



# **VALUATION OF THE MEDICARE-ELIGIBLE RETIREE HEALTH CARE FUND**

**SEPTEMBER 30, 2019**

**DoD Office of the Actuary  
February 2021**

## 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, 2019, and certain funding requirements - the FY 2021 unfunded liability amortization payment and FY 2022 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, standards, 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, 4.75% discount rate and 4.75% ultimate medical trend rate.

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



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## INTRODUCTION

The Fiscal Year (FY) 2001 National Defense Authorization Act 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. The Act also created a mechanism to fund benefits for these beneficiaries. Specifically, United States 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 liabilities associated with uniformed services retiree health care programs for Medicare-eligible beneficiaries on an actuarially sound basis. 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 (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 Congress on the status of the MERHCF at least every four years<sup>1</sup>. 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 may not appear to add due to rounding. Throughout this report and appendices, the MERHCF is also referred to as “the Fund”.

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<sup>1</sup>For access to the official transcripts from the July 2020 Board meeting, the purpose of which was to approve the September 30, 2019, valuation assumptions, and confirm the FY 2021 MERHCF per capita normal costs, follow this link: <https://actuary.defense.gov/External-Links/>

## SUMMARY OF VALUATION RESULTS

The purpose of the September 30, 2019, MERHCF 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 2019 valuation uses census population data as of September 30, 2019, aggregate claims data for FY2019, and detailed claims data from fiscal years 2015 to 2019 (each fiscal year runs from October 1<sup>st</sup> through September 30<sup>th</sup>). The 2019 valuation produces AL and UFL figures as of September 30, 2019, an UFL amortization payment for October 1, 2020, and per capita NCs for FY 2020 that are projected to FY2022. The total October 1, 2020, Treasury payment is the sum of the October 1, 2020, UFL amortization payment and the October 1, 2020, Treasury NC payment. The October 1, 2020, NC payment is a function of FY 2021 per capita NC amounts promulgated by the Board in 2019, as well as budgeted average force strengths for FY 2021. 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 for 100 years.

The first confirmed case of coronavirus (COVID-19) pandemic in the US was in January 2020. We made certain pandemic-related adjustments to the medical trend rate assumptions used in this report, as described in Appendix D. In future Fund valuations, OACT will continue to assess the impact of the pandemic.



TABLE 1  
LIABILITY SUMMARY  
(\$ millions)

|                          | <u>AL</u> | <u>Fund</u> | <u>UFL</u> |
|--------------------------|-----------|-------------|------------|
| As of September 30, 2019 | \$452,776 | \$277,820   | \$174,956  |

TABLE 2  
TREASURY PAYMENT  
(\$ millions)

| <u>Payable</u>  | <u>UFL Amortization</u> | <u>NC</u> | <u>Total</u> |
|-----------------|-------------------------|-----------|--------------|
| October 1, 2020 | \$6,983                 | \$8,625   | \$15,608     |

TABLE 3  
PER CAPITA NORMAL COSTS FOR FY 2022

| <u>Payable</u>  | <u>Active Duty</u> | <u>Reserve</u> |
|-----------------|--------------------|----------------|
| October 1, 2021 | \$5,506            | \$2,138        |

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

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**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 the Fund balance. 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, 2019  
(\$ millions)

|       |           |
|-------|-----------|
| PVFB  | \$522,868 |
| PVFNC | \$70,092  |
| AL    | \$452,776 |
| Fund  | \$277,820 |
| UFL   | \$174,956 |

**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.

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, 2019; 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, 2019  
(\$ millions)

|                           |           |
|---------------------------|-----------|
| Assets at Book Value      | \$278,789 |
| Less: Accounts Payable    | \$341     |
| Less: IBNR                | \$628     |
| Actuarial Value of Assets | \$277,820 |

TABLE 6  
FY 2019 STATEMENT OF CHANGES IN THE ACTUARIAL VALUE OF ASSETS  
(\$ millions)

|  |           |
|--|-----------|
| Actuarial Value of Assets, Beginning of Year | \$265,700 |
| Contributions                                |           |
| Amortization of UFL                          | \$5,720   |
| Normal Cost                                  | \$7,763   |
| Nonrecurring, other                          | \$0       |
| Investment Income                            | \$9,132   |
| Total Additions                              | \$22,615  |
| Less: Benefit Payments                       | \$10,494  |
| Actuarial Value of Assets, End of Year       | \$277,820 |

The MERHCF financial statements are required to use 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, 2019  
(\$ millions)

|   |              |
|---|--------------|
| Non-marketable, Market-based Securities | \$318,752    |
| Fund Balance with Treasury              | \$63         |
| Accounts Receivable                     | <u>\$267</u> |
| Total Market-based Value of Assets      | \$319,082    |

### 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 change categories there are only liability components.

The following tables display summary level (gain)/loss information from the September 30, 2019, 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, 2018 (actual)   | \$436,343 | \$265,700   | \$170,644  |
| September 30, 2019 (expected) | \$455,417 | \$282,247   | \$173,170  |
| September 30, 2019 (actual)   | \$452,776 | \$277,820   | \$174,956  |
| (Gain) / loss                 |           |             | \$1,787    |

TABLE 9  
 SEPTEMBER 30, 2019 ASSET AND LIABILITY (GAIN) / LOSS SUMMARY  
 (\$ millions)

|  | <u>Liability</u> | <u>Asset</u> | <u>Total</u> |
|--|------------------|--------------|--------------|
| Experience   | (\$6,103)        | \$4,427      | (\$1,676)    |
| Assumption   | \$3,463          |              | \$3,463      |
| Plan Change  | \$0              |              | \$0          |
| Total  | (\$2,640)        | \$4,427      | \$1,787      |
| <u>(Gain) / Loss Expressed as a % of September 30, 2019 AL</u> |                  |              |              |
|  | <u>Liability</u> | <u>Asset</u> | <u>Total</u> |
| Experience   | -1.3%            | 1.0%         | -0.4%        |
| Assumption   | 0.8%             |              | 0.8%         |
| Plan Change  | 0.0%             |              | 0.0%         |
| Total  | -0.6%            | 1.0%         | 0.4%         |

TABLE 10  
CHANGE IN UNFUNDED LIABILITY  
(\$ millions)

|  |            |       |
|--|------------|-------|
| 1. Actual Unfunded Accrued Liability, Sept. 30, 2019   | \$174,956  | 38.6% |
| 2. Expected Unfunded Accrued Liability, Sept. 30, 2019 | \$173,170  | 38.2% |
| 3. Total (Gain) / Loss                                 | \$1,787    | 0.4%  |
| a. Total experience (gain) / loss                      | (\$1,676)  | 0.4%  |
| census   | \$1,123    | 0.2%  |
| claims   | (\$7,226)  | 1.6%  |
| asset  | \$4,427    | 1.6%  |
| b. Total benefit change (gain) / loss                  | \$0        | 0.0%  |
| c. Total assumption (gain) / loss                      | \$3,463    | 0.8%  |
| medical trend rates                                    | (\$21,791) | 4.8%  |
| admin and Rx rebate %                                  | \$266      | 0.1%  |
| mortality and other demographic                        | \$189      | 0.0%  |
| discount rate  | \$24,799   | 5.5%  |

(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. In this table, negative values represent actuarial gains.)

#### 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 2012 and 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 3.00%. 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

as (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. No new plan changes were reflected in the 2019 valuation.

## 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, 2019, Military Retirement Fund (MRF) 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 retired sponsors, regardless of whether they are in "paid" status. For similar reasons, survivor counts are higher in this valuation. However, the number of eligible reserve retirees in the MERHCF is lower than the number of eligible reserve retirees in the MRF. 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 was extracted from files maintained at the Defense Manpower Data Center. Data on individual retirees came from official files submitted by the Defense Finance and Accounting Service. Reserve data was obtained from the Reserve Component Common Personnel Data System, 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 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, and Marines). Since the MERHCF provides benefits for retirees of additional uniformed services (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, 2019, 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), they 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, 2019

|                    |           |
|--------------------|-----------|
| <u>DoD</u>         |           |
| Active Duty        | 1,409,079 |
| Reserve            | 716,643   |
| <u>Coast Guard</u> |           |
| Active Duty        | 40,266    |
| Reserve            | 6,229     |
| PHS Active Duty    | 6,159     |
| NOAA Active Duty   | 323       |
| <u>Total</u>       |           |
| Active Duty        | 1,455,827 |
| Reserve            | 722,872   |

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)<sup>2</sup>
- 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

<sup>2</sup>This category includes non-Selected Reserves with 20 or more good years.



- 7 Retiree, Reserve Component, Disabled Enlistee
- 8 Retiree, Reserve Component, Disabled Officer
- 9 Survivor, Active Duty Component, Enlistee
- 10 Survivor, Active Duty Component, Officer
- 11 Survivor, Reserve Component, Enlistee
- 12 Survivor, Reserve Component, Officer

Separate data arrays are maintained in HORG0 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 retired 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 HORG0, 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 are 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 for fiscal years 2015, 2016, and 2017. The data were used to develop claim vectors (CVs), and completed aggregate 2019 incurred claims data were used to adjust the CVs to 2019 cost levels.

OACT processes detailed claims 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 also properly accounts for Medicare beneficiaries (and their claims) who turn Medicare-eligible during the year.

Once the detailed claims and workload data 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, which is

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 (DC) claims (workload data) are claims for care received in Military Treatment Facilities (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 do not 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 (LOE) for each procedure). The Defense Health Agency provides OACT with an annual cost-allocation analysis obtained from the MTFs' Medical Expense and Performance Reporting System. This LOE 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 (TFL) 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 monitored several plan utilization statistics to determine any trends in plan participation, and set assumptions for the ultimate level of plan usage within the PC and DC environments. Changes identified in plan participation might help explain changes in aggregate and per capita plan cost, and might also allow for reasonable medical trend estimates.

In August 2019, the Board approved removing the remaining three years of participation rates (FY 2018 to FY2020) for use in the valuation as of September 30, 2018 (i.e., participation rates set to 100%). This decision was based on an OACT study that showed MERHCF medical trends to be more consistent with the industry medical trends. Therefore, the application of participation rates (in addition to the medical trend rates) is no longer needed.

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

## 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<br/>Trend</u> | 1% <u>Higher<br/>Trend</u> | 1% <u>Lower<br/>Trend</u> |
|--|--------------------------|----------------------------|---------------------------|
| Actuarial Liability as of 09/30/19 (\$ millions) | \$452,776                | \$568,611                  | \$366,332                 |
| Per Capita Normal Cost for FY 2022               |                          |                            |                           |
| Active Duty                                      | \$5,506                  | \$8,846                    | \$3,440                   |
| Reserve  | \$2,138                  | \$3,369                    | \$1,357                   |
| <u>Percentage Change in:</u>                     |                          |                            |                           |
| Actuarial Liability as of 09/30/19               |                          | 25.6%                      | -19.1%                    |
| Per Capita Normal Cost for FY 2022               |                          |                            |                           |
| Active Duty                                      |                          | 60.7%                      | -37.5%                    |
| Reserve  |                          | 57.6%                      | -36.5%                    |

APPENDIX A

ELIGIBILITY AND PLAN PROVISIONS

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## INTRODUCTION

Medical care coverage program for military 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 annual National Defense Authorization Act, (NDAA). The 2001 NDAA 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 plan eligibility requirements and benefit provisions.

## SUMMARY OF ELIGIBILITY REQUIREMENTS

### 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. armed services (Army, Air Force, Navy, and Marine Corps), the 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 21<sup>st</sup> birthday (or 23<sup>rd</sup> 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 of a service member retain coverage when 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 most Medicare-eligible survivors are enrolled in a medical plan that requires no contribution.

### Medically-Retired Service Members (Disabled)

For a service member to be placed on the Temporary Disabled Retirement List (TDRL), the Service's medical evaluation must determine that the member has a physical condition, injury or disease that renders the member unfit to perform duties. In addition, the member must receive a disability rating of

at least 30 percent. This DoD disability rating is separate from the one given by the Department of Veterans Affairs.

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)<sup>1</sup>. 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 the 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 subsidized<sup>2</sup> TRICARE health benefits until they reach age 60 and are eligible for retiree pay.

#### 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 continues for two years, or until December 31, 1988 if later

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

<sup>2</sup> 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.

- 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 or currently enrolled in the following health plan options depending on where they reside:

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

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. 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 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.

NOTE: Further plan eligibility and provisions for Medicare-eligible retirees and their Medicare-eligible dependents can be found on the Tricare website, <https://Tricare.mil>. The website provides the latest information and does not necessarily reflect the benefits valued in this report.



APPENDIX B

SUPPLEMENTAL VALUATION RESULTS

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**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:

- 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, 2019, 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    | \$26,524         | \$37,448         | \$63,971         | 5.9%                | 8.3%         | 14.1%         |
| Outpatient   | \$37,586         | \$160,423        | \$198,009        | 8.3%                | 35.4%        | 43.7%         |
| Pharmacy     | \$43,201         | \$132,740        | \$175,941        | 9.5%                | 29.3%        | 38.9%         |
| <u>USFHP</u> | <u>\$0</u>       | <u>\$14,855</u>  | <u>\$14,855</u>  | <u>0.0%</u>         | <u>3.3%</u>  | <u>3.3%</u>   |
| <b>Total</b> | <b>\$107,311</b> | <b>\$345,465</b> | <b>\$452,776</b> | <b>23.7%</b>        | <b>76.3%</b> | <b>100.0%</b> |

Table B2 shows the breakout of the AL by Active Duty and Reserve, by In-service (currently active duty or reserves (drilling or grey area<sup>1</sup>) and Inactive (currently retired, and their survivors and dependents), and by Direct Care (DC) and Purchased Care (PC).

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<sup>1</sup> 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, 2019 ACTUARIAL LIABILITY  
 BY SPONSOR STATUS  
 (\$millions)

|                 | Active Duty     |                  |                  |
|-----------------|-----------------|------------------|------------------|
|                 | <u>DC</u>       | <u>PC</u>        | <u>Total</u>     |
| In-service      | \$24,216        | \$56,465         | \$80,681         |
| <u>Inactive</u> | <u>\$71,989</u> | <u>\$199,537</u> | <u>\$271,526</u> |
| Total           | \$96,205        | \$256,002        | \$352,207        |
|                 | Reserve         |                  |                  |
|                 | <u>DC</u>       | <u>PC</u>        | <u>Total</u>     |
| In-service      | \$6,819         | \$50,038         | \$56,857         |
| <u>Inactive</u> | <u>\$4,287</u>  | <u>\$39,425</u>  | <u>\$43,712</u>  |
| Total           | \$11,106        | \$89,463         | \$100,569        |
|                 | Total           |                  |                  |
|                 | <u>DC</u>       | <u>PC</u>        | <u>Total</u>     |
| In-service      | \$31,035        | \$106,503        | \$137,538        |
| <u>Inactive</u> | <u>\$76,276</u> | <u>\$238,962</u> | <u>\$315,238</u> |
| Total           | \$107,311       | \$345,465        | \$452,776        |

TABLE B3  
 FY 2022 ACTIVE DUTY PER CAPITA NORMAL COST

|              | <u>DC</u>       | <u>PC</u>       | <u>Total</u>    | Proportion of Total |                 |                 |                 |                |
|--------------|-----------------|-----------------|-----------------|---------------------|-----------------|-----------------|-----------------|----------------|
|              |                 |                 |                 | <u>DC</u>           | <u>PC</u>       | <u>Total</u>    |                 |                |
| Inpatient    | \$366           | \$393           | \$759           | 6.6%                | 7.1%            | 13.8%           |                 |                |
| Outpatient   | \$578           | \$1,972         | \$2,549         | 10.5%               | 35.8%           | 46.3%           |                 |                |
| Pharmacy     | \$602           | \$1,596         | \$2,197         | 10.9%               | 29.0%           | 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        | \$1,545         | \$3,960         | \$5,506         | 28.1%               | 71.9%           | 100.0%          |                 |                |
|              |                 |                 |                 | Proportion of Total |                 |                 |                 |                |
|              | <u>Non-</u>     | <u>Disabled</u> | <u>Survivor</u> | <u>Total</u>        | <u>Non-</u>     | <u>Disabled</u> | <u>Survivor</u> | <u>Total</u>   |
|              | <u>disabled</u> | <u>Retiree</u>  | <u>Retiree</u>  | <u>Retiree</u>      | <u>disabled</u> | <u>Retiree</u>  | <u>Retiree</u>  | <u>Retiree</u> |
| Total        | \$3,511         | \$998           | \$997           | \$5,506             | 63.8%           | 18.1%           | 18.1%           | 100.0%         |

TABLE B4  
 FY 2022 RESERVE PER CAPITA 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    | \$55            | \$171           | \$226           | 2.6%                       | 8.0%            | 10.6%           |                            |                |                 |              |
| Outpatient   | \$89            | \$911           | \$1,000         | 4.2%                       | 42.6%           | 46.8%           |                            |                |                 |              |
| Pharmacy     | \$145           | \$767           | \$912           | 6.8%                       | 35.9%           | 42.6%           |                            |                |                 |              |
| <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        | \$288           | \$1,849         | \$2,138         | 13.5%                      | 86.5%           | 100.0%          |                            |                |                 |              |
|              |                 |                 |                 |                            |                 |                 | <u>Proportion of Total</u> |                |                 |              |
|              | <u>Non-</u>     | <u>Disabled</u> | <u>Survivor</u> | <u>Total</u>               | <u>Non-</u>     | <u>Disabled</u> | <u>Survivor</u>            | <u>Total</u>   |                 |              |
|              | <u>disabled</u> | <u>Retiree</u>  | <u>Retiree</u>  | <u>Retiree</u>             | <u>disabled</u> | <u>Retiree</u>  | <u>Retiree</u>             | <u>Retiree</u> | <u>Survivor</u> | <u>Total</u> |
| Total        | \$1,477         | \$307           | \$353           | \$2,138                    | 69.1%           | 14.4%           | 16.5%                      | 100.0%         |                 |              |

TABLE B5  
SEPTEMBER 30, 2019 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 |  |                      |
|      | 09/30/18            | \$436,343           |                          | FY21        | \$4,911     |                          | \$1,952 |                          |  |                      |
| 0    | 09/30/19            | \$455,417           | 4.37%                    | FY22        | \$5,156     | 5.00%                    | \$2,050 | 5.00%                    |  | Expected             |
| 1    | 09/30/19            | \$456,540           | 0.25%                    | FY22        | \$5,152     | -0.08%                   | \$2,050 | 0.00%                    | \$1,123                                      | Experience           |
| 2    | 09/30/19            | \$458,380           | 0.40%                    | FY22        | \$5,177     | 0.49%                    | \$2,057 | 0.34%                    | \$1,840                                      | Assumption           |
| 3    | 09/30/19            | \$457,412           | -0.21%                   | FY22        | \$5,170     | -0.14%                   | \$2,050 | -0.34%                   | (\$968)                                      | Assumption           |
| 4    | 09/30/19            | \$456,729           | -0.15%                   | FY22        | \$5,569     | 7.72%                    | \$2,170 | 5.85%                    | (\$683)                                      | Assumption           |
| 5    | 09/30/19            | \$449,503           | -1.58%                   | FY22        | \$5,485     | -1.51%                   | \$2,127 | -1.98%                   | (\$7,226)                                    | Experience           |
| 6    | 09/30/19            | \$449,768           | 0.06%                    | FY22        | \$5,485     | 0.00%                    | \$2,128 | 0.05%                    | \$266  | Assumption           |
| 7    | 09/30/19            | \$474,567           | 5.51%                    | FY22        | \$6,137     | 11.89%                   | \$2,370 | 11.37%                   | \$24,799                                     | Assumption           |
| 8    | 09/30/19            | \$452,776           | -4.59%                   | FY22        | \$5,506     | -10.28%                  | \$2,138 | -9.79%                   | (\$21,791)                                   | Assumption           |

A description of the steps shown in Table B5 follows.

0. Expected results on September 30, 2019, based on a roll forward of September 30, 2018, valuation results.
1. Update census (as of September 30, 2019).
2. Add one more year of mortality improvement (MI). Mortality rates are improved to the valuation date.
3. Update Mortality Improvement Rates.
4. Update Active Duty and Reserve Rates.
5. Claims True-up.
6. Update admin loads.
7. Update discount rates.
8. Update trend rates.

TABLE B6  
 SEPTEMBER 30, 2019 ASSET (GAIN)/LOSS  
 (\$millions)

|  | <u>(Gain)/Loss</u> | <u>% of<br/>9/30/2019 Fund</u> |
|--|--------------------|--------------------------------|
| 1. Incurred Benefit Payments vs. Expected  | (\$51)             | -0.02%                         |
| 2. Implemented Per Capita NCs vs. Expected | (\$17)             | -0.01%                         |
| 3. Force Strengths vs. Expected            | (\$73)             | -0.03%                         |
| 4. Unexpected, Nonrecurring Deposit        | \$0                | 0.0%                           |
| 5. Yield vs. Expected                      | <u>\$4,568</u>     | <u>1.64%</u>                   |
| 6. Total                                   | \$4,427            | 1.59%                          |

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 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           | \$32,665         | (\$16,175)         | (\$6,148)       | (\$3,705)            | \$6,637       |
| 2020           | \$33,658         | (\$16,413)         | (\$6,331)       | (\$3,931)            | \$6,983       |
| 2021           | \$34,668         | (\$16,905)         | (\$6,521)       | (\$4,049)            | \$7,193       |
| 2022           | \$35,708         | (\$17,412)         | (\$6,716)       | (\$4,171)            | \$7,409       |
| 2023           | \$36,779         | (\$17,934)         | (\$6,918)       | (\$4,296)            | \$7,631       |
| 2024           | \$37,883         | (\$18,472)         | (\$7,125)       | (\$4,425)            | \$7,861       |
| 2025           | \$39,019         | (\$19,027)         | (\$7,339)       | (\$4,558)            | \$8,095       |
| 2026           | \$40,190         | (\$19,597)         | (\$7,559)       | (\$4,694)            | \$8,340       |
| 2027           | \$41,395         | (\$20,185)         | (\$7,786)       | (\$4,835)            | \$8,589       |
| 2028           | \$42,637         | (\$20,791)         | (\$8,020)       | (\$4,980)            | \$8,846       |
| 2029           | \$43,916         | (\$21,415)         | (\$8,260)       | (\$5,130)            | \$9,111       |
| 2030           | \$45,234         | (\$22,057)         | (\$8,508)       | (\$5,284)            | \$9,385       |
| 2031           | \$46,591         | (\$22,719)         | (\$8,764)       | (\$5,442)            | \$9,666       |
| 2032           | \$47,989         | (\$23,400)         | (\$9,026)       | (\$5,606)            | \$9,957       |
| 2033           | \$49,428         | (\$24,102)         | (\$9,297)       | (\$5,774)            | \$10,255      |
| 2034           | \$50,911         | (\$24,826)         | (\$9,576)       | (\$5,947)            | \$10,562      |
| 2035           | \$52,439         | (\$25,570)         | (\$9,864)       | (\$6,125)            | \$10,880      |
| 2036           | \$54,012         | (\$26,337)         | (\$10,160)      | (\$6,309)            | \$11,206      |
| 2037           | \$55,632         | (\$3,191)          | (\$1,230)       | (\$764)              | \$50,447      |
| 2038           | \$57,301         | \$0                | \$0             | \$0                  | \$57,301      |
| 2039           | \$59,021         | \$0                | \$0             | \$0                  | \$59,021      |
| 2040           | \$0              | \$0                | \$0             | \$0                  | \$0           |



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

| Calendar Year  | Original<br>UFL | Assumption<br>Changes | Benefit<br>Changes | Actuarial<br>Experience | Total<br>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       | (\$259,685)           | (\$98,270)         | (\$58,916)              | \$170,644    |
| 2019           | \$582,846       | (\$251,127)           | (\$96,777)         | (\$59,986)              | \$174,956    |
| 2020           | \$576,314       | (\$246,112)           | (\$94,934)         | (\$58,954)              | \$176,315    |
| 2021           | \$568,432       | (\$240,610)           | (\$92,811)         | (\$57,637)              | \$177,375    |
| 2022           | \$559,118       | (\$234,331)           | (\$90,389)         | (\$56,133)              | \$178,265    |
| 2023           | \$548,272       | (\$227,223)           | (\$87,647)         | (\$54,430)              | \$178,972    |
| 2024           | \$535,789       | (\$219,230)           | (\$84,564)         | (\$52,516)              | \$179,480    |
| 2025           | \$521,557       | (\$210,294)           | (\$81,117)         | (\$50,375)              | \$179,771    |
| 2026           | \$505,458       | (\$200,352)           | (\$77,283)         | (\$47,993)              | \$179,830    |
| 2027           | \$487,369       | (\$189,341)           | (\$73,036)         | (\$45,356)              | \$179,636    |
| 2028           | \$467,157       | (\$177,191)           | (\$68,349)         | (\$42,446)              | \$179,172    |
| 2029           | \$444,685       | (\$163,829)           | (\$63,195)         | (\$39,245)              | \$178,416    |
| 2030           | \$419,806       | (\$149,178)           | (\$57,544)         | (\$35,736)              | \$177,347    |
| 2031           | \$392,364       | (\$133,160)           | (\$51,365)         | (\$31,898)              | \$175,941    |
| 2032           | \$362,197       | (\$115,686)           | (\$44,625)         | (\$27,713)              | \$174,173    |
| 2033           | \$329,133       | (\$96,670)            | (\$37,290)         | (\$23,157)              | \$172,016    |
| 2034           | \$292,991       | (\$76,015)            | (\$29,323)         | (\$18,209)              | \$169,445    |
| 2035           | \$253,579       | (\$53,620)            | (\$20,684)         | (\$12,844)              | \$166,429    |
| 2036           | \$210,694       | (\$29,383)            | (\$11,334)         | (\$7,038)               | \$162,938    |
| 2037           | \$164,124       | (\$3,191)             | (\$1,230)          | (\$764)                 | \$158,939    |
| 2038           | \$113,645       | \$0                   | \$0                | \$0                     | \$113,645    |
| 2039           | \$59,021        | \$0                   | \$0                | \$0                     | \$59,021     |
| 2040           | \$0             | \$0                   | \$0                | \$0                     | \$0          |

APPENDIX C

VALUATION POPULATION DATA

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## 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 of military service.

#### 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 2019. Note that the total active duty strength in Table C5 ties to the FY 2019 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 2019. 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 2019 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 2019. Note that the total non-Selected Reserve strength in Table C11 ties to the FY 2019 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 2019. 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 2019 (All Uniformed) spouse survivors shown in Table C2.

TABLE C1  
ACTIVE DUTY AND RESERVE AS OF 9/30/2018 AND 9/30/2019  
ALL UNIFORMED

|                      | <u>FYE 2018</u> | <u>FYE 2019</u> | <u>'18 to '19<br/>% Change</u> |
|----------------------|-----------------|-----------------|--------------------------------|
| <u>DoD</u>           |                 |                 |                                |
| Active Duty          | 1,382,518       | 1,409,079       | 1.9%                           |
| Selected Reserve     | 716,997         | 716,643         | 0.0%                           |
| Non-Selected Reserve | 204,737         | 202,963         | -0.9%                          |
| <u>Coast Guard</u>   |                 |                 |                                |
| Active Duty          | 40,990          | 40,266          | -1.8%                          |
| Selected Reserve     | 6,038           | 6,229           | 3.2%                           |
| Non-Selected Reserve | 2,336           | 2,305           | -1.3%                          |
| PHS Active Duty      | 6,343           | 6,159           | -2.9%                          |
| NOAA Active Duty     | 322             | 323             | 0.3%                           |
| <u>TOTAL</u>         |                 |                 |                                |
| Active Duty          | 1,430,173       | 1,455,827       | 1.8%                           |
| Selected Reserve     | 723,035         | 722,872         | 0.0%                           |
| Non-Selected Reserve | 207,073         | 205,268         | -0.9%                          |

TABLE C2  
 ELIGIBLE RETIRED BENEFICIARIES AS OF 9/30/2018 AND 9/30/2019  
 ALL UNIFORMED

|  | <u>FYE 2018</u>  | <u>FYE 2019</u>  | <u>'18 to '19<br/>% Change</u> |
|--|------------------|------------------|--------------------------------|
| <u>Retired Sponsors</u>                |                  |                  |                                |
| Non-Medicare-eligible                  | 1,041,669        | 1,035,068        | -0.6%                          |
| Medicare-eligible                      | <u>1,176,601</u> | <u>1,190,075</u> | 1.1%                           |
| Total                                  | 2,218,270        | 2,225,143        | 0.3%                           |
| <u>Spouses of Retirees</u>             |                  |                  |                                |
| Non-Medicare-eligible                  | 940,117          | 929,767          | -1.1%                          |
| Medicare-eligible                      | <u>721,004</u>   | <u>733,379</u>   | 1.7%                           |
| Total                                  | 1,661,122        | 1,663,146        | 0.1%                           |
| <u>Children of Retirees</u>            |                  |                  |                                |
| Non-Medicare-eligible                  | 859,750          | 862,693          | 0.3%                           |
| Medicare-eligible                      | <u>8,943</u>     | <u>8,837</u>     | -1.2%                          |
| Total                                  | 868,693          | 871,530          | 0.3%                           |
| <u>Other Dependents of Retirees</u>    |                  |                  |                                |
| Non-Medicare-eligible                  | 2,424            | 2,464            | 1.7%                           |
| Medicare-eligible                      | <u>4,847</u>     | <u>4,729</u>     | -2.4%                          |
| Total                                  | 7,271            | 7,193            | -1.1%                          |
| <u>Survivors</u>                       |                  |                  |                                |
| Non-Medicare-eligible Spouse           | 79,738           | 78,161           | -2.0%                          |
| Non-Medicare-eligible Children         | 31,009           | 30,718           | -0.9%                          |
| Non-Medicare-eligible Other            | 115              | 125              | 8.7%                           |
| Medicare-eligible Spouses              | 509,127          | 516,588          | 1.5%                           |
| Medicare-eligible Children             | 7,584            | 7,671            | 1.1%                           |
| Medicare-eligible Other                | 342              | 344              | 0.6%                           |
| Total Spouses                          | 588,864          | 594,749          | 1.0%                           |
| Total Children                         | 38,593           | 38,389           | -0.5%                          |
| Total Other                            | 457              | 469              | 2.6%                           |
| <u>Retirees, Dependents, Survivors</u> |                  |                  |                                |
| Non-Medicare-eligible                  | 2,954,822        | 2,969,239        | 0.5%                           |
| Medicare-eligible                      | <u>2,428,448</u> | <u>2,461,680</u> | <u>1.4%</u>                    |
| Total                                  | 5,383,270        | 5,430,919        | 0.9%                           |

TABLE C3

DOD ACTIVE DUTY OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2019 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    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0       |
| 18    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0       |
| 19    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0       |
| 20    | 16     | 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     | 17      |
| 21    | 40     | 5      | 4      | 5      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 55      |
| 22    | 2,074  | 71     | 25     | 5      | 2      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 2,177   |
| 23    | 3,867  | 2,776  | 85     | 29     | 9      | 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     | 6,772   |
| 24    | 1,806  | 4,982  | 2,453  | 85     | 35     | 20     | 10     | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 9,392   |
| 25    | 747    | 2,293  | 4,824  | 2,244  | 84     | 33     | 39     | 11     | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 10,276  |
| 26    | 636    | 1,012  | 2,492  | 4,213  | 2,178  | 97     | 53     | 59     | 13     | 1     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 10,754  |
| 27    | 632    | 811    | 1,078  | 2,221  | 4,039  | 1,837  | 100    | 73     | 85     | 32    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 10,908  |
| 28    | 442    | 760    | 829    | 947    | 2,226  | 3,560  | 1,725  | 124    | 84     | 98    | 56    | 2     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 10,852  |
| 29    | 361    | 604    | 860    | 833    | 945    | 1,984  | 3,444  | 1,702  | 148    | 155   | 148   | 89    | 1     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 11,275  |
| 30    | 216    | 443    | 560    | 849    | 725    | 823    | 1,882  | 3,210  | 1,447  | 191   | 154   | 207   | 125   | 1     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 10,834  |
| 31    | 190    | 333    | 440    | 572    | 704    | 662    | 863    | 1,714  | 2,697  | 1,324 | 197   | 194   | 279   | 168   | 3     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 10,340  |
| 32    | 154    | 268    | 320    | 457    | 502    | 666    | 758    | 864    | 1,542  | 2,443 | 1,303 | 228   | 266   | 409   | 194   | 2     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 10,375  |
| 33    | 132    | 160    | 238    | 308    | 392    | 480    | 745    | 688    | 837    | 1,505 | 2,427 | 1,207 | 272   | 351   | 443   | 246   | 3     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 10,434  |
| 34    | 97     | 139    | 210    | 255    | 275    | 383    | 498    | 669    | 703    | 835   | 1,393 | 2,192 | 1,258 | 312   | 393   | 571   | 296   | 2     | 2     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 10,482  |
| 35    | 84     | 117    | 123    | 173    | 187    | 248    | 394    | 492    | 629    | 671   | 789   | 1,129 | 2,081 | 1,243 | 366   | 510   | 591   | 366   | 6     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 10,199  |
| 36    | 67     | 69     | 129    | 149    | 146    | 182    | 261    | 342    | 436    | 630   | 573   | 670   | 1,102 | 2,054 | 1,155 | 400   | 511   | 620   | 348   | 5     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 9,848   |
| 37    | 47     | 44     | 86     | 91     | 126    | 154    | 212    | 262    | 342    | 471   | 587   | 543   | 612   | 1,089 | 1,950 | 1,222 | 446   | 487   | 672   | 391   | 5     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 9,839   |
| 38    | 48     | 46     | 61     | 104    | 107    | 97     | 174    | 215    | 247    | 324   | 414   | 499   | 513   | 564   | 1,066 | 1,812 | 1,155 | 368   | 463   | 705   | 369   | 4     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 9,355   |
| 39    | 29     | 41     | 49     | 57     | 80     | 106    | 131    | 140    | 192    | 230   | 314   | 354   | 524   | 527   | 568   | 1,089 | 1,731 | 1,139 | 380   | 496   | 571   | 318   | 1     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 9,067   |
| 40    | 31     | 26     | 29     | 33     | 43     | 56     | 113    | 123    | 144    | 196   | 240   | 265   | 346   | 426   | 554   | 715   | 1,121 | 1,645 | 1,081 | 447   | 439   | 569   | 281   | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 8,925   |
| 41    | 26     | 36     | 30     | 44     | 40     | 53     | 66     | 97     | 112    | 162   | 156   | 197   | 261   | 338   | 418   | 519   | 663   | 1,023 | 1,629 | 1,108 | 286   | 349   | 455   | 179   | 1     | 0     | 0     | 0     | 0     | 0     | 0     | 8,248   |
| 42    | 12     | 28     | 30     | 41     | 36     | 45     | 62     | 73     | 88     | 110   | 151   | 155   | 156   | 243   | 302   | 456   | 548   | 686   | 981   | 1,600 | 805   | 272   | 339   | 351   | 138   | 2     | 0     | 0     | 0     | 0     | 0     | 7,709   |
| 43    | 5      | 16     | 24     | 33     | 31     | 34     | 47     | 54     | 63     | 77    | 96    | 111   | 154   | 193   | 270   | 332   | 418   | 499   | 609   | 972   | 1,080 | 695   | 269   | 282   | 110   | 0     | 0     | 0     | 0     | 0     | 0     | 6,769   |
| 44    | 7      | 10     | 24     | 20     | 29     | 38     | 47     | 55     | 64     | 79    | 80    | 88    | 110   | 143   | 200   | 252   | 330   | 430   | 469   | 551   | 710   | 959   | 670   | 252   | 245   | 257   | 118   | 2     | 0     | 0     | 0     | 6,239   |
| 45    | 7      | 12     | 20     | 22     | 24     | 41     | 33     | 34     | 61     | 80    | 69    | 74    | 110   | 114   | 159   | 216   | 266   | 324   | 438   | 455   | 382   | 606   | 803   | 609   | 174   | 215   | 233   | 84    | 0     | 0     | 5,665 |         |
| 46    | 9      | 6      | 14     | 15     | 17     | 24     | 35     | 17     | 36     | 51    | 69    | 64    | 91    | 109   | 136   | 169   | 200   | 261   | 302   | 374   | 311   | 357   | 490   | 738   | 534   | 176   | 212   | 231   | 81    | 0     | 5,131 |         |
| 47    | 9      | 4      | 1      | 10     | 12     | 19     | 26     | 32     | 39     | 46    | 50    | 66    | 72    | 90    | 113   | 151   | 167   | 220   | 247   | 277   | 264   | 285   | 316   | 484   | 706   | 468   | 162   | 188   | 200   | 105   | 0     | 4,829   |
| 48    | 6      | 8      | 7      | 10     | 13     | 20     | 16     | 28     | 39     | 39    | 51    | 49    | 68    | 83    | 128   | 103   | 149   | 190   | 197   | 226   | 191   | 221   | 262   | 302   | 426   | 638   | 450   | 162   | 134   | 198   | 87    | 4,502   |
| 49    | 8      | 7      | 11     | 7      | 16     | 17     | 25     | 36     | 46     | 40    | 41    | 63    | 64    | 76    | 88    | 125   | 124   | 174   | 149   | 189   | 182   | 157   | 201   | 237   | 261   | 374   | 606   | 401   | 122   | 144   | 209   | 4,201   |
| 50    | 4      | 1      | 3      | 8      | 3      | 9      | 18     | 24     | 31     | 39    | 44    | 48    | 57    | 70    | 66    | 118   | 128   | 122   | 135   | 145   | 130   | 127   | 137   | 156   | 164   | 212   | 327   | 403   | 309   | 114   | 283   | 3,434   |
| 51    | 1      | 3      | 2      | 5      | 11     | 9      | 18     | 16     | 13     | 24    | 32    | 30    | 43    | 46    | 68    | 72    | 105   | 124   | 114   | 136   | 73    | 95    | 94    | 109   | 119   | 153   | 175   | 250   | 302   | 248   | 290   | 2,780   |
| 52    | 1      | 0      | 5      | 8      | 7      | 10     | 11     | 11     | 12     | 18    | 28    | 29    | 34    | 44    | 48    | 56    | 70    | 99    | 119   | 101   | 70    | 66    | 72    | 69    | 78    | 75    | 120   | 132   | 197   | 249   | 337   | 2,180   |
| 53    | 0      | 1      | 3      | 9      | 3      | 5      | 9      | 10     | 15     | 13    | 22    | 28    | 33    | 31    | 39    | 44    | 65    | 84    | 84    | 72    | 52    | 55    | 35    | 53    | 54    | 77    | 85    | 98    | 121   | 136   | 359   | 1,695   |
| 54    | 3      | 0      | 3      | 0      | 4      | 8      | 8      | 8      | 14     | 13    | 7     | 25    | 29    | 28    | 37    | 41    | 44    | 37    | 47    | 67    | 46    | 49    | 40    | 44    | 46    | 36    | 59    | 81    | 75    | 73    | 358   | 1,334   |
| 55    | 0      | 2      | 1      | 4      | 3      | 6      | 3      | 5      | 12     | 9     | 13    | 11    | 24    | 21    | 26    | 40    | 46    | 49    | 51    | 44    | 46    | 33    | 39    | 33    | 37    | 35    | 35    | 52    | 50    | 60    | 296   | 1,089   |
| 56    | 0      | 0      | 1      | 0      | 2      | 3      | 3      | 7      | 9      | 15    | 9     | 9     | 9     | 18    | 22    | 23    | 35    | 33    | 28    | 31    | 27    | 31    | 24    | 26    | 26    | 22    | 21    | 24    | 39    | 37    | 212   | 749     |
| 57    | 0      | 0      | 1      | 1      | 1      | 0      | 4      | 6      | 5      | 6     | 6     | 9     | 5     | 13    | 15    | 21    | 30    | 22    | 31    | 37    | 32    | 22    | 18    | 29    | 18    | 17    | 34    | 20    | 23    | 26    | 160   | 616     |
| 58    | 0      | 0      | 3      | 0      | 2      | 3      | 0      | 5      | 3      | 4     | 4     | 9     | 6     | 14    | 5     | 12    | 23    | 16    | 39    | 22    | 24    | 10    | 8     | 19    | 19    | 11    | 15    | 15    | 25    | 20    | 103   | 442     |
| 59    | 1      | 1      | 0      | 3      | 0      | 0      | 0      | 3      | 3      | 4     | 4     | 7     | 5     | 9     | 11    | 10    | 11    | 11    | 10    | 27    | 16    | 15    | 12    | 13    | 13    | 12    | 16    | 18    | 12    | 9     | 81    | 339     |
| 60+   | 2      | 1      | 0      | 0      | 1      | 2      | 2      | 5      | 5      | 3     | 4     | 4     | 11    | 8     | 10    | 14    | 16    | 19    | 28    | 34    | 25    | 20    | 13    | 35    | 20    | 13    | 21    | 36    | 16    | 20    | 117   | 508     |
| Total | 11,816 | 15,140 | 15,081 | 13,873 | 13,063 | 11,741 | 11,837 | 11,216 | 10,219 | 9,937 | 9,530 | 8,656 | 8,720 | 8,836 | 8,855 | 9,342 | 9,294 | 9,049 | 8,661 | 8,513 | 6,136 | 5,313 | 4,577 | 4,033 | 3,362 | 2,904 | 2,691 | 2,200 | 1,706 | 1,441 | 2,894 | 250,635 |

