



VALUATION OF THE MEDICARE-ELIGIBLE RETIREE HEALTH CARE FUND

SEPTEMBER 30, 2017

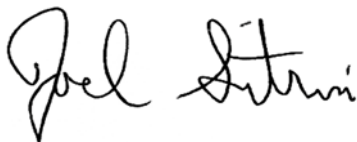
**DoD Office of the Actuary
December 2018**

ACTUARIAL CERTIFICATION

This report documents the results of an actuarial valuation of the postretirement medical benefits offered to Medicare-eligible retirees and dependents of the U.S. uniformed services. The primary purpose of this valuation is to determine the Actuarial Liability as of September 30, 2017, and certain funding requirements – the FY 2019 unfunded liability amortization payment and FY 2020 per capita normal costs for the Medicare-Eligible Retiree Health Care Fund (MERHCF), in support of the Secretary of Defense and the MERHCF Board of Actuaries (MERHCF Board). These valuation results meet the requirements of Chapter 56, Title 10, United States Code, and use of these results for other purposes may not be appropriate.

We have performed the valuation using methods and assumptions approved by the MERHCF Board and in accordance with generally accepted actuarial principles and practices. In general, the projected benefit costs and decrement rates used in the valuation are based on actual experience of the military and retired military population. The annual economic assumptions include a 2.75% inflation rate, 5.25% discount rate and 5.25% ultimate medical trend rate. The discount rate assumption used in the valuation is based on the funding policy and on the MERHCF Board's estimate of long term real Treasury yields.

In our opinion, the actuarial assumptions are reasonably related to experience and future expectations for the MERHCF.



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TABLE OF CONTENTS

	<u>Page</u>
Introduction	1
Notification about Rounding and Fund Name	1
Summary of Valuation Results	2
Table 1: Liability Summary	3
Table 2: Treasury Payment	3
Table 3: Per Capita Normal Costs	3
Funded Status	4
Table 4: Funded Status	4
Assets	4
Table 5: Statement of Actuarial Value of Assets	5
Table 6: Statement of Changes in the Actuarial Value of Assets	5
Table 7: Market Value of Assets	6
Actuarial Gains and Losses	6
Table 8: Total (Gain)/Loss Summary	6
Table 9: Asset and Liability (Gain)/Loss Summary	7
Table 10: Change in Unfunded Liability	7
Past and Projected Unfunded Liability Payments	8
Plan Amendments	8
Valuation Data and Procedure	9
Table 11: Active Service Members	10
Medical Trend Sensitivity	13
Table 12: Medical Trend Sensitivity	13
<u>Appendix A</u> : Eligibility and Plan Provisions	A-1
Plan Changes Included for the First Time in the Current Valuation	A-2
Summary of Eligibility Requirements	A-3
Summary of Plan Provisions	A-6
Table A1: TRICARE For Life Benefit Summary	A-7
Table A2: TRICARE Prime and USFHP Benefit Summaries	A-13
<u>Appendix B</u> : Supplemental Valuation Results	B-1
Supplemental Valuation Results	B-2
Table B1: Actuarial Liability by Benefit Type	B-2
Table B2: Actuarial Liability by Sponsor Status	B-3
Table B3: Per Capita Active Duty Normal Cost	B-3
Table B4: Per Capita Reserve Normal Cost	B-4
Table B5: Liability (Gain)/Loss Reconciliation	B-5
Table B6: Asset (Gain)/Loss	B-7
Table B7: Past and Projected Unfunded Liability Payments	B-8
Table B8: Past and Projected Unfunded Liability Balances	B-9

TABLE OF CONTENTS (CONT'D)

	<u>Page</u>
<u>Appendix C: Valuation Population Data</u>	C-1
Valuation Population Data	C-2
Table C1: Summary: Active Duty and Reserve	C-3
Table C2: Summary: Eligible Retired Beneficiaries	C-4
<i>Active Duty and Reserve Tables by Age and Years of Service:</i>	
Table C3: DoD Active Duty Officers	C-5
Table C4: DoD Active Duty Enlistees	C-6
Table C5: DoD Active Duty Officers and Enlistees	C-7
Table C6: DoD Selected Reserve Officers	C-8
Table C7: DoD Selected Reserve Enlistees	C-10
Table C8: DoD Selected Reserve Officers and Enlistees	C-12
Table C9: DoD Non-Selected Reserve Officers with 20 Good Years	C-14
Table C10: DoD Non-Selected Reserve Enlistees with 20 Good Years	C-15
Table C11: DoD Non-Selected Reserve Officers and Enlistees with 20 Good Years	C-16
<i>Retiree Tables by Age:</i>	
Table C12: DoD and all Uniformed Retired Officers	C-17
Table C13: DoD and all Uniformed Retired Enlistees	C-19
Table C14: DoD and all Uniformed Retired Officers and Enlistees	C-21
Table C15: DoD and all Uniformed Surviving Spouses	C-23
<u>Appendix D: Economic Assumptions</u>	D-1
Economic Assumptions	D-2
Table D1: Average Consumer Price Index (CPI-U) Increases	D-7
Table D2: Average Real Yield Rates On New Purchases	D-8
Table D3: Average Real Fund Effective Yield	D-9
Table D4: Medical Trend Rates	D-10
<u>Appendix E: Average Benefit Costs</u>	E-1
Development of Expected Average Benefit Costs	E-2
Table E1: Purchased Care Incurred Claims	E-3
Table E2: Direct Care Costs	E-7
Table E3: Claim Vectors	E-8
<u>Appendix F: Plan Participation Rates</u>	F-1
Plan Participation Rates	F-2
Table F1: Plan Participation Rates	F-5

TABLE OF CONTENTS (CONT'D)

	<u>Page</u>
<u>Appendix G: Active Duty Rates</u>	G-1
Active Duty Rates	G-2
Active Duty Rate Formulas	G-3
Table G1: Summary of Fiscal Years on which Active Duty Rates are Based	G-4
Table G2: Nonretired Active Duty Death Rates	G-5
Table G3: Active Duty Officer Nondisability, Temporary Disability and Permanent Disability Retirement Rates	G-6
Table G4: Active Duty Enlistee Nondisability, Temporary Disability and Permanent Disability Retirement Rates	G-7
Table G5: Active Duty Officer Withdrawal, Reentrant and Net Loss Rates	G-8
Table G6: Active Duty Enlistee Withdrawal, Reentrant and Net Loss Rates	G-9
Table G7: Distribution of Active Duty New Entrants	G-10
Table G8: Active Duty Transfer Rates	G-11
 <u>Appendix H: Reserve Rates</u>	 H-1
Reserve Rates	H-2
Table H1: Summary of Fiscal Years on Which Reserve rates are based	H-4
Table H2: Nonretired Selected Reserve Death Rates	H-5
Table H3: Nonretired Non-Selected Reserve Death Rates	H-6
Table H4: Selected Reserve Officer Separation Rates (non-retirement causes)	H-7
Table H5: Selected Reserve Enlistee Separation Rates (non-retirement causes)	H-9
Table H6: Selected Reserve to Non-Selected Reserve with 20 Good Years Officer Transfer Rates	H-11
Table H7: Selected Reserve to Non-Selected Reserve with 20 Good years Enlistee Transfer Rates	H-13
Table H8: Non-Selected Reserve Officer with 20 Good Years Separation Rates	H-15
Table H9: Non-Selected Reserve Enlistee with 20 Good Years Separation Rates	H-17
Table H10: Selected Reserve Officer Nondisability Retirement Rates	H-19
Table H11: Selected Reserve Enlistee Nondisability Retirement Rates	H-21
Table H12: Non-Selected Reserve Officer with 20 Good Years Nondisability Retirement Rates	H-23
Table H13: Non-Selected Reserve Enlistee with 20 Good Years Nondisability Retirement Rates	H-25
Table H14: Distribution of Selected Reserve New Entrants	H-27
Table H15: Selected Reserve Officer Reentrant Rates	H-28
Table H16: Selected Reserve Enlistee Reentrant Rates	H-30
Table H17: Selected Reserve Officer Paygrade Transfer Rates	H-32
Table H18: Selected Reserve Enlistee Paygrade Transfer Rates	H-34
Table H19: Selected Reserve Disability Retirement Rates	H-36
Table H20: Non-Selected Reserve with 20 Good Years Nondisability Retirement Ratios	H-37
Table H21: Selected Reserve Officer to Non-Selected Reserve Officer with 20 Good Years Transfer Rate Ratios	H-38
Table H22: Selected Reserve Enlistee to Non-Selected Reserve Enlistee with 20 Good Years Transfer Rate Ratios	H-40

TABLE OF CONTENTS (CONT'D)

	<u>Page</u>
<u>Appendix I: Retiree and Survivor Decrement Rates</u>	I-1
Retiree and Survivor Decrement Rates	I-2
Retiree and Survivor Decrement Rate Formulas	I-4
Table I1: Summary of Fiscal Years on which Retiree and Survivor Rates are Based	I-5
Table I2: Retired Officer Death Rates	I-6
Table I3: Retired Enlistee Death Rates	I-8
Table I4: Nondeath, Nontransfer Loss Rates from Temporary Disability	I-10
Table I5: Transfer Rates from Temporary Disability to Permanent Disability	I-11
Table I6: Survivor Remarriage Rates	I-12
Table I7: Survivor Death Rates	I-13
Table I8: Spouses Generated per Officer Sponsor	I-14
Table I9: Spouses Generated per Enlistee Sponsor	I-15
<u>Appendix J: Miscellaneous Valuation Parameters</u>	J-1
Description	J-2
Table J1: Description of Miscellaneous Valuation Parameters	J-3
<u>Appendix K: Glossary</u>	K-1
Terms	K-2

INTRODUCTION

The Fiscal Year (FY) 2001 National Defense Authorization Act (NDAA) contained a provision for extending TRICARE coverage to Medicare-eligible members or former members of the uniformed services (and their Medicare-eligible dependents and survivors) entitled to retired or retainer pay; and the Act also created a mechanism to fund benefits for these beneficiaries. Specifically, U.S. Code (U.S.C.), Chapter 56, Title 10 established the Department of Defense (DoD) Medicare-Eligible Retiree Health Care Fund (MERHCF), administered by the Secretary of the Treasury. The purpose of the MERHCF is to accumulate funds needed to finance on an actuarially sound basis liabilities associated with uniformed services retiree health care programs for Medicare-eligible beneficiaries. Medical benefits were provided to Medicare-eligible retirees and dependents of the uniformed services beginning October 2001, and the MERHCF was established October 2002.

A description of the medical benefits provided to Medicare-eligible retirees and their eligible dependents can be found in Appendix A.

Section 1114 of Title 10 created a Medicare-Eligible Retiree Health Care Board of Actuaries (the Board). The three independent members who comprise the Board are appointed by the Secretary of Defense. The Board is required to approve methods and assumptions used in actuarial valuations of the MERHCF, to approve 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 MERHCF at least every four years¹. The DoD Office of the Actuary (OACT) provides technical and administrative support to the Board. The terms of the Board members are fifteen years (after staggered initial appointments of five, ten and 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 public meeting) Board members are Lynette Trygstad (Chairperson), David Osterndorf, and Stuart Alden. The DoD Chief Actuary is the Executive Secretary for the Board.

Chapter 56 of Title 10, U.S.C. also requires that an actuarial valuation be performed at least once every four years, using the aggregate entry-age normal cost funding method. Under this law, 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 assumed experience differing from actual experience. On behalf of the uniformed services, the Treasury Department also deposits funds for the annual accrued benefits based on each current year of service (normal cost), and the uniformed services reflect these normal cost contributions in their budgets.

NOTIFICATION ABOUT ROUNDING AND FUND NAME

Throughout this report (including the appendices), numbers in some cases may not appear to add properly; this is due to rounding. Throughout this report and appendices, the MERHCF is also referred to as the Fund.

¹ For access to the official transcripts from the August 2018 Board meeting, the purpose of which was to approve the September 30, 2017, valuation assumptions and confirm the FY 2019 MERHCF per capita normal costs, follow this link: <https://actuary.defense.gov/External-Links/>

SUMMARY OF VALUATION RESULTS

The purpose of the September 30, 2017, MERHCF valuation (2017 valuation) is to develop normal costs (NCs), actuarial accrued liabilities (ALs), unfunded accrued liabilities (UFLs), and UFL amortization payments associated with postretirement medical benefits payable from the MERHCF.

The 2017 valuation uses census population data as of September 30, 2017, aggregate claims data for FY2017, and detailed claims data from fiscal years 2015 to 2017 (each fiscal year runs from October 1st through September 30th). The 2017 valuation produces AL and UFL figures as of September 30, 2017, an UFL amortization payment for October 1, 2018, and per capita NCs for FY 2018 that are projected to FY2020. The total October 1, 2018, Treasury payment is the sum of the October 1, 2018, UFL amortization payment and the October 1, 2018, Treasury NC payment. The October 1, 2018, NC payment is a function of FY 2019 per capita NC amounts initially promulgated by the Board in 2017 and revised in 2018 (as shown below), as well as budgeted average force strengths for FY 2019. The aggregate entry-age normal cost method is used to produce the per capita normal costs, as stated in the law. These per capita normal costs are contributed for each eligible full-time (active duty) and part-time (reserve) participant each year. The per capita normal costs are determined by projecting a new-entrant cohort and its expected benefit payments over the next 100 years.

The FY 2019 per capita normal costs initially promulgated in 2017 and the adjustments made to reflect the TRICARE pharmacy benefit change effective February 2018 are shown below:

	<u>Active Duty</u>	<u>Reserve</u>
Original FY 2019 Per Capita NC Rates	\$4,632	\$1,844
Plan Change Savings est. (Last Year's Model)	(\$161)	(\$84)
Revised FY 2019 Per Capita NC Rates	\$4,471	\$1,760
Plan Change Savings (This Year's Model) –See Valuation Step 10 in Table B5	(\$157)	(\$84)

TABLE 1
LIABILITY SUMMARY
(\$ millions)

	<u>AL</u>	<u>Fund</u>	<u>UFL</u>
As of September 30, 2017	\$406,372	\$250,187	\$156,186

TABLE 2
TREASURY PAYMENT
(\$ millions)

<u>Payable</u>	<u>UFL Amortization</u>	<u>NC</u>	<u>Total</u>
October 1, 2018	\$5,720	\$7,763	\$13,483

TABLE 3
PER CAPITA NORMAL COSTS FOR FY 2020

<u>Payable</u>	<u>Active Duty</u>	<u>Reserve</u>
October 1, 2019	\$4,621	\$1,847

Additional tables containing further breakdowns of the AL and per capita normal costs are presented in Appendix B.

FUNDED STATUS

The Actuarial Liability (AL) is defined as the Present Value of Future Benefits (PVFB) minus the Present Value of Future Normal Costs (PVFNC). The Unfunded Liability (UFL) is the AL minus MERHCF. The MERHCF represents the actuarial (not market) value of assets, and is adjusted to subtract estimates of incurred-but-not-paid liabilities. This adjustment is made because the actuarial liabilities are valued on an incurred basis.

TABLE 4
FUNDED STATUS AS OF SEPTEMBER 30,2017
(\$ millions)

PVFB	\$464,051
PVFNC	\$57,678
AL	\$406,372
Fund	\$250,187
UFL	\$156,186

ASSETS

The assets of the MERHCF 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 security that is mirrored may have been issued recently, or at any time in the past.

Under current procedures adopted by Treasury, the investment manager is permitted to redeem long-term special issue securities at any time before maturity for their fair market value, which is based on the bid price for the public issue 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.

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 MERHCF, 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 actuarial value of assets during the year, and the inflation compensation accrued from the holdings of Treasury Inflation-Protected Securities (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 5 presents a statement of the actuarial value of assets as of September 30, 2017; Table 6 presents a statement of changes in the actuarial value of assets.

TABLE 5
STATEMENT OF ACTUARIAL VALUE OF ASSETS AS OF SEPTEMBER 30, 2017
(\$ millions)

Assets at Book Value	\$251,049
Accounts Payable	\$274
IBNR	\$589
Actuarial Value of Assets	\$250,187

TABLE 6
FY 2017 STATEMENT OF CHANGES IN THE ACTUARIAL VALUE OF ASSETS
(\$ millions)

Actuarial Value of Assets, Beginning of Year	\$239,313
Contributions	
Amortization of UFL	\$5,670
Normal Cost	\$7,165
Nonrecurring, other	\$0
Investment Income	\$7,942
Total Additions	\$20,778
Less: Benefit Payments	\$9,904
Actuarial Value of Assets, End of Year	\$250,187

The MERHCF financial statements are required to include the market value of assets. Table 7 shows the market value of assets for comparison purposes.

TABLE 7
MARKET VALUE OF ASSETS AS OF SEPTEMBER 30, 2017
(\$ millions)

Non-marketable, Market-based Securities	\$283,079
Fund Balance with Treasury	\$62
Accounts Receivable	<u>\$254</u>
Total Market-based Value of Assets	\$283,395

ACTUARIAL GAINS AND LOSSES

Gains and losses reflect the difference between expected results, based on rolling forward the prior year's valuation results, and actual results of the current year's valuation. The total gain or loss represents the difference between the actual and expected unfunded liabilities, including both asset and liability components of the gain or loss. The broad categories of (gain)/loss specified by Chapter 56 of Title 10 are:

- Experience (different from what was expected in the valuation model)
- Assumption changes, and
- Benefit changes.

Within the experience category, gains and losses are divided into an asset component and a liability component. Within the assumption and benefit changes categories there are only liability components.

The following tables display summary level (gain)/loss information from the September 30, 2017, valuation. A more detailed display of the step-by-step liability gain/loss reconciliation is contained in Appendix B.

TABLE 8
TOTAL (GAIN) / LOSS SUMMARY
(\$ millions)

	<u>AL</u>	<u>Fund</u>	<u>UFL</u>
September 30, 2016 (actual)	\$409,437	\$239,313	\$170,124
September 30, 2017 (expected)	\$427,931	\$254,843	\$173,088
September 30, 2017 (actual)	\$406,372	\$250,187	\$156,186
(Gain) / Loss			(\$16,902)

TABLE 9
SEPTEMBER 30, 2017 ASSET AND LIABILITY (GAIN) / LOSS SUMMARY
(\$ millions)

	<u>Liability</u>	<u>Asset</u>	<u>Total</u>
Experience	(\$6,812)	\$4,656	(\$2,156)
Assumption	(\$642)		(\$642)
Plan Change	<u>(\$14,104)</u>		<u>(\$14,104)</u>
Total	(\$21,558)	\$4,656	(\$16,902)
<u>(Gain) / Loss Expressed as a % of September 30, 2017 AL</u>			
	<u>Liability</u>	<u>Asset</u>	<u>Total</u>
Experience	-1.7%	1.1%	-0.5%
Assumption	-0.2%		-0.2%
Plan Change	<u>-3.5%</u>		<u>-3.5%</u>
Total	-5.3%	1.1%	-4.2%

TABLE 10
CHANGE IN UNFUNDED LIABILITY
(\$ millions)

1. Actual Unfunded Accrued Liability, Sept. 30, 2017	\$156,186	38.4%
2. Expected Unfunded Accrued Liability, Sept. 30, 2017	\$173,088	42.6%
3. Total (Gain) / Loss	(\$16,902)	4.2%
a. Total experience (gain) / loss	(\$2,156)	0.5%
census	(\$160)	0.0%
claims	(\$6,652)	1.6%
asset	\$4,656	1.9%
b. Total benefit change (gain) / loss	(\$14,104)	3.5%
c. Total assumption (gain) / loss	(\$642)	0.2%
medical trend rates	\$858	0.2%
claim vectors, admin and Rx rebate %	(\$749)	0.2%
mortality, other demographic	(\$752)	0.2%
discount rate	\$0	0.0%

(Percentages shown are ratios of absolute values of each gain or loss component to the actuarial accrued liability, except the percentage given for the asset (gain)/loss: it is the ratio of the gain or loss to the actuarial value of assets.)

PAST AND PROJECTED UNFUNDED LIABILITY PAYMENTS

The UFL is divided into four components: the initial UFL and the three categories of (gain)/loss previously mentioned, i.e., changes in the UFL arising from actuarial experience, actuarial assumption changes, and benefit changes. The Board chose to amortize the initial UFL over a 50-year period through the FY 2012 payment. At its meetings in August 2012 and July 2017, the Board decided to decrease the period over which the initial UFL is fully amortized by five years and seven years, respectively. The reason for the shorter amortization period is to ensure that the annual amortization payment covers, at a minimum, the interest growth on the initial unfunded liability. The last payment on the initial unfunded liability is expected to be made October 1, 2039, with payments increasing at the rate of assumed salary increases in OACT's Military Retirement Fund valuation, currently 3.25%. In addition, at its July 2017 meeting, the Board reduced the amortization period for all outstanding actuarial gains and losses to 20 years. New gains and losses in the other three categories are amortized over 20 years, with new gains and losses combined with existing unamortized balances on an aggregate basis and a weighted remaining period determined: 20 years weighted by the absolute value of the new gain/loss, and the remaining period weighted by the absolute value of the remaining unamortized balance.

Historical and projected components of the UFL amortization payments and UFL balances are shown in Appendix B.

PLAN AMENDMENTS

Benefit changes or plan amendments are amortized over 20 years. Two new plan changes were reflected in the 2017 valuation (only one was material).

The 2017 NDAA (P.L. 114-328, Sec 525) reduced the maximum duration on the Temporary Disability Retired List (TDRL) from five years to three years, effective January 1, 2017. Anyone placed on TDRL before January 1, 2017 is grandfathered under the five year maximum duration plan. OACT determined that the impact on the MERHCF liability would be immaterial, and a minor change to projected disability retirements was incorporated into the September 30, 2017 valuation (new census, experience valuation step) with no measureable impact.

The 2018 NDAA (P.L. 115-91, Sec 702) increased certain pharmacy copays for prescription drugs obtained through retail and mail order, effective February 1, 2018. The copay increases are phased in over 10 years. No one is grandfathered, but certain groups are exempt from these copay increases (disability retirees and their eligible dependents; survivors whose sponsors died on active duty). The impact of this plan change is quantified in valuation step 10 (see Appendix B, Table B5).

VALUATION DATA AND PROCEDURE

Census Data

The active service member census data is the same as the active service member census data used for OACT's September 30, 2017, retirement pay valuation for DoD members, supplemented by summary end-strength data provided by the other uniformed services. Several displays of summary census data are provided in Appendix C.

Retired sponsor counts for the MERHCF valuation are higher than counts in OACT's retirement pay valuation because of the inclusion of non-DoD uniformed services in the MERHCF valuation and because this valuation includes all living retired sponsors, regardless of whether they are in "pay" status. For similar reasons, survivor counts are higher in this valuation. However, the number of eligible reserve retirees in the MERHCF has been lower recently than the number of eligible reserve retirees receiving retiree pay. This discrepancy results from P.L 110-181, enacted January 28, 2008, which reduces the retirement age (for retiree pay) below age 60 by three months for every 90 days of certain active service with a maximum age reduction of 10 years. This early reserve retirement does not apply to subsidized retiree health care eligibility age (which continues to be age 60 for reserves).

The valuation input census data were extracted from files maintained at the Defense Manpower Data Center (DMDC). Data on individual retirees came from official files submitted by the Defense Finance and Accounting Service (DFAS). Reserve data were obtained from the Reserve Component Common Personnel Data System (RCCPDS), the official source for all reserve strengths and statistics. All eligible retirees and their eligible surviving spouses are included in the data. Data is matched to the Defense Eligibility and Enrollment System (DEERS) to obtain eligible spouses and children.

Active service member (active duty and reserve) data came from files provided by the four military personnel centers (Army, Navy, Air Force, Marines). Since the MERHCF provides benefits for retirees of additional uniformed services activities (as defined in section 1072(3) of Title 10), summary strength data is collected from the remaining units (Coast Guard, Public Health Service (PHS), and National Oceanic and Atmospheric Administration (NOAA)). The number of covered service members as of September 30, 2017 is shown in Table 11.

Adjustments were made to the classification of former spouse data so that some former spouses are valued as survivors and others are valued as dependents. Since the valuation model projects costs on a per-sponsor and per-survivor basis, it was necessary to treat former spouses who are not survivors as dependents (i.e., like spouses). Furthermore, since former spouses are represented in the census under their own IDs (since FY 2004), former spouses must be allocated between dependent spouses and surviving spouses, based on their prior representation in the data.

TABLE 11
ACTIVE SERVICE MEMBERS AS OF SEPTEMBER 30, 2017

<u>DoD</u>	
Active Duty	1,369,314
Reserve	732,150
<u>Coast Guard</u>	
Active Duty	40,484
Reserve	6,332
PHS Active Duty	6,488
NOAA Active Duty	324
<u>Total</u>	
Active Duty	1,416,610
Reserve	738,482

Population projections are generated by an actuarial projection model (called “HORG0” for the retiree medical valuation). The population projection structure used by OACT includes four broad categories of personnel, representing the starting status of the population. Each of the four categories is further divided into 12 subcategories, representing projected future status, for a total of 48 categories.

The four broad categories (starting status) are:

- 1 All Uniformed Services Retirees
- 2 DoD Retirees
- 3 DoD Active Service Members (active duty and reserve)²
- 4 New Entrant Cohort

The 12 subcategories (future status) are:

- 1 Retiree, Active Duty Component, Nondisabled, Enlistee
- 2 Retiree, Active Duty Component, Nondisabled, Officer
- 3 Retiree, Active Duty Component, Disabled, Enlistee
- 4 Retiree, Active Duty Component, Disabled, Officer
- 5 Retiree, Reserve Component, Nondisabled, Enlistee
- 6 Retiree, Reserve Component, Nondisabled, Officer
- 7 Retiree, Reserve Component, Disabled Enlistee
- 8 Retiree, Reserve Component, Disabled Officer
- 9 Survivor, Active Duty Component, Enlistee

² This category includes non-Selected Reserves with 20 or more good years.

- 10 Survivor, Active Duty Component, Officer
- 11 Survivor, Reserve Component, Enlistee
- 12 Survivor, Reserve Component, Officer

Separate data arrays are maintained in HORGGO for each of the 48 population categories. These data are displayed in Appendix C.

The data on active duty service members and drilling reserves (also called Selected Reserves) are grouped into cells by age and number of years of service. Each cell contains the number of service members with that particular combination of age and length of service.

Non-Selected Reserves (with 20 or more good years) are reserves who have completed 20 good years of military service and have satisfied all requirements for retirement except for the minimum age needed to begin receiving the retiree pay benefit. Reserves also are not eligible for subsidized retiree medical benefits before age 60. Data on non-Selected Reserves are grouped into cells by age and number of years of service.

Data on the retired population and surviving families are grouped into cells by age. All retiree and survivor census tables are contained in Appendix C.

In HORGGO, 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 disabled or nondisabled retiree, 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. At the end of each year, the number of people is saved, and the population is aged. After 100 years, when none of the current active or retired personnel is left in the system, the present values of the series of future benefit payments are determined, using the valuation interest rate. Because no new entrants come into the system, the projection is a “closed group” model.

Claims Data

OACT pulled detailed claims data and workload files from the DoD’s Medical Data Repository (MDR) for fiscal years 2015, 2016 and 2017. The data were used to develop claim vectors (CVs), and aggregate 2017 incurred claims data were completed and used to adjust the CVs to 2017 cost levels.

OACT processes detailed claims data and workload data by matching individual claims in the incurred period to members who met the eligibility requirements at the time of the claim. This data matching process achieves the goal of separating claims incurred when a member is Medicare-eligible from claims incurred when a member is not Medicare-eligible. Since the MERHCF valuation only covers claims incurred when a member is Medicare eligible, this step is essential. OACT can also properly account for Medicare beneficiaries (and their claims) who turn Medicare-eligible during the year.

Once the detail claims and workloads are processed and matched to the retiree population, OACT produces average expected benefit costs per retired sponsor and per survivor. OACT also produces average expected benefit costs associated with the US Family Health Plan (USFHP), TRICARE’s designated provider plan, a managed care plan which receives payments in the form of per capita rates and which provides comprehensive patient care (with no reimbursement from Medicare). A

description of these average costs and how they are applied in the valuation model is contained in Appendix E.

Direct Care claims (workload data) are claims for care received in Military Treatment Facilities, or MTFs. While DC comprises a relatively small portion of total medical care received by Medicare-eligible retirees (retirees are seen at MTFs on a space-available basis, and most retirees don't live near an MTF), OACT must rely on DC data that does not come from an audited, patient-level accounting system. Determining DC claims costs requires the application of adjustments to individual claims records (encounter data) that contain workloads (a measure of level of effort for each procedure). Defense Health Agency (DHA) provides OACT with an annual cost-allocation analysis obtained from the MTFs' Medical Expense and Performance Reporting System (MEPRS). This "Level of Effort" analysis allows OACT to convert workloads into claims costs. However, OACT is unable to perform more than a high level review of the LOE analysis.

Purchased Care (PC) claims are for care obtained outside the MTFs.

Participation

There is no requirement to enroll in TRICARE for Life and there are no contributions. Retirees and their dependents become eligible for TFL upon becoming eligible for Medicare Part A and signing up for Medicare Part B. Since some retirees have coverage other than TFL and Medicare, OACT must monitor several plan utilization statistics to determine any trends in plan participation, and set assumptions for the ultimate level of plan usage within the Purchased Care and Direct Care environments. Changes identified in plan participation help explain changes in aggregate and per capita plan cost, and allow for reasonable medical trend estimates. More details about plan participation assumptions and the rates used in the current valuation are contained in Appendix F.

Economic Assumptions

Economic assumptions, i.e., the annual rate of inflation, annual medical trend rates, and the annual valuation interest rate, were decided upon by the Board after analysis of past trends and future expectations. A discussion of these trends and other considerations is contained in Appendix D.

Decrement Rates

The decrement rates and other non-economic assumptions can be categorized as follows, and details are described in the Appendices as indicated:

- Active duty decrement rates (Appendix G)
- Drilling and non-drilling (with 20 good years) reserve decrement rates (Appendix H)
- Retiree and survivor decrement rates (Appendix I)
- Detailed miscellaneous valuation parameters (Appendix J)

MEDICAL TREND SENSITIVITY

Future medical trend rates assumed in this valuation (described in Appendix D) represent an estimate of changes in the cost, mix and utilization of medical treatment over the next 100 years. A one percentage point change in the assumed healthcare cost trend rates would have the following effects on the Actuarial Liability and per capita normal cost.

TABLE 12
MEDICAL TREND SENSITIVITY

	<u>Assumed Trend</u>	<u>1% Higher Trend</u>	<u>1% Lower Trend</u>
Actuarial Liability as of 09/30/17 (\$ millions)	\$405,514	\$513,704	\$331,579
Per Capita Normal Cost for FY 2020			
Active Duty	\$4,616	\$7,477	\$2,879
Reserve	\$1,845	\$2,922	\$1,164
<u>Percentage Change in:</u>			
Actuarial Liability as of 09/30/17		26.7%	-18.2%
Per Capita Normal Cost for FY 2020			
Active Duty		62.0%	-37.6%
Reserve		58.3%	-36.9%

APPENDIX A

ELIGIBILITY AND PLAN PROVISIONS

	<u>Page</u>
Plan Changes Included for the First Time in the Current Valuation	A-2
Summary of Eligibility Requirements	A-3
Summary of Plan Provisions	A-6
Table A1: TRICARE For Life Benefit Summary	A-7
Table A2: TRICARE Prime and USFHP Benefit Summaries	A-13

PLAN CHANGES INCLUDED FOR THE FIRST TIME IN THE CURRENT VALUATION

Two plan changes were included for the first time in the September 30, 2017, valuation.

The 2017 NDAA (P.L. 114-328, Sec 525) reduced the maximum duration on the Temporary Disability Retired List (TDRL) from five years to three years, effective January 1, 2017. Anyone placed on TDRL before January 1, 2017 is grandfathered under the five year maximum duration plan. OACT determined that the impact on the MERHCF liability would be immaterial, and a minor change to projected disability retirements was incorporated into the September 30, 2017 valuation (new census, experience valuation step) with no measureable impact.

The 2018 NDAA (P.L. 115-91, Sec 702) increased certain pharmacy copays for prescription drugs obtained through retail and mail order, effective February 1, 2018. The copay increases are phased in over 10 years. No one is grandfathered, but certain groups are exempt from these copay increases (disability retirees and their eligible dependents; survivors whose sponsors died on active duty). The impact of this plan change is quantified in valuation step 10 (see Appendix B, Table B5). The copays for non-exempt beneficiaries through CY 2027 are shown in the table below.

CY	Network Retail Pharmacies, Up to a 30-Day Supply		Home Delivery (Mail Order Pharmacy), Up to a 90-Day Supply			MTF Pharmacy, Up to a 90-Day Supply
	Generic	Formulary Brand	Generic	Formulary Brand	Non-formulary Brand	All Available Drugs
2018	\$11	\$28	\$7	\$24	\$53	\$0
2019	\$11	\$28	\$7	\$24	\$53	\$0
2020	\$13	\$33	\$10	\$29	\$60	\$0
2021	\$13	\$33	\$10	\$29	\$60	\$0
2022	\$14	\$38	\$12	\$34	\$68	\$0
2023	\$14	\$38	\$12	\$34	\$68	\$0
2024	\$16	\$43	\$13	\$38	\$76	\$0
2025	\$16	\$43	\$13	\$38	\$76	\$0
2026	\$16	\$48	\$14	\$44	\$85	\$0
2027	\$16	\$48	\$14	\$44	\$85	\$0

Pharmacy copays for exempt beneficiaries are fixed at the 2017 copay levels as shown in the table below:

CY	Network Retail Pharmacies, Up to a 30-Day Supply		Home Delivery (Mail Order Pharmacy), Up to 90-Day Supply			MTF Pharmacy, Up to a 90-Day Supply
	Generic	Formulary Brand	Generic	Formulary Brand	Non-formulary Brand	All Available Drugs
2017+	\$10	\$24	\$0	\$20	\$49	\$0

SUMMARY OF ELIGIBILITY REQUIREMENTS

History

Military medical care for families dates back to the late 1700s. The program known today as TRICARE has gone through many changes over the years, and it continues to change each year according to provisions made in the NDAA. The 2001 NDAA added “expanded” pharmacy benefits as well as TRICARE For Life (TFL), a benefit plan for Medicare-eligible retirees and their Medicare-eligible dependents. TFL is a Medicare wraparound plan, added by Congress with the provision that the plan be funded in an actuarially sound manner.

The information in this Appendix describes eligibility and benefit provisions assumed in this year’s valuation. Future plan changes, if any, will be included in this Appendix when such changes are incorporated into the valuation assumptions.

General Eligibility Requirements - TRICARE

Retired service members of the uniformed services and their family members (spouses and children) are eligible for TRICARE. The uniformed services include the U.S. Army, U.S. Air Force, U.S. Navy, U.S. Marine Corps, U.S. Coast Guard, the Commissioned Corps of the Public Health Service and the Commissioned Corps of the National Oceanic and Atmospheric Administration.

Unmarried children remain eligible up to their 21st birthday (or 23rd birthday if a full-time student), or while severely disabled if disability occurs before one of these limiting ages and the child remains financially dependent on the TRICARE-eligible parent. Notwithstanding these requirements, unmarried children under age 26 who do not satisfy the eligibility conditions for subsidized TRICARE coverage and who do not have access to employer sponsored health care coverage may purchase nonsubsidized coverage as part of the TRICARE Young Adult program (which became effective May 1, 2011).

Survivors

Survivors retain coverage if the sponsor dies. Available health plan options and costs depend on the survivor's status: Survivor or Transitional Survivor. "Transitional Survivor" is a temporary status that refers to a survivor of a sponsor who dies while on active duty. Spouses retain their Transitional Survivor status for the first three years from the date of the member’s death, and then the spouse transitions to Survivor status. Children remain Transitional Survivors until they age out of TRICARE (and then become eligible for TRICARE Young Adult coverage) or marry, if earlier. Surviving spouses maintain TRICARE eligibility for life unless they remarry (a non-service member).

Transitional survivors pay costs and receive medical coverage equal to that of an active duty family member. Survivors pay costs and receive medical coverage equal to that of a retired family member.

DoD Office of the Actuary (OACT) does not distinguish between Transitional Survivors and other Survivors when developing the MERHCF retiree medical liabilities. Almost all of the survivors eligible for Medicare are no longer eligible for transitional benefits, and the medical plan that most Medicare-eligible survivors use requires no contribution.

Medically-Retired Service Members (Disabled)

For a service member to be placed on the Temporary Disabled Retirement List (TDRL), the member’s Service has determined that the member has a physical condition, injury or disease that renders the member unfit for military service, and the member must receive a disability rating from the service of

at least 30 percent. This rating is a separate rating from the one given by the Department of Veteran's Affairs (VA).

TDRL members are re-evaluated by the Service at least every 18 months for a period of up to either five years (for retirees placed on this list before January 1, 2017) or three years (for retirees placed on this list on or after January 1, 2017)¹. At that time, the Service determines whether the situation has improved, remained the same or has gotten worse. Depending on the outcome, the member can be retained on the TDRL, separated from service, returned to duty or placed on Permanent Disability Retirement List (PDRL).

As long as the member is on TDRL or PDRL, he or she is eligible for TRICARE retiree benefits as described (as long as they are registered in DEERS). Eligible family members (registered in DEERS) are also eligible for TRICARE benefits like any other family member of a retired service member.

Retired National Guard or Reserve Members

Retired members of the National Guard or Reserves are not eligible for subsidized² TRICARE health benefits until they reach age 60 and are eligible for retiree pay.

¹ The change to a maximum TDRL duration of three years was made in NDAA 2017 P.L. 114-328 Sec. 525.

² TRICARE Retired Reserve is unsubsidized coverage available to retired reserves (qualified for a non-regular retirement) who are under age 60 and not eligible for or covered by FEHB. Family members of qualified retired reserves are also eligible for TRICARE Retired Reserve coverage, also with no subsidy.

Former (Divorced) Spouses

Former (divorced) spouses of active, retired or former military members may be eligible for TRICARE if they meet the following requirements:

1. Must not have remarried. (If remarried, the loss of benefits remains applicable even if the remarriage ends in death or divorce.)
2. Must not be covered by an employer-sponsored health plan.
3. Must not be the former spouse of a North Atlantic Treaty Organization or Partners for Peace nation member.
4. Must meet the requirements of one of the following two situations:

Situation 1 (20-20-20 Rule)

Must have been married to the SAME member or former member for at least 20 years, and at least 20 of those years must have been creditable in determining the member's eligibility for retirement pay.

Eligibility of the former spouse continues as long as the preceding requirements continue to be met.

Situation 2 (20-20-15 Rule)

Must have been married to the SAME member or former member for at least 20 years, and at least 15, but less than 20, of those years must have been creditable in determining the member's eligibility for retirement pay. The duration of benefit continuation (following divorce) depends on the date the marriage ended:

- For marriage end dates on or after September 29, 1988, coverage continues for one year
- For marriage end dates between April 1, 1985 and September 28, 1988, coverage continued for two years, or until December 31, 1988 if later
- For marriage end dates before April 1, 1985, coverage continues for life, as long as the preceding requirements continue to be met.

SUMMARY OF PLAN PROVISIONS

Plan Options and Plan Provisions for Retired Beneficiaries Eligible for Medicare

Medicare-eligible retired service members and their Medicare-eligible family members and survivors are eligible for the following health plan options depending on where they live:

- TRICARE Prime (if under age 65)
- TRICARE Select (if under age 65)
- US Family Health Plan (in specific U.S. locations)
- TRICARE For Life (with Medicare Part A & B coverage)
- TRICARE Select Overseas

Note: Retired service members and their families are also eligible to purchase dental coverage. Beginning January 2019, this coverage is available from the Office of Personnel Management's Federal Employees Dental and Vision Insurance Program (FEDVIP). Since military retirees are required to pay the full cost of retiree dental benefits, OACT excludes dental coverage and claims from the development of the postretirement health valuation. Only a small, immaterial group of survivors of uniformed personnel who die while on active duty are eligible for up to three years of subsidized dental benefits (from the TRICARE Active Duty Dental Program), and most, if not all, of these transitional survivors are not eligible for Medicare. Therefore, dental plan options are not described in this report.

Benefit Costs Payable from the MERHCF

Section 1113 of Title 10, U.S. Code (U.S.C.) states that the MERHCF is responsible for paying the costs of health care benefits for all eligible retirees of the uniformed services who are entitled to retired or retainer pay and who are eligible for Medicare Part A (and their eligible dependents who are eligible for Medicare Part A).

Medicare-eligible retirees and their Medicare-eligible dependents can receive benefits under TFL if they enroll in Medicare Part B (and continue to pay their Part B premium). There currently is no member contribution required for TFL. Instead of TFL, Medicare-eligible retirees can choose to enroll in (and pay for) a US Family Health Plan (USFHP), if the plan is available in the members' location. The member contribution and copayments for USFHP are waived if the member pays for Medicare Part B. Medicare-eligible retired beneficiaries who are under age 65 can also elect TRICARE Prime, and the member contribution is waived if the member pays for Medicare Part B. Eligibility for USFHP when a member is eligible for Medicare due to age has been restricted to a grandfathered group of beneficiaries who have been enrolled in USFHP since September 30, 2012.

Key Features of TRICARE For Life

TFL is a Medicare wrap-around plan that also covers prescription drugs. Therefore, Medicare is the primary payer for Medicare Part A and Part B services. If a member is covered by other health insurance (other than Medicaid), that other coverage pays second, and TFL pays last. TFL pays similarly to TRICARE Select when a member is overseas and Medicare is not available.

Table A1 summarizes medical coverage available to Medicare-eligible beneficiaries under the TFL plan (both in the U.S. and overseas). Table A2 summarizes medical coverage available to Medicare eligible beneficiaries under TRICARE Prime and the USFHP. The tables include plan design elements effective in fiscal year 2017.

