

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Actuarial Equivalency Factor Table	Tier 1 / Tier 2		OPSRP	
	Healthy	Disabled	Healthy	Disabled
Early Retirement Reduction Factors	Table 1	N/A	Table 1	N/A
Refund Annuity Conversion Factors (Option 0)	Table 2a	Table 2b	N/A	N/A
Non-Refund Life Annuity Conversion Factors (Option 1)	Table 3a	Table 3b	N/A	N/A
15-Year Certain and Life Annuity Conversion Factors (Option 4)	Table 4a	Table 4b	N/A	N/A
Option 4 death benefit (conversion of remaining benefit to a lump sum)	Table 5	Table 5	N/A	N/A
100% Joint & Survivor Factors (Option 2)	Table 6a	Table 6b	Table 6a	Table 6b
50% Joint & Survivor Factors (Option 3)	Table 7a	Table 7b	Table 7a	Table 7b
100% Joint & Survivor Factors with popup (Option 2A)	Table 8a	Table 8b	Table 8a	Table 8b
50% Joint & Survivor Factors with popup (Option 3A)	Table 9a	Table 9b	Table 9a	Table 9b
Police & Fire Additional Unit Benefits - After Age 60	Table 10	Table 10	N/A	N/A
Police & Fire Additional Unit Benefits - Before Age 60	Table 11	Table 11	N/A	N/A
Police & Fire Additional Unit Benefits by Payroll Deductions	Table 12	Table 12	N/A	N/A
Full Cost factors for Purchasing Service - Factor 1	Table 13a	Table 13b	N/A	N/A
Full Cost factors for Purchasing Service - Factor 2	Table 14	Table 14	N/A	N/A
Full Cost factors for Purchasing Service - Factor 3	Table 15	Table 15	N/A	N/A
Full Cost factors for Purchasing Service - Factor 4	Table 16	Table 16	N/A	N/A
Full Cost factors for Purchasing Service - Factor 5	Table 17a	Table 17b	N/A	N/A
Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - General Service	N/A	N/A	Table 18	Not Provided
Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - Police & Fire	N/A	N/A	Table 19	Not Provided
Lump Sum Cash Out Factors at or after Early Retirement Age	N/A	N/A	Table 20	Not Provided
Lump Sum Cash Out Factors for Beneficiaries	N/A	N/A	Table 21	N/A
Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age	N/A	N/A	Table 22	Table 22
Conversion to Monthly Spouse Benefit at Commencement Date	N/A	N/A	Table 23	Table 23
Present Value of Member's Immediate Benefit - Healthy Members (OPSRP only)	N/A	N/A	Table 26	Table 26
Present Value of Alternate Payee Immediate Benefit (OPSRP only)	N/A	N/A	Table 27	Table 27

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Projected Value of Contributions and Account Balances - Healthy and Disabled Members
 (Assumes an Annual Interest Credit of 8.00% per year)

Years to Retire	Amount at Retirement		Years to Retire	Amount at Retirement	
	\$1 per Yr. to Retirement	\$1 Current Balance		\$1 per Yr. to Retirement	\$1 Current Balance
1	1.08	1.08	21	54.46	5.03
2	2.25	1.17	22	59.89	5.44
3	3.51	1.26	23	65.76	5.87
4	4.87	1.36	24	72.11	6.34
5	6.34	1.47	25	78.95	6.85
6	7.92	1.59	26	86.35	7.40
7	9.64	1.71	27	94.34	7.99
8	11.49	1.85	28	102.97	8.63
9	13.49	2.00	29	112.28	9.32
10	15.65	2.16	30	122.35	10.06
11	17.98	2.33	31	133.21	10.87
12	20.50	2.52	32	144.95	11.74
13	23.21	2.72	33	157.63	12.68
14	26.15	2.94	34	171.32	13.69
15	29.32	3.17	35	186.10	14.79
16	32.75	3.43	36	202.07	15.97
17	36.45	3.70	37	219.32	17.25
18	40.45	4.00	38	237.94	18.63
19	44.76	4.32	39	258.06	20.12
20	49.42	4.66	40	279.78	21.72

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Average Life Expectancy of Healthy Retired Members
 (Based on the Experience of Retired PERS Members)

Age	Weighted Average	State and Local Government Members				School District Members	
		General Service		Police & Fire		Male	Female
		Male	Female	Male	Female		
50	36.1	35.2	36.0	34.1	36.0	36.1	37.9
51	35.1	34.1	35.0	33.1	35.0	35.0	36.9
52	34.1	33.1	34.0	32.0	34.0	34.0	35.9
53	33.1	32.1	33.0	31.0	33.0	33.0	34.9
54	32.1	31.1	32.0	30.0	32.0	31.9	33.9
55	31.1	30.0	31.1	29.0	31.1	30.9	32.9
56	30.1	29.0	30.1	28.0	30.1	29.9	31.9
57	29.1	28.0	29.1	27.0	29.1	28.9	31.0
58	28.1	27.0	28.2	26.0	28.2	27.9	30.0
59	27.1	26.0	27.2	25.0	27.2	26.9	29.0
60	26.2	25.1	26.3	24.1	26.3	25.9	28.1
61	25.2	24.1	25.4	23.1	25.4	25.0	27.1
62	24.3	23.2	24.4	22.2	24.4	24.0	26.2
63	23.3	22.2	23.5	21.2	23.5	23.0	25.3
64	22.4	21.3	22.6	20.3	22.6	22.1	24.3
65	21.5	20.4	21.8	19.5	21.8	21.2	23.4
66	20.6	19.5	20.9	18.6	20.9	20.3	22.5
67	19.8	18.6	20.0	17.7	20.0	19.4	21.7
68	18.9	17.8	19.2	16.9	19.2	18.5	20.8
69	18.1	16.9	18.4	16.1	18.4	17.7	19.9
70	17.3	16.1	17.6	15.3	17.6	16.8	19.1
71	16.5	15.3	16.8	14.5	16.8	16.0	18.3
72	15.7	14.5	16.0	13.8	16.0	15.2	17.5
73	14.9	13.8	15.2	13.0	15.2	14.4	16.7
74	14.1	13.0	14.5	12.3	14.5	13.6	15.9
75	13.4	12.3	13.8	11.6	13.8	12.8	15.2
76	12.7	11.6	13.1	10.9	13.1	12.1	14.4
77	12.0	10.9	12.4	10.2	12.4	11.4	13.7
78	11.3	10.2	11.7	9.6	11.7	10.7	13.0
79	10.6	9.6	11.0	9.0	11.0	10.0	12.3
80	10.0	9.0	10.4	8.4	10.4	9.4	11.6

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Average Life Expectancy of Disabled Retired Members
 (Based on the Experience of Retired PERS Members)

Age	Weighted Average	Disabled	
		Male	Female
50	23.6	22.6	24.6
51	23.1	22.1	24.2
52	22.6	21.6	23.7
53	22.1	21.1	23.2
54	21.6	20.6	22.8
55	21.1	20.0	22.3
56	20.6	19.5	21.8
57	20.0	18.9	21.3
58	19.5	18.3	20.7
59	18.9	17.8	20.2
60	18.4	17.1	19.7
61	17.8	16.5	19.1
62	17.2	15.9	18.5
63	16.5	15.3	17.9
64	15.9	14.6	17.3
65	15.3	13.9	16.7
66	14.6	13.2	16.1
67	13.9	12.5	15.5
68	13.3	11.9	14.8
69	12.6	11.2	14.1
70	12.0	10.6	13.4
71	11.3	10.0	12.8
72	10.7	9.4	12.1
73	10.1	8.9	11.5
74	9.5	8.3	10.9
75	9.0	7.8	10.3
76	8.4	7.3	9.7
77	7.9	6.8	9.2
78	7.4	6.4	8.6
79	7.0	5.9	8.1
80	6.5	5.5	7.6

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 1: Early Retirement Factors

Age at Retirement Years Months		Tier 1 / Tier 2						OPSRP				
		General Service		P&F				General Service		P&F		
		Less than 30 years		30+ years	Less than 25 years		25+ years	30+ years	Less than 30 years	30+ years	Less than 25 years 25+ years	
		Tier 1	Tier 2									
Less than 50		N/A	N/A	1.000	N/A	N/A	1.000	N/A	N/A	N/A	N/A	
50	0	N/A	N/A	1.000	0.600	1.000	1.000	N/A	0.450	0.350	0.760	
	1			1.000	0.607	1.000	1.000		0.454	0.354	0.767	
	2			1.000	0.613	1.000	1.000		0.458	0.358	0.773	
	3			1.000	0.620	1.000	1.000		0.462	0.362	0.780	
	4			1.000	0.627	1.000	1.000		0.467	0.367	0.787	
	5			1.000	0.633	1.000	1.000		0.471	0.371	0.793	
	6			1.000	0.640	1.000	1.000		0.475	0.375	0.800	
	7			1.000	0.647	1.000	1.000		0.479	0.379	0.807	
	8			1.000	0.653	1.000	1.000		0.483	0.383	0.813	
	9			1.000	0.660	1.000	1.000		0.487	0.387	0.820	
	10			1.000	0.667	1.000	1.000		0.492	0.392	0.827	
	11			1.000	0.673	1.000	1.000		0.496	0.396	0.833	
51	0	N/A	N/A	1.000	0.680	1.000	1.000	N/A	0.500	0.400	0.840	
	1			1.000	0.687	1.000	1.000		0.504	0.404	0.847	
	2			1.000	0.693	1.000	1.000		0.508	0.408	0.853	
	3			1.000	0.700	1.000	1.000		0.512	0.412	0.860	
	4			1.000	0.707	1.000	1.000		0.517	0.417	0.867	
	5			1.000	0.713	1.000	1.000		0.521	0.421	0.873	
	6			1.000	0.720	1.000	1.000		0.525	0.425	0.880	
	7			1.000	0.727	1.000	1.000		0.529	0.429	0.887	
	8			1.000	0.733	1.000	1.000		0.533	0.433	0.893	
	9			1.000	0.740	1.000	1.000		0.537	0.437	0.900	
	10			1.000	0.747	1.000	1.000		0.542	0.442	0.907	
	11			1.000	0.753	1.000	1.000		0.546	0.446	0.913	
52	0	N/A	N/A	1.000	0.760	1.000	1.000	N/A	0.550	0.450	0.920	
	1			1.000	0.767	1.000	1.000		0.554	0.454	0.927	
	2			1.000	0.773	1.000	1.000		0.558	0.458	0.933	
	3			1.000	0.780	1.000	1.000		0.562	0.462	0.940	
	4			1.000	0.787	1.000	1.000		0.567	0.467	0.947	
	5			1.000	0.793	1.000	1.000		0.571	0.471	0.953	
	6			1.000	0.800	1.000	1.000		0.575	0.475	0.960	
	7			1.000	0.807	1.000	1.000		0.579	0.479	0.967	
	8			1.000	0.813	1.000	1.000		0.583	0.483	0.973	
	9			1.000	0.820	1.000	1.000		0.587	0.487	0.980	
	10			1.000	0.827	1.000	1.000		0.592	0.492	0.987	
	11			1.000	0.833	1.000	1.000		0.596	0.496	0.993	
53	0	N/A	N/A	1.000	0.840	1.000	1.000	N/A	0.600	0.500	1.000	
	1			1.000	0.847	1.000	1.000		0.607	0.504	1.000	
	2			1.000	0.853	1.000	1.000		0.613	0.508	1.000	
	3			1.000	0.860	1.000	1.000		0.620	0.512	1.000	
	4			1.000	0.867	1.000	1.000		0.627	0.517	1.000	
	5			1.000	0.873	1.000	1.000		0.633	0.521	1.000	
	6			1.000	0.880	1.000	1.000		0.640	0.525	1.000	
	7			1.000	0.887	1.000	1.000		0.647	0.529	1.000	
	8			1.000	0.893	1.000	1.000		0.653	0.533	1.000	
	9			1.000	0.900	1.000	1.000		0.660	0.537	1.000	
	10			1.000	0.907	1.000	1.000		0.667	0.542	1.000	
	11			1.000	0.913	1.000	1.000		0.673	0.546	1.000	
54	0	N/A	N/A	1.000	0.920	1.000	1.000	N/A	0.680	0.550	1.000	
	1			1.000	0.927	1.000	1.000		0.687	0.554	1.000	
	2			1.000	0.933	1.000	1.000		0.693	0.558	1.000	
	3			1.000	0.940	1.000	1.000		0.700	0.562	1.000	
	4			1.000	0.947	1.000	1.000		0.707	0.567	1.000	
	5			1.000	0.953	1.000	1.000		0.713	0.571	1.000	
	6			1.000	0.960	1.000	1.000		0.720	0.575	1.000	
	7			1.000	0.967	1.000	1.000		0.727	0.579	1.000	
	8			1.000	0.973	1.000	1.000		0.733	0.583	1.000	
	9			1.000	0.980	1.000	1.000		0.740	0.587	1.000	
	10			1.000	0.987	1.000	1.000		0.747	0.592	1.000	
	11			1.000	0.993	1.000	1.000		0.753	0.596	1.000	

