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**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
Actuarial Equivalency Factors Effective January 1, 2018

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	N/A	N/A	Table 20	N/A
Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age	N/A	N/A	Table 21	Table 21
Conversion to Monthly Spouse Benefit at Commencement Date	N/A	N/A	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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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, 2018**

**Average Remaining Life Expectancy of Non-Disabled PERS Members Retiring in 2018**

Age	Weighted Average	State and Local Government Members				School District Members	
		General Service		Police & Fire		Male	Female
		Male	Female	Male	Female		
50	37.7	36.3	37.8	36.3	37.8	37.9	39.8
51	36.7	35.3	36.8	35.3	36.8	36.9	38.7
52	35.7	34.3	35.8	34.3	35.8	35.9	37.7
53	34.7	33.4	34.8	33.4	34.8	34.9	36.7
54	33.8	32.4	33.8	32.4	33.8	33.9	35.8
55	32.8	31.5	32.9	31.5	32.9	33.0	34.8
56	31.8	30.5	31.9	30.5	31.9	32.0	33.8
57	30.9	29.6	30.9	29.6	30.9	31.0	32.8
58	29.9	28.6	30.0	28.6	30.0	30.1	31.8
59	29.0	27.7	29.0	27.7	29.0	29.1	30.8
60	28.0	26.8	28.1	26.8	28.1	28.2	29.9
61	27.1	25.9	27.1	25.9	27.1	27.3	28.9
62	26.1	24.9	26.2	24.9	26.2	26.3	27.9
63	25.2	24.0	25.2	24.0	25.2	25.4	27.0
64	24.3	23.1	24.3	23.1	24.3	24.5	26.0
65	23.4	22.3	23.4	22.3	23.4	23.5	25.1
66	22.5	21.4	22.5	21.4	22.5	22.6	24.2
67	21.6	20.5	21.6	20.5	21.6	21.7	23.3
68	20.7	19.7	20.8	19.7	20.8	20.8	22.4
69	19.8	18.8	19.9	18.8	19.9	19.9	21.5
70	19.0	18.0	19.0	18.0	19.0	19.1	20.6
71	18.1	17.2	18.2	17.2	18.2	18.2	19.7
72	17.3	16.4	17.4	16.4	17.4	17.4	18.8
73	16.5	15.6	16.6	15.6	16.6	16.5	18.0
74	15.7	14.8	15.8	14.8	15.8	15.7	17.2
75	14.9	14.0	15.0	14.0	15.0	14.9	16.3
76	14.2	13.3	14.2	13.3	14.2	14.1	15.5
77	13.4	12.6	13.5	12.6	13.5	13.4	14.7
78	12.7	11.9	12.7	11.9	12.7	12.6	14.0
79	12.0	11.2	12.0	11.2	12.0	11.9	13.2
80	11.3	10.5	11.3	10.5	11.3	11.2	12.5

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**Average Remaining Life Expectancy of Disabled PERS Members Retiring in 2018**

Age	Weighted Average	Disabled	
		Male	Female
50	27.8	25.5	30.0
51	27.1	24.8	29.2
52	26.4	24.2	28.4
53	25.7	23.6	27.7
54	25.0	22.9	26.9
55	24.3	22.3	26.1
56	23.6	21.7	25.4
57	22.9	21.1	24.6
58	22.2	20.4	23.9
59	21.5	19.8	23.2
60	20.9	19.2	22.4
61	20.2	18.6	21.7
62	19.5	18.0	20.9
63	18.8	17.3	20.2
64	18.1	16.7	19.5
65	17.5	16.1	18.7
66	16.8	15.5	18.0
67	16.1	14.9	17.3
68	15.5	14.3	16.6
69	14.9	13.7	15.9
70	14.2	13.2	15.2
71	13.6	12.6	14.6
72	13.0	12.0	13.9
73	12.4	11.5	13.3
74	11.8	10.9	12.7
75	11.3	10.4	12.1
76	10.7	9.9	11.5
77	10.2	9.4	10.9
78	9.6	8.9	10.4
79	9.1	8.4	9.8
80	8.6	8.0	9.3

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	
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	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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
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	
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	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**Table 1: Early Retirement Factors**

Age at Retirement Years      Months		Tier 1 / Tier 2						OPSRP				
		General Service			P&F			General Service		P&F		
		Less than 30 years		30+ years	Less than 25 years		25+ years	30+ years	Less than 30 years	30+ years	Less than	
		Tier 1	Tier 2		25 years	30+ years					25 years	25+ years
9		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, 2018**

**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	5.84	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	5.93	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	5.95	5.95	5.95	5.96	5.96	5.96	5.96	5.96	5.96
33	5.96	5.96	5.96	5.97	5.97	5.97	5.97	5.97	5.97	5.98	5.98	5.98
34	5.98	5.98	5.98	5.98	5.98	5.98	5.99	5.99	5.99	5.99	5.99	5.99
35	5.99	5.99	5.99	6.00	6.00	6.00	6.00	6.00	6.00	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	6.03	6.03	6.03	6.04	6.04	6.04	6.04	6.04	6.04
38	6.04	6.04	6.04	6.05	6.05	6.05	6.05	6.05	6.05	6.06	6.06	6.06
39	6.06	6.06	6.06	6.07	6.07	6.07	6.07	6.07	6.07	6.08	6.08	6.08
40	6.08	6.08	6.09	6.09	6.09	6.09	6.10	6.10	6.10	6.10	6.11	6.11
41	6.11	6.11	6.11	6.12	6.12	6.12	6.12	6.12	6.12	6.13	6.13	6.13
42	6.13	6.13	6.13	6.14	6.14	6.14	6.14	6.14	6.14	6.15	6.15	6.15
43	6.15	6.15	6.16	6.16	6.16	6.16	6.17	6.17	6.17	6.17	6.18	6.18
44	6.18	6.18	6.19	6.19	6.19	6.19	6.20	6.20	6.20	6.20	6.21	6.21



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	6.21	6.21	6.22	6.22	6.22	6.22	6.23	6.23	6.23	6.23	6.24	6.24
46	6.24	6.24	6.25	6.25	6.25	6.25	6.26	6.26	6.26	6.26	6.27	6.27
47	6.27	6.27	6.28	6.28	6.28	6.28	6.29	6.29	6.29	6.29	6.30	6.30
48	6.30	6.30	6.31	6.31	6.31	6.32	6.32	6.32	6.33	6.33	6.33	6.34
49	6.34	6.34	6.35	6.35	6.35	6.35	6.36	6.36	6.36	6.36	6.37	6.37
50	6.37	6.37	6.38	6.38	6.38	6.39	6.39	6.39	6.40	6.40	6.40	6.41
51	6.41	6.41	6.42	6.42	6.42	6.43	6.43	6.43	6.44	6.44	6.44	6.45
52	6.45	6.45	6.46	6.46	6.47	6.47	6.48	6.48	6.48	6.49	6.49	6.50
53	6.50	6.50	6.51	6.51	6.52	6.52	6.53	6.53	6.53	6.54	6.54	6.55
54	6.55	6.55	6.56	6.56	6.57	6.57	6.58	6.58	6.58	6.59	6.59	6.60
55	6.60	6.60	6.61	6.61	6.62	6.62	6.63	6.63	6.63	6.64	6.64	6.65
56	6.65	6.66	6.66	6.67	6.67	6.68	6.68	6.69	6.69	6.70	6.70	6.71
57	6.71	6.72	6.72	6.73	6.73	6.74	6.74	6.75	6.75	6.76	6.76	6.77
58	6.77	6.78	6.78	6.79	6.79	6.80	6.80	6.81	6.81	6.82	6.82	6.83
59	6.83	6.84	6.84	6.85	6.85	6.86	6.87	6.87	6.88	6.88	6.89	6.89
60	6.90	6.91	6.91	6.92	6.92	6.93	6.94	6.94	6.95	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	7.16	7.17	7.18	7.19	7.19	7.20	7.21	7.22	7.22
64	7.23	7.24	7.25	7.25	7.26	7.27	7.28	7.28	7.29	7.30	7.31	7.31
65	7.32	7.33	7.34	7.35	7.36	7.37	7.38	7.38	7.39	7.40	7.41	7.42
66	7.43	7.44	7.45	7.46	7.47	7.48	7.49	7.49	7.50	7.51	7.52	7.53
67	7.54	7.55	7.56	7.57	7.58	7.59	7.60	7.61	7.62	7.63	7.64	7.65
68	7.66	7.67	7.68	7.69	7.70	7.71	7.72	7.73	7.74	7.75	7.76	7.77
69	7.78	7.79	7.80	7.81	7.82	7.83	7.85	7.86	7.87	7.88	7.89	7.90
70	7.91	7.92	7.94	7.95	7.96	7.97	7.99	8.00	8.01	8.02	8.04	8.05
71	8.06	8.07	8.09	8.10	8.11	8.12	8.14	8.15	8.16	8.17	8.19	8.20
72	8.21	8.22	8.24	8.25	8.27	8.28	8.30	8.31	8.32	8.34	8.35	8.37
73	8.38	8.39	8.41	8.42	8.44	8.45	8.47	8.48	8.49	8.51	8.52	8.54
74	8.55	8.57	8.58	8.60	8.61	8.63	8.65	8.66	8.68	8.69	8.71	8.72

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	8.74	8.76	8.77	8.79	8.81	8.82	8.84	8.86	8.87	8.89	8.91	8.92
76	8.94	8.96	8.98	9.00	9.01	9.03	9.05	9.07	9.09	9.11	9.12	9.14
77	9.16	9.18	9.20	9.22	9.23	9.25	9.27	9.29	9.31	9.33	9.34	9.36
78	9.38	9.40	9.42	9.44	9.46	9.48	9.51	9.53	9.55	9.57	9.59	9.61
79	9.63	9.65	9.67	9.70	9.72	9.74	9.76	9.78	9.80	9.83	9.85	9.87
80	9.89	9.91	9.94	9.96	9.98	10.00	10.03	10.05	10.07	10.09	10.12	10.14
81	10.16	10.19	10.21	10.24	10.26	10.29	10.31	10.34	10.36	10.39	10.41	10.44
82	10.46	10.49	10.51	10.54	10.56	10.59	10.62	10.64	10.67	10.69	10.72	10.74
83	10.77	10.80	10.83	10.85	10.88	10.91	10.94	10.96	10.99	11.02	11.05	11.07
84	11.10	11.13	11.16	11.19	11.22	11.25	11.28	11.31	11.34	11.37	11.40	11.43
85	11.46	11.49	11.52	11.56	11.59	11.62	11.65	11.68	11.71	11.75	11.78	11.81
86	11.84	11.87	11.91	11.94	11.97	12.00	12.04	12.07	12.10	12.13	12.17	12.20
87	12.23	12.27	12.30	12.34	12.37	12.41	12.44	12.48	12.51	12.55	12.58	12.62
88	12.65	12.69	12.73	12.76	12.80	12.84	12.88	12.91	12.95	12.99	13.03	13.06
89	13.10	13.14	13.18	13.22	13.26	13.30	13.35	13.39	13.43	13.47	13.51	13.55
90	13.59	13.63	13.68	13.72	13.76	13.80	13.85	13.89	13.93	13.97	14.02	14.06
91	14.10	14.14	14.19	14.23	14.27	14.32	14.36	14.40	14.45	14.49	14.53	14.58
92	14.62	14.67	14.71	14.76	14.81	14.85	14.90	14.95	14.99	15.04	15.09	15.13
93	15.18	15.23	15.28	15.33	15.38	15.43	15.49	15.54	15.59	15.64	15.69	15.74
94	15.79	15.85	15.90	15.96	16.01	16.07	16.12	16.18	16.23	16.29	16.34	16.40
95	16.45	16.51	16.56	16.62	16.67	16.73	16.78	16.84	16.89	16.95	17.00	17.06
96	17.11	17.17	17.22	17.28	17.34	17.39	17.45	17.51	17.56	17.62	17.68	17.73
97	17.79	17.85	17.91	17.98	18.04	18.10	18.16	18.22	18.28	18.35	18.41	18.47
98	18.53	18.60	18.66	18.73	18.80	18.86	18.93	19.00	19.06	19.13	19.20	19.26
99	19.33	19.40	19.47	19.54	19.61	19.68	19.76	19.83	19.90	19.97	20.04	20.11
100	20.18											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	6.07	6.07	6.07	6.07	6.07	6.07	6.08	6.08	6.08	6.08	6.08	6.08
16	6.08	6.08	6.08	6.09	6.09	6.09	6.09	6.09	6.09	6.10	6.10	6.10
17	6.10	6.10	6.10	6.11	6.11	6.11	6.11	6.11	6.11	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	6.16	6.16	6.16	6.17	6.17	6.17	6.17	6.17	6.17
22	6.17	6.17	6.17	6.18	6.18	6.18	6.18	6.18	6.18	6.19	6.19	6.19
23	6.19	6.19	6.19	6.19	6.19	6.19	6.20	6.20	6.20	6.20	6.20	6.20
24	6.20	6.20	6.20	6.21	6.21	6.21	6.21	6.21	6.21	6.22	6.22	6.22
25	6.22	6.22	6.22	6.23	6.23	6.23	6.23	6.23	6.23	6.24	6.24	6.24
26	6.24	6.24	6.24	6.25	6.25	6.25	6.25	6.25	6.25	6.26	6.26	6.26
27	6.26	6.26	6.26	6.27	6.27	6.27	6.27	6.27	6.27	6.28	6.28	6.28
28	6.28	6.28	6.28	6.29	6.29	6.29	6.29	6.29	6.29	6.30	6.30	6.30
29	6.30	6.30	6.30	6.31	6.31	6.31	6.31	6.31	6.31	6.32	6.32	6.32
30	6.32	6.32	6.33	6.33	6.33	6.33	6.34	6.34	6.34	6.34	6.35	6.35
31	6.35	6.35	6.35	6.36	6.36	6.36	6.36	6.36	6.36	6.37	6.37	6.37
32	6.37	6.37	6.38	6.38	6.38	6.38	6.39	6.39	6.39	6.39	6.40	6.40
33	6.40	6.40	6.41	6.41	6.41	6.41	6.42	6.42	6.42	6.42	6.43	6.43
34	6.43	6.43	6.44	6.44	6.44	6.44	6.45	6.45	6.45	6.45	6.46	6.46
35	6.46	6.46	6.47	6.47	6.47	6.47	6.48	6.48	6.48	6.48	6.49	6.49
36	6.49	6.49	6.50	6.50	6.50	6.50	6.51	6.51	6.51	6.51	6.52	6.52
37	6.52	6.52	6.53	6.53	6.53	6.53	6.54	6.54	6.54	6.54	6.55	6.55
38	6.55	6.55	6.56	6.56	6.56	6.56	6.57	6.57	6.57	6.57	6.58	6.58
39	6.58	6.58	6.59	6.59	6.59	6.59	6.60	6.60	6.60	6.60	6.61	6.61
40	6.61	6.61	6.62	6.62	6.62	6.63	6.63	6.63	6.64	6.64	6.64	6.65
41	6.65	6.65	6.66	6.66	6.66	6.66	6.67	6.67	6.67	6.67	6.68	6.68
42	6.68	6.68	6.69	6.69	6.69	6.70	6.70	6.70	6.71	6.71	6.71	6.72
43	6.72	6.72	6.73	6.73	6.73	6.74	6.74	6.74	6.75	6.75	6.75	6.76
44	6.76	6.76	6.77	6.77	6.77	6.77	6.78	6.78	6.78	6.78	6.79	6.79

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	6.79	6.79	6.80	6.80	6.80	6.81	6.81	6.81	6.82	6.82	6.82	6.83
46	6.83	6.83	6.84	6.84	6.84	6.85	6.85	6.85	6.86	6.86	6.86	6.87
47	6.87	6.87	6.88	6.88	6.88	6.89	6.89	6.89	6.90	6.90	6.90	6.91
48	6.91	6.91	6.92	6.92	6.93	6.93	6.94	6.94	6.94	6.95	6.95	6.96
49	6.96	6.96	6.97	6.97	6.97	6.98	6.98	6.98	6.99	6.99	6.99	7.00
50	7.00	7.00	7.01	7.01	7.02	7.02	7.03	7.03	7.03	7.04	7.04	7.05
51	7.05	7.05	7.06	7.06	7.07	7.07	7.08	7.08	7.08	7.09	7.09	7.10
52	7.10	7.11	7.11	7.12	7.12	7.13	7.13	7.14	7.14	7.15	7.15	7.16
53	7.16	7.17	7.17	7.18	7.18	7.19	7.19	7.20	7.20	7.21	7.21	7.22
54	7.22	7.23	7.23	7.24	7.24	7.25	7.25	7.26	7.26	7.27	7.27	7.28
55	7.28	7.29	7.29	7.30	7.30	7.31	7.31	7.32	7.32	7.33	7.33	7.34
56	7.34	7.35	7.35	7.36	7.36	7.37	7.38	7.38	7.39	7.39	7.40	7.40
57	7.41	7.42	7.42	7.43	7.44	7.44	7.45	7.46	7.46	7.47	7.48	7.48
58	7.49	7.50	7.50	7.51	7.52	7.52	7.53	7.54	7.54	7.55	7.56	7.56
59	7.57	7.58	7.58	7.59	7.60	7.60	7.61	7.62	7.62	7.63	7.64	7.64
60	7.65	7.66	7.67	7.67	7.68	7.69	7.70	7.70	7.71	7.72	7.73	7.73
61	7.74	7.75	7.76	7.76	7.77	7.78	7.79	7.79	7.80	7.81	7.82	7.82
62	7.83	7.84	7.85	7.86	7.87	7.88	7.89	7.89	7.90	7.91	7.92	7.93
63	7.94	7.95	7.96	7.97	7.98	7.99	8.00	8.00	8.01	8.02	8.03	8.04
64	8.05	8.06	8.07	8.08	8.09	8.10	8.11	8.11	8.12	8.13	8.14	8.15
65	8.16	8.17	8.18	8.19	8.20	8.21	8.22	8.23	8.24	8.25	8.26	8.27
66	8.28	8.29	8.30	8.31	8.32	8.33	8.35	8.36	8.37	8.38	8.39	8.40
67	8.41	8.42	8.43	8.45	8.46	8.47	8.48	8.49	8.50	8.52	8.53	8.54
68	8.55	8.56	8.58	8.59	8.60	8.61	8.63	8.64	8.65	8.66	8.68	8.69
69	8.70	8.71	8.73	8.74	8.75	8.76	8.78	8.79	8.80	8.81	8.83	8.84
70	8.85	8.86	8.88	8.89	8.91	8.92	8.94	8.95	8.96	8.98	8.99	9.01
71	9.02	9.04	9.05	9.07	9.08	9.10	9.11	9.13	9.14	9.16	9.17	9.19
72	9.20	9.22	9.23	9.25	9.26	9.28	9.29	9.31	9.32	9.34	9.35	9.37
73	9.38	9.40	9.41	9.43	9.45	9.46	9.48	9.50	9.51	9.53	9.55	9.56
74	9.58	9.60	9.62	9.63	9.65	9.67	9.69	9.70	9.72	9.74	9.76	9.77

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	9.79	9.81	9.83	9.85	9.86	9.88	9.90	9.92	9.94	9.96	9.97	9.99
76	10.01	10.03	10.05	10.07	10.09	10.11	10.13	10.15	10.17	10.19	10.21	10.23
77	10.25	10.27	10.29	10.31	10.33	10.35	10.38	10.40	10.42	10.44	10.46	10.48
78	10.50	10.52	10.54	10.57	10.59	10.61	10.63	10.65	10.67	10.70	10.72	10.74
79	10.76	10.78	10.81	10.83	10.85	10.87	10.90	10.92	10.94	10.96	10.99	11.01
80	11.03	11.06	11.08	11.11	11.13	11.16	11.18	11.21	11.23	11.26	11.28	11.31
81	11.33	11.36	11.38	11.41	11.43	11.46	11.49	11.51	11.54	11.56	11.59	11.61
82	11.64	11.67	11.70	11.72	11.75	11.78	11.81	11.83	11.86	11.89	11.92	11.94
83	11.97	12.00	12.03	12.06	12.08	12.11	12.14	12.17	12.20	12.23	12.25	12.28
84	12.31	12.34	12.37	12.40	12.43	12.46	12.49	12.52	12.55	12.58	12.61	12.64
85	12.67	12.70	12.73	12.77	12.80	12.83	12.86	12.89	12.92	12.96	12.99	13.02
86	13.05	13.08	13.12	13.15	13.19	13.22	13.26	13.29	13.32	13.36	13.39	13.43
87	13.46	13.50	13.53	13.57	13.61	13.64	13.68	13.72	13.75	13.79	13.83	13.86
88	13.90	13.94	13.97	14.01	14.05	14.08	14.12	14.16	14.19	14.23	14.27	14.30
89	14.34	14.38	14.42	14.46	14.49	14.53	14.57	14.61	14.65	14.69	14.72	14.76
90	14.80	14.84	14.88	14.93	14.97	15.01	15.05	15.09	15.13	15.18	15.22	15.26
91	15.30	15.34	15.39	15.43	15.48	15.52	15.57	15.61	15.65	15.70	15.74	15.79
92	15.83	15.88	15.93	15.97	16.02	16.07	16.12	16.16	16.21	16.26	16.31	16.35
93	16.40	16.45	16.50	16.54	16.59	16.64	16.69	16.73	16.78	16.83	16.88	16.92
94	16.97	17.02	17.07	17.12	17.17	17.22	17.27	17.31	17.36	17.41	17.46	17.51
95	17.56	17.61	17.66	17.72	17.77	17.82	17.87	17.92	17.97	18.03	18.08	18.13
96	18.18	18.24	18.29	18.35	18.40	18.46	18.52	18.57	18.63	18.68	18.74	18.79
97	18.85	18.91	18.97	19.03	19.08	19.14	19.20	19.26	19.32	19.38	19.43	19.49
98	19.55	19.61	19.68	19.74	19.80	19.86	19.93	19.99	20.05	20.11	20.18	20.24
99	20.30	20.37	20.43	20.50	20.56	20.63	20.69	20.76	20.82	20.89	20.95	21.02
100	21.08											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	5.85	5.85	5.85	5.85	5.85	5.85
17	5.85	5.85	5.85	5.85	5.85	5.85	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	5.86	5.86	5.86	5.86	5.86	5.86
19	5.86	5.86	5.86	5.86	5.86	5.86	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	5.87	5.87	5.87	5.87	5.87	5.87
21	5.87	5.87	5.87	5.87	5.87	5.87	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	5.88	5.88	5.88	5.88	5.88	5.88
23	5.88	5.88	5.88	5.88	5.88	5.88	5.89	5.89	5.89	5.89	5.89	5.89
24	5.89	5.89	5.89	5.89	5.89	5.89	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	5.90	5.90	5.90	5.90	5.90	5.90
26	5.90	5.90	5.90	5.90	5.90	5.90	5.91	5.91	5.91	5.91	5.91	5.91
27	5.91	5.91	5.91	5.91	5.91	5.91	5.92	5.92	5.92	5.92	5.92	5.92
28	5.92	5.92	5.92	5.92	5.92	5.92	5.93	5.93	5.93	5.93	5.93	5.93
29	5.93	5.93	5.93	5.93	5.93	5.93	5.94	5.94	5.94	5.94	5.94	5.94
30	5.94	5.94	5.94	5.94	5.94	5.94	5.95	5.95	5.95	5.95	5.95	5.95
31	5.95	5.95	5.95	5.95	5.95	5.95	5.96	5.96	5.96	5.96	5.96	5.96
32	5.96	5.96	5.96	5.97	5.97	5.97	5.97	5.97	5.97	5.98	5.98	5.98
33	5.98	5.98	5.98	5.98	5.98	5.98	5.99	5.99	5.99	5.99	5.99	5.99
34	5.99	5.99	5.99	6.00	6.00	6.00	6.00	6.00	6.00	6.01	6.01	6.01
35	6.01	6.01	6.01	6.01	6.01	6.01	6.02	6.02	6.02	6.02	6.02	6.02
36	6.02	6.02	6.02	6.03	6.03	6.03	6.03	6.03	6.03	6.04	6.04	6.04
37	6.04	6.04	6.04	6.05	6.05	6.05	6.05	6.05	6.05	6.06	6.06	6.06
38	6.06	6.06	6.06	6.07	6.07	6.07	6.07	6.07	6.07	6.08	6.08	6.08
39	6.08	6.08	6.09	6.09	6.09	6.09	6.10	6.10	6.10	6.10	6.11	6.11
40	6.11	6.11	6.11	6.12	6.12	6.12	6.12	6.12	6.12	6.13	6.13	6.13
41	6.13	6.13	6.14	6.14	6.14	6.14	6.15	6.15	6.15	6.15	6.16	6.16
42	6.16	6.16	6.17	6.17	6.17	6.17	6.18	6.18	6.18	6.18	6.19	6.19
43	6.19	6.19	6.20	6.20	6.20	6.20	6.21	6.21	6.21	6.21	6.22	6.22
44	6.22	6.22	6.23	6.23	6.23	6.23	6.24	6.24	6.24	6.24	6.25	6.25

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	6.25	6.25	6.26	6.26	6.26	6.27	6.27	6.27	6.28	6.28	6.28	6.29
46	6.29	6.29	6.30	6.30	6.30	6.31	6.31	6.31	6.32	6.32	6.32	6.33
47	6.33	6.33	6.34	6.34	6.34	6.35	6.35	6.35	6.36	6.36	6.36	6.37
48	6.37	6.37	6.38	6.38	6.39	6.39	6.40	6.40	6.40	6.41	6.41	6.42
49	6.42	6.42	6.43	6.43	6.44	6.44	6.45	6.45	6.45	6.46	6.46	6.47
50	6.47	6.47	6.48	6.48	6.49	6.49	6.50	6.50	6.50	6.51	6.51	6.52
51	6.52	6.52	6.53	6.53	6.54	6.54	6.55	6.55	6.55	6.56	6.56	6.57
52	6.57	6.57	6.58	6.58	6.59	6.59	6.60	6.60	6.60	6.61	6.61	6.62
53	6.62	6.63	6.63	6.64	6.64	6.65	6.65	6.66	6.66	6.67	6.67	6.68
54	6.68	6.69	6.69	6.70	6.70	6.71	6.71	6.72	6.72	6.73	6.73	6.74
55	6.74	6.75	6.75	6.76	6.76	6.77	6.77	6.78	6.78	6.79	6.79	6.80
56	6.80	6.81	6.81	6.82	6.82	6.83	6.84	6.84	6.85	6.85	6.86	6.86
57	6.87	6.88	6.88	6.89	6.89	6.90	6.91	6.91	6.92	6.92	6.93	6.93
58	6.94	6.95	6.95	6.96	6.97	6.97	6.98	6.99	6.99	7.00	7.01	7.01
59	7.02	7.03	7.04	7.04	7.05	7.06	7.07	7.07	7.08	7.09	7.10	7.10
60	7.11	7.12	7.13	7.13	7.14	7.15	7.16	7.16	7.17	7.18	7.19	7.19
61	7.20	7.21	7.22	7.23	7.24	7.25	7.26	7.26	7.27	7.28	7.29	7.30
62	7.31	7.32	7.33	7.34	7.34	7.35	7.36	7.37	7.38	7.39	7.39	7.40
63	7.41	7.42	7.43	7.44	7.45	7.46	7.47	7.48	7.49	7.50	7.51	7.52
64	7.53	7.54	7.55	7.56	7.57	7.58	7.60	7.61	7.62	7.63	7.64	7.65
65	7.66	7.67	7.68	7.70	7.71	7.72	7.73	7.74	7.75	7.77	7.78	7.79
66	7.80	7.81	7.82	7.84	7.85	7.86	7.87	7.88	7.89	7.91	7.92	7.93
67	7.94	7.95	7.97	7.98	7.99	8.01	8.02	8.03	8.05	8.06	8.07	8.09
68	8.10	8.12	8.13	8.15	8.16	8.18	8.19	8.21	8.22	8.24	8.25	8.27
69	8.28	8.30	8.31	8.33	8.34	8.36	8.37	8.39	8.40	8.42	8.43	8.45
70	8.46	8.48	8.50	8.51	8.53	8.55	8.57	8.58	8.60	8.62	8.64	8.65
71	8.67	8.69	8.71	8.73	8.74	8.76	8.78	8.80	8.82	8.84	8.85	8.87
72	8.89	8.91	8.93	8.95	8.97	8.99	9.01	9.03	9.05	9.07	9.09	9.11
73	9.13	9.15	9.17	9.20	9.22	9.24	9.26	9.28	9.30	9.33	9.35	9.37
74	9.39	9.41	9.44	9.46	9.49	9.51	9.54	9.56	9.58	9.61	9.63	9.66

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	9.68	9.71	9.73	9.76	9.78	9.81	9.84	9.86	9.89	9.91	9.94	9.96
76	9.99	10.02	10.05	10.07	10.10	10.13	10.16	10.18	10.21	10.24	10.27	10.29
77	10.32	10.35	10.38	10.42	10.45	10.48	10.51	10.54	10.57	10.61	10.64	10.67
78	10.70	10.73	10.77	10.80	10.83	10.87	10.90	10.93	10.97	11.00	11.03	11.07
79	11.10	11.14	11.18	11.21	11.25	11.29	11.33	11.36	11.40	11.44	11.48	11.51
80	11.55	11.59	11.63	11.67	11.71	11.75	11.80	11.84	11.88	11.92	11.96	12.00
81	12.04	12.08	12.13	12.17	12.22	12.26	12.31	12.35	12.39	12.44	12.48	12.53
82	12.57	12.62	12.67	12.72	12.77	12.82	12.87	12.92	12.97	13.02	13.07	13.12
83	13.17	13.22	13.28	13.33	13.39	13.44	13.50	13.55	13.60	13.66	13.71	13.77
84	13.82	13.88	13.94	14.00	14.06	14.12	14.18	14.23	14.29	14.35	14.41	14.47
85	14.53	14.60	14.66	14.73	14.79	14.86	14.92	14.99	15.05	15.12	15.18	15.25
86	15.31	15.38	15.45	15.53	15.60	15.67	15.74	15.81	15.88	15.96	16.03	16.10
87	16.17	16.25	16.33	16.41	16.48	16.56	16.64	16.72	16.80	16.88	16.95	17.03
88	17.11	17.20	17.28	17.37	17.45	17.54	17.63	17.71	17.80	17.88	17.97	18.05
89	18.14	18.23	18.33	18.42	18.51	18.60	18.70	18.79	18.88	18.97	19.07	19.16
90	19.25	19.35	19.45	19.55	19.65	19.75	19.86	19.96	20.06	20.16	20.26	20.36
91	20.46	20.57	20.68	20.78	20.89	21.00	21.11	21.21	21.32	21.43	21.54	21.64
92	21.75	21.87	21.98	22.10	22.21	22.33	22.44	22.56	22.67	22.79	22.90	23.02
93	23.13	23.25	23.37	23.50	23.62	23.74	23.86	23.98	24.10	24.23	24.35	24.47
94	24.59	24.72	24.85	24.98	25.11	25.24	25.37	25.49	25.62	25.75	25.88	26.01
95	26.14	26.28	26.41	26.55	26.68	26.82	26.96	27.09	27.23	27.36	27.50	27.63
96	27.77	27.91	28.06	28.20	28.35	28.49	28.64	28.78	28.92	29.07	29.21	29.36
97	29.50	29.65	29.80	29.96	30.11	30.26	30.41	30.56	30.71	30.87	31.02	31.17
98	31.32	31.48	31.64	31.80	31.96	32.12	32.28	32.43	32.59	32.75	32.91	33.07
99	33.23	33.39	33.56	33.72	33.89	34.05	34.22	34.38	34.54	34.71	34.87	35.04
100	35.20											



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	6.15	6.15	6.16	6.16	6.16	6.16	6.17	6.17	6.17	6.17	6.18	6.18
16	6.18	6.18	6.19	6.19	6.19	6.20	6.20	6.20	6.21	6.21	6.21	6.22
17	6.22	6.22	6.23	6.23	6.23	6.24	6.24	6.24	6.25	6.25	6.25	6.26
18	6.26	6.26	6.26	6.26	6.26	6.26	6.27	6.27	6.27	6.27	6.27	6.27
19	6.27	6.27	6.27	6.28	6.28	6.28	6.28	6.28	6.28	6.29	6.29	6.29
20	6.29	6.29	6.29	6.30	6.30	6.30	6.30	6.30	6.30	6.31	6.31	6.31
21	6.31	6.31	6.31	6.32	6.32	6.32	6.32	6.32	6.32	6.33	6.33	6.33
22	6.33	6.33	6.33	6.33	6.33	6.33	6.34	6.34	6.34	6.34	6.34	6.34
23	6.34	6.34	6.34	6.35	6.35	6.35	6.35	6.35	6.35	6.36	6.36	6.36
24	6.36	6.36	6.36	6.37	6.37	6.37	6.37	6.37	6.37	6.38	6.38	6.38
25	6.38	6.38	6.38	6.39	6.39	6.39	6.39	6.39	6.39	6.40	6.40	6.40
26	6.40	6.40	6.40	6.41	6.41	6.41	6.41	6.41	6.41	6.42	6.42	6.42
27	6.42	6.42	6.43	6.43	6.43	6.43	6.44	6.44	6.44	6.44	6.45	6.45
28	6.45	6.45	6.45	6.46	6.46	6.46	6.46	6.46	6.46	6.47	6.47	6.47
29	6.47	6.47	6.48	6.48	6.48	6.48	6.49	6.49	6.49	6.49	6.50	6.50
30	6.50	6.50	6.51	6.51	6.51	6.52	6.52	6.52	6.53	6.53	6.53	6.54
31	6.54	6.54	6.55	6.55	6.55	6.55	6.56	6.56	6.56	6.56	6.57	6.57
32	6.57	6.57	6.58	6.58	6.58	6.59	6.59	6.59	6.60	6.60	6.60	6.61
33	6.61	6.61	6.62	6.62	6.62	6.63	6.63	6.63	6.64	6.64	6.64	6.65
34	6.65	6.65	6.66	6.66	6.66	6.67	6.67	6.67	6.68	6.68	6.68	6.69
35	6.69	6.69	6.70	6.70	6.70	6.71	6.71	6.71	6.72	6.72	6.72	6.73
36	6.73	6.73	6.74	6.74	6.75	6.75	6.76	6.76	6.76	6.77	6.77	6.78
37	6.78	6.78	6.79	6.79	6.80	6.80	6.81	6.81	6.81	6.82	6.82	6.83
38	6.83	6.83	6.84	6.84	6.85	6.85	6.86	6.86	6.86	6.87	6.87	6.88
39	6.88	6.89	6.89	6.90	6.90	6.91	6.91	6.92	6.92	6.93	6.93	6.94
40	6.94	6.94	6.95	6.95	6.96	6.96	6.97	6.97	6.97	6.98	6.98	6.99
41	6.99	7.00	7.00	7.01	7.01	7.02	7.03	7.03	7.04	7.04	7.05	7.05
42	7.06	7.07	7.07	7.08	7.08	7.09	7.09	7.10	7.10	7.11	7.11	7.12
43	7.12	7.13	7.13	7.14	7.14	7.15	7.15	7.16	7.16	7.17	7.17	7.18
44	7.18	7.19	7.19	7.20	7.20	7.21	7.21	7.22	7.22	7.23	7.23	7.24

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	7.24	7.24	7.25	7.25	7.26	7.26	7.27	7.27	7.27	7.28	7.28	7.29
46	7.29	7.30	7.30	7.31	7.31	7.32	7.32	7.33	7.33	7.34	7.34	7.35
47	7.35	7.36	7.36	7.37	7.37	7.38	7.38	7.39	7.39	7.40	7.40	7.41
48	7.41	7.42	7.42	7.43	7.43	7.44	7.44	7.45	7.45	7.46	7.46	7.47
49	7.47	7.48	7.48	7.49	7.49	7.50	7.51	7.51	7.52	7.52	7.53	7.53
50	7.54	7.55	7.55	7.56	7.56	7.57	7.57	7.58	7.58	7.59	7.59	7.60
51	7.60	7.61	7.61	7.62	7.62	7.63	7.64	7.64	7.65	7.65	7.66	7.66
52	7.67	7.68	7.68	7.69	7.70	7.70	7.71	7.72	7.72	7.73	7.74	7.74
53	7.75	7.76	7.76	7.77	7.77	7.78	7.79	7.79	7.80	7.80	7.81	7.81
54	7.82	7.83	7.84	7.84	7.85	7.86	7.87	7.87	7.88	7.89	7.90	7.90
55	7.91	7.92	7.92	7.93	7.94	7.94	7.95	7.96	7.96	7.97	7.98	7.98
56	7.99	8.00	8.01	8.01	8.02	8.03	8.04	8.04	8.05	8.06	8.07	8.07
57	8.08	8.09	8.10	8.11	8.11	8.12	8.13	8.14	8.15	8.16	8.16	8.17
58	8.18	8.19	8.20	8.21	8.22	8.23	8.24	8.24	8.25	8.26	8.27	8.28
59	8.29	8.30	8.31	8.32	8.33	8.34	8.35	8.36	8.37	8.38	8.39	8.40
60	8.41	8.42	8.43	8.44	8.45	8.46	8.47	8.48	8.49	8.50	8.51	8.52
61	8.53	8.54	8.55	8.57	8.58	8.59	8.60	8.61	8.62	8.64	8.65	8.66
62	8.67	8.68	8.69	8.71	8.72	8.73	8.74	8.75	8.76	8.78	8.79	8.80
63	8.81	8.82	8.84	8.85	8.86	8.88	8.89	8.90	8.92	8.93	8.94	8.96
64	8.97	8.98	9.00	9.01	9.03	9.04	9.06	9.07	9.08	9.10	9.11	9.13
65	9.14	9.16	9.17	9.19	9.20	9.22	9.24	9.25	9.27	9.28	9.30	9.31
66	9.33	9.35	9.36	9.38	9.40	9.41	9.43	9.45	9.46	9.48	9.50	9.51
67	9.53	9.55	9.57	9.58	9.60	9.62	9.64	9.65	9.67	9.69	9.71	9.72
68	9.74	9.76	9.78	9.80	9.82	9.84	9.86	9.87	9.89	9.91	9.93	9.95
69	9.97	9.99	10.01	10.03	10.05	10.07	10.10	10.12	10.14	10.16	10.18	10.20
70	10.22	10.24	10.27	10.29	10.31	10.33	10.36	10.38	10.40	10.42	10.45	10.47
71	10.49	10.51	10.54	10.56	10.59	10.61	10.64	10.66	10.68	10.71	10.73	10.76
72	10.78	10.81	10.83	10.86	10.89	10.91	10.94	10.97	10.99	11.02	11.05	11.07
73	11.10	11.13	11.16	11.19	11.21	11.24	11.27	11.30	11.33	11.36	11.38	11.41
74	11.44	11.47	11.50	11.53	11.56	11.59	11.62	11.65	11.68	11.71	11.74	11.77

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	11.80	11.83	11.87	11.90	11.93	11.96	12.00	12.03	12.06	12.09	12.13	12.16
76	12.19	12.23	12.26	12.30	12.33	12.37	12.41	12.44	12.48	12.51	12.55	12.58
77	12.62	12.66	12.70	12.74	12.77	12.81	12.85	12.89	12.93	12.97	13.00	13.04
78	13.08	13.12	13.16	13.20	13.24	13.28	13.33	13.37	13.41	13.45	13.49	13.53
79	13.57	13.62	13.66	13.71	13.75	13.80	13.84	13.89	13.93	13.98	14.02	14.07
80	14.11	14.16	14.21	14.26	14.30	14.35	14.40	14.45	14.50	14.55	14.59	14.64
81	14.69	14.74	14.79	14.85	14.90	14.95	15.00	15.05	15.10	15.16	15.21	15.26
82	15.31	15.37	15.42	15.48	15.54	15.59	15.65	15.71	15.76	15.82	15.88	15.93
83	15.99	16.05	16.11	16.17	16.23	16.29	16.36	16.42	16.48	16.54	16.60	16.66
84	16.72	16.79	16.85	16.92	16.98	17.05	17.12	17.18	17.25	17.31	17.38	17.44
85	17.51	17.58	17.65	17.72	17.79	17.86	17.94	18.01	18.08	18.15	18.22	18.29
86	18.36	18.44	18.51	18.59	18.66	18.74	18.82	18.89	18.97	19.04	19.12	19.19
87	19.27	19.35	19.43	19.52	19.60	19.68	19.76	19.84	19.92	20.01	20.09	20.17
88	20.25	20.34	20.43	20.51	20.60	20.69	20.78	20.86	20.95	21.04	21.13	21.21
89	21.30	21.39	21.49	21.58	21.67	21.77	21.86	21.95	22.05	22.14	22.23	22.33
90	22.42	22.52	22.62	22.72	22.81	22.91	23.01	23.11	23.21	23.31	23.40	23.50
91	23.60	23.70	23.81	23.91	24.02	24.12	24.23	24.33	24.43	24.54	24.64	24.75
92	24.85	24.96	25.07	25.18	25.29	25.40	25.51	25.62	25.73	25.84	25.95	26.06
93	26.17	26.29	26.40	26.52	26.63	26.75	26.86	26.98	27.09	27.21	27.32	27.44
94	27.55	27.67	27.79	27.91	28.03	28.15	28.28	28.40	28.52	28.64	28.76	28.88
95	29.00	29.13	29.25	29.38	29.51	29.63	29.76	29.89	30.01	30.14	30.27	30.39
96	30.52	30.65	30.78	30.92	31.05	31.18	31.31	31.44	31.57	31.71	31.84	31.97
97	32.10	32.24	32.37	32.51	32.65	32.78	32.92	33.06	33.19	33.33	33.47	33.60
98	33.74	33.88	34.03	34.17	34.31	34.46	34.60	34.74	34.89	35.03	35.17	35.32
99	35.46	35.61	35.76	35.91	36.06	36.21	36.36	36.51	36.66	36.81	36.96	37.11
100	37.26											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	5.84	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	5.90	5.90	5.90	5.90	5.90	5.90
26	5.90	5.90	5.90	5.90	5.90	5.90	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	5.95	5.95	5.95	5.95	5.95	5.95	5.96	5.96	5.96
32	5.96	5.96	5.96	5.96	5.96	5.96	5.97	5.97	5.97	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, 2018**

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	8.22	8.23	8.24	8.24	8.25	8.26	8.27	8.27	8.28	8.29	8.30	8.30
76	8.31	8.32	8.33	8.33	8.34	8.35	8.36	8.36	8.37	8.38	8.39	8.39
77	8.40	8.41	8.41	8.42	8.43	8.43	8.44	8.45	8.45	8.46	8.47	8.47
78	8.48	8.49	8.49	8.50	8.50	8.51	8.52	8.52	8.53	8.53	8.54	8.54
79	8.55	8.56	8.56	8.57	8.57	8.58	8.59	8.59	8.60	8.60	8.61	8.61
80	8.62	8.63	8.63	8.64	8.64	8.65	8.65	8.66	8.66	8.67	8.67	8.68
81	8.68	8.68	8.69	8.69	8.70	8.70	8.71	8.71	8.71	8.72	8.72	8.73
82	8.73	8.73	8.74	8.74	8.74	8.75	8.75	8.75	8.76	8.76	8.76	8.77
83	8.77	8.77	8.78	8.78	8.78	8.79	8.79	8.79	8.80	8.80	8.80	8.81
84	8.81	8.81	8.82	8.82	8.82	8.82	8.83	8.83	8.83	8.83	8.84	8.84
85	8.84	8.84	8.84	8.85	8.85	8.85	8.85	8.85	8.85	8.86	8.86	8.86
86	8.86	8.86	8.86	8.87	8.87	8.87	8.87	8.87	8.87	8.88	8.88	8.88
87	8.88	8.88	8.88	8.88	8.88	8.88	8.89	8.89	8.89	8.89	8.89	8.89
88	8.89	8.89	8.89	8.89	8.89	8.89	8.90	8.90	8.90	8.90	8.90	8.90
89	8.90	8.90	8.90	8.90	8.90	8.90	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	8.91	8.91	8.91	8.91	8.91	8.91
92	8.91	8.91	8.91	8.91	8.91	8.91	8.91	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	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	6.09	6.09	6.09	6.10	6.10	6.10	6.10	6.10	6.10	6.11	6.11	6.11
16	6.11	6.11	6.11	6.11	6.11	6.11	6.12	6.12	6.12	6.12	6.12	6.12
17	6.12	6.12	6.12	6.13	6.13	6.13	6.13	6.13	6.13	6.14	6.14	6.14
18	6.14	6.14	6.14	6.15	6.15	6.15	6.15	6.15	6.15	6.16	6.16	6.16
19	6.16	6.16	6.16	6.16	6.16	6.16	6.17	6.17	6.17	6.17	6.17	6.17
20	6.17	6.17	6.17	6.17	6.17	6.17	6.18	6.18	6.18	6.18	6.18	6.18
21	6.18	6.18	6.18	6.19	6.19	6.19	6.19	6.19	6.19	6.20	6.20	6.20
22	6.20	6.20	6.20	6.20	6.20	6.20	6.21	6.21	6.21	6.21	6.21	6.21
23	6.21	6.21	6.21	6.22	6.22	6.22	6.22	6.22	6.22	6.23	6.23	6.23
24	6.23	6.23	6.23	6.23	6.23	6.23	6.24	6.24	6.24	6.24	6.24	6.24
25	6.24	6.24	6.24	6.25	6.25	6.25	6.25	6.25	6.25	6.26	6.26	6.26
26	6.26	6.26	6.26	6.27	6.27	6.27	6.27	6.27	6.27	6.28	6.28	6.28
27	6.28	6.28	6.28	6.29	6.29	6.29	6.29	6.29	6.29	6.30	6.30	6.30
28	6.30	6.30	6.30	6.31	6.31	6.31	6.31	6.31	6.31	6.32	6.32	6.32
29	6.32	6.32	6.33	6.33	6.33	6.33	6.34	6.34	6.34	6.34	6.35	6.35
30	6.35	6.35	6.35	6.36	6.36	6.36	6.36	6.36	6.36	6.37	6.37	6.37
31	6.37	6.37	6.38	6.38	6.38	6.38	6.39	6.39	6.39	6.39	6.40	6.40
32	6.40	6.40	6.40	6.41	6.41	6.41	6.41	6.41	6.41	6.42	6.42	6.42
33	6.42	6.42	6.43	6.43	6.43	6.43	6.44	6.44	6.44	6.44	6.45	6.45
34	6.45	6.45	6.46	6.46	6.46	6.46	6.47	6.47	6.47	6.47	6.48	6.48
35	6.48	6.48	6.48	6.49	6.49	6.49	6.49	6.49	6.49	6.50	6.50	6.50
36	6.50	6.50	6.51	6.51	6.51	6.51	6.52	6.52	6.52	6.52	6.53	6.53
37	6.53	6.53	6.54	6.54	6.54	6.54	6.55	6.55	6.55	6.55	6.56	6.56
38	6.56	6.56	6.57	6.57	6.57	6.58	6.58	6.58	6.59	6.59	6.59	6.60
39	6.60	6.60	6.61	6.61	6.61	6.61	6.62	6.62	6.62	6.62	6.63	6.63
40	6.63	6.63	6.64	6.64	6.64	6.64	6.65	6.65	6.65	6.65	6.66	6.66
41	6.66	6.66	6.67	6.67	6.67	6.68	6.68	6.68	6.69	6.69	6.69	6.70
42	6.70	6.70	6.71	6.71	6.71	6.71	6.72	6.72	6.72	6.72	6.73	6.73
43	6.73	6.73	6.74	6.74	6.74	6.74	6.75	6.75	6.75	6.75	6.76	6.76
44	6.76	6.76	6.77	6.77	6.77	6.78	6.78	6.78	6.79	6.79	6.79	6.80

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	8.55	8.55	8.56	8.56	8.57	8.57	8.58	8.58	8.58	8.59	8.59	8.60
76	8.60	8.60	8.61	8.61	8.62	8.62	8.63	8.63	8.63	8.64	8.64	8.65
77	8.65	8.65	8.66	8.66	8.67	8.67	8.68	8.68	8.68	8.69	8.69	8.70
78	8.70	8.70	8.71	8.71	8.71	8.72	8.72	8.72	8.73	8.73	8.73	8.74
79	8.74	8.74	8.75	8.75	8.75	8.75	8.76	8.76	8.76	8.76	8.77	8.77
80	8.77	8.77	8.78	8.78	8.78	8.78	8.79	8.79	8.79	8.79	8.80	8.80
81	8.80	8.80	8.81	8.81	8.81	8.81	8.82	8.82	8.82	8.82	8.83	8.83
82	8.83	8.83	8.83	8.84	8.84	8.84	8.84	8.84	8.84	8.85	8.85	8.85
83	8.85	8.85	8.85	8.86	8.86	8.86	8.86	8.86	8.86	8.87	8.87	8.87
84	8.87	8.87	8.87	8.87	8.87	8.87	8.88	8.88	8.88	8.88	8.88	8.88
85	8.88	8.88	8.88	8.88	8.88	8.88	8.89	8.89	8.89	8.89	8.89	8.89
86	8.89	8.89	8.89	8.89	8.89	8.89	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	8.90	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	8.92	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	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
Beneficiary 100																					
younger 99																					
than 98																					
Retiree 97																					
96																					
95																					
94																					
93																					
92																					
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72																					
71																					
70																					
69																					
68																					
67																					
66																					
Beneficiary 65																					
younger 64																					
than 63																					0.676
Retiree 62																					0.675
61																		0.702	0.689	0.676	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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																0.715	0.702	0.690	0.677
	59															0.727	0.715	0.703	0.690	0.677
	58														0.739	0.727	0.716	0.703	0.691	0.678
	57													0.751	0.739	0.728	0.716	0.704	0.691	0.679
	56											0.762	0.751	0.740	0.728	0.717	0.705	0.692	0.679	
	55										0.772	0.762	0.751	0.740	0.729	0.718	0.705	0.693	0.680	
	54									0.782	0.772	0.762	0.752	0.741	0.730	0.718	0.706	0.694	0.681	
	53								0.792	0.782	0.773	0.763	0.752	0.742	0.731	0.719	0.707	0.695	0.682	
	52							0.801	0.792	0.783	0.773	0.763	0.753	0.743	0.731	0.720	0.708	0.696	0.683	
	51						0.810	0.801	0.793	0.784	0.774	0.764	0.754	0.743	0.732	0.721	0.709	0.697	0.684	
	50					0.819	0.810	0.802	0.793	0.784	0.775	0.765	0.755	0.744	0.733	0.722	0.710	0.698	0.685	
	49				0.828	0.819	0.811	0.803	0.794	0.785	0.776	0.766	0.756	0.745	0.734	0.723	0.711	0.699	0.686	
	48			0.837	0.828	0.820	0.812	0.803	0.795	0.786	0.776	0.767	0.757	0.746	0.735	0.724	0.712	0.700	0.687	
	47		0.846	0.837	0.829	0.821	0.813	0.804	0.796	0.787	0.777	0.768	0.758	0.747	0.736	0.725	0.713	0.701	0.688	
	46		0.854	0.846	0.838	0.830	0.821	0.813	0.805	0.796	0.788	0.778	0.769	0.759	0.748	0.737	0.726	0.714	0.702	0.690
	45	0.862	0.854	0.847	0.839	0.830	0.822	0.814	0.806	0.797	0.789	0.779	0.770	0.760	0.749	0.738	0.727	0.716	0.703	0.691
	44	0.869	0.862	0.855	0.847	0.839	0.831	0.823	0.815	0.807	0.798	0.790	0.780	0.771	0.761	0.750	0.740	0.728	0.717	0.705
	43	0.870	0.863	0.856	0.848	0.840	0.832	0.824	0.816	0.808	0.799	0.791	0.781	0.772	0.762	0.752	0.741	0.730	0.718	0.706
	42	0.870	0.864	0.856	0.849	0.841	0.833	0.825	0.817	0.809	0.800	0.792	0.783	0.773	0.763	0.753	0.742	0.731	0.720	0.708
	41	0.871	0.864	0.857	0.850	0.842	0.834	0.826	0.818	0.810	0.802	0.793	0.784	0.774	0.765	0.754	0.744	0.733	0.721	0.709
	40	0.872	0.865	0.858	0.851	0.843	0.835	0.827	0.819	0.811	0.803	0.794	0.785	0.776	0.766	0.756	0.745	0.734	0.723	0.711
	39	0.873	0.866	0.859	0.852	0.844	0.836	0.828	0.820	0.812	0.804	0.795	0.786	0.777	0.767	0.757	0.747	0.736	0.725	0.713
	38	0.873	0.867	0.860	0.853	0.845	0.837	0.829	0.821	0.813	0.805	0.797	0.788	0.779	0.769	0.759	0.748	0.738	0.726	0.715
	37	0.874	0.868	0.861	0.854	0.846	0.838	0.830	0.823	0.815	0.807	0.798	0.789	0.780	0.771	0.761	0.750	0.739	0.728	0.717
	36	0.875	0.869	0.862	0.855	0.847	0.839	0.831	0.824	0.816	0.808	0.800	0.791	0.782	0.772	0.762	0.752	0.741	0.730	0.719
	35	0.876	0.870	0.863	0.856	0.848	0.840	0.833	0.825	0.817	0.809	0.801	0.792	0.783	0.774	0.764	0.754	0.743	0.732	0.721
	34	0.877	0.871	0.864	0.857	0.850	0.842	0.834	0.827	0.819	0.811	0.803	0.794	0.785	0.776	0.766	0.756	0.745	0.734	0.723
	33	0.878	0.872	0.865	0.858	0.851	0.843	0.835	0.828	0.820	0.813	0.804	0.796	0.787	0.778	0.768	0.758	0.748	0.737	0.725
	32	0.880	0.873	0.867	0.860	0.852	0.845	0.837	0.830	0.822	0.814	0.806	0.798	0.789	0.780	0.770	0.760	0.750	0.739	0.728
	31	0.881	0.874	0.868	0.861	0.854	0.846	0.838	0.831	0.824	0.816	0.808	0.800	0.791	0.782	0.772	0.763	0.752	0.742	0.731
	30	0.882	0.876	0.869	0.862	0.855	0.848	0.840	0.833	0.826	0.818	0.810	0.802	0.793	0.784	0.775	0.765	0.755	0.744	0.733
	29	0.883	0.877	0.871	0.864	0.857	0.849	0.842	0.835	0.827	0.820	0.812	0.804	0.795	0.786	0.777	0.768	0.758	0.747	0.736
	28	0.885	0.878	0.872	0.865	0.858	0.851	0.843	0.837	0.829	0.822	0.814	0.806	0.798	0.789	0.780	0.770	0.760	0.750	0.739
	27	0.886	0.880	0.874	0.867	0.860	0.853	0.845	0.839	0.831	0.824	0.816	0.808	0.800	0.791	0.782	0.773	0.763	0.753	0.743
	26	0.887	0.881	0.875	0.869	0.862	0.855	0.847	0.841	0.834	0.826	0.819	0.811	0.803	0.794	0.785	0.776	0.766	0.756	0.746
Beneficiary younger than Retiree	25	0.889	0.883	0.877	0.870	0.864	0.856	0.849	0.843	0.836	0.829	0.821	0.813	0.805	0.797	0.788	0.779	0.770	0.760	0.749
	24	0.891	0.885	0.879	0.872	0.866	0.858	0.851	0.845	0.838	0.831	0.824	0.816	0.808	0.800	0.791	0.782	0.773	0.763	0.753
	23	0.892	0.886	0.880	0.874	0.868	0.861	0.854	0.847	0.841	0.834	0.826	0.819	0.811	0.803	0.795	0.786	0.777	0.767	0.757
	22	0.894	0.888	0.882	0.876	0.870	0.863	0.856	0.850	0.843	0.836	0.829	0.822	0.814	0.806	0.798	0.789	0.780	0.771	0.761
	21	0.896	0.890	0.884	0.878	0.872	0.865	0.858	0.852	0.846	0.839	0.832	0.825	0.817	0.810	0.801	0.793	0.784	0.775	0.765

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.898	0.892	0.886	0.880	0.874	0.867	0.861	0.855	0.848	0.842	0.835	0.828	0.821	0.813	0.805	0.797	0.788	0.779	0.770	0.760
19	0.899	0.894	0.888	0.883	0.876	0.870	0.863	0.857	0.851	0.845	0.838	0.831	0.824	0.817	0.809	0.801	0.792	0.783	0.774	0.765
18	0.901	0.896	0.891	0.885	0.879	0.872	0.866	0.860	0.854	0.848	0.842	0.835	0.828	0.821	0.813	0.805	0.797	0.788	0.779	0.770
17	0.904	0.898	0.893	0.887	0.881	0.875	0.869	0.863	0.857	0.851	0.845	0.838	0.832	0.824	0.817	0.809	0.801	0.793	0.784	0.775
16	0.906	0.901	0.895	0.890	0.884	0.878	0.872	0.866	0.861	0.855	0.849	0.842	0.835	0.829	0.821	0.814	0.806	0.798	0.789	0.780
15	0.908	0.903	0.898	0.892	0.887	0.881	0.875	0.869	0.864	0.858	0.852	0.846	0.839	0.833	0.826	0.818	0.811	0.803	0.795	0.786
14	0.910	0.905	0.900	0.895	0.889	0.884	0.878	0.873	0.867	0.862	0.856	0.850	0.844	0.837	0.830	0.823	0.816	0.808	0.800	0.792
13	0.912	0.908	0.903	0.898	0.892	0.887	0.881	0.876	0.871	0.865	0.860	0.854	0.848	0.842	0.835	0.828	0.821	0.813	0.806	0.798
12	0.915	0.910	0.906	0.900	0.895	0.890	0.884	0.879	0.874	0.869	0.864	0.858	0.852	0.846	0.840	0.833	0.826	0.819	0.811	0.803
11	0.917	0.913	0.908	0.903	0.898	0.893	0.888	0.883	0.878	0.873	0.868	0.862	0.857	0.851	0.845	0.838	0.832	0.825	0.817	0.810
10	0.920	0.916	0.911	0.906	0.901	0.896	0.891	0.886	0.882	0.877	0.872	0.867	0.861	0.856	0.850	0.844	0.837	0.830	0.823	0.816
9	0.922	0.918	0.914	0.909	0.904	0.899	0.894	0.890	0.886	0.881	0.876	0.871	0.866	0.861	0.855	0.849	0.843	0.836	0.829	0.822
8	0.925	0.921	0.917	0.912	0.908	0.903	0.898	0.894	0.889	0.885	0.880	0.876	0.871	0.866	0.860	0.854	0.848	0.842	0.835	0.829
7	0.928	0.924	0.920	0.915	0.911	0.906	0.901	0.898	0.893	0.889	0.885	0.880	0.876	0.871	0.865	0.860	0.854	0.848	0.842	0.835
6	0.930	0.926	0.922	0.918	0.914	0.909	0.905	0.901	0.897	0.893	0.889	0.885	0.880	0.876	0.871	0.865	0.860	0.854	0.848	0.842
Beneficiary younger than Retiree																				
5	0.933	0.929	0.925	0.921	0.917	0.913	0.909	0.905	0.901	0.898	0.894	0.890	0.885	0.881	0.876	0.871	0.866	0.860	0.854	0.849
4	0.935	0.932	0.928	0.925	0.921	0.916	0.912	0.909	0.905	0.902	0.898	0.894	0.890	0.886	0.881	0.876	0.871	0.866	0.861	0.856
3	0.938	0.935	0.931	0.928	0.924	0.920	0.916	0.913	0.909	0.906	0.902	0.899	0.895	0.891	0.886	0.882	0.877	0.872	0.868	0.862
2	0.941	0.937	0.934	0.931	0.927	0.923	0.919	0.916	0.913	0.910	0.907	0.903	0.899	0.896	0.892	0.887	0.883	0.879	0.874	0.869
1	0.943	0.940	0.937	0.934	0.930	0.927	0.923	0.920	0.917	0.914	0.911	0.908	0.904	0.901	0.897	0.893	0.889	0.885	0.881	0.876
Beneficiary same age as Retiree																				
0	<b>0.946</b>	<b>0.943</b>	<b>0.940</b>	<b>0.937</b>	<b>0.933</b>	<b>0.930</b>	<b>0.926</b>	<b>0.924</b>	<b>0.921</b>	<b>0.918</b>	<b>0.915</b>	<b>0.912</b>	<b>0.909</b>	<b>0.906</b>	<b>0.902</b>	<b>0.898</b>	<b>0.895</b>	<b>0.891</b>	<b>0.887</b>	<b>0.883</b>
Beneficiary older than Retiree																				
-1	0.948	0.946	0.943	0.940	0.936	0.933	0.930	0.927	0.925	0.922	0.919	0.916	0.913	0.910	0.907	0.904	0.901	0.897	0.893	0.890
-2	0.951	0.948	0.945	0.943	0.940	0.936	0.933	0.931	0.928	0.926	0.923	0.921	0.918	0.915	0.912	0.909	0.906	0.903	0.900	0.896
-3	0.953	0.951	0.948	0.945	0.942	0.939	0.936	0.934	0.932	0.930	0.927	0.925	0.922	0.920	0.917	0.915	0.912	0.909	0.906	0.903
-4	0.955	0.953	0.951	0.948	0.945	0.942	0.940	0.938	0.936	0.933	0.931	0.929	0.927	0.925	0.922	0.920	0.917	0.914	0.912	0.909
-5	0.958	0.956	0.953	0.951	0.948	0.945	0.943	0.941	0.939	0.937	0.935	0.933	0.931	0.929	0.927	0.925	0.922	0.920	0.918	0.915
-6	0.960	0.958	0.956	0.953	0.951	0.948	0.946	0.944	0.942	0.941	0.939	0.937	0.935	0.933	0.931	0.929	0.927	0.925	0.923	0.921
-7	0.962	0.960	0.958	0.956	0.953	0.951	0.949	0.947	0.946	0.944	0.942	0.941	0.939	0.938	0.936	0.934	0.932	0.930	0.929	0.927
-8	0.964	0.962	0.960	0.958	0.956	0.954	0.951	0.950	0.949	0.947	0.946	0.945	0.943	0.942	0.940	0.939	0.937	0.935	0.934	0.932
-9	0.966	0.964	0.962	0.960	0.958	0.956	0.954	0.953	0.952	0.951	0.949	0.948	0.947	0.946	0.944	0.943	0.942	0.940	0.939	0.938
-10	0.968	0.966	0.964	0.963	0.961	0.959	0.957	0.956	0.955	0.954	0.953	0.952	0.950	0.949	0.948	0.947	0.946	0.945	0.944	0.943
-11	0.970	0.968	0.967	0.965	0.963	0.961	0.959	0.958	0.958	0.957	0.956	0.955	0.954	0.953	0.952	0.951	0.950	0.949	0.948	0.947
-12	0.971	0.970	0.968	0.967	0.965	0.963	0.962	0.961	0.960	0.959	0.959	0.958	0.957	0.956	0.956	0.955	0.954	0.953	0.953	0.952
-13	0.973	0.972	0.970	0.969	0.967	0.966	0.964	0.964	0.963	0.962	0.962	0.961	0.960	0.960	0.959	0.959	0.958	0.957	0.957	0.956
-14	0.975	0.974	0.972	0.971	0.969	0.968	0.967	0.966	0.965	0.965	0.964	0.964	0.963	0.963	0.962	0.962	0.961	0.961	0.961	0.960
-15	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.968	0.967	0.967	0.967	0.966	0.966	0.966	0.965	0.965	0.964	0.964	0.964

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.970	0.970	0.970	0.969	0.969	0.969	0.969	0.968	0.968	0.968	0.968	0.968	0.967
	-17	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.973	0.972	0.972	0.972	0.972	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971
	-18	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.975	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974
	-19	0.982	0.981	0.980	0.979	0.978	0.977	0.977	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.977
	-20	0.983	0.982	0.982	0.981	0.980	0.979	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.979	0.979	0.979	0.979	0.979
	-21	0.984	0.984	0.983	0.982	0.981	0.981	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.981	0.981	0.981	0.981	0.981	0.981
	-22	0.986	0.985	0.984	0.984	0.983	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.983	0.983	0.983	0.983	0.983	0.984
	-23	0.987	0.986	0.986	0.985	0.984	0.984	0.983	0.983	0.983	0.983	0.984	0.984	0.984	0.984	0.984	0.985	0.985	0.985	0.985	0.985
	-24	0.988	0.987	0.987	0.986	0.986	0.985	0.984	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
	-25	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.986	0.986	0.987	0.987	0.987	0.987	0.987	0.988	0.988	0.988	0.988	0.989	0.989
	-26	0.990	0.989	0.989	0.988	0.988	0.987	0.987	0.987	0.987	0.988	0.988	0.988	0.988	0.989	0.989	0.989	0.989	0.990	0.990	0.990
	-27	0.991	0.990	0.990	0.989	0.989	0.988	0.988	0.988	0.989	0.989	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991
	-28	0.991	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992
	-29	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993
	-30	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994
	-31	0.994	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995
	-32	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995
	-33	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996
	-34	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996
	-35	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997
	-36	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
	-37	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998
	-38	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
	-39	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	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	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-41	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-42	0.998	0.998	0.998	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
	-43	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-44	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-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	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	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	0.999	0.999	0.999	0.999	0.999	0.999	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	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-52	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-53	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-54	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
	-55	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary	-56	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
older	-57	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
than	-58	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Retiree	-59	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
	-60	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Beneficiary	-61	1.000	1.000	1.000	1.000	1.000															
older	-62	1.000	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, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary 100																				
younger 99																				
than 98																				
Retiree 97																				
96																				
95																				
94																				
93																				
92																				
91																				
90																				
89																				
88																				
87																				
86																				
85																				
84																				
83																				0.336
82																			0.354	0.335
81																	0.372	0.354	0.336	
80																	0.391	0.372	0.354	0.336
79																0.409	0.390	0.372	0.354	0.336
78															0.428	0.409	0.391	0.373	0.355	0.337
77														0.446	0.427	0.409	0.391	0.373	0.355	0.337
76												0.464	0.446	0.428	0.410	0.391	0.373	0.355	0.337	
75											0.482	0.464	0.446	0.428	0.410	0.392	0.374	0.356	0.338	
74										0.500	0.482	0.464	0.446	0.428	0.410	0.392	0.374	0.356	0.338	
73									0.518	0.500	0.482	0.465	0.447	0.429	0.411	0.393	0.375	0.357	0.339	
72								0.535	0.517	0.500	0.483	0.465	0.447	0.429	0.411	0.393	0.375	0.357	0.339	
71							0.552	0.535	0.518	0.501	0.483	0.466	0.448	0.430	0.412	0.394	0.376	0.358	0.340	
70						0.569	0.552	0.535	0.518	0.501	0.484	0.466	0.448	0.430	0.412	0.394	0.376	0.358	0.340	
69					0.585	0.569	0.552	0.536	0.519	0.502	0.484	0.467	0.449	0.431	0.413	0.395	0.377	0.359	0.341	
68				0.601	0.585	0.569	0.553	0.536	0.519	0.502	0.485	0.467	0.449	0.432	0.414	0.395	0.377	0.359	0.341	
67			0.617	0.601	0.586	0.570	0.553	0.537	0.520	0.503	0.485	0.468	0.450	0.432	0.414	0.396	0.378	0.360	0.342	
66		0.632	0.617	0.602	0.586	0.570	0.554	0.537	0.521	0.503	0.486	0.469	0.451	0.433	0.415	0.397	0.379	0.361	0.343	
Beneficiary 65	0.647	0.632	0.617	0.602	0.587	0.571	0.555	0.538	0.521	0.504	0.487	0.469	0.451	0.434	0.416	0.397	0.379	0.361	0.343	
younger 64	0.662	0.647	0.633	0.618	0.603	0.587	0.571	0.555	0.539	0.522	0.505	0.487	0.470	0.452	0.434	0.416	0.398	0.380	0.362	0.344
than 63	0.661	0.647	0.633	0.618	0.603	0.588	0.572	0.556	0.539	0.523	0.505	0.488	0.471	0.453	0.435	0.417	0.399	0.381	0.363	0.345
Retiree 62	0.662	0.648	0.634	0.619	0.604	0.588	0.573	0.557	0.540	0.523	0.506	0.489	0.471	0.454	0.436	0.418	0.400	0.382	0.364	0.346
61	0.662	0.649	0.634	0.620	0.605	0.589	0.573	0.557	0.541	0.524	0.507	0.490	0.472	0.455	0.437	0.419	0.401	0.383	0.365	0.347



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary younger than Retiree	60	0.663	0.649	0.635	0.620	0.605	0.590	0.574	0.558	0.542	0.525	0.508	0.491	0.473	0.455	0.438	0.420	0.401	0.383	0.365	0.348
	59	0.664	0.650	0.636	0.621	0.606	0.591	0.575	0.559	0.543	0.526	0.509	0.492	0.474	0.456	0.438	0.420	0.402	0.384	0.366	0.348
	58	0.664	0.651	0.636	0.622	0.607	0.592	0.576	0.560	0.543	0.527	0.510	0.492	0.475	0.457	0.439	0.421	0.403	0.385	0.367	0.349
	57	0.665	0.651	0.637	0.623	0.608	0.592	0.577	0.561	0.544	0.528	0.511	0.493	0.476	0.458	0.440	0.423	0.404	0.386	0.368	0.351
	56	0.666	0.652	0.638	0.624	0.609	0.593	0.578	0.562	0.545	0.529	0.512	0.494	0.477	0.459	0.442	0.424	0.406	0.388	0.370	0.352
	55	0.667	0.653	0.639	0.625	0.610	0.594	0.579	0.563	0.546	0.530	0.513	0.496	0.478	0.461	0.443	0.425	0.407	0.389	0.371	0.353
	54	0.668	0.654	0.640	0.626	0.611	0.595	0.580	0.564	0.547	0.531	0.514	0.497	0.479	0.462	0.444	0.426	0.408	0.390	0.372	0.354
	53	0.669	0.655	0.641	0.627	0.612	0.596	0.581	0.565	0.549	0.532	0.515	0.498	0.481	0.463	0.445	0.427	0.409	0.391	0.373	0.356
	52	0.670	0.656	0.642	0.628	0.613	0.598	0.582	0.566	0.550	0.533	0.516	0.499	0.482	0.464	0.447	0.429	0.411	0.393	0.375	0.357
	51	0.671	0.657	0.643	0.629	0.614	0.599	0.583	0.567	0.551	0.535	0.518	0.501	0.483	0.466	0.448	0.430	0.412	0.394	0.376	0.359
	50	0.672	0.658	0.644	0.630	0.615	0.600	0.584	0.569	0.552	0.536	0.519	0.502	0.485	0.467	0.450	0.432	0.414	0.396	0.378	0.360
	49	0.673	0.659	0.645	0.631	0.616	0.601	0.586	0.570	0.554	0.537	0.521	0.504	0.486	0.469	0.451	0.433	0.415	0.398	0.380	0.362
	48	0.674	0.661	0.647	0.632	0.618	0.603	0.587	0.571	0.555	0.539	0.522	0.505	0.488	0.471	0.453	0.435	0.417	0.399	0.382	0.364
	47	0.675	0.662	0.648	0.634	0.619	0.604	0.589	0.573	0.557	0.541	0.524	0.507	0.490	0.472	0.455	0.437	0.419	0.401	0.383	0.366
	46	0.677	0.663	0.649	0.635	0.621	0.606	0.590	0.575	0.559	0.542	0.526	0.509	0.492	0.474	0.457	0.439	0.421	0.403	0.386	0.368
	45	0.678	0.665	0.651	0.637	0.622	0.607	0.592	0.576	0.560	0.544	0.528	0.511	0.494	0.476	0.459	0.441	0.423	0.406	0.388	0.370
	44	0.679	0.666	0.653	0.638	0.624	0.609	0.594	0.578	0.562	0.546	0.530	0.513	0.496	0.478	0.461	0.443	0.426	0.408	0.390	0.372
	43	0.681	0.668	0.654	0.640	0.626	0.611	0.596	0.580	0.564	0.548	0.532	0.515	0.498	0.481	0.463	0.446	0.428	0.410	0.393	0.375
	42	0.683	0.669	0.656	0.642	0.628	0.613	0.598	0.582	0.566	0.550	0.534	0.517	0.500	0.483	0.466	0.448	0.431	0.413	0.395	0.378
	41	0.684	0.671	0.658	0.644	0.630	0.615	0.600	0.584	0.569	0.553	0.536	0.520	0.503	0.486	0.468	0.451	0.433	0.416	0.398	0.380
	40	0.686	0.673	0.660	0.646	0.632	0.617	0.602	0.587	0.571	0.555	0.539	0.522	0.505	0.488	0.471	0.454	0.436	0.419	0.401	0.383
	39	0.688	0.675	0.662	0.648	0.634	0.619	0.604	0.589	0.574	0.558	0.541	0.525	0.508	0.491	0.474	0.457	0.439	0.422	0.404	0.387
	38	0.690	0.677	0.664	0.650	0.636	0.622	0.607	0.592	0.576	0.560	0.544	0.528	0.511	0.494	0.477	0.460	0.442	0.425	0.407	0.390
	37	0.692	0.679	0.666	0.653	0.639	0.624	0.609	0.594	0.579	0.563	0.547	0.531	0.514	0.497	0.480	0.463	0.446	0.428	0.411	0.393
	36	0.694	0.682	0.669	0.655	0.641	0.627	0.612	0.597	0.582	0.566	0.550	0.534	0.518	0.501	0.484	0.467	0.449	0.432	0.415	0.397
	35	0.697	0.684	0.671	0.658	0.644	0.630	0.615	0.600	0.585	0.569	0.554	0.537	0.521	0.504	0.487	0.470	0.453	0.436	0.419	0.401
	34	0.699	0.687	0.674	0.660	0.647	0.633	0.618	0.603	0.588	0.573	0.557	0.541	0.525	0.508	0.491	0.474	0.457	0.440	0.423	0.405
	33	0.702	0.689	0.677	0.663	0.650	0.636	0.621	0.607	0.592	0.576	0.561	0.545	0.529	0.512	0.495	0.479	0.461	0.444	0.427	0.410
	32	0.705	0.692	0.680	0.666	0.653	0.639	0.625	0.610	0.595	0.580	0.565	0.549	0.533	0.516	0.500	0.483	0.466	0.449	0.432	0.414
	31	0.707	0.695	0.683	0.670	0.656	0.643	0.629	0.614	0.599	0.584	0.569	0.553	0.537	0.521	0.504	0.488	0.471	0.454	0.436	0.419
	30	0.710	0.698	0.686	0.673	0.660	0.646	0.632	0.618	0.603	0.588	0.573	0.558	0.542	0.525	0.509	0.493	0.476	0.458	0.441	0.424
	29	0.714	0.702	0.689	0.677	0.664	0.650	0.636	0.622	0.608	0.593	0.578	0.562	0.546	0.530	0.514	0.498	0.480	0.463	0.446	0.429
	28	0.717	0.705	0.693	0.680	0.667	0.654	0.641	0.627	0.612	0.597	0.582	0.567	0.552	0.536	0.519	0.503	0.486	0.469	0.451	0.434
	27	0.720	0.709	0.697	0.684	0.672	0.658	0.645	0.631	0.617	0.602	0.588	0.572	0.557	0.541	0.525	0.508	0.491	0.474	0.457	0.440
	26	0.724	0.713	0.701	0.689	0.676	0.663	0.650	0.636	0.622	0.608	0.593	0.578	0.562	0.546	0.530	0.514	0.497	0.480	0.463	0.446
Beneficiary younger than Retiree	25	0.728	0.717	0.705	0.693	0.680	0.668	0.654	0.641	0.627	0.613	0.598	0.583	0.568	0.552	0.536	0.520	0.503	0.486	0.469	0.453
	24	0.732	0.721	0.709	0.697	0.685	0.673	0.660	0.646	0.633	0.619	0.604	0.589	0.574	0.558	0.542	0.526	0.510	0.493	0.476	0.460
	23	0.736	0.725	0.714	0.702	0.690	0.678	0.665	0.652	0.638	0.624	0.610	0.595	0.580	0.564	0.549	0.533	0.516	0.500	0.483	0.467
	22	0.741	0.730	0.719	0.707	0.695	0.683	0.671	0.658	0.644	0.630	0.616	0.601	0.586	0.571	0.556	0.540	0.524	0.507	0.491	0.475
	21	0.745	0.735	0.724	0.712	0.701	0.689	0.676	0.664	0.650	0.637	0.622	0.608	0.593	0.578	0.563	0.547	0.531	0.515	0.499	0.483