TABLE A1
 FY 2018 TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
Type of Plan	TRICARE For Life (TFL) offers Medicare wraparound coverage to TRICARE beneficiaries who are entitled to Medicare Part A due to age, disability or end-stage renal disease and have purchased Medicare Part B. TRICARE pays second to Medicare for services covered by both TRICARE and Medicare.	TRICARE For Life (TFL) is available to TRICARE beneficiaries overseas who are entitled to Medicare Part A due to age, disability or end-stage renal disease and who have Medicare Part B coverage. Because Medicare typically does not provide benefits overseas, TRICARE is the primary source of health benefits. TFL provides the same coverage as TRICARE Select Overseas, with the same cost shares and deductibles.
Eligibility Requirements	TFL is available to TRICARE beneficiaries entitled to Medicare Part A and enrolled in Medicare Part B.	TFL is available to TRICARE beneficiaries entitled to Medicare Part A and enrolled in Medicare Part B.
Providers	Member may receive care from any Medicare provider. For referrals, Medicare rules apply. Note: If coverage is exhausted under Medicare, member may need to obtain authorization from regional contractor for some services.	Coverage under TFL is similar to TRICARE Select Overseas in areas not covered by Medicare. Member may seek care from any qualified host nation provider without a referral.
Filing Claims	Provider will file the claims with Medicare. Medicare will pay its portion and automatically forward the claim electronically to TRICARE for processing.	Member may be required to pay for care up front and file claims with Wisconsin Physicians Service, the TRICARE Overseas claims processor.
Enrollment	There is no enrollment in TFL (and no enrollment fee). However, enrollment in Medicare Part B is required.	There is no enrollment in TFL (and no enrollment fee). However, enrollment in Medicare Part B is required.
Annual Deductible	For services covered by TRICARE and Medicare, no annual deductible applies. For services covered by Medicare, but not TRICARE, the Medicare annual deductible applies. For services covered by TRICARE, but not Medicare, the TRICARE annual deductible applies: <ul style="list-style-type: none"> ▪ \$150/Individual ▪ \$300/Family 	<ul style="list-style-type: none"> ▪ \$150/Individual ▪ \$300/Family
Outpatient Visit	Services covered by TRICARE and Medicare <ul style="list-style-type: none"> ▪ Member pays nothing Services covered by Medicare, but not TRICARE. <ul style="list-style-type: none"> ▪ Medicare cost shares apply 	Military Treatment Facility <ul style="list-style-type: none"> ▪ No charge Host Nation Provider <ul style="list-style-type: none"> ▪ 25% of allowable charges after the annual deductible is met

TABLE A1
 FY 2018 TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
	<p>Services covered by TRICARE, but not Medicare.</p> <ul style="list-style-type: none"> ▪ TRICARE network provider <ul style="list-style-type: none"> ➢ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider: ▪ 25% of the allowable charge after the annual deductible is met <p>Services not covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	
Preventive Services	<p>Services covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing <p>Services covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ TRICARE network provider: <ul style="list-style-type: none"> ➢ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider <ul style="list-style-type: none"> ➢ 25% of the allowable charge after the annual deductible is met <p>Services not covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount <p>No charge for: colorectal, breast, cervical and prostate cancer screenings, immunizations, and well-child visits for children under age 6.</p>	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ No charge <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ 25% of allowable charges after the annual deductible is met <p>No charge for: colorectal, breast, cervical and prostate cancer screenings, immunizations, and well-child visits for children under age 6.</p>
Inpatient Hospital	<p>Services Covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing (days 1-150) <p>Services Covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply 	<p>Military Treatment Facility</p> <p>Nominal charges may apply (check with local facility for details)</p> <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ \$901 per day or 25% of billed charges, whichever is less, plus 25% for separately billed services

TABLE A1
 FY 2018 TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
	<p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ TRICARE network provider (days 151+) <ul style="list-style-type: none"> ➢ \$250 per day or 25% of allowable institutional charges, whichever is less, plus 20% of separately billed, allowable professional charges ▪ Non-network provider (days 151+) <ul style="list-style-type: none"> ➢ \$901 per day or 25% of billed charges for institutional services, whichever is less, plus 25% of allowable for separately billed professional charges <p>Services not Covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	
Emergency Services	<p>Services covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing <p>Services covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ TRICARE network provider <ul style="list-style-type: none"> ➢ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider <ul style="list-style-type: none"> ➢ 25% of the allowable charge after the annual deductible is met <p>Services not covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ No charge ▪ If admitted, nominal charges may apply (check with local facility for details) <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ 25% of allowable charges after the annual deductible is met
Outpatient Behavioral Health Care	<p>Services covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing <p>Services covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ TRICARE network provider: 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ No charge <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ 25% of allowable charges after the annual deductible is met

TABLE A1
 FY 2018 TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
	<ul style="list-style-type: none"> ➤ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider <ul style="list-style-type: none"> ➤ 25% of the allowable charge after the annual deductible is met Services not covered by TRICARE or Medicare <ul style="list-style-type: none"> ▪ Member pays the total amount 	
Inpatient Behavioral Health Care	Services Covered by TRICARE and Medicare <ul style="list-style-type: none"> ▪ Member pays nothing (1-150 days) Services Covered by Medicare, but not TRICARE <ul style="list-style-type: none"> ▪ Medicare cost shares apply Services covered by TRICARE, but not Medicare <ul style="list-style-type: none"> ▪ TRICARE network provider (days 151+) <ul style="list-style-type: none"> ➤ 20% of allowable charges, plus, 20% for separately billed, allowable professional services ▪ Non-network provider (days 151+) <ul style="list-style-type: none"> ➤ High-volume Hospitals: 25% cost share per day, plus 25% of separately billed professional services ➤ Low-volume Hospitals: \$235 per day or 25% of the billed charges, whichever is less, plus 25% of separately billed professional services ➤ Residential Treatment Center: 25% of allowable charges, plus 25% of separately billed, allowable professional services 	Military Treatment Facility <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility) Host Nation Provider <ul style="list-style-type: none"> ▪ High-volume Hospitals: 25% hospital specific per diem ▪ Low-volume Hospitals: \$24 per day or 25% of billed charges, whichever is less
Inpatient Skilled Nursing Care	Services Covered by TRICARE and Medicare <ul style="list-style-type: none"> ▪ Member pays nothing (1-100 days) Services Covered by Medicare, but not TRICARE <ul style="list-style-type: none"> ▪ Medicare cost shares apply Services covered by TRICARE, but not Medicare (days 101+) <ul style="list-style-type: none"> ▪ TRICARE network provider <ul style="list-style-type: none"> ➤ \$250 per day or 20% of allowable institutional charges, whichever is less, 	Military Treatment Facility <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility) Host Nation Provider <ul style="list-style-type: none"> ▪ 25% of billed charges, plus 25% for separately billed services

TABLE A1
 FY 2018 TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
	<p>plus 20% of separately billed, allowable professional charges</p> <ul style="list-style-type: none"> ▪ Non-network provider <ul style="list-style-type: none"> ➢ 25% of allowed amount for institutional services, plus 25% of allowable amount for separately billed professional charges <p>Services not Covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	
Hospice Care	<p>Services Covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing 	Member pays nothing
Annual Out-of-pocket Maximum	\$3,000 per family, per fiscal year	\$3,000 per family, per fiscal year
Pharmacy	<p>Retail Network Pharmacy (30-day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$11 ▪ Tier 2 (formulary brand): \$28 ▪ Tier 3 (non-formulary): \$53 (generally, no longer available in retail, effective 10/1/2015) <p>Mail Order Pharmacy (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$7 ▪ Tier 2 (formulary brand): \$24 ▪ Tier 3 (non-formulary): \$53 (unless medical necessity is proven, then \$24) <p>Military Treatment Facility (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$0 ▪ Tier 3 (non-formulary): n/a <p>For certain brand drugs, refills must be obtained either at an MTF or through mail order</p> <p>Non-network Pharmacy (30-day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$28 or 20% of the total cost, whichever is greater, after annual outpatient deductible is met ▪ Tier 2 (formulary brand): \$28 or 20% of the total cost, whichever is greater, after annual outpatient deductible is met 	<p>Host Nation (30-day supply)</p> <ul style="list-style-type: none"> ▪ Member pays 25% after annual outpatient deductible is met <p>Mail Order Pharmacy (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$7 ▪ Tier 2 (formulary brand): \$24 ▪ Tier 3 (non-formulary): \$53 (unless medical necessity is proven, then \$24) <p>Military Treatment Facility (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$0 ▪ Tier 3 (non-formulary): n/a

TABLE A1
 FY 2018 TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
	<ul style="list-style-type: none"> ▪ Tier 3 (non-formulary): \$53 or 20% of the total cost, whichever is greater, after annual outpatient deductible is met 	

TABLE A2
 FY 2018 TRICARE PRIME AND USFHP BENEFIT SUMMARIES³
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
Type of Plan	TRICARE Prime is a managed care option offering the most affordable and comprehensive coverage.	The US Family Health Plan (USFHP) is a TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States.
Eligibility Requirements	In general, retirees, their eligible family members and survivors under age 65 are eligible for TRICARE Prime if it's offered in their location	Retirees and their eligible family members and survivors under age 65 are eligible if they reside in one of the Zip code defined service areas in the following states: <ul style="list-style-type: none"> ▪ Connecticut ▪ Louisiana ▪ Maine ▪ Maryland ▪ Massachusetts ▪ New Hampshire ▪ New Jersey ▪ New York ▪ Pennsylvania ▪ Rhode Island ▪ Texas ▪ Virginia ▪ Washington ▪ West Virginia Medicare-eligible beneficiaries over age 65 are eligible to maintain enrollment in USFHP if they were enrolled in USFHP on September 30, 2012.
Main Features	<ul style="list-style-type: none"> ▪ Assigned primary care manager (PCM) provides most care and gives referrals for specialty care ▪ Point of service (POS) option available to receive care without a PCM referral ▪ Fewer out-of-pocket costs ▪ Enhanced vision coverage and preventive care 	<ul style="list-style-type: none"> ▪ Assigned primary care physician from plan's network who will provide referrals for specialty care ▪ Few out-of-pocket costs (all out-of-pocket costs are waived when member is enrolled in Medicare Part B, except the Medicare Part B premiums) ▪ The only TRICARE Prime option that offers benefits to members age 65+, regardless of whether member signs up for Medicare Part B ▪ Enhanced benefits and services including discounts for eyeglasses, hearing aids and dental care in some areas

³ Benefit costs in this table apply to Medicare-eligible retirees belonging in Group A, meaning the sponsor's initial enlistment began before January 1, 2018. The 2017 NDAA modified the PRIME and Select cost-sharing for sponsors belonging in Group B, meaning the sponsor's initial enlistment began on or after January 1, 2018. Since the bulk of Medicare-eligible retirees are in TFL, and there was no data to estimate the presumably minor impact of these non-TFL changes on the MERHCF valuation, OACT opted to postpone making specific adjustments to the MERHCF valuation related to these changes.

TABLE A2
 FY 2018 TRICARE PRIME AND USFHP BENEFIT SUMMARIES³
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
		<i>Note:</i> USFHP members cannot access care at a Military Treatment Facility (MTF) or any other TRICARE provider, or fill prescriptions at MTF pharmacies, TRICARE network pharmacies or the TRICARE mail order pharmacy. Each of the six USFHPs offers its own prescription drug plan.
Providers	<p>Member must select a PCM, or one is assigned. PCM may be a Military Treatment Facility (MTF) provider or a civilian TRICARE network provider. The PCM</p> <ul style="list-style-type: none"> ▪ Provides routine health care ▪ Coordinates referrals for specialty care that he or she cannot provide ▪ Assists with prior authorizations, when needed ▪ Maintains patient health records <p>Members have the first priority for appointments at MTFs, and when MTF care is not available, member will be referred to a TRICARE network provider. The POS option allows members to seek care from any provider without a referral from a PCM, but at a higher out-of-pocket cost.</p>	<p>Member does not access Medicare, military treatment facilities or TRICARE network providers, but instead obtains care from a primary care physician (PCP) selected from a network of private physicians affiliated with one of the not-for-profit health care systems offering the plan. A PCP will assist member in getting appointments for specialists in the area and in coordinating care.</p>
Filing Claims	Provider will file claims (in most cases)	There are no claim forms when member sees providers approved by the plan
Enrollment	<p>Beneficiaries must enroll in TRICARE Prime in order to receive coverage Retirees, their families and all others must pay an annual enrollment fee</p> <ul style="list-style-type: none"> ▪ \$289.08/Individual ▪ \$578.16/Family <p><i>Note:</i> enrollment fee is applied toward the annual maximum out-of-pocket. Fee shown applies in FY 2018 and is scheduled to increase each year. Certain groups are exempt from annual enrollment fee increases (survivors of active duty deceased and medically-retired service members and their dependents, if sponsor's initial enlistment began before January 1, 2018). These members pay a fixed (non-increasing) amount effective in the fiscal year they attained their exempt status.</p>	<p>Beneficiaries must enroll in USFHP in order to receive coverage Retirees, their families and all others must pay an annual enrollment fee, unless enrolled in Medicare Part B</p> <ul style="list-style-type: none"> ▪ \$289.08/Individual ▪ \$578.16/Family <p><i>Note:</i> enrollment fee is applied toward the annual maximum out-of-pocket. Fee shown applies in FY 2018 and is scheduled to increase each year. Certain groups are exempt from annual enrollment fee increases (survivors of active duty deceased, and medically-retired service members and their dependents). These members pay a fixed (non-increasing) amount effective in the fiscal year they attained their exempt status.</p>

TABLE A2
 FY 2018 TRICARE PRIME AND USFHP BENEFIT SUMMARIES³
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
Annual Deductible	<p>No annual deductible unless member uses the POS option (seeing any provider without a referral from the PCM).</p> <p>POS outpatient annual deductible</p> <ul style="list-style-type: none"> ▪ \$300/Individual ▪ \$600/Family 	No annual deductible.
Outpatient Visit	<p>Military Treatment Facility Member pays nothing</p> <p>TRICARE Network Provider</p> <ul style="list-style-type: none"> ▪ PCM visit: \$20 ▪ Specialist with referral: \$30 ▪ Specialist without referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met ▪ Urgent Care visit: \$30 <p>Non-network Provider</p> <ul style="list-style-type: none"> ▪ With PCM referral: \$20 ▪ Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met 	<ul style="list-style-type: none"> ▪ PCM visit: \$20 ▪ Specialist visit: \$30 ▪ \$0 if enrolled in Medicare Part B
Preventive Services	<p>Military Treatment Facility Member pays nothing</p> <p>TRICARE Network Provider Member pays nothing</p> <p>Non-network Provider</p> <ul style="list-style-type: none"> ▪ With PCM referral: No charge ▪ Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met 	Member pays nothing
Inpatient Hospital	<p>Military Treatment Facility Nominal charges may apply (check with local facility for details)</p> <p>TRICARE Network Provider</p> <ul style="list-style-type: none"> ▪ \$150 / admission <p>Non-network Provider</p> <ul style="list-style-type: none"> ▪ With PCM referral: \$150 / admission 	<ul style="list-style-type: none"> ▪ \$150 / admission ▪ \$0 if enrolled in Medicare Part B

TABLE A2
 FY 2018 TRICARE PRIME AND USFHP BENEFIT SUMMARIES³
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
	Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met	
Ambulatory Surgery	Military Treatment Facility <ul style="list-style-type: none"> ▪ No charge TRICARE Network Provider <ul style="list-style-type: none"> ▪ \$60 	<ul style="list-style-type: none"> ▪ \$60
Ambulance	<ul style="list-style-type: none"> • \$40 	<ul style="list-style-type: none"> ▪ \$40
Emergency Services	Military Treatment Facility <ul style="list-style-type: none"> ▪ No charge ▪ Nominal charges may apply if admitted (check with local facility for details) TRICARE Network Provider <ul style="list-style-type: none"> ▪ \$60 per visit Non-network Provider <ul style="list-style-type: none"> ▪ \$60 per visit 	<ul style="list-style-type: none"> ▪ \$60 per visit ▪ \$0 if enrolled in Medicare Part B
Outpatient Behavioral Health Care	Military Treatment Facility <ul style="list-style-type: none"> ▪ Member pays nothing TRICARE Network Provider <ul style="list-style-type: none"> ▪ PCM: \$20 ▪ Specialist: \$30 Non-network Provider <ul style="list-style-type: none"> ▪ With PCM referral: Same as network provider costs ▪ Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met 	<ul style="list-style-type: none"> ▪ PCM: \$20 ▪ Specialist: \$30 ▪ \$0 if enrolled in Medicare Part B
Inpatient Behavioral Health Care	Military Treatment Facility <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility for details) TRICARE Network Provider \$150 / admission Non-network Provider <ul style="list-style-type: none"> ▪ With PCM referral: Same as network provider costs 	<ul style="list-style-type: none"> ▪ \$150 / admission ▪ \$0 if enrolled in Medicare Part B

TABLE A2
 FY 2018 TRICARE PRIME AND USFHP BENEFIT SUMMARIES³
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
	Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met	
Inpatient Skilled Nursing Care	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility for details) <p>TRICARE Network Provider</p> <ul style="list-style-type: none"> ▪ \$30 per day <p>Non-network Provider</p> <ul style="list-style-type: none"> ▪ With PCM referral: Same as network provider costs <p>Without PCM referral: 50% of the TRICARE allowable charge</p>	<ul style="list-style-type: none"> ▪ \$30/day (\$25 minimum) ▪ \$0 if enrolled in Medicare Part B
Annual Out-of-pocket Maximum	<p>\$3,000 per family, per fiscal year</p> <p><i>Note:</i> POS fees do not apply toward meeting the annual out-of-pocket maximum</p>	\$3,000 per family, per fiscal year
Pharmacy	<p>Retail Network Pharmacy (30-day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$11 ▪ Tier 2 (formulary brand): \$28 ▪ Tier 3 (non-formulary): \$53 (generally, no longer available in retail eff 10/1/2015) <p>Mail Order Pharmacy (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$7 ▪ Tier 2 (formulary brand): \$24 ▪ Tier 3 (non-formulary): \$53 (unless medical necessity is proven, then \$24) <p>Military Treatment Facility (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$0 ▪ Tier 3 (non-formulary): n/a <p>Non-network Pharmacy (30-day supply) 50% of total cost after POS deductible</p>	<p>Network Pharmacy (30-day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$11 ▪ Tier 2 (formulary brand): \$28 ▪ Tier 3 (non-formulary): \$53 <p>Mail Order Pharmacy (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$7 ▪ Tier 2 (formulary brand): \$24 ▪ Tier 3 (non-formulary): \$53 (unless medical necessity is proven, then \$24) <p>Non-network Pharmacy, emergency: File claim for reimbursement less applicable copay.</p> <p>Non-network Pharmacy, non-emergency: File claim for reimbursement (if deemed medically necessary) at the contracted USFHP rate less applicable copay.</p>
Plan Availability	TRICARE Prime is available throughout the continental United States in areas known as Prime service areas.	<p>The US Family Health Plan is available through not-for-profit health care systems in designated Zip codes in 6 areas of the country:</p> <ul style="list-style-type: none"> ▪ <u>Brighton Marine Health Center</u> Serving Massachusetts (including Cape Cod),

TABLE A2
 FY 2018 TRICARE PRIME AND USFHP BENEFIT SUMMARIES³
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
		northern Connecticut, southern New Hampshire and Rhode Island <ul style="list-style-type: none"> ▪ <u>CHRISTUS Health</u> Serving southeast Texas and southwest Louisiana ▪ <u>Johns Hopkins Medicine</u> Serving central Maryland, Washington DC and parts of Pennsylvania, Virginia and West Virginia ▪ <u>Martin's Point Health Care</u> Serving Maine, Vermont, New Hampshire and northeastern New York ▪ <u>PacMed Clinics</u> Serving the Puget Sound area of Washington State ▪ <u>Saint Vincent Catholic Medical Centers</u> Serving parts of New York, all of New Jersey, eastern Pennsylvania and southern Connecticut

APPENDIX B

SUPPLEMENTAL VALUATION RESULTS

	<u>Page</u>
Supplemental Valuation Results	B-2
Table B1: Actuarial Liability by Benefit Type	B-2
Table B2: Actuarial Liability by Sponsor Status	B-3
Table B3: Per Capita Active Duty Normal Cost.....	B-3
Table B4: Per Capita Reserve Normal Cost	B-4
Table B5: Liability (Gain)/Loss Reconciliation	B-5
Table B6: Asset (Gain)/Loss.....	B-7
Table B7: Past and Projected Unfunded Liability Payments.....	B-8
Table B8: Past and Projected Unfunded Liability Balances.....	B-9

SUPPLEMENTAL VALUATION RESULTS

Tables B1 through B4 provide additional breakdowns of the Actuarial Liability and per capita Normal Costs (NCs). Table B5 shows the reconciliation of the MERHCF liability (gain)/loss. Table B6 provides details regarding the MERHCF's asset gain.

Historical and projected components of the Unfunded Liability amortization payments are shown in Table B7. Historical and projected UFL balances are shown in Table B8. Note that:

- No future gains or losses are projected after the current valuation year.
- Gains are shown as negative numbers.
- The first UFL payment was determined from a preliminary AL calculation. Although the AL was later restated, the UFL payment remained unchanged.

TABLE B1
SEPTEMBER 30, 2017 MERHCF ACTUARIAL LIABILITY BY BENEFIT TYPE
(\$millions)

				Proportion of Total		
	<u>DC</u>	<u>PC</u>	<u>Total</u>	<u>DC</u>	<u>PC</u>	<u>Total</u>
Inpatient	\$25,388	\$38,969	\$64,357	6.2%	9.6%	15.8%
Outpatient	\$32,043	\$135,669	\$167,713	7.9%	33.4%	41.3%
Pharmacy	\$32,068	\$127,542	\$159,610	7.9%	31.4%	39.3%
<u>USFHP</u>	<u>\$0</u>	<u>\$14,693</u>	<u>\$14,693</u>	<u>0.0%</u>	<u>3.6%</u>	<u>3.6%</u>
Total	\$89,499	\$316,873	\$406,372	22.0%	78.0%	100.0%

Table B2 shows the breakout of the AL by Active Duty and Reserve, by In-service (currently active duty or reserves – drilling or grey area¹) and Inactive (currently retired, and their survivors and dependents), and by Direct Care (DC) and Purchased Care (PC).

¹ In this report, unless stated otherwise the term “grey-area” reserves refers to the entire category of non-Selected Reservists with 20 good years.

TABLE B2
 SEPTEMBER 30, 2017 MERHCF ACTUARIAL LIABILITY
 BY SPONSOR STATUS
 (\$millions)

	Active Duty		
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$19,596	\$49,193	\$68,789
<u>Inactive</u>	<u>\$60,803</u>	<u>\$183,915</u>	<u>\$244,718</u>
Total	\$80,399	\$233,109	\$313,508
	Reserve		
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$5,544	\$46,938	\$52,482
<u>Inactive</u>	<u>\$3,556</u>	<u>\$36,827</u>	<u>\$40,383</u>
Total	\$9,100	\$83,765	\$92,865
	Total		
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$25,140	\$96,131	\$121,272
<u>Inactive</u>	<u>\$64,359</u>	<u>\$220,742</u>	<u>\$285,101</u>
Total	\$89,499	\$316,873	\$406,372

TABLE B3
 FY 2020 MERHCF PER CAPITA ACTIVE DUTY NORMAL COST

	<u>DC</u>	<u>PC</u>	<u>Total</u>	Proportion of Total				
				<u>DC</u>	<u>PC</u>	<u>Total</u>		
Inpatient	\$341	\$397	\$737	7.4%	8.6%	16.0%		
Outpatient	\$466	\$1,574	\$2,040	10.1%	34.1%	44.2%		
Pharmacy	\$420	\$1,423	\$1,843	9.1%	30.8%	39.9%		
<u>USFHP</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>		
Total	\$1,227	\$3,394	\$4,621	26.5%	73.5%	100.0%		
				Proportion of Total				
	Non- disabled	Disabled			Non- disabled	Disabled		
	<u>Retiree</u>	<u>Retiree</u>	<u>Survivor</u>	<u>Total</u>	<u>Retiree</u>	<u>Retiree</u>	<u>Survivor</u>	<u>Total</u>
Total	\$3,184	\$574	\$863	\$4,621	68.9%	12.4%	18.7%	100.0%

TABLE B4
 FY 2020 MERHCF PER CAPITA RESERVE NORMAL COST

				<u>Proportion of Total</u>							
	<u>DC</u>	<u>PC</u>	<u>Total</u>	<u>DC</u>	<u>PC</u>	<u>Total</u>					
Inpatient	\$47	\$178	\$225	2.5%	9.6%	12.2%					
Outpatient	\$66	\$750	\$816	3.6%	40.6%	44.2%					
Pharmacy	\$99	\$706	\$806	5.4%	38.2%	43.6%					
<u>USFHP</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>					
Total	\$212	\$1,635	\$1,847	11.5%	88.5%	100.0%					
				<u>Proportion of Total</u>							
	<u>Non- disabled Retiree</u>	<u>Disabled Retiree</u>	<u>Survivor</u>	<u>Total</u>	<u>Non- disabled Retiree</u>	<u>Disabled Retiree</u>	<u>Survivor</u>	<u>Total</u>			
Total	\$1,366	\$165	\$316	\$1,847	74.0%	8.9%	17.1%	100.0%			

TABLE B5
SEPTEMBER 30, 2017 MERHCF LIABILITY (GAIN)/LOSS RECONCILIATION

Step	Actuarial Liability			Normal Cost					Actuarial Liability (Gain)/Loss (\$ millions)	(Gain)/Loss Category
	As of	Amount (\$ millions)	% Change From Prior Step	FY	Active Duty	% Change From Prior Step	Reserve	% Change From Prior Step		
	09/30/16	\$409,437		FY19	\$4,632		\$1,844			
0	09/30/17	\$427,931	4.52%	FY20	\$4,875	5.25%	\$1,941	5.26%	\$0	Expected
1	09/30/17	\$427,770	-0.01%	FY20	\$4,863	-0.02%	\$1,940	-0.05%	(\$160)	Experience
2	09/30/17	\$429,667	0.44%	FY20	\$4,886	0.47%	\$1,948	0.41%	\$1,897	Assumption
3	09/30/17	\$427,667	-0.47%	FY20	\$4,901	0.31%	\$1,938	-0.51%	(\$2,000)	Assumption
4	09/30/17	\$426,976	-0.16%	FY20	\$4,872	-0.59%	\$1,931	-0.36%	(\$691)	Assumption
5	09/30/17	\$427,018	0.01%	FY20	\$4,874	0.04%	\$1,932	0.05%	\$43	Assumption
6	09/30/17	\$420,367	-1.56%	FY20	\$4,805	-1.42%	\$1,900	-1.66%	(\$6,652)	Experience
7	09/30/17	\$419,835	-0.13%	FY20	\$4,799	-0.12%	\$1,897	-0.16%	(\$532)	Assumption
8	09/30/17	\$419,716	-0.03%	FY20	\$4,798	-0.02%	\$1,897	0.00%	(\$119)	Assumption
9	09/30/17	\$419,618	-0.02%	FY20	\$4,773	-0.52%	\$1,929	1.69%	(\$98)	Assumption
10	09/30/17	\$405,514	-3.36%	FY20	\$4,616	-3.29%	\$1,845	-4.35%	(\$14,104)	Plan
11	09/30/17	\$406,372	0.21%	FY20	\$4,621	0.11%	\$1,847	0.11%	\$858	Assumption

A description of the steps shown in Table B5 follows.

0. Expected results on September 30, 2017, based on a roll forward of September 30, 2016, valuation results.
1. Update census (as of September 30, 2017).
2. Add one more year of mortality improvement (MI). Mortality rates are improved to the valuation date.
3. New MI scale.
4. Update Permanent Disability retiree mortality.
5. Update survivor mortality.
6. Claims True-up.
7. Update admin loads.
8. Update retail pharmacy drug rebate assumption.
9. Update claim vectors.
10. Plan change.
11. Update trend rates.

TABLE B6
 SEPTEMBER 30, 2017 MERHCF ASSET (GAIN)/LOSS
 (\$millions)

	<u>(Gain)/Loss</u>	<u>% of 9/30/2017 Fund</u>
1. Incurred Benefit Payments vs. Expected	(\$323)	-0.1%
2. Implemented Per Capita NCs vs. Expected	(\$78)	0.0%
3. Force Strengths vs. Expected	\$18	0.0%
4. Unexpected, Nonrecurring Deposit	\$0	0.0%
5. Yield vs. Expected	<u>\$5,039</u>	<u>2.0%</u>
6. Total	\$4,656	1.9%

Percentages shown are ratios of absolute values of each gain or loss component to the actuarial value of the MERHCF.

TABLE B7
PAST AND PROJECTED MERHCF UNFUNDED LIABILITY PAYMENTS
ON OCTOBER 1
(\$millions)

Calendar Year	Original UFL Pmt	Assumption Changes	Benefit Changes	Actuarial Experience	Total UFL Pmt
2002 (prelim.)	\$14,369	\$0	\$0	\$0	\$14,369
2002 (final)	\$14,369	\$0	\$0	\$0	\$14,369
2003	\$16,260	\$0	\$0	\$0	\$16,260
2004	\$16,082	(\$1,014)	\$0	\$653	\$15,721
2005	\$16,686	(\$973)	\$0	\$899	\$16,612
2006	\$17,311	(\$1,968)	\$0	\$265	\$15,608
2007	\$17,164	(\$3,256)	\$0	(\$978)	\$12,930
2008	\$17,016	(\$4,239)	\$0	(\$2,117)	\$10,660
2009	\$17,654	(\$5,031)	\$0	(\$2,617)	\$10,006
2010	\$18,316	(\$6,303)	\$0	(\$2,228)	\$9,785
2011	\$19,003	(\$9,254)	(\$478)	(\$2,555)	\$6,716
2012	\$21,603	(\$10,919)	(\$1,543)	(\$2,999)	\$6,142
2013	\$23,214	(\$12,229)	(\$3,209)	(\$3,526)	\$4,250
2014	\$24,027	(\$13,113)	(\$3,321)	(\$3,588)	\$4,005
2015	\$24,827	(\$13,625)	(\$3,789)	(\$4,089)	\$3,324
2016	\$25,633	(\$13,420)	(\$4,094)	(\$2,449)	\$5,670
2017	\$31,404	(\$16,666)	(\$5,026)	(\$3,145)	\$6,567
2018	\$32,424	(\$17,219)	(\$6,102)	(\$3,383)	\$5,720
2019	\$33,478	(\$17,778)	(\$6,300)	(\$3,492)	\$5,908
2020	\$34,566	(\$18,356)	(\$6,505)	(\$3,606)	\$6,099
2021	\$35,690	(\$18,953)	(\$6,717)	(\$3,723)	\$6,297
2022	\$36,849	(\$19,569)	(\$6,935)	(\$3,844)	\$6,501
2023	\$38,047	(\$20,205)	(\$7,160)	(\$3,969)	\$6,713
2024	\$39,284	(\$20,861)	(\$7,393)	(\$4,098)	\$6,932
2025	\$40,560	(\$21,539)	(\$7,633)	(\$4,231)	\$7,157
2026	\$41,879	(\$22,240)	(\$7,881)	(\$4,369)	\$7,389
2027	\$43,240	(\$22,962)	(\$8,138)	(\$4,511)	\$7,629
2028	\$44,645	(\$23,709)	(\$8,402)	(\$4,657)	\$7,877
2029	\$46,096	(\$24,479)	(\$8,675)	(\$4,809)	\$8,133
2030	\$47,594	(\$25,275)	(\$8,957)	(\$4,965)	\$8,397
2031	\$49,141	(\$26,096)	(\$9,248)	(\$5,126)	\$8,671
2032	\$50,738	(\$26,944)	(\$9,549)	(\$5,293)	\$8,952
2033	\$52,387	(\$27,820)	(\$9,859)	(\$5,465)	\$9,243
2034	\$54,089	(\$28,724)	(\$10,180)	(\$5,643)	\$9,542
2035	\$55,847	(\$29,658)	(\$10,510)	(\$5,826)	\$9,853
2036	\$57,662	(\$30,621)	(\$10,852)	(\$6,016)	\$10,173
2037	\$59,536	(\$1,320)	(\$467)	(\$259)	\$57,489
2038	\$61,471	\$0	\$0	\$0	\$61,471
2039	\$63,468	\$0	\$0	\$0	\$63,468
2040	\$0	\$0	\$0	\$0	\$0

TABLE B8
 PAST AND PROJECTED MERHCF UNFUNDED LIABILITY BALANCES ON SEPTEMBER 30
 (BEFORE PAYMENT)
 (\$millions)

Calendar Year	Original UFL	Assumption Changes	Benefit Changes	Actuarial Experience	Total UFL
2002 (prelim.)	\$405,553	\$0	\$0	\$0	\$405,553
2002 (final)	\$442,054	\$0	\$0	\$0	\$442,054
2003	\$454,416	(\$20,704)	\$0	\$13,339	\$447,050
2004	\$465,540	(\$20,454)	\$0	\$18,703	\$463,789
2005	\$477,550	(\$40,252)	\$0	\$6,187	\$443,485
2006	\$489,668	(\$68,708)	\$0	(\$20,195)	\$400,765
2007	\$500,698	(\$91,839)	\$0	(\$46,424)	\$362,435
2008	\$511,337	(\$107,567)	\$0	(\$57,265)	\$346,505
2009	\$522,745	(\$133,109)	\$0	(\$48,757)	\$340,879
2010	\$534,133	(\$195,223)	(\$10,411)	(\$54,141)	\$274,358
2011	\$545,477	(\$228,850)	(\$33,859)	(\$62,584)	\$220,184
2012	\$556,746	(\$244,824)	(\$68,265)	(\$70,540)	\$173,116
2013	\$565,914	(\$257,241)	(\$70,559)	(\$70,419)	\$167,695
2014	\$573,905	(\$260,797)	(\$78,848)	(\$79,136)	\$155,125
2015	\$580,121	(\$251,805)	(\$83,580)	(\$50,289)	\$194,448
2016	\$585,836	(\$278,969)	(\$84,179)	(\$52,563)	\$170,124
2017	\$589,613	(\$280,132)	(\$98,394)	(\$54,901)	\$156,186
2018	\$587,515	(\$277,298)	(\$98,270)	(\$54,473)	\$157,473
2019	\$584,233	(\$273,733)	(\$97,007)	(\$53,772)	\$159,721
2020	\$579,670	(\$269,393)	(\$95,469)	(\$52,920)	\$161,888
2021	\$573,722	(\$264,216)	(\$93,635)	(\$51,903)	\$163,968
2022	\$566,279	(\$258,140)	(\$91,481)	(\$50,710)	\$165,948
2023	\$557,225	(\$251,096)	(\$88,985)	(\$49,326)	\$167,818
2024	\$546,435	(\$243,012)	(\$86,120)	(\$47,738)	\$169,563
2025	\$533,776	(\$233,814)	(\$82,861)	(\$45,931)	\$171,169
2026	\$519,110	(\$223,420)	(\$79,177)	(\$43,890)	\$172,623
2027	\$502,286	(\$211,742)	(\$75,039)	(\$41,596)	\$173,909
2028	\$483,145	(\$198,691)	(\$70,413)	(\$39,032)	\$175,010
2029	\$461,522	(\$184,168)	(\$65,267)	(\$36,179)	\$175,907
2030	\$437,236	(\$168,073)	(\$59,563)	(\$33,017)	\$176,582
2031	\$410,098	(\$150,295)	(\$53,263)	(\$29,525)	\$177,015
2032	\$379,907	(\$130,719)	(\$46,326)	(\$25,680)	\$177,182
2033	\$346,450	(\$109,224)	(\$38,708)	(\$21,457)	\$177,062
2034	\$309,502	(\$85,677)	(\$30,363)	(\$16,832)	\$176,630
2035	\$268,822	(\$59,943)	(\$21,243)	(\$11,776)	\$175,860
2036	\$224,156	(\$31,875)	(\$11,296)	(\$6,263)	\$174,722
2037	\$175,235	(\$1,320)	(\$467)	(\$259)	\$173,188
2038	\$121,773	\$0	\$0	\$0	\$121,773
2039	\$63,468	\$0	\$0	\$0	\$63,468
2040	\$0	\$0	\$0	\$0	\$0

APPENDIX C

VALUATION POPULATION DATA

	<u>Page</u>
Valuation Population Data	C-2
Table C1: Summary: Active Duty and Reserve	C-3
Table C2: Summary: Eligible Retired Beneficiaries	C-4
<i>Active Duty and Reserve Tables by Age and Years of Service:</i>	
Table C3: DoD Active Duty Officers	C-5
Table C4: DoD Active Duty Enlistees	C-6
Table C5: DoD Active Duty Officers and Enlistees	C-7
Table C6: DoD Selected Reserve Officers	C-8
Table C7: DoD Selected Reserve Enlistees	C-10
Table C8: DoD Selected Reserve Officers and Enlistees	C-12
Table C9: DoD Non-Selected Reserve Officers with 20 Good Years	C-14
Table C10: DoD Non-Selected Reserve Enlistees with 20 Good Years	C-15
Table C11: DoD Non-Selected Reserve Officers and Enlistees with 20 Good Years	C-16
<i>Retiree Tables by Age:</i>	
Table C12: DoD and all Uniformed Retired Officers	C-17
Table C13: DoD and all Uniformed Retired Enlistees	C-19
Table C14: DoD and all Uniformed Retired Officers and Enlistees	C-21
Table C15: DoD and all Uniformed Surviving Spouses	C-23

VALUATION POPULATION DATA

The population data used in the MERHCF valuation includes military personnel, retirees and their dependents. The 15 tables in this appendix provide an assortment of summary data.

DoD and All Uniformed Military Personnel

Tables C1 and C3 – C11 include summary data of active duty, Selected Reserve, and non-Selected Reserve military personnel. Dependents (spouses, children, and survivors) are not included in these tables; the MERHCF valuation includes assumptions about dependents and projects costs for dependents based on an analysis of retiree dependents and survivor data. Note that full-time Selected Reserves are included in the active duty counts, and only the part-time Selected Reserves are included in the Selected Reserve counts. Note also that non-Selected Reserves only include those with 20 or more good years.

Table C1

Active duty, Selected Reserve and non-Selected Reserve strengths are shown for DoD, Coast Guard, PHS and NOAA.

Tables C3, C4, and C5

Tables C3, C4 and C5 include DoD strengths of active duty officers, active duty enlistees, and active duty officers plus enlistees, respectively, by age and years of service as of the end of FY 2017. Note that the total active duty strength in Table C5 ties to the FY 2017 DoD active duty strength shown in Table C1.

Tables C6, C7, and C8

Tables C6, C7 and C8 include DoD strengths of Selected Reserve officers, Selected Reserve enlistees, and Selected Reserve officers plus enlistees, respectively, by age and years of service as of the end of FY 2017. For reserves, years of service is determined using Pay Entry Base Date (PEBD), the initial date of entry adjusted for breaks in service. Note that the total Selected Reserve strength in Table C8 ties to the FY 2017 DoD Selected Reserve strength shown in Table C1.

Tables C9, C10, and C11

Tables C9, C10 and C11 include DoD strengths of non-Selected Reserve officers, non-Selected Reserve enlistees, and non-Selected Reserve officers plus enlistees, respectively, by age and years of service as of the end of FY 2017. Note that the total non-Selected Reserve strength in Table C11 ties to the FY 2017 DoD non-Selected Reserve strength shown in Table C1.

DoD and All Uniformed Retirees and Surviving Spouses

Tables C2 and C12–C15 include summary data of military retirees and surviving spouses. Table C2 also includes a summary of dependent data (spouses, children, and other).

Tables C2, C12, C13 and C14

Tables C12, C13 and C14 include a summary of the number of DoD and All Uniformed retired officers, retired enlistees, and retired officers plus enlistees, respectively, by age and by disability vs. reserve status as of the end of FY 2017. Note that the total number of All Uniformed retirees in Table C14 ties to the total number of (All Uniformed) retired sponsors shown in Table C2.

Table C15

Table C15 includes a summary of DoD and All Uniformed surviving spouses by spouse age and by component (active duty, reserve) and paygrade (officer, enlistee) of the deceased military member. Note that the total number of All Uniformed surviving spouses in Table C15 ties to the total number of FY 2017 (All Uniformed) spouse survivors shown in Table C2.