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		General Service			P&F			General Service		P&F		
		Less than 30 years		30+ years	Less than 25 years		25+ years	30+ years	Less than 30 years	30+ years	Less than 25 years	25+ years
		Tier 1	Tier 2									
55	0	0.760	0.600	1.000	1.000	1.000	1.000	0.350	0.760	0.600	1.000	
	1	0.767	0.607	1.000	1.000	1.000	1.000	0.354	0.767	0.607	1.000	
	2	0.773	0.613	1.000	1.000	1.000	1.000	0.358	0.773	0.613	1.000	
	3	0.780	0.620	1.000	1.000	1.000	1.000	0.362	0.780	0.620	1.000	
	4	0.787	0.627	1.000	1.000	1.000	1.000	0.367	0.787	0.627	1.000	
	5	0.793	0.633	1.000	1.000	1.000	1.000	0.371	0.793	0.633	1.000	
	6	0.800	0.640	1.000	1.000	1.000	1.000	0.375	0.800	0.640	1.000	
	7	0.807	0.647	1.000	1.000	1.000	1.000	0.379	0.807	0.647	1.000	
	8	0.813	0.653	1.000	1.000	1.000	1.000	0.383	0.813	0.653	1.000	
	9	0.820	0.660	1.000	1.000	1.000	1.000	0.387	0.820	0.660	1.000	
	10	0.827	0.667	1.000	1.000	1.000	1.000	0.392	0.827	0.667	1.000	
	11	0.833	0.673	1.000	1.000	1.000	1.000	0.396	0.833	0.673	1.000	
56	0	0.840	0.680	1.000	1.000	1.000	1.000	0.400	0.840	0.680	1.000	
	1	0.847	0.687	1.000	1.000	1.000	1.000	0.404	0.847	0.687	1.000	
	2	0.853	0.693	1.000	1.000	1.000	1.000	0.408	0.853	0.693	1.000	
	3	0.860	0.700	1.000	1.000	1.000	1.000	0.412	0.860	0.700	1.000	
	4	0.867	0.707	1.000	1.000	1.000	1.000	0.417	0.867	0.707	1.000	
	5	0.873	0.713	1.000	1.000	1.000	1.000	0.421	0.873	0.713	1.000	
	6	0.880	0.720	1.000	1.000	1.000	1.000	0.425	0.880	0.720	1.000	
	7	0.887	0.727	1.000	1.000	1.000	1.000	0.429	0.887	0.727	1.000	
	8	0.893	0.733	1.000	1.000	1.000	1.000	0.433	0.893	0.733	1.000	
	9	0.900	0.740	1.000	1.000	1.000	1.000	0.437	0.900	0.740	1.000	
	10	0.907	0.747	1.000	1.000	1.000	1.000	0.442	0.907	0.747	1.000	
	11	0.913	0.753	1.000	1.000	1.000	1.000	0.446	0.913	0.753	1.000	
57	0	0.920	0.760	1.000	1.000	1.000	1.000	0.450	0.920	0.760	1.000	
	1	0.927	0.767	1.000	1.000	1.000	1.000	0.454	0.927	0.767	1.000	
	2	0.933	0.773	1.000	1.000	1.000	1.000	0.458	0.933	0.773	1.000	
	3	0.940	0.780	1.000	1.000	1.000	1.000	0.462	0.940	0.780	1.000	
	4	0.947	0.787	1.000	1.000	1.000	1.000	0.467	0.947	0.787	1.000	
	5	0.953	0.793	1.000	1.000	1.000	1.000	0.471	0.953	0.793	1.000	
	6	0.960	0.800	1.000	1.000	1.000	1.000	0.475	0.960	0.800	1.000	
	7	0.967	0.807	1.000	1.000	1.000	1.000	0.479	0.967	0.807	1.000	
	8	0.973	0.813	1.000	1.000	1.000	1.000	0.483	0.973	0.813	1.000	
	9	0.980	0.820	1.000	1.000	1.000	1.000	0.487	0.980	0.820	1.000	
	10	0.987	0.827	1.000	1.000	1.000	1.000	0.492	0.987	0.827	1.000	
	11	0.993	0.833	1.000	1.000	1.000	1.000	0.496	0.993	0.833	1.000	
58	0	1.000	0.840	1.000	1.000	1.000	1.000	0.500	1.000	0.840	1.000	
	1	1.000	0.847	1.000	1.000	1.000	1.000	0.504	1.000	0.847	1.000	
	2	1.000	0.853	1.000	1.000	1.000	1.000	0.508	1.000	0.853	1.000	
	3	1.000	0.860	1.000	1.000	1.000	1.000	0.512	1.000	0.860	1.000	
	4	1.000	0.867	1.000	1.000	1.000	1.000	0.517	1.000	0.867	1.000	
	5	1.000	0.873	1.000	1.000	1.000	1.000	0.521	1.000	0.873	1.000	
	6	1.000	0.880	1.000	1.000	1.000	1.000	0.525	1.000	0.880	1.000	
	7	1.000	0.887	1.000	1.000	1.000	1.000	0.529	1.000	0.887	1.000	
	8	1.000	0.893	1.000	1.000	1.000	1.000	0.533	1.000	0.893	1.000	
	9	1.000	0.900	1.000	1.000	1.000	1.000	0.537	1.000	0.900	1.000	
	10	1.000	0.907	1.000	1.000	1.000	1.000	0.542	1.000	0.907	1.000	
	11	1.000	0.913	1.000	1.000	1.000	1.000	0.546	1.000	0.913	1.000	
59	0	1.000	0.920	1.000	1.000	1.000	1.000	0.550	1.000	0.920	1.000	
	1	1.000	0.927	1.000	1.000	1.000	1.000	0.554	1.000	0.927	1.000	
	2	1.000	0.933	1.000	1.000	1.000	1.000	0.558	1.000	0.933	1.000	
	3	1.000	0.940	1.000	1.000	1.000	1.000	0.562	1.000	0.940	1.000	
	4	1.000	0.947	1.000	1.000	1.000	1.000	0.567	1.000	0.947	1.000	
	5	1.000	0.953	1.000	1.000	1.000	1.000	0.571	1.000	0.953	1.000	
	6	1.000	0.960	1.000	1.000	1.000	1.000	0.575	1.000	0.960	1.000	
	7	1.000	0.967	1.000	1.000	1.000	1.000	0.579	1.000	0.967	1.000	
	8	1.000	0.973	1.000	1.000	1.000	1.000	0.583	1.000	0.973	1.000	
	9	1.000	0.980	1.000	1.000	1.000	1.000	0.587	1.000	0.980	1.000	
	10	1.000	0.987	1.000	1.000	1.000	1.000	0.592	1.000	0.987	1.000	
	11	1.000	0.993	1.000	1.000	1.000	1.000	0.596	1.000	0.993	1.000	

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 1: Early Retirement Factors

