.656	0.644	0.631	0.618
31	0.772	0.765	0.757	0.749	0.741	0.732	0.723	0.713	0.703	0.693	0.682	0.671	0.659	0.647	0.634	0.621
30	0.774	0.766	0.759	0.751	0.743	0.734	0.725	0.715	0.705	0.695	0.684	0.673	0.662	0.649	0.637	0.624
29	0.775	0.768	0.761	0.753	0.745	0.736	0.727	0.718	0.708	0.697	0.687	0.676	0.664	0.652	0.640	0.627
28	0.777	0.770	0.762	0.755	0.747	0.738	0.729	0.720	0.710	0.700	0.690	0.679	0.667	0.655	0.643	0.631
27	0.778	0.772	0.764	0.757	0.749	0.740	0.732	0.722	0.713	0.703	0.692	0.682	0.670	0.659	0.646	0.634
26	0.780	0.774	0.766	0.759	0.751	0.743	0.734	0.725	0.715	0.706	0.695	0.685	0.673	0.662	0.650	0.638
25	0.782	0.776	0.768	0.761	0.753	0.745	0.736	0.728	0.718	0.708	0.698	0.688	0.677	0.665	0.654	0.641
24	0.784	0.778	0.771	0.763	0.756	0.748	0.739	0.730	0.721	0.711	0.701	0.691	0.680	0.669	0.657	0.645
23	0.786	0.780	0.773	0.766	0.758	0.750	0.742	0.733	0.724	0.715	0.705	0.695	0.684	0.673	0.661	0.649
22	0.788	0.782	0.775	0.768	0.761	0.753	0.745	0.736	0.727	0.718	0.708	0.698	0.688	0.677	0.665	0.654
21	0.791	0.784	0.778	0.771	0.764	0.756	0.748	0.739	0.731	0.721	0.712	0.702	0.692	0.681	0.670	0.658
20	0.793	0.787	0.780	0.774	0.766	0.759	0.751	0.743	0.734	0.725	0.716	0.706	0.696	0.685	0.674	0.663
19	0.795	0.789	0.783	0.776	0.769	0.762	0.754	0.746	0.738	0.729	0.720	0.710	0.700	0.690	0.679	0.668
18	0.798	0.792	0.786	0.779	0.772	0.765	0.758	0.750	0.741	0.733	0.724	0.714	0.704	0.694	0.684	0.673
17	0.801	0.795	0.789	0.782	0.776	0.769	0.761	0.753	0.745	0.737	0.728	0.719	0.709	0.699	0.689	0.678
16	0.803	0.798	0.792	0.786	0.779	0.772	0.765	0.757	0.749	0.741	0.732	0.723	0.714	0.704	0.694	0.684
15	0.806	0.801	0.795	0.789	0.782	0.776	0.769	0.761	0.753	0.745	0.737	0.728	0.719	0.710	0.700	0.690
14	0.809	0.804	0.798	0.792	0.786	0.779	0.772	0.765	0.758	0.750	0.742	0.733	0.724	0.715	0.706	0.696
13	0.812	0.807	0.802	0.796	0.790	0.783	0.777	0.769	0.762	0.755	0.747	0.738	0.730	0.721	0.712	0.702
12	0.815	0.810	0.805	0.799	0.793	0.787	0.781	0.774	0.767	0.759	0.752	0.744	0.736	0.727	0.718	0.709
11	0.819	0.814	0.809	0.803	0.797	0.791	0.785	0.779	0.772	0.765	0.757	0.749	0.742	0.733	0.725	0.716
10	0.822	0.817	0.812	0.807	0.801	0.796	0.790	0.783	0.777	0.770	0.763	0.755	0.748	0.740	0.731	0.723
9	0.825	0.821	0.816	0.811	0.806	0.800	0.794	0.788	0.782	0.775	0.768	0.761	0.754	0.746	0.738	0.730
8	0.829	0.825	0.820	0.815	0.810	0.805	0.799	0.793	0.787	0.781	0.774	0.768	0.760	0.753	0.746	0.738
7	0.832	0.828	0.824	0.819	0.814	0.809	0.804	0.798	0.793	0.787	0.780	0.774	0.767	0.760	0.753	0.745
6	0.836	0.832	0.828	0.824	0.819	0.814	0.809	0.804	0.798	0.792	0.787	0.780	0.774	0.767	0.760	0.753
Beneficiary younger than Retiree																
5	0.840	0.836	0.832	0.828	0.824	0.819	0.814	0.809	0.804	0.798	0.793	0.787	0.781	0.775	0.768	0.761
4	0.844	0.840	0.837	0.833	0.828	0.824	0.819	0.815	0.810	0.805	0.799	0.794	0.788	0.782	0.776	0.769
3	0.848	0.844	0.841	0.837	0.833	0.829	0.825	0.820	0.816	0.811	0.806	0.801	0.795	0.790	0.784	0.778
2	0.852	0.849	0.845	0.842	0.838	0.834	0.830	0.826	0.822	0.817	0.812	0.807	0.802	0.797	0.792	0.786
1	0.856	0.853	0.850	0.847	0.843	0.840	0.836	0.832	0.828	0.823	0.819	0.814	0.810	0.805	0.800	0.794
Beneficiary same age as Retiree																
0	<b>0.860</b>	<b>0.857</b>	<b>0.854</b>	<b>0.851</b>	<b>0.848</b>	<b>0.845</b>	<b>0.841</b>	<b>0.838</b>	<b>0.834</b>	<b>0.830</b>	<b>0.826</b>	<b>0.821</b>	<b>0.817</b>	<b>0.812</b>	<b>0.808</b>	<b>0.803</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary	0.864	0.862	0.859	0.856	0.853	0.850	0.847	0.843	0.840	0.836	0.832	0.828	0.824	0.820	0.816	0.811
older	0.868	0.866	0.864	0.861	0.858	0.855	0.852	0.849	0.846	0.843	0.839	0.836	0.832	0.828	0.824	0.820
than	0.872	0.870	0.868	0.866	0.863	0.861	0.858	0.855	0.852	0.849	0.846	0.843	0.839	0.836	0.832	0.828
Retiree	0.877	0.875	0.873	0.871	0.868	0.866	0.863	0.861	0.858	0.855	0.852	0.849	0.846	0.843	0.840	0.836
-1	0.881	0.879	0.877	0.875	0.873	0.871	0.869	0.867	0.864	0.862	0.859	0.856	0.854	0.851	0.848	0.844
-2	0.885	0.883	0.882	0.880	0.878	0.876	0.874	0.872	0.870	0.868	0.866	0.863	0.861	0.858	0.855	0.852
-3	0.889	0.888	0.886	0.885	0.883	0.882	0.880	0.878	0.876	0.874	0.872	0.870	0.868	0.865	0.863	0.860
-4	0.893	0.892	0.891	0.890	0.888	0.887	0.885	0.883	0.882	0.880	0.878	0.876	0.874	0.872	0.870	0.868
-5	0.897	0.896	0.895	0.894	0.893	0.892	0.890	0.889	0.887	0.886	0.884	0.883	0.881	0.879	0.877	0.875
-6	0.901	0.900	0.900	0.899	0.898	0.897	0.895	0.894	0.893	0.892	0.890	0.889	0.887	0.886	0.884	0.882
-7	0.905	0.904	0.904	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.896	0.895	0.894	0.892	0.891	0.889
-8	0.909	0.909	0.908	0.907	0.907	0.906	0.905	0.905	0.904	0.903	0.902	0.901	0.900	0.898	0.897	0.895
-9	0.913	0.912	0.912	0.912	0.911	0.911	0.910	0.909	0.909	0.908	0.907	0.906	0.905	0.904	0.903	0.901
-10	0.916	0.916	0.916	0.916	0.916	0.915	0.915	0.914	0.914	0.913	0.912	0.912	0.911	0.910	0.909	0.907
-11	0.920	0.920	0.920	0.920	0.920	0.920	0.919	0.919	0.918	0.918	0.917	0.917	0.916	0.915	0.914	0.913
-12	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.923	0.923	0.923	0.922	0.922	0.921	0.920	0.919	0.918
-13	0.927	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.927	0.927	0.927	0.926	0.926	0.925	0.924	0.923
-14	0.931	0.931	0.931	0.932	0.932	0.932	0.932	0.932	0.932	0.931	0.931	0.931	0.930	0.929	0.929	0.927
-15	0.934	0.934	0.935	0.935	0.935	0.936	0.936	0.936	0.936	0.935	0.935	0.935	0.934	0.934	0.933	0.932
-16	0.937	0.938	0.938	0.939	0.939	0.939	0.939	0.939	0.939	0.939	0.939	0.939	0.938	0.938	0.937	0.936
-17	0.940	0.941	0.942	0.942	0.942	0.943	0.943	0.943	0.943	0.943	0.943	0.942	0.942	0.941	0.941	0.940
-18	0.944	0.944	0.945	0.945	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.945	0.945	0.944	0.943
-19	0.946	0.947	0.948	0.948	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.948	0.947	0.947
-20	0.949	0.950	0.951	0.951	0.952	0.952	0.952	0.952	0.952	0.952	0.952	0.952	0.952	0.951	0.950	0.950
-21	0.952	0.953	0.953	0.954	0.954	0.955	0.955	0.955	0.955	0.955	0.955	0.955	0.954	0.954	0.953	0.952
-22	0.955	0.955	0.956	0.957	0.957	0.957	0.958	0.958	0.958	0.958	0.958	0.957	0.957	0.957	0.956	0.955
-23	0.957	0.958	0.959	0.959	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.959	0.958	0.957
-24	0.960	0.960	0.961	0.961	0.962	0.962	0.962	0.963	0.963	0.963	0.962	0.962	0.962	0.961	0.961	0.960
-25	0.962	0.963	0.963	0.964	0.964	0.964	0.965	0.965	0.965	0.965	0.965	0.964	0.964	0.963	0.963	0.962
-26	0.964	0.965	0.965	0.966	0.966	0.967	0.967	0.967	0.967	0.967	0.967	0.966	0.966	0.965	0.964	0.963
-27	0.966	0.967	0.967	0.968	0.968	0.968	0.969	0.969	0.969	0.969	0.968	0.968	0.968	0.967	0.966	0.965
-28	0.968	0.969	0.969	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.969	0.968	0.968	0.966
-29	0.970	0.970	0.971	0.971	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.971	0.971	0.970	0.969	0.968
-30	0.971	0.972	0.973	0.973	0.973	0.974	0.974	0.974	0.974	0.973	0.973	0.973	0.972	0.971	0.970	0.969
-31	0.973	0.974	0.974	0.974	0.975	0.975	0.975	0.975	0.975	0.975	0.974	0.974	0.973	0.972	0.971	0.969
-32	0.975	0.975	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.975	0.975	0.974	0.973	0.972	
-33	0.976	0.977	0.977	0.977	0.977	0.978	0.978	0.977	0.977	0.977	0.976	0.976	0.975	0.974		
-34	0.977	0.978	0.978	0.978	0.979	0.979	0.979	0.978	0.978	0.978	0.977	0.976	0.975			
-35	0.979	0.979	0.979	0.980	0.980	0.980	0.980	0.979	0.979	0.979	0.978	0.977				
-36	0.980	0.980	0.980	0.981	0.981	0.981	0.980	0.980	0.980	0.980	0.979	0.978				
-37																
-38																
-39																
-40																



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-41	0.981	0.981	0.981	0.981	0.982	0.981	0.981	0.981	0.980	0.980						
older	-42	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.981	0.981							
than	-43	0.983	0.983	0.983	0.983	0.983	0.983	0.982	0.982								
Retiree	-44	0.983	0.984	0.984	0.984	0.984	0.983	0.983									
	-45	0.984	0.984	0.984	0.984	0.984	0.984										
	-46	0.985	0.985	0.985	0.985	0.984											
	-47	0.985	0.985	0.985	0.985												
	-48	0.986	0.986	0.986													
	-49	0.986	0.986														
	-50	0.987															
	-51																
	-52																
	-53																
	-54																
	-55																
	-56																
	-57																
	-58																
	-59																
	-60																
	-61																
	-62																
	-63																
	-64																
	-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, 2020**

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

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	35.14
2	501.45	32	34.14
3	335.27	33	33.20
4	252.18	34	32.31
5	202.32	35	31.47
6	169.09	36	30.69
7	145.35	37	29.94
8	127.55	38	29.23
9	113.70	39	28.56
10	102.63	40	27.93
11	93.57	41	27.32
12	86.01	42	26.75
13	79.63	43	26.20
14	74.15	44	25.67
15	69.40	45	25.17
16	65.25	46	24.69
17	61.59	47	24.23
18	58.33	48	23.80
19	55.42	49	23.37
20	52.80	50	22.97
21	50.43	51	22.58
22	48.27	52	22.21
23	46.31	53	21.85
24	44.50	54	21.50
25	42.84	55	21.17
26	41.31	56	20.85
27	39.89	57	20.54
28	38.58	58	20.24
29	37.35	59	19.95
30	36.21	60	19.67

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	Factor	Factor	Factor	Factor	Factor	Factor
60	39.35	90	28.43	120	23.06	150	19.90	180	17.84	210	16.42
61	38.81	91	28.20	121	22.93	151	19.82	181	17.79	211	16.38
62	38.29	92	27.96	122	22.80	152	19.73	182	17.73	212	16.34
63	37.78	93	27.74	123	22.67	153	19.65	183	17.68	213	16.30
64	37.29	94	27.51	124	22.55	154	19.57	184	17.62	214	16.26
65	36.82	95	27.30	125	22.42	155	19.50	185	17.57	215	16.22
66	36.36	96	27.08	126	22.30	156	19.42	186	17.52	216	16.18
67	35.91	97	26.87	127	22.18	157	19.34	187	17.46	217	16.15
68	35.48	98	26.67	128	22.06	158	19.27	188	17.41	218	16.11
69	35.06	99	26.47	129	21.95	159	19.19	189	17.36	219	16.07
70	34.66	100	26.27	130	21.84	160	19.12	190	17.31	220	16.04
71	34.26	101	26.08	131	21.72	161	19.05	191	17.26	221	16.00
72	33.88	102	25.89	132	21.61	162	18.98	192	17.21	222	15.97
73	33.50	103	25.71	133	21.51	163	18.91	193	17.16	223	15.93
74	33.14	104	25.53	134	21.40	164	18.84	194	17.12	224	15.90
75	32.78	105	25.35	135	21.29	165	18.77	195	17.07	225	15.86
76	32.44	106	25.18	136	21.19	166	18.70	196	17.02	226	15.83
77	32.10	107	25.01	137	21.09	167	18.64	197	16.98	227	15.79
78	31.78	108	24.84	138	20.99	168	18.57	198	16.93	228	15.76
79	31.46	109	24.68	139	20.89	169	18.51	199	16.88	229	15.73
80	31.15	110	24.52	140	20.79	170	18.44	200	16.84	230	15.69
81	30.85	111	24.36	141	20.70	171	18.38	201	16.80	231	15.66
82	30.55	112	24.20	142	20.60	172	18.32	202	16.75	232	15.63
83	30.27	113	24.05	143	20.51	173	18.25	203	16.71	233	15.60
84	29.98	114	23.90	144	20.42	174	18.19	204	16.67	234	15.57
85	29.71	115	23.75	145	20.33	175	18.13	205	16.62	235	15.54
86	29.44	116	23.61	146	20.24	176	18.07	206	16.58	236	15.50
87	29.18	117	23.47	147	20.15	177	18.01	207	16.54	237	15.47
88	28.93	118	23.33	148	20.07	178	17.96	208	16.50	238	15.44
89	28.68	119	23.19	149	19.98	179	17.90	209	16.46	239	15.41
										240	15.38

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	1.54	1.55	1.55	1.56	1.57	1.58	1.59	1.60	1.61	1.62	1.63	1.64
21	1.65	1.66	1.67	1.69	1.70	1.71	1.72	1.73	1.74	1.75	1.76	1.77
22	1.78	1.79	1.80	1.82	1.83	1.84	1.85	1.86	1.87	1.89	1.90	1.91
23	1.92	1.93	1.95	1.96	1.97	1.98	1.99	2.01	2.02	2.03	2.05	2.06
24	2.07	2.08	2.10	2.11	2.12	2.14	2.15	2.17	2.18	2.19	2.21	2.22
25	2.24	2.25	2.26	2.28	2.29	2.31	2.32	2.34	2.35	2.37	2.38	2.40
26	2.41	2.43	2.44	2.46	2.48	2.49	2.51	2.52	2.54	2.56	2.57	2.59
27	2.61	2.62	2.64	2.66	2.67	2.69	2.71	2.73	2.74	2.76	2.78	2.80
28	2.82	2.83	2.85	2.87	2.89	2.91	2.93	2.95	2.97	2.99	3.01	3.03
29	3.05	3.07	3.09	3.11	3.13	3.15	3.17	3.19	3.21	3.23	3.25	3.27
30	3.30	3.32	3.34	3.36	3.38	3.41	3.43	3.45	3.48	3.50	3.52	3.55
31	3.57	3.59	3.62	3.64	3.67	3.69	3.72	3.74	3.77	3.79	3.82	3.84
32	3.87	3.90	3.92	3.95	3.98	4.00	4.03	4.06	4.09	4.11	4.14	4.17
33	4.20	4.23	4.26	4.29	4.32	4.35	4.38	4.41	4.44	4.47	4.50	4.53
34	4.56	4.59	4.62	4.66	4.69	4.72	4.76	4.79	4.82	4.86	4.89	4.92
35	4.96	4.99	5.03	5.07	5.10	5.14	5.17	5.21	5.25	5.28	5.32	5.36
36	5.40	5.44	5.48	5.52	5.56	5.60	5.64	5.68	5.72	5.76	5.80	5.84
37	5.89	5.93	5.97	6.02	6.06	6.10	6.15	6.19	6.24	6.29	6.33	6.38
38	6.43	6.48	6.52	6.57	6.62	6.67	6.72	6.77	6.82	6.87	6.92	6.98
39	7.03	7.08	7.14	7.19	7.25	7.30	7.36	7.41	7.47	7.53	7.59	7.64

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	7.70	7.76	7.82	7.88	7.95	8.01	8.07	8.13	8.20	8.26	8.33	8.39
41	8.46	8.53	8.60	8.66	8.73	8.80	8.87	8.95	9.02	9.09	9.16	9.24
42	9.31	9.39	9.47	9.54	9.62	9.70	9.78	9.86	9.94	10.03	10.11	10.20
43	10.28	10.37	10.45	10.54	10.63	10.72	10.81	10.91	11.00	11.09	11.19	11.29
44	11.38	11.48	11.58	11.68	11.79	11.89	11.99	12.10	12.21	12.32	12.43	12.54
45	12.65	12.76	12.88	13.00	13.11	13.23	13.35	13.48	13.60	13.73	13.85	13.98
46	14.11	14.25	14.38	14.52	14.65	14.79	14.93	15.08	15.22	15.37	15.52	15.67
47	15.82	15.98	16.13	16.29	16.45	16.62	16.79	16.95	17.13	17.30	17.47	17.65
48	17.83	18.02	18.21	18.39	18.59	18.78	18.98	19.18	19.39	19.59	19.80	20.02
49	20.24	20.46	20.68	20.91	21.14	21.38	21.62	21.86	22.11	22.36	22.62	22.88
50	23.14	23.41	23.69	23.97	24.25	24.54	24.84	25.14	25.44	25.76	26.07	26.40
51	26.73	27.06	27.41	27.76	28.11	28.48	28.85	29.22	29.61	30.00	30.41	30.82
52	31.24	31.67	32.11	32.55	33.01	33.48	33.96	34.45	34.95	35.46	35.99	36.52
53	37.07	37.64	38.22	38.81	39.42	40.04	40.68	41.34	42.01	42.71	43.42	44.15
54	44.90	45.67	46.47	47.29	48.13	49.00	49.90	50.82	51.78	52.76	53.78	54.83
55	55.91	57.03	58.19	59.40	60.64	61.93	63.27	64.66	66.11	67.61	69.17	70.80
56	72.49	74.26	76.10	78.03	80.04	82.15	84.36	86.68	89.12	91.68	94.37	97.22
57	100.22	103.39	106.75	110.31	114.10	118.13	122.44	127.04	131.96	137.26	142.96	149.12
58	155.80	163.05	170.97	179.64	189.18	199.73	211.45	224.55	239.28	255.99	275.08	297.11
59	322.81	353.19	389.65	434.21	489.92	561.54	657.05	790.76	991.33	1325.62	1994.21	4000.00

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	208.16	208.02	207.87	207.73	207.59	207.44	207.30	207.16	207.01	206.87	206.73	206.58
46	206.44	206.29	206.14	205.99	205.84	205.69	205.54	205.39	205.24	205.09	204.94	204.79
47	204.64	204.48	204.33	204.17	204.01	203.85	203.70	203.54	203.38	203.22	203.07	202.91
48	202.75	202.59	202.42	202.26	202.09	201.93	201.77	201.60	201.44	201.27	201.11	200.94
49	200.78	200.61	200.44	200.26	200.09	199.92	199.75	199.57	199.40	199.23	199.06	198.88
50	198.71	198.54	198.36	198.19	198.01	197.84	197.66	197.49	197.31	197.14	196.96	196.79
51	196.61	196.43	196.26	196.08	195.90	195.72	195.55	195.37	195.19	195.01	194.84	194.66
52	194.48	194.30	194.11	193.93	193.74	193.56	193.37	193.19	193.00	192.82	192.63	192.45
53	192.26	192.07	191.88	191.68	191.49	191.30	191.11	190.91	190.72	190.53	190.34	190.14
54	189.95	189.75	189.55	189.35	189.14	188.94	188.74	188.54	188.34	188.14	187.93	187.73
55	187.53	187.32	187.12	186.91	186.70	186.50	186.29	186.08	185.88	185.67	185.46	185.26
56	185.05	184.84	184.62	184.41	184.19	183.98	183.76	183.55	183.33	183.12	182.90	182.69
57	182.47	182.25	182.02	181.80	181.57	181.35	181.13	180.90	180.68	180.45	180.23	180.00
58	179.78	179.55	179.31	179.08	178.85	178.61	178.38	178.15	177.91	177.68	177.45	177.21
59	176.98	176.74	176.50	176.25	176.01	175.77	175.53	175.28	175.04	174.80	174.56	174.31
60	174.07	173.82	173.57	173.31	173.06	172.81	172.56	172.30	172.05	171.80	171.55	171.29
61	171.04	170.78	170.52	170.26	169.99	169.73	169.47	169.21	168.95	168.69	168.42	168.16
62	167.90	167.63	167.36	167.08	166.81	166.54	166.27	165.99	165.72	165.45	165.18	164.90
63	164.63	164.35	164.07	163.79	163.50	163.22	162.94	162.66	162.38	162.10	161.81	161.53
64	161.25	160.96	160.67	160.38	160.08	159.79	159.50	159.21	158.92	158.63	158.33	158.04
65	157.75	157.45	157.15	156.85	156.54	156.24	155.94	155.64	155.34	155.04	154.73	154.43
66	154.13	153.82	153.51	153.20	152.88	152.57	152.26	151.95	151.64	151.33	151.01	150.70
67	150.39	150.07	149.75	149.43	149.11	148.79	148.47	148.14	147.82	147.50	147.18	146.86
68	146.54	146.21	145.88	145.55	145.22	144.89	144.57	144.24	143.91	143.58	143.25	142.92
69	142.59	142.25	141.92	141.58	141.24	140.90	140.57	140.23	139.89	139.55	139.22	138.88
70	138.54	138.20	137.85	137.51	137.16	136.82	136.47	136.13	135.78	135.44	135.09	134.75
71	134.40	134.05	133.70	133.35	132.99	132.64	132.29	131.94	131.59	131.24	130.88	130.53
72	130.18	129.82	129.46	129.11	128.75	128.39	128.03	127.67	127.31	126.96	126.60	126.24
73	125.88	125.52	125.15	124.79	124.42	124.06	123.70	123.33	122.97	122.60	122.24	121.87
74	121.51	121.14	120.77	120.40	120.03	119.66	119.29	118.92	118.55	118.18	117.81	117.44

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	117.07	116.70	116.32	115.95	115.58	115.20	114.83	114.46	114.08	113.71	113.34	112.96
76	112.59	112.21	111.84	111.46	111.08	110.70	110.33	109.95	109.57	109.19	108.82	108.44
77	108.06	107.68	107.30	106.92	106.54	106.16	105.78	105.40	105.02	104.64	104.26	103.88
78	103.50	103.12	102.74	102.36	101.97	101.59	101.21	100.83	100.45	100.07	99.68	99.30
79	98.92	98.54	98.16	97.78	97.39	97.01	96.63	96.25	95.87	95.49	95.10	94.72
80	94.34	93.96	93.58	93.20	92.82	92.44	92.06	91.68	91.30	90.92	90.54	90.16
81	89.78	89.40	89.02	88.65	88.27	87.89	87.51	87.13	86.75	86.38	86.00	85.62
82	85.24	84.87	84.49	84.12	83.75	83.37	83.00	82.63	82.25	81.88	81.51	81.13
83	80.76	80.39	80.03	79.66	79.29	78.92	78.56	78.19	77.82	77.45	77.09	76.72
84	76.35	75.99	75.63	75.28	74.92	74.56	74.20	73.84	73.48	73.13	72.77	72.41
85	72.05	71.70	71.35	71.01	70.66	70.31	69.96	69.61	69.26	68.92	68.57	68.22
86	67.87	67.53	67.20	66.86	66.52	66.19	65.85	65.51	65.18	64.84	64.50	64.17
87	63.83	63.51	63.18	62.86	62.53	62.21	61.89	61.56	61.24	60.91	60.59	60.26
88	59.94	59.63	59.32	59.02	58.71	58.40	58.09	57.78	57.47	57.17	56.86	56.55
89	56.24	55.95	55.66	55.36	55.07	54.78	54.49	54.19	53.90	53.61	53.32	53.02
90	52.73	52.45	52.18	51.90	51.63	51.35	51.08	50.80	50.52	50.25	49.97	49.70
91	49.42	49.16	48.90	48.65	48.39	48.13	47.87	47.61	47.35	47.10	46.84	46.58
92	46.32	46.08	45.84	45.60	45.36	45.12	44.88	44.63	44.39	44.15	43.91	43.67
93	43.43	43.21	42.98	42.76	42.53	42.31	42.09	41.86	41.64	41.41	41.19	40.96
94	40.74	40.53	40.32	40.12	39.91	39.70	39.49	39.28	39.07	38.87	38.66	38.45
95	38.24	38.05	37.85	37.66	37.47	37.27	37.08	36.89	36.69	36.50	36.31	36.11
96	35.92	35.74	35.56	35.38	35.20	35.02	34.84	34.66	34.48	34.30	34.12	33.94
97	33.76	33.59	33.43	33.26	33.09	32.93	32.76	32.59	32.43	32.26	32.09	31.93
98	31.76	31.61	31.45	31.30	31.14	30.99	30.84	30.68	30.53	30.37	30.22	30.06
99	29.91	29.77	29.63	29.48	29.34	29.20	29.06	28.91	28.77	28.63	28.49	28.34
100	28.20											



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	175.02	174.85	174.67	174.50	174.32	174.15	173.98	173.80	173.63	173.45	173.28	173.10
46	172.93	172.76	172.59	172.41	172.24	172.07	171.90	171.72	171.55	171.38	171.21	171.03
47	170.86	170.69	170.52	170.35	170.18	170.01	169.85	169.68	169.51	169.34	169.17	169.00
48	168.83	168.66	168.50	168.33	168.16	168.00	167.83	167.66	167.50	167.33	167.16	167.00
49	166.83	166.67	166.50	166.34	166.18	166.01	165.85	165.69	165.52	165.36	165.20	165.03
50	164.87	164.70	164.54	164.37	164.21	164.04	163.88	163.71	163.54	163.38	163.21	163.05
51	162.88	162.71	162.55	162.38	162.21	162.05	161.88	161.71	161.55	161.38	161.21	161.05
52	160.88	160.71	160.54	160.37	160.20	160.03	159.86	159.69	159.52	159.35	159.18	159.01
53	158.84	158.67	158.50	158.32	158.15	157.98	157.81	157.63	157.46	157.29	157.12	156.94
54	156.77	156.59	156.42	156.24	156.06	155.89	155.71	155.53	155.36	155.18	155.00	154.83
55	154.65	154.47	154.29	154.11	153.92	153.74	153.56	153.38	153.20	153.02	152.83	152.65
56	152.47	152.28	152.09	151.91	151.72	151.53	151.34	151.15	150.96	150.78	150.59	150.40
57	150.21	150.02	149.82	149.63	149.43	149.24	149.04	148.85	148.65	148.46	148.26	148.07
58	147.87	147.67	147.47	147.26	147.06	146.86	146.66	146.45	146.25	146.05	145.85	145.64
59	145.44	145.23	145.02	144.81	144.59	144.38	144.17	143.96	143.75	143.54	143.32	143.11
60	142.90	142.68	142.46	142.24	142.02	141.80	141.59	141.37	141.15	140.93	140.71	140.49
61	140.27	140.04	139.81	139.59	139.36	139.13	138.90	138.67	138.44	138.22	137.99	137.76
62	137.53	137.29	137.06	136.82	136.59	136.35	136.12	135.88	135.64	135.41	135.17	134.94
63	134.70	134.46	134.21	133.97	133.73	133.48	133.24	133.00	132.75	132.51	132.27	132.02
64	131.78	131.53	131.28	131.03	130.77	130.52	130.27	130.02	129.77	129.52	129.26	129.01
65	128.76	128.50	128.24	127.99	127.73	127.47	127.21	126.95	126.69	126.44	126.18	125.92
66	125.66	125.40	125.13	124.87	124.60	124.34	124.07	123.81	123.54	123.28	123.01	122.75
67	122.48	122.21	121.94	121.67	121.39	121.12	120.85	120.58	120.31	120.04	119.76	119.49
68	119.22	118.94	118.67	118.39	118.12	117.84	117.57	117.29	117.01	116.74	116.46	116.19
69	115.91	115.63	115.35	115.06	114.78	114.50	114.22	113.93	113.65	113.37	113.09	112.80
70	112.52	112.23	111.95	111.66	111.37	111.09	110.80	110.51	110.23	109.94	109.65	109.37
71	109.08	108.79	108.50	108.21	107.92	107.63	107.34	107.04	106.75	106.46	106.17	105.88
72	105.59	105.29	105.00	104.70	104.41	104.11	103.82	103.52	103.22	102.93	102.63	102.34
73	102.04	101.74	101.44	101.14	100.84	100.54	100.24	99.94	99.64	99.34	99.04	98.74
74	98.44	98.14	97.84	97.54	97.23	96.93	96.63	96.33	96.03	95.73	95.42	95.12