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
20	0.750	0.740	0.729	0.718	0.706	0.695	0.682	0.670	0.657	0.643	0.629	0.615	0.600	0.586	0.571	0.555	0.540	0.524	0.508	0.492
19	0.755	0.745	0.734	0.724	0.712	0.701	0.689	0.676	0.663	0.650	0.636	0.622	0.608	0.593	0.579	0.563	0.548	0.533	0.517	0.501
18	0.760	0.750	0.740	0.730	0.718	0.707	0.695	0.683	0.670	0.657	0.644	0.630	0.616	0.602	0.587	0.572	0.557	0.542	0.526	0.511
17	0.766	0.756	0.746	0.736	0.725	0.713	0.702	0.690	0.677	0.664	0.651	0.638	0.624	0.610	0.596	0.582	0.567	0.552	0.537	0.521
16	0.771	0.762	0.752	0.742	0.731	0.720	0.709	0.697	0.685	0.672	0.660	0.646	0.633	0.619	0.606	0.591	0.577	0.562	0.547	0.532
15	0.777	0.768	0.758	0.748	0.738	0.727	0.716	0.704	0.693	0.680	0.668	0.655	0.642	0.629	0.615	0.602	0.587	0.573	0.559	0.544
14	0.783	0.774	0.764	0.755	0.745	0.734	0.723	0.712	0.701	0.689	0.677	0.665	0.652	0.639	0.626	0.612	0.599	0.585	0.570	0.556
13	0.789	0.780	0.771	0.762	0.752	0.742	0.731	0.720	0.709	0.698	0.686	0.674	0.662	0.649	0.637	0.624	0.610	0.597	0.583	0.569
12	0.795	0.787	0.778	0.769	0.759	0.749	0.739	0.729	0.718	0.707	0.696	0.684	0.672	0.660	0.648	0.635	0.622	0.609	0.596	0.583
11	0.802	0.793	0.785	0.776	0.767	0.757	0.748	0.738	0.727	0.717	0.706	0.695	0.683	0.672	0.660	0.648	0.635	0.622	0.610	0.597
10	0.808	0.800	0.792	0.783	0.775	0.766	0.756	0.747	0.737	0.727	0.716	0.705	0.695	0.683	0.672	0.660	0.648	0.636	0.624	0.612
9	0.815	0.807	0.799	0.791	0.783	0.774	0.765	0.756	0.746	0.737	0.727	0.717	0.706	0.696	0.685	0.673	0.662	0.650	0.639	0.627
8	0.822	0.814	0.807	0.799	0.791	0.783	0.774	0.765	0.756	0.747	0.738	0.728	0.718	0.708	0.698	0.687	0.676	0.665	0.654	0.643
7	0.829	0.822	0.814	0.807	0.799	0.792	0.784	0.775	0.767	0.758	0.749	0.740	0.730	0.721	0.711	0.701	0.691	0.680	0.670	0.659
6	0.836	0.829	0.822	0.815	0.808	0.801	0.793	0.785	0.777	0.769	0.761	0.752	0.743	0.734	0.725	0.715	0.706	0.696	0.686	0.676
Beneficiary younger than Retiree																				
5	0.843	0.837	0.830	0.824	0.817	0.810	0.803	0.795	0.788	0.780	0.772	0.764	0.756	0.747	0.739	0.730	0.721	0.712	0.703	0.694
4	0.850	0.844	0.838	0.832	0.826	0.819	0.812	0.806	0.799	0.791	0.784	0.777	0.769	0.761	0.753	0.745	0.737	0.728	0.720	0.711
3	0.857	0.852	0.846	0.840	0.834	0.828	0.822	0.816	0.809	0.803	0.796	0.789	0.782	0.775	0.767	0.760	0.752	0.745	0.737	0.729
2	0.864	0.859	0.854	0.849	0.843	0.838	0.832	0.826	0.820	0.814	0.808	0.802	0.795	0.789	0.782	0.775	0.768	0.761	0.754	0.747
1	0.872	0.867	0.862	0.857	0.852	0.847	0.842	0.836	0.831	0.825	0.820	0.814	0.808	0.802	0.796	0.790	0.784	0.778	0.771	0.765
Beneficiary same age as Retiree																				
0	<b>0.879</b>	<b>0.874</b>	<b>0.870</b>	<b>0.866</b>	<b>0.861</b>	<b>0.856</b>	<b>0.852</b>	<b>0.847</b>	<b>0.842</b>	<b>0.837</b>	<b>0.832</b>	<b>0.826</b>	<b>0.821</b>	<b>0.816</b>	<b>0.811</b>	<b>0.805</b>	<b>0.800</b>	<b>0.794</b>	<b>0.788</b>	<b>0.783</b>
Beneficiary older than Retiree																				
-1	0.886	0.882	0.878	0.874	0.870	0.865	0.861	0.857	0.852	0.848	0.843	0.839	0.834	0.829	0.825	0.820	0.815	0.810	0.805	0.800
-2	0.893	0.889	0.886	0.882	0.878	0.874	0.871	0.867	0.863	0.859	0.855	0.851	0.847	0.843	0.839	0.834	0.830	0.826	0.821	0.817
-3	0.900	0.896	0.893	0.890	0.887	0.883	0.880	0.876	0.873	0.869	0.866	0.863	0.859	0.856	0.852	0.848	0.845	0.841	0.837	0.833
-4	0.906	0.903	0.901	0.898	0.895	0.892	0.889	0.886	0.883	0.880	0.877	0.874	0.871	0.868	0.865	0.862	0.859	0.856	0.852	0.849
-5	0.913	0.910	0.908	0.905	0.903	0.900	0.897	0.895	0.892	0.890	0.887	0.885	0.882	0.880	0.877	0.875	0.872	0.869	0.866	0.863
-6	0.919	0.917	0.915	0.912	0.910	0.908	0.906	0.904	0.902	0.899	0.897	0.895	0.893	0.891	0.889	0.887	0.885	0.882	0.880	0.877
-7	0.925	0.923	0.921	0.919	0.917	0.916	0.914	0.912	0.910	0.909	0.907	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.892	0.889
-8	0.931	0.929	0.928	0.926	0.924	0.923	0.921	0.920	0.919	0.917	0.916	0.915	0.913	0.912	0.910	0.909	0.907	0.905	0.903	0.901
-9	0.936	0.935	0.934	0.932	0.931	0.930	0.929	0.928	0.926	0.925	0.924	0.923	0.922	0.921	0.920	0.919	0.917	0.916	0.914	0.911
-10	0.941	0.940	0.939	0.938	0.937	0.936	0.935	0.935	0.934	0.933	0.932	0.931	0.931	0.930	0.929	0.928	0.926	0.925	0.923	0.921
-11	0.946	0.946	0.945	0.944	0.943	0.943	0.942	0.941	0.941	0.940	0.939	0.939	0.938	0.938	0.937	0.936	0.935	0.933	0.931	0.929
-12	0.951	0.951	0.950	0.949	0.949	0.948	0.948	0.947	0.947	0.947	0.946	0.946	0.945	0.945	0.944	0.943	0.942	0.940	0.939	0.937
-13	0.956	0.955	0.955	0.954	0.954	0.954	0.953	0.953	0.953	0.953	0.952	0.952	0.952	0.951	0.950	0.949	0.948	0.947	0.945	0.944
-14	0.960	0.960	0.959	0.959	0.959	0.959	0.959	0.958	0.958	0.958	0.958	0.957	0.957	0.957	0.956	0.955	0.954	0.953	0.951	0.950
-15	0.964	0.964	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.962	0.962	0.962	0.961	0.960	0.959	0.958	0.957	0.955

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary	-16	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.966	0.966	0.965	0.964	0.963	0.961	0.960
older	-17	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.970	0.970	0.969	0.969	0.968	0.967	0.965	0.964
than	-18	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.975	0.975	0.975	0.974	0.974	0.974	0.973	0.973	0.972	0.971	0.970	0.969	0.967
Retiree	-19	0.977	0.977	0.977	0.977	0.977	0.977	0.978	0.978	0.978	0.978	0.977	0.977	0.977	0.977	0.976	0.975	0.974	0.973	0.972	0.971
	-20	0.979	0.979	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.979	0.979	0.978	0.977	0.976	0.975	0.973
	-21	0.982	0.982	0.982	0.982	0.982	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.981	0.980	0.980	0.979	0.977	0.976
	-22	0.984	0.984	0.984	0.984	0.985	0.985	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.983	0.982	0.982	0.981	0.979	0.978
	-23	0.986	0.986	0.986	0.986	0.986	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.980
	-24	0.987	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.984	0.983	0.981	0.981
	-25	0.989	0.989	0.989	0.989	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.987	0.986	0.985	0.984	0.982	0.982
	-26	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.988	0.987	0.986	0.985	0.983	0.983
	-27	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.984	0.984
	-28	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.987	0.985	0.985
	-29	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.988	0.986	0.986
	-30	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.990	0.988	0.986	0.986
	-31	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.992	0.991	0.989	0.987	0.987
	-32	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.992	0.991	0.989	0.987	0.987
	-33	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.992	0.991	0.989	0.987	0.987
	-34	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.993	0.992	0.991	0.989	0.987	0.987
	-35	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.994	0.993	0.992	0.991	0.989	0.987	0.987
	-36	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.995	0.994	0.993	0.992	0.991	0.989	0.987
	-37	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.995	0.994	0.993	0.992	0.991	0.989
	-38	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.995	0.994	0.993	0.992	0.991	0.989	0.987
	-39	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.995	0.994	0.993	0.992	0.991	0.989	0.987
	-40	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.995	0.994	0.993	0.992	0.991	0.989	0.987
	-41	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.995	0.994	0.993	0.992	0.991	0.989	0.987
	-42	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.995	0.994	0.993	0.992	0.991	0.989	0.987
	-43	0.999	0.999	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.995	0.994	0.993	0.992	0.991	0.989	0.987
	-44	0.999	0.999	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.995	0.994	0.993	0.992	0.991	0.989	0.987
	-45	0.999	0.999	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.995	0.994	0.993	0.992	0.991	0.989	0.987
	-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, 2018**

**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, 2018**

**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																0.125
	98															0.133	0.125
	97													0.150	0.141	0.132	0.125
	96												0.160	0.150	0.141	0.133	0.125
	95											0.170	0.159	0.150	0.141	0.133	0.125
	94										0.182	0.170	0.160	0.150	0.141	0.133	0.125
	93									0.194	0.181	0.170	0.160	0.150	0.141	0.133	0.125
	92								0.207	0.193	0.181	0.170	0.160	0.150	0.141	0.133	0.125
	91							0.220	0.206	0.193	0.182	0.170	0.160	0.150	0.141	0.133	0.126
	90					0.235	0.220	0.206	0.194	0.182	0.171	0.160	0.151	0.142	0.133	0.126	0.126
	89				0.251	0.235	0.220	0.207	0.194	0.182	0.171	0.160	0.151	0.142	0.134	0.126	0.126
	88			0.267	0.250	0.235	0.220	0.207	0.194	0.182	0.171	0.161	0.151	0.142	0.134	0.126	0.126
	87		0.283	0.266	0.250	0.235	0.221	0.207	0.194	0.182	0.171	0.161	0.151	0.142	0.134	0.126	0.126
	86																
	85	0.300	0.283	0.266	0.251	0.235	0.221	0.207	0.194	0.183	0.171	0.161	0.151	0.143	0.134	0.127	0.127
	84	0.318	0.300	0.283	0.267	0.251	0.236	0.221	0.207	0.195	0.183	0.172	0.161	0.152	0.143	0.134	0.127
	83	0.318	0.300	0.283	0.267	0.251	0.236	0.221	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127
	82	0.318	0.300	0.284	0.267	0.251	0.236	0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127
	81	0.318	0.301	0.284	0.267	0.252	0.236	0.222	0.208	0.195	0.184	0.172	0.162	0.152	0.144	0.135	0.128
	80	0.318	0.301	0.284	0.268	0.252	0.237	0.222	0.209	0.196	0.184	0.173	0.162	0.153	0.144	0.136	0.128
	79	0.319	0.301	0.284	0.268	0.252	0.237	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136	0.128
	78	0.319	0.302	0.285	0.268	0.253	0.237	0.223	0.209	0.196	0.185	0.173	0.163	0.153	0.144	0.136	0.128
	77	0.319	0.302	0.285	0.269	0.253	0.238	0.223	0.210	0.197	0.185	0.174	0.163	0.154	0.145	0.136	0.129
	76	0.320	0.302	0.286	0.269	0.253	0.238	0.224	0.210	0.197	0.185	0.174	0.164	0.154	0.145	0.137	0.129
	75	0.320	0.303	0.286	0.270	0.254	0.239	0.224	0.210	0.198	0.186	0.174	0.164	0.154	0.145	0.137	0.130
	74	0.321	0.303	0.286	0.270	0.254	0.239	0.224	0.211	0.198	0.186	0.175	0.164	0.155	0.146	0.137	0.130
	73	0.321	0.304	0.287	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
	72	0.322	0.304	0.287	0.271	0.255	0.240	0.225	0.212	0.199	0.187	0.176	0.165	0.156	0.147	0.138	0.131
	71	0.322	0.305	0.288	0.272	0.256	0.240	0.226	0.212	0.199	0.187	0.176	0.166	0.156	0.147	0.139	0.131
	70	0.323	0.305	0.288	0.272	0.256	0.241	0.226	0.213	0.200	0.188	0.177	0.166	0.157	0.148	0.139	0.132
	69	0.323	0.306	0.289	0.273	0.257	0.241	0.227	0.213	0.200	0.188	0.177	0.167	0.157	0.148	0.140	0.132
	68	0.324	0.307	0.290	0.273	0.257	0.242	0.227	0.214	0.201	0.189	0.178	0.167	0.158	0.149	0.140	0.133
	67	0.324	0.307	0.290	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
	66	0.325	0.308	0.291	0.274	0.258	0.243	0.229	0.215	0.202	0.190	0.179	0.168	0.159	0.150	0.141	0.134
Beneficiary younger than Retiree	65	0.326	0.309	0.292	0.275	0.259	0.244	0.229	0.216	0.203	0.191	0.180	0.169	0.159	0.150	0.142	0.135
	64	0.327	0.309	0.292	0.276	0.260	0.245	0.230	0.216	0.203	0.191	0.180	0.170	0.160	0.151	0.143	0.135
	63	0.327	0.310	0.293	0.277	0.261	0.245	0.231	0.217	0.204	0.192	0.181	0.171	0.161	0.152	0.144	0.136
	62	0.328	0.311	0.294	0.277	0.261	0.246	0.232	0.218	0.205	0.193	0.182	0.171	0.162	0.153	0.144	0.137
	61	0.329	0.312	0.295	0.278	0.262	0.247	0.232	0.219	0.206	0.194	0.183	0.172	0.163	0.154	0.145	0.138

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree	60	0.330	0.313	0.296	0.279	0.263	0.248	0.233	0.220	0.207	0.195	0.184	0.173	0.163	0.154	0.146	0.139
	59	0.331	0.314	0.297	0.280	0.264	0.249	0.234	0.221	0.208	0.196	0.184	0.174	0.164	0.155	0.147	0.139
	58	0.332	0.315	0.298	0.281	0.265	0.250	0.235	0.222	0.209	0.197	0.185	0.175	0.165	0.156	0.148	0.140
	57	0.333	0.316	0.299	0.282	0.266	0.251	0.236	0.223	0.210	0.198	0.187	0.176	0.166	0.157	0.149	0.142
	56	0.334	0.317	0.300	0.283	0.267	0.252	0.238	0.224	0.211	0.199	0.188	0.177	0.168	0.159	0.150	0.143
	55	0.335	0.318	0.301	0.285	0.269	0.253	0.239	0.225	0.212	0.200	0.189	0.178	0.169	0.160	0.152	0.144
	54	0.337	0.319	0.302	0.286	0.270	0.255	0.240	0.226	0.213	0.201	0.190	0.180	0.170	0.161	0.153	0.145
	53	0.338	0.321	0.304	0.287	0.271	0.256	0.241	0.228	0.215	0.203	0.192	0.181	0.172	0.163	0.154	0.147
	52	0.339	0.322	0.305	0.289	0.273	0.258	0.243	0.229	0.216	0.204	0.193	0.183	0.173	0.164	0.156	0.148
	51	0.341	0.324	0.307	0.290	0.274	0.259	0.245	0.231	0.218	0.206	0.195	0.184	0.175	0.166	0.157	0.150
	50	0.343	0.325	0.308	0.292	0.276	0.261	0.246	0.232	0.220	0.208	0.196	0.186	0.176	0.167	0.159	0.151
	49	0.344	0.327	0.310	0.294	0.278	0.263	0.248	0.234	0.221	0.209	0.198	0.188	0.178	0.169	0.161	0.153
	48	0.346	0.329	0.312	0.296	0.280	0.264	0.250	0.236	0.223	0.211	0.200	0.190	0.180	0.171	0.163	0.155
	47	0.348	0.331	0.314	0.298	0.282	0.266	0.252	0.238	0.225	0.213	0.202	0.192	0.182	0.173	0.164	0.157
	46	0.350	0.333	0.316	0.300	0.284	0.269	0.254	0.240	0.227	0.215	0.204	0.194	0.184	0.175	0.166	0.159
	45	0.353	0.335	0.319	0.302	0.286	0.271	0.256	0.243	0.230	0.218	0.206	0.196	0.186	0.177	0.168	0.161
	44	0.355	0.338	0.321	0.305	0.289	0.273	0.259	0.245	0.232	0.220	0.209	0.198	0.188	0.179	0.171	0.163
	43	0.358	0.340	0.324	0.307	0.291	0.276	0.261	0.248	0.235	0.223	0.211	0.200	0.191	0.181	0.173	0.165
	42	0.360	0.343	0.326	0.310	0.294	0.279	0.264	0.250	0.237	0.225	0.214	0.203	0.193	0.184	0.175	0.168
	41	0.363	0.346	0.329	0.313	0.297	0.282	0.267	0.253	0.240	0.228	0.216	0.205	0.196	0.186	0.178	0.170
	40	0.366	0.349	0.332	0.316	0.300	0.285	0.270	0.256	0.243	0.230	0.219	0.208	0.198	0.189	0.181	0.173
	39	0.369	0.352	0.335	0.319	0.303	0.288	0.273	0.259	0.246	0.233	0.222	0.211	0.201	0.192	0.184	0.176
	38	0.373	0.356	0.339	0.323	0.307	0.291	0.276	0.262	0.249	0.236	0.225	0.214	0.204	0.195	0.187	0.179
	37	0.376	0.359	0.343	0.326	0.310	0.294	0.279	0.265	0.252	0.240	0.228	0.218	0.208	0.199	0.190	0.183
	36	0.380	0.363	0.346	0.330	0.313	0.298	0.283	0.269	0.256	0.243	0.232	0.221	0.211	0.202	0.194	0.187
	35	0.384	0.367	0.350	0.333	0.317	0.302	0.287	0.273	0.259	0.247	0.236	0.225	0.215	0.206	0.198	0.191
	34	0.388	0.371	0.354	0.337	0.321	0.306	0.291	0.277	0.263	0.251	0.240	0.229	0.220	0.211	0.202	0.195
	33	0.392	0.375	0.358	0.342	0.325	0.310	0.295	0.281	0.268	0.256	0.244	0.234	0.224	0.215	0.207	0.200
	32	0.397	0.379	0.363	0.346	0.330	0.314	0.299	0.285	0.272	0.260	0.249	0.238	0.229	0.220	0.212	0.205
	31	0.401	0.384	0.367	0.351	0.335	0.319	0.304	0.290	0.277	0.265	0.254	0.243	0.234	0.225	0.217	0.210
	30	0.406	0.389	0.372	0.356	0.340	0.324	0.310	0.296	0.283	0.270	0.259	0.249	0.239	0.231	0.223	0.216
	29	0.411	0.394	0.378	0.361	0.345	0.330	0.315	0.301	0.288	0.276	0.265	0.255	0.245	0.237	0.229	0.222
	28	0.417	0.400	0.383	0.367	0.351	0.336	0.321	0.307	0.294	0.282	0.271	0.261	0.252	0.243	0.235	0.229
	27	0.423	0.406	0.389	0.373	0.357	0.342	0.327	0.314	0.301	0.289	0.278	0.268	0.258	0.250	0.242	0.236
	26	0.429	0.412	0.396	0.380	0.364	0.349	0.334	0.320	0.308	0.296	0.285	0.275	0.266	0.257	0.250	0.244
Beneficiary younger than Retiree	25	0.436	0.419	0.403	0.387	0.371	0.356	0.341	0.328	0.315	0.303	0.293	0.283	0.274	0.265	0.258	0.252
	24	0.443	0.426	0.410	0.394	0.378	0.363	0.349	0.336	0.323	0.311	0.301	0.291	0.282	0.274	0.267	0.261
	23	0.450	0.434	0.418	0.402	0.386	0.372	0.357	0.344	0.331	0.320	0.310	0.300	0.291	0.283	0.277	0.271
	22	0.458	0.442	0.426	0.410	0.395	0.380	0.366	0.353	0.341	0.329	0.319	0.310	0.301	0.294	0.287	0.281
	21	0.467	0.451	0.435	0.419	0.404	0.390	0.376	0.362	0.350	0.339	0.329	0.320	0.312	0.304	0.298	0.293

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
20	0.476	0.460	0.444	0.429	0.414	0.399	0.386	0.373	0.361	0.350	0.340	0.331	0.323	0.316	0.310	0.305
19	0.485	0.470	0.454	0.439	0.424	0.410	0.396	0.384	0.372	0.361	0.352	0.343	0.335	0.329	0.323	0.319
18	0.495	0.480	0.465	0.450	0.435	0.421	0.408	0.395	0.384	0.374	0.364	0.356	0.349	0.342	0.337	0.333
17	0.506	0.491	0.476	0.461	0.447	0.433	0.420	0.408	0.397	0.387	0.378	0.370	0.363	0.357	0.352	0.349
16	0.517	0.503	0.488	0.474	0.460	0.446	0.433	0.421	0.411	0.401	0.392	0.385	0.378	0.373	0.368	0.365
15	0.529	0.515	0.501	0.487	0.473	0.460	0.447	0.436	0.425	0.416	0.408	0.400	0.394	0.389	0.386	0.383
14	0.542	0.528	0.514	0.500	0.487	0.474	0.462	0.451	0.441	0.432	0.424	0.417	0.412	0.407	0.404	0.402
13	0.555	0.542	0.528	0.515	0.502	0.489	0.478	0.467	0.457	0.449	0.442	0.435	0.430	0.426	0.424	0.422
12	0.569	0.556	0.543	0.530	0.518	0.506	0.494	0.484	0.475	0.467	0.460	0.455	0.450	0.447	0.444	0.443
11	0.584	0.571	0.558	0.546	0.534	0.523	0.512	0.502	0.494	0.486	0.480	0.475	0.471	0.468	0.466	0.465
10	0.599	0.587	0.575	0.563	0.552	0.541	0.531	0.521	0.513	0.506	0.501	0.496	0.492	0.490	0.488	0.488
9	0.615	0.603	0.592	0.581	0.570	0.560	0.550	0.541	0.534	0.528	0.522	0.518	0.515	0.513	0.511	0.511
8	0.632	0.621	0.610	0.599	0.589	0.579	0.570	0.562	0.555	0.549	0.545	0.541	0.538	0.536	0.535	0.534
7	0.649	0.638	0.628	0.618	0.609	0.600	0.591	0.584	0.577	0.572	0.568	0.564	0.562	0.560	0.558	0.558
6	0.666	0.657	0.647	0.638	0.629	0.621	0.613	0.606	0.600	0.595	0.591	0.588	0.585	0.583	0.582	0.581
Beneficiary younger than Retiree																
5	0.685	0.676	0.667	0.658	0.650	0.642	0.635	0.628	0.623	0.618	0.615	0.612	0.609	0.607	0.605	0.604
4	0.703	0.695	0.686	0.679	0.671	0.664	0.657	0.651	0.646	0.642	0.638	0.635	0.632	0.630	0.628	0.627
3	0.722	0.714	0.706	0.699	0.692	0.686	0.679	0.674	0.669	0.665	0.661	0.658	0.655	0.653	0.651	0.649
2	0.740	0.733	0.727	0.720	0.713	0.707	0.702	0.696	0.692	0.688	0.684	0.681	0.677	0.675	0.672	0.670
1	0.759	0.753	0.746	0.740	0.734	0.729	0.723	0.718	0.714	0.710	0.706	0.702	0.699	0.696	0.693	0.691
Beneficiary same age as Retiree																
0	<b>0.777</b>	<b>0.772</b>	<b>0.766</b>	<b>0.760</b>	<b>0.755</b>	<b>0.750</b>	<b>0.744</b>	<b>0.740</b>	<b>0.735</b>	<b>0.731</b>	<b>0.727</b>	<b>0.723</b>	<b>0.720</b>	<b>0.716</b>	<b>0.713</b>	<b>0.711</b>
Beneficiary older than Retiree																
-1	0.795	0.790	0.785	0.780	0.775	0.770	0.765	0.760	0.755	0.751	0.747	0.743	0.739	0.736	0.732	0.729
-2	0.813	0.808	0.803	0.799	0.794	0.789	0.784	0.779	0.774	0.770	0.766	0.762	0.758	0.754	0.750	0.747
-3	0.829	0.825	0.821	0.816	0.812	0.807	0.802	0.797	0.792	0.788	0.784	0.779	0.775	0.771	0.767	0.764
-4	0.845	0.841	0.837	0.833	0.829	0.824	0.819	0.814	0.809	0.805	0.800	0.796	0.792	0.787	0.783	0.779
-5	0.860	0.857	0.853	0.849	0.844	0.839	0.835	0.830	0.825	0.820	0.816	0.811	0.807	0.802	0.797	0.793
-6	0.874	0.871	0.867	0.863	0.859	0.854	0.849	0.844	0.840	0.835	0.830	0.826	0.821	0.816	0.811	0.805
-7	0.887	0.883	0.880	0.876	0.872	0.867	0.863	0.858	0.853	0.848	0.844	0.839	0.834	0.828	0.823	0.817
-8	0.898	0.895	0.892	0.888	0.884	0.880	0.875	0.870	0.865	0.861	0.856	0.851	0.845	0.839	0.833	0.827
-9	0.909	0.906	0.903	0.899	0.895	0.891	0.886	0.881	0.877	0.872	0.867	0.861	0.856	0.849	0.843	0.836
-10	0.918	0.915	0.912	0.909	0.905	0.901	0.896	0.892	0.887	0.882	0.876	0.871	0.865	0.858	0.851	0.843
-11	0.927	0.924	0.921	0.918	0.914	0.910	0.906	0.901	0.896	0.891	0.885	0.879	0.873	0.866	0.858	
-12	0.935	0.932	0.929	0.926	0.922	0.918	0.914	0.909	0.904	0.899	0.893	0.887	0.880	0.872		
-13	0.941	0.939	0.936	0.933	0.929	0.925	0.921	0.916	0.911	0.906	0.900	0.893	0.886			
-14	0.948	0.945	0.942	0.939	0.936	0.932	0.927	0.923	0.917	0.912	0.905	0.898				
-15	0.953	0.951	0.948	0.945	0.941	0.938	0.933	0.928	0.923	0.917	0.910					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.958	0.955	0.953	0.950	0.946	0.942	0.938	0.933	0.927	0.921						
older	-17	0.962	0.960	0.957	0.954	0.951	0.947	0.942	0.937	0.931							
than	-18	0.966	0.963	0.961	0.958	0.955	0.951	0.946	0.940								
Retiree	-19	0.969	0.967	0.964	0.961	0.958	0.954	0.949									
	-20	0.972	0.970	0.967	0.964	0.960	0.956										
	-21	0.974	0.972	0.969	0.966	0.963											
	-22	0.976	0.974	0.971	0.968												
	-23	0.978	0.976	0.973													
	-24	0.979	0.977														
	-25	0.981															
	-26																
	-27																
	-28																
	-29																
	-30																
	-31																
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	-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, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary	-56																
older	-57																
than	-58																
Retiree	-59																
	-60																
Beneficiary	-61																
older	-62																
than	-63																
Retiree	-64																
	-65																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
75																				
74																				
73																				
72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
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51																				
50																				
49																				
48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
40																				
39																				
38																				
37																				0.777
36																			0.785	0.777
																	0.793	0.785	0.778	0.778

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
Beneficiary younger than Retiree																					
35																	0.800	0.793	0.786	0.778	
34																0.807	0.800	0.793	0.786	0.779	
33															0.814	0.807	0.801	0.794	0.787	0.780	
32														0.820	0.814	0.808	0.801	0.795	0.788	0.781	
31													0.827	0.821	0.815	0.808	0.802	0.795	0.789	0.781	
30											0.833	0.827	0.821	0.815	0.809	0.803	0.796	0.789	0.782		
29										0.839	0.833	0.828	0.822	0.816	0.810	0.804	0.797	0.790	0.783		
28									0.844	0.839	0.834	0.828	0.823	0.817	0.811	0.804	0.798	0.791	0.784		
27								0.850	0.845	0.840	0.834	0.829	0.823	0.818	0.812	0.805	0.799	0.792	0.785		
26							0.855	0.850	0.845	0.840	0.835	0.830	0.824	0.818	0.812	0.806	0.800	0.793	0.786		
25						0.859	0.855	0.850	0.846	0.841	0.836	0.830	0.825	0.819	0.813	0.807	0.801	0.794	0.787		
24					0.868	0.864	0.860	0.856	0.851	0.847	0.842	0.837	0.831	0.826	0.820	0.814	0.808	0.802	0.795	0.788	
23				0.871	0.868	0.864	0.860	0.856	0.852	0.847	0.842	0.837	0.832	0.827	0.821	0.815	0.809	0.803	0.796	0.790	
22			0.875	0.871	0.868	0.865	0.861	0.857	0.853	0.848	0.843	0.838	0.833	0.828	0.822	0.816	0.810	0.804	0.798	0.791	
21		0.879	0.875	0.872	0.868	0.865	0.862	0.858	0.853	0.849	0.844	0.839	0.834	0.829	0.823	0.817	0.811	0.805	0.799	0.792	
20	0.882	0.879	0.876	0.873	0.870	0.867	0.863	0.859	0.855	0.851	0.846	0.841	0.836	0.830	0.824	0.819	0.813	0.806	0.800	0.793	
19	0.883	0.880	0.876	0.873	0.871	0.867	0.864	0.860	0.856	0.852	0.847	0.842	0.837	0.832	0.827	0.821	0.815	0.809	0.803	0.796	
18	0.883	0.880	0.877	0.874	0.871	0.868	0.865	0.861	0.857	0.852	0.848	0.843	0.838	0.833	0.828	0.822	0.817	0.811	0.804	0.798	
17	0.884	0.881	0.878	0.875	0.872	0.869	0.866	0.862	0.858	0.854	0.849	0.844	0.839	0.834	0.829	0.824	0.818	0.812	0.806	0.800	
16	0.885	0.882	0.879	0.876	0.873	0.870	0.867	0.863	0.859	0.855	0.850	0.845	0.841	0.836	0.830	0.825	0.819	0.814	0.807	0.801	
15	0.885	0.882	0.879	0.877	0.874	0.871	0.867	0.864	0.860	0.856	0.851	0.847	0.842	0.837	0.832	0.826	0.821	0.815	0.809	0.803	
14	0.886	0.883	0.880	0.877	0.875	0.872	0.868	0.865	0.861	0.857	0.852	0.848	0.843	0.838	0.833	0.828	0.822	0.817	0.811	0.805	
13	0.887	0.884	0.881	0.878	0.876	0.873	0.869	0.866	0.862	0.858	0.854	0.849	0.845	0.840	0.835	0.830	0.824	0.819	0.813	0.807	
12	0.888	0.885	0.882	0.879	0.877	0.874	0.871	0.867	0.863	0.859	0.855	0.851	0.846	0.841	0.836	0.831	0.826	0.820	0.815	0.809	
11	0.888	0.886	0.883	0.880	0.878	0.875	0.872	0.868	0.864	0.861	0.856	0.852	0.847	0.843	0.838	0.833	0.828	0.822	0.817	0.811	
10	0.889	0.886	0.884	0.881	0.879	0.876	0.873	0.869	0.866	0.862	0.858	0.853	0.849	0.844	0.840	0.835	0.829	0.824	0.819	0.813	
9	0.890	0.887	0.885	0.882	0.880	0.877	0.874	0.871	0.867	0.863	0.859	0.855	0.851	0.846	0.841	0.836	0.831	0.826	0.821	0.815	
8	0.891	0.888	0.886	0.883	0.881	0.878	0.875	0.872	0.868	0.865	0.861	0.856	0.852	0.848	0.843	0.838	0.833	0.828	0.823	0.817	
7	0.892	0.889	0.887	0.884	0.882	0.879	0.876	0.873	0.870	0.866	0.862	0.858	0.854	0.849	0.845	0.840	0.835	0.830	0.825	0.820	
6	0.893	0.890	0.888	0.885	0.883	0.881	0.878	0.875	0.871	0.868	0.864	0.860	0.856	0.851	0.847	0.842	0.838	0.833	0.828	0.822	
5	0.894	0.891	0.889	0.887	0.884	0.882	0.879	0.876	0.873	0.869	0.865	0.861	0.857	0.853	0.849	0.844	0.840	0.835	0.830	0.825	
4	0.895	0.892	0.890	0.888	0.885	0.883	0.880	0.877	0.874	0.871	0.867	0.863	0.859	0.855	0.851	0.847	0.842	0.837	0.832	0.827	
3	0.896	0.893	0.891	0.889	0.887	0.884	0.882	0.879	0.876	0.872	0.869	0.865	0.861	0.857	0.853	0.849	0.844	0.840	0.835	0.830	
2	0.897	0.895	0.892	0.890	0.888	0.886	0.883	0.880	0.877	0.874	0.870	0.867	0.863	0.859	0.855	0.851	0.847	0.842	0.838	0.833	
1																					
Beneficiary same age as Retiree	<b>0</b>	<b>0.898</b>	<b>0.896</b>	<b>0.893</b>	<b>0.891</b>	<b>0.889</b>	<b>0.887</b>	<b>0.885</b>	<b>0.882</b>	<b>0.879</b>	<b>0.876</b>	<b>0.872</b>	<b>0.869</b>	<b>0.865</b>	<b>0.861</b>	<b>0.857</b>	<b>0.853</b>	<b>0.849</b>	<b>0.845</b>	<b>0.840</b>	<b>0.836</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree -1	0.899	0.897	0.895	0.893	0.891	0.889	0.886	0.883	0.881	0.877	0.874	0.871	0.867	0.863	0.860	0.856	0.852	0.848	0.843	0.839
-2	0.900	0.898	0.896	0.894	0.892	0.890	0.888	0.885	0.882	0.879	0.876	0.873	0.869	0.866	0.862	0.858	0.854	0.850	0.846	0.842
-3	0.901	0.899	0.897	0.895	0.893	0.892	0.889	0.887	0.884	0.881	0.878	0.875	0.871	0.868	0.864	0.861	0.857	0.853	0.849	0.845
-4	0.903	0.900	0.898	0.897	0.895	0.893	0.891	0.888	0.886	0.883	0.880	0.877	0.874	0.870	0.867	0.863	0.860	0.856	0.852	0.848
-5	0.904	0.902	0.900	0.898	0.896	0.895	0.893	0.890	0.888	0.885	0.882	0.879	0.876	0.873	0.869	0.866	0.862	0.859	0.855	0.851
-6	0.905	0.903	0.901	0.899	0.898	0.896	0.894	0.892	0.889	0.887	0.884	0.881	0.878	0.875	0.872	0.868	0.865	0.862	0.858	0.854
-7	0.906	0.904	0.903	0.901	0.899	0.898	0.896	0.894	0.891	0.889	0.886	0.883	0.880	0.877	0.874	0.871	0.868	0.865	0.861	0.858
-8	0.907	0.906	0.904	0.902	0.901	0.899	0.898	0.895	0.893	0.891	0.888	0.885	0.883	0.880	0.877	0.874	0.871	0.868	0.864	0.861
-9	0.909	0.907	0.905	0.904	0.902	0.901	0.899	0.897	0.895	0.893	0.890	0.888	0.885	0.882	0.880	0.877	0.874	0.871	0.867	0.864
-10	0.910	0.908	0.907	0.905	0.904	0.903	0.901	0.899	0.897	0.895	0.892	0.890	0.887	0.885	0.882	0.879	0.877	0.874	0.871	0.868
-11	0.911	0.910	0.908	0.907	0.906	0.904	0.903	0.901	0.899	0.897	0.895	0.892	0.890	0.887	0.885	0.882	0.880	0.877	0.874	0.871
-12	0.913	0.911	0.910	0.908	0.907	0.906	0.905	0.903	0.901	0.899	0.897	0.895	0.892	0.890	0.888	0.885	0.883	0.880	0.877	0.875
-13	0.914	0.913	0.911	0.910	0.909	0.908	0.907	0.905	0.903	0.901	0.899	0.897	0.895	0.893	0.890	0.888	0.886	0.883	0.881	0.878
-14	0.915	0.914	0.913	0.912	0.911	0.910	0.908	0.907	0.905	0.903	0.902	0.900	0.897	0.895	0.893	0.891	0.889	0.886	0.884	0.881
-15	0.917	0.915	0.914	0.913	0.912	0.912	0.910	0.909	0.907	0.906	0.904	0.902	0.900	0.898	0.896	0.894	0.892	0.890	0.887	0.885
-16	0.918	0.917	0.916	0.915	0.914	0.913	0.912	0.911	0.910	0.908	0.906	0.905	0.903	0.901	0.899	0.897	0.895	0.893	0.891	0.888
-17	0.920	0.919	0.918	0.917	0.916	0.915	0.914	0.913	0.912	0.910	0.909	0.907	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.892
-18	0.921	0.920	0.919	0.918	0.918	0.917	0.916	0.915	0.914	0.913	0.911	0.910	0.908	0.906	0.905	0.903	0.901	0.899	0.897	0.895
-19	0.923	0.922	0.921	0.920	0.920	0.919	0.918	0.917	0.916	0.915	0.914	0.912	0.911	0.909	0.908	0.906	0.904	0.903	0.901	0.899
-20	0.924	0.923	0.923	0.922	0.922	0.921	0.920	0.920	0.918	0.917	0.916	0.915	0.913	0.912	0.910	0.909	0.907	0.906	0.904	0.903
-21	0.926	0.925	0.924	0.924	0.923	0.923	0.923	0.922	0.921	0.920	0.919	0.917	0.916	0.915	0.913	0.912	0.911	0.909	0.908	0.906
-22	0.927	0.927	0.926	0.926	0.925	0.925	0.925	0.924	0.923	0.922	0.921	0.920	0.919	0.917	0.916	0.915	0.914	0.913	0.911	0.910
-23	0.929	0.928	0.928	0.928	0.927	0.927	0.927	0.926	0.925	0.924	0.923	0.922	0.921	0.920	0.919	0.918	0.917	0.916	0.915	0.914
-24	0.931	0.930	0.930	0.929	0.929	0.929	0.929	0.928	0.928	0.927	0.926	0.925	0.924	0.923	0.922	0.921	0.920	0.919	0.918	0.917
-25	0.932	0.932	0.931	0.931	0.931	0.931	0.931	0.931	0.930	0.929	0.928	0.928	0.927	0.926	0.925	0.924	0.923	0.923	0.922	0.921
-26	0.934	0.934	0.933	0.933	0.933	0.933	0.933	0.933	0.932	0.932	0.931	0.930	0.929	0.929	0.928	0.927	0.927	0.926	0.925	0.925
-27	0.936	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.934	0.933	0.933	0.932	0.932	0.931	0.931	0.930	0.929	0.929	0.928
-28	0.938	0.937	0.937	0.937	0.937	0.937	0.937	0.937	0.937	0.936	0.936	0.935	0.935	0.935	0.934	0.934	0.933	0.933	0.932	0.932
-29	0.939	0.939	0.939	0.939	0.939	0.940	0.940	0.939	0.939	0.938	0.938	0.938	0.938	0.937	0.937	0.936	0.936	0.936	0.936	0.935
-30	0.941	0.941	0.941	0.941	0.941	0.942	0.942	0.942	0.941	0.941	0.941	0.941	0.940	0.940	0.940	0.940	0.940	0.939	0.939	0.939
-31	0.943	0.943	0.943	0.943	0.943	0.944	0.944	0.944	0.944	0.944	0.944	0.943	0.943	0.943	0.943	0.943	0.943	0.943	0.943	0.943
-32	0.944	0.944	0.944	0.945	0.945	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946
-33	0.946	0.946	0.946	0.947	0.947	0.948	0.948	0.948	0.948	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.949
-34	0.948	0.948	0.948	0.949	0.949	0.950	0.950	0.951	0.951	0.951	0.951	0.951	0.951	0.952	0.952	0.952	0.952	0.952	0.953	0.953
-35	0.950	0.950	0.950	0.951	0.951	0.952	0.952	0.953	0.953	0.953	0.954	0.954	0.954	0.954	0.955	0.955	0.955	0.955	0.956	0.956
Beneficiary older than Retiree -36	0.951	0.952	0.952	0.953	0.953	0.954	0.955	0.955	0.955	0.956	0.956	0.956	0.957	0.957	0.957	0.958	0.958	0.959	0.959	0.959
-37	0.953	0.953	0.954	0.954	0.955	0.956	0.957	0.957	0.958	0.958	0.958	0.959	0.959	0.960	0.960	0.961	0.961	0.961	0.962	0.962
-38	0.955	0.955	0.956	0.956	0.957	0.958	0.959	0.959	0.960	0.960	0.961	0.961	0.962	0.962	0.963	0.963	0.964	0.964	0.965	0.965
-39	0.957	0.957	0.958	0.958	0.959	0.960	0.961	0.962	0.962	0.963	0.963	0.964	0.964	0.965	0.965	0.966	0.966	0.967	0.968	0.968
-40	0.958	0.959	0.959	0.960	0.961	0.962	0.963	0.964	0.964	0.965	0.965	0.966	0.967	0.967	0.968	0.968	0.969	0.970	0.970	0.971

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree	-41	0.960	0.961	0.961	0.962	0.963	0.964	0.965	0.966	0.966	0.967	0.968	0.968	0.969	0.970	0.970	0.971	0.972	0.972	0.973	0.973
	-42	0.962	0.962	0.963	0.964	0.965	0.966	0.967	0.968	0.969	0.969	0.970	0.970	0.971	0.972	0.973	0.973	0.974	0.975	0.975	0.976
	-43	0.964	0.964	0.965	0.966	0.967	0.968	0.969	0.970	0.971	0.971	0.972	0.973	0.973	0.974	0.975	0.975	0.976	0.977	0.978	0.978
	-44	0.965	0.966	0.967	0.968	0.969	0.970	0.971	0.972	0.973	0.973	0.974	0.975	0.975	0.976	0.977	0.978	0.978	0.979	0.980	0.980
	-45	0.967	0.968	0.968	0.969	0.971	0.972	0.973	0.974	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.980	0.980	0.981	0.982	0.982
	-46	0.969	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.979	0.980	0.981	0.982	0.982	0.983	0.984	0.984
	-47	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.980	0.981	0.982	0.983	0.983	0.984	0.985	0.985	0.986
	-48	0.972	0.972	0.973	0.974	0.976	0.977	0.978	0.979	0.980	0.980	0.981	0.982	0.983	0.984	0.984	0.985	0.986	0.986	0.987	0.987
	-49	0.973	0.974	0.975	0.976	0.977	0.978	0.980	0.980	0.981	0.982	0.983	0.984	0.984	0.985	0.985	0.986	0.987	0.988	0.988	0.989
	-50	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.984	0.985	0.986	0.987	0.987	0.988	0.989	0.989	0.990	0.990
	-51	0.976	0.977	0.978	0.979	0.980	0.982	0.983	0.983	0.984	0.985	0.986	0.987	0.987	0.988	0.989	0.989	0.990	0.990	0.991	0.991
	-52	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.986	0.987	0.988	0.988	0.989	0.989	0.990	0.990	0.991	0.992	0.992
	-53	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993
	-54	0.981	0.981	0.982	0.983	0.985	0.986	0.987	0.987	0.988	0.989	0.990	0.990	0.991	0.991	0.992	0.993	0.993	0.993	0.994	0.994
	-55	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995
	-56	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.995
	-57	0.985	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.996	0.996	0.996
	-58	0.986	0.986	0.987	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996
	-59	0.987	0.988	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997
	-60	0.988	0.989	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997
	-61	0.989	0.990	0.990	0.991	0.992	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997
	-62	0.990	0.991	0.991	0.992	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998
	-63	0.991	0.992	0.992	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998
	-64	0.992	0.992	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998
	-65	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
	-66	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999
	-67	0.994	0.995	0.995	0.995	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999
	-68	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999
	-69	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-70	0.996	0.996	0.996	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-71	0.996	0.997	0.997	0.997	0.997	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
	-72	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-73	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-74	0.997	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-75	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
Beneficiary older than Retiree	-76	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-77	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-78	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-79	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-80	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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																				0.609
57																			0.619	0.609
56																		0.629	0.619	0.609
55																	0.638	0.629	0.619	0.610
54																0.647	0.638	0.629	0.620	0.610
53															0.656	0.647	0.639	0.630	0.620	0.611
52														0.665	0.656	0.648	0.639	0.630	0.621	0.612
51												0.673	0.665	0.656	0.648	0.640	0.631	0.622	0.612	
50											0.681	0.673	0.665	0.657	0.649	0.640	0.632	0.622	0.613	
49										0.689	0.681	0.673	0.666	0.658	0.649	0.641	0.632	0.623	0.614	
48									0.697	0.689	0.682	0.674	0.666	0.658	0.650	0.642	0.633	0.624	0.615	
47								0.705	0.697	0.690	0.682	0.675	0.667	0.659	0.651	0.642	0.634	0.625	0.615	
46							0.713	0.705	0.698	0.690	0.683	0.675	0.668	0.660	0.652	0.643	0.635	0.626	0.616	
45						0.720	0.712	0.705	0.698	0.691	0.684	0.676	0.668	0.661	0.652	0.644	0.636	0.627	0.617	
44					0.728	0.720	0.713	0.706	0.699	0.692	0.684	0.677	0.669	0.661	0.653	0.645	0.636	0.628	0.618	
43				0.736	0.728	0.721	0.714	0.707	0.699	0.692	0.685	0.678	0.670	0.662	0.654	0.646	0.637	0.629	0.619	
42			0.744	0.736	0.728	0.721	0.714	0.707	0.700	0.693	0.686	0.678	0.671	0.663	0.655	0.647	0.638	0.630	0.620	
41		0.752	0.744	0.736	0.729	0.722	0.715	0.708	0.701	0.694	0.687	0.679	0.672	0.664	0.656	0.648	0.640	0.631	0.622	
40	0.761	0.752	0.744	0.737	0.729	0.723	0.716	0.709	0.702	0.695	0.688	0.680	0.673	0.665	0.657	0.649	0.641	0.632	0.623	
39	0.769	0.761	0.753	0.745	0.737	0.730	0.723	0.716	0.710	0.703	0.696	0.688	0.681	0.674	0.666	0.658	0.650	0.642	0.633	0.624
38	0.769	0.761	0.753	0.746	0.738	0.731	0.724	0.717	0.710	0.704	0.697	0.689	0.682	0.675	0.667	0.659	0.651	0.643	0.634	0.625
37	0.770	0.762	0.754	0.746	0.739	0.732	0.725	0.718	0.711	0.705	0.698	0.691	0.683	0.676	0.668	0.661	0.653	0.644	0.636	0.627
36	0.770	0.763	0.755	0.747	0.740	0.733	0.726	0.719	0.712	0.706	0.699	0.692	0.684	0.677	0.670	0.662	0.654	0.646	0.637	0.628

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Beneficiary Age	Attained Age at Retirement																			
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary younger than Retiree	35	0.771	0.763	0.756	0.748	0.741	0.733	0.727	0.720	0.713	0.707	0.700	0.693	0.686	0.678	0.671	0.663	0.655	0.647	0.639	0.630
	34	0.772	0.764	0.756	0.749	0.741	0.734	0.728	0.721	0.714	0.708	0.701	0.694	0.687	0.680	0.672	0.665	0.657	0.649	0.640	0.632
	33	0.772	0.765	0.757	0.750	0.742	0.735	0.729	0.722	0.716	0.709	0.702	0.695	0.688	0.681	0.674	0.666	0.658	0.650	0.642	0.633
	32	0.773	0.766	0.758	0.751	0.743	0.736	0.730	0.723	0.717	0.710	0.703	0.696	0.690	0.682	0.675	0.668	0.660	0.652	0.644	0.635
	31	0.774	0.767	0.759	0.752	0.744	0.737	0.731	0.724	0.718	0.711	0.705	0.698	0.691	0.684	0.677	0.669	0.662	0.654	0.646	0.637
	30	0.775	0.768	0.760	0.753	0.745	0.739	0.732	0.726	0.719	0.713	0.706	0.699	0.692	0.686	0.678	0.671	0.663	0.656	0.648	0.639
	29	0.776	0.769	0.761	0.754	0.747	0.740	0.733	0.727	0.720	0.714	0.707	0.701	0.694	0.687	0.680	0.673	0.665	0.658	0.650	0.641
	28	0.777	0.770	0.762	0.755	0.748	0.741	0.735	0.728	0.722	0.715	0.709	0.702	0.696	0.689	0.682	0.675	0.667	0.660	0.652	0.644
	27	0.778	0.771	0.763	0.756	0.749	0.742	0.736	0.730	0.723	0.717	0.711	0.704	0.697	0.691	0.684	0.677	0.669	0.662	0.654	0.646
	26	0.779	0.772	0.765	0.757	0.750	0.744	0.737	0.731	0.725	0.719	0.712	0.706	0.699	0.693	0.686	0.679	0.672	0.664	0.657	0.649
	25	0.780	0.773	0.766	0.759	0.752	0.745	0.739	0.733	0.726	0.720	0.714	0.708	0.701	0.695	0.688	0.681	0.674	0.667	0.659	0.651
	24	0.781	0.774	0.767	0.760	0.753	0.746	0.740	0.734	0.728	0.722	0.716	0.710	0.703	0.697	0.690	0.683	0.676	0.669	0.662	0.654
	23	0.783	0.776	0.768	0.761	0.755	0.748	0.742	0.736	0.730	0.724	0.718	0.712	0.705	0.699	0.693	0.686	0.679	0.672	0.665	0.657
	22	0.784	0.777	0.770	0.763	0.756	0.750	0.744	0.738	0.732	0.726	0.720	0.714	0.708	0.701	0.695	0.689	0.682	0.675	0.668	0.660
	21	0.785	0.778	0.771	0.764	0.758	0.751	0.745	0.740	0.734	0.728	0.722	0.716	0.710	0.704	0.698	0.691	0.685	0.678	0.671	0.663
	20	0.787	0.780	0.773	0.766	0.759	0.753	0.747	0.742	0.736	0.730	0.724	0.718	0.713	0.707	0.700	0.694	0.688	0.681	0.674	0.667
	19	0.788	0.781	0.774	0.768	0.761	0.755	0.749	0.744	0.738	0.732	0.727	0.721	0.715	0.709	0.703	0.697	0.691	0.684	0.677	0.670
	18	0.790	0.783	0.776	0.769	0.763	0.757	0.751	0.746	0.740	0.735	0.729	0.724	0.718	0.712	0.706	0.700	0.694	0.688	0.681	0.674
	17	0.791	0.785	0.778	0.771	0.765	0.759	0.753	0.748	0.743	0.737	0.732	0.726	0.721	0.715	0.709	0.704	0.698	0.691	0.685	0.678
	16	0.793	0.786	0.780	0.773	0.767	0.761	0.756	0.750	0.745	0.740	0.734	0.729	0.724	0.718	0.713	0.707	0.701	0.695	0.689	0.682
	15	0.795	0.788	0.782	0.775	0.769	0.763	0.758	0.753	0.748	0.742	0.737	0.732	0.727	0.722	0.716	0.711	0.705	0.699	0.693	0.687
	14	0.797	0.790	0.784	0.777	0.771	0.766	0.761	0.755	0.750	0.745	0.740	0.735	0.730	0.725	0.720	0.714	0.709	0.703	0.697	0.691
	13	0.799	0.792	0.786	0.780	0.774	0.768	0.763	0.758	0.753	0.748	0.743	0.738	0.734	0.729	0.724	0.718	0.713	0.708	0.702	0.696
	12	0.801	0.794	0.788	0.782	0.776	0.771	0.766	0.761	0.756	0.751	0.747	0.742	0.737	0.732	0.727	0.722	0.717	0.712	0.707	0.701
	11	0.803	0.797	0.790	0.784	0.779	0.773	0.769	0.764	0.759	0.755	0.750	0.745	0.741	0.736	0.732	0.727	0.722	0.717	0.711	0.706
	10	0.805	0.799	0.793	0.787	0.781	0.776	0.771	0.767	0.762	0.758	0.754	0.749	0.745	0.740	0.736	0.731	0.726	0.722	0.717	0.711
	9	0.807	0.801	0.795	0.790	0.784	0.779	0.774	0.770	0.766	0.761	0.757	0.753	0.749	0.744	0.740	0.736	0.731	0.727	0.722	0.717
	8	0.809	0.804	0.798	0.792	0.787	0.782	0.778	0.773	0.769	0.765	0.761	0.757	0.753	0.749	0.745	0.741	0.736	0.732	0.727	0.722
	7	0.812	0.806	0.801	0.795	0.790	0.785	0.781	0.777	0.773	0.769	0.765	0.761	0.757	0.753	0.750	0.746	0.742	0.737	0.733	0.728
	6	0.814	0.809	0.803	0.798	0.793	0.788	0.784	0.780	0.776	0.773	0.769	0.765	0.762	0.758	0.754	0.751	0.747	0.743	0.739	0.734
Beneficiary younger than Retiree	5	0.817	0.811	0.806	0.801	0.796	0.792	0.788	0.784	0.780	0.777	0.773	0.770	0.766	0.763	0.760	0.756	0.752	0.748	0.744	0.740
	4	0.820	0.814	0.809	0.804	0.799	0.795	0.791	0.788	0.784	0.781	0.778	0.774	0.771	0.768	0.765	0.761	0.758	0.754	0.750	0.746
	3	0.822	0.817	0.812	0.807	0.803	0.798	0.795	0.792	0.788	0.785	0.782	0.779	0.776	0.773	0.770	0.767	0.763	0.760	0.756	0.753
	2	0.825	0.820	0.815	0.810	0.806	0.802	0.799	0.795	0.792	0.789	0.787	0.784	0.781	0.778	0.775	0.772	0.769	0.766	0.763	0.759
	1	0.828	0.823	0.818	0.814	0.810	0.806	0.803	0.800	0.797	0.794	0.791	0.789	0.786	0.783	0.781	0.778	0.775	0.772	0.769	0.766
Beneficiary same age as Retiree	0	<b>0.831</b>	<b>0.826</b>	<b>0.822</b>	<b>0.817</b>	<b>0.813</b>	<b>0.810</b>	<b>0.807</b>	<b>0.804</b>	<b>0.801</b>	<b>0.799</b>	<b>0.796</b>	<b>0.794</b>	<b>0.791</b>	<b>0.789</b>	<b>0.786</b>	<b>0.784</b>	<b>0.781</b>	<b>0.779</b>	<b>0.776</b>	<b>0.773</b>



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -1	0.834	0.830	0.825	0.821	0.817	0.813	0.811	0.808	0.806	0.803	0.801	0.799	0.796	0.794	0.792	0.790	0.787	0.785	0.783	0.780
-2	0.837	0.833	0.829	0.824	0.821	0.817	0.815	0.812	0.810	0.808	0.806	0.804	0.801	0.799	0.798	0.796	0.794	0.792	0.790	0.788
-3	0.840	0.836	0.832	0.828	0.825	0.822	0.819	0.817	0.815	0.813	0.811	0.809	0.807	0.805	0.803	0.802	0.800	0.798	0.797	0.795
-4	0.844	0.840	0.836	0.832	0.829	0.826	0.823	0.821	0.819	0.817	0.816	0.814	0.812	0.811	0.809	0.808	0.807	0.805	0.804	0.802
-5	0.847	0.843	0.839	0.836	0.833	0.830	0.828	0.826	0.824	0.822	0.821	0.819	0.818	0.817	0.815	0.814	0.813	0.812	0.811	0.810
-6	0.850	0.847	0.843	0.840	0.837	0.834	0.832	0.830	0.829	0.827	0.826	0.824	0.823	0.822	0.822	0.821	0.820	0.819	0.819	0.818
-7	0.854	0.850	0.847	0.844	0.841	0.838	0.836	0.835	0.833	0.832	0.831	0.830	0.829	0.828	0.828	0.827	0.827	0.826	0.826	0.825
-8	0.857	0.854	0.851	0.848	0.845	0.842	0.841	0.839	0.838	0.837	0.836	0.835	0.835	0.834	0.834	0.834	0.834	0.834	0.833	0.833
-9	0.861	0.858	0.855	0.851	0.849	0.847	0.845	0.844	0.843	0.842	0.841	0.841	0.841	0.840	0.840	0.840	0.840	0.841	0.841	0.841
-10	0.865	0.861	0.858	0.855	0.853	0.851	0.850	0.849	0.848	0.847	0.847	0.847	0.846	0.847	0.847	0.847	0.847	0.848	0.848	0.849
-11	0.868	0.865	0.862	0.859	0.857	0.855	0.854	0.853	0.853	0.852	0.852	0.852	0.852	0.853	0.853	0.854	0.854	0.855	0.856	0.857
-12	0.872	0.869	0.866	0.863	0.861	0.860	0.859	0.858	0.858	0.858	0.858	0.858	0.858	0.858	0.859	0.860	0.861	0.862	0.863	0.864
-13	0.875	0.872	0.870	0.868	0.866	0.864	0.864	0.863	0.863	0.863	0.863	0.864	0.864	0.865	0.866	0.867	0.868	0.869	0.871	0.872
-14	0.879	0.876	0.874	0.872	0.870	0.869	0.868	0.868	0.868	0.868	0.869	0.869	0.870	0.871	0.872	0.874	0.875	0.876	0.878	0.880
-15	0.882	0.880	0.878	0.876	0.874	0.873	0.873	0.873	0.873	0.874	0.874	0.875	0.876	0.877	0.879	0.880	0.882	0.883	0.885	0.887
-16	0.886	0.884	0.882	0.880	0.879	0.878	0.878	0.878	0.878	0.879	0.880	0.881	0.882	0.883	0.885	0.887	0.889	0.890	0.892	0.894
-17	0.890	0.888	0.886	0.884	0.883	0.882	0.882	0.883	0.883	0.884	0.885	0.886	0.888	0.890	0.891	0.893	0.895	0.897	0.899	0.901
-18	0.893	0.892	0.890	0.888	0.887	0.887	0.887	0.888	0.889	0.890	0.891	0.892	0.894	0.896	0.897	0.899	0.902	0.904	0.906	0.908
-19	0.897	0.895	0.894	0.893	0.892	0.892	0.892	0.893	0.894	0.895	0.896	0.898	0.900	0.901	0.904	0.906	0.908	0.910	0.913	0.915
-20	0.901	0.899	0.898	0.897	0.896	0.896	0.897	0.898	0.899	0.900	0.902	0.903	0.905	0.907	0.910	0.912	0.914	0.917	0.919	0.922
-21	0.905	0.903	0.902	0.901	0.901	0.901	0.902	0.903	0.904	0.905	0.907	0.909	0.911	0.913	0.915	0.918	0.920	0.923	0.925	0.928
-22	0.909	0.907	0.906	0.906	0.905	0.906	0.906	0.908	0.909	0.911	0.912	0.914	0.916	0.919	0.921	0.924	0.926	0.929	0.931	0.934
-23	0.912	0.911	0.911	0.910	0.910	0.910	0.911	0.912	0.914	0.916	0.918	0.920	0.922	0.924	0.927	0.929	0.932	0.934	0.937	0.940
-24	0.916	0.915	0.915	0.914	0.914	0.915	0.916	0.917	0.919	0.921	0.923	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.943	0.945
-25	0.920	0.919	0.919	0.918	0.919	0.919	0.920	0.922	0.924	0.926	0.928	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.948	0.950
-26	0.924	0.923	0.923	0.923	0.923	0.924	0.925	0.927	0.928	0.930	0.933	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.953	0.955
-27	0.928	0.927	0.927	0.927	0.927	0.928	0.930	0.931	0.933	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.955	0.957	0.960
-28	0.931	0.931	0.931	0.931	0.932	0.933	0.934	0.936	0.938	0.940	0.942	0.944	0.947	0.949	0.952	0.954	0.957	0.959	0.961	0.964
-29	0.935	0.935	0.935	0.935	0.936	0.937	0.938	0.940	0.942	0.944	0.946	0.949	0.951	0.954	0.956	0.958	0.961	0.963	0.965	0.968
-30	0.939	0.939	0.939	0.939	0.940	0.941	0.943	0.944	0.946	0.949	0.951	0.953	0.955	0.958	0.960	0.962	0.965	0.967	0.969	0.971
-31	0.943	0.943	0.943	0.943	0.944	0.945	0.947	0.949	0.951	0.953	0.955	0.957	0.959	0.962	0.964	0.966	0.968	0.970	0.972	0.974
-32	0.946	0.946	0.947	0.947	0.948	0.949	0.951	0.953	0.955	0.957	0.959	0.961	0.963	0.965	0.968	0.970	0.972	0.974	0.975	0.977
-33	0.950	0.950	0.950	0.951	0.952	0.953	0.955	0.956	0.958	0.960	0.963	0.965	0.967	0.969	0.971	0.973	0.975	0.976	0.978	0.980
-34	0.953	0.953	0.954	0.954	0.955	0.957	0.958	0.960	0.962	0.964	0.966	0.968	0.970	0.972	0.974	0.976	0.977	0.979	0.981	0.982
-35	0.956	0.957	0.957	0.958	0.959	0.960	0.962	0.964	0.965	0.967	0.969	0.971	0.973	0.975	0.977	0.978	0.980	0.981	0.983	0.984
Beneficiary older than Retiree -36	0.960	0.960	0.961	0.961	0.962	0.964	0.965	0.967	0.969	0.971	0.972	0.974	0.976	0.978	0.979	0.981	0.982	0.983	0.985	0.986
-37	0.963	0.963	0.964	0.965	0.966	0.967	0.968	0.970	0.972	0.974	0.975	0.977	0.979	0.980	0.982	0.983	0.984	0.985	0.986	0.987
-38	0.966	0.966	0.967	0.968	0.969	0.970	0.971	0.973	0.975	0.976	0.978	0.979	0.981	0.982	0.984	0.985	0.986	0.987	0.988	0.989
-39	0.969	0.969	0.970	0.971	0.972	0.973	0.974	0.976	0.977	0.979	0.980	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990
-40	0.971	0.972	0.973	0.973	0.974	0.975	0.977	0.978	0.980	0.981	0.982	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -41	0.974	0.975	0.975	0.976	0.977	0.978	0.979	0.981	0.982	0.983	0.984	0.985	0.987	0.988	0.988	0.989	0.990	0.991	0.991	0.992
-42	0.976	0.977	0.978	0.978	0.979	0.980	0.981	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.993
-43	0.979	0.979	0.980	0.981	0.981	0.982	0.983	0.985	0.986	0.987	0.988	0.989	0.989	0.990	0.991	0.991	0.992	0.993	0.993	0.993
-44	0.981	0.981	0.982	0.983	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994
-45	0.983	0.983	0.984	0.985	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.994	0.994	0.995
-46	0.985	0.985	0.986	0.986	0.987	0.988	0.988	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995
-47	0.986	0.987	0.987	0.988	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.995	0.996
-48	0.988	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996
-49	0.989	0.990	0.990	0.991	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996
-50	0.991	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996
-51	0.992	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997
-52	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	
-53	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-54	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-55	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-56	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-57	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-58	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	
-59	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-60	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-61	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-62	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-63	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-64	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-65	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	
-66	0.999	0.999	0.999	0.998	0.998															
-67	0.999	0.999	0.999	0.999																
-68	0.999	0.999	0.999																	
-69	0.999	0.999																		
-70	0.999																			
-71																				
-72																				
-73																				
-74																				
-75																				
Beneficiary older than Retiree -76																				
-77																				
-78																				
-79																				
-80																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree 75																
74																0.402
73															0.417	0.402
72														0.431	0.416	0.402
71													0.445	0.431	0.416	0.402
70												0.460	0.445	0.431	0.417	0.403
69										0.474	0.459	0.445	0.431	0.417	0.403	
68									0.487	0.473	0.459	0.446	0.432	0.418	0.404	
67								0.501	0.487	0.474	0.460	0.446	0.432	0.418	0.404	
66							0.514	0.501	0.487	0.474	0.460	0.447	0.433	0.419	0.405	
65						0.528	0.514	0.501	0.488	0.474	0.461	0.447	0.433	0.419	0.405	
64					0.540	0.527	0.514	0.501	0.488	0.475	0.461	0.448	0.434	0.420	0.406	
63				0.553	0.540	0.527	0.515	0.502	0.489	0.475	0.462	0.448	0.434	0.420	0.406	
62			0.565	0.552	0.540	0.528	0.515	0.502	0.489	0.476	0.462	0.449	0.435	0.421	0.407	
61		0.576	0.564	0.553	0.541	0.528	0.516	0.503	0.490	0.477	0.463	0.449	0.435	0.421	0.407	
60	0.588	0.576	0.565	0.553	0.541	0.529	0.516	0.504	0.490	0.477	0.464	0.450	0.436	0.422	0.408	
59	0.599	0.587	0.576	0.565	0.554	0.542	0.530	0.517	0.504	0.491	0.478	0.464	0.451	0.437	0.423	0.409
58	0.598	0.588	0.577	0.566	0.554	0.542	0.530	0.518	0.505	0.492	0.478	0.465	0.451	0.438	0.424	0.410
57	0.599	0.588	0.578	0.566	0.555	0.543	0.531	0.518	0.506	0.492	0.479	0.466	0.452	0.438	0.424	0.410
56	0.599	0.589	0.578	0.567	0.555	0.544	0.531	0.519	0.506	0.493	0.480	0.466	0.453	0.439	0.425	0.411
55	0.600	0.589	0.579	0.568	0.556	0.544	0.532	0.520	0.507	0.494	0.481	0.467	0.454	0.440	0.426	0.412
54	0.600	0.590	0.579	0.568	0.557	0.545	0.533	0.521	0.508	0.495	0.482	0.468	0.455	0.441	0.427	0.413
53	0.601	0.591	0.580	0.569	0.558	0.546	0.534	0.521	0.509	0.496	0.482	0.469	0.455	0.442	0.428	0.414
52	0.602	0.591	0.581	0.570	0.558	0.547	0.535	0.522	0.510	0.497	0.483	0.470	0.456	0.443	0.429	0.415
51	0.602	0.592	0.582	0.571	0.559	0.548	0.535	0.523	0.510	0.498	0.484	0.471	0.457	0.444	0.430	0.416
50	0.603	0.593	0.582	0.571	0.560	0.548	0.536	0.524	0.511	0.499	0.485	0.472	0.459	0.445	0.431	0.417
49	0.604	0.594	0.583	0.572	0.561	0.549	0.537	0.525	0.512	0.500	0.486	0.473	0.460	0.446	0.432	0.418
48	0.605	0.595	0.584	0.573	0.562	0.550	0.538	0.526	0.514	0.501	0.488	0.474	0.461	0.447	0.433	0.420
47	0.606	0.596	0.585	0.574	0.563	0.551	0.539	0.527	0.515	0.502	0.489	0.476	0.462	0.448	0.435	0.421
46	0.607	0.597	0.586	0.575	0.564	0.553	0.541	0.528	0.516	0.503	0.490	0.477	0.463	0.450	0.436	0.422
45	0.608	0.598	0.587	0.576	0.565	0.554	0.542	0.530	0.517	0.504	0.491	0.478	0.465	0.451	0.438	0.424
44	0.609	0.599	0.588	0.578	0.566	0.555	0.543	0.531	0.518	0.506	0.493	0.480	0.466	0.453	0.439	0.426
43	0.610	0.600	0.589	0.579	0.568	0.556	0.544	0.532	0.520	0.507	0.494	0.481	0.468	0.454	0.441	0.427
42	0.611	0.601	0.591	0.580	0.569	0.557	0.546	0.534	0.521	0.509	0.496	0.483	0.470	0.456	0.443	0.429
41	0.612	0.602	0.592	0.581	0.570	0.559	0.547	0.535	0.523	0.510	0.498	0.485	0.471	0.458	0.445	0.431
40	0.613	0.604	0.593	0.583	0.572	0.560	0.549	0.537	0.525	0.512	0.499	0.486	0.473	0.460	0.447	0.433
39	0.615	0.605	0.595	0.584	0.573	0.562	0.550	0.539	0.526	0.514	0.501	0.488	0.475	0.462	0.449	0.435
38	0.616	0.606	0.596	0.586	0.575	0.564	0.552	0.540	0.528	0.516	0.503	0.490	0.477	0.464	0.451	0.438
37	0.618	0.608	0.598	0.587	0.577	0.565	0.554	0.542	0.530	0.518	0.505	0.493	0.480	0.467	0.453	0.440
36	0.619	0.609	0.599	0.589	0.578	0.567	0.556	0.544	0.532	0.520	0.508	0.495	0.482	0.469	0.456	0.443