Age at Retirement Years Months		Tier 1 / Tier 2						OPSRP				
		General Service			P&F			General Service		P&F		
		Less than 30 years		30+ years	Less than 25 years		25+ years	30+ years	Less than 30 years	30+ years	Less than 25 years	25+ years
		Tier 1	Tier 2									
60	0	1.000	1.000	1.000	1.000	1.000	1.000	0.600	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.607	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.613	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.620	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.627	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.633	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.640	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.647	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.653	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.660	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.667	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.673	1.000	1.000	1.000	
61	0	1.000	1.000	1.000	1.000	1.000	1.000	0.680	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.687	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.693	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.700	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.707	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.713	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.720	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.727	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.733	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.740	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.747	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.753	1.000	1.000	1.000	
62	0	1.000	1.000	1.000	1.000	1.000	1.000	0.760	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.767	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.773	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.780	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.787	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.793	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.800	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.807	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.813	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.820	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.827	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.833	1.000	1.000	1.000	
63	0	1.000	1.000	1.000	1.000	1.000	1.000	0.840	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.847	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.853	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.860	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.867	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.873	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.880	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.887	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.893	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.900	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.907	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.913	1.000	1.000	1.000	
64	0	1.000	1.000	1.000	1.000	1.000	1.000	0.920	1.000	1.000	1.000	
	1	1.000	1.000	1.000	1.000	1.000	1.000	0.927	1.000	1.000	1.000	
	2	1.000	1.000	1.000	1.000	1.000	1.000	0.933	1.000	1.000	1.000	
	3	1.000	1.000	1.000	1.000	1.000	1.000	0.940	1.000	1.000	1.000	
	4	1.000	1.000	1.000	1.000	1.000	1.000	0.947	1.000	1.000	1.000	
	5	1.000	1.000	1.000	1.000	1.000	1.000	0.953	1.000	1.000	1.000	
	6	1.000	1.000	1.000	1.000	1.000	1.000	0.960	1.000	1.000	1.000	
	7	1.000	1.000	1.000	1.000	1.000	1.000	0.967	1.000	1.000	1.000	
	8	1.000	1.000	1.000	1.000	1.000	1.000	0.973	1.000	1.000	1.000	
	9	1.000	1.000	1.000	1.000	1.000	1.000	0.980	1.000	1.000	1.000	
	10	1.000	1.000	1.000	1.000	1.000	1.000	0.987	1.000	1.000	1.000	
	11	1.000	1.000	1.000	1.000	1.000	1.000	0.993	1.000	1.000	1.000	
65	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 2a: Refund Annuity Conversion Factors - Option 0 - Healthy Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44
16	6.44	6.44	6.44	6.44	6.44	6.44	6.45	6.45	6.45	6.45	6.45	6.45
17	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45
18	6.45	6.45	6.45	6.45	6.45	6.45	6.46	6.46	6.46	6.46	6.46	6.46
19	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46
20	6.46	6.46	6.46	6.46	6.46	6.46	6.47	6.47	6.47	6.47	6.47	6.47
21	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47
22	6.47	6.47	6.47	6.47	6.47	6.47	6.48	6.48	6.48	6.48	6.48	6.48
23	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48
24	6.48	6.48	6.48	6.48	6.48	6.48	6.49	6.49	6.49	6.49	6.49	6.49
25	6.49	6.49	6.49	6.49	6.49	6.49	6.50	6.50	6.50	6.50	6.50	6.50
26	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
27	6.50	6.50	6.50	6.50	6.50	6.50	6.51	6.51	6.51	6.51	6.51	6.51
28	6.51	6.51	6.51	6.51	6.51	6.51	6.52	6.52	6.52	6.52	6.52	6.52
29	6.52	6.52	6.52	6.52	6.52	6.52	6.53	6.53	6.53	6.53	6.53	6.53
30	6.53	6.53	6.53	6.53	6.53	6.53	6.54	6.54	6.54	6.54	6.54	6.54
31	6.54	6.54	6.54	6.54	6.54	6.54	6.55	6.55	6.55	6.55	6.55	6.55
32	6.55	6.55	6.55	6.55	6.55	6.55	6.56	6.56	6.56	6.56	6.56	6.56
33	6.56	6.56	6.56	6.57	6.57	6.57	6.57	6.57	6.57	6.58	6.58	6.58
34	6.58	6.58	6.58	6.58	6.58	6.58	6.59	6.59	6.59	6.59	6.59	6.59
35	6.59	6.59	6.59	6.59	6.59	6.59	6.60	6.60	6.60	6.60	6.60	6.60
36	6.60	6.60	6.60	6.61	6.61	6.61	6.61	6.61	6.61	6.62	6.62	6.62
37	6.62	6.62	6.62	6.63	6.63	6.63	6.63	6.63	6.63	6.64	6.64	6.64
38	6.64	6.64	6.64	6.65	6.65	6.65	6.65	6.65	6.65	6.66	6.66	6.66
39	6.66	6.66	6.66	6.67	6.67	6.67	6.67	6.67	6.67	6.68	6.68	6.68
40	6.68	6.68	6.68	6.69	6.69	6.69	6.69	6.69	6.69	6.70	6.70	6.70
41	6.70	6.70	6.70	6.71	6.71	6.71	6.71	6.71	6.71	6.72	6.72	6.72
42	6.72	6.72	6.73	6.73	6.73	6.73	6.74	6.74	6.74	6.74	6.75	6.75
43	6.75	6.75	6.75	6.76	6.76	6.76	6.76	6.76	6.76	6.77	6.77	6.77
44	6.77	6.77	6.78	6.78	6.78	6.78	6.79	6.79	6.79	6.79	6.80	6.80

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 2a: Refund Annuity Conversion Factors - Option 0 - Healthy Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	6.80	6.80	6.81	6.81	6.81	6.81	6.82	6.82	6.82	6.82	6.83	6.83
46	6.83	6.83	6.84	6.84	6.84	6.85	6.85	6.85	6.86	6.86	6.86	6.87
47	6.87	6.87	6.88	6.88	6.88	6.88	6.89	6.89	6.89	6.89	6.90	6.90
48	6.90	6.90	6.91	6.91	6.91	6.92	6.92	6.92	6.93	6.93	6.93	6.94
49	6.94	6.94	6.95	6.95	6.95	6.96	6.96	6.96	6.97	6.97	6.97	6.98
50	6.98	6.98	6.99	6.99	7.00	7.00	7.01	7.01	7.01	7.02	7.02	7.03
51	7.03	7.03	7.04	7.04	7.05	7.05	7.06	7.06	7.06	7.07	7.07	7.08
52	7.08	7.08	7.09	7.09	7.10	7.10	7.11	7.11	7.11	7.12	7.12	7.13
53	7.13	7.13	7.14	7.14	7.15	7.15	7.16	7.16	7.16	7.17	7.17	7.18
54	7.18	7.19	7.19	7.20	7.20	7.21	7.21	7.22	7.22	7.23	7.23	7.24
55	7.24	7.25	7.25	7.26	7.26	7.27	7.28	7.28	7.29	7.29	7.30	7.30
56	7.31	7.32	7.32	7.33	7.33	7.34	7.34	7.35	7.35	7.36	7.36	7.37
57	7.37	7.38	7.38	7.39	7.40	7.40	7.41	7.42	7.42	7.43	7.44	7.44
58	7.45	7.46	7.46	7.47	7.47	7.48	7.49	7.49	7.50	7.50	7.51	7.51
59	7.52	7.53	7.53	7.54	7.55	7.55	7.56	7.57	7.57	7.58	7.59	7.59
60	7.60	7.61	7.62	7.62	7.63	7.64	7.65	7.65	7.66	7.67	7.68	7.68
61	7.69	7.70	7.71	7.71	7.72	7.73	7.74	7.74	7.75	7.76	7.77	7.77
62	7.78	7.79	7.80	7.81	7.81	7.82	7.83	7.84	7.85	7.86	7.86	7.87
63	7.88	7.89	7.90	7.91	7.92	7.93	7.94	7.94	7.95	7.96	7.97	7.98
64	7.99	8.00	8.01	8.02	8.03	8.04	8.05	8.05	8.06	8.07	8.08	8.09
65	8.10	8.11	8.12	8.13	8.14	8.15	8.16	8.17	8.18	8.19	8.20	8.21
66	8.22	8.23	8.24	8.25	8.26	8.27	8.29	8.30	8.31	8.32	8.33	8.34
67	8.35	8.36	8.37	8.39	8.40	8.41	8.42	8.43	8.44	8.46	8.47	8.48
68	8.49	8.50	8.52	8.53	8.54	8.55	8.57	8.58	8.59	8.60	8.62	8.63
69	8.64	8.65	8.67	8.68	8.69	8.71	8.72	8.73	8.75	8.76	8.77	8.79
70	8.80	8.81	8.83	8.84	8.86	8.87	8.89	8.90	8.91	8.93	8.94	8.96
71	8.97	8.99	9.00	9.02	9.03	9.05	9.06	9.08	9.09	9.11	9.12	9.14
72	9.15	9.17	9.18	9.20	9.21	9.23	9.25	9.26	9.28	9.29	9.31	9.32
73	9.34	9.36	9.38	9.39	9.41	9.43	9.45	9.46	9.48	9.50	9.52	9.53
74	9.55	9.57	9.59	9.61	9.63	9.65	9.67	9.68	9.70	9.72	9.74	9.76

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 2a: Refund Annuity Conversion Factors - Option 0 - Healthy Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	9.78	9.80	9.82	9.84	9.86	9.88	9.90	9.92	9.94	9.96	9.98	10.00
76	10.02	10.04	10.06	10.09	10.11	10.13	10.15	10.17	10.19	10.22	10.24	10.26
77	10.28	10.30	10.33	10.35	10.37	10.39	10.42	10.44	10.46	10.48	10.51	10.53
78	10.55	10.57	10.60	10.62	10.65	10.67	10.70	10.72	10.74	10.77	10.79	10.82
79	10.84	10.87	10.89	10.92	10.95	10.97	11.00	11.03	11.05	11.08	11.11	11.13
80	11.16	11.19	11.22	11.24	11.27	11.30	11.33	11.35	11.38	11.41	11.44	11.46
81	11.49	11.52	11.55	11.58	11.61	11.64	11.67	11.69	11.72	11.75	11.78	11.81
82	11.84	11.87	11.90	11.94	11.97	12.00	12.03	12.06	12.09	12.13	12.16	12.19
83	12.22	12.25	12.29	12.32	12.35	12.38	12.42	12.45	12.48	12.51	12.55	12.58
84	12.61	12.65	12.68	12.72	12.75	12.79	12.82	12.86	12.89	12.93	12.96	13.00
85	13.03	13.07	13.10	13.14	13.17	13.21	13.25	13.28	13.32	13.35	13.39	13.42
86	13.46	13.50	13.54	13.57	13.61	13.65	13.69	13.72	13.76	13.80	13.84	13.87
87	13.91	13.95	13.99	14.03	14.07	14.11	14.15	14.18	14.22	14.26	14.30	14.34
88	14.38	14.42	14.46	14.50	14.54	14.58	14.62	14.65	14.69	14.73	14.77	14.81
89	14.85	14.89	14.93	14.97	15.01	15.05	15.09	15.13	15.17	15.21	15.25	15.29
90	15.33	15.37	15.41	15.45	15.49	15.53	15.58	15.62	15.66	15.70	15.74	15.78
91	15.82	15.86	15.90	15.94	15.98	16.02	16.07	16.11	16.15	16.19	16.23	16.27
92	16.31	16.35	16.39	16.43	16.47	16.51	16.56	16.60	16.64	16.68	16.72	16.76
93	16.80	16.84	16.88	16.92	16.96	17.00	17.05	17.09	17.13	17.17	17.21	17.25
94	17.29	17.33	17.37	17.41	17.45	17.49	17.53	17.56	17.60	17.64	17.68	17.72
95	17.76	17.80	17.84	17.88	17.91	17.95	17.99	18.03	18.07	18.11	18.14	18.18
96	18.22	18.26	18.29	18.33	18.36	18.40	18.44	18.47	18.51	18.54	18.58	18.61
97	18.65	18.69	18.72	18.76	18.79	18.83	18.86	18.90	18.93	18.97	19.00	19.04
98	19.07	19.10	19.14	19.17	19.20	19.24	19.27	19.30	19.34	19.37	19.40	19.44
99	19.47	19.50	19.54	19.57	19.60	19.64	19.67	19.70	19.74	19.77	19.80	19.84
100	19.87											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 2b: Refund Annuity Conversion Factors - Option 0 - Disabled Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54
16	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54
17	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54
18	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54
19	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54
20	7.54	7.54	7.54	7.54	7.54	7.54	7.55	7.55	7.55	7.55	7.55	7.55
21	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55
22	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55
23	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55
24	7.55	7.55	7.55	7.55	7.55	7.55	7.56	7.56	7.56	7.56	7.56	7.56
25	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56
26	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56
27	7.56	7.56	7.56	7.56	7.56	7.56	7.57	7.57	7.57	7.57	7.57	7.57
28	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57
29	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57
30	7.57	7.57	7.57	7.57	7.57	7.57	7.58	7.58	7.58	7.58	7.58	7.58
31	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58
32	7.58	7.58	7.58	7.58	7.58	7.58	7.59	7.59	7.59	7.59	7.59	7.59
33	7.59	7.59	7.59	7.59	7.59	7.59	7.60	7.60	7.60	7.60	7.60	7.60
34	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60
35	7.60	7.60	7.60	7.60	7.60	7.60	7.61	7.61	7.61	7.61	7.61	7.61
36	7.61	7.61	7.61	7.61	7.61	7.61	7.62	7.62	7.62	7.62	7.62	7.62
37	7.62	7.62	7.62	7.62	7.62	7.62	7.63	7.63	7.63	7.63	7.63	7.63
38	7.63	7.63	7.63	7.63	7.63	7.63	7.64	7.64	7.64	7.64	7.64	7.64
39	7.64	7.64	7.64	7.64	7.64	7.64	7.65	7.65	7.65	7.65	7.65	7.65
40	7.65	7.65	7.65	7.66	7.66	7.66	7.66	7.66	7.66	7.67	7.67	7.67
41	7.67	7.67	7.67	7.67	7.67	7.67	7.68	7.68	7.68	7.68	7.68	7.68
42	7.68	7.68	7.68	7.69	7.69	7.69	7.69	7.69	7.69	7.70	7.70	7.70
43	7.70	7.70	7.70	7.70	7.70	7.70	7.71	7.71	7.71	7.71	7.71	7.71
44	7.71	7.71	7.71	7.72	7.72	7.72	7.72	7.72	7.72	7.73	7.73	7.73

