VALUATION OF THE MILITARY RETIREMENT SYSTEM

SEPTEMBER 30, 2015

DoD Office of the Actuary
April 2017

ACTUARIAL CERTIFICATION

This report on the valuation of the Military Retirement System as of September 30, 2015, has been prepared in accordance with generally accepted actuarial principles, standards, and practices. In preparing the report, we have relied upon information maintained by the Department of Defense regarding plan provisions, finances, and participants. The purpose of the actuarial valuation documented in this report is to develop actuarial liability and funding amounts to support the Secretary of Defense and the DoD Board of Actuaries ('Board') in meeting the requirements of Chapter 74, Title 10, United States Code. Use of these results for other purposes may not be appropriate. Any rates or parameters included in this report should not be used for other purposes without complete comprehension of the underlying derivation. Please contact the DoD Office of the Actuary for further information.

We have performed the valuation using methods and assumptions approved by the Board. In general, the decrement rates used in the valuation are based on Military Retirement System experience. The annual economic assumptions include a 2.75% rate of inflation, a 3.25% across-the-board salary increase, and a 5.25% interest rate. Unless otherwise stated, normal cost percentages ('NCPs') shown in this report do not reflect budgetary reductions ('sequestration').

The actuarial methods and assumptions used in the preparation of this report are reasonable, and the valuation results present a fair picture of the financial condition of the Military Retirement System for purposes of meeting the requirements of Chapter 74, Title 10, United States Code. The Blended Retirement System (BRS) enacted in the National Defense Authorization Act for FY 2016 is reflected in this report. Future report results may differ significantly from those presented and documented in this report, for reasons that include uncertainty regarding how behavior will change under BRS.

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* Meets the qualification standards of the American Academy of Actuaries, and continuing professional development requirements of the Society of Actuaries, to render the actuarial opinion referenced above.

USE OF THIS REPORT

- **<u>Intended Audience</u>**: Those seeking actuarial information about the Military Retirement System (MRS) or financial information about the Military Retirement Fund (MRF).

- **<u>Report Limitations</u>**: Stated in *Actuarial Certification* section of this report (page 2).

***** Regard the actuarial projections and valuation results contained herein with caution. Few economic, demographic, and political forces can be precisely predicted over very long periods of time. *****

- For a high-level summary and bottom line results, refer to the *General Information and Key Results* section (page 4).

- For those new to the MRS, the main text and associated tables/figures can be found in the central section of this report (*Valuation of the MRS*).

- For those familiar with the MRS, the appendices and supplementary information provide additional technical and background information about DoD Office of the Actuary's work.

- In various places throughout this report, figures may not add exactly due to rounding.

- Many references to "active duty" personnel throughout the report also include full-time support reservists. Similarly, many references to "reservists" or "selected reservists" exclude full-time support reservists.

- DoD Office of the Actuary contact information can be found in the *Actuarial Certification* section of this report (page 2).

ABBREVIATIONS AND COMMON TERMS

AEAN	Aggregate Entry-Age Normal cost method
Board	DoD Board of Actuaries
BRS	Blended Retirement System
COLA	Cost-of-Living Adjustment
CPI	Consumer Price Index
CSB/Redux	Career Status Bonus Retirement System combined with the Redux System
DIC	Dependency and Indemnity Compensation
DoD	U.S. Department of Defense
FY	Fiscal Year
GORGO	Actuarial Projection Model used by DoD OACT
MRF / MRS	Military Retirement Fund / Military Retirement System
NCP	Normal Cost Percentage
P.L.	Public Law
RSFPP	Retired Serviceman's Family Protection Plan
OACT	DoD Office of the Actuary
OMB	U.S. Office of Management and Budget
PEBD	Pay Entry Base Date
SBP	Survivor Benefit Plan
Services	Army, Navy, Air Force, Marines
SSIA	Special Survivor Indemnity Allowance
UFL	Unfunded Liability
U.S.C.	United States Code
VA	U.S. Department of Veterans Affairs

GENERAL INFORMATION AND KEY RESULTS
Military Retirement System – For Fiscal Year ending September 30, 2015

1. **Name of Plan:**
   Military Retirement System

2. **Name and Address of Plan Sponsor:**
   Department of Defense
   1400 Defense Pentagon
   Washington, DC 20301-1400

3. **Type of Plan:**
   Defined Benefit

4. **Establishment of Funding Arrangement:**
   Public Law 98-94 (currently Chapter 74 of Title 10, U.S.C.)

5. **Administrative Costs:**
   Not borne by the Plan

6. **Funding Arrangement:**
   Trust Fund

7. **Actuarial Cost Method:**
   Aggregate Entry-Age Normal (AEAN)

8. **Oversight:**
   DoD Board of Actuaries. The Board approves methods and assumptions used in the valuation. The current members of the Board are:

   James Verlautz, Chairman
   Marcia Dush
   John Moore

9. **Plan Participant Information at *End of Plan Year*:**

	Members (in 000s)	Annualized Pay ($ in billions)
Active Duty and Full-time Reservists:	1,377	$56.16
Selected Drilling Reservists:	742	$7.57
Non-Selected Reservists – w/ 20 years:	216	-N/A-
Nondisability Retirees:	1,870	$51.31
Disability Retirees:	112	$1.55
Surviving Families:	288	$3.79

*** Only retirees and surviving families are paid from the Military Retirement Fund. ***

GENERAL INFORMATION AND KEY RESULTS (Continued)
Military Retirement System – For Fiscal Year ending September 30, 2015

10. Valuation Input Data:

Extracts from files maintained by the Defense Manpower Data Center (DMDC), and files submitted by the Defense Finance and Accounting Service (DFAS)

11. Retirement Criteria:

A. Nondisabled Retirement from Active Duty - Immediate after 20 years of service

B. Disabled Retirement – Immediate, generally with no years of service requirement

C. Nondisabled Retirement from Reserve Duty - Deferred to age 60 (or earlier in some cases) after 20 years of creditable service

12. Actuarial Assumptions:

A. Economic:
(Annual Rates)

1) Inflation – 2.75%
2) Salary – 3.25% (excludes promotion and longevity increases)
3) Interest – 5.25%

B. Demographic:

1) Mortality and other assumptions: Based on Plan experience.
2) Mortality Improvement: Based on adjusted U.S. general population and projected by the Society of Actuaries (SOA).
3) Percent of a Typical New Entrant Cohort Serving 20 Or More Years (including the effect of re-entrants):
Full-time (FT) personnel: 19% ||| Part-time (PT) personnel: 14%

13. Accounting Results *During Fiscal Year* 2015:

($ in billions)

A. Benefits paid to participants:	$ 56.7
B. Contributions from Services:	$ 19.7
C. Contributions from Treasury:	$ 81.8
D. Investment Income:	$ 10.8

14. Actuarial Results at *End of Fiscal Year* 2015:

($ in billions)

A. Present Value of Future Benefits:	$ 1,643.2
B. Actuarial Accrued Liability:	$ 1,417.0
C. Actuarial Value of Assets:	$ 600.6
D. Unfunded Accrued Liability:	$ 816.4
E. Funded Ratio (C./B.):	42%

15. Normal Cost Percentages Applied to Fiscal Year 2017 Basic Pay:

	DoD	**Treasury**	**Total**
Full-time:	28.9%	12.8%	41.7%
Part-time:	22.8%	3.3%	26.0%

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SUMMARY OF CHANGES
FOR THE SEPTEMBER 30, 2015, VALUATION

Changes in Actuarial Assumptions

At its July 2015 meeting, the DoD Board of Actuaries approved the following changes for the September 30, 2015, valuation. Notes and transcript from the July 2015 meeting can be found at: http://www.facadatabase.gov/committee/historymeetingdocuments.aspx?flr=132150&cid=2191&fy=2015.

Disabled Retirement Decrement Rates

The Board approved updates to the disabled retirement decrement rates. The net effect of the new rates is an increase to the full-time DoD NCP of 0.4 percent, and an increase to the part-time DoD NCP of 0.6 percent. The change led to an actuarial loss of $9.5 billion (or 0.7%) to the Fund. For the September 30, 2015, valuation, these assumptions are described in Appendices G and H.

New Long-term Economic Assumptions (Interest: 5.25%; COLA: 2.75%; Salary: 3.25%)

The Board approved 0.25% decreases to long-term interest, COLA, and across-the-board salary assumptions. The net effect of the new assumptions is an increase to the full-time DoD NCP of 0.1 percent, and an increase to the part-time DoD NCP of 0.1 percent. The change led to an actuarial loss of $2.5 billion (or 0.2%) to the Fund. For the September 30, 2015, valuation, these assumptions are described in Appendix D.

Changes in Benefits

National Defense Authorization Act for FY 2016 (NDAA 2016)
Blended Retirement System (BRS)

The law established the “Blended Retirement System,” a major reform to military compensation. The BRS lowers the nondisabled retired pay multiplier from 2.50% per year to 2.00% and allows for multiple retired pay distribution options. The newly established compensation system is supplemented with a Thrift Savings Plan (TSP) account government match and a mandatory mid-career continuation bonus at 12 completed years of service. The changes apply to all members first entering service after December 31, 2017. Members with fewer than 12 completed years of service as of December 31, 2017, have the option to fully participate in the BRS via an irrevocable election during a one year (calendar year 2018) open season. Additionally, NDAA 2016 sunsets CSB/Redux and repeals all aspects of Bipartisan Budget Act (BBA) 2013, as amended. The change has no effect on the full- and part-time DoD NCPs for FY 2015 and FY 2016. However, the FY 2017 full-time DoD NCP is estimated to decrease by 2.9 percentage points, and the part-time DoD NCP is estimated to decrease by 0.8 percentage points. This new compensation system led to an actuarial gain of $14.0 billion (or 1.0%) to the Fund. These impacts assume no members choose the lump sum distribution option available under BRS, because at the time of this valuation the lump sum parameters were not sufficiently defined to allow lump sums to be valued. In future valuation reports BRS provisions will be further detailed in Appendix A. For more information consult: DoD Office of Military Compensation (http://militarypay.defense.gov/).

SUMMARY OF CHANGES ANTICIPATED FOR THE SEPTEMBER 30, 2016, VALUATION

Changes in Actuarial Assumptions

At its July 2016 meeting, the DoD Board of Actuaries approved the following changes for the September 30, 2016, valuation. Notes and transcript from the July 2016 meeting can be found at: http://facadatabase.gov/committee/meetingdocuments.aspx?flr=141815&cid=2191&fy=2016.

Active Duty and Reserve Death Rates

The Board approved updates to the active duty and reserve death rates. The net effect of the new rates is no change (to the third decimal place) to the full- and part-time DoD NCPs. The change led to an actuarial loss of $47 million (or 0.003%) to the Fund. For the September 30, 2015, valuation, these assumptions are described in Appendices G and H.

Mortality Improvement Factors

The Board approved the use of mortality improvement factors developed from “Mortality Projection-2015,” or MP-2015, which was issued by the Society of Actuaries in October 2015. The MP-2015 factors are an update to the MP-2014 mortality improvement scales currently in use, which incorporate two additional years (2010 and 2011) of mortality data from the Social Security Administration. They result in a decrease to the full-time DoD NCP of 0.1%, and decrease the part-time NCP by 0.2%. The change led to an actuarial gain of $16.4 billion (or 1.2%) to the Fund. For the September 30, 2015, valuation, mortality improvement factors are described in Appendix J.

Changes in Benefits

National Defense Authorization Act for FY 2016 (NDAA 2016)
Blended Retirement System (BRS)

DoD policy on the Government Discount Rate to be used for lump sums has been signed and we can therefore calculate the impact on the valuation of members choosing the lump sum distribution option available under BRS. Assumptions regarding the policy implementation will be discussed further in the September 30, 2016 valuation report.

National Defense Authorization Act for FY 2017 (NDAA 2017)

The following small changes enacted in NDAA 2017 will be included in the September 30, 2016 valuation:

The maximum period a member can remain on the Temporary Disability Retired List (TDRL) was lowered from 5 years to 3 years (with grandfathering of current TDRL retirees).

Reservists who die on inactive duty training receive full SBP benefits.

Survivors receiving Special Survivor Indemnity Allowance (SSIA), which was scheduled to end on 9/30/2017, will now receive payments through 5/31/2018, at the same level of $310 per month.

SBP Premiums can be paid from Combat-Related Special Compensation (CRSC), whereas in the past CRSC recipients had to remit their premium payments.

VALUATION OF THE MILITARY RETIREMENT SYSTEM

Introduction

The Military Retirement System provides benefits for retirement from active duty and from the reserves, disability retirement benefits, optional survivor coverage, and a special compensation program for certain disabled retirees. A detailed description of benefits can be found in Appendix A, and a history of the system is in Appendix B.

Public Law (P.L.) 98-94 (currently Chapter 74 of Title 10, U.S.C.) established an aggregate entry-age normal cost funding method for the Military Retirement System starting October 1, 1984. Under this law, DoD pays the normal cost of the system and the Treasury Department makes payments from general revenues to amortize the unfunded liability, including any gains or losses that have arisen from assumption or benefit changes, or from actual experience differing from assumed experience. P.L. 108-136 modified this process such that DoD's normal cost contribution excludes the cost due to Concurrent Receipt benefits (refer to Appendix A for more information on Concurrent Receipt provisions). Treasury's total contribution includes an additional amount to fund the normal cost for Concurrent Receipt benefits.

P.L. 98-94 also established an independent three-member DoD Retirement Board of Actuaries who were appointed by the President. The Board is required to review valuations of the Military Retirement System; to determine the method of amortizing unfunded liabilities; to report annually to the Secretary of Defense; and to report to the President and the Congress on the status of the Military Retirement Fund at least every four years. The DoD Office of the Actuary provides all technical and administrative support to the Board. P.L. 110-181 eliminated the Retirement and Education Benefits Boards, and created a new single DoD Board of Actuaries appointed by the Secretary of Defense. Board duties with respect to the Retirement and Education Benefits Funds are similar, and the new law expands the Board's responsibilities to include oversight of any other Fund the Secretary of Defense deems necessary.

The terms of the Board members are fifteen years and a member can be removed only for misconduct or failure to perform the duties of the office. The current (as of the July 2016, public meeting) Board members are Mr. James Verlautz (Chairman), Ms. Marcia Dush, and Mr. John Moore. The DoD Chief Actuary is the Executive Secretary for the Board.

Military retired pay is based on "basic pay." This is the principal element of military compensation that all members receive; however, it is not analogous to private or public sector salaries for comparative purposes. Reasonable comparisons can be made to Regular Military Compensation (RMC). RMC is the sum of (1) basic pay, (2) the housing allowance, which varies by grade, location, and dependency status, (3) the subsistence allowance and, (4) the tax advantages accruing to allowances because they are not subject to federal income tax. Consequently, comparisons of military retired pay to other pension systems should recognize the relationship to RMC rather than to basic pay only. Appendix A contains a more complete description of this topic.

Valuation Data and Procedure

The valuation input data were extracted from files maintained by the Defense Manpower Data Center (DMDC). Data on individual retirees and survivors come from official files submitted by the Defense Finance and Accounting Service (DFAS). Active data are obtained from the Active Duty Military Personnel (ADMP) Master File, and reserve data are obtained from the Reserve

Component Common Personnel Data System (RCCPDS) Master File. The DoD Office of the Actuary (OACT) reviews the data for reasonableness and consistency against figures provided by the DoD Comptroller, but does not audit the data and relies on the file suppliers for its accuracy and comprehensiveness.

Where applicable, dollar amounts include the subsequent January 1st, pay raise. These totals are summarized in Table 1.

TABLE 1

INITIAL ACCOUNTING FIGURES AS OF SEPTEMBER 30

	2015	2014
Total Active Duty Personnel + Full-Time Reservists	1,377,260	1,402,812
Total Annualized Basic Pay	$56.16 billion	$56.59 billion
BRS Non-Opt-In (estimated, see Note below)	636,855	
Total Annualized Basic Pay	$34.41 billion	
BRS Opt-In (estimated, see Note below)	740,405	
Total Annualized Basic Pay	$21.75 billion	
Total Selected Drilling Reservists	741,687	746,252
Total Annualized Basic Pay	$7.57 billion	$7.50 billion
BRS Non-Opt-In (estimated, see Note below)	565,338	
Total Annualized Basic Pay	$6.28 billion	
BRS Opt-In (estimated, see Note below)	176,349	
Total Annualized Basic Pay	$1.29 billion	
Total Non-Selected Reservists (with 20 years)	216,272	216,387
Total Annualized Basic Pay	-N/A-	-N/A-
Total Number of Nondisability Retirees	1,869,924	1,863,065
Total Annualized Retired Pay	$51.31 billion	$50.12 billion
Total Number of Disability Retirees	112,363	107,845
Total Annualized Retired Pay	$1.55 billion	$1.49 billion
Total Number of Surviving Families	288,276	290,814
Total Annualized Survivor Annuities	$3.79 billion	$3.77 billion
Total Number of SSIA Survivors	64,411	62,891
Total Annualized	$151 million	$110 million

Note: Personnel and pay allocations between those expected to opt-in to the Blended Retirement System (BRS) and those not expected to opt-in, are based on assumptions, not actual data. Actual opt-in allocations may prove different than these assumptions and won't be known until after the Open Season for opt-in election, which is scheduled for calendar year 2018.

Some amounts do not reflect benefit increases described in Appendix A. Costs, liabilities, and outlays in this report, however, reflect these benefit increases unless otherwise stated. Only retirees and survivors are paid from the Military Retirement Fund. There is overlap between the Surviving Families and Special Survivor Indemnity Allowance (SSIA) counts; some people are in both.

Population and pay projections are generated by an actuarial projection model (GORGO[1]). GORGO is a deterministic model; use of a deterministic model assumes the average outcome will occur annually over a period of time. When projecting a large population such as the military, the law of large numbers manages certain risks.

Valuation results reflect additional minor adjustments to the projection made outside of GORGO. Further, the data on active duty personnel and drilling reservists are grouped into cells by age and number of years of service. Each cell contains the number and the average basic pay for personnel with that particular combination of age and length of service. Data on the retired population and surviving families are grouped into cells by age, and each cell contains the number and total net annualized retired pay or survivor annuity.

Separate data arrays are maintained in GORGO for each of the population categories listed in Table 2. These data arrays are displayed in Appendix C.

In GORGO, these starting populations are projected year by year into the future. Each year personnel are moved from one population category to another (e.g., from active to retired, or dropped from the system altogether) by means of decrement rates such as withdrawal, nondisability retirement, temporary disability, permanent disability, transfer, death with and without survivors, etc. The basic pay scale is assumed to increase at the valuation across-the-board salary increase assumption. Basic pay is also increased by individual promotion and longevity increases. Generally, retired pay and survivor annuities are increased by the valuation cost-of-living adjustments (COLA) assumption each year for retirees and survivors who receive a full COLA. At the end of each year, the number of people and the amounts paid in basic pay and benefits are saved, and the population is aged. After 100 years, when a relatively small portion (less than 0.03 percent) of basic pay and benefit expenditures are projected, the present values of the series of future benefit payments and future basic pay outlays are determined, using the valuation interest rate. Because no new entrants come into the system, the projection is said to be “closed group.”

There is also an option in GORGO for an “open group” projection in which new entrants are added each year to meet DoD projected endstrengths. Detailed results of an open group projection of the Military Retirement System appear in Appendix K.

An open group projection also appears in Table 8. This projection, which shows the past and projected flow of plan assets, includes the total basic payroll over the next 25 years, the normal cost contributions, the payments to amortize the unfunded liability, investment income, fund disbursements, and the fund balance. All of these items are discussed in detail throughout the text of this report. An overview of the GORGO process is illustrated in Figure 1.

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[1] GORGO was named after a monster featured in a 1961 British science fiction movie based on a variation of *Godzilla*.

TABLE 2

GORGO POPULATION CATEGORIES

1. Active duty populations and basic pay, and benefit tier (BRS/Non-BRS)

    a. Officers
    b. Enlistees

2. Selected reserve populations, basic pay, career points, and benefit tier (BRS/Non-BRS)

    a. Officers
    b. Enlistees

3. Non-selected reserve (those who have completed 20 good years and have not reached paid retirement) populations, basic pay, accumulated retirement credit points, and benefit tier (BRS/Non-BRS)

    a. Officers
    b. Enlistees

4. Retiree populations, benefit tier (BRS/Non-BRS), retired pay, and survivor benefit coverage

    a. Nondisabled officers (non-CSB electors)
    b. Nondisabled enlistees (non-CSB electors)
    c. Nondisabled officers (CSB electors)
    d. Nondisabled enlistees (CSB electors)
    e. Reserve officers
    f. Reserve enlistees
    g. Disabled officers (Permanent and Temporary)
    h. Disabled enlistees (Permanent and Temporary)

5. Surviving families in a survivor benefit plan, total annuities, survivor benefit coverage, and benefit tier (BRS/Non-BRS)

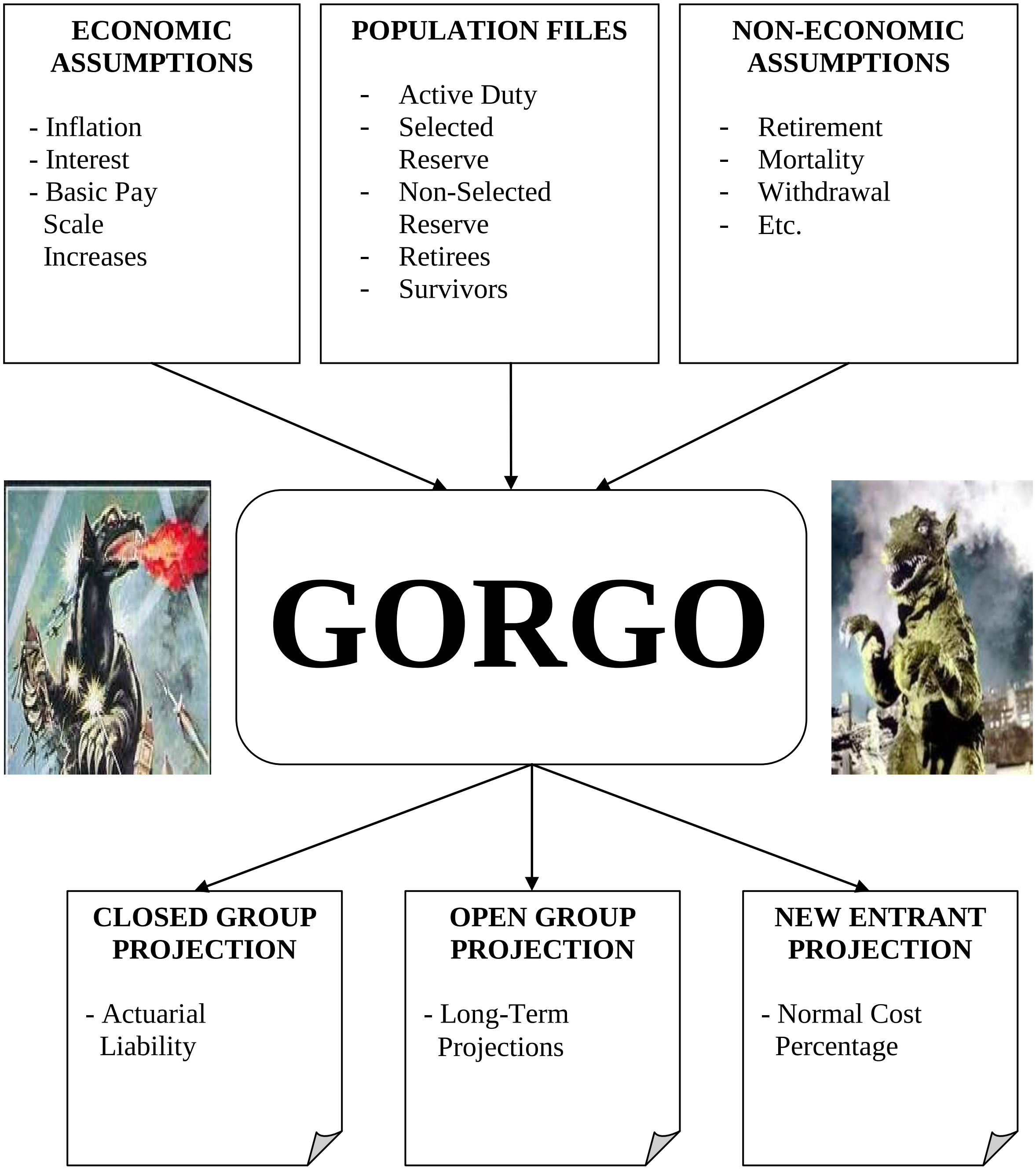
    a. Survivor Benefit Plan (SBP)
    b. Reserve Component Survivor Benefit Plan (RCSBP)
    c. Retired Serviceman's Family Protection Plan (RSFPP)
    d. Death on active duty
    e. Minimum income

6. Typical new entrant cohort population and benefit tier (BRS/Non-BRS)

    a. Officers
    b. Enlistees

FIGURE 1

GORGO PROCESS OVERVIEW



Economic assumptions, i.e., the annual rate of inflation, the annual basic pay scale increases, and the annual valuation interest rate, were decided upon by the DoD Board of Actuaries after extensive analysis of past trends, current environment, and future expectations. A discussion of these considerations is contained in Appendix D.

The decrement rates and other non-economic assumptions can be categorized as follows:

1. Active duty decrement rates
2. Retiree and survivor decrement rates
3. Drilling and non-drilling (with 20 good years) reserve decrement rates
4. Actuarial projection model parameters
5. Other rates (e.g., mortality improvement)

The decrement rates and GORGO parameters are generally based on military-specific experience. The rates and descriptions of how they were derived appear in Appendices G through J. The actuarial projection model parameters, dealing with such matters as the survivor benefit elections, premium deductions, and member/beneficiary age differences, appear in Appendix F. In general, the valuation results are most sensitive to changes in the economic (e.g., long-term interest assumption) and retention assumptions, where retention refers to the active and reserve duty withdrawal/reentrant and separation rates – refer to Table 6B for analysis.

Assets

The assets of the Military Retirement Fund (the Fund) are invested in special issue Treasury obligations bearing interest at rates determined by the Secretary of the Treasury taking into consideration current market yields for outstanding marketable U.S. obligations of comparable maturities. Each security issued to the Fund "mirrors" a security that has been issued to the public, i.e., it has the same maturity date and coupon rate. The special issue "mirrored" security may have been issued recently, or at any time in the past. Under current procedures adopted by Treasury, the investment manager (DFAS Trust Fund Accounting Division) is permitted to redeem long-term special issue securities at any time before maturity for their fair market value, which is based on the public issue bid price with the same maturity date and coupon rate. However, Treasury policy encourages a buy-and-hold approach giving consideration to the needs of the Fund in determining the maturities of securities purchased.

The investment manager must follow the asset investment strategy approved by the DFAS Investment Board at their semiannual meetings. The current investment strategy includes investing the assets so that the Fund generates sufficient cash to fund benefit payments and expenses as they come due. Many considerations are taken into account when making investment decisions, including balancing various risks, targeting an expected average maturity of future investments of 20 years (which is reasonably close to the duration of the liabilities), and current and expected economic conditions. A large majority of purchases are in Treasury Inflation-Protected Securities (TIPS). This strategy hedges almost all of the inflationary pressures while minimizing liquidity risks to the Fund. Timing issues and the inconsistency between the TIPS calculation of inflation (CPI-U) and the Fund's crediting of inflation (CPI-W) to retiree and survivor benefits leave some residual inflationary risks.

For purposes of determining the unfunded liability, the assets of the Fund are valued using the amortized cost method. Under this method, the yield to maturity of a security valued at any point in time is equal to the yield to maturity at the time of purchase. In the valuation of the Military Retirement System, the amortized cost value is referred to as the "actuarial value of assets." The actuarial value of assets is determined by amortizing premium and discount over the life of the securities. The total investment return includes: the interest coupons received; the change in the amortized cost value during the year; and the inflation compensation accrued from the holdings of TIPS. The actuarial value of assets used in the determination of the unfunded liability includes the "accrued interest," which is the amount of the next semiannual interest coupon payment that has accrued since the date of the last coupon payment. The amount of the "accrued interest" is determined by multiplying the coupon payment by the ratio of the time that has elapsed since the last coupon payment date to the total time between coupon payments. Table 3 presents a statement of the actuarial value of assets as of September 30, 2015; Table 4 presents a statement of changes in the actuarial value of assets. Other associated asset statements and disclosures are included in Appendix L.

In an open group projection of a retirement system where the total number of employees is held constant, the number of retirees and survivors on the rolls at year end, as well as the number withdrawing, retiring, dying, etc., each year, eventually levels out. When this occurs, the population is said to be "stationary." In this report's open group projection, DoD-projected endstrengths are used through the end of FY 2021 (as depicted in Table 8). Subsequently, the force size is held constant each year. However, the assumption of future mortality improvement results in a small increase in the retired population each year, so that the retired population is nearly, but not completely, stationary[2].

When a population becomes stationary, the fund disbursements increase each year at the same rate as total pay, which in this valuation is 3.25 percent per year. If the method of funding the system is theoretically sound, the value of the assets in the Fund will also increase at this same rate, and thus will become a level percentage of pay. Otherwise, the fund would either increase indefinitely as a percent of pay, or decrease until it was zero. Practical considerations in this report's open group projection, including mortality improvement, cause the fund disbursements to grow at an ultimate rate slightly different than 3.25 percent per year.

A portion of the investment income must be used to generate the 3.25 percent Fund increases and cannot be used to pay benefits. For example, in the year 2040 (on Table 8), the projected normal cost payment ("From DoD" plus "From Treasury") is $58.9 billion, the investment income is $153.7 billion, and Fund disbursements are $114.7 billion. The beginning-of-year fund balance is $2,936.2 billion. The two sources of Fund income will ultimately cover benefit payments plus 3.25 percent of the beginning-of-the-year fund balance. That is, $58.9 billion plus $153.7 billion approximately equals $114.7 billion plus $95.4 billion—where $95.4 billion represents the amount that would be required for the Fund to grow by 3.25 percent during the year ($2,936.2 billion x .0325). The lack of equality in various years of the projection is due to (1) mortality improvement, which keeps the retired population from being stationary, and (2) the difference between the short-term economic assumptions and the ultimate economic assumptions (see Table 8 Footnote) used in closed-group determinations. The projection uses unfunded liability amortization payments determined in the September 30, 2015, closed group valuation and does not project future changes based on the difference between short-term and long-term assumptions.

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[2] More precisely, the retired population would become nearly, but not completely stationary if the open group projection were extended many years beyond what is shown in this report.

TABLE 3

DEPARTMENT OF DEFENSE
MILITARY RETIREMENT FUND
STATEMENT OF ACTUARIAL VALUE OF ASSETS
($ in millions)

	For the Plan Year Ended September 30:	
	2015	2014
Assets		
1) Investments, at book value:		
U.S. Government securities[1]	$595,759	$540,783
2) Accounts receivable:		
a) Accrued interest[2]	$4,703	$4,147
b) Due from military retirees or their survivors	$92	$65
c) Intragovernmental	$0	$0
3) Cash:	$31	$24
Actuarial value of assets	$600,585	$545,019

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[1] Book value is determined by 1) amortizing premium and discount over the life of the securities using the effective interest method and 2) including additional inflation compensation from TIPS. Additional adjustment made as a result of FY 2011 National Defense Authorization Act (P.L. 111-383) regarding retired pay date as follows:

	2015	2014
Investments, at book value (actual)	$595,759	$540,783
October Expenditures paid in September	$0	$0
Investments, at book value (adjusted)	$595,759	$540,783

[2] Includes accrued interest receivable and interest purchased.

TABLE 4

DEPARTMENT OF DEFENSE
MILITARY RETIREMENT FUND
STATEMENT OF CHANGES IN ACTUARIAL VALUE OF ASSETS
($ in millions)

	For the Plan Year Ended September 30: 2015	2014
1) Actuarial value of assets at beginning of plan year:	$545,019	$483,493
2) Investment income:		
a) Interest/Inflation	$15,988	$21,865
b) Net appreciation (depreciation) in book value of investments[1]	$(5,170)	$(4,741)
3) Contributions:		
a) From Services	$19,691	$20,532
b) Appropriation to amortize the unfunded liability	$75,562	$72,885
c) Appropriation for Treasury Normal Cost Contribution	$6,197	$6,337
4) Total additions (2 + 3):	$112,268	$116,878
5) Change in Accounts Receivable	$27	$2
6) Benefits paid to participants:	$56,729	$55,354
Actuarial value of assets (1 + 4 + 5 - 6):	$600,585	$545,019

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[1] Investments bought, sold and held during the plan year ended September 30 appreciated (depreciated) in value as follows:

	2015	2014
Amortized discount	$162	$162
Amortized premium	(5,332)	$(4,903)
Gain (loss) on sale *	$0	$0
	$(5,170)	$(4,741)

* Gain (loss) on sale is only shown for informational purposes and is not included in the net appreciation (depreciation).

Normal Cost

The aggregate entry-age normal cost percentage (NCP) is the level percentage of basic pay that must be contributed over the entire active career of a typical group of new entrants to pay for all the future retirement and survivor benefits of that group. It is determined by using the new-entrant cohort as the starting population in a GORGO projection. Their basic pay and benefits are projected over 100 years, and then discounted back to the present (i.e. valuation date). Mathematically, a NCP is calculated by dividing the present value of future benefits for the entire cohort by the present value of future basic pay, evaluated at the assumed interest rate.

There are four nondisability benefit formulas (for four distinct populations) within the Military Retirement System (see Appendix A). Retirement benefits are based on final basic pay (Final Pay) for military personnel who first became members of a uniformed service before September 8, 1980, and are based on the average of the highest 36 months (High-3) for those becoming members on or after this date. Additionally, active duty military personnel who first became members of a uniformed service on or after August 1, 1986, are High-3 unless they elect the Career Status Bonus (CSB), which provides a bonus in exchange for reduced (Redux) benefits[3]. Military personnel who first become a member of a uniformed service after December 31, 2017, will be under the new Blended Retirement System (BRS) which was enacted in NDAA 2016 and takes effect January 1, 2018. Members who first entered the military before January 1, 2018, and who have served for fewer than 12 years as of December 31, 2017 (or less than 4,320 points for reservists), will have the option to "opt in" to BRS via an irrevocable election during a one-year (calendar year 2018) open season or remain in the High-3 system. Members who have served 12 or more years as of December 31, 2017 (or more than 4,320 points for reservists), are not permitted to opt in to BRS and will receive benefits based on their current plan.

P.L. 99-661, enacted in November 1986, mandated that two separate NCPs be used for the valuation of the Military Retirement System. One NCP is for active duty personnel and full-time reservists (full-time) and one is for part-time reservists (part-time). Full-time and part-time NCPs are calculated for each of the separate benefit formulas. Only full-time personnel are under the CSB/Redux benefit formula, thus an analogous part-time NCP is not applicable ("N/A"). The FY 2016 NCPs are summarized below (with DoD NCPs in parentheses):

Benefit Formula	Full-Time	Part-Time
Final Pay	50.2% (35.5%)	28.4% (24.9%)
High-3	45.7% (32.4%)	26.9% (23.6%)
CSB/Redux[4]	45.1% (31.8%)	-N/A-
BRS[5]	35.9% (23.9%)	21.4% (18.4%)

P.L. 108-136 required the U.S. Department of Treasury to pay into the Fund at the beginning of each year the normal cost arising from increased Concurrent Receipt benefits. The NCPs shown

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[3] The National Defense Authorization Act of FY 2016 (NDAA 2016, P.L. 114-92) sunsets the CSB/Redux benefit tier by not allowing any CSB elections after December 31, 2017.

[4] This NCP represents a blend of NCPs for CSB/Redux and HI-3 benefit formulas based on the CSB/ Redux Election Proportion (see Appendix F).

[5] Unless otherwise stated, throughout this report BRS is valued assuming no members choose the lump sum distribution option available under BRS, because at the time of this valuation the lump sum parameters were not sufficiently defined to allow lump sums to be valued.

above include the respective Total (‘DoD plus Treasury’) and DoD percentages. Table 6A displays the DoD and Treasury NCPs separately. The NCPs are further disaggregated in Table 5.

The FY 2016 weighted NCPs in Table 5 are calculated using the NCP weighting factors (see Appendix E), along with BRS opt-in rates (see Appendix F). The sum of the DoD and Treasury components of the weighted aggregate full-time NCP is 42.0 percent, and the weighted aggregate part-time NCP is 26.1 percent. Due to federal budget deadlines, the two NCPs used to determine the actual contributions to the Fund must be established in advance of implementation and may vary from those actually derived in a valuation.

Table 5 summarizes the components of the FY 2016 normal cost percentages. Note that unlike the NCPs shown in Table 5, the implemented NCPs in FY 2016 did not reflect the BRS benefit tier.

TABLE 5

NORMAL COST AS A PERCENT OF BASIC PAY (NCPs)
(DoD Normal Cost Percentage in Parentheses)

FULL-TIME	FINAL PAY	HIGH-3	CSB/REDUX	BRS	FY 2016 Weighted
Nondisability benefits	46.6 (33.2)	42.5 (30.3)	41.8 (29.7)	33.0 (22.1)	38.9 (27.2)
Disability benefits	1.5 (0.9)	1.3 (0.8)	1.3 (0.8)	1.3 (0.8)	1.3 (0.8)
Survivor benefits	2.1 (1.5)	1.9 (1.3)	1.9 (1.3)	1.5 (1.0)	1.8 (1.2)
Total	50.2 (35.5)	45.7 (32.4)	45.1 (31.8)	35.9 (23.9)	42.0 (29.2)
PART-TIME					
Nondisability benefits	24.2 (21.7)	23.0 (20.6)	-N/A-	18.0 (15.9)	22.3 (19.9)
Disability benefits	1.7 (1.0)	1.6 (1.0)	-N/A-	1.6 (1.0)	1.6 (1.0)
Survivor benefits	2.5 (2.2)	2.3 (2.0)	-N/A-	1.9 (1.6)	2.3 (2.0)
Total	28.4 (24.9)	26.9 (23.6)	-N/A-	21.4 (18.4)	26.1 (22.9)

- Note that columns may not add exactly due to rounding of the separate NCP components.
- Only full-time personnel are under the CSB/Redux benefit formula, thus an analogous part-time NCP is not applicable (“N/A”).

As can be determined from this table, 93 percent of the full-time normal cost and 85 percent of the part-time normal cost stems from nondisability retirement. Based on current decrement rates, 19 percent of a typical group of new entrants attains 20 years of active duty service and becomes eligible for nondisability retirement from active duty. Specifically, 49 percent of new officers and 17 percent of new enlistees attain 20 years of active duty service.[6] It should be noted that some

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[6] As in past valuation reports, these percentages are stated from the perspective of a new entrant cohort still in active service at its first fiscal-year boundary (i.e., September 30). If losses prior to the first fiscal-year boundary are taken into account, the percentages would be reduced by approximately 15 percent (19 percent would become 16 percent). The stated percentages also reflect the effect of reentrants, i.e., members who appear in the active duty population one year without having been there the year before, who are not new entrants. Without the effect of reentrants, the proportion of a typical group of new entrants who attain 20 years of active duty service is reduced from 19 percent to 15 percent. The paygrade transfer rates have no effect.

The effect of reentrants on the reserve duty percentages is more pronounced relative to the above active duty figures due to the inherent nature of a reserve career (i.e., a higher proportion entering the reserves for the first time as a reentrant to the military).

military personnel who begin their careers on active duty move to the reserves and retire from there. This is modeled through the allocation of a portion of the reserve benefit, in present values terms, to the full-time normal cost (see Appendix F). Based on current reserve decrement rates, 14 percent of a typical group of members entering the reserves for the first time (including members with prior active or non-drilling reserve time) become eligible for a reserve nondisability retirement (46% for officers, and 13% for enlisted). *** See footnote 6 for additional important details related to these percentages. ***

Table 9 lists the past and projected weighted aggregate full-time and part-time NCPs under current law in the normal cost columns. The columns are separated into the DoD and Treasury NCPs due to P.L. 108-136. In recent years both the full- and part-time sums of the DoD and Treasury component weighted aggregate percentages are (generally) at the level of the CSB/Redux normal cost percentages (High-3 for part-time) since virtually all non-retired personnel entered the uniformed service on or after August 1, 1986. With the passage of BRS, projected NCPs will eventually converge to the level of the BRS NCPs. As indicated in the Table 8 footnote, the Treasury Concurrent Receipt normal cost payments reflect amounts sequestered by fiscal year.

Amortization of Unfunded Liability

Under P.L. 98-94, normal cost contributions began to be made by DoD on behalf of all military personnel on October 1, 1984. Since normal cost contributions had not been made for service prior to this date, there was an initial unfunded accrued liability, or “initial unfunded liability,” of $528.7 billion as of September 30, 1984. If this amount had been deposited in the retirement fund on September 30, 1984, then it, together with the future normal cost payments to be made on behalf of all active duty personnel and drilling reservists over the balance of their active careers, plus investment earnings at the assumed rate, would have been sufficient to provide all expected retirement and survivor benefits for those in the system on that date.

The Board of Actuaries originally determined that the initial unfunded accrued liability of the system ($528.7 billion) should be amortized with payments equal to 33 percent of the second preceding fiscal year’s basic payroll. It was originally projected that this method would amortize the initial unfunded liability over 60 years. However, economic assumption changes extended this amortization period well beyond 60 years. As a result, the Board revised the amortization method of the original unfunded liability in such a way that the amortization would have been completed in FY 2044. In more recent years, it was determined that the Military Retirement Fund was projected to have a negative balance for several years before becoming positive again. The Board decided to shorten the amortization period to 50 years in 1996. The Board again shortened the amortization period in 2007 to 42 years in order for the payments to cover the interest on the unfunded liability each year. The initial unfunded liability is now expected to be fully amortized in calendar year 2025 (FY 2026).

Changes in the unfunded liability can also arise because of: 1) modifications to benefit provisions, 2) changes in actuarial assumptions, and 3) deviations in actual experience from expected experience (gains and losses). The Board approved a method to amortize these changes over 30 years by payments that increase in absolute value at the same rate as the annual long-term basic pay scale assumption. A detailed description of the methods and computations used to calculate the payment streams for changes in unfunded liability can be found in Appendix M.

Unfunded Accrued Liability as of September 30, 2015

Table 6A summarizes the calculation of the unfunded accrued liability as of September 30, 2015. The present value of future benefits is obtained by projecting future benefits for the total covered population (closed group with no new entrants) as of September 30, 2015, and discounting these benefits back to the present (i.e. valuation date) at the assumed interest rate. The GORGO actuarial model projects benefits for the current active and retired populations over the duration of their lifetimes. Additional adjustments (generally minor) to the projection results are made outside of the GORGO model to capture the more complex law changes. The initial retirement benefits for military personnel are based on their total projected service at retirement, the applicable benefit formula, and assumed basic pay increases. Subsequent retirement benefits include assumed cost-of-living adjustments and the age 62 adjustment for those retiring under the CSB/Redux formula.

The present value of future normal cost contributions is obtained by (1) using GORGO to project future yearly full-time and part-time basic pay for the September 30, 2015, covered population, (2) multiplying the pay by the total projected (DoD and Treasury) full-time and part-time weighted aggregate entry-age NCPs, and (3) discounting the resulting normal costs back to September 30, 2015. For this closed group, the relative percentages of basic pay subject to the four separate benefit formulas will change over time as fewer members are covered under the CSB/Redux, High-3 and Final Pay formulas, and more are covered under BRS. The *weighted* full- and part-time NCPs that are multiplied against the future full- or part-time pay in each year reflect expected changing percentages of pay going to members covered by the multiple benefit formulas. This will change in future years as more personnel are covered under BRS. This weighted procedure is roughly equivalent in the aggregate to projecting separately the pay of each of the eight groups of active duty and selected reserve members and multiplying it by the individual group's NCP.

The sum of the DoD and Treasury components of the weighted aggregate entry-age NCPs for FY 2016 are 42.0 percent full-time and 26.1 percent part-time. Federal budget deadlines require the establishment of NCPs in advance of the valuation. Consequently, the percentages actually implemented in a fiscal year may vary from those derived in the valuation. These differences, which are small unless major actuarial assumptions or benefits are changed, are reflected in the unfunded liability by using the implemented normal cost in the first year of the projection.

Table 6B displays selected sensitivities in the estimated valuation cost figures due to changes in key economic and non-economic assumptions. The figures require the use of actuarial assumptions regarding future economic and demographic experience, which are typically disclosed as a single value. In an attempt to assess system financial risks, key underlying valuation assumptions were tested for their respective impacts. The absolute levels of change tested in Table 6B were selected to show directional magnitudes, not necessarily anticipated changes.

Deducting the present value of future normal costs and the actuarial asset value of the Fund from the present value of future benefits leaves an unfunded liability of $816.4 billion as of September 30, 2015. This was less than the expected unfunded liability of $835.8 billion. The expected unfunded liability is what the unfunded liability would have been if all actuarial assumptions had been realized and all benefit formulas had remained unchanged. The fact that the actual unfunded liability is less than expected means that there was a total FY 2015 gain of $19.3 billion ($816.4 billion minus $835.8 billion). The components of this gain are outlined in Table 7. The total experience gain/loss is divided into five segments: (1) the loss due to the difference between the actual interest rate (1.8%) earned by the Fund in FY15 and the assumed interest rate

(5.50%); (2) the gain due to the actual January 1, 2016, COLA (0.0%) being different from that assumed (3.0%); (3) the gain due to the actual January 1, 2016, across-the-board salary (1.3%) increase being different from that assumed (3.50%); (4) the gain due to the difference between the actual and assumed non-economic experience; and (5) the loss due to the sequestration-required nonpayment of the October 1, 2015, Treasury Concurrent Receipt normal cost contribution. See the Summary of Changes for the September 30, 2015, Valuation for a more detailed discussion of the actuarial assumptions outlined in Table 7.

These changes in unfunded liability were used to calculate the October 1, 2016, unfunded liability payment. The total payment was determined to be $81.192 billion. This total payment includes (1) a payment of $90.024 billion to amortize the original unfunded liability, plus (2) an amount of $4.459 billion to amortize changes in actuarial assumptions, plus (3) an amount of $7.724 billion to amortize benefit changes, less (4) an amount of $21.756 billion to amortize total combined experience gains and losses through FY 2015, plus (5) $0.741 billion to amortize over one year the loss due to sequestration of the October 1, 2015, Treasury Concurrent Receipt normal cost contribution. The detailed calculations of these payment components can be found in Appendix M. Tables 10 and 11 show the projection of the unfunded liability payments and unfunded liability balances. As stated earlier, Tables 8 and 9 display all projected transactions to the Fund.

Starting in FY 2005, the total payment to be made by Treasury includes the amount required by P.L. 108-136 to pay for the increased normal cost due to Concurrent Receipt benefits in addition to the unfunded liability amortization amount. The total actuarially determined Treasury payment on October 1, 2016, is $88.639 billion, equal to $81.192 billion for the unfunded liability amortization + $7.447 billion for Concurrent Receipt benefits. Note that the actual contribution reflected a sequestration-mandated reduction to the $7.447 billion, to $6.769 billion. Detailed calculations of the total Treasury payment are also located in Appendix M.

Other measures of a retirement system’s liabilities (required for private sector pension plans under Generally Accepted Accounting Principles (GAAP)) are the “Accumulated Plan Benefits” and the “Market Value of Assets.” In prior years, both these items and explanatory notes were included in Appendix L. Currently, only the “Market Value of Assets” is shown for informational purposes as well as other financial statement disclosures and comparisons.

TABLE 6A

MILITARY RETIREMENT SYSTEM
ACTUARIAL STATUS INFORMATION
($ in billions)

			For the Plan Year Ended September 30: 2015	2014
1.	Present value of future benefits			
	a.	Annuitants now on roll	$919.2	$911.3
	b.	Nonretired reservists	$184.8	$180.4
	c.	Active duty personnel[1]	$539.3	$564.2
		TOTAL	$1,643.2	$1,655.8
2.	Present value of future normal cost contributions[2]		$226.2	$243.0
3.	Actuarial accrued liability (1. – 2.)		$1,417.0	$1,412.8
4.	Actuarial value of assets[3]		$600.6	$545.0
5.	Unfunded accrued liability (3. – 4.)		$816.4	$867.8
6.	Funded Ratio (4. / 3.)		42%	39%
7.	DoD normal cost percentage (NCP)[4] to be applied to basic pay in fiscal year		FY 2017	FY 2016
	a. Full-time (FT)		28.9%	31.4%
	b. Part-time (PT)		22.8%	23.0%
8.	Treasury normal cost percentage (NCP)[5] to be applied to basic pay in fiscal year		FY 2017	FY 2016
	a. Full-time (FT)		12.8%	13.1%
	b. Part-time (PT)		3.3%	2.9%

Basic pay is only a portion of active duty military compensation. See The Military Retirement System: Benefits (Appendix A) for details.

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[1] The future benefits of active duty personnel expected to retire as reservists are counted on line 1.b.

[2] The 9/30/2015 Present Value of Future Normal Cost Contributions reflects a reduction of $704.382 million due to sequestration of the 10/1/2015 Treasury Concurrent Receipt normal cost contribution. The 9/30/2014 PVFNC reflects a reduction of $650.560 million due to sequestration of the 10/1/2014 Treasury Concurrent Receipt normal cost contribution.

[3] The actuarial value of assets is determined using the amortized cost method from Table 4.

[4] Due to the need to establish the NCPs in advance of implementation (federal budget deadlines), the percentages actually used in a fiscal year may vary from the ones derived in the valuation.

[5] P.L. 108-136 requires the Department of Treasury to pay the normal cost resulting from the increase in benefits due to Concurrent Receipt.

TABLE 6B

MILITARY RETIREMENT SYSTEM
SENSITIVITY TESTS[*]
($ in billions)

Long-Term Interest Assumption
[Baseline Interest = 5.25%]

		Baseline	1% LOWER	1% HIGHER
1.	Present value of future benefits	$ 1,643.2	$ 2,013.4	$ 1,372.8
2.	Actuarial accrued liability	$ 1,417.0	$ 1,685.2	$ 1,211.2
3.	Actuarial value of assets	$ 600.6	$ 600.6	$ 600.6
4.	Unfunded accrued liability	$ 816.4	$ 1,084.6	$ 610.6
5.	Funded Ratio	42%	36%	50%
6.a.	FY 2017 FT NCP [DoD + Treasury]	41.7%	57.7%	30.6%
6.b.	FY 2017 PT NCP [DoD + Treasury]	26.0%	37.8%	18.2%

Retention Assumptions
[FT Baseline Retention = 'Withdrawal' rates, Appendix G]
[PT Baseline Retention = 'Separation' rates, Appendix H]

		Baseline	25% LOWER	25% HIGHER
1.	Present value of future benefits	$ 1,643.2	$ 1,711.5	$ 1,579.0
2.	Actuarial accrued liability	$ 1,417.0	$ 1,423.8	$ 1,411.2
3.	Actuarial value of assets	$ 600.6	$ 600.6	$ 600.6
4.	Unfunded accrued liability	$ 816.4	$ 823.2	$ 810.7
5.	Funded Ratio	42%	42%	43%
6.a.	FY 2017 FT NCP [DoD + Treasury]	41.7%	47.6%	34.3%
6.b.	FY 2017 PT NCP [DoD + Treasury]	26.0%	32.7%	18.5%
7.a.	New Entrants eligible for FT retirement (%)	19%	27%	12%
7.b.	New Entrants eligible for PT retirement (%)	14%	27%	6%

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[*] A sensitivity test is a process for assessing the impact of a change in an actuarial assumption on an actuarial measurement. As mentioned earlier in the *Valuation Data and Procedures* section of this report, the valuation results/measurements are most sensitive to changes in the economic (e.g., long-term interest) assumptions and retention assumptions. 'Baseline' figures are generally from Table 6A and other sections of this report. **The absolute levels of the changes (+/- 1% and +/- 25%, respectively) were selected to show potential directional magnitudes, not necessarily anticipated changes, assisting the report user to analyze system risks.**

TABLE 7

MILITARY RETIREMENT SYSTEM
FY 2015 CHANGE IN UNFUNDED LIABILITY
($ in billions)

		For the Plan Year Ended September 30, 2015	
1.	Actual unfunded accrued liability (9/30/15)	$816.4	
2.	Expected unfunded accrued liability (9/30/15)	$835.8	
3.	Total (gain)/loss	($19.3)	1.4%
a.	Total experience (gain)/loss	($17.7)	1.3%
	Interest assumption	$22.5	1.6%
	COLA assumption	($27.0)	1.9%
	Salary assumption	($9.7)	0.7%
	Non-economic experience	($4.2)	0.3%
	10/1/15 unpaid contribution	$0.7	0.0%
b.	Total benefit change (gain)/loss		
	FY16 NDAA “Blended Retirement System”	($14.0)	1.0%
c.	Total assumption change (gain)/loss	$12.4	0.9%
	Updated Disability Retiree Rates	$9.8	0.7%
	New Mortality Improvement Rates	$2.6	0.2%

In this table, negative values represent actuarial gains and positive values represent actuarial losses.

Percentages shown are ratios of absolute values of each gain or loss component to the accrued liability (Table 6A, line 3), except the percentage given for the experience (gain)/loss due to the interest assumption: it is the ratio of the gain or loss to the actuarial value of assets (Table 6A, line 4).

The 10/1/15 unpaid contribution loss of $0.7 billion is due to sequestration of the Treasury Concurrent Receipt normal cost contribution.

TABLE 8

MILITARY RETIREMENT SYSTEM
PAST AND PROJECTED FLOW OF PLAN ASSETS [1]
(In Billions of Dollars and as a Proportion of Payroll)

		Contributions Received											
Fiscal Year	Basic Payroll [2]	From DoD, for Normal Costs [3]		From Treasury, for Normal Costs [3]		From Treasury, for Amortization of Unfunded Liability [4]		Investment Income		Fund Disbursements [5]		Fund Balance, End of Year [6]	
1985	$33.5	$17.0	(50.7%)	---	---	$9.5	(28.4%)	$1.1	(3.3%)	$15.8	(47.2%)	$11.8	(35.2%)
1986	35.4	17.4	(49.2)	---	---	10.5	(29.7)	2.5	(7.1)	17.6	(49.7)	24.6	(69.5)
1987	36.4	18.3	(50.3)	---	---	10.5	(28.8)	3.6	(9.9)	18.1	(49.7)	38.9	(106.9)
1989	38.6	18.5	(47.9)	---	---	9.8	(25.4)	6.1	(15.8)	20.2	(52.3)	67.6	(175.1)
1989	38.6	18.5	(47.9)	---	---	9.8	(25.4)	6.1	(15.8)	20.2	(52.3)	67.6	(175.1)
1990	39.8	16.3	(41.0)	---	---	10.6	(26.6)	7.3	(18.3)	21.5	(54.0)	80.4	(202.0)
1991	42.3	17.2	(40.7)	---	---	10.8	(25.5)	8.5	(20.1)	23.1	(54.6)	93.7	(221.5)
1992	41.1	16.3	(39.7)	---	---	11.2	(27.3)	9.4	(22.9)	24.5	(59.6)	106.1	(258.2)
1993	38.9	13.2	(33.9)	---	---	12.3	(31.6)	10.0	(25.7)	25.7	(66.1)	115.9	(297.9)
1994	38.3	12.8	(33.4)	---	---	11.9	(31.1)	10.3	(26.9)	26.7	(69.7)	124.2	(324.3)
1995	37.1	12.2	(32.9)	---	---	11.5	(31.0)	10.9	(29.4)	27.8	(74.9)	131.0	(353.1)
1996	36.7	11.2	(30.5)	---	---	10.7	(29.2)	11.3	(30.8)	28.8	(78.5)	135.3	(368.7)
1997	36.8	11.1	(30.2)	---	---	15.2	(41.3)	11.9	(32.3)	30.2	(82.1)	143.3	(389.4)
1998	37.1	10.4	(28.0)	---	---	15.1	(40.7)	12.2	(32.9)	31.1	(83.8)	149.9	(404.0)
1999	37.6	10.4	(27.7)	---	---	15.3	(40.7)	12.4	(33.0)	31.9	(84.8)	156.0	(414.9)
2000	39.0	11.4	(29.2)	---	---	15.3	(39.2)	12.7	(32.6)	32.8	(84.1)	162.7	(417.2)
2001	40.9	11.4	(27.9)	---	---	16.1	(39.4)	13.2	(32.3)	34.1	(83.4)	169.2	(413.7)
2002	44.7	12.9	(28.9)	---	---	17.0	(38.0)	12.4	(27.7)	35.1	(78.5)	176.5	(394.9)
2003	52.0	13.7	(26.3)	---	---	17.9	(34.4)	10.0	(19.2)	35.6	(68.5)	182.6	(351.2)
2004	53.6	14.1	(26.3)	---	---	18.2	(34.0)	10.1	(18.8)	37.0	(69.0)	188.0	(350.7)
2005	56.3	15.0	(26.6)	$1.5	(2.7%)	21.4	(38.0)	10.9	(19.4)	39.0	(69.3)	197.9	(351.5)
2006	54.0	13.9	(25.7)	2.3	(4.3)	23.2	(43.0)	12.3	(22.8)	41.1	(76.1)	208.4	(385.9)
2007	56.4	14.5	(25.7)	2.5	(4.4)	26.0	(46.1)	10.3	(18.3)	43.5	(77.1)	218.2	(386.9)
2008	59.2	16.1	(27.2)	2.8	(4.7)	46.2	(78.0)	15.6	(26.4)	45.8	(77.4)	253.1	(427.5)
2009	63.0	17.5	(27.8)	3.7	(5.9)	51.1	(81.1)	2.9	(4.6)	50.0	(79.4)	278.4	(441.9)
2010	64.4	20.4	(31.7)	4.5	(7.0)	58.6	(91.0)	10.4	(16.1)	50.6	(78.6)	321.7	(499.5)
2011	66.9	21.0	(31.4)	5.0	(7.5)	61.4	(91.8)	18.0	(26.9)	51.0	(76.2)	376.1	(562.2)
2012	66.8	21.9	(32.8)	5.4	(8.1)	64.8	(97.0)	12.5	(18.7)	52.6	(78.7)	428.0	(640.7)
2013	66.3	20.5	(30.9)	6.8	(10.3)	67.7	(102.1)	15.0	(22.6)	54.5	(82.2)	483.5	(729.3)
2014	65.4	20.5	(31.3)	6.3	(9.6)	72.9	(111.5)	17.1	(26.1)	55.4	(84.7)	545.0	(833.3)
2015	64.3	19.7	(30.6)	6.2	(9.6)	75.6	(117.6)	10.8	(16.8)	56.7	(88.2)	600.6	(934.1)
						↑ ACTUAL ↑							
						↓ PROJECTED ↓							
2016	$63.3	$19.3	(30.5%)	$6.9	(10.8%)	$79.3	(125.2%)	$35.1	(55.3%)	$57.4	(90.6%)	$683.7	(1,079.3%)
2017	63.3	17.9	(28.2)	6.8	(10.7)	81.2	(128.2)	39.4	(62.3)	58.6	(92.4)	770.4	(1,216.4)
2018	69.7	19.4	(27.9)	8.1	(11.6)	83.8	(120.3)	44.2	(63.5)	59.9	(86.0)	866.1	(1,243.2)
2019	73.1	20.2	(27.6)	8.5	(11.6)	85.8	(117.3)	49.3	(67.5)	61.6	(84.2)	968.3	(1,324.4)
2020	76.7	20.9	(27.3)	8.9	(11.6)	88.6	(115.5)	54.8	(71.5)	63.3	(82.6)	1,078.1	(1,405.7)
2021	80.2	21.7	(27.0)	9.3	(11.5)	91.4	(114.0)	60.7	(75.8)	65.2	(81.4)	1,196.0	(1,491.5)
2022	83.8	22.4	(26.8)	9.6	(11.5)	94.4	(112.7)	67.1	(80.1)	67.2	(80.2)	1,322.4	(1,578.5)
2023	87.4	23.2	(26.5)	10.0	(11.5)	97.5	(111.5)	73.9	(84.5)	69.3	(79.2)	1,457.7	(1,667.5)
2024	91.1	24.0	(26.3)	10.4	(11.5)	100.6	(110.4)	81.1	(89.0)	71.7	(78.7)	1,602.2	(1,758.3)
2025	95.0	24.7	(26.1)	10.9	(11.4)	103.9	(109.4)	88.8	(93.6)	74.3	(78.2)	1,756.2	(1,849.6)
2026	98.8	25.5	(25.8)	11.3	(11.4)	107.3	(108.6)	97.1	(98.3)	76.8	(77.8)	1,920.5	(1,943.8)
2027	102.8	26.3	(25.6)	11.7	(11.4)	-13.2	(-12.8)	99.4	(96.7)	79.4	(77.2)	1,965.3	(1,912.2)
2028	106.9	27.1	(25.3)	12.1	(11.3)	-13.6	(-12.7)	101.7	(95.1)	81.9	(76.6)	2,010.6	(1,880.8)
2029	111.2	27.9	(25.1)	12.6	(11.3)	-14.1	(-12.6)	104.0	(93.5)	84.5	(76.0)	2,056.6	(1,849.5)
2030	115.7	28.8	(24.9)	13.1	(11.3)	-14.5	(-12.5)	106.4	(92.0)	87.1	(75.3)	2,103.2	(1,818.6)
2031	120.3	29.7	(24.7)	13.6	(11.3)	9.6	(8.0)	110.1	(91.5)	89.7	(74.6)	2,176.4	(1,809.7)
2032	125.1	30.6	(24.5)	14.1	(11.3)	19.7	(15.7)	114.4	(91.5)	92.3	(73.8)	2,262.9	(1,809.5)
2033	130.1	31.6	(24.3)	14.6	(11.2)	20.3	(15.6)	119.0	(91.5)	95.1	(73.1)	2,353.4	(1,809.6)
2034	135.3	32.7	(24.2)	15.2	(11.2)	21.0	(15.5)	123.7	(91.5)	97.8	(72.3)	2,448.3	(1,809.5)
2035	140.8	33.9	(24.0)	15.8	(11.2)	21.7	(15.4)	128.8	(91.4)	100.3	(71.2)	2,548.0	(1,809.0)
2036	146.5	35.0	(23.9)	16.4	(11.2)	11.1	(7.6)	133.4	(91.1)	103.0	(70.3)	2,641.0	(1,803.3)
2037	152.0	36.2	(23.8)	17.0	(11.2)	8.5	(5.6)	138.2	(90.9)	105.7	(69.6)	2,735.2	(1,799.9)
2038	157.6	37.4	(23.8)	17.7	(11.2)	8.7	(5.5)	143.1	(90.8)	108.6	(68.9)	2,833.5	(1,798.4)
2039	163.2	38.7	(23.7)	18.3	(11.2)	9.0	(5.5)	148.3	(90.8)	111.6	(68.4)	2,936.2	(1,798.8)
2040	169.0	39.9	(23.6)	18.9	(11.2)	9.3	(5.5)	153.7	(90.9)	114.7	(67.9)	3,043.3	(1,801.1)

Note: Treasury Normal Cost Contributions reflect actual and expected sequestered amounts by the following fiscal years (discussed further in Appendix M):

- FY 2014: 9.8%
- FY 2015: 9.5%
- FY 2016: 9.3%
- FY 2017: 9.1%

TABLE 8 FOOTNOTES

<u>NOTE REGARDING OPEN GROUP PROJECTIONS</u>: The 25-year open group projection in this report is based on benefit provisions, data, methods and assumptions described herein. The values are displayed in future-year dollars. They are intended to provide the user with a general directional magnitude; uncertainty increases with the length of the projection period. Actual results are heavily dependent on the underlying assumptions being realized. Benefit changes, economic conditions, and other factors are not perfectly predictable. **Few economic, demographic, and political forces can be precisely predicted over very long periods of time**.

In addition, the fundamental purpose of OACT's valuation is to produce actuarial liability and normal cost amounts, both of which are done on a closed group basis. In performing the valuation calculations, some assumptions represent long-run average expectations. This is appropriate for such liability and normal cost determinations. The open group projection uses many of the same long-run average assumptions as are used in the actuarial liability and normal cost calculations, but incorporates some adjustments for short-term expectations (e.g., the use of short-term economic assumptions for basic pay and COLA increases).

The projection in this publication is intentionally limited to 25 years. Additional projection years, as well as projections assuming different economic assumptions, may be available upon request.

[1] P.L. 98-94 established the Military Retirement Fund. Under the law, DoD is responsible for the normal cost payment and Treasury is responsible for the payments on the unfunded liability. P.L. 108-136 assigned Treasury the responsibility of funding the normal cost resulting from increased benefits due to Concurrent Receipt, starting in FY 2005. There are no employee contributions to the Fund.

[2] DoD-projected endstrengths are used through the end of FY 2021 and constant force strengths are used thereafter. Basic pay is only a portion of military compensation. See The Military Retirement System: Benefits in Appendix A for details. FYs 2014, 2015, 2016, and 2017 Treasury Normal Cost Payments reflect sequestered amounts of 9.8% in FY 2014, 9.5% in FY 2015, 9.3% in FY 2016, and 9.1% in FY 2017 (discussed further in Appendix M).

[3] Due to federal budget deadlines, normal cost percentages are established in advance of implementation. The percentage actually used and displayed here may vary from the one derived in the valuation as of the end of the previous year. Starting in FY 1987, NCPs have been developed separately for the full-time and part-time basic payrolls. Beginning in FY 2008, the part-time NCP has been charged against mobilized reserve pay. However, this report includes mobilized reserve pay as part of the full-time payroll from FY 2008 through FY 2010.

TABLE 8 FOOTNOTES (Continued)

[4] Reflects amortization payments for FY 2017 and thereafter determined in the September 30, 2015, valuation. The FY 2027 - FY 2030 payments depict negative values, implying the Fund will have to pay Treasury this amount. There is no mechanism allowing this case to occur under current law. This situation will be monitored.

[5] Disbursements are on a cash basis. Beginning in December 1984, entitlements obligated for a month have been paid at the beginning of the following month. Prior to this date, entitlements were paid at the end of the month of obligation. Consequently, FY 1985 disbursements include only 11 months of payments. The FY 2011 National Defense Authorization Act allowed for retired pay to be paid on the previous business day if the first of the month falls on a weekend or holiday. This is not accounted for in the projected Fund Disbursements or Balances in order to give the projection a smooth trajectory.

[6] This fund balance (on a book value basis) reflects cash disbursements during the year. On September 30, 2015, assets in the Fund totaled $600.6 billion.

OTHER NOTES: Mortality rates that are applied in the valuation to active/reserve duty members, retirees, and survivors, are subject to improvement over time. See Appendix J for details. People and pay underlying the projection can be found in Appendix K. The table does not reflect future gains or losses due to experience being different than assumed. Consequently, only payments on the total unfunded liability as of September 30, 2015, are reflected.

ANNUAL ECONOMIC ASSUMPTIONS USED IN PROJECTIONS OF PLAN ASSETS

Fiscal Year	Full COLA	Basic Pay	Interest
2016	0.0%	1.3%	5.25%
2017	1.5	3.4	5.25
2018	2.0	3.4	5.25
2019	2.1	3.4	5.25
2020	2.2	3.4	5.25
2021	2.3	3.4	5.25
2022	2.2	3.4	5.25
2023	2.3	3.4	5.25
2024	2.3	3.4	5.25
2025+	2.75	3.25	5.25

Full COLA is equal to full cost-of-living increases to retiree and survivor annuities. Basic Pay is the rate at which the entire military pay table increases (hence excludes longevity or promotion-and-merit increases). They are applied on an across-the-board basis and typically occur each January 1st. Interest assumptions pertain to annual, aggregate Fund yield on all cash flows. The above COLA assumptions are from the OMB; the Basic Pay assumptions are extrapolations made from short-term DoD assumptions; the interest (fund yield) is the Board of Actuaries long-term interest assumption. Long-term annual economic assumptions (used throughout the projection in the normal cost and unfunded liability calculations) are 2.75% COLA, 3.25% basic pay, and 5.25% interest.

TABLE 9

MILITARY RETIREMENT SYSTEM
PAST AND PROJECTED PAYROLL AND NORMAL COST PAYMENTS
(In Billions of Dollars and as a Proportion of Payroll)

Fiscal	Payroll			DoD Normal Cost Payments				Treasury Normal Cost Payments				Normal Cost Payments	
Year	Full-Time	Part-Time	Total	Full-Time		Part-Time		Full-Time		Part-Time		Total	
1985	$30.6	$2.9	$33.5	$15.5	(50.7%)	$1.5	(50.7%)	$0.0	---	$0.0	---	$17.0	(50.7%)
1986	32.3	3.1	35.4	16.4	(50.7)	1.6	(50.7)	0.0	---	0.0	---	17.9	(50.7)
1987	33.4	3.0	36.4	17.4	(52.2)	0.8	(26.4)	0.0	---	0.0	---	18.2	(50.1)
1989	35.0	3.6	38.6	17.6	(50.2)	0.9	(25.7)	0.0	---	0.0	---	18.5	(47.9)
1989	35.0	3.6	38.6	17.6	(50.2)	0.9	(25.7)	0.0	---	0.0	---	18.5	(47.9)
1990	36.0	3.7	39.7	15.8	(43.9)	0.5	(13.4)	0.0	---	0.0	---	16.3	(41.1)
1991	38.6	3.7	42.3	16.7	(43.2)	0.5	(13.3)	0.0	---	0.0	---	17.2	(40.6)
1992	36.9	4.1	41.0	15.8	(42.7)	0.5	(13.3)	0.0	---	0.0	---	16.3	(39.8)
1993	35.1	3.8	38.9	12.8	(36.4)	0.4	(10.6)	0.0	---	0.0	---	13.2	(33.9)
1994	34.5	3.8	38.3	12.4	(36.0)	0.4	(10.6)	0.0	---	0.0	---	12.8	(33.5)
1995	33.4	3.8	37.2	11.9	(35.5)	0.4	(10.5)	0.0	---	0.0	---	12.3	(32.9)
1996	33.1	3.7	36.8	10.9	(32.9)	0.4	(9.6)	0.0	---	0.0	---	11.2	(30.6)
1997	33.2	3.7	36.9	10.8	(32.6)	0.4	(9.6)	0.0	---	0.0	---	11.2	(30.3)
1998	33.4	3.7	37.1	10.2	(30.5)	0.3	(8.8)	0.0	---	0.0	---	10.5	(28.3)
1999	33.7	3.9	37.6	10.2	(30.2)	0.3	(8.7)	0.0	---	0.0	---	10.5	(28.0)
2000	35.1	4.0	39.1	11.2	(31.8)	0.4	(9.8)	0.0	---	0.0	---	11.6	(29.5)
2001	36.7	4.2	40.9	10.9	(29.6)	0.6	(14.1)	0.0	---	0.0	---	11.5	(28.0)
2002	40.8	3.9	44.7	12.4	(30.3)	0.6	(14.4)	0.0	---	0.0	---	12.9	(28.9)
2003	47.8	4.2	52.0	13.1	(27.4)	0.6	(14.6)	0.0	---	0.0	---	13.7	(26.4)
2004	49.4	4.2	53.6	13.4	(27.1)	0.7	(16.0)	0.0	---	0.0	---	14.1	(26.2)
2005	52.0	4.3	56.3	14.3	(27.5)	0.7	(16.7)	1.7	(3.3%)	0.0	(0.8%)	16.8	(29.8)
2006	49.7	4.3	54.0	13.2	(26.5)	0.7	(16.7)	2.4	(4.9)	0.1	(1.4)	16.4	(30.3)
2007	51.2	5.2	56.4	13.6	(26.5)	0.9	(17.5)	2.5	(4.9)	0.1	(1.5)	17.1	(30.3)
2008	53.5	5.7	59.2	15.5	(29.0)	1.1	(19.1)	2.7	(5.0)	0.1	(1.5)	19.4	(32.7)
2009	57.1	5.9	63.0	16.8	(29.4)	1.2	(21.1)	4.0	(7.0)	0.1	(2.3)	22.2	(35.2)
2010	58.3	6.1	64.4	18.9	(32.4)	1.5	(24.5)	4.7	(8.0)	0.2	(2.8)	25.2	(39.2)
2011	56.6	10.3	66.9	18.5	(32.7)	2.5	(24.4)	4.6	(8.2)	0.3	(3.2)	26.0	(38.9)
2012	57.3	9.2	66.5	19.7	(34.3)	2.2	(24.3)	5.0	(8.8)	0.3	(3.6)	27.3	(41.0)
2013	57.1	9.2	66.3	18.3	(32.1)	2.2	(24.4)	6.4	(11.2)	0.3	(3.2)	27.3	(41.1)
2014	57.0	8.4	65.4	18.5	(32.4)	2.1	(24.5)	6.0	(11.7)	0.2	(2.9)	26.8	(40.9)
2015	56.0	8.3	64.3	18.0	(32.2)	1.9	(22.5)	6.0	(11.8)	0.2	(2.7)	26.1	(40.6)
						↑ ACTUAL ↑							
						↓ PROJECTED ↓							
2016	$56.4	$6.9	$63.3	$17.7	(31.4%)	$1.6	(23.0%)	$6.7	(13.1%)	$0.2	(2.9%)	$26.2	(41.3%)
2017	56.4	6.9	63.3	16.3	(28.9)	1.6	(22.8)	6.6	(12.8)	0.2	(3.3)	24.6	(38.9)
2018	61.6	8.1	69.7	17.6	(28.5)	1.8	(22.7)	7.8	(12.7)	0.3	(3.3)	27.5	(39.5)
2019	64.7	8.4	73.1	18.3	(28.2)	1.9	(22.6)	8.2	(12.7)	0.3	(3.3)	28.7	(39.2)
2020	68.0	8.7	76.7	19.0	(27.9)	1.9	(22.4)	8.6	(12.6)	0.3	(3.2)	29.8	(38.9)
2021	71.2	9.0	80.2	19.7	(27.6)	2.0	(22.2)	9.0	(12.6)	0.3	(3.2)	30.9	(38.6)
2022	74.5	9.3	83.8	20.4	(27.4)	2.0	(22.0)	9.3	(12.6)	0.3	(3.2)	32.1	(38.3)
2023	77.8	9.6	87.4	21.1	(27.1)	2.1	(21.8)	9.7	(12.5)	0.3	(3.2)	33.2	(38.0)
2024	81.2	9.9	91.1	21.8	(26.9)	2.1	(21.7)	10.1	(12.5)	0.3	(3.2)	34.4	(37.8)
2025	84.7	10.2	95.0	22.5	(26.6)	2.2	(21.5)	10.5	(12.4)	0.3	(3.2)	35.6	(37.5)
2026	88.3	10.5	98.8	23.3	(26.4)	2.2	(21.3)	10.9	(12.4)	0.3	(3.2)	36.8	(37.2)
2027	91.9	10.9	102.8	24.0	(26.1)	2.3	(21.1)	11.3	(12.3)	0.3	(3.2)	38.0	(37.0)
2028	95.7	11.2	106.9	24.7	(25.9)	2.4	(21.0)	11.8	(12.3)	0.4	(3.1)	39.2	(36.7)
2029	99.7	11.5	111.2	25.5	(25.6)	2.4	(20.8)	12.2	(12.3)	0.4	(3.1)	40.5	(36.4)
2030	103.8	11.9	115.7	26.3	(25.4)	2.5	(20.7)	12.7	(12.2)	0.4	(3.1)	41.8	(36.2)
2031	108.1	12.2	120.3	27.2	(25.2)	2.5	(20.5)	13.2	(12.2)	0.4	(3.1)	43.2	(36.0)
2032	112.5	12.5	125.1	28.1	(25.0)	2.6	(20.4)	13.7	(12.2)	0.4	(3.1)	44.7	(35.7)
2033	117.2	12.8	130.1	29.0	(24.8)	2.6	(20.3)	14.2	(12.1)	0.4	(3.1)	46.2	(35.6)
2034	122.1	13.2	135.3	30.1	(24.6)	2.6	(20.1)	14.8	(12.1)	0.4	(3.1)	47.9	(35.4)
2035	127.4	13.5	140.8	31.2	(24.5)	2.7	(20.0)	15.4	(12.1)	0.4	(3.1)	49.7	(35.3)
2036	132.6	13.8	146.5	32.3	(24.4)	2.7	(19.9)	16.0	(12.1)	0.4	(3.1)	51.5	(35.1)
2037	137.8	14.2	152.0	33.4	(24.3)	2.8	(19.8)	16.6	(12.0)	0.4	(3.1)	53.3	(35.0)
2038	143.0	14.5	157.6	34.6	(24.2)	2.8	(19.6)	17.2	(12.0)	0.4	(3.1)	55.1	(35.0)
2039	148.4	14.9	163.2	35.8	(24.1)	2.9	(19.5)	17.8	(12.0)	0.5	(3.0)	57.0	(34.9)
2040	153.7	15.2	169.0	37.0	(24.1)	3.0	(19.4)	18.5	(12.0)	0.5	(3.0)	58.9	(34.8)

Note: Treasury Normal Cost Contributions reflect actual and expected sequestered amounts as discussed in Appendix M.

TABLE 10

MILITARY RETIREMENT SYSTEM
PAST AND PROJECTED UNFUNDED LIABILITY PAYMENTS ON OCTOBER 1
($ in billions)

Calendar Year	Original UFL	Assumption Changes	Benefit Changes	Actuarial Experience	Total
1984	$9.500	$.000	$.000	$.000	$9.500
1985	10.500	0.000	0.000	0.000	10.500
1986	11.042	0.000	0.000	-0.518	10.524
1988	11.679	0.000	-0.113	-1.281	10.285
1988	12.003	0.135	-0.112	-2.244	9.782
1989	16.300	-2.116	-0.132	-3.456	10.596
1990	17.237	-2.237	-0.140	-4.078	10.782
1991	18.228	-2.366	-0.148	-4.508	11.206
1992	22.621	-4.625	-0.171	-5.552	12.273
1993	23.865	-4.880	-0.180	-6.897	11.908
1994	25.177	-5.148	-0.189	-8.370	11.470
1995	27.746	-6.619	-0.079	-10.349	10.699
1996	33.456	-6.917	-0.042	-11.346	15.151
1997	36.227	-8.529	0.048	-12.627	15.119
1998	37.676	-8.870	0.050	-13.606	15.250
1999	39.183	-9.201	0.052	-14.732	15.302
2000	42.098	-9.984	0.335	-16.360	16.089
2001	43.571	-9.862	0.472	-17.134	17.047
2002	45.096	-10.059	0.661	-17.770	17.928
2003	46.674	-10.741	0.977	-18.721	18.189
2004	46.857	-10.959	4.627	-19.167	21.358
2005	48.614	-11.337	6.081	-20.178	23.180
2006	50.437	-11.238	6.313	-19.464	26.048
2007	66.711	-7.642	6.430	-19.312	46.187
2008	69.213	-5.076	7.026	-20.038	51.125
2009	70.379	-1.241	7.100	-17.619	58.619
2010	73.018	-1.012	7.367	-17.969	61.404
2011	75.757	0.171	7.643	-18.820	64.751
2012	78.598	0.386	7.930	-19.181	67.733
2013	81.373	3.150	8.211	-19.849	72.885
2014	84.221	2.594	8.498	-19.751	75.562
2015	87.169	3.770	8.796	-20.446	79.289
↑ ACTUAL ↑					
↓ PROJECTED ↓					
2016	$90.024	$4.459	$7.724	-21.015	$81.192
2017	92.950	4.604	7.975	-21.750	83.779
2018	95.971	4.753	8.235	-23.194	85.765
2019	99.090	4.908	8.502	-23.947	88.553
2020	102.311	5.067	8.779	-24.726	91.431
2021	105.636	5.232	9.064	-25.529	94.403
2022	109.069	5.402	9.358	-26.359	97.470
2023	112.614	5.578	9.663	-27.215	100.640
2024	116.273	5.759	9.977	-28.100	103.909
2025	120.053	5.946	10.301	-29.013	107.287
2026	0.000	6.139	10.635	-29.956	-13.182
2027	0.000	6.339	10.981	-30.930	-13.610
2028	0.000	6.545	11.338	-31.935	-14.052
2029	0.000	6.758	11.707	-32.973	-14.508
2030	0.000	6.977	12.087	-9.502	9.562
2031	0.000	7.204	12.480	0.000	19.684
2032	0.000	7.438	12.885	0.000	20.323
2033	0.000	7.680	13.304	0.000	20.984
2034	0.000	7.929	13.737	0.000	21.666
2035	0.000	8.187	2.887	0.000	11.074
2036	0.000	8.453	0.000	0.000	8.453
2037	0.000	8.728	0.000	0.000	8.728
2038	0.000	9.012	0.000	0.000	9.012
2039	0.000	9.304	0.000	0.000	9.304
2040	0.000	9.607	0.000	0.000	9.607
2041	0.000	9.919	0.000	0.000	9.919
2042	0.000	10.241	0.000	0.000	10.241
2043	0.000	9.074	0.000	0.000	9.074
2044	0.000	0.000	0.000	0.000	0.000

Note: Actuarial Experience item reflects actual and expected sequestered Treasury Normal Cost payments as discussed in Appendix M.

TABLE 11

MILITARY RETIREMENT SYSTEM
PAST AND PROJECTED UNFUNDED LIABILITY BALANCE ON SEPTEMBER 30 (Before Payment)
($ in billions)

Calendar Year	Original UFL	Assumption Changes	Benefit Changes	Actuarial Experience	Total
1984	$528.700	$0.000	$0.000	$0.000	$528.700
1985	553.500	0.000	0.000	-13.800	539.700
1986	578.800	0.000	-3.000	-34.200	541.600
1988	605.200	3.600	-2.998	-59.500	546.302
1988	632.700	-50.062	-3.076	-81.180	498.382
1989	664.173	-53.711	-3.172	-94.562	512.728
1990	693.224	-55.207	-3.253	-102.283	532.481
1991	723.306	-97.578	-3.331	-111.879	510.518
1992	757.959	-102.353	-3.421	-139.327	512.858
1993	790.488	-105.057	-3.494	-167.942	513.995
1994	824.120	-130.691	-0.968	-201.052	491.409
1995	852.872	-134.017	-0.832	-217.255	500.768
1996	880.822	-159.859	0.897	-231.424	490.436
1997	902.444	-162.883	1.000	-244.673	495.888
1998	922.521	-164.057	1.014	-259.976	499.503
1999	942.360	-169.827	6.583	-277.940	501.176
2000	959.626	-164.942	9.414	-284.168	519.931
2001	974.873	-162.970	13.075	-285.393	539.585
2002	989.509	-170.593	19.216	-293.105	545.027
2003	1,003.439	-172.248	94.231	-297.115	628.308
2004	1,016.562	-171.288	125.272	-304.415	666.132
2005	1,030.312	-165.769	128.261	-290.020	702.784
2006	1,043.054	-126.439	131.332	-282.660	765.287
2007	1,052.174	-89.221	140.140	-279.068	824.025
2008	1,044.591	-27.990	142.047	-254.441	904.207
2009	1,031.462	-19.974	142.785	-245.726	908.548
2010	1,016.346	2.415	143.487	-258.786	903.461
2011	997.569	8.208	143.947	-252.478	897.246
2012	974.816	68.621	144.141	-254.041	933.537
2013	945.510	58.240	143.703	-262.375	885.078
2014	911.665	81.894	142.944	-268.721	867.782
2015	872.953	96.068	127.811	-280.383	816.450
↑ ACTUAL ↑					
↓ PROJECTED ↓					
2016	$827.038	$97.144	$125.263	-$272.906	$776.539
2017	775.707	97.551	123.710	-265.115	731.853
2018	718.602	97.827	121.811	-256.142	682.098
2019	655.319	97.960	119.539	-245.178	627.640
2020	585.431	97.937	116.866	-232.845	567.389
2021	508.484	97.746	113.762	-219.046	500.946
2022	423.997	97.371	110.195	-203.676	427.887
2023	331.462	96.798	106.131	-186.626	347.763
2024	230.337	96.009	101.532	-167.780	260.097
2025	120.053	94.988	96.362	-147.014	164.388
2026	0.000	93.716	90.579	-124.196	60.100
2027	0.000	92.175	84.141	-99.187	77.129
2028	0.000	90.343	77.001	-71.841	95.503
2029	0.000	88.197	69.110	-42.001	115.306
2030	0.000	85.714	60.417	-9.502	136.630
2031	0.000	82.871	50.867	0.000	133.738
2032	0.000	79.640	40.403	0.000	120.042
2033	0.000	75.992	28.962	0.000	104.955
2034	0.000	71.899	16.480	0.000	88.379
2035	0.000	67.328	2.887	0.000	70.215
2036	0.000	62.246	0.000	0.000	62.246
2037	0.000	56.617	0.000	0.000	56.617
2038	0.000	50.403	0.000	0.000	50.403
2039	0.000	43.564	0.000	0.000	43.564
2040	0.000	36.059	0.000	0.000	36.059
2041	0.000	27.841	0.000	0.000	27.841
2042	0.000	18.863	0.000	0.000	18.863
2043	0.000	9.074	0.000	0.000	9.074
2044	0.000	0.000	0.000	0.000	0.000

Note: Actuarial Experience item reflects actual and expected sequestered Treasury Normal Cost payments as discussed in Appendix M.

The Military Retirement Fund Transaction Process

The description of deficit, debt, and funding impact contained in this section are applicable under the current practices of the federal government regarding budget accounting and tax policy. These practices do not provide for increases in taxes to fund the Military Retirement System beyond what is required to pay benefits to retirees and survivors each year, but do result in increases in the national debt.

A nonrevolving trust fund was created inside the Unified Budget of the federal government for the monies of the Military Retirement System. This fund has three sources of income: (1) normal cost payments made by DoD, (2) unfunded liability and Concurrent Receipt normal cost payments made by Treasury, and (3) interest earnings on investments in government securities made by Treasury and the payment of the par values of these securities at maturity. All three of these items are intragovernmental transfers consisting of debits from one government account and credits to another.

The Fund has two types of payouts: (1) payments to retirees and survivors of retirees and (2) purchases of U.S. Treasury securities. The purchase of a Treasury security is also an intragovernmental transfer, while a payment to a retiree or a survivor is not.

Figure 2 on the following page depicts this process. The only transactions in a particular year that directly affect the deficit of the Unified Budget are those that pass in or out of the government, such as tax collections ("in") and retiree or survivor payments ("out"). The intragovernmental transfers are debits and credits within the federal budget, with no direct effect on the deficit. The following examples illustrate the process:

- If DoD debits $25 billion in normal cost payments and the Fund credits the $25 billion, the net direct federal budget deficit effect is zero.

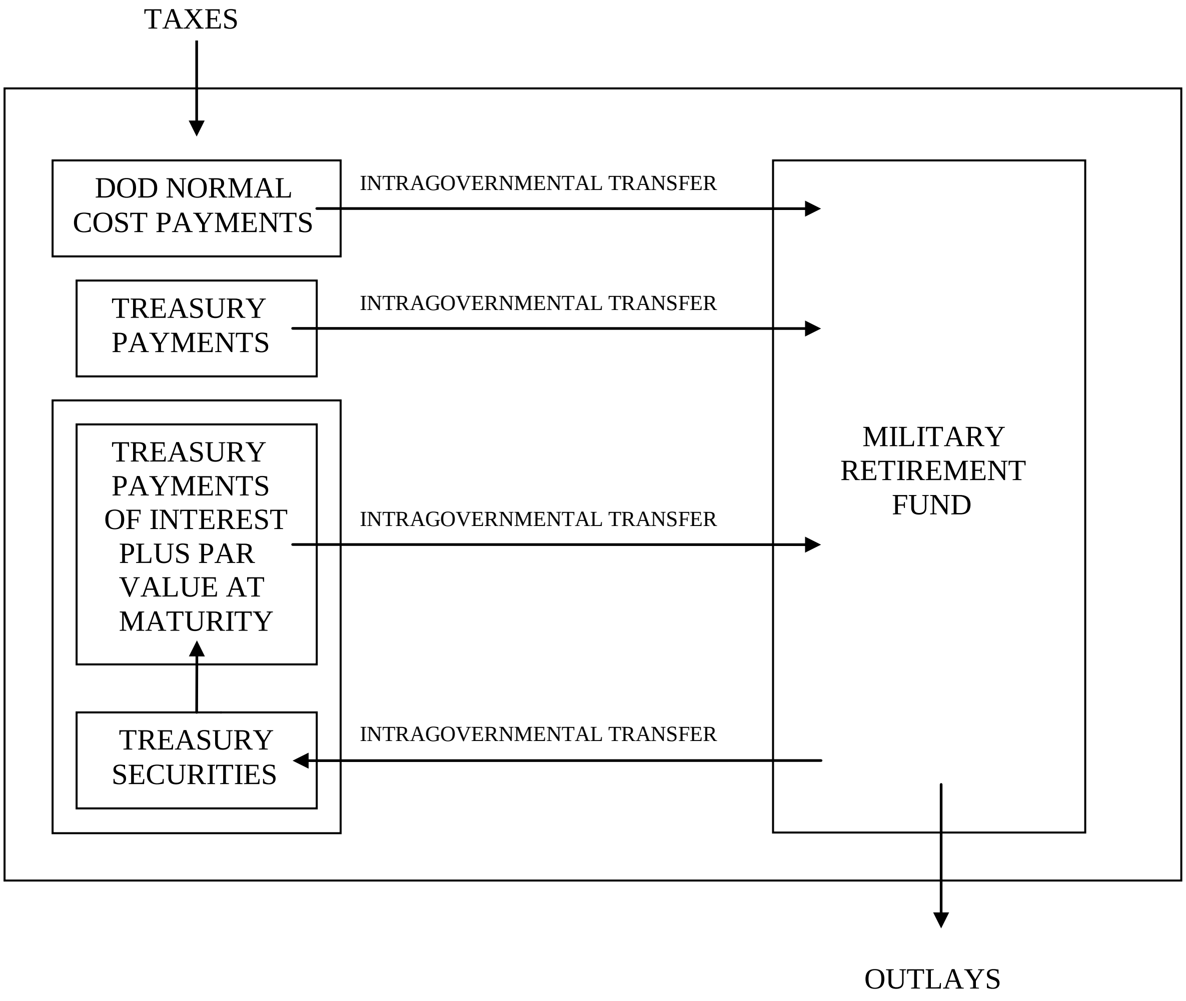
- If the Fund purchases $60 billion in securities (debit) and the Treasury sells $60 billion in securities (credit), the net direct federal budget deficit effect is zero.

- If the Treasury pays $20 billion interest (debit) and the Fund earns $20 billion interest (credit), the net direct federal budget deficit effect is zero.

- Disregarding all other government programs, if the government collects $45 billion in tax revenues (credit) and pays $50 billion to retirees (debit), the net direct federal budget deficit effect is $5 billion.

FIGURE 2

MILITARY RETIREMENT SYSTEM
UNIFIED BUDGET


TAXES
DOD NORMAL COST PAYMENTS
INTRAGOVERNMENTAL TRANSFER
TREASURY PAYMENTS
INTRAGOVERNMENTAL TRANSFER
TREASURY PAYMENTS OF INTEREST PLUS PAR VALUE AT MATURITY
INTRAGOVERNMENTAL TRANSFER
TREASURY SECURITIES
INTRAGOVERNMENTAL TRANSFER
MILITARY RETIREMENT FUND
OUTLAYS

All of the intragovernmental transfers in Figure 2 will always generate both a credit and an associated equal debit within the Unified Budget. Consequently, under current federal budget accounting practices, contributions to the Fund beyond what are required to pay benefits to retirees and survivors that year have no impact on the total federal deficit. Just as in the pay-as-you-go method, the only transactions that directly affect the deficit in the retirement system accounting process are payments to retirees and survivors (i.e. outlays).

On the other hand, the purchase of securities by the Fund does increase the national debt, specifically the portion of the debt held by the government. The portion held by the public will not change. However, the total debt will increase and this requires an increase in the statutory borrowing authority (debt ceiling).

Suppose that in the year 2015 the amount needed to pay retirees was $55 billion and the Military Retirement Fund had grown to $600 billion. The following transactions would take place:

- Fund redeems $55 billion in Treasury securities (credit).
- Treasury pays $55 billion to Fund (debit).
- Net federal surplus zero.

Since no budget surplus can be derived from using fund money, the government still has a need for $55 billion to pay retirees—the same need it would have under the pay-as-you-go system. Accordingly, the Fund cannot transfer liabilities from one tax year to another.

However, funding does have an effect on the DoD budget. With the normal cost payments (except for Concurrent Receipt) in the DoD budget, policymakers now consider the impact on future retirement costs when they make manpower decisions, and this could have a significant impact on future federal budgets. For example, if a decision were made today to double the size of the active duty and reserve forces, the DoD budget would automatically have an immediate increase in retirement funding obligations. Under the pay-as-you-go method, the retirement expenses would not necessarily be considered in the initial decision since they would not emerge for 20 years.

In their prior quadrennial reports to the President and Congress, the DoD Board has noted that the establishment of the Fund does not represent actual advance funding. Real advance funding could be achieved by investing the assets outside the Unified Budget, for example, in stocks or corporate bonds, or in bonds of state and local municipalities or quasi-federal government agencies (like Fannie Mae or Freddie Mac). Instead, the accrual accounting procedure now in place is essentially an internal cost accounting system. While the nation has not technically set aside money to pay the benefits of those who have served in uniform, the Fund can be viewed as earmarking future tax receipts for the benefit of military retirees. As such, the existence of the Fund promotes a measure of “psychological security” for military members.

Along these same lines, the DoD Board has frequently noted two common ***misconceptions*** about the Fund:

1) ***The Fund represents government tax receipts that have been accumulated in the past.*** Actually, the Fund represents future tax receipts that will be allocated to pay principal and interest on government bonds being held by the Fund.

2) ***The financial and actuarial status of the Fund can be measured by prospective short-term (or medium-term) cash flows.*** Rather, the entire present value of the liabilities must be compared to the sum of the Fund and prospective contributions. A year-by-year projection of cash flow is also needed to measure the Fund’s ability to pay annual

benefits. Comparing the past and projected dollars as a proportion of payroll (as shown in Table 8) is another key measure of sustainability.

The current financing procedure, although carried out by allocating no more tax dollars than needed to pay benefits to military retirees as they come due, has nonetheless contributed to a more accurate allocation of resources within the defense budget and to formal quantification of the government's obligation to pay retirement benefits to military members and eligible survivors/annuitants. This type of required quantification and allocation represents strong fiscal responsibility.

Additionally, the costs of the current retirement system are actuarially based and reasonable given the plan provisions; thus, the system is considered sustainable. However, all elements of compensation should be considered and compared when examining sustainability of the respective defense and federal budgets.

The fact that costs are fully recognized in advance provides greater benefit security over the long term. Also, when there is a Fund, the system is not as dependent on obtaining the necessary appropriation from Congress each year in order to pay benefits for that year. This can provide additional benefit security in the short run.

APPENDIX A

THE MILITARY RETIREMENT SYSTEM: BENEFITS

THE MILITARY RETIREMENT SYSTEM: BENEFITS

As of September 30, 2015

Summary

The Military Retirement System applies to members of the Army, Navy, Marine Corps, and Air Force. However, most of the provisions also apply to retirement systems for members of the Coast Guard (administered by the Department of Homeland Security), officers of the Public Health Service (administered by the Department of Health and Human Services), and officers of the National Oceanic and Atmospheric Administration (administered by the Department of Commerce). Only those members in plans administered by the Department of Defense (DoD) are included in this report.

The system is a funded, noncontributory defined benefit plan that includes nondisability retired pay, disability retired pay, retired pay for reserve service, survivor annuity programs, and special compensation programs for certain disabled retirees. The Service Secretaries may approve immediate nondisability retired pay at any age with credit of at least 20 years of active duty service. Reserve retirees generally must be at least 60 years old and have at least 20 qualifying years of service before retired pay commences, with certain exceptions. Public Law (P.L.) 110-181 allows for a day-for-day reduction (in 90 day blocks) in the reserve retirement eligibility age from age 60 (to an age no lower than 50) for every 3 months served in a contingency operation or national emergency, for service after enactment. There is no vesting of benefits before retirement.

There are distinct nondisability benefit formulas related to four populations within the Military Retirement System. A summary is displayed in Tables B-1 and B-2 (see Appendix B).

1) ***Final Pay***: Military personnel who first became members of a uniformed service before September 8, 1980, have retired pay equal to final basic pay times a multiplier. The multiplier is equal to 2.5 percent times years of service.

2) ***High-3 (HI-3)***: If the retiree first became a member of a uniformed service on or after September 8, 1980, the average of the highest 36 months of basic pay is used instead of final basic pay.

3) ***Career Status Bonus (CSB)/Redux****:* Those who first became a member of a uniformed service on or after August 1, 1986, may choose between a High-3 and CSB/Redux retirement. Those who elect CSB/Redux receive the Career Status Bonus outlined below, also have retired pay computed on a base of the average of their highest 36 months of basic pay, but are subject to a multiplier penalty if they retire with less than 30 years of service; however, at age 62, their retired pay is recomputed without the penalty. Members make their election during the fifteenth year of service and may receive the Career Status Bonus of $30,000 in either a lump-sum or installments. Those who elect CSB/Redux generally must remain continuously on active duty until they complete 20 years of active duty service or forfeit a portion of the $30,000 (exceptions include death and disability retirement). The National Defense Authorization Act for FY 2016 (NDAA 2016, P.L. 114-92) sunsets the CSB/Redux benefit tier by not allowing any CSB elections after December 31, 2017, and repeals all aspects of the Bipartisan Budget Act (BBA) 2013.

4) ***Blended Retirement System (BRS)***: Members who first become a member of a uniformed service after December 31, 2017, will be under the new Blended Retirement System (BRS) which was enacted in NDAA 2016 and takes effect January 1, 2018. Members who first entered the military before January 1, 2018, and who have served for fewer than 12 years (or for reservists, who have fewer than 4,320 points) as of December 31, 2017, will have the option to "opt in" to BRS via an irrevocable election during a one-year (calendar year 2018) open season or remain in the High-3 system. Members who have served 12 or more years as of December 31, 2017, are not permitted to opt in to BRS and will receive benefits based on their current plan. As a result of NDAA 2016, members with 12 or more but fewer than 15 years of service as of December 31, 2017, will not have the opportunity to opt in to BRS or to elect the CSB and will automatically remain in the High-3 system[1]. The BRS lowers the nondisabled retired pay multiplier from 2.5 percent per year to 2.0 percent and includes automatic and matching government contributions to member Thrift Savings Plan (TSP) accounts and a mandatory mid-career continuation bonus at 12 years of service. The BRS also provides members the choice of receiving a portion (either 25 percent or 50 percent) of their retired pay entitlement from when the member is eligible to begin receiving retired pay to normal Social Security retirement age (usually 67) as a discounted lump sum instead of an annuity. For additional information, see Table B-1 or refer to the DoD Office of Military Compensation website (http://militarypay.defense.gov/).