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree	35	0.621	0.611	0.601	0.591	0.580	0.569	0.558	0.546	0.535	0.522	0.510	0.497	0.485	0.472	0.459	0.445
	34	0.622	0.613	0.603	0.593	0.582	0.571	0.560	0.549	0.537	0.525	0.512	0.500	0.487	0.474	0.461	0.448
	33	0.624	0.615	0.605	0.595	0.584	0.574	0.563	0.551	0.539	0.527	0.515	0.503	0.490	0.477	0.464	0.452
	32	0.626	0.617	0.607	0.597	0.587	0.576	0.565	0.554	0.542	0.530	0.518	0.506	0.493	0.480	0.468	0.455
	31	0.628	0.619	0.609	0.599	0.589	0.578	0.568	0.556	0.545	0.533	0.521	0.509	0.496	0.484	0.471	0.458
	30	0.630	0.621	0.612	0.602	0.592	0.581	0.570	0.559	0.548	0.536	0.524	0.512	0.500	0.487	0.475	0.462
	29	0.633	0.624	0.614	0.604	0.594	0.584	0.573	0.562	0.551	0.539	0.527	0.515	0.503	0.491	0.478	0.466
	28	0.635	0.626	0.617	0.607	0.597	0.587	0.576	0.565	0.554	0.543	0.531	0.519	0.507	0.495	0.482	0.470
	27	0.637	0.629	0.619	0.610	0.600	0.590	0.579	0.569	0.557	0.546	0.535	0.523	0.511	0.499	0.486	0.474
	26	0.640	0.631	0.622	0.613	0.603	0.593	0.583	0.572	0.561	0.550	0.538	0.527	0.515	0.503	0.491	0.479
	25	0.643	0.634	0.625	0.616	0.606	0.597	0.586	0.576	0.565	0.554	0.543	0.531	0.519	0.508	0.496	0.484
	24	0.646	0.637	0.629	0.619	0.610	0.600	0.590	0.580	0.569	0.558	0.547	0.536	0.524	0.512	0.501	0.488
	23	0.649	0.641	0.632	0.623	0.614	0.604	0.594	0.584	0.573	0.562	0.551	0.540	0.529	0.517	0.506	0.493
	22	0.652	0.644	0.635	0.627	0.617	0.608	0.598	0.588	0.578	0.567	0.556	0.545	0.534	0.523	0.511	0.499
	21	0.656	0.648	0.639	0.631	0.621	0.612	0.603	0.593	0.582	0.572	0.561	0.550	0.539	0.528	0.516	0.504
	20	0.659	0.651	0.643	0.635	0.626	0.617	0.607	0.597	0.587	0.577	0.567	0.556	0.545	0.533	0.522	0.510
19	0.663	0.655	0.647	0.639	0.630	0.621	0.612	0.602	0.593	0.583	0.572	0.561	0.550	0.539	0.528	0.516	
18	0.667	0.659	0.652	0.643	0.635	0.626	0.617	0.608	0.598	0.588	0.578	0.567	0.556	0.545	0.534	0.523	
17	0.671	0.664	0.656	0.648	0.640	0.631	0.622	0.613	0.604	0.594	0.583	0.573	0.562	0.552	0.541	0.530	
16	0.675	0.668	0.661	0.653	0.645	0.637	0.628	0.619	0.609	0.600	0.589	0.579	0.569	0.558	0.548	0.537	
15	0.680	0.673	0.666	0.658	0.650	0.642	0.634	0.625	0.615	0.606	0.596	0.586	0.576	0.565	0.555	0.545	
14	0.685	0.678	0.671	0.664	0.656	0.648	0.639	0.631	0.621	0.612	0.603	0.593	0.583	0.573	0.563	0.553	
13	0.690	0.683	0.676	0.669	0.662	0.654	0.645	0.637	0.628	0.619	0.610	0.600	0.591	0.581	0.571	0.561	
12	0.695	0.688	0.682	0.675	0.667	0.660	0.652	0.643	0.635	0.626	0.617	0.608	0.599	0.589	0.580	0.570	
11	0.700	0.694	0.688	0.681	0.674	0.666	0.658	0.650	0.642	0.633	0.625	0.616	0.607	0.598	0.589	0.580	
10	0.706	0.700	0.693	0.687	0.680	0.673	0.665	0.657	0.649	0.641	0.633	0.624	0.616	0.607	0.598	0.590	
9	0.711	0.706	0.699	0.693	0.686	0.679	0.672	0.665	0.657	0.649	0.641	0.633	0.625	0.617	0.608	0.600	
8	0.717	0.712	0.706	0.700	0.693	0.687	0.680	0.673	0.665	0.658	0.650	0.642	0.635	0.627	0.619	0.611	
7	0.723	0.718	0.712	0.706	0.700	0.694	0.687	0.681	0.674	0.667	0.659	0.652	0.645	0.637	0.630	0.622	
6	0.729	0.724	0.719	0.713	0.708	0.702	0.695	0.689	0.683	0.676	0.669	0.662	0.655	0.648	0.641	0.634	
5	0.736	0.731	0.726	0.721	0.715	0.710	0.704	0.698	0.692	0.685	0.679	0.673	0.666	0.659	0.653	0.646	
4	0.742	0.738	0.733	0.728	0.723	0.718	0.712	0.707	0.701	0.695	0.689	0.683	0.677	0.671	0.665	0.659	
3	0.749	0.745	0.740	0.736	0.731	0.726	0.721	0.716	0.711	0.705	0.700	0.694	0.689	0.683	0.678	0.672	
2	0.756	0.752	0.748	0.744	0.740	0.735	0.731	0.726	0.721	0.716	0.711	0.706	0.701	0.696	0.691	0.686	
1	0.763	0.759	0.756	0.752	0.748	0.744	0.740	0.736	0.731	0.727	0.722	0.718	0.713	0.708	0.704	0.700	
Beneficiary same age as Retiree	0	<b>0.770</b>	<b>0.767</b>	<b>0.764</b>	<b>0.761</b>	<b>0.757</b>	<b>0.753</b>	<b>0.750</b>	<b>0.746</b>	<b>0.742</b>	<b>0.738</b>	<b>0.734</b>	<b>0.730</b>	<b>0.726</b>	<b>0.722</b>	<b>0.718</b>	<b>0.714</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree -1	0.778	0.775	0.772	0.769	0.766	0.763	0.759	0.756	0.752	0.749	0.745	0.742	0.738	0.735	0.732	0.728
-2	0.785	0.783	0.780	0.778	0.775	0.772	0.769	0.766	0.763	0.760	0.757	0.754	0.751	0.748	0.746	0.743
-3	0.793	0.791	0.789	0.787	0.784	0.782	0.780	0.777	0.774	0.772	0.769	0.767	0.764	0.762	0.760	0.758
-4	0.801	0.799	0.798	0.796	0.794	0.792	0.790	0.788	0.786	0.784	0.781	0.779	0.778	0.776	0.774	0.773
-5	0.809	0.808	0.806	0.805	0.803	0.802	0.800	0.798	0.797	0.795	0.794	0.792	0.791	0.790	0.788	0.787
-6	0.817	0.816	0.815	0.814	0.813	0.812	0.810	0.809	0.808	0.807	0.806	0.805	0.804	0.803	0.803	0.802
-7	0.825	0.824	0.824	0.823	0.822	0.822	0.821	0.820	0.819	0.819	0.818	0.818	0.817	0.817	0.817	0.817
-8	0.833	0.833	0.833	0.832	0.832	0.832	0.831	0.831	0.831	0.830	0.830	0.830	0.830	0.830	0.830	0.831
-9	0.841	0.841	0.841	0.841	0.841	0.841	0.841	0.842	0.842	0.842	0.842	0.842	0.843	0.843	0.844	0.845
-10	0.849	0.850	0.850	0.851	0.851	0.851	0.852	0.852	0.852	0.853	0.854	0.854	0.855	0.856	0.857	0.858
-11	0.857	0.858	0.859	0.859	0.860	0.861	0.862	0.862	0.863	0.864	0.865	0.866	0.867	0.868	0.869	0.871
-12	0.865	0.866	0.867	0.868	0.869	0.870	0.871	0.872	0.874	0.875	0.876	0.877	0.878	0.880	0.881	0.883
-13	0.873	0.875	0.876	0.877	0.878	0.880	0.881	0.882	0.884	0.885	0.886	0.888	0.889	0.891	0.893	0.894
-14	0.881	0.883	0.884	0.886	0.887	0.889	0.890	0.892	0.893	0.895	0.897	0.898	0.900	0.901	0.903	0.905
-15	0.889	0.890	0.892	0.894	0.896	0.897	0.899	0.901	0.903	0.904	0.906	0.908	0.910	0.911	0.913	0.914
-16	0.896	0.898	0.900	0.902	0.904	0.906	0.908	0.910	0.911	0.913	0.915	0.917	0.919	0.920	0.922	0.923
-17	0.903	0.906	0.908	0.910	0.912	0.914	0.916	0.918	0.920	0.922	0.924	0.925	0.927	0.929	0.930	0.931
-18	0.911	0.913	0.915	0.917	0.919	0.922	0.924	0.926	0.928	0.930	0.931	0.933	0.935	0.936	0.938	0.939
-19	0.917	0.920	0.922	0.924	0.927	0.929	0.931	0.933	0.935	0.937	0.939	0.940	0.942	0.943	0.944	0.945
-20	0.924	0.927	0.929	0.931	0.933	0.936	0.938	0.940	0.942	0.944	0.945	0.947	0.948	0.949	0.950	0.951
-21	0.930	0.933	0.935	0.938	0.940	0.942	0.944	0.946	0.948	0.950	0.951	0.953	0.954	0.955	0.956	0.956
-22	0.936	0.939	0.941	0.944	0.946	0.948	0.950	0.952	0.954	0.955	0.957	0.958	0.959	0.960	0.960	0.961
-23	0.942	0.945	0.947	0.949	0.951	0.953	0.955	0.957	0.959	0.960	0.961	0.962	0.963	0.964	0.965	0.965
-24	0.948	0.950	0.952	0.955	0.957	0.958	0.960	0.962	0.963	0.964	0.966	0.966	0.967	0.968	0.968	0.969
-25	0.953	0.955	0.957	0.959	0.961	0.963	0.965	0.966	0.967	0.968	0.969	0.970	0.971	0.971	0.972	0.972
-26	0.957	0.960	0.962	0.964	0.965	0.967	0.969	0.970	0.971	0.972	0.973	0.973	0.974	0.974	0.975	0.975
-27	0.962	0.964	0.966	0.968	0.969	0.971	0.972	0.973	0.974	0.975	0.976	0.976	0.977	0.977	0.977	0.977
-28	0.966	0.968	0.970	0.971	0.973	0.974	0.975	0.976	0.977	0.978	0.978	0.979	0.979	0.979	0.980	0.980
-29	0.970	0.971	0.973	0.974	0.976	0.977	0.978	0.979	0.980	0.980	0.981	0.981	0.981	0.982	0.982	0.982
-30	0.973	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.982	0.983	0.983	0.983	0.983	0.983	0.983
-31	0.976	0.977	0.979	0.980	0.981	0.982	0.983	0.983	0.984	0.984	0.984	0.985	0.985	0.985	0.985	0.985
-32	0.979	0.980	0.981	0.982	0.983	0.984	0.984	0.985	0.985	0.986	0.986	0.986	0.986	0.986	0.986	0.986
-33	0.981	0.982	0.983	0.984	0.985	0.986	0.986	0.987	0.987	0.987	0.987	0.988	0.988	0.987	0.987	0.987
-34	0.983	0.984	0.985	0.986	0.987	0.987	0.988	0.988	0.988	0.989	0.989	0.989	0.989	0.988	0.988	0.988
-35	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.989	0.989	0.988
Beneficiary older than Retiree -36	0.987	0.987	0.988	0.989	0.989	0.990	0.990	0.990	0.990	0.991	0.991	0.990	0.990	0.990	0.990	
-37	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991		
-38	0.989	0.990	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991			
-39	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.992	0.992				
-40	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994		
older	-42	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		
than	-43	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995		
Retiree	-44	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995		
	-45	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995		
	-46	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996		
	-47	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996		
	-48	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996		
	-49	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		
	-50	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997		
	-51																
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	-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, 2018**

**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, 2018**

**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 100																					
younger 99																					
than 98																					
Retiree 97																					
96																					
95																					
94																					
93																					
92																					
91																					
90																					
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74																					
73																					
72																					
71																					
70																					
69																					
68																					
67																					
66																					
Beneficiary 65																					
younger 64																					
than 63																					0.806
Retiree 62																					0.806
61																					0.807
																			0.825	0.816	0.807

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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																	0.834	0.825	0.816	0.807
60																0.842	0.834	0.825	0.817	0.808
59															0.850	0.842	0.834	0.826	0.817	0.808
58														0.858	0.850	0.842	0.835	0.826	0.818	0.809
57												0.865	0.857	0.850	0.843	0.835	0.827	0.818	0.809	
56											0.871	0.865	0.858	0.851	0.843	0.836	0.827	0.819	0.810	
55										0.878	0.871	0.865	0.858	0.851	0.844	0.836	0.828	0.819	0.810	
54									0.884	0.878	0.872	0.865	0.859	0.852	0.844	0.837	0.828	0.820	0.811	
53								0.890	0.884	0.878	0.872	0.866	0.859	0.852	0.845	0.837	0.829	0.820	0.812	
52							0.895	0.890	0.884	0.879	0.873	0.866	0.860	0.853	0.845	0.838	0.830	0.821	0.812	
51						0.901	0.895	0.890	0.885	0.879	0.873	0.867	0.860	0.853	0.846	0.838	0.830	0.822	0.813	
50					0.906	0.901	0.896	0.891	0.885	0.880	0.874	0.867	0.861	0.854	0.847	0.839	0.831	0.823	0.814	
49				0.911	0.906	0.901	0.896	0.891	0.886	0.880	0.874	0.868	0.861	0.855	0.847	0.840	0.832	0.823	0.815	
48			0.916	0.911	0.906	0.901	0.897	0.892	0.886	0.881	0.875	0.869	0.862	0.855	0.848	0.840	0.833	0.824	0.815	
47		0.921	0.917	0.912	0.907	0.902	0.897	0.892	0.887	0.881	0.875	0.869	0.863	0.856	0.849	0.841	0.833	0.825	0.816	
46																				
45		0.926	0.921	0.917	0.912	0.907	0.902	0.898	0.893	0.887	0.882	0.876	0.870	0.863	0.857	0.850	0.842	0.834	0.826	0.817
44	0.930	0.926	0.922	0.917	0.913	0.908	0.903	0.898	0.893	0.888	0.882	0.877	0.871	0.864	0.857	0.850	0.843	0.835	0.827	0.818
43	0.930	0.926	0.922	0.918	0.913	0.908	0.903	0.899	0.894	0.888	0.883	0.877	0.871	0.865	0.858	0.851	0.844	0.836	0.828	0.819
42	0.931	0.927	0.923	0.918	0.914	0.909	0.904	0.899	0.894	0.889	0.884	0.878	0.872	0.866	0.859	0.852	0.845	0.837	0.829	0.820
41	0.931	0.927	0.923	0.919	0.914	0.909	0.904	0.900	0.895	0.890	0.884	0.879	0.873	0.867	0.860	0.853	0.846	0.838	0.830	0.821
40	0.932	0.928	0.924	0.919	0.915	0.910	0.905	0.900	0.896	0.891	0.885	0.880	0.874	0.867	0.861	0.854	0.847	0.839	0.831	0.823
39	0.932	0.928	0.924	0.920	0.915	0.911	0.906	0.901	0.896	0.891	0.886	0.880	0.875	0.868	0.862	0.855	0.848	0.840	0.832	0.824
38	0.932	0.929	0.925	0.920	0.916	0.911	0.906	0.902	0.897	0.892	0.887	0.881	0.875	0.869	0.863	0.856	0.849	0.841	0.834	0.825
37	0.933	0.929	0.925	0.921	0.917	0.912	0.907	0.903	0.898	0.893	0.888	0.882	0.876	0.870	0.864	0.857	0.850	0.843	0.835	0.827
36	0.934	0.930	0.926	0.922	0.917	0.913	0.908	0.903	0.899	0.894	0.889	0.883	0.877	0.871	0.865	0.858	0.851	0.844	0.836	0.828
35	0.934	0.930	0.926	0.922	0.918	0.913	0.909	0.904	0.900	0.895	0.890	0.884	0.879	0.873	0.866	0.860	0.853	0.845	0.838	0.830
34	0.935	0.931	0.927	0.923	0.919	0.914	0.909	0.905	0.900	0.896	0.891	0.885	0.880	0.874	0.868	0.861	0.854	0.847	0.839	0.831
33	0.935	0.932	0.928	0.924	0.919	0.915	0.910	0.906	0.901	0.897	0.892	0.886	0.881	0.875	0.869	0.862	0.856	0.848	0.841	0.833
32	0.936	0.932	0.928	0.924	0.920	0.916	0.911	0.907	0.902	0.898	0.893	0.887	0.882	0.876	0.870	0.864	0.857	0.850	0.843	0.835
31	0.937	0.933	0.929	0.925	0.921	0.917	0.912	0.908	0.903	0.899	0.894	0.889	0.883	0.878	0.872	0.865	0.859	0.852	0.844	0.837
30	0.937	0.934	0.930	0.926	0.922	0.918	0.913	0.909	0.904	0.900	0.895	0.890	0.885	0.879	0.873	0.867	0.860	0.853	0.846	0.839
29	0.938	0.935	0.931	0.927	0.923	0.918	0.914	0.910	0.906	0.901	0.896	0.891	0.886	0.880	0.875	0.868	0.862	0.855	0.848	0.841
28	0.939	0.935	0.932	0.928	0.924	0.919	0.915	0.911	0.907	0.902	0.898	0.893	0.887	0.882	0.876	0.870	0.864	0.857	0.850	0.843
27	0.940	0.936	0.933	0.929	0.925	0.920	0.916	0.912	0.908	0.904	0.899	0.894	0.889	0.884	0.878	0.872	0.866	0.859	0.852	0.845
26	0.940	0.937	0.933	0.930	0.926	0.922	0.917	0.913	0.909	0.905	0.900	0.896	0.891	0.885	0.880	0.874	0.868	0.861	0.854	0.847
Beneficiary younger than Retiree																				
25	0.941	0.938	0.934	0.931	0.927	0.923	0.919	0.915	0.911	0.906	0.902	0.897	0.892	0.887	0.882	0.876	0.870	0.863	0.857	0.850
24	0.942	0.939	0.935	0.932	0.928	0.924	0.920	0.916	0.912	0.908	0.903	0.899	0.894	0.889	0.884	0.878	0.872	0.866	0.859	0.852
23	0.943	0.940	0.936	0.933	0.929	0.925	0.921	0.917	0.913	0.909	0.905	0.900	0.896	0.891	0.886	0.880	0.874	0.868	0.862	0.855
22	0.944	0.941	0.937	0.934	0.930	0.926	0.922	0.919	0.915	0.911	0.907	0.902	0.898	0.893	0.888	0.882	0.877	0.871	0.864	0.858
21	0.945	0.942	0.939	0.935	0.931	0.928	0.924	0.920	0.916	0.912	0.908	0.904	0.900	0.895	0.890	0.885	0.879	0.873	0.867	0.861

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
20	0.946	0.943	0.940	0.936	0.933	0.929	0.925	0.922	0.918	0.914	0.910	0.906	0.902	0.897	0.892	0.887	0.881	0.876	0.870	0.864
19	0.947	0.944	0.941	0.938	0.934	0.930	0.927	0.923	0.920	0.916	0.912	0.908	0.904	0.899	0.894	0.889	0.884	0.879	0.873	0.867
18	0.948	0.945	0.942	0.939	0.936	0.932	0.928	0.925	0.921	0.918	0.914	0.910	0.906	0.901	0.897	0.892	0.887	0.881	0.876	0.870
17	0.949	0.946	0.943	0.940	0.937	0.933	0.930	0.927	0.923	0.920	0.916	0.912	0.908	0.904	0.899	0.895	0.890	0.884	0.879	0.873
16	0.950	0.948	0.945	0.942	0.938	0.935	0.931	0.928	0.925	0.922	0.918	0.914	0.910	0.906	0.902	0.897	0.892	0.887	0.882	0.877
15	0.952	0.949	0.946	0.943	0.940	0.937	0.933	0.930	0.927	0.924	0.920	0.917	0.913	0.909	0.905	0.900	0.895	0.891	0.885	0.880
14	0.953	0.950	0.948	0.945	0.941	0.938	0.935	0.932	0.929	0.926	0.922	0.919	0.915	0.911	0.907	0.903	0.899	0.894	0.889	0.884
13	0.954	0.952	0.949	0.946	0.943	0.940	0.937	0.934	0.931	0.928	0.925	0.921	0.918	0.914	0.910	0.906	0.902	0.897	0.892	0.887
12	0.956	0.953	0.950	0.948	0.945	0.942	0.939	0.936	0.933	0.930	0.927	0.924	0.920	0.917	0.913	0.909	0.905	0.901	0.896	0.891
11	0.957	0.954	0.952	0.949	0.946	0.943	0.940	0.938	0.935	0.932	0.929	0.926	0.923	0.919	0.916	0.912	0.908	0.904	0.899	0.895
10	0.958	0.956	0.953	0.951	0.948	0.945	0.942	0.940	0.937	0.934	0.932	0.929	0.925	0.922	0.919	0.915	0.911	0.907	0.903	0.899
9	0.960	0.957	0.955	0.952	0.950	0.947	0.944	0.942	0.939	0.937	0.934	0.931	0.928	0.925	0.922	0.918	0.915	0.911	0.907	0.902
8	0.961	0.959	0.957	0.954	0.952	0.949	0.946	0.944	0.942	0.939	0.936	0.934	0.931	0.928	0.925	0.921	0.918	0.914	0.910	0.906
7	0.962	0.960	0.958	0.956	0.953	0.951	0.948	0.946	0.944	0.941	0.939	0.936	0.934	0.931	0.928	0.925	0.921	0.918	0.914	0.910
6	0.964	0.962	0.960	0.957	0.955	0.953	0.950	0.948	0.946	0.944	0.941	0.939	0.936	0.934	0.931	0.928	0.925	0.921	0.918	0.914
Beneficiary younger than Retiree																				
5	0.965	0.963	0.961	0.959	0.957	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.939	0.936	0.934	0.931	0.928	0.925	0.922	0.918
4	0.967	0.965	0.963	0.961	0.959	0.956	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.939	0.937	0.934	0.931	0.928	0.925	0.922
3	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.954	0.953	0.951	0.949	0.947	0.944	0.942	0.940	0.937	0.935	0.932	0.929	0.926
2	0.969	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.955	0.953	0.951	0.949	0.947	0.945	0.943	0.940	0.938	0.935	0.933	0.930
1	0.971	0.969	0.967	0.966	0.964	0.962	0.960	0.958	0.957	0.955	0.953	0.952	0.950	0.948	0.946	0.943	0.941	0.939	0.936	0.934
Beneficiary same age as Retiree																				
0	<b>0.972</b>	<b>0.971</b>	<b>0.969</b>	<b>0.967</b>	<b>0.966</b>	<b>0.964</b>	<b>0.962</b>	<b>0.960</b>	<b>0.959</b>	<b>0.957</b>	<b>0.956</b>	<b>0.954</b>	<b>0.952</b>	<b>0.950</b>	<b>0.949</b>	<b>0.947</b>	<b>0.944</b>	<b>0.942</b>	<b>0.940</b>	<b>0.938</b>
Beneficiary older than Retiree																				
-1	0.973	0.972	0.970	0.969	0.967	0.965	0.964	0.962	0.961	0.959	0.958	0.956	0.955	0.953	0.951	0.950	0.948	0.946	0.944	0.942
-2	0.975	0.973	0.972	0.970	0.969	0.967	0.965	0.964	0.963	0.962	0.960	0.959	0.957	0.956	0.954	0.952	0.951	0.949	0.947	0.945
-3	0.976	0.975	0.973	0.972	0.970	0.969	0.967	0.966	0.965	0.964	0.962	0.961	0.960	0.958	0.957	0.955	0.954	0.952	0.951	0.949
-4	0.977	0.976	0.975	0.973	0.972	0.970	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	0.957	0.955	0.954	0.952
-5	0.978	0.977	0.976	0.975	0.973	0.972	0.971	0.970	0.969	0.968	0.966	0.965	0.964	0.963	0.962	0.961	0.960	0.958	0.957	0.956
-6	0.980	0.978	0.977	0.976	0.975	0.973	0.972	0.971	0.970	0.969	0.968	0.968	0.967	0.966	0.965	0.963	0.962	0.961	0.960	0.959
-7	0.981	0.980	0.979	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.962
-8	0.982	0.981	0.980	0.979	0.977	0.976	0.975	0.974	0.974	0.973	0.972	0.971	0.971	0.970	0.969	0.968	0.968	0.967	0.966	0.965
-9	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.975	0.974	0.973	0.973	0.972	0.971	0.971	0.970	0.969	0.968	0.968
-10	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.977	0.976	0.976	0.975	0.975	0.974	0.973	0.973	0.972	0.972	0.971	0.970
-11	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.979	0.978	0.978	0.977	0.977	0.976	0.976	0.975	0.975	0.974	0.974	0.973	0.973
-12	0.986	0.985	0.984	0.983	0.982	0.981	0.981	0.980	0.980	0.980	0.979	0.979	0.978	0.978	0.977	0.977	0.977	0.976	0.976	0.975
-13	0.986	0.986	0.985	0.984	0.983	0.983	0.982	0.981	0.981	0.981	0.980	0.980	0.980	0.979	0.979	0.979	0.978	0.978	0.978	0.978
-14	0.987	0.987	0.986	0.985	0.984	0.984	0.983	0.983	0.982	0.982	0.982	0.982	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.980
-15	0.988	0.987	0.987	0.986	0.985	0.985	0.984	0.984	0.984	0.984	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.982	0.982

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																		
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
Beneficiary older than Retiree	-16	0.989	0.988	0.988	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	0.983
	-17	0.990	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.985	0.985	0.985	0.985	0.985	0.985
	-18	0.990	0.990	0.989	0.989	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
	-19	0.991	0.990	0.990	0.990	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
	-20	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989
	-21	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.991
	-22	0.993	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.992	0.992
	-23	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.993
	-24	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.994
	-25	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994
	-26	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995
	-27	0.995	0.995	0.995	0.995	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	0.996
	-28	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996
	-29	0.996	0.996	0.996	0.996	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	0.997
	-30	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
	-31	0.997	0.997	0.997	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
	-32	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998
	-33	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
	-34	0.998	0.998	0.998	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
	-35	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-36	0.998	0.998	0.998	0.998	0.998	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	
-37	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-38	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-39	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-40	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-41	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-42	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-43	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-44	0.999	0.999	0.999	0.999	0.999	0.999	0.999	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	
-46	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	1.000	1.000	1.000	1.000	0.999	0.999	
-47	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-48	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-49	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-50	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-51	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-52	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-53	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-54	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-55	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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																				0.503
82																			0.523	0.502
81																	0.543	0.522	0.503	
80																	0.562	0.542	0.523	0.503
79																0.581	0.562	0.543	0.523	0.503
78															0.599	0.580	0.562	0.543	0.523	0.504
77														0.617	0.599	0.581	0.562	0.543	0.524	0.504
76												0.634	0.617	0.599	0.581	0.563	0.544	0.524	0.505	
75											0.651	0.634	0.617	0.599	0.582	0.563	0.544	0.525	0.505	
74											0.667	0.650	0.634	0.617	0.600	0.582	0.563	0.545	0.525	0.506
73										0.682	0.667	0.651	0.635	0.618	0.600	0.582	0.564	0.545	0.526	0.506
72									0.697	0.682	0.667	0.651	0.635	0.618	0.601	0.583	0.564	0.546	0.526	0.507
71							0.712	0.697	0.682	0.667	0.652	0.635	0.619	0.601	0.583	0.565	0.546	0.527	0.507	
70							0.725	0.711	0.697	0.683	0.668	0.652	0.636	0.619	0.602	0.584	0.566	0.547	0.527	0.508
69						0.739	0.725	0.712	0.698	0.683	0.668	0.653	0.636	0.620	0.602	0.585	0.566	0.547	0.528	0.508
68					0.751	0.738	0.725	0.712	0.698	0.684	0.669	0.653	0.637	0.620	0.603	0.585	0.567	0.548	0.529	0.509
67				0.763	0.751	0.739	0.726	0.712	0.699	0.684	0.669	0.654	0.637	0.621	0.604	0.586	0.567	0.549	0.529	0.510
66			0.775	0.763	0.751	0.739	0.726	0.713	0.699	0.685	0.670	0.654	0.638	0.621	0.604	0.586	0.568	0.549	0.530	0.511
Beneficiary 65		0.786	0.775	0.763	0.752	0.739	0.727	0.713	0.700	0.685	0.670	0.655	0.639	0.622	0.605	0.587	0.569	0.550	0.531	0.511
younger 64	0.796	0.786	0.775	0.764	0.752	0.740	0.727	0.714	0.700	0.686	0.671	0.655	0.639	0.623	0.606	0.588	0.570	0.551	0.532	0.512
than 63	0.796	0.786	0.775	0.764	0.753	0.740	0.728	0.715	0.701	0.686	0.672	0.656	0.640	0.623	0.606	0.589	0.570	0.552	0.532	0.513
Retiree 62	0.797	0.786	0.776	0.765	0.753	0.741	0.728	0.715	0.701	0.687	0.672	0.657	0.641	0.624	0.607	0.589	0.571	0.552	0.533	0.514
61	0.797	0.787	0.776	0.765	0.754	0.742	0.729	0.716	0.702	0.688	0.673	0.658	0.642	0.625	0.608	0.590	0.572	0.553	0.534	0.515



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	
20	0.857	0.850	0.843	0.836	0.828	0.820	0.811	0.802	0.793	0.783	0.772	0.762	0.750	0.739	0.727	0.714	0.701	0.687	0.674	0.659	
19	0.860	0.854	0.847	0.840	0.832	0.824	0.816	0.807	0.797	0.788	0.778	0.767	0.756	0.745	0.733	0.721	0.708	0.695	0.681	0.668	
18	0.864	0.857	0.851	0.844	0.836	0.828	0.820	0.811	0.802	0.793	0.783	0.773	0.762	0.751	0.740	0.728	0.716	0.703	0.690	0.676	
17	0.867	0.861	0.855	0.848	0.840	0.833	0.825	0.816	0.808	0.798	0.789	0.779	0.769	0.758	0.747	0.735	0.723	0.711	0.698	0.685	
16	0.871	0.865	0.858	0.852	0.845	0.837	0.829	0.821	0.813	0.804	0.795	0.785	0.775	0.765	0.754	0.743	0.732	0.720	0.707	0.695	
15	0.875	0.869	0.862	0.856	0.849	0.842	0.834	0.826	0.818	0.810	0.801	0.792	0.782	0.772	0.762	0.751	0.740	0.729	0.717	0.705	
14	0.878	0.873	0.867	0.860	0.854	0.847	0.839	0.832	0.824	0.816	0.807	0.798	0.789	0.780	0.770	0.760	0.749	0.738	0.726	0.715	
13	0.882	0.877	0.871	0.865	0.858	0.852	0.845	0.837	0.830	0.822	0.814	0.805	0.797	0.787	0.778	0.768	0.758	0.747	0.737	0.725	
12	0.886	0.881	0.875	0.869	0.863	0.857	0.850	0.843	0.836	0.828	0.821	0.813	0.804	0.795	0.786	0.777	0.767	0.757	0.747	0.736	
11	0.890	0.885	0.879	0.874	0.868	0.862	0.856	0.849	0.842	0.835	0.828	0.820	0.812	0.804	0.795	0.786	0.777	0.767	0.757	0.747	
10	0.894	0.889	0.884	0.879	0.873	0.867	0.861	0.855	0.848	0.842	0.835	0.827	0.820	0.812	0.804	0.795	0.787	0.778	0.768	0.759	
9	0.898	0.893	0.888	0.883	0.878	0.873	0.867	0.861	0.855	0.848	0.842	0.835	0.828	0.820	0.813	0.805	0.797	0.788	0.780	0.771	
8	0.902	0.898	0.893	0.888	0.883	0.878	0.873	0.867	0.861	0.855	0.849	0.843	0.836	0.829	0.822	0.814	0.807	0.799	0.791	0.783	
7	0.906	0.902	0.898	0.893	0.889	0.884	0.879	0.873	0.868	0.862	0.857	0.850	0.844	0.838	0.831	0.824	0.817	0.810	0.802	0.795	
6	0.910	0.907	0.902	0.898	0.894	0.889	0.885	0.880	0.875	0.869	0.864	0.858	0.853	0.847	0.840	0.834	0.828	0.821	0.814	0.807	
Beneficiary younger than Retiree	5	0.915	0.911	0.907	0.903	0.899	0.895	0.891	0.886	0.881	0.876	0.871	0.866	0.861	0.855	0.850	0.844	0.838	0.832	0.826	0.819
	4	0.919	0.915	0.912	0.908	0.904	0.901	0.896	0.892	0.888	0.884	0.879	0.874	0.869	0.864	0.859	0.854	0.848	0.843	0.837	0.831
	3	0.923	0.920	0.917	0.913	0.910	0.906	0.902	0.899	0.895	0.891	0.886	0.882	0.878	0.873	0.868	0.864	0.859	0.854	0.849	0.843
	2	0.927	0.924	0.921	0.918	0.915	0.912	0.908	0.905	0.901	0.898	0.894	0.890	0.886	0.882	0.878	0.873	0.869	0.864	0.860	0.855
	1	0.931	0.929	0.926	0.923	0.920	0.917	0.914	0.911	0.908	0.904	0.901	0.898	0.894	0.890	0.887	0.883	0.879	0.875	0.871	0.867
Beneficiary same age as Retiree	0	<b>0.935</b>	<b>0.933</b>	<b>0.931</b>	<b>0.928</b>	<b>0.925</b>	<b>0.923</b>	<b>0.920</b>	<b>0.917</b>	<b>0.914</b>	<b>0.911</b>	<b>0.908</b>	<b>0.905</b>	<b>0.902</b>	<b>0.899</b>	<b>0.895</b>	<b>0.892</b>	<b>0.889</b>	<b>0.885</b>	<b>0.882</b>	<b>0.878</b>
Beneficiary older than Retiree	-1	0.939	0.937	0.935	0.933	0.930	0.928	0.925	0.923	0.920	0.918	0.915	0.912	0.910	0.907	0.904	0.901	0.898	0.895	0.892	0.889
	-2	0.943	0.941	0.939	0.937	0.935	0.933	0.931	0.929	0.926	0.924	0.922	0.919	0.917	0.915	0.912	0.910	0.907	0.905	0.902	0.899
	-3	0.947	0.945	0.944	0.942	0.940	0.938	0.936	0.934	0.932	0.930	0.928	0.926	0.924	0.922	0.920	0.918	0.916	0.914	0.911	0.909
	-4	0.951	0.949	0.948	0.946	0.944	0.943	0.941	0.939	0.938	0.936	0.934	0.933	0.931	0.929	0.928	0.926	0.924	0.922	0.920	0.918
	-5	0.954	0.953	0.952	0.950	0.949	0.947	0.946	0.945	0.943	0.942	0.940	0.939	0.937	0.936	0.935	0.933	0.932	0.930	0.928	0.927
	-6	0.958	0.957	0.955	0.954	0.953	0.952	0.951	0.949	0.948	0.947	0.946	0.945	0.944	0.942	0.941	0.940	0.939	0.937	0.936	0.934
	-7	0.961	0.960	0.959	0.958	0.957	0.956	0.955	0.954	0.953	0.952	0.951	0.950	0.949	0.948	0.947	0.946	0.945	0.944	0.943	0.941
	-8	0.964	0.963	0.962	0.962	0.961	0.960	0.959	0.958	0.958	0.957	0.956	0.955	0.955	0.954	0.953	0.952	0.951	0.950	0.949	0.948
	-9	0.967	0.966	0.966	0.965	0.964	0.964	0.963	0.962	0.962	0.961	0.961	0.960	0.960	0.959	0.958	0.958	0.957	0.956	0.955	0.954
	-10	0.970	0.969	0.969	0.968	0.968	0.967	0.967	0.966	0.966	0.965	0.965	0.964	0.964	0.964	0.963	0.962	0.962	0.961	0.960	0.959
	-11	0.972	0.972	0.972	0.971	0.971	0.970	0.970	0.970	0.969	0.969	0.969	0.968	0.968	0.968	0.967	0.967	0.966	0.965	0.964	0.963
	-12	0.975	0.975	0.974	0.974	0.974	0.973	0.973	0.973	0.973	0.973	0.972	0.972	0.972	0.972	0.971	0.971	0.970	0.969	0.968	0.967
	-13	0.977	0.977	0.977	0.977	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.975	0.975	0.975	0.975	0.974	0.973	0.973	0.972	0.971
	-14	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.978	0.978	0.978	0.978	0.978	0.977	0.977	0.976	0.975	0.974
	-15	0.982	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.980	0.980	0.980	0.979	0.979	0.978	0.977



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

**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	-16	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.981	0.980	0.979
	-17	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.983	0.982	0.982
	-18	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.986	0.986	0.985	0.985	0.984	0.983
	-19	0.988	0.988	0.988	0.988	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.987	0.987	0.986	0.985
	-20	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.988	0.988	0.987	0.987	0.987
	-21	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.988
	-22	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.989
	-23	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990
	-24	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.991	0.991	0.991
	-25	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.991
	-26	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.992	0.992
	-27	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.994	0.994	0.993	
	-28	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.994	0.993	
	-29	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	
	-30	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.994	
	-31	0.997	0.997	0.997	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.995	0.994	
	-32	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	
	-33	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.995	
	-34	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.995	0.994	
	-35	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.995	0.994	0.993	
	-36	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.996	0.995	0.994	0.993	0.992	
	-37	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.997	0.997	0.996	0.995	0.994	0.993	0.992	
	-38	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.997	0.997	0.996	0.995	0.994	0.993	0.992	
	-39	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.997	0.997	0.996	0.995	0.994	0.993	0.992	
	-40	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.997	0.997	0.996	0.995	0.994	0.993	0.992	
	-41	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.997	0.997	0.996	0.995	0.994	0.993	0.992	
	-42	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.997	0.997	0.996	0.995	0.994	0.993	0.992	
	-43	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.997	0.997	0.996	0.995	0.994	0.993	0.992	
	-44	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.997	0.997	0.996	0.995	0.994	0.993	0.992	
	-45	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.997	0.997	0.996	0.995	0.994	0.993	0.992	
	-46																			
	-47																			
	-48																			
	-49																			
	-50																			
	-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, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary	-56																				
older	-57																				
than	-58																				
Retiree	-59																				
	-60																				
Beneficiary	-61																				
older	-62																				
than	-63																				
Retiree	-64																				
	-65																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree																
100																
99																0.222
98															0.234	0.222
97														0.247	0.234	0.222
96												0.261	0.247	0.234	0.222	
95												0.276	0.260	0.247	0.234	0.222
94											0.291	0.275	0.261	0.247	0.234	0.222
93										0.307	0.291	0.275	0.261	0.247	0.234	0.223
92									0.325	0.307	0.291	0.275	0.261	0.247	0.235	0.223
91								0.342	0.324	0.307	0.291	0.276	0.261	0.248	0.235	0.223
90							0.361	0.342	0.324	0.307	0.291	0.276	0.262	0.248	0.235	0.223
89						0.381	0.361	0.342	0.324	0.307	0.291	0.276	0.262	0.248	0.235	0.224
88					0.401	0.380	0.361	0.342	0.325	0.308	0.292	0.276	0.262	0.248	0.236	0.224
87				0.421	0.400	0.380	0.361	0.343	0.325	0.308	0.292	0.277	0.262	0.249	0.236	0.224
86			0.441	0.420	0.400	0.381	0.361	0.343	0.325	0.308	0.292	0.277	0.263	0.249	0.236	0.224
85		0.462	0.441	0.421	0.401	0.381	0.362	0.343	0.326	0.309	0.293	0.277	0.263	0.249	0.237	0.225
84	0.483	0.461	0.441	0.421	0.401	0.381	0.362	0.344	0.326	0.309	0.293	0.278	0.263	0.250	0.237	0.225
83	0.482	0.462	0.441	0.421	0.401	0.382	0.362	0.344	0.326	0.309	0.293	0.278	0.264	0.250	0.237	0.226
82	0.482	0.462	0.442	0.422	0.402	0.382	0.363	0.344	0.327	0.310	0.294	0.279	0.264	0.251	0.238	0.226
81	0.483	0.462	0.442	0.422	0.402	0.382	0.363	0.345	0.327	0.310	0.294	0.279	0.265	0.251	0.238	0.226
80	0.483	0.463	0.443	0.422	0.402	0.383	0.364	0.345	0.327	0.311	0.295	0.279	0.265	0.251	0.239	0.227
79	0.483	0.463	0.443	0.423	0.403	0.383	0.364	0.346	0.328	0.311	0.295	0.280	0.265	0.252	0.239	0.227
78	0.484	0.464	0.443	0.423	0.403	0.384	0.365	0.346	0.328	0.312	0.296	0.280	0.266	0.252	0.240	0.228
77	0.484	0.464	0.444	0.424	0.404	0.384	0.365	0.347	0.329	0.312	0.296	0.281	0.266	0.253	0.240	0.228
76	0.485	0.464	0.444	0.424	0.404	0.385	0.366	0.347	0.329	0.313	0.297	0.281	0.267	0.253	0.241	0.229
75	0.485	0.465	0.445	0.425	0.405	0.385	0.366	0.348	0.330	0.313	0.297	0.282	0.268	0.254	0.241	0.229
74	0.486	0.466	0.445	0.425	0.405	0.386	0.367	0.348	0.331	0.314	0.298	0.282	0.268	0.254	0.242	0.230
73	0.486	0.466	0.446	0.426	0.406	0.386	0.367	0.349	0.331	0.314	0.298	0.283	0.269	0.255	0.242	0.231
72	0.487	0.467	0.447	0.426	0.407	0.387	0.368	0.349	0.332	0.315	0.299	0.284	0.269	0.256	0.243	0.231
71	0.487	0.467	0.447	0.427	0.407	0.388	0.368	0.350	0.332	0.316	0.300	0.284	0.270	0.256	0.244	0.232
70	0.488	0.468	0.448	0.428	0.408	0.388	0.369	0.351	0.333	0.316	0.300	0.285	0.271	0.257	0.244	0.233
69	0.489	0.469	0.448	0.428	0.409	0.389	0.370	0.351	0.334	0.317	0.301	0.286	0.271	0.258	0.245	0.233
68	0.489	0.469	0.449	0.429	0.409	0.390	0.371	0.352	0.335	0.318	0.302	0.287	0.272	0.259	0.246	0.234
67	0.490	0.470	0.450	0.430	0.410	0.390	0.371	0.353	0.335	0.319	0.303	0.287	0.273	0.260	0.247	0.235
66	0.491	0.471	0.451	0.431	0.411	0.391	0.372	0.354	0.336	0.319	0.303	0.288	0.274	0.261	0.248	0.236
Beneficiary younger than Retiree																
65	0.492	0.472	0.451	0.431	0.412	0.392	0.373	0.355	0.337	0.320	0.304	0.289	0.275	0.262	0.249	0.237
64	0.492	0.472	0.452	0.432	0.413	0.393	0.374	0.356	0.338	0.321	0.305	0.290	0.276	0.263	0.250	0.238
63	0.493	0.473	0.453	0.433	0.413	0.394	0.375	0.357	0.339	0.322	0.306	0.291	0.277	0.264	0.251	0.239
62	0.494	0.474	0.454	0.434	0.415	0.395	0.376	0.358	0.340	0.324	0.308	0.293	0.278	0.265	0.252	0.241
61	0.495	0.475	0.455	0.435	0.416	0.396	0.377	0.359	0.341	0.325	0.309	0.294	0.280	0.266	0.254	0.242

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree	60	0.496	0.476	0.456	0.436	0.417	0.397	0.378	0.360	0.343	0.326	0.310	0.295	0.281	0.268	0.255	0.243
	59	0.497	0.477	0.457	0.438	0.418	0.399	0.380	0.361	0.344	0.327	0.311	0.296	0.282	0.269	0.256	0.245
	58	0.498	0.479	0.459	0.439	0.419	0.400	0.381	0.363	0.345	0.329	0.313	0.298	0.284	0.270	0.258	0.246
	57	0.500	0.480	0.460	0.440	0.421	0.401	0.382	0.364	0.347	0.330	0.314	0.299	0.285	0.272	0.260	0.248
	56	0.501	0.481	0.461	0.442	0.422	0.403	0.384	0.366	0.348	0.332	0.316	0.301	0.287	0.274	0.261	0.250
	55	0.502	0.483	0.463	0.443	0.424	0.404	0.385	0.367	0.350	0.333	0.318	0.303	0.289	0.276	0.263	0.252
	54	0.504	0.484	0.464	0.445	0.425	0.406	0.387	0.369	0.352	0.335	0.320	0.305	0.291	0.278	0.265	0.254
	53	0.505	0.486	0.466	0.446	0.427	0.408	0.389	0.371	0.354	0.337	0.322	0.307	0.293	0.280	0.267	0.256
	52	0.507	0.487	0.468	0.448	0.429	0.410	0.391	0.373	0.356	0.339	0.324	0.309	0.295	0.282	0.269	0.258
	51	0.509	0.489	0.470	0.450	0.431	0.412	0.393	0.375	0.358	0.341	0.326	0.311	0.297	0.284	0.272	0.261
	50	0.510	0.491	0.472	0.452	0.433	0.414	0.395	0.377	0.360	0.344	0.328	0.314	0.300	0.287	0.274	0.263
	49	0.512	0.493	0.474	0.454	0.435	0.416	0.397	0.380	0.362	0.346	0.331	0.316	0.302	0.289	0.277	0.266
	48	0.514	0.495	0.476	0.456	0.437	0.418	0.400	0.382	0.365	0.349	0.333	0.319	0.305	0.292	0.280	0.268
	47	0.517	0.497	0.478	0.459	0.440	0.421	0.402	0.385	0.368	0.351	0.336	0.322	0.308	0.295	0.282	0.271
	46	0.519	0.500	0.481	0.461	0.442	0.424	0.405	0.387	0.371	0.354	0.339	0.325	0.311	0.298	0.285	0.274
	45	0.521	0.502	0.483	0.464	0.445	0.426	0.408	0.390	0.374	0.357	0.342	0.328	0.314	0.301	0.288	0.277
	44	0.524	0.505	0.486	0.467	0.448	0.429	0.411	0.394	0.377	0.361	0.345	0.331	0.317	0.304	0.291	0.280
	43	0.527	0.508	0.489	0.470	0.451	0.433	0.414	0.397	0.380	0.364	0.349	0.334	0.320	0.307	0.295	0.284
	42	0.530	0.511	0.492	0.473	0.454	0.436	0.418	0.400	0.384	0.367	0.352	0.337	0.323	0.310	0.298	0.287
	41	0.533	0.514	0.495	0.476	0.458	0.439	0.421	0.404	0.387	0.371	0.355	0.341	0.327	0.314	0.302	0.291
	40	0.536	0.517	0.499	0.480	0.461	0.443	0.425	0.407	0.391	0.374	0.359	0.345	0.331	0.318	0.306	0.295
	39	0.539	0.521	0.502	0.484	0.465	0.447	0.429	0.411	0.394	0.378	0.363	0.349	0.335	0.322	0.310	0.300
	38	0.543	0.525	0.506	0.488	0.469	0.451	0.433	0.415	0.398	0.382	0.367	0.353	0.340	0.327	0.315	0.304
	37	0.547	0.529	0.510	0.492	0.473	0.455	0.437	0.419	0.403	0.387	0.372	0.358	0.344	0.332	0.320	0.309
	36	0.551	0.533	0.514	0.496	0.477	0.459	0.441	0.424	0.407	0.391	0.376	0.362	0.349	0.337	0.325	0.315
	35	0.555	0.537	0.518	0.500	0.482	0.463	0.446	0.428	0.412	0.396	0.382	0.368	0.354	0.342	0.331	0.320
	34	0.559	0.541	0.523	0.504	0.486	0.468	0.450	0.433	0.417	0.402	0.387	0.373	0.360	0.348	0.337	0.326
	33	0.564	0.546	0.527	0.509	0.491	0.473	0.455	0.439	0.422	0.407	0.393	0.379	0.366	0.354	0.343	0.333
	32	0.568	0.550	0.532	0.514	0.496	0.478	0.461	0.444	0.428	0.413	0.399	0.385	0.372	0.361	0.350	0.340
	31	0.573	0.555	0.537	0.519	0.501	0.484	0.467	0.450	0.434	0.419	0.405	0.392	0.379	0.367	0.357	0.347
	30	0.578	0.560	0.543	0.525	0.507	0.490	0.473	0.456	0.441	0.426	0.412	0.399	0.386	0.375	0.364	0.355
	29	0.583	0.566	0.548	0.531	0.513	0.496	0.479	0.463	0.447	0.433	0.419	0.406	0.394	0.383	0.372	0.363
	28	0.589	0.571	0.554	0.537	0.520	0.503	0.486	0.470	0.455	0.440	0.427	0.414	0.402	0.391	0.381	0.372
	27	0.594	0.578	0.560	0.543	0.526	0.510	0.493	0.477	0.462	0.448	0.435	0.422	0.411	0.400	0.390	0.382
	26	0.601	0.584	0.567	0.550	0.534	0.517	0.501	0.485	0.471	0.457	0.443	0.431	0.420	0.410	0.400	0.392
Beneficiary younger than Retiree	25	0.607	0.591	0.574	0.558	0.541	0.525	0.509	0.494	0.479	0.465	0.453	0.441	0.430	0.420	0.410	0.403
	24	0.614	0.598	0.582	0.565	0.549	0.533	0.517	0.502	0.488	0.475	0.462	0.451	0.440	0.430	0.422	0.414
	23	0.621	0.605	0.589	0.573	0.557	0.542	0.526	0.512	0.498	0.485	0.473	0.461	0.451	0.442	0.433	0.426
	22	0.629	0.613	0.598	0.582	0.566	0.551	0.536	0.522	0.508	0.495	0.484	0.473	0.463	0.454	0.446	0.439
	21	0.637	0.621	0.606	0.591	0.576	0.561	0.546	0.532	0.519	0.507	0.495	0.485	0.475	0.467	0.459	0.453

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
20	0.645	0.630	0.615	0.600	0.585	0.571	0.557	0.543	0.530	0.518	0.507	0.497	0.488	0.480	0.473	0.468
19	0.654	0.639	0.625	0.610	0.596	0.582	0.568	0.555	0.542	0.531	0.520	0.511	0.502	0.495	0.488	0.483
18	0.663	0.649	0.635	0.621	0.607	0.593	0.579	0.567	0.555	0.544	0.534	0.525	0.517	0.510	0.504	0.500
17	0.672	0.659	0.645	0.631	0.618	0.605	0.592	0.580	0.568	0.558	0.548	0.540	0.532	0.526	0.521	0.517
16	0.682	0.669	0.656	0.643	0.630	0.617	0.605	0.593	0.582	0.572	0.563	0.555	0.549	0.543	0.538	0.535
15	0.692	0.680	0.667	0.655	0.642	0.630	0.618	0.607	0.597	0.587	0.579	0.572	0.566	0.561	0.557	0.554
14	0.703	0.691	0.679	0.667	0.655	0.643	0.632	0.621	0.612	0.603	0.596	0.589	0.583	0.579	0.575	0.573
13	0.714	0.703	0.691	0.680	0.668	0.657	0.647	0.637	0.628	0.620	0.613	0.607	0.602	0.598	0.595	0.593
12	0.726	0.715	0.704	0.693	0.682	0.672	0.662	0.652	0.644	0.637	0.630	0.625	0.621	0.617	0.615	0.614
11	0.737	0.727	0.717	0.706	0.696	0.687	0.677	0.669	0.661	0.654	0.649	0.644	0.640	0.637	0.635	0.635
10	0.749	0.740	0.730	0.720	0.711	0.702	0.693	0.685	0.678	0.672	0.667	0.663	0.660	0.658	0.656	0.656
9	0.762	0.753	0.744	0.735	0.726	0.718	0.710	0.702	0.696	0.691	0.686	0.683	0.680	0.678	0.677	0.676
8	0.774	0.766	0.758	0.749	0.741	0.734	0.726	0.720	0.714	0.709	0.705	0.702	0.700	0.698	0.697	0.697
7	0.787	0.779	0.772	0.764	0.757	0.750	0.743	0.737	0.732	0.728	0.724	0.721	0.719	0.718	0.717	0.716
6	0.800	0.793	0.786	0.779	0.772	0.766	0.760	0.755	0.750	0.746	0.743	0.741	0.739	0.737	0.736	0.735
Beneficiary younger than Retiree																
5	0.813	0.806	0.800	0.794	0.788	0.782	0.777	0.772	0.768	0.764	0.761	0.759	0.757	0.755	0.754	0.753
4	0.826	0.820	0.814	0.808	0.803	0.798	0.793	0.789	0.785	0.782	0.779	0.777	0.775	0.773	0.772	0.771
3	0.838	0.833	0.828	0.823	0.818	0.813	0.809	0.805	0.802	0.799	0.796	0.794	0.792	0.790	0.788	0.787
2	0.851	0.846	0.842	0.837	0.833	0.829	0.825	0.821	0.818	0.815	0.812	0.810	0.808	0.806	0.804	0.803
1	0.863	0.859	0.855	0.851	0.847	0.843	0.839	0.836	0.833	0.830	0.827	0.825	0.823	0.821	0.819	0.817
Beneficiary same age as Retiree																
0	<b>0.875</b>	<b>0.871</b>	<b>0.867</b>	<b>0.864</b>	<b>0.860</b>	<b>0.857</b>	<b>0.854</b>	<b>0.850</b>	<b>0.847</b>	<b>0.844</b>	<b>0.842</b>	<b>0.839</b>	<b>0.837</b>	<b>0.835</b>	<b>0.833</b>	<b>0.831</b>
Beneficiary older than Retiree																
-1	0.886	0.883	0.880	0.876	0.873	0.870	0.867	0.863	0.860	0.858	0.855	0.852	0.850	0.848	0.846	0.844
-2	0.897	0.894	0.891	0.888	0.885	0.882	0.879	0.876	0.873	0.870	0.867	0.865	0.862	0.860	0.857	0.855
-3	0.907	0.904	0.902	0.899	0.896	0.893	0.890	0.887	0.884	0.881	0.879	0.876	0.873	0.871	0.868	0.866
-4	0.916	0.914	0.912	0.909	0.906	0.903	0.900	0.897	0.895	0.892	0.889	0.886	0.884	0.881	0.878	0.876
-5	0.925	0.923	0.921	0.918	0.915	0.913	0.910	0.907	0.904	0.901	0.899	0.896	0.893	0.890	0.887	0.884
-6	0.933	0.931	0.929	0.926	0.924	0.921	0.918	0.916	0.913	0.910	0.907	0.905	0.902	0.899	0.895	0.892
-7	0.940	0.938	0.936	0.934	0.932	0.929	0.926	0.924	0.921	0.918	0.915	0.912	0.909	0.906	0.903	0.899
-8	0.946	0.945	0.943	0.941	0.938	0.936	0.933	0.931	0.928	0.925	0.922	0.919	0.916	0.913	0.909	0.905
-9	0.952	0.951	0.949	0.947	0.945	0.942	0.940	0.937	0.934	0.931	0.929	0.925	0.922	0.919	0.915	0.910
-10	0.957	0.956	0.954	0.952	0.950	0.948	0.945	0.943	0.940	0.937	0.934	0.931	0.927	0.924	0.919	0.915
-11	0.962	0.961	0.959	0.957	0.955	0.953	0.950	0.948	0.945	0.942	0.939	0.936	0.932	0.928	0.923	
-12	0.966	0.965	0.963	0.961	0.959	0.957	0.955	0.952	0.950	0.947	0.943	0.940	0.936	0.932		
-13	0.970	0.969	0.967	0.965	0.963	0.961	0.959	0.956	0.953	0.950	0.947	0.944	0.939			
-14	0.973	0.972	0.970	0.969	0.967	0.965	0.962	0.960	0.957	0.954	0.950	0.946				
-15	0.976	0.975	0.973	0.972	0.970	0.968	0.965	0.963	0.960	0.957	0.953					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.978	0.977	0.976	0.974	0.972	0.970	0.968	0.965	0.962	0.959						
older	-17	0.981	0.979	0.978	0.977	0.975	0.973	0.970	0.968	0.964							
than	-18	0.983	0.981	0.980	0.979	0.977	0.975	0.972	0.969								
Retiree	-19	0.984	0.983	0.982	0.980	0.978	0.976	0.974									
	-20	0.986	0.985	0.983	0.982	0.980	0.978										
	-21	0.987	0.986	0.984	0.983	0.981											
	-22	0.988	0.987	0.986	0.984												
	-23	0.989	0.988	0.986													
	-24	0.990	0.988														
	-25	0.990															
	-26																
	-27																
	-28																
	-29																
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	-43																
	-44																
	-45																
	-46																
	-47																
	-48																
	-49																
	-50																
Beneficiary	-51																
older	-52																
than	-53																
Retiree	-54																
	-55																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary	-56																
older	-57																
than	-58																
Retiree	-59																
	-60																
Beneficiary	-61																
older	-62																
than	-63																
Retiree	-64																
	-65																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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																				
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48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
Beneficiary 40																				
younger 39																				
than 38																				0.875
Retiree 37																				0.875
36																		0.884	0.880	0.875



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
35																	0.889	0.884	0.880	0.875	
34																0.893	0.889	0.885	0.880	0.876	
33															0.897	0.893	0.889	0.885	0.881	0.876	
32														0.901	0.897	0.894	0.890	0.886	0.881	0.877	
31													0.905	0.901	0.898	0.894	0.890	0.886	0.882	0.877	
30											0.909	0.905	0.902	0.898	0.895	0.891	0.887	0.882	0.878		
29										0.912	0.909	0.906	0.902	0.899	0.895	0.891	0.887	0.883	0.878		
28									0.916	0.912	0.909	0.906	0.903	0.899	0.895	0.892	0.888	0.883	0.879		
27								0.919	0.916	0.913	0.910	0.906	0.903	0.900	0.896	0.892	0.888	0.884	0.880		
26							0.922	0.919	0.916	0.913	0.910	0.907	0.904	0.900	0.896	0.893	0.889	0.885	0.880		
25						0.924	0.922	0.919	0.916	0.914	0.911	0.907	0.904	0.901	0.897	0.893	0.889	0.885	0.881		
24					0.927	0.925	0.922	0.920	0.917	0.914	0.911	0.908	0.905	0.901	0.898	0.894	0.890	0.886	0.882		
23				0.929	0.927	0.925	0.923	0.920	0.917	0.914	0.911	0.908	0.905	0.902	0.898	0.895	0.891	0.887	0.882		
22			0.931	0.929	0.927	0.925	0.923	0.920	0.918	0.915	0.912	0.909	0.906	0.902	0.899	0.895	0.891	0.887	0.883		
21			0.933	0.931	0.930	0.928	0.926	0.923	0.921	0.918	0.915	0.913	0.909	0.906	0.903	0.900	0.896	0.892	0.888	0.884	
20		0.935	0.933	0.932	0.930	0.928	0.926	0.924	0.921	0.919	0.916	0.913	0.910	0.907	0.904	0.900	0.897	0.893	0.889	0.885	
19	0.938	0.936	0.934	0.932	0.930	0.929	0.927	0.924	0.922	0.919	0.917	0.914	0.911	0.908	0.904	0.901	0.897	0.894	0.890	0.886	
18	0.938	0.936	0.934	0.932	0.931	0.929	0.927	0.925	0.922	0.920	0.917	0.914	0.911	0.908	0.905	0.902	0.898	0.894	0.891	0.887	
17	0.938	0.936	0.935	0.933	0.931	0.929	0.927	0.925	0.923	0.920	0.918	0.915	0.912	0.909	0.906	0.902	0.899	0.895	0.892	0.888	
16	0.938	0.937	0.935	0.933	0.932	0.930	0.928	0.926	0.923	0.921	0.918	0.916	0.913	0.910	0.907	0.903	0.900	0.896	0.893	0.889	
15	0.939	0.937	0.935	0.934	0.932	0.930	0.928	0.926	0.924	0.922	0.919	0.916	0.913	0.910	0.907	0.904	0.901	0.897	0.893	0.890	
14	0.939	0.937	0.936	0.934	0.933	0.931	0.929	0.927	0.925	0.922	0.920	0.917	0.914	0.911	0.908	0.905	0.902	0.898	0.895	0.891	
13	0.940	0.938	0.936	0.935	0.933	0.931	0.930	0.928	0.925	0.923	0.920	0.918	0.915	0.912	0.909	0.906	0.903	0.899	0.896	0.892	
12	0.940	0.938	0.937	0.935	0.934	0.932	0.930	0.928	0.926	0.924	0.921	0.918	0.916	0.913	0.910	0.907	0.904	0.900	0.897	0.893	
11	0.940	0.939	0.937	0.936	0.934	0.933	0.931	0.929	0.927	0.924	0.922	0.919	0.917	0.914	0.911	0.908	0.905	0.901	0.898	0.894	
10	0.941	0.939	0.938	0.936	0.935	0.933	0.931	0.929	0.927	0.925	0.923	0.920	0.917	0.915	0.912	0.909	0.906	0.902	0.899	0.895	
9	0.941	0.940	0.938	0.937	0.935	0.934	0.932	0.930	0.928	0.926	0.923	0.921	0.918	0.916	0.913	0.910	0.907	0.904	0.900	0.897	
8	0.942	0.940	0.939	0.937	0.936	0.934	0.933	0.931	0.929	0.927	0.924	0.922	0.919	0.917	0.914	0.911	0.908	0.905	0.902	0.898	
7	0.942	0.941	0.939	0.938	0.937	0.935	0.933	0.932	0.930	0.927	0.925	0.923	0.920	0.918	0.915	0.912	0.909	0.906	0.903	0.900	
6	0.943	0.941	0.940	0.939	0.937	0.936	0.934	0.932	0.930	0.928	0.926	0.924	0.921	0.919	0.916	0.913	0.910	0.907	0.904	0.901	
Beneficiary younger than Retiree																					
5	0.943	0.942	0.941	0.939	0.938	0.936	0.935	0.933	0.931	0.929	0.927	0.925	0.922	0.920	0.917	0.914	0.912	0.909	0.906	0.902	
4	0.944	0.943	0.941	0.940	0.939	0.937	0.936	0.934	0.932	0.930	0.928	0.926	0.923	0.921	0.918	0.916	0.913	0.910	0.907	0.904	
3	0.945	0.943	0.942	0.941	0.939	0.938	0.936	0.935	0.933	0.931	0.929	0.927	0.924	0.922	0.919	0.917	0.914	0.911	0.909	0.906	
2	0.945	0.944	0.942	0.941	0.940	0.939	0.937	0.936	0.934	0.932	0.930	0.928	0.925	0.923	0.921	0.918	0.916	0.913	0.910	0.907	
1	0.946	0.944	0.943	0.942	0.941	0.939	0.938	0.936	0.935	0.933	0.931	0.929	0.926	0.924	0.922	0.920	0.917	0.914	0.912	0.909	
Beneficiary same age as Retiree	<b>0</b>	<b>0.946</b>	<b>0.945</b>	<b>0.944</b>	<b>0.943</b>	<b>0.941</b>	<b>0.940</b>	<b>0.939</b>	<b>0.937</b>	<b>0.936</b>	<b>0.934</b>	<b>0.932</b>	<b>0.930</b>	<b>0.928</b>	<b>0.925</b>	<b>0.923</b>	<b>0.921</b>	<b>0.918</b>	<b>0.916</b>	<b>0.913</b>	<b>0.911</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
Beneficiary older than Retiree	-1	0.947	0.946	0.944	0.943	0.942	0.941	0.940	0.938	0.936	0.935	0.933	0.931	0.929	0.927	0.925	0.922	0.920	0.917	0.915	0.912
	-2	0.948	0.946	0.945	0.944	0.943	0.942	0.941	0.939	0.937	0.936	0.934	0.932	0.930	0.928	0.926	0.924	0.921	0.919	0.917	0.914
	-3	0.948	0.947	0.946	0.945	0.944	0.943	0.941	0.940	0.938	0.937	0.935	0.933	0.931	0.929	0.927	0.925	0.923	0.921	0.918	0.916
	-4	0.949	0.948	0.947	0.946	0.945	0.944	0.942	0.941	0.939	0.938	0.936	0.934	0.932	0.931	0.929	0.927	0.924	0.922	0.920	0.918
	-5	0.949	0.948	0.947	0.946	0.945	0.944	0.943	0.942	0.940	0.939	0.937	0.936	0.934	0.932	0.930	0.928	0.926	0.924	0.922	0.920
	-6	0.950	0.949	0.948	0.947	0.946	0.945	0.944	0.943	0.941	0.940	0.938	0.937	0.935	0.933	0.931	0.930	0.928	0.926	0.924	0.921
	-7	0.951	0.950	0.949	0.948	0.947	0.946	0.945	0.944	0.943	0.941	0.940	0.938	0.936	0.935	0.933	0.931	0.929	0.927	0.925	0.923
	-8	0.951	0.950	0.950	0.949	0.948	0.947	0.946	0.945	0.944	0.942	0.941	0.939	0.938	0.936	0.934	0.933	0.931	0.929	0.927	0.925
	-9	0.952	0.951	0.950	0.950	0.949	0.948	0.947	0.946	0.945	0.943	0.942	0.940	0.939	0.937	0.936	0.934	0.933	0.931	0.929	0.927
	-10	0.953	0.952	0.951	0.950	0.950	0.949	0.948	0.947	0.946	0.944	0.943	0.942	0.940	0.939	0.937	0.936	0.934	0.933	0.931	0.929
	-11	0.954	0.953	0.952	0.951	0.951	0.950	0.949	0.948	0.947	0.946	0.944	0.943	0.942	0.940	0.939	0.937	0.936	0.934	0.933	0.931
	-12	0.954	0.953	0.953	0.952	0.951	0.951	0.950	0.949	0.948	0.947	0.946	0.944	0.943	0.942	0.940	0.939	0.938	0.936	0.935	0.933
	-13	0.955	0.954	0.954	0.953	0.952	0.952	0.951	0.950	0.949	0.948	0.947	0.946	0.945	0.943	0.942	0.941	0.939	0.938	0.937	0.935
	-14	0.956	0.955	0.954	0.954	0.953	0.953	0.952	0.951	0.950	0.949	0.948	0.947	0.946	0.945	0.944	0.942	0.941	0.940	0.938	0.937
	-15	0.957	0.956	0.955	0.955	0.954	0.954	0.953	0.952	0.951	0.951	0.950	0.948	0.947	0.946	0.945	0.944	0.943	0.942	0.940	0.939
-16	0.957	0.957	0.956	0.956	0.955	0.955	0.954	0.953	0.953	0.952	0.951	0.950	0.949	0.948	0.947	0.946	0.945	0.943	0.942	0.941	
-17	0.958	0.958	0.957	0.957	0.956	0.956	0.955	0.955	0.954	0.953	0.952	0.951	0.950	0.949	0.948	0.947	0.946	0.945	0.944	0.943	
-18	0.959	0.958	0.958	0.958	0.957	0.957	0.956	0.956	0.955	0.954	0.953	0.952	0.951	0.950	0.949	0.948	0.947	0.946	0.945	0.945	
-19	0.960	0.959	0.959	0.958	0.958	0.958	0.957	0.957	0.956	0.956	0.955	0.953	0.952	0.951	0.950	0.949	0.948	0.947	0.946	0.947	
-20	0.961	0.960	0.960	0.959	0.959	0.959	0.959	0.958	0.958	0.957	0.956	0.955	0.955	0.954	0.953	0.952	0.951	0.951	0.950	0.949	
-21	0.962	0.961	0.961	0.960	0.960	0.960	0.960	0.959	0.959	0.958	0.958	0.957	0.956	0.955	0.955	0.954	0.953	0.952	0.952	0.951	
-22	0.962	0.962	0.962	0.961	0.961	0.961	0.961	0.960	0.960	0.959	0.959	0.958	0.958	0.957	0.956	0.956	0.955	0.954	0.954	0.953	
-23	0.963	0.963	0.963	0.962	0.962	0.962	0.962	0.962	0.961	0.961	0.960	0.960	0.959	0.958	0.958	0.957	0.957	0.956	0.955	0.955	
-24	0.964	0.964	0.964	0.963	0.963	0.963	0.963	0.963	0.962	0.962	0.962	0.961	0.961	0.960	0.959	0.959	0.958	0.958	0.957	0.957	
-25	0.965	0.965	0.965	0.964	0.964	0.964	0.964	0.964	0.964	0.963	0.963	0.962	0.962	0.962	0.961	0.961	0.960	0.960	0.959	0.959	
-26	0.966	0.966	0.966	0.965	0.966	0.966	0.965	0.965	0.965	0.965	0.964	0.964	0.963	0.963	0.963	0.962	0.962	0.962	0.961	0.961	
-27	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.966	0.966	0.966	0.966	0.965	0.965	0.965	0.964	0.964	0.964	0.963	0.963	
-28	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.967	0.967	0.967	0.967	0.966	0.966	0.966	0.966	0.965	0.965	0.965	0.965	
-29	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.967	0.967	0.967	0.967	
-30	0.970	0.970	0.969	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	
-31	0.971	0.970	0.970	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.970	0.970	
-32	0.971	0.971	0.971	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	
-33	0.972	0.972	0.972	0.973	0.973	0.973	0.973	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	
-34	0.973	0.973	0.973	0.974	0.974	0.974	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.976	0.976	0.976	
-35	0.974	0.974	0.974	0.975	0.975	0.975	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.977	0.977	0.977	0.977	0.977	0.977	0.978	
Beneficiary older than Retiree	-36	0.975	0.975	0.975	0.976	0.976	0.976	0.977	0.977	0.977	0.977	0.978	0.978	0.978	0.978	0.978	0.979	0.979	0.979	0.979	
	-37	0.976	0.976	0.976	0.977	0.977	0.978	0.978	0.978	0.978	0.979	0.979	0.979	0.979	0.979	0.980	0.980	0.980	0.980	0.981	0.981
	-38	0.977	0.977	0.977	0.978	0.978	0.979	0.979	0.979	0.980	0.980	0.980	0.980	0.980	0.981	0.981	0.981	0.982	0.982	0.982	0.982
	-39	0.978	0.978	0.978	0.979	0.979	0.980	0.980	0.980	0.981	0.981	0.981	0.982	0.982	0.982	0.982	0.983	0.983	0.983	0.984	0.984
	-40	0.979	0.979	0.979	0.980	0.980	0.981	0.981	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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree -41	0.980	0.980	0.980	0.981	0.981	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	0.987
-42	0.981	0.981	0.981	0.982	0.982	0.983	0.983	0.984	0.984	0.984	0.985	0.985	0.985	0.986	0.986	0.986	0.987	0.987	0.987	0.988
-43	0.981	0.982	0.982	0.983	0.983	0.984	0.984	0.985	0.985	0.985	0.986	0.986	0.986	0.987	0.987	0.987	0.988	0.988	0.988	0.989
-44	0.982	0.983	0.983	0.984	0.984	0.985	0.985	0.986	0.986	0.986	0.987	0.987	0.988	0.988	0.988	0.989	0.989	0.989	0.990	0.990
-45	0.983	0.983	0.984	0.984	0.985	0.986	0.986	0.987	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.991	0.991
-46	0.984	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.988	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.992	0.992
-47	0.985	0.985	0.986	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.991	0.992	0.992	0.992	0.993	0.993
-48	0.986	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.994
-49	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.994	0.994
-50	0.987	0.988	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995
-51	0.988	0.988	0.989	0.989	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.996
-52	0.989	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996
-53	0.990	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997
-54	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997
-55	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997
-56	0.992	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998
-57	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998
-58	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998
-59	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-60	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999
-61	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999
-62	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999
-63	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-64	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-65	0.996	0.997	0.997	0.997	0.997	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
-66	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-67	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-68	0.997	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-69	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-70	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-71	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000
-72	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000
-73	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	
-74	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
-75	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Beneficiary older than Retiree -76	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
-77	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000						
-78	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
-79	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000									
-80	0.999	0.999	0.999	0.999	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, 2018**

**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	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
older	-82	0.999	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													
	-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, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
Beneficiary younger than Retiree	75																				
	74																				
	73																				
	72																				
	71																				
	70																				
	69																				
	68																				
	67																				
	66																				
	65																				
	64																				
	63																				
	62																				
	61																				
	60																				
	59																				
	58																			0.757	
	57																		0.765	0.757	
	56																	0.772	0.765	0.757	
	55																0.779	0.772	0.765	0.758	
	54															0.786	0.779	0.772	0.765	0.758	
	53														0.792	0.786	0.779	0.773	0.766	0.758	
	52													0.799	0.792	0.786	0.780	0.773	0.766	0.759	
	51											0.805	0.798	0.793	0.787	0.780	0.774	0.767	0.759		
	50										0.810	0.804	0.799	0.793	0.787	0.781	0.774	0.767	0.760		
	49									0.816	0.810	0.805	0.799	0.793	0.787	0.781	0.775	0.768	0.761		
	48								0.822	0.816	0.811	0.805	0.800	0.794	0.788	0.782	0.775	0.768	0.761		
	47							0.827	0.821	0.816	0.811	0.806	0.800	0.794	0.789	0.782	0.776	0.769	0.762		
	46						0.832	0.827	0.822	0.817	0.812	0.806	0.801	0.795	0.789	0.783	0.776	0.770	0.763		
	45					0.837	0.832	0.827	0.822	0.817	0.812	0.807	0.801	0.796	0.790	0.784	0.777	0.770	0.763		
	44				0.842	0.837	0.832	0.828	0.823	0.818	0.813	0.807	0.802	0.796	0.790	0.784	0.778	0.771	0.764		
	43			0.848	0.842	0.838	0.833	0.828	0.823	0.818	0.813	0.808	0.802	0.797	0.791	0.785	0.779	0.772	0.765		
	42		0.853	0.848	0.843	0.838	0.833	0.829	0.824	0.819	0.814	0.808	0.803	0.797	0.792	0.786	0.779	0.773	0.766		
	41	0.859	0.853	0.848	0.843	0.838	0.834	0.829	0.824	0.819	0.814	0.809	0.804	0.798	0.792	0.786	0.780	0.774	0.767		
Beneficiary younger than Retiree	40																				
	39	0.869	0.864	0.859	0.854	0.849	0.844	0.839	0.834	0.830	0.825	0.820	0.815	0.810	0.804	0.799	0.793	0.787	0.781	0.774	0.768
	38	0.869	0.864	0.859	0.854	0.849	0.845	0.840	0.835	0.831	0.826	0.821	0.816	0.811	0.806	0.800	0.795	0.789	0.783	0.776	0.770
	37	0.870	0.865	0.860	0.855	0.850	0.845	0.841	0.836	0.831	0.827	0.822	0.817	0.812	0.807	0.801	0.796	0.790	0.784	0.777	0.771
	36	0.870	0.865	0.860	0.855	0.850	0.846	0.841	0.837	0.832	0.827	0.823	0.818	0.813	0.807	0.802	0.797	0.791	0.785	0.778	0.772