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 2b: Refund Annuity Conversion Factors - Option 0 - Disabled Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	7.73	7.73	7.74	7.74	7.74	7.74	7.75	7.75	7.75	7.75	7.76	7.76
46	7.76	7.76	7.76	7.77	7.77	7.77	7.77	7.77	7.77	7.78	7.78	7.78
47	7.78	7.78	7.79	7.79	7.79	7.79	7.80	7.80	7.80	7.80	7.81	7.81
48	7.81	7.81	7.82	7.82	7.82	7.82	7.83	7.83	7.83	7.83	7.84	7.84
49	7.84	7.84	7.85	7.85	7.85	7.85	7.86	7.86	7.86	7.86	7.87	7.87
50	7.87	7.87	7.88	7.88	7.88	7.89	7.89	7.89	7.90	7.90	7.90	7.91
51	7.91	7.91	7.92	7.92	7.92	7.93	7.93	7.93	7.94	7.94	7.94	7.95
52	7.95	7.95	7.96	7.96	7.97	7.97	7.98	7.98	7.98	7.99	7.99	8.00
53	8.00	8.00	8.01	8.01	8.02	8.02	8.03	8.03	8.03	8.04	8.04	8.05
54	8.05	8.06	8.06	8.07	8.07	8.08	8.08	8.09	8.09	8.10	8.10	8.11
55	8.11	8.12	8.12	8.13	8.13	8.14	8.15	8.15	8.16	8.16	8.17	8.17
56	8.18	8.19	8.19	8.20	8.20	8.21	8.22	8.22	8.23	8.23	8.24	8.24
57	8.25	8.26	8.27	8.27	8.28	8.29	8.30	8.30	8.31	8.32	8.33	8.33
58	8.34	8.35	8.36	8.36	8.37	8.38	8.39	8.39	8.40	8.41	8.42	8.42
59	8.43	8.44	8.45	8.46	8.46	8.47	8.48	8.49	8.50	8.51	8.51	8.52
60	8.53	8.54	8.55	8.56	8.57	8.58	8.59	8.60	8.61	8.62	8.63	8.64
61	8.65	8.66	8.67	8.68	8.69	8.70	8.71	8.72	8.73	8.74	8.75	8.76
62	8.77	8.78	8.79	8.81	8.82	8.83	8.84	8.85	8.86	8.88	8.89	8.90
63	8.91	8.92	8.94	8.95	8.96	8.97	8.99	9.00	9.01	9.02	9.04	9.05
64	9.06	9.07	9.09	9.10	9.12	9.13	9.15	9.16	9.17	9.19	9.20	9.22
65	9.23	9.25	9.26	9.28	9.29	9.31	9.32	9.34	9.35	9.37	9.38	9.40
66	9.41	9.43	9.44	9.46	9.47	9.49	9.51	9.52	9.54	9.55	9.57	9.58
67	9.60	9.62	9.64	9.65	9.67	9.69	9.71	9.72	9.74	9.76	9.78	9.79
68	9.81	9.83	9.85	9.87	9.88	9.90	9.92	9.94	9.96	9.98	9.99	10.01
69	10.03	10.05	10.07	10.09	10.11	10.13	10.15	10.16	10.18	10.20	10.22	10.24
70	10.26	10.28	10.30	10.33	10.35	10.37	10.39	10.41	10.43	10.46	10.48	10.50
71	10.52	10.54	10.57	10.59	10.61	10.63	10.66	10.68	10.70	10.72	10.75	10.77
72	10.79	10.81	10.84	10.86	10.88	10.91	10.93	10.95	10.98	11.00	11.02	11.05
73	11.07	11.10	11.12	11.15	11.17	11.20	11.23	11.25	11.28	11.30	11.33	11.35
74	11.38	11.41	11.43	11.46	11.49	11.51	11.54	11.57	11.59	11.62	11.65	11.67

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 2b: Refund Annuity Conversion Factors - Option 0 - Disabled Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	11.70	11.73	11.76	11.79	11.82	11.85	11.88	11.90	11.93	11.96	11.99	12.02
76	12.05	12.08	12.11	12.14	12.17	12.20	12.23	12.26	12.29	12.32	12.35	12.38
77	12.41	12.44	12.48	12.51	12.54	12.57	12.61	12.64	12.67	12.70	12.74	12.77
78	12.80	12.83	12.87	12.90	12.93	12.97	13.00	13.03	13.07	13.10	13.13	13.17
79	13.20	13.24	13.27	13.31	13.34	13.38	13.42	13.45	13.49	13.52	13.56	13.59
80	13.63	13.67	13.70	13.74	13.78	13.81	13.85	13.89	13.92	13.96	14.00	14.03
81	14.07	14.11	14.15	14.18	14.22	14.26	14.30	14.33	14.37	14.41	14.45	14.48
82	14.52	14.56	14.60	14.64	14.67	14.71	14.75	14.79	14.83	14.87	14.90	14.94
83	14.98	15.02	15.06	15.10	15.14	15.18	15.22	15.25	15.29	15.33	15.37	15.41
84	15.45	15.49	15.53	15.57	15.61	15.65	15.69	15.72	15.76	15.80	15.84	15.88
85	15.92	15.96	16.00	16.04	16.07	16.11	16.15	16.19	16.23	16.27	16.30	16.34
86	16.38	16.42	16.46	16.50	16.53	16.57	16.61	16.65	16.69	16.73	16.76	16.80
87	16.84	16.88	16.92	16.95	16.99	17.03	17.07	17.10	17.14	17.18	17.22	17.25
88	17.29	17.33	17.36	17.40	17.43	17.47	17.51	17.54	17.58	17.61	17.65	17.68
89	17.72	17.76	17.79	17.83	17.86	17.90	17.93	17.97	18.00	18.04	18.07	18.11
90	18.14	18.17	18.21	18.24	18.27	18.31	18.34	18.37	18.41	18.44	18.47	18.51
91	18.54	18.57	18.60	18.64	18.67	18.70	18.73	18.76	18.79	18.83	18.86	18.89
92	18.92	18.95	18.98	19.01	19.04	19.07	19.11	19.14	19.17	19.20	19.23	19.26
93	19.29	19.32	19.35	19.38	19.41	19.44	19.47	19.50	19.53	19.56	19.59	19.62
94	19.65	19.68	19.71	19.74	19.77	19.80	19.83	19.85	19.88	19.91	19.94	19.97
95	20.00	20.03	20.06	20.09	20.12	20.15	20.18	20.21	20.24	20.27	20.30	20.33
96	20.36	20.39	20.42	20.45	20.47	20.50	20.53	20.56	20.59	20.62	20.64	20.67
97	20.70	20.73	20.76	20.78	20.81	20.84	20.87	20.89	20.92	20.95	20.98	21.00
98	21.03	21.06	21.08	21.11	21.13	21.16	21.19	21.21	21.24	21.26	21.29	21.31
99	21.34	21.37	21.39	21.42	21.44	21.47	21.49	21.52	21.54	21.57	21.59	21.62
100	21.64											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 3a: Non-Refund Annuity Conversion Factors - Option 1 - Healthy Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45
16	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45
17	6.45	6.45	6.45	6.45	6.45	6.45	6.46	6.46	6.46	6.46	6.46	6.46
18	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46
19	6.46	6.46	6.46	6.46	6.46	6.46	6.47	6.47	6.47	6.47	6.47	6.47
20	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47
21	6.47	6.47	6.47	6.47	6.47	6.47	6.48	6.48	6.48	6.48	6.48	6.48
22	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48
23	6.48	6.48	6.48	6.48	6.48	6.48	6.49	6.49	6.49	6.49	6.49	6.49
24	6.49	6.49	6.49	6.49	6.49	6.49	6.50	6.50	6.50	6.50	6.50	6.50
25	6.50	6.50	6.50	6.50	6.50	6.50	6.51	6.51	6.51	6.51	6.51	6.51
26	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
27	6.51	6.51	6.51	6.51	6.51	6.51	6.52	6.52	6.52	6.52	6.52	6.52
28	6.52	6.52	6.52	6.52	6.52	6.52	6.53	6.53	6.53	6.53	6.53	6.53
29	6.53	6.53	6.53	6.53	6.53	6.53	6.54	6.54	6.54	6.54	6.54	6.54
30	6.54	6.54	6.54	6.54	6.54	6.54	6.55	6.55	6.55	6.55	6.55	6.55
31	6.55	6.55	6.55	6.56	6.56	6.56	6.56	6.56	6.56	6.57	6.57	6.57
32	6.57	6.57	6.57	6.57	6.57	6.57	6.58	6.58	6.58	6.58	6.58	6.58
33	6.58	6.58	6.58	6.58	6.58	6.58	6.59	6.59	6.59	6.59	6.59	6.59
34	6.59	6.59	6.59	6.60	6.60	6.60	6.60	6.60	6.60	6.61	6.61	6.61
35	6.61	6.61	6.61	6.61	6.61	6.61	6.62	6.62	6.62	6.62	6.62	6.62
36	6.62	6.62	6.62	6.63	6.63	6.63	6.63	6.63	6.63	6.64	6.64	6.64
37	6.64	6.64	6.64	6.65	6.65	6.65	6.65	6.65	6.65	6.66	6.66	6.66
38	6.66	6.66	6.66	6.67	6.67	6.67	6.67	6.67	6.67	6.68	6.68	6.68
39	6.68	6.68	6.68	6.69	6.69	6.69	6.69	6.69	6.69	6.70	6.70	6.70
40	6.70	6.70	6.70	6.71	6.71	6.71	6.71	6.71	6.71	6.72	6.72	6.72
41	6.72	6.72	6.73	6.73	6.73	6.73	6.74	6.74	6.74	6.74	6.75	6.75
42	6.75	6.75	6.76	6.76	6.76	6.76	6.77	6.77	6.77	6.77	6.78	6.78
43	6.78	6.78	6.79	6.79	6.79	6.79	6.80	6.80	6.80	6.80	6.81	6.81
44	6.81	6.81	6.82	6.82	6.82	6.82	6.83	6.83	6.83	6.83	6.84	6.84