TABLE C1
ACTIVE DUTY AND RESERVE AS OF 9/30/2016 AND 9/30/2017
ALL UNIFORMED

	<u>FYE 2016</u>	<u>FYE 2017</u>	<u>'16 to '17 % Change</u>
<u>DoD</u>			
Active Duty	1,363,939	1,369,314	0.4%
Selected Reserve	735,062	732,150	-0.4%
Non-Selected Reserve	213,574	208,353	-2.4%
<u>Coast Guard</u>			
Active Duty	39,841	40,484	1.6%
Selected Reserve	6,325	6,332	0.1%
Non-Selected Reserve	2,338	2,321	-0.7%
PHS Active Duty	6,617	6,488	-1.9%
NOAA Active Duty	320	324	1.3%
<u>TOTAL</u>			
Active Duty	1,410,717	1,416,610	0.4%
Selected Reserve	741,387	738,482	-0.4%
Non-Selected Reserve	215,912	210,674	-2.4%

TABLE C2
 ELIGIBLE RETIRED BENEFICIARIES AS OF 9/30/2016 AND 9/30/2017
 ALL UNIFORMED

	<u>FYE 2016</u>	<u>FYE 2017</u>	<u>'16 to '17 % Change</u>
<u>Retired Sponsors</u>			
Non-Medicare-eligible	1,046,947	1,043,711	-0.3%
Medicare-eligible	<u>1,145,863</u>	<u>1,162,480</u>	1.5%
Total	2,192,810	2,206,191	0.6%
<u>Spouses of Retirees</u>			
Non-Medicare-eligible	941,140	935,680	-0.6%
Medicare-eligible	<u>701,890</u>	<u>709,039</u>	1.0%
Total	1,643,030	1,644,719	0.1%
<u>Children of Retirees</u>			
Non-Medicare-eligible	830,239	842,088	1.4%
Medicare-eligible	<u>8,842</u>	<u>8,905</u>	0.7%
Total	839,081	850,993	1.4%
<u>Other Dependents of Retirees</u>			
Non-Medicare-eligible	1,857	2,098	13.0%
Medicare-eligible	<u>4,792</u>	<u>4,785</u>	-0.1%
Total	6,649	6,883	3.5%
<u>Survivors</u>			
Non-Medicare-eligible Spouse	81,510	79,942	-1.9%
Non-Medicare-eligible Children	31,530	31,125	-1.3%
Non-Medicare-eligible Other	91	100	9.9%
Medicare-eligible Spouses	507,183	504,129	-0.6%
Medicare-eligible Children	7,243	7,378	1.9%
Medicare-eligible Other	304	323	6.3%
Total Spouses	588,693	584,071	-0.8%
Total Children	38,773	38,503	-0.7%
Total Other	395	423	7.1%
<u>Retirees, Dependents, Survivors</u>			
Non-Medicare-eligible	2,933,314	2,934,744	0.0%
Medicare-eligible	<u>2,376,117</u>	<u>2,397,039</u>	0.9%
Total	5,309,431	5,331,783	0.4%

TABLE C3

DOD ACTIVE DUTY OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION
YEARS OF ACTIVE SERVICE

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	0	0	0	0	0	0	0	0	0	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	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	1	
19	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	1	
20	2	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	8		
21	33	10	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	47		
22	2,134	53	15	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	2,206		
23	4,232	2,291	78	20	11	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	6,639		
24	2,118	4,272	2,301	89	18	22	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,864		
25	855	2,207	4,326	2,097	76	37	79	25	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,703		
26	645	880	2,407	4,165	2,037	94	57	50	24	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,360		
27	705	765	944	2,269	4,021	1,953	117	75	64	39	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,953		
28	449	787	732	898	2,118	3,751	1,669	149	76	88	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,780		
29	335	509	709	700	903	1,900	3,237	1,482	134	115	152	91	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,271		
30	234	410	487	716	774	890	1,740	2,786	1,391	161	160	259	147	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,157		
31	202	254	388	481	766	718	896	1,630	2,694	1,339	209	224	318	184	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,306		
32	165	215	271	383	501	702	736	885	1,475	2,523	1,431	241	312	463	243	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	10,551		
33	108	144	174	261	377	510	677	733	832	1,275	2,444	1,345	311	449	524	322	7	0	0	0	0	0	0	0	0	0	0	0	0	0	10,492		
34	103	125	138	188	242	336	456	654	619	683	1,220	2,242	1,181	385	466	576	325	6	0	0	0	0	0	0	0	0	0	0	0	0	9,943		
35	74	80	123	151	199	238	369	482	601	559	642	1,143	2,061	1,214	433	452	650	375	5	0	0	0	0	0	0	0	0	0	0	0	9,851		
36	48	80	97	98	144	215	252	352	412	541	547	597	1,073	1,889	1,161	366	442	683	406	4	0	0	0	0	0	0	0	0	0	0	9,406		
37	35	41	68	93	108	130	188	238	324	367	554	543	598	1,123	1,786	1,172	381	490	664	428	2	0	0	0	0	0	0	0	0	0	9,335		
38	28	28	42	49	102	129	145	207	243	264	363	454	579	742	1,188	1,675	1,081	459	537	784	360	0	0	0	0	0	0	0	0	0	9,461		
39	16	36	33	49	64	79	116	154	150	214	270	344	418	556	670	1,042	1,648	1,124	358	505	617	230	1	0	0	0	0	0	0	0	8,696		
40	28	28	22	39	45	64	93	112	133	155	161	245	294	469	561	685	1,014	1,631	1,059	380	463	459	182	2	0	0	0	0	0	0	8,324		
41	26	30	25	26	36	47	65	84	90	103	134	203	270	321	448	504	630	997	1,486	1,102	370	408	367	146	0	0	0	0	0	0	7,920		
42	18	17	22	29	38	52	58	69	67	93	109	132	196	266	342	450	476	564	967	1,568	922	342	329	341	154	2	0	0	0	0	7,623		
43	17	18	21	35	29	32	52	85	67	75	104	124	135	216	279	342	440	478	547	1,050	1,160	794	249	294	316	134	0	0	0	0	7,095		
44	11	11	14	18	26	19	32	51	56	65	88	104	122	174	206	275	316	396	476	617	699	991	701	232	304	308	123	0	0	0	6,435		
45	3	5	17	18	24	31	34	43	47	61	68	94	105	156	159	230	250	291	396	495	462	655	921	613	234	265	255	145	1	0	6,079		
46	3	6	7	16	17	31	33	45	50	46	59	84	123	104	152	193	213	236	278	399	392	425	543	890	641	229	197	276	142	1	5,831		
47	9	5	6	10	18	32	35	43	33	62	58	67	89	119	129	168	168	216	279	276	292	351	361	563	855	560	186	265	127	1	5,573		
48	5	3	3	10	11	22	27	32	40	47	48	72	70	107	132	143	136	163	185	241	203	228	241	303	481	618	450	152	164	190	95	4,623	
49	1	3	8	2	11	10	15	19	34	35	37	51	62	72	110	131	127	150	132	192	157	158	179	206	252	384	499	355	109	132	199	3,834	
50	2	4	3	6	7	8	9	17	31	32	39	39	45	69	61	103	128	110	134	151	130	123	121	117	182	198	323	400	285	96	215	3,188	
51	3	5	2	6	5	6	11	16	26	28	32	29	42	48	67	92	94	92	105	80	75	87	109	120	155	185	233	374	235	207	2,675		
52	3	1	1	3	3	8	13	10	11	27	18	26	39	42	48	38	50	85	89	89	76	60	79	72	93	115	116	114	231	247	296	2,104	
53	0	3	2	5	3	3	10	9	14	14	26	27	26	38	53	43	60	60	67	83	66	52	59	56	57	72	82	103	94	145	322	1,656	
54	0	0	1	0	2	6	8	18	10	9	16	15	20	27	38	43	32	39	49	65	41	39	49	43	28	46	59	68	82	80	268	1,203	
55	1	1	1	0	2	2	4	8	10	12	8	14	15	21	28	24	32	39	56	63	31	36	28	29	47	33	40	44	54	69	212	968	
56	0	2	1	2	1	6	2	6	7	5	9	13	5	15	26	15	36	29	43	34	15	33	26	22	22	24	40	30	38	45	171	724	
57	0	0	0	0	0	3	3	1	5	8	5	10	11	11	14	12	11	30	32	23	23	17	22	16	29	20	22	16	24	30	140	543	
58	0	0	0	0	0	3	1	2	1	2	8	6	2	12	10	9	18	22	18	18	10	13	12	12	16	28	13	19	16	15	123	411	
59	0	0	0	0	2	1	1	3	4	5	5	8	7	5	12	7	13	23	22	14	17	15	9	16	18	14	11	16	12	85	350		
60+	0	2	0	1	2	2	3	3	3	3	5	8	5	13	17	13	15	19	21	25	20	19	18	15	21	17	18	30	28	21	112	481	
Total	12,653	13,340	13,493	12,942	12,746	12,102	11,291	10,577	9,782	9,054	9,090	8,852	8,686	9,315	9,358	9,134	8,786	8,797	8,411	8,720	6,607	5,526	4,592	4,090	3,869	3,229	2,623	2,184	1,926	1,448	2,447	245,671	

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
Age is age nearest birthday as of the end of the fiscal year.

TABLE C4

DOD ACTIVE DUTY ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION
YEARS OF ACTIVE SERVICE

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	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70
18	15,761	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	15,802
19	40,226	12,641	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52,894
20	29,803	33,828	11,053	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	74,691
21	17,414	26,550	30,588	8,812	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	0	0	83,372
22	11,774	16,038	24,411	25,188	6,627	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	84,046
23	9,020	10,971	14,799	20,607	19,327	4,049	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	78,775
24	7,063	8,390	10,059	13,043	17,330	12,856	2,704	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71,449
25	5,315	6,647	7,629	9,140	11,588	12,817	8,986	2,202	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64,330
26	4,013	5,091	6,063	6,903	8,338	8,881	9,294	7,122	2,241	22	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57,970
27	2,842	3,737	4,597	5,622	6,452	6,393	6,511	8,122	6,295	2,542	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53,141
28	2,104	2,640	3,376	4,124	4,977	4,935	4,739	6,094	6,268	6,242	2,353	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47,873
29	1,517	1,747	2,213	2,987	3,727	4,086	3,766	4,584	4,700	5,424	5,817	2,336	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42,921
30	1,122	1,364	1,710	2,124	2,661	3,120	3,143	3,783	3,739	4,015	4,973	5,819	1,962	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39,548
31	789	940	1,173	1,581	1,983	2,270	2,342	3,057	2,908	3,132	3,746	5,287	5,248	2,265	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,727
32	635	653	799	1,127	1,417	1,731	1,848	2,437	2,396	2,541	2,929	4,010	4,712	5,779	2,327	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,532
33	500	520	599	690	975	1,258	1,341	1,724	1,944	1,948	2,340	2,917	3,000	5,096	5,554	2,360	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,779
34	416	406	440	482	709	885	1,073	1,378	1,348	1,448	1,838	2,231	2,352	3,510	4,468	5,258	2,544	22	0	0	0	0	0	0	0	0	0	0	0	0	0	30,810
35	350	320	376	402	502	619	785	1,080	1,072	1,154	1,388	1,818	1,862	2,678	3,195	3,954	5,296	2,694	18	0	0	0	0	0	0	0	0	0	0	0	0	29,563
36	118	280	271	343	400	437	518	780	824	889	1,101	1,330	1,456	1,985	2,320	2,682	3,890	5,230	2,367	12	0	0	0	0	0	0	0	0	0	0	0	27,234
37	37	119	256	257	327	332	386	593	587	700	772	1,040	1,131	1,587	1,716	2,005	2,572	3,799	5,120	2,292	11	0	0	0	0	0	0	0	0	0	0	25,639
38	37	60	96	235	245	279	316	440	424	546	618	771	837	1,201	1,355	1,607	1,856	2,525	3,823	5,080	1,348	4	0	0	0	0	0	0	0	0	0	23,704
39	40	43	27	75	201	211	247	356	355	358	474	602	658	923	1,078	1,207	1,385	1,734	2,428	3,936	2,891	861	0	0	0	0	0	0	0	0	0	20,094
40	20	45	23	31	80	213	196	307	264	289	320	447	512	717	832	922	983	1,270	1,691	2,528	2,264	1,958	621	0	0	0	0	0	0	0	0	16,534
41	12	26	31	25	43	89	197	214	219	219	301	345	378	559	573	698	818	951	1,259	1,787	1,475	1,661	1,438	499	0	0	0	0	0	0	0	13,821
42	5	14	22	32	34	54	144	223	164	192	201	270	296	417	465	597	667	755	910	1,267	917	1,037	1,205	1,180	401	2	0	0	0	0	0	11,472
43	3	4	10	22	24	44	98	137	154	173	219	208	262	342	407	427	512	559	767	956	709	750	779	983	863	322	0	0	0	0	0	9,735
44	2	12	3	16	25	35	92	122	115	142	175	202	201	284	326	372	390	444	563	746	491	499	524	611	702	669	180	2	0	0	7,950	
45	1	3	10	17	17	38	74	98	114	100	166	175	208	238	269	271	341	360	453	535	416	405	390	426	473	569	424	176	2	0	0	6,772
46	0	1	13	13	15	20	69	92	94	105	137	167	199	252	227	255	282	315	420	453	289	323	301	266	318	365	333	392	206	0	0	5,923
47	0	0	9	8	15	20	56	77	83	78	131	131	170	195	226	271	264	265	334	400	258	259	214	253	222	241	209	317	373	150	0	5,233
48	2	5	1	10	22	19	46	58	78	77	98	104	102	198	193	225	231	259	259	294	200	183	166	165	135	173	126	181	284	261	71	4,227
49	0	2	3	3	12	10	22	55	61	48	80	79	81	98	193	171	173	191	221	243	153	140	115	102	126	139	91	114	147	197	96	3,168
50	1	2	1	6	5	8	16	28	46	48	66	58	67	91	101	164	185	169	185	201	109	101	81	91	83	86	85	77	83	100	90	2,435
51	0	2	5	4	5	3	12	22	17	49	60	65	56	67	84	98	116	142	158	183	91	99	71	63	49	75	53	55	58	54	72	1,892
52	0	2	3	3	6	5	13	19	28	43	23	34	59	62	89	114	121	138	174	80	58	59	35	53	39	33	32	57	40	57	1,487	
53	0	2	0	4	4	5	5	7	6	18	27	32	40	43	68	69	81	104	131	130	59	66	46	48	41	38	27	35	40	28	41	1,247
54	1	0	4	1	3	2	9	6	15	13	11	17	27	42	46	51	72	74	73	120	48	33	31	37	26	31	24	24	29	34	25	931
55	0	1	0	0	2	5	2	3	6	9	14	12	27	31	49	40	52	55	77	54	45	37	30	28	22	18	10	19	18	21	22	711
56	0	0	0	3	1	2	5	5	3	3	11	6	16	18	23	34	35	46	35	41	23	29	19	18	14	9	6	7	11	11	14	451
57	0	0	1	3	0	2	2	3	7	5	4	4	13	7	20	23	35	28	39	24	18	17	19	13	17	5	7	5	9	11	11	355
58	0	0	0	0	0	1	2	0	2	3	4	3	6	8	17	22	25	16	30	20	12	7	9	17	10	11	9	6	4	6	2	252
59	0	0	0	0	0	1	1	0	3	3	1	2	3	6	7	9	13	12	11	17	8	6	3	3	7	7	6	4	1	2	5	141
60+	0	0	0	0	3	0	2	1	0	1	1	2	1	4	5	7	8	11	12	17	8	5	2	2	3	3	4	2	10	2	5	122
Total	151,015	133,147	120,703	103,953	88,111	65,745	49,057	45,231	36,578	32,567	30,450	30,535	25,937	28,715	26,214	23,902	22,956	22,152	21,524	21,513	11,926	8,541	6,125	4,842	3,566	2,803	1,628	1,448	1,332	917	511	1,123,643

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
Age is age nearest birthday as of the end of the fiscal year.

TABLE C5

DOD ACTIVE DUTY OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION

YEARS OF ACTIVE SERVICE

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	
17	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70
18	15,761	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,803
19	40,226	12,642	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52,895
20	29,805	33,833	11,054	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	74,699
21	17,446	26,560	30,591	8,813	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	0	0	83,419
22	13,908	16,091	24,426	25,192	6,627	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	86,252
23	13,252	13,262	14,877	20,627	19,339	4,056	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,414
24	9,181	12,662	12,359	13,132	17,348	12,879	2,748	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80,313
25	6,170	8,854	11,955	11,238	11,663	12,854	9,064	2,227	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	74,033
26	4,658	5,970	8,470	11,068	10,375	8,975	9,351	7,172	2,266	23	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68,330
27	3,547	4,502	5,540	7,891	10,472	8,345	6,629	8,197	6,360	2,581	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64,094
28	2,553	3,427	4,108	5,022	7,095	8,686	6,408	6,243	6,344	6,331	2,415	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58,653
29	1,852	2,256	2,922	3,687	4,630	5,986	7,004	6,066	4,835	5,539	5,968	2,427	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53,192
30	1,356	1,774	2,197	2,840	3,435	4,010	4,883	6,569	5,130	4,176	5,133	6,078	2,109	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49,705
31	991	1,194	1,560	2,062	2,749	2,988	3,239	4,687	5,603	4,471	3,955	5,511	5,566	2,449	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47,033
32	801	868	1,071	1,510	1,918	2,434	2,584	3,322	3,871	5,064	4,360	4,251	5,024	6,242	2,570	13	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,903
33	608	664	773	952	1,352	1,768	2,017	2,457	2,776	3,223	4,784	4,261	3,311	5,545	6,078	2,682	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,271
34	520	531	578	671	951	1,221	1,529	2,032	1,967	2,131	3,057	4,472	3,534	3,895	4,933	5,834	2,869	28	0	0	0	0	0	0	0	0	0	0	0	0	0	40,753
35	424	401	499	553	701	858	1,153	1,561	1,673	1,713	2,030	2,961	3,923	3,892	3,628	4,406	5,946	3,070	23	0	0	0	0	0	0	0	0	0	0	0	0	39,414
36	166	361	368	441	544	653	771	1,132	1,236	1,430	1,648	1,927	2,529	3,874	3,481	3,048	4,331	5,913	2,773	16	0	0	0	0	0	0	0	0	0	0	0	36,640
37	72	160	324	350	436	463	574	830	911	1,067	1,326	1,583	1,730	2,710	3,502	3,177	2,952	4,289	5,785	2,720	13	0	0	0	0	0	0	0	0	0	0	34,974
38	65	88	138	284	347	408	461	648	666	810	981	1,225	1,416	1,943	2,543	3,282	2,937	2,984	4,360	5,865	1,709	4	0	0	0	0	0	0	0	0	0	33,165
39	56	79	60	124	265	290	363	510	505	572	744	947	1,076	1,479	1,749	2,249	3,034	2,859	2,786	4,441	3,508	1,091	1	0	0	0	0	0	0	0	0	28,790
40	48	73	45	71	125	277	289	419	397	444	481	693	806	1,186	1,392	1,607	1,997	2,900	2,750	2,908	2,727	2,418	803	2	0	0	0	0	0	0	0	24,858
41	38	56	56	51	79	136	263	298	309	322	435	549	648	880	1,021	1,203	1,448	1,949	2,746	2,890	1,846	2,069	1,805	645	0	0	0	0	0	0	0	21,741
42	23	31	44	61	73	107	203	292	231	285	310	401	492	682	807	1,047	1,143	1,319	1,877	2,835	1,840	1,379	1,534	1,521	555	4	0	0	0	0	0	19,095
43	20	22	31	57	53	76	150	222	221	248	323	332	397	558	686	769	952	1,037	1,314	2,007	1,869	1,544	1,028	1,277	1,179	456	0	0	0	0	0	16,830
44	13	23	17	34	51	54	124	173	171	207	263	306	323	458	532	647	706	840	1,040	1,363	1,190	1,491	1,225	843	1,006	977	303	2	0	0	0	14,385
45	4	8	27	35	41	69	108	142	162	161	234	269	313	394	429	501	591	651	849	1,030	878	1,060	1,311	1,039	707	835	679	321	3	0	0	12,851
46	3	7	20	29	32	51	102	137	145	151	196	251	323	355	378	447	495	551	697	851	682	748	844	1,157	959	594	530	668	348	1	0	11,754
47	9	5	15	18	33	52	91	120	117	140	189	199	259	315	356	439	432	482	613	676	550	610	575	816	1,078	802	395	503	638	277	1	10,806
48	7	8	4	20	33	41	73	90	118	124	146	176	172	305	325	368	367	422	444	535	403	411	407	468	616	791	576	333	448	451	166	8,850
49	1	5	11	5	23	20	37	74	95	83	117	130	143	171	304	303	300	341	353	435	310	298	294	308	378	523	590	469	256	329	295	7,002
50	3	6	4	12	12	16	25	45	77	80	105	97	112	161	162	267	313	279	319	352	239	224	202	208	265	284	408	477	368	196	305	5,623
51	3	7	7	10	10	9	23	39	43	77	92	94	98	115	151	191	210	235	263	288	171	174	159	172	169	230	238	288	433	289	279	4,567
52	3	3	4	6	9	13	18	23	30	55	61	49	73	101	110	127	164	206	228	264	156	118	138	107	146	155	150	146	289	287	353	3,591
53	0	5	2	9	7	8	15	16	20	32	53	60	67	81	122	112	141	164	198	212	125	118	106	104	98	111	109	138	134	173	363	2,903
54	1	0	5	1	5	8	17	24	25	22	27	32	47	69	84	94	103	112	122	185	89	72	80	80	54	77	83	92	111	114	293	2,134
55	1	2	1	0	4	7	6	11	16	21	22	26	42	52	78	64	84	94	133	117	76	73	58	57	69	51	50	63	72	90	234	1,679
56	0	2	1	5	2	8	7	11	10	8	20	19	21	33	49	50	71	74	78	75	39	62	46	40	36	33	46	37	49	56	185	1,175
57	0	0	1	3	0	5	5	4	12	13	9	14	25	18	35	36	47	59	71	47	42	34	41	29	46	25	29	21	33	41	151	898
58	0	0	0	0	0	4	3	2	3	5	12	9	8	20	27	31	43	38	48	38	22	20	21	29	26	39	22	25	20	21	125	663
59	0	0	0	0	2	2	2	1	6	7	6	7	11	13	12	21	20	25	34	39	22	23	18	12	23	25	20	15	17	14	90	491
60+	0	2	0	1	5	2	5	4	3	4	6	10	6	17	22	20	23	30	33	43	28	24	20	17	24	20	22	32	38	23	117	603
Total	163,668	146,487	134,196	116,895	100,856	77,847	60,348	55,807	46,360	41,621	39,541	39,387	34,623	38,030	35,572	33,036	31,741	30,949	29,935	30,233	18,533	14,066	10,717	8,932	7,435	6,032	4,251	3,633	3,258	2,365	2,958	1,369,314

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
Age is age nearest birthday as of the end of the fiscal year.

TABLE C6
 DOD SELECTED RESERVE OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION
 COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0 - 20
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	0
18	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
20	3	12	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21
21	6	30	43	23	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	107
22	73	29	101	145	73	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	433
23	167	158	163	314	303	138	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,261
24	95	263	275	274	442	312	157	8	0	0	0	0	0	0	0	0	0	0	0	0	0	1,826
25	43	168	444	415	283	395	319	136	7	0	0	0	0	0	0	0	0	0	0	0	0	2,210
26	38	112	276	632	375	264	397	303	149	20	0	0	0	0	0	0	0	0	0	0	0	2,566
27	47	99	152	341	554	456	319	376	248	192	30	0	0	0	0	0	0	0	0	0	0	2,816
28	44	101	131	222	357	615	510	346	308	266	179	26	0	0	0	0	0	0	0	0	0	3,106
29	51	81	114	167	230	436	673	502	283	291	285	237	30	0	0	0	0	0	0	0	0	3,381
30	58	92	107	137	214	293	425	640	503	275	300	377	214	43	0	0	0	0	0	0	0	3,679
31	43	81	112	151	182	240	315	419	644	477	291	355	275	255	33	0	0	0	0	0	0	3,874
32	53	54	81	118	153	191	265	300	370	578	495	281	293	393	358	51	0	0	0	0	0	4,034
33	52	60	70	108	135	175	235	239	271	356	691	541	272	300	427	418	56	0	0	0	0	4,407
34	41	62	61	111	131	168	192	213	231	195	337	731	549	282	364	500	473	67	0	0	0	4,709
35	53	47	54	55	96	139	168	193	203	183	212	384	852	612	328	445	579	458	59	0	0	5,121
36	32	41	56	72	95	96	128	164	187	170	149	224	451	808	590	357	438	545	433	47	0	5,083
37	54	34	53	58	79	116	130	131	132	143	169	176	234	440	800	625	318	387	461	404	37	4,981
38	32	29	38	69	62	93	95	106	124	123	122	172	193	273	436	745	541	285	288	434	299	4,559
39	39	26	27	39	66	68	90	91	118	80	79	116	155	201	274	396	634	459	245	291	358	3,852
40	31	37	18	34	43	50	76	72	88	70	78	95	141	182	219	309	386	566	410	238	265	3,408
41	28	30	25	31	42	39	73	78	77	49	63	91	103	140	188	248	249	342	499	368	217	2,980
42	15	25	19	33	30	35	57	86	64	64	58	66	83	105	152	199	201	217	282	467	349	2,607
43	15	24	21	42	34	31	48	55	66	55	53	50	67	98	147	162	183	166	208	280	404	2,210
44	13	18	12	29	31	38	51	49	41	54	30	47	57	67	112	124	141	151	177	172	240	1,654
45	22	14	12	29	25	33	58	43	49	37	45	53	53	57	91	102	105	118	165	157	183	1,451
46	12	15	10	20	21	23	35	50	48	39	34	33	49	69	96	103	92	119	107	139	180	1,294
47	15	17	10	14	19	30	55	42	56	46	41	37	60	55	97	94	107	104	103	131	173	1,306
48	10	9	8	14	16	28	39	38	34	43	35	35	44	56	69	92	74	85	80	87	118	1,014
49	4	8	14	18	15	17	26	27	35	36	34	33	30	41	78	73	72	67	65	98	87	878
50	6	6	9	8	7	9	30	27	28	25	21	30	29	30	50	58	66	61	54	61	74	689
51	6	6	3	3	6	13	21	15	21	25	18	15	30	22	37	55	55	58	59	62	45	575
52	1	5	0	5	11	10	13	16	16	28	16	15	19	25	35	31	54	57	58	50	46	511
53	2	3	6	2	9	10	17	15	11	18	19	20	10	27	29	30	39	46	45	42	42	442
54	2	1	3	1	4	6	9	14	13	11	9	13	14	18	31	31	25	30	39	35	43	352
55	3	2	3	3	0	7	6	19	19	10	6	5	10	16	22	25	29	23	27	39	33	307
56	2	1	2	3	1	2	7	7	16	8	8	10	6	9	12	21	24	25	21	29	31	245
57	1	5	1	3	1	2	7	8	8	11	3	11	8	11	9	17	21	22	27	14	28	218
58	0	3	4	2	3	6	7	6	2	8	10	6	5	11	10	9	9	12	17	21	19	170
59	2	4	1	2	2	3	4	3	5	4	4	5	9	11	11	7	14	8	26	23	153	
60	3	4	0	2	0	3	5	2	5	2	4	2	3	7	9	9	10	7	6	11	17	111
61	2	0	0	2	1	2	2	2	3	5	0	4	1	3	5	6	4	4	5	8	8	67
62	0	1	2	1	1	2	3	4	3	1	3	0	2	4	3	7	7	3	5	2	54	54
63	2	6	1	3	3	5	11	13	13	4	4	3	3	1	6	13	12	17	15	10	11	157
Total	1,221	1,823	2,546	3,758	4,161	4,612	5,097	4,859	4,500	4,004	3,936	4,299	4,349	4,668	5,129	5,362	5,011	4,519	3,966	3,726	3,332	84,879

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
 Age is age nearest birthday as of the end of the fiscal year.

Average Age 39.2
 Average PEBD Years of Service 14.8
 Department of Defense - Office of the Actuary

TABLE C6 (CONT'D)

DOD SELECTED RESERVE OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION
 COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21 - 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
17	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
19	0	0	0	0	0	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	0	0	0	0	21
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	107
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	433
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,261
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,826
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,210
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,566
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,816
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,106
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,381
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,679
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,874
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,034
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,407
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,709
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,121
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,083
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,981
38	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37	4,596
39	274	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	294	4,146
40	315	226	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	562	3,970
41	195	248	200	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	662	3,642
42	195	194	242	198	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	852	3,459
43	326	194	201	250	217	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,206	3,416
44	405	292	185	227	297	152	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,579	3,233
45	224	299	278	175	233	209	220	30	0	0	0	0	0	0	0	0	0	0	0	0	0	1,668	3,119
46	173	208	304	291	184	213	283	278	28	0	0	0	0	0	0	0	0	0	0	0	0	1,962	3,256
47	152	158	224	347	317	183	235	369	270	12	0	0	0	0	0	0	0	0	0	0	0	2,267	3,573
48	128	129	163	214	391	301	179	249	314	286	28	0	0	0	0	0	0	0	0	0	0	2,383	3,397
49	84	90	99	124	185	297	363	210	224	281	231	23	0	0	0	0	0	0	0	0	0	2,211	3,089
50	66	82	99	106	113	165	312	286	172	227	269	177	29	0	0	0	0	0	0	0	0	2,103	2,792
51	59	74	91	92	114	100	180	282	266	174	218	177	205	21	0	0	0	0	0	0	0	2,053	2,628
52	37	54	55	58	78	94	102	171	250	199	144	128	186	132	17	0	0	0	0	0	0	1,706	2,217
53	54	50	56	45	60	77	99	113	162	167	155	92	140	167	108	11	0	0	0	0	0	1,556	1,998
54	40	40	47	43	63	61	79	99	105	112	137	122	86	107	131	111	9	0	0	0	0	1,392	1,744
55	32	27	36	41	43	43	48	58	71	57	81	97	90	73	80	97	77	10	0	0	0	1,061	1,368
56	45	21	25	26	36	35	58	49	69	54	49	64	96	84	68	64	83	38	6	0	0	970	1,215
57	19	30	22	22	19	26	48	38	41	37	37	48	43	61	46	37	47	71	38	3	0	733	951
58	16	17	19	23	19	28	37	24	29	21	37	27	37	37	46	38	36	32	38	35	0	596	766
59	15	10	13	26	15	20	31	30	26	19	28	20	16	26	19	22	34	17	26	34	18	465	618
60	12	8	4	9	13	12	19	15	18	14	7	7	11	13	19	17	18	8	14	28	273	384	
61	5	3	6	2	6	6	4	7	7	5	9	4	0	3	8	5	4	8	2	13	110	177	
62	4	5	1	5	4	1	2	5	3	6	1	3	1	1	0	3	0	4	1	1	8	59	113
63	7	4	1	3	5	9	5	11	4	6	4	1	4	3	1	7	2	0	3	2	16	98	255
Total	2,919	2,483	2,392	2,346	2,435	2,050	2,325	2,324	2,059	1,677	1,435	990	940	726	532	417	310	194	128	91	83	28,858	113,737

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
 Age is age nearest birthday as of the end of the fiscal year.

Average Age 39.2
 Average PEBD Years of Service 14.8
 Department of Defense - Office of the Actuary

TABLE C7

DOD SELECTED RESERVE ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION
 COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0 - 20
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,171	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,171
18	10,885	1,031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,916
19	12,957	9,264	948	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,169
20	7,997	11,588	8,799	893	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,278
21	4,963	7,567	11,205	8,678	929	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,342
22	3,356	4,872	7,630	11,038	8,259	717	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,873
23	2,506	3,291	4,986	7,315	10,874	6,527	358	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,857
24	2,062	2,574	3,378	4,914	8,150	9,771	3,828	220	0	0	0	0	0	0	0	0	0	0	0	0	0	34,897
25	1,688	2,111	2,417	3,335	5,405	7,705	6,202	3,008	197	0	0	0	0	0	0	0	0	0	0	0	0	32,068
26	1,405	1,762	1,912	2,462	3,773	5,339	5,558	5,447	3,132	385	0	0	0	0	0	0	0	0	0	0	0	31,177
27	1,102	1,516	1,556	1,894	2,836	3,812	3,999	4,843	4,871	3,347	402	0	0	0	0	0	0	0	0	0	0	30,180
28	916	1,294	1,264	1,471	2,158	2,765	2,793	3,588	4,048	4,542	2,923	355	0	0	0	0	0	0	0	0	0	28,118
29	762	1,064	1,005	1,104	1,670	2,123	2,209	2,513	3,092	3,747	3,772	2,661	218	0	0	0	0	0	0	0	0	25,941
30	595	876	781	859	1,261	1,554	1,715	1,949	2,325	2,703	2,890	3,567	1,870	214	0	0	0	0	0	0	0	23,162
31	507	719	654	708	979	1,217	1,308	1,582	1,879	2,154	2,154	2,810	2,593	1,827	224	0	0	0	0	0	0	21,112
32	427	599	526	590	819	971	1,074	1,247	1,537	1,538	1,606	1,960	1,963	2,585	1,964	234	0	0	0	0	0	19,642
33	337	468	428	486	642	818	796	1,001	1,154	1,237	1,261	1,418	1,332	2,166	2,734	2,133	204	0	0	0	0	18,617
34	332	399	341	383	483	666	657	761	943	919	956	1,155	980	1,437	2,068	2,884	2,058	226	0	0	0	17,648
35	309	392	322	289	413	484	550	648	766	738	756	824	778	1,036	1,462	2,070	3,028	1,924	169	0	0	16,959
36	161	410	266	233	374	368	387	496	610	597	619	641	683	862	1,053	1,364	1,949	2,511	1,478	106	0	15,169
37	90	184	300	243	282	325	352	408	520	484	505	536	495	650	813	1,062	1,299	1,710	1,991	1,298	88	13,636
38	100	102	153	282	255	280	286	334	397	381	391	420	414	552	629	822	903	1,137	1,443	1,811	965	12,058
39	95	73	82	141	282	236	218	264	319	345	322	346	324	405	561	640	696	823	939	1,298	1,450	9,859
40	72	75	62	59	120	262	224	255	286	297	267	280	258	327	455	514	587	661	700	908	1,101	7,771
41	19	69	61	41	64	133	232	197	250	244	232	241	251	296	340	429	471	537	520	604	751	5,982
42	2	16	59	61	69	67	122	218	201	208	217	206	194	247	318	390	394	417	396	472	572	4,846
43	1	3	22	51	60	52	116	162	219	179	175	210	183	235	241	336	347	333	344	415	444	4,128
44	3	2	1	10	55	37	94	129	159	187	149	160	167	174	240	290	290	341	297	344	405	3,534
45	0	3	3	0	9	37	88	129	145	147	179	144	148	171	258	288	298	291	307	355	319	3,320
46	0	1	1	4	1	17	82	109	167	132	145	166	149	178	225	274	280	280	296	317	293	3,117
47	1	2	1	1	1	4	65	97	117	108	125	144	141	161	201	254	260	255	264	327	328	2,857
48	1	1	0	1	2	1	45	69	115	102	116	112	115	167	175	233	235	242	258	262	242	2,494
49	3	0	0	1	3	1	18	60	59	83	88	109	91	110	163	187	213	189	224	228	244	2,074
50	1	0	1	0	0	0	2	26	59	58	88	74	61	66	173	213	185	175	181	229	181	1,773
51	0	1	0	0	0	2	1	19	59	55	86	64	62	119	180	180	192	147	179	197	168	1,532
52	1	0	1	0	2	3	2	1	2	11	62	32	68	56	78	133	139	183	170	185	168	1,297
53	1	0	0	0	1	1	0	0	0	1	23	16	23	44	80	99	115	142	154	181	157	1,038
54	1	0	0	0	0	0	0	2	1	1	3	3	6	15	56	69	98	125	150	154	146	830
55	0	0	0	0	0	0	1	0	0	0	3	1	3	10	21	57	63	100	113	112	140	624
56	0	0	0	0	0	0	1	0	1	3	0	1	1	6	9	22	32	67	67	90	127	427
57	1	0	0	0	0	0	0	0	0	1	0	0	2	4	3	9	27	54	50	52	90	293
58	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	6	13	12	31	31	56	151
59	0	0	0	0	0	0	0	0	0	0	1	0	1	0	4	2	3	11	15	21	33	91
60	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	1	1	5	20	15	45
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	9	3	14
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	3
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	54,831	52,330	49,166	47,547	50,232	46,296	33,384	29,766	27,592	24,736	20,486	18,679	13,578	14,066	14,668	15,197	14,381	12,896	10,743	10,026	8,488	569,089

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
 Age is age nearest birthday as of the end of the fiscal year.

Average Age 30.1
 Average PEBD Years of Service 8.2
 Department of Defense - Office of the Actuary

TABLE C7 (CONT'D)

DOD SELECTED RESERVE ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION
 COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21 - 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
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,171
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,916
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,169
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,278
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,342
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,873
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,857
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,897
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,068
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,177
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,180
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,118
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,941
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,162
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,112
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,642
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18,617
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,648
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,959
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,169
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13,636
38	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59
39	698	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	751
40	1,014	492	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,540
41	821	738	412	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,001
42	584	578	644	383	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,230
43	435	425	524	612	384	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,408
44	345	349	392	472	546	273	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,403
45	319	288	313	371	455	459	374	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,610
46	265	270	238	297	360	448	561	399	34	0	0	0	0	0	0	0	0	0	0	0	0	0	2,872
47	276	255	233	272	360	381	503	609	387	23	0	0	0	0	0	0	0	0	0	0	0	0	3,299
48	236	219	215	235	274	248	321	508	584	349	38	0	0	0	0	0	0	0	0	0	0	0	3,227
49	199	190	207	183	180	223	233	355	399	549	343	25	0	0	0	0	0	0	0	0	0	0	3,086
50	189	175	155	182	143	186	185	216	288	425	505	303	39	0	0	0	0	0	0	0	0	0	2,991
51	156	159	166	120	153	137	150	181	210	302	389	361	305	32	0	0	0	0	0	0	0	0	2,821
52	142	147	149	130	140	109	118	161	155	230	288	278	408	266	8	0	0	0	0	0	0	0	2,729
53	158	143	123	127	120	120	113	141	144	186	226	216	299	352	253	18	0	0	0	0	0	0	2,739
54	148	109	120	111	80	104	116	118	148	139	175	160	209	251	337	233	28	0	0	0	0	0	2,586
55	141	100	83	78	99	111	94	82	91	116	162	146	172	173	230	307	250	14	0	0	0	0	2,449
56	135	105	91	64	70	74	87	64	78	88	101	108	130	128	145	178	280	162	10	0	0	0	2,098
57	86	69	72	50	64	52	57	65	60	66	84	80	75	97	90	104	155	167	99	7	0	0	1,599
58	51	50	55	44	44	35	34	38	54	61	50	59	60	73	93	107	98	129	78	5	1,268	1,419	
59	51	47	55	31	41	39	28	39	43	43	46	49	43	49	57	43	57	51	65	100	62	1,039	
60	28	21	18	19	23	18	19	14	14	24	15	21	20	13	23	26	25	26	22	26	44	459	
61	5	6	3	4	1	6	2	1	0	2	2	1	1	1	0	1	1	0	1	0	3	40	
62	1	8	0	0	0	1	1	1	0	1	0	1	0	1	0	0	0	0	0	0	1	16	
63	0	1	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	3	
Total	6,542	4,997	4,302	3,815	3,578	3,052	3,022	3,023	2,689	2,602	2,424	1,800	1,760	1,423	1,218	1,003	903	518	326	211	115	49,324	618,413

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
 Age is age nearest birthday as of the end of the fiscal year.

Average Age 30.1
 Average PEBD Years of Service 8.2
 Department of Defense - Office of the Actuary

TABLE C8

DOD SELECTED RESERVE OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION

COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0 - 20
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,171	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,171
18	10,885	1,031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,916
19	12,957	9,264	948	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,169
20	8,000	11,600	8,803	895	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,299
21	4,969	7,597	11,248	8,701	934	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,449
22	3,429	4,901	7,731	11,183	8,332	729	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,306
23	2,673	3,449	5,149	7,629	11,177	6,665	376	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37,118
24	2,157	2,837	3,653	5,188	8,592	10,083	3,985	228	0	0	0	0	0	0	0	0	0	0	0	0	0	36,723
25	1,731	2,279	2,861	3,750	5,688	8,100	6,521	3,144	204	0	0	0	0	0	0	0	0	0	0	0	0	34,278
26	1,443	1,874	2,188	3,094	4,148	5,603	5,955	5,750	3,281	405	0	0	0	0	0	0	0	0	0	0	0	33,743
27	1,149	1,615	1,708	2,235	3,391	4,269	4,318	5,220	5,119	3,539	432	0	0	0	0	0	0	0	0	0	0	32,996
28	960	1,395	1,395	1,693	2,515	3,380	3,303	3,934	4,356	4,808	3,102	381	0	0	0	0	0	0	0	0	0	31,224
29	813	1,145	1,119	1,271	1,900	2,559	2,882	3,015	3,375	4,038	4,057	2,898	248	0	0	0	0	0	0	0	0	29,322
30	653	968	888	996	1,475	1,847	2,140	2,589	2,828	2,978	3,190	3,945	2,084	257	0	0	0	0	0	0	0	26,841
31	550	800	766	859	1,161	1,457	1,623	2,001	2,523	2,428	2,445	3,165	2,868	2,082	257	0	0	0	0	0	0	24,986
32	480	653	607	708	972	1,162	1,339	1,547	1,907	2,116	2,101	2,241	2,256	2,978	2,322	285	0	0	0	0	0	23,676
33	389	528	498	594	777	993	1,031	1,240	1,425	1,593	1,952	1,959	1,604	2,466	3,161	2,551	260	0	0	0	0	23,024
34	373	461	402	494	614	834	849	974	1,174	1,114	1,293	1,886	1,529	1,719	2,432	3,384	2,531	293	0	0	0	22,357
35	362	439	376	344	509	623	718	841	969	921	968	1,208	1,630	1,648	1,790	2,515	3,607	2,382	228	0	0	22,080
36	193	451	322	305	469	464	515	660	797	767	768	865	1,134	1,670	1,643	1,721	2,387	3,056	1,911	153	0	20,252
37	144	218	353	301	361	441	482	539	652	627	674	712	729	1,090	1,613	1,687	1,617	2,097	2,452	1,702	125	18,617
38	132	131	191	351	317	373	381	440	521	504	513	592	607	825	1,065	1,567	1,444	1,422	1,731	2,245	1,264	16,617
39	134	99	109	180	348	304	308	355	437	425	401	462	479	606	835	1,036	1,330	1,282	1,184	1,589	1,808	13,711
40	103	112	80	93	163	312	300	327	374	367	345	375	399	509	674	823	973	1,227	1,110	1,146	1,366	11,179
41	47	99	86	72	106	172	305	275	327	293	295	332	354	436	528	677	720	879	1,019	972	968	8,962
42	17	41	78	94	99	102	179	304	265	272	275	272	277	352	470	589	595	634	678	939	921	7,453
43	16	27	43	93	94	83	164	217	285	234	228	260	250	333	388	498	530	499	552	695	848	6,338
44	16	20	13	39	86	75	145	178	200	241	179	207	224	241	352	414	431	492	474	516	645	5,188
45	22	17	15	29	34	70	146	172	194	184	224	197	201	228	349	390	403	409	472	512	502	4,771
46	12	16	11	24	22	40	117	159	215	171	179	199	198	247	321	377	372	399	403	456	473	4,411
47	16	19	11	15	20	34	120	139	173	154	166	181	201	216	298	348	367	359	367	458	501	4,163
48	11	10	8	15	18	29	84	107	149	145	151	147	159	223	244	325	309	327	338	349	360	3,508
49	7	8	14	19	18	18	44	87	94	119	122	142	121	151	241	260	285	256	289	326	331	2,952
50	7	6	10	8	7	9	32	53	87	83	109	104	90	96	223	271	251	236	235	290	255	2,462
51	6	7	3	3	6	15	22	16	40	84	73	101	94	84	156	235	247	205	238	259	213	2,107
52	2	5	1	5	13	13	15	17	18	39	78	47	87	81	113	164	193	240	228	235	214	1,808
53	3	3	6	2	10	11	17	15	11	19	42	36	33	71	109	129	154	188	199	223	199	1,480
54	3	1	3	1	4	6	9	16	14	12	12	16	20	33	87	100	123	155	189	189	189	1,182
55	3	2	3	3	0	7	7	19	19	10	9	6	13	26	43	82	92	123	140	151	173	931
56	2	1	2	3	1	2	8	7	17	11	8	11	7	15	21	43	56	92	88	119	158	672
57	2	5	1	3	1	2	7	8	8	12	3	11	10	15	12	26	48	76	77	66	118	511
58	0	3	4	2	3	6	7	6	2	8	10	6	6	12	10	15	22	24	48	52	75	321
59	2	4	1	2	2	3	4	3	5	5	4	6	6	9	15	13	10	25	23	47	56	244
60	3	4	0	2	0	3	5	2	5	2	4	2	3	8	9	11	11	8	11	31	32	156
61	2	0	0	2	1	2	2	2	3	5	0	4	1	3	5	6	4	5	6	17	11	81
62	0	1	2	1	1	2	3	4	3	1	3	0	2	4	3	7	7	4	5	4	5	57
63	2	6	1	3	3	5	11	13	13	4	4	3	3	1	6	13	12	17	15	10	11	157
Total	56,052	54,153	51,713	51,305	54,393	50,908	38,481	34,625	32,091	28,740	24,422	22,978	17,926	18,734	19,797	20,559	19,392	17,415	14,710	13,753	11,820	653,968

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
Age is age nearest birthday as of the end of the fiscal year.

