# CITY OF EL PASO, TEXAS
# AGENDA ITEM DEPARTMENT HEAD'S SUMMARY FORM

**DEPARTMENT:** EL PASO CITY EMPLOYEES' PENSION FUND

**AGENDA DATE:** ~~Public Hearing:~~ April 17, 2018

**CONTACT PERSON:** ROBERT ASH, PENSION ADMINISTRATOR, EL PASO CITY EMPLOYEES' PENSION FUND
212-1789

**DISTRICT (S) AFFECTED:** **All**

**STRATEGIC GOAL:** Goal 6: Set the Standard for Sound Governance and Fiscal Management

**SUBJECT:**

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EL PASO: That the attached tables of actuarial equivalence factors, prepared by the actuary firm of Buck Consultant's, also known as Conduent, designated as Tables 1-4 are hereby adopted as factors to be used by the City Employees' Pension Fund in determining early and deferred retirement benefits pursuant to Section 2.64.200 C of the City Code.

**BACKGROUND / DISCUSSION:**

As part of the retirement application process, employees are required to select an option regarding survivor's benefit. The available options are calculated using actuarial factors based on mortality tables. The actuarial factor tables also include reduction factors that are used in calculating early retirement. These factors are periodically updated based on the use of new mortality tables.

**PRIOR COUNCIL ACTION:**

A resolution was passed by City Council in October 2013 approving the use of updated actuarial factor tables.

**AMOUNT AND SOURCE OF FUNDING:**

N/A

**BOARD / COMMISSION ACTION:**

N/A

**********REQUIRED AUTHORIZATION**********

**DEPARTMENT HEAD:**

Robert Ash, Pension Administrator — March 22, 2018

Name — Signature — Date

**RESOLUTION**

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EL PASO:

That the attached tables of actuarial equivalence factors, prepared by the actuary firm of Buck Consultant's also known as Conduent, designated as Tables 1-4 are hereby adopted as factors to be used by the City Employees' Pension Fund in determining early and deferred retirement benefits pursuant to Section 2.64.200 C of the City Code.

Adopted this _____ day of _____, 2018

CITY OF EL PASO

_____
Mayor Dee Margo

ATTEST:

_____
City Clerk Laura D. Prine

APPROVED AS TO FORM:

_____
City Attorney Sylvia Borunda Firth

APPROVED AS TO CONTENT:

_____
BOARD CHAIRMAN Karl C. Rimkus
CITY EMPLOYEES' PENSION FUND

APPROVED AS TO FORM:

_____
BOARD COUNSEL Eduardo Miranda
CITY EMPLOYEES' PENSION FUND

APPROVED AS TO FORM:

_____
BOARD COUNSEL Joshua Snider
CITY EMPLOYEES' PENSION FUND

18-1020-1173/775781 SBF

Early Retirement

**Table 4**

**El Paso City Employees' Pension Fund**

**Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only**

| Early Retirement Age | Normal Retirement Age | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 |
| 55 | 0.2654 | 0.2383 | 0.2135 | 0.1907 | 0.1699 | 0.1508 | 0.1335 | 0.1177 | 0.1033 | 0.0903 | 0.0785 | 0.0680 |
| 56 | 0.2895 | 0.2600 | 0.2329 | 0.2080 | 0.1853 | 0.1645 | 0.1456 | 0.1283 | 0.1127 | 0.0985 | 0.0857 | 0.0741 |
| 57 | 0.3161 | 0.2839 | 0.2543 | 0.2271 | 0.2023 | 0.1796 | 0.1590 | 0.1401 | 0.1230 | 0.1075 | 0.0936 | 0.0810 |
| 58 | 0.3454 | 0.3102 | 0.2779 | 0.2482 | 0.2211 | 0.1963 | 0.1737 | 0.1531 | 0.1345 | 0.1175 | 0.1022 | 0.0885 |
| 59 | 0.3779 | 0.3393 | 0.3040 | 0.2716 | 0.2419 | 0.2148 | 0.1900 | 0.1675 | 0.1471 | 0.1286 | 0.1118 | 0.0968 |
| 60 | 0.4138 | 0.3716 | 0.3329 | 0.2974 | 0.2649 | 0.2352 | 0.2081 | 0.1835 | 0.1611 | 0.1408 | 0.1225 | 0.1060 |
| 61 | 0.4537 | 0.4074 | 0.3650 | 0.3260 | 0.2904 | 0.2579 | 0.2282 | 0.2011 | 0.1766 | 0.1544 | 0.1343 | 0.1162 |
| 62 | 0.4980 | 0.4472 | 0.4006 | 0.3579 | 0.3188 | 0.2831 | 0.2505 | 0.2208 | 0.1938 | 0.1694 | 0.1474 | 0.1275 |
| 63 | 0.5475 | 0.4916 | 0.4404 | 0.3934 | 0.3504 | 0.3111 | 0.2753 | 0.2427 | 0.2131 | 0.1863 | 0.1620 | 0.1402 |
| 64 | 0.6026 | 0.5412 | 0.4848 | 0.4331 | 0.3857 | 0.3425 | 0.3031 | 0.2672 | 0.2346 | 0.2050 | 0.1784 | 0.1543 |
| 65 | 0.6644 | 0.5967 | 0.5345 | 0.4775 | 0.4253 | 0.3776 | 0.3341 | 0.2946 | 0.2586 | 0.2261 | 0.1966 | 0.1702 |
| 66 | 0.7338 | 0.6590 | 0.5903 | 0.5273 | 0.4697 | 0.4170 | 0.3690 | 0.3253 | 0.2856 | 0.2497 | 0.2172 | 0.1879 |
| 67 | 0.8119 | 0.7291 | 0.6531 | 0.5834 | 0.5197 | 0.4614 | 0.4083 | 0.3599 | 0.3160 | 0.2762 | 0.2403 | 0.2079 |
| 68 | 0.9001 | 0.8083 | 0.7240 | 0.6468 | 0.5761 | 0.5115 | 0.4526 | 0.3990 | 0.3503 | 0.3062 | 0.2664 | 0.2305 |
| 69 | 1.0000 | 0.8980 | 0.8044 | 0.7186 | 0.6401 | 0.5683 | 0.5029 | 0.4433 | 0.3892 | 0.3402 | 0.2960 | 0.2561 |
| 70 | | 1.0000 | 0.8958 | 0.8002 | 0.7128 | 0.6329 | 0.5600 | 0.4937 | 0.4334 | 0.3789 | 0.3296 | 0.2852 |
| 71 | | | 1.0000 | 0.8933 | 0.7957 | 0.7065 | 0.6252 | 0.5511 | 0.4839 | 0.4229 | 0.3679 | 0.3184 |
| 72 | | | | 1.0000 | 0.8907 | 0.7909 | 0.6998 | 0.6169 | 0.5416 | 0.4734 | 0.4118 | 0.3564 |
| 73 | | | | | 1.0000 | 0.8879 | 0.7857 | 0.6926 | 0.6081 | 0.5315 | 0.4624 | 0.4001 |
| 74 | | | | | | 1.0000 | 0.8849 | 0.7800 | 0.6849 | 0.5986 | 0.5207 | 0.4506 |
| 75 | | | | | | | 1.0000 | 0.8816 | 0.7740 | 0.6765 | 0.5885 | 0.5093 |
| 76 | | | | | | | | 1.0000 | 0.8780 | 0.7674 | 0.6676 | 0.5777 |
| 77 | | | | | | | | | 1.0000 | 0.8741 | 0.7604 | 0.6580 |
| 78 | | | | | | | | | | 1.0000 | 0.8699 | 0.7527 |
| 79 | | | | | | | | | | | 1.0000 | 0.8653 |
| 80 | | | | | | | | | | | | 1.0000 |

**Interest Rate: 7.50%**

**Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)**

Early Retirement

**Table 4**

**El Paso City Employees' Pension Fund**

**Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only**

| Early Retirement Age | Normal Retirement Age | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 |
| 55 | 0.8396 | 0.7683 | 0.7023 | 0.6413 | 0.5850 | 0.5329 | 0.4848 | 0.4404 | 0.3994 | 0.3617 | 0.3269 | 0.2949 |
| 56 | 0.9159 | 0.8381 | 0.7661 | 0.6996 | 0.6381 | 0.5813 | 0.5288 | 0.4804 | 0.4357 | 0.3945 | 0.3566 | 0.3216 |
| 57 | 1.0000 | 0.9151 | 0.8365 | 0.7638 | 0.6967 | 0.6347 | 0.5774 | 0.5245 | 0.4757 | 0.4308 | 0.3893 | 0.3512 |
| 58 | | 1.0000 | 0.9141 | 0.8348 | 0.7614 | 0.6936 | 0.6310 | 0.5732 | 0.5199 | 0.4708 | 0.4255 | 0.3838 |
| 59 | | | 1.0000 | 0.9132 | 0.8329 | 0.7587 | 0.6903 | 0.6270 | 0.5687 | 0.5150 | 0.4654 | 0.4198 |
| 60 | | | | 1.0000 | 0.9121 | 0.8309 | 0.7559 | 0.6867 | 0.6228 | 0.5639 | 0.5097 | 0.4598 |
| 61 | | | | | 1.0000 | 0.9110 | 0.8287 | 0.7528 | 0.6828 | 0.6183 | 0.5588 | 0.5041 |
| 62 | | | | | | 1.0000 | 0.9097 | 0.8264 | 0.7496 | 0.6787 | 0.6134 | 0.5533 |
| 63 | | | | | | | 1.0000 | 0.9084 | 0.8239 | 0.7460 | 0.6743 | 0.6082 |
| 64 | | | | | | | | 1.0000 | 0.9070 | 0.8213 | 0.7423 | 0.6695 |
| 65 | | | | | | | | | 1.0000 | 0.9055 | 0.8184 | 0.7382 |
| 66 | | | | | | | | | | 1.0000 | 0.9038 | 0.8153 |
| 67 | | | | | | | | | | | 1.0000 | 0.9020 |
| 68 | | | | | | | | | | | | 1.0000 |
| 69 | | | | | | | | | | | | |
| 70 | | | | | | | | | | | | |
| 71 | | | | | | | | | | | | |
| 72 | | | | | | | | | | | | |
| 73 | | | | | | | | | | | | |
| 74 | | | | | | | | | | | | |
| 75 | | | | | | | | | | | | |
| 76 | | | | | | | | | | | | |
| 77 | | | | | | | | | | | | |
| 78 | | | | | | | | | | | | |
| 79 | | | | | | | | | | | | |
| 80 | | | | | | | | | | | | |

Interest Rate: 7.50%

Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Early Retirement

**Table 4**
**El Paso City Employees' Pension Fund**
**Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only**

| Early Retirement Age | Normal Retirement Age | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 |
| 55 | | | | | | | | | | | 1.0000 | 0.9167 |
| 56 | | | | | | | | | | | | 1.0000 |
| 57 | | | | | | | | | | | | |
| 58 | | | | | | | | | | | | |
| 59 | | | | | | | | | | | | |
| 60 | | | | | | | | | | | | |
| 61 | | | | | | | | | | | | |
| 62 | | | | | | | | | | | | |
| 63 | | | | | | | | | | | | |
| 64 | | | | | | | | | | | | |
| 65 | | | | | | | | | | | | |
| 66 | | | | | | | | | | | | |
| 67 | | | | | | | | | | | | |
| 68 | | | | | | | | | | | | |
| 69 | | | | | | | | | | | | |
| 70 | | | | | | | | | | | | |
| 71 | | | | | | | | | | | | |
| 72 | | | | | | | | | | | | |
| 73 | | | | | | | | | | | | |
| 74 | | | | | | | | | | | | |
| 75 | | | | | | | | | | | | |
| 76 | | | | | | | | | | | | |
| 77 | | | | | | | | | | | | |
| 78 | | | | | | | | | | | | |
| 79 | | | | | | | | | | | | |
| 80 | | | | | | | | | | | | |

Interest Rate: 7.50%
Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Early Retirement

**Table 4**
**El Paso City Employees' Pension Fund**
**Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only**

| Early Retirement Age | Normal Retirement Age | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 |
| 20 | 0.0173 | 0.0155 | 0.0139 | 0.0124 | 0.0111 | 0.0098 | 0.0087 | 0.0077 | 0.0067 | 0.0059 | 0.0051 | 0.0044 |
| 21 | 0.0186 | 0.0167 | 0.0150 | 0.0134 | 0.0119 | 0.0106 | 0.0094 | 0.0083 | 0.0073 | 0.0063 | 0.0055 | 0.0048 |
| 22 | 0.0201 | 0.0180 | 0.0161 | 0.0144 | 0.0128 | 0.0114 | 0.0101 | 0.0089 | 0.0078 | 0.0068 | 0.0059 | 0.0051 |
| 23 | 0.0216 | 0.0194 | 0.0174 | 0.0155 | 0.0138 | 0.0123 | 0.0109 | 0.0096 | 0.0084 | 0.0074 | 0.0064 | 0.0055 |
| 24 | 0.0233 | 0.0209 | 0.0187 | 0.0167 | 0.0149 | 0.0132 | 0.0117 | 0.0103 | 0.0091 | 0.0079 | 0.0069 | 0.0060 |
| 25 | 0.0251 | 0.0225 | 0.0202 | 0.0180 | 0.0160 | 0.0142 | 0.0126 | 0.0111 | 0.0098 | 0.0085 | 0.0074 | 0.0064 |
| 26 | 0.0270 | 0.0243 | 0.0217 | 0.0194 | 0.0173 | 0.0154 | 0.0136 | 0.0120 | 0.0105 | 0.0092 | 0.0080 | 0.0069 |
| 27 | 0.0291 | 0.0261 | 0.0234 | 0.0209 | 0.0186 | 0.0165 | 0.0146 | 0.0129 | 0.0113 | 0.0099 | 0.0086 | 0.0075 |
| 28 | 0.0314 | 0.0282 | 0.0252 | 0.0225 | 0.0201 | 0.0178 | 0.0158 | 0.0139 | 0.0122 | 0.0107 | 0.0093 | 0.0080 |
| 29 | 0.0338 | 0.0303 | 0.0272 | 0.0243 | 0.0216 | 0.0192 | 0.0170 | 0.0150 | 0.0132 | 0.0115 | 0.0100 | 0.0087 |
| 30 | 0.0364 | 0.0327 | 0.0293 | 0.0262 | 0.0233 | 0.0207 | 0.0183 | 0.0161 | 0.0142 | 0.0124 | 0.0108 | 0.0093 |
| 31 | 0.0393 | 0.0353 | 0.0316 | 0.0282 | 0.0251 | 0.0223 | 0.0197 | 0.0174 | 0.0153 | 0.0134 | 0.0116 | 0.0101 |
| 32 | 0.0423 | 0.0380 | 0.0341 | 0.0304 | 0.0271 | 0.0241 | 0.0213 | 0.0188 | 0.0165 | 0.0144 | 0.0125 | 0.0108 |
| 33 | 0.0457 | 0.0410 | 0.0367 | 0.0328 | 0.0292 | 0.0260 | 0.0230 | 0.0202 | 0.0178 | 0.0155 | 0.0135 | 0.0117 |
| 34 | 0.0493 | 0.0442 | 0.0396 | 0.0354 | 0.0315 | 0.0280 | 0.0248 | 0.0218 | 0.0192 | 0.0168 | 0.0146 | 0.0126 |
| 35 | 0.0532 | 0.0477 | 0.0428 | 0.0382 | 0.0340 | 0.0302 | 0.0267 | 0.0236 | 0.0207 | 0.0181 | 0.0157 | 0.0136 |
| 36 | 0.0574 | 0.0515 | 0.0461 | 0.0412 | 0.0367 | 0.0326 | 0.0288 | 0.0254 | 0.0223 | 0.0195 | 0.0170 | 0.0147 |
| 37 | 0.0619 | 0.0556 | 0.0498 | 0.0445 | 0.0396 | 0.0352 | 0.0311 | 0.0275 | 0.0241 | 0.0211 | 0.0183 | 0.0159 |
| 38 | 0.0669 | 0.0601 | 0.0538 | 0.0481 | 0.0428 | 0.0380 | 0.0336 | 0.0296 | 0.0260 | 0.0228 | 0.0198 | 0.0171 |
| 39 | 0.0722 | 0.0649 | 0.0581 | 0.0519 | 0.0462 | 0.0411 | 0.0363 | 0.0320 | 0.0281 | 0.0246 | 0.0214 | 0.0185 |
| 40 | 0.0781 | 0.0701 | 0.0628 | 0.0561 | 0.0500 | 0.0444 | 0.0393 | 0.0346 | 0.0304 | 0.0266 | 0.0231 | 0.0200 |
| 41 | 0.0844 | 0.0758 | 0.0679 | 0.0606 | 0.0540 | 0.0480 | 0.0424 | 0.0374 | 0.0328 | 0.0287 | 0.0250 | 0.0216 |
| 42 | 0.0912 | 0.0819 | 0.0734 | 0.0656 | 0.0584 | 0.0519 | 0.0459 | 0.0404 | 0.0355 | 0.0310 | 0.0270 | 0.0234 |
| 43 | 0.0987 | 0.0886 | 0.0794 | 0.0709 | 0.0632 | 0.0561 | 0.0496 | 0.0438 | 0.0384 | 0.0336 | 0.0292 | 0.0253 |
| 44 | 0.1068 | 0.0959 | 0.0859 | 0.0768 | 0.0684 | 0.0607 | 0.0537 | 0.0474 | 0.0416 | 0.0363 | 0.0316 | 0.0274 |
| 45 | 0.1157 | 0.1039 | 0.0931 | 0.0831 | 0.0740 | 0.0657 | 0.0582 | 0.0513 | 0.0450 | 0.0394 | 0.0342 | 0.0296 |
| 46 | 0.1253 | 0.1126 | 0.1008 | 0.0901 | 0.0802 | 0.0712 | 0.0630 | 0.0556 | 0.0488 | 0.0426 | 0.0371 | 0.0321 |
| 47 | 0.1359 | 0.1220 | 0.1093 | 0.0976 | 0.0870 | 0.0772 | 0.0683 | 0.0602 | 0.0529 | 0.0462 | 0.0402 | 0.0348 |
| 48 | 0.1474 | 0.1324 | 0.1186 | 0.1059 | 0.0943 | 0.0838 | 0.0741 | 0.0653 | 0.0574 | 0.0501 | 0.0436 | 0.0377 |
| 49 | 0.1600 | 0.1437 | 0.1287 | 0.1150 | 0.1024 | 0.0909 | 0.0804 | 0.0709 | 0.0623 | 0.0544 | 0.0473 | 0.0410 |
| 50 | 0.1738 | 0.1560 | 0.1398 | 0.1249 | 0.1112 | 0.0987 | 0.0874 | 0.0770 | 0.0676 | 0.0591 | 0.0514 | 0.0445 |
| 51 | 0.1889 | 0.1696 | 0.1519 | 0.1357 | 0.1209 | 0.1073 | 0.0950 | 0.0837 | 0.0735 | 0.0643 | 0.0559 | 0.0484 |
| 52 | 0.2054 | 0.1845 | 0.1652 | 0.1476 | 0.1315 | 0.1167 | 0.1033 | 0.0911 | 0.0799 | 0.0699 | 0.0608 | 0.0526 |
| 53 | 0.2236 | 0.2008 | 0.1798 | 0.1606 | 0.1431 | 0.1271 | 0.1124 | 0.0991 | 0.0870 | 0.0761 | 0.0662 | 0.0573 |
| 54 | 0.2435 | 0.2187 | 0.1959 | 0.1750 | 0.1558 | 0.1384 | 0.1224 | 0.1079 | 0.0948 | 0.0828 | 0.0721 | 0.0624 |