Retired pay and survivor annuity benefits are automatically adjusted annually to protect the purchasing power of initial retired pay. The benefits associated with members first entering the armed services before August 1, 1986, or those entering on or after that date who do not take the CSB, have their benefits adjusted annually by the percentage increase in the average Consumer Price Index (CPI). Refer to the section "Cost-of-Living Increases" in this appendix for more information on the CPI. Receiving a benefit adjustment based on the percentage increase in the CPI is commonly referred to as full CPI protection. Benefits associated with members entering on or after August 1, 1986, who elect the $30,000 CSB bonus payment are annually increased by the percentage change in the CPI minus 1 percent (except when the change in the CPI is less than or equal to 1 percent), but at the military member's age 62, or when the member would have been age 62 for a survivor annuity, the benefits are restored to the amount that would have been payable had full CPI protection been in effect. This restoral is in combination with the elimination of the multiplier penalty for retiring with less than 30 years of service. However, after this restoral, partial indexing (CPI minus 1 percent) continues for future retired pay and survivor annuity payments.

The FY 2011 NDAA (P.L. 111-383) required "amounts of retired pay and retainer pay due a retired member of the uniformed services shall be paid on the first day of each month beginning after the month in which the right to such pay accrues." This means that when the first day of the month falls on a non-business day (weekend/holiday), the pay must be paid the preceding business day. This legislation did not apply to survivor annuitant pay and Combat-Related Special Compensation. This results in retirees receiving 13 payments in some fiscal years and 11 payments in others, with 12 payments occurring in a typical fiscal year. Note that

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[1] Because of breaks in service and technical differences in the definition of qualifying years of service under BRS compared to CSB/Redux, it's not possible to precisely define this group based solely on dates of entry, but generally it will include members who joined the service after December 31, 2002, and on or before December 31, 2005.

annual fiscal year amounts shown throughout this report represent 12 monthly payments without regard to the 2011 NDAA. Comments regarding this law are also noted in the Table 8 footnotes in the main text.

Nondisability Retirement From Active Service

The current system allows voluntary retirement upon completion of at least 20 years of service at any age, subject to Service Secretary approval. The military retiree receives immediate retired pay calculated as (base pay) times (a multiplier). Base pay is equal to terminal basic pay if the retiree first became a member of a uniformed service before September 8, 1980. It is equal to the average of the highest 36 months of basic pay for all other members. Refer to the prior section for a description of the four benefit tiers of nondisability retirement.

As of September 2015, 1.47 million nondisability retirees from active duty and full-time reserves were receiving an annualized retired pay entitlement totaling $45.1 billion. Included in this number are a reported 57,137 nondisabled retirees who elected CSB/Redux.

Disability Retirement

A military member in an active component or on active duty for more than 30 days who is found unfit for duty is entitled to disability retired pay if the disability:

(1) based upon accepted medical principles, is of a permanent nature and stable;
(2) is incurred while entitled to basic pay (or while on authorized absence in a status not entitled to basic pay);
(3) is neither the result of the member's intentional misconduct nor willful neglect;
(4) was not incurred during a period of unauthorized absence; and
(5) either:
    (a) the member has at least 20 years of service; or
    (b) the disability is rated at least 30 percent under the Department of Veterans Affairs Schedule of Rating Disabilities (VASRD) and one of the following conditions is met:
        (i) the disability was not noted at the time of the member's entrance on active duty (unless clear and unmistakable evidence demonstrates that the disability existed before the member's entrance on active duty and was not aggravated by active military service);
        (ii) the disability is the proximate result of performing active duty;
        (iii) the disability incurred in the line of duty in time of war or national emergency; or
        (iv) the disability was incurred in the line of duty after September 14, 1978.

Under certain conditions generally similar to the above, members on active duty for 30 days or less or on inactive-duty training are also entitled to disability retired pay for disabilities incurred or aggravated in the line of duty.

In disability retirement, the member may elect to receive retired pay equal to either:
(1) the accrued nondisability retirement benefit regardless of eligibility to retire; or
(2) base pay multiplied by the rated percent of disability.

Except for members with a multiplier under (1) that is greater than 75 percent (which will equate to different years of service depending on whether the member is under BRS), the benefit cannot be more than 75 percent of base pay. Only the excess of (1) over (2) is subject to federal income taxes if the member had service on or before September 24, 1975. If not a member of a uniformed service on September 24, 1975, disability retired pay is tax-exempt only for those disabilities that are combat or hazardous duty related. Base pay is equal to final basic pay if the retiree first became a member of a uniformed service before September 8, 1980; otherwise, base pay is equal to the average of the highest 36 months of basic pay.

Members whose disabilities may not be permanent are placed on a temporary-disability retired list and receive disability retirement pay just as if they were permanently disabled. However, they must be physically examined every 18 months for any change in disability. A final determination must be made within five years[2]. The temporary disability pay is calculated like the permanent disability retired pay, except that it can be no less than 50 percent of base pay.

Members who elected the CSB/Redux retirement option, but who retire for disability, are not subject to the reduced CSB/Redux retired pay multiplier and are awarded retired pay based on the disability retired rules outlined above. However, such members continue to be subject to the reduced CPI (with age 62 restoral) as Career Status Bonus recipients. Members who are under BRS and who retire for disability do not have the option of receiving a portion of retired pay as a discounted lump sum.

Recent Congressional action has been directed to the care of disabled retirees and veterans. P.L. 110-181 established the Physical Disability Board of Review (PDBR). The PDBR has the authority to reexamine the files of veterans medically separated with ratings under 30 percent between September 11, 2001, and December 31, 2009, and potentially offer disability retirements. The PDBR is expected to review files for approximately 77,000 veterans.

As of September 2015, 112,000 disability retirees were receiving an annualized retired pay entitlement totaling $1.55 billion. Included in this number are a reported 2,537 disability retirees who elected CSB/Redux.

Reserve Retirement

Members of the Reserve Components may retire after 20 qualifying years of creditable service. However, reserve retired pay is not payable until age 60 unless the member performs certain types of active duty or active service specified in NDAA 2008 (P.L. 110-181), in which case the age is reduced below 60 by three months for every 90 days of such service within any two consecutive fiscal years. However, the age cannot be reduced below 50, and eligibility for subsidized retiree health benefits remains at age 60 even if the eligibility age for retired pay is reduced. For members not under BRS, retired pay is computed as retired pay base times 2.5 percent times years of service. For members under BRS (as explained below) the 2.5 percent multiplier is reduced to 2.0 percent. If the reservist was first a member of a uniformed service before September 8, 1980, retired pay base is defined as the active duty basic pay in effect for the retiree's grade and years of service at the time that retired pay begins. If the reservist first

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[2] The 2017 National Defense Authorization Act lowered the maximum length on the temporary-disability retired list from 5 years to 3 years, with grandfathering for those currently on the list.

became a member of the armed services on or after September 8, 1980, retired pay base is the average basic pay for the member's grade in the highest 36 months computed as if he/she was on active duty for the entire period preceding the age at which retired pay commences. The years of service are determined by using a point system, where 360 points convert to a year of service. Typically, one point is awarded for one day of active duty service (e.g. active duty training) or one inactive duty training (IDT) drill attendance. Reservists may perform two IDT periods in one day thereby receiving two retirement points per day. In addition, 15 points are awarded for completion of one year's membership in an active reserve status. A creditable year of service is one in which the member earned at least 50 points. A member generally cannot retire with less than 20 creditable years, although points earned in non-creditable years are used in the retirement calculation. Beginning with years of service that include October 30, 2007, non-active duty points are limited in any year to no more than 130. Lesser limitations have applied in the past.

Reservists who first became a member on or before December 31, 2017, and had fewer than 4,320 points (equating to 360 points per year multiplied by 12 years of service) as of that date are eligible to opt in to BRS. Reservists who first become a member of the uniformed service after December 31, 2017, are automatically under BRS. For reserve retirement under BRS, the discounted lump sum option covers the period from the date the member first became eligible to receive retired pay (i.e., 60 or earlier if certain qualifying service is performed) to normal Social Security retirement age (usually 67).

As of September 2015, 396,000 reserve retirees were receiving an annualized retired pay entitlement totaling $6.2 billion.

Survivor Benefits

Legislation originating in 1953 provided optional survivor benefits. It was later referred to as the Retired Servicemen's Family Protection Plan (RSFPP). The plan proved to be expensive to the participants and inadequate since the survivor annuities were never adjusted for inflation and could not be more than 50 percent of retired pay. RSFPP was designed to be self-supporting in the sense that the present value of the reductions to retired pay equaled the present value of the survivor annuities.

On September 21, 1972, RSFPP was replaced by the Survivor Benefit Plan (SBP) for new retirees. RSFPP still covers those servicemen retired before 1972 who did not convert to the new plan or who retained RSFPP in conjunction with SBP. RSFPP continues to pay survivor annuities.

Retired pay is reduced, before taxes, for the member's cost of SBP. Total SBP costs are shared by the government and the retiree, so the reductions in retired pay are only a portion of the total cost of the SBP program.

The SBP survivor annuity is 55 percent of the member's base amount. The base amount is elected by the member, but cannot be less than $300 or more than the member's full gross monthly retired pay, with one exception. If the member elects CSB/Redux and is subject to a penalty for service under 30 years in the calculation of retired pay, the maximum base amount is equal to the full retired pay without the penalty[3]. However, the annuity for a survivor of a CSB/Redux retiree is subject to the reduced CPI.

When the plan started in 1972, benefits for those 62 and older were reduced by the amount of Social Security for which the survivor would be eligible based on the member's military pay. In 1985, that reduction formula was changed so all annuitants 62 and over received a reduced flat rate of 35 percent of the member's base. Beginning October 1, 2005, the age 62 reduced rate was phased out in 5 percent increments. On April 1, 2008, the survivor benefit reduction at age 62 was fully eliminated and the rate of 55 percent of the member's elected base became standard for all survivors, regardless of age.

During FY 1987, SBP's treatment of survivor remarriages changed. Prior to the change, a surviving spouse remarrying before age 60 had the survivor annuity suspended. The change lowered the age to 55. If the remarriage ends in divorce or death, the annuity is reinstated.

Members who die on active duty are generally assumed to have retired with full disability on the day they died and to have elected full SBP coverage for spouses, former spouses, and/or children. If it is more beneficial for the survivors to have elected child only because of Dependency and Indemnity Compensation (DIC) offsets, the family has the option to make that election instead. If the death does not occur in the line of duty, the SBP benefit is based on the member's years of service, rather than assuming a full disability retirement. Insurable interest elections may be applicable in some cases. These benefits have been improved and expanded over the history of the program.

The surviving spouse (or dependent children, if there is no surviving spouse or if the spouse subsequently dies) of a reservist who dies in the line of duty while performing IDT service is entitled to an SBP annuity based on the reservist's years of service[4].

SBP annuities generally are reduced by any VA survivor benefits (Dependency and Indemnity Compensation (DIC)), and all premiums relating to the reductions are returned to the survivor. The FY 2008 NDAA enacted, and subsequent legislation extended, a temporary Special Survivor Indemnity Allowance (SSIA) that pays a monthly amount ($50 in FY 2009 grading up to $310 in FY 2017 and FY 2018) to survivors with a DIC offset. The authority for the allowance ends in May 2018.

The relationship between SBP and DIC has been the subject of litigation in the U.S. Court of Appeals. As a result of the "Sharp Case" ruling, the SBP benefit of survivors with entitlement to both DIC and SBP who remarry after age 57 is not reduced by DIC benefits received.

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[3] Although the policy is not final as of the time of this report, it is also expected that lump-sum electors under BRS will have the option to choose up to full retired pay as their base amount.

[4] The National Defense Authorization Act for 2017 amended this such that reservists who die in the line of duty while performing IDT receive an SBP annuity equivalent to what they would have received if they had died in the line of duty on active duty.

As with retired pay, SBP annuities and premiums are increased annually with cost-of-living adjustments (COLAs). These COLAs are either full or partial CPI increases, depending on the benefit formula covering the member. If a member who elected the CSB/Redux retirement option dies before age 62, the survivor is subject to partial COLAs and his/her annuity is increased on what would have been the member's 62nd birthday to the amount that would have been payable had full COLAs been in effect. Partial COLAs continue annually thereafter.

For reserve retirees, the retired pay reductions applicable under SBP apply for survivor coverage after a reservist turns 60 (or earlier if they have certain active service) and begins to receive retired pay. Reserve Component Survivor Benefit Program (RCSBP) provides annuities to survivors of reservists who die before age 60 (or earlier if they have certain active service), provided they attained 20 years of qualified service and elected to participate in the program (or were within their 90-day election window after receiving their "20-year letter"). However, if the death occurs either on active or inactive duty as described above, the survivor receives an annuity under SBP. The added cost of RCSBP coverage is borne completely by reservists through deductions from future retired pay.

Beginning October 1, 2008, a paid-up provision eliminated the reduction in retired pay for premiums for SBP and RSFPP coverage for participants age 70 or older whose retired pay has been reduced for at least 360 months.

On June 26, 2013, the U.S. Supreme Court ruled to overturn the Defense of Marriage Act (DOMA). While not a change to Title 10 U.S. military benefits per se, the ruling has the effect of allowing legal spouses of same-sex marriages to be eligible to receive SBP benefits.

As of the time of this report's publication, the manner in which SBP interacts with lump sum disbursements under BRS has not been finalized.

As of September 2015, 288,000 survivors of military members were receiving an annualized annuity entitlement totaling $3.8 billion.

Temporary Early Retirement Authority (TERA)

The FY 1993 NDAA (P.L. 102-484) granted temporary authority for the military services to offer early retirements to members with more than 15 but less than 20 years of service. The retired pay was calculated in the usual way except that there was a reduction of 1 percent for every year below 20 years of service. Part or all of this reduction can be restored at age 62 if the retired member works in a qualified public service job during the period from the date of retirement to the date on which the retiree would have completed 20 years of service. Unlike members who leave military service before 20 years with voluntary separation incentives or special separation benefits, these early retirees are generally treated like regular military retirees for the purposes of other retirement benefits. This authority originally expired on September 1, 2002.

The FY 2012 NDAA (P.L. 112-81) reinstated TERA, from January 2012 through December 2018, but without the qualified public service provision. The FY 2017 NDAA further extended TERA through December 2025.

As of September 2015, 66,000 TERA retirees were receiving an annualized retired pay entitlement totaling $1.2 billion.

Cost-of-Living Increases

All nondisability retirement, disability retirement, and most survivor annuities are adjusted annually for inflation. Cost-of-living adjustments (COLAs) are automatically scheduled to occur every 12 months, on December 1st, to be reflected in checks issued at the beginning of January.

The "full" COLA effective December 1 is computed by calculating the percentage increase in the average CPI of the third quarter of the prior calendar year to the third quarter of the current calendar year. The increase is based on the Urban Wage Earner and Clerical Worker Consumer Price Index (CPI-W) and is rounded to the nearest tenth of one percent. Recent retirees/annuitants receive a prorated COLA depending on their date of retirement/eligibility.

The benefits of retirees (and most survivors) are increased annually with the full COLA, except for those first entering a uniformed service on or after August 1, 1986, who elect CSB/Redux. Their benefits are increased annually with a partial COLA equal to the full COLA minus 1 percent (except if the full COLA is less than or equal to 1 percent). A one-time restoral is given to a partial COLA recipient on the first day of the month after the retiree's 62nd birthday. At this time, retired pay (or the survivor benefit if the retiree is deceased) is increased to the amount that would have been payable had full COLAs been in effect. Annual partial COLAs continue after this restoral. Note that the FY 2016 NDAA sunsets the CSB/Redux benefit tier by not allowing any CSB elections after December 31, 2017.

Relationship with Veterans Administration Benefits

The Department of Veterans Affairs (VA) provides compensation for Service-connected and certain non-Service-connected disabilities. These VA benefits can be in place of or in combination with DoD retired pay, but through December 31, 2003, were not fully additive. Since VA benefits are exempt from federal income taxes, it is often to the advantage of a member to elect them. Through 2003, retired pay earned from DoD for military service was offset by any payment received from VA for a VA-rated disability. Beginning with the FY 2004 NDAA (P.L. 108-136), a series of legislation has been enacted that increasingly reduces or eliminates the offset to military retired pay due to receipt of VA disability compensation. Members with a combined VA disability rating of 50% or greater who have at least 20 years of service will have their offset eliminated under the Concurrent Retirement and Disability Pay (CRDP) program. The CRDP program has a ten-year phase-in schedule that began in 2004; however, the offset is already fully eliminated for members whose disabilities are rated total or make the individual unemployable. Members whose disability meets certain combat-related criteria can elect to receive payments against the offset under the Combat Related Special Compensation (CRSC) program. Under CRSC, members are not subject to a phase-in schedule, are not required to have at least 20 years of service (per P.L. 110-181), and are not required to have at least a 50% VA disability rating. Although CRSC amounts are calculated based on retired pay lost due to offset and are paid from the Military Retirement Fund, CRSC is not technically considered retired pay. CRSC payments are tax exempt. A member may not participate in both the CRDP and CRSC programs simultaneously, but may change from one to the other during an annual "open season."

VA benefits also offset (or reduce) survivor pay through the Dependency and Indemnity Compensation (DIC) program. DIC benefits are payable to survivors of veterans who die from Service-connected causes. Although SBP annuities are generally reduced by the amount of any DIC benefit, all SBP premiums relating to the reduction in benefits are returned to the survivor. The FY 2008 NDAA enacted, and subsequent legislation extended, a temporary Special Survivor Indemnity Allowance (SSIA) that pays a monthly amount ($50 in FY 2009 grading up to $310 in FY 2017 and FY 2018) to survivors with a DIC offset; the authority for the allowance ends in May 2018. As a result of the “Sharp Case” ruling, the SBP benefit of widows with entitlement to both DIC and SBP who remarry after age 57 is not reduced by DIC benefits received.

As of September 2015, there were 504,000 CRDP members and 90,000 CRSC members. These members were paid an additional monthly amount of $764 million and $89 million, respectively. As of September 2015, there were 64,000 survivors receiving annualized SSIA benefits of $151 million.

Interrelationship with Other Federal Service

For military retirement purposes, no credit is given for other federal service, except where cross-service transferability is allowed. Military service is generally creditable toward the federal civilian retirement systems if military retired pay is waived. However, a deposit (equal to a percentage of post-1956 basic pay) must be made to the Civil Service Retirement and Disability Fund in order to receive credit. Military service is not generally creditable under both systems (but is for reservists and certain disability retirees). Military retirees may qualify separately for Civil Service retirement and receive concurrent pay from both systems.

Relationship of Retired Pay to Military Compensation

Basic pay is the only element of military compensation upon which non-disability retired pay is based and entitlement is determined. Basic pay is the principal element of military compensation that all members receive, but it is not representative of salary levels in the public and private sectors for comparative purposes. Reasonable comparisons can be made to regular military compensation (RMC). RMC is the sum of (1) basic pay, (2) the housing allowance, which varies by grade, location, and dependency status, (3) the subsistence allowance and, (4) the tax advantages accruing to the housing and subsistence allowances because they are not subject to federal income tax. Basic pay represents approximately 69 percent of RMC for all retirement eligible members. For the 20-year retiree, basic pay is approximately 67 percent of RMC. Consequently, a member retired with 20-years of service and entitled to 50 percent of basic pay, only receives 33 percent of RMC. Further, such 20-year retirees (except for those who first entered service prior to September 8, 1980) receive a percentage (50 percent, or 40 percent for those under CSB/Redux or BRS) of their high 36-month average of basic pay, typically less than final basic pay. For a 30-year retiree, basic pay is approximately 72 percent of RMC and such members if entitled to 75 percent of basic pay, would only receive 54 percent of RMC. Again, note that most members currently retiring with 30 years will actually receive a percentage (75 percent, or 60 percent for those under BRS) of their high 36-month average, rather than of their final basic pay. P.L. 109-364 allows certain members, who retire on or after January 1, 2007 with sufficient years of service (greater than 37.5 years under BRS and 30 years under the other benefit formulas) to retire with entitlements exceeding 75 percent of their high 36-month average of basic pay. These relationships should be considered when military retired pay is compared to compensation under other retirement systems.

Social Security Benefits

Many military members and their families receive monthly benefits indexed to the CPI from Social Security. As full participants in the Social Security system, military personnel are in general entitled to the same benefits and are subject to the same eligibility criteria and rules as other employees. Details concerning the benefits are covered in other publications.

Beginning in 1946, Congress enacted a series of amendments to the Social Security Act that extended some benefits to military personnel and their survivors. These “gratuitous” benefits were reimbursed out of the general fund of the U.S. Treasury. The Servicemen’s and Veterans’ Survivor Benefits Act brought members of the military into the contributory Social Security system effective January 1, 1957.

For the Old Age, Survivors, and Disability Insurance (OASDI) program, military members must contribute the employee portion of the OASDI payroll tax, with the federal government contributing the matching employer contribution. Only the basic pay of a military member constitutes wages for Social Security purposes. One feature of OASDI unique to military personnel grants a noncontributory wage credit of (i) $300 for each quarter between 1956 and 1978 in which such personnel received military wages and (ii) up to $1,200 per year after 1977 ($100 of credit for each $300 of wages up to a maximum credit of $1,200). The purpose of this credit is to take into account elements of compensation such as quarters and subsistence not included in wages for Social Security benefit calculation purposes. Under the 1983 Social Security amendments, the cost of the additional benefits resulting from the noncontributory wage credits for past service was met by a lump sum payment from general revenues, while the cost for future service will be met by payment of combined employer-employee tax on such credits as the service occurs. Payments for these wage credits ended in 2002.

Members of the military are also required to pay the Hospital Insurance (HI) payroll tax, with the federal government contributing the matching employer contribution. Medicare eligibility occurs at age 65, or earlier if the employee is disabled.

Performance Measures

During FY 2015, the Fund made monthly disbursements to approximately 2.3 million retirees and survivors.

There are many ways to measure the funding progress and performance of a pension plan. Table A-1 depicts a few common measures, specifically 1) Percent Funded, 2) Asset-to-Annuitant Liability Ratio, and 3) Effective Fund Yield. The table footnotes show the associated derivation of each performance measure. Note that for a variety of reasons including investment and other constraints, the Fund's results for these "performance measures" can not be reasonably compared to many other pension systems.

TABLE A-1

MILITARY RETIREMENT FUND PERFORMANCE MEASURES
($ in billions)

End of Fiscal Year	Accrued Liability (1)	Assets (2)	Annuitant Liability On Roll (3)	Unfunded Accrued Liability (4)	Percent Funded (5)	Asset-to-Annuitant Liability Ratio (6)	Fund Effective Yield (7)
1984	$528.7	$0.0	$310.0	$528.7	0.0%	---	---
1985	551.5	11.8	322.7	539.7	2.1	3.7%	14.3%
1986	566.2	24.6	321.4	541.6	4.3	7.7	11.8
1987	585.2	38.9	326.3	546.3	6.6	11.9	11.0
1988	551.8	53.4	329.4	498.4	9.7	16.2	10.5
1989	580.3	67.6	345.8	512.7	11.6	19.5	10.1
1990	612.9	80.4	367.5	532.5	13.1	21.9	9.9
1991	604.2	93.7	372.9	510.5	15.5	25.1	9.8
1992	619.0	106.1	392.7	512.9	17.1	27.0	9.5
1993	629.9	115.9	409.3	514.0	18.4	28.3	9.1
1994	615.6	124.2	409.9	491.4	20.2	30.3	8.7
1995	631.8	131.0	431.3	500.8	20.7	30.4	8.6
1996	625.8	135.3	432.2	490.5	21.6	31.3	8.6
1997	639.2	143.3	444.9	495.9	22.4	32.2	8.5
1998	649.4	149.9	452.9	499.5	23.1	33.1	8.4
1999	657.2	156.0	442.7	501.2	23.7	35.2	8.1
2000	682.6	162.7	459.8	519.9	23.8	35.4	8.0
2001	708.8	169.2	487.3	539.6	23.9	34.7	8.0
2002	721.6	176.5	467.2	545.1	24.5	37.8	7.2
2003	810.9	182.6	519.8	628.3	22.5	35.1	5.5
2004	854.1	188.0	556.3	666.1	22.0	33.8	5.4
2005	900.6	197.9	592.2	702.7	22.0	33.4	5.5
2006	973.7	208.4	636.3	765.3	21.4	32.8	5.9
2007	1,042.3	218.2	677.3	824.1	20.9	32.2	4.7
2008	1,157.3	253.1	750.6	904.2	21.9	33.7	6.2
2009	1,186.9	278.4	751.8	908.5	23.5	37.0	1.0
2010	1,225.2	321.7	768.0	903.5	26.3	41.9	3.2
2011	1,273.3	376.1	807.3	897.2	29.5	46.6	4.9
2012	1,361.5	428.0	854.6	933.5	31.4	50.1	2.9
2013	1,368.6	483.5	869.5	885.1	35.3	55.6	3.1
2014	1,412.8	545.0	911.3	867.8	38.6	59.8	3.2
2015	1,417.0	600.6	919.2	816.4	42.4	65.3	1.8

NOTES:

(1) From Table 6A, Item 3 in main text.
(2) From Table 6A, Item 4 in main text.
(3) From Table 6A, Item 1.a in main text.
(4) = (1) - (2)
(5) = (2) / (1) x 100
(6) = (2) / (3) x 100
(7) Discussed in Appendix D.

APPENDIX B

THE MILITARY RETIREMENT SYSTEM: HISTORY

THE MILITARY RETIREMENT SYSTEM: HISTORY[1]

The history of the Uniformed Services Military Retirement System in the United States extends back to the early days of the country. The history detailed in this appendix provides the user with a useful context when evaluating the status of the current system. The extensive legislative history has been an interplay of the separate retired pay plan motivations. When available, the Public Law (P.L.) reference is provided. Over the course of its history, the Military Retirement System has been scrutinized by numerous committees, commissions, and groups. Since the end of World War II, a number of military compensation studies have been conducted under the general sponsorship of the Department of Defense, the President, and Congress, including: Hook, Strauss, Cordiner, Gorham/Randall, Quadrennial Review of Military Compensation, Gates, Military Compensation and Retirement Modernization Commission, etc. These studies continue to the present day – see *Blended Retirement System* (BRS). Much discussion typically occurs as a result of the study findings. It should be noted that while there may be superficial resemblance between the Military Retirement System (MRS) and other retirement systems, there exist substantial differences, including between the MRS and the retirement plant of federal civil servants. Of significance, MRS retired members are subject to active duty recall.

History of Retired Pay – Active Duty and Disability

The legislative history of the nondisability (regular service) and disability retired pay have been a collaborative effort of lawmakers. The two programs are highly correlated given the possible end states of a regular service career. Before discussing the regular service retired pay history, below are the motivations driving the two distinct retirement types:

1) The principal motivations guiding the nondisability retired pay evolution of the Military Retirement System have been to ensure that (1) continued service in the armed forces is competitive with the alternatives; (2) promotion opportunities are kept open for young and able members; (3) some measure of economic security is made available to members after retirement from a military career; (4) a pool of experienced personnel is available for recall in times of war or national emergency. Much of the history to be discussed focuses on officers. The legislative history for enlisted personnel is much shorter. The objectives can be achieved for the enlisted force by an administrative policy of "judicious non-acceptance of reenlistments."

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[1] Much of the information in this appendix can be found in *Military Compensation Background Papers*, Seventh Edition (November 2011), Department of Defense – Under Secretary of Defense for Personnel and Readiness. For a more in-depth discussion of the early history of military pensions, refer to *History of Military Pension Legislation in the United States*, William H. Glasson, New York, N.Y. 1900, Digitized by Google.

2) The guiding motivation behind disability retired pay is to authorize continuing payments to members separated from active service due to physical disability causes in service for their country. Members should not be left to cope with the effects of these disabilities on their own. A measure of economic security will be provided for duties exposing members to wartime hazards and career military service. Early reports showed rationale for separation other than physical disability as well: "An officer may possess a strong mind and a robust frame, yet, if his moral perception of right or wrong be so blunted and debased as to render him unreliable, he could hardly be ranked as the capable officer."

Provisions for the maintenance of disabled military members date to colonial days. Not surprisingly, the English pension law is a precursor to the American colonial pension legislation. The pilgrims at Plymouth provided in 1636 that any man sent forth as a soldier and returned maimed should be maintained by the colony during his life. In order to obtain enlistments in military expeditions against the Indians the colonies promised to care for those who were disabled and had no means of earning a livelihood as well as providing aid for the indigent families of those fallen in conflict. Some of these precedents were continued in the first national pension law of August 26, 1776, which promised half pay for life, or during disability, to the disabled. After the Revolutionary War, a full disability pension for a noncommissioned officer or private soldier was fixed at five dollars per month, with commissioned officers being paid at one-half of their monthly pay. Initially, the States administered disability pensions. However, in 1790, the Secretary of War became the principal pension administrator. In 1805, disability pensions were extended to those who received wounds in military service who subsequently became disabled.

Pensions based on service by itself were more controversial. Payments of half pay for life had been promised in 1780 by Congress for officers who served to the end of the War. However, the resulting claims were initially settled for less than full value and with a considerable amount of controversy. With the number of veterans declining and the treasury increasing, Congress became more generous. In 1818, an act was passed providing relief to Revolutionary War veterans in need. By 1832, it became full pay for life, regardless of need. In 1836, widows were included. This same pattern was followed for Service pensions for subsequent wars, with each war treated separately.

In 1849, the Bureau of Pensions was transferred to the newly established Department of the Interior, where it was to remain until the Veterans Administration (VA) was created in 1930. In 1855, authorization was given for involuntary separation with partial pay of Navy officers adjudged incapable, but not necessarily disabled. The outbreak of the Civil War brought further changes when it became necessary to retire older officers no longer fit for field duty. The vehicle was the act of August 3, 1861, the first major nondisability retirement act, which provided for the voluntary retirement of regular officers of all branches of Service after 40 years of duty, at the discretion of the President. Subsequent acts in 1861 and 1862 provided for involuntary retirements for age or years of service.

The 1861 act also established a military disability retirement system that covered the regular officers of all branches of Service. Army and Marine Corps officers were to be paid an amount equal to their "pay proper" plus four rations. Navy officers were paid slightly more. The act of March 2, 1867, authorized disability retirement for enlisted personnel of the Navy and Marine Corps.

Congress established two enduring retirement principles while reducing forces to a peacetime basis in 1870. The first permitted voluntary retirement of officers after 30 years of service upon approval by the President, and the second eliminated the ration commutation by fixing retired pay at 75 percent of the officer's pay. The 75 percent applied to Army and Marine Corps officers, both disabled and nondisabled, and was extended to the Navy in 1873.

In 1885, the first nondisability retirement law for Army and Marine Corps enlistees was enacted. Paralleling the officer retirement laws, it provided for voluntary retirement at 30 years of service with 75 percent of pay of the grade in which retired, plus an allowance in lieu of fuel, quarters, and food. The law was extended to the Navy in 1899.

By the middle of World War I, the limit on the number of officers who could be placed on the retired list was causing stagnating promotion in the Navy. To alleviate the problem, Congress established selection boards for promotion to Rear Admiral, Captain, and Commanders on the basis of age-in-grade in 1916 (P.L. 64-241). Service-in-grade replaced age-in-grade in 1926 (P.L. 69-413). Those officers not selected for promotion were retired at 2 ½ percent of pay per year of service, not to exceed 75 percent of pay. This was the first recognition of length of service as well as grade in the computation of retired pay.

The act of 1916 (P.L. 64-241) also created the Fleet Naval Reserve, to provide a pool of experienced personnel who could be recalled to active duty in an emergency. While technically different than retirement, the practical effect was that it was possible for enlistees of the Navy and Marine Corps to "retire" with as little as 16 years of service (raised to 20 in 1925) and become entitled to "retainer pay."

By 1938 (P.L. 75-706), the Navy was again experiencing stagnating promotion caused by the large influx of officers throughout World War I. Almost all of these officers were in the same age and years of service groups. To remedy the situation, Congress extended the selection board process to all grades above Lieutenant (junior grade); set limits on years of service for Lieutenant Commanders through Captains; and provided for voluntary retirement at 20 years of service at the discretion of the President.

Following World War II, allegations of unfairness, inequity, and inefficiency in the existing disability retirement system became extensive. A new system for disability retirement was created by the Career Compensation Act of 1949 (P.L. 81-351). Under this system, all disabilities had to be rated under the standard schedule of rating disabilities in use by the VA, and the resultant ratings became a factor in disability retired pay entitlement and taxability. The new system covered officer and enlisted personnel of both the regular and reserve components, and it authorized temporary as well as permanent disability retirements. The disability retirement system remains basically unchanged from the way it was enacted in 1949. Much legislation has been passed recently, as well as additional process improvements, in an attempt to modernize the disability system.

Meanwhile, the Officer Personnel Act of 1947 (P.L. 80-381) brought the Army and Air Force under a selection process similar to the Navy system. It also provided that those officers who failed promotion and were not eligible to retire would receive severance pay of two months per year of service, but not exceeding two years' pay.

Standardized nondisability retirement laws for all Services were brought about by the Army and Air Force Vitalization and Retirement Equalization Act of 1948 (P.L. 80-810). The act established 20 years as the minimum requirement for voluntary retirement, thereby placing the Army and Air Force on a par with the Navy. It also provided for the removal of substandard officers with severance pay equal to one month's pay per year of service, but not exceeding one year's pay. This law resulted, for the first time in history, in uniform voluntary retirement authority among the officers of all branches of service.

P.L. 96-513 changed the retired pay formula for persons who first became a service member after September 7, 1980. For this group, the 2 ½ percent times years of service is multiplied by the average of the highest 36 months of pay, rather than by final pay. This is sometimes referred to as the High-3 (HI-3) formula, where the highest 36 months of pay generally occurs within the highest 3 years of average annual pay. This first major change to retired pay computation since 1948 was endorsed in findings by various committees and commissions.

P.L. 99-348, enacted July 1, 1986, made extensive changes in retired pay formula for persons entering service after July 31, 1986. These persons are credited with 2 percent for each of the first twenty years of service, 3 ½ percent for each of the next 10 years, and 2 ½ percent thereafter. At the member's age 62, the annuity is recomputed to equal the annuity that would have been in effect if a level 2 ½ percent had been used for each year of service. In addition, the cost-of-living adjustment for this group no longer keeps up with inflation, as described later. This is referred to as the Redux benefit formula.

P.L. 106-65, enacted October 1, 1999, enhanced benefits for military members previously covered by the Redux benefit formula (those who entered service on or after August 1, 1986) by converting these members to the HI-3 formula. At the 15 year-of-service mark, these (full-time) members now have the choice of: (1) remaining in HI-3, or (2) electing the Career Status Bonus, which is not paid out of the Military Retirement Fund, and converting to the Redux benefit formula. Those who elect the bonus must commit to remaining continuously in service until completing 20 years or forfeit a portion of the $30,000. Part-time reservists previously covered by Redux do not have the option of electing the bonus, and so remain under the HI-3 benefit formula. This is referred to as the Career Status Bonus (CSB)/Redux benefit formula. The four different retirement systems currently in effect for members of the uniformed services are summarized in Table B-1.

P.L. 108-136, enacted November 23, 2003, provides a phase-out of the offset to military retired pay due to receipt of VA disability compensation for members whose combined disability rating is 50% or greater, effective January 1, 2004. Members retired under disability provisions must have at least 20 years of service. P.L. 108-136 also expands eligibility under the Combat Related Special Compensation program to include qualified retirees at any combined percentage rating for certain combat-related disabilities compensated by the VA. Through 2003, retired pay earned from DoD for military service was offset by any payment received from Veterans Affairs for a VA-rated disability. These VA benefits were in place of or in combination with DoD retired pay but were not fully additive. Thus the law is commonly referred to as Concurrent Receipt.

Subsequent to P.L. 108-136, a series of legislation has been enacted that increasingly reduces or eliminates the offset to military retired pay due to receipt of VA disability compensation. This is described further in Appendix A.

P.L. 109-364, enacted October 17, 2006, eliminated the 75 percent multiplier cap for nondisability retirements with sufficient years of service for members retiring after December 31, 2006, and P.L. 111-383, enacted January 7, 2011, removed the cap for disability retirements after the date of enactment. A member can now retire with a retired pay multiplier greater than 100 percent if their years of service are high enough. The various percentage multipliers by year of service and benefit system are shown in Table B-2. P.L. 109-364 also removed a reduction to the rate of basic pay used in the computation of retired pay for general and flag officers (those with pay grades of O-7 through O-10) retiring after September 30, 2006.

P.L. 113-67 (commonly refered to as the *Bipartisan Budget Act of 2013, or BBA 2013*), enacted December 26, 2013, reduces the annual cost-of-living adjustment (COLA) by one percent (e.g., 2% instead of 3%) for “working-age” (i.e., members younger than age 62), non-disabled military retirees, with restoral at age 62 and full COLA thereafter. The changes apply only to those entering military service on or after January 1, 2014 (although those entering on or after that date who elect CSB/Redux are covered by the COLA provisions for CSB/Redux electors). Subsequent legislation exempts medically disabled retirees and their survivors, as well as survivors of members who die on active duty, from the COLA reduction enacted in P.L. 113-67. P.L. 113-291 amended the effective date of the legislative provision, applying only to those entering military service on or after January 1, 2016.

P.L. 114-92 established the “Blended Retirement System,” a major reform to military compensation. The BRS lowers the nondisabled retired pay multiplier from 2.50% per year to 2.00% and allows for multiple retired pay distribution options. The BRS provides members the choice of receiving a portion (either 25 percent or 50 percent) of their retired pay entitlement from when the member is eligible to begin receiving retired pay to normal Social Security retirement age (usually 67) as a discounted lump sum instead of an annuity. The newly established compensation system is supplemented with a Thrift Savings Plan (TSP) account government match and a mandatory mid-career continuation bonus at 12 completed years of service. The changes apply to all members first entering service after December 31, 2017. Members with fewer than 12 completed years of service as of December 31, 2017, have the option to fully participate in the BRS via an irrevocable election during a one year (calendar year 2018) open season. Additionally, P.L. 114-92 sunsets CSB/Redux and repeals all aspects of BBA 2013, as amended.

History of Retired Pay – Reserve Duty

The motivation behind the reserve duty retirement (non-regular service) is to establish a nondisability retirement system to authorize retired pay for service in the reserve components. This provides an incentive for qualified personnel to retain membership and continue training in these components, providing a pool of skilled, trained, and readily available manpower to assist active duty forces in times of national emergency.

Title III of the Army and Air Force Vitalization and Retirement Equalization Act of 1948 (P.L. 80-810) created a nondisability retirement program for reserve personnel. The above motivation was explained as part of the House Report accompanying the legislation. The reserve retirement system remained basically unchanged from the original 1948 legislation until 1993. Those modifications made over that time were more corrective than substantive.

The National Defense Authorization Act for Fiscal Year 1993 (P.L. 102-484) adopted two provisions intended to induce Selected Reserves members to apply for transfer to the retired reserve through temporary special retirement mechanisms. Subsequent legislation authorizes further downsizing of the military during the mid-1990’s, which was extended until October 1, 2001.

P.L. 107-314 permanently reduced the required reserve service eligibility years for retired pay from eight years to six years. This law also authorized an additional 10 percent in retired pay, not to exceed 75 percent, for enlisted members (active or reserve) credited with extraordinary heroism in the line of duty during their career.

P.L. 110-181, enacted January 28, 2008, reduces the retirement age for a reserve retirement below age 60 by three months for each aggregate of 90 days of certain active service performed (after the date of enactment) in any fiscal year with a limit of 10 years. Eligibility for subsidized retiree health benefits remains at age 60 even if the eligibility age for retired pay is reduced.

P.L. 114-92, BRS, described in the previous section, also applies to Reserves with some differences, e.g., the eligibility threshold for opting in to BRS for Reserves is based on points.

Adjustments – Cost-of-Living

Cost-of-living adjustments provide a mechanism for adjusting retired pay entitlements to compensate for the effects of inflation. The ideal system is one that protects the initial value of pay to insure that members who retire from the military do not have the purchasing power of their pay eroded by inflation.

Prior to 1958, retired pay was generally increased in direct proportion to changes in active duty pay. The practice was discontinued with the act of May 1958 (P.L. 85-422), when it was realized that a single 6 percent cost-of-living increase would cost only $35 million, as opposed to $65 million for linking the retired pay to active duty pay. The 6 percent approximated the increase in the cost of living since 1955 when retired pay was last increased. In 1963, a permanent system of increasing retired pay (P.L. 88-132) based on a formula geared to increases in the cost-of-living was adopted. In 1965, the adjustment mechanism was modified slightly (P.L. 89-132). This system granted cost-of-living increases whenever the Consumer Price Index (CPI) went up at least 3 percent and remained up for three months. The benefit increase was equal to the percentage rise in the CPI. In 1969 (P.L. 91-179), an additional 1 percent was added to compensate for the fact that five months elapsed between the time that the index increased 3 percent and the time that benefits increased.

Effective March 1977, cost-of-living adjustments (COLAs) were scheduled to occur every six months, on March 1 and September 1. This would be reflected in checks issued those months and the additional 1 percent was eliminated (P.L. 94-440). The cost-of-living increase, effective March 1, was computed by calculating the percentage increase (adjusted to the nearest tenth of a percent) in the CPI from the previous June to the previous December. Similarly, the cost-of-living increase effective September 1 was obtained by calculating the percentage increase in the June CPI over the CPI from the previous December.

In August 1981 (P.L. 97-35), once-a-year cost-of-living increases were implemented by eliminating the September increase. Full annual cost-of-living increases were given in March of each year based on the percentage increase in the CPI between the two previous Decembers.

In August 1982, P.L. 97-253 created a temporary deviation to the calculation and timing of the cost-of-living increase. Consequently, in FY 1983, the increase was delayed until April and the full increase of 3.9 percent was given only to survivors, disabled persons and nondisabled persons over age 61. Nondisabled retirees under age 62 received 3.3 percent instead of 3.9 percent.

P.L. 98-270, enacted in April 1984, eliminated the FY 1984 increase and modified the permanent law. Under the modified system, the COLA equals the percentage increase in the average of the CPIs for July, August, and September over the averaged indexes for the same three months of the prior year. These increases become effective for entitlements earned in December. P.L. 98-369 directed that entitlements for a particular month should be paid at the beginning of the subsequent month rather than at the end of the month of entitlement and became effective with the December 1984 adjustment. P.L. 111-383 required amounts of retired and retainer pay (excluding survivor annuitant pay and Combat Related Special Compensation) due a retired member of the uniformed services shall be paid on the first day of each month beginning after the month in which the right to such pay accrues; unless the first falls on a non-business day, then the payment is made on the preceding business day.

P.L. 99-348, enacted July 1, 1986, changed the cost-of-living increase for members entering the service after July 31, 1986. Their retiree and survivor benefits are increased annually by the full cost-of-living adjustment minus 1 percent (except if the full adjustment is less than or equal to 1 percent). A one-time catch-up is given on the first day of the month after the ***retiree's*** 62nd birthday. At this time, the retiree benefit (or survivor benefit if the retiree is deceased) is increased to the amount that would have been payable had full adjustments been made. Annual partial increases continue after this catch-up. For persons entering the service prior to August 1, 1986, full COLAs are still applied to the retiree and survivor benefits. P.L. 106-65 called for full COLAs to be applied to the retiree and survivor benefits of post-July 31, 1986, entrants who decline the CSB/Redux and retire under the HI-3 benefit formula. Retired pay cost-of-living increases from 1958 to the present time are shown in Table B-3. Additional discussion regarding cost-of-living increases can be found in Appendix D.

P.L. 113-67 (*Bipartisan Budget Act of 2013, or BBA 2013*) reduces the annual COLA by one percent (e.g., 2% instead of 3%) for "working-age" (i.e., members younger than age 62), non-disabled military retirees, with restoral at age 62 and full COLA thereafter. The changes apply only to those entering military service on or after January 1, 2014 (although those entering on or after that date who elect CSB/Redux are covered by the COLA provisions for CSB/Redux electors described in the previous paragraph). Subsequent legislation exempts medically disabled retirees and their survivors, as well as survivors of members who die on active duty, from the COLA reduction enacted in P.L. 113-67. P.L. 113-291 amended the effective date of the legislative provision, applying only to those entering military service on or after January 1, 2016. As stated earlier, P.L. 114-92 repeals the COLA changes enacted by BBA 2013, as amended.

Adjustments – Basic Pay

Basic pay scale increases are analogous to retired pay cost-of-living increases for the current active duty and drilling reserve population. These increases are typically credited and paid at the beginning of the calendar year. The annual basic pay scale increases are designed to establish a crude comparability with the private sector and American economy in general.

The Act of 1790 provided funds for "militia employed in the service of the United States" payable to "the troops of the United States." Although the components of the pay system, basic pay plus allowances, have changed throughout its history, the system itself has been remarkably enduring. However, the proliferation of special allowances has caused confusion and complexity surrounding compensation.

The Career Compensation Act of 1949 (P.L. 81-351) revamped the military compensation structure to provide pay that was equitable to personnel yet responsive to the needs of the United States in attracting and retaining the necessary personnel following World War II. The Uniformed Services Pay Act of 1958 (P.L. 85-422) was the beginning of regular basic pay adjustments intended to make personnel pay more competitive.

In the Act of 1967 (P.L. 90-207) Congress adopted new basic pay rate adjustment mechanisms. The adjustments were to be a "comparable increase" to the general schedule compensation for federal classified employees (Civil Service employees). This legislation resulted in a more systematic procedure for increasing basic pay rates as opposed to the prior methods which were solely dependent on Congressional discretion. The military-civilian pay adjustment remains loosely linked through present day.

The Department of Defense Authorization Act of 1981 (P.L. 96-342) granted personnel substantial basic pay adjustments with the intent of further convergence between military and civilian wages. The legislation also allowed the President greater flexibility in adjusting military compensation by allocating greater increases to "career" members. In the years that followed, Congress expressed dissatisfaction with the pay adjustment mechanisms shown in the military-civilian link. The Senate proposed linking military pay to the Employment Cost Index (ECI) as a method to correct the military-civilian pay inequity. This discussion continued for some years.

Beginning in 2000 (P.L. 106-65), legislative change responded to the military-civilian pay inequity by tying basic pay increases to the ECI plus an additional 0.5 percent for the five years that follow (through FY 2006). After FY 2006, the increases are tied directly to ECI; however, covenants are embedded within the law which gives the President the authority to propose an alternate adjustment. Subsequent legislation used targeted basic pay scale increases to be granted for specific pay grades and ranks in order to meet the necessary retention and recruitment needs. Basic pay scale increases from 1958 to the present time are shown in Table B-4. Additional discussion regarding basic pay scale increases can be found in Appendix D.

Funding of Retirement Benefits

Prior to 1935, the Navy had a pension fund which provided payments to persons retired for disability whenever there was a sufficient amount in the fund. The income to the fund consisted of the government's share of the proceeds from the sale of enemy or pirate ships captured by the Navy, and from interest received on fund investments. This fund was abolished in 1935, and the Military Retirement System moved to an unfunded or "pay-as-you-go" basis. P.L. 98-94 (currently Chapter 74 of Title 10, U.S.C.), signed in September 1983, established a Military Retirement Fund starting October 1, 1984. Under this accrual accounting system, funds are allocated for the individual services via the Department of Defense annually by Congress. These funds are transferred to the Military Retirement Fund in an amount sufficient, along with the Treasury contributions resulting from P.L. 108-136 and interest earnings, to cover the expected retirement costs associated with the current active duty force. This system helps to apprise all stakeholders of the total costs of manpower decisions made each year.

As explained by Congress (House Report No. 98-107 – Committee on Armed Services – p. 225), the reasons for adoption of the Department of Defense Military Retirement Fund were as follows:

> "Most retirement plans in the private sector are funded, either partially or fully, and the trend--as a result of the Employee Retirement and Income Security Act (ERISA)--is toward full funding. Security of a retirement plan, *i.e.*, the probability that promised benefits will be paid, is generally related to the method of funding. Full funding provides greater security than partial funding.

> Of course, the security of payments from the Federal government is not generally related to the method of funding. From the Federal government's perspective, the issue of funding is primarily a matter of timing. Should funds be raised by taxing and borrowing when the obligation becomes due, or should funds be set aside through taxing and borrowing when the obligation is incurred?"

This funding law stated that DoD will make normal cost payments into the Fund and the Treasury Department will make payments from general revenues to amortize the unfunded liability. P.L. 99-661, enacted in November 1986, mandated that two separate normal cost percentages (NCPs) be used to compute the normal cost payment of the Military Retirement System. One NCP is for active-duty personnel and full-time reservists and the second NCP is for drilling reservists (part-time). These normal cost payments are designed to be sufficient to pay for the future retirement benefits for a cohort of new entrants. The unfunded liability exists primarily because such payments were not made in the past, although deviations of actual compared to expected experience increase or decrease the unfunded liability over time.

P.L. 108-136, enacted November 2003, required the Department of Treasury to pay the normal cost arising from the increased benefits due to Concurrent Receipt at the beginning of each fiscal year. Beginning with FY 2005, Treasury includes the annual normal cost payment along with the unfunded liability payment in the October 1st contribution.

The original funding law also established an independent three-member DoD Retirement Board of Actuaries, appointed by the President (changed to the Secretary of Defense as part of the 2008 National Defense Authorization Act (P.L. 110-181)). House Report No. 98-107 – Committee on Armed Services – p. 227, states:

> "Care must be exercised to minimize the ability to manipulate the interest rate. The committee recommends that an independent Board of Actuaries be established and that they, alone, be charged with the responsibility for determining the interest rate and other actuarial assumptions in accordance with generally accepted actuarial principles and practices."

The Board is required to approve methods and assumptions for determining the normal cost and unfunded liability; to review valuations of the Military Retirement System; to determine the method of amortizing unfunded liabilities; to annually report to the Secretary of Defense; and to report to the President and Congress on the status of the Fund not less than every four years. P.L. 110-181 renamed the Board the "DoD Board of Actuaries," and added oversight of other funds deemed to be necessary by the Secretary of Defense.

TABLE B-1

MILITARY RETIREMENT SYSTEM PROPERTIES
(FOR NONDISABILITY RETIREMENT FROM ACTIVE DUTY)

Benefit System	Final Pay	High-3 (HI-3)	Career Status Bonus (CSB)/Redux	Blended Retirement System (BRS)
Applies to Members Who Joined a Uniformed Service:	• before September 8, 1980	• on or after September 8, 1980 and before August 1, 1986 • on or after August 1, 1986 and before January 1, 2003 who elect not to accept the Career Status Bonus (CSB) at the 15-year anniversary • on or after January 1, 2003 and before January 1, 2006 • on or after January 1, 2006 and before January 1, 2018 who do not voluntarily elect to participate in BRS	• on or after August 1, 1986 and before January 1, 2003 who elect to accept the Career Status Bonus (CSB) with additional 5-year service obligation	• on or after January 1, 2018 • on or after January 1, 2006 and before January 1, 2018 who voluntarily elect to participate in BRS
Retired Pay Computation Basis	Final basic pay rate	Highest 36 months of basic pay rate	Highest 36 months of basic pay rate	Highest 36 months of basic pay rate
Multiplier	2.5% per year of service	2.5% per year of service	2.5% per year of service less 1% for each year of service less than 30 (restored at age 62)	2.0% per year of service
Cost-of-Living Adjustment Mechanism	Full CPI-W	Full CPI-W	Full CPI-W minus 1% (one-time catch-up at age 62)	Full CPI-W
Additional Benefit(s)	---	---	• $30,000 Career Status Bonus (CSB) payable at 15-year anniversary upon assumption of 5-year obligation to remain on continuous active duty	• Choice of receiving a portion (either 25% or 50%) of the retired pay entitlement from retirement age to normal Social Security retirement age (usually 67) as a discounted lump sum instead of an annuity • Automatic and matching Government contributions to Thrift Savings Plan (TSP) account • Mandatory mid-career continuation bonus at 12 years of service

Notes: - Due to breaks in service and technical differences in the definition of qualifying years of service under BRS compared to CSB/Redux, it's not possible to precisely define which systems cover the appropriate members based solely on dates of entry. These dates should be considered to be approximates.

- For additional up-to-date information related to BRS, refer to the DoD Office of Military Compensation website (http://militarypay.defense.gov/).

TABLE B-2

MILITARY RETIREMENT SYSTEM MULTIPLIERS
(FOR NONDISABILITY RETIREMENT FROM ACTIVE DUTY)

Years of Service	Final Pay/HI-3 Multiplier	CSB/Redux Multiplier		BRS Multiplier
		Before Age 62	After Age 62	
20	50.0 %	40.0 %	50.0 %	40.0 %
21	52.5	43.5	52.5	42.0
22	55.0	47.0	55.0	44.0
23	57.5	50.5	57.5	46.0
24	60.0	54.0	60.0	48.0
25	62.5	57.5	62.5	50.0
26	65.0	61.0	65.0	52.0
27	67.5	64.5	67.5	54.0
28	70.0	68.0	70.0	56.0
29	72.5	71.5	72.5	58.0
30	75.0	75.0	75.0	60.0
31	77.5	77.5	77.5	62.0
32	80.0	80.0	80.0	64.0
33	82.5	82.5	82.5	66.0
34	85.0	85.0	85.0	68.0
35	87.5	87.5	87.5	70.0
36	90.0	90.0	90.0	72.0
37	92.5	92.5	92.5	74.0
38	95.0	95.0	95.0	76.0
39	97.5	97.5	97.5	78.0
40	100.0	100.0	100.0	80.0
41	102.5	102.5	102.5	82.0
42	105.0	105.0	105.0	84.0
43	107.5	107.5	107.5	86.0
44	110.0	110.0	110.0	88.0
45	112.5	112.5	112.5	90.0
46	115.0	115.0	115.0	92.0
47	117.5	117.5	117.5	94.0
48	120.0	120.0	120.0	96.0
49	122.5	122.5	122.5	98.0
50	125.0	125.0	125.0	100.0
51	127.5	127.5	127.5	102.0
:	:	:	:	:

TABLE B-3

MILITARY RETIRED PAY COST-OF-LIVING INCREASES
(JUNE 1958 TO PRESENT)

Date of Increase		Percentage Increase		Cumulative % From Date of Increase
6/1/58		6.00 %		788.61 %
10/1/63		5.00		738.32
9/1/65		4.40		698.40
12/1/66		3.70		664.75
4/1/68		3.90		637.46
2/1/69		4.00		609.78
11/1/69		5.30		582.48
8/1/70		5.60		548.13
6/1/71		4.50		513.76
7/1/72	one percent over inflation was added during these years	4.80		487.33
7/1/73		6.10		460.43
1/1/74		5.50		428.21
7/1/74		6.30		400.67
1/1/75		7.30		371.00
8/1/75		5.10		338.95
3/1/76		5.40		317.65
3/1/77		4.80		296.26
9/1/77		4.30		278.11
3/1/78		2.40		262.52
9/1/78	twice-a-year increases	4.90		254.02
3/1/79		3.90		237.49
9/1/79		6.90		224.82
3/1/80		6.00		203.85
9/1/80		7.70		186.65
3/1/81	once-a-year increases (Dec to Dec)	4.40		166.16
3/1/82		8.70		154.94
4/1/83		3.90	(1)	134.54
12/1/84		3.50	(2)	125.73
12/1/85		-	(3)	118.10
12/1/86	once-a-year increases (3rd qtr to 3rd qtr)	1.30		118.10
12/1/87		4.20		115.30
12/1/88		4.00		106.62
12/1/89		4.70		98.68
12/1/90		5.40		89.76
12/1/91		3.70		80.03
12/1/92		3.00		73.61
3/1/94		2.60	(4)	68.55
3/1/95		2.80	(5)	64.28
3/1/96		2.60	(6)	59.81
12/1/96		2.90		55.76
12/1/97		2.10		51.37
12/1/98		1.30		48.26
12/1/99		2.40		46.35
12/1/00		3.50		42.92
12/1/01		2.60		38.09
12/1/02		1.40		34.59
12/1/03		2.10		32.73
12/1/04		2.70		30.00
12/1/05		4.10		26.58
12/1/06		3.30		21.60
12/1/07		2.30		17.71
12/1/08		5.80		15.07
12/1/09		0.00		8.76
12/1/10		0.00		8.76
12/1/11		3.60		8.76
12/1/12		1.70		4.98
12/1/13		1.50		3.23
12/1/14		1.70		1.70
12/1/15		0.00		0.00

(1) Nondisabled retirees under age 62 received 3.3%.

(2) Starting December 1984, entitlements earned in a particular month are paid at the beginning of the next month.

(3) A cost-of-living adjustment of 3.1%, scheduled for 12/1/85, was suspended as a consequence of P.L. 99-177.

(4) Disabled retirees and survivors received 2.6% on 12/1/93.

(5) Disabled retirees and survivors received 2.8% on 12/1/94.

(6) Disabled retirees and survivors received 2.6% on 12/1/95.

TABLE B-4

MILITARY BASIC PAY SCALE INCREASES
(JUNE 1958 TO PRESENT)

Date of Increase	Percentage Increase		Cumulative % From Date of Increase
6/1/58	8.3 %		1326.1 %
10/1/63	14.2		1216.8
9/1/64	2.3		1053.1
9/1/65	10.4		1027.2
7/1/66	3.2		921.0
10/1/67	5.6		889.3
7/1/68	6.9		836.9
7/1/69	12.6		776.4
1/1/70	8.1		678.3
1/1/71	7.9		620.0
11/14/71	11.6		567.3
1/1/72	7.2		497.9
10/1/72	6.7		457.8
10/1/73	6.2		422.7
10/1/74	5.5		392.2
10/1/75	5.0		366.6
10/1/76	3.6		344.3
10/1/77	6.2		328.9
10/1/78	5.5		303.9
10/1/79	7.0		282.8
10/1/80	11.7		257.8
10/1/81	14.3	(1)	220.3
10/1/82	4.0	(2)	180.2
1/1/84	4.0	(2)	169.4
1/1/85	4.0		159.1
10/1/85	3.0		149.1
1/1/87	3.0		141.9
1/1/88	2.0		134.8
1/1/89	4.1		130.2
1/1/90	3.6		121.1
1/1/91	4.1		113.5
1/1/92	4.2		105.1
1/1/93	3.7		96.8
1/1/94	2.2		89.8
1/1/95	2.6		85.7
1/1/96	2.4		81.0
1/1/97	3.0		76.7
1/1/98	2.8		71.6
1/1/99	3.6		66.9
1/1/00	4.8	(3)	61.1
1/1/01	3.7	(3)	53.7
1/1/02	4.6	(3)	48.2
1/1/03	4.1	(3)	41.7
1/1/04	3.7	(3)	36.1
1/1/05	3.5		31.3
1/1/06	3.1		26.9
1/1/07	2.2	(3)	23.0
1/1/08	3.5		20.4
1/1/09	3.9		16.3
1/1/10	3.4		12.0
1/1/11	1.4		8.3
1/1/12	1.6		6.8
1/1/13	1.7		5.1
1/1/14	1.0		3.3
1/1/15	1.0	(4)	2.3
1/1/16	1.3	(4)	1.3

(1) Basic pay increases for enlisted personnel ranged from 10% for E-1; 10.7% for E-2, E-3; 13% for E-4; 16.5% for E-5, E-6; and 17% for E-7, E-8, E-9. For officers, the increase was 14.3%.

(2) Except for E-1 with less than 4 months service.

(3) The increases do not include additional targeted pay increases.

(4) Excludes General and Flag Officers (O-7 through O-10), who did not receive a pay increase.

APPENDIX C

VALUATION DATA

VALUATION DATA NOTES

The following are relevant notes to the valuation data displayed in this appendix:

- These population- and pay-related data represent the appropriate beginning counts (“inputs”) to Closed Group and Open Group projections.

- Valuation input data were extracted from files maintained by the Defense Manpower Data Center (DMDC). Data on individual retirees and survivors came from official files submitted by the Defense Finance and Accounting Service (DFAS). Active data were obtained from the Active Duty Military Personnel (ADMP) Master File, and reserve data were obtained from the Reserve Component Common Personnel Data System (RCCPDS) Master File, the official source for all component strengths and statistics, respectively.

- Active Duty and Selected Reserve personnel data were not further adjusted to match the official end strength totals supplied by the DoD Comptroller. They were each within 0.1% of aggregate end strength totals.

- The DoD Office of the Actuary (OACT) reviews the data for reasonableness and consistency, but does not audit the data and relies on the file suppliers for its accuracy and comprehensiveness.

- Table-specific notes are included at the bottom of the valuation data tables.

DoD Officers Active Duty Personnel by Years of Service and Age for FY 2015 Valuation

	Years of Active Service (YAS)																															
Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
21	26	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32
22	1,999	52	19	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,081
23	3,925	2,084	77	30	5	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,171
24	2,185	4,126	2,142	82	32	86	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,659
25	795	2,266	4,310	2,240	94	53	29	17	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,805
26	581	861	2,330	4,420	2,028	129	54	37	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,465
27	600	664	934	2,232	3,862	1,759	111	56	52	47	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,319
28	433	693	748	969	2,023	3,301	1,680	124	81	118	91	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,264
29	331	455	793	766	965	1,820	3,246	1,541	156	133	179	117	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,504
30	248	350	521	739	756	937	1,686	2,906	1,585	170	210	300	178	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,589
31	138	247	372	519	725	777	904	1,440	2,790	1,532	236	337	395	269	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,686
32	122	166	254	350	486	691	672	728	1,339	2,612	1,356	302	381	483	267	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,214
33	101	143	202	246	387	511	684	595	694	1,293	2,476	1,313	379	385	589	362	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,365
34	70	90	140	215	262	356	450	617	584	655	1,261	2,098	1,191	342	402	649	390	4	0	0	0	0	0	0	0	0	0	0	0	0	0	9,776
35	55	83	110	155	194	249	349	394	597	594	668	1,182	1,883	1,198	357	477	639	419	3	0	0	0	0	0	0	0	0	0	0	0	0	9,606
36	33	42	104	134	153	201	238	299	398	502	630	785	1,238	1,758	1,111	455	538	783	404	1	0	0	0	0	0	0	0	0	0	0	0	9,807
37	29	41	67	76	107	161	160	223	291	357	490	569	671	1,087	1,698	1,183	357	507	730	328	2	0	0	0	0	0	0	0	0	0	0	9,134
38	22	33	51	69	90	122	138	154	173	262	342	499	582	717	1,065	1,735	1,114	377	531	647	262	2	1	0	0	0	0	0	0	0	0	8,988
39	28	22	40	46	60	101	92	114	140	212	284	328	502	545	647	1,081	1,561	1,155	452	581	480	197	0	0	0	0	0	0	0	0	0	8,668
40	23	28	34	52	59	74	75	109	120	137	216	270	374	460	497	591	1,032	1,646	1,212	475	429	465	206	2	0	0	0	0	0	0	0	8,586
41	16	27	24	30	56	80	68	85	102	135	166	219	290	355	464	520	580	1,089	1,603	1,161	355	390	440	171	0	0	0	0	0	0	0	8,426
42	15	13	28	20	36	44	61	52	86	107	136	186	226	283	333	404	503	644	1,027	1,615	981	315	399	424	166	0	0	0	0	0	0	8,104
43	13	17	21	31	32	44	50	55	74	87	112	151	174	243	258	309	423	513	659	1,038	1,289	835	316	345	349	186	1	0	0	0	0	7,625
44	5	9	16	30	27	48	53	47	56	84	127	115	154	207	217	246	293	415	565	744	819	1,205	817	299	281	366	194	1	0	0	0	7,440
45	3	6	16	27	38	38	37	69	69	65	88	131	146	175	177	231	284	301	459	601	539	779	1,145	771	250	265	355	171	1	0	0	7,237
46	3	10	12	19	29	34	43	47	44	74	66	113	131	156	151	170	196	243	309	445	376	445	719	915	618	202	225	259	146	2	0	6,202
47	3	1	9	10	14	22	28	34	39	52	64	72	110	131	149	153	141	217	229	300	287	297	365	579	735	506	147	178	216	116	2	5,206
48	1	5	8	3	11	20	32	30	49	35	48	66	67	114	136	128	137	172	202	227	197	188	274	302	482	572	427	133	170	160	74	4,470
49	4	6	2	1	8	13	26	30	33	34	40	51	73	105	100	91	114	122	129	157	147	172	172	227	262	336	584	342	110	118	129	3,738
50	1	2	3	9	11	10	12	28	19	26	39	44	47	52	60	94	94	110	132	125	137	124	142	173	174	186	372	410	279	98	200	3,213
51	1	3	4	5	9	10	18	16	20	25	29	35	61	52	69	75	74	95	119	117	104	84	96	103	137	166	167	259	308	225	226	2,712
52	0	2	3	1	6	14	12	14	15	14	20	26	49	42	40	44	67	69	101	82	78	66	54	73	93	97	130	144	155	245	236	1,992
53	0	1	3	1	6	9	13	14	9	15	21	21	34	35	35	40	62	65	69	78	45	53	65	62	59	72	88	131	87	110	260	1,563
54	2	2	2	5	0	5	9	7	9	14	9	11	28	18	40	34	43	37	40	71	56	34	40	43	58	47	59	68	72	79	220	1,162
55	0	0	2	5	2	1	4	9	8	12	13	14	15	14	16	29	34	27	38	44	39	22	37	34	33	23	46	41	56	56	197	871
56	0	0	2	3	2	1	3	2	10	10	3	12	14	12	18	24	22	19	19	38	20	22	24	30	22	33	30	32	34	50	189	700
57	0	0	1	1	1	1	4	4	8	6	9	6	6	15	11	13	26	26	20	31	22	12	22	23	19	17	26	24	25	33	141	553
58	0	1	1	2	1	1	1	4	5	7	8	7	7	10	10	9	12	13	18	17	19	7	10	13	8	23	8	12	23	17	107	381
59	0	0	0	1	1	1	1	1	2	0	4	4	9	6	3	9	9	11	13	17	18	12	15	19	17	18	24	24	11	12	66	328
60+	0	0	3	6	2	2	6	5	4	4	8	11	13	15	11	16	8	20	16	25	13	16	23	29	26	21	40	19	29	30	110	531
Total	11,815	12,555	13,411	13,561	12,580	11,776	11,055	9,907	9,687	9,430	9,451	9,396	9,432	9,287	8,936	9,177	8,758	9,099	9,099	8,965	6,714	5,742	5,382	4,637	3,789	3,136	2,923	2,248	1,722	1,351	2,157	247,178

Notes: Age is age nearest birthday as of the end of the fiscal year.

Average Age: 35.7

Average YAS: 11.1

DoD Enlisted Active Duty Personnel by Years of Service and Age for FY 2015 Valuation

	Years of Active Service (YAS)																															
Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39
18	12,988	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,995
19	35,434	10,107	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,551
20	27,668	29,366	11,040	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68,088
21	16,619	24,858	31,959	8,786	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82,227
22	11,143	15,815	28,182	26,122	4,703	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,972
23	8,416	10,941	18,236	23,301	14,940	3,222	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79,064
24	6,571	8,151	12,660	15,120	15,021	10,554	3,302	35	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71,415
25	4,857	6,553	9,523	10,446	10,284	11,965	9,266	3,792	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66,723
26	3,548	4,699	7,208	7,722	7,313	8,930	8,934	9,151	3,093	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	60,624
27	2,274	3,339	5,107	6,236	5,643	6,559	6,606	7,701	7,550	2,921	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53,961
28	1,738	2,324	3,642	4,575	4,632	5,249	5,141	5,569	6,460	7,394	2,422	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49,162
29	1,201	1,726	2,671	3,238	3,460	4,171	3,990	4,301	4,828	6,561	6,324	2,647	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,126
30	822	1,229	1,948	2,387	2,640	3,324	3,202	3,396	3,735	4,948	5,703	6,827	2,711	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42,884
31	570	791	1,361	1,739	1,813	2,283	2,498	2,617	2,918	3,620	3,618	5,980	6,518	2,774	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39,116
32	455	553	911	1,180	1,399	1,753	1,730	1,889	2,273	2,746	2,827	4,197	5,287	6,245	2,854	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,325
33	355	436	656	834	990	1,356	1,374	1,449	1,685	2,170	2,224	3,141	3,800	4,702	5,923	2,872	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,985
34	264	341	469	585	667	978	1,041	1,103	1,324	1,566	1,804	2,320	2,740	3,251	4,369	5,633	2,498	12	0	0	0	0	0	0	0	0	0	0	0	0	0	30,965
35	250	289	392	445	495	751	746	856	929	1,227	1,311	1,866	2,067	2,368	2,934	4,123	5,463	2,389	19	0	0	0	0	0	0	0	0	0	0	0	0	28,920
36	70	253	312	375	371	555	504	649	719	919	966	1,412	1,587	1,877	2,135	2,720	4,053	5,269	2,142	7	0	0	0	0	0	0	0	0	0	0	0	26,895
37	17	85	264	293	290	449	437	468	540	685	776	1,098	1,261	1,447	1,573	1,915	2,564	4,093	4,852	1,937	0	0	0	0	0	0	0	0	0	0	0	25,044
38	17	19	83	280	240	397	312	375	385	526	587	863	1,004	1,077	1,117	1,368	1,782	2,653	4,167	4,535	1,087	1	0	0	0	0	0	0	0	0	0	22,875
39	18	19	22	104	245	266	277	276	342	410	440	654	702	820	900	1,058	1,335	1,879	2,763	4,035	2,465	806	0	0	0	0	0	0	0	0	0	19,836
40	14	22	19	44	162	264	235	240	254	294	361	490	541	683	743	822	973	1,339	1,874	2,650	2,052	1,910	708	2	0	0	0	0	0	0	0	16,696
41	5	8	21	41	117	177	182	208	247	252	304	393	473	505	597	609	832	1,013	1,467	1,943	1,396	1,651	1,638	613	0	0	0	0	0	0	0	14,692
42	3	10	27	33	100	148	149	177	190	215	239	324	387	445	415	501	597	796	1,086	1,394	931	1,059	1,527	1,324	377	2	0	0	0	0	0	12,456
43	5	9	15	43	89	125	138	124	195	192	253	284	303	338	409	396	509	596	891	1,098	708	737	967	1,182	840	385	2	0	0	0	0	10,833
44	4	6	11	24	73	106	127	125	144	210	206	265	296	288	321	353	451	520	633	871	589	516	657	816	710	824	290	0	0	0	0	9,436
45	2	2	16	24	60	107	98	95	148	145	206	222	276	314	299	324	366	466	556	747	432	439	469	556	483	698	545	217	0	0	0	8,312
46	1	7	14	10	62	78	86	90	107	101	129	238	228	267	255	276	297	336	448	504	324	313	312	364	316	394	421	413	211	0	0	6,602
47	3	1	2	3	23	74	72	69	96	89	100	122	217	224	190	213	242	285	330	434	233	200	248	303	195	250	248	294	351	137	2	5,250
48	1	4	4	4	11	25	65	57	79	83	64	102	119	190	202	204	204	230	292	329	171	184	191	202	172	183	131	178	233	263	62	4,239
49	1	0	4	4	6	17	26	65	72	81	67	72	96	112	153	153	177	223	246	273	165	126	123	157	134	129	93	107	153	201	90	3,326
50	0	0	1	2	7	9	18	35	58	40	50	60	71	106	124	152	141	204	190	236	125	95	111	88	96	86	94	77	114	124	126	2,640
51	0	1	1	1	5	6	10	16	32	41	44	51	77	84	82	110	153	154	173	200	115	95	92	88	71	76	75	52	78	99	97	2,179
52	2	1	5	1	8	11	12	9	14	21	29	43	58	63	66	87	89	138	151	162	75	63	72	62	55	64	51	63	51	62	74	1,662
53	0	1	0	4	2	3	3	6	13	16	29	26	58	53	52	60	68	94	127	113	62	60	56	52	41	44	36	37	36	46	55	1,253
54	0	0	1	0	2	5	0	5	9	13	12	24	30	39	42	50	44	68	58	126	37	48	29	30	33	26	20	30	33	29	31	874
55	0	2	0	1	2	3	6	4	3	3	13	13	23	23	44	36	36	43	57	62	48	43	33	23	24	19	17	18	21	21	17	658
56	0	0	1	1	3	0	3	3	4	2	9	10	13	26	29	24	33	37	37	32	21	34	18	16	22	15	10	11	13	7	12	446
57	0	0	1	0	3	0	2	4	2	2	6	7	8	13	11	26	9	26	27	29	9	8	19	15	17	11	2	7	5	7	12	288
58	0	0	0	2	2	1	2	2	3	5	3	6	6	6	12	13	11	17	17	19	13	3	10	7	7	6	11	4	4	2	5	199
59	0	0	0	0	1	1	0	0	1	3	2	3	2	9	6	10	11	12	12	13	3	2	3	6	13	4	5	3	4	1	3	133
60+	0	0	0	0	0	0	0	4	1	1	2	4	2	5	5	5	5	5	13	12	2	6	7	1	5	1	9	3	5	5	8	116
Total	135,375	121,975	136,799	114,024	75,888	63,930	50,602	44,965	38,491	37,528	31,155	33,780	30,969	28,366	25,878	24,139	22,961	22,897	22,628	21,761	11,063	8,399	7,290	5,907	3,611	3,217	2,060	1,514	1,312	1,004	594	1,130,082

Notes: Age is age nearest birthday as of the end of the fiscal year.

Average Age: 28.2

Average YAS: 6.5

All DoD Active Duty Personnel by Years of Service and Age for FY 2015 Valuation

Years of Active Service (YAS)

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40
18	12,988	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,995
19	35,434	10,107	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,551
20	27,671	29,367	11,040	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68,092
21	16,645	24,861	31,962	8,786	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82,259
22	13,142	15,867	28,201	26,133	4,703	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	88,053
23	12,341	13,025	18,313	23,331	14,945	3,272	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,235
24	8,756	12,277	14,802	15,202	15,053	10,640	3,308	35	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80,074
25	5,652	8,819	13,833	12,686	10,378	12,018	9,295	3,809	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	76,528
26	4,129	5,560	9,538	12,142	9,341	9,059	8,988	9,188	3,118	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71,089
27	2,874	4,003	6,041	8,468	9,505	8,318	6,717	7,757	7,602	2,968	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64,280
28	2,171	3,017	4,390	5,544	6,655	8,550	6,821	5,693	6,541	7,512	2,513	17	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59,426
29	1,532	2,181	3,464	4,004	4,425	5,991	7,236	5,842	4,984	6,694	6,503	2,764	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55,630
30	1,070	1,579	2,469	3,126	3,396	4,261	4,888	6,302	5,320	5,118	5,913	7,127	2,889	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53,473
31	708	1,038	1,733	2,258	2,538	3,060	3,402	4,057	5,708	5,152	3,854	6,317	6,913	3,043	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49,802
32	577	719	1,165	1,530	1,885	2,444	2,402	2,617	3,612	5,358	4,183	4,499	5,668	6,728	3,121	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,539
33	456	579	858	1,080	1,377	1,867	2,058	2,044	2,379	3,463	4,700	4,454	4,179	5,087	6,512	3,234	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44,350
34	334	431	609	800	929	1,334	1,491	1,720	1,908	2,221	3,065	4,418	3,931	3,593	4,771	6,282	2,888	16	0	0	0	0	0	0	0	0	0	0	0	0	0	40,741
35	305	372	502	600	689	1,000	1,095	1,250	1,526	1,821	1,979	3,048	3,950	3,566	3,291	4,600	6,102	2,808	22	0	0	0	0	0	0	0	0	0	0	0	0	38,526
36	103	295	416	509	524	756	742	948	1,117	1,421	1,596	2,197	2,825	3,635	3,246	3,175	4,591	6,052	2,546	8	0	0	0	0	0	0	0	0	0	0	0	36,702
37	46	126	331	369	397	610	597	691	831	1,042	1,266	1,667	1,932	2,534	3,271	3,098	2,921	4,600	5,582	2,265	2	0	0	0	0	0	0	0	0	0	0	34,178
38	39	52	134	349	330	519	450	529	558	788	929	1,362	1,586	1,794	2,182	3,103	2,896	3,030	4,698	5,182	1,349	3	1	0	0	0	0	0	0	0	0	31,863
39	46	41	62	150	305	367	369	390	482	622	724	982	1,204	1,365	1,547	2,139	2,896	3,034	3,215	4,616	2,945	1,003	0	0	0	0	0	0	0	0	0	28,504
40	37	50	53	96	221	338	310	349	374	431	577	760	915	1,143	1,240	1,413	2,005	2,985	3,086	3,125	2,481	2,375	914	4	0	0	0	0	0	0	0	25,282
41	21	35	45	71	173	257	250	293	349	387	470	612	763	860	1,061	1,129	1,412	2,102	3,070	3,104	1,751	2,041	2,078	784	0	0	0	0	0	0	0	23,118
42	18	23	55	53	136	192	210	229	276	322	375	510	613	728	748	905	1,100	1,440	2,113	3,009	1,912	1,374	1,926	1,748	543	2	0	0	0	0	0	20,560
43	18	26	36	74	121	169	188	179	269	279	365	435	477	581	667	705	932	1,109	1,550	2,136	1,997	1,572	1,283	1,527	1,189	571	3	0	0	0	0	18,458
44	9	15	27	54	100	154	180	172	200	294	333	380	450	495	538	599	744	935	1,198	1,615	1,408	1,721	1,474	1,115	991	1,190	484	1	0	0	0	16,876
45	5	8	32	51	98	145	135	164	217	210	294	353	422	489	476	555	650	767	1,015	1,348	971	1,218	1,614	1,327	733	963	900	388	1	0	0	15,549
46	4	17	26	29	91	112	129	137	151	175	195	351	359	423	406	446	493	579	757	949	700	758	1,031	1,279	934	596	646	672	357	2	0	12,804
47	6	2	11	13	37	96	100	103	135	141	164	194	327	355	339	366	383	502	559	734	520	497	613	882	930	756	395	472	567	253	4	10,456
48	2	9	12	7	22	45	97	87	128	118	112	168	186	304	338	332	341	402	494	556	368	372	465	504	654	755	558	311	403	423	136	8,709
49	5	6	6	5	14	30	52	95	105	115	107	123	169	217	253	244	291	345	375	430	312	298	295	384	396	465	677	449	263	319	219	7,064
50	1	2	4	11	18	19	30	63	77	66	89	104	118	158	184	246	235	314	322	361	262	219	253	261	270	272	466	487	393	222	326	5,853
51	1	4	5	6	14	16	28	32	52	66	73	86	138	136	151	185	227	249	292	317	219	179	188	191	208	242	242	311	386	324	323	4,891
52	2	3	8	2	14	25	24	23	29	35	49	69	107	105	106	131	156	207	252	244	153	129	126	135	148	161	181	207	206	307	310	3,654
53	0	2	3	5	8	12	16	20	22	31	50	47	92	88	87	100	130	159	196	191	107	113	121	114	100	116	124	168	123	156	315	2,816
54	2	2	3	5	2	10	9	12	18	27	21	35	58	57	82	84	87	105	98	197	93	82	69	73	91	73	79	98	105	108	251	2,036
55	0	2	2	6	4	4	10	13	11	15	26	27	38	37	60	65	70	70	95	106	87	65	70	57	57	42	63	59	77	77	214	1,529
56	0	0	3	4	5	1	6	5	14	12	12	22	27	38	47	48	55	56	56	70	41	56	42	46	44	48	40	43	47	57	201	1,146
57	0	0	2	1	4	1	6	8	10	8	15	13	14	28	22	39	35	52	47	60	31	20	41	38	36	28	28	31	30	40	153	841
58	0	1	1	4	3	2	3	6	8	12	11	13	13	16	22	22	23	30	35	36	32	10	20	20	15	29	19	16	27	19	112	580
59	0	0	0	1	2	2	1	1	3	3	6	7	11	15	9	19	20	23	25	30	21	14	18	25	30	22	29	27	15	13	69	461
60+	0	0	3	6	2	2	6	9	5	5	10	15	15	20	16	21	13	25	29	37	15	22	30	30	31	22	49	22	34	35	118	647
Total	147,190	134,530	150,210	127,585	88,468	75,706	61,657	54,872	48,178	46,958	40,606	43,176	40,401	37,653	34,814	33,316	31,719	31,996	31,727	30,726	17,777	14,141	12,672	10,544	7,400	6,353	4,983	3,762	3,034	2,355	2,751	1,377,260

Notes: Age is age nearest birthday as of the end of the fiscal year.

Average Age: 29.6

Average YAS: 7.4

DoD Officers Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY 2015 Valuation

	Years of Active Service (YAS)																															
Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Avg
16	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
17	$3,964	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,964
18	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
19	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
20	$2,950	$2,906	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,939
21	$3,004	$2,928	$3,312	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,026
22	$2,986	$3,045	$3,249	$3,700	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,993
23	$2,992	$3,018	$3,397	$3,808	$3,765	$2,972	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,010
24	$3,013	$3,124	$3,848	$4,107	$4,154	$3,085	$3,676	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,288
25	$3,067	$3,371	$3,934	$4,481	$4,530	$4,195	$3,963	$3,935	$4,319	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,866
26	$3,391	$3,392	$4,105	$4,525	$5,132	$4,520	$4,453	$3,987	$4,319	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,390
27	$3,570	$3,593	$4,028	$4,584	$5,166	$5,230	$4,911	$4,531	$4,350	$4,286	$5,071	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,739
28	$3,599	$3,694	$4,145	$4,564	$5,149	$5,273	$5,488	$4,949	$4,594	$4,480	$4,591	$4,499	$4,551	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,933
29	$3,632	$3,756	$4,265	$4,659	$5,067	$5,283	$5,502	$5,502	$5,103	$4,594	$4,670	$4,737	$4,551	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,094
30	$3,747	$3,783	$4,268	$4,750	$5,087	$5,243	$5,483	$5,540	$5,730	$5,034	$4,755	$4,770	$4,906	$5,432	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,227
31	$3,874	$3,958	$4,244	$4,786	$5,198	$5,219	$5,461	$5,536	$5,789	$5,739	$5,070	$4,863	$5,010	$5,025	$5,616	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,376
32	$3,942	$4,086	$4,484	$4,803	$5,177	$5,240	$5,576	$5,533	$5,770	$5,804	$6,144	$5,167	$5,164	$5,147	$5,367	$5,115	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,539
33	$4,141	$4,097	$4,590	$4,943	$5,192	$5,341	$5,658	$5,686	$5,781	$5,840	$6,266	$6,355	$5,490	$5,316	$5,443	$5,534	$5,371	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,781
34	$3,975	$4,163	$4,795	$5,078	$5,265	$5,353	$5,607	$5,757	$5,968	$5,889	$6,269	$6,533	$6,698	$5,593	$5,564	$5,594	$5,764	$5,670	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$6,010
35	$4,161	$4,139	$4,884	$5,248	$5,244	$5,345	$5,619	$5,755	$6,068	$6,041	$6,279	$6,484	$6,825	$6,706	$5,895	$5,675	$5,784	$5,908	$6,533	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$6,189
36	$4,089	$4,313	$4,715	$5,216	$5,355	$5,447	$5,766	$5,885	$6,065	$6,166	$6,325	$6,411	$6,766	$6,859	$6,944	$6,015	$5,950	$5,917	$6,145	$5,157	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$6,351
37	$4,112	$4,223	$5,108	$5,133	$5,449	$5,499	$5,796	$5,933	$6,067	$6,177	$6,494	$6,473	$6,684	$6,844	$7,133	$7,042	$6,203	$6,015	$6,256	$6,405	$6,352	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$6,557
38	$4,107	$4,263	$5,094	$5,318	$5,505	$5,541	$5,827	$6,083	$6,251	$6,258	$6,484	$6,517	$6,804	$6,802	$7,080	$7,203	$7,356	$6,276	$6,381	$6,358	$6,559	$6,692	$6,868	$0	$0	$0	$0	$0	$0	$0	$0	$6,746
39	$4,355	$4,407	$5,002	$5,027	$5,540	$5,708	$5,907	$6,004	$6,245	$6,252	$6,412	$6,540	$6,867	$6,843	$7,008	$7,203	$7,578	$7,520	$6,541	$6,381	$6,617	$6,692	$0	$0	$0	$0	$0	$0	$0	$0	$0	$6,936
40	$4,484	$4,661	$5,075	$5,262	$5,602	$5,619	$5,919	$6,190	$6,309	$6,380	$6,559	$6,636	$6,843	$6,935	$7,098	$7,177	$7,474	$7,752	$7,746	$6,683	$6,643	$6,740	$6,868	$7,068	$0	$0	$0	$0	$0	$0	$0	$7,146
41	$3,868	$4,505	$5,370	$5,338	$5,752	$5,672	$6,143	$6,108	$6,323	$6,510	$6,719	$6,580	$6,976	$7,040	$7,220	$7,300	$7,422	$7,691	$7,947	$7,839	$6,932	$6,806	$6,857	$7,068	$0	$0	$0	$0	$0	$0	$0	$7,334
42	$4,275	$4,250	$4,963	$5,296	$5,509	$5,990	$6,073	$6,111	$6,354	$6,682	$6,785	$6,742	$6,992	$7,034	$7,228	$7,359	$7,566	$7,565	$7,869	$8,049	$8,208	$7,051	$6,964	$7,002	$7,076	$0	$0	$0	$0	$0	$0	$7,510
43	$4,060	$4,547	$5,326	$5,602	$5,824	$6,040	$6,189	$6,283	$6,488	$6,572	$6,809	$6,780	$7,078	$7,146	$7,243	$7,311	$7,558	$7,688	$7,761	$8,007	$8,345	$8,359	$7,279	$7,180	$7,321	$7,396	$7,527	$0	$0	$0	$0	$7,669
44	$4,712	$5,406	$5,221	$5,322	$5,954	$6,042	$5,970	$6,337	$6,437	$6,945	$7,056	$6,907	$7,047	$7,150	$7,428	$7,336	$7,586	$7,679	$7,896	$7,830	$8,288	$8,603	$8,794	$7,446	$7,401	$7,455	$7,640	$8,876	$0	$0	$0	$7,871
45	$3,604	$5,415	$5,550	$5,485	$5,883	$5,918	$6,150	$6,278	$6,630	$7,000	$7,079	$6,961	$7,263	$7,422	$7,487	$7,513	$7,639	$7,641	$7,971	$7,980	$8,180	$8,641	$9,111	$8,989	$7,725	$7,557	$7,645	$7,779	$7,527	$0	$0	$8,107
46	$5,184	$5,558	$5,310	$5,660	$6,085	$5,973	$6,191	$6,373	$6,829	$6,807	$7,141	$7,155	$7,550	$7,430	$7,743	$7,677	$7,743	$7,756	$7,844	$8,116	$8,484	$8,456	$8,971	$9,326	$9,353	$7,890	$7,810	$7,781	$7,907	$8,554	$0	$8,318
47	$6,302	$3,964	$5,656	$5,472	$5,832	$6,161	$6,233	$6,325	$6,805	$7,186	$7,228	$7,303	$7,605	$7,417	$7,585	$7,682	$7,834	$7,953	$8,105	$8,048	$8,623	$8,544	$8,777	$9,209	$9,646	$9,674	$8,176	$8,052	$7,942	$8,029	$8,202	$8,530
48	$3,964	$6,705	$5,871	$5,233	$6,185	$6,646	$6,305	$6,198	$6,678	$7,035	$7,244	$7,456	$7,525	$7,636	$7,806	$7,772	$8,143	$8,096	$8,129	$8,365	$8,535	$8,664	$8,941	$9,058	$9,574	$9,938	$10,079	$8,346	$8,106	$8,005	$8,481	$8,742
49	$5,851	$6,039	$6,232	$6,314	$6,697	$6,359	$6,314	$6,688	$6,969	$7,032	$7,405	$7,584	$7,794	$7,931	$7,817	$7,946	$8,166	$8,352	$8,311	$8,504	$8,557	$8,960	$9,138	$9,402	$9,382	$9,852	$10,250	$10,209	$8,430	$8,330	$8,756	$9,039
50	$4,508	$4,594	$7,189	$5,661	$6,589	$6,374	$6,742	$6,812	$6,891	$7,101	$7,312	$7,430	$7,779	$7,845	$8,043	$8,154	$8,042	$8,339	$8,413	$8,401	$8,752	$9,083	$9,264	$9,272	$9,359	$9,634	$10,279	$10,352	$10,413	$8,832	$8,893	$9,200
51	$5,277	$6,738	$7,868	$6,217	$6,026	$6,669	$6,122	$7,182	$7,119	$7,051	$7,457	$7,616	$7,904	$7,681	$8,095	$8,207	$8,293	$8,133	$8,305	$8,605	$8,928	$8,653	$9,142	$9,262	$9,535	$9,538	$9,889	$10,322	$10,676	$10,451	$9,259	$9,258
52	$0	$7,635	$5,320	$5,566	$6,690	$6,303	$7,052	$7,124	$7,423	$6,676	$7,740	$7,154	$7,669	$7,913	$8,200	$7,794	$8,251	$8,030	$8,667	$8,734	$8,728	$8,893	$9,009	$9,224	$9,249	$9,597	$9,732	$9,994	$10,398	$10,798	$10,105	$9,306
53	$0	$7,635	$6,785	$5,998	$6,902	$6,327	$6,606	$6,884	$7,290	$7,932	$7,928	$7,796	$8,482	$7,843	$8,217	$7,994	$8,159	$8,138	$8,557	$8,682	$8,903	$8,908	$9,149	$9,245	$9,600	$9,928	$9,910	$10,018	$9,869	$10,583	$10,802	$9,366
54	$6,047	$5,049	$6,484	$7,208	$0	$5,881	$6,723	$7,690	$7,341	$7,235	$7,437	$7,889	$8,546	$8,332	$7,886	$8,219	$8,121	$8,908	$8,841	$8,457	$8,699	$9,123	$9,091	$9,345	$9,456	$9,344	$9,768	$10,252	$10,300	$10,041	$11,083	$9,423
55	$0	$0	$11,019	$6,762	$7,005	$5,557	$7,538	$7,609	$7,297	$7,148	$7,552	$7,550	$7,828	$8,004	$7,914	$8,044	$8,116	$8,398	$8,663	$8,724	$9,099	$8,931	$9,507	$9,462	$9,285	$9,515	$9,843	$10,061	$10,227	$10,206	$12,074	$9,719
56	$0	$0	$8,203	$5,844	$9,101	$6,370	$8,807	$6,641	$7,246	$7,553	$7,319	$7,691	$8,157	$7,760	$8,299	$8,444	$8,413	$8,252	$8,286	$9,056	$8,825	$9,391	$8,747	$9,412	$9,799	$9,566	$9,809	$9,543	$10,376	$10,627	$11,729	$9,815
57	$0	$0	$10,271	$6,293	$5,644	$11,095	$5,647	$9,368	$7,985	$7,137	$6,666	$8,665	$7,655	$8,412	$8,223	$8,135	$8,296	$8,162	$8,833	$8,721	$8,956	$9,831	$9,382	$9,055	$9,311	$9,700	$9,480	$9,420	$10,160	$10,537	$11,929	$9,734
58	$0	$9,393	$8,558	$6,293	$5,287	$6,370	$5,967	$7,807	$7,579	$9,934	$9,164	$7,836	$7,958	$7,554	$8,880	$8,133	$8,670	$8,528	$8,593	$8,574	$8,853	$8,641	$10,059	$9,226	$9,496	$9,435	$10,991	$9,578	$10,200	$10,720	$12,330	$9,986
59	$0	$0	$0	$5,566	$5,644	$6,370	$7,356	$11,095	$6,545	$0	$9,046	$8,504	$7,553	$8,112	$9,215	$8,664	$9,357	$8,410	$9,164	$8,785	$9,062	$8,941	$9,691	$9,574	$8,989	$9,733	$10,212	$9,824	$10,244	$10,667	$11,809	$9,797
60+	$0	$0	$6,789	$8,357	$10,703	$11,808	$8,276	$7,913	$11,318	$9,478	$10,318	$9,592	$11,833	$10,441	$10,704	$13,229	$14,118	$11,992	$12,965	$12,910	$19,515	$15,207	$14,656	$15,371	$16,171	$18,229	$16,345	$22,087	$14,524	$15,263	$18,911	$15,282
Avg	$3,168	$3,354	$4,085	$4,623	$5,174	$5,270	$5,553	$5,634	$5,874	$5,921	$6,262	$6,377	$6,654	$6,693	$6,906	$6,969	$7,222	$7,345	$7,574	$7,703	$8,018	$8,193	$8,510	$8,697	$8,958	$9,096	$9,450	$9,551	$9,603	$9,808	$11,002	$6,246

Notes: Basic pay figures reflect the January, 2016, increase of 1.3%.
Age is age nearest birthday as of the end of the fiscal year.

DoD Enlisted Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY 2015 Valuation

Years of Active Service (YAS)

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Avg
16	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
17	$1,625	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,625
18	$1,641	$1,808	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,642
19	$1,675	$1,829	$2,120	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,709
20	$1,719	$1,844	$2,051	$2,201	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,827
21	$1,732	$1,860	$2,065	$2,243	$2,178	$2,515	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,955
22	$1,753	$1,868	$2,084	$2,254	$2,433	$2,515	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,072
23	$1,781	$1,879	$2,094	$2,269	$2,440	$2,509	$2,719	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,165
24	$1,807	$1,893	$2,106	$2,279	$2,447	$2,513	$2,726	$2,791	$2,483	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,252
25	$1,823	$1,910	$2,120	$2,291	$2,459	$2,523	$2,731	$2,785	$2,983	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,352
26	$1,841	$1,925	$2,137	$2,309	$2,480	$2,539	$2,742	$2,789	$3,048	$3,127	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,460
27	$1,858	$1,939	$2,147	$2,325	$2,500	$2,556	$2,756	$2,801	$3,051	$3,104	$3,294	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,576
28	$1,878	$1,953	$2,162	$2,340	$2,518	$2,581	$2,774	$2,818	$3,056	$3,105	$3,292	$3,384	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,691
29	$1,893	$1,960	$2,171	$2,346	$2,530	$2,594	$2,794	$2,832	$3,069	$3,110	$3,300	$3,346	$3,501	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,813
30	$1,893	$1,976	$2,178	$2,367	$2,549	$2,612	$2,814	$2,864	$3,096	$3,136	$3,311	$3,352	$3,572	$3,603	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,952
31	$1,904	$2,026	$2,189	$2,382	$2,568	$2,632	$2,836	$2,895	$3,126	$3,164	$3,332	$3,364	$3,567	$3,653	$3,958	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,102
32	$1,947	$2,009	$2,218	$2,408	$2,581	$2,665	$2,856	$2,936	$3,148	$3,198	$3,362	$3,401	$3,574	$3,645	$3,827	$3,930	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,249
33	$1,964	$2,067	$2,234	$2,433	$2,615	$2,678	$2,899	$2,968	$3,193	$3,250	$3,409	$3,434	$3,599	$3,655	$3,817	$3,906	$4,137	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,389
34	$1,957	$2,045	$2,242	$2,452	$2,639	$2,708	$2,890	$2,981	$3,238	$3,283	$3,452	$3,459	$3,620	$3,674	$3,821	$3,903	$4,076	$4,132	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,516
35	$1,939	$2,095	$2,246	$2,448	$2,638	$2,763	$2,932	$2,995	$3,245	$3,305	$3,480	$3,505	$3,655	$3,698	$3,838	$3,912	$4,058	$4,136	$4,307	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,638
36	$2,074	$2,012	$2,245	$2,517	$2,666	$2,724	$2,931	$3,003	$3,248	$3,363	$3,496	$3,537	$3,693	$3,720	$3,859	$3,933	$4,056	$4,133	$4,334	$4,553	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,768
37	$2,287	$2,432	$2,253	$2,474	$2,698	$2,738	$2,999	$3,032	$3,300	$3,376	$3,521	$3,550	$3,711	$3,753	$3,892	$3,939	$4,071	$4,128	$4,302	$4,364	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,892
38	$2,790	$2,792	$2,418	$2,478	$2,641	$2,713	$2,985	$3,039	$3,327	$3,366	$3,555	$3,590	$3,727	$3,779	$3,893	$3,967	$4,091	$4,131	$4,297	$4,345	$4,624	$4,770	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,000
39	$2,356	$2,701	$2,960	$2,735	$2,651	$2,739	$3,020	$3,095	$3,337	$3,425	$3,593	$3,597	$3,765	$3,800	$3,945	$3,993	$4,096	$4,147	$4,278	$4,324	$4,652	$4,770	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,102
40	$2,296	$2,793	$3,068	$2,664	$2,726	$2,726	$2,995	$3,050	$3,270	$3,503	$3,617	$3,652	$3,803	$3,839	$3,957	$4,040	$4,098	$4,179	$4,293	$4,312	$4,643	$4,747	$5,063	$5,633	$0	$0	$0	$0	$0	$0	$0	$4,193
41	$2,959	$2,910	$3,147	$2,760	$2,708	$2,768	$2,944	$3,117	$3,390	$3,516	$3,614	$3,690	$3,841	$3,846	$4,008	$4,081	$4,147	$4,174	$4,287	$4,319	$4,632	$4,773	$5,047	$5,179	$0	$0	$0	$0	$0	$0	$0	$4,306
42	$3,634	$2,888	$2,832	$2,979	$2,736	$2,664	$2,972	$3,097	$3,353	$3,486	$3,737	$3,778	$3,883	$3,920	$4,062	$4,146	$4,169	$4,204	$4,303	$4,339	$4,652	$4,754	$5,009	$5,154	$5,499	$6,271	$0	$0	$0	$0	$0	$4,405
43	$2,789	$3,236	$2,962	$2,927	$2,836	$2,781	$3,044	$3,245	$3,497	$3,556	$3,770	$3,819	$3,935	$4,006	$4,067	$4,164	$4,237	$4,234	$4,350	$4,357	$4,658	$4,757	$5,016	$5,135	$5,565	$5,635	$6,300	$0	$0	$0	$0	$4,506
44	$3,082	$3,189	$3,156	$3,034	$2,718	$2,861	$3,106	$3,248	$3,556	$3,527	$3,627	$3,859	$3,991	$4,139	$4,225	$4,265	$4,343	$4,338	$4,382	$4,385	$4,745	$4,793	$5,032	$5,110	$5,563	$5,698	$6,300	$0	$0	$0	$0	$4,633
45	$4,563	$3,349	$3,007	$2,939	$2,827	$2,792	$3,016	$3,333	$3,512	$3,664	$3,726	$3,865	$4,011	$4,119	$4,291	$4,415	$4,413	$4,356	$4,420	$4,479	$4,758	$4,850	$5,033	$5,150	$5,543	$5,691	$6,343	$6,476	$0	$0	$0	$4,737
46	$3,676	$3,188	$3,214	$3,169	$2,727	$2,874	$3,145	$3,248	$3,452	$3,785	$3,893	$3,903	$4,061	$4,187	$4,274	$4,497	$4,431	$4,440	$4,484	$4,495	$4,778	$4,878	$5,073	$5,209	$5,587	$5,704	$6,326	$6,467	$6,523	$0	$0	$4,843
47	$2,660	$3,676	$3,614	$3,302	$3,093	$2,932	$3,305	$3,452	$3,515	$3,961	$3,942	$4,063	$4,162	$4,307	$4,312	$4,485	$4,551	$4,467	$4,519	$4,566	$4,852	$5,003	$5,099	$5,232	$5,634	$5,675	$6,304	$6,469	$6,514	$6,560	$6,932	$4,957
48	$3,170	$3,184	$4,212	$2,922	$3,628	$3,203	$3,211	$3,278	$3,645	$3,788	$4,211	$4,337	$4,190	$4,253	$4,410	$4,565	$4,562	$4,611	$4,620	$4,615	$4,792	$4,940	$5,136	$5,206	$5,672	$5,739	$6,195	$6,439	$6,547	$6,642	$6,932	$5,027
49	$2,995	$0	$3,265	$3,358	$4,033	$3,733	$3,457	$3,302	$3,482	$3,965	$4,121	$4,096	$4,377	$4,356	$4,398	$4,586	$4,606	$4,659	$4,549	$4,656	$4,890	$5,059	$5,166	$5,288	$5,535	$5,782	$6,211	$6,412	$6,552	$6,650	$6,942	$5,026
50	$0	$0	$3,682	$3,793	$4,377	$4,485	$4,184	$3,683	$3,550	$3,899	$4,148	$4,207	$4,288	$4,629	$4,660	$4,433	$4,558	$4,689	$4,618	$4,564	$4,973	$5,020	$5,116	$5,254	$5,503	$5,753	$6,299	$6,424	$6,563	$6,723	$6,920	$5,076
51	$0	$5,669	$3,776	$3,169	$3,275	$4,073	$4,113	$4,259	$4,009	$4,190	$4,069	$4,387	$4,424	$4,708	$4,848	$4,838	$4,639	$4,615	$4,812	$4,742	$4,973	$5,097	$5,216	$5,369	$5,609	$5,679	$6,167	$6,471	$6,555	$6,692	$6,976	$5,149
52	$3,458	$3,180	$5,932	$5,084	$4,490	$4,396	$4,440	$4,677	$4,330	$4,597	$4,092	$4,454	$4,432	$4,724	$4,856	$4,860	$4,745	$4,599	$4,807	$4,644	$5,071	$5,211	$5,136	$5,397	$5,672	$5,618	$6,370	$6,454	$6,487	$6,742	$6,971	$5,178
53	$0	$3,683	$0	$4,782	$6,993	$4,664	$5,514	$3,974	$4,664	$4,554	$4,383	$4,090	$4,595	$4,577	$4,926	$4,974	$4,973	$4,776	$4,697	$4,746	$5,202	$5,000	$5,164	$5,171	$5,652	$5,762	$6,302	$6,509	$6,551	$6,801	$6,798	$5,186
54	$0	$0	$7,340	$0	$7,340	$5,241	$0	$4,237	$5,792	$4,818	$5,044	$4,248	$4,738	$4,627	$4,868	$4,843	$5,035	$5,047	$5,024	$4,616	$5,145	$5,294	$5,377	$5,360	$5,615	$5,693	$6,357	$6,388	$6,603	$6,709	$6,873	$5,255
55	$0	$4,567	$0	$6,988	$5,162	$3,756	$4,817	$4,416	$4,862	$5,143	$4,214	$4,518	$4,735	$4,810	$4,607	$4,948	$5,053	$5,008	$5,094	$4,707	$5,254	$5,080	$5,019	$5,174	$5,744	$5,787	$6,429	$6,343	$6,633	$6,704	$7,014	$5,218
56	$0	$0	$3,770	$5,800	$4,916	$0	$6,682	$5,057	$4,091	$6,010	$4,614	$3,914	$5,115	$5,000	$4,663	$4,804	$4,862	$4,942	$5,109	$4,774	$4,702	$4,938	$5,103	$5,386	$5,450	$5,752	$6,089	$6,364	$6,330	$7,027	$7,229	$5,158
57	$0	$0	$3,722	$0	$4,873	$0	$5,732	$5,395	$7,689	$5,424	$5,060	$4,457	$5,012	$5,007	$4,679	$4,882	$4,347	$5,097	$4,677	$5,096	$5,085	$5,292	$4,709	$5,158	$5,728	$6,209	$5,723	$6,318	$6,703	$6,696	$7,267	$5,251
58	$0	$0	$0	$5,856	$5,561	$4,478	$5,248	$4,772	$7,056	$5,261	$4,876	$4,572	$4,660	$5,406	$5,400	$5,524	$5,139	$5,457	$5,038	$4,989	$5,099	$5,447	$5,315	$5,258	$5,754	$6,043	$6,243	$5,845	$6,905	$6,637	$7,403	$5,441
59	$0	$0	$0	$0	$5,735	$3,820	$0	$0	$7,409	$4,475	$5,125	$4,497	$5,125	$5,591	$4,690	$4,890	$4,811	$4,825	$4,740	$4,739	$5,012	$4,429	$5,467	$5,507	$5,347	$5,243	$6,928	$6,539	$6,194	$6,637	$5,744	$5,171
60+	$0	$0	$0	$0	$0	$0	$0	$4,917	$5,046	$4,475	$3,830	$4,574	$4,459	$4,865	$5,525	$5,762	$5,639	$5,080	$4,705	$4,875	$4,879	$5,287	$5,352	$5,046	$5,635	$4,725	$6,156	$5,702	$6,086	$6,843	$6,252	$5,363
Avg	$1,730	$1,875	$2,099	$2,290	$2,483	$2,568	$2,788	$2,854	$3,119	$3,190	$3,389	$3,450	$3,652	$3,736	$3,898	$3,992	$4,126	$4,193	$4,339	$4,374	$4,687	$4,803	$5,048	$5,169	$5,568	$5,697	$6,304	$6,452	$6,534	$6,668	$6,932	$2,775

Notes: Basic pay figures reflect the January, 2016, increase of 1.3%.
Age is age nearest birthday as of the end of the fiscal year.