Average Age 31.5
Average PEBD Years of Service 9.3
Department of Defense - Office of the Actuary

TABLE C8 (CONT'D)

DOD SELECTED RESERVE OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21 - 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
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,171
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,916
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,169
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,299
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,449
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,306
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37,118
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,723
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,278
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,743
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,996
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,224
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,322
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26,841
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,986
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,676
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,024
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,357
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,080
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,252
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18,617
38	96	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	96	16,713
39	972	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,045	14,756
40	1,329	718	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,102	13,281
41	1,016	986	612	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,663	11,625
42	779	772	886	581	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,082	10,535
43	761	619	725	862	601	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,614	9,952
44	750	641	577	699	843	425	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,982	9,170
45	543	587	591	546	688	668	594	61	0	0	0	0	0	0	0	0	0	0	0	0	0	4,278	9,049
46	438	478	542	588	544	661	844	677	62	0	0	0	0	0	0	0	0	0	0	0	0	4,834	9,245
47	428	413	457	619	677	564	738	978	657	35	0	0	0	0	0	0	0	0	0	0	0	5,566	9,729
48	364	348	378	449	665	549	500	757	898	635	66	0	0	0	0	0	0	0	0	0	0	5,610	9,118
49	283	280	306	307	365	520	596	565	623	830	574	48	0	0	0	0	0	0	0	0	0	5,297	8,249
50	255	257	254	288	256	351	497	502	460	652	774	480	68	0	0	0	0	0	0	0	0	5,094	7,556
51	215	233	257	212	267	237	330	463	476	476	607	538	510	53	0	0	0	0	0	0	0	4,874	6,981
52	179	201	204	188	218	203	220	332	405	429	432	406	594	398	25	0	0	0	0	0	0	4,435	6,243
53	212	193	179	172	180	197	212	254	306	353	381	308	439	519	361	29	0	0	0	0	0	4,295	5,775
54	188	149	167	154	143	165	195	217	253	251	312	282	295	358	468	344	37	0	0	0	0	3,978	5,160
55	173	127	119	119	142	154	142	140	162	173	243	243	262	246	310	404	327	24	0	0	0	3,510	4,441
56	180	126	116	90	106	109	145	113	147	142	150	172	226	212	213	242	363	200	16	0	0	3,068	3,740
57	105	99	94	72	83	78	105	103	101	103	121	128	118	158	136	141	202	238	137	10	0	2,332	2,843
58	67	67	74	67	63	63	71	62	83	82	87	77	96	97	119	131	143	130	167	113	5	1,864	2,185
59	66	57	68	57	56	59	59	69	69	62	74	69	59	75	76	65	91	68	91	134	80	1,504	1,748
60	40	29	22	28	36	30	38	29	32	38	22	28	27	24	36	45	42	44	30	40	72	732	888
61	10	9	9	6	7	12	6	8	7	5	11	6	1	4	3	9	6	4	9	2	16	150	231
62	5	13	1	5	4	2	3	6	3	7	1	4	1	2	0	3	0	4	1	1	9	75	132
63	7	5	1	3	5	9	5	11	4	6	4	1	4	3	3	7	2	0	3	2	16	101	258
Total	9,461	7,480	6,694	6,161	6,013	5,102	5,347	5,347	4,748	4,279	3,859	2,790	2,700	2,149	1,750	1,420	1,213	712	454	302	198	78,182	732,150

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
Age is age nearest birthday as of the end of the fiscal year.

Average Age 31.5
Average PEBD Years of Service 9.3
Department of Defense - Office of the Actuary

TABLE C9

DOD NON-SELECTED RESERVE OFFICERS WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

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	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8
38	0	2	25	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29
39	0	3	20	23	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53
40	0	2	20	38	34	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	96
41	0	1	15	26	46	48	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	147
42	0	2	33	23	29	76	66	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	237
43	0	2	53	70	42	67	95	83	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	424
44	0	3	23	128	120	44	67	126	70	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	595
45	0	7	21	56	138	108	79	108	123	122	19	0	0	0	0	0	0	0	0	0	0	0	0	0	780
46	0	2	17	33	59	145	191	100	111	180	199	31	0	0	0	0	0	0	0	0	0	0	0	0	1,070
47	0	3	13	27	40	120	221	240	121	166	251	216	14	0	0	0	0	0	0	0	0	0	0	0	1,433
48	0	2	6	26	33	38	117	271	355	145	210	239	266	31	0	0	0	0	0	0	0	0	0	0	1,741
49	0	3	3	16	33	47	55	135	334	400	171	194	345	275	32	0	0	0	0	0	0	0	0	0	2,044
50	0	2	2	12	19	31	44	66	160	408	547	190	278	363	290	56	0	0	0	0	0	0	0	0	2,470
51	0	0	6	7	11	20	41	63	97	217	605	597	269	341	317	314	32	0	0	0	0	0	0	0	2,939
52	0	0	3	7	14	17	31	53	91	107	311	607	716	317	304	355	352	39	0	0	0	0	0	0	3,325
53	0	1	6	3	12	18	30	39	57	83	185	331	793	844	285	325	421	363	45	0	0	0	0	0	3,842
54	0	0	5	3	8	10	23	33	52	82	139	219	448	910	867	336	387	424	420	38	0	0	0	0	4,406
55	0	0	3	8	7	8	18	22	21	53	113	154	220	461	1,004	855	293	352	383	307	34	0	0	0	4,318
56	0	1	2	9	8	11	11	22	27	42	85	111	175	297	500	834	959	381	389	365	256	17	0	0	4,504
57	0	0	1	5	2	13	8	23	24	44	53	62	130	226	285	420	1,055	877	334	323	314	221	16	0	4,438
58	0	0	2	7	2	7	14	12	27	31	54	54	86	158	219	249	515	844	1,077	311	269	295	253	9	4,498
59	0	2	1	1	3	9	10	15	21	29	41	55	60	96	144	203	294	423	1,219	821	241	236	338	217	4,481
60	0	0	2	1	1	4	5	8	8	8	23	31	33	34	69	69	124	164	253	536	328	117	131	228	2,179
61	0	0	0	0	0	0	0	0	1	0	2	3	2	0	1	1	6	2	7	17	23	26	5	17	113
62	0	0	0	0	0	0	0	0	1	1	2	0	3	2	0	2	1	4	4	3	8	11	15	6	63
63	0	0	2	0	0	0	0	2	0	4	4	7	4	7	7	2	4	5	7	5	16	23	47	210	355
Total	0	47	285	532	668	844	1,138	1,429	1,712	2,136	3,015	3,104	3,844	4,365	4,326	4,022	4,443	3,879	4,140	2,729	1,491	947	805	687	50,587

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
Age is age nearest birthday as of the end of the fiscal year.

Average Age 53.8
Average PEBD Years of Service 31.7
Department of Defense - Office of the Actuary

TABLE C10

DOD NON-SELECTED RESERVE ENLISTEES WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

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	81	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	129
38	0	32	173	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	233
39	0	24	191	285	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	527
40	0	19	165	375	300	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	887
41	0	16	99	310	467	356	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,291
42	0	11	88	196	345	579	443	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,706
43	0	7	57	131	218	523	702	545	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,224
44	0	6	54	103	157	341	591	812	451	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,579
45	0	7	37	97	132	232	425	690	851	775	101	0	0	0	0	0	0	0	0	0	0	0	0	0	3,347
46	0	6	39	74	148	194	328	540	846	1,235	1,051	109	0	0	0	0	0	0	0	0	0	0	0	0	4,571
47	0	15	43	75	131	196	309	407	633	1,049	1,585	1,184	70	0	0	0	0	0	0	0	0	0	0	0	5,697
48	0	9	28	53	89	150	247	346	441	691	1,233	1,663	1,257	110	0	0	0	0	0	0	0	0	0	0	6,318
49	0	5	22	68	87	118	177	275	370	532	880	1,284	1,916	1,392	127	0	0	0	0	0	0	0	0	0	7,253
50	0	4	28	38	78	112	180	204	288	380	597	866	1,463	1,995	1,402	257	0	0	0	0	0	0	0	0	7,894
51	0	10	22	42	72	106	166	193	260	338	519	680	1,104	1,640	1,718	1,775	181	0	0	0	0	0	0	0	8,826
52	0	5	13	42	64	106	133	179	229	338	449	567	788	1,177	1,374	2,276	1,718	174	0	0	0	0	0	0	9,634
53	0	7	22	43	50	99	143	168	205	282	358	470	676	950	1,072	1,869	2,471	1,955	253	0	0	0	0	0	11,095
54	0	2	21	49	56	96	110	171	207	241	364	440	585	786	917	1,324	1,964	2,569	2,132	230	0	0	0	0	12,265
55	0	1	33	41	56	80	127	160	196	235	265	362	493	630	747	1,051	1,390	1,955	2,682	2,072	158	0	0	0	12,736
56	0	3	20	39	69	74	95	125	172	188	241	314	397	507	556	847	1,101	1,497	1,918	2,902	1,842	129	0	0	13,039
57	0	5	13	38	74	63	79	115	193	194	212	261	353	412	496	723	920	1,143	1,520	2,193	2,477	1,502	139	0	13,125
58	0	3	9	25	41	64	83	112	120	156	164	184	280	339	433	556	660	849	1,026	1,501	1,819	2,254	1,629	93	12,402
59	0	1	5	9	32	42	73	77	103	134	133	167	246	281	342	392	522	687	846	1,039	1,217	1,579	2,641	1,392	11,960
60	0	1	3	9	14	21	27	51	54	45	69	84	119	126	181	203	265	279	398	492	573	692	1,072	1,518	6,297
61	0	0	0	0	2	1	3	1	2	4	4	2	7	10	7	10	16	25	23	27	27	33	43	140	387
62	0	0	0	0	1	0	0	0	2	2	3	3	1	4	9	7	10	7	6	15	17	15	20	110	232
63	0	0	0	0	0	2	0	0	2	5	8	5	11	16	13	25	33	30	30	53	43	79	80	681	1,114
Total	0	280	1,234	2,171	2,712	3,584	4,488	5,219	5,668	6,888	8,235	8,644	9,766	10,375	9,394	11,314	11,253	11,171	10,834	10,524	8,173	6,282	5,624	3,934	157,767

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
Age is age nearest birthday as of the end of the fiscal year.

Average Age 53.1
Average PEBD Years of Service 32
Department of Defense - Office of the Actuary

TABLE C11

DOD NON-SELECTED RESERVE OFFICERS AND ENLISTEES WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2017 VALUATION
COMPLETED YEARS OF ACTIVE DUTY SERVICE

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	89	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	137
38	0	34	198	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	262
39	0	27	211	308	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	580
40	0	21	186	412	334	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	983
41	0	17	114	335	512	404	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,438
42	0	13	121	219	374	655	508	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,943
43	0	9	110	202	260	590	797	628	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,648
44	0	9	77	232	277	385	658	938	521	77	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,174
45	0	14	58	154	270	339	504	797	974	897	120	0	0	0	0	0	0	0	0	0	0	0	0	0	4,127
46	0	8	56	107	207	340	519	640	957	1,416	1,250	140	0	0	0	0	0	0	0	0	0	0	0	0	5,641
47	0	18	56	102	171	317	531	646	754	1,215	1,835	1,400	84	0	0	0	0	0	0	0	0	0	0	0	7,130
48	0	11	34	79	122	188	365	618	795	836	1,443	1,903	1,523	141	0	0	0	0	0	0	0	0	0	0	8,059
49	0	8	25	84	120	165	232	410	704	932	1,051	1,478	2,261	1,667	159	0	0	0	0	0	0	0	0	0	9,297
50	0	6	30	50	97	143	224	270	449	788	1,144	1,057	1,742	2,358	1,692	313	0	0	0	0	0	0	0	0	10,364
51	0	10	28	49	83	126	207	256	357	555	1,124	1,277	1,373	1,981	2,035	2,089	213	0	0	0	0	0	0	0	11,765
52	0	5	16	49	78	123	164	232	320	446	760	1,174	1,504	1,494	1,678	2,631	2,071	213	0	0	0	0	0	0	12,958
53	0	8	28	46	62	117	173	207	262	365	544	801	1,469	1,794	1,358	2,194	2,892	2,318	298	0	0	0	0	0	14,936
54	0	2	26	52	64	106	133	204	259	323	503	659	1,033	1,696	1,784	1,660	2,351	2,993	2,552	268	0	0	0	0	16,670
55	0	1	36	49	63	88	145	182	217	288	379	516	713	1,091	1,751	1,905	1,683	2,307	3,065	2,380	192	0	0	0	17,054
56	0	4	22	48	77	85	106	147	199	230	326	425	572	804	1,056	1,681	2,060	1,879	2,308	3,267	2,098	146	0	0	17,543
57	0	5	14	43	76	76	87	138	217	238	265	323	483	638	781	1,143	1,975	2,020	1,854	2,517	2,791	1,723	155	0	17,563
58	0	3	11	32	43	71	97	124	148	187	218	238	366	498	652	806	1,174	1,694	2,103	1,812	2,089	2,549	1,883	102	16,900
59	0	3	6	10	35	51	83	92	125	163	174	222	306	378	486	595	816	1,110	2,065	1,860	1,458	1,815	2,979	1,609	16,441
60	0	1	5	10	15	25	32	59	62	53	92	115	152	160	250	272	389	443	651	1,029	901	809	1,203	1,746	8,476
61	0	0	0	0	2	1	3	1	3	4	6	5	9	10	8	11	22	27	30	44	50	59	48	157	500
62	0	0	0	0	1	0	0	0	3	3	5	3	4	6	9	9	11	11	10	18	25	26	35	116	295
63	0	0	2	0	0	2	0	2	2	9	12	12	15	24	20	26	36	35	37	58	59	102	127	891	1,469
Total	0	327	1,520	2,704	3,380	4,428	5,626	6,647	7,380	9,025	11,250	11,748	13,610	14,739	13,720	15,336	15,695	15,050	14,973	13,253	9,663	7,230	6,429	4,621	208,353

Note Extracted from files maintained by the Defense Manpower Data Center (DMDC).

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

Average Age 53.3

Average PEBD Years of Service 32

Department of Defense - Office of the Actuary

TABLE C12

DOD AND ALL UNIFORMED RETIRED OFFICERS AS OF 9/30/2017

Age	DoD Only					All Uniformed				
	Active	Reserve	Perm	Temp	Total	Active	Reserve	Perm	Temp	Total
	Nondisabled	Nondisabled	Disabled	Disabled		Nondisabled	Nondisabled	Disabled	Disabled	
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21	0	0	1	0	1	0	0	1	0	1
22	0	0	0	0	0	0	0	0	0	0
23	0	0	2	0	2	0	0	2	0	2
24	0	0	5	2	7	0	0	6	2	8
25	0	0	10	10	20	0	0	11	10	21
26	0	0	25	25	50	0	0	28	25	53
27	0	0	48	27	75	0	0	51	27	78
28	0	0	89	38	127	0	0	90	39	129
29	0	0	93	26	119	0	0	94	27	121
30	0	0	121	32	153	0	0	125	32	157
31	0	0	168	43	211	0	0	168	44	212
32	0	0	195	42	237	0	0	201	42	243
33	0	0	231	37	268	0	0	233	37	270
34	0	0	282	61	343	0	0	291	62	353
35	7	0	293	66	366	7	0	294	68	369
36	12	0	310	50	372	13	0	313	51	377
37	29	0	339	64	432	30	0	345	65	440
38	112	0	357	51	520	112	0	361	51	524
39	299	0	324	55	678	312	0	332	55	699
40	595	0	393	43	1,031	621	0	402	44	1,067
41	889	0	327	57	1,273	932	0	333	58	1,323
42	1,304	0	368	46	1,718	1,347	0	376	46	1,769
43	1,906	0	371	53	2,330	1,995	0	374	56	2,425
44	2,692	0	394	51	3,137	2,816	0	397	52	3,265
45	3,282	0	459	40	3,781	3,425	0	467	42	3,934
46	4,148	0	469	46	4,663	4,328	0	478	47	4,853
47	5,045	0	530	51	5,626	5,267	0	536	51	5,854
48	5,620	0	515	27	6,162	5,843	0	521	27	6,391
49	5,860	0	461	28	6,349	6,126	0	475	30	6,631
50	6,368	0	458	19	6,845	6,653	0	474	20	7,147
51	6,933	0	438	23	7,394	7,279	0	449	24	7,752
52	7,652	0	456	24	8,132	8,013	0	470	24	8,507
53	8,405	0	474	20	8,899	8,831	0	497	21	9,349
54	8,854	0	448	17	9,319	9,298	0	457	20	9,775
55	8,704	0	448	18	9,170	9,266	0	470	18	9,754
56	8,734	0	428	13	9,175	9,359	0	437	13	9,809
57	8,816	0	401	3	9,220	9,396	0	416	3	9,815
58	8,938	0	404	2	9,344	9,525	0	427	3	9,955
59	9,275	0	382	7	9,664	9,825	0	400	7	10,232
60	9,756	2,233	399	3	12,391	10,343	2,250	429	3	13,025
61	9,880	5,107	392	4	15,383	10,492	5,184	409	4	16,089
62	10,247	5,375	341	1	15,964	10,873	5,469	365	1	16,708
63	10,313	5,268	375	1	15,957	10,948	5,352	397	2	16,699
64	10,555	5,296	385	3	16,239	11,131	5,385	407	3	16,926
65	10,506	5,684	375	0	16,565	11,176	5,770	392	0	17,338

TABLE C12 (CONT'D)

DOD AND ALL UNIFORMED RETIRED OFFICERS AS OF 9/30/2017

Age	DoD Only					All Uniformed				
	Active	Reserve	Perm	Temp	Total	Active	Reserve	Perm	Temp	Total
	Nondisabled	Nondisabled	Disabled	Disabled		Nondisabled	Nondisabled	Disabled	Disabled	
66	10,259	5,526	347	0	16,132	10,842	5,604	377	0	16,823
67	10,454	6,015	364	0	16,833	11,111	6,115	389	0	17,615
68	10,980	6,881	403	0	18,264	11,594	6,983	430	0	19,007
69	11,704	7,931	415	0	20,050	12,323	8,066	442	0	20,831
70	12,498	8,684	546	0	21,728	13,169	8,839	568	0	22,576
71	13,192	9,184	636	0	23,012	13,861	9,341	671	0	23,873
72	9,119	6,547	474	0	16,140	9,571	6,661	494	0	16,726
73	9,157	6,430	485	0	16,072	9,608	6,511	502	0	16,621
74	9,200	6,009	457	0	15,666	9,679	6,133	474	0	16,286
75	9,001	5,905	468	0	15,374	9,476	6,013	478	0	15,967
76	7,767	4,712	329	0	12,808	8,180	4,794	345	0	13,319
77	7,744	4,161	330	0	12,235	8,106	4,242	350	0	12,698
78	7,679	3,837	273	0	11,789	8,034	3,921	289	0	12,244
79	7,168	3,777	236	0	11,181	7,499	3,868	246	0	11,613
80	6,738	3,570	212	0	10,520	7,029	3,650	220	0	10,899
81	6,304	3,292	202	0	9,798	6,581	3,364	215	0	10,160
82	5,888	3,100	182	0	9,170	6,112	3,165	190	0	9,467
83	5,995	3,043	178	0	9,216	6,222	3,107	186	0	9,515
84	5,383	2,669	156	0	8,208	5,545	2,725	163	0	8,433
85	5,201	2,622	161	0	7,984	5,338	2,679	170	0	8,187
86	4,629	2,551	168	0	7,348	4,785	2,599	175	0	7,559
87	4,276	2,569	145	0	6,990	4,399	2,612	157	0	7,168
88	3,567	2,253	184	0	6,004	3,669	2,304	191	0	6,164
89	2,778	1,786	134	0	4,698	2,871	1,812	142	0	4,825
90	1,832	1,117	92	0	3,041	1,907	1,148	99	0	3,154
91	1,285	956	73	0	2,314	1,335	968	74	0	2,377
92	1,219	991	80	0	2,290	1,258	999	81	0	2,338
93	1,201	1,101	92	0	2,394	1,240	1,109	92	0	2,441
94	1,064	951	121	0	2,136	1,092	957	121	0	2,170
95	884	840	119	0	1,843	913	849	122	0	1,884
96	779	655	111	0	1,545	797	659	112	0	1,568
97	583	523	103	0	1,209	599	527	103	0	1,229
98	423	348	73	0	844	430	349	74	0	853
99	255	239	44	0	538	262	241	44	0	547
100	144	140	28	0	312	149	141	28	0	318
101	77	72	12	0	161	78	74	12	0	164
102	51	38	8	0	97	51	40	9	0	100
103	21	25	6	0	52	22	26	6	0	54
104	11	11	2	0	24	12	11	2	0	25
105	2	8	1	0	11	3	8	1	0	12
106	2	1	0	0	3	2	1	0	0	3
107	2	2	0	0	4	2	2	0	0	4
108	0	1	0	0	1	0	1	0	0	1
109	0	0	0	0	0	0	0	0	0	0
110	0	0	0	0	0	0	0	0	0	0
Total	372,252	150,036	22,234	1,229	545,751	391,338	152,628	23,045	1,256	568,267
60+	257,773	150,036	10,717	12	418,538	270,719	152,628	11,243	13	434,603
62+	238,137	142,696	9,926	5	390,764	249,884	145,194	10,405	6	405,489
65+	207,022	126,757	8,825	0	342,604	216,932	128,988	9,236	0	355,156

Note: 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.

TABLE C13

DOD AND ALL UNIFORMED RETIRED ENLISTEES AS OF 9/30/2017

Age	DoD Only					All Uniformed				
	Active	Reserve	Perm	Temp	Total	Active Nondisable	Reserve	Perm	Temp	Total
	Nondisabled	Nondisabled	Disabled	Disabled		Nondisabled	Disabled	Disabled	Disabled	
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	1	1	0	0	0	1	1
19	0	0	2	3	5	0	0	2	3	5
20	0	0	26	42	68	0	0	26	42	68
21	0	0	98	149	247	0	0	100	152	252
22	0	0	239	399	638	0	0	240	401	641
23	0	0	604	577	1,181	0	0	614	579	1,193
24	0	0	1,029	795	1,824	0	0	1,043	796	1,839
25	0	0	1,535	852	2,387	0	0	1,549	862	2,411
26	1	0	2,287	825	3,113	1	0	2,305	841	3,147
27	0	0	2,992	904	3,896	0	0	3,023	935	3,958
28	0	0	3,779	910	4,689	0	0	3,822	920	4,742
29	0	0	4,292	890	5,182	0	0	4,342	899	5,241
30	0	0	5,041	870	5,911	0	0	5,096	876	5,972
31	0	0	5,825	883	6,708	0	0	5,885	885	6,770
32	0	0	6,249	786	7,035	0	0	6,317	795	7,112
33	3	0	6,600	798	7,401	3	0	6,675	804	7,482
34	43	0	6,559	660	7,262	43	0	6,636	670	7,349
35	124	0	6,425	688	7,237	125	0	6,507	701	7,333
36	307	0	5,882	569	6,758	309	0	5,967	573	6,849
37	615	0	5,485	513	6,613	615	0	5,577	523	6,715
38	1,500	0	5,170	417	7,087	1,510	0	5,246	422	7,178
39	3,601	0	4,665	356	8,622	3,649	0	4,739	362	8,750
40	5,961	0	4,392	329	10,682	6,069	0	4,474	337	10,880
41	7,687	0	4,224	299	12,210	7,833	0	4,277	303	12,413
42	9,603	0	3,926	288	13,817	9,782	0	4,000	291	14,073
43	11,736	0	3,874	259	15,869	11,971	0	3,945	264	16,180
44	13,673	0	3,804	200	17,677	13,924	0	3,872	202	17,998
45	15,552	0	3,998	194	19,744	15,856	0	4,060	197	20,113
46	18,206	0	4,070	150	22,426	18,567	0	4,146	151	22,864
47	20,304	0	4,228	167	24,699	20,704	0	4,290	167	25,161
48	20,637	0	3,896	117	24,650	21,065	0	3,987	118	25,170
49	21,961	0	3,713	105	25,779	22,432	0	3,792	107	26,331
50	23,960	0	3,422	71	27,453	24,393	0	3,502	72	27,967
51	26,525	0	3,483	83	30,091	27,017	0	3,577	83	30,677
52	28,966	0	3,592	55	32,613	29,478	0	3,688	55	33,221
53	31,873	0	3,605	40	35,518	32,483	0	3,714	40	36,237
54	33,915	0	3,558	40	37,513	34,636	0	3,681	40	38,357
55	35,595	0	3,649	31	39,275	36,412	0	3,805	31	40,248
56	36,970	0	3,506	23	40,499	37,973	0	3,632	23	41,628
57	37,621	0	3,448	23	41,092	38,620	0	3,603	23	42,246
58	36,960	0	3,447	13	40,420	37,846	0	3,592	13	41,451
59	35,763	0	3,214	13	38,990	36,549	0	3,352	13	39,914
60	34,844	4,750	3,313	9	42,916	35,579	4,808	3,448	9	43,844
61	33,105	11,981	3,102	7	48,195	33,775	12,135	3,237	7	49,154
62	32,019	11,976	3,097	3	47,095	32,634	12,124	3,208	3	47,969
63	31,515	11,336	3,081	1	45,933	32,024	11,508	3,160	1	46,693
64	30,113	11,552	2,980	0	44,645	30,584	11,713	3,063	0	45,360
65	29,923	13,155	3,016	0	46,094	30,346	13,324	3,117	0	46,787

TABLE C13 (CONT'D)

DOD AND ALL UNIFORMED RETIRED ENLISTEES AS OF 9/30/2017

Age	DoD Only					All Uniformed				
	Active	Reserve	Perm	Temp	Total	Active	Reserve	Perm	Temp	Total
	Nondisabled	Nondisabled	Disabled	Disabled		Nondisabled	Nondisabled	Disabled	Disabled	
66	27,233	13,173	3,036	0	43,442	27,606	13,390	3,132	0	44,128
67	25,963	13,936	3,996	0	43,895	26,333	14,153	4,074	0	44,560
68	26,060	15,209	5,257	0	46,526	26,395	15,451	5,339	0	47,185
69	25,923	15,960	6,378	0	48,261	26,259	16,204	6,453	0	48,916
70	25,733	16,836	6,594	0	49,163	26,057	17,094	6,678	0	49,829
71	25,151	16,596	5,427	0	47,174	25,460	16,896	5,495	0	47,851
72	17,340	11,419	3,236	0	31,995	17,558	11,616	3,282	0	32,456
73	17,402	10,432	2,559	0	30,393	17,647	10,623	2,609	0	30,879
74	18,564	9,809	2,163	0	30,536	18,803	9,994	2,200	0	30,997
75	20,036	9,249	1,844	0	31,129	20,290	9,445	1,878	0	31,613
76	18,362	7,220	1,493	0	27,075	18,612	7,368	1,530	0	27,510
77	17,490	6,064	1,230	0	24,784	17,775	6,208	1,266	0	25,249
78	17,101	5,854	998	0	23,953	17,395	6,001	1,032	0	24,428
79	17,439	5,669	1,034	0	24,142	17,759	5,803	1,069	0	24,631
80	18,196	5,438	922	0	24,556	18,496	5,521	954	0	24,971
81	17,338	4,994	822	0	23,154	17,595	5,076	857	0	23,528
82	16,181	4,625	798	0	21,604	16,362	4,695	814	0	21,871
83	14,363	3,857	791	0	19,011	14,560	3,931	813	0	19,304
84	12,773	3,069	800	0	16,642	12,923	3,138	821	0	16,882
85	11,716	2,774	1,005	0	15,495	11,874	2,807	1,030	0	15,711
86	10,625	2,595	1,022	0	14,242	10,728	2,640	1,045	0	14,413
87	9,978	2,311	1,038	0	13,327	10,071	2,343	1,054	0	13,468
88	8,390	1,776	878	0	11,044	8,474	1,791	889	0	11,154
89	6,080	1,287	648	0	8,015	6,154	1,305	650	0	8,109
90	4,494	787	406	0	5,687	4,546	794	415	0	5,755
91	2,989	664	181	0	3,834	3,030	669	185	0	3,884
92	2,230	509	140	0	2,879	2,263	519	143	0	2,925
93	1,767	409	128	0	2,304	1,794	412	128	0	2,334
94	1,376	268	70	0	1,714	1,391	272	72	0	1,735
95	969	199	62	0	1,230	980	199	63	0	1,242
96	659	151	41	0	851	670	152	41	0	863
97	490	101	23	0	614	495	101	23	0	619
98	344	70	27	0	441	349	70	28	0	447
99	183	44	12	0	239	184	45	12	0	241
100	98	23	3	0	124	99	23	3	0	125
101	50	9	2	0	61	50	9	2	0	61
102	33	11	3	0	47	34	11	3	0	48
103	26	3	3	0	32	26	3	3	0	32
104	10	0	1	0	11	10	0	1	0	11
105	7	0	2	0	9	7	0	2	0	9
106	4	1	0	0	5	4	1	0	0	5
107	0	0	0	0	0	0	0	0	0	0
108	1	0	0	0	1	1	0	0	0	1
109	0	0	0	0	0	0	0	0	0	0
110	0	0	0	0	0	0	0	0	0	0
Total	1,112,348	258,151	223,495	15,407	1,609,401	1,131,926	262,385	228,021	15,592	1,637,924
60+	632,686	258,151	73,662	20	964,519	642,061	262,385	75,321	20	979,787
62+	564,737	241,420	67,247	4	873,408	572,707	245,442	68,636	4	886,789
65+	471,090	206,556	58,089	0	735,735	477,465	210,097	59,205	0	746,767

Note: 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.

TABLE C14

DOD AND ALL UNIFORMED RETIRED OFFICERS AND ENLISTEES AS OF 9/30/2017

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	1	1	0	0	0	1	1
19	0	0	2	3	5	0	0	2	3	5
20	0	0	26	42	68	0	0	26	42	68
21	0	0	99	149	248	0	0	101	152	253
22	0	0	239	399	638	0	0	240	401	641
23	0	0	606	577	1,183	0	0	616	579	1,195
24	0	0	1,034	797	1,831	0	0	1,049	798	1,847
25	0	0	1,545	862	2,407	0	0	1,560	872	2,432
26	1	0	2,312	850	3,163	1	0	2,333	866	3,200
27	0	0	3,040	931	3,971	0	0	3,074	962	4,036
28	0	0	3,868	948	4,816	0	0	3,912	959	4,871
29	0	0	4,385	916	5,301	0	0	4,436	926	5,362
30	0	0	5,162	902	6,064	0	0	5,221	908	6,129
31	0	0	5,993	926	6,919	0	0	6,053	929	6,982
32	0	0	6,444	828	7,272	0	0	6,518	837	7,355
33	3	0	6,831	835	7,669	3	0	6,908	841	7,752
34	43	0	6,841	721	7,605	43	0	6,927	732	7,702
35	131	0	6,718	754	7,603	132	0	6,801	769	7,702
36	319	0	6,192	619	7,130	322	0	6,280	624	7,226
37	644	0	5,824	577	7,045	645	0	5,922	588	7,155
38	1,612	0	5,527	468	7,607	1,622	0	5,607	473	7,702
39	3,900	0	4,989	411	9,300	3,961	0	5,071	417	9,449
40	6,556	0	4,785	372	11,713	6,690	0	4,876	381	11,947
41	8,576	0	4,551	356	13,483	8,765	0	4,610	361	13,736
42	10,907	0	4,294	334	15,535	11,129	0	4,376	337	15,842
43	13,642	0	4,245	312	18,199	13,966	0	4,319	320	18,605
44	16,365	0	4,198	251	20,814	16,740	0	4,269	254	21,263
45	18,834	0	4,457	234	23,525	19,281	0	4,527	239	24,047
46	22,354	0	4,539	196	27,089	22,895	0	4,624	198	27,717
47	25,349	0	4,758	218	30,325	25,971	0	4,826	218	31,015
48	26,257	0	4,411	144	30,812	26,908	0	4,508	145	31,561
49	27,821	0	4,174	133	32,128	28,558	0	4,267	137	32,962
50	30,328	0	3,880	90	34,298	31,046	0	3,976	92	35,114
51	33,458	0	3,921	106	37,485	34,296	0	4,026	107	38,429
52	36,618	0	4,048	79	40,745	37,491	0	4,158	79	41,728
53	40,278	0	4,079	60	44,417	41,314	0	4,211	61	45,586
54	42,769	0	4,006	57	46,832	43,934	0	4,138	60	48,132
55	44,299	0	4,097	49	48,445	45,678	0	4,275	49	50,002
56	45,704	0	3,934	36	49,674	47,332	0	4,069	36	51,437
57	46,437	0	3,849	26	50,312	48,016	0	4,019	26	52,061
58	45,898	0	3,851	15	49,764	47,371	0	4,019	16	51,406
59	45,038	0	3,596	20	48,654	46,374	0	3,752	20	50,146
60	44,600	6,983	3,712	12	55,307	45,922	7,058	3,877	12	56,869
61	42,985	17,088	3,494	11	63,578	44,267	17,319	3,646	11	65,243
62	42,266	17,351	3,438	4	63,059	43,507	17,593	3,573	4	64,677
63	41,828	16,604	3,456	2	61,890	42,972	16,860	3,557	3	63,392
64	40,668	16,848	3,365	3	60,884	41,715	17,098	3,470	3	62,286
65	40,429	18,839	3,391	0	62,659	41,522	19,094	3,509	0	64,125

TABLE C14 (CONT'D)

DOD AND ALL UNIFORMED RETIRED OFFICERS AND ENLISTEES AS OF 9/30/2017

Age	DoD Only					All Uniformed				
	Active	Reserve	Perm	Temp	Total	Active	Reserve	Perm	Temp	Total
	Nondisabled	Nondisabled	Disabled	Disabled		Nondisabled	Nondisabled	Disabled	Disabled	
66	37,492	18,699	3,383	0	59,574	38,448	18,994	3,509	0	60,951
67	36,417	19,951	4,360	0	60,728	37,444	20,268	4,463	0	62,175
68	37,040	22,090	5,660	0	64,790	37,989	22,434	5,769	0	66,192
69	37,627	23,891	6,793	0	68,311	38,582	24,270	6,895	0	69,747
70	38,231	25,520	7,140	0	70,891	39,226	25,933	7,246	0	72,405
71	38,343	25,780	6,063	0	70,186	39,321	26,237	6,166	0	71,724
72	26,459	17,966	3,710	0	48,135	27,129	18,277	3,776	0	49,182
73	26,559	16,862	3,044	0	46,465	27,255	17,134	3,111	0	47,500
74	27,764	15,818	2,620	0	46,202	28,482	16,127	2,674	0	47,283
75	29,037	15,154	2,312	0	46,503	29,766	15,458	2,356	0	47,580
76	26,129	11,932	1,822	0	39,883	26,792	12,162	1,875	0	40,829
77	25,234	10,225	1,560	0	37,019	25,881	10,450	1,616	0	37,947
78	24,780	9,691	1,271	0	35,742	25,429	9,922	1,321	0	36,672
79	24,607	9,446	1,270	0	35,323	25,258	9,671	1,315	0	36,244
80	24,934	9,008	1,134	0	35,076	25,525	9,171	1,174	0	35,870
81	23,642	8,286	1,024	0	32,952	24,176	8,440	1,072	0	33,688
82	22,069	7,725	980	0	30,774	22,474	7,860	1,004	0	31,338
83	20,358	6,900	969	0	28,227	20,782	7,038	999	0	28,819
84	18,156	5,738	956	0	24,850	18,468	5,863	984	0	25,315
85	16,917	5,396	1,166	0	23,479	17,212	5,486	1,200	0	23,898
86	15,254	5,146	1,190	0	21,590	15,513	5,239	1,220	0	21,972
87	14,254	4,880	1,183	0	20,317	14,470	4,955	1,211	0	20,636
88	11,957	4,029	1,062	0	17,048	12,143	4,095	1,080	0	17,318
89	8,858	3,073	782	0	12,713	9,025	3,117	792	0	12,934
90	6,326	1,904	498	0	8,728	6,453	1,942	514	0	8,909
91	4,274	1,620	254	0	6,148	4,365	1,637	259	0	6,261
92	3,449	1,500	220	0	5,169	3,521	1,518	224	0	5,263
93	2,968	1,510	220	0	4,698	3,034	1,521	220	0	4,775
94	2,440	1,219	191	0	3,850	2,483	1,229	193	0	3,905
95	1,853	1,039	181	0	3,073	1,893	1,048	185	0	3,126
96	1,438	806	152	0	2,396	1,467	811	153	0	2,431
97	1,073	624	126	0	1,823	1,094	628	126	0	1,848
98	767	418	100	0	1,285	779	419	102	0	1,300
99	438	283	56	0	777	446	286	56	0	788
100	242	163	31	0	436	248	164	31	0	443
101	127	81	14	0	222	128	83	14	0	225
102	84	49	11	0	144	85	51	12	0	148
103	47	28	9	0	84	48	29	9	0	86
104	21	11	3	0	35	22	11	3	0	36
105	9	8	3	0	20	10	8	3	0	21
106	6	2	0	0	8	6	2	0	0	8
107	2	2	0	0	4	2	2	0	0	4
108	1	1	0	0	2	1	1	0	0	2
109	0	0	0	0	0	0	0	0	0	0
110	0	0	0	0	0	0	0	0	0	0
Total	1,484,600	408,187	245,729	16,636	2,155,152	1,523,264	415,013	251,066	16,848	2,206,191
60+	890,459	408,187	84,379	32	1,383,057	912,780	415,013	86,564	33	1,414,390
62+	802,874	384,116	77,173	9	1,264,172	822,591	390,636	79,041	10	1,292,278
65+	678,112	333,313	66,914	0	1,078,339	694,397	339,085	68,441	0	1,101,923

Note: 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.

TABLE C15

DOD AND ALL UNIFORMED SURVIVING SPOUSES AS OF 9/30/2017

Age	DoD Only					All Uniformed				
	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total
< 18	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	2	0	0	2	0	2	0	0	2
20	0	7	0	0	7	0	7	0	0	7
21	0	26	0	0	26	0	26	0	0	26
22	0	35	0	0	35	0	35	0	0	35
23	0	62	0	0	62	0	62	0	0	62
24	0	80	0	0	80	0	80	0	0	80
25	0	103	0	0	103	0	104	0	0	104
26	6	152	0	0	158	6	152	0	0	158
27	6	217	0	0	223	6	219	0	0	225
28	5	278	0	2	285	5	279	0	2	286
29	14	300	0	1	315	14	302	0	1	317
30	18	326	2	1	347	18	329	2	1	350
31	29	414	0	2	445	29	421	0	2	452
32	20	453	1	0	474	23	456	1	0	480
33	40	486	1	8	535	41	489	1	8	539
34	29	495	1	8	533	29	497	1	8	535
35	38	498	2	5	543	38	512	2	5	557
36	50	501	0	7	558	52	508	0	7	567
37	53	500	0	4	557	55	512	0	4	571
38	61	512	3	10	586	63	521	3	10	597
39	64	467	5	8	544	64	477	5	8	554
40	62	515	2	15	594	66	523	2	15	606
41	77	529	6	19	631	79	538	6	19	642
42	79	552	5	15	651	83	565	5	15	668
43	113	594	6	17	730	116	605	6	17	744
44	97	652	9	19	777	102	664	9	21	796
45	119	705	8	30	862	122	721	8	32	883
46	117	836	6	24	983	126	853	6	24	1,009
47	167	1,002	16	40	1,225	169	1,019	16	40	1,244
48	166	1,109	15	41	1,331	177	1,135	15	41	1,368
49	150	1,145	20	45	1,360	157	1,163	20	47	1,387
50	185	1,172	31	58	1,446	193	1,197	31	58	1,479
51	206	1,347	24	65	1,642	219	1,369	26	65	1,679
52	236	1,613	21	88	1,958	247	1,637	21	88	1,993
53	272	1,916	35	106	2,329	290	1,941	35	109	2,375
54	306	2,215	47	122	2,690	317	2,251	49	124	2,741
55	339	2,453	50	172	3,014	354	2,482	52	175	3,063
56	419	2,807	61	207	3,494	429	2,862	61	210	3,562
57	488	3,049	63	249	3,849	513	3,105	65	251	3,934
58	523	3,448	98	269	4,338	544	3,526	101	271	4,442
59	551	3,724	108	291	4,674	574	3,789	112	298	4,773
60	617	4,122	137	403	5,279	639	4,200	139	414	5,392
61	727	4,584	172	465	5,948	755	4,658	174	472	6,059
62	812	4,954	192	539	6,497	835	5,037	195	551	6,618
63	979	5,419	236	662	7,296	1,021	5,488	241	674	7,424
64	1,009	5,878	272	753	7,912	1,048	5,966	277	761	8,052

TABLE C15 (CONT'D)

DOD AND ALL UNIFORMED SURVIVING SPOUSES AS OF 9/30/2017

Age	DoD Only					All Uniformed				
	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total
65	1,136	6,274	334	881	8,625	1,194	6,366	342	887	8,789
66	1,283	6,657	387	1,019	9,346	1,335	6,733	391	1,033	9,492
67	1,403	7,261	422	1,131	10,217	1,470	7,364	431	1,146	10,411
68	1,663	7,914	500	1,334	11,411	1,741	8,005	506	1,351	11,603
69	1,879	8,657	575	1,500	12,611	1,946	8,779	588	1,521	12,834
70	2,136	9,560	733	1,631	14,060	2,229	9,699	743	1,659	14,330
71	2,437	10,215	836	1,768	15,256	2,530	10,375	849	1,789	15,543
72	2,017	8,571	767	1,392	12,747	2,110	8,701	777	1,416	13,004
73	2,319	9,740	801	1,536	14,396	2,409	9,883	813	1,562	14,667
74	2,593	10,792	948	1,659	15,992	2,686	10,988	965	1,686	16,325
75	2,962	11,712	1,063	1,822	17,559	3,080	11,880	1,083	1,848	17,891
76	2,927	11,877	977	1,768	17,549	3,065	12,059	997	1,792	17,913
77	3,065	12,209	1,027	1,726	18,027	3,161	12,382	1,055	1,755	18,353
78	3,125	12,915	1,138	1,769	18,947	3,234	13,080	1,158	1,792	19,264
79	3,425	13,702	1,196	1,992	20,315	3,531	13,892	1,216	2,023	20,662
80	3,501	14,120	1,301	1,815	20,737	3,603	14,272	1,322	1,838	21,035
81	3,578	14,421	1,435	1,863	21,297	3,688	14,566	1,457	1,889	21,600
82	3,912	14,476	1,494	1,894	21,776	4,012	14,626	1,524	1,907	22,069
83	4,001	14,444	1,583	1,772	21,800	4,106	14,592	1,610	1,792	22,100
84	3,858	13,171	1,542	1,670	20,241	3,953	13,307	1,569	1,689	20,518
85	4,090	12,920	1,694	1,588	20,292	4,171	13,064	1,715	1,604	20,554
86	3,931	11,999	1,730	1,391	19,051	4,012	12,140	1,759	1,415	19,326
87	3,868	10,956	1,749	1,292	17,865	3,974	11,062	1,778	1,309	18,123
88	3,503	9,511	1,621	1,148	15,783	3,596	9,624	1,655	1,160	16,035
89	3,332	8,200	1,719	1,031	14,282	3,410	8,297	1,732	1,048	14,487
90	3,198	7,222	1,741	827	12,988	3,271	7,310	1,763	831	13,175
91	3,359	6,401	1,780	734	12,274	3,433	6,481	1,797	739	12,450
92	3,451	5,367	1,744	638	11,200	3,518	5,425	1,761	643	11,347
93	3,376	4,365	1,671	567	9,979	3,447	4,424	1,684	575	10,130
94	3,341	3,764	1,609	460	9,174	3,400	3,802	1,623	465	9,290
95	2,890	2,931	1,371	338	7,530	2,934	2,970	1,383	343	7,630
96	2,454	2,258	1,275	288	6,275	2,491	2,295	1,285	291	6,362
97	1,884	1,715	952	188	4,739	1,922	1,736	963	188	4,809
98	1,318	1,202	716	121	3,357	1,337	1,222	725	127	3,411
99	915	800	450	95	2,260	928	813	454	97	2,292
100	719	616	336	73	1,744	727	626	336	74	1,763
101	478	446	234	49	1,207	490	451	236	49	1,226
102	367	354	173	29	923	371	364	173	29	937
103	276	284	139	19	718	283	290	141	19	733
104	223	242	96	11	572	229	246	96	11	582
105	177	186	102	9	474	182	192	102	9	485
106	150	142	41	8	341	153	145	41	8	347
107	123	112	36	5	276	128	115	36	5	284
108	93	113	27	6	239	98	114	27	6	245
109	80	94	26	5	205	81	96	26	5	208
Total	110,065	373,142	43,746	47,632	574,585	113,287	378,137	44,374	48,273	584,071
60+	104,960	335,845	43,100	45,684	529,589	107,967	340,202	43,713	46,297	538,179
62+	103,616	327,139	42,791	44,816	518,362	106,573	331,344	43,400	45,411	526,728
65+	100,816	310,888	42,091	42,862	496,657	103,669	314,853	42,687	43,425	504,634

Note: 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.