Interest Rate: 7.50%
Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Early Retirement

**Table 4**
**El Paso City Employees' Pension Fund**
**Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only**

| Early Retirement Age | Normal Retirement Age | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 |
| 20 | 0.0548 | 0.0501 | 0.0458 | 0.0418 | 0.0382 | 0.0348 | 0.0316 | 0.0287 | 0.0261 | 0.0236 | 0.0213 | 0.0192 |
| 21 | 0.0590 | 0.0540 | 0.0493 | 0.0450 | 0.0411 | 0.0374 | 0.0340 | 0.0309 | 0.0281 | 0.0254 | 0.0230 | 0.0207 |
| 22 | 0.0635 | 0.0581 | 0.0531 | 0.0485 | 0.0442 | 0.0403 | 0.0367 | 0.0333 | 0.0302 | 0.0273 | 0.0247 | 0.0223 |
| 23 | 0.0684 | 0.0626 | 0.0572 | 0.0522 | 0.0476 | 0.0434 | 0.0395 | 0.0359 | 0.0325 | 0.0295 | 0.0266 | 0.0240 |
| 24 | 0.0736 | 0.0674 | 0.0616 | 0.0562 | 0.0513 | 0.0467 | 0.0425 | 0.0386 | 0.0350 | 0.0317 | 0.0287 | 0.0259 |
| 25 | 0.0793 | 0.0726 | 0.0663 | 0.0606 | 0.0553 | 0.0503 | 0.0458 | 0.0416 | 0.0377 | 0.0342 | 0.0309 | 0.0279 |
| 26 | 0.0854 | 0.0782 | 0.0715 | 0.0653 | 0.0595 | 0.0542 | 0.0493 | 0.0448 | 0.0407 | 0.0368 | 0.0333 | 0.0300 |
| 27 | 0.0921 | 0.0842 | 0.0770 | 0.0703 | 0.0641 | 0.0584 | 0.0532 | 0.0483 | 0.0438 | 0.0397 | 0.0358 | 0.0323 |
| 28 | 0.0992 | 0.0908 | 0.0830 | 0.0758 | 0.0691 | 0.0630 | 0.0573 | 0.0520 | 0.0472 | 0.0427 | 0.0386 | 0.0348 |
| 29 | 0.1069 | 0.0978 | 0.0894 | 0.0817 | 0.0745 | 0.0679 | 0.0617 | 0.0561 | 0.0509 | 0.0461 | 0.0416 | 0.0375 |
| 30 | 0.1152 | 0.1054 | 0.0964 | 0.0880 | 0.0803 | 0.0731 | 0.0665 | 0.0604 | 0.0548 | 0.0496 | 0.0449 | 0.0405 |
| 31 | 0.1242 | 0.1137 | 0.1039 | 0.0949 | 0.0866 | 0.0788 | 0.0717 | 0.0652 | 0.0591 | 0.0535 | 0.0484 | 0.0436 |
| 32 | 0.1340 | 0.1226 | 0.1121 | 0.1023 | 0.0933 | 0.0850 | 0.0773 | 0.0703 | 0.0637 | 0.0577 | 0.0522 | 0.0470 |
| 33 | 0.1445 | 0.1322 | 0.1208 | 0.1104 | 0.1007 | 0.0917 | 0.0834 | 0.0758 | 0.0687 | 0.0622 | 0.0562 | 0.0507 |
| 34 | 0.1558 | 0.1426 | 0.1304 | 0.1190 | 0.1086 | 0.0989 | 0.0900 | 0.0817 | 0.0741 | 0.0671 | 0.0607 | 0.0547 |
| 35 | 0.1682 | 0.1539 | 0.1407 | 0.1284 | 0.1172 | 0.1067 | 0.0971 | 0.0882 | 0.0800 | 0.0724 | 0.0655 | 0.0591 |
| 36 | 0.1815 | 0.1661 | 0.1518 | 0.1386 | 0.1264 | 0.1152 | 0.1048 | 0.0952 | 0.0863 | 0.0782 | 0.0707 | 0.0637 |
| 37 | 0.1959 | 0.1793 | 0.1639 | 0.1496 | 0.1365 | 0.1243 | 0.1131 | 0.1028 | 0.0932 | 0.0844 | 0.0763 | 0.0688 |
| 38 | 0.2116 | 0.1936 | 0.1770 | 0.1616 | 0.1474 | 0.1343 | 0.1222 | 0.1110 | 0.1006 | 0.0911 | 0.0824 | 0.0743 |
| 39 | 0.2285 | 0.2091 | 0.1912 | 0.1746 | 0.1592 | 0.1450 | 0.1319 | 0.1199 | 0.1087 | 0.0984 | 0.0890 | 0.0803 |
| 40 | 0.2469 | 0.2260 | 0.2066 | 0.1886 | 0.1720 | 0.1567 | 0.1426 | 0.1295 | 0.1175 | 0.1064 | 0.0961 | 0.0867 |
| 41 | 0.2669 | 0.2442 | 0.2233 | 0.2039 | 0.1860 | 0.1694 | 0.1541 | 0.1400 | 0.1270 | 0.1150 | 0.1039 | 0.0937 |
| 42 | 0.2886 | 0.2641 | 0.2414 | 0.2205 | 0.2011 | 0.1832 | 0.1667 | 0.1514 | 0.1373 | 0.1243 | 0.1124 | 0.1014 |
| 43 | 0.3123 | 0.2857 | 0.2612 | 0.2385 | 0.2176 | 0.1982 | 0.1803 | 0.1638 | 0.1486 | 0.1345 | 0.1216 | 0.1097 |
| 44 | 0.3380 | 0.3093 | 0.2827 | 0.2582 | 0.2355 | 0.2145 | 0.1951 | 0.1773 | 0.1608 | 0.1456 | 0.1316 | 0.1187 |
| 45 | 0.3660 | 0.3349 | 0.3061 | 0.2796 | 0.2550 | 0.2323 | 0.2113 | 0.1920 | 0.1741 | 0.1577 | 0.1425 | 0.1285 |
| 46 | 0.3965 | 0.3628 | 0.3317 | 0.3029 | 0.2763 | 0.2517 | 0.2290 | 0.2080 | 0.1886 | 0.1708 | 0.1544 | 0.1393 |
| 47 | 0.4299 | 0.3933 | 0.3596 | 0.3283 | 0.2995 | 0.2728 | 0.2482 | 0.2255 | 0.2045 | 0.1852 | 0.1674 | 0.1510 |
| 48 | 0.4663 | 0.4267 | 0.3900 | 0.3562 | 0.3248 | 0.2959 | 0.2692 | 0.2446 | 0.2218 | 0.2008 | 0.1815 | 0.1637 |
| 49 | 0.5061 | 0.4631 | 0.4233 | 0.3866 | 0.3526 | 0.3212 | 0.2922 | 0.2654 | 0.2408 | 0.2180 | 0.1970 | 0.1777 |
| 50 | 0.5497 | 0.5030 | 0.4598 | 0.4199 | 0.3830 | 0.3489 | 0.3174 | 0.2883 | 0.2615 | 0.2368 | 0.2140 | 0.1930 |
| 51 | 0.5975 | 0.5467 | 0.4998 | 0.4564 | 0.4163 | 0.3792 | 0.3450 | 0.3134 | 0.2842 | 0.2574 | 0.2326 | 0.2098 |
| 52 | 0.6498 | 0.5946 | 0.5436 | 0.4964 | 0.4527 | 0.4124 | 0.3752 | 0.3408 | 0.3091 | 0.2799 | 0.2530 | 0.2282 |
| 53 | 0.7072 | 0.6472 | 0.5916 | 0.5402 | 0.4927 | 0.4489 | 0.4084 | 0.3710 | 0.3365 | 0.3046 | 0.2753 | 0.2484 |
| 54 | 0.7703 | 0.7048 | 0.6443 | 0.5884 | 0.5367 | 0.4889 | 0.4448 | 0.4040 | 0.3665 | 0.3318 | 0.2999 | 0.2705 |

Interest Rate: 7.50%
Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Early Retirement

**Table 4**
**El Paso City Employees' Pension Fund**
**Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only**

| Early Retirement Age | Normal Retirement Age | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 |
| 20 | 0.1496 | 0.1381 | 0.1274 | 0.1174 | 0.1082 | 0.0996 | 0.0917 | 0.0843 | 0.0774 | 0.0711 | 0.0652 | 0.0598 |
| 21 | 0.1611 | 0.1487 | 0.1372 | 0.1265 | 0.1165 | 0.1073 | 0.0987 | 0.0907 | 0.0834 | 0.0765 | 0.0702 | 0.0644 |
| 22 | 0.1735 | 0.1601 | 0.1477 | 0.1362 | 0.1255 | 0.1155 | 0.1063 | 0.0977 | 0.0898 | 0.0824 | 0.0756 | 0.0693 |
| 23 | 0.1868 | 0.1724 | 0.1591 | 0.1466 | 0.1351 | 0.1244 | 0.1144 | 0.1052 | 0.0967 | 0.0888 | 0.0814 | 0.0747 |
| 24 | 0.2012 | 0.1857 | 0.1713 | 0.1579 | 0.1455 | 0.1340 | 0.1233 | 0.1133 | 0.1041 | 0.0956 | 0.0877 | 0.0804 |
| 25 | 0.2167 | 0.2000 | 0.1845 | 0.1701 | 0.1567 | 0.1443 | 0.1328 | 0.1221 | 0.1122 | 0.1030 | 0.0945 | 0.0866 |
| 26 | 0.2335 | 0.2155 | 0.1988 | 0.1833 | 0.1688 | 0.1554 | 0.1430 | 0.1315 | 0.1208 | 0.1109 | 0.1018 | 0.0933 |
| 27 | 0.2515 | 0.2322 | 0.2142 | 0.1974 | 0.1819 | 0.1675 | 0.1541 | 0.1417 | 0.1302 | 0.1195 | 0.1096 | 0.1005 |
| 28 | 0.2710 | 0.2502 | 0.2308 | 0.2128 | 0.1960 | 0.1805 | 0.1660 | 0.1527 | 0.1403 | 0.1288 | 0.1182 | 0.1083 |
| 29 | 0.2921 | 0.2696 | 0.2487 | 0.2293 | 0.2112 | 0.1945 | 0.1789 | 0.1645 | 0.1512 | 0.1388 | 0.1273 | 0.1167 |
| 30 | 0.3149 | 0.2906 | 0.2681 | 0.2471 | 0.2277 | 0.2096 | 0.1929 | 0.1773 | 0.1629 | 0.1496 | 0.1372 | 0.1258 |
| 31 | 0.3394 | 0.3133 | 0.2890 | 0.2664 | 0.2455 | 0.2260 | 0.2079 | 0.1912 | 0.1757 | 0.1613 | 0.1480 | 0.1356 |
| 32 | 0.3660 | 0.3378 | 0.3116 | 0.2873 | 0.2647 | 0.2437 | 0.2242 | 0.2061 | 0.1894 | 0.1739 | 0.1595 | 0.1463 |
| 33 | 0.3947 | 0.3643 | 0.3361 | 0.3098 | 0.2855 | 0.2628 | 0.2418 | 0.2223 | 0.2043 | 0.1876 | 0.1721 | 0.1577 |
| 34 | 0.4258 | 0.3930 | 0.3625 | 0.3342 | 0.3079 | 0.2835 | 0.2608 | 0.2398 | 0.2204 | 0.2023 | 0.1856 | 0.1702 |
| 35 | 0.4594 | 0.4241 | 0.3912 | 0.3606 | 0.3323 | 0.3059 | 0.2814 | 0.2588 | 0.2378 | 0.2183 | 0.2003 | 0.1836 |
| 36 | 0.4959 | 0.4577 | 0.4222 | 0.3892 | 0.3586 | 0.3301 | 0.3037 | 0.2793 | 0.2566 | 0.2356 | 0.2161 | 0.1981 |
| 37 | 0.5353 | 0.4941 | 0.4558 | 0.4202 | 0.3871 | 0.3564 | 0.3279 | 0.3015 | 0.2770 | 0.2543 | 0.2333 | 0.2139 |
| 38 | 0.5780 | 0.5335 | 0.4922 | 0.4537 | 0.4180 | 0.3849 | 0.3541 | 0.3256 | 0.2991 | 0.2746 | 0.2520 | 0.2310 |
| 39 | 0.6244 | 0.5763 | 0.5316 | 0.4901 | 0.4515 | 0.4157 | 0.3825 | 0.3517 | 0.3231 | 0.2967 | 0.2722 | 0.2495 |
| 40 | 0.6747 | 0.6227 | 0.5745 | 0.5296 | 0.4879 | 0.4492 | 0.4133 | 0.3800 | 0.3492 | 0.3206 | 0.2941 | 0.2696 |
| 41 | 0.7293 | 0.6732 | 0.6210 | 0.5725 | 0.5274 | 0.4856 | 0.4468 | 0.4108 | 0.3774 | 0.3465 | 0.3179 | 0.2914 |
| 42 | 0.7887 | 0.7279 | 0.6715 | 0.6191 | 0.5704 | 0.5251 | 0.4831 | 0.4442 | 0.4081 | 0.3747 | 0.3438 | 0.3151 |
| 43 | 0.8532 | 0.7875 | 0.7265 | 0.6697 | 0.6170 | 0.5681 | 0.5227 | 0.4806 | 0.4415 | 0.4054 | 0.3719 | 0.3409 |
| 44 | 0.9235 | 0.8524 | 0.7863 | 0.7249 | 0.6678 | 0.6149 | 0.5657 | 0.5201 | 0.4779 | 0.4388 | 0.4025 | 0.3690 |
| 45 | 1.0000 | 0.9230 | 0.8514 | 0.7849 | 0.7232 | 0.6658 | 0.6126 | 0.5632 | 0.5175 | 0.4751 | 0.4359 | 0.3996 |
| 46 | | 1.0000 | 0.9225 | 0.8504 | 0.7835 | 0.7214 | 0.6637 | 0.6102 | 0.5607 | 0.5148 | 0.4723 | 0.4329 |
| 47 | | | 1.0000 | 0.9219 | 0.8494 | 0.7820 | 0.7195 | 0.6615 | 0.6078 | 0.5580 | 0.5120 | 0.4693 |
| 48 | | | | 1.0000 | 0.9213 | 0.8482 | 0.7804 | 0.7175 | 0.6593 | 0.6053 | 0.5553 | 0.5091 |
| 49 | | | | | 1.0000 | 0.9207 | 0.8471 | 0.7788 | 0.7156 | 0.6570 | 0.6028 | 0.5526 |
| 50 | | | | | | 1.0000 | 0.9200 | 0.8459 | 0.7772 | 0.7136 | 0.6547 | 0.6002 |
| 51 | | | | | | | 1.0000 | 0.9194 | 0.8448 | 0.7756 | 0.7116 | 0.6523 |
| 52 | | | | | | | | 1.0000 | 0.9188 | 0.8436 | 0.7740 | 0.7095 |
| 53 | | | | | | | | | 1.0000 | 0.9181 | 0.8423 | 0.7722 |
| 54 | | | | | | | | | | 1.0000 | 0.9174 | 0.8410 |

**Interest Rate: 7.50%**
**Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)**

**Table 3**
**El Paso City Employees' Pension Fund**
**Factors for Converting from Joint and 2/3 Contingent to Life Only**