All DoD Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY 2015 Valuation

	Years of Active Service (YAS)																															
Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Avg
16	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
17	$1,684	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,684
18	$1,641	$1,808	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,642
19	$1,675	$1,829	$2,120	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,709
20	$1,719	$1,844	$2,051	$2,201	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,827
21	$1,734	$1,860	$2,065	$2,243	$2,178	$2,515	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,955
22	$1,941	$1,872	$2,085	$2,255	$2,433	$2,515	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,094
23	$2,166	$2,061	$2,099	$2,271	$2,440	$2,517	$2,719	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,226
24	$2,108	$2,307	$2,358	$2,289	$2,451	$2,517	$2,728	$2,791	$2,483	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,364
25	$1,998	$2,285	$2,685	$2,678	$2,477	$2,530	$2,735	$2,790	$3,018	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,546
26	$2,059	$2,152	$2,618	$3,116	$3,056	$2,567	$2,753	$2,794	$3,058	$3,127	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,744
27	$2,215	$2,214	$2,438	$2,921	$3,583	$3,122	$2,792	$2,814	$3,060	$3,123	$3,426	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,923
28	$2,222	$2,353	$2,499	$2,729	$3,318	$3,621	$3,442	$2,864	$3,075	$3,127	$3,339	$3,449	$4,551	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,078
29	$2,268	$2,335	$2,650	$2,788	$3,083	$3,411	$4,009	$3,536	$3,133	$3,140	$3,337	$3,405	$3,711	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,244
30	$2,323	$2,377	$2,619	$2,931	$3,114	$3,190	$3,734	$4,098	$3,881	$3,199	$3,362	$3,412	$3,654	$3,969	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,403
31	$2,288	$2,486	$2,630	$2,934	$3,319	$3,289	$3,534	$3,832	$4,428	$3,930	$3,438	$3,444	$3,650	$3,774	$4,353	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,590
32	$2,369	$2,488	$2,712	$2,956	$3,250	$3,393	$3,617	$3,659	$4,120	$4,468	$4,264	$3,519	$3,680	$3,753	$3,958	$4,121	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,752
33	$2,446	$2,568	$2,789	$3,005	$3,339	$3,407	$3,816	$3,759	$3,948	$4,217	$4,914	$4,295	$3,771	$3,780	$3,964	$4,088	$4,405	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$3,948
34	$2,380	$2,488	$2,829	$3,158	$3,380	$3,414	$3,710	$3,977	$4,074	$4,051	$4,611	$4,919	$4,552	$3,856	$3,968	$4,078	$4,304	$4,517	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,114
35	$2,340	$2,551	$2,824	$3,172	$3,372	$3,406	$3,788	$3,865	$4,349	$4,197	$4,425	$4,660	$5,166	$4,709	$4,062	$4,095	$4,239	$4,400	$4,611	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,274
36	$2,720	$2,340	$2,862	$3,228	$3,451	$3,448	$3,841	$3,912	$4,252	$4,353	$4,613	$4,564	$5,040	$5,238	$4,915	$4,232	$4,278	$4,364	$4,621	$4,629	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,458
37	$3,438	$3,015	$2,831	$3,022	$3,439	$3,467	$3,749	$3,968	$4,269	$4,336	$4,672	$4,548	$4,744	$5,079	$5,574	$5,123	$4,332	$4,336	$4,558	$4,659	$6,352	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,604
38	$3,533	$3,726	$3,436	$3,039	$3,422	$3,378	$3,857	$3,925	$4,233	$4,328	$4,633	$4,662	$4,856	$4,987	$5,448	$5,776	$5,347	$4,398	$4,532	$4,597	$5,000	$6,052	$6,868	$0	$0	$0	$0	$0	$0	$0	$0	$4,774
39	$3,573	$3,617	$4,278	$3,438	$3,220	$3,556	$3,740	$3,945	$4,181	$4,388	$4,699	$4,580	$5,059	$5,015	$5,226	$5,615	$5,973	$5,431	$4,596	$4,583	$4,972	$5,147	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,964
40	$3,656	$3,839	$4,355	$4,071	$3,494	$3,359	$3,703	$4,030	$4,245	$4,418	$4,718	$4,712	$5,045	$5,085	$5,216	$5,352	$5,836	$6,149	$5,649	$4,672	$4,989	$5,138	$5,469	$6,351	$0	$0	$0	$0	$0	$0	$0	$5,196
41	$3,652	$4,140	$4,332	$3,849	$3,693	$3,672	$3,814	$3,984	$4,247	$4,560	$4,711	$4,724	$5,032	$5,164	$5,413	$5,563	$5,492	$5,996	$6,198	$5,636	$5,099	$5,161	$5,431	$5,591	$0	$0	$0	$0	$0	$0	$0	$5,410
42	$4,168	$3,658	$3,917	$3,853	$3,470	$3,426	$3,873	$3,781	$4,288	$4,548	$4,843	$4,859	$5,029	$5,131	$5,471	$5,581	$5,723	$5,707	$6,036	$6,330	$6,477	$5,281	$5,414	$5,602	$5,981	$6,271	$0	$0	$0	$0	$0	$5,629
43	$3,707	$4,093	$4,341	$4,048	$3,626	$3,629	$3,880	$4,178	$4,320	$4,496	$4,702	$4,847	$5,082	$5,319	$5,296	$5,543	$5,744	$5,832	$5,800	$6,131	$7,038	$6,670	$5,573	$5,597	$6,080	$6,209	$6,709	$0	$0	$0	$0	$5,813
44	$3,988	$4,519	$4,380	$4,305	$3,592	$3,853	$3,949	$4,092	$4,363	$4,504	$4,935	$4,781	$5,037	$5,398	$5,517	$5,526	$5,620	$5,821	$6,039	$5,972	$6,806	$7,461	$7,117	$5,736	$6,084	$6,238	$6,837	$8,876	$0	$0	$0	$6,061
45	$3,988	$4,899	$4,279	$4,287	$4,012	$3,611	$3,875	$4,572	$4,503	$4,697	$4,730	$5,014	$5,136	$5,301	$5,479	$5,705	$5,823	$5,645	$6,026	$6,040	$6,657	$7,275	$7,926	$7,381	$6,288	$6,205	$6,857	$7,050	$7,527	$0	$0	$6,305
46	$4,807	$4,582	$4,181	$4,801	$3,797	$3,815	$4,160	$4,320	$4,436	$5,063	$4,992	$4,950	$5,334	$5,383	$5,564	$5,709	$5,748	$5,832	$5,856	$6,193	$6,769	$6,979	$7,791	$8,155	$8,079	$6,445	$6,843	$6,974	$7,089	$8,554	$0	$6,526
47	$4,481	$3,820	$5,285	$4,971	$4,130	$3,672	$4,125	$4,401	$4,466	$5,150	$5,224	$5,266	$5,320	$5,455	$5,751	$5,821	$5,759	$5,974	$5,988	$5,989	$6,933	$7,119	$7,289	$7,843	$8,805	$8,352	$7,001	$7,066	$7,058	$7,233	$7,567	$6,736
48	$3,567	$5,140	$5,318	$3,912	$4,906	$4,733	$4,231	$4,285	$4,806	$4,751	$5,511	$5,562	$5,391	$5,521	$5,776	$5,801	$6,001	$6,102	$6,055	$6,146	$6,795	$6,822	$7,378	$7,514	$8,548	$8,921	$9,167	$7,254	$7,205	$7,158	$7,775	$6,934
49	$5,280	$6,039	$4,254	$3,949	$5,555	$4,871	$4,885	$4,372	$4,578	$4,872	$5,349	$5,542	$5,853	$6,086	$5,749	$5,839	$6,001	$5,965	$5,843	$6,061	$6,618	$7,311	$7,482	$7,720	$8,080	$8,723	$9,695	$9,304	$7,338	$7,272	$8,011	$7,149
50	$4,508	$4,594	$6,312	$5,321	$5,728	$5,479	$5,207	$5,073	$4,375	$5,160	$5,534	$5,570	$5,678	$5,687	$5,763	$5,855	$5,952	$5,967	$6,174	$5,892	$6,949	$7,321	$7,444	$7,917	$7,988	$8,407	$9,476	$9,731	$9,296	$7,654	$8,131	$7,340
51	$5,277	$6,471	$7,049	$5,709	$5,044	$5,696	$5,405	$5,720	$5,205	$5,274	$5,415	$5,701	$5,962	$5,844	$6,332	$6,204	$5,830	$5,957	$6,235	$6,168	$6,851	$6,766	$7,220	$7,468	$8,195	$8,326	$8,735	$9,678	$9,843	$9,303	$8,574	$7,427
52	$3,458	$6,150	$5,703	$5,325	$5,433	$5,464	$5,746	$6,166	$5,930	$5,428	$5,581	$5,472	$5,914	$6,000	$6,118	$5,846	$6,251	$5,742	$6,354	$6,019	$6,936	$7,095	$6,796	$7,467	$7,920	$8,015	$8,785	$8,917	$9,430	$9,979	$9,357	$7,428
53	$0	$5,659	$6,785	$5,025	$6,925	$5,911	$6,401	$6,011	$5,738	$6,188	$5,872	$5,746	$6,031	$5,876	$6,250	$6,182	$6,492	$6,150	$6,056	$6,353	$6,758	$6,833	$7,305	$7,387	$7,981	$8,348	$8,862	$9,246	$8,898	$9,468	$10,103	$7,506
54	$6,047	$5,049	$6,769	$7,208	$7,340	$5,561	$6,723	$6,251	$6,566	$6,071	$6,069	$5,392	$6,576	$5,797	$6,340	$6,210	$6,560	$6,408	$6,582	$6,001	$7,285	$6,881	$7,530	$7,707	$8,063	$8,044	$8,905	$9,069	$9,138	$9,146	$10,563	$7,634
55	$0	$4,567	$11,019	$6,800	$6,083	$4,206	$5,906	$6,627	$6,633	$6,747	$5,883	$6,090	$5,956	$6,018	$5,488	$6,329	$6,541	$6,315	$6,522	$6,375	$6,978	$6,384	$7,391	$7,732	$7,794	$7,828	$8,922	$8,926	$9,247	$9,251	$11,672	$7,782
56	$0	$0	$6,725	$5,833	$6,590	$6,370	$7,745	$5,691	$6,345	$7,296	$5,290	$5,974	$6,693	$5,872	$6,055	$6,624	$6,282	$6,065	$6,187	$7,099	$6,713	$6,687	$7,185	$8,012	$7,624	$8,374	$8,879	$8,730	$9,256	$10,185	$11,460	$8,003
57	$0	$0	$6,997	$6,293	$5,066	$11,095	$5,676	$7,382	$7,926	$6,709	$6,024	$6,399	$6,145	$6,831	$6,451	$5,966	$7,281	$6,630	$6,445	$6,969	$7,832	$8,016	$7,217	$7,517	$7,619	$8,329	$9,212	$8,719	$9,584	$9,865	$11,563	$8,199
58	$0	$9,393	$8,558	$6,074	$5,470	$5,424	$5,487	$6,796	$7,383	$7,987	$7,995	$6,330	$6,436	$6,749	$6,982	$6,591	$6,981	$6,788	$6,866	$6,682	$7,328	$7,683	$7,687	$7,837	$7,750	$8,733	$8,243	$8,644	$9,712	$10,290	$12,110	$8,427
59	$0	$0	$0	$5,566	$5,690	$5,095	$7,356	$11,095	$6,833	$4,475	$7,739	$6,786	$7,112	$6,599	$6,198	$6,678	$6,857	$6,540	$7,040	$7,032	$8,484	$8,296	$8,987	$8,598	$7,410	$8,916	$9,646	$9,459	$9,164	$10,357	$11,545	$8,462
60+	$0	$0	$6,789	$8,357	$10,703	$11,808	$8,276	$6,581	$10,064	$8,478	$9,021	$8,254	$10,849	$9,047	$9,085	$11,451	$10,857	$10,610	$9,262	$10,304	$17,563	$12,501	$12,485	$15,027	$14,472	$17,615	$14,474	$19,852	$13,283	$14,060	$18,053	$13,504
Avg	$1,846	$2,013	$2,276	$2,538	$2,866	$2,989	$3,284	$3,356	$3,673	$3,739	$4,057	$4,087	$4,353	$4,465	$4,670	$4,812	$4,981	$5,089	$5,267	$5,346	$5,945	$6,180	$6,518	$6,720	$7,303	$7,375	$8,149	$8,304	$8,276	$8,470	$10,123	$3,398

Notes: Basic pay figures reflect the January, 2016, increase of 1.3%.
Age is age nearest birthday as of the end of the fiscal year.

DoD Officers Selected Reserve Personnel by PEBD Years of Service and Age for FY 2015 Valuation

Completed Pay Entry Base Date (PEBD) Years Of Service (YOS)

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
20	4	12	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22
21	5	23	31	21	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	84
22	157	50	89	99	59	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	457
23	340	328	139	245	185	99	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,341
24	194	577	307	222	337	243	119	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,017
25	77	311	511	372	307	355	214	150	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,322
26	65	182	310	515	404	334	294	237	172	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,536
27	59	124	204	392	566	436	279	280	242	203	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,813
28	54	111	181	279	387	528	399	280	304	377	203	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,144
29	70	119	166	223	280	379	518	443	303	342	254	259	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,394
30	59	100	136	191	251	290	348	511	464	303	295	368	341	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,714
31	44	90	128	167	217	224	262	320	633	501	261	295	407	402	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,010
32	42	81	121	155	177	221	221	186	320	589	461	283	349	496	469	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,239
33	45	54	84	143	157	185	175	170	201	337	682	533	306	409	563	454	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,556
34	47	58	88	95	128	143	183	153	143	209	355	718	588	346	430	540	416	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,689
35	41	47	81	116	133	136	121	127	145	158	203	401	791	622	318	386	463	404	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,729
36	31	54	60	96	94	112	107	119	119	153	167	242	434	744	536	281	305	402	316	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,410
37	29	39	71	74	88	95	116	76	82	100	133	187	289	415	634	446	247	290	400	304	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,138
38	16	34	42	50	80	72	84	67	78	94	113	169	208	310	387	581	411	229	288	361	251	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,945
39	31	34	43	46	77	86	75	43	69	85	95	131	193	240	259	348	501	381	232	231	307	225	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,759
40	23	33	33	43	62	80	64	57	59	63	78	101	148	196	200	224	285	475	379	221	228	279	224	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,582
41	20	47	36	35	56	59	70	53	49	54	53	94	149	166	173	166	214	281	464	371	225	248	296	238	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,635
42	14	31	38	38	55	57	40	53	35	50	58	61	108	125	139	159	182	192	262	504	349	208	257	347	175	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,559
43	15	32	30	34	63	38	53	36	49	52	51	59	89	97	112	130	162	161	205	267	383	326	216	276	250	245	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,469
44	10	22	28	31	41	54	54	40	36	40	50	65	95	97	101	128	105	143	193	201	246	382	346	235	247	336	306	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,662
45	10	16	24	34	52	48	62	43	40	37	60	56	91	101	107	106	105	135	187	176	184	267	421	384	217	261	420	313	15	0	0	0	0	0	0	0	0	0	0	0	0	0	3,972
46	9	14	19	32	40	44	35	45	38	34	46	53	71	94	67	88	83	91	115	160	146	185	261	450	386	213	302	354	326	33	0	0	0	0	0	0	0	0	0	0	0	0	3,834
47	14	20	16	19	31	32	33	40	30	33	29	44	83	77	70	74	64	105	91	102	112	126	158	226	340	424	248	268	322	257	33	0	0	0	0	0	0	0	0	0	0	0	3,521
48	8	8	7	12	30	33	28	26	22	31	30	32	49	63	66	67	56	53	77	76	94	123	129	139	201	377	416	207	266	320	220	34	0	0	0	0	0	0	0	0	0	0	3,300
49	2	4	7	12	23	16	20	28	20	16	29	21	35	57	56	60	57	54	56	60	85	100	116	134	119	235	447	417	218	270	224	255	27	0	0	0	0	0	0	0	0	0	3,280
50	1	6	12	12	15	17	17	30	18	15	21	25	35	31	55	56	58	55	52	47	64	64	72	88	115	132	221	413	350	213	194	234	182	25	0	0	0	0	0	0	0	0	2,945
51	7	3	8	14	21	17	12	21	22	23	10	27	29	31	36	47	47	46	43	57	54	64	55	71	88	118	151	235	321	316	139	187	221	149	17	0	0	0	0	0	0	0	2,707
52	3	1	4	6	11	15	17	13	11	13	17	21	29	31	30	29	37	37	48	47	46	49	49	69	74	90	123	146	189	261	192	117	161	168	148	16	0	0	0	0	0	0	2,318
53	4	2	0	7	7	19	21	12	8	8	9	17	25	27	30	23	29	38	35	37	32	41	48	49	47	52	72	105	93	151	149	127	102	111	133	100	11	0	0	0	0	0	1,781
54	2	3	1	3	7	8	17	11	11	11	6	10	11	21	25	25	19	29	33	56	29	27	31	43	39	63	69	91	90	98	104	142	123	90	81	115	54	7	0	0	0	0	1,605
55	1	3	1	5	8	9	11	14	5	13	9	11	10	15	21	23	26	17	28	25	32	29	25	28	29	63	51	52	55	66	72	77	102	80	54	78	93	50	3	0	0	0	1,294
56	4	2	4	7	8	7	3	9	11	9	6	11	12	8	10	12	17	21	21	23	21	23	30	23	34	43	42	48	37	62	48	50	66	78	61	53	45	71	55	1	0	0	1,096
57	1	3	2	4	5	3	7	6	6	4	6	8	12	10	8	14	8	27	23	14	13	21	31	20	28	35	43	41	30	39	33	30	38	32	36	64	23	37	51	25	2	0	843
58	1	3	0	3	5	2	6	7	6	2	4	10	11	13	11	8	8	11	22	17	13	11	22	25	16	32	31	28	29	35	28	19	19	31	33	48	48	14	26	46	23	0	727
59	0	2	1	1	4	4	5	7	1	8	4	4	7	5	6	8	5	10	11	13	9	16	11	20	21	15	31	30	28	29	20	15	26	18	29	37	27	27	20	21	33	15	604
60	2	2	1	2	4	4	3	4	4	2	1	3	4	4	9	12	7	7	5	13	15	5	8	13	11	10	19	18	15	9	11	9	8	7	10	12	13	14	11	12	13	16	352
61	0	1	2	2	4	2	3	3	0	0	0	1	6	2	6	7	5	2	4	7	6	1	4	5	5	5	6	6	5	3	3	9	3	2	4	4	2	6	3	8	4	9	160
62	1	2	1	2	4	4	2	1	2	1	1	1	2	8	4	6	4	2	2	2	3	2	5	2	8	3	6	6	3	4	5	0	4	4	4	1	2	1	4	1	3	6	129
63	0	0	0	3	9	10	9	4	5	4	4	1	2	7	6	6	8	10	16	4	9	2	5	5	5	9	10	1	6	6	4	3	4	0	4	3	0	2	3	6	6	18	219
Total	1,563	2,688	3,073	3,863	4,496	4,523	4,112	3,743	3,788	3,997	3,832	4,363	5,057	5,327	5,003	4,582	3,992	3,757	3,644	3,434	2,979	2,844	2,847	2,917	2,473	2,783	3,052	2,809	2,398	2,172	1,479	1,308	1,086	795	614	531	318	229	176	120	84	64	112,915

Notes: Age is age nearest birthday as of the end of the fiscal year.

Average Age: 39.2

Average PEBD Years of Service: 14.9

DoD Enlisted Selected Reserve Personnel by PEBD Years of Service and Age for FY 2015 Valuation

Completed Pay Entry Base Date (PEBD) Years Of Service (YOS)

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,130
18	10,895	1,114	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,009
19	13,524	10,606	1,080	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,210
20	9,076	12,927	9,459	846	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,308
21	5,946	8,753	11,967	7,421	595	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,682
22	4,078	5,849	8,844	10,436	6,482	421	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,110
23	2,897	3,932	5,763	8,090	9,683	5,422	298	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,085
24	2,272	2,916	3,965	5,495	8,394	9,038	4,305	545	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,930
25	1,878	2,231	2,917	3,852	5,925	7,930	6,449	4,675	527	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,384
26	1,505	1,737	2,233	2,792	4,172	5,691	5,333	6,146	3,691	412	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,712
27	1,202	1,302	1,731	2,073	3,069	3,921	3,874	4,765	4,701	3,231	265	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,134
28	942	1,020	1,280	1,568	2,321	2,962	2,905	3,378	3,626	4,264	2,214	259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26,739
29	792	828	1,032	1,232	1,745	2,350	2,262	2,434	2,620	3,341	3,076	2,327	281	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,320
30	617	680	836	965	1,422	1,809	1,845	1,874	1,961	2,334	2,349	3,146	2,335	272	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,445
31	520	582	669	799	1,082	1,398	1,344	1,461	1,527	1,664	1,591	2,584	3,189	2,387	243	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,040
32	427	471	514	702	828	1,085	1,080	1,078	1,142	1,340	1,169	1,707	2,375	3,124	2,288	260	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,590
33	368	344	449	488	742	925	880	879	885	957	934	1,251	1,687	2,270	3,322	2,164	187	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18,732
34	328	282	410	391	522	694	698	670	724	761	784	1,027	1,180	1,497	2,161	2,800	1,646	113	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,688
35	343	288	309	340	462	563	578	568	582	595	592	770	915	1,184	1,428	1,933	2,183	1,392	99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,124
36	162	354	286	293	373	477	455	463	451	493	484	654	713	912	1,025	1,243	1,595	2,012	1,175	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13,699
37	84	168	309	242	281	355	363	373	360	400	364	489	610	705	778	872	1,040	1,402	1,731	993	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,994
38	68	74	132	268	297	341	315	301	307	310	297	395	479	556	664	723	774	997	1,366	1,465	736	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,914
39	66	46	74	138	285	275	296	269	272	283	301	355	384	460	527	576	590	667	896	1,165	1,107	573	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,644
40	65	76	69	65	176	289	211	218	236	237	226	291	353	413	431	452	431	527	703	816	835	934	507	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,613
41	21	52	62	58	154	207	244	202	201	233	202	270	268	364	383	365	387	461	522	596	600	790	838	509	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,026
42	3	11	62	38	123	154	180	201	182	182	194	215	270	329	321	366	332	393	480	472	486	599	661	723	351	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,360
43	3	4	13	41	106	172	164	155	193	173	170	188	269	302	305	322	332	392	391	430	406	466	500	623	615	489	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,262
44	5	4	2	18	95	141	186	153	171	182	164	203	255	311	314	305	324	355	354	372	400	353	402	504	586	724	514	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,437
45	2	1	2	2	87	132	137	131	143	167	161	178	225	282	277	271	300	362	400	365	376	356	396	461	509	644	758	506	29	0	0	0	0	0	0	0	0	0	0	0	0	0	7,660
46	0	1	4	2	63	95	134	125	131	121	128	184	196	255	259	267	290	278	293	302	306	318	333	381	332	439	637	730	450	41	0	0	0	0	0	0	0	0	0	0	0	0	7,095
47	0	1	6	0	27	94	70	93	108	116	95	122	192	205	232	204	244	256	274	284	258	289	259	260	301	329	480	515	701	438	30	0	0	0	0	0	0	0	0	0	0	0	6,483
48	0	1	0	1	3	34	74	61	97	90	71	74	194	224	199	189	200	241	231	234	250	231	270	202	239	242	288	352	545	651	368	53	0	0	0	0	0	0	0	0	0	0	5,909
49	1	1	0	2	0	2	28	73	59	85	66	70	129	192	213	172	193	214	198	212	227	241	181	214	193	196	251	257	391	495	459	384	43	0	0	0	0	0	0	0	0	0	5,442
50	1	0	2	2	2	2	4	16	79	37	78	71	83	149	161	205	188	198	205	195	197	216	183	193	161	170	226	210	276	367	360	553	339	19	0	0	0	0	0	0	0	0	5,148
51	1	0	0	2	0	1	0	2	29	17	23	50	82	115	136	159	169	197	194	199	191	182	187	165	157	163	188	192	248	308	293	408	475	306	25	0	0	0	0	0	0	0	4,864
52	0	0	0	1	1	2	1	3	3	3	10	18	66	81	104	140	175	160	176	197	164	181	159	129	152	145	152	193	197	238	204	303	339	423	302	35	0	0	0	0	0	0	4,457
53	1	0	0	0	1	0	0	0	4	2	5	11	22	60	71	103	123	118	180	194	153	131	131	145	154	137	116	122	163	216	195	257	260	304	403	303	19	0	0	0	0	0	4,104
54	0	0	0	0	1	0	1	1	0	1	0	4	10	30	41	72	72	99	156	173	158	131	110	110	113	107	89	112	116	141	142	184	188	206	267	390	219	11	0	0	0	0	3,455
55	0	0	0	0	0	0	0	0	0	0	2	4	6	11	30	62	55	60	105	133	123	106	78	94	96	89	86	96	101	113	110	134	153	144	209	268	252	157	6	0	0	0	2,883
56	0	0	0	0	0	0	0	0	0	0	1	1	1	8	15	14	33	32	71	83	83	80	74	81	56	55	68	81	78	76	77	101	108	110	150	165	165	190	121	7	0	0	2,185
57	1	0	0	0	0	0	1	0	1	0	1	0	4	2	5	13	15	22	39	67	83	79	73	69	68	52	51	65	71	69	75	72	86	94	70	85	79	110	162	86	2	0	1,772
58	0	0	0	0	0	0	0	0	0	0	0	1	0	2	0	2	8	22	27	58	57	49	41	70	49	42	39	42	52	49	50	62	65	63	52	74	84	65	83	103	60	4	1,375
59	0	0	0	0	0	0	0	0	0	0	1	1	0	0	2	3	2	14	9	29	36	39	44	39	40	37	33	22	33	39	42	46	50	49	37	49	65	61	60	79	84	42	1,087
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1	9	12	25	19	19	27	27	14	15	23	18	14	15	21	20	14	17	19	14	24	27	30	22	29	477
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	3	2	2	1	5	3	0	2	5	0	1	1	0	1	4	0	0	1	0	0	2	0	1	37
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	0	2	1	0	1	1	1	0	1	0	0	0	0	0	0	2	0	1	0	0	1	14
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	4
Total	59,224	56,656	54,481	48,663	49,519	46,982	34,715	31,313	25,013	22,031	16,018	16,920	16,773	16,702	15,936	14,257	11,890	10,985	10,287	9,130	7,335	6,414	5,489	5,057	4,239	4,107	4,033	3,564	3,469	3,257	2,421	2,578	2,127	1,736	1,533	1,388	900	618	460	307	168	77	628,772

Notes: Age is age nearest birthday as of the end of the fiscal year.

Average Age: 30.1

Average PEBD Years of Service: 8.1

All DoD Selected Reserve Personnel by PEBD Years of Service and Age for FY 2015 Valuation

Completed Pay Entry Base Date (PEBD) Years Of Service (YOS)

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	10,895	1,114	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	13,525	10,606	1,081	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	9,080	12,939	9,464	847	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	5,951	8,776	11,998	7,442	599	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	4,235	5,899	8,933	10,535	6,541	424	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	3,237	4,260	5,902	8,335	9,868	5,521	303	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	2,466	3,493	4,272	5,717	8,731	9,281	4,424	563	0	0	0	0	0	0	0	0	0	0	0	0	0
25	1,955	2,542	3,428	4,224	6,232	8,285	6,663	4,825	552	0	0	0	0	0	0	0	0	0	0	0	0
26	1,570	1,919	2,543	3,307	4,576	6,025	5,627	6,383	3,863	435	0	0	0	0	0	0	0	0	0	0	0
27	1,261	1,426	1,935	2,465	3,635	4,357	4,153	5,045	4,943	3,434	293	0	0	0	0	0	0	0	0	0	0
28	996	1,131	1,461	1,847	2,708	3,490	3,304	3,658	3,930	4,641	2,417	300	0	0	0	0	0	0	0	0	0
29	862	947	1,198	1,455	2,025	2,729	2,780	2,877	2,923	3,683	3,330	2,586	319	0	0	0	0	0	0	0	0
30	676	780	972	1,156	1,673	2,099	2,193	2,385	2,425	2,637	2,644	3,514	2,676	329	0	0	0	0	0	0	0
31	564	672	797	966	1,299	1,622	1,606	1,781	2,160	2,165	1,852	2,879	3,596	2,789	302	0	0	0	0	0	0
32	469	552	635	857	1,005	1,306	1,301	1,264	1,462	1,929	1,630	1,990	2,724	3,620	2,757	328	0	0	0	0	0
33	413	398	533	631	899	1,110	1,055	1,049	1,086	1,294	1,616	1,784	1,993	2,679	3,885	2,618	245	0	0	0	0
34	375	340	498	486	650	837	881	823	867	970	1,139	1,745	1,768	1,843	2,591	3,340	2,062	162	0	0	0
35	384	335	390	456	595	699	699	695	727	753	795	1,171	1,706	1,806	1,746	2,319	2,646	1,796	135	0	0
36	193	408	346	389	467	589	562	582	570	646	651	896	1,147	1,656	1,561	1,524	1,900	2,414	1,491	117	0
37	113	207	380	316	369	450	479	449	442	500	497	676	899	1,120	1,412	1,318	1,287	1,692	2,131	1,297	98
38	84	108	174	318	377	413	399	368	385	404	410	564	687	866	1,051	1,304	1,185	1,226	1,654	1,826	987
39	97	80	117	184	362	361	371	312	341	368	396	486	577	700	786	924	1,091	1,048	1,128	1,396	1,414
40	88	109	102	108	238	369	275	275	295	300	304	392	501	609	631	676	716	1,002	1,082	1,037	1,063
41	41	99	98	93	210	266	314	255	250	287	255	364	417	530	556	531	601	742	986	967	825
42	17	42	100	76	178	211	220	254	217	232	252	276	378	454	460	525	514	585	742	976	835
43	18	36	43	75	169	210	217	191	242	225	221	247	358	399	417	452	494	553	596	697	789
44	15	26	30	49	136	195	240	193	207	222	214	268	350	408	415	433	429	498	547	573	646
45	12	17	26	36	139	180	199	174	183	204	221	234	316	383	384	377	405	497	587	541	560
46	9	15	23	34	103	139	169	170	169	155	174	237	267	349	326	355	373	369	408	462	452
47	14	21	22	19	58	126	103	133	138	149	124	166	275	282	302	278	308	361	365	386	370
48	8	9	7	13	33	67	102	87	119	121	101	106	243	287	265	256	256	294	308	310	344
49	3	5	7	14	23	18	48	101	79	101	95	91	164	249	269	232	250	268	254	272	312
50	2	6	14	14	17	19	21	46	97	52	99	96	118	180	216	261	246	253	257	242	261
51	8	3	8	16	21	18	12	23	51	40	33	77	111	146	172	206	216	243	237	256	245
52	3	1	4	7	12	17	18	16	14	16	27	39	95	112	134	169	212	197	224	244	210
53	5	2	0	7	8	19	21	12	12	10	14	28	47	87	101	126	152	156	215	231	185
54	2	3	1	3	8	8	18	12	11	12	6	14	21	51	66	97	91	128	189	229	187
55	1	3	1	5	8	9	11	14	5	13	11	15	16	26	51	85	81	77	133	158	155
56	4	2	4	7	8	7	3	9	11	9	7	12	13	16	25	26	50	53	92	106	104
57	2	3	2	4	5	3	8	6	7	4	7	8	16	12	13	27	23	49	62	81	96
58	1	3	0	3	5	2	6	7	6	2	4	11	11	15	11	10	16	33	49	75	70
59	0	2	1	1	4	4	5	7	1	8	5	5	7	5	8	11	7	24	20	42	45
60	2	2	1	2	4	4	3	4	4	2	1	3	4	4	10	12	8	8	14	25	40
61	0	1	2	2	4	2	3	3	0	0	0	1	6	2	6	7	6	2	6	10	8
62	1	2	1	2	4	4	2	1	2	1	1	1	2	8	4	6	4	2	3	3	4
63	0	0	0	3	9	10	9	4	5	4	4	1	2	7	6	6	8	10	16	5	9
Total	60,787	59,344	57,554	52,526	54,015	51,505	38,827	35,056	28,801	26,028	19,850	21,283	21,830	22,029	20,939	18,839	15,882	14,742	13,931	12,564	10,314

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,130
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,009
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,212
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,330
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,766
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,567
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37,426
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38,947
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38,706
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,248
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,947
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,883
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,714
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26,159
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,050
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,829
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,288
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,377
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,853
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18,109
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,132
38	69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,859
39	798	66	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13,403
40	1,213	731	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,195
41	1,038	1,134	747	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,661
42	807	918	1,070	526	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,919
43	792	716	899	865	734	76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,731
44	735	748	739	833	1,060	820	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,099
45	623	817	845	726	905	1,178	819	44	0	0	0	0	0	0	0	0	0	0	0	0	0	11,632
46	503	594	831	718	652	939	1,084	776	74	0	0	0	0	0	0	0	0	0	0	0	0	10,929
47	415	417	486	641	753	728	783	1,023	695	63	0	0	0	0	0	0	0	0	0	0	0	10,004
48	354	399	341	440	619	704	559	811	971	588	87	0	0	0	0	0	0	0	0	0	0	9,209
49	341	297	348	312	431	698	674	609	765	683	639	70	0	0	0	0	0	0	0	0	0	8,722
50	280	255	281	276	302	447	623	626	580	554	787	521	44	0	0	0	0	0	0	0	0	8,093
51	246	242	236	245	281	339	427	569	624	432	595	696	455	42	0	0	0	0	0	0	0	7,571
52	230	208	198	226	235	275	339	386	499	396	420	500	591	450	51	0	0	0	0	0	0	6,775
53	172	179	194	201	189	188	227	256	367	344	384	362	415	536	403	30	0	0	0	0	0	5,885
54	158	141	153	152	170	158	203	206	239	246	326	311	296	348	505	273	18	0	0	0	0	5,060
55	135	103	122	125	152	137	148	156	179	182	211	255	224	263	346	345	207	9	0	0	0	4,177
56	103	104	104	90	98	110	129	115	138	125	151	174	188	211	218	210	261	176	8	0	0	3,281
57	100	104	89	96	87	94	106	101	108	108	102	124	126	106	149	102	147	213	111	4	0	2,615
58	60	63	95	65	74	70	70	81	84	78	81	84	94	85	122	132	79	109	149	83	4	2,102
59	55	55	59	61	52	64	52	61	68	62	61	76	67	66	86	92	88	80	100	117	57	1,691
60	24	27	40	38	24	34	41	33	23	26	30	28	21	27	31	27	38	38	42	35	45	829
61	3	5	10	8	5	8	11	5	4	4	9	4	6	4	4	3	6	3	10	4	10	197
62	2	7	3	8	4	7	7	3	5	5	0	4	4	4	1	4	1	5	1	3	7	143
63	2	6	5	5	9	11	1	6	6	4	3	4	0	5	3	0	2	3	6	6	18	223
Total	9,258	8,336	7,974	6,712	6,890	7,085	6,373	5,867	5,429	3,900	3,886	3,213	2,531	2,147	1,919	1,218	847	636	427	252	141	741,687

Notes: Age is age nearest birthday as of the end of the fiscal year.

Average Age: 31.4

Average PEBD Years of Service: 9.1

DoD Officers Average Monthly Selected Reserve Personnel Basic Pay by PEBD Years of Service and Age for FY 2015 Valuation

Completed Pay Entry Base Date (PEBD) Years Of Service (YOS)

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
16	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
17	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
18	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
19	$859	$0	$661	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$760
20	$850	$859	$894	$769	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$861
21	$892	$850	$896	$904	$755	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$879
22	$974	$892	$888	$1,068	$1,033	$1,267	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$978
23	$1,015	$975	$941	$1,207	$1,254	$1,203	$1,403	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,081
24	$1,050	$1,023	$1,146	$1,307	$1,383	$1,373	$1,443	$1,605	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,208
25	$1,067	$1,078	$1,239	$1,407	$1,394	$1,412	$1,518	$1,490	$1,516	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,330
26	$1,011	$1,086	$1,266	$1,371	$1,413	$1,490	$1,463	$1,579	$1,535	$1,441	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,393
27	$1,005	$1,032	$1,248	$1,497	$1,338	$1,296	$1,496	$1,535	$1,534	$1,468	$1,674	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,391
28	$943	$1,012	$1,184	$1,406	$1,459	$1,283	$1,348	$1,436	$1,622	$1,597	$1,540	$1,593	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,407
29	$935	$925	$1,168	$1,417	$1,376	$1,420	$1,343	$1,389	$1,564	$1,533	$1,719	$1,517	$1,609	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,417
30	$850	$926	$1,070	$1,255	$1,329	$1,455	$1,486	$1,348	$1,431	$1,576	$1,688	$1,693	$1,619	$1,562	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,452
31	$787	$860	$1,046	$1,191	$1,227	$1,457	$1,409	$1,391	$1,411	$1,409	$1,721	$1,643	$1,680	$1,702	$1,770	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,461
32	$815	$762	$977	$1,036	$1,142	$1,303	$1,340	$1,387	$1,428	$1,431	$1,487	$1,660	$1,697	$1,650	$1,668	$1,755	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,460
33	$789	$789	$866	$1,177	$1,080	$1,138	$1,292	$1,418	$1,376	$1,484	$1,551	$1,596	$1,682	$1,620	$1,643	$1,710	$1,709	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,499
34	$759	$777	$933	$996	$1,060	$1,119	$1,137	$1,306	$1,427	$1,425	$1,541	$1,604	$1,630	$1,613	$1,637	$1,675	$1,718	$1,692	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,511
35	$803	$740	$889	$1,022	$942	$1,031	$1,197	$1,220	$1,271	$1,295	$1,482	$1,510	$1,706	$1,663	$1,654	$1,683	$1,759	$1,714	$1,960	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,534
36	$795	$816	$877	$1,054	$1,048	$919	$1,109	$1,128	$1,291	$1,342	$1,459	$1,565	$1,669	$1,683	$1,760	$1,686	$1,699	$1,745	$1,779	$1,884	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,566
37	$805	$789	$924	$960	$1,044	$1,084	$995	$1,154	$1,280	$1,306	$1,348	$1,520	$1,639	$1,704	$1,745	$1,822	$1,728	$1,706	$1,737	$1,770	$1,670	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,590
38	$830	$773	$961	$959	$1,110	$1,054	$1,004	$1,138	$1,088	$1,218	$1,312	$1,434	$1,610	$1,684	$1,743	$1,793	$1,854	$1,722	$1,737	$1,711	$1,798	$1,786	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,617
39	$787	$839	$959	$1,083	$1,042	$1,071	$1,111	$1,049	$1,129	$1,297	$1,303	$1,300	$1,538	$1,611	$1,679	$1,780	$1,885	$1,784	$1,831	$1,795	$1,840	$1,891	$1,838	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,641
40	$1,003	$795	$1,037	$937	$1,103	$987	$1,096	$1,136	$1,040	$1,265	$1,384	$1,258	$1,436	$1,456	$1,662	$1,710	$1,880	$1,842	$1,863	$1,827	$1,898	$1,827	$1,814	$1,856	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,651
41	$753	$992	$953	$876	$1,154	$1,141	$1,114	$1,067	$1,112	$1,311	$1,203	$1,320	$1,458	$1,520	$1,643	$1,743	$1,748	$1,863	$1,951	$1,942	$1,835	$1,920	$1,857	$1,890	$2,026	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,705
42	$867	$745	$942	$1,037	$969	$839	$1,137	$1,055	$1,322	$1,292	$1,364	$1,419	$1,394	$1,303	$1,480	$1,731	$1,728	$1,827	$1,949	$1,991	$2,007	$1,855	$1,942	$1,877	$1,959	$2,107	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,739
43	$775	$842	$925	$1,012	$1,086	$1,103	$1,008	$1,093	$1,118	$1,131	$1,511	$1,331	$1,338	$1,531	$1,368	$1,512	$1,667	$1,932	$1,916	$1,935	$2,047	$2,018	$1,891	$1,845	$1,969	$1,989	$1,974	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,757
44	$792	$775	$1,043	$1,126	$1,070	$1,014	$981	$1,065	$1,157	$1,194	$1,250	$1,275	$1,281	$1,462	$1,585	$1,591	$1,642	$1,727	$1,898	$1,863	$2,066	$2,065	$2,039	$1,966	$1,961	$2,062	$1,968	$1,922	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,804
45	$748	$799	$887	$1,112	$877	$891	$1,100	$1,084	$1,049	$1,079	$1,285	$1,380	$1,368	$1,418	$1,386	$1,444	$1,520	$1,598	$1,820	$1,907	$1,954	$1,924	$2,132	$2,128	$2,064	$2,030	$2,092	$2,057	$2,291	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,828
46	$770	$754	$977	$1,149	$1,089	$1,012	$1,182	$1,056	$1,072	$1,204	$1,198	$1,269	$1,333	$1,269	$1,497	$1,395	$1,502	$1,496	$1,659	$1,756	$1,857	$1,983	$2,068	$2,190	$2,123	$2,107	$2,147	$2,026	$1,989	$2,034	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,861
47	$816	$777	$945	$1,073	$1,010	$919	$973	$1,264	$1,274	$963	$1,386	$1,247	$1,474	$1,376	$1,400	$1,501	$1,492	$1,691	$1,538	$1,724	$1,797	$1,966	$2,006	$2,140	$2,209	$2,261	$2,134	$2,142	$2,197	$2,186	$1,886	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,929
48	$953	$762	$961	$696	$938	$849	$1,017	$1,152	$1,190	$1,166	$1,300	$1,380	$1,308	$1,407	$1,431	$1,489	$1,389	$1,500	$1,616	$1,594	$1,856	$1,809	$2,052	$2,003	$2,115	$2,294	$2,209	$2,163	$2,227	$2,199	$2,194	$1,949	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,964
49	$1,014	$867	$970	$956	$782	$1,029	$973	$850	$1,271	$1,061	$1,239	$1,302	$1,514	$1,303	$1,618	$1,452	$1,571	$1,706	$1,598	$1,647	$1,828	$1,664	$1,894	$1,906	$2,007	$2,167	$2,331	$2,313	$2,210	$2,059	$2,152	$2,212	$2,879	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,011
50	$814	$852	$980	$885	$1,172	$1,194	$1,078	$1,233	$1,314	$1,200	$1,157	$1,091	$1,462	$1,489	$1,425	$1,475	$1,590	$1,579	$1,696	$1,604	$1,725	$1,939	$1,938	$2,006	$2,065	$2,304	$2,329	$2,375	$2,293	$2,399	$2,267	$2,140	$2,457	$2,929	$0	$0	$0	$0	$0	$0	$0	$0	$2,098
51	$891	$683	$1,135	$918	$1,135	$1,093	$1,205	$1,033	$1,206	$1,219	$1,139	$1,311	$1,625	$1,623	$1,634	$1,474	$1,582	$1,653	$1,620	$1,625	$1,703	$1,862	$2,016	$1,880	$1,927	$2,016	$2,225	$2,248	$2,509	$2,655	$2,532	$2,295	$2,194	$2,414	$1,888	$0	$0	$0	$0	$0	$0	$0	$2,134
52	$814	$826	$909	$940	$1,088	$961	$1,010	$1,215	$1,017	$952	$1,768	$1,459	$1,548	$1,575	$1,601	$1,504	$1,643	$1,581	$1,618	$1,729	$1,947	$1,855	$1,886	$1,958	$1,892	$2,111	$2,067	$2,209	$2,395	$2,546	$2,531	$2,306	$2,456	$2,268	$2,343	$2,920	$0	$0	$0	$0	$0	$0	$2,147
53	$815	$814	$0	$894	$984	$963	$1,097	$1,045	$1,247	$1,360	$1,636	$1,754	$1,479	$1,408	$1,505	$1,519	$1,497	$1,732	$1,666	$1,819	$1,723	$1,827	$1,787	$1,968	$1,994	$2,069	$2,029	$2,205	$2,135	$2,351	$2,568	$2,531	$2,112	$2,279	$2,102	$2,067	$2,145	$0	$0	$0	$0	$0	$2,052
54	$764	$804	$704	$1,060	$1,038	$830	$1,111	$1,509	$1,158	$1,033	$1,471	$1,566	$1,688	$1,441	$1,548	$1,498	$1,459	$1,627	$1,801	$1,793	$1,717	$1,668	$1,803	$1,758	$2,123	$2,149	$2,243	$2,141	$2,250	$2,387	$2,439	$2,469	$2,701	$2,095	$2,311	$2,338	$2,013	$2,564	$0	$0	$0	$0	$2,121
55	$764	$672	$884	$954	$1,233	$1,005	$1,696	$1,225	$1,488	$1,221	$1,104	$1,268	$1,303	$1,847	$1,649	$1,516	$1,799	$1,614	$1,526	$1,746	$1,635	$1,712	$1,975	$2,007	$2,145	$1,928	$2,210	$2,277	$2,078	$2,305	$2,306	$2,488	$2,478	$2,658	$2,355	$2,333	$2,264	$2,115	$2,402	$0	$0	$0	$2,106
56	$764	$764	$851	$926	$1,011	$1,112	$952	$1,192	$1,174	$1,128	$957	$1,557	$1,687	$1,637	$1,492	$1,801	$1,684	$1,450	$1,610	$1,816	$1,678	$1,907	$1,991	$1,975	$2,164	$2,079	$1,913	$2,264	$1,961	$2,113	$2,317	$2,144	$2,177	$2,593	$2,493	$2,502	$2,427	$2,408	$2,559	$2,342	$0	$0	$2,104
57	$764	$764	$941	$974	$981	$998	$1,251	$1,111	$1,651	$991	$1,416	$805	$1,877	$1,397	$1,526	$1,729	$1,955	$1,771	$1,651	$2,013	$2,055	$1,652	$2,133	$1,916	$2,011	$2,305	$2,253	$2,084	$2,192	$2,460	$2,292	$2,640	$2,317	$2,760	$2,725	$2,673	$2,247	$2,119	$2,301	$2,447	$1,976	$0	$2,163
58	$764	$804	$0	$943	$920	$896	$1,078	$1,188	$1,124	$1,942	$1,496	$1,675	$1,480	$1,706	$1,520	$1,485	$1,566	$2,098	$1,884	$1,824	$1,995	$1,592	$1,864	$1,725	$1,859	$2,147	$2,041	$2,146	$2,095	$2,111	$2,176	$2,592	$2,490	$2,182	$2,531	$2,822	$2,726	$2,338	$2,478	$2,684	$2,614	$0	$2,167
59	$0	$718	$761	$822	$957	$1,049	$1,012	$1,142	$1,212	$1,106	$1,912	$1,654	$1,080	$1,372	$1,708	$1,539	$1,914	$1,835	$1,662	$1,968	$1,850	$1,654	$2,015	$1,699	$1,803	$2,207	$2,304	$2,123	$2,461	$2,013	$2,615	$2,426	$2,638	$2,334	$2,273	$2,712	$2,555	$3,095	$2,281	$2,507	$2,530	$2,771	$2,204
60	$733	$825	$884	$1,005	$1,079	$1,100	$1,085	$1,049	$1,159	$1,312	$1,284	$1,260	$1,414	$1,892	$1,406	$1,645	$1,629	$2,076	$1,953	$1,689	$1,886	$1,923	$2,257	$2,291	$1,968	$2,409	$2,820	$2,848	$2,230	$2,158	$2,336	$2,157	$3,003	$2,512	$1,895	$3,339	$3,071	$3,305	$2,838	$2,388	$2,948	$2,862	$2,281
61	$0	$764	$761	$1,005	$1,049	$1,018	$1,024	$1,061	$0	$0	$0	$1,218	$1,870	$1,508	$1,447	$1,667	$1,943	$1,570	$2,149	$1,841	$1,764	$2,298	$1,888	$2,547	$2,238	$2,159	$2,815	$2,109	$2,445	$2,107	$1,986	$2,545	$1,576	$1,921	$2,743	$2,204	$3,511	$3,532	$4,254	$3,097	$3,671	$3,101	$2,223
62	$764	$718	$997	$1,005	$1,018	$1,049	$1,032	$1,122	$1,109	$1,148	$1,284	$1,481	$1,303	$1,709	$1,342	$1,831	$1,116	$1,517	$1,704	$1,701	$2,097	$1,723	$2,123	$2,078	$2,479	$2,194	$2,387	$1,996	$2,639	$1,948	$2,042	$0	$3,404	$1,653	$2,522	$1,547	$1,913	$1,903	$3,869	$3,842	$3,428	$1,988	$1,954
63	$0	$0	$0	$984	$1,025	$1,022	$1,032	$1,126	$1,208	$1,225	$1,189	$1,218	$1,533	$1,342	$1,468	$1,218	$1,707	$1,918	$1,899	$1,704	$1,809	$2,052	$1,771	$2,186	$1,825	$2,407	$2,209	$2,629	$1,957	$3,134	$2,079	$1,899	$2,342	$0	$1,637	$1,873	$0	$2,404	$3,010	$3,378	$3,918	$3,345	$1,969
Total	$941	$955	$1,097	$1,255	$1,256	$1,268	$1,310	$1,344	$1,401	$1,418	$1,514	$1,535	$1,606	$1,608	$1,651	$1,690	$1,740	$1,750	$1,811	$1,836	$1,903	$1,914	$1,976	$2,000	$2,056	$2,145	$2,173	$2,199	$2,241	$2,328	$2,338	$2,304	$2,399	$2,385	$2,311	$2,448	$2,372	$2,461	$2,522	$2,643	$2,790	$2,928	$1,680

Notes: Basic pay figures reflect the January, 2016, increase of 1.3%.
Age is age nearest birthday as of the end of the fiscal year.
Constructed using the 'Average Points Per Year' rates displayed in Appendix H.

DoD Enlisted Average Monthly Selected Reserve Personnel Basic Pay by PEBD Years of Service and Age for FY 2015 Valuation

Completed Pay Entry Base Date (PEBD) Years Of Service (YOS)

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
16	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
17	$493	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$493
18	$639	$467	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$623
19	$570	$497	$558	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$538
20	$508	$490	$577	$608	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$524
21	$524	$484	$564	$609	$593	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$547
22	$517	$485	$553	$577	$587	$604	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$552
23	$531	$487	$549	$554	$574	$612	$639	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$559
24	$543	$491	$557	$561	$557	$594	$640	$647	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$571
25	$563	$498	$553	$556	$553	$589	$634	$679	$728	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$591
26	$537	$502	$572	$560	$546	$583	$623	$674	$747	$759	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$613
27	$555	$506	$550	$568	$559	$586	$639	$663	$742	$763	$787	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$639
28	$510	$502	$552	$551	$568	$588	$621	$658	$730	$767	$801	$773	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$656
29	$548	$512	$554	$552	$548	$578	$616	$675	$721	$744	$799	$812	$875	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$676
30	$572	$504	$567	$553	$550	$574	$611	$653	$697	$753	$773	$798	$862	$869	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$694
31	$438	$502	$557	$553	$564	$575	$603	$639	$717	$755	$797	$799	$855	$857	$906	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$721
32	$469	$504	$560	$548	$566	$575	$632	$656	$701	$753	$765	$806	$824	$860	$924	$950	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$749
33	$502	$512	$564	$558	$553	$576	$594	$662	$698	$751	$790	$787	$839	$847	$882	$925	$950	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$771
34	$401	$498	$570	$556	$556	$578	$614	$636	$728	$758	$811	$784	$820	$836	$896	$892	$938	$935	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$786
35	$463	$503	$555	$559	$553	$552	$619	$650	$696	$750	$787	$817	$836	$833	$886	$871	$903	$936	$997	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$792
36	$462	$508	$525	$536	$549	$557	$613	$620	$722	$742	$796	$787	$828	$855	$856	$880	$877	$909	$961	$1,013	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$801
37	$378	$478	$541	$525	$532	$585	$607	$640	$706	$745	$784	$779	$853	$875	$852	$886	$857	$903	$939	$973	$1,128	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$821
38	$319	$467	$506	$523	$554	$560	$621	$639	$712	$756	$779	$770	$821	$837	$859	$868	$901	$878	$900	$948	$1,009	$1,115	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$828
39	$347	$443	$485	$542	$554	$557	$607	$671	$710	$735	$775	$778	$822	$837	$855	$874	$893	$863	$924	$946	$1,003	$1,051	$1,094	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$848
40	$399	$474	$495	$486	$546	$547	$605	$642	$718	$745	$785	$808	$829	$858	$846	$835	$889	$869	$906	$950	$974	$1,033	$1,117	$1,134	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$865
41	$362	$445	$477	$471	$515	$576	$605	$587	$731	$763	$802	$821	$822	$832	$852	$855	$890	$866	$916	$930	$986	$1,009	$1,118	$1,151	$1,174	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$891
42	$329	$549	$473	$480	$544	$512	$622	$665	$724	$744	$770	$791	$791	$844	$871	$868	$853	$853	$892	$913	$959	$1,006	$1,080	$1,143	$1,191	$1,166	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$905
43	$555	$629	$541	$534	$513	$513	$538	$632	$739	$750	$757	$815	$837	$807	$897	$895	$868	$867	$928	$938	$961	$1,014	$1,068	$1,120	$1,186	$1,235	$1,249	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$939
44	$500	$530	$648	$500	$511	$525	$607	$616	$696	$751	$764	$765	$808	$821	$862	$859	$890	$875	$868	$918	$939	$997	$1,061	$1,086	$1,155	$1,167	$1,351	$1,300	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$954
45	$547	$193	$442	$549	$587	$537	$575	$695	$700	$711	$780	$791	$816	$812	$869	$840	$849	$878	$883	$931	$955	$986	$1,042	$1,106	$1,097	$1,132	$1,290	$1,337	$1,535	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$985
46	$0	$523	$609	$536	$466	$629	$720	$696	$702	$716	$762	$778	$809	$858	$839	$844	$861	$871	$899	$886	$928	$943	$1,024	$1,081	$1,094	$1,124	$1,192	$1,265	$1,362	$1,375	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$998
47	$0	$455	$579	$0	$603	$560	$691	$722	$719	$774	$770	$717	$794	$816	$843	$811	$827	$835	$870	$913	$930	$979	$1,042	$1,071	$1,081	$1,120	$1,209	$1,263	$1,283	$1,344	$1,358	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,023
48	$0	$483	$0	$638	$656	$627	$593	$670	$858	$734	$753	$806	$773	$776	$887	$787	$882	$858	$917	$884	$951	$955	$981	$1,079	$1,094	$1,125	$1,172	$1,253	$1,257	$1,285	$1,364	$1,253	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,044
49	$477	$438	$0	$588	$0	$589	$499	$535	$716	$699	$786	$815	$829	$852	$838	$843	$837	$852	$868	$905	$901	$971	$976	$1,036	$1,078	$1,112	$1,170	$1,194	$1,286	$1,257	$1,293	$1,373	$1,334	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,054
50	$477	$0	$485	$562	$581	$609	$566	$689	$841	$931	$701	$821	$854	$795	$798	$817	$789	$896	$882	$899	$953	$963	$962	$1,107	$982	$1,094	$1,224	$1,174	$1,244	$1,298	$1,286	$1,333	$1,396	$1,094	$0	$0	$0	$0	$0	$0	$0	$0	$1,081
51	$477	$0	$0	$534	$0	$529	$0	$704	$1,031	$718	$914	$831	$812	$778	$687	$812	$846	$859	$826	$913	$912	$935	$1,067	$1,100	$1,101	$1,065	$1,171	$1,150	$1,172	$1,222	$1,265	$1,284	$1,373	$1,306	$1,337	$0	$0	$0	$0	$0	$0	$0	$1,090
52	$0	$0	$0	$598	$623	$688	$674	$708	$636	$1,160	$834	$776	$721	$762	$840	$754	$840	$860	$932	$908	$948	$874	$982	$1,007	$1,093	$1,094	$1,125	$1,166	$1,201	$1,174	$1,216	$1,323	$1,308	$1,322	$1,358	$1,592	$0	$0	$0	$0	$0	$0	$1,103
53	$521	$0	$0	$0	$559	$0	$0	$0	$824	$699	$1,057	$946	$939	$848	$874	$796	$773	$861	$855	$895	$903	$997	$989	$1,029	$1,078	$1,116	$1,149	$1,194	$1,150	$1,214	$1,278	$1,226	$1,337	$1,320	$1,326	$1,318	$1,630	$0	$0	$0	$0	$0	$1,129
54	$0	$0	$0	$0	$623	$0	$598	$586	$0	$635	$0	$1,493	$946	$727	$830	$783	$742	$813	$868	$902	$848	$928	$976	$1,081	$1,082	$1,089	$1,084	$1,130	$1,256	$1,215	$1,202	$1,305	$1,308	$1,255	$1,266	$1,289	$1,341	$1,404	$0	$0	$0	$0	$1,123
55	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$804	$715	$955	$711	$845	$708	$809	$827	$840	$842	$894	$975	$985	$1,049	$1,063	$1,038	$1,153	$1,183	$1,208	$1,205	$1,317	$1,377	$1,345	$1,251	$1,349	$1,345	$1,312	$1,505	$1,698	$0	$0	$0	$1,169
56	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$552	$804	$600	$679	$936	$767	$761	$828	$892	$903	$926	$923	$900	$1,030	$1,010	$1,039	$1,110	$1,121	$1,161	$1,208	$1,300	$1,263	$1,281	$1,272	$1,304	$1,371	$1,378	$1,407	$1,479	$1,604	$0	$0	$1,189
57	$438	$0	$0	$0	$0	$0	$598	$0	$640	$0	$805	$0	$863	$950	$857	$653	$946	$758	$867	$831	$964	$906	$1,035	$980	$1,036	$989	$1,134	$1,160	$1,145	$1,184	$1,276	$1,236	$1,335	$1,288	$1,277	$1,251	$1,333	$1,342	$1,461	$1,525	$1,851	$0	$1,182
58	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$743	$0	$809	$0	$684	$759	$884	$812	$923	$901	$908	$972	$1,036	$1,083	$1,048	$1,168	$1,203	$1,095	$1,213	$1,252	$1,225	$1,273	$1,263	$1,298	$1,232	$1,226	$1,309	$1,439	$1,393	$1,522	$1,621	$1,186
59	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$729	$729	$0	$0	$874	$993	$892	$746	$852	$822	$851	$907	$901	$969	$1,039	$1,074	$1,133	$1,118	$1,196	$1,147	$1,210	$1,121	$1,202	$1,273	$1,265	$1,323	$1,301	$1,329	$1,415	$1,466	$1,716	$1,246	$1,214
60	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$704	$0	$1,188	$744	$755	$954	$865	$913	$906	$917	$1,017	$1,091	$1,213	$1,167	$1,166	$1,253	$1,171	$1,110	$1,165	$1,225	$1,285	$1,133	$1,202	$1,216	$1,505	$1,375	$1,633	$2,839	$1,256
61	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,098	$0	$930	$1,064	$912	$897	$756	$745	$767	$0	$943	$926	$0	$880	$1,279	$0	$891	$1,067	$0	$0	$1,364	$0	$0	$1,575	$0	$506	$957
62	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,011	$885	$849	$0	$856	$756	$0	$859	$880	$1,265	$0	$922	$0	$0	$0	$0	$0	$0	$1,080	$0	$1,265	$0	$0	$1,461	$1,002
63	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,558	$0	$0	$901	$0	$0	$0	$1,153	$0	$0	$0	$0	$0	$0	$0	$1,195	$0	$0	$0	$0	$0	$0	$0	$1,202
Total	$553	$491	$560	$569	$563	$587	$625	$663	$727	$755	$788	$798	$837	$845	$878	$877	$885	$888	$912	$932	$963	$993	$1,052	$1,095	$1,114	$1,133	$1,221	$1,235	$1,257	$1,260	$1,285	$1,304	$1,338	$1,292	$1,318	$1,317	$1,329	$1,395	$1,461	$1,453	$1,637	$1,859	$702

Notes: Basic pay figures reflect the January, 2016, increase of 1.3%.
Age is age nearest birthday as of the end of the fiscal year.
Constructed using the 'Average Points Per Year' rates displayed in Appendix H.

All DoD Average Monthly Selected Reserve Personnel Basic Pay by PEBD Years of Service and Age for FY 2015 Valuation

Completed Pay Entry Base Date (PEBD) Years Of Service (YOS)

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
16	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
17	$493	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$493
18	$639	$467	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$623
19	$570	$497	$558	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$538
20	$508	$491	$577	$608	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$524
21	$525	$485	$565	$610	$594	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$548
22	$534	$489	$557	$582	$591	$609	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$557
23	$582	$524	$558	$573	$587	$623	$651	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$578
24	$582	$579	$599	$590	$588	$614	$661	$678	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$604
25	$583	$569	$655	$631	$594	$624	$662	$704	$764	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$636
26	$556	$558	$657	$686	$623	$634	$667	$708	$782	$795	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$667
27	$576	$551	$624	$716	$680	$657	$696	$711	$781	$805	$871	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$704
28	$534	$552	$631	$680	$695	$693	$709	$717	$799	$835	$863	$885	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$735
29	$580	$564	$639	$684	$663	$695	$751	$785	$808	$818	$869	$883	$963	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$766
30	$597	$558	$637	$669	$667	$696	$749	$802	$838	$848	$875	$892	$959	$989	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$802
31	$466	$550	$635	$663	$675	$697	$734	$774	$921	$906	$927	$885	$948	$979	$1,075	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$839
32	$500	$542	$639	$637	$668	$699	$752	$763	$860	$960	$969	$928	$936	$968	$1,050	$1,117	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$876
33	$533	$549	$612	$698	$645	$670	$710	$784	$823	$942	$1,111	$1,029	$968	$965	$992	$1,061	$1,129	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$913
34	$446	$546	$634	$642	$655	$670	$722	$761	$843	$902	$1,039	$1,121	$1,089	$982	$1,019	$1,019	$1,095	$1,164	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$945
35	$499	$536	$625	$677	$640	$645	$719	$754	$811	$864	$964	$1,054	$1,239	$1,119	$1,026	$1,007	$1,053	$1,111	$1,254	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$969
36	$516	$549	$586	$664	$649	$626	$708	$724	$841	$884	$966	$997	$1,146	$1,227	$1,167	$1,028	$1,009	$1,049	$1,135	$1,296	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$987
37	$487	$537	$612	$627	$654	$690	$701	$727	$813	$857	$935	$984	$1,106	$1,182	$1,253	$1,203	$1,024	$1,041	$1,089	$1,160	$1,255	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,018
38	$417	$563	$616	$591	$672	$646	$702	$730	$788	$864	$926	$969	$1,060	$1,140	$1,185	$1,280	$1,232	$1,036	$1,046	$1,099	$1,210	$1,309	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,038
39	$488	$611	$660	$677	$658	$680	$709	$723	$795	$865	$902	$919	$1,062	$1,103	$1,127	$1,215	$1,348	$1,198	$1,111	$1,086	$1,185	$1,288	$1,398	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,071
40	$557	$571	$670	$666	$691	$642	$720	$744	$783	$854	$939	$924	$1,008	$1,050	$1,104	$1,125	$1,283	$1,330	$1,241	$1,137	$1,172	$1,215	$1,330	$1,380	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,096
41	$553	$705	$652	$623	$686	$702	$718	$687	$806	$866	$886	$950	$1,049	$1,047	$1,099	$1,133	$1,195	$1,244	$1,403	$1,318	$1,217	$1,227	$1,311	$1,387	$1,453	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,145
42	$772	$693	$651	$759	$675	$600	$715	$746	$820	$862	$906	$930	$963	$970	$1,055	$1,129	$1,163	$1,173	$1,265	$1,469	$1,397	$1,225	$1,321	$1,381	$1,447	$1,550	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,177
43	$738	$818	$809	$751	$726	$619	$653	$719	$815	$838	$931	$938	$962	$983	$1,024	$1,072	$1,130	$1,178	$1,268	$1,320	$1,488	$1,427	$1,316	$1,342	$1,412	$1,486	$1,612	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,203
44	$695	$737	$1,017	$896	$680	$661	$691	$709	$776	$830	$878	$888	$937	$973	$1,038	$1,076	$1,074	$1,120	$1,231	$1,250	$1,368	$1,552	$1,514	$1,366	$1,394	$1,450	$1,581	$1,567	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,234
45	$715	$763	$853	$1,081	$695	$632	$739	$791	$776	$777	$917	$932	$975	$972	$1,013	$1,010	$1,023	$1,074	$1,182	$1,249	$1,283	$1,388	$1,604	$1,570	$1,386	$1,391	$1,576	$1,612	$1,793	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,273
46	$770	$739	$913	$1,113	$708	$751	$815	$791	$785	$823	$878	$887	$948	$968	$974	$981	$1,004	$1,025	$1,114	$1,187	$1,228	$1,325	$1,483	$1,682	$1,647	$1,445	$1,499	$1,513	$1,626	$1,669	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,301
47	$816	$761	$845	$1,073	$820	$651	$781	$885	$840	$816	$914	$858	$999	$969	$972	$995	$965	$1,084	$1,036	$1,127	$1,192	$1,278	$1,407	$1,568	$1,679	$1,763	$1,524	$1,564	$1,570	$1,655	$1,635	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,342
48	$953	$731	$961	$692	$912	$737	$709	$814	$919	$845	$915	$980	$881	$914	$1,022	$970	$993	$974	$1,092	$1,058	$1,198	$1,252	$1,327	$1,456	$1,561	$1,837	$1,785	$1,590	$1,575	$1,586	$1,675	$1,525	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,373
49	$835	$781	$970	$903	$782	$980	$696	$622	$856	$756	$924	$927	$975	$955	$1,000	$1,000	$1,005	$1,024	$1,029	$1,069	$1,154	$1,174	$1,335	$1,371	$1,433	$1,687	$1,914	$1,886	$1,616	$1,540	$1,575	$1,708	$1,930	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1,414
50	$646	$852	$909	$839	$1,102	$1,133	$980	$1,044	$929	$1,009	$798	$891	$1,034	$915	$958	$958	$978	$1,045	$1,047	$1,035	$1,142	$1,186	$1,238	$1,389	$1,433	$1,623	$1,770	$1,970	$1,831	$1,702	$1,629	$1,573	$1,767	$2,136	$0	$0	$0	$0	$0	$0	$0	$0	$1,451
51	$839	$683	$1,135	$870	$1,135	$1,062	$1,205	$1,004	$1,107	$1,006	$982	$999	$1,025	$958	$885	$963	$1,006	$1,009	$970	$1,072	$1,086	$1,176	$1,283	$1,335	$1,397	$1,464	$1,640	$1,754	$1,926	$1,947	$1,673	$1,602	$1,634	$1,669	$1,560	$0	$0	$0	$0	$0	$0	$0	$1,463
52	$814	$826	$909	$891	$1,049	$929	$991	$1,120	$935	$991	$1,422	$1,144	$973	$987	$1,011	$882	$980	$995	$1,079	$1,066	$1,167	$1,083	$1,195	$1,339	$1,354	$1,483	$1,546	$1,616	$1,786	$1,892	$1,854	$1,597	$1,678	$1,591	$1,682	$2,009	$0	$0	$0	$0	$0	$0	$1,460
53	$757	$814	$0	$894	$931	$963	$1,097	$1,045	$1,106	$1,228	$1,429	$1,437	$1,226	$1,022	$1,061	$928	$911	$1,073	$987	$1,043	$1,045	$1,195	$1,203	$1,266	$1,293	$1,378	$1,486	$1,662	$1,508	$1,682	$1,837	$1,658	$1,555	$1,576	$1,518	$1,504	$1,819	$0	$0	$0	$0	$0	$1,408
54	$764	$804	$704	$1,060	$986	$830	$1,082	$1,432	$1,158	$1,000	$1,471	$1,545	$1,334	$1,021	$1,102	$967	$892	$997	$1,031	$1,120	$983	$1,055	$1,158	$1,271	$1,349	$1,481	$1,590	$1,583	$1,691	$1,696	$1,725	$1,812	$1,858	$1,510	$1,509	$1,528	$1,474	$1,855	$0	$0	$0	$0	$1,440
55	$764	$672	$884	$954	$1,233	$1,005	$1,696	$1,225	$1,488	$1,221	$1,049	$1,121	$1,173	$1,366	$1,176	$926	$1,127	$1,001	$985	$985	$1,047	$1,133	$1,225	$1,269	$1,314	$1,407	$1,547	$1,568	$1,515	$1,611	$1,708	$1,783	$1,799	$1,753	$1,556	$1,568	$1,569	$1,652	$1,933	$0	$0	$0	$1,460
56	$764	$764	$851	$926	$1,011	$1,112	$952	$1,192	$1,174	$1,128	$899	$1,495	$1,604	$1,158	$1,158	$1,244	$1,075	$1,074	$1,056	$1,101	$1,078	$1,143	$1,215	$1,239	$1,446	$1,495	$1,416	$1,546	$1,418	$1,614	$1,691	$1,555	$1,621	$1,820	$1,647	$1,646	$1,603	$1,679	$1,816	$1,696	$0	$0	$1,495
57	$601	$764	$941	$974	$981	$998	$1,169	$1,111	$1,506	$991	$1,329	$805	$1,624	$1,323	$1,269	$1,211	$1,297	$1,316	$1,157	$1,035	$1,112	$1,063	$1,362	$1,190	$1,321	$1,518	$1,646	$1,517	$1,456	$1,645	$1,586	$1,649	$1,636	$1,662	$1,769	$1,862	$1,539	$1,538	$1,662	$1,733	$1,914	$0	$1,498
58	$764	$804	$0	$943	$920	$896	$1,078	$1,188	$1,124	$1,942	$1,496	$1,590	$1,480	$1,587	$1,520	$1,324	$1,163	$1,289	$1,293	$1,127	$1,104	$1,034	$1,283	$1,218	$1,274	$1,523	$1,555	$1,581	$1,453	$1,587	$1,583	$1,546	$1,549	$1,566	$1,777	$1,857	$1,772	$1,491	$1,687	$1,792	$1,824	$1,621	$1,525
59	$0	$718	$761	$822	$957	$1,049	$1,012	$1,142	$1,212	$1,106	$1,675	$1,469	$1,080	$1,372	$1,500	$1,390	$1,622	$1,200	$1,298	$1,177	$1,051	$1,124	$1,123	$1,217	$1,302	$1,401	$1,701	$1,698	$1,776	$1,516	$1,663	$1,442	$1,693	$1,558	$1,708	$1,921	$1,669	$1,871	$1,631	$1,684	$1,946	$1,647	$1,568
60	$733	$825	$884	$1,005	$1,079	$1,100	$1,085	$1,049	$1,159	$1,312	$1,284	$1,260	$1,414	$1,892	$1,336	$1,645	$1,574	$1,909	$1,183	$1,336	$1,248	$1,123	$1,306	$1,364	$1,292	$1,640	$2,111	$1,905	$1,650	$1,607	$1,664	$1,424	$1,690	$1,654	$1,511	$1,987	$2,102	$1,986	$1,891	$1,664	$2,122	$2,847	$1,691
61	$0	$764	$761	$1,005	$1,049	$1,018	$1,024	$1,061	$0	$0	$0	$1,218	$1,870	$1,508	$1,447	$1,667	$1,802	$1,570	$1,743	$1,608	$1,551	$1,364	$1,662	$1,646	$1,686	$2,159	$2,347	$1,571	$2,445	$1,800	$1,809	$2,545	$1,405	$1,352	$2,743	$2,204	$2,795	$3,532	$4,254	$2,792	$3,671	$2,841	$1,985
62	$764	$718	$997	$1,005	$1,018	$1,049	$1,032	$1,122	$1,109	$1,148	$1,284	$1,481	$1,303	$1,709	$1,342	$1,831	$1,116	$1,517	$1,473	$1,429	$1,785	$1,723	$1,761	$1,637	$2,479	$1,860	$2,172	$1,892	$2,639	$1,743	$2,042	$0	$3,404	$1,653	$2,522	$1,547	$1,496	$1,903	$3,349	$3,842	$3,428	$1,913	$1,860
63	$0	$0	$0	$984	$1,025	$1,022	$1,032	$1,126	$1,208	$1,225	$1,189	$1,218	$1,533	$1,342	$1,468	$1,218	$1,707	$1,918	$1,899	$1,675	$1,809	$2,052	$1,626	$2,186	$1,825	$2,407	$2,113	$2,629	$1,957	$3,134	$2,079	$1,899	$2,342	$0	$1,548	$1,873	$0	$2,404	$3,010	$3,378	$3,918	$3,345	$1,956
Total	$563	$512	$589	$620	$621	$647	$698	$736	$815	$857	$929	$949	$1,015	$1,030	$1,063	$1,075	$1,100	$1,108	$1,147	$1,179	$1,234	$1,276	$1,367	$1,426	$1,461	$1,542	$1,631	$1,660	$1,659	$1,687	$1,684	$1,641	$1,696	$1,636	$1,602	$1,630	$1,601	$1,683	$1,754	$1,787	$2,022	$2,344	$851

Notes: Basic pay figures reflect the January, 2016, increase of 1.3%.
Age is age nearest birthday as of the end of the fiscal year.
Constructed using the 'Average Points Per Year' rates displayed in Appendix H.

DoD Officers Non-Selected Reserve Personnel With 20 Good Years by PEBD Years of Service and Age for FY 2015 Valuation

Completed Pay Entry Base Date (PEBD) Years Of Service (YOS)

Age	<19	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
38	0	4	14	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20
39	0	1	7	28	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38
40	0	0	10	40	50	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	105
41	0	2	16	33	57	61	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	177
42	0	4	54	19	40	91	60	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	280
43	0	5	57	64	46	78	91	97	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	451
44	0	2	25	77	140	67	78	143	171	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	731
45	0	2	16	74	161	184	95	144	206	189	12	0	0	0	0	0	0	0	0	0	0	0	0	0	1,083
46	0	1	14	21	77	216	288	114	161	213	236	27	0	0	0	0	0	0	0	0	0	0	0	0	1,368
47	0	0	13	24	28	99	295	348	140	161	312	247	27	0	0	0	0	0	0	0	0	0	0	0	1,694
48	0	1	6	9	23	49	132	347	434	165	238	318	252	52	0	0	0	0	0	0	0	0	0	0	2,026
49	0	1	5	10	23	49	76	175	458	460	236	289	272	268	28	0	0	0	0	0	0	0	0	0	2,350
50	0	1	4	7	24	41	71	84	260	456	579	255	248	309	311	30	0	0	0	0	0	0	0	0	2,680
51	0	0	6	8	19	30	46	68	156	264	653	684	250	285	369	333	41	0	0	0	0	0	0	0	3,212
52	0	0	4	8	12	24	42	70	118	181	375	778	816	312	347	395	387	33	0	0	0	0	0	0	3,902
53	0	1	3	4	10	16	18	50	99	123	186	397	927	833	272	325	356	296	33	0	0	0	0	0	3,949
54	0	1	1	7	10	21	21	37	70	94	149	257	473	806	875	367	381	341	246	17	0	0	0	0	4,174
55	0	0	0	7	5	16	21	35	44	54	117	209	271	402	934	868	325	304	308	213	18	0	0	0	4,151
56	0	1	1	2	8	11	22	24	44	43	83	146	211	242	509	849	873	306	271	281	250	9	0	0	4,186
57	0	0	0	3	8	12	16	27	38	51	54	96	150	206	311	447	878	851	249	246	347	219	9	0	4,218
58	0	0	3	3	6	13	16	23	42	45	53	76	115	137	237	271	445	893	1,042	238	270	327	215	11	4,481
59	0	1	3	4	6	3	19	22	29	34	52	69	69	118	161	207	260	423	888	1,006	283	301	319	177	4,454
60	0	1	0	1	3	3	8	13	14	18	30	27	52	45	66	85	141	139	272	589	380	135	141	178	2,341
61	0	0	0	0	0	0	0	1	2	1	1	1	3	2	1	1	4	6	3	14	32	11	6	9	98
62	0	0	0	0	0	1	0	4	1	0	0	3	3	0	2	2	1	2	5	2	9	19	7	13	74
63	0	0	0	3	0	0	0	0	1	3	1	0	1	3	3	1	4	3	11	7	8	7	22	174	252
Total	0	29	266	458	758	1,090	1,423	1,838	2,501	2,583	3,367	3,879	4,140	4,020	4,426	4,181	4,096	3,597	3,328	2,613	1,597	1,028	719	562	52,499

Notes: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.
Age is age nearest birthday as of the end of the fiscal year.

Average Age: 53.5

Average PEBD Years of Service: 31.3

DoD Enlisted Non-Selected Reserve Personnel With 20 Good Years by PEBD Years of Service and Age for FY 2015 Valuation

	Completed Pay Entry Base Date (PEBD) Years Of Service (YOS)																								
Age	<19	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	43	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56
38	0	25	106	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	150
39	0	37	184	225	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	483
40	0	23	133	340	332	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	861
41	0	16	76	298	514	437	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,376
42	0	6	60	195	426	670	393	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,810
43	0	11	43	129	312	538	717	677	92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,519
44	0	6	50	112	235	421	720	1,092	957	101	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,694
45	0	6	42	102	212	325	526	933	1,457	1,088	65	0	0	0	0	0	0	0	0	0	0	0	0	0	4,756
46	0	3	25	77	161	253	370	593	1,118	1,551	1,168	106	0	0	0	0	0	0	0	0	0	0	0	0	5,425
47	0	11	24	55	117	207	303	442	774	1,199	1,784	1,317	126	0	0	0	0	0	0	0	0	0	0	0	6,359
48	0	5	29	59	110	155	230	334	532	811	1,367	1,880	1,341	243	0	0	0	0	0	0	0	0	0	0	7,096
49	0	3	21	48	101	131	203	296	466	638	1,031	1,560	1,647	1,701	173	0	0	0	0	0	0	0	0	0	8,019
50	0	8	26	51	84	129	182	291	394	519	737	1,116	1,302	2,150	1,655	164	0	0	0	0	0	0	0	0	8,808
51	0	13	13	47	89	123	172	245	318	435	627	880	1,016	1,779	2,361	1,923	247	0	0	0	0	0	0	0	10,288
52	0	3	16	51	74	124	170	213	334	405	538	730	881	1,242	1,891	2,506	2,075	224	0	0	0	0	0	0	11,477
53	0	8	19	44	83	122	156	197	240	333	451	590	718	980	1,332	1,905	2,850	2,040	157	0	0	0	0	0	12,225
54	0	5	23	37	59	94	137	172	222	284	378	475	531	799	1,057	1,450	1,855	2,796	1,806	128	0	0	0	0	12,308
55	0	5	21	37	51	91	156	171	194	243	330	393	472	671	881	1,108	1,442	2,120	2,370	1,470	141	0	0	0	12,367
56	0	5	16	47	63	85	105	138	146	168	273	325	419	536	627	837	990	1,462	1,785	2,079	1,608	93	0	0	11,807
57	0	1	11	29	53	57	92	127	136	170	242	272	339	378	518	679	858	1,052	1,218	1,588	2,245	1,359	52	0	11,476
58	0	0	9	17	44	80	94	101	124	156	200	228	296	375	470	515	699	896	1,022	1,247	1,860	2,100	1,163	70	11,766
59	0	3	8	20	36	57	102	87	94	119	169	215	249	292	380	490	593	804	806	951	1,342	1,756	2,013	970	11,556
60	0	2	1	4	11	20	41	46	52	59	68	100	116	148	185	203	259	330	349	437	615	693	871	1,141	5,751
61	0	0	0	0	0	1	1	2	3	4	3	6	7	12	12	7	13	16	10	20	22	29	37	67	272
62	0	0	0	0	0	0	1	1	2	1	1	3	3	2	8	12	7	11	3	12	15	14	20	64	180
63	0	0	0	1	0	0	0	1	3	0	6	13	4	9	9	20	14	19	32	42	43	63	47	562	888
																									0
Total	0	248	969	2,044	3,204	4,153	4,906	6,219	7,658	8,284	9,438	10,209	9,467	11,317	11,559	11,819	11,902	11,770	9,558	7,974	7,891	6,107	4,203	2,874	163,773

Notes: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.
Age is age nearest birthday as of the end of the fiscal year.

Average Age: 52.7

Average PEBD Years of Service: 31.5

All DoD Non-Selected Reserve Personnel With 20 Good Years by PEBD Years of Service and Age for FY 2015 Valuation

	Completed Pay Entry Base Date (PEBD) Years Of Service (YOS)																							
Age	<19	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	43	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	60
38	0	29	120	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	170
39	0	38	191	253	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	521
40	0	23	143	380	382	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	966
41	0	18	92	331	571	498	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,553
42	0	10	114	214	466	761	453	72	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,090
43	0	16	100	193	358	616	808	774	105	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,970
44	0	8	75	189	375	488	798	1,235	1,128	129	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,425
45	0	8	58	176	373	509	621	1,077	1,663	1,277	77	0	0	0	0	0	0	0	0	0	0	0	0	0	5,839
46	0	4	39	98	238	469	658	707	1,279	1,764	1,404	133	0	0	0	0	0	0	0	0	0	0	0	0	6,793
47	0	11	37	79	145	306	598	790	914	1,360	2,096	1,564	153	0	0	0	0	0	0	0	0	0	0	0	8,053
48	0	6	35	68	133	204	362	681	966	976	1,605	2,198	1,593	295	0	0	0	0	0	0	0	0	0	0	9,122
49	0	4	26	58	124	180	279	471	924	1,098	1,267	1,849	1,919	1,969	201	0	0	0	0	0	0	0	0	0	10,369
50	0	9	30	58	108	170	253	375	654	975	1,316	1,371	1,550	2,459	1,966	194	0	0	0	0	0	0	0	0	11,488
51	0	13	19	55	108	153	218	313	474	699	1,280	1,564	1,266	2,064	2,730	2,256	288	0	0	0	0	0	0	0	13,500
52	0	3	20	59	86	148	212	283	452	586	913	1,508	1,697	1,554	2,238	2,901	2,462	257	0	0	0	0	0	0	15,379
53	0	9	22	48	93	138	174	247	339	456	637	987	1,645	1,813	1,604	2,230	3,206	2,336	190	0	0	0	0	0	16,174
54	0	6	24	44	69	115	158	209	292	378	527	732	1,004	1,605	1,932	1,817	2,236	3,137	2,052	145	0	0	0	0	16,482
55	0	5	21	44	56	107	177	206	238	297	447	602	743	1,073	1,815	1,976	1,767	2,424	2,678	1,683	159	0	0	0	16,518
56	0	6	17	49	71	96	127	162	190	211	356	471	630	778	1,136	1,686	1,863	1,768	2,056	2,360	1,858	102	0	0	15,993
57	0	1	11	32	61	69	108	154	174	221	296	368	489	584	829	1,126	1,736	1,903	1,467	1,834	2,592	1,578	61	0	15,694
58	0	0	12	20	50	93	110	124	166	201	253	304	411	512	707	786	1,144	1,789	2,064	1,485	2,130	2,427	1,378	81	16,247
59	0	4	11	24	42	60	121	109	123	153	221	284	318	410	541	697	853	1,227	1,694	1,957	1,625	2,057	2,332	1,147	16,010
60	0	3	1	5	14	23	49	59	66	77	98	127	168	193	251	288	400	469	621	1,026	995	828	1,012	1,319	8,092
61	0	0	0	0	0	1	1	3	5	5	4	7	10	14	13	8	17	22	13	34	54	40	43	76	370
62	0	0	0	0	0	1	1	5	3	1	1	6	6	2	10	14	8	13	8	14	24	33	27	77	254
63	0	0	0	4	0	0	0	1	4	3	7	13	5	12	12	21	18	22	43	49	51	70	69	736	1,140
																									0
Total	0	277	1,235	2,502	3,962	5,243	6,329	8,057	10,159	10,867	12,805	14,088	13,607	15,337	15,985	16,000	15,998	15,367	12,886	10,587	9,488	7,135	4,922	3,436	216,272

Notes: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.
Age is age nearest birthday as of the end of the fiscal year.

Average Age: 52.9

Average PEBD Years of Service: 31.5

DoD Retired Military Valuation Data as of Year-End FY 2015

All Officers

	Number									Average Annual Net Retired Pay								
Age	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis
16	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
17	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
18	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
19	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
20	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
21	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
22	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
23	0	1	0	0	1	0	0	0	0	$0	$3,970	$0	$0	$3,970	$0	$0	$0	$0
24	0	3	3	0	6	0	0	0	0	$0	$4,522	$8,638	$0	$6,580	$0	$0	$0	$0
25	0	8	10	0	18	0	0	0	0	$0	$4,624	$12,286	$0	$8,880	$0	$0	$0	$0
26	0	22	10	0	32	0	0	0	0	$0	$5,968	$10,033	$0	$7,238	$0	$0	$0	$0
27	0	34	14	0	48	0	0	0	0	$0	$7,925	$8,133	$0	$7,986	$0	$0	$0	$0
28	0	43	19	0	62	0	0	0	0	$0	$8,497	$10,105	$0	$8,990	$0	$0	$0	$0
29	0	72	33	0	105	0	0	0	0	$0	$9,673	$12,179	$0	$10,460	$0	$0	$0	$0
30	0	82	33	0	115	0	0	0	0	$0	$9,942	$13,959	$0	$11,095	$0	$0	$0	$0
31	0	108	25	0	133	0	0	0	0	$0	$10,982	$14,606	$0	$11,663	$0	$0	$0	$0
32	0	136	42	0	178	0	0	0	0	$0	$10,281	$16,751	$0	$11,807	$0	$0	$0	$0
33	1	144	48	0	193	1	0	0	0	$19,704	$11,252	$13,023	$0	$11,736	$19,704	$0	$0	$0
34	0	165	37	0	202	0	0	0	0	$0	$11,536	$17,185	$0	$12,570	$0	$0	$0	$0
35	11	185	51	0	247	11	0	0	0	$26,686	$13,005	$15,569	$0	$14,144	$26,686	$0	$0	$0
36	38	197	42	0	277	38	0	2	1	$23,625	$12,545	$17,731	$0	$14,852	$23,625	$0	$12,052	$22,200
37	56	159	44	0	259	55	0	2	4	$26,740	$13,856	$18,271	$0	$17,392	$26,806	$0	$22,777	$26,107
38	151	200	53	0	404	125	0	11	1	$28,411	$13,642	$19,551	$0	$19,937	$27,520	$0	$23,108	$14,746
39	335	181	33	0	549	200	0	25	2	$30,544	$16,720	$23,860	$0	$25,584	$28,735	$0	$24,994	$25,685
40	539	203	34	0	776	231	0	59	8	$33,147	$16,334	$25,475	$0	$28,412	$31,151	$0	$28,468	$21,883
41	753	210	34	0	997	209	0	87	12	$35,004	$18,242	$28,220	$0	$31,242	$32,698	$0	$28,794	$30,556
42	1,142	216	54	0	1,412	200	0	123	17	$37,933	$20,569	$26,926	$0	$34,856	$33,455	$0	$30,324	$28,822
43	1,867	263	53	0	2,183	167	0	174	28	$40,306	$21,119	$29,203	$0	$37,725	$34,997	$0	$32,485	$29,708
44	2,629	294	50	0	2,973	152	0	263	28	$41,626	$23,443	$26,840	$0	$39,579	$35,369	$0	$33,521	$33,147
45	3,494	336	41	0	3,871	95	0	362	30	$42,859	$25,185	$34,826	$0	$41,240	$33,815	$0	$34,719	$34,450
46	4,106	333	50	0	4,489	76	0	437	31	$44,021	$24,789	$29,638	$0	$42,434	$33,358	$0	$36,789	$34,134
47	4,560	313	34	0	4,907	52	0	350	27	$45,276	$25,024	$34,165	$0	$43,907	$36,664	$0	$37,858	$33,568
48	5,113	314	21	0	5,448	27	0	236	15	$46,751	$27,839	$36,494	$0	$45,621	$34,786	$0	$37,323	$33,207
49	5,854	297	27	0	6,178	32	0	171	11	$47,726	$27,742	$36,006	$0	$46,714	$34,903	$0	$37,796	$29,238
50	6,604	330	16	0	6,950	18	0	135	6	$48,652	$27,858	$34,745	$0	$47,633	$30,714	$0	$37,878	$28,090
51	7,398	333	20	0	7,751	25	0	98	3	$49,679	$27,876	$46,704	$0	$48,735	$31,440	$0	$39,032	$47,760
52	8,072	330	30	0	8,432	35	0	71	4	$50,391	$26,461	$31,324	$0	$49,386	$26,608	$0	$37,482	$23,266
53	8,160	317	20	1	8,498	70	0	42	2	$52,168	$25,058	$43,219	$57,609	$51,137	$24,282	$0	$38,752	$25,539
54	8,351	317	17	5	8,690	107	0	34	1	$53,161	$28,436	$38,459	$51,999	$52,230	$25,746	$0	$35,721	$40,668
55	8,530	300	14	8	8,852	219	0	24	1	$53,407	$29,961	$51,508	$49,440	$52,606	$24,563	$0	$39,889	$28,676
56	8,700	290	9	28	9,027	435	0	19	1	$53,053	$27,801	$36,596	$43,530	$52,196	$26,702	$0	$41,202	$34,536
57	9,110	289	10	74	9,483	717	0	10	2	$52,922	$28,247	$40,169	$41,224	$52,066	$27,263	$0	$37,250	$22,046
58	9,640	302	8	145	10,095	1,089	0	7	1	$52,647	$24,877	$35,212	$46,080	$51,708	$28,041	$0	$40,046	$38,844
59	9,785	302	7	266	10,360	1,294	1	11	1	$52,015	$29,118	$29,737	$41,352	$51,059	$28,990	$49,523	$43,459	$10,446
60	10,171	285	5	2,284	12,745	1,424	106	6	0	$51,122	$30,149	$45,851	$30,262	$46,913	$29,679	$19,752	$38,447	$0
61	10,258	303	3	5,089	15,653	1,411	263	4	0	$51,415	$27,247	$31,906	$28,008	$43,334	$31,045	$20,856	$37,941	$0
62	10,578	314	5	5,194	16,091	1,259	227	3	1	$51,480	$30,961	$43,002	$27,939	$43,478	$31,760	$20,584	$36,488	$61,199
63	10,580	312	0	5,663	16,555	1,035	208	4	0	$51,268	$29,804	$0	$27,091	$42,593	$32,748	$19,797	$39,353	$0
64	10,342	296	1	5,550	16,189	763	150	7	1	$50,689	$31,254	$34,094	$26,561	$42,061	$33,142	$19,688	$52,302	$21,174
65	10,561	314	0	6,038	16,913	474	121	1	0	$50,546	$32,602	$0	$25,820	$41,386	$33,009	$18,295	$40,944	$0
66	11,133	366	0	6,938	18,437	373	128	3	0	$50,291	$30,269	$0	$24,439	$40,165	$33,188	$20,613	$45,802	$0
67	11,883	371	0	8,021	20,275	297	107	3	0	$49,696	$30,188	$0	$23,924	$39,143	$34,805	$17,587	$54,967	$0
68	12,730	491	0	8,805	22,026	256	92	0	0	$49,871	$29,807	$0	$24,169	$39,149	$35,075	$16,848	$0	$0
69	13,471	592	0	9,371	23,434	205	103	0	0	$50,679	$28,508	$0	$23,977	$39,441	$36,082	$16,463	$0	$0
70	9,310	434	0	6,663	16,407	125	56	0	0	$51,060	$28,044	$0	$24,470	$39,653	$38,165	$15,902	$0	$0

DoD Retired Military Valuation Data as of Year-End FY 2015

All Officers

	Number									Average Annual Net Retired Pay								
Age	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis
71	9,369	452	0	6,578	16,399	82	41	0	0	$51,227	$28,831	$0	$24,603	$39,930	$36,614	$19,079	$0	$0
72	9,477	417	0	6,151	16,045	72	35	0	0	$51,259	$30,227	$0	$23,928	$40,235	$37,518	$17,549	$0	$0
73	9,291	428	0	6,096	15,815	59	42	0	0	$50,933	$30,947	$0	$23,526	$39,828	$39,091	$14,432	$0	$0
74	8,059	303	0	4,883	13,245	35	29	0	0	$50,841	$31,729	$0	$22,781	$40,059	$40,592	$12,006	$0	$0
75	8,091	314	0	4,346	12,751	14	31	0	0	$50,770	$33,859	$0	$22,869	$40,844	$36,774	$15,310	$0	$0
76	8,014	270	0	4,022	12,306	11	35	0	0	$51,384	$38,696	$0	$22,611	$41,702	$48,192	$14,962	$0	$0
77	7,572	247	0	3,998	11,817	9	38	0	0	$51,327	$38,033	$0	$21,760	$41,046	$49,630	$16,286	$0	$0
78	7,126	220	0	3,818	11,164	8	29	0	0	$52,600	$40,798	$0	$21,200	$41,629	$49,702	$16,066	$0	$0
79	6,733	213	0	3,538	10,484	8	14	0	0	$52,921	$38,958	$0	$20,994	$41,863	$39,801	$14,574	$0	$0
80	6,382	199	0	3,332	9,913	8	13	0	0	$53,638	$41,525	$0	$20,685	$42,319	$41,114	$12,966	$0	$0
81	6,577	187	0	3,349	10,113	6	16	0	0	$55,113	$42,241	$0	$20,353	$43,364	$42,458	$12,284	$0	$0
82	6,073	164	0	3,004	9,241	5	9	0	0	$55,733	$44,931	$0	$20,948	$44,234	$52,838	$13,631	$0	$0
83	5,938	182	0	3,011	9,131	7	6	0	0	$56,370	$45,964	$0	$20,590	$44,364	$45,463	$18,051	$0	$0
84	5,401	198	0	2,976	8,575	3	4	0	0	$57,458	$43,219	$0	$19,759	$44,046	$48,994	$18,975	$0	$0
85	5,077	168	0	3,053	8,298	1	0	0	0	$58,416	$46,271	$0	$19,201	$43,742	$28,764	$0	$0	$0
86	4,369	205	0	2,766	7,340	1	2	0	0	$59,113	$43,569	$0	$18,891	$43,522	$44,595	$17,483	$0	$0
87	3,477	164	0	2,223	5,864	1	4	0	0	$61,134	$47,103	$0	$18,530	$44,591	$37,068	$19,096	$0	$0
88	2,314	119	0	1,485	3,918	1	1	0	0	$62,482	$50,405	$0	$19,257	$45,732	$26,988	$19,740	$0	$0
89	1,712	102	0	1,284	3,098	0	0	0	0	$64,250	$49,421	$0	$18,872	$44,954	$0	$0	$0	$0
90	1,722	96	0	1,387	3,205	0	0	0	0	$66,675	$47,609	$0	$18,466	$45,241	$0	$0	$0	$0
91	1,717	128	0	1,563	3,408	0	0	0	0	$65,624	$39,534	$0	$18,618	$43,086	$0	$0	$0	$0
92	1,596	167	0	1,469	3,232	0	0	0	0	$64,921	$37,730	$0	$17,961	$42,172	$0	$0	$0	$0
93	1,359	192	0	1,344	2,895	0	0	0	0	$64,289	$36,310	$0	$17,668	$40,790	$0	$0	$0	$0
94	1,304	196	0	1,112	2,612	0	0	0	0	$62,786	$37,059	$0	$17,613	$41,624	$0	$0	$0	$0
95	1,038	174	0	922	2,134	0	0	0	0	$60,537	$35,463	$0	$18,644	$40,392	$0	$0	$0	$0
96	770	133	0	657	1,560	0	0	0	0	$60,975	$42,401	$0	$19,666	$41,994	$0	$0	$0	$0
97	501	90	0	488	1,079	0	0	0	0	$59,601	$40,326	$0	$20,682	$40,391	$0	$0	$0	$0
98	288	66	0	322	676	0	0	0	0	$58,408	$36,507	$0	$20,219	$38,079	$0	$0	$0	$0
99	173	34	0	178	385	0	0	0	0	$60,561	$30,986	$0	$21,948	$40,097	$0	$0	$0	$0
100	116	17	0	93	226	0	0	0	0	$56,049	$38,233	$0	$21,323	$40,419	$0	$0	$0	$0
101	46	10	0	66	122	0	0	0	0	$62,642	$26,541	$0	$22,859	$38,161	$0	$0	$0	$0
102	32	7	0	28	67	0	0	0	0	$52,729	$63,655	$0	$26,757	$43,017	$0	$0	$0	$0
103	8	2	0	17	27	0	0	0	0	$52,240	$84,768	$0	$24,019	$36,880	$0	$0	$0	$0
104	4	0	0	6	10	0	0	0	0	$67,433	$0	$0	$30,232	$45,112	$0	$0	$0	$0
105	3	0	0	4	7	0	0	0	0	$63,675	$0	$0	$24,552	$41,319	$0	$0	$0	$0
106	0	0	0	4	4	0	0	0	0	$0	$0	$0	$21,066	$21,066	$0	$0	$0	$0
107	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
108	1	0	0	0	1	0	0	0	0	$50,508	$0	$0	$0	$50,508	$0	$0	$0	$0
109	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
110	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total	367,746	17,571	1,060	149,716	536,093	13,633	1,911	2,784	239	$51,781	$29,401	$24,865	$23,379	$43,062	$31,004	$18,672	$35,621	$31,539
60+	252,747	9,942	14	149,189	411,892	7,953	1,910	31	2	$52,687	$34,609	$41,006	$23,309	$41,609	$32,420	$18,656	$43,829	$41,187
62+	232,318	9,354	6	141,816	383,494	5,118	1,541	21	2	$52,811	$34,983	$41,518	$23,029	$41,363	$33,561	$18,205	$46,488	$41,187
65+	200,818	8,432	0	125,409	334,659	2,061	956	7	0	$53,072	$35,456	$0	$22,486	$41,166	$35,224	$17,062	$49,036	$0

Notes: Age is retiree's current age nearest birthday at end of fiscal year.
60+ is total for ages 60 and over.
62+ is total for ages 62 and over.
65+ is total for ages 65 and over.
Includes only retirees receiving payment from DoD.
Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.
Career Status Bonus (CSB) retirees and payments are shown for informational purposes only.
TERA and CSB numbers and payments are included in the appropriate categories.