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	94.82	94.52	94.21	93.91	93.61	93.30	93.00	92.70	92.39	92.09	91.79	91.48
76	91.18	90.88	90.57	90.27	89.97	89.66	89.36	89.06	88.75	88.45	88.15	87.84
77	87.54	87.24	86.93	86.63	86.33	86.02	85.72	85.42	85.11	84.81	84.51	84.20
78	83.90	83.60	83.30	83.00	82.69	82.39	82.09	81.79	81.49	81.19	80.88	80.58
79	80.28	79.98	79.68	79.38	79.08	78.78	78.49	78.19	77.89	77.59	77.29	76.99
80	76.69	76.40	76.10	75.81	75.51	75.22	74.93	74.63	74.34	74.04	73.75	73.45
81	73.16	72.87	72.58	72.30	72.01	71.72	71.43	71.14	70.85	70.57	70.28	69.99
82	69.70	69.42	69.14	68.86	68.57	68.29	68.01	67.73	67.45	67.17	66.88	66.60
83	66.32	66.05	65.77	65.50	65.23	64.95	64.68	64.41	64.13	63.86	63.59	63.31
84	63.04	62.78	62.51	62.25	61.98	61.72	61.46	61.19	60.93	60.66	60.40	60.13
85	59.87	59.62	59.36	59.11	58.85	58.60	58.34	58.09	57.83	57.58	57.32	57.07
86	56.81	56.56	56.32	56.07	55.82	55.58	55.33	55.08	54.84	54.59	54.34	54.10
87	53.85	53.62	53.38	53.15	52.91	52.68	52.44	52.21	51.97	51.74	51.50	51.27
88	51.03	50.81	50.58	50.36	50.13	49.91	49.69	49.46	49.24	49.01	48.79	48.56
89	48.34	48.13	47.92	47.70	47.49	47.28	47.07	46.85	46.64	46.43	46.22	46.00
90	45.79	45.59	45.38	45.18	44.98	44.77	44.57	44.37	44.16	43.96	43.76	43.55
91	43.35	43.16	42.96	42.77	42.57	42.38	42.19	41.99	41.80	41.60	41.41	41.21
92	41.02	40.84	40.65	40.47	40.28	40.10	39.91	39.73	39.54	39.36	39.17	38.99
93	38.80	38.62	38.44	38.27	38.09	37.91	37.73	37.55	37.37	37.20	37.02	36.84
94	36.66	36.49	36.32	36.15	35.98	35.81	35.64	35.47	35.30	35.13	34.96	34.79
95	34.62	34.46	34.30	34.13	33.97	33.81	33.65	33.48	33.32	33.16	33.00	32.83
96	32.67	32.52	32.36	32.21	32.06	31.90	31.75	31.60	31.44	31.29	31.14	30.98
97	30.83	30.69	30.54	30.40	30.25	30.11	29.96	29.82	29.67	29.53	29.38	29.24
98	29.09	28.95	28.82	28.68	28.55	28.41	28.28	28.14	28.00	27.87	27.73	27.60
99	27.46	27.34	27.21	27.09	26.96	26.84	26.71	26.59	26.46	26.34	26.21	26.09
100	25.96											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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, 2020**

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

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

Years Purchased to Accelerate Earliest Retirement Age	Months Purchased to Accelerate Earliest Retirement Age											
	0	1	2	3	4	5	6	7	8	9	10	11
0	0.000	0.994	1.981	2.961	3.933	4.898	5.855	6.806	7.750	8.686	9.615	10.538
1	11.453	12.362	13.264	14.158	15.047	15.928	16.803	17.671	18.532	19.387	20.235	21.077
2	21.913	22.742	23.564	24.381	25.191	25.995	26.792	27.584	28.369	29.148	29.921	30.688
3	31.449	32.205	32.954	33.697	34.435	35.167	35.893	36.613	37.328	38.037	38.740	39.438
4	40.130	40.816	41.498	42.173	42.844	43.509	44.168	44.823	45.472	46.115	46.754	47.387
5	48.016	48.639	49.257	49.870	50.478	51.081	51.679	52.272	52.860	53.443	54.022	54.595
6	55.164	55.728	56.288	56.843	57.393	57.938	58.479	59.015	59.547	60.074	60.597	61.115
7	61.629	62.139	62.644	63.145	63.641	64.133	64.621	65.105	65.584	66.060	66.531	66.998
8	67.461	67.920	68.374	68.825	69.272	69.715	70.153	70.588	71.019	71.447	71.870	72.289
9	72.705	73.117	73.525	73.929	74.330	74.727	75.121	75.510	75.896	76.279	76.658	77.033
10	77.405											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	2,012	2,024	2,036	2,048	2,059	2,071	2,083	2,095	2,107	2,119	2,130	2,142
46	2,154	2,167	2,179	2,192	2,205	2,217	2,230	2,243	2,255	2,268	2,281	2,293
47	2,306	2,320	2,333	2,347	2,360	2,374	2,388	2,401	2,415	2,428	2,442	2,455
48	2,469	2,484	2,498	2,513	2,527	2,542	2,557	2,571	2,586	2,600	2,615	2,629
49	2,644	2,660	2,675	2,691	2,706	2,722	2,738	2,753	2,769	2,784	2,800	2,815
50	2,831	2,848	2,864	2,881	2,897	2,914	2,931	2,947	2,964	2,980	2,997	3,013
51	3,030	3,048	3,066	3,084	3,101	3,119	3,137	3,155	3,173	3,191	3,208	3,226
52	3,244	3,263	3,282	3,302	3,321	3,340	3,359	3,378	3,397	3,417	3,436	3,455
53	3,474	3,494	3,515	3,535	3,556	3,576	3,597	3,617	3,637	3,658	3,678	3,699
54	3,719	3,741	3,763	3,785	3,806	3,828	3,850	3,872	3,894	3,916	3,937	3,959
55	3,981	4,004	4,028	4,051	4,075	4,098	4,122	4,145	4,168	4,192	4,215	4,239
56	4,262	4,287	4,312	4,337	4,362	4,387	4,413	4,438	4,463	4,488	4,513	4,538
57	4,563	4,590	4,617	4,644	4,670	4,697	4,724	4,751	4,778	4,805	4,831	4,858
58	4,885	4,914	4,943	4,971	5,000	5,029	5,058	5,086	5,115	5,144	5,173	5,201
59	5,230	5,261	5,291	5,322	5,353	5,383	5,414	5,445	5,475	5,506	5,537	5,567
60	5,598	5,631	5,664	5,697	5,730	5,763	5,796	5,828	5,861	5,894	5,927	5,960
61	5,993	6,028	6,064	6,099	6,134	6,169	6,205	6,240	6,275	6,310	6,346	6,381
62	6,416	6,454	6,491	6,529	6,567	6,604	6,642	6,680	6,717	6,755	6,793	6,830
63	6,868	6,908	6,949	6,989	7,029	7,070	7,110	7,150	7,191	7,231	7,271	7,312
64	7,352	7,395	7,438	7,482	7,525	7,568	7,611	7,654	7,697	7,741	7,784	7,827
65	7,870	7,858	7,846	7,834	7,822	7,810	7,798	7,785	7,773	7,761	7,749	7,737
66	7,725	7,712	7,700	7,687	7,674	7,662	7,649	7,636	7,624	7,611	7,598	7,586
67	7,573	7,560	7,547	7,533	7,520	7,507	7,494	7,480	7,467	7,454	7,441	7,427
68	7,414	7,400	7,387	7,373	7,359	7,345	7,332	7,318	7,304	7,290	7,277	7,263
69	7,249	7,235	7,220	7,206	7,192	7,177	7,163	7,149	7,134	7,120	7,106	7,091
70	7,077	7,062	7,047	7,033	7,018	7,003	6,988	6,973	6,958	6,944	6,929	6,914
71	6,899	6,884	6,868	6,853	6,838	6,822	6,807	6,792	6,776	6,761	6,746	6,730
72	6,715	6,699	6,684	6,668	6,652	6,636	6,621	6,605	6,589	6,573	6,558	6,542
73	6,526	6,510	6,494	6,477	6,461	6,445	6,429	6,412	6,396	6,380	6,364	6,347
74	6,331	6,314	6,298	6,281	6,264	6,247	6,231	6,214	6,197	6,180	6,164	6,147

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	6,130	6,113	6,096	6,079	6,061	6,044	6,027	6,010	5,993	5,976	5,958	5,941
76	5,924	5,907	5,889	5,872	5,854	5,837	5,819	5,802	5,784	5,767	5,749	5,732
77	5,714	5,696	5,679	5,661	5,643	5,625	5,608	5,590	5,572	5,554	5,537	5,519
78	5,501	5,483	5,465	5,447	5,428	5,410	5,392	5,374	5,356	5,338	5,319	5,301
79	5,283	5,265	5,247	5,228	5,210	5,192	5,174	5,155	5,137	5,119	5,101	5,082
80	5,064	5,046	5,027	5,009	4,990	4,972	4,953	4,935	4,916	4,898	4,879	4,861
81	4,842	4,823	4,805	4,786	4,768	4,749	4,731	4,712	4,693	4,675	4,656	4,638
82	4,619	4,601	4,582	4,564	4,545	4,527	4,508	4,490	4,471	4,453	4,434	4,416
83	4,397	4,379	4,360	4,342	4,323	4,305	4,287	4,268	4,250	4,231	4,213	4,194
84	4,176	4,158	4,140	4,122	4,103	4,085	4,067	4,049	4,031	4,013	3,994	3,976
85	3,958	3,940	3,923	3,905	3,887	3,869	3,852	3,834	3,816	3,798	3,781	3,763
86	3,745	3,728	3,710	3,693	3,676	3,658	3,641	3,624	3,606	3,589	3,572	3,554
87	3,537	3,520	3,503	3,487	3,470	3,453	3,436	3,419	3,402	3,386	3,369	3,352
88	3,335	3,319	3,303	3,287	3,271	3,255	3,239	3,222	3,206	3,190	3,174	3,158
89	3,142	3,127	3,111	3,096	3,080	3,065	3,050	3,034	3,019	3,003	2,988	2,972
90	2,957	2,942	2,928	2,913	2,898	2,884	2,869	2,854	2,840	2,825	2,810	2,796
91	2,781	2,767	2,754	2,740	2,726	2,712	2,699	2,685	2,671	2,657	2,644	2,630
92	2,616	2,603	2,590	2,577	2,564	2,551	2,538	2,525	2,512	2,499	2,486	2,473
93	2,460	2,448	2,436	2,424	2,412	2,400	2,388	2,375	2,363	2,351	2,339	2,327
94	2,315	2,304	2,292	2,281	2,270	2,258	2,247	2,236	2,224	2,213	2,202	2,190
95	2,179	2,168	2,158	2,147	2,137	2,126	2,116	2,105	2,094	2,084	2,073	2,063
96	2,052	2,042	2,032	2,023	2,013	2,003	1,993	1,983	1,973	1,964	1,954	1,944
97	1,934	1,925	1,916	1,907	1,897	1,888	1,879	1,870	1,861	1,852	1,842	1,833
98	1,824	1,816	1,807	1,799	1,790	1,782	1,773	1,765	1,756	1,748	1,739	1,731
99	1,722	1,714	1,706	1,698	1,690	1,682	1,675	1,667	1,659	1,651	1,643	1,635
100	1,627											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**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	1,732	1,742	1,752	1,762	1,772	1,782	1,792	1,802	1,812	1,822	1,832	1,842
46	1,852	1,863	1,873	1,884	1,895	1,905	1,916	1,927	1,937	1,948	1,959	1,969
47	1,980	1,991	2,003	2,014	2,026	2,037	2,049	2,060	2,071	2,083	2,094	2,106
48	2,117	2,129	2,142	2,154	2,166	2,178	2,191	2,203	2,215	2,227	2,240	2,252
49	2,264	2,277	2,290	2,303	2,316	2,329	2,343	2,356	2,369	2,382	2,395	2,408
50	2,421	2,435	2,449	2,463	2,477	2,491	2,505	2,518	2,532	2,546	2,560	2,574
51	2,588	2,603	2,618	2,633	2,648	2,663	2,678	2,692	2,707	2,722	2,737	2,752
52	2,767	2,783	2,799	2,815	2,831	2,847	2,863	2,879	2,895	2,911	2,927	2,943
53	2,959	2,976	2,993	3,010	3,027	3,044	3,061	3,078	3,095	3,112	3,129	3,146
54	3,163	3,181	3,200	3,218	3,236	3,254	3,273	3,291	3,309	3,327	3,346	3,364
55	3,382	3,402	3,421	3,441	3,460	3,480	3,499	3,519	3,538	3,558	3,577	3,597
56	3,616	3,637	3,658	3,678	3,699	3,720	3,741	3,761	3,782	3,803	3,824	3,844
57	3,865	3,887	3,910	3,932	3,954	3,976	3,999	4,021	4,043	4,065	4,088	4,110
58	4,132	4,156	4,180	4,204	4,227	4,251	4,275	4,299	4,323	4,347	4,370	4,394
59	4,418	4,443	4,469	4,494	4,519	4,545	4,570	4,595	4,621	4,646	4,671	4,697
60	4,722	4,749	4,776	4,804	4,831	4,858	4,885	4,912	4,939	4,967	4,994	5,021
61	5,048	5,077	5,106	5,135	5,164	5,193	5,222	5,251	5,280	5,309	5,338	5,367
62	5,396	5,427	5,458	5,489	5,520	5,551	5,582	5,613	5,644	5,675	5,706	5,737
63	5,768	5,801	5,834	5,868	5,901	5,934	5,967	6,000	6,033	6,067	6,100	6,133
64	6,166	6,201	6,237	6,272	6,307	6,343	6,378	6,413	6,449	6,484	6,519	6,555
65	6,590	6,579	6,568	6,557	6,546	6,535	6,524	6,513	6,502	6,491	6,480	6,469
66	6,458	6,447	6,435	6,424	6,412	6,401	6,389	6,378	6,366	6,355	6,343	6,332
67	6,320	6,308	6,296	6,285	6,273	6,261	6,249	6,237	6,225	6,214	6,202	6,190
68	6,178	6,166	6,154	6,141	6,129	6,117	6,105	6,092	6,080	6,068	6,056	6,043
69	6,031	6,018	6,006	5,993	5,980	5,968	5,955	5,942	5,930	5,917	5,904	5,892
70	5,879	5,866	5,853	5,840	5,827	5,814	5,802	5,789	5,776	5,763	5,750	5,737
71	5,724	5,711	5,697	5,684	5,671	5,657	5,644	5,631	5,617	5,604	5,591	5,577
72	5,564	5,550	5,537	5,523	5,509	5,496	5,482	5,468	5,455	5,441	5,427	5,414
73	5,400	5,386	5,372	5,358	5,344	5,330	5,316	5,302	5,288	5,274	5,260	5,246
74	5,232	5,218	5,204	5,189	5,175	5,161	5,147	5,132	5,118	5,104	5,090	5,075

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	5,061	5,047	5,032	5,018	5,003	4,989	4,974	4,960	4,945	4,931	4,916	4,902
76	4,887	4,872	4,858	4,843	4,828	4,814	4,799	4,784	4,770	4,755	4,740	4,726
77	4,711	4,696	4,682	4,667	4,652	4,637	4,623	4,608	4,593	4,578	4,564	4,549
78	4,534	4,519	4,504	4,490	4,475	4,460	4,445	4,430	4,415	4,401	4,386	4,371
79	4,356	4,341	4,326	4,312	4,297	4,282	4,267	4,252	4,237	4,223	4,208	4,193
80	4,178	4,163	4,149	4,134	4,119	4,105	4,090	4,075	4,061	4,046	4,031	4,017
81	4,002	3,987	3,973	3,958	3,944	3,929	3,915	3,900	3,885	3,871	3,856	3,842
82	3,827	3,813	3,798	3,784	3,770	3,755	3,741	3,727	3,712	3,698	3,684	3,669
83	3,655	3,641	3,627	3,613	3,599	3,585	3,572	3,558	3,544	3,530	3,516	3,502
84	3,488	3,474	3,461	3,447	3,433	3,420	3,406	3,392	3,379	3,365	3,351	3,338
85	3,324	3,311	3,298	3,284	3,271	3,258	3,245	3,231	3,218	3,205	3,192	3,178
86	3,165	3,152	3,139	3,127	3,114	3,101	3,088	3,075	3,062	3,050	3,037	3,024
87	3,011	2,999	2,986	2,974	2,961	2,949	2,937	2,924	2,912	2,899	2,887	2,874
88	2,862	2,850	2,838	2,827	2,815	2,803	2,791	2,779	2,767	2,756	2,744	2,732
89	2,720	2,709	2,697	2,686	2,675	2,663	2,652	2,641	2,629	2,618	2,607	2,595
90	2,584	2,573	2,562	2,552	2,541	2,530	2,519	2,508	2,497	2,487	2,476	2,465
91	2,454	2,444	2,433	2,423	2,412	2,402	2,392	2,381	2,371	2,360	2,350	2,339
92	2,329	2,319	2,309	2,299	2,289	2,279	2,269	2,259	2,249	2,239	2,229	2,219
93	2,209	2,199	2,190	2,180	2,170	2,161	2,151	2,141	2,132	2,122	2,112	2,103
94	2,093	2,084	2,074	2,065	2,056	2,046	2,037	2,028	2,018	2,009	2,000	1,990
95	1,981	1,972	1,963	1,954	1,945	1,936	1,928	1,919	1,910	1,901	1,892	1,883
96	1,874	1,866	1,857	1,849	1,840	1,832	1,823	1,815	1,806	1,798	1,789	1,781
97	1,772	1,764	1,756	1,748	1,740	1,732	1,724	1,716	1,708	1,700	1,692	1,684
98	1,676	1,669	1,661	1,654	1,646	1,639	1,631	1,624	1,616	1,609	1,601	1,594
99	1,586	1,579	1,572	1,565	1,558	1,551	1,544	1,537	1,530	1,523	1,516	1,509
100	1,502											



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**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	4.13703	4.16139	4.18574	4.21010	4.23445	4.25881	4.28316	4.30752	4.33187	4.35623	4.38058	4.40494
16	4.42929	4.45537	4.48146	4.50754	4.53362	4.55970	4.58579	4.61187	4.63795	4.66403	4.69012	4.71620
17	4.74228	4.77022	4.79815	4.82609	4.85402	4.88196	4.90990	4.93783	4.96577	4.99370	5.02164	5.04957
18	5.07751	5.10743	5.13735	5.16727	5.19719	5.22711	5.25704	5.28696	5.31688	5.34680	5.37672	5.40664
19	5.43656	5.46860	5.50064	5.53268	5.56472	5.59676	5.62881	5.66085	5.69289	5.72493	5.75697	5.78901
20	5.82105	5.85536	5.88966	5.92397	5.95827	5.99258	6.02688	6.06119	6.09549	6.12980	6.16410	6.19841
21	6.23271	6.26943	6.30616	6.34288	6.37960	6.41632	6.45305	6.48977	6.52649	6.56321	6.59994	6.63666
22	6.67338	6.71268	6.75199	6.79129	6.83059	6.86990	6.90920	6.94850	6.98781	7.02711	7.06641	7.10572
23	7.14502	7.18708	7.22914	7.27120	7.31326	7.35532	7.39739	7.43945	7.48151	7.52357	7.56563	7.60769
24	7.64975	7.69477	7.73979	7.78481	7.82983	7.87485	7.91987	7.96489	8.00991	8.05493	8.09995	8.14497
25	8.18999	8.23818	8.28637	8.33456	8.38274	8.43093	8.47912	8.52731	8.57550	8.62369	8.67187	8.72006
26	8.76825	8.81984	8.87142	8.92301	8.97459	9.02618	9.07777	9.12935	9.18094	9.23252	9.28411	9.33569
27	9.38728	9.44250	9.49773	9.55295	9.60818	9.66340	9.71863	9.77385	9.82907	9.88430	9.93952	9.99475
28	10.04997	10.10909	10.16821	10.22732	10.28644	10.34556	10.40468	10.46379	10.52291	10.58203	10.64115	10.70026
29	10.75938	10.82268	10.88598	10.94928	11.01258	11.07588	11.13919	11.20249	11.26579	11.32909	11.39239	11.45569
30	11.51899	11.58675	11.65451	11.72228	11.79004	11.85780	11.92556	11.99332	12.06108	12.12885	12.19661	12.26437
31	12.33213	12.40468	12.47723	12.54977	12.62232	12.69487	12.76742	12.83996	12.91251	12.98506	13.05761	13.13015
32	13.20270	13.28038	13.35806	13.43573	13.51341	13.59109	13.66877	13.74644	13.82412	13.90180	13.97948	14.05715
33	14.13483	14.21799	14.30115	14.38430	14.46746	14.55062	14.63378	14.71693	14.80009	14.88325	14.96641	15.04956
34	15.13272	15.22175	15.31079	15.39982	15.48885	15.57788	15.66692	15.75595	15.84498	15.93401	16.02305	16.11208
35	16.20111	16.29643	16.39175	16.48706	16.58238	16.67770	16.77302	16.86833	16.96365	17.05897	17.15429	17.24960
36	17.34492	17.44699	17.54905	17.65112	17.75318	17.85525	17.95731	18.05938	18.16144	18.26351	18.36557	18.46764
37	18.56970	18.67898	18.78826	18.89754	19.00682	19.11610	19.22539	19.33467	19.44395	19.55323	19.66251	19.77179
38	19.88107	19.99809	20.11510	20.23212	20.34914	20.46615	20.58317	20.70019	20.81720	20.93422	21.05124	21.16825
39	21.28527	21.41059	21.53590	21.66122	21.78653	21.91185	22.03717	22.16248	22.28780	22.41311	22.53843	22.66374
40	22.78906	22.92325	23.05744	23.19163	23.32582	23.46001	23.59421	23.72840	23.86259	23.99678	24.13097	24.26516
41	24.39935	24.54307	24.68680	24.83052	24.97424	25.11797	25.26169	25.40541	25.54914	25.69286	25.83658	25.98031
42	26.12403	26.27797	26.43191	26.58585	26.73979	26.89373	27.04767	27.20160	27.35554	27.50948	27.66342	27.81736
43	27.97130	28.13619	28.30109	28.46598	28.63087	28.79577	28.96066	29.12555	29.29045	29.45534	29.62023	29.78513
44	29.95002	30.12667	30.30332	30.47997	30.65662	30.83327	31.00993	31.18658	31.36323	31.53988	31.71653	31.89318

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**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
45	32.06983	32.25922	32.44860	32.63799	32.82738	33.01676	33.20615	33.39554	33.58492	33.77431	33.96370	34.15308
46	34.34247	34.54547	34.74848	34.95148	35.15448	35.35748	35.56049	35.76349	35.96649	36.16949	36.37250	36.57550
47	36.77850	36.99609	37.21368	37.43127	37.64885	37.86644	38.08403	38.30162	38.51921	38.73680	38.95438	39.17197
48	39.38956	39.62281	39.85605	40.08930	40.32255	40.55579	40.78904	41.02229	41.25553	41.48878	41.72203	41.95527
49	42.18852	42.43863	42.68875	42.93886	43.18898	43.43909	43.68921	43.93932	44.18943	44.43955	44.68966	44.93978
50	45.18989	45.45950	45.72911	45.99871	46.26832	46.53793	46.80754	47.07714	47.34675	47.61636	47.88597	48.15557
51	48.42518	48.71599	49.00679	49.29760	49.58841	49.87921	50.17002	50.46083	50.75163	51.04244	51.33325	51.62405
52	51.91486	52.22729	52.53971	52.85214	53.16456	53.47699	53.78942	54.10184	54.41427	54.72669	55.03912	55.35154
53	55.66397	55.99969	56.33541	56.67113	57.00685	57.34257	57.67830	58.01402	58.34974	58.68546	59.02118	59.35690
54	59.69262	60.05347	60.41433	60.77518	61.13603	61.49688	61.85774	62.21859	62.57944	62.94029	63.30115	63.66200
55	64.02285	64.41222	64.80159	65.19096	65.58033	65.96970	66.35907	66.74844	67.13781	67.52718	67.91655	68.30592
56	68.69529	69.11436	69.53343	69.95251	70.37158	70.79065	71.20972	71.62879	72.04786	72.46694	72.88601	73.30508
57	73.72415	74.17544	74.62673	75.07801	75.52930	75.98059	76.43188	76.88316	77.33445	77.78574	78.23703	78.68831
58	79.13960	79.62585	80.11209	80.59834	81.08458	81.57083	82.05708	82.54332	83.02957	83.51581	84.00206	84.48830
59	84.97455	85.49876	86.02296	86.54717	87.07137	87.59558	88.11978	88.64399	89.16819	89.69240	90.21660	90.74081
60	91.26501	91.83063	92.39625	92.96188	93.52750	94.09312	94.65874	95.22436	95.78998	96.35561	96.92123	97.48685
61	98.05247	98.66327	99.27407	99.88487	100.49567	101.10647	101.71728	102.32808	102.93888	103.54968	104.16048	104.77128
62	105.38208	106.04237	106.70266	107.36295	108.02324	108.68353	109.34383	110.00412	110.66441	111.32470	111.98499	112.64528
63	113.30557	114.02013	114.73469	115.44926	116.16382	116.87838	117.59294	118.30750	119.02206	119.73663	120.45119	121.16575
64	121.88031	122.65463	123.42895	124.20327	124.97759	125.75191	126.52623	127.30054	128.07486	128.84918	129.62350	130.39782
65	131.17214											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**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)

Age	Months of Attained Age When Cashed Out											
	0	1	2	3	4	5	6	7	8	9	10	11
15	6.29252	6.32977	6.36701	6.40426	6.44151	6.47875	6.51600	6.55325	6.59049	6.62774	6.66499	6.70223
16	6.73948	6.77938	6.81929	6.85919	6.89910	6.93900	6.97891	7.01881	7.05871	7.09862	7.13852	7.17843
17	7.21833	7.26109	7.30385	7.34661	7.38936	7.43212	7.47488	7.51764	7.56040	7.60316	7.64591	7.68867
18	7.73143	7.77725	7.82306	7.86888	7.91469	7.96051	8.00633	8.05214	8.09796	8.14377	8.18959	8.23540
19	8.28122	8.33030	8.37938	8.42846	8.47754	8.52662	8.57571	8.62479	8.67387	8.72295	8.77203	8.82111
20	8.87019	8.92276	8.97534	9.02791	9.08048	9.13305	9.18563	9.23820	9.29077	9.34334	9.39592	9.44849
21	9.50106	9.55736	9.61366	9.66997	9.72627	9.78257	9.83887	9.89517	9.95147	10.00778	10.06408	10.12038
22	10.17668	10.23696	10.29725	10.35753	10.41782	10.47810	10.53839	10.59867	10.65895	10.71924	10.77952	10.83981
23	10.90009	10.96463	11.02918	11.09372	11.15826	11.22281	11.28735	11.35189	11.41644	11.48098	11.54552	11.61007
24	11.67461	11.74372	11.81284	11.88195	11.95106	12.02018	12.08929	12.15840	12.22752	12.29663	12.36574	12.43486
25	12.50397	12.57798	12.65199	12.72600	12.80001	12.87402	12.94804	13.02205	13.09606	13.17007	13.24408	13.31809
26	13.39210	13.47136	13.55063	13.62989	13.70915	13.78842	13.86768	13.94694	14.02621	14.10547	14.18473	14.26400
27	14.34326	14.42815	14.51305	14.59794	14.68283	14.76773	14.85262	14.93751	15.02241	15.10730	15.19219	15.27709
28	15.36198	15.45290	15.54382	15.63474	15.72566	15.81658	15.90750	15.99842	16.08934	16.18026	16.27118	16.36210
29	16.45302	16.55042	16.64782	16.74522	16.84261	16.94001	17.03741	17.13481	17.23221	17.32961	17.42700	17.52440
30	17.62180	17.72611	17.83042	17.93473	18.03904	18.14335	18.24767	18.35198	18.45629	18.56060	18.66491	18.76922
31	18.87353	18.98526	19.09699	19.20872	19.32045	19.43218	19.54391	19.65564	19.76737	19.87910	19.99083	20.10256
32	20.21429	20.33398	20.45366	20.57335	20.69303	20.81272	20.93241	21.05209	21.17178	21.29146	21.41115	21.53083
33	21.65052	21.77871	21.90690	22.03510	22.16329	22.29148	22.41967	22.54786	22.67605	22.80425	22.93244	23.06063
34	23.18882	23.32614	23.46345	23.60077	23.73808	23.87540	24.01271	24.15003	24.28734	24.42466	24.56197	24.69929
35	24.83660	24.98368	25.13076	25.27784	25.42492	25.57200	25.71908	25.86615	26.01323	26.16031	26.30739	26.45447
36	26.60155	26.75912	26.91669	27.07425	27.23182	27.38939	27.54696	27.70452	27.86209	28.01966	28.17723	28.33479
37	28.49236	28.66115	28.82994	28.99874	29.16753	29.33632	29.50511	29.67390	29.84269	30.01149	30.18028	30.34907
38	30.51786	30.69869	30.87952	31.06035	31.24118	31.42201	31.60285	31.78368	31.96451	32.14534	32.32617	32.50700
39	32.68783	32.88158	33.07534	33.26909	33.46284	33.65660	33.85035	34.04410	34.23786	34.43161	34.62536	34.81912
40	35.01287	35.22045	35.42803	35.63561	35.84319	36.05077	36.25835	36.46593	36.67351	36.88109	37.08867	37.29625
41	37.50383	37.72627	37.94871	38.17115	38.39359	38.61603	38.83847	39.06090	39.28334	39.50578	39.72822	39.95066
42	40.17310	40.41147	40.64985	40.88822	41.12660	41.36497	41.60335	41.84172	42.08009	42.31847	42.55684	42.79522
43	43.03359	43.28906	43.54453	43.80000	44.05547	44.31094	44.56642	44.82189	45.07736	45.33283	45.58830	45.84377
44	46.09924	46.37307	46.64690	46.92073	47.19455	47.46838	47.74221	48.01604	48.28987	48.56370	48.83752	49.11135