APPENDIX D

ECONOMIC ASSUMPTIONS

	<u>Page</u>
Economic Assumptions	D-2
Table D1: Average Consumer Price Index (CPI-U) Increases	D-7
Table D2: Average Real Yield Rates On New Purchases	D-8
Table D3: Average Real Fund Effective Yield	D-9
Table D4: Medical Trend Rates	D-10

ECONOMIC ASSUMPTIONS

In August 2018, the Board adopted the following economic assumptions for use in the valuation as of September 30, 2017:

- General inflation rate = 2.75%;
- Valuation discount rate = 5.25%;
- Medical trend rates as shown in Table D4.

As background for determining the economic assumptions, DoD Office of the Actuary (OACT) presents the Board with a number of external and internal analyses prepared by economists and actuaries, and provides the Board with extensive historical data on inflation, interest rates, and health care cost trends. The Board also considers the analysis and assumptions developed by the Center for Medicare and Medicaid Services as well as the assumptions made by the DoD Board of Actuaries (for the actuarial valuation of the Military Retirement Fund).

Inflation

The CPI-U¹ (here-in referred to as CPI), published by the Bureau of Labor Statistics, is the Consumer Price Index for all urban consumers. The CPI is used as an inflation assumption, a component of nominal interest and also of long term medical trend. Table D1 shows the average annual CPI changes over various periods of time from 1945 to 2017. Different periods experienced different rates of change. The average annual CPI change during successive 30-year periods since World War II has risen from 3.68% for the period ending in 1975 to 5.39% for the period ending in 1995. This reflects the high inflation during the 1970s. The average annual CPI change during the current 32-year period ending in 2017 is approximately 2.62%.

The CPI assumption chosen in 2018 by the Board is 2.75%, unchanged from last year and the same as the CPI assumption selected in 2018 by the DoD Board of Actuaries for the Military Retirement Fund. This assumption is reasonably consistent with the 2.60% intermediate CPI assumption selected by both the Trustees of the Center for Medicare and Medicaid Services and the Trustees of the Social Security Administration in both of their 2018 Trustees' Reports.

Interest Rate

The Board analyzed the real interest rate data in Tables D2 and D3, as well as financial forecasts, when setting the interest rate assumption. 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 MERHCF must be invested in obligations of the U.S. Government, a highly secure investment, the real interest rates are expected to be relatively low. The Board examines past real interest rates that would have been earned by the types of public debt securities in which the military retirement funds are invested. The Board members recognize the importance of selecting a real interest rate that would prevail on the average over a long period of time and that would not unduly weight recent experience or expected results during the near-term.

¹ The MERHCF Board opted for using CPI-U, the broadest measure of CPI (while the Retirement Board uses CPI-W, for urban wage earners and clerical workers, because retired pay increases are linked to CPI-W).

Table D2 shows average real yield rates on new purchases. Because the MERHCF was established in 2002, OACT compiled a Composite Series to simulate what new purchases would have yielded in the past. Particular emphasis is given to the rates since 1950.

Table D3 shows the average real MERHCF effective yield. 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. Since the MERHCF’s inception, the average annual real yield is 1.20%; its average annual nominal yield since inception is 3.31%, computed by multiplying the average annual real yield by the average annual inflation rate:

- 1.0120 (Table D3), the average real MERHCF effective yield from 2002 to 2017
- 1.0209 (Table D1), the average annual CPI increase from 2002 to 2017
- $1.0120 \times 1.0209 - 1 = 0.0331$

The rate of real interest chosen by the Board is 2.50%, unchanged from last year. Since 2.75% had been adopted as the inflation rate, the nominal rate of interest is 5.25%, also unchanged from last year. (In this case, the real interest assumption is expressed in the arithmetic sense such that real interest plus inflation equals nominal interest.) This rate reflects the expected long term rate of return on the MERHCF's assets.

It is relevant to note the real interest rate being assumed by two other major public benefit systems. The Trustees of the Center for Medicare and Medicaid Services and the Trustees of the Social Security Administration both used an intermediate ultimate real interest rate assumption of 2.70% in their 2018 Trustees' reports.

The comparisons to Medicare and Social Security are not meant to imply an expectation that all three systems should use the same assumptions.

Medical Trend Rates

Medical trend rates are used in the actuarial valuation to project the starting average plan costs to each future year's cost level. During a 25-year select period, there are separate trend rate assumptions for Inpatient costs (IP), Outpatient costs (OP), pharmacy costs (Rx), and USFHP costs. In addition, these trend rates are determined separately for Purchased Care (PC) and Direct Care (DC) costs. All costs grow at the same ultimate trend rate, since over the long term, all plan costs are assumed to experience the same growth in prices and utilization of services.

In August 2018, the Board approved the use of the medical trend rates contained in Table D4 for the MERHCF actuarial valuation as of September 30, 2017. Consistent across all benefit trends (inpatient, outpatient, Rx, and USFHP), the Board maintained its original position that there be a 25-year select period. In addition, the Board decided to keep the ultimate medical trend rate at 5.25%, unchanged from last year's assumption.

Inpatient Medical Trend

Following the Board's recommendation, OACT based preliminary inpatient medical trend for Purchased Care (PC) benefits on the trend assumptions implied in the projections of Medicare Part A deductibles and copayments, produced by the Centers for Medicaid and Medicare Services Office of the Actuary (CMS OACT). In particular, CMS OACT provided:

- Table V.C1 — HI Cost Sharing and Premium Amounts, from its 2018 Medicare Trustees Report, and
- Projected Medicare Part A utilization and enrollment

From this data, which included projections through 2027, OACT developed inpatient medical trend on a fiscal year basis through 2027. For the remainder of the 25-year select period, the inpatient trend rates grade linearly to the ultimate assumption of 5.25%. Adjustments were made to obtain the final IP trend rates for PC and DC costs:

- PC and DC IP trends for years 2017 – 2027 were increased 0.25% during the first ten years to reflect the higher expected growth in the TRICARE IP utilization component of trend compared to the lower expected growth in the Medicare Part A utilization component of trend due to the impending influx of baby boomers into Medicare. Military member strength did not increase commensurate with general population increases caused by the "baby boom" generation. CMS OACT assumed that the reduction in the average age of Medicare-eligible retirees resulting from baby boomers aging into Medicare would result in a reduction in the utilization component of the CMS trend rates (utilization of services increases with age).
- After the above adjustments, PC IP trends were multiplied by a scalar for years two through ten (0.8 in this year's valuation), and the first year PC IP trend was set to 1.0%, to account for recent and expected near-term TFL PC IP experience. DC IP trends were multiplied by a scalar for years three through ten (1.05 in this year's valuation), and the first two years of DC IP trend were set to 2.5%, to account for recent and expected near-term TFL DC IP experience.

Outpatient Medical Trend

Following the Board's recommendation, OACT based preliminary outpatient medical trend for Purchased Care (PC) on the trend assumptions implied in the projections of Medicare Part B out-of-pocket costs for Part B enrollees, produced by CMS OACT. In particular, CMS OACT provided:

- Table IV.B1 — Components of increases in Total Allowed Charges per Fee-for-Service Enrollee for Carrier Services, from its 2018 Medicare Trustees Report,
- Table IV.B2 — Incurred Reimbursement Amounts per Fee-for-Service Enrollee for Carrier Services, from its 2018 Medicare Trustees Report, and
- Table IV.B4 — Incurred Reimbursement Amounts per Fee-for-Service Enrollee for Intermediary Services, from its 2018 Medicare Trustees Report
- Projected per capita Medicare Part B deductible and coinsurance payments for fee-for-service enrollees

From this data, which included projections through 2027, OACT developed outpatient medical trend on a fiscal year basis through 2027. For the remainder of the 25-year select period, the

outpatient trend rates grade linearly to the ultimate assumption of 5.25%. Similar to the IP trend development, adjustments were made to obtain the final OP trend rates for PC and DC costs:

- PC and DC OP trends for years 2017 – 2027 were increased 0.25% during the first ten years to reflect the higher expected growth in the TRICARE OP utilization component of trend compared to the lower expected growth in the Medicare Part B utilization component of trend due to the impending influx of baby boomers into Medicare. Military member strength did not increase commensurate with general population increases caused by the "baby boom" generation. CMS OACT assumed that the reduction in the average age of Medicare-eligible retirees resulting from baby boomers aging into Medicare would result in a reduction in the utilization component of the CMS trend rates (utilization of services increases with age).
- After the above adjustments, PC and DC OP trends were multiplied by a scalar for years three through ten (1.0 in this year's valuation), and the first two years of trend were set to 3.0% (PC OP) and 4.0% (DC OP), to account for recent and expected near-term TFL experience.

Prescription Drug Trend

After reviewing OACT's analyses, the Board approved a set of prescription drug trends for the September 30, 2017, MERHCF actuarial valuation, as shown in Table D4.

OACT analyzed FY 2016, FY 2017, and the first nine months of FY 2018 PC and DC prescription drug data and determined per capita trends in drug cost and utilization. Items noted include increases in generic dispense rates, popular brand drugs coming off patent, efforts to convert retail maintenance scripts to mail order or DC pharmacy, increasing specialty drug utilization, and the effect of Medicare Part D enrollment on net plan cost.

The estimated impact of plan changes from the 2018 NDAA were applied as adjustment factors to the projected benefit outlays (which are calibrated in projection year zero to FY 2017 incurred costs) in order to preserve the application of trend rates that are consistent with general industry trends. OACT developed initial, overall (PC and DC) drug trend rates that consider recent experience, near-term industry projections, federal drug pricing rules, and DoD's drug utilization mix. Consistent with the Board's recommendations for long-term trend, the aggregate rate was graded linearly to an ultimate 5.25%.

The aggregate trend rates were then split into DC and PC rates, first by setting the DC trend rates, and then solving for the PC rates based on cost proportions. Based on OACT's analysis of recent DC and PC experience and industry projections of traditional and specialty drug costs and utilizations, the Board approved DC Rx trend rates of 3.80%, 5.75%, 4.00%, and 4.00% in the first four years, grading linearly to 5.25% over the next 22 years. In general, drug prices are expected to rise more slowly than industry forecasts because retail, mail order, and MTF pharmacy prescriptions under TRICARE are subject to federal drug pricing formulas that limit the annual rate of increase in individual drug prices to inflation rates. However, it is expected that drug prices will rise somewhat higher than inflation over the long term due to provisions in the federal drug pricing system that allow price renegotiations every five years. In addition, specialty drugs are having a similar impact on TRICARE pharmacy drug trend as they have on other drug plans. The trend assumptions adopted by the Board incorporate assumed

inflation in drug prices, utilization increases (in PC), the introduction of new brand drugs (specialty and nonspecialty), and the expiration of patent protections.

USFHP Trend

OACT received the full set of USFHP capitation rates¹ by age, gender and designated provider plan (or location) for the contract periods contained in October 2015 to September 2018. The Board agreed that the ultimate trend rate applied to each of the fee-for-service benefits should also apply to USFHP capitation rates. For the initial trend rate, the Board agreed that the rate should be a weighted average of PC and DC trends, using the TFL cost components of DC pharmacy and PC pharmacy, PC inpatient and PC outpatient, and of Medicare Parts A and B, as weights. This weighting was used during each of the 25 years in the select period to produce the USFHP trend rates. The Board approved a set of USFHP medical trend rates as shown in Table D4.

¹ The USFHP statute calls for an annual determination of the capitation rates, involving a negotiation and mutual agreement between the Secretary of Defense and the designated providers. The statute provides a number of parameters for determining the rates, including: (1) consideration of “competitive market rates” applied to the utilization experience of USFHP enrollees, (2) a “ceiling rate” limitation under which capitation payments to designated providers shall not exceed “the cost that would have been incurred by the Government if the enrollees had received such health care services through a military treatment facility, the TRICARE program, or the Medicare program, as the case may be,” (3) taking into account “health status” in establishing the ceiling rate, (4) a requirement that the rates are subject to periodic review for actuarial soundness and to adjustment for any anticipated adverse or favorable selection, and (5) an allowance for an alternative basis for calculating capitation payments if mutually agreed to by the Secretary of Defense and the designated provider.

TABLE D1
AVERAGE CONSUMER PRICE INDEX (CPI-U) INCREASES

FROM END OF FISCAL YEAR:		<u>1945</u>	<u>1950</u>	<u>1955</u>	<u>1960</u>	<u>1965</u>	<u>1970</u>	<u>1975</u>	<u>1980</u>	<u>1985</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>	<u>2002</u>	<u>2005</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	
TO END OF FISCAL YEAR:																							
1950	5.87																						
1955	4.10	2.36																					
1960	3.38	2.16	1.96																				
1965	2.85	1.86	1.60	1.25																			
1970	3.09	2.41	2.42	2.65	4.07																		
1975	3.68	3.25	3.47	3.97	5.36	6.67																	
1980	4.37	4.12	4.48	5.12	6.44	7.64	8.63																
1985	4.56	4.38	4.72	5.28	6.31	7.07	7.27	5.92															
1990	4.48	4.31	4.59	5.04	5.81	6.25	6.11	4.87	3.83														
1995	4.36	4.20	4.43	4.79	5.39	5.65	5.40	4.34	3.57	3.30													
2000	4.19	4.02	4.21	4.49	4.96	5.11	4.80	3.86	3.19	2.87	2.44												
2005	4.05	3.88	4.04	4.27	4.65	4.74	4.42	3.60	3.02	2.76	2.48	2.53	2.65										
2010	3.92	3.76	3.88	4.08	4.40	4.44	4.12	3.39	2.89	2.66	2.44	2.44	2.46	2.35									
2011	3.90	3.74	3.86	4.05	4.36	4.39	4.08	3.36	2.88	2.66	2.45	2.46	2.49	2.40	2.65								
2012	3.88	3.72	3.84	4.02	4.32	4.34	4.03	3.33	2.86	2.64	2.45	2.46	2.48	2.40	2.53	2.42							
2013	3.84	3.68	3.80	3.97	4.26	4.28	3.97	3.28	2.82	2.60	2.41	2.39	2.40	2.31	2.23	2.02	1.63						
2014	3.81	3.65	3.76	3.93	4.20	4.22	3.91	3.23	2.78	2.56	2.36	2.34	2.34	2.23	2.08	1.89	1.62	1.62					
2015	3.76	3.60	3.70	3.86	4.13	4.13	3.82	3.15	2.69	2.47	2.26	2.20	2.18	2.04	1.72	1.49	1.18	0.96	0.31				
2016	3.72	3.56	3.65	3.81	4.06	4.06	3.75	3.09	2.64	2.41	2.20	2.12	2.09	1.94	1.59	1.38	1.12	0.95	0.62	0.93			
2017	3.69	3.53	3.63	3.78	4.02	4.02	3.71	3.06	2.62	2.40	2.19	2.12	2.09	1.95	1.66	1.49	1.31	1.23	1.09	1.49	2.05		

Source of CPI-U indices, Not Seasonally Adjusted: Bureau of Labor Statistics.

The CPI-U rates are average annual percentages, determined by comparing the sum of 12 monthly indices in each fiscal year (October – September) since 1945.

TABLE D2
AVERAGE REAL YIELD RATES ON NEW PURCHASES

FROM END OF FISCAL YEAR:																					
	<u>1945</u>	<u>1950</u>	<u>1955</u>	<u>1960</u>	<u>1965</u>	<u>1970</u>	<u>1975</u>	<u>1980</u>	<u>1985</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>	<u>2002</u>	<u>2005</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
TO END OF FISCAL YEAR:																					
1950	-3.79																				
1955	-1.86	0.10																			
1960	-0.71	0.87	1.64																		
1965	0.14	1.48	2.18	2.72																	
1970	0.47	1.56	2.05	2.25	1.79																
1975	0.41	1.27	1.56	1.54	0.95	0.12															
1980	0.36	1.06	1.26	1.16	0.65	0.09	0.05														
1985	1.07	1.78	2.06	2.15	2.00	2.08	3.06	6.17													
1990	1.51	2.19	2.50	2.64	2.62	2.83	3.75	5.65	5.14												
1995	1.62	2.23	2.50	2.63	2.61	2.78	3.45	4.61	3.84	2.57											
2000	1.77	2.34	2.59	2.71	2.71	2.87	3.43	4.29	3.67	2.94	3.31										
2005	1.66	2.17	2.37	2.46	2.42	2.51	2.92	3.50	2.84	2.09	1.85	0.42	0.73								
2010	1.70	2.17	2.36	2.43	2.40	2.48	2.82	3.29	2.72	2.13	1.98	1.32	1.67	2.24							
2011	1.69	2.15	2.34	2.41	2.37	2.44	2.77	3.22	2.66	2.08	1.92	1.30	1.60	2.04	1.05						
2012	1.66	2.11	2.29	2.35	2.31	2.37	2.68	3.10	2.54	1.96	1.78	1.15	1.39	1.68	0.31	-0.43					
2013	1.63	2.08	2.25	2.31	2.26	2.32	2.61	3.01	2.45	1.88	1.69	1.07	1.27	1.48	0.22	-0.19	0.04				
2014	1.63	2.07	2.24	2.29	2.25	2.30	2.58	2.96	2.42	1.86	1.67	1.09	1.29	1.47	0.53	0.35	0.75	1.45			
2015	1.65	2.08	2.24	2.30	2.26	2.31	2.58	2.95	2.42	1.89	1.72	1.20	1.39	1.59	0.95	0.93	1.38	2.06	2.67		
2016	1.64	2.07	2.23	2.28	2.24	2.29	2.56	2.91	2.40	1.88	1.71	1.22	1.40	1.59	1.05	1.05	1.42	1.88	2.10	1.53	
2017	1.61	2.03	2.18	2.23	2.18	2.23	2.48	2.81	2.30	1.78	1.60	1.10	1.26	1.39	0.79	0.75	0.99	1.23	1.15	0.40	-0.72

Source: Office of the Actuary, Office of Personnel Management; Office of the Actuary, Department of Defense. All figures are average annual percentages.

Real yields for non-TIPS securities: nominal yield at purchase minus inflation in the year of purchase. For TIPS securities, the real yield is known and constant through each security's duration.

Series: Average of Treasury long-term and Treasury securities with 3 - 5 years remaining maturity from 1945 to 1961; Special Treasury certificates (CSRS) from 1962 to 1984;

Military Retirement System Trust Fund new investments from 1985 to 2001; Medicare-Eligible Retiree Health Care Trust Fund new investments beginning with 2002.

TABLE D3
AVERAGE REAL MEDICARE-ELIGIBLE RETIREE HEALTH CARE FUND EFFECTIVE YIELD

FROM END OF FISCAL YEAR:															
	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
TO END OF FISCAL YEAR:															
2003	-1.08														
2004	-0.38	0.33													
2005	-0.06	0.46	0.59												
2006	0.23	0.67	0.85	1.10											
2007	0.52	0.92	1.12	1.39	1.67										
2008	0.74	1.11	1.30	1.54	1.76	1.84									
2009	0.79	1.10	1.26	1.43	1.54	1.47	1.10								
2010	0.88	1.16	1.30	1.45	1.53	1.49	1.31	1.52							
2011	1.04	1.30	1.44	1.59	1.68	1.69	1.64	1.90	2.30						
2012	1.00	1.23	1.35	1.46	1.52	1.49	1.40	1.49	1.48	0.68					
2013	1.06	1.28	1.39	1.49	1.54	1.52	1.46	1.55	1.56	1.19	1.71				
2014	1.13	1.33	1.43	1.52	1.58	1.56	1.52	1.60	1.62	1.40	1.76	1.81			
2015	1.17	1.36	1.46	1.54	1.59	1.58	1.54	1.62	1.64	1.47	1.74	1.76	1.71		
2016	1.20	1.38	1.47	1.55	1.59	1.58	1.55	1.62	1.63	1.50	1.71	1.71	1.66	1.61	
2017	1.20	1.36	1.44	1.51	1.55	1.54	1.51	1.56	1.56	1.44	1.59	1.56	1.48	1.37	1.14

Source: Office of the Actuary, Department of Defense. All figures are average annual percentages.

The effective yield calculation uses a "dollar-weighted" yield, which is based on investment income over the average amount of principal invested throughout the year.

TABLE D4
MERHCF MEDICAL TREND RATES FOR THE SEPTEMBER 30, 2017 VALUATION

From FY:	To FY:	DC			PC			
		IP	OP	Rx	IP	OP	Rx	USFHP
2017	2018	2.50%	4.00%	3.80%	1.00%	3.00%	3.12%	2.52%
2018	2019	2.50%	4.00%	5.75%	1.15%	3.00%	5.75%	2.94%
2019	2020	2.83%	5.04%	4.00%	2.15%	5.04%	3.63%	4.01%
2020	2021	3.75%	5.36%	4.00%	2.86%	5.36%	3.69%	4.52%
2021	2022	4.22%	5.46%	4.06%	3.22%	5.46%	3.76%	4.37%
2022	2023	4.45%	5.55%	4.11%	3.39%	5.55%	3.83%	4.50%
2023	2024	4.39%	5.55%	4.17%	3.34%	5.55%	3.90%	4.50%
2024	2025	4.46%	6.20%	4.23%	3.39%	6.20%	3.97%	4.86%
2025	2026	4.50%	5.76%	4.28%	3.43%	5.76%	4.04%	4.68%
2026	2027	4.64%	5.45%	4.34%	3.53%	5.45%	4.12%	4.58%
2027	2028	4.68%	5.44%	4.40%	3.64%	5.44%	4.19%	4.63%
2028	2029	4.71%	5.43%	4.45%	3.75%	5.43%	4.26%	4.68%
2029	2030	4.75%	5.42%	4.51%	3.86%	5.42%	4.33%	4.73%
2030	2031	4.79%	5.40%	4.57%	3.96%	5.40%	4.40%	4.77%
2031	2032	4.83%	5.39%	4.63%	4.07%	5.39%	4.47%	4.81%
2032	2033	4.87%	5.38%	4.68%	4.18%	5.38%	4.54%	4.86%
2033	2034	4.91%	5.36%	4.74%	4.28%	5.36%	4.61%	4.89%
2034	2035	4.94%	5.35%	4.80%	4.39%	5.35%	4.68%	4.94%
2035	2036	4.98%	5.34%	4.85%	4.50%	5.34%	4.75%	4.98%
2036	2037	5.02%	5.33%	4.91%	4.61%	5.33%	4.82%	5.02%
2037	2038	5.06%	5.31%	4.97%	4.71%	5.31%	4.90%	5.06%
2038	2039	5.10%	5.30%	5.02%	4.82%	5.30%	4.97%	5.10%
2039	2040	5.14%	5.29%	5.08%	4.93%	5.29%	5.04%	5.14%
2040	2041	5.17%	5.28%	5.14%	5.04%	5.28%	5.11%	5.18%
2041	2042	5.21%	5.26%	5.19%	5.14%	5.26%	5.18%	5.21%
Ultimate		5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%

DC Direct Care
PC Purchased Care
IP Inpatient Hospital
OP Outpatient
Rx Pharmacy
USFHP US Family Health Plan

APPENDIX E

AVERAGE BENEFIT COSTS

	<u>Page</u>
Development of Expected Average Benefit Costs	E-2
Table E1: Purchased Care Incurred Claims	E-3
Table E2: Direct Care Costs	E-7
Table E3: Claim Vectors	E-8

DEVELOPMENT OF EXPECTED AVERAGE BENEFIT COSTS

The average expected claim costs in this model are stored in claim vectors (CVs) and represent average family costs per retired sponsor (or survivor), by sponsor age (or survivor age), where the retiree is the sponsor for the retiree CVs and the surviving spouse is the sponsor for the survivor CVs. A CV is computed as the ratio of the total cost to the government (DoD) to the total number of retired (or survivor) sponsors of the specified age, regardless of which plan they use. Separate CVs are developed for:

- (i) average family costs derived from claims incurred while the patient was Medicare-eligible (Medicare-eligible CVs), and from
- (ii) average family costs derived from claims incurred while the patient was not Medicare-eligible (non-Medicare-eligible CVs).

Since the MERHCF valuation projects the liability associated with claims incurred by Medicare-eligible beneficiaries, only the CVs in (i) are used for this valuation.

As an example, the Medicare-eligible sponsor (or survivor) CVs contain a value for age 80 that represents the plan's average annual claims cost for claims incurred by Medicare-eligible beneficiaries associated with an 80 year old retired sponsor (or survivor):

$$\text{(Annual costs for all Medicare-eligible, retiree-related beneficiaries associated with 80-year old sponsors (or survivors))} \div \text{(total number of 80-year old retired (or survivor) sponsors, both Medicare and non-Medicare-eligible)}$$

The Medicare-eligible CVs include average costs by each retired (or survivor) sponsor age from 18 to 118.

The MERHCF valuation uses 84 claim vectors, derived from seven benefit categories and 12 population subcategories. The seven benefit categories are:

- Direct Care inpatient (DC IP)
- Direct Care outpatient (DC OP)
- Direct Care prescription drugs (DC Rx)
- Purchased Care inpatient (PC IP)
- Purchased Care outpatient (PC OP)
- Purchased Care prescription drugs (PC Rx)
- Purchased Care USFHP

Direct Care (DC) refers to care obtained at a military treatment facility (MTF), and Purchased Care (PC) refers to care obtained outside the MTFs. USFHP refers to the managed care program run by US Family Health Plans. While USFHP is considered PC, the USFHP CV development is described in its own section (below) because USFHP CVs are based on global rates and not experience claims.

The 12 population subcategories correspond to the 12 population subcategories identified in the “Valuation Data and Procedure” section of this report.

CV values represent starting costs in the valuation year. These CVs are multiplied by cumulative trend rates in each projection year of the model.

Purchased Care Starting Costs

Purchased Care benefit CVs were developed on a “claims-only” basis. Initial, “input” CVs were used to compute preliminary PVFB amounts, and then loads were applied to calibrate costs to aggregate incurred claim levels and to account for administrative costs.

PC CVs for the September 30, 2017, valuation were developed by blending detail data from 2015 – 2017 fiscal years (no blending was needed for retail and mail order Rx, where only 2017 claims were used). Before blending, the claims in each age cell for 2015 and 2017 were brought to 2016 claim cost levels by multiplying each element by the following ratio:

Adjustment to 2015 claim cells before blending:

$$\frac{2016 \text{ weighted average cost per 2016 sponsor and family}}{2015 \text{ weighted average cost per 2015 sponsor and family}}$$

Adjustment to 2017 claim cells before blending:

$$\frac{2016 \text{ weighted average cost per 2016 sponsor and family}}{2017 \text{ weighted average cost per 2017 sponsor and family}}$$

The adjustments shown above use "sponsor and family" CVs as an illustration. The same adjustments apply to all CVs, including the survivor CVs.

The September 30, 2017, input CVs were smoothed (with a combination of formulaic and manual methods).

The IP, OP and Rx CVs were adjusted to reflect aggregate 2017 incurred PC claims levels for IP, OP and Rx benefits, respectively. Estimates of 2017 incurred PC claims were produced from aggregate claims paid through June 2018. 2017 incurred PC claims (completed) are shown in Table E1.

TABLE E1
FY 2017 MERHCF PURCHASED CARE INCURRED CLAIMS
(\$ millions)

Inpatient Hospital	\$906
Outpatient	\$2,673
<u>Pharmacy</u>	<u>\$3,854</u>
Total	\$7,433

Incurred pharmacy claims in Table E1 have not been adjusted to reflect rebates on retail brand prescriptions incurred during FY 2017.

Additional adjustments to PC costs are made to account for administrative costs, ultimate plan participation, retail pharmacy rebates, and adjustments to mail order pharmacy ingredient costs.

Administrative Costs

PC costs associated with plan administration, including claims processing, were added to the average claims costs in the form of a CV load. For the September 30, 2017, valuation, the MERHCF Board approved PC claim loads for administrative costs of 2.25% (IP and OP) and 1.61% (Rx). These loads are based on amounts paid for claims administration that were not already reflected in the claims data.

Adjustment for Ultimate Plan Participation

As described in Appendix F (Participation Rates), the PC CVs are adjusted to reflect the ultimate assumed level of plan participation. Therefore, it is necessary to make an adjustment to the PC cash flow in years prior to 2021 (when ultimate participation is assumed to be reached). For each year prior to 2021, the PC cash flow generated by the valuation model is adjusted to back out the difference between full participation levels and the assumed level of plan participation in each year.

Adjustment for Retail Brand Drug Rebates

Expected retail pharmacy rebates were subtracted from each future year's projected cash flow. The National Defense Authorization Act for Fiscal Year 2008 included a law requiring that prescriptions dispensed under TRICARE's retail pharmacy program be subject to federal ceiling prices. The final ruling on this law was effective May 26, 2009. In addition, prior voluntary drug rebate arrangements, implemented in FY 2007, are also in effect. More information regarding the details and status of these DoD retail drug rebate programs is available in the Management's Discussion and Analysis of the DoD Medicare-Eligible Retiree Health Care Fund year-end financial statement.

As with most drug rebate programs, the reduced drug price comes in the form of rebates or refunds (i.e., not in the claims), so an explicit assumption is applied to the PC pharmacy CVs to reflect this discount. An estimate of annual incurred pharmacy rebates under the voluntary and mandatory rebate arrangements was determined by analyzing rebate data supplied by DHA. Accounting reports of expected rebates and rebate payments received in each incurred fiscal quarter were studied to estimate future actual to expected collection ratios. These estimates were converted to an effective PC pharmacy refund rate in the first valuation year. This refund rate represents the expected discounts on retail brand prescriptions as a percentage of total PC Rx (retail plus mail order Rx) net plan payments. For the September 30, 2017, MERHCF valuation, that effective rate was approximately 11.32%. This rate was adjusted over the next 20 years to incorporate assumed future trends in drug dispensing venues (mail order vs. retail vs. MTF), changes in generic dispense rates, patent expirations, and new traditional and specialty drugs. The effective pharmacy rebate factor in year 20 of the valuation is projected to be approximately 11.96% for non-exempt and 10.87% for exempt retired beneficiaries, respectively¹. Since the refund rate is applied to the CVs

¹ The projected pharmacy rebate factors for pharmacy claims incurred by beneficiaries who are exempt from the copay increases specified in the 2018 NDAA are a little lower than for non-exempt beneficiaries. The reason is that

that have been loaded for administration costs, the effective drug refund rate must be divided by one plus the drug admin load in order to preserve the expected level of administration costs on pharmacy claims.

Adjustments to Mail Order Pharmacy Ingredient Costs

DoD pays to replenish its mail order warehouse supplies, and in doing so, obtains favorable federal drug pricing as well as additional savings and credits. The replenishment costs have been lower than the total of ingredient costs found in the claim records, so an adjustment is made to aggregate mail order pharmacy costs in order to reflect the actual amount DoD paid.

U.S. Family Health Plan (USFHP) Starting Costs

Approximately 2.00% of the MERHCF-eligible population enrolls in a USFHP plan. USFHP is a managed care plan, offered in six US locations, that is funded on a fully capitated or global rate basis. Average costs for USFHP enrollees are higher than costs for other enrollees primarily because USFHP is primary payer (enrollees' costs are not offset first by Medicare, and perhaps other health insurance, as is the case with TRICARE For Life).

OACT produced USFHP CVs² based on the average family global rate per retired sponsor or survivor who is Medicare-eligible and enrolled in USFHP. Actual monthly rates for each of the six USFHP locations were weighted by monthly USFHP enrollment of retired members eligible for Medicare to compute average global rates by age and gender. The smoothing techniques that were used to develop the PC CVs were also used to develop the USFHP CVs. Since the USFHP global rates are all inclusive (all benefits), only 12 CVs were produced — one for each population subcategory.

The USFHP CVs were adjusted to calibrate the initial MERHCF valuation year's cash flow to aggregate incurred global rate payments (\$705 million for FY 2017). Estimates of FY 2017 incurred USFHP payments were obtained from the Military Health System Data Mart (M2), and verified against DHA's Contract Resource Management (CRM) MERHCF Trust Fund Reports.

The valuation model includes adjustments in each projection year to account for future changes in USFHP enrollment patterns for Medicare-eligible members. This change in enrollment, a slow decrease in the percent of Medicare-eligible members who are enrolled in USFHP, will result over the next several years as the proportion of USFHP retired members who are grandfathered (i.e., may stay in the plan after turning age 65) decreases. This adjustment affects the current retiree populations only. USFHP eligibility for future retirees will remain unchanged for pre-65 coverage, and will terminate upon attainment of age 65.

No plan participation adjustment is made to the CVs. This is discussed further in the "Plan Participation Rates" appendix.

the rebate dollars are a smaller percent of exempt beneficiaries' net pharmacy claims since their copays are not increasing. Exempt beneficiaries include medically retired sponsors and their dependents, and survivors of sponsors who died while on active duty.

² In the case of USFHP, CV refers to the age-based vector of capitation rates. "Capitation rate" and "global rate" are used interchangeably.

Administrative Costs

Most of the administration costs for this program are incorporated in the USFHP capitation rates. There is a small, additional administrative cost associated with enrollment administration and billing consolidation. For the September 30, 2017, valuation, the MERHCF Board approved an administration cost load of 0.35% for the USFHP CVs.

Direct Care Starting Costs

Direct Care benefit CVs were developed from workload units rather than claim costs (workload for prescription drugs is measured by ingredient cost). DC inpatient workloads are based on Relative Weighted Products (RWPs), and DC outpatient workloads are based on Comprehensive Ambulatory Provider Encounter Records (CAPERs). RWPs and CAPERs reflect the relative intensity of a treatment (with RWPs focused on facilities and CAPERs focused on professional services). These initial “input” CVs were used to compute preliminary first year outlays in terms of workloads. The ratio of 2017 aggregate incurred claims levels to the preliminary first year outlays (based on workloads in the input CVs) was used to convert workload-based CVs to cost-based CVs. Unlike PC CVs, the DC CVs have no loads applied for administration costs, since the DC calibrated values already include the applicable overhead costs.

DC CVs for the September 30, 2017, valuation were developed by blending detail data from 2015–2017 fiscal years. Before blending, the workloads in each age cell for 2015 and 2017 were brought to 2016 workload levels by multiplying each element by the following ratio:

Adjustment to 2015 workload cells before blending:

$$\frac{2016 \text{ weighted average workload per 2016 sponsor and family}}{2015 \text{ weighted average workload per 2015 sponsor and family}}$$

Adjustment to 2017 workload cells before blending:

$$\frac{2016 \text{ weighted average workload per 2016 sponsor and family}}{2017 \text{ weighted average workload per 2017 sponsor and family}}$$

The adjustments shown above use "sponsor and family" CVs as an illustration. The same adjustments apply to all CVs, including the survivor CVs.

The September 30, 2017, input CVs were smoothed (with a combination of formulaic and manual methods).

The IP, OP and Rx CVs were adjusted to reflect aggregate 2017 incurred DC claims levels for IP, OP and Rx benefits, respectively. Estimates of 2017 incurred DC claims were provided by DHA in their annual "level of effort" (LOE) analysis of Military Treatment Facilities. The LOE values are shown in Table E2. For more information about DC data, please refer to the VALUATION DATA AND PROCEDURE, Claims Data section of this valuation report.

TABLE E2
 FY 2017 MERHCF DIRECT CARE COSTS
 (\$ millions)

Inpatient Hospital	\$616
Outpatient	\$720
<u>Pharmacy</u>	<u>\$801</u>
Total	\$2,137

Adjustment for Ultimate Plan Participation

As described in Appendix F (Participation Rates), the DC CVs are adjusted to reflect the ultimate level of plan participation. Therefore, it is necessary to back out this adjustment in years prior to 2021 (when ultimate participation is assumed to be reached).

For each year prior to 2021, the DC cash flow generated by the valuation model is adjusted to back out the difference between full participation levels and the assumed level of plan participation in each year.

Table E3 contains the 84 PC and DC CVs, in abbreviated form (quinquennial ages). All values are in dollars.