DoD Retired Military Valuation Data as of Year-End FY 2015

All Enlisted

	Number									Average Annual Net Retired Pay								
Age	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis
16	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
17	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
18	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
19	0	6	3	0	9	0	0	0	0	$0	$7,425	$7,578	$0	$7,476	$0	$0	$0	$0
20	0	10	20	0	30	0	0	0	0	$0	$5,146	$7,859	$0	$6,955	$0	$0	$0	$0
21	0	41	43	0	84	0	0	0	0	$0	$4,609	$5,515	$0	$5,073	$0	$0	$0	$0
22	0	71	74	0	145	0	0	0	0	$0	$4,033	$4,826	$0	$4,437	$0	$0	$0	$0
23	0	151	124	0	275	0	0	0	0	$0	$3,421	$3,930	$0	$3,651	$0	$0	$0	$0
24	0	292	160	0	452	0	0	0	0	$0	$3,339	$4,430	$0	$3,725	$0	$0	$0	$0
25	0	464	239	0	703	0	0	0	0	$0	$3,489	$3,960	$0	$3,649	$0	$0	$0	$0
26	0	682	286	0	968	0	0	0	0	$0	$3,732	$4,409	$0	$3,932	$0	$0	$0	$0
27	0	900	372	0	1,272	0	0	0	0	$0	$4,009	$4,869	$0	$4,260	$0	$0	$0	$0
28	0	1,182	404	0	1,586	0	0	0	0	$0	$3,948	$4,634	$0	$4,123	$0	$0	$0	$0
29	0	1,540	468	0	2,008	0	0	0	0	$0	$4,213	$5,046	$0	$4,407	$0	$0	$0	$0
30	2	1,886	445	0	2,333	0	0	0	0	$48,136	$4,405	$5,754	$0	$4,700	$0	$0	$0	$0
31	1	2,065	497	0	2,563	0	0	0	0	$24,525	$4,691	$6,591	$0	$5,067	$0	$0	$0	$0
32	1	2,115	472	0	2,588	0	0	0	0	$44,004	$5,020	$6,916	$0	$5,381	$0	$0	$0	$0
33	19	2,119	460	0	2,598	19	0	0	0	$14,722	$5,341	$7,135	$0	$5,727	$14,722	$0	$0	$0
34	158	1,979	385	0	2,522	157	0	0	2	$15,021	$6,060	$7,767	$0	$6,882	$14,813	$0	$0	$18,407
35	457	1,845	345	0	2,647	455	0	36	7	$14,284	$6,044	$8,094	$0	$7,734	$14,211	$0	$9,931	$10,514
36	785	1,691	321	0	2,797	783	0	107	14	$14,794	$6,744	$8,397	$0	$9,193	$14,755	$0	$10,735	$11,550
37	873	1,567	252	0	2,692	871	0	127	16	$15,177	$6,615	$8,239	$0	$9,544	$15,164	$0	$10,763	$9,408
38	1,338	1,418	271	0	3,027	881	0	290	43	$17,699	$6,717	$9,497	$0	$11,820	$15,793	$0	$14,735	$11,298
39	2,912	1,415	242	0	4,569	719	0	748	91	$19,995	$7,820	$11,025	$0	$15,749	$16,427	$0	$16,282	$14,079
40	5,396	1,352	226	0	6,974	523	0	1,515	140	$20,748	$8,906	$13,327	$0	$18,211	$16,787	$0	$17,520	$15,786
41	7,718	1,360	203	0	9,281	362	0	2,489	164	$21,128	$9,970	$14,218	$0	$19,342	$16,595	$0	$18,000	$17,887
42	9,873	1,394	197	0	11,464	238	0	3,387	203	$21,674	$11,271	$15,430	$0	$20,302	$17,163	$0	$18,569	$18,463
43	12,188	1,509	185	0	13,882	167	0	4,425	231	$22,234	$11,918	$15,475	$0	$21,022	$16,593	$0	$19,317	$18,985
44	15,246	1,558	178	0	16,982	127	0	5,658	270	$22,583	$12,786	$16,663	$0	$21,622	$17,318	$0	$19,703	$21,042
45	17,795	1,690	167	0	19,652	97	0	7,015	246	$22,867	$12,312	$16,762	$0	$21,908	$17,346	$0	$20,164	$21,228
46	18,738	1,600	127	0	20,465	54	0	7,619	225	$22,978	$13,050	$17,659	$0	$22,169	$18,102	$0	$20,256	$21,825
47	20,309	1,493	120	0	21,922	39	0	6,279	181	$23,466	$12,945	$18,849	$0	$22,724	$19,041	$0	$20,225	$21,158
48	22,495	1,425	110	0	24,030	37	0	4,319	147	$23,964	$13,303	$16,874	$0	$23,300	$14,193	$0	$19,842	$22,364
49	25,398	1,474	82	0	26,954	48	0	2,826	88	$24,460	$12,847	$17,205	$0	$23,803	$12,132	$0	$20,066	$22,519
50	28,057	1,504	76	0	29,637	167	0	2,035	61	$24,676	$12,614	$21,154	$0	$24,055	$12,069	$0	$19,620	$21,721
51	31,191	1,497	70	1	32,759	379	0	1,508	64	$24,622	$12,896	$20,378	$17,323	$24,076	$11,919	$0	$19,536	$21,995
52	33,444	1,502	70	0	35,016	843	0	1,095	35	$24,261	$13,105	$17,146	$0	$23,768	$12,096	$0	$19,887	$22,010
53	35,304	1,587	60	1	36,952	1,613	0	820	22	$24,043	$13,197	$19,458	$33,840	$23,570	$12,543	$0	$19,521	$19,171
54	36,814	1,503	38	3	38,358	2,864	0	611	9	$23,789	$12,981	$22,881	$25,502	$23,365	$12,799	$0	$19,817	$20,209
55	37,619	1,454	29	3	39,105	3,916	0	403	10	$23,245	$12,009	$22,031	$21,560	$22,826	$13,149	$0	$18,859	$20,568
56	37,081	1,406	34	19	38,540	4,519	0	309	12	$23,044	$12,457	$18,753	$25,896	$22,655	$13,742	$0	$19,170	$26,092
57	35,966	1,300	14	39	37,319	4,824	0	201	5	$22,779	$12,406	$18,146	$23,161	$22,417	$14,468	$0	$18,118	$23,658
58	35,076	1,393	5	109	36,583	4,687	0	171	2	$22,519	$12,682	$23,151	$22,523	$22,145	$14,889	$0	$18,797	$21,825
59	33,431	1,335	16	272	35,054	3,983	3	122	1	$22,407	$12,991	$21,354	$20,140	$22,031	$15,137	$17,443	$18,684	$20,666
60	32,419	1,386	5	4,756	38,566	2,992	140	82	5	$22,407	$13,173	$18,893	$12,794	$20,889	$15,160	$7,810	$18,062	$26,180
61	31,993	1,438	14	10,997	44,442	2,203	387	88	3	$22,382	$12,929	$26,440	$12,043	$19,519	$15,116	$7,604	$16,456	$30,165
62	30,726	1,451	5	11,473	43,655	1,527	381	33	0	$22,381	$13,340	$23,954	$11,882	$19,321	$15,034	$7,520	$17,617	$0
63	30,517	1,503	2	13,177	45,199	1,104	346	28	1	$22,629	$13,318	$18,078	$11,466	$19,065	$15,155	$7,858	$20,896	$46,164
64	27,866	1,487	0	13,292	42,645	893	356	7	0	$22,738	$13,040	$0	$11,417	$18,871	$15,431	$7,289	$21,723	$0
65	26,636	1,762	0	14,123	42,521	684	316	0	0	$23,081	$11,900	$0	$11,206	$18,674	$15,922	$7,356	$0	$0
66	26,838	2,177	0	15,447	44,462	533	350	0	0	$23,422	$10,349	$0	$10,888	$18,427	$16,357	$7,025	$0	$0
67	26,740	2,487	0	16,263	45,490	436	406	0	0	$23,756	$9,385	$0	$11,004	$18,411	$16,694	$7,039	$0	$0
68	26,708	2,589	0	17,239	46,536	373	413	0	0	$24,144	$9,431	$0	$11,068	$18,482	$17,173	$7,265	$0	$0
69	26,307	2,255	0	17,035	45,597	307	371	0	0	$24,425	$10,075	$0	$10,718	$18,594	$17,924	$7,029	$0	$0
70	18,173	1,431	0	11,825	31,429	181	243	0	0	$24,476	$11,773	$0	$10,705	$18,716	$18,206	$7,147	$0	$0

DoD Retired Military Valuation Data as of Year-End FY 2015

All Enlisted

	Number									Average Annual Net Retired Pay								
Age	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis
71	18,292	1,218	0	10,807	30,317	127	205	0	0	$24,537	$13,121	$0	$10,742	$19,161	$18,950	$6,912	$0	$0
72	19,594	1,044	0	10,226	30,864	110	181	0	0	$24,461	$14,296	$0	$10,601	$19,525	$19,080	$7,416	$0	$0
73	20,995	978	0	9,692	31,665	73	162	0	0	$24,319	$15,397	$0	$10,537	$19,825	$19,146	$7,397	$0	$0
74	19,423	827	0	7,616	27,866	51	135	0	0	$24,164	$15,502	$0	$10,063	$20,053	$20,213	$6,529	$0	$0
75	18,512	747	0	6,495	25,754	32	97	0	0	$23,993	$17,441	$0	$9,899	$20,248	$20,734	$6,669	$0	$0
76	18,030	607	0	6,281	24,918	17	94	0	0	$23,874	$17,334	$0	$9,830	$20,175	$22,006	$6,009	$0	$0
77	18,634	621	0	6,131	25,386	26	112	0	0	$23,987	$17,529	$0	$9,608	$20,356	$21,245	$6,172	$0	$0
78	19,517	597	0	5,990	26,104	12	134	0	0	$24,251	$17,887	$0	$9,516	$20,724	$17,491	$5,429	$0	$0
79	18,636	551	0	5,537	24,724	8	100	0	0	$24,637	$17,769	$0	$9,666	$21,131	$20,996	$5,515	$0	$0
80	17,747	526	0	5,191	23,464	2	106	0	0	$24,718	$17,892	$0	$9,698	$21,242	$23,816	$6,261	$0	$0
81	16,042	559	0	4,433	21,034	0	56	0	0	$24,798	$17,920	$0	$9,941	$21,484	$0	$6,005	$0	$0
82	14,366	550	0	3,555	18,471	0	56	0	0	$25,093	$16,884	$0	$10,301	$22,001	$0	$6,223	$0	$0
83	13,432	638	0	3,293	17,363	0	11	0	0	$25,355	$16,589	$0	$10,254	$22,169	$0	$5,309	$0	$0
84	12,344	660	0	3,138	16,142	0	3	0	0	$25,440	$15,227	$0	$10,098	$22,040	$0	$8,876	$0	$0
85	11,793	676	0	2,867	15,336	0	1	0	0	$25,289	$16,610	$0	$9,995	$22,047	$0	$5,028	$0	$0
86	10,018	659	0	2,217	12,894	0	0	0	0	$25,223	$16,592	$0	$10,163	$22,193	$0	$0	$0	$0
87	7,422	489	0	1,627	9,538	0	1	0	0	$25,197	$17,830	$0	$10,304	$22,279	$0	$3,516	$0	$0
88	5,579	312	0	1,085	6,976	0	1	0	0	$24,751	$18,775	$0	$10,508	$22,269	$0	$6,204	$0	$0
89	3,810	180	0	909	4,899	0	0	0	0	$24,351	$19,677	$0	$10,457	$21,602	$0	$0	$0	$0
90	2,906	161	0	717	3,784	0	0	0	0	$24,408	$18,813	$0	$10,789	$21,590	$0	$0	$0	$0
91	2,341	138	0	611	3,090	0	0	0	0	$24,675	$20,646	$0	$10,786	$21,749	$0	$0	$0	$0
92	1,890	101	0	449	2,440	0	0	0	0	$23,955	$19,527	$0	$10,745	$21,341	$0	$0	$0	$0
93	1,389	69	0	353	1,811	0	0	0	0	$23,477	$21,141	$0	$10,681	$20,894	$0	$0	$0	$0
94	1,053	58	0	286	1,397	0	0	0	0	$23,493	$25,365	$0	$10,824	$20,977	$0	$0	$0	$0
95	771	39	0	184	994	0	0	0	0	$24,516	$23,518	$0	$11,047	$21,984	$0	$0	$0	$0
96	535	35	0	128	698	0	0	0	0	$24,605	$26,122	$0	$11,868	$22,345	$0	$0	$0	$0
97	305	18	0	87	410	0	0	0	0	$23,335	$34,284	$0	$11,946	$21,399	$0	$0	$0	$0
98	176	6	0	46	228	0	0	0	0	$23,204	$31,587	$0	$12,387	$21,242	$0	$0	$0	$0
99	92	7	0	23	122	0	0	0	0	$21,160	$21,052	$0	$12,749	$19,568	$0	$0	$0	$0
100	59	1	0	21	81	0	0	0	0	$22,619	$18,672	$0	$12,390	$19,918	$0	$0	$0	$0
101	34	3	0	14	51	0	0	0	0	$22,989	$9,903	$0	$11,762	$19,137	$0	$0	$0	$0
102	14	0	0	4	18	0	0	0	0	$22,595	$0	$0	$10,926	$20,002	$0	$0	$0	$0
103	5	0	0	3	8	0	0	0	0	$25,474	$0	$0	$14,752	$21,453	$0	$0	$0	$0
104	5	0	0	1	6	0	0	0	0	$21,521	$0	$0	$8,784	$19,398	$0	$0	$0	$0
105	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
106	1	0	0	1	2	0	0	0	0	$25,608	$0	$0	$8,820	$17,214	$0	$0	$0	$0
107	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
108	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
109	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
110	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total	1,106,370	85,816	7,916	246,092	1,446,194	45,063	5,167	54,353	2,298	$23,595	$10,865	$9,174	$10,823	$20,588	$14,605	$7,107	$19,537	$19,780
60+	600,685	33,041	26	245,645	879,397	11,691	5,164	238	9	$23,851	$13,419	$23,867	$10,804	$19,814	$15,667	$7,101	$17,847	$29,729
62+	536,273	30,217	7	229,892	796,389	6,496	4,637	68	1	$24,026	$13,453	$22,275	$10,703	$19,779	$16,088	$7,038	$19,390	$46,164
65+	447,164	25,776	0	191,950	664,890	2,972	3,554	0	0	$24,314	$13,491	$0	$10,531	$19,916	$17,174	$6,881	$0	$0

Notes: Age is retiree's current age nearest birthday at end of fiscal year.
60+ is total for ages 60 and over.
62+ is total for ages 62 and over.
65+ is total for ages 65 and over.
Includes only retirees receiving payment from DoD.
Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.
Career Status Bonus (CSB) retirees and payments are shown for informational purposes only.
TERA and CSB numbers and payments are included in the appropriate categories.

DoD Retired Military Valuation Data as of Year-End FY 2015

All DoD

	Number									Average Annual Net Retired Pay								
Age	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis
16	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
17	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
18	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
19	0	6	3	0	9	0	0	0	0	$0	$7,425	$7,578	$0	$7,476	$0	$0	$0	$0
20	0	10	20	0	30	0	0	0	0	$0	$5,146	$7,859	$0	$6,955	$0	$0	$0	$0
21	0	41	43	0	84	0	0	0	0	$0	$4,609	$5,515	$0	$5,073	$0	$0	$0	$0
22	0	71	74	0	145	0	0	0	0	$0	$4,033	$4,826	$0	$4,437	$0	$0	$0	$0
23	0	152	124	0	276	0	0	0	0	$0	$3,425	$3,930	$0	$3,652	$0	$0	$0	$0
24	0	295	163	0	458	0	0	0	0	$0	$3,351	$4,507	$0	$3,762	$0	$0	$0	$0
25	0	472	249	0	721	0	0	0	0	$0	$3,508	$4,294	$0	$3,779	$0	$0	$0	$0
26	0	704	296	0	1,000	0	0	0	0	$0	$3,801	$4,599	$0	$4,038	$0	$0	$0	$0
27	0	934	386	0	1,320	0	0	0	0	$0	$4,152	$4,987	$0	$4,396	$0	$0	$0	$0
28	0	1,225	423	0	1,648	0	0	0	0	$0	$4,108	$4,880	$0	$4,306	$0	$0	$0	$0
29	0	1,612	501	0	2,113	0	0	0	0	$0	$4,457	$5,516	$0	$4,708	$0	$0	$0	$0
30	2	1,968	478	0	2,448	0	0	0	0	$48,136	$4,635	$6,321	$0	$5,000	$0	$0	$0	$0
31	1	2,173	522	0	2,696	0	0	0	0	$24,525	$5,004	$6,975	$0	$5,393	$0	$0	$0	$0
32	1	2,251	514	0	2,766	0	0	0	0	$44,004	$5,338	$7,719	$0	$5,794	$0	$0	$0	$0
33	20	2,263	508	0	2,791	20	0	0	0	$14,971	$5,717	$7,691	$0	$6,143	$14,971	$0	$0	$0
34	158	2,144	422	0	2,724	157	0	0	2	$15,021	$6,481	$8,593	$0	$7,304	$14,813	$0	$0	$18,407
35	468	2,030	396	0	2,894	466	0	36	7	$14,575	$6,679	$9,057	$0	$8,281	$14,505	$0	$9,931	$10,514
36	823	1,888	363	0	3,074	821	0	109	15	$15,202	$7,349	$9,477	$0	$9,703	$15,165	$0	$10,759	$12,260
37	929	1,726	296	0	2,951	926	0	129	20	$15,874	$7,282	$9,731	$0	$10,233	$15,855	$0	$10,949	$12,747
38	1,489	1,618	324	0	3,431	1,006	0	301	44	$18,785	$7,573	$11,142	$0	$12,776	$17,250	$0	$15,041	$11,376
39	3,247	1,596	275	0	5,118	919	0	773	93	$21,083	$8,829	$12,565	$0	$16,804	$19,106	$0	$16,564	$14,329
40	5,935	1,555	260	0	7,750	754	0	1,574	148	$21,874	$9,875	$14,915	$0	$19,233	$21,188	$0	$17,931	$16,115
41	8,471	1,570	237	0	10,278	571	0	2,576	176	$22,361	$11,076	$16,227	$0	$20,496	$22,489	$0	$18,364	$18,751
42	11,015	1,610	251	0	12,876	438	0	3,510	220	$23,360	$12,518	$17,903	$0	$21,898	$24,602	$0	$18,981	$19,263
43	14,055	1,772	238	0	16,065	334	0	4,599	259	$24,634	$13,284	$18,532	$0	$23,292	$25,795	$0	$19,816	$20,144
44	17,875	1,852	228	0	19,955	279	0	5,921	298	$25,384	$14,478	$18,895	$0	$24,297	$27,152	$0	$20,317	$22,179
45	21,289	2,026	208	0	23,523	192	0	7,377	276	$26,149	$14,447	$20,323	$0	$25,089	$25,495	$0	$20,878	$22,665
46	22,844	1,933	177	0	24,954	130	0	8,056	256	$26,760	$15,072	$21,043	$0	$25,814	$27,021	$0	$21,153	$23,316
47	24,869	1,806	154	0	26,829	91	0	6,629	208	$27,465	$15,038	$22,231	$0	$26,598	$29,111	$0	$21,156	$22,769
48	27,608	1,739	131	0	29,478	64	0	4,555	162	$28,184	$15,928	$20,019	$0	$27,425	$22,881	$0	$20,748	$23,368
49	31,252	1,771	109	0	33,132	80	0	2,997	99	$28,818	$15,345	$21,862	$0	$28,075	$21,240	$0	$21,078	$23,266
50	34,661	1,834	92	0	36,587	185	0	2,170	67	$29,244	$15,356	$23,518	$0	$28,533	$13,883	$0	$20,756	$22,291
51	38,589	1,830	90	1	40,510	404	0	1,606	67	$29,425	$15,622	$26,228	$17,323	$28,794	$13,127	$0	$20,725	$23,149
52	41,516	1,832	100	0	43,448	878	0	1,166	39	$29,342	$15,511	$21,399	$0	$28,740	$12,674	$0	$20,958	$22,139
53	43,464	1,904	80	2	45,450	1,683	0	862	24	$29,323	$15,172	$25,398	$45,725	$28,724	$13,031	$0	$20,458	$19,701
54	45,165	1,820	55	8	47,048	2,971	0	645	10	$29,220	$15,673	$27,696	$42,063	$28,696	$13,265	$0	$20,655	$22,255
55	46,149	1,754	43	11	47,957	4,135	0	427	11	$28,820	$15,080	$31,628	$41,837	$28,323	$13,754	$0	$20,041	$21,305
56	45,781	1,696	43	47	47,567	4,954	0	328	13	$28,747	$15,081	$22,488	$36,402	$28,261	$14,880	$0	$20,447	$26,742
57	45,076	1,589	24	113	46,802	5,541	0	211	7	$28,871	$15,287	$27,322	$34,990	$28,424	$16,124	$0	$19,024	$23,197
58	44,716	1,695	13	254	46,678	5,776	0	178	3	$29,014	$14,854	$30,573	$35,971	$28,539	$17,369	$0	$19,633	$27,498
59	43,216	1,637	23	538	45,414	5,277	4	133	2	$29,111	$15,966	$23,906	$30,628	$28,653	$18,534	$25,463	$20,733	$15,556
60	42,590	1,671	10	7,040	51,311	4,416	246	88	5	$29,264	$16,068	$32,372	$18,461	$27,353	$19,842	$12,956	$19,452	$26,180
61	42,251	1,741	17	16,086	60,095	3,614	650	92	3	$29,431	$15,421	$27,404	$17,094	$25,722	$21,335	$12,966	$17,390	$30,165
62	41,304	1,765	10	16,667	59,746	2,786	608	36	1	$29,833	$16,475	$33,478	$16,886	$25,827	$22,592	$12,397	$19,190	$61,199
63	41,097	1,815	2	18,840	61,754	2,139	554	32	1	$30,002	$16,152	$18,078	$16,163	$25,372	$23,668	$12,341	$23,203	$46,164
64	38,208	1,783	1	18,842	58,834	1,656	506	14	1	$30,304	$16,063	$34,094	$15,878	$25,252	$23,592	$10,964	$37,012	$21,174
65	37,197	2,076	0	20,161	59,434	1,158	437	1	0	$30,879	$15,031	$0	$15,583	$25,137	$22,916	$10,385	$40,944	$0
66	37,971	2,543	0	22,385	62,899	906	478	3	0	$31,300	$13,216	$0	$15,088	$24,799	$23,286	$10,664	$45,802	$0
67	38,623	2,858	0	24,284	65,765	733	513	3	0	$31,737	$12,085	$0	$15,271	$24,803	$24,032	$9,239	$54,967	$0
68	39,438	3,080	0	26,044	68,562	629	505	0	0	$32,448	$12,679	$0	$15,497	$25,121	$24,459	$9,011	$0	$0
69	39,778	2,847	0	26,406	69,031	512	474	0	0	$33,316	$13,908	$0	$15,424	$25,671	$25,194	$9,079	$0	$0
70	27,483	1,865	0	18,488	47,836	306	299	0	0	$33,481	$15,559	$0	$15,666	$25,897	$26,359	$8,786	$0	$0

DoD Retired Military Valuation Data as of Year-End FY 2015

All DoD

	Number									Average Annual Net Retired Pay								
Age	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis
71	27,661	1,670	0	17,385	46,716	209	246	0	0	$33,577	$17,373	$0	$15,986	$26,451	$25,880	$8,940	$0	$0
72	29,071	1,461	0	16,377	46,909	182	216	0	0	$33,197	$18,843	$0	$15,607	$26,609	$26,374	$9,058	$0	$0
73	30,286	1,406	0	15,788	47,480	132	204	0	0	$32,483	$20,130	$0	$15,552	$26,488	$28,061	$8,845	$0	$0
74	27,482	1,130	0	12,499	41,111	86	164	0	0	$31,987	$19,853	$0	$15,032	$26,499	$28,507	$7,498	$0	$0
75	26,603	1,061	0	10,841	38,505	46	128	0	0	$32,137	$22,300	$0	$15,099	$27,069	$25,616	$8,762	$0	$0
76	26,044	877	0	10,303	37,224	28	129	0	0	$32,339	$23,911	$0	$14,819	$27,292	$32,293	$8,438	$0	$0
77	26,206	868	0	10,129	37,203	35	150	0	0	$31,886	$23,364	$0	$14,405	$26,928	$28,544	$8,734	$0	$0
78	26,643	817	0	9,808	37,268	20	163	0	0	$31,833	$24,056	$0	$14,064	$26,986	$30,376	$7,322	$0	$0
79	25,369	764	0	9,075	35,208	16	114	0	0	$32,144	$23,676	$0	$14,082	$27,305	$30,398	$6,627	$0	$0
80	24,129	725	0	8,523	33,377	10	119	0	0	$32,367	$24,379	$0	$13,993	$27,502	$37,654	$6,994	$0	$0
81	22,619	746	0	7,782	31,147	6	72	0	0	$33,613	$24,017	$0	$14,422	$28,588	$42,458	$7,400	$0	$0
82	20,439	714	0	6,559	27,712	5	65	0	0	$34,197	$23,326	$0	$15,177	$29,415	$52,838	$7,249	$0	$0
83	19,370	820	0	6,304	26,494	7	17	0	0	$34,863	$23,109	$0	$15,191	$29,818	$45,463	$9,806	$0	$0
84	17,745	858	0	6,114	24,717	3	7	0	0	$35,185	$21,686	$0	$14,801	$29,674	$48,994	$14,647	$0	$0
85	16,870	844	0	5,920	23,634	1	1	0	0	$35,258	$22,514	$0	$14,743	$29,664	$28,764	$5,028	$0	$0
86	14,387	864	0	4,983	20,234	1	2	0	0	$35,515	$22,993	$0	$15,008	$29,930	$44,595	$17,483	$0	$0
87	10,899	653	0	3,850	15,402	1	5	0	0	$36,662	$25,182	$0	$15,054	$30,774	$37,068	$15,980	$0	$0
88	7,893	431	0	2,570	10,894	1	2	0	0	$35,813	$27,508	$0	$15,563	$30,707	$26,988	$12,972	$0	$0
89	5,522	282	0	2,193	7,997	0	0	0	0	$36,721	$30,435	$0	$15,384	$30,648	$0	$0	$0	$0
90	4,628	257	0	2,104	6,989	0	0	0	0	$40,135	$29,570	$0	$15,850	$32,436	$0	$0	$0	$0
91	4,058	266	0	2,174	6,498	0	0	0	0	$42,001	$29,735	$0	$16,417	$32,939	$0	$0	$0	$0
92	3,486	268	0	1,918	5,672	0	0	0	0	$42,711	$30,869	$0	$16,272	$33,211	$0	$0	$0	$0
93	2,748	261	0	1,697	4,706	0	0	0	0	$43,660	$32,300	$0	$16,215	$33,133	$0	$0	$0	$0
94	2,357	254	0	1,398	4,009	0	0	0	0	$45,232	$34,389	$0	$16,224	$34,429	$0	$0	$0	$0
95	1,809	213	0	1,106	3,128	0	0	0	0	$45,185	$33,276	$0	$17,380	$34,543	$0	$0	$0	$0
96	1,305	168	0	785	2,258	0	0	0	0	$46,064	$39,010	$0	$18,395	$35,920	$0	$0	$0	$0
97	806	108	0	575	1,489	0	0	0	0	$45,878	$39,319	$0	$19,360	$35,162	$0	$0	$0	$0
98	464	72	0	368	904	0	0	0	0	$45,055	$36,097	$0	$19,240	$33,833	$0	$0	$0	$0
99	265	41	0	201	507	0	0	0	0	$46,882	$29,290	$0	$20,896	$35,157	$0	$0	$0	$0
100	175	18	0	114	307	0	0	0	0	$44,778	$37,147	$0	$19,678	$35,010	$0	$0	$0	$0
101	80	13	0	80	173	0	0	0	0	$45,789	$22,701	$0	$20,917	$32,553	$0	$0	$0	$0
102	46	7	0	32	85	0	0	0	0	$43,558	$63,655	$0	$24,778	$38,143	$0	$0	$0	$0
103	13	2	0	20	35	0	0	0	0	$41,945	$84,768	$0	$22,629	$33,354	$0	$0	$0	$0
104	9	0	0	7	16	0	0	0	0	$41,926	$0	$0	$27,168	$35,469	$0	$0	$0	$0
105	3	0	0	4	7	0	0	0	0	$63,675	$0	$0	$24,552	$41,319	$0	$0	$0	$0
106	1	0	0	5	6	0	0	0	0	$25,608	$0	$0	$18,617	$19,782	$0	$0	$0	$0
107	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
108	1	0	0	0	1	0	0	0	0	$50,508	$0	$0	$0	$50,508	$0	$0	$0	$0
109	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
110	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total	1,474,116	103,387	8,976	395,808	1,982,287	58,696	7,078	57,137	2,537	$30,627	$14,016	$11,027	$15,572	$26,666	$18,414	$10,230	$20,321	$20,888
60+	853,432	42,983	40	394,834	1,291,289	19,644	7,074	269	11	$32,391	$18,320	$29,866	$15,529	$26,766	$22,450	$10,221	$20,842	$31,812
62+	768,591	39,571	13	371,708	1,179,883	11,614	6,178	89	3	$32,727	$18,543	$31,156	$15,406	$26,794	$23,788	$9,823	$25,784	$42,846
65+	647,982	34,208	0	317,359	999,549	5,033	4,510	7	0	$33,227	$18,905	$0	$15,255	$27,031	$24,565	$9,039	$49,036	$0

Notes: Age is retiree's current age nearest birthday at end of fiscal year.
60+ is total for ages 60 and over.
62+ is total for ages 62 and over.
65+ is total for ages 65 and over.
Includes only retirees receiving payment from DoD.
Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.
Career Status Bonus (CSB) retirees and payments are shown for informational purposes only.
TERA and CSB numbers and payments are included in the appropriate categories.

DoD Survivor Valuation Data as of Year-End FY 2015

	Number						Average Annual Net Survivor Pay					
Age	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
0	6	2	0	2	0	10	$34,454	$15,198	$0	$8,496	$0	$25,411
1	2	0	0	18	0	20	$4,234	$0	$0	$8,944	$0	$8,473
2	0	0	0	59	0	59	$0	$0	$0	$8,513	$0	$8,513
3	0	0	0	93	0	93	$0	$0	$0	$7,183	$0	$7,183
4	8	0	0	168	0	176	$6,189	$0	$0	$7,816	$0	$7,742
5	13	0	0	214	0	227	$8,781	$0	$0	$8,785	$0	$8,785
6	11	1	0	344	0	356	$8,485	$4,056	$0	$8,504	$0	$8,491
7	12	2	0	320	0	334	$8,721	$4,617	$0	$7,637	$0	$7,658
8	23	3	0	403	0	429	$7,546	$5,988	$0	$8,142	$0	$8,095
9	25	2	0	493	0	520	$8,626	$4,938	$0	$7,822	$0	$7,849
10	41	4	0	472	0	517	$6,618	$7,019	$0	$7,810	$0	$7,709
11	48	3	0	525	0	576	$8,697	$3,993	$0	$8,129	$0	$8,155
12	60	4	0	534	0	598	$8,138	$9,168	$0	$8,292	$0	$8,283
13	92	2	0	543	1	638	$9,737	$5,517	$0	$8,280	$1,812	$8,472
14	82	13	0	495	0	590	$9,014	$6,005	$0	$8,084	$0	$8,167
15	117	19	0	492	0	628	$11,638	$4,954	$0	$8,738	$0	$9,164
16	126	18	0	434	0	578	$9,392	$6,168	$0	$8,446	$0	$8,581
17	135	26	0	395	0	556	$10,590	$7,479	$0	$8,689	$0	$9,094
18	125	13	0	255	0	393	$10,074	$5,138	$0	$9,074	$0	$9,262
19	76	22	0	88	1	187	$13,243	$5,323	$0	$11,619	$3,534	$11,495
20	61	19	0	65	0	145	$13,607	$7,071	$0	$12,415	$0	$12,216
21	95	14	0	54	0	163	$13,535	$6,989	$0	$11,293	$0	$12,230
22	50	11	0	21	0	82	$12,702	$10,733	$0	$10,550	$0	$11,887
23	14	3	0	6	0	23	$13,821	$8,780	$0	$8,715	$0	$11,831
24	23	10	0	6	1	40	$13,930	$6,079	$0	$8,197	$492	$10,771
25	19	3	0	6	0	28	$8,407	$5,836	$0	$8,345	$0	$8,118
26	14	1	0	20	0	35	$10,343	$1,296	$0	$9,980	$0	$9,877
27	23	5	0	15	0	43	$10,612	$8,122	$0	$10,016	$0	$10,114
28	22	3	0	10	0	35	$11,063	$9,072	$0	$7,147	$0	$9,774
29	24	6	0	13	0	43	$16,795	$11,339	$0	$5,896	$0	$12,738
30	24	4	0	14	0	42	$12,197	$3,744	$0	$8,602	$0	$10,193
31	34	4	0	25	0	63	$15,308	$8,376	$0	$5,656	$0	$11,037
32	30	9	0	21	0	60	$11,902	$6,411	$0	$4,717	$0	$8,564
33	16	6	0	27	0	49	$13,423	$5,742	$0	$6,250	$0	$8,530
34	52	4	0	25	0	81	$12,829	$7,794	$0	$8,336	$0	$11,193
35	42	13	0	35	0	90	$13,525	$6,150	$0	$7,468	$0	$10,104
36	45	15	0	30	0	90	$12,326	$7,869	$0	$5,927	$0	$9,450
37	59	14	0	29	1	103	$11,203	$5,594	$0	$8,128	$2,556	$9,491
38	50	15	0	35	1	101	$13,983	$6,858	$0	$9,601	$11,556	$11,382
39	44	21	0	52	0	117	$11,759	$6,769	$0	$8,126	$0	$9,248
40	67	19	0	40	2	128	$11,597	$7,361	$0	$7,900	$956	$9,647
41	70	21	0	51	10	152	$13,496	$7,568	$0	$11,049	$5,133	$11,306
42	105	22	0	51	2	180	$12,248	$10,025	$0	$9,423	$3,701	$11,081
43	85	35	0	56	7	183	$12,385	$7,356	$0	$10,904	$3,211	$10,619
44	115	28	0	52	0	195	$13,236	$5,191	$0	$9,979	$0	$11,212
45	139	56	0	73	6	274	$13,283	$7,485	$0	$10,569	$1,752	$11,123
46	177	61	0	72	10	320	$13,709	$7,685	$0	$11,843	$2,920	$11,804
47	181	74	0	77	3	335	$14,406	$7,707	$0	$10,070	$1,504	$11,814
48	206	78	0	73	9	366	$14,298	$8,399	$0	$10,531	$2,556	$12,001
49	263	100	0	76	8	447	$14,124	$7,182	$0	$13,482	$2,856	$12,260
50	330	121	0	84	10	545	$13,008	$7,530	$0	$11,621	$2,863	$11,392
51	419	129	0	89	11	648	$13,049	$7,831	$0	$11,609	$3,934	$11,658
52	488	187	0	66	21	762	$13,811	$7,333	$0	$14,107	$2,727	$11,941
53	550	261	0	78	45	934	$13,688	$8,387	$0	$14,533	$3,686	$11,795
54	618	244	0	86	12	960	$13,084	$6,981	$0	$14,661	$3,402	$11,553
55	733	257	0	80	17	1,087	$13,379	$7,395	$0	$15,588	$3,835	$11,978
56	809	346	0	54	8	1,217	$13,005	$7,739	$0	$14,853	$3,434	$11,527
57	900	378	0	64	10	1,352	$12,843	$8,030	$0	$16,527	$2,194	$11,593
58	1,063	479	0	61	18	1,621	$12,656	$7,531	$0	$14,008	$2,709	$11,082
59	1,175	571	0	72	22	1,840	$13,364	$8,146	$0	$15,382	$4,077	$11,713

DoD Survivor Valuation Data as of Year-End FY 2015

	Number						Average Annual Net Survivor Pay					
Age	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
60	1,319	599	0	56	6	1,980	$13,101	$7,793	$0	$17,627	$6,674	$11,603
61	1,508	776	0	53	8	2,345	$12,949	$7,819	$0	$14,524	$4,357	$11,258
62	1,691	828	0	59	18	2,596	$12,951	$7,612	$0	$15,637	$3,486	$11,244
63	1,825	1,032	0	49	11	2,917	$12,944	$7,772	$0	$16,885	$3,713	$11,146
64	1,970	1,186	0	49	8	3,213	$13,123	$7,615	$0	$14,154	$2,536	$11,079
65	2,225	1,309	0	52	6	3,592	$13,623	$7,693	$0	$13,942	$4,193	$11,451
66	2,491	1,470	0	46	10	4,017	$13,538	$7,551	$0	$15,844	$3,324	$11,348
67	2,814	1,738	1	36	18	4,607	$13,627	$7,614	$7,801	$14,903	$3,738	$11,329
68	3,203	1,979	0	47	11	5,240	$13,566	$7,749	$0	$13,690	$2,540	$11,347
69	3,603	2,199	1	43	5	5,851	$13,846	$7,838	$8,628	$12,735	$1,542	$11,569
70	3,148	1,724	0	33	11	4,916	$13,999	$7,805	$0	$13,310	$4,423	$11,800
71	3,680	1,976	0	37	13	5,706	$13,780	$7,759	$0	$11,866	$2,132	$11,656
72	4,320	2,200	0	37	12	6,569	$13,964	$7,858	$0	$9,952	$1,738	$11,874
73	4,957	2,406	0	52	22	7,437	$13,937	$7,827	$0	$13,415	$2,159	$11,922
74	5,094	2,365	0	42	17	7,518	$13,834	$7,758	$0	$11,197	$2,157	$11,881
75	5,445	2,373	1	41	36	7,896	$14,014	$7,729	$8,628	$9,007	$2,132	$12,044
76	5,950	2,536	0	50	45	8,581	$14,044	$7,762	$0	$10,447	$1,576	$12,101
77	6,491	2,751	2	40	43	9,327	$14,498	$7,899	$8,628	$10,291	$1,962	$12,474
78	6,911	2,683	3	46	60	9,703	$14,474	$7,940	$8,152	$14,128	$2,325	$12,588
79	7,198	2,825	3	60	122	10,208	$14,673	$7,920	$7,785	$11,511	$2,280	$12,636
80	7,755	3,055	6	46	137	10,999	$14,959	$7,925	$7,477	$11,818	$2,067	$12,828
81	7,830	3,032	2	62	209	11,135	$15,141	$8,050	$7,884	$13,098	$2,403	$12,958
82	7,606	2,934	3	62	240	10,845	$15,543	$8,164	$7,244	$14,198	$2,256	$13,243
83	7,843	3,034	1	50	322	11,250	$15,905	$8,225	$7,038	$12,419	$2,001	$13,419
84	7,609	3,094	1	53	314	11,071	$16,637	$8,299	$5,602	$12,890	$2,652	$13,891
85	7,480	2,902	1	48	380	10,811	$16,779	$8,677	$8,628	$14,179	$2,458	$14,089
86	6,795	2,879	3	33	353	10,063	$16,996	$8,566	$7,567	$12,980	$2,275	$14,052
87	6,345	2,891	6	34	373	9,649	$17,329	$8,759	$7,786	$18,081	$2,548	$14,186
88	5,883	2,777	6	21	402	9,089	$17,600	$8,964	$8,289	$11,450	$2,632	$14,279
89	5,708	2,714	4	29	423	8,878	$18,594	$9,207	$9,536	$14,050	$2,645	$14,945
90	5,650	2,641	3	31	428	8,753	$19,351	$9,237	$8,628	$16,398	$3,053	$15,488
91	5,194	2,588	2	21	412	8,217	$19,799	$9,459	$5,020	$9,689	$3,103	$15,675
92	4,725	2,368	4	26	415	7,538	$20,510	$9,561	$7,451	$16,104	$3,360	$16,104
93	3,844	2,089	2	12	376	6,323	$20,907	$9,814	$7,002	$10,397	$2,966	$16,151
94	3,271	1,897	5	19	318	5,510	$20,810	$10,068	$8,613	$17,966	$3,383	$16,085
95	2,351	1,387	2	9	256	4,005	$21,648	$10,561	$8,628	$14,184	$3,323	$16,613
96	1,538	994	2	4	190	2,728	$21,933	$10,524	$7,683	$8,305	$4,067	$16,501
97	1,029	645	2	4	122	1,802	$21,357	$10,786	$5,841	$16,105	$3,457	$16,333
98	654	463	4	2	74	1,197	$21,113	$10,755	$8,903	$19,630	$2,715	$15,926
99	370	255	1	0	46	672	$21,908	$10,953	$6,949	$0	$3,084	$16,440
100	252	146	0	0	40	438	$22,559	$11,201	$0	$0	$2,569	$16,947
101	136	93	0	0	17	246	$20,642	$10,936	$0	$0	$1,985	$15,683
102	92	59	0	0	12	163	$20,273	$11,612	$0	$0	$3,327	$15,890
103	44	45	0	0	10	99	$19,715	$12,179	$0	$0	$5,254	$14,829
104	31	10	0	0	3	44	$15,980	$9,650	$0	$0	$7,448	$13,960
105	15	14	0	0	2	31	$24,335	$11,089	$0	$0	$2,688	$16,956
106	9	4	1	0	5	19	$14,571	$11,457	$8,364	$0	$3,827	$10,761
107	4	6	0	0	0	10	$26,702	$6,216	$0	$0	$0	$14,410
108	2	3	1	0	0	6	$23,208	$11,240	$8,628	$0	$0	$14,794
109	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0
110	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0
111	0	1	0	0	0	1	$0	$10,020	$0	$0	$0	$10,020
112	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0
113	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0
114	1	0	0	0	0	1	$4,596	$0	$0	$0	$0	$4,596
Total	186,145	85,756	73	9,705	6,597	288,276	$15,865	$8,398	$7,914	$9,729	$2,801	$13,136
60+	175,909	81,975	73	1,494	6,361	265,812	$16,039	$8,432	$7,914	$13,529	$2,782	$13,359
62+	173,082	80,600	73	1,385	6,347	261,487	$16,088	$8,443	$7,914	$13,326	$2,776	$13,391
65+	167,596	77,554	73	1,228	6,310	252,761	$16,189	$8,473	$7,914	$13,039	$2,773	$13,469

Notes: Age is survivor's current age nearest birthday at end of fiscal year.
60+ is total for ages 60 and over.
62+ is total for ages 62 and over.
65+ is total for ages 65 and over.
Includes only survivors receiving payment from DoD.
Survivors receiving payment under SBP and RSFPP are counted twice.
Two-life survivors are given by the age of the adult survivor.
Children of the same deceased member receiving separate benefit payments are counted individually.
RCSBP includes all reserve survivors, whether or not the reserve retiree elected RCSBP.
Amounts do not include increased survivor benefits as part of Special Survivor Indemnity Allowance (NDAA 2008 and P.L. 111-31).
The liability calculated in this valuation, however, reflects the increased benefits.

APPENDIX D

ECONOMIC ASSUMPTIONS

ECONOMIC ASSUMPTIONS

In July 2015, the DoD Board of Actuaries adopted the following economic assumptions for use in the valuation as of September 30, 2015: the rate of inflation (CPI) is assumed to be 2.75 percent per year; the investment return (interest rate) is 5.25 percent per year; and the basic pay scale increases are 3.25 percent per year.[1] As noted in the "Valuation Data and Procedure" section in the main text, the valuation results are highly sensitive to changes in these three primary economic assumptions. As background for determining the economic assumptions, the Board receives information from economists and actuaries and is provided with extensive historical data on inflation, interest rates, and wage growth. The Board analyzes past trends, current environment, and future expectations. As part of their assessment of the current environment, the Board also considers what other federal retirement and social insurance systems are assuming as well as other government agencies and financial experts. Table D-1 shows the DoD Board of Actuaries' long-term economic assumptions by valuation year since the Fund's inception in 1984.

The comparisons to Civil Service and Social Security in this appendix are not meant to imply an expectation that all three systems should use the same assumptions. There are differences in terms of the trust funds themselves and the programs financed by the trust funds.

Inflation

The CPI-W, one of the consumer price indexes published by the Bureau of Labor Statistics (BLS), is emphasized as an inflation measure since it is used in calculating military retired pay cost-of-living increases. The CPI-W measures the average price change for Urban Wage Earners and Clerical Workers and covers approximately 32 percent of the U.S population. (The CPI-W is a subset of the broader CPI-U measure which computes the average price change for All Urban Consumers and covers approximately 87 percent of the U.S. population). The CPI-W is the common index used to make cost-of-living adjustments for labor contracts.

Table D-2 shows the average annual CPI-W changes over various periods of time since 1940. Different periods experienced different rates of change. The average annual CPI change during successive 30-year periods since World War II has risen from 3.79 percent for the period ending in 1975 to 5.20 percent for the period ending in 1995. This reflects the high inflation during the 1970s. The average annual CPI change during the 35-year period ending in 2015 is 2.80 percent.

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[1] The notes and transcript from the July 2015 meeting can be found at: http://www.facadatabase.gov/committee/historymeetingdocuments.aspx?flr=132150&cid=2191&fy=2015

The DoD assumption for CPI is reasonably consistent with what is used in other parts of the government. In its 2015 report, the Civil Service Retirement System (CSRS) assumes a 3.00 percent CPI increase. The Trustees of the Social Security Administration (SSA) in their 2015 Annual Report made projections under three alternative sets of assumptions. Their intermediate assumption for CPI was 2.7 percent (other assumptions: low cost – 3.4 percent; high cost – 2.0 percent). The Board has noted that in certain respects, the effect of the CPI on the valuation is relatively minor in a system where retirement benefits are fully indexed and expressed as a percentage of payroll.

Interest Rate

The Board analyzes Tables D-3 and D-4, as well as other material presented at the DoD Board of Actuaries annual meeting, when setting the interest assumption. The Board focuses on real interest rates. To simplify discussion, the real interest rate is defined as the difference between the nominal interest rate and the CPI. Other things being equal, a lower element of risk in an investment will give a lower real interest rate. Because the Military Retirement Fund must be invested in obligations of the U.S. Government, a highly secure investment, the real interest rates are expected to be relatively low. As noted in the “Assets” section in the main text, the Fund is currently heavily investing in Treasury Inflation-Protected Securities (TIPS). TIPS allow the investor/institution to lock in the real interest rate for the given period of time.

The Board examines past real interest rates that would have been earned by the types of public debt securities in which the Fund is invested. The Board recognizes the importance of selecting a real interest rate that would prevail on average over a long period of time and that would not unduly weight recent experience or expected results during the near-term future.

Table D-3 depicts the average real yield rates on new purchases of the Fund. Because the Fund was established in 1984, the DoD Office of the Actuary constructed a Composite Series to simulate what new purchases would have yielded in the past.

Table D-4 shows the average real Military Retirement Fund effective yield. The effective yield calculation uses a “dollar-weighted yield,” which is computed by dividing the investment income by the average amount of principal invested throughout the year. Since the Fund’s inception, the average annual real yield is 4.50 percent.

After analyzing past trends and forecasts of government trust fund earnings, 2.50 percent was adopted as the assumed rate of real interest. Since 2.75 percent had been adopted as the inflation rate, the assumed nominal rate of interest is 5.25 percent (where 5.25 = 2.50 + 2.75). This is commonly known as the “building block method” in setting actuarial assumptions.

It is relevant to note the real interest rates being assumed by the other two major public benefit systems. The SSA Trustees used an intermediate ultimate real interest rate assumption of 2.9 percent in their 2015 report (other assumptions: low cost – 3.4 percent; high cost – 2.4

percent). The Board of Actuaries of the CSRS used a 2.25 percent real interest rate assumption in its 2015 valuation.

Wage Growth

For the salary increase assumption, recent historical data is used as well as forecasts for the population at large. The Career Compensation Act of 1949 revamped the military compensation structure to provide an equitable pay and allowance system. Associated with this change was a large basic pay increase designed to establish rough comparability with the private sector. Additionally, the Army and Air Force Vitalization and Retirement Equalization Act of 1948 established for the first time a uniform voluntary retirement system authority among all branches of Service. The reserve retirement program was also established at this time. These two Acts provided the start of the modern-day compensation structure designed to attract and retain the number of Service members needed. In the analysis of basic pay scale increases, the Board looks at all data from this point forward.

The Military Pay Comparability Act of 2003 ensures that military pay increases are comparable to private sector pay growth, as measured by the Employment Cost Index (ECI) – Wages and Salaries index on a 15-month lag. ("Wages and Salaries" account for about 70 percent of the broader "Compensation" costs, with "Benefits" making up the remaining 30 percent.) Covenants are embedded within the Act which give the President the authority to propose an alternate basic pay adjustment. This Act specifically referenced fiscal years through 2006. However, Congress has continued to use the basic framework of the Act in the subsequent fiscal years.

Table D-5 displays real military basic pay increases over various periods of time during the post-World War II era. From the early 1950s to the early 1970s, the average annual real military pay increase was approximately 1.79 percent. From the early 1950s to the present, the increase has averaged approximately 0.90 percent a year. Since the Vietnam War (~1970), annual real pay increases have averaged only 0.51 percent. (There was negative real pay growth in the late 1970s and late 1980s as well as numerous years since 2005.)

In making its recommendation for the real rate of the annual basic pay scale increase, the Board considered information presented and adopted a real basic pay growth assumption of 0.50 percent, leading to a nominal growth of 3.25 percent (where 3.25 = 0.50 + 2.75 – CPI assumption). The Board of Actuaries of the CSRS assumed 0.25 percent real wage growth for its 2015 valuation. The Social Security Trustees' 2015 report had an intermediate ultimate assumption for real wage growth of 1.2 percent (other assumptions: low cost – 1.8 percent; high cost – 0.6 percent). (For the Military Retirement System and CSRS, wage increase relates to "across-the-board salary increase," whereas for Social Security, wage increase generally relates to "total wage increase.")

TABLE D-1

DOD BOARD OF ACTUARIES' LONG-TERM ECONOMIC ASSUMPTIONS

Fiscal Year	Inflation (1)	Interest (2)	Salary Growth (3)	Real Interest (4)	Real Salary (5)
1984	5.00%	6.60%	6.20%	1.60%	1.20%
1985	5.00	6.60	6.20	1.60	1.20
1986	5.00	6.60	6.20	1.60	1.20
1987	5.00	6.60	6.20	1.60	1.20
1988	5.00	7.00	5.75	2.00	0.75
1989	5.00	7.00	5.75	2.00	0.75
1990	5.00	7.00	5.75	2.00	0.75
1991	5.00	7.50	5.50	2.50	0.50
1992	5.00	7.50	5.50	2.50	0.50
1993	5.00	7.50	5.50	2.50	0.50
1994	4.00	6.75	4.50	2.75	0.50
1995	4.00	6.75	4.50	2.75	0.50
1996	3.50	6.50	4.00	3.00	0.50
1997	3.50	6.50	4.00	3.00	0.50
1998	3.50	6.50	4.00	3.00	0.50
1999	3.00	6.25	3.50	3.25	0.50
2000	3.00	6.25	3.50	3.25	0.50
2001	3.00	6.25	3.50	3.25	0.50
2002	3.00	6.25	3.50	3.25	0.50
2003	3.00	6.25	3.75	3.25	0.75
2004	3.00	6.25	3.75	3.25	0.75
2005	3.00	6.25	3.75	3.25	0.75
2006	3.00	6.00	3.75	3.00	0.75
2007	3.00	6.00	3.75	3.00	0.75
2008	3.00	5.75	3.75	2.75	0.75
2009	3.00	5.75	3.75	2.75	0.75
2010	3.00	5.75	3.75	2.75	0.75
2011	3.00	5.75	3.75	2.75	0.75
2012	3.00	5.50	3.50	2.50	0.50
2013	3.00	5.50	3.50	2.50	0.50
2014	3.00	5.50	3.50	2.50	0.50
2015	2.75	5.25	3.25	2.50	0.50

NOTES:
(1) Board Assumption
(2) Board Assumption
(3) Board Assumption
(4) = (2) - (1)
(5) = (3) - (1)

TABLE D-2

AVERAGE CONSUMER PRICE INDEX (CPI-W) INCREASES

FROM PERIOD CORRESPONDING TO END OF:

	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
TO END OF:																							
1945	5.25																						
1945	5.91	6.57																					
1955	4.39	3.96	1.43																				
1960	3.82	3.35	1.77	2.12																			
1965	3.32	2.84	1.63	1.73	1.33																		
1970	3.52	3.18	2.35	2.65	2.92	4.54																	
1975	4.00	3.79	3.24	3.70	4.23	5.71	6.90																
1980	4.64	4.55	4.22	4.79	5.46	6.88	8.07	9.24															
1985	4.55	4.46	4.16	4.62	5.13	6.10	6.63	6.50	3.82														
1990	4.48	4.40	4.13	4.52	4.93	5.66	5.95	5.63	3.87	3.91													
1995	4.34	4.25	4.00	4.32	4.64	5.20	5.34	4.95	3.56	3.42	2.94												
2000	4.18	4.08	3.84	4.11	4.36	4.80	4.85	4.44	3.28	3.09	2.69	2.44											
2005	4.06	3.96	3.72	3.96	4.16	4.52	4.52	4.13	3.14	2.96	2.65	2.51	2.58										
2006	4.05	3.95	3.72	3.94	4.14	4.49	4.49	4.10	3.14	2.98	2.69	2.58	2.70	3.30									
2007	4.02	3.92	3.69	3.91	4.10	4.44	4.43	4.04	3.11	2.95	2.67	2.56	2.64	2.80	2.30								
2008	4.05	3.95	3.73	3.95	4.14	4.47	4.46	4.10	3.20	3.07	2.84	2.80	3.03	3.79	4.04	5.80							
2009	3.99	3.89	3.66	3.87	4.05	4.37	4.35	3.97	3.09	2.94	2.69	2.60	2.69	2.83	2.67	2.86	0.00						
2010	3.93	3.83	3.60	3.80	3.97	4.27	4.23	3.86	2.99	2.82	2.55	2.42	2.42	2.26	2.00	1.90	0.00	0.00					
2011	3.92	3.82	3.60	3.80	3.96	4.25	4.22	3.85	3.01	2.85	2.60	2.50	2.52	2.48	2.32	2.32	1.19	1.78	3.60				
2012	3.89	3.79	3.57	3.76	3.92	4.20	4.16	3.79	2.97	2.81	2.56	2.45	2.45	2.37	2.21	2.20	1.31	1.76	2.65	1.70			
2013	3.86	3.76	3.54	3.72	3.87	4.14	4.10	3.73	2.92	2.76	2.51	2.40	2.38	2.26	2.11	2.08	1.35	1.69	2.26	1.60	1.50		
2014	3.83	3.73	3.51	3.69	3.83	4.09	4.04	3.68	2.89	2.73	2.48	2.36	2.33	2.20	2.06	2.03	1.41	1.69	2.12	1.63	1.60	1.70	
2015	3.78	3.67	3.45	3.62	3.76	4.01	3.95	3.59	2.80	2.63	2.38	2.24	2.17	1.97	1.83	1.77	1.21	1.41	1.69	1.22	1.06	0.85	0.00

- All figures are average annual percentage increases.

Source: Bureau of Labor Statistics

***** CPI-W SERIES: DECEMBER TO DECEMBER INCREASES FROM 1930 TO 1984;**
ACTUAL COST-OF-LIVING ADJUSTMENTS GIVEN TO MILITARY RETIREES BEGINNING FISCAL YEAR 1985.
- MRF COLAS ARE CALCULATED AS THE INCREASE FROM 3RD QUARTER TO 3RD QUARTER.

TABLE D-3

AVERAGE REAL YIELD RATES ON NEW PURCHASES

FROM DECEMBER 31 OF: TO DECEMBER 31 OF:	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1945	-3.28																						
1950	-3.85	-4.41																					
1955	-2.25	-1.73	1.02																				
1960	-1.33	-0.67	1.25	1.48																			
1965	-0.55	0.15	1.71	2.06	2.64																		
1970	-0.24	0.38	1.62	1.82	1.99	1.34																	
1975	-0.22	0.30	1.27	1.34	1.29	0.62	-0.10																
1980	-0.25	0.19	0.97	0.96	0.83	0.24	-0.30	-0.51															
1985	0.66	1.17	1.99	2.15	2.29	2.20	2.49	3.81	8.31														
1990	1.09	1.59	2.37	2.56	2.74	2.77	3.13	4.22	6.67	5.06													
1995	1.26	1.73	2.43	2.61	2.77	2.79	3.09	3.90	5.41	3.99	2.93												
2000	1.43	1.87	2.52	2.69	2.84	2.87	3.12	3.78	4.88	3.76	3.12	3.31											
2005	1.42	1.82	2.41	2.55	2.67	2.67	2.86	3.37	4.16	3.15	2.52	2.31	1.32										
2006	1.43	1.83	2.41	2.54	2.66	2.66	2.85	3.33	4.09	3.10	2.50	2.31	1.48	2.27									
2007	1.45	1.84	2.40	2.54	2.65	2.65	2.83	3.30	4.02	3.06	2.48	2.30	1.58	2.24	2.20								
2008	1.45	1.84	2.40	2.53	2.64	2.63	2.81	3.25	3.94	3.01	2.45	2.27	1.63	2.14	2.07	1.94							
2009	1.46	1.84	2.39	2.52	2.62	2.62	2.79	3.22	3.87	2.97	2.43	2.25	1.67	2.11	2.05	1.98	2.01						
2010	1.46	1.83	2.37	2.49	2.60	2.59	2.75	3.16	3.79	2.90	2.37	2.19	1.63	1.94	1.85	1.74	1.64	1.26					
2011	1.43	1.79	2.32	2.44	2.53	2.52	2.66	3.05	3.64	2.76	2.23	2.01	1.42	1.50	1.35	1.14	0.87	0.31	-0.64				
2012	1.41	1.77	2.29	2.40	2.49	2.47	2.60	2.98	3.53	2.67	2.13	1.90	1.32	1.32	1.16	0.95	0.70	0.27	-0.22	0.19			
2013	1.41	1.76	2.27	2.38	2.46	2.45	2.58	2.93	3.47	2.62	2.10	1.87	1.32	1.33	1.19	1.02	0.84	0.55	0.32	0.80	1.41		
2014	1.41	1.76	2.26	2.36	2.44	2.42	2.55	2.89	3.40	2.57	2.06	1.84	1.32	1.32	1.20	1.05	0.91	0.69	0.54	0.94	1.32	1.23	
2015	1.42	1.77	2.26	2.36	2.44	2.42	2.54	2.88	3.37	2.57	2.08	1.87	1.39	1.42	1.33	1.22	1.12	0.97	0.91	1.30	1.67	1.80	2.38

- "Real" rates defined as the difference between the associated nominal rate and the CPI-W (Table D-2).
- All figures are average annual percentages.
- Real yields for non-TIPS securities are computed as the nominal yield at purchase offset by inflation in the year of purchase.
  For TIPS securities, the real yield is known and constant throughout the life of the security.

Source: Office of the Actuary, Office of Personnel Management; Office of the Actuary, Department of Defense

***** COMPOSITE SERIES: TREASURY LONG TERM SECURITIES WITH REMAINING MATURITIES OF 10 OR MORE YEARS FROM 1931 TO 1941;**
AVERAGE OF TREASURY LONG TERM AND TREASURY 3-5 YEARS REMAINING MATURITY FROM 1941 TO 1961;
SPECIAL TREASURY CERTIFICATES (CSRS) FROM 1962 TO 1984;
MILITARY RETIREMENT SYSTEM TRUST FUND NEW INVESTMENTS BEGINNING WITH 1985

TABLE D-4

AVERAGE REAL MILITARY RETIREMENT FUND EFFECTIVE YIELD

FROM PERIOD CORRESPONDING TO END OF FISCAL YEAR:

TO END OF FISCAL YEAR:	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1985	14.27																														
1986	12.32	10.41																													
1987	10.35	8.45	6.52																												
1988	9.31	7.71	6.38	6.24																											
1989	8.47	7.06	5.97	5.70	5.15																										
1990	7.76	6.50	5.55	5.22	4.72	4.29																									
1991	7.49	6.40	5.62	5.39	5.11	5.09	5.90																								
1992	7.34	6.38	5.73	5.57	5.40	5.48	6.08	6.27																							
1993	7.22	6.37	5.81	5.69	5.58	5.69	6.16	6.29	6.32																						
1994	7.07	6.30	5.80	5.70	5.61	5.70	6.05	6.10	6.02	5.72																					
1995	6.96	6.26	5.81	5.72	5.64	5.73	6.02	6.05	5.97	5.80	5.87																				
1996	6.84	6.19	5.78	5.70	5.63	5.70	5.94	5.94	5.86	5.71	5.71	5.54																			
1997	6.80	6.20	5.83	5.76	5.70	5.77	5.99	6.00	5.95	5.85	5.90	5.91	6.29																		
1998	6.81	6.26	5.92	5.87	5.83	5.90	6.11	6.14	6.12	6.08	6.17	6.26	6.63	6.97																	
1999	6.73	6.21	5.89	5.84	5.80	5.87	6.05	6.07	6.04	5.99	6.04	6.09	6.27	6.26	5.56																
2000	6.58	6.09	5.78	5.73	5.68	5.73	5.88	5.88	5.83	5.76	5.76	5.74	5.79	5.63	4.96	4.37															
2001	6.50	6.03	5.75	5.69	5.65	5.69	5.82	5.81	5.76	5.69	5.69	5.66	5.68	5.53	5.05	4.80	5.23														
2002	6.45	6.01	5.74	5.69	5.65	5.69	5.81	5.80	5.75	5.69	5.69	5.66	5.68	5.56	5.21	5.09	5.45	5.68													
2003	6.29	5.86	5.60	5.54	5.50	5.52	5.62	5.59	5.53	5.45	5.42	5.37	5.34	5.19	4.83	4.65	4.74	4.50	3.34												
2004	6.10	5.69	5.43	5.37	5.31	5.33	5.40	5.36	5.29	5.19	5.14	5.06	5.00	4.82	4.46	4.25	4.21	3.88	2.99	2.64											
2005	5.87	5.47	5.22	5.14	5.08	5.07	5.13	5.07	4.98	4.87	4.79	4.69	4.59	4.38	4.02	3.76	3.64	3.25	2.45	2.01	1.39										
2006	5.72	5.33	5.08	5.01	4.94	4.92	4.96	4.90	4.81	4.69	4.60	4.49	4.39	4.18	3.83	3.59	3.46	3.11	2.48	2.19	1.97	2.55									
2007	5.57	5.19	4.95	4.87	4.80	4.78	4.81	4.74	4.64	4.52	4.43	4.31	4.20	3.99	3.67	3.43	3.30	2.98	2.45	2.23	2.09	2.45	2.34								
2008	5.35	4.98	4.74	4.65	4.57	4.54	4.56	4.48	4.37	4.24	4.14	4.00	3.88	3.66	3.34	3.09	2.93	2.61	2.11	1.86	1.67	1.76	1.37	0.40							
2009	5.17	4.81	4.57	4.48	4.40	4.36	4.37	4.28	4.17	4.03	3.92	3.79	3.65	3.44	3.12	2.88	2.71	2.40	1.95	1.71	1.53	1.57	1.24	0.70	0.99						
2010	5.10	4.74	4.52	4.43	4.35	4.31	4.31	4.23	4.11	3.99	3.88	3.75	3.62	3.42	3.13	2.91	2.76	2.49	2.10	1.93	1.81	1.90	1.73	1.53	2.10	3.22					
2011	4.95	4.61	4.38	4.29	4.21	4.17	4.16	4.08	3.96	3.83	3.72	3.59	3.46	3.26	2.98	2.77	2.63	2.37	2.01	1.84	1.73	1.79	1.63	1.46	1.81	2.23	1.25				
2012	4.82	4.48	4.26	4.17	4.08	4.04	4.03	3.94	3.82	3.69	3.58	3.45	3.32	3.12	2.86	2.65	2.51	2.26	1.93	1.77	1.67	1.71	1.57	1.41	1.66	1.89	1.23	1.22			
2013	4.70	4.38	4.16	4.07	3.98	3.93	3.92	3.83	3.71	3.59	3.48	3.34	3.22	3.03	2.77	2.57	2.44	2.21	1.90	1.75	1.66	1.69	1.57	1.44	1.65	1.81	1.35	1.40	1.58		
2014	4.59	4.27	4.06	3.97	3.88	3.83	3.81	3.72	3.61	3.48	3.37	3.24	3.12	2.93	2.69	2.50	2.36	2.15	1.86	1.72	1.63	1.66	1.55	1.44	1.61	1.74	1.37	1.41	1.51	1.43	
2015	4.50	4.19	3.98	3.89	3.81	3.75	3.73	3.64	3.53	3.41	3.30	3.17	3.05	2.87	2.63	2.45	2.33	2.12	1.85	1.73	1.65	1.67	1.58	1.48	1.64	1.75	1.45	1.50	1.60	1.61	1.79

- "Real" rates defined as the difference between the associated nominal rate and the CPI-W (Table D-2).
- All figures are average annual percentages.

Source: Office of the Actuary, Department of Defense

***** THE EFFECTIVE YIELD CALCULATION USES A "DOLLAR-WEIGHTED YIELD". "DOLLAR-WEIGHTED YIELDS" ARE COMPUTED BY TAKING THE INVESTMENT INCOME OVER THE AVERAGE AMOUNT OF PRINCIPAL INVESTED THROUGHOUT THE YEAR.**

TABLE D-5

AVERAGE REAL MILITARY PERSONNEL BASIC PAY INCREASES

FROM DECEMBER 31 OF:	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
TO DECEMBER 31 OF:																						
1950	-2.21																					
1955	-0.48	1.28																				
1960	-0.49	0.39	-0.50																			
1965	0.58	1.52	1.65	3.84																		
1970	0.97	1.79	1.96	3.21	2.58																	
1975	1.31	2.03	2.22	3.14	2.80	3.02																
1980	0.79	1.30	1.31	1.76	1.08	0.34	-2.26															
1985	0.93	1.39	1.40	1.79	1.28	0.85	-0.21	1.89														
1990	0.77	1.14	1.12	1.40	0.92	0.51	-0.32	0.67	-0.53													
1995	0.70	1.03	0.99	1.21	0.78	0.42	-0.22	0.47	-0.23	0.08												
2000	0.73	1.03	1.01	1.20	0.82	0.54	0.05	0.63	0.22	0.59	1.11											
2005	0.77	1.05	1.02	1.20	0.87	0.63	0.24	0.74	0.46	0.79	1.15	1.19										
2006	0.74	1.01	0.98	1.15	0.82	0.58	0.19	0.67	0.39	0.68	0.95	0.81	-1.07									
2007	0.75	1.01	0.99	1.15	0.83	0.60	0.22	0.69	0.42	0.70	0.97	0.86	0.05	1.17								
2008	0.71	0.96	0.93	1.08	0.77	0.53	0.16	0.60	0.32	0.56	0.75	0.53	-0.57	-0.32	-1.80							
2009	0.75	1.00	0.98	1.13	0.83	0.61	0.26	0.70	0.45	0.71	0.94	0.84	0.41	0.90	0.77	3.40						
2010	0.76	1.01	0.99	1.14	0.84	0.63	0.29	0.72	0.49	0.75	0.97	0.90	0.61	1.03	0.98	2.40	1.40					
2011	0.72	0.96	0.93	1.08	0.78	0.56	0.23	0.63	0.39	0.62	0.79	0.64	0.18	0.43	0.24	0.93	-0.28	-1.93				
2012	0.71	0.95	0.92	1.05	0.76	0.55	0.22	0.61	0.38	0.59	0.74	0.58	0.15	0.36	0.19	0.70	-0.19	-0.97	0.00			
2013	0.69	0.92	0.89	1.03	0.74	0.52	0.20	0.58	0.35	0.54	0.67	0.50	0.07	0.24	0.08	0.46	-0.26	-0.81	-0.25	-0.49		
2014	0.67	0.90	0.87	0.99	0.71	0.50	0.18	0.54	0.31	0.49	0.60	0.42	-0.01	0.12	-0.03	0.27	-0.35	-0.78	-0.39	-0.59	-0.69	
2015	0.68	0.90	0.87	1.00	0.72	0.51	0.21	0.56	0.35	0.52	0.63	0.47	0.12	0.25	0.14	0.41	-0.08	-0.37	0.03	0.04	0.30	1.30

- "Real" rates defined as the difference between the associated nominal rate and the CPI-W (Table D-2).
- All figures are average annual percentage increases.
- Excludes annual, year-specific targeted adjustments.

Source: House Armed Services Committee publication, Title 37,
United States Code (Pay and Allowances of the Uniformed Services.)

APPENDIX E

NORMAL COST WEIGHTING FACTORS

NORMAL COST WEIGHTING FACTORS

There are four different retirement benefit formulas that apply to different populations within the Military Retirement System[1]. (See Appendix A for a discussion of *Final Pay, High-3, CSB/Redux, and BRS* benefit formulas.) A single normal cost percentage (NCP) for the entire population is obtained by weighting the NCP for each retirement group by its expected percentage of payroll in the relevant year.

In order to continue to budget for NCPs well in advance of the valuation date, the DoD Board of Actuaries decided to create a set of projected weighting factors. The relative stability of past experience indicates that this method gives reasonable results.

Current rates were created using 2010 data. Table E-1 displays the active duty and reserve basic payroll percentage distributions by completed years of service at the end of FY 2010.

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[1] The Blended Retirement System (enacted in NDAA 2016) is the fourth tier, effective January 1, 2018, for those who enter military service on or after January 1, 2018, or opt in with fewer than 12 years of service during the 1 year open season starting January 1, 2018. NDAA 2016 also sunsets CSB/Redux and repeals all aspects of BBA 2013 (reduced annual cost-of-living adjustments for "working age" retirees), as amended.

TABLE E-1

BASIC PAYROLL PERCENTAGE DISTRIBUTION BY COMPLETED YEARS OF SERVICE

Completed Years of Service	Percentage of Payroll on 9/30/2010: Full-time	Part-time
0	3%	0.5%
1 or less	8%	6%
2 or less	13%	11%
3 or less	18%	16%
4 or less	24%	20%
5 or less	28%	24%
6 or less	32%	27%
7 or less	37%	31%
8 or less	41%	35%
9 or less	45%	38%
10 or less	49%	41%
11 or less	53%	44%
12 or less	56%	46%
13 or less	59%	49%
14 or less	63%	51%
15 or less	66%	53%
16 or less	68%	55%
17 or less	71%	58%
18 or less	75%	60%
19 or less	78%	64%
20 or less	81%	67%
21 or less	84%	70%
22 or less	86%	74%
23 or less	89%	77%
24 or less	91%	80%
25 or less	93%	83%
26 or less	95%	86%
27 or less	96%	89%
28 or less	97%	91%
29 or less	98%	93%
30 or less	98%	94%
31 or less	99%	95%
32 or less	99%	96%
33 or less	99%	97%
34 or less	100%	98%
35 or less	100%	98%
36 or less	100%	99%
37 or less	100%	99%
38 or less	100%	100%
39 and greater	: : :	: : :
TOTAL FORCE	100%	100%

Figures are assumed to represent fiscal year payroll proportions by year of entry.
For example, for full-time members 3% of payroll in a fiscal year is assumed to apply to members who entered in that fiscal year; 8% of payroll is assumed to apply to members who entered in that fiscal year or the year prior; etc.

APPENDIX F

VALUATION PROGRAM PARAMETERS

VALUATION PROGRAM PARAMETERS DESCRIPTION

GORGO is an actuarial projection model run in a spreadsheet environment with embedded Visual Basic programming. The purpose is to simulate future cash flows impacting the Military Retirement Fund. The model is used to compute the aggregate entry-age normal cost percentage, unfunded liability, and make long-term projections, as needed (slight adjustments to GORGO cash flow projection are made outside of GORGO). In addition to being affected by the decrement rates, GORGO has a number of parameters which affect its results. These parameters are generally summaries of recent experience and/or future expectations. Examples include the rates of election of the Survivor Benefit Plan and member-spouse age differences.

Public Law (P.L.) 108-136 ("Concurrent Receipt") requires additional breakouts of some parameters in order to calculate the DoD and Treasury normal cost components. Subsequent legislation required further breakouts.

A description of major valuation program parameters is given in Table F-1. The table is organized by population group with the economic factors reproduced for user convenience. Numerical values are also shown for selected items. To keep this report manageable and prevent unintentional misuse, other parameters not described as well as numerical values not shown in the table may be requested if needed.

TABLE F-1

DESCRIPTION OF THE MAJOR VALUATION PROGRAM PARAMETERS

Economic Factors

Item	Description/Value
1) Salary Increase	A parameter for each of the next ten fiscal years specifies the annual percentage increase in basic pay for the active duty and reserve duty members. An 11th parameter specifies the percentage increase for subsequent years. The value for the valuation is 3.25 percent.
2) CPI (Inflation)	A parameter for each of the next nine fiscal years specifies the annual inflation (Consumer Price Index - CPI) rate for that year. A tenth parameter specifies the inflation rate for all subsequent years. The value for the valuation is 2.75 percent.
3) Interest Rate	A parameter for each of the next nine fiscal years specifies the annual interest rate for that year. A tenth parameter specifies the interest rate for all subsequent years. The value for the valuation is 5.25 percent.

Active Duty

Item	Description/Value
1) Member Election of Spouse or Spouse/Child SBP Coverage	This gives the percentage of members by age, officer/enlisted status, and Career Status Bonus (CSB) election status who have elected spouse or spouse/child coverage under the Survivor Benefit Plan (SBP).

TABLE F-1 (continued)

Item	Description/Value
2) Full Offsets	A member who is disabled may waive all or part of his or her retired pay to receive benefits from the Veterans Administration (VA). Furthermore, a member who decides to convert his or her military service to receive a federal civilian retirement also waives his or her right to a military pension. These amounts are not included when computing normal costs or unfunded liabilities. The percent of retired pay of new retirees that is fully offset is given by officer/enlisted status, CSB election status, and type of retirement (disability/nondisability). Disability status is given further by those with over and under 20 years of service.
3) Partial VA Offsets	It is possible to have part of DoD retired pay offset by VA compensation. The parameter is defined as the percent of retired pay out of the total paid new retirees. They are given by officer/enlisted status, CSB election status, and disability/nondisability status. Disability status is given further by those with over and under 20 years of service.
4) Disability Factor	When an active duty member is disabled and receives DoD disability retirement, retired pay is based on a minimum (30%), a maximum (given by the conditions discussed in Appendix A regarding Disability Retirement), and a disability rating. These are combined into a single officer/enlisted factor, expressed as a percentage of Final, or High-3, pay and given by length of service and temporary disability or permanent disability retirement.

TABLE F-1 (continued)

Item	Description/Value
5) Percent Active Duty with Beneficiary	When a member dies from a Service-connected disability or on active duty, any surviving spouse is eligible for Dependency and Indemnity Compensation (DIC) from the Veterans Administration. In addition, if the member dies in the line of duty or after completing 20 years of service, the surviving spouse is eligible for an SBP annuity from DoD which would bring the total amount of the benefit up to 55 percent of the member's retired pay. The excess of the SBP annuity over DIC comes from the Military Retirement Fund. If no spouse is present, the benefit passes on to an eligible child. If both spouse and eligible child are present then, under certain tax provisions, it is advantageous for the spouse to pass the benefits to the child. Thus, it is necessary to estimate the percent of active duty members with beneficiaries. The percentages are given by officer/enlisted status, and further allocated by spouse/child.
6) Reduction Factors for SBP	Premium amounts, as a percent of retired pay, by age, officer/enlisted status, and CSB election status.
7) Rounding Assumptions for Partially Completed Years of Service	When retired pay is computed, years of service are rounded down to the nearest completed month. An assumption must be made for the computation. The value for the valuation is 0.017.
8) CSB/Redux election proportion	The proportion of members who elect CSB/Redux. For the unfunded liability and open group valuations, the proportion varies by entry year and officer/enlisted status. For the normal cost (new entrant) valuation, the proportion is 10 percent. This value is essentially a representative rate needed to approximate the floating proportions (of CSB/Redux electors) used in the unfunded liability and open group valuations.

TABLE F-1 (continued)

Item	Description/Value
9) Initial Annual Pay of 16-year-old Active Duty Officer	This value is used to allocate a portion of part-time benefits to full-time in normal cost valuations, thus linking the radixes (i.e., notional starting populations) and pay of full- and part-time members. The value for the valuation is $35,445.
10) Accumulated Value of Partial Pay in the First Year of Service	This amount is used to properly align the decrement rates with the assumption, in a normal cost run, of a new entrant cohort starting with zero years of service.
11) Opt-In Rates	Rates used to determine the portion of members with fewer than 12 years of service as of December 31, 2017, electing, during the calendar year 2018 Open Season, to opt in to BRS. Varies by years of service and officer/enlisted. Rates are based on results from a RAND Corp. analytical model approved with minor adjustments by the Board. Separate rates are used for NCP weighting and census purposes to reflect timing differences in the respective modeling needs. Reservists are assumed to have opt-in rates equal to half of the active duty rates (i.e., multiply the below rates by 0.5).

	NCP	Census	
YOS	Off / Enl	Officer	Enlisted
0	100.0%	100.0%	100.0%
1	98.4%	85.5%	95.0%
2	93.5%	85.6%	95.0%
3	93.3%	85.2%	95.0%
4	92.5%	83.5%	93.3%
5	90.5%	80.2%	92.9%
6	88.9%	79.9%	90.2%
7	84.8%	79.1%	76.8%
8	74.1%	77.4%	57.5%
9	61.1%	70.9%	45.0%
10	46.3%	45.8%	17.4%
11	24.1%	28.5%	10.2%
12	12.4%	0.0%	0.0%
13+	0.0%	0.0%	0.0%

TABLE F-1 (continued)

Reserve Duty

Item	Description/Value
1) Ratio of Net to Gross Retired Pay For Reserves	This is the ratio of reserve net retired pay to gross retired pay. This is given by officer/enlisted status, age, and years of active service.
2) Proportion of Points Based on Active Service	This amount is used to allocate the part of the reserve normal cost that should be paid for as a part of the active duty normal cost. The value for the valuation is 51%.
3) Initial Annual Pay of new Selected Reserve member	This array is used to set initial pay for a new Selected Reserve member in a normal cost run. The values for the valuation are updated with an across-the-board salary increase each year.
4) Reserve Retirement Age FYs	An assumption is made to reflect the number of years, on average, reservists retire early due to performing certain active service, per P.L. 110-181. An average reduction of two years (age 58) is assumed. Fiscal years are needed to phase into this earlier retirement over time. The transition to an average retirement age of 59 is assumed to occur in 2024, and the transition to age 58 is assumed to occur in 2033. See also the ‘Retiree Gain Statement’ in Appendix K.
5) Ratio of Reserve to Active Payroll	For the purposes of the allocation referred to in item 2) above, this value represents the assumed ratio of reserve duty to active duty basic payroll. The value for the valuation is 10%.
6) Opt-In Rates	Rates used to determine the portion of members with fewer than 4,320 points as of December 31, 2017, opting in to BRS during the calendar year 2018 Open Season. Varies by years of service and officer/enlisted. They are equal to ½ of the Opt-In Rates for Active Duty (Item 11).

TABLE F-1 (continued)

Retiree

Item	Description/Value
1) Retired Pay Adjustment Factors	Retired pay of current retirees is adjusted for VA compensation, SBP offset changes, and other effects during the year. They are given by officer/enlisted status, CSB election status, disability/nondisability, and whether or not the member has elected SBP spouse or spouse/child coverage.
2) Retired Pay Adjustment to Members With SBP Spouse Coverage	These factors model data that show mortality is better (or less), and non-death loss from paid status is generally higher, for those retired members who elect SBP spouse coverage. Rather than develop additional sets of mortality and loss rates, the respective retiree death and loss rates (Appendix I) are adjusted with these factors. This impacts retirees with SBP spouse coverage. The factors are given by active/reserve, disability/nondisability status, and officer/enlisted status.

Survivor

Item	Description/Value
1) Member-Survivor Age Difference	When a member dies, a survivor is assumed to be a certain number of years younger (or older) than the member. This is given by active/reserve, age, officer/enlisted status, type of retirement (i.e., nondisability, temporary disability, permanent disability), and type of survivor (i.e., spouse, child, insurable interest).
2) Ratio of SBP Base Amount to Net Retired Pay	Under SBP the retiree may elect an amount less than his or her gross retired pay as a base in computing the survivor annuity. Base amounts can also exceed net retired pay because of factors that reduce gross retired pay to net. This is expressed as a percentage of net retired pay and is given by age, officer/enlisted status, CSB election status, and type of retirement (disability/nondisability/reserve). Additional adjustments are made to the factors as part of Concurrent Receipt.

TABLE F-1 (continued)

Item	Description/Value
3) Ratio of RSFPP Survivor Benefit To Net Retired Pay	For RSFPP (Retired Servicemen's Family Protection Plan), this gives the ratio of the survivor payment to the net amount of retired pay.
4) Reservists' Election of RCSBP	Proportion of reservists who have elected the Reserve Component Survivor Benefit Plan (RCSBP) by immediate and deferred annuity, age, and officer/enlisted status.
5) Partial DIC Offsets	The percent of survivor pay of new survivors whose pay is partially offset by DIC. They are given by the member's active/reserve status.
6) Full DIC Offsets	The percent of survivor pay of new survivors whose pay is fully offset by DIC. They are given by the member's active/reserve status.
7) Rates for Electing SBP Options	Given that a member elects SBP, there is still a choice of options: spouse only, child only, spouse and child, or insurable interest (some other designated beneficiary in the absence of a spouse or child). These are expressed as ratios to those electing spouse only or spouse/child coverage, and are given by age, officer/enlisted status, and type of retirement (disability/nondisability/reserve).
8) Rates for Election of RSFPP Options	Given that a member elected an RSFPP option, there was a choice of options: spouse only, child only, or spouse and child. These are expressed as ratios to those electing spouse only or spouse/child coverage, and are given by age and officer/enlisted status.
9) Survivor Pay Adjustment Factors	Survivor pay of current survivors is adjusted for changes in DIC and other effects during the year.
10) DIC Base Amount	Monthly amount by which DoD annuitant pay is offset by DIC. Future values are indexed to CPI. The first-year value for the valuation is $1,255.

APPENDIX G

ACTIVE DUTY RATES

ACTIVE DUTY RATE DESCRIPTION

The active duty rates consist principally of decrement rates related to the probabilities of a member leaving a category of military service for a specific cause. In addition, they include a new entrant distribution, a set of reentrant ratios, and ratios for promotion and merit pay increases. For the purposes of active duty rate development, full-time support reservists (excluding Army National Guard) are included in the underlying data.

The active duty decrement rates are used to project active duty deaths, temporary and permanent disability retirements, nondisability retirements, and withdrawals (i.e., other active duty losses). As noted in the "Valuation Data and Procedure" section, as well as Table 6B, in the main text, the valuation results are highly sensitive to the withdrawal rates. In addition, the active duty decrements include rates of transfer between officer and enlisted status. The death rates are given by age nearest birthday for officers and enlistees separately. The remaining decrement rates are given by completed years of active service for officers and enlistees separately. The formulas used to derive the active duty rates are given on the following page. The fiscal years on which various rates are based are given on the subsequent page. The experience period was selected such that the sum of the active force size changes for the included periods was near zero, and the experience period intentionally excludes the significant downsizing of the early 1990s, which is not considered a representative basis upon which to develop long-run actuarial assumptions. Full-time reservist experience is included in the data used to develop the rates.

Active duty disability retirement rates were updated in this year's (September 30, 2015), valuation using an underlying experience period from FY 2010 – FY 2014 for years of service less than 19. These rates recognize the increase in disability retirements resulting from implementing a new Integrated Disability Evaluation System (IDES, operated jointly by DoD and the VA since 2007), as well as a notable increase in combat-related disability retirements. The data available for study could not fully explain the reasons for the increased disability retirement experience (i.e., the inability to separate combat-related injuries by incidence year due to some backlogs created by moving to the IDES). In order to recognize this inherent uncertainty in the data, and also to acknowledge potential future improvements to reduce the severity of combat-related injuries and potential reductions to combat exposure, the Board agreed to remove half of the combat-related disabilities from the FY 2010 – FY 2014 experience period. However, the Board also agreed that OACT should add an additional amount of accrued liability (for closed and open group projections only) to recognize the higher number of disability retirements expected in the near term (phased out over the next five years) compared to what the new disability rates produce.

Generally, the decrement rates were graduated (smoothed) using Whittaker-Henderson graduations. The typical active duty career has inherent discontinuities at select points (reenlistment, promotion, retirement, etc). Rates were separated into ranges where assumptions of continuity were reasonable. Where actual discontinuities exist, the rates were not smoothed.

A reentrant is defined as someone who is on active duty at year end, who was not on active duty a year earlier, and who is not a new entrant. The reentrant ratios give the expected number of reentrants per year, per active member, in each cell. The cells are defined by length of active service and by officer/enlisted status.

The new entrant distribution gives the percentages of new entrants to the military by age and by officer/enlisted status. This distribution is only used in the normal cost (new entrant) valuation and the open-group projection.

The promotion and merit increase scales (PAMS) give the expected annual percentage increase in pay regardless of whether or not there are across-the-board increases in the active duty pay table. The PAMS do not include adjustments for inflation or productivity increases. They are defined by length of service, by entry age, and by officer/enlisted status. The PAMS were created by first arraying the average pay for each entry age along a dimension of increasing years of service. The PAMS were then computed by dividing the average pay at the next year of service by the average pay at the current year of service.

ACTIVE DUTY RATE FORMULAS

ACTIVE DEATH (by age nearest birthday)

$$\frac{\text{Deaths during year}}{[\text{Number at beginning of year} - \tfrac{1}{2}\,(\text{withdrawals} + \text{nondisability retirements during year})]}$$

NONDISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New retirees during year}}{\text{Number at beginning of year}}$$

TEMPORARY DISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New temporary disabilities during year}}{[\text{Number at beginning of year} - \tfrac{1}{2}\,(\text{withdrawals} + \text{nondisability retirements during year})]}$$

PERMANENT DISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New permanent disabilities during year}}{[\text{Number at beginning of year} - \tfrac{1}{2}\,(\text{withdrawals} + \text{nondisability retirements during year})]}$$

WITHDRAWAL (by completed years of service)

$$\frac{\text{Withdrawals during year}}{\text{Number at beginning of year}}$$

REENTRANT RATIOS (by completed years of service)

$$\frac{\text{Number reentering during year}}{\text{Number at beginning of year}}$$

PERCENTAGE DISTRIBUTION OF NEW ENTRANTS (by age nearest birthday)

$$\frac{\text{New entrants during year}}{\text{Total new entrants}}$$

PAYGRADE TRANSFER (by completed years of service)

$$\frac{\text{Transfers to category during year}}{[\text{Number at beginning of year} - \tfrac{1}{2}\,(\text{withdrawals} + \text{nondisability retirements during year})]}$$

PROMOTION AND MERIT SCALES (by entry age and completed years of service)

$$\frac{\text{Average basic pay at next year of service using current year pay table}}{\text{Average basic pay at current year of service}}$$

SUMMARY OF YEARS ON WHICH ACTIVE DUTY RATES ARE BASED

By Fiscal Year

RATE	1982-1989	1997-1999	2000-2008	2009	2010-2014*
Death			X	X	
Nondisability Retirement	X	X	X		
Temporary Disability Retirement					X
Permanent Disability Retirement					X
Withdrawal* (other losses)	X	X	X		
Reentrant Ratios	X	X	X		
New Entrant Distribution	X	X	X		
Paygrade Transfer	X	X	X		
Promotion and Merit Scales (PAMS)	X	X	X		

* In the construction of the rates, we removed one half of the combat-related disability retirements occurring during the FY 2010-2014 experience period. Only affects rates less than 19 years of service. We subtracted additional disability retirements from withdrawals, thereby affecting withdrawal rates and reducing the impact on the percentage making 20 year retirement.

DEATH RATES FOR NONRETIRED MILITARY

(AGE NEAREST BIRTHDAY)

Age	Officer	Enlisted
16	0.00038	0.00063
17	0.00044	0.00072
18	0.00051	0.00083
19	0.00054	0.00089
20	0.00055	0.00090
21	0.00055	0.00090
22	0.00055	0.00087
23	0.00055	0.00083
24	0.00054	0.00079
25	0.00054	0.00074
26	0.00054	0.00071
27	0.00052	0.00068
28	0.00051	0.00065
29	0.00050	0.00063
30	0.00049	0.00060
31	0.00048	0.00058
32	0.00046	0.00055
33	0.00044	0.00053
34	0.00042	0.00050
35	0.00040	0.00047
36	0.00038	0.00045
37	0.00037	0.00044
38	0.00035	0.00043
39	0.00034	0.00041
40	0.00033	0.00041
41	0.00033	0.00041
42	0.00032	0.00042
43	0.00033	0.00043
44	0.00033	0.00045
45	0.00035	0.00048
46	0.00037	0.00052
47	0.00039	0.00057
48	0.00041	0.00063
49	0.00044	0.00070
50	0.00048	0.00079
51	0.00052	0.00088
52	0.00056	0.00098
53	0.00061	0.00111
54	0.00067	0.00124
55	0.00073	0.00139
56	0.00078	0.00154
57	0.00084	0.00168
58	0.00090	0.00182
59	0.00095	0.00194
60	0.00100	0.00206

Note: These death rates should not be compared to other published rates or used for other purposes without examining the exposure formula used in the derivation.

NONDISABILITY, TEMPORARY DISABILITY & PERMANENT DISABILITY RETIREMENT RATES

OFFICERS (BY COMPLETED YEARS OF SERVICE)

Years of Service	Non-disability	Temporary Disability ***	Permanent Disability ***
0	0.00000	0.00033	0.00037
1	0.00000	0.00064	0.00038
2	0.00000	0.00083	0.00074
3	0.00000	0.00091	0.00096
4	0.00000	0.00101	0.00087
5	0.00000	0.00095	0.00093
6	0.00000	0.00107	0.00154
7	0.00000	0.00112	0.00103
8	0.00000	0.00115	0.00152
9	0.00000	0.00103	0.00171
10	0.00000	0.00105	0.00153
11	0.00000	0.00098	0.00135
12	0.00000	0.00090	0.00148
13	0.00000	0.00080	0.00175
14	0.00000	0.00080	0.00154
15	0.00000	0.00077	0.00159
16	0.00000	0.00069	0.00202
17	0.00000	0.00059	0.00224
18	0.00000	0.00048	0.00204
19	0.24556	0.00192	0.00141
20	0.20352	0.00231	0.00198
21	0.16113	0.00169	0.00178
22	0.14428	0.00204	0.00150
23	0.14541	0.00222	0.00187
24	0.14305	0.00209	0.00176
25	0.18396	0.00214	0.00140
26	0.19135	0.00361	0.00210
27	0.22470	0.00322	0.00166
28	0.20692	0.00367	0.00262
29	0.49853	0.00505	0.00341
30	0.37879	0.00692	0.00435
31	0.28016	0.00534	0.00334
32	0.25438	0.00534	0.00334
33	0.26999	0.00534	0.00334
34	1.00000	0.00534	0.00334

*** The increase in disability rates shown between 18 and 19 years of service may be due to the removal of the 30% disability rating minimum for members with 20 years of service. The tax advantages accorded disability retired pay described in Appendix A may result in members choosing disability over nondisability retirements. Disabilities were increased by 35% to reflect recent trends.

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

NONDISABILITY, TEMPORARY DISABILITY & PERMANENT DISABILITY RETIREMENT RATES

ENLISTED (BY COMPLETED YEARS OF SERVICE)

Years of Service	Non-disability	Temporary Disability ***	Permanent Disability ***
0	0.00000	0.00187	0.00054
1	0.00000	0.00307	0.00179
2	0.00000	0.00383	0.00291
3	0.00000	0.00450	0.00382
4	0.00000	0.00430	0.00396
5	0.00000	0.00422	0.00425
6	0.00000	0.00415	0.00497
7	0.00000	0.00440	0.00521
8	0.00000	0.00441	0.00614
9	0.00000	0.00448	0.00645
10	0.00000	0.00429	0.00688
11	0.00000	0.00423	0.00776
12	0.00000	0.00398	0.00757
13	0.00000	0.00387	0.00785
14	0.00000	0.00380	0.00737
15	0.00000	0.00281	0.00749
16	0.00000	0.00186	0.00601
17	0.00000	0.00132	0.00492
18	0.00000	0.00075	0.00352
19	0.42256	0.00541	0.00551
20	0.30241	0.00521	0.00634
21	0.26793	0.00422	0.00482
22	0.23110	0.00433	0.00508
23	0.29343	0.00417	0.00419
24	0.18735	0.00362	0.00359
25	0.33712	0.00437	0.00322
26	0.24102	0.00511	0.00333
27	0.24118	0.00523	0.00343
28	0.19147	0.00545	0.00466
29	0.77601	0.00999	0.00586
30	0.64842	0.01644	0.00795
31	0.42640	0.01399	0.00340
32	0.50641	0.01399	0.00340
33	0.40749	0.01399	0.00340
34	1.00000	0.01399	0.00340

*** The increase in disability rates shown between 18 and 19 years of service may be due to the removal of the 30% disability rating minimum for members with 20 years of service. The tax advantages accorded disability retired pay described in Appendix A may result in members choosing disability over nondisability retirements. Disabilities were increased by 35% to reflect recent trends.

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

WITHDRAWAL, REENTRANT, AND NET LOSS RATES FOR ACTIVE DUTY PERSONNEL

OFFICERS (BY COMPLETED YEARS OF SERVICE)

Years of Service	Withdrawal	Reentrant ***	Net Loss
0	0.01815	0.11937	-0.10122
1	0.02192	0.03298	-0.01106
2	0.07042	0.02574	0.04468
3	0.12192	0.02898	0.09294
4	0.10839	0.01964	0.08875
5	0.09306	0.01703	0.07603
6	0.09686	0.01444	0.08242
7	0.08447	0.01400	0.07047
8	0.07687	0.01200	0.06487
9	0.06825	0.01155	0.05670
10	0.06616	0.00872	0.05744
11	0.05337	0.00798	0.04539
12	0.03556	0.00656	0.02900
13	0.02481	0.00557	0.01924
14	0.01650	0.00467	0.01183
15	0.01042	0.00368	0.00674
16	0.00761	0.00291	0.00470
17	0.00479	0.00252	0.00227
18	0.00236	0.00246	-0.00010
19	0.00000	0.00223	-0.00223
20	0.00000	0.00247	-0.00247
21	0.00000	0.00259	-0.00259
22	0.00000	0.00230	-0.00230
23	0.00000	0.00237	-0.00237
24	0.00000	0.00229	-0.00229
25	0.00000	0.00268	-0.00268
26	0.00000	0.00276	-0.00276
27	0.00000	0.00284	-0.00284
28	0.00000	0.00329	-0.00329
29	0.00000	0.00419	-0.00419
30	0.00000	0.00912	-0.00912
31	0.00000	0.00803	-0.00803
32	0.00000	0.01145	-0.01145
33	0.00000	0.01084	-0.01084
34	0.00000	0.00000	0.00000

*** The reentrant (and all other) rates are developed for valuation purposes to be consistent with the data sources used in the valuation. For example, high reentrant rates for members with zero completed years of service at the beginning of the year reflect members showing up on the valuation data files with one completed year of service at year end, who were not on the data files at the beginning of the year, and who were not new entrants. To the extent the valuation data files exclude these members from the zero-completed-years-of-service cell, use of this reentrant rate is appropriate for the valuation projection. However, this "valuation focus" of the rates should be considered if using them for other purposes, e.g., to estimate the probability a given individual will remain on active duty from zero to one or more completed years of service.