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 2019 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    | 125     | 0       | 0       | 0       | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 125    |           |
| 18    | 16,649  | 85      | 0       | 0       | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 16,734 |           |
| 19    | 40,618  | 15,033  | 53      | 0       | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 55,704 |           |
| 20    | 28,372  | 37,368  | 13,076  | 34      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 78,850 |           |
| 21    | 16,561  | 26,843  | 34,398  | 10,909  | 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   | 88,728 |           |
| 22    | 11,342  | 15,973  | 25,979  | 28,955  | 6,590  | 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   | 88,826 |           |
| 23    | 8,722   | 10,879  | 15,322  | 22,213  | 18,631 | 4,210  | 7      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 79,984 |           |
| 24    | 7,071   | 8,202   | 10,527  | 13,333  | 15,350 | 13,307 | 3,921  | 4      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 71,715 |           |
| 25    | 5,447   | 6,745   | 8,060   | 9,235   | 9,646  | 12,097 | 11,815 | 2,869  | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 65,914 |           |
| 26    | 4,102   | 5,250   | 6,546   | 7,268   | 6,885  | 8,081  | 10,976 | 9,048  | 2,025  | 1      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 60,184 |           |
| 27    | 3,124   | 3,958   | 5,012   | 5,816   | 5,397  | 5,952  | 7,522  | 8,815  | 6,616  | 1,579  | 1      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 53,792 |           |
| 28    | 2,507   | 2,997   | 3,878   | 4,509   | 4,314  | 4,675  | 5,628  | 6,155  | 7,010  | 5,228  | 1,782  | 18     | 1      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 48,703 |           |
| 29    | 1,870   | 2,195   | 2,900   | 3,427   | 3,536  | 3,866  | 4,435  | 4,599  | 4,984  | 6,206  | 5,103  | 2,054  | 23     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 45,198 |           |
| 30    | 1,398   | 1,659   | 2,220   | 2,492   | 2,675  | 2,960  | 3,518  | 3,616  | 3,703  | 4,711  | 5,075  | 5,082  | 1,954  | 16     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 41,079 |           |
| 31    | 1,120   | 1,188   | 1,626   | 1,714   | 1,836  | 2,229  | 2,720  | 3,097  | 2,953  | 3,522  | 3,785  | 4,496  | 4,950  | 2,001  | 18     | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 37,254 |           |
| 32    | 874     | 853     | 1,206   | 1,362   | 1,417  | 1,608  | 2,009  | 2,346  | 2,558  | 2,965  | 3,062  | 3,304  | 4,202  | 5,050  | 1,698  | 10     | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 34,524 |           |
| 33    | 644     | 652     | 870     | 953     | 977    | 1,247  | 1,533  | 1,782  | 1,902  | 2,455  | 2,371  | 2,606  | 3,146  | 4,567  | 4,613  | 2,000  | 5      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 32,323 |           |
| 34    | 573     | 500     | 702     | 691     | 705    | 898    | 1,145  | 1,310  | 1,522  | 1,993  | 2,037  | 2,113  | 2,431  | 3,446  | 4,078  | 5,134  | 2,098  | 8      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 31,385 |           |
| 35    | 445     | 416     | 594     | 539     | 532    | 602    | 851    | 1,025  | 1,145  | 1,439  | 1,652  | 1,659  | 2,019  | 2,562  | 2,624  | 4,523  | 4,994  | 2,205  | 13     | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 29,838 |           |
| 36    | 250     | 356     | 461     | 445     | 436    | 444    | 610    | 751    | 949    | 1,179  | 1,163  | 1,268  | 1,577  | 1,915  | 2,064  | 3,047  | 3,964  | 4,965  | 2,437  | 21     | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 28,302 |           |
| 37    | 162     | 182     | 423     | 346     | 341    | 379    | 500    | 562    | 670    | 932    | 961    | 1,037  | 1,214  | 1,603  | 1,607  | 2,328  | 2,819  | 3,680  | 5,051  | 2,608  | 15     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 27,420 |           |
| 38    | 100     | 118     | 168     | 307     | 275    | 329    | 401    | 414    | 491    | 684    | 759    | 827    | 1,008  | 1,184  | 1,266  | 1,738  | 2,065  | 2,519  | 3,708  | 5,097  | 1,686  | 6     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 25,150 |           |
| 39    | 99      | 82      | 95      | 137     | 231    | 261    | 323    | 323    | 362    | 515    | 563    | 651    | 692    | 945    | 996    | 1,398  | 1,536  | 1,882  | 2,430  | 3,649  | 3,395  | 1,115 | 4     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 21,685 |           |
| 40    | 86      | 76      | 104     | 90      | 101    | 230    | 235    | 269    | 301    | 409    | 392    | 500    | 570    | 733    | 756    | 1,070  | 1,222  | 1,491  | 1,758  | 2,393  | 2,294  | 2,358 | 749   | 2     | 0     | 0     | 0     | 0     | 0   | 0   | 18,190 |           |
| 41    | 21      | 48      | 70      | 75      | 57     | 96     | 205    | 214    | 221    | 321    | 338    | 349    | 445    | 551    | 561    | 830    | 978    | 1,130  | 1,266  | 1,619  | 1,394  | 1,669 | 1,624 | 528   | 0     | 0     | 0     | 0     | 0   | 0   | 14,614 |           |
| 42    | 16      | 36      | 52      | 66      | 59     | 58     | 104    | 214    | 186    | 270    | 241    | 275    | 314    | 444    | 460    | 652    | 746    | 851    | 931    | 1,173  | 987    | 1,026 | 1,272 | 1,197 | 318   | 0     | 0     | 0     | 0   | 0   | 11,953 |           |
| 43    | 7       | 13      | 38      | 65      | 64     | 60     | 100    | 179    | 194    | 198    | 246    | 259    | 331    | 348    | 493    | 529    | 683    | 741    | 867    | 696    | 716    | 829   | 955   | 729   | 238   | 0     | 0     | 0     | 0   | 0   | 9,636  |           |
| 44    | 3       | 12      | 24      | 37      | 43     | 51     | 47     | 75     | 137    | 202    | 158    | 177    | 217    | 245    | 271    | 375    | 422    | 574    | 598    | 674    | 462    | 489   | 519   | 609   | 526   | 546   | 175   | 1     | 0   | 0   | 7,674  |           |
| 45    | 2       | 14      | 20      | 21      | 24     | 36     | 37     | 67     | 95     | 128    | 146    | 176    | 193    | 207    | 242    | 331    | 366    | 393    | 465    | 501    | 411    | 369   | 365   | 433   | 332   | 425   | 391   | 148   | 0   | 0   | 6,339  |           |
| 46    | 3       | 10      | 12      | 18      | 16     | 31     | 38     | 46     | 98     | 109    | 105    | 150    | 186    | 172    | 205    | 256    | 290    | 352    | 351    | 376    | 289    | 275   | 259   | 269   | 227   | 272   | 312   | 295   | 100 | 2   | 5,127  |           |
| 47    | 1       | 4       | 10      | 17      | 21     | 24     | 26     | 35     | 67     | 102    | 103    | 102    | 177    | 164    | 193    | 227    | 234    | 257    | 297    | 292    | 210    | 202   | 200   | 211   | 166   | 196   | 182   | 211   | 256 | 115 | 0      | 4,302     |
| 48    | 2       | 13      | 19      | 17      | 22     | 19     | 18     | 26     | 83     | 85     | 91     | 101    | 124    | 170    | 191    | 206    | 216    | 238    | 250    | 268    | 186    | 145   | 158   | 175   | 113   | 100   | 111   | 136   | 193 | 249 | 59     | 3,788     |
| 49    | 1       | 5       | 14      | 15      | 10     | 25     | 23     | 25     | 53     | 81     | 71     | 87     | 130    | 119    | 169    | 191    | 203    | 250    | 223    | 196    | 162    | 143   | 117   | 130   | 84    | 96    | 73    | 95    | 108 | 192 | 97     | 3,191     |
| 50    | 1       | 9       | 9       | 11      | 15     | 15     | 33     | 18     | 47     | 62     | 76     | 73     | 105    | 106    | 102    | 162    | 193    | 214    | 201    | 191    | 119    | 99    | 95    | 86    | 63    | 60    | 41    | 59    | 63  | 117 | 88     | 2,537     |
| 51    | 0       | 4       | 8       | 9       | 8      | 15     | 22     | 15     | 27     | 50     | 55     | 44     | 84     | 72     | 97     | 110    | 170    | 151    | 157    | 142    | 92     | 87    | 72    | 79    | 47    | 40    | 36    | 53    | 40  | 65  | 46     | 1,899     |
| 52    | 0       | 1       | 8       | 9       | 9      | 16     | 14     | 10     | 20     | 20     | 44     | 50     | 56     | 62     | 67     | 86     | 103    | 151    | 153    | 127    | 83     | 55    | 48    | 57    | 36    | 33    | 25    | 28    | 50  | 48  | 28     | 1,498     |
| 53    | 0       | 1       | 2       | 6       | 7      | 6      | 15     | 11     | 18     | 20     | 19     | 48     | 58     | 66     | 53     | 59     | 81     | 93     | 108    | 109    | 69     | 64    | 50    | 36    | 25    | 27    | 12    | 26    | 30  | 27  | 21     | 1,167     |
| 54    | 0       | 3       | 3       | 6       | 3      | 6      | 8      | 10     | 11     | 17     | 19     | 19     | 35     | 31     | 31     | 57     | 57     | 94     | 101    | 67     | 54     | 40    | 23    | 19    | 13    | 15    | 13    | 16    | 18  | 11  | 894    |           |
| 55    | 0       | 1       | 2       | 6       | 10     | 6      | 11     | 8      | 11     | 9      | 13     | 15     | 28     | 34     | 37     | 47     | 66     | 65     | 63     | 58     | 42     | 47    | 22    | 23    | 15    | 16    | 14    | 17    | 11  | 12  | 8      | 717       |
| 56    | 0       | 0       | 1       | 2       | 6      | 7      | 7      | 4      | 14     | 11     | 15     | 16     | 13     | 24     | 36     | 36     | 37     | 73     | 44     | 45     | 29     | 31    | 18    | 15    | 11    | 13    | 8     | 13    | 11  | 9   | 558    |           |
| 57    | 0       | 1       | 0       | 3       | 0      | 2      | 10     | 4      | 3      | 11     | 4      | 10     | 17     | 13     | 30     | 33     | 42     | 44     | 39     | 33     | 19     | 13    | 22    | 15    | 11    | 9     | 2     | 6     | 4   | 7   | 414    |           |
| 58    | 0       | 1       | 1       | 1       | 2      | 2      | 1      | 3      | 3      | 3      | 3      | 4      | 5      | 7      | 17     | 12     | 15     | 28     | 27     | 27     | 28     | 8     | 11    | 9     | 9     | 6     | 5     | 4     | 2   | 3   | 1      | 250       |
| 59    | 0       | 0       | 0       | 1       | 1      | 1      | 3      | 1      | 2      | 3      | 4      | 8      | 1      | 3      | 12     | 10     | 21     | 18     | 20     | 16     | 9      | 7     | 9     | 6     | 7     | 1     | 1     | 0     | 4   | 2   | 2      | 173       |
| 60+   | 0       | 0       | 0       | 0       | 1      | 0      | 1      | 1      | 0      | 1      | 2      | 4      | 3      | 4      | 2      | 3      | 12     | 11     | 14     | 8      | 5      | 7     | 2     | 6     | 0     | 4     | 1     | 4     | 8   | 2   | 0      | 106       |
| Total | 152,319 | 141,788 | 134,515 | 115,143 | 80,272 | 63,855 | 58,832 | 47,874 | 38,466 | 35,516 | 30,415 | 27,571 | 26,241 | 26,859 | 22,841 | 25,428 | 23,498 | 22,421 | 21,442 | 20,596 | 12,731 | 8,990 | 6,484 | 4,865 | 2,735 | 2,094 | 1,403 | 1,102 | 899 | 868 | 380    | 1,158,444 |

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 2019 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    | 125     | 0       | 0       | 0       | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 125    |           |
| 18    | 16,649  | 85      | 0       | 0       | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 16,734 |           |
| 19    | 40,618  | 15,033  | 53      | 0       | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 55,704 |           |
| 20    | 28,387  | 37,369  | 13,076  | 34      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 78,867 |           |
| 21    | 16,601  | 26,848  | 34,402  | 10,915  | 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     | 88,783 |           |
| 22    | 13,416  | 16,045  | 26,004  | 28,940  | 6,593  | 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     | 91,003 |           |
| 23    | 12,589  | 13,654  | 15,407  | 22,242  | 18,640 | 4,217  | 7      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 86,756 |           |
| 24    | 8,878   | 13,184  | 12,980  | 13,418  | 15,384 | 13,327 | 3,931  | 4      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 81,107 |           |
| 25    | 6,194   | 9,038   | 12,884  | 11,479  | 9,730  | 12,130 | 11,854 | 2,880  | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 76,190 |           |
| 26    | 4,738   | 6,262   | 9,039   | 11,481  | 9,062  | 8,178  | 11,029 | 9,107  | 2,038  | 2      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 70,938 |           |
| 27    | 3,755   | 4,769   | 6,090   | 8,037   | 9,436  | 7,789  | 7,622  | 8,888  | 6,701  | 1,612  | 1      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 64,700 |           |
| 28    | 2,949   | 3,758   | 4,707   | 5,456   | 6,540  | 8,235  | 7,353  | 6,279  | 7,094  | 5,325  | 1,839  | 20     | 1      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 59,555 |           |
| 29    | 2,230   | 2,799   | 3,760   | 4,260   | 4,481  | 5,850  | 7,879  | 6,301  | 5,132  | 6,360  | 5,252  | 2,143  | 24     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 56,473 |           |
| 30    | 1,614   | 2,102   | 2,780   | 3,342   | 3,400  | 3,783  | 5,400  | 6,825  | 5,150  | 4,902  | 5,229  | 5,289  | 2,080  | 17     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 51,913 |           |
| 31    | 1,310   | 1,520   | 2,065   | 2,286   | 2,540  | 2,891  | 3,583  | 4,812  | 5,650  | 4,846  | 3,982  | 4,690  | 5,228  | 2,169  | 21     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 47,594 |           |
| 32    | 1,028   | 1,121   | 1,526   | 1,818   | 1,919  | 2,274  | 2,767  | 3,210  | 4,099  | 5,407  | 4,365  | 3,533  | 4,468  | 5,459  | 1,892  | 12     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 44,899 |           |
| 33    | 777     | 812     | 1,108   | 1,261   | 1,370  | 1,727  | 2,278  | 2,470  | 2,738  | 3,959  | 4,799  | 3,813  | 3,418  | 4,918  | 5,056  | 2,246  | 8      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 42,757 |           |
| 34    | 670     | 639     | 912     | 947     | 980    | 1,281  | 1,643  | 1,979  | 2,225  | 2,827  | 3,429  | 4,305  | 3,690  | 3,759  | 4,471  | 5,705  | 2,394  | 10     | 2      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 41,867 |           |
| 35    | 529     | 533     | 716     | 713     | 720    | 849    | 1,244  | 1,517  | 1,774  | 2,110  | 2,441  | 2,788  | 4,100  | 3,805  | 2,990  | 5,033  | 5,585  | 2,571  | 19     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 40,037 |           |
| 36    | 317     | 424     | 590     | 594     | 582    | 626    | 871    | 1,094  | 1,386  | 1,809  | 1,737  | 1,937  | 2,678  | 3,969  | 3,219  | 3,447  | 4,475  | 5,585  | 2,785  | 26     | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 38,150    |
| 37    | 209     | 227     | 509     | 437     | 468    | 533    | 712    | 824    | 1,012  | 1,402  | 1,548  | 1,580  | 1,826  | 2,692  | 3,556  | 3,550  | 3,264  | 4,167  | 5,724  | 2,999  | 20     | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 37,259    |
| 38    | 148     | 164     | 230     | 411     | 382    | 426    | 575    | 630    | 738    | 1,007  | 1,173  | 1,326  | 1,520  | 1,747  | 2,332  | 3,550  | 3,220  | 2,887  | 4,172  | 5,802  | 2,055  | 10     | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 34,505    |
| 39    | 128     | 124     | 144     | 194     | 311    | 367    | 454    | 462    | 554    | 744    | 877    | 1,005  | 1,216  | 1,472  | 1,565  | 2,488  | 3,267  | 3,021  | 2,810  | 4,146  | 3,966  | 1,433  | 5      | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 30,752    |
| 40    | 117     | 102     | 134     | 124     | 145    | 286    | 349    | 393    | 446    | 605    | 631    | 765    | 916    | 1,159  | 1,310  | 1,785  | 2,343  | 3,135  | 2,839  | 2,841  | 2,734  | 2,927  | 1,030  | 2     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 27,115    |
| 41    | 47      | 84      | 100     | 119     | 97     | 149    | 271    | 311    | 334    | 483    | 494    | 546    | 706    | 889    | 979    | 1,350  | 1,640  | 2,154  | 2,895  | 2,727  | 1,680  | 2,018  | 2,079  | 707   | 1     | 0     | 0     | 0     | 0     | 0     | 0      | 22,862    |
| 42    | 28      | 64      | 82      | 107     | 95     | 103    | 166    | 287    | 274    | 380    | 392    | 430    | 471    | 687    | 763    | 1,108  | 1,295  | 1,537  | 1,912  | 2,774  | 1,792  | 1,298  | 1,611  | 1,548 | 456   | 2     | 0     | 0     | 0     | 0     | 0      | 19,662    |
| 43    | 12      | 29      | 62      | 99      | 95     | 91     | 107    | 154    | 242    | 271    | 294    | 357    | 414    | 524    | 617    | 825    | 946    | 1,182  | 1,350  | 1,839  | 1,776  | 1,411  | 1,098  | 1,251 | 1,011 | 348   | 0     | 0     | 0     | 0     | 16,405 |           |
| 44    | 10      | 22      | 48      | 57      | 72     | 89     | 94     | 130    | 201    | 281    | 238    | 266    | 327    | 389    | 471    | 627    | 753    | 1,004  | 1,067  | 1,225  | 1,172  | 1,448  | 1,189  | 861   | 771   | 803   | 293   | 3     | 0     | 0     | 13,913 |           |
| 45    | 9       | 26      | 40      | 43      | 48     | 77     | 70     | 101    | 156    | 208    | 215    | 250    | 303    | 321    | 402    | 547    | 632    | 717    | 903    | 956    | 793    | 975    | 1,168  | 1,042 | 506   | 640   | 624   | 232   | 0     | 0     | 12,004 |           |
| 46    | 12      | 16      | 26      | 33      | 33     | 55     | 73     | 63     | 135    | 160    | 174    | 214    | 277    | 282    | 342    | 426    | 490    | 613    | 653    | 750    | 600    | 632    | 749    | 1,007 | 762   | 448   | 524   | 526   | 181   | 2     | 0      | 10,258    |
| 47    | 10      | 8       | 11      | 27      | 33     | 43     | 52     | 67     | 106    | 148    | 153    | 168    | 249    | 254    | 306    | 378    | 401    | 477    | 544    | 569    | 474    | 487    | 516    | 695   | 872   | 664   | 344   | 399   | 456   | 220   | 0      | 9,131     |
| 48    | 8       | 21      | 26      | 27      | 35     | 39     | 34     | 54     | 122    | 124    | 142    | 150    | 192    | 254    | 320    | 309    | 366    | 429    | 447    | 494    | 377    | 366    | 420    | 477   | 539   | 738   | 561   | 298   | 327   | 447   | 146    | 8,290     |
| 49    | 9       | 12      | 25      | 22      | 26     | 42     | 48     | 61     | 99     | 121    | 112    | 151    | 195    | 195    | 258    | 315    | 328    | 424    | 372    | 386    | 344    | 301    | 318    | 367   | 345   | 470   | 679   | 496   | 230   | 336   | 306    | 7,392     |
| 50    | 5       | 10      | 12      | 19      | 18     | 24     | 51     | 42     | 78     | 102    | 120    | 121    | 162    | 176    | 168    | 280    | 321    | 337    | 336    | 336    | 249    | 226    | 232    | 242   | 227   | 272   | 368   | 462   | 372   | 231   | 371    | 5,971     |
| 51    | 1       | 7       | 10      | 14      | 19     | 24     | 40     | 31     | 40     | 74     | 87     | 74     | 127    | 118    | 165    | 182    | 275    | 271    | 278    | 165    | 182    | 166    | 188    | 166   | 193   | 211   | 303   | 342   | 313   | 336   | 4,679  |           |
| 52    | 1       | 1       | 13      | 17      | 16     | 26     | 25     | 21     | 32     | 38     | 72     | 80     | 90     | 106    | 116    | 142    | 173    | 250    | 272    | 228    | 153    | 121    | 120    | 126   | 114   | 108   | 145   | 160   | 247   | 297   | 365    | 3,678     |
| 53    | 0       | 2       | 5       | 15      | 10     | 11     | 24     | 21     | 33     | 33     | 41     | 76     | 91     | 97     | 92     | 103    | 146    | 177    | 192    | 181    | 121    | 119    | 85     | 89    | 79    | 104   | 97    | 124   | 151   | 163   | 380    | 2,862     |
| 54    | 3       | 3       | 6       | 6       | 7      | 14     | 16     | 18     | 25     | 30     | 26     | 44     | 64     | 59     | 68     | 98     | 101    | 131    | 141    | 168    | 113    | 103    | 80     | 67    | 65    | 49    | 74    | 94    | 91    | 91    | 369    | 2,228     |
| 55    | 0       | 3       | 3       | 10      | 13     | 12     | 14     | 13     | 23     | 18     | 26     | 26     | 52     | 55     | 63     | 87     | 112    | 114    | 114    | 102    | 88     | 80     | 61     | 56    | 52    | 51    | 49    | 69    | 61    | 72    | 304    | 1,806     |
| 56    | 0       | 0       | 2       | 2       | 8      | 10     | 10     | 11     | 23     | 26     | 24     | 25     | 22     | 42     | 58     | 59     | 72     | 106    | 72     | 76     | 56     | 62     | 42     | 41    | 37    | 35    | 29    | 32    | 52    | 48    | 221    | 1,307     |
| 57    | 0       | 1       | 1       | 4       | 1      | 2      | 14     | 10     | 8      | 17     | 10     | 19     | 22     | 26     | 45     | 54     | 72     | 66     | 70     | 70     | 51     | 35     | 40     | 44    | 29    | 26    | 36    | 26    | 27    | 33    | 167    | 1,030     |
| 58    | 0       | 1       | 4       | 1       | 4      | 5      | 1      | 8      | 6      | 7      | 8      | 14     | 13     | 31     | 17     | 27     | 51     | 43     | 66     | 50     | 32     | 21     | 17     | 28    | 25    | 16    | 19    | 17    | 28    | 21    | 107    | 692       |
| 59    | 1       | 1       | 0       | 4       | 1      | 1      | 3      | 4      | 5      | 7      | 8      | 15     | 6      | 12     | 23     | 20     | 32     | 29     | 30     | 43     | 25     | 22     | 21     | 19    | 20    | 13    | 17    | 18    | 16    | 11    | 83     | 512       |
| 60+   | 2       | 1       | 0       | 0       | 2      | 2      | 3      | 6      | 5      | 4      | 6      | 8      | 14     | 12     | 12     | 17     | 28     | 30     | 42     | 42     | 30     | 27     | 15     | 41    | 20    | 17    | 22    | 40    | 24    | 22    | 117    | 614       |
| Total | 164,135 | 156,928 | 149,596 | 129,016 | 93,335 | 75,596 | 70,670 | 59,090 | 48,685 | 45,453 | 39,945 | 36,227 | 34,961 | 35,695 | 31,696 | 34,771 | 32,792 | 31,470 | 30,102 | 29,109 | 18,867 | 14,302 | 11,061 | 8,897 | 6,098 | 4,998 | 4,094 | 3,302 | 2,605 | 2,310 | 3,274  | 1,409,079 |

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 2019 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    | 2     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 2      |
| 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    | 8     | 17    | 8     | 2     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 35     |
| 21    | 16    | 28    | 29    | 16    | 3     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 93     |
| 22    | 78    | 31    | 107   | 119   | 57    | 12    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 404    |
| 23    | 191   | 184   | 184   | 272   | 283   | 148   | 28    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 1,290  |
| 24    | 110   | 326   | 220   | 242   | 360   | 353   | 195   | 24    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 1,830  |
| 25    | 72    | 218   | 372   | 285   | 266   | 400   | 392   | 199   | 23    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 2,227  |
| 26    | 72    | 104   | 222   | 403   | 328   | 286   | 436   | 350   | 194   | 10    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 2,405  |
| 27    | 69    | 84    | 125   | 236   | 505   | 467   | 296   | 407   | 342   | 168   | 10    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 2,709  |
| 28    | 50    | 111   | 109   | 150   | 323   | 723   | 468   | 278   | 417   | 320   | 195   | 28    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 3,172  |
| 29    | 72    | 112   | 93    | 126   | 182   | 369   | 677   | 514   | 329   | 382   | 267   | 215   | 30    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 3,369  |
| 30    | 67    | 88    | 105   | 131   | 168   | 240   | 422   | 723   | 540   | 361   | 322   | 272   | 213   | 36    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 3,688  |
| 31    | 81    | 97    | 107   | 104   | 143   | 187   | 241   | 430   | 761   | 509   | 283   | 291   | 290   | 248   | 29    | 0     | 0     | 0     | 0     | 0     | 0     | 3,801  |
| 32    | 65    | 61    | 88    | 106   | 130   | 172   | 211   | 311   | 446   | 679   | 552   | 266   | 308   | 386   | 220   | 44    | 0     | 0     | 0     | 0     | 0     | 4,047  |
| 33    | 64    | 87    | 60    | 98    | 137   | 169   | 202   | 265   | 311   | 437   | 672   | 522   | 274   | 333   | 288   | 284   | 38    | 0     | 0     | 0     | 0     | 4,241  |
| 34    | 54    | 63    | 81    | 81    | 94    | 132   | 164   | 206   | 260   | 306   | 386   | 715   | 602   | 292   | 307   | 415   | 362   | 53    | 0     | 0     | 0     | 4,576  |
| 35    | 49    | 56    | 73    | 69    | 83    | 122   | 147   | 190   | 237   | 248   | 279   | 404   | 835   | 589   | 284   | 333   | 424   | 428   | 57    | 0     | 0     | 4,909  |
| 36    | 49    | 43    | 62    | 69    | 76    | 117   | 135   | 171   | 193   | 221   | 235   | 221   | 390   | 802   | 565   | 292   | 390   | 496   | 480   | 64    | 0     | 5,073  |
| 37    | 49    | 36    | 66    | 59    | 64    | 57    | 101   | 132   | 185   | 187   | 215   | 191   | 239   | 390   | 855   | 581   | 339   | 429   | 586   | 460   | 59    | 5,280  |
| 38    | 45    | 41    | 39    | 58    | 47    | 67    | 97    | 89    | 126   | 159   | 186   | 186   | 171   | 226   | 449   | 808   | 601   | 336   | 408   | 544   | 397   | 5,082  |
| 39    | 40    | 40    | 51    | 42    | 60    | 65    | 77    | 116   | 132   | 140   | 138   | 144   | 170   | 172   | 211   | 418   | 768   | 609   | 303   | 371   | 452   | 4,520  |
| 40    | 35    | 34    | 35    | 29    | 39    | 75    | 74    | 92    | 99    | 104   | 123   | 119   | 130   | 179   | 186   | 273   | 439   | 737   | 509   | 283   | 278   | 3,872  |
| 41    | 41    | 22    | 36    | 30    | 27    | 41    | 63    | 70    | 88    | 88    | 113   | 79    | 93    | 115   | 162   | 212   | 264   | 376   | 604   | 444   | 225   | 3,194  |
| 42    | 25    | 25    | 32    | 37    | 16    | 31    | 41    | 56    | 81    | 76    | 81    | 62    | 82    | 92    | 146   | 186   | 223   | 282   | 376   | 559   | 347   | 2,856  |
| 43    | 23    | 29    | 29    | 28    | 19    | 31    | 41    | 41    | 76    | 79    | 67    | 59    | 61    | 92    | 96    | 139   | 187   | 243   | 249   | 319   | 440   | 2,348  |
| 44    | 22    | 20    | 14    | 25    | 18    | 31    | 31    | 39    | 48    | 81    | 66    | 65    | 56    | 69    | 81    | 106   | 154   | 202   | 197   | 207   | 255   | 1,788  |
| 45    | 11    | 16    | 14    | 21    | 20    | 36    | 29    | 28    | 50    | 46    | 61    | 49    | 55    | 54    | 70    | 95    | 137   | 161   | 179   | 162   | 193   | 1,488  |
| 46    | 13    | 10    | 14    | 18    | 8     | 30    | 28    | 40    | 50    | 49    | 44    | 53    | 33    | 48    | 58    | 73    | 102   | 127   | 138   | 144   | 149   | 1,229  |
| 47    | 17    | 9     | 21    | 14    | 10    | 30    | 24    | 31    | 56    | 42    | 58    | 41    | 46    | 53    | 56    | 56    | 90    | 91    | 104   | 123   | 153   | 1,125  |
| 48    | 18    | 15    | 13    | 11    | 7     | 22    | 22    | 20    | 34    | 52    | 42    | 42    | 35    | 37    | 48    | 73    | 92    | 103   | 89    | 113   | 90    | 978    |
| 49    | 13    | 15    | 13    | 13    | 8     | 13    | 13    | 31    | 52    | 33    | 53    | 47    | 38    | 41    | 51    | 54    | 96    | 87    | 104   | 96    | 104   | 975    |
| 50    | 8     | 6     | 9     | 8     | 5     | 13    | 16    | 26    | 37    | 37    | 42    | 43    | 32    | 31    | 45    | 59    | 68    | 87    | 76    | 82    | 72    | 803    |
| 51    | 2     | 4     | 4     | 6     | 13    | 19    | 14    | 13    | 25    | 23    | 30    | 29    | 32    | 32    | 30    | 39    | 78    | 72    | 71    | 62    | 68    | 667    |
| 52    | 6     | 4     | 6     | 6     | 7     | 4     | 7     | 13    | 25    | 23    | 31    | 21    | 21    | 30    | 24    | 31    | 52    | 58    | 59    | 57    | 52    | 537    |
| 53    | 2     | 1     | 6     | 6     | 3     | 2     | 4     | 10    | 19    | 17    | 19    | 24    | 20    | 11    | 31    | 25    | 32    | 57    | 53    | 57    | 52    | 451    |
| 54    | 1     | 0     | 1     | 5     | 0     | 4     | 11    | 10    | 9     | 15    | 13    | 23    | 15    | 14    | 20    | 21    | 37    | 31    | 52    | 60    | 49    | 391    |
| 55    | 0     | 3     | 3     | 3     | 4     | 2     | 8     | 11    | 14    | 16    | 13    | 18    | 18    | 16    | 10    | 25    | 26    | 32    | 43    | 44    | 41    | 350    |
| 56    | 1     | 4     | 2     | 1     | 3     | 1     | 4     | 6     | 9     | 12    | 13    | 11    | 8     | 14    | 12    | 17    | 34    | 32    | 22    | 26    | 37    | 269    |
| 57    | 3     | 3     | 2     | 2     | 2     | 3     | 0     | 7     | 7     | 17    | 17    | 11    | 4     | 6     | 9     | 17    | 22    | 29    | 28    | 23    | 25    | 237    |
| 58    | 1     | 2     | 3     | 1     | 2     | 3     | 1     | 3     | 5     | 6     | 12    | 7     | 9     | 7     | 6     | 10    | 11    | 20    | 25    | 24    | 17    | 175    |
| 59    | 0     | 4     | 1     | 5     | 1     | 3     | 1     | 2     | 5     | 7     | 9     | 11    | 3     | 8     | 7     | 7     | 9     | 14    | 20    | 22    | 25    | 164    |
| 60    | 4     | 2     | 1     | 3     | 3     | 2     | 3     | 6     | 5     | 6     | 1     | 4     | 6     | 5     | 5     | 7     | 8     | 7     | 10    | 11    | 10    | 109    |
| 61    | 2     | 1     | 2     | 4     | 1     | 1     | 2     | 1     | 3     | 3     | 2     | 4     | 2     | 3     | 1     | 5     | 6     | 9     | 4     | 13    | 5     | 74     |
| 62    | 4     | 2     | 3     | 4     | 0     | 2     | 0     | 2     | 4     | 1     | 3     | 1     | 1     | 2     | 1     | 6     | 7     | 7     | 8     | 5     | 2     | 65     |
| 63    | 1     | 2     | 5     | 7     | 3     | 5     | 4     | 6     | 13    | 11    | 10    | 8     | 5     | 4     | 3     | 5     | 14    | 18    | 22    | 27    | 16    | 189    |
| Total | 1,557 | 2,061 | 2,471 | 2,956 | 3,529 | 4,491 | 4,731 | 4,969 | 5,311 | 4,971 | 4,665 | 4,288 | 4,327 | 4,438 | 4,367 | 4,717 | 5,112 | 5,234 | 4,877 | 4,403 | 3,614 | 87,088 |

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 2019 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       | 2       |
| 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       | 35      |
| 21    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 93      |
| 22    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 404     |
| 23    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 1,290   |
| 24    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 1,830   |
| 25    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 2,227   |
| 26    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 2,405   |
| 27    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 2,709   |
| 28    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 3,172   |
| 29    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 3,369   |
| 30    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 3,688   |
| 31    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 3,801   |
| 32    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 4,047   |
| 33    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 4,241   |
| 34    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 4,576   |
| 35    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 4,909   |
| 36    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 5,073   |
| 37    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 5,280   |
| 38    | 40    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 40      |
| 39    | 339   | 28    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 367     |
| 40    | 373   | 255   | 33    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 661     |
| 41    | 268   | 313   | 220   | 19    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 820     |
| 42    | 202   | 216   | 262   | 202   | 18    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 900     |
| 43    | 314   | 184   | 177   | 199   | 165   | 15    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 1,054   |
| 44    | 373   | 277   | 156   | 161   | 215   | 163   | 20    | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 1,366   |
| 45    | 219   | 316   | 280   | 158   | 165   | 212   | 200   | 16    | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 1,567   |
| 46    | 139   | 189   | 338   | 229   | 154   | 188   | 262   | 127   | 19    | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 1,645   |
| 47    | 126   | 153   | 177   | 254   | 244   | 146   | 205   | 170   | 198   | 26    | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 1,699   |
| 48    | 111   | 142   | 146   | 172   | 270   | 230   | 165   | 177   | 238   | 230   | 28    | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 1,910   |
| 49    | 112   | 142   | 116   | 126   | 187   | 283   | 255   | 153   | 195   | 331   | 231   | 10    | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 2,141   |
| 50    | 76    | 89    | 113   | 97    | 130   | 187   | 325   | 227   | 152   | 205   | 262   | 244   | 21    | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 2,130   |
| 51    | 91    | 63    | 76    | 78    | 82    | 105   | 154   | 214   | 259   | 159   | 183   | 221   | 186   | 15  | 0   | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 1,887   |
| 52    | 45    | 70    | 60    | 68    | 79    | 97    | 90    | 126   | 187   | 183   | 128   | 170   | 203   | 134 | 24  | 0   | 0   | 0   | 0   | 0  | 0  | 0       | 1,666   |
| 53    | 50    | 37    | 45    | 59    | 72    | 69    | 98    | 79    | 130   | 171   | 135   | 131   | 154   | 140 | 163 | 17  | 0   | 0   | 0   | 0  | 0  | 0       | 1,550   |
| 54    | 41    | 41    | 35    | 32    | 47    | 46    | 70    | 71    | 68    | 96    | 118   | 142   | 98    | 92  | 138 | 106 | 14  | 0   | 0   | 0  | 0  | 0       | 1,257   |
| 55    | 42    | 37    | 45    | 33    | 48    | 36    | 44    | 59    | 71    | 70    | 87    | 113   | 105   | 72  | 102 | 119 | 83  | 8   | 0   | 0  | 0  | 0       | 1,175   |
| 56    | 29    | 42    | 34    | 33    | 32    | 31    | 56    | 46    | 47    | 60    | 63    | 66    | 101   | 73  | 62  | 83  | 88  | 82  | 8   | 0  | 0  | 0       | 1,036   |
| 57    | 33    | 31    | 25    | 22    | 28    | 30    | 29    | 35    | 44    | 35    | 40    | 34    | 53    | 61  | 64  | 56  | 60  | 64  | 52  | 7  | 0  | 0       | 803     |
| 58    | 24    | 26    | 37    | 17    | 20    | 24    | 28    | 27    | 41    | 32    | 34    | 28    | 32    | 49  | 67  | 52  | 46  | 36  | 51  | 26 | 3  | 700     |         |
| 59    | 12    | 19    | 15    | 20    | 16    | 14    | 13    | 20    | 35    | 28    | 24    | 19    | 23    | 34  | 25  | 38  | 25  | 21  | 20  | 45 | 30 | 496     |         |
| 60    | 11    | 17    | 7     | 10    | 12    | 14    | 12    | 18    | 20    | 7     | 12    | 10    | 21    | 12  | 19  | 14  | 19  | 15  | 17  | 8  | 25 | 300     |         |
| 61    | 13    | 10    | 6     | 5     | 6     | 6     | 3     | 6     | 11    | 9     | 5     | 6     | 5     | 4   | 6   | 1   | 2   | 4   | 5   | 1  | 9  | 123     |         |
| 62    | 2     | 7     | 7     | 3     | 0     | 3     | 6     | 1     | 9     | 6     | 5     | 3     | 0     | 2   | 1   | 1   | 0   | 5   | 3   | 3  | 4  | 71      |         |
| 63    | 8     | 9     | 7     | 4     | 4     | 3     | 4     | 4     | 3     | 8     | 3     | 13    | 8     | 3   | 2   | 4   | 1   | 1   | 2   | 1  | 13 | 105     |         |
| Total | 3,094 | 2,714 | 2,418 | 2,002 | 1,995 | 1,903 | 2,040 | 1,577 | 1,728 | 1,657 | 1,359 | 1,211 | 1,011 | 691 | 673 | 491 | 338 | 236 | 158 | 91 | 84 | 27,468  | 114,556 |