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**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>	49.38518	49.67891	49.97263	50.26636	50.56009	50.85381	51.14754	51.44127	51.73499	52.02872	52.32245	52.61617
<b>46</b>	52.90990	53.22491	53.53992	53.85493	54.16994	54.48495	54.79997	55.11498	55.42999	55.74500	56.06001	56.37502
<b>47</b>	56.69003	57.02785	57.36568	57.70350	58.04133	58.37915	58.71698	59.05480	59.39262	59.73045	60.06827	60.40610
<b>48</b>	60.74392	61.10625	61.46859	61.83092	62.19326	62.55559	62.91793	63.28026	63.64259	64.00493	64.36726	64.72960
<b>49</b>	65.09193	65.48068	65.86942	66.25817	66.64691	67.03566	67.42440	67.81315	68.20189	68.59064	68.97938	69.36813
<b>50</b>	69.75687	70.17613	70.59540	71.01466	71.43392	71.85318	72.27245	72.69171	73.11097	73.53023	73.94950	74.36876
<b>51</b>	74.78802	75.24048	75.69295	76.14541	76.59788	77.05034	77.50281	77.95527	78.40773	78.86020	79.31266	79.76513
<b>52</b>	80.21759	80.70396	81.19032	81.67669	82.16305	82.64942	83.13578	83.62215	84.10851	84.59488	85.08124	85.56761
<b>53</b>	86.05397	86.57689	87.09982	87.62274	88.14566	88.66858	89.19151	89.71443	90.23735	90.76027	91.28320	91.80612
<b>54</b>	92.32904	92.89143	93.45383	94.01622	94.57861	95.14101	95.70340	96.26579	96.82819	97.39058	97.95297	98.51537
<b>55</b>	99.07776	99.68491	100.29207	100.89922	101.50637	102.11352	102.72068	103.32783	103.93498	104.54213	105.14929	105.75644
<b>56</b>	106.36359	107.01744	107.67129	108.32513	108.97898	109.63283	110.28668	110.94052	111.59437	112.24822	112.90207	113.55591
<b>57</b>	114.20976	114.91427	115.61878	116.32329	117.02780	117.73231	118.43683	119.14134	119.84585	120.55036	121.25487	121.95938
<b>58</b>	122.66389	123.42341	124.18293	124.94244	125.70196	126.46148	127.22100	127.98051	128.74003	129.49955	130.25907	131.01858
<b>59</b>	131.77810	132.59739	133.41667	134.23596	135.05525	135.87453	136.69382	137.51311	138.33239	139.15168	139.97097	140.79025
<b>60</b>	141.60954											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**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	155.74768	155.65334	155.55900	155.46466	155.37031	155.27597	155.18163	155.08729	154.99295	154.89861	154.80426	154.70992
51	154.61558	154.51964	154.42371	154.32777	154.23184	154.13590	154.03997	153.94403	153.84809	153.75216	153.65622	153.56029
52	153.46435	153.36267	153.26098	153.15930	153.05761	152.95593	152.85425	152.75256	152.65088	152.54919	152.44751	152.34582
53	152.24414	152.13630	152.02846	151.92062	151.81278	151.70494	151.59710	151.48926	151.38142	151.27358	151.16574	151.05790
54	150.95006	150.83567	150.72127	150.60688	150.49249	150.37809	150.26370	150.14931	150.03491	149.92052	149.80613	149.69173
55	149.57734	149.45899	149.34065	149.22230	149.10395	148.98560	148.86726	148.74891	148.63056	148.51221	148.39387	148.27552
56	148.15717	148.03196	147.90675	147.78154	147.65633	147.53112	147.40591	147.28069	147.15548	147.03027	146.90506	146.77985
57	146.65464	146.52223	146.38981	146.25740	146.12498	145.99257	145.86015	145.72774	145.59532	145.46291	145.33049	145.19808
58	145.06566	144.92566	144.78565	144.64565	144.50565	144.36564	144.22564	144.08564	143.94563	143.80563	143.66563	143.52562
59	143.38562	143.23761	143.08961	142.94160	142.79359	142.64559	142.49758	142.34957	142.20157	142.05356	141.90555	141.75755
60	141.60954	141.45329	141.29704	141.14078	140.98453	140.82828	140.67203	140.51577	140.35952	140.20327	140.04702	139.89076
61	139.73451	139.56966	139.40481	139.23996	139.07510	138.91025	138.74540	138.58055	138.41570	138.25085	138.08599	137.92114
62	137.75629	137.58260	137.40891	137.23521	137.06152	136.88783	136.71414	136.54044	136.36675	136.19306	136.01937	135.84567
63	135.67198	135.48916	135.30633	135.12351	134.94068	134.75786	134.57504	134.39221	134.20939	134.02656	133.84374	133.66091
64	133.47809	133.28593	133.09377	132.90160	132.70944	132.51728	132.32512	132.13295	131.94079	131.74863	131.55647	131.36430
65	131.17214	130.97053	130.76893	130.56732	130.36571	130.16410	129.96250	129.76089	129.55928	129.35767	129.15607	128.95446
66	128.75285	128.54175	128.33065	128.11955	127.90844	127.69734	127.48624	127.27514	127.06404	126.85294	126.64183	126.43073
67	126.21963	125.99912	125.77860	125.55809	125.33757	125.11706	124.89655	124.67603	124.45552	124.23500	124.01449	123.79397
68	123.57346	123.34378	123.11411	122.88443	122.65475	122.42507	122.19540	121.96572	121.73604	121.50636	121.27669	121.04701
69	120.81733	120.57877	120.34021	120.10165	119.86308	119.62452	119.38596	119.14740	118.90884	118.67028	118.43171	118.19315
70	117.95459	117.70747	117.46035	117.21323	116.96611	116.71899	116.47188	116.22476	115.97764	115.73052	115.48340	115.23628
71	114.98916	114.73379	114.47841	114.22304	113.96767	113.71229	113.45692	113.20155	112.94617	112.69080	112.43543	112.18005
72	111.92468	111.66123	111.39779	111.13434	110.87089	110.60744	110.34400	110.08055	109.81710	109.55365	109.29021	109.02676
73	108.76331	108.49210	108.22089	107.94968	107.67847	107.40726	107.13606	106.86485	106.59364	106.32243	106.05122	105.78001
74	105.50880	105.23015	104.95149	104.67284	104.39418	104.11553	103.83687	103.55822	103.27956	103.00091	102.72225	102.44360
75	102.16494	101.87946	101.59399	101.30851	101.02304	100.73756	100.45209	100.16661	99.88113	99.59566	99.31018	99.02471
76	98.73923	98.44763	98.15602	97.86442	97.57281	97.28121	96.98961	96.69800	96.40640	96.11479	95.82319	95.53158
77	95.23998	94.94300	94.64603	94.34905	94.05207	93.75510	93.45812	93.16114	92.86417	92.56719	92.27021	91.97324
78	91.67626	91.37459	91.07293	90.77126	90.46960	90.16793	89.86627	89.56460	89.26293	88.96127	88.65960	88.35794
79	88.05627	87.75089	87.44552	87.14014	86.83477	86.52939	86.22402	85.91864	85.61326	85.30789	85.00251	84.69714

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**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>	84.39176	84.08370	83.77563	83.46757	83.15950	82.85144	82.54337	82.23531	81.92724	81.61918	81.31111	81.00305
<b>81</b>	80.69498	80.38577	80.07656	79.76735	79.45813	79.14892	78.83971	78.53050	78.22129	77.91208	77.60286	77.29365
<b>82</b>	76.98444	76.67577	76.36711	76.05844	75.74978	75.44111	75.13245	74.82378	74.51511	74.20645	73.89778	73.58912
<b>83</b>	73.28045	72.97386	72.66727	72.36068	72.05409	71.74750	71.44091	71.13432	70.82773	70.52114	70.21455	69.90796
<b>84</b>	69.60137	69.29893	68.99648	68.69404	68.39159	68.08915	67.78670	67.48426	67.18181	66.87937	66.57692	66.27448
<b>85</b>	65.97203	65.67559	65.37915	65.08271	64.78627	64.48983	64.19339	63.89694	63.60050	63.30406	63.00762	62.71118
<b>86</b>	62.41474	62.12583	61.83691	61.54800	61.25908	60.97017	60.68126	60.39234	60.10343	59.81451	59.52560	59.23668
<b>87</b>	58.94777	58.66793	58.38808	58.10824	57.82839	57.54855	57.26871	56.98886	56.70902	56.42917	56.14933	55.86948
<b>88</b>	55.58964	55.32053	55.05143	54.78232	54.51321	54.24410	53.97500	53.70589	53.43678	53.16767	52.89857	52.62946
<b>89</b>	52.36035	52.10332	51.84629	51.58926	51.33223	51.07520	50.81818	50.56115	50.30412	50.04709	49.79006	49.53303
<b>90</b>	49.27600	49.03220	48.78839	48.54459	48.30079	48.05698	47.81318	47.56938	47.32557	47.08177	46.83797	46.59416
<b>91</b>	46.35036	46.12075	45.89114	45.66152	45.43191	45.20230	44.97269	44.74307	44.51346	44.28385	44.05424	43.82462
<b>92</b>	43.59501	43.37945	43.16388	42.94832	42.73275	42.51719	42.30162	42.08606	41.87049	41.65493	41.43936	41.22380
<b>93</b>	41.00823	40.80628	40.60434	40.40239	40.20044	39.99850	39.79655	39.59460	39.39266	39.19071	38.98876	38.78682
<b>94</b>	38.58487	38.39620	38.20754	38.01887	37.83021	37.64154	37.45288	37.26421	37.07554	36.88688	36.69821	36.50955
<b>95</b>	36.32088	36.14471	35.96854	35.79237	35.61619	35.44002	35.26385	35.08768	34.91151	34.73534	34.55916	34.38299
<b>96</b>	34.20682	34.04278	33.87874	33.71470	33.55065	33.38661	33.22257	33.05853	32.89449	32.73045	32.56640	32.40236
<b>97</b>	32.23832	32.08527	31.93222	31.77917	31.62612	31.47307	31.32002	31.16697	31.01392	30.86087	30.70782	30.55477
<b>98</b>	30.40172	30.25971	30.11771	29.97570	29.83369	29.69168	29.54968	29.40767	29.26566	29.12365	28.98165	28.83964
<b>99</b>	28.69763	28.56580	28.43397	28.30214	28.17031	28.03848	27.90666	27.77483	27.64300	27.51117	27.37934	27.24751
<b>100</b>	27.11568											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**Table 20: Lump Sum Cash Out Factors - Beneficiaries**  
(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>
15	171.28235	171.27196	171.26156	171.25117	171.24077	171.23038	171.21999	171.20959	171.19920	171.18880	171.17841	171.16801
16	171.15762	171.14676	171.13591	171.12505	171.11420	171.10334	171.09249	171.08163	171.07077	171.05992	171.04906	171.03821
17	171.02735	171.01614	171.00493	170.99373	170.98252	170.97131	170.96010	170.94889	170.93768	170.92648	170.91527	170.90406
18	170.89285	170.88141	170.86998	170.85854	170.84710	170.83567	170.82423	170.81279	170.80136	170.78992	170.77848	170.76705
19	170.75561	170.74367	170.73172	170.71978	170.70784	170.69589	170.68395	170.67201	170.66006	170.64812	170.63618	170.62423
20	170.61229	170.59960	170.58690	170.57421	170.56152	170.54882	170.53613	170.52344	170.51074	170.49805	170.48536	170.47266
21	170.45997	170.44619	170.43240	170.41862	170.40484	170.39105	170.37727	170.36349	170.34970	170.33592	170.32214	170.30835
22	170.29457	170.27960	170.26463	170.24966	170.23469	170.21972	170.20476	170.18979	170.17482	170.15985	170.14488	170.12991
23	170.11494	170.09854	170.08215	170.06575	170.04935	170.03296	170.01656	170.00016	169.98377	169.96737	169.95097	169.93458
24	169.91818	169.90031	169.88244	169.86457	169.84670	169.82883	169.81096	169.79309	169.77522	169.75735	169.73948	169.72161
25	169.70374	169.68434	169.66495	169.64555	169.62615	169.60675	169.58736	169.56796	169.54856	169.52916	169.50977	169.49037
26	169.47097	169.45006	169.42915	169.40825	169.38734	169.36643	169.34552	169.32461	169.30370	169.28280	169.26189	169.24098
27	169.22007	169.19774	169.17542	169.15309	169.13077	169.10844	169.08612	169.06379	169.04146	169.01914	168.99681	168.97449
28	168.95216	168.92823	168.90430	168.88037	168.85644	168.83251	168.80858	168.78465	168.76072	168.73679	168.71286	168.68893
29	168.66500	168.63941	168.61381	168.58822	168.56263	168.53703	168.51144	168.48585	168.46025	168.43466	168.40907	168.38347
30	168.35788	168.33048	168.30308	168.27569	168.24829	168.22089	168.19349	168.16609	168.13869	168.11130	168.08390	168.05650
31	168.02910	167.99975	167.97041	167.94106	167.91171	167.88237	167.85302	167.82367	167.79433	167.76498	167.73563	167.70629
32	167.67694	167.64555	167.61416	167.58277	167.55138	167.51999	167.48861	167.45722	167.42583	167.39444	167.36305	167.33166
33	167.30027	167.26660	167.23294	167.19927	167.16560	167.13193	167.09827	167.06460	167.03093	166.99726	166.96360	166.92993
34	166.89626	166.86019	166.82412	166.78805	166.75197	166.71590	166.67983	166.64376	166.60769	166.57162	166.53554	166.49947
35	166.46340	166.42473	166.38606	166.34739	166.30872	166.27005	166.23138	166.19270	166.15403	166.11536	166.07669	166.03802
36	165.99935	165.95794	165.91654	165.87513	165.83372	165.79232	165.75091	165.70950	165.66810	165.62669	165.58528	165.54388
37	165.50247	165.45817	165.41387	165.36957	165.32527	165.28097	165.23667	165.19237	165.14807	165.10377	165.05947	165.01517
38	164.97087	164.92338	164.87589	164.82840	164.78091	164.73342	164.68593	164.63843	164.59094	164.54345	164.49596	164.44847
39	164.40098	164.35018	164.29937	164.24857	164.19777	164.14696	164.09616	164.04536	163.99455	163.94375	163.89295	163.84214
40	163.79134	163.73696	163.68258	163.62820	163.57382	163.51944	163.46507	163.41069	163.35631	163.30193	163.24755	163.19317
41	163.13879	163.08068	163.02257	162.96445	162.90634	162.84823	162.79012	162.73200	162.67389	162.61578	162.55767	162.49955
42	162.44144	162.37925	162.31706	162.25487	162.19267	162.13048	162.06829	162.00610	161.94391	161.88172	161.81952	161.75733
43	161.69514	161.62868	161.56223	161.49577	161.42931	161.36286	161.29640	161.22994	161.16349	161.09703	161.03057	160.96412
44	160.89766	160.82661	160.75555	160.68450	160.61345	160.54239	160.47134	160.40029	160.32923	160.25818	160.18713	160.11607

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Date Cashed Out											
	0	1	2	3	4	5	6	7	8	9	10	11
45	160.04502	159.96914	159.89326	159.81738	159.74150	159.66562	159.58974	159.51386	159.43798	159.36210	159.28622	159.21034
46	159.13446	159.05343	158.97240	158.89137	158.81034	158.72931	158.64828	158.56725	158.48622	158.40519	158.32416	158.24313
47	158.16210	158.07557	157.98904	157.90251	157.81598	157.72945	157.64292	157.55638	157.46985	157.38332	157.29679	157.21026
48	157.12373	157.03126	156.93879	156.84633	156.75386	156.66139	156.56892	156.47645	156.38398	156.29152	156.19905	156.10658
49	156.01411	155.91541	155.81672	155.71802	155.61933	155.52063	155.42194	155.32324	155.22454	155.12585	155.02715	154.92846
50	154.82976	154.73230	154.63485	154.53739	154.43994	154.34248	154.24503	154.14757	154.05011	153.95266	153.85520	153.75775
51	153.66029	153.56583	153.47138	153.37692	153.28246	153.18801	153.09355	152.99909	152.90464	152.81018	152.71572	152.62127
52	152.52681	152.42703	152.32726	152.22748	152.12771	152.02793	151.92816	151.82838	151.72860	151.62883	151.52905	151.42928
53	151.32950	151.22410	151.11869	151.01329	150.90788	150.80248	150.69707	150.59167	150.48626	150.38086	150.27545	150.17005
54	150.06464	149.95321	149.84178	149.73035	149.61892	149.50749	149.39607	149.28464	149.17321	149.06178	148.95035	148.83892
55	148.72749	148.60976	148.49204	148.37431	148.25658	148.13886	148.02113	147.90340	147.78568	147.66795	147.55022	147.43250
56	147.31477	147.19030	147.06584	146.94137	146.81691	146.69244	146.56798	146.44351	146.31904	146.19458	146.07011	145.94565
57	145.82118	145.68960	145.55801	145.42643	145.29484	145.16326	145.03167	144.90009	144.76850	144.63692	144.50533	144.37375
58	144.24216	144.10297	143.96379	143.82460	143.68541	143.54622	143.40704	143.26785	143.12866	142.98947	142.85029	142.71110
59	142.57191	142.42472	142.27754	142.13035	141.98316	141.83597	141.68879	141.54160	141.39441	141.24722	141.10004	140.95285
60	140.80566	140.65022	140.49477	140.33933	140.18389	140.02844	139.87300	139.71756	139.56211	139.40667	139.25123	139.09578
61	138.94034	138.77633	138.61231	138.44830	138.28428	138.12027	137.95625	137.79224	137.62822	137.46421	137.30019	137.13618
62	136.97216	136.79927	136.62639	136.45350	136.28062	136.10773	135.93485	135.76196	135.58907	135.41619	135.24330	135.07042
63	134.89753	134.71564	134.53375	134.35186	134.16997	133.98808	133.80619	133.62429	133.44240	133.26051	133.07862	132.89673
64	132.71484	132.52359	132.33234	132.14109	131.94984	131.75859	131.56734	131.37609	131.18484	130.99359	130.80234	130.61109
65	130.41984	130.21923	130.01862	129.81801	129.61740	129.41679	129.21618	129.01556	128.81495	128.61434	128.41373	128.21312
66	128.01251	127.80255	127.59259	127.38263	127.17267	126.96271	126.75275	126.54278	126.33282	126.12286	125.91290	125.70294
67	125.49298	125.27376	125.05453	124.83531	124.61609	124.39686	124.17764	123.95842	123.73919	123.51997	123.30075	123.08152
68	122.86230	122.63414	122.40599	122.17783	121.94967	121.72152	121.49336	121.26520	121.03705	120.80889	120.58073	120.35258
69	120.12442	119.88770	119.65099	119.41427	119.17755	118.94084	118.70412	118.46740	118.23069	117.99397	117.75725	117.52054
70	117.28382	117.03883	116.79384	116.54884	116.30385	116.05886	115.81387	115.56887	115.32388	115.07889	114.83390	114.58890
71	114.34391	114.09099	113.83806	113.58514	113.33221	113.07929	112.82636	112.57344	112.32051	112.06759	111.81466	111.56174
72	111.30881	111.04809	110.78737	110.52665	110.26592	110.00520	109.74448	109.48376	109.22304	108.96232	108.70159	108.44087
73	108.18015	107.91191	107.64367	107.37543	107.10719	106.83895	106.57071	106.30247	106.03423	105.76599	105.49775	105.22951
74	104.96127	104.68569	104.41012	104.13454	103.85896	103.58338	103.30781	103.03223	102.75665	102.48107	102.20550	101.92992



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**Table 20: Lump Sum Cash Out Factors - Beneficiaries**  
(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>	101.65434	101.37193	101.08951	100.80710	100.52468	100.24227	99.95985	99.67744	99.39502	99.11261	98.83019	98.54778
<b>76</b>	98.26536	97.97674	97.68812	97.39950	97.11088	96.82226	96.53364	96.24502	95.95640	95.66778	95.37916	95.09054
<b>77</b>	94.80192	94.50780	94.21368	93.91956	93.62543	93.33131	93.03719	92.74307	92.44895	92.15483	91.86070	91.56658
<b>78</b>	91.27246	90.97360	90.67474	90.37587	90.07701	89.77815	89.47929	89.18042	88.88156	88.58270	88.28384	87.98497
<b>79</b>	87.68611	87.38333	87.08055	86.77777	86.47498	86.17220	85.86942	85.56664	85.26386	84.96108	84.65829	84.35551
<b>80</b>	84.05273	83.74719	83.44165	83.13611	82.83056	82.52502	82.21948	81.91394	81.60840	81.30286	80.99731	80.69177
<b>81</b>	80.38623	80.07938	79.77254	79.46569	79.15884	78.85200	78.54515	78.23830	77.93146	77.62461	77.31776	77.01092
<b>82</b>	76.70407	76.39774	76.09142	75.78509	75.47877	75.17244	74.86612	74.55979	74.25346	73.94714	73.64081	73.33449
<b>83</b>	73.02816	72.72411	72.42006	72.11600	71.81195	71.50790	71.20385	70.89979	70.59574	70.29169	69.98764	69.68358
<b>84</b>	69.37953	69.07971	68.77988	68.48006	68.18024	67.88041	67.58059	67.28077	66.98094	66.68112	66.38130	66.08147
<b>85</b>	65.78165	65.48821	65.19477	64.90133	64.60789	64.31445	64.02101	63.72756	63.43412	63.14068	62.84724	62.55380
<b>86</b>	62.26036	61.97508	61.68979	61.40451	61.11923	60.83394	60.54866	60.26338	59.97809	59.69281	59.40753	59.12224
<b>87</b>	58.83696	58.56129	58.28563	58.00996	57.73429	57.45862	57.18296	56.90729	56.63162	56.35595	56.08029	55.80462
<b>88</b>	55.52895	55.26449	55.00004	54.73558	54.47113	54.20667	53.94222	53.67776	53.41330	53.14885	52.88439	52.61994
<b>89</b>	52.35548	52.10344	51.85140	51.59937	51.34733	51.09529	50.84325	50.59121	50.33917	50.08714	49.83510	49.58306
<b>90</b>	49.33102	49.09201	48.85299	48.61398	48.37496	48.13595	47.89694	47.65792	47.41891	47.17989	46.94088	46.70186
<b>91</b>	46.46285	46.23725	46.01165	45.78605	45.56045	45.33485	45.10926	44.88366	44.65806	44.43246	44.20686	43.98126
<b>92</b>	43.75566	43.54341	43.33117	43.11892	42.90668	42.69443	42.48219	42.26994	42.05769	41.84545	41.63320	41.42096
<b>93</b>	41.20871	41.00913	40.80954	40.60996	40.41037	40.21079	40.01121	39.81162	39.61204	39.41245	39.21287	39.01328
<b>94</b>	38.81370	38.62641	38.43912	38.25182	38.06453	37.87724	37.68995	37.50265	37.31536	37.12807	36.94078	36.75348
<b>95</b>	36.56619	36.39063	36.21507	36.03951	35.86394	35.68838	35.51282	35.33726	35.16170	34.98614	34.81057	34.63501
<b>96</b>	34.45945	34.29516	34.13088	33.96659	33.80231	33.63802	33.47374	33.30945	33.14516	32.98088	32.81659	32.65231
<b>97</b>	32.48802	32.33442	32.18083	32.02723	31.87364	31.72004	31.56645	31.41285	31.25925	31.10566	30.95206	30.79847
<b>98</b>	30.64487	30.50162	30.35836	30.21511	30.07185	29.92860	29.78535	29.64209	29.49884	29.35558	29.21233	29.06907
<b>99</b>	28.92582	28.79286	28.65989	28.52693	28.39396	28.26100	28.12803	27.99507	27.86210	27.72914	27.59617	27.46321
<b>100</b>	27.33024											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	0.849	0.840	0.831	0.821	0.811	0.801	0.790	0.779	0.768	0.756	0.743
16	0.850	0.841	0.832	0.823	0.813	0.802	0.792	0.781	0.769	0.757	0.745
17	0.852	0.843	0.834	0.824	0.814	0.804	0.793	0.782	0.771	0.759	0.746
18	0.853	0.844	0.835	0.826	0.816	0.805	0.795	0.784	0.772	0.760	0.748
19	0.855	0.846	0.837	0.827	0.817	0.807	0.796	0.785	0.774	0.761	0.749
20	0.857	0.848	0.838	0.829	0.819	0.808	0.798	0.787	0.775	0.763	0.750
21	0.859	0.849	0.840	0.831	0.821	0.810	0.799	0.788	0.777	0.765	0.752
22	0.860	0.851	0.842	0.833	0.822	0.812	0.801	0.790	0.778	0.766	0.754
23	0.862	0.853	0.844	0.835	0.824	0.814	0.803	0.792	0.780	0.768	0.756
24	0.865	0.856	0.846	0.837	0.827	0.816	0.805	0.794	0.782	0.770	0.757
25	0.867	0.858	0.849	0.839	0.829	0.818	0.807	0.796	0.784	0.772	0.759
26	0.869	0.860	0.851	0.841	0.831	0.821	0.810	0.798	0.787	0.774	0.762
27	0.872	0.863	0.854	0.844	0.834	0.823	0.812	0.801	0.789	0.777	0.764
28	0.875	0.866	0.856	0.847	0.836	0.826	0.815	0.803	0.792	0.779	0.766
29	0.878	0.869	0.859	0.849	0.839	0.828	0.818	0.806	0.794	0.782	0.769
30	0.881	0.872	0.862	0.852	0.842	0.831	0.820	0.809	0.797	0.785	0.772
31	0.884	0.875	0.866	0.856	0.845	0.835	0.824	0.812	0.800	0.788	0.775
32	0.888	0.878	0.869	0.859	0.849	0.838	0.827	0.815	0.803	0.791	0.778
33	0.892	0.882	0.873	0.863	0.852	0.841	0.830	0.819	0.807	0.794	0.781
34	0.896	0.886	0.876	0.866	0.856	0.845	0.834	0.822	0.810	0.798	0.784
35	0.900	0.890	0.881	0.871	0.860	0.849	0.838	0.826	0.814	0.801	0.788
36	0.904	0.895	0.885	0.875	0.864	0.853	0.842	0.830	0.818	0.805	0.792
37	0.909	0.899	0.890	0.879	0.869	0.858	0.846	0.835	0.822	0.809	0.796
38	0.914	0.904	0.894	0.884	0.874	0.862	0.851	0.839	0.827	0.814	0.801
39	0.919	0.910	0.900	0.889	0.879	0.868	0.856	0.844	0.832	0.819	0.805
40	0.925	0.915	0.905	0.895	0.884	0.873	0.861	0.849	0.837	0.824	0.810
41	0.931	0.921	0.911	0.901	0.890	0.879	0.867	0.855	0.842	0.829	0.816
42	0.937	0.927	0.917	0.907	0.896	0.885	0.873	0.861	0.848	0.835	0.821
43	0.944	0.934	0.924	0.914	0.903	0.891	0.879	0.867	0.854	0.841	0.827
44	0.952	0.942	0.931	0.921	0.910	0.898	0.886	0.874	0.861	0.847	0.834
45	0.959	0.949	0.939	0.928	0.917	0.905	0.893	0.881	0.868	0.854	0.840
46	0.968	0.957	0.947	0.936	0.925	0.913	0.901	0.889	0.875	0.862	0.848
47	0.977	0.966	0.956	0.945	0.933	0.922	0.909	0.897	0.883	0.870	0.855
48	0.986	0.976	0.965	0.954	0.943	0.931	0.918	0.905	0.892	0.878	0.864
49	0.996	0.986	0.975	0.964	0.952	0.940	0.928	0.915	0.901	0.887	0.873

\*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, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	0.731	0.717	0.703	0.689	0.674	0.658	0.642	0.626	0.609	0.592
16	0.732	0.718	0.704	0.690	0.675	0.659	0.643	0.627	0.610	0.593
17	0.733	0.720	0.706	0.691	0.676	0.661	0.645	0.628	0.611	0.594
18	0.735	0.721	0.707	0.692	0.677	0.662	0.646	0.629	0.612	0.595
19	0.736	0.722	0.708	0.694	0.679	0.663	0.647	0.631	0.614	0.596
20	0.737	0.724	0.710	0.695	0.680	0.664	0.648	0.632	0.615	0.597
21	0.739	0.725	0.711	0.697	0.682	0.666	0.650	0.633	0.616	0.599
22	0.741	0.727	0.713	0.698	0.683	0.667	0.651	0.635	0.617	0.600
23	0.742	0.729	0.715	0.700	0.685	0.669	0.653	0.636	0.619	0.601
24	0.744	0.731	0.716	0.702	0.686	0.671	0.654	0.638	0.620	0.603
25	0.746	0.733	0.718	0.704	0.688	0.672	0.656	0.639	0.622	0.604
26	0.748	0.735	0.720	0.706	0.690	0.674	0.658	0.641	0.624	0.606
27	0.751	0.737	0.723	0.708	0.692	0.676	0.660	0.643	0.626	0.608
28	0.753	0.739	0.725	0.710	0.695	0.679	0.662	0.645	0.628	0.610
29	0.756	0.742	0.727	0.712	0.697	0.681	0.664	0.647	0.630	0.612
30	0.758	0.744	0.730	0.715	0.699	0.683	0.667	0.650	0.632	0.614
31	0.761	0.747	0.733	0.718	0.702	0.686	0.669	0.652	0.635	0.617
32	0.764	0.750	0.736	0.720	0.705	0.689	0.672	0.655	0.637	0.619
33	0.767	0.753	0.739	0.723	0.708	0.692	0.675	0.657	0.640	0.622
34	0.771	0.757	0.742	0.727	0.711	0.695	0.678	0.660	0.643	0.624
35	0.774	0.760	0.745	0.730	0.714	0.698	0.681	0.663	0.646	0.627
36	0.778	0.764	0.749	0.734	0.718	0.701	0.684	0.667	0.649	0.630
37	0.782	0.768	0.753	0.738	0.722	0.705	0.688	0.670	0.652	0.634
38	0.787	0.772	0.757	0.742	0.726	0.709	0.692	0.674	0.656	0.637
39	0.791	0.777	0.762	0.746	0.730	0.713	0.696	0.678	0.660	0.641
40	0.796	0.781	0.766	0.751	0.734	0.717	0.700	0.682	0.664	0.645
41	0.801	0.787	0.771	0.755	0.739	0.722	0.705	0.687	0.668	0.649
42	0.807	0.792	0.777	0.761	0.744	0.727	0.709	0.691	0.673	0.654
43	0.813	0.798	0.782	0.766	0.750	0.732	0.715	0.696	0.678	0.658
44	0.819	0.804	0.788	0.772	0.755	0.738	0.720	0.702	0.683	0.663
45	0.826	0.811	0.795	0.778	0.762	0.744	0.726	0.707	0.688	0.669
46	0.833	0.818	0.802	0.785	0.768	0.751	0.732	0.714	0.694	0.675
47	0.841	0.825	0.809	0.792	0.775	0.757	0.739	0.720	0.701	0.681
48	0.849	0.833	0.817	0.800	0.783	0.765	0.746	0.727	0.708	0.687
49	0.857	0.842	0.825	0.808	0.791	0.773	0.754	0.735	0.715	0.695