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

WITHDRAWAL, REENTRANT, AND NET LOSS RATES FOR ACTIVE DUTY PERSONNEL

ENLISTED (BY COMPLETED YEARS OF SERVICE)

Years of Service	Withdrawal	Reentrant ***	Net Loss
0	0.10458	0.03043	0.07415
1	0.10267	0.00769	0.09498
2	0.18351	0.01394	0.16957
3	0.35545	0.02745	0.32800
4	0.15999	0.01394	0.14605
5	0.15789	0.01128	0.14661
6	0.11543	0.00966	0.10577
7	0.12660	0.00918	0.11742
8	0.09560	0.00761	0.08799
9	0.09098	0.00682	0.08416
10	0.05673	0.00540	0.05133
11	0.04738	0.00453	0.04285
12	0.03728	0.00347	0.03381
13	0.02534	0.00282	0.02252
14	0.02207	0.00223	0.01984
15	0.01296	0.00188	0.01108
16	0.00827	0.00154	0.00673
17	0.00514	0.00145	0.00369
18	0.00227	0.00139	0.00088
19	0.00000	0.00126	-0.00126
20	0.00000	0.00157	-0.00157
21	0.00000	0.00148	-0.00148
22	0.00000	0.00167	-0.00167
23	0.00000	0.00156	-0.00156
24	0.00000	0.00212	-0.00212
25	0.00000	0.00169	-0.00169
26	0.00000	0.00247	-0.00247
27	0.00000	0.00180	-0.00180
28	0.00000	0.00212	-0.00212
29	0.00000	0.00168	-0.00168
30	0.00000	0.01403	-0.01403
31	0.00000	0.03693	-0.03693
32	0.00000	0.04974	-0.04974
33	0.00000	0.09762	-0.09762
34	0.00000	0.00000	0.00000

*** The reentrant (and all other) rates are developed for valuation purposes to be consistent with the data sources used in the valuation. For example, high reentrant rates for members with zero completed years of service at the beginning of the year reflect members showing up on the valuation data files with one completed year of service at year end, who were not on the data files at the beginning of the year, and who were not new entrants. To the extent the valuation data files exclude these members from the zero-completed-years-of-service cell, use of this reentrant rate is appropriate for the valuation projection. However, this "valuation focus" of the rates should be considered if using them for other purposes, e.g., to estimate the probability a given individual will remain on active duty from zero to one or more completed years of service.

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

PERCENTAGE DISTRIBUTION OF NEW ENTRANTS

(AGE NEAREST BIRTHDAY)

Age	Officers	Enlisted	Total
16	0.00000	0.00000	0.00000
17	0.00000	0.00142	0.00142
18	0.00000	0.12146	0.12146
19	0.00001	0.25484	0.25485
20	0.00008	0.19288	0.19296
21	0.00045	0.11431	0.11476
22	0.01188	0.07357	0.08545
23	0.01920	0.05093	0.07013
24	0.01025	0.03619	0.04644
25	0.00470	0.02550	0.03020
26	0.00386	0.01783	0.02169
27	0.00327	0.01252	0.01579
28	0.00216	0.00929	0.01145
29	0.00163	0.00663	0.00826
30	0.00127	0.00475	0.00602
31	0.00097	0.00358	0.00455
32	0.00075	0.00285	0.00360
33	0.00058	0.00226	0.00284
34	0.00046	0.00187	0.00233
35	0.00038	0.00165	0.00203
36	0.00028	0.00063	0.00091
37	0.00020	0.00030	0.00050
38	0.00017	0.00024	0.00041
39	0.00015	0.00020	0.00035
40	0.00013	0.00018	0.00031
41	0.00010	0.00014	0.00024
42	0.00008	0.00014	0.00022
43	0.00007	0.00007	0.00014
44	0.00006	0.00004	0.00010
45	0.00005	0.00004	0.00009
46	0.00005	0.00003	0.00008
47	0.00004	0.00003	0.00007
48	0.00004	0.00003	0.00007
49	0.00003	0.00002	0.00005
50	0.00003	0.00002	0.00005
51	0.00002	0.00001	0.00003
52	0.00002	0.00001	0.00003
53	0.00002	0.00001	0.00003
54	0.00002	0.00001	0.00003
55	0.00002	0.00001	0.00003
56	0.00001	0.00000	0.00001
57	0.00001	0.00000	0.00001
58	0.00001	0.00000	0.00001
59	0.00001	0.00000	0.00001
60	0.00000	0.00000	0.00000
Total	0.06352	0.93648	1.00000

PAYGRADE TRANSFER RATES

STATUS (BY COMPLETED YEARS OF SERVICE)

Years of Service	Officer to Enlisted	Enlisted to Officer
0	0.00042	0.00304
1	0.00010	0.00096
2	0.00006	0.00112
3	0.00013	0.00145
4	0.00013	0.00227
5	0.00008	0.00282
6	0.00014	0.00393
7	0.00014	0.00515
8	0.00013	0.00718
9	0.00013	0.00874
10	0.00012	0.00968
11	0.00039	0.00969
12	0.00058	0.00907
13	0.00047	0.00778
14	0.00077	0.00613
15	0.00094	0.00472
16	0.00112	0.00306
17	0.00055	0.00179
18	0.00014	0.00137
19	0.00017	0.00096
20	0.00010	0.00115
21	0.00005	0.00105
22	0.00006	0.00093
23	0.00002	0.00088
24	0.00000	0.00044
25	0.00000	0.00005
26	0.00000	0.00002
27	0.00000	0.00007
28	0.00000	0.00000
29	0.00000	0.00000
30	0.00000	0.00000
31	0.00000	0.00000
32	0.00000	0.00000
33	0.00000	0.00000
34	0.00000	0.00000

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

PROMOTION AND MERIT BASIC PAY INCREASE SCALES

OFFICERS (BY ENTRY AGE)

Years of Service	Entry Age										
	16	17	18	19	20	21	22	23	24	25	26
1	1.01406	1.01406	1.01406	1.01406	1.01406	1.01406	1.01406	1.03788	1.06850	1.06863	1.03084
2	1.26101	1.26101	1.26101	1.26101	1.26101	1.26101	1.26101	1.26733	1.24639	1.22059	1.12813
3	1.16436	1.16436	1.16436	1.16436	1.16436	1.16436	1.16436	1.15592	1.14107	1.13118	1.08444
4	1.12838	1.12838	1.12838	1.12838	1.12838	1.12838	1.12838	1.12854	1.10999	1.09523	1.06425
5	1.01427	1.01427	1.01427	1.01427	1.01427	1.01427	1.01427	1.02410	1.02904	1.03108	1.02871
6	1.03943	1.03943	1.03943	1.03943	1.03943	1.03943	1.03943	1.04289	1.03995	1.04497	1.05461
7	0.99489	0.99489	0.99489	0.99489	0.99489	0.99489	0.99489	1.01191	1.02020	1.02535	1.02334
8	1.03290	1.03290	1.03290	1.03290	1.03290	1.03290	1.03290	1.04169	1.03766	1.04233	1.04014
9	0.99442	0.99442	0.99442	0.99442	0.99442	0.99442	0.99442	1.01394	1.02086	1.02143	1.02062
10	1.03956	1.03956	1.03956	1.03956	1.03956	1.03956	1.03956	1.05820	1.05017	1.04618	1.03943
11	1.01571	1.01571	1.01571	1.01571	1.01571	1.01571	1.01571	1.04944	1.05558	1.04535	1.02645
12	1.05143	1.05143	1.05143	1.05143	1.05143	1.05143	1.05143	1.05911	1.04767	1.04470	1.03802
13	1.00603	1.00603	1.00603	1.00603	1.00603	1.00603	1.00603	1.01511	1.01989	1.02090	1.01887
14	1.03458	1.03458	1.03458	1.03458	1.03458	1.03458	1.03458	1.02798	1.02367	1.02606	1.02729
15	1.01346	1.01346	1.01346	1.01346	1.01346	1.01346	1.01346	1.01512	1.02064	1.02177	1.01984
16	1.03810	1.03810	1.03810	1.03810	1.03810	1.03810	1.03810	1.04225	1.03899	1.03557	1.03369
17	1.02706	1.02706	1.02706	1.02706	1.02706	1.02706	1.02706	1.03034	1.02876	1.02850	1.02258
18	1.03826	1.03826	1.03826	1.03826	1.03826	1.03826	1.03826	1.02671	1.02287	1.02382	1.02758
19	1.01543	1.01543	1.01543	1.01543	1.01543	1.01543	1.01543	1.01051	1.01301	1.01426	1.01488
20	1.03350	1.03350	1.03350	1.03350	1.03350	1.03350	1.03350	1.03628	1.03721	1.03951	1.04114
21	1.02310	1.02310	1.02310	1.02310	1.02310	1.02310	1.02310	1.03595	1.03778	1.03563	1.02747
22	1.04475	1.04475	1.04475	1.04475	1.04475	1.04475	1.04475	1.06061	1.05316	1.04753	1.03385
23	1.02847	1.02847	1.02847	1.02847	1.02847	1.02847	1.02847	1.03169	1.03022	1.03020	1.02115
24	1.03200	1.03200	1.03200	1.03200	1.03200	1.03200	1.03200	1.02880	1.02749	1.02601	1.01918
25	1.02086	1.02086	1.02086	1.02086	1.02086	1.02086	1.02086	1.02065	1.02561	1.02340	1.01420
26	1.03961	1.03961	1.03961	1.03961	1.03961	1.03961	1.03961	1.03981	1.03084	1.02729	1.02475
27	1.01440	1.01440	1.01440	1.01440	1.01440	1.01440	1.01440	1.01278	1.00986	1.01164	1.00971
28	1.01850	1.01850	1.01850	1.01850	1.01850	1.01850	1.01850	1.02795	1.02738	1.02510	1.01871
29	1.01886	1.01886	1.01886	1.01886	1.01886	1.01886	1.01886	1.02296	1.01666	1.01419	1.00772
30	1.04665	1.04665	1.04665	1.04665	1.04665	1.04665	1.04665	1.06930	1.05109	1.04079	1.02158
31	1.03553	1.03553	1.03553	1.03553	1.03553	1.03553	1.03553	1.07120	1.05099	1.05582	1.01283
32	1.02979	1.02979	1.02979	1.02979	1.02979	1.02979	1.02979	1.04555	1.04030	1.04734	1.02783
33	1.02118	1.02118	1.02118	1.02118	1.02118	1.02118	1.02118	1.02422	1.02166	1.03341	1.02317
34	0.98796	0.98796	0.98796	0.98796	0.98796	0.98796	0.98796	0.94853	0.99750	1.00271	1.03332

Note: The number that appears, for example, in the column marked '20' and the row marked '2' is the ratio of basic pay at two years of service to basic pay at one year of service for a member who entered at age 20.

PROMOTION AND MERIT BASIC PAY INCREASE SCALES

ENLISTED (BY ENTRY AGE)

Years of Service	Entry Age										
	16	17	18	19	20	21	22	23	24	25	26
1	1.14463	1.14463	1.15192	1.13066	1.10499	1.09967	1.09485	1.08803	1.08174	1.07784	1.04388
2	1.11460	1.11460	1.11454	1.11191	1.11084	1.11190	1.11330	1.11410	1.11451	1.11391	1.10682
3	1.10585	1.10585	1.10336	1.10136	1.09840	1.09751	1.09578	1.09395	1.09251	1.09236	1.09052
4	1.09187	1.09187	1.08458	1.07787	1.07474	1.07408	1.07363	1.07388	1.07381	1.07393	1.07417
5	1.03813	1.03813	1.03342	1.03727	1.03777	1.03740	1.03826	1.03842	1.03976	1.04040	1.03887
6	1.08603	1.08603	1.08305	1.07612	1.07386	1.07369	1.07362	1.07384	1.07273	1.07226	1.06800
7	1.02569	1.02569	1.02685	1.03172	1.03395	1.03440	1.03456	1.03495	1.03490	1.03383	1.03581
8	1.08945	1.08945	1.08981	1.08241	1.07796	1.07646	1.07554	1.07405	1.07357	1.07271	1.06366
9	1.02372	1.02372	1.02136	1.02525	1.02709	1.02798	1.02772	1.02775	1.02740	1.02875	1.03084
10	1.05618	1.05618	1.06018	1.05735	1.05554	1.05409	1.05344	1.05256	1.05125	1.05021	1.04647
11	1.02443	1.02443	1.01796	1.02035	1.02207	1.02316	1.02245	1.02319	1.02343	1.02383	1.02399
12	1.06395	1.06395	1.06126	1.05530	1.05231	1.04959	1.04767	1.04687	1.04545	1.04561	1.03990
13	1.02883	1.02883	1.02147	1.02384	1.02456	1.02460	1.02476	1.02412	1.02438	1.02418	1.02288
14	1.03612	1.03612	1.04314	1.04047	1.03940	1.03772	1.03657	1.03541	1.03583	1.03424	1.03081
15	1.01461	1.01461	1.02312	1.02476	1.02479	1.02538	1.02514	1.02551	1.02446	1.02450	1.02351
16	1.03567	1.03567	1.03907	1.03689	1.03592	1.03480	1.03388	1.03283	1.03144	1.03022	1.02680
17	1.01696	1.01696	1.02141	1.02410	1.02454	1.02478	1.02413	1.02380	1.02323	1.02202	1.01908
18	1.04477	1.04477	1.04392	1.04034	1.03856	1.03586	1.03521	1.03422	1.03362	1.03169	1.02626
19	1.01797	1.01797	1.01812	1.01892	1.01876	1.01881	1.01845	1.01842	1.01786	1.01906	1.01495
20	1.04784	1.04784	1.05683	1.05989	1.06321	1.06664	1.06815	1.06936	1.07225	1.07401	1.08248
21	1.04156	1.04156	1.03878	1.04043	1.03946	1.03837	1.03962	1.04139	1.03968	1.04195	1.04150
22	1.06034	1.06034	1.06287	1.05641	1.05425	1.05316	1.05374	1.05449	1.05673	1.05100	1.04776
23	1.02863	1.02863	1.02731	1.03243	1.03388	1.03447	1.03473	1.03259	1.03274	1.03491	1.02869
24	1.05285	1.05285	1.06189	1.05931	1.05994	1.06183	1.06077	1.06046	1.06050	1.06188	1.05705
25	1.02562	1.02562	1.02998	1.03604	1.03767	1.03327	1.03183	1.03066	1.03112	1.03306	1.03074
26	1.08867	1.08867	1.09105	1.08810	1.08584	1.08542	1.08566	1.08473	1.07945	1.07139	1.05590
27	1.02419	1.02419	1.02080	1.02143	1.02065	1.02253	1.02540	1.02172	1.02343	1.02752	1.02455
28	0.99741	0.99741	1.01810	1.01911	1.02082	1.02168	1.02324	1.02113	1.02044	1.02451	1.02800
29	1.00414	1.00414	1.00950	1.01334	1.01506	1.01463	1.01298	1.01340	1.01243	1.01383	1.01924
30	1.02632	1.02632	1.05110	1.04098	1.03000	1.03513	1.02915	1.02501	1.02043	1.01257	1.00996
31	1.00002	1.00002	0.99460	0.98261	0.98840	1.00386	1.00729	1.00439	0.99995	0.99713	1.01452
32	0.99875	0.99875	1.00633	1.00144	1.00387	0.99960	1.02260	0.99998	1.00059	0.98624	0.99341
33	0.99973	0.99973	1.00337	0.99297	1.00241	1.01097	1.01385	0.99310	0.99612	0.97424	0.98173
34	0.99950	0.99950	1.02324	1.02368	1.00965	1.00437	1.01341	0.98561	0.99206	0.95993	0.98570

Note: The number that appears, for example, in the column marked '20' and the row marked '2' is the ratio of basic pay at two years of service to basic pay at one year of service for a member who entered at age 20.

APPENDIX H

RESERVE DUTY RATES

RESERVE DUTY RATES
(continued)

RESERVE DUTY RATES DESCRIPTION

Modeling reserves is similar in some respects to modeling active duty. There are, however, additional challenges due to the complexities of the reserve career (multiple breaks in service of varying durations, movement between active and reserve components, etc.); the structure of the reserve force; limitations of the reserve data; and evolving changes in how the reserves are used.

Reserves are modeled in two population categories in the portion of their career prior to receiving retired pay – Selected Reserves and non-Selected Reserves with 20 good years. The Selected Reserves include only part-time members (full-time Reservists are included in the active-duty (full-time) portion of this valuation) and are the reservists for whom normal costs are paid. The non-Selected Reserves with 20 good years[1] are modeled because they have enough service to qualify for retirement.

The reserve rates consist primarily of decrement rates related to the probabilities of a member leaving a category of military service for a specific reason. In addition, they include a new entrant distribution; a set of reentrant ratios; ratios for promotion and merit pay increases; average points per year; transfer to 20-year non-Selected Reserve status; and blow-up[2] factors. The decrement rates are mainly given by age nearest birthday at entry and completed years of service since Pay Entry Base Date (PEBD), for officers and enlisted separately. “Entry Age” is constructed on an assumption of no breaks in service; e.g., an “entry age” of 57 could represent a member who started at a much earlier age with a long break in service. As noted in the “Valuation Data and Procedure” section, as well as Table 6B, in the main text, the valuation results are highly sensitive to the separation rates and reentrant ratios[3]. Below is a description of the rates used in the reserve valuation process.

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[1] This includes the category commonly referred to as the “grey area” as well as other non-Selected Reservists with 20 qualifying retirement years.

[2] These are used to adjust for persistent patterns of actual outcomes not conforming to expectations based on known data. For example, some new reserve retirees show up in the data each year who were not in the data as eligible-to-retire reservists the year before. The need for such “blow up” factors is one of many challenges in modeling reservists.

[3] Another challenge in modeling reserves relates to the fact that many reservists start their career in the active duty component or have breaks in service throughout their career. Their movements back into the Selected Reserves (from the active duty component, from civilian status, etc.) are modeled as implicit flows via reentrant ratios. However, in some cases these ratios are unusually high, and population cells with small numbers of members initially are then augmented throughout the actuarial projection by large numbers of reentrants. This creates the potential for volatility of results, to the extent small population cell counts experience variations over time. Additionally, patterns of reservist population flows (between the Selected Reserves and the active duty component and between civilian status and the Selected Reserve) are changing, given external and internal factors such as changes in how reserves are used by the military.

The data for the rates was taken from the Reserve Component Common Personnel Data System (RCCPDS) files as of September 30 for the years 2005 through 2009, generally. The experience period was selected such that the sum of the part-time Selected Reserve force size changes for the included period was near zero. The fiscal years on which the rates are based is given on a subsequent page. A summary qualitative description follows in the below text, in addition to being displayed at the bottom of the respective rate tables in this appendix. The general formula derivation is similar to those of the Active Duty rates (Appendix G) and Retiree/Survivor rates (Appendix I). The reserve rate formulas are not shown, but may be requested from the Office of the Actuary.

The separation rates give the probability that a member in a given status at the beginning of the fiscal year leaves that status during the fiscal year. Separation rates from the Selected Reserve include standard losses, transfers to active duty, transfers to the full-time reserves, discharge, and death. They do not include transfers to non-Selected Reserves with 20 good years, or retirement. Separation rates from the non-Selected Reserve with 20 good years include transfer to Selected Reserve, death, discharge, and file corrections and timing delays. They do not include transfer to retirement status.

A reentrant is defined as someone who is in the Selected Reserves at year end, who was not in the same status a year earlier, and who is not a new entrant (as defined by having greater than zero completed years of PEBD service). It can include transfers from active duty; former Selected Reserve or active members returning after breaks in service; reserve members returning after being attached to a non-selected reserve component (Individual Ready Reserve or Inactive National Guard); and members transferring to the part-time Selected Reserves from the full-time reserves.

The new entrant distribution gives the percentages of new entrants (as defined by having zero completed years of PEBD service) to the part-time Selected Reserves by age and by officer/enlisted status. The distribution is only used in the normal cost (new entrant) valuation and the open group projection.

Due to Public Law (P.L.) 110-181 (see Appendix A), the set of separation rates shown apply only in the early years of the projection, and then phase in to an average age of 58 for reserve retirement. (See Item 4 in the Reserve Duty section in Appendix F for a description of the parameter used to model the phase-in.) As the transitions to earlier average retirement ages occur, the ages applicable to some of the rates change.

In most cases the separation and reentrant rates and ratios are not smoothed (graduated). However, cells with numerators of fewer than 10 cases are combined with other cells.

The promotion and merit increase scales (PAMS) give the expected annual percentage increase in pay independent of the across-the-board increases in the active duty pay scale. The PAMS do not include adjustments for inflation or productivity increases. The PAMS are defined by length of PEBD service, by age, and by officer/enlisted status. They are computed by dividing the average pay at age (x+1), years of service (y+1) by the average pay at age (x), years of service

(y) one year earlier. An adjustment is made to compute the averages for the numerator and denominator based on the same pay table, and cells based on few observations are combined with other cells.

SUMMARY OF YEARS ON WHICH RESERVE RATES ARE BASED

By Fiscal Year

RATE	2005	2006	2007	2008	2009	2010-2014*
New Entrant Distribution *(Officer/Enlisted)*	X	X	X	X	X	
Separation* *(Officer/Enlisted; Selected/Non-Selected)*	X	X	X	X	X	
Reentrant *(Officer/Enlisted; Selected)*	X	X	X	X	X	
Paygrade Transfer *(Officer/Enlisted; Selected)*	X	X	X	X	X	
Status Transfer *(Officer/Enlisted; Selected-to-Non-Selected)*	X	X	X	X	X	
Retirement *(Officer/Enlisted; Selected/Non-Selected)*	X	X	X	X	X	
Disability Retirement *(Permanent/Temporary; Officer/Enlisted; Selected)*						X
Average Points Per Year *(Officer/Enlisted; Selected/Non-Selected)*	X	X	X	X	X	
Career Points Adjustment *(Officer/Enlisted; Selected)*	X	X	X	X	X	
Reentering Average Points *(Officer/Enlisted; Selected)*	X	X	X	X	X	
Retirement Ratios *(Officer/Enlisted; Non-Selected)*	X	X	X	X	X	
Transfer Ratios *(Officer/Enlisted; Selected-to-Non-Selected)*	X	X	X	X	X	
Transfer Ratio Adjustment *(Officer/Enlisted; Selected-to-Non-Selected)*	X	X	X	X	X	
Selected Reserve PAMS *(Officer/Enlisted)*	X	X	X	X	X	
Non-Selected Reserve PAMS *(Officer/Enlisted)*	X	X	X	X	X	

* In the construction of the rates, we removed one half of the combat-related disability retirements occurring during the FY 2010-2014 experience period. We subtracted additional disability retirements from separations, thereby affecting separation rates and reducing the impact on the percentage making 20 year retirement. The adjustment did not impact Officer Temporary Disability Rates.

New Entrant Distribution

By Paygrade (Officer/Enlisted)

Entry Age	Officer	Enlisted	Total
17	0.00000	0.02350	0.02350
18	0.00000	0.19427	0.19427
19	0.00001	0.20176	0.20177
20	0.00018	0.14591	0.14609
21	0.00028	0.10208	0.10236
22	0.00072	0.07088	0.07160
23	0.00149	0.05248	0.05397
24	0.00107	0.03949	0.04056
25	0.00074	0.03018	0.03092
26	0.00069	0.02308	0.02377
27	0.00071	0.01890	0.01961
28	0.00063	0.01535	0.01598
29	0.00061	0.01341	0.01402
30	0.00070	0.01077	0.01147
31	0.00064	0.00925	0.00989
32	0.00052	0.00773	0.00825
33	0.00055	0.00687	0.00742
34	0.00054	0.00607	0.00661
35	0.00067	0.00633	0.00700
36	0.00048	0.00518	0.00566
37	0.00054	0.00474	0.00528
38	0.00000	0.00000	0.00000
39	0.00000	0.00000	0.00000
40	0.00000	0.00000	0.00000
41	0.00000	0.00000	0.00000
42	0.00000	0.00000	0.00000
43	0.00000	0.00000	0.00000
44	0.00000	0.00000	0.00000
45	0.00000	0.00000	0.00000
46	0.00000	0.00000	0.00000
47	0.00000	0.00000	0.00000
48	0.00000	0.00000	0.00000
49	0.00000	0.00000	0.00000
50	0.00000	0.00000	0.00000
51	0.00000	0.00000	0.00000
52	0.00000	0.00000	0.00000
53	0.00000	0.00000	0.00000
54	0.00000	0.00000	0.00000
55	0.00000	0.00000	0.00000
56	0.00000	0.00000	0.00000
57	0.00000	0.00000	0.00000
58	0.00000	0.00000	0.00000
59	0.00000	0.00000	0.00000
60	0.00000	0.00000	0.00000
61	0.00000	0.00000	0.00000
>62	0.00000	0.00000	0.00000
Total	0.01177	0.98823	1.00000

DESCRIPTION: New Entrant distribution for a normal cost valuation (as well as open group), where a new entrant is defined as: a part-time selected reserve on the file as of year-end, who was not in that status in the prior year, and has zero completed PEBD years of service.

Arrayed by entry age and paygrade (officer/enlisted). Populates age scatter of new entrant cohort. Model assumes no new entrants older than age 37.

Officer Selected Reserve Separation Rates (Non-Retirement Causes)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	0.054	0.047	0.054	0.029	0.044	0.038	0.035	0.028	0.023	0.033	0.039	0.053	0.073	0.037	0.065	0.064	0.063	0.050	0.063	0.048	0.058	0.079	0.039	0.064	0.036	0.040	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	0.333		1.000
1	0.000	0.054	0.047	0.054	0.029	0.044	0.038	0.057	0.039	0.023	0.033	0.039	0.059	0.065	0.064	0.079	0.074	0.077	0.050	0.075	0.074	0.067	0.082	0.039	0.064	0.036	0.040	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	0.333	1.000	
2	0.000	0.054	0.047	0.054	0.118	0.068	0.069	0.059	0.056	0.055	0.042	0.071	0.069	0.042	0.057	0.081	0.094	0.078	0.089	0.075	0.066	0.075	0.068	0.065	0.065	0.069	0.060	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	1.000		
3	0.000	0.054	0.047	0.051	0.076	0.060	0.052	0.073	0.070	0.051	0.069	0.052	0.071	0.079	0.084	0.086	0.088	0.079	0.065	0.078	0.065	0.094	0.070	0.113	0.094	0.135	0.110	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	1.000			
4	0.000	0.054	0.067	0.085	0.065	0.056	0.085	0.092	0.061	0.067	0.060	0.078	0.084	0.073	0.065	0.100	0.073	0.057	0.076	0.102	0.060	0.088	0.081	0.084	0.060	0.083	0.143	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	0.048	1.000				
5	0.000	0.054	0.063	0.069	0.059	0.073	0.094	0.116	0.127	0.083	0.120	0.076	0.119	0.082	0.099	0.065	0.101	0.052	0.090	0.086	0.095	0.089	0.130	0.119	0.062	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	1.000					
6	0.000	0.054	0.046	0.062	0.056	0.074	0.146	0.168	0.124	0.101	0.086	0.099	0.079	0.095	0.093	0.101	0.076	0.061	0.077	0.064	0.057	0.090	0.053	0.089	0.086	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	1.000						
7	0.000	0.054	0.051	0.060	0.087	0.116	0.172	0.175	0.138	0.156	0.129	0.113	0.134	0.148	0.142	0.116	0.170	0.115	0.134	0.144	0.113	0.144	0.157	0.091	0.081	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	1.000							
8	0.000	0.056	0.065	0.090	0.096	0.110	0.168	0.168	0.169	0.124	0.154	0.134	0.137	0.142	0.125	0.189	0.158	0.156	0.114	0.082	0.132	0.133	0.152	0.124	0.134	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	1.000								
9	0.000	0.096	0.074	0.085	0.098	0.112	0.149	0.167	0.153	0.146	0.103	0.109	0.113	0.116	0.114	0.087	0.049	0.097	0.083	0.099	0.093	0.130	0.175	0.087	0.059	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	1.000									
10	0.000	0.090	0.091	0.097	0.113	0.116	0.136	0.134	0.135	0.127	0.096	0.100	0.094	0.087	0.084	0.102	0.118	0.088	0.101	0.101	0.128	0.117	0.110	0.091	0.060	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	1.000										
11	0.000	0.092	0.096	0.086	0.104	0.117	0.124	0.131	0.113	0.097	0.102	0.092	0.080	0.072	0.097	0.091	0.075	0.086	0.094	0.070	0.114	0.106	0.049	0.072	0.117	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	1.000											
12	0.000	0.081	0.089	0.102	0.112	0.106	0.112	0.100	0.114	0.103	0.094	0.099	0.091	0.088	0.110	0.090	0.079	0.123	0.078	0.069	0.037	0.066	0.049	0.044	0.067	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	1.000												
13	0.000	0.059	0.087	0.083	0.108	0.102	0.100	0.097	0.094	0.089	0.083	0.079	0.076	0.098	0.056	0.070	0.073	0.086	0.036	0.061	0.037	0.042	0.049	0.044	0.042	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	1.000													
14	0.000	0.105	0.090	0.083	0.081	0.084	0.094	0.089	0.086	0.069	0.083	0.087	0.080	0.080	0.063	0.050	0.039	0.096	0.064	0.057	0.037	0.042	0.049	0.044	0.042	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	1.000														
15	0.000	0.090	0.082	0.088	0.080	0.075	0.082	0.078	0.085	0.077	0.072	0.059	0.065	0.085	0.060	0.083	0.057	0.065	0.040	0.052	0.037	0.042	0.049	0.044	0.042	0.063	0.065	0.098	0.099	0.089	0.110	0.104	1.000															
16	0.000	0.085	0.081	0.076	0.082	0.083	0.074	0.065	0.076	0.060	0.068	0.056	0.061	0.058	0.072	0.032	0.058	0.035	0.037	0.051	0.037	0.042	0.049	0.044	0.042	0.063	0.065	0.098	0.099	0.089	0.110	1.000																
17	0.000	0.060	0.080	0.070	0.073	0.068	0.068	0.068	0.065	0.064	0.058	0.065	0.061	0.065	0.044	0.040	0.049	0.030	0.047	0.044	0.037	0.042	0.049	0.044	0.042	0.063	0.065	0.098	0.099	0.089	1.000																	
18	0.000	0.060	0.057	0.062	0.061	0.088	0.063	0.062	0.068	0.053	0.047	0.062	0.051	0.059	0.045	0.022	0.030	0.031	0.047	0.065	0.037	0.042	0.049	0.044	0.042	0.063	0.065	0.098	0.099	1.000																		
19	0.000	0.075	0.081	0.077	0.073	0.075	0.063	0.058	0.046	0.058	0.056	0.049	0.043	0.050	0.043	0.040	0.054	0.046	0.045	0.031	0.037	0.042	0.049	0.044	0.042	0.063	0.065	0.098																				
20	0.000	0.110	0.100	0.092	0.074	0.073	0.055	0.056	0.045	0.047	0.050	0.045	0.058	0.061	0.027	0.029	0.047	0.021	0.039	0.024	0.037	0.042	0.049	0.044	0.042	0.063	0.065																					
21	0.000	0.062	0.076	0.083	0.064	0.069	0.045	0.045	0.042	0.051	0.049	0.038	0.033	0.029	0.037	0.025	0.030	0.020	0.037	0.024	0.037	0.042	0.049	0.044	0.042	0.063																						
22	0.000	0.078	0.084	0.083	0.063	0.055	0.042	0.042	0.039	0.050	0.035	0.038	0.035	0.054	0.016	0.041	0.029	0.029	0.018	0.024	0.037	0.042	0.049	0.044	0.042																							
23	0.000	0.081	0.081	0.053	0.052	0.054	0.041	0.036	0.040	0.040	0.022	0.041	0.054	0.059	0.028	0.042	0.029	0.029	0.018	0.024	0.037	0.042	0.049	0.044																								
24	0.000	0.077	0.059	0.061	0.048	0.037	0.031	0.031	0.040	0.024	0.029	0.037	0.044	0.031	0.023	0.025	0.029	0.029	0.018	0.024	0.037	0.042	0.049																									
25	0.000	0.063	0.072	0.060	0.040	0.047	0.026	0.031	0.032	0.035	0.029	0.020	0.033	0.021	0.026	0.019	0.029	0.029	0.018	0.024	0.037	0.042																										
26	0.000	0.030	0.052	0.053	0.028	0.033	0.026	0.030	0.034	0.031	0.039	0.041	0.033	0.030	0.027	0.019	0.029	0.029	0.018	0.024	0.037																											
27	0.000	0.030	0.037	0.051	0.046	0.038	0.035	0.040	0.038	0.036	0.047	0.056	0.037	0.046	0.038	0.019	0.029	0.029	0.018	0.024																												
28	0.000	0.030	0.044	0.041	0.041	0.032	0.025	0.030	0.025	0.034	0.023	0.032	0.026	0.019	0.037	0.019	0.029	0.029	0.018																													
29	0.000	0.030	0.045	0.035	0.030	0.034	0.030	0.023	0.032	0.032	0.025	0.052	0.042	0.019	0.024	0.019	0.029	0.029																														
30	0.000	0.030	0.034	0.027	0.039	0.024	0.036	0.030	0.035	0.022	0.052	0.040	0.015	0.019	0.024	0.019	0.029																															
31	0.000	0.030	0.020	0.038	0.029	0.013	0.033	0.041	0.035	0.025	0.032	0.016	0.015	0.019	0.024	0.019																																
32	0.000	0.030	0.047	0.032	0.026	0.031	0.036	0.022	0.051	0.047	0.029	0.016	0.015	0.019	0.024																																	
33	0.000	0.030	0.019	0.031	0.027	0.021	0.034	0.050	0.032	0.026	0.028	0.016	0.015	0.019																																		
34	0.000	0.030	0.041	0.017	0.046	0.032	0.027	0.027	0.031	0.021	0.028	0.016	0.015																																			
35	0.000	0.030	0.037	0.030	0.055	0.047	0.030	0.033	0.021	0.021	0.028	0.016																																				
36	0.000	0.030	0.037	0.052	0.033	0.033	0.016	0.011	0.021	0.021	0.028																																					
37	0.000	0.030	0.037	0.049	0.034	0.028	0.013	0.011	0.021	0.021																																						
38	0.000	0.030	0.037	0.066	0.045	0.014	0.024	0.011	0.021																																							
39	0.000	0.030	0.037	0.013	0.010	0.014	0.024	0.011																																								
40	0.000	0.030	0.037	0.013	0.010	0.014	0.024																																									
41	0.000	0.030	0.037	0.013	0.010	0.014																																										

DESCRIPTION: Selected Reserve Separation Rates

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Probability that a member exits the status (due to non-retirement causes) during the fiscal year.

Values for certain cells in above rate table may represent little to no exposure in the population, hence have minimal or no impact on results.

Blank cells should be considered a value of zero ('0.000').

Enlisted Selected Reserve Separation Rates (Non-Retirement Causes)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	0.128	0.169	0.164	0.153	0.156	0.160	0.163	0.171	0.164	0.175	0.177	0.170	0.190	0.189	0.182	0.203	0.171	0.197	0.192	0.190	0.189	0.191	0.200	0.174	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000
1	0.000	0.233	0.214	0.149	0.141	0.144	0.148	0.149	0.148	0.151	0.159	0.152	0.165	0.155	0.155	0.159	0.162	0.145	0.157	0.157	0.149	0.177	0.162	0.158	0.147	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	
2	0.000	0.155	0.133	0.116	0.127	0.134	0.141	0.135	0.137	0.148	0.145	0.141	0.142	0.152	0.137	0.132	0.138	0.146	0.129	0.121	0.130	0.133	0.144	0.128	0.144	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000		
3	0.000	0.103	0.109	0.111	0.129	0.131	0.133	0.130	0.129	0.134	0.144	0.134	0.142	0.138	0.128	0.132	0.126	0.130	0.122	0.111	0.117	0.136	0.152	0.131	0.103	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000			
4	0.000	0.093	0.106	0.119	0.135	0.138	0.143	0.142	0.139	0.142	0.134	0.137	0.139	0.138	0.140	0.125	0.122	0.129	0.121	0.114	0.118	0.110	0.117	0.141	0.139	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000				
5	0.000	0.227	0.294	0.325	0.342	0.336	0.319	0.310	0.295	0.294	0.285	0.258	0.262	0.258	0.217	0.226	0.212	0.205	0.205	0.177	0.194	0.159	0.160	0.140	0.148	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000					
6	0.000	0.233	0.211	0.235	0.238	0.239	0.229	0.226	0.219	0.217	0.206	0.198	0.203	0.182	0.171	0.187	0.153	0.152	0.150	0.148	0.135	0.135	0.144	0.134	0.165	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000						
7	0.000	0.229	0.279	0.299	0.305	0.306	0.308	0.292	0.289	0.281	0.254	0.259	0.249	0.227	0.250	0.204	0.198	0.195	0.187	0.192	0.168	0.169	0.162	0.160	0.155	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000							
8	0.000	0.239	0.232	0.233	0.233	0.231	0.224	0.224	0.218	0.205	0.203	0.193	0.187	0.170	0.173	0.163	0.153	0.152	0.164	0.148	0.148	0.150	0.146	0.153	0.156	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000								
9	0.000	0.179	0.173	0.179	0.184	0.187	0.181	0.180	0.176	0.175	0.170	0.162	0.167	0.149	0.158	0.139	0.162	0.129	0.133	0.131	0.120	0.142	0.137	0.149	0.154	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000									
10	0.000	0.145	0.144	0.161	0.171	0.169	0.171	0.176	0.159	0.166	0.165	0.171	0.147	0.149	0.152	0.138	0.135	0.131	0.120	0.104	0.103	0.110	0.124	0.124	0.107	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000										
11	0.000	0.178	0.168	0.155	0.161	0.160	0.162	0.162	0.159	0.156	0.157	0.156	0.131	0.141	0.133	0.148	0.127	0.138	0.126	0.122	0.118	0.099	0.104	0.124	0.138	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	1.000											
12	0.000	0.161	0.133	0.127	0.135	0.135	0.140	0.148	0.133	0.140	0.128	0.133	0.123	0.122	0.115	0.107	0.129	0.110	0.097	0.098	0.112	0.115	0.089	0.085	0.115	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	1.000												
13	0.000	0.148	0.133	0.132	0.142	0.138	0.144	0.143	0.132	0.140	0.119	0.137	0.132	0.113	0.121	0.112	0.116	0.108	0.081	0.099	0.103	0.077	0.065	0.103	0.063	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	1.000													
14	0.000	0.117	0.111	0.113	0.112	0.108	0.116	0.116	0.103	0.115	0.117	0.117	0.105	0.101	0.088	0.085	0.099	0.096	0.090	0.086	0.075	0.087	0.088	0.096	0.087	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	1.000														
15	0.000	0.095	0.098	0.094	0.097	0.097	0.095	0.100	0.096	0.093	0.096	0.111	0.092	0.085	0.082	0.097	0.075	0.096	0.089	0.091	0.075	0.080	0.075	0.049	0.075	0.137	0.137	0.159	0.159	0.159	0.140	0.140	1.000															
16	0.000	0.105	0.082	0.086	0.089	0.086	0.086	0.083	0.078	0.078	0.086	0.088	0.087	0.076	0.078	0.058	0.061	0.057	0.057	0.062	0.085	0.070	0.059	0.056	0.079	0.137	0.137	0.159	0.159	0.159	0.140	1.000																
17	0.000	0.085	0.075	0.072	0.075	0.069	0.076	0.076	0.069	0.072	0.073	0.072	0.066	0.064	0.071	0.066	0.064	0.062	0.065	0.050	0.061	0.065	0.067	0.039	0.062	0.137	0.137	0.159	0.159	0.159	1.000																	
18	0.000	0.063	0.062	0.061	0.059	0.068	0.063	0.062	0.072	0.055	0.058	0.067	0.054	0.067	0.070	0.063	0.066	0.055	0.039	0.059	0.046	0.046	0.047	0.048	0.045	0.137	0.137	0.159	0.159	1.000																		
19	0.000	0.111	0.096	0.084	0.086	0.087	0.086	0.084	0.081	0.078	0.072	0.075	0.086	0.076	0.069	0.072	0.073	0.065	0.066	0.073	0.082	0.088	0.090	0.074	0.045	0.137	0.137	0.159																				
20	0.000	0.154	0.121	0.103	0.100	0.100	0.099	0.101	0.096	0.099	0.096	0.092	0.096	0.096	0.095	0.097	0.095	0.084	0.090	0.082	0.062	0.073	0.056	0.041	0.045	0.137	0.137																					
21	0.000	0.139	0.111	0.095	0.094	0.090	0.097	0.087	0.086	0.103	0.102	0.108	0.087	0.109	0.093	0.086	0.104	0.089	0.103	0.060	0.074	0.053	0.021	0.069	0.045	0.137																						
22	0.000	0.117	0.101	0.086	0.084	0.086	0.074	0.091	0.077	0.089	0.091	0.093	0.096	0.089	0.087	0.089	0.091	0.091	0.103	0.065	0.053	0.032	0.026	0.010	0.045																							
23	0.000	0.111	0.089	0.080	0.089	0.091	0.081	0.084	0.088	0.080	0.081	0.091	0.082	0.084	0.075	0.089	0.085	0.097	0.091	0.090	0.018	0.028	0.026	0.010																								
24	0.000	0.115	0.080	0.079	0.074	0.076	0.071	0.078	0.065	0.061	0.081	0.078	0.086	0.089	0.085	0.093	0.111	0.096	0.054	0.023	0.041	0.075	0.026																									
25	0.000	0.079	0.081	0.066	0.065	0.068	0.073	0.070	0.075	0.064	0.077	0.067	0.084	0.052	0.077	0.085	0.092	0.060	0.025	0.037	0.040	0.075																										
26	0.000	0.099	0.063	0.060	0.062	0.061	0.063	0.061	0.053	0.054	0.058	0.065	0.069	0.055	0.094	0.091	0.059	0.012	0.020	0.063	0.040																											
27	0.000	0.095	0.058	0.050	0.050	0.057	0.053	0.048	0.053	0.055	0.065	0.074	0.059	0.073	0.082	0.056	0.025	0.016	0.020	0.063																												
28	0.000	0.070	0.044	0.047	0.043	0.048	0.044	0.044	0.047	0.051	0.041	0.051	0.073	0.050	0.062	0.010	0.030	0.016	0.020																													
29	0.000	0.061	0.041	0.047	0.041	0.051	0.047	0.044	0.039	0.055	0.059	0.064	0.041	0.036	0.020	0.025	0.083	0.016																														
30	0.000	0.052	0.040	0.036	0.038	0.038	0.049	0.031	0.044	0.055	0.053	0.047	0.020	0.011	0.011	0.025	0.083																															
31	0.000	0.052	0.033	0.034	0.035	0.032	0.035	0.040	0.047	0.041	0.037	0.022	0.013	0.021	0.011	0.025																																
32	0.000	0.052	0.032	0.030	0.033	0.038	0.049	0.039	0.037	0.046	0.021	0.024	0.010	0.021	0.011																																	
33	0.000	0.052	0.027	0.022	0.032	0.036	0.043	0.041	0.035	0.027	0.023	0.021	0.010	0.021																																		
34	0.000	0.052	0.021	0.033	0.040	0.049	0.050	0.049	0.027	0.018	0.019	0.021	0.010																																			
35	0.000	0.052	0.031	0.027	0.042	0.034	0.043	0.029	0.026	0.010	0.019	0.021																																				
36	0.000	0.052	0.025	0.032	0.031	0.038	0.031	0.017	0.018	0.010	0.019																																					
37	0.000	0.052	0.037	0.030	0.037	0.028	0.008	0.023	0.018	0.010																																						
38	0.000	0.052	0.026	0.027	0.013	0.011	0.008	0.023	0.018																																							
39	0.000	0.052	0.026	0.027	0.013	0.011	0.008	0.023																																								
40	0.000	0.052	0.026	0.027	0.013	0.011	0.008																																									
41	0.000	0.052	0.026	0.027	0.013	0.011																																										

DESCRIPTION: Selected Reserve Separation Rates
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Probability that a member exits the status (due to non-retirement causes) during the fiscal year.
Values for certain cells in above rate table may represent little to no exposure in the population, hence have minimal or no impact on results.
Blank cells should be considered a value of zero ('0.000').

Officer Selected Reserve Reentrant Rates

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	0.042	0.353	0.659	0.157	0.313	0.580	0.329	0.351	0.346	0.368	0.265	0.275	0.227	0.264	0.283	0.192	0.222	0.150	0.259	0.339	0.174	0.214	0.234	0.239	0.298	0.239	0.259	0.211	0.243	0.297	0.355	0.211	0.213	0.238	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.267	
1	0.000	0.042	0.353	0.659	0.336	0.294	0.278	0.183	0.123	0.087	0.055	0.057	0.105	0.032	0.066	0.069	0.046	0.052	0.059	0.027	0.027	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028		
2	0.000	0.042	0.353	0.561	0.300	0.119	0.146	0.220	0.190	0.128	0.105	0.096	0.098	0.057	0.066	0.051	0.049	0.033	0.048	0.027	0.027	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028			
3	0.000	0.042	0.281	0.231	0.126	0.063	0.330	0.569	0.391	0.256	0.126	0.178	0.135	0.089	0.066	0.089	0.069	0.035	0.054	0.027	0.027	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028				
4	0.000	0.042	0.128	0.105	0.050	0.048	0.422	0.605	0.394	0.202	0.202	0.184	0.128	0.126	0.058	0.088	0.092	0.036	0.051	0.056	0.036	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028					
5	0.000	0.042	0.050	0.041	0.044	0.069	0.269	0.342	0.216	0.148	0.137	0.133	0.091	0.090	0.063	0.059	0.053	0.061	0.067	0.040	0.042	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028						
6	0.000	0.042	0.038	0.049	0.071	0.089	0.270	0.288	0.223	0.194	0.197	0.139	0.150	0.101	0.078	0.083	0.070	0.049	0.074	0.044	0.042	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028							
7	0.000	0.042	0.043	0.063	0.076	0.130	0.219	0.222	0.215	0.202	0.178	0.154	0.134	0.121	0.110	0.151	0.127	0.111	0.130	0.093	0.042	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028								
8	0.000	0.042	0.041	0.059	0.065	0.103	0.205	0.189	0.187	0.176	0.161	0.126	0.097	0.106	0.106	0.065	0.064	0.082	0.072	0.082	0.042	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028									
9	0.000	0.042	0.055	0.064	0.075	0.086	0.171	0.224	0.173	0.135	0.148	0.148	0.091	0.087	0.089	0.108	0.058	0.055	0.054	0.099	0.042	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028										
10	0.000	0.042	0.059	0.066	0.066	0.075	0.151	0.162	0.147	0.115	0.097	0.085	0.096	0.074	0.090	0.047	0.042	0.074	0.039	0.070	0.042	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028											
11	0.000	0.042	0.054	0.072	0.085	0.097	0.119	0.113	0.099	0.112	0.093	0.095	0.072	0.079	0.062	0.063	0.080	0.046	0.078	0.070	0.042	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028												
12	0.000	0.042	0.050	0.069	0.078	0.097	0.103	0.084	0.079	0.085	0.065	0.058	0.059	0.058	0.052	0.090	0.065	0.078	0.067	0.063	0.042	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028													
13	0.000	0.042	0.052	0.059	0.065	0.074	0.069	0.068	0.073	0.067	0.060	0.082	0.043	0.051	0.056	0.037	0.045	0.038	0.071	0.042	0.042	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028														
14	0.000	0.042	0.046	0.056	0.066	0.063	0.051	0.052	0.058	0.045	0.071	0.050	0.037	0.047	0.074	0.023	0.035	0.040	0.024	0.031	0.042	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028															
15	0.000	0.042	0.042	0.047	0.070	0.049	0.041	0.037	0.051	0.036	0.039	0.043	0.046	0.039	0.057	0.038	0.028	0.032	0.024	0.043	0.037	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028																
16	0.000	0.042	0.045	0.046	0.051	0.054	0.040	0.033	0.035	0.047	0.040	0.029	0.028	0.033	0.030	0.032	0.020	0.027	0.024	0.026	0.037	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028	0.028																	
17	0.000	0.042	0.033	0.040	0.043	0.049	0.033	0.034	0.035	0.029	0.034	0.037	0.026	0.035	0.039	0.035	0.020	0.023	0.024	0.028	0.037	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028	0.028																		
18	0.000	0.042	0.036	0.038	0.038	0.048	0.038	0.035	0.040	0.029	0.037	0.022	0.021	0.034	0.031	0.022	0.020	0.031	0.024	0.025	0.037	0.040	0.038	0.032	0.029	0.028	0.028	0.028	0.028																			
19	0.000	0.042	0.034	0.037	0.032	0.040	0.031	0.036	0.032	0.030	0.031	0.036	0.022	0.030	0.028	0.017	0.020	0.020	0.024	0.021	0.037	0.040	0.038	0.032	0.029	0.028	0.028	0.028																				
20	0.000	0.042	0.035	0.032	0.038	0.045	0.033	0.032	0.036	0.037	0.039	0.031	0.026	0.035	0.027	0.027	0.020	0.016	0.024	0.021	0.037	0.040	0.038	0.032	0.029	0.028	0.028																					
21	0.000	0.042	0.035	0.039	0.040	0.035	0.036	0.033	0.024	0.032	0.030	0.024	0.016	0.025	0.016	0.025	0.020	0.016	0.024	0.021	0.037	0.040	0.038	0.032	0.029	0.028																						
22	0.000	0.042	0.039	0.036	0.034	0.035	0.032	0.026	0.028	0.032	0.035	0.029	0.035	0.031	0.016	0.022	0.020	0.016	0.018	0.021	0.037	0.040	0.038	0.032	0.029																							
23	0.000	0.042	0.030	0.039	0.045	0.029	0.037	0.033	0.026	0.031	0.022	0.030	0.030	0.033	0.025	0.022	0.020	0.016	0.018	0.021	0.037	0.040	0.038	0.032																								
24	0.000	0.042	0.049	0.038	0.029	0.037	0.031	0.031	0.037	0.024	0.029	0.028	0.037	0.031	0.023	0.022	0.020	0.016	0.018	0.021	0.037	0.040	0.038																									
25	0.000	0.042	0.048	0.039	0.040	0.027	0.026	0.031	0.032	0.029	0.029	0.020	0.030	0.021	0.025	0.019	0.020	0.016	0.018	0.021	0.037	0.040																										
26	0.000	0.030	0.039	0.035	0.028	0.033	0.026	0.030	0.029	0.031	0.039	0.034	0.021	0.022	0.025	0.019	0.020	0.016	0.018	0.021	0.037																											
27	0.000	0.030	0.033	0.043	0.040	0.037	0.032	0.026	0.024	0.036	0.026	0.029	0.021	0.034	0.025	0.019	0.020	0.016	0.018	0.021																												
28	0.000	0.030	0.043	0.035	0.035	0.032	0.020	0.021	0.025	0.034	0.021	0.032	0.021	0.019	0.025	0.019	0.020	0.016	0.018																													
29	0.000	0.030	0.043	0.035	0.030	0.029	0.023	0.019	0.029	0.032	0.025	0.024	0.021	0.002	0.024	0.019	0.020	0.016																														
30	0.000	0.030	0.031	0.027	0.033	0.018	0.030	0.024	0.023	0.022	0.031	0.024	0.015	0.002	0.024	0.019	0.020																															
31	0.000	0.030	0.020	0.037	0.029	0.013	0.027	0.021	0.027	0.022	0.015	0.016	0.015	0.002	0.024	0.019																																
32	0.000	0.030	0.032	0.025	0.026	0.022	0.026	0.022	0.017	0.014	0.015	0.016	0.015	0.002	0.024																																	
33	0.000	0.030	0.019	0.027	0.027	0.021	0.015	0.014	0.017	0.014	0.015	0.016	0.015	0.002																																		
34	0.000	0.030	0.033	0.017	0.031	0.023	0.017	0.021	0.017	0.014	0.015	0.016	0.015																																			
35	0.000	0.030	0.013	0.030	0.020	0.028	0.018	0.021	0.017	0.014	0.015	0.016																																				
36	0.000	0.030	0.013	0.021	0.025	0.008	0.013	0.011	0.017	0.014	0.015																																					
37	0.000	0.030	0.013	0.029	0.031	0.008	0.009	0.008	0.017	0.014																																						
38	0.000	0.030	0.013	0.033	0.013	0.008	0.009	0.008	0.017																																							
39	0.000	0.030	0.013	0.013	0.008	0.008	0.009	0.008																																								
40	0.000	0.030	0.013	0.013	0.008	0.008	0.009																																									
41	0.000	0.030	0.013	0.013	0.008	0.008																																										

DESCRIPTION: Selected Reserve Reentrant Rates -- Members have a prior entry date.
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Increment rate that a member enters reserve status during the fiscal year.
For PEBD YOS greater than 15, if the reentrant rate > loss rate then set the reentrant rate equal to the loss rate.
Additional adjustments are made in an open group valuation in order to prevent the population. from becoming "over-strengthed" relative to DoD-Comptroller projected endstrengths.
Values for certain cells in above rate table may represent little to no exposure in the population, hence have minimal or no impact on results.
Blank cells should be considered a value of zero ('0.000').

Enlisted Selected Reserve Reentrant Rates

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	0.121	0.030	0.029	0.038	0.043	0.048	0.050	0.053	0.060	0.059	0.067	0.065	0.060	0.070	0.064	0.073	0.073	0.085	0.081	0.083	0.101	0.082	0.086	0.081	0.092	0.084	0.088	0.169	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	
1	0.000	0.006	0.012	0.030	0.041	0.046	0.051	0.051	0.052	0.054	0.052	0.052	0.058	0.046	0.048	0.057	0.063	0.057	0.058	0.051	0.060	0.047	0.059	0.051	0.057	0.105	0.075	0.136	0.143	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168		
2	0.000	0.004	0.021	0.048	0.070	0.080	0.083	0.087	0.083	0.086	0.080	0.073	0.070	0.077	0.066	0.078	0.074	0.060	0.082	0.066	0.068	0.101	0.081	0.099	0.117	0.236	0.397	0.344	0.364	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168			
3	0.000	0.012	0.066	0.139	0.176	0.187	0.190	0.194	0.186	0.195	0.163	0.151	0.153	0.128	0.121	0.138	0.137	0.142	0.128	0.110	0.102	0.102	0.127	0.133	0.207	0.452	0.603	0.563	0.267	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168				
4	0.000	0.022	0.077	0.134	0.144	0.139	0.142	0.141	0.145	0.151	0.138	0.098	0.120	0.105	0.097	0.083	0.093	0.088	0.091	0.081	0.073	0.079	0.104	0.125	0.124	0.231	0.317	0.240	0.286	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168					
5	0.000	0.026	0.074	0.124	0.133	0.135	0.137	0.134	0.131	0.133	0.129	0.112	0.108	0.097	0.097	0.089	0.093	0.109	0.154	0.155	0.216	0.336	0.544	0.657	0.880	1.140	1.155	0.896	0.960	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168						
6	0.000	0.050	0.099	0.144	0.166	0.173	0.187	0.181	0.185	0.185	0.198	0.220	0.234	0.230	0.189	0.205	0.206	0.208	0.178	0.161	0.146	0.165	0.181	0.188	0.219	0.238	0.175	0.171	0.412	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168							
7	0.000	0.052	0.074	0.117	0.167	0.217	0.257	0.290	0.318	0.368	0.435	0.433	0.492	0.536	0.593	0.605	0.566	0.430	0.347	0.284	0.229	0.237	0.220	0.233	0.194	0.251	0.258	0.234	0.171	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168								
8	0.000	0.027	0.041	0.069	0.088	0.098	0.100	0.103	0.115	0.108	0.118	0.107	0.114	0.114	0.128	0.119	0.116	0.108	0.106	0.090	0.086	0.084	0.140	0.131	0.153	0.105	0.153	0.234	0.240	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168									
9	0.000	0.028	0.051	0.070	0.082	0.090	0.091	0.085	0.089	0.094	0.087	0.091	0.083	0.098	0.099	0.084	0.097	0.092	0.093	0.073	0.092	0.078	0.096	0.117	0.166	0.110	0.203	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168										
10	0.000	0.032	0.046	0.060	0.071	0.064	0.075	0.078	0.087	0.086	0.079	0.083	0.090	0.086	0.068	0.074	0.073	0.074	0.067	0.063	0.061	0.079	0.090	0.076	0.141	0.165	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168											
11	0.000	0.027	0.040	0.053	0.065	0.066	0.075	0.070	0.077	0.079	0.073	0.084	0.072	0.070	0.092	0.095	0.085	0.091	0.080	0.069	0.079	0.087	0.054	0.072	0.082	0.096	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.168												
12	0.000	0.032	0.037	0.051	0.053	0.059	0.061	0.063	0.062	0.067	0.070	0.073	0.078	0.069	0.078	0.080	0.081	0.076	0.071	0.066	0.058	0.062	0.074	0.053	0.099	0.138	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168													
13	0.000	0.030	0.038	0.042	0.049	0.051	0.049	0.060	0.056	0.063	0.057	0.061	0.067	0.060	0.064	0.060	0.066	0.065	0.044	0.059	0.044	0.035	0.060	0.061	0.046	0.099	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168														
14	0.000	0.046	0.038	0.041	0.047	0.050	0.053	0.053	0.052	0.046	0.048	0.056	0.055	0.057	0.063	0.073	0.054	0.064	0.040	0.053	0.045	0.042	0.052	0.048	0.043	0.028	0.075	0.073	0.107	0.168	0.168	0.168	0.168															
15	0.000	0.035	0.027	0.036	0.035	0.037	0.042	0.039	0.035	0.039	0.045	0.046	0.045	0.047	0.036	0.037	0.038	0.031	0.030	0.038	0.037	0.038	0.023	0.044	0.015	0.028	0.075	0.073	0.107	0.168	0.168	0.168																
16	0.000	0.034	0.030	0.030	0.033	0.033	0.032	0.037	0.034	0.038	0.039	0.044	0.034	0.038	0.029	0.035	0.027	0.033	0.025	0.025	0.021	0.032	0.021	0.011	0.015	0.028	0.075	0.073	0.107	0.168	0.168																	
17	0.000	0.029	0.027	0.026	0.028	0.029	0.028	0.027	0.030	0.026	0.033	0.034	0.036	0.026	0.039	0.032	0.020	0.033	0.026	0.024	0.037	0.032	0.020	0.011	0.015	0.028	0.075	0.073	0.107	0.168																		
18	0.000	0.046	0.024	0.025	0.024	0.022	0.026	0.027	0.025	0.027	0.023	0.025	0.032	0.025	0.031	0.028	0.015	0.028	0.018	0.010	0.020	0.017	0.009	0.011	0.015	0.028	0.075	0.073	0.107																			
19	0.000	0.034	0.021	0.022	0.021	0.022	0.026	0.028	0.025	0.022	0.025	0.025	0.026	0.023	0.016	0.021	0.014	0.018	0.022	0.016	0.013	0.021	0.009	0.011	0.015	0.028	0.075	0.073																				
20	0.000	0.021	0.022	0.021	0.019	0.018	0.019	0.015	0.021	0.020	0.025	0.016	0.021	0.013	0.023	0.014	0.017	0.017	0.011	0.012	0.012	0.006	0.009	0.011	0.015	0.028	0.075																					
21	0.000	0.025	0.022	0.021	0.019	0.019	0.017	0.020	0.017	0.023	0.016	0.019	0.018	0.019	0.018	0.015	0.010	0.020	0.012	0.011	0.015	0.006	0.009	0.011	0.015	0.028																						
22	0.000	0.020	0.024	0.020	0.022	0.016	0.022	0.018	0.023	0.020	0.019	0.015	0.020	0.018	0.018	0.010	0.015	0.009	0.005	0.016	0.004	0.006	0.009	0.011	0.015																							
23	0.000	0.030	0.022	0.021	0.018	0.022	0.017	0.020	0.020	0.020	0.017	0.013	0.014	0.013	0.019	0.010	0.011	0.010	0.005	0.006	0.004	0.006	0.009	0.011																								
24	0.000	0.025	0.023	0.019	0.015	0.021	0.016	0.021	0.018	0.015	0.016	0.012	0.014	0.012	0.019	0.009	0.011	0.012	0.005	0.006	0.004	0.006	0.009																									
25	0.000	0.020	0.023	0.018	0.025	0.015	0.017	0.019	0.017	0.013	0.013	0.010	0.011	0.009	0.005	0.007	0.005	0.003	0.005	0.006	0.004	0.006																										
26	0.000	0.024	0.023	0.018	0.018	0.014	0.016	0.015	0.019	0.014	0.013	0.015	0.014	0.008	0.005	0.007	0.005	0.003	0.005	0.006	0.004																											
27	0.000	0.030	0.019	0.021	0.014	0.013	0.020	0.018	0.015	0.017	0.008	0.018	0.008	0.009	0.005	0.007	0.005	0.003	0.005	0.006																												
28	0.000	0.022	0.023	0.017	0.012	0.017	0.015	0.013	0.012	0.015	0.019	0.009	0.005	0.010	0.005	0.007	0.005	0.003	0.005																													
29	0.000	0.026	0.017	0.015	0.016	0.016	0.016	0.009	0.012	0.015	0.011	0.011	0.005	0.004	0.005	0.007	0.005	0.003																														
30	0.000	0.026	0.016	0.013	0.011	0.018	0.009	0.011	0.008	0.007	0.010	0.013	0.003	0.004	0.005	0.007	0.005																															
31	0.000	0.026	0.012	0.014	0.017	0.011	0.015	0.016	0.013	0.012	0.008	0.004	0.003	0.004	0.005	0.007																																
32	0.000	0.026	0.017	0.014	0.014	0.008	0.021	0.007	0.011	0.010	0.007	0.004	0.003	0.004	0.005																																	
33	0.000	0.026	0.010	0.020	0.010	0.009	0.016	0.009	0.011	0.010	0.007	0.004	0.003	0.004																																		
34	0.000	0.026	0.011	0.009	0.010	0.008	0.013	0.012	0.004	0.010	0.007	0.004	0.003																																			
35	0.000	0.026	0.011	0.005	0.011	0.008	0.013	0.013	0.004	0.010	0.007	0.004																																				
36	0.000	0.026	0.011	0.008	0.011	0.008	0.009	0.002	0.004	0.010	0.007																																					
37	0.000	0.026	0.011	0.010	0.008	0.008	0.007	0.002	0.004	0.010																																						
38	0.000	0.026	0.011	0.010	0.011	0.008	0.007	0.002	0.004																																							
39	0.000	0.026	0.011	0.010	0.003	0.008	0.007	0.002																																								
40	0.000	0.026	0.011	0.010	0.003	0.008	0.007																																									
41	0.000	0.026	0.011	0.010	0.003	0.008																																										

DESCRIPTION: Selected Reserve Reentrant Rates -- Members have a prior entry date.
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Increment rate that a member enters reserve status during the fiscal year.
For PEBD YOS greater than 15, if the reentrant rate > loss rate then set the reentrant
rate equal to the loss rate.
Additional adjustments are made in an open group valuation in order to prevent the population
from becoming "over-strengthed" relative to DoD-Comptroller projected endstrengths.
Values for certain cells in above rate table may represent little to no exposure in the population,
hence have minimal or no impact on results.
Blank cells should be considered a value of zero ('0.000').

Officer Selected Reserve Net Separation Rates (Non-Transfer/Retirement)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	0.012	-0.306	-0.605	-0.128	-0.269	-0.542	-0.294	-0.323	-0.323	-0.335	-0.226	-0.222	-0.154	-0.227	-0.218	-0.128	-0.159	-0.100	-0.196	-0.291	-0.116	-0.135	-0.195	-0.175	-0.262	-0.199	-0.161	-0.112	-0.154	-0.187	-0.251	-0.093	-0.133	-0.187	-0.180	-0.209	-0.173	-0.168	-0.161	-0.172	-0.214	-0.219	-0.085	-0.167	0.066	-0.267	1.000
1	0.000	0.012	-0.306	-0.605	-0.307	-0.250	-0.240	-0.126	-0.084	-0.064	-0.022	-0.018	-0.046	0.033	-0.002	0.010	0.028	0.025	-0.009	0.048	0.047	0.027	0.044	0.007	0.035	0.008	0.012	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	0.059	0.030	0.066	0.071	0.078	0.067	0.025	0.020	0.154	0.072	0.305	1.000	
2	0.000	0.012	-0.306	-0.507	-0.182	-0.051	-0.077	-0.161	-0.134	-0.073	-0.063	-0.025	-0.029	-0.015	-0.009	0.030	0.045	0.045	0.041	0.048	0.039	0.035	0.030	0.033	0.036	0.041	0.032	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	0.059	0.030	0.066	0.071	0.078	0.067	0.025	0.020	0.154	0.072	1.000		
3	0.000	0.012	-0.234	-0.180	-0.050	-0.003	-0.278	-0.496	-0.321	-0.205	-0.057	-0.126	-0.064	-0.010	0.018	-0.003	0.019	0.044	0.011	0.051	0.038	0.054	0.032	0.081	0.065	0.107	0.082	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	0.059	0.030	0.066	0.071	0.078	0.067	0.025	0.020	0.154	1.000			
4	0.000	0.012	-0.061	-0.020	0.015	0.008	-0.337	-0.513	-0.333	-0.135	-0.142	-0.106	-0.044	-0.053	0.007	0.012	-0.019	0.021	0.025	0.046	0.024	0.048	0.043	0.052	0.031	0.055	0.115	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	0.059	0.030	0.066	0.071	0.078	0.067	0.025	0.020	1.000				
5	0.000	0.012	0.013	0.028	0.015	0.004	-0.175	-0.226	-0.089	-0.065	-0.017	-0.057	0.028	-0.008	0.036	0.006	0.048	-0.009	0.023	0.046	0.053	0.049	0.092	0.087	0.033	0.035	0.037	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	0.059	0.030	0.066	0.071	0.078	0.067	0.025	1.000					
6	0.000	0.012	0.008	0.013	-0.015	-0.015	-0.124	-0.120	-0.099	-0.093	-0.111	-0.040	-0.071	-0.006	0.015	0.018	0.006	0.012	0.003	0.020	0.015	0.050	0.015	0.057	0.057	0.035	0.037	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	0.059	0.030	0.066	0.071	0.078	0.067	1.000						
7	0.000	0.012	0.008	-0.003	0.011	-0.014	-0.047	-0.047	-0.077	-0.046	-0.049	-0.041		0.027	0.032	-0.035	0.043	0.004	0.004	0.051	0.071	0.104	0.119	0.059	0.052	0.035	0.037	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	0.059	0.030	0.066	0.071	0.078	1.000							
8	0.000	0.014	0.024	0.031	0.031	0.007	-0.037	-0.021	-0.018	-0.052	-0.007	0.008	0.040	0.036	0.019	0.124	0.094	0.074	0.042		0.090	0.093	0.114	0.092	0.105	0.035	0.037	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	0.059	0.030	0.066	0.071	1.000								
9	0.000	0.054	0.019	0.021	0.023	0.026	-0.022	-0.057	-0.020	0.011	-0.045	-0.039	0.022	0.029	0.025	-0.021	-0.009	0.042	0.029		0.051	0.090	0.137	0.055	0.030	0.035	0.037	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	0.059	0.030	0.066	1.000									
10	0.000	0.048	0.032	0.031	0.047	0.041	-0.015	-0.028	-0.012	0.012	-0.001	0.015	-0.002	0.013	-0.006	0.055	0.076	0.014	0.062	0.031	0.086	0.077	0.072	0.059	0.031	0.035	0.037	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	0.059	0.030	1.000										
11	0.000	0.050	0.042	0.014	0.019	0.020	0.005	0.018	0.014	-0.015	0.009	-0.003	0.008	-0.007	0.035	0.028	-0.005	0.040	0.016		0.072	0.066	0.011	0.040	0.088	0.035	0.037	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	0.059	1.000											
12	0.000	0.039	0.039	0.033	0.034	0.009	0.009	0.016	0.035	0.018	0.029	0.041	0.032	0.030	0.058		0.014	0.045	0.011	0.006	-0.005	0.026	0.011	0.012	0.038	0.035	0.037	0.070	0.071	0.061	0.082	0.076	0.090	0.052	0.023	1.000												
13	0.000	0.017	0.035	0.024	0.043	0.028	0.031	0.029	0.021	0.022	0.023	-0.003	0.033	0.047		0.033	0.028	0.048	-0.035	0.019	-0.005	0.002	0.011	0.012	0.013	0.035	0.037	0.070	0.071	0.061	0.082	0.076	0.090	0.052	1.000													
14	0.000	0.063	0.044	0.027	0.015	0.021	0.043	0.037	0.028	0.024	0.012	0.037	0.043	0.033	-0.011	0.027	0.004	0.056	0.040	0.026	-0.005	0.002	0.011	0.012	0.013	0.035	0.037	0.070	0.071	0.061	0.082	0.076	0.090	1.000														
15	0.000	0.048	0.040	0.041	0.010	0.026	0.041	0.041	0.034	0.041	0.033	0.016	0.019	0.046	0.003	0.045	0.029	0.033	0.016	0.009		0.002	0.011	0.012	0.013	0.035	0.037	0.070	0.071	0.061	0.082	0.076	1.000															
16	0.000	0.043	0.036	0.030	0.031	0.029	0.034	0.032	0.041	0.013	0.028	0.027	0.033	0.025	0.042		0.038	0.008	0.013	0.025		0.002	0.011	0.012	0.013	0.035	0.037	0.070	0.071	0.061	0.082	1.000																
17	0.000	0.018	0.047	0.030	0.030	0.019	0.035	0.034	0.030	0.035	0.024	0.028	0.035	0.030	0.005	0.005	0.029	0.007	0.023	0.016		0.002	0.011	0.012	0.013	0.035	0.037	0.070	0.071	0.061	1.000																	
18	0.000	0.018	0.021	0.024	0.023	0.040	0.025	0.027	0.028	0.024	0.010	0.040	0.030	0.025	0.014		0.010		0.023	0.040		0.002	0.011	0.012	0.013	0.035	0.037	0.070	0.071	1.000																		
19	0.000	0.033	0.047	0.040	0.041	0.035	0.032	0.022	0.014	0.028	0.025	0.013	0.021	0.020	0.015	0.023	0.034	0.026	0.021	0.010		0.002	0.011	0.012	0.013	0.035	0.037	0.070																				
20	0.000	0.068	0.065	0.060	0.036	0.028	0.022	0.024	0.009	0.010	0.011	0.014	0.032	0.026		0.002	0.027	0.005	0.015	0.003		0.002	0.011	0.012	0.013	0.035	0.037																					
21	0.000	0.020	0.041	0.044	0.024	0.034	0.009	0.012	0.018	0.019	0.019	0.014	0.017	0.004	0.021		0.010	0.004	0.013	0.003		0.002	0.011	0.012	0.013	0.035																						
22	0.000	0.036	0.045	0.047	0.029	0.020	0.010	0.016	0.011	0.018		0.009		0.023		0.019	0.009	0.013		0.003		0.002	0.011	0.012	0.013																							
23	0.000	0.039	0.051	0.014	0.007	0.025	0.004	0.003	0.014	0.009		0.011	0.024	0.026	0.003	0.020	0.009	0.013		0.003		0.002	0.011	0.012																								
24	0.000	0.035	0.010	0.023	0.019				0.003			0.009	0.007			0.003	0.009	0.013		0.003		0.002	0.011																									
25	0.000	0.021	0.024	0.021		0.020				0.006			0.003		0.001		0.009	0.013		0.003		0.002																										
26	0.000		0.013	0.018					0.005			0.007	0.012	0.008	0.002		0.009	0.013		0.003																												
27	0.000		0.004	0.008	0.006	0.001	0.003	0.014	0.014		0.021	0.027	0.016	0.012	0.013		0.009	0.013		0.003																												
28	0.000		0.001	0.006	0.006		0.005	0.009			0.002		0.005		0.012		0.009	0.013																														
29	0.000		0.002			0.005	0.007	0.004	0.003			0.028	0.021	0.017			0.009	0.013																														
30	0.000		0.003		0.006	0.006	0.006	0.006	0.012		0.021	0.016		0.017			0.009																															
31	0.000			0.001			0.006	0.020	0.008	0.003	0.017			0.017																																		
32	0.000		0.015	0.007		0.009	0.010		0.034	0.033	0.014			0.017																																		
33	0.000			0.004			0.019	0.036	0.015	0.012	0.013			0.017																																		
34	0.000		0.008		0.015	0.009	0.010	0.006	0.014	0.007	0.013																																					
35	0.000		0.024		0.035	0.019	0.012	0.012	0.004	0.007	0.013																																					
36	0.000		0.024	0.031	0.008	0.025	0.003		0.004	0.007	0.013																																					
37	0.000		0.024	0.020	0.003	0.020	0.004	0.003	0.004	0.007																																						
38	0.000		0.024	0.033	0.032	0.006	0.015	0.003	0.004																																							
39	0.000		0.024		0.002	0.006	0.015	0.003																																								
40	0.000		0.024		0.002	0.006	0.015																																									
41	0.000		0.024		0.002	0.006																																										

DESCRIPTION: Selected Reserve Net Separation Rates

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Probability that a member exits the status (due to non-retirement causes)
offset by the rate that a member reenters during the fiscal year.
For PEBD YOS greater than 15, if reentrant rate > loss rate, then reentrant is set equal to
the loss rate (i.e., to not allow any negative net loss).
Blank cells should be considered a value of zero ('0.000').

Enlisted Selected Reserve Net Separation Rates (Non-Transfer/Retirement)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.007	0.139	0.135	0.115	0.113	0.112	0.113	0.118	0.104	0.116	0.110	0.105	0.130	0.119	0.118	0.130	0.098	0.112	0.111	0.107	0.088	0.109	0.114
1	0.000	0.227	0.202	0.119	0.100	0.098	0.097	0.098	0.096	0.097	0.107	0.100	0.107	0.109	0.107	0.102	0.099	0.088	0.099	0.106	0.089	0.130	0.103	0.107
2	0.000	0.151	0.112	0.068	0.057	0.054	0.058	0.048	0.054	0.062	0.065	0.068	0.072	0.075	0.071	0.054	0.064	0.086	0.047	0.055	0.062	0.032	0.063	0.029
3	0.000	0.091	0.043	-0.028	-0.047	-0.056	-0.057	-0.064	-0.057	-0.061	-0.019	-0.017	-0.011	0.010	0.007	-0.006	-0.011	-0.012	-0.006	0.001	0.015	0.034	0.025	-0.002
4	0.000	0.071	0.029	-0.015	-0.009	-0.001	0.001	0.001	-0.006	-0.009	-0.004	0.039	0.019	0.033	0.043	0.042	0.029	0.041	0.030	0.033	0.045	0.031	0.013	0.016
5	0.000	0.201	0.220	0.201	0.209	0.201	0.182	0.176	0.164	0.161	0.156	0.146	0.154	0.161	0.120	0.137	0.119	0.096	0.051	0.022	-0.022	-0.177	-0.384	-0.517
6	0.000	0.183	0.112	0.091	0.072	0.066	0.042	0.045	0.034	0.032	0.008	-0.022	-0.031	-0.048	-0.018	-0.018	-0.053	-0.056	-0.028	-0.013	-0.011	-0.030	-0.037	-0.054
7	0.000	0.177	0.205	0.182	0.138	0.089	0.051	0.002	-0.029	-0.087	-0.181	-0.174	-0.243	-0.309	-0.343	-0.401	-0.368	-0.235	-0.160	-0.092	-0.061	-0.068	-0.058	-0.073
8	0.000	0.212	0.191	0.164	0.145	0.133	0.124	0.121	0.103	0.097	0.085	0.086	0.073	0.056	0.045	0.044	0.037	0.044	0.058	0.058	0.062	0.066	0.006	0.022
9	0.000	0.151	0.122	0.109	0.102	0.097	0.090	0.095	0.087	0.081	0.083	0.071	0.084	0.051	0.059	0.055	0.065	0.037	0.040	0.058	0.028	0.064	0.041	0.032
10	0.000	0.113	0.098	0.101	0.100	0.105	0.096	0.098	0.072	0.080	0.086	0.088	0.057	0.063	0.084	0.064	0.062	0.057	0.053	0.041	0.042	0.031	0.034	0.048
11	0.000	0.151	0.128	0.102	0.096	0.094	0.087	0.092	0.082	0.077	0.084	0.072	0.059	0.071	0.041	0.053	0.042	0.047	0.046	0.053	0.039	0.012	0.050	0.052
12	0.000	0.129	0.096	0.076	0.082	0.076	0.079	0.085	0.071	0.073	0.058	0.060	0.045	0.053	0.037	0.027	0.048	0.034	0.026	0.032	0.054	0.053	0.015	0.032
13	0.000	0.118	0.095	0.090	0.093	0.087	0.095	0.083	0.076	0.077	0.062	0.076	0.065	0.053	0.057	0.052	0.050	0.043	0.037	0.040	0.059	0.042	0.005	0.042
14	0.000	0.071	0.073	0.072	0.065	0.058	0.063	0.063	0.051	0.069	0.069	0.061	0.050	0.044	0.025	0.012	0.045	0.032	0.050	0.033	0.030	0.045	0.036	0.048
15	0.000	0.060	0.071	0.058	0.062	0.060	0.053	0.061	0.061	0.054	0.051	0.065	0.047	0.038	0.046	0.060	0.037	0.065	0.059	0.053	0.038	0.042	0.052	0.005
16	0.000	0.071	0.052	0.056	0.056	0.053	0.054	0.046	0.044	0.040	0.047	0.044	0.053	0.038	0.049	0.023	0.034	0.024	0.032	0.037	0.064	0.038	0.038	0.045
17	0.000	0.056	0.048	0.046	0.047	0.040	0.048	0.049	0.039	0.046	0.040	0.038	0.030	0.038	0.032	0.034	0.044	0.029	0.039	0.026	0.024	0.033	0.047	0.028
18	0.000	0.017	0.038	0.036	0.035	0.046	0.037	0.035	0.047	0.028	0.035	0.042	0.022	0.042	0.039	0.035	0.051	0.027	0.021	0.049	0.026	0.029	0.038	0.037
19	0.000	0.077	0.075	0.062	0.065	0.065	0.060	0.056	0.056	0.056	0.047	0.050	0.060	0.053	0.053	0.051	0.059	0.047	0.044	0.057	0.069	0.067	0.081	0.063
20	0.000	0.133	0.099	0.082	0.081	0.082	0.080	0.086	0.075	0.079	0.071	0.076	0.075	0.083	0.072	0.083	0.078	0.067	0.079	0.070	0.050	0.067	0.047	0.030
21	0.000	0.114	0.089	0.074	0.075	0.071	0.080	0.067	0.069	0.080	0.086	0.089	0.069	0.090	0.075	0.071	0.094	0.069	0.091	0.049	0.059	0.047	0.012	0.058
22	0.000	0.097	0.077	0.066	0.062	0.070	0.052	0.073	0.054	0.069	0.072	0.078	0.076	0.071	0.069	0.079	0.076	0.082	0.098	0.049	0.049	0.026	0.017	-0.001
23	0.000	0.081	0.067	0.059	0.071	0.069	0.064	0.064	0.068	0.060	0.064	0.078	0.068	0.071	0.056	0.079	0.074	0.087	0.086	0.084	0.014	0.022	0.017	-0.001
24	0.000	0.090	0.057	0.060	0.059	0.055	0.055	0.057	0.047	0.046	0.065	0.066	0.072	0.077	0.066	0.084	0.100	0.084	0.049	0.017	0.037	0.069	0.017	
25	0.000	0.059	0.058	0.048	0.040	0.053	0.056	0.051	0.058	0.051	0.064	0.057	0.073	0.043	0.072	0.078	0.087	0.057	0.020	0.031	0.036	0.069		
26	0.000	0.075	0.040	0.042	0.044	0.047	0.047	0.046	0.034	0.040	0.045	0.050	0.055	0.047	0.089	0.084	0.054	0.009	0.015	0.057	0.036			
27	0.000	0.065	0.039	0.029	0.036	0.044	0.033	0.030	0.038	0.038	0.057	0.056	0.051	0.064	0.077	0.049	0.020	0.013	0.015	0.057				
28	0.000	0.048	0.021	0.030	0.031	0.031	0.029	0.031	0.035	0.036	0.022	0.042	0.068	0.040	0.057	0.003	0.025	0.013	0.015					
29	0.000	0.035	0.024	0.032	0.025	0.035	0.031	0.035	0.027	0.040	0.048	0.053	0.036	0.032	0.015	0.018	0.078	0.013						
30	0.000	0.026	0.024	0.023	0.027	0.020	0.040	0.020	0.036	0.048	0.043	0.034	0.017	0.007	0.006	0.018	0.078							
31	0.000	0.026	0.021	0.020	0.018	0.021	0.020	0.024	0.034	0.029	0.029	0.018	0.010	0.017	0.006	0.018								
32	0.000	0.026	0.015	0.016	0.019	0.030	0.028	0.032	0.026	0.036	0.014	0.020	0.007	0.017	0.006									
33	0.000	0.026	0.017	0.002	0.022	0.027	0.027	0.032	0.024	0.017	0.016	0.017	0.007	0.017										
34	0.000	0.026	0.010	0.024	0.030	0.041	0.037	0.037	0.023	0.008	0.012	0.017	0.007											
35	0.000	0.026	0.020	0.022	0.031	0.026	0.030	0.016	0.022		0.012	0.017												
36	0.000	0.026	0.014	0.024	0.020	0.030	0.022	0.015	0.014		0.012													
37	0.000	0.026	0.026	0.020	0.029	0.020	0.001	0.021	0.014															
38	0.000	0.026	0.015	0.017	0.002	0.003	0.001	0.021	0.014															
39	0.000	0.026	0.015	0.017	0.010	0.003	0.001	0.021																
40	0.000	0.026	0.015	0.017	0.010	0.003	0.001																	
41	0.000	0.026	0.015	0.017	0.010	0.003																		

PEBD Years of Service	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.093	0.045	0.053	0.071	-0.010	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000
1	0.090	0.032	0.062	0.023	0.016	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000	
2	0.027	-0.099	-0.260	-0.185	-0.205	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000		
3	-0.104	-0.315	-0.466	-0.404	-0.108	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000			
4	0.015	-0.094	-0.180	-0.081	-0.127	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000				
5	-0.732	-1.003	-1.018	-0.737	-0.801	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000					
6	-0.054	-0.101	-0.038	-0.012	-0.253	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000						
7	-0.039	-0.114	-0.121	-0.075	-0.012	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000							
8	0.003	0.032	-0.016	-0.075	-0.081	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000								
9	-0.012	0.027	-0.066	0.086	0.052	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000									
10	-0.034	-0.028	0.062	0.086	0.052	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000										
11	0.056	0.041	0.062	0.086	0.052	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	-0.028	1.000											
12	0.016	-0.001	0.062	0.086	0.052	-0.009	-0.028	-0.028	-0.028	-0.028	-0.028	1.000												
13	0.017	0.038	0.062	0.086	0.052	-0.009	-0.028	-0.028	-0.028	-0.028	1.000													
14	0.044	0.109	0.062	0.086	0.052	-0.009	-0.028	-0.028	-0.028	1.000														
15	0.060	0.109	0.062	0.086	0.052	-0.009	-0.028	-0.028	1.000															
16	0.064	0.109	0.062	0.086	0.052	-0.009	-0.028	1.000																
17	0.047	0.109	0.062	0.086	0.052	-0.009	1.000																	
18	0.030	0.109	0.062	0.086	0.052	1.000																		
19	0.030	0.109	0.062	0.086																				
20	0.030	0.109	0.062																					
21	0.030	0.109																						
22	0.030																							
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DESCRIPTION: Selected Reserve Net Separation Rates

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Probability that a member exits the status (due to non-retirement causes) offset by the rate that a member reenters during the fiscal year.

For PEBD YOS greater than 15, if reentrant rate > loss rate, then reentrant is set equal to the loss rate (i.e., to not allow any negative net loss).

Blank cells should be considered a value of zero ('0.000').

Officer Selected Reserve Paygrade Transfer Rates

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
1	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
2	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
3	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
4	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
5	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
6	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
7	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
8	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
9	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
10	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
11	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
12	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
13	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
14	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
15	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
16	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
17	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
18	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
19	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
20	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
21	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
22	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001		0.001																						
23	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001																								
24	0.000	0.001	0.001	0.001	0.001	0.001							0.001											0.001																								
25	0.000	0.001	0.001	0.001	0.001	0.001							0.001																																			
26	0.000	0.001	0.001	0.001	0.001	0.001							0.001																																			
27	0.000	0.001	0.001	0.001	0.001	0.001							0.001																																			
28	0.000	0.001	0.001	0.001	0.001	0.001							0.001																																			
29	0.000	0.001	0.001	0.001	0.001	0.001							0.001																																			
30	0.000	0.001	0.001	0.001	0.001	0.001							0.001																																			
31	0.000	0.001	0.001	0.001	0.001	0.001							0.001																																			
32	0.000	0.001	0.001	0.001	0.001	0.001							0.001																																			
33	0.000	0.001	0.001	0.001	0.001	0.001							0.001																																			
34	0.000	0.001	0.001	0.001	0.001	0.001							0.001																																			
35	0.000	0.001	0.001	0.001	0.001	0.001							0.001																																			
36	0.000	0.001	0.001	0.001	0.001	0.001																																										
37	0.000	0.001	0.001	0.001	0.001	0.001																																										
38	0.000	0.001	0.001	0.001	0.001	0.001																																										
39	0.000	0.001	0.001	0.001	0.001	0.001																																										
40	0.000	0.001	0.001	0.001	0.001	0.001																																										
41	0.000	0.001	0.001	0.001	0.001	0.001																																										

DESCRIPTION: Selected Reserve Paygrade Transfer Rates
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Probability that a member transfers from officer to enlisted during the fiscal year.
Blank cells should be considered a value of zero ('0.000').

Enlisted Selected Reserve Paygrade Transfer Rates

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000			0.001	0.002	0.004	0.009	0.010	0.010	0.012	0.015	0.017	0.012	0.013	0.010	0.012	0.009	0.011	0.012	0.012	0.011	0.009	0.009	0.013	0.011	0.015																						
1	0.000		0.001	0.001	0.005	0.013	0.015	0.012	0.010	0.011	0.014	0.014	0.012	0.018	0.017	0.018	0.011	0.018	0.016	0.019	0.016	0.018	0.014	0.008	0.014	0.020																						
2	0.000	0.001	0.002	0.004	0.010	0.016	0.014	0.012	0.013	0.013	0.015	0.011	0.013	0.013	0.009	0.009	0.013	0.015	0.007	0.016	0.014	0.006		0.011																								
3	0.000	0.002	0.004	0.005	0.009	0.008	0.010	0.009	0.007	0.013	0.009	0.013	0.012	0.006	0.008	0.008	0.006	0.006	0.006	0.016	0.013																											
4	0.000	0.004	0.005	0.006	0.007	0.006	0.006	0.007	0.007	0.008	0.008	0.010	0.009	0.009	0.006	0.008	0.008	0.008	0.005	0.006	0.005																											
5	0.000	0.007	0.006	0.006	0.005	0.006	0.006	0.006	0.010	0.007	0.010	0.010	0.008	0.009	0.009	0.010	0.006	0.008	0.008	0.010	0.008																											
6	0.000	0.011	0.008	0.007	0.007	0.007	0.009	0.008	0.006	0.008	0.008	0.010	0.010	0.008	0.010	0.005	0.006	0.010	0.006	0.006	0.004																											
7	0.000	0.013	0.009	0.009	0.008	0.008	0.011	0.007	0.009	0.012	0.011	0.007	0.008	0.008	0.010	0.010	0.008	0.007	0.005	0.006	0.004																											
8	0.000	0.014	0.010	0.011	0.009	0.010	0.008	0.010	0.012	0.012	0.010	0.011	0.010	0.011	0.014	0.006	0.006	0.007		0.006	0.004																											
9	0.000	0.019	0.012	0.011	0.011	0.010	0.010	0.011	0.009	0.013	0.012	0.012	0.010	0.010	0.006	0.004	0.004	0.007		0.006	0.004																											
10	0.000	0.016	0.013	0.011	0.009	0.012	0.010	0.011	0.011	0.008	0.010	0.010	0.010	0.011	0.006	0.006	0.005	0.004		0.006	0.004																											
11	0.000	0.015	0.012	0.011	0.009	0.012	0.007	0.009	0.005	0.006	0.010	0.007	0.008	0.006	0.005	0.006	0.005	0.004		0.006	0.004																											
12	0.000	0.017	0.016	0.012	0.010	0.009	0.009	0.010	0.009	0.009	0.007	0.013	0.007	0.004	0.006	0.006	0.005	0.004																														
13	0.000	0.012	0.013	0.013	0.011	0.011	0.013	0.008	0.010	0.005	0.006	0.007	0.005	0.007																																		
14	0.000	0.017	0.014	0.010	0.011	0.009	0.010	0.006	0.009	0.007	0.007	0.007	0.005	0.004																																		
15	0.000	0.012	0.010	0.009	0.008	0.008	0.008	0.006	0.007	0.007	0.004	0.004	0.005	0.004																																		
16	0.000	0.011	0.012	0.009	0.008	0.008	0.009	0.007	0.006	0.005	0.006	0.006	0.005	0.004	0.007																																	
17	0.000		0.010	0.008	0.005	0.005	0.005	0.005	0.003	0.003	0.004		0.005																																			
18	0.000		0.008	0.006	0.005	0.005	0.006	0.004	0.004	0.003	0.004																																					
19	0.000		0.008	0.006	0.005	0.002	0.003	0.002	0.003	0.003	0.004																																					
20	0.000		0.005	0.004	0.003	0.003	0.003																																									
21	0.000		0.006	0.003	0.003	0.004																																										
22	0.000		0.004	0.003	0.002	0.003		0.004																																								
23	0.000		0.004	0.003																																												
24	0.000		0.005	0.003		0.003			0.005																																							
25	0.000		0.003	0.002		0.003																																										
26	0.000																																															
27	0.000																																															
28	0.000																																															
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39	0.000																																															
40	0.000																																															
41	0.000																																															

DESCRIPTION: Selected Reserve Paygrade Transfer Rates
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Probability that a member transfers from enlisted to officer during the fiscal year.
Blank cells should be considered a value of zero ('0.000').

Officer Non-Selected Reserve with 20 Good Years Separation Rates (Non-Retirement Causes)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000																																															
1	0.000																																															
2	0.000																																															
3	0.000																																															
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16	0.000																																															
17	0.000																																															
18	0.000																																															
19	0.000	0.018	0.018	0.034	0.037	0.035	0.115	0.021	0.026	0.022	0.031	0.030	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026																			
20	0.000	0.018	0.018	0.034	0.037	0.035	0.015	0.021	0.026	0.022	0.031	0.030	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026																				
21	0.000	0.018	0.018	0.034	0.037	0.035	0.028	0.027	0.020	0.033	0.045	0.034	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026																					
22	0.000	0.018	0.018	0.034	0.042	0.041	0.032	0.022	0.022	0.028	0.031	0.049	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026																						
23	0.000	0.018	0.018	0.037	0.029	0.026	0.031	0.022	0.025	0.030	0.031	0.028	0.047	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026																							
24	0.000	0.018	0.018	0.044	0.043	0.033	0.025	0.030	0.019	0.025	0.030	0.029	0.018	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026																								
25	0.000	0.018	0.018	0.031	0.016	0.032	0.023	0.022	0.021	0.029	0.022	0.017	0.017	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026																									
26	0.000	0.018	0.018	0.024	0.037	0.021	0.022	0.021	0.023	0.015	0.028	0.020	0.016	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026																										
27	0.000	0.018	0.018	0.031	0.019	0.021	0.019	0.015	0.016	0.022	0.032	0.022	0.016	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026																											
28	0.000	0.018	0.018	0.035	0.026	0.016	0.014	0.011	0.011	0.013	0.011	0.013	0.016	0.026	0.026	0.026	0.026	0.026	0.026	0.026																												
29	0.000	0.018	0.018	0.018	0.022	0.016	0.008	0.007	0.014	0.009	0.010	0.013	0.016	0.026	0.026	0.026	0.026	0.026	0.026																													
30	0.000	0.018	0.018	0.013	0.017	0.011	0.005	0.004	0.007	0.013	0.010	0.016	0.016	0.026	0.026	0.026	0.026	0.026																														
31	0.000	0.018	0.018	0.015	0.011	0.006	0.006	0.003	0.006	0.007	0.010	0.016	0.016	0.026	0.026	0.026	0.026																															
32	0.000	0.018	0.018	0.015	0.008	0.009	0.004	0.004	0.004	0.005	0.010	0.016	0.016	0.026	0.026	0.026																																
33	0.000	0.018	0.018	0.005	0.011	0.006	0.004	0.005	0.005	0.005	0.010	0.016	0.016	0.026	0.026																																	
34	0.000	0.018	0.018	0.009	0.011	0.006	0.003	0.003	0.005	0.017	0.010	0.016	0.016	0.026																																		
35	0.000	0.018	0.018	0.009	0.011	0.012	0.003	0.004	0.012	0.020	0.010	0.016	0.016																																			
36	0.000	0.018	0.018	0.007	0.011	0.012	0.003	0.012	0.021	0.033	0.010	0.016																																				
37	0.000	0.018	0.018	0.008	0.011	0.012	0.016	0.021	0.026	0.033	0.010																																					
38	0.000	0.018	0.018	0.008	0.011	0.012	0.020	0.013	0.026	0.033																																						
39	0.000	0.018	0.018	0.008	0.011	0.012	0.021	0.013	0.026																																							
40	0.000	0.018	0.018	0.008	0.011	0.012	0.021	0.013																																								
41	0.000	0.018	0.018	0.008	0.011	0.012	0.021																																									

DESCRIPTION: Non-Selected Reserve with 20 Good Years ("Grey Area") Separation Rates
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Probability that a member exits the status (due to non-retirement causes) during the fiscal year.
Blank cells should be considered a value of zero ('0.000').

Enlisted Non-Selected Reserve with 20 Good Years Separation Rates (Non-Retirement Causes)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000																																															
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17	0.000																																															
18	0.000																																															
19	0.000	0.008	0.008	0.013	0.009	0.008	0.015	0.016	0.009	0.016	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018	0.018	0.018	0.018	0.018	0.018																			
20	0.000	0.008	0.008	0.013	0.009	0.008	0.015	0.016	0.009	0.016	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018	0.018	0.018	0.018	0.018																				
21	0.000	0.008	0.008	0.011	0.009	0.008	0.011	0.016	0.009	0.016	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018	0.018	0.018	0.018																					
22	0.000	0.008	0.009	0.009	0.008	0.007	0.008	0.009	0.009	0.013	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018	0.018	0.018																						
23	0.000	0.008	0.009	0.008	0.007	0.006	0.012	0.008	0.009	0.010	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018	0.018																							
24	0.000	0.008	0.009	0.007	0.007	0.008	0.010	0.009	0.009	0.009	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018																								
25	0.000	0.008	0.007	0.005	0.006	0.009	0.011	0.006	0.006	0.009	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018																									
26	0.000	0.008	0.006	0.006	0.005	0.006	0.006	0.007	0.006	0.006	0.008	0.008	0.007	0.007	0.009	0.009	0.012	0.014	0.024	0.063	0.026	0.018																										
27	0.000	0.008	0.004	0.005	0.004	0.005	0.007	0.003	0.006	0.006	0.008	0.006	0.007	0.005	0.009	0.008	0.011	0.031	0.024	0.063	0.026																											
28	0.000	0.008	0.006	0.005	0.004	0.004	0.005	0.004	0.006	0.005	0.008	0.005	0.007	0.005	0.004	0.020	0.027	0.036	0.024	0.063																												
29	0.000	0.008	0.004	0.004	0.003	0.004	0.005	0.006	0.008	0.005	0.005	0.004	0.007	0.007	0.018	0.018	0.027	0.036	0.024																													
30	0.000	0.008	0.005	0.004	0.003	0.004	0.003	0.002	0.005	0.005	0.004	0.003	0.004	0.024	0.036	0.024	0.027	0.036																														
31	0.000	0.008	0.004	0.004	0.003	0.004	0.004	0.004	0.003	0.004	0.004	0.007	0.021	0.034	0.014	0.024	0.027																															
32	0.000	0.008	0.003	0.003	0.004	0.004	0.004	0.004	0.006	0.005	0.004	0.023	0.031	0.048	0.014	0.024																																
33	0.000	0.008	0.005	0.003	0.003	0.004	0.005	0.003	0.003	0.004	0.025	0.029	0.049	0.048	0.014																																	
34	0.000	0.008	0.003	0.004	0.003	0.004	0.004	0.004	0.006	0.027	0.035	0.027	0.049	0.048																																		
35	0.000	0.008	0.005	0.003	0.003	0.003	0.005	0.006	0.027	0.045	0.036	0.027	0.049																																			
36	0.000	0.008	0.005	0.002	0.004	0.005	0.005	0.024	0.041	0.038	0.036	0.027																																				
37	0.000	0.008	0.003	0.005	0.004	0.004	0.028	0.040	0.041	0.038	0.036																																					
38	0.000	0.008	0.003	0.005	0.004	0.025	0.035	0.014	0.041	0.038																																						
39	0.000	0.008	0.003	0.006	0.023	0.040	0.007	0.014	0.041																																							
40	0.000	0.008	0.003	0.013	0.023	0.007	0.007	0.014																																								
41	0.000	0.008	0.003	0.013	0.023	0.007	0.007																																									

DESCRIPTION: Non-Selected Reserve with 20 Good Years ("Grey Area") Separation Rates
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Probability that a member exits the status (due to non-retirement causes) during the fiscal year.
Blank cells should be considered a value of zero ('0.000').