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 2019 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    | 1,406  | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 1,406   |
| 18    | 13,284 | 1,206  | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 14,490  |
| 19    | 15,350 | 10,453 | 983    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 26,786  |
| 20    | 8,945  | 12,138 | 8,939  | 845    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 30,868  |
| 21    | 5,358  | 7,133  | 10,964 | 7,768  | 809    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 32,031  |
| 22    | 3,495  | 4,448  | 6,723  | 9,958  | 7,928  | 746    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 33,299  |
| 23    | 2,656  | 2,794  | 4,154  | 6,415  | 10,488 | 7,696  | 585    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 34,789  |
| 24    | 2,145  | 2,129  | 2,825  | 4,112  | 7,080  | 10,331 | 4,903  | 314    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 33,810  |
| 25    | 1,711  | 1,697  | 2,103  | 2,831  | 4,610  | 6,943  | 7,019  | 3,432  | 215    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 30,561  |
| 26    | 1,529  | 1,404  | 1,692  | 2,217  | 3,174  | 4,761  | 5,517  | 5,767  | 2,558  | 155    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 28,776  |
| 27    | 1,275  | 1,112  | 1,389  | 1,785  | 2,302  | 3,179  | 3,740  | 4,698  | 4,404  | 2,015  | 145    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 26,045  |
| 28    | 1,113  | 936    | 1,169  | 1,540  | 1,847  | 2,409  | 2,689  | 3,341  | 4,021  | 3,733  | 2,265  | 303    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 25,366  |
| 29    | 978    | 806    | 923    | 1,292  | 1,529  | 1,879  | 2,069  | 2,402  | 3,005  | 3,415  | 3,639  | 2,615  | 304    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 24,857  |
| 30    | 745    | 644    | 736    | 1,122  | 1,211  | 1,463  | 1,656  | 1,832  | 2,107  | 2,593  | 3,083  | 3,608  | 2,206  | 243    | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 23,249  |
| 31    | 638    | 499    | 626    | 925    | 916    | 1,110  | 1,235  | 1,468  | 1,707  | 1,935  | 2,386  | 2,937  | 2,884  | 1,939  | 164    | 0      | 0      | 0      | 0      | 0      | 0     | 21,370  |
| 32    | 549    | 410    | 512    | 736    | 744    | 888    | 966    | 1,111  | 1,384  | 1,549  | 1,756  | 2,103  | 2,169  | 2,723  | 1,450  | 158    | 0      | 0      | 0      | 0      | 0     | 19,210  |
| 33    | 515    | 344    | 417    | 619    | 588    | 693    | 783    | 804    | 1,116  | 1,282  | 1,468  | 1,568  | 1,656  | 2,208  | 2,057  | 1,488  | 181    | 0      | 0      | 0      | 0     | 17,787  |
| 34    | 458    | 292    | 356    | 488    | 485    | 557    | 643    | 665    | 860    | 953    | 1,167  | 1,227  | 1,252  | 1,529  | 1,597  | 2,191  | 1,691  | 204    | 0      | 0      | 0     | 16,615  |
| 35    | 458    | 277    | 292    | 414    | 387    | 459    | 467    | 570    | 667    | 822    | 922    | 1,016  | 957    | 1,097  | 1,106  | 1,856  | 2,406  | 1,788  | 184    | 0      | 0     | 16,147  |
| 36    | 246    | 272    | 259    | 339    | 303    | 360    | 376    | 479    | 552    | 646    | 756    | 728    | 742    | 882    | 792    | 1,228  | 1,791  | 2,470  | 1,790  | 216    | 0     | 15,227  |
| 37    | 145    | 134    | 260    | 330    | 293    | 284    | 306    | 358    | 475    | 527    | 608    | 607    | 600    | 657    | 631    | 873    | 1,258  | 1,787  | 1,787  | 1,701  | 149   | 14,641  |
| 38    | 115    | 80     | 132    | 349    | 240    | 218    | 291    | 250    | 337    | 439    | 493    | 465    | 490    | 519    | 554    | 717    | 921    | 1,165  | 1,685  | 2,215  | 1,155 | 12,831  |
| 39    | 107    | 64     | 75     | 164    | 268    | 224    | 207    | 239    | 326    | 379    | 420    | 408    | 403    | 426    | 402    | 545    | 705    | 917    | 1,149  | 1,505  | 1,568 | 10,501  |
| 40    | 116    | 69     | 74     | 93     | 138    | 268    | 199    | 229    | 271    | 292    | 330    | 332    | 292    | 344    | 338    | 478    | 579    | 709    | 806    | 1,001  | 1,148 | 8,107   |
| 41    | 30     | 69     | 86     | 66     | 75     | 129    | 213    | 176    | 202    | 255    | 284    | 287    | 256    | 273    | 270    | 338    | 490    | 559    | 608    | 712    | 764   | 6,142   |
| 42    | 5      | 16     | 63     | 68     | 52     | 58     | 100    | 182    | 186    | 230    | 243    | 244    | 196    | 222    | 197    | 286    | 400    | 458    | 537    | 574    | 553   | 4,871   |
| 43    | 6      | 3      | 16     | 56     | 59     | 39     | 57     | 108    | 198    | 168    | 207    | 199    | 189    | 207    | 209    | 253    | 307    | 374    | 410    | 472    | 427   | 3,965   |
| 44    | 3      | 1      | 1      | 12     | 56     | 60     | 63     | 50     | 124    | 183    | 171    | 182    | 164    | 171    | 173    | 213    | 276    | 333    | 340    | 358    | 310   | 3,244   |
| 45    | 1      | 1      | 0      | 3      | 23     | 51     | 48     | 47     | 107    | 136    | 180    | 148    | 149    | 180    | 149    | 206    | 224    | 293    | 299    | 300    | 286   | 2,831   |
| 46    | 0      | 1      | 2      | 2      | 0      | 10     | 52     | 34     | 93     | 108    | 133    | 163    | 125    | 134    | 137    | 162    | 209    | 264    | 256    | 292    | 246   | 2,423   |
| 47    | 3      | 2      | 1      | 0      | 2      | 0      | 9      | 31     | 81     | 108    | 118    | 128    | 151    | 122    | 128    | 152    | 227    | 267    | 272    | 262    | 234   | 2,298   |
| 48    | 1      | 1      | 0      | 0      | 1      | 2      | 2      | 14     | 75     | 88     | 127    | 112    | 115    | 132    | 126    | 165    | 200    | 256    | 245    | 249    | 247   | 2,158   |
| 49    | 0      | 3      | 1      | 1      | 1      | 2      | 1      | 3      | 55     | 84     | 92     | 91     | 98     | 122    | 129    | 150    | 179    | 233    | 230    | 234    | 224   | 1,933   |
| 50    | 1      | 0      | 0      | 2      | 0      | 1      | 1      | 3      | 41     | 53     | 95     | 71     | 100    | 88     | 94     | 134    | 157    | 203    | 212    | 221    | 236   | 1,713   |
| 51    | 2      | 0      | 1      | 0      | 0      | 1      | 2      | 0      | 17     | 47     | 44     | 71     | 74     | 83     | 84     | 97     | 145    | 174    | 184    | 169    | 187   | 1,382   |
| 52    | 1      | 1      | 0      | 0      | 1      | 0      | 0      | 0      | 3      | 20     | 48     | 51     | 79     | 56     | 52     | 64     | 156    | 186    | 170    | 154    | 146   | 1,188   |
| 53    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 1      | 1      | 17     | 52     | 43     | 61     | 59     | 60     | 108    | 161    | 181    | 127    | 152   | 1,024   |
| 54    | 0      | 2      | 0      | 0      | 0      | 0      | 1      | 1      | 2      | 0      | 2      | 10     | 50     | 24     | 56     | 44     | 66     | 117    | 132    | 163    | 135   | 805     |
| 55    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 1      | 16     | 11     | 19     | 35     | 70     | 94     | 107    | 130    | 136   | 620     |
| 56    | 0      | 0      | 1      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 3      | 3      | 6      | 17     | 51     | 66     | 97     | 114    | 124   | 483     |
| 57    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 0      | 0      | 3      | 1      | 3      | 6      | 17     | 53     | 51     | 88     | 92    | 315     |
| 58    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 2      | 0      | 1      | 6      | 7      | 19     | 28     | 52     | 48     | 48    | 164     |
| 59    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 0      | 0      | 1      | 3      | 8      | 18     | 50     | 41     | 123   | 49      |
| 60    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 2      | 0      | 3      | 11     | 10     | 23    | 18      |
| 61    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 2      | 9      | 6     | 18      |
| 62    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 1      | 1     | 3       |
| 63    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 0     | 1       |
| Total | 63,390 | 49,442 | 45,776 | 44,553 | 45,582 | 44,822 | 34,201 | 28,610 | 25,191 | 22,218 | 21,201 | 19,732 | 15,767 | 14,459 | 10,984 | 11,925 | 12,825 | 13,163 | 12,663 | 11,381 | 8,638 | 556,522 |

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  
 Average PEBD Years of Service 8.1  
 Department of Defense - Office of the Actuary

TABLE C7 (CONT'D)

DOD SELECTED RESERVE ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2019 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      | 1,406   |
| 18    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 14,490  |
| 19    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 26,786  |
| 20    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 30,868  |
| 21    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 32,031  |
| 22    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 33,299  |
| 23    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 34,789  |
| 24    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 33,810  |
| 25    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 30,561  |
| 26    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 28,776  |
| 27    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 26,045  |
| 28    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 25,366  |
| 29    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 24,857  |
| 30    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 23,249  |
| 31    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 21,370  |
| 32    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 19,210  |
| 33    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 17,787  |
| 34    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 16,615  |
| 35    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 16,147  |
| 36    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 15,227  |
| 37    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 14,641  |
| 38    | 76    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 76      |
| 39    | 879   | 49    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 928     |
| 40    | 1,138 | 613   | 37    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 1,788   |
| 41    | 863   | 882   | 479   | 34    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,258   |
| 42    | 590   | 695   | 699   | 342   | 22    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,348   |
| 43    | 404   | 504   | 547   | 502   | 291   | 24    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,272   |
| 44    | 323   | 376   | 396   | 425   | 456   | 288   | 28    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,292   |
| 45    | 272   | 300   | 297   | 303   | 353   | 453   | 281   | 27    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,286   |
| 46    | 244   | 262   | 221   | 243   | 288   | 323   | 420   | 213   | 19    | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,233   |
| 47    | 260   | 208   | 227   | 190   | 211   | 256   | 341   | 374   | 287   | 29    | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,383   |
| 48    | 211   | 203   | 165   | 170   | 180   | 207   | 265   | 345   | 441   | 306   | 25    | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,518   |
| 49    | 231   | 234   | 175   | 182   | 158   | 192   | 271   | 275   | 384   | 472   | 296   | 22    | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,892   |
| 50    | 187   | 164   | 153   | 152   | 149   | 147   | 196   | 185   | 236   | 397   | 439   | 271   | 27    | 0     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,703   |
| 51    | 166   | 164   | 128   | 132   | 148   | 124   | 126   | 155   | 159   | 257   | 303   | 413   | 248   | 18    | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,541   |
| 52    | 161   | 129   | 128   | 139   | 109   | 118   | 103   | 136   | 136   | 173   | 214   | 317   | 375   | 219   | 36    | 0   | 0   | 0   | 0   | 0   | 0   | 0      | 2,493   |
| 53    | 140   | 114   | 97    | 111   | 98    | 98    | 110   | 110   | 114   | 137   | 157   | 225   | 288   | 267   | 246   | 25  | 0   | 0   | 0   | 0   | 0   | 0      | 2,337   |
| 54    | 130   | 114   | 93    | 103   | 101   | 85    | 94    | 79    | 91    | 132   | 117   | 169   | 204   | 196   | 304   | 206 | 7   | 0   | 0   | 0   | 0   | 0      | 2,225   |
| 55    | 133   | 92    | 99    | 100   | 89    | 76    | 86    | 90    | 88    | 106   | 94    | 140   | 159   | 141   | 233   | 271 | 186 | 16  | 0   | 0   | 0   | 0      | 2,199   |
| 56    | 116   | 85    | 94    | 67    | 78    | 71    | 51    | 66    | 84    | 77    | 102   | 102   | 106   | 105   | 143   | 177 | 248 | 156 | 20  | 0   | 0   | 0      | 1,948   |
| 57    | 75    | 94    | 89    | 55    | 53    | 51    | 62    | 68    | 68    | 65    | 69    | 86    | 98    | 92    | 115   | 108 | 131 | 183 | 149 | 9   | 0   | 0      | 1,720   |
| 58    | 61    | 92    | 83    | 57    | 54    | 43    | 43    | 46    | 60    | 44    | 55    | 52    | 61    | 71    | 79    | 85  | 88  | 107 | 170 | 115 | 6   | 6      | 1,472   |
| 59    | 36    | 55    | 49    | 34    | 48    | 27    | 42    | 23    | 35    | 40    | 42    | 37    | 44    | 47    | 50    | 58  | 45  | 70  | 104 | 111 | 63  | 1,060  |         |
| 60    | 15    | 32    | 17    | 19    | 18    | 18    | 15    | 17    | 13    | 17    | 25    | 31    | 17    | 17    | 22    | 24  | 27  | 38  | 41  | 33  | 67  | 523    |         |
| 61    | 4     | 0     | 6     | 3     | 4     | 1     | 2     | 4     | 0     | 3     | 0     | 0     | 2     | 0     | 4     | 0   | 1   | 1   | 2   | 3   | 2   | 2      | 42      |
| 62    | 4     | 3     | 4     | 1     | 0     | 0     | 0     | 1     | 1     | 1     | 1     | 0     | 0     | 0     | 0     | 1   | 0   | 0   | 1   | 1   | 3   | 22     |         |
| 63    | 0     | 1     | 0     | 0     | 0     | 1     | 0     | 0     | 0     | 0     | 0     | 0     | 1     | 1     | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 6      |         |
| Total | 6,719 | 5,466 | 4,283 | 3,364 | 2,908 | 2,603 | 2,536 | 2,214 | 2,216 | 2,256 | 1,939 | 1,865 | 1,630 | 1,174 | 1,232 | 955 | 733 | 571 | 487 | 272 | 141 | 45,565 | 602,087 |

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  
Average PEBD Years of Service 8.1  
Department of Defense - Office of the Actuary

TABLE C8

DOD SELECTED RESERVE OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2019 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    | 1,408  | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1,408   |
| 18    | 13,284 | 1,206  | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 14,490  |
| 19    | 15,350 | 10,453 | 983    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 26,786  |
| 20    | 8,953  | 12,155 | 8,947  | 847    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 30,903  |
| 21    | 5,374  | 7,161  | 10,993 | 7,784  | 812    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 32,124  |
| 22    | 3,573  | 4,479  | 6,830  | 10,077 | 7,985  | 758    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 33,703  |
| 23    | 2,847  | 2,978  | 4,338  | 6,687  | 10,771 | 7,844  | 613    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 36,079  |
| 24    | 2,255  | 2,455  | 3,045  | 4,354  | 7,410  | 10,684 | 5,098  | 338    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 35,640  |
| 25    | 1,783  | 1,915  | 2,475  | 3,116  | 4,876  | 7,343  | 7,411  | 3,631  | 238    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 32,788  |
| 26    | 1,601  | 1,508  | 1,914  | 2,620  | 3,502  | 5,047  | 5,953  | 6,117  | 2,752  | 165    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 31,181  |
| 27    | 1,344  | 1,196  | 1,514  | 2,021  | 2,807  | 3,646  | 4,036  | 5,105  | 4,746  | 2,183  | 155    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 28,754  |
| 28    | 1,163  | 1,047  | 1,278  | 1,690  | 2,170  | 3,132  | 3,157  | 3,619  | 4,438  | 4,053  | 2,460  | 331    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 28,538  |
| 29    | 1,050  | 918    | 1,016  | 1,418  | 1,711  | 2,248  | 2,746  | 2,916  | 3,334  | 3,797  | 3,906  | 2,830  | 334    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 28,226  |
| 30    | 812    | 732    | 841    | 1,253  | 1,379  | 1,703  | 2,078  | 2,555  | 2,647  | 2,954  | 3,405  | 3,880  | 2,419  | 279    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 26,937  |
| 31    | 719    | 596    | 733    | 1,029  | 1,059  | 1,297  | 1,476  | 1,898  | 2,468  | 2,444  | 2,669  | 3,228  | 3,174  | 2,187  | 193    | 0      | 0      | 0      | 0      | 0      | 0      | 25,171  |
| 32    | 614    | 471    | 600    | 842    | 874    | 1,060  | 1,177  | 1,422  | 1,830  | 2,228  | 2,309  | 2,369  | 2,477  | 3,110  | 1,670  | 202    | 0      | 0      | 0      | 0      | 0      | 23,257  |
| 33    | 579    | 431    | 477    | 717    | 725    | 862    | 985    | 1,069  | 1,427  | 1,719  | 2,140  | 2,090  | 1,930  | 2,541  | 2,345  | 1,772  | 219    | 0      | 0      | 0      | 0      | 22,028  |
| 34    | 512    | 355    | 437    | 569    | 579    | 689    | 807    | 871    | 1,120  | 1,259  | 1,553  | 1,942  | 1,854  | 1,821  | 1,904  | 2,606  | 2,053  | 257    | 0      | 0      | 0      | 21,191  |
| 35    | 507    | 333    | 365    | 483    | 470    | 581    | 614    | 760    | 904    | 1,070  | 1,201  | 1,420  | 1,792  | 1,686  | 1,390  | 2,189  | 2,831  | 2,216  | 241    | 0      | 0      | 21,056  |
| 36    | 295    | 315    | 321    | 408    | 379    | 477    | 511    | 650    | 745    | 867    | 991    | 949    | 1,132  | 1,684  | 1,357  | 1,520  | 2,181  | 2,966  | 2,270  | 280    | 0      | 20,300  |
| 37    | 194    | 170    | 326    | 389    | 357    | 341    | 407    | 490    | 660    | 714    | 823    | 798    | 839    | 1,047  | 1,486  | 1,454  | 1,597  | 2,216  | 3,243  | 2,161  | 208    | 19,921  |
| 38    | 160    | 121    | 171    | 407    | 287    | 285    | 388    | 339    | 463    | 598    | 679    | 651    | 661    | 745    | 1,003  | 1,525  | 1,522  | 1,501  | 2,093  | 2,759  | 1,552  | 17,913  |
| 39    | 147    | 104    | 126    | 206    | 328    | 289    | 284    | 355    | 458    | 519    | 558    | 552    | 573    | 598    | 613    | 963    | 1,473  | 1,526  | 1,452  | 1,876  | 2,020  | 15,021  |
| 40    | 151    | 103    | 109    | 122    | 177    | 343    | 273    | 321    | 370    | 396    | 453    | 451    | 422    | 523    | 524    | 751    | 1,018  | 1,446  | 1,315  | 1,284  | 1,426  | 11,979  |
| 41    | 71     | 91     | 122    | 96     | 102    | 170    | 276    | 246    | 290    | 343    | 397    | 366    | 349    | 388    | 432    | 550    | 754    | 935    | 1,212  | 1,156  | 989    | 9,336   |
| 42    | 30     | 41     | 95     | 105    | 68     | 89     | 141    | 238    | 267    | 306    | 324    | 306    | 278    | 314    | 343    | 472    | 623    | 740    | 913    | 1,133  | 900    | 7,727   |
| 43    | 29     | 32     | 45     | 84     | 78     | 70     | 98     | 149    | 274    | 247    | 274    | 258    | 250    | 299    | 305    | 392    | 494    | 617    | 659    | 791    | 867    | 6,313   |
| 44    | 25     | 21     | 15     | 37     | 74     | 91     | 94     | 89     | 172    | 264    | 237    | 247    | 220    | 240    | 254    | 319    | 430    | 535    | 537    | 565    | 565    | 5,032   |
| 45    | 12     | 17     | 14     | 24     | 43     | 87     | 77     | 75     | 157    | 182    | 241    | 197    | 204    | 234    | 219    | 301    | 361    | 454    | 478    | 462    | 479    | 4,319   |
| 46    | 13     | 11     | 16     | 20     | 8      | 40     | 80     | 74     | 143    | 157    | 177    | 216    | 158    | 182    | 195    | 235    | 311    | 391    | 394    | 436    | 395    | 3,652   |
| 47    | 20     | 11     | 22     | 14     | 12     | 30     | 33     | 62     | 137    | 150    | 176    | 169    | 197    | 175    | 184    | 208    | 317    | 358    | 376    | 385    | 387    | 3,423   |
| 48    | 19     | 16     | 13     | 11     | 8      | 24     | 24     | 34     | 109    | 140    | 169    | 154    | 150    | 169    | 174    | 238    | 292    | 359    | 334    | 362    | 337    | 3,136   |
| 49    | 13     | 18     | 14     | 14     | 9      | 15     | 14     | 34     | 107    | 117    | 145    | 138    | 136    | 163    | 180    | 204    | 275    | 320    | 334    | 330    | 328    | 2,908   |
| 50    | 9      | 6      | 9      | 10     | 5      | 14     | 17     | 29     | 78     | 90     | 137    | 114    | 132    | 119    | 139    | 193    | 225    | 290    | 288    | 303    | 308    | 2,516   |
| 51    | 4      | 4      | 5      | 6      | 13     | 20     | 16     | 13     | 42     | 70     | 74     | 100    | 106    | 115    | 114    | 136    | 223    | 246    | 255    | 231    | 255    | 2,049   |
| 52    | 7      | 5      | 6      | 6      | 8      | 4      | 7      | 13     | 28     | 43     | 79     | 72     | 100    | 86     | 76     | 95     | 208    | 244    | 229    | 211    | 198    | 1,725   |
| 53    | 2      | 1      | 6      | 6      | 3      | 2      | 4      | 11     | 20     | 18     | 36     | 76     | 63     | 72     | 90     | 85     | 140    | 218    | 234    | 184    | 204    | 1,475   |
| 54    | 1      | 2      | 1      | 5      | 0      | 4      | 12     | 11     | 11     | 15     | 15     | 33     | 65     | 38     | 76     | 65     | 103    | 148    | 184    | 223    | 184    | 1,196   |
| 55    | 0      | 3      | 3      | 3      | 4      | 2      | 8      | 11     | 14     | 16     | 14     | 19     | 34     | 27     | 29     | 60     | 96     | 126    | 150    | 174    | 177    | 970     |
| 56    | 1      | 4      | 3      | 1      | 3      | 1      | 4      | 6      | 9      | 12     | 13     | 12     | 11     | 17     | 18     | 34     | 85     | 98     | 119    | 140    | 161    | 752     |
| 57    | 3      | 3      | 2      | 2      | 2      | 3      | 0      | 7      | 7      | 18     | 17     | 11     | 7      | 7      | 12     | 23     | 39     | 82     | 79     | 111    | 117    | 552     |
| 58    | 1      | 2      | 3      | 1      | 2      | 3      | 1      | 3      | 5      | 6      | 12     | 9      | 9      | 8      | 7      | 16     | 18     | 39     | 53     | 76     | 65     | 339     |
| 59    | 0      | 4      | 1      | 5      | 1      | 3      | 1      | 2      | 5      | 7      | 9      | 12     | 3      | 8      | 8      | 12     | 22     | 38     | 72     | 66     | 287    |         |
| 60    | 4      | 2      | 1      | 3      | 3      | 2      | 3      | 6      | 5      | 6      | 1      | 4      | 6      | 5      | 9      | 8      | 10     | 21     | 21     | 33     | 158    |         |
| 61    | 2      | 1      | 2      | 4      | 1      | 2      | 1      | 2      | 3      | 3      | 2      | 4      | 2      | 3      | 1      | 5      | 6      | 10     | 6      | 22     | 11     | 92      |
| 62    | 4      | 2      | 3      | 4      | 0      | 2      | 0      | 2      | 4      | 1      | 3      | 1      | 1      | 2      | 1      | 6      | 7      | 7      | 9      | 6      | 3      | 68      |
| 63    | 1      | 2      | 5      | 7      | 3      | 5      | 4      | 6      | 13     | 11     | 10     | 8      | 5      | 4      | 3      | 5      | 14     | 18     | 22     | 28     | 16     | 190     |
| Total | 64,947 | 51,503 | 48,247 | 47,509 | 49,110 | 49,313 | 38,932 | 33,580 | 30,502 | 27,189 | 25,866 | 24,019 | 20,094 | 18,897 | 15,351 | 16,642 | 17,936 | 18,397 | 17,540 | 15,784 | 12,252 | 643,609 |

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 31.4  
 Average PEBD Years of Service 9.2  
 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 2019 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      | 1,408   |
| 18    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 14,490  |
| 19    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 26,786  |
| 20    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 30,903  |
| 21    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 32,124  |
| 22    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 33,703  |
| 23    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 36,079  |
| 24    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 35,640  |
| 25    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 32,788  |
| 26    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 31,181  |
| 27    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 28,754  |
| 28    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 28,538  |
| 29    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 28,226  |
| 30    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 26,937  |
| 31    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 25,171  |
| 32    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 23,257  |
| 33    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 22,028  |
| 34    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 21,191  |
| 35    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 21,056  |
| 36    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 20,300  |
| 37    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 0      | 19,921  |
| 38    | 116   | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 116    | 18,029  |
| 39    | 1,218 | 77    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 1,295  | 16,316  |
| 40    | 1,511 | 868   | 70    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 2,449  | 14,428  |
| 41    | 1,131 | 1,195 | 699   | 53    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 3,078  | 12,414  |
| 42    | 792   | 911   | 961   | 544   | 40    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 3,248  | 10,975  |
| 43    | 718   | 688   | 724   | 701   | 456   | 39    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 3,326  | 9,639   |
| 44    | 696   | 653   | 552   | 586   | 671   | 451   | 48    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 3,658  | 8,690   |
| 45    | 491   | 616   | 577   | 461   | 518   | 665   | 481   | 43    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 3,853  | 8,172   |
| 46    | 383   | 451   | 559   | 472   | 442   | 511   | 682   | 340   | 38    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 3,878  | 7,530   |
| 47    | 386   | 361   | 404   | 444   | 455   | 402   | 546   | 544   | 485   | 55    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 4,082  | 7,505   |
| 48    | 322   | 345   | 311   | 342   | 450   | 437   | 430   | 522   | 679   | 536   | 53    | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 4,428  | 7,564   |
| 49    | 343   | 376   | 291   | 308   | 345   | 475   | 526   | 428   | 579   | 803   | 527   | 32    | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 5,033  | 7,941   |
| 50    | 263   | 253   | 266   | 249   | 279   | 334   | 521   | 412   | 388   | 602   | 701   | 515   | 48    | 0     | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 4,833  | 7,349   |
| 51    | 257   | 227   | 204   | 210   | 230   | 229   | 280   | 369   | 418   | 416   | 486   | 634   | 434   | 33    | 0     | 0     | 0     | 0   | 0   | 0   | 0   | 4,428  | 6,477   |
| 52    | 206   | 199   | 188   | 207   | 188   | 215   | 193   | 262   | 323   | 356   | 342   | 487   | 578   | 353   | 60    | 0     | 0     | 0   | 0   | 0   | 0   | 4,159  | 5,884   |
| 53    | 190   | 151   | 142   | 170   | 170   | 167   | 208   | 189   | 244   | 308   | 292   | 356   | 442   | 407   | 409   | 42    | 0     | 0   | 0   | 0   | 0   | 3,887  | 5,362   |
| 54    | 171   | 155   | 128   | 135   | 148   | 131   | 164   | 150   | 159   | 228   | 235   | 311   | 302   | 288   | 442   | 312   | 21    | 0   | 0   | 0   | 0   | 3,482  | 4,678   |
| 55    | 175   | 129   | 144   | 133   | 137   | 112   | 130   | 149   | 159   | 176   | 181   | 253   | 264   | 213   | 335   | 390   | 269   | 24  | 0   | 0   | 0   | 3,374  | 4,344   |
| 56    | 145   | 127   | 128   | 100   | 110   | 102   | 107   | 112   | 131   | 137   | 165   | 168   | 207   | 178   | 205   | 260   | 336   | 238 | 28  | 0   | 0   | 2,984  | 3,736   |
| 57    | 108   | 125   | 114   | 77    | 81    | 81    | 91    | 103   | 112   | 100   | 109   | 120   | 151   | 153   | 179   | 164   | 191   | 247 | 201 | 16  | 0   | 2,523  | 3,075   |
| 58    | 85    | 118   | 120   | 74    | 74    | 67    | 71    | 73    | 101   | 76    | 89    | 80    | 93    | 120   | 146   | 137   | 134   | 143 | 221 | 141 | 9   | 2,172  | 2,511   |
| 59    | 48    | 74    | 64    | 54    | 64    | 41    | 55    | 43    | 70    | 68    | 66    | 56    | 67    | 81    | 75    | 96    | 70    | 91  | 124 | 156 | 93  | 1,556  | 1,843   |
| 60    | 26    | 49    | 24    | 29    | 30    | 32    | 27    | 35    | 33    | 24    | 37    | 41    | 38    | 29    | 41    | 38    | 46    | 53  | 58  | 41  | 92  | 823    | 981     |
| 61    | 17    | 10    | 12    | 8     | 10    | 7     | 5     | 10    | 11    | 12    | 5     | 6     | 7     | 4     | 10    | 1     | 3     | 5   | 7   | 4   | 11  | 165    | 257     |
| 62    | 6     | 10    | 11    | 4     | 0     | 3     | 6     | 2     | 10    | 7     | 6     | 3     | 0     | 2     | 1     | 2     | 0     | 5   | 4   | 4   | 7   | 93     | 161     |
| 63    | 8     | 10    | 7     | 4     | 4     | 4     | 4     | 4     | 3     | 8     | 3     | 13    | 9     | 4     | 2     | 4     | 1     | 1   | 2   | 1   | 13  | 111    | 301     |
| Total | 9,813 | 8,179 | 6,701 | 5,366 | 4,903 | 4,506 | 4,576 | 3,791 | 3,944 | 3,913 | 3,298 | 3,076 | 2,641 | 1,866 | 1,905 | 1,446 | 1,071 | 807 | 645 | 363 | 225 | 73,034 | 716,643 |

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.

Average Age 31.4  
 Average PEBD Years of Service 9.2  
 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 2019 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   | 0  | 12  | 0   | 0   | 0   | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 12     |
| 38    | 0   | 4  | 14  | 1   | 0   | 0   | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 19     |
| 39    | 0   | 1  | 16  | 42  | 6   | 0   | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 65     |
| 40    | 0   | 0  | 14  | 60  | 49  | 4   | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 127    |
| 41    | 0   | 0  | 11  | 23  | 53  | 50  | 7     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 145    |
| 42    | 0   | 3  | 62  | 32  | 48  | 70  | 56    | 2     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 273    |
| 43    | 0   | 4  | 56  | 76  | 32  | 42  | 72    | 72    | 13    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 367    |
| 44    | 0   | 2  | 31  | 97  | 93  | 49  | 50    | 95    | 86    | 8     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 511    |
| 45    | 0   | 7  | 15  | 49  | 139 | 109 | 68    | 85    | 120   | 104   | 11    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 707    |
| 46    | 0   | 3  | 19  | 39  | 61  | 178 | 166   | 65    | 91    | 155   | 88    | 15    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 880    |
| 47    | 0   | 5  | 15  | 38  | 48  | 95  | 180   | 138   | 95    | 130   | 145   | 138   | 21    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 1,048  |
| 48    | 0   | 2  | 7   | 17  | 47  | 59  | 90    | 184   | 242   | 122   | 136   | 212   | 228   | 31    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 1,379  |
| 49    | 0   | 3  | 6   | 18  | 43  | 54  | 60    | 151   | 264   | 288   | 138   | 187   | 274   | 241   | 17    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 1,747  |
| 50    | 0   | 1  | 6   | 12  | 22  | 43  | 58    | 63    | 139   | 325   | 416   | 168   | 252   | 277   | 296   | 33    | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 2,111  |
| 51    | 0   | 1  | 2   | 9   | 15  | 23  | 44    | 57    | 65    | 165   | 404   | 506   | 210   | 240   | 390   | 311   | 41    | 0     | 0     | 0     | 0     | 0     | 0   | 0   | 2,483  |
| 52    | 0   | 1  | 7   | 12  | 7   | 17  | 31    | 48    | 54    | 80    | 201   | 523   | 657   | 234   | 322   | 423   | 328   | 60    | 0     | 0     | 0     | 0     | 0   | 0   | 3,007  |
| 53    | 0   | 1  | 8   | 9   | 13  | 13  | 20    | 33    | 58    | 75    | 121   | 264   | 714   | 730   | 307   | 389   | 351   | 352   | 39    | 0     | 0     | 0     | 0   | 0   | 3,499  |
| 54    | 0   | 0  | 3   | 9   | 10  | 11  | 26    | 27    | 40    | 65    | 112   | 131   | 365   | 721   | 789   | 359   | 329   | 385   | 372   | 42    | 0     | 0     | 0   | 0   | 3,797  |
| 55    | 0   | 1  | 6   | 3   | 8   | 12  | 26    | 23    | 36    | 47    | 67    | 109   | 220   | 388   | 838   | 922   | 293   | 355   | 453   | 380   | 46    | 0     | 0   | 0   | 4,233  |
| 56    | 0   | 0  | 1   | 5   | 10  | 7   | 16    | 20    | 31    | 40    | 68    | 108   | 163   | 251   | 480   | 1,003 | 896   | 347   | 403   | 450   | 431   | 38    | 0   | 0   | 4,769  |
| 57    | 0   | 1  | 0   | 3   | 6   | 14  | 11    | 16    | 21    | 29    | 28    | 58    | 126   | 181   | 227   | 480   | 1,115 | 847   | 296   | 362   | 397   | 317   | 34  | 0   | 4,571  |
| 58    | 0   | 1  | 1   | 6   | 5   | 17  | 12    | 12    | 14    | 26    | 29    | 52    | 94    | 126   | 187   | 285   | 490   | 801   | 1,196 | 374   | 386   | 376   | 247 | 20  | 4,759  |
| 59    | 0   | 0  | 1   | 2   | 7   | 6   | 8     | 17    | 12    | 21    | 24    | 47    | 56    | 69    | 127   | 211   | 277   | 395   | 1,355 | 824   | 309   | 320   | 307 | 227 | 4,624  |
| 60    | 0   | 0  | 0   | 2   | 2   | 1   | 2     | 6     | 10    | 6     | 14    | 16    | 35    | 28    | 47    | 93    | 123   | 141   | 297   | 504   | 354   | 147   | 117 | 212 | 2,159  |
| 61    | 0   | 1  | 1   | 2   | 0   | 0   | 1     | 2     | 1     | 2     | 3     | 3     | 0     | 4     | 5     | 6     | 9     | 21    | 19    | 47    | 31    | 7     | 19  | 184 | 184    |
| 62    | 0   | 0  | 0   | 0   | 1   | 0   | 1     | 0     | 0     | 2     | 1     | 0     | 2     | 4     | 1     | 2     | 6     | 4     | 3     | 8     | 11    | 13    | 15  | 13  | 87     |
| 63    | 0   | 0  | 2   | 0   | 0   | 0   | 0     | 2     | 0     | 0     | 4     | 4     | 2     | 9     | 7     | 2     | 6     | 4     | 11    | 7     | 9     | 24    | 41  | 250 | 384    |
| Total | 0   | 42 | 318 | 567 | 725 | 875 | 1,004 | 1,117 | 1,394 | 1,688 | 2,009 | 2,542 | 3,425 | 3,531 | 4,040 | 4,520 | 4,261 | 3,701 | 4,447 | 2,971 | 1,992 | 1,267 | 769 | 741 | 47,947 |