\*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, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	0.574	0.556	0.538	0.519	0.500	0.481	0.462	0.442	0.423	0.403
16	0.575	0.557	0.539	0.520	0.501	0.482	0.462	0.443	0.423	0.404
17	0.576	0.558	0.540	0.521	0.502	0.483	0.463	0.444	0.424	0.404
18	0.577	0.559	0.541	0.522	0.503	0.483	0.464	0.444	0.425	0.405
19	0.578	0.560	0.542	0.523	0.504	0.484	0.465	0.445	0.426	0.406
20	0.579	0.561	0.543	0.524	0.505	0.485	0.466	0.446	0.426	0.407
21	0.581	0.562	0.544	0.525	0.506	0.486	0.467	0.447	0.427	0.408
22	0.582	0.564	0.545	0.526	0.507	0.488	0.468	0.448	0.428	0.409
23	0.583	0.565	0.546	0.527	0.508	0.489	0.469	0.449	0.429	0.409
24	0.585	0.566	0.548	0.529	0.509	0.490	0.470	0.450	0.430	0.411
25	0.586	0.568	0.549	0.530	0.511	0.491	0.471	0.452	0.432	0.412
26	0.588	0.570	0.551	0.532	0.512	0.493	0.473	0.453	0.433	0.413
27	0.590	0.571	0.552	0.533	0.514	0.494	0.474	0.454	0.434	0.414
28	0.592	0.573	0.554	0.535	0.515	0.496	0.476	0.456	0.436	0.415
29	0.594	0.575	0.556	0.537	0.517	0.497	0.477	0.457	0.437	0.417
30	0.596	0.577	0.558	0.539	0.519	0.499	0.479	0.459	0.439	0.418
31	0.598	0.579	0.560	0.541	0.521	0.501	0.481	0.461	0.440	0.420
32	0.601	0.582	0.562	0.543	0.523	0.503	0.483	0.462	0.442	0.422
33	0.603	0.584	0.565	0.545	0.525	0.505	0.485	0.464	0.444	0.423
34	0.606	0.587	0.567	0.548	0.528	0.507	0.487	0.466	0.446	0.425
35	0.609	0.589	0.570	0.550	0.530	0.510	0.489	0.469	0.448	0.427
36	0.612	0.592	0.573	0.553	0.533	0.512	0.492	0.471	0.450	0.429
37	0.615	0.595	0.576	0.556	0.535	0.515	0.494	0.473	0.452	0.432
38	0.618	0.599	0.579	0.559	0.538	0.518	0.497	0.476	0.455	0.434
39	0.622	0.602	0.582	0.562	0.542	0.521	0.500	0.479	0.458	0.436
40	0.626	0.606	0.586	0.566	0.545	0.524	0.503	0.482	0.460	0.439
41	0.630	0.610	0.590	0.569	0.548	0.527	0.506	0.485	0.463	0.442
42	0.634	0.614	0.594	0.573	0.552	0.531	0.510	0.488	0.467	0.445
43	0.639	0.619	0.598	0.577	0.556	0.535	0.513	0.492	0.470	0.448
44	0.644	0.623	0.603	0.582	0.561	0.539	0.517	0.496	0.474	0.452
45	0.649	0.628	0.608	0.587	0.565	0.544	0.522	0.500	0.478	0.455
46	0.654	0.634	0.613	0.592	0.570	0.548	0.526	0.504	0.482	0.459
47	0.660	0.640	0.619	0.597	0.575	0.553	0.531	0.509	0.486	0.464
48	0.667	0.646	0.625	0.603	0.581	0.559	0.536	0.514	0.491	0.468
49	0.674	0.653	0.631	0.609	0.587	0.564	0.542	0.519	0.496	0.473

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	0.383	0.364	0.345	0.326	0.308	0.290	0.273	0.256	0.240	0.225
16	0.384	0.365	0.346	0.327	0.308	0.290	0.273	0.256	0.241	0.226
17	0.385	0.365	0.346	0.327	0.309	0.291	0.274	0.257	0.241	0.226
18	0.386	0.366	0.347	0.328	0.309	0.291	0.274	0.257	0.242	0.226
19	0.386	0.367	0.347	0.329	0.310	0.292	0.275	0.258	0.242	0.227
20	0.387	0.367	0.348	0.329	0.311	0.293	0.275	0.258	0.242	0.227
21	0.388	0.368	0.349	0.330	0.311	0.293	0.276	0.259	0.243	0.228
22	0.389	0.369	0.350	0.331	0.312	0.294	0.276	0.260	0.244	0.228
23	0.390	0.370	0.351	0.331	0.313	0.295	0.277	0.260	0.244	0.229
24	0.391	0.371	0.351	0.332	0.314	0.295	0.278	0.261	0.245	0.229
25	0.392	0.372	0.352	0.333	0.314	0.296	0.278	0.262	0.245	0.230
26	0.393	0.373	0.353	0.334	0.315	0.297	0.279	0.262	0.246	0.231
27	0.394	0.374	0.354	0.335	0.316	0.298	0.280	0.263	0.247	0.231
28	0.395	0.375	0.356	0.336	0.317	0.299	0.281	0.264	0.248	0.232
29	0.397	0.377	0.357	0.337	0.318	0.300	0.282	0.265	0.248	0.233
30	0.398	0.378	0.358	0.339	0.319	0.301	0.283	0.266	0.249	0.234
31	0.400	0.379	0.359	0.340	0.321	0.302	0.284	0.267	0.250	0.235
32	0.401	0.381	0.361	0.341	0.322	0.303	0.285	0.268	0.251	0.236
33	0.403	0.382	0.362	0.343	0.323	0.304	0.286	0.269	0.252	0.237
34	0.405	0.384	0.364	0.344	0.325	0.306	0.288	0.270	0.253	0.238
35	0.406	0.386	0.366	0.346	0.326	0.307	0.289	0.271	0.255	0.239
36	0.408	0.388	0.367	0.347	0.328	0.309	0.290	0.273	0.256	0.240
37	0.411	0.390	0.369	0.349	0.330	0.310	0.292	0.274	0.257	0.241
38	0.413	0.392	0.371	0.351	0.331	0.312	0.294	0.276	0.259	0.243
39	0.415	0.394	0.374	0.353	0.333	0.314	0.295	0.277	0.260	0.244
40	0.418	0.397	0.376	0.355	0.335	0.316	0.297	0.279	0.262	0.245
41	0.421	0.399	0.378	0.358	0.338	0.318	0.299	0.281	0.263	0.247
42	0.424	0.402	0.381	0.360	0.340	0.320	0.301	0.283	0.265	0.249
43	0.427	0.405	0.384	0.363	0.342	0.322	0.303	0.285	0.267	0.251
44	0.430	0.408	0.387	0.366	0.345	0.325	0.306	0.287	0.269	0.253
45	0.433	0.412	0.390	0.369	0.348	0.328	0.308	0.289	0.272	0.255
46	0.437	0.415	0.393	0.372	0.351	0.330	0.311	0.292	0.274	0.257
47	0.441	0.419	0.397	0.375	0.354	0.334	0.314	0.295	0.276	0.259
48	0.445	0.423	0.401	0.379	0.357	0.337	0.317	0.297	0.279	0.262
49	0.450	0.427	0.405	0.383	0.361	0.340	0.320	0.300	0.282	0.264

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	0.211	0.198	0.186	0.174	0.163	0.153	0.144	0.136	0.128	0.120
16	0.211	0.198	0.186	0.174	0.164	0.154	0.144	0.136	0.128	0.121
17	0.212	0.199	0.186	0.175	0.164	0.154	0.145	0.136	0.128	0.121
18	0.212	0.199	0.187	0.175	0.164	0.154	0.145	0.136	0.128	0.121
19	0.213	0.199	0.187	0.175	0.165	0.155	0.145	0.137	0.129	0.121
20	0.213	0.200	0.187	0.176	0.165	0.155	0.146	0.137	0.129	0.122
21	0.214	0.200	0.188	0.176	0.165	0.155	0.146	0.137	0.129	0.122
22	0.214	0.201	0.188	0.176	0.166	0.156	0.146	0.138	0.130	0.122
23	0.215	0.201	0.189	0.177	0.166	0.156	0.147	0.138	0.130	0.122
24	0.215	0.202	0.189	0.177	0.166	0.156	0.147	0.138	0.130	0.123
25	0.216	0.202	0.190	0.178	0.167	0.157	0.147	0.139	0.131	0.123
26	0.216	0.203	0.190	0.178	0.167	0.157	0.148	0.139	0.131	0.123
27	0.217	0.203	0.191	0.179	0.168	0.158	0.148	0.139	0.131	0.124
28	0.218	0.204	0.191	0.179	0.168	0.158	0.149	0.140	0.132	0.124
29	0.218	0.205	0.192	0.180	0.169	0.159	0.149	0.140	0.132	0.125
30	0.219	0.205	0.193	0.181	0.170	0.159	0.150	0.141	0.133	0.125
31	0.220	0.206	0.193	0.181	0.170	0.160	0.150	0.141	0.133	0.126
32	0.221	0.207	0.194	0.182	0.171	0.160	0.151	0.142	0.134	0.126
33	0.222	0.208	0.195	0.183	0.172	0.161	0.151	0.143	0.134	0.127
34	0.223	0.209	0.196	0.184	0.172	0.162	0.152	0.143	0.135	0.127
35	0.224	0.210	0.197	0.184	0.173	0.163	0.153	0.144	0.135	0.128
36	0.225	0.211	0.198	0.185	0.174	0.163	0.154	0.145	0.136	0.128
37	0.226	0.212	0.199	0.186	0.175	0.164	0.154	0.145	0.137	0.129
38	0.227	0.213	0.200	0.187	0.176	0.165	0.155	0.146	0.138	0.130
39	0.229	0.214	0.201	0.188	0.177	0.166	0.156	0.147	0.138	0.130
40	0.230	0.216	0.202	0.190	0.178	0.167	0.157	0.148	0.139	0.131
41	0.232	0.217	0.203	0.191	0.179	0.168	0.158	0.149	0.140	0.132
42	0.233	0.219	0.205	0.192	0.180	0.169	0.159	0.150	0.141	0.133
43	0.235	0.220	0.206	0.194	0.182	0.171	0.160	0.151	0.142	0.134
44	0.237	0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135
45	0.239	0.224	0.210	0.197	0.185	0.173	0.163	0.153	0.144	0.136
46	0.241	0.226	0.212	0.198	0.186	0.175	0.164	0.155	0.146	0.137
47	0.243	0.228	0.213	0.200	0.188	0.177	0.166	0.156	0.147	0.139
48	0.245	0.230	0.216	0.202	0.190	0.178	0.168	0.158	0.148	0.140
49	0.248	0.232	0.218	0.204	0.192	0.180	0.169	0.159	0.150	0.141

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	1.007	0.996	0.986	0.974	0.963	0.950	0.938	0.925	0.911	0.897	0.882
51	1.018	1.007	0.996	0.985	0.973	0.961	0.948	0.935	0.921	0.907	0.892
52	1.029	1.018	1.007	0.996	0.984	0.971	0.958	0.945	0.931	0.917	0.901
53	1.041	1.030	1.019	1.007	0.995	0.982	0.969	0.956	0.942	0.927	0.912
54	1.053	1.042	1.031	1.019	1.007	0.994	0.981	0.967	0.953	0.938	0.923
55	1.067	1.055	1.044	1.032	1.020	1.007	0.993	0.979	0.965	0.950	0.934
56	1.081	1.070	1.058	1.046	1.033	1.020	1.007	0.993	0.978	0.963	0.947
57	1.096	1.085	1.073	1.061	1.048	1.035	1.021	1.007	0.992	0.976	0.960
58	1.113	1.101	1.089	1.076	1.063	1.050	1.036	1.022	1.007	0.991	0.975
59	1.130	1.118	1.106	1.093	1.080	1.067	1.052	1.038	1.022	1.007	0.990
60	1.149	1.137	1.125	1.112	1.098	1.084	1.070	1.055	1.040	1.023	1.007
61	1.169	1.157	1.144	1.131	1.118	1.104	1.089	1.074	1.058	1.041	1.024
62	1.191	1.179	1.166	1.153	1.139	1.124	1.109	1.094	1.078	1.061	1.043
63	1.215	1.202	1.189	1.175	1.161	1.146	1.131	1.115	1.099	1.082	1.064
64	1.240	1.227	1.214	1.200	1.186	1.170	1.155	1.139	1.122	1.105	1.086
65	1.268	1.254	1.241	1.227	1.212	1.196	1.181	1.164	1.147	1.129	1.111
66	1.298	1.284	1.270	1.255	1.240	1.225	1.208	1.191	1.174	1.156	1.137
67	1.330	1.316	1.301	1.287	1.271	1.255	1.238	1.221	1.203	1.184	1.165
68	1.365	1.350	1.336	1.320	1.304	1.288	1.271	1.253	1.235	1.215	1.195
69	1.402	1.388	1.373	1.357	1.341	1.323	1.306	1.288	1.269	1.249	1.228
70	1.443	1.428	1.413	1.396	1.380	1.362	1.344	1.325	1.306	1.285	1.264
71	1.488	1.472	1.456	1.439	1.422	1.404	1.385	1.366	1.346	1.325	1.303
72	1.536	1.519	1.503	1.486	1.468	1.449	1.430	1.410	1.389	1.368	1.345
73	1.588	1.571	1.554	1.536	1.518	1.498	1.479	1.458	1.436	1.414	1.391
74	1.644	1.627	1.610	1.591	1.572	1.552	1.531	1.510	1.488	1.465	1.441
75	1.706	1.688	1.670	1.651	1.631	1.610	1.589	1.567	1.544	1.520	1.495
76	1.774	1.755	1.736	1.716	1.696	1.674	1.652	1.629	1.605	1.580	1.554
77	1.848	1.828	1.809	1.788	1.766	1.744	1.721	1.697	1.672	1.646	1.619
78	1.929	1.908	1.888	1.866	1.844	1.820	1.796	1.771	1.745	1.718	1.690
79	2.018	1.996	1.975	1.952	1.929	1.904	1.879	1.853	1.825	1.797	1.767
80	2.115	2.093	2.070	2.046	2.022	1.996	1.970	1.942	1.914	1.884	1.853
81	2.222	2.199	2.175	2.150	2.124	2.097	2.069	2.041	2.010	1.979	1.947
82	2.340	2.315	2.290	2.264	2.237	2.208	2.179	2.149	2.117	2.084	2.050
83	2.469	2.443	2.417	2.389	2.360	2.330	2.299	2.267	2.234	2.199	2.163
84	2.611	2.583	2.555	2.526	2.496	2.464	2.431	2.397	2.362	2.325	2.287

\*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, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	0.867	0.851	0.834	0.817	0.799	0.781	0.762	0.743	0.723	0.702
51	0.876	0.860	0.843	0.826	0.808	0.790	0.770	0.751	0.730	0.710
52	0.886	0.869	0.853	0.835	0.817	0.798	0.779	0.759	0.738	0.717
53	0.896	0.879	0.862	0.845	0.826	0.807	0.788	0.768	0.747	0.726
54	0.907	0.890	0.873	0.855	0.836	0.817	0.797	0.777	0.756	0.734
55	0.918	0.901	0.884	0.866	0.847	0.827	0.807	0.787	0.765	0.744
56	0.930	0.913	0.896	0.877	0.858	0.838	0.818	0.797	0.776	0.754
57	0.944	0.926	0.908	0.890	0.870	0.850	0.830	0.808	0.787	0.764
58	0.958	0.940	0.922	0.903	0.883	0.863	0.842	0.820	0.798	0.776
59	0.973	0.955	0.936	0.917	0.897	0.877	0.855	0.833	0.811	0.788
60	0.989	0.971	0.952	0.932	0.912	0.891	0.870	0.847	0.825	0.801
61	1.006	0.988	0.969	0.949	0.928	0.907	0.885	0.862	0.839	0.815
62	1.025	1.006	0.987	0.967	0.946	0.924	0.902	0.878	0.855	0.831
63	1.046	1.026	1.006	0.986	0.964	0.942	0.919	0.896	0.872	0.847
64	1.068	1.048	1.028	1.006	0.985	0.962	0.939	0.915	0.890	0.865
65	1.091	1.071	1.050	1.029	1.006	0.983	0.959	0.935	0.910	0.884
66	1.117	1.096	1.075	1.053	1.030	1.006	0.982	0.957	0.931	0.905
67	1.145	1.124	1.102	1.079	1.056	1.031	1.006	0.981	0.954	0.927
68	1.175	1.153	1.131	1.107	1.083	1.058	1.033	1.006	0.979	0.951
69	1.207	1.185	1.162	1.138	1.113	1.088	1.061	1.034	1.006	0.978
70	1.242	1.219	1.196	1.171	1.146	1.119	1.092	1.064	1.036	1.006
71	1.280	1.257	1.232	1.207	1.181	1.154	1.126	1.097	1.067	1.037
72	1.322	1.297	1.272	1.246	1.219	1.191	1.162	1.132	1.102	1.071
73	1.367	1.341	1.315	1.288	1.260	1.231	1.202	1.171	1.139	1.107
74	1.415	1.389	1.362	1.334	1.305	1.276	1.245	1.213	1.180	1.147
75	1.469	1.442	1.414	1.385	1.355	1.324	1.291	1.258	1.224	1.190
76	1.527	1.499	1.470	1.440	1.408	1.376	1.343	1.308	1.273	1.237
77	1.591	1.561	1.531	1.500	1.467	1.433	1.399	1.363	1.326	1.288
78	1.660	1.630	1.598	1.565	1.531	1.496	1.460	1.422	1.384	1.345
79	1.737	1.705	1.672	1.637	1.602	1.565	1.527	1.488	1.448	1.407
80	1.821	1.787	1.752	1.716	1.679	1.641	1.601	1.560	1.518	1.475
81	1.913	1.878	1.841	1.803	1.764	1.724	1.682	1.639	1.595	1.549
82	2.014	1.977	1.939	1.899	1.858	1.815	1.771	1.726	1.679	1.631
83	2.125	2.086	2.046	2.004	1.960	1.915	1.869	1.821	1.772	1.722
84	2.247	2.206	2.163	2.119	2.073	2.025	1.976	1.925	1.874	1.820

\*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, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	0.681	0.660	0.638	0.616	0.593	0.571	0.548	0.524	0.501	0.478
51	0.689	0.667	0.645	0.622	0.600	0.577	0.554	0.530	0.507	0.483
52	0.696	0.674	0.652	0.629	0.606	0.583	0.560	0.536	0.512	0.489
53	0.704	0.682	0.659	0.636	0.613	0.590	0.566	0.542	0.518	0.494
54	0.712	0.690	0.667	0.644	0.621	0.597	0.573	0.549	0.524	0.500
55	0.721	0.699	0.676	0.652	0.628	0.604	0.580	0.556	0.531	0.506
56	0.731	0.708	0.685	0.661	0.637	0.612	0.588	0.563	0.538	0.513
57	0.741	0.718	0.694	0.670	0.646	0.621	0.596	0.571	0.546	0.520
58	0.753	0.729	0.705	0.680	0.655	0.630	0.605	0.579	0.554	0.528
59	0.764	0.740	0.716	0.691	0.666	0.640	0.615	0.589	0.563	0.537
60	0.777	0.753	0.728	0.703	0.677	0.651	0.625	0.598	0.572	0.546
61	0.791	0.766	0.741	0.715	0.689	0.663	0.636	0.609	0.582	0.555
62	0.806	0.780	0.755	0.728	0.702	0.675	0.648	0.620	0.593	0.566
63	0.822	0.796	0.770	0.743	0.716	0.688	0.661	0.633	0.605	0.577
64	0.839	0.813	0.786	0.758	0.731	0.703	0.674	0.646	0.617	0.589
65	0.857	0.831	0.803	0.775	0.747	0.718	0.689	0.660	0.631	0.602
66	0.878	0.850	0.822	0.793	0.764	0.735	0.706	0.676	0.646	0.616
67	0.899	0.871	0.842	0.813	0.783	0.753	0.723	0.693	0.662	0.631
68	0.923	0.894	0.864	0.834	0.804	0.773	0.742	0.711	0.679	0.648
69	0.949	0.919	0.888	0.858	0.826	0.795	0.763	0.730	0.698	0.666
70	0.976	0.945	0.914	0.883	0.850	0.818	0.785	0.752	0.718	0.685
71	1.006	0.975	0.942	0.910	0.876	0.843	0.809	0.775	0.741	0.706
72	1.039	1.006	0.973	0.939	0.905	0.870	0.835	0.800	0.764	0.729
73	1.074	1.040	1.006	0.971	0.935	0.900	0.863	0.827	0.790	0.754
74	1.112	1.077	1.042	1.006	0.969	0.932	0.894	0.857	0.819	0.781
75	1.154	1.118	1.081	1.043	1.005	0.967	0.928	0.889	0.849	0.810
76	1.200	1.162	1.124	1.085	1.045	1.005	0.965	0.924	0.883	0.842
77	1.250	1.211	1.171	1.130	1.089	1.047	1.005	0.962	0.920	0.877
78	1.305	1.264	1.222	1.179	1.136	1.093	1.049	1.005	0.960	0.916
79	1.365	1.322	1.278	1.234	1.189	1.143	1.097	1.051	1.004	0.958
80	1.431	1.386	1.340	1.293	1.246	1.198	1.150	1.102	1.053	1.004
81	1.503	1.456	1.408	1.359	1.309	1.259	1.208	1.157	1.106	1.055
82	1.583	1.533	1.482	1.431	1.379	1.326	1.272	1.219	1.165	1.111
83	1.670	1.618	1.564	1.510	1.455	1.399	1.343	1.286	1.229	1.172
84	1.766	1.710	1.654	1.597	1.538	1.479	1.420	1.360	1.300	1.240

\*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, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	0.432	0.409	0.387	0.365	0.344	0.323	0.304	0.285	0.267
51	0.460	0.437	0.414	0.391	0.369	0.348	0.327	0.307	0.288	0.270
52	0.465	0.441	0.418	0.395	0.373	0.351	0.331	0.310	0.291	0.273
53	0.470	0.446	0.423	0.400	0.377	0.355	0.334	0.314	0.295	0.276
54	0.476	0.452	0.428	0.405	0.382	0.360	0.338	0.318	0.298	0.279
55	0.482	0.458	0.434	0.410	0.387	0.364	0.343	0.322	0.302	0.283
56	0.488	0.464	0.439	0.415	0.392	0.369	0.347	0.326	0.306	0.287
57	0.495	0.470	0.446	0.421	0.397	0.374	0.352	0.331	0.310	0.291
58	0.503	0.477	0.452	0.427	0.403	0.380	0.357	0.336	0.315	0.295
59	0.511	0.485	0.459	0.434	0.410	0.386	0.363	0.341	0.320	0.300
60	0.519	0.493	0.467	0.441	0.417	0.392	0.369	0.347	0.325	0.305
61	0.528	0.502	0.475	0.449	0.424	0.399	0.376	0.353	0.331	0.310
62	0.538	0.511	0.484	0.458	0.432	0.407	0.383	0.359	0.337	0.316
63	0.549	0.521	0.494	0.467	0.440	0.415	0.390	0.366	0.344	0.322
64	0.560	0.532	0.504	0.477	0.450	0.424	0.398	0.374	0.351	0.329
65	0.573	0.544	0.515	0.487	0.460	0.433	0.407	0.382	0.359	0.336
66	0.586	0.557	0.527	0.499	0.470	0.443	0.417	0.391	0.367	0.344
67	0.601	0.570	0.540	0.511	0.482	0.454	0.427	0.401	0.376	0.353
68	0.617	0.585	0.555	0.524	0.495	0.466	0.438	0.412	0.386	0.362
69	0.634	0.602	0.570	0.539	0.508	0.479	0.450	0.423	0.397	0.372
70	0.652	0.619	0.587	0.555	0.523	0.493	0.464	0.435	0.408	0.383
71	0.672	0.638	0.605	0.572	0.539	0.508	0.478	0.449	0.421	0.395
72	0.694	0.659	0.624	0.590	0.557	0.524	0.493	0.463	0.435	0.407
73	0.717	0.681	0.645	0.610	0.576	0.542	0.510	0.479	0.449	0.421
74	0.743	0.705	0.668	0.632	0.596	0.562	0.528	0.496	0.465	0.436
75	0.771	0.732	0.694	0.656	0.619	0.583	0.548	0.515	0.483	0.453
76	0.801	0.761	0.721	0.682	0.643	0.606	0.570	0.535	0.502	0.471
77	0.835	0.793	0.751	0.710	0.670	0.631	0.594	0.557	0.523	0.490
78	0.871	0.827	0.784	0.741	0.699	0.659	0.620	0.582	0.546	0.512
79	0.912	0.865	0.820	0.775	0.732	0.689	0.648	0.609	0.571	0.535
80	0.956	0.907	0.860	0.813	0.767	0.722	0.679	0.638	0.599	0.561
81	1.004	0.953	0.903	0.854	0.806	0.759	0.714	0.670	0.629	0.590
82	1.057	1.004	0.951	0.899	0.848	0.799	0.752	0.706	0.662	0.621
83	1.116	1.059	1.004	0.949	0.895	0.843	0.793	0.745	0.699	0.655
84	1.180	1.120	1.061	1.003	0.947	0.892	0.839	0.788	0.739	0.693

\*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, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	0.250	0.235	0.220	0.206	0.194	0.182	0.171	0.161	0.152	0.143
51	0.253	0.237	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144
52	0.256	0.240	0.225	0.211	0.198	0.186	0.175	0.164	0.155	0.146
53	0.259	0.243	0.227	0.213	0.200	0.188	0.177	0.166	0.157	0.148
54	0.262	0.246	0.230	0.216	0.203	0.190	0.179	0.168	0.159	0.149
55	0.265	0.249	0.233	0.219	0.205	0.193	0.181	0.170	0.161	0.151
56	0.269	0.252	0.236	0.222	0.208	0.195	0.184	0.173	0.163	0.153
57	0.273	0.256	0.240	0.225	0.211	0.198	0.186	0.175	0.165	0.156
58	0.277	0.259	0.243	0.228	0.214	0.201	0.189	0.178	0.167	0.158
59	0.281	0.263	0.247	0.232	0.217	0.204	0.192	0.181	0.170	0.160
60	0.286	0.268	0.251	0.236	0.221	0.208	0.195	0.184	0.173	0.163
61	0.291	0.273	0.256	0.240	0.225	0.211	0.199	0.187	0.176	0.166
62	0.296	0.278	0.260	0.244	0.229	0.215	0.202	0.190	0.179	0.169
63	0.302	0.283	0.266	0.249	0.234	0.220	0.206	0.194	0.183	0.172
64	0.308	0.289	0.271	0.254	0.239	0.224	0.211	0.198	0.187	0.176
65	0.315	0.296	0.277	0.260	0.244	0.229	0.215	0.203	0.191	0.180
66	0.323	0.302	0.284	0.266	0.250	0.235	0.220	0.207	0.195	0.184
67	0.331	0.310	0.291	0.273	0.256	0.240	0.226	0.213	0.200	0.189
68	0.339	0.318	0.298	0.280	0.263	0.247	0.232	0.218	0.205	0.194
69	0.349	0.327	0.307	0.288	0.270	0.253	0.238	0.224	0.211	0.199
70	0.359	0.336	0.315	0.296	0.278	0.261	0.245	0.231	0.217	0.205
71	0.370	0.347	0.325	0.305	0.286	0.269	0.253	0.238	0.224	0.211
72	0.382	0.358	0.336	0.315	0.296	0.278	0.261	0.245	0.231	0.218
73	0.395	0.370	0.347	0.326	0.306	0.287	0.270	0.254	0.239	0.225
74	0.409	0.383	0.359	0.337	0.316	0.297	0.279	0.263	0.248	0.233
75	0.424	0.398	0.373	0.350	0.328	0.308	0.290	0.273	0.257	0.242
76	0.441	0.414	0.388	0.364	0.341	0.321	0.301	0.284	0.267	0.252
77	0.460	0.431	0.404	0.379	0.356	0.334	0.314	0.295	0.278	0.262
78	0.480	0.450	0.422	0.395	0.371	0.349	0.328	0.308	0.290	0.274
79	0.502	0.470	0.441	0.414	0.388	0.365	0.343	0.322	0.304	0.286
80	0.526	0.493	0.462	0.434	0.407	0.382	0.359	0.338	0.318	0.300
81	0.553	0.518	0.486	0.456	0.428	0.402	0.378	0.355	0.335	0.315
82	0.582	0.545	0.511	0.480	0.450	0.423	0.398	0.374	0.352	0.332
83	0.614	0.576	0.540	0.506	0.475	0.446	0.420	0.395	0.372	0.350
84	0.649	0.609	0.571	0.535	0.502	0.472	0.444	0.417	0.393	0.371

\*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, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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
85	2.766	2.737	2.707	2.676	2.644	2.610	2.576	2.540	2.502	2.463	2.423
86	2.935	2.904	2.873	2.840	2.806	2.770	2.733	2.695	2.655	2.614	2.571
87	3.119	3.086	3.052	3.018	2.981	2.943	2.904	2.864	2.822	2.778	2.732
88	3.318	3.283	3.247	3.210	3.172	3.131	3.090	3.047	3.002	2.955	2.907
89	3.533	3.495	3.458	3.418	3.377	3.334	3.290	3.244	3.196	3.146	3.095
90	3.763	3.724	3.683	3.641	3.597	3.552	3.505	3.456	3.405	3.352	3.297
91	4.010	3.967	3.925	3.880	3.833	3.784	3.734	3.682	3.628	3.571	3.513
92	4.272	4.227	4.181	4.134	4.084	4.032	3.979	3.923	3.865	3.805	3.743
93	4.551	4.503	4.454	4.403	4.350	4.295	4.238	4.179	4.117	4.053	3.987
94	4.847	4.795	4.744	4.689	4.633	4.574	4.513	4.451	4.385	4.317	4.246
95	5.160	5.105	5.050	4.992	4.932	4.869	4.805	4.738	4.668	4.595	4.520
96	5.490	5.432	5.373	5.312	5.248	5.181	5.113	5.041	4.967	4.890	4.809
97	5.838	5.777	5.714	5.649	5.581	5.510	5.437	5.361	5.282	5.200	5.114
98	6.205	6.139	6.073	6.003	5.931	5.856	5.778	5.698	5.614	5.526	5.435
99	6.589	6.519	6.448	6.375	6.298	6.218	6.136	6.050	5.961	5.868	5.772
100	6.988	6.914	6.840	6.762	6.680	6.595	6.508	6.417	6.322	6.224	6.122