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
35	0.871	0.866	0.861	0.856	0.851	0.846	0.842	0.837	0.833	0.828	0.823	0.818	0.814	0.808	0.803	0.798	0.792	0.786	0.780	0.773	
34	0.871	0.866	0.861	0.856	0.852	0.847	0.842	0.838	0.833	0.829	0.824	0.819	0.814	0.809	0.804	0.799	0.793	0.787	0.781	0.774	
33	0.872	0.867	0.862	0.857	0.852	0.847	0.843	0.839	0.834	0.830	0.825	0.820	0.815	0.810	0.805	0.800	0.794	0.788	0.782	0.775	
32	0.872	0.867	0.862	0.858	0.853	0.848	0.844	0.839	0.835	0.830	0.826	0.821	0.816	0.811	0.806	0.801	0.795	0.789	0.783	0.777	
31	0.873	0.868	0.863	0.858	0.853	0.849	0.845	0.840	0.836	0.831	0.827	0.822	0.817	0.812	0.807	0.802	0.796	0.791	0.785	0.778	
30	0.873	0.868	0.864	0.859	0.854	0.850	0.845	0.841	0.837	0.832	0.828	0.823	0.818	0.813	0.808	0.803	0.798	0.792	0.786	0.780	
29	0.874	0.869	0.864	0.860	0.855	0.850	0.846	0.842	0.838	0.833	0.829	0.824	0.819	0.815	0.810	0.804	0.799	0.793	0.788	0.781	
28	0.874	0.870	0.865	0.860	0.856	0.851	0.847	0.843	0.838	0.834	0.830	0.825	0.821	0.816	0.811	0.806	0.801	0.795	0.789	0.783	
27	0.875	0.870	0.866	0.861	0.856	0.852	0.848	0.844	0.839	0.835	0.831	0.826	0.822	0.817	0.812	0.807	0.802	0.797	0.791	0.785	
26	0.876	0.871	0.867	0.862	0.857	0.853	0.849	0.845	0.840	0.836	0.832	0.828	0.823	0.818	0.814	0.809	0.804	0.798	0.793	0.787	
25	0.877	0.872	0.867	0.863	0.858	0.854	0.850	0.846	0.842	0.837	0.833	0.829	0.824	0.820	0.815	0.810	0.805	0.800	0.795	0.789	
24	0.877	0.873	0.868	0.864	0.859	0.855	0.851	0.847	0.843	0.839	0.834	0.830	0.826	0.821	0.817	0.812	0.807	0.802	0.796	0.791	
23	0.878	0.874	0.869	0.865	0.860	0.856	0.852	0.848	0.844	0.840	0.836	0.832	0.827	0.823	0.818	0.814	0.809	0.804	0.799	0.793	
22	0.879	0.874	0.870	0.865	0.861	0.857	0.853	0.849	0.845	0.841	0.837	0.833	0.829	0.825	0.820	0.816	0.811	0.806	0.801	0.795	
21	0.880	0.875	0.871	0.866	0.862	0.858	0.854	0.850	0.846	0.843	0.839	0.835	0.830	0.826	0.822	0.817	0.813	0.808	0.803	0.798	
20	0.881	0.876	0.872	0.868	0.863	0.859	0.855	0.852	0.848	0.844	0.840	0.836	0.832	0.828	0.824	0.819	0.815	0.810	0.805	0.800	
19	0.882	0.877	0.873	0.869	0.864	0.860	0.857	0.853	0.849	0.845	0.842	0.838	0.834	0.830	0.826	0.822	0.817	0.813	0.808	0.803	
18	0.883	0.878	0.874	0.870	0.866	0.862	0.858	0.854	0.851	0.847	0.843	0.840	0.836	0.832	0.828	0.824	0.819	0.815	0.810	0.805	
17	0.884	0.879	0.875	0.871	0.867	0.863	0.859	0.856	0.852	0.849	0.845	0.841	0.838	0.834	0.830	0.826	0.822	0.817	0.813	0.808	
16	0.885	0.880	0.876	0.872	0.868	0.864	0.861	0.857	0.854	0.850	0.847	0.843	0.840	0.836	0.832	0.828	0.824	0.820	0.816	0.811	
15	0.886	0.882	0.878	0.873	0.870	0.866	0.862	0.859	0.856	0.852	0.849	0.845	0.842	0.838	0.835	0.831	0.827	0.823	0.819	0.814	
14	0.887	0.883	0.879	0.875	0.871	0.867	0.864	0.861	0.857	0.854	0.851	0.847	0.844	0.841	0.837	0.833	0.830	0.826	0.822	0.817	
13	0.888	0.884	0.880	0.876	0.872	0.869	0.866	0.862	0.859	0.856	0.853	0.850	0.846	0.843	0.840	0.836	0.832	0.829	0.825	0.821	
12	0.889	0.885	0.881	0.878	0.874	0.870	0.867	0.864	0.861	0.858	0.855	0.852	0.849	0.845	0.842	0.839	0.835	0.832	0.828	0.824	
11	0.891	0.887	0.883	0.879	0.876	0.872	0.869	0.866	0.863	0.860	0.857	0.854	0.851	0.848	0.845	0.842	0.838	0.835	0.831	0.828	
10	0.892	0.888	0.884	0.881	0.877	0.874	0.871	0.868	0.865	0.862	0.859	0.857	0.854	0.851	0.848	0.845	0.842	0.838	0.835	0.831	
9	0.893	0.890	0.886	0.882	0.879	0.876	0.873	0.870	0.867	0.865	0.862	0.859	0.856	0.854	0.851	0.848	0.845	0.842	0.838	0.835	
8	0.895	0.891	0.888	0.884	0.881	0.878	0.875	0.872	0.870	0.867	0.864	0.862	0.859	0.856	0.854	0.851	0.848	0.845	0.842	0.839	
7	0.896	0.893	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	0.852	0.849	0.846	0.843	
6	0.898	0.894	0.891	0.888	0.884	0.882	0.879	0.877	0.874	0.872	0.869	0.867	0.865	0.862	0.860	0.858	0.855	0.853	0.850	0.847	
Beneficiary younger than Retiree																					
5	0.899	0.896	0.893	0.889	0.886	0.884	0.881	0.879	0.877	0.874	0.872	0.870	0.868	0.866	0.863	0.861	0.859	0.856	0.853	0.851	
4	0.901	0.898	0.894	0.891	0.888	0.886	0.883	0.881	0.879	0.877	0.875	0.873	0.871	0.869	0.867	0.865	0.862	0.860	0.857	0.855	
3	0.903	0.899	0.896	0.893	0.890	0.888	0.886	0.884	0.882	0.880	0.878	0.876	0.874	0.872	0.870	0.868	0.866	0.864	0.861	0.859	
2	0.904	0.901	0.898	0.895	0.893	0.890	0.888	0.886	0.884	0.882	0.881	0.879	0.877	0.875	0.873	0.871	0.870	0.868	0.865	0.863	
1	0.906	0.903	0.900	0.897	0.895	0.892	0.890	0.889	0.887	0.885	0.883	0.882	0.880	0.879	0.877	0.875	0.873	0.871	0.870	0.868	
Beneficiary same age as Retiree	<b>0</b>	<b>0.908</b>	<b>0.905</b>	<b>0.902</b>	<b>0.899</b>	<b>0.897</b>	<b>0.895</b>	<b>0.893</b>	<b>0.891</b>	<b>0.890</b>	<b>0.888</b>	<b>0.886</b>	<b>0.885</b>	<b>0.883</b>	<b>0.882</b>	<b>0.880</b>	<b>0.879</b>	<b>0.877</b>	<b>0.876</b>	<b>0.874</b>	<b>0.872</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -1	0.910	0.907	0.904	0.902	0.899	0.897	0.895	0.894	0.892	0.891	0.889	0.888	0.887	0.885	0.884	0.882	0.881	0.880	0.878	0.877
-2	0.911	0.909	0.906	0.904	0.902	0.900	0.898	0.896	0.895	0.894	0.892	0.891	0.890	0.889	0.887	0.886	0.885	0.884	0.882	0.881
-3	0.913	0.911	0.908	0.906	0.904	0.902	0.901	0.899	0.898	0.897	0.895	0.894	0.893	0.892	0.891	0.890	0.889	0.888	0.887	0.886
-4	0.915	0.913	0.911	0.908	0.906	0.905	0.903	0.902	0.901	0.899	0.898	0.897	0.896	0.895	0.895	0.894	0.893	0.892	0.891	0.890
-5	0.917	0.915	0.913	0.911	0.909	0.907	0.906	0.905	0.903	0.902	0.901	0.901	0.900	0.899	0.898	0.898	0.897	0.896	0.896	0.895
-6	0.919	0.917	0.915	0.913	0.911	0.910	0.908	0.907	0.906	0.905	0.905	0.904	0.903	0.903	0.902	0.902	0.901	0.901	0.900	0.900
-7	0.921	0.919	0.917	0.915	0.913	0.912	0.911	0.910	0.909	0.908	0.908	0.907	0.907	0.906	0.906	0.905	0.905	0.905	0.905	0.904
-8	0.923	0.921	0.919	0.918	0.916	0.914	0.913	0.913	0.912	0.911	0.911	0.910	0.910	0.910	0.910	0.909	0.909	0.909	0.909	0.909
-9	0.925	0.923	0.922	0.920	0.918	0.917	0.916	0.915	0.915	0.914	0.914	0.914	0.913	0.913	0.913	0.913	0.913	0.913	0.914	0.914
-10	0.927	0.926	0.924	0.922	0.921	0.919	0.919	0.918	0.918	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.918	0.918	0.918
-11	0.929	0.928	0.926	0.924	0.923	0.922	0.921	0.921	0.921	0.920	0.920	0.920	0.920	0.920	0.921	0.921	0.921	0.922	0.922	0.923
-12	0.931	0.930	0.928	0.927	0.925	0.925	0.924	0.924	0.923	0.923	0.923	0.924	0.924	0.924	0.924	0.925	0.925	0.926	0.927	0.927
-13	0.933	0.932	0.930	0.929	0.928	0.927	0.927	0.927	0.926	0.926	0.927	0.927	0.927	0.928	0.928	0.929	0.929	0.930	0.931	0.932
-14	0.935	0.934	0.933	0.931	0.930	0.930	0.929	0.929	0.929	0.929	0.930	0.930	0.931	0.931	0.932	0.933	0.933	0.934	0.935	0.936
-15	0.937	0.936	0.935	0.934	0.933	0.932	0.932	0.932	0.932	0.933	0.933	0.933	0.934	0.935	0.935	0.936	0.937	0.938	0.939	0.940
-16	0.940	0.938	0.937	0.936	0.935	0.935	0.935	0.935	0.935	0.936	0.936	0.937	0.937	0.938	0.939	0.940	0.941	0.942	0.943	0.944
-17	0.942	0.940	0.939	0.939	0.938	0.938	0.938	0.938	0.938	0.939	0.939	0.940	0.941	0.942	0.943	0.944	0.945	0.946	0.947	0.948
-18	0.944	0.943	0.942	0.941	0.940	0.940	0.940	0.941	0.941	0.942	0.942	0.943	0.944	0.945	0.946	0.947	0.948	0.949	0.951	0.952
-19	0.946	0.945	0.944	0.943	0.943	0.943	0.943	0.943	0.944	0.944	0.945	0.946	0.947	0.948	0.949	0.951	0.952	0.953	0.954	0.956
-20	0.948	0.947	0.946	0.946	0.945	0.945	0.946	0.946	0.947	0.947	0.948	0.949	0.950	0.951	0.953	0.954	0.955	0.957	0.958	0.959
-21	0.950	0.949	0.949	0.948	0.948	0.948	0.948	0.949	0.950	0.950	0.951	0.952	0.953	0.955	0.956	0.958	0.957	0.958	0.960	0.961
-22	0.952	0.951	0.951	0.950	0.950	0.950	0.951	0.952	0.952	0.953	0.954	0.955	0.956	0.958	0.959	0.961	0.962	0.963	0.965	0.966
-23	0.954	0.954	0.953	0.953	0.953	0.953	0.954	0.954	0.955	0.956	0.957	0.958	0.959	0.961	0.962	0.963	0.965	0.966	0.968	0.969
-24	0.956	0.956	0.955	0.955	0.955	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.962	0.963	0.965	0.966	0.968	0.969	0.970	0.972
-25	0.958	0.958	0.958	0.958	0.958	0.958	0.959	0.959	0.960	0.961	0.962	0.964	0.965	0.966	0.968	0.969	0.970	0.972	0.973	0.974
-26	0.960	0.960	0.960	0.960	0.960	0.960	0.961	0.962	0.963	0.964	0.965	0.966	0.968	0.969	0.970	0.971	0.973	0.974	0.976	0.977
-27	0.962	0.962	0.962	0.962	0.962	0.963	0.964	0.964	0.965	0.966	0.968	0.969	0.970	0.971	0.973	0.974	0.976	0.977	0.978	0.979
-28	0.965	0.964	0.964	0.964	0.965	0.965	0.966	0.967	0.968	0.969	0.970	0.971	0.973	0.974	0.975	0.977	0.978	0.979	0.980	0.982
-29	0.967	0.966	0.966	0.967	0.967	0.967	0.968	0.969	0.970	0.971	0.972	0.974	0.975	0.976	0.978	0.979	0.980	0.981	0.982	0.984
-30	0.968	0.968	0.968	0.969	0.969	0.970	0.970	0.971	0.972	0.974	0.975	0.976	0.977	0.978	0.980	0.981	0.982	0.983	0.984	0.985
-31	0.970	0.970	0.971	0.971	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.982	0.983	0.984	0.985	0.986	0.987
-32	0.972	0.972	0.973	0.973	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.984	0.985	0.986	0.987	0.988	0.988
-33	0.974	0.974	0.974	0.975	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990
-34	0.976	0.976	0.976	0.977	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.989	0.990	0.991
-35	0.978	0.978	0.978	0.979	0.979	0.980	0.981	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992
Beneficiary older than Retiree -36	0.979	0.980	0.980	0.980	0.981	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992	0.992	0.993
-37	0.981	0.981	0.982	0.982	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.994
-38	0.983	0.983	0.983	0.984	0.984	0.985	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.994
-39	0.984	0.984	0.985	0.985	0.986	0.986	0.987	0.988	0.988	0.989	0.990	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995
-40	0.985	0.986	0.986	0.986	0.987	0.988	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

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



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	
35	0.766	0.759	0.751	0.743	0.734	0.726	0.716	0.707	0.697	0.686	0.675	0.664	0.653	0.641	0.629	0.616	
34	0.767	0.760	0.752	0.744	0.736	0.727	0.718	0.709	0.699	0.688	0.678	0.667	0.655	0.644	0.631	0.619	
33	0.769	0.761	0.754	0.746	0.738	0.729	0.720	0.711	0.701	0.691	0.680	0.669	0.658	0.646	0.634	0.622	
32	0.770	0.763	0.756	0.748	0.740	0.731	0.722	0.713	0.703	0.693	0.682	0.672	0.660	0.649	0.637	0.625	
31	0.772	0.765	0.757	0.750	0.741	0.733	0.724	0.715	0.705	0.695	0.685	0.674	0.663	0.652	0.640	0.628	
30	0.773	0.766	0.759	0.751	0.743	0.735	0.726	0.717	0.708	0.698	0.688	0.677	0.666	0.655	0.644	0.632	
29	0.775	0.768	0.761	0.753	0.746	0.737	0.729	0.720	0.710	0.701	0.691	0.680	0.669	0.658	0.647	0.636	
28	0.777	0.770	0.763	0.756	0.748	0.740	0.731	0.722	0.713	0.703	0.694	0.683	0.673	0.662	0.651	0.639	
27	0.779	0.772	0.765	0.758	0.750	0.742	0.734	0.725	0.716	0.706	0.697	0.687	0.676	0.666	0.655	0.643	
26	0.781	0.774	0.767	0.760	0.752	0.745	0.736	0.728	0.719	0.710	0.700	0.690	0.680	0.669	0.659	0.647	
25	0.783	0.776	0.770	0.762	0.755	0.747	0.739	0.731	0.722	0.713	0.703	0.694	0.684	0.673	0.663	0.652	
24	0.785	0.779	0.772	0.765	0.758	0.750	0.742	0.734	0.725	0.716	0.707	0.698	0.688	0.678	0.667	0.656	
23	0.787	0.781	0.774	0.768	0.761	0.753	0.745	0.737	0.729	0.720	0.711	0.702	0.692	0.682	0.672	0.661	
22	0.789	0.783	0.777	0.770	0.763	0.756	0.749	0.741	0.732	0.724	0.715	0.706	0.696	0.686	0.676	0.665	
21	0.792	0.786	0.780	0.773	0.767	0.759	0.752	0.744	0.736	0.728	0.719	0.710	0.701	0.691	0.681	0.670	
20	0.795	0.789	0.783	0.776	0.770	0.763	0.756	0.748	0.740	0.732	0.723	0.715	0.705	0.696	0.686	0.676	
19	0.797	0.792	0.786	0.780	0.773	0.766	0.759	0.752	0.744	0.736	0.728	0.719	0.710	0.700	0.691	0.681	
18	0.800	0.795	0.789	0.783	0.777	0.770	0.763	0.756	0.748	0.741	0.732	0.724	0.715	0.706	0.696	0.687	
17	0.803	0.798	0.792	0.786	0.780	0.774	0.767	0.760	0.753	0.745	0.737	0.729	0.720	0.711	0.702	0.692	
16	0.806	0.801	0.796	0.790	0.784	0.778	0.771	0.765	0.757	0.750	0.742	0.734	0.725	0.717	0.708	0.699	
15	0.809	0.805	0.799	0.794	0.788	0.782	0.776	0.769	0.762	0.754	0.747	0.739	0.731	0.722	0.714	0.705	
14	0.813	0.808	0.803	0.798	0.792	0.786	0.780	0.773	0.767	0.759	0.752	0.744	0.737	0.729	0.720	0.712	
13	0.816	0.812	0.807	0.802	0.796	0.791	0.784	0.778	0.771	0.765	0.757	0.750	0.743	0.735	0.727	0.719	
12	0.820	0.816	0.811	0.806	0.801	0.795	0.789	0.783	0.777	0.770	0.763	0.756	0.749	0.742	0.734	0.726	
11	0.824	0.819	0.815	0.810	0.805	0.800	0.794	0.788	0.782	0.776	0.769	0.762	0.755	0.748	0.741	0.734	
10	0.827	0.823	0.819	0.814	0.809	0.804	0.799	0.793	0.787	0.781	0.775	0.769	0.762	0.756	0.749	0.742	
9	0.831	0.827	0.823	0.819	0.814	0.809	0.804	0.799	0.793	0.787	0.782	0.775	0.769	0.763	0.756	0.750	
8	0.835	0.831	0.827	0.823	0.819	0.814	0.809	0.804	0.799	0.794	0.788	0.782	0.776	0.771	0.765	0.758	
7	0.839	0.836	0.832	0.828	0.824	0.819	0.815	0.810	0.805	0.800	0.795	0.789	0.784	0.778	0.773	0.767	
6	0.843	0.840	0.836	0.833	0.829	0.825	0.820	0.816	0.811	0.807	0.802	0.797	0.792	0.786	0.781	0.776	
Beneficiary younger than Retiree	5	0.848	0.844	0.841	0.838	0.834	0.830	0.826	0.822	0.818	0.813	0.809	0.804	0.800	0.795	0.790	0.785
	4	0.852	0.849	0.846	0.843	0.839	0.836	0.832	0.828	0.824	0.820	0.816	0.812	0.808	0.803	0.799	0.794
	3	0.856	0.854	0.851	0.848	0.845	0.842	0.838	0.835	0.831	0.827	0.823	0.820	0.816	0.812	0.808	0.804
	2	0.861	0.858	0.856	0.853	0.850	0.847	0.844	0.841	0.838	0.834	0.831	0.828	0.824	0.821	0.817	0.814
	1	0.865	0.863	0.861	0.859	0.856	0.853	0.851	0.848	0.845	0.842	0.839	0.836	0.832	0.829	0.826	0.823
Beneficiary same age as Retiree	0	<b>0.870</b>	<b>0.868</b>	<b>0.866</b>	<b>0.864</b>	<b>0.862</b>	<b>0.859</b>	<b>0.857</b>	<b>0.854</b>	<b>0.852</b>	<b>0.849</b>	<b>0.846</b>	<b>0.844</b>	<b>0.841</b>	<b>0.838</b>	<b>0.836</b>	<b>0.833</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	
Beneficiary older than Retiree	-1	0.875	0.873	0.871	0.869	0.867	0.865	0.863	0.861	0.859	0.856	0.854	0.852	0.849	0.847	0.845	0.843
	-2	0.880	0.878	0.877	0.875	0.873	0.872	0.870	0.868	0.866	0.864	0.862	0.860	0.858	0.856	0.854	0.853
	-3	0.885	0.883	0.882	0.881	0.879	0.878	0.876	0.875	0.873	0.871	0.870	0.868	0.866	0.865	0.864	0.862
	-4	0.889	0.888	0.887	0.886	0.885	0.884	0.883	0.881	0.880	0.879	0.877	0.876	0.875	0.874	0.873	0.872
	-5	0.894	0.894	0.893	0.892	0.891	0.890	0.889	0.888	0.887	0.886	0.885	0.884	0.883	0.882	0.882	0.881
-6	0.899	0.899	0.898	0.897	0.897	0.896	0.895	0.895	0.894	0.893	0.893	0.892	0.891	0.891	0.891	0.890	
-7	0.904	0.904	0.903	0.903	0.903	0.902	0.902	0.901	0.901	0.900	0.900	0.900	0.899	0.899	0.899	0.899	
-8	0.909	0.909	0.909	0.908	0.908	0.908	0.908	0.908	0.907	0.907	0.907	0.907	0.907	0.907	0.907	0.908	
-9	0.914	0.914	0.914	0.914	0.914	0.914	0.914	0.914	0.914	0.914	0.914	0.914	0.915	0.915	0.915	0.916	
-10	0.919	0.919	0.919	0.919	0.919	0.920	0.920	0.920	0.920	0.921	0.921	0.921	0.922	0.922	0.923	0.924	
-11	0.923	0.924	0.924	0.924	0.925	0.925	0.926	0.926	0.927	0.927	0.928	0.928	0.929	0.929	0.930	0.931	
-12	0.928	0.928	0.929	0.930	0.930	0.931	0.931	0.932	0.932	0.933	0.934	0.935	0.935	0.936	0.937	0.938	
-13	0.932	0.933	0.934	0.935	0.935	0.936	0.937	0.937	0.938	0.939	0.940	0.941	0.941	0.942	0.943	0.944	
-14	0.937	0.938	0.938	0.939	0.940	0.941	0.942	0.943	0.944	0.945	0.945	0.946	0.947	0.948	0.949	0.950	
-15	0.941	0.942	0.943	0.944	0.945	0.946	0.947	0.948	0.949	0.950	0.951	0.952	0.953	0.954	0.954	0.955	
-16	0.945	0.946	0.947	0.948	0.950	0.951	0.952	0.953	0.954	0.955	0.956	0.957	0.958	0.959	0.959	0.960	
-17	0.949	0.950	0.952	0.953	0.954	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.962	0.963	0.964	0.965	
-18	0.953	0.954	0.956	0.957	0.958	0.959	0.960	0.961	0.962	0.963	0.964	0.965	0.966	0.967	0.968	0.968	
-19	0.957	0.958	0.959	0.961	0.962	0.963	0.964	0.965	0.966	0.967	0.968	0.969	0.970	0.971	0.971	0.972	
-20	0.961	0.962	0.963	0.964	0.966	0.967	0.968	0.969	0.970	0.971	0.972	0.973	0.973	0.974	0.975	0.975	
-21	0.964	0.965	0.967	0.968	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.976	0.977	0.977	0.978	
-22	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.978	0.979	0.979	0.980	0.980	
-23	0.970	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	
-24	0.973	0.974	0.976	0.977	0.978	0.979	0.980	0.981	0.981	0.982	0.982	0.983	0.983	0.984	0.984	0.984	
-25	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.983	0.984	0.984	0.985	0.985	0.985	0.986	0.986	
-26	0.978	0.979	0.981	0.982	0.982	0.983	0.984	0.985	0.986	0.987	0.987	0.988	0.988	0.988	0.989	0.989	
-27	0.981	0.982	0.983	0.984	0.984	0.985	0.986	0.986	0.987	0.987	0.988	0.988	0.988	0.988	0.989	0.989	
-28	0.983	0.984	0.985	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.989	0.990	0.990	0.990	
-29	0.985	0.985	0.986	0.987	0.988	0.988	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	
-30	0.986	0.987	0.988	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.992	
-31	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	
-32	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	
-33	0.990	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.993	
-34	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-35	0.992	0.993	0.993	0.994	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	
Beneficiary older than Retiree	-36	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	
	-37	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.995	0.995		
	-38	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			
	-39	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996				
	-40	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.996				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-41	0.996	0.996	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						
than	-43	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997						
Retiree	-44	0.997	0.997	0.997	0.997	0.997	0.997	0.997									
	-45	0.997	0.998	0.998	0.998	0.998	0.998										
	-46	0.998	0.998	0.998	0.998	0.998											
	-47	0.998	0.998	0.998	0.998												
	-48	0.998	0.998	0.998													
	-49	0.998	0.998														
	-50	0.998															
	-51																
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	-68																
	-69																
	-70																
	-71																
	-72																
	-73																
	-74																
	-75																
Beneficiary	-76																
older	-77																
than	-78																
Retiree	-79																
	-80																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary	100																				
younger	99																				
than	98																				
Retiree	97																				
	96																				
	95																				
	94																				
	93																				
	92																				
	91																				
	90																				
	89																				
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	80																				
	79																				
	78																				
	77																				
	76																				
	75																				
	74																				
	73																				
	72																				
	71																				
	70																				
	69																				
	68																				
	67																				
	66																				
Beneficiary	65																				
younger	64																				
than	63																				0.675
Retiree	62																				0.688
	61																				0.675
																					0.676
																					0.701
																					0.689
																					0.676

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	60																0.714	0.702	0.689	0.676
	59															0.726	0.715	0.702	0.690	0.677
	58														0.738	0.727	0.715	0.703	0.691	0.678
	57													0.750	0.739	0.728	0.716	0.704	0.691	0.678
	56											0.761	0.750	0.739	0.728	0.716	0.704	0.692	0.679	
	55										0.771	0.761	0.751	0.740	0.729	0.717	0.705	0.693	0.680	
	54									0.781	0.772	0.762	0.751	0.741	0.730	0.718	0.706	0.693	0.681	
	53								0.791	0.782	0.772	0.762	0.752	0.741	0.730	0.719	0.707	0.694	0.681	
	52							0.800	0.792	0.783	0.773	0.763	0.753	0.742	0.731	0.720	0.708	0.695	0.682	
	51						0.810	0.801	0.792	0.783	0.774	0.764	0.754	0.743	0.732	0.720	0.708	0.696	0.683	
	50					0.818	0.810	0.802	0.793	0.784	0.775	0.765	0.754	0.744	0.733	0.721	0.709	0.697	0.684	
	49				0.827	0.819	0.811	0.802	0.794	0.785	0.775	0.766	0.755	0.745	0.734	0.722	0.710	0.698	0.685	
	48			0.836	0.828	0.820	0.812	0.803	0.795	0.785	0.776	0.766	0.756	0.746	0.735	0.723	0.711	0.699	0.687	
	47		0.845	0.837	0.829	0.820	0.812	0.804	0.795	0.786	0.777	0.767	0.757	0.747	0.736	0.724	0.713	0.700	0.688	
	46		0.853	0.846	0.838	0.829	0.821	0.813	0.805	0.796	0.787	0.778	0.768	0.758	0.748	0.737	0.725	0.714	0.702	0.689
	45		0.861	0.854	0.846	0.838	0.830	0.822	0.814	0.806	0.797	0.788	0.779	0.769	0.759	0.749	0.738	0.727	0.715	0.703
	44	0.869	0.862	0.855	0.847	0.839	0.831	0.823	0.815	0.806	0.798	0.789	0.780	0.770	0.760	0.750	0.739	0.728	0.716	0.704
	43	0.869	0.863	0.855	0.848	0.840	0.832	0.823	0.816	0.807	0.799	0.790	0.781	0.771	0.761	0.751	0.740	0.729	0.718	0.706
	42	0.870	0.863	0.856	0.849	0.841	0.833	0.824	0.817	0.808	0.800	0.791	0.782	0.773	0.763	0.752	0.742	0.731	0.719	0.707
	41	0.871	0.864	0.857	0.849	0.842	0.833	0.825	0.818	0.809	0.801	0.792	0.783	0.774	0.764	0.754	0.743	0.732	0.720	0.709
	40	0.872	0.865	0.858	0.850	0.843	0.834	0.826	0.819	0.811	0.802	0.793	0.784	0.775	0.765	0.755	0.745	0.733	0.722	0.710
	39	0.872	0.866	0.859	0.851	0.844	0.835	0.827	0.820	0.812	0.803	0.795	0.786	0.776	0.767	0.757	0.746	0.735	0.724	0.712
	38	0.873	0.867	0.860	0.852	0.845	0.836	0.828	0.821	0.813	0.805	0.796	0.787	0.778	0.768	0.758	0.748	0.737	0.725	0.714
	37	0.874	0.867	0.860	0.853	0.846	0.838	0.830	0.822	0.814	0.806	0.797	0.789	0.779	0.770	0.760	0.749	0.738	0.727	0.716
	36	0.875	0.868	0.861	0.854	0.847	0.839	0.831	0.823	0.815	0.807	0.799	0.790	0.781	0.771	0.761	0.751	0.740	0.729	0.718
	35	0.876	0.869	0.863	0.855	0.848	0.840	0.832	0.825	0.817	0.809	0.800	0.792	0.783	0.773	0.763	0.753	0.742	0.731	0.720
	34	0.877	0.870	0.864	0.857	0.849	0.841	0.833	0.826	0.818	0.810	0.802	0.793	0.784	0.775	0.765	0.755	0.744	0.733	0.722
	33	0.878	0.872	0.865	0.858	0.850	0.843	0.835	0.827	0.820	0.812	0.804	0.795	0.786	0.777	0.767	0.757	0.746	0.736	0.724
	32	0.879	0.873	0.866	0.859	0.852	0.844	0.836	0.829	0.821	0.813	0.805	0.797	0.788	0.779	0.769	0.759	0.749	0.738	0.727
	31	0.880	0.874	0.867	0.860	0.853	0.845	0.838	0.830	0.823	0.815	0.807	0.799	0.790	0.781	0.771	0.761	0.751	0.740	0.729
	30	0.881	0.875	0.869	0.862	0.854	0.847	0.839	0.832	0.825	0.817	0.809	0.801	0.792	0.783	0.773	0.764	0.753	0.743	0.732
	29	0.883	0.876	0.870	0.863	0.856	0.848	0.841	0.834	0.827	0.819	0.811	0.803	0.794	0.785	0.776	0.766	0.756	0.745	0.735
	28	0.884	0.878	0.871	0.865	0.858	0.850	0.843	0.836	0.828	0.821	0.813	0.805	0.796	0.788	0.778	0.769	0.759	0.748	0.737
	27	0.885	0.879	0.873	0.866	0.859	0.852	0.844	0.838	0.830	0.823	0.815	0.807	0.799	0.790	0.781	0.771	0.761	0.751	0.740
	26	0.887	0.881	0.874	0.868	0.861	0.854	0.846	0.839	0.832	0.825	0.817	0.809	0.801	0.793	0.784	0.774	0.764	0.754	0.744
Beneficiary younger than Retiree	25	0.888	0.882	0.876	0.870	0.863	0.855	0.848	0.842	0.835	0.827	0.820	0.812	0.804	0.795	0.786	0.777	0.767	0.757	0.747
	24	0.890	0.884	0.878	0.871	0.865	0.857	0.850	0.844	0.837	0.830	0.822	0.815	0.806	0.798	0.789	0.780	0.771	0.761	0.750
	23	0.891	0.886	0.880	0.873	0.866	0.859	0.852	0.846	0.839	0.832	0.825	0.817	0.809	0.801	0.792	0.783	0.774	0.764	0.754
	22	0.893	0.887	0.881	0.875	0.868	0.862	0.855	0.848	0.842	0.835	0.827	0.820	0.812	0.804	0.795	0.787	0.777	0.768	0.758
	21	0.895	0.889	0.883	0.877	0.871	0.864	0.857	0.851	0.844	0.837	0.830	0.823	0.815	0.807	0.799	0.790	0.781	0.771	0.762







**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.998	0.998	0.998	0.998	0.997	0.997	0.996	0.996	0.996	0.996	0.995								
older	-57	0.999	0.998	0.998	0.998	0.998	0.997	0.996	0.996	0.996										
than	-58	0.999	0.998	0.998	0.998	0.998	0.997	0.996	0.996											
Retiree	-59	0.999	0.999	0.998	0.998	0.998	0.997	0.996												
	-60	0.999	0.999	0.998	0.998	0.998	0.997													
Beneficiary	-61	0.999	0.999	0.999	0.998	0.998														
older	-62	0.999	0.999	0.999	0.998															
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, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	
Beneficiary 100																					
younger 99																					
than 98																					
Retiree 97																					
96																					
95																					
94																					
93																					
92																					
91																					
90																					
89																					
88																					
87																					
86																					
85																					
84																					
83																				0.335	
82																			0.353	0.335	
81																	0.372	0.353	0.336		
80																	0.390	0.372	0.354	0.336	
79																0.408	0.390	0.372	0.354	0.336	
78															0.427	0.409	0.391	0.372	0.354	0.337	
77														0.445	0.427	0.409	0.391	0.373	0.355	0.337	
76												0.463	0.445	0.427	0.409	0.391	0.373	0.355	0.337		
75											0.481	0.464	0.446	0.428	0.410	0.392	0.374	0.356	0.338		
74										0.499	0.482	0.464	0.446	0.428	0.410	0.392	0.374	0.356	0.338		
73									0.517	0.500	0.482	0.465	0.447	0.429	0.411	0.393	0.374	0.356	0.339		
72								0.534	0.517	0.500	0.483	0.465	0.447	0.429	0.411	0.393	0.375	0.357	0.339		
71							0.551	0.535	0.518	0.500	0.483	0.465	0.448	0.430	0.412	0.394	0.375	0.357	0.340		
70						0.568	0.552	0.535	0.518	0.501	0.484	0.466	0.448	0.430	0.412	0.394	0.376	0.358	0.340		
69					0.584	0.568	0.552	0.536	0.519	0.501	0.484	0.466	0.449	0.431	0.413	0.395	0.377	0.359	0.341		
68				0.600	0.585	0.569	0.553	0.536	0.519	0.502	0.485	0.467	0.449	0.431	0.413	0.395	0.377	0.359	0.341		
67			0.616	0.601	0.585	0.569	0.553	0.537	0.520	0.503	0.485	0.468	0.450	0.432	0.414	0.396	0.378	0.360	0.342		
66		0.631	0.616	0.601	0.586	0.570	0.554	0.537	0.520	0.503	0.486	0.468	0.450	0.433	0.415	0.396	0.378	0.360	0.342		
Beneficiary 65			0.646	0.632	0.617	0.602	0.586	0.570	0.554	0.538	0.521	0.504	0.486	0.469	0.451	0.433	0.415	0.397	0.379	0.361	0.343
younger 64	0.661	0.647	0.632	0.618	0.602	0.587	0.571	0.555	0.538	0.522	0.504	0.487	0.470	0.452	0.434	0.416	0.398	0.380	0.362	0.344	
than 63	0.661	0.647	0.633	0.618	0.603	0.588	0.572	0.556	0.539	0.522	0.505	0.488	0.470	0.453	0.435	0.417	0.399	0.380	0.362	0.345	
Retiree 62	0.662	0.648	0.633	0.619	0.604	0.588	0.572	0.556	0.540	0.523	0.506	0.489	0.471	0.453	0.435	0.417	0.399	0.381	0.363	0.345	
61	0.662	0.648	0.634	0.619	0.604	0.589	0.573	0.557	0.540	0.524	0.507	0.489	0.472	0.454	0.436	0.418	0.400	0.382	0.364	0.346	





**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary	-16	0.941	0.939	0.938	0.936	0.934	0.932	0.930	0.928	0.925	0.923	0.920	0.917	0.914	0.911	0.908	0.904	0.900	0.895	0.890	0.884
older	-17	0.945	0.943	0.942	0.940	0.938	0.936	0.934	0.932	0.930	0.928	0.925	0.923	0.920	0.917	0.913	0.910	0.906	0.901	0.896	0.891
than	-18	0.948	0.947	0.945	0.944	0.942	0.940	0.939	0.937	0.935	0.932	0.930	0.927	0.925	0.922	0.919	0.915	0.911	0.907	0.902	0.896
Retiree	-19	0.951	0.950	0.949	0.947	0.946	0.944	0.943	0.941	0.939	0.937	0.934	0.932	0.929	0.927	0.923	0.920	0.916	0.912	0.907	0.902
	-20	0.955	0.953	0.952	0.951	0.949	0.948	0.946	0.945	0.943	0.941	0.939	0.936	0.934	0.931	0.928	0.925	0.921	0.917	0.912	0.907
	-21	0.957	0.956	0.955	0.954	0.953	0.951	0.950	0.948	0.946	0.944	0.942	0.940	0.938	0.935	0.932	0.929	0.925	0.921	0.916	0.911
	-22	0.960	0.959	0.958	0.957	0.956	0.954	0.953	0.951	0.950	0.948	0.946	0.944	0.941	0.939	0.936	0.933	0.929	0.925	0.920	0.915
	-23	0.963	0.962	0.961	0.960	0.959	0.957	0.956	0.954	0.953	0.951	0.949	0.947	0.945	0.942	0.939	0.936	0.933	0.929	0.924	0.919
	-24	0.965	0.964	0.963	0.962	0.961	0.960	0.959	0.957	0.956	0.954	0.952	0.950	0.948	0.945	0.943	0.940	0.936	0.932	0.927	0.922
	-25	0.967	0.967	0.966	0.965	0.964	0.963	0.961	0.960	0.958	0.957	0.955	0.953	0.951	0.948	0.946	0.942	0.939	0.935	0.930	0.924
	-26	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.962	0.961	0.959	0.958	0.956	0.953	0.951	0.948	0.945	0.941	0.937	0.932	0.926
	-27	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.963	0.962	0.960	0.958	0.956	0.953	0.951	0.947	0.944	0.939	0.934	
	-28	0.973	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.965	0.964	0.962	0.960	0.958	0.956	0.953	0.950	0.946	0.941		
	-29	0.975	0.974	0.974	0.973	0.972	0.971	0.970	0.969	0.967	0.966	0.964	0.962	0.960	0.957	0.955	0.951	0.947			
	-30	0.977	0.976	0.975	0.975	0.974	0.973	0.972	0.970	0.969	0.968	0.966	0.964	0.962	0.959	0.956	0.953				
	-31	0.978	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.969	0.967	0.965	0.963	0.961	0.957					
	-32	0.979	0.979	0.978	0.977	0.977	0.976	0.975	0.973	0.972	0.971	0.969	0.967	0.965	0.962						
	-33	0.981	0.980	0.980	0.979	0.978	0.977	0.976	0.975	0.973	0.972	0.970	0.968	0.965							
	-34	0.982	0.981	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.973	0.971	0.969								
	-35	0.983	0.982	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.972									
	-36	0.984	0.983	0.983	0.982	0.981	0.980	0.979	0.978	0.976	0.975										
	-37	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.979	0.977											
	-38	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.979												
	-39	0.986	0.986	0.985	0.984	0.984	0.983	0.981													
	-40	0.987	0.987	0.986	0.985	0.984	0.983														
	-41	0.988	0.987	0.986	0.986	0.985															
	-42	0.988	0.988	0.987	0.986																
	-43	0.989	0.988	0.987																	
	-44	0.989	0.988																		
	-45	0.989																			
	-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, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary	-56																				
older	-57																				
than	-58																				
Retiree	-59																				
	-60																				
Beneficiary	-61																				
older	-62																				
than	-63																				
Retiree	-64																				
	-65																				



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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															0.125	
	98														0.132	0.125	
	97													0.141	0.132	0.125	
	96											0.150	0.141	0.132	0.125		
	95										0.170	0.159	0.150	0.141	0.132	0.125	
	94									0.181	0.170	0.160	0.150	0.141	0.133	0.125	
	93								0.193	0.181	0.170	0.160	0.150	0.141	0.133	0.125	
	92							0.206	0.193	0.181	0.170	0.160	0.150	0.141	0.133	0.125	
	91						0.220	0.206	0.193	0.181	0.170	0.160	0.150	0.141	0.133	0.126	
	90					0.234	0.220	0.206	0.194	0.182	0.171	0.160	0.151	0.142	0.133	0.126	
	89				0.250	0.235	0.220	0.206	0.194	0.182	0.171	0.160	0.151	0.142	0.134	0.126	
	88			0.266	0.250	0.235	0.220	0.207	0.194	0.182	0.171	0.161	0.151	0.142	0.134	0.126	
	87		0.282	0.266	0.250	0.235	0.221	0.207	0.194	0.182	0.171	0.161	0.151	0.142	0.134	0.126	
	86																
	85	0.300	0.283	0.266	0.250	0.235	0.221	0.207	0.194	0.182	0.171	0.161	0.151	0.142	0.134	0.127	
	84	0.317	0.300	0.283	0.266	0.251	0.235	0.221	0.207	0.195	0.183	0.172	0.161	0.152	0.143	0.134	0.127
	83	0.317	0.300	0.283	0.267	0.251	0.236	0.221	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127
	82	0.318	0.300	0.283	0.267	0.251	0.236	0.222	0.208	0.195	0.183	0.172	0.162	0.152	0.143	0.135	0.127
	81	0.318	0.301	0.284	0.267	0.252	0.236	0.222	0.208	0.195	0.184	0.172	0.162	0.152	0.143	0.135	0.128
	80	0.318	0.301	0.284	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
	79	0.319	0.301	0.284	0.268	0.252	0.237	0.222	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136	0.128
	78	0.319	0.302	0.285	0.268	0.252	0.237	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144	0.136	0.128
	77	0.319	0.302	0.285	0.269	0.253	0.238	0.223	0.210	0.197	0.185	0.174	0.163	0.154	0.145	0.136	0.129
	76	0.320	0.302	0.285	0.269	0.253	0.238	0.224	0.210	0.197	0.185	0.174	0.164	0.154	0.145	0.137	0.129
	75	0.320	0.303	0.286	0.269	0.254	0.238	0.224	0.210	0.197	0.185	0.174	0.164	0.154	0.145	0.137	0.129
	74	0.321	0.303	0.286	0.270	0.254	0.239	0.224	0.211	0.198	0.186	0.175	0.164	0.155	0.146	0.137	0.130
	73	0.321	0.304	0.287	0.270	0.254	0.239	0.225	0.211	0.198	0.186	0.175	0.165	0.155	0.146	0.138	0.130
	72	0.321	0.304	0.287	0.271	0.255	0.240	0.225	0.212	0.199	0.187	0.176	0.165	0.156	0.147	0.138	0.131
	71	0.322	0.305	0.288	0.271	0.255	0.240	0.226	0.212	0.199	0.187	0.176	0.166	0.156	0.147	0.139	0.131
	70	0.322	0.305	0.288	0.272	0.256	0.241	0.226	0.212	0.200	0.188	0.176	0.166	0.156	0.147	0.139	0.132
	69	0.323	0.306	0.289	0.272	0.256	0.241	0.227	0.213	0.200	0.188	0.177	0.167	0.157	0.148	0.140	0.132
	68	0.324	0.306	0.289	0.273	0.257	0.242	0.227	0.214	0.201	0.189	0.178	0.167	0.157	0.149	0.140	0.133
	67	0.324	0.307	0.290	0.274	0.258	0.242	0.228	0.214	0.201	0.189	0.178	0.168	0.158	0.149	0.141	0.133
	66	0.325	0.308	0.291	0.274	0.258	0.243	0.228	0.215	0.202	0.190	0.179	0.168	0.159	0.150	0.141	0.134
Beneficiary younger than Retiree	65	0.326	0.308	0.291	0.275	0.259	0.244	0.229	0.215	0.203	0.191	0.179	0.169	0.159	0.150	0.142	0.134
	64	0.326	0.309	0.292	0.276	0.260	0.244	0.230	0.216	0.203	0.191	0.180	0.170	0.160	0.151	0.143	0.135
	63	0.327	0.310	0.293	0.276	0.260	0.245	0.231	0.217	0.204	0.192	0.181	0.170	0.161	0.152	0.143	0.136
	62	0.328	0.310	0.294	0.277	0.261	0.246	0.231	0.218	0.205	0.193	0.182	0.171	0.162	0.153	0.144	0.137
	61	0.329	0.311	0.294	0.278	0.262	0.247	0.232	0.218	0.206	0.194	0.182	0.172	0.162	0.153	0.145	0.137

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary younger than Retiree	60	0.330	0.312	0.295	0.279	0.263	0.248	0.233	0.219	0.207	0.195	0.183	0.173	0.163	0.154	0.146	0.138
	59	0.330	0.313	0.296	0.280	0.264	0.249	0.234	0.220	0.207	0.195	0.184	0.174	0.164	0.155	0.147	0.139
	58	0.332	0.314	0.297	0.281	0.265	0.250	0.235	0.221	0.208	0.196	0.185	0.175	0.165	0.156	0.148	0.140
	57	0.333	0.315	0.298	0.282	0.266	0.251	0.236	0.222	0.210	0.198	0.186	0.176	0.166	0.157	0.149	0.141
	56	0.334	0.316	0.300	0.283	0.267	0.252	0.237	0.224	0.211	0.199	0.187	0.177	0.167	0.158	0.150	0.143
	55	0.335	0.318	0.301	0.284	0.268	0.253	0.238	0.225	0.212	0.200	0.189	0.178	0.169	0.160	0.151	0.144
	54	0.336	0.319	0.302	0.286	0.270	0.254	0.240	0.226	0.213	0.201	0.190	0.180	0.170	0.161	0.153	0.145
	53	0.338	0.320	0.303	0.287	0.271	0.256	0.241	0.227	0.215	0.202	0.191	0.181	0.171	0.162	0.154	0.146
	52	0.339	0.322	0.305	0.288	0.272	0.257	0.243	0.229	0.216	0.204	0.193	0.182	0.173	0.164	0.155	0.148
	51	0.341	0.323	0.306	0.290	0.274	0.259	0.244	0.230	0.217	0.205	0.194	0.184	0.174	0.165	0.157	0.149
	50	0.342	0.325	0.308	0.292	0.276	0.260	0.246	0.232	0.219	0.207	0.196	0.185	0.176	0.167	0.158	0.151
	49	0.344	0.327	0.310	0.293	0.277	0.262	0.247	0.234	0.221	0.209	0.198	0.187	0.177	0.168	0.160	0.152
	48	0.346	0.328	0.312	0.295	0.279	0.264	0.249	0.236	0.223	0.211	0.199	0.189	0.179	0.170	0.162	0.154
	47	0.348	0.330	0.314	0.297	0.281	0.266	0.251	0.237	0.225	0.212	0.201	0.191	0.181	0.172	0.163	0.156
	46	0.350	0.332	0.316	0.299	0.283	0.268	0.253	0.239	0.227	0.214	0.203	0.193	0.183	0.174	0.165	0.158
	45	0.352	0.335	0.318	0.301	0.285	0.270	0.255	0.242	0.229	0.216	0.205	0.195	0.185	0.176	0.167	0.159
	44	0.354	0.337	0.320	0.304	0.288	0.272	0.258	0.244	0.231	0.219	0.207	0.197	0.187	0.178	0.169	0.162
	43	0.356	0.339	0.322	0.306	0.290	0.275	0.260	0.246	0.233	0.221	0.209	0.199	0.189	0.180	0.171	0.164
	42	0.359	0.342	0.325	0.309	0.293	0.277	0.262	0.249	0.235	0.223	0.212	0.201	0.191	0.182	0.174	0.166
	41	0.362	0.344	0.328	0.311	0.295	0.280	0.265	0.251	0.238	0.226	0.214	0.204	0.194	0.185	0.176	0.169
	40	0.364	0.347	0.330	0.314	0.298	0.282	0.268	0.254	0.240	0.228	0.217	0.206	0.196	0.187	0.179	0.171
	39	0.367	0.350	0.333	0.317	0.301	0.285	0.270	0.256	0.243	0.231	0.220	0.209	0.199	0.190	0.182	0.174
	38	0.370	0.353	0.336	0.320	0.304	0.288	0.273	0.259	0.246	0.234	0.223	0.212	0.202	0.193	0.185	0.177
	37	0.374	0.356	0.339	0.323	0.307	0.291	0.276	0.262	0.249	0.237	0.226	0.215	0.205	0.196	0.188	0.181
	36	0.377	0.360	0.343	0.326	0.310	0.295	0.280	0.266	0.253	0.240	0.229	0.219	0.209	0.200	0.191	0.184
	35	0.380	0.363	0.346	0.330	0.314	0.298	0.283	0.269	0.256	0.244	0.233	0.222	0.212	0.203	0.195	0.188
	34	0.384	0.367	0.350	0.333	0.317	0.302	0.287	0.273	0.260	0.248	0.236	0.226	0.216	0.207	0.199	0.192
	33	0.388	0.371	0.354	0.337	0.321	0.306	0.291	0.277	0.264	0.252	0.240	0.230	0.220	0.211	0.203	0.196
	32	0.392	0.375	0.358	0.341	0.325	0.310	0.295	0.281	0.268	0.256	0.245	0.234	0.225	0.216	0.208	0.200
	31	0.396	0.379	0.362	0.346	0.330	0.314	0.300	0.286	0.273	0.261	0.249	0.239	0.229	0.221	0.212	0.205
	30	0.401	0.384	0.367	0.350	0.334	0.319	0.304	0.290	0.277	0.265	0.254	0.244	0.234	0.226	0.218	0.211
	29	0.405	0.388	0.372	0.355	0.339	0.324	0.309	0.295	0.283	0.271	0.259	0.249	0.240	0.231	0.223	0.216
	28	0.411	0.394	0.377	0.361	0.345	0.329	0.315	0.301	0.288	0.276	0.265	0.255	0.245	0.237	0.229	0.222
	27	0.416	0.399	0.382	0.366	0.350	0.335	0.320	0.307	0.294	0.282	0.271	0.261	0.251	0.243	0.235	0.228
	26	0.421	0.405	0.388	0.372	0.356	0.341	0.326	0.313	0.300	0.288	0.277	0.267	0.258	0.249	0.242	0.235
Beneficiary younger than Retiree	25	0.427	0.411	0.394	0.378	0.362	0.347	0.333	0.319	0.306	0.295	0.284	0.274	0.265	0.256	0.249	0.242
	24	0.434	0.417	0.401	0.385	0.369	0.354	0.340	0.326	0.313	0.302	0.291	0.281	0.272	0.264	0.257	0.250
	23	0.440	0.424	0.408	0.392	0.376	0.361	0.347	0.333	0.321	0.309	0.298	0.289	0.280	0.272	0.265	0.259
	22	0.447	0.431	0.415	0.399	0.383	0.369	0.354	0.341	0.329	0.317	0.306	0.297	0.288	0.280	0.273	0.267
	21	0.455	0.439	0.422	0.407	0.391	0.377	0.362	0.349	0.337	0.325	0.315	0.306	0.297	0.289	0.283	0.277

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement															
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
20	0.463	0.447	0.431	0.415	0.400	0.385	0.371	0.358	0.346	0.334	0.324	0.315	0.307	0.299	0.293	0.287
19	0.471	0.455	0.439	0.424	0.408	0.394	0.380	0.367	0.355	0.344	0.334	0.325	0.317	0.309	0.303	0.298
18	0.480	0.464	0.448	0.433	0.418	0.403	0.390	0.377	0.365	0.354	0.344	0.335	0.327	0.320	0.314	0.309
17	0.489	0.473	0.458	0.442	0.428	0.413	0.400	0.387	0.375	0.365	0.355	0.347	0.339	0.332	0.326	0.322
16	0.498	0.483	0.467	0.452	0.438	0.424	0.410	0.398	0.387	0.376	0.367	0.358	0.351	0.344	0.339	0.335
15	0.508	0.493	0.478	0.463	0.449	0.435	0.422	0.410	0.398	0.388	0.379	0.371	0.364	0.357	0.352	0.348
14	0.519	0.504	0.489	0.474	0.460	0.447	0.434	0.422	0.411	0.401	0.392	0.384	0.377	0.371	0.366	0.362
13	0.529	0.515	0.500	0.486	0.472	0.459	0.446	0.434	0.424	0.414	0.405	0.398	0.391	0.385	0.381	0.377
12	0.541	0.526	0.512	0.498	0.485	0.472	0.459	0.448	0.437	0.428	0.420	0.412	0.406	0.400	0.396	0.392
11	0.553	0.539	0.525	0.511	0.498	0.485	0.473	0.462	0.451	0.442	0.434	0.427	0.421	0.416	0.411	0.408
10	0.565	0.551	0.538	0.524	0.511	0.499	0.487	0.476	0.466	0.457	0.450	0.443	0.437	0.432	0.427	0.424
9	0.578	0.564	0.551	0.538	0.525	0.513	0.502	0.491	0.481	0.473	0.465	0.459	0.453	0.448	0.444	0.441
8	0.591	0.578	0.565	0.552	0.540	0.528	0.517	0.507	0.497	0.489	0.481	0.475	0.469	0.464	0.460	0.457
7	0.604	0.592	0.579	0.567	0.555	0.543	0.532	0.522	0.513	0.505	0.498	0.492	0.486	0.481	0.477	0.473
6	0.618	0.606	0.594	0.582	0.570	0.559	0.548	0.539	0.530	0.522	0.515	0.508	0.503	0.498	0.493	0.490
Beneficiary younger than Retiree																
5	0.632	0.620	0.609	0.597	0.586	0.575	0.565	0.555	0.546	0.538	0.531	0.525	0.519	0.514	0.510	0.506
4	0.646	0.635	0.624	0.613	0.602	0.591	0.581	0.571	0.563	0.555	0.548	0.542	0.536	0.531	0.526	0.522
3	0.661	0.650	0.639	0.628	0.618	0.607	0.597	0.588	0.580	0.572	0.565	0.558	0.552	0.547	0.542	0.538
2	0.675	0.665	0.654	0.644	0.633	0.623	0.614	0.604	0.596	0.588	0.581	0.575	0.569	0.563	0.558	0.554
1	0.690	0.680	0.670	0.659	0.649	0.639	0.630	0.621	0.612	0.604	0.597	0.591	0.585	0.579	0.574	0.569
Beneficiary same age as Retiree																
0	<b>0.704</b>	<b>0.695</b>	<b>0.685</b>	<b>0.675</b>	<b>0.665</b>	<b>0.655</b>	<b>0.646</b>	<b>0.637</b>	<b>0.628</b>	<b>0.620</b>	<b>0.613</b>	<b>0.606</b>	<b>0.600</b>	<b>0.594</b>	<b>0.589</b>	<b>0.584</b>
Beneficiary older than Retiree																
-1	0.719	0.709	0.700	0.690	0.680	0.671	0.661	0.652	0.644	0.636	0.628	0.622	0.615	0.609	0.604	0.599
-2	0.733	0.724	0.714	0.705	0.695	0.686	0.676	0.667	0.659	0.651	0.644	0.637	0.630	0.624	0.618	0.613
-3	0.746	0.738	0.729	0.719	0.710	0.701	0.691	0.682	0.674	0.666	0.658	0.651	0.644	0.638	0.632	0.626
-4	0.760	0.751	0.742	0.733	0.724	0.715	0.705	0.696	0.688	0.680	0.672	0.665	0.658	0.651	0.645	0.639
-5	0.773	0.764	0.756	0.747	0.738	0.728	0.719	0.710	0.702	0.693	0.686	0.678	0.671	0.664	0.657	0.651
-6	0.785	0.777	0.768	0.760	0.751	0.741	0.732	0.723	0.715	0.706	0.699	0.691	0.684	0.676	0.669	0.662
-7	0.797	0.789	0.781	0.772	0.763	0.754	0.745	0.736	0.727	0.719	0.711	0.703	0.695	0.688	0.680	0.672
-8	0.808	0.800	0.792	0.784	0.775	0.766	0.757	0.748	0.739	0.731	0.722	0.714	0.706	0.698	0.690	0.681
-9	0.819	0.811	0.803	0.795	0.786	0.777	0.768	0.759	0.750	0.742	0.733	0.725	0.716	0.708	0.699	0.690
-10	0.829	0.822	0.814	0.806	0.797	0.788	0.779	0.770	0.761	0.752	0.743	0.735	0.726	0.716	0.707	0.696
-11	0.839	0.831	0.824	0.816	0.807	0.798	0.789	0.780	0.771	0.762	0.753	0.744	0.734	0.724	0.713	
-12	0.848	0.840	0.833	0.825	0.817	0.808	0.799	0.789	0.780	0.771	0.761	0.752	0.741	0.730		
-13	0.856	0.849	0.842	0.834	0.826	0.817	0.807	0.798	0.788	0.779	0.769	0.758	0.747			
-14	0.864	0.857	0.850	0.842	0.834	0.825	0.816	0.806	0.796	0.786	0.775	0.764				
-15	0.871	0.865	0.857	0.850	0.841	0.832	0.823	0.813	0.803	0.792	0.781					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.878	0.872	0.865	0.857	0.848	0.839	0.830	0.819	0.809	0.797						
older	-17	0.885	0.878	0.871	0.863	0.855	0.845	0.836	0.825	0.813							
than	-18	0.890	0.884	0.877	0.869	0.860	0.851	0.841	0.829								
Retiree	-19	0.896	0.889	0.882	0.874	0.865	0.856	0.845									
	-20	0.901	0.894	0.887	0.879	0.870	0.859										
	-21	0.905	0.899	0.891	0.883	0.873											
	-22	0.909	0.902	0.895	0.886												
	-23	0.913	0.906	0.898													
	-24	0.915	0.908														
	-25	0.918															
	-26																
	-27																
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	-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, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary	-56																
older	-57																
than	-58																
Retiree	-59																
	-60																
Beneficiary	-61																
older	-62																
than	-63																
Retiree	-64																
	-65																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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																				
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45																				
44																				
43																				
42																				
41																				
Beneficiary 40																				
younger 39																				
than 38																				0.776
Retiree 37																				0.784
36																				0.777
																		0.792	0.785	0.777

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
35																	0.799	0.792	0.785	0.778	
34																0.806	0.800	0.793	0.786	0.779	
33															0.813	0.807	0.800	0.794	0.787	0.779	
32														0.820	0.814	0.807	0.801	0.794	0.787	0.780	
31													0.826	0.820	0.814	0.808	0.802	0.795	0.788	0.781	
30												0.832	0.827	0.821	0.815	0.809	0.802	0.796	0.789	0.782	
29											0.838	0.833	0.827	0.821	0.816	0.810	0.803	0.797	0.790	0.783	
28										0.844	0.839	0.833	0.828	0.822	0.816	0.810	0.804	0.797	0.791	0.784	
27									0.849	0.844	0.839	0.834	0.829	0.823	0.817	0.811	0.805	0.798	0.791	0.784	
26								0.854	0.849	0.845	0.840	0.835	0.829	0.824	0.818	0.812	0.806	0.799	0.792	0.785	
25							0.859	0.855	0.850	0.845	0.840	0.835	0.830	0.824	0.819	0.813	0.807	0.800	0.793	0.787	
24						0.863	0.859	0.855	0.851	0.846	0.841	0.836	0.831	0.825	0.820	0.814	0.808	0.801	0.794	0.788	
23					0.867	0.864	0.860	0.856	0.851	0.847	0.842	0.837	0.832	0.826	0.820	0.815	0.809	0.802	0.796	0.789	
22				0.871	0.867	0.864	0.861	0.856	0.852	0.848	0.843	0.838	0.832	0.827	0.821	0.816	0.810	0.803	0.797	0.790	
21			0.874	0.871	0.868	0.865	0.861	0.857	0.853	0.848	0.844	0.839	0.833	0.828	0.822	0.817	0.811	0.804	0.798	0.791	
20		0.878	0.875	0.872	0.869	0.866	0.862	0.858	0.854	0.849	0.844	0.839	0.834	0.829	0.823	0.818	0.812	0.806	0.799	0.792	
19	0.882	0.879	0.875	0.872	0.869	0.866	0.863	0.859	0.855	0.850	0.845	0.840	0.835	0.830	0.825	0.819	0.813	0.807	0.800	0.794	
18	0.882	0.879	0.876	0.873	0.870	0.867	0.863	0.860	0.855	0.851	0.846	0.841	0.836	0.831	0.826	0.820	0.814	0.808	0.802	0.795	
17	0.883	0.880	0.877	0.874	0.871	0.868	0.864	0.860	0.856	0.852	0.847	0.842	0.837	0.832	0.827	0.821	0.815	0.809	0.803	0.797	
16	0.884	0.880	0.877	0.874	0.872	0.869	0.865	0.861	0.857	0.853	0.848	0.843	0.839	0.833	0.828	0.823	0.817	0.811	0.805	0.798	
15	0.884	0.881	0.878	0.875	0.872	0.869	0.866	0.862	0.858	0.854	0.849	0.845	0.840	0.835	0.829	0.824	0.818	0.812	0.806	0.800	
14	0.885	0.882	0.879	0.876	0.873	0.870	0.867	0.863	0.859	0.855	0.850	0.846	0.841	0.836	0.831	0.825	0.820	0.814	0.808	0.801	
13	0.886	0.883	0.880	0.877	0.874	0.871	0.868	0.864	0.860	0.856	0.852	0.847	0.842	0.837	0.832	0.827	0.821	0.815	0.809	0.803	
12	0.886	0.883	0.880	0.878	0.875	0.872	0.869	0.865	0.861	0.857	0.853	0.848	0.843	0.839	0.833	0.828	0.823	0.817	0.811	0.805	
11	0.887	0.884	0.881	0.879	0.876	0.873	0.870	0.866	0.862	0.858	0.854	0.849	0.845	0.840	0.835	0.830	0.824	0.819	0.813	0.807	
10	0.888	0.885	0.882	0.879	0.877	0.874	0.871	0.867	0.863	0.859	0.855	0.851	0.846	0.841	0.836	0.831	0.826	0.820	0.815	0.809	
9	0.889	0.886	0.883	0.880	0.878	0.875	0.872	0.868	0.865	0.861	0.856	0.852	0.848	0.843	0.838	0.833	0.828	0.822	0.817	0.811	
8	0.889	0.887	0.884	0.881	0.879	0.876	0.873	0.870	0.866	0.862	0.858	0.854	0.849	0.844	0.840	0.835	0.829	0.824	0.819	0.813	
7	0.890	0.888	0.885	0.882	0.880	0.877	0.874	0.871	0.867	0.863	0.859	0.855	0.851	0.846	0.841	0.836	0.831	0.826	0.821	0.815	
6	0.891	0.888	0.886	0.883	0.881	0.878	0.875	0.872	0.868	0.865	0.861	0.856	0.852	0.848	0.843	0.838	0.833	0.828	0.823	0.817	
5	0.892	0.889	0.887	0.884	0.882	0.879	0.876	0.873	0.870	0.866	0.862	0.858	0.854	0.849	0.845	0.840	0.835	0.830	0.825	0.819	
4	0.893	0.890	0.888	0.885	0.883	0.881	0.878	0.875	0.871	0.867	0.864	0.860	0.855	0.851	0.847	0.842	0.837	0.832	0.827	0.821	
3	0.894	0.891	0.889	0.887	0.884	0.882	0.879	0.876	0.872	0.869	0.865	0.861	0.857	0.853	0.848	0.844	0.839	0.834	0.829	0.824	
2	0.895	0.892	0.890	0.888	0.885	0.883	0.880	0.877	0.874	0.870	0.867	0.863	0.859	0.855	0.850	0.846	0.841	0.836	0.831	0.826	
1	0.896	0.893	0.891	0.889	0.887	0.884	0.882	0.879	0.875	0.872	0.868	0.864	0.861	0.856	0.852	0.848	0.843	0.839	0.834	0.829	
Beneficiary same age as Retiree	<b>0</b>	<b>0.897</b>	<b>0.894</b>	<b>0.892</b>	<b>0.890</b>	<b>0.888</b>	<b>0.886</b>	<b>0.883</b>	<b>0.880</b>	<b>0.877</b>	<b>0.873</b>	<b>0.870</b>	<b>0.866</b>	<b>0.862</b>	<b>0.858</b>	<b>0.854</b>	<b>0.850</b>	<b>0.845</b>	<b>0.841</b>	<b>0.836</b>	<b>0.831</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree -1	0.898	0.895	0.893	0.891	0.889	0.887	0.884	0.881	0.878	0.875	0.872	0.868	0.864	0.860	0.856	0.852	0.848	0.843	0.838	0.834
-2	0.899	0.897	0.894	0.892	0.890	0.888	0.886	0.883	0.880	0.877	0.873	0.870	0.866	0.862	0.858	0.854	0.850	0.845	0.841	0.836
-3	0.900	0.898	0.895	0.893	0.891	0.889	0.887	0.884	0.881	0.878	0.875	0.871	0.868	0.864	0.860	0.856	0.852	0.848	0.843	0.839
-4	0.901	0.899	0.897	0.895	0.893	0.891	0.888	0.886	0.883	0.880	0.877	0.873	0.870	0.866	0.862	0.858	0.854	0.850	0.846	0.841
-5	0.902	0.900	0.898	0.896	0.894	0.892	0.890	0.887	0.885	0.882	0.878	0.875	0.872	0.868	0.864	0.861	0.857	0.853	0.848	0.844
-6	0.903	0.901	0.899	0.897	0.895	0.894	0.891	0.889	0.886	0.883	0.880	0.877	0.874	0.870	0.867	0.863	0.859	0.855	0.851	0.846
-7	0.904	0.902	0.900	0.898	0.897	0.895	0.893	0.890	0.888	0.885	0.882	0.879	0.876	0.872	0.869	0.865	0.861	0.857	0.853	0.849
-8	0.905	0.903	0.901	0.900	0.898	0.896	0.894	0.892	0.889	0.887	0.884	0.881	0.878	0.874	0.871	0.867	0.864	0.860	0.856	0.852
-9	0.906	0.904	0.903	0.901	0.899	0.898	0.896	0.894	0.891	0.888	0.886	0.883	0.879	0.876	0.873	0.870	0.866	0.862	0.858	0.854
-10	0.908	0.906	0.904	0.902	0.901	0.899	0.897	0.895	0.893	0.890	0.887	0.884	0.881	0.878	0.875	0.872	0.868	0.865	0.861	0.857
-11	0.909	0.907	0.905	0.904	0.902	0.901	0.899	0.897	0.894	0.892	0.889	0.886	0.883	0.880	0.877	0.874	0.871	0.867	0.864	0.860
-12	0.910	0.908	0.906	0.905	0.904	0.902	0.900	0.898	0.896	0.894	0.891	0.888	0.886	0.883	0.880	0.876	0.873	0.870	0.866	0.863
-13	0.911	0.909	0.908	0.906	0.905	0.904	0.902	0.900	0.898	0.896	0.893	0.890	0.888	0.885	0.882	0.879	0.876	0.872	0.869	0.865
-14	0.912	0.910	0.909	0.908	0.906	0.905	0.903	0.902	0.899	0.897	0.895	0.892	0.890	0.887	0.884	0.881	0.878	0.875	0.872	0.868
-15	0.913	0.912	0.910	0.909	0.908	0.907	0.905	0.903	0.901	0.899	0.897	0.894	0.892	0.889	0.886	0.883	0.881	0.877	0.874	0.871
-16	0.914	0.913	0.912	0.910	0.909	0.908	0.907	0.905	0.903	0.901	0.899	0.896	0.894	0.891	0.889	0.886	0.883	0.880	0.877	0.874
-17	0.916	0.914	0.913	0.912	0.911	0.910	0.908	0.907	0.905	0.903	0.900	0.898	0.896	0.893	0.891	0.888	0.885	0.883	0.880	0.876
-18	0.917	0.915	0.914	0.913	0.912	0.911	0.910	0.908	0.906	0.905	0.902	0.900	0.898	0.896	0.893	0.891	0.888	0.885	0.882	0.879
-19	0.918	0.917	0.916	0.915	0.914	0.913	0.911	0.910	0.908	0.906	0.904	0.902	0.900	0.898	0.895	0.893	0.890	0.888	0.885	0.882
-20	0.919	0.918	0.917	0.916	0.915	0.914	0.913	0.912	0.910	0.908	0.906	0.904	0.902	0.900	0.898	0.895	0.893	0.890	0.888	0.885
-21	0.921	0.919	0.918	0.917	0.917	0.916	0.915	0.913	0.912	0.910	0.908	0.906	0.904	0.902	0.900	0.898	0.896	0.893	0.890	0.888
-22	0.922	0.921	0.920	0.919	0.918	0.917	0.916	0.915	0.914	0.912	0.910	0.908	0.906	0.904	0.902	0.900	0.898	0.896	0.893	0.891
-23	0.923	0.922	0.921	0.920	0.920	0.919	0.918	0.917	0.915	0.914	0.912	0.910	0.909	0.907	0.905	0.903	0.901	0.898	0.896	0.894
-24	0.924	0.923	0.923	0.922	0.921	0.921	0.920	0.919	0.917	0.916	0.914	0.913	0.911	0.909	0.907	0.905	0.903	0.901	0.899	0.897
-25	0.926	0.925	0.924	0.923	0.923	0.922	0.921	0.920	0.919	0.918	0.916	0.915	0.913	0.911	0.910	0.908	0.906	0.904	0.902	0.899
-26	0.927	0.926	0.925	0.925	0.924	0.924	0.923	0.922	0.921	0.920	0.918	0.917	0.915	0.914	0.912	0.910	0.909	0.907	0.905	0.902
-27	0.928	0.928	0.927	0.926	0.926	0.926	0.925	0.924	0.923	0.922	0.920	0.919	0.917	0.916	0.914	0.913	0.911	0.909	0.907	0.905
-28	0.930	0.929	0.928	0.928	0.928	0.927	0.927	0.926	0.925	0.924	0.922	0.921	0.920	0.918	0.917	0.915	0.914	0.912	0.910	0.908
-29	0.931	0.930	0.930	0.929	0.929	0.929	0.928	0.928	0.927	0.926	0.924	0.923	0.922	0.921	0.919	0.918	0.916	0.915	0.913	0.911
-30	0.933	0.932	0.931	0.931	0.931	0.931	0.930	0.929	0.929	0.928	0.927	0.925	0.924	0.923	0.922	0.921	0.919	0.918	0.916	0.914
-31	0.934	0.933	0.933	0.932	0.932	0.932	0.932	0.931	0.931	0.930	0.929	0.928	0.927	0.925	0.924	0.923	0.922	0.920	0.919	0.917
-32	0.935	0.935	0.934	0.934	0.934	0.934	0.933	0.933	0.932	0.932	0.931	0.930	0.929	0.928	0.927	0.926	0.925	0.923	0.922	0.920
-33	0.937	0.936	0.936	0.936	0.936	0.936	0.935	0.935	0.934	0.934	0.933	0.932	0.931	0.930	0.929	0.928	0.927	0.926	0.925	0.923
-34	0.938	0.937	0.937	0.937	0.937	0.937	0.937	0.937	0.936	0.936	0.935	0.934	0.933	0.933	0.932	0.931	0.930	0.929	0.928	0.926
-35	0.939	0.939	0.939	0.939	0.939	0.939	0.939	0.939	0.938	0.938	0.937	0.936	0.936	0.935	0.934	0.933	0.933	0.932	0.930	0.929
Beneficiary older than Retiree -36	0.941	0.940	0.940	0.940	0.941	0.941	0.941	0.941	0.940	0.940	0.939	0.939	0.938	0.937	0.937	0.936	0.935	0.934	0.933	0.932
-37	0.942	0.942	0.942	0.942	0.942	0.943	0.943	0.942	0.942	0.942	0.941	0.941	0.940	0.940	0.939	0.939	0.938	0.937	0.936	0.935
-38	0.944	0.943	0.943	0.944	0.944	0.944	0.944	0.944	0.944	0.944	0.943	0.943	0.943	0.942	0.942	0.941	0.940	0.940	0.939	0.938
-39	0.945	0.945	0.945	0.945	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.945	0.945	0.944	0.944	0.944	0.943	0.942	0.942	0.941
-40	0.946	0.946	0.946	0.947	0.947	0.948	0.948	0.948	0.948	0.948	0.948	0.947	0.947	0.947	0.946	0.946	0.946	0.945	0.944	0.944



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																		
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
Beneficiary older than Retiree	-41	0.948	0.948	0.948	0.948	0.949	0.949	0.950	0.950	0.950	0.950	0.949	0.949	0.949	0.948	0.948	0.948	0.947	0.947	0.946
	-42	0.949	0.949	0.949	0.950	0.950	0.951	0.951	0.952	0.952	0.952	0.952	0.951	0.951	0.951	0.951	0.950	0.950	0.949	
	-43	0.951	0.951	0.951	0.951	0.952	0.953	0.953	0.953	0.954	0.954	0.954	0.954	0.954	0.953	0.953	0.953	0.953	0.952	0.952
	-44	0.952	0.952	0.952	0.953	0.954	0.954	0.955	0.955	0.955	0.956	0.956	0.956	0.956	0.956	0.956	0.955	0.955	0.955	0.954
	-45	0.953	0.954	0.954	0.954	0.955	0.956	0.957	0.957	0.957	0.958	0.958	0.958	0.958	0.958	0.958	0.958	0.958	0.957	0.957
	-46	0.955	0.955	0.955	0.956	0.957	0.958	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
	-47	0.956	0.956	0.957	0.957	0.958	0.959	0.960	0.960	0.961	0.961	0.961	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962
	-48	0.958	0.958	0.958	0.959	0.960	0.961	0.962	0.962	0.962	0.963	0.963	0.963	0.964	0.964	0.964	0.964	0.964	0.964	0.964
	-49	0.959	0.959	0.960	0.960	0.961	0.962	0.963	0.964	0.964	0.965	0.965	0.965	0.965	0.966	0.966	0.966	0.966	0.966	0.966
	-50	0.960	0.961	0.961	0.962	0.963	0.964	0.965	0.965	0.966	0.966	0.967	0.967	0.967	0.968	0.968	0.968	0.968	0.968	0.968
	-51	0.962	0.962	0.962	0.963	0.964	0.965	0.966	0.967	0.967	0.968	0.968	0.969	0.969	0.970	0.970	0.970	0.970	0.970	0.970
	-52	0.963	0.963	0.964	0.965	0.966	0.967	0.968	0.968	0.969	0.970	0.970	0.971	0.971	0.971	0.972	0.972	0.972	0.972	0.972
	-53	0.964	0.965	0.965	0.966	0.967	0.968	0.969	0.970	0.970	0.971	0.971	0.972	0.972	0.973	0.973	0.973	0.974	0.974	0.974
	-54	0.965	0.966	0.966	0.967	0.968	0.970	0.971	0.971	0.972	0.972	0.973	0.973	0.974	0.974	0.975	0.975	0.975	0.975	0.975
	-55	0.967	0.967	0.968	0.969	0.970	0.971	0.972	0.973	0.973	0.974	0.974	0.975	0.975	0.976	0.976	0.976	0.977	0.977	0.977
	-56	0.968	0.968	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.975	0.976	0.976	0.977	0.977	0.977	0.978	0.978	0.978	0.978
	-57	0.969	0.970	0.970	0.971	0.972	0.974	0.975	0.975	0.976	0.977	0.977	0.978	0.978	0.978	0.979	0.979	0.980	0.980	0.980
	-58	0.971	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.978	0.979	0.979	0.980	0.980	0.980	0.981	0.981	0.981
	-59	0.972	0.972	0.973	0.974	0.975	0.976	0.977	0.978	0.978	0.979	0.980	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.982
	-60	0.973	0.973	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.983	0.983	0.983	0.983
	-61	0.974	0.975	0.975	0.976	0.977	0.979	0.979	0.980	0.981	0.982	0.982	0.983	0.983	0.983	0.984	0.984	0.984	0.984	0.984
	-62	0.975	0.976	0.976	0.977	0.978	0.980	0.981	0.981	0.982	0.982	0.983	0.983	0.984	0.984	0.984	0.985	0.985	0.985	0.985
	-63	0.976	0.977	0.978	0.978	0.980	0.981	0.982	0.982	0.983	0.983	0.984	0.984	0.985	0.985	0.985	0.985	0.986	0.986	0.986
	-64	0.978	0.978	0.979	0.980	0.981	0.982	0.983	0.983	0.984	0.984	0.985	0.985	0.985	0.986	0.986	0.986	0.987	0.987	0.986
	-65	0.979	0.979	0.980	0.981	0.982	0.983	0.984	0.984	0.985	0.985	0.986	0.986	0.986	0.987	0.987	0.987	0.987	0.987	0.987
	-66	0.980	0.980	0.981	0.982	0.983	0.984	0.984	0.985	0.986	0.986	0.987	0.987	0.987	0.987	0.988	0.988	0.988	0.988	0.988
	-67	0.981	0.981	0.982	0.983	0.984	0.985	0.985	0.986	0.986	0.987	0.987	0.988	0.988	0.988	0.988	0.988	0.989	0.988	0.988
	-68	0.982	0.982	0.983	0.983	0.984	0.985	0.986	0.987	0.987	0.988	0.988	0.988	0.988	0.989	0.989	0.989	0.989	0.989	0.989
	-69	0.983	0.983	0.984	0.984	0.985	0.986	0.987	0.987	0.988	0.988	0.989	0.989	0.989	0.989	0.989	0.990	0.990	0.989	0.989
	-70	0.984	0.984	0.984	0.985	0.986	0.987	0.988	0.988	0.989	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
	-71	0.985	0.985	0.985	0.986	0.987	0.988	0.988	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
	-72	0.985	0.986	0.986	0.987	0.987	0.988	0.989	0.989	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990
	-73	0.986	0.986	0.987	0.987	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
	-74	0.987	0.987	0.987	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
	-75	0.988	0.988	0.988	0.989	0.989	0.990	0.991	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992
Beneficiary older than Retiree	-76	0.988	0.988	0.989	0.989	0.990	0.991	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992
	-77	0.989	0.989	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992
	-78	0.990	0.990	0.990	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993
	-79	0.990	0.990	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993
	-80	0.991	0.991	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.991	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993										
older	-82	0.992	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.993											
than	-83	0.992	0.992	0.992	0.992	0.993	0.993	0.993	0.993												
Retiree	-84	0.992	0.992	0.992	0.993	0.993	0.993	0.994													
	-85	0.993	0.993	0.993	0.993	0.993	0.993														
Beneficiary	-86	0.993	0.993	0.993	0.993	0.993															
older	-87	0.993	0.993	0.993	0.993																
than	-88	0.994	0.993	0.993																	
Retiree	-89	0.994	0.994																		
	-90	0.994																			