| Age of Joint Pensioner | Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option payable for participant's lifetime only | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age of Participant | | | | | | | | | | | | |
| | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 |
| 30 | 1.2633 | 1.2830 | 1.3043 | 1.3272 | 1.3521 | 1.3790 | 1.4082 | 1.4399 | 1.4743 | 1.5118 | 1.5526 | 1.5971 | 1.6458 |
| 31 | 1.2615 | 1.2811 | 1.3023 | 1.3252 | 1.3500 | 1.3768 | 1.4059 | 1.4375 | 1.4718 | 1.5092 | 1.5499 | 1.5943 | 1.6429 |
| 32 | 1.2595 | 1.2791 | 1.3002 | 1.3230 | 1.3477 | 1.3745 | 1.4035 | 1.4350 | 1.4692 | 1.5065 | 1.5471 | 1.5914 | 1.6398 |
| 33 | 1.2575 | 1.2769 | 1.2979 | 1.3207 | 1.3453 | 1.3720 | 1.4009 | 1.4323 | 1.4664 | 1.5036 | 1.5440 | 1.5882 | 1.6365 |
| 34 | 1.2553 | 1.2747 | 1.2956 | 1.3183 | 1.3428 | 1.3693 | 1.3982 | 1.4295 | 1.4635 | 1.5005 | 1.5408 | 1.5849 | 1.6330 |
| 35 | 1.2530 | 1.2723 | 1.2931 | 1.3157 | 1.3401 | 1.3666 | 1.3953 | 1.4264 | 1.4603 | 1.4972 | 1.5374 | 1.5813 | 1.6293 |
| 36 | 1.2505 | 1.2697 | 1.2905 | 1.3130 | 1.3373 | 1.3636 | 1.3922 | 1.4233 | 1.4570 | 1.4937 | 1.5338 | 1.5775 | 1.6253 |
| 37 | 1.2480 | 1.2671 | 1.2877 | 1.3101 | 1.3343 | 1.3605 | 1.3890 | 1.4199 | 1.4535 | 1.4901 | 1.5300 | 1.5735 | 1.6211 |
| 38 | 1.2453 | 1.2643 | 1.2848 | 1.3071 | 1.3311 | 1.3572 | 1.3855 | 1.4163 | 1.4498 | 1.4862 | 1.5259 | 1.5692 | 1.6166 |
| 39 | 1.2425 | 1.2613 | 1.2818 | 1.3039 | 1.3278 | 1.3538 | 1.3819 | 1.4125 | 1.4458 | 1.4821 | 1.5216 | 1.5647 | 1.6119 |
| 40 | 1.2395 | 1.2582 | 1.2785 | 1.3005 | 1.3243 | 1.3501 | 1.3781 | 1.4086 | 1.4417 | 1.4777 | 1.5170 | 1.5599 | 1.6069 |
| 41 | 1.2364 | 1.2550 | 1.2752 | 1.2970 | 1.3206 | 1.3463 | 1.3741 | 1.4044 | 1.4373 | 1.4731 | 1.5122 | 1.5549 | 1.6016 |
| 42 | 1.2331 | 1.2516 | 1.2716 | 1.2933 | 1.3168 | 1.3423 | 1.3699 | 1.4000 | 1.4327 | 1.4683 | 1.5072 | 1.5496 | 1.5960 |
| 43 | 1.2297 | 1.2481 | 1.2679 | 1.2894 | 1.3128 | 1.3381 | 1.3655 | 1.3954 | 1.4278 | 1.4632 | 1.5018 | 1.5440 | 1.5901 |
| 44 | 1.2262 | 1.2444 | 1.2641 | 1.2854 | 1.3085 | 1.3336 | 1.3609 | 1.3905 | 1.4228 | 1.4579 | 1.4963 | 1.5381 | 1.5840 |
| 45 | 1.2225 | 1.2405 | 1.2600 | 1.2812 | 1.3041 | 1.3290 | 1.3561 | 1.3855 | 1.4175 | 1.4524 | 1.4904 | 1.5320 | 1.5775 |
| 46 | 1.2186 | 1.2365 | 1.2558 | 1.2768 | 1.2995 | 1.3242 | 1.3510 | 1.3802 | 1.4119 | 1.4465 | 1.4843 | 1.5256 | 1.5707 |
| 47 | 1.2146 | 1.2323 | 1.2514 | 1.2722 | 1.2947 | 1.3192 | 1.3458 | 1.3747 | 1.4061 | 1.4404 | 1.4779 | 1.5188 | 1.5636 |
| 48 | 1.2105 | 1.2279 | 1.2469 | 1.2674 | 1.2897 | 1.3139 | 1.3403 | 1.3689 | 1.4001 | 1.4341 | 1.4712 | 1.5118 | 1.5562 |
| 49 | 1.2062 | 1.2234 | 1.2422 | 1.2625 | 1.2845 | 1.3085 | 1.3346 | 1.3629 | 1.3938 | 1.4275 | 1.4643 | 1.5045 | 1.5485 |
| 50 | 1.2017 | 1.2188 | 1.2373 | 1.2573 | 1.2791 | 1.3029 | 1.3286 | 1.3567 | 1.3873 | 1.4206 | 1.4570 | 1.4968 | 1.5404 |
| 51 | 1.1974 | 1.2143 | 1.2326 | 1.2524 | 1.2740 | 1.2975 | 1.3230 | 1.3508 | 1.3811 | 1.4141 | 1.4502 | 1.4897 | 1.5329 |
| 52 | 1.1930 | 1.2096 | 1.2277 | 1.2473 | 1.2687 | 1.2919 | 1.3171 | 1.3446 | 1.3746 | 1.4073 | 1.4431 | 1.4822 | 1.5250 |
| 53 | 1.1884 | 1.2048 | 1.2227 | 1.2420 | 1.2631 | 1.2861 | 1.3110 | 1.3382 | 1.3679 | 1.4003 | 1.4357 | 1.4744 | 1.5169 |
| 54 | 1.1837 | 1.1999 | 1.2175 | 1.2366 | 1.2574 | 1.2800 | 1.3047 | 1.3316 | 1.3609 | 1.3930 | 1.4280 | 1.4663 | 1.5083 |
| 55 | 1.1789 | 1.1948 | 1.2121 | 1.2309 | 1.2514 | 1.2738 | 1.2981 | 1.3247 | 1.3537 | 1.3853 | 1.4200 | 1.4579 | 1.4994 |
| 56 | 1.1738 | 1.1895 | 1.2065 | 1.2251 | 1.2453 | 1.2673 | 1.2913 | 1.3175 | 1.3461 | 1.3774 | 1.4116 | 1.4490 | 1.4901 |
| 57 | 1.1687 | 1.1840 | 1.2008 | 1.2190 | 1.2389 | 1.2606 | 1.2842 | 1.3100 | 1.3382 | 1.3691 | 1.4029 | 1.4398 | 1.4804 |
| 58 | 1.1634 | 1.1784 | 1.1949 | 1.2127 | 1.2323 | 1.2536 | 1.2769 | 1.3023 | 1.3301 | 1.3605 | 1.3938 | 1.4302 | 1.4703 |
| 59 | 1.1580 | 1.1727 | 1.1888 | 1.2063 | 1.2254 | 1.2464 | 1.2692 | 1.2942 | 1.3216 | 1.3515 | 1.3843 | 1.4202 | 1.4597 |
| 60 | 1.1524 | 1.1668 | 1.1825 | 1.1997 | 1.2184 | 1.2389 | 1.2614 | 1.2859 | 1.3127 | 1.3422 | 1.3744 | 1.4098 | 1.4486 |
| 61 | 1.1468 | 1.1608 | 1.1761 | 1.1929 | 1.2112 | 1.2313 | 1.2532 | 1.2773 | 1.3036 | 1.3325 | 1.3642 | 1.3989 | 1.4372 |
| 62 | 1.1410 | 1.1547 | 1.1696 | 1.1859 | 1.2038 | 1.2234 | 1.2449 | 1.2684 | 1.2942 | 1.3225 | 1.3536 | 1.3877 | 1.4252 |
| 63 | 1.1352 | 1.1484 | 1.1629 | 1.1788 | 1.1962 | 1.2153 | 1.2363 | 1.2593 | 1.2845 | 1.3122 | 1.3426 | 1.3761 | 1.4129 |
| 64 | 1.1293 | 1.1421 | 1.1562 | 1.1716 | 1.1885 | 1.2071 | 1.2275 | 1.2499 | 1.2745 | 1.3016 | 1.3313 | 1.3641 | 1.4001 |
| 65 | 1.1234 | 1.1358 | 1.1493 | 1.1643 | 1.1807 | 1.1987 | 1.2186 | 1.2404 | 1.2644 | 1.2907 | 1.3198 | 1.3517 | 1.3870 |
| 66 | 1.1175 | 1.1294 | 1.1425 | 1.1569 | 1.1728 | 1.1902 | 1.2095 | 1.2307 | 1.2540 | 1.2797 | 1.3079 | 1.3391 | 1.3735 |
| 67 | 1.1116 | 1.1230 | 1.1356 | 1.1495 | 1.1648 | 1.1817 | 1.2003 | 1.2208 | 1.2434 | 1.2684 | 1.2959 | 1.3262 | 1.3597 |
| 68 | 1.1057 | 1.1166 | 1.1287 | 1.1420 | 1.1568 | 1.1730 | 1.1910 | 1.2108 | 1.2327 | 1.2569 | 1.2835 | 1.3130 | 1.3456 |
| 69 | 1.0999 | 1.1103 | 1.1218 | 1.1346 | 1.1488 | 1.1644 | 1.1817 | 1.2008 | 1.2219 | 1.2452 | 1.2711 | 1.2996 | 1.3312 |
| 70 | 1.0941 | 1.1040 | 1.1150 | 1.1272 | 1.1408 | 1.1557 | 1.1723 | 1.1907 | 1.2110 | 1.2335 | 1.2584 | 1.2860 | 1.3166 |
| 71 | 1.0884 | 1.0979 | 1.1083 | 1.1199 | 1.1328 | 1.1471 | 1.1630 | 1.1806 | 1.2001 | 1.2217 | 1.2457 | 1.2723 | 1.3019 |
| 72 | 1.0829 | 1.0918 | 1.1017 | 1.1127 | 1.1250 | 1.1386 | 1.1537 | 1.1705 | 1.1892 | 1.2099 | 1.2330 | 1.2586 | 1.2870 |
| 73 | 1.0775 | 1.0858 | 1.0952 | 1.1056 | 1.1172 | 1.1301 | 1.1445 | 1.1605 | 1.1784 | 1.1982 | 1.2202 | 1.2448 | 1.2721 |
| 74 | 1.0722 | 1.0801 | 1.0889 | 1.0987 | 1.1096 | 1.1219 | 1.1355 | 1.1507 | 1.1676 | 1.1865 | 1.2075 | 1.2310 | 1.2571 |
| 75 | 1.0671 | 1.0744 | 1.0827 | 1.0919 | 1.1022 | 1.1137 | 1.1266 | 1.1410 | 1.1570 | 1.1749 | 1.1949 | 1.2173 | 1.2422 |
| 76 | 1.0621 | 1.0690 | 1.0767 | 1.0853 | 1.0950 | 1.1058 | 1.1179 | 1.1314 | 1.1466 | 1.1635 | 1.1825 | 1.2037 | 1.2274 |
| 77 | 1.0573 | 1.0637 | 1.0709 | 1.0790 | 1.0880 | 1.0981 | 1.1094 | 1.1221 | 1.1364 | 1.1523 | 1.1702 | 1.1903 | 1.2128 |
| 78 | 1.0528 | 1.0587 | 1.0654 | 1.0728 | 1.0812 | 1.0906 | 1.1012 | 1.1131 | 1.1264 | 1.1414 | 1.1582 | 1.1771 | 1.1984 |
| 79 | 1.0484 | 1.0539 | 1.0600 | 1.0669 | 1.0747 | 1.0834 | 1.0933 | 1.1043 | 1.1168 | 1.1308 | 1.1465 | 1.1643 | 1.1842 |
| 80 | 1.0443 | 1.0493 | 1.0549 | 1.0613 | 1.0685 | 1.0765 | 1.0856 | 1.0959 | 1.1074 | 1.1205 | 1.1352 | 1.1517 | 1.1704 |

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

**Table 3**
**El Paso City Employees' Pension Fund**
**Factors for Converting from Joint and 2/3 Contingent to Life Only**

| Age of Joint Pensioner | Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option payable for participant's lifetime only | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age of Participant | | | | | | | | | | | | | |
| | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 |
| 30 | 1.1029 | 1.1096 | 1.1169 | 1.1246 | 1.1329 | 1.1418 | 1.1515 | 1.1620 | 1.1733 | 1.1856 | 1.1988 | 1.2131 | 1.2285 | 1.2452 |
| 31 | 1.1017 | 1.1084 | 1.1156 | 1.1233 | 1.1315 | 1.1405 | 1.1501 | 1.1605 | 1.1718 | 1.1840 | 1.1972 | 1.2114 | 1.2268 | 1.2434 |
| 32 | 1.1004 | 1.1071 | 1.1143 | 1.1219 | 1.1301 | 1.1390 | 1.1486 | 1.1590 | 1.1702 | 1.1823 | 1.1954 | 1.2096 | 1.2249 | 1.2415 |
| 33 | 1.0991 | 1.1058 | 1.1129 | 1.1205 | 1.1286 | 1.1375 | 1.1470 | 1.1573 | 1.1685 | 1.1806 | 1.1936 | 1.2077 | 1.2230 | 1.2395 |
| 34 | 1.0978 | 1.1044 | 1.1114 | 1.1190 | 1.1271 | 1.1359 | 1.1453 | 1.1556 | 1.1667 | 1.1787 | 1.1917 | 1.2058 | 1.2210 | 1.2374 |
| 35 | 1.0964 | 1.1029 | 1.1099 | 1.1174 | 1.1255 | 1.1342 | 1.1436 | 1.1538 | 1.1648 | 1.1768 | 1.1897 | 1.2037 | 1.2188 | 1.2352 |
| 36 | 1.0949 | 1.1014 | 1.1083 | 1.1158 | 1.1238 | 1.1324 | 1.1418 | 1.1519 | 1.1629 | 1.1748 | 1.1876 | 1.2015 | 1.2166 | 1.2329 |
| 37 | 1.0934 | 1.0998 | 1.1067 | 1.1140 | 1.1220 | 1.1306 | 1.1399 | 1.1499 | 1.1608 | 1.1726 | 1.1854 | 1.1992 | 1.2142 | 1.2304 |
| 38 | 1.0918 | 1.0982 | 1.1050 | 1.1123 | 1.1201 | 1.1286 | 1.1379 | 1.1479 | 1.1587 | 1.1704 | 1.1831 | 1.1968 | 1.2117 | 1.2278 |
| 39 | 1.0901 | 1.0964 | 1.1032 | 1.1104 | 1.1182 | 1.1266 | 1.1358 | 1.1457 | 1.1564 | 1.1681 | 1.1807 | 1.1943 | 1.2091 | 1.2251 |
| 40 | 1.0884 | 1.0947 | 1.1013 | 1.1085 | 1.1162 | 1.1245 | 1.1336 | 1.1434 | 1.1541 | 1.1656 | 1.1781 | 1.1917 | 1.2063 | 1.2222 |
| 41 | 1.0867 | 1.0928 | 1.0994 | 1.1065 | 1.1141 | 1.1224 | 1.1313 | 1.1411 | 1.1516 | 1.1631 | 1.1755 | 1.1889 | 1.2035 | 1.2192 |
| 42 | 1.0848 | 1.0909 | 1.0974 | 1.1044 | 1.1119 | 1.1201 | 1.1290 | 1.1386 | 1.1491 | 1.1604 | 1.1727 | 1.1860 | 1.2005 | 1.2161 |
| 43 | 1.0830 | 1.0889 | 1.0953 | 1.1022 | 1.1097 | 1.1178 | 1.1266 | 1.1361 | 1.1464 | 1.1577 | 1.1698 | 1.1830 | 1.1973 | 1.2129 |
| 44 | 1.0810 | 1.0869 | 1.0932 | 1.1000 | 1.1074 | 1.1154 | 1.1240 | 1.1334 | 1.1437 | 1.1548 | 1.1668 | 1.1799 | 1.1941 | 1.2094 |
| 45 | 1.0791 | 1.0848 | 1.0911 | 1.0977 | 1.1050 | 1.1129 | 1.1214 | 1.1307 | 1.1408 | 1.1518 | 1.1637 | 1.1766 | 1.1907 | 1.2059 |
| 46 | 1.0770 | 1.0827 | 1.0888 | 1.0954 | 1.1025 | 1.1103 | 1.1187 | 1.1279 | 1.1379 | 1.1487 | 1.1605 | 1.1733 | 1.1871 | 1.2022 |
| 47 | 1.0750 | 1.0805 | 1.0865 | 1.0930 | 1.1000 | 1.1076 | 1.1159 | 1.1250 | 1.1348 | 1.1455 | 1.1572 | 1.1698 | 1.1835 | 1.1984 |
| 48 | 1.0729 | 1.0783 | 1.0842 | 1.0905 | 1.0974 | 1.1049 | 1.1131 | 1.1220 | 1.1317 | 1.1422 | 1.1537 | 1.1662 | 1.1797 | 1.1944 |
| 49 | 1.0707 | 1.0761 | 1.0818 | 1.0880 | 1.0948 | 1.1021 | 1.1101 | 1.1189 | 1.1284 | 1.1388 | 1.1501 | 1.1624 | 1.1758 | 1.1903 |
| 50 | 1.0686 | 1.0738 | 1.0794 | 1.0854 | 1.0921 | 1.0993 | 1.1071 | 1.1157 | 1.1251 | 1.1353 | 1.1465 | 1.1586 | 1.1717 | 1.1861 |
| 51 | 1.0665 | 1.0716 | 1.0771 | 1.0830 | 1.0894 | 1.0965 | 1.1042 | 1.1127 | 1.1219 | 1.1320 | 1.1429 | 1.1548 | 1.1678 | 1.1820 |
| 52 | 1.0644 | 1.0693 | 1.0747 | 1.0805 | 1.0868 | 1.0937 | 1.1013 | 1.1095 | 1.1186 | 1.1285 | 1.1393 | 1.1510 | 1.1638 | 1.1778 |
| 53 | 1.0623 | 1.0671 | 1.0723 | 1.0779 | 1.0841 | 1.0909 | 1.0983 | 1.1064 | 1.1152 | 1.1249 | 1.1355 | 1.1471 | 1.1597 | 1.1734 |
| 54 | 1.0602 | 1.0648 | 1.0699 | 1.0754 | 1.0814 | 1.0880 | 1.0952 | 1.1031 | 1.1118 | 1.1213 | 1.1317 | 1.1430 | 1.1554 | 1.1689 |
| 55 | 1.0580 | 1.0625 | 1.0674 | 1.0728 | 1.0786 | 1.0850 | 1.0921 | 1.0998 | 1.1083 | 1.1176 | 1.1278 | 1.1389 | 1.1510 | 1.1643 |
| 56 | 1.0559 | 1.0603 | 1.0650 | 1.0702 | 1.0758 | 1.0820 | 1.0889 | 1.0964 | 1.1047 | 1.1138 | 1.1238 | 1.1346 | 1.1466 | 1.1596 |
| 57 | 1.0537 | 1.0580 | 1.0625 | 1.0675 | 1.0730 | 1.0790 | 1.0857 | 1.0930 | 1.1011 | 1.1099 | 1.1197 | 1.1303 | 1.1420 | 1.1547 |
| 58 | 1.0516 | 1.0557 | 1.0601 | 1.0649 | 1.0702 | 1.0760 | 1.0825 | 1.0896 | 1.0974 | 1.1060 | 1.1155 | 1.1259 | 1.1372 | 1.1497 |
| 59 | 1.0495 | 1.0534 | 1.0576 | 1.0622 | 1.0673 | 1.0730 | 1.0792 | 1.0861 | 1.0937 | 1.1020 | 1.1112 | 1.1213 | 1.1324 | 1.1446 |
| 60 | 1.0473 | 1.0511 | 1.0551 | 1.0596 | 1.0645 | 1.0699 | 1.0759 | 1.0826 | 1.0899 | 1.0980 | 1.1069 | 1.1168 | 1.1275 | 1.1394 |
| 61 | 1.0452 | 1.0488 | 1.0527 | 1.0570 | 1.0617 | 1.0669 | 1.0726 | 1.0790 | 1.0861 | 1.0940 | 1.1026 | 1.1121 | 1.1226 | 1.1341 |
| 62 | 1.0432 | 1.0466 | 1.0503 | 1.0543 | 1.0588 | 1.0638 | 1.0694 | 1.0755 | 1.0823 | 1.0899 | 1.0982 | 1.1074 | 1.1175 | 1.1287 |
| 63 | 1.0411 | 1.0443 | 1.0479 | 1.0517 | 1.0560 | 1.0608 | 1.0661 | 1.0720 | 1.0785 | 1.0858 | 1.0938 | 1.1027 | 1.1125 | 1.1233 |
| 64 | 1.0391 | 1.0421 | 1.0455 | 1.0492 | 1.0533 | 1.0578 | 1.0629 | 1.0685 | 1.0747 | 1.0817 | 1.0894 | 1.0979 | 1.1074 | 1.1178 |
| 65 | 1.0371 | 1.0400 | 1.0432 | 1.0466 | 1.0505 | 1.0548 | 1.0597 | 1.0650 | 1.0710 | 1.0777 | 1.0850 | 1.0932 | 1.1023 | 1.1123 |
| 66 | 1.0351 | 1.0379 | 1.0409 | 1.0442 | 1.0478 | 1.0519 | 1.0565 | 1.0616 | 1.0673 | 1.0736 | 1.0807 | 1.0885 | 1.0972 | 1.1068 |
| 67 | 1.0332 | 1.0358 | 1.0386 | 1.0417 | 1.0452 | 1.0491 | 1.0534 | 1.0582 | 1.0636 | 1.0697 | 1.0764 | 1.0838 | 1.0921 | 1.1013 |
| 68 | 1.0313 | 1.0338 | 1.0364 | 1.0393 | 1.0426 | 1.0463 | 1.0503 | 1.0549 | 1.0600 | 1.0657 | 1.0721 | 1.0792 | 1.0871 | 1.0959 |
| 69 | 1.0295 | 1.0318 | 1.0343 | 1.0370 | 1.0401 | 1.0435 | 1.0474 | 1.0517 | 1.0565 | 1.0619 | 1.0679 | 1.0747 | 1.0822 | 1.0905 |
| 70 | 1.0277 | 1.0299 | 1.0322 | 1.0348 | 1.0376 | 1.0408 | 1.0444 | 1.0485 | 1.0530 | 1.0581 | 1.0638 | 1.0702 | 1.0773 | 1.0852 |
| 71 | 1.0260 | 1.0280 | 1.0302 | 1.0326 | 1.0353 | 1.0383 | 1.0416 | 1.0454 | 1.0497 | 1.0545 | 1.0598 | 1.0658 | 1.0725 | 1.0800 |
| 72 | 1.0243 | 1.0262 | 1.0282 | 1.0305 | 1.0329 | 1.0357 | 1.0389 | 1.0424 | 1.0464 | 1.0509 | 1.0559 | 1.0616 | 1.0679 | 1.0749 |
| 73 | 1.0227 | 1.0244 | 1.0263 | 1.0284 | 1.0307 | 1.0333 | 1.0362 | 1.0395 | 1.0433 | 1.0475 | 1.0522 | 1.0574 | 1.0633 | 1.0700 |
| 74 | 1.0212 | 1.0228 | 1.0245 | 1.0264 | 1.0286 | 1.0310 | 1.0337 | 1.0368 | 1.0402 | 1.0441 | 1.0485 | 1.0534 | 1.0590 | 1.0652 |
| 75 | 1.0197 | 1.0212 | 1.0228 | 1.0245 | 1.0265 | 1.0287 | 1.0312 | 1.0341 | 1.0373 | 1.0409 | 1.0450 | 1.0496 | 1.0547 | 1.0605 |
| 76 | 1.0182 | 1.0196 | 1.0211 | 1.0227 | 1.0245 | 1.0266 | 1.0289 | 1.0315 | 1.0345 | 1.0378 | 1.0416 | 1.0458 | 1.0506 | 1.0560 |
| 77 | 1.0169 | 1.0181 | 1.0195 | 1.0210 | 1.0226 | 1.0245 | 1.0266 | 1.0291 | 1.0318 | 1.0349 | 1.0384 | 1.0423 | 1.0467 | 1.0517 |
| 78 | 1.0155 | 1.0167 | 1.0179 | 1.0193 | 1.0208 | 1.0226 | 1.0245 | 1.0267 | 1.0292 | 1.0321 | 1.0353 | 1.0389 | 1.0429 | 1.0476 |
| 79 | 1.0143 | 1.0153 | 1.0165 | 1.0177 | 1.0191 | 1.0207 | 1.0225 | 1.0245 | 1.0268 | 1.0294 | 1.0323 | 1.0356 | 1.0394 | 1.0436 |
| 80 | 1.0131 | 1.0141 | 1.0151 | 1.0162 | 1.0175 | 1.0189 | 1.0205 | 1.0224 | 1.0245 | 1.0268 | 1.0295 | 1.0325 | 1.0360 | 1.0398 |