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 3a: Non-Refund Annuity Conversion Factors - Option 1 - Healthy Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	6.84	6.84	6.85	6.85	6.85	6.85	6.86	6.86	6.86	6.86	6.87	6.87
46	6.87	6.87	6.88	6.88	6.88	6.89	6.89	6.89	6.90	6.90	6.90	6.91
47	6.91	6.91	6.92	6.92	6.92	6.93	6.93	6.93	6.94	6.94	6.94	6.95
48	6.95	6.95	6.96	6.96	6.97	6.97	6.98	6.98	6.98	6.99	6.99	7.00
49	7.00	7.00	7.01	7.01	7.01	7.02	7.02	7.02	7.03	7.03	7.03	7.04
50	7.04	7.05	7.05	7.06	7.06	7.07	7.07	7.08	7.08	7.09	7.09	7.10
51	7.10	7.10	7.11	7.11	7.12	7.12	7.13	7.13	7.13	7.14	7.14	7.15
52	7.15	7.16	7.16	7.17	7.17	7.18	7.18	7.19	7.19	7.20	7.20	7.21
53	7.21	7.22	7.22	7.23	7.23	7.24	7.25	7.25	7.26	7.26	7.27	7.27
54	7.28	7.29	7.29	7.30	7.30	7.31	7.32	7.32	7.33	7.33	7.34	7.34
55	7.35	7.36	7.36	7.37	7.38	7.38	7.39	7.40	7.40	7.41	7.42	7.42
56	7.43	7.44	7.44	7.45	7.46	7.46	7.47	7.48	7.48	7.49	7.50	7.50
57	7.51	7.52	7.53	7.53	7.54	7.55	7.56	7.56	7.57	7.58	7.59	7.59
58	7.60	7.61	7.62	7.63	7.63	7.64	7.65	7.66	7.67	7.68	7.68	7.69
59	7.70	7.71	7.72	7.73	7.73	7.74	7.75	7.76	7.77	7.78	7.78	7.79
60	7.80	7.81	7.82	7.83	7.84	7.85	7.86	7.87	7.88	7.89	7.90	7.91
61	7.92	7.93	7.94	7.95	7.96	7.97	7.98	7.99	8.00	8.01	8.02	8.03
62	8.04	8.05	8.06	8.07	8.08	8.09	8.11	8.12	8.13	8.14	8.15	8.16
63	8.17	8.18	8.19	8.21	8.22	8.23	8.24	8.25	8.26	8.28	8.29	8.30
64	8.31	8.32	8.34	8.35	8.36	8.37	8.39	8.40	8.41	8.42	8.44	8.45
65	8.46	8.47	8.49	8.50	8.52	8.53	8.55	8.56	8.57	8.59	8.60	8.62
66	8.63	8.64	8.66	8.67	8.69	8.70	8.72	8.73	8.74	8.76	8.77	8.79
67	8.80	8.82	8.83	8.85	8.86	8.88	8.90	8.91	8.93	8.94	8.96	8.97
68	8.99	9.01	9.03	9.04	9.06	9.08	9.10	9.11	9.13	9.15	9.17	9.18
69	9.20	9.22	9.24	9.26	9.27	9.29	9.31	9.33	9.35	9.37	9.38	9.40
70	9.42	9.44	9.46	9.48	9.50	9.52	9.54	9.56	9.58	9.60	9.62	9.64
71	9.66	9.68	9.70	9.73	9.75	9.77	9.79	9.81	9.83	9.86	9.88	9.90
72	9.92	9.94	9.97	9.99	10.02	10.04	10.07	10.09	10.11	10.14	10.16	10.19
73	10.21	10.24	10.26	10.29	10.31	10.34	10.37	10.39	10.42	10.44	10.47	10.49
74	10.52	10.55	10.58	10.61	10.63	10.66	10.69	10.72	10.75	10.78	10.80	10.83

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 3a: Non-Refund Annuity Conversion Factors - Option 1 - Healthy Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	10.86	10.89	10.92	10.95	10.98	11.01	11.05	11.08	11.11	11.14	11.17	11.20
76	11.23	11.26	11.30	11.33	11.37	11.40	11.44	11.47	11.50	11.54	11.57	11.61
77	11.64	11.68	11.71	11.75	11.79	11.82	11.86	11.90	11.93	11.97	12.01	12.04
78	12.08	12.12	12.16	12.20	12.24	12.28	12.32	12.36	12.40	12.44	12.48	12.52
79	12.56	12.60	12.65	12.69	12.74	12.78	12.83	12.87	12.91	12.96	13.00	13.05
80	13.09	13.14	13.19	13.24	13.28	13.33	13.38	13.43	13.48	13.53	13.57	13.62
81	13.67	13.72	13.78	13.83	13.88	13.93	13.99	14.04	14.09	14.14	14.20	14.25
82	14.30	14.36	14.42	14.47	14.53	14.59	14.65	14.70	14.76	14.82	14.88	14.93
83	14.99	15.05	15.12	15.18	15.24	15.30	15.37	15.43	15.49	15.55	15.62	15.68
84	15.74	15.81	15.88	15.95	16.01	16.08	16.15	16.22	16.29	16.36	16.42	16.49
85	16.56	16.63	16.71	16.78	16.86	16.93	17.01	17.08	17.15	17.23	17.30	17.38
86	17.45	17.53	17.61	17.69	17.77	17.85	17.94	18.02	18.10	18.18	18.26	18.34
87	18.42	18.51	18.59	18.68	18.77	18.85	18.94	19.03	19.11	19.20	19.29	19.37
88	19.46	19.55	19.64	19.74	19.83	19.92	20.01	20.10	20.19	20.29	20.38	20.47
89	20.56	20.66	20.75	20.85	20.95	21.04	21.14	21.24	21.33	21.43	21.53	21.62
90	21.72	21.82	21.92	22.02	22.12	22.22	22.33	22.43	22.53	22.63	22.73	22.83
91	22.93	23.03	23.14	23.24	23.34	23.45	23.55	23.65	23.76	23.86	23.96	24.07
92	24.17	24.28	24.39	24.49	24.60	24.71	24.82	24.92	25.03	25.14	25.25	25.35
93	25.46	25.57	25.68	25.79	25.89	26.00	26.11	26.22	26.33	26.44	26.54	26.65
94	26.76	26.87	26.99	27.10	27.21	27.32	27.44	27.55	27.66	27.77	27.89	28.00
95	28.11	28.23	28.34	28.46	28.57	28.69	28.81	28.92	29.04	29.15	29.27	29.38
96	29.50	29.61	29.72	29.83	29.94	30.05	30.16	30.27	30.38	30.49	30.60	30.71
97	30.82	30.93	31.03	31.14	31.24	31.35	31.45	31.56	31.66	31.77	31.87	31.98
98	32.08	32.18	32.28	32.38	32.48	32.58	32.68	32.77	32.87	32.97	33.07	33.17
99	33.27	33.37	33.46	33.56	33.65	33.75	33.85	33.94	34.04	34.13	34.23	34.32
100	34.42											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 3b: Non-Refund Annuity Conversion Factors - Option 1 - Disabled Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29
16	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29
17	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29
18	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29
19	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29
20	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29
21	8.29	8.29	8.29	8.29	8.29	8.29	8.30	8.30	8.30	8.30	8.30	8.30
22	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30
23	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30
24	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30
25	8.30	8.30	8.30	8.30	8.30	8.30	8.31	8.31	8.31	8.31	8.31	8.31
26	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31
27	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31
28	8.31	8.31	8.31	8.31	8.31	8.31	8.32	8.32	8.32	8.32	8.32	8.32
29	8.32	8.32	8.32	8.32	8.32	8.32	8.32	8.32	8.32	8.32	8.32	8.32
30	8.32	8.32	8.32	8.32	8.32	8.32	8.33	8.33	8.33	8.33	8.33	8.33
31	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33
32	8.33	8.33	8.33	8.33	8.33	8.33	8.34	8.34	8.34	8.34	8.34	8.34
33	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34
34	8.34	8.34	8.34	8.34	8.34	8.34	8.35	8.35	8.35	8.35	8.35	8.35
35	8.35	8.35	8.35	8.35	8.35	8.35	8.36	8.36	8.36	8.36	8.36	8.36
36	8.36	8.36	8.36	8.36	8.36	8.36	8.37	8.37	8.37	8.37	8.37	8.37
37	8.37	8.37	8.37	8.37	8.37	8.37	8.38	8.38	8.38	8.38	8.38	8.38
38	8.38	8.38	8.38	8.38	8.38	8.38	8.39	8.39	8.39	8.39	8.39	8.39
39	8.39	8.39	8.39	8.39	8.39	8.39	8.40	8.40	8.40	8.40	8.40	8.40
40	8.40	8.40	8.40	8.41	8.41	8.41	8.41	8.41	8.41	8.42	8.42	8.42
41	8.42	8.42	8.42	8.42	8.42	8.42	8.43	8.43	8.43	8.43	8.43	8.43
42	8.43	8.43	8.43	8.44	8.44	8.44	8.44	8.44	8.44	8.45	8.45	8.45
43	8.45	8.45	8.45	8.46	8.46	8.46	8.46	8.46	8.46	8.47	8.47	8.47
44	8.47	8.47	8.47	8.48	8.48	8.48	8.48	8.48	8.48	8.49	8.49	8.49

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 3b: Non-Refund Annuity Conversion Factors - Option 1 - Disabled Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	8.49	8.49	8.49	8.50	8.50	8.50	8.50	8.50	8.50	8.51	8.51	8.51
46	8.51	8.51	8.51	8.52	8.52	8.52	8.52	8.52	8.52	8.53	8.53	8.53
47	8.53	8.53	8.54	8.54	8.54	8.54	8.55	8.55	8.55	8.55	8.56	8.56
48	8.56	8.56	8.57	8.57	8.57	8.57	8.58	8.58	8.58	8.58	8.59	8.59
49	8.59	8.59	8.60	8.60	8.60	8.61	8.61	8.61	8.62	8.62	8.62	8.63
50	8.63	8.63	8.64	8.64	8.64	8.65	8.65	8.65	8.66	8.66	8.66	8.67
51	8.67	8.67	8.68	8.68	8.68	8.69	8.69	8.69	8.70	8.70	8.70	8.71
52	8.71	8.71	8.72	8.72	8.73	8.73	8.74	8.74	8.74	8.75	8.75	8.76
53	8.76	8.76	8.77	8.77	8.78	8.78	8.79	8.79	8.79	8.80	8.80	8.81
54	8.81	8.82	8.82	8.83	8.83	8.84	8.84	8.85	8.85	8.86	8.86	8.87
55	8.87	8.88	8.88	8.89	8.89	8.90	8.91	8.91	8.92	8.92	8.93	8.93
56	8.94	8.95	8.95	8.96	8.97	8.97	8.98	8.99	8.99	9.00	9.01	9.01
57	9.02	9.03	9.03	9.04	9.05	9.05	9.06	9.07	9.07	9.08	9.09	9.09
58	9.10	9.11	9.12	9.13	9.13	9.14	9.15	9.16	9.17	9.18	9.18	9.19
59	9.20	9.21	9.22	9.23	9.24	9.25	9.26	9.26	9.27	9.28	9.29	9.30
60	9.31	9.32	9.33	9.34	9.35	9.36	9.37	9.38	9.39	9.40	9.41	9.42
61	9.43	9.44	9.45	9.47	9.48	9.49	9.50	9.51	9.52	9.54	9.55	9.56
62	9.57	9.58	9.60	9.61	9.62	9.64	9.65	9.66	9.68	9.69	9.70	9.72
63	9.73	9.75	9.76	9.78	9.79	9.81	9.82	9.84	9.85	9.87	9.88	9.90
64	9.91	9.93	9.95	9.96	9.98	10.00	10.02	10.03	10.05	10.07	10.09	10.10
65	10.12	10.14	10.16	10.18	10.20	10.22	10.25	10.27	10.29	10.31	10.33	10.35
66	10.37	10.39	10.42	10.44	10.46	10.48	10.51	10.53	10.55	10.57	10.60	10.62
67	10.64	10.67	10.69	10.72	10.74	10.77	10.79	10.82	10.84	10.87	10.89	10.92
68	10.94	10.97	11.00	11.03	11.05	11.08	11.11	11.14	11.17	11.20	11.22	11.25
69	11.28	11.31	11.34	11.38	11.41	11.44	11.47	11.50	11.53	11.57	11.60	11.63
70	11.66	11.69	11.73	11.76	11.79	11.83	11.86	11.89	11.93	11.96	11.99	12.03
71	12.06	12.10	12.14	12.17	12.21	12.25	12.29	12.32	12.36	12.40	12.44	12.47
72	12.51	12.55	12.59	12.63	12.67	12.71	12.75	12.79	12.83	12.87	12.91	12.95
73	12.99	13.03	13.08	13.12	13.16	13.21	13.25	13.29	13.34	13.38	13.42	13.47
74	13.51	13.56	13.61	13.66	13.70	13.75	13.80	13.85	13.90	13.95	13.99	14.04