\*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, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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
85	2.381	2.337	2.292	2.245	2.196	2.145	2.093	2.040	1.985	1.928
86	2.526	2.480	2.432	2.382	2.330	2.277	2.221	2.165	2.106	2.046
87	2.685	2.635	2.584	2.531	2.476	2.419	2.360	2.300	2.238	2.174
88	2.856	2.803	2.749	2.692	2.634	2.574	2.511	2.447	2.381	2.313
89	3.041	2.985	2.927	2.867	2.804	2.740	2.674	2.605	2.535	2.463
90	3.239	3.180	3.118	3.054	2.988	2.919	2.848	2.775	2.700	2.624
91	3.451	3.388	3.322	3.254	3.183	3.110	3.035	2.957	2.877	2.796
92	3.677	3.610	3.540	3.467	3.392	3.314	3.233	3.151	3.066	2.979
93	3.917	3.845	3.771	3.693	3.613	3.530	3.444	3.356	3.266	3.173
94	4.172	4.095	4.015	3.933	3.848	3.759	3.668	3.574	3.478	3.379
95	4.441	4.359	4.275	4.187	4.096	4.002	3.905	3.805	3.702	3.597
96	4.726	4.639	4.549	4.455	4.358	4.258	4.155	4.049	3.940	3.828
97	5.025	4.933	4.837	4.738	4.635	4.528	4.419	4.306	4.190	4.071
98	5.341	5.243	5.141	5.035	4.926	4.813	4.696	4.576	4.452	4.326
99	5.671	5.567	5.459	5.347	5.230	5.110	4.986	4.859	4.728	4.594
100	6.015	5.905	5.790	5.671	5.548	5.420	5.289	5.154	5.015	4.872

\*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, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	1.871	1.812	1.752	1.691	1.630	1.567	1.504	1.441	1.377	1.313
86	1.985	1.923	1.859	1.795	1.729	1.663	1.596	1.529	1.461	1.394
87	2.109	2.043	1.976	1.907	1.838	1.767	1.696	1.624	1.553	1.481
88	2.244	2.174	2.102	2.029	1.955	1.880	1.804	1.728	1.652	1.575
89	2.389	2.314	2.238	2.160	2.081	2.002	1.921	1.840	1.759	1.677
90	2.545	2.465	2.384	2.301	2.217	2.132	2.046	1.960	1.873	1.787
91	2.712	2.627	2.540	2.452	2.362	2.272	2.181	2.089	1.996	1.904
92	2.890	2.799	2.706	2.612	2.517	2.421	2.323	2.225	2.127	2.028
93	3.078	2.981	2.883	2.783	2.681	2.579	2.475	2.370	2.266	2.161
94	3.278	3.175	3.070	2.964	2.856	2.746	2.636	2.524	2.413	2.301
95	3.490	3.380	3.268	3.155	3.040	2.923	2.806	2.687	2.569	2.450
96	3.713	3.597	3.478	3.357	3.235	3.111	2.985	2.860	2.733	2.607
97	3.949	3.825	3.699	3.570	3.440	3.308	3.175	3.041	2.907	2.772
98	4.197	4.065	3.931	3.794	3.656	3.516	3.374	3.232	3.089	2.946
99	4.456	4.316	4.174	4.029	3.882	3.733	3.583	3.432	3.280	3.128
100	4.727	4.578	4.427	4.273	4.117	3.959	3.800	3.640	3.479	3.318

\*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, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	1.250	1.187	1.124	1.063	1.003	0.945	0.888	0.834	0.783	0.734
86	1.326	1.259	1.193	1.128	1.064	1.002	0.943	0.885	0.831	0.779
87	1.409	1.338	1.268	1.198	1.131	1.065	1.002	0.941	0.883	0.828
88	1.499	1.423	1.348	1.275	1.203	1.133	1.066	1.001	0.939	0.880
89	1.596	1.515	1.436	1.357	1.281	1.207	1.135	1.066	1.000	0.937
90	1.700	1.614	1.529	1.446	1.364	1.285	1.209	1.135	1.065	0.999
91	1.812	1.720	1.630	1.541	1.454	1.369	1.288	1.210	1.135	1.064
92	1.930	1.833	1.736	1.642	1.549	1.459	1.372	1.289	1.209	1.134
93	2.056	1.952	1.850	1.749	1.650	1.554	1.462	1.373	1.288	1.208
94	2.190	2.079	1.970	1.862	1.757	1.655	1.557	1.462	1.372	1.286
95	2.331	2.213	2.097	1.983	1.871	1.762	1.657	1.556	1.460	1.369
96	2.480	2.355	2.231	2.110	1.991	1.875	1.763	1.656	1.554	1.457
97	2.638	2.504	2.373	2.243	2.117	1.994	1.875	1.761	1.652	1.549
98	2.803	2.662	2.522	2.384	2.250	2.119	1.993	1.872	1.756	1.646
99	2.977	2.826	2.678	2.532	2.389	2.250	2.116	1.988	1.865	1.748
100	3.157	2.998	2.840	2.685	2.534	2.387	2.245	2.108	1.978	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, 2020**

**Table 21: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members**  
(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	0.688	0.645	0.605	0.567	0.532	0.500	0.470	0.442	0.416	0.393
86	0.730	0.684	0.642	0.602	0.565	0.531	0.499	0.469	0.442	0.417
87	0.776	0.727	0.682	0.639	0.600	0.564	0.530	0.499	0.469	0.443
88	0.825	0.774	0.725	0.680	0.639	0.600	0.564	0.530	0.499	0.471
89	0.879	0.824	0.772	0.724	0.680	0.639	0.600	0.565	0.532	0.501
90	0.936	0.877	0.823	0.772	0.724	0.680	0.639	0.602	0.567	0.534
91	0.997	0.935	0.876	0.822	0.772	0.725	0.681	0.641	0.604	0.569
92	1.063	0.996	0.934	0.876	0.822	0.772	0.726	0.683	0.643	0.606
93	1.132	1.061	0.995	0.933	0.876	0.823	0.773	0.727	0.685	0.646
94	1.205	1.130	1.059	0.994	0.933	0.876	0.823	0.775	0.730	0.688
95	1.283	1.203	1.128	1.058	0.993	0.933	0.877	0.825	0.777	0.732
96	1.365	1.280	1.200	1.126	1.057	0.992	0.933	0.878	0.826	0.779
97	1.452	1.361	1.276	1.197	1.124	1.055	0.992	0.933	0.879	0.829
98	1.543	1.446	1.356	1.272	1.194	1.121	1.054	0.992	0.934	0.881
99	1.639	1.536	1.440	1.351	1.268	1.191	1.119	1.053	0.992	0.935
100	1.738	1.629	1.528	1.433	1.345	1.263	1.187	1.117	1.052	0.992

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



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
15	1.000	0.931	0.867	0.807	0.752	0.700	0.651	0.606	0.564	0.525	0.489	0.455	0.423	0.393	0.366
16	1.074	1.000	0.931	0.867	0.807	0.751	0.700	0.651	0.606	0.564	0.525	0.488	0.454	0.422	0.393
17	1.153	1.074	1.000	0.931	0.867	0.807	0.751	0.699	0.651	0.605	0.563	0.524	0.487	0.453	0.422
18	1.239	1.153	1.074	1.000	0.931	0.867	0.807	0.751	0.699	0.650	0.605	0.563	0.524	0.487	0.453
19	1.330	1.239	1.154	1.074	1.000	0.931	0.867	0.806	0.751	0.698	0.650	0.604	0.562	0.523	0.486
20	1.429	1.331	1.239	1.154	1.074	1.000	0.931	0.866	0.806	0.750	0.698	0.649	0.604	0.562	0.522
21	1.535	1.430	1.331	1.240	1.154	1.074	1.000	0.931	0.866	0.806	0.750	0.698	0.649	0.603	0.561
22	1.650	1.536	1.431	1.332	1.240	1.154	1.074	1.000	0.931	0.866	0.806	0.749	0.697	0.648	0.603
23	1.773	1.651	1.537	1.431	1.333	1.240	1.155	1.075	1.000	0.930	0.866	0.805	0.749	0.697	0.648
24	1.906	1.775	1.652	1.538	1.432	1.333	1.241	1.155	1.075	1.000	0.930	0.865	0.805	0.749	0.696
25	2.049	1.908	1.776	1.654	1.540	1.433	1.334	1.241	1.155	1.075	1.000	0.930	0.865	0.805	0.748
26	2.202	2.051	1.910	1.778	1.655	1.541	1.434	1.335	1.242	1.156	1.075	1.000	0.930	0.865	0.804
27	2.368	2.205	2.053	1.912	1.780	1.657	1.542	1.435	1.335	1.242	1.156	1.075	1.000	0.930	0.865
28	2.547	2.372	2.208	2.056	1.914	1.782	1.658	1.543	1.436	1.336	1.243	1.156	1.075	1.000	0.930
29	2.740	2.551	2.376	2.212	2.059	1.916	1.784	1.660	1.545	1.437	1.337	1.244	1.157	1.076	1.000
30	2.948	2.745	2.556	2.380	2.215	2.062	1.919	1.786	1.662	1.546	1.438	1.338	1.244	1.157	1.076
31	3.173	2.954	2.750	2.561	2.384	2.219	2.065	1.922	1.788	1.664	1.548	1.440	1.339	1.245	1.158
32	3.415	3.180	2.961	2.756	2.566	2.388	2.223	2.068	1.925	1.791	1.666	1.549	1.441	1.340	1.246
33	3.677	3.423	3.187	2.967	2.762	2.571	2.393	2.227	2.072	1.928	1.793	1.668	1.551	1.442	1.341
34	3.959	3.687	3.433	3.196	2.975	2.769	2.577	2.398	2.231	2.076	1.931	1.796	1.670	1.553	1.444
35	4.265	3.971	3.698	3.442	3.204	2.982	2.776	2.583	2.403	2.236	2.080	1.935	1.799	1.673	1.555
36	4.596	4.279	3.984	3.709	3.453	3.214	2.991	2.783	2.590	2.409	2.241	2.084	1.938	1.802	1.675
37	4.954	4.612	4.294	3.998	3.721	3.463	3.223	2.999	2.791	2.596	2.415	2.246	2.089	1.942	1.806
38	5.341	4.973	4.630	4.310	4.012	3.734	3.475	3.234	3.009	2.799	2.604	2.422	2.252	2.094	1.946
39	5.760	5.364	4.993	4.649	4.327	4.027	3.748	3.488	3.245	3.019	2.808	2.612	2.429	2.258	2.099
40	6.215	5.787	5.388	5.015	4.668	4.345	4.044	3.763	3.501	3.257	3.029	2.818	2.620	2.436	2.264
41	6.709	6.246	5.815	5.413	5.039	4.690	4.364	4.061	3.778	3.515	3.270	3.041	2.828	2.629	2.444
42	7.244	6.745	6.279	5.845	5.441	5.064	4.712	4.385	4.080	3.795	3.530	3.283	3.053	2.838	2.638
43	7.826	7.286	6.783	6.314	5.877	5.470	5.090	4.737	4.407	4.100	3.813	3.546	3.297	3.066	2.850
44	8.458	7.875	7.331	6.824	6.352	5.912	5.501	5.119	4.763	4.430	4.121	3.832	3.563	3.313	3.079
45	9.146	8.515	7.927	7.379	6.868	6.392	5.948	5.535	5.149	4.790	4.455	4.143	3.853	3.582	3.329
46	9.895	9.212	8.576	7.983	7.431	6.915	6.435	5.988	5.571	5.182	4.820	4.482	4.168	3.875	3.601
47	10.711	9.973	9.284	8.642	8.043	7.486	6.966	6.481	6.030	5.609	5.217	4.852	4.511	4.194	3.898
48	11.602	10.802	10.056	9.360	8.712	8.108	7.545	7.020	6.531	6.075	5.650	5.254	4.886	4.542	4.221
49	12.575	11.708	10.899	10.145	9.443	8.788	8.177	7.608	7.078	6.584	6.124	5.694	5.295	4.922	4.575

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
15	0.340	0.316	0.294	0.273	0.254	0.236	0.219	0.203	0.189	0.175	0.162	0.151	0.140	0.129	0.120
16	0.365	0.339	0.315	0.293	0.272	0.253	0.235	0.218	0.202	0.188	0.174	0.162	0.150	0.139	0.129
17	0.392	0.364	0.339	0.315	0.292	0.272	0.252	0.234	0.217	0.202	0.187	0.174	0.161	0.149	0.138
18	0.421	0.391	0.364	0.338	0.314	0.292	0.271	0.251	0.233	0.217	0.201	0.186	0.173	0.160	0.148
19	0.452	0.420	0.391	0.363	0.337	0.313	0.291	0.270	0.251	0.233	0.216	0.200	0.185	0.172	0.159
20	0.486	0.451	0.419	0.390	0.362	0.336	0.312	0.290	0.269	0.250	0.232	0.215	0.199	0.185	0.171
21	0.522	0.485	0.451	0.419	0.389	0.361	0.335	0.311	0.289	0.268	0.249	0.231	0.214	0.198	0.184
22	0.560	0.521	0.484	0.450	0.418	0.388	0.360	0.335	0.311	0.288	0.267	0.248	0.230	0.213	0.197
23	0.602	0.560	0.520	0.483	0.449	0.417	0.387	0.359	0.334	0.310	0.287	0.266	0.247	0.229	0.212
24	0.647	0.601	0.559	0.519	0.482	0.448	0.416	0.386	0.358	0.333	0.308	0.286	0.265	0.246	0.228
25	0.695	0.646	0.601	0.558	0.518	0.482	0.447	0.415	0.385	0.357	0.331	0.307	0.285	0.264	0.245
26	0.748	0.695	0.646	0.600	0.557	0.518	0.481	0.446	0.414	0.384	0.356	0.330	0.306	0.284	0.263
27	0.804	0.747	0.694	0.645	0.599	0.556	0.517	0.480	0.445	0.413	0.383	0.355	0.329	0.305	0.282
28	0.864	0.803	0.746	0.694	0.644	0.598	0.555	0.516	0.478	0.444	0.412	0.382	0.354	0.328	0.304
29	0.930	0.864	0.803	0.746	0.693	0.643	0.597	0.554	0.515	0.477	0.443	0.410	0.380	0.353	0.326
30	<b>1.000</b>	0.929	0.864	0.802	0.745	0.692	0.643	0.596	0.553	0.513	0.476	0.441	0.409	0.379	0.351
31	1.076	<b>1.000</b>	0.929	0.863	0.802	0.745	0.691	0.642	0.595	0.552	0.512	0.475	0.440	0.408	0.378
32	1.158	1.076	<b>1.000</b>	0.929	0.863	0.801	0.744	0.690	0.641	0.594	0.551	0.511	0.474	0.439	0.406
33	1.247	1.158	1.076	<b>1.000</b>	0.929	0.862	0.801	0.743	0.690	0.640	0.593	0.550	0.510	0.472	0.437
34	1.342	1.247	1.159	1.077	<b>1.000</b>	0.929	0.862	0.800	0.742	0.689	0.639	0.592	0.549	0.508	0.471
35	1.446	1.343	1.248	1.160	1.077	<b>1.000</b>	0.928	0.862	0.799	0.742	0.688	0.637	0.591	0.547	0.507
36	1.557	1.447	1.345	1.249	1.160	1.077	<b>1.000</b>	0.928	0.861	0.799	0.741	0.687	0.636	0.589	0.546
37	1.678	1.560	1.449	1.346	1.250	1.161	1.078	<b>1.000</b>	0.928	0.861	0.798	0.740	0.685	0.635	0.588
38	1.809	1.681	1.562	1.451	1.348	1.251	1.161	1.078	<b>1.000</b>	0.928	0.860	0.797	0.739	0.684	0.634
39	1.951	1.813	1.684	1.565	1.453	1.349	1.252	1.162	1.078	<b>1.000</b>	0.927	0.859	0.796	0.738	0.683
40	2.105	1.956	1.817	1.688	1.567	1.455	1.351	1.254	1.163	1.079	<b>1.000</b>	0.927	0.859	0.795	0.736
41	2.271	2.111	1.961	1.821	1.691	1.570	1.458	1.353	1.255	1.164	1.079	<b>1.000</b>	0.927	0.858	0.794
42	2.452	2.279	2.117	1.966	1.826	1.695	1.573	1.460	1.354	1.256	1.165	1.079	<b>1.000</b>	0.926	0.857
43	2.648	2.461	2.286	2.124	1.972	1.831	1.699	1.577	1.463	1.356	1.258	1.165	1.080	<b>1.000</b>	0.926
44	2.862	2.659	2.470	2.295	2.131	1.978	1.836	1.704	1.580	1.465	1.359	1.259	1.166	1.080	<b>1.000</b>
45	3.094	2.875	2.671	2.481	2.303	2.138	1.985	1.841	1.708	1.584	1.468	1.361	1.261	1.167	1.081
46	3.347	3.110	2.889	2.683	2.491	2.313	2.147	1.992	1.847	1.713	1.588	1.472	1.363	1.262	1.169
47	3.622	3.366	3.127	2.904	2.696	2.503	2.323	2.155	1.999	1.854	1.718	1.592	1.475	1.366	1.264
48	3.923	3.645	3.386	3.145	2.920	2.710	2.515	2.334	2.165	2.007	1.861	1.724	1.597	1.479	1.369
49	4.251	3.950	3.669	3.407	3.164	2.937	2.725	2.529	2.345	2.175	2.016	1.868	1.730	1.602	1.483

\*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, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
15	0.111	0.103	0.095	0.088	0.081	0.075	0.070	0.064	0.059	0.055	0.050	0.046	0.043	0.039	0.036
16	0.119	0.110	0.102	0.095	0.087	0.081	0.075	0.069	0.064	0.059	0.054	0.050	0.046	0.042	0.039
17	0.128	0.118	0.110	0.101	0.094	0.087	0.080	0.074	0.068	0.063	0.058	0.053	0.049	0.045	0.042
18	0.137	0.127	0.118	0.109	0.101	0.093	0.086	0.079	0.073	0.067	0.062	0.057	0.053	0.048	0.045
19	0.148	0.137	0.126	0.117	0.108	0.100	0.092	0.085	0.079	0.072	0.067	0.061	0.057	0.052	0.048
20	0.158	0.147	0.136	0.125	0.116	0.107	0.099	0.091	0.084	0.078	0.072	0.066	0.061	0.056	0.051
21	0.170	0.157	0.146	0.135	0.125	0.115	0.106	0.098	0.091	0.083	0.077	0.071	0.065	0.060	0.055
22	0.183	0.169	0.156	0.145	0.134	0.124	0.114	0.105	0.097	0.090	0.083	0.076	0.070	0.064	0.059
23	0.196	0.182	0.168	0.155	0.144	0.133	0.123	0.113	0.104	0.096	0.089	0.082	0.075	0.069	0.063
24	0.211	0.195	0.181	0.167	0.154	0.143	0.132	0.121	0.112	0.103	0.095	0.088	0.081	0.074	0.068
25	0.226	0.210	0.194	0.179	0.166	0.153	0.141	0.130	0.120	0.111	0.102	0.094	0.087	0.080	0.073
26	0.243	0.225	0.208	0.193	0.178	0.165	0.152	0.140	0.129	0.119	0.110	0.101	0.093	0.085	0.078
27	0.262	0.242	0.224	0.207	0.191	0.177	0.163	0.151	0.139	0.128	0.118	0.109	0.100	0.092	0.084
28	0.281	0.260	0.241	0.223	0.206	0.190	0.175	0.162	0.149	0.138	0.127	0.117	0.107	0.099	0.091
29	0.302	0.280	0.259	0.239	0.221	0.204	0.189	0.174	0.160	0.148	0.136	0.125	0.115	0.106	0.097
30	0.325	0.301	0.278	0.257	0.238	0.220	0.203	0.187	0.172	0.159	0.146	0.135	0.124	0.114	0.105
31	0.350	0.324	0.299	0.277	0.256	0.236	0.218	0.201	0.185	0.171	0.157	0.145	0.133	0.122	0.112
32	0.376	0.348	0.322	0.298	0.275	0.254	0.234	0.216	0.199	0.184	0.169	0.156	0.143	0.132	0.121
33	0.405	0.375	0.346	0.320	0.296	0.273	0.252	0.233	0.215	0.198	0.182	0.167	0.154	0.141	0.130
34	0.436	0.403	0.373	0.345	0.318	0.294	0.271	0.250	0.231	0.213	0.196	0.180	0.166	0.152	0.140
35	0.469	0.434	0.401	0.371	0.343	0.317	0.292	0.269	0.248	0.229	0.211	0.194	0.178	0.164	0.150
36	0.505	0.467	0.432	0.399	0.369	0.341	0.315	0.290	0.267	0.246	0.227	0.209	0.192	0.176	0.162
37	0.544	0.503	0.466	0.430	0.398	0.367	0.339	0.312	0.288	0.265	0.244	0.225	0.206	0.190	0.174
38	0.586	0.542	0.502	0.464	0.428	0.395	0.365	0.337	0.310	0.286	0.263	0.242	0.222	0.204	0.187
39	0.632	0.585	0.541	0.500	0.462	0.426	0.393	0.363	0.334	0.308	0.283	0.261	0.240	0.220	0.202
40	0.682	0.630	0.583	0.539	0.498	0.459	0.424	0.391	0.360	0.332	0.305	0.281	0.258	0.237	0.217
41	0.735	0.680	0.629	0.581	0.537	0.496	0.457	0.422	0.388	0.358	0.329	0.303	0.278	0.256	0.234
42	0.793	0.734	0.679	0.627	0.579	0.535	0.493	0.455	0.419	0.386	0.355	0.327	0.300	0.276	0.253
43	0.857	0.792	0.733	0.677	0.625	0.577	0.532	0.491	0.452	0.416	0.383	0.352	0.324	0.297	0.273
44	0.925	0.856	0.791	0.731	0.675	0.623	0.575	0.530	0.488	0.450	0.414	0.380	0.350	0.321	0.294
45	1.000	0.925	0.855	0.790	0.730	0.673	0.621	0.573	0.528	0.486	0.447	0.411	0.377	0.346	0.318
46	1.081	1.000	0.924	0.854	0.789	0.728	0.671	0.619	0.570	0.525	0.483	0.444	0.408	0.374	0.343
47	1.170	1.082	1.000	0.924	0.853	0.787	0.726	0.669	0.617	0.568	0.522	0.480	0.441	0.405	0.371
48	1.266	1.171	1.082	1.000	0.923	0.852	0.786	0.724	0.667	0.614	0.565	0.519	0.477	0.438	0.401
49	1.372	1.268	1.172	1.083	1.000	0.923	0.851	0.784	0.722	0.665	0.612	0.562	0.516	0.474	0.434

\*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, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
15	0.033	0.030	0.028	0.026	0.023	0.021	0.019	0.018	0.016	0.015	0.013	0.012	0.011	0.010	0.009
16	0.036	0.033	0.030	0.027	0.025	0.023	0.021	0.019	0.017	0.016	0.014	0.013	0.012	0.010	0.009
17	0.038	0.035	0.032	0.029	0.027	0.025	0.022	0.020	0.019	0.017	0.015	0.014	0.012	0.011	0.010
18	0.041	0.038	0.034	0.031	0.029	0.026	0.024	0.022	0.020	0.018	0.016	0.015	0.013	0.012	0.011
19	0.044	0.040	0.037	0.034	0.031	0.028	0.026	0.023	0.021	0.019	0.018	0.016	0.014	0.013	0.012
20	0.047	0.043	0.040	0.036	0.033	0.030	0.028	0.025	0.023	0.021	0.019	0.017	0.015	0.014	0.012
21	0.051	0.046	0.042	0.039	0.036	0.032	0.030	0.027	0.024	0.022	0.020	0.018	0.016	0.015	0.013
22	0.054	0.050	0.046	0.042	0.038	0.035	0.032	0.029	0.026	0.024	0.022	0.020	0.018	0.016	0.014
23	0.058	0.053	0.049	0.045	0.041	0.037	0.034	0.031	0.028	0.026	0.023	0.021	0.019	0.017	0.015
24	0.062	0.057	0.052	0.048	0.044	0.040	0.037	0.033	0.030	0.027	0.025	0.022	0.020	0.018	0.016
25	0.067	0.061	0.056	0.052	0.047	0.043	0.039	0.036	0.032	0.029	0.027	0.024	0.022	0.020	0.018
26	0.072	0.066	0.060	0.055	0.051	0.046	0.042	0.038	0.035	0.032	0.029	0.026	0.023	0.021	0.019
27	0.077	0.071	0.065	0.059	0.054	0.050	0.045	0.041	0.037	0.034	0.031	0.028	0.025	0.022	0.020
28	0.083	0.076	0.070	0.064	0.058	0.053	0.048	0.044	0.040	0.036	0.033	0.030	0.027	0.024	0.022
29	0.089	0.082	0.075	0.068	0.063	0.057	0.052	0.047	0.043	0.039	0.035	0.032	0.029	0.026	0.023
30	0.096	0.088	0.080	0.074	0.067	0.061	0.056	0.051	0.046	0.042	0.038	0.034	0.031	0.028	0.025
31	0.103	0.094	0.086	0.079	0.072	0.066	0.060	0.055	0.050	0.045	0.041	0.037	0.033	0.030	0.027
32	0.111	0.101	0.093	0.085	0.078	0.071	0.064	0.059	0.053	0.048	0.044	0.039	0.036	0.032	0.029
33	0.119	0.109	0.100	0.091	0.083	0.076	0.069	0.063	0.057	0.052	0.047	0.042	0.038	0.034	0.031
34	0.128	0.117	0.107	0.098	0.090	0.082	0.074	0.068	0.061	0.056	0.050	0.046	0.041	0.037	0.033
35	0.138	0.126	0.116	0.106	0.096	0.088	0.080	0.073	0.066	0.060	0.054	0.049	0.044	0.040	0.035
36	0.148	0.136	0.124	0.114	0.104	0.095	0.086	0.078	0.071	0.064	0.058	0.053	0.047	0.043	0.038
37	0.160	0.146	0.134	0.122	0.112	0.102	0.093	0.084	0.076	0.069	0.063	0.056	0.051	0.046	0.041
38	0.172	0.157	0.144	0.132	0.120	0.109	0.100	0.091	0.082	0.074	0.067	0.061	0.055	0.049	0.044
39	0.185	0.169	0.155	0.142	0.129	0.118	0.107	0.097	0.088	0.080	0.072	0.065	0.059	0.053	0.047
40	0.199	0.183	0.167	0.153	0.139	0.127	0.116	0.105	0.095	0.086	0.078	0.070	0.063	0.057	0.051
41	0.215	0.197	0.180	0.164	0.150	0.137	0.124	0.113	0.103	0.093	0.084	0.076	0.068	0.061	0.055
42	0.232	0.212	0.194	0.177	0.162	0.147	0.134	0.122	0.110	0.100	0.090	0.081	0.073	0.066	0.059
43	0.250	0.229	0.209	0.191	0.174	0.159	0.145	0.131	0.119	0.108	0.097	0.088	0.079	0.071	0.063
44	0.270	0.247	0.226	0.206	0.188	0.171	0.156	0.142	0.128	0.116	0.105	0.095	0.085	0.076	0.068
45	0.291	0.267	0.244	0.223	0.203	0.185	0.168	0.153	0.138	0.125	0.113	0.102	0.092	0.082	0.074
46	0.315	0.288	0.263	0.240	0.219	0.200	0.182	0.165	0.149	0.135	0.122	0.110	0.099	0.089	0.079
47	0.340	0.311	0.284	0.260	0.237	0.216	0.196	0.178	0.161	0.146	0.132	0.119	0.107	0.096	0.086
48	0.368	0.336	0.308	0.281	0.256	0.233	0.212	0.192	0.174	0.158	0.142	0.128	0.115	0.103	0.092
49	0.398	0.364	0.333	0.304	0.277	0.252	0.229	0.208	0.189	0.171	0.154	0.139	0.125	0.112	0.100