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

**Table 3**
**El Paso City Employees' Pension Fund**
**Factors for Converting from Joint and 2/3 Contingent to Life Only**

| Age of Joint Pensioner | Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option payable for participant's lifetime only | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age of Participant | | | | | | | | | | | | | |
| | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
| 30 | 1.0347 | 1.0378 | 1.0411 | 1.0447 | 1.0486 | 1.0528 | 1.0574 | 1.0623 | 1.0676 | 1.0733 | 1.0795 | 1.0848 | 1.0905 | 1.0965 |
| 31 | 1.0340 | 1.0370 | 1.0403 | 1.0439 | 1.0478 | 1.0520 | 1.0565 | 1.0614 | 1.0666 | 1.0723 | 1.0784 | 1.0837 | 1.0894 | 1.0954 |
| 32 | 1.0333 | 1.0363 | 1.0396 | 1.0431 | 1.0469 | 1.0511 | 1.0556 | 1.0604 | 1.0656 | 1.0713 | 1.0773 | 1.0826 | 1.0882 | 1.0942 |
| 33 | 1.0326 | 1.0356 | 1.0388 | 1.0423 | 1.0461 | 1.0502 | 1.0546 | 1.0594 | 1.0646 | 1.0702 | 1.0762 | 1.0814 | 1.0870 | 1.0929 |
| 34 | 1.0319 | 1.0348 | 1.0380 | 1.0414 | 1.0452 | 1.0492 | 1.0536 | 1.0584 | 1.0635 | 1.0691 | 1.0751 | 1.0802 | 1.0857 | 1.0916 |
| 35 | 1.0311 | 1.0340 | 1.0371 | 1.0405 | 1.0442 | 1.0483 | 1.0526 | 1.0573 | 1.0624 | 1.0679 | 1.0738 | 1.0790 | 1.0844 | 1.0902 |
| 36 | 1.0304 | 1.0332 | 1.0363 | 1.0396 | 1.0433 | 1.0473 | 1.0516 | 1.0562 | 1.0612 | 1.0667 | 1.0726 | 1.0777 | 1.0831 | 1.0888 |
| 37 | 1.0296 | 1.0324 | 1.0354 | 1.0387 | 1.0423 | 1.0462 | 1.0505 | 1.0551 | 1.0601 | 1.0654 | 1.0713 | 1.0763 | 1.0816 | 1.0873 |
| 38 | 1.0288 | 1.0315 | 1.0345 | 1.0378 | 1.0413 | 1.0452 | 1.0494 | 1.0539 | 1.0588 | 1.0642 | 1.0699 | 1.0749 | 1.0802 | 1.0858 |
| 39 | 1.0280 | 1.0307 | 1.0336 | 1.0368 | 1.0403 | 1.0441 | 1.0482 | 1.0527 | 1.0576 | 1.0628 | 1.0685 | 1.0734 | 1.0787 | 1.0842 |
| 40 | 1.0272 | 1.0298 | 1.0327 | 1.0359 | 1.0393 | 1.0430 | 1.0471 | 1.0515 | 1.0563 | 1.0615 | 1.0671 | 1.0719 | 1.0771 | 1.0826 |
| 41 | 1.0264 | 1.0290 | 1.0318 | 1.0349 | 1.0382 | 1.0419 | 1.0459 | 1.0502 | 1.0550 | 1.0601 | 1.0656 | 1.0704 | 1.0755 | 1.0809 |
| 42 | 1.0256 | 1.0281 | 1.0309 | 1.0339 | 1.0372 | 1.0408 | 1.0447 | 1.0490 | 1.0536 | 1.0586 | 1.0641 | 1.0688 | 1.0738 | 1.0792 |
| 43 | 1.0248 | 1.0272 | 1.0299 | 1.0329 | 1.0361 | 1.0396 | 1.0435 | 1.0477 | 1.0522 | 1.0572 | 1.0626 | 1.0672 | 1.0721 | 1.0774 |
| 44 | 1.0239 | 1.0263 | 1.0290 | 1.0319 | 1.0350 | 1.0385 | 1.0423 | 1.0464 | 1.0508 | 1.0557 | 1.0610 | 1.0655 | 1.0704 | 1.0755 |
| 45 | 1.0231 | 1.0255 | 1.0280 | 1.0308 | 1.0339 | 1.0373 | 1.0410 | 1.0450 | 1.0494 | 1.0542 | 1.0594 | 1.0638 | 1.0686 | 1.0736 |
| 46 | 1.0223 | 1.0246 | 1.0271 | 1.0298 | 1.0328 | 1.0361 | 1.0397 | 1.0437 | 1.0480 | 1.0527 | 1.0578 | 1.0621 | 1.0668 | 1.0717 |
| 47 | 1.0215 | 1.0237 | 1.0261 | 1.0288 | 1.0317 | 1.0350 | 1.0385 | 1.0423 | 1.0465 | 1.0511 | 1.0561 | 1.0604 | 1.0649 | 1.0698 |
| 48 | 1.0207 | 1.0228 | 1.0252 | 1.0278 | 1.0307 | 1.0338 | 1.0372 | 1.0410 | 1.0451 | 1.0496 | 1.0545 | 1.0586 | 1.0630 | 1.0678 |
| 49 | 1.0199 | 1.0220 | 1.0243 | 1.0268 | 1.0296 | 1.0326 | 1.0360 | 1.0396 | 1.0436 | 1.0480 | 1.0528 | 1.0568 | 1.0611 | 1.0658 |
| 50 | 1.0191 | 1.0211 | 1.0233 | 1.0258 | 1.0285 | 1.0314 | 1.0347 | 1.0382 | 1.0421 | 1.0464 | 1.0511 | 1.0550 | 1.0592 | 1.0637 |
| 51 | 1.0184 | 1.0203 | 1.0225 | 1.0248 | 1.0274 | 1.0303 | 1.0335 | 1.0369 | 1.0407 | 1.0449 | 1.0495 | 1.0533 | 1.0574 | 1.0618 |
| 52 | 1.0176 | 1.0195 | 1.0216 | 1.0239 | 1.0264 | 1.0292 | 1.0323 | 1.0356 | 1.0393 | 1.0434 | 1.0478 | 1.0515 | 1.0555 | 1.0598 |
| 53 | 1.0169 | 1.0187 | 1.0207 | 1.0229 | 1.0254 | 1.0281 | 1.0311 | 1.0343 | 1.0379 | 1.0419 | 1.0462 | 1.0498 | 1.0537 | 1.0578 |
| 54 | 1.0162 | 1.0179 | 1.0199 | 1.0220 | 1.0244 | 1.0270 | 1.0299 | 1.0331 | 1.0366 | 1.0404 | 1.0446 | 1.0481 | 1.0518 | 1.0558 |
| 55 | 1.0154 | 1.0171 | 1.0190 | 1.0211 | 1.0234 | 1.0259 | 1.0287 | 1.0318 | 1.0352 | 1.0389 | 1.0430 | 1.0463 | 1.0499 | 1.0538 |
| 56 | 1.0147 | 1.0164 | 1.0182 | 1.0202 | 1.0224 | 1.0248 | 1.0275 | 1.0305 | 1.0338 | 1.0374 | 1.0414 | 1.0446 | 1.0481 | 1.0518 |
| 57 | 1.0140 | 1.0156 | 1.0173 | 1.0193 | 1.0214 | 1.0238 | 1.0264 | 1.0293 | 1.0324 | 1.0359 | 1.0398 | 1.0429 | 1.0462 | 1.0498 |
| 58 | 1.0134 | 1.0149 | 1.0165 | 1.0184 | 1.0204 | 1.0227 | 1.0252 | 1.0280 | 1.0311 | 1.0344 | 1.0382 | 1.0411 | 1.0444 | 1.0479 |
| 59 | 1.0127 | 1.0141 | 1.0157 | 1.0175 | 1.0195 | 1.0217 | 1.0241 | 1.0268 | 1.0297 | 1.0330 | 1.0366 | 1.0394 | 1.0425 | 1.0459 |
| 60 | 1.0120 | 1.0134 | 1.0149 | 1.0166 | 1.0185 | 1.0206 | 1.0230 | 1.0256 | 1.0284 | 1.0315 | 1.0350 | 1.0377 | 1.0407 | 1.0439 |
| 61 | 1.0114 | 1.0127 | 1.0142 | 1.0158 | 1.0176 | 1.0196 | 1.0219 | 1.0243 | 1.0271 | 1.0301 | 1.0335 | 1.0361 | 1.0389 | 1.0419 |
| 62 | 1.0107 | 1.0120 | 1.0134 | 1.0150 | 1.0167 | 1.0186 | 1.0208 | 1.0232 | 1.0258 | 1.0287 | 1.0319 | 1.0344 | 1.0371 | 1.0400 |
| 63 | 1.0101 | 1.0113 | 1.0126 | 1.0141 | 1.0158 | 1.0177 | 1.0197 | 1.0220 | 1.0245 | 1.0273 | 1.0304 | 1.0328 | 1.0353 | 1.0381 |
| 64 | 1.0095 | 1.0106 | 1.0119 | 1.0133 | 1.0149 | 1.0167 | 1.0187 | 1.0208 | 1.0233 | 1.0259 | 1.0289 | 1.0312 | 1.0336 | 1.0362 |
| 65 | 1.0089 | 1.0100 | 1.0112 | 1.0126 | 1.0141 | 1.0158 | 1.0176 | 1.0197 | 1.0220 | 1.0246 | 1.0274 | 1.0296 | 1.0319 | 1.0344 |
| 66 | 1.0083 | 1.0094 | 1.0105 | 1.0118 | 1.0132 | 1.0148 | 1.0166 | 1.0186 | 1.0208 | 1.0233 | 1.0260 | 1.0280 | 1.0302 | 1.0326 |
| 67 | 1.0078 | 1.0087 | 1.0098 | 1.0110 | 1.0124 | 1.0139 | 1.0157 | 1.0176 | 1.0197 | 1.0220 | 1.0246 | 1.0265 | 1.0286 | 1.0308 |
| 68 | 1.0072 | 1.0081 | 1.0092 | 1.0103 | 1.0116 | 1.0131 | 1.0147 | 1.0165 | 1.0185 | 1.0207 | 1.0232 | 1.0250 | 1.0270 | 1.0291 |
| 69 | 1.0067 | 1.0076 | 1.0085 | 1.0096 | 1.0109 | 1.0122 | 1.0138 | 1.0155 | 1.0174 | 1.0195 | 1.0219 | 1.0236 | 1.0254 | 1.0274 |
| 70 | 1.0062 | 1.0070 | 1.0079 | 1.0089 | 1.0101 | 1.0114 | 1.0129 | 1.0145 | 1.0163 | 1.0183 | 1.0206 | 1.0222 | 1.0239 | 1.0257 |
| 71 | 1.0057 | 1.0065 | 1.0073 | 1.0083 | 1.0094 | 1.0106 | 1.0120 | 1.0135 | 1.0153 | 1.0172 | 1.0193 | 1.0208 | 1.0224 | 1.0241 |
| 72 | 1.0053 | 1.0060 | 1.0068 | 1.0077 | 1.0087 | 1.0099 | 1.0112 | 1.0126 | 1.0142 | 1.0161 | 1.0181 | 1.0195 | 1.0210 | 1.0226 |
| 73 | 1.0048 | 1.0055 | 1.0062 | 1.0071 | 1.0080 | 1.0091 | 1.0103 | 1.0117 | 1.0133 | 1.0150 | 1.0169 | 1.0182 | 1.0196 | 1.0211 |
| 74 | 1.0044 | 1.0050 | 1.0057 | 1.0065 | 1.0074 | 1.0084 | 1.0096 | 1.0109 | 1.0123 | 1.0139 | 1.0158 | 1.0170 | 1.0183 | 1.0197 |
| 75 | 1.0040 | 1.0046 | 1.0052 | 1.0059 | 1.0068 | 1.0077 | 1.0088 | 1.0100 | 1.0114 | 1.0129 | 1.0147 | 1.0158 | 1.0170 | 1.0183 |
| 76 | 1.0037 | 1.0042 | 1.0047 | 1.0054 | 1.0062 | 1.0071 | 1.0081 | 1.0092 | 1.0105 | 1.0120 | 1.0136 | 1.0146 | 1.0158 | 1.0170 |
| 77 | 1.0033 | 1.0038 | 1.0043 | 1.0049 | 1.0056 | 1.0065 | 1.0074 | 1.0085 | 1.0097 | 1.0110 | 1.0126 | 1.0135 | 1.0146 | 1.0157 |
| 78 | 1.0030 | 1.0034 | 1.0039 | 1.0045 | 1.0051 | 1.0059 | 1.0068 | 1.0077 | 1.0089 | 1.0102 | 1.0116 | 1.0125 | 1.0135 | 1.0145 |
| 79 | 1.0027 | 1.0031 | 1.0035 | 1.0040 | 1.0046 | 1.0053 | 1.0061 | 1.0071 | 1.0081 | 1.0093 | 1.0107 | 1.0115 | 1.0124 | 1.0133 |
| 80 | 1.0024 | 1.0027 | 1.0031 | 1.0036 | 1.0042 | 1.0048 | 1.0056 | 1.0064 | 1.0074 | 1.0085 | 1.0098 | 1.0105 | 1.0113 | 1.0122 |