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 3b: Non-Refund Annuity Conversion Factors - Option 1 - Disabled Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	14.09	14.14	14.19	14.25	14.30	14.35	14.40	14.45	14.50	14.56	14.61	14.66
76	14.71	14.77	14.82	14.88	14.94	14.99	15.05	15.11	15.16	15.22	15.28	15.33
77	15.39	15.45	15.51	15.58	15.64	15.70	15.76	15.82	15.88	15.95	16.01	16.07
78	16.13	16.20	16.26	16.33	16.40	16.46	16.53	16.60	16.66	16.73	16.80	16.86
79	16.93	17.00	17.08	17.15	17.22	17.29	17.37	17.44	17.51	17.58	17.66	17.73
80	17.80	17.88	17.96	18.04	18.12	18.20	18.28	18.35	18.43	18.51	18.59	18.67
81	18.75	18.83	18.92	19.00	19.09	19.17	19.26	19.34	19.42	19.51	19.59	19.68
82	19.76	19.85	19.94	20.03	20.12	20.21	20.31	20.40	20.49	20.58	20.67	20.76
83	20.85	20.95	21.04	21.14	21.23	21.33	21.43	21.52	21.62	21.71	21.81	21.90
84	22.00	22.10	22.20	22.30	22.40	22.50	22.60	22.70	22.80	22.90	23.00	23.10
85	23.20	23.30	23.40	23.51	23.61	23.71	23.81	23.91	24.01	24.12	24.22	24.32
86	24.42	24.53	24.63	24.74	24.84	24.95	25.05	25.16	25.26	25.37	25.47	25.58
87	25.68	25.79	25.89	26.00	26.10	26.21	26.31	26.42	26.52	26.63	26.73	26.84
88	26.94	27.05	27.15	27.26	27.36	27.47	27.57	27.68	27.78	27.89	27.99	28.10
89	28.20	28.30	28.41	28.51	28.61	28.72	28.82	28.92	29.03	29.13	29.23	29.34
90	29.44	29.54	29.64	29.74	29.84	29.94	30.05	30.15	30.25	30.35	30.45	30.55
91	30.65	30.75	30.85	30.94	31.04	31.14	31.24	31.33	31.43	31.53	31.63	31.72
92	31.82	31.91	32.01	32.10	32.19	32.29	32.38	32.47	32.57	32.66	32.75	32.85
93	32.94	33.03	33.12	33.21	33.30	33.39	33.48	33.57	33.66	33.75	33.84	33.93
94	34.02	34.11	34.19	34.28	34.37	34.45	34.54	34.63	34.71	34.80	34.89	34.97
95	35.06	35.15	35.23	35.32	35.40	35.49	35.57	35.66	35.74	35.83	35.91	36.00
96	36.08	36.17	36.26	36.34	36.43	36.52	36.61	36.69	36.78	36.87	36.96	37.04
97	37.13	37.22	37.31	37.40	37.48	37.57	37.66	37.75	37.84	37.93	38.01	38.10
98	38.19	38.28	38.36	38.45	38.53	38.62	38.71	38.79	38.88	38.96	39.05	39.13
99	39.22	39.30	39.38	39.47	39.55	39.63	39.71	39.79	39.87	39.96	40.04	40.12
100	40.20											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 4a: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Healthy Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44
16	6.44	6.44	6.44	6.44	6.44	6.44	6.45	6.45	6.45	6.45	6.45	6.45
17	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45
18	6.45	6.45	6.45	6.45	6.45	6.45	6.46	6.46	6.46	6.46	6.46	6.46
19	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46
20	6.46	6.46	6.46	6.46	6.46	6.46	6.47	6.47	6.47	6.47	6.47	6.47
21	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47
22	6.47	6.47	6.47	6.47	6.47	6.47	6.48	6.48	6.48	6.48	6.48	6.48
23	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48
24	6.48	6.48	6.48	6.48	6.48	6.48	6.49	6.49	6.49	6.49	6.49	6.49
25	6.49	6.49	6.49	6.49	6.49	6.49	6.50	6.50	6.50	6.50	6.50	6.50
26	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
27	6.50	6.50	6.50	6.50	6.50	6.50	6.51	6.51	6.51	6.51	6.51	6.51
28	6.51	6.51	6.51	6.51	6.51	6.51	6.52	6.52	6.52	6.52	6.52	6.52
29	6.52	6.52	6.52	6.52	6.52	6.52	6.53	6.53	6.53	6.53	6.53	6.53
30	6.53	6.53	6.53	6.53	6.53	6.53	6.54	6.54	6.54	6.54	6.54	6.54
31	6.54	6.54	6.54	6.54	6.54	6.54	6.55	6.55	6.55	6.55	6.55	6.55
32	6.55	6.55	6.55	6.55	6.55	6.55	6.56	6.56	6.56	6.56	6.56	6.56
33	6.56	6.56	6.56	6.57	6.57	6.57	6.57	6.57	6.57	6.58	6.58	6.58
34	6.58	6.58	6.58	6.58	6.58	6.58	6.59	6.59	6.59	6.59	6.59	6.59
35	6.59	6.59	6.59	6.59	6.59	6.59	6.60	6.60	6.60	6.60	6.60	6.60
36	6.60	6.60	6.60	6.61	6.61	6.61	6.61	6.61	6.61	6.62	6.62	6.62
37	6.62	6.62	6.62	6.63	6.63	6.63	6.63	6.63	6.63	6.64	6.64	6.64
38	6.64	6.64	6.64	6.65	6.65	6.65	6.65	6.65	6.65	6.66	6.66	6.66
39	6.66	6.66	6.66	6.67	6.67	6.67	6.67	6.67	6.67	6.68	6.68	6.68
40	6.68	6.68	6.68	6.69	6.69	6.69	6.69	6.69	6.69	6.70	6.70	6.70
41	6.70	6.70	6.70	6.71	6.71	6.71	6.71	6.71	6.71	6.72	6.72	6.72
42	6.72	6.72	6.72	6.73	6.73	6.73	6.73	6.73	6.73	6.74	6.74	6.74
43	6.74	6.74	6.75	6.75	6.75	6.75	6.76	6.76	6.76	6.76	6.77	6.77
44	6.77	6.77	6.78	6.78	6.78	6.78	6.79	6.79	6.79	6.79	6.80	6.80

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 4a: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Healthy Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	6.80	6.80	6.81	6.81	6.81	6.81	6.82	6.82	6.82	6.82	6.83	6.83
46	6.83	6.83	6.84	6.84	6.84	6.84	6.85	6.85	6.85	6.85	6.86	6.86
47	6.86	6.86	6.87	6.87	6.87	6.88	6.88	6.88	6.89	6.89	6.89	6.90
48	6.90	6.90	6.91	6.91	6.91	6.92	6.92	6.92	6.93	6.93	6.93	6.94
49	6.94	6.94	6.95	6.95	6.95	6.96	6.96	6.96	6.97	6.97	6.97	6.98
50	6.98	6.98	6.99	6.99	6.99	7.00	7.00	7.00	7.01	7.01	7.01	7.02
51	7.02	7.02	7.03	7.03	7.03	7.04	7.04	7.04	7.05	7.05	7.05	7.06
52	7.06	7.06	7.07	7.07	7.08	7.08	7.09	7.09	7.09	7.10	7.10	7.11
53	7.11	7.11	7.12	7.12	7.13	7.13	7.14	7.14	7.14	7.15	7.15	7.16
54	7.16	7.17	7.17	7.18	7.18	7.19	7.19	7.20	7.20	7.21	7.21	7.22
55	7.22	7.22	7.23	7.23	7.24	7.24	7.25	7.25	7.25	7.26	7.26	7.27
56	7.27	7.28	7.28	7.29	7.29	7.30	7.30	7.31	7.31	7.32	7.32	7.33
57	7.33	7.34	7.34	7.35	7.35	7.36	7.37	7.37	7.38	7.38	7.39	7.39
58	7.40	7.41	7.41	7.42	7.42	7.43	7.43	7.44	7.44	7.45	7.45	7.46
59	7.46	7.47	7.47	7.48	7.48	7.49	7.50	7.50	7.51	7.51	7.52	7.52
60	7.53	7.54	7.54	7.55	7.56	7.56	7.57	7.58	7.58	7.59	7.60	7.60
61	7.61	7.62	7.62	7.63	7.63	7.64	7.65	7.65	7.66	7.66	7.67	7.67
62	7.68	7.69	7.69	7.70	7.71	7.71	7.72	7.73	7.73	7.74	7.75	7.75
63	7.76	7.77	7.78	7.78	7.79	7.80	7.81	7.81	7.82	7.83	7.84	7.84
64	7.85	7.86	7.86	7.87	7.88	7.88	7.89	7.90	7.90	7.91	7.92	7.92
65	7.93	7.94	7.95	7.95	7.96	7.97	7.98	7.98	7.99	8.00	8.01	8.01
66	8.02	8.03	8.04	8.04	8.05	8.06	8.07	8.07	8.08	8.09	8.10	8.10
67	8.11	8.12	8.13	8.13	8.14	8.15	8.16	8.16	8.17	8.18	8.19	8.19
68	8.20	8.21	8.22	8.22	8.23	8.24	8.25	8.25	8.26	8.27	8.28	8.28
69	8.29	8.30	8.31	8.32	8.32	8.33	8.34	8.35	8.36	8.37	8.37	8.38
70	8.39	8.40	8.41	8.41	8.42	8.43	8.44	8.44	8.45	8.46	8.47	8.47
71	8.48	8.49	8.50	8.50	8.51	8.52	8.53	8.53	8.54	8.55	8.56	8.56
72	8.57	8.58	8.59	8.59	8.60	8.61	8.62	8.62	8.63	8.64	8.65	8.65
73	8.66	8.67	8.68	8.68	8.69	8.70	8.71	8.71	8.72	8.73	8.74	8.74
74	8.75	8.76	8.76	8.77	8.78	8.78	8.79	8.80	8.80	8.81	8.82	8.82