TABLE E3
FY 2017 MERHCF CLAIM VECTORS

Age	Direct Care											
	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Disabled	Inpatient Retiree Reserve Disabled	Inpatient Survivor Act. Duty	Inpatient Survivor Act. Duty	Inpatient Survivor Reserve	Inpatient Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$48.02	\$84.85	\$0.00	\$0.00	\$48.02	\$84.85	\$6.51	\$0.00	\$13.25	\$3.79
25	\$0.00	\$0.00	\$48.02	\$84.85	\$0.00	\$0.00	\$48.02	\$84.85	\$6.51	\$0.00	\$13.25	\$3.79
30	\$0.00	\$0.00	\$48.02	\$84.85	\$0.00	\$0.00	\$48.02	\$84.85	\$6.51	\$0.00	\$13.25	\$3.79
35	\$14.36	\$14.08	\$66.79	\$84.85	\$0.00	\$0.00	\$66.79	\$84.85	\$6.51	\$0.00	\$13.25	\$3.79
40	\$14.36	\$14.08	\$79.02	\$84.85	\$0.00	\$0.00	\$79.02	\$84.85	\$6.51	\$0.00	\$13.25	\$3.79
45	\$14.36	\$14.08	\$92.95	\$84.85	\$0.00	\$0.00	\$92.95	\$84.85	\$5.75	\$0.57	\$13.25	\$3.79
50	\$20.38	\$14.08	\$112.00	\$84.85	\$17.22	\$0.97	\$112.00	\$84.85	\$9.27	\$3.98	\$13.25	\$3.79
55	\$38.44	\$14.08	\$141.70	\$134.26	\$17.22	\$0.97	\$141.70	\$134.26	\$21.29	\$10.60	\$13.25	\$3.79
60	\$81.16	\$14.08	\$190.15	\$215.25	\$17.22	\$0.97	\$190.15	\$215.25	\$48.90	\$22.02	\$13.25	\$3.79
65	\$176.57	\$103.80	\$268.44	\$265.59	\$49.75	\$37.19	\$268.44	\$265.59	\$101.81	\$40.27	\$13.59	\$3.79
70	\$536.61	\$367.17	\$296.48	\$379.99	\$79.03	\$72.75	\$296.48	\$379.99	\$195.74	\$131.87	\$18.69	\$28.59
75	\$600.34	\$425.87	\$466.12	\$589.46	\$99.90	\$86.31	\$466.12	\$589.46	\$224.01	\$155.50	\$28.39	\$42.57
80	\$663.04	\$522.99	\$590.88	\$772.69	\$126.47	\$105.31	\$590.88	\$772.69	\$244.55	\$183.21	\$34.32	\$48.47
85	\$722.36	\$623.57	\$623.79	\$889.89	\$149.85	\$129.24	\$623.79	\$889.89	\$253.75	\$206.33	\$36.35	\$49.94
90	\$775.36	\$701.19	\$896.46	\$889.85	\$160.08	\$157.67	\$896.46	\$889.85	\$247.62	\$217.20	\$34.34	\$48.41
95	\$823.36	\$744.83	\$896.46	\$570.95	\$131.09	\$208.79	\$896.46	\$570.95	\$221.77	\$209.01	\$23.64	\$37.57
100	\$823.36	\$744.83	\$896.46	\$570.95	\$131.09	\$208.79	\$896.46	\$570.95	\$128.23	\$132.66	\$23.64	\$37.57
105	\$823.36	\$744.83	\$896.46	\$570.95	\$131.09	\$208.79	\$896.46	\$570.95	\$128.23	\$132.66	\$23.64	\$37.57
110	\$823.36	\$744.83	\$896.46	\$570.95	\$131.09	\$208.79	\$896.46	\$570.95	\$128.23	\$132.66	\$23.64	\$37.57
115	\$823.36	\$744.83	\$896.46	\$570.95	\$131.09	\$208.79	\$896.46	\$570.95	\$128.23	\$132.66	\$23.64	\$37.57

Act. Duty = Active Duty
Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2017 MERHCF CLAIM VECTORS

<u>Age</u>	Direct Care											
	Outpatient Retiree Act. Duty Nondis.	Outpatient Retiree Act. Duty Nondis.	Outpatient Retiree Act. Duty Disabled	Outpatient Retiree Act. Duty Disabled	Outpatient Retiree Reserve Nondis.	Outpatient Retiree Reserve Nondis.	Outpatient Retiree Reserve Disabled	Outpatient Retiree Reserve Disabled	Outpatient Survivor Act. Duty	Outpatient Survivor Act. Duty	Outpatient Survivor Reserve	Outpatient Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$66.18	\$167.94	\$0.00	\$0.00	\$66.18	\$167.94	\$5.58	\$2.38	\$23.28	\$7.95
25	\$0.00	\$0.00	\$66.18	\$167.94	\$0.00	\$0.00	\$66.18	\$167.94	\$5.58	\$2.38	\$23.28	\$7.95
30	\$0.00	\$0.00	\$66.18	\$167.94	\$0.00	\$0.00	\$66.18	\$167.94	\$5.58	\$2.38	\$23.28	\$7.95
35	\$28.04	\$21.55	\$108.03	\$167.94	\$0.00	\$0.00	\$108.03	\$167.94	\$5.58	\$2.38	\$23.28	\$7.95
40	\$28.04	\$21.55	\$133.70	\$167.94	\$0.00	\$0.00	\$133.70	\$167.94	\$5.58	\$2.38	\$23.28	\$7.95
45	\$28.04	\$21.55	\$155.03	\$215.84	\$0.00	\$0.00	\$155.03	\$215.84	\$7.54	\$6.93	\$23.28	\$7.95
50	\$30.95	\$21.55	\$172.10	\$250.04	\$13.35	\$4.30	\$172.10	\$250.04	\$18.37	\$9.25	\$23.28	\$7.95
55	\$52.65	\$21.55	\$188.40	\$290.81	\$13.35	\$4.30	\$188.40	\$290.81	\$36.01	\$16.40	\$23.28	\$7.95
60	\$113.30	\$21.55	\$212.09	\$337.64	\$13.35	\$4.30	\$212.09	\$337.64	\$61.05	\$33.12	\$23.28	\$7.95
65	\$271.50	\$171.12	\$257.39	\$390.09	\$39.73	\$45.96	\$257.39	\$390.09	\$94.04	\$66.33	\$23.28	\$7.95
70	\$692.89	\$714.37	\$322.47	\$577.66	\$110.87	\$139.83	\$322.47	\$577.66	\$242.07	\$244.86	\$43.11	\$66.51
75	\$675.82	\$688.04	\$377.53	\$658.32	\$121.77	\$144.64	\$377.53	\$658.32	\$232.25	\$228.59	\$39.80	\$54.26
80	\$647.85	\$678.61	\$420.44	\$707.91	\$129.83	\$148.30	\$420.44	\$707.91	\$237.59	\$209.16	\$36.14	\$43.92
85	\$605.29	\$663.67	\$451.15	\$705.49	\$133.00	\$149.94	\$451.15	\$705.49	\$222.12	\$185.98	\$32.13	\$35.31
90	\$543.79	\$620.10	\$469.64	\$624.82	\$128.70	\$148.50	\$469.64	\$624.82	\$179.89	\$158.40	\$27.74	\$28.29
95	\$458.19	\$524.08	\$472.21	\$344.33	\$105.07	\$142.65	\$472.21	\$344.33	\$122.97	\$125.74	\$20.65	\$19.89
100	\$297.83	\$298.93	\$472.21	\$344.33	\$105.07	\$133.76	\$472.21	\$344.33	\$56.83	\$65.41	\$20.65	\$19.89
105	\$297.83	\$298.93	\$472.21	\$344.33	\$105.07	\$133.76	\$472.21	\$344.33	\$56.83	\$65.41	\$20.65	\$19.89
110	\$297.83	\$298.93	\$472.21	\$344.33	\$105.07	\$133.76	\$472.21	\$344.33	\$56.83	\$65.41	\$20.65	\$19.89
115	\$297.83	\$298.93	\$472.21	\$344.33	\$105.07	\$133.76	\$472.21	\$344.33	\$56.83	\$65.41	\$20.65	\$19.89

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2017 MERHCF CLAIM VECTORS

<u>Age</u>	Direct Care											
	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Disabled	Pharmacy Retiree Reserve Disabled	Pharmacy Survivor Act. Duty	Pharmacy Survivor Act. Duty	Pharmacy Survivor Reserve	Pharmacy Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$14.59	\$87.92	\$0.00	\$0.00	\$14.59	\$87.92	\$1.00	\$0.29	\$54.95	\$20.86
25	\$0.00	\$0.00	\$14.59	\$87.92	\$0.00	\$0.00	\$14.59	\$87.92	\$1.00	\$0.29	\$54.95	\$20.86
30	\$0.00	\$0.00	\$14.59	\$87.92	\$0.00	\$0.00	\$14.59	\$87.92	\$1.00	\$0.29	\$54.95	\$20.86
35	\$21.25	\$20.91	\$49.05	\$87.92	\$0.00	\$0.00	\$49.05	\$87.92	\$1.00	\$0.29	\$54.95	\$20.86
40	\$21.25	\$20.91	\$85.87	\$87.92	\$0.00	\$0.00	\$85.87	\$87.92	\$1.00	\$0.29	\$54.95	\$20.86
45	\$21.25	\$20.91	\$131.22	\$186.13	\$0.00	\$0.00	\$131.22	\$186.13	\$12.98	\$7.83	\$54.95	\$20.86
50	\$27.29	\$20.91	\$179.57	\$218.06	\$9.80	\$7.51	\$179.57	\$218.06	\$26.67	\$12.32	\$54.95	\$20.86
55	\$50.02	\$20.91	\$201.01	\$278.68	\$9.80	\$7.51	\$201.01	\$278.68	\$46.97	\$17.77	\$54.95	\$20.86
60	\$106.95	\$20.91	\$206.51	\$296.15	\$9.80	\$7.51	\$206.51	\$296.15	\$75.12	\$31.79	\$54.95	\$20.86
65	\$252.60	\$157.10	\$278.65	\$336.28	\$72.56	\$44.02	\$278.65	\$336.28	\$112.12	\$69.46	\$54.95	\$20.86
70	\$805.89	\$664.67	\$385.73	\$567.82	\$242.70	\$224.37	\$385.73	\$567.82	\$346.86	\$276.27	\$149.56	\$143.96
75	\$849.32	\$713.26	\$384.62	\$554.13	\$337.22	\$298.24	\$384.62	\$554.13	\$331.70	\$270.04	\$130.92	\$128.14
80	\$783.59	\$692.75	\$383.52	\$551.75	\$362.92	\$322.75	\$383.52	\$551.75	\$293.71	\$245.45	\$111.80	\$105.31
85	\$648.74	\$614.60	\$356.71	\$524.93	\$315.20	\$293.27	\$356.71	\$524.93	\$235.58	\$203.13	\$90.23	\$77.32
90	\$478.13	\$488.46	\$291.41	\$440.16	\$217.55	\$217.57	\$291.41	\$440.16	\$163.45	\$146.53	\$64.35	\$47.14
95	\$299.79	\$322.53	\$43.69	\$160.40	\$79.19	\$120.26	\$43.69	\$160.40	\$87.56	\$82.73	\$18.60	\$9.51
100	\$120.18	\$64.40	\$43.69	\$160.40	\$79.19	\$34.91	\$43.69	\$160.40	\$8.73	\$10.85	\$18.60	\$9.51
105	\$120.18	\$64.40	\$43.69	\$160.40	\$79.19	\$34.91	\$43.69	\$160.40	\$8.73	\$10.85	\$18.60	\$9.51
110	\$120.18	\$64.40	\$43.69	\$160.40	\$79.19	\$34.91	\$43.69	\$160.40	\$8.73	\$10.85	\$18.60	\$9.51
115	\$120.18	\$64.40	\$43.69	\$160.40	\$79.19	\$34.91	\$43.69	\$160.40	\$8.73	\$10.85	\$18.60	\$9.51

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2017 MERHCF CLAIM VECTORS

<u>Age</u>	<u>Purchased Care</u>											
	<u>Inpatient Retiree Act. Duty Nondis.</u>	<u>Inpatient Retiree Act. Duty Nondis.</u>	<u>Inpatient Retiree Act. Duty Disabled</u>	<u>Inpatient Retiree Act. Duty Disabled</u>	<u>Inpatient Retiree Reserve Nondis.</u>	<u>Inpatient Retiree Reserve Nondis.</u>	<u>Inpatient Retiree Reserve Disabled</u>	<u>Inpatient Retiree Reserve Disabled</u>	<u>Inpatient Survivor Act. Duty</u>	<u>Inpatient Survivor Act. Duty</u>	<u>Inpatient Survivor Reserve</u>	<u>Inpatient Survivor Reserve</u>
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$45.88	\$38.09	\$0.00	\$0.00	\$45.88	\$38.09	\$18.08	\$0.86	\$91.29	\$195.57
25	\$0.00	\$0.00	\$45.88	\$38.09	\$0.00	\$0.00	\$45.88	\$38.09	\$18.08	\$0.86	\$91.29	\$195.57
30	\$0.00	\$0.00	\$45.88	\$38.09	\$0.00	\$0.00	\$45.88	\$38.09	\$18.08	\$0.86	\$91.29	\$195.57
35	\$6.32	\$7.51	\$32.61	\$38.09	\$0.00	\$0.00	\$32.61	\$38.09	\$18.08	\$0.86	\$91.29	\$195.57
40	\$6.32	\$7.51	\$36.80	\$38.09	\$0.00	\$0.00	\$36.80	\$38.09	\$18.08	\$0.86	\$91.29	\$195.57
45	\$6.32	\$7.51	\$52.67	\$38.09	\$0.00	\$0.00	\$52.67	\$38.09	\$35.75	\$9.27	\$91.29	\$195.57
50	\$11.15	\$7.51	\$81.98	\$38.09	\$28.88	\$17.21	\$81.98	\$38.09	\$48.50	\$15.04	\$91.29	\$195.57
55	\$24.63	\$7.51	\$126.63	\$101.92	\$28.88	\$17.21	\$126.63	\$101.92	\$68.57	\$24.28	\$91.29	\$195.57
60	\$54.68	\$7.51	\$188.68	\$133.41	\$28.88	\$17.21	\$188.68	\$133.41	\$101.42	\$38.71	\$91.29	\$195.57
65	\$120.62	\$41.55	\$270.33	\$167.90	\$64.04	\$23.77	\$270.33	\$167.90	\$154.98	\$60.63	\$91.29	\$195.57
70	\$435.48	\$237.74	\$455.57	\$395.33	\$301.33	\$216.93	\$455.57	\$395.33	\$361.32	\$202.06	\$308.76	\$201.77
75	\$673.28	\$391.64	\$610.41	\$663.87	\$498.54	\$346.68	\$610.41	\$663.87	\$477.07	\$366.72	\$423.61	\$260.68
80	\$866.45	\$604.76	\$745.90	\$884.07	\$706.07	\$535.16	\$745.90	\$884.07	\$608.58	\$521.95	\$530.90	\$373.57
85	\$1,028.37	\$862.63	\$849.38	\$1,041.12	\$895.48	\$758.26	\$849.38	\$1,041.12	\$745.35	\$650.36	\$613.07	\$517.91
90	\$1,174.67	\$1,133.38	\$893.29	\$1,119.95	\$1,026.27	\$966.86	\$893.29	\$1,119.95	\$822.97	\$731.60	\$647.17	\$623.31
95	\$1,223.91	\$1,456.44	\$893.29	\$1,105.24	\$992.89	\$1,053.17	\$893.29	\$1,105.24	\$769.76	\$742.32	\$496.48	\$516.76
100	\$1,223.91	\$1,456.44	\$893.29	\$923.98	\$992.89	\$1,053.17	\$893.29	\$923.98	\$409.79	\$530.64	\$496.48	\$516.76
105	\$1,223.91	\$1,456.44	\$893.29	\$923.98	\$992.89	\$1,053.17	\$893.29	\$923.98	\$409.79	\$530.64	\$496.48	\$516.76
110	\$1,223.91	\$1,456.44	\$893.29	\$923.98	\$992.89	\$1,053.17	\$893.29	\$923.98	\$409.79	\$530.64	\$496.48	\$516.76
115	\$1,223.91	\$1,456.44	\$893.29	\$923.98	\$992.89	\$1,053.17	\$893.29	\$923.98	\$409.79	\$530.64	\$496.48	\$516.76

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2017 MERHCF CLAIM VECTORS

<u>Age</u>	Purchased Care											
	Outpatient Retiree Act. Duty Nondis.	Outpatient Retiree Act. Duty Nondis.	Outpatient Retiree Act. Duty Disabled	Outpatient Retiree Act. Duty Disabled	Outpatient Retiree Reserve Nondis.	Outpatient Retiree Reserve Nondis.	Outpatient Retiree Reserve Disabled	Outpatient Retiree Reserve Disabled	Outpatient Survivor Act. Duty	Outpatient Survivor Act. Duty	Outpatient Survivor Reserve	Outpatient Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$64.94	\$272.96	\$0.00	\$0.00	\$64.94	\$272.96	\$7.80	\$16.29	\$290.19	\$152.53
25	\$0.00	\$0.00	\$64.94	\$272.96	\$0.00	\$0.00	\$64.94	\$272.96	\$7.80	\$16.29	\$290.19	\$152.53
30	\$0.00	\$0.00	\$64.94	\$272.96	\$0.00	\$0.00	\$64.94	\$272.96	\$7.80	\$16.29	\$290.19	\$152.53
35	\$42.14	\$47.79	\$175.88	\$272.96	\$0.00	\$0.00	\$175.88	\$272.96	\$7.80	\$16.29	\$290.19	\$152.53
40	\$42.14	\$47.79	\$259.20	\$272.96	\$0.00	\$0.00	\$259.20	\$272.96	\$7.80	\$16.29	\$290.19	\$152.53
45	\$42.14	\$47.79	\$346.52	\$272.96	\$0.00	\$0.00	\$346.52	\$272.96	\$99.49	\$222.09	\$290.19	\$152.53
50	\$77.23	\$47.79	\$434.05	\$272.96	\$95.60	\$40.48	\$434.05	\$272.96	\$176.25	\$222.09	\$290.19	\$152.53
55	\$136.30	\$47.79	\$517.07	\$568.26	\$95.60	\$40.48	\$517.07	\$568.26	\$256.67	\$222.09	\$290.19	\$152.53
60	\$243.57	\$47.79	\$589.84	\$691.85	\$95.60	\$40.48	\$589.84	\$691.85	\$319.72	\$222.09	\$290.19	\$152.53
65	\$389.35	\$266.40	\$645.45	\$798.79	\$289.40	\$232.46	\$645.45	\$798.79	\$333.38	\$222.09	\$290.19	\$152.53
70	\$1,736.15	\$1,654.50	\$1,423.55	\$1,779.57	\$1,420.20	\$1,415.52	\$1,423.55	\$1,779.57	\$1,123.81	\$1,094.20	\$1,033.05	\$1,076.08
75	\$2,237.44	\$2,261.27	\$1,796.73	\$2,290.41	\$1,858.60	\$1,896.08	\$1,796.73	\$2,290.41	\$1,242.66	\$1,259.45	\$1,104.40	\$1,187.46
80	\$2,391.00	\$2,577.72	\$1,956.43	\$2,583.74	\$2,078.81	\$2,194.63	\$1,956.43	\$2,583.74	\$1,239.26	\$1,284.46	\$1,108.65	\$1,167.21
85	\$2,282.16	\$2,620.17	\$1,908.70	\$2,631.94	\$2,032.18	\$2,280.76	\$1,908.70	\$2,631.94	\$1,157.26	\$1,249.25	\$1,036.61	\$1,100.87
90	\$1,988.77	\$2,428.19	\$1,658.45	\$2,403.82	\$1,696.45	\$2,106.41	\$1,658.45	\$2,403.82	\$1,004.12	\$1,149.80	\$877.98	\$984.22
95	\$1,582.81	\$2,068.00	\$1,334.58	\$1,864.60	\$1,136.75	\$1,722.73	\$1,334.58	\$1,864.60	\$779.77	\$946.62	\$482.59	\$624.62
100	\$918.25	\$1,507.40	\$1,334.58	\$1,360.00	\$1,136.75	\$1,211.78	\$1,334.58	\$1,360.00	\$353.30	\$438.61	\$482.59	\$624.62
105	\$918.25	\$1,507.40	\$1,334.58	\$1,360.00	\$1,136.75	\$1,211.78	\$1,334.58	\$1,360.00	\$353.30	\$438.61	\$482.59	\$624.62
110	\$918.25	\$1,507.40	\$1,334.58	\$1,360.00	\$1,136.75	\$1,211.78	\$1,334.58	\$1,360.00	\$353.30	\$438.61	\$482.59	\$624.62
115	\$918.25	\$1,507.40	\$1,334.58	\$1,360.00	\$1,136.75	\$1,211.78	\$1,334.58	\$1,360.00	\$353.30	\$438.61	\$482.59	\$624.62

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2017 MERHCF CLAIM VECTORS

<u>Age</u>	<u>Purchased Care</u>											
	<u>Pharmacy Retiree Act. Duty Nondis.</u>	<u>Pharmacy Retiree Act. Duty Nondis.</u>	<u>Pharmacy Retiree Act. Duty Disabled</u>	<u>Pharmacy Retiree Act. Duty Disabled</u>	<u>Pharmacy Retiree Reserve Nondis.</u>	<u>Pharmacy Retiree Reserve Nondis.</u>	<u>Pharmacy Retiree Reserve Disabled</u>	<u>Pharmacy Retiree Reserve Disabled</u>	<u>Pharmacy Survivor Act. Duty</u>	<u>Pharmacy Survivor Act. Duty</u>	<u>Pharmacy Survivor Reserve</u>	<u>Pharmacy Survivor Reserve</u>
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$83.57	\$415.09	\$0.00	\$0.00	\$83.57	\$415.09	\$24.46	\$9.59	\$524.50	\$374.52
25	\$0.00	\$0.00	\$83.57	\$415.09	\$0.00	\$0.00	\$83.57	\$415.09	\$24.46	\$9.59	\$524.50	\$374.52
30	\$0.00	\$0.00	\$83.57	\$415.09	\$0.00	\$0.00	\$83.57	\$415.09	\$24.46	\$9.59	\$524.50	\$374.52
35	\$63.23	\$103.28	\$222.04	\$415.09	\$0.00	\$0.00	\$222.04	\$415.09	\$24.46	\$9.59	\$524.50	\$374.52
40	\$63.23	\$103.28	\$365.37	\$415.09	\$0.00	\$0.00	\$365.37	\$415.09	\$24.46	\$9.59	\$524.50	\$374.52
45	\$63.23	\$103.28	\$543.19	\$415.09	\$0.00	\$0.00	\$543.19	\$415.09	\$185.29	\$96.68	\$524.50	\$374.52
50	\$133.38	\$103.28	\$740.40	\$415.09	\$101.42	\$54.24	\$740.40	\$415.09	\$287.74	\$218.10	\$524.50	\$374.52
55	\$232.07	\$103.28	\$929.17	\$1,257.73	\$101.42	\$54.24	\$929.17	\$1,257.73	\$392.16	\$334.72	\$524.50	\$374.52
60	\$391.43	\$103.28	\$1,066.17	\$1,566.55	\$101.42	\$54.24	\$1,066.17	\$1,566.55	\$488.46	\$402.08	\$524.50	\$374.52
65	\$569.64	\$444.39	\$1,089.65	\$1,701.12	\$514.07	\$335.91	\$1,089.65	\$1,701.12	\$563.70	\$401.33	\$524.50	\$374.52
70	\$2,448.82	\$2,524.10	\$2,125.90	\$3,205.76	\$2,173.93	\$2,393.43	\$2,125.90	\$3,205.76	\$1,671.00	\$1,819.98	\$1,696.76	\$1,974.48
75	\$3,077.12	\$3,316.52	\$2,627.24	\$3,547.80	\$2,717.28	\$3,165.79	\$2,627.24	\$3,547.80	\$1,766.93	\$2,031.63	\$1,748.03	\$1,940.86
80	\$3,163.17	\$3,786.53	\$2,707.70	\$3,712.15	\$2,844.62	\$3,400.08	\$2,707.70	\$3,712.15	\$1,723.10	\$2,067.53	\$1,698.36	\$1,826.03
85	\$2,821.50	\$3,652.88	\$2,388.46	\$3,627.79	\$2,603.54	\$3,201.49	\$2,388.46	\$3,627.79	\$1,548.20	\$1,914.64	\$1,533.47	\$1,627.02
90	\$2,203.09	\$2,971.61	\$1,765.18	\$3,179.97	\$2,093.30	\$2,685.01	\$1,765.18	\$3,179.97	\$1,249.81	\$1,585.04	\$1,237.42	\$1,345.39
95	\$1,498.28	\$2,137.63	\$1,093.43	\$2,153.99	\$1,257.47	\$1,974.79	\$1,093.43	\$2,153.99	\$834.56	\$1,121.83	\$541.16	\$988.09
100	\$783.10	\$1,602.89	\$1,093.43	\$2,153.99	\$1,257.47	\$1,056.76	\$1,093.43	\$2,153.99	\$117.92	\$383.00	\$541.16	\$350.67
105	\$783.10	\$1,602.89	\$1,093.43	\$2,153.99	\$1,257.47	\$1,056.76	\$1,093.43	\$2,153.99	\$117.92	\$383.00	\$541.16	\$350.67
110	\$783.10	\$1,602.89	\$1,093.43	\$2,153.99	\$1,257.47	\$1,056.76	\$1,093.43	\$2,153.99	\$117.92	\$383.00	\$541.16	\$350.67
115	\$783.10	\$1,602.89	\$1,093.43	\$2,153.99	\$1,257.47	\$1,056.76	\$1,093.43	\$2,153.99	\$117.92	\$383.00	\$541.16	\$350.67

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2017 MERHCF CLAIM VECTORS

<u>Age</u>	Purchased Care											
	USFHP Retiree Act. Duty Nondis.	USFHP Retiree Act. Duty Nondis.	USFHP Retiree Act. Duty Disabled	USFHP Retiree Act. Duty Disabled	USFHP Retiree Reserve Nondis.	USFHP Retiree Reserve Nondis.	USFHP Retiree Reserve Disabled	USFHP Retiree Reserve Disabled	USFHP Survivor Act. Duty	USFHP Survivor Act. Duty	USFHP Survivor Reserve	USFHP Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$40.25	\$34.88	\$0.00	\$0.00	\$40.25	\$34.88	\$14.08	\$14.92	\$22.38	\$20.53
25	\$0.00	\$0.00	\$40.25	\$34.88	\$0.00	\$0.00	\$40.25	\$34.88	\$14.08	\$14.92	\$22.38	\$20.53
30	\$0.00	\$0.00	\$40.25	\$34.88	\$0.00	\$0.00	\$40.25	\$34.88	\$14.08	\$14.92	\$22.38	\$20.53
35	\$3.10	\$1.81	\$40.25	\$34.88	\$0.00	\$0.00	\$40.25	\$34.88	\$14.08	\$14.92	\$22.38	\$20.53
40	\$3.10	\$1.81	\$40.25	\$34.88	\$0.00	\$0.00	\$40.25	\$34.88	\$14.08	\$14.92	\$22.38	\$20.53
45	\$3.10	\$1.81	\$40.25	\$34.88	\$0.00	\$0.00	\$40.25	\$34.88	\$14.08	\$14.92	\$22.38	\$20.53
50	\$3.10	\$1.81	\$40.25	\$34.88	\$25.43	\$16.33	\$40.25	\$34.88	\$14.08	\$14.92	\$22.38	\$20.53
55	\$3.10	\$1.81	\$40.25	\$34.88	\$25.43	\$16.33	\$40.25	\$34.88	\$14.08	\$14.92	\$22.38	\$20.53
60	\$20.60	\$1.81	\$40.25	\$34.88	\$25.43	\$16.33	\$40.25	\$34.88	\$14.08	\$14.92	\$22.38	\$20.53
65	\$62.77	\$51.07	\$40.54	\$34.88	\$25.43	\$16.33	\$40.54	\$34.88	\$42.23	\$14.92	\$22.38	\$20.53
70	\$388.16	\$402.85	\$378.98	\$471.16	\$377.43	\$378.84	\$378.98	\$471.16	\$246.80	\$261.95	\$325.81	\$358.30
75	\$507.65	\$521.45	\$550.36	\$471.16	\$492.72	\$508.14	\$550.36	\$471.16	\$299.96	\$305.48	\$325.81	\$358.30
80	\$595.15	\$611.65	\$550.36	\$471.16	\$576.81	\$627.65	\$550.36	\$471.16	\$349.87	\$349.12	\$325.81	\$358.30
85	\$653.80	\$688.52	\$550.36	\$471.16	\$606.59	\$627.65	\$550.36	\$471.16	\$390.80	\$392.82	\$325.81	\$358.30
90	\$632.44	\$652.22	\$550.36	\$471.16	\$606.59	\$627.65	\$550.36	\$471.16	\$413.03	\$410.66	\$325.81	\$358.30
95	\$632.44	\$652.22	\$550.36	\$471.16	\$606.59	\$627.65	\$550.36	\$471.16	\$413.03	\$410.66	\$325.81	\$358.30
100	\$632.44	\$652.22	\$550.36	\$471.16	\$606.59	\$627.65	\$550.36	\$471.16	\$413.03	\$410.66	\$325.81	\$358.30
105	\$632.44	\$652.22	\$550.36	\$471.16	\$606.59	\$627.65	\$550.36	\$471.16	\$413.03	\$410.66	\$325.81	\$358.30
110	\$632.44	\$652.22	\$550.36	\$471.16	\$606.59	\$627.65	\$550.36	\$471.16	\$413.03	\$410.66	\$325.81	\$358.30
115	\$632.44	\$652.22	\$550.36	\$471.16	\$606.59	\$627.65	\$550.36	\$471.16	\$413.03	\$410.66	\$325.81	\$358.30

Act. Duty = Active Duty

Nondis. = Nondisabled

Since the USFHP CVs are developed by dividing aggregate USFHP costs by the total number of retired (or survivor) sponsors, and only approximately 2% of retirees enroll in USFHP, the CVs are not a fair representation of USFHP global rates

APPENDIX F

PLAN PARTICIPATION RATES

	<u>Page</u>
Plan Participation Rates	F-2
Table F1: MERHCF Plan Participation Rates	F-5

PLAN PARTICIPATION RATES

Normally, medical plan management and administration includes an annual plan election to enroll members in coverage. Annual enrollments serve many purposes, including updating member eligibility and key demographic information (including dependents), determining enrollment for billing purposes, and communicating important plan information to members. When TRICARE for Life (TFL) was introduced without a contribution requirement, military retirees were supplied with educational communications and an invitation to use the plan. Participation was voluntary and there was no need to enroll in the plan. To date, there has been no enrollment in TFL. Only retirees who participate in TRICARE Prime or USFHP must enroll. However, once a retiree or survivor turns age 65 and becomes eligible for Medicare, TRICARE Prime is no longer available, and only a small, grandfathered enrolled group is eligible to sign up for USFHP after obtaining age 65 (about 2%). Therefore, the bulk of Medicare-eligible retirees and survivors are given free coverage in TFL, and it is up to the retiree and survivors to update their information in the Defense Eligibility and Enrollment System (DEERS).

Analysis of per capita claims and utilization within both the Direct Care (DC) and Purchased Care (PC) environments indicates that TFL's current utilization levels generally fall below expected utilization levels for similar populations. One reason for the lower utilization is other health insurance (OHI). Without an annual enrollment, retirees don't have an opportunity to either elect or opt out of TFL. It's possible that some retirees prefer health insurance from another (former) employer or from a spouse's (former) employer.

In the case of TFL, the denominator of a per capita cost is the eligible population, not the enrolled population. As more claims are filed with TFL from members with other health plans, the per capita cost increases even if the population doesn't change and even if the new users of TFL are healthier and incur lower average costs.

There is a common belief within DoD Health Affairs, OACT, and the MERHCF Board that eligible retirees will migrate away from their other coverage and use the TRICARE and TFL programs more exclusively over time. This belief is based on the following:

- Reduction in alternative, viable sources of medical coverage (employers restricting or terminating eligibility and/or subsidy)
- Military retirees will learn of the TRICARE and TFL programs' great value
- Over time, military families will "grow up" with a greater awareness of the significance TRICARE and TFL play in financial well-being during retirement (similar to an awareness of Medicare)
- Annual surveys of military personnel and retirees have shown a decline in both the percentage of military retirees who are offered OHI and the percentage of those military retirees offered OHI who elect OHI coverage.

At the same time, analysis of DC plan utilization indicates a general decline in use of Military Treatment Facilities (MTFs) among beneficiaries eligible for TFL. Medicare-eligible retirees are using MTF services less, likely since they are seen at MTFs on a space available basis, and the majority of them don't live near an MTF. One of the reasons recent DC medical trends have increased is the increased cost allocation to retirees at the same time as flat or decreasing utilization experience. The decline in DC utilization can also help explain the higher utilization trends in PC

(due to a change in venue). OACT needs to reflect this decline in DC usage in order to avoid an overstatement of plan cost. Similarly, OACT needs to reflect the shift to PC appropriately.

Participation rates were created to account for the annual change in plan usage as retirees drop their other coverage in favor of TFL (external participation effects) and as retirees change their relative utilization of services within the plan (internal participation effects, or the shift out of direct care services and into purchased care services). Separate plan participation rates are applied through 2021 to recognize an assumed slow but steady shift in availability of alternative coverage and retiree preferences. Since the enrollment in USFHP has been fairly stable over the past several years, and retirees enrolling in USFHP agree to receive almost all their health care services through USFHP, plan participation rates are not applied to USFHP costs.

OACT did not want to incorporate the impact of these events into the medical trend rates so that the MERHCF trend rates would remain comparable to other industry medical trends.

Development of Participation Rates

Combined participation rates (PC and DC) were determined after analyzing two data sources:

- TRICARE user rate and utilization data
 - Percent of members who file a claim (separate for IP, OP, Rx)
 - Average utilization of services (separate for IP, OP, Rx)
- Tabulated survey responses contained in DHA's annual survey data. The survey included questions related to other health insurance (OHI).

These combined participation rates were graded to ultimate assumed participation rates over 15 years, beginning with the September 30, 2006, valuation (previously, participation rates were used over a shorter time horizon). The MERHCF Board decided to reduce the select period of the participation rates so that the participation rates disappear after 15 years (in FY 2021).

OACT set ultimate plan participation at 90% for the eligible MERHCF population (combined DC and PC), which means there is an expectation that 10% of the Medicare-eligible retirees will continue to retain other health insurance in the long run. This assumption is based on the fact that there are few opportunities to obtain free or low-cost Medicare supplement coverage besides TFL, but that there will always be some members who prefer to buy other coverage to help defray the out-of-pocket costs of TFL (up to \$3,000 per year).

The initial total participation rates were developed by adding together two components:

- Full participation, measured as one minus the assumed percentage of retirees with OHI
- Partial participation by the retirees who have OHI, measured by estimating the adjusted plan value of TFL after the OHI pays first

Next, the overall participation rates were normalized so that the ultimate participation rate is 100%. Therefore, in determining the starting rates of plan participation for DC and PC, initial DC participation is greater than 100% (since it is declining), and initial PC participation rate is less than 100% (since it is increasing).

For each benefit component (IP, OP, Rx), PC participation rates were derived from the following formula that sets PC per capita claims costs (at the ultimate participation level) equal to Total per capita claims cost (at the ultimate participation level) minus DC per capita claims cost (at the ultimate participation level):

$$PC\$ / PCP = (T\$ / TP) - (DC\$ / DCP)$$

Where:

PC\$ = Purchased Care per capita claims cost (including costs absorbed by Medicare)

PCP = initial Purchased Care participation rate (the variable to solve for)

T\$ = total (Purchased + Direct Care) per capita claims cost (including costs absorbed by Medicare)

TP = total (Purchased + Direct Care) initial participation rate

DC\$ = Direct Care per capita claims cost

DCP = initial Direct Care participation rate

Application of Participation Rates

The claim vectors are adjusted by dividing each average cost in each PC and DC CV by the valuation year's participation rate for the respective benefit (IP, OP, Rx). This adjustment converts current costs to what they would be at ultimate participation levels. For each year prior to 2021, the purchased care cash flow generated by the valuation model is also adjusted to back out the difference between full participation levels and the assumed level of plan participation in each year. The cash flow adjustment for each year prior to 2021 is achieved by multiplying by:

$$P(n, x, y)$$

Where:

$P(n, x, y)$ = participation rate in year n for benefit x and place of service y

n = future year between valuation year and 2021

x = IP, OP, or Rx

y = DC or PC

Ultimate participation rates are not applied to USFHP CVs. Members must enroll in USFHP, and the global rates that apply to USFHP are based on full participation. USFHP is a designated provider plan that is designed to encourage members to receive all their care from this plan.

TABLE F1
MERHCF PLAN PARTICIPATION RATES

Fiscal Year	DC			PC		
	IP	OP	RX	IP	OP	RX
2017	102.0%	102.0%	101.0%	98.8%	98.8%	98.7%
2018	101.5%	101.5%	100.8%	99.1%	99.1%	99.0%
2019	100.9%	100.9%	100.6%	99.4%	99.4%	99.3%
2020	100.3%	100.3%	100.3%	99.6%	99.7%	99.6%
2021	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2022	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

APPENDIX G

ACTIVE DUTY RATES

	<u>Page</u>
Active Duty Rates	G-2
Active Duty Rate Formulas	G-3
Table G1: Summary of Fiscal Years on which Active Duty Rates are Based	G-4
Table G2: Nonretired Active Duty Death Rates	G-5
Table G3: Active Duty Officer Nondisability, Temporary Disability and Permanent Disability Retirement Rates	G-6
Table G4: Active Duty Enlistee Nondisability, Temporary Disability and Permanent Disability Retirement Rates	G-7
Table G5: Active Duty Officer Withdrawal, Reentrant and Net Loss Rates	G-8
Table G6: Active Duty Enlistee Withdrawal, Reentrant and Net Loss Rates	G-9
Table G7: Distribution of Active Duty New Entrants	G-10
Table G8: Active Duty Transfer Rates	G-11

ACTIVE DUTY RATES

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 and a set of reentrant ratios. The active duty rates of decrement are used to project active duty deaths, temporary and permanent disability retirements, nondisability retirements, and withdrawals (i.e., other active duty losses). The active duty decrements also include rates of transfer between officer and enlisted status.

Death rates for non-retired active duty members were updated in the September 30, 2015, valuation using an underlying experience period from FY 2010 – FY 2015. The death rates are given by age nearest birthday for officers and enlistees separately. In addition, the death rates are updated each year to reflect another year of mortality improvement (MI) (from the midpoint of the experience period used to develop the death rates to the valuation date), using a military MI scale that is based on FY 2000 - FY 2016 military data, applying methods and assumptions underlying the Society of Actuaries' recent MI scales.

The remaining rates are given by completed years of active service for officers and enlistees separately. The formulas used to create the active duty rates are shown on page G-3. Table G1 shows the fiscal years on which various rates are based. The experience period of the rates was selected such that the net change in the active duty force size during the years covered by the period was roughly zero. Because of the large number of cases available and the need to avoid smoothing through real discontinuities, the nondisability retirement and withdrawal rates were not graduated (smoothed). The remaining rates were broken into ranges where assumptions of continuity were reasonable. Except for a few of these ranges where means or ungraduated rates were used, the remaining rates were smoothed using Whittaker-Henderson graduations.

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 service and by officer/enlisted.

The new entrant distribution gives the percentages of new entrants to the Services by age and by officer/enlisted status.

Active duty disability retirement rates were updated in the September 30, 2014, valuation using an underlying experience period from FY 2010 – FY 2014 for years of service (YOS) less than 19. These rates recognize the increase in disability retirements resulting from implementing the 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 AL to recognize the higher number of disability retirements expected in the near term (originally over the next five years, and now two years) compared to what the new disability rates produce.

ACTIVE DUTY RATE FORMULAS

WITHDRAWAL FROM ACTIVE DUTY (by completed years of service)

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

REENTRANT RATIOS (by completed years of service)

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

ACTIVE DEATH (by age nearest birthday)

$$\frac{\textit{Deaths during the year}}{[\textit{Number at beginning of year} - \frac{1}{2} \times (\textit{Withdrawals} + \textit{Nondisability retirements during the year})]}$$

NONDISABILITY RETIREMENT (by completed years of service)

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

TEMPORARY DISABILITY RETIREMENT (by completed years of service)

$$\frac{\textit{New temporary disabilities during the year}}{[\textit{Number at beginning of year} - \frac{1}{2} \times (\textit{Withdrawals} + \textit{Nondisability retirements during the year})]}$$

PERMANENT DISABILITY RETIREMENT (by completed years of service)

$$\frac{\textit{New permanent disabilities during the year}}{[\textit{Number at beginning of year} - \frac{1}{2} \times (\textit{Withdrawals} + \textit{Nondisability retirements during the year})]}$$

TRANSFER (by completed years of service)

$$\frac{\textit{Transfers to category during the year}}{[\textit{Number at beginning of year} - \frac{1}{2} \times (\textit{Withdrawals} + \textit{Nondisability retirements during the year})]}$$

TABLE G1
SUMMARY OF FISCAL YEARS ON WHICH ACTIVE DUTY RATES ARE BASED

<u>RATE</u>	<u>1982-1989</u>	<u>1997-1999</u>	<u>2000-2008</u>	<u>2010-2014</u>	<u>2015</u>
Death				X	X
Nondisability Retirement	X	X	X		
Temporary Disability Retirement	X	X	X	X	
Permanent Disability Retirement	X	X	X	X	
Withdrawal (other losses)	X	X	X		
Reentrant Ratios	X	X	X		
New Entrant Distribution	X	X	X		
Paygrade Transfer	X	X	X		

Note: For YOS greater than 18, the 2010 - 2014 experience period was not used in developing temporary and permanent disability retirement rates. For YOS less than 19, only the 2010 - 2014 experience period was used in developing temporary and permanent disability retirement rates.

TABLE G2
NONRETIRED ACTIVE DUTY DEATH RATES
BY AGE AND PAY GRADE

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
16	0.00046	0.00065	39	0.00039	0.00061
17	0.00046	0.00066	40	0.00039	0.00061
18	0.00044	0.00067	41	0.00039	0.00062
19	0.00043	0.00069	42	0.00040	0.00063
20	0.00042	0.00070	43	0.00041	0.00065
21	0.00042	0.00072	44	0.00043	0.00066
22	0.00041	0.00072	45	0.00045	0.00068
23	0.00041	0.00072	46	0.00048	0.00071
24	0.00041	0.00071	47	0.00050	0.00075
25	0.00040	0.00070	48	0.00054	0.00079
26	0.00039	0.00068	49	0.00058	0.00082
27	0.00038	0.00067	50	0.00062	0.00087
28	0.00038	0.00065	51	0.00067	0.00092
29	0.00038	0.00064	52	0.00071	0.00097
30	0.00037	0.00062	53	0.00077	0.00103
31	0.00037	0.00062	54	0.00083	0.00108
32	0.00037	0.00061	55	0.00087	0.00114
33	0.00036	0.00060	56	0.00093	0.00121
34	0.00037	0.00060	57	0.00099	0.00128
35	0.00037	0.00061	58	0.00106	0.00133
36	0.00038	0.00061	59	0.00112	0.00140
37	0.00037	0.00060	60	0.00118	0.00146
38	0.00038	0.00061			

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.

TABLE G3

NONDISABILITY, TEMPORARY DISABILITY & PERMANENT DISABILITY
RETIREMENT RATES (BY COMPLETED YEARS OF SERVICE)
ACTIVE DUTY OFFICER

<u>Years of Service</u>	<u>Non-disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
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

NOTE: Nine completed years of service could include anywhere 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.

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. Certain tax advantages accorded disability retired pay may result in members choosing disability over nondisability retirements.

TABLE G4

NONDISABILITY, TEMPORARY DISABILITY & PERMANENT DISABILITY
RETIREMENT RATES (BY COMPLETED YEARS OF SERVICE)
ACTIVE DUTY ENLISTEE

<u>Years of Service</u>	<u>Non-disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
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

NOTE: Nine completed years of service could include anywhere 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.

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. Certain tax advantages accorded disability retired pay may result in members choosing disability over nondisability retirements.

TABLE G5
 WITHDRAWAL, REENTRANT, AND NET LOSS RATES
 BY COMPLETED YEARS OF SERVICE
 ACTIVE DUTY OFFICER

<u>Years of Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.01797	0.11937	-0.10140
1	0.02185	0.03298	-0.01113
2	0.07016	0.02574	0.04442
3	0.12152	0.02898	0.09254
4	0.10811	0.01964	0.08847
5	0.09269	0.01703	0.07566
6	0.09609	0.01444	0.08165
7	0.08410	0.01400	0.07010
8	0.07614	0.01200	0.06414
9	0.06734	0.01155	0.05579
10	0.06538	0.00872	0.05666
11	0.05271	0.00798	0.04473
12	0.03476	0.00656	0.02820
13	0.02376	0.00557	0.01819
14	0.01562	0.00467	0.01095
15	0.00947	0.00368	0.00579
16	0.00629	0.00291	0.00338
17	0.00326	0.00252	0.00074
18	0.00122	0.00246	-0.00124
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

NOTE: Nine completed years of service could include anywhere 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.

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. For this reason, the above rates should not be used for other purposes.

TABLE G6
 WITHDRAWAL, REENTRANT, AND NET LOSS RATES
 BY COMPLETED YEARS OF SERVICE-
 ACTIVE DUTY ENLISTEE

<u>Years of Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.10397	0.03043	0.07354
1	0.10110	0.00769	0.09341
2	0.18122	0.01394	0.16728
3	0.35270	0.02745	0.32525
4	0.15681	0.01394	0.14287
5	0.15456	0.01128	0.14328
6	0.11141	0.00966	0.10175
7	0.12239	0.00918	0.11321
8	0.09056	0.00761	0.08295
9	0.08561	0.00682	0.07879
10	0.05092	0.00540	0.04552
11	0.04076	0.00453	0.03623
12	0.03078	0.00347	0.02731
13	0.01845	0.00282	0.01563
14	0.01548	0.00223	0.01325
15	0.00712	0.00188	0.00524
16	0.00476	0.00154	0.00322
17	0.00314	0.00145	0.00169
18	0.00157	0.00139	0.00018
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

NOTE: Nine completed years of service could include anywhere 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.

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. For this reason, the above rates should not be used for other purposes.

TABLE G7
DISTRIBUTION OF ACTIVE DUTY NEW ENTRANTS
BY AGE AND PAYGRADE

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Total</u>
16	0.00000	0.00000	0.00000
17	0.00000	0.00142	0.00142
18	0.00000	0.12146	0.12146
19	0.00001	0.25487	0.25488
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	<u>0.00002</u>	<u>0.00001</u>	<u>0.00003</u>
	0.06348	0.93652	1.00000

TABLE G8
ACTIVE DUTY TRANSFER RATES
BY COMPLETED YEARS OF SERVICE AND PAYGRADE

<u>Years of Service</u>	<u>Officer to Enlistee</u>	<u>Enlistee to Officer</u>
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

NOTE: Nine completed years of service could include anywhere 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.