\*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, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89
15	0.008	0.007	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
16	0.008	0.008	0.007	0.006	0.005	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001	0.001
17	0.009	0.008	0.007	0.006	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001	0.001
18	0.010	0.009	0.008	0.007	0.006	0.005	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001
19	0.010	0.009	0.008	0.007	0.006	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.001
20	0.011	0.010	0.009	0.008	0.007	0.006	0.005	0.005	0.004	0.003	0.003	0.003	0.002	0.002	0.001
21	0.012	0.011	0.009	0.008	0.007	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	0.002
22	0.013	0.011	0.010	0.009	0.008	0.007	0.006	0.005	0.005	0.004	0.003	0.003	0.002	0.002	0.002
23	0.014	0.012	0.011	0.010	0.009	0.007	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002
24	0.015	0.013	0.012	0.010	0.009	0.008	0.007	0.006	0.005	0.005	0.004	0.003	0.003	0.002	0.002
25	0.016	0.014	0.012	0.011	0.010	0.009	0.007	0.007	0.006	0.005	0.004	0.003	0.003	0.002	0.002
26	0.017	0.015	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
27	0.018	0.016	0.014	0.013	0.011	0.010	0.009	0.007	0.006	0.006	0.005	0.004	0.003	0.003	0.002
28	0.019	0.017	0.015	0.014	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.002
29	0.021	0.019	0.016	0.015	0.013	0.011	0.010	0.009	0.007	0.006	0.005	0.005	0.004	0.003	0.003
30	0.022	0.020	0.018	0.016	0.014	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.004	0.003	0.003
31	0.024	0.021	0.019	0.017	0.015	0.013	0.011	0.010	0.008	0.007	0.006	0.005	0.004	0.004	0.003
32	0.026	0.023	0.020	0.018	0.016	0.014	0.012	0.011	0.009	0.008	0.007	0.006	0.005	0.004	0.003
33	0.027	0.024	0.022	0.019	0.017	0.015	0.013	0.011	0.010	0.008	0.007	0.006	0.005	0.004	0.003
34	0.030	0.026	0.023	0.021	0.018	0.016	0.014	0.012	0.010	0.009	0.008	0.006	0.005	0.004	0.004
35	0.032	0.028	0.025	0.022	0.020	0.017	0.015	0.013	0.011	0.010	0.008	0.007	0.006	0.005	0.004
36	0.034	0.030	0.027	0.024	0.021	0.018	0.016	0.014	0.012	0.010	0.009	0.007	0.006	0.005	0.004
37	0.037	0.033	0.029	0.026	0.022	0.020	0.017	0.015	0.013	0.011	0.009	0.008	0.007	0.005	0.004
38	0.039	0.035	0.031	0.027	0.024	0.021	0.018	0.016	0.014	0.012	0.010	0.008	0.007	0.006	0.005
39	0.042	0.038	0.033	0.029	0.026	0.023	0.020	0.017	0.015	0.013	0.011	0.009	0.008	0.006	0.005
40	0.045	0.040	0.036	0.032	0.028	0.024	0.021	0.018	0.016	0.014	0.011	0.010	0.008	0.007	0.005
41	0.049	0.043	0.039	0.034	0.030	0.026	0.023	0.020	0.017	0.015	0.012	0.010	0.009	0.007	0.006
42	0.053	0.047	0.041	0.037	0.032	0.028	0.025	0.021	0.018	0.016	0.013	0.011	0.009	0.008	0.006
43	0.057	0.050	0.045	0.039	0.035	0.030	0.026	0.023	0.020	0.017	0.014	0.012	0.010	0.008	0.007
44	0.061	0.054	0.048	0.042	0.037	0.033	0.028	0.025	0.021	0.018	0.015	0.013	0.011	0.009	0.007
45	0.066	0.058	0.052	0.046	0.040	0.035	0.030	0.026	0.023	0.019	0.016	0.014	0.011	0.009	0.008
46	0.071	0.063	0.056	0.049	0.043	0.038	0.033	0.028	0.024	0.021	0.018	0.015	0.012	0.010	0.008
47	0.076	0.068	0.060	0.053	0.047	0.041	0.035	0.031	0.026	0.022	0.019	0.016	0.013	0.011	0.009
48	0.082	0.073	0.065	0.057	0.050	0.044	0.038	0.033	0.028	0.024	0.020	0.017	0.014	0.012	0.009
49	0.089	0.079	0.070	0.062	0.054	0.047	0.041	0.035	0.030	0.026	0.022	0.018	0.015	0.013	0.010

\*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, 2020**

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

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

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
<b>50</b>	13.640	12.699	11.821	11.004	10.241	9.531	8.869	8.252	7.677	7.141	6.641	6.176	5.742	5.338	4.961
<b>51</b>	14.805	13.783	12.831	11.943	11.116	10.344	9.626	8.956	8.331	7.750	7.208	6.702	6.231	5.793	5.384
<b>52</b>	16.081	14.971	13.937	12.972	12.074	11.236	10.455	9.727	9.049	8.417	7.828	7.279	6.768	6.291	5.847
<b>53</b>	17.481	16.274	15.150	14.101	13.124	12.213	11.364	10.573	9.836	9.149	8.508	7.912	7.356	6.838	6.355
<b>54</b>	19.018	17.705	16.481	15.341	14.277	13.286	12.363	11.502	10.700	9.952	9.255	8.606	8.001	7.438	6.912
<b>55</b>	20.708	19.278	17.946	16.703	15.545	14.466	13.460	12.523	11.649	10.835	10.077	9.370	8.711	8.097	7.525
<b>56</b>	22.569	21.011	19.558	18.204	16.942	15.765	14.669	13.647	12.695	11.808	10.981	10.210	9.492	8.823	8.200
<b>57</b>	24.621	22.921	21.336	19.858	18.481	17.198	16.002	14.887	13.848	12.880	11.978	11.137	10.354	9.624	8.944
<b>58</b>	26.889	25.031	23.300	21.686	20.182	18.781	17.474	16.257	15.122	14.065	13.080	12.161	11.306	10.509	9.766
<b>59</b>	29.398	27.367	25.474	23.709	22.065	20.532	19.104	17.772	16.532	15.376	14.298	13.294	12.359	11.487	10.675
<b>60</b>	32.180	29.957	27.884	25.953	24.152	22.474	20.910	19.453	18.095	16.829	15.650	14.551	13.527	12.572	11.683
<b>61</b>	35.272	32.834	30.562	28.445	26.471	24.632	22.917	21.320	19.831	18.444	17.151	15.946	14.824	13.778	12.803
<b>62</b>	38.714	36.039	33.545	31.220	29.054	27.034	25.153	23.399	21.765	20.242	18.823	17.500	16.268	15.120	14.050
<b>63</b>	42.557	39.615	36.873	34.318	31.936	29.716	27.647	25.719	23.923	22.249	20.688	19.235	17.880	16.618	15.442
<b>64</b>	46.857	43.618	40.598	37.784	35.161	32.717	30.439	28.316	26.337	24.494	22.776	21.175	19.683	18.293	16.998
<b>65</b>	51.682	48.109	44.778	41.674	38.780	36.084	33.571	31.229	29.047	27.013	25.118	23.352	21.707	20.174	18.745
<b>66</b>	57.112	53.163	49.482	46.051	42.853	39.873	37.095	34.507	32.095	29.848	27.754	25.802	23.984	22.289	20.711
<b>67</b>	63.242	58.868	54.791	50.991	47.450	44.150	41.074	38.208	35.537	33.048	30.728	28.567	26.553	24.677	22.929
<b>68</b>	70.185	65.330	60.805	56.587	52.657	48.994	45.580	42.399	39.434	36.672	34.097	31.699	29.464	27.381	25.441
<b>69</b>	78.076	72.675	67.640	62.948	58.575	54.499	50.701	47.162	43.864	40.790	37.926	35.258	32.771	30.454	28.296
<b>70</b>	87.080	81.055	75.439	70.205	65.327	60.781	56.544	52.596	48.917	45.489	42.295	39.318	36.545	33.960	31.553
<b>71</b>	97.395	90.656	84.374	78.519	73.062	67.976	63.237	58.821	54.706	50.872	47.298	43.969	40.867	37.976	35.283
<b>72</b>	109.263	101.701	94.653	88.083	81.961	76.255	70.938	65.983	61.366	57.064	53.055	49.319	45.839	42.596	39.574
<b>73</b>	122.982	114.469	106.534	99.139	92.247	85.824	79.838	74.261	69.064	64.221	59.708	55.503	51.585	47.935	44.534
<b>74</b>	138.918	129.301	120.337	111.982	104.195	96.939	90.178	83.877	78.005	72.534	67.436	62.686	58.260	54.136	50.294
<b>75</b>	157.531	146.624	136.457	126.981	118.151	109.921	102.253	95.107	88.448	82.243	76.461	71.074	66.054	61.378	57.021
<b>76</b>	179.398	166.974	155.394	144.602	134.544	125.171	116.437	108.298	100.714	93.648	87.063	80.927	75.210	69.884	64.922
<b>77</b>	205.247	191.031	177.781	165.432	153.923	143.198	133.204	123.892	115.214	107.128	99.594	92.573	86.032	79.938	74.260
<b>78</b>	236.011	219.662	204.423	190.221	176.986	164.652	153.158	142.449	132.469	123.170	114.506	106.433	98.910	91.902	85.373
<b>79</b>	272.893	253.986	236.363	219.939	204.633	190.370	177.079	164.694	153.154	142.401	132.381	123.045	114.347	106.242	98.692
<b>80</b>	317.456	295.458	274.955	255.846	238.038	221.443	205.980	191.571	178.145	165.634	153.977	143.116	132.996	123.568	114.784
<b>81</b>	371.761	345.996	321.981	299.600	278.743	259.307	241.196	224.320	208.596	193.944	180.291	167.571	155.719	144.676	134.389
<b>82</b>	438.543	408.144	379.811	353.406	328.799	305.868	284.501	264.592	246.040	228.754	212.648	197.641	183.658	170.631	158.495
<b>83</b>	521.476	485.323	451.627	420.223	390.958	363.688	338.277	314.599	292.537	271.980	252.825	234.979	218.350	202.859	188.426
<b>84</b>	625.551	582.175	541.748	504.071	468.960	436.243	405.756	377.350	350.881	326.219	303.239	281.829	261.880	243.295	225.981

\*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, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age															
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	
50	4.610	4.283	3.979	3.695	3.431	3.184	2.955	2.742	2.543	2.358	2.185	2.025	1.876	1.737	1.607	
51	5.003	4.648	4.317	4.009	3.723	3.455	3.207	2.975	2.759	2.558	2.371	2.197	2.035	1.884	1.743	
52	5.433	5.048	4.689	4.354	4.042	3.752	3.482	3.230	2.996	2.777	2.574	2.385	2.209	2.045	1.893	
53	5.905	5.486	5.096	4.732	4.393	4.078	3.784	3.510	3.255	3.018	2.797	2.591	2.400	2.222	2.056	
54	6.423	5.967	5.542	5.147	4.778	4.435	4.115	3.817	3.540	3.282	3.042	2.818	2.610	2.416	2.236	
55	6.992	6.496	6.033	5.602	5.201	4.827	4.479	4.155	3.853	3.572	3.310	3.067	2.840	2.629	2.433	
56	7.619	7.078	6.574	6.104	5.667	5.259	4.880	4.527	4.198	3.891	3.606	3.341	3.094	2.864	2.650	
57	8.310	7.720	7.170	6.658	6.180	5.736	5.322	4.937	4.578	4.244	3.932	3.643	3.373	3.123	2.889	
58	9.074	8.429	7.828	7.269	6.748	6.262	5.810	5.389	4.997	4.632	4.293	3.976	3.682	3.408	3.153	
59	9.918	9.213	8.557	7.945	7.375	6.844	6.350	5.890	5.461	5.062	4.691	4.345	4.023	3.724	3.445	
60	10.855	10.083	9.364	8.694	8.071	7.490	6.949	6.445	5.976	5.539	5.133	4.754	4.402	4.074	3.769	
61	11.895	11.049	10.261	9.527	8.843	8.207	7.614	7.061	6.547	6.069	5.623	5.208	4.822	4.463	4.129	
62	13.053	12.125	11.260	10.454	9.704	9.005	8.354	7.748	7.183	6.658	6.169	5.714	5.290	4.896	4.529	
63	14.346	13.325	12.374	11.488	10.663	9.895	9.180	8.513	7.893	7.315	6.778	6.277	5.812	5.378	4.975	
64	15.792	14.668	13.621	12.646	11.737	10.891	10.104	9.370	8.687	8.051	7.459	6.908	6.395	5.918	5.474	
65	17.414	16.175	15.020	13.944	12.942	12.009	11.140	10.331	9.577	8.876	8.223	7.615	7.050	6.524	6.034	
66	19.240	17.870	16.593	15.405	14.297	13.266	12.306	11.412	10.579	9.804	9.083	8.411	7.786	7.205	6.664	
67	21.300	19.783	18.370	17.053	15.827	14.685	13.622	12.631	11.710	10.851	10.052	9.309	8.617	7.973	7.374	
68	23.633	21.949	20.381	18.920	17.559	16.292	15.111	14.013	12.989	12.037	11.150	10.325	9.557	8.843	8.178	
69	26.285	24.412	22.666	21.041	19.527	18.117	16.804	15.582	14.444	13.384	12.398	11.480	10.626	9.831	9.092	
70	29.310	27.220	25.274	23.461	21.772	20.200	18.735	17.372	16.102	14.921	13.821	12.797	11.844	10.958	10.133	
71	32.774	30.437	28.260	26.232	24.343	22.584	20.947	19.422	18.002	16.680	15.450	14.305	13.240	12.248	11.326	
72	36.759	34.137	31.695	29.420	27.301	25.328	23.490	21.779	20.187	18.704	17.324	16.039	14.844	13.732	12.697	
73	41.365	38.414	35.664	33.103	30.718	28.497	26.429	24.504	22.711	21.042	19.489	18.043	16.698	15.446	14.282	
74	46.715	43.380	40.275	37.382	34.688	32.179	29.843	27.667	25.642	23.757	22.003	20.370	18.850	17.436	16.121	
75	52.961	49.180	45.658	42.378	39.322	36.477	33.828	31.361	29.065	26.927	24.937	23.086	21.363	19.760	18.268	
76	60.299	55.992	51.981	48.245	44.766	41.526	38.508	35.699	33.084	30.650	28.384	26.275	24.313	22.488	20.789	
77	68.971	64.044	59.454	55.180	51.199	47.492	44.040	40.826	37.834	35.049	32.456	30.044	27.799	25.711	23.768	
78	79.290	73.624	68.346	63.431	58.853	54.590	50.621	46.925	43.484	40.282	37.301	34.527	31.946	29.545	27.311	
79	91.659	85.107	79.004	73.320	68.027	63.097	58.508	54.234	50.256	46.553	43.107	39.899	36.915	34.139	31.556	
80	106.601	98.979	91.879	85.267	79.109	73.374	68.035	63.063	58.435	54.128	50.118	46.388	42.916	39.687	36.682	
81	124.806	115.879	107.565	99.821	92.609	85.893	79.640	73.819	68.399	63.354	58.659	54.291	50.225	46.444	42.926	
82	147.190	136.659	126.850	117.715	109.207	101.285	93.908	87.040	80.647	74.697	69.158	64.005	59.210	54.749	50.600	
83	174.982	162.459	150.794	139.931	129.814	120.393	111.621	103.455	95.852	88.777	82.191	76.063	70.361	65.057	60.124	
84	209.852	194.829	180.835	167.803	155.666	144.365	133.842	124.046	114.927	106.438	98.539	91.188	84.349	77.987	72.069	

\*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, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
50	1.487	1.375	1.271	1.174	1.084	<b>1.000</b>	0.922	0.850	0.783	0.720	0.663	0.609	0.559	0.513	0.470
51	1.613	1.491	1.378	1.273	1.175	1.084	<b>1.000</b>	0.922	0.849	0.781	0.718	0.660	0.606	0.556	0.510
52	1.751	1.619	1.496	1.382	1.276	1.177	1.085	<b>1.000</b>	0.921	0.848	0.779	0.716	0.658	0.603	0.553
53	1.902	1.759	1.625	1.501	1.386	1.278	1.179	1.086	<b>1.000</b>	0.920	0.846	0.778	0.714	0.655	0.600
54	2.068	1.912	1.767	1.632	1.506	1.389	1.281	1.180	1.087	<b>1.000</b>	0.920	0.845	0.776	0.711	0.652
55	2.250	2.080	1.922	1.775	1.639	1.512	1.393	1.284	1.182	1.088	<b>1.000</b>	0.919	0.843	0.774	0.709
56	2.451	2.266	2.093	1.933	1.784	1.646	1.517	1.398	1.287	1.184	1.089	<b>1.000</b>	0.918	0.842	0.771
57	2.672	2.470	2.282	2.107	1.945	1.794	1.654	1.523	1.402	1.290	1.186	1.090	<b>1.000</b>	0.917	0.840
58	2.916	2.696	2.490	2.300	2.122	1.957	1.804	1.662	1.530	1.407	1.294	1.188	1.091	<b>1.000</b>	0.916
59	3.186	2.945	2.721	2.512	2.318	2.138	1.971	1.815	1.671	1.537	1.413	1.297	1.191	1.092	<b>1.000</b>
60	3.485	3.221	2.976	2.748	2.536	2.338	2.155	1.985	1.827	1.680	1.544	1.418	1.301	1.193	1.093
61	3.818	3.528	3.259	3.009	2.777	2.560	2.360	2.173	2.000	1.839	1.690	1.552	1.424	1.306	1.196
62	4.187	3.870	3.575	3.300	3.045	2.808	2.587	2.383	2.193	2.016	1.853	1.702	1.561	1.431	1.310
63	4.600	4.251	3.927	3.625	3.344	3.083	2.841	2.616	2.408	2.214	2.034	1.868	1.714	1.571	1.438
64	5.061	4.677	4.320	3.988	3.679	3.392	3.125	2.877	2.648	2.435	2.237	2.054	1.884	1.727	1.581
65	5.579	5.155	4.761	4.395	4.054	3.737	3.443	3.170	2.917	2.682	2.464	2.262	2.075	1.901	1.741
66	6.160	5.692	5.257	4.852	4.476	4.126	3.801	3.499	3.220	2.960	2.719	2.496	2.289	2.098	1.920
67	6.817	6.298	5.816	5.368	4.952	4.564	4.205	3.871	3.561	3.274	3.007	2.760	2.531	2.319	2.123
68	7.560	6.985	6.450	5.952	5.490	5.061	4.661	4.291	3.947	3.628	3.333	3.059	2.805	2.570	2.352
69	8.404	7.764	7.169	6.616	6.102	5.624	5.180	4.768	4.386	4.031	3.702	3.398	3.115	2.854	2.612
70	9.366	8.653	7.989	7.372	6.799	6.266	5.771	5.312	4.885	4.490	4.124	3.784	3.469	3.178	2.908
71	10.468	9.670	8.928	8.238	7.597	7.001	6.448	5.934	5.457	5.015	4.606	4.226	3.874	3.548	3.247
72	11.735	10.840	10.008	9.234	8.515	7.846	7.226	6.649	6.115	5.619	5.160	4.734	4.339	3.974	3.636
73	13.199	12.191	11.255	10.384	9.575	8.822	8.124	7.475	6.874	6.316	5.799	5.320	4.876	4.465	4.085
74	14.898	13.760	12.702	11.719	10.805	9.955	9.166	8.434	7.755	7.125	6.541	6.000	5.499	5.035	4.606
75	16.881	15.591	14.392	13.277	12.241	11.277	10.383	9.553	8.783	8.069	7.407	6.794	6.226	5.700	5.213
76	19.210	17.741	16.375	15.106	13.926	12.829	11.811	10.866	9.989	9.176	8.423	7.725	7.079	6.480	5.926
77	21.961	20.281	18.719	17.266	15.917	14.662	13.497	12.416	11.414	10.484	9.623	8.825	8.085	7.401	6.767
78	25.233	23.302	21.505	19.836	18.284	16.842	15.503	14.260	13.107	12.039	11.049	10.131	9.282	8.495	7.767
79	29.154	26.921	24.844	22.914	21.120	19.453	17.905	16.468	15.136	13.901	12.756	11.696	10.714	9.805	8.964
80	33.889	31.291	28.875	26.630	24.544	22.605	20.804	19.133	17.584	16.148	14.817	13.585	12.443	11.386	10.408
81	39.655	36.612	33.784	31.156	28.712	26.442	24.334	22.378	20.565	18.884	17.326	15.883	14.546	13.309	12.165
82	46.741	43.153	39.817	36.717	33.835	31.158	28.672	26.365	24.226	22.244	20.407	18.706	17.130	15.672	14.322
83	55.536	51.270	47.304	43.617	40.192	37.009	34.053	31.311	28.769	26.413	24.229	22.207	20.334	18.601	16.997
84	66.566	61.449	56.692	52.271	48.162	44.345	40.801	37.512	34.463	31.638	29.020	26.595	24.350	22.272	20.349

\*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, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
50	0.431	0.394	0.360	0.329	0.300	0.273	0.248	0.225	0.204	0.185	0.167	0.150	0.135	0.121	0.108
51	0.467	0.427	0.390	0.356	0.325	0.296	0.269	0.244	0.221	0.200	0.180	0.162	0.146	0.131	0.117
52	0.506	0.463	0.423	0.386	0.352	0.320	0.291	0.264	0.239	0.216	0.195	0.176	0.158	0.141	0.126
53	0.550	0.503	0.459	0.419	0.382	0.348	0.316	0.287	0.260	0.235	0.212	0.190	0.171	0.153	0.137
54	0.597	0.546	0.499	0.455	0.415	0.377	0.343	0.311	0.282	0.255	0.230	0.207	0.185	0.166	0.148
55	0.649	0.593	0.542	0.495	0.451	0.410	0.372	0.338	0.306	0.276	0.249	0.224	0.201	0.180	0.161
56	0.706	0.646	0.590	0.538	0.490	0.446	0.405	0.367	0.332	0.300	0.271	0.244	0.219	0.196	0.175
57	0.769	0.703	0.642	0.586	0.534	0.485	0.441	0.400	0.362	0.327	0.295	0.265	0.238	0.213	0.190
58	0.838	0.766	0.700	0.638	0.581	0.529	0.480	0.435	0.394	0.356	0.321	0.288	0.259	0.232	0.207
59	0.915	0.837	0.764	0.697	0.634	0.577	0.524	0.475	0.430	0.388	0.350	0.314	0.282	0.252	0.225
60	<b>1.000</b>	0.914	0.834	0.761	0.693	0.630	0.572	0.518	0.469	0.423	0.382	0.343	0.308	0.275	0.245
61	1.094	<b>1.000</b>	0.913	0.832	0.758	0.689	0.625	0.567	0.513	0.463	0.417	0.375	0.336	0.300	0.268
62	1.199	1.096	<b>1.000</b>	0.912	0.830	0.754	0.685	0.620	0.561	0.506	0.456	0.410	0.367	0.329	0.293
63	1.316	1.202	1.097	<b>1.000</b>	0.910	0.827	0.751	0.680	0.615	0.555	0.500	0.449	0.403	0.360	0.321
64	1.446	1.321	1.206	1.099	<b>1.000</b>	0.909	0.825	0.747	0.675	0.609	0.549	0.493	0.442	0.395	0.352
65	1.592	1.454	1.327	1.209	1.100	<b>1.000</b>	0.907	0.822	0.743	0.670	0.603	0.542	0.485	0.434	0.386
66	1.756	1.604	1.463	1.333	1.213	1.102	<b>1.000</b>	0.906	0.818	0.738	0.665	0.597	0.534	0.477	0.425
67	1.941	1.773	1.617	1.473	1.341	1.218	1.104	<b>1.000</b>	0.904	0.815	0.733	0.659	0.590	0.527	0.469
68	2.150	1.964	1.791	1.632	1.484	1.348	1.223	1.107	<b>1.000</b>	0.902	0.811	0.728	0.652	0.582	0.518
69	2.388	2.180	1.988	1.811	1.647	1.496	1.356	1.228	1.109	<b>1.000</b>	0.900	0.807	0.723	0.645	0.574
70	2.658	2.427	2.213	2.015	1.833	1.664	1.509	1.366	1.233	1.112	<b>1.000</b>	0.897	0.803	0.717	0.638
71	2.967	2.709	2.470	2.249	2.045	1.857	1.683	1.523	1.375	1.240	1.115	<b>1.000</b>	0.895	0.798	0.710
72	3.323	3.033	2.765	2.518	2.289	2.078	1.883	1.704	1.538	1.386	1.246	1.118	<b>1.000</b>	0.892	0.793
73	3.733	3.407	3.106	2.827	2.570	2.333	2.114	1.912	1.726	1.555	1.398	1.254	1.121	<b>1.000</b>	0.889
74	4.208	3.840	3.500	3.186	2.896	2.628	2.381	2.154	1.944	1.751	1.574	1.411	1.262	1.125	<b>1.000</b>
75	4.763	4.346	3.961	3.605	3.276	2.973	2.693	2.435	2.198	1.979	1.778	1.594	1.425	1.270	1.129
76	5.413	4.939	4.501	4.096	3.722	3.377	3.058	2.765	2.495	2.246	2.018	1.809	1.617	1.441	1.280
77	6.181	5.639	5.138	4.675	4.247	3.853	3.489	3.154	2.845	2.562	2.301	2.061	1.842	1.641	1.458
78	7.093	6.470	5.895	5.363	4.872	4.419	4.001	3.616	3.262	2.936	2.636	2.362	2.110	1.879	1.669
79	8.185	7.466	6.800	6.186	5.619	5.095	4.613	4.168	3.759	3.383	3.037	2.720	2.430	2.164	1.921
80	9.503	8.666	7.893	7.179	6.520	5.911	5.351	4.834	4.359	3.922	3.520	3.152	2.815	2.506	2.225
81	11.106	10.127	9.222	8.386	7.615	6.904	6.248	5.644	5.088	4.577	4.108	3.677	3.283	2.922	2.593
82	13.074	11.920	10.853	9.869	8.960	8.121	7.349	6.637	5.982	5.380	4.828	4.321	3.857	3.432	3.045
83	15.514	14.143	12.876	11.706	10.626	9.630	8.713	7.867	7.090	6.375	5.719	5.118	4.567	4.063	3.603
84	18.571	16.928	15.409	14.007	12.713	11.520	10.420	9.408	8.476	7.620	6.835	6.114	5.455	4.852	4.302

\*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, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89
50	0.096	0.085	0.076	0.067	0.058	0.051	0.044	0.038	0.033	0.028	0.024	0.020	0.016	0.014	0.011
51	0.104	0.092	0.082	0.072	0.063	0.055	0.048	0.041	0.035	0.030	0.026	0.021	0.018	0.015	0.012
52	0.112	0.100	0.088	0.078	0.068	0.060	0.052	0.045	0.038	0.033	0.028	0.023	0.019	0.016	0.013
53	0.122	0.108	0.096	0.084	0.074	0.064	0.056	0.048	0.041	0.035	0.030	0.025	0.021	0.017	0.014
54	0.132	0.117	0.104	0.091	0.080	0.070	0.060	0.052	0.045	0.038	0.032	0.027	0.022	0.018	0.015
55	0.143	0.127	0.112	0.099	0.087	0.076	0.065	0.056	0.048	0.041	0.035	0.029	0.024	0.020	0.016
56	0.155	0.138	0.122	0.107	0.094	0.082	0.071	0.061	0.052	0.045	0.038	0.031	0.026	0.021	0.017
57	0.169	0.150	0.132	0.116	0.102	0.089	0.077	0.066	0.057	0.048	0.041	0.034	0.028	0.023	0.019
58	0.184	0.163	0.144	0.126	0.111	0.097	0.084	0.072	0.062	0.052	0.044	0.037	0.030	0.025	0.020
59	0.200	0.177	0.157	0.138	0.120	0.105	0.091	0.078	0.067	0.057	0.048	0.040	0.033	0.027	0.022
60	0.218	0.193	0.171	0.150	0.131	0.114	0.099	0.085	0.073	0.062	0.052	0.043	0.036	0.029	0.024
61	0.238	0.211	0.186	0.164	0.143	0.125	0.108	0.093	0.079	0.067	0.057	0.047	0.039	0.032	0.026
62	0.260	0.230	0.203	0.179	0.156	0.136	0.118	0.101	0.086	0.073	0.062	0.051	0.042	0.035	0.028
63	0.285	0.252	0.222	0.195	0.171	0.149	0.129	0.111	0.094	0.080	0.067	0.056	0.046	0.038	0.031
64	0.312	0.276	0.244	0.214	0.187	0.163	0.141	0.121	0.103	0.088	0.074	0.061	0.051	0.041	0.033
65	0.343	0.304	0.268	0.235	0.205	0.178	0.154	0.133	0.113	0.096	0.081	0.067	0.055	0.045	0.036
66	0.377	0.334	0.294	0.258	0.226	0.196	0.169	0.146	0.124	0.105	0.088	0.074	0.061	0.049	0.040
67	0.416	0.368	0.324	0.284	0.248	0.216	0.186	0.160	0.137	0.116	0.097	0.081	0.067	0.054	0.044
68	0.460	0.407	0.358	0.314	0.274	0.238	0.206	0.177	0.151	0.127	0.107	0.089	0.073	0.060	0.048
69	0.509	0.450	0.396	0.348	0.303	0.263	0.227	0.195	0.166	0.141	0.118	0.098	0.081	0.066	0.053
70	0.566	0.500	0.440	0.386	0.336	0.292	0.252	0.216	0.184	0.156	0.131	0.108	0.089	0.073	0.058
71	0.630	0.556	0.490	0.429	0.374	0.325	0.280	0.240	0.204	0.173	0.145	0.120	0.099	0.080	0.065
72	0.703	0.621	0.546	0.479	0.417	0.362	0.312	0.268	0.228	0.192	0.161	0.134	0.110	0.089	0.072
73	0.788	0.696	0.612	0.536	0.467	0.405	0.349	0.299	0.255	0.215	0.180	0.149	0.123	0.100	0.080
74	0.886	0.782	0.688	0.602	0.525	0.455	0.392	0.336	0.285	0.241	0.202	0.167	0.137	0.112	0.089
75	<b>1.000</b>	0.882	0.776	0.679	0.591	0.512	0.441	0.378	0.321	0.271	0.227	0.188	0.154	0.125	0.100
76	1.133	<b>1.000</b>	0.879	0.769	0.669	0.580	0.499	0.427	0.363	0.306	0.256	0.212	0.174	0.141	0.113
77	1.291	1.138	<b>1.000</b>	0.875	0.761	0.659	0.567	0.485	0.412	0.348	0.291	0.241	0.197	0.160	0.128
78	1.477	1.302	1.144	<b>1.000</b>	0.870	0.753	0.648	0.554	0.471	0.397	0.331	0.274	0.225	0.182	0.146
79	1.700	1.498	1.315	1.150	<b>1.000</b>	0.865	0.744	0.636	0.540	0.455	0.380	0.314	0.257	0.208	0.167
80	1.968	1.734	1.522	1.330	1.156	<b>1.000</b>	0.860	0.735	0.623	0.525	0.438	0.362	0.297	0.240	0.192
81	2.293	2.020	1.772	1.548	1.346	1.163	<b>1.000</b>	0.854	0.724	0.609	0.508	0.420	0.344	0.278	0.223
82	2.691	2.370	2.079	1.815	1.577	1.363	1.171	<b>1.000</b>	0.848	0.713	0.595	0.491	0.402	0.325	0.260
83	3.185	2.804	2.458	2.146	1.864	1.610	1.383	1.180	<b>1.000</b>	0.841	0.701	0.579	0.473	0.382	0.305
84	3.801	3.345	2.932	2.559	2.222	1.919	1.647	1.405	1.190	<b>1.000</b>	0.833	0.688	0.562	0.454	0.362