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

**Table 2**
**El Paso City Employees' Pension Fund**
**Factors for Converting from Joint and 2/3 Contingent to Joint and 100% Contingent**

| Age of Joint Pensioner | Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant<br>Age of Participant | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 |
| 30 | 0.9056 | 0.9007 | 0.8955 | 0.8903 | 0.8848 | 0.8792 | 0.8734 | 0.8675 | 0.8614 | 0.8552 | 0.8489 | 0.8425 | 0.8360 |
| 31 | 0.9061 | 0.9011 | 0.8960 | 0.8907 | 0.8853 | 0.8796 | 0.8739 | 0.8679 | 0.8619 | 0.8557 | 0.8493 | 0.8429 | 0.8364 |
| 32 | 0.9066 | 0.9016 | 0.8965 | 0.8912 | 0.8857 | 0.8801 | 0.8743 | 0.8684 | 0.8623 | 0.8561 | 0.8498 | 0.8433 | 0.8368 |
| 33 | 0.9071 | 0.9022 | 0.8970 | 0.8917 | 0.8863 | 0.8806 | 0.8748 | 0.8689 | 0.8628 | 0.8566 | 0.8502 | 0.8438 | 0.8372 |
| 34 | 0.9077 | 0.9027 | 0.8976 | 0.8923 | 0.8868 | 0.8812 | 0.8754 | 0.8694 | 0.8633 | 0.8571 | 0.8507 | 0.8442 | 0.8376 |
| 35 | 0.9083 | 0.9033 | 0.8982 | 0.8929 | 0.8874 | 0.8817 | 0.8759 | 0.8700 | 0.8638 | 0.8576 | 0.8512 | 0.8447 | 0.8381 |
| 36 | 0.9089 | 0.9040 | 0.8988 | 0.8935 | 0.8880 | 0.8824 | 0.8765 | 0.8706 | 0.8644 | 0.8582 | 0.8518 | 0.8453 | 0.8387 |
| 37 | 0.9096 | 0.9047 | 0.8995 | 0.8942 | 0.8887 | 0.8830 | 0.8772 | 0.8712 | 0.8651 | 0.8588 | 0.8524 | 0.8459 | 0.8392 |
| 38 | 0.9103 | 0.9054 | 0.9002 | 0.8949 | 0.8894 | 0.8837 | 0.8779 | 0.8719 | 0.8657 | 0.8594 | 0.8530 | 0.8465 | 0.8398 |
| 39 | 0.9111 | 0.9061 | 0.9010 | 0.8956 | 0.8901 | 0.8844 | 0.8786 | 0.8726 | 0.8664 | 0.8601 | 0.8537 | 0.8471 | 0.8405 |
| 40 | 0.9119 | 0.9069 | 0.9018 | 0.8964 | 0.8909 | 0.8852 | 0.8794 | 0.8733 | 0.8672 | 0.8609 | 0.8544 | 0.8478 | 0.8412 |
| 41 | 0.9127 | 0.9078 | 0.9026 | 0.8973 | 0.8917 | 0.8860 | 0.8802 | 0.8741 | 0.8680 | 0.8616 | 0.8552 | 0.8486 | 0.8419 |
| 42 | 0.9136 | 0.9087 | 0.9035 | 0.8982 | 0.8926 | 0.8869 | 0.8810 | 0.8750 | 0.8688 | 0.8625 | 0.8560 | 0.8494 | 0.8427 |
| 43 | 0.9146 | 0.9096 | 0.9044 | 0.8991 | 0.8936 | 0.8878 | 0.8820 | 0.8759 | 0.8697 | 0.8633 | 0.8568 | 0.8502 | 0.8435 |
| 44 | 0.9156 | 0.9106 | 0.9054 | 0.9001 | 0.8945 | 0.8888 | 0.8829 | 0.8769 | 0.8706 | 0.8643 | 0.8578 | 0.8511 | 0.8444 |
| 45 | 0.9166 | 0.9116 | 0.9065 | 0.9011 | 0.8956 | 0.8899 | 0.8839 | 0.8779 | 0.8716 | 0.8653 | 0.8587 | 0.8521 | 0.8453 |
| 46 | 0.9177 | 0.9127 | 0.9076 | 0.9022 | 0.8967 | 0.8909 | 0.8850 | 0.8789 | 0.8727 | 0.8663 | 0.8597 | 0.8531 | 0.8463 |
| 47 | 0.9188 | 0.9139 | 0.9087 | 0.9034 | 0.8978 | 0.8921 | 0.8862 | 0.8801 | 0.8738 | 0.8674 | 0.8608 | 0.8541 | 0.8473 |
| 48 | 0.9200 | 0.9151 | 0.9099 | 0.9046 | 0.8990 | 0.8933 | 0.8874 | 0.8813 | 0.8750 | 0.8685 | 0.8620 | 0.8552 | 0.8484 |
| 49 | 0.9213 | 0.9163 | 0.9112 | 0.9058 | 0.9003 | 0.8945 | 0.8886 | 0.8825 | 0.8762 | 0.8698 | 0.8632 | 0.8564 | 0.8495 |
| 50 | 0.9226 | 0.9176 | 0.9125 | 0.9072 | 0.9016 | 0.8959 | 0.8899 | 0.8838 | 0.8775 | 0.8711 | 0.8644 | 0.8577 | 0.8508 |
| 51 | 0.9238 | 0.9189 | 0.9138 | 0.9085 | 0.9029 | 0.8972 | 0.8912 | 0.8851 | 0.8788 | 0.8723 | 0.8656 | 0.8588 | 0.8519 |
| 52 | 0.9252 | 0.9203 | 0.9151 | 0.9098 | 0.9043 | 0.8985 | 0.8926 | 0.8864 | 0.8801 | 0.8736 | 0.8669 | 0.8601 | 0.8531 |
| 53 | 0.9265 | 0.9217 | 0.9165 | 0.9112 | 0.9057 | 0.8999 | 0.8940 | 0.8878 | 0.8815 | 0.8749 | 0.8683 | 0.8614 | 0.8544 |
| 54 | 0.9280 | 0.9231 | 0.9180 | 0.9127 | 0.9072 | 0.9014 | 0.8954 | 0.8893 | 0.8829 | 0.8764 | 0.8697 | 0.8628 | 0.8558 |
| 55 | 0.9295 | 0.9246 | 0.9196 | 0.9142 | 0.9087 | 0.9030 | 0.8970 | 0.8908 | 0.8845 | 0.8779 | 0.8712 | 0.8643 | 0.8572 |
| 56 | 0.9311 | 0.9262 | 0.9212 | 0.9159 | 0.9104 | 0.9046 | 0.8986 | 0.8925 | 0.8861 | 0.8795 | 0.8728 | 0.8658 | 0.8588 |
| 57 | 0.9327 | 0.9279 | 0.9228 | 0.9176 | 0.9121 | 0.9063 | 0.9004 | 0.8942 | 0.8878 | 0.8812 | 0.8744 | 0.8675 | 0.8604 |
| 58 | 0.9344 | 0.9296 | 0.9246 | 0.9194 | 0.9139 | 0.9081 | 0.9022 | 0.8960 | 0.8896 | 0.8830 | 0.8762 | 0.8693 | 0.8621 |
| 59 | 0.9361 | 0.9314 | 0.9264 | 0.9212 | 0.9158 | 0.9101 | 0.9041 | 0.8979 | 0.8915 | 0.8849 | 0.8781 | 0.8711 | 0.8640 |
| 60 | 0.9380 | 0.9333 | 0.9284 | 0.9232 | 0.9177 | 0.9121 | 0.9061 | 0.9000 | 0.8936 | 0.8869 | 0.8801 | 0.8731 | 0.8659 |
| 61 | 0.9398 | 0.9352 | 0.9303 | 0.9252 | 0.9198 | 0.9142 | 0.9082 | 0.9021 | 0.8957 | 0.8891 | 0.8822 | 0.8752 | 0.8680 |
| 62 | 0.9418 | 0.9372 | 0.9324 | 0.9273 | 0.9220 | 0.9163 | 0.9105 | 0.9043 | 0.8979 | 0.8913 | 0.8845 | 0.8774 | 0.8702 |
| 63 | 0.9438 | 0.9393 | 0.9345 | 0.9295 | 0.9242 | 0.9186 | 0.9128 | 0.9067 | 0.9003 | 0.8937 | 0.8868 | 0.8798 | 0.8725 |
| 64 | 0.9458 | 0.9414 | 0.9367 | 0.9318 | 0.9265 | 0.9210 | 0.9152 | 0.9091 | 0.9028 | 0.8962 | 0.8893 | 0.8823 | 0.8750 |
| 65 | 0.9479 | 0.9436 | 0.9390 | 0.9341 | 0.9289 | 0.9235 | 0.9177 | 0.9117 | 0.9054 | 0.8988 | 0.8919 | 0.8849 | 0.8776 |
| 66 | 0.9500 | 0.9458 | 0.9413 | 0.9365 | 0.9314 | 0.9260 | 0.9203 | 0.9143 | 0.9080 | 0.9015 | 0.8947 | 0.8876 | 0.8803 |
| 67 | 0.9522 | 0.9481 | 0.9437 | 0.9389 | 0.9339 | 0.9286 | 0.9230 | 0.9171 | 0.9108 | 0.9043 | 0.8975 | 0.8905 | 0.8832 |
| 68 | 0.9544 | 0.9504 | 0.9461 | 0.9415 | 0.9365 | 0.9313 | 0.9258 | 0.9199 | 0.9137 | 0.9073 | 0.9005 | 0.8935 | 0.8862 |
| 69 | 0.9566 | 0.9527 | 0.9485 | 0.9440 | 0.9392 | 0.9341 | 0.9286 | 0.9228 | 0.9168 | 0.9104 | 0.9036 | 0.8966 | 0.8894 |
| 70 | 0.9588 | 0.9550 | 0.9509 | 0.9466 | 0.9419 | 0.9369 | 0.9315 | 0.9259 | 0.9199 | 0.9135 | 0.9069 | 0.8999 | 0.8927 |
| 71 | 0.9610 | 0.9573 | 0.9534 | 0.9492 | 0.9446 | 0.9397 | 0.9345 | 0.9290 | 0.9230 | 0.9168 | 0.9102 | 0.9033 | 0.8961 |
| 72 | 0.9631 | 0.9597 | 0.9559 | 0.9518 | 0.9474 | 0.9426 | 0.9375 | 0.9321 | 0.9263 | 0.9202 | 0.9137 | 0.9068 | 0.8997 |
| 73 | 0.9653 | 0.9620 | 0.9583 | 0.9544 | 0.9502 | 0.9456 | 0.9406 | 0.9353 | 0.9296 | 0.9236 | 0.9172 | 0.9105 | 0.9034 |
| 74 | 0.9674 | 0.9643 | 0.9608 | 0.9570 | 0.9529 | 0.9485 | 0.9437 | 0.9385 | 0.9330 | 0.9271 | 0.9209 | 0.9142 | 0.9072 |
| 75 | 0.9695 | 0.9665 | 0.9632 | 0.9596 | 0.9557 | 0.9514 | 0.9468 | 0.9418 | 0.9365 | 0.9307 | 0.9246 | 0.9181 | 0.9112 |
| 76 | 0.9716 | 0.9687 | 0.9656 | 0.9622 | 0.9584 | 0.9543 | 0.9499 | 0.9451 | 0.9399 | 0.9343 | 0.9284 | 0.9220 | 0.9152 |
| 77 | 0.9736 | 0.9709 | 0.9680 | 0.9647 | 0.9611 | 0.9572 | 0.9530 | 0.9484 | 0.9434 | 0.9380 | 0.9322 | 0.9260 | 0.9194 |
| 78 | 0.9755 | 0.9730 | 0.9702 | 0.9672 | 0.9638 | 0.9601 | 0.9561 | 0.9517 | 0.9469 | 0.9417 | 0.9361 | 0.9300 | 0.9236 |
| 79 | 0.9774 | 0.9751 | 0.9725 | 0.9696 | 0.9664 | 0.9629 | 0.9591 | 0.9549 | 0.9503 | 0.9453 | 0.9399 | 0.9341 | 0.9278 |
| 80 | 0.9792 | 0.9771 | 0.9746 | 0.9719 | 0.9690 | 0.9657 | 0.9621 | 0.9581 | 0.9537 | 0.9490 | 0.9438 | 0.9382 | 0.9321 |

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

**Table 2**

**El Paso City Employees' Pension Fund**

**Factors for Converting from Joint and 2/3 Contingent to Joint and 100% Contingent**

| Age of Joint Pensioner | Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age of Participant | | | | | | | | | | | | | |
| | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 |
| 30 | 0.9554 | 0.9529 | 0.9503 | 0.9475 | 0.9446 | 0.9415 | 0.9383 | 0.9348 | 0.9312 | 0.9274 | 0.9234 | 0.9193 | 0.9149 | 0.9104 |
| 31 | 0.9559 | 0.9534 | 0.9507 | 0.9480 | 0.9451 | 0.9420 | 0.9387 | 0.9353 | 0.9317 | 0.9279 | 0.9239 | 0.9198 | 0.9154 | 0.9108 |
| 32 | 0.9564 | 0.9538 | 0.9512 | 0.9485 | 0.9456 | 0.9425 | 0.9392 | 0.9358 | 0.9322 | 0.9284 | 0.9244 | 0.9203 | 0.9159 | 0.9114 |
| 33 | 0.9568 | 0.9543 | 0.9517 | 0.9490 | 0.9461 | 0.9430 | 0.9398 | 0.9364 | 0.9328 | 0.9290 | 0.9250 | 0.9208 | 0.9164 | 0.9119 |
| 34 | 0.9574 | 0.9549 | 0.9523 | 0.9495 | 0.9466 | 0.9436 | 0.9403 | 0.9369 | 0.9333 | 0.9295 | 0.9255 | 0.9214 | 0.9170 | 0.9125 |
| 35 | 0.9579 | 0.9554 | 0.9528 | 0.9501 | 0.9472 | 0.9442 | 0.9409 | 0.9375 | 0.9339 | 0.9301 | 0.9262 | 0.9220 | 0.9176 | 0.9131 |
| 36 | 0.9585 | 0.9560 | 0.9534 | 0.9507 | 0.9478 | 0.9448 | 0.9415 | 0.9381 | 0.9345 | 0.9308 | 0.9268 | 0.9226 | 0.9183 | 0.9137 |
| 37 | 0.9590 | 0.9566 | 0.9540 | 0.9513 | 0.9484 | 0.9454 | 0.9422 | 0.9388 | 0.9352 | 0.9314 | 0.9275 | 0.9233 | 0.9189 | 0.9144 |
| 38 | 0.9597 | 0.9572 | 0.9547 | 0.9520 | 0.9491 | 0.9461 | 0.9429 | 0.9395 | 0.9359 | 0.9321 | 0.9282 | 0.9240 | 0.9197 | 0.9151 |
| 39 | 0.9603 | 0.9579 | 0.9553 | 0.9526 | 0.9498 | 0.9468 | 0.9436 | 0.9402 | 0.9366 | 0.9329 | 0.9289 | 0.9248 | 0.9204 | 0.9159 |
| 40 | 0.9610 | 0.9586 | 0.9560 | 0.9534 | 0.9505 | 0.9475 | 0.9443 | 0.9410 | 0.9374 | 0.9337 | 0.9297 | 0.9256 | 0.9212 | 0.9167 |
| 41 | 0.9617 | 0.9593 | 0.9568 | 0.9541 | 0.9513 | 0.9483 | 0.9451 | 0.9418 | 0.9382 | 0.9345 | 0.9305 | 0.9264 | 0.9221 | 0.9175 |
| 42 | 0.9624 | 0.9600 | 0.9575 | 0.9549 | 0.9521 | 0.9491 | 0.9460 | 0.9426 | 0.9391 | 0.9353 | 0.9314 | 0.9273 | 0.9229 | 0.9184 |
| 43 | 0.9631 | 0.9608 | 0.9583 | 0.9557 | 0.9529 | 0.9500 | 0.9468 | 0.9435 | 0.9400 | 0.9362 | 0.9323 | 0.9282 | 0.9239 | 0.9193 |
| 44 | 0.9639 | 0.9616 | 0.9591 | 0.9565 | 0.9538 | 0.9508 | 0.9477 | 0.9444 | 0.9409 | 0.9372 | 0.9333 | 0.9292 | 0.9248 | 0.9203 |
| 45 | 0.9647 | 0.9624 | 0.9599 | 0.9574 | 0.9547 | 0.9517 | 0.9486 | 0.9454 | 0.9419 | 0.9382 | 0.9343 | 0.9302 | 0.9259 | 0.9213 |
| 46 | 0.9655 | 0.9632 | 0.9608 | 0.9583 | 0.9556 | 0.9527 | 0.9496 | 0.9464 | 0.9429 | 0.9392 | 0.9353 | 0.9312 | 0.9269 | 0.9224 |
| 47 | 0.9663 | 0.9641 | 0.9617 | 0.9592 | 0.9565 | 0.9537 | 0.9506 | 0.9474 | 0.9439 | 0.9403 | 0.9364 | 0.9323 | 0.9281 | 0.9236 |
| 48 | 0.9672 | 0.9650 | 0.9626 | 0.9602 | 0.9575 | 0.9547 | 0.9517 | 0.9484 | 0.9450 | 0.9414 | 0.9375 | 0.9335 | 0.9292 | 0.9247 |
| 49 | 0.9680 | 0.9659 | 0.9636 | 0.9611 | 0.9585 | 0.9557 | 0.9527 | 0.9496 | 0.9462 | 0.9425 | 0.9387 | 0.9347 | 0.9304 | 0.9260 |
| 50 | 0.9689 | 0.9668 | 0.9645 | 0.9621 | 0.9596 | 0.9568 | 0.9538 | 0.9507 | 0.9473 | 0.9438 | 0.9400 | 0.9360 | 0.9317 | 0.9273 |
| 51 | 0.9698 | 0.9677 | 0.9655 | 0.9631 | 0.9606 | 0.9578 | 0.9549 | 0.9518 | 0.9485 | 0.9449 | 0.9412 | 0.9372 | 0.9330 | 0.9285 |
| 52 | 0.9706 | 0.9686 | 0.9664 | 0.9641 | 0.9616 | 0.9589 | 0.9560 | 0.9530 | 0.9497 | 0.9461 | 0.9424 | 0.9384 | 0.9342 | 0.9298 |
| 53 | 0.9715 | 0.9695 | 0.9674 | 0.9651 | 0.9627 | 0.9600 | 0.9572 | 0.9541 | 0.9509 | 0.9474 | 0.9437 | 0.9398 | 0.9356 | 0.9312 |
| 54 | 0.9724 | 0.9705 | 0.9684 | 0.9661 | 0.9637 | 0.9611 | 0.9584 | 0.9554 | 0.9521 | 0.9487 | 0.9450 | 0.9411 | 0.9370 | 0.9326 |
| 55 | 0.9733 | 0.9714 | 0.9694 | 0.9672 | 0.9648 | 0.9623 | 0.9596 | 0.9566 | 0.9534 | 0.9500 | 0.9464 | 0.9425 | 0.9384 | 0.9341 |
| 56 | 0.9742 | 0.9724 | 0.9704 | 0.9683 | 0.9660 | 0.9635 | 0.9608 | 0.9579 | 0.9548 | 0.9514 | 0.9478 | 0.9440 | 0.9399 | 0.9356 |
| 57 | 0.9751 | 0.9733 | 0.9714 | 0.9693 | 0.9671 | 0.9647 | 0.9620 | 0.9592 | 0.9561 | 0.9528 | 0.9493 | 0.9455 | 0.9415 | 0.9372 |
| 58 | 0.9761 | 0.9743 | 0.9724 | 0.9704 | 0.9683 | 0.9659 | 0.9633 | 0.9605 | 0.9575 | 0.9543 | 0.9508 | 0.9471 | 0.9431 | 0.9389 |
| 59 | 0.9770 | 0.9753 | 0.9735 | 0.9715 | 0.9694 | 0.9671 | 0.9646 | 0.9619 | 0.9589 | 0.9558 | 0.9523 | 0.9487 | 0.9448 | 0.9406 |
| 60 | 0.9779 | 0.9763 | 0.9745 | 0.9726 | 0.9706 | 0.9684 | 0.9659 | 0.9633 | 0.9604 | 0.9573 | 0.9539 | 0.9503 | 0.9465 | 0.9424 |
| 61 | 0.9788 | 0.9773 | 0.9756 | 0.9738 | 0.9718 | 0.9696 | 0.9672 | 0.9647 | 0.9619 | 0.9588 | 0.9555 | 0.9520 | 0.9482 | 0.9442 |
| 62 | 0.9797 | 0.9782 | 0.9766 | 0.9749 | 0.9730 | 0.9709 | 0.9686 | 0.9661 | 0.9634 | 0.9604 | 0.9572 | 0.9537 | 0.9500 | 0.9461 |
| 63 | 0.9806 | 0.9792 | 0.9777 | 0.9760 | 0.9742 | 0.9721 | 0.9699 | 0.9675 | 0.9649 | 0.9620 | 0.9589 | 0.9555 | 0.9519 | 0.9480 |
| 64 | 0.9816 | 0.9802 | 0.9787 | 0.9771 | 0.9753 | 0.9734 | 0.9713 | 0.9689 | 0.9664 | 0.9636 | 0.9606 | 0.9573 | 0.9538 | 0.9499 |
| 65 | 0.9824 | 0.9811 | 0.9797 | 0.9782 | 0.9765 | 0.9747 | 0.9726 | 0.9704 | 0.9679 | 0.9652 | 0.9623 | 0.9591 | 0.9557 | 0.9519 |
| 66 | 0.9833 | 0.9821 | 0.9807 | 0.9793 | 0.9777 | 0.9759 | 0.9740 | 0.9718 | 0.9694 | 0.9668 | 0.9640 | 0.9609 | 0.9576 | 0.9540 |
| 67 | 0.9842 | 0.9830 | 0.9817 | 0.9804 | 0.9788 | 0.9772 | 0.9753 | 0.9732 | 0.9710 | 0.9685 | 0.9657 | 0.9628 | 0.9595 | 0.9560 |
| 68 | 0.9850 | 0.9839 | 0.9827 | 0.9814 | 0.9800 | 0.9784 | 0.9766 | 0.9746 | 0.9725 | 0.9701 | 0.9675 | 0.9646 | 0.9615 | 0.9581 |
| 69 | 0.9859 | 0.9848 | 0.9837 | 0.9825 | 0.9811 | 0.9796 | 0.9779 | 0.9760 | 0.9740 | 0.9717 | 0.9692 | 0.9664 | 0.9634 | 0.9601 |
| 70 | 0.9867 | 0.9857 | 0.9846 | 0.9835 | 0.9822 | 0.9808 | 0.9792 | 0.9774 | 0.9754 | 0.9733 | 0.9709 | 0.9682 | 0.9654 | 0.9622 |
| 71 | 0.9875 | 0.9866 | 0.9856 | 0.9845 | 0.9833 | 0.9819 | 0.9804 | 0.9787 | 0.9769 | 0.9748 | 0.9725 | 0.9700 | 0.9673 | 0.9643 |
| 72 | 0.9883 | 0.9874 | 0.9865 | 0.9854 | 0.9843 | 0.9830 | 0.9816 | 0.9801 | 0.9783 | 0.9764 | 0.9742 | 0.9718 | 0.9692 | 0.9663 |
| 73 | 0.9890 | 0.9882 | 0.9873 | 0.9864 | 0.9853 | 0.9841 | 0.9828 | 0.9813 | 0.9797 | 0.9778 | 0.9758 | 0.9736 | 0.9711 | 0.9683 |
| 74 | 0.9897 | 0.9890 | 0.9882 | 0.9873 | 0.9863 | 0.9852 | 0.9840 | 0.9826 | 0.9810 | 0.9793 | 0.9774 | 0.9753 | 0.9729 | 0.9703 |
| 75 | 0.9904 | 0.9897 | 0.9890 | 0.9882 | 0.9873 | 0.9862 | 0.9851 | 0.9838 | 0.9823 | 0.9807 | 0.9789 | 0.9769 | 0.9747 | 0.9723 |
| 76 | 0.9911 | 0.9905 | 0.9898 | 0.9890 | 0.9882 | 0.9872 | 0.9862 | 0.9850 | 0.9836 | 0.9821 | 0.9804 | 0.9786 | 0.9765 | 0.9742 |
| 77 | 0.9918 | 0.9912 | 0.9905 | 0.9898 | 0.9891 | 0.9882 | 0.9872 | 0.9861 | 0.9848 | 0.9834 | 0.9819 | 0.9801 | 0.9782 | 0.9760 |
| 78 | 0.9924 | 0.9919 | 0.9913 | 0.9906 | 0.9899 | 0.9891 | 0.9882 | 0.9872 | 0.9860 | 0.9847 | 0.9833 | 0.9816 | 0.9798 | 0.9778 |
| 79 | 0.9930 | 0.9925 | 0.9920 | 0.9914 | 0.9907 | 0.9900 | 0.9891 | 0.9882 | 0.9871 | 0.9859 | 0.9846 | 0.9831 | 0.9814 | 0.9795 |
| 80 | 0.9936 | 0.9931 | 0.9926 | 0.9921 | 0.9915 | 0.9908 | 0.9900 | 0.9892 | 0.9882 | 0.9871 | 0.9859 | 0.9845 | 0.9829 | 0.9812 |