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 4a: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Healthy Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	8.83	8.84	8.84	8.85	8.85	8.86	8.87	8.87	8.88	8.88	8.89	8.89
76	8.90	8.91	8.91	8.92	8.92	8.93	8.94	8.94	8.95	8.95	8.96	8.96
77	8.97	8.98	8.98	8.99	8.99	9.00	9.00	9.01	9.01	9.02	9.02	9.03
78	9.03	9.04	9.04	9.05	9.05	9.06	9.06	9.07	9.07	9.08	9.08	9.09
79	9.09	9.09	9.10	9.10	9.11	9.11	9.12	9.12	9.12	9.13	9.13	9.14
80	9.14	9.14	9.15	9.15	9.15	9.16	9.16	9.16	9.17	9.17	9.17	9.18
81	9.18	9.18	9.19	9.19	9.19	9.19	9.20	9.20	9.20	9.20	9.21	9.21
82	9.21	9.21	9.22	9.22	9.22	9.22	9.23	9.23	9.23	9.23	9.24	9.24
83	9.24	9.24	9.24	9.25	9.25	9.25	9.25	9.25	9.25	9.26	9.26	9.26
84	9.26	9.26	9.26	9.27	9.27	9.27	9.27	9.27	9.27	9.28	9.28	9.28
85	9.28	9.28	9.28	9.28	9.28	9.28	9.29	9.29	9.29	9.29	9.29	9.29
86	9.29	9.29	9.29	9.29	9.29	9.29	9.30	9.30	9.30	9.30	9.30	9.30
87	9.30	9.30	9.30	9.30	9.30	9.30	9.31	9.31	9.31	9.31	9.31	9.31
88	9.31	9.31	9.31	9.31	9.31	9.31	9.32	9.32	9.32	9.32	9.32	9.32
89	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32
90	9.32	9.32	9.32	9.32	9.32	9.32	9.33	9.33	9.33	9.33	9.33	9.33
91	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
92	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
93	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
94	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
95	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
96	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
97	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
98	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
99	9.33	9.33	9.33	9.33	9.33	9.33	9.34	9.34	9.34	9.34	9.34	9.34
100	9.34											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 4b: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Disabled Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
15	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46
16	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46
17	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46
18	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46	7.46
19	7.46	7.46	7.46	7.46	7.46	7.46	7.47	7.47	7.47	7.47	7.47	7.47
20	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47
21	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47
22	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47
23	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47
24	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47
25	7.47	7.47	7.47	7.47	7.47	7.47	7.48	7.48	7.48	7.48	7.48	7.48
26	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48
27	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48
28	7.48	7.48	7.48	7.48	7.48	7.48	7.49	7.49	7.49	7.49	7.49	7.49
29	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49
30	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49
31	7.49	7.49	7.49	7.49	7.49	7.49	7.50	7.50	7.50	7.50	7.50	7.50
32	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
33	7.50	7.50	7.50	7.50	7.50	7.50	7.51	7.51	7.51	7.51	7.51	7.51
34	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51
35	7.51	7.51	7.51	7.51	7.51	7.51	7.52	7.52	7.52	7.52	7.52	7.52
36	7.52	7.52	7.52	7.52	7.52	7.52	7.53	7.53	7.53	7.53	7.53	7.53
37	7.53	7.53	7.53	7.53	7.53	7.53	7.54	7.54	7.54	7.54	7.54	7.54
38	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54
39	7.54	7.54	7.54	7.54	7.54	7.54	7.55	7.55	7.55	7.55	7.55	7.55
40	7.55	7.55	7.55	7.56	7.56	7.56	7.56	7.56	7.56	7.57	7.57	7.57
41	7.57	7.57	7.57	7.57	7.57	7.57	7.58	7.58	7.58	7.58	7.58	7.58
42	7.58	7.58	7.58	7.58	7.58	7.58	7.59	7.59	7.59	7.59	7.59	7.59
43	7.59	7.59	7.59	7.60	7.60	7.60	7.60	7.60	7.60	7.61	7.61	7.61
44	7.61	7.61	7.61	7.61	7.61	7.61	7.62	7.62	7.62	7.62	7.62	7.62

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 4b: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Disabled Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	7.62	7.62	7.62	7.63	7.63	7.63	7.63	7.63	7.63	7.64	7.64	7.64
46	7.64	7.64	7.64	7.65	7.65	7.65	7.65	7.65	7.65	7.66	7.66	7.66
47	7.66	7.66	7.66	7.67	7.67	7.67	7.67	7.67	7.67	7.68	7.68	7.68
48	7.68	7.68	7.69	7.69	7.69	7.69	7.70	7.70	7.70	7.70	7.71	7.71
49	7.71	7.71	7.72	7.72	7.72	7.72	7.73	7.73	7.73	7.73	7.74	7.74
50	7.74	7.74	7.75	7.75	7.75	7.75	7.76	7.76	7.76	7.76	7.77	7.77
51	7.77	7.77	7.78	7.78	7.78	7.78	7.79	7.79	7.79	7.79	7.80	7.80
52	7.80	7.80	7.81	7.81	7.81	7.82	7.82	7.82	7.83	7.83	7.83	7.84
53	7.84	7.84	7.85	7.85	7.85	7.86	7.86	7.86	7.87	7.87	7.87	7.88
54	7.88	7.88	7.89	7.89	7.90	7.90	7.91	7.91	7.91	7.92	7.92	7.93
55	7.93	7.93	7.94	7.94	7.95	7.95	7.96	7.96	7.96	7.97	7.97	7.98
56	7.98	7.99	7.99	8.00	8.00	8.01	8.01	8.02	8.02	8.03	8.03	8.04
57	8.04	8.05	8.05	8.06	8.06	8.07	8.07	8.08	8.08	8.09	8.09	8.10
58	8.10	8.11	8.11	8.12	8.12	8.13	8.13	8.14	8.14	8.15	8.15	8.16
59	8.16	8.17	8.17	8.18	8.18	8.19	8.20	8.20	8.21	8.21	8.22	8.22
60	8.23	8.24	8.24	8.25	8.25	8.26	8.27	8.27	8.28	8.28	8.29	8.29
61	8.30	8.31	8.31	8.32	8.32	8.33	8.34	8.34	8.35	8.35	8.36	8.36
62	8.37	8.38	8.38	8.39	8.39	8.40	8.41	8.41	8.42	8.42	8.43	8.43
63	8.44	8.45	8.45	8.46	8.47	8.47	8.48	8.49	8.49	8.50	8.51	8.51
64	8.52	8.53	8.53	8.54	8.55	8.55	8.56	8.57	8.57	8.58	8.59	8.59
65	8.60	8.61	8.61	8.62	8.63	8.63	8.64	8.65	8.65	8.66	8.67	8.67
66	8.68	8.69	8.69	8.70	8.70	8.71	8.72	8.72	8.73	8.73	8.74	8.74
67	8.75	8.76	8.76	8.77	8.78	8.78	8.79	8.80	8.80	8.81	8.82	8.82
68	8.83	8.84	8.84	8.85	8.85	8.86	8.87	8.87	8.88	8.88	8.89	8.89
69	8.90	8.91	8.91	8.92	8.92	8.93	8.93	8.94	8.94	8.95	8.95	8.96
70	8.96	8.97	8.97	8.98	8.98	8.99	8.99	9.00	9.00	9.01	9.01	9.02
71	9.02	9.03	9.03	9.04	9.04	9.05	9.05	9.06	9.06	9.07	9.07	9.08
72	9.08	9.08	9.09	9.09	9.09	9.10	9.10	9.10	9.11	9.11	9.11	9.12
73	9.12	9.12	9.13	9.13	9.13	9.14	9.14	9.14	9.15	9.15	9.15	9.16
74	9.16	9.16	9.17	9.17	9.17	9.18	9.18	9.18	9.19	9.19	9.19	9.20

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 4b: 15-Year Certain and Life Annuity Conversion Factors - Option 4 - Disabled Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 of Account Balance)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	9.20	9.20	9.21	9.21	9.21	9.21	9.22	9.22	9.22	9.22	9.23	9.23
76	9.23	9.23	9.23	9.24	9.24	9.24	9.24	9.24	9.24	9.25	9.25	9.25
77	9.25	9.25	9.25	9.26	9.26	9.26	9.26	9.26	9.26	9.27	9.27	9.27
78	9.27	9.27	9.27	9.27	9.27	9.27	9.28	9.28	9.28	9.28	9.28	9.28
79	9.28	9.28	9.28	9.29	9.29	9.29	9.29	9.29	9.29	9.30	9.30	9.30
80	9.30	9.30	9.30	9.30	9.30	9.30	9.31	9.31	9.31	9.31	9.31	9.31
81	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31
82	9.31	9.31	9.31	9.31	9.31	9.31	9.32	9.32	9.32	9.32	9.32	9.32
83	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32
84	9.32	9.32	9.32	9.32	9.32	9.32	9.33	9.33	9.33	9.33	9.33	9.33
85	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
86	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
87	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
88	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
89	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
90	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
91	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
92	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
93	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33
94	9.33	9.33	9.33	9.33	9.33	9.33	9.34	9.34	9.34	9.34	9.34	9.34
95	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34
96	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34
97	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34
98	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34
99	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34
100	9.34											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 5: Commutation of Option 4 Death Benefit - Healthy and Disabled Members (Tier 1 / Tier 2 only)
(Present Value of \$1.00 of Monthly Annuity)

Rem. Months	Pres. Value	Rem. Months	Pres. Value	Rem. Months	Pres. Value	Rem. Months	Pres. Value	Rem. Months	Pres. Value	Rem. Months	Pres. Value
180	107.11	150	96.65	120	83.97	90	68.60	60	49.96	30	27.38
179	106.80	149	96.27	119	83.50	89	68.03	59	49.28	29	26.55
178	106.48	148	95.88	118	83.03	88	67.46	58	48.59	28	25.71
177	106.15	147	95.49	117	82.56	87	66.89	57	47.90	27	24.87
176	105.83	146	95.10	116	82.09	86	66.32	56	47.20	26	24.02
175	105.51	145	94.70	115	81.61	85	65.74	55	46.50	25	23.17
174	105.18	144	94.31	114	81.13	84	65.15	54	45.79	24	22.32
173	104.85	143	93.91	113	80.64	83	64.56	53	45.08	23	21.45
172	104.52	142	93.50	112	80.15	82	63.97	52	44.36	22	20.58
171	104.18	141	93.10	111	79.66	81	63.38	51	43.64	21	19.71
170	103.85	140	92.69	110	79.17	80	62.78	50	42.91	20	18.83
169	103.51	139	92.28	109	78.67	79	62.18	49	42.18	19	17.95
168	103.17	138	91.87	108	78.17	78	61.57	48	41.45	18	17.05
167	102.82	137	91.45	107	77.67	77	60.96	47	40.71	17	16.16
166	102.48	136	91.04	106	77.16	76	60.35	46	39.96	16	15.26
165	102.13	135	90.61	105	76.65	75	59.73	45	39.21	15	14.35
164	101.78	134	90.19	104	76.14	74	59.11	44	38.46	14	13.43
163	101.43	133	89.77	103	75.62	73	58.48	43	37.70	13	12.51
162	101.08	132	89.34	102	75.10	72	57.85	42	36.94	12	11.59
161	100.72	131	88.90	101	74.58	71	57.22	41	36.17	11	10.66
160	100.36	130	88.47	100	74.05	70	56.58	40	35.39	10	9.72
159	100.00	129	88.03	99	73.52	69	55.94	39	34.62	9	8.77
158	99.64	128	87.59	98	72.99	68	55.29	38	33.83	8	7.82
157	99.27	127	87.15	97	72.45	67	54.64	37	33.04	7	6.87
156	98.91	126	86.70	96	71.91	66	53.98	36	32.25	6	5.90
155	98.54	125	86.26	95	71.37	65	53.32	35	31.45	5	4.94
154	98.16	124	85.80	94	70.82	64	52.66	34	30.65	4	3.96
153	97.79	123	85.35	93	70.27	63	51.99	33	29.84	3	2.98
152	97.41	122	84.89	92	69.72	62	51.32	32	29.02	2	1.99
151	97.03	121	84.43	91	69.16	61	50.64	31	28.20	1	1.00