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 54.2  
Average PEBD Years of Service 32.1  
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 2019 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   | 113 | 16    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 129     |
| 38    | 0   | 37  | 162   | 34    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 233     |
| 39    | 0   | 32  | 245   | 344   | 40    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 660     |
| 40    | 0   | 18  | 158   | 432   | 386   | 35    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 1,029   |
| 41    | 0   | 16  | 113   | 326   | 515   | 358   | 31    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 1,360   |
| 42    | 0   | 4   | 86    | 197   | 430   | 571   | 404   | 47    | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 1,740   |
| 43    | 0   | 9   | 52    | 168   | 272   | 407   | 660   | 486   | 49    | 0     | 0     | 0     | 0     | 0     | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 2,104   |
| 44    | 0   | 4   | 50    | 113   | 191   | 269   | 603   | 769   | 585   | 44    | 0     | 0     | 0     | 0     | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 2,629   |
| 45    | 0   | 12  | 35    | 113   | 148   | 200   | 388   | 640   | 877   | 481   | 67    | 0     | 0     | 0     | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 2,962   |
| 46    | 0   | 5   | 34    | 78    | 132   | 181   | 271   | 470   | 742   | 895   | 812   | 101   | 0     | 0     | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 3,721   |
| 47    | 0   | 3   | 32    | 87    | 113   | 181   | 228   | 358   | 584   | 893   | 1,291 | 1,085 | 112   | 0     | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 4,968   |
| 48    | 0   | 7   | 36    | 73    | 117   | 161   | 228   | 351   | 439   | 696   | 1,102 | 1,632 | 1,236 | 70    | 0      | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 6,149   |
| 49    | 0   | 5   | 25    | 56    | 88    | 118   | 183   | 286   | 387   | 467   | 720   | 1,274 | 1,727 | 1,298 | 113    | 0     | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 6,748   |
| 50    | 0   | 9   | 20    | 58    | 100   | 108   | 148   | 203   | 288   | 394   | 570   | 920   | 1,335 | 1,977 | 1,422  | 131   | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 7,683   |
| 51    | 0   | 7   | 16    | 42    | 59    | 96    | 139   | 210   | 227   | 311   | 392   | 614   | 902   | 1,513 | 2,050  | 1,456 | 259    | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 8,294   |
| 52    | 0   | 4   | 24    | 37    | 69    | 85    | 126   | 177   | 218   | 276   | 352   | 537   | 699   | 1,134 | 1,668  | 1,760 | 1,799  | 183    | 0      | 0      | 0     | 0     | 0     | 0     | 9,150   |
| 53    | 0   | 3   | 21    | 31    | 62    | 84    | 125   | 151   | 201   | 237   | 358   | 456   | 582   | 811   | 1,206  | 1,423 | 2,312  | 1,744  | 174    | 0      | 0     | 0     | 0     | 0     | 9,982   |
| 54    | 0   | 4   | 24    | 44    | 63    | 71    | 120   | 162   | 188   | 224   | 291   | 369   | 491   | 694   | 967    | 1,106 | 1,892  | 2,517  | 1,976  | 251    | 0     | 0     | 0     | 0     | 11,457  |
| 55    | 0   | 3   | 10    | 32    | 70    | 77    | 120   | 126   | 186   | 229   | 253   | 380   | 455   | 597   | 807    | 948   | 1,349  | 1,985  | 2,610  | 2,142  | 232   | 0     | 0     | 0     | 12,612  |
| 56    | 0   | 3   | 14    | 52    | 66    | 74    | 96    | 134   | 172   | 207   | 246   | 270   | 370   | 510   | 652    | 778   | 1,070  | 1,418  | 1,991  | 2,749  | 2,118 | 157   | 0     | 0     | 13,148  |
| 57    | 0   | 2   | 10    | 34    | 65    | 89    | 88    | 104   | 135   | 181   | 193   | 243   | 324   | 414   | 517    | 580   | 864    | 1,122  | 1,522  | 1,957  | 3,000 | 1,860 | 129   | 0     | 13,435  |
| 58    | 0   | 2   | 7     | 22    | 50    | 83    | 71    | 86    | 123   | 200   | 197   | 221   | 262   | 363   | 421    | 513   | 720    | 936    | 1,159  | 1,528  | 2,200 | 2,579 | 1,509 | 137   | 13,390  |
| 59    | 0   | 3   | 7     | 10    | 31    | 45    | 74    | 81    | 112   | 111   | 153   | 167   | 182   | 274   | 334    | 432   | 557    | 653    | 842    | 1,030  | 1,497 | 1,804 | 2,479 | 1,705 | 12,583  |
| 60    | 0   | 0   | 3     | 7     | 11    | 29    | 32    | 40    | 51    | 64    | 74    | 74    | 103   | 155   | 178    | 211   | 249    | 320    | 417    | 541    | 620   | 733   | 997   | 1,993 | 6,902   |
| 61    | 0   | 0   | 0     | 0     | 1     | 3     | 0     | 3     | 6     | 3     | 4     | 6     | 12    | 14    | 8      | 22    | 15     | 22     | 21     | 33     | 36    | 41    | 57    | 188   | 495     |
| 62    | 0   | 0   | 0     | 0     | 0     | 2     | 0     | 0     | 1     | 2     | 4     | 0     | 3     | 3     | 9      | 3     | 2      | 9      | 18     | 13     | 17    | 19    | 22    | 135   | 262     |
| 63    | 0   | 0   | 0     | 0     | 0     | 0     | 2     | 0     | 0     | 5     | 8     | 6     | 8     | 10    | 18     | 24    | 31     | 39     | 37     | 29     | 64    | 64    | 82    | 764   | 1,191   |
| Total | 0   | 306 | 1,202 | 2,391 | 3,081 | 3,330 | 4,139 | 4,887 | 5,574 | 5,922 | 7,089 | 8,355 | 8,802 | 9,837 | 10,369 | 9,387 | 11,119 | 10,948 | 10,767 | 10,272 | 9,784 | 7,257 | 5,275 | 4,923 | 155,016 |

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 32.2  
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 2019 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   | 113 | 28    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 141     |
| 38    | 0   | 41  | 177   | 35    | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 252     |
| 39    | 0   | 33  | 261   | 385   | 46    | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 725     |
| 40    | 0   | 18  | 172   | 492   | 435   | 39    | 0     | 0     | 0     | 0     | 0     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 1,156   |
| 41    | 0   | 16  | 124   | 350   | 568   | 408   | 38    | 0     | 0     | 0     | 0     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 1,505   |
| 42    | 0   | 7   | 148   | 229   | 478   | 641   | 460   | 49    | 0     | 0     | 0     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 2,013   |
| 43    | 0   | 13  | 109   | 244   | 304   | 449   | 731   | 558   | 62    | 0     | 0     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 2,471   |
| 44    | 0   | 6   | 81    | 210   | 284   | 318   | 654   | 863   | 671   | 52    | 0     | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 3,140   |
| 45    | 0   | 19  | 50    | 163   | 287   | 309   | 456   | 725   | 997   | 585   | 78    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 3,669   |
| 46    | 0   | 8   | 53    | 117   | 193   | 359   | 437   | 535   | 833   | 1,049 | 900   | 116    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 4,601   |
| 47    | 0   | 8   | 47    | 125   | 162   | 277   | 407   | 496   | 680   | 1,023 | 1,436 | 1,222  | 133    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 6,016   |
| 48    | 0   | 9   | 43    | 90    | 164   | 220   | 318   | 536   | 681   | 818   | 1,239 | 1,844  | 1,464  | 101    | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 7,528   |
| 49    | 0   | 8   | 31    | 74    | 131   | 172   | 243   | 438   | 651   | 755   | 858   | 1,461  | 2,001  | 1,540  | 130    | 0      | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 8,495   |
| 50    | 0   | 10  | 26    | 70    | 122   | 151   | 206   | 266   | 428   | 718   | 986   | 1,089  | 1,587  | 2,253  | 1,717  | 164    | 0      | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 9,794   |
| 51    | 0   | 8   | 18    | 51    | 74    | 119   | 183   | 267   | 292   | 476   | 796   | 1,120  | 1,112  | 1,753  | 2,440  | 1,767  | 300    | 0      | 0      | 0      | 0      | 0     | 0     | 0     | 10,777  |
| 52    | 0   | 5   | 31    | 49    | 76    | 102   | 157   | 225   | 272   | 356   | 554   | 1,060  | 1,356  | 1,369  | 1,990  | 2,183  | 2,127  | 243    | 0      | 0      | 0      | 0     | 0     | 0     | 12,157  |
| 53    | 0   | 4   | 29    | 40    | 75    | 97    | 145   | 184   | 259   | 312   | 479   | 720    | 1,296  | 1,542  | 1,513  | 1,813  | 2,663  | 2,096  | 213    | 0      | 0      | 0     | 0     | 0     | 13,481  |
| 54    | 0   | 4   | 27    | 53    | 73    | 82    | 146   | 189   | 228   | 289   | 403   | 501    | 856    | 1,414  | 1,756  | 1,466  | 2,222  | 2,902  | 2,349  | 293    | 0      | 0     | 0     | 0     | 15,254  |
| 55    | 0   | 4   | 16    | 35    | 78    | 89    | 146   | 149   | 222   | 276   | 320   | 489    | 675    | 985    | 1,645  | 1,870  | 1,642  | 2,340  | 3,063  | 2,522  | 278    | 0     | 0     | 0     | 16,845  |
| 56    | 0   | 3   | 15    | 57    | 76    | 81    | 112   | 154   | 203   | 247   | 314   | 378    | 534    | 761    | 1,132  | 1,781  | 1,967  | 1,765  | 2,394  | 3,199  | 2,549  | 195   | 0     | 0     | 17,917  |
| 57    | 0   | 3   | 10    | 37    | 71    | 103   | 99    | 120   | 156   | 210   | 221   | 301    | 450    | 595    | 744    | 1,061  | 1,979  | 1,968  | 1,818  | 2,319  | 3,397  | 2,178 | 163   | 0     | 18,006  |
| 58    | 0   | 3   | 8     | 28    | 55    | 100   | 83    | 98    | 137   | 226   | 226   | 273    | 356    | 489    | 608    | 798    | 1,209  | 1,737  | 2,355  | 1,902  | 2,586  | 2,955 | 1,757 | 158   | 18,149  |
| 59    | 0   | 3   | 8     | 12    | 38    | 51    | 82    | 98    | 124   | 132   | 177   | 214    | 238    | 343    | 461    | 643    | 834    | 1,049  | 2,197  | 1,854  | 1,806  | 2,124 | 2,786 | 1,933 | 17,207  |
| 60    | 0   | 0   | 3     | 9     | 13    | 30    | 34    | 46    | 61    | 70    | 88    | 90     | 138    | 183    | 225    | 304    | 372    | 461    | 714    | 1,045  | 975    | 880   | 1,114 | 2,206 | 9,061   |
| 61    | 0   | 1   | 1     | 2     | 1     | 3     | 0     | 4     | 8     | 4     | 6     | 9      | 15     | 14     | 12     | 27     | 21     | 31     | 42     | 52     | 83     | 72    | 64    | 207   | 679     |
| 62    | 0   | 0   | 0     | 0     | 1     | 2     | 1     | 0     | 1     | 4     | 5     | 0      | 5      | 7      | 10     | 5      | 8      | 13     | 21     | 21     | 28     | 32    | 37    | 148   | 349     |
| 63    | 0   | 0   | 2     | 0     | 0     | 0     | 2     | 2     | 0     | 5     | 12    | 10     | 10     | 19     | 25     | 26     | 36     | 42     | 48     | 36     | 74     | 89    | 123   | 1,014 | 1,575   |
| Total | 0   | 348 | 1,519 | 2,958 | 3,806 | 4,204 | 5,144 | 6,004 | 6,969 | 7,610 | 9,098 | 10,897 | 12,227 | 13,368 | 14,409 | 13,907 | 15,381 | 14,648 | 15,214 | 13,242 | 11,776 | 8,525 | 6,044 | 5,664 | 202,963 |

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 53.5  
Average PEBD Years of Service 32.2  
Department of Defense - Office of the Actuary

TABLE C12  
DOD AND ALL UNIFORMED RETIRED OFFICERS AS OF 9/30/2019

| Age | DoD Only              |                        |                  |                  |        | All Uniformed         |                        |                  |                  |        |
|-----|-----------------------|------------------------|------------------|------------------|--------|-----------------------|------------------------|------------------|------------------|--------|
|     | Active<br>Nondisabled | Reserve<br>Nondisabled | Perm<br>Disabled | Temp<br>Disabled | Total  | Active<br>Nondisabled | Reserve<br>Nondisabled | Perm<br>Disabled | Temp<br>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                | 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                      | 0                | 0                | 0      | 0                     | 0                      | 0                | 0                | 0      |
| 22  | 0                     | 0                      | 0                | 0                | 0      | 0                     | 0                      | 1                | 0                | 1      |
| 23  | 0                     | 0                      | 2                | 3                | 5      | 0                     | 0                      | 2                | 3                | 5      |
| 24  | 0                     | 0                      | 8                | 10               | 18     | 0                     | 0                      | 8                | 10               | 18     |
| 25  | 0                     | 0                      | 20               | 10               | 30     | 0                     | 0                      | 23               | 11               | 34     |
| 26  | 0                     | 0                      | 35               | 26               | 61     | 0                     | 0                      | 36               | 26               | 62     |
| 27  | 0                     | 0                      | 58               | 51               | 109    | 0                     | 0                      | 60               | 51               | 111    |
| 28  | 0                     | 0                      | 82               | 55               | 137    | 0                     | 0                      | 86               | 55               | 141    |
| 29  | 0                     | 0                      | 102              | 49               | 151    | 0                     | 0                      | 107              | 49               | 156    |
| 30  | 0                     | 0                      | 177              | 52               | 229    | 0                     | 0                      | 180              | 55               | 235    |
| 31  | 0                     | 0                      | 167              | 48               | 215    | 0                     | 0                      | 169              | 49               | 218    |
| 32  | 0                     | 0                      | 190              | 51               | 241    | 0                     | 0                      | 196              | 52               | 248    |
| 33  | 0                     | 0                      | 259              | 53               | 312    | 0                     | 0                      | 259              | 54               | 313    |
| 34  | 0                     | 0                      | 296              | 59               | 355    | 0                     | 0                      | 304              | 59               | 363    |
| 35  | 3                     | 0                      | 325              | 44               | 372    | 3                     | 0                      | 330              | 44               | 377    |
| 36  | 4                     | 0                      | 392              | 53               | 449    | 4                     | 0                      | 402              | 54               | 460    |
| 37  | 8                     | 0                      | 391              | 69               | 468    | 8                     | 0                      | 394              | 70               | 472    |
| 38  | 51                    | 0                      | 410              | 61               | 522    | 53                    | 0                      | 416              | 63               | 532    |
| 39  | 225                   | 0                      | 459              | 70               | 754    | 237                   | 0                      | 465              | 71               | 773    |
| 40  | 449                   | 0                      | 507              | 74               | 1,030  | 463                   | 0                      | 514              | 74               | 1,051  |
| 41  | 685                   | 0                      | 452              | 60               | 1,197  | 714                   | 0                      | 462              | 60               | 1,236  |
| 42  | 1,160                 | 0                      | 511              | 54               | 1,725  | 1,216                 | 0                      | 522              | 54               | 1,792  |
| 43  | 1,929                 | 0                      | 458              | 48               | 2,435  | 2,019                 | 0                      | 468              | 48               | 2,535  |
| 44  | 2,610                 | 0                      | 472              | 49               | 3,131  | 2,707                 | 0                      | 484              | 50               | 3,241  |
| 45  | 3,275                 | 0                      | 503              | 53               | 3,831  | 3,430                 | 0                      | 509              | 55               | 3,994  |
| 46  | 3,912                 | 0                      | 529              | 52               | 4,493  | 4,096                 | 0                      | 536              | 54               | 4,686  |
| 47  | 4,473                 | 0                      | 573              | 43               | 5,089  | 4,694                 | 0                      | 584              | 43               | 5,321  |
| 48  | 5,393                 | 0                      | 600              | 40               | 6,033  | 5,652                 | 0                      | 611              | 41               | 6,304  |
| 49  | 6,363                 | 0                      | 671              | 43               | 7,077  | 6,666                 | 0                      | 683              | 44               | 7,393  |
| 50  | 6,794                 | 0                      | 619              | 30               | 7,443  | 7,106                 | 0                      | 624              | 30               | 7,760  |
| 51  | 6,867                 | 0                      | 559              | 26               | 7,452  | 7,216                 | 0                      | 574              | 28               | 7,818  |
| 52  | 7,337                 | 0                      | 512              | 21               | 7,870  | 7,693                 | 0                      | 530              | 22               | 8,245  |
| 53  | 7,839                 | 0                      | 517              | 20               | 8,376  | 8,263                 | 0                      | 531              | 21               | 8,815  |
| 54  | 8,424                 | 0                      | 524              | 18               | 8,966  | 8,834                 | 0                      | 538              | 18               | 9,390  |
| 55  | 8,954                 | 0                      | 548              | 10               | 9,512  | 9,416                 | 0                      | 575              | 11               | 10,002 |
| 56  | 9,261                 | 0                      | 505              | 13               | 9,779  | 9,745                 | 0                      | 518              | 13               | 10,276 |
| 57  | 9,032                 | 0                      | 486              | 4                | 9,522  | 9,630                 | 0                      | 509              | 4                | 10,143 |
| 58  | 8,994                 | 0                      | 453              | 11               | 9,458  | 9,657                 | 0                      | 465              | 12               | 10,134 |
| 59  | 8,989                 | 0                      | 421              | 5                | 9,415  | 9,607                 | 0                      | 436              | 5                | 10,048 |
| 60  | 9,091                 | 1,719                  | 415              | 1                | 11,226 | 9,713                 | 1,710                  | 440              | 2                | 11,865 |
| 61  | 9,363                 | 4,643                  | 389              | 7                | 14,402 | 9,953                 | 4,715                  | 411              | 7                | 15,086 |
| 62  | 9,778                 | 5,154                  | 402              | 0                | 15,334 | 10,387                | 5,211                  | 434              | 0                | 16,032 |
| 63  | 9,949                 | 5,336                  | 394              | 2                | 15,681 | 10,569                | 5,414                  | 412              | 2                | 16,397 |
| 64  | 10,242                | 5,440                  | 336              | 2                | 16,020 | 10,896                | 5,533                  | 360              | 2                | 16,791 |
| 65  | 10,234                | 5,275                  | 367              | 0                | 15,876 | 10,889                | 5,359                  | 390              | 0                | 16,638 |

TABLE C12 (CONT'D)

## DOD AND ALL UNIFORMED RETIRED OFFICERS AS OF 9/30/2019

| Age   | DoD Only           |                    |                 |                 |         | All Uniformed      |                    |                 |                 |         |
|-------|--------------------|--------------------|-----------------|-----------------|---------|--------------------|--------------------|-----------------|-----------------|---------|
|       | Active             | Reserve            | Perm            | Temp            | Total   | Active             | Reserve            | Perm            | Temp            | Total   |
|       | <u>Nondisabled</u> | <u>Nondisabled</u> | <u>Disabled</u> | <u>Disabled</u> |         | <u>Nondisabled</u> | <u>Nondisabled</u> | <u>Disabled</u> | <u>Disabled</u> |         |
| 66    | 10,448             | 5,287              | 376             | 0               | 16,111  | 11,032             | 5,373              | 397             | 0               | 16,802  |
| 67    | 10,390             | 5,647              | 360             | 0               | 16,397  | 11,075             | 5,733              | 374             | 0               | 17,182  |
| 68    | 10,141             | 5,489              | 334             | 0               | 15,964  | 10,726             | 5,567              | 360             | 0               | 16,653  |
| 69    | 10,286             | 5,958              | 357             | 0               | 16,601  | 10,945             | 6,056              | 382             | 0               | 17,383  |
| 70    | 10,798             | 6,794              | 383             | 0               | 17,975  | 11,407             | 6,893              | 410             | 0               | 18,710  |
| 71    | 11,477             | 7,784              | 399             | 0               | 19,660  | 12,090             | 7,917              | 426             | 0               | 20,433  |
| 72    | 12,245             | 8,517              | 514             | 0               | 21,276  | 12,904             | 8,667              | 535             | 0               | 22,106  |
| 73    | 12,854             | 8,957              | 612             | 0               | 22,423  | 13,513             | 9,110              | 645             | 0               | 23,268  |
| 74    | 8,844              | 6,383              | 454             | 0               | 15,681  | 9,283              | 6,495              | 471             | 0               | 16,249  |
| 75    | 8,821              | 6,206              | 459             | 0               | 15,486  | 9,267              | 6,286              | 475             | 0               | 16,028  |
| 76    | 8,811              | 5,807              | 430             | 0               | 15,048  | 9,278              | 5,928              | 446             | 0               | 15,652  |
| 77    | 8,611              | 5,682              | 436             | 0               | 14,729  | 9,068              | 5,785              | 446             | 0               | 15,299  |
| 78    | 7,394              | 4,498              | 305             | 0               | 12,197  | 7,785              | 4,575              | 320             | 0               | 12,680  |
| 79    | 7,284              | 3,925              | 292             | 0               | 11,501  | 7,621              | 4,003              | 309             | 0               | 11,933  |
| 80    | 7,166              | 3,612              | 246             | 0               | 11,024  | 7,498              | 3,691              | 259             | 0               | 11,448  |
| 81    | 6,632              | 3,517              | 204             | 0               | 10,353  | 6,941              | 3,604              | 214             | 0               | 10,759  |
| 82    | 6,195              | 3,275              | 189             | 0               | 9,659   | 6,456              | 3,345              | 197             | 0               | 9,998   |
| 83    | 5,737              | 3,001              | 165             | 0               | 8,903   | 5,994              | 3,069              | 173             | 0               | 9,236   |
| 84    | 5,270              | 2,770              | 162             | 0               | 8,202   | 5,472              | 2,828              | 169             | 0               | 8,469   |
| 85    | 5,279              | 2,668              | 151             | 0               | 8,098   | 5,480              | 2,725              | 159             | 0               | 8,364   |
| 86    | 4,665              | 2,315              | 123             | 0               | 7,103   | 4,803              | 2,363              | 129             | 0               | 7,295   |
| 87    | 4,347              | 2,221              | 127             | 0               | 6,695   | 4,467              | 2,260              | 134             | 0               | 6,861   |
| 88    | 3,753              | 2,054              | 124             | 0               | 5,931   | 3,882              | 2,091              | 129             | 0               | 6,102   |
| 89    | 3,396              | 2,068              | 111             | 0               | 5,575   | 3,500              | 2,106              | 119             | 0               | 5,725   |
| 90    | 2,694              | 1,723              | 120             | 0               | 4,537   | 2,772              | 1,762              | 125             | 0               | 4,659   |
| 91    | 2,063              | 1,303              | 99              | 0               | 3,465   | 2,130              | 1,321              | 104             | 0               | 3,555   |
| 92    | 1,328              | 832                | 63              | 0               | 2,223   | 1,385              | 850                | 66              | 0               | 2,301   |
| 93    | 879                | 651                | 47              | 0               | 1,577   | 910                | 659                | 47              | 0               | 1,616   |
| 94    | 821                | 647                | 49              | 0               | 1,517   | 850                | 649                | 50              | 0               | 1,549   |
| 95    | 760                | 682                | 49              | 0               | 1,491   | 789                | 688                | 49              | 0               | 1,526   |
| 96    | 608                | 554                | 62              | 0               | 1,224   | 628                | 556                | 62              | 0               | 1,246   |
| 97    | 493                | 461                | 64              | 0               | 1,018   | 511                | 470                | 67              | 0               | 1,048   |
| 98    | 403                | 341                | 60              | 0               | 804     | 414                | 343                | 61              | 0               | 818     |
| 99    | 303                | 248                | 55              | 0               | 606     | 308                | 251                | 55              | 0               | 614     |
| 100   | 185                | 162                | 33              | 0               | 380     | 186                | 162                | 33              | 0               | 381     |
| 101   | 112                | 112                | 16              | 0               | 240     | 116                | 113                | 16              | 0               | 245     |
| 102   | 55                 | 44                 | 8               | 0               | 107     | 57                 | 45                 | 8               | 0               | 110     |
| 103   | 27                 | 25                 | 6               | 0               | 58      | 27                 | 27                 | 6               | 0               | 60      |
| 104   | 17                 | 13                 | 1               | 0               | 31      | 17                 | 13                 | 1               | 0               | 31      |
| 105   | 8                  | 7                  | 2               | 0               | 17      | 8                  | 7                  | 2               | 0               | 17      |
| 106   | 2                  | 3                  | 0               | 0               | 5       | 2                  | 3                  | 0               | 0               | 5       |
| 107   | 1                  | 2                  | 1               | 0               | 4       | 2                  | 2                  | 1               | 0               | 5       |
| 108   | 0                  | 0                  | 0               | 0               | 0       | 0                  | 0                  | 0               | 0               | 0       |
| 109   | 1                  | 1                  | 0               | 0               | 2       | 1                  | 1                  | 0               | 0               | 2       |
| 110   | 0                  | 0                  | 0               | 0               | 0       | 0                  | 0                  | 0               | 0               | 0       |
| Total | 373,292            | 149,813            | 24,144          | 1,450           | 548,699 | 393,136            | 152,334            | 24,989          | 1,476           | 571,935 |
| 60+   | 260,261            | 149,813            | 10,351          | 12              | 420,437 | 274,007            | 152,334            | 10,878          | 13              | 437,232 |
| 62+   | 241,807            | 143,451            | 9,547           | 4               | 394,809 | 254,341            | 145,909            | 10,027          | 4               | 410,281 |
| 65+   | 211,838            | 127,521            | 8,415           | 0               | 347,774 | 222,489            | 129,751            | 8,821           | 0               | 361,061 |

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 9/30/2019

| Age | DoD Only              |                        |                  |                  |        | All Uniformed         |                        |                  |                  |        |
|-----|-----------------------|------------------------|------------------|------------------|--------|-----------------------|------------------------|------------------|------------------|--------|
|     | Active<br>Nondisabled | Reserve<br>Nondisabled | Perm<br>Disabled | Temp<br>Disabled | Total  | Active<br>Nondisabled | Reserve<br>Nondisabled | Perm<br>Disabled | Temp<br>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                | 0                | 0      | 0                     | 0                      | 0                | 0                | 0      |
| 19  | 0                     | 0                      | 2                | 2                | 4      | 0                     | 0                      | 2                | 2                | 4      |
| 20  | 0                     | 0                      | 32               | 72               | 104    | 0                     | 0                      | 35               | 72               | 107    |
| 21  | 0                     | 0                      | 137              | 227              | 364    | 0                     | 0                      | 141              | 227              | 368    |
| 22  | 0                     | 0                      | 345              | 488              | 833    | 0                     | 0                      | 355              | 489              | 844    |
| 23  | 0                     | 0                      | 628              | 731              | 1,359  | 0                     | 0                      | 636              | 733              | 1,369  |
| 24  | 0                     | 0                      | 931              | 919              | 1,850  | 0                     | 0                      | 945              | 921              | 1,866  |
| 25  | 0                     | 0                      | 1,495            | 996              | 2,491  | 0                     | 0                      | 1,513            | 997              | 2,510  |
| 26  | 0                     | 0                      | 2,038            | 998              | 3,036  | 0                     | 0                      | 2,067            | 1,004            | 3,071  |
| 27  | 0                     | 0                      | 2,648            | 1,031            | 3,679  | 0                     | 0                      | 2,677            | 1,035            | 3,712  |
| 28  | 1                     | 0                      | 3,420            | 986              | 4,407  | 1                     | 0                      | 3,460            | 994              | 4,455  |
| 29  | 0                     | 0                      | 4,168            | 921              | 5,089  | 0                     | 0                      | 4,225            | 941              | 5,166  |
| 30  | 0                     | 0                      | 4,949            | 857              | 5,806  | 0                     | 0                      | 5,011            | 862              | 5,873  |
| 31  | 0                     | 0                      | 5,498            | 800              | 6,298  | 0                     | 0                      | 5,574            | 805              | 6,379  |
| 32  | 1                     | 0                      | 6,270            | 722              | 6,993  | 1                     | 0                      | 6,348            | 726              | 7,075  |
| 33  | 2                     | 0                      | 7,068            | 721              | 7,791  | 2                     | 0                      | 7,138            | 729              | 7,869  |
| 34  | 17                    | 0                      | 7,451            | 743              | 8,211  | 18                    | 0                      | 7,536            | 750              | 8,304  |
| 35  | 32                    | 0                      | 7,781            | 667              | 8,480  | 33                    | 0                      | 7,873            | 670              | 8,576  |
| 36  | 105                   | 0                      | 7,629            | 608              | 8,342  | 105                   | 0                      | 7,729            | 614              | 8,448  |
| 37  | 171                   | 0                      | 7,535            | 567              | 8,273  | 171                   | 0                      | 7,634            | 575              | 8,380  |
| 38  | 858                   | 0                      | 6,805            | 461              | 8,124  | 870                   | 0                      | 6,906            | 466              | 8,242  |
| 39  | 3,170                 | 0                      | 6,386            | 435              | 9,991  | 3,232                 | 0                      | 6,497            | 440              | 10,169 |
| 40  | 6,099                 | 0                      | 5,949            | 373              | 12,421 | 6,249                 | 0                      | 6,041            | 377              | 12,667 |
| 41  | 8,256                 | 0                      | 5,451            | 369              | 14,076 | 8,470                 | 0                      | 5,547            | 369              | 14,386 |
| 42  | 9,944                 | 0                      | 5,088            | 304              | 15,336 | 10,195                | 0                      | 5,184            | 306              | 15,685 |
| 43  | 11,361                | 0                      | 4,844            | 264              | 16,469 | 11,627                | 0                      | 4,907            | 267              | 16,801 |
| 44  | 13,001                | 0                      | 4,484            | 211              | 17,696 | 13,317                | 0                      | 4,564            | 215              | 18,096 |
| 45  | 14,797                | 0                      | 4,378            | 190              | 19,365 | 15,144                | 0                      | 4,458            | 191              | 19,793 |
| 46  | 16,221                | 0                      | 4,263            | 153              | 20,637 | 16,554                | 0                      | 4,334            | 156              | 21,044 |
| 47  | 17,720                | 0                      | 4,396            | 153              | 22,269 | 18,107                | 0                      | 4,463            | 155              | 22,725 |
| 48  | 20,100                | 0                      | 4,450            | 131              | 24,681 | 20,531                | 0                      | 4,531            | 131              | 25,193 |
| 49  | 22,115                | 0                      | 4,578            | 129              | 26,822 | 22,566                | 0                      | 4,640            | 129              | 27,335 |
| 50  | 22,114                | 0                      | 4,207            | 92               | 26,413 | 22,585                | 0                      | 4,297            | 93               | 26,975 |
| 51  | 23,060                | 0                      | 3,979            | 85               | 27,124 | 23,553                | 0                      | 4,057            | 86               | 27,696 |
| 52  | 24,738                | 0                      | 3,622            | 54               | 28,414 | 25,184                | 0                      | 3,700            | 54               | 28,938 |
| 53  | 27,085                | 0                      | 3,676            | 56               | 30,817 | 27,593                | 0                      | 3,769            | 56               | 31,418 |
| 54  | 29,384                | 0                      | 3,704            | 39               | 33,127 | 29,900                | 0                      | 3,800            | 40               | 33,740 |
| 55  | 32,175                | 0                      | 3,708            | 44               | 35,927 | 32,792                | 0                      | 3,813            | 44               | 36,649 |
| 56  | 34,104                | 0                      | 3,613            | 28               | 37,745 | 34,823                | 0                      | 3,732            | 28               | 38,583 |
| 57  | 35,628                | 0                      | 3,691            | 17               | 39,336 | 36,444                | 0                      | 3,846            | 17               | 40,307 |
| 58  | 36,858                | 0                      | 3,518            | 19               | 40,395 | 37,858                | 0                      | 3,639            | 19               | 41,516 |
| 59  | 37,437                | 0                      | 3,434            | 10               | 40,881 | 38,459                | 0                      | 3,587            | 10               | 42,056 |
| 60  | 36,710                | 3,803                  | 3,405            | 3                | 43,921 | 37,597                | 3,860                  | 3,545            | 3                | 45,005 |
| 61  | 35,429                | 11,368                 | 3,137            | 10               | 49,944 | 36,206                | 11,505                 | 3,275            | 10               | 50,996 |
| 62  | 34,415                | 12,355                 | 3,234            | 6                | 50,010 | 35,137                | 12,487                 | 3,362            | 6                | 50,992 |
| 63  | 32,597                | 12,454                 | 2,985            | 0                | 48,036 | 33,260                | 12,611                 | 3,119            | 0                | 48,990 |
| 64  | 31,496                | 12,015                 | 2,956            | 2                | 46,469 | 32,104                | 12,163                 | 3,060            | 2                | 47,329 |
| 65  | 30,879                | 11,230                 | 2,935            | 0                | 45,044 | 31,381                | 11,398                 | 3,009            | 0                | 45,788 |

TABLE C13 (CONT'D)

## DOD AND ALL UNIFORMED RETIRED ENLISTEES AS OF 9/30/2019

| Age   | DoD Only              |                        |                  |                  |           | All Uniformed         |                        |                  |                  |           |
|-------|-----------------------|------------------------|------------------|------------------|-----------|-----------------------|------------------------|------------------|------------------|-----------|
|       | Active<br>Nondisabled | Reserve<br>Nondisabled | Perm<br>Disabled | Temp<br>Disabled | Total     | Active<br>Nondisabled | Reserve<br>Nondisabled | Perm<br>Disabled | Temp<br>Disabled | Total     |
| 66    | 29,408                | 11,406                 | 2,803            | 0                | 43,617    | 29,870                | 11,565                 | 2,878            | 0                | 44,313    |
| 67    | 29,118                | 12,950                 | 2,817            | 0                | 44,885    | 29,534                | 13,118                 | 2,913            | 0                | 45,565    |
| 68    | 26,399                | 12,903                 | 2,843            | 0                | 42,145    | 26,762                | 13,120                 | 2,935            | 0                | 42,817    |
| 69    | 25,082                | 13,627                 | 3,741            | 0                | 42,450    | 25,445                | 13,840                 | 3,811            | 0                | 43,096    |
| 70    | 25,064                | 14,803                 | 4,925            | 0                | 44,792    | 25,388                | 15,041                 | 5,006            | 0                | 45,435    |
| 71    | 24,823                | 15,474                 | 5,969            | 0                | 46,266    | 25,140                | 15,712                 | 6,041            | 0                | 46,893    |
| 72    | 24,533                | 16,242                 | 6,121            | 0                | 46,896    | 24,846                | 16,493                 | 6,199            | 0                | 47,538    |
| 73    | 23,739                | 15,952                 | 5,015            | 0                | 44,706    | 24,022                | 16,244                 | 5,079            | 0                | 45,345    |
| 74    | 16,309                | 10,888                 | 2,986            | 0                | 30,183    | 16,517                | 11,082                 | 3,026            | 0                | 30,625    |
| 75    | 16,221                | 9,900                  | 2,342            | 0                | 28,463    | 16,451                | 10,081                 | 2,385            | 0                | 28,917    |
| 76    | 17,133                | 9,230                  | 1,924            | 0                | 28,287    | 17,356                | 9,410                  | 1,959            | 0                | 28,725    |
| 77    | 18,374                | 8,644                  | 1,647            | 0                | 28,665    | 18,609                | 8,832                  | 1,678            | 0                | 29,119    |
| 78    | 16,629                | 6,672                  | 1,310            | 0                | 24,611    | 16,858                | 6,812                  | 1,344            | 0                | 25,014    |
| 79    | 15,786                | 5,597                  | 1,074            | 0                | 22,457    | 16,039                | 5,731                  | 1,106            | 0                | 22,876    |
| 80    | 15,180                | 5,339                  | 859              | 0                | 21,378    | 15,441                | 5,478                  | 890              | 0                | 21,809    |
| 81    | 15,365                | 5,055                  | 879              | 0                | 21,299    | 15,648                | 5,177                  | 909              | 0                | 21,734    |
| 82    | 15,832                | 4,818                  | 741              | 0                | 21,391    | 16,087                | 4,892                  | 767              | 0                | 21,746    |
| 83    | 14,919                | 4,352                  | 683              | 0                | 19,954    | 15,140                | 4,423                  | 714              | 0                | 20,277    |
| 84    | 13,659                | 3,994                  | 632              | 0                | 18,285    | 13,814                | 4,057                  | 647              | 0                | 18,518    |
| 85    | 11,823                | 3,221                  | 624              | 0                | 15,668    | 11,990                | 3,283                  | 642              | 0                | 15,915    |
| 86    | 10,345                | 2,554                  | 625              | 0                | 13,524    | 10,464                | 2,614                  | 640              | 0                | 13,718    |
| 87    | 9,169                 | 2,253                  | 741              | 0                | 12,163    | 9,298                 | 2,277                  | 763              | 0                | 12,338    |
| 88    | 8,175                 | 2,074                  | 776              | 0                | 11,025    | 8,251                 | 2,110                  | 794              | 0                | 11,155    |
| 89    | 7,512                 | 1,783                  | 752              | 0                | 10,047    | 7,578                 | 1,812                  | 763              | 0                | 10,153    |
| 90    | 6,034                 | 1,288                  | 616              | 0                | 7,938     | 6,104                 | 1,301                  | 624              | 0                | 8,029     |
| 91    | 4,295                 | 934                    | 448              | 0                | 5,677     | 4,346                 | 948                    | 450              | 0                | 5,744     |
| 92    | 3,028                 | 531                    | 286              | 0                | 3,845     | 3,068                 | 538                    | 291              | 0                | 3,897     |
| 93    | 1,904                 | 424                    | 122              | 0                | 2,450     | 1,934                 | 429                    | 124              | 0                | 2,487     |
| 94    | 1,364                 | 315                    | 78               | 0                | 1,757     | 1,387                 | 320                    | 79               | 0                | 1,786     |
| 95    | 1,016                 | 249                    | 66               | 0                | 1,331     | 1,032                 | 250                    | 66               | 0                | 1,348     |
| 96    | 763                   | 164                    | 37               | 0                | 964       | 771                   | 165                    | 38               | 0                | 974       |
| 97    | 515                   | 105                    | 34               | 0                | 654       | 524                   | 105                    | 35               | 0                | 664       |
| 98    | 337                   | 76                     | 23               | 0                | 436       | 342                   | 76                     | 23               | 0                | 441       |
| 99    | 233                   | 51                     | 14               | 0                | 298       | 236                   | 51                     | 14               | 0                | 301       |
| 100   | 149                   | 32                     | 14               | 0                | 195       | 151                   | 32                     | 14               | 0                | 197       |
| 101   | 73                    | 15                     | 3                | 0                | 91        | 74                    | 16                     | 3                | 0                | 93        |
| 102   | 41                    | 6                      | 1                | 0                | 48        | 41                    | 6                      | 1                | 0                | 48        |
| 103   | 22                    | 5                      | 0                | 0                | 27        | 22                    | 5                      | 0                | 0                | 27        |
| 104   | 13                    | 3                      | 1                | 0                | 17        | 14                    | 3                      | 1                | 0                | 18        |
| 105   | 11                    | 2                      | 2                | 0                | 15        | 11                    | 2                      | 2                | 0                | 15        |
| 106   | 4                     | 0                      | 1                | 0                | 5         | 4                     | 0                      | 1                | 0                | 5         |
| 107   | 1                     | 0                      | 1                | 0                | 2         | 1                     | 0                      | 1                | 0                | 2         |
| 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 | 1,098,481             | 267,156                | 241,477          | 16,694           | 1,623,808 | 1,118,680             | 271,475                | 246,237          | 16,816           | 1,653,208 |
| 60+   | 651,927               | 267,156                | 73,228           | 21               | 992,332   | 662,296               | 271,475                | 75,026           | 21               | 1,008,818 |
| 62+   | 579,788               | 251,985                | 66,686           | 8                | 898,467   | 588,493               | 256,110                | 68,206           | 8                | 912,817   |
| 65+   | 481,280               | 215,161                | 57,511           | 0                | 753,952   | 487,992               | 218,849                | 58,665           | 0                | 765,506   |