Officer Selected Reserve to Non-Selected Reserve with 20 Good Years Transfer Rates

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000																																															
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17	0.000																																															
18	0.000																																															
19	0.000	0.068	0.022	0.025	0.029	0.028	0.038	0.047	0.048	0.054	0.044	0.055	0.047	0.037	0.074	0.072	0.054	0.060	0.071	0.074	0.087	0.076	0.076	0.101	0.016	0.016	0.016	0.016																				
20	0.000	0.068	0.049	0.054	0.059	0.052	0.065	0.068	0.077	0.073	0.090	0.077	0.070	0.066	0.075	0.082	0.070	0.093	0.109	0.151	0.132	0.122	0.189	0.085	0.016	0.016	0.016																					
21	0.000	0.035	0.056	0.056	0.064	0.063	0.080	0.080	0.089	0.071	0.083	0.096	0.062	0.086	0.098	0.085	0.093	0.134	0.099	0.116	0.070	0.105	0.036	0.009	0.016	0.016																						
22	0.000	0.037	0.053	0.047	0.057	0.066	0.085	0.090	0.075	0.086	0.085	0.095	0.098	0.083	0.099	0.088	0.083	0.095	0.111	0.051	0.074	0.024	0.036	0.009	0.016																							
23	0.000	0.065	0.050	0.058	0.051	0.067	0.095	0.105	0.112	0.081	0.095	0.072	0.144	0.053	0.111	0.098	0.093	0.126	0.135	0.129	0.048	0.024	0.036	0.009																								
24	0.000	0.063	0.047	0.048	0.057	0.064	0.088	0.095	0.101	0.102	0.087	0.074	0.081	0.102	0.110	0.084	0.114	0.102	0.079	0.078	0.048	0.024	0.036																									
25	0.000	0.045	0.049	0.053	0.062	0.077	0.106	0.105	0.088	0.094	0.110	0.116	0.106	0.097	0.127	0.110	0.104	0.070	0.037	0.007	0.048	0.024																										
26	0.000	0.045	0.056	0.061	0.057	0.093	0.110	0.098	0.116	0.101	0.110	0.102	0.121	0.116	0.105	0.112	0.144	0.029	0.037	0.007	0.048																											
27	0.000	0.045	0.060	0.058	0.084	0.105	0.198	0.227	0.210	0.185	0.185	0.190	0.136	0.147	0.164	0.157	0.043	0.029	0.037	0.007																												
28	0.000	0.045	0.058	0.061	0.083	0.107	0.146	0.148	0.142	0.119	0.147	0.137	0.165	0.110	0.150	0.104	0.043	0.029	0.037																													
29	0.000	0.045	0.072	0.076	0.097	0.122	0.367	0.380	0.271	0.267	0.252	0.219	0.236	0.193	0.127	0.008	0.043	0.029																														
30	0.000	0.045	0.078	0.099	0.085	0.140	0.201	0.192	0.176	0.189	0.197	0.170	0.167	0.084	0.007	0.008	0.043																															
31	0.000	0.045	0.061	0.089	0.114	0.112	0.139	0.160	0.159	0.166	0.146	0.151	0.086	0.028	0.007	0.008																																
32	0.000	0.045	0.092	0.087	0.120	0.126	0.170	0.196	0.157	0.136	0.163	0.042	0.009	0.028	0.007																																	
33	0.000	0.045	0.112	0.102	0.101	0.132	0.240	0.176	0.150	0.129	0.059	0.042	0.009	0.028																																		
34	0.000	0.045	0.091	0.110	0.139	0.148	0.164	0.152	0.140	0.044	0.059	0.042	0.009																																			
35	0.000	0.045	0.085	0.137	0.144	0.133	0.180	0.193	0.051	0.044	0.059	0.042																																				
36	0.000	0.045	0.121	0.164	0.161	0.134	0.189	0.048	0.051	0.044	0.059																																					
37	0.000	0.045	0.133	0.123	0.119	0.115	0.053	0.048	0.051	0.044																																						
38	0.000	0.045	0.210	0.148	0.134	0.035	0.053	0.048	0.051																																							
39	0.000	0.045	0.130	0.147	0.035	0.035	0.053	0.048																																								
40	0.000	0.045	0.095	0.026	0.035	0.035	0.053																																									
41	0.000	0.045	0.095	0.026	0.035	0.035																																										

DESCRIPTION: Selected Reserve to Non-Selected Reserve with 20 Good Years ("Grey Area") Transfer Rates
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Probability that a member transfers to the Grey Area from the Selected Reserve status
during the fiscal year.
Blank cells should be considered a value of zero ('0.000').

Enlisted Selected Reserve to Non-Selected Reserve with 20 Good Years Transfer Rates

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
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19	0.000	0.063	0.039	0.050	0.056	0.051	0.048	0.066	0.047	0.041	0.043	0.051	0.044	0.032	0.048	0.033	0.052	0.059	0.051	0.044	0.065	0.067	0.063	0.031	0.031	0.031	0.031	0.031																				
20	0.000	0.063	0.094	0.095	0.089	0.090	0.081	0.066	0.082	0.079	0.083	0.092	0.075	0.071	0.092	0.084	0.094	0.064	0.090	0.111	0.089	0.078	0.085	0.031	0.031	0.031	0.031																					
21	0.000	0.070	0.091	0.101	0.101	0.090	0.091	0.093	0.086	0.095	0.085	0.098	0.085	0.096	0.082	0.097	0.094	0.102	0.110	0.109	0.077	0.084	0.075	0.031	0.031	0.031																						
22	0.000	0.096	0.090	0.095	0.095	0.089	0.095	0.089	0.093	0.089	0.095	0.080	0.087	0.098	0.099	0.112	0.104	0.117	0.107	0.099	0.091	0.067	0.004	0.031	0.031																							
23	0.000	0.098	0.107	0.106	0.105	0.100	0.111	0.099	0.110	0.108	0.109	0.107	0.120	0.118	0.138	0.119	0.120	0.138	0.121	0.144	0.112	0.007	0.004	0.031																								
24	0.000	0.081	0.085	0.085	0.091	0.094	0.090	0.097	0.106	0.093	0.093	0.119	0.111	0.106	0.097	0.113	0.115	0.123	0.130	0.087	0.010	0.007	0.004																									
25	0.000	0.083	0.078	0.086	0.083	0.087	0.087	0.089	0.086	0.095	0.104	0.092	0.087	0.125	0.133	0.131	0.114	0.107	0.088	0.006	0.010	0.007																										
26	0.000	0.093	0.084	0.080	0.077	0.082	0.094	0.095	0.091	0.096	0.104	0.111	0.105	0.128	0.099	0.109	0.132	0.079	0.003	0.006	0.010																											
27	0.000	0.081	0.080	0.077	0.084	0.098	0.081	0.095	0.096	0.105	0.101	0.118	0.124	0.107	0.093	0.143	0.042	0.003	0.003	0.006																												
28	0.000	0.096	0.073	0.080	0.084	0.088	0.084	0.089	0.085	0.083	0.082	0.108	0.108	0.107	0.122	0.072	0.042	0.003	0.003																													
29	0.000	0.110	0.087	0.094	0.103	0.116	0.090	0.104	0.120	0.116	0.120	0.105	0.109	0.131	0.073	0.003	0.042	0.003																														
30	0.000	0.080	0.101	0.092	0.100	0.088	0.101	0.106	0.107	0.132	0.144	0.130	0.148	0.067	0.006	0.003	0.042																															
31	0.000	0.074	0.088	0.083	0.086	0.097	0.095	0.104	0.136	0.138	0.129	0.138	0.078	0.006	0.006	0.003																																
32	0.000	0.074	0.116	0.136	0.147	0.134	0.172	0.191	0.219	0.226	0.230	0.063	0.006	0.006	0.006																																	
33	0.000	0.074	0.077	0.099	0.091	0.136	0.147	0.141	0.148	0.128	0.079	0.063	0.006	0.006																																		
34	0.000	0.074	0.080	0.081	0.126	0.168	0.150	0.126	0.148	0.096	0.011	0.063	0.006																																			
35	0.000	0.074	0.116	0.145	0.226	0.174	0.154	0.164	0.080	0.010	0.011	0.063																																				
36	0.000	0.074	0.172	0.266	0.152	0.139	0.143	0.063	0.007	0.010	0.011																																					
37	0.000	0.074	0.220	0.191	0.193	0.140	0.050	0.003	0.007	0.010																																						
38	0.000	0.074	0.181	0.173	0.146	0.078	0.050	0.003	0.007																																							
39	0.000	0.074	0.138	0.160	0.047	0.003	0.050	0.003																																								
40	0.000	0.074	0.077	0.038	0.047	0.003	0.050																																									
41	0.000	0.074	0.077	0.038	0.047	0.003																																										

DESCRIPTION: Selected Reserve to Non-Selected Reserve with 20 Good Years ("Grey Area") Transfer Rates

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Probability that a member transfers to the Grey Area from the Selected Reserve status during the fiscal year.

Blank cells should be considered a value of zero ('0.000').

Officer Selected Reserve Retirement Rates

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000
1	0.000
2	0.000
3	0.000
4	0.000
5	0.000
6	0.000
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8	0.000
9	0.000
10	0.000
11	0.000
12	0.000
13	0.000
14	0.000
15	0.000
16	0.000
17	0.000
18	0.000
19	0.000				0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.168	0.445	0.400	0.533	1.000
20	0.000			0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.170	0.482	0.400	0.533	1.000
21	0.000		0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.171	0.504	0.400	0.533	1.000
22	0.000	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.175	0.525	0.400	0.533	1.000
23	0.000	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.195	0.554	0.400	0.533	1.000
24	0.000	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.228	0.591	0.400	0.533	1.000
25	0.000	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.267	0.625	0.400	0.533	1.000
26	0.000	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.295	0.652	0.400	0.533	1.000
27	0.000	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.305	0.666	0.400	0.533	1.000
28	0.000	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.307	0.670	0.400	0.533	1.000
29	0.000	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.311	0.675	0.400	0.533	1.000
30	0.000	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.316	0.687	0.400	0.533	1.000
31	0.000	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.317	0.708	0.400	0.533	1.000
32	0.000	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.317	0.734	0.400	0.533	1.000
33	0.000	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.318	0.746	0.400	0.533	1.000
34	0.000	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.325	0.740	0.400	0.533	1.000
35	0.000	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.335	0.725	0.400	0.533	1.000
36	0.000	0.004	0.004	0.004	0.003	0.003	0.012	0.348	0.713	0.400	0.533	1.000
37	0.000	0.004	0.004	0.003	0.003	0.012	0.361	0.711	0.400	0.533	1.000
38	0.000	0.004	0.003	0.003	0.012	0.362	0.716	0.400	0.533	1.000
39	0.000	0.003	0.003	0.012	0.368	0.721	0.400	0.533	1.000
40	0.000	0.003	0.012	0.388	0.723	0.400	0.533	1.000
41	0.000	1.000	1.000	1.000	1.000	1.000	1.000

DESCRIPTION: Selected Reserve Retirement Rates

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Probability that a member retires during the fiscal year.

Rates for all ages except 59-60 are constant across all years of service.

Ages 59-60 were graduated ('smoothed') by age and years of service.

Blank cells should be considered a value of zero ('0.000').

Enlisted Selected Reserve Retirement Rates

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000																																														
1	0.000																																														
2	0.000																																														
3	0.000																																														
4	0.000																																														
5	0.000																																														
6	0.000																																														
7	0.000																																														
8	0.000																																														
9	0.000																																														
10	0.000																																														
11	0.000																																														
12	0.000																																														
13	0.000																																														
14	0.000																																														
15	0.000																																														
16	0.000																																														
17	0.000																																														
18	0.000																																														
19	0.000				0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.246	0.548	0.586	0.764	1.000																		
20	0.000			0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.284	0.608	0.586	0.764	1.000																			
21	0.000		0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.310	0.671	0.586	0.764	1.000																				
22	0.000	0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.336	0.735	0.586	0.764	1.000																					
23	0.000	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.372	0.796	0.586	0.764	1.000																						
24	0.000	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.402	0.848	0.586	0.764	1.000																							
25	0.000	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.423	0.887	0.586	0.764	1.000																								
26	0.000	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.422	0.913	0.586	0.764	1.000																									
27	0.000	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.413	0.926	0.586	0.764	1.000																										
28	0.000	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.412	0.932	0.586	0.764	1.000																											
29	0.000	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.407	0.933	0.586	0.764	1.000																												
30	0.000	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.415	0.933	0.586	0.764	1.000																													
31	0.000	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.425	0.933	0.586	0.764	1.000																														
32	0.000	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.412	0.933	0.586	0.764	1.000																															
33	0.000	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.382	0.932	0.586	0.764	1.000																																
34	0.000	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.378	0.931	0.586	0.764	1.000																																	
35	0.000	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.405	0.928	0.586	0.764	1.000																																		
36	0.000	0.003	0.003	0.002	0.002	0.002	0.018	0.426	0.926	0.586	0.764	1.000																																			
37	0.000	0.003	0.002	0.002	0.002	0.018	0.410	0.925	0.586	0.764	1.000																																				
38	0.000	0.002	0.002	0.002	0.018	0.377	0.925	0.586	0.764	1.000																																					
39	0.000	0.002	0.002	0.018	0.424	0.928	0.586	0.764	1.000																																						
40	0.000	0.002	0.018	0.515	0.932	0.586	0.764	1.000																																							
41	0.000	1.000	1.000	1.000	1.000	1.000	1.000																																								

DESCRIPTION: Selected Reserve Retirement Rates

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Probability that a member retires during the fiscal year.
Rates for all ages except 59-60 are constant across all years of service.
Ages 59-60 were graduated ('smoothed') by age and years of service.
Blank cells should be considered a value of zero ('0.000').

Selected Reserve Disability Retirement Rates

By Disability Type and Paygrade

PEBD Years of Service	Permanent Officer	Permanent Enlisted	Temporary Officer	Temporary Enlisted
Under 1	0.00000	0.00008	0.00000	0.00028
1	0.00000	0.00017	0.00000	0.00021
2	0.00000	0.00058	0.00000	0.00038
3	0.00000	0.00074	0.00000	0.00050
4	0.00065	0.00079	0.00014	0.00055
5	0.00065	0.00110	0.00026	0.00065
6	0.00063	0.00129	0.00039	0.00070
7	0.00070	0.00111	0.00051	0.00073
8	0.00069	0.00122	0.00058	0.00071
9	0.00074	0.00165	0.00057	0.00078
10	0.00096	0.00201	0.00055	0.00093
11	0.00098	0.00227	0.00047	0.00115
12	0.00076	0.00242	0.00042	0.00124
13	0.00075	0.00253	0.00039	0.00115
14	0.00092	0.00247	0.00037	0.00106
15	0.00099	0.00224	0.00035	0.00109
16	0.00087	0.00210	0.00039	0.00102
17	0.00077	0.00210	0.00049	0.00101
18	0.00089	0.00220	0.00048	0.00100
19	0.00126	0.00292	0.00046	0.00107
20	0.00177	0.00384	0.00052	0.00109
21	0.00215	0.00403	0.00043	0.00118
22	0.00228	0.00486	0.00043	0.00140
23	0.00188	0.00582	0.00060	0.00149
24	0.00175	0.00628	0.00090	0.00153
25	0.00237	0.00669	0.00101	0.00156
26	0.00302	0.00706	0.00096	0.00172
27	0.00342	0.00745	0.00086	0.00185
28	0.00333	0.00810	0.00088	0.00178
29	0.00317	0.00831	0.00090	0.00164
30	0.00331	0.00874	0.00091	0.00156
31	0.00327	0.00907	0.00090	0.00151
32	0.00321	0.00869	0.00094	0.00142
33	0.00311	0.00786	0.00096	0.00132
34	0.00259	0.00744	0.00091	0.00127
35	0.00157	0.00785	0.00087	0.00132
36	0.00000	0.00807	0.00093	0.00144
37	0.00000	0.00753	0.00108	0.00155
38	0.00000	0.00643	0.00120	0.00158
39	0.00000	0.00504	0.00127	0.00152
40	0.00000	0.00000	0.00000	0.00000
41	0.00000	0.00000	0.00000	0.00000

DESCRIPTION: Selected Reserve Disability Retirement Rates
Arrayed by disability type (Permanent/Temporary), completed PEBD YOS, and paygrade (officer/enlisted).
Probability that a member receives a disability retirement during the fiscal year.

Non-Selected Reserve with 20 Good Years Retirement Rates

By Paygrade

Age	Officer	Enlisted
17	0.000	0.000
18	0.000	0.000
19	0.000	0.000
20	0.000	0.000
21	0.000	0.000
22	0.000	0.000
23	0.000	0.000
24	0.000	0.000
25	0.000	0.000
26	0.000	0.000
27	0.000	0.000
28	0.000	0.000
29	0.000	0.000
30	0.000	0.000
31	0.000	0.000
32	0.000	0.000
33	0.000	0.000
34	0.000	0.000
35	0.000	0.000
36	0.000	0.000
37	0.000	0.000
38	0.000	0.000
39	0.000	0.000
40	0.000	0.000
41	0.001	0.000
42	0.000	0.000
43	0.002	0.000
44	0.002	0.000
45	0.001	0.000
46	0.001	0.000
47	0.001	0.000
48	0.001	0.000
49	0.001	0.000
50	0.002	0.000
51	0.001	0.000
52	0.002	0.000
53	0.001	0.000
54	0.001	0.000
55	0.001	0.000
56	0.000	0.000
57	0.000	0.000
58	0.001	0.001
59	0.470	0.450
60	0.950	0.930
61	0.289	0.303
62	0.199	0.186
>62	0.177	0.133

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Retirement Rates
Arrayed by age and paygrade (officer/enlisted).
Probability that a member retires from the Grey Area during the fiscal year.

Officer Selected Reserve Average Points Per Year

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0	87	117	117	116	121	131	136	140	142	134	131	120	116	108	96	99	97	93	99	97	94	99	93	113	87	97	88	90	87	86	87	94	94	78	88	78	74	74	74	74	74	74	74	74	74	74	74
1	0	87	117	117	116	121	131	136	140	142	134	131	120	116	108	96	99	97	93	99	97	94	99	93	113	87	97	88	90	87	86	87	94	94	78	88	78	74	74	74	74	74	74	74	74	74	74	
2	0	87	117	117	116	121	131	136	140	142	134	131	120	116	108	96	99	97	93	99	97	94	99	93	91	90	97	88	90	87	86	87	94	94	78	88	78	74	74	74	74	74	74	74	74	74		
3	0	87	100	115	128	135	132	127	137	130	131	116	110	97	107	93	94	97	89	88	96	84	78	90	89	96	97	96	92	65	81	76	78	78	78	88	78	74	74	74	74	74	74	74	74			
4	0	87	112	131	138	132	127	117	126	120	116	107	101	94	93	83	91	89	94	89	92	94	81	90	87	74	86	82	77	65	93	89	84	78	78	88	78	74	74	74	74	74	74	74				
5	0	135	127	135	132	134	112	108	119	122	122	108	97	95	89	81	90	88	90	84	95	73	89	86	76	82	76	71	81	90	84	77	75	67	78	88	78	74	74	74	74	74	74					
6	0	148	139	138	130	130	110	106	117	112	108	104	92	96	89	82	82	90	88	89	90	82	79	86	93	76	78	75	81	87	77	82	84	116	78	88	78	74	74	74	74	74						
7	0	152	137	139	131	119	108	105	109	110	111	100	97	90	89	90	82	89	86	84	87	82	85	85	94	88	67	91	78	90	76	106	89	90	78	88	78	74	74	74	74							
8	0	135	135	131	131	122	107	104	106	105	107	95	97	97	84	87	80	86	96	83	86	79	83	93	85	91	90	86	72	85	82	102	82	104	78	88	78	74	74	74								
9	0	128	126	131	121	120	104	104	108	107	97	99	97	92	96	97	97	97	86	90	82	87	74	84	78	86	86	69	93	72	82	78	73	104	78	88	78	74	74									
10	0	141	128	133	127	126	104	105	105	105	102	95	93	93	97	86	95	101	88	90	84	96	89	86	82	77	110	102	89	71	66	93	94	118	78	88	78	74										
11	0	125	120	131	124	121	107	105	102	108	105	100	92	87	93	97	93	89	93	87	86	93	86	75	86	93	108	101	82	98	56	99	96	82	78	88	78											
12	0	123	123	125	121	116	104	105	106	105	105	99	93	94	93	89	86	90	88	95	86	95	93	99	93	90	102	80	97	109	88	68	82	103	78	88												
13	0	118	127	120	116	112	105	104	107	107	103	94	98	85	97	95	92	82	88	92	85	95	101	93	87	88	104	96	82	102	81	110	85	95	78													
14	0	126	118	115	112	110	107	103	105	102	101	101	91	86	97	89	93	86	87	97	86	100	97	89	88	93	86	86	85	96	79	80	75	82														
15	0	119	119	116	113	112	108	105	106	103	105	103	92	97	90	88	92	91	90	90	93	90	90	87	90	101	95	85	88	91	91	100	70															
16	0	115	116	117	109	109	105	105	106	102	100	98	97	90	89	89	84	91	93	95	94	90	86	98	94	105	87	101	86	97	61	84																
17	0	115	114	114	109	108	102	103	105	105	107	101	94	90	98	90	99	93	93	93	99	93	93	82	95	107	93	101	82	83	96																	
18	0	123	112	112	107	110	103	104	105	105	105	100	96	90	93	90	97	93	92	91	96	88	90	88	97	88	93	100	82	91																		
19	0	116	112	108	110	109	104	105	105	102	105	97	97	91	94	91	93	96	97	97	96	98	105	95	101	86	93	86	82																			
20	0	111	111	111	113	107	105	105	107	105	102	98	101	99	95	93	104	94	92	90	96	104	97	90	93	85	93	86																				
21	0	112	113	108	111	107	105	105	101	105	105	97	91	101	98	97	98	90	93	105	86	91	89	87	97	85	93																					
22	0	109	108	109	111	106	104	105	105	105	105	102	101	105	97	94	97	101	99	104	91	100	105	87	97	85																						
23	0	108	110	108	105	108	105	105	107	102	99	103	99	101	98	93	105	101	95	90	91	108	106	87	97																							
24	0	113	112	111	109	111	103	104	105	101	101	97	95	102	105	102	104	100	95	88	90	93	106	87																								
25	0	123	110	113	110	109	107	106	104	109	99	101	101	101	93	103	104	99	102	103	100	93	106																									
26	0	106	108	112	110	108	101	104	106	104	96	94	101	101	93	100	95	102	121	118	100	93																										
27	0	102	110	108	110	107	103	105	103	103	101	97	100	106	94	93	92	119	93	82	100																											
28	0	115	105	112	110	108	102	108	107	97	101	93	92	101	93	105	100	97	120	82																												
29	0	108	111	111	101	112	110	108	103	104	101	97	106	94	94	90	103	84	120																													
30	0	92	109	105	111	115	109	110	105	101	105	102	99	108	98	91	82	84																														
31	0	102	108	105	108	106	110	108	107	97	110	101	107	88	114	93	82																															
32	0	131	116	104	114	102	113	108	102	105	113	115	130	72	114	93																																
33	0	133	112	106	111	97	110	112	114	99	104	105	93	72	114																																	
34	0	88	107	94	106	107	109	110	110	105	91	102	93	72																																		
35	0	129	97	107	103	108	110	112	113	124	91	86	93																																			
36	0	108	99	108	108	105	109	111	121	148	91	86																																				
37	0	116	104	108	103	108	113	125	123	104	91																																					
38	0	107	116	106	108	108	122	125	130	104																																						
39	0	89	101	118	116	108	111	125	130																																							
40	0	89	117	111	132	124	111	125																																								
41	0	89	120	120	124	89	111																																									

DESCRIPTION: Selected Reserve Average Points Earned Per Year
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Annual retirement points (for benefit purposes) accumulated by a Selected Reserve during a fiscal year.
The Average Points Earned Per Year above appear after a 21.1% reduction due to a "half-mobilization" assumption.
Blank cells should be considered a value of zero ('0').

Enlisted Selected Reserve Average Points Per Year

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0	123	151	135	120	122	120	121	122	125	118	121	112	119	123	97	102	109	90	101	101	87	75	81	91	82	71	105	92	105	93	98	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
1	0	108	111	109	107	107	107	107	108	108	108	107	109	107	106	106	108	105	105	106	102	101	97	103	97	118	112	102	47	105	93	98	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	
2	0	112	114	112	110	109	110	109	112	108	108	108	110	108	108	109	110	107	102	104	99	98	99	96	94	108	111	87	115	105	93	98	90	90	90	90	90	90	90	90	90	90	90	90	90	90		
3	0	112	112	107	103	104	103	103	104	101	101	101	101	100	101	101	101	97	96	95	99	90	88	89	99	93	91	94	103	105	93	98	90	90	90	90	90	90	90	90	90	90	90	90	90			
4	0	104	103	101	98	97	96	97	98	95	95	97	97	95	95	95	94	91	95	95	93	89	93	88	88	98	80	100	109	105	93	98	90	90	90	90	90	90	90	90	90	90	90	90				
5	0	104	105	102	101	100	100	100	98	97	97	97	97	97	93	94	98	94	93	93	97	87	87	89	90	103	93	103	102	105	93	98	90	90	90	90	90	90	90	90	90	90	90					
6	0	102	102	101	99	101	98	97	96	95	99	93	96	97	96	95	97	95	95	94	97	85	95	90	110	106	93	78	93	105	93	98	90	90	90	90	90	90	90	90	90	90						
7	0	102	106	105	103	102	104	101	99	101	102	98	100	96	99	98	102	99	91	102	98	95	106	105	108	102	84	103	109	105	93	98	90	90	90	90	90	90	90	90	90							
8	0	107	108	107	105	104	101	103	101	101	104	100	103	102	103	102	104	105	104	104	101	101	101	103	119	100	116	136	96	105	93	98	90	90	90	90	90	90	90	90								
9	0	107	107	107	104	105	105	105	105	106	105	105	105	106	105	105	107	104	105	105	102	101	107	101	97	129	102	148	105	105	93	98	90	90	90	90	90	90	90									
10	0	105	106	105	102	105	102	105	107	104	106	104	105	105	105	108	103	101	102	104	102	105	101	103	92	117	108	130	101	105	93	98	90	90	90	90	90	90										
11	0	101	105	103	103	104	102	102	106	102	102	101	102	105	106	103	105	100	102	101	96	105	105	106	108	101	120	177	114	105	93	98	90	90	90	90	90											
12	0	107	105	104	101	103	101	103	102	105	102	102	102	102	99	104	101	101	101	99	97	103	104	100	90	115	112	118	100	105	93	98	90	90	90	90												
13	0	104	103	103	102	101	101	103	105	102	101	103	101	103	100	100	101	105	100	95	103	97	95	96	100	94	93	97	121	105	93	98	90	90	90													
14	0	105	106	102	104	103	100	101	102	101	102	101	103	106	103	104	102	102	105	100	95	87	101	106	101	105	112	97	128	105	93	98	90	90														
15	0	107	105	102	101	102	103	101	101	98	101	102	105	101	99	100	97	95	100	95	96	91	95	95	89	94	83	85	128	105	93	98	90															
16	0	106	103	101	100	98	102	101	101	102	99	100	103	98	101	96	101	97	93	96	97	90	89	97	90	111	94	85	128	105	93	98																
17	0	104	102	100	100	98	97	98	99	97	98	99	100	99	97	98	98	101	98	97	97	93	96	93	89	99	94	85	128	105	93																	
18	0	105	101	99	97	99	97	100	98	100	96	97	100	96	100	96	97	93	102	94	97	92	97	97	92	99	94	85	128	105																		
19	0	105	101	99	100	100	99	98	100	98	100	97	99	97	99	97	98	97	96	97	92	99	93	99	92	99	94	85	128																			
20	0	112	102	101	100	101	99	100	98	100	97	97	100	97	101	97	101	98	91	93	101	103	95	99	92	99	94	85																				
21	0	110	103	102	101	101	103	101	100	98	100	99	101	98	97	94	101	99	101	98	97	95	95	99	92	99	94																					
22	0	108	105	104	103	101	102	101	100	101	97	99	97	105	97	99	100	97	93	105	97	95	95	99	92	99																						
23	0	104	105	104	104	103	103	103	103	104	98	104	105	98	99	104	100	101	102	103	97	95	95	99	92																							
24	0	106	106	105	103	101	101	100	101	100	93	103	103	101	101	103	98	101	101	103	97	95	95	99																								
25	0	108	107	102	101	101	101	103	100	100	99	101	103	101	98	99	97	101	101	103	97	95	95																									
26	0	102	109	104	99	102	101	101	103	99	97	101	98	101	101	101	97	101	101	103	97	95																										
27	0	106	106	102	102	103	101	99	97	97	100	97	101	101	99	104	97	101	101	103	97																											
28	0	118	107	102	102	102	100	97	99	95	100	102	101	101	97	104	97	101	101	103																												
29	0	106	104	101	100	103	101	97	101	101	99	101	97	100	99	104	97	101	101																													
30	0	100	104	101	101	101	96	99	98	102	106	103	101	98	99	104	97	101																														
31	0	95	103	102	99	102	98	101	105	102	101	98	94	98	99	104	97																															
32	0	99	104	103	99	100	102	104	100	103	101	100	94	98	99	104																																
33	0	89	98	99	100	98	97	101	102	100	101	100	94	98	99																																	
34	0	99	100	99	97	102	100	98	100	98	101	100	94	98																																		
35	0	112	97	96	101	104	99	97	103	98	101	100	94																																			
36	0	112	100	100	104	103	96	99	103	98	101	100																																				
37	0	112	106	102	101	100	102	100	103	98	101																																					
38	0	112	105	104	105	104	112	88	103	98																																						
39	0	112	107	101	106	104	112	88	103																																							
40	0	112	108	120	117	104	112	88																																								
41	0	112	93	194	49	104	112																																									

DESCRIPTION: Selected Reserve Average Points Earned Per Year

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Annual retirement points (for benefit purposes) accumulated by a Selected Reserve during a fiscal year.

The Average Points Earned Per Year above appear after a 21.1% reduction due to a "half-mobilization" assumption.

Blank cells should be considered a value of zero ('0').

Officer Selected Reserve Career Points Adjustment

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	1.002	1.000	1.000	1.000	1.000	0.977	1.000	1.000	0.957	1.000	1.000	1.048	1.000	1.039	1.024	1.060	1.076	1.118	1.029	1.000	1.066	0.809	1.000	1.000	1.000	1.000	1.159	0.758	1.737	0.318	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.043	0.919	1.000	1.000	0.396	0.951	1.606	1.606	1.606
1	0.000	1.002	1.000	1.000	1.001	1.006	0.989	1.008	0.993	0.995	1.006	0.999	0.979	1.026	0.999	1.043	1.018	0.979	1.008	1.010	1.000	1.036	1.028	0.986	1.008	0.983	0.924	1.018	1.090	1.007	0.954	1.036	1.006	0.914	0.999	1.000	1.000	0.908	1.000	1.043	0.919	1.000	1.000	0.396	0.951	1.606	1.606	
2	0.000	1.002	1.000	0.996	1.009	0.978	0.984	0.992	1.004	1.003	1.002	0.987	1.028	1.013	1.004	1.000	1.012	1.011	1.024	1.006	1.012	1.026	0.996	0.993	0.986	1.043	0.979	1.014	0.943	1.019	1.026	0.968	1.018	1.018	1.013	0.968	1.000	0.926	0.925	1.043	0.919	1.000	1.000	0.396	0.951	1.606		
3	0.000	1.002	1.009	0.997	1.009	0.996	0.990	1.008	1.016	0.995	1.015	1.016	1.005	1.006	1.032	1.008	0.992	1.017	1.020	0.994	1.016	1.005	1.020	1.027	1.024	0.985	1.042	1.099	0.988	1.023	1.037	0.930	1.006	1.019	1.030	1.013	1.008	1.163	1.000	1.043	0.919	1.000	1.000	0.396	0.951			
4	0.000	1.002	1.012	1.030	1.009	1.007	0.984	1.003	1.001	1.013	0.982	1.001	0.996	1.021	1.010	0.980	1.001	0.999	1.010	1.019	1.018	1.013	1.031	1.005	0.999	1.031	0.953	0.983	1.004	1.006	0.998	1.001	1.000	1.004	1.000	1.017	1.008	1.000	0.978	1.043	0.919	1.000	1.000	0.396				
5	0.000	1.025	1.008	1.008	1.001	0.997	0.997	0.992	0.987	0.994	0.980	0.988	0.988	0.990	0.984	0.995	1.000	0.981	1.000	0.995	1.003	1.006	0.999	0.987	1.026	1.003	1.004	0.971	1.011	1.023	1.023	1.015	1.000	0.978	1.031	0.998	1.051	1.216	1.071	1.043	0.919	1.000	1.000					
6	0.000	0.997	1.009	1.011	0.994	1.000	0.971	0.976	0.991	0.995	0.989	1.006	0.990	0.998	1.000	1.013	0.992	0.986	0.997	0.997	1.003	1.021	1.011	1.009	0.967	1.048	0.994	1.072	1.069	0.955	1.042	1.013	0.999	1.049	1.053	1.062	1.055	1.022	1.420	1.043	0.919	1.000						
7	0.000	1.006	1.008	0.999	0.997	1.000	0.991	1.005	1.000	1.012	0.997	0.994	1.008	1.010	1.011	1.026	1.028	1.004	0.980	1.005	1.039	1.029	1.053	1.029	0.981	0.992	1.042	0.942	1.017	1.033	1.016	1.011	1.049	1.052	1.000	0.951	1.055	0.620	1.420	1.043	0.919							
8	0.000	0.993	1.002	1.005	0.999	1.008	0.995	1.013	1.002	1.015	1.012	1.013	1.007	0.989	1.026	1.010	1.010	1.019	1.032	1.030	1.017	1.070	1.058	1.018	1.017	0.975	0.995	1.039	1.009	1.028	0.981	1.002	1.031	0.987	1.000	0.951	1.055	1.000	1.420	1.043								
9	0.000	1.012	0.994	1.007	1.011	1.010	0.999	1.013	1.013	0.999	1.001	1.004	0.991	0.996	1.033	0.997	0.988	1.006	1.015	1.026	1.023	1.050	0.998	0.989	1.027	0.978	1.014	1.083	1.005	0.995	0.998	0.995	1.009	1.025	1.000	0.951	1.055	1.000	1.420									
10	0.000	0.986	0.992	1.001	0.989	1.009	1.008	0.998	1.001	0.989	0.997	1.003	1.007	1.020	0.993	1.007	0.968	1.005	1.019	0.982	1.035	1.027	1.003	0.991	1.008	1.057	1.020	0.999	0.994	0.991	1.044	0.979	1.026	1.025	1.000	0.951	1.055	1.000										
11	0.000	1.007	0.998	1.000	1.012	1.000	1.003	1.006	1.002	1.011	0.991	0.995	0.996	1.006	0.988	0.986	1.013	0.999	0.993	1.011	0.960	1.016	1.003	1.017	0.994	0.987	1.024	1.009	1.040	1.000	0.997	1.048	1.026	1.025	1.000	0.951	1.055											
12	0.000	1.012	1.006	1.003	0.989	0.991	1.000	0.994	1.007	0.998	1.006	0.988	0.998	0.996	0.993	0.973	1.018	0.999	0.975	1.019	1.003	1.003	0.996	1.008	1.027	0.998	1.010	1.004	1.016	1.006	1.011	1.091	1.026	1.025	1.000	0.951												
13	0.000	1.000	0.995	0.995	0.996	0.993	1.002	1.004	0.996	0.996	0.994	1.008	1.017	1.006	1.003	0.983	1.022	1.023	1.000	0.996	1.011	1.003	1.010	1.013	0.999	0.992	1.010	1.013	1.027	0.960	1.060	1.091	1.026	1.025	1.000													
14	0.000	0.961	0.992	0.993	0.990	0.995	1.002	1.001	1.002	1.003	1.005	0.999	0.984	1.016	0.988	1.001	0.993	1.005	0.991	1.004	0.997	1.002	1.008	1.000	1.009	1.014	1.010	0.990	1.016	1.013	1.060	1.091	1.026	1.025														
15	0.000	0.995	0.990	0.997	0.997	0.994	0.999	1.005	0.997	1.008	1.000	1.009	1.004	1.003	1.012	1.026	0.993	0.978	1.000	0.992	1.006	1.008	1.008	1.002	1.002	0.975	1.000	1.023	1.006	0.995	1.060	1.091	1.026															
16	0.000	0.997	0.990	0.996	0.992	0.995	0.998	0.998	1.000	0.996	1.002	0.992	1.002	0.998	1.016	1.000	0.999	0.996	0.995	1.015	0.998	1.004	1.006	1.006	1.003	1.018	1.009	1.035	1.052	0.995	1.060	1.091																
17	0.000	0.978	0.981	0.993	0.986	0.990	0.997	0.998	1.000	0.992	0.997	0.999	1.000	0.995	1.011	0.998	1.003	0.995	0.997	0.996	0.984	1.021	0.999	0.976	1.005	0.978	1.009	1.028	1.039	0.995	1.060																	
18	0.000	0.959	0.990	0.990	0.984	0.988	0.998	1.001	0.994	0.994	0.994	0.990	0.989	0.989	0.993	0.996	1.009	1.006	1.001	1.008	1.002	0.997	0.994	1.000	0.997	1.024	1.058	0.973	1.039	0.995																		
19	0.000	0.983	0.986	0.993	0.989	0.988	0.995	0.996	0.991	0.992	0.998	0.995	1.004	1.006	0.985	0.999	1.003	0.982	0.989	1.006	1.024	1.020	1.024	1.028	1.011	1.055	0.977	0.973	1.039																			
20	0.000	0.975	0.988	0.990	0.991	0.990	0.997	0.994	0.998	0.997	0.995	0.991	1.016	0.988	0.997	1.013	1.007	1.018	1.012	1.002	0.992	0.987	0.991	0.984	0.921	1.030	0.977	0.973																				
21	0.000	0.985	0.987	0.989	0.987	0.983	0.995	0.993	0.997	0.988	0.995	0.997	0.994	0.990	0.988	0.981	0.987	0.983	0.985	0.996	1.009	0.980	0.948	1.018	0.901	1.030	0.977																					
22	0.000	0.979	0.984	0.980	0.986	0.980	0.991	0.993	0.997	0.993	0.993	1.003	0.988	0.990	1.009	0.992	1.006	0.990	1.005	0.999	1.004	1.021	1.035	1.097	0.901	1.030																						
23	0.000	0.983	0.980	0.984	0.987	0.989	0.993	0.997	0.996	0.997	0.999	0.995	0.985	0.998	1.001	0.993	0.969	1.005	0.983	0.997	0.995	0.956	0.981	1.097	0.901																							
24	0.000	0.971	0.990	0.981	0.984	0.992	0.991	0.995	0.992	0.981	0.996	0.990	0.981	0.975	0.996	0.997	0.998	0.993	0.989	1.009	0.977	0.965	0.981	1.097																								
25	0.000	0.981	0.981	0.983	0.984	0.988	0.995	0.994	0.994	0.996	0.976	0.989	0.994	0.987	1.002	1.001	0.994	1.008	1.005	0.955	1.040	0.965	0.981																									
26	0.000	0.970	0.984	0.985	0.996	0.987	0.992	0.999	0.996	0.985	0.998	1.004	1.003	0.983	0.981	0.986	0.991	0.990	0.960	0.980	1.040	0.965																										
27	0.000	0.990	0.981	0.990	0.985	0.989	0.990	0.995	0.980	0.984	1.003	0.993	0.997	0.979	0.970	1.000	0.951	0.942	1.046	0.980	1.040																											
28	0.000	0.977	0.992	0.985	0.996	0.981	0.992	0.995	0.983	0.985	0.978	0.980	0.975	0.970	0.996	0.998	0.945	0.962	1.046	0.980																												
29	0.000	1.015	0.989	0.978	0.982	0.979	0.981	0.975	0.977	0.989	0.962	0.993	1.009	0.959	0.963	0.998	0.856	0.962	1.046																													
30	0.000	0.983	0.979	0.983	0.965	0.976	0.996	0.992	0.994	0.968	0.937	0.985	0.999	0.939	0.909	1.003	0.856	0.962																														
31	0.000	0.886	0.974	0.984	0.992	0.988	1.005	0.999	0.980	0.998	0.995	0.958	0.962	0.917	1.016	1.003	0.856																															
32	0.000	1.000	0.981	0.977	0.979	0.999	1.012	0.973	0.997	0.997	1.005	0.995	0.990	0.924	1.016	1.003																																
33	0.000	0.994	0.983	0.982	0.992	0.980	0.976	0.991	1.001	1.003	1.026	0.993	0.884	0.924	1.016																																	
34	0.000	0.986	0.984	0.979	1.001	0.995	0.999	0.992	0.993	0.985	0.922	0.876	0.884	0.924																																		
35	0.000	0.986	0.992	0.989	0.996	0.985	0.976	0.997	0.990	0.898	0.841	0.876	0.884																																			
36	0.000	0.986	0.988	0.980	0.998	0.995	0.998	1.002	0.940	1.009	0.841	0.876																																				
37	0.000	0.986	0.964	0.975	0.984	0.995	0.955	1.053	0.980	1.009	0.841																																					
38	0.000	0.986	0.986	1.000	0.990	1.015	0.918	0.928	0.797	1.009																																						
39	0.000	0.986	1.010	0.992	1.005	0.962	0.984	0.928	0.797																																							
40	0.000	0.986	0.947	0.991		1.043	0.893	0.928																																								
41	0.000	0.986	1.010	1.047	1.013	0.945	1.044																																									

DESCRIPTION: Selected Reserve Career Points Adjustment
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Adjustment to Average Career Points for Selected Reserve members to capture the effect of losses (e.g., separation, retirement, transfer) during the fiscal year.
Blank cells should be considered a value of zero ('0.000').

Enlisted Selected Reserve Career Points Adjustment

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	1.058	1.007	1.007	1.008	1.014	1.015	1.033	1.039	1.024	1.027	1.053	1.059	1.067	1.066	1.038	1.075	0.999	0.993	1.031	1.049	0.980	1.031	1.051	1.004	1.013	1.020	0.859	1.001	0.845	1.000	0.982	1.134	1.000	1.000	1.000	1.000	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093
1	0.000	1.048	1.050	1.034	1.027	1.028	1.032	1.031	1.029	1.031	1.032	1.032	1.042	1.037	1.030	1.038	1.030	1.030	1.033	1.027	1.022	1.027	1.036	1.035	1.012	0.993	1.011	1.083	1.072	1.109	0.907	1.057	1.000	0.705	1.000	1.126	1.000	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093	
2	0.000	1.026	1.018	1.014	1.013	1.019	1.019	1.016	1.020	1.018	1.019	1.014	1.013	1.016	1.022	1.026	1.012	1.014	1.016	1.012	1.011	1.009	1.016	1.022	1.008	0.971	1.020	1.045	1.089	1.106	1.085	1.000	1.000	1.190	1.000	0.926	0.618	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093		
3	0.000	1.009	1.008	1.004	1.003	1.004	1.002	1.002	1.003	1.002	1.005	1.014	1.006	1.012	1.010	1.010	1.010	1.010	1.008	1.008	0.998	1.010	1.016	0.986	0.996	0.986	1.102	0.904	1.034	1.003	0.966	0.844	0.868	0.440	1.000	1.000	1.769	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093			
4	0.000	1.010	0.996	0.987	0.986	0.986	0.988	0.987	0.988	0.987	0.995	0.994	0.998	1.004	0.999	1.002	0.993	1.003	0.994	0.995	0.997	0.991	0.989	1.007	0.984	0.929	0.968	1.045	1.078	1.000	1.000	1.000	0.868	1.739	1.000	1.114	1.769	1.093	1.093	1.093	1.093	1.093	1.093	1.093				
5	0.000	1.003	1.003	1.015	1.019	1.021	1.020	1.016	1.013	1.011	1.008	0.993	0.989	1.000	0.992	0.990	0.996	1.004	1.001	1.002	0.998	0.991	0.991	1.008	1.001	1.000	0.979	1.015	1.101	1.102	0.858	1.026	0.868	1.000	0.770	1.114	1.769	1.093	1.093	1.093	1.093	1.093	1.093					
6	0.000	1.008	0.997	0.995	0.998	0.998	0.999	0.999	0.991	0.998	0.999	0.994	1.001	1.009	0.997	0.998	1.006	1.009	1.000	1.000	0.998	0.994	0.992	0.983	1.017	0.994	1.022	0.977	1.015	0.726	0.550	1.228	0.868	0.949	0.770	1.114	1.769	1.093	1.093	1.093	1.093	1.093						
7	0.000	1.015	1.005	1.003	1.005	1.006	1.005	1.006	1.003	0.994	0.996	0.995	1.016	1.002	1.020	1.014	1.014	1.014	1.006	1.027	1.015	1.013	1.008	1.013	1.000	1.002	1.065	0.960	1.061	1.169	1.000	1.000	0.868	1.006	0.770	1.114	1.769	1.093	1.093	1.093	1.093							
8	0.000	1.015	1.010	1.008	1.008	1.003	1.006	1.005	1.002	1.007	1.007	0.998	1.004	1.008	1.007	0.996	0.995	1.013	1.001	0.993	1.008	1.011	0.999	1.004	1.036	1.024	0.981	1.036	0.977	0.905	1.266	1.030	0.868	1.006	0.770	1.114	1.769	1.093	1.093	1.093								
9	0.000	0.995	0.995	0.995	0.994	0.990	0.989	0.986	0.995	0.998	0.996	0.997	0.997	1.004	1.005	1.002	0.986	1.009	1.008	0.991	0.981	0.991	0.991	1.019	1.018	1.033	1.018	0.951	1.073	0.996	1.000	1.100	0.868	1.006	0.770	1.114	1.769	1.093	1.093									
10	0.000	0.989	0.988	0.985	0.989	0.993	0.991	0.997	1.002	1.009	1.002	0.996	1.011	0.997	1.003	1.010	0.998	1.003	0.996	1.001	1.009	1.006	0.985	0.965	1.011	0.976	1.076	1.035	1.309	1.023	1.058	1.100	0.868	1.006	0.770	1.114	1.769	1.093										
11	0.000	0.992	0.993	0.998	0.999	0.998	0.991	0.998	1.002	1.006	1.006	1.001	0.990	1.002	1.004	0.988	1.000	0.998	0.997	1.001	1.015	1.000	0.995	1.012	1.051	0.998	1.000	1.041	1.023	1.054	1.058	1.100	0.868	1.006	0.770	1.114	1.769											
12	0.000	1.009	0.993	0.992	0.997	0.993	0.996	1.002	0.996	0.991	0.997	0.995	0.995	0.999	0.996	1.005	1.011	0.999	1.001	1.000	1.017	0.984	1.015	0.999	0.999	0.997	1.018	0.994	0.953	1.054	1.058	1.100	0.868	1.006	0.770	1.114												
13	0.000	0.998	0.998	0.995	0.996	0.996	1.006	1.003	0.999	0.996	1.002	0.999	1.004	0.995	1.004	0.996	1.009	1.009	1.000	0.998	1.002	1.016	0.993	0.987	1.004	1.012	1.040	1.016	0.953	1.054	1.058	1.100	0.868	1.006	0.770													
14	0.000	0.990	0.996	0.996	1.001	0.997	0.997	1.003	1.003	0.990	1.004	1.003	0.999	0.997	1.001	1.008	1.001	0.994	0.994	0.985	1.000	0.984	0.999	0.992	1.007	0.978	1.002	0.977	0.953	1.054	1.058	1.100	0.868	1.006														
15	0.000	0.980	0.993	0.997	0.995	0.993	1.000	0.998	1.002	0.997	0.987	0.999	1.007	1.000	1.002	1.000	0.993	0.995	0.985	0.986	1.004	0.989	0.992	1.000	1.029	0.999	1.019	0.987	0.953	1.054	1.058	1.100	0.868															
16	0.000	0.993	0.990	0.995	0.998	0.995	0.997	0.998	0.991	0.996	0.996	0.996	0.993	1.000	1.000	0.985	0.990	1.008	1.012	0.995	0.999	0.995	0.994	1.010	0.974	1.010	0.986	1.074	0.953	1.054	1.058	1.100																
17	0.000	0.981	0.992	0.991	0.996	0.993	1.000	0.999	0.996	0.999	0.995	0.997	1.005	0.998	0.997	1.000	1.001	0.998	0.991	1.000	1.010	0.994	1.000	0.995	1.017	1.005	1.013	1.074	0.953	1.054	1.058																	
18	0.000	0.987	0.988	0.995	0.992	0.997	0.998	0.998	0.999	0.998	0.999	0.998	0.998	0.990	0.991	0.992	0.995	0.995	0.996	0.984	1.000	0.989	0.997	1.002	0.978	1.013	1.013	1.074	0.953	1.054																		
19	0.000	0.975	0.993	0.992	0.991	0.989	0.990	0.992	0.989	0.993	0.989	0.993	0.993	0.997	0.998	0.983	1.000	0.995	0.994	0.998	0.989	0.988	1.013	1.018	1.006	1.127	1.013	1.074	0.953																			
20	0.000	1.004	0.995	0.992	0.992	0.990	0.987	0.988	0.989	0.999	0.991	0.985	0.990	0.984	0.998	0.994	1.004	0.996	1.003	0.997	0.991	1.009	1.014	0.965	1.031	1.127	1.013	1.074																				
21	0.000	0.991	0.992	0.988	0.993	0.986	0.989	0.986	0.989	0.992	0.979	0.992	0.996	0.982	0.976	0.997	0.979	0.985	0.983	0.985	1.005	0.994	0.975	0.914	1.031	1.127	1.013																					
22	0.000	0.988	0.982	0.989	0.987	0.988	0.987	0.985	0.989	0.985	0.991	0.986	0.983	0.994	0.980	0.990	0.985	0.991	0.994	0.995	0.998	0.985	0.917	0.914	1.031	1.127																						
23	0.000	0.966	0.986	0.987	0.980	0.985	0.985	0.991	0.990	0.984	0.992	0.994	0.993	0.993	0.991	1.002	1.010	0.993	1.006	1.016	0.981	0.960	0.917	0.914	1.031																							
24	0.000	0.990	0.991	0.990	0.986	0.993	0.980	0.992	0.980	0.987	0.996	0.982	1.001	1.001	0.999	0.992	0.988	1.001	0.985	0.996	0.979	0.960	0.917	0.914																								
25	0.000	0.994	0.983	0.984	0.990	0.990	0.986	0.984	0.991	0.985	0.979	0.993	0.995	0.996	1.000	0.998	0.982	1.001	0.999	0.968	0.979	0.960	0.917																									
26	0.000	0.991	0.987	0.988	0.986	0.990	0.992	0.982	0.992	0.990	0.994	1.008	1.004	0.992	0.992	1.009	1.012	0.991	0.952	0.968	0.979	0.960																										
27	0.000	0.974	0.987	0.984	0.989	0.987	0.993	0.992	0.988	0.992	0.990	0.996	1.000	0.999	1.002	1.004	0.996	1.106	0.952	0.968	0.979																											
28	0.000	0.980	0.983	0.987	0.983	0.987	0.995	0.995	0.982	0.986	0.995	0.999	0.998	0.991	0.995	0.986	1.014	1.106	0.952	0.968																												
29	0.000	0.993	0.986	0.988	0.991	0.997	0.999	0.989	0.985	0.991	1.001	0.994	0.991	0.990	0.987	0.904	1.014	1.106	0.952																													
30	0.000	0.994	0.986	0.989	0.987	0.995	0.984	0.992	0.992	0.984	0.995	0.993	1.000	0.989	1.034	0.904	1.014	1.106																														
31	0.000	0.984	0.992	0.983	0.996	0.990	0.993	1.000	0.995	0.995	0.996	0.998	1.002	1.032	1.034	0.904	1.014																															
32	0.000	0.960	0.991	0.977	0.990	0.977	0.971	0.977	0.969	0.967	0.981	0.989	1.019	1.032	1.034	0.904																																
33	0.000	0.947	0.993	0.989	0.990	0.978	0.973	0.993	0.976	0.989	1.001	1.040	1.019	1.032	1.034																																	
34	0.000	0.988	0.991	0.985	0.990	0.994	0.985	0.976	0.985	0.994	1.092	1.040	1.019	1.032																																		
35	0.000	0.988	0.989	0.987	0.984	0.989	0.987	0.982	0.964	0.985	1.092	1.040	1.019																																			
36	0.000	0.988	0.985	0.990	0.987	0.984	0.987	0.978	1.019	0.985	1.092	1.040																																				
37	0.000	0.988	0.984	0.999	0.975	0.979	0.986	0.972	1.019	0.985	1.092																																					
38	0.000	0.988	0.999	0.992	0.985	0.998	1.058	0.972	1.019	0.985																																						
39	0.000	0.988	0.973	0.982	0.989	1.171	1.058	0.972	1.019																																							
40	0.000	0.988	0.973	0.982	0.989	1.171	1.058	0.972																																								
41	0.000	0.988	0.973	0.982	0.989	1.171	1.058																																									

DESCRIPTION: Selected Reserve Career Points Adjustment
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Adjustment to Average Career Points for Selected Reserve members to capture the effect of losses (e.g., separation, retirement, transfer) during the fiscal year.
Blank cells should be considered a value of zero ('0.000').

Officer Non-Selected Reserve with 20 Good Years Average Points Per Year

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0																																														
1	0																																														
2	0																																														
3	0																																														
4	0																																														
5	0																																														
6	0																																														
7	0																																														
8	0																																														
9	0																																														
10	0																																														
11	0																																														
12	0																																														
13	0																																														
14	0																																														
15	0																																														
16	0																																														
17	0																																														
18	0																																														
19	0	6	6	11	14	21	40	35	35	29	35	34	23	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14																		
20	0	6	6	11	14	21	40	35	35	29	35	34	23	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14																			
21	0	6	6	11	14	21	28	32	24	26	20	18	23	14	14	14	14	14	14	14	14	14	14	14	14	14	14																				
22	0	6	6	11	13	13	24	23	21	25	28	17	23	14	14	14	14	14	14	14	14	14	14	14	14	14																					
23	0	6	6	13	11	12	24	24	21	22	21	20	16	14	14	14	14	14	14	14	14	14	14	14	14																						
24	0	6	6	9	10	12	23	22	20	20	19	24	22	14	14	14	14	14	14	14	14	14	14	14																							
25	0	6	6	5	7	19	20	19	16	24	16	20	15	14	14	14	14	14	14	14	14	14	14																								
26	0	6	6	7	9	13	17	16	18	15	18	13	12	14	14	14	14	14	14	14	14	14																									
27	0	6	6	8	15	14	16	15	14	14	18	11	7	14	14	14	14	14	14	14	14																										
28	0	6	6	7	9	10	10	11	10	12	14	8	7	14	14	14	14	14	14	14																											
29	0	6	6	11	9	11	6	6	5	7	5	7	7	14	14	14	14	14	14																												
30	0	6	6	5	9	10	5	4	4	5	5	4	7	14	14	14	14	14																													
31	0	6	6	10	10	7	2	2	2	5	5	4	7	14	14	14	14																														
32	0	6	6	6	8	6	2	1	2	3	5	4	7	14	14	14																															
33	0	6	6	4	3	3	2	2	2	3	5	4	7	14	14																																
34	0	6	6	4	3	3	1	2	2	3	5	4	7	14																																	
35	0	6	6	3	3	2	1	1	2	3	5	4	7																																		
36	0	6	6	5	3	2	1	3	2	3	5	4																																			
37	0	6	6	3	3	2	4	3	2	3	5																																				
38	0	6	6	3	3	2	4	3	2	3																																					
39	0	6	6	3	3	2	4	3	2																																						
40	0	6	6	3	3	2	4	3																																							
41	0	6	6	3	3	2	4																																								

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Average Points Earned Per Year
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Annual retirement points (for benefit purposes) accumulated by a Grey Area retiree during a fiscal year.
Blank cells should be considered a value of zero ('0').

Enlisted Non-Selected Reserve with 20 Good Years Average Points Per Year

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0																																															
1	0																																															
2	0																																															
3	0																																															
4	0																																															
5	0																																															
6	0																																															
7	0																																															
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9	0																																															
10	0																																															
11	0																																															
12	0																																															
13	0																																															
14	0																																															
15	0																																															
16	0																																															
17	0																																															
18	0																																															
19	0	4	8	13	7	8	14	10	4	6	3	4	4	4	5	4	5	4	6	7	9	8	8	8	8	8	8	8	8																			
20	0	4	8	13	7	8	14	10	4	6	3	4	4	4	5	4	5	4	6	7	9	8	8	8	8	8	8	8																				
21	0	4	8	5	7	8	4	6	4	6	3	4	4	4	5	4	5	4	6	7	9	8	8	8	8	8	8																					
22	0	4	4	5	4	5	4	4	4	4	3	4	4	4	5	4	5	4	6	7	9	8	8	8	8	8																						
23	0	4	3	3	3	3	3	2	4	4	3	4	4	4	5	4	5	4	6	7	9	8	8	8	8																							
24	0	4	4	3	3	3	4	3	4	5	3	4	4	4	5	4	5	4	6	7	9	8	8	8																								
25	0	4	3	3	3	3	3	3	3	3	3	4	4	4	5	4	5	4	6	7	9	8	8																									
26	0	4	3	2	2	3	3	3	3	3	3	4	4	4	5	2	4	6	3		9	8																										
27	0	4	3	2	3	3	2	3	3	2	3	2	4	5	5	3	8	21	3		9																											
28	0	4	2	2	2	3	3	3	3	2	3	3	4	2	4	4		3	3																													
29	0	4	2	3	2	2	3	2	2	2	2	2	4	2	3	10		3	3																													
30	0	4	2	3	2	1	3	2	2	2	2	2	1	3	16			3																														
31	0	4	2	2	1	1	3	3	2	2	2	3	1		2																																	
32	0	4	3	2	2	2	2	2	2	2	2	4	9		2																																	
33	0	4	4	3	2	2	2	2	2	2	3	2	2		2																																	
34	0	4	3	1	1	2	1	1	2	3	6		2																																			
35	0	4	2	2	2	1	1	1	3	1			2																																			
36	0	4	3	2	1	1	2	2																																								
37	0	4	2	1	1	2	3	1																																								
38	0	4	2	2	2	3																																										
39	0	4	2	2	2																																											
40	0	4	2	3	3																																											
41	0	4	2	3	3																																											

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Average Points Earned Per Year
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Annual retirement points (for benefit purposes) accumulated by a Grey Area retiree during a fiscal year.
Blank cells should be considered a value of zero ('0').

Officer Reentering Selected Reserve Average Points

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0	34	34	34	34	124	152	164	209	156	182	168	217	142	83	101	77	51	63	46	79	60	57	53	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54	54
1	0	79	79	79	79	142	360	433	402	415	462	363	370	305	110	174	102	163	134	176	185	235	67	83	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	
2	0	116	116	116	116	174	638	745	700	830	610	859	594	570	723	323	619	286	397	179	151	751	468	660	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415	415		
3	0	176	176	176	176	512	1,192	1,182	1,182	1,034	1,299	975	1,145	1,001	843	1,094	859	637	601	871	898	877	374	744	689	689	689	689	689	689	689	689	689	689	689	689	689	689	689	689	689	689	689	689	689			
4	0	343	343	343	343	813	1,381	1,408	1,411	1,431	1,452	1,268	1,273	1,296	804	1,047	1,391	933	1,243	1,107	916	1,044	1,321	1,348	618	618	618	618	618	618	618	618	618	618	618	618	618	618	618	618	618	618	618	618				
5	0	695	695	695	695	1,127	1,674	1,606	1,598	1,594	1,583	1,536	1,399	1,538	1,246	1,255	1,209	1,197	1,126	1,100	814	362	717	425	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014	1,014					
6	0	972	871	955	920	1,179	1,927	1,982	2,015	1,702	1,898	1,783	1,674	1,609	1,533	1,586	1,360	1,826	1,267	1,503	1,334	1,042	1,556	456	743	743	743	743	743	743	743	743	743	743	743	743	743	743	743	743	743	743						
7	0	791	1,370	1,203	1,365	1,444	2,148	2,215	2,281	2,073	1,967	2,086	1,833	1,539	1,315	1,578	1,070	1,209	1,497	1,615	1,557	1,859	1,686	845	1,399	1,399	1,399	1,399	1,399	1,399	1,399	1,399	1,399	1,399	1,399	1,399	1,399	1,399	1,399	1,399	1,399							
8	0	1,087	1,284	1,683	1,775	1,652	2,474	2,508	2,461	2,502	2,443	2,406	2,058	2,091	1,753	1,631	1,391	1,442	1,623	1,634	830	1,377	803	1,640	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487								
9	0	1,867	1,523	1,774	2,039	1,984	2,854	3,082	2,883	2,740	2,555	2,456	2,154	2,132	2,025	2,071	2,394	2,090	2,002	1,897	1,895	2,315	736	1,650	2,058	2,058	2,058	2,058	2,058	2,058	2,058	2,058	2,058	2,058	2,058	2,058	2,058	2,058	2,058									
10	0	896	1,726	1,776	1,869	2,384	2,989	3,008	3,151	3,055	2,875	3,045	2,430	2,491	1,316	1,948	2,081	2,072	1,475	2,556	2,464	1,185	2,510	1,704	2,173	2,173	2,173	2,173	2,173	2,173	2,173	2,173	2,173	2,173	2,173	2,173	2,173	2,173										
11	0	1,449	1,801	2,046	2,144	2,384	3,083	3,238	3,298	3,304	3,006	2,827	2,472	2,351	2,436	1,984	2,148	1,831	2,062	1,555	2,674	3,807	362	1,560	1,884	1,884	1,884	1,884	1,884	1,884	1,884	1,884	1,884	1,884	1,884	1,884	1,884											
12	0	869	2,076	2,591	2,602	2,515	3,346	3,487	3,188	2,901	3,085	3,273	2,431	2,466	2,942	2,556	2,385	1,997	2,783	3,355	1,070	3,102	3,930	3,498	2,643	2,643	2,643	2,643	2,643	2,643	2,643	2,643	2,643	2,643	2,643	2,643												
13	0	3,388	2,452	2,475	2,874	2,657	3,152	3,477	3,059	2,959	3,755	2,614	2,503	2,392	2,494	2,977	2,377	2,900	2,112	2,088	2,108	2,483	1,522	1,193	1,938	1,938	2,643	2,643	2,489	2,489	2,489	2,489	2,489	2,489	2,489													
14	0	1,406	2,753	2,744	2,441	2,915	3,175	3,436	3,518	2,958	3,268	2,986	2,775	3,111	3,233	1,590	3,270	2,003	1,075	2,149	2,206	1,480	3,175	1,995	2,639	1,972	1,603	3,349	1,226	1,690	1,638	1,638	1,638	1,638														
15	0	3,136	2,813	2,845	2,947	3,196	3,457	3,528	3,530	3,045	3,804	3,160	2,336	2,867	2,910	2,735	2,300	2,433	2,051	2,085	2,266	3,401	2,276	2,750	2,639	1,972	1,603	3,349	1,226	1,690	1,638	1,638	1,638															
16	0	3,294	3,088	2,973	3,336	3,230	3,303	3,662	3,378	3,295	3,132	2,468	2,590	3,208	3,298	2,820	2,018	3,146	2,136	3,081	2,034	2,490	2,414	2,750	2,639	1,972	1,603	3,349	1,226	1,690	1,638	1,638																
17	0	1,788	3,165	3,459	3,413	3,396	3,638	3,802	3,656	3,319	3,562	3,207	3,499	3,412	2,494	2,949	2,344	2,074	2,513	1,856	2,552	2,191	1,269	2,750	2,639	1,972	1,603	3,349	1,226	1,690	1,638																	
18	0	3,085	3,486	3,170	3,271	3,449	3,749	3,859	3,748	3,396	3,960	3,560	3,210	2,777	2,709	2,818	2,489	2,651	2,294	2,207	3,429	1,364	2,750	2,750	2,639	1,972	1,603	3,349	1,226	1,690																		
19	0	3,498	3,526	3,962	3,630	3,866	3,845	3,734	3,542	3,434	3,626	3,722	3,464	2,698	2,726	2,789	2,584	2,722	2,569	1,791	5,279	1,202	2,750	2,750	2,639	1,972	1,603	3,349	1,226																			
20	0	3,378	3,900	3,808	3,721	3,388	3,910	3,937	3,422	3,553	3,463	3,584	2,882	3,754	3,319	2,724	3,721	2,722	3,073	2,856	1,376	1,544	2,750	2,750	2,639	1,972	1,603	3,349																				
21	0	3,297	4,050	3,660	3,813	3,863	4,175	4,202	3,875	3,883	4,112	3,523	3,000	4,317	2,872	3,395	3,204	2,722	2,419	1,989	1,803	3,195	2,750	2,750	2,639	1,972	1,603																					
22	0	4,080	4,081	4,246	3,564	3,900	4,257	4,165	4,276	4,094	4,138	3,373	3,787	4,485	3,459	3,809	3,204	2,722	2,632	1,912	3,205	3,459	2,750	2,750	2,639	1,972																						
23	0	4,295	4,619	4,064	3,672	3,722	4,277	4,510	4,389	4,795	4,527	4,858	3,841	3,532	4,291	3,958	3,204	2,722	3,276	2,334	1,938	4,751	2,750	2,750	2,639																							
24	0	4,402	4,574	5,202	4,140	4,370	4,733	4,743	4,606	4,626	4,139	4,020	4,332	3,747	3,800	2,436	3,204	2,722	2,779	3,568	1,938	4,751	2,750	2,750																								
25	0	3,796	4,866	4,694	4,399	4,560	4,988	4,711	4,762	4,540	4,365	4,288	4,276	4,503	4,076	3,672	3,204	2,722	5,592	5,729	1,938	4,751	2,750																									
26	0	4,387	4,517	4,906	5,178	4,446	4,536	5,124	4,921	4,322	4,480	5,048	5,445	4,299	4,082	4,717	3,204	2,722	5,592	5,729	1,938	4,751																										
27	0	3,158	5,592	4,838	4,898	4,988	5,219	5,391	4,415	4,751	5,652	4,337	4,366	3,435	4,763	3,927	3,204	2,722	5,592	5,729	1,938																											
28	0	2,646	5,496	5,077	4,542	5,038	5,372	5,184	4,882	4,815	4,044	4,515	4,185	4,177	3,923	3,927	3,204	2,722	5,592	5,729																												
29	0	6,154	5,511	4,833	5,005	5,229	4,789	5,840	4,752	4,791	5,013	4,366	3,291	4,032	3,923	3,927	3,204	2,722	5,592																													
30	0	8,691	5,692	5,376	4,967	5,011	4,802	5,297	3,954	3,861	4,218	4,940	4,404	4,032	3,923	3,927	3,204	2,722																														
31	0	4,014	6,249	4,590	6,126	5,887	5,952	4,462	4,261	3,427	4,923	4,506	4,404	4,032	3,923	3,927	3,204																															
32	0	6,949	5,988	5,193	5,223	5,403	5,446	4,489	4,871	4,675	6,080	3,863	4,404	4,032	3,923	3,927																																
33	0	7,008	4,329	4,886	6,222	4,701	5,483	4,004	4,616	4,804	6,080	3,863	4,404	4,032	3,923																																	
34	0	4,137	5,713	6,574	5,414	5,348	5,473	4,205	3,375	4,804	6,080	3,863	4,404	4,032																																		
35	0	4,137	7,181	5,086	5,170	5,032	4,828	4,118	3,998	4,804	6,080	3,863	4,404																																			
36	0	4,137	4,667	5,509	4,602	5,168	4,872	5,417	8,428	4,804	6,080	3,863																																				
37	0	4,137	6,535	6,014	4,973	5,376	5,553	6,217	8,428	4,804	6,080																																					
38	0	4,137	4,359	5,828	4,974	3,505	5,553	6,217	8,428	4,804																																						
39	0	4,137	6,307	5,284	5,760	3,505	5,553	6,217	8,428																																							
40	0	4,137	5,928	5,390	5,744	3,505	5,553	6,217																																								
41	0	4,137	5,928	5,390	5,744	3,505	5,553																																									

DESCRIPTION: Average Career Points Transferred to the Selected Reserve via Reentering Members
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Career retirement points (for benefit purposes) accumulated by reentrants transferring to
the Selected Reserve during a fiscal year.
Blank cells should be considered a value of zero ('0').

Enlisted Reentering Selected Reserve Average Points

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0	87	104	208	252	252	256	249	248	250	238	239	216	225	236	269	257	230	213	248	255	249	224	224	226	193	269	179	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
1	0	153	495	568	598	596	609	601	602	595	588	572	533	537	556	581	625	582	511	592	451	513	546	372	505	570	559	418	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	
2	0	505	736	879	977	964	971	975	949	936	933	931	841	873	914	819	815	866	790	856	875	808	749	704	719	718	722	733	1.111	1.111	1.111	1.111	1.111	1.111	1.111	1.111	1.111	1.111	1.111	1.111	1.111	1.111	1.111	1.111	1.111	1.111		
3	0	679	1,179	1,307	1,343	1,334	1,332	1,312	1,328	1,311	1,311	1,262	1,278	1,260	1,245	1,202	1,233	1,136	1,141	1,246	1,092	992	1,089	1,112	1,085	1,069	1,167	980	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954			
4	0	763	1,378	1,464	1,485	1,477	1,461	1,461	1,484	1,460	1,447	1,407	1,430	1,403	1,408	1,236	1,291	1,229	1,313	1,150	1,180	1,014	979	1,201	1,198	1,663	1,255	1,293	528	528	528	528	528	528	528	528	528	528	528	528	528	528	528	528				
5	0	1,099	1,538	1,673	1,672	1,656	1,663	1,663	1,660	1,627	1,573	1,556	1,511	1,496	1,373	1,301	1,352	1,268	1,240	1,114	1,140	1,072	1,109	1,112	1,097	1,100	1,113	1,165	1,633	1,633	1,633	1,633	1,633	1,633	1,633	1,633	1,633	1,633	1,633	1,633	1,633	1,633	1,633					
6	0	876	1,396	1,603	1,629	1,600	1,618	1,608	1,580	1,522	1,518	1,487	1,456	1,384	1,445	1,445	1,428	1,347	1,301	1,325	1,141	1,085	1,378	1,208	1,403	1,486	1,413	1,204	922	922	922	922	922	922	922	922	922	922	922	922	922	922						
7	0	1,183	1,628	1,837	1,836	1,759	1,662	1,589	1,523	1,392	1,374	1,320	1,279	1,296	1,247	1,243	1,249	1,204	1,282	1,313	1,444	1,318	1,184	1,538	1,761	1,414	1,550	955	3,132	3,132	3,132	3,132	3,132	3,132	3,132	3,132	3,132	3,132	3,132	3,132	3,132							
8	0	1,708	2,210	2,323	2,295	2,242	2,216	2,084	1,982	1,923	1,741	1,615	1,650	1,512	1,467	1,483	1,567	1,468	1,715	1,636	1,342	1,612	1,761	1,821	1,966	2,237	2,193	1,918	1,301	1,301	1,301	1,301	1,301	1,301	1,301	1,301	1,301	1,301	1,301	1,301								
9	0	1,908	2,438	2,571	2,671	2,482	2,284	2,286	2,206	1,968	2,066	2,078	2,055	1,776	1,855	1,904	1,852	1,934	1,880	1,862	1,758	1,775	2,035	1,884	2,142	2,265	2,025	2,172	899	899	899	899	899	899	899	899	899	899	899									
10	0	2,091	2,401	2,601	2,608	2,594	2,309	2,428	2,219	2,091	2,087	1,949	2,004	1,790	1,883	1,976	1,989	2,387	2,479	1,791	1,912	2,093	2,239	1,939	2,101	1,973	247	3,557	647	647	647	647	647	647	647	647	647	647										
11	0	2,041	2,558	2,753	2,756	2,700	2,388	2,405	2,246	2,230	2,226	2,116	2,122	2,096	2,101	1,972	1,618	1,901	2,172	1,940	1,718	1,766	2,267	1,723	2,158	2,001	2,508	1,832	422	422	422	422	422	422	422	422	422											
12	0	2,387	2,689	2,876	2,846	2,609	2,590	2,479	2,519	2,315	2,419	2,313	2,371	2,194	2,334	2,376	2,401	2,547	2,711	2,492	2,113	2,218	2,419	2,709	1,856	2,136	2,383	1,832	4,166	4,166	4,166	4,166	4,166	4,166	4,166	422												
13	0	2,686	2,629	2,959	2,876	2,923	2,584	2,630	2,415	2,561	2,602	2,426	2,522	2,228	2,196	2,581	2,533	2,641	2,919	2,849	2,248	2,673	3,167	2,064	2,468	4,226	3,476	1,832	4,166	4,166	4,166	4,166	4,166	4,166	4,166													
14	0	2,706	2,964	3,150	3,173	3,131	2,775	2,637	2,701	2,615	2,819	2,698	2,884	2,736	2,331	2,318	2,561	2,291	2,734	2,551	2,748	2,583	2,612	1,767	904	2,373	1,759	1,832	4,166	4,166	4,166	4,166	4,166	4,166														
15	0	2,240	3,178	3,146	2,996	2,840	2,910	2,795	2,728	3,019	2,715	2,762	2,793	2,382	2,716	2,957	3,410	2,969	3,088	2,899	2,308	2,358	2,817	2,898	2,974	2,373	1,759	1,832	4,166	4,166	4,166	4,166	4,166															
16	0	3,122	3,266	3,320	3,187	2,896	2,863	2,791	2,976	2,777	3,296	2,990	3,197	2,730	2,658	2,697	3,463	2,285	2,481	3,676	3,263	1,743	3,009	4,149	2,974	2,373	1,759	1,832	4,166	4,166	4,166	4,166																
17	0	3,457	3,431	3,314	3,398	2,869	2,956	3,232	3,080	3,517	3,097	2,847	3,200	2,602	2,843	3,277	3,348	3,061	3,168	3,502	2,805	3,629	2,667	4,149	2,974	2,373	1,759	1,832	4,166	4,166	4,166																	
18	0	3,980	3,563	3,640	3,646	3,635	3,099	3,563	3,569	3,260	3,144	3,103	3,317	3,080	3,000	3,567	3,688	2,721	2,952	2,701	3,235	1,995	2,799	4,149	2,974	2,373	1,759	1,832	4,166	4,166																		
19	0	3,128	3,962	3,715	3,495	3,665	3,649	3,570	3,823	3,490	3,256	3,683	3,280	3,490	3,833	3,844	3,387	2,675	3,605	2,968	1,953	2,495	2,799	4,149	2,974	2,373	1,759	1,832	4,166																			
20	0	2,907	4,304	4,098	3,667	4,314	3,954	3,649	3,663	3,482	3,403	3,095	3,573	3,680	4,386	3,769	2,264	3,787	3,217	3,090	2,017	4,115	2,799	4,149	2,974	2,373	1,759	1,832																				
21	0	4,224	4,280	4,332	4,242	3,884	3,908	4,070	4,028	3,520	3,810	4,297	4,272	4,029	3,462	3,333	2,617	3,985	2,478	1,669	3,446	4,115	2,799	4,149	2,974	2,373	1,759																					
22	0	5,249	4,786	4,528	4,651	4,422	4,262	4,115	4,589	2,996	4,035	3,354	3,429	4,365	4,305	2,062	3,461	3,425	4,415	4,348	2,019	4,115	2,799	4,149	2,974	2,373																						
23	0	5,625	4,958	4,669	4,217	4,355	4,349	4,203	4,437	4,020	3,898	4,334	3,696	3,437	4,517	5,015	3,472	4,932	4,415	4,015	2,019	4,115	2,799	4,149	2,974																							
24	0	3,628	4,910	5,213	4,766	4,729	4,630	4,654	4,000	4,345	4,479	4,439	5,035	3,470	3,927	4,788	4,228	3,831	4,415	4,015	2,019	4,115	2,799	4,149																								
25	0	5,089	5,125	4,462	4,999	4,741	5,060	4,108	4,715	5,613	4,256	4,652	4,030	3,614	4,227	3,392	4,622	4,782	4,415	4,015	2,019	4,115	2,799																									
26	0	5,452	5,363	4,974	4,477	5,319	5,080	4,738	4,371	4,610	5,355	4,105	5,113	4,247	5,244	4,053	4,622	4,782	4,415	4,015	2,019	4,115																										
27	0	5,500	5,411	5,449	5,206	5,202	5,064	4,963	3,930	4,533	4,777	4,414	3,612	6,674	4,254	4,218	4,622	4,782	4,415	4,015	2,019																											
28	0	4,504	5,259	5,632	4,555	5,276	4,750	5,561	5,184	5,451	5,815	4,369	2,766	5,089	3,460	7,843	4,622	4,782	4,415	4,015																												
29	0	4,332	5,508	5,053	5,263	5,227	6,065	4,977	4,985	5,843	3,050	6,348	3,967	3,898	3,460	7,843	4,622	4,782	4,415																													
30	0	5,302	4,998	5,660	5,281	4,680	4,233	4,041	5,017	4,504	4,041	4,523	7,084	3,121	3,460	7,843	4,622	4,782																														
31	0	8,028	6,520	5,283	5,775	5,707	5,275	6,170	5,662	4,670	4,142	5,229	5,026	3,121	3,460	7,843	4,622																															
32	0	5,271	4,214	4,793	5,917	5,338	4,850	5,947	4,614	6,099	5,102	5,229	5,026	3,121	3,460	7,843																																
33	0	5,271	5,072	5,650	6,091	5,132	4,486	3,050	4,667	5,731	6,522	5,229	5,026	3,121	3,460																																	
34	0	5,271	5,087	5,913	4,735	4,740	4,939	5,721	3,570	5,295	6,522	5,229	5,026	3,121																																		
35	0	5,271	4,946	7,663	5,519	6,305	5,004	6,098	6,484	5,295	6,522	5,229	5,026																																			
36	0	5,271	3,074	4,869	6,710	6,439	5,990	4,880	6,484	5,295	6,522	5,229																																				
37	0	5,271	5,164	3,924	6,996	6,014	6,473	4,880	6,484	5,295	6,522																																					
38	0	5,271	6,968	5,769	6,276	5,238	6,473	4,880	6,484	5,295																																						
39	0	5,271	7,132	5,067	7,146	6,001	6,473	4,880	6,484																																							
40	0	5,271	8,551	9,123	7,146	6,001	6,473	4,880																																								
41	0	5,271	5,572	6,383	7,146	6,001	6,473																																									

DESCRIPTION: Average Career Points Transferred to the Selected Reserve via Reentering Members
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Career retirement points (for benefit purposes) accumulated by reentrants transferring to the Selected Reserve during a fiscal year.
Blank cells should be considered a value of zero ('0').

Non-Selected Reserve with 20 Good Years Blow-up Factors

By Modeling Type and Paygrade

	Person		Pay	
Age	Officer	Enlisted	Officer	Enlisted
17	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000
19	0.000	0.000	0.000	0.000
20	0.000	0.000	0.000	0.000
21	0.000	0.000	0.000	0.000
22	0.000	0.000	0.000	0.000
23	0.000	0.000	0.000	0.000
24	0.000	0.000	0.000	0.000
25	0.000	0.000	0.000	0.000
26	0.000	0.000	0.000	0.000
27	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000
42	0.000	0.000	0.000	0.000
43	0.000	0.000	0.000	0.000
44	0.000	0.000	0.000	0.000
45	0.000	0.000	0.000	0.000
46	0.000	0.000	0.000	0.000
47	0.000	0.000	0.000	0.000
48	0.000	0.000	0.000	0.000
49	0.000	0.000	0.000	0.000
50	0.000	0.000	0.000	0.000
51	0.000	0.000	0.000	0.000
52	0.000	0.000	0.000	0.000
53	0.000	0.000	0.000	0.000
54	0.000	0.000	0.000	0.000
55	0.000	0.000	0.000	0.000
56	0.000	0.000	0.000	0.000
57	0.000	0.000	0.000	0.000
58	0.000	0.000	0.000	0.000
59	1.083	1.154	0.990	0.977
60	1.105	1.190	0.986	0.977
61	2.331	2.589	0.910	0.917
62	4.536	4.919	0.823	1.045
>62	4.026	4.888	0.969	0.976

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Nondisabled Retirement Ratios ("Blow-up" factors or "Loads") Arrayed by modeling type (person/pay), age, and paygrade (officer/enlisted).
These factors are applied to each year's new-retirement-from-the-Grey-Area projections to account for new retirees who were not present in the prior year's reserve data files.

Officer Selected Reserve to Non-Selected Reserve with 20 Good Years Transfer Blow-up Factors

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000																																																
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18	0.000																																																
19	0.000	0.247	0.390	0.411	0.298	0.367	0.925	0.928	0.830	0.700	0.667	0.700	0.857	0.917	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173	0.173	0.173	0.173	0.173	0.173																		
20	0.000	0.247	0.126	0.148	0.135	0.325	0.620	0.597	0.411	0.513	0.309	0.245	0.278	0.400	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173	0.173	0.173	0.173	0.173																			
21	0.000	0.247	0.129	0.112	0.155	0.226	0.348	0.392	0.310	0.342	0.303	0.241	0.333	0.308	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173	0.173	0.173	0.173																				
22	0.000	0.247	0.143	0.217	0.153	0.108	0.211	0.202	0.248	0.136	0.177	0.298	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173	0.173	0.173																					
23	0.000	0.247	0.179	0.189	0.174	0.212	0.218	0.197	0.132	0.258	0.141	0.333	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173	0.173																						
24	0.000	0.247	0.127	0.153	0.132	0.104	0.200	0.172	0.115	0.182	0.224	0.188	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173																							
25	0.000	0.247	0.217	0.159	0.252	0.192	0.114	0.112	0.212	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173																								
26	0.000	0.247	0.217	0.125	0.252	0.209	0.149	0.138	0.100	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173																									
27	0.000	0.247	0.217	0.161	0.252	0.143	0.049	0.071	0.096	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173																										
28	0.000	0.247	0.217	0.360	0.252	0.204	0.175	0.114	0.122	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173																											
29	0.000	0.247	0.217	0.207	0.252	0.204	0.046	0.059	0.049	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173																												
30	0.000	0.247	0.217	0.108	0.252	0.204	0.161	0.152	0.234	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183																													
31	0.000	0.247	0.217	0.157	0.252	0.204	0.135	0.181	0.234	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158																														
32	0.000	0.247	0.217	0.200	0.252	0.204	0.221	0.146	0.234	0.127	0.136	0.115	0.092	0.107	0.141	0.127																															
33	0.000	0.247	0.217	0.368	0.252	0.204	0.210	0.275	0.234	0.127	0.136	0.115	0.092	0.107	0.141																																
34	0.000	0.247	0.217	0.278	0.252	0.204	0.186	0.409	0.234	0.127	0.136	0.115	0.092	0.107																																	
35	0.000	0.247	0.217	0.340	0.252	0.204	0.258	0.133	0.234	0.127	0.136	0.115	0.092																																		
36	0.000	0.247	0.217	0.340	0.252	0.204	0.329	0.788	0.234	0.127	0.136	0.115																																			
37	0.000	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234	0.127	0.136																																				
38	0.000	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234	0.127																																					
39	0.000	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234																																						
40	0.000	0.247	0.217	0.340	0.252	0.204	0.364	0.788																																							
41	0.000	0.247	0.217	0.340	0.252	0.204	0.364																																								

DESCRIPTION: Selected Reserve to Non-Selected Reserve with 20 Good Years ('Grey Area') Transfer Rate Ratios ("Blow-up" factors or "Loads") -- Count-Based.
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Increment rates to account for "unanticipated" (i.e., not in the Selected Reserve the prior year) transfers to Grey Area.
Blank cells should be considered a value of zero ('0.000').

Enlisted Selected Reserve to Non-Selected Reserve with 20 Good Years Transfer Blow-up Factors

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000																																															
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19	0.000	0.105	0.088	0.066	0.048	0.042	0.070	0.066	0.095	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.133	0.104	0.104	0.104	0.104	0.104	0.104																			
20	0.000	0.105	0.029	0.053	0.069	0.023	0.043	0.039	0.052	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.133	0.104	0.104	0.104	0.104	0.104																				
21	0.000	0.105	0.059	0.046	0.033	0.040	0.051	0.058	0.049	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104	0.104	0.104	0.104																					
22	0.000	0.105	0.077	0.060	0.048	0.052	0.099	0.075	0.038	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104	0.104	0.104																						
23	0.000	0.105	0.062	0.035	0.052	0.044	0.059	0.075	0.034	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104	0.104																							
24	0.000	0.105	0.070	0.069	0.081	0.065	0.092	0.079	0.059	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104																								
25	0.000	0.105	0.075	0.060	0.072	0.083	0.072	0.085	0.047	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100																									
26	0.000	0.105	0.092	0.128	0.101	0.070	0.103	0.106	0.088	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182																										
27	0.000	0.105	0.163	0.144	0.134	0.065	0.104	0.148	0.093	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083																											
28	0.000	0.105	0.141	0.193	0.153	0.203	0.180	0.125	0.151	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081																												
29	0.000	0.105	0.192	0.168	0.109	0.092	0.160	0.130	0.126	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067																													
30	0.000	0.105	0.158	0.140	0.187	0.295	0.173	0.121	0.098	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083																														
31	0.000	0.105	0.211	0.303	0.200	0.212	0.160	0.134	0.239	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102																															
32	0.000	0.105	0.211	0.123	0.140	0.157	0.088	0.089	0.059	0.092	0.100	0.090	0.084	0.075	0.096	0.094																																
33	0.000	0.105	0.130	0.156	0.225	0.156	0.206	0.195	0.181	0.092	0.100	0.090	0.084	0.075	0.096																																	
34	0.000	0.105	0.194	0.253	0.119	0.124	0.149	0.253	0.284	0.128	0.100	0.090	0.084	0.075																																		
35	0.000	0.105	0.122	0.115	0.085	0.137	0.218	0.138	0.256	0.128	0.100	0.090	0.084																																			
36	0.000	0.105	0.118	0.113	0.223	0.255	0.161	0.270	0.256	0.128	0.100	0.090																																				
37	0.000	0.105	0.233	0.113	0.149	0.258	0.310	0.270	0.256	0.128	0.100																																					
38	0.000	0.105	0.182	0.113	0.315	0.258	0.310	0.270	0.256	0.128																																						
39	0.000	0.105	0.182	0.113	0.315	0.258	0.310	0.270	0.256																																							
40	0.000	0.105	0.182	0.113	0.315	0.258	0.310	0.270																																								
41	0.000	0.105	0.182	0.113	0.315	0.258	0.310																																									

DESCRIPTION: Selected Reserve to Non-Selected Reserve with 20 Good Years ('Grey Area') Transfer Rate Ratios ("Blow-up" factors or "Loads") -- Count-Based.
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Increment rates to account for "unanticipated" (i.e., not in the Selected Reserve the prior year) transfers to Grey Area.
Blank cells should be considered a value of zero ('0.000').

Officer Non-Selected Reserve with 20 Good Years Career Points Adjustment Due To Transfer Blow-ups

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000																																															
1	0.000																																															
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19	0.000	0.907	0.907	0.920	0.901	0.869	0.943	0.957	0.976	0.958	0.957	0.938	0.956	0.996	1.036	0.977	0.959	0.985	0.992	1.033	1.033	1.033	1.033	1.033	1.033	1.033	1.033	1.033	1.033																			
20	0.000	0.968	0.968	0.924	0.923	0.933	1.001	1.001	0.978	1.001	0.980	0.958	0.908	0.922	1.016	0.927	0.908	0.825	1.023	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	1.033																				
21	0.000	0.958	0.958	0.985	1.000	0.936	0.994	1.002	0.973	0.979	0.980	0.981	1.040	1.036	0.993	1.017	0.956	0.980	1.030	1.023	1.023	1.023	1.023	1.023	1.023	1.023	0.982																					
22	0.000	0.979	0.979	0.972	0.990	0.993	1.002	0.998	0.995	1.003	0.974	0.961	0.998	0.994	0.995	1.003	0.968	1.000	0.992	0.896	0.896	0.896	0.896	0.896	0.896	1.023																						
23	0.000	0.962	0.962	0.964	1.003	0.989	0.992	1.002	1.002	0.995	0.989	0.995	0.994	1.000	1.006	1.000	0.999	0.995	1.013	1.000	1.000	1.000	1.000	1.000	0.896																							
24	0.000	0.980	0.980	0.994	1.004	0.969	1.024	0.994	1.007	1.030	0.990	0.975	0.976	1.003	1.003	0.968	0.943	1.000	1.000	0.954	0.954	0.954	0.954	1.000																								
25	0.000	0.984	0.984	0.978	0.993	0.972	1.009	1.003	0.985	0.996	1.007	1.022	1.011	0.975	0.981	1.007	1.000	1.014	1.000	0.954	0.954	0.954	0.954																									
26	0.000	1.001	1.001	1.027	0.998	0.971	1.015	0.998	0.988	1.009	0.966	0.988	1.007	0.958	0.947	0.922	0.998	1.014	1.000	0.954	0.954	0.954																										
27	0.000	0.995	0.995	1.009	1.000	1.009	0.999	0.997	1.002	0.977	1.014	0.991	0.974	0.979	0.989	0.990	0.998	1.014	1.000	0.954	0.954																											
28	0.000	0.992	0.992	0.966	0.986	0.976	0.994	0.988	0.991	0.966	0.981	0.989	0.992	1.000	1.000	1.000	0.998	1.014	1.000	0.954																												
29	0.000	1.002	1.002	1.005	1.008	0.989	0.996	1.000	1.004	0.999	1.022	0.953	1.000	0.990	0.965	1.000	0.998	1.014	1.000																													
30	0.000	1.000	1.000	1.001	1.005	1.016	1.009	1.002	0.996	1.000	1.009	1.022	0.958	0.990	0.965	1.000	0.998	1.014																														
31	0.000	0.970	0.970	1.036	1.015	1.013	1.006	1.018	0.991	0.998	1.004	0.966	1.000	0.990	0.965	1.000	0.998																															
32	0.000	1.061	1.061	1.046	0.997	1.027	1.010	1.006	1.005	1.038	0.986	1.059	1.000	0.990	0.965	1.000																																
33	0.000	1.036	1.036	0.945	1.026	1.016	1.010	0.982	0.995	1.023	0.986	1.059	1.000	0.990	0.965																																	
34	0.000	1.007	1.007	1.046	0.997	1.004	1.010	1.008	1.035	0.965	0.986	1.059	1.000	0.990																																		
35	0.000	1.043	1.043	1.041	1.013	0.985	1.010	1.005	1.035	0.965	0.986	1.059	1.000																																			
36	0.000	0.968	0.968	1.008	1.014	1.024	1.010	1.057	1.035	0.965	0.986	1.059																																				
37	0.000	1.018	1.018	1.013	0.999	1.024	1.010	1.057	1.035	0.965	0.986																																					
38	0.000	1.003	1.003	0.999	0.999	1.024	1.010	1.057	1.035	0.965																																						
39	0.000	0.817	0.817	1.001	0.999	1.024	1.010	1.057	1.035																																							
40	0.000	1.000	1.000	1.001	0.999	1.024	1.010	1.057																																								
41	0.000	1.000	1.000	1.001	0.999	1.024	1.010																																									

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Career Points Adjustment due to Transfer Blow-up factors

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Adjustment to Average Career Points for Grey Area retirees -- effect on Average Career Points of "unanticipated" (i.e., not in the Selected Reserve the prior year) transfers to Grey Area due to transfer blow-up factors.

Blank cells should be considered a value of zero ('0.000').

Enlisted Non-Selected Reserve with 20 Good Years Career Points Adjustment Due To Transfer Blow-ups

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000																																															
1	0.000																																															
2	0.000																																															
3	0.000																																															
4	0.000																																															
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11	0.000																																															
12	0.000																																															
13	0.000																																															
14	0.000																																															
15	0.000																																															
16	0.000																																															
17	0.000																																															
18	0.000																																															
19	0.000	0.998	0.998	0.988	0.999	0.997	0.987	0.994	1.007	0.970	0.983	0.999	0.988	1.006	0.985	0.982	1.006	0.987	0.977	0.991	1.196	0.918	1.254	0.951	1.046	0.937	0.937	0.937	0.937																			
20	0.000	0.996	0.996	0.991	0.996	1.002	0.996	0.991	0.984	0.999	0.972	0.995	1.010	0.977	0.971	1.006	0.993	0.960	0.975	1.129	1.069	1.047	0.910	0.825	1.046	0.937	0.937	0.937																				
21	0.000	0.992	0.992	0.995	1.001	0.996	0.993	0.993	0.999	0.992	0.999	0.989	1.000	0.993	0.997	0.932	0.979	1.001	0.886	1.038	1.014	0.918	1.007	1.421	1.046	0.937	0.937																					
22	0.000	0.993	0.993	0.997	0.994	1.000	0.988	0.992	0.995	0.994	0.981	0.994	1.008	1.004	0.999	0.991	0.997	1.046	1.007	1.036	0.978	0.941	0.953	1.421	1.046	0.937																						
23	0.000	1.000	1.000	1.000	1.001	0.995	0.994	0.989	0.999	1.009	0.998	1.001	1.001	0.997	0.986	1.007	1.020	0.938	1.083	1.021	0.923	1.413	0.953	1.421	1.046																							
24	0.000	1.000	1.000	1.004	0.997	0.997	0.995	1.007	0.996	0.996	1.003	0.998	0.991	1.000	1.000	1.009	0.935	1.024	0.985	0.975	1.123	1.413	0.953	1.421																								
25	0.000	0.999	0.999	0.998	0.996	0.997	1.005	0.998	0.994	0.987	0.994	0.998	0.994	0.985	1.026	1.050	0.948	0.981	1.022	1.652	1.123	1.413	0.953																									
26	0.000	1.005	1.005	0.989	0.997	0.999	0.992	0.999	0.975	0.997	0.984	1.006	0.994	1.010	0.939	0.979	1.028	1.001	1.022	1.652	1.123	1.413																										
27	0.000	1.007	1.007	1.001	0.997	1.001	1.017	0.990	1.005	1.004	0.990	1.004	0.998	0.951	0.996	1.010	0.962	1.455	1.022	1.652	1.123																											
28	0.000	0.994	0.994	1.000	1.001	0.990	1.002	1.006	0.995	1.012	0.987	1.011	0.985	1.002	1.001	0.994	0.962	1.455	1.022	1.652																												
29	0.000	0.992	0.992	1.002	0.997	0.996	0.995	1.004	0.991	1.007	0.994	1.006	1.035	0.998	1.014	0.994	0.962	1.455	1.022																													
30	0.000	1.005	1.005	0.993	1.019	1.003	1.009	1.011	0.997	1.005	0.987	0.982	0.999	0.981	1.158	0.994	0.962	1.455																														
31	0.000	1.008	1.008	1.009	1.015	0.993	0.982	1.007	0.991	1.001	1.024	0.981	1.000	1.073	1.158	0.994	0.962																															
32	0.000	0.987	0.987	1.000	0.998	1.002	1.004	0.992	0.998	1.004	0.996	1.040	0.824	1.073	1.158	0.994																																
33	0.000	1.012	1.012	1.020	1.029	1.010	1.012	1.015	1.015	1.014	0.980	1.040	0.824	1.073	1.158																																	
34	0.000	0.991	0.991	1.041	1.015	1.011	1.013	1.009	1.100	0.966	1.170	1.040	0.824	1.073																																		
35	0.000	1.017	1.017	0.995	1.019	1.021	1.012	1.039	1.019	1.148	1.170	1.040	0.824																																			
36	0.000	1.000	1.000	1.006	1.027	1.024	1.053	1.035	1.070	1.148	1.170	1.040																																				
37	0.000	1.024	1.024	1.000	1.009	0.981	0.992	1.035	1.070	1.148	1.170																																					
38	0.000	1.000	1.000	1.010	1.048	1.029	0.992	1.035	1.070	1.148																																						
39	0.000	0.996	0.996	1.131	0.983	0.992	0.992	1.035	1.070																																							
40	0.000	1.112	1.112	1.009	1.309	0.992	0.992	1.035																																								
41	0.000	0.939	0.939	1.009	1.309	0.992	0.992																																									

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Career Points Adjustment due to Transfer Blow-up factors
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Adjustment to Average Career Points for Grey Area retirees -- effect on Average Career Points of "unanticipated" (i.e., not in the Selected Reserve the prior year) transfers to Grey Area due to transfer blow-up factors.
Blank cells should be considered a value of zero ('0.000').