APPENDIX H

RESERVE RATES

	<u>Page</u>
Reserve Rates	H-2
Table H1: Summary of Fiscal Years on which Reserve Rates are Based	H-4
Table H2: Nonretired Selected Reserve Death Rates	H-5
Table H3: Nonretired Non-Selected Reserve Death Rates	H-6
Table H4: Selected Reserve Officer Separation Rates (Non-retirement Causes)	H-7
Table H5: Selected Reserve Enlistee Separation Rates (Non-retirement Causes)	H-9
Table H6: Selected Reserve to Non-Selected Reserve with 20 Good Years Officer Transfer Rates	H-11
Table H7: Selected Reserve to Non-Selected Reserve with 20 Good Years Enlistee Transfer Rates ...	H-13
Table H8: Non-Selected Reserve Officer with 20 Good Years Separation Rates	H-15
Table H9: Non-Selected Reserve Enlistee with 20 Good Years Separation Rates	H-17
Table H10: Selected Reserve Officer Nondisability Retirement Rates	H-19
Table H11: Selected Reserve Enlistee Nondisability Retirement Rates	H-21
Table H12: Non-Selected Reserve Officer with 20 Good Years Nondisability Retirement Rates	H-23
Table H13: Non-Selected Reserve Enlistee with 20 Good Years Nondisability Retirement Rates	H-25
Table H14: Distribution of Selected Reserve New Entrants	H-27
Table H15: Selected Reserve Officer Reentrant Rates	H-28
Table H16: Selected Reserve Enlistee Reentrant Rates	H-30
Table H17: Selected Reserve Officer Paygrade Transfer Rates	H-32
Table H18: Selected Reserve Enlistee Paygrade Transfer Rates	H-34
Table H19: Selected Reserve Disability Retirement Rates	H-36
Table H20: Non-Selected Reserve with 20 Good Years Nondisability Retirement Ratios	H-37
Table H21: Selected Reserve Officer to Non-Selected Reserve Officer with 20 Good Years Transfer Rate Ratios	H-38
Table H22: Selected Reserve Enlistee to Non-Selected Reserve Enlistee with 20 Good Years Transfer Rate Ratios	H-40

RESERVE RATES

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 the 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 reserves are included in the active-duty (full-time) portion of OACT’s valuation) and are the reserves for whom normal costs are paid. The non-Selected Reserves with 20 good years¹ 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. The concept of ‘Entry Age’ is constructed based on an assumption of no breaks in service. In addition, the reserve rates include a new entrant distribution; a set of reentrant ratios; rates of transfer to 20-year non-Selected Reserve status; and blow-up² factors. The decrement rates are mainly shown by age nearest birthday at entry and completed years of service since Pay Entry Base Date (PEBD), separately for officers and enlistees. The PEBD is a service entry date that is adjusted for each break in service. The valuation results are highly sensitive to the separation rates and reentrant ratios³. Below is a description of the rates used in the reserve valuation process.

The data for most of the rates were taken from the Reserve Component Common Personnel Data System (RCCPDS) files as of September 30 for the years 2005 through 2009 (additional data were used for developing updated disability retirement rates, as explained below). 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 provided in Table H1. A qualitative description of the rates follows. 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 represent 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

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

² Ratios are used to adjust for persistent patterns of actual outcomes not conforming to expectations based on known data. For example, each year new reserve retirees appear who were not in the data as eligible-to-retain 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 reserves 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. 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 reserve 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.

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 duty 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 part-time Selected Reserves from full-time reserves.

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

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

Death rates for non-retired selected and non-selected reserve members were developed in the September 30, 2015, valuation using an underlying experience period from FY 2010 – FY 2015. The death rates are given by age nearest birthday for officers and enlistees separately. In addition, the death rates are updated each year to reflect another year of mortality improvement (MI) (from the midpoint of the experience period used to develop the death rates to the valuation date), using a military MI scale that is based on FY 2000 - FY 2016 military data, applying methods and assumptions underlying the Society of Actuaries' recent MI scales.

Reserve disability retirement rates were updated in the September 30, 2014, valuation using an underlying experience period from FY 2010 – FY 2014 for years of service (YOS) less than 19. These rates recognize the increase in disability retirements resulting from implementing the 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 AL to recognize the higher number of disability retirements expected in the near term (originally over the next five years, and now two years) compared to what the new disability rates produce.

TABLE H1
SUMMARY OF FISCAL YEARS ON WHICH RESERVE RATES ARE BASED

<u>RATE</u>	<u>2005 -2009</u>	<u>2010 - 2014</u>	<u>2015</u>
Death (Selected and Non-Selected)		X	X
Separation (Selected and Non-Selected)	X	X	
Transfer (Selected-to-Non-Selected)	X		
Retirement (Selected and Non-Selected)	X		
New Entrant Distribution (Selected)	X		
Reentrant (Selected)	X		
Paygrade Transfer (Selected)	X		
Disability Retirement (Selected)	X	X	
Retirement Ratios (Non-Selected)	X		
Transfer Ratios (Selected-to-Non-Selected)	X		

Note: For YOS greater than 18, the 2010 - 2014 experience period was not used to develop temporary and permanent disability retirement rates. For YOS less than 19, only the 2010 - 2014 experience period was used to develop temporary and permanent disability retirement rates.

TABLE H2
NONRETIRED SELECTED RESERVE DEATH RATES
BY AGE AND PAYGRADE

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
16	0.00027	0.00044	40	0.00035	0.00063
17	0.00027	0.00050	41	0.00036	0.00066
18	0.00027	0.00057	42	0.00036	0.00068
19	0.00027	0.00065	43	0.00038	0.00071
20	0.00027	0.00071	44	0.00039	0.00072
21	0.00027	0.00075	45	0.00040	0.00073
22	0.00027	0.00077	46	0.00042	0.00074
23	0.00027	0.00078	47	0.00043	0.00075
24	0.00027	0.00076	48	0.00046	0.00075
25	0.00028	0.00073	49	0.00048	0.00076
26	0.00028	0.00070	50	0.00050	0.00078
27	0.00028	0.00067	51	0.00053	0.00082
28	0.00029	0.00065	52	0.00056	0.00086
29	0.00029	0.00063	53	0.00059	0.00094
30	0.00029	0.00062	54	0.00062	0.00105
31	0.00031	0.00062	55	0.00065	0.00117
32	0.00031	0.00062	56	0.00068	0.00133
33	0.00032	0.00061	57	0.00070	0.00150
34	0.00032	0.00060	58	0.00074	0.00170
35	0.00033	0.00060	59	0.00076	0.00192
36	0.00034	0.00060	60	0.00078	0.00217
37	0.00034	0.00059	61	0.00081	0.00243
38	0.00034	0.00060	62	0.00083	0.00273
39	0.00035	0.00061	63	0.00084	0.00306

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.

TABLE H3
NONRETIRED NON-SELECTED RESERVE DEATH RATES
BY AGE AND PAYGRADE

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
37	0.00026	0.00038
38	0.00026	0.00038
39	0.00026	0.00039
40	0.00027	0.00039
41	0.00027	0.00048
42	0.00028	0.00058
43	0.00033	0.00067
44	0.00037	0.00076
45	0.00042	0.00086
46	0.00047	0.00095
47	0.00053	0.00105
48	0.00059	0.00117
49	0.00066	0.00130
50	0.00075	0.00146
51	0.00087	0.00164
52	0.00101	0.00186
53	0.00118	0.00214
54	0.00142	0.00248
55	0.00171	0.00289
56	0.00208	0.00342
57	0.00253	0.00409
58	0.00308	0.00491
59	0.00371	0.00585
60	0.00437	0.00683
61	0.00504	0.00781
62	0.00572	0.00876
63	0.00638	0.00969

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.

TABLE H4
 SELECTED RESERVE OFFICER SEPARATION RATES (NON-RETIREMENT CAUSES) *
 BY ENTRY AGE

PEBD Years of Service	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	0.054	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
1	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
2	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
3	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
4	0.054	0.067	0.085	0.065	0.056	0.085	0.092	0.061	0.067	0.057	0.078	0.084	0.073	0.065	0.100	0.073	0.053	0.071	0.102	0.060	0.088	0.081	0.084
5	0.054	0.063	0.069	0.057	0.073	0.093	0.115	0.127	0.083	0.118	0.074	0.119	0.082	0.099	0.065	0.101	0.048	0.090	0.086	0.095	0.089	0.130	0.119
6	0.054	0.044	0.061	0.055	0.074	0.146	0.168	0.123	0.100	0.086	0.099	0.079	0.095	0.093	0.101	0.076	0.058	0.074	0.064	0.057	0.090	0.053	0.089
7	0.054	0.051	0.059	0.087	0.115	0.171	0.174	0.137	0.156	0.128	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
8	0.056	0.065	0.089	0.094	0.109	0.168	0.168	0.169	0.124	0.152	0.132	0.137	0.142	0.125	0.189	0.158	0.156	0.112	0.082	0.132	0.133	0.152	0.124
9	0.096	0.074	0.084	0.098	0.112	0.147	0.167	0.153	0.145	0.103	0.107	0.113	0.116	0.114	0.087	0.049	0.097	0.083	0.099	0.093	0.130	0.175	0.087
10	0.086	0.091	0.096	0.112	0.115	0.135	0.134	0.134	0.126	0.096	0.099	0.094	0.087	0.082	0.102	0.118	0.088	0.101	0.101	0.128	0.117	0.110	0.091
11	0.092	0.096	0.085	0.102	0.117	0.124	0.129	0.113	0.097	0.102	0.092	0.080	0.066	0.097	0.091	0.075	0.086	0.094	0.070	0.114	0.106	0.049	0.072
12	0.081	0.089	0.102	0.111	0.106	0.111	0.099	0.114	0.103	0.094	0.097	0.089	0.086	0.108	0.090	0.076	0.123	0.078	0.069	0.035	0.066	0.049	0.042
13	0.059	0.086	0.083	0.107	0.101	0.100	0.096	0.093	0.089	0.083	0.079	0.076	0.098	0.056	0.066	0.073	0.086	0.036	0.061	0.035	0.040	0.049	0.042
14	0.105	0.090	0.083	0.080	0.084	0.094	0.089	0.086	0.069	0.083	0.084	0.078	0.078	0.063	0.050	0.035	0.096	0.064	0.057	0.035	0.040	0.049	0.042
15	0.084	0.082	0.086	0.079	0.075	0.082	0.078	0.084	0.076	0.072	0.059	0.061	0.085	0.060	0.083	0.057	0.065	0.040	0.052	0.035	0.040	0.049	0.042
16	0.085	0.081	0.075	0.082	0.083	0.073	0.064	0.076	0.060	0.068	0.056	0.061	0.058	0.069	0.028	0.058	0.031	0.037	0.051	0.035	0.040	0.049	0.042
17	0.060	0.080	0.069	0.072	0.067	0.068	0.068	0.065	0.064	0.058	0.063	0.061	0.063	0.044	0.040	0.047	0.030	0.047	0.044	0.035	0.040	0.049	0.042
18	0.060	0.056	0.061	0.061	0.086	0.063	0.061	0.068	0.051	0.046	0.062	0.051	0.057	0.045	0.022	0.028	0.031	0.047	0.065	0.035	0.040	0.049	0.042
19	0.075	0.079	0.076	0.072	0.073	0.062	0.057	0.045	0.058	0.056	0.049	0.037	0.050	0.040	0.040	0.054	0.046	0.039	0.031	0.035	0.040	0.049	0.042
20	0.110	0.099	0.089	0.073	0.073	0.053	0.056	0.045	0.047	0.049	0.041	0.056	0.061	0.024	0.026	0.047	0.021	0.039	0.020	0.035	0.040	0.049	0.042
21	0.062	0.076	0.081	0.063	0.067	0.044	0.043	0.042	0.050	0.048	0.038	0.026	0.029	0.037	0.020	0.024	0.020	0.037	0.020	0.035	0.040	0.049	0.042
22	0.078	0.083	0.080	0.058	0.053	0.041	0.040	0.038	0.050	0.035	0.038	0.029	0.054	0.016	0.041	0.028	0.029	0.017	0.020	0.035	0.040	0.049	0.042
23	0.081	0.081	0.048	0.051	0.054	0.039	0.035	0.040	0.038	0.020	0.041	0.052	0.059	0.025	0.038	0.028	0.029	0.017	0.020	0.035	0.040	0.049	0.042
24	0.073	0.058	0.060	0.046	0.036	0.030	0.030	0.039	0.022	0.028	0.035	0.042	0.031	0.023	0.025	0.028	0.029	0.017	0.020	0.035	0.040	0.049	0.042
25	0.055	0.070	0.058	0.036	0.047	0.024	0.030	0.031	0.031	0.029	0.020	0.029	0.016	0.026	0.019	0.028	0.029	0.017	0.020	0.035	0.040	0.049	0.000
26	0.026	0.051	0.051	0.028	0.032	0.024	0.028	0.029	0.024	0.036	0.041	0.030	0.030	0.022	0.019	0.028	0.029	0.017	0.020	0.035	0.040	0.000	0.000
27	0.026	0.036	0.050	0.044	0.033	0.032	0.038	0.034	0.032	0.043	0.056	0.030	0.046	0.038	0.019	0.028	0.029	0.017	0.020	0.035	0.000	0.000	0.000
28	0.026	0.043	0.036	0.036	0.030	0.025	0.028	0.025	0.030	0.020	0.020	0.026	0.017	0.037	0.019	0.028	0.029	0.017	0.020	0.000	0.000	0.000	0.000
29	0.026	0.045	0.032	0.027	0.032	0.029	0.020	0.028	0.023	0.025	0.047	0.042	0.017	0.024	0.019	0.028	0.029	0.017	0.000	0.000	0.000	0.000	0.000
30	0.026	0.026	0.025	0.037	0.020	0.036	0.027	0.035	0.022	0.052	0.040	0.012	0.017	0.024	0.019	0.028	0.029	0.000	0.000	0.000	0.000	0.000	0.000
31	0.026	0.015	0.038	0.027	0.006	0.033	0.041	0.029	0.025	0.021	0.016	0.012	0.017	0.024	0.019	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.026	0.040	0.029	0.026	0.031	0.034	0.022	0.043	0.047	0.029	0.016	0.012	0.017	0.024	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.026	0.015	0.029	0.027	0.021	0.028	0.045	0.032	0.026	0.026	0.016	0.012	0.017	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.026	0.041	0.014	0.045	0.030	0.024	0.027	0.031	0.021	0.026	0.016	0.012	0.017	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.026	0.037	0.030	0.055	0.042	0.028	0.031	0.021	0.021	0.026	0.016	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.026	0.037	0.052	0.033	0.033	0.016	0.011	0.021	0.021	0.026	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.026	0.037	0.049	0.034	0.028	0.013	0.011	0.021	0.021	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.026	0.037	0.066	0.045	0.014	0.024	0.011	0.021	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.026	0.037	0.013	0.010	0.014	0.024	0.011	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.026	0.037	0.013	0.010	0.014	0.024	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.026	0.037	0.013	0.010	0.014	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates only include separations due to: ordinary losses, transfers to active duty, discharge and death (not transfers to non-Selected Reserve with 20 good years).

TABLE H4 (CONT'D)
 SELECTED RESERVE OFFICER SEPARATION RATES (NON-RETIREMENT CAUSES) *
 BY ENTRY AGE

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	0.064	0.036	0.040	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	0.333	0.000	1.000
1	0.064	0.036	0.040	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	0.333	1.000	0.000
2	0.065	0.069	0.060	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	1.000	0.000	0.000
3	0.094	0.135	0.110	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	1.000	0.000	0.000	0.000
4	0.060	0.083	0.143	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	0.048	1.000	0.000	0.000	0.000	0.000
5	0.062	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	1.000	0.000	0.000	0.000	0.000	0.000
6	0.086	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	1.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.081	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.134	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.059	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.060	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.117	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.067	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.040	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.040	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.040	0.063	0.063	0.098	0.099	0.089	0.107	0.104	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.040	0.063	0.063	0.098	0.099	0.089	0.107	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.040	0.063	0.063	0.098	0.099	0.089	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.040	0.063	0.063	0.098	0.099	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.040	0.063	0.063	0.098	0.099	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.040	0.063	0.063	0.098	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.040	0.063	0.063	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.040	0.063	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.040	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates only include separations due to: ordinary losses, transfers to active duty, discharge and death (not transfers to non-Selected Reserve with 20 good years).

TABLE H5
 SELECTED RESERVE ENLISTEE SEPARATION RATES (NON-RETIREMENT CAUSES) *
 BY ENTRY AGE

PEBD Years of Service	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	0.128	0.169	0.164	0.153	0.156	0.160	0.164	0.171	0.164	0.176	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
1	0.233	0.214	0.149	0.141	0.144	0.148	0.149	0.148	0.151	0.159	0.151	0.165	0.155	0.155	0.159	0.162	0.145	0.157	0.157	0.149	0.177	0.162	0.157
2	0.155	0.133	0.116	0.127	0.134	0.140	0.135	0.137	0.148	0.145	0.141	0.142	0.151	0.136	0.132	0.137	0.146	0.129	0.119	0.129	0.132	0.144	0.128
3	0.103	0.108	0.110	0.129	0.131	0.133	0.130	0.129	0.133	0.143	0.134	0.141	0.137	0.127	0.131	0.126	0.130	0.122	0.111	0.117	0.136	0.152	0.130
4	0.093	0.106	0.118	0.135	0.137	0.143	0.142	0.138	0.142	0.133	0.136	0.138	0.137	0.140	0.124	0.121	0.128	0.120	0.113	0.117	0.109	0.117	0.141
5	0.226	0.293	0.324	0.341	0.335	0.318	0.309	0.294	0.294	0.284	0.257	0.261	0.257	0.216	0.225	0.211	0.204	0.204	0.175	0.191	0.158	0.159	0.139
6	0.233	0.210	0.235	0.237	0.238	0.229	0.225	0.218	0.216	0.206	0.196	0.202	0.180	0.170	0.186	0.151	0.150	0.149	0.146	0.134	0.133	0.143	0.134
7	0.228	0.278	0.299	0.305	0.306	0.308	0.292	0.288	0.280	0.254	0.258	0.248	0.227	0.249	0.203	0.198	0.193	0.186	0.191	0.167	0.167	0.162	0.158
8	0.238	0.231	0.233	0.233	0.230	0.224	0.223	0.217	0.205	0.202	0.192	0.187	0.169	0.173	0.162	0.153	0.151	0.163	0.146	0.147	0.149	0.143	0.151
9	0.178	0.173	0.178	0.183	0.186	0.179	0.179	0.176	0.173	0.169	0.161	0.167	0.148	0.157	0.138	0.160	0.128	0.132	0.131	0.118	0.141	0.136	0.148
10	0.145	0.143	0.160	0.170	0.168	0.170	0.175	0.158	0.165	0.165	0.170	0.145	0.148	0.151	0.135	0.132	0.127	0.119	0.100	0.103	0.107	0.121	0.121
11	0.178	0.167	0.154	0.159	0.159	0.160	0.161	0.157	0.154	0.156	0.154	0.130	0.138	0.132	0.146	0.125	0.136	0.124	0.119	0.115	0.097	0.101	0.121
12	0.161	0.132	0.127	0.134	0.134	0.139	0.147	0.132	0.138	0.127	0.131	0.121	0.121	0.113	0.105	0.125	0.110	0.094	0.093	0.109	0.113	0.085	0.080
13	0.148	0.132	0.131	0.140	0.137	0.142	0.141	0.129	0.137	0.118	0.136	0.131	0.110	0.120	0.110	0.114	0.106	0.076	0.098	0.101	0.075	0.061	0.098
14	0.115	0.110	0.112	0.111	0.107	0.113	0.114	0.103	0.113	0.116	0.115	0.104	0.098	0.087	0.084	0.097	0.093	0.085	0.083	0.073	0.084	0.086	0.093
15	0.094	0.097	0.093	0.096	0.096	0.094	0.099	0.094	0.091	0.094	0.110	0.089	0.084	0.080	0.096	0.073	0.093	0.085	0.090	0.074	0.079	0.073	0.044
16	0.105	0.082	0.085	0.088	0.085	0.085	0.082	0.077	0.076	0.084	0.087	0.084	0.074	0.076	0.056	0.056	0.055	0.054	0.059	0.085	0.069	0.059	0.056
17	0.081	0.074	0.071	0.073	0.067	0.075	0.075	0.068	0.072	0.071	0.072	0.064	0.062	0.070	0.063	0.063	0.060	0.064	0.048	0.059	0.065	0.065	0.039
18	0.063	0.062	0.060	0.058	0.067	0.062	0.060	0.071	0.053	0.055	0.065	0.052	0.065	0.067	0.061	0.064	0.052	0.037	0.056	0.044	0.040	0.047	0.048
19	0.111	0.095	0.082	0.085	0.086	0.084	0.083	0.079	0.076	0.070	0.072	0.084	0.074	0.066	0.069	0.068	0.061	0.061	0.071	0.076	0.081	0.090	0.066
20	0.150	0.119	0.101	0.099	0.097	0.097	0.099	0.093	0.097	0.092	0.089	0.092	0.091	0.094	0.093	0.090	0.081	0.086	0.078	0.060	0.067	0.056	0.041
21	0.137	0.109	0.093	0.092	0.086	0.096	0.084	0.083	0.100	0.098	0.107	0.084	0.106	0.091	0.085	0.101	0.087	0.097	0.057	0.065	0.048	0.021	0.069
22	0.115	0.100	0.084	0.081	0.084	0.070	0.087	0.073	0.087	0.087	0.088	0.089	0.085	0.084	0.081	0.086	0.088	0.096	0.062	0.051	0.029	0.017	0.010
23	0.108	0.086	0.077	0.085	0.087	0.077	0.082	0.084	0.075	0.076	0.088	0.076	0.075	0.068	0.085	0.081	0.090	0.089	0.084	0.016	0.028	0.017	0.010
24	0.113	0.076	0.074	0.071	0.071	0.067	0.074	0.059	0.057	0.073	0.073	0.082	0.087	0.079	0.087	0.106	0.096	0.047	0.019	0.041	0.075	0.017	0.010
25	0.073	0.077	0.061	0.061	0.062	0.067	0.064	0.071	0.061	0.068	0.066	0.077	0.048	0.075	0.082	0.089	0.056	0.020	0.033	0.040	0.075	0.017	0.000
26	0.094	0.059	0.055	0.055	0.056	0.059	0.057	0.049	0.046	0.052	0.060	0.060	0.051	0.087	0.089	0.059	0.012	0.016	0.031	0.040	0.075	0.000	0.000
27	0.095	0.054	0.045	0.047	0.049	0.050	0.038	0.049	0.051	0.059	0.066	0.057	0.062	0.079	0.050	0.021	0.008	0.016	0.031	0.040	0.000	0.000	0.000
28	0.057	0.040	0.042	0.038	0.040	0.037	0.039	0.044	0.041	0.036	0.046	0.069	0.047	0.060	0.005	0.026	0.008	0.016	0.031	0.000	0.000	0.000	0.000
29	0.061	0.037	0.039	0.036	0.043	0.041	0.036	0.033	0.051	0.053	0.064	0.039	0.032	0.011	0.025	0.063	0.008	0.016	0.000	0.000	0.000	0.000	0.000
30	0.047	0.036	0.030	0.032	0.037	0.042	0.024	0.040	0.049	0.047	0.037	0.010	0.009	0.006	0.025	0.063	0.008	0.000	0.000	0.000	0.000	0.000	0.000
31	0.047	0.029	0.030	0.026	0.025	0.026	0.035	0.039	0.033	0.029	0.018	0.008	0.017	0.006	0.025	0.063	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.047	0.027	0.023	0.031	0.031	0.040	0.032	0.027	0.041	0.014	0.013	0.005	0.017	0.006	0.025	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.047	0.022	0.016	0.032	0.028	0.036	0.029	0.028	0.019	0.020	0.021	0.005	0.017	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.047	0.021	0.028	0.036	0.041	0.046	0.042	0.018	0.011	0.012	0.021	0.005	0.017	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.047	0.028	0.025	0.034	0.030	0.041	0.019	0.017	0.005	0.012	0.021	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.047	0.025	0.026	0.027	0.028	0.024	0.010	0.018	0.005	0.012	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.047	0.032	0.026	0.031	0.021	0.004	0.023	0.018	0.005	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.047	0.024	0.025	0.011	0.006	0.004	0.023	0.018	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.047	0.024	0.025	0.011	0.006	0.004	0.023	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.047	0.024	0.025	0.011	0.006	0.004	0.023	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.047	0.024	0.025	0.011	0.006	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates only include separations due to: ordinary losses, transfers to active duty, discharge and death (not transfers to non-Selected Reserve with 20 good years).

TABLE H6
 SELECTED RESERVE TO NON-SELECTED RESERVE WITH 20 GOOD YEARS OFFICER TRANSFER RATES *
 BY ENTRY AGE

PEBD Years of Service	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	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
20	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
21	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
22	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
23	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	0.063	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	0.000
25	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	0.000	0.000
26	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	0.000	0.000	0.000
27	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	0.000	0.000	0.000	0.000
28	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	0.000	0.000	0.000	0.000	0.000
29	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	0.000	0.000	0.000	0.000	0.000	0.000
30	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.045	0.091	0.110	0.139	0.148	0.164	0.152	0.140	0.044	0.059	0.042	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.045	0.085	0.137	0.144	0.133	0.180	0.193	0.051	0.044	0.059	0.042	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.045	0.121	0.164	0.161	0.134	0.189	0.048	0.051	0.044	0.059	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.045	0.133	0.123	0.119	0.115	0.053	0.048	0.051	0.044	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.045	0.210	0.148	0.134	0.035	0.053	0.048	0.051	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.045	0.130	0.147	0.035	0.035	0.053	0.048	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.045	0.095	0.026	0.035	0.035	0.053	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.045	0.095	0.026	0.035	0.035	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

*These rates only include separations to non-Selected Reserve with 20 or more good years ('grey area').

TABLE H7
 SELECTED RESERVE TO NON-SELECTED RESERVE WITH 20 GOOD YEARS ENLISTEE TRANSFER RATES *
 BY ENTRY AGE

PEBD Years of Service	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	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
20	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
21	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
22	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
23	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	0.081	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	0.000
25	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	0.000	0.000
26	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	0.000	0.000	0.000
27	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	0.000	0.000	0.000	0.000
28	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	0.000	0.000	0.000	0.000	0.000
29	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	0.000	0.000	0.000	0.000	0.000	0.000
30	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.074	0.080	0.081	0.126	0.168	0.150	0.126	0.148	0.096	0.011	0.063	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.074	0.116	0.145	0.226	0.174	0.154	0.164	0.080	0.010	0.011	0.063	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.074	0.172	0.266	0.152	0.139	0.143	0.063	0.007	0.010	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.074	0.220	0.191	0.193	0.140	0.050	0.003	0.007	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.074	0.181	0.173	0.146	0.078	0.050	0.003	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.074	0.138	0.160	0.047	0.003	0.050	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.074	0.077	0.038	0.047	0.003	0.050	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.074	0.077	0.038	0.047	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

*These rates only include separations to non-Selected Reserve with 20 or more good years ('grey area').

TABLE H8
 NON-SELECTED RESERVE OFFICER WITH 20 GOOD YEARS SEPARATION RATES *
 BY ENTRY AGE

PEBD Years of Service	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	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
20	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
21	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
22	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
23	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
24	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	0.018	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	0.000
26	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	0.000	0.000
27	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	0.000	0.000	0.000
28	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	0.000	0.000	0.000	0.000
29	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	0.000	0.000	0.000	0.000	0.000
30	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	0.000	0.000	0.000	0.000	0.000	0.000
31	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.018	0.018	0.009	0.011	0.012	0.003	0.004	0.012	0.020	0.010	0.016	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.018	0.018	0.007	0.011	0.012	0.003	0.012	0.021	0.033	0.010	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.018	0.018	0.008	0.011	0.012	0.016	0.021	0.026	0.033	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.018	0.018	0.008	0.011	0.012	0.020	0.013	0.026	0.033	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.018	0.018	0.008	0.011	0.012	0.021	0.013	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.018	0.018	0.008	0.011	0.012	0.021	0.013	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.018	0.018	0.008	0.011	0.012	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

*These rates include separations from non-Selected Reserve with 20 or more good years ('grey area') except for retirement.

TABLE H9
 NON-SELECTED RESERVE ENLISTEE WITH 20 GOOD YEARS SEPARATION RATES *
 BY ENTRY AGE

PEBD Years of Service	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	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
20	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
21	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
22	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
23	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
24	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	0.008	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	0.000
26	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	0.000	0.000
27	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	0.000	0.000	0.000
28	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	0.000	0.000	0.000	0.000
29	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	0.000	0.000	0.000	0.000	0.000
30	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	0.000	0.000	0.000	0.000	0.000	0.000
31	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.008	0.005	0.003	0.003	0.003	0.005	0.006	0.027	0.045	0.036	0.027	0.049	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.008	0.005	0.002	0.004	0.005	0.005	0.024	0.041	0.038	0.036	0.027	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.008	0.003	0.005	0.004	0.004	0.028	0.040	0.041	0.038	0.036	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.008	0.003	0.005	0.004	0.025	0.035	0.014	0.041	0.038	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.008	0.003	0.006	0.023	0.040	0.007	0.014	0.041	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.008	0.003	0.013	0.023	0.007	0.007	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.008	0.003	0.013	0.023	0.007	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

*These rates include separations from non-Selected Reserve with 20 or more good years ('grey area') except for retirement.

TABLE H10
 SELECTED RESERVE OFFICER NONDISABILITY RETIREMENT RATES
 BY ENTRY AGE

PEBD Years of Service	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.001	0.001	0.001	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
20	0.001	0.001	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	0.004	0.003	0.003	0.012
21	0.001	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
22	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
23	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
24	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	0.001	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	0.000
26	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	0.000	0.000
27	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	0.000	0.000	0.000
28	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	0.000	0.000	0.000	0.000
29	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	0.000	0.000	0.000	0.000	0.000
30	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	0.000	0.000	0.000	0.000	0.000	0.000
31	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.012	0.317	0.734	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.335	0.725	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.004	0.004	0.004	0.003	0.003	0.012	0.348	0.713	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.004	0.004	0.003	0.003	0.012	0.361	0.711	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.004	0.003	0.003	0.012	0.362	0.716	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.003	0.003	0.012	0.368	0.721	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.003	0.012	0.388	0.723	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: Rates show the 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 YOS.

TABLE H11
 SELECTED RESERVE ENLISTEE NONDISABILITY RETIREMENT RATES
 BY ENTRY AGE

PEBD Years of Service	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.001	0.001	0.001	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
20	0.001	0.001	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
21	0.001	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
22	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
23	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
24	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	0.002	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	0.000
26	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	0.000	0.000
27	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.002	0.002	0.002	0.018	0.413	0.926	0.586	0.764	1.000	0.000	0.000	0.000	0.000
28	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	0.000	0.000	0.000	0.000
29	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	0.000	0.000	0.000	0.000	0.000
30	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	0.000	0.000	0.000	0.000	0.000	0.000
31	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.405	0.928	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.003	0.003	0.002	0.002	0.002	0.018	0.426	0.926	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.003	0.002	0.002	0.002	0.018	0.410	0.925	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.002	0.002	0.002	0.018	0.377	0.925	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.002	0.002	0.018	0.424	0.928	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.002	0.018	0.515	0.932	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: Rates show the 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 YOS.

TABLE H14
DISTRIBUTION OF SELECTED RESERVE NEW ENTRANTS
BY AGE AND PAYGRADE

<u>Entry Age</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Total</u>
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
Total	0.01177	0.98823	1.00000

NOTE: New Entrant distribution (for a normal cost valuation), 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 who has zero completed PEBD years of service. Rates create an age scatter of the new entrant cohort.

TABLE H15
SELECTED RESERVE OFFICER REENTRANT RATES
BY ENTRY AGE

PEBD Years of Service	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	0.042	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
1	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
2	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
3	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
4	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
5	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
6	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
7	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
8	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
9	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
10	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
11	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
12	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
13	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
14	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
15	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	0.035	0.040	0.038	0.032
16	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	0.028	0.020	0.027	0.024	0.026	0.035	0.040	0.038	0.032
17	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	0.035	0.040	0.038	0.032
18	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	0.035	0.040	0.038	0.032
19	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	0.035	0.040	0.038	0.032
20	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	0.024	0.026	0.020	0.016	0.024	0.020	0.035	0.040	0.038	0.032
21	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	0.020	0.020	0.016	0.024	0.020	0.035	0.040	0.038	0.032
22	0.042	0.039	0.036	0.034	0.035	0.032	0.026	0.028	0.032	0.035	0.029	0.029	0.031	0.016	0.022	0.020	0.016	0.017	0.020	0.035	0.040	0.038	0.032
23	0.042	0.030	0.039	0.045	0.029	0.037	0.033	0.026	0.031	0.020	0.030	0.030	0.033	0.025	0.022	0.020	0.016	0.017	0.020	0.035	0.040	0.038	0.032
24	0.042	0.049	0.038	0.029	0.036	0.030	0.030	0.037	0.022	0.028	0.028	0.037	0.031	0.023	0.022	0.020	0.016	0.017	0.020	0.035	0.040	0.038	0.032
25	0.042	0.048	0.039	0.036	0.027	0.024	0.030	0.031	0.029	0.029	0.020	0.029	0.016	0.025	0.019	0.020	0.016	0.017	0.020	0.035	0.040	0.038	0.000
26	0.026	0.039	0.035	0.028	0.032	0.024	0.028	0.029	0.024	0.036	0.034	0.021	0.022	0.022	0.019	0.020	0.016	0.017	0.020	0.035	0.040	0.000	0.000
27	0.026	0.033	0.043	0.040	0.033	0.032	0.026	0.024	0.032	0.026	0.029	0.021	0.034	0.025	0.019	0.020	0.016	0.017	0.020	0.035	0.000	0.000	0.000
28	0.026	0.043	0.035	0.035	0.030	0.020	0.021	0.025	0.030	0.020	0.020	0.021	0.017	0.025	0.019	0.020	0.016	0.017	0.020	0.000	0.000	0.000	0.000
29	0.026	0.043	0.032	0.027	0.029	0.023	0.019	0.028	0.023	0.025	0.024	0.021	0.002	0.024	0.019	0.020	0.016	0.017	0.000	0.000	0.000	0.000	0.000
30	0.026	0.026	0.025	0.033	0.018	0.030	0.024	0.023	0.022	0.031	0.024	0.012	0.002	0.024	0.019	0.020	0.016	0.000	0.000	0.000	0.000	0.000	0.000
31	0.026	0.015	0.037	0.027	0.006	0.027	0.021	0.027	0.022	0.015	0.016	0.012	0.002	0.024	0.019	0.020	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.026	0.032	0.025	0.026	0.022	0.026	0.022	0.017	0.014	0.015	0.016	0.012	0.002	0.024	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.026	0.015	0.027	0.027	0.021	0.015	0.014	0.017	0.014	0.015	0.016	0.012	0.002	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.026	0.033	0.014	0.031	0.023	0.017	0.021	0.017	0.014	0.015	0.016	0.012	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.026	0.013	0.030	0.020	0.028	0.018	0.021	0.017	0.014	0.015	0.016	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.026	0.013	0.021	0.025	0.008	0.013	0.011	0.017	0.014	0.015	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.026	0.013	0.029	0.031	0.008	0.009	0.008	0.017	0.014	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.026	0.013	0.033	0.013	0.008	0.009	0.008	0.017	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.026	0.013	0.013	0.008	0.008	0.009	0.008	0.017	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.026	0.013	0.013	0.008	0.008	0.009	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.026	0.013	0.013	0.008	0.008	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: Rates represent the probability a member reenters reserve status during the fiscal year (i.e., the opposite of a decrement rate). For PEBD YOS > 15, the reentrant rate is set to the lesser of the reentrant rate and the loss (or separation) rate to prevent overstatement of those population cells. Values for certain cells in this table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H15 (CONT'D)
 SELECTED RESERVE OFFICER REENTRANT RATES
 BY ENTRY AGE

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	0.239	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	0.267
1	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	0.028	0.000
2	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	0.028	0.000
3	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	0.000	0.000
4	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	0.000	0.000	0.000
5	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	0.000	0.000	0.000	0.000	0.000
6	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	0.000	0.000	0.000	0.000	0.000	0.000
7	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.029	0.028	0.028	0.028	0.028	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.029	0.028	0.028	0.028	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.029	0.028	0.028	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.029	0.028	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.029	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.029	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: Rates represent the probability a member reenters reserve status during the fiscal year (i.e., the opposite of a decrement rate). For PEBD YOS > 15, the reenchant rate is set to the lessor of the reenchant rate and the loss (or separation) rate to prevent overstatement of those population cells. Values for certain cells in this table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H16
 SELECTED RESERVE ENLISTEE REENTRANT RATES
 BY ENTRY AGE

PEBD Years of Service	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	0.121	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
1	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
2	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
3	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
4	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
5	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
6	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
7	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
8	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
9	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
10	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
11	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
12	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
13	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
14	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
15	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
16	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
17	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
18	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
19	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
20	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
21	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
22	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	0.010
23	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	0.010
24	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	0.010
25	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	0.009	0.000
26	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	0.006	0.000	0.000
27	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	0.004	0.000	0.000	0.000
28	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	0.005	0.005	0.003	0.005	0.006	0.000	0.000	0.000	0.000
29	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	0.005	0.000	0.000	0.000	0.000	0.000
30	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	0.003	0.000	0.000	0.000	0.000	0.000	0.000
31	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	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	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	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.026	0.010	0.016	0.010	0.009	0.016	0.009	0.011	0.010	0.007	0.004	0.003	0.004	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.026	0.011	0.009	0.010	0.008	0.013	0.012	0.004	0.010	0.007	0.004	0.003	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.026	0.011	0.005	0.011	0.008	0.013	0.013	0.004	0.005	0.007	0.004	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.026	0.011	0.008	0.011	0.008	0.009	0.002	0.004	0.005	0.007	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.026	0.011	0.010	0.008	0.008	0.004	0.002	0.004	0.005	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.026	0.011	0.010	0.011	0.006	0.004	0.002	0.004	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.026	0.011	0.010	0.003	0.006	0.004	0.002	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.026	0.011	0.010	0.003	0.006	0.004	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.026	0.011	0.010	0.003	0.006	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: Rates represent the probability a member reenters reserve status during the fiscal year (i.e., the opposite of a decrement rate). For PEBD YOS > 15, the reentrant rate is set to the lessor of the reentrant rate and the loss (or separation) rate to prevent overstatement of those population cells. Values for certain cells in this table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H16 (CONT'D)
 SELECTED RESERVE ENLISTEE REENTRANT RATES
 BY ENTRY AGE

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	0.081	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	0.168
1	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	0.168	0.000
2	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	0.168	0.168	0.000
3	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	0.168	0.000	0.000	0.000
4	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	0.168	0.000	0.000	0.000	0.000
5	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	0.168	0.000	0.000	0.000	0.000	0.000
6	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	0.168	0.000	0.000	0.000	0.000	0.000	0.000
7	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	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	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	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.082	0.096	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.099	0.138	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.046	0.099	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.043	0.028	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.015	0.028	0.075	0.073	0.107	0.156	0.140	0.140	0.140	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.015	0.028	0.075	0.073	0.107	0.156	0.140	0.140	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.015	0.028	0.075	0.073	0.107	0.156	0.140	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.015	0.028	0.075	0.073	0.107	0.156	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.015	0.028	0.075	0.073	0.107	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.015	0.028	0.075	0.073	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.015	0.028	0.075	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.015	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: Rates represent the probability a member reenters reserve status during the fiscal year (i.e., the opposite of a decrement rate). For PEBD YOS > 15, the reenrant rate is set to the lessor of the reenrant rate and the loss (or separation) rate to prevent overstatement of those population cells. Values for certain cells in this table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H18
 SELECTED RESERVE ENLISTEE PAYGRADE TRANSFER RATES
 BY ENTRY AGE

PEBD Years of Service	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	0.000	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
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
2	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	0.000	0.011
3	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	0.000	0.000	0.000
4	0.004	0.005	0.006	0.007	0.006	0.006	0.007	0.007	0.008	0.008	0.010	0.009	0.006	0.006	0.008	0.008	0.008	0.005	0.006	0.005	0.000	0.000	0.000
5	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	0.000	0.000	0.000
6	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	0.000	0.000	0.000
7	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	0.000	0.000	0.000
8	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	0.000	0.006	0.004	0.000	0.000	0.000
9	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	0.000	0.006	0.004	0.000	0.000	0.000
10	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	0.000	0.006	0.004	0.000	0.000	0.000
11	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	0.000	0.006	0.004	0.000	0.000	0.000
12	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	0.000	0.000	0.000	0.000	0.000	0.000
13	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.010	0.008	0.005	0.005	0.005	0.005	0.003	0.003	0.004	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.008	0.006	0.005	0.005	0.006	0.004	0.004	0.003	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.000	0.008	0.006	0.005	0.002	0.003	0.002	0.003	0.003	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.000	0.005	0.004	0.003	0.003	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.000	0.006	0.003	0.003	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.000	0.004	0.003	0.002	0.003	0.000	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.000	0.004	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.000	0.005	0.003	0.000	0.003	0.000	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.000	0.003	0.002	0.000	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: Rates represent the probability a member transfers from enlistee to officer paygrade status during the fiscal year.

TABLE H19
SELECTED RESERVE DISABILITY RETIREMENT RATES
BY DISABILITY TYPE AND PAYGRADE

PEBD Years of Service	Permanent		Temporary	
	Officer	Enlistee	Officer	Enlistee
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

NOTE: Rates represent the probability that a member receives a disability retirement during the fiscal year.

TABLE H20
NON-SELECTED RESERVE WITH 20 GOOD YEARS NONDISABILITY RETIREMENT RATIOS
BY AGE AND PAYGRADE

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
55	0.000	0.000
56	0.000	0.000
57	0.000	0.000
58	0.000	0.000
59	1.083	1.154
60	1.105	1.190
61	2.331	2.589
62	4.536	4.919
>62	4.026	4.888

NOTE: These “blow-up” factors or “loads” are applied to the nondisabled retirement rates for non-Selected Reserves to account for each year's new grey area retirees that were not present in the prior year's grey area reserve data file.

TABLE H21
 SELECTED RESERVE OFFICER TO NON-SELECTED RESERVE OFFICER WITH 20 GOOD YEARS TRANSFER RATE RATIOS
 BY ENTRY AGE

PEBD Years of Service	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	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
20	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
21	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
22	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
23	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
24	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	0.247	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	0.000
26	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	0.000	0.000
27	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	0.000	0.000	0.000
28	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	0.000	0.000	0.000	0.000
29	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	0.000	0.000	0.000	0.000	0.000
30	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	0.000	0.000	0.000	0.000	0.000	0.000
31	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.247	0.217	0.340	0.252	0.204	0.258	0.133	0.234	0.127	0.136	0.115	0.092	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.247	0.217	0.340	0.252	0.204	0.329	0.788	0.234	0.127	0.136	0.115	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234	0.127	0.136	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234	0.127	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.247	0.217	0.340	0.252	0.204	0.364	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: These adjustment factors (“blowup” factors or “loads”) account for unexpected (i.e., not drilling the prior year) transfers to grey area status.