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 9/30/2019

| Age | DoD Only              |                        |                  |                  |        | All Uniformed         |                        |                  |                  |        |
|-----|-----------------------|------------------------|------------------|------------------|--------|-----------------------|------------------------|------------------|------------------|--------|
|     | Active<br>Nondisabled | Reserve<br>Nondisabled | Perm<br>Disabled | Temp<br>Disabled | Total  | Active<br>Nondisabled | Reserve<br>Nondisabled | Perm<br>Disabled | Temp<br>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                | 0                | 0      | 0                     | 0                      | 0                | 0                | 0      |
| 19  | 0                     | 0                      | 2                | 2                | 4      | 0                     | 0                      | 2                | 2                | 4      |
| 20  | 0                     | 0                      | 32               | 72               | 104    | 0                     | 0                      | 35               | 72               | 107    |
| 21  | 0                     | 0                      | 137              | 227              | 364    | 0                     | 0                      | 141              | 227              | 368    |
| 22  | 0                     | 0                      | 345              | 488              | 833    | 0                     | 0                      | 356              | 489              | 845    |
| 23  | 0                     | 0                      | 630              | 734              | 1,364  | 0                     | 0                      | 638              | 736              | 1,374  |
| 24  | 0                     | 0                      | 939              | 929              | 1,868  | 0                     | 0                      | 953              | 931              | 1,884  |
| 25  | 0                     | 0                      | 1,515            | 1,006            | 2,521  | 0                     | 0                      | 1,536            | 1,008            | 2,544  |
| 26  | 0                     | 0                      | 2,073            | 1,024            | 3,097  | 0                     | 0                      | 2,103            | 1,030            | 3,133  |
| 27  | 0                     | 0                      | 2,706            | 1,082            | 3,788  | 0                     | 0                      | 2,737            | 1,086            | 3,823  |
| 28  | 1                     | 0                      | 3,502            | 1,041            | 4,544  | 1                     | 0                      | 3,546            | 1,049            | 4,596  |
| 29  | 0                     | 0                      | 4,270            | 970              | 5,240  | 0                     | 0                      | 4,332            | 990              | 5,322  |
| 30  | 0                     | 0                      | 5,126            | 909              | 6,035  | 0                     | 0                      | 5,191            | 917              | 6,108  |
| 31  | 0                     | 0                      | 5,665            | 848              | 6,513  | 0                     | 0                      | 5,743            | 854              | 6,597  |
| 32  | 1                     | 0                      | 6,460            | 773              | 7,234  | 1                     | 0                      | 6,544            | 778              | 7,323  |
| 33  | 2                     | 0                      | 7,327            | 774              | 8,103  | 2                     | 0                      | 7,397            | 783              | 8,182  |
| 34  | 17                    | 0                      | 7,747            | 802              | 8,566  | 18                    | 0                      | 7,840            | 809              | 8,667  |
| 35  | 35                    | 0                      | 8,106            | 711              | 8,852  | 36                    | 0                      | 8,203            | 714              | 8,953  |
| 36  | 109                   | 0                      | 8,021            | 661              | 8,791  | 109                   | 0                      | 8,131            | 668              | 8,908  |
| 37  | 179                   | 0                      | 7,926            | 636              | 8,741  | 179                   | 0                      | 8,028            | 645              | 8,852  |
| 38  | 909                   | 0                      | 7,215            | 522              | 8,646  | 923                   | 0                      | 7,322            | 529              | 8,774  |
| 39  | 3,395                 | 0                      | 6,845            | 505              | 10,745 | 3,469                 | 0                      | 6,962            | 511              | 10,942 |
| 40  | 6,548                 | 0                      | 6,456            | 447              | 13,451 | 6,712                 | 0                      | 6,555            | 451              | 13,718 |
| 41  | 8,941                 | 0                      | 5,903            | 429              | 15,273 | 9,184                 | 0                      | 6,009            | 429              | 15,622 |
| 42  | 11,104                | 0                      | 5,599            | 358              | 17,061 | 11,411                | 0                      | 5,706            | 360              | 17,477 |
| 43  | 13,290                | 0                      | 5,302            | 312              | 18,904 | 13,646                | 0                      | 5,375            | 315              | 19,336 |
| 44  | 15,611                | 0                      | 4,956            | 260              | 20,827 | 16,024                | 0                      | 5,048            | 265              | 21,337 |
| 45  | 18,072                | 0                      | 4,881            | 243              | 23,196 | 18,574                | 0                      | 4,967            | 246              | 23,787 |
| 46  | 20,133                | 0                      | 4,792            | 205              | 25,130 | 20,650                | 0                      | 4,870            | 210              | 25,730 |
| 47  | 22,193                | 0                      | 4,969            | 196              | 27,358 | 22,801                | 0                      | 5,047            | 198              | 28,046 |
| 48  | 25,493                | 0                      | 5,050            | 171              | 30,714 | 26,183                | 0                      | 5,142            | 172              | 31,497 |
| 49  | 28,478                | 0                      | 5,249            | 172              | 33,899 | 29,232                | 0                      | 5,323            | 173              | 34,728 |
| 50  | 28,908                | 0                      | 4,826            | 122              | 33,856 | 29,691                | 0                      | 4,921            | 123              | 34,735 |
| 51  | 29,927                | 0                      | 4,538            | 111              | 34,576 | 30,769                | 0                      | 4,631            | 114              | 35,514 |
| 52  | 32,075                | 0                      | 4,134            | 75               | 36,284 | 32,877                | 0                      | 4,230            | 76               | 37,183 |
| 53  | 34,924                | 0                      | 4,193            | 76               | 39,193 | 35,856                | 0                      | 4,300            | 77               | 40,233 |
| 54  | 37,808                | 0                      | 4,228            | 57               | 42,093 | 38,734                | 0                      | 4,338            | 58               | 43,130 |
| 55  | 41,129                | 0                      | 4,256            | 54               | 45,439 | 42,208                | 0                      | 4,388            | 55               | 46,651 |
| 56  | 43,365                | 0                      | 4,118            | 41               | 47,524 | 44,568                | 0                      | 4,250            | 41               | 48,859 |
| 57  | 44,660                | 0                      | 4,177            | 21               | 48,858 | 46,074                | 0                      | 4,355            | 21               | 50,450 |
| 58  | 45,852                | 0                      | 3,971            | 30               | 49,853 | 47,515                | 0                      | 4,104            | 31               | 51,650 |
| 59  | 46,426                | 0                      | 3,855            | 15               | 50,296 | 48,066                | 0                      | 4,023            | 15               | 52,104 |
| 60  | 45,801                | 5,522                  | 3,820            | 4                | 55,147 | 47,310                | 5,570                  | 3,985            | 5                | 56,870 |
| 61  | 44,792                | 16,011                 | 3,526            | 17               | 64,346 | 46,159                | 16,220                 | 3,686            | 17               | 66,082 |
| 62  | 44,193                | 17,509                 | 3,636            | 6                | 65,344 | 45,524                | 17,698                 | 3,796            | 6                | 67,024 |
| 63  | 42,546                | 17,790                 | 3,379            | 2                | 63,717 | 43,829                | 18,025                 | 3,531            | 2                | 65,387 |
| 64  | 41,738                | 17,455                 | 3,292            | 4                | 62,489 | 43,000                | 17,696                 | 3,420            | 4                | 64,120 |
| 65  | 41,113                | 16,505                 | 3,302            | 0                | 60,920 | 42,270                | 16,757                 | 3,399            | 0                | 62,426 |

TABLE C14 (CONT'D)

## DOD AND ALL UNIFORMED RETIRED OFFICERS AND ENLISTEES AS OF 9/30/2019

| Age   | DoD Only              |                        |                  |                  |           | All Uniformed         |                        |                  |                  |           |
|-------|-----------------------|------------------------|------------------|------------------|-----------|-----------------------|------------------------|------------------|------------------|-----------|
|       | Active<br>Nondisabled | Reserve<br>Nondisabled | Perm<br>Disabled | Temp<br>Disabled | Total     | Active<br>Nondisabled | Reserve<br>Nondisabled | Perm<br>Disabled | Temp<br>Disabled | Total     |
| 66    | 39,856                | 16,693                 | 3,179            | 0                | 59,728    | 40,902                | 16,938                 | 3,275            | 0                | 61,115    |
| 67    | 39,508                | 18,597                 | 3,177            | 0                | 61,282    | 40,609                | 18,851                 | 3,287            | 0                | 62,747    |
| 68    | 36,540                | 18,392                 | 3,177            | 0                | 58,109    | 37,488                | 18,687                 | 3,295            | 0                | 59,470    |
| 69    | 35,368                | 19,585                 | 4,098            | 0                | 59,051    | 36,390                | 19,896                 | 4,193            | 0                | 60,479    |
| 70    | 35,862                | 21,597                 | 5,308            | 0                | 62,767    | 36,795                | 21,934                 | 5,416            | 0                | 64,145    |
| 71    | 36,300                | 23,258                 | 6,368            | 0                | 65,926    | 37,230                | 23,629                 | 6,467            | 0                | 67,326    |
| 72    | 36,778                | 24,759                 | 6,635            | 0                | 68,172    | 37,750                | 25,160                 | 6,734            | 0                | 69,644    |
| 73    | 36,593                | 24,909                 | 5,627            | 0                | 67,129    | 37,535                | 25,354                 | 5,724            | 0                | 68,613    |
| 74    | 25,153                | 17,271                 | 3,440            | 0                | 45,864    | 25,800                | 17,577                 | 3,497            | 0                | 46,874    |
| 75    | 25,042                | 16,106                 | 2,801            | 0                | 43,949    | 25,718                | 16,367                 | 2,860            | 0                | 44,945    |
| 76    | 25,944                | 15,037                 | 2,354            | 0                | 43,335    | 26,634                | 15,338                 | 2,405            | 0                | 44,377    |
| 77    | 26,985                | 14,326                 | 2,083            | 0                | 43,394    | 27,677                | 14,617                 | 2,124            | 0                | 44,418    |
| 78    | 24,023                | 11,170                 | 1,615            | 0                | 36,808    | 24,643                | 11,387                 | 1,664            | 0                | 37,694    |
| 79    | 23,070                | 9,522                  | 1,366            | 0                | 33,958    | 23,660                | 9,734                  | 1,415            | 0                | 34,809    |
| 80    | 22,346                | 8,951                  | 1,105            | 0                | 32,402    | 22,939                | 9,169                  | 1,149            | 0                | 33,257    |
| 81    | 21,997                | 8,572                  | 1,083            | 0                | 31,652    | 22,589                | 8,781                  | 1,123            | 0                | 32,493    |
| 82    | 22,027                | 8,093                  | 930              | 0                | 31,050    | 22,543                | 8,237                  | 964              | 0                | 31,744    |
| 83    | 20,656                | 7,353                  | 848              | 0                | 28,857    | 21,134                | 7,492                  | 887              | 0                | 29,513    |
| 84    | 18,929                | 6,764                  | 794              | 0                | 26,487    | 19,286                | 6,885                  | 816              | 0                | 26,987    |
| 85    | 17,102                | 5,889                  | 775              | 0                | 23,766    | 17,470                | 6,008                  | 801              | 0                | 24,279    |
| 86    | 15,010                | 4,869                  | 748              | 0                | 20,627    | 15,267                | 4,977                  | 769              | 0                | 21,013    |
| 87    | 13,516                | 4,474                  | 868              | 0                | 18,858    | 13,765                | 4,537                  | 897              | 0                | 19,199    |
| 88    | 11,928                | 4,128                  | 900              | 0                | 16,956    | 12,133                | 4,201                  | 923              | 0                | 17,257    |
| 89    | 10,908                | 3,851                  | 863              | 0                | 15,622    | 11,078                | 3,918                  | 882              | 0                | 15,878    |
| 90    | 8,728                 | 3,011                  | 736              | 0                | 12,475    | 8,876                 | 3,063                  | 749              | 0                | 12,688    |
| 91    | 6,358                 | 2,237                  | 547              | 0                | 9,142     | 6,476                 | 2,269                  | 554              | 0                | 9,299     |
| 92    | 4,356                 | 1,363                  | 349              | 0                | 6,068     | 4,453                 | 1,388                  | 357              | 0                | 6,198     |
| 93    | 2,783                 | 1,075                  | 169              | 0                | 4,027     | 2,844                 | 1,088                  | 171              | 0                | 4,103     |
| 94    | 2,185                 | 962                    | 127              | 0                | 3,274     | 2,237                 | 969                    | 129              | 0                | 3,335     |
| 95    | 1,776                 | 931                    | 115              | 0                | 2,822     | 1,821                 | 938                    | 115              | 0                | 2,874     |
| 96    | 1,371                 | 718                    | 99               | 0                | 2,188     | 1,399                 | 721                    | 100              | 0                | 2,220     |
| 97    | 1,008                 | 566                    | 98               | 0                | 1,672     | 1,035                 | 575                    | 102              | 0                | 1,712     |
| 98    | 740                   | 417                    | 83               | 0                | 1,240     | 756                   | 419                    | 84               | 0                | 1,259     |
| 99    | 536                   | 299                    | 69               | 0                | 904       | 544                   | 302                    | 69               | 0                | 915       |
| 100   | 334                   | 194                    | 47               | 0                | 575       | 337                   | 194                    | 47               | 0                | 578       |
| 101   | 185                   | 127                    | 19               | 0                | 331       | 190                   | 129                    | 19               | 0                | 338       |
| 102   | 96                    | 50                     | 9                | 0                | 155       | 98                    | 51                     | 9                | 0                | 158       |
| 103   | 49                    | 30                     | 6                | 0                | 85        | 49                    | 32                     | 6                | 0                | 87        |
| 104   | 30                    | 16                     | 2                | 0                | 48        | 31                    | 16                     | 2                | 0                | 49        |
| 105   | 19                    | 9                      | 4                | 0                | 32        | 19                    | 9                      | 4                | 0                | 32        |
| 106   | 6                     | 3                      | 1                | 0                | 10        | 6                     | 3                      | 1                | 0                | 10        |
| 107   | 2                     | 2                      | 2                | 0                | 6         | 3                     | 2                      | 2                | 0                | 7         |
| 108   | 1                     | 0                      | 0                | 0                | 1         | 1                     | 0                      | 0                | 0                | 1         |
| 109   | 1                     | 1                      | 0                | 0                | 2         | 1                     | 1                      | 0                | 0                | 2         |
| 110   | 0                     | 0                      | 0                | 0                | 0         | 0                     | 0                      | 0                | 0                | 0         |
| Total | 1,471,773             | 416,969                | 265,621          | 18,144           | 2,172,507 | 1,511,816             | 423,809                | 271,226          | 18,292           | 2,225,143 |
| 60+   | 912,188               | 416,969                | 83,579           | 33               | 1,412,769 | 936,303               | 423,809                | 85,904           | 34               | 1,446,050 |
| 62+   | 821,595               | 395,436                | 76,233           | 12               | 1,293,276 | 842,834               | 402,019                | 78,233           | 12               | 1,323,098 |
| 65+   | 693,118               | 342,682                | 65,926           | 0                | 1,101,726 | 710,481               | 348,600                | 67,486           | 0                | 1,126,567 |

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 9/30/2019

| Age  | DoD Only                  |                            |                    |                     |       | All Uniformed             |                            |                    |                     |       |
|------|---------------------------|----------------------------|--------------------|---------------------|-------|---------------------------|----------------------------|--------------------|---------------------|-------|
|      | Active<br>Duty<br>Officer | Active<br>Duty<br>Enlistee | Reserve<br>Officer | Reserve<br>Enlistee | Total | Active<br>Duty<br>Officer | Active<br>Duty<br>Enlistee | Reserve<br>Officer | Reserve<br>Enlistee | Total |
| < 18 | 0                         | 0                          | 0                  | 0                   | 0     | 0                         | 0                          | 0                  | 0                   | 0     |
| 18   | 0                         | 2                          | 0                  | 0                   | 2     | 0                         | 2                          | 0                  | 0                   | 2     |
| 19   | 0                         | 2                          | 0                  | 0                   | 2     | 0                         | 2                          | 0                  | 0                   | 2     |
| 20   | 0                         | 13                         | 0                  | 0                   | 13    | 0                         | 13                         | 0                  | 0                   | 13    |
| 21   | 0                         | 22                         | 0                  | 0                   | 22    | 0                         | 22                         | 0                  | 0                   | 22    |
| 22   | 0                         | 40                         | 0                  | 0                   | 40    | 0                         | 40                         | 0                  | 0                   | 40    |
| 23   | 0                         | 60                         | 0                  | 0                   | 60    | 0                         | 60                         | 0                  | 0                   | 60    |
| 24   | 0                         | 75                         | 0                  | 0                   | 75    | 0                         | 75                         | 0                  | 0                   | 75    |
| 25   | 0                         | 97                         | 0                  | 0                   | 97    | 0                         | 97                         | 0                  | 0                   | 97    |
| 26   | 2                         | 116                        | 0                  | 0                   | 118   | 2                         | 116                        | 0                  | 0                   | 118   |
| 27   | 2                         | 144                        | 0                  | 0                   | 146   | 2                         | 145                        | 0                  | 0                   | 147   |
| 28   | 8                         | 199                        | 0                  | 1                   | 208   | 8                         | 201                        | 0                  | 1                   | 210   |
| 29   | 11                        | 249                        | 0                  | 0                   | 260   | 11                        | 254                        | 0                  | 0                   | 265   |
| 30   | 10                        | 331                        | 0                  | 3                   | 344   | 10                        | 332                        | 0                  | 3                   | 345   |
| 31   | 20                        | 342                        | 0                  | 1                   | 363   | 20                        | 343                        | 0                  | 1                   | 364   |
| 32   | 20                        | 371                        | 2                  | 2                   | 395   | 20                        | 373                        | 2                  | 2                   | 397   |
| 33   | 37                        | 464                        | 0                  | 3                   | 504   | 37                        | 471                        | 0                  | 3                   | 511   |
| 34   | 32                        | 508                        | 1                  | 1                   | 542   | 35                        | 513                        | 1                  | 1                   | 550   |
| 35   | 46                        | 537                        | 1                  | 8                   | 592   | 47                        | 542                        | 1                  | 8                   | 598   |
| 36   | 38                        | 561                        | 1                  | 10                  | 610   | 39                        | 564                        | 1                  | 10                  | 614   |
| 37   | 50                        | 555                        | 3                  | 9                   | 617   | 50                        | 570                        | 3                  | 9                   | 632   |
| 38   | 59                        | 579                        | 0                  | 13                  | 651   | 62                        | 588                        | 0                  | 13                  | 663   |
| 39   | 62                        | 570                        | 2                  | 7                   | 641   | 65                        | 583                        | 2                  | 7                   | 657   |
| 40   | 73                        | 566                        | 5                  | 13                  | 657   | 76                        | 579                        | 5                  | 13                  | 673   |
| 41   | 71                        | 538                        | 7                  | 13                  | 629   | 73                        | 549                        | 7                  | 13                  | 642   |
| 42   | 73                        | 582                        | 2                  | 17                  | 674   | 77                        | 590                        | 2                  | 17                  | 686   |
| 43   | 88                        | 597                        | 9                  | 24                  | 718   | 91                        | 606                        | 9                  | 24                  | 730   |
| 44   | 97                        | 635                        | 5                  | 19                  | 756   | 101                       | 648                        | 5                  | 19                  | 773   |
| 45   | 131                       | 695                        | 8                  | 28                  | 862   | 134                       | 707                        | 8                  | 28                  | 877   |
| 46   | 111                       | 738                        | 13                 | 29                  | 891   | 116                       | 753                        | 15                 | 31                  | 915   |
| 47   | 144                       | 810                        | 8                  | 34                  | 996   | 149                       | 829                        | 8                  | 36                  | 1,022 |
| 48   | 147                       | 952                        | 9                  | 34                  | 1,142 | 157                       | 974                        | 9                  | 34                  | 1,174 |
| 49   | 196                       | 1,170                      | 25                 | 51                  | 1,442 | 200                       | 1,192                      | 25                 | 51                  | 1,468 |
| 50   | 192                       | 1,263                      | 17                 | 57                  | 1,529 | 203                       | 1,297                      | 17                 | 57                  | 1,574 |
| 51   | 185                       | 1,332                      | 27                 | 64                  | 1,608 | 193                       | 1,355                      | 27                 | 67                  | 1,642 |
| 52   | 228                       | 1,384                      | 38                 | 80                  | 1,730 | 239                       | 1,409                      | 38                 | 80                  | 1,766 |
| 53   | 240                       | 1,605                      | 30                 | 96                  | 1,971 | 258                       | 1,629                      | 32                 | 96                  | 2,015 |
| 54   | 282                       | 1,930                      | 32                 | 140                 | 2,384 | 294                       | 1,960                      | 32                 | 140                 | 2,426 |
| 55   | 333                       | 2,281                      | 57                 | 148                 | 2,819 | 355                       | 2,313                      | 57                 | 151                 | 2,876 |
| 56   | 378                       | 2,598                      | 60                 | 193                 | 3,229 | 392                       | 2,643                      | 62                 | 196                 | 3,293 |
| 57   | 424                       | 2,916                      | 74                 | 231                 | 3,645 | 444                       | 2,962                      | 76                 | 234                 | 3,716 |
| 58   | 500                       | 3,327                      | 86                 | 292                 | 4,205 | 514                       | 3,395                      | 86                 | 295                 | 4,290 |
| 59   | 585                       | 3,607                      | 96                 | 339                 | 4,627 | 617                       | 3,671                      | 99                 | 341                 | 4,728 |
| 60   | 638                       | 4,051                      | 141                | 389                 | 5,219 | 666                       | 4,133                      | 145                | 392                 | 5,336 |
| 61   | 647                       | 4,348                      | 146                | 442                 | 5,583 | 679                       | 4,424                      | 151                | 449                 | 5,703 |
| 62   | 740                       | 4,746                      | 188                | 580                 | 6,254 | 770                       | 4,828                      | 192                | 594                 | 6,384 |
| 63   | 868                       | 5,308                      | 249                | 638                 | 7,063 | 908                       | 5,384                      | 253                | 645                 | 7,190 |
| 64   | 965                       | 5,679                      | 266                | 761                 | 7,671 | 997                       | 5,772                      | 268                | 776                 | 7,813 |



TABLE C15 (CONT'D)

## DOD AND ALL UNIFORMED SURVIVING SPOUSES AS OF 9/30/2019

| Age   | DoD Only                  |                            |                    |                     |         | All Uniformed             |                            |                    |                     |         |
|-------|---------------------------|----------------------------|--------------------|---------------------|---------|---------------------------|----------------------------|--------------------|---------------------|---------|
|       | Active<br>Duty<br>Officer | Active<br>Duty<br>Enlistee | Reserve<br>Officer | Reserve<br>Enlistee | Total   | Active<br>Duty<br>Officer | Active<br>Duty<br>Enlistee | Reserve<br>Officer | Reserve<br>Enlistee | Total   |
| 65    | 1,148                     | 6,216                      | 320                | 931                 | 8,615   | 1,200                     | 6,300                      | 326                | 942                 | 8,768   |
| 66    | 1,181                     | 6,681                      | 378                | 1,038               | 9,278   | 1,227                     | 6,774                      | 384                | 1,051               | 9,436   |
| 67    | 1,301                     | 7,097                      | 455                | 1,178               | 10,031  | 1,366                     | 7,208                      | 465                | 1,188               | 10,227  |
| 68    | 1,529                     | 7,547                      | 520                | 1,342               | 10,938  | 1,591                     | 7,633                      | 525                | 1,362               | 11,111  |
| 69    | 1,651                     | 8,248                      | 569                | 1,490               | 11,958  | 1,730                     | 8,371                      | 581                | 1,511               | 12,193  |
| 70    | 1,918                     | 8,767                      | 643                | 1,700               | 13,028  | 2,007                     | 8,873                      | 652                | 1,720               | 13,252  |
| 71    | 2,188                     | 9,616                      | 732                | 1,856               | 14,392  | 2,270                     | 9,746                      | 754                | 1,880               | 14,650  |
| 72    | 2,487                     | 10,573                     | 932                | 2,105               | 16,097  | 2,590                     | 10,725                     | 947                | 2,144               | 16,406  |
| 73    | 2,837                     | 11,178                     | 1,076              | 2,176               | 17,267  | 2,943                     | 11,366                     | 1,092              | 2,202               | 17,603  |
| 74    | 2,291                     | 9,348                      | 940                | 1,688               | 14,267  | 2,401                     | 9,484                      | 954                | 1,714               | 14,553  |
| 75    | 2,681                     | 10,537                     | 988                | 1,855               | 16,061  | 2,786                     | 10,698                     | 1,003              | 1,885               | 16,372  |
| 76    | 2,960                     | 11,680                     | 1,145              | 2,000               | 17,785  | 3,073                     | 11,893                     | 1,165              | 2,035               | 18,166  |
| 77    | 3,306                     | 12,467                     | 1,291              | 2,113               | 19,177  | 3,436                     | 12,645                     | 1,317              | 2,142               | 19,540  |
| 78    | 3,243                     | 12,536                     | 1,195              | 2,057               | 19,031  | 3,397                     | 12,733                     | 1,220              | 2,084               | 19,434  |
| 79    | 3,423                     | 12,796                     | 1,233              | 1,972               | 19,424  | 3,530                     | 12,977                     | 1,265              | 2,013               | 19,785  |
| 80    | 3,455                     | 13,451                     | 1,322              | 2,048               | 20,276  | 3,583                     | 13,634                     | 1,348              | 2,075               | 20,640  |
| 81    | 3,733                     | 14,063                     | 1,333              | 2,194               | 21,323  | 3,858                     | 14,256                     | 1,358              | 2,229               | 21,701  |
| 82    | 3,742                     | 14,233                     | 1,469              | 2,024               | 21,468  | 3,850                     | 14,392                     | 1,492              | 2,052               | 21,786  |
| 83    | 3,802                     | 14,389                     | 1,590              | 1,999               | 21,780  | 3,917                     | 14,541                     | 1,620              | 2,028               | 22,106  |
| 84    | 4,041                     | 14,178                     | 1,616              | 1,957               | 21,792  | 4,148                     | 14,330                     | 1,652              | 1,974               | 22,104  |
| 85    | 4,047                     | 13,843                     | 1,681              | 1,816               | 21,387  | 4,154                     | 13,992                     | 1,711              | 1,842               | 21,699  |
| 86    | 3,830                     | 12,447                     | 1,644              | 1,682               | 19,603  | 3,930                     | 12,574                     | 1,674              | 1,700               | 19,878  |
| 87    | 3,985                     | 11,977                     | 1,768              | 1,571               | 19,301  | 4,064                     | 12,109                     | 1,787              | 1,588               | 19,548  |
| 88    | 3,760                     | 10,879                     | 1,738              | 1,355               | 17,732  | 3,845                     | 11,002                     | 1,764              | 1,377               | 17,988  |
| 89    | 3,578                     | 9,655                      | 1,688              | 1,211               | 16,132  | 3,680                     | 9,753                      | 1,714              | 1,228               | 16,375  |
| 90    | 3,157                     | 8,084                      | 1,535              | 1,039               | 13,815  | 3,239                     | 8,187                      | 1,565              | 1,049               | 14,040  |
| 91    | 2,879                     | 6,812                      | 1,551              | 892                 | 12,134  | 2,944                     | 6,894                      | 1,564              | 903                 | 12,305  |
| 92    | 2,673                     | 5,781                      | 1,458              | 710                 | 10,622  | 2,733                     | 5,854                      | 1,480              | 712                 | 10,779  |
| 93    | 2,647                     | 5,047                      | 1,483              | 590                 | 9,767   | 2,703                     | 5,102                      | 1,495              | 594                 | 9,894   |
| 94    | 2,693                     | 4,100                      | 1,399              | 513                 | 8,705   | 2,744                     | 4,141                      | 1,411              | 519                 | 8,815   |
| 95    | 2,528                     | 3,272                      | 1,286              | 449                 | 7,535   | 2,580                     | 3,317                      | 1,298              | 456                 | 7,651   |
| 96    | 2,419                     | 2,765                      | 1,199              | 333                 | 6,716   | 2,460                     | 2,800                      | 1,207              | 337                 | 6,804   |
| 97    | 2,065                     | 2,101                      | 976                | 234                 | 5,376   | 2,093                     | 2,126                      | 986                | 237                 | 5,442   |
| 98    | 1,723                     | 1,621                      | 910                | 215                 | 4,469   | 1,742                     | 1,648                      | 919                | 216                 | 4,525   |
| 99    | 1,286                     | 1,301                      | 691                | 139                 | 3,417   | 1,317                     | 1,316                      | 699                | 139                 | 3,471   |
| 100   | 916                       | 925                        | 521                | 80                  | 2,442   | 925                       | 942                        | 528                | 85                  | 2,480   |
| 101   | 655                       | 627                        | 311                | 73                  | 1,666   | 663                       | 638                        | 311                | 75                  | 1,687   |
| 102   | 531                       | 518                        | 248                | 57                  | 1,354   | 538                       | 526                        | 248                | 58                  | 1,370   |
| 103   | 375                       | 388                        | 190                | 41                  | 994     | 384                       | 391                        | 191                | 41                  | 1,007   |
| 104   | 294                       | 313                        | 151                | 23                  | 781     | 297                       | 321                        | 151                | 23                  | 792     |
| 105   | 243                       | 263                        | 118                | 16                  | 640     | 250                       | 269                        | 119                | 16                  | 654     |
| 106   | 206                       | 234                        | 90                 | 11                  | 541     | 211                       | 238                        | 90                 | 11                  | 550     |
| 107   | 167                       | 179                        | 87                 | 9                   | 442     | 172                       | 185                        | 87                 | 9                   | 453     |
| 108   | 145                       | 134                        | 39                 | 7                   | 325     | 148                       | 137                        | 39                 | 7                   | 331     |
| 109   | 126                       | 111                        | 36                 | 5                   | 278     | 128                       | 115                        | 36                 | 5                   | 284     |
| Total | 108,578                   | 378,473                    | 44,153             | 53,564              | 584,768 | 111,958                   | 383,664                    | 44,832             | 54,295              | 594,749 |
| 60+   | 103,703                   | 343,110                    | 43,535             | 51,604              | 541,952 | 106,867                   | 347,697                    | 44,203             | 52,314              | 551,081 |
| 62+   | 102,418                   | 334,711                    | 43,248             | 50,773              | 531,150 | 105,522                   | 339,140                    | 43,907             | 51,473              | 540,042 |
| 65+   | 99,845                    | 318,978                    | 42,545             | 48,794              | 510,162 | 102,847                   | 323,156                    | 43,194             | 49,458              | 518,655 |

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

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## ECONOMIC ASSUMPTIONS

In July 2020, the MERHCF Board (the Board) adopted the following economic assumptions for use in the valuation as of September 30, 2019:

- General inflation rate = 2.75%;
- Valuation discount rate = 4.75%;
- Ultimate medical trend rate = 4.75%.

To view the select medical trend rate assumptions, and associated economic assumption rationale, see meeting minutes found in this link: <https://actuary.defense.gov/External-Links/>

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 is used as an inflation assumption, a component of nominal interest, and also of long term-medical trend.

The CPI assumption chosen in 2020 by the Board is 2.75%, unchanged from last year, and the same as the CPI assumption selected in 2020 by the DoD Board of Actuaries for the Military Retirement Fund. This assumption is reasonably consistent with the 2.40% 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 their 2020 Trustees' Reports.

### Interest Rate

The Board analyzed the real interest rate data, 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.

The rate of real interest chosen in 2020 by the Board is 2.00%, 25 basis points lower than last year. Since 2.75% had been adopted as the inflation rate, the nominal rate of interest is 4.75%. (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 2.30% in their 2020 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.

#### COVID-19 Impacts

The Board decided to reflect the impacts of COVID-19 in the September 30, 2019, Fund valuation by adjusting the medical cost trends for inpatient and outpatient utilization as follows:

- 1) A decline in short-term utilization of medical services due to concerns of COVID-19 infection, lockdown, and suspension of non-essential medical procedures, followed by,
- 2) A period of higher than normal utilization after that caused by a catchup effect of the deferred medical procedures, and ultimately,
- 3) A return to the normal utilization environment.

#### 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.

At its 2020 meeting, the Board approved the use of the medical trend rates for the MERHCF actuarial valuation as of September 30, 2019. Consistent across all benefit trends (IP, OP, Rx, and USFHP), the Board maintained its original position that there be a 25-year select period. In addition, the Board decided to update the ultimate medical trend rate to 4.75%, changed from last year's assumption of 5.00%.

#### *Inpatient Medical Trend*

Following the Board's recommendation, OACT based the preliminary inpatient medical trend for 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.E1 – HI Cost Sharing and Premium Amounts, from its 2020 Medicare Trustees Report, and
- Projected Medicare Part A utilization and enrollment

From this data, which included projections through 2029, OACT developed inpatient medical trends on a fiscal year basis through 2029. For the remainder of the 25-year select period, the inpatient trend rates grade linearly to the ultimate assumption of 4.75%. Adjustments were made to obtain the final IP trend rates for PC and DC costs:

- PC and DC IP trends for years 2019 – 2029 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 three through ten (0.8 in this year's valuation), and the first three years PC IP trends were set to 0.20%, 4.31%, and 3.27%, to account for the utilization impact from COVID-19. DC IP trends were multiplied by a scalar for years three through ten (1.07 in this year's valuation), and the first three years of DC IP trend were set to 1.19%, 5.22%, and 4.13%, to account for the utilization impact from COVID-19.

### Outpatient Medical Trend

Following the Board's recommendation, OACT based preliminary outpatient medical trend for 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 Practitioner Services, from its 2020 Medicare Trustees Report,
- Table IV.B2 – Incurred Reimbursement Amounts per Fee-for-Service Enrollee for Practitioner Services, from its 2020 Medicare Trustees Report, and
- Table IV.B4 – Incurred Reimbursement Amounts per Fee-for-Service Enrollee for Institutional Services, from its 2020 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 2029, OACT developed outpatient medical trend on a fiscal year basis through 2029. For the remainder of the 25-year select period, the outpatient trend rates grade linearly to the ultimate assumption of 4.75%. 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 2019 – 2029 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). The first three years of PC OP

trend were set to 0.93%, 8.04%, and 6.12%, and the DC OP trends were set to 1.42%, 8.04%, and 6.12% to account for the utilization impact from COVID-19. The COVID-19 impact on utilization is higher with the OP than IP since OP services tend to be more discretionary.

### Prescription Drug Trend

After reviewing OACT's analyses, the Board approved a set of prescription drug trends for the September 30, 2019, MERHCF actuarial valuation.

OACT analyzed FY 2016 to FY2020 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 prescriptions to mail order or DC pharmacy, increasing specialty drug utilization, and the effect of Medicare Part D enrollment on net plan cost.

OACT developed PC and DC drug trend rates that consider recent experience, near-term industry projections, federal drug pricing rules, and DoD's drug utilization mix. The Board approved DC Rx trend rates of 4.75% and 4.58%, and PC Rx trend rates of 4.84% and 3.89% in the first two years. Consistent with the Board's recommendations for long-term trend, the aggregate rate was graded linearly to an ultimate 4.75% over the next 23 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 rates<sup>1</sup> by age, gender, and designated provider plan (or location) for the contract periods contained in October 2015 to September 2020. 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.

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<sup>1</sup> 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.

APPENDIX E

AVERAGE BENEFIT COSTS

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## 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 sponsors (or survivors) of both Medicare-eligible and non-Medicare-eligible of the specified age. 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 Medicare-eligible average annual claims cost for claims incurred by Medicare-eligible beneficiaries associated with an 80-year-old retired sponsor (or survivor):

(Annual costs for all Medicare-eligible, retiree-related beneficiaries associated with 80-year-old sponsors (or survivors)) ÷ (total number of 80-year-old retired sponsors (or survivors), both Medicare and non-Medicare-eligible)

The Medicare-eligible CVs include average costs by each retired sponsor (or survivor) 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 US Family Health Plans (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, 2019, valuation were developed by blending detail data from fiscal years 2015–2017 (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, 2019, input CVs were smoothed with a combination of formulaic and manual methods.

The IP, OP, and Rx CVs were adjusted to reflect aggregate 2019 incurred PC claims levels for IP, OP, and Rx benefits, respectively. Estimates of 2019 incurred PC claims were produced from aggregate claims paid through March 2020. 2019 incurred PC claims (completed) are shown in Table E1.

TABLE E1  
 FY 2019 MERHCF PURCHASED CARE INCURRED CLAIMS  
 (\$ millions)

|                    |                |
|--------------------|----------------|
| Inpatient Hospital | \$886          |
| Outpatient         | \$2,984        |
| <u>Pharmacy</u>    | <u>\$3,760</u> |
| Total              | \$7,630        |

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Incurred pharmacy claims in Table E1 have not been adjusted to reflect rebates on retail brand prescriptions incurred during FY 2019.

Additional adjustments to PC costs are made to account for administrative costs, 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, 2019, valuation, the MERHCF Board approved PC claim loads for administrative costs of 2.10% (IP and OP) and 1.70% (Rx). These loads are based on amounts paid for claims administration that were not already reflected in the claims data.

#### 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 Defense Health Agency (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, 2019, MERHCF valuation, that effective rate was approximately 12.09%. 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 12.43% for non-exempt and 11.73% for exempt retired beneficiaries, respectively<sup>1</sup>. Since the refund rate is applied to the CVs 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.

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<sup>1</sup> 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 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.

### 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 1.90% 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 CVs<sup>2</sup> 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 (\$733 million for FY 2019). Estimates of FY 2019 incurred USFHP payments were obtained from the Military Health System Data Mart (M2), and verified against DHA's Contract Resource Management 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.

### Administrative Costs

Most of the administrative 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, 2019, valuation, the MERHCF Board approved an administration cost load of 0.40% 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

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

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 2019 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 administrative costs, since the DC calibrated values already include the applicable overhead costs.

DC CVs for the September 30, 2019, valuation were developed by blending detail data from fiscal years 2015–2017. 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, 2019, input CVs were smoothed with a combination of formulaic and manual methods.