Interest Rate: 7.50%

Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

**Table 2**
**El Paso City Employees' Pension Fund**
**Factors for Converting from Joint and 2/3 Contingent to Joint and 100% Contingent**

| Age of Joint Pensioner | Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age of Participant | | | | | | | | | | | | | |
| | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
| 30 | 0.9835 | 0.9821 | 0.9806 | 0.9791 | 0.9774 | 0.9755 | 0.9736 | 0.9715 | 0.9693 | 0.9670 | 0.9645 | 0.9624 | 0.9602 | 0.9579 |
| 31 | 0.9838 | 0.9825 | 0.9810 | 0.9794 | 0.9777 | 0.9759 | 0.9740 | 0.9719 | 0.9697 | 0.9674 | 0.9649 | 0.9628 | 0.9606 | 0.9583 |
| 32 | 0.9841 | 0.9828 | 0.9813 | 0.9798 | 0.9781 | 0.9763 | 0.9744 | 0.9723 | 0.9701 | 0.9678 | 0.9653 | 0.9632 | 0.9610 | 0.9588 |
| 33 | 0.9845 | 0.9831 | 0.9817 | 0.9801 | 0.9785 | 0.9767 | 0.9748 | 0.9727 | 0.9706 | 0.9683 | 0.9658 | 0.9637 | 0.9615 | 0.9592 |
| 34 | 0.9848 | 0.9835 | 0.9820 | 0.9805 | 0.9788 | 0.9771 | 0.9752 | 0.9732 | 0.9710 | 0.9687 | 0.9663 | 0.9642 | 0.9620 | 0.9597 |
| 35 | 0.9851 | 0.9838 | 0.9824 | 0.9809 | 0.9793 | 0.9775 | 0.9756 | 0.9736 | 0.9715 | 0.9692 | 0.9668 | 0.9647 | 0.9625 | 0.9603 |
| 36 | 0.9855 | 0.9842 | 0.9828 | 0.9813 | 0.9797 | 0.9779 | 0.9761 | 0.9741 | 0.9720 | 0.9697 | 0.9673 | 0.9652 | 0.9631 | 0.9608 |
| 37 | 0.9858 | 0.9846 | 0.9832 | 0.9817 | 0.9801 | 0.9784 | 0.9765 | 0.9746 | 0.9725 | 0.9702 | 0.9678 | 0.9658 | 0.9636 | 0.9614 |
| 38 | 0.9862 | 0.9849 | 0.9836 | 0.9821 | 0.9805 | 0.9788 | 0.9770 | 0.9751 | 0.9730 | 0.9707 | 0.9684 | 0.9663 | 0.9642 | 0.9620 |
| 39 | 0.9866 | 0.9853 | 0.9840 | 0.9825 | 0.9810 | 0.9793 | 0.9775 | 0.9756 | 0.9735 | 0.9713 | 0.9689 | 0.9669 | 0.9648 | 0.9626 |
| 40 | 0.9869 | 0.9857 | 0.9844 | 0.9830 | 0.9814 | 0.9798 | 0.9780 | 0.9761 | 0.9740 | 0.9719 | 0.9695 | 0.9675 | 0.9654 | 0.9633 |
| 41 | 0.9873 | 0.9861 | 0.9848 | 0.9834 | 0.9819 | 0.9803 | 0.9785 | 0.9766 | 0.9746 | 0.9724 | 0.9701 | 0.9682 | 0.9661 | 0.9639 |
| 42 | 0.9877 | 0.9865 | 0.9853 | 0.9839 | 0.9824 | 0.9808 | 0.9791 | 0.9772 | 0.9752 | 0.9730 | 0.9708 | 0.9688 | 0.9668 | 0.9646 |
| 43 | 0.9881 | 0.9869 | 0.9857 | 0.9843 | 0.9829 | 0.9813 | 0.9796 | 0.9778 | 0.9758 | 0.9737 | 0.9714 | 0.9695 | 0.9675 | 0.9653 |
| 44 | 0.9884 | 0.9873 | 0.9861 | 0.9848 | 0.9834 | 0.9818 | 0.9801 | 0.9783 | 0.9764 | 0.9743 | 0.9721 | 0.9702 | 0.9682 | 0.9661 |
| 45 | 0.9888 | 0.9877 | 0.9866 | 0.9853 | 0.9839 | 0.9823 | 0.9807 | 0.9789 | 0.9770 | 0.9749 | 0.9727 | 0.9709 | 0.9689 | 0.9668 |
| 46 | 0.9892 | 0.9881 | 0.9870 | 0.9857 | 0.9843 | 0.9829 | 0.9812 | 0.9795 | 0.9776 | 0.9756 | 0.9734 | 0.9716 | 0.9697 | 0.9676 |
| 47 | 0.9896 | 0.9886 | 0.9874 | 0.9862 | 0.9848 | 0.9834 | 0.9818 | 0.9801 | 0.9783 | 0.9763 | 0.9741 | 0.9723 | 0.9704 | 0.9684 |
| 48 | 0.9900 | 0.9890 | 0.9879 | 0.9867 | 0.9853 | 0.9839 | 0.9824 | 0.9807 | 0.9789 | 0.9769 | 0.9748 | 0.9731 | 0.9712 | 0.9692 |
| 49 | 0.9903 | 0.9894 | 0.9883 | 0.9871 | 0.9858 | 0.9845 | 0.9829 | 0.9813 | 0.9795 | 0.9776 | 0.9755 | 0.9738 | 0.9720 | 0.9701 |
| 50 | 0.9907 | 0.9898 | 0.9887 | 0.9876 | 0.9863 | 0.9850 | 0.9835 | 0.9819 | 0.9802 | 0.9783 | 0.9763 | 0.9746 | 0.9728 | 0.9709 |
| 51 | 0.9911 | 0.9901 | 0.9891 | 0.9880 | 0.9868 | 0.9855 | 0.9841 | 0.9825 | 0.9808 | 0.9790 | 0.9770 | 0.9753 | 0.9736 | 0.9717 |
| 52 | 0.9914 | 0.9905 | 0.9895 | 0.9885 | 0.9873 | 0.9860 | 0.9846 | 0.9831 | 0.9814 | 0.9796 | 0.9777 | 0.9761 | 0.9744 | 0.9726 |
| 53 | 0.9918 | 0.9909 | 0.9900 | 0.9889 | 0.9878 | 0.9865 | 0.9852 | 0.9837 | 0.9821 | 0.9803 | 0.9784 | 0.9768 | 0.9752 | 0.9734 |
| 54 | 0.9921 | 0.9913 | 0.9904 | 0.9893 | 0.9882 | 0.9870 | 0.9857 | 0.9842 | 0.9827 | 0.9810 | 0.9791 | 0.9776 | 0.9760 | 0.9742 |
| 55 | 0.9925 | 0.9916 | 0.9908 | 0.9898 | 0.9887 | 0.9875 | 0.9862 | 0.9848 | 0.9833 | 0.9816 | 0.9798 | 0.9783 | 0.9768 | 0.9751 |
| 56 | 0.9928 | 0.9920 | 0.9912 | 0.9902 | 0.9892 | 0.9880 | 0.9868 | 0.9854 | 0.9839 | 0.9823 | 0.9805 | 0.9791 | 0.9776 | 0.9760 |
| 57 | 0.9931 | 0.9924 | 0.9916 | 0.9906 | 0.9896 | 0.9885 | 0.9873 | 0.9860 | 0.9845 | 0.9830 | 0.9812 | 0.9799 | 0.9784 | 0.9768 |
| 58 | 0.9935 | 0.9927 | 0.9919 | 0.9911 | 0.9901 | 0.9890 | 0.9878 | 0.9866 | 0.9852 | 0.9836 | 0.9820 | 0.9806 | 0.9792 | 0.9777 |
| 59 | 0.9938 | 0.9931 | 0.9923 | 0.9915 | 0.9905 | 0.9895 | 0.9884 | 0.9871 | 0.9858 | 0.9843 | 0.9827 | 0.9814 | 0.9800 | 0.9785 |
| 60 | 0.9941 | 0.9934 | 0.9927 | 0.9919 | 0.9910 | 0.9900 | 0.9889 | 0.9877 | 0.9864 | 0.9849 | 0.9834 | 0.9821 | 0.9808 | 0.9794 |
| 61 | 0.9944 | 0.9938 | 0.9931 | 0.9923 | 0.9914 | 0.9905 | 0.9894 | 0.9883 | 0.9870 | 0.9856 | 0.9841 | 0.9829 | 0.9816 | 0.9803 |
| 62 | 0.9947 | 0.9941 | 0.9934 | 0.9927 | 0.9919 | 0.9909 | 0.9899 | 0.9888 | 0.9876 | 0.9862 | 0.9848 | 0.9836 | 0.9824 | 0.9811 |
| 63 | 0.9950 | 0.9944 | 0.9938 | 0.9931 | 0.9923 | 0.9914 | 0.9904 | 0.9894 | 0.9882 | 0.9869 | 0.9855 | 0.9844 | 0.9832 | 0.9820 |
| 64 | 0.9953 | 0.9948 | 0.9942 | 0.9935 | 0.9927 | 0.9919 | 0.9909 | 0.9899 | 0.9888 | 0.9875 | 0.9861 | 0.9851 | 0.9840 | 0.9828 |
| 65 | 0.9956 | 0.9951 | 0.9945 | 0.9938 | 0.9931 | 0.9923 | 0.9914 | 0.9904 | 0.9893 | 0.9881 | 0.9868 | 0.9858 | 0.9848 | 0.9837 |
| 66 | 0.9959 | 0.9954 | 0.9948 | 0.9942 | 0.9935 | 0.9927 | 0.9919 | 0.9909 | 0.9899 | 0.9887 | 0.9875 | 0.9865 | 0.9855 | 0.9845 |
| 67 | 0.9962 | 0.9957 | 0.9952 | 0.9946 | 0.9939 | 0.9932 | 0.9924 | 0.9914 | 0.9905 | 0.9893 | 0.9881 | 0.9872 | 0.9863 | 0.9853 |
| 68 | 0.9964 | 0.9960 | 0.9955 | 0.9949 | 0.9943 | 0.9936 | 0.9928 | 0.9919 | 0.9910 | 0.9899 | 0.9888 | 0.9879 | 0.9870 | 0.9861 |
| 69 | 0.9967 | 0.9963 | 0.9958 | 0.9953 | 0.9947 | 0.9940 | 0.9933 | 0.9924 | 0.9915 | 0.9905 | 0.9894 | 0.9886 | 0.9878 | 0.9868 |
| 70 | 0.9969 | 0.9965 | 0.9961 | 0.9956 | 0.9950 | 0.9944 | 0.9937 | 0.9929 | 0.9920 | 0.9911 | 0.9900 | 0.9893 | 0.9885 | 0.9876 |
| 71 | 0.9972 | 0.9968 | 0.9964 | 0.9959 | 0.9954 | 0.9948 | 0.9941 | 0.9934 | 0.9925 | 0.9916 | 0.9906 | 0.9899 | 0.9892 | 0.9883 |
| 72 | 0.9974 | 0.9970 | 0.9967 | 0.9962 | 0.9957 | 0.9951 | 0.9945 | 0.9938 | 0.9930 | 0.9922 | 0.9912 | 0.9905 | 0.9898 | 0.9891 |
| 73 | 0.9976 | 0.9973 | 0.9969 | 0.9965 | 0.9960 | 0.9955 | 0.9949 | 0.9942 | 0.9935 | 0.9927 | 0.9917 | 0.9911 | 0.9905 | 0.9898 |
| 74 | 0.9978 | 0.9975 | 0.9972 | 0.9968 | 0.9963 | 0.9958 | 0.9953 | 0.9947 | 0.9940 | 0.9932 | 0.9923 | 0.9917 | 0.9911 | 0.9904 |
| 75 | 0.9980 | 0.9977 | 0.9974 | 0.9971 | 0.9966 | 0.9962 | 0.9957 | 0.9951 | 0.9944 | 0.9937 | 0.9928 | 0.9923 | 0.9917 | 0.9911 |
| 76 | 0.9982 | 0.9979 | 0.9976 | 0.9973 | 0.9969 | 0.9965 | 0.9960 | 0.9954 | 0.9948 | 0.9941 | 0.9933 | 0.9928 | 0.9923 | 0.9917 |
| 77 | 0.9984 | 0.9981 | 0.9979 | 0.9976 | 0.9972 | 0.9968 | 0.9963 | 0.9958 | 0.9952 | 0.9946 | 0.9938 | 0.9934 | 0.9929 | 0.9923 |
| 78 | 0.9985 | 0.9983 | 0.9981 | 0.9978 | 0.9975 | 0.9971 | 0.9967 | 0.9962 | 0.9956 | 0.9950 | 0.9943 | 0.9939 | 0.9934 | 0.9929 |
| 79 | 0.9987 | 0.9985 | 0.9983 | 0.9980 | 0.9977 | 0.9974 | 0.9970 | 0.9965 | 0.9960 | 0.9954 | 0.9947 | 0.9944 | 0.9939 | 0.9935 |
| 80 | 0.9988 | 0.9986 | 0.9984 | 0.9982 | 0.9979 | 0.9976 | 0.9972 | 0.9968 | 0.9963 | 0.9958 | 0.9952 | 0.9948 | 0.9944 | 0.9940 |