\*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, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age										
	90	91	92	93	94	95	96	97	98	99	100
50	0.009	0.007	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000
51	0.009	0.007	0.006	0.004	0.003	0.003	0.002	0.001	0.001	0.001	0.000
52	0.010	0.008	0.006	0.005	0.004	0.003	0.002	0.001	0.001	0.001	0.000
53	0.011	0.009	0.007	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.000
54	0.012	0.009	0.007	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.001
55	0.013	0.010	0.008	0.006	0.005	0.003	0.002	0.002	0.001	0.001	0.001
56	0.014	0.011	0.008	0.006	0.005	0.004	0.003	0.002	0.001	0.001	0.001
57	0.015	0.012	0.009	0.007	0.005	0.004	0.003	0.002	0.001	0.001	0.001
58	0.016	0.013	0.010	0.008	0.006	0.004	0.003	0.002	0.002	0.001	0.001
59	0.017	0.014	0.011	0.008	0.006	0.005	0.003	0.002	0.002	0.001	0.001
60	0.019	0.015	0.012	0.009	0.007	0.005	0.004	0.003	0.002	0.001	0.001
61	0.021	0.016	0.013	0.010	0.007	0.005	0.004	0.003	0.002	0.001	0.001
62	0.022	0.018	0.014	0.010	0.008	0.006	0.004	0.003	0.002	0.001	0.001
63	0.024	0.019	0.015	0.011	0.008	0.006	0.005	0.003	0.002	0.002	0.001
64	0.027	0.021	0.016	0.012	0.009	0.007	0.005	0.003	0.002	0.002	0.001
65	0.029	0.023	0.018	0.013	0.010	0.007	0.005	0.004	0.003	0.002	0.001
66	0.032	0.025	0.019	0.015	0.011	0.008	0.006	0.004	0.003	0.002	0.001
67	0.035	0.027	0.021	0.016	0.012	0.009	0.006	0.004	0.003	0.002	0.001
68	0.038	0.030	0.023	0.018	0.013	0.010	0.007	0.005	0.003	0.002	0.002
69	0.042	0.033	0.025	0.019	0.014	0.011	0.008	0.005	0.004	0.003	0.002
70	0.046	0.036	0.028	0.021	0.016	0.012	0.008	0.006	0.004	0.003	0.002
71	0.051	0.040	0.031	0.024	0.018	0.013	0.009	0.007	0.005	0.003	0.002
72	0.057	0.045	0.034	0.026	0.019	0.014	0.010	0.007	0.005	0.003	0.002
73	0.063	0.050	0.038	0.029	0.022	0.016	0.011	0.008	0.006	0.004	0.002
74	0.071	0.055	0.043	0.032	0.024	0.018	0.013	0.009	0.006	0.004	0.003
75	0.080	0.062	0.048	0.036	0.027	0.020	0.014	0.010	0.007	0.005	0.003
76	0.090	0.070	0.054	0.041	0.030	0.022	0.016	0.011	0.008	0.005	0.003
77	0.101	0.079	0.061	0.046	0.034	0.025	0.018	0.013	0.009	0.006	0.004
78	0.115	0.090	0.069	0.052	0.039	0.028	0.020	0.014	0.010	0.007	0.004
79	0.132	0.103	0.079	0.060	0.044	0.032	0.023	0.016	0.011	0.007	0.005
80	0.152	0.118	0.091	0.068	0.051	0.037	0.027	0.019	0.013	0.009	0.006
81	0.176	0.137	0.105	0.079	0.059	0.043	0.031	0.021	0.015	0.010	0.006
82	0.205	0.159	0.122	0.092	0.068	0.050	0.036	0.025	0.017	0.011	0.007
83	0.241	0.187	0.143	0.108	0.080	0.058	0.042	0.029	0.020	0.013	0.009
84	0.286	0.222	0.170	0.128	0.095	0.069	0.049	0.034	0.024	0.016	0.010

\*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, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
85	757.622	705.080	656.109	610.471	567.941	528.311	491.383	456.975	424.915	395.042	367.208	341.274	317.112	294.601	273.630
86	927.221	862.906	802.963	747.100	695.042	646.534	601.334	559.218	519.976	483.412	449.344	417.601	388.027	360.475	334.807
87	1147.764	1068.138	993.926	924.765	860.315	800.260	744.302	692.163	643.581	598.315	556.139	516.843	480.231	446.122	414.347
88	1438.398	1338.592	1245.574	1158.886	1078.105	1002.833	932.696	867.345	806.455	749.720	696.859	647.608	601.721	558.971	519.147
89	1826.821	1700.042	1581.886	1471.772	1369.162	1273.550	1184.461	1101.453	1024.111	952.048	884.905	822.347	764.064	709.765	659.183
90	2353.669	2190.300	2038.043	1896.151	1763.928	1640.724	1525.928	1418.967	1319.307	1226.451	1139.935	1059.328	984.229	914.265	849.089
91	3079.475	2865.691	2666.449	2480.772	2307.749	2146.529	1996.313	1856.350	1725.942	1604.438	1491.231	1385.756	1287.490	1195.943	1110.661
92	4095.867	3811.474	3546.427	3299.427	3069.263	2854.802	2654.978	2468.797	2295.326	2133.701	1983.113	1842.811	1712.099	1590.326	1476.887
93	5543.893	5158.889	4800.080	4465.703	4154.121	3863.799	3593.294	3341.259	3106.432	2887.641	2683.793	2493.871	2316.930	2152.091	1998.536
94	7644.712	7113.720	6618.859	6157.699	5727.979	5327.583	4954.521	4606.933	4283.081	3981.346	3700.220	3438.302	3194.287	2966.963	2755.201
95	10751.866	10004.924	9308.810	8660.108	8055.638	7492.420	6967.657	6478.730	6023.193	5598.770	5203.338	4834.927	4491.700	4171.952	3874.096
96	15441.861	14368.909	13368.978	12437.158	11568.881	10759.867	10006.096	9303.805	8649.481	8039.851	7471.868	6942.699	6449.707	5990.442	5562.624
97	22674.858	21099.050	19630.495	18261.985	16986.805	15798.671	14691.678	13660.296	12699.364	11804.077	10969.957	10192.842	9468.860	8794.414	8166.152
98	34085.736	31716.490	29508.519	27450.979	25533.777	23747.461	22083.152	20532.531	19087.839	17741.847	16487.824	15319.511	14231.086	13217.137	12272.629
99	52523.245	48871.772	45468.880	42297.855	39343.140	36590.165	34025.240	31635.544	29409.113	27334.805	25402.244	23601.780	21924.441	20361.887	18906.353
100	83068.670	77292.585	71909.760	66893.751	62219.946	57865.293	53808.131	50028.173	46506.489	43225.451	40168.641	37320.795	34667.716	32196.211	29893.998

\*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 7.20%, with 2.00% COLA

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
85	254.094	235.898	218.949	203.165	188.465	174.777	162.032	150.168	139.123	128.843	119.275	110.373	102.090	94.385	87.219
86	310.897	288.625	267.882	248.562	230.571	213.819	198.221	183.700	170.182	157.601	145.893	134.998	124.861	115.432	106.662
87	384.748	357.177	331.497	307.582	285.311	264.573	245.264	227.289	210.557	194.983	180.490	167.004	154.457	142.786	131.931
88	482.049	447.495	415.311	385.338	357.426	331.436	307.238	284.711	263.741	244.224	226.061	209.161	193.438	178.813	165.211
89	612.064	568.175	527.299	489.230	453.779	420.769	390.036	361.425	334.793	310.006	286.939	265.476	245.508	226.934	209.660
90	788.377	731.827	679.158	630.108	584.431	541.901	502.303	465.440	431.127	399.192	369.473	341.821	316.096	292.167	269.914
91	1031.221	957.228	888.314	824.134	764.370	708.722	656.912	608.681	563.786	522.003	483.121	446.943	413.287	381.982	352.868
92	1371.220	1272.799	1181.133	1095.766	1016.273	942.255	873.343	809.192	749.480	693.907	642.193	594.076	549.314	507.679	468.960
93	1855.501	1722.275	1598.195	1482.643	1375.041	1274.852	1181.575	1094.743	1013.921	938.701	868.705	803.581	742.997	686.647	634.243
94	2557.949	2374.226	2203.116	2043.767	1895.383	1757.223	1628.597	1508.859	1397.409	1293.686	1197.168	1107.368	1023.831	946.133	873.878
95	3596.650	3338.235	3097.564	2873.436	2664.733	2470.412	2289.501	2121.094	1964.345	1818.466	1682.722	1556.427	1438.944	1329.674	1228.060
96	5164.125	4792.963	4447.288	4125.378	3825.624	3546.530	3286.698	3044.827	2819.703	2610.193	2415.242	2233.864	2065.143	1908.220	1762.296
97	7580.950	7035.896	6528.274	6055.554	5615.376	5205.538	4823.991	4468.822	4138.247	3830.605	3544.345	3278.020	3030.283	2799.874	2585.619
98	11392.861	10573.456	9810.332	9099.682	8437.958	7821.851	7248.279	6714.366	6217.432	5754.977	5324.669	4924.334	4551.946	4205.612	3883.566
99	17550.598	16287.875	15111.890	14016.777	12997.069	12047.666	11163.816	10341.088	9575.351	8862.754	8199.701	7582.843	7009.056	6475.424	5979.224
100	27749.620	25752.404	23892.394	22160.312	20547.507	19045.913	17648.014	16346.799	15135.736	14008.730	12960.097	11984.538	11077.110	10233.202	9448.506

\*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 7.20%, with 2.00% COLA

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
85	80.555	74.358	68.598	63.244	58.269	53.647	49.355	45.373	41.682	38.261	35.092	32.157	29.439	26.924	24.597
86	98.507	90.924	83.876	77.324	71.237	65.581	60.330	55.458	50.942	46.757	42.880	39.289	35.965	32.888	30.042
87	121.837	112.452	103.728	95.620	88.086	81.086	74.588	68.559	62.971	57.792	52.995	48.552	44.440	40.634	37.113
88	152.562	140.802	129.870	119.711	110.271	101.501	93.359	85.806	78.805	72.318	66.308	60.743	55.592	50.825	46.416
89	193.598	178.664	164.783	151.882	139.895	128.760	118.421	108.831	99.943	91.707	84.078	77.014	70.475	64.425	58.829
90	249.221	229.983	212.101	195.482	180.041	165.698	152.381	140.029	128.582	117.975	108.150	99.054	90.634	82.843	75.638
91	325.797	300.630	277.237	255.498	235.299	216.537	199.118	182.962	167.990	154.117	141.269	129.373	118.363	108.177	98.756
92	432.958	399.488	368.379	339.470	312.610	287.661	264.499	243.018	223.110	204.667	187.586	171.771	157.136	143.596	131.075
93	585.519	540.222	498.122	458.999	422.651	388.889	357.547	328.480	301.544	276.590	253.481	232.087	212.288	193.973	177.038
94	806.697	744.244	686.199	632.260	582.149	535.604	492.396	452.327	415.197	380.801	348.950	319.464	292.179	266.939	243.603
95	1133.584	1045.760	964.134	888.286	817.822	752.374	691.621	635.283	583.081	534.725	489.949	448.500	410.147	374.673	341.875
96	1626.624	1500.507	1383.295	1274.382	1173.202	1079.228	991.997	911.110	836.164	766.744	702.466	642.970	587.920	537.004	489.933
97	2386.421	2201.255	2029.168	1869.269	1720.727	1582.768	1454.713	1335.976	1225.964	1124.072	1029.731	942.412	861.625	786.910	717.841
98	3584.157	3305.847	3047.200	2806.878	2583.631	2376.295	2183.850	2005.416	1840.104	1687.000	1545.251	1414.061	1292.691	1180.451	1076.700
99	5517.914	5089.120	4690.631	4320.383	3976.452	3657.042	3360.581	3085.719	2831.081	2595.261	2376.944	2174.902	1987.994	1815.157	1655.403
100	8718.999	8040.930	7410.798	6825.339	6281.508	5776.465	5307.724	4873.153	4470.580	4097.777	3752.663	3433.297	3137.871	2864.705	2612.233

\*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 7.20%, with 2.00% COLA

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
85	22.445	20.456	18.618	16.922	15.356	13.913	12.582	11.358	10.231	9.196	8.246	7.376	6.578	5.850	5.185
86	27.411	24.978	22.732	20.657	18.743	16.978	15.352	13.856	12.479	11.214	10.054	8.990	8.016	7.127	6.315
87	33.858	30.849	28.070	25.505	23.138	20.956	18.946	17.096	15.394	13.831	12.397	11.083	9.880	8.781	7.779
88	42.339	38.572	35.093	31.881	28.918	26.186	23.670	21.355	19.225	17.270	15.476	13.832	12.328	10.954	9.701
89	53.656	48.875	44.460	40.385	36.625	33.160	29.969	27.032	24.332	21.852	19.578	17.494	15.588	13.847	12.260
90	68.978	62.823	57.140	51.895	47.057	42.597	38.491	34.712	31.238	28.049	25.124	22.444	19.994	17.756	15.716
91	90.049	82.003	74.574	67.718	61.394	55.567	50.201	45.264	40.726	36.560	32.740	29.241	26.042	23.121	20.459
92	119.502	108.810	98.938	89.828	81.426	73.685	66.557	59.999	53.973	48.442	43.370	38.725	34.479	30.604	27.072
93	161.385	146.926	133.575	121.257	109.898	99.432	89.797	80.934	72.790	65.315	58.463	52.190	46.455	41.222	36.455
94	222.035	202.113	183.721	166.752	151.107	136.692	123.423	111.219	100.007	89.717	80.286	71.653	63.763	56.564	50.008
95	311.565	283.570	257.727	233.885	211.905	191.656	173.019	155.880	140.136	125.689	112.450	100.334	89.262	79.161	69.964
96	446.437	406.265	369.184	334.978	303.446	274.401	247.669	223.091	200.515	179.803	160.825	143.460	127.595	113.124	99.951
97	654.022	595.085	540.687	490.512	444.262	401.665	362.466	326.429	293.332	262.973	235.160	209.714	186.471	165.275	145.984
98	980.842	892.323	810.630	735.284	665.840	601.887	543.042	488.950	439.280	393.725	351.996	313.827	278.968	247.186	218.267
99	1507.814	1371.537	1245.777	1129.798	1022.915	924.494	833.945	750.720	674.309	604.239	540.066	481.378	427.788	378.940	334.501
100	2379.003	2163.666	1964.965	1781.734	1612.891	1457.431	1314.423	1182.999	1062.353	951.736	850.445	757.827	673.273	596.216	526.130

\*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 7.20%, with 2.00% COLA



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89
<b>85</b>	4.580	4.030	3.531	3.080	2.673	2.308	1.981	1.689	1.430	1.201	<b>1.000</b>	0.825	0.674	0.544	0.434
<b>86</b>	5.576	4.905	4.297	3.747	3.251	2.805	2.406	2.051	1.735	1.457	1.213	<b>1.000</b>	0.816	0.659	0.525
<b>87</b>	6.867	6.039	5.288	4.609	3.998	3.449	2.957	2.519	2.131	1.788	1.487	1.226	<b>1.000</b>	0.807	0.643
<b>88</b>	8.561	7.526	6.588	5.740	4.977	4.292	3.678	3.132	2.648	2.221	1.847	1.521	1.240	<b>1.000</b>	0.796
<b>89</b>	10.816	9.505	8.317	7.245	6.279	5.412	4.637	3.947	3.335	2.796	2.324	1.913	1.559	1.256	<b>1.000</b>
<b>90</b>	13.861	12.177	10.652	9.275	8.035	6.923	5.929	5.044	4.261	3.570	2.966	2.441	1.988	1.601	1.274
<b>91</b>	18.038	15.841	13.853	12.058	10.442	8.993	7.699	6.547	5.527	4.629	3.844	3.161	2.573	2.071	1.647
<b>92</b>	23.862	20.949	18.313	15.934	13.794	11.875	10.161	8.637	7.288	6.101	5.063	4.162	3.386	2.724	2.165
<b>93</b>	32.121	28.190	24.634	21.426	18.541	15.955	13.647	11.595	9.779	8.183	6.787	5.576	4.534	3.645	2.895
<b>94</b>	44.049	38.646	33.759	29.352	25.389	21.839	18.671	15.856	13.367	11.179	9.268	7.611	6.185	4.970	3.945
<b>95</b>	61.608	54.032	47.183	41.008	35.457	30.487	26.052	22.114	18.635	15.577	12.907	10.593	8.604	6.909	5.481
<b>96</b>	87.984	77.139	67.337	58.501	50.563	43.456	37.119	31.493	26.525	22.161	18.353	15.055	12.221	9.808	7.776
<b>97</b>	128.464	112.591	98.247	85.322	73.714	63.326	54.067	45.851	38.599	32.232	26.680	21.873	17.746	14.235	11.279
<b>98</b>	192.009	168.225	146.739	127.385	110.009	94.465	80.617	68.334	57.497	47.989	39.702	32.531	26.377	21.146	16.745
<b>99</b>	294.162	257.633	224.644	194.938	168.278	144.437	123.206	104.385	87.786	73.232	60.553	49.589	40.186	32.197	25.481
<b>100</b>	462.525	404.945	352.959	306.164	264.181	226.654	193.248	163.648	137.556	114.690	94.783	77.578	62.832	50.312	39.792

\*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 7.20%, with 2.00% COLA

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age										
	90	91	92	93	94	95	96	97	98	99	100
85	0.342	0.265	0.203	0.153	0.113	0.082	0.059	0.041	0.028	0.019	0.012
86	0.413	0.321	0.245	0.185	0.137	0.099	0.071	0.049	0.034	0.023	0.015
87	0.506	0.392	0.300	0.225	0.167	0.121	0.086	0.060	0.041	0.027	0.018
88	0.626	0.485	0.371	0.279	0.206	0.149	0.106	0.074	0.051	0.034	0.022
89	0.786	0.609	0.465	0.349	0.258	0.187	0.133	0.092	0.063	0.042	0.027
90	<b>1.000</b>	0.774	0.590	0.443	0.327	0.237	0.168	0.117	0.080	0.053	0.035
91	1.292	<b>1.000</b>	0.762	0.572	0.421	0.305	0.217	0.151	0.103	0.068	0.044
92	1.698	1.313	<b>1.000</b>	0.750	0.552	0.400	0.283	0.197	0.134	0.089	0.058
93	2.269	1.754	1.335	<b>1.000</b>	0.736	0.532	0.377	0.262	0.178	0.118	0.077
94	3.090	2.387	1.816	1.359	<b>1.000</b>	0.722	0.512	0.355	0.241	0.160	0.104
95	4.291	3.312	2.518	1.884	1.385	<b>1.000</b>	0.708	0.491	0.333	0.221	0.143
96	6.084	4.693	3.566	2.666	1.959	1.413	<b>1.000</b>	0.693	0.470	0.312	0.202
97	8.819	6.799	5.162	3.857	2.832	2.042	1.444	<b>1.000</b>	0.678	0.449	0.290
98	13.085	10.081	7.649	5.711	4.191	3.020	2.134	1.477	<b>1.000</b>	0.662	0.427
99	19.899	15.321	11.618	8.668	6.357	4.577	3.232	2.235	1.512	<b>1.000</b>	0.645
100	31.057	23.896	18.108	13.502	9.895	7.119	5.023	3.472	2.347	1.551	<b>1.000</b>

\*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality  
Interest Rate: 7.20%, with 2.00% COLA

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**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>
50	198.70940	198.53455	198.35971	198.18486	198.01001	197.83516	197.66032	197.48547	197.31062	197.13577	196.96093	196.78608
51	196.61123	196.43392	196.25662	196.07931	195.90200	195.72469	195.54739	195.37008	195.19277	195.01546	194.83816	194.66085
52	194.48354	194.29855	194.11356	193.92856	193.74357	193.55858	193.37359	193.18859	193.00360	192.81861	192.63362	192.44862
53	192.26363	192.07056	191.87748	191.68441	191.49134	191.29826	191.10519	190.91212	190.71904	190.52597	190.33290	190.13982
54	189.94675	189.74523	189.54371	189.34219	189.14067	188.93915	188.73764	188.53612	188.33460	188.13308	187.93156	187.73004
55	187.52852	187.32194	187.11536	186.90878	186.70220	186.49562	186.28904	186.08246	185.87588	185.66930	185.46272	185.25614
56	185.04956	184.83437	184.61918	184.40399	184.18880	183.97361	183.75842	183.54322	183.32803	183.11284	182.89765	182.68246
57	182.46727	182.24321	182.01916	181.79510	181.57105	181.34699	181.12294	180.89888	180.67482	180.45077	180.22671	180.00266
58	179.77860	179.54538	179.31216	179.07895	178.84573	178.61251	178.37929	178.14607	177.91285	177.67964	177.44642	177.21320
59	176.97998	176.73728	176.49457	176.25187	176.00916	175.76646	175.52375	175.28105	175.03834	174.79564	174.55293	174.31023
60	174.06752	173.81524	173.56296	173.31068	173.05839	172.80611	172.55383	172.30155	172.04927	171.79699	171.54470	171.29242
61	171.04014	170.77806	170.51599	170.25391	169.99184	169.72976	169.46769	169.20561	168.94353	168.68146	168.41938	168.15731
62	167.89523	167.62330	167.35138	167.07945	166.80752	166.53559	166.26367	165.99174	165.71981	165.44788	165.17596	164.90403
63	164.63210	164.35020	164.06829	163.78639	163.50449	163.22258	162.94068	162.65878	162.37687	162.09497	161.81307	161.53116
64	161.24926	160.95739	160.66553	160.37366	160.08180	159.78993	159.49807	159.20620	158.91433	158.62247	158.33060	158.03874
65	157.74687	157.44516	157.14345	156.84175	156.54004	156.23833	155.93662	155.63491	155.33320	155.03150	154.72979	154.42808
66	154.12637	153.81503	153.50370	153.19236	152.88102	152.56968	152.25835	151.94701	151.63567	151.32433	151.01300	150.70166
67	150.39032	150.06971	149.74911	149.42850	149.10789	148.78728	148.46668	148.14607	147.82546	147.50485	147.18425	146.86364
68	146.54303	146.21371	145.88438	145.55506	145.22574	144.89641	144.56709	144.23777	143.90844	143.57912	143.24980	142.92047
69	142.59115	142.25370	141.91624	141.57879	141.24133	140.90388	140.56642	140.22897	139.89151	139.55406	139.21660	138.87915
70	138.54169	138.19673	137.85177	137.50682	137.16186	136.81690	136.47194	136.12698	135.78202	135.43707	135.09211	134.74715
71	134.40219	134.05032	133.69845	133.34658	132.99470	132.64283	132.29096	131.93909	131.58722	131.23535	130.88347	130.53160
72	130.17973	129.82138	129.46304	129.10469	128.74634	128.38800	128.02965	127.67130	127.31296	126.95461	126.59626	126.23792
73	125.87957	125.51533	125.15108	124.78684	124.42259	124.05835	123.69411	123.32986	122.96562	122.60137	122.23713	121.87288
74	121.50864	121.13908	120.76952	120.39996	120.03040	119.66084	119.29129	118.92173	118.55217	118.18261	117.81305	117.44349
75	117.07393	116.69997	116.32601	115.95204	115.57808	115.20412	114.83016	114.45619	114.08223	113.70827	113.33431	112.96034
76	112.58638	112.20898	111.83159	111.45419	111.07680	110.69940	110.32201	109.94461	109.56721	109.18982	108.81242	108.43503
77	108.05763	107.67782	107.29800	106.91819	106.53837	106.15856	105.77874	105.39893	105.01911	104.63930	104.25948	103.87967
78	103.49985	103.11852	102.73720	102.35587	101.97454	101.59322	101.21189	100.83056	100.44924	100.06791	99.68658	99.30526
79	98.92393	98.54231	98.16068	97.77906	97.39744	97.01581	96.63419	96.25257	95.87094	95.48932	95.10770	94.72607

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**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>	94.34445	93.96375	93.58306	93.20236	92.82167	92.44097	92.06028	91.67958	91.29888	90.91819	90.53749	90.15680
<b>81</b>	89.77610	89.39810	89.02010	88.64210	88.26410	87.88610	87.50811	87.13011	86.75211	86.37411	85.99611	85.61811
<b>82</b>	85.24011	84.86669	84.49327	84.11984	83.74642	83.37300	82.99958	82.62615	82.25273	81.87931	81.50589	81.13246
<b>83</b>	80.75904	80.39184	80.02464	79.65744	79.29024	78.92304	78.55584	78.18864	77.82144	77.45424	77.08704	76.71984
<b>84</b>	76.35264	75.99385	75.63506	75.27627	74.91748	74.55869	74.19991	73.84112	73.48233	73.12354	72.76475	72.40596
<b>85</b>	72.04717	71.69869	71.35021	71.00173	70.65325	70.30477	69.95629	69.60781	69.25933	68.91085	68.56237	68.21389
<b>86</b>	67.86541	67.52872	67.19203	66.85534	66.51865	66.18196	65.84527	65.50858	65.17189	64.83520	64.49851	64.16182
<b>87</b>	63.82513	63.50170	63.17826	62.85483	62.53140	62.20796	61.88453	61.56110	61.23766	60.91423	60.59080	60.26736
<b>88</b>	59.94393	59.63532	59.32670	59.01809	58.70947	58.40086	58.09224	57.78363	57.47501	57.16640	56.85778	56.54917
<b>89</b>	56.24055	55.94793	55.65531	55.36269	55.07006	54.77744	54.48482	54.19220	53.89958	53.60696	53.31433	53.02171
<b>90</b>	52.72909	52.45341	52.17772	51.90204	51.62635	51.35067	51.07498	50.79930	50.52361	50.24793	49.97224	49.69656
<b>91</b>	49.42087	49.16285	48.90483	48.64681	48.38879	48.13077	47.87275	47.61473	47.35671	47.09869	46.84067	46.58265
<b>92</b>	46.32463	46.08382	45.84301	45.60220	45.36138	45.12057	44.87976	44.63895	44.39814	44.15733	43.91651	43.67570
<b>93</b>	43.43489	43.21055	42.98621	42.76187	42.53752	42.31318	42.08884	41.86450	41.64016	41.41582	41.19147	40.96713
<b>94</b>	40.74279	40.53430	40.32581	40.11732	39.90882	39.70033	39.49184	39.28335	39.07486	38.86637	38.65787	38.44938
<b>95</b>	38.24089	38.04718	37.85347	37.65975	37.46604	37.27233	37.07862	36.88490	36.69119	36.49748	36.30377	36.11005
<b>96</b>	35.91634	35.73681	35.55728	35.37775	35.19821	35.01868	34.83915	34.65962	34.48009	34.30056	34.12102	33.94149
<b>97</b>	33.76196	33.59522	33.42849	33.26175	33.09501	32.92827	32.76154	32.59480	32.42806	32.26132	32.09459	31.92785
<b>98</b>	31.76111	31.60706	31.45300	31.29895	31.14490	30.99084	30.83679	30.68274	30.52868	30.37463	30.22058	30.06652
<b>99</b>	29.91247	29.77004	29.62762	29.48519	29.34277	29.20034	29.05792	28.91549	28.77306	28.63064	28.48821	28.34579
<b>100</b>	28.20336											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**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	234.12021	234.08663	234.05306	234.01948	233.98590	233.95233	233.91875	233.88517	233.85160	233.81802	233.78444	233.75087
16	233.71729	233.68233	233.64737	233.61241	233.57744	233.54248	233.50752	233.47256	233.43760	233.40264	233.36767	233.33271
17	233.29775	233.26153	233.22530	233.18908	233.15285	233.11663	233.08040	233.04418	233.00795	232.97173	232.93550	232.89928
18	232.86305	232.82569	232.78833	232.75098	232.71362	232.67626	232.63890	232.60154	232.56418	232.52683	232.48947	232.45211
19	232.41475	232.37585	232.33695	232.29804	232.25914	232.22024	232.18134	232.14243	232.10353	232.06463	232.02573	231.98682
20	231.94792	231.90711	231.86630	231.82549	231.78468	231.74387	231.70306	231.66225	231.62144	231.58063	231.53982	231.49901
21	231.45820	231.41500	231.37179	231.32859	231.28539	231.24218	231.19898	231.15578	231.11257	231.06937	231.02617	230.98296
22	230.93976	230.89402	230.84828	230.80254	230.75680	230.71106	230.66532	230.61958	230.57384	230.52810	230.48236	230.43662
23	230.39088	230.34226	230.29364	230.24502	230.19639	230.14777	230.09915	230.05053	230.00191	229.95329	229.90466	229.85604
24	229.80742	229.75585	229.70428	229.65271	229.60114	229.54957	229.49800	229.44642	229.39485	229.34328	229.29171	229.24014
25	229.18857	229.13397	229.07936	229.02476	228.97016	228.91555	228.86095	228.80635	228.75174	228.69714	228.64254	228.58793
26	228.53333	228.47571	228.41808	228.36046	228.30284	228.24521	228.18759	228.12997	228.07234	228.01472	227.95710	227.89947
27	227.84185	227.78132	227.72079	227.66027	227.59974	227.53921	227.47868	227.41815	227.35762	227.29710	227.23657	227.17604
28	227.11551	227.05181	226.98812	226.92442	226.86073	226.79703	226.73334	226.66964	226.60594	226.54225	226.47855	226.41486
29	226.35116	226.28421	226.21726	226.15031	226.08335	226.01640	225.94945	225.88250	225.81555	225.74860	225.68164	225.61469
30	225.54774	225.47734	225.40693	225.33653	225.26612	225.19572	225.12532	225.05491	224.98451	224.91410	224.84370	224.77329
31	224.70289	224.62884	224.55479	224.48074	224.40669	224.33264	224.25859	224.18453	224.11048	224.03643	223.96238	223.88833
32	223.81428	223.73646	223.65863	223.58081	223.50298	223.42516	223.34734	223.26951	223.19169	223.11386	223.03604	222.95821
33	222.88039	222.79848	222.71658	222.63467	222.55276	222.47085	222.38895	222.30704	222.22513	222.14322	222.06132	221.97941
34	221.89750	221.81135	221.72520	221.63905	221.55290	221.46675	221.38060	221.29445	221.20830	221.12215	221.03600	220.94985
35	220.86370	220.77306	220.68243	220.59179	220.50115	220.41052	220.31988	220.22924	220.13861	220.04797	219.95733	219.86670
36	219.77606	219.68077	219.58549	219.49020	219.39491	219.29963	219.20434	219.10905	219.01377	218.91848	218.82319	218.72791
37	218.63262	218.53250	218.43238	218.33226	218.23214	218.13202	218.03190	217.93177	217.83165	217.73153	217.63141	217.53129
38	217.43117	217.32585	217.22053	217.11522	217.00990	216.90458	216.79926	216.69394	216.58862	216.48331	216.37799	216.27267
39	216.16735	216.05671	215.94607	215.83543	215.72479	215.61415	215.50352	215.39288	215.28224	215.17160	215.06096	214.95032
40	214.83968	214.72342	214.60716	214.49089	214.37463	214.25837	214.14211	214.02584	213.90958	213.79332	213.67706	213.56079
41	213.44453	213.32249	213.20045	213.07841	212.95637	212.83433	212.71229	212.59024	212.46820	212.34616	212.22412	212.10208
42	211.98004	211.85183	211.72362	211.59540	211.46719	211.33898	211.21077	211.08255	210.95434	210.82613	210.69792	210.56970
43	210.44149	210.30693	210.17237	210.03781	209.90325	209.76869	209.63413	209.49957	209.36501	209.23045	209.09589	208.96133
44	208.82677	208.68551	208.54425	208.40299	208.26173	208.12047	207.97922	207.83796	207.69670	207.55544	207.41418	207.27292