The IP, OP, and Rx CVs were adjusted to reflect aggregate 2019 incurred DC claims levels for IP, OP, and Rx benefits, respectively. Estimates of 2019 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 2019 MERHCF DIRECT CARE COSTS  
(\$millions)

|                    |              |
|--------------------|--------------|
| Inpatient Hospital | \$640        |
| Outpatient         | \$775        |
| <u>Pharmacy</u>    | <u>\$979</u> |
| Total              | \$2,394      |

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

TABLE E3  
FY 2019 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 |
|     | Enlistee                            | Officer                             | Enlistee                             | Officer                              | Enlistee                          | Officer                           | Enlistee                           | Officer                            | Enlistee                     | Officer                      | Enlistee                   | Officer                    |
|     |                                     |                                     |                                      |                                      |                                   |                                   |                                    |                                    |                              |                              |                            |                            |
| 20  | \$0.00                              | \$0.00                              | \$49.82                              | \$88.03                              | \$0.00                            | \$0.00                            | \$49.82                            | \$88.03                            | \$6.76                       | \$0.00                       | \$13.74                    | \$3.93                     |
| 25  | \$0.00                              | \$0.00                              | \$49.82                              | \$88.03                              | \$0.00                            | \$0.00                            | \$49.82                            | \$88.03                            | \$6.76                       | \$0.00                       | \$13.74                    | \$3.93                     |
| 30  | \$0.00                              | \$0.00                              | \$49.82                              | \$88.03                              | \$0.00                            | \$0.00                            | \$49.82                            | \$88.03                            | \$6.76                       | \$0.00                       | \$13.74                    | \$3.93                     |
| 35  | \$14.90                             | \$14.61                             | \$69.29                              | \$88.03                              | \$0.00                            | \$0.00                            | \$69.29                            | \$88.03                            | \$6.76                       | \$0.00                       | \$13.74                    | \$3.93                     |
| 40  | \$14.90                             | \$14.61                             | \$81.99                              | \$88.03                              | \$0.00                            | \$0.00                            | \$81.99                            | \$88.03                            | \$6.76                       | \$0.00                       | \$13.74                    | \$3.93                     |
| 45  | \$14.90                             | \$14.61                             | \$96.44                              | \$88.03                              | \$0.00                            | \$0.00                            | \$96.44                            | \$88.03                            | \$5.97                       | \$0.59                       | \$13.74                    | \$3.93                     |
| 50  | \$21.15                             | \$14.61                             | \$116.20                             | \$88.03                              | \$17.87                           | \$1.01                            | \$116.20                           | \$88.03                            | \$9.61                       | \$4.13                       | \$13.74                    | \$3.93                     |
| 55  | \$39.88                             | \$14.61                             | \$147.02                             | \$139.30                             | \$17.87                           | \$1.01                            | \$147.02                           | \$139.30                           | \$22.09                      | \$11.00                      | \$13.74                    | \$3.93                     |
| 60  | \$84.21                             | \$14.61                             | \$197.29                             | \$223.32                             | \$17.87                           | \$1.01                            | \$197.29                           | \$223.32                           | \$50.74                      | \$22.84                      | \$13.74                    | \$3.93                     |
| 65  | \$183.19                            | \$107.69                            | \$278.51                             | \$275.55                             | \$51.62                           | \$38.59                           | \$278.51                           | \$275.55                           | \$105.63                     | \$41.79                      | \$14.09                    | \$3.93                     |
| 70  | \$556.74                            | \$380.94                            | \$307.60                             | \$394.24                             | \$82.00                           | \$75.48                           | \$307.60                           | \$394.24                           | \$203.08                     | \$136.82                     | \$19.39                    | \$29.66                    |
| 75  | \$622.86                            | \$441.84                            | \$483.60                             | \$611.57                             | \$103.65                          | \$89.55                           | \$483.60                           | \$611.57                           | \$232.41                     | \$161.33                     | \$29.45                    | \$44.16                    |
| 80  | \$687.91                            | \$542.60                            | \$613.04                             | \$801.67                             | \$131.21                          | \$109.26                          | \$613.04                           | \$801.67                           | \$253.72                     | \$190.09                     | \$35.61                    | \$50.28                    |
| 85  | \$749.45                            | \$646.96                            | \$647.19                             | \$923.26                             | \$155.47                          | \$134.08                          | \$647.19                           | \$923.26                           | \$263.27                     | \$214.07                     | \$37.71                    | \$51.81                    |
| 90  | \$804.44                            | \$727.49                            | \$930.08                             | \$923.22                             | \$166.08                          | \$163.58                          | \$930.08                           | \$923.22                           | \$256.90                     | \$225.35                     | \$35.63                    | \$50.23                    |
| 95  | \$854.24                            | \$772.76                            | \$930.08                             | \$592.36                             | \$136.00                          | \$216.62                          | \$930.08                           | \$592.36                           | \$230.08                     | \$216.85                     | \$24.53                    | \$38.98                    |
| 100 | \$854.24                            | \$772.76                            | \$930.08                             | \$592.36                             | \$136.00                          | \$216.62                          | \$930.08                           | \$592.36                           | \$133.04                     | \$137.63                     | \$24.53                    | \$38.98                    |
| 105 | \$854.24                            | \$772.76                            | \$930.08                             | \$592.36                             | \$136.00                          | \$216.62                          | \$930.08                           | \$592.36                           | \$133.04                     | \$137.63                     | \$24.53                    | \$38.98                    |
| 110 | \$854.24                            | \$772.76                            | \$930.08                             | \$592.36                             | \$136.00                          | \$216.62                          | \$930.08                           | \$592.36                           | \$133.04                     | \$137.63                     | \$24.53                    | \$38.98                    |
| 115 | \$854.24                            | \$772.76                            | \$930.08                             | \$592.36                             | \$136.00                          | \$216.62                          | \$930.08                           | \$592.36                           | \$133.04                     | \$137.63                     | \$24.53                    | \$38.98                    |

Act. Duty = Active Duty  
Nondis. = Nondisabled

TABLE E3 (CONT'D)  
FY 2019 MERHCF CLAIM VECTORS

| Age | Direct Care |            |            |            |            |            |            |            |            |            |            |            |
|-----|-------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|     | Outpatient  | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient |
|     | Retiree     | Retiree    | Retiree    | Retiree    | Retiree    | Retiree    | Retiree    | Retiree    | Survivor   | Survivor   | Survivor   | Survivor   |
|     | Act. Duty   | Act. Duty  | Act. Duty  | Act. Duty  | Reserve    | Reserve    | Reserve    | Reserve    | Act. Duty  | Act. Duty  | Reserve    | Reserve    |
|     | Nondis.     | Nondis.    | Disabled   | Disabled   | Nondis.    | Nondis.    | Disabled   | Disabled   |            |            |            |            |
|     | Enlistee    | Officer    | Enlistee   | Officer    | Enlistee   | Officer    | Enlistee   | Officer    | Enlistee   | Officer    | Enlistee   | Officer    |
| 20  | \$0.00      | \$0.00     | \$71.14    | \$180.52   | \$0.00     | \$0.00     | \$71.14    | \$180.52   | \$6.00     | \$2.55     | \$25.03    | \$8.55     |
| 25  | \$0.00      | \$0.00     | \$71.14    | \$180.52   | \$0.00     | \$0.00     | \$71.14    | \$180.52   | \$6.00     | \$2.55     | \$25.03    | \$8.55     |
| 30  | \$0.00      | \$0.00     | \$71.14    | \$180.52   | \$0.00     | \$0.00     | \$71.14    | \$180.52   | \$6.00     | \$2.55     | \$25.03    | \$8.55     |
| 35  | \$30.14     | \$23.16    | \$116.12   | \$180.52   | \$0.00     | \$0.00     | \$116.12   | \$180.52   | \$6.00     | \$2.55     | \$25.03    | \$8.55     |
| 40  | \$30.14     | \$23.16    | \$143.72   | \$180.52   | \$0.00     | \$0.00     | \$143.72   | \$180.52   | \$6.00     | \$2.55     | \$25.03    | \$8.55     |
| 45  | \$30.14     | \$23.16    | \$166.64   | \$232.00   | \$0.00     | \$0.00     | \$166.64   | \$232.00   | \$8.11     | \$7.45     | \$25.03    | \$8.55     |
| 50  | \$33.27     | \$23.16    | \$184.99   | \$268.77   | \$14.35    | \$4.62     | \$184.99   | \$268.77   | \$19.75    | \$9.95     | \$25.03    | \$8.55     |
| 55  | \$56.59     | \$23.16    | \$202.50   | \$312.59   | \$14.35    | \$4.62     | \$202.50   | \$312.59   | \$38.71    | \$17.63    | \$25.03    | \$8.55     |
| 60  | \$121.78    | \$23.16    | \$227.97   | \$362.92   | \$14.35    | \$4.62     | \$227.97   | \$362.92   | \$65.62    | \$35.60    | \$25.03    | \$8.55     |
| 65  | \$291.83    | \$183.93   | \$276.67   | \$419.30   | \$42.71    | \$49.40    | \$276.67   | \$419.30   | \$101.08   | \$71.30    | \$25.03    | \$8.55     |
| 70  | \$744.77    | \$767.86   | \$346.62   | \$620.91   | \$119.17   | \$150.30   | \$346.62   | \$620.91   | \$260.20   | \$263.19   | \$46.34    | \$71.49    |
| 75  | \$726.43    | \$739.56   | \$405.80   | \$707.61   | \$130.89   | \$155.47   | \$405.80   | \$707.61   | \$249.64   | \$245.71   | \$42.78    | \$58.32    |
| 80  | \$696.36    | \$729.42   | \$451.92   | \$760.92   | \$139.56   | \$159.40   | \$451.92   | \$760.92   | \$255.38   | \$224.82   | \$38.85    | \$47.21    |
| 85  | \$650.62    | \$713.37   | \$484.93   | \$758.31   | \$142.96   | \$161.17   | \$484.93   | \$758.31   | \$238.75   | \$199.90   | \$34.53    | \$37.96    |
| 90  | \$584.50    | \$666.53   | \$504.81   | \$671.61   | \$138.33   | \$159.62   | \$504.81   | \$671.61   | \$193.36   | \$170.27   | \$29.82    | \$30.41    |
| 95  | \$492.50    | \$563.33   | \$507.57   | \$370.11   | \$112.94   | \$153.33   | \$507.57   | \$370.11   | \$132.18   | \$135.15   | \$22.20    | \$21.38    |
| 100 | \$320.13    | \$321.31   | \$507.57   | \$370.11   | \$112.94   | \$143.77   | \$507.57   | \$370.11   | \$61.08    | \$70.31    | \$22.20    | \$21.38    |
| 105 | \$320.13    | \$321.31   | \$507.57   | \$370.11   | \$112.94   | \$143.77   | \$507.57   | \$370.11   | \$61.08    | \$70.31    | \$22.20    | \$21.38    |
| 110 | \$320.13    | \$321.31   | \$507.57   | \$370.11   | \$112.94   | \$143.77   | \$507.57   | \$370.11   | \$61.08    | \$70.31    | \$22.20    | \$21.38    |
| 115 | \$320.13    | \$321.31   | \$507.57   | \$370.11   | \$112.94   | \$143.77   | \$507.57   | \$370.11   | \$61.08    | \$70.31    | \$22.20    | \$21.38    |

Act. Duty = Active Duty  
Nondis. = Nondisabled



TABLE E3 (CONT'D)  
FY 2019 MERHCF CLAIM VECTORS

| Age | Direct Care      |                  |                  |                  |                  |                  |                  |                  |                   |                   |                   |                   |
|-----|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
|     | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Survivor | Pharmacy Survivor | Pharmacy Survivor | Pharmacy Survivor |
|     | Act. Duty        | Act. Duty        | Act. Duty        | Act. Duty        | Reserve          | Reserve          | Reserve          | Reserve          | Act. Duty         | Act. Duty         | Reserve           | Reserve           |
|     | Nondis.          | Nondis.          | Disabled         | Disabled         | Nondis.          | Nondis.          | Disabled         | Disabled         | Enlistee          | Officer           | Enlistee          | Officer           |
|     | <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           | \$17.63          | \$106.27         | \$0.00           | \$0.00           | \$17.63          | \$106.27         | \$1.21            | \$0.35            | \$66.41           | \$25.21           |
| 25  | \$0.00           | \$0.00           | \$17.63          | \$106.27         | \$0.00           | \$0.00           | \$17.63          | \$106.27         | \$1.21            | \$0.35            | \$66.41           | \$25.21           |
| 30  | \$0.00           | \$0.00           | \$17.63          | \$106.27         | \$0.00           | \$0.00           | \$17.63          | \$106.27         | \$1.21            | \$0.35            | \$66.41           | \$25.21           |
| 35  | \$25.68          | \$25.27          | \$59.28          | \$106.27         | \$0.00           | \$0.00           | \$59.28          | \$106.27         | \$1.21            | \$0.35            | \$66.41           | \$25.21           |
| 40  | \$25.68          | \$25.27          | \$103.78         | \$106.27         | \$0.00           | \$0.00           | \$103.78         | \$106.27         | \$1.21            | \$0.35            | \$66.41           | \$25.21           |
| 45  | \$25.68          | \$25.27          | \$158.59         | \$224.96         | \$0.00           | \$0.00           | \$158.59         | \$224.96         | \$15.69           | \$9.46            | \$66.41           | \$25.21           |
| 50  | \$32.98          | \$25.27          | \$217.03         | \$263.55         | \$11.84          | \$9.08           | \$217.03         | \$263.55         | \$32.23           | \$14.89           | \$66.41           | \$25.21           |
| 55  | \$60.45          | \$25.27          | \$242.94         | \$336.81         | \$11.84          | \$9.08           | \$242.94         | \$336.81         | \$56.77           | \$21.47           | \$66.41           | \$25.21           |
| 60  | \$129.26         | \$25.27          | \$249.59         | \$357.93         | \$11.84          | \$9.08           | \$249.59         | \$357.93         | \$90.79           | \$38.43           | \$66.41           | \$25.21           |
| 65  | \$305.29         | \$189.88         | \$336.78         | \$406.43         | \$87.70          | \$53.20          | \$336.78         | \$406.43         | \$135.51          | \$83.95           | \$66.41           | \$25.21           |
| 70  | \$974.00         | \$803.33         | \$466.19         | \$686.27         | \$293.33         | \$271.18         | \$466.19         | \$686.27         | \$419.22          | \$333.90          | \$180.76          | \$174.00          |
| 75  | \$1,026.50       | \$862.06         | \$464.86         | \$669.73         | \$407.56         | \$360.45         | \$464.86         | \$669.73         | \$400.90          | \$326.37          | \$158.23          | \$154.87          |
| 80  | \$947.06         | \$837.27         | \$463.53         | \$666.85         | \$438.63         | \$390.08         | \$463.53         | \$666.85         | \$354.98          | \$296.66          | \$135.12          | \$127.28          |
| 85  | \$784.07         | \$742.82         | \$431.12         | \$634.43         | \$380.95         | \$354.45         | \$431.12         | \$634.43         | \$284.73          | \$245.50          | \$109.05          | \$93.45           |
| 90  | \$577.87         | \$590.36         | \$352.20         | \$531.98         | \$262.93         | \$262.96         | \$352.20         | \$531.98         | \$197.55          | \$177.10          | \$77.77           | \$56.97           |
| 95  | \$362.33         | \$389.81         | \$52.80          | \$193.87         | \$95.71          | \$145.35         | \$52.80          | \$193.87         | \$105.82          | \$99.99           | \$22.48           | \$11.49           |
| 100 | \$145.25         | \$77.83          | \$52.80          | \$193.87         | \$95.71          | \$42.20          | \$52.80          | \$193.87         | \$10.56           | \$13.11           | \$22.48           | \$11.49           |
| 105 | \$145.25         | \$77.83          | \$52.80          | \$193.87         | \$95.71          | \$42.20          | \$52.80          | \$193.87         | \$10.56           | \$13.11           | \$22.48           | \$11.49           |
| 110 | \$145.25         | \$77.83          | \$52.80          | \$193.87         | \$95.71          | \$42.20          | \$52.80          | \$193.87         | \$10.56           | \$13.11           | \$22.48           | \$11.49           |
| 115 | \$145.25         | \$77.83          | \$52.80          | \$193.87         | \$95.71          | \$42.20          | \$52.80          | \$193.87         | \$10.56           | \$13.11           | \$22.48           | \$11.49           |

Act. Duty = Active Duty  
Nondis. = Nondisabled

TABLE E3 (CONT'D)  
FY 2019 MERHCF CLAIM VECTORS

| Age | Purchased 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 |
|     | Enlistee                            | Officer                             | Enlistee                             | Officer                              | Enlistee                          | Officer                           | Enlistee                           | Officer                            | Enlistee                     | Officer                      | Enlistee                   | Officer                    |
|     |                                     |                                     |                                      |                                      |                                   |                                   |                                    |                                    |                              |                              |                            |                            |
| 20  | \$0.00                              | \$0.00                              | \$43.02                              | \$35.71                              | \$0.00                            | \$0.00                            | \$43.02                            | \$35.71                            | \$16.95                      | \$0.81                       | \$85.58                    | \$183.35                   |
| 25  | \$0.00                              | \$0.00                              | \$43.02                              | \$35.71                              | \$0.00                            | \$0.00                            | \$43.02                            | \$35.71                            | \$16.95                      | \$0.81                       | \$85.58                    | \$183.35                   |
| 30  | \$0.00                              | \$0.00                              | \$43.02                              | \$35.71                              | \$0.00                            | \$0.00                            | \$43.02                            | \$35.71                            | \$16.95                      | \$0.81                       | \$85.58                    | \$183.35                   |
| 35  | \$5.92                              | \$7.04                              | \$30.57                              | \$35.71                              | \$0.00                            | \$0.00                            | \$30.57                            | \$35.71                            | \$16.95                      | \$0.81                       | \$85.58                    | \$183.35                   |
| 40  | \$5.92                              | \$7.04                              | \$34.50                              | \$35.71                              | \$0.00                            | \$0.00                            | \$34.50                            | \$35.71                            | \$16.95                      | \$0.81                       | \$85.58                    | \$183.35                   |
| 45  | \$5.92                              | \$7.04                              | \$49.38                              | \$35.71                              | \$0.00                            | \$0.00                            | \$49.38                            | \$35.71                            | \$33.51                      | \$8.69                       | \$85.58                    | \$183.35                   |
| 50  | \$10.45                             | \$7.04                              | \$76.86                              | \$35.71                              | \$27.08                           | \$16.13                           | \$76.86                            | \$35.71                            | \$45.47                      | \$14.10                      | \$85.58                    | \$183.35                   |
| 55  | \$23.09                             | \$7.04                              | \$118.71                             | \$95.55                              | \$27.08                           | \$16.13                           | \$118.71                           | \$95.55                            | \$64.29                      | \$22.77                      | \$85.58                    | \$183.35                   |
| 60  | \$51.26                             | \$7.04                              | \$176.89                             | \$125.07                             | \$27.08                           | \$16.13                           | \$176.89                           | \$125.07                           | \$95.08                      | \$36.29                      | \$85.58                    | \$183.35                   |
| 65  | \$113.08                            | \$38.95                             | \$253.43                             | \$157.40                             | \$60.03                           | \$22.28                           | \$253.43                           | \$157.40                           | \$145.29                     | \$56.84                      | \$85.58                    | \$183.35                   |
| 70  | \$408.26                            | \$222.88                            | \$427.10                             | \$370.62                             | \$282.50                          | \$203.37                          | \$427.10                           | \$370.62                           | \$338.74                     | \$189.43                     | \$289.46                   | \$189.16                   |
| 75  | \$631.20                            | \$367.16                            | \$572.25                             | \$622.37                             | \$467.38                          | \$325.01                          | \$572.25                           | \$622.37                           | \$447.25                     | \$343.80                     | \$397.13                   | \$244.38                   |
| 80  | \$812.29                            | \$566.96                            | \$699.28                             | \$828.81                             | \$661.94                          | \$501.71                          | \$699.28                           | \$828.81                           | \$570.54                     | \$489.32                     | \$497.72                   | \$350.22                   |
| 85  | \$964.09                            | \$808.71                            | \$796.29                             | \$976.04                             | \$839.50                          | \$710.87                          | \$796.29                           | \$976.04                           | \$698.76                     | \$609.71                     | \$574.75                   | \$485.54                   |
| 90  | \$1,101.25                          | \$1,062.54                          | \$837.46                             | \$1,049.94                           | \$962.13                          | \$906.43                          | \$837.46                           | \$1,049.94                         | \$771.53                     | \$685.87                     | \$606.72                   | \$584.35                   |
| 95  | \$1,147.41                          | \$1,365.41                          | \$837.46                             | \$1,036.16                           | \$930.83                          | \$987.34                          | \$837.46                           | \$1,036.16                         | \$721.64                     | \$695.92                     | \$465.45                   | \$484.46                   |
| 100 | \$1,147.41                          | \$1,365.41                          | \$837.46                             | \$866.22                             | \$930.83                          | \$987.34                          | \$837.46                           | \$866.22                           | \$384.17                     | \$497.47                     | \$465.45                   | \$484.46                   |
| 105 | \$1,147.41                          | \$1,365.41                          | \$837.46                             | \$866.22                             | \$930.83                          | \$987.34                          | \$837.46                           | \$866.22                           | \$384.17                     | \$497.47                     | \$465.45                   | \$484.46                   |
| 110 | \$1,147.41                          | \$1,365.41                          | \$837.46                             | \$866.22                             | \$930.83                          | \$987.34                          | \$837.46                           | \$866.22                           | \$384.17                     | \$497.47                     | \$465.45                   | \$484.46                   |
| 115 | \$1,147.41                          | \$1,365.41                          | \$837.46                             | \$866.22                             | \$930.83                          | \$987.34                          | \$837.46                           | \$866.22                           | \$384.17                     | \$497.47                     | \$465.45                   | \$484.46                   |

Act. Duty = Active Duty  
Nondis. = Nondisabled

TABLE E3 (CONT'D)  
FY 2019 MERHCF CLAIM VECTORS

| Age | Purchased Care |            |            |            |            |            |            |            |            |            |            |            |
|-----|----------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|     | Outpatient     | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient | Outpatient |
|     | Retiree        | Retiree    | Retiree    | Retiree    | Retiree    | Retiree    | Retiree    | Retiree    | Survivor   | Survivor   | Survivor   | Survivor   |
|     | Act. Duty      | Act. Duty  | Act. Duty  | Act. Duty  | Reserve    | Reserve    | Reserve    | Reserve    | Act. Duty  | Act. Duty  | Reserve    | Reserve    |
|     | Nondis.        | Nondis.    | Disabled   | Disabled   | Nondis.    | Nondis.    | Disabled   | Disabled   |            |            |            |            |
|     | Enlistee       | Officer    | Enlistee   | Officer    | Enlistee   | Officer    | Enlistee   | Officer    | Enlistee   | Officer    | Enlistee   | Officer    |
| 20  | \$0.00         | \$0.00     | \$69.73    | \$293.08   | \$0.00     | \$0.00     | \$69.73    | \$293.08   | \$8.38     | \$17.49    | \$311.58   | \$163.77   |
| 25  | \$0.00         | \$0.00     | \$69.73    | \$293.08   | \$0.00     | \$0.00     | \$69.73    | \$293.08   | \$8.38     | \$17.49    | \$311.58   | \$163.77   |
| 30  | \$0.00         | \$0.00     | \$69.73    | \$293.08   | \$0.00     | \$0.00     | \$69.73    | \$293.08   | \$8.38     | \$17.49    | \$311.58   | \$163.77   |
| 35  | \$45.24        | \$51.32    | \$188.85   | \$293.08   | \$0.00     | \$0.00     | \$188.85   | \$293.08   | \$8.38     | \$17.49    | \$311.58   | \$163.77   |
| 40  | \$45.24        | \$51.32    | \$278.31   | \$293.08   | \$0.00     | \$0.00     | \$278.31   | \$293.08   | \$8.38     | \$17.49    | \$311.58   | \$163.77   |
| 45  | \$45.24        | \$51.32    | \$372.06   | \$293.08   | \$0.00     | \$0.00     | \$372.06   | \$293.08   | \$106.82   | \$238.46   | \$311.58   | \$163.77   |
| 50  | \$82.92        | \$51.32    | \$466.04   | \$293.08   | \$102.64   | \$43.46    | \$466.04   | \$293.08   | \$189.24   | \$238.46   | \$311.58   | \$163.77   |
| 55  | \$146.34       | \$51.32    | \$555.19   | \$610.14   | \$102.64   | \$43.46    | \$555.19   | \$610.14   | \$275.58   | \$238.46   | \$311.58   | \$163.77   |
| 60  | \$261.52       | \$51.32    | \$633.32   | \$742.84   | \$102.64   | \$43.46    | \$633.32   | \$742.84   | \$343.28   | \$238.46   | \$311.58   | \$163.77   |
| 65  | \$418.04       | \$286.04   | \$693.02   | \$857.67   | \$310.73   | \$249.59   | \$693.02   | \$857.67   | \$357.95   | \$238.46   | \$311.58   | \$163.77   |
| 70  | \$1,864.12     | \$1,776.46 | \$1,528.48 | \$1,910.74 | \$1,524.89 | \$1,519.86 | \$1,528.48 | \$1,910.74 | \$1,206.65 | \$1,174.85 | \$1,109.19 | \$1,155.40 |
| 75  | \$2,402.36     | \$2,427.95 | \$1,929.17 | \$2,459.24 | \$1,995.60 | \$2,035.84 | \$1,929.17 | \$2,459.24 | \$1,334.26 | \$1,352.29 | \$1,185.80 | \$1,274.98 |
| 80  | \$2,567.24     | \$2,767.72 | \$2,100.63 | \$2,774.18 | \$2,232.04 | \$2,356.39 | \$2,100.63 | \$2,774.18 | \$1,330.60 | \$1,379.14 | \$1,190.36 | \$1,253.25 |
| 85  | \$2,450.37     | \$2,813.30 | \$2,049.39 | \$2,825.93 | \$2,181.97 | \$2,448.88 | \$2,049.39 | \$2,825.93 | \$1,242.56 | \$1,341.34 | \$1,113.01 | \$1,182.01 |
| 90  | \$2,135.36     | \$2,607.17 | \$1,780.70 | \$2,581.00 | \$1,821.49 | \$2,261.67 | \$1,780.70 | \$2,581.00 | \$1,078.13 | \$1,234.55 | \$942.69   | \$1,056.77 |
| 95  | \$1,699.48     | \$2,220.43 | \$1,432.95 | \$2,002.04 | \$1,220.54 | \$1,849.71 | \$1,432.95 | \$2,002.04 | \$837.24   | \$1,016.39 | \$518.17   | \$670.66   |
| 100 | \$985.93       | \$1,618.51 | \$1,432.95 | \$1,460.25 | \$1,220.54 | \$1,301.09 | \$1,432.95 | \$1,460.25 | \$379.35   | \$470.93   | \$518.17   | \$670.66   |
| 105 | \$985.93       | \$1,618.51 | \$1,432.95 | \$1,460.25 | \$1,220.54 | \$1,301.09 | \$1,432.95 | \$1,460.25 | \$379.35   | \$470.93   | \$518.17   | \$670.66   |
| 110 | \$985.93       | \$1,618.51 | \$1,432.95 | \$1,460.25 | \$1,220.54 | \$1,301.09 | \$1,432.95 | \$1,460.25 | \$379.35   | \$470.93   | \$518.17   | \$670.66   |
| 115 | \$985.93       | \$1,618.51 | \$1,432.95 | \$1,460.25 | \$1,220.54 | \$1,301.09 | \$1,432.95 | \$1,460.25 | \$379.35   | \$470.93   | \$518.17   | \$670.66   |

Act. Duty = Active Duty  
Nondis. = Nondisabled

TABLE E3 (CONT'D)  
FY 2019 MERHCF CLAIM VECTORS

| Age | Purchased Care   |                  |                  |                  |                  |                  |                  |                  |                   |                   |                   |                   |
|-----|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
|     | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Retiree | Pharmacy Survivor | Pharmacy Survivor | Pharmacy Survivor | Pharmacy Survivor |
|     | Act. Duty        | Act. Duty        | Act. Duty        | Act. Duty        | Reserve          | Reserve          | Reserve          | Reserve          | Act. Duty         | Act. Duty         | Reserve           | Reserve           |
|     | Nondis.          | Nondis.          | Disabled         | Disabled         | Nondis.          | Nondis.          | Disabled         | Disabled         | Enlistee          | Officer           | Enlistee          | Officer           |
| 20  | \$0.00           | \$0.00           | \$78.65          | \$390.67         | \$0.00           | \$0.00           | \$78.65          | \$390.67         | \$23.02           | \$9.02            | \$493.65          | \$352.49          |
| 25  | \$0.00           | \$0.00           | \$78.65          | \$390.67         | \$0.00           | \$0.00           | \$78.65          | \$390.67         | \$23.02           | \$9.02            | \$493.65          | \$352.49          |
| 30  | \$0.00           | \$0.00           | \$78.65          | \$390.67         | \$0.00           | \$0.00           | \$78.65          | \$390.67         | \$23.02           | \$9.02            | \$493.65          | \$352.49          |
| 35  | \$59.51          | \$97.21          | \$208.98         | \$390.67         | \$0.00           | \$0.00           | \$208.98         | \$390.67         | \$23.02           | \$9.02            | \$493.65          | \$352.49          |
| 40  | \$59.51          | \$97.21          | \$343.88         | \$390.67         | \$0.00           | \$0.00           | \$343.88         | \$390.67         | \$23.02           | \$9.02            | \$493.65          | \$352.49          |
| 45  | \$59.51          | \$97.21          | \$511.25         | \$390.67         | \$0.00           | \$0.00           | \$511.25         | \$390.67         | \$174.39          | \$91.00           | \$493.65          | \$352.49          |
| 50  | \$125.53         | \$97.21          | \$696.85         | \$390.67         | \$95.46          | \$51.05          | \$696.85         | \$390.67         | \$270.82          | \$205.28          | \$493.65          | \$352.49          |
| 55  | \$218.42         | \$97.21          | \$874.52         | \$1,183.76       | \$95.46          | \$51.05          | \$874.52         | \$1,183.76       | \$369.10          | \$315.03          | \$493.65          | \$352.49          |
| 60  | \$368.41         | \$97.21          | \$1,003.46       | \$1,474.41       | \$95.46          | \$51.05          | \$1,003.46       | \$1,474.41       | \$459.73          | \$378.43          | \$493.65          | \$352.49          |
| 65  | \$536.14         | \$418.25         | \$1,025.57       | \$1,601.07       | \$483.83         | \$316.15         | \$1,025.57       | \$1,601.07       | \$530.55          | \$377.73          | \$493.65          | \$352.49          |
| 70  | \$2,304.80       | \$2,375.65       | \$2,000.86       | \$3,017.22       | \$2,046.08       | \$2,252.67       | \$2,000.86       | \$3,017.22       | \$1,572.72        | \$1,712.94        | \$1,596.96        | \$1,858.36        |
| 75  | \$2,896.14       | \$3,121.47       | \$2,472.73       | \$3,339.14       | \$2,557.47       | \$2,979.60       | \$2,472.73       | \$3,339.14       | \$1,663.02        | \$1,912.15        | \$1,645.23        | \$1,826.71        |
| 80  | \$2,977.13       | \$3,563.84       | \$2,548.45       | \$3,493.82       | \$2,677.32       | \$3,200.11       | \$2,548.45       | \$3,493.82       | \$1,621.76        | \$1,945.93        | \$1,598.47        | \$1,718.64        |
| 85  | \$2,655.56       | \$3,438.04       | \$2,247.99       | \$3,414.43       | \$2,450.42       | \$3,013.20       | \$2,247.99       | \$3,414.43       | \$1,457.15        | \$1,802.04        | \$1,443.28        | \$1,531.33        |
| 90  | \$2,073.52       | \$2,796.84       | \$1,661.37       | \$2,992.94       | \$1,970.19       | \$2,527.10       | \$1,661.37       | \$2,992.94       | \$1,176.31        | \$1,491.81        | \$1,164.64        | \$1,266.27        |
| 95  | \$1,410.16       | \$2,011.91       | \$1,029.12       | \$2,027.31       | \$1,183.51       | \$1,858.65       | \$1,029.12       | \$2,027.31       | \$785.47          | \$1,055.85        | \$509.33          | \$929.98          |
| 100 | \$737.04         | \$1,508.62       | \$1,029.12       | \$2,027.31       | \$1,183.51       | \$994.61         | \$1,029.12       | \$2,027.31       | \$110.98          | \$360.47          | \$509.33          | \$330.04          |
| 105 | \$737.04         | \$1,508.62       | \$1,029.12       | \$2,027.31       | \$1,183.51       | \$994.61         | \$1,029.12       | \$2,027.31       | \$110.98          | \$360.47          | \$509.33          | \$330.04          |
| 110 | \$737.04         | \$1,508.62       | \$1,029.12       | \$2,027.31       | \$1,183.51       | \$994.61         | \$1,029.12       | \$2,027.31       | \$110.98          | \$360.47          | \$509.33          | \$330.04          |
| 115 | \$737.04         | \$1,508.62       | \$1,029.12       | \$2,027.31       | \$1,183.51       | \$994.61         | \$1,029.12       | \$2,027.31       | \$110.98          | \$360.47          | \$509.33          | \$330.04          |

Act. Duty = Active Duty  
Nondis. = Nondisabled

TABLE E3 (CONT'D)  
FY 2019 MERHCF CLAIM VECTORS

| Age | Purchased Care  |                |                 |                |                 |                |                 |                |                 |                |                 |                |
|-----|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|
|     | USFHP           | USFHP          | USFHP           | USFHP          | USFHP           | USFHP          | USFHP           | USFHP          | USFHP           | USFHP          | USFHP           | USFHP          |
|     | Retiree         | Retiree        | Retiree         | Retiree        | Retiree         | Retiree        | Retiree         | Retiree        | Survivor        | Survivor       | Survivor        | Survivor       |
|     | Act. Duty       | Act. Duty      | Act. Duty       | Act. Duty      | Reserve         | Reserve        | Reserve         | Reserve        | Act. Duty       | Act. Duty      | Reserve         | Reserve        |
|     | Nondis.         | Nondis.        | Disabled        | Disabled       | Nondis.         | Nondis.        | Disabled        | Disabled       |                 |                |                 |                |
|     | <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         | \$40.58         | \$35.17        | \$0.00          | \$0.00         | \$40.58         | \$35.17        | \$14.19         | \$15.04        | \$22.56         | \$20.69        |
| 25  | \$0.00          | \$0.00         | \$40.58         | \$35.17        | \$0.00          | \$0.00         | \$40.58         | \$35.17        | \$14.19         | \$15.04        | \$22.56         | \$20.69        |
| 30  | \$0.00          | \$0.00         | \$40.58         | \$35.17        | \$0.00          | \$0.00         | \$40.58         | \$35.17        | \$14.19         | \$15.04        | \$22.56         | \$20.69        |
| 35  | \$3.12          | \$1.82         | \$40.58         | \$35.17        | \$0.00          | \$0.00         | \$40.58         | \$35.17        | \$14.19         | \$15.04        | \$22.56         | \$20.69        |
| 40  | \$3.12          | \$1.82         | \$40.58         | \$35.17        | \$0.00          | \$0.00         | \$40.58         | \$35.17        | \$14.19         | \$15.04        | \$22.56         | \$20.69        |
| 45  | \$3.12          | \$1.82         | \$40.58         | \$35.17        | \$0.00          | \$0.00         | \$40.58         | \$35.17        | \$14.19         | \$15.04        | \$22.56         | \$20.69        |
| 50  | \$3.12          | \$1.82         | \$40.58         | \$35.17        | \$25.64         | \$16.47        | \$40.58         | \$35.17        | \$14.19         | \$15.04        | \$22.56         | \$20.69        |
| 55  | \$3.12          | \$1.82         | \$40.58         | \$35.17        | \$25.64         | \$16.47        | \$40.58         | \$35.17        | \$14.19         | \$15.04        | \$22.56         | \$20.69        |
| 60  | \$20.77         | \$1.82         | \$40.58         | \$35.17        | \$25.64         | \$16.47        | \$40.58         | \$35.17        | \$14.19         | \$15.04        | \$22.56         | \$20.69        |
| 65  | \$63.28         | \$51.49        | \$40.87         | \$35.17        | \$25.64         | \$16.47        | \$40.87         | \$35.17        | \$42.58         | \$15.04        | \$22.56         | \$20.69        |
| 70  | \$391.35        | \$406.16       | \$382.10        | \$475.04       | \$380.54        | \$381.95       | \$382.10        | \$475.04       | \$248.82        | \$264.10       | \$328.49        | \$361.24       |
| 75  | \$511.82        | \$525.74       | \$554.89        | \$475.04       | \$496.77        | \$512.32       | \$554.89        | \$475.04       | \$302.42        | \$307.99       | \$328.49        | \$361.24       |
| 80  | \$600.04        | \$616.67       | \$554.89        | \$475.04       | \$581.55        | \$632.81       | \$554.89        | \$475.04       | \$352.75        | \$351.99       | \$328.49        | \$361.24       |
| 85  | \$659.18        | \$694.18       | \$554.89        | \$475.04       | \$611.57        | \$632.81       | \$554.89        | \$475.04       | \$394.01        | \$396.05       | \$328.49        | \$361.24       |
| 90  | \$637.64        | \$657.58       | \$554.89        | \$475.04       | \$611.57        | \$632.81       | \$554.89        | \$475.04       | \$416.43        | \$414.04       | \$328.49        | \$361.24       |
| 95  | \$637.64        | \$657.58       | \$554.89        | \$475.04       | \$611.57        | \$632.81       | \$554.89        | \$475.04       | \$416.43        | \$414.04       | \$328.49        | \$361.24       |
| 100 | \$637.64        | \$657.58       | \$554.89        | \$475.04       | \$611.57        | \$632.81       | \$554.89        | \$475.04       | \$416.43        | \$414.04       | \$328.49        | \$361.24       |
| 105 | \$637.64        | \$657.58       | \$554.89        | \$475.04       | \$611.57        | \$632.81       | \$554.89        | \$475.04       | \$416.43        | \$414.04       | \$328.49        | \$361.24       |
| 110 | \$637.64        | \$657.58       | \$554.89        | \$475.04       | \$611.57        | \$632.81       | \$554.89        | \$475.04       | \$416.43        | \$414.04       | \$328.49        | \$361.24       |
| 115 | \$637.64        | \$657.58       | \$554.89        | \$475.04       | \$611.57        | \$632.81       | \$554.89        | \$475.04       | \$416.43        | \$414.04       | \$328.49        | \$361.24       |

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

ACTIVE DUTY RATES

|   | <u>Page</u> |
|---|-------------|
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## 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 reason. In addition, they include a new entrant distribution and a set of reentrant ratios. The active duty decrement rates are used to project active duty deaths, temporary and permanent disability retirements, nondisability retirements, and withdrawals (i.e., other active duty losses). The active duty decrements also include rates of transfer between officer and enlistee 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 an MI scale that is based on FY 2000 - FY 2019 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 F-3. Table F1 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 approximately 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 rates were smoothed using a 2D P-spline model with deaths assumed to be Poisson distributed.

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/enlistee.

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

Active duty disability retirement rates were updated in the September 30, 2019, valuation using an underlying experience period from FY 2015–FY 2019 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). Also, there was a legislated change requiring that DoD apply the Veterans Rating for Disabilities without modification, which led to the recognition of a dramatic increase in traumatic-stress-related illnesses among Service members.