Officer Selected Reserve Promotion and Merit Increase Scales (PAMS)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	1.041	1.161	1.053	1.007	1.011	1.007	1.012	1.016	1.022	1.022	1.040	1.022	1.018	1.032	1.030	1.030	1.042	1.041	1.039	1.032	1.043	1.055	1.049	1.065	1.063	1.060	1.045	1.037	1.041	1.053	1.033	1.056	1.044	1.013	1.007	1.006	1.018	1.031	1.072	1.024	1.096	1.038	1.067	1.048	1.095	1.000	1.000
1	0.000	1.041	1.161	1.053	1.104	1.096	1.141	1.199	1.175	1.168	1.165	1.160	1.178	1.182	1.191	1.183	1.185	1.194	1.190	1.202	1.194	1.193	1.187	1.216	1.176	1.191	1.199	1.193	1.182	1.205	1.208	1.190	1.163	1.173	1.203	1.199	1.228	1.172	1.196	1.072	1.024	1.096	1.038	1.067	1.048	1.095	1.000	
2	0.000	1.041	1.161	1.220	1.211	1.242	1.262	1.247	1.264	1.266	1.251	1.235	1.204	1.200	1.185	1.171	1.178	1.181	1.182	1.162	1.168	1.179	1.137	1.152	1.153	1.144	1.142	1.148	1.125	1.129	1.153	1.135	1.136	1.094	1.106	1.110	1.087	1.101	1.082	1.072	1.024	1.096	1.038	1.067	1.048	1.095		
3	0.000	1.041	1.045	1.033	1.057	1.093	1.141	1.142	1.136	1.113	1.101	1.114	1.108	1.101	1.105	1.106	1.093	1.104	1.100	1.109	1.088	1.073	1.088	1.089	1.088	1.083	1.086	1.077	1.075	1.078	1.078	1.066	1.070	1.051	1.050	1.054	1.078	1.072	1.051	1.072	1.024	1.096	1.038	1.067	1.048			
4	0.000	1.041	1.037	1.060	1.076	1.077	1.081	1.071	1.075	1.061	1.062	1.056	1.041	1.043	1.032	1.030	1.031	1.027	1.028	1.026	1.024	1.018	1.018	1.010	1.014	1.017	1.015	1.026	1.015	1.012	1.019	1.019	1.035	1.016	1.022	1.026	1.000	1.000	1.040	1.072	1.024	1.096	1.038	1.067				
5	0.000	1.072	1.077	1.086	1.087	1.074	1.080	1.072	1.070	1.071	1.070	1.076	1.077	1.069	1.076	1.067	1.068	1.062	1.069	1.068	1.071	1.071	1.071	1.065	1.070	1.058	1.066	1.067	1.075	1.058	1.066	1.069	1.062	1.065	1.082	1.095	1.064	1.088	1.057	1.072	1.024	1.096	1.038					
6	0.000	1.073	1.073	1.070	1.065	1.061	1.032	1.018	1.027	1.032	1.035	1.034	1.024	1.027	1.019	1.030	1.022	1.023	1.018	1.016	1.021	1.014	1.008	1.024	1.012	1.010	1.012	1.006	1.015	1.012	1.006	1.016	1.016	1.035	1.032	1.003	1.025	1.054	1.037	1.072	1.024	1.096						
7	0.000	1.099	1.076	1.073	1.082	1.078	1.064	1.060	1.064	1.061	1.062	1.057	1.061	1.056	1.053	1.053	1.044	1.047	1.053	1.062	1.060	1.056	1.057	1.052	1.051	1.065	1.062	1.050	1.061	1.047	1.052	1.059	1.071	1.046	1.041	1.033	1.025	1.058	1.037	1.072	1.024							
8	0.000	1.051	1.066	1.069	1.055	1.056	1.028	1.023	1.026	1.030	1.030	1.025	1.029	1.028	1.019	1.017	1.020	1.021	1.015	1.013	1.023	1.009	1.010	1.018	1.022	1.007	1.016	1.023	1.037	1.034	1.012	1.008	1.008	1.014	1.016	1.033	1.025	1.000	1.037	1.072								
9	0.000	1.086	1.079	1.080	1.075	1.070	1.084	1.084	1.079	1.073	1.073	1.067	1.072	1.062	1.063	1.064	1.070	1.063	1.074	1.064	1.074	1.074	1.046	1.058	1.057	1.068	1.076	1.059	1.072	1.075	1.065	1.064	1.085	1.041	1.016	1.033	1.025	0.967	1.037									
10	0.000	1.075	1.070	1.065	1.053	1.051	1.040	1.037	1.038	1.040	1.032	1.039	1.040	1.038	1.035	1.026	1.019	1.017	1.021	1.027	1.014	1.019	1.032	1.024	1.013	1.028	1.019	1.023	1.022	1.016	1.030	1.021	1.038	1.041	1.016	1.033	1.025	1.000										
11	0.000	1.102	1.087	1.080	1.081	1.081	1.070	1.068	1.074	1.076	1.072	1.078	1.068	1.072	1.065	1.061	1.063	1.071	1.058	1.058	1.065	1.071	1.055	1.061	1.064	1.054	1.071	1.047	1.030	1.068	1.046	1.051	1.038	1.041	1.016	1.033	1.025											
12	0.000	1.070	1.063	1.061	1.063	1.054	1.021	1.021	1.024	1.030	1.033	1.029	1.025	1.021	1.023	1.021	1.027	1.015	1.011	1.016	1.007	1.019	1.009	1.014	1.012	1.010	1.008	1.002	1.037	1.008	0.998	1.035	1.038	1.041	1.016	1.033												
13	0.000	1.067	1.077	1.074	1.067	1.070	1.048	1.046	1.052	1.056	1.055	1.053	1.049	1.044	1.053	1.055	1.051	1.051	1.043	1.053	1.040	1.052	1.052	1.039	1.045	1.042	1.041	1.047	1.046	1.046	1.040	1.035	1.038	1.041	1.016													
14	0.000	1.037	1.051	1.050	1.054	1.044	1.022	1.017	1.022	1.021	1.020	1.024	1.023	1.020	1.017	1.017	1.017	1.017	1.022	1.020	1.013	1.010	1.012	1.009	1.022	1.012	1.012	1.003	1.003	1.015	1.040	1.035	1.038	1.041														
15	0.000	1.044	1.057	1.051	1.051	1.050	1.043	1.043	1.041	1.041	1.046	1.041	1.045	1.050	1.046	1.039	1.047	1.045	1.051	1.048	1.045	1.045	1.056	1.049	1.048	1.044	1.050	1.049	1.044	1.053	1.040	1.035	1.038															
16	0.000	1.044	1.045	1.046	1.038	1.035	1.018	1.016	1.017	1.020	1.023	1.020	1.016	1.023	1.014	1.013	1.020	1.011	1.014	1.012	1.005	1.022	1.018	1.008	1.008	1.015	1.010	1.014	1.021	1.053	1.040	1.035																
17	0.000	1.026	1.051	1.052	1.046	1.042	1.034	1.034	1.034	1.030	1.037	1.038	1.037	1.037	1.039	1.037	1.034	1.040	1.039	1.037	1.040	1.038	1.035	1.035	1.033	1.039	1.030	1.048	1.044	1.053	1.040																	
18	0.000	1.035	1.039	1.035	1.031	1.028	1.018	1.019	1.019	1.019	1.017	1.018	1.014	1.016	1.012	1.014	1.018	1.016	1.011	1.010	1.015	1.011	1.012	1.010	1.010	1.005	1.017	1.023	1.044	1.053																		
19	0.000	1.045	1.038	1.035	1.033	1.030	1.035	1.035	1.032	1.035	1.036	1.033	1.036	1.031	1.035	1.038	1.039	1.035	1.039	1.036	1.038	1.045	1.037	1.040	1.042	1.044	1.035	1.023	1.044																			
20	0.000	1.035	1.033	1.031	1.025	1.024	1.023	1.023	1.023	1.022	1.014	1.023	1.019	1.025	1.020	1.023	1.024	1.019	1.016	1.020	1.024	1.018	1.021	1.024	1.017	1.033	1.035	1.023																				
21	0.000	1.027	1.030	1.029	1.038	1.033	1.046	1.045	1.042	1.046	1.042	1.041	1.041	1.035	1.035	1.042	1.047	1.029	1.033	1.036	1.043	1.048	1.043	1.043	1.053	1.033	1.035																					
22	0.000	1.024	1.031	1.030	1.025	1.026	1.020	1.018	1.019	1.015	1.015	1.014	1.020	1.012	1.019	1.006	1.007	1.014	1.015	1.013	1.010	1.022	1.043	1.059	1.053	1.033																						
23	0.000	1.033	1.031	1.032	1.032	1.027	1.026	1.024	1.023	1.025	1.025	1.021	1.026	1.029	1.025	1.021	1.020	1.041	1.034	1.018	1.040	1.058	1.035	1.059	1.053																							
24	0.000	1.026	1.029	1.029	1.025	1.020	1.014	1.014	1.017	1.013	1.010	1.010	1.014	1.008	1.011	1.020	1.010	1.014	1.017	1.019	1.000	1.040	1.035	1.059																								
25	0.000	1.021	1.032	1.034	1.033	1.032	1.031	1.032	1.029	1.030	1.032	1.031	1.033	1.033	1.037	1.030	1.031	1.024	1.034	1.068	1.014	1.040	1.035																									
26	0.000	1.019	1.025	1.027	1.023	1.024	1.014	1.011	1.013	1.010	1.018	1.018	1.014	1.021	1.006	1.017	0.999	0.996	1.022	1.003	1.014	1.040																										
27	0.000	1.026	1.026	1.019	1.017	1.020	1.021	1.028	1.023	1.010	1.011	1.015	1.019	1.020	1.019	1.018	1.023	1.014	1.064	1.003	1.014																											
28	0.000	1.019	1.026	1.021	1.017	1.015	1.013	1.016	1.015	1.018	1.008	1.012	1.015	1.010	1.007	1.013	1.016	1.046	1.064	1.003																												
29	0.000	1.065	1.027	1.023	1.020	1.019	0.993	0.996	0.998	0.996	1.009	1.003	1.007	1.006	1.004	1.022	1.017	1.046	1.064																													
30	0.000	1.024	1.020	1.020	1.012	1.003	1.005	1.007	0.997	0.992	1.012	1.003	0.997	0.996	0.969	1.026	1.017	1.046																														
31	0.000	0.994	1.014	1.016	1.014	1.013	1.011	1.016	1.014	1.003	1.002	1.009	1.007	1.044	1.005	1.026	1.017																															
32	0.000	1.042	1.021	1.010	1.007	1.006	1.014	1.012	1.004	1.009	1.002	0.986	1.024	1.066	1.005	1.026																																
33	0.000	0.992	1.003	1.002	1.011	1.007	1.019	1.010	1.018	1.018	0.997	0.989	1.082	1.066	1.005																																	
34	0.000	1.025	1.010	1.019	1.016	1.005	1.001	1.010	0.995	1.016	0.964	1.063	1.082	1.066																																		
35	0.000	1.025	1.012	1.009	1.012	0.999	0.992	1.004	1.021	1.010	0.988	1.063	1.082																																			
36	0.000	1.025	1.009	1.004	1.013	1.000	0.991	1.009	1.022	1.028	0.988	1.063																																				
37	0.000	1.025	1.010	1.008	1.007	1.013	1.012	1.049	1.016	1.028	0.988																																					
38	0.000	1.025	1.012	1.005	0.997	0.990	1.041	1.058	1.086	1.028																																						
39	0.000	1.025	0.985	1.000	0.995	1.007	1.048	1.058	1.086																																							
40	0.000	1.025	0.992	1.032	0.999	1.053	1.137	1.058																																								
41	0.000	1.025	1.007	1.035	1.073	1.224	0.998																																									

DESCRIPTION: Selected Reserve Promotion and Merit Increase scales (PAMS)
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Additional basic pay increases (beyond across-the-board) earned by a Selected Reserve during a fiscal year.
Paygrade transfers are excluded in the development; Reentrants are included.
Blank cells should be considered a value of zero ('0.000').

Enlisted Selected Reserve Promotion and Merit Increase Scales (PAMS)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	1.066	1.090	1.095	1.090	1.084	1.082	1.077	1.077	1.074	1.075	1.075	1.074	1.074	1.071	1.074	1.072	1.074	1.074	1.073	1.079	1.069	1.074	1.077	1.075	1.097	1.097	1.140	1.133	1.152	1.154	1.211	1.201	1.233	1.261	1.063	1.275	1.231	1.231	1.231	1.231	1.231	1.231	1.231	1.231	1.231	1.231	1.231
1	0.000	1.148	1.133	1.118	1.111	1.110	1.109	1.108	1.109	1.108	1.110	1.110	1.110	1.109	1.109	1.109	1.112	1.106	1.108	1.111	1.110	1.106	1.106	1.117	1.110	1.127	1.128	1.137	1.101	1.221	1.190	1.164	1.220	1.290	1.199	1.206	1.352	1.231	1.231	1.231	1.231	1.231	1.231	1.231	1.231	1.231	1.231	
2	0.000	1.110	1.085	1.080	1.080	1.079	1.080	1.080	1.081	1.082	1.081	1.082	1.081	1.078	1.080	1.082	1.079	1.084	1.078	1.083	1.082	1.077	1.083	1.082	1.085	1.066	1.100	1.116	1.088	1.093	1.133	1.118	1.077	1.154	1.181	1.082	1.071	1.231	1.231	1.231	1.231	1.231	1.231	1.231	1.231	1.231		
3	0.000	1.065	1.066	1.068	1.070	1.070	1.069	1.072	1.072	1.073	1.071	1.073	1.071	1.071	1.072	1.071	1.070	1.068	1.071	1.068	1.071	1.070	1.072	1.069	1.063	1.082	1.120	1.057	1.090	1.153	1.140	1.095	1.204	1.088	1.113	1.328	0.999	1.231	1.231	1.231	1.231	1.231	1.231	1.231	1.231			
4	0.000	1.020	1.021	1.023	1.024	1.023	1.024	1.025	1.024	1.023	1.025	1.024	1.024	1.023	1.023	1.024	1.023	1.023	1.024	1.024	1.019	1.025	1.028	1.028	1.034	1.045	1.038	1.022	1.049	1.024	1.044	1.050	1.061	1.024	1.246	1.218	0.999	1.231	1.231	1.231	1.231	1.231	1.231	1.231				
5	0.000	1.074	1.077	1.079	1.079	1.079	1.079	1.076	1.077	1.078	1.077	1.078	1.076	1.076	1.075	1.079	1.075	1.074	1.066	1.062	1.057	1.051	1.041	1.034	1.038	1.066	1.038	1.076	1.089	1.068	1.112	1.025	1.041	1.086	1.018	1.218	0.999	1.231	1.231	1.231	1.231	1.231	1.231					
6	0.000	1.022	1.020	1.019	1.017	1.018	1.016	1.016	1.016	1.014	1.012	1.008	1.012	1.009	1.011	1.008	1.012	1.010	1.015	1.019	1.020	1.021	1.022	1.023	1.033	1.019	1.041	1.011	1.024	1.088	1.026	1.049	1.132	1.120	1.018	1.218	0.999	1.231	1.231	1.231	1.231	1.231						
7	0.000	1.069	1.075	1.076	1.073	1.067	1.063	1.059	1.050	1.045	1.037	1.034	1.033	1.025	1.022	1.022	1.027	1.034	1.044	1.051	1.058	1.054	1.054	1.070	1.075	1.076	1.070	1.063	1.068	1.056	1.047	1.053	1.000	1.056	1.018	1.218	0.999	1.231	1.231	1.231	1.231							
8	0.000	1.034	1.030	1.030	1.029	1.031	1.029	1.029	1.030	1.031	1.031	1.034	1.026	1.034	1.029	1.029	1.031	1.031	1.028	1.033	1.029	1.028	1.037	1.023	1.023	1.028	1.020	1.044	1.034	1.034	1.000	1.067	1.089	1.056	1.018	1.218	0.999	1.231	1.231	1.231								
9	0.000	1.062	1.062	1.063	1.061	1.060	1.063	1.063	1.063	1.063	1.061	1.066	1.066	1.060	1.062	1.064	1.065	1.063	1.063	1.056	1.062	1.058	1.064	1.052	1.063	1.050	1.040	1.060	1.064	1.053	0.997	1.024	1.089	1.056	1.018	1.218	0.999	1.231	1.231									
10	0.000	1.026	1.023	1.023	1.025	1.026	1.028	1.029	1.029	1.030	1.034	1.028	1.030	1.030	1.028	1.032	1.027	1.027	1.028	1.028	1.020	1.020	1.019	1.026	1.024	1.023	1.027	1.025	1.061	0.997	0.994	1.024	1.089	1.056	1.018	1.218	0.999	1.231										
11	0.000	1.050	1.055	1.054	1.052	1.054	1.052	1.052	1.053	1.052	1.052	1.049	1.050	1.050	1.052	1.048	1.047	1.045	1.042	1.048	1.044	1.048	1.043	1.051	1.046	1.063	1.048	1.076	1.015	1.006	0.994	1.024	1.089	1.056	1.018	1.218	0.999											
12	0.000	1.030	1.027	1.024	1.027	1.027	1.028	1.027	1.027	1.023	1.029	1.029	1.025	1.026	1.023	1.023	1.023	1.021	1.023	1.024	1.023	1.018	1.024	1.022	1.023	1.026	1.061	1.018	0.992	1.006	0.994	1.024	1.089	1.056	1.018	1.218												
13	0.000	1.037	1.040	1.040	1.040	1.038	1.040	1.040	1.040	1.041	1.038	1.036	1.032	1.035	1.036	1.038	1.038	1.032	1.034	1.033	1.031	1.031	1.038	1.025	1.030	1.013	0.997	0.998	0.992	1.006	0.994	1.024	1.089	1.056	1.018													
14	0.000	1.028	1.027	1.025	1.027	1.024	1.029	1.027	1.027	1.025	1.028	1.026	1.024	1.026	1.021	1.019	1.024	1.024	1.021	1.016	1.015	1.019	1.022	1.031	1.011	1.020	1.031	1.035	0.992	1.006	0.994	1.024	1.089	1.056														
15	0.000	1.034	1.039	1.036	1.035	1.034	1.036	1.036	1.035	1.040	1.033	1.036	1.035	1.033	1.032	1.035	1.033	1.041	1.033	1.027	1.039	1.024	1.027	1.031	1.030	1.012	1.067	1.066	0.992	1.006	0.994	1.024	1.089															
16	0.000	1.022	1.023	1.023	1.023	1.022	1.025	1.022	1.023	1.022	1.024	1.023	1.021	1.025	1.025	1.018	1.021	1.015	1.024	1.020	1.024	1.020	1.024	1.022	1.018	1.018	1.002	1.000	0.992	1.006	0.994	1.024																
17	0.000	1.036	1.042	1.042	1.040	1.037	1.040	1.041	1.035	1.040	1.038	1.039	1.039	1.040	1.035	1.039	1.042	1.039	1.038	1.035	1.034	1.031	1.041	1.031	1.035	1.023	0.997	1.000	0.992	1.006	0.994																	
18	0.000	1.025	1.021	1.021	1.021	1.023	1.020	1.023	1.026	1.022	1.024	1.024	1.023	1.019	1.018	1.021	1.019	1.016	1.022	1.019	1.021	1.029	1.008	1.020	1.009	1.023	0.997	1.000	0.992	1.006																		
19	0.000	1.027	1.029	1.028	1.027	1.027	1.025	1.025	1.025	1.027	1.025	1.028	1.023	1.028	1.026	1.020	1.024	1.021	1.027	1.022	1.024	1.024	1.029	1.023	1.008	1.033	0.997	1.000	0.992																			
20	0.000	1.018	1.024	1.024	1.022	1.025	1.022	1.023	1.021	1.021	1.023	1.024	1.024	1.021	1.019	1.019	1.022	1.026	1.021	1.020	1.021	1.027	1.027	1.004	1.028	1.033	0.997	1.000																				
21	0.000	1.048	1.050	1.049	1.049	1.048	1.047	1.044	1.044	1.045	1.042	1.045	1.043	1.043	1.045	1.045	1.041	1.040	1.049	1.050	1.051	1.037	1.016	1.024	1.028	1.033	0.997																					
22	0.000	1.034	1.031	1.027	1.026	1.028	1.027	1.025	1.023	1.023	1.031	1.025	1.027	1.023	1.023	1.024	1.018	1.023	1.030	1.023	1.030	1.011	0.917	1.024	1.028	1.033																						
23	0.000	1.042	1.041	1.039	1.039	1.040	1.041	1.039	1.041	1.037	1.040	1.037	1.034	1.039	1.046	1.039	1.045	1.040	1.048	1.046	1.031	0.980	0.917	1.024	1.028																							
24	0.000	1.028	1.025	1.027	1.026	1.026	1.021	1.026	1.024	1.028	1.025	1.026	1.031	1.031	1.017	1.029	1.022	1.025	1.026	1.011	1.042	0.980	0.917	1.024																								
25	0.000	1.065	1.071	1.066	1.067	1.067	1.068	1.065	1.065	1.068	1.061	1.061	1.064	1.064	1.057	1.069	1.056	1.067	1.067	1.028	1.042	0.980	0.917																									
26	0.000	1.019	1.020	1.022	1.021	1.024	1.022	1.018	1.019	1.020	1.027	1.020	1.020	1.019	1.023	1.025	1.022	1.001	0.906	1.028	1.042	0.980																										
27	0.000	1.021	1.020	1.019	1.023	1.019	1.021	1.021	1.024	1.020	1.022	1.024	1.018	1.027	1.018	1.018	1.026	0.881	0.906	1.028	1.042																											
28	0.000	1.023	1.013	1.019	1.017	1.022	1.021	1.017	1.017	1.018	1.016	1.013	1.019	1.020	1.017	1.016	1.045	0.881	0.906	1.028																												
29	0.000	1.011	1.031	1.029	1.031	1.034	1.027	1.026	1.027	1.031	1.027	1.034	1.035	1.028	1.013	1.024	1.045	0.881	0.906																													
30	0.000	1.028	1.014	1.015	1.010	1.014	1.018	1.013	1.012	1.013	1.024	1.021	1.012	1.003	0.923	1.024	1.045	0.881																														
31	0.000	1.015	1.013	1.016	1.018	1.015	1.013	1.013	1.015	1.015	1.017	1.008	0.996	1.030	0.923	1.024	1.045																															
32	0.000	1.030	1.008	1.010	1.012	1.016	1.006	1.005	1.008	1.009	1.013	0.995	1.043	1.030	0.923	1.024																																
33	0.000	0.998	1.027	1.027	1.024	1.027	1.026	1.025	1.022	1.017	1.013	1.050	1.043	1.030	0.923																																	
34	0.000	1.000	1.007	1.014	1.015	1.009	1.012	1.006	1.006	1.011	0.936	1.050	1.043	1.030																																		
35	0.000	1.000	1.006	1.009	1.008	1.008	1.011	1.005	0.993	0.938	0.936	1.050	1.043																																			
36	0.000	1.000	1.019	1.008	1.011	1.010	1.007	1.007	1.024	0.938	0.936	1.050																																				
37	0.000	1.000	1.016	1.031	1.025	1.019	1.009	0.973	1.024	0.938	0.936																																					
38	0.000	1.000	1.019	1.008	0.999	1.009	1.040	0.973	1.024	0.938																																						
39	0.000	1.000	1.006	1.008	1.009	1.087	1.040	0.973	1.024																																							
40	0.000	1.000	1.006	1.008	1.009	1.087	1.040	0.973																																								
41	0.000	1.000	1.006	1.008	1.009	1.087	1.040																																									

DESCRIPTION: Selected Reserve Promotion and Merit Increase scales (PAMS)
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Additional basic pay increases (beyond across-the-board) earned by a Selected Reserve during a fiscal year.
Paygrade transfers are excluded in the development; Reentrants are included.
Blank cells should be considered a value of zero ('0.000').

Officer Non-Selected Reserve with 20 Good Years Promotion and Merit Increase Scales (PAMS)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000																																															
1	0.000																																															
2	0.000																																															
3	0.000																																															
4	0.000																																															
5	0.000																																															
6	0.000																																															
7	0.000																																															
8	0.000																																															
9	0.000																																															
10	0.000																																															
11	0.000																																															
12	0.000																																															
13	0.000																																															
14	0.000																																															
15	0.000																																															
16	0.000																																															
17	0.000																																															
18	0.000																																															
19	0.000	1.000	1.006	1.008	1.006	1.001	1.005	1.005	1.005	1.008	1.007	1.005	1.002	0.997	1.009	1.002	1.002	1.007	1.008	1.007	1.000	1.000	0.992	0.992	0.992	0.992	0.992	0.992	0.992																			
20	0.000	0.983	1.006	1.008	1.006	1.001	1.005	1.005	1.005	1.008	1.007	1.005	1.002	0.997	1.009	1.002	1.002	1.007	1.008	1.007	1.000	1.000	0.992	0.992	0.992	0.992	0.992	0.992																				
21	0.000	0.983	1.002	1.008	1.011	1.012	1.022	1.019	1.018	1.019	1.019	1.018	1.015	1.018	1.015	1.027	1.021	1.019	1.027	1.020	1.015	1.015	0.992	0.992	0.992	0.992	0.992																					
22	0.000	0.983	1.003	1.001	1.000	1.002	1.001	1.001	1.001	0.999	1.002	1.001	1.000	1.001	0.999	0.998	1.001	1.004	1.000	1.000	1.002	1.029	0.992	0.992	0.992	0.992																						
23	0.000	0.999	1.006	1.004	1.003	1.004	1.002	1.002	1.001	1.001	1.001	1.004	1.000	0.999	1.003	1.005	1.004	1.003	1.005	0.999	1.009	1.029	0.992	0.992	0.992																							
24	0.000	0.999	1.002	1.000	0.999	1.000	0.999	0.999	0.998	0.999	0.999	0.999	0.998	1.001	0.998	1.000	0.998	0.995	0.998	1.005	1.009	1.029	0.992	0.992																								
25	0.000	1.003	1.002	1.004	1.006	1.002	1.005	1.005	1.004	1.003	1.006	1.009	1.006	1.003	1.007	1.011	1.000	1.009	0.999	1.005	1.009	1.029	0.992																									
26	0.000	1.002	0.997	1.000	0.995	0.998	0.998	0.998	0.998	1.000	0.998	1.000	0.999	1.001	1.002	1.002	1.001	0.998	0.999	1.005	1.009	1.029																										
27	0.000	1.005	0.999	0.998	0.998	0.996	0.998	0.998	0.998	0.999	0.996	0.998	1.002	0.999	0.995	0.993	0.996	0.998	0.999	1.005	1.009																											
28	0.000	1.003	0.998	0.998	0.996	0.996	0.998	0.999	0.998	0.999	0.999	0.997	0.998	0.996	0.997	0.993	0.996	0.998	0.999	1.005																												
29	0.000	1.003	1.001	0.998	0.997	0.999	1.003	1.003	1.002	1.003	1.002	1.003	1.001	1.004	0.995	0.993	0.996	0.998	0.999																													
30	0.000	0.996	0.999	0.999	0.999	1.000	0.999	1.000	0.999	1.000	1.000	0.999	0.999	0.991	0.995	0.993	0.996	0.998																														
31	0.000	1.000	0.999	0.998	1.000	0.998	1.000	1.000	1.000	0.999	1.001	0.999	1.002	0.991	0.995	0.993	0.996																															
32	0.000	1.011	0.999	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.002	0.991	0.995	0.993																																
33	0.000	0.978	0.998	1.000	0.999	0.999	1.000	1.000	1.000	1.000	0.997	1.000	1.002	0.991	0.995																																	
34	0.000	1.004	0.999	0.999	0.999	1.001	1.000	1.000	1.000	0.999	1.068	1.000	1.002	0.991																																		
35	0.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.006	1.017	1.068	1.000	1.002																																			
36	0.000	1.000	1.001	1.001	0.999	0.999	1.000	1.006	1.028	1.012	1.068	1.000																																				
37	0.000	1.000	1.001	1.000	1.000	1.000	0.997	1.051	0.977	1.005	1.068																																					
38	0.000	1.000	1.001	1.000	1.000	0.992	1.037	0.977	1.011	1.005																																						
39	0.000	1.008	0.999	0.999	1.000	1.052	0.982	0.990	1.011																																							
40	0.000	0.994	1.001	0.990	1.038	1.007	1.020	0.990																																								
41	0.000	1.000	0.984	1.069	0.982	1.002	0.997																																									

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Promotion and Merit Increase scales (PAMS)
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Additional basic pay increases (beyond across-the-board) earned in Grey Area status during a fiscal year.
Paygrade transfers and Grey Area transfer blow-ups are excluded in the development.
Blank cells should be considered a value of zero ('0.000').

Enlisted Non-Selected Reserve with 20 Good Years Promotion and Merit Increase Scales (PAMS)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000																																															
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18	0.000																																															
19	0.000	1.000	1.010	1.002	1.012	1.011	1.003	1.012	1.008	1.001	0.992	1.016	1.005	1.000	1.012	1.003	1.000	0.964	1.002	1.004	0.977	1.003	1.002	0.975	0.946	0.946	0.946	0.946	0.946																			
20	0.000	1.021	0.999	1.000	1.001	1.000	1.001	1.000	1.001	1.001	0.997	1.001	1.000	1.000	0.989	1.003	0.995	1.000	1.003	1.001	0.996	0.995	1.000	0.975	0.946	0.946	0.946	0.946																				
21	0.000	1.021	1.020	1.020	1.019	1.017	1.017	1.019	1.017	1.015	1.016	1.014	1.015	1.016	1.023	1.018	1.014	1.015	1.017	1.019	1.017	1.013	0.976	0.975	0.946	0.946	0.946																					
22	0.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	0.999	0.999	1.000	1.000	0.996	1.004	0.998	0.999	1.000	1.019	0.976	0.975	0.946	0.946																						
23	0.000	1.014	1.011	1.011	1.010	1.011	1.011	1.010	1.009	1.010	1.010	1.010	1.006	1.008	1.010	1.010	1.009	1.011	1.010	1.010	1.005	0.939	0.976	0.975	0.946																							
24	0.000	1.000	1.000	1.000	1.000	0.999	1.001	1.000	1.000	0.999	0.999	1.001	1.000	1.001	0.999	1.001	1.002	1.001	1.000	0.990	0.977	0.902	0.976	0.975																								
25	0.000	1.037	1.035	1.034	1.032	1.033	1.032	1.033	1.031	1.030	1.029	1.031	1.030	1.027	1.031	1.034	1.033	1.035	1.029	0.966	0.927	0.975	0.976																									
26	0.000	1.001	0.999	1.000	0.999	1.000	0.999	1.000	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	0.999	0.997	0.925	0.962	1.000	0.975																										
27	0.000	1.002	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	0.999	1.000	0.999	1.000	1.000	1.000	0.998	0.930	0.965	0.962	1.000																											
28	0.000	1.000	0.999	0.999	1.000	0.999	1.000	1.000	0.999	0.999	1.000	0.999	0.999	1.000	1.000	0.998	0.956	0.961	0.994	0.962																												
29	0.000	1.005	1.005	1.004	1.004	1.003	1.004	1.003	1.003	1.003	1.004	1.005	1.005	1.005	0.994	0.915	1.000	0.980	0.994																													
30	0.000	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	0.999	0.999	1.000	1.000	0.993	0.935	1.017	0.997	0.980																														
31	0.000	0.997	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999	0.990	0.981	0.978	1.069	0.997																															
32	0.000	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.987	0.892	0.971	1.006	1.069																																
33	0.000	1.002	1.003	1.004	1.003	1.003	1.002	1.003	1.004	1.003	0.999	0.911	0.990	1.022	1.006																																	
34	0.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999	0.927	1.033	1.024	1.022																																		
35	0.000	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.007	0.949	1.015	1.025	1.024																																			
36	0.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	0.933	1.008	0.987	1.025																																				
37	0.000	1.005	1.006	1.006	1.005	1.005	1.000	0.922	0.966	1.009	0.987																																					
38	0.000	1.006	0.999	1.000	1.000	0.996	0.917	0.981	1.012	1.009																																						
39	0.000	1.000	1.000	1.000	0.996	0.911	0.967	1.002	1.012																																							
40	0.000	1.000	1.000	0.996	0.889	0.999	0.992	1.002																																								
41	0.000	1.002	0.964	0.899	0.984	0.992	0.994																																									

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Promotion and Merit Increase scales (PAMS)
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Additional basic pay increases (beyond across-the-board) earned in Grey Area status during a fiscal year.
Paygrade transfers and Grey Area transfer blow-ups are excluded in the development.
Blank cells should be considered a value of zero ('0.000').

APPENDIX I

RETIREE AND SURVIVOR RATES

RETIREE AND SURVIVOR RATES DESCRIPTION

The military retiree and survivor decrement rates are used to project death, “other” losses from pay status, and rates of transfer from temporary disability to permanent disability. The “other” losses consist primarily of returns to active duty and full waiver of retired pay to receive a higher annuity from the Veterans Affairs or Civil Service. In order to compute the normal cost contributions with and without regard to Concurrent Receipt benefits (Public Law (P.L.) 108-136), DoD- and Treasury-specific “other” loss rates, among others, are developed. The rates are arrayed by age nearest birthday for officers and enlisted separately, and by retirement type--nondisability, temporary disability, and permanent disability. For temporary disability retirees, select rates were created for each of the first five years of retirement. After five years, those who are still in the temporary disability status are transferred to a permanent disability status.[1]

The data for the retiree and survivor rates were taken from files maintained by the Defense Manpower Data Center (DMDC) as of September 30 for the years 2006 through 2012. These files were created by the Defense Finance and Accounting Service (DFAS), which has responsibility for sending monthly retired pay checks to military retirees. A military retiree can be in “paid status” or “nonpaid status.” Nonpaid status indicates that a retiree has an entitlement to an annuity, but the annuity is fully reduced by offsets. Retirees who terminate from paid status during a fiscal year are on the retiree file at the end of that fiscal year with a termination code indicating the type of termination.

The rate development process begins by matching two consecutive fiscal year-end files by Social Security number. Cases no longer in paid status are categorized by type of loss. Cases returned to paid status (from non-paid status at the start of the year) are subtracted from a given type of loss. After following the above procedures, crude rates are created using the formulas given on the following pages. These rates are smoothed using a Whittaker-Henderson type B (“Method B”) graduation, or by fitting a polynomial to the crude rates. Where there is reason to suspect valid discontinuities in the underlying rates, those segments are not smoothed. A summary of the years on which various rates are based is given on the page following the formulas.

Note to Reader:

Death rates (‘central rates’) greater than 1.00000 shown in this appendix reflect a change related to our new nondisabled rates (see ‘*Summary of Changes for the September 30, 2014, Valuation*’). In prior valuation reports, death rates for the oldest ages were capped at 0.66667, which is 0.50000 in probability terms, and the table ended at 1.00000, i.e., nobody was projected to live beyond the maximum age (previously 110, now 120). The new death rates assume no limit to the oldest age death rates, and hence central death rates can exceed 1.00000 and extend all the way up to 2.00000. **These death rates should not be compared to other published rates or used for other purposes without carefully examining the exposure formula used in their derivation.**

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[1] Because of NDAA 2017, enacted after the completion of this valuation, future valuations will cap the temporary disability period at three years instead of five.

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

DEATH OF NONDISABILITY RETIREES (by age nearest birthday and retired from active/reserve duty)

$$\frac{\text{Nondisability deaths during the year}}{[\text{Number at beginning of year} - \tfrac{1}{2}\,(\text{Nondisability deaths} + \text{other losses})]}$$

DEATH OF PERMANENT DISABILITY RETIREES (by age nearest birthday)

$$\frac{\text{Permanent disability deaths during the year}}{[\text{Number at beginning of year} - \tfrac{1}{2}\,(\text{Permanent disability deaths} + \text{other losses})]}$$

DEATH OF TEMPORARY DISABILITY RETIREES (by age nearest birthday and years retired)

$$\frac{\text{Temporary disability deaths in category during the year[2]}}{[\text{Number at beginning of year} - \tfrac{1}{2}\,(\text{Deaths} + \text{transfers} + \text{other losses})]}$$

OTHER LOSSES FROM NONDISABILITY (by age nearest birthday and retired from active/reserve duty)

$$\frac{\text{Losses other than death during the year}}{\text{Number at beginning of year}}$$

OTHER AND NON-TRANSFER LOSSES FROM TEMPORARY DISABILITY (by age nearest birthday and years retired)

$$\frac{\text{Losses other than death or transfers to permanent disability during the year}}{\text{Number at beginning of year}}$$

TRANSFER FROM TEMPORARY TO PERMANENT DISABILITY (by age nearest birthday and years retired)

$$\frac{\text{Transfers to permanent disability during the year}}{\text{Number at beginning of year}}$$

OTHER LOSSES FROM PERMANENT DISABILITY (by age nearest birthday)

$$\frac{\text{Losses other than death during the year}}{\text{Number at beginning of year}}$$

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[2] Includes deaths of members who were temporarily disabled at the beginning of the year, then transferred to permanent disability, and later died before the end of the year. Determined for each year of the temporary disability retirement category (1 – 5).

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS (cont.)

DIVORCE OF RETIREE (weighted by coverage amount, by age nearest birthday)

$$\frac{\text{Net retiree divorces during the year}}{\text{Number at beginning of year}}$$

REMARRIAGE OF SURVIVING SPOUSE (by age nearest birthday)

$$\frac{\text{Surviving spouse remarriages during the year}}{\text{Number at beginning of year}}$$

TERMINATION OF SURVIVING CHILD (by age nearest birthday)

$$\frac{\text{Child terminations during the year}}{\text{Number at beginning of year}}$$

DEATH OF SURVIVING SPOUSE (by age nearest birthday) [3]

$$\frac{\text{Surviving spouse deaths during the year}}{\text{Number at beginning of year}}$$

OTHER LOSS OF SURVIVING SPOUSE (by age nearest birthday)

$$\frac{\text{Survivor losses other than deaths during the year}}{\text{Number at beginning of year}}$$

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[3] Death rates of spouses of living retirees who elected SBP spouse, or spouse & child, coverage are based on a standard actuarial mortality table based on female group annuitant, federal Civil Service Retirement System, and U.S. general population experience with margin. This table is published by the Society of Actuaries (SOA) as 1994 GAM Static - Female, ANB.

SUMMARY OF YEARS ON WHICH RETIREE AND SURVIVOR RATES ARE BASED

By Fiscal Year

DEATH RATES	2006	2007	2008	2009	2010	2011	2012
ND Officer/Enlisted					X	X	X
PD Officer/Enlisted	X	X	X				
TD Officer/Enlisted		X	X	X	X		
OTHER LOSS RATES							
ND Officer/Enlisted					X	X	X
PD Officer/Enlisted	X	X	X				
TD Officer/Enlisted		X	X	X	X		
TRANSFER RATES FROM TD TO PD							
Officer/Enlisted		X	X	X	X		
RETIREE DIVORCE			X	X			
SURVIVOR RATES							
Remarriage				X	X		
Child Coverage Termination				X	X		
Surviving Spouse Death				X	X		
Surviving Spouse Other Loss				X	X		

Key: ND = Nondisabled
PD = Permanently Disabled
TD = Temporarily Disabled

OFFICER RETIRED DEATH RATES

(Age Nearest Birthday)

	Non-Disability		Permanent	Temporary Disability				
				Year of Retirement				
Age	**Active**	**Reserve**	**Disability**	**One**	**Two**	**Three**	**Four**	**Five**
16	0.00037	0.00037	0.00423	0.00939	0.00890	0.00841	0.00792	0.00742
17	0.00037	0.00037	0.00423	0.00939	0.00890	0.00841	0.00792	0.00742
18	0.00037	0.00037	0.00423	0.00939	0.00890	0.00841	0.00792	0.00742
19	0.00037	0.00037	0.00423	0.00939	0.00890	0.00841	0.00792	0.00742
20	0.00037	0.00037	0.00423	0.00939	0.00890	0.00841	0.00792	0.00742
21	0.00037	0.00037	0.00431	0.00939	0.00890	0.00841	0.00792	0.00742
22	0.00037	0.00037	0.00439	0.00939	0.00890	0.00841	0.00792	0.00742
23	0.00037	0.00037	0.00448	0.00939	0.00890	0.00841	0.00792	0.00742
24	0.00037	0.00037	0.00457	0.00939	0.00890	0.00841	0.00792	0.00742
25	0.00037	0.00037	0.00466	0.00939	0.00890	0.00841	0.00792	0.00742
26	0.00037	0.00037	0.00476	0.00939	0.00890	0.00841	0.00792	0.00742
27	0.00037	0.00037	0.00486	0.00939	0.00890	0.00841	0.00792	0.00742
28	0.00037	0.00037	0.00494	0.00939	0.00890	0.00841	0.00792	0.00742
29	0.00037	0.00037	0.00502	0.00939	0.00890	0.00841	0.00792	0.00742
30	0.00037	0.00037	0.00507	0.00939	0.00890	0.00841	0.00792	0.00742
31	0.00039	0.00040	0.00509	0.00939	0.00890	0.00841	0.00792	0.00742
32	0.00041	0.00043	0.00509	0.00939	0.00890	0.00841	0.00792	0.00742
33	0.00043	0.00047	0.00506	0.00939	0.00890	0.00841	0.00792	0.00742
34	0.00045	0.00050	0.00504	0.00939	0.00890	0.00841	0.00792	0.00742
35	0.00047	0.00054	0.00499	0.00939	0.00890	0.00841	0.00792	0.00742
36	0.00049	0.00058	0.00491	0.00939	0.00890	0.00841	0.00792	0.00742
37	0.00050	0.00062	0.00481	0.00939	0.00890	0.00841	0.00792	0.00742
38	0.00052	0.00065	0.00470	0.00939	0.00890	0.00841	0.00792	0.00742
39	0.00054	0.00069	0.00458	0.00939	0.00890	0.00841	0.00792	0.00742
40	0.00055	0.00074	0.00448	0.00939	0.00890	0.00841	0.00792	0.00742
41	0.00058	0.00079	0.00441	0.00939	0.00890	0.00841	0.00792	0.00742
42	0.00060	0.00084	0.00436	0.00939	0.00890	0.00841	0.00792	0.00742
43	0.00063	0.00090	0.00433	0.00939	0.00890	0.00841	0.00792	0.00742
44	0.00065	0.00096	0.00431	0.00939	0.00890	0.00841	0.00792	0.00742
45	0.00068	0.00103	0.00432	0.00939	0.00890	0.00841	0.00792	0.00742
46	0.00070	0.00111	0.00433	0.00939	0.00890	0.00841	0.00792	0.00742
47	0.00074	0.00119	0.00436	0.00939	0.00890	0.00841	0.00792	0.00742
48	0.00082	0.00128	0.00441	0.00939	0.00890	0.00841	0.00792	0.00742
49	0.00093	0.00138	0.00447	0.00939	0.00890	0.00841	0.00792	0.00742
50	0.00105	0.00149	0.00488	0.00939	0.00890	0.00841	0.00792	0.00742
51	0.00118	0.00161	0.00515	0.00939	0.00890	0.00841	0.00792	0.00742
52	0.00135	0.00174	0.00544	0.00939	0.00890	0.00841	0.00792	0.00742
53	0.00155	0.00188	0.00580	0.00939	0.00890	0.00841	0.00792	0.00742
54	0.00176	0.00205	0.00620	0.00939	0.00890	0.00841	0.00792	0.00742
55	0.00201	0.00222	0.00662	0.00939	0.00890	0.00841	0.00792	0.00742
56	0.00229	0.00241	0.00706	0.00939	0.00890	0.00841	0.00792	0.00742
57	0.00259	0.00260	0.00754	0.00939	0.00890	0.00841	0.00792	0.00742
58	0.00292	0.00281	0.00804	0.00939	0.00890	0.00841	0.00792	0.00742
59	0.00329	0.00302	0.00860	0.00939	0.00890	0.00841	0.00792	0.00742
60	0.00369	0.00324	0.00924	0.00939	0.00890	0.00841	0.00792	0.00742
61	0.00415	0.00356	0.00998	0.00939	0.00890	0.00841	0.00792	0.00742
62	0.00465	0.00398	0.01083	0.00939	0.00890	0.00841	0.00792	0.00742
63	0.00523	0.00448	0.01182	0.00939	0.00890	0.00841	0.00792	0.00742
64	0.00589	0.00507	0.01296	0.00939	0.00890	0.00841	0.00792	0.00742
65	0.00662	0.00574	0.01427	0.00939	0.00890	0.00841	0.00792	0.00742

*** As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

OFFICER RETIRED DEATH RATES (continued)

(Age Nearest Birthday)

				Temporary Disability				
	Non-Disability		Permanent	Year of Retirement				
Age	**Active**	**Reserve**	**Disability**	**One**	**Two**	**Three**	**Four**	**Five**
66	0.00744	0.00648	0.01576					
67	0.00836	0.00733	0.01743					
68	0.00940	0.00827	0.01925					
69	0.01059	0.00933	0.02122					
70	0.01193	0.01052	0.02334					
71	0.01349	0.01188	0.02560					
72	0.01528	0.01344	0.02802					
73	0.01735	0.01522	0.03059					
74	0.01972	0.01726	0.03333					
75	0.02246	0.01963	0.03629					
76	0.02560	0.02238	0.03951					
77	0.02919	0.02559	0.04302					
78	0.03330	0.02931	0.04690					
79	0.03798	0.03365	0.05124					
80	0.04330	0.03868	0.05616					
81	0.04936	0.04450	0.06178					
82	0.05620	0.05121	0.06816					
83	0.06396	0.05891	0.07540					
84	0.07272	0.06770	0.08347					
85	0.08258	0.07768	0.09238					
86	0.09364	0.08894	0.10210					
87	0.10599	0.10153	0.11268					
88	0.11973	0.11549	0.12422					
89	0.13494	0.13084	0.13690					
90	0.15165	0.14752	0.15091					
91	0.16996	0.16553	0.16666					
92	0.18992	0.18485	0.18446					
93	0.21156	0.20543	0.20473					
94	0.23492	0.22729	0.22775					
95	0.26001	0.25037	0.25390					
96	0.28675	0.27455	0.28216					
97	0.31813	0.30349	0.31341					
98	0.35602	0.33940	0.34764					
99	0.40152	0.38350	0.38505					
100	0.45476	0.43590	0.41463					
101	0.51554	0.49621	0.44462					
102	0.58311	0.56351	0.47500					
103	0.65672	0.63683	0.50566					
104	0.73587	0.71549	0.53681					
105	0.81987	0.79874	0.56840					
106	0.90891	0.88694	0.60010					
107	1.00418	0.98163	0.63249					
108	1.10439	1.08159	0.63665					
109	1.20850	1.18585	0.64084					
110	1.31449	1.29248	2.00000					
111	1.42006	1.39922	2.00000					
112	1.52320	1.50402	2.00000					
113	1.62045	1.60340	2.00000					
114	1.70959	1.69500	2.00000					
115	1.78853	1.77657	2.00000					
116	1.84922	1.83991	2.00000					
117	1.89743	1.89055	2.00000					
118	1.93375	1.92896	2.00000					
119	1.95961	1.95647	2.00000					
120	2.00000	2.00000	2.00000					

NONE AFTER AGE 65

*** As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

ENLISTED RETIRED DEATH RATES

(Age Nearest Birthday)

				Temporary Disability				
	Non-Disability		Permanent	Year of Retirement				
Age	**Active**	**Reserve**	**Disability**	**One**	**Two**	**Three**	**Four**	**Five**
16	0.00047	0.00047	0.00230	0.00616	0.00565	0.00514	0.00463	0.00413
17	0.00047	0.00047	0.00230	0.00616	0.00565	0.00514	0.00463	0.00413
18	0.00047	0.00047	0.00230	0.00616	0.00565	0.00514	0.00463	0.00413
19	0.00047	0.00047	0.00230	0.00616	0.00565	0.00514	0.00463	0.00413
20	0.00047	0.00047	0.00230	0.00616	0.00565	0.00514	0.00463	0.00413
21	0.00047	0.00047	0.00234	0.00616	0.00565	0.00514	0.00463	0.00413
22	0.00047	0.00047	0.00239	0.00616	0.00565	0.00514	0.00463	0.00413
23	0.00047	0.00047	0.00244	0.00616	0.00565	0.00514	0.00463	0.00413
24	0.00047	0.00047	0.00249	0.00616	0.00565	0.00514	0.00463	0.00413
25	0.00047	0.00047	0.00254	0.00616	0.00565	0.00514	0.00463	0.00413
26	0.00047	0.00047	0.00259	0.00616	0.00565	0.00514	0.00463	0.00413
27	0.00047	0.00047	0.00264	0.00616	0.00565	0.00514	0.00463	0.00413
28	0.00047	0.00047	0.00269	0.00616	0.00565	0.00514	0.00463	0.00413
29	0.00047	0.00047	0.00273	0.00616	0.00565	0.00514	0.00463	0.00413
30	0.00047	0.00047	0.00276	0.00616	0.00565	0.00514	0.00463	0.00413
31	0.00050	0.00051	0.00277	0.00616	0.00565	0.00514	0.00463	0.00413
32	0.00054	0.00056	0.00277	0.00616	0.00565	0.00514	0.00463	0.00413
33	0.00058	0.00061	0.00275	0.00616	0.00565	0.00514	0.00463	0.00413
34	0.00063	0.00067	0.00274	0.00616	0.00565	0.00514	0.00463	0.00413
35	0.00067	0.00072	0.00272	0.00616	0.00565	0.00514	0.00463	0.00413
36	0.00072	0.00079	0.00267	0.00616	0.00565	0.00514	0.00463	0.00413
37	0.00077	0.00085	0.00262	0.00616	0.00565	0.00514	0.00463	0.00413
38	0.00082	0.00091	0.00256	0.00616	0.00565	0.00514	0.00463	0.00413
39	0.00087	0.00099	0.00302	0.00616	0.00565	0.00514	0.00463	0.00413
40	0.00092	0.00106	0.00310	0.00616	0.00565	0.00514	0.00463	0.00413
41	0.00098	0.00115	0.00325	0.00616	0.00565	0.00514	0.00463	0.00413
42	0.00105	0.00125	0.00345	0.00616	0.00565	0.00514	0.00463	0.00413
43	0.00111	0.00135	0.00370	0.00616	0.00565	0.00514	0.00463	0.00413
44	0.00119	0.00146	0.00399	0.00616	0.00565	0.00514	0.00463	0.00413
45	0.00127	0.00160	0.00432	0.00616	0.00565	0.00514	0.00463	0.00413
46	0.00137	0.00174	0.00471	0.00616	0.00565	0.00514	0.00463	0.00413
47	0.00150	0.00189	0.00515	0.00616	0.00565	0.00514	0.00463	0.00413
48	0.00165	0.00207	0.00563	0.00616	0.00565	0.00514	0.00463	0.00413
49	0.00185	0.00226	0.00615	0.00616	0.00565	0.00514	0.00463	0.00413
50	0.00211	0.00247	0.00672	0.00616	0.00565	0.00514	0.00463	0.00413
51	0.00241	0.00272	0.00733	0.00616	0.00565	0.00514	0.00463	0.00413
52	0.00278	0.00297	0.00798	0.00616	0.00565	0.00514	0.00463	0.00413
53	0.00320	0.00327	0.00874	0.00616	0.00565	0.00514	0.00463	0.00413
54	0.00370	0.00361	0.00958	0.00616	0.00565	0.00514	0.00463	0.00413
55	0.00427	0.00398	0.01051	0.00616	0.00565	0.00514	0.00463	0.00413
56	0.00492	0.00437	0.01150	0.00616	0.00565	0.00514	0.00463	0.00413
57	0.00565	0.00479	0.01257	0.00616	0.00565	0.00514	0.00463	0.00413
58	0.00649	0.00524	0.01372	0.00616	0.00565	0.00514	0.00463	0.00413
59	0.00742	0.00571	0.01493	0.00616	0.00565	0.00514	0.00463	0.00413
60	0.00846	0.00622	0.01620	0.00616	0.00565	0.00514	0.00463	0.00413
61	0.00963	0.00678	0.01754	0.00616	0.00565	0.00514	0.00463	0.00413
62	0.01088	0.00745	0.01895	0.00616	0.00565	0.00514	0.00463	0.00413
63	0.01225	0.00824	0.02045	0.00616	0.00565	0.00514	0.00463	0.00413
64	0.01371	0.00916	0.02205	0.00616	0.00565	0.00514	0.00463	0.00413
65	0.01526	0.01018	0.02375	0.00616	0.00565	0.00514	0.00463	0.00413

*** As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

ENLISTED RETIRED DEATH RATES (continued)

(Age Nearest Birthday)

				Temporary Disability				
	Non-Disability			Year of Retirement				
Age	**Active**	**Reserve**	**Permanent Disability**	**One**	**Two**	**Three**	**Four**	**Five**
66	0.01691	0.01133	0.02558	NONE AFTER AGE 65				
67	0.01864	0.01260	0.02756					
68	0.02047	0.01401	0.02971					
69	0.02243	0.01557	0.03204					
70	0.02454	0.01728	0.03459					
71	0.02683	0.01917	0.03739					
72	0.02936	0.02129	0.04043					
73	0.03215	0.02364	0.04376					
74	0.03528	0.02630	0.04742					
75	0.03878	0.02931	0.05143					
76	0.04270	0.03273	0.05586					
77	0.04712	0.03666	0.06073					
78	0.05207	0.04117	0.06611					
79	0.05762	0.04636	0.07204					
80	0.06379	0.05231	0.07858					
81	0.07066	0.05909	0.08578					
82	0.07827	0.06678	0.09365					
83	0.08666	0.07543	0.10227					
84	0.09590	0.08512	0.11162					
85	0.10606	0.09589	0.12180					
86	0.11717	0.10779	0.13279					
87	0.12927	0.12086	0.14463					
88	0.14243	0.13512	0.15742					
89	0.15671	0.15065	0.17120					
90	0.17208	0.16740	0.18598					
91	0.18866	0.18545	0.20194					
92	0.20646	0.20482	0.21910					
93	0.22551	0.22554	0.23761					
94	0.24588	0.24763	0.25753					
95	0.26755	0.27112	0.27899					
96	0.29045	0.29591	0.30074					
97	0.31694	0.32575	0.32502					
98	0.34843	0.36282	0.34954					
99	0.38562	0.40822	0.37442					
100	0.42841	0.46181	0.39959					
101	0.47643	0.52294	0.42513					
102	0.52895	0.59040	0.45098					
103	0.58525	0.66301	0.47706					
104	0.64493	0.73986	0.50356					
105	0.70753	0.82018	0.53044					
106	0.77350	0.90435	0.55740					
107	0.84429	0.99419	0.58495					
108	0.91940	1.08857	0.61272					
109	0.99876	1.18669	0.64084					
110	1.08174	1.28690	2.00000					
111	1.16761	1.38737	2.00000					
112	1.25593	1.48649	2.00000					
113	1.34499	1.58130	2.00000					
114	1.43375	1.66986	2.00000					
115	1.52077	1.75020	2.00000					
116	1.59874	1.81425	2.00000					
117	1.67131	1.86721	2.00000					
118	1.73717	1.90910	2.00000					
119	1.79533	1.94068	2.00000					
120	2.00000	2.00000	2.00000					

*** As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

ACTIVE DUTY OTHER LOSSES FROM NONDISABILITY

(Age Nearest Birthday)

	DoD		Treasury			DoD		Treasury	
Age	**Officer**	**Enlisted**	**Officer**	**Enlisted**	**Age**	**Officer**	**Enlisted**	**Officer**	**Enlisted**
16	0.0000	0.0000	0.0000	0.0000	56	0.0001	0.0041	0.0000	0.0000
17	0.0000	0.0000	0.0000	0.0000	57	0.0002	0.0043	0.0000	0.0000
18	0.0000	0.0000	0.0000	0.0000	58	0.0003	0.0047	0.0000	0.0000
19	0.0000	0.0000	0.0000	0.0000	59	0.0004	0.0051	0.0000	0.0000
20	0.0000	0.0000	0.0000	0.0000	60	0.0005	0.0056	0.0000	0.0000
21	0.0000	0.0000	0.0000	0.0000	61	0.0006	0.0061	0.0000	0.0000
22	0.0000	0.0000	0.0000	0.0000	62	0.0007	0.0066	0.0000	0.0000
23	0.0000	0.0000	0.0000	0.0000	63	0.0009	0.0072	0.0000	0.0000
24	0.0000	0.0000	0.0000	0.0000	64	0.0010	0.0078	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000	65	0.0011	0.0083	0.0000	0.0000
26	0.0000	0.0000	0.0000	0.0000	66	0.0013	0.0089	0.0000	0.0000
27	0.0000	0.0000	0.0000	0.0000	67	0.0014	0.0094	0.0000	0.0000
28	0.0000	0.0000	0.0000	0.0000	68	0.0015	0.0099	0.0000	0.0000
29	0.0000	0.0000	0.0000	0.0000	69	0.0017	0.0104	0.0000	0.0000
30	0.0068	0.0363	0.0000	0.0000	70	0.0018	0.0108	0.0000	0.0000
31	0.0068	0.0363	0.0000	0.0000	71	0.0019	0.0111	0.0000	0.0000
32	0.0068	0.0363	0.0000	0.0000	72	0.0019	0.0114	0.0000	0.0000
33	0.0068	0.0363	0.0000	0.0000	73	0.0020	0.0116	0.0000	0.0000
34	0.0068	0.0363	0.0000	0.0000	74	0.0021	0.0117	0.0000	0.0000
35	0.0068	0.0363	0.0000	0.0000	75	0.0021	0.0117	0.0000	0.0000
36	0.0068	0.0363	0.0000	0.0000	76	0.0021	0.0116	0.0000	0.0000
37	0.0068	0.0363	0.0000	0.0000	77	0.0021	0.0114	0.0000	0.0000
38	0.0068	0.0363	0.0000	0.0000	78	0.0021	0.0111	0.0000	0.0000
39	0.0068	0.0313	0.0000	0.0000	79	0.0020	0.0107	0.0000	0.0000
40	0.0057	0.0269	0.0000	0.0000	80	0.0019	0.0102	0.0000	0.0000
41	0.0048	0.0230	0.0000	0.0000	81	0.0018	0.0095	0.0000	0.0000
42	0.0040	0.0196	0.0000	0.0000	82	0.0017	0.0088	0.0000	0.0000
43	0.0033	0.0166	0.0000	0.0000	83	0.0015	0.0078	0.0000	0.0000
44	0.0026	0.0140	0.0000	0.0000	84	0.0013	0.0068	0.0000	0.0000
45	0.0021	0.0118	0.0000	0.0000	85	0.0011	0.0056	0.0000	0.0000
46	0.0016	0.0099	0.0000	0.0000	86	0.0008	0.0042	0.0000	0.0000
47	0.0013	0.0083	0.0000	0.0000	87	0.0005	0.0027	0.0000	0.0000
48	0.0009	0.0070	0.0000	0.0000	88	0.0002	0.0010	0.0000	0.0000
49	0.0007	0.0060	0.0000	0.0000	89	0.0000	0.0000	0.0000	0.0000
50	0.0005	0.0052	0.0000	0.0000	90	0.0000	0.0000	0.0000	0.0000
51	0.0003	0.0046	0.0000	0.0000	91	0.0000	0.0000	0.0000	0.0000
52	0.0002	0.0042	0.0000	0.0000	92	0.0000	0.0000	0.0000	0.0000
53	0.0001	0.0039	0.0000	0.0000	93	0.0000	0.0000	0.0000	0.0000
54	0.0001	0.0038	0.0000	0.0000	94	0.0000	0.0000	0.0000	0.0000
55	0.0001	0.0039	0.0000	0.0000	95	0.0000	0.0000	0.0000	0.0000

*** The above DoD/Treasury distinction is needed for P.L. 108-136 calculations.
"Treasury" rates of '0.0000' are shown for effect.

*** As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

RESERVE DUTY OTHER LOSSES FROM NONDISABILITY

(Age Nearest Birthday)

	DoD		Treasury			DoD		Treasury	
Age	**Officer**	**Enlisted**	**Officer**	**Enlisted**	**Age**	**Officer**	**Enlisted**	**Officer**	**Enlisted**
16	0.0000	0.0000	0.0000	0.0000	56	0.0000	0.0000	0.0000	0.0000
17	0.0000	0.0000	0.0000	0.0000	57	0.0000	0.0000	0.0000	0.0000
18	0.0000	0.0000	0.0000	0.0000	58	0.0000	0.0000	0.0000	0.0000
19	0.0000	0.0000	0.0000	0.0000	59	0.0000	0.0000	0.0000	0.0000
20	0.0000	0.0000	0.0000	0.0000	60	0.0016	0.0115	0.0000	0.0000
21	0.0000	0.0000	0.0000	0.0000	61	0.0034	0.0176	0.0000	0.0000
22	0.0000	0.0000	0.0000	0.0000	62	0.0023	0.0184	0.0000	0.0000
23	0.0000	0.0000	0.0000	0.0000	63	0.0028	0.0150	0.0000	0.0000
24	0.0000	0.0000	0.0000	0.0000	64	0.0030	0.0114	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000	65	0.0032	0.0107	0.0000	0.0000
26	0.0000	0.0000	0.0000	0.0000	66	0.0032	0.0085	0.0000	0.0000
27	0.0000	0.0000	0.0000	0.0000	67	0.0037	0.0080	0.0000	0.0000
28	0.0000	0.0000	0.0000	0.0000	68	0.0029	0.0061	0.0000	0.0000
29	0.0000	0.0000	0.0000	0.0000	69	0.0027	0.0053	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000	70	0.0025	0.0054	0.0000	0.0000
31	0.0000	0.0000	0.0000	0.0000	71	0.0019	0.0029	0.0000	0.0000
32	0.0000	0.0000	0.0000	0.0000	72	0.0020	0.0037	0.0000	0.0000
33	0.0000	0.0000	0.0000	0.0000	73	0.0013	0.0029	0.0000	0.0000
34	0.0000	0.0000	0.0000	0.0000	74	0.0018	0.0036	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000	75	0.0020	0.0021	0.0000	0.0000
36	0.0000	0.0000	0.0000	0.0000	76	0.0020	0.0027	0.0000	0.0000
37	0.0000	0.0000	0.0000	0.0000	77	0.0017	0.0041	0.0000	0.0000
38	0.0000	0.0000	0.0000	0.0000	78	0.0020	0.0031	0.0000	0.0000
39	0.0000	0.0000	0.0000	0.0000	79	0.0025	0.0035	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000	80	0.0007	0.0040	0.0000	0.0000
41	0.0000	0.0000	0.0000	0.0000	81	0.0007	0.0028	0.0000	0.0000
42	0.0000	0.0000	0.0000	0.0000	82	0.0017	0.0026	0.0000	0.0000
43	0.0000	0.0000	0.0000	0.0000	83	0.0010	0.0047	0.0000	0.0000
44	0.0000	0.0000	0.0000	0.0000	84	0.0023	0.0013	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000	85	0.0016	0.0042	0.0000	0.0000
46	0.0000	0.0000	0.0000	0.0000	86	0.0011	0.0043	0.0000	0.0000
47	0.0000	0.0000	0.0000	0.0000	87	0.0008	0.0051	0.0000	0.0000
48	0.0000	0.0000	0.0000	0.0000	88	0.0016	0.0019	0.0000	0.0000
49	0.0000	0.0000	0.0000	0.0000	89	0.0016	0.0027	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000	90	0.0017	0.0011	0.0000	0.0000
51	0.0000	0.0000	0.0000	0.0000	91	0.0030	0.0023	0.0000	0.0000
52	0.0000	0.0000	0.0000	0.0000	92	0.0010	0.0042	0.0000	0.0000
53	0.0000	0.0000	0.0000	0.0000	93	0.0021	0.0032	0.0000	0.0000
54	0.0000	0.0000	0.0000	0.0000	94	0.0012	0.0049	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000	95	0.0000	0.0000	0.0000	0.0000

*** The above DoD/Treasury distinction is needed for P.L. 108-136 calculations.
"Treasury" rates of '0.0000' are shown for effect.

*** As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

OTHER LOSS AND NONTRANSFER LOSSES FROM TEMPORARY DISABILITY ***

(Age Nearest Birthday)

	Officers					**Enlisted**				
	Year of Retirement					**Year of Retirement**				
Age	**One**	**Two**	**Three**	**Four**	**Five**	**One**	**Two**	**Three**	**Four**	**Five**
16	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
17	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
18	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
19	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
20	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
21	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
22	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
23	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
24	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
25	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
26	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
27	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
28	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
29	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
30	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
31	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
32	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
33	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
34	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
35	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
36	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
37	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
38	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
39	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
40	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
41	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
42	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
43	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
44	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
45	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
46	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
47	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
48	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
49	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
50	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
51	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
52	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
53	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
54	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
55	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
56	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
57	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
58	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
59	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
60	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
61	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
62	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
63	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
64	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
65	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515

*** The above Other/Nontransfer Loss rates are used to calculate the combined DoD and Treasury NCPs per P.L. 108-136.
DoD-specific Other/Nontransfer Loss rates are higher by the following factors (across all ages):

Officers					**Enlisted**				
Year of Retirement					**Year of Retirement**				
One	**Two**	**Three**	**Four**	**Five**	**One**	**Two**	**Three**	**Four**	**Five**
1.639	1.176	1.094	1.060	1.041	1.368	1.228	1.150	1.101	1.066

TRANSFER RATES FROM TEMPORARY DISABILITY TO PERMANENT DISABILITY

(Age Nearest Birthday)

	Officers				**Enlisted**			
	Year of Retirement				**Year of Retirement**			
Age	**One**	**Two**	**Three**	**Four**	**One**	**Two**	**Three**	**Four**
16	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
17	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
18	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
19	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
20	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
21	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
22	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
23	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
24	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
25	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
26	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
27	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
28	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
29	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
30	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
31	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
32	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
33	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
34	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
35	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
36	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
37	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
38	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
39	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
40	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
41	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
42	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
43	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
44	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
45	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
46	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
47	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
48	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
49	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
50	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
51	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
52	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
53	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
54	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
55	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
56	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
57	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
58	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
59	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
60	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
61	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
62	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
63	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
64	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589
65	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589

OTHER LOSSES FROM PERMANENT DISABILITY

(Age Nearest Birthday)

	DoD		Treasury	
Age	**Officer**	**Enlisted**	**Officer**	**Enlisted**
16	0.0703	0.4892	0.0294	0.4046
17	0.0703	0.4892	0.0294	0.4046
18	0.0703	0.4892	0.0294	0.4046
19	0.0703	0.4892	0.0294	0.4046
20	0.0703	0.4892	0.0294	0.4046
21	0.0703	0.4222	0.0294	0.4046
22	0.0703	0.3595	0.0294	0.4046
23	0.0703	0.3012	0.0294	0.3165
24	0.0703	0.2484	0.0294	0.2461
25	0.0703	0.2024	0.0294	0.1924
26	0.0703	0.1646	0.0294	0.1536
27	0.0703	0.1349	0.0294	0.1263
28	0.0703	0.1127	0.0294	0.1071
29	0.0703	0.0967	0.0294	0.0936
30	0.0703	0.0856	0.0294	0.0843
31	0.0703	0.0770	0.0294	0.0771
32	0.0317	0.0690	0.0294	0.0699
33	0.0301	0.0607	0.0294	0.0623
34	0.0286	0.0531	0.0294	0.0554
35	0.0272	0.0467	0.0294	0.0495
36	0.0258	0.0419	0.0294	0.0445
37	0.0246	0.0386	0.0294	0.0402
38	0.0234	0.0362	0.0294	0.0355
39	0.0223	0.0351	0.0294	0.0313
40	0.0212	0.0355	0.0166	0.0285
41	0.0203	0.0367	0.0156	0.0269
42	0.0193	0.0373	0.0148	0.0261
43	0.0185	0.0363	0.0139	0.0256
44	0.0176	0.0345	0.0131	0.0252
45	0.0169	0.0330	0.0123	0.0248
46	0.0161	0.0323	0.0116	0.0240
47	0.0154	0.0328	0.0109	0.0237
48	0.0147	0.0329	0.0102	0.0229
49	0.0140	0.0319	0.0096	0.0214
50	0.0133	0.0304	0.0090	0.0201
51	0.0127	0.0290	0.0084	0.0190
52	0.0121	0.0281	0.0079	0.0176
53	0.0116	0.0287	0.0074	0.0171
54	0.0110	0.0309	0.0070	0.0182
55	0.0106	0.0339	0.0066	0.0203
56	0.0101	0.0363	0.0062	0.0218
57	0.0098	0.0381	0.0058	0.0229
58	0.0095	0.0391	0.0055	0.0236
59	0.0092	0.0394	0.0052	0.0233
60	0.0090	0.0384	0.0050	0.0212
61	0.0089	0.0373	0.0048	0.0193
62	0.0087	0.0379	0.0046	0.0184
63	0.0086	0.0391	0.0044	0.0174
64	0.0085	0.0396	0.0043	0.0151
65	0.0085	0.0390	0.0041	0.0123
66	0.0084	0.0379	0.0041	0.0098
67	0.0083	0.0367	0.0040	0.0084
68	0.0082	0.0360	0.0039	0.0082
69	0.0080	0.0353	0.0039	0.0081
70	0.0079	0.0344	0.0039	0.0078
71	0.0077	0.0336	0.0039	0.0072
72	0.0075	0.0330	0.0040	0.0065
73	0.0072	0.0329	0.0040	0.0060
74	0.0070	0.0328	0.0035	0.0057
75	0.0067	0.0322	0.0030	0.0056
76	0.0065	0.0309	0.0025	0.0053
77	0.0062	0.0288	0.0020	0.0045
78	0.0060	0.0268	0.0015	0.0036
79	0.0058	0.0258	0.0022	0.0034
80	0.0056	0.0257	0.0029	0.0037
81	0.0054	0.0255	0.0035	0.0041
82	0.0053	0.0255	0.0038	0.0042
83	0.0053	0.0260	0.0038	0.0036
84	0.0052	0.0270	0.0035	0.0042
85	0.0052	0.0282	0.0033	0.0042
86	0.0053	0.0292	0.0034	0.0042
87	0.0053	0.0297	0.0039	0.0042
88	0.0054	0.0295	0.0044	0.0042
89	0.0056	0.0289	0.0053	0.0042
90	0.0057	0.0291	0.0068	0.0042

*** The above DoD/Treasury distinction is needed for P.L. 108-136 calculations.

*** As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

RETIREE DIVORCE RATES ***

(Age Nearest Birthday)

	Active		Reserve	
Age	**Officer**	**Enlisted**	**Officer**	**Enlisted**
16	0.0900	0.0900	0.0900	0.0900
17	0.0900	0.0900	0.0900	0.0900
18	0.0900	0.0900	0.0900	0.0900
19	0.0900	0.0900	0.0900	0.0900
20	0.0830	0.0830	0.0830	0.0830
21	0.0750	0.0750	0.0750	0.0750
22	0.0680	0.0680	0.0680	0.0680
23	0.0610	0.0610	0.0610	0.0610
24	0.0530	0.0530	0.0530	0.0530
25	0.0460	0.0460	0.0460	0.0460
26	0.0420	0.0420	0.0420	0.0420
27	0.0380	0.0380	0.0380	0.0380
28	0.0360	0.0360	0.0360	0.0360
29	0.0360	0.0360	0.0360	0.0360
30	0.0330	0.0330	0.0330	0.0330
31	0.0310	0.0310	0.0310	0.0310
32	0.0280	0.0280	0.0280	0.0280
33	0.0240	0.0240	0.0240	0.0240
34	0.0200	0.0200	0.0200	0.0200
35	0.0210	0.0210	0.0210	0.0210
36	0.0240	0.0240	0.0240	0.0240
37	0.0310	0.0310	0.0310	0.0310
38	0.0390	0.0390	0.0390	0.0390
39	0.0420	0.0420	0.0420	0.0420
40	0.0370	0.0370	0.0370	0.0370
41	0.0300	0.0300	0.0300	0.0300
42	0.0250	0.0250	0.0250	0.0250
43	0.0190	0.0190	0.0190	0.0190
44	0.0170	0.0170	0.0170	0.0170
45	0.0140	0.0140	0.0140	0.0140
46	0.0130	0.0130	0.0130	0.0130
47	0.0110	0.0110	0.0110	0.0110
48	0.0100	0.0100	0.0100	0.0100
49	0.0080	0.0080	0.0080	0.0080
50	0.0080	0.0080	0.0080	0.0080
51	0.0070	0.0070	0.0070	0.0070
52	0.0060	0.0060	0.0060	0.0060
53	0.0050	0.0050	0.0050	0.0050
54	0.0050	0.0050	0.0050	0.0050
55	0.0040	0.0040	0.0040	0.0040
56	0.0040	0.0040	0.0040	0.0040
57	0.0030	0.0030	0.0030	0.0030
58	0.0010	0.0010	0.0010	0.0010
59	0.0020	0.0020	0.0020	0.0020
60	0.0040	0.0040	0.0040	0.0040
61	0.0020	0.0020	0.0020	0.0020
62	0.0030	0.0030	0.0030	0.0030
63	0.0010	0.0010	0.0010	0.0010
64	0.0010	0.0010	0.0010	0.0010
65	0.0000	0.0000	0.0000	0.0000
66	0.0000	0.0000	0.0000	0.0000
67	0.0000	0.0000	0.0000	0.0000
68	0.0000	0.0000	0.0000	0.0000
69	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
71	0.0000	0.0000	0.0000	0.0000
72	0.0000	0.0000	0.0000	0.0000
73	0.0000	0.0000	0.0000	0.0000
74	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
76	0.0000	0.0000	0.0000	0.0000
77	0.0000	0.0000	0.0000	0.0000
78	0.0000	0.0000	0.0000	0.0000
79	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
81	0.0000	0.0000	0.0000	0.0000
82	0.0000	0.0000	0.0000	0.0000

*** Due to Section 647 of NDAA 2008 (P.L. 110-181) the reserve rates shown above apply in the early years of the projection. See Item 4 in the Reserve Duty section in Appendix F for a description of the parameter used to model the phase-in to an average age 58 reserve retirement. As the transitions to earlier average retirement ages occur, the ages applicable to some of the rates change.

*** The "Retiree Divorce" rates are the same for officer/enlisted status, and by active/reserve. The rates are displayed for effect.

SURVIVING SPOUSE REMARRIAGE RATES

(Age Nearest Birthday)

Age	Rate	Age	Rate
16	0.0294	38	0.0278
17	0.0294	39	0.0278
18	0.0294	40	0.0110
19	0.0294	41	0.0110
20	0.0294	42	0.0110
21	0.0294	43	0.0110
22	0.0294	44	0.0110
23	0.0294	45	0.0061
24	0.0294	46	0.0061
25	0.0294	47	0.0061
26	0.0294	48	0.0061
27	0.0294	49	0.0061
28	0.0294	50	0.0035
29	0.0294	51	0.0035
30	0.0337	52	0.0035
31	0.0337	53	0.0035
32	0.0337	54	0.0035
33	0.0337	55	0.0035
34	0.0337	56	0.0000
35	0.0278	57	0.0000
36	0.0278	58	0.0000
37	0.0278	59	0.0000

SURVIVING CHILD COVERAGE TERMINATION RATES

(Age Nearest Birthday)

Age	Rate
0	0.005
1	0.000
2	0.000
3	0.000
4	0.000
5	0.000
6	0.000
7	0.000
8	0.000
9	0.000
10	0.000
11	0.000
12	0.000
13	0.000
14	0.000
15	0.000
16	0.000
17	0.198
18	0.333
19	0.127
20	0.036
21	0.365
22	0.578
23	0.146

SURVIVING SPOUSE DEATH RATES ***

(Age Nearest Birthday)

Age	Rate	Age	Rate
0	0.00464	60	0.00734
1	0.00042	61	0.00808
2	0.00027	62	0.00881
3	0.00020	63	0.00958
4	0.00015	64	0.01038
5	0.00014	65	0.01125
6	0.00013	66	0.01222
7	0.00012	67	0.01329
8	0.00011	68	0.01450
9	0.00010	69	0.01584
10	0.00010	70	0.01730
11	0.00011	71	0.01883
12	0.00012	72	0.02041
13	0.00013	73	0.02204
14	0.00015	74	0.02374
15	0.00018	75	0.02557
16	0.00020	76	0.02766
17	0.00022	77	0.03009
18	0.00023	78	0.03296
19	0.00024	79	0.03627
20	0.00024	80	0.04002
21	0.00023	81	0.04412
22	0.00025	82	0.04850
23	0.00025	83	0.05312
24	0.00026	84	0.05806
25	0.00026	85	0.06352
26	0.00028	86	0.06978
27	0.00030	87	0.07709
28	0.00031	88	0.08567
29	0.00034	89	0.09566
30	0.00037	90	0.10704
31	0.00041	91	0.11982
32	0.00044	92	0.13392
33	0.00046	93	0.14929
34	0.00048	94	0.16577
35	0.00049	95	0.18328
36	0.00051	96	0.20176
37	0.00053	97	0.22099
38	0.00055	98	0.24091
39	0.00058	99	0.26147
40	0.00062	100	0.28268
41	0.00067	101	0.30454
42	0.00072	102	0.32706
43	0.00077	103	0.35020
44	0.00080	104	0.37410
45	0.00084	105	0.39864
46	0.00089	106	0.42392
47	0.00095	107	0.44694
48	0.00104	108	0.47010
49	0.00115	109	0.49407
50	0.00129	110	1.00000
51	0.00146	111	1.00000
52	0.00168	112	1.00000
53	0.00191	113	1.00000
54	0.00216	114	1.00000
55	0.00245	115	1.00000
56	0.00362	116	1.00000
57	0.00469	117	1.00000
58	0.00567	118	1.00000
59	0.00654	119	1.00000

*** "Surviving Spouses" are defined as spouses of deceased retirees who elected
SBP spouse, or spouse & child, coverage.
Rates based on actual plan experience.

SPOUSE DEATH RATES ***

(Age Nearest Birthday)

Age	Rate	Age	Rate
0	0.00425	60	0.00316
1	0.00038	61	0.00356
2	0.00025	62	0.00402
3	0.00019	63	0.00457
4	0.00014	64	0.00519
5	0.00013	65	0.00589
6	0.00012	66	0.00664
7	0.00011	67	0.00742
8	0.00010	68	0.00817
9	0.00009	69	0.00891
10	0.00009	70	0.00972
11	0.00010	71	0.01069
12	0.00011	72	0.01192
13	0.00012	73	0.01337
14	0.00014	74	0.01500
15	0.00016	75	0.01684
16	0.00017	76	0.01894
17	0.00019	77	0.02137
18	0.00020	78	0.02405
19	0.00020	79	0.02695
20	0.00020	80	0.03018
21	0.00022	81	0.03384
22	0.00023	82	0.03803
23	0.00024	83	0.04265
24	0.00025	84	0.04764
25	0.00025	85	0.05323
26	0.00026	86	0.05958
27	0.00027	87	0.06691
28	0.00029	88	0.07538
29	0.00030	89	0.08491
30	0.00032	90	0.09542
31	0.00033	91	0.10691
32	0.00035	92	0.11932
33	0.00036	93	0.13280
34	0.00038	94	0.14743
35	0.00039	95	0.16323
36	0.00041	96	0.17875
37	0.00044	97	0.19514
38	0.00047	98	0.21257
39	0.00052	99	0.23111
40	0.00057	100	0.25047
41	0.00062	101	0.27056
42	0.00068	102	0.29118
43	0.00074	103	0.31290
44	0.00080	104	0.33596
45	0.00086	105	0.35926
46	0.00093	106	0.38194
47	0.00101	107	0.40316
48	0.00110	108	0.42447
49	0.00120	109	0.44654
50	0.00131	110	1.00000
51	0.00143	111	1.00000
52	0.00155	112	1.00000
53	0.00167	113	1.00000
54	0.00178	114	1.00000
55	0.00190	115	1.00000
56	0.00205	116	1.00000
57	0.00226	117	1.00000
58	0.00252	118	1.00000
59	0.00281	119	1.00000

*** "Spouses" are defined as spouses of living retirees who elected SBP spouse, or spouse & child, coverage.
Rates based on standard actuarial mortality table -- *'1994 GAM Static - Female, ANB'*

SURVIVING SPOUSE OTHER LOSS RATES

(Age Nearest Birthday)

Age	Rate	Age	Rate
0	0.0000	55	0.0061
1	0.0000	56	0.0060
2	0.0000	57	0.0059
3	0.0000	58	0.0057
4	0.0000	59	0.0056
5	0.0000	60	0.0055
6	0.0000	61	0.0053
7	0.0000	62	0.0052
8	0.0000	63	0.0051
9	0.0000	64	0.0049
10	0.0000	65	0.0048
11	0.0000	66	0.0047
12	0.0000	67	0.0045
13	0.0000	68	0.0044
14	0.0000	69	0.0043
15	0.0000	70	0.0041
16	0.0000	71	0.0040
17	0.0000	72	0.0039
18	0.0000	73	0.0037
19	0.0000	74	0.0036
20	0.0000	75	0.0035
21	0.0000	76	0.0033
22	0.0000	77	0.0032
23	0.0000	78	0.0031
24	0.0000	79	0.0029
25	0.0101	80	0.0028
26	0.0100	81	0.0027
27	0.0099	82	0.0025
28	0.0097	83	0.0024
29	0.0096	84	0.0023
30	0.0095	85	0.0021
31	0.0093	86	0.0020
32	0.0092	87	0.0019
33	0.0091	88	0.0018
34	0.0089	89	0.0016
35	0.0088	90	0.0015
36	0.0087	91	0.0014
37	0.0085	92	0.0012
38	0.0084	93	0.0011
39	0.0083	94	0.0010
40	0.0081	95	0.0008
41	0.0080	96	0.0000
42	0.0079	97	0.0000
43	0.0077	98	0.0000
44	0.0076	99	0.0000
45	0.0075	100	0.0000
46	0.0073	101	0.0000
47	0.0072	102	0.0000
48	0.0071	103	0.0000
49	0.0069	104	0.0000
50	0.0068	105	0.0000
51	0.0067	106	0.0000
52	0.0065	107	0.0000
53	0.0064	108	0.0000
54	0.0063	109	0.0000

*** The above Other Loss rates are used to calculate both the DoD and Treasury NCPs per P.L. 108-136.

APPENDIX J

MORTALITY IMPROVEMENT FACTORS

MORTALITY IMPROVEMENT FACTORS DESCRIPTION

Mortality rates in the valuation for active and reserve duty personnel, nondisabled retirees (from Active and Reserve Duty), disabled retirees, and survivors/spouses are decreased (or “improved”) over time in order to reflect the long-term trend toward such declines, generally.

Mortality improvement factors are based on the Society of Actuaries (SOA) “Scale Mortality Projection 2014” (MP-2014), which are two-dimensional scales (by age and projection year for males and females) based on mortality improvement trends found in the U.S. general population[1]. Short-term improvement is based on 1951-2007 experience; long-term improvement is based on expert opinion (1% annual reduction of mortality for each age through age 85, and declining afterwards to 0% at age 115). Short and long-term improvement is blended smoothly over a 20-year transition period. This valuation adjusted MP-2014 to reflect the male/female mix of retirees (90% male, 10% female) and survivors (90% female, 10% male).

The following rationale highlights why MP-2014-based factors were adopted for this, and future, valuations:

- They're two-dimensional (unlike one-dimensional factors which vary by age only), reflecting both age/period and cohort effects; and
- The approach is sustainable in that the factors are based on expert demographic and actuarial analysis which the SOA expects to update on a regular, annual basis.

Projecting future mortality trends is an inherently uncertain exercise. Care will be taken to ensure emerging experience is monitored and new concepts developed by the research community are reflected as appropriate.

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[1] For an in-depth discussion of MP-2014, see: https://www.soa.org/experience-studies/2014/research-2014-mp/

MORTALITY IMPROVEMENT FACTORS

Applied to: Nondisability Retirees, Permanent Disability Retirees, and Active/Reserve Duty Personnel
Gender Mix: 90% Male / 10% Female

(Age Nearest Birthday)

	Projection Year										
Age	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**
< 21	0.99643	0.98851	0.97884	0.96913	0.96051	0.95801	0.95649	0.95577	0.95593	0.95670	0.95806
21	1.00124	0.99330	0.98368	0.97373	0.96484	0.96022	0.95860	0.95787	0.95784	0.95850	0.95975
22	1.00555	0.99777	0.98812	0.97821	0.96906	0.96463	0.96061	0.95987	0.95974	0.96029	0.96143
23	1.00924	1.00164	0.99215	0.98227	0.97322	0.96871	0.96505	0.96176	0.96161	0.96206	0.96300
24	1.01232	1.00498	0.99574	0.98609	0.97715	0.97274	0.96899	0.96608	0.96337	0.96371	0.96455
25	1.01467	1.00768	0.99888	0.98955	0.98084	0.97652	0.97278	0.96979	0.96754	0.96525	0.96608
26	1.01620	1.00975	1.00138	0.99258	0.98437	0.98007	0.97642	0.97334	0.97093	0.96915	0.96740
27	1.01683	1.01108	1.00342	0.99524	0.98765	0.98346	0.97982	0.97666	0.97425	0.97231	0.97101
28	1.01656	1.01159	1.00472	0.99745	0.99060	0.98657	0.98298	0.97993	0.97736	0.97535	0.97398
29	1.01539	1.01137	1.00539	0.99902	0.99292	0.98926	0.98582	0.98281	0.98016	0.97816	0.97662
30	1.01325	1.01018	1.00525	0.99979	0.99470	0.99133	0.98815	0.98527	0.98264	0.98056	0.97894
31	1.01043	1.00819	1.00423	0.99975	0.99558	0.99277	0.98985	0.98712	0.98470	0.98254	0.98083
32	1.00687	1.00545	1.00243	0.99892	0.99565	0.99329	0.99083	0.98843	0.98615	0.98409	0.98238
33	1.00293	1.00205	0.99987	0.99721	0.99472	0.99281	0.99087	0.98883	0.98686	0.98501	0.98331
34	0.99884	0.99830	0.99666	0.99465	0.99282	0.99167	0.99042	0.98898	0.98753	0.98599	0.98457
35	0.99496	0.99448	0.99318	0.99162	0.99024	0.98964	0.98908	0.98825	0.98731	0.98627	0.98507
36	0.99142	0.99080	0.98955	0.98813	0.98698	0.98684	0.98676	0.98662	0.98620	0.98568	0.98490
37	0.98859	0.98754	0.98605	0.98457	0.98336	0.98346	0.98373	0.98407	0.98424	0.98424	0.98397
38	0.98647	0.98480	0.98287	0.98114	0.97986	0.97980	0.98023	0.98092	0.98159	0.98209	0.98234
39	0.98506	0.98268	0.98031	0.97813	0.97649	0.97626	0.97664	0.97750	0.97854	0.97945	0.98021
40	0.98436	0.98135	0.97836	0.97583	0.97382	0.97306	0.97327	0.97409	0.97531	0.97669	0.97787
41	0.98426	0.98065	0.97712	0.97424	0.97187	0.97066	0.97044	0.97111	0.97238	0.97396	0.97561
42	0.98457	0.98063	0.97678	0.97355	0.97092	0.96908	0.96842	0.96875	0.96989	0.97154	0.97338
43	0.98537	0.98112	0.97713	0.97366	0.97079	0.96842	0.96723	0.96722	0.96803	0.96964	0.97166
44	0.98653	0.98228	0.97807	0.97457	0.97156	0.96877	0.96698	0.96645	0.96701	0.96830	0.97029
45	0.98814	0.98371	0.97960	0.97607	0.97303	0.97013	0.96775	0.96672	0.96677	0.96773	0.96948
46	0.98989	0.98559	0.98158	0.97797	0.97492	0.97200	0.96958	0.96769	0.96715	0.96777	0.96911
47	0.99205	0.98780	0.98374	0.98024	0.97711	0.97427	0.97174	0.96981	0.96832	0.96825	0.96926
48	0.99414	0.99005	0.98604	0.98258	0.97949	0.97665	0.97420	0.97216	0.97052	0.96950	0.96982
49	0.99624	0.99222	0.98837	0.98497	0.98203	0.97923	0.97680	0.97475	0.97310	0.97177	0.97104
50	0.99789	0.99422	0.99054	0.98731	0.98461	0.98188	0.97949	0.97745	0.97579	0.97444	0.97350
51	0.99909	0.99587	0.99254	0.98966	0.98714	0.98457	0.98232	0.98032	0.97867	0.97731	0.97624
52	0.99949	0.99697	0.99426	0.99174	0.98967	0.98737	0.98519	0.98323	0.98161	0.98025	0.97917
53	0.99911	0.99737	0.99545	0.99365	0.99194	0.99008	0.98807	0.98617	0.98459	0.98315	0.98208
54	0.99806	0.99717	0.99613	0.99493	0.99394	0.99253	0.99086	0.98911	0.98749	0.98609	0.98484
55	0.99627	0.99631	0.99612	0.99571	0.99532	0.99451	0.99327	0.99187	0.99029	0.98875	0.98753
56	0.99406	0.99482	0.99538	0.99571	0.99590	0.99579	0.99515	0.99407	0.99273	0.99124	0.98987
57	0.99152	0.99290	0.99400	0.99497	0.99572	0.99617	0.99621	0.99563	0.99462	0.99336	0.99194
58	0.98894	0.99057	0.99210	0.99351	0.99470	0.99570	0.99630	0.99631	0.99580	0.99476	0.99348
59	0.98632	0.98801	0.98978	0.99144	0.99305	0.99439	0.99545	0.99612	0.99609	0.99556	0.99450
60	0.98385	0.98551	0.98724	0.98913	0.99088	0.99255	0.99396	0.99499	0.99554	0.99550	0.99494
61	0.98169	0.98314	0.98484	0.98669	0.98848	0.99029	0.99185	0.99324	0.99426	0.99469	0.99463
62	0.97966	0.98099	0.98248	0.98430	0.98614	0.98791	0.98952	0.99107	0.99235	0.99335	0.99378
63	0.97801	0.97906	0.98053	0.98223	0.98404	0.98568	0.98735	0.98886	0.99031	0.99158	0.99248
64	0.97657	0.97752	0.97888	0.98047	0.98217	0.98378	0.98523	0.98680	0.98823	0.98967	0.99085
65	0.97533	0.97627	0.97763	0.97911	0.98071	0.98212	0.98355	0.98500	0.98638	0.98780	0.98915
66	0.97446	0.97531	0.97657	0.97805	0.97954	0.98095	0.98227	0.98360	0.98487	0.98626	0.98759
67	0.97379	0.97454	0.97580	0.97718	0.97867	0.98007	0.98130	0.98252	0.98377	0.98494	0.98624
68	0.97331	0.97405	0.97522	0.97660	0.97808	0.97939	0.98061	0.98183	0.98297	0.98403	0.98521
69	0.97302	0.97367	0.97482	0.97619	0.97768	0.97899	0.98021	0.98134	0.98246	0.98351	0.98457
70	0.97301	0.97355	0.97452	0.97589	0.97746	0.97877	0.97998	0.98111	0.98215	0.98319	0.98414
71	0.97309	0.97354	0.97440	0.97576	0.97733	0.97873	0.97994	0.98107	0.98202	0.98296	0.98391
72	0.97334	0.97361	0.97447	0.97573	0.97730	0.97869	0.97999	0.98103	0.98207	0.98292	0.98378
73	0.97368	0.97385	0.97462	0.97579	0.97736	0.97874	0.98004	0.98117	0.98212	0.98297	0.98383
74	0.97420	0.97419	0.97486	0.97604	0.97742	0.97889	0.98010	0.98122	0.98226	0.98311	0.98388
75	0.97470	0.97469	0.97528	0.97628	0.97766	0.97905	0.98025	0.98137	0.98231	0.98317	0.98393
76	0.97538	0.97519	0.97569	0.97669	0.97790	0.97920	0.98040	0.98152	0.98255	0.98340	0.98416
77	0.97604	0.97586	0.97619	0.97710	0.97832	0.97944	0.98064	0.98167	0.98270	0.98354	0.98430
78	0.97670	0.97643	0.97676	0.97759	0.97872	0.97976	0.98088	0.98191	0.98285	0.98369	0.98454
79	0.97745	0.97718	0.97742	0.97808	0.97912	0.98017	0.98120	0.98214	0.98308	0.98392	0.98468
80	0.97810	0.97783	0.97807	0.97864	0.97960	0.98056	0.98152	0.98246	0.98331	0.98415	0.98490
81	0.97885	0.97848	0.97872	0.97920	0.98008	0.98095	0.98182	0.98268	0.98353	0.98437	0.98512
82	0.97960	0.97923	0.97937	0.97985	0.98054	0.98133	0.98220	0.98297	0.98383	0.98458	0.98533
83	0.98036	0.97998	0.98003	0.98041	0.98109	0.98179	0.98257	0.98334	0.98402	0.98478	0.98544
84	0.98121	0.98073	0.98068	0.98096	0.98155	0.98215	0.98284	0.98362	0.98430	0.98497	0.98563
85	0.98208	0.98150	0.98144	0.98161	0.98201	0.98251	0.98310	0.98379	0.98447	0.98515	0.98581
86	0.98305	0.98246	0.98220	0.98218	0.98247	0.98286	0.98336	0.98404	0.98464	0.98522	0.98590
87	0.98411	0.98333	0.98297	0.98284	0.98293	0.98312	0.98361	0.98411	0.98470	0.98538	0.98597
88	0.98528	0.98440	0.98384	0.98351	0.98339	0.98348	0.98377	0.98427	0.98476	0.98536	0.98595
89	0.98654	0.98547	0.98471	0.98418	0.98386	0.98375	0.98394	0.98433	0.98482	0.98533	0.98592
90	0.98790	0.98663	0.98568	0.98495	0.98433	0.98411	0.98410	0.98439	0.98479	0.98529	0.98589
91	0.98926	0.98790	0.98675	0.98581	0.98490	0.98439	0.98427	0.98437	0.98476	0.98526	0.98577
92	0.99080	0.98925	0.98791	0.98669	0.98548	0.98476	0.98445	0.98444	0.98465	0.98514	0.98565
93	0.99235	0.99061	0.98908	0.98757	0.98616	0.98515	0.98464	0.98443	0.98463	0.98503	0.98553
94	0.99398	0.99206	0.99025	0.98854	0.98684	0.98563	0.98483	0.98453	0.98462	0.98492	0.98542
95	0.99561	0.99360	0.99160	0.98961	0.98763	0.98613	0.98513	0.98463	0.98462	0.98482	0.98522
96	0.99582	0.99391	0.99201	0.99011	0.98823	0.98682	0.98592	0.98542	0.98532	0.98552	0.98602
97	0.99602	0.99421	0.99241	0.99061	0.98883	0.98752	0.98662	0.98622	0.98612	0.98632	0.98672
98	0.99631	0.99451	0.99281	0.99112	0.98943	0.98822	0.98733	0.98692	0.98691	0.98711	0.98742
99	0.99651	0.99490	0.99330	0.99171	0.99012	0.98883	0.98812	0.98772	0.98762	0.98782	0.98822
100	0.99671	0.99520	0.99370	0.99221	0.99072	0.98953	0.98882	0.98851	0.98842	0.98861	0.98892
101	0.99691	0.99551	0.99410	0.99271	0.99132	0.99023	0.98962	0.98931	0.98921	0.98932	0.98971
102	0.99711	0.99581	0.99451	0.99321	0.99192	0.99092	0.99032	0.99002	0.99001	0.99011	0.99041
103	0.99740	0.99620	0.99491	0.99371	0.99261	0.99162	0.99111	0.99081	0.99072	0.99091	0.99112
104	0.99761	0.99650	0.99540	0.99430	0.99321	0.99232	0.99182	0.99161	0.99151	0.99161	0.99191
105	0.99781	0.99680	0.99580	0.99481	0.99381	0.99302	0.99261	0.99231	0.99231	0.99241	0.99261
106	0.99801	0.99710	0.99620	0.99531	0.99441	0.99372	0.99331	0.99311	0.99310	0.99320	0.99332
107	0.99821	0.99741	0.99661	0.99581	0.99501	0.99441	0.99402	0.99390	0.99381	0.99391	0.99411
108	0.99850	0.99780	0.99701	0.99631	0.99571	0.99511	0.99481	0.99461	0.99461	0.99470	0.99481
109	0.99870	0.99810	0.99750	0.99690	0.99631	0.99581	0.99551	0.99541	0.99540	0.99541	0.99560
110	0.99890	0.99840	0.99790	0.99740	0.99691	0.99651	0.99630	0.99620	0.99611	0.99620	0.99631
111	0.99910	0.99870	0.99830	0.99790	0.99751	0.99721	0.99701	0.99691	0.99691	0.99700	0.99701
112	0.99931	0.99900	0.99870	0.99841	0.99811	0.99791	0.99780	0.99770	0.99770	0.99770	0.99780
113	0.99960	0.99940	0.99920	0.99900	0.99880	0.99860	0.99850	0.99850	0.99850	0.99850	0.99850
114	0.99980	0.99970	0.99960	0.99950	0.99940	0.99930	0.99930	0.99920	0.99920	0.99920	0.99930
> 114	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000

MORTALITY IMPROVEMENT FACTORS (continued)

Applied to: Nondisability Retirees, Permanent Disability Retirees, and Active/Reserve Duty Personnel
Gender Mix: 90% Male / 10% Female

(Age Nearest Birthday)