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

**Table 1**

**El Paso City Employees' Pension Fund**

**Factors for Converting from Joint and 2/3 Contingent to Joint and 50% Contingent**

Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of 1/2 the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant

| Age of Joint Pensioner | Age of Participant | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 |
| 30 | 1.0550 | 1.0584 | 1.0619 | 1.0657 | 1.0696 | 1.0738 | 1.0781 | 1.0827 | 1.0875 | 1.0925 | 1.0977 | 1.1031 | 1.1088 |
| 31 | 1.0547 | 1.0580 | 1.0616 | 1.0654 | 1.0693 | 1.0734 | 1.0778 | 1.0824 | 1.0871 | 1.0921 | 1.0973 | 1.1028 | 1.1084 |
| 32 | 1.0543 | 1.0577 | 1.0613 | 1.0650 | 1.0689 | 1.0731 | 1.0774 | 1.0820 | 1.0868 | 1.0918 | 1.0970 | 1.1024 | 1.1081 |
| 33 | 1.0539 | 1.0573 | 1.0609 | 1.0646 | 1.0686 | 1.0727 | 1.0771 | 1.0816 | 1.0864 | 1.0914 | 1.0966 | 1.1020 | 1.1077 |
| 34 | 1.0536 | 1.0569 | 1.0605 | 1.0642 | 1.0682 | 1.0723 | 1.0767 | 1.0812 | 1.0860 | 1.0910 | 1.0962 | 1.1016 | 1.1073 |
| 35 | 1.0532 | 1.0565 | 1.0601 | 1.0638 | 1.0677 | 1.0719 | 1.0762 | 1.0808 | 1.0855 | 1.0905 | 1.0958 | 1.1012 | 1.1069 |
| 36 | 1.0527 | 1.0561 | 1.0596 | 1.0634 | 1.0673 | 1.0714 | 1.0758 | 1.0803 | 1.0851 | 1.0901 | 1.0953 | 1.1007 | 1.1064 |
| 37 | 1.0523 | 1.0556 | 1.0592 | 1.0629 | 1.0668 | 1.0709 | 1.0753 | 1.0798 | 1.0846 | 1.0896 | 1.0948 | 1.1003 | 1.1059 |
| 38 | 1.0518 | 1.0551 | 1.0587 | 1.0624 | 1.0663 | 1.0704 | 1.0748 | 1.0793 | 1.0841 | 1.0891 | 1.0943 | 1.0997 | 1.1054 |
| 39 | 1.0513 | 1.0546 | 1.0582 | 1.0619 | 1.0658 | 1.0699 | 1.0742 | 1.0788 | 1.0835 | 1.0885 | 1.0937 | 1.0992 | 1.1049 |
| 40 | 1.0508 | 1.0541 | 1.0576 | 1.0613 | 1.0652 | 1.0693 | 1.0736 | 1.0782 | 1.0829 | 1.0879 | 1.0931 | 1.0986 | 1.1043 |
| 41 | 1.0502 | 1.0535 | 1.0570 | 1.0607 | 1.0646 | 1.0687 | 1.0730 | 1.0776 | 1.0823 | 1.0873 | 1.0925 | 1.0980 | 1.1036 |
| 42 | 1.0496 | 1.0529 | 1.0564 | 1.0601 | 1.0640 | 1.0681 | 1.0724 | 1.0769 | 1.0817 | 1.0866 | 1.0919 | 1.0973 | 1.1030 |
| 43 | 1.0490 | 1.0523 | 1.0558 | 1.0595 | 1.0633 | 1.0674 | 1.0717 | 1.0762 | 1.0810 | 1.0859 | 1.0912 | 1.0966 | 1.1023 |
| 44 | 1.0483 | 1.0516 | 1.0551 | 1.0588 | 1.0626 | 1.0667 | 1.0710 | 1.0755 | 1.0802 | 1.0852 | 1.0904 | 1.0958 | 1.1015 |
| 45 | 1.0477 | 1.0509 | 1.0544 | 1.0581 | 1.0619 | 1.0660 | 1.0703 | 1.0748 | 1.0795 | 1.0844 | 1.0896 | 1.0951 | 1.1007 |
| 46 | 1.0470 | 1.0502 | 1.0537 | 1.0573 | 1.0611 | 1.0652 | 1.0695 | 1.0740 | 1.0787 | 1.0836 | 1.0888 | 1.0942 | 1.0999 |
| 47 | 1.0462 | 1.0495 | 1.0529 | 1.0565 | 1.0603 | 1.0644 | 1.0686 | 1.0731 | 1.0778 | 1.0828 | 1.0880 | 1.0934 | 1.0990 |
| 48 | 1.0454 | 1.0487 | 1.0521 | 1.0557 | 1.0595 | 1.0635 | 1.0678 | 1.0722 | 1.0769 | 1.0819 | 1.0870 | 1.0925 | 1.0981 |
| 49 | 1.0446 | 1.0478 | 1.0512 | 1.0548 | 1.0586 | 1.0626 | 1.0669 | 1.0713 | 1.0760 | 1.0809 | 1.0861 | 1.0915 | 1.0972 |
| 50 | 1.0438 | 1.0470 | 1.0504 | 1.0539 | 1.0577 | 1.0617 | 1.0659 | 1.0704 | 1.0750 | 1.0799 | 1.0851 | 1.0905 | 1.0961 |
| 51 | 1.0430 | 1.0462 | 1.0495 | 1.0531 | 1.0568 | 1.0608 | 1.0650 | 1.0694 | 1.0741 | 1.0790 | 1.0841 | 1.0895 | 1.0952 |
| 52 | 1.0421 | 1.0453 | 1.0486 | 1.0522 | 1.0559 | 1.0599 | 1.0640 | 1.0685 | 1.0731 | 1.0780 | 1.0831 | 1.0885 | 1.0942 |
| 53 | 1.0413 | 1.0444 | 1.0477 | 1.0512 | 1.0549 | 1.0589 | 1.0630 | 1.0674 | 1.0721 | 1.0770 | 1.0821 | 1.0875 | 1.0931 |
| 54 | 1.0404 | 1.0435 | 1.0467 | 1.0502 | 1.0539 | 1.0579 | 1.0620 | 1.0664 | 1.0710 | 1.0759 | 1.0810 | 1.0864 | 1.0920 |
| 55 | 1.0394 | 1.0425 | 1.0457 | 1.0492 | 1.0529 | 1.0568 | 1.0609 | 1.0653 | 1.0699 | 1.0747 | 1.0798 | 1.0852 | 1.0908 |
| 56 | 1.0384 | 1.0415 | 1.0447 | 1.0481 | 1.0518 | 1.0557 | 1.0598 | 1.0641 | 1.0687 | 1.0735 | 1.0786 | 1.0840 | 1.0896 |
| 57 | 1.0374 | 1.0404 | 1.0436 | 1.0470 | 1.0506 | 1.0545 | 1.0586 | 1.0629 | 1.0674 | 1.0723 | 1.0773 | 1.0827 | 1.0883 |
| 58 | 1.0364 | 1.0393 | 1.0425 | 1.0459 | 1.0495 | 1.0533 | 1.0573 | 1.0616 | 1.0661 | 1.0709 | 1.0760 | 1.0813 | 1.0869 |
| 59 | 1.0353 | 1.0382 | 1.0413 | 1.0447 | 1.0482 | 1.0520 | 1.0560 | 1.0603 | 1.0648 | 1.0695 | 1.0746 | 1.0799 | 1.0855 |
| 60 | 1.0342 | 1.0371 | 1.0401 | 1.0434 | 1.0469 | 1.0507 | 1.0546 | 1.0589 | 1.0633 | 1.0681 | 1.0731 | 1.0784 | 1.0839 |
| 61 | 1.0331 | 1.0359 | 1.0389 | 1.0421 | 1.0456 | 1.0493 | 1.0532 | 1.0574 | 1.0618 | 1.0665 | 1.0715 | 1.0768 | 1.0823 |
| 62 | 1.0319 | 1.0346 | 1.0376 | 1.0408 | 1.0442 | 1.0478 | 1.0517 | 1.0559 | 1.0603 | 1.0649 | 1.0699 | 1.0751 | 1.0806 |
| 63 | 1.0307 | 1.0334 | 1.0363 | 1.0394 | 1.0428 | 1.0463 | 1.0502 | 1.0543 | 1.0586 | 1.0632 | 1.0681 | 1.0733 | 1.0788 |
| 64 | 1.0295 | 1.0321 | 1.0349 | 1.0380 | 1.0413 | 1.0448 | 1.0486 | 1.0526 | 1.0569 | 1.0615 | 1.0663 | 1.0715 | 1.0769 |
| 65 | 1.0282 | 1.0308 | 1.0336 | 1.0366 | 1.0398 | 1.0432 | 1.0469 | 1.0509 | 1.0552 | 1.0597 | 1.0645 | 1.0696 | 1.0750 |
| 66 | 1.0270 | 1.0295 | 1.0322 | 1.0351 | 1.0382 | 1.0416 | 1.0453 | 1.0492 | 1.0533 | 1.0578 | 1.0625 | 1.0676 | 1.0729 |
| 67 | 1.0257 | 1.0282 | 1.0308 | 1.0336 | 1.0367 | 1.0400 | 1.0435 | 1.0474 | 1.0515 | 1.0558 | 1.0605 | 1.0655 | 1.0708 |
| 68 | 1.0245 | 1.0268 | 1.0293 | 1.0321 | 1.0351 | 1.0383 | 1.0418 | 1.0455 | 1.0495 | 1.0538 | 1.0585 | 1.0634 | 1.0686 |
| 69 | 1.0232 | 1.0255 | 1.0279 | 1.0306 | 1.0335 | 1.0366 | 1.0400 | 1.0436 | 1.0476 | 1.0518 | 1.0563 | 1.0612 | 1.0663 |
| 70 | 1.0220 | 1.0241 | 1.0265 | 1.0290 | 1.0318 | 1.0349 | 1.0381 | 1.0417 | 1.0455 | 1.0497 | 1.0541 | 1.0589 | 1.0640 |
| 71 | 1.0207 | 1.0228 | 1.0250 | 1.0275 | 1.0302 | 1.0331 | 1.0363 | 1.0398 | 1.0435 | 1.0475 | 1.0519 | 1.0565 | 1.0615 |
| 72 | 1.0195 | 1.0215 | 1.0236 | 1.0260 | 1.0286 | 1.0314 | 1.0345 | 1.0378 | 1.0414 | 1.0453 | 1.0496 | 1.0541 | 1.0590 |
| 73 | 1.0183 | 1.0202 | 1.0222 | 1.0245 | 1.0269 | 1.0296 | 1.0326 | 1.0358 | 1.0393 | 1.0431 | 1.0473 | 1.0517 | 1.0565 |
| 74 | 1.0171 | 1.0189 | 1.0208 | 1.0230 | 1.0253 | 1.0279 | 1.0307 | 1.0338 | 1.0372 | 1.0409 | 1.0449 | 1.0492 | 1.0539 |
| 75 | 1.0160 | 1.0176 | 1.0195 | 1.0215 | 1.0237 | 1.0262 | 1.0289 | 1.0319 | 1.0351 | 1.0387 | 1.0425 | 1.0467 | 1.0512 |
| 76 | 1.0148 | 1.0164 | 1.0181 | 1.0200 | 1.0222 | 1.0245 | 1.0271 | 1.0299 | 1.0330 | 1.0364 | 1.0401 | 1.0442 | 1.0486 |
| 77 | 1.0137 | 1.0152 | 1.0168 | 1.0186 | 1.0206 | 1.0228 | 1.0253 | 1.0280 | 1.0309 | 1.0342 | 1.0377 | 1.0416 | 1.0459 |
| 78 | 1.0127 | 1.0141 | 1.0156 | 1.0173 | 1.0191 | 1.0212 | 1.0235 | 1.0261 | 1.0289 | 1.0320 | 1.0354 | 1.0391 | 1.0432 |
| 79 | 1.0117 | 1.0129 | 1.0144 | 1.0159 | 1.0177 | 1.0196 | 1.0218 | 1.0242 | 1.0268 | 1.0298 | 1.0330 | 1.0366 | 1.0405 |
| 80 | 1.0107 | 1.0119 | 1.0132 | 1.0147 | 1.0163 | 1.0181 | 1.0201 | 1.0224 | 1.0249 | 1.0276 | 1.0307 | 1.0341 | 1.0378 |

Interest Rate: 7.50%

Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

**Table 1**
**El Paso City Employees' Pension Fund**
**Factors for Converting from Joint and 2/3 Contingent to Joint and 50% Contingent**

Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of 1/2 the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant

| Age of Joint Pensioner | Age of Participant | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 |
| 30 | 1.0239 | 1.0253 | 1.0269 | 1.0285 | 1.0302 | 1.0321 | 1.0340 | 1.0361 | 1.0383 | 1.0407 | 1.0432 | 1.0459 | 1.0488 | 1.0518 |
| 31 | 1.0236 | 1.0251 | 1.0266 | 1.0282 | 1.0299 | 1.0318 | 1.0337 | 1.0358 | 1.0380 | 1.0404 | 1.0429 | 1.0456 | 1.0485 | 1.0515 |
| 32 | 1.0234 | 1.0248 | 1.0263 | 1.0279 | 1.0296 | 1.0315 | 1.0334 | 1.0355 | 1.0377 | 1.0401 | 1.0426 | 1.0453 | 1.0481 | 1.0511 |
| 33 | 1.0231 | 1.0245 | 1.0260 | 1.0276 | 1.0293 | 1.0312 | 1.0331 | 1.0352 | 1.0374 | 1.0398 | 1.0423 | 1.0449 | 1.0478 | 1.0508 |
| 34 | 1.0228 | 1.0242 | 1.0257 | 1.0273 | 1.0290 | 1.0308 | 1.0328 | 1.0348 | 1.0370 | 1.0394 | 1.0419 | 1.0446 | 1.0474 | 1.0504 |
| 35 | 1.0225 | 1.0239 | 1.0254 | 1.0270 | 1.0287 | 1.0305 | 1.0324 | 1.0345 | 1.0367 | 1.0390 | 1.0415 | 1.0442 | 1.0470 | 1.0500 |
| 36 | 1.0222 | 1.0236 | 1.0250 | 1.0266 | 1.0283 | 1.0301 | 1.0320 | 1.0341 | 1.0363 | 1.0386 | 1.0411 | 1.0438 | 1.0466 | 1.0496 |
| 37 | 1.0218 | 1.0232 | 1.0247 | 1.0263 | 1.0279 | 1.0297 | 1.0316 | 1.0337 | 1.0359 | 1.0382 | 1.0407 | 1.0433 | 1.0461 | 1.0491 |
| 38 | 1.0215 | 1.0229 | 1.0243 | 1.0259 | 1.0276 | 1.0293 | 1.0312 | 1.0333 | 1.0355 | 1.0378 | 1.0402 | 1.0429 | 1.0457 | 1.0486 |
| 39 | 1.0211 | 1.0225 | 1.0239 | 1.0255 | 1.0271 | 1.0289 | 1.0308 | 1.0328 | 1.0350 | 1.0373 | 1.0398 | 1.0424 | 1.0452 | 1.0481 |
| 40 | 1.0207 | 1.0221 | 1.0235 | 1.0251 | 1.0267 | 1.0285 | 1.0304 | 1.0324 | 1.0345 | 1.0368 | 1.0393 | 1.0419 | 1.0447 | 1.0476 |
| 41 | 1.0203 | 1.0217 | 1.0231 | 1.0246 | 1.0263 | 1.0280 | 1.0299 | 1.0319 | 1.0340 | 1.0363 | 1.0388 | 1.0414 | 1.0441 | 1.0471 |
| 42 | 1.0199 | 1.0213 | 1.0227 | 1.0242 | 1.0258 | 1.0275 | 1.0294 | 1.0314 | 1.0335 | 1.0358 | 1.0382 | 1.0408 | 1.0436 | 1.0465 |
| 43 | 1.0195 | 1.0208 | 1.0222 | 1.0237 | 1.0253 | 1.0271 | 1.0289 | 1.0309 | 1.0330 | 1.0352 | 1.0377 | 1.0402 | 1.0430 | 1.0459 |
| 44 | 1.0191 | 1.0204 | 1.0218 | 1.0233 | 1.0248 | 1.0265 | 1.0284 | 1.0303 | 1.0324 | 1.0347 | 1.0371 | 1.0396 | 1.0424 | 1.0453 |
| 45 | 1.0187 | 1.0199 | 1.0213 | 1.0228 | 1.0243 | 1.0260 | 1.0278 | 1.0298 | 1.0318 | 1.0341 | 1.0365 | 1.0390 | 1.0417 | 1.0446 |
| 46 | 1.0182 | 1.0195 | 1.0208 | 1.0223 | 1.0238 | 1.0255 | 1.0273 | 1.0292 | 1.0312 | 1.0334 | 1.0358 | 1.0383 | 1.0410 | 1.0439 |
| 47 | 1.0177 | 1.0190 | 1.0203 | 1.0217 | 1.0233 | 1.0249 | 1.0267 | 1.0286 | 1.0306 | 1.0328 | 1.0351 | 1.0376 | 1.0403 | 1.0432 |
| 48 | 1.0173 | 1.0185 | 1.0198 | 1.0212 | 1.0227 | 1.0243 | 1.0261 | 1.0279 | 1.0300 | 1.0321 | 1.0345 | 1.0369 | 1.0396 | 1.0424 |
| 49 | 1.0168 | 1.0180 | 1.0193 | 1.0206 | 1.0221 | 1.0237 | 1.0254 | 1.0273 | 1.0293 | 1.0314 | 1.0337 | 1.0362 | 1.0388 | 1.0416 |
| 50 | 1.0163 | 1.0175 | 1.0187 | 1.0201 | 1.0215 | 1.0231 | 1.0248 | 1.0266 | 1.0286 | 1.0307 | 1.0330 | 1.0354 | 1.0380 | 1.0408 |
| 51 | 1.0158 | 1.0170 | 1.0182 | 1.0195 | 1.0210 | 1.0225 | 1.0242 | 1.0260 | 1.0279 | 1.0300 | 1.0323 | 1.0347 | 1.0373 | 1.0400 |
| 52 | 1.0154 | 1.0165 | 1.0177 | 1.0190 | 1.0204 | 1.0219 | 1.0235 | 1.0253 | 1.0272 | 1.0293 | 1.0315 | 1.0339 | 1.0365 | 1.0392 |
| 53 | 1.0149 | 1.0160 | 1.0171 | 1.0184 | 1.0198 | 1.0213 | 1.0229 | 1.0246 | 1.0265 | 1.0286 | 1.0308 | 1.0331 | 1.0356 | 1.0384 |
| 54 | 1.0144 | 1.0155 | 1.0166 | 1.0178 | 1.0192 | 1.0206 | 1.0222 | 1.0239 | 1.0258 | 1.0278 | 1.0300 | 1.0323 | 1.0348 | 1.0375 |
| 55 | 1.0139 | 1.0149 | 1.0160 | 1.0172 | 1.0186 | 1.0200 | 1.0215 | 1.0232 | 1.0250 | 1.0270 | 1.0291 | 1.0314 | 1.0339 | 1.0366 |
| 56 | 1.0134 | 1.0144 | 1.0155 | 1.0167 | 1.0179 | 1.0193 | 1.0208 | 1.0225 | 1.0243 | 1.0262 | 1.0283 | 1.0306 | 1.0330 | 1.0356 |
| 57 | 1.0129 | 1.0139 | 1.0149 | 1.0161 | 1.0173 | 1.0187 | 1.0201 | 1.0217 | 1.0235 | 1.0254 | 1.0275 | 1.0297 | 1.0321 | 1.0347 |
| 58 | 1.0124 | 1.0134 | 1.0144 | 1.0155 | 1.0167 | 1.0180 | 1.0194 | 1.0210 | 1.0227 | 1.0246 | 1.0266 | 1.0288 | 1.0311 | 1.0337 |
| 59 | 1.0119 | 1.0128 | 1.0138 | 1.0149 | 1.0160 | 1.0173 | 1.0187 | 1.0202 | 1.0219 | 1.0237 | 1.0257 | 1.0278 | 1.0301 | 1.0326 |
| 60 | 1.0114 | 1.0123 | 1.0132 | 1.0143 | 1.0154 | 1.0166 | 1.0180 | 1.0194 | 1.0211 | 1.0228 | 1.0247 | 1.0268 | 1.0291 | 1.0316 |
| 61 | 1.0109 | 1.0118 | 1.0127 | 1.0137 | 1.0147 | 1.0159 | 1.0172 | 1.0187 | 1.0202 | 1.0219 | 1.0238 | 1.0259 | 1.0281 | 1.0305 |
| 62 | 1.0105 | 1.0112 | 1.0121 | 1.0131 | 1.0141 | 1.0152 | 1.0165 | 1.0179 | 1.0194 | 1.0211 | 1.0229 | 1.0248 | 1.0270 | 1.0293 |
| 63 | 1.0100 | 1.0107 | 1.0116 | 1.0125 | 1.0134 | 1.0145 | 1.0157 | 1.0171 | 1.0185 | 1.0202 | 1.0219 | 1.0238 | 1.0259 | 1.0282 |
| 64 | 1.0095 | 1.0102 | 1.0110 | 1.0119 | 1.0128 | 1.0138 | 1.0150 | 1.0163 | 1.0177 | 1.0192 | 1.0209 | 1.0228 | 1.0248 | 1.0271 |
| 65 | 1.0090 | 1.0097 | 1.0105 | 1.0113 | 1.0122 | 1.0132 | 1.0143 | 1.0155 | 1.0169 | 1.0183 | 1.0200 | 1.0218 | 1.0237 | 1.0259 |
| 66 | 1.0086 | 1.0092 | 1.0099 | 1.0107 | 1.0115 | 1.0125 | 1.0135 | 1.0147 | 1.0160 | 1.0174 | 1.0190 | 1.0207 | 1.0226 | 1.0247 |
| 67 | 1.0081 | 1.0087 | 1.0094 | 1.0101 | 1.0109 | 1.0118 | 1.0128 | 1.0139 | 1.0152 | 1.0165 | 1.0181 | 1.0197 | 1.0215 | 1.0235 |
| 68 | 1.0077 | 1.0082 | 1.0089 | 1.0096 | 1.0103 | 1.0112 | 1.0121 | 1.0132 | 1.0144 | 1.0157 | 1.0171 | 1.0187 | 1.0204 | 1.0224 |
| 69 | 1.0072 | 1.0078 | 1.0084 | 1.0090 | 1.0097 | 1.0105 | 1.0114 | 1.0124 | 1.0135 | 1.0148 | 1.0162 | 1.0177 | 1.0193 | 1.0212 |
| 70 | 1.0068 | 1.0073 | 1.0079 | 1.0085 | 1.0091 | 1.0099 | 1.0108 | 1.0117 | 1.0128 | 1.0139 | 1.0152 | 1.0167 | 1.0183 | 1.0200 |
| 71 | 1.0064 | 1.0069 | 1.0074 | 1.0079 | 1.0086 | 1.0093 | 1.0101 | 1.0110 | 1.0120 | 1.0131 | 1.0143 | 1.0157 | 1.0172 | 1.0189 |
| 72 | 1.0060 | 1.0064 | 1.0069 | 1.0074 | 1.0080 | 1.0087 | 1.0094 | 1.0103 | 1.0112 | 1.0123 | 1.0134 | 1.0147 | 1.0161 | 1.0177 |
| 73 | 1.0056 | 1.0060 | 1.0065 | 1.0070 | 1.0075 | 1.0081 | 1.0088 | 1.0096 | 1.0105 | 1.0115 | 1.0125 | 1.0138 | 1.0151 | 1.0166 |
| 74 | 1.0052 | 1.0056 | 1.0060 | 1.0065 | 1.0070 | 1.0076 | 1.0082 | 1.0089 | 1.0098 | 1.0107 | 1.0117 | 1.0128 | 1.0141 | 1.0155 |
| 75 | 1.0048 | 1.0052 | 1.0056 | 1.0060 | 1.0065 | 1.0070 | 1.0076 | 1.0083 | 1.0091 | 1.0099 | 1.0109 | 1.0119 | 1.0131 | 1.0145 |
| 76 | 1.0045 | 1.0048 | 1.0052 | 1.0056 | 1.0060 | 1.0065 | 1.0071 | 1.0077 | 1.0084 | 1.0092 | 1.0101 | 1.0111 | 1.0122 | 1.0134 |
| 77 | 1.0042 | 1.0045 | 1.0048 | 1.0052 | 1.0056 | 1.0060 | 1.0065 | 1.0071 | 1.0078 | 1.0085 | 1.0093 | 1.0102 | 1.0113 | 1.0124 |
| 78 | 1.0038 | 1.0041 | 1.0044 | 1.0048 | 1.0051 | 1.0055 | 1.0060 | 1.0065 | 1.0071 | 1.0078 | 1.0086 | 1.0094 | 1.0104 | 1.0115 |
| 79 | 1.0035 | 1.0038 | 1.0041 | 1.0044 | 1.0047 | 1.0051 | 1.0055 | 1.0060 | 1.0066 | 1.0072 | 1.0079 | 1.0087 | 1.0096 | 1.0106 |
| 80 | 1.0032 | 1.0035 | 1.0037 | 1.0040 | 1.0043 | 1.0047 | 1.0051 | 1.0055 | 1.0060 | 1.0066 | 1.0072 | 1.0079 | 1.0088 | 1.0097 |