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**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 F1  
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> | <u>2016-2019</u> |
|---------------------------------|------------------|------------------|------------------|------------------|-------------|------------------|
| Death                           |                  |                  |                  | X                | X           |                  |
| Nondisability Retirement        | X                | X                | X                |                  |             |                  |
| Temporary Disability Retirement | X                | X                | X                |                  | X           | X                |
| Permanent Disability Retirement | X                | 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                |                  |             |                  |

TABLE F2  
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         | 0.00044        | 0.00061         | 39         | 0.00037        | 0.00059         |
| 17         | 0.00043        | 0.00062         | 40         | 0.00038        | 0.00059         |
| 18         | 0.00041        | 0.00063         | 41         | 0.00038        | 0.00060         |
| 19         | 0.00041        | 0.00065         | 42         | 0.00038        | 0.00060         |
| 20         | 0.00040        | 0.00066         | 43         | 0.00040        | 0.00062         |
| 21         | 0.00039        | 0.00068         | 44         | 0.00041        | 0.00063         |
| 22         | 0.00039        | 0.00068         | 45         | 0.00043        | 0.00065         |
| 23         | 0.00039        | 0.00068         | 46         | 0.00046        | 0.00069         |
| 24         | 0.00038        | 0.00067         | 47         | 0.00048        | 0.00072         |
| 25         | 0.00038        | 0.00066         | 48         | 0.00051        | 0.00075         |
| 26         | 0.00037        | 0.00065         | 49         | 0.00055        | 0.00079         |
| 27         | 0.00037        | 0.00063         | 50         | 0.00059        | 0.00083         |
| 28         | 0.00036        | 0.00062         | 51         | 0.00064        | 0.00088         |
| 29         | 0.00036        | 0.00061         | 52         | 0.00068        | 0.00093         |
| 30         | 0.00036        | 0.00059         | 53         | 0.00074        | 0.00099         |
| 31         | 0.00035        | 0.00059         | 54         | 0.00080        | 0.00104         |
| 32         | 0.00036        | 0.00058         | 55         | 0.00085        | 0.00111         |
| 33         | 0.00035        | 0.00058         | 56         | 0.00091        | 0.00117         |
| 34         | 0.00035        | 0.00058         | 57         | 0.00097        | 0.00125         |
| 35         | 0.00035        | 0.00058         | 58         | 0.00103        | 0.00130         |
| 36         | 0.00036        | 0.00059         | 59         | 0.00110        | 0.00137         |
| 37         | 0.00036        | 0.00058         | 60         | 0.00116        | 0.00143         |
| 38         | 0.00037        | 0.00059         |            |                |                 |

**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 F3

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               | 0.00079                     | 0.00076                     |
| 1                       | 0.00000               | 0.00153                     | 0.00078                     |
| 2                       | 0.00000               | 0.00200                     | 0.00149                     |
| 3                       | 0.00000               | 0.00219                     | 0.00196                     |
| 4                       | 0.00000               | 0.00244                     | 0.00177                     |
| 5                       | 0.00000               | 0.00231                     | 0.00189                     |
| 6                       | 0.00000               | 0.00258                     | 0.00315                     |
| 7                       | 0.00000               | 0.00271                     | 0.00210                     |
| 8                       | 0.00000               | 0.00277                     | 0.00309                     |
| 9                       | 0.00000               | 0.00248                     | 0.00347                     |
| 10                      | 0.00000               | 0.00253                     | 0.00311                     |
| 11                      | 0.00000               | 0.00237                     | 0.00274                     |
| 12                      | 0.00000               | 0.00217                     | 0.00302                     |
| 13                      | 0.00000               | 0.00194                     | 0.00356                     |
| 14                      | 0.00000               | 0.00193                     | 0.00312                     |
| 15                      | 0.00000               | 0.00186                     | 0.00324                     |
| 16                      | 0.00000               | 0.00166                     | 0.00411                     |
| 17                      | 0.00000               | 0.00138                     | 0.00446                     |
| 18                      | 0.00000               | 0.00081                     | 0.00293                     |
| 19                      | 0.24226               | 0.00241                     | 0.00469                     |
| 20                      | 0.19855               | 0.00314                     | 0.00664                     |
| 21                      | 0.15670               | 0.00227                     | 0.00599                     |
| 22                      | 0.14035               | 0.00282                     | 0.00494                     |
| 23                      | 0.14080               | 0.00282                     | 0.00622                     |
| 24                      | 0.13852               | 0.00288                     | 0.00583                     |
| 25                      | 0.18068               | 0.00256                     | 0.00459                     |
| 26                      | 0.18650               | 0.00430                     | 0.00675                     |
| 27                      | 0.22063               | 0.00403                     | 0.00542                     |
| 28                      | 0.20068               | 0.00484                     | 0.00838                     |
| 29                      | 0.49335               | 0.00563                     | 0.01078                     |
| 30                      | 0.36916               | 0.00727                     | 0.01352                     |
| 31                      | 0.27108               | 0.00589                     | 0.00583                     |
| 32                      | 0.25075               | 0.00589                     | 0.00583                     |
| 33                      | 0.26246               | 0.00589                     | 0.00583                     |
| 34                      | 1.00000               | 0.00589                     | 0.00583                     |

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 is 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 F4

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               | 0.00306                     | 0.00076                     |
| 1                       | 0.00000               | 0.00501                     | 0.00250                     |
| 2                       | 0.00000               | 0.00625                     | 0.00407                     |
| 3                       | 0.00000               | 0.00734                     | 0.00534                     |
| 4                       | 0.00000               | 0.00701                     | 0.00554                     |
| 5                       | 0.00000               | 0.00689                     | 0.00594                     |
| 6                       | 0.00000               | 0.00676                     | 0.00696                     |
| 7                       | 0.00000               | 0.00717                     | 0.00728                     |
| 8                       | 0.00000               | 0.00718                     | 0.00858                     |
| 9                       | 0.00000               | 0.00731                     | 0.00902                     |
| 10                      | 0.00000               | 0.00699                     | 0.00962                     |
| 11                      | 0.00000               | 0.00689                     | 0.01085                     |
| 12                      | 0.00000               | 0.00649                     | 0.01058                     |
| 13                      | 0.00000               | 0.00631                     | 0.01097                     |
| 14                      | 0.00000               | 0.00620                     | 0.01030                     |
| 15                      | 0.00000               | 0.00528                     | 0.01209                     |
| 16                      | 0.00000               | 0.00335                     | 0.00927                     |
| 17                      | 0.00000               | 0.00225                     | 0.00713                     |
| 18                      | 0.00000               | 0.00116                     | 0.00467                     |
| 19                      | 0.41845               | 0.00529                     | 0.01081                     |
| 20                      | 0.29726               | 0.00513                     | 0.01242                     |
| 21                      | 0.26382               | 0.00427                     | 0.00948                     |
| 22                      | 0.22687               | 0.00423                     | 0.00710                     |
| 23                      | 0.28964               | 0.00442                     | 0.00568                     |
| 24                      | 0.18408               | 0.00347                     | 0.00480                     |
| 25                      | 0.33455               | 0.00436                     | 0.00421                     |
| 26                      | 0.23743               | 0.00528                     | 0.00425                     |
| 27                      | 0.23809               | 0.00500                     | 0.00425                     |
| 28                      | 0.18686               | 0.00527                     | 0.00990                     |
| 29                      | 0.77268               | 0.00886                     | 0.01261                     |
| 30                      | 0.64353               | 0.01345                     | 0.01753                     |
| 31                      | 0.42514               | 0.01525                     | 0.00456                     |
| 32                      | 0.50059               | 0.01525                     | 0.00456                     |
| 33                      | 0.40643               | 0.01525                     | 0.00456                     |
| 34                      | 1.00000               | 0.01525                     | 0.00456                     |

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 is 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 F5  
 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                       | 0.01713           | 0.11937          | -0.10224        |
| 1                       | 0.02056           | 0.03298          | -0.01242        |
| 2                       | 0.06830           | 0.02574          | 0.04256         |
| 3                       | 0.11938           | 0.02898          | 0.09040         |
| 4                       | 0.10589           | 0.01964          | 0.08625         |
| 5                       | 0.09048           | 0.01703          | 0.07345         |
| 6                       | 0.09311           | 0.01444          | 0.07867         |
| 7                       | 0.08155           | 0.01400          | 0.06755         |
| 8                       | 0.07306           | 0.01200          | 0.06106         |
| 9                       | 0.06422           | 0.01155          | 0.05267         |
| 10                      | 0.06241           | 0.00872          | 0.05369         |
| 11                      | 0.04999           | 0.00798          | 0.04201         |
| 12                      | 0.03200           | 0.00656          | 0.02544         |
| 13                      | 0.02084           | 0.00557          | 0.01527         |
| 14                      | 0.01291           | 0.00467          | 0.00824         |
| 15                      | 0.00673           | 0.00368          | 0.00305         |
| 16                      | 0.00322           | 0.00291          | 0.00031         |
| 17                      | 0.00023           | 0.00252          | -0.00229        |
| 18                      | 0.00000           | 0.00246          | -0.00246        |
| 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 F6  
 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                       | 0.10263           | 0.03043          | 0.07220         |
| 1                       | 0.09857           | 0.00769          | 0.09088         |
| 2                       | 0.17794           | 0.01394          | 0.16400         |
| 3                       | 0.34908           | 0.02745          | 0.32163         |
| 4                       | 0.15283           | 0.01394          | 0.13889         |
| 5                       | 0.15051           | 0.01128          | 0.13923         |
| 6                       | 0.10704           | 0.00966          | 0.09738         |
| 7                       | 0.11781           | 0.00918          | 0.10863         |
| 8                       | 0.08554           | 0.00761          | 0.07793         |
| 9                       | 0.08041           | 0.00682          | 0.07359         |
| 10                      | 0.04557           | 0.00540          | 0.04017         |
| 11                      | 0.03508           | 0.00453          | 0.03055         |
| 12                      | 0.02530           | 0.00347          | 0.02183         |
| 13                      | 0.01289           | 0.00282          | 0.01007         |
| 14                      | 0.01015           | 0.00223          | 0.00792         |
| 15                      | 0.00000           | 0.00188          | -0.00188        |
| 16                      | 0.00000           | 0.00154          | -0.00154        |
| 17                      | 0.00000           | 0.00145          | -0.00145        |
| 18                      | 0.00000           | 0.00139          | -0.00139        |
| 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 F7  
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         | 0.00002        | 0.00001         | 0.00003      |
|            | 0.06348        | 0.93652         | 1.00000      |

TABLE F8  
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.



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## RESERVE RATES

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## RESERVE RATES

Modeling decrement rates for reserves is similar to modeling decrement rates for 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 portion of OACT’s valuation) and are the reserves for whom normal costs are paid. The non-Selected Reserves with 20 good years<sup>1</sup> 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-up<sup>2</sup> 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 ratios<sup>3</sup>. 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 files as of September 30 for the years 2005 through 2019 (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 G1. A qualitative description of the rates follows. The general formula derivation is similar to those of the Active Duty rates (Appendix F) and Retiree/Survivor rates (Appendix H). 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 Reserve include standard losses, transfers to active duty, transfers to the full-time reserves, discharge, and

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

<sup>2</sup>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.

<sup>3</sup>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.

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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 2019 military data, applying methods and assumptions underlying the Society of Actuaries' recent MI scales.

Reserve disability retirement rates were updated in the September 30, 2019, valuation using an underlying experience period from FY 2015–FY 2019 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). Also, there was a legislated change requiring that DoD apply the Veterans Rating for Disabilities without modification, which led to the recognition of a dramatic increase in traumatic-stress-related illnesses among Service members.

TABLE G1

## SUMMARY OF FISCAL YEARS ON WHICH RESERVE RATES ARE BASED

| <u>RATE</u>                                | <u>2005 -2009</u> | <u>2010 - 2014</u> | <u>2015</u> | <u>2016</u> | <u>2017</u> | <u>2018-2019</u> |
|--|-------------------|--------------------|-------------|-------------|-------------|------------------|
| Death (Selected and Non-Selected)          |                   | X                  | X           |             |             |                  |
| Separation (Selected)                      | X                 |                    | X           | X           | X           | X                |
| Separation (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           | X           | X           | X                |
| Retirement Ratios (Non-Selected)           |                   |                    |             |             |             | X                |
| Transfer Ratios (Selected-to-Non-Selected) | X                 |                    |             |             |             |                  |

TABLE G2  
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         | 0.00026        | 0.00041         | 40         | 0.00034        | 0.00061         |
| 17         | 0.00026        | 0.00047         | 41         | 0.00035        | 0.00063         |
| 18         | 0.00026        | 0.00053         | 42         | 0.00035        | 0.00065         |
| 19         | 0.00026        | 0.00062         | 43         | 0.00036        | 0.00068         |
| 20         | 0.00026        | 0.00067         | 44         | 0.00037        | 0.00069         |
| 21         | 0.00026        | 0.00071         | 45         | 0.00038        | 0.00070         |
| 22         | 0.00025        | 0.00073         | 46         | 0.00040        | 0.00071         |
| 23         | 0.00026        | 0.00074         | 47         | 0.00042        | 0.00072         |
| 24         | 0.00026        | 0.00072         | 48         | 0.00044        | 0.00072         |
| 25         | 0.00026        | 0.00070         | 49         | 0.00046        | 0.00073         |
| 26         | 0.00026        | 0.00067         | 50         | 0.00048        | 0.00075         |
| 27         | 0.00027        | 0.00063         | 51         | 0.00051        | 0.00078         |
| 28         | 0.00027        | 0.00062         | 52         | 0.00054        | 0.00083         |
| 29         | 0.00028        | 0.00060         | 53         | 0.00056        | 0.00090         |
| 30         | 0.00028        | 0.00059         | 54         | 0.00060        | 0.00101         |
| 31         | 0.00029        | 0.00059         | 55         | 0.00063        | 0.00114         |
| 32         | 0.00030        | 0.00060         | 56         | 0.00066        | 0.00129         |
| 33         | 0.00031        | 0.00059         | 57         | 0.00069        | 0.00147         |
| 34         | 0.00031        | 0.00058         | 58         | 0.00072        | 0.00166         |
| 35         | 0.00032        | 0.00058         | 59         | 0.00075        | 0.00188         |
| 36         | 0.00033        | 0.00058         | 60         | 0.00077        | 0.00212         |
| 37         | 0.00033        | 0.00057         | 61         | 0.00080        | 0.00239         |
| 38         | 0.00033        | 0.00058         | 62         | 0.00081        | 0.00268         |
| 39         | 0.00034        | 0.00059         | 63         | 0.00083        | 0.00300         |

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  
NONRETIRED NON-SELECTED RESERVE DEATH RATES  
BY AGE AND PAYGRADE

| <u>Age</u> | <u>Officer</u> | <u>Enlistee</u> |
|------------|----------------|-----------------|
| 37         | 0.00025        | 0.00037         |
| 38         | 0.00025        | 0.00037         |
| 39         | 0.00025        | 0.00037         |
| 40         | 0.00026        | 0.00038         |
| 41         | 0.00026        | 0.00046         |
| 42         | 0.00027        | 0.00056         |
| 43         | 0.00031        | 0.00065         |
| 44         | 0.00035        | 0.00073         |
| 45         | 0.00040        | 0.00083         |
| 46         | 0.00045        | 0.00091         |
| 47         | 0.00051        | 0.00100         |
| 48         | 0.00056        | 0.00112         |
| 49         | 0.00063        | 0.00124         |
| 50         | 0.00072        | 0.00139         |
| 51         | 0.00083        | 0.00157         |
| 52         | 0.00096        | 0.00178         |
| 53         | 0.00114        | 0.00206         |
| 54         | 0.00137        | 0.00239         |
| 55         | 0.00166        | 0.00281         |
| 56         | 0.00203        | 0.00333         |
| 57         | 0.00247        | 0.00399         |
| 58         | 0.00301        | 0.00480         |
| 59         | 0.00363        | 0.00573         |
| 60         | 0.00429        | 0.00669         |
| 61         | 0.00495        | 0.00766         |
| 62         | 0.00562        | 0.00860         |
| 63         | 0.00627        | 0.00952         |

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 G5  
 SELECTED RESERVE ENLISTEE SEPARATION RATES (NON-RETIREMENT CAUSES) \*  
 BY ENTRY AGE

| PEBD<br>Years of<br>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 | 0.190 | 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 | 0.154 | 0.159 | 0.162 | 0.145 | 0.157 | 0.157 | 0.149 | 0.177 | 0.162 | 0.157 |
| 2                           | 0.155 | 0.132 | 0.115 | 0.127 | 0.133 | 0.140 | 0.134 | 0.137 | 0.147 | 0.145 | 0.141 | 0.142 | 0.151 | 0.136 | 0.131 | 0.137 | 0.146 | 0.128 | 0.118 | 0.128 | 0.132 | 0.144 | 0.128 |
| 3                           | 0.102 | 0.108 | 0.110 | 0.128 | 0.131 | 0.133 | 0.130 | 0.128 | 0.132 | 0.143 | 0.133 | 0.140 | 0.136 | 0.126 | 0.131 | 0.125 | 0.130 | 0.121 | 0.111 | 0.117 | 0.135 | 0.152 | 0.129 |
| 4                           | 0.093 | 0.106 | 0.118 | 0.135 | 0.137 | 0.143 | 0.142 | 0.137 | 0.142 | 0.132 | 0.135 | 0.137 | 0.136 | 0.140 | 0.124 | 0.120 | 0.128 | 0.119 | 0.112 | 0.117 | 0.108 | 0.117 | 0.141 |
| 5                           | 0.226 | 0.293 | 0.324 | 0.341 | 0.335 | 0.318 | 0.309 | 0.293 | 0.294 | 0.283 | 0.256 | 0.260 | 0.257 | 0.215 | 0.223 | 0.210 | 0.202 | 0.204 | 0.174 | 0.188 | 0.156 | 0.158 | 0.138 |
| 6                           | 0.232 | 0.210 | 0.234 | 0.237 | 0.237 | 0.228 | 0.225 | 0.217 | 0.215 | 0.206 | 0.195 | 0.201 | 0.179 | 0.169 | 0.185 | 0.150 | 0.149 | 0.148 | 0.145 | 0.132 | 0.131 | 0.142 | 0.134 |
| 7                           | 0.228 | 0.278 | 0.299 | 0.304 | 0.305 | 0.307 | 0.291 | 0.288 | 0.279 | 0.253 | 0.258 | 0.248 | 0.226 | 0.247 | 0.203 | 0.197 | 0.192 | 0.185 | 0.189 | 0.166 | 0.166 | 0.162 | 0.156 |
| 8                           | 0.238 | 0.231 | 0.232 | 0.232 | 0.230 | 0.223 | 0.222 | 0.216 | 0.204 | 0.201 | 0.191 | 0.186 | 0.168 | 0.172 | 0.161 | 0.153 | 0.149 | 0.163 | 0.144 | 0.146 | 0.147 | 0.140 | 0.149 |
| 9                           | 0.177 | 0.172 | 0.178 | 0.182 | 0.185 | 0.178 | 0.178 | 0.175 | 0.172 | 0.168 | 0.160 | 0.167 | 0.148 | 0.157 | 0.137 | 0.159 | 0.126 | 0.131 | 0.130 | 0.116 | 0.141 | 0.135 | 0.146 |
| 10                          | 0.144 | 0.142 | 0.159 | 0.170 | 0.167 | 0.169 | 0.174 | 0.157 | 0.164 | 0.164 | 0.169 | 0.143 | 0.146 | 0.149 | 0.134 | 0.129 | 0.124 | 0.118 | 0.097 | 0.102 | 0.105 | 0.117 | 0.118 |
| 11                          | 0.178 | 0.167 | 0.154 | 0.158 | 0.158 | 0.159 | 0.161 | 0.156 | 0.152 | 0.154 | 0.153 | 0.128 | 0.136 | 0.131 | 0.144 | 0.123 | 0.135 | 0.123 | 0.116 | 0.112 | 0.094 | 0.098 | 0.118 |
| 12                          | 0.161 | 0.131 | 0.126 | 0.133 | 0.134 | 0.138 | 0.145 | 0.131 | 0.136 | 0.127 | 0.129 | 0.119 | 0.120 | 0.111 | 0.102 | 0.121 | 0.109 | 0.091 | 0.089 | 0.106 | 0.110 | 0.081 | 0.075 |
| 13                          | 0.148 | 0.131 | 0.131 | 0.140 | 0.136 | 0.140 | 0.140 | 0.128 | 0.135 | 0.116 | 0.135 | 0.130 | 0.108 | 0.119 | 0.108 | 0.112 | 0.104 | 0.071 | 0.097 | 0.100 | 0.074 | 0.058 | 0.094 |
| 14                          | 0.113 | 0.110 | 0.111 | 0.110 | 0.105 | 0.111 | 0.113 | 0.103 | 0.112 | 0.115 | 0.114 | 0.102 | 0.096 | 0.086 | 0.083 | 0.095 | 0.091 | 0.081 | 0.080 | 0.071 | 0.082 | 0.084 | 0.090 |
| 15                          | 0.092 | 0.097 | 0.092 | 0.095 | 0.095 | 0.093 | 0.099 | 0.092 | 0.090 | 0.093 | 0.108 | 0.086 | 0.083 | 0.078 | 0.095 | 0.071 | 0.090 | 0.081 | 0.088 | 0.073 | 0.078 | 0.071 | 0.039 |
| 16                          | 0.105 | 0.081 | 0.084 | 0.088 | 0.085 | 0.084 | 0.081 | 0.076 | 0.074 | 0.082 | 0.086 | 0.080 | 0.073 | 0.074 | 0.054 | 0.052 | 0.054 | 0.052 | 0.057 | 0.085 | 0.068 | 0.059 | 0.056 |
| 17                          | 0.079 | 0.073 | 0.070 | 0.072 | 0.066 | 0.074 | 0.074 | 0.067 | 0.071 | 0.070 | 0.071 | 0.063 | 0.061 | 0.069 | 0.061 | 0.062 | 0.059 | 0.062 | 0.047 | 0.057 | 0.065 | 0.063 | 0.039 |
| 18                          | 0.063 | 0.061 | 0.059 | 0.057 | 0.066 | 0.061 | 0.059 | 0.070 | 0.050 | 0.053 | 0.064 | 0.050 | 0.064 | 0.065 | 0.060 | 0.062 | 0.050 | 0.035 | 0.053 | 0.042 | 0.035 | 0.047 | 0.048 |
| 19                          | 0.111 | 0.094 | 0.081 | 0.084 | 0.085 | 0.082 | 0.082 | 0.078 | 0.074 | 0.069 | 0.069 | 0.082 | 0.072 | 0.064 | 0.067 | 0.064 | 0.057 | 0.057 | 0.069 | 0.070 | 0.075 | 0.090 | 0.059 |
| 20                          | 0.147 | 0.118 | 0.099 | 0.097 | 0.095 | 0.095 | 0.096 | 0.090 | 0.094 | 0.089 | 0.086 | 0.090 | 0.088 | 0.092 | 0.090 | 0.086 | 0.078 | 0.083 | 0.075 | 0.059 | 0.062 | 0.056 | 0.041 |
| 21                          | 0.136 | 0.107 | 0.091 | 0.090 | 0.083 | 0.095 | 0.081 | 0.081 | 0.098 | 0.094 | 0.106 | 0.081 | 0.102 | 0.090 | 0.084 | 0.099 | 0.086 | 0.092 | 0.054 | 0.058 | 0.043 | 0.021 | 0.069 |
| 22                          | 0.113 | 0.098 | 0.082 | 0.079 | 0.082 | 0.067 | 0.084 | 0.069 | 0.085 | 0.083 | 0.083 | 0.083 | 0.082 | 0.081 | 0.075 | 0.082 | 0.086 | 0.089 | 0.060 | 0.049 | 0.027 | 0.009 | 0.010 |
| 23                          | 0.106 | 0.083 | 0.074 | 0.081 | 0.085 | 0.074 | 0.081 | 0.080 | 0.071 | 0.072 | 0.085 | 0.072 | 0.068 | 0.062 | 0.081 | 0.077 | 0.083 | 0.088 | 0.078 | 0.014 | 0.028 | 0.009 | 0.010 |
| 24                          | 0.112 | 0.073 | 0.070 | 0.068 | 0.067 | 0.063 | 0.071 | 0.054 | 0.054 | 0.067 | 0.069 | 0.078 | 0.085 | 0.075 | 0.082 | 0.102 | 0.096 | 0.041 | 0.016 | 0.041 | 0.075 | 0.009 | 0.010 |
| 25                          | 0.067 | 0.073 | 0.058 | 0.058 | 0.057 | 0.062 | 0.058 | 0.068 | 0.059 | 0.061 | 0.065 | 0.072 | 0.044 | 0.074 | 0.079 | 0.086 | 0.053 | 0.017 | 0.030 | 0.040 | 0.075 | 0.009 | 0.000 |
| 26                          | 0.090 | 0.056 | 0.051 | 0.050 | 0.052 | 0.056 | 0.054 | 0.045 | 0.040 | 0.046 | 0.056 | 0.053 | 0.048 | 0.081 | 0.088 | 0.059 | 0.012 | 0.013 | 0.000 | 0.040 | 0.075 | 0.000 | 0.000 |
| 27                          | 0.095 | 0.051 | 0.041 | 0.045 | 0.042 | 0.047 | 0.029 | 0.045 | 0.048 | 0.054 | 0.060 | 0.056 | 0.053 | 0.077 | 0.044 | 0.017 | 0.000 | 0.013 | 0.000 | 0.040 | 0.000 | 0.000 | 0.000 |
| 28                          | 0.046 | 0.036 | 0.037 | 0.034 | 0.033 | 0.032 | 0.035 | 0.042 | 0.033 | 0.031 | 0.043 | 0.065 | 0.044 | 0.059 | 0.000 | 0.022 | 0.000 | 0.013 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 29                          | 0.061 | 0.034 | 0.032 | 0.032 | 0.037 | 0.036 | 0.029 | 0.028 | 0.047 | 0.047 | 0.064 | 0.038 | 0.029 | 0.000 | 0.025 | 0.042 | 0.000 | 0.013 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 30                          | 0.042 | 0.032 | 0.025 | 0.027 | 0.035 | 0.037 | 0.019 | 0.036 | 0.043 | 0.043 | 0.029 | 0.000 | 0.007 | 0.000 | 0.025 | 0.042 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 31                          | 0.042 | 0.025 | 0.027 | 0.018 | 0.019 | 0.019 | 0.030 | 0.032 | 0.027 | 0.022 | 0.015 | 0.000 | 0.013 | 0.000 | 0.025 | 0.042 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 32                          | 0.042 | 0.024 | 0.017 | 0.030 | 0.025 | 0.033 | 0.026 | 0.019 | 0.038 | 0.000 | 0.001 | 0.013 | 0.000 | 0.025 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 33                          | 0.042 | 0.017 | 0.012 | 0.031 | 0.022 | 0.030 | 0.019 | 0.022 | 0.012 | 0.017 | 0.021 | 0.001 | 0.013 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 34                          | 0.042 | 0.021 | 0.024 | 0.032 | 0.035 | 0.042 | 0.036 | 0.011 | 0.000 | 0.007 | 0.021 | 0.001 | 0.013 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 35                          | 0.042 | 0.026 | 0.023 | 0.028 | 0.027 | 0.040 | 0.011 | 0.000 | 0.000 | 0.007 | 0.021 | 0.001 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 36                          | 0.042 | 0.025 | 0.021 | 0.024 | 0.019 | 0.018 | 0.000 | 0.018 | 0.000 | 0.007 | 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                          | 0.042 | 0.028 | 0.023 | 0.025 | 0.015 | 0.000 | 0.023 | 0.018 | 0.000 | 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                          | 0.042 | 0.022 | 0.023 | 0.008 | 0.002 | 0.000 | 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 |
| 39                          | 0.042 | 0.022 | 0.023 | 0.008 | 0.002 | 0.000 | 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                          | 0.042 | 0.022 | 0.023 | 0.008 | 0.002 | 0.000 | 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                          | 0.042 | 0.022 | 0.023 | 0.008 | 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 | 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).

Note: Rates show the probability that a member exits the status (due to non-retirement causes during the fiscal year). Values for certain cells in above rate table may represent little to no exposure in the population (and would have immaterial impact on results).



TABLE G6  
 SELECTED RESERVE TO NON-SELECTED RESERVE WITH 20 GOOD YEARS OFFICER TRANSFER RATES \*  
 BY ENTRY AGE

| PEBD<br>Years_of<br>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').

Note: Rates show the probability that a member transfers to the grey area from the Selected Reserve status during the fiscal year.



TABLE G7  
 SELECTED RESERVE TO NON-SELECTED RESERVE WITH 20 GOOD YEARS ENLISTEE TRANSFER RATES \*  
 BY ENTRY AGE

| PEBD<br>Years of<br>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').

Note: Rates show the probability that a member transfers to the grey area from the Selected Reserve status during the fiscal year.



TABLE G8  
NON-SELECTED RESERVE OFFICER WITH 20 GOOD YEARS SEPARATION RATES \*  
BY ENTRY AGE

| PEBD<br>Years of<br>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                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.018 | 0.006 | 0.020 | 0.021 | 0.020 | 0.027 | 0.031 | 0.027 | 0.023 | 0.053 | 0.053 |
| 20                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.018 | 0.006 | 0.020 | 0.021 | 0.020 | 0.027 | 0.031 | 0.027 | 0.023 | 0.053 | 0.053 |
| 21                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.018 | 0.006 | 0.020 | 0.021 | 0.020 | 0.027 | 0.031 | 0.027 | 0.023 | 0.053 | 0.053 |
| 22                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.018 | 0.006 | 0.020 | 0.021 | 0.020 | 0.027 | 0.031 | 0.027 | 0.023 | 0.053 | 0.053 |
| 23                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.018 | 0.006 | 0.020 | 0.021 | 0.020 | 0.027 | 0.031 | 0.027 | 0.023 | 0.053 | 0.053 |
| 24                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.018 | 0.006 | 0.020 | 0.021 | 0.020 | 0.027 | 0.031 | 0.027 | 0.023 | 0.053 | 0.053 |
| 25                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.018 | 0.006 | 0.020 | 0.021 | 0.020 | 0.027 | 0.031 | 0.027 | 0.023 | 0.053 | 0.000 |
| 26                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.018 | 0.006 | 0.020 | 0.021 | 0.021 | 0.027 | 0.031 | 0.027 | 0.023 | 0.000 | 0.000 |
| 27                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.018 | 0.006 | 0.020 | 0.020 | 0.019 | 0.027 | 0.031 | 0.027 | 0.000 | 0.000 | 0.000 |
| 28                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.018 | 0.006 | 0.022 | 0.020 | 0.019 | 0.027 | 0.031 | 0.000 | 0.000 | 0.000 | 0.000 |
| 29                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.018 | 0.006 | 0.022 | 0.010 | 0.019 | 0.027 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 30                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.012 | 0.040 | 0.014 | 0.022 | 0.010 | 0.019 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 31                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.002 | 0.003 | 0.002 | 0.009 | 0.006 | 0.008 | 0.012 | 0.014 | 0.022 | 0.010 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 32                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.002 | 0.003 | 0.002 | 0.009 | 0.014 | 0.017 | 0.012 | 0.014 | 0.022 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 33                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.002 | 0.003 | 0.002 | 0.012 | 0.016 | 0.005 | 0.012 | 0.014 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 34                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.002 | 0.003 | 0.009 | 0.022 | 0.003 | 0.005 | 0.012 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 35                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.002 | 0.010 | 0.023 | 0.000 | 0.003 | 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                          | 0.009 | 0.009 | 0.007 | 0.007 | 0.008 | 0.005 | 0.017 | 0.010 | 0.004 | 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 |
| 37                          | 0.009 | 0.009 | 0.012 | 0.011 | 0.008 | 0.005 | 0.014 | 0.001 | 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 |
| 38                          | 0.009 | 0.009 | 0.012 | 0.011 | 0.035 | 0.015 | 0.005 | 0.001 | 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 |
| 39                          | 0.009 | 0.009 | 0.012 | 0.011 | 0.035 | 0.015 | 0.005 | 0.001 | 0.000 | 0.000 | 0.000 | 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                          | 0.009 | 0.009 | 0.012 | 0.011 | 0.035 | 0.015 | 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 | 0.000 |
| 41                          | 0.009 | 0.009 | 0.012 | 0.011 | 0.035 | 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 |

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

Note: Rates show the probability that a member exits the status during the fiscal year.

















TABLE G12  
NON-SELECTED RESERVE OFFICER  
WITH 20 GOOD YEARS  
NONDISABILITY RETIREMENT RATES

| <u>Entry<br/>Age</u> | <u>Officer</u> |
|----------------------|----------------|
| 40                   | 0.000          |
| 41                   | 0.001          |
| 42                   | 0.000          |
| 43                   | 0.002          |
| 44                   | 0.002          |
| 45                   | 0.001          |
| 46                   | 0.001          |
| 47                   | 0.001          |
| 48                   | 0.001          |
| 49                   | 0.001          |
| 50                   | 0.002          |
| 51                   | 0.002          |
| 52                   | 0.002          |
| 53                   | 0.004          |
| 54                   | 0.007          |
| 55                   | 0.011          |
| 56                   | 0.019          |
| 57                   | 0.032          |
| 58                   | 0.054          |
| 59                   | 0.457          |
| 60                   | 0.906          |
| 61                   | 0.382          |
| 62                   | 0.234          |
| >62                  | 0.081          |

Note: Rates show the probability that a member retires during the fiscal year, and were developed solely by age and paygrade.

TABLE G13  
NON-SELECTED RESERVE ENLISTEE  
WITH 20 GOOD YEARS  
NONDISABILITY RETIREMENT RATES

| <u>Entry<br/>Age</u> | <u>Enlistee</u> |
|----------------------|-----------------|
| 40                   | 0.000           |
| 41                   | 0.000           |
| 42                   | 0.000           |
| 43                   | 0.000           |
| 44                   | 0.000           |
| 45                   | 0.000           |
| 46                   | 0.000           |
| 47                   | 0.000           |
| 48                   | 0.000           |
| 49                   | 0.000           |
| 50                   | 0.006           |
| 51                   | 0.000           |
| 52                   | 0.000           |
| 53                   | 0.000           |
| 54                   | 0.001           |
| 55                   | 0.001           |
| 56                   | 0.004           |
| 57                   | 0.008           |
| 58                   | 0.023           |
| 59                   | 0.399           |
| 60                   | 0.850           |
| 61                   | 0.284           |
| 62                   | 0.133           |
| >62                  | 0.053           |

Note: Rates show the probability that a member retires during the fiscal year, and were developed solely by age and paygrade.



TABLE G14  
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 G19  
SELECTED RESERVE DISABILITY RETIREMENT RATES  
BY DISABILITY TYPE AND PAYGRADE

| PEBD<br>Years of<br>Service | Permanent |          | Temporary |          |
|-----------------------------|-----------|----------|-----------|----------|
|                             | Officer   | Enlistee | Officer   | Enlistee |
| Under 1                     | 0.00000   | 0.00013  | 0.00000   | 0.00020  |
| 1                           | 0.00000   | 0.00027  | 0.00000   | 0.00015  |
| 2                           | 0.00108   | 0.00094  | 0.00000   | 0.00027  |
| 3                           | 0.00108   | 0.00121  | 0.00000   | 0.00036  |
| 4                           | 0.00108   | 0.00129  | 0.00075   | 0.00039  |
| 5                           | 0.00108   | 0.00180  | 0.00137   | 0.00046  |
| 6                           | 0.00104   | 0.00212  | 0.00209   | 0.00050  |
| 7                           | 0.00117   | 0.00182  | 0.00270   | 0.00052  |
| 8                           | 0.00115   | 0.00199  | 0.00305   | 0.00050  |
| 9                           | 0.00122   | 0.00271  | 0.00302   | 0.00056  |
| 10                          | 0.00160   | 0.00328  | 0.00294   | 0.00066  |
| 11                          | 0.00163   | 0.00371  | 0.00247   | 0.00082  |
| 12                          | 0.00126   | 0.00396  | 0.00225   | 0.00088  |
| 13                          | 0.00125   | 0.00415  | 0.00206   | 0.00082  |
| 14                          | 0.00153   | 0.00404  | 0.00197   | 0.00076  |
| 15                          | 0.00163   | 0.00367  | 0.00186   | 0.00078  |
| 16                          | 0.00144   | 0.00344  | 0.00205   | 0.00073  |
| 17                          | 0.00128   | 0.00344  | 0.00257   | 0.00072  |
| 18                          | 0.00147   | 0.00359  | 0.00252   | 0.00071  |
| 19                          | 0.00209   | 0.00478  | 0.00245   | 0.00076  |
| 20                          | 0.00294   | 0.00628  | 0.00275   | 0.00078  |
| 21                          | 0.00356   | 0.00659  | 0.00230   | 0.00084  |
| 22                          | 0.00379   | 0.00796  | 0.00225   | 0.00100  |
| 23                          | 0.00311   | 0.00952  | 0.00319   | 0.00107  |
| 24                          | 0.00289   | 0.01028  | 0.00476   | 0.00109  |
| 25                          | 0.00393   | 0.01095  | 0.00534   | 0.00112  |
| 26                          | 0.00501   | 0.01155  | 0.00507   | 0.00123  |
| 27                          | 0.00566   | 0.01219  | 0.00458   | 0.00132  |
| 28                          | 0.00552   | 0.01326  | 0.00467   | 0.00127  |
| 29                          | 0.00526   | 0.01360  | 0.00480   | 0.00117  |
| 30                          | 0.00548   | 0.01431  | 0.00482   | 0.00111  |
| 31                          | 0.00542   | 0.01484  | 0.00479   | 0.00108  |
| 32                          | 0.00532   | 0.01422  | 0.00500   | 0.00101  |
| 33                          | 0.00516   | 0.01287  | 0.00509   | 0.00094  |
| 34                          | 0.00430   | 0.01217  | 0.00480   | 0.00091  |
| 35                          | 0.00260   | 0.01284  | 0.00459   | 0.00094  |
| 36                          | 0.00000   | 0.01321  | 0.00493   | 0.00103  |
| 37                          | 0.00000   | 0.01232  | 0.00570   | 0.00110  |
| 38                          | 0.00000   | 0.01052  | 0.00638   | 0.00113  |
| 39                          | 0.00000   | 0.00825  | 0.00672   | 0.00109  |
| 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 G20  
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         | 1.031          | 1.072           |
| 60         | 1.054          | 1.091           |
| 61         | 1.443          | 2.609           |
| 62         | 2.870          | 6.591           |
| >62        | 2.313          | 5.818           |

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.









APPENDIX H

RETIREE AND SURVIVOR DECREMENT RATES

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## 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 using 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 status<sup>1</sup>.

The data for the rates was taken from the Defense Manpower Data Center Retiree and Survivor Files as of September 30 for the years 2007 through 2018. These files were created by the Finance Centers of the military services (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 offset. 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 H-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 I1.

Retiree and survivor rates are shown in Tables H2 through H7. In Tables H2 and H3, 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. Currently, 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 H2 and H3, were updated in this valuation using an experience period from FY 2014–FY 2016. In addition, the updated death rates

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<sup>1</sup> 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.

are now based on all disability retiree data, including retirees in a nonpaid status<sup>2</sup>. In general, the disability retirees with a nonpaid status (i.e., with a full VA offset) tend to have a higher disability rating.

For Table H6, 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 are relevant because a survivor loses benefit eligibility upon remarriage (excluded in this experience is remarriage to another military spouse). Survivor remarriage and death rates were updated in the September 30, 2016, valuation (and re-smoothed 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 H8 and H9 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 2018 data.