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**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>	207.13166	206.98349	206.83533	206.68716	206.53899	206.39082	206.24266	206.09449	205.94632	205.79815	205.64999	205.50182
<b>46</b>	205.35365	205.19825	205.04286	204.88746	204.73206	204.57666	204.42127	204.26587	204.11047	203.95507	203.79968	203.64428
<b>47</b>	203.48888	203.32591	203.16295	202.99998	202.83701	202.67405	202.51108	202.34811	202.18515	202.02218	201.85921	201.69625
<b>48</b>	201.53328	201.36231	201.19134	201.02037	200.84940	200.67843	200.50747	200.33650	200.16553	199.99456	199.82359	199.65262
<b>49</b>	199.48165	199.30245	199.12325	198.94404	198.76484	198.58564	198.40644	198.22723	198.04803	197.86883	197.68963	197.51042
<b>50</b>	197.33122	197.15335	196.97547	196.79760	196.61973	196.44185	196.26398	196.08611	195.90823	195.73036	195.55249	195.37461
<b>51</b>	195.19674	195.02230	194.84785	194.67341	194.49896	194.32452	194.15008	193.97563	193.80119	193.62674	193.45230	193.27785
<b>52</b>	193.10341	192.92180	192.74019	192.55858	192.37697	192.19536	192.01375	191.83213	191.65052	191.46891	191.28730	191.10569
<b>53</b>	190.92408	190.73502	190.54596	190.35690	190.16783	189.97877	189.78971	189.60065	189.41159	189.22253	189.03346	188.84440
<b>54</b>	188.65534	188.45845	188.26156	188.06467	187.86778	187.67089	187.47401	187.27712	187.08023	186.88334	186.68645	186.48956
<b>55</b>	186.29267	186.08774	185.88281	185.67788	185.47295	185.26802	185.06310	184.85817	184.65324	184.44831	184.24338	184.03845
<b>56</b>	183.83352	183.62015	183.40677	183.19340	182.98002	182.76665	182.55327	182.33990	182.12652	181.91315	181.69977	181.48640
<b>57</b>	181.27302	181.05089	180.82875	180.60662	180.38448	180.16235	179.94021	179.71808	179.49594	179.27381	179.05167	178.82954
<b>58</b>	178.60740	178.37608	178.14477	177.91345	177.68213	177.45082	177.21950	176.98818	176.75687	176.52555	176.29423	176.06292
<b>59</b>	175.83160	175.59080	175.35001	175.10921	174.86841	174.62761	174.38682	174.14602	173.90522	173.66442	173.42363	173.18283
<b>60</b>	172.94203	172.69164	172.44126	172.19087	171.94048	171.69009	171.43971	171.18932	170.93893	170.68854	170.43816	170.18777
<b>61</b>	169.93738	169.67723	169.41709	169.15694	168.89679	168.63665	168.37650	168.11635	167.85621	167.59606	167.33591	167.07577
<b>62</b>	166.81562	166.54558	166.27554	166.00550	165.73546	165.46542	165.19538	164.92533	164.65529	164.38525	164.11521	163.84517
<b>63</b>	163.57513	163.29527	163.01542	162.73556	162.45570	162.17585	161.89599	161.61613	161.33628	161.05642	160.77656	160.49671
<b>64</b>	160.21685	159.92700	159.63715	159.34730	159.05744	158.76759	158.47774	158.18789	157.89804	157.60819	157.31833	157.02848
<b>65</b>	156.73863	156.43904	156.13945	155.83985	155.54026	155.24067	154.94108	154.64148	154.34189	154.04230	153.74271	153.44311
<b>66</b>	153.14352	152.83446	152.52541	152.21635	151.90729	151.59824	151.28918	150.98012	150.67107	150.36201	150.05295	149.74390
<b>67</b>	149.43484	149.11668	148.79852	148.48036	148.16220	147.84404	147.52588	147.20772	146.88956	146.57140	146.25324	145.93508
<b>68</b>	145.61692	145.29030	144.96369	144.63707	144.31045	143.98383	143.65722	143.33060	143.00398	142.67736	142.35075	142.02413
<b>69</b>	141.69751	141.36312	141.02873	140.69434	140.35995	140.02556	139.69117	139.35678	139.02239	138.68800	138.35361	138.01922
<b>70</b>	137.68483	137.34324	137.00164	136.66005	136.31845	135.97686	135.63527	135.29367	134.95208	134.61048	134.26889	133.92729
<b>71</b>	133.58570	133.23753	132.88935	132.54118	132.19300	131.84483	131.49666	131.14848	130.80031	130.45213	130.10396	129.75578
<b>72</b>	129.40761	129.05323	128.69885	128.34447	127.99009	127.63571	127.28133	126.92695	126.57257	126.21819	125.86381	125.50943
<b>73</b>	125.15505	124.79500	124.43495	124.07490	123.71485	123.35480	122.99475	122.63470	122.27465	121.91460	121.55455	121.19450
<b>74</b>	120.83445	120.46914	120.10384	119.73853	119.37322	119.00792	118.64261	118.27730	117.91200	117.54669	117.18138	116.81608

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2020**

**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>	116.45077	116.08098	115.71118	115.34139	114.97160	114.60180	114.23201	113.86222	113.49242	113.12263	112.75284	112.38304
<b>76</b>	112.01325	111.63987	111.26649	110.89311	110.51973	110.14635	109.77298	109.39960	109.02622	108.65284	108.27946	107.90608
<b>77</b>	107.53270	107.15669	106.78069	106.40468	106.02867	105.65267	105.27666	104.90065	104.52465	104.14864	103.77263	103.39663
<b>78</b>	103.02062	102.64299	102.26535	101.88772	101.51008	101.13245	100.75482	100.37718	99.99955	99.62191	99.24428	98.86664
<b>79</b>	98.48901	98.11079	97.73257	97.35435	96.97612	96.59790	96.21968	95.84146	95.46324	95.08502	94.70679	94.32857
<b>80</b>	93.95035	93.57293	93.19551	92.81809	92.44067	92.06325	91.68583	91.30840	90.93098	90.55356	90.17614	89.79872
<b>81</b>	89.42130	89.04635	88.67141	88.29646	87.92152	87.54657	87.17163	86.79668	86.42173	86.04679	85.67184	85.29690
<b>82</b>	84.92195	84.55151	84.18108	83.81064	83.44020	83.06976	82.69933	82.32889	81.95845	81.58801	81.21758	80.84714
<b>83</b>	80.47670	80.11267	79.74863	79.38460	79.02056	78.65653	78.29250	77.92846	77.56443	77.20039	76.83636	76.47232
<b>84</b>	76.10829	75.75272	75.39715	75.04158	74.68601	74.33044	73.97487	73.61929	73.26372	72.90815	72.55258	72.19701
<b>85</b>	71.84144	71.49655	71.15166	70.80677	70.46187	70.11698	69.77209	69.42720	69.08231	68.73742	68.39252	68.04763
<b>86</b>	67.70274	67.37027	67.03781	66.70534	66.37287	66.04041	65.70794	65.37547	65.04301	64.71054	64.37807	64.04561
<b>87</b>	63.71314	63.39446	63.07578	62.75710	62.43841	62.11973	61.80105	61.48237	61.16369	60.84501	60.52632	60.20764
<b>88</b>	59.88896	59.58554	59.28211	58.97869	58.67526	58.37184	58.06842	57.76499	57.46157	57.15814	56.85472	56.55129
<b>89</b>	56.24787	55.96072	55.67357	55.38642	55.09927	54.81212	54.52497	54.23782	53.95067	53.66352	53.37637	53.08922
<b>90</b>	52.80207	52.53156	52.26104	51.99053	51.72001	51.44950	51.17898	50.90847	50.63795	50.36744	50.09692	49.82641
<b>91</b>	49.55589	49.30213	49.04838	48.79462	48.54086	48.28710	48.03335	47.77959	47.52583	47.27207	47.01832	46.76456
<b>92</b>	46.51080	46.27345	46.03610	45.79875	45.56140	45.32405	45.08671	44.84936	44.61201	44.37466	44.13731	43.89996
<b>93</b>	43.66261	43.44066	43.21872	42.99677	42.77483	42.55288	42.33094	42.10899	41.88704	41.66510	41.44315	41.22121
<b>94</b>	40.99926	40.79209	40.58491	40.37774	40.17056	39.96339	39.75621	39.54904	39.34186	39.13469	38.92751	38.72034
<b>95</b>	38.51316	38.31994	38.12672	37.93350	37.74028	37.54706	37.35384	37.16062	36.96740	36.77418	36.58096	36.38774
<b>96</b>	36.19452	36.01458	35.83464	35.65469	35.47475	35.29481	35.11487	34.93492	34.75498	34.57504	34.39510	34.21515
<b>97</b>	34.03521	33.86775	33.70029	33.53283	33.36537	33.19791	33.03045	32.86299	32.69553	32.52807	32.36061	32.19315
<b>98</b>	32.02569	31.87019	31.71469	31.55919	31.40368	31.24818	31.09268	30.93718	30.78168	30.62618	30.47067	30.31517
<b>99</b>	30.15967	30.01593	29.87219	29.72845	29.58470	29.44096	29.29722	29.15348	29.00974	28.86600	28.72225	28.57851
<b>100</b>	28.43477											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	234.32	234.29	234.26	234.23	234.19	234.16	234.13	234.10	234.06	234.03	234.00	233.97
16	233.94	233.90	233.87	233.83	233.80	233.77	233.73	233.70	233.67	233.63	233.60	233.56
17	233.53	233.50	233.46	233.43	233.39	233.36	233.32	233.29	233.25	233.22	233.18	233.15
18	233.11	233.08	233.04	233.01	232.97	232.93	232.90	232.86	232.83	232.79	232.75	232.72
19	232.68	232.64	232.61	232.57	232.53	232.49	232.46	232.42	232.38	232.34	232.31	232.27
20	232.23	232.19	232.15	232.11	232.07	232.03	231.99	231.95	231.91	231.87	231.83	231.79
21	231.76	231.71	231.67	231.63	231.59	231.55	231.50	231.46	231.42	231.38	231.34	231.29
22	231.25	231.21	231.16	231.12	231.07	231.03	230.99	230.94	230.90	230.85	230.81	230.76
23	230.72	230.67	230.62	230.58	230.53	230.48	230.44	230.39	230.34	230.29	230.25	230.20
24	230.15	230.10	230.05	230.00	229.95	229.90	229.85	229.80	229.75	229.70	229.65	229.60
25	229.55	229.50	229.45	229.39	229.34	229.29	229.23	229.18	229.13	229.07	229.02	228.97
26	228.92	228.86	228.80	228.75	228.69	228.64	228.58	228.53	228.47	228.41	228.36	228.30
27	228.25	228.19	228.13	228.07	228.01	227.95	227.90	227.84	227.78	227.72	227.66	227.60
28	227.54	227.48	227.42	227.36	227.30	227.24	227.17	227.11	227.05	226.99	226.93	226.86
29	226.80	226.74	226.67	226.61	226.54	226.48	226.41	226.35	226.28	226.22	226.16	226.09
30	226.03	225.96	225.89	225.82	225.75	225.68	225.62	225.55	225.48	225.41	225.34	225.27
31	225.21	225.13	225.06	224.99	224.92	224.85	224.78	224.70	224.63	224.56	224.49	224.42
32	224.35	224.27	224.19	224.12	224.04	223.97	223.89	223.82	223.74	223.67	223.59	223.52
33	223.44	223.36	223.28	223.20	223.12	223.04	222.96	222.88	222.81	222.73	222.65	222.57
34	222.49	222.40	222.32	222.24	222.15	222.07	221.99	221.90	221.82	221.74	221.65	221.57
35	221.49	221.40	221.31	221.22	221.13	221.05	220.96	220.87	220.78	220.69	220.61	220.52
36	220.43	220.34	220.25	220.15	220.06	219.97	219.88	219.78	219.69	219.60	219.51	219.41
37	219.32	219.22	219.13	219.03	218.93	218.84	218.74	218.64	218.54	218.45	218.35	218.25
38	218.16	218.05	217.95	217.85	217.75	217.64	217.54	217.44	217.34	217.24	217.13	217.03
39	216.93	216.82	216.71	216.61	216.50	216.39	216.29	216.18	216.07	215.96	215.86	215.75
40	215.64	215.53	215.42	215.30	215.19	215.08	214.96	214.85	214.74	214.63	214.51	214.40
41	214.29	214.17	214.05	213.93	213.81	213.69	213.58	213.46	213.34	213.22	213.10	212.98
42	212.86	212.74	212.62	212.49	212.37	212.24	212.12	211.99	211.87	211.74	211.62	211.50
43	211.37	211.24	211.11	210.98	210.85	210.72	210.59	210.46	210.33	210.20	210.06	209.93
44	209.80	209.67	209.53	209.39	209.25	209.12	208.98	208.84	208.71	208.57	208.43	208.29



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	208.16	208.01	207.87	207.73	207.58	207.44	207.30	207.15	207.01	206.87	206.73	206.58
46	206.44	206.29	206.14	205.99	205.84	205.69	205.54	205.39	205.24	205.09	204.94	204.79
47	204.64	204.48	204.33	204.17	204.01	203.85	203.70	203.54	203.38	203.23	203.07	202.91
48	202.75	202.59	202.43	202.26	202.10	201.93	201.77	201.60	201.44	201.27	201.11	200.94
49	200.78	200.61	200.43	200.26	200.09	199.92	199.74	199.57	199.40	199.23	199.05	198.88
50	198.71	198.53	198.36	198.18	198.01	197.84	197.66	197.49	197.31	197.14	196.96	196.79
51	196.61	196.43	196.26	196.08	195.90	195.72	195.55	195.37	195.19	195.02	194.84	194.66
52	194.48	194.30	194.11	193.93	193.74	193.56	193.37	193.19	193.00	192.82	192.63	192.45
53	192.26	192.07	191.88	191.68	191.49	191.30	191.11	190.91	190.72	190.53	190.33	190.14
54	189.95	189.75	189.54	189.34	189.14	188.94	188.74	188.54	188.33	188.13	187.93	187.73
55	187.53	187.32	187.12	186.91	186.70	186.50	186.29	186.08	185.88	185.67	185.46	185.26
56	185.05	184.83	184.62	184.40	184.19	183.97	183.76	183.54	183.33	183.11	182.90	182.68
57	182.47	182.24	182.02	181.80	181.57	181.35	181.12	180.90	180.67	180.45	180.23	180.00
58	179.78	179.55	179.31	179.08	178.85	178.61	178.38	178.15	177.91	177.68	177.45	177.21
59	176.98	176.74	176.49	176.25	176.01	175.77	175.52	175.28	175.04	174.80	174.55	174.31
60	174.07	173.82	173.56	173.31	173.06	172.81	172.55	172.30	172.05	171.80	171.54	171.29
61	171.04	170.78	170.52	170.25	169.99	169.73	169.47	169.21	168.94	168.68	168.42	168.16
62	167.90	167.62	167.35	167.08	166.81	166.54	166.26	165.99	165.72	165.45	165.18	164.90
63	164.63	164.35	164.07	163.79	163.50	163.22	162.94	162.66	162.38	162.09	161.81	161.53
64	161.25	160.96	160.67	160.37	160.08	159.79	159.50	159.21	158.91	158.62	158.33	158.04
65	157.75	157.45	157.14	156.84	156.54	156.24	155.94	155.63	155.33	155.03	154.73	154.43
66	154.13	153.82	153.50	153.19	152.88	152.57	152.26	151.95	151.64	151.32	151.01	150.70
67	150.39	150.07	149.75	149.43	149.11	148.79	148.47	148.15	147.83	147.50	147.18	146.86
68	146.54	146.21	145.88	145.56	145.23	144.90	144.57	144.24	143.91	143.58	143.25	142.92
69	142.59	142.25	141.92	141.58	141.24	140.90	140.57	140.23	139.89	139.55	139.22	138.88
70	138.54	138.20	137.85	137.51	137.16	136.82	136.47	136.13	135.78	135.44	135.09	134.75
71	134.40	134.05	133.70	133.35	132.99	132.64	132.29	131.94	131.59	131.24	130.88	130.53
72	130.18	129.82	129.46	129.10	128.75	128.39	128.03	127.67	127.31	126.95	126.60	126.24
73	125.88	125.52	125.15	124.79	124.42	124.06	123.69	123.33	122.97	122.60	122.24	121.87
74	121.51	121.14	120.77	120.40	120.03	119.66	119.29	118.92	118.55	118.18	117.81	117.44

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	117.07	116.70	116.33	115.95	115.58	115.20	114.83	114.46	114.08	113.71	113.33	112.96
76	112.59	112.21	111.83	111.45	111.08	110.70	110.32	109.94	109.57	109.19	108.81	108.44
77	108.06	107.68	107.30	106.92	106.54	106.16	105.78	105.40	105.02	104.64	104.26	103.88
78	103.50	103.12	102.74	102.36	101.97	101.59	101.21	100.83	100.45	100.07	99.69	99.31
79	98.92	98.54	98.16	97.78	97.40	97.02	96.63	96.25	95.87	95.49	95.11	94.73
80	94.34	93.96	93.58	93.20	92.82	92.44	92.06	91.68	91.30	90.92	90.54	90.16
81	89.78	89.40	89.02	88.64	88.26	87.89	87.51	87.13	86.75	86.37	86.00	85.62
82	85.24	84.87	84.49	84.12	83.75	83.37	83.00	82.63	82.25	81.88	81.51	81.13
83	80.76	80.39	80.02	79.66	79.29	78.92	78.56	78.19	77.82	77.45	77.09	76.72
84	76.35	75.99	75.64	75.28	74.92	74.56	74.20	73.84	73.48	73.12	72.76	72.41
85	72.05	71.70	71.35	71.00	70.65	70.30	69.96	69.61	69.26	68.91	68.56	68.21
86	67.87	67.53	67.19	66.86	66.52	66.18	65.85	65.51	65.17	64.84	64.50	64.16
87	63.83	63.50	63.18	62.85	62.53	62.21	61.88	61.56	61.24	60.91	60.59	60.27
88	59.94	59.64	59.33	59.02	58.71	58.40	58.09	57.78	57.48	57.17	56.86	56.55
89	56.24	55.95	55.66	55.36	55.07	54.78	54.48	54.19	53.90	53.61	53.31	53.02
90	52.73	52.45	52.18	51.90	51.63	51.35	51.07	50.80	50.52	50.25	49.97	49.70
91	49.42	49.16	48.90	48.65	48.39	48.13	47.87	47.61	47.36	47.10	46.84	46.58
92	46.32	46.08	45.84	45.60	45.36	45.12	44.88	44.64	44.40	44.16	43.92	43.68
93	43.43	43.21	42.99	42.76	42.54	42.31	42.09	41.86	41.64	41.42	41.19	40.97
94	40.74	40.53	40.33	40.12	39.91	39.70	39.49	39.28	39.07	38.87	38.66	38.45
95	38.24	38.05	37.85	37.66	37.47	37.27	37.08	36.88	36.69	36.50	36.30	36.11
96	35.92	35.74	35.56	35.38	35.20	35.02	34.84	34.66	34.48	34.30	34.12	33.94
97	33.76	33.60	33.43	33.26	33.10	32.93	32.76	32.59	32.43	32.26	32.09	31.93
98	31.76	31.61	31.45	31.30	31.14	30.99	30.84	30.68	30.53	30.37	30.22	30.07
99	29.91	29.77	29.63	29.49	29.34	29.20	29.06	28.92	28.77	28.63	28.49	28.35
100	28.20											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	220.70	220.60	220.50	220.40	220.30	220.21	220.11	220.01	219.91	219.81	219.72	219.62
16	219.52	219.44	219.36	219.28	219.20	219.11	219.03	218.95	218.87	218.79	218.71	218.63
17	218.54	218.48	218.42	218.35	218.29	218.22	218.16	218.09	218.03	217.96	217.90	217.83
18	217.77	217.70	217.64	217.58	217.51	217.45	217.39	217.32	217.26	217.20	217.13	217.07
19	217.01	216.94	216.87	216.80	216.73	216.66	216.59	216.52	216.46	216.39	216.32	216.25
20	216.18	216.10	216.03	215.95	215.87	215.80	215.72	215.65	215.57	215.49	215.42	215.34
21	215.26	215.18	215.10	215.01	214.93	214.84	214.76	214.67	214.59	214.50	214.42	214.33
22	214.25	214.16	214.06	213.97	213.88	213.78	213.69	213.60	213.50	213.41	213.32	213.23
23	213.13	213.03	212.93	212.83	212.73	212.63	212.53	212.43	212.33	212.23	212.13	212.03
24	211.93	211.82	211.72	211.61	211.50	211.40	211.29	211.19	211.08	210.97	210.87	210.76
25	210.66	210.55	210.44	210.33	210.22	210.11	210.00	209.89	209.78	209.67	209.56	209.45
26	209.34	209.23	209.11	209.00	208.89	208.77	208.66	208.54	208.43	208.32	208.20	208.09
27	207.98	207.86	207.74	207.62	207.51	207.39	207.27	207.15	207.03	206.92	206.80	206.68
28	206.56	206.44	206.32	206.20	206.08	205.95	205.83	205.71	205.59	205.47	205.35	205.22
29	205.10	204.98	204.85	204.72	204.60	204.47	204.35	204.22	204.09	203.97	203.84	203.72
30	203.59	203.46	203.33	203.20	203.07	202.94	202.81	202.68	202.55	202.42	202.29	202.16
31	202.03	201.89	201.76	201.62	201.49	201.35	201.22	201.08	200.95	200.81	200.68	200.54
32	200.41	200.27	200.13	199.99	199.85	199.71	199.57	199.43	199.29	199.15	199.01	198.87
33	198.73	198.59	198.44	198.30	198.15	198.01	197.86	197.72	197.58	197.43	197.29	197.14
34	197.00	196.85	196.70	196.55	196.40	196.25	196.10	195.95	195.81	195.66	195.51	195.36
35	195.21	195.06	194.90	194.75	194.59	194.44	194.29	194.13	193.98	193.83	193.67	193.52
36	193.36	193.21	193.05	192.89	192.73	192.57	192.42	192.26	192.10	191.94	191.78	191.63
37	191.47	191.31	191.14	190.98	190.82	190.66	190.49	190.33	190.17	190.01	189.85	189.68
38	189.52	189.35	189.19	189.02	188.86	188.69	188.52	188.36	188.19	188.03	187.86	187.69
39	187.53	187.36	187.19	187.02	186.85	186.68	186.51	186.34	186.17	186.00	185.83	185.67
40	185.50	185.32	185.15	184.98	184.81	184.64	184.46	184.29	184.12	183.95	183.77	183.60
41	183.43	183.26	183.08	182.91	182.73	182.56	182.39	182.21	182.04	181.86	181.69	181.51
42	181.34	181.16	180.99	180.81	180.64	180.46	180.29	180.11	179.94	179.76	179.59	179.41
43	179.24	179.06	178.88	178.71	178.53	178.36	178.18	178.00	177.83	177.65	177.48	177.30
44	177.13	176.95	176.78	176.60	176.42	176.25	176.07	175.90	175.72	175.55	175.37	175.20

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	175.02	174.85	174.67	174.50	174.32	174.15	173.98	173.80	173.63	173.45	173.28	173.10
46	172.93	172.76	172.59	172.41	172.24	172.07	171.90	171.72	171.55	171.38	171.21	171.04
47	170.86	170.69	170.52	170.35	170.18	170.01	169.84	169.68	169.51	169.34	169.17	169.00
48	168.83	168.66	168.49	168.33	168.16	168.00	167.83	167.66	167.50	167.33	167.16	167.00
49	166.83	166.67	166.50	166.34	166.18	166.01	165.85	165.69	165.52	165.36	165.19	165.03
50	164.87	164.70	164.54	164.37	164.21	164.04	163.87	163.71	163.54	163.38	163.21	163.05
51	162.88	162.72	162.55	162.38	162.21	162.05	161.88	161.71	161.55	161.38	161.21	161.04
52	160.88	160.71	160.54	160.37	160.20	160.03	159.86	159.69	159.52	159.35	159.18	159.01
53	158.84	158.67	158.50	158.32	158.15	157.98	157.81	157.63	157.46	157.29	157.11	156.94
54	156.77	156.59	156.42	156.24	156.06	155.89	155.71	155.53	155.36	155.18	155.00	154.83
55	154.65	154.47	154.29	154.10	153.92	153.74	153.56	153.38	153.20	153.01	152.83	152.65
56	152.47	152.28	152.09	151.91	151.72	151.53	151.34	151.15	150.97	150.78	150.59	150.40
57	150.21	150.02	149.82	149.63	149.43	149.24	149.04	148.85	148.65	148.46	148.26	148.07
58	147.87	147.67	147.47	147.26	147.06	146.86	146.66	146.45	146.25	146.05	145.84	145.64
59	145.44	145.23	145.02	144.80	144.59	144.38	144.17	143.96	143.75	143.54	143.33	143.11
60	142.90	142.68	142.46	142.24	142.03	141.81	141.59	141.37	141.15	140.93	140.71	140.49
61	140.27	140.04	139.81	139.58	139.36	139.13	138.90	138.67	138.45	138.22	137.99	137.76
62	137.53	137.30	137.06	136.83	136.59	136.35	136.12	135.88	135.65	135.41	135.17	134.94
63	134.70	134.46	134.21	133.97	133.73	133.48	133.24	133.00	132.75	132.51	132.26	132.02
64	131.78	131.52	131.27	131.02	130.77	130.52	130.27	130.02	129.77	129.51	129.26	129.01
65	128.76	128.50	128.24	127.98	127.73	127.47	127.21	126.95	126.69	126.43	126.17	125.92
66	125.66	125.39	125.13	124.86	124.60	124.33	124.07	123.80	123.54	123.27	123.01	122.74
67	122.48	122.21	121.94	121.66	121.39	121.12	120.85	120.58	120.31	120.04	119.77	119.50
68	119.22	118.95	118.67	118.39	118.12	117.84	117.56	117.29	117.01	116.74	116.46	116.18
69	115.91	115.62	115.34	115.06	114.78	114.50	114.21	113.93	113.65	113.37	113.09	112.81
70	112.52	112.24	111.95	111.66	111.38	111.09	110.80	110.52	110.23	109.94	109.66	109.37
71	109.08	108.79	108.50	108.21	107.92	107.63	107.33	107.04	106.75	106.46	106.17	105.88
72	105.59	105.29	104.99	104.70	104.40	104.11	103.81	103.52	103.22	102.92	102.63	102.33
73	102.04	101.74	101.44	101.14	100.84	100.54	100.24	99.94	99.64	99.34	99.04	98.74
74	98.44	98.14	97.84	97.54	97.24	96.94	96.63	96.33	96.03	95.73	95.43	95.12

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2020**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	94.82	94.52	94.22	93.91	93.61	93.31	93.00	92.70	92.40	92.09	91.79	91.49
76	91.18	90.88	90.57	90.27	89.97	89.66	89.36	89.06	88.75	88.45	88.14	87.84
77	87.54	87.23	86.93	86.63	86.32	86.02	85.72	85.41	85.11	84.81	84.50	84.20
78	83.90	83.59	83.29	82.99	82.69	82.39	82.09	81.78	81.48	81.18	80.88	80.58
79	80.28	79.98	79.68	79.38	79.08	78.78	78.48	78.18	77.89	77.59	77.29	76.99
80	76.69	76.40	76.10	75.81	75.51	75.22	74.93	74.63	74.34	74.04	73.75	73.45
81	73.16	72.87	72.58	72.29	72.01	71.72	71.43	71.14	70.85	70.56	70.27	69.98
82	69.70	69.41	69.13	68.85	68.57	68.29	68.01	67.72	67.44	67.16	66.88	66.60
83	66.32	66.04	65.77	65.50	65.22	64.95	64.68	64.40	64.13	63.86	63.58	63.31
84	63.04	62.77	62.51	62.24	61.98	61.72	61.45	61.19	60.92	60.66	60.40	60.13
85	59.87	59.61	59.36	59.10	58.85	58.59	58.34	58.08	57.83	57.57	57.32	57.06
86	56.81	56.56	56.32	56.07	55.82	55.58	55.33	55.08	54.84	54.59	54.34	54.10
87	53.85	53.62	53.38	53.15	52.91	52.68	52.44	52.21	51.97	51.74	51.50	51.27
88	51.03	50.81	50.58	50.36	50.13	49.91	49.69	49.46	49.24	49.01	48.79	48.57
89	48.34	48.13	47.92	47.70	47.49	47.28	47.06	46.85	46.64	46.42	46.21	46.00
90	45.79	45.58	45.38	45.18	44.97	44.77	44.57	44.37	44.16	43.96	43.76	43.55
91	43.35	43.16	42.96	42.77	42.58	42.38	42.19	41.99	41.80	41.61	41.41	41.22
92	41.02	40.84	40.65	40.47	40.28	40.10	39.91	39.73	39.54	39.35	39.17	38.98
93	38.80	38.62	38.44	38.26	38.09	37.91	37.73	37.55	37.38	37.20	37.02	36.84
94	36.66	36.49	36.32	36.15	35.98	35.81	35.64	35.47	35.30	35.13	34.96	34.79
95	34.62	34.46	34.30	34.14	33.97	33.81	33.65	33.49	33.32	33.16	33.00	32.84
96	32.67	32.52	32.37	32.21	32.06	31.90	31.75	31.60	31.44	31.29	31.13	30.98
97	30.83	30.68	30.54	30.39	30.25	30.10	29.96	29.81	29.67	29.52	29.38	29.23
98	29.09	28.95	28.82	28.68	28.54	28.41	28.27	28.14	28.00	27.87	27.73	27.60
99	27.46	27.34	27.21	27.09	26.96	26.84	26.71	26.59	26.46	26.34	26.21	26.09
100	25.96											