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

**Table 1**
**El Paso City Employees' Pension Fund**
**Factors for Converting from Joint and 2/3 Contingent to Joint and 50% Contingent**

| Age of Joint Pensioner | Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of 1/2 the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Age of Participant | | | | | | | | | | | | | |
| | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
| 30 | 1.0085 | 1.0092 | 1.0100 | 1.0108 | 1.0117 | 1.0127 | 1.0138 | 1.0149 | 1.0161 | 1.0174 | 1.0187 | 1.0199 | 1.0212 | 1.0225 |
| 31 | 1.0083 | 1.0090 | 1.0098 | 1.0106 | 1.0115 | 1.0125 | 1.0135 | 1.0147 | 1.0159 | 1.0171 | 1.0185 | 1.0197 | 1.0209 | 1.0222 |
| 32 | 1.0081 | 1.0088 | 1.0096 | 1.0104 | 1.0113 | 1.0123 | 1.0133 | 1.0144 | 1.0156 | 1.0169 | 1.0183 | 1.0194 | 1.0207 | 1.0220 |
| 33 | 1.0080 | 1.0087 | 1.0094 | 1.0102 | 1.0111 | 1.0121 | 1.0131 | 1.0142 | 1.0154 | 1.0167 | 1.0180 | 1.0192 | 1.0204 | 1.0217 |
| 34 | 1.0078 | 1.0085 | 1.0092 | 1.0100 | 1.0109 | 1.0119 | 1.0129 | 1.0140 | 1.0152 | 1.0164 | 1.0178 | 1.0189 | 1.0201 | 1.0214 |
| 35 | 1.0076 | 1.0083 | 1.0090 | 1.0098 | 1.0107 | 1.0116 | 1.0127 | 1.0137 | 1.0149 | 1.0162 | 1.0175 | 1.0186 | 1.0198 | 1.0211 |
| 36 | 1.0074 | 1.0081 | 1.0088 | 1.0096 | 1.0105 | 1.0114 | 1.0124 | 1.0135 | 1.0146 | 1.0159 | 1.0172 | 1.0183 | 1.0195 | 1.0208 |
| 37 | 1.0072 | 1.0079 | 1.0086 | 1.0094 | 1.0103 | 1.0112 | 1.0122 | 1.0132 | 1.0144 | 1.0156 | 1.0169 | 1.0180 | 1.0192 | 1.0205 |
| 38 | 1.0070 | 1.0077 | 1.0084 | 1.0092 | 1.0100 | 1.0109 | 1.0119 | 1.0130 | 1.0141 | 1.0153 | 1.0166 | 1.0177 | 1.0189 | 1.0202 |
| 39 | 1.0069 | 1.0075 | 1.0082 | 1.0090 | 1.0098 | 1.0107 | 1.0116 | 1.0127 | 1.0138 | 1.0150 | 1.0163 | 1.0174 | 1.0186 | 1.0198 |
| 40 | 1.0067 | 1.0073 | 1.0080 | 1.0087 | 1.0095 | 1.0104 | 1.0114 | 1.0124 | 1.0135 | 1.0147 | 1.0160 | 1.0171 | 1.0182 | 1.0194 |
| 41 | 1.0065 | 1.0071 | 1.0078 | 1.0085 | 1.0093 | 1.0102 | 1.0111 | 1.0121 | 1.0132 | 1.0144 | 1.0156 | 1.0167 | 1.0179 | 1.0191 |
| 42 | 1.0063 | 1.0069 | 1.0075 | 1.0083 | 1.0090 | 1.0099 | 1.0108 | 1.0118 | 1.0129 | 1.0140 | 1.0153 | 1.0164 | 1.0175 | 1.0187 |
| 43 | 1.0061 | 1.0067 | 1.0073 | 1.0080 | 1.0088 | 1.0096 | 1.0105 | 1.0115 | 1.0126 | 1.0137 | 1.0149 | 1.0160 | 1.0171 | 1.0183 |
| 44 | 1.0059 | 1.0065 | 1.0071 | 1.0078 | 1.0085 | 1.0094 | 1.0102 | 1.0112 | 1.0122 | 1.0134 | 1.0146 | 1.0156 | 1.0167 | 1.0179 |
| 45 | 1.0057 | 1.0062 | 1.0069 | 1.0075 | 1.0083 | 1.0091 | 1.0099 | 1.0109 | 1.0119 | 1.0130 | 1.0142 | 1.0152 | 1.0163 | 1.0174 |
| 46 | 1.0055 | 1.0060 | 1.0066 | 1.0073 | 1.0080 | 1.0088 | 1.0096 | 1.0106 | 1.0116 | 1.0127 | 1.0138 | 1.0148 | 1.0159 | 1.0170 |
| 47 | 1.0053 | 1.0058 | 1.0064 | 1.0071 | 1.0078 | 1.0085 | 1.0094 | 1.0103 | 1.0112 | 1.0123 | 1.0135 | 1.0144 | 1.0155 | 1.0166 |
| 48 | 1.0051 | 1.0056 | 1.0062 | 1.0068 | 1.0075 | 1.0082 | 1.0091 | 1.0099 | 1.0109 | 1.0119 | 1.0131 | 1.0140 | 1.0150 | 1.0161 |
| 49 | 1.0049 | 1.0054 | 1.0060 | 1.0066 | 1.0072 | 1.0080 | 1.0088 | 1.0096 | 1.0106 | 1.0116 | 1.0127 | 1.0136 | 1.0146 | 1.0157 |
| 50 | 1.0047 | 1.0052 | 1.0057 | 1.0063 | 1.0070 | 1.0077 | 1.0085 | 1.0093 | 1.0102 | 1.0112 | 1.0123 | 1.0132 | 1.0142 | 1.0152 |
| 51 | 1.0045 | 1.0050 | 1.0055 | 1.0061 | 1.0067 | 1.0074 | 1.0082 | 1.0090 | 1.0099 | 1.0109 | 1.0119 | 1.0128 | 1.0138 | 1.0148 |
| 52 | 1.0043 | 1.0048 | 1.0053 | 1.0059 | 1.0065 | 1.0071 | 1.0079 | 1.0087 | 1.0096 | 1.0105 | 1.0115 | 1.0124 | 1.0133 | 1.0143 |
| 53 | 1.0042 | 1.0046 | 1.0051 | 1.0056 | 1.0062 | 1.0069 | 1.0076 | 1.0084 | 1.0092 | 1.0102 | 1.0112 | 1.0120 | 1.0129 | 1.0139 |
| 54 | 1.0040 | 1.0044 | 1.0049 | 1.0054 | 1.0060 | 1.0066 | 1.0073 | 1.0081 | 1.0089 | 1.0098 | 1.0108 | 1.0116 | 1.0125 | 1.0134 |
| 55 | 1.0038 | 1.0042 | 1.0047 | 1.0052 | 1.0057 | 1.0064 | 1.0070 | 1.0078 | 1.0086 | 1.0094 | 1.0104 | 1.0112 | 1.0120 | 1.0129 |
| 56 | 1.0036 | 1.0040 | 1.0045 | 1.0050 | 1.0055 | 1.0061 | 1.0067 | 1.0075 | 1.0082 | 1.0091 | 1.0100 | 1.0108 | 1.0116 | 1.0125 |
| 57 | 1.0035 | 1.0039 | 1.0043 | 1.0047 | 1.0053 | 1.0058 | 1.0065 | 1.0072 | 1.0079 | 1.0087 | 1.0097 | 1.0104 | 1.0112 | 1.0120 |
| 58 | 1.0033 | 1.0037 | 1.0041 | 1.0045 | 1.0050 | 1.0056 | 1.0062 | 1.0069 | 1.0076 | 1.0084 | 1.0093 | 1.0100 | 1.0107 | 1.0115 |
| 59 | 1.0031 | 1.0035 | 1.0039 | 1.0043 | 1.0048 | 1.0053 | 1.0059 | 1.0066 | 1.0073 | 1.0080 | 1.0089 | 1.0096 | 1.0103 | 1.0111 |
| 60 | 1.0030 | 1.0033 | 1.0037 | 1.0041 | 1.0046 | 1.0051 | 1.0056 | 1.0063 | 1.0070 | 1.0077 | 1.0085 | 1.0092 | 1.0099 | 1.0106 |
| 61 | 1.0028 | 1.0031 | 1.0035 | 1.0039 | 1.0043 | 1.0048 | 1.0054 | 1.0060 | 1.0066 | 1.0074 | 1.0082 | 1.0088 | 1.0094 | 1.0102 |
| 62 | 1.0027 | 1.0030 | 1.0033 | 1.0037 | 1.0041 | 1.0046 | 1.0051 | 1.0057 | 1.0063 | 1.0070 | 1.0078 | 1.0084 | 1.0090 | 1.0097 |
| 63 | 1.0025 | 1.0028 | 1.0031 | 1.0035 | 1.0039 | 1.0044 | 1.0049 | 1.0054 | 1.0060 | 1.0067 | 1.0074 | 1.0080 | 1.0086 | 1.0093 |
| 64 | 1.0024 | 1.0026 | 1.0030 | 1.0033 | 1.0037 | 1.0041 | 1.0046 | 1.0051 | 1.0057 | 1.0064 | 1.0071 | 1.0076 | 1.0082 | 1.0088 |
| 65 | 1.0022 | 1.0025 | 1.0028 | 1.0031 | 1.0035 | 1.0039 | 1.0044 | 1.0049 | 1.0054 | 1.0060 | 1.0067 | 1.0072 | 1.0078 | 1.0084 |
| 66 | 1.0021 | 1.0023 | 1.0026 | 1.0029 | 1.0033 | 1.0037 | 1.0041 | 1.0046 | 1.0051 | 1.0057 | 1.0064 | 1.0069 | 1.0074 | 1.0079 |
| 67 | 1.0019 | 1.0022 | 1.0024 | 1.0027 | 1.0031 | 1.0035 | 1.0039 | 1.0043 | 1.0048 | 1.0054 | 1.0060 | 1.0065 | 1.0070 | 1.0075 |
| 68 | 1.0018 | 1.0020 | 1.0023 | 1.0026 | 1.0029 | 1.0032 | 1.0036 | 1.0041 | 1.0046 | 1.0051 | 1.0057 | 1.0061 | 1.0066 | 1.0071 |
| 69 | 1.0017 | 1.0019 | 1.0021 | 1.0024 | 1.0027 | 1.0030 | 1.0034 | 1.0038 | 1.0043 | 1.0048 | 1.0054 | 1.0058 | 1.0062 | 1.0067 |
| 70 | 1.0015 | 1.0017 | 1.0020 | 1.0022 | 1.0025 | 1.0028 | 1.0032 | 1.0036 | 1.0040 | 1.0045 | 1.0051 | 1.0055 | 1.0059 | 1.0063 |
| 71 | 1.0014 | 1.0016 | 1.0018 | 1.0021 | 1.0023 | 1.0026 | 1.0030 | 1.0034 | 1.0038 | 1.0042 | 1.0048 | 1.0051 | 1.0055 | 1.0059 |
| 72 | 1.0013 | 1.0015 | 1.0017 | 1.0019 | 1.0022 | 1.0024 | 1.0028 | 1.0031 | 1.0035 | 1.0040 | 1.0045 | 1.0048 | 1.0052 | 1.0056 |
| 73 | 1.0012 | 1.0014 | 1.0015 | 1.0018 | 1.0020 | 1.0023 | 1.0026 | 1.0029 | 1.0033 | 1.0037 | 1.0042 | 1.0045 | 1.0048 | 1.0052 |
| 74 | 1.0011 | 1.0012 | 1.0014 | 1.0016 | 1.0018 | 1.0021 | 1.0024 | 1.0027 | 1.0030 | 1.0034 | 1.0039 | 1.0042 | 1.0045 | 1.0048 |
| 75 | 1.0010 | 1.0011 | 1.0013 | 1.0015 | 1.0017 | 1.0019 | 1.0022 | 1.0025 | 1.0028 | 1.0032 | 1.0036 | 1.0039 | 1.0042 | 1.0045 |
| 76 | 1.0009 | 1.0010 | 1.0012 | 1.0014 | 1.0015 | 1.0018 | 1.0020 | 1.0023 | 1.0026 | 1.0030 | 1.0034 | 1.0036 | 1.0039 | 1.0042 |
| 77 | 1.0008 | 1.0009 | 1.0011 | 1.0012 | 1.0014 | 1.0016 | 1.0018 | 1.0021 | 1.0024 | 1.0027 | 1.0031 | 1.0034 | 1.0036 | 1.0039 |
| 78 | 1.0007 | 1.0008 | 1.0010 | 1.0011 | 1.0013 | 1.0015 | 1.0017 | 1.0019 | 1.0022 | 1.0025 | 1.0029 | 1.0031 | 1.0033 | 1.0036 |
| 79 | 1.0007 | 1.0008 | 1.0009 | 1.0010 | 1.0012 | 1.0013 | 1.0015 | 1.0018 | 1.0020 | 1.0023 | 1.0026 | 1.0028 | 1.0031 | 1.0033 |
| 80 | 1.0006 | 1.0007 | 1.0008 | 1.0009 | 1.0010 | 1.0012 | 1.0014 | 1.0016 | 1.0018 | 1.0021 | 1.0024 | 1.0026 | 1.0028 | 1.0030 |

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)