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<sup>2</sup> 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)

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

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

<sup>4</sup> 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 H1

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

|  | <u>2007 - 2009</u> | <u>2010</u> | <u>2011</u> | <u>2012</u> | <u>2014</u> | <u>2015</u> | <u>2016</u> | <u>2018</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           |             |             |             |             |             |             |
| TD Enlistee                              | X                  | X           |             |             |             |             |             |             |
| <u>OTHER LOSS RATES</u>                  |                    |             |             |             |             |             |             |             |
| TD Officer                               | X                  | X           |             |             |             |             |             |             |
| TD Enlistee                              | X                  | X           |             |             |             |             |             |             |
| <u>TRANSFER RATES<br/>FROM TD TO PD</u>  |                    |             |             |             |             |             |             |             |
| Officer                                  | X                  | X           |             |             |             |             |             |             |
| Enlistee                                 | X                  | X           |             |             |             |             |             |             |
| <u>SURVIVOR RATES</u>                    |                    |             |             |             |             |             |             |             |
| Remarriage                               |                    |             |             |             | X           | X           |             |             |
| Survivor Death                           |                    |             |             |             | X           | X           |             |             |
| <u>SPOUSES GENERATED<br/>PER SPONSOR</u> |                    |             |             |             |             |             |             |             |
| Officer                                  |                    |             |             |             |             |             |             | X           |
| Enlistee                                 |                    |             |             |             |             |             |             | X           |

ND = Nondisabled

PD = Permanently Disabled

TD = Temporarily Disabled

TABLE H2  
 RETIRED OFFICER DEATH RATES

| Age | Non-Disability |         | Permanent<br>Disability | Temporary Disability |         |         |
|-----|----------------|---------|-------------------------|----------------------|---------|---------|
|     | Active         | Reserve |                         | Year of Retirement   |         |         |
|     |                |         | One                     | Two                  | Three   |         |
| 16  | 0.00029        | 0.00033 | 0.00236                 | 0.00939              | 0.00890 | 0.00841 |
| 17  | 0.00029        | 0.00033 | 0.00236                 | 0.00939              | 0.00890 | 0.00841 |
| 18  | 0.00029        | 0.00033 | 0.00236                 | 0.00939              | 0.00890 | 0.00841 |
| 19  | 0.00029        | 0.00032 | 0.00236                 | 0.00939              | 0.00890 | 0.00841 |
| 20  | 0.00029        | 0.00032 | 0.00236                 | 0.00939              | 0.00890 | 0.00841 |
| 21  | 0.00029        | 0.00032 | 0.00236                 | 0.00939              | 0.00890 | 0.00841 |
| 22  | 0.00029        | 0.00032 | 0.00239                 | 0.00939              | 0.00890 | 0.00841 |
| 23  | 0.00029        | 0.00032 | 0.00242                 | 0.00939              | 0.00890 | 0.00841 |
| 24  | 0.00029        | 0.00032 | 0.00245                 | 0.00939              | 0.00890 | 0.00841 |
| 25  | 0.00029        | 0.00032 | 0.00249                 | 0.00939              | 0.00890 | 0.00841 |
| 26  | 0.00029        | 0.00032 | 0.00252                 | 0.00939              | 0.00890 | 0.00841 |
| 27  | 0.00029        | 0.00032 | 0.00255                 | 0.00939              | 0.00890 | 0.00841 |
| 28  | 0.00029        | 0.00032 | 0.00259                 | 0.00939              | 0.00890 | 0.00841 |
| 29  | 0.00029        | 0.00032 | 0.00262                 | 0.00939              | 0.00890 | 0.00841 |
| 30  | 0.00029        | 0.00032 | 0.00265                 | 0.00939              | 0.00890 | 0.00841 |
| 31  | 0.00030        | 0.00035 | 0.00268                 | 0.00939              | 0.00890 | 0.00841 |
| 32  | 0.00032        | 0.00037 | 0.00271                 | 0.00939              | 0.00890 | 0.00841 |
| 33  | 0.00033        | 0.00041 | 0.00274                 | 0.00939              | 0.00890 | 0.00841 |
| 34  | 0.00035        | 0.00043 | 0.00277                 | 0.00939              | 0.00890 | 0.00841 |
| 35  | 0.00036        | 0.00046 | 0.00241                 | 0.00939              | 0.00890 | 0.00841 |
| 36  | 0.00038        | 0.00050 | 0.00243                 | 0.00939              | 0.00890 | 0.00841 |
| 37  | 0.00039        | 0.00054 | 0.00245                 | 0.00939              | 0.00890 | 0.00841 |
| 38  | 0.00041        | 0.00057 | 0.00247                 | 0.00939              | 0.00890 | 0.00841 |
| 39  | 0.00043        | 0.00061 | 0.00249                 | 0.00939              | 0.00890 | 0.00841 |
| 40  | 0.00044        | 0.00066 | 0.00244                 | 0.00939              | 0.00890 | 0.00841 |
| 41  | 0.00047        | 0.00071 | 0.00245                 | 0.00939              | 0.00890 | 0.00841 |
| 42  | 0.00049        | 0.00076 | 0.00247                 | 0.00939              | 0.00890 | 0.00841 |
| 43  | 0.00051        | 0.00082 | 0.00248                 | 0.00939              | 0.00890 | 0.00841 |
| 44  | 0.00053        | 0.00088 | 0.00250                 | 0.00939              | 0.00890 | 0.00841 |
| 45  | 0.00056        | 0.00095 | 0.00306                 | 0.00939              | 0.00890 | 0.00841 |
| 46  | 0.00058        | 0.00103 | 0.00300                 | 0.00939              | 0.00890 | 0.00841 |
| 47  | 0.00061        | 0.00110 | 0.00299                 | 0.00939              | 0.00890 | 0.00841 |
| 48  | 0.00068        | 0.00118 | 0.00303                 | 0.00939              | 0.00890 | 0.00841 |
| 49  | 0.00076        | 0.00127 | 0.00311                 | 0.00939              | 0.00890 | 0.00841 |
| 50  | 0.00085        | 0.00136 | 0.00326                 | 0.00939              | 0.00890 | 0.00841 |
| 51  | 0.00096        | 0.00146 | 0.00346                 | 0.00939              | 0.00890 | 0.00841 |
| 52  | 0.00108        | 0.00157 | 0.00372                 | 0.00939              | 0.00890 | 0.00841 |
| 53  | 0.00123        | 0.00169 | 0.00405                 | 0.00939              | 0.00890 | 0.00841 |
| 54  | 0.00138        | 0.00181 | 0.00444                 | 0.00939              | 0.00890 | 0.00841 |
| 55  | 0.00156        | 0.00195 | 0.00491                 | 0.00939              | 0.00890 | 0.00841 |
| 56  | 0.00176        | 0.00209 | 0.00545                 | 0.00939              | 0.00890 | 0.00841 |
| 57  | 0.00198        | 0.00225 | 0.00608                 | 0.00939              | 0.00890 | 0.00841 |
| 58  | 0.00223        | 0.00241 | 0.00679                 | 0.00939              | 0.00890 | 0.00841 |
| 59  | 0.00250        | 0.00259 | 0.00759                 | 0.00939              | 0.00890 | 0.00841 |
| 60  | 0.00282        | 0.00278 | 0.00848                 | 0.00939              | 0.00890 | 0.00841 |
| 61  | 0.00318        | 0.00307 | 0.00945                 | 0.00939              | 0.00890 | 0.00841 |

TABLE H2 (CONT'D)  
 RETIRED OFFICER DEATH RATES

| Age | Non-Disability |         | Permanent<br>Disability | Temporary Disability |         |         |
|-----|----------------|---------|-------------------------|----------------------|---------|---------|
|     | Active         | Reserve |                         | Year of Retirement   |         |         |
|     |                |         |                         | One                  | Two     | Three   |
| 62  | 0.00359        | 0.00345 | 0.01051                 | 0.00939              | 0.00890 | 0.00841 |
| 63  | 0.00407        | 0.00391 | 0.01165                 | 0.00939              | 0.00890 | 0.00841 |
| 64  | 0.00462        | 0.00446 | 0.01288                 | 0.00939              | 0.00890 | 0.00841 |
| 65  | 0.00525        | 0.00509 | 0.01420                 | 0.00939              | 0.00890 | 0.00841 |
| 66  | 0.00596        | 0.00579 | 0.01560                 |                      |         |         |
| 67  | 0.00679        | 0.00661 | 0.01711                 |                      |         |         |
| 68  | 0.00772        | 0.00751 | 0.01873                 |                      |         |         |
| 69  | 0.00880        | 0.00853 | 0.02050                 |                      |         |         |
| 70  | 0.01003        | 0.00969 | 0.02245                 |                      |         |         |
| 71  | 0.01145        | 0.01102 | 0.02464                 |                      |         |         |
| 72  | 0.01311        | 0.01254 | 0.02711                 |                      |         |         |
| 73  | 0.01502        | 0.01429 | 0.02991                 |                      |         |         |
| 74  | 0.01723        | 0.01631 | 0.03312                 |                      |         |         |
| 75  | 0.01979        | 0.01867 | 0.03678                 |                      |         |         |
| 76  | 0.02275        | 0.02144 | 0.04098                 |                      |         |         |
| 77  | 0.02616        | 0.02468 | 0.04578                 |                      |         |         |
| 78  | 0.03009        | 0.02848 | 0.05125                 |                      |         |         |
| 79  | 0.03462        | 0.03294 | 0.05746                 |                      |         |         |
| 80  | 0.03982        | 0.03817 | 0.06446                 |                      |         |         |
| 81  | 0.04583        | 0.04427 | 0.07231                 |                      |         |         |
| 82  | 0.05273        | 0.05137 | 0.08109                 |                      |         |         |
| 83  | 0.06065        | 0.05958 | 0.09086                 |                      |         |         |
| 84  | 0.06970        | 0.06901 | 0.10169                 |                      |         |         |
| 85  | 0.08000        | 0.07975 | 0.11366                 |                      |         |         |
| 86  | 0.09166        | 0.09189 | 0.12685                 |                      |         |         |
| 87  | 0.10477        | 0.10549 | 0.14130                 |                      |         |         |
| 88  | 0.11947        | 0.12057 | 0.15707                 |                      |         |         |
| 89  | 0.13584        | 0.13715 | 0.17424                 |                      |         |         |
| 90  | 0.15399        | 0.15521 | 0.19285                 |                      |         |         |
| 91  | 0.17403        | 0.17470 | 0.21296                 |                      |         |         |
| 92  | 0.19604        | 0.19563 | 0.23462                 |                      |         |         |
| 93  | 0.22012        | 0.21795 | 0.25789                 |                      |         |         |
| 94  | 0.24641        | 0.24168 | 0.28279                 |                      |         |         |
| 95  | 0.27505        | 0.26683 | 0.30939                 |                      |         |         |
| 96  | 0.30625        | 0.29345 | 0.33773                 |                      |         |         |
| 97  | 0.34345        | 0.32551 | 0.36783                 |                      |         |         |
| 98  | 0.38903        | 0.36554 | 0.39974                 |                      |         |         |
| 99  | 0.44445        | 0.41485 | 0.43347                 |                      |         |         |
| 100 | 0.51043        | 0.47382 | 0.46905                 |                      |         |         |
| 101 | 0.58712        | 0.53722 | 0.50371                 |                      |         |         |
| 102 | 0.65973        | 0.60706 | 0.54134                 |                      |         |         |
| 103 | 0.73707        | 0.68205 | 0.58140                 |                      |         |         |
| 104 | 0.81787        | 0.76167 | 0.62445                 |                      |         |         |
| 105 | 0.90256        | 0.84538 | 0.67070                 |                      |         |         |
| 106 | 0.99115        | 0.93339 | 0.72042                 |                      |         |         |
| 107 | 1.08444        | 1.02690 | 0.77387                 |                      |         |         |
| 108 | 1.18127        | 1.12481 | 0.83128                 |                      |         |         |
| 109 | 1.28015        | 1.22585 | 0.89296                 |                      |         |         |
| 110 | 1.38077        | 1.32820 | 0.95921                 |                      |         |         |

TABLE H3  
 RETIRED ENLISTEE DEATH RATES

| Age | Non-Disability |         | Permanent<br>Disability | Temporary Disability |         |         |
|-----|----------------|---------|-------------------------|----------------------|---------|---------|
|     | Active         | Reserve |                         | Year of Retirement   |         |         |
|     |                |         | One                     | Two                  | Three   |         |
| 16  | 0.00046        | 0.00043 | 0.00081                 | 0.00616              | 0.00565 | 0.00514 |
| 17  | 0.00046        | 0.00043 | 0.00081                 | 0.00616              | 0.00565 | 0.00514 |
| 18  | 0.00046        | 0.00043 | 0.00081                 | 0.00616              | 0.00565 | 0.00514 |
| 19  | 0.00046        | 0.00043 | 0.00081                 | 0.00616              | 0.00565 | 0.00514 |
| 20  | 0.00046        | 0.00042 | 0.00081                 | 0.00616              | 0.00565 | 0.00514 |
| 21  | 0.00046        | 0.00042 | 0.00081                 | 0.00616              | 0.00565 | 0.00514 |
| 22  | 0.00046        | 0.00042 | 0.00082                 | 0.00616              | 0.00565 | 0.00514 |
| 23  | 0.00046        | 0.00042 | 0.00165                 | 0.00616              | 0.00565 | 0.00514 |
| 24  | 0.00046        | 0.00042 | 0.00170                 | 0.00616              | 0.00565 | 0.00514 |
| 25  | 0.00046        | 0.00042 | 0.00175                 | 0.00616              | 0.00565 | 0.00514 |
| 26  | 0.00046        | 0.00042 | 0.00180                 | 0.00616              | 0.00565 | 0.00514 |
| 27  | 0.00046        | 0.00042 | 0.00185                 | 0.00616              | 0.00565 | 0.00514 |
| 28  | 0.00046        | 0.00042 | 0.00189                 | 0.00616              | 0.00565 | 0.00514 |
| 29  | 0.00046        | 0.00043 | 0.00194                 | 0.00616              | 0.00565 | 0.00514 |
| 30  | 0.00046        | 0.00043 | 0.00199                 | 0.00616              | 0.00565 | 0.00514 |
| 31  | 0.00049        | 0.00046 | 0.00205                 | 0.00616              | 0.00565 | 0.00514 |
| 32  | 0.00053        | 0.00050 | 0.00210                 | 0.00616              | 0.00565 | 0.00514 |
| 33  | 0.00057        | 0.00055 | 0.00217                 | 0.00616              | 0.00565 | 0.00514 |
| 34  | 0.00061        | 0.00060 | 0.00224                 | 0.00616              | 0.00565 | 0.00514 |
| 35  | 0.00066        | 0.00065 | 0.00232                 | 0.00616              | 0.00565 | 0.00514 |
| 36  | 0.00071        | 0.00071 | 0.00240                 | 0.00616              | 0.00565 | 0.00514 |
| 37  | 0.00076        | 0.00077 | 0.00250                 | 0.00616              | 0.00565 | 0.00514 |
| 38  | 0.00082        | 0.00084 | 0.00260                 | 0.00616              | 0.00565 | 0.00514 |
| 39  | 0.00088        | 0.00092 | 0.00271                 | 0.00616              | 0.00565 | 0.00514 |
| 40  | 0.00094        | 0.00100 | 0.00283                 | 0.00616              | 0.00565 | 0.00514 |
| 41  | 0.00099        | 0.00109 | 0.00296                 | 0.00616              | 0.00565 | 0.00514 |
| 42  | 0.00105        | 0.00119 | 0.00312                 | 0.00616              | 0.00565 | 0.00514 |
| 43  | 0.00110        | 0.00130 | 0.00329                 | 0.00616              | 0.00565 | 0.00514 |
| 44  | 0.00116        | 0.00141 | 0.00350                 | 0.00616              | 0.00565 | 0.00514 |
| 45  | 0.00122        | 0.00154 | 0.00375                 | 0.00616              | 0.00565 | 0.00514 |
| 46  | 0.00129        | 0.00168 | 0.00405                 | 0.00616              | 0.00565 | 0.00514 |
| 47  | 0.00138        | 0.00183 | 0.00441                 | 0.00616              | 0.00565 | 0.00514 |
| 48  | 0.00150        | 0.00200 | 0.00484                 | 0.00616              | 0.00565 | 0.00514 |
| 49  | 0.00163        | 0.00217 | 0.00536                 | 0.00616              | 0.00565 | 0.00514 |
| 50  | 0.00182        | 0.00236 | 0.00597                 | 0.00616              | 0.00565 | 0.00514 |
| 51  | 0.00203        | 0.00258 | 0.00669                 | 0.00616              | 0.00565 | 0.00514 |
| 52  | 0.00228        | 0.00281 | 0.00751                 | 0.00616              | 0.00565 | 0.00514 |
| 53  | 0.00255        | 0.00306 | 0.00844                 | 0.00616              | 0.00565 | 0.00514 |
| 54  | 0.00287        | 0.00334 | 0.00948                 | 0.00616              | 0.00565 | 0.00514 |
| 55  | 0.00323        | 0.00363 | 0.01061                 | 0.00616              | 0.00565 | 0.00514 |
| 56  | 0.00365        | 0.00395 | 0.01181                 | 0.00616              | 0.00565 | 0.00514 |
| 57  | 0.00413        | 0.00430 | 0.01308                 | 0.00616              | 0.00565 | 0.00514 |
| 58  | 0.00469        | 0.00469 | 0.01439                 | 0.00616              | 0.00565 | 0.00514 |
| 59  | 0.00534        | 0.00510 | 0.01572                 | 0.00616              | 0.00565 | 0.00514 |
| 60  | 0.00610        | 0.00556 | 0.01706                 | 0.00616              | 0.00565 | 0.00514 |
| 61  | 0.00699        | 0.00607 | 0.01838                 | 0.00616              | 0.00565 | 0.00514 |

TABLE H3 (CONT'D)  
 RETIRED ENLISTEE DEATH RATES

| Age | Non-Disability |         | Permanent<br>Disability | Temporary Disability |         |         |
|-----|----------------|---------|-------------------------|----------------------|---------|---------|
|     | Active         | Reserve |                         | Year of Retirement   |         |         |
|     |                |         |                         | One                  | Two     | Three   |
| 62  | 0.00799        | 0.00671 | 0.01970                 | 0.00616              | 0.00565 | 0.00514 |
| 63  | 0.00915        | 0.00746 | 0.02103                 | 0.00616              | 0.00565 | 0.00514 |
| 64  | 0.01046        | 0.00834 | 0.02241                 | 0.00616              | 0.00565 | 0.00514 |
| 65  | 0.01195        | 0.00935 | 0.02387                 | 0.00616              | 0.00565 | 0.00514 |
| 66  | 0.01362        | 0.01049 | 0.02549                 |                      |         |         |
| 67  | 0.01548        | 0.01178 | 0.02732                 |                      |         |         |
| 68  | 0.01754        | 0.01321 | 0.02945                 |                      |         |         |
| 69  | 0.01984        | 0.01480 | 0.03194                 |                      |         |         |
| 70  | 0.02237        | 0.01658 | 0.03483                 |                      |         |         |
| 71  | 0.02517        | 0.01855 | 0.03815                 |                      |         |         |
| 72  | 0.02825        | 0.02077 | 0.04191                 |                      |         |         |
| 73  | 0.03163        | 0.02326 | 0.04611                 |                      |         |         |
| 74  | 0.03534        | 0.02608 | 0.05073                 |                      |         |         |
| 75  | 0.03935        | 0.02928 | 0.05578                 |                      |         |         |
| 76  | 0.04367        | 0.03293 | 0.06128                 |                      |         |         |
| 77  | 0.04837        | 0.03710 | 0.06723                 |                      |         |         |
| 78  | 0.05349        | 0.04189 | 0.07367                 |                      |         |         |
| 79  | 0.05910        | 0.04737 | 0.08062                 |                      |         |         |
| 80  | 0.06528        | 0.05363 | 0.08812                 |                      |         |         |
| 81  | 0.07213        | 0.06074 | 0.09619                 |                      |         |         |
| 82  | 0.07973        | 0.06878 | 0.10490                 |                      |         |         |
| 83  | 0.08818        | 0.07781 | 0.11430                 |                      |         |         |
| 84  | 0.09758        | 0.08791 | 0.12446                 |                      |         |         |
| 85  | 0.10808        | 0.09913 | 0.13543                 |                      |         |         |
| 86  | 0.11979        | 0.11154 | 0.14726                 |                      |         |         |
| 87  | 0.13286        | 0.12519 | 0.15996                 |                      |         |         |
| 88  | 0.14743        | 0.14014 | 0.17355                 |                      |         |         |
| 89  | 0.16363        | 0.15644 | 0.18801                 |                      |         |         |
| 90  | 0.18165        | 0.17412 | 0.20335                 |                      |         |         |
| 91  | 0.20166        | 0.19319 | 0.21958                 |                      |         |         |
| 92  | 0.22384        | 0.21368 | 0.23670                 |                      |         |         |
| 93  | 0.24840        | 0.23560 | 0.25473                 |                      |         |         |
| 94  | 0.27559        | 0.25795 | 0.27369                 |                      |         |         |
| 95  | 0.30568        | 0.28151 | 0.29361                 |                      |         |         |
| 96  | 0.33896        | 0.30647 | 0.31453                 |                      |         |         |
| 97  | 0.37846        | 0.33659 | 0.33646                 |                      |         |         |
| 98  | 0.42637        | 0.37409 | 0.35941                 |                      |         |         |
| 99  | 0.48397        | 0.41991 | 0.38341                 |                      |         |         |
| 100 | 0.53158        | 0.47396 | 0.40847                 |                      |         |         |
| 101 | 0.58346        | 0.53539 | 0.44231                 |                      |         |         |
| 102 | 0.63834        | 0.60298 | 0.47861                 |                      |         |         |
| 103 | 0.69601        | 0.67553 | 0.51757                 |                      |         |         |
| 104 | 0.75568        | 0.75192 | 0.55970                 |                      |         |         |
| 105 | 0.81699        | 0.83165 | 0.60528                 |                      |         |         |
| 106 | 0.88031        | 0.91508 | 0.65461                 |                      |         |         |
| 107 | 0.94680        | 1.00371 | 0.70801                 |                      |         |         |
| 108 | 1.01612        | 1.09672 | 0.76576                 |                      |         |         |
| 109 | 1.08774        | 1.19299 | 0.82822                 |                      |         |         |
| 110 | 1.16528        | 1.29107 | 0.89577                 |                      |         |         |



TABLE H4

## 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 H5

## 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 H6  
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 H7  
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         | 0.00174     | 80         | 0.04386     |
| 1          | 0.00035     | 41         | 0.00188     | 81         | 0.04865     |
| 2          | 0.00023     | 42         | 0.00205     | 82         | 0.05413     |
| 3          | 0.00018     | 43         | 0.00224     | 83         | 0.06036     |
| 4          | 0.00014     | 44         | 0.00247     | 84         | 0.06740     |
| 5          | 0.00013     | 45         | 0.00271     | 85         | 0.07532     |
| 6          | 0.00011     | 46         | 0.00297     | 86         | 0.08417     |
| 7          | 0.00010     | 47         | 0.00326     | 87         | 0.09401     |
| 8          | 0.00009     | 48         | 0.00358     | 88         | 0.10488     |
| 9          | 0.00008     | 49         | 0.00392     | 89         | 0.11685     |
| 10         | 0.00007     | 50         | 0.00430     | 90         | 0.12995     |
| 11         | 0.00007     | 51         | 0.00469     | 91         | 0.14423     |
| 12         | 0.00010     | 52         | 0.00509     | 92         | 0.15976     |
| 13         | 0.00013     | 53         | 0.00548     | 93         | 0.17656     |
| 14         | 0.00016     | 54         | 0.00588     | 94         | 0.19468     |
| 15         | 0.00020     | 55         | 0.00632     | 95         | 0.21415     |
| 16         | 0.00024     | 56         | 0.00681     | 96         | 0.23503     |
| 17         | 0.00027     | 57         | 0.00729     | 97         | 0.25731     |
| 18         | 0.00040     | 58         | 0.00777     | 98         | 0.28100     |
| 19         | 0.00045     | 59         | 0.00792     | 99         | 0.30610     |
| 20         | 0.00050     | 60         | 0.00822     | 100        | 0.33260     |
| 21         | 0.00056     | 61         | 0.00866     | 101        | 0.36039     |
| 22         | 0.00060     | 62         | 0.00926     | 102        | 0.38949     |
| 23         | 0.00064     | 63         | 0.01000     | 103        | 0.41990     |
| 24         | 0.00067     | 64         | 0.01088     | 104        | 0.45163     |
| 25         | 0.00069     | 65         | 0.01188     | 105        | 0.48470     |
| 26         | 0.00073     | 66         | 0.01301     | 106        | 0.50884     |
| 27         | 0.00076     | 67         | 0.01425     | 107        | 0.53418     |
| 28         | 0.00080     | 68         | 0.01558     | 108        | 0.56078     |
| 29         | 0.00085     | 69         | 0.01700     | 109        | 0.58870     |
| 30         | 0.00090     | 70         | 0.01851     |            |             |
| 31         | 0.00095     | 71         | 0.02010     |            |             |
| 32         | 0.00101     | 72         | 0.02178     |            |             |
| 33         | 0.00107     | 73         | 0.02358     |            |             |
| 34         | 0.00114     | 74         | 0.02553     |            |             |
| 35         | 0.00122     | 75         | 0.02768     |            |             |
| 36         | 0.00131     | 76         | 0.03011     |            |             |
| 37         | 0.00140     | 77         | 0.03286     |            |             |
| 38         | 0.00150     | 78         | 0.03603     |            |             |
| 39         | 0.00162     | 79         | 0.03967     |            |             |

TABLE H8  
SPOUSES GENERATED PER OFFICER SPONSOR

| <u>Age</u> | <u>Active<br/>Nondisabled</u> | <u>Reserve<br/>Nondisabled</u> | <u>Active &amp;<br/>Reserve<br/>Disabled</u> | <u>Age</u> | <u>Active<br/>Nondisabled</u> | <u>Reserve<br/>Nondisabled</u> | <u>Active &amp;<br/>Reserve<br/>Disabled</u> |
|------------|-------------------------------|--------------------------------|--|------------|-------------------------------|--------------------------------|--|
| 16         | N/A                           | N/A                            | 0.00032                                      | 64         | 0.85571                       | 0.73530                        | 0.65932                                      |
| 17         | N/A                           | N/A                            | 0.00076                                      | 65         | 0.85807                       | 0.74854                        | 0.66613                                      |
| 18         | N/A                           | N/A                            | 0.00178                                      | 66         | 0.86022                       | 0.75991                        | 0.67446                                      |
| 19         | N/A                           | N/A                            | 0.00418                                      | 67         | 0.86211                       | 0.76966                        | 0.68407                                      |
| 20         | N/A                           | N/A                            | 0.00982                                      | 68         | 0.86366                       | 0.77795                        | 0.69462                                      |
| 21         | N/A                           | N/A                            | 0.02308                                      | 69         | 0.86480                       | 0.78490                        | 0.70568                                      |
| 22         | N/A                           | N/A                            | 0.05428                                      | 70         | 0.86545                       | 0.79059                        | 0.71677                                      |
| 23         | N/A                           | N/A                            | 0.12761                                      | 71         | 0.86553                       | 0.79507                        | 0.72741                                      |
| 24         | N/A                           | N/A                            | 0.19566                                      | 72         | 0.86493                       | 0.79836                        | 0.73716                                      |
| 25         | N/A                           | N/A                            | 0.25842                                      | 73         | 0.86359                       | 0.80051                        | 0.74561                                      |
| 26         | N/A                           | N/A                            | 0.31588                                      | 74         | 0.86139                       | 0.80154                        | 0.75246                                      |
| 27         | N/A                           | N/A                            | 0.36803                                      | 75         | 0.85827                       | 0.80149                        | 0.75748                                      |
| 28         | N/A                           | N/A                            | 0.41487                                      | 76         | 0.85413                       | 0.80035                        | 0.76056                                      |
| 29         | N/A                           | N/A                            | 0.45645                                      | 77         | 0.84889                       | 0.79810                        | 0.76163                                      |
| 30         | 0.61708                       | N/A                            | 0.49416                                      | 78         | 0.84249                       | 0.79466                        | 0.76065                                      |
| 31         | 0.65613                       | N/A                            | 0.52800                                      | 79         | 0.83486                       | 0.78993                        | 0.75760                                      |
| 32         | 0.68906                       | N/A                            | 0.55800                                      | 80         | 0.82592                       | 0.78374                        | 0.75243                                      |
| 33         | 0.71627                       | N/A                            | 0.58420                                      | 81         | 0.81564                       | 0.77594                        | 0.74508                                      |
| 34         | 0.73823                       | N/A                            | 0.60671                                      | 82         | 0.80395                       | 0.76636                        | 0.73548                                      |
| 35         | 0.75552                       | N/A                            | 0.62572                                      | 83         | 0.79083                       | 0.75484                        | 0.72352                                      |
| 36         | 0.76874                       | N/A                            | 0.64149                                      | 84         | 0.77622                       | 0.74122                        | 0.70907                                      |
| 37         | 0.77849                       | N/A                            | 0.65438                                      | 85         | 0.76011                       | 0.72536                        | 0.69203                                      |
| 38         | 0.78535                       | N/A                            | 0.66477                                      | 86         | 0.74248                       | 0.70716                        | 0.67232                                      |
| 39         | 0.78811                       | N/A                            | 0.67307                                      | 87         | 0.72329                       | 0.68651                        | 0.64990                                      |
| 40         | 0.79087                       | N/A                            | 0.67965                                      | 88         | 0.70254                       | 0.66335                        | 0.62477                                      |
| 41         | 0.79361                       | N/A                            | 0.68485                                      | 89         | 0.68022                       | 0.63759                        | 0.59700                                      |
| 42         | 0.79634                       | N/A                            | 0.68891                                      | 90         | 0.65633                       | 0.60921                        | 0.56666                                      |
| 43         | 0.79907                       | N/A                            | 0.69202                                      | 91         | 0.63084                       | 0.57817                        | 0.53383                                      |
| 44         | 0.80179                       | N/A                            | 0.69430                                      | 92         | 0.60377                       | 0.54446                        | 0.49858                                      |
| 45         | 0.80449                       | N/A                            | 0.69579                                      | 93         | 0.57511                       | 0.50806                        | 0.46095                                      |
| 46         | 0.80720                       | N/A                            | 0.69649                                      | 94         | 0.54486                       | 0.46899                        | 0.42098                                      |
| 47         | 0.80989                       | N/A                            | 0.69634                                      | 95         | 0.51302                       | 0.42723                        | 0.37867                                      |
| 48         | 0.81258                       | N/A                            | 0.69528                                      | 96         | 0.47958                       | 0.38280                        | 0.34549                                      |
| 49         | 0.81527                       | N/A                            | 0.69327                                      | 97         | 0.44456                       | 0.34833                        | 0.31383                                      |
| 50         | 0.81795                       | N/A                            | 0.69031                                      | 98         | 0.41541                       | 0.31545                        | 0.28455                                      |
| 51         | 0.82063                       | N/A                            | 0.68649                                      | 99         | 0.38718                       | 0.28512                        | 0.25870                                      |
| 52         | 0.82332                       | N/A                            | 0.68198                                      | 100        | 0.36053                       | 0.25845                        | 0.23492                                      |
| 53         | 0.82602                       | N/A                            | 0.67697                                      | 101        | 0.33621                       | 0.23397                        | 0.21331                                      |
| 54         | 0.82872                       | N/A                            | 0.67170                                      | 102        | 0.31332                       | 0.21179                        | 0.19377                                      |
| 55         | 0.83144                       | N/A                            | 0.66639                                      | 103        | 0.29197                       | 0.19181                        | 0.17597                                      |
| 56         | 0.83417                       | N/A                            | 0.66133                                      | 104        | 0.27215                       | 0.17366                        | 0.15981                                      |
| 57         | 0.83691                       | N/A                            | 0.65681                                      | 105        | 0.25364                       | 0.15724                        | 0.14515                                      |
| 58         | 0.83966                       | N/A                            | 0.65308                                      | 106        | 0.23638                       | 0.14237                        | 0.13183                                      |
| 59         | 0.84241                       | 0.63352                        | 0.65041                                      | 107        | 0.22031                       | 0.12891                        | 0.11972                                      |
| 60         | 0.84517                       | 0.65911                        | 0.64902                                      | 108        | 0.20533                       | 0.11672                        | 0.10874                                      |
| 61         | 0.84790                       | 0.68201                        | 0.64909                                      | 109        | 0.19137                       | 0.10568                        | 0.09875                                      |
| 62         | 0.85058                       | 0.70225                        | 0.65078                                      | 110        | 0.17836                       | 0.09569                        | 0.08969                                      |
| 63         | 0.85320                       | 0.71995                        | 0.65419                                      |            |                               |                                |  |

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

TABLE H9  
SPOUSES GENERATED PER ENLISTEE SPONSOR

| <u>Age</u> | <u>Active<br/>Nondisabled</u> | <u>Reserve<br/>Nondisabled</u> | <u>Active &amp;<br/>Reserve<br/>Disabled</u> | <u>Age</u> | <u>Active<br/>Nondisabled</u> | <u>Reserve<br/>Nondisabled</u> | <u>Active &amp;<br/>Reserve<br/>Disabled</u> |
|------------|-------------------------------|--------------------------------|--|------------|-------------------------------|--------------------------------|--|
| 16         | N/A                           | N/A                            | 0.00043                                      | 64         | 0.77625                       | 0.72181                        | 0.59945                                      |
| 17         | N/A                           | N/A                            | 0.00229                                      | 65         | 0.77922                       | 0.73163                        | 0.60353                                      |
| 18         | N/A                           | N/A                            | 0.01216                                      | 66         | 0.78261                       | 0.74006                        | 0.60898                                      |
| 19         | N/A                           | N/A                            | 0.06456                                      | 67         | 0.78629                       | 0.74715                        | 0.61550                                      |
| 20         | N/A                           | N/A                            | 0.12950                                      | 68         | 0.79009                       | 0.75290                        | 0.62275                                      |
| 21         | N/A                           | N/A                            | 0.19227                                      | 69         | 0.79377                       | 0.75727                        | 0.63033                                      |
| 22         | N/A                           | N/A                            | 0.25122                                      | 70         | 0.79707                       | 0.76023                        | 0.63788                                      |
| 23         | N/A                           | N/A                            | 0.30637                                      | 71         | 0.79969                       | 0.76178                        | 0.64503                                      |
| 24         | N/A                           | N/A                            | 0.35770                                      | 72         | 0.80138                       | 0.76192                        | 0.65144                                      |
| 25         | N/A                           | N/A                            | 0.40522                                      | 73         | 0.80190                       | 0.76074                        | 0.65683                                      |
| 26         | N/A                           | N/A                            | 0.44893                                      | 74         | 0.80108                       | 0.75833                        | 0.66100                                      |
| 27         | N/A                           | N/A                            | 0.48883                                      | 75         | 0.79878                       | 0.75478                        | 0.66374                                      |
| 28         | N/A                           | N/A                            | 0.52495                                      | 76         | 0.79491                       | 0.75015                        | 0.66492                                      |
| 29         | N/A                           | N/A                            | 0.55731                                      | 77         | 0.78940                       | 0.74448                        | 0.66443                                      |
| 30         | 0.63229                       | N/A                            | 0.58599                                      | 78         | 0.78217                       | 0.73773                        | 0.66217                                      |
| 31         | 0.65046                       | N/A                            | 0.61109                                      | 79         | 0.77320                       | 0.72981                        | 0.65808                                      |
| 32         | 0.66612                       | N/A                            | 0.63275                                      | 80         | 0.76242                       | 0.72061                        | 0.65212                                      |
| 33         | 0.67854                       | N/A                            | 0.65116                                      | 81         | 0.74981                       | 0.70995                        | 0.64425                                      |
| 34         | 0.68856                       | N/A                            | 0.66651                                      | 82         | 0.73532                       | 0.69767                        | 0.63444                                      |
| 35         | 0.69696                       | N/A                            | 0.67905                                      | 83         | 0.71893                       | 0.68360                        | 0.62269                                      |
| 36         | 0.70475                       | N/A                            | 0.68904                                      | 84         | 0.70064                       | 0.66758                        | 0.60900                                      |
| 37         | 0.71086                       | N/A                            | 0.69677                                      | 85         | 0.68050                       | 0.64947                        | 0.59338                                      |
| 38         | 0.71256                       | N/A                            | 0.70251                                      | 86         | 0.65857                       | 0.62916                        | 0.57584                                      |
| 39         | 0.71464                       | N/A                            | 0.70652                                      | 87         | 0.63492                       | 0.60658                        | 0.55638                                      |
| 40         | 0.71711                       | N/A                            | 0.70904                                      | 88         | 0.60965                       | 0.58164                        | 0.53501                                      |
| 41         | 0.71996                       | N/A                            | 0.71026                                      | 89         | 0.58287                       | 0.55432                        | 0.51172                                      |
| 42         | 0.72318                       | N/A                            | 0.71033                                      | 90         | 0.55465                       | 0.52460                        | 0.48653                                      |
| 43         | 0.72673                       | N/A                            | 0.70935                                      | 91         | 0.52510                       | 0.49247                        | 0.45942                                      |
| 44         | 0.73056                       | N/A                            | 0.70739                                      | 92         | 0.49426                       | 0.45793                        | 0.43041                                      |
| 45         | 0.73459                       | N/A                            | 0.70448                                      | 93         | 0.46218                       | 0.42097                        | 0.39948                                      |
| 46         | 0.73875                       | N/A                            | 0.70064                                      | 94         | 0.42888                       | 0.38159                        | 0.37408                                      |
| 47         | 0.74293                       | N/A                            | 0.69589                                      | 95         | 0.39438                       | 0.33978                        | 0.34931                                      |
| 48         | 0.74704                       | N/A                            | 0.69026                                      | 96         | 0.35867                       | 0.29556                        | 0.32583                                      |
| 49         | 0.75096                       | N/A                            | 0.68378                                      | 97         | 0.32176                       | 0.26269                        | 0.30443                                      |
| 50         | 0.75458                       | N/A                            | 0.67654                                      | 98         | 0.29236                       | 0.23195                        | 0.28422                                      |
| 51         | 0.75781                       | N/A                            | 0.66862                                      | 99         | 0.26460                       | 0.20423                        | 0.26534                                      |
| 52         | 0.76056                       | N/A                            | 0.66016                                      | 100        | 0.23909                       | 0.18055                        | 0.24779                                      |
| 53         | 0.76278                       | N/A                            | 0.65134                                      | 101        | 0.21656                       | 0.15934                        | 0.23136                                      |
| 54         | 0.76446                       | N/A                            | 0.64235                                      | 102        | 0.19594                       | 0.14060                        | 0.21602                                      |
| 55         | 0.76565                       | N/A                            | 0.63344                                      | 103        | 0.17727                       | 0.12414                        | 0.20170                                      |
| 56         | 0.76646                       | N/A                            | 0.62489                                      | 104        | 0.16044                       | 0.10957                        | 0.18833                                      |
| 57         | 0.76703                       | N/A                            | 0.61697                                      | 105        | 0.14518                       | 0.09671                        | 0.17585                                      |
| 58         | 0.76755                       | N/A                            | 0.60999                                      | 106        | 0.13137                       | 0.08538                        | 0.16419                                      |
| 59         | 0.76816                       | 0.64724                        | 0.60421                                      | 107        | 0.11888                       | 0.07536                        | 0.15331                                      |
| 60         | 0.76900                       | 0.66595                        | 0.59987                                      | 108        | 0.10758                       | 0.06652                        | 0.14315                                      |
| 61         | 0.77016                       | 0.68269                        | 0.59715                                      | 109        | 0.09735                       | 0.05872                        | 0.13366                                      |
| 62         | 0.77173                       | 0.69750                        | 0.59616                                      | 110        | 0.08809                       | 0.05183                        | 0.12480                                      |
| 63         | 0.77375                       | 0.71049                        | 0.59694                                      |            |                               |                                |  |

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

APPENDIX I

MISCELLANEOUS VALUATION PARAMETERS

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|---|-------------|
| Description .....   | I-2         |
| Table I1: Description of Miscellaneous Valuation Parameters ..... | I-3         |

## DESCRIPTION

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, 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 I1.



TABLE II  
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   |
| 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 I1 (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 J

GLOSSARY

|            | <u>Page</u> |
|------------|-------------|
| Terms..... | J-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 (MHS), 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 | <p>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.</p> <p>To be eligible for a reserve retirement, one needs 20 qualified years of service commonly known as “good years.” In order to complete a “good year”, a member of the reserves needs to accumulate at least 50 points per year. Points can be earned as follows:</p> <ul style="list-style-type: none"> <li>• 365 points for a year of active duty</li> <li>• 15 points for being a member of the reserves</li> </ul> |

| TERM / ACRONYM     | DEFINITION   |
|--------------------|--|
|                    | <ul style="list-style-type: none"> <li>• 1 point for each Unit Training Assembly (UTA or “drill”) period attended</li> <li>• 1 point for each Additional Flight Training Period (AFTP)</li> <li>• 1 point for each day of active duty orders</li> <li>• 1 point for each Inactive Duty Period</li> <li>• 1 point for every 3 credit hours earned upon completion of an accredited correspondence course</li> </ul> |
| 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)   |
| 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.   |
| PVFNC              | 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 service member 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   |

| TERM / ACRONYM | DEFINITION  |
|----------------|---|
|                | eligible for the Federal Employees Health benefits (FEHB) program.  |
| TYA            | TRICARE Young Adult, the medical program offered on a nonsubsidized 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 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   |