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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																				0.608
57																			0.618	0.608
56																		0.628	0.618	0.609
55																	0.637	0.628	0.619	0.609
54																0.646	0.638	0.629	0.620	0.610
53															0.655	0.647	0.638	0.629	0.620	0.611
52														0.664	0.656	0.647	0.639	0.630	0.621	0.611
51													0.672	0.664	0.656	0.648	0.639	0.631	0.621	0.612
50											0.680	0.673	0.665	0.657	0.648	0.640	0.631	0.622	0.613	
49										0.688	0.681	0.673	0.665	0.657	0.649	0.641	0.632	0.623	0.613	
48									0.696	0.689	0.681	0.674	0.666	0.658	0.650	0.641	0.633	0.624	0.614	
47								0.704	0.697	0.689	0.682	0.674	0.667	0.659	0.650	0.642	0.633	0.624	0.615	
46							0.712	0.704	0.697	0.690	0.683	0.675	0.667	0.659	0.651	0.643	0.634	0.625	0.616	
45						0.719	0.712	0.705	0.698	0.691	0.683	0.676	0.668	0.660	0.652	0.644	0.635	0.626	0.617	
44					0.727	0.720	0.713	0.706	0.698	0.691	0.684	0.676	0.669	0.661	0.653	0.645	0.636	0.627	0.618	
43				0.735	0.727	0.720	0.713	0.706	0.699	0.692	0.685	0.677	0.670	0.662	0.654	0.645	0.637	0.628	0.619	
42			0.743	0.735	0.728	0.721	0.714	0.707	0.700	0.693	0.685	0.678	0.670	0.663	0.655	0.646	0.638	0.629	0.620	
41		0.751	0.743	0.736	0.728	0.722	0.715	0.708	0.701	0.693	0.686	0.679	0.671	0.664	0.656	0.647	0.639	0.630	0.621	
Beneficiary younger than Retiree 40		0.760	0.752	0.744	0.736	0.729	0.722	0.715	0.708	0.701	0.694	0.687	0.680	0.672	0.664	0.657	0.648	0.640	0.631	0.622
39	0.768	0.760	0.752	0.745	0.737	0.730	0.723	0.716	0.709	0.702	0.695	0.688	0.681	0.673	0.666	0.658	0.650	0.641	0.632	0.623
38	0.769	0.761	0.753	0.745	0.738	0.731	0.724	0.717	0.710	0.703	0.696	0.689	0.682	0.674	0.667	0.659	0.651	0.642	0.634	0.625
37	0.769	0.761	0.754	0.746	0.739	0.731	0.725	0.718	0.711	0.704	0.697	0.690	0.683	0.675	0.668	0.660	0.652	0.644	0.635	0.626
36	0.770	0.762	0.754	0.747	0.739	0.732	0.725	0.719	0.712	0.705	0.698	0.691	0.684	0.676	0.669	0.661	0.653	0.645	0.636	0.627

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
35	0.770	0.763	0.755	0.748	0.740	0.733	0.726	0.719	0.713	0.706	0.699	0.692	0.685	0.678	0.670	0.662	0.655	0.646	0.638	0.629	
34	0.771	0.764	0.756	0.748	0.741	0.734	0.727	0.720	0.714	0.707	0.700	0.693	0.686	0.679	0.671	0.664	0.656	0.648	0.639	0.631	
33	0.772	0.764	0.757	0.749	0.742	0.735	0.728	0.721	0.715	0.708	0.701	0.694	0.687	0.680	0.673	0.665	0.657	0.649	0.641	0.632	
32	0.773	0.765	0.758	0.750	0.743	0.736	0.729	0.723	0.716	0.709	0.702	0.696	0.689	0.682	0.674	0.667	0.659	0.651	0.643	0.634	
31	0.774	0.766	0.759	0.751	0.744	0.737	0.730	0.724	0.717	0.710	0.704	0.697	0.690	0.683	0.676	0.668	0.661	0.653	0.645	0.636	
30	0.774	0.767	0.759	0.752	0.745	0.738	0.731	0.725	0.718	0.712	0.705	0.698	0.691	0.684	0.677	0.670	0.662	0.655	0.646	0.638	
29	0.775	0.768	0.760	0.753	0.746	0.739	0.732	0.726	0.720	0.713	0.706	0.700	0.693	0.686	0.679	0.672	0.664	0.656	0.648	0.640	
28	0.776	0.769	0.761	0.754	0.747	0.740	0.734	0.727	0.721	0.714	0.708	0.701	0.695	0.688	0.681	0.674	0.666	0.658	0.650	0.642	
27	0.777	0.770	0.763	0.755	0.748	0.741	0.735	0.729	0.722	0.716	0.709	0.703	0.696	0.690	0.683	0.675	0.668	0.661	0.653	0.644	
26	0.778	0.771	0.764	0.756	0.749	0.743	0.736	0.730	0.724	0.717	0.711	0.705	0.698	0.691	0.685	0.677	0.670	0.663	0.655	0.647	
25	0.779	0.772	0.765	0.758	0.751	0.744	0.738	0.732	0.725	0.719	0.713	0.706	0.700	0.693	0.687	0.680	0.672	0.665	0.657	0.649	
24	0.781	0.773	0.766	0.759	0.752	0.745	0.739	0.733	0.727	0.721	0.715	0.708	0.702	0.695	0.689	0.682	0.675	0.667	0.660	0.652	
23	0.782	0.775	0.767	0.760	0.753	0.747	0.741	0.735	0.729	0.723	0.716	0.710	0.704	0.697	0.691	0.684	0.677	0.670	0.662	0.655	
22	0.783	0.776	0.769	0.762	0.755	0.748	0.742	0.736	0.730	0.724	0.718	0.712	0.706	0.700	0.693	0.687	0.680	0.673	0.665	0.658	
21	0.784	0.777	0.770	0.763	0.756	0.750	0.744	0.738	0.732	0.726	0.720	0.714	0.708	0.702	0.696	0.689	0.682	0.675	0.668	0.661	
20	0.786	0.779	0.772	0.765	0.758	0.752	0.746	0.740	0.734	0.728	0.723	0.717	0.711	0.704	0.698	0.692	0.685	0.678	0.671	0.664	
19	0.787	0.780	0.773	0.766	0.760	0.753	0.748	0.742	0.736	0.730	0.725	0.719	0.713	0.707	0.701	0.694	0.688	0.681	0.674	0.667	
18	0.788	0.782	0.775	0.768	0.762	0.755	0.750	0.744	0.738	0.733	0.727	0.721	0.715	0.710	0.704	0.697	0.691	0.684	0.677	0.670	
17	0.790	0.783	0.777	0.770	0.763	0.757	0.752	0.746	0.741	0.735	0.729	0.724	0.718	0.712	0.706	0.700	0.694	0.688	0.681	0.674	
16	0.792	0.785	0.778	0.772	0.765	0.759	0.754	0.748	0.743	0.737	0.732	0.726	0.721	0.715	0.709	0.703	0.697	0.691	0.684	0.678	
15	0.793	0.787	0.780	0.774	0.767	0.761	0.756	0.751	0.745	0.740	0.735	0.729	0.724	0.718	0.713	0.707	0.701	0.695	0.688	0.681	
14	0.795	0.788	0.782	0.776	0.769	0.763	0.758	0.753	0.748	0.742	0.737	0.732	0.727	0.721	0.716	0.710	0.704	0.698	0.692	0.685	
13	0.797	0.790	0.784	0.778	0.771	0.766	0.761	0.755	0.750	0.745	0.740	0.735	0.730	0.724	0.719	0.714	0.708	0.702	0.696	0.689	
12	0.799	0.792	0.786	0.780	0.774	0.768	0.763	0.758	0.753	0.748	0.743	0.738	0.733	0.728	0.723	0.717	0.712	0.706	0.700	0.694	
11	0.801	0.794	0.788	0.782	0.776	0.770	0.765	0.761	0.756	0.751	0.746	0.741	0.736	0.731	0.726	0.721	0.716	0.710	0.704	0.698	
10	0.803	0.796	0.790	0.784	0.778	0.773	0.768	0.763	0.759	0.754	0.749	0.744	0.740	0.735	0.730	0.725	0.720	0.714	0.708	0.703	
9	0.805	0.799	0.793	0.787	0.781	0.776	0.771	0.766	0.761	0.757	0.752	0.748	0.743	0.738	0.734	0.729	0.724	0.718	0.713	0.707	
8	0.807	0.801	0.795	0.789	0.783	0.778	0.774	0.769	0.765	0.760	0.756	0.751	0.747	0.742	0.738	0.733	0.728	0.723	0.718	0.712	
7	0.809	0.803	0.797	0.792	0.786	0.781	0.776	0.772	0.768	0.763	0.759	0.755	0.750	0.746	0.742	0.737	0.732	0.727	0.722	0.717	
6	0.811	0.805	0.800	0.794	0.789	0.784	0.779	0.775	0.771	0.767	0.763	0.758	0.754	0.750	0.746	0.741	0.737	0.732	0.727	0.722	
Beneficiary younger than Retiree	5	0.814	0.808	0.802	0.797	0.791	0.787	0.782	0.778	0.774	0.770	0.766	0.762	0.758	0.754	0.750	0.746	0.741	0.737	0.732	0.727
	4	0.816	0.810	0.805	0.799	0.794	0.790	0.785	0.781	0.777	0.774	0.770	0.766	0.762	0.758	0.754	0.750	0.746	0.742	0.737	0.733
	3	0.818	0.813	0.807	0.802	0.797	0.793	0.789	0.785	0.781	0.777	0.773	0.770	0.766	0.762	0.759	0.755	0.751	0.747	0.743	0.738
	2	0.821	0.816	0.810	0.805	0.800	0.796	0.792	0.788	0.784	0.781	0.777	0.774	0.770	0.767	0.763	0.759	0.756	0.752	0.748	0.744
	1	0.823	0.818	0.813	0.808	0.803	0.799	0.795	0.791	0.788	0.784	0.781	0.778	0.774	0.771	0.768	0.764	0.761	0.757	0.753	0.749
Beneficiary same age as Retiree	0	<b>0.826</b>	<b>0.821</b>	<b>0.816</b>	<b>0.811</b>	<b>0.806</b>	<b>0.802</b>	<b>0.798</b>	<b>0.795</b>	<b>0.792</b>	<b>0.788</b>	<b>0.785</b>	<b>0.782</b>	<b>0.779</b>	<b>0.775</b>	<b>0.772</b>	<b>0.769</b>	<b>0.766</b>	<b>0.762</b>	<b>0.759</b>	<b>0.755</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -1	0.829	0.824	0.819	0.814	0.809	0.805	0.802	0.798	0.795	0.792	0.789	0.786	0.783	0.780	0.777	0.774	0.771	0.768	0.765	0.761
-2	0.831	0.826	0.821	0.817	0.812	0.808	0.805	0.802	0.799	0.796	0.793	0.790	0.787	0.785	0.782	0.779	0.776	0.773	0.770	0.767
-3	0.834	0.829	0.824	0.820	0.815	0.812	0.808	0.805	0.803	0.800	0.797	0.794	0.792	0.789	0.787	0.784	0.781	0.779	0.776	0.773
-4	0.837	0.832	0.827	0.823	0.819	0.815	0.812	0.809	0.806	0.804	0.801	0.799	0.796	0.794	0.792	0.789	0.787	0.784	0.782	0.779
-5	0.839	0.835	0.830	0.826	0.822	0.818	0.815	0.813	0.810	0.808	0.805	0.803	0.801	0.799	0.796	0.794	0.792	0.790	0.788	0.785
-6	0.842	0.838	0.833	0.829	0.825	0.822	0.819	0.816	0.814	0.812	0.809	0.807	0.805	0.803	0.801	0.799	0.798	0.796	0.794	0.791
-7	0.845	0.840	0.836	0.832	0.828	0.825	0.822	0.820	0.818	0.816	0.813	0.812	0.810	0.808	0.806	0.805	0.803	0.801	0.799	0.798
-8	0.848	0.843	0.839	0.835	0.832	0.828	0.826	0.824	0.822	0.820	0.818	0.816	0.814	0.813	0.811	0.810	0.808	0.807	0.805	0.804
-9	0.850	0.846	0.842	0.838	0.835	0.832	0.829	0.827	0.825	0.824	0.822	0.820	0.819	0.818	0.816	0.815	0.814	0.813	0.811	0.810
-10	0.853	0.849	0.845	0.841	0.838	0.835	0.833	0.831	0.829	0.828	0.826	0.825	0.824	0.822	0.821	0.820	0.819	0.818	0.817	0.816
-11	0.856	0.852	0.848	0.845	0.841	0.839	0.837	0.835	0.833	0.832	0.830	0.829	0.828	0.827	0.826	0.826	0.825	0.824	0.823	0.822
-12	0.859	0.855	0.851	0.848	0.845	0.842	0.840	0.839	0.837	0.836	0.835	0.834	0.833	0.832	0.831	0.831	0.830	0.830	0.829	0.828
-13	0.862	0.858	0.854	0.851	0.848	0.846	0.844	0.842	0.841	0.840	0.839	0.838	0.837	0.837	0.836	0.836	0.836	0.835	0.835	0.834
-14	0.865	0.861	0.858	0.854	0.851	0.849	0.848	0.846	0.845	0.844	0.843	0.843	0.842	0.842	0.841	0.841	0.841	0.841	0.841	0.841
-15	0.867	0.864	0.861	0.858	0.855	0.853	0.851	0.850	0.849	0.848	0.848	0.847	0.847	0.846	0.846	0.846	0.846	0.846	0.847	0.847
-16	0.870	0.867	0.864	0.861	0.858	0.856	0.855	0.854	0.853	0.852	0.852	0.851	0.851	0.851	0.851	0.852	0.852	0.852	0.852	0.852
-17	0.873	0.870	0.867	0.864	0.862	0.860	0.859	0.858	0.857	0.856	0.856	0.856	0.856	0.856	0.856	0.857	0.857	0.857	0.858	0.858
-18	0.876	0.873	0.870	0.867	0.865	0.863	0.862	0.861	0.861	0.861	0.860	0.860	0.860	0.860	0.861	0.862	0.862	0.863	0.864	0.864
-19	0.879	0.876	0.873	0.871	0.869	0.867	0.866	0.865	0.865	0.865	0.865	0.865	0.865	0.865	0.866	0.867	0.867	0.868	0.869	0.870
-20	0.882	0.879	0.877	0.874	0.872	0.870	0.870	0.869	0.869	0.869	0.869	0.869	0.870	0.870	0.871	0.872	0.873	0.874	0.875	0.875
-21	0.885	0.882	0.880	0.877	0.875	0.874	0.873	0.873	0.873	0.873	0.873	0.873	0.874	0.875	0.876	0.877	0.878	0.879	0.880	0.881
-22	0.888	0.885	0.883	0.881	0.879	0.878	0.877	0.877	0.877	0.877	0.877	0.878	0.879	0.879	0.880	0.882	0.883	0.884	0.885	0.886
-23	0.891	0.889	0.886	0.884	0.882	0.881	0.881	0.881	0.881	0.881	0.881	0.882	0.883	0.884	0.885	0.886	0.888	0.889	0.890	0.892
-24	0.894	0.892	0.890	0.888	0.886	0.885	0.885	0.884	0.885	0.885	0.886	0.886	0.887	0.889	0.890	0.891	0.893	0.894	0.896	0.897
-25	0.897	0.895	0.893	0.891	0.889	0.888	0.888	0.888	0.889	0.889	0.890	0.891	0.892	0.893	0.894	0.896	0.897	0.899	0.901	0.902
-26	0.900	0.898	0.896	0.894	0.893	0.892	0.892	0.892	0.893	0.893	0.894	0.895	0.896	0.897	0.899	0.900	0.902	0.904	0.905	0.907
-27	0.903	0.901	0.899	0.898	0.896	0.896	0.896	0.896	0.896	0.897	0.898	0.899	0.900	0.902	0.903	0.905	0.906	0.908	0.910	0.912
-28	0.906	0.904	0.903	0.901	0.900	0.899	0.899	0.899	0.900	0.901	0.902	0.903	0.905	0.906	0.908	0.909	0.911	0.913	0.915	0.916
-29	0.910	0.908	0.906	0.904	0.903	0.903	0.903	0.903	0.904	0.905	0.906	0.907	0.909	0.910	0.912	0.914	0.916	0.917	0.919	0.921
-30	0.913	0.911	0.909	0.908	0.907	0.906	0.907	0.907	0.908	0.909	0.910	0.911	0.913	0.915	0.916	0.918	0.920	0.922	0.923	0.925
-31	0.916	0.914	0.913	0.911	0.910	0.910	0.910	0.911	0.912	0.913	0.914	0.915	0.917	0.919	0.920	0.922	0.924	0.926	0.927	0.929
-32	0.919	0.917	0.916	0.915	0.914	0.913	0.914	0.915	0.916	0.917	0.918	0.919	0.921	0.923	0.924	0.926	0.928	0.930	0.931	0.933
-33	0.922	0.920	0.919	0.918	0.917	0.917	0.918	0.918	0.919	0.920	0.922	0.923	0.925	0.926	0.928	0.930	0.932	0.933	0.935	0.937
-34	0.925	0.924	0.922	0.921	0.921	0.920	0.921	0.922	0.923	0.924	0.925	0.927	0.928	0.930	0.932	0.934	0.935	0.937	0.939	0.940
-35	0.928	0.927	0.926	0.925	0.924	0.924	0.925	0.925	0.927	0.928	0.929	0.931	0.932	0.934	0.935	0.937	0.939	0.940	0.942	0.943
Beneficiary older than Retiree -36	0.931	0.930	0.929	0.928	0.927	0.927	0.928	0.929	0.930	0.931	0.933	0.934	0.936	0.937	0.939	0.940	0.942	0.944	0.945	0.946
-37	0.934	0.933	0.932	0.931	0.931	0.931	0.931	0.932	0.933	0.935	0.936	0.937	0.939	0.941	0.942	0.944	0.945	0.947	0.948	0.949
-38	0.937	0.936	0.935	0.934	0.934	0.934	0.935	0.936	0.937	0.938	0.939	0.941	0.942	0.944	0.945	0.947	0.948	0.949	0.951	0.952
-39	0.940	0.939	0.938	0.938	0.937	0.937	0.938	0.939	0.940	0.941	0.943	0.944	0.945	0.947	0.948	0.950	0.951	0.952	0.953	0.955
-40	0.943	0.942	0.941	0.941	0.940	0.940	0.941	0.942	0.943	0.944	0.946	0.947	0.948	0.950	0.951	0.952	0.954	0.955	0.956	0.957

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary	-41	0.946	0.945	0.944	0.944	0.943	0.943	0.944	0.945	0.946	0.947	0.949	0.950	0.951	0.952	0.954	0.955	0.956	0.957	0.958	0.959
older	-42	0.949	0.948	0.947	0.947	0.946	0.946	0.947	0.948	0.949	0.950	0.951	0.952	0.954	0.955	0.956	0.957	0.958	0.959	0.960	0.961
than	-43	0.951	0.951	0.950	0.949	0.949	0.949	0.950	0.951	0.952	0.953	0.954	0.955	0.956	0.957	0.958	0.959	0.961	0.962	0.962	0.963
Retiree	-44	0.954	0.953	0.953	0.952	0.952	0.952	0.953	0.954	0.954	0.955	0.956	0.957	0.958	0.960	0.961	0.962	0.963	0.963	0.964	0.965
	-45	0.956	0.956	0.955	0.955	0.955	0.955	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.962	0.963	0.964	0.964	0.965	0.966	0.967
	-46	0.959	0.958	0.958	0.957	0.957	0.957	0.958	0.959	0.959	0.960	0.961	0.962	0.963	0.964	0.965	0.966	0.966	0.967	0.968	0.968
	-47	0.961	0.961	0.960	0.960	0.959	0.959	0.960	0.961	0.962	0.962	0.963	0.964	0.965	0.966	0.966	0.967	0.968	0.969	0.969	0.970
	-48	0.964	0.963	0.963	0.962	0.962	0.962	0.962	0.963	0.964	0.964	0.965	0.966	0.967	0.967	0.968	0.969	0.969	0.970	0.970	0.971
	-49	0.966	0.965	0.965	0.964	0.964	0.964	0.964	0.965	0.966	0.966	0.967	0.968	0.968	0.969	0.970	0.970	0.971	0.971	0.972	0.972
	-50	0.968	0.967	0.967	0.966	0.966	0.966	0.966	0.967	0.967	0.968	0.969	0.969	0.970	0.970	0.971	0.972	0.972	0.973	0.973	0.973
	-51	0.970	0.969	0.969	0.968	0.968	0.968	0.968	0.969	0.969	0.970	0.970	0.971	0.971	0.972	0.972	0.973	0.973	0.973	0.973	0.973
	-52	0.972	0.971	0.971	0.970	0.970	0.970	0.970	0.971	0.971	0.972	0.972	0.973	0.973	0.973	0.974	0.974	0.974	0.974	0.974	0.974
	-53	0.973	0.973	0.972	0.972	0.971	0.971	0.972	0.972	0.972	0.973	0.973	0.974	0.974	0.974	0.975	0.975	0.975	0.975	0.975	0.975
	-54	0.975	0.975	0.974	0.973	0.973	0.973	0.973	0.973	0.974	0.974	0.974	0.975	0.975	0.975	0.975	0.976	0.976	0.976	0.976	0.976
	-55	0.977	0.976	0.976	0.975	0.974	0.974	0.974	0.975	0.975	0.975	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976
	-56	0.978	0.978	0.977	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977
	-57	0.979	0.979	0.978	0.978	0.977	0.977	0.977	0.977	0.977	0.977	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978
	-58	0.980	0.980	0.980	0.979	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978
	-59	0.982	0.981	0.981	0.980	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979
	-60	0.983	0.982	0.982	0.981	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
	-61	0.984	0.983	0.983	0.982	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981
	-62	0.985	0.984	0.984	0.983	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982
	-63	0.985	0.985	0.984	0.984	0.983	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982
	-64	0.986	0.986	0.985	0.984	0.984	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983
	-65	0.987	0.986	0.986	0.985	0.984	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983
	-66	0.987	0.987	0.986	0.986	0.985															
	-67	0.988	0.987	0.987	0.986																
	-68	0.988	0.988	0.987																	
	-69	0.989	0.988																		
	-70	0.989																			
	-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, 2018**

**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	-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, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	
Beneficiary younger than Retiree																	
75																	
74																0.401	
73															0.416	0.401	
72														0.430	0.416	0.402	
71													0.444	0.430	0.416	0.402	
70												0.459	0.445	0.431	0.417	0.403	
69											0.473	0.459	0.445	0.431	0.417	0.403	
68									0.486	0.473	0.459	0.445	0.432	0.417	0.403		
67								0.500	0.487	0.473	0.460	0.446	0.432	0.418	0.404		
66							0.513	0.500	0.487	0.474	0.460	0.446	0.432	0.418	0.404		
65								0.526	0.514	0.501	0.488	0.474	0.461	0.447	0.433	0.419	0.405
64						0.539	0.527	0.514	0.501	0.488	0.475	0.461	0.447	0.433	0.419	0.405	
63					0.552	0.540	0.527	0.515	0.502	0.489	0.475	0.462	0.448	0.434	0.420	0.406	
62				0.564	0.552	0.540	0.528	0.515	0.502	0.489	0.476	0.462	0.448	0.435	0.421	0.407	
61			0.575	0.564	0.552	0.540	0.528	0.516	0.503	0.490	0.476	0.463	0.449	0.435	0.421	0.407	
60		0.587	0.576	0.564	0.553	0.541	0.529	0.516	0.503	0.490	0.477	0.463	0.450	0.436	0.422	0.408	
59	0.597	0.587	0.576	0.565	0.553	0.542	0.529	0.517	0.504	0.491	0.477	0.464	0.450	0.436	0.423	0.408	
58	0.598	0.587	0.577	0.566	0.554	0.542	0.530	0.517	0.505	0.491	0.478	0.465	0.451	0.437	0.423	0.409	
57	0.598	0.588	0.577	0.566	0.555	0.543	0.531	0.518	0.505	0.492	0.479	0.465	0.452	0.438	0.424	0.410	
56	0.599	0.589	0.578	0.567	0.555	0.543	0.531	0.519	0.506	0.493	0.480	0.466	0.452	0.439	0.425	0.411	
55	0.599	0.589	0.578	0.567	0.556	0.544	0.532	0.519	0.507	0.494	0.480	0.467	0.453	0.439	0.426	0.412	
54	0.600	0.590	0.579	0.568	0.557	0.545	0.533	0.520	0.507	0.494	0.481	0.468	0.454	0.440	0.426	0.413	
53	0.601	0.590	0.580	0.569	0.557	0.545	0.533	0.521	0.508	0.495	0.482	0.469	0.455	0.441	0.427	0.413	
52	0.601	0.591	0.580	0.569	0.558	0.546	0.534	0.522	0.509	0.496	0.483	0.469	0.456	0.442	0.428	0.414	
51	0.602	0.592	0.581	0.570	0.559	0.547	0.535	0.523	0.510	0.497	0.484	0.470	0.457	0.443	0.429	0.416	
50	0.603	0.593	0.582	0.571	0.560	0.548	0.536	0.524	0.511	0.498	0.485	0.471	0.458	0.444	0.431	0.417	
49	0.604	0.593	0.583	0.572	0.561	0.549	0.537	0.524	0.512	0.499	0.486	0.473	0.459	0.445	0.432	0.418	
48	0.604	0.594	0.584	0.573	0.561	0.550	0.538	0.526	0.513	0.500	0.487	0.474	0.460	0.447	0.433	0.419	
47	0.605	0.595	0.585	0.574	0.562	0.551	0.539	0.527	0.514	0.501	0.488	0.475	0.461	0.448	0.434	0.420	
46	0.606	0.596	0.586	0.575	0.563	0.552	0.540	0.528	0.515	0.502	0.489	0.476	0.463	0.449	0.436	0.422	
45	0.607	0.597	0.587	0.576	0.565	0.553	0.541	0.529	0.516	0.504	0.491	0.478	0.464	0.451	0.437	0.423	
44	0.608	0.598	0.588	0.577	0.566	0.554	0.542	0.530	0.518	0.505	0.492	0.479	0.466	0.452	0.439	0.425	
43	0.609	0.599	0.589	0.578	0.567	0.555	0.544	0.532	0.519	0.506	0.494	0.480	0.467	0.454	0.440	0.427	
42	0.610	0.600	0.590	0.579	0.568	0.557	0.545	0.533	0.521	0.508	0.495	0.482	0.469	0.456	0.442	0.428	
41	0.611	0.601	0.591	0.581	0.570	0.558	0.546	0.534	0.522	0.510	0.497	0.484	0.471	0.457	0.444	0.430	
Beneficiary younger than Retiree																	
40	0.613	0.603	0.593	0.582	0.571	0.560	0.548	0.536	0.524	0.511	0.499	0.486	0.472	0.459	0.446	0.432	
39	0.614	0.604	0.594	0.583	0.572	0.561	0.550	0.538	0.526	0.513	0.500	0.487	0.474	0.461	0.448	0.434	
38	0.615	0.606	0.595	0.585	0.574	0.563	0.551	0.539	0.527	0.515	0.502	0.489	0.476	0.463	0.450	0.437	
37	0.617	0.607	0.597	0.587	0.576	0.565	0.553	0.541	0.529	0.517	0.504	0.492	0.479	0.466	0.452	0.439	
36	0.618	0.609	0.599	0.588	0.577	0.566	0.555	0.543	0.531	0.519	0.506	0.494	0.481	0.468	0.455	0.441	



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.620	0.610	0.600	0.590	0.579	0.568	0.557	0.545	0.533	0.521	0.509	0.496	0.483	0.470	0.457	0.444	
34	0.621	0.612	0.602	0.592	0.581	0.570	0.559	0.547	0.536	0.523	0.511	0.499	0.486	0.473	0.460	0.447	
33	0.623	0.614	0.604	0.594	0.583	0.572	0.561	0.550	0.538	0.526	0.514	0.501	0.488	0.476	0.463	0.450	
32	0.625	0.616	0.606	0.596	0.585	0.575	0.564	0.552	0.540	0.528	0.516	0.504	0.491	0.478	0.466	0.453	
31	0.627	0.618	0.608	0.598	0.588	0.577	0.566	0.555	0.543	0.531	0.519	0.507	0.494	0.481	0.469	0.456	
30	0.629	0.620	0.610	0.600	0.590	0.580	0.569	0.557	0.546	0.534	0.522	0.510	0.497	0.485	0.472	0.459	
29	0.631	0.622	0.613	0.603	0.593	0.582	0.571	0.560	0.549	0.537	0.525	0.513	0.500	0.488	0.475	0.463	
28	0.633	0.624	0.615	0.605	0.595	0.585	0.574	0.563	0.552	0.540	0.528	0.516	0.504	0.491	0.479	0.466	
27	0.636	0.627	0.618	0.608	0.598	0.588	0.577	0.566	0.555	0.543	0.532	0.520	0.507	0.495	0.483	0.470	
26	0.638	0.630	0.620	0.611	0.601	0.591	0.580	0.569	0.558	0.547	0.535	0.523	0.511	0.499	0.486	0.474	
25	0.641	0.632	0.623	0.614	0.604	0.594	0.583	0.573	0.562	0.550	0.539	0.527	0.515	0.503	0.490	0.478	
24	0.644	0.635	0.626	0.617	0.607	0.597	0.587	0.576	0.565	0.554	0.543	0.531	0.519	0.507	0.495	0.482	
23	0.647	0.638	0.629	0.620	0.610	0.601	0.590	0.580	0.569	0.558	0.547	0.535	0.523	0.511	0.499	0.487	
22	0.650	0.641	0.632	0.623	0.614	0.604	0.594	0.584	0.573	0.562	0.551	0.539	0.528	0.516	0.504	0.491	
21	0.653	0.644	0.636	0.627	0.618	0.608	0.598	0.588	0.577	0.566	0.555	0.544	0.532	0.520	0.508	0.496	
20	0.656	0.648	0.639	0.630	0.621	0.612	0.602	0.592	0.581	0.571	0.560	0.548	0.537	0.525	0.514	0.502	
19	0.659	0.651	0.643	0.634	0.625	0.616	0.606	0.596	0.586	0.575	0.564	0.553	0.542	0.530	0.519	0.507	
18	0.663	0.655	0.647	0.638	0.629	0.620	0.611	0.601	0.590	0.580	0.569	0.558	0.547	0.536	0.524	0.513	
17	0.666	0.659	0.651	0.642	0.634	0.625	0.615	0.605	0.595	0.585	0.574	0.564	0.553	0.542	0.530	0.519	
16	0.670	0.663	0.655	0.647	0.638	0.629	0.620	0.610	0.600	0.590	0.580	0.569	0.558	0.548	0.537	0.525	
15	0.674	0.667	0.659	0.651	0.643	0.634	0.625	0.615	0.606	0.596	0.585	0.575	0.565	0.554	0.543	0.532	
14	0.678	0.671	0.664	0.656	0.647	0.639	0.630	0.621	0.611	0.601	0.591	0.581	0.571	0.560	0.550	0.539	
13	0.683	0.676	0.668	0.660	0.652	0.644	0.635	0.626	0.617	0.607	0.598	0.588	0.578	0.567	0.557	0.546	
12	0.687	0.680	0.673	0.665	0.657	0.649	0.641	0.632	0.623	0.613	0.604	0.594	0.584	0.574	0.564	0.554	
11	0.692	0.685	0.678	0.670	0.663	0.655	0.646	0.638	0.629	0.620	0.611	0.601	0.592	0.582	0.572	0.562	
10	0.696	0.690	0.683	0.676	0.668	0.660	0.652	0.644	0.635	0.627	0.618	0.608	0.599	0.590	0.580	0.570	
9	0.701	0.695	0.688	0.681	0.674	0.666	0.659	0.650	0.642	0.634	0.625	0.616	0.607	0.598	0.588	0.579	
8	0.706	0.700	0.694	0.687	0.680	0.673	0.665	0.657	0.649	0.641	0.632	0.624	0.615	0.606	0.597	0.588	
7	0.711	0.705	0.699	0.693	0.686	0.679	0.672	0.664	0.656	0.648	0.640	0.632	0.623	0.615	0.606	0.597	
6	0.717	0.711	0.705	0.699	0.692	0.685	0.678	0.671	0.664	0.656	0.648	0.640	0.632	0.624	0.615	0.607	
Beneficiary younger than Retiree																	
5	0.722	0.717	0.711	0.705	0.699	0.692	0.685	0.678	0.671	0.664	0.656	0.649	0.641	0.633	0.625	0.617	
4	0.728	0.722	0.717	0.711	0.705	0.699	0.693	0.686	0.679	0.672	0.665	0.657	0.650	0.642	0.635	0.627	
3	0.733	0.728	0.723	0.718	0.712	0.706	0.700	0.694	0.687	0.680	0.673	0.666	0.659	0.652	0.645	0.637	
2	0.739	0.735	0.730	0.724	0.719	0.713	0.708	0.702	0.695	0.689	0.682	0.676	0.669	0.662	0.655	0.648	
1	0.745	0.741	0.736	0.731	0.726	0.721	0.715	0.710	0.704	0.698	0.691	0.685	0.679	0.672	0.666	0.659	
Beneficiary same age as Retiree	<b>0</b>	<b>0.751</b>	<b>0.747</b>	<b>0.743</b>	<b>0.738</b>	<b>0.733</b>	<b>0.728</b>	<b>0.723</b>	<b>0.718</b>	<b>0.712</b>	<b>0.706</b>	<b>0.700</b>	<b>0.695</b>	<b>0.688</b>	<b>0.682</b>	<b>0.676</b>	<b>0.670</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement															
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree -1	0.757	0.754	0.749	0.745	0.741	0.736	0.731	0.726	0.721	0.715	0.710	0.704	0.699	0.693	0.687	0.681
-2	0.764	0.760	0.756	0.752	0.748	0.744	0.739	0.734	0.729	0.724	0.719	0.714	0.709	0.703	0.698	0.693
-3	0.770	0.767	0.763	0.759	0.756	0.751	0.747	0.743	0.738	0.734	0.729	0.724	0.719	0.714	0.709	0.704
-4	0.776	0.773	0.770	0.767	0.763	0.759	0.755	0.751	0.747	0.743	0.738	0.734	0.729	0.725	0.720	0.716
-5	0.783	0.780	0.777	0.774	0.771	0.767	0.764	0.760	0.756	0.752	0.748	0.744	0.740	0.736	0.732	0.727
-6	0.789	0.787	0.784	0.781	0.778	0.775	0.772	0.768	0.765	0.761	0.758	0.754	0.750	0.746	0.743	0.739
-7	0.796	0.793	0.791	0.789	0.786	0.783	0.780	0.777	0.774	0.771	0.767	0.764	0.761	0.757	0.754	0.751
-8	0.802	0.800	0.798	0.796	0.793	0.791	0.788	0.786	0.783	0.780	0.777	0.774	0.771	0.768	0.765	0.762
-9	0.808	0.807	0.805	0.803	0.801	0.799	0.797	0.794	0.792	0.789	0.786	0.784	0.781	0.778	0.776	0.773
-10	0.815	0.813	0.812	0.810	0.809	0.807	0.805	0.803	0.800	0.798	0.796	0.794	0.791	0.789	0.786	0.784
-11	0.821	0.820	0.819	0.818	0.816	0.814	0.813	0.811	0.809	0.807	0.805	0.803	0.801	0.799	0.797	0.795
-12	0.828	0.827	0.826	0.825	0.823	0.822	0.821	0.819	0.818	0.816	0.814	0.813	0.811	0.809	0.807	0.805
-13	0.834	0.833	0.833	0.832	0.831	0.830	0.829	0.827	0.826	0.825	0.823	0.822	0.820	0.819	0.817	0.815
-14	0.840	0.840	0.839	0.839	0.838	0.837	0.836	0.835	0.834	0.833	0.832	0.831	0.830	0.828	0.827	0.825
-15	0.846	0.846	0.846	0.846	0.845	0.845	0.844	0.843	0.843	0.842	0.841	0.840	0.839	0.837	0.836	0.835
-16	0.853	0.853	0.853	0.853	0.852	0.852	0.852	0.851	0.850	0.850	0.849	0.848	0.847	0.846	0.845	0.844
-17	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.859	0.858	0.858	0.857	0.856	0.855	0.855	0.853	0.852
-18	0.865	0.865	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.865	0.864	0.863	0.863	0.861	0.860
-19	0.871	0.871	0.872	0.872	0.873	0.873	0.873	0.873	0.873	0.873	0.872	0.872	0.871	0.870	0.869	0.868
-20	0.876	0.877	0.878	0.879	0.879	0.879	0.880	0.880	0.880	0.880	0.879	0.879	0.878	0.877	0.876	0.875
-21	0.882	0.883	0.884	0.885	0.885	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.885	0.884	0.883	0.882
-22	0.888	0.889	0.890	0.891	0.891	0.892	0.892	0.893	0.893	0.893	0.892	0.892	0.891	0.890	0.889	0.888
-23	0.893	0.894	0.895	0.896	0.897	0.898	0.898	0.899	0.899	0.899	0.898	0.898	0.897	0.897	0.896	0.894
-24	0.898	0.900	0.901	0.902	0.903	0.903	0.904	0.904	0.904	0.904	0.904	0.904	0.903	0.902	0.901	0.900
-25	0.903	0.905	0.906	0.907	0.908	0.909	0.909	0.910	0.910	0.910	0.909	0.909	0.908	0.908	0.907	0.905
-26	0.908	0.910	0.911	0.912	0.913	0.914	0.914	0.915	0.915	0.915	0.914	0.914	0.913	0.913	0.911	0.910
-27	0.913	0.915	0.916	0.917	0.918	0.919	0.919	0.919	0.920	0.920	0.919	0.919	0.918	0.917	0.916	0.915
-28	0.918	0.919	0.921	0.922	0.923	0.923	0.924	0.924	0.924	0.924	0.924	0.924	0.923	0.922	0.922	0.919
-29	0.922	0.924	0.925	0.926	0.927	0.928	0.928	0.928	0.928	0.928	0.928	0.927	0.927	0.926	0.924	0.923
-30	0.927	0.928	0.929	0.930	0.931	0.932	0.932	0.932	0.932	0.932	0.932	0.931	0.930	0.929	0.928	0.926
-31	0.931	0.932	0.933	0.934	0.935	0.935	0.936	0.936	0.936	0.936	0.935	0.935	0.934	0.933	0.931	0.929
-32	0.934	0.936	0.937	0.938	0.938	0.939	0.939	0.939	0.939	0.939	0.939	0.938	0.937	0.936	0.934	0.932
-33	0.938	0.939	0.940	0.941	0.942	0.942	0.943	0.943	0.943	0.942	0.942	0.941	0.940	0.938	0.937	0.935
-34	0.941	0.942	0.943	0.944	0.945	0.945	0.946	0.946	0.946	0.945	0.944	0.944	0.942	0.941	0.939	0.937
-35	0.945	0.946	0.947	0.947	0.948	0.948	0.948	0.948	0.948	0.948	0.947	0.946	0.945	0.943	0.941	0.939
Beneficiary older than Retiree -36	0.948	0.949	0.949	0.950	0.951	0.951	0.951	0.951	0.951	0.950	0.949	0.948	0.947	0.945	0.943	
-37	0.950	0.951	0.952	0.953	0.953	0.954	0.954	0.953	0.953	0.952	0.951	0.950	0.949	0.946		
-38	0.953	0.954	0.955	0.955	0.956	0.956	0.956	0.956	0.955	0.954	0.953	0.952	0.950			
-39	0.956	0.956	0.957	0.958	0.958	0.958	0.958	0.957	0.957	0.956	0.955	0.953				
-40	0.958	0.959	0.959	0.960	0.960	0.960	0.960	0.959	0.958	0.957	0.956					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.960	0.961	0.961	0.962	0.962	0.962	0.961	0.961	0.960	0.959						
older	-42	0.962	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.962	0.961						
than	-43	0.964	0.964	0.965	0.965	0.965	0.964	0.964	0.963								
Retiree	-44	0.966	0.966	0.966	0.966	0.966	0.966	0.965									
	-45	0.967	0.967	0.968	0.968	0.967	0.967										
	-46	0.969	0.969	0.969	0.969	0.968											
	-47	0.970	0.970	0.970	0.969												
	-48	0.971	0.971	0.971													
	-49	0.972	0.972														
	-50	0.973															
	-51																
	-52																
	-53																
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	-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, 2018**

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

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary 100																				
younger 99																				
than 98																				
Retiree 97																				
96																				
95																				
94																				
93																				
92																				
91																				
90																				
89																				
88																				
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76																				
75																				
74																				
73																				
72																				
71																				
70																				
69																				
68																				
67																				
66																				
Beneficiary 65																				
younger 64																				
than 63																				0.806
Retiree 62																				0.806
61																		0.824	0.816	0.806









**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.998	0.998	0.998	0.998	0.998									
older	-57	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998									
than	-58	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998											
Retiree	-59	0.999	0.999	0.999	0.999	0.999	0.999	0.998												
	-60	0.999	0.999	0.999	0.999	0.999	0.999													
Beneficiary	-61	0.999	0.999	0.999	0.999	0.999														
older	-62	0.999	0.999	0.999	0.999															
than	-63	0.999	0.999	0.999																
Retiree	-64	0.999	0.999																	
	-65	1.000																		

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary 100																				
younger 99																				
than 98																				
Retiree 97																				
96																				
95																				
94																				
93																				
92																				
91																				
90																				
89																				
88																				
87																				
86																				
85																				
84																				
83																				0.502
82																			0.522	0.502
81																		0.542	0.522	0.502
80																	0.561	0.542	0.523	0.503
79																0.580	0.561	0.542	0.523	0.503
78															0.598	0.580	0.562	0.543	0.523	0.504
77														0.616	0.599	0.581	0.562	0.543	0.524	0.504
76												0.633	0.616	0.599	0.581	0.562	0.544	0.524	0.504	
75											0.650	0.634	0.617	0.599	0.581	0.563	0.544	0.525	0.505	
74											0.666	0.650	0.634	0.617	0.600	0.582	0.563	0.544	0.525	0.505
73										0.681	0.666	0.651	0.634	0.618	0.600	0.582	0.564	0.545	0.526	0.506
72									0.696	0.682	0.667	0.651	0.635	0.618	0.601	0.583	0.564	0.545	0.526	0.506
71							0.711	0.697	0.682	0.667	0.651	0.635	0.618	0.601	0.583	0.565	0.546	0.527	0.507	
70							0.724	0.711	0.697	0.683	0.668	0.652	0.636	0.619	0.602	0.584	0.565	0.546	0.527	0.508
69						0.738	0.725	0.711	0.698	0.683	0.668	0.652	0.636	0.619	0.602	0.584	0.566	0.547	0.528	0.508
68					0.750	0.738	0.725	0.712	0.698	0.683	0.668	0.653	0.637	0.620	0.603	0.585	0.567	0.548	0.528	0.509
67				0.762	0.751	0.738	0.726	0.712	0.698	0.684	0.669	0.653	0.637	0.621	0.603	0.585	0.567	0.548	0.529	0.510
66			0.774	0.763	0.751	0.739	0.726	0.713	0.699	0.684	0.669	0.654	0.638	0.621	0.604	0.586	0.568	0.549	0.530	0.510
Beneficiary 65		0.785	0.774	0.763	0.751	0.739	0.727	0.713	0.699	0.685	0.670	0.655	0.638	0.622	0.605	0.587	0.568	0.550	0.531	0.511
younger 64	0.796	0.785	0.775	0.764	0.752	0.740	0.727	0.714	0.700	0.686	0.671	0.655	0.639	0.622	0.605	0.587	0.569	0.550	0.531	0.512
than 63	0.796	0.786	0.775	0.764	0.752	0.740	0.728	0.714	0.700	0.686	0.671	0.656	0.640	0.623	0.606	0.588	0.570	0.551	0.532	0.513
Retiree 62	0.796	0.786	0.776	0.764	0.753	0.741	0.728	0.715	0.701	0.687	0.672	0.656	0.640	0.624	0.607	0.589	0.571	0.552	0.533	0.513
61	0.797	0.787	0.776	0.765	0.753	0.741	0.729	0.715	0.702	0.687	0.673	0.657	0.641	0.625	0.607	0.590	0.572	0.553	0.534	0.514





**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.962	0.961	0.960	0.958	0.957	0.955	0.954	0.952	0.949	0.947	0.945	0.942	0.939
older	-17	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.961	0.960	0.958	0.957	0.955	0.953	0.950	0.948	0.945	0.942
than	-18	0.973	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.962	0.961	0.959	0.958	0.956	0.953	0.951	0.948	0.945
Retiree	-19	0.975	0.974	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.963	0.962	0.960	0.958	0.956	0.954	0.951	0.948
	-20	0.977	0.976	0.975	0.975	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.964	0.963	0.961	0.959	0.956	0.954	0.951
	-21	0.978	0.978	0.977	0.976	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.966	0.965	0.963	0.961	0.959	0.956	0.953
	-22	0.980	0.979	0.979	0.978	0.977	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	0.958	0.956
	-23	0.981	0.981	0.980	0.979	0.979	0.978	0.977	0.977	0.976	0.975	0.974	0.973	0.972	0.970	0.969	0.967	0.965	0.963	0.960	0.958
	-24	0.982	0.982	0.981	0.981	0.980	0.980	0.979	0.978	0.977	0.976	0.976	0.974	0.973	0.972	0.971	0.969	0.967	0.965	0.962	0.959
	-25	0.983	0.983	0.983	0.982	0.982	0.981	0.980	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.972	0.970	0.968	0.966	0.964	0.961
	-26	0.985	0.984	0.984	0.983	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	0.968	0.965	0.962
	-27	0.986	0.985	0.985	0.984	0.984	0.983	0.983	0.982	0.981	0.980	0.980	0.979	0.977	0.976	0.975	0.973	0.971	0.969	0.966	
	-28	0.987	0.986	0.986	0.985	0.985	0.984	0.984	0.983	0.982	0.982	0.981	0.980	0.979	0.977	0.976	0.974	0.972	0.970		
	-29	0.987	0.987	0.987	0.986	0.986	0.985	0.985	0.984	0.983	0.983	0.982	0.981	0.980	0.978	0.977	0.975	0.973			
	-30	0.988	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.978	0.977	0.975			
	-31	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.978					
	-32	0.990	0.989	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.985	0.984	0.983	0.982	0.980						
	-33	0.990	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.985	0.984	0.982							
	-34	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.985	0.984								
	-35	0.991	0.991	0.991	0.990	0.990	0.990	0.989	0.988	0.988	0.987	0.986									
	-36	0.992	0.992	0.991	0.991	0.991	0.990	0.989	0.989	0.988	0.987										
	-37	0.992	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.988											
	-38	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.990												
	-39	0.993	0.993	0.993	0.992	0.992	0.991	0.991													
	-40	0.993	0.993	0.993	0.992	0.992	0.991														
	-41	0.994	0.994	0.993	0.993	0.992															
	-42	0.994	0.994	0.993	0.993																
	-43	0.994	0.994	0.994																	
	-44	0.995	0.994																		
	-45	0.995																			
	-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, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
Beneficiary	-56																				
older	-57																				
than	-58																				
Retiree	-59																				
	-60																				
Beneficiary	-61																				
older	-62																				
than	-63																				
Retiree	-64																				
	-65																				

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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																0.221
	98															0.234	0.222
	97														0.247	0.234	0.222
	96												0.260	0.247	0.234	0.222	
	95											0.275	0.260	0.247	0.234	0.222	
	94										0.290	0.275	0.261	0.247	0.234	0.222	
	93									0.307	0.290	0.275	0.261	0.247	0.234	0.222	
	92									0.324	0.307	0.291	0.275	0.261	0.247	0.235	0.223
	91								0.342	0.324	0.307	0.291	0.276	0.261	0.248	0.235	0.223
	90							0.360	0.342	0.324	0.307	0.291	0.276	0.261	0.248	0.235	0.223
	89					0.380	0.361	0.342	0.324	0.307	0.291	0.276	0.262	0.248	0.235	0.224	
	88				0.400	0.380	0.361	0.342	0.325	0.308	0.292	0.276	0.262	0.248	0.236	0.224	
	87			0.420	0.400	0.380	0.361	0.343	0.325	0.308	0.292	0.277	0.262	0.249	0.236	0.224	
	86		0.441	0.420	0.400	0.381	0.361	0.343	0.325	0.308	0.292	0.277	0.263	0.249	0.236	0.224	
	85	0.461	0.441	0.421	0.401	0.381	0.362	0.343	0.325	0.309	0.293	0.277	0.263	0.249	0.237	0.225	
	84	0.482	0.461	0.441	0.421	0.401	0.381	0.362	0.344	0.326	0.309	0.293	0.278	0.263	0.250	0.237	0.225
	83	0.482	0.462	0.441	0.421	0.401	0.382	0.362	0.344	0.326	0.309	0.293	0.278	0.264	0.250	0.237	0.225
	82	0.482	0.462	0.442	0.422	0.402	0.382	0.363	0.344	0.327	0.310	0.294	0.278	0.264	0.250	0.238	0.226
	81	0.482	0.462	0.442	0.422	0.402	0.382	0.363	0.345	0.327	0.310	0.294	0.279	0.264	0.251	0.238	0.226
	80	0.483	0.463	0.442	0.422	0.402	0.383	0.364	0.345	0.327	0.311	0.295	0.279	0.265	0.251	0.239	0.227
	79	0.483	0.463	0.443	0.423	0.403	0.383	0.364	0.346	0.328	0.311	0.295	0.280	0.265	0.252	0.239	0.227
	78	0.484	0.463	0.443	0.423	0.403	0.384	0.364	0.346	0.328	0.311	0.295	0.280	0.266	0.252	0.239	0.228
	77	0.484	0.464	0.444	0.424	0.404	0.384	0.365	0.346	0.329	0.312	0.296	0.281	0.266	0.253	0.240	0.228
	76	0.484	0.464	0.444	0.424	0.404	0.385	0.365	0.347	0.329	0.312	0.296	0.281	0.267	0.253	0.240	0.229
	75	0.485	0.465	0.445	0.425	0.405	0.385	0.366	0.347	0.330	0.313	0.297	0.282	0.267	0.254	0.241	0.229
	74	0.485	0.465	0.445	0.425	0.405	0.386	0.366	0.348	0.330	0.313	0.297	0.282	0.268	0.254	0.242	0.230
	73	0.486	0.466	0.446	0.426	0.406	0.386	0.367	0.349	0.331	0.314	0.298	0.283	0.269	0.255	0.242	0.230
	72	0.487	0.466	0.446	0.426	0.406	0.387	0.368	0.349	0.332	0.315	0.299	0.284	0.269	0.256	0.243	0.231
	71	0.487	0.467	0.447	0.427	0.407	0.387	0.368	0.350	0.332	0.315	0.299	0.284	0.270	0.256	0.244	0.232
	70	0.488	0.468	0.448	0.427	0.408	0.388	0.369	0.350	0.333	0.316	0.300	0.285	0.271	0.257	0.244	0.233
	69	0.488	0.468	0.448	0.428	0.408	0.389	0.370	0.351	0.334	0.317	0.301	0.286	0.271	0.258	0.245	0.233
	68	0.489	0.469	0.449	0.429	0.409	0.389	0.370	0.352	0.334	0.318	0.302	0.286	0.272	0.259	0.246	0.234
	67	0.490	0.470	0.450	0.430	0.410	0.390	0.371	0.353	0.335	0.318	0.302	0.287	0.273	0.259	0.247	0.235
	66	0.490	0.470	0.450	0.430	0.410	0.391	0.372	0.354	0.336	0.319	0.303	0.288	0.274	0.260	0.248	0.236
Beneficiary younger than Retiree	65	0.491	0.471	0.451	0.431	0.411	0.392	0.373	0.354	0.337	0.320	0.304	0.289	0.275	0.261	0.249	0.237
	64	0.492	0.472	0.452	0.432	0.412	0.393	0.374	0.355	0.338	0.321	0.305	0.290	0.276	0.262	0.250	0.238
	63	0.493	0.473	0.453	0.433	0.413	0.394	0.375	0.356	0.339	0.322	0.306	0.291	0.277	0.264	0.251	0.239
	62	0.494	0.474	0.454	0.434	0.414	0.395	0.376	0.357	0.340	0.323	0.307	0.292	0.278	0.265	0.252	0.240
	61	0.495	0.475	0.455	0.435	0.415	0.396	0.377	0.359	0.341	0.324	0.309	0.294	0.279	0.266	0.253	0.242

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
Actuarial Equivalency Factors Effective January 1, 2018

**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	0.496	0.476	0.456	0.436	0.416	0.397	0.378	0.360	0.342	0.326	0.310	0.295	0.281	0.267	0.255	0.243
	59	0.497	0.477	0.457	0.437	0.418	0.398	0.379	0.361	0.344	0.327	0.311	0.296	0.282	0.269	0.256	0.245
	58	0.498	0.478	0.458	0.439	0.419	0.400	0.381	0.362	0.345	0.328	0.313	0.298	0.284	0.270	0.258	0.246
	57	0.499	0.479	0.460	0.440	0.420	0.401	0.382	0.364	0.346	0.330	0.314	0.299	0.285	0.272	0.259	0.248
	56	0.500	0.481	0.461	0.441	0.422	0.402	0.384	0.365	0.348	0.331	0.316	0.301	0.287	0.273	0.261	0.249
55	0.502	0.482	0.462	0.443	0.423	0.404	0.385	0.367	0.350	0.333	0.317	0.303	0.289	0.275	0.263	0.251	
54	0.503	0.484	0.464	0.444	0.425	0.406	0.387	0.369	0.351	0.335	0.319	0.304	0.290	0.277	0.265	0.253	
53	0.505	0.485	0.466	0.446	0.426	0.407	0.389	0.371	0.353	0.337	0.321	0.306	0.292	0.279	0.267	0.255	
52	0.506	0.487	0.467	0.448	0.428	0.409	0.390	0.372	0.355	0.339	0.323	0.308	0.294	0.281	0.269	0.257	
51	0.508	0.489	0.469	0.450	0.430	0.411	0.392	0.374	0.357	0.341	0.325	0.311	0.297	0.283	0.271	0.260	
50	0.510	0.490	0.471	0.451	0.432	0.413	0.395	0.377	0.359	0.343	0.328	0.313	0.299	0.286	0.273	0.262	
49	0.512	0.492	0.473	0.454	0.434	0.415	0.397	0.379	0.362	0.345	0.330	0.315	0.301	0.288	0.276	0.264	
48	0.514	0.495	0.475	0.456	0.437	0.418	0.399	0.381	0.364	0.348	0.332	0.318	0.304	0.291	0.278	0.267	
47	0.516	0.497	0.477	0.458	0.439	0.420	0.402	0.384	0.367	0.350	0.335	0.320	0.306	0.293	0.281	0.269	
46	0.518	0.499	0.480	0.461	0.441	0.423	0.404	0.386	0.369	0.353	0.338	0.323	0.309	0.296	0.284	0.272	
45	0.521	0.501	0.482	0.463	0.444	0.425	0.407	0.389	0.372	0.356	0.340	0.326	0.312	0.299	0.286	0.275	
44	0.523	0.504	0.485	0.466	0.447	0.428	0.410	0.392	0.375	0.359	0.343	0.329	0.315	0.302	0.289	0.278	
43	0.526	0.507	0.488	0.469	0.450	0.431	0.413	0.395	0.378	0.362	0.346	0.332	0.318	0.305	0.293	0.281	
42	0.528	0.509	0.491	0.472	0.453	0.434	0.416	0.398	0.381	0.365	0.350	0.335	0.321	0.308	0.296	0.285	
41	0.531	0.512	0.494	0.475	0.456	0.437	0.419	0.401	0.384	0.368	0.353	0.338	0.325	0.312	0.300	0.289	
40	0.534	0.516	0.497	0.478	0.459	0.440	0.422	0.405	0.388	0.372	0.356	0.342	0.328	0.315	0.304	0.293	
39	0.537	0.519	0.500	0.481	0.462	0.444	0.426	0.408	0.391	0.375	0.360	0.346	0.332	0.319	0.308	0.297	
38	0.541	0.522	0.503	0.485	0.466	0.447	0.429	0.412	0.395	0.379	0.364	0.350	0.336	0.324	0.312	0.301	
37	0.544	0.526	0.507	0.488	0.470	0.451	0.433	0.416	0.399	0.383	0.368	0.354	0.341	0.328	0.317	0.306	
36	0.548	0.529	0.511	0.492	0.473	0.455	0.437	0.420	0.403	0.388	0.373	0.359	0.345	0.333	0.321	0.311	
35	0.551	0.533	0.514	0.496	0.477	0.459	0.441	0.424	0.408	0.392	0.377	0.363	0.350	0.338	0.327	0.316	
34	0.555	0.537	0.518	0.500	0.482	0.464	0.446	0.429	0.413	0.397	0.382	0.369	0.356	0.343	0.332	0.322	
33	0.559	0.541	0.523	0.504	0.486	0.468	0.451	0.434	0.418	0.402	0.388	0.374	0.361	0.349	0.338	0.328	
32	0.563	0.545	0.527	0.509	0.491	0.473	0.456	0.439	0.423	0.408	0.393	0.380	0.367	0.355	0.344	0.334	
31	0.568	0.550	0.532	0.514	0.496	0.478	0.461	0.444	0.428	0.413	0.399	0.386	0.373	0.361	0.350	0.341	
30	0.572	0.555	0.537	0.519	0.501	0.484	0.467	0.450	0.434	0.419	0.405	0.392	0.380	0.368	0.357	0.348	
29	0.577	0.560	0.542	0.524	0.507	0.489	0.472	0.456	0.441	0.426	0.412	0.399	0.387	0.375	0.365	0.355	
28	0.582	0.565	0.547	0.530	0.513	0.495	0.479	0.463	0.447	0.433	0.419	0.406	0.394	0.383	0.372	0.363	
27	0.587	0.570	0.553	0.536	0.519	0.502	0.485	0.469	0.454	0.440	0.426	0.413	0.402	0.391	0.381	0.372	
26	0.593	0.576	0.559	0.542	0.525	0.508	0.492	0.476	0.461	0.447	0.434	0.421	0.410	0.399	0.389	0.381	
Beneficiary younger than Retiree	25	0.599	0.582	0.566	0.549	0.532	0.515	0.499	0.484	0.469	0.455	0.442	0.430	0.419	0.408	0.399	0.390
	24	0.605	0.589	0.572	0.556	0.539	0.523	0.507	0.492	0.477	0.463	0.451	0.439	0.428	0.417	0.408	0.400
	23	0.612	0.595	0.579	0.563	0.547	0.531	0.515	0.500	0.486	0.472	0.460	0.448	0.437	0.427	0.419	0.411
	22	0.618	0.602	0.586	0.570	0.554	0.539	0.523	0.509	0.495	0.481	0.469	0.458	0.447	0.438	0.429	0.422
	21	0.625	0.610	0.594	0.578	0.563	0.547	0.532	0.518	0.504	0.491	0.479	0.468	0.458	0.449	0.441	0.434



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.633	0.617	0.602	0.587	0.571	0.556	0.541	0.527	0.514	0.501	0.490	0.479	0.469	0.460	0.453	0.446
19	0.640	0.625	0.610	0.595	0.580	0.565	0.551	0.537	0.524	0.512	0.501	0.490	0.481	0.473	0.465	0.459
18	0.648	0.634	0.619	0.604	0.589	0.575	0.561	0.547	0.535	0.523	0.512	0.502	0.493	0.485	0.478	0.473
17	0.656	0.642	0.628	0.613	0.599	0.585	0.571	0.558	0.546	0.535	0.524	0.515	0.506	0.499	0.492	0.487
16	0.665	0.651	0.637	0.623	0.609	0.595	0.582	0.569	0.558	0.547	0.537	0.528	0.520	0.512	0.506	0.501
15	0.674	0.660	0.647	0.633	0.620	0.606	0.593	0.581	0.570	0.559	0.550	0.541	0.533	0.527	0.521	0.516
14	0.683	0.670	0.657	0.643	0.630	0.617	0.605	0.593	0.582	0.572	0.563	0.555	0.548	0.541	0.536	0.532
13	0.692	0.680	0.667	0.654	0.641	0.629	0.617	0.606	0.595	0.586	0.577	0.569	0.562	0.556	0.551	0.548
12	0.702	0.690	0.677	0.665	0.653	0.641	0.629	0.619	0.608	0.599	0.591	0.584	0.577	0.572	0.567	0.564
11	0.712	0.700	0.688	0.676	0.665	0.653	0.642	0.632	0.622	0.613	0.606	0.599	0.593	0.587	0.583	0.580
10	0.722	0.711	0.699	0.688	0.677	0.666	0.655	0.645	0.636	0.628	0.620	0.614	0.608	0.603	0.599	0.596
9	0.732	0.721	0.711	0.700	0.689	0.678	0.668	0.659	0.650	0.642	0.635	0.629	0.623	0.619	0.615	0.612
8	0.743	0.732	0.722	0.712	0.701	0.691	0.682	0.672	0.664	0.657	0.650	0.644	0.639	0.634	0.630	0.627
7	0.753	0.743	0.734	0.724	0.714	0.704	0.695	0.686	0.678	0.671	0.665	0.659	0.654	0.650	0.646	0.643
6	0.764	0.755	0.745	0.736	0.726	0.717	0.708	0.700	0.693	0.686	0.680	0.674	0.669	0.665	0.661	0.657
Beneficiary younger than Retiree																
5	0.775	0.766	0.757	0.748	0.739	0.730	0.722	0.714	0.707	0.700	0.694	0.689	0.684	0.679	0.675	0.672
4	0.785	0.777	0.768	0.760	0.751	0.743	0.735	0.727	0.720	0.714	0.708	0.703	0.698	0.693	0.689	0.686
3	0.796	0.788	0.780	0.772	0.764	0.756	0.748	0.741	0.734	0.728	0.722	0.717	0.712	0.707	0.703	0.700
2	0.806	0.799	0.791	0.783	0.776	0.768	0.761	0.754	0.747	0.741	0.735	0.730	0.725	0.720	0.716	0.713
1	0.817	0.809	0.802	0.795	0.787	0.780	0.773	0.766	0.760	0.753	0.748	0.743	0.738	0.733	0.729	0.726
Beneficiary same age as Retiree																
0	<b>0.827</b>	<b>0.820</b>	<b>0.813</b>	<b>0.806</b>	<b>0.799</b>	<b>0.792</b>	<b>0.785</b>	<b>0.778</b>	<b>0.772</b>	<b>0.766</b>	<b>0.760</b>	<b>0.755</b>	<b>0.750</b>	<b>0.746</b>	<b>0.741</b>	<b>0.738</b>
Beneficiary older than Retiree																
-1	0.836	0.830	0.823	0.817	0.810	0.803	0.796	0.790	0.783	0.777	0.772	0.767	0.762	0.757	0.753	0.749
-2	0.846	0.840	0.833	0.827	0.820	0.814	0.807	0.801	0.794	0.789	0.783	0.778	0.773	0.768	0.764	0.760
-3	0.855	0.849	0.843	0.837	0.830	0.824	0.817	0.811	0.805	0.799	0.794	0.789	0.784	0.779	0.774	0.770
-4	0.863	0.858	0.852	0.846	0.840	0.834	0.827	0.821	0.815	0.809	0.804	0.799	0.794	0.789	0.784	0.780
-5	0.872	0.866	0.861	0.855	0.849	0.843	0.837	0.830	0.825	0.819	0.814	0.808	0.803	0.798	0.793	0.788
-6	0.880	0.874	0.869	0.863	0.858	0.852	0.845	0.839	0.834	0.828	0.823	0.817	0.812	0.807	0.802	0.797
-7	0.887	0.882	0.877	0.871	0.866	0.860	0.854	0.848	0.842	0.836	0.831	0.826	0.820	0.815	0.809	0.804
-8	0.894	0.889	0.884	0.879	0.873	0.868	0.862	0.856	0.850	0.844	0.839	0.833	0.828	0.822	0.816	0.811
-9	0.900	0.896	0.891	0.886	0.880	0.875	0.869	0.863	0.857	0.852	0.846	0.841	0.835	0.829	0.823	0.816
-10	0.906	0.902	0.897	0.892	0.887	0.882	0.876	0.870	0.864	0.859	0.853	0.847	0.841	0.835	0.828	0.821
-11	0.912	0.908	0.903	0.898	0.893	0.888	0.882	0.876	0.871	0.865	0.859	0.853	0.847	0.840	0.832	
-12	0.917	0.913	0.909	0.904	0.899	0.894	0.888	0.882	0.876	0.871	0.864	0.858	0.851	0.844		
-13	0.922	0.918	0.914	0.909	0.904	0.899	0.893	0.888	0.882	0.876	0.869	0.863	0.855			
-14	0.927	0.923	0.919	0.914	0.909	0.904	0.898	0.893	0.886	0.880	0.873	0.866				
-15	0.931	0.927	0.923	0.919	0.914	0.909	0.903	0.897	0.891	0.884	0.877					

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary	-16	0.935	0.931	0.927	0.923	0.918	0.913	0.907	0.901	0.894	0.887						
older	-17	0.939	0.935	0.931	0.927	0.922	0.916	0.910	0.904	0.897							
than	-18	0.942	0.938	0.934	0.930	0.925	0.919	0.913	0.907								
Retiree	-19	0.945	0.941	0.937	0.933	0.928	0.922	0.916									
	-20	0.948	0.944	0.940	0.936	0.930	0.924										
	-21	0.950	0.947	0.942	0.938	0.932											
	-22	0.952	0.949	0.944	0.939												
	-23	0.954	0.950	0.946													
	-24	0.956	0.952														
	-25	0.957															
	-26																
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	-45																
	-46																
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	-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, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement															
		85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Beneficiary	-56																
older	-57																
than	-58																
Retiree	-59																
	-60																
Beneficiary	-61																
older	-62																
than	-63																
Retiree	-64																
	-65																

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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																				
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48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
Beneficiary 40																				
younger 39																				
than 38																				0.874
Retiree 37																				0.879
36																				0.874
																		0.884	0.879	0.875

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																				
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
35																	0.888	0.884	0.880	0.875	
34																0.893	0.889	0.885	0.880	0.876	
33															0.897	0.893	0.889	0.885	0.881	0.876	
32														0.901	0.897	0.893	0.890	0.885	0.881	0.876	
31													0.905	0.901	0.898	0.894	0.890	0.886	0.881	0.877	
30											0.908	0.905	0.905	0.902	0.898	0.894	0.890	0.886	0.882	0.878	
29											0.912	0.909	0.905	0.902	0.898	0.895	0.891	0.887	0.883	0.878	
28									0.915	0.912	0.909	0.906	0.902	0.899	0.895	0.891	0.887	0.883	0.879		
27								0.918	0.915	0.913	0.909	0.906	0.903	0.899	0.896	0.892	0.888	0.884	0.879		
26							0.921	0.919	0.916	0.913	0.910	0.907	0.903	0.900	0.896	0.892	0.888	0.884	0.880		
25						0.924	0.922	0.919	0.916	0.913	0.910	0.907	0.904	0.900	0.897	0.893	0.889	0.885	0.880		
24					0.926	0.924	0.922	0.919	0.917	0.914	0.911	0.908	0.904	0.901	0.897	0.894	0.890	0.885	0.881		
23				0.929	0.927	0.925	0.922	0.920	0.917	0.914	0.911	0.908	0.905	0.901	0.898	0.894	0.890	0.886	0.882		
22			0.931	0.929	0.927	0.925	0.923	0.920	0.918	0.915	0.912	0.909	0.905	0.902	0.898	0.895	0.891	0.887	0.883		
21		0.933	0.931	0.929	0.928	0.925	0.923	0.921	0.918	0.915	0.912	0.909	0.906	0.903	0.899	0.895	0.892	0.888	0.883		
20		0.935	0.933	0.931	0.930	0.928	0.926	0.924	0.921	0.918	0.916	0.913	0.910	0.907	0.903	0.900	0.896	0.892	0.888	0.884	
19	0.937	0.935	0.934	0.932	0.930	0.928	0.926	0.924	0.922	0.919	0.916	0.913	0.910	0.907	0.904	0.900	0.897	0.893	0.889	0.885	
18	0.937	0.936	0.934	0.932	0.931	0.929	0.927	0.924	0.922	0.919	0.917	0.914	0.911	0.908	0.905	0.901	0.898	0.894	0.890	0.886	
17	0.938	0.936	0.934	0.933	0.931	0.929	0.927	0.925	0.923	0.920	0.917	0.914	0.912	0.908	0.905	0.902	0.898	0.895	0.891	0.887	
16	0.938	0.936	0.935	0.933	0.931	0.930	0.928	0.925	0.923	0.921	0.918	0.915	0.912	0.909	0.906	0.903	0.899	0.896	0.892	0.888	
15	0.939	0.937	0.935	0.933	0.932	0.930	0.928	0.926	0.924	0.921	0.919	0.916	0.913	0.910	0.907	0.903	0.900	0.896	0.893	0.889	
14	0.939	0.937	0.936	0.934	0.932	0.931	0.929	0.927	0.924	0.922	0.919	0.916	0.914	0.911	0.907	0.904	0.901	0.897	0.894	0.890	
13	0.939	0.938	0.936	0.934	0.933	0.931	0.929	0.927	0.925	0.922	0.920	0.917	0.914	0.911	0.908	0.905	0.902	0.898	0.895	0.891	
12	0.940	0.938	0.936	0.935	0.933	0.932	0.930	0.928	0.925	0.923	0.920	0.918	0.915	0.912	0.909	0.906	0.903	0.899	0.896	0.892	
11	0.940	0.938	0.937	0.935	0.934	0.932	0.930	0.928	0.926	0.924	0.921	0.919	0.916	0.913	0.910	0.907	0.904	0.900	0.897	0.893	
10	0.941	0.939	0.937	0.936	0.934	0.933	0.931	0.929	0.927	0.924	0.922	0.919	0.917	0.914	0.911	0.908	0.905	0.901	0.898	0.894	
9	0.941	0.939	0.938	0.936	0.935	0.933	0.932	0.930	0.927	0.925	0.923	0.920	0.917	0.915	0.912	0.909	0.906	0.902	0.899	0.895	
8	0.941	0.940	0.938	0.937	0.935	0.934	0.932	0.930	0.928	0.926	0.923	0.921	0.918	0.916	0.913	0.910	0.907	0.904	0.900	0.897	
7	0.942	0.940	0.939	0.937	0.936	0.935	0.933	0.931	0.929	0.927	0.924	0.922	0.919	0.917	0.914	0.911	0.908	0.905	0.901	0.898	
6	0.942	0.941	0.939	0.938	0.937	0.935	0.933	0.932	0.930	0.927	0.925	0.923	0.920	0.918	0.915	0.912	0.909	0.906	0.903	0.899	
5	0.943	0.941	0.940	0.939	0.937	0.936	0.934	0.932	0.930	0.928	0.926	0.924	0.921	0.919	0.916	0.913	0.910	0.907	0.904	0.901	
4	0.943	0.942	0.941	0.939	0.938	0.936	0.935	0.933	0.931	0.929	0.927	0.924	0.922	0.920	0.917	0.914	0.911	0.908	0.905	0.902	
3	0.944	0.943	0.941	0.940	0.939	0.937	0.936	0.934	0.932	0.930	0.928	0.925	0.923	0.921	0.918	0.915	0.913	0.910	0.907	0.903	
2	0.945	0.943	0.942	0.940	0.939	0.938	0.936	0.935	0.933	0.931	0.929	0.926	0.924	0.922	0.919	0.916	0.914	0.911	0.908	0.905	
1	0.945	0.944	0.942	0.941	0.940	0.939	0.937	0.935	0.934	0.932	0.929	0.927	0.925	0.923	0.920	0.918	0.915	0.912	0.909	0.906	
Beneficiary same age as Retiree	0	0.946	0.944	0.943	0.942	0.941	0.939	0.938	0.936	0.934	0.932	0.930	0.928	0.926	0.924	0.921	0.919	0.916	0.914	0.911	0.908





**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary	-81	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997										
older	-82	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997										
than	-83	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997											
Retiree	-84	0.996	0.996	0.996	0.996	0.996	0.997	0.997													
	-85	0.996	0.996	0.996	0.996	0.997	0.997														
	-86	0.997	0.996	0.996	0.997	0.997															
	-87	0.997	0.997	0.997	0.997																
	-88	0.997	0.997	0.997																	
	-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, 2018**

**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																				0.756
57																			0.764	0.756
56																	0.771	0.764	0.757	
55																0.778	0.772	0.765	0.757	
54															0.785	0.779	0.772	0.765	0.758	
53														0.792	0.785	0.779	0.772	0.766	0.758	
52													0.798	0.792	0.786	0.780	0.773	0.766	0.759	
51											0.804	0.798	0.792	0.786	0.780	0.773	0.766	0.759		
50										0.810	0.804	0.799	0.793	0.787	0.780	0.774	0.767	0.760		
49										0.815	0.810	0.805	0.799	0.793	0.787	0.781	0.774	0.768	0.760	
48									0.821	0.816	0.810	0.805	0.799	0.794	0.788	0.781	0.775	0.768	0.761	
47								0.826	0.821	0.816	0.811	0.805	0.800	0.794	0.788	0.782	0.776	0.769	0.762	
46							0.831	0.827	0.822	0.817	0.811	0.806	0.800	0.795	0.789	0.783	0.776	0.769	0.762	
45						0.837	0.832	0.827	0.822	0.817	0.812	0.806	0.801	0.795	0.789	0.783	0.777	0.770	0.763	
44					0.842	0.837	0.832	0.827	0.822	0.817	0.812	0.807	0.801	0.796	0.790	0.784	0.777	0.771	0.764	
43				0.847	0.842	0.837	0.833	0.828	0.823	0.818	0.813	0.808	0.802	0.796	0.791	0.785	0.778	0.771	0.764	
42			0.852	0.847	0.842	0.838	0.833	0.828	0.823	0.818	0.813	0.808	0.803	0.797	0.791	0.785	0.779	0.772	0.765	
41		0.858	0.853	0.848	0.843	0.838	0.834	0.829	0.824	0.819	0.814	0.809	0.803	0.798	0.792	0.786	0.780	0.773	0.766	
Beneficiary younger than Retiree																				
40		0.863	0.858	0.853	0.848	0.843	0.839	0.834	0.829	0.824	0.820	0.814	0.809	0.804	0.798	0.793	0.787	0.780	0.774	0.767
39	0.869	0.864	0.859	0.854	0.849	0.844	0.839	0.835	0.830	0.825	0.820	0.815	0.810	0.805	0.799	0.793	0.788	0.781	0.775	0.768
38	0.869	0.864	0.859	0.854	0.849	0.844	0.840	0.835	0.830	0.826	0.821	0.816	0.811	0.805	0.800	0.794	0.788	0.782	0.776	0.769
37	0.870	0.865	0.860	0.855	0.850	0.845	0.840	0.836	0.831	0.826	0.821	0.816	0.811	0.806	0.801	0.795	0.789	0.783	0.777	0.770
36	0.870	0.865	0.860	0.855	0.850	0.845	0.841	0.836	0.832	0.827	0.822	0.817	0.812	0.807	0.802	0.796	0.790	0.784	0.778	0.771