TABLE H22
SELECTED RESERVE ENLISTEE TO NON-SELECTED RESERVE ENLISTEE WITH 20 GOOD YEARS TRANSFER RATE RATIOS
BY ENTRY AGE

PEBD Years of Service	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	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
20	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
21	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
22	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
23	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
24	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	0.105	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	0.000
26	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	0.000	0.000
27	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	0.000	0.000	0.000
28	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	0.000	0.000	0.000	0.000
29	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	0.000	0.000	0.000	0.000	0.000
30	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	0.000	0.000	0.000	0.000	0.000	0.000
31	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.105	0.122	0.115	0.085	0.137	0.218	0.138	0.256	0.128	0.100	0.090	0.084	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.105	0.118	0.113	0.223	0.255	0.161	0.270	0.256	0.128	0.100	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.105	0.233	0.113	0.149	0.258	0.310	0.270	0.256	0.128	0.100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.105	0.182	0.113	0.315	0.258	0.310	0.270	0.256	0.128	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.105	0.182	0.113	0.315	0.258	0.310	0.270	0.256	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.105	0.182	0.113	0.315	0.258	0.310	0.270	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.105	0.182	0.113	0.315	0.258	0.310	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: These adjustment factors (“blowup” factors or “loads”) account for unexpected (i.e., not drilling the prior year) transfers to grey area status.

APPENDIX I

RETIREE AND SURVIVOR DECREMENT RATES

	<u>Page</u>
Retiree and Survivor Decrement Rates	I-2
Retiree and Survivor Decrement Rate Formulas	I-4
Table I1: Summary of Fiscal Years on which Retiree and Survivor Rates are Based	I-5
Table I2: Retired Officer Death Rates	I-6
Table I3: Retired Enlistee Death Rates	I-8
Table I4: Nondeath, Nontransfer Loss Rates from Temporary Disability	I-10
Table I5: Transfer Rates from Temporary Disability to Permanent Disability	I-11
Table I6: Survivor Remarriage Rates	I-12
Table I7: Survivor Death Rates	I-13
Table I8: Spouses Generated per Officer Sponsor.....	I-14
Table I9: Spouses Generated per Enlistee Sponsor	I-15

RETIREE AND SURVIVOR DECREMENT RATES

Military retiree decrement rates are used to predict death, “other” losses from retiree status, and rates of transfer from temporary disability to permanent disability. With respect to the MERHCF valuation, the “other” losses consist of returns to active duty or civilian life from temporary disability (additional “other loss” categories used in the military retirement valuation are not relevant to retiree medical benefit eligibility). These rates were developed by age nearest birthday for officers and enlistees separately, and were further subdivided by three types of retirement: nondisability, temporary disability, and permanent disability. For temporary disability retirees, select rates were created for each of the first three years of retirement. After three years, those who are still in the temporary disability status are transferred to a permanent disability status¹.

The data for the rates were taken from the Defense Manpower Data Center Retiree and Survivor Files as of September 30 for the years 2007 through 2016. These files were created by the Finance Centers of the military services (now consolidated under the Defense Finance and Accounting Service), which have 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. For purposes of the MERHCF valuation, paid status is not relevant. The retiree need only be eligible for Medicare Part A and retiree pay (even if fully offset) in order to have medical benefits paid from the MERHCF.

The rate development process began by matching two consecutive fiscal year-end files by Social Security number. Cases no longer in paid status were categorized by type of loss. In a few cases, there was no follow-up record. Some of the cases represent changed or corrected Social Security numbers. Where there was a previously retired person with a new Social Security number, it was subtracted from the cases with no follow-up record. The remaining unknowns were prorated. In addition, persons who discontinued a previous waiver of DoD retired pay were subtracted from other losses. After following the above procedures, crude rates were created using the formulas given on page I-4. These were smoothed using a Whittaker-Henderson type B graduation, or by fitting a polynomial to the crude rates. Where there was reason to suspect valid discontinuities in the underlying rates, those segments were not smoothed. A summary of the years on which various rates are based is provided in Table II.

Retiree and survivor rates are shown in Tables I2 through I7. In Tables I2 and I3, the nondisability death rates (updated in the September 30, 2014 valuation) include death rates greater than 1.0 at the oldest ages. The central death rate formula is the same, but the rates are no longer capped at 0.66667. Now, there is no limit to the nondisability retiree death rates at the oldest ages, and the central rates can be as high as 2. In the future, as the death rates for other DoD retired populations are updated, the death rate caps will also be removed.

Death rates for permanent disability retirees, shown in Tables I2 and I3, were updated in this valuation using an experience period from FY 2014 – FY 2016. In addition, the updated death

¹ The 2017 NDAA (P.L. 114-328, Sec 525) reduced the maximum duration on the Temporary Disability Retired List (TDRL) from five years to three years, effective January 1, 2017. Anyone placed on TDRL before January 1, 2017 is grandfathered under the five year maximum duration plan.

rates are now based on all disability retiree data, including retirees in a nonpaid status². In general, the disability retirees with a nonpaid status (ie, with a full VA offset) tend to have a higher disability rating.

For Table I6, it's important to note that the MERHCF valuation doesn't apply divorce rates but does apply remarriage rates. Since former spouses can continue their medical benefit eligibility even if the retiree remarries, divorce doesn't change the benefit promise to an eligible former spouse. Remarriage rates for survivors is relevant because a survivor loses benefit eligibility upon remarriage (not included in this experience is remarriage to another military spouse). Survivor remarriage and death rates were updated in the September 30, 2016 valuation (and resmoothed in this valuation), using an experience period from FY 2014 – FY 2015. A detailed description of the benefit eligibility requirements for survivors and former spouses is contained in Appendix A.

Tables I8 and I9 contain the expected “spouse per sponsor” ratios at each sponsor age in order to properly generate a projection of surviving spouses. Spouse per sponsor ratios are determined by comparing the sum of spouses and eligible former spouses to the number of sponsors at each sponsor age. The spouse per sponsor ratios are based on FY 2016 data.

² Development of death rates for disability retiree death rates for the Military Retirement Fund (MRF) excludes disability retirees in a nonpaid status.

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

DEATH OF NONDISABILITY RETIREES (by age nearest birthday)

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

DEATH OF PERMANENT DISABILITY RETIREES (by age nearest birthday)

$$\frac{\text{Permanent disability deaths during the year}^3}{[\text{Number at beginning of year} - \frac{1}{2} \times (\text{Permanent disability deaths} + \text{Other losses})]}$$

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

$$\frac{\text{Temporary disability deaths during the year}^4}{[\text{Number at beginning of year} - \frac{1}{2} \times (\text{Deaths} + \text{Transfers} + \text{Other losses})]}$$

OTHER 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)

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

REMARRIAGE OF SURVIVING SPOUSE (by age nearest birthday)

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

DEATH OF SURVIVING SPOUSE (by age nearest birthday)

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

³ Includes only the deaths of members who had permanent disability status at the beginning of the year.

⁴ Includes deaths of members who had temporary disability status 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 temporary disability retirement.

TABLE I1
SUMMARY OF FISCAL YEARS ON WHICH RETIREE AND SURVIVOR RATES ARE BASED

	<u>2007 - 2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
<u>DEATH RATES</u>								
ND Officer			X	X	X			
ND Enlistee			X	X	X			
PD Officer						X	X	X
PD Enlistee						X	X	X
TD Officer	X	X	X					
TD Enlistee	X	X	X					
<u>OTHER LOSS RATES</u>								
TD Officer	X	X	X					
TD Enlistee	X	X	X					
<u>TRANSFER RATES FROM TD TO PD</u>								
Officer	X	X	X					
Enlistee	X	X	X					
<u>SURVIVOR RATES</u>								
Remarriage						X	X	
Survivor Death						X	X	
<u>SPOUSES GENERATED PER SPONSOR</u>								
Officer								X
Enlistee								X

ND = Nondisabled

PD = Permanently Disabled

TD = Temporarily Disabled

TABLE I2
RETIRED OFFICER DEATH RATES

Age	Non-Disability		Permanent Disability	Temporary Disability		
	Active	Reserve		Year of Retirement		
				One	Two	Three
16	0.00037	0.00038	0.00335	0.00939	0.00890	0.00841
17	0.00037	0.00038	0.00335	0.00939	0.00890	0.00841
18	0.00037	0.00038	0.00335	0.00939	0.00890	0.00841
19	0.00037	0.00038	0.00335	0.00939	0.00890	0.00841
20	0.00037	0.00038	0.00335	0.00939	0.00890	0.00841
21	0.00037	0.00038	0.00335	0.00939	0.00890	0.00841
22	0.00037	0.00038	0.00335	0.00939	0.00890	0.00841
23	0.00037	0.00038	0.00339	0.00939	0.00890	0.00841
24	0.00037	0.00038	0.00343	0.00939	0.00890	0.00841
25	0.00037	0.00038	0.00349	0.00939	0.00890	0.00841
26	0.00037	0.00038	0.00356	0.00939	0.00890	0.00841
27	0.00037	0.00038	0.00363	0.00939	0.00890	0.00841
28	0.00037	0.00038	0.00369	0.00939	0.00890	0.00841
29	0.00037	0.00038	0.00375	0.00939	0.00890	0.00841
30	0.00037	0.00038	0.00379	0.00939	0.00890	0.00841
31	0.00039	0.00041	0.00383	0.00939	0.00890	0.00841
32	0.00041	0.00044	0.00386	0.00939	0.00890	0.00841
33	0.00043	0.00048	0.00387	0.00939	0.00890	0.00841
34	0.00044	0.00051	0.00388	0.00939	0.00890	0.00841
35	0.00046	0.00055	0.00335	0.00939	0.00890	0.00841
36	0.00048	0.00059	0.00334	0.00939	0.00890	0.00841
37	0.00050	0.00064	0.00334	0.00939	0.00890	0.00841
38	0.00052	0.00068	0.00333	0.00939	0.00890	0.00841
39	0.00055	0.00073	0.00331	0.00939	0.00890	0.00841
40	0.00057	0.00079	0.00319	0.00939	0.00890	0.00841
41	0.00060	0.00085	0.00316	0.00939	0.00890	0.00841
42	0.00062	0.00091	0.00313	0.00939	0.00890	0.00841
43	0.00065	0.00098	0.00310	0.00939	0.00890	0.00841
44	0.00068	0.00105	0.00307	0.00939	0.00890	0.00841
45	0.00071	0.00112	0.00370	0.00939	0.00890	0.00841
46	0.00074	0.00121	0.00357	0.00939	0.00890	0.00841
47	0.00078	0.00130	0.00350	0.00939	0.00890	0.00841
48	0.00086	0.00139	0.00350	0.00939	0.00890	0.00841
49	0.00097	0.00150	0.00356	0.00939	0.00890	0.00841
50	0.00109	0.00161	0.00368	0.00939	0.00890	0.00841
51	0.00119	0.00173	0.00387	0.00939	0.00890	0.00841
52	0.00132	0.00185	0.00412	0.00939	0.00890	0.00841
53	0.00146	0.00199	0.00445	0.00939	0.00890	0.00841
54	0.00159	0.00214	0.00485	0.00939	0.00890	0.00841
55	0.00174	0.00230	0.00532	0.00939	0.00890	0.00841
56	0.00191	0.00247	0.00588	0.00939	0.00890	0.00841
57	0.00210	0.00265	0.00653	0.00939	0.00890	0.00841
58	0.00231	0.00285	0.00726	0.00939	0.00890	0.00841
59	0.00257	0.00306	0.00809	0.00939	0.00890	0.00841
60	0.00286	0.00328	0.00901	0.00939	0.00890	0.00841
61	0.00320	0.00359	0.01001	0.00939	0.00890	0.00841

TABLE I2 (CONT'D)
 RETIRED OFFICER DEATH RATES

Age	Non-Disability		Permanent Disability	Temporary Disability		
	Active	Reserve		Year of Retirement		
				One	Two	Three
62	0.00360	0.00400	0.01110	0.00939	0.00890	0.00841
63	0.00408	0.00447	0.01226	0.00939	0.00890	0.00841
64	0.00464	0.00501	0.01349	0.00939	0.00890	0.00841
65	0.00528	0.00563	0.01478	0.00939	0.00890	0.00841
66	0.00602	0.00632	0.01614			
67	0.00689	0.00709	0.01756			
68	0.00789	0.00792	0.01908			
69	0.00906	0.00885	0.02074			
70	0.01041	0.00991	0.02261			
71	0.01198	0.01111	0.02474			
72	0.01381	0.01253	0.02719			
73	0.01592	0.01418	0.03001			
74	0.01835	0.01610	0.03325			
75	0.02114	0.01836	0.03697			
76	0.02436	0.02103	0.04123			
77	0.02804	0.02417	0.04609			
78	0.03227	0.02788	0.05162			
79	0.03712	0.03225	0.05789			
80	0.04265	0.03738	0.06496			
81	0.04898	0.04339	0.07288			
82	0.05620	0.05041	0.08172			
83	0.06441	0.05857	0.09155			
84	0.07371	0.06800	0.10244			
85	0.08420	0.07879	0.11448			
86	0.09601	0.09103	0.12778			
87	0.10923	0.10472	0.14242			
88	0.12396	0.11987	0.15848			
89	0.14024	0.13643	0.17602			
90	0.15812	0.15435	0.19507			
91	0.17765	0.17354	0.21569			
92	0.19884	0.19396	0.23790			
93	0.22168	0.21551	0.26173			
94	0.24618	0.23814	0.28723			
95	0.27236	0.26182	0.31441			
96	0.30025	0.28654	0.34333			
97	0.33299	0.31608	0.37399			
98	0.37256	0.35278	0.40640			
99	0.41999	0.39772	0.44056			
100	0.47550	0.45107	0.47508			
101	0.53755	0.51228	0.51053			
102	0.60630	0.58044	0.54877			
103	0.68086	0.65448	0.58920			
104	0.76048	0.73349	0.63259			
105	0.84475	0.81699	0.67919			
106	0.93378	0.90522	0.72921			
107	1.02839	0.99941	0.78291			
108	1.12763	1.09869	0.84056			
109	1.23014	1.20177	0.90246			
110	1.33403	1.30687	0.96891			

TABLE I3
RETIRED ENLISTEE DEATH RATES

Age	Non-Disability		Permanent Disability	Temporary Disability		
	Active	Reserve		Year of Retirement		
				One	Two	Three
16	0.00035	0.00042	0.00116	0.00616	0.00565	0.00514
17	0.00035	0.00042	0.00116	0.00616	0.00565	0.00514
18	0.00035	0.00042	0.00116	0.00616	0.00565	0.00514
19	0.00035	0.00042	0.00116	0.00616	0.00565	0.00514
20	0.00035	0.00042	0.00116	0.00616	0.00565	0.00514
21	0.00035	0.00042	0.00116	0.00616	0.00565	0.00514
22	0.00035	0.00042	0.00116	0.00616	0.00565	0.00514
23	0.00035	0.00042	0.00231	0.00616	0.00565	0.00514
24	0.00035	0.00042	0.00238	0.00616	0.00565	0.00514
25	0.00035	0.00042	0.00246	0.00616	0.00565	0.00514
26	0.00035	0.00042	0.00254	0.00616	0.00565	0.00514
27	0.00035	0.00042	0.00263	0.00616	0.00565	0.00514
28	0.00035	0.00042	0.00271	0.00616	0.00565	0.00514
29	0.00035	0.00042	0.00278	0.00616	0.00565	0.00514
30	0.00035	0.00042	0.00285	0.00616	0.00565	0.00514
31	0.00037	0.00045	0.00292	0.00616	0.00565	0.00514
32	0.00039	0.00050	0.00299	0.00616	0.00565	0.00514
33	0.00042	0.00054	0.00306	0.00616	0.00565	0.00514
34	0.00046	0.00059	0.00314	0.00616	0.00565	0.00514
35	0.00049	0.00064	0.00322	0.00616	0.00565	0.00514
36	0.00053	0.00070	0.00330	0.00616	0.00565	0.00514
37	0.00057	0.00076	0.00340	0.00616	0.00565	0.00514
38	0.00061	0.00083	0.00350	0.00616	0.00565	0.00514
39	0.00066	0.00091	0.00360	0.00616	0.00565	0.00514
40	0.00071	0.00099	0.00370	0.00616	0.00565	0.00514
41	0.00075	0.00107	0.00382	0.00616	0.00565	0.00514
42	0.00081	0.00117	0.00395	0.00616	0.00565	0.00514
43	0.00087	0.00128	0.00411	0.00616	0.00565	0.00514
44	0.00093	0.00139	0.00429	0.00616	0.00565	0.00514
45	0.00099	0.00152	0.00452	0.00616	0.00565	0.00514
46	0.00107	0.00165	0.00481	0.00616	0.00565	0.00514
47	0.00117	0.00180	0.00517	0.00616	0.00565	0.00514
48	0.00129	0.00196	0.00560	0.00616	0.00565	0.00514
49	0.00144	0.00214	0.00613	0.00616	0.00565	0.00514
50	0.00163	0.00232	0.00675	0.00616	0.00565	0.00514
51	0.00188	0.00254	0.00748	0.00616	0.00565	0.00514
52	0.00217	0.00276	0.00833	0.00616	0.00565	0.00514
53	0.00250	0.00301	0.00928	0.00616	0.00565	0.00514
54	0.00289	0.00328	0.01034	0.00616	0.00565	0.00514
55	0.00334	0.00358	0.01150	0.00616	0.00565	0.00514
56	0.00385	0.00389	0.01274	0.00616	0.00565	0.00514
57	0.00444	0.00424	0.01404	0.00616	0.00565	0.00514
58	0.00512	0.00462	0.01539	0.00616	0.00565	0.00514
59	0.00589	0.00503	0.01675	0.00616	0.00565	0.00514
60	0.00678	0.00549	0.01812	0.00616	0.00565	0.00514
61	0.00779	0.00604	0.01948	0.00616	0.00565	0.00514

TABLE I3 (CONT'D)
 RETIRED ENLISTEE DEATH RATES

<u>Age</u>	<u>Non-Disability</u>		<u>Permanent Disability</u>	<u>Temporary Disability Year of Retirement</u>		
	<u>Active</u>	<u>Reserve</u>		<u>One</u>	<u>Two</u>	<u>Three</u>
62	0.00891	0.00673	0.02081	0.00616	0.00565	0.00514
63	0.01016	0.00753	0.02214	0.00616	0.00565	0.00514
64	0.01156	0.00847	0.02348	0.00616	0.00565	0.00514
65	0.01311	0.00952	0.02486	0.00616	0.00565	0.00514
66	0.01480	0.01070	0.02636			
67	0.01665	0.01201	0.02804			
68	0.01867	0.01346	0.03000			
69	0.02088	0.01507	0.03232			
70	0.02329	0.01686	0.03508			
71	0.02594	0.01885	0.03832			
72	0.02884	0.02109	0.04205			
73	0.03203	0.02359	0.04626			
74	0.03555	0.02644	0.05094			
75	0.03946	0.02967	0.05607			
76	0.04381	0.03336	0.06165			
77	0.04864	0.03757	0.06769			
78	0.05401	0.04242	0.07421			
79	0.05996	0.04796	0.08124			
80	0.06654	0.05428	0.08880			
81	0.07382	0.06146	0.09694			
82	0.08186	0.06958	0.10571			
83	0.09073	0.07869	0.11516			
84	0.10051	0.08886	0.12537			
85	0.11129	0.10012	0.13640			
86	0.12315	0.11253	0.14835			
87	0.13616	0.12612	0.16124			
88	0.15038	0.14092	0.17510			
89	0.16585	0.15697	0.18993			
90	0.18263	0.17425	0.20570			
91	0.20077	0.19277	0.22239			
92	0.22028	0.21251	0.24000			
93	0.24120	0.23345	0.25853			
94	0.26356	0.25560	0.27798			
95	0.28738	0.27899	0.29837			
96	0.31272	0.30393	0.31975			
97	0.34214	0.33403	0.34209			
98	0.37719	0.37152	0.36540			
99	0.41858	0.41737	0.38968			
100	0.46633	0.47149	0.41371			
101	0.51623	0.53310	0.44830			
102	0.57031	0.60102	0.48519			
103	0.62764	0.67398	0.52450			
104	0.68754	0.75090	0.56700			
105	0.74995	0.83126	0.61294			
106	0.81525	0.91537	0.66260			
107	0.88458	1.00470	0.71628			
108	0.95775	1.09855	0.77431			
109	1.03436	1.19579	0.83703			
110	1.11387	1.29496	0.90483			

TABLE I4
NONDEATH, NONTRANSFER LOSS RATES FROM TEMPORARY DISABILITY

Age	OFFICER			ENLISTEE		
	Year of Retirement			Year of Retirement		
	One	Two	Three	One	Two	Three
16	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
17	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
18	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
19	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
20	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
21	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
22	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
23	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
24	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
25	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
26	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
27	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
28	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
29	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
30	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
31	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
32	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
33	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
34	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
35	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
36	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
37	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
38	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
39	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
40	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
41	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
42	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
43	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
44	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
45	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
46	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
47	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
48	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
49	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
50	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
51	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
52	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
53	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
54	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
55	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
56	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
57	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
58	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
59	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
60	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
61	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
62	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
63	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
64	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
65	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248

TABLE I5
TRANSFER RATES FROM TEMPORARY DISABILITY TO PERMANENT DISABILITY

Age	OFFICER		ENLISTEE	
	Year of Retirement		Year of Retirement	
	One	Two	One	Two
16	0.12808	0.17399	0.06262	0.09470
17	0.12808	0.17399	0.06262	0.09470
18	0.12808	0.17399	0.06262	0.09470
19	0.12808	0.17399	0.06262	0.09470
20	0.12808	0.17399	0.06262	0.09470
21	0.12808	0.17399	0.06262	0.09470
22	0.12808	0.17399	0.06262	0.09470
23	0.12808	0.17399	0.06262	0.09470
24	0.12808	0.17399	0.06262	0.09470
25	0.12808	0.17399	0.06262	0.09470
26	0.12808	0.17399	0.06262	0.09470
27	0.12808	0.17399	0.06262	0.09470
28	0.12808	0.17399	0.06262	0.09470
29	0.12808	0.17399	0.06262	0.09470
30	0.12808	0.17399	0.06262	0.09470
31	0.12808	0.17399	0.06262	0.09470
32	0.12808	0.17399	0.06262	0.09470
33	0.12808	0.17399	0.06262	0.09470
34	0.12808	0.17399	0.06262	0.09470
35	0.12808	0.17399	0.06262	0.09470
36	0.12808	0.17399	0.06262	0.09470
37	0.12808	0.17399	0.06262	0.09470
38	0.12808	0.17399	0.06262	0.09470
39	0.12808	0.17399	0.06262	0.09470
40	0.12808	0.17399	0.06262	0.09470
41	0.12808	0.17399	0.06262	0.09470
42	0.12808	0.17399	0.06262	0.09470
43	0.12808	0.17399	0.06262	0.09470
44	0.12808	0.17399	0.06262	0.09470
45	0.12808	0.17399	0.06262	0.09470
46	0.12808	0.17399	0.06262	0.09470
47	0.12808	0.17399	0.06262	0.09470
48	0.12808	0.17399	0.06262	0.09470
49	0.12808	0.17399	0.06262	0.09470
50	0.12808	0.17399	0.06262	0.09470
51	0.12808	0.17399	0.06262	0.09470
52	0.12808	0.17399	0.06262	0.09470
53	0.12808	0.17399	0.06262	0.09470
54	0.12808	0.17399	0.06262	0.09470
55	0.12808	0.17399	0.06262	0.09470
56	0.12808	0.17399	0.06262	0.09470
57	0.12808	0.17399	0.06262	0.09470
58	0.12808	0.17399	0.06262	0.09470
59	0.12808	0.17399	0.06262	0.09470
60	0.12808	0.17399	0.06262	0.09470
61	0.12808	0.17399	0.06262	0.09470
62	0.12808	0.17399	0.06262	0.09470
63	0.12808	0.17399	0.06262	0.09470
64	0.12808	0.17399	0.06262	0.09470
65	0.12808	0.17399	0.06262	0.09470

TABLE I6
SURVIVOR REMARRIAGE RATES

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
16	0.0100	41	0.0160
17	0.0100	42	0.0160
18	0.0100	43	0.0160
19	0.0100	44	0.0160
20	0.0100	45	0.0125
21	0.0100	46	0.0125
22	0.0100	47	0.0125
23	0.0100	48	0.0125
24	0.0100	49	0.0125
25	0.0100	50	0.0088
26	0.0100	51	0.0088
27	0.0100	52	0.0088
28	0.0100	53	0.0088
29	0.0100	54	0.0075
30	0.0260	55	0.0064
31	0.0260	56	0.0054
32	0.0260	57	0.0046
33	0.0260	58	0.0039
34	0.0260	59	0.0033
35	0.0135	60	0.0028
36	0.0135	61	0.0024
37	0.0135	62	0.0020
38	0.0135	63	0.0017
39	0.0135	64	0.0015
40	0.0160	65	0.0013

TABLE I7
SURVIVOR DEATH RATES

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0	0.00587	40	0.00170	80	0.04356
1	0.00035	41	0.00184	81	0.04846
2	0.00023	42	0.00201	82	0.05408
3	0.00018	43	0.00220	83	0.06049
4	0.00014	44	0.00242	84	0.06774
5	0.00013	45	0.00265	85	0.07590
6	0.00011	46	0.00291	86	0.08503
7	0.00010	47	0.00319	87	0.09515
8	0.00009	48	0.00350	88	0.10631
9	0.00008	49	0.00384	89	0.11852
10	0.00007	50	0.00421	90	0.13184
11	0.00007	51	0.00459	91	0.14630
12	0.00010	52	0.00498	92	0.16194
13	0.00013	53	0.00537	93	0.17877
14	0.00016	54	0.00576	94	0.19683
15	0.00020	55	0.00619	95	0.21613
16	0.00023	56	0.00667	96	0.23671
17	0.00027	57	0.00714	97	0.25855
18	0.00039	58	0.00760	98	0.28162
19	0.00044	59	0.00771	99	0.30591
20	0.00049	60	0.00797	100	0.33140
21	0.00055	61	0.00837	101	0.35867
22	0.00059	62	0.00892	102	0.38740
23	0.00062	63	0.00961	103	0.41761
24	0.00065	64	0.01043	104	0.44935
25	0.00068	65	0.01139	105	0.48243
26	0.00071	66	0.01247	106	0.50665
27	0.00074	67	0.01367	107	0.53209
28	0.00078	68	0.01499	108	0.55880
29	0.00083	69	0.01641	109	0.58685
30	0.00088	70	0.01793		
31	0.00093	71	0.01954		
32	0.00099	72	0.02125		
33	0.00105	73	0.02308		
34	0.00112	74	0.02506		
35	0.00119	75	0.02723		
36	0.00128	76	0.02966		
37	0.00137	77	0.03243		
38	0.00147	78	0.03562		
39	0.00158	79	0.03930		

TABLE I8
SPOUSES GENERATED PER OFFICER SPONSOR

<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>	<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>
16	N/A	N/A	0.00031	64	0.84387	0.75136	0.67442
17	N/A	N/A	0.00072	65	0.84776	0.76549	0.68417
18	N/A	N/A	0.00170	66	0.85147	0.77733	0.69485
19	N/A	N/A	0.00399	67	0.85489	0.78707	0.70607
20	N/A	N/A	0.00939	68	0.85794	0.79488	0.71739
21	N/A	N/A	0.02208	69	0.86053	0.80095	0.72837
22	N/A	N/A	0.05191	70	0.86255	0.80545	0.73856
23	N/A	N/A	0.12205	71	0.86389	0.80856	0.74761
24	N/A	N/A	0.18713	72	0.86447	0.81044	0.75520
25	N/A	N/A	0.24716	73	0.86417	0.81123	0.76113
26	N/A	N/A	0.30212	74	0.86290	0.81103	0.76531
27	N/A	N/A	0.35200	75	0.86056	0.80989	0.76767
28	N/A	N/A	0.39679	76	0.85707	0.80779	0.76820
29	N/A	N/A	0.44060	77	0.85233	0.80465	0.76688
30	0.60867	N/A	0.48053	78	0.84629	0.80035	0.76368
31	0.64719	N/A	0.51659	79	0.83886	0.79475	0.75855
32	0.67967	N/A	0.54881	80	0.82998	0.78766	0.75142
33	0.70650	N/A	0.57729	81	0.81961	0.77893	0.74219
34	0.72817	N/A	0.60215	82	0.80769	0.76840	0.73073
35	0.74522	N/A	0.62359	83	0.79418	0.75594	0.71692
36	0.75826	N/A	0.64181	84	0.77906	0.74143	0.70069
37	0.76788	N/A	0.65706	85	0.76229	0.72482	0.68196
38	0.77465	N/A	0.66959	86	0.74385	0.70603	0.66073
39	0.77550	N/A	0.67965	87	0.72372	0.68505	0.63707
40	0.77648	N/A	0.68747	88	0.70190	0.66186	0.61105
41	0.77762	N/A	0.69329	89	0.67838	0.63647	0.58278
42	0.77890	N/A	0.69731	90	0.65314	0.60890	0.55235
43	0.78033	N/A	0.69971	91	0.62618	0.57917	0.51982
44	0.78190	N/A	0.70064	92	0.59750	0.54733	0.48523
45	0.78362	N/A	0.70023	93	0.56710	0.51338	0.44862
46	0.78549	N/A	0.69861	94	0.53497	0.47736	0.40997
47	0.78751	N/A	0.69586	95	0.50112	0.43927	0.36931
48	0.78967	N/A	0.69213	96	0.46555	0.39911	0.33718
49	0.79199	N/A	0.68757	97	0.42825	0.36698	0.30657
50	0.79446	N/A	0.68239	98	0.39764	0.33619	0.27826
51	0.79708	N/A	0.67681	99	0.36813	0.30751	0.25321
52	0.79986	N/A	0.67108	100	0.34042	0.28192	0.23015
53	0.80280	N/A	0.66544	101	0.31534	0.25820	0.20918
54	0.80590	N/A	0.66017	102	0.29189	0.23645	0.19019
55	0.80916	N/A	0.65555	103	0.27016	0.21662	0.17289
56	0.81257	N/A	0.65182	104	0.25012	0.19840	0.15716
57	0.81615	N/A	0.64922	105	0.23153	0.18173	0.14288
58	0.81986	N/A	0.64796	106	0.21433	0.16646	0.12989
59	0.82370	0.64109	0.64820	107	0.19841	0.15247	0.11807
60	0.82766	0.66876	0.65009	108	0.18367	0.13966	0.10734
61	0.83169	0.69357	0.65368	109	0.17003	0.12792	0.09758
62	0.83577	0.71555	0.65899	110	0.15739	0.11717	0.08871
63	0.83985	0.73477	0.66595				

NOTE: "N/A," or "not applicable," appears at ages for which retiree medical coverage eligibility is not available.

TABLE I9
SPOUSES GENERATED PER ENLISTEE SPONSOR

<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>	<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>
16	N/A	N/A	0.00046	64	0.77360	0.74040	0.60622
17	N/A	N/A	0.00246	65	0.77897	0.75112	0.61303
18	N/A	N/A	0.01307	66	0.78488	0.75941	0.62067
19	N/A	N/A	0.06937	67	0.79100	0.76545	0.62878
20	N/A	N/A	0.13914	68	0.79696	0.76946	0.63700
21	N/A	N/A	0.20662	69	0.80235	0.77168	0.64499
22	N/A	N/A	0.26952	70	0.80680	0.77234	0.65243
23	N/A	N/A	0.32782	71	0.81002	0.77169	0.65902
24	N/A	N/A	0.38153	72	0.81179	0.76995	0.66452
25	N/A	N/A	0.43065	73	0.81199	0.76733	0.66875
26	N/A	N/A	0.47519	74	0.81052	0.76395	0.67154
27	N/A	N/A	0.51519	75	0.80732	0.75987	0.67276
28	N/A	N/A	0.55072	76	0.80238	0.75504	0.67231
29	N/A	N/A	0.58191	77	0.79565	0.74937	0.67012
30	0.61495	N/A	0.60892	78	0.78712	0.74270	0.66613
31	0.63262	N/A	0.63198	79	0.77674	0.73484	0.66031
32	0.64785	N/A	0.65133	80	0.76450	0.72557	0.65266
33	0.65994	N/A	0.66727	81	0.75038	0.71467	0.64318
34	0.66968	N/A	0.68009	82	0.73437	0.70196	0.63188
35	0.67785	N/A	0.69013	83	0.71655	0.68729	0.61879
36	0.68543	N/A	0.69772	84	0.69700	0.67053	0.60393
37	0.69137	N/A	0.70315	85	0.67584	0.65160	0.58731
38	0.69778	N/A	0.70671	86	0.65322	0.63044	0.56895
39	0.70380	N/A	0.70863	87	0.62932	0.60702	0.54887
40	0.70945	N/A	0.70912	88	0.60428	0.58134	0.52706
41	0.71473	N/A	0.70831	89	0.57827	0.55341	0.50353
42	0.71963	N/A	0.70632	90	0.55140	0.52323	0.47828
43	0.72417	N/A	0.70322	91	0.52377	0.49082	0.45131
44	0.72836	N/A	0.69908	92	0.49545	0.45619	0.42261
45	0.73221	N/A	0.69396	93	0.46649	0.41934	0.39219
46	0.73577	N/A	0.68793	94	0.43691	0.38029	0.36709
47	0.73904	N/A	0.68107	95	0.40674	0.33902	0.34267
48	0.74204	N/A	0.67347	96	0.37598	0.29554	0.31953
49	0.74476	N/A	0.66524	97	0.34465	0.26301	0.29844
50	0.74719	N/A	0.65654	98	0.31845	0.23259	0.27853
51	0.74929	N/A	0.64753	99	0.29350	0.20514	0.25994
52	0.75105	N/A	0.63843	100	0.27024	0.18163	0.24266
53	0.75248	N/A	0.62947	101	0.24920	0.16054	0.22649
54	0.75360	N/A	0.62092	102	0.22964	0.14188	0.21140
55	0.75451	N/A	0.61304	103	0.21161	0.12548	0.19733
56	0.75532	N/A	0.60613	104	0.19504	0.11092	0.18418
57	0.75614	N/A	0.60044	105	0.17974	0.09806	0.17192
58	0.75709	N/A	0.59620	106	0.16565	0.08670	0.16047
59	0.75832	0.64532	0.59360	107	0.15266	0.07665	0.14978
60	0.75997	0.67016	0.59273	108	0.14069	0.06776	0.13980
61	0.76221	0.69204	0.59364	109	0.12966	0.05991	0.13049
62	0.76518	0.71098	0.59629	110	0.11950	0.05296	0.12180
63	0.76898	0.72706	0.60055				

NOTE: "N/A," or "not applicable," appears at ages for which retiree medical coverage eligibility is not available.

APPENDIX J

MISCELLANEOUS VALUATION PARAMETERS

	<u>Page</u>
Description	J-2
Table J1: Description of Miscellaneous Valuation Parameters	J-3

HORGO is the computer program used to produce the population projections underlying the computation of the aggregate entry-age-normal costs and the unfunded liability. In addition to being affected by the external rates, HORGO has a number of internal parameters which affect its results. These parameters are assumptions or methodologies and approaches used to develop actuarial results. Examples include sponsor and survivor age differences.

A description of the various valuation parameters by population is given in Table J1. Numerical values are also shown for selected items.

TABLE J1
DESCRIPTION OF MISCELLANEOUS VALUATION PARAMETERS

Item	Description/Value
Non-Selected Reserve with 20 Good Years deferral coverage rates	The purpose of these rates is to account for survivor deaths and remarriages prior to when the deceased member would have attained age 60.
Proportion of Selected Reserve ‘Line of Duty’ deaths	The purpose of these factors is to account for immediate coverage granted to survivors of members who die while in the ‘line of duty.’ The factor is the ratio of ‘line of duty’ deaths to all deaths of Selected Reserve members. Factors are developed by paygrade – officer (33%) and enlistee (15%).
Proportion of reserve benefit earned through active duty component service	In determining the normal cost using a new entrant group, this factor is used to allocate a portion of the value of the reserve benefit in the part-time normal cost to the active duty (full-time) normal cost. The amount allocated accounts for the portion of the benefit for reserve retirees earned through active duty component service. In the current valuation, 23.9% of the benefit in the part-time normal cost is allocated to the full-time normal cost. The full- and part-time normal cost calculations are adjusted so that the allocation doesn’t significantly impact the total normal cost contribution.
Assumed age difference between military sponsor and survivor	In the current valuation, when sponsors die, surviving spouses are assumed three years younger than their sponsors (for active duty) and four years younger than their sponsors (for reserves). This assumption is used when projecting future survivors. The valuation projects current survivors based on the survivors’ ages.

TABLE J1 (CONT'D)
DESCRIPTION OF MISCELLANEOUS VALUATION PARAMETERS

Item	Description/Value
First partial year adjustment to the per capita normal cost calculation	An additional adjustment is made to the denominator in the per capita NC calculation to account for the first partial year of service of the new entrants during the valuation year (so that as of the September 30 valuation date, they have on average ½ year of service). This adjustment aligns the new entrant NC calculation with the valuation decrement rates, which are developed on a completed-years-of-service basis.

APPENDIX K

GLOSSARY

	<u>Page</u>
Terms	K-2

TERM / ACRONYM	DEFINITION
AL	Actuarial Accrued Liability or Actuarial liability; present value of future retirement benefits attributed to past service.
All Uniformed	Refers to the population containing DoD, Coast Guard (CG), Public Health Service (PHS), and National Oceanic and Atmospheric Administration (NOAA).
CAPER	Comprehensive Ambulatory Provider Encounter Record; workload measure for Direct Care Outpatient services.
CMS	Center for Medicare and Medicaid Services
CPI	Consumer Price Index, or a scale that shows the annual change (trend) in prices for a market basket of goods and services. For the MERHCF valuation, CPI-U (CPI for all urban consumers) is used.
CV	Claim Vector; an array of average costs by age. CVs for USFHP contain average capitation rates or global rates costs by age.
DC	Direct Care; care received at a military treatment facility (MTF).
DEERS	Defense Enrollment Eligibility Reporting System; system that stores demographic and benefit information on military members, their dependents and survivors.
DHA	Defense Health Agency; a component of the Military Health System, and responsible for shared services, functions, and activities of the MHS and other common clinical and business processes. Prior to October 1, 2013, these activities were managed by TRICARE Management Activity (TMA).
DIEUS	Date of Initial Entry to Uniformed Services.
Direct Care	Medical care received at an MTF.
Discount Rate	The single interest rate that is used to discount all projected benefit payments back to the actuarial valuation date; the rate used to compute the present value of future benefit plan payments. For the MERHCF valuation, set equal to the assumed long term rate of return on Fund investments, which are restricted to US Treasury securities.
DoD	U.S. Department of Defense
Endstrength	Count of military sponsors, usually as of the end of the month or year, unless an average endstrength is defined over a specified period.

TERM / ACRONYM	DEFINITION
FY	Fiscal Year; October 1 – September 30.
FYE	Fiscal Year End
Global Rate	A capitated rate, paid monthly, for each covered plan member; one rate (varies by gender and age group) that covers the full cost of providing care provided under USFHP.
HA	Health Affairs; component of Military Health System; partner with Defense Health Agency (DHA).
HORGO	Name of population projection model for the health valuation; health version of GORGO, OACT's population projection program for the Military Retirement Fund.
ID	Identification
IDES	Integrated Disability Evaluation System; method of evaluating disabilities; used by both DoD and the VA, employing the same rating criteria.
ING	Inactive National Guard
IRR	Individual Ready Reserve
MERHCF	Medicare-Eligible Retiree Health Care Fund, or Fund
MRF	Military Retirement Fund (holds assets and disburses funds for military retiree pay)
MTF	Military Treatment Facility; located on or near a military base. Direct care services are provided at MTFs.
NC	Normal Cost; determined on a per capita basis, and multiplied by expected average annual strength to determine annual contribution to the MERHCF for the annual accrual cost.
NDAA	National Defense Authorization Act
Nominal interest rate	Real interest rate adjusted for inflation
Non-Selected Reserves with 20 good years	Reservists who are not in the Selected Reserve and who have completed 20 "good" (or creditable) years toward retirement, but who have not yet reached retirement age.
Non-USFHP	All TRICARE programs or members other than USFHP or other than members enrolled in USFHP.
OACT	DoD Office of the Actuary (unless stated otherwise)
PC	Purchased Care; care received in civilian settings.
PCM	Primary Care Manager (plan feature of TRICARE Prime)

TERM / ACRONYM	DEFINITION
PCP	Primary Care Provider (plan feature of USFHP)
PEBD	Pay Entry Base Date; set as the initial service or hire date, and adjusted for each break in service. The PEBD is used to determine position on the pay table.
Purchased Care	Medical care received in a commercial setting (not in an MTF).
PVB	Present Value of Future Benefits; also called PVFB.
PVFB	Present Value of Future Benefits; also called PVB.
PVFC	Present Value of Future Normal Costs
Real interest rate	The difference between the nominal interest rate and CPI; real rate of growth.
RWP	Relative Weighted Product; workload measure for Direct Care Inpatient services.
Selected Reserves	Reserve units and individuals actively participating in training and/or drilling activities who typically must complete 48 drills plus two weeks of annual training each year. Selected Reservists are the first to be activated.
Strength	Military head counts (or count of sponsors)
TFL	TRICARE For Life, the medical plan offered to retired members and their eligible spouses, dependents and survivors who are eligible for Medicare.
TRR	TRICARE Retired Reserve, the medical program offered on a non-subsidized basis to members of the retired Reserve who are under age 60 (i.e., qualified for non-regular retirement) and not eligible for the Federal Employees Health benefits (FEHB) program.
TYA	TRICARE Young Adult, the medical program offered on a non-subsidized basis to unmarried children under age 26 who do not satisfy the eligibility conditions for subsidized TRICARE coverage and who do not have access to employer sponsored health care coverage.
U.S.C.	United States Code; the general and permanent laws of the United States. Published by the Office of the Law Revision Counsel of the U.S. House of Representatives.
UFL	Unfunded Liability; AL minus Assets.
USFHP	US Family Health Plan; a TRICARE medical plan with a managed care design (like TRICARE Prime). USFHP serves Uniformed Services families. Enrollment is required for

TERM / ACRONYM	DEFINITION
	participation in the plan, and members must reside within the provider service area. Unlike other TRICARE plans, this plan does not coordinate with Medicare (Medicare is not primary payer).
Val	Valuation