	Projection Year													
Age	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	>2028
< 21	0.95991	0.96226	0.96491	0.96775	0.97080	0.97385	0.97690	0.97985	0.98261	0.98498	0.98704	0.98862	0.98961	0.99000
21	0.96150	0.96364	0.96617	0.96882	0.97175	0.97459	0.97753	0.98028	0.98293	0.98528	0.98715	0.98872	0.98970	0.99000
22	0.96307	0.96501	0.96734	0.96987	0.97260	0.97533	0.97816	0.98080	0.98325	0.98549	0.98735	0.98873	0.98970	0.99000
23	0.96453	0.96636	0.96849	0.97091	0.97344	0.97606	0.97869	0.98122	0.98356	0.98570	0.98746	0.98883	0.98971	0.99000
24	0.96588	0.96760	0.96963	0.97194	0.97435	0.97678	0.97921	0.98163	0.98387	0.98591	0.98757	0.98883	0.98971	0.99000
25	0.96730	0.96883	0.97074	0.97286	0.97508	0.97749	0.97981	0.98204	0.98417	0.98611	0.98767	0.98893	0.98971	0.99000
26	0.96852	0.97003	0.97175	0.97376	0.97588	0.97810	0.98032	0.98244	0.98447	0.98622	0.98777	0.98894	0.98971	0.99000
27	0.96972	0.97105	0.97266	0.97457	0.97659	0.97861	0.98073	0.98275	0.98468	0.98642	0.98787	0.98903	0.98971	0.99000
28	0.97307	0.97217	0.97368	0.97539	0.97729	0.97929	0.98120	0.98320	0.98502	0.98665	0.98799	0.98904	0.98972	0.99000
29	0.97563	0.97510	0.97452	0.97612	0.97791	0.97979	0.98168	0.98347	0.98518	0.98678	0.98811	0.98915	0.98981	0.99000
30	0.97778	0.97716	0.97699	0.97673	0.97841	0.98019	0.98196	0.98374	0.98542	0.98691	0.98813	0.98916	0.98981	0.99000
31	0.97967	0.97887	0.97862	0.97872	0.97871	0.98047	0.98223	0.98389	0.98556	0.98695	0.98824	0.98917	0.98981	0.99000
32	0.98103	0.98024	0.97980	0.97982	0.98020	0.98053	0.98228	0.98403	0.98559	0.98697	0.98825	0.98917	0.98982	0.99000
33	0.98205	0.98115	0.98072	0.98066	0.98095	0.98161	0.98221	0.98395	0.98551	0.98698	0.98817	0.98918	0.98982	0.99000
34	0.98331	0.98241	0.98189	0.98174	0.98196	0.98254	0.98331	0.98401	0.98567	0.98705	0.98825	0.98917	0.98982	0.99000
35	0.98410	0.98329	0.98277	0.98253	0.98266	0.98317	0.98387	0.98476	0.98564	0.98704	0.98824	0.98917	0.98981	0.99000
36	0.98423	0.98352	0.98309	0.98294	0.98308	0.98351	0.98413	0.98503	0.98604	0.98701	0.98823	0.98916	0.98981	0.99000
37	0.98362	0.98322	0.98289	0.98284	0.98308	0.98352	0.98416	0.98508	0.98611	0.98714	0.98812	0.98915	0.98981	0.99000
38	0.98242	0.98243	0.98240	0.98246	0.98279	0.98333	0.98408	0.98493	0.98598	0.98712	0.98819	0.98905	0.98972	0.99000
39	0.98081	0.98124	0.98153	0.98189	0.98233	0.98297	0.98382	0.98478	0.98593	0.98710	0.98818	0.98908	0.98971	0.99000
40	0.97898	0.97984	0.98065	0.98123	0.98197	0.98271	0.98357	0.98463	0.98580	0.98698	0.98807	0.98908	0.98972	0.99000
41	0.97714	0.97843	0.97957	0.98065	0.98152	0.98247	0.98352	0.98458	0.98576	0.98695	0.98806	0.98907	0.98972	0.99000
42	0.97531	0.97711	0.97867	0.97999	0.98127	0.98234	0.98349	0.98465	0.98583	0.98702	0.98814	0.98907	0.98972	0.99000
43	0.97378	0.97588	0.97777	0.97951	0.98102	0.98230	0.98357	0.98474	0.98592	0.98711	0.98813	0.98906	0.98972	0.99000
44	0.97249	0.97480	0.97699	0.97904	0.98078	0.98237	0.98366	0.98493	0.98611	0.98721	0.98832	0.98916	0.98972	0.99000
45	0.97166	0.97405	0.97644	0.97870	0.98065	0.98237	0.98387	0.98515	0.98633	0.98742	0.98842	0.98925	0.98981	0.99000
46	0.97107	0.97343	0.97590	0.97827	0.98052	0.98235	0.98405	0.98544	0.98663	0.98762	0.98853	0.98926	0.98981	0.99000
47	0.97088	0.97302	0.97547	0.97793	0.98019	0.98232	0.98404	0.98554	0.98674	0.98783	0.98864	0.98936	0.98982	0.99000
48	0.97103	0.97293	0.97516	0.97751	0.97995	0.98209	0.98402	0.98563	0.98693	0.98793	0.98874	0.98937	0.98982	0.99000
49	0.97174	0.97323	0.97514	0.97744	0.97977	0.98191	0.98393	0.98564	0.98694	0.98804	0.98885	0.98947	0.98982	0.99000
50	0.97306	0.97395	0.97553	0.97752	0.97972	0.98192	0.98393	0.98564	0.98705	0.98815	0.98895	0.98948	0.98991	0.99000
51	0.97559	0.97534	0.97642	0.97808	0.97996	0.98195	0.98395	0.98565	0.98706	0.98816	0.98905	0.98958	0.98992	0.99000
52	0.97831	0.97784	0.97778	0.97894	0.98050	0.98227	0.98406	0.98575	0.98715	0.98825	0.98906	0.98958	0.98992	0.99000
53	0.98119	0.98051	0.98023	0.98026	0.98132	0.98278	0.98445	0.98594	0.98724	0.98834	0.98915	0.98967	0.98992	0.99000
54	0.98395	0.98316	0.98267	0.98239	0.98260	0.98357	0.98484	0.98621	0.98741	0.98842	0.98914	0.98967	0.98992	0.99000
55	0.98647	0.98567	0.98498	0.98458	0.98440	0.98453	0.98541	0.98649	0.98758	0.98850	0.98922	0.98966	0.98992	0.99000
56	0.98874	0.98777	0.98707	0.98648	0.98610	0.98593	0.98615	0.98685	0.98775	0.98857	0.98930	0.98975	0.98992	0.99000
57	0.99066	0.98953	0.98875	0.98806	0.98758	0.98721	0.98715	0.98730	0.98792	0.98864	0.98928	0.98974	0.98991	0.99000
58	0.99215	0.99096	0.99001	0.98925	0.98867	0.98821	0.98796	0.98792	0.98817	0.98871	0.98927	0.98973	0.98991	0.99000
59	0.99330	0.99206	0.99088	0.99004	0.98939	0.98893	0.98858	0.98845	0.98852	0.98879	0.98925	0.98963	0.98991	0.99000
60	0.99388	0.99277	0.99162	0.99063	0.98990	0.98936	0.98902	0.98889	0.98886	0.98895	0.98924	0.98962	0.98990	0.99000
61	0.99407	0.99309	0.99198	0.99102	0.99014	0.98962	0.98928	0.98906	0.98904	0.98913	0.98932	0.98961	0.98990	0.99000
62	0.99370	0.99313	0.99224	0.99123	0.99038	0.98978	0.98937	0.98915	0.98913	0.98922	0.98941	0.98970	0.98990	0.99000
63	0.99290	0.99272	0.99224	0.99144	0.99061	0.98995	0.98946	0.98925	0.98923	0.98931	0.98950	0.98970	0.98990	0.99000
64	0.99165	0.99205	0.99196	0.99147	0.99085	0.99021	0.98965	0.98935	0.98933	0.98933	0.98951	0.98971	0.98990	0.99000
65	0.99023	0.99102	0.99141	0.99132	0.99091	0.99038	0.98992	0.98955	0.98944	0.98943	0.98961	0.98971	0.98990	0.99000
66	0.98884	0.98991	0.99059	0.99098	0.99087	0.99054	0.99019	0.98983	0.98955	0.98953	0.98962	0.98981	0.98990	0.99000
67	0.98756	0.98872	0.98969	0.99036	0.99073	0.99061	0.99037	0.99001	0.98983	0.98964	0.98972	0.98981	0.98991	0.99000
68	0.98650	0.98764	0.98878	0.98965	0.99030	0.99057	0.99044	0.99028	0.99001	0.98983	0.98982	0.98982	0.98991	0.99000
69	0.98566	0.98677	0.98789	0.98894	0.98969	0.99025	0.99041	0.99036	0.99019	0.99001	0.98991	0.98991	0.99000	0.99000
70	0.98511	0.98619	0.98721	0.98824	0.98909	0.98983	0.99019	0.99033	0.99027	0.99010	0.99001	0.98991	0.99000	0.99000
71	0.98477	0.98574	0.98664	0.98765	0.98849	0.98932	0.98987	0.99021	0.99025	0.99018	0.99010	0.99000	0.99000	0.99000
72	0.98463	0.98541	0.98628	0.98718	0.98800	0.98882	0.98946	0.98990	0.99014	0.99017	0.99009	0.99000	0.99000	0.99000
73	0.98459	0.98527	0.98604	0.98682	0.98762	0.98834	0.98906	0.98960	0.98993	0.99007	0.99009	0.99009	0.99000	0.99000
74	0.98455	0.98523	0.98590	0.98658	0.98736	0.98806	0.98868	0.98930	0.98973	0.98996	0.99008	0.99009	0.99000	0.99000
75	0.98470	0.98528	0.98595	0.98653	0.98711	0.98780	0.98841	0.98902	0.98944	0.98976	0.98998	0.99000	0.99000	0.99000
76	0.98475	0.98542	0.98600	0.98648	0.98706	0.98764	0.98823	0.98874	0.98925	0.98966	0.98988	0.98999	0.99000	0.99000
77	0.98498	0.98556	0.98605	0.98662	0.98710	0.98759	0.98816	0.98866	0.98907	0.98948	0.98978	0.98990	0.99000	0.99000
78	0.98511	0.98578	0.98627	0.98676	0.98724	0.98762	0.98810	0.98859	0.98898	0.98938	0.98969	0.98989	0.99000	0.99000
79	0.98534	0.98591	0.98649	0.98688	0.98736	0.98775	0.98822	0.98852	0.98900	0.98939	0.98969	0.98989	0.99000	0.99000
80	0.98556	0.98613	0.98670	0.98709	0.98757	0.98796	0.98834	0.98863	0.98901	0.98930	0.98960	0.98980	0.99000	0.99000
81	0.98578	0.98634	0.98691	0.98730	0.98778	0.98807	0.98845	0.98874	0.98903	0.98931	0.98960	0.98980	0.99000	0.99000
82	0.98590	0.98655	0.98711	0.98750	0.98788	0.98827	0.98856	0.98885	0.98913	0.98942	0.98961	0.98980	0.99000	0.99000
83	0.98610	0.98666	0.98722	0.98769	0.98807	0.98846	0.98875	0.98904	0.98923	0.98952	0.98971	0.98980	0.99000	0.99000
84	0.98629	0.98685	0.98732	0.98779	0.98817	0.98855	0.98884	0.98913	0.98942	0.98962	0.98981	0.98990	0.99000	0.99000
85	0.98638	0.98695	0.98742	0.98788	0.98827	0.98865	0.98894	0.98923	0.98952	0.98971	0.98981	0.99000	0.99000	0.99000
86	0.98647	0.98704	0.98751	0.98798	0.98836	0.98874	0.98912	0.98941	0.98961	0.98981	0.99001	0.99010	0.99020	0.99010
87	0.98655	0.98712	0.98760	0.98808	0.98846	0.98883	0.98922	0.98951	0.98971	0.99000	0.99011	0.99030	0.99030	0.99030
88	0.98653	0.98711	0.98760	0.98808	0.98855	0.98893	0.98922	0.98961	0.98990	0.99010	0.99030	0.99040	0.99050	0.99040
89	0.98651	0.98710	0.98768	0.98816	0.98864	0.98903	0.98932	0.98961	0.99000	0.99020	0.99040	0.99060	0.99060	0.99060
90	0.98649	0.98708	0.98767	0.98816	0.98864	0.98913	0.98951	0.98981	0.99000	0.99030	0.99050	0.99070	0.99080	0.99080
91	0.98637	0.98697	0.98756	0.98815	0.98864	0.98913	0.98961	0.98991	0.99020	0.99040	0.99070	0.99080	0.99090	0.99090
92	0.98625	0.98695	0.98755	0.98814	0.98873	0.98923	0.98972	0.99011	0.99040	0.99060	0.99080	0.99100	0.99110	0.99110
93	0.98614	0.98684	0.98744	0.98814	0.98873	0.98923	0.98982	0.99022	0.99061	0.99081	0.99100	0.99110	0.99120	0.99120
94	0.98603	0.98664	0.98734	0.98804	0.98874	0.98933	0.98983	0.99032	0.99072	0.99110	0.99130	0.99140	0.99140	0.99140
95	0.98583	0.98653	0.98724	0.98804	0.98874	0.98934	0.98994	0.99052	0.99092	0.99131	0.99151	0.99161	0.99160	0.99150
96	0.98653	0.98723	0.98793	0.98863	0.98924	0.98993	0.99043	0.99093	0.99141	0.99171	0.99191	0.99210	0.99210	0.99190
97	0.98723	0.98783	0.98853	0.98923	0.98984	0.99043	0.99093	0.99142	0.99182	0.99211	0.99240	0.99250	0.99250	0.99240
98	0.98793	0.98853	0.98914	0.98983	0.99043	0.99094	0.99143	0.99192	0.99231	0.99261	0.99280	0.99290	0.99290	0.99280
99	0.98872	0.98923	0.98983	0.99043	0.99094	0.99153	0.99193	0.99242	0.99272	0.99301	0.99321	0.99330	0.99330	0.99320
100	0.98942	0.98992	0.99043	0.99103	0.99153	0.99203	0.99252	0.99282	0.99321	0.99341	0.99361	0.99370	0.99370	0.99360
101	0.99012	0.99053	0.99112	0.99163	0.99213	0.99253	0.99302	0.99332	0.99362	0.99391	0.99410	0.99411	0.99411	0.99410
102	0.99082	0.99122	0.99172	0.99222	0.99263	0.99312	0.99352	0.99382	0.99411	0.99431	0.99450	0.99460	0.99460	0.99450
103	0.99152	0.99192	0.99233	0.99282	0.99322	0.99362	0.99402	0.99431	0.99452	0.99480	0.99490	0.99500	0.99500	0.99490
104	0.99221	0.99262	0.99302	0.99342	0.99382	0.99412	0.99451	0.99481	0.99501	0.99521	0.99531	0.99540	0.99540	0.99530
105	0.99291	0.99322	0.99362	0.99402	0.99432	0.99472	0.99501	0.99522	0.99550	0.99561	0.99580	0.99580	0.99580	0.99580
106	0.99361	0.99392	0.99431	0.99462	0.99492	0.99522	0.99551	0.99571	0.99591	0.99610	0.99620	0.99620	0.99620	0.99620
107	0.99431	0.99461	0.99491	0.99521	0.99551	0.99572	0.99601	0.99621	0.99640	0.99650	0.99660	0.99670	0.99670	0.99660
108	0.99501	0.99531	0.99552	0.99581	0.99602	0.99631	0.99651	0.99671	0.99681	0.99691	0.99700	0.99710	0.99710	0.99700
109	0.99571	0.99591	0.99621	0.99641	0.99661	0.99681	0.99701	0.99711	0.99730	0.99740	0.99750	0.99750	0.99750	0.99750
110	0.99650	0.99661	0.99681	0.99701	0.99721	0.99731	0.99751	0.99761	0.99771	0.99780	0.99790	0.99790	0.99790	0.99790
111	0.99720	0.99731	0.99741	0.99761	0.99771	0.99790	0.99801	0.99810	0.99820	0.99830	0.99830	0.99830	0.99830	0.99830
112	0.99790	0.99800	0.99810	0.99821	0.99831	0.99841	0.99850	0.99860	0.99861	0.99870	0.99870	0.99870	0.99870	0.99870
113	0.99860	0.99861	0.99871	0.99880	0.99890	0.99891	0.99900	0.99901	0.99910	0.99910	0.99920	0.99920	0.99920	0.99920
114	0.99930	0.99930	0.99940	0.99940	0.99941	0.99950	0.99950	0.99950	0.99951	0.99960	0.99960	0.99960	0.99960	0.99960
> 114	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000

MORTALITY IMPROVEMENT FACTORS

Applied to: Surviving Spouses, and Current Spouses
Gender Mix: 10% Male / 90% Female

(Age Nearest Birthday)

	Projection Year															
Age	**1995**	**1996**	**1997**	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**
< 21	0.98353	0.98403	0.98587	0.98898	0.99282	0.99679	0.99987	1.00138	1.00048	0.99707	0.99187	0.98539	0.97836	0.97177	0.96619	0.96369
21	0.98281	0.98357	0.98576	0.98939	0.99393	0.99850	1.00217	1.00424	1.00399	1.00132	0.99676	0.99090	0.98432	0.97797	0.97236	0.96678
22	0.98177	0.98232	0.98477	0.98885	0.99402	0.99929	1.00366	1.00631	1.00682	1.00488	1.00115	0.99593	0.98988	0.98389	0.97834	0.97447
23	0.98035	0.98057	0.98300	0.98735	0.99307	0.99916	1.00424	1.00768	1.00886	1.00776	1.00476	1.00036	0.99495	0.98923	0.98378	0.97999
24	0.97883	0.97852	0.98063	0.98506	0.99134	0.99808	1.00398	1.00813	1.01009	1.00976	1.00768	1.00402	0.99926	0.99401	0.98875	0.98506
25	0.97744	0.97628	0.97787	0.98237	0.98893	0.99624	1.00288	1.00776	1.01042	1.01095	1.00963	1.00672	1.00272	0.99795	0.99316	0.98948
26	0.97620	0.97426	0.97520	0.97939	0.98613	0.99382	1.00102	1.00654	1.00992	1.01115	1.01060	1.00855	1.00522	1.00122	0.99693	0.99343
27	0.97544	0.97258	0.97275	0.97650	0.98313	0.99110	0.99868	1.00467	1.00859	1.01052	1.01067	1.00932	1.00678	1.00356	1.00005	0.99674
28	0.97528	0.97147	0.97094	0.97404	0.98035	0.98821	0.99597	1.00223	1.00669	1.00907	1.00984	1.00911	1.00728	1.00505	1.00260	0.99993
29	0.97564	0.97115	0.96979	0.97232	0.97800	0.98555	0.99320	0.99953	1.00415	1.00697	1.00811	1.00793	1.00691	1.00558	1.00428	1.00254
30	0.97672	0.97154	0.96945	0.97129	0.97633	0.98334	0.99057	0.99668	1.00127	1.00425	1.00565	1.00602	1.00565	1.00531	1.00510	1.00437
31	0.97835	0.97259	0.97004	0.97118	0.97555	0.98182	0.98842	0.99408	0.99834	1.00118	1.00267	1.00331	1.00367	1.00415	1.00502	1.00533
32	0.98043	0.97440	0.97140	0.97202	0.97570	0.98112	0.98686	0.99177	0.99548	0.99789	0.99943	1.00025	1.00107	1.00228	1.00405	1.00521
33	0.98296	0.97677	0.97353	0.97373	0.97672	0.98134	0.98611	0.99005	0.99290	0.99476	0.99597	0.99685	0.99803	0.99969	1.00208	1.00409
34	0.98576	0.97962	0.97624	0.97621	0.97868	0.98241	0.98617	0.98903	0.99082	0.99192	0.99276	0.99350	0.99474	0.99665	0.99938	1.00183
35	0.98873	0.98276	0.97954	0.97927	0.98130	0.98431	0.98706	0.98872	0.98942	0.98965	0.98984	0.99032	0.99142	0.99338	0.99616	0.99876
36	0.99177	0.98618	0.98311	0.98280	0.98448	0.98676	0.98858	0.98922	0.98883	0.98808	0.98758	0.98760	0.98835	0.98997	0.99242	0.99516
37	0.99461	0.98957	0.98676	0.98649	0.98792	0.98964	0.99072	0.99044	0.98904	0.98739	0.98611	0.98546	0.98565	0.98673	0.98864	0.99114
38	0.99722	0.99284	0.99039	0.99016	0.99141	0.99285	0.99328	0.99226	0.99004	0.98759	0.98543	0.98400	0.98343	0.98386	0.98514	0.98700
39	0.99940	0.99570	0.99369	0.99369	0.99486	0.99601	0.99607	0.99460	0.99175	0.98849	0.98554	0.98332	0.98199	0.98157	0.98201	0.98314
40	1.00086	0.99785	0.99639	0.99670	0.99797	0.99911	0.99898	0.99716	0.99396	0.99009	0.98644	0.98335	0.98124	0.98007	0.97958	0.97994
41	1.00149	0.99936	0.99846	0.99919	1.00074	1.00197	1.00183	0.99993	0.99648	0.99218	0.98794	0.98425	0.98128	0.97936	0.97803	0.97754
42	1.00134	0.99994	0.99981	1.00096	1.00289	1.00439	1.00443	1.00262	0.99911	0.99458	0.98993	0.98567	0.98222	0.97955	0.97748	0.97612
43	1.00032	0.99967	1.00022	1.00199	1.00432	1.00618	1.00658	1.00506	1.00159	0.99711	0.99233	0.98768	0.98377	0.98054	0.97791	0.97578
44	0.99867	0.99869	0.99985	1.00217	1.00508	1.00742	1.00820	1.00697	1.00390	0.99957	0.99477	0.99012	0.98583	0.98233	0.97924	0.97653
45	0.99657	0.99708	0.99877	1.00165	1.00499	1.00781	1.00908	1.00835	1.00569	1.00179	0.99726	0.99259	0.98840	0.98463	0.98127	0.97837
46	0.99420	0.99510	0.99723	1.00041	1.00410	1.00735	1.00913	1.00900	1.00696	1.00350	0.99941	0.99511	0.99102	0.98733	0.98388	0.98080
47	0.99193	0.99303	0.99522	0.99862	1.00259	1.00611	1.00834	1.00884	1.00744	1.00470	1.00125	0.99740	0.99366	0.99016	0.98679	0.98363
48	0.98987	0.99095	0.99311	0.99654	1.00053	1.00425	1.00686	1.00784	1.00719	1.00528	1.00246	0.99925	0.99596	0.99282	0.98981	0.98665
49	0.98804	0.98899	0.99100	0.99419	0.99803	1.00177	1.00469	1.00617	1.00619	1.00495	1.00296	1.00038	0.99773	0.99513	0.99267	0.98987
50	0.98663	0.98734	0.98910	0.99195	0.99553	0.99913	1.00200	1.00381	1.00441	1.00385	1.00261	1.00078	0.99886	0.99699	0.99509	0.99292
51	0.98557	0.98612	0.98754	0.98993	0.99307	0.99633	0.99914	1.00108	1.00193	1.00196	1.00141	1.00043	0.99926	0.99814	0.99706	0.99553
52	0.98488	0.98526	0.98632	0.98826	0.99094	0.99365	0.99611	0.99791	0.99898	0.99944	0.99941	0.99913	0.99874	0.99846	0.99823	0.99753
53	0.98457	0.98478	0.98557	0.98704	0.98915	0.99129	0.99329	0.99474	0.99577	0.99638	0.99679	0.99713	0.99745	0.99805	0.99866	0.99872
54	0.98446	0.98460	0.98520	0.98628	0.98771	0.98926	0.99060	0.99168	0.99238	0.99297	0.99374	0.99453	0.99557	0.99677	0.99826	0.99917
55	0.98474	0.98480	0.98520	0.98589	0.98672	0.98758	0.98833	0.98876	0.98921	0.98967	0.99043	0.99159	0.99308	0.99499	0.99708	0.99859
56	0.98524	0.98520	0.98541	0.98578	0.98611	0.98636	0.98643	0.98637	0.98628	0.98660	0.98734	0.98858	0.99042	0.99259	0.99510	0.99731
57	0.98595	0.98589	0.98580	0.98577	0.98568	0.98542	0.98489	0.98436	0.98390	0.98388	0.98448	0.98570	0.98760	0.98993	0.99268	0.99513
58	0.98686	0.98661	0.98639	0.98603	0.98553	0.98477	0.98384	0.98282	0.98208	0.98170	0.98206	0.98313	0.98490	0.98719	0.98990	0.99250
59	0.98788	0.98751	0.98708	0.98632	0.98549	0.98442	0.98309	0.98177	0.98074	0.98009	0.98008	0.98089	0.98242	0.98456	0.98705	0.98951
60	0.98902	0.98853	0.98778	0.98679	0.98566	0.98427	0.98273	0.98112	0.97980	0.97894	0.97865	0.97919	0.98036	0.98217	0.98432	0.98655
61	0.99017	0.98956	0.98868	0.98738	0.98594	0.98425	0.98250	0.98077	0.97924	0.97810	0.97761	0.97786	0.97876	0.98021	0.98192	0.98381
62	0.99125	0.99070	0.98952	0.98809	0.98642	0.98453	0.98257	0.98064	0.97890	0.97764	0.97694	0.97691	0.97752	0.97870	0.98006	0.98159
63	0.99233	0.99176	0.99055	0.98891	0.98703	0.98492	0.98275	0.98070	0.97876	0.97738	0.97649	0.97634	0.97677	0.97767	0.97876	0.97992
64	0.99332	0.99274	0.99151	0.98984	0.98784	0.98552	0.98314	0.98079	0.97882	0.97724	0.97633	0.97608	0.97632	0.97703	0.97793	0.97882
65	0.99422	0.99373	0.99249	0.99080	0.98868	0.98623	0.98364	0.98116	0.97899	0.97730	0.97637	0.97603	0.97627	0.97679	0.97759	0.97828
66	0.99503	0.99455	0.99348	0.99178	0.98954	0.98697	0.98416	0.98156	0.97927	0.97756	0.97654	0.97619	0.97633	0.97685	0.97746	0.97815
67	0.99556	0.99527	0.99430	0.99259	0.99042	0.98773	0.98488	0.98216	0.97976	0.97794	0.97691	0.97646	0.97660	0.97702	0.97763	0.97823
68	0.99609	0.99590	0.99503	0.99349	0.99122	0.98850	0.98563	0.98279	0.98036	0.97853	0.97739	0.97685	0.97698	0.97740	0.97792	0.97851
69	0.99641	0.99643	0.99566	0.99413	0.99203	0.98929	0.98639	0.98361	0.98116	0.97922	0.97798	0.97743	0.97738	0.97771	0.97832	0.97891
70	0.99664	0.99676	0.99619	0.99476	0.99274	0.99008	0.98725	0.98446	0.98189	0.97994	0.97869	0.97795	0.97788	0.97821	0.97874	0.97933
71	0.99676	0.99699	0.99653	0.99529	0.99337	0.99079	0.98804	0.98523	0.98274	0.98077	0.97941	0.97866	0.97840	0.97864	0.97917	0.97977
72	0.99687	0.99721	0.99686	0.99572	0.99390	0.99150	0.98883	0.98610	0.98360	0.98152	0.98006	0.97929	0.97903	0.97917	0.97970	0.98021
73	0.99688	0.99733	0.99708	0.99614	0.99442	0.99212	0.98954	0.98681	0.98429	0.98220	0.98072	0.97985	0.97958	0.97971	0.98024	0.98066
74	0.99698	0.99744	0.99729	0.99645	0.99484	0.99273	0.99016	0.98742	0.98499	0.98289	0.98140	0.98051	0.98014	0.98036	0.98078	0.98121
75	0.99709	0.99764	0.99750	0.99676	0.99534	0.99325	0.99069	0.98804	0.98552	0.98341	0.98190	0.98101	0.98072	0.98092	0.98134	0.98185
76	0.99729	0.99793	0.99789	0.99716	0.99575	0.99367	0.99120	0.98848	0.98595	0.98384	0.98242	0.98151	0.98121	0.98141	0.98190	0.98240
77	0.99769	0.99824	0.99828	0.99756	0.99615	0.99417	0.99163	0.98891	0.98639	0.98427	0.98276	0.98194	0.98171	0.98190	0.98248	0.98296
78	0.99810	0.99873	0.99868	0.99805	0.99665	0.99458	0.99205	0.98933	0.98673	0.98462	0.98310	0.98227	0.98204	0.98231	0.98288	0.98344
79	0.99862	0.99924	0.99928	0.99864	0.99715	0.99508	0.99246	0.98967	0.98707	0.98487	0.98345	0.98262	0.98238	0.98272	0.98328	0.98393
80	0.99916	0.99985	0.99988	0.99924	0.99774	0.99559	0.99288	0.99009	0.98741	0.98522	0.98370	0.98287	0.98263	0.98296	0.98360	0.98424
81	0.99988	1.00057	1.00059	0.99985	0.99835	0.99611	0.99340	0.99052	0.98784	0.98556	0.98405	0.98312	0.98288	0.98320	0.98392	0.98455
82	1.00054	1.00130	1.00131	1.00056	0.99906	0.99672	0.99401	0.99105	0.98828	0.98600	0.98440	0.98347	0.98313	0.98345	0.98406	0.98477
83	1.00129	1.00204	1.00204	1.00129	0.99969	0.99744	0.99464	0.99167	0.98890	0.98653	0.98484	0.98382	0.98347	0.98369	0.98421	0.98491
84	1.00196	1.00271	1.00279	1.00202	1.00042	0.99817	0.99537	0.99240	0.98954	0.98708	0.98529	0.98417	0.98372	0.98384	0.98435	0.98495
85	1.00273	1.00346	1.00354	1.00277	1.00116	0.99891	0.99611	0.99313	0.99027	0.98780	0.98592	0.98470	0.98416	0.98409	0.98449	0.98499
86	1.00332	1.00414	1.00421	1.00343	1.00192	0.99966	0.99695	0.99397	0.99111	0.98854	0.98665	0.98534	0.98460	0.98442	0.98463	0.98494
87	1.00400	1.00473	1.00479	1.00411	1.00259	1.00042	0.99771	0.99482	0.99195	0.98947	0.98739	0.98597	0.98513	0.98476	0.98477	0.98488
88	1.00460	1.00532	1.00538	1.00470	1.00327	1.00119	0.99857	0.99577	0.99290	0.99041	0.98832	0.98680	0.98576	0.98519	0.98491	0.98492
89	1.00510	1.00582	1.00597	1.00529	1.00395	1.00188	0.99944	0.99664	0.99395	0.99136	0.98926	0.98763	0.98639	0.98562	0.98514	0.98495
90	1.00560	1.00632	1.00639	1.00580	1.00456	1.00267	1.00023	0.99761	0.99491	0.99241	0.99030	0.98847	0.98712	0.98615	0.98537	0.98499
91	1.00609	1.00673	1.00680	1.00622	1.00507	1.00328	1.00103	0.99850	0.99598	0.99356	0.99134	0.98950	0.98795	0.98669	0.98570	0.98511
92	1.00650	1.00705	1.00713	1.00664	1.00551	1.00390	1.00183	0.99949	0.99696	0.99463	0.99240	0.99045	0.98879	0.98741	0.98612	0.98524
93	1.00681	1.00737	1.00746	1.00698	1.00594	1.00443	1.00255	1.00030	0.99805	0.99570	0.99355	0.99149	0.98972	0.98813	0.98664	0.98555
94	1.00711	1.00760	1.00761	1.00723	1.00629	1.00497	1.00319	1.00121	0.99895	0.99678	0.99462	0.99254	0.99065	0.98886	0.98716	0.98587
95	1.00732	1.00774	1.00776	1.00740	1.00665	1.00543	1.00383	1.00204	0.99996	0.99787	0.99569	0.99360	0.99160	0.98969	0.98787	0.98637
96	1.00701	1.00733	1.00736	1.00709	1.00626	1.00514	1.00364	1.00194	0.99996	0.99797	0.99598	0.99399	0.99209	0.99019	0.98847	0.98698
97	1.00660	1.00702	1.00705	1.00669	1.00596	1.00484	1.00344	1.00175	0.99996	0.99808	0.99618	0.99429	0.99249	0.99069	0.98907	0.98768
98	1.00619	1.00661	1.00665	1.00630	1.00566	1.00464	1.00324	1.00165	0.99996	0.99818	0.99639	0.99459	0.99289	0.99128	0.98967	0.98838
99	1.00588	1.00621	1.00624	1.00590	1.00527	1.00434	1.00305	1.00156	0.99997	0.99828	0.99659	0.99490	0.99330	0.99179	0.99028	0.98907
100	1.00547	1.00580	1.00584	1.00559	1.00497	1.00405	1.00285	1.00146	0.99997	0.99838	0.99679	0.99520	0.99370	0.99229	0.99088	0.98977
101	1.00515	1.00540	1.00544	1.00520	1.00466	1.00376	1.00265	1.00136	0.99997	0.99848	0.99699	0.99559	0.99410	0.99279	0.99148	0.99047
102	1.00475	1.00499	1.00504	1.00480	1.00427	1.00355	1.00246	1.00126	0.99997	0.99859	0.99719	0.99589	0.99459	0.99329	0.99208	0.99108
103	1.00443	1.00468	1.00464	1.00449	1.00397	1.00326	1.00226	1.00117	0.99997	0.99869	0.99740	0.99620	0.99499	0.99379	0.99269	0.99178
104	1.00402	1.00427	1.00433	1.00410	1.00367	1.00296	1.00216	1.00107	0.99998	0.99879	0.99769	0.99650	0.99540	0.99430	0.99329	0.99248
105	1.00371	1.00387	1.00392	1.00370	1.00328	1.00267	1.00196	1.00097	0.99998	0.99889	0.99789	0.99680	0.99580	0.99489	0.99389	0.99318
106	1.00330	1.00346	1.00352	1.00330	1.00298	1.00247	1.00176	1.00088	0.99998	0.99899	0.99809	0.99710	0.99620	0.99539	0.99449	0.99388
107	1.00289	1.00306	1.00312	1.00299	1.00268	1.00217	1.00157	1.00078	0.99998	0.99918	0.99829	0.99749	0.99669	0.99589	0.99509	0.99449
108	1.00258	1.00274	1.00272	1.00260	1.00229	1.00188	1.00137	1.00068	0.99999	0.99929	0.99850	0.99780	0.99709	0.99639	0.99579	0.99519
109	1.00217	1.00234	1.00232	1.00220	1.00199	1.00158	1.00118	1.00058	0.99999	0.99939	0.99870	0.99810	0.99750	0.99690	0.99639	0.99589
110	1.00185	1.00193	1.00192	1.00189	1.00169	1.00138	1.00098	1.00049	0.99999	0.99949	0.99890	0.99840	0.99790	0.99740	0.99699	0.99659
111	1.00145	1.00153	1.00152	1.00150	1.00129	1.00109	1.00078	1.00039	0.99999	0.99959	0.99910	0.99870	0.99830	0.99790	0.99759	0.99729
112	1.00113	1.00112	1.00120	1.00110	1.00099	1.00079	1.00059	1.00029	0.99999	0.99969	0.99939	0.99900	0.99870	0.99849	0.99819	0.99799
113	1.00072	1.00081	1.00080	1.00070	1.00069	1.00050	1.00039	1.00019	1.00000	0.99980	0.99960	0.99940	0.99920	0.99900	0.99880	0.99860
114	1.00041	1.00040	1.00040	1.00040	1.00030	1.00029	1.00020	1.00010	1.00000	0.99990	0.99980	0.99970	0.99960	0.99950	0.99940	0.99930
> 114	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000

MORTALITY IMPROVEMENT FACTORS (continued)

Applied to: Surviving Spouses, and Current Spouses

Gender Mix: 10% Male / 90% Female

(Age Nearest Birthday)

	Projection Year																	
Age	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2025**	**2026**	**2027**	**2028**	**>2028**
< 21	0.96201	0.96113	0.96097	0.96150	0.96254	0.96399	0.96594	0.96819	0.97055	0.97320	0.97585	0.97850	0.98105	0.98349	0.98562	0.98736	0.98878	0.98969	0.99000
21	0.96500	0.96403	0.96376	0.96410	0.96495	0.96630	0.96796	0.96993	0.97218	0.97455	0.97691	0.97937	0.98172	0.98397	0.98592	0.98755	0.98888	0.98970	0.99000
22	0.96789	0.96683	0.96646	0.96661	0.96727	0.96843	0.96989	0.97166	0.97363	0.97580	0.97797	0.98024	0.98240	0.98445	0.98621	0.98775	0.98897	0.98970	0.99000
23	0.97665	0.96944	0.96889	0.96894	0.96940	0.97037	0.97164	0.97321	0.97499	0.97696	0.97894	0.98101	0.98298	0.98484	0.98650	0.98794	0.98907	0.98979	0.99000
24	0.98171	0.97872	0.97113	0.97099	0.97135	0.97212	0.97320	0.97467	0.97626	0.97795	0.97982	0.98169	0.98347	0.98523	0.98679	0.98813	0.98907	0.98979	0.99000
25	0.98622	0.98331	0.98066	0.97285	0.97312	0.97370	0.97467	0.97586	0.97734	0.97892	0.98061	0.98229	0.98396	0.98553	0.98699	0.98823	0.98917	0.98979	0.99000
26	0.99018	0.98726	0.98477	0.98235	0.97460	0.97508	0.97587	0.97695	0.97824	0.97972	0.98130	0.98288	0.98436	0.98583	0.98718	0.98833	0.98926	0.98979	0.99000
27	0.99358	0.99074	0.98825	0.98599	0.98389	0.97628	0.97705	0.97794	0.97913	0.98051	0.98189	0.98337	0.98475	0.98612	0.98738	0.98843	0.98927	0.98979	0.99000
28	0.99722	0.99457	0.99224	0.99015	0.98822	0.98643	0.97913	0.97992	0.98091	0.98201	0.98321	0.98440	0.98560	0.98678	0.98785	0.98871	0.98936	0.98988	0.99000
29	1.00038	0.99809	0.99584	0.99384	0.99198	0.99027	0.98870	0.98188	0.98268	0.98359	0.98451	0.98552	0.98643	0.98742	0.98822	0.98899	0.98955	0.98989	0.99000
30	1.00295	1.00103	0.99896	0.99704	0.99526	0.99362	0.99204	0.99051	0.98417	0.98489	0.98571	0.98644	0.98726	0.98798	0.98859	0.98917	0.98964	0.98989	0.99000
31	1.00465	1.00328	1.00150	0.99966	0.99787	0.99623	0.99463	0.99318	0.99168	0.98599	0.98663	0.98727	0.98781	0.98844	0.98895	0.98936	0.98973	0.98989	0.99000
32	1.00547	1.00467	1.00335	1.00161	0.99982	0.99807	0.99656	0.99500	0.99358	0.99220	0.98717	0.98772	0.98827	0.98871	0.98913	0.98945	0.98973	0.98998	0.99000
33	1.00503	1.00507	1.00414	1.00269	1.00099	0.99925	0.99755	0.99608	0.99474	0.99335	0.99209	0.98789	0.98835	0.98879	0.98922	0.98953	0.98982	0.98998	0.99000
34	1.00338	1.00402	1.00377	1.00271	1.00113	0.99939	0.99769	0.99621	0.99486	0.99364	0.99246	0.99139	0.98809	0.98863	0.98905	0.98945	0.98973	0.98998	0.99000
35	1.00092	1.00225	1.00259	1.00203	1.00083	0.99930	0.99761	0.99613	0.99477	0.99354	0.99253	0.99163	0.99084	0.98836	0.98896	0.98936	0.98973	0.98989	0.99000
36	0.99764	0.99958	1.00060	1.00072	1.00010	0.99887	0.99728	0.99581	0.99446	0.99332	0.99239	0.99157	0.99087	0.99036	0.98869	0.98927	0.98964	0.98989	0.99000
37	0.99357	0.99583	0.99736	0.99816	0.99813	0.99738	0.99618	0.99481	0.99356	0.99252	0.99168	0.99104	0.99052	0.99019	0.98986	0.98908	0.98955	0.98989	0.99000
38	0.98927	0.99148	0.99351	0.99481	0.99546	0.99538	0.99467	0.99360	0.99254	0.99151	0.99077	0.99032	0.98997	0.98982	0.98968	0.98971	0.98945	0.98988	0.99000
39	0.98496	0.98710	0.98926	0.99105	0.99229	0.99289	0.99276	0.99217	0.99141	0.99057	0.98993	0.98958	0.98942	0.98937	0.98950	0.98962	0.98972	0.98979	0.99000
40	0.98103	0.98281	0.98499	0.98701	0.98883	0.99002	0.99056	0.99065	0.99027	0.98973	0.98919	0.98893	0.98887	0.98900	0.98922	0.98943	0.98972	0.98988	0.99000
41	0.97796	0.97919	0.98102	0.98324	0.98529	0.98706	0.98827	0.98893	0.98905	0.98888	0.98863	0.98848	0.98842	0.98864	0.98895	0.98934	0.98963	0.98988	0.99000
42	0.97578	0.97635	0.97781	0.97986	0.98202	0.98419	0.98599	0.98723	0.98791	0.98823	0.98826	0.98821	0.98825	0.98847	0.98878	0.98926	0.98963	0.98988	0.99000
43	0.97467	0.97458	0.97547	0.97716	0.97934	0.98162	0.98372	0.98553	0.98679	0.98758	0.98790	0.98813	0.98826	0.98848	0.98879	0.98917	0.98954	0.98988	0.99000
44	0.97482	0.97405	0.97429	0.97550	0.97741	0.97961	0.98200	0.98411	0.98576	0.98702	0.98773	0.98814	0.98837	0.98859	0.98889	0.98928	0.98964	0.98988	0.99000
45	0.97615	0.97488	0.97453	0.97517	0.97652	0.97854	0.98085	0.98316	0.98510	0.98665	0.98773	0.98843	0.98875	0.98897	0.98918	0.98938	0.98965	0.98989	0.99000
46	0.97822	0.97641	0.97555	0.97553	0.97639	0.97803	0.98007	0.98230	0.98443	0.98628	0.98755	0.98845	0.98896	0.98927	0.98938	0.98957	0.98974	0.98989	0.99000
47	0.98086	0.97869	0.97728	0.97665	0.97694	0.97792	0.97958	0.98163	0.98377	0.98571	0.98728	0.98836	0.98906	0.98946	0.98967	0.98976	0.98984	0.98998	0.99000
48	0.98380	0.98144	0.97948	0.97830	0.97798	0.97847	0.97957	0.98124	0.98319	0.98515	0.98681	0.98818	0.98907	0.98957	0.98977	0.98986	0.98993	0.98998	0.99000
49	0.98720	0.98475	0.98270	0.98113	0.98016	0.98006	0.98067	0.98186	0.98336	0.98513	0.98679	0.98817	0.98916	0.98966	0.98996	0.99005	0.99003	0.98998	0.99000
50	0.99061	0.98825	0.98611	0.98436	0.98310	0.98234	0.98235	0.98297	0.98408	0.98548	0.98688	0.98817	0.98916	0.98985	0.99015	0.99015	0.99012	0.98999	0.99000
51	0.99368	0.99168	0.98963	0.98779	0.98616	0.98511	0.98446	0.98458	0.98512	0.98604	0.98715	0.98835	0.98925	0.98994	0.99024	0.99025	0.99022	0.99008	0.99000
52	0.99631	0.99467	0.99289	0.99105	0.98933	0.98799	0.98696	0.98642	0.98646	0.98690	0.98763	0.98854	0.98935	0.98995	0.99025	0.99034	0.99022	0.99008	0.99000
53	0.99823	0.99713	0.99571	0.99395	0.99232	0.99071	0.98939	0.98847	0.98794	0.98788	0.98822	0.98885	0.98946	0.98996	0.99026	0.99035	0.99023	0.99008	0.99000
54	0.99934	0.99879	0.99781	0.99641	0.99476	0.99315	0.99164	0.99043	0.98951	0.98900	0.98893	0.98916	0.98949	0.98989	0.99018	0.99026	0.99023	0.99008	0.99000
55	0.99943	0.99963	0.99901	0.99795	0.99657	0.99503	0.99343	0.99202	0.99082	0.99000	0.98957	0.98949	0.98961	0.98982	0.99010	0.99018	0.99014	0.99008	0.99000
56	0.99875	0.99943	0.99937	0.99876	0.99763	0.99626	0.99473	0.99323	0.99192	0.99090	0.99017	0.98975	0.98965	0.98975	0.98993	0.99010	0.99015	0.99008	0.99000
57	0.99709	0.99827	0.99878	0.99864	0.99786	0.99674	0.99537	0.99395	0.99254	0.99142	0.99049	0.98995	0.98970	0.98968	0.98976	0.98992	0.99006	0.98999	0.99000
58	0.99470	0.99639	0.99740	0.99764	0.99732	0.99655	0.99544	0.99409	0.99285	0.99163	0.99069	0.99004	0.98968	0.98953	0.98959	0.98983	0.98997	0.98999	0.99000
59	0.99185	0.99388	0.99521	0.99604	0.99610	0.99570	0.99494	0.99392	0.99276	0.99171	0.99077	0.99002	0.98965	0.98948	0.98951	0.98965	0.98987	0.98999	0.99000
60	0.98884	0.99091	0.99266	0.99390	0.99446	0.99452	0.99413	0.99338	0.99247	0.99150	0.99064	0.98998	0.98961	0.98934	0.98935	0.98956	0.98978	0.98990	0.99000
61	0.98585	0.98796	0.98994	0.99141	0.99247	0.99303	0.99301	0.99262	0.99198	0.99126	0.99058	0.98992	0.98954	0.98936	0.98937	0.98948	0.98969	0.98990	0.99000
62	0.98328	0.98523	0.98715	0.98895	0.99042	0.99130	0.99177	0.99176	0.99147	0.99102	0.99042	0.98993	0.98955	0.98937	0.98938	0.98949	0.98970	0.98990	0.99000
63	0.98135	0.98294	0.98479	0.98662	0.98832	0.98970	0.99048	0.99096	0.99096	0.99069	0.99035	0.98994	0.98965	0.98947	0.98939	0.98950	0.98970	0.98990	0.99000
64	0.97987	0.98120	0.98287	0.98463	0.98645	0.98805	0.98925	0.99004	0.99043	0.99045	0.99029	0.99005	0.98975	0.98957	0.98957	0.98959	0.98979	0.98990	0.99000
65	0.97915	0.98020	0.98142	0.98300	0.98475	0.98647	0.98798	0.98909	0.98988	0.99019	0.99022	0.99008	0.98995	0.98976	0.98967	0.98969	0.98979	0.98990	0.99000
66	0.97883	0.97960	0.98063	0.98194	0.98351	0.98516	0.98679	0.98811	0.98922	0.98983	0.99006	0.99011	0.99007	0.98995	0.98977	0.98978	0.98989	0.98990	0.99000
67	0.97890	0.97948	0.98033	0.98126	0.98256	0.98404	0.98568	0.98721	0.98844	0.98937	0.98989	0.99013	0.99009	0.99007	0.98996	0.98988	0.98989	0.98999	0.99000
68	0.97909	0.97967	0.98033	0.98107	0.98209	0.98330	0.98476	0.98622	0.98765	0.98870	0.98953	0.98996	0.99012	0.99009	0.99007	0.98998	0.98998	0.98999	0.99000
69	0.97949	0.98006	0.98054	0.98119	0.98193	0.98294	0.98413	0.98541	0.98686	0.98801	0.98905	0.98969	0.99004	0.99011	0.99009	0.98999	0.98999	0.99000	0.99000
70	0.97982	0.98039	0.98095	0.98151	0.98206	0.98279	0.98371	0.98489	0.98616	0.98741	0.98847	0.98931	0.98977	0.99003	0.99010	0.99009	0.98999	0.99000	0.99000
71	0.98026	0.98083	0.98138	0.98184	0.98239	0.98293	0.98366	0.98456	0.98565	0.98681	0.98788	0.98883	0.98949	0.98985	0.99002	0.99010	0.99000	0.99000	0.99000
72	0.98071	0.98127	0.98183	0.98228	0.98282	0.98327	0.98389	0.98452	0.98542	0.98640	0.98738	0.98834	0.98910	0.98966	0.98993	0.99001	0.99000	0.99000	0.99000
73	0.98116	0.98173	0.98228	0.98273	0.98327	0.98371	0.98423	0.98476	0.98538	0.98618	0.98706	0.98794	0.98880	0.98937	0.98983	0.99001	0.99001	0.99000	0.99000
74	0.98170	0.98218	0.98274	0.98319	0.98372	0.98415	0.98467	0.98510	0.98562	0.98624	0.98694	0.98772	0.98850	0.98917	0.98964	0.98992	0.99001	0.99000	0.99000
75	0.98225	0.98273	0.98319	0.98373	0.98417	0.98470	0.98512	0.98555	0.98597	0.98639	0.98700	0.98769	0.98838	0.98896	0.98944	0.98982	0.99000	0.99000	0.99000
76	0.98280	0.98328	0.98375	0.98420	0.98464	0.98515	0.98558	0.98600	0.98632	0.98674	0.98716	0.98767	0.98826	0.98885	0.98934	0.98972	0.98991	0.99000	0.99000
77	0.98336	0.98383	0.98430	0.98466	0.98510	0.98562	0.98604	0.98645	0.98678	0.98710	0.98751	0.98784	0.98834	0.98883	0.98932	0.98962	0.98990	0.99000	0.99000
78	0.98392	0.98439	0.98485	0.98521	0.98566	0.98599	0.98642	0.98683	0.98724	0.98756	0.98778	0.98810	0.98851	0.98882	0.98922	0.98961	0.98981	0.99000	0.99000
79	0.98440	0.98486	0.98532	0.98568	0.98612	0.98646	0.98679	0.98721	0.98752	0.98784	0.98815	0.98838	0.98868	0.98900	0.98931	0.98961	0.98981	0.99000	0.99000
80	0.98488	0.98534	0.98579	0.98615	0.98650	0.98684	0.98717	0.98750	0.98781	0.98813	0.98844	0.98866	0.98887	0.98909	0.98930	0.98960	0.98980	0.99000	0.99000
81	0.98518	0.98572	0.98617	0.98653	0.98688	0.98722	0.98746	0.98779	0.98810	0.98842	0.98863	0.98885	0.98906	0.98927	0.98939	0.98960	0.98980	0.99000	0.99000
82	0.98540	0.98593	0.98647	0.98682	0.98717	0.98750	0.98775	0.98799	0.98830	0.98852	0.98883	0.98904	0.98925	0.98937	0.98958	0.98969	0.98980	0.99000	0.99000
83	0.98553	0.98606	0.98658	0.98702	0.98736	0.98770	0.98794	0.98818	0.98841	0.98863	0.98894	0.98915	0.98936	0.98947	0.98968	0.98979	0.98980	0.99000	0.99000
84	0.98556	0.98618	0.98670	0.98713	0.98747	0.98781	0.98805	0.98828	0.98851	0.98873	0.98895	0.98916	0.98937	0.98958	0.98978	0.98989	0.98990	0.99000	0.99000
85	0.98550	0.98611	0.98663	0.98715	0.98749	0.98782	0.98815	0.98838	0.98852	0.98883	0.98905	0.98926	0.98947	0.98968	0.98979	0.98989	0.99000	0.99000	0.99000
86	0.98544	0.98596	0.98656	0.98698	0.98750	0.98783	0.98816	0.98839	0.98862	0.98884	0.98906	0.98928	0.98949	0.98969	0.98989	0.99009	0.99010	0.99020	0.99010
87	0.98529	0.98579	0.98630	0.98682	0.98733	0.98775	0.98808	0.98840	0.98872	0.98894	0.98907	0.98938	0.98959	0.98979	0.99000	0.99019	0.99030	0.99030	0.99030
88	0.98513	0.98563	0.98604	0.98664	0.98715	0.98757	0.98799	0.98840	0.98872	0.98895	0.98917	0.98938	0.98969	0.98990	0.99010	0.99030	0.99040	0.99050	0.99040
89	0.98506	0.98537	0.98578	0.98637	0.98688	0.98739	0.98790	0.98832	0.98864	0.98896	0.98927	0.98948	0.98969	0.99000	0.99020	0.99040	0.99060	0.99060	0.99060
90	0.98490	0.98511	0.98551	0.98601	0.98661	0.98721	0.98772	0.98823	0.98864	0.98896	0.98937	0.98959	0.98989	0.99000	0.99030	0.99050	0.99070	0.99080	0.99080
91	0.98483	0.98493	0.98524	0.98574	0.98633	0.98693	0.98753	0.98804	0.98855	0.98896	0.98937	0.98969	0.98999	0.99020	0.99040	0.99070	0.99080	0.99090	0.99090
92	0.98485	0.98476	0.98505	0.98546	0.98605	0.98665	0.98735	0.98795	0.98846	0.98897	0.98947	0.98988	0.99019	0.99040	0.99060	0.99080	0.99100	0.99110	0.99110
93	0.98496	0.98467	0.98487	0.98527	0.98577	0.98646	0.98716	0.98776	0.98846	0.98897	0.98947	0.98998	0.99038	0.99069	0.99089	0.99100	0.99110	0.99120	0.99120
94	0.98507	0.98477	0.98478	0.98508	0.98558	0.98627	0.98696	0.98766	0.98836	0.98906	0.98957	0.99007	0.99048	0.99088	0.99110	0.99130	0.99140	0.99140	0.99140
95	0.98537	0.98487	0.98478	0.98498	0.98538	0.98607	0.98677	0.98756	0.98836	0.98906	0.98966	0.99026	0.99068	0.99108	0.99139	0.99159	0.99169	0.99160	0.99150
96	0.98608	0.98558	0.98548	0.98568	0.98618	0.98677	0.98747	0.98817	0.98887	0.98956	0.99017	0.99067	0.99117	0.99149	0.99179	0.99199	0.99210	0.99210	0.99190
97	0.98678	0.98638	0.98628	0.98648	0.98688	0.98747	0.98807	0.98877	0.98947	0.99016	0.99067	0.99117	0.99158	0.99198	0.99219	0.99240	0.99250	0.99250	0.99240
98	0.98757	0.98708	0.98699	0.98719	0.98758	0.98817	0.98877	0.98946	0.99007	0.99067	0.99126	0.99167	0.99208	0.99239	0.99269	0.99280	0.99290	0.99290	0.99280
99	0.98828	0.98788	0.98778	0.98798	0.98838	0.98888	0.98947	0.99007	0.99067	0.99126	0.99177	0.99217	0.99258	0.99288	0.99309	0.99329	0.99330	0.99330	0.99320
100	0.98898	0.98859	0.98858	0.98869	0.98908	0.98958	0.99008	0.99067	0.99127	0.99177	0.99227	0.99268	0.99298	0.99329	0.99349	0.99369	0.99370	0.99370	0.99360
101	0.98978	0.98939	0.98929	0.98948	0.98979	0.99028	0.99077	0.99128	0.99187	0.99237	0.99277	0.99318	0.99348	0.99378	0.99399	0.99410	0.99419	0.99419	0.99410
102	0.99048	0.99018	0.99009	0.99019	0.99049	0.99098	0.99138	0.99188	0.99238	0.99287	0.99328	0.99368	0.99398	0.99419	0.99439	0.99450	0.99460	0.99460	0.99450
103	0.99119	0.99089	0.99088	0.99099	0.99128	0.99168	0.99208	0.99257	0.99298	0.99338	0.99378	0.99418	0.99439	0.99468	0.99480	0.99490	0.99500	0.99500	0.99490
104	0.99198	0.99169	0.99159	0.99169	0.99199	0.99229	0.99278	0.99318	0.99358	0.99398	0.99428	0.99459	0.99489	0.99509	0.99529	0.99539	0.99540	0.99540	0.99530
105	0.99269	0.99239	0.99239	0.99249	0.99269	0.99299	0.99338	0.99378	0.99418	0.99448	0.99488	0.99509	0.99538	0.99550	0.99569	0.99580	0.99580	0.99580	0.99580
106	0.99339	0.99319	0.99310	0.99320	0.99348	0.99369	0.99408	0.99439	0.99478	0.99508	0.99538	0.99559	0.99579	0.99599	0.99610	0.99620	0.99620	0.99620	0.99620
107	0.99418	0.99390	0.99389	0.99399	0.99419	0.99439	0.99469	0.99499	0.99529	0.99559	0.99588	0.99609	0.99629	0.99640	0.99650	0.99660	0.99670	0.99670	0.99660
108	0.99489	0.99469	0.99469	0.99470	0.99489	0.99509	0.99539	0.99568	0.99589	0.99618	0.99639	0.99659	0.99679	0.99689	0.99699	0.99700	0.99710	0.99710	0.99700
109	0.99559	0.99549	0.99540	0.99549	0.99560	0.99579	0.99599	0.99629	0.99649	0.99669	0.99689	0.99709	0.99719	0.99730	0.99740	0.99750	0.99750	0.99750	0.99750
110	0.99630	0.99620	0.99619	0.99620	0.99639	0.99650	0.99669	0.99689	0.99709	0.99729	0.99739	0.99759	0.99769	0.99779	0.99780	0.99790	0.99790	0.99790	0.99790
111	0.99709	0.99699	0.99699	0.99700	0.99709	0.99720	0.99739	0.99749	0.99769	0.99779	0.99790	0.99809	0.99810	0.99820	0.99830	0.99830	0.99830	0.99830	0.99830
112	0.99780	0.99770	0.99770	0.99770	0.99780	0.99790	0.99800	0.99810	0.99829	0.99839	0.99849	0.99850	0.99860	0.99869	0.99870	0.99870	0.99870	0.99870	0.99870
113	0.99850	0.99850	0.99850	0.99850	0.99850	0.99860	0.99869	0.99879	0.99880	0.99890	0.99899	0.99900	0.99909	0.99910	0.99910	0.99920	0.99920	0.99920	0.99920
114	0.99930	0.99920	0.99920	0.99920	0.99930	0.99930	0.99930	0.99940	0.99940	0.99949	0.99950	0.99950	0.99950	0.99959	0.99960	0.99960	0.99960	0.99960	0.99960
> 114	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000

APPENDIX K

25 YEAR PROJECTIONS

PROJECTION NOTES

The following are relevant notes to the projections depicted in this appendix:

- Refer to the "NOTE REGARDING OPEN GROUP PROJECTIONS" in the Table 8 Footnotes for important caveats related to this appendix.

- Columns in this appendix may not add due to rounding.

- In some cases the number of personnel may show zero with the corresponding pay showing a non-zero value. This is a result of rounding the display to the nearest person.

- Future mortality improvement is assumed throughout this appendix (with the exception of temporary disabled retirees).

- Although Combat Related Special Compensation (CRSC) is not technically considered retired pay, it is paid from the MRF; hence these projections include CRSC.

- The FY 2011 National Defense Authorization Act (P.L. 111-383) required "amounts of retired pay and retainer pay due a retired member of the uniformed services shall be paid on the first day of each month beginning after the month in which the right to such pay accrues." This means that when the first day of the month falls on a non-business day (weekend/holiday), the pay must be paid the preceding business day. This legislation did not apply to survivor annuitant pay and CRSC. This results in retirees receiving 13 payments in some fiscal years and 11 payments in others, with 12 payments occurring in a typical fiscal year. Annual fiscal year amounts shown in this appendix assume 12 monthly payments each year.

- The following economic assumptions are applied to the projection of basic pay and retired outlays. This table is partially replicated from the Table 8 footnotes in the main text.

ANNUAL ECONOMIC ASSUMPTIONS USED IN PROJECTIONS OF BASIC PAY AND RETIRED OUTLAYS

Fiscal Year	Full COLA	Basic Pay
2016	0.0%	1.3%
2017	1.5	3.4
2018	2.0	3.4
2019	2.1	3.4
2020	2.2	3.4
2021	2.3	3.4
2022	2.2	3.4
2023	2.3	3.4
2024	2.3	3.4
2025+	2.75	3.25

ACTIVE DUTY PERSONNEL AND PAY BY FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal	People at Year End (September 30th)			Dollars During Fiscal Year		
Year	**Officers**	**Enlisted**	**Total**	**Officers**	**Enlisted**	**Total**
2015	247,178	1,130,082	1,377,260			
2016	245,473	1,118,361	1,363,834	$18,496,495	$37,890,408	$56,386,903
2017	242,796	1,103,940	1,346,736	$19,073,958	$39,794,350	$58,868,308
2018	240,853	1,098,124	1,338,977	$19,747,748	$41,835,771	$61,583,519
2019	239,888	1,102,444	1,342,332	$20,534,166	$44,201,338	$64,735,504
2020	239,209	1,102,433	1,341,642	$21,400,588	$46,630,675	$68,031,263
2021	238,559	1,102,827	1,341,386	$22,312,277	$48,910,053	$71,222,331
2022	238,559	1,102,827	1,341,386	$23,276,145	$51,213,166	$74,489,311
2023	238,559	1,102,827	1,341,386	$24,299,143	$53,517,451	$77,816,594
2024	238,559	1,102,827	1,341,386	$25,357,258	$55,848,929	$81,206,187
2025	238,559	1,102,827	1,341,386	$26,466,622	$58,257,989	$84,724,611
2026	238,559	1,102,827	1,341,386	$27,590,277	$60,661,291	$88,251,568
2027	238,559	1,102,827	1,341,386	$28,771,224	$63,130,872	$91,902,096
2028	238,559	1,102,827	1,341,386	$30,007,391	$65,695,735	$95,703,126
2029	238,559	1,102,827	1,341,386	$31,307,302	$68,361,738	$99,669,040
2030	238,559	1,102,827	1,341,386	$32,670,141	$71,120,707	$103,790,848
2031	238,559	1,102,827	1,341,386	$34,102,405	$73,971,052	$108,073,457
2032	238,559	1,102,827	1,341,386	$35,612,578	$76,924,546	$112,537,124
2033	238,559	1,102,827	1,341,386	$37,213,171	$79,994,013	$117,207,184
2034	238,559	1,102,827	1,341,386	$38,907,219	$83,230,847	$122,138,066
2035	238,559	1,102,827	1,341,386	$40,691,606	$86,669,789	$127,361,395
2036	238,559	1,102,827	1,341,386	$42,502,699	$90,133,385	$132,636,085
2037	238,559	1,102,827	1,341,386	$44,296,623	$93,509,412	$137,806,036
2038	238,559	1,102,827	1,341,386	$46,120,723	$96,927,481	$143,048,204
2039	238,559	1,102,827	1,341,386	$47,972,792	$100,386,190	$148,358,982
2040	238,559	1,102,827	1,341,386	$49,843,752	$103,881,747	$153,725,500

NONRETIRED RESERVISTS PERSONNEL AND PAY BY FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal	People at Year End (September 30th)			Dollars During Fiscal Year		
Year	Officers	Enlisted	Total	Officers	Enlisted	Total
2015	112,915	628,772	741,687			
2016	117,971	615,989	733,960	$2,306,805	$5,266,614	$7,573,420
2017	117,619	608,036	725,655	$2,434,432	$5,386,643	$7,821,075
2018	117,747	607,894	725,641	$2,529,927	$5,552,533	$8,082,461
2019	117,861	608,467	726,328	$2,621,902	$5,753,591	$8,375,492
2020	117,861	608,101	725,962	$2,705,124	$5,959,533	$8,664,657
2021	117,894	607,820	725,714	$2,798,664	$6,167,469	$8,966,133
2022	117,894	607,820	725,714	$2,905,522	$6,377,706	$9,283,228
2023	117,894	607,820	725,714	$3,008,801	$6,591,653	$9,600,454
2024	117,894	607,820	725,714	$3,107,185	$6,806,032	$9,913,217
2025	117,894	607,820	725,714	$3,201,906	$7,026,328	$10,228,234
2026	117,894	607,820	725,714	$3,292,793	$7,256,354	$10,549,146
2027	117,894	607,820	725,714	$3,374,249	$7,500,035	$10,874,284
2028	117,894	607,820	725,714	$3,448,205	$7,753,697	$11,201,902
2029	117,894	607,820	725,714	$3,514,444	$8,015,788	$11,530,232
2030	117,894	607,820	725,714	$3,575,691	$8,284,843	$11,860,533
2031	117,894	607,820	725,714	$3,629,334	$8,559,766	$12,189,100
2032	117,894	607,820	725,714	$3,676,159	$8,843,843	$12,520,002
2033	117,894	607,820	725,714	$3,712,644	$9,131,840	$12,844,484
2034	117,894	607,820	725,714	$3,738,590	$9,423,184	$13,161,774
2035	117,894	607,820	725,714	$3,760,724	$9,727,748	$13,488,472
2036	117,894	607,820	725,714	$3,774,895	$10,042,611	$13,817,506
2037	117,894	607,820	725,714	$3,786,731	$10,369,922	$14,156,653
2038	117,894	607,820	725,714	$3,799,260	$10,709,699	$14,508,959
2039	117,894	607,820	725,714	$3,810,839	$11,060,741	$14,871,579
2040	117,894	607,820	725,714	$3,823,369	$11,422,478	$15,245,847

TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR

Fiscal	Nondisabled (non-CSB/Redux)			Nondisabled (CSB/Redux)			Disabled			Grand
Year	**Officers**	**Enlisted**	**Total**	**Officers**	**Enlisted**	**Total**	**Officers**	**Enlisted**	**Total**	**Total**
2015	514,678	1,298,109	1,812,787	2,784	54,353	57,137	18,631	93,732	112,363	1,982,287
2016	517,635	1,297,478	1,815,113	3,262	61,241	64,503	19,281	99,900	119,181	1,998,798
2017	519,926	1,296,729	1,816,655	3,736	67,925	71,661	19,775	104,770	124,545	2,012,861
2018	521,988	1,296,190	1,818,178	4,180	73,919	78,099	20,125	108,413	128,538	2,024,815
2019	523,898	1,295,843	1,819,741	4,593	79,265	83,858	20,344	110,897	131,241	2,034,840
2020	525,773	1,296,352	1,822,125	4,949	83,966	88,915	20,439	112,271	132,711	2,043,751
2021	527,794	1,298,496	1,826,290	5,262	87,956	93,218	20,416	112,548	132,964	2,052,472
2022	529,903	1,301,898	1,831,801	5,558	91,455	97,012	20,408	112,831	133,238	2,062,051
2023	532,145	1,305,803	1,837,948	5,806	94,343	100,150	20,410	113,108	133,518	2,071,616
2024	539,617	1,324,239	1,863,856	5,991	95,960	101,951	20,418	113,379	133,797	2,099,604
2025	541,098	1,325,482	1,866,579	6,133	96,951	103,084	20,429	113,622	134,051	2,103,714
2026	542,052	1,325,840	1,867,892	6,243	97,544	103,787	20,440	113,844	134,284	2,105,964
2027	542,632	1,325,133	1,867,765	6,326	97,837	104,163	20,451	114,040	134,490	2,106,418
2028	542,465	1,323,084	1,865,549	6,390	97,867	104,257	20,458	114,209	134,668	2,104,474
2029	541,827	1,320,096	1,861,922	6,434	97,716	104,151	20,466	114,362	134,827	2,100,900
2030	540,671	1,316,898	1,857,569	6,460	97,378	103,839	20,472	114,512	134,984	2,096,392
2031	538,676	1,312,082	1,850,757	6,472	96,904	103,376	20,475	114,672	135,148	2,089,281
2032	536,160	1,305,809	1,841,969	6,472	96,312	102,784	20,476	114,838	135,313	2,080,066
2033	536,448	1,305,297	1,841,745	6,461	95,609	102,069	20,474	115,013	135,487	2,079,301
2034	533,113	1,295,914	1,829,027	6,438	94,770	101,207	20,468	115,172	135,640	2,065,874
2035	529,677	1,285,656	1,815,333	6,407	93,842	100,249	20,459	115,318	135,776	2,051,358
2036	526,433	1,275,800	1,802,233	6,371	92,830	99,201	20,445	115,461	135,906	2,037,339
2037	522,850	1,265,424	1,788,273	6,330	91,733	98,063	20,427	115,597	136,023	2,022,360
2038	519,431	1,255,328	1,774,759	6,283	90,551	96,833	20,403	115,729	136,131	2,007,724
2039	516,230	1,246,123	1,762,353	6,229	89,281	95,510	20,375	115,865	136,241	1,994,103
2040	513,089	1,237,347	1,750,436	6,170	87,922	94,092	20,346	116,002	136,349	1,980,877

*This projection includes retired from active and reserve duty.
Non-CSB/Redux figures include both active and reserve duty retirees, while CSB/Redux figures include only active duty retirees.

**The number of retirees projected only considers those receiving non-zero retired pay from the Military Retirement Fund.

***The number of disabled retirees includes excess disability retirees, which are assumed to wind down over 5 years, to account for the difference between what the disablity rates produce and elevated future expected experience. E.g., there were 6,149 added to disabled retirees in FY 2016.

TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal	**Nondisabled (non-CSB/Redux)**			**Nondisabled (CSB/Redux)**			**Disabled**			**Grand**
Year	**Officers**	**Enlisted**	**Total**	**Officers**	**Enlisted**	**Total**	**Officers**	**Enlisted**	**Total**	**Total**
2016	$22,627,686	$27,769,542	$50,397,227	$112,595	$1,156,564	$1,269,159	$559,025	$1,110,453	$1,669,478	$53,335,864
2017	$23,096,604	$28,077,354	$51,173,958	$138,390	$1,341,441	$1,479,831	$566,775	$1,196,243	$1,763,018	$54,416,806
2018	$23,711,063	$28,602,803	$52,313,866	$166,132	$1,532,927	$1,699,059	$576,859	$1,272,078	$1,848,937	$55,861,862
2019	$24,384,728	$29,212,487	$53,597,215	$193,732	$1,717,033	$1,910,764	$586,597	$1,333,689	$1,920,286	$57,428,265
2020	$25,099,806	$29,890,508	$54,990,314	$220,208	$1,892,477	$2,112,685	$595,699	$1,380,843	$1,976,541	$59,079,541
2021	$25,865,731	$30,653,485	$56,519,216	$245,397	$2,056,451	$2,301,848	$604,258	$1,412,919	$2,017,177	$60,838,240
2022	$26,651,888	$31,468,748	$58,120,636	$270,249	$2,209,127	$2,479,376	$613,809	$1,445,839	$2,059,648	$62,659,659
2023	$27,481,962	$32,366,734	$59,848,696	$294,736	$2,353,981	$2,648,717	$624,930	$1,481,150	$2,106,080	$64,603,493
2024	$28,444,906	$33,460,338	$61,905,243	$317,309	$2,480,467	$2,797,776	$637,423	$1,518,474	$2,155,898	$66,858,917
2025	$29,509,868	$34,669,188	$64,179,057	$339,010	$2,596,123	$2,935,134	$652,882	$1,561,296	$2,214,178	$69,328,369
2026	$30,529,416	$35,806,058	$66,335,474	$360,086	$2,706,400	$3,066,487	$669,889	$1,606,371	$2,276,260	$71,678,221
2027	$31,552,608	$36,965,121	$68,517,728	$381,458	$2,812,937	$3,194,395	$687,813	$1,652,701	$2,340,514	$74,052,638
2028	$32,570,597	$38,128,883	$70,699,480	$403,392	$2,917,931	$3,321,323	$706,632	$1,700,332	$2,406,965	$76,427,768
2029	$33,579,211	$39,290,734	$72,869,945	$425,345	$3,027,245	$3,452,590	$726,314	$1,749,397	$2,475,711	$78,798,245
2030	$34,583,108	$40,459,366	$75,042,474	$447,326	$3,150,310	$3,597,636	$747,060	$1,800,501	$2,547,562	$81,187,672
2031	$35,575,880	$41,624,558	$77,200,438	$470,356	$3,297,805	$3,768,161	$768,903	$1,854,157	$2,623,061	$83,591,660
2032	$36,557,737	$42,775,700	$79,333,436	$494,255	$3,464,179	$3,958,434	$791,729	$1,910,549	$2,702,277	$85,994,147
2033	$37,612,501	$44,001,779	$81,614,279	$516,470	$3,627,329	$4,143,800	$815,752	$1,969,507	$2,785,260	$88,543,338
2034	$38,655,671	$45,200,835	$83,856,506	$535,733	$3,772,171	$4,307,904	$840,879	$2,030,169	$2,871,048	$91,035,458
2035	$39,630,451	$46,306,162	$85,936,613	$552,354	$3,899,682	$4,452,036	$867,087	$2,091,880	$2,958,968	$93,347,617
2036	$40,641,617	$47,478,166	$88,119,783	$567,548	$4,014,501	$4,582,049	$894,487	$2,155,656	$3,050,143	$95,751,975
2037	$41,690,753	$48,735,632	$90,426,385	$581,470	$4,120,236	$4,701,706	$923,133	$2,222,522	$3,145,656	$98,273,747
2038	$42,772,471	$50,046,390	$92,818,860	$594,455	$4,213,940	$4,808,395	$952,947	$2,291,924	$3,244,870	$100,872,125
2039	$43,903,384	$51,432,435	$95,335,819	$606,232	$4,300,192	$4,906,425	$983,761	$2,363,738	$3,347,499	$103,589,743
2040	$45,084,439	$52,895,066	$97,979,506	$616,993	$4,380,232	$4,997,224	$1,015,775	$2,438,024	$3,453,800	$106,430,529

*This projection includes retired from active and reserve duty.
Non-CSB/Redux figures include both active and reserve duty retirees, while CSB/Redux figures include only active duty retirees.

**The disabled retiree outlays includes amounts for excess disability retirees, which are assumed to wind down over 5 years, to account A22 for the difference between what the disablity rates produce and elevated future expected experience. E.g., there were $86.2 million added to disabled retiree outlays in FY 2016.

RETIREE GAIN STATEMENT

	Gains During the Fiscal Year						**Average Starting Net Retired Pay Before CPI Increase**					
Fiscal	**Nondisabled (non-CSB/Redux)**		**Nondisabled (CSB/Redux)**		**Disabled**		**Nondisabled (non-CSB/Redux)**		**Nondisabled (CSB/Redux)**		**Disabled**	
Year	**Officers**	**Enlisted**	**Officers**	**Enlisted**	**Officers**	**Enlisted**	**Officers**	**Enlisted**	**Officers**	**Enlisted**	**Officers**	**Enlisted**
2016	15,865	30,443	481	6,977	752	7,373	$48,753	$20,564	$51,709	$25,233	$64,809	$28,127
2017	15,186	30,874	477	6,789	742	7,281	$46,679	$20,608	$55,134	$27,618	$66,948	$29,570
2018	14,974	31,635	449	6,117	733	7,205	$47,987	$21,230	$58,217	$28,646	$70,023	$31,454
2019	14,867	32,377	418	5,490	723	7,152	$49,448	$22,192	$60,810	$29,736	$73,740	$33,675
2020	14,909	33,780	362	4,867	714	7,121	$50,701	$23,012	$64,166	$30,834	$77,985	$36,044
2021	15,158	35,958	320	4,182	707	7,098	$52,099	$23,752	$67,052	$31,747	$82,589	$38,444
2022	15,374	37,752	303	3,719	701	7,091	$53,500	$24,723	$71,172	$32,999	$87,402	$40,983
2023	15,659	38,777	258	3,141	696	7,081	$54,648	$25,875	$76,018	$34,776	$92,817	$43,664
2024	21,064	53,842	196	1,903	688	7,074	$50,641	$24,286	$83,703	$41,113	$98,422	$46,460
2025	15,263	37,161	153	1,317	680	7,051	$58,475	$28,316	$90,348	$46,628	$104,586	$49,418
2026	14,928	36,713	124	961	673	7,035	$105,554	$53,937	$96,786	$52,272	$111,226	$52,499
2027	14,750	36,049	99	707	665	7,017	$110,364	$56,412	$103,056	$57,777	$118,270	$55,722
2028	14,202	35,076	81	496	658	6,997	$115,008	$58,425	$110,069	$63,962	$125,471	$59,066
2029	13,927	34,471	64	370	653	6,984	$119,746	$60,838	$116,537	$69,103	$132,777	$62,396
2030	13,600	34,567	48	242	648	6,985	$124,710	$62,931	$124,567	$76,380	$140,407	$65,854
2031	12,940	33,222	36	169	642	6,997	$131,699	$66,155	$133,221	$82,133	$148,211	$69,323
2032	12,587	32,006	27	119	637	7,012	$137,686	$69,674	$140,748	$87,220	$156,344	$72,659
2033	15,544	37,990	18	80	633	7,030	$132,290	$65,913	$151,694	$91,698	$164,803	$75,749
2034	12,057	29,320	9	19	627	7,025	$148,035	$74,396	$168,361	$101,627	$173,748	$78,837
2035	12,068	28,602	5	7	620	7,021	$152,228	$75,725	$181,215	$110,524	$182,771	$81,747
2036	12,348	29,135	4	4	614	7,026	$160,729	$80,849	$194,097	$116,916	$192,682	$85,192
2037	12,071	28,716	3	2	607	7,024	$167,870	$83,487	$204,828	$122,997	$203,190	$88,616
2038	12,270	29,064	1	1	598	7,023	$171,762	$84,295	$215,022	$128,518	$213,585	$91,952
2039	12,492	29,988	0	0	592	7,031	$176,457	$85,643	$0	$0	$224,108	$95,395
2040	12,526	30,415	0	0	587	7,034	$181,972	$86,968	$0	$0	$234,972	$99,140

*This projection includes retired from active and reserve duty.
Non-CSB/Redux figures include both new active and reserve duty retirements, while CSB/Redux figures include only new active duty retirements.

**Gains during the year include those people who die before year end. All figures are after total and partial VA offsets.

***The dramatic retiree gain increases in FY 2024 and FY 2033 are a result of the modeling due to section 647 of the 2008 NDAA.
Please refer to Appendix F and Appendix H for more information.

****Excess disability retirees used to account for anticipated experience over 5 years are not included in this display.

TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR

Fiscal Year	SBP Non-CSB/Redux	SBP CSB/Redux	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Special Survivor Indemnity Allowance	Total
2015	186,085	60	85,756	73	9,705	6,597	64,411	288,276
2016	189,096	82	87,902	65	9,722	6,057	65,807	292,924
2017	191,738	110	89,963	58	9,678	5,528	63,912	297,076
2018	194,075	145	92,040	51	9,589	5,022	0	300,921
2019	196,124	187	94,164	45	9,441	4,543	0	304,504
2020	197,907	238	96,358	40	9,232	4,091	0	307,866
2021	199,439	299	98,627	35	8,984	3,668	0	311,052
2022	200,739	371	100,977	31	8,721	3,274	0	314,114
2023	201,816	457	103,407	27	8,468	2,910	0	317,085
2024	202,679	557	105,980	24	8,217	2,575	0	320,032
2025	203,336	673	108,588	21	7,969	2,270	0	322,855
2026	203,800	807	111,252	18	7,750	1,993	0	325,620
2027	204,082	961	113,954	15	7,550	1,745	0	328,307
2028	204,191	1,136	116,680	13	7,366	1,524	0	330,910
2029	204,145	1,334	119,415	11	7,223	1,328	0	333,456
2030	203,970	1,557	122,139	9	7,126	1,156	0	335,957
2031	203,692	1,806	124,823	8	7,057	1,006	0	338,392
2032	203,333	2,082	127,439	7	7,013	877	0	340,750
2033	202,918	2,387	129,993	6	6,996	766	0	343,064
2034	202,476	2,721	132,420	5	6,989	671	0	345,281
2035	202,035	3,086	134,716	4	6,996	591	0	347,427
2036	201,611	3,481	136,852	3	7,014	523	0	349,485
2037	201,221	3,908	138,804	2	7,036	467	0	351,438
2038	200,875	4,365	140,549	2	7,057	420	0	353,268
2039	200,583	4,854	142,063	2	7,078	381	0	354,960
2040	200,338	5,372	143,331	1	7,101	348	0	356,492

*This projection includes survivors of members who retired from active and reserve duty.
Non-CSB/Redux figures include both survivors of active and reserve duty retirees, while CSB/Redux figures include only survivors of active duty retirees.
**The number of survivors projected only considers those receiving non-zero pay from the Military Retirement Fund.
***RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.
****The Special Survivor Indemnity Allowance counts are shown for informational purposes and are not included
in the Total column. They include the impact of both the 2008 NDAA and P.L. 110-181.
*****Excess disability retirees (their survivors) used to account for anticipated experience over 5 years are not included in this display.

TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal Year	SBP Non-CSB/Redux	SBP CSB/Redux	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Special Survivor Indemnity Allowance	Total
2016	$2,972,434	$678	$727,647	$551	$94,522	$17,846	$211,955	$4,025,634
2017	$3,033,511	$1,005	$754,728	$499	$96,376	$16,510	$231,882	$4,134,511
2018	$3,113,826	$1,441	$787,958	$454	$98,619	$15,211	$0	$4,017,509
2019	$3,198,231	$2,001	$824,351	$413	$100,658	$13,962	$0	$4,139,617
2020	$3,284,291	$2,723	$863,657	$377	$102,433	$12,767	$0	$4,266,249
2021	$3,372,629	$3,623	$906,290	$342	$104,058	$11,633	$0	$4,398,576
2022	$3,458,554	$4,730	$951,247	$310	$105,434	$10,563	$0	$4,530,839
2023	$3,545,541	$6,086	$999,718	$280	$106,766	$9,559	$0	$4,667,949
2024	$3,632,885	$7,742	$1,051,972	$253	$108,110	$8,624	$0	$4,809,586
2025	$3,732,155	$9,770	$1,111,710	$227	$109,847	$7,765	$0	$4,971,475
2026	$3,835,749	$12,237	$1,176,344	$204	$111,820	$6,980	$0	$5,143,335
2027	$3,939,798	$15,182	$1,245,086	$182	$114,050	$6,265	$0	$5,320,565
2028	$4,044,408	$18,730	$1,318,003	$162	$116,511	$5,619	$0	$5,503,433
2029	$4,149,660	$22,984	$1,395,137	$143	$119,291	$5,038	$0	$5,692,254
2030	$4,255,786	$28,021	$1,476,493	$126	$122,622	$4,520	$0	$5,887,569
2031	$4,363,046	$33,866	$1,561,972	$110	$126,499	$4,063	$0	$6,089,557
2032	$4,471,849	$40,545	$1,651,420	$96	$130,737	$3,663	$0	$6,298,311
2033	$4,582,734	$48,134	$1,744,810	$83	$135,351	$3,316	$0	$6,514,428
2034	$4,696,179	$56,752	$1,841,991	$71	$140,383	$3,017	$0	$6,738,393
2035	$4,813,000	$66,467	$1,942,360	$61	$145,845	$2,763	$0	$6,970,496
2036	$4,933,870	$77,353	$2,045,767	$51	$151,683	$2,547	$0	$7,211,272
2037	$5,059,588	$89,508	$2,151,772	$43	$157,807	$2,367	$0	$7,461,085
2038	$5,190,775	$103,033	$2,259,915	$36	$164,129	$2,217	$0	$7,720,105
2039	$5,327,976	$118,041	$2,369,695	$30	$170,656	$2,094	$0	$7,988,492
2040	$5,471,763	$134,631	$2,480,620	$24	$177,404	$1,992	$0	$8,266,435

*This projection includes survivors of members who retired from active and reserve duty.
Non-CSB/Redux figures include both survivors of active and reserve duty retirees, while CSB/Redux figures include only survivors of active duty retirees.
**RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.
***The Special Survivor Indemnity Allowance dollars are included in the Total column. They include the impact of both the 2008 NDAA and P.L. 110-181.
****Excess disability retirees (their survivors) used to account for anticipated experience over 5 years are not included in this display.

TOTAL PROJECTED BASIC PAY AND RETIRED OUTLAYS

(Dollar Amounts in Thousands)

Fiscal Year	Total Projected Basic Pay	Total Projected Outlays	Retired Outlays Over Basic Pay
2016	$63,960,323	$57,361,498	89.7%
2017	$66,689,383	$58,551,317	87.8%
2018	$69,665,980	$59,879,370	86.0%
2019	$73,110,997	$61,567,882	84.2%
2020	$76,695,921	$63,345,789	82.6%
2021	$80,188,463	$65,236,816	81.4%
2022	$83,772,539	$67,190,498	80.2%
2023	$87,417,048	$69,271,443	79.2%
2024	$91,119,404	$71,668,503	78.7%
2025	$94,952,845	$74,299,844	78.2%
2026	$98,800,714	$76,821,556	77.8%
2027	$102,776,380	$79,373,203	77.2%
2028	$106,905,028	$81,931,201	76.6%
2029	$111,199,272	$84,490,499	76.0%
2030	$115,651,381	$87,075,241	75.3%
2031	$120,262,558	$89,681,217	74.6%
2032	$125,057,126	$92,292,458	73.8%
2033	$130,051,669	$95,057,767	73.1%
2034	$135,299,840	$97,773,852	72.3%
2035	$140,849,868	$100,318,113	71.2%
2036	$146,453,591	$102,963,247	70.3%
2037	$151,962,689	$105,734,832	69.6%
2038	$157,557,163	$108,592,230	68.9%
2039	$163,230,561	$111,578,235	68.4%
2040	$168,971,347	$114,696,964	67.9%

*Basic pay includes reserve and active duty basic pay; outlays include retired pay and survivor benefits.

**This projection includes retired from active and reserve duty.

***This projection includes pay for those retirees eligible for Concurrent Receipt.

****This projection is adjusted for the increase in survivor benefits due to P.L. 110-181.

*****Excess disability retirees used to account for anticipated experience over 5 years are included in outlays. However, no survivor (of excess disability retirees) outlays are included.

APPENDIX L

FINANCIAL STATEMENT DISCLOSURES

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

Federal trust funds like the Military Retirement Fund are not subject to the same pension regulations as private sector and state/local governmental plans. Under generally accepted accounting principles (GAAP), both private sector and state/local pension plans have been required to include a table showing the "Statement of Net Assets Available for Benefits" and a "Statement of Changes in Net Assets Available for Benefits," where assets are valued at fair market value in their accounting statements. For the Military Retirement Fund, fair market value is based on the bid prices of public issue securities with the same maturity dates and coupon rates as the special issue securities held by the Fund. These statements are included in Tables L-1 and L-2, respectively.

Common measures of a retirement system's liabilities (frequently required for private sector plans under GAAP) are the "Accumulated Plan Benefits" and the "Market Value of Assets." In prior years, both these items and explanatory notes were included in this appendix. Only the "Market Value of Assets" is currently shown for informational purposes.

The market values shown in this appendix can be found in the *Fiscal Year 2015 Military Retirement Fund Audited Financial Statements*. The financial statements are available through the website of the Office of the Under Secretary of Defense (Comptroller) at: http://comptroller.defense.gov/Financial-Management/Reports/cfs2015/.

TABLE L-1

DEPARTMENT OF DEFENSE
MILITARY RETIREMENT FUND
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
($ in millions)

	For the Plan Year Ended September 30: 2015	2014
Assets		
1) Investments, at fair market value, in U.S. Government securities:[1]	$640,927	$588,892
2) Accounts receivable:		
a) Accrued interest[2]	$4,703	$4,147
b) Due from military retirees or their survivors	$92	$65
c) Intragovernmental	$0	$0
3) Cash:	$31	$24
Total Assets (1 + 2 + 3):	$645,753	$593,128
Accounts payable:	$(4,641)	$(4,541)
Total Assets Available for Benefits	$641,112	$588,588

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[1] Fair market value of securities has been measured by quoted prices (bid price) in the active U.S. Government securities market. Bid price used represents the over-the-counter quotations as of 4 p.m. eastern time as reported by the U.S. Department of Treasury – Bureau of Public Debt on September 30, 2015, and September 30, 2014, respectively. Additional adjustment made as a result of FY 2011 National Defense Authorization Act (P.L. 111-383) regarding retired pay date as follows:

	2015	2014
Investments, at fair market value (actual)	$640,927	$588,892
October Expenditures paid in September	$0	$0
Investments, at fair market value (adjusted)	$640,927	$588,892

[2] Includes accrued interest receivable and interest purchased.

TABLE L-2

DEPARTMENT OF DEFENSE
MILITARY RETIREMENT FUND
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
($ in millions)

	For the Plan Year Ended September 30: 2015	2014
Net assets available for benefits at beginning of plan year:	$588,588	$521,865
1) Investment/Inflation income (coupons received)	$15,988	$21,865
2) Net appreciation (depreciation) in fair market value of investments	($8,084)	$554
3) Contributions from services	$19,691	$20,532
4) Appropriation to amortize the initial unfunded liability	$75,562	$72,885
5) Appropriation for Treasury Normal Cost Contribution	$6,197	$6,337
Total additions (1 + 2 + 3 + 4 + 5)	$109,354	$122,174
Less: Benefits paid to participants[1]	$56,829	$55,451
Net assets available for benefits at end of plan year	$641,112	$588,588

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[1] The statement has been revised to show benefits paid to participants on an accrual basis:

	2015	2014
Benefits paid on cash basis	$56,729	$55,354
Change in liability for benefits due at end of year	$100	$97
Benefits paid on accrual basis	$56,829	$55,451

COMPARISON OF DOD BOARD AND SFFAS 33 ACTUARIAL LIABILITIES

For Military Retirement Fund liabilities, DoD Office of the Actuary (OACT) performs two annual valuations. The primary one is for funding purposes—this valuation is governed by Chapter 74 of Title 10 U.S.C. and must use methods and assumptions approved by the DoD Board of Actuaries (Board). The other is for financial statement purposes and is governed by Federal Accounting Standards Advisory Board (FASAB) standards.

Historically, OACT has used Board valuation methods and assumptions to calculate liabilities for financial statement purposes. However, even using the same assumptions, liabilities from the Board valuation differ from financial statement numbers because of financial statement deadlines. For example, the September 30, 2015, actuarial liability for the financial statements (which was due in early October 2015) was projected based on the September 30, 2014, Board valuation. The September 30, 2015, Board valuation (documented in this report) was performed at a later time, based on actual September 30, 2015 data, and therefore resulted in a different September 30, 2015 actuarial liability. A comparison of these respective actuarial liabilities is shown in Table L-3. Note that the *Actuarial Certification* (page 2) only applies to Board valuation results for purposes of meeting the requirements of Chapter 74, Title 10, United States Code.

Currently, a separate financial statement valuation (i.e., with different assumptions) is necessary to satisfy a financial statement regulation called the Statement of Federal Financial Accounting Standards 33 (SFFAS 33). A separate financial statement valuation is needed because SFFAS 33 requires the use of a yield curve to discount cash flows, whereas the Board valuation uses an interest rate assumption based on methodologies described in Appendix D. [A 'yield curve' is a financial representation depicting the relationship between the interest rate level (borrowing cost) and time to maturity (term length).]

SFFAS 33 requires the use of a yield curve based on marketable U.S. Treasury securities, with a minimum of five years of historical rates for the yield curve input and consistency in the number of historical rates used from period to period. OACT used the U.S. Department of the Treasury-Office of Economic Policy's 10-year Average Yield Curve for Treasury Nominal Coupon Issues ('TNC yield curve' – Source: https://www.treasury.gov/resource-center/economic-policy/corp-bond-yield/Pages/TNC-YC.aspx) representing average rates from April 1, 2005, through March 31, 2015, resulting in a single-equivalent interest rate of 4.1%. This is comparable to the Board valuation interest rate of 5.25%.

SFFAS 33 also directs the interest rate, underlying inflation rates, and other economic assumptions to be consistent with one another. A change in the interest rate may cause other assumptions to change as well. For the September 30, 2015, financial statement valuation, SFFAS 33 required the long-term inflation and salary increase assumptions to be consistent with the underlying TNC yield curve used in the valuation. The September 30, 2015, SFFAS 33 economic assumptions are shown in the concluding note of Table L-3.

SFFAS 33 permits the use of a single average interest rate if the resulting present value is not materially different from what would be obtained using the yield curve. Table L-3 compares the SFFAS 33 liability to the corresponding Board liability. Measuring the Fund's actuarial liability using SFFAS 33 long-term economic assumptions (as compared to Board assumptions) results in a liability that is higher by approximately 10%[1].

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[1] Note that this amount, which is the difference between the two actuarial liabilities shown in Table L-3, also includes the impact of the different populations on which the two liabilities are based.

TABLE L-3

MILITARY RETIREMENT SYSTEM
COMPARISON OF DOD BOARD AND SFFAS 33 ACTUARIAL LIABILITIES
($ in billions)

Valuation For the Plan Year Ended September 30, 2015:

		DoD Board[1]	SFFAS 33[2]
1.	Present value of future benefits	$1,643.2	$1,823.0
2.	Present value of future normal cost contributions	$226.2	$264.5
3.	Actuarial accrued liability (1. – 2.)	$1,417.0	$1,558.5

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[1] Reproduced from Table 6A in main text.

[2] Reproduced from the '*Fiscal Year 2015 Military Retirement Fund Audited Financial Statements*.' The financial statements are available through the website of the Office of the Under Secretary of Defense(Comptroller) at: http://comptroller.defense.gov/financialmanagement/reports/cfs2015.aspx. The '*Actuarial Certification*' (page 2) does not apply to these figures.

NOTE: The following long-term economic assumptions are used in computing the respective actuarial liabilities:

	DoD Board	SFFAS 33
Full COLA:	2.75%	2.10%
Basic Pay:	3.25%	2.30%
Interest:	5.25%	4.10%

APPENDIX M

TREASURY PAYMENTS

METHOD OF AMORTIZING CHANGES IN THE UNFUNDED LIABILITY OF THE MILITARY RETIREMENT SYSTEM

Introduction

Section 1465 of Title 10 states that the Secretary of Defense shall determine amortization methods and schedules for the annual amortization of changes in the unfunded liability (UFL) of the Military Retirement System. The section also states that these methods and assumptions must be approved by the DoD Board of Actuaries. The resulting payments are made by the Department of the Treasury to the Military Retirement Fund and <u>do not affect the DoD budget</u>.

There are three causes of change in the Military Retirement System's unfunded liability: (1) changes in benefits, (2) annual experience gains or losses resulting from actual experience deviating from expected experience, and (3) changes in actuarial assumptions used in the projected liability calculations. When a change in the unfunded liability does not fit perfectly into one of the three categories, OACT and the Board of Actuaries will determine the most appropriate one. The following describes the technical procedure of amortizing these types of changes, as approved by the Board.

Amortization Procedure

All three types of changes in the UFL are amortized by means of payment schedules so that: (1) the annual amortization payments increase each year by the long-term basic pay scale assumption; (2) the payment stream completely liquidates the additional liability, with a new overall weighted period determined using (i) 30 years weighted by the absolute value of the new liability, and (ii) the remaining period on the unamortized balance prior to the new liability weighted by the absolute value of that balance; and (3) the payments are expressed to the nearest million dollars. The amortization payments increase at the same rate as the increase in the total basic payroll for a particular year—an outcome that is consistent with the way the normal cost payments and payments to amortize the system's initial UFL are determined. This method is no longer common for many private sector pension plans and has given way to an amortization schedule with level payments in order to cover interest costs. It is also often required for these pension plans to amortize changes in unfunded liabilities over shorter than a 30-year schedule. However, the methods applied to the Military Retirement Fund are similar to those that are or have been used by other federal and public sector pension plans. Additionally, the Board has annual discussions regarding the appropriateness of the amortization procedure.

Experience gains and losses, which create changes in the UFL, occur every year. The payment streams to amortize these changes are combined. This produces one single payment stream for the category of experience gains and losses and eliminates the tedious tracking of up to 30 different small amortization schedules. The DoD Office of the Actuary can identify the separate segments if the need arises.

A similar method of combining amortization schedules is used for changes in the UFL caused by changes in actuarial assumptions. Beginning with the September 30, 1995, valuation, changes to the UFL due to all benefit changes are being combined and amortized in a single stream of payments.

Actuarial gains and losses are changes in the UFL that result from actual experience in a pension plan deviating from what was expected, benefit changes, or assumption changes. An actuarial gain is a *decrease* in the UFL and is usually expressed as a negative number. Conversely, a loss represents an *increase* in the UFL and is usually expressed as a positive number. The amortization payment for a negative change (gain) is also expressed as a negative number. These negative amortization payments reduce any positive amortization payments otherwise payable, including the (positive) payments amortizing the system's initial UFL.

Amortization payments for changes in the UFL are structured to increase each year with the basic pay scale increase. When the payments are negative, their absolute values are made to increase. Although this means that the payments are actually decreasing mathematically, for simplicity of expression both positive and negative amortization payments are said to "increase" by the basic pay scale increase.

CALCULATION OF THE OCTOBER 1, 2016, TREASURY PAYMENT

The following pages (Tables M-1 through M-5) display the calculation of the October 1, 2016, Treasury payment based on the September 30, 2015, valuation results and on amortization methods and assumptions approved by the DoD Board of Actuaries. In order to avoid a projected shortfall in the Military Retirement Fund, the Board determined that, beginning with the FY 1998 payment, the total amortization period of the initial unfunded liability would be decreased from 60 to 50 years. The Board again shortened the initial unfunded liability amortization period in 2007 to 42 years in order for the payments to cover interest on the unfunded liability each year.

Public Law (P.L.) 108-136 required the Department of Treasury to pay for the increase in the normal cost due to Concurrent Receipt. Beginning with FY 2005, Treasury includes the annual normal cost payment due to Concurrent Receipt along with the unfunded liability payment in the October 1st contribution. For the October 1, 2016, Treasury payment, the actuarially determined amount due to Concurrent Receipt totals $7.447 billion. This is computed using the full- and part-time normal cost percentages (NCPs) in Table 6A of the main text (item 8). The NCPs are multiplied by the DoD Comptroller-budgeted FY 2017 full- and part-time basic pay, $56.4 billion and $6.9 billion, respectively, or $7.447 billion equates to the sum of $56.4 billion x 12.8% and $6.9 billion x 3.3%.

Due to the *Budget Control Act of 2011*, both FY 2016 and 2017 Treasury concurrent receipt normal cost amounts displayed on the next page were reduced (or sequestered) by 9.3% (or $0.704 billion) in FY 2016, and 9.1% (or $0.678 billion) in FY 2017. For instance, in FY 2016 the Treasury payment of $6.870 billion is the difference between the actuarially calculated amount ($7.574 billion) and the sequestered amount ($0.704 billion), and likewise in FY 2017 the Treasury payment of $6.769 billion is the difference between $7.447 billion and $0.678 billion. At their July 2016 meeting, the Board decided to treat the FY 2016 sequestered amount of $0.704 billion as an experience loss in the FY 2015 valuation, and amortized it (brought forward with one year's assumed interest) over one year. It is included in the FY 2017 payment on the next page. (See "Unpaid contribution" of $0.741 billion = $0.704 billion x 1.0525.) The Board will likely treat the FY 2017 sequestered amount in the same manner (i.e., as a loss in the 2016 valuation and added, with interest, to the FY 2018 Treasury payment).

TABLE M-1

TOTAL TREASURY PAYMENT
OCTOBER 1, 2016 AND OCTOBER 1, 2015

($ in billions)

	October 1, 2016	October 1, 2015
Amortization payment for:		
1. Initial unfunded liability	$90.024	$87.169
2. Changes in benefits	$7.724	$8.796
3. Gains and Losses Amortization		
a. Changes in actuarial assumptions	$4.459	$3.770
b. Actuarial experience	$(21.756)	$(21.132)
c. Unpaid contribution	$0.741	$0.686
Total amortization payment	$81.192	$79.289
Normal cost payment	$6.769	$6.870
Total Treasury payment	$87.961	$86.159

TABLE M-2

CALCULATION OF OCTOBER 1, 2016, PAYMENT ON INITIAL UNFUNDED LIABILITY (UFL)

($ in billions)

1.	Unamortized balance of initial UFL (10/1/14 balance × 1.055)	9/30/15	$ 872.953
2.	Payment on UFL	10/1/15	$ 87.169
3.	Unamortized balance of initial UFL (1. - 2.)	10/1/15	$ 785.784
4.	Balance on 9/30/16 (3. × 1.0525)	9/30/16	$ 827.038
5.	Number of Annual Payments Remaining	9/30/16	10
6.	Value of an annuity due for remaining amortization period at interest rate equal to (1.0525 ÷ 1.0325) - 1		9.1868
7.	Payment on initial UFL due 10/1/16 (4. ÷ 6.)		$ 90.024

TABLE M-3

CALCULATION OF OCTOBER 1, 2016, PAYMENT ON UNFUNDED LIABILITY (UFL) RESULTING FROM BENEFIT CHANGES

($ in billions)

1. Unamortized UFL balance due to benefit changes (10/1/14 balance x 1.055)	9/30/15	$ 141.840
2. Payment on UFL	10/1/15	$ 8.796
3. Unamortized UFL balance after payment (1. - 2.)	10/1/15	$ 133.044
4. Additional (new) UFL due to benefit changes	9/30/15	-$ 14.029
5. Unamortized UFL balance due to benefit changes (3. + 4.)	10/1/15	$ 119.015
6. Balance on 9/30/16 (5. × 1.0525)	9/30/16	$ 125.263
7. Total number of years of prior amortization schedule		19.06
8. Remaining number of years of prior amortization schedule (7. - 1)		18.06
9. Total number of years of new amortization schedule (absolute values used for all numbers) [(3. × 8.) + (4. × 30)] ÷ (3. + 4.)		19.20
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0525 ÷ 1.0325) - 1		16.2168
11. Payment on UFL due to benefit changes (6. ÷ 10.)	10/1/16	$ 7.724

TABLE M-4

CALCULATION OF OCTOBER 1, 2016, PAYMENT ON UNFUNDED LIABILITY (UFL) RESULTING FROM ASSUMPTION CHANGES

($ in billions)

1.	Unamortized balance of UFL due to assumption changes (10/1/14 balance × 1.055)	9/30/15	$ 83.662
2.	Payment on UFL	10/1/15	$ 3.770
3.	Unamortized UFL balance after payment (1. - 2.)	10/1/15	$ 79.892
4.	Additional (new) UFL	9/30/15	$ 12.407
5.	Unamortized UFL balance due to assumption changes (3. + 4.)	10/1/15	$ 92.298
6.	Balance on 9/30/16 (5. × 1.0525)	9/30/16	$97.144
7.	Number of years in prior amortization schedule		28.52
8.	Remaining number of years in prior amortization schedule (7. - 1)		27.52
9.	Number of years in new amortization schedule (absolute values used for all numbers) [(3. × 8.) + (4. × 30)] ÷ (3. + 4.)		27.86
10.	Value of an annuity due for remaining amortization period at interest rate equal to (1.0525 ÷ 1.0325) - 1		21.7870
11.	Payment on UFL due to assumption changes (6. ÷ 10.)	10/1/16	$ 4.459

TABLE M-5

CALCULATION OF OCTOBER 1, 2016, PAYMENT ON UNFUNDED LIABILITY (UFL) RESULTING FROM EXPERIENCE GAINS AND LOSSES

($ in billions)

1. Unamortized UFL balance due to experience gains and losses (10/1/14 balance × 1.055)	9/30/15	$ (262.663)
2. Payment on UFL	10/1/15	$ (20.446)
3. Unamortized UFL balance after payment (1. - 2.)	10/1/15	$ (242.217)
4. Additional (new) UFL	9/30/15	$ (18.424)
5. Unamortized UFL balance due to experience gains and losses (3. + 4.)	10/1/15	$ (260.641)
6. Balance on 9/30/16 (5. × 1.055)	9/30/16	$ (274.325)
7. Number of years in prior amortization schedule		14.08
8. Remaining number of years in prior amortization schedule (7. - 1)		13.08
9. Number of years in new amortization schedule (absolute values used for all numbers) [(3. × 8.) + (4. × 30)] ÷ (3. + 4.)		14.28
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0525 ÷ 1.0325) - 1		12.6090
11. Payment* on UFL due to experience gains and losses (6. ÷ 10.)	10/1/16	$ (21.756)

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* Excludes payment on loss due to 10/1/15 unpaid (sequestered) contribution.

OACT ENDNOTES

VISION STATEMENT

DoD OFFICE OF THE ACTUARY

To be the leading professionals in the measurement of contingent events and risk related to military benefits and to provide world-class actuarial support to the Department and other stakeholders on matters related to military benefits.

MISSION STATEMENT

DoD OFFICE OF THE ACTUARY

The Office of the Actuary is responsible for performing annual valuations and providing actuarial analysis and cost estimates by applying theories, methods and techniques of actuarial science to the Department for the following major benefit programs and funds: the Military Retirement System/Military Retirement Fund; Military Health System, including the portion funded through the Medicare-Eligible Retiree Health Care Fund; education benefits funded through the Education Benefits Fund; and benefits funded through the Voluntary Separation Incentive Fund. We provide requisite actuarial support to the DoD Boards of Actuaries, and are responsible for calculating actuarial liabilities and providing actuarial input for the Department's and government-wide financial statements, producing actuarial analysis and products for the Survivor Benefit Plan, developing quarterly reserves for incurred but not reported liabilities of DoD health care programs, providing actuarial support to the DoD Investment Board, and providing actuarial and statistical information about the military retirement system for analysts and other interested offices and individuals.

CONTACT INFORMATION

DoD OFFICE OF THE ACTUARY

Located in the *Actuarial Certification* section of this report (page 2).

VALUATION OF THE MILITARY RETIREMENT SYSTEM

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