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.870	0.865	0.861	0.856	0.851	0.846	0.841	0.837	0.832	0.828	0.823	0.818	0.813	0.808	0.802	0.797	0.791	0.785	0.779	0.772
34	0.871	0.866	0.861	0.856	0.851	0.846	0.842	0.838	0.833	0.828	0.824	0.819	0.814	0.809	0.803	0.798	0.792	0.786	0.780	0.773
33	0.871	0.866	0.862	0.857	0.852	0.847	0.843	0.838	0.834	0.829	0.824	0.820	0.815	0.810	0.804	0.799	0.793	0.787	0.781	0.775
32	0.872	0.867	0.862	0.857	0.852	0.848	0.843	0.839	0.834	0.830	0.825	0.820	0.816	0.811	0.805	0.800	0.794	0.789	0.782	0.776
31	0.872	0.868	0.863	0.858	0.853	0.848	0.844	0.840	0.835	0.831	0.826	0.821	0.817	0.812	0.807	0.801	0.796	0.790	0.784	0.777
30	0.873	0.868	0.863	0.858	0.854	0.849	0.845	0.840	0.836	0.832	0.827	0.822	0.818	0.813	0.808	0.802	0.797	0.791	0.785	0.779
29	0.873	0.869	0.864	0.859	0.854	0.850	0.846	0.841	0.837	0.832	0.828	0.823	0.819	0.814	0.809	0.804	0.798	0.793	0.787	0.780
28	0.874	0.869	0.865	0.860	0.855	0.851	0.846	0.842	0.838	0.833	0.829	0.824	0.820	0.815	0.810	0.805	0.800	0.794	0.788	0.782
27	0.875	0.870	0.865	0.861	0.856	0.851	0.847	0.843	0.839	0.834	0.830	0.826	0.821	0.816	0.811	0.806	0.801	0.796	0.790	0.784
26	0.875	0.871	0.866	0.861	0.857	0.852	0.848	0.844	0.840	0.835	0.831	0.827	0.822	0.818	0.813	0.808	0.803	0.797	0.791	0.786
25	0.876	0.871	0.867	0.862	0.858	0.853	0.849	0.845	0.841	0.837	0.832	0.828	0.823	0.819	0.814	0.809	0.804	0.799	0.793	0.787
24	0.877	0.872	0.868	0.863	0.858	0.854	0.850	0.846	0.842	0.838	0.834	0.829	0.825	0.820	0.816	0.811	0.806	0.801	0.795	0.789
23	0.877	0.873	0.868	0.864	0.859	0.855	0.851	0.847	0.843	0.839	0.835	0.831	0.826	0.822	0.817	0.812	0.808	0.802	0.797	0.791
22	0.878	0.874	0.869	0.865	0.860	0.856	0.852	0.848	0.844	0.840	0.836	0.832	0.828	0.823	0.819	0.814	0.809	0.804	0.799	0.793
21	0.879	0.875	0.870	0.866	0.861	0.857	0.853	0.849	0.845	0.841	0.837	0.833	0.829	0.825	0.820	0.816	0.811	0.806	0.801	0.796
20	0.880	0.876	0.871	0.867	0.862	0.858	0.854	0.849	0.845	0.841	0.837	0.833	0.829	0.825	0.820	0.816	0.811	0.806	0.801	0.796
19	0.881	0.876	0.872	0.868	0.863	0.859	0.856	0.852	0.848	0.844	0.840	0.836	0.832	0.828	0.824	0.820	0.815	0.810	0.805	0.800
18	0.882	0.877	0.873	0.869	0.865	0.861	0.857	0.853	0.849	0.846	0.842	0.838	0.834	0.830	0.826	0.822	0.817	0.813	0.808	0.803
17	0.883	0.878	0.874	0.870	0.866	0.862	0.858	0.855	0.851	0.847	0.844	0.840	0.836	0.832	0.828	0.824	0.819	0.815	0.810	0.805
16	0.884	0.880	0.875	0.871	0.867	0.863	0.860	0.856	0.852	0.849	0.845	0.842	0.838	0.834	0.830	0.826	0.822	0.817	0.813	0.808
15	0.885	0.881	0.876	0.872	0.868	0.864	0.861	0.858	0.854	0.847	0.843	0.840	0.836	0.832	0.828	0.824	0.820	0.815	0.810	0.805
14	0.886	0.882	0.878	0.874	0.870	0.866	0.862	0.859	0.856	0.852	0.849	0.845	0.842	0.838	0.834	0.830	0.826	0.822	0.818	0.813
13	0.887	0.883	0.879	0.875	0.871	0.867	0.864	0.861	0.857	0.854	0.851	0.847	0.844	0.840	0.837	0.833	0.829	0.825	0.821	0.816
12	0.888	0.884	0.880	0.876	0.872	0.869	0.866	0.862	0.859	0.856	0.853	0.849	0.846	0.842	0.839	0.835	0.832	0.828	0.823	0.819
11	0.889	0.885	0.881	0.878	0.874	0.870	0.867	0.864	0.861	0.858	0.855	0.851	0.848	0.845	0.841	0.838	0.834	0.830	0.826	0.822
10	0.891	0.887	0.883	0.879	0.875	0.872	0.869	0.866	0.863	0.860	0.857	0.853	0.850	0.847	0.844	0.840	0.837	0.833	0.829	0.825
9	0.892	0.888	0.884	0.881	0.877	0.874	0.871	0.868	0.865	0.862	0.859	0.856	0.853	0.850	0.846	0.843	0.840	0.836	0.832	0.829
8	0.893	0.889	0.886	0.882	0.879	0.875	0.872	0.869	0.867	0.864	0.861	0.858	0.855	0.852	0.849	0.846	0.843	0.839	0.836	0.832
7	0.894	0.891	0.887	0.884	0.880	0.877	0.874	0.871	0.869	0.866	0.863	0.860	0.857	0.855	0.852	0.849	0.845	0.842	0.839	0.835
6	0.896	0.892	0.889	0.885	0.882	0.879	0.876	0.873	0.871	0.868	0.865	0.863	0.860	0.857	0.854	0.851	0.848	0.845	0.842	0.839
5	0.897	0.894	0.890	0.887	0.884	0.881	0.878	0.875	0.873	0.870	0.868	0.865	0.862	0.860	0.857	0.854	0.851	0.849	0.845	0.842
4	0.899	0.895	0.892	0.889	0.885	0.882	0.880	0.877	0.875	0.872	0.870	0.867	0.865	0.862	0.860	0.857	0.855	0.852	0.849	0.846
3	0.900	0.897	0.893	0.890	0.887	0.884	0.882	0.879	0.877	0.875	0.872	0.870	0.868	0.865	0.863	0.860	0.858	0.855	0.852	0.849
2	0.902	0.898	0.895	0.892	0.889	0.886	0.884	0.881	0.879	0.877	0.875	0.872	0.870	0.868	0.866	0.863	0.861	0.858	0.856	0.853
1	0.903	0.900	0.897	0.894	0.891	0.888	0.886	0.884	0.881	0.879	0.877	0.875	0.873	0.871	0.869	0.866	0.864	0.862	0.859	0.857
Beneficiary same age as Retiree	<b>0</b>	<b>0.905</b>	<b>0.902</b>	<b>0.899</b>	<b>0.896</b>	<b>0.893</b>	<b>0.890</b>	<b>0.888</b>	<b>0.886</b>	<b>0.884</b>	<b>0.882</b>	<b>0.880</b>	<b>0.878</b>	<b>0.876</b>	<b>0.874</b>	<b>0.872</b>	<b>0.869</b>	<b>0.867</b>	<b>0.865</b>	<b>0.863</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree -1	0.906	0.903	0.900	0.897	0.895	0.892	0.890	0.888	0.886	0.884	0.882	0.880	0.878	0.876	0.875	0.873	0.871	0.869	0.867	0.864
-2	0.908	0.905	0.902	0.899	0.896	0.894	0.892	0.890	0.888	0.886	0.885	0.883	0.881	0.879	0.878	0.876	0.874	0.872	0.870	0.868
-3	0.909	0.907	0.904	0.901	0.898	0.896	0.894	0.892	0.890	0.889	0.887	0.885	0.884	0.882	0.881	0.879	0.877	0.876	0.874	0.872
-4	0.911	0.908	0.905	0.903	0.900	0.898	0.896	0.894	0.893	0.891	0.890	0.888	0.887	0.885	0.884	0.882	0.881	0.879	0.878	0.876
-5	0.913	0.910	0.907	0.905	0.902	0.900	0.898	0.897	0.895	0.894	0.892	0.891	0.889	0.888	0.887	0.885	0.884	0.883	0.881	0.880
-6	0.914	0.912	0.909	0.906	0.904	0.902	0.900	0.899	0.897	0.896	0.895	0.893	0.892	0.891	0.890	0.889	0.887	0.886	0.885	0.884
-7	0.916	0.913	0.911	0.908	0.906	0.904	0.903	0.901	0.900	0.898	0.897	0.896	0.895	0.894	0.893	0.892	0.891	0.890	0.889	0.887
-8	0.918	0.915	0.913	0.910	0.908	0.906	0.905	0.903	0.902	0.901	0.900	0.899	0.898	0.897	0.896	0.895	0.894	0.893	0.892	0.891
-9	0.919	0.917	0.914	0.912	0.910	0.908	0.907	0.906	0.904	0.903	0.902	0.901	0.900	0.900	0.899	0.898	0.897	0.897	0.896	0.895
-10	0.921	0.918	0.916	0.914	0.912	0.910	0.909	0.908	0.907	0.906	0.905	0.904	0.903	0.903	0.902	0.901	0.901	0.900	0.899	0.899
-11	0.922	0.920	0.918	0.916	0.914	0.912	0.911	0.910	0.909	0.908	0.907	0.907	0.906	0.905	0.905	0.904	0.904	0.904	0.903	0.902
-12	0.924	0.922	0.920	0.918	0.916	0.914	0.913	0.912	0.911	0.911	0.910	0.909	0.909	0.908	0.908	0.908	0.907	0.907	0.907	0.906
-13	0.926	0.924	0.921	0.920	0.918	0.916	0.916	0.915	0.914	0.914	0.913	0.912	0.912	0.911	0.911	0.911	0.910	0.910	0.910	0.910
-14	0.927	0.925	0.923	0.921	0.920	0.918	0.918	0.917	0.916	0.915	0.915	0.915	0.914	0.914	0.914	0.914	0.914	0.914	0.913	0.913
-15	0.929	0.927	0.925	0.923	0.922	0.920	0.920	0.919	0.918	0.918	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.917	0.917
-16	0.931	0.929	0.927	0.925	0.924	0.923	0.922	0.921	0.921	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920
-17	0.932	0.930	0.929	0.927	0.926	0.925	0.924	0.923	0.923	0.923	0.922	0.922	0.922	0.922	0.923	0.923	0.923	0.923	0.924	0.924
-18	0.934	0.932	0.931	0.929	0.928	0.927	0.926	0.926	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.926	0.926	0.926	0.927	0.927
-19	0.936	0.934	0.932	0.931	0.930	0.929	0.928	0.928	0.928	0.927	0.927	0.927	0.927	0.928	0.928	0.928	0.929	0.929	0.930	0.930
-20	0.937	0.936	0.934	0.933	0.932	0.931	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.931	0.931	0.931	0.932	0.933	0.933	0.934
-21	0.939	0.938	0.936	0.935	0.934	0.933	0.932	0.932	0.932	0.932	0.932	0.932	0.933	0.933	0.934	0.934	0.935	0.936	0.936	0.937
-22	0.941	0.939	0.938	0.937	0.936	0.935	0.935	0.934	0.934	0.934	0.935	0.935	0.935	0.936	0.936	0.937	0.938	0.938	0.939	0.940
-23	0.942	0.941	0.940	0.939	0.938	0.937	0.937	0.937	0.937	0.937	0.937	0.937	0.938	0.938	0.939	0.940	0.941	0.941	0.942	0.943
-24	0.944	0.943	0.942	0.940	0.939	0.939	0.939	0.939	0.939	0.939	0.939	0.940	0.940	0.941	0.942	0.942	0.943	0.944	0.945	0.946
-25	0.946	0.945	0.943	0.942	0.941	0.941	0.941	0.941	0.941	0.941	0.942	0.942	0.943	0.943	0.944	0.945	0.946	0.947	0.948	0.948
-26	0.948	0.946	0.945	0.944	0.943	0.943	0.943	0.943	0.943	0.944	0.944	0.945	0.945	0.946	0.947	0.948	0.949	0.949	0.950	0.951
-27	0.949	0.948	0.947	0.946	0.945	0.945	0.945	0.945	0.945	0.946	0.946	0.947	0.948	0.948	0.949	0.950	0.951	0.952	0.953	0.954
-28	0.951	0.950	0.949	0.948	0.947	0.947	0.947	0.947	0.948	0.948	0.949	0.949	0.950	0.951	0.952	0.953	0.954	0.955	0.956	0.956
-29	0.953	0.952	0.951	0.950	0.949	0.949	0.949	0.949	0.950	0.950	0.951	0.951	0.952	0.953	0.954	0.955	0.956	0.957	0.958	0.959
-30	0.954	0.953	0.952	0.952	0.951	0.951	0.951	0.951	0.952	0.952	0.953	0.954	0.954	0.955	0.956	0.957	0.958	0.959	0.960	0.961
-31	0.956	0.955	0.954	0.954	0.953	0.953	0.953	0.953	0.954	0.954	0.955	0.956	0.957	0.958	0.958	0.959	0.960	0.961	0.962	0.963
-32	0.958	0.957	0.956	0.955	0.955	0.955	0.955	0.955	0.956	0.957	0.957	0.958	0.959	0.960	0.961	0.962	0.963	0.964	0.965	0.965
-33	0.959	0.959	0.958	0.957	0.957	0.957	0.957	0.957	0.958	0.959	0.959	0.960	0.961	0.962	0.963	0.964	0.965	0.966	0.966	0.967
-34	0.961	0.960	0.960	0.959	0.959	0.959	0.959	0.959	0.960	0.961	0.961	0.962	0.963	0.964	0.965	0.966	0.967	0.967	0.968	0.969
-35	0.963	0.962	0.961	0.961	0.961	0.960	0.961	0.961	0.962	0.963	0.963	0.964	0.965	0.966	0.967	0.968	0.968	0.969	0.970	0.971
Beneficiary older than Retiree -36	0.964	0.964	0.963	0.963	0.962	0.962	0.963	0.963	0.964	0.964	0.965	0.966	0.967	0.968	0.968	0.969	0.970	0.971	0.972	0.972
-37	0.966	0.965	0.965	0.964	0.964	0.964	0.965	0.965	0.966	0.966	0.967	0.968	0.969	0.969	0.970	0.971	0.972	0.973	0.973	0.974
-38	0.968	0.967	0.966	0.966	0.966	0.966	0.966	0.967	0.967	0.968	0.969	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.975	0.975
-39	0.969	0.969	0.968	0.968	0.968	0.968	0.968	0.969	0.969	0.970	0.970	0.971	0.972	0.973	0.973	0.974	0.975	0.976	0.976	0.977
-40	0.971	0.970	0.970	0.969	0.969	0.969	0.970	0.970	0.971	0.971	0.972	0.973	0.973	0.974	0.975	0.976	0.976	0.977	0.977	0.978

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.972	0.972	0.971	0.971	0.971	0.971	0.971	0.972	0.972	0.973	0.974	0.974	0.975	0.976	0.976	0.977	0.978	0.978	0.979	0.979
	-42	0.974	0.973	0.973	0.973	0.972	0.972	0.973	0.973	0.974	0.974	0.975	0.976	0.976	0.977	0.978	0.978	0.979	0.979	0.980	0.980
	-43	0.975	0.975	0.974	0.974	0.974	0.974	0.974	0.975	0.975	0.976	0.976	0.977	0.978	0.978	0.979	0.979	0.980	0.980	0.981	0.981
	-44	0.976	0.976	0.976	0.975	0.975	0.975	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
	-45	0.978	0.977	0.977	0.977	0.977	0.977	0.977	0.978	0.978	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.983	0.983
	-46	0.979	0.979	0.978	0.978	0.978	0.978	0.978	0.979	0.979	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.983	0.983	0.984	0.984
	-47	0.980	0.980	0.980	0.979	0.979	0.979	0.980	0.980	0.980	0.981	0.981	0.982	0.982	0.982	0.983	0.983	0.984	0.984	0.984	0.985
	-48	0.981	0.981	0.981	0.981	0.981	0.980	0.981	0.981	0.981	0.981	0.982	0.982	0.983	0.983	0.984	0.984	0.984	0.985	0.985	0.985
	-49	0.983	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.983	0.983	0.984	0.984	0.984	0.985	0.985	0.985	0.986	0.986
	-50	0.984	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.984	0.984	0.984	0.985	0.985	0.985	0.986	0.986	0.986	0.986	0.986
-51	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	0.986	0.986	0.986	0.986	0.987	0.987	0.987	
-52	0.986	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.986	0.986	0.986	0.986	0.986	0.987	0.987	0.987	0.987	0.987	
-53	0.987	0.986	0.986	0.986	0.985	0.985	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	
-54	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.988	0.988	0.988	0.988	0.988	0.988	
-55	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	
-56	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	
-57	0.990	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	
-58	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	
-59	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	
-60	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	0.990	0.990	0.990	0.990	0.990	
-61	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	
-62	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-63	0.993	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-64	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	
-65	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	
-66	0.994	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	
-67	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	
-68	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-69	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-70	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	
-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, 2018**

**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, 2018**

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

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.765	0.758	0.750	0.742	0.734	0.725	0.715	0.706	0.696	0.685	0.674	0.663	0.652	0.640	0.628	0.615	
34	0.767	0.759	0.752	0.744	0.735	0.726	0.717	0.708	0.698	0.687	0.676	0.665	0.654	0.642	0.630	0.618	
33	0.768	0.761	0.753	0.745	0.737	0.728	0.719	0.709	0.700	0.689	0.679	0.668	0.656	0.645	0.633	0.620	
32	0.769	0.762	0.755	0.747	0.739	0.730	0.721	0.711	0.702	0.692	0.681	0.670	0.659	0.647	0.635	0.623	
31	0.771	0.764	0.756	0.749	0.740	0.732	0.723	0.714	0.704	0.694	0.683	0.673	0.661	0.650	0.638	0.626	
30	0.772	0.765	0.758	0.750	0.742	0.734	0.725	0.716	0.706	0.696	0.686	0.675	0.664	0.653	0.641	0.629	
29	0.774	0.767	0.760	0.752	0.744	0.736	0.727	0.718	0.709	0.699	0.689	0.678	0.667	0.656	0.644	0.632	
28	0.776	0.769	0.762	0.754	0.746	0.738	0.729	0.720	0.711	0.701	0.691	0.681	0.670	0.659	0.648	0.636	
27	0.777	0.771	0.764	0.756	0.748	0.740	0.732	0.723	0.714	0.704	0.694	0.684	0.673	0.662	0.651	0.639	
26	0.779	0.773	0.766	0.758	0.751	0.743	0.734	0.726	0.716	0.707	0.697	0.687	0.676	0.666	0.654	0.643	
25	0.781	0.775	0.768	0.761	0.753	0.745	0.737	0.728	0.719	0.710	0.700	0.690	0.680	0.669	0.658	0.647	
24	0.783	0.777	0.770	0.763	0.756	0.748	0.740	0.731	0.722	0.713	0.703	0.694	0.683	0.673	0.662	0.651	
23	0.785	0.779	0.772	0.765	0.758	0.750	0.742	0.734	0.725	0.716	0.707	0.697	0.687	0.677	0.666	0.655	
22	0.788	0.781	0.775	0.768	0.761	0.753	0.745	0.737	0.729	0.720	0.710	0.701	0.691	0.680	0.670	0.659	
21	0.790	0.784	0.777	0.771	0.764	0.756	0.748	0.740	0.732	0.723	0.714	0.704	0.695	0.685	0.674	0.663	
20	0.792	0.786	0.780	0.773	0.766	0.759	0.752	0.744	0.735	0.727	0.718	0.708	0.699	0.689	0.679	0.668	
19	0.795	0.789	0.783	0.776	0.769	0.762	0.755	0.747	0.739	0.730	0.721	0.712	0.703	0.693	0.683	0.673	
18	0.797	0.792	0.785	0.779	0.773	0.766	0.758	0.751	0.743	0.734	0.726	0.717	0.707	0.698	0.688	0.678	
17	0.800	0.794	0.788	0.782	0.776	0.769	0.762	0.754	0.746	0.738	0.730	0.721	0.712	0.703	0.693	0.683	
16	0.803	0.797	0.791	0.785	0.779	0.772	0.765	0.758	0.750	0.742	0.734	0.726	0.717	0.708	0.698	0.689	
15	0.805	0.800	0.795	0.789	0.782	0.776	0.769	0.762	0.754	0.747	0.739	0.730	0.722	0.713	0.704	0.695	
14	0.808	0.803	0.798	0.792	0.786	0.780	0.773	0.766	0.759	0.751	0.743	0.735	0.727	0.718	0.710	0.701	
13	0.811	0.806	0.801	0.795	0.790	0.783	0.777	0.770	0.763	0.756	0.748	0.740	0.732	0.724	0.715	0.707	
12	0.815	0.810	0.804	0.799	0.793	0.787	0.781	0.774	0.768	0.760	0.753	0.746	0.738	0.730	0.721	0.713	
11	0.818	0.813	0.808	0.803	0.797	0.791	0.785	0.779	0.772	0.765	0.758	0.751	0.743	0.736	0.728	0.720	
10	0.821	0.816	0.812	0.806	0.801	0.796	0.790	0.783	0.777	0.770	0.764	0.757	0.749	0.742	0.734	0.726	
9	0.824	0.820	0.815	0.810	0.805	0.800	0.794	0.788	0.782	0.776	0.769	0.762	0.755	0.748	0.741	0.733	
8	0.828	0.824	0.819	0.814	0.809	0.804	0.799	0.793	0.787	0.781	0.775	0.768	0.762	0.755	0.748	0.741	
7	0.831	0.827	0.823	0.818	0.814	0.809	0.804	0.798	0.792	0.787	0.781	0.774	0.768	0.761	0.755	0.748	
6	0.835	0.831	0.827	0.823	0.818	0.813	0.808	0.803	0.798	0.792	0.786	0.781	0.774	0.768	0.762	0.755	
Beneficiary younger than Retiree																	
5	0.839	0.835	0.831	0.827	0.823	0.818	0.813	0.808	0.803	0.798	0.792	0.787	0.781	0.775	0.769	0.763	
4	0.842	0.839	0.835	0.831	0.827	0.823	0.818	0.814	0.809	0.804	0.799	0.793	0.788	0.782	0.776	0.771	
3	0.846	0.843	0.839	0.836	0.832	0.828	0.824	0.819	0.815	0.810	0.805	0.800	0.795	0.789	0.784	0.779	
2	0.850	0.847	0.844	0.840	0.837	0.833	0.829	0.825	0.820	0.816	0.811	0.806	0.802	0.797	0.792	0.786	
1	0.854	0.851	0.848	0.845	0.841	0.838	0.834	0.830	0.826	0.822	0.817	0.813	0.808	0.804	0.799	0.794	
Beneficiary same age as Retiree	<b>0</b>	<b>0.858</b>	<b>0.855</b>	<b>0.852</b>	<b>0.849</b>	<b>0.846</b>	<b>0.843</b>	<b>0.839</b>	<b>0.836</b>	<b>0.832</b>	<b>0.828</b>	<b>0.824</b>	<b>0.820</b>	<b>0.815</b>	<b>0.811</b>	<b>0.807</b>	<b>0.802</b>

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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 -1	0.862	0.859	0.857	0.854	0.851	0.848	0.845	0.841	0.838	0.834	0.830	0.826	0.823	0.819	0.815	0.811
older -2	0.866	0.864	0.861	0.859	0.856	0.853	0.850	0.847	0.844	0.840	0.837	0.833	0.830	0.826	0.822	0.819
than -3	0.870	0.868	0.866	0.863	0.861	0.858	0.855	0.852	0.849	0.846	0.843	0.840	0.837	0.833	0.830	0.827
Retiree -4	0.874	0.872	0.870	0.868	0.866	0.863	0.861	0.858	0.855	0.852	0.850	0.847	0.844	0.841	0.837	0.834
-5	0.878	0.876	0.875	0.873	0.870	0.868	0.866	0.864	0.861	0.858	0.856	0.853	0.850	0.848	0.845	0.842
-6	0.882	0.881	0.879	0.877	0.875	0.873	0.871	0.869	0.867	0.865	0.862	0.860	0.857	0.855	0.852	0.850
-7	0.886	0.885	0.883	0.882	0.880	0.878	0.876	0.875	0.873	0.870	0.868	0.866	0.864	0.862	0.860	0.857
-8	0.890	0.889	0.888	0.886	0.885	0.883	0.882	0.880	0.878	0.876	0.874	0.873	0.871	0.869	0.867	0.865
-9	0.894	0.893	0.892	0.891	0.890	0.888	0.887	0.885	0.884	0.882	0.880	0.879	0.877	0.875	0.874	0.872
-10	0.898	0.897	0.896	0.895	0.894	0.893	0.892	0.890	0.889	0.888	0.886	0.885	0.883	0.882	0.880	0.879
-11	0.902	0.901	0.900	0.900	0.899	0.898	0.897	0.896	0.894	0.893	0.892	0.891	0.890	0.888	0.887	0.886
-12	0.906	0.905	0.905	0.904	0.903	0.902	0.902	0.901	0.900	0.899	0.898	0.897	0.896	0.894	0.893	0.892
-13	0.909	0.909	0.909	0.908	0.908	0.907	0.906	0.906	0.905	0.904	0.903	0.902	0.901	0.900	0.899	0.898
-14	0.913	0.913	0.913	0.912	0.912	0.911	0.911	0.910	0.910	0.909	0.908	0.908	0.907	0.906	0.905	0.904
-15	0.917	0.917	0.917	0.916	0.916	0.916	0.915	0.915	0.915	0.914	0.913	0.913	0.912	0.911	0.911	0.910
-16	0.920	0.920	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
-17	0.924	0.924	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
-18	0.927	0.928	0.928	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
-19	0.931	0.931	0.931	0.932	0.932	0.932	0.932	0.932	0.932	0.932	0.932	0.931	0.931	0.931	0.930	0.929
-20	0.934	0.935	0.935	0.935	0.936	0.936	0.936	0.936	0.936	0.936	0.936	0.935	0.935	0.935	0.934	0.933
-21	0.937	0.938	0.938	0.939	0.939	0.939	0.940	0.940	0.940	0.940	0.940	0.939	0.939	0.938	0.938	0.937
-22	0.940	0.941	0.942	0.942	0.943	0.943	0.943	0.943	0.943	0.943	0.943	0.943	0.943	0.942	0.942	0.941
-23	0.944	0.944	0.945	0.945	0.946	0.946	0.946	0.947	0.947	0.947	0.946	0.946	0.946	0.945	0.945	0.944
-24	0.946	0.947	0.948	0.948	0.949	0.949	0.950	0.950	0.950	0.950	0.950	0.949	0.949	0.949	0.948	0.947
-25	0.949	0.950	0.951	0.951	0.952	0.952	0.952	0.953	0.953	0.953	0.953	0.952	0.952	0.952	0.951	0.950
-26	0.952	0.953	0.953	0.954	0.955	0.955	0.955	0.955	0.956	0.955	0.955	0.955	0.955	0.954	0.954	0.953
-27	0.955	0.955	0.956	0.957	0.957	0.958	0.958	0.958	0.958	0.958	0.958	0.958	0.957	0.957	0.956	0.955
-28	0.957	0.958	0.959	0.959	0.960	0.960	0.960	0.960	0.961	0.960	0.960	0.960	0.960	0.959	0.959	0.958
-29	0.960	0.960	0.961	0.962	0.962	0.962	0.963	0.963	0.963	0.963	0.963	0.962	0.962	0.961	0.961	0.960
-30	0.962	0.963	0.963	0.964	0.964	0.965	0.965	0.965	0.965	0.965	0.965	0.964	0.964	0.963	0.963	0.962
-31	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
-32	0.966	0.967	0.967	0.968	0.968	0.968	0.969	0.969	0.969	0.969	0.968	0.968	0.967	0.967	0.966	0.965
-33	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	0.967	0.966
-34	0.970	0.970	0.971	0.971	0.972	0.972	0.972	0.972	0.972	0.972	0.971	0.971	0.970	0.970	0.969	0.967
-35	0.971	0.972	0.973	0.973	0.973	0.973	0.974	0.974	0.973	0.973	0.973	0.972	0.972	0.971	0.970	0.968
Beneficiary -36	0.973	0.974	0.974	0.974	0.975	0.975	0.975	0.975	0.975	0.974	0.974	0.973	0.973	0.972	0.971	
older -37	0.975	0.975	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.975	0.974	0.974	0.973		
than -38	0.976	0.976	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.976	0.975	0.974			
Retiree -39	0.977	0.978	0.978	0.978	0.978	0.979	0.978	0.978	0.978	0.977	0.977	0.976				
-40	0.978	0.979	0.979	0.979	0.980	0.980	0.979	0.979	0.979	0.978	0.977					



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.979	0.979						
older	-42	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981				
than	-43	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.981								
Retiree	-44	0.982	0.983	0.983	0.983	0.983	0.983	0.982									
	-45	0.983	0.983	0.984	0.983	0.983	0.983										
	-46	0.984	0.984	0.984	0.984	0.984											
	-47	0.985	0.985	0.985	0.984												
	-48	0.985	0.985	0.985													
	-49	0.986	0.986														
	-50	0.986															
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	-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, 2018**

**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, 2018**

**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, 2018**

**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	Factor	No. of Months Units are Paid, up to Age 65	Factor	No. of Months Units are Paid, up to Age 65	Factor	No. of Months Units are Paid, up to Age 65	Factor	No. of Months Units are Paid, up to Age 65	Factor	No. of Months Units are Paid, up to Age 65	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, 2018**

**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, 2018**

**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, 2018**

**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	207.02	206.87	206.72	206.57	206.42	206.27	206.12	205.97	205.82	205.67	205.52	205.37
46	205.22	205.06	204.91	204.75	204.59	204.43	204.28	204.12	203.96	203.80	203.65	203.49
47	203.33	203.17	203.00	202.84	202.67	202.51	202.35	202.18	202.02	201.85	201.69	201.52
48	201.36	201.19	201.02	200.84	200.67	200.50	200.33	200.15	199.98	199.81	199.64	199.46
49	199.29	199.11	198.93	198.75	198.57	198.39	198.21	198.02	197.84	197.66	197.48	197.30
50	197.12	196.94	196.76	196.57	196.39	196.21	196.03	195.84	195.66	195.48	195.30	195.11
51	194.93	194.76	194.58	194.41	194.24	194.06	193.89	193.72	193.54	193.37	193.20	193.02
52	192.85	192.67	192.49	192.31	192.13	191.95	191.77	191.59	191.41	191.23	191.05	190.87
53	190.69	190.50	190.32	190.13	189.94	189.75	189.57	189.38	189.19	189.00	188.82	188.63
54	188.44	188.25	188.05	187.86	187.66	187.47	187.27	187.08	186.88	186.69	186.49	186.30
55	186.10	185.90	185.70	185.50	185.29	185.09	184.89	184.69	184.49	184.29	184.08	183.88
56	183.68	183.47	183.26	183.05	182.84	182.63	182.42	182.20	181.99	181.78	181.57	181.36
57	181.15	180.93	180.71	180.50	180.28	180.06	179.84	179.62	179.40	179.19	178.97	178.75
58	178.53	178.30	178.08	177.85	177.62	177.40	177.17	176.94	176.72	176.49	176.26	176.04
59	175.81	175.57	175.34	175.10	174.87	174.63	174.40	174.16	173.92	173.69	173.45	173.22
60	172.98	172.74	172.49	172.25	172.00	171.76	171.51	171.27	171.02	170.78	170.53	170.29
61	170.04	169.79	169.53	169.28	169.02	168.77	168.52	168.26	168.01	167.75	167.50	167.24
62	166.99	166.73	166.47	166.21	165.94	165.68	165.42	165.16	164.90	164.64	164.37	164.11
63	163.85	163.58	163.31	163.04	162.77	162.50	162.23	161.96	161.69	161.42	161.15	160.88
64	160.61	160.33	160.05	159.77	159.49	159.21	158.94	158.66	158.38	158.10	157.82	157.54
65	157.26	156.97	156.69	156.40	156.11	155.83	155.54	155.25	154.97	154.68	154.39	154.11
66	153.82	153.53	153.23	152.94	152.64	152.35	152.05	151.76	151.46	151.17	150.87	150.58
67	150.28	149.98	149.67	149.37	149.07	148.76	148.46	148.16	147.85	147.55	147.25	146.94
68	146.64	146.33	146.02	145.71	145.40	145.09	144.78	144.46	144.15	143.84	143.53	143.22
69	142.91	142.59	142.27	141.96	141.64	141.32	141.00	140.68	140.36	140.05	139.73	139.41
70	139.09	138.76	138.44	138.11	137.79	137.46	137.14	136.81	136.48	136.16	135.83	135.51
71	135.18	134.85	134.52	134.18	133.85	133.52	133.19	132.85	132.52	132.19	131.86	131.52
72	131.19	130.85	130.51	130.18	129.84	129.50	129.16	128.82	128.48	128.15	127.81	127.47
73	127.13	126.79	126.44	126.10	125.75	125.41	125.07	124.72	124.38	124.03	123.69	123.34
74	123.00	122.65	122.30	121.95	121.60	121.25	120.91	120.56	120.21	119.86	119.51	119.16

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	118.81	118.46	118.10	117.75	117.39	117.04	116.69	116.33	115.98	115.62	115.27	114.91
76	114.56	114.20	113.84	113.49	113.13	112.77	112.41	112.05	111.69	111.34	110.98	110.62
77	110.26	109.90	109.54	109.18	108.82	108.46	108.10	107.73	107.37	107.01	106.65	106.29
78	105.93	105.57	105.20	104.84	104.47	104.11	103.75	103.38	103.02	102.65	102.29	101.92
79	101.56	101.19	100.83	100.46	100.10	99.73	99.37	99.00	98.63	98.27	97.90	97.54
80	97.17	96.80	96.44	96.07	95.71	95.34	94.98	94.61	94.24	93.88	93.51	93.15
81	92.78	92.41	92.05	91.68	91.32	90.95	90.59	90.22	89.85	89.49	89.12	88.76
82	88.39	88.03	87.66	87.30	86.93	86.57	86.21	85.84	85.48	85.11	84.75	84.38
83	84.02	83.66	83.30	82.94	82.58	82.22	81.86	81.50	81.14	80.78	80.42	80.06
84	79.70	79.35	78.99	78.64	78.28	77.93	77.57	77.22	76.86	76.51	76.15	75.80
85	75.44	75.09	74.75	74.40	74.05	73.70	73.36	73.01	72.66	72.31	71.97	71.62
86	71.27	70.93	70.59	70.25	69.91	69.57	69.23	68.89	68.55	68.21	67.87	67.53
87	67.19	66.86	66.53	66.20	65.87	65.54	65.22	64.89	64.56	64.23	63.90	63.57
88	63.24	62.92	62.60	62.29	61.97	61.65	61.33	61.01	60.69	60.38	60.06	59.74
89	59.42	59.12	58.81	58.51	58.20	57.90	57.59	57.29	56.98	56.68	56.37	56.07
90	55.76	55.47	55.18	54.89	54.60	54.31	54.02	53.73	53.44	53.15	52.86	52.57
91	52.28	52.01	51.73	51.46	51.19	50.91	50.64	50.37	50.09	49.82	49.55	49.27
92	49.00	48.74	48.49	48.23	47.97	47.72	47.46	47.20	46.95	46.69	46.43	46.18
93	45.92	45.68	45.44	45.20	44.96	44.72	44.49	44.25	44.01	43.77	43.53	43.29
94	43.05	42.83	42.61	42.38	42.16	41.94	41.72	41.49	41.27	41.05	40.83	40.60
95	40.38	40.17	39.97	39.76	39.55	39.34	39.14	38.93	38.72	38.51	38.31	38.10
96	37.89	37.70	37.50	37.31	37.12	36.92	36.73	36.54	36.34	36.15	35.96	35.76
97	35.57	35.39	35.21	35.03	34.85	34.67	34.50	34.32	34.14	33.96	33.78	33.60
98	33.42	33.25	33.09	32.92	32.76	32.59	32.43	32.26	32.09	31.93	31.76	31.60
99	31.43	31.28	31.13	30.97	30.82	30.67	30.52	30.36	30.21	30.06	29.91	29.75
100	29.60											



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	173.10	172.95	172.80	172.65	172.50	172.35	172.20	172.05	171.90	171.75	171.60	171.45
46	171.30	171.15	171.00	170.85	170.69	170.54	170.39	170.24	170.09	169.94	169.78	169.63
47	169.48	169.33	169.18	169.02	168.87	168.72	168.57	168.41	168.26	168.11	167.96	167.80
48	167.65	167.50	167.34	167.19	167.03	166.88	166.72	166.57	166.41	166.26	166.10	165.95
49	165.79	165.63	165.48	165.32	165.16	165.01	164.85	164.69	164.54	164.38	164.22	164.07
50	163.91	163.75	163.59	163.43	163.27	163.11	162.96	162.80	162.64	162.48	162.32	162.16
51	162.00	161.84	161.67	161.51	161.35	161.18	161.02	160.86	160.69	160.53	160.37	160.20
52	160.04	159.87	159.71	159.54	159.37	159.21	159.04	158.87	158.71	158.54	158.37	158.21
53	158.04	157.87	157.70	157.53	157.36	157.19	157.02	156.85	156.68	156.51	156.34	156.17
54	156.00	155.82	155.65	155.47	155.30	155.12	154.95	154.77	154.59	154.42	154.24	154.07
55	153.89	153.71	153.53	153.35	153.17	152.99	152.81	152.62	152.44	152.26	152.08	151.90
56	151.72	151.53	151.35	151.16	150.97	150.78	150.60	150.41	150.22	150.03	149.85	149.66
57	149.47	149.28	149.08	148.89	148.69	148.50	148.31	148.11	147.92	147.72	147.53	147.33
58	147.14	146.94	146.74	146.54	146.34	146.14	145.94	145.73	145.53	145.33	145.13	144.93
59	144.73	144.52	144.31	144.11	143.90	143.69	143.48	143.27	143.06	142.86	142.65	142.44
60	142.23	142.01	141.80	141.58	141.36	141.15	140.93	140.71	140.50	140.28	140.06	139.85
61	139.63	139.41	139.18	138.96	138.73	138.51	138.29	138.06	137.84	137.61	137.39	137.16
62	136.94	136.71	136.48	136.24	136.01	135.78	135.55	135.31	135.08	134.85	134.62	134.38
63	134.15	133.91	133.67	133.43	133.19	132.95	132.72	132.48	132.24	132.00	131.76	131.52
64	131.28	131.03	130.79	130.54	130.30	130.05	129.81	129.56	129.31	129.07	128.82	128.58
65	128.33	128.08	127.82	127.57	127.32	127.06	126.81	126.56	126.30	126.05	125.80	125.54
66	125.29	125.03	124.77	124.51	124.25	123.99	123.74	123.48	123.22	122.96	122.70	122.44
67	122.18	121.92	121.65	121.39	121.12	120.86	120.59	120.33	120.06	119.80	119.53	119.27
68	119.00	118.73	118.46	118.19	117.92	117.65	117.38	117.10	116.83	116.56	116.29	116.02
69	115.75	115.48	115.20	114.93	114.65	114.38	114.11	113.83	113.56	113.28	113.01	112.73
70	112.46	112.18	111.90	111.63	111.35	111.07	110.79	110.51	110.23	109.96	109.68	109.40
71	109.12	108.84	108.56	108.28	107.99	107.71	107.43	107.15	106.87	106.59	106.30	106.02
72	105.74	105.46	105.17	104.89	104.60	104.32	104.04	103.75	103.47	103.18	102.90	102.61
73	102.33	102.04	101.76	101.47	101.18	100.90	100.61	100.32	100.04	99.75	99.46	99.18
74	98.89	98.60	98.32	98.03	97.74	97.46	97.17	96.88	96.60	96.31	96.02	95.74

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	95.45	95.16	94.87	94.59	94.30	94.01	93.72	93.43	93.14	92.86	92.57	92.28
76	91.99	91.70	91.42	91.13	90.84	90.55	90.27	89.98	89.69	89.40	89.12	88.83
77	88.54	88.25	87.97	87.68	87.39	87.11	86.82	86.53	86.25	85.96	85.67	85.39
78	85.10	84.81	84.53	84.24	83.95	83.67	83.38	83.09	82.81	82.52	82.23	81.95
79	81.66	81.38	81.09	80.81	80.52	80.24	79.96	79.67	79.39	79.10	78.82	78.53
80	78.25	77.97	77.69	77.41	77.12	76.84	76.56	76.28	76.00	75.72	75.43	75.15
81	74.87	74.59	74.31	74.03	73.75	73.47	73.20	72.92	72.64	72.36	72.08	71.80
82	71.52	71.25	70.97	70.70	70.42	70.15	69.88	69.60	69.33	69.05	68.78	68.50
83	68.23	67.96	67.69	67.43	67.16	66.89	66.62	66.35	66.08	65.82	65.55	65.28
84	65.01	64.75	64.49	64.22	63.96	63.70	63.44	63.17	62.91	62.65	62.39	62.12
85	61.86	61.60	61.35	61.09	60.84	60.58	60.33	60.07	59.81	59.56	59.30	59.05
86	58.79	58.54	58.30	58.05	57.80	57.55	57.31	57.06	56.81	56.56	56.32	56.07
87	55.82	55.58	55.34	55.10	54.86	54.62	54.39	54.15	53.91	53.67	53.43	53.19
88	52.95	52.72	52.49	52.26	52.03	51.80	51.57	51.33	51.10	50.87	50.64	50.41
89	50.18	49.96	49.74	49.52	49.30	49.08	48.86	48.63	48.41	48.19	47.97	47.75
90	47.53	47.32	47.11	46.90	46.69	46.48	46.27	46.06	45.85	45.64	45.43	45.22
91	45.01	44.81	44.61	44.41	44.21	44.01	43.82	43.62	43.42	43.22	43.02	42.82
92	42.62	42.43	42.25	42.06	41.87	41.68	41.50	41.31	41.12	40.93	40.75	40.56
93	40.37	40.19	40.02	39.84	39.66	39.48	39.31	39.13	38.95	38.77	38.60	38.42
94	38.24	38.07	37.91	37.74	37.57	37.41	37.24	37.07	36.91	36.74	36.57	36.41
95	36.24	36.08	35.93	35.77	35.61	35.46	35.30	35.14	34.99	34.83	34.67	34.52
96	34.36	34.21	34.07	33.92	33.77	33.63	33.48	33.33	33.19	33.04	32.89	32.75
97	32.60	32.46	32.32	32.19	32.05	31.91	31.77	31.63	31.49	31.36	31.22	31.08
98	30.94	30.81	30.68	30.55	30.42	30.29	30.16	30.03	29.90	29.77	29.64	29.51
99	29.38	29.26	29.14	29.02	28.89	28.77	28.65	28.53	28.41	28.29	28.16	28.04
100	27.92											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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, 2018**

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

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

Months Purchased to Accelerate Earliest Retirement Age												
Years Purchased to Accelerate Earliest Retirement Age	0	1	2	3	4	5	6	7	8	9	10	11
0	0.000	0.994	1.981	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, 2018**

**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	2,009	2,021	2,033	2,044	2,056	2,068	2,080	2,091	2,103	2,115	2,127	2,138
46	2,150	2,163	2,175	2,188	2,201	2,213	2,226	2,239	2,251	2,264	2,277	2,289
47	2,302	2,316	2,329	2,343	2,356	2,370	2,383	2,397	2,410	2,424	2,437	2,451
48	2,464	2,479	2,493	2,508	2,522	2,537	2,551	2,566	2,580	2,595	2,609	2,624
49	2,638	2,654	2,669	2,685	2,700	2,716	2,731	2,747	2,762	2,778	2,793	2,809
50	2,824	2,841	2,857	2,874	2,890	2,907	2,924	2,940	2,957	2,973	2,990	3,006
51	3,023	3,041	3,059	3,076	3,094	3,112	3,130	3,147	3,165	3,183	3,201	3,218
52	3,236	3,255	3,274	3,293	3,312	3,331	3,350	3,369	3,388	3,407	3,426	3,445
53	3,464	3,484	3,505	3,525	3,545	3,566	3,586	3,606	3,627	3,647	3,667	3,688
54	3,708	3,730	3,752	3,773	3,795	3,817	3,839	3,860	3,882	3,904	3,926	3,947
55	3,969	3,992	4,016	4,039	4,062	4,086	4,109	4,132	4,156	4,179	4,202	4,226
56	4,249	4,274	4,299	4,324	4,349	4,374	4,399	4,423	4,448	4,473	4,498	4,523
57	4,548	4,575	4,601	4,628	4,655	4,681	4,708	4,735	4,761	4,788	4,815	4,841
58	4,868	4,897	4,925	4,954	4,982	5,011	5,040	5,068	5,097	5,125	5,154	5,182
59	5,211	5,242	5,272	5,303	5,333	5,364	5,395	5,425	5,456	5,486	5,517	5,547
60	5,578	5,611	5,643	5,676	5,709	5,741	5,774	5,807	5,839	5,872	5,905	5,937
61	5,970	6,005	6,040	6,075	6,110	6,145	6,180	6,215	6,250	6,285	6,320	6,355
62	6,390	6,427	6,465	6,502	6,540	6,577	6,615	6,652	6,689	6,727	6,764	6,802
63	6,839	6,879	6,919	6,959	6,999	7,039	7,080	7,120	7,160	7,200	7,240	7,280
64	7,320	7,363	7,406	7,449	7,491	7,534	7,577	7,620	7,663	7,706	7,748	7,791
65	7,834	7,823	7,811	7,800	7,788	7,777	7,766	7,754	7,743	7,731	7,720	7,708
66	7,697	7,685	7,673	7,661	7,649	7,637	7,626	7,614	7,602	7,590	7,578	7,566
67	7,554	7,542	7,529	7,517	7,504	7,492	7,479	7,467	7,454	7,442	7,429	7,417
68	7,404	7,391	7,378	7,365	7,352	7,339	7,327	7,314	7,301	7,288	7,275	7,262
69	7,249	7,236	7,222	7,209	7,195	7,182	7,169	7,155	7,142	7,128	7,115	7,101
70	7,088	7,074	7,060	7,047	7,033	7,019	7,005	6,991	6,977	6,964	6,950	6,936
71	6,922	6,908	6,893	6,879	6,865	6,850	6,836	6,822	6,807	6,793	6,779	6,764
72	6,750	6,735	6,720	6,706	6,691	6,676	6,661	6,646	6,631	6,617	6,602	6,587
73	6,572	6,557	6,542	6,526	6,511	6,496	6,481	6,465	6,450	6,435	6,420	6,404
74	6,389	6,373	6,358	6,342	6,326	6,311	6,295	6,279	6,264	6,248	6,232	6,217

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	6,201	6,185	6,169	6,153	6,137	6,121	6,105	6,089	6,073	6,057	6,041	6,025
76	6,009	5,993	5,976	5,960	5,943	5,927	5,910	5,894	5,877	5,861	5,844	5,828
77	5,811	5,794	5,778	5,761	5,744	5,727	5,711	5,694	5,677	5,660	5,644	5,627
78	5,610	5,593	5,576	5,559	5,542	5,525	5,508	5,490	5,473	5,456	5,439	5,422
79	5,405	5,388	5,370	5,353	5,335	5,318	5,301	5,283	5,266	5,248	5,231	5,213
80	5,196	5,178	5,161	5,143	5,126	5,108	5,091	5,073	5,055	5,038	5,020	5,003
81	4,985	4,967	4,950	4,932	4,914	4,896	4,879	4,861	4,843	4,825	4,808	4,790
82	4,772	4,754	4,736	4,718	4,700	4,682	4,665	4,647	4,629	4,611	4,593	4,575
83	4,557	4,539	4,521	4,504	4,486	4,468	4,450	4,432	4,414	4,397	4,379	4,361
84	4,343	4,325	4,308	4,290	4,272	4,254	4,237	4,219	4,201	4,183	4,166	4,148
85	4,130	4,112	4,095	4,077	4,059	4,042	4,024	4,006	3,989	3,971	3,953	3,936
86	3,918	3,901	3,883	3,866	3,849	3,831	3,814	3,797	3,779	3,762	3,745	3,727
87	3,710	3,693	3,676	3,659	3,642	3,625	3,609	3,592	3,575	3,558	3,541	3,524
88	3,507	3,490	3,474	3,457	3,441	3,424	3,408	3,391	3,374	3,358	3,341	3,325
89	3,308	3,292	3,276	3,260	3,244	3,228	3,213	3,197	3,181	3,165	3,149	3,133
90	3,117	3,102	3,086	3,071	3,056	3,040	3,025	3,010	2,994	2,979	2,964	2,948
91	2,933	2,919	2,904	2,890	2,875	2,861	2,846	2,832	2,817	2,803	2,788	2,774
92	2,759	2,745	2,732	2,718	2,704	2,690	2,677	2,663	2,649	2,635	2,622	2,608
93	2,594	2,581	2,568	2,556	2,543	2,530	2,517	2,504	2,491	2,479	2,466	2,453
94	2,440	2,428	2,416	2,404	2,392	2,380	2,368	2,356	2,344	2,332	2,320	2,308
95	2,296	2,285	2,273	2,262	2,251	2,239	2,228	2,217	2,205	2,194	2,183	2,171
96	2,160	2,150	2,139	2,129	2,118	2,108	2,097	2,087	2,076	2,066	2,055	2,045
97	2,034	2,024	2,014	2,005	1,995	1,985	1,975	1,965	1,955	1,946	1,936	1,926
98	1,916	1,907	1,898	1,889	1,879	1,870	1,861	1,852	1,843	1,834	1,824	1,815
99	1,806	1,798	1,789	1,781	1,772	1,764	1,756	1,747	1,739	1,730	1,722	1,713
100	1,705											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	2,141	2,154	2,166	2,178	2,190	2,202	2,214	2,227	2,239	2,251
49	2,263	2,276	2,289	2,302	2,315	2,328	2,341	2,354	2,367	2,380	2,393	2,406
50	2,419	2,433	2,447	2,461	2,475	2,489	2,503	2,516	2,530	2,544	2,558	2,572
51	2,586	2,601	2,616	2,631	2,645	2,660	2,675	2,690	2,705	2,720	2,734	2,749
52	2,764	2,780	2,796	2,812	2,828	2,844	2,860	2,875	2,891	2,907	2,923	2,939
53	2,955	2,972	2,989	3,006	3,023	3,040	3,057	3,074	3,091	3,108	3,125	3,142
54	3,159	3,177	3,195	3,213	3,231	3,249	3,268	3,286	3,304	3,322	3,340	3,358
55	3,376	3,395	3,415	3,434	3,454	3,473	3,493	3,512	3,531	3,551	3,570	3,590
56	3,609	3,630	3,650	3,671	3,692	3,712	3,733	3,754	3,774	3,795	3,816	3,836
57	3,857	3,879	3,901	3,923	3,945	3,967	3,990	4,012	4,034	4,056	4,078	4,100
58	4,122	4,146	4,169	4,193	4,217	4,240	4,264	4,288	4,311	4,335	4,359	4,382
59	4,406	4,431	4,457	4,482	4,507	4,532	4,558	4,583	4,608	4,633	4,659	4,684
60	4,709	4,736	4,763	4,790	4,817	4,844	4,871	4,897	4,924	4,951	4,978	5,005
61	5,032	5,061	5,090	5,119	5,147	5,176	5,205	5,234	5,263	5,292	5,320	5,349
62	5,378	5,409	5,440	5,470	5,501	5,532	5,563	5,593	5,624	5,655	5,686	5,716
63	5,747	5,780	5,813	5,846	5,879	5,912	5,945	5,977	6,010	6,043	6,076	6,109
64	6,142	6,177	6,212	6,247	6,282	6,317	6,353	6,388	6,423	6,458	6,493	6,528
65	6,563	6,552	6,541	6,531	6,520	6,509	6,498	6,487	6,476	6,466	6,455	6,444
66	6,433	6,422	6,411	6,400	6,388	6,377	6,366	6,355	6,344	6,333	6,321	6,310
67	6,299	6,287	6,276	6,264	6,252	6,241	6,229	6,217	6,206	6,194	6,182	6,171
68	6,159	6,147	6,135	6,123	6,111	6,099	6,088	6,076	6,064	6,052	6,040	6,028
69	6,016	6,004	5,992	5,979	5,967	5,955	5,943	5,930	5,918	5,906	5,894	5,881
70	5,869	5,856	5,844	5,831	5,819	5,806	5,794	5,781	5,768	5,756	5,743	5,731
71	5,718	5,705	5,692	5,679	5,666	5,653	5,641	5,628	5,615	5,602	5,589	5,576
72	5,563	5,550	5,537	5,524	5,511	5,498	5,485	5,471	5,458	5,445	5,432	5,419
73	5,406	5,393	5,379	5,366	5,353	5,339	5,326	5,313	5,299	5,286	5,273	5,259
74	5,246	5,233	5,219	5,206	5,192	5,179	5,165	5,152	5,138	5,125	5,111	5,098

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)**  
**Actuarial Equivalency Factors Effective January 1, 2018**

**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	5,084	5,070	5,057	5,043	5,029	5,016	5,002	4,988	4,975	4,961	4,947	4,934
76	4,920	4,906	4,893	4,879	4,865	4,851	4,838	4,824	4,810	4,796	4,783	4,769
77	4,755	4,741	4,727	4,714	4,700	4,686	4,672	4,658	4,644	4,631	4,617	4,603
78	4,589	4,575	4,561	4,547	4,533	4,519	4,505	4,491	4,477	4,463	4,449	4,435
79	4,421	4,407	4,393	4,379	4,365	4,351	4,337	4,323	4,309	4,295	4,281	4,267
80	4,253	4,239	4,225	4,211	4,197	4,183	4,169	4,155	4,141	4,127	4,113	4,099
81	4,085	4,071	4,057	4,043	4,029	4,015	4,002	3,988	3,974	3,960	3,946	3,932
82	3,918	3,904	3,890	3,877	3,863	3,849	3,835	3,821	3,807	3,794	3,780	3,766
83	3,752	3,738	3,725	3,711	3,697	3,684	3,670	3,656	3,643	3,629	3,615	3,602
84	3,588	3,575	3,561	3,548	3,534	3,521	3,507	3,494	3,480	3,467	3,453	3,440
85	3,426	3,413	3,400	3,387	3,373	3,360	3,347	3,334	3,321	3,308	3,294	3,281
86	3,268	3,255	3,242	3,229	3,216	3,203	3,191	3,178	3,165	3,152	3,139	3,126
87	3,113	3,101	3,088	3,076	3,063	3,051	3,038	3,026	3,013	3,001	2,988	2,976
88	2,963	2,951	2,939	2,927	2,914	2,902	2,890	2,878	2,866	2,854	2,841	2,829
89	2,817	2,805	2,794	2,782	2,770	2,759	2,747	2,735	2,724	2,712	2,700	2,689
90	2,677	2,666	2,655	2,643	2,632	2,621	2,610	2,598	2,587	2,576	2,565	2,553
91	2,542	2,531	2,521	2,510	2,499	2,489	2,478	2,467	2,457	2,446	2,435	2,425
92	2,414	2,404	2,394	2,384	2,374	2,364	2,354	2,343	2,333	2,323	2,313	2,303
93	2,293	2,283	2,274	2,264	2,255	2,245	2,236	2,226	2,216	2,207	2,197	2,188
94	2,178	2,169	2,160	2,151	2,142	2,133	2,124	2,114	2,105	2,096	2,087	2,078
95	2,069	2,060	2,052	2,043	2,035	2,026	2,018	2,009	2,000	1,992	1,983	1,975
96	1,966	1,958	1,950	1,942	1,934	1,926	1,918	1,909	1,901	1,893	1,885	1,877
97	1,869	1,861	1,854	1,846	1,839	1,831	1,824	1,816	1,808	1,801	1,793	1,786
98	1,778	1,771	1,764	1,757	1,749	1,742	1,735	1,728	1,721	1,714	1,706	1,699
99	1,692	1,685	1,679	1,672	1,665	1,658	1,652	1,645	1,638	1,631	1,625	1,618
100	1,611											



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

<b>Age</b>	<b>Months of Attained Age When Cashed Out</b>											
	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>
15	4.11061	4.13473	4.15886	4.18298	4.20711	4.23123	4.25536	4.27948	4.30360	4.32773	4.35185	4.37598
16	4.40010	4.42593	4.45176	4.47759	4.50342	4.52925	4.55508	4.58090	4.60673	4.63256	4.65839	4.68422
17	4.71005	4.73770	4.76535	4.79301	4.82066	4.84831	4.87596	4.90361	4.93126	4.95892	4.98657	5.01422
18	5.04187	5.07147	5.10108	5.13068	5.16028	5.18988	5.21949	5.24909	5.27869	5.30829	5.33790	5.36750
19	5.39710	5.42878	5.46047	5.49215	5.52383	5.55552	5.58720	5.61888	5.65057	5.68225	5.71393	5.74562
20	5.77730	5.81122	5.84514	5.87906	5.91297	5.94689	5.98081	6.01473	6.04865	6.08257	6.11648	6.15040
21	6.18432	6.22063	6.25694	6.29325	6.32956	6.36587	6.40218	6.43849	6.47480	6.51111	6.54742	6.58373
22	6.62004	6.65891	6.69778	6.73665	6.77551	6.81438	6.85325	6.89212	6.93099	6.96986	7.00872	7.04759
23	7.08646	7.12807	7.16968	7.21130	7.25291	7.29452	7.33613	7.37774	7.41935	7.46097	7.50258	7.54419
24	7.58580	7.63034	7.67489	7.71943	7.76397	7.80851	7.85306	7.89760	7.94214	7.98668	8.03123	8.07577
25	8.12031	8.16798	8.21565	8.26332	8.31098	8.35865	8.40632	8.45399	8.50166	8.54933	8.59699	8.64466
26	8.69233	8.74334	8.79435	8.84536	8.89637	8.94738	8.99840	9.04941	9.10042	9.15143	9.20244	9.25345
27	9.30446	9.35905	9.41364	9.46822	9.52281	9.57740	9.63199	9.68657	9.74116	9.79575	9.85034	9.90492
28	9.95951	10.01793	10.07634	10.13476	10.19318	10.25159	10.31001	10.36843	10.42684	10.48526	10.54368	10.60209
29	10.66051	10.72302	10.78553	10.84805	10.91056	10.97307	11.03558	11.09809	11.16060	11.22312	11.28563	11.34814
30	11.41065	11.47756	11.54446	11.61137	11.67827	11.74518	11.81209	11.87899	11.94590	12.01280	12.07971	12.14661
31	12.21352	12.28512	12.35672	12.42832	12.49992	12.57152	12.64313	12.71473	12.78633	12.85793	12.92953	13.00113
32	13.07273	13.14937	13.22600	13.30264	13.37928	13.45591	13.53255	13.60919	13.68582	13.76246	13.83910	13.91573
33	13.99237	14.07439	14.15640	14.23842	14.32044	14.40245	14.48447	14.56649	14.64850	14.73052	14.81254	14.89455
34	14.97657	15.06436	15.15215	15.23994	15.32772	15.41551	15.50330	15.59109	15.67888	15.76667	15.85445	15.94224
35	16.03003	16.12398	16.21793	16.31188	16.40583	16.49978	16.59373	16.68767	16.78162	16.87557	16.96952	17.06347
36	17.15742	17.25799	17.35855	17.45912	17.55969	17.66025	17.76082	17.86139	17.96195	18.06252	18.16309	18.26365
37	18.36422	18.47185	18.57948	18.68711	18.79474	18.90237	19.01000	19.11762	19.22525	19.33288	19.44051	19.54814
38	19.65577	19.77096	19.88615	20.00134	20.11653	20.23172	20.34691	20.46210	20.57729	20.69248	20.80767	20.92286
39	21.03805	21.16135	21.28466	21.40796	21.53127	21.65457	21.77788	21.90118	22.02448	22.14779	22.27109	22.39440
40	22.51770	22.64969	22.78168	22.91368	23.04567	23.17766	23.30965	23.44164	23.57363	23.70563	23.83762	23.96961
41	24.10160	24.24291	24.38422	24.52553	24.66683	24.80814	24.94945	25.09076	25.23207	25.37338	25.51468	25.65599
42	25.79730	25.94860	26.09990	26.25120	26.40249	26.55379	26.70509	26.85639	27.00769	27.15899	27.31028	27.46158
43	27.61288	27.77491	27.93694	28.09897	28.26100	28.42303	28.58507	28.74710	28.90913	29.07116	29.23319	29.39522
44	29.55725	29.73079	29.90433	30.07788	30.25142	30.42496	30.59850	30.77204	30.94558	31.11913	31.29267	31.46621

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

<b>Age</b>	<b>Months of Attained Age When Cashed Out</b>											
	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>
<b>45</b>	31.63975	31.82568	32.01160	32.19753	32.38346	32.56938	32.75531	32.94124	33.12716	33.31309	33.49902	33.68494
<b>46</b>	33.87087	34.07009	34.26931	34.46854	34.66776	34.86698	35.06620	35.26542	35.46464	35.66387	35.86309	36.06231
<b>47</b>	36.26153	36.47505	36.68857	36.90209	37.11561	37.32913	37.54266	37.75618	37.96970	38.18322	38.39674	38.61026
<b>48</b>	38.82378	39.05269	39.28160	39.51050	39.73941	39.96832	40.19723	40.42613	40.65504	40.88395	41.11286	41.34176
<b>49</b>	41.57067	41.81611	42.06155	42.30699	42.55242	42.79786	43.04330	43.28874	43.53418	43.77962	44.02505	44.27049
<b>50</b>	44.51593	44.78074	45.04554	45.31035	45.57515	45.83996	46.10476	46.36957	46.63437	46.89918	47.16398	47.42879
<b>51</b>	47.69359	47.98222	48.27084	48.55947	48.84809	49.13672	49.42535	49.71397	50.00260	50.29122	50.57985	50.86847
<b>52</b>	51.15710	51.46759	51.77808	52.08857	52.39906	52.70955	53.02004	53.33052	53.64101	53.95150	54.26199	54.57248
<b>53</b>	54.88297	55.21709	55.55122	55.88534	56.21947	56.55359	56.88772	57.22184	57.55596	57.89009	58.22421	58.55834
<b>54</b>	58.89246	59.25225	59.61204	59.97183	60.33161	60.69140	61.05119	61.41098	61.77077	62.13056	62.49034	62.85013
<b>55</b>	63.20992	63.59748	63.98505	64.37261	64.76017	65.14774	65.53530	65.92286	66.31043	66.69799	67.08555	67.47312
<b>56</b>	67.86068	68.27838	68.69609	69.11379	69.53150	69.94920	70.36691	70.78461	71.20231	71.62002	72.03772	72.45543
<b>57</b>	72.87313	73.32345	73.77378	74.22410	74.67442	75.12474	75.57507	76.02539	76.47571	76.92603	77.37636	77.82668
<b>58</b>	78.27700	78.76282	79.24864	79.73446	80.22028	80.70610	81.19192	81.67773	82.16355	82.64937	83.13519	83.62101
<b>59</b>	84.10683	84.63130	85.15577	85.68024	86.20471	86.72918	87.25365	87.77811	88.30258	88.82705	89.35152	89.87599
<b>60</b>	90.40046	90.96714	91.53382	92.10050	92.66718	93.23386	93.80054	94.36721	94.93389	95.50057	96.06725	96.63393
<b>61</b>	97.20061	97.81369	98.42677	99.03985	99.65293	100.26601	100.87909	101.49216	102.10524	102.71832	103.33140	103.94448
<b>62</b>	104.55756	105.22187	105.88619	106.55050	107.21481	107.87912	108.54344	109.20775	109.87206	110.53637	111.20069	111.86500
<b>63</b>	112.52931	113.25002	113.97074	114.69145	115.41217	116.13288	116.85360	117.57431	118.29502	119.01574	119.73645	120.45717
<b>64</b>	121.17788	121.96082	122.74376	123.52670	124.30964	125.09258	125.87553	126.65847	127.44141	128.22435	129.00729	129.79023
<b>65</b>	130.57317											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

**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>
15	6.25236	6.28927	6.32619	6.36310	6.40002	6.43693	6.47385	6.51076	6.54767	6.58459	6.62150	6.65842
16	6.69533	6.73487	6.77442	6.81396	6.85350	6.89304	6.93259	6.97213	7.01167	7.05121	7.09076	7.13030
17	7.16984	7.21219	7.25454	7.29690	7.33925	7.38160	7.42395	7.46630	7.50865	7.55101	7.59336	7.63571
18	7.67806	7.72342	7.76878	7.81414	7.85949	7.90485	7.95021	7.99557	8.04093	8.08629	8.13164	8.17700
19	8.22236	8.27093	8.31951	8.36808	8.41665	8.46522	8.51380	8.56237	8.61094	8.65951	8.70809	8.75666
20	8.80523	8.85725	8.90927	8.96130	9.01332	9.06534	9.11736	9.16938	9.22140	9.27343	9.32545	9.37747
21	9.42949	9.48521	9.54093	9.59664	9.65236	9.70808	9.76380	9.81951	9.87523	9.93095	9.98667	10.04238
22	10.09810	10.15777	10.21745	10.27712	10.33679	10.39646	10.45614	10.51581	10.57548	10.63515	10.69483	10.75450
23	10.81417	10.87808	10.94200	11.00591	11.06983	11.13374	11.19766	11.26157	11.32548	11.38940	11.45331	11.51723
24	11.58114	11.64959	11.71804	11.78649	11.85494	11.92339	11.99184	12.06029	12.12874	12.19719	12.26564	12.33409
25	12.40254	12.47583	12.54912	12.62241	12.69570	12.76899	12.84229	12.91558	12.98887	13.06216	13.13545	13.20874
26	13.28203	13.36050	13.43897	13.51744	13.59591	13.67438	13.75285	13.83131	13.90978	13.98825	14.06672	14.14519
27	14.22366	14.30767	14.39169	14.47570	14.55971	14.64373	14.72774	14.81175	14.89577	14.97978	15.06379	15.14781
28	15.23182	15.32177	15.41173	15.50168	15.59163	15.68159	15.77154	15.86149	15.95145	16.04140	16.13135	16.22131
29	16.31126	16.40757	16.50388	16.60019	16.69650	16.79281	16.88912	16.98543	17.08174	17.17805	17.27436	17.37067
30	17.46698	17.57011	17.67325	17.77638	17.87951	17.98264	18.08578	18.18891	18.29204	18.39517	18.49831	18.60144
31	18.70457	18.81500	18.92543	19.03586	19.14629	19.25672	19.36715	19.47757	19.58800	19.69843	19.80886	19.91929
32	20.02972	20.14798	20.26624	20.38450	20.50275	20.62101	20.73927	20.85753	20.97579	21.09405	21.21230	21.33056
33	21.44882	21.57545	21.70208	21.82871	21.95534	22.08197	22.20861	22.33524	22.46187	22.58850	22.71513	22.84176
34	22.96839	23.10401	23.23962	23.37524	23.51085	23.64647	23.78209	23.91770	24.05332	24.18893	24.32455	24.46016
35	24.59578	24.74099	24.88621	25.03142	25.17663	25.32184	25.46706	25.61227	25.75748	25.90269	26.04791	26.19312
36	26.33833	26.49386	26.64938	26.80491	26.96043	27.11596	27.27149	27.42701	27.58254	27.73806	27.89359	28.04911
37	28.20464	28.37118	28.53773	28.70427	28.87081	29.03736	29.20390	29.37044	29.53699	29.70353	29.87007	30.03662
38	30.20316	30.38151	30.55985	30.73820	30.91654	31.09489	31.27323	31.45158	31.62992	31.80827	31.98661	32.16496
39	32.34330	32.53432	32.72533	32.91635	33.10737	33.29838	33.48940	33.68042	33.87143	34.06245	34.25347	34.44448
40	34.63550	34.84009	35.04469	35.24928	35.45387	35.65847	35.86306	36.06765	36.27225	36.47684	36.68143	36.88603
41	37.09062	37.30978	37.52894	37.74811	37.96727	38.18643	38.40559	38.62475	38.84391	39.06308	39.28224	39.50140
42	39.72056	39.95536	40.19016	40.42495	40.65975	40.89455	41.12935	41.36414	41.59894	41.83374	42.06854	42.30333
43	42.53813	42.78973	43.04133	43.29293	43.54452	43.79612	44.04772	44.29932	44.55092	44.80252	45.05411	45.30571
44	45.55731	45.82695	46.09659	46.36623	46.63586	46.90550	47.17514	47.44478	47.71442	47.98406	48.25369	48.52333

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

**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>	48.79297	49.08202	49.37107	49.66013	49.94918	50.23823	50.52728	50.81633	51.10538	51.39444	51.68349	51.97254
<b>46</b>	52.26159	52.57150	52.88142	53.19133	53.50124	53.81116	54.12107	54.43098	54.74090	55.05081	55.36072	55.67064
<b>47</b>	55.98055	56.31291	56.64528	56.97764	57.31000	57.64236	57.97473	58.30709	58.63945	58.97181	59.30418	59.63654
<b>48</b>	59.96890	60.32543	60.68196	61.03849	61.39501	61.75154	62.10807	62.46460	62.82113	63.17766	63.53418	63.89071
<b>49</b>	64.24724	64.62976	65.01228	65.39480	65.77732	66.15984	66.54236	66.92488	67.30740	67.68992	68.07244	68.45496
<b>50</b>	68.83748	69.25042	69.66336	70.07631	70.48925	70.90219	71.31513	71.72807	72.14101	72.55396	72.96690	73.37984
<b>51</b>	73.79278	74.24310	74.69342	75.14374	75.59406	76.04438	76.49470	76.94502	77.39534	77.84566	78.29598	78.74630
<b>52</b>	79.19662	79.68136	80.16609	80.65083	81.13556	81.62030	82.10504	82.58977	83.07451	83.55924	84.04398	84.52871
<b>53</b>	85.01345	85.53542	86.05739	86.57935	87.10132	87.62329	88.14526	88.66722	89.18919	89.71116	90.23313	90.75509
<b>54</b>	91.27706	91.83948	92.40191	92.96433	93.52676	94.08918	94.65161	95.21403	95.77645	96.33888	96.90130	97.46373
<b>55</b>	98.02615	98.63238	99.23861	99.84484	100.45106	101.05729	101.66352	102.26975	102.87598	103.48221	104.08843	104.69466
<b>56</b>	105.30089	105.95469	106.60849	107.26229	107.91609	108.56989	109.22369	109.87749	110.53129	111.18509	111.83889	112.49269
<b>57</b>	113.14649	113.85182	114.55714	115.26247	115.96779	116.67312	117.37844	118.08377	118.78909	119.49442	120.19974	120.90507
<b>58</b>	121.61039	122.37180	123.13321	123.89462	124.65603	125.41744	126.17885	126.94026	127.70167	128.46308	129.22449	129.98590
<b>59</b>	130.74731	131.56985	132.39238	133.21492	134.03745	134.85999	135.68252	136.50506	137.32759	138.15013	138.97266	139.79520
<b>60</b>	140.61773											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

**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	154.55840	154.45683	154.35525	154.25368	154.15210	154.05053	153.94896	153.84738	153.74581	153.64423	153.54266	153.44108
51	153.33951	153.24503	153.15055	153.05608	152.96160	152.86712	152.77264	152.67816	152.58368	152.48921	152.39473	152.30025
52	152.20577	152.10617	152.00656	151.90696	151.80735	151.70775	151.60814	151.50854	151.40893	151.30933	151.20972	151.11012
53	151.01051	150.90546	150.80040	150.69535	150.59029	150.48524	150.38019	150.27513	150.17008	150.06502	149.95997	149.85491
54	149.74986	149.63924	149.52861	149.41799	149.30736	149.19674	149.08612	148.97549	148.86487	148.75424	148.64362	148.53299
55	148.42237	148.30577	148.18916	148.07256	147.95595	147.83935	147.72274	147.60614	147.48953	147.37293	147.25632	147.13972
56	147.02311	146.90022	146.77733	146.65445	146.53156	146.40867	146.28578	146.16289	146.04000	145.91712	145.79423	145.67134
57	145.54845	145.41873	145.28902	145.15930	145.02958	144.89987	144.77015	144.64043	144.51072	144.38100	144.25128	144.12157
58	143.99185	143.85499	143.71814	143.58128	143.44442	143.30757	143.17071	143.03385	142.89700	142.76014	142.62328	142.48643
59	142.34957	142.20525	142.06093	141.91661	141.77229	141.62797	141.48365	141.33933	141.19501	141.05069	140.90637	140.76205
60	140.61773	140.46568	140.31364	140.16159	140.00954	139.85750	139.70545	139.55340	139.40136	139.24931	139.09726	138.94522
61	138.79317	138.63341	138.47366	138.31390	138.15414	137.99438	137.83463	137.67487	137.51511	137.35535	137.19560	137.03584
62	136.87608	136.70879	136.54151	136.37422	136.20693	136.03965	135.87236	135.70507	135.53779	135.37050	135.20321	135.03593
63	134.86864	134.69363	134.51861	134.34360	134.16858	133.99357	133.81855	133.64354	133.46852	133.29351	133.11849	132.94348
64	132.76846	132.58552	132.40258	132.21964	132.03670	131.85376	131.67082	131.48787	131.30493	131.12199	130.93905	130.75611
65	130.57317	130.38224	130.19130	130.00037	129.80943	129.61850	129.42756	129.23663	129.04569	128.85476	128.66382	128.47289
66	128.28195	128.08286	127.88376	127.68467	127.48557	127.28648	127.08739	126.88829	126.68920	126.49010	126.29101	126.09191
67	125.89282	125.68559	125.47836	125.27112	125.06389	124.85666	124.64943	124.44219	124.23496	124.02773	123.82050	123.61326
68	123.40603	123.19065	122.97527	122.75989	122.54451	122.32913	122.11375	121.89836	121.68298	121.46760	121.25222	121.03684
69	120.82146	120.59801	120.37455	120.15110	119.92764	119.70419	119.48073	119.25728	119.03382	118.81037	118.58691	118.36346
70	118.14000	117.90864	117.67728	117.44592	117.21456	116.98320	116.75184	116.52048	116.28912	116.05776	115.82640	115.59504
71	115.36368	115.12457	114.88546	114.64635	114.40723	114.16812	113.92901	113.68990	113.45079	113.21168	112.97256	112.73345
72	112.49434	112.24770	112.00106	111.75442	111.50777	111.26113	111.01449	110.76785	110.52121	110.27457	110.02792	109.78128
73	109.53464	109.28067	109.02670	108.77273	108.51876	108.26479	108.01083	107.75686	107.50289	107.24892	106.99495	106.74098
74	106.48701	106.22600	105.96500	105.70399	105.44298	105.18198	104.92097	104.65996	104.39896	104.13795	103.87694	103.61594
75	103.35493	103.08722	102.81950	102.55179	102.28407	102.01636	101.74864	101.48093	101.21321	100.94550	100.67778	100.41007
76	100.14235	99.86838	99.59442	99.32045	99.04648	98.77252	98.49855	98.22458	97.95062	97.67665	97.40268	97.12872
77	96.85475	96.57506	96.29537	96.01569	95.73600	95.45631	95.17662	94.89693	94.61724	94.33756	94.05787	93.77818
78	93.49849	93.21351	92.92853	92.64355	92.35857	92.07359	91.78862	91.50364	91.21866	90.93368	90.64870	90.36372
79	90.07874	89.78910	89.49945	89.20981	88.92016	88.63052	88.34088	88.05123	87.76159	87.47194	87.18230	86.89265

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

**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>	86.60301	86.30954	86.01607	85.72260	85.42913	85.13566	84.84220	84.54873	84.25526	83.96179	83.66832	83.37485
<b>81</b>	83.08138	82.78516	82.48893	82.19271	81.89649	81.60026	81.30404	81.00782	80.71159	80.41537	80.11915	79.82292
<b>82</b>	79.52670	79.22899	78.93127	78.63356	78.33585	78.03813	77.74042	77.44271	77.14499	76.84728	76.54957	76.25185
<b>83</b>	75.95414	75.65639	75.35864	75.06089	74.76314	74.46539	74.16764	73.86989	73.57214	73.27439	72.97664	72.67889
<b>84</b>	72.38114	72.08483	71.78852	71.49221	71.19590	70.89959	70.60329	70.30698	70.01067	69.71436	69.41805	69.12174
<b>85</b>	68.82543	68.53208	68.23873	67.94537	67.65202	67.35867	67.06532	66.77196	66.47861	66.18526	65.89191	65.59855
<b>86</b>	65.30520	65.01628	64.72736	64.43844	64.14951	63.86059	63.57167	63.28275	62.99383	62.70491	62.41598	62.12706
<b>87</b>	61.83814	61.55520	61.27227	60.98933	60.70639	60.42345	60.14052	59.85758	59.57464	59.29170	59.00877	58.72583
<b>88</b>	58.44289	58.16744	57.89200	57.61655	57.34110	57.06565	56.79021	56.51476	56.23931	55.96386	55.68842	55.41297
<b>89</b>	55.13752	54.87124	54.60496	54.33869	54.07241	53.80613	53.53985	53.27357	53.00729	52.74102	52.47474	52.20846
<b>90</b>	51.94218	51.68704	51.43191	51.17677	50.92164	50.66650	50.41137	50.15623	49.90109	49.64596	49.39082	49.13569
<b>91</b>	48.88055	48.63852	48.39649	48.15446	47.91243	47.67040	47.42837	47.18634	46.94431	46.70228	46.46025	46.21822
<b>92</b>	45.97619	45.74805	45.51991	45.29177	45.06363	44.83549	44.60735	44.37920	44.15106	43.92292	43.69478	43.46664
<b>93</b>	43.23850	43.02430	42.81010	42.59590	42.38169	42.16749	41.95329	41.73909	41.52489	41.31069	41.09648	40.88228
<b>94</b>	40.66808	40.46732	40.26655	40.06579	39.86502	39.66426	39.46350	39.26273	39.06197	38.86120	38.66044	38.45967
<b>95</b>	38.25891	38.07106	37.88322	37.69537	37.50752	37.31968	37.13183	36.94398	36.75614	36.56829	36.38044	36.19260
<b>96</b>	36.00475	35.82898	35.65320	35.47743	35.30165	35.12588	34.95010	34.77433	34.59855	34.42278	34.24700	34.07123
<b>97</b>	33.89545	33.73130	33.56715	33.40300	33.23885	33.07470	32.91056	32.74641	32.58226	32.41811	32.25396	32.08981
<b>98</b>	31.92566	31.77320	31.62074	31.46829	31.31583	31.16337	31.01091	30.85845	30.70599	30.55354	30.40108	30.24862
<b>99</b>	30.09616	29.95575	29.81534	29.67493	29.53451	29.39410	29.25369	29.11328	28.97287	28.83246	28.69204	28.55163
<b>100</b>	28.41122											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

Age	Months of Attained Age at Date Cashed Out											
	0	1	2	3	4	5	6	7	8	9	10	11
15	171.09425	171.08313	171.07201	171.06089	171.04976	171.03864	171.02752	171.01640	171.00528	170.99416	170.98303	170.97191
16	170.96079	170.94911	170.93743	170.92575	170.91407	170.90239	170.89071	170.87903	170.86735	170.85567	170.84399	170.83231
17	170.82063	170.80837	170.79612	170.78386	170.77160	170.75935	170.74709	170.73483	170.72258	170.71032	170.69806	170.68581
18	170.67355	170.66067	170.64780	170.63492	170.62204	170.60917	170.59629	170.58341	170.57054	170.55766	170.54478	170.53191
19	170.51903	170.50547	170.49190	170.47834	170.46478	170.45121	170.43765	170.42409	170.41052	170.39696	170.38340	170.36983
20	170.35627	170.34200	170.32774	170.31347	170.29920	170.28494	170.27067	170.25640	170.24214	170.22787	170.21360	170.19934
21	170.18507	170.16998	170.15488	170.13979	170.12470	170.10960	170.09451	170.07942	170.06432	170.04923	170.03414	170.01904
22	170.00395	169.98804	169.97212	169.95621	169.94029	169.92438	169.90847	169.89255	169.87664	169.86072	169.84481	169.82889
23	169.81298	169.79610	169.77921	169.76233	169.74545	169.72856	169.71168	169.69480	169.67791	169.66103	169.64415	169.62726
24	169.61038	169.59240	169.57443	169.55645	169.53847	169.52049	169.50252	169.48454	169.46656	169.44858	169.43061	169.41263
25	169.39465	169.37531	169.35597	169.33663	169.31729	169.29795	169.27861	169.25927	169.23993	169.22059	169.20125	169.18191
26	169.16257	169.14152	169.12046	169.09941	169.07835	169.05730	169.03624	169.01519	168.99413	168.97308	168.95202	168.93097
27	168.90991	168.88703	168.86415	168.84128	168.81840	168.79552	168.77264	168.74976	168.72688	168.70401	168.68113	168.65825
28	168.63537	168.61067	168.58597	168.56127	168.53657	168.51187	168.48717	168.46246	168.43776	168.41306	168.38836	168.36366
29	168.33896	168.31227	168.28558	168.25890	168.23221	168.20552	168.17883	168.15214	168.12545	168.09877	168.07208	168.04539
30	168.01870	167.98998	167.96126	167.93255	167.90383	167.87511	167.84639	167.81767	167.78895	167.76024	167.73152	167.70280
31	167.67408	167.64322	167.61237	167.58151	167.55065	167.51979	167.48894	167.45808	167.42722	167.39636	167.36551	167.33465
32	167.30379	167.27065	167.23750	167.20436	167.17121	167.13807	167.10493	167.07178	167.03864	167.00549	166.97235	166.93920
33	166.90606	166.87044	166.83482	166.79919	166.76357	166.72795	166.69233	166.65670	166.62108	166.58546	166.54984	166.51421
34	166.47859	166.44030	166.40201	166.36372	166.32542	166.28713	166.24884	166.21055	166.17226	166.13397	166.09567	166.05738
35	166.01909	165.97800	165.93690	165.89581	165.85471	165.81362	165.77253	165.73143	165.69034	165.64924	165.60815	165.56705
36	165.52596	165.48178	165.43760	165.39342	165.34924	165.30506	165.26088	165.21669	165.17251	165.12833	165.08415	165.03997
37	164.99579	164.94827	164.90075	164.85323	164.80571	164.75819	164.71067	164.66314	164.61562	164.56810	164.52058	164.47306
38	164.42554	164.37447	164.32339	164.27232	164.22124	164.17017	164.11909	164.06802	164.01694	163.96587	163.91479	163.86372
39	163.81264	163.75782	163.70301	163.64819	163.59337	163.53855	163.48374	163.42892	163.37410	163.31928	163.26447	163.20965
40	163.15483	163.09602	163.03720	162.97839	162.91957	162.86076	162.80194	162.74313	162.68431	162.62550	162.56668	162.50787
41	162.44905	162.38600	162.32294	162.25989	162.19684	162.13378	162.07073	162.00768	161.94462	161.88157	161.81852	161.75546
42	161.69241	161.62492	161.55743	161.48994	161.42244	161.35495	161.28746	161.21997	161.15248	161.08499	161.01749	160.95000
43	160.88251	160.81037	160.73823	160.66608	160.59394	160.52180	160.44966	160.37751	160.30537	160.23323	160.16109	160.08894
44	160.01680	159.93978	159.86276	159.78574	159.70872	159.63170	159.55469	159.47767	159.40065	159.32363	159.24661	159.16959

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

Age	Months of Attained Age at Date Cashed Out											
	0	1	2	3	4	5	6	7	8	9	10	11
45	159.09257	159.01044	158.92832	158.84619	158.76407	158.68194	158.59982	158.51769	158.43556	158.35344	158.27131	158.18919
46	158.10706	158.01956	157.93207	157.84457	157.75708	157.66958	157.58209	157.49459	157.40709	157.31960	157.23210	157.14461
47	157.05711	156.96394	156.87077	156.77760	156.68442	156.59125	156.49808	156.40491	156.31174	156.21857	156.12539	156.03222
48	155.93905	155.83988	155.74071	155.64155	155.54238	155.44321	155.34404	155.24487	155.14570	155.04654	154.94737	154.84820
49	154.74903	154.64351	154.53799	154.43247	154.32695	154.22143	154.11591	154.01038	153.90486	153.79934	153.69382	153.58830
50	153.48278	153.37833	153.27388	153.16943	153.06498	152.96053	152.85609	152.75164	152.64719	152.54274	152.43829	152.33384
51	152.22939	152.13067	152.03196	151.93324	151.83453	151.73581	151.63710	151.53838	151.43966	151.34095	151.24223	151.14352
52	151.04480	150.94099	150.83718	150.73336	150.62955	150.52574	150.42193	150.31811	150.21430	150.11049	150.00668	149.90286
53	149.79905	149.68985	149.58065	149.47145	149.36225	149.25305	149.14385	149.03464	148.92544	148.81624	148.70704	148.59784
54	148.48864	148.37392	148.25919	148.14447	148.02974	147.91502	147.80030	147.68557	147.57085	147.45612	147.34140	147.22667
55	147.11195	146.99137	146.87080	146.75022	146.62965	146.50907	146.38850	146.26792	146.14734	146.02677	145.90619	145.78562
56	145.66504	145.53821	145.41137	145.28454	145.15770	145.03087	144.90403	144.77720	144.65036	144.52353	144.39669	144.26986
57	144.14302	144.00939	143.87576	143.74213	143.60850	143.47487	143.34124	143.20761	143.07398	142.94035	142.80672	142.67309
58	142.53946	142.39870	142.25794	142.11718	141.97642	141.83566	141.69490	141.55414	141.41338	141.27262	141.13186	140.99110
59	140.85034	140.70212	140.55391	140.40569	140.25747	140.10926	139.96104	139.81282	139.66461	139.51639	139.36817	139.21996
60	139.07174	138.91583	138.75992	138.60401	138.44810	138.29219	138.13629	137.98038	137.82447	137.66856	137.51265	137.35674
61	137.20083	137.03736	136.87388	136.71041	136.54693	136.38346	136.21998	136.05651	135.89303	135.72956	135.56608	135.40261
62	135.23913	135.06793	134.89673	134.72554	134.55434	134.38314	134.21194	134.04074	133.86954	133.69835	133.52715	133.35595
63	133.18475	133.00565	132.82655	132.64745	132.46834	132.28924	132.11014	131.93104	131.75194	131.57284	131.39373	131.21463
64	131.03553	130.84845	130.66136	130.47428	130.28719	130.10011	129.91302	129.72594	129.53885	129.35177	129.16468	128.97760
65	128.79051	128.59542	128.40033	128.20524	128.01015	127.81506	127.61997	127.42487	127.22978	127.03469	126.83960	126.64451
66	126.44942	126.24627	126.04312	125.83997	125.63682	125.43367	125.23052	125.02736	124.82421	124.62106	124.41791	124.21476
67	124.01161	123.80046	123.58930	123.37815	123.16699	122.95584	122.74469	122.53353	122.32238	122.11122	121.90007	121.68891
68	121.47776	121.25868	121.03961	120.82053	120.60146	120.38238	120.16331	119.94423	119.72515	119.50608	119.28700	119.06793
69	118.84885	118.62196	118.39507	118.16818	117.94128	117.71439	117.48750	117.26061	117.03372	116.80683	116.57993	116.35304
70	116.12615	115.89167	115.65718	115.42270	115.18821	114.95373	114.71924	114.48476	114.25027	114.01579	113.78130	113.54682
71	113.31233	113.07045	112.82858	112.58670	112.34482	112.10294	111.86107	111.61919	111.37731	111.13543	110.89356	110.65168
72	110.40980	110.16076	109.91173	109.66269	109.41365	109.16461	108.91558	108.66654	108.41750	108.16846	107.91943	107.67039
73	107.42135	107.16544	106.90953	106.65361	106.39770	106.14179	105.88588	105.62996	105.37405	105.11814	104.86223	104.60631
74	104.35040	104.08793	103.82545	103.56298	103.30050	103.03803	102.77555	102.51308	102.25060	101.98813	101.72565	101.46318



**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

<b>Age</b>	<b>Months of Attained Age at Date 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>75</b>	101.20070	100.93202	100.66334	100.39466	100.12598	99.85730	99.58862	99.31994	99.05126	98.78258	98.51390	98.24522
<b>76</b>	97.97654	97.70217	97.42781	97.15344	96.87907	96.60471	96.33034	96.05597	95.78161	95.50724	95.23287	94.95851
<b>77</b>	94.68414	94.40460	94.12506	93.84552	93.56598	93.28644	93.00691	92.72737	92.44783	92.16829	91.88875	91.60921
<b>78</b>	91.32967	91.04545	90.76122	90.47700	90.19277	89.90855	89.62433	89.34010	89.05588	88.77165	88.48743	88.20320
<b>79</b>	87.91898	87.63070	87.34242	87.05414	86.76586	86.47758	86.18930	85.90101	85.61273	85.32445	85.03617	84.74789
<b>80</b>	84.45961	84.16816	83.87670	83.58525	83.29379	83.00234	82.71089	82.41943	82.12798	81.83652	81.54507	81.25361
<b>81</b>	80.96216	80.66862	80.37508	80.08154	79.78800	79.49446	79.20093	78.90739	78.61385	78.32031	78.02677	77.73323
<b>82</b>	77.43969	77.14540	76.85111	76.55682	76.26253	75.96824	75.67396	75.37967	75.08538	74.79109	74.49680	74.20251
<b>83</b>	73.90822	73.61458	73.32095	73.02731	72.73368	72.44004	72.14641	71.85277	71.55913	71.26550	70.97186	70.67823
<b>84</b>	70.38459	70.09311	69.80163	69.51014	69.21866	68.92718	68.63570	68.34421	68.05273	67.76125	67.46977	67.17828
<b>85</b>	66.88680	66.59892	66.31104	66.02316	65.73528	65.44740	65.15953	64.87165	64.58377	64.29589	64.00801	63.72013
<b>86</b>	63.43225	63.14943	62.86660	62.58378	62.30095	62.01813	61.73531	61.45248	61.16966	60.88683	60.60401	60.32118
<b>87</b>	60.03836	59.76206	59.48577	59.20947	58.93317	58.65688	58.38058	58.10428	57.82799	57.55169	57.27539	56.99910
<b>88</b>	56.72280	56.45451	56.18622	55.91793	55.64963	55.38134	55.11305	54.84476	54.57647	54.30818	54.03988	53.77159
<b>89</b>	53.50330	53.24469	52.98607	52.72746	52.46884	52.21023	51.95162	51.69300	51.43439	51.17577	50.91716	50.65854
<b>90</b>	50.39993	50.15298	49.90603	49.65908	49.41213	49.16518	48.91824	48.67129	48.42434	48.17739	47.93044	47.68349
<b>91</b>	47.43654	47.20315	46.96977	46.73638	46.50300	46.26961	46.03623	45.80284	45.56945	45.33607	45.10268	44.86930
<b>92</b>	44.63591	44.41671	44.19751	43.97831	43.75911	43.53991	43.32072	43.10152	42.88232	42.66312	42.44392	42.22472
<b>93</b>	42.00552	41.80032	41.59512	41.38992	41.18471	40.97951	40.77431	40.56911	40.36391	40.15871	39.95350	39.74830
<b>94</b>	39.54310	39.35126	39.15941	38.96757	38.77572	38.58388	38.39204	38.20019	38.00835	37.81650	37.62466	37.43281
<b>95</b>	37.24097	37.06169	36.88241	36.70313	36.52384	36.34456	36.16528	35.98600	35.80672	35.62744	35.44815	35.26887
<b>96</b>	35.08959	34.92189	34.75420	34.58650	34.41881	34.25111	34.08342	33.91572	33.74802	33.58033	33.41263	33.24494
<b>97</b>	33.07724	32.92045	32.76366	32.60687	32.45007	32.29328	32.13649	31.97970	31.82291	31.66612	31.50932	31.35253
<b>98</b>	31.19574	31.04989	30.90403	30.75818	30.61233	30.46647	30.32062	30.17477	30.02891	29.88306	29.73721	29.59135
<b>99</b>	29.44550	29.31085	29.17619	29.04154	28.90688	28.77223	28.63758	28.50292	28.36827	28.23361	28.09896	27.96430
<b>100</b>	27.82965											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age										
	50	51	52	53	54	55	56	57	58	59	60
15	0.843	0.834	0.825	0.816	0.806	0.796	0.786	0.775	0.764	0.752	0.740
16	0.845	0.836	0.827	0.817	0.808	0.798	0.787	0.776	0.765	0.754	0.741
17	0.847	0.837	0.828	0.819	0.809	0.799	0.789	0.778	0.767	0.755	0.743
18	0.848	0.839	0.830	0.821	0.811	0.801	0.790	0.779	0.768	0.756	0.744
19	0.850	0.840	0.832	0.822	0.812	0.802	0.792	0.781	0.770	0.758	0.746
20	0.852	0.842	0.833	0.824	0.814	0.804	0.794	0.783	0.771	0.760	0.747
21	0.854	0.844	0.835	0.826	0.816	0.806	0.795	0.785	0.773	0.761	0.749
22	0.856	0.846	0.837	0.828	0.818	0.808	0.797	0.786	0.775	0.763	0.751
23	0.858	0.848	0.839	0.830	0.820	0.810	0.799	0.788	0.777	0.765	0.753
24	0.860	0.851	0.841	0.832	0.822	0.812	0.801	0.790	0.779	0.767	0.755
25	0.862	0.853	0.844	0.834	0.824	0.814	0.804	0.793	0.781	0.769	0.757
26	0.865	0.855	0.846	0.837	0.827	0.817	0.806	0.795	0.783	0.771	0.759
27	0.868	0.858	0.849	0.839	0.829	0.819	0.808	0.797	0.786	0.774	0.761
28	0.870	0.861	0.852	0.842	0.832	0.822	0.811	0.800	0.788	0.776	0.764
29	0.873	0.864	0.855	0.845	0.835	0.825	0.814	0.803	0.791	0.779	0.766
30	0.877	0.867	0.858	0.848	0.838	0.828	0.817	0.806	0.794	0.782	0.769
31	0.880	0.870	0.861	0.851	0.841	0.831	0.820	0.809	0.797	0.785	0.772
32	0.884	0.874	0.865	0.855	0.845	0.834	0.823	0.812	0.800	0.788	0.775
33	0.888	0.878	0.868	0.859	0.848	0.838	0.827	0.816	0.804	0.792	0.779
34	0.892	0.882	0.872	0.863	0.852	0.842	0.831	0.819	0.808	0.795	0.782
35	0.896	0.886	0.877	0.867	0.857	0.846	0.835	0.823	0.812	0.799	0.786
36	0.901	0.891	0.881	0.871	0.861	0.850	0.839	0.828	0.816	0.803	0.790
37	0.906	0.896	0.886	0.876	0.866	0.855	0.844	0.832	0.820	0.808	0.795
38	0.911	0.901	0.891	0.881	0.871	0.860	0.849	0.837	0.825	0.812	0.799
39	0.916	0.906	0.897	0.887	0.876	0.865	0.854	0.842	0.830	0.817	0.804
40	0.922	0.912	0.902	0.892	0.882	0.871	0.860	0.848	0.835	0.823	0.809
41	0.929	0.919	0.909	0.899	0.888	0.877	0.865	0.854	0.841	0.828	0.815
42	0.936	0.925	0.915	0.905	0.894	0.883	0.872	0.860	0.847	0.834	0.821
43	0.943	0.932	0.923	0.912	0.901	0.890	0.879	0.867	0.854	0.841	0.827
44	0.951	0.940	0.930	0.920	0.909	0.898	0.886	0.874	0.861	0.848	0.834
45	0.959	0.948	0.938	0.928	0.917	0.905	0.894	0.881	0.869	0.855	0.841
46	0.968	0.957	0.947	0.936	0.925	0.914	0.902	0.889	0.877	0.863	0.849
47	0.977	0.966	0.956	0.945	0.934	0.923	0.911	0.898	0.885	0.872	0.857
48	0.987	0.976	0.966	0.955	0.944	0.932	0.920	0.907	0.894	0.880	0.866
49	0.998	0.987	0.976	0.965	0.954	0.942	0.930	0.917	0.904	0.890	0.876

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	61	62	63	64	65	66	67	68	69	70
15	0.728	0.715	0.701	0.687	0.673	0.658	0.643	0.627	0.611	0.595
16	0.729	0.716	0.702	0.688	0.674	0.659	0.644	0.629	0.613	0.596
17	0.730	0.717	0.704	0.690	0.675	0.661	0.645	0.630	0.614	0.597
18	0.732	0.719	0.705	0.691	0.677	0.662	0.647	0.631	0.615	0.598
19	0.733	0.720	0.706	0.692	0.678	0.663	0.648	0.632	0.616	0.600
20	0.735	0.722	0.708	0.694	0.680	0.665	0.649	0.634	0.618	0.601
21	0.736	0.723	0.710	0.696	0.681	0.666	0.651	0.635	0.619	0.602
22	0.738	0.725	0.711	0.697	0.683	0.668	0.652	0.637	0.620	0.604
23	0.740	0.727	0.713	0.699	0.684	0.669	0.654	0.638	0.622	0.605
24	0.742	0.729	0.715	0.701	0.686	0.671	0.656	0.640	0.624	0.607
25	0.744	0.731	0.717	0.703	0.688	0.673	0.657	0.642	0.625	0.609
26	0.746	0.733	0.719	0.705	0.690	0.675	0.659	0.643	0.627	0.610
27	0.748	0.735	0.721	0.707	0.692	0.677	0.661	0.645	0.629	0.612
28	0.751	0.737	0.723	0.709	0.694	0.679	0.664	0.648	0.631	0.614
29	0.753	0.740	0.726	0.712	0.697	0.682	0.666	0.650	0.633	0.616
30	0.756	0.743	0.729	0.714	0.699	0.684	0.668	0.652	0.636	0.619
31	0.759	0.746	0.732	0.717	0.702	0.687	0.671	0.655	0.638	0.621
32	0.762	0.749	0.735	0.720	0.705	0.690	0.674	0.657	0.641	0.624
33	0.766	0.752	0.738	0.723	0.708	0.693	0.677	0.660	0.643	0.626
34	0.769	0.755	0.741	0.726	0.711	0.696	0.680	0.663	0.646	0.629
35	0.773	0.759	0.745	0.730	0.715	0.699	0.683	0.667	0.650	0.632
36	0.777	0.763	0.749	0.734	0.719	0.703	0.687	0.670	0.653	0.635
37	0.781	0.767	0.753	0.738	0.722	0.707	0.690	0.674	0.657	0.639
38	0.786	0.772	0.757	0.742	0.727	0.711	0.694	0.678	0.660	0.643
39	0.791	0.776	0.762	0.747	0.731	0.715	0.699	0.682	0.664	0.647
40	0.796	0.781	0.767	0.752	0.736	0.720	0.703	0.686	0.669	0.651
41	0.801	0.787	0.772	0.757	0.741	0.725	0.708	0.691	0.673	0.655
42	0.807	0.793	0.778	0.762	0.746	0.730	0.713	0.696	0.678	0.660
43	0.813	0.799	0.784	0.768	0.752	0.736	0.719	0.701	0.684	0.665
44	0.820	0.805	0.790	0.775	0.758	0.742	0.725	0.707	0.689	0.671
45	0.827	0.812	0.797	0.781	0.765	0.748	0.731	0.713	0.695	0.677
46	0.835	0.820	0.804	0.789	0.772	0.755	0.738	0.720	0.702	0.683
47	0.843	0.828	0.812	0.796	0.780	0.763	0.745	0.727	0.708	0.689
48	0.852	0.836	0.821	0.804	0.788	0.770	0.753	0.734	0.716	0.697
49	0.861	0.845	0.830	0.813	0.796	0.779	0.761	0.742	0.723	0.704

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	71	72	73	74	75	76	77	78	79	80
15	0.578	0.561	0.544	0.526	0.508	0.490	0.472	0.453	0.435	0.416
16	0.579	0.562	0.545	0.527	0.509	0.491	0.473	0.454	0.435	0.417
17	0.581	0.563	0.546	0.528	0.510	0.492	0.474	0.455	0.436	0.417
18	0.582	0.565	0.547	0.529	0.511	0.493	0.474	0.456	0.437	0.418
19	0.583	0.566	0.548	0.530	0.512	0.494	0.475	0.457	0.438	0.419
20	0.584	0.567	0.549	0.531	0.513	0.495	0.476	0.458	0.439	0.420
21	0.585	0.568	0.551	0.533	0.515	0.496	0.478	0.459	0.440	0.421
22	0.587	0.570	0.552	0.534	0.516	0.497	0.479	0.460	0.441	0.422
23	0.588	0.571	0.553	0.535	0.517	0.499	0.480	0.461	0.442	0.423
24	0.590	0.572	0.555	0.537	0.518	0.500	0.481	0.462	0.443	0.424
25	0.591	0.574	0.556	0.538	0.520	0.501	0.482	0.463	0.444	0.425
26	0.593	0.576	0.558	0.540	0.521	0.503	0.484	0.465	0.446	0.426
27	0.595	0.577	0.560	0.541	0.523	0.504	0.485	0.466	0.447	0.428
28	0.597	0.579	0.561	0.543	0.525	0.506	0.487	0.468	0.448	0.429
29	0.599	0.581	0.563	0.545	0.526	0.508	0.489	0.469	0.450	0.431
30	0.601	0.583	0.565	0.547	0.528	0.509	0.490	0.471	0.452	0.432
31	0.604	0.586	0.568	0.549	0.530	0.511	0.492	0.473	0.453	0.434
32	0.606	0.588	0.570	0.551	0.533	0.514	0.494	0.475	0.455	0.436
33	0.609	0.591	0.572	0.554	0.535	0.516	0.496	0.477	0.457	0.438
34	0.611	0.593	0.575	0.556	0.537	0.518	0.499	0.479	0.459	0.440
35	0.614	0.596	0.578	0.559	0.540	0.521	0.501	0.481	0.462	0.442
36	0.618	0.599	0.581	0.562	0.543	0.523	0.504	0.484	0.464	0.444
37	0.621	0.603	0.584	0.565	0.546	0.526	0.507	0.487	0.467	0.446
38	0.625	0.606	0.587	0.568	0.549	0.529	0.510	0.489	0.469	0.449
39	0.629	0.610	0.591	0.572	0.552	0.533	0.513	0.492	0.472	0.452
40	0.633	0.614	0.595	0.576	0.556	0.536	0.516	0.496	0.475	0.455
41	0.637	0.618	0.599	0.580	0.560	0.540	0.520	0.499	0.479	0.458
42	0.642	0.623	0.603	0.584	0.564	0.544	0.523	0.503	0.482	0.461
43	0.647	0.628	0.608	0.588	0.568	0.548	0.527	0.507	0.486	0.465
44	0.652	0.633	0.613	0.593	0.573	0.553	0.532	0.511	0.490	0.469
45	0.658	0.638	0.618	0.598	0.578	0.557	0.536	0.515	0.494	0.473
46	0.664	0.644	0.624	0.604	0.583	0.562	0.541	0.520	0.499	0.477
47	0.670	0.650	0.630	0.610	0.589	0.568	0.547	0.525	0.503	0.482
48	0.677	0.657	0.637	0.616	0.595	0.574	0.552	0.530	0.509	0.487
49	0.684	0.664	0.644	0.623	0.601	0.580	0.558	0.536	0.514	0.492

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	81	82	83	84	85	86	87	88	89	90
15	0.397	0.378	0.359	0.341	0.323	0.305	0.287	0.271	0.254	0.239
16	0.398	0.379	0.360	0.342	0.323	0.305	0.288	0.271	0.255	0.239
17	0.398	0.380	0.361	0.342	0.324	0.306	0.289	0.272	0.255	0.239
18	0.399	0.380	0.362	0.343	0.325	0.307	0.289	0.272	0.256	0.240
19	0.400	0.381	0.362	0.344	0.325	0.307	0.290	0.273	0.256	0.240
20	0.401	0.382	0.363	0.344	0.326	0.308	0.290	0.273	0.257	0.241
21	0.402	0.383	0.364	0.345	0.327	0.309	0.291	0.274	0.257	0.241
22	0.403	0.384	0.365	0.346	0.327	0.309	0.292	0.275	0.258	0.242
23	0.404	0.385	0.366	0.347	0.328	0.310	0.292	0.275	0.259	0.243
24	0.405	0.386	0.367	0.348	0.329	0.311	0.293	0.276	0.259	0.243
25	0.406	0.387	0.368	0.349	0.330	0.312	0.294	0.277	0.260	0.244
26	0.407	0.388	0.369	0.350	0.331	0.313	0.295	0.277	0.261	0.245
27	0.408	0.389	0.370	0.351	0.332	0.314	0.296	0.278	0.262	0.245
28	0.410	0.390	0.371	0.352	0.333	0.315	0.297	0.279	0.262	0.246
29	0.411	0.392	0.372	0.353	0.334	0.316	0.298	0.280	0.263	0.247
30	0.413	0.393	0.374	0.354	0.336	0.317	0.299	0.281	0.264	0.248
31	0.414	0.395	0.375	0.356	0.337	0.318	0.300	0.282	0.265	0.249
32	0.416	0.396	0.377	0.357	0.338	0.319	0.301	0.284	0.266	0.250
33	0.418	0.398	0.378	0.359	0.340	0.321	0.303	0.285	0.268	0.251
34	0.420	0.400	0.380	0.361	0.341	0.322	0.304	0.286	0.269	0.252
35	0.422	0.402	0.382	0.362	0.343	0.324	0.305	0.287	0.270	0.253
36	0.424	0.404	0.384	0.364	0.345	0.326	0.307	0.289	0.271	0.255
37	0.426	0.406	0.386	0.366	0.347	0.327	0.309	0.291	0.273	0.256
38	0.429	0.408	0.388	0.368	0.349	0.329	0.310	0.292	0.275	0.258
39	0.431	0.411	0.391	0.371	0.351	0.331	0.312	0.294	0.276	0.259
40	0.434	0.414	0.393	0.373	0.353	0.334	0.314	0.296	0.278	0.261
41	0.437	0.416	0.396	0.376	0.355	0.336	0.317	0.298	0.280	0.263
42	0.440	0.420	0.399	0.378	0.358	0.338	0.319	0.300	0.282	0.265
43	0.444	0.423	0.402	0.381	0.361	0.341	0.321	0.303	0.284	0.267
44	0.447	0.426	0.405	0.384	0.364	0.344	0.324	0.305	0.287	0.269
45	0.451	0.430	0.409	0.388	0.367	0.347	0.327	0.308	0.289	0.271
46	0.455	0.434	0.413	0.391	0.370	0.350	0.330	0.310	0.292	0.274
47	0.460	0.438	0.417	0.395	0.374	0.353	0.333	0.313	0.295	0.276
48	0.465	0.443	0.421	0.399	0.378	0.357	0.337	0.317	0.298	0.279
49	0.470	0.447	0.425	0.403	0.382	0.361	0.340	0.320	0.301	0.282

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	91	92	93	94	95	96	97	98	99	100
15	0.224	0.210	0.196	0.184	0.173	0.162	0.152	0.143	0.134	0.127
16	0.224	0.210	0.197	0.185	0.173	0.162	0.152	0.143	0.135	0.127
17	0.224	0.210	0.197	0.185	0.173	0.163	0.153	0.144	0.135	0.127
18	0.225	0.211	0.198	0.185	0.174	0.163	0.153	0.144	0.135	0.127
19	0.225	0.211	0.198	0.186	0.174	0.163	0.153	0.144	0.136	0.128
20	0.226	0.212	0.198	0.186	0.174	0.164	0.154	0.144	0.136	0.128
21	0.226	0.212	0.199	0.186	0.175	0.164	0.154	0.145	0.136	0.128
22	0.227	0.213	0.199	0.187	0.175	0.164	0.154	0.145	0.136	0.129
23	0.227	0.213	0.200	0.187	0.176	0.165	0.155	0.145	0.137	0.129
24	0.228	0.214	0.200	0.188	0.176	0.165	0.155	0.146	0.137	0.129
25	0.229	0.214	0.201	0.188	0.177	0.166	0.156	0.146	0.138	0.130
26	0.229	0.215	0.201	0.189	0.177	0.166	0.156	0.147	0.138	0.130
27	0.230	0.216	0.202	0.189	0.178	0.167	0.157	0.147	0.138	0.130
28	0.231	0.216	0.203	0.190	0.178	0.167	0.157	0.148	0.139	0.131
29	0.232	0.217	0.203	0.191	0.179	0.168	0.158	0.148	0.139	0.131
30	0.232	0.218	0.204	0.191	0.180	0.169	0.158	0.149	0.140	0.132
31	0.233	0.219	0.205	0.192	0.180	0.169	0.159	0.149	0.140	0.132
32	0.234	0.220	0.206	0.193	0.181	0.170	0.159	0.150	0.141	0.133
33	0.235	0.221	0.207	0.194	0.182	0.171	0.160	0.150	0.142	0.133
34	0.236	0.222	0.208	0.195	0.183	0.171	0.161	0.151	0.142	0.134
35	0.238	0.223	0.209	0.196	0.184	0.172	0.162	0.152	0.143	0.135
36	0.239	0.224	0.210	0.197	0.184	0.173	0.163	0.153	0.144	0.135
37	0.240	0.225	0.211	0.198	0.186	0.174	0.163	0.154	0.144	0.136
38	0.242	0.226	0.212	0.199	0.187	0.175	0.164	0.154	0.145	0.137
39	0.243	0.228	0.214	0.200	0.188	0.176	0.165	0.155	0.146	0.138
40	0.245	0.229	0.215	0.201	0.189	0.177	0.166	0.156	0.147	0.139
41	0.246	0.231	0.216	0.203	0.190	0.179	0.168	0.157	0.148	0.139
42	0.248	0.233	0.218	0.204	0.192	0.180	0.169	0.159	0.149	0.141
43	0.250	0.234	0.220	0.206	0.193	0.181	0.170	0.160	0.150	0.142
44	0.252	0.236	0.221	0.208	0.195	0.183	0.172	0.161	0.152	0.143
45	0.254	0.238	0.223	0.209	0.196	0.184	0.173	0.163	0.153	0.144
46	0.257	0.241	0.225	0.211	0.198	0.186	0.175	0.164	0.154	0.145
47	0.259	0.243	0.228	0.213	0.200	0.188	0.176	0.166	0.156	0.147
48	0.262	0.245	0.230	0.216	0.202	0.190	0.178	0.167	0.157	0.148
49	0.265	0.248	0.232	0.218	0.204	0.192	0.180	0.169	0.159	0.150

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age										
	50	51	52	53	54	55	56	57	58	59	60
50	1.009	0.998	0.988	0.976	0.965	0.953	0.941	0.928	0.914	0.900	0.886
51	1.021	1.010	0.999	0.988	0.976	0.964	0.951	0.938	0.925	0.911	0.896
52	1.033	1.021	1.010	0.999	0.987	0.975	0.962	0.949	0.935	0.921	0.906
53	1.045	1.033	1.022	1.011	0.999	0.986	0.973	0.960	0.946	0.932	0.917
54	1.058	1.046	1.035	1.023	1.011	0.999	0.986	0.972	0.958	0.943	0.928
55	1.071	1.060	1.048	1.036	1.024	1.012	0.998	0.985	0.970	0.956	0.940
56	1.086	1.074	1.063	1.051	1.038	1.025	1.012	0.998	0.984	0.969	0.953
57	1.102	1.089	1.078	1.066	1.053	1.040	1.027	1.012	0.998	0.983	0.967
58	1.118	1.106	1.094	1.082	1.069	1.056	1.042	1.028	1.013	0.997	0.981
59	1.136	1.124	1.112	1.099	1.086	1.073	1.059	1.044	1.029	1.013	0.997
60	1.155	1.143	1.130	1.118	1.105	1.091	1.077	1.062	1.046	1.030	1.014
61	1.176	1.163	1.151	1.138	1.124	1.110	1.096	1.081	1.065	1.049	1.032
62	1.198	1.185	1.172	1.159	1.145	1.131	1.116	1.101	1.085	1.068	1.051
63	1.222	1.208	1.195	1.182	1.168	1.153	1.138	1.123	1.106	1.090	1.072
64	1.247	1.233	1.220	1.206	1.192	1.177	1.162	1.146	1.129	1.112	1.094
65	1.274	1.260	1.247	1.233	1.218	1.203	1.187	1.171	1.154	1.137	1.118
66	1.304	1.289	1.276	1.261	1.246	1.231	1.215	1.198	1.181	1.163	1.144
67	1.335	1.321	1.307	1.292	1.277	1.261	1.244	1.227	1.209	1.191	1.172
68	1.370	1.354	1.340	1.325	1.309	1.293	1.276	1.259	1.240	1.221	1.202
69	1.406	1.391	1.376	1.360	1.344	1.328	1.310	1.292	1.274	1.254	1.234
70	1.446	1.430	1.415	1.399	1.382	1.365	1.347	1.329	1.310	1.290	1.269
71	1.489	1.472	1.457	1.440	1.423	1.406	1.387	1.368	1.348	1.328	1.306
72	1.535	1.518	1.502	1.485	1.468	1.449	1.431	1.411	1.390	1.369	1.347
73	1.585	1.568	1.551	1.534	1.516	1.497	1.477	1.457	1.436	1.414	1.391
74	1.640	1.622	1.604	1.586	1.568	1.548	1.528	1.507	1.485	1.463	1.439
75	1.699	1.680	1.662	1.644	1.624	1.604	1.583	1.562	1.539	1.515	1.491
76	1.764	1.744	1.725	1.706	1.686	1.665	1.643	1.621	1.597	1.573	1.548
77	1.834	1.813	1.794	1.774	1.753	1.731	1.709	1.685	1.661	1.635	1.609
78	1.910	1.889	1.869	1.848	1.826	1.803	1.780	1.755	1.730	1.704	1.676
79	1.994	1.972	1.951	1.929	1.906	1.882	1.858	1.832	1.806	1.778	1.750
80	2.085	2.062	2.040	2.017	1.994	1.969	1.943	1.917	1.889	1.860	1.830
81	2.186	2.162	2.139	2.115	2.090	2.064	2.037	2.009	1.980	1.949	1.918
82	2.296	2.270	2.246	2.221	2.195	2.168	2.139	2.110	2.079	2.048	2.015
83	2.417	2.390	2.364	2.338	2.310	2.282	2.252	2.221	2.189	2.155	2.121
84	2.549	2.521	2.494	2.466	2.437	2.407	2.375	2.343	2.309	2.274	2.237

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	61	62	63	64	65	66	67	68	69	70
50	0.871	0.855	0.839	0.822	0.805	0.788	0.770	0.751	0.732	0.712
51	0.881	0.865	0.849	0.832	0.815	0.797	0.778	0.760	0.740	0.720
52	0.891	0.875	0.858	0.841	0.824	0.806	0.787	0.768	0.749	0.729
53	0.901	0.885	0.868	0.851	0.833	0.815	0.796	0.777	0.757	0.737
54	0.912	0.896	0.879	0.862	0.844	0.825	0.806	0.787	0.767	0.746
55	0.924	0.908	0.891	0.873	0.855	0.836	0.817	0.797	0.777	0.756
56	0.937	0.920	0.903	0.885	0.866	0.847	0.828	0.808	0.787	0.766
57	0.950	0.933	0.916	0.898	0.879	0.860	0.840	0.820	0.799	0.777
58	0.965	0.947	0.930	0.911	0.892	0.873	0.853	0.832	0.811	0.789
59	0.980	0.963	0.944	0.926	0.907	0.887	0.866	0.845	0.824	0.802
60	0.997	0.979	0.960	0.941	0.922	0.902	0.881	0.860	0.838	0.815
61	1.014	0.996	0.977	0.958	0.938	0.918	0.897	0.875	0.853	0.830
62	1.033	1.015	0.996	0.976	0.956	0.935	0.913	0.891	0.869	0.845
63	1.054	1.035	1.015	0.995	0.975	0.953	0.931	0.909	0.886	0.862
64	1.076	1.056	1.037	1.016	0.995	0.973	0.951	0.928	0.904	0.880
65	1.099	1.080	1.059	1.038	1.017	0.994	0.972	0.948	0.924	0.899
66	1.125	1.105	1.084	1.062	1.040	1.017	0.994	0.970	0.945	0.920
67	1.152	1.131	1.110	1.088	1.065	1.042	1.018	0.993	0.968	0.942
68	1.181	1.160	1.138	1.116	1.093	1.069	1.044	1.019	0.993	0.966
69	1.213	1.191	1.169	1.146	1.122	1.097	1.072	1.046	1.020	0.992
70	1.247	1.225	1.202	1.178	1.154	1.128	1.102	1.076	1.048	1.020
71	1.284	1.261	1.238	1.213	1.188	1.162	1.135	1.108	1.079	1.051
72	1.324	1.301	1.276	1.251	1.225	1.198	1.170	1.142	1.113	1.083
73	1.368	1.343	1.318	1.292	1.265	1.237	1.209	1.179	1.149	1.119
74	1.415	1.389	1.363	1.336	1.308	1.280	1.250	1.220	1.189	1.157
75	1.466	1.439	1.412	1.384	1.356	1.326	1.295	1.264	1.232	1.199
76	1.521	1.494	1.466	1.437	1.407	1.376	1.344	1.312	1.279	1.244
77	1.582	1.553	1.524	1.494	1.463	1.431	1.398	1.364	1.329	1.294
78	1.648	1.618	1.588	1.556	1.524	1.491	1.456	1.421	1.385	1.348
79	1.720	1.689	1.657	1.625	1.591	1.556	1.520	1.483	1.446	1.407
80	1.799	1.767	1.733	1.699	1.664	1.627	1.590	1.551	1.512	1.471
81	1.886	1.852	1.817	1.781	1.744	1.706	1.666	1.626	1.585	1.542
82	1.981	1.945	1.908	1.871	1.832	1.792	1.750	1.708	1.665	1.620
83	2.085	2.047	2.009	1.969	1.928	1.886	1.842	1.798	1.752	1.705
84	2.199	2.160	2.119	2.077	2.034	1.989	1.944	1.896	1.848	1.799

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	71	72	73	74	75	76	77	78	79	80
50	0.692	0.672	0.651	0.630	0.608	0.587	0.565	0.542	0.520	0.498
51	0.700	0.680	0.659	0.637	0.615	0.593	0.571	0.549	0.526	0.503
52	0.708	0.687	0.666	0.644	0.622	0.600	0.578	0.555	0.532	0.509
53	0.716	0.695	0.674	0.652	0.630	0.607	0.584	0.561	0.538	0.515
54	0.725	0.704	0.682	0.660	0.637	0.615	0.592	0.568	0.545	0.521
55	0.735	0.713	0.691	0.669	0.646	0.623	0.599	0.576	0.552	0.528
56	0.745	0.723	0.700	0.678	0.655	0.631	0.607	0.584	0.560	0.535
57	0.755	0.733	0.711	0.687	0.664	0.640	0.616	0.592	0.568	0.543
58	0.767	0.744	0.721	0.698	0.674	0.650	0.626	0.601	0.576	0.551
59	0.779	0.756	0.733	0.709	0.685	0.660	0.636	0.611	0.585	0.560
60	0.792	0.769	0.745	0.721	0.696	0.671	0.646	0.621	0.595	0.570
61	0.806	0.783	0.758	0.734	0.709	0.683	0.658	0.632	0.606	0.580
62	0.822	0.797	0.773	0.748	0.722	0.696	0.670	0.644	0.617	0.591
63	0.838	0.813	0.788	0.762	0.736	0.710	0.683	0.656	0.629	0.602
64	0.855	0.830	0.804	0.778	0.752	0.725	0.698	0.670	0.643	0.615
65	0.874	0.848	0.822	0.795	0.768	0.741	0.713	0.685	0.657	0.628
66	0.894	0.868	0.841	0.814	0.786	0.758	0.729	0.701	0.672	0.643
67	0.916	0.889	0.861	0.833	0.805	0.776	0.747	0.718	0.688	0.658
68	0.939	0.911	0.883	0.855	0.825	0.796	0.766	0.736	0.706	0.675
69	0.964	0.936	0.907	0.878	0.848	0.817	0.787	0.756	0.725	0.693
70	0.992	0.962	0.933	0.902	0.872	0.840	0.809	0.777	0.745	0.713
71	1.021	0.991	0.960	0.929	0.897	0.865	0.833	0.800	0.767	0.734
72	1.053	1.022	0.990	0.958	0.925	0.892	0.859	0.825	0.791	0.757
73	1.087	1.055	1.023	0.989	0.956	0.921	0.887	0.852	0.817	0.782
74	1.125	1.092	1.058	1.023	0.988	0.953	0.917	0.881	0.845	0.808
75	1.165	1.131	1.096	1.060	1.024	0.988	0.950	0.913	0.875	0.838
76	1.209	1.174	1.137	1.100	1.063	1.025	0.986	0.948	0.909	0.869
77	1.258	1.220	1.183	1.144	1.105	1.066	1.026	0.985	0.945	0.904
78	1.310	1.271	1.232	1.192	1.151	1.110	1.069	1.026	0.984	0.942
79	1.367	1.327	1.286	1.244	1.202	1.159	1.115	1.071	1.027	0.983
80	1.430	1.388	1.345	1.301	1.257	1.212	1.167	1.121	1.074	1.028
81	1.499	1.455	1.410	1.364	1.317	1.270	1.223	1.175	1.126	1.078
82	1.575	1.528	1.481	1.433	1.384	1.334	1.284	1.234	1.183	1.132
83	1.657	1.609	1.559	1.508	1.457	1.405	1.352	1.299	1.245	1.191
84	1.748	1.697	1.644	1.591	1.537	1.482	1.426	1.370	1.313	1.257

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	81	82	83	84	85	86	87	88	89	90
50	0.475	0.453	0.430	0.408	0.386	0.365	0.344	0.324	0.304	0.286
51	0.481	0.458	0.435	0.413	0.391	0.369	0.348	0.328	0.308	0.289
52	0.486	0.463	0.440	0.417	0.395	0.373	0.352	0.331	0.311	0.292
53	0.492	0.468	0.445	0.422	0.400	0.378	0.356	0.335	0.315	0.296
54	0.498	0.474	0.451	0.428	0.405	0.382	0.361	0.339	0.319	0.299
55	0.504	0.480	0.457	0.433	0.410	0.387	0.365	0.344	0.323	0.303
56	0.511	0.487	0.463	0.439	0.416	0.393	0.370	0.348	0.327	0.307
57	0.518	0.494	0.470	0.445	0.422	0.398	0.376	0.353	0.332	0.312
58	0.526	0.501	0.477	0.452	0.428	0.404	0.381	0.359	0.337	0.316
59	0.535	0.509	0.484	0.459	0.435	0.411	0.387	0.365	0.343	0.321
60	0.544	0.518	0.492	0.467	0.442	0.418	0.394	0.371	0.348	0.327
61	0.553	0.527	0.501	0.475	0.450	0.425	0.401	0.377	0.354	0.333
62	0.564	0.537	0.511	0.484	0.459	0.433	0.408	0.384	0.361	0.339
63	0.575	0.548	0.521	0.494	0.468	0.442	0.416	0.392	0.368	0.346
64	0.587	0.559	0.532	0.504	0.477	0.451	0.425	0.400	0.376	0.353
65	0.600	0.571	0.543	0.515	0.488	0.461	0.434	0.409	0.384	0.360
66	0.614	0.585	0.556	0.527	0.499	0.471	0.444	0.418	0.393	0.369
67	0.629	0.599	0.569	0.540	0.511	0.483	0.455	0.428	0.403	0.378
68	0.645	0.614	0.584	0.554	0.524	0.495	0.467	0.439	0.413	0.387
69	0.662	0.631	0.599	0.569	0.538	0.508	0.479	0.451	0.424	0.398
70	0.681	0.648	0.616	0.585	0.553	0.523	0.493	0.464	0.436	0.409
71	0.701	0.668	0.635	0.602	0.570	0.538	0.508	0.478	0.449	0.421
72	0.723	0.688	0.654	0.621	0.588	0.555	0.523	0.493	0.463	0.434
73	0.746	0.711	0.676	0.641	0.607	0.573	0.540	0.509	0.478	0.448
74	0.772	0.735	0.699	0.663	0.628	0.593	0.559	0.526	0.494	0.464
75	0.800	0.762	0.724	0.687	0.650	0.614	0.579	0.545	0.512	0.481
76	0.830	0.791	0.752	0.713	0.675	0.638	0.601	0.566	0.532	0.499
77	0.863	0.822	0.782	0.741	0.702	0.663	0.625	0.588	0.553	0.519
78	0.899	0.857	0.814	0.772	0.731	0.691	0.651	0.613	0.576	0.540
79	0.938	0.894	0.850	0.806	0.763	0.721	0.680	0.640	0.601	0.564
80	0.982	0.935	0.889	0.843	0.798	0.754	0.711	0.669	0.629	0.590
81	1.029	0.980	0.932	0.884	0.837	0.790	0.745	0.701	0.659	0.618
82	1.081	1.029	0.979	0.928	0.879	0.830	0.783	0.737	0.692	0.649
83	1.137	1.084	1.030	0.977	0.925	0.874	0.824	0.775	0.729	0.684
84	1.200	1.143	1.087	1.031	0.976	0.922	0.869	0.818	0.768	0.721

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	91	92	93	94	95	96	97	98	99	100
50	0.268	0.251	0.235	0.220	0.207	0.194	0.182	0.171	0.161	0.152
51	0.271	0.254	0.238	0.223	0.209	0.196	0.184	0.173	0.163	0.153
52	0.274	0.257	0.241	0.226	0.212	0.198	0.186	0.175	0.165	0.155
53	0.277	0.260	0.243	0.228	0.214	0.201	0.189	0.177	0.167	0.157
54	0.280	0.263	0.246	0.231	0.217	0.203	0.191	0.179	0.169	0.159
55	0.284	0.266	0.250	0.234	0.219	0.206	0.193	0.182	0.171	0.161
56	0.288	0.270	0.253	0.237	0.222	0.209	0.196	0.184	0.173	0.163
57	0.292	0.274	0.257	0.241	0.226	0.212	0.199	0.187	0.176	0.165
58	0.297	0.278	0.261	0.244	0.229	0.215	0.202	0.190	0.178	0.168
59	0.301	0.282	0.265	0.248	0.233	0.218	0.205	0.193	0.181	0.171
60	0.306	0.287	0.269	0.252	0.237	0.222	0.209	0.196	0.184	0.174
61	0.312	0.292	0.274	0.257	0.241	0.226	0.212	0.199	0.187	0.177
62	0.318	0.298	0.279	0.262	0.245	0.230	0.216	0.203	0.191	0.180
63	0.324	0.304	0.285	0.267	0.250	0.235	0.220	0.207	0.195	0.183
64	0.331	0.310	0.291	0.272	0.255	0.240	0.225	0.211	0.199	0.187
65	0.338	0.317	0.297	0.278	0.261	0.245	0.230	0.216	0.203	0.191
66	0.346	0.324	0.304	0.285	0.267	0.251	0.235	0.221	0.208	0.196
67	0.354	0.332	0.311	0.292	0.274	0.257	0.241	0.226	0.213	0.201
68	0.363	0.340	0.319	0.299	0.281	0.263	0.247	0.232	0.218	0.206
69	0.373	0.350	0.328	0.307	0.288	0.270	0.254	0.238	0.224	0.211
70	0.383	0.359	0.337	0.316	0.296	0.278	0.261	0.245	0.231	0.217
71	0.395	0.370	0.347	0.325	0.305	0.286	0.269	0.252	0.237	0.224
72	0.407	0.382	0.358	0.335	0.314	0.295	0.277	0.260	0.245	0.231
73	0.420	0.394	0.369	0.346	0.325	0.305	0.286	0.269	0.253	0.238
74	0.435	0.408	0.382	0.358	0.336	0.315	0.296	0.278	0.261	0.246
75	0.451	0.422	0.396	0.371	0.348	0.327	0.307	0.288	0.271	0.255
76	0.468	0.438	0.411	0.385	0.361	0.339	0.318	0.299	0.281	0.265
77	0.486	0.456	0.427	0.401	0.376	0.352	0.331	0.311	0.292	0.275
78	0.507	0.475	0.445	0.417	0.391	0.367	0.345	0.324	0.305	0.287
79	0.529	0.496	0.464	0.435	0.408	0.383	0.360	0.338	0.318	0.299
80	0.553	0.518	0.486	0.455	0.427	0.401	0.376	0.354	0.333	0.313
81	0.580	0.543	0.509	0.477	0.448	0.420	0.394	0.371	0.349	0.328
82	0.609	0.571	0.535	0.501	0.470	0.441	0.414	0.389	0.366	0.345
83	0.641	0.601	0.563	0.528	0.495	0.465	0.436	0.410	0.385	0.363
84	0.676	0.634	0.594	0.557	0.522	0.490	0.460	0.432	0.406	0.383

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age										
	50	51	52	53	54	55	56	57	58	59	60
<b>85</b>	2.695	2.665	2.636	2.607	2.576	2.544	2.511	2.476	2.440	2.403	2.365
<b>86</b>	2.854	2.822	2.792	2.761	2.728	2.694	2.659	2.623	2.585	2.545	2.504
<b>87</b>	3.028	2.994	2.962	2.929	2.894	2.859	2.821	2.783	2.742	2.700	2.657
<b>88</b>	3.218	3.182	3.148	3.113	3.076	3.038	2.998	2.957	2.914	2.870	2.824
<b>89</b>	3.425	3.387	3.351	3.313	3.274	3.234	3.191	3.148	3.102	3.055	3.005
<b>90</b>	3.650	3.609	3.571	3.531	3.489	3.446	3.401	3.354	3.306	3.255	3.203
<b>91</b>	3.892	3.849	3.808	3.765	3.720	3.674	3.626	3.577	3.525	3.471	3.415
<b>92</b>	4.150	4.104	4.060	4.015	3.968	3.918	3.867	3.814	3.759	3.702	3.642
<b>93</b>	4.425	4.376	4.329	4.280	4.230	4.177	4.123	4.066	4.007	3.946	3.883
<b>94</b>	4.715	4.663	4.613	4.561	4.507	4.451	4.393	4.333	4.270	4.205	4.137
<b>95</b>	5.021	4.965	4.912	4.857	4.800	4.741	4.679	4.614	4.548	4.478	4.406
<b>96</b>	5.344	5.285	5.228	5.170	5.109	5.045	4.979	4.911	4.840	4.766	4.689
<b>97</b>	5.684	5.621	5.561	5.499	5.434	5.366	5.296	5.224	5.148	5.069	4.988
<b>98</b>	6.042	5.975	5.911	5.845	5.776	5.704	5.630	5.552	5.472	5.389	5.302
<b>99</b>	6.416	6.345	6.277	6.207	6.133	6.057	5.978	5.896	5.811	5.722	5.630
<b>100</b>	6.803	6.728	6.656	6.581	6.504	6.423	6.339	6.252	6.162	6.068	5.970

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	61	62	63	64	65	66	67	68	69	70
<b>85</b>	2.324	2.283	2.240	2.195	2.150	2.103	2.054	2.005	1.954	1.901
<b>86</b>	2.462	2.418	2.372	2.325	2.277	2.227	2.176	2.123	2.069	2.014
<b>87</b>	2.612	2.565	2.517	2.467	2.416	2.363	2.308	2.252	2.195	2.136
<b>88</b>	2.776	2.726	2.675	2.622	2.567	2.511	2.453	2.394	2.333	2.271
<b>89</b>	2.954	2.902	2.847	2.791	2.733	2.673	2.611	2.548	2.483	2.417
<b>90</b>	3.148	3.092	3.034	2.974	2.912	2.848	2.782	2.715	2.646	2.575
<b>91</b>	3.357	3.297	3.235	3.171	3.105	3.037	2.967	2.895	2.822	2.746
<b>92</b>	3.580	3.516	3.450	3.382	3.311	3.239	3.164	3.087	3.009	2.928
<b>93</b>	3.817	3.748	3.678	3.605	3.530	3.453	3.373	3.292	3.208	3.122
<b>94</b>	4.067	3.994	3.919	3.842	3.762	3.679	3.595	3.507	3.418	3.327
<b>95</b>	4.331	4.254	4.174	4.091	4.006	3.918	3.828	3.735	3.640	3.543
<b>96</b>	4.610	4.527	4.442	4.354	4.263	4.170	4.074	3.975	3.874	3.771
<b>97</b>	4.903	4.815	4.725	4.631	4.535	4.435	4.333	4.228	4.121	4.011
<b>98</b>	5.212	5.118	5.022	4.923	4.820	4.715	4.606	4.495	4.380	4.263
<b>99</b>	5.534	5.435	5.333	5.227	5.119	5.007	4.891	4.773	4.651	4.527
<b>100</b>	5.868	5.763	5.655	5.543	5.428	5.309	5.187	5.061	4.932	4.800

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	71	72	73	74	75	76	77	78	79	80
85	1.848	1.793	1.738	1.681	1.624	1.566	1.507	1.448	1.388	1.328
86	1.957	1.899	1.840	1.781	1.720	1.658	1.596	1.533	1.470	1.407
87	2.076	2.015	1.953	1.889	1.825	1.760	1.694	1.627	1.560	1.493
88	2.207	2.142	2.075	2.008	1.940	1.870	1.800	1.729	1.658	1.586
89	2.349	2.280	2.209	2.137	2.064	1.991	1.916	1.841	1.765	1.688
90	2.503	2.429	2.354	2.277	2.200	2.121	2.042	1.961	1.880	1.799
91	2.669	2.590	2.510	2.429	2.346	2.262	2.177	2.091	2.005	1.919
92	2.846	2.762	2.677	2.590	2.502	2.412	2.322	2.230	2.138	2.046
93	3.034	2.945	2.854	2.761	2.667	2.572	2.475	2.378	2.280	2.181
94	3.233	3.138	3.041	2.942	2.842	2.740	2.637	2.534	2.429	2.324
95	3.443	3.342	3.238	3.133	3.026	2.918	2.809	2.698	2.587	2.475
96	3.665	3.557	3.447	3.335	3.221	3.106	2.989	2.872	2.753	2.634
97	3.898	3.783	3.666	3.547	3.426	3.303	3.179	3.054	2.928	2.802
98	4.143	4.021	3.897	3.770	3.642	3.511	3.380	3.247	3.113	2.978
99	4.400	4.270	4.138	4.003	3.867	3.729	3.589	3.448	3.306	3.163
100	4.665	4.528	4.388	4.245	4.100	3.954	3.805	3.656	3.505	3.354

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	81	82	83	84	85	86	87	88	89	90
85	1.268	1.208	1.149	1.089	1.031	0.974	0.919	0.864	0.812	0.762
86	1.343	1.280	1.216	1.154	1.092	1.032	0.973	0.916	0.860	0.807
87	1.425	1.358	1.291	1.224	1.159	1.095	1.032	0.971	0.913	0.856
88	1.515	1.443	1.372	1.301	1.232	1.163	1.097	1.032	0.970	0.910
89	1.612	1.536	1.460	1.385	1.311	1.238	1.168	1.099	1.032	0.969
90	1.718	1.636	1.556	1.476	1.397	1.320	1.244	1.171	1.100	1.032
91	1.832	1.745	1.659	1.574	1.490	1.407	1.327	1.249	1.173	1.101
92	1.953	1.861	1.769	1.678	1.588	1.501	1.415	1.331	1.251	1.174
93	2.083	1.984	1.886	1.789	1.693	1.600	1.508	1.420	1.334	1.252
94	2.219	2.114	2.010	1.906	1.805	1.705	1.607	1.513	1.421	1.334
95	2.363	2.251	2.140	2.030	1.922	1.815	1.712	1.611	1.514	1.420
96	2.515	2.396	2.278	2.161	2.045	1.932	1.822	1.714	1.611	1.512
97	2.675	2.549	2.423	2.298	2.175	2.055	1.938	1.824	1.713	1.608
98	2.844	2.709	2.575	2.443	2.312	2.184	2.060	1.938	1.821	1.709
99	3.020	2.877	2.735	2.594	2.456	2.320	2.187	2.058	1.934	1.815
100	3.202	3.050	2.900	2.751	2.604	2.460	2.319	2.183	2.051	1.924

\*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, 2018**

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

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	91	92	93	94	95	96	97	98	99	100
85	0.715	0.670	0.628	0.589	0.552	0.518	0.486	0.457	0.430	0.405
86	0.757	0.709	0.665	0.623	0.585	0.549	0.515	0.484	0.455	0.429
87	0.803	0.753	0.705	0.661	0.620	0.582	0.546	0.513	0.483	0.455
88	0.853	0.800	0.750	0.703	0.659	0.619	0.581	0.546	0.513	0.483
89	0.908	0.851	0.798	0.748	0.702	0.658	0.618	0.581	0.546	0.514
90	0.968	0.907	0.850	0.797	0.748	0.702	0.659	0.619	0.582	0.548
91	1.032	0.967	0.907	0.850	0.797	0.748	0.702	0.660	0.621	0.584
92	1.101	1.032	0.967	0.906	0.850	0.798	0.749	0.704	0.662	0.623
93	1.173	1.100	1.031	0.966	0.906	0.851	0.799	0.750	0.705	0.664
94	1.250	1.172	1.098	1.030	0.966	0.906	0.851	0.799	0.752	0.708
95	1.332	1.248	1.170	1.097	1.029	0.965	0.906	0.851	0.801	0.754
96	1.417	1.328	1.245	1.167	1.095	1.027	0.964	0.906	0.852	0.803
97	1.507	1.413	1.324	1.241	1.164	1.093	1.026	0.964	0.906	0.854
98	1.602	1.502	1.408	1.320	1.238	1.161	1.090	1.024	0.963	0.907
99	1.702	1.595	1.495	1.401	1.314	1.233	1.158	1.088	1.023	0.964
100	1.804	1.691	1.585	1.486	1.394	1.308	1.228	1.153	1.085	1.022

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
15	1.000	0.931	0.867	0.807	0.751	0.700	0.651	0.606	0.564	0.525	0.488	0.454	0.422	0.393	0.365
16	1.074	1.000	0.931	0.867	0.807	0.751	0.699	0.651	0.605	0.563	0.524	0.488	0.453	0.422	0.392
17	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	0.421
18	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	0.452
19	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	0.486
20	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	0.522
21	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	0.560
22	1.651	1.537	1.431	1.333	1.241	1.155	1.075	1.000	0.930	0.866	0.805	0.749	0.697	0.648	0.602
23	1.775	1.652	1.539	1.432	1.333	1.241	1.155	1.075	1.000	0.930	0.865	0.805	0.749	0.696	0.647
24	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	0.696
25	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	0.748
26	2.206	2.054	1.912	1.780	1.657	1.542	1.435	1.335	1.242	1.156	1.075	1.000	0.930	0.865	0.804
27	2.372	2.209	2.056	1.914	1.782	1.658	1.543	1.436	1.336	1.243	1.156	1.075	1.000	0.930	0.864
28	2.552	2.376	2.212	2.059	1.917	1.784	1.660	1.545	1.437	1.337	1.244	1.157	1.076	1.000	0.930
29	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	1.000
30	2.954	2.751	2.561	2.384	2.219	2.065	1.922	1.788	1.664	1.548	1.440	1.339	1.245	1.157	1.076
31	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	1.158
32	3.424	3.188	2.968	2.762	2.571	2.393	2.227	2.072	1.928	1.793	1.668	1.551	1.442	1.341	1.246
33	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	1.342
34	3.972	3.698	3.442	3.204	2.982	2.776	2.583	2.403	2.236	2.080	1.934	1.799	1.673	1.555	1.445
35	4.280	3.984	3.709	3.452	3.213	2.990	2.783	2.589	2.409	2.241	2.084	1.938	1.802	1.675	1.557
36	4.613	4.294	3.998	3.721	3.463	3.223	2.999	2.790	2.596	2.415	2.246	2.088	1.942	1.805	1.678
37	4.973	4.630	4.310	4.012	3.734	3.475	3.233	3.008	2.799	2.603	2.421	2.251	2.093	1.946	1.809
38	5.364	4.994	4.648	4.327	4.027	3.747	3.487	3.244	3.018	2.807	2.611	2.428	2.257	2.098	1.950
39	5.787	5.388	5.015	4.668	4.345	4.043	3.762	3.500	3.256	3.028	2.817	2.619	2.435	2.264	2.104
40	6.247	5.815	5.413	5.038	4.689	4.364	4.060	3.777	3.514	3.268	3.040	2.826	2.628	2.443	2.270
41	6.745	6.279	5.845	5.440	5.063	4.712	4.384	4.079	3.794	3.529	3.282	3.052	2.837	2.637	2.451
42	7.287	6.783	6.314	5.877	5.469	5.090	4.736	4.406	4.098	3.812	3.545	3.296	3.064	2.848	2.647
43	7.875	7.331	6.824	6.352	5.911	5.501	5.118	4.761	4.429	4.119	3.831	3.562	3.311	3.078	2.861
44	8.516	7.928	7.379	6.868	6.392	5.948	5.534	5.148	4.789	4.454	4.142	3.851	3.580	3.328	3.093
45	9.214	8.577	7.984	7.431	6.915	6.435	5.987	5.569	5.181	4.818	4.481	4.166	3.873	3.600	3.345
46	9.975	9.285	8.643	8.044	7.486	6.965	6.481	6.029	5.608	5.215	4.850	4.509	4.192	3.896	3.621
47	10.805	10.058	9.362	8.713	8.108	7.545	7.019	6.530	6.074	5.649	5.253	4.884	4.540	4.220	3.921
48	11.712	10.902	10.147	9.444	8.788	8.177	7.608	7.077	6.583	6.122	5.693	5.293	4.920	4.573	4.249
49	12.704	11.825	11.006	10.243	9.532	8.869	8.252	7.676	7.140	6.640	6.174	5.740	5.336	4.959	4.608

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
15	0.339	0.316	0.293	0.272	0.253	0.235	0.218	0.203	0.188	0.175	0.162	0.150	0.139	0.129	0.119
16	0.364	0.339	0.315	0.293	0.272	0.252	0.234	0.218	0.202	0.187	0.174	0.161	0.149	0.138	0.128
17	0.391	0.364	0.338	0.314	0.292	0.271	0.252	0.234	0.217	0.201	0.187	0.173	0.160	0.149	0.138
18	0.420	0.391	0.363	0.337	0.313	0.291	0.270	0.251	0.233	0.216	0.200	0.186	0.172	0.160	0.148
19	0.451	0.420	0.390	0.362	0.337	0.313	0.290	0.269	0.250	0.232	0.215	0.199	0.185	0.171	0.159
20	0.485	0.451	0.419	0.389	0.361	0.336	0.312	0.289	0.268	0.249	0.231	0.214	0.199	0.184	0.170
21	0.521	0.484	0.450	0.418	0.388	0.361	0.335	0.311	0.288	0.268	0.248	0.230	0.213	0.198	0.183
22	0.560	0.520	0.483	0.449	0.417	0.387	0.360	0.334	0.310	0.287	0.267	0.247	0.229	0.212	0.197
23	0.602	0.559	0.519	0.483	0.448	0.416	0.386	0.359	0.333	0.309	0.286	0.265	0.246	0.228	0.211
24	0.647	0.601	0.558	0.519	0.482	0.447	0.415	0.385	0.358	0.332	0.308	0.285	0.264	0.245	0.227
25	0.695	0.646	0.600	0.557	0.518	0.481	0.446	0.414	0.384	0.357	0.331	0.307	0.284	0.263	0.244
26	0.747	0.694	0.645	0.599	0.557	0.517	0.480	0.445	0.413	0.383	0.355	0.329	0.305	0.283	0.262
27	0.803	0.747	0.694	0.644	0.598	0.556	0.516	0.479	0.444	0.412	0.382	0.354	0.328	0.304	0.282
28	0.864	0.803	0.746	0.693	0.644	0.598	0.555	0.515	0.478	0.443	0.411	0.381	0.353	0.327	0.303
29	0.929	0.864	0.802	0.745	0.692	0.643	0.597	0.554	0.514	0.476	0.442	0.410	0.379	0.351	0.325
30	<b>1.000</b>	0.929	0.863	0.802	0.745	0.691	0.642	0.596	0.553	0.513	0.475	0.440	0.408	0.378	0.350
31	1.076	<b>1.000</b>	0.929	0.863	0.801	0.744	0.691	0.641	0.595	0.551	0.511	0.474	0.439	0.407	0.377
32	1.158	1.076	<b>1.000</b>	0.929	0.863	0.801	0.743	0.690	0.640	0.593	0.550	0.510	0.472	0.438	0.405
33	1.247	1.159	1.077	<b>1.000</b>	0.929	0.862	0.800	0.743	0.689	0.639	0.592	0.549	0.509	0.471	0.436
34	1.343	1.248	1.159	1.077	<b>1.000</b>	0.928	0.862	0.800	0.742	0.688	0.638	0.591	0.548	0.507	0.469
35	1.447	1.344	1.249	1.160	1.077	<b>1.000</b>	0.928	0.861	0.799	0.741	0.687	0.636	0.590	0.546	0.505
36	1.559	1.449	1.346	1.250	1.161	1.077	<b>1.000</b>	0.928	0.861	0.798	0.740	0.686	0.635	0.588	0.544
37	1.681	1.562	1.451	1.347	1.251	1.161	1.078	<b>1.000</b>	0.928	0.860	0.797	0.739	0.684	0.634	0.587
38	1.812	1.684	1.564	1.453	1.349	1.252	1.162	1.078	<b>1.000</b>	0.927	0.860	0.796	0.738	0.683	0.632
39	1.955	1.816	1.687	1.567	1.455	1.350	1.253	1.163	1.078	<b>1.000</b>	0.927	0.859	0.796	0.737	0.682
40	2.110	1.960	1.821	1.691	1.570	1.457	1.352	1.255	1.164	1.079	<b>1.000</b>	0.927	0.858	0.795	0.735
41	2.278	2.116	1.965	1.825	1.695	1.573	1.460	1.354	1.256	1.164	1.079	<b>1.000</b>	0.926	0.858	0.794
42	2.460	2.285	2.123	1.971	1.830	1.699	1.576	1.462	1.356	1.257	1.165	1.080	<b>1.000</b>	0.926	0.857
43	2.658	2.469	2.294	2.130	1.977	1.835	1.703	1.580	1.465	1.358	1.259	1.166	1.080	<b>1.000</b>	0.925
44	2.874	2.670	2.479	2.302	2.137	1.984	1.841	1.708	1.584	1.468	1.361	1.261	1.167	1.081	<b>1.000</b>
45	3.108	2.888	2.682	2.490	2.312	2.146	1.991	1.847	1.713	1.588	1.471	1.363	1.262	1.168	1.081
46	3.364	3.125	2.902	2.695	2.502	2.322	2.154	1.998	1.853	1.718	1.592	1.475	1.366	1.264	1.170
47	3.643	3.384	3.143	2.918	2.709	2.514	2.333	2.164	2.006	1.860	1.724	1.597	1.478	1.368	1.266
48	3.948	3.667	3.406	3.162	2.936	2.724	2.528	2.344	2.174	2.015	1.867	1.730	1.602	1.482	1.371
49	4.281	3.977	3.693	3.429	3.183	2.954	2.741	2.542	2.357	2.185	2.024	1.875	1.736	1.607	1.487

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
15	0.111	0.102	0.095	0.088	0.081	0.075	0.069	0.064	0.059	0.054	0.050	0.046	0.042	0.039	0.036
16	0.119	0.110	0.102	0.094	0.087	0.080	0.074	0.068	0.063	0.058	0.054	0.049	0.045	0.042	0.038
17	0.127	0.118	0.109	0.101	0.093	0.086	0.080	0.073	0.068	0.062	0.058	0.053	0.049	0.045	0.041
18	0.137	0.127	0.117	0.108	0.100	0.093	0.085	0.079	0.073	0.067	0.062	0.057	0.052	0.048	0.044
19	0.147	0.136	0.126	0.116	0.108	0.099	0.092	0.085	0.078	0.072	0.066	0.061	0.056	0.052	0.047
20	0.158	0.146	0.135	0.125	0.115	0.107	0.098	0.091	0.084	0.077	0.071	0.065	0.060	0.055	0.051
21	0.169	0.157	0.145	0.134	0.124	0.114	0.106	0.097	0.090	0.083	0.076	0.070	0.065	0.059	0.055
22	0.182	0.168	0.156	0.144	0.133	0.123	0.113	0.105	0.097	0.089	0.082	0.075	0.069	0.064	0.059
23	0.195	0.181	0.167	0.155	0.143	0.132	0.122	0.112	0.104	0.096	0.088	0.081	0.074	0.068	0.063
24	0.210	0.194	0.180	0.166	0.154	0.142	0.131	0.121	0.111	0.103	0.094	0.087	0.080	0.073	0.067
25	0.226	0.209	0.193	0.178	0.165	0.152	0.141	0.130	0.120	0.110	0.101	0.093	0.086	0.079	0.072
26	0.242	0.224	0.207	0.192	0.177	0.164	0.151	0.139	0.128	0.118	0.109	0.100	0.092	0.085	0.078
27	0.261	0.241	0.223	0.206	0.190	0.176	0.162	0.150	0.138	0.127	0.117	0.108	0.099	0.091	0.083
28	0.280	0.259	0.240	0.222	0.205	0.189	0.174	0.161	0.148	0.137	0.126	0.116	0.106	0.098	0.090
29	0.301	0.279	0.258	0.238	0.220	0.203	0.187	0.173	0.159	0.147	0.135	0.124	0.114	0.105	0.096
30	0.324	0.300	0.277	0.256	0.237	0.218	0.202	0.186	0.171	0.158	0.145	0.134	0.123	0.113	0.104
31	0.348	0.322	0.298	0.275	0.254	0.235	0.217	0.200	0.184	0.170	0.156	0.144	0.132	0.121	0.111
32	0.375	0.347	0.321	0.296	0.274	0.253	0.233	0.215	0.198	0.182	0.168	0.154	0.142	0.130	0.120
33	0.404	0.373	0.345	0.319	0.295	0.272	0.251	0.231	0.213	0.196	0.181	0.166	0.153	0.140	0.129
34	0.434	0.402	0.371	0.343	0.317	0.293	0.270	0.249	0.229	0.211	0.194	0.179	0.164	0.151	0.138
35	0.468	0.433	0.400	0.370	0.341	0.315	0.291	0.268	0.247	0.227	0.209	0.192	0.177	0.162	0.149
36	0.504	0.466	0.431	0.398	0.367	0.339	0.313	0.288	0.266	0.245	0.225	0.207	0.190	0.175	0.160
37	0.543	0.502	0.464	0.429	0.396	0.365	0.337	0.311	0.286	0.263	0.242	0.223	0.205	0.188	0.172
38	0.585	0.541	0.500	0.462	0.427	0.394	0.363	0.335	0.308	0.284	0.261	0.240	0.220	0.202	0.186
39	0.631	0.583	0.539	0.498	0.460	0.424	0.391	0.361	0.332	0.306	0.281	0.259	0.238	0.218	0.200
40	0.680	0.629	0.581	0.537	0.496	0.458	0.422	0.389	0.358	0.330	0.303	0.279	0.256	0.235	0.215
41	0.734	0.679	0.627	0.580	0.535	0.494	0.455	0.419	0.386	0.356	0.327	0.301	0.276	0.253	0.232
42	0.793	0.733	0.677	0.626	0.577	0.533	0.491	0.453	0.417	0.384	0.353	0.324	0.298	0.273	0.250
43	0.856	0.791	0.731	0.675	0.624	0.575	0.530	0.489	0.450	0.414	0.381	0.350	0.321	0.295	0.270
44	0.925	0.855	0.790	0.730	0.674	0.621	0.573	0.528	0.486	0.447	0.411	0.378	0.347	0.318	0.292
45	<b>1.000</b>	0.924	0.854	0.789	0.728	0.672	0.619	0.570	0.525	0.483	0.444	0.408	0.375	0.344	0.315
46	1.082	<b>1.000</b>	0.924	0.853	0.787	0.726	0.670	0.617	0.568	0.522	0.480	0.441	0.405	0.372	0.341
47	1.171	1.082	<b>1.000</b>	0.923	0.852	0.786	0.724	0.667	0.614	0.565	0.520	0.477	0.438	0.402	0.368
48	1.268	1.172	1.083	<b>1.000</b>	0.923	0.851	0.784	0.723	0.665	0.612	0.562	0.517	0.474	0.435	0.398
49	1.375	1.271	1.174	1.084	<b>1.000</b>	0.922	0.850	0.783	0.721	0.663	0.609	0.560	0.514	0.471	0.431

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
15	0.033	0.030	0.028	0.025	0.023	0.021	0.019	0.018	0.016	0.014	0.013	0.012	0.011	0.010	0.009
16	0.035	0.032	0.030	0.027	0.025	0.023	0.021	0.019	0.017	0.016	0.014	0.013	0.011	0.010	0.009
17	0.038	0.035	0.032	0.029	0.027	0.024	0.022	0.020	0.018	0.017	0.015	0.014	0.012	0.011	0.010
18	0.041	0.037	0.034	0.031	0.028	0.026	0.024	0.022	0.020	0.018	0.016	0.015	0.013	0.012	0.011
19	0.043	0.040	0.037	0.033	0.031	0.028	0.025	0.023	0.021	0.019	0.017	0.016	0.014	0.013	0.011
20	0.047	0.043	0.039	0.036	0.033	0.030	0.027	0.025	0.023	0.020	0.019	0.017	0.015	0.014	0.012
21	0.050	0.046	0.042	0.038	0.035	0.032	0.029	0.027	0.024	0.022	0.020	0.018	0.016	0.015	0.013
22	0.054	0.049	0.045	0.041	0.038	0.034	0.031	0.029	0.026	0.024	0.021	0.019	0.017	0.016	0.014
23	0.058	0.053	0.048	0.044	0.040	0.037	0.034	0.031	0.028	0.025	0.023	0.021	0.019	0.017	0.015
24	0.062	0.057	0.052	0.047	0.043	0.040	0.036	0.033	0.030	0.027	0.024	0.022	0.020	0.018	0.016
25	0.066	0.061	0.056	0.051	0.047	0.042	0.039	0.035	0.032	0.029	0.026	0.024	0.021	0.019	0.017
26	0.071	0.065	0.060	0.055	0.050	0.046	0.042	0.038	0.034	0.031	0.028	0.025	0.023	0.021	0.019
27	0.077	0.070	0.064	0.059	0.054	0.049	0.045	0.041	0.037	0.033	0.030	0.027	0.025	0.022	0.020
28	0.082	0.075	0.069	0.063	0.058	0.053	0.048	0.043	0.040	0.036	0.032	0.029	0.026	0.024	0.021
29	0.088	0.081	0.074	0.068	0.062	0.056	0.051	0.047	0.042	0.038	0.035	0.031	0.028	0.025	0.023
30	0.095	0.087	0.080	0.073	0.066	0.061	0.055	0.050	0.046	0.041	0.037	0.034	0.030	0.027	0.024
31	0.102	0.093	0.085	0.078	0.071	0.065	0.059	0.054	0.049	0.044	0.040	0.036	0.033	0.029	0.026
32	0.110	0.100	0.092	0.084	0.077	0.070	0.064	0.058	0.052	0.048	0.043	0.039	0.035	0.031	0.028
33	0.118	0.108	0.099	0.090	0.082	0.075	0.068	0.062	0.056	0.051	0.046	0.042	0.038	0.034	0.030
34	0.127	0.116	0.106	0.097	0.089	0.081	0.073	0.067	0.061	0.055	0.050	0.045	0.040	0.036	0.032
35	0.136	0.125	0.114	0.104	0.095	0.087	0.079	0.072	0.065	0.059	0.053	0.048	0.043	0.039	0.035
36	0.147	0.134	0.123	0.112	0.102	0.093	0.085	0.077	0.070	0.063	0.057	0.052	0.047	0.042	0.037
37	0.158	0.145	0.132	0.121	0.110	0.100	0.091	0.083	0.075	0.068	0.062	0.056	0.050	0.045	0.040
38	0.170	0.156	0.142	0.130	0.119	0.108	0.098	0.089	0.081	0.073	0.066	0.060	0.054	0.048	0.043
39	0.183	0.168	0.153	0.140	0.128	0.116	0.106	0.096	0.087	0.079	0.071	0.064	0.058	0.052	0.046
40	0.197	0.181	0.165	0.151	0.137	0.125	0.114	0.103	0.094	0.085	0.077	0.069	0.062	0.056	0.050
41	0.213	0.195	0.178	0.162	0.148	0.135	0.123	0.111	0.101	0.091	0.083	0.074	0.067	0.060	0.054
42	0.229	0.210	0.192	0.175	0.160	0.145	0.132	0.120	0.109	0.098	0.089	0.080	0.072	0.065	0.058
43	0.247	0.226	0.207	0.189	0.172	0.157	0.143	0.129	0.117	0.106	0.096	0.086	0.078	0.070	0.062
44	0.267	0.244	0.223	0.204	0.186	0.169	0.154	0.140	0.126	0.114	0.103	0.093	0.084	0.075	0.067
45	0.288	0.264	0.241	0.220	0.201	0.183	0.166	0.151	0.136	0.123	0.111	0.100	0.090	0.081	0.072
46	0.312	0.285	0.260	0.238	0.217	0.197	0.179	0.163	0.147	0.133	0.120	0.108	0.097	0.087	0.078
47	0.337	0.308	0.282	0.257	0.234	0.213	0.194	0.176	0.159	0.144	0.130	0.117	0.105	0.094	0.084
48	0.365	0.333	0.305	0.278	0.253	0.230	0.209	0.190	0.172	0.155	0.140	0.126	0.113	0.102	0.091
49	0.395	0.361	0.330	0.301	0.274	0.249	0.226	0.205	0.186	0.168	0.152	0.137	0.123	0.110	0.098

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89
15	0.008	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	0.007	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	0.003	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	0.002	0.002	0.002	0.001
21	0.012	0.010	0.009	0.008	0.007	0.006	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002	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	0.013	0.012	0.011	0.010	0.008	0.007	0.006	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002
24	0.014	0.013	0.011	0.010	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.002	0.002
25	0.015	0.014	0.012	0.011	0.010	0.008	0.007	0.006	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	0.008	0.007	0.006	0.006	0.005	0.004	0.003	0.003	0.002
28	0.019	0.017	0.015	0.013	0.012	0.010	0.009	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.002
29	0.020	0.018	0.016	0.014	0.013	0.011	0.010	0.008	0.007	0.006	0.005	0.005	0.004	0.003	0.003
30	0.022	0.020	0.017	0.015	0.014	0.012	0.010	0.009	0.008	0.007	0.006	0.005	0.004	0.003	0.003
31	0.023	0.021	0.019	0.016	0.015	0.013	0.011	0.010	0.008	0.007	0.006	0.005	0.004	0.004	0.003
32	0.025	0.022	0.020	0.018	0.016	0.014	0.012	0.010	0.009	0.008	0.007	0.006	0.005	0.004	0.003
33	0.027	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	0.003
34	0.029	0.026	0.023	0.020	0.018	0.016	0.014	0.012	0.010	0.009	0.008	0.006	0.005	0.004	0.004
35	0.031	0.028	0.025	0.022	0.019	0.017	0.015	0.013	0.011	0.009	0.008	0.007	0.006	0.005	0.004
36	0.033	0.030	0.026	0.023	0.021	0.018	0.016	0.014	0.012	0.010	0.009	0.007	0.006	0.005	0.004
37	0.036	0.032	0.028	0.025	0.022	0.019	0.017	0.015	0.013	0.011	0.009	0.008	0.007	0.005	0.004
38	0.039	0.034	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	0.037	0.033	0.029	0.026	0.022	0.020	0.017	0.015	0.013	0.011	0.009	0.007	0.006	0.005
40	0.045	0.040	0.035	0.031	0.027	0.024	0.021	0.018	0.016	0.013	0.011	0.010	0.008	0.007	0.005
41	0.048	0.043	0.038	0.033	0.029	0.026	0.023	0.020	0.017	0.014	0.012	0.010	0.009	0.007	0.006
42	0.052	0.046	0.041	0.036	0.032	0.028	0.024	0.021	0.018	0.015	0.013	0.011	0.009	0.008	0.006
43	0.056	0.049	0.044	0.039	0.034	0.030	0.026	0.023	0.019	0.017	0.014	0.012	0.010	0.008	0.007
44	0.060	0.053	0.047	0.042	0.037	0.032	0.028	0.024	0.021	0.018	0.015	0.013	0.011	0.009	0.007
45	0.065	0.057	0.051	0.045	0.039	0.035	0.030	0.026	0.022	0.019	0.016	0.014	0.011	0.009	0.008
46	0.070	0.062	0.055	0.048	0.042	0.037	0.032	0.028	0.024	0.021	0.017	0.015	0.012	0.010	0.008
47	0.075	0.067	0.059	0.052	0.046	0.040	0.035	0.030	0.026	0.022	0.019	0.016	0.013	0.011	0.009
48	0.081	0.072	0.064	0.056	0.049	0.043	0.038	0.033	0.028	0.024	0.020	0.017	0.014	0.012	0.010
49	0.088	0.078	0.069	0.061	0.053	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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age										
	90	91	92	93	94	95	96	97	98	99	100
15	0.001	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	0.001	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	0.003	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	0.001	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	0.002	0.001	0.001	0.001	0.000	0.000	0.000
40	0.004	0.004	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	0.002	0.001	0.001	0.001	0.000
49	0.008	0.007	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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
50	13.790	12.836	11.947	11.119	10.347	9.627	8.956	8.331	7.749	7.207	6.701	6.230	5.791	5.382	5.001
51	14.981	13.945	12.979	12.079	11.240	10.458	9.729	9.050	8.417	7.828	7.279	6.767	6.290	5.846	5.432
52	16.287	15.161	14.110	13.132	12.219	11.369	10.577	9.838	9.151	8.510	7.912	7.356	6.837	6.354	5.904
53	17.722	16.496	15.353	14.288	13.295	12.370	11.508	10.704	9.956	9.258	8.608	8.002	7.438	6.913	6.423
54	19.300	17.965	16.720	15.559	14.478	13.470	12.531	11.656	10.841	10.081	9.373	8.713	8.099	7.527	6.993
55	21.038	19.582	18.224	16.959	15.781	14.682	13.658	12.704	11.815	10.987	10.215	9.496	8.826	8.202	7.621
56	22.954	21.365	19.884	18.503	17.217	16.018	14.901	13.860	12.890	11.986	11.144	10.359	9.629	8.948	8.313
57	25.071	23.335	21.717	20.209	18.803	17.494	16.274	15.136	14.077	13.090	12.170	11.313	10.514	9.771	9.078
58	27.413	25.514	23.745	22.096	20.559	19.127	17.792	16.549	15.390	14.310	13.305	12.367	11.494	10.681	9.923
59	30.009	27.930	25.993	24.187	22.505	20.937	19.476	18.114	16.845	15.663	14.562	13.536	12.580	11.690	10.861
60	32.892	30.614	28.490	26.510	24.666	22.947	21.345	19.853	18.462	17.166	15.959	14.834	13.787	12.810	11.901
61	36.102	33.600	31.269	29.096	27.071	25.184	23.426	21.787	20.261	18.838	17.513	16.279	15.129	14.057	13.059
62	39.681	36.931	34.368	31.979	29.753	27.679	25.746	23.945	22.267	20.703	19.247	17.890	16.625	15.448	14.351
63	43.684	40.656	37.834	35.203	32.753	30.469	28.340	26.357	24.510	22.788	21.185	19.690	18.299	17.002	15.794
64	48.170	44.830	41.718	38.817	36.114	33.595	31.248	29.061	27.023	25.125	23.356	21.709	20.174	18.744	17.412
65	53.212	49.522	46.083	42.878	39.892	37.109	34.515	32.099	29.848	27.751	25.797	23.976	22.280	20.701	19.229
66	58.894	54.809	51.002	47.455	44.149	41.068	38.198	35.523	33.031	30.710	28.547	26.532	24.655	22.906	21.277
67	65.318	60.787	56.564	52.628	48.961	45.544	42.360	39.393	36.629	34.054	31.655	29.420	27.338	25.398	23.592
68	72.603	67.565	62.870	58.495	54.419	50.620	47.080	43.782	40.709	37.846	35.179	32.695	30.380	28.224	26.216
69	80.893	75.279	70.047	65.172	60.629	56.395	52.451	48.776	45.352	42.162	39.190	36.421	33.842	31.440	29.202
70	90.363	84.090	78.245	72.798	67.722	62.992	58.585	54.479	50.654	47.090	43.770	40.677	37.795	35.112	32.612
71	101.221	94.193	87.644	81.541	75.855	70.556	65.619	61.019	56.733	52.740	49.021	45.556	42.328	39.321	36.521
72	113.725	105.827	98.468	91.610	85.219	79.265	73.717	68.548	63.732	59.246	55.066	51.173	47.546	44.168	41.021
73	128.187	119.283	110.986	103.255	96.051	89.338	83.083	77.256	71.827	66.770	62.058	57.669	53.580	49.772	46.225
74	144.997	134.923	125.537	116.790	108.639	101.045	93.969	87.377	81.235	75.513	70.183	65.218	60.593	56.285	52.272
75	164.634	153.194	142.534	132.600	123.345	114.720	106.685	99.199	92.224	85.727	79.674	74.036	68.784	63.892	59.335
76	187.703	174.658	162.501	151.174	140.619	130.785	121.622	113.085	105.132	97.723	90.822	84.392	78.404	72.826	67.630
77	214.966	200.023	186.098	173.122	161.032	149.768	139.273	129.495	120.385	111.899	103.994	96.630	89.771	83.382	77.431
78	247.392	230.191	214.162	199.226	185.310	172.344	160.264	149.009	138.524	128.757	119.658	111.183	103.288	95.935	89.086
79	286.224	266.319	247.770	230.487	214.383	199.379	185.401	172.378	160.245	148.943	138.414	128.608	119.473	110.964	103.040
80	333.077	309.908	288.319	268.203	249.460	231.997	215.727	200.570	186.449	173.295	161.042	149.628	138.997	129.095	119.872
81	390.065	362.926	337.638	314.075	292.121	271.666	252.610	234.857	218.318	202.911	188.559	175.191	162.740	151.142	140.341
82	459.984	427.973	398.146	370.354	344.459	320.334	297.858	276.919	257.413	239.242	222.316	206.550	191.865	178.187	165.448
83	546.565	508.520	473.070	440.041	409.267	380.596	353.885	329.000	305.819	284.225	264.110	245.374	227.923	211.669	196.531
84	654.853	609.260	566.778	527.196	490.318	455.960	423.952	394.133	366.354	340.478	316.375	293.924	273.014	253.538	235.399

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
50	4.646	4.316	4.008	3.721	3.454	3.205	2.974	2.758	2.557	2.370	2.196	2.034	1.883	1.743	1.613
51	5.046	4.687	4.353	4.041	3.751	3.481	3.229	2.995	2.777	2.574	2.384	2.209	2.045	1.892	1.750
52	5.485	5.095	4.731	4.392	4.077	3.783	3.509	3.255	3.017	2.797	2.591	2.400	2.222	2.056	1.902
53	5.967	5.542	5.146	4.778	4.434	4.115	3.817	3.540	3.282	3.041	2.818	2.610	2.416	2.236	2.068
54	6.497	6.034	5.603	5.201	4.827	4.479	4.155	3.853	3.572	3.310	3.067	2.840	2.629	2.433	2.250
55	7.080	6.575	6.105	5.668	5.260	4.881	4.527	4.198	3.892	3.607	3.341	3.094	2.864	2.650	2.451
56	7.722	7.172	6.659	6.182	5.737	5.323	4.937	4.578	4.244	3.933	3.643	3.374	3.123	2.889	2.672
57	8.432	7.831	7.271	6.750	6.264	5.812	5.390	4.998	4.633	4.293	3.977	3.683	3.409	3.154	2.916
58	9.218	8.560	7.948	7.378	6.846	6.352	5.891	5.463	5.063	4.692	4.346	4.024	3.725	3.446	3.186
59	10.088	9.368	8.698	8.073	7.492	6.951	6.447	5.977	5.540	5.133	4.755	4.402	4.075	3.769	3.486
60	11.054	10.265	9.531	8.846	8.209	7.615	7.063	6.548	6.069	5.624	5.209	4.822	4.463	4.129	3.818
61	12.130	11.264	10.457	9.706	9.006	8.355	7.749	7.184	6.658	6.169	5.713	5.290	4.895	4.528	4.187
62	13.329	12.377	11.490	10.665	9.896	9.180	8.513	7.892	7.315	6.777	6.276	5.810	5.377	4.973	4.598
63	14.669	13.621	12.645	11.736	10.890	10.101	9.367	8.684	8.048	7.456	6.905	6.392	5.915	5.471	5.058
64	16.171	15.015	13.939	12.937	12.003	11.134	10.325	9.571	8.870	8.217	7.609	7.044	6.518	6.028	5.573
65	17.858	16.582	15.393	14.285	13.254	12.294	11.400	10.568	9.793	9.072	8.401	7.776	7.195	6.654	6.151
66	19.760	18.347	17.031	15.805	14.664	13.601	12.612	11.690	10.833	10.035	9.292	8.601	7.957	7.359	6.802
67	21.909	20.342	18.882	17.523	16.257	15.078	13.981	12.959	12.008	11.123	10.299	9.532	8.819	8.155	7.538
68	24.346	22.603	20.981	19.470	18.063	16.752	15.533	14.397	13.340	12.356	11.440	10.588	9.795	9.058	8.372
69	27.118	25.176	23.368	21.685	20.117	18.657	17.298	16.033	14.855	13.759	12.739	11.789	10.906	10.084	9.320
70	30.283	28.114	26.095	24.214	22.462	20.832	19.314	17.900	16.585	15.360	14.221	13.160	12.174	11.256	10.402
71	33.912	31.483	29.220	27.113	25.151	23.324	21.624	20.041	18.567	17.195	15.919	14.731	13.626	12.598	11.642
72	38.090	35.360	32.818	30.451	28.246	26.194	24.283	22.504	20.849	19.308	17.874	16.539	15.298	14.143	13.069
73	42.921	39.844	36.978	34.310	31.825	29.511	27.358	25.353	23.486	21.750	20.133	18.629	17.230	15.928	14.718
74	48.535	45.054	41.812	38.794	35.983	33.366	30.930	28.662	26.551	24.586	22.758	21.057	19.474	18.002	16.633
75	55.091	51.139	47.458	44.030	40.839	37.867	35.101	32.526	30.129	27.899	25.823	23.892	22.095	20.423	18.869
76	62.791	58.285	54.088	50.180	46.541	43.153	39.999	37.063	34.331	31.788	29.421	27.219	25.171	23.266	21.494
77	71.889	66.728	61.921	57.445	53.278	49.398	45.786	42.423	39.294	36.382	33.671	31.150	28.804	26.622	24.593
78	82.707	76.767	71.234	66.083	61.287	56.822	52.665	48.795	45.194	41.842	38.724	35.822	33.123	30.612	28.277
79	95.659	88.786	82.385	76.425	70.875	65.709	60.900	56.423	52.256	48.379	44.771	41.414	38.291	35.386	32.685
80	111.283	103.284	95.835	88.899	82.441	76.428	70.832	65.622	60.773	56.261	52.063	48.157	44.523	41.143	38.000
81	130.281	120.912	112.189	104.065	96.502	89.461	82.907	76.806	71.128	65.844	60.927	56.353	52.098	48.140	44.460
82	153.584	142.536	132.247	122.667	113.748	105.445	97.715	90.521	83.825	77.594	71.797	66.403	61.386	56.719	52.380
83	182.433	169.304	157.078	145.695	135.096	125.230	116.045	107.497	99.541	92.138	85.249	78.840	72.879	67.335	62.180
84	218.506	202.774	188.126	174.486	161.787	149.966	138.962	128.719	119.187	110.317	102.065	94.387	87.245	80.604	74.428

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
50	1.491	1.378	1.273	1.175	1.084	1.000	0.922	0.849	0.781	0.718	0.660	0.606	0.557	0.510	0.467
51	1.619	1.496	1.382	1.276	1.177	1.085	1.000	0.921	0.848	0.779	0.716	0.658	0.604	0.553	0.507
52	1.758	1.625	1.501	1.386	1.278	1.179	1.086	1.000	0.920	0.846	0.778	0.714	0.655	0.601	0.550
53	1.912	1.767	1.632	1.506	1.389	1.281	1.180	1.087	1.000	0.920	0.845	0.776	0.712	0.652	0.597
54	2.080	1.922	1.775	1.639	1.512	1.394	1.284	1.182	1.088	1.000	0.919	0.844	0.774	0.709	0.649
55	2.266	2.094	1.933	1.784	1.646	1.517	1.398	1.287	1.184	1.088	1.000	0.918	0.842	0.772	0.707
56	2.470	2.282	2.108	1.945	1.794	1.654	1.523	1.402	1.290	1.186	1.089	1.000	0.917	0.840	0.769
57	2.696	2.491	2.300	2.122	1.957	1.804	1.662	1.530	1.407	1.293	1.188	1.090	1.000	0.916	0.839
58	2.945	2.721	2.512	2.318	2.138	1.970	1.815	1.670	1.536	1.412	1.297	1.190	1.092	1.000	0.915
59	3.222	2.976	2.748	2.535	2.338	2.155	1.984	1.826	1.680	1.544	1.418	1.301	1.193	1.093	1.000
60	3.528	3.259	3.009	2.776	2.560	2.359	2.172	1.999	1.838	1.690	1.551	1.424	1.305	1.195	1.094
61	3.869	3.574	3.299	3.044	2.807	2.586	2.381	2.191	2.015	1.852	1.700	1.560	1.430	1.310	1.198
62	4.249	3.925	3.623	3.342	3.081	2.839	2.614	2.405	2.212	2.032	1.866	1.712	1.569	1.437	1.314
63	4.674	4.317	3.984	3.676	3.389	3.122	2.874	2.644	2.431	2.234	2.051	1.881	1.724	1.579	1.444
64	5.149	4.755	4.389	4.049	3.732	3.438	3.165	2.912	2.677	2.459	2.257	2.071	1.898	1.737	1.589
65	5.683	5.248	4.844	4.468	4.118	3.794	3.492	3.212	2.953	2.712	2.490	2.283	2.092	1.915	1.752
66	6.285	5.803	5.356	4.940	4.553	4.194	3.860	3.550	3.263	2.997	2.751	2.523	2.311	2.116	1.935
67	6.964	6.430	5.934	5.472	5.044	4.645	4.275	3.932	3.614	3.319	3.046	2.793	2.559	2.342	2.141
68	7.734	7.140	6.589	6.076	5.600	5.157	4.746	4.365	4.011	3.683	3.380	3.099	2.839	2.598	2.375
69	8.609	7.948	7.334	6.762	6.232	5.739	5.281	4.856	4.462	4.097	3.759	3.446	3.157	2.888	2.640
70	9.608	8.870	8.184	7.546	6.953	6.402	5.891	5.417	4.977	4.570	4.192	3.843	3.519	3.220	2.943
71	10.753	9.926	9.157	8.443	7.779	7.162	6.590	6.059	5.566	5.110	4.688	4.297	3.934	3.599	3.289
72	12.070	11.141	10.278	9.475	8.730	8.037	7.394	6.797	6.244	5.732	5.258	4.818	4.412	4.035	3.688
73	13.592	12.545	11.572	10.668	9.828	9.047	8.322	7.650	7.027	6.450	5.916	5.421	4.963	4.539	4.147
74	15.360	14.176	13.076	12.053	11.103	10.220	9.401	8.641	7.936	7.284	6.679	6.120	5.602	5.123	4.681
75	17.423	16.080	14.830	13.669	12.591	11.589	10.659	9.796	8.997	8.256	7.570	6.935	6.348	5.805	5.302
76	19.846	18.314	16.890	15.567	14.337	13.195	12.135	11.152	10.241	9.397	8.615	7.892	7.223	6.604	6.031
77	22.706	20.952	19.322	17.807	16.399	15.091	13.878	12.752	11.709	10.743	9.848	9.021	8.255	7.546	6.891
78	26.106	24.087	22.211	20.468	18.848	17.344	15.948	14.653	13.453	12.342	11.313	10.361	9.480	8.665	7.912
79	30.174	27.839	25.669	23.652	21.779	20.039	18.424	16.926	15.539	14.254	13.064	11.963	10.945	10.003	9.132
80	35.078	32.362	29.837	27.491	25.311	23.287	21.408	19.666	18.052	16.557	15.174	13.893	12.709	11.614	10.602
81	41.039	37.858	34.902	32.155	29.603	27.233	25.034	22.994	21.105	19.355	17.736	16.238	14.851	13.570	12.386
82	48.346	44.595	41.110	37.872	34.863	32.070	29.476	27.072	24.845	22.783	20.875	19.109	17.476	15.966	14.570
83	57.387	52.932	48.791	44.944	41.370	38.052	34.971	32.116	29.471	27.022	24.756	22.659	20.719	18.927	17.270
84	68.686	63.349	58.389	53.781	49.500	45.525	41.836	38.416	35.249	32.316	29.602	27.091	24.769	22.623	20.640

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
50	0.428	0.391	0.357	0.326	0.297	0.270	0.245	0.222	0.201	0.182	0.164	0.148	0.133	0.119	0.106
51	0.464	0.424	0.387	0.353	0.322	0.292	0.266	0.241	0.218	0.197	0.178	0.160	0.144	0.129	0.115
52	0.503	0.460	0.420	0.383	0.349	0.317	0.288	0.261	0.236	0.214	0.193	0.173	0.156	0.139	0.124
53	0.547	0.499	0.456	0.416	0.379	0.344	0.313	0.283	0.256	0.232	0.209	0.188	0.169	0.151	0.135
54	0.594	0.543	0.495	0.452	0.411	0.374	0.339	0.308	0.278	0.251	0.227	0.204	0.183	0.164	0.146
55	0.646	0.590	0.539	0.491	0.447	0.406	0.369	0.334	0.303	0.273	0.246	0.221	0.199	0.178	0.159
56	0.704	0.643	0.587	0.535	0.487	0.442	0.401	0.364	0.329	0.297	0.268	0.241	0.216	0.193	0.172
57	0.767	0.701	0.639	0.583	0.530	0.482	0.437	0.396	0.358	0.323	0.291	0.262	0.235	0.210	0.187
58	0.837	0.764	0.697	0.635	0.578	0.525	0.477	0.432	0.390	0.352	0.317	0.285	0.256	0.229	0.204
59	0.914	0.835	0.762	0.694	0.631	0.574	0.520	0.471	0.426	0.384	0.346	0.311	0.279	0.249	0.222
60	<b>1.000</b>	0.913	0.833	0.759	0.690	0.627	0.569	0.515	0.466	0.420	0.378	0.340	0.304	0.272	0.243
61	1.095	<b>1.000</b>	0.912	0.831	0.756	0.686	0.622	0.563	0.509	0.459	0.414	0.371	0.333	0.297	0.265
62	1.201	1.097	<b>1.000</b>	0.911	0.828	0.752	0.682	0.617	0.558	0.503	0.453	0.407	0.364	0.326	0.290
63	1.320	1.205	1.098	<b>1.000</b>	0.909	0.826	0.749	0.678	0.612	0.552	0.497	0.446	0.399	0.357	0.318
64	1.452	1.325	1.208	1.100	<b>1.000</b>	0.908	0.823	0.745	0.673	0.606	0.546	0.490	0.439	0.392	0.349
65	1.600	1.460	1.331	1.212	1.102	<b>1.000</b>	0.906	0.820	0.741	0.668	0.600	0.539	0.482	0.431	0.384
66	1.767	1.613	1.470	1.338	1.216	1.104	<b>1.000</b>	0.905	0.817	0.736	0.662	0.594	0.532	0.475	0.423
67	1.956	1.784	1.626	1.480	1.345	1.220	1.106	<b>1.000</b>	0.903	0.813	0.731	0.656	0.587	0.524	0.466
68	2.169	1.979	1.803	1.640	1.491	1.352	1.225	1.108	<b>1.000</b>	0.901	0.810	0.726	0.650	0.580	0.516
69	2.411	2.199	2.003	1.823	1.656	1.502	1.361	1.230	1.110	<b>1.000</b>	0.899	0.806	0.721	0.643	0.572
70	2.687	2.451	2.232	2.031	1.845	1.673	1.515	1.370	1.236	1.113	<b>1.000</b>	0.897	0.802	0.715	0.636
71	3.003	2.738	2.494	2.268	2.060	1.868	1.692	1.529	1.379	1.242	1.116	<b>1.000</b>	0.894	0.797	0.709
72	3.366	3.069	2.795	2.541	2.308	2.093	1.894	1.712	1.544	1.390	1.248	1.119	<b>1.000</b>	0.891	0.792
73	3.785	3.451	3.142	2.857	2.594	2.351	2.128	1.923	1.734	1.561	1.401	1.256	1.122	<b>1.000</b>	0.889
74	4.271	3.893	3.544	3.222	2.925	2.651	2.399	2.167	1.954	1.758	1.579	1.414	1.263	1.126	<b>1.000</b>
75	4.838	4.409	4.013	3.648	3.311	3.001	2.715	2.452	2.210	1.988	1.785	1.598	1.428	1.272	1.130
76	5.502	5.014	4.563	4.147	3.764	3.410	3.085	2.786	2.511	2.258	2.026	1.814	1.620	1.443	1.281
77	6.286	5.727	5.211	4.736	4.297	3.893	3.521	3.179	2.864	2.576	2.311	2.068	1.847	1.644	1.459
78	7.216	6.574	5.981	5.434	4.930	4.465	4.038	3.645	3.284	2.952	2.648	2.370	2.115	1.883	1.671
79	8.328	7.586	6.900	6.268	5.686	5.149	4.655	4.201	3.784	3.401	3.050	2.729	2.435	2.167	1.923
80	9.667	8.804	8.007	7.272	6.595	5.972	5.398	4.871	4.386	3.942	3.534	3.161	2.820	2.509	2.225
81	11.292	10.282	9.350	8.491	7.699	6.970	6.299	5.683	5.116	4.597	4.120	3.685	3.286	2.923	2.592
82	13.281	12.092	10.994	9.982	9.050	8.191	7.401	6.676	6.009	5.398	4.837	4.325	3.856	3.429	3.039
83	15.740	14.328	13.025	11.824	10.718	9.699	8.763	7.902	7.111	6.386	5.722	5.114	4.559	4.052	3.591
84	18.809	17.119	15.560	14.123	12.799	11.581	10.460	9.430	8.485	7.618	6.824	6.098	5.434	4.829	4.278

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89
50	0.095	0.084	0.074	0.066	0.058	0.050	0.044	0.038	0.033	0.028	0.024	0.020	0.016	0.014	0.011
51	0.102	0.091	0.080	0.071	0.062	0.054	0.047	0.041	0.035	0.030	0.025	0.021	0.018	0.015	0.012
52	0.111	0.098	0.087	0.077	0.067	0.059	0.051	0.044	0.038	0.032	0.027	0.023	0.019	0.016	0.013
53	0.120	0.106	0.094	0.083	0.073	0.064	0.055	0.048	0.041	0.035	0.030	0.025	0.021	0.017	0.014
54	0.130	0.115	0.102	0.090	0.079	0.069	0.060	0.052	0.044	0.038	0.032	0.027	0.022	0.018	0.015
55	0.141	0.125	0.111	0.097	0.085	0.075	0.065	0.056	0.048	0.041	0.035	0.029	0.024	0.020	0.016
56	0.153	0.136	0.120	0.106	0.093	0.081	0.070	0.061	0.052	0.044	0.037	0.031	0.026	0.021	0.017
57	0.167	0.148	0.131	0.115	0.101	0.088	0.076	0.066	0.056	0.048	0.041	0.034	0.028	0.023	0.019
58	0.181	0.161	0.142	0.125	0.109	0.095	0.083	0.071	0.061	0.052	0.044	0.037	0.031	0.025	0.020
59	0.198	0.175	0.155	0.136	0.119	0.104	0.090	0.078	0.067	0.057	0.048	0.040	0.033	0.027	0.022
60	0.216	0.191	0.169	0.148	0.130	0.113	0.098	0.085	0.072	0.062	0.052	0.043	0.036	0.030	0.024
61	0.236	0.209	0.184	0.162	0.142	0.123	0.107	0.092	0.079	0.067	0.057	0.047	0.039	0.032	0.026
62	0.258	0.228	0.201	0.177	0.155	0.135	0.117	0.101	0.086	0.073	0.062	0.052	0.043	0.035	0.028
63	0.282	0.250	0.220	0.194	0.169	0.147	0.128	0.110	0.094	0.080	0.067	0.056	0.047	0.038	0.031
64	0.310	0.274	0.242	0.212	0.186	0.162	0.140	0.120	0.103	0.087	0.074	0.062	0.051	0.042	0.034
65	0.341	0.301	0.266	0.233	0.204	0.177	0.153	0.132	0.113	0.096	0.081	0.067	0.056	0.046	0.037
66	0.375	0.332	0.292	0.257	0.224	0.195	0.169	0.145	0.124	0.105	0.089	0.074	0.061	0.050	0.040
67	0.414	0.366	0.322	0.283	0.247	0.215	0.186	0.160	0.137	0.116	0.097	0.081	0.067	0.055	0.044
68	0.458	0.405	0.356	0.313	0.273	0.237	0.205	0.176	0.151	0.128	0.107	0.090	0.074	0.060	0.049
69	0.507	0.448	0.395	0.346	0.302	0.263	0.227	0.195	0.166	0.141	0.119	0.099	0.082	0.067	0.054
70	0.564	0.498	0.438	0.384	0.335	0.291	0.252	0.216	0.184	0.156	0.131	0.109	0.090	0.074	0.060
71	0.628	0.555	0.488	0.428	0.373	0.324	0.280	0.240	0.205	0.174	0.146	0.122	0.100	0.082	0.066
72	0.702	0.620	0.545	0.478	0.417	0.362	0.312	0.268	0.229	0.193	0.162	0.135	0.112	0.091	0.073
73	0.787	0.695	0.611	0.535	0.467	0.405	0.349	0.300	0.255	0.216	0.181	0.151	0.124	0.102	0.082
74	0.886	0.781	0.687	0.602	0.524	0.455	0.392	0.336	0.287	0.242	0.203	0.169	0.139	0.114	0.092
75	<b>1.000</b>	0.882	0.775	0.679	0.591	0.513	0.442	0.379	0.323	0.273	0.229	0.190	0.157	0.128	0.103
76	1.134	<b>1.000</b>	0.879	0.769	0.670	0.580	0.500	0.429	0.365	0.308	0.259	0.215	0.177	0.144	0.116
77	1.291	1.139	<b>1.000</b>	0.875	0.762	0.660	0.569	0.487	0.414	0.350	0.293	0.244	0.201	0.163	0.131
78	1.478	1.303	1.144	<b>1.000</b>	0.870	0.754	0.649	0.556	0.473	0.399	0.335	0.278	0.228	0.186	0.150
79	1.700	1.498	1.315	1.149	<b>1.000</b>	0.866	0.745	0.638	0.542	0.458	0.383	0.318	0.262	0.213	0.171
80	1.967	1.733	1.520	1.328	1.155	<b>1.000</b>	0.861	0.736	0.626	0.528	0.442	0.367	0.301	0.245	0.197
81	2.290	2.017	1.769	1.545	1.344	1.162	<b>1.000</b>	0.855	0.726	0.613	0.513	0.425	0.349	0.284	0.228
82	2.685	2.364	2.073	1.810	1.573	1.360	1.170	<b>1.000</b>	0.849	0.716	0.599	0.496	0.407	0.331	0.265
83	3.172	2.791	2.447	2.136	1.855	1.604	1.379	1.178	<b>1.000</b>	0.843	0.704	0.583	0.479	0.389	0.312
84	3.777	3.323	2.912	2.541	2.207	1.907	1.639	1.399	1.187	<b>1.000</b>	0.835	0.692	0.567	0.460	0.369

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age										
	90	91	92	93	94	95	96	97	98	99	100
50	0.009	0.007	0.006	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000
51	0.010	0.008	0.006	0.005	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	0.001
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	0.003	0.002	0.001	0.001	0.001
56	0.014	0.011	0.009	0.007	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	0.018	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	0.006	0.004	0.003	0.002	0.001	0.001
62	0.023	0.018	0.014	0.011	0.008	0.006	0.004	0.003	0.002	0.001	0.001
63	0.025	0.020	0.015	0.012	0.009	0.006	0.005	0.003	0.002	0.002	0.001
64	0.027	0.021	0.017	0.013	0.010	0.007	0.005	0.004	0.003	0.002	0.001
65	0.030	0.023	0.018	0.014	0.010	0.008	0.006	0.004	0.003	0.002	0.001
66	0.032	0.025	0.020	0.015	0.011	0.008	0.006	0.004	0.003	0.002	0.001
67	0.035	0.028	0.022	0.017	0.012	0.009	0.007	0.005	0.003	0.002	0.001
68	0.039	0.031	0.024	0.018	0.014	0.010	0.007	0.005	0.004	0.002	0.002
69	0.043	0.034	0.026	0.020	0.015	0.011	0.008	0.006	0.004	0.003	0.002
70	0.048	0.037	0.029	0.022	0.017	0.012	0.009	0.006	0.004	0.003	0.002
71	0.053	0.041	0.032	0.024	0.018	0.014	0.010	0.007	0.005	0.003	0.002
72	0.058	0.046	0.036	0.027	0.020	0.015	0.011	0.008	0.005	0.004	0.002
73	0.065	0.051	0.040	0.030	0.023	0.017	0.012	0.009	0.006	0.004	0.003
74	0.073	0.057	0.044	0.034	0.025	0.019	0.013	0.009	0.007	0.004	0.003
75	0.082	0.064	0.050	0.038	0.028	0.021	0.015	0.011	0.007	0.005	0.003
76	0.092	0.072	0.056	0.043	0.032	0.023	0.017	0.012	0.008	0.006	0.004
77	0.104	0.082	0.063	0.048	0.036	0.026	0.019	0.013	0.009	0.006	0.004
78	0.119	0.093	0.072	0.055	0.041	0.030	0.022	0.015	0.011	0.007	0.005
79	0.136	0.106	0.082	0.062	0.046	0.034	0.025	0.017	0.012	0.008	0.005
80	0.156	0.122	0.094	0.071	0.053	0.039	0.028	0.020	0.014	0.009	0.006
81	0.181	0.141	0.109	0.083	0.062	0.045	0.032	0.023	0.016	0.011	0.007
82	0.210	0.164	0.127	0.096	0.072	0.052	0.038	0.026	0.018	0.012	0.008
83	0.247	0.193	0.149	0.113	0.084	0.061	0.044	0.031	0.021	0.014	0.009
84	0.292	0.228	0.176	0.133	0.099	0.072	0.052	0.036	0.025	0.017	0.011

\*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
85	791.745	736.609	685.235	637.369	592.773	551.226	512.520	476.461	442.871	411.581	382.435	355.288	330.004	306.454	284.521
86	966.800	899.457	836.711	778.250	723.783	673.041	625.768	581.730	540.707	502.493	466.899	433.746	402.867	374.108	347.323
87	1193.416	1110.269	1032.798	960.619	893.372	830.724	772.361	717.991	667.344	620.167	576.224	535.294	497.173	461.669	428.603
88	1490.668	1386.787	1289.998	1199.822	1115.809	1037.542	964.629	896.706	833.435	774.498	719.602	668.472	620.850	576.498	535.193
89	1886.097	1754.629	1632.138	1518.016	1411.696	1312.648	1220.378	1134.423	1054.355	979.773	910.306	845.604	785.343	729.220	676.952
90	2420.046	2251.320	2094.116	1947.655	1811.209	1684.097	1565.684	1455.377	1352.626	1256.917	1167.771	1084.742	1007.413	935.394	868.323
91	3152.541	2932.692	2727.859	2537.026	2359.245	2193.628	2039.346	1895.628	1761.755	1637.058	1520.914	1412.740	1311.994	1218.166	1130.785
92	4174.015	3882.860	3611.596	3358.876	3123.442	2904.120	2699.812	2509.495	2332.217	2167.092	2013.294	1870.052	1736.647	1612.404	1496.700
93	5623.053	5230.726	4865.206	4524.678	4207.447	3911.928	3636.643	3380.213	3141.353	2918.871	2711.652	2518.659	2338.919	2171.527	2015.640
94	7715.663	7177.198	6675.533	6208.175	5772.797	5367.223	4989.422	4637.501	4309.698	4004.374	3720.000	3455.150	3208.492	2978.780	2764.860
95	10795.077	10041.517	9339.464	8685.432	8076.162	7508.607	6979.924	6487.462	6028.755	5601.508	5203.581	4832.979	4487.835	4166.408	3867.081
96	15417.457	14340.957	13338.052	12403.760	11533.422	10722.684	9967.483	9264.030	8608.802	7998.518	7430.122	6900.760	6407.768	5948.658	5521.118
97	22503.236	20931.584	19467.398	18103.401	16832.791	15649.207	14546.712	13519.776	12563.251	11672.347	10842.601	10069.847	9350.193	8680.005	8055.907
98	33609.247	31261.336	29074.003	27036.371	25138.272	23370.199	21723.282	20189.253	18760.418	17429.623	16190.197	15035.914	13960.958	12959.901	12027.701
99	51428.885	47835.178	44487.300	41368.595	38463.495	35757.442	33236.849	30889.060	28702.293	26665.594	24768.749	23002.230	21357.131	19825.144	18398.547
100	80722.029	75079.934	69823.867	64927.664	60366.873	56118.628	52161.590	48475.876	45042.985	41845.713	38868.024	36094.951	33512.511	31107.656	28868.263

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
85	264.095	245.074	227.362	210.870	195.516	181.223	167.918	155.535	144.011	133.287	123.310	114.028	105.394	97.365	89.899
86	322.379	299.150	277.521	257.382	238.633	221.179	204.932	189.811	175.739	162.645	150.462	139.128	128.587	118.783	109.668
87	397.810	369.134	342.433	317.573	294.428	272.882	252.827	234.162	216.792	200.629	185.591	171.602	158.590	146.490	135.240
88	496.726	460.906	427.552	396.498	367.587	340.674	315.623	292.309	270.613	250.424	231.642	214.170	197.919	182.807	168.756
89	628.277	582.952	540.748	501.454	464.872	430.819	399.123	369.624	342.173	316.630	292.867	270.761	250.202	231.083	213.307
90	805.863	747.701	693.546	643.125	596.186	552.492	511.822	473.972	438.750	405.978	375.489	347.127	320.750	296.221	273.417
91	1049.414	973.642	903.091	837.406	776.256	719.335	666.355	617.049	571.167	528.477	488.761	451.819	417.460	385.512	355.809
92	1388.953	1288.623	1195.206	1108.233	1027.268	951.901	881.755	816.473	755.726	699.205	646.624	597.714	552.228	509.932	470.611
93	1870.475	1735.305	1609.449	1492.277	1383.200	1281.667	1187.167	1099.222	1017.388	941.248	870.417	804.534	743.262	686.290	633.326
94	2565.655	2380.167	2207.464	2046.678	1897.002	1757.680	1628.011	1507.339	1395.052	1290.581	1193.396	1103.001	1018.936	940.771	868.106
95	3588.348	3328.810	3087.163	2862.194	2652.771	2457.840	2276.416	2107.583	1950.484	1804.324	1668.358	1541.895	1424.290	1314.942	1213.291
96	5122.998	4752.298	4407.158	4085.842	3786.733	3508.326	3249.215	3008.089	2783.727	2574.989	2380.814	2200.215	2032.269	1876.119	1730.962
97	7474.762	6933.649	6429.851	5960.835	5524.241	5117.869	4739.667	4387.723	4060.252	3755.592	3472.193	3208.611	2963.504	2735.616	2523.778
98	11159.666	10351.436	9598.950	8898.423	8246.331	7639.386	7074.525	6548.889	6059.812	5604.810	5181.569	4787.933	4421.895	4081.580	3765.241
99	17070.162	15833.312	14681.782	13609.779	12611.908	11683.138	10818.778	10014.454	9266.084	8569.869	7922.264	7319.973	6759.919	6239.236	5755.250
100	26783.062	24841.568	23034.022	21351.331	19785.025	18327.203	16970.501	15708.051	14533.448	13440.721	12424.311	11479.039	10600.076	9782.924	9023.384

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
85	82.958	76.506	70.511	64.941	59.767	54.962	50.503	46.370	42.542	38.999	35.719	32.685	29.880	27.288	24.892
86	101.193	93.317	85.998	79.197	72.881	67.016	61.573	56.528	51.856	47.531	43.529	39.827	36.405	33.241	30.319
87	124.781	115.060	106.027	97.635	89.840	82.603	75.886	69.661	63.897	58.561	53.624	49.057	44.835	40.934	37.330
88	155.694	143.554	132.274	121.794	112.061	103.023	94.637	86.865	79.668	73.007	66.843	61.143	55.874	51.005	46.507
89	196.783	181.426	167.156	153.900	141.588	130.157	119.550	109.719	100.618	92.194	84.401	77.194	70.531	64.376	58.691
90	252.218	232.517	214.211	197.206	181.414	166.751	153.146	140.538	128.866	118.063	108.069	98.828	90.287	82.396	75.108
91	328.199	302.539	278.698	256.552	235.985	216.891	199.174	182.757	167.559	153.494	140.484	128.455	117.336	107.065	97.582
92	434.061	400.094	368.535	339.221	311.998	286.724	263.276	241.549	221.435	202.824	185.610	169.694	154.985	141.398	128.853
93	584.095	538.346	495.841	456.360	419.697	385.661	354.084	324.826	297.744	272.686	249.510	228.085	208.286	189.998	173.115
94	800.566	737.804	679.494	625.334	575.042	528.355	485.043	444.914	407.772	373.408	341.628	312.250	285.105	260.034	236.891
95	1118.812	1031.018	949.455	873.699	803.355	738.056	677.481	621.361	569.421	521.369	476.935	435.863	397.915	362.870	330.522
96	1596.052	1470.691	1354.230	1246.065	1145.630	1052.402	965.922	885.806	811.664	743.078	679.659	621.043	566.891	516.887	470.735
97	2326.899	2143.961	1974.016	1816.180	1669.631	1533.603	1407.425	1290.540	1182.378	1082.329	989.826	904.335	825.362	752.443	685.149
98	3471.249	3198.083	2944.325	2708.657	2489.849	2286.756	2098.379	1923.887	1762.427	1613.090	1475.027	1347.441	1229.592	1120.788	1020.387
99	5305.465	4887.555	4499.349	4138.828	3804.112	3493.447	3205.306	2938.418	2691.483	2463.106	2251.986	2056.905	1876.727	1710.394	1556.921
100	8317.536	7661.729	7052.554	6486.841	5961.638	5474.194	5022.110	4603.398	4216.017	3857.778	3526.635	3220.677	2938.117	2677.293	2436.659

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
85	22.681	20.639	18.757	17.021	15.423	13.952	12.600	11.357	10.216	9.170	8.213	7.337	6.537	5.807	5.143
86	27.621	25.131	22.835	20.719	18.770	16.977	15.328	13.813	12.423	11.149	9.982	8.915	7.940	7.052	6.244
87	34.003	30.933	28.102	25.493	23.091	20.881	18.849	16.983	15.270	13.700	12.263	10.950	9.750	8.657	7.662
88	42.356	38.525	34.994	31.740	28.744	25.987	23.454	21.127	18.992	17.036	15.245	13.608	12.114	10.753	9.515
89	53.443	48.603	44.140	40.028	36.243	32.761	29.561	26.622	23.927	21.457	19.197	17.131	15.246	13.529	11.967
90	68.382	62.178	56.459	51.190	46.341	41.880	37.781	34.018	30.567	27.405	24.512	21.869	19.457	17.260	15.263
91	88.829	80.756	73.315	66.462	60.154	54.353	49.023	44.130	39.644	35.534	31.775	28.341	25.208	22.355	19.762
92	117.277	106.601	96.762	87.700	79.361	71.693	64.649	58.184	52.256	46.828	41.863	37.328	33.192	29.427	26.005
93	157.537	143.172	129.934	117.744	106.527	96.215	86.742	78.050	70.081	62.786	56.114	50.021	44.466	39.410	34.816
94	215.539	195.851	177.710	161.008	145.640	131.514	118.541	106.637	95.727	85.740	76.608	68.271	60.672	53.756	47.474
95	300.681	273.169	247.822	224.486	203.020	183.290	165.173	148.552	133.321	119.381	106.637	95.006	84.405	74.760	66.002
96	428.164	388.919	352.766	319.487	288.878	260.749	234.923	211.234	189.530	169.668	151.515	134.950	119.856	106.127	93.663
97	623.082	565.872	513.175	464.673	420.068	379.083	341.459	306.954	275.346	246.426	220.001	195.891	173.928	153.956	135.828
98	927.794	842.455	763.858	691.527	625.016	563.913	507.828	456.403	409.303	366.216	326.855	290.949	258.248	228.519	201.544
99	1415.397	1284.976	1164.873	1054.359	952.753	859.420	773.768	695.244	623.337	557.570	497.501	442.718	392.837	347.501	306.375
100	2214.783	2010.336	1822.087	1648.890	1489.676	1343.448	1209.274	1086.288	973.685	870.718	776.691	690.958	612.916	542.001	477.691

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89
85	4.539	3.992	3.497	3.050	2.648	2.287	1.965	1.677	1.423	1.198	<b>1.000</b>	0.828	0.678	0.550	0.441
86	5.509	4.844	4.242	3.698	3.209	2.771	2.379	2.030	1.721	1.448	1.209	<b>1.000</b>	0.819	0.664	0.532
87	6.759	5.940	5.200	4.532	3.932	3.393	2.912	2.484	2.105	1.770	1.477	1.221	<b>1.000</b>	0.810	0.649
88	8.390	7.371	6.450	5.620	4.874	4.204	3.607	3.075	2.605	2.190	1.826	1.509	1.235	<b>1.000</b>	0.800
89	10.549	9.265	8.105	7.059	6.119	5.277	4.525	3.856	3.264	2.743	2.286	1.889	1.545	1.250	<b>1.000</b>
90	13.450	11.809	10.326	8.990	7.790	6.715	5.755	4.903	4.148	3.484	2.903	2.397	1.960	1.585	1.267
91	17.409	15.279	13.356	11.623	10.067	8.674	7.432	6.328	5.352	4.493	3.741	3.087	2.523	2.040	1.630
92	22.901	20.092	17.557	15.273	13.223	11.389	9.753	8.301	7.017	5.888	4.900	4.042	3.302	2.668	2.130
93	30.650	26.881	23.480	20.418	17.670	15.212	13.022	11.078	9.360	7.850	6.530	5.384	4.395	3.550	2.833
94	41.780	36.629	31.982	27.801	24.050	20.695	17.707	15.056	12.716	10.659	8.863	7.303	5.959	4.810	3.837
95	58.065	50.889	44.416	38.593	33.372	28.705	24.549	20.864	17.612	14.757	12.263	10.100	8.237	6.645	5.298
96	82.370	72.164	62.961	54.685	47.266	40.638	34.739	29.511	24.899	20.851	17.319	14.257	11.621	9.370	7.467
97	119.411	104.575	91.203	79.183	68.411	58.791	50.234	42.653	35.970	30.108	24.995	20.565	16.754	13.502	10.753
98	177.120	155.056	135.176	117.312	101.309	87.024	74.322	63.076	53.166	44.479	36.908	30.350	24.713	19.905	15.843
99	269.149	235.533	205.252	178.053	153.698	131.965	112.650	95.558	80.505	67.317	55.829	45.886	37.342	30.061	23.914
100	419.496	366.960	319.655	277.178	239.158	205.247	175.122	148.478	125.025	104.490	86.613	71.150	57.872	46.563	37.020

\*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, 2018**

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

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age										
	90	91	92	93	94	95	96	97	98	99	100
85	0.349	0.272	0.209	0.158	0.118	0.086	0.062	0.043	0.030	0.020	0.013
86	0.421	0.328	0.252	0.191	0.142	0.104	0.074	0.052	0.036	0.024	0.016
87	0.513	0.400	0.307	0.232	0.172	0.126	0.090	0.063	0.043	0.029	0.019
88	0.632	0.493	0.378	0.286	0.212	0.155	0.111	0.078	0.053	0.036	0.024
89	0.790	0.615	0.472	0.356	0.264	0.193	0.138	0.097	0.066	0.044	0.029
90	<b>1.000</b>	0.778	0.597	0.450	0.334	0.243	0.174	0.122	0.084	0.056	0.037
91	1.286	<b>1.000</b>	0.766	0.578	0.428	0.312	0.223	0.156	0.107	0.072	0.047
92	1.679	1.306	<b>1.000</b>	0.754	0.558	0.406	0.290	0.203	0.139	0.093	0.061
93	2.232	1.734	1.328	<b>1.000</b>	0.741	0.539	0.384	0.269	0.184	0.123	0.080
94	3.022	2.346	1.795	1.351	<b>1.000</b>	0.727	0.518	0.362	0.248	0.166	0.108
95	4.170	3.236	2.474	1.861	1.377	<b>1.000</b>	0.713	0.497	0.340	0.227	0.148
96	5.873	4.556	3.481	2.617	1.935	1.404	<b>1.000</b>	0.698	0.477	0.318	0.207
97	8.453	6.553	5.004	3.760	2.778	2.015	1.434	<b>1.000</b>	0.682	0.455	0.297
98	12.448	9.644	7.360	5.528	4.081	2.959	2.104	1.466	<b>1.000</b>	0.667	0.434
99	18.779	14.541	11.090	8.324	6.141	4.450	3.163	2.202	1.501	<b>1.000</b>	0.651
100	29.054	22.483	17.138	12.855	9.479	6.864	4.875	3.393	2.311	1.538	<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, 2018**

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

Age	Months of Member's Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
50	197.12070	196.93850	196.75630	196.57410	196.39189	196.20969	196.02749	195.84529	195.66309	195.48089	195.29868	195.11648
51	194.93428	194.76084	194.58741	194.41397	194.24053	194.06709	193.89366	193.72022	193.54678	193.37334	193.19991	193.02647
52	192.85303	192.67272	192.49242	192.31211	192.13180	191.95150	191.77119	191.59088	191.41058	191.23027	191.04996	190.86966
53	190.68935	190.50187	190.31439	190.12691	189.93943	189.75195	189.56447	189.37698	189.18950	189.00202	188.81454	188.62706
54	188.43958	188.24489	188.05020	187.85551	187.66082	187.46613	187.27144	187.07674	186.88205	186.68736	186.49267	186.29798
55	186.10329	185.90100	185.69870	185.49641	185.29411	185.09182	184.88952	184.68723	184.48493	184.28264	184.08034	183.87805
56	183.67575	183.46561	183.25547	183.04533	182.83519	182.62505	182.41492	182.20478	181.99464	181.78450	181.57436	181.36422
57	181.15408	180.93556	180.71704	180.49853	180.28001	180.06149	179.84297	179.62445	179.40593	179.18742	178.96890	178.75038
58	178.53186	178.30476	178.07765	177.85055	177.62344	177.39634	177.16923	176.94213	176.71502	176.48792	176.26081	176.03371
59	175.80660	175.57068	175.33476	175.09884	174.86291	174.62699	174.39107	174.15515	173.91923	173.68331	173.44738	173.21146
60	172.97554	172.73067	172.48580	172.24093	171.99606	171.75119	171.50632	171.26145	171.01658	170.77171	170.52684	170.28197
61	170.03710	169.78350	169.52991	169.27631	169.02272	168.76912	168.51553	168.26193	168.00833	167.75474	167.50114	167.24755
62	166.99395	166.73204	166.47013	166.20822	165.94631	165.68440	165.42249	165.16058	164.89867	164.63676	164.37485	164.11294
63	163.85103	163.58076	163.31050	163.04023	162.76996	162.49970	162.22943	161.95916	161.68890	161.41863	161.14836	160.87810
64	160.60783	160.32917	160.05051	159.77185	159.49319	159.21453	158.93587	158.65721	158.37855	158.09989	157.82123	157.54257
65	157.26391	156.97699	156.69006	156.40314	156.11621	155.82929	155.54237	155.25544	154.96852	154.68159	154.39467	154.10774
66	153.82082	153.52565	153.23048	152.93530	152.64013	152.34496	152.04979	151.75461	151.45944	151.16427	150.86910	150.57392
67	150.27875	149.97557	149.67240	149.36922	149.06604	148.76287	148.45969	148.15651	147.85334	147.55016	147.24698	146.94381
68	146.64063	146.32966	146.01869	145.70772	145.39674	145.08577	144.77480	144.46383	144.15286	143.84189	143.53091	143.21994
69	142.90897	142.59051	142.27205	141.95359	141.63513	141.31667	140.99821	140.67975	140.36129	140.04283	139.72437	139.40591
70	139.08745	138.76192	138.43639	138.11086	137.78533	137.45980	137.13427	136.80873	136.48320	136.15767	135.83214	135.50661
71	135.18108	134.84887	134.51666	134.18445	133.85224	133.52003	133.18782	132.85560	132.52339	132.19118	131.85897	131.52676
72	131.19455	130.85613	130.51771	130.17929	129.84086	129.50244	129.16402	128.82560	128.48718	128.14876	127.81033	127.47191
73	127.13349	126.78929	126.44509	126.10089	125.75669	125.41249	125.06829	124.72409	124.37989	124.03569	123.69149	123.34729
74	123.00309	122.65365	122.30420	121.95476	121.60531	121.25587	120.90642	120.55698	120.20753	119.85809	119.50864	119.15920
75	118.80975	118.45562	118.10149	117.74737	117.39324	117.03911	116.68498	116.33085	115.97672	115.62260	115.26847	114.91434
76	114.56021	114.20210	113.84398	113.48587	113.12775	112.76964	112.41152	112.05341	111.69529	111.33718	110.97906	110.62095
77	110.26283	109.90149	109.54016	109.17882	108.81749	108.45615	108.09482	107.73348	107.37214	107.01081	106.64947	106.28814
78	105.92680	105.56288	105.19895	104.83503	104.47111	104.10718	103.74326	103.37934	103.01541	102.65149	102.28757	101.92364
79	101.55972	101.19405	100.82838	100.46271	100.09703	99.73136	99.36569	99.00002	98.63435	98.26868	97.90300	97.53733

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

Age	Months of Member's Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
80	97.17166	96.80530	96.43893	96.07257	95.70621	95.33984	94.97348	94.60712	94.24075	93.87439	93.50803	93.14166
81	92.77530	92.40952	92.04375	91.67797	91.31220	90.94642	90.58065	90.21487	89.84909	89.48332	89.11754	88.75177
82	88.38599	88.02226	87.65853	87.29481	86.93108	86.56735	86.20362	85.83989	85.47616	85.11244	84.74871	84.38498
83	84.02125	83.66119	83.30114	82.94108	82.58102	82.22097	81.86091	81.50085	81.14080	80.78074	80.42068	80.06063
84	79.70057	79.34579	78.99100	78.63622	78.28144	77.92665	77.57187	77.21709	76.86230	76.50752	76.15274	75.79795
85	75.44317	75.09526	74.74735	74.39945	74.05154	73.70363	73.35572	73.00781	72.65990	72.31200	71.96409	71.61618
86	71.26827	70.92875	70.58923	70.24971	69.91019	69.57067	69.23115	68.89162	68.55210	68.21258	67.87306	67.53354
87	67.19402	66.86445	66.53487	66.20530	65.87572	65.54615	65.21658	64.88700	64.55743	64.22785	63.89828	63.56870
88	63.23913	62.92097	62.60281	62.28465	61.96649	61.64833	61.33017	61.01200	60.69384	60.37568	60.05752	59.73936
89	59.42120	59.11608	58.81095	58.50583	58.20070	57.89558	57.59045	57.28533	56.98020	56.67508	56.36995	56.06483
90	55.75970	55.46950	55.17930	54.88910	54.59890	54.30870	54.01851	53.72831	53.43811	53.14791	52.85771	52.56751
91	52.27731	52.00387	51.73043	51.45699	51.18355	50.91011	50.63667	50.36323	50.08979	49.81635	49.54291	49.26947
92	48.99603	48.73989	48.48375	48.22761	47.97146	47.71532	47.45918	47.20304	46.94690	46.69076	46.43461	46.17847
93	45.92233	45.68325	45.44416	45.20508	44.96599	44.72691	44.48783	44.24874	44.00966	43.77057	43.53149	43.29240
94	43.05332	42.83048	42.60764	42.38480	42.16195	41.93911	41.71627	41.49343	41.27059	41.04775	40.82490	40.60206
95	40.37922	40.17182	39.96441	39.75701	39.54960	39.34220	39.13480	38.92739	38.71999	38.51258	38.30518	38.09777
96	37.89037	37.69728	37.50420	37.31111	37.11803	36.92494	36.73186	36.53877	36.34568	36.15260	35.95951	35.76643
97	35.57334	35.39390	35.21447	35.03503	34.85559	34.67616	34.49672	34.31728	34.13785	33.95841	33.77897	33.59954
98	33.42010	33.25420	33.08830	32.92239	32.75649	32.59059	32.42469	32.25878	32.09288	31.92698	31.76108	31.59517
99	31.42927	31.27710	31.12493	30.97275	30.82058	30.66841	30.51624	30.36406	30.21189	30.05972	29.90755	29.75537
100	29.60320											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

**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	233.71973	233.68475	233.64977	233.61478	233.57980	233.54482	233.50984	233.47485	233.43987	233.40489	233.36991	233.33492
16	233.29994	233.26342	233.22690	233.19038	233.15385	233.11733	233.08081	233.04429	233.00777	232.97125	232.93472	232.89820
17	232.86168	232.82359	232.78550	232.74741	232.70932	232.67123	232.63315	232.59506	232.55697	232.51888	232.48079	232.44270
18	232.40461	232.36486	232.32511	232.28536	232.24561	232.20586	232.16612	232.12637	232.08662	232.04687	232.00712	231.96737
19	231.92762	231.88608	231.84454	231.80300	231.76146	231.71992	231.67838	231.63683	231.59529	231.55375	231.51221	231.47067
20	231.42913	231.38578	231.34242	231.29907	231.25571	231.21236	231.16901	231.12565	231.08230	231.03894	230.99559	230.95223
21	230.90888	230.86349	230.81810	230.77271	230.72731	230.68192	230.63653	230.59114	230.54575	230.50036	230.45496	230.40957
22	230.36418	230.31676	230.26934	230.22193	230.17451	230.12709	230.07967	230.03225	229.98483	229.93742	229.89000	229.84258
23	229.79516	229.74545	229.69575	229.64604	229.59634	229.54663	229.49693	229.44722	229.39751	229.34781	229.29810	229.24840
24	229.19869	229.14653	229.09437	229.04221	228.99005	228.93789	228.88573	228.83356	228.78140	228.72924	228.67708	228.62492
25	228.57276	228.51775	228.46274	228.40773	228.35272	228.29771	228.24270	228.18769	228.13268	228.07767	228.02266	227.96765
26	227.91264	227.85431	227.79597	227.73764	227.67930	227.62097	227.56264	227.50430	227.44597	227.38763	227.32930	227.27096
27	227.21263	227.15080	227.08898	227.02715	226.96532	226.90350	226.84167	226.77984	226.71802	226.65619	226.59436	226.53254
28	226.47071	226.40541	226.34010	226.27480	226.20949	226.14419	226.07888	226.01358	225.94827	225.88297	225.81766	225.75236
29	225.68705	225.61804	225.54903	225.48002	225.41101	225.34200	225.27299	225.20398	225.13497	225.06596	224.99695	224.92794
30	224.85893	224.78615	224.71337	224.64059	224.56781	224.49503	224.42226	224.34948	224.27670	224.20392	224.13114	224.05836
31	223.98558	223.90890	223.83222	223.75553	223.67885	223.60217	223.52549	223.44880	223.37212	223.29544	223.21876	223.14207
32	223.06539	222.98461	222.90383	222.82305	222.74227	222.66149	222.58072	222.49994	222.41916	222.33838	222.25760	222.17682
33	222.09604	222.01091	221.92579	221.84066	221.75553	221.67040	221.58528	221.50015	221.41502	221.32989	221.24477	221.15964
34	221.07451	220.98480	220.89508	220.80537	220.71566	220.62594	220.53623	220.44652	220.35680	220.26709	220.17738	220.08766
35	219.99795	219.90351	219.80907	219.71463	219.62019	219.52575	219.43131	219.33687	219.24243	219.14799	219.05355	218.95911
36	218.86467	218.76514	218.66562	218.56609	218.46656	218.36704	218.26751	218.16798	218.06846	217.96893	217.86940	217.76988
37	217.67035	217.56544	217.46052	217.35561	217.25069	217.14578	217.04086	216.93595	216.83103	216.72612	216.62120	216.51629
38	216.41137	216.30084	216.19030	216.07977	215.96923	215.85870	215.74816	215.63763	215.52709	215.41656	215.30602	215.19549
39	215.08495	214.96860	214.85225	214.73589	214.61954	214.50319	214.38684	214.27048	214.15413	214.03778	213.92143	213.80507
40	213.68872	213.56628	213.44383	213.32139	213.19894	213.07650	212.95406	212.83161	212.70917	212.58672	212.46428	212.34183
41	212.21939	212.09061	211.96182	211.83304	211.70425	211.57547	211.44668	211.31790	211.18911	211.06033	210.93154	210.80276
42	210.67397	210.53866	210.40335	210.26805	210.13274	209.99743	209.86212	209.72681	209.59150	209.45620	209.32089	209.18558
43	209.05027	208.90825	208.76622	208.62420	208.48217	208.34015	208.19813	208.05610	207.91408	207.77205	207.63003	207.48800
44	207.34598	207.19704	207.04811	206.89917	206.75024	206.60130	206.45237	206.30343	206.15449	206.00556	205.85662	205.70769

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

Age	Months of Alternate Payee's Attained Age at Date Benefit Payments Begin											
	0	1	2	3	4	5	6	7	8	9	10	11
45	205.55875	205.40270	205.24665	205.09060	204.93455	204.77850	204.62245	204.46640	204.31035	204.15430	203.99825	203.84220
46	203.68615	203.52277	203.35939	203.19601	203.03263	202.86925	202.70588	202.54250	202.37912	202.21574	202.05236	201.88898
47	201.72560	201.55461	201.38363	201.21264	201.04165	200.87067	200.69968	200.52869	200.35771	200.18672	200.01573	199.84475
48	199.67376	199.49490	199.31603	199.13717	198.95830	198.77944	198.60058	198.42171	198.24285	198.06398	197.88512	197.70625
49	197.52739	197.34035	197.15330	196.96626	196.77921	196.59217	196.40512	196.21808	196.03103	195.84399	195.65694	195.46990
50	195.28285	195.09713	194.91142	194.72570	194.53999	194.35427	194.16856	193.98284	193.79712	193.61141	193.42569	193.23998
51	193.05426	192.87562	192.69697	192.51833	192.33968	192.16104	191.98240	191.80375	191.62511	191.44646	191.26782	191.08917
52	190.91053	190.72516	190.53979	190.35442	190.16905	189.98368	189.79831	189.61294	189.42757	189.24220	189.05683	188.87146
53	188.68609	188.49373	188.30137	188.10901	187.91665	187.72429	187.53193	187.33956	187.14720	186.95484	186.76248	186.57012
54	186.37776	186.17835	185.97895	185.77954	185.58014	185.38073	185.18133	184.98192	184.78251	184.58311	184.38370	184.18430
55	183.98489	183.77815	183.57140	183.36466	183.15792	182.95117	182.74443	182.53769	182.33094	182.12420	181.91746	181.71071
56	181.50397	181.28952	181.07507	180.86063	180.64618	180.43173	180.21728	180.00283	179.78838	179.57394	179.35949	179.14504
57	178.93059	178.70791	178.48523	178.26255	178.03987	177.81719	177.59451	177.37183	177.14915	176.92647	176.70379	176.48111
58	176.25843	176.02728	175.79613	175.56498	175.33383	175.10268	174.87153	174.64038	174.40923	174.17808	173.94693	173.71578
59	173.48463	173.24479	173.00494	172.76510	172.52525	172.28541	172.04556	171.80572	171.56587	171.32603	171.08618	170.84634
60	170.60649	170.35785	170.10922	169.86058	169.61194	169.36331	169.11467	168.86603	168.61740	168.36876	168.12012	167.87149
61	167.62285	167.36577	167.10869	166.85162	166.59454	166.33746	166.08038	165.82330	165.56622	165.30915	165.05207	164.79499
62	164.53791	164.27240	164.00688	163.74137	163.47585	163.21034	162.94483	162.67931	162.41380	162.14828	161.88277	161.61725
63	161.35174	161.07777	160.80381	160.52984	160.25588	159.98191	159.70795	159.43398	159.16001	158.88605	158.61208	158.33812
64	158.06415	157.78185	157.49954	157.21724	156.93493	156.65263	156.37032	156.08802	155.80571	155.52341	155.24110	154.95880
65	154.67649	154.38603	154.09558	153.80512	153.51466	153.22421	152.93375	152.64329	152.35284	152.06238	151.77192	151.48147
66	151.19101	150.89255	150.59409	150.29564	149.99718	149.69872	149.40026	149.10180	148.80334	148.50489	148.20643	147.90797
67	147.60951	147.30333	146.99716	146.69098	146.38480	146.07863	145.77245	145.46627	145.16010	144.85392	144.54774	144.24157
68	143.93539	143.62181	143.30823	142.99464	142.68106	142.36748	142.05390	141.74031	141.42673	141.11315	140.79957	140.48598
69	140.17240	139.85175	139.53110	139.21045	138.88980	138.56915	138.24850	137.92785	137.60720	137.28655	136.96590	136.64525
70	136.32460	135.99735	135.67010	135.34286	135.01561	134.68836	134.36111	134.03386	133.70661	133.37937	133.05212	132.72487
71	132.39762	132.06421	131.73081	131.39740	131.06399	130.73059	130.39718	130.06377	129.73037	129.39696	129.06355	128.73015
72	128.39674	128.05764	127.71854	127.37944	127.04034	126.70124	126.36215	126.02305	125.68395	125.34485	125.00575	124.66665
73	124.32755	123.98328	123.63901	123.29473	122.95046	122.60619	122.26192	121.91764	121.57337	121.22910	120.88483	120.54055
74	120.19628	119.84738	119.49847	119.14957	118.80066	118.45176	118.10285	117.75395	117.40504	117.05614	116.70723	116.35833

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)  
Actuarial Equivalency Factors Effective January 1, 2018**

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

Age	Months of Alternate Payee's Attained Age at Date Benefit Payments Begin											
	0	1	2	3	4	5	6	7	8	9	10	11
75	116.00942	115.65646	115.30351	114.95055	114.59759	114.24464	113.89168	113.53872	113.18577	112.83281	112.47985	112.12690
76	111.77394	111.41768	111.06142	110.70516	110.34890	109.99264	109.63639	109.28013	108.92387	108.56761	108.21135	107.85509
77	107.49883	107.14000	106.78116	106.42233	106.06350	105.70466	105.34583	104.98700	104.62816	104.26933	103.91050	103.55166
78	103.19283	102.83210	102.47138	102.11065	101.74993	101.38920	101.02848	100.66775	100.30702	99.94630	99.58557	99.22485
79	98.86412	98.50232	98.14053	97.77873	97.41693	97.05514	96.69334	96.33154	95.96975	95.60795	95.24615	94.88436
80	94.52256	94.16078	93.79899	93.43721	93.07543	92.71364	92.35186	91.99008	91.62829	91.26651	90.90473	90.54294
81	90.18116	89.82067	89.46018	89.09969	88.73920	88.37871	88.01822	87.65772	87.29723	86.93674	86.57625	86.21576
82	85.85527	85.49759	85.13991	84.78222	84.42454	84.06686	83.70918	83.35149	82.99381	82.63613	82.27845	81.92076
83	81.56308	81.20975	80.85642	80.50310	80.14977	79.79644	79.44311	79.08978	78.73645	78.38313	78.02980	77.67647
84	77.32314	76.97577	76.62841	76.28104	75.93367	75.58630	75.23894	74.89157	74.54420	74.19683	73.84947	73.50210
85	73.15473	72.81483	72.47494	72.13504	71.79514	71.45525	71.11535	70.77545	70.43556	70.09566	69.75576	69.41587
86	69.07597	68.74502	68.41406	68.08311	67.75215	67.42120	67.09024	66.75929	66.42833	66.09738	65.76642	65.43547
87	65.10451	64.78395	64.46340	64.14284	63.82228	63.50173	63.18117	62.86061	62.54006	62.21950	61.89894	61.57839
88	61.25783	60.94910	60.64037	60.33164	60.02291	59.71418	59.40546	59.09673	58.78800	58.47927	58.17054	57.86181
89	57.55308	57.25778	56.96248	56.66717	56.37187	56.07657	55.78127	55.48596	55.19066	54.89536	54.60006	54.30475
90	54.00945	53.72948	53.44950	53.16953	52.88955	52.60958	52.32960	52.04963	51.76965	51.48968	51.20970	50.92973
91	50.64975	50.38686	50.12396	49.86107	49.59818	49.33528	49.07239	48.80950	48.54660	48.28371	48.02082	47.75792
92	47.49503	47.24958	47.00414	46.75869	46.51324	46.26780	46.02235	45.77690	45.53146	45.28601	45.04056	44.79512
93	44.54967	44.32118	44.09268	43.86419	43.63570	43.40720	43.17871	42.95022	42.72172	42.49323	42.26474	42.03624
94	41.80775	41.59526	41.38276	41.17027	40.95777	40.74528	40.53278	40.32029	40.10779	39.89530	39.68280	39.47031
95	39.25781	39.06023	38.86265	38.66506	38.46748	38.26990	38.07232	37.87473	37.67715	37.47957	37.28199	37.08440
96	36.88682	36.70291	36.51899	36.33508	36.15116	35.96725	35.78333	35.59942	35.41550	35.23159	35.04767	34.86376
97	34.67984	34.50869	34.33754	34.16640	33.99525	33.82410	33.65295	33.48180	33.31065	33.13951	32.96836	32.79721
98	32.62606	32.46755	32.30903	32.15052	31.99200	31.83349	31.67498	31.51646	31.35795	31.19943	31.04092	30.88240
99	30.72389	30.57812	30.43235	30.28658	30.14081	29.99504	29.84927	29.70350	29.55773	29.41196	29.26619	29.12042
100	28.97465											