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
Beneficiary younger than Retiree	75																				
	74																				
	73																				
	72																				
	71																				
	70																				
	69																				
	68																				
	67																				
	66																				
	65																				
	64																			0.686	
	63																		0.701	0.686	
	62																	0.715	0.701	0.687	
	61															0.729	0.716	0.702	0.687		
	60															0.742	0.729	0.716	0.702	0.688	
	59														0.755	0.743	0.730	0.716	0.703	0.688	
	58													0.768	0.756	0.743	0.730	0.717	0.703	0.689	
	57												0.780	0.768	0.756	0.744	0.731	0.717	0.704	0.689	
	56										0.791	0.780	0.769	0.757	0.744	0.731	0.718	0.704	0.690		
	55									0.802	0.792	0.781	0.769	0.757	0.745	0.732	0.718	0.705	0.690		
	54								0.813	0.803	0.792	0.781	0.770	0.758	0.745	0.732	0.719	0.705	0.691		
	53							0.823	0.813	0.803	0.793	0.782	0.770	0.758	0.746	0.733	0.720	0.706	0.692		
	52						0.833	0.823	0.814	0.804	0.793	0.782	0.771	0.759	0.746	0.734	0.720	0.707	0.693		
	51					0.842	0.833	0.824	0.814	0.804	0.794	0.783	0.771	0.759	0.747	0.734	0.721	0.707	0.693		
	50				0.851	0.842	0.834	0.824	0.815	0.805	0.794	0.783	0.772	0.760	0.748	0.735	0.722	0.708	0.694		
	49				0.859	0.851	0.843	0.834	0.825	0.815	0.805	0.795	0.784	0.773	0.761	0.748	0.736	0.723	0.709	0.695	
	48			0.867	0.859	0.852	0.843	0.835	0.825	0.816	0.806	0.795	0.785	0.773	0.761	0.749	0.737	0.723	0.710	0.696	
	47		0.874	0.867	0.860	0.852	0.844	0.835	0.826	0.817	0.807	0.796	0.785	0.774	0.762	0.750	0.737	0.724	0.711	0.697	
	46	0.882	0.875	0.868	0.860	0.853	0.844	0.836	0.827	0.817	0.807	0.797	0.786	0.775	0.763	0.751	0.738	0.725	0.712	0.698	
	45	0.888	0.882	0.875	0.868	0.861	0.853	0.845	0.836	0.827	0.818	0.808	0.798	0.787	0.776	0.764	0.752	0.739	0.726	0.713	0.699
	44	0.889	0.882	0.876	0.869	0.861	0.854	0.846	0.837	0.828	0.819	0.809	0.798	0.788	0.776	0.765	0.753	0.740	0.727	0.714	0.700
	43	0.889	0.883	0.876	0.869	0.862	0.854	0.846	0.838	0.829	0.819	0.809	0.799	0.788	0.777	0.766	0.754	0.741	0.728	0.715	0.701
	42	0.890	0.883	0.877	0.870	0.863	0.855	0.847	0.838	0.829	0.820	0.810	0.800	0.789	0.778	0.767	0.755	0.742	0.729	0.716	0.702
	41	0.890	0.884	0.877	0.871	0.863	0.856	0.848	0.839	0.830	0.821	0.811	0.801	0.790	0.779	0.768	0.756	0.743	0.731	0.717	0.704
Beneficiary younger than Retiree	40	0.891	0.885	0.878	0.871	0.864	0.856	0.848	0.840	0.831	0.822	0.812	0.802	0.791	0.780	0.769	0.757	0.745	0.732	0.719	0.705
	39	0.891	0.885	0.879	0.872	0.865	0.857	0.849	0.841	0.832	0.823	0.813	0.803	0.792	0.782	0.770	0.758	0.746	0.733	0.720	0.707
	38	0.892	0.886	0.879	0.873	0.866	0.858	0.850	0.842	0.833	0.824	0.814	0.804	0.794	0.783	0.771	0.760	0.747	0.735	0.722	0.708
	37	0.893	0.887	0.880	0.873	0.866	0.859	0.851	0.843	0.834	0.825	0.815	0.805	0.795	0.784	0.773	0.761	0.749	0.736	0.723	0.710
	36	0.893	0.887	0.881	0.874	0.867	0.860	0.852	0.844	0.835	0.826	0.816	0.806	0.796	0.785	0.774	0.762	0.750	0.738	0.725	0.711

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	35	0.894	0.888	0.882	0.875	0.868	0.861	0.853	0.845	0.836	0.827	0.818	0.808	0.797	0.787	0.776	0.764	0.752	0.739	0.727	0.713
	34	0.895	0.889	0.883	0.876	0.869	0.862	0.854	0.846	0.837	0.828	0.819	0.809	0.799	0.788	0.777	0.766	0.754	0.741	0.728	0.715
	33	0.896	0.890	0.884	0.877	0.870	0.863	0.855	0.847	0.839	0.830	0.820	0.811	0.800	0.790	0.779	0.767	0.756	0.743	0.730	0.717
	32	0.896	0.891	0.884	0.878	0.871	0.864	0.856	0.848	0.840	0.831	0.822	0.812	0.802	0.791	0.781	0.769	0.757	0.745	0.733	0.720
	31	0.897	0.892	0.885	0.879	0.872	0.865	0.857	0.850	0.841	0.832	0.823	0.814	0.804	0.793	0.782	0.771	0.759	0.747	0.735	0.722
	30	0.898	0.893	0.887	0.880	0.873	0.866	0.859	0.851	0.843	0.834	0.825	0.815	0.805	0.795	0.784	0.773	0.762	0.750	0.737	0.724
	29	0.899	0.894	0.888	0.881	0.875	0.868	0.860	0.852	0.844	0.836	0.827	0.817	0.807	0.797	0.786	0.775	0.764	0.752	0.740	0.727
	28	0.900	0.895	0.889	0.883	0.876	0.869	0.862	0.854	0.846	0.837	0.828	0.819	0.809	0.799	0.789	0.778	0.766	0.755	0.742	0.730
	27	0.901	0.896	0.890	0.884	0.877	0.870	0.863	0.855	0.847	0.839	0.830	0.821	0.811	0.801	0.791	0.780	0.769	0.757	0.745	0.733
	26	0.903	0.897	0.891	0.885	0.879	0.872	0.865	0.857	0.849	0.841	0.832	0.823	0.814	0.804	0.793	0.783	0.772	0.760	0.748	0.736
	25	0.904	0.898	0.893	0.887	0.880	0.874	0.866	0.859	0.851	0.843	0.834	0.825	0.816	0.806	0.796	0.785	0.774	0.763	0.751	0.739
	24	0.905	0.900	0.894	0.888	0.882	0.875	0.868	0.861	0.853	0.845	0.836	0.828	0.818	0.809	0.799	0.788	0.777	0.766	0.754	0.742
	23	0.906	0.901	0.896	0.890	0.883	0.877	0.870	0.863	0.855	0.847	0.839	0.830	0.821	0.811	0.801	0.791	0.780	0.769	0.758	0.746
	22	0.908	0.903	0.897	0.891	0.885	0.879	0.872	0.865	0.857	0.849	0.841	0.832	0.823	0.814	0.804	0.794	0.784	0.773	0.761	0.750
	21	0.909	0.904	0.899	0.893	0.887	0.881	0.874	0.867	0.860	0.852	0.844	0.835	0.826	0.817	0.807	0.797	0.787	0.776	0.765	0.754
	20	0.911	0.906	0.900	0.895	0.889	0.883	0.876	0.869	0.862	0.854	0.846	0.838	0.829	0.820	0.811	0.801	0.791	0.780	0.769	0.758
	19	0.912	0.907	0.902	0.897	0.891	0.885	0.878	0.872	0.864	0.857	0.849	0.841	0.832	0.823	0.814	0.804	0.794	0.784	0.773	0.762
	18	0.914	0.909	0.904	0.899	0.893	0.887	0.881	0.874	0.867	0.860	0.852	0.844	0.835	0.827	0.818	0.808	0.798	0.788	0.778	0.767
	17	0.916	0.911	0.906	0.901	0.895	0.889	0.883	0.877	0.870	0.862	0.855	0.847	0.839	0.830	0.821	0.812	0.802	0.793	0.782	0.772
	16	0.917	0.913	0.908	0.903	0.897	0.892	0.886	0.879	0.872	0.865	0.858	0.850	0.842	0.834	0.825	0.816	0.807	0.797	0.787	0.777
	15	0.919	0.915	0.910	0.905	0.900	0.894	0.888	0.882	0.875	0.868	0.861	0.854	0.846	0.838	0.829	0.820	0.811	0.802	0.792	0.782
	14	0.921	0.917	0.912	0.907	0.902	0.897	0.891	0.885	0.878	0.872	0.865	0.857	0.850	0.842	0.833	0.825	0.816	0.807	0.797	0.787
	13	0.923	0.919	0.914	0.910	0.905	0.899	0.894	0.888	0.881	0.875	0.868	0.861	0.853	0.846	0.838	0.829	0.821	0.812	0.802	0.793
	12	0.925	0.921	0.917	0.912	0.907	0.902	0.896	0.891	0.885	0.878	0.872	0.865	0.857	0.850	0.842	0.834	0.826	0.817	0.808	0.799
	11	0.927	0.923	0.919	0.914	0.910	0.905	0.899	0.894	0.888	0.882	0.875	0.869	0.862	0.854	0.847	0.839	0.831	0.822	0.814	0.805
	10	0.929	0.925	0.921	0.917	0.912	0.908	0.902	0.897	0.891	0.885	0.879	0.873	0.866	0.859	0.852	0.844	0.836	0.828	0.820	0.811
	9	0.932	0.928	0.924	0.920	0.915	0.910	0.905	0.900	0.895	0.889	0.883	0.877	0.870	0.863	0.856	0.849	0.842	0.834	0.826	0.818
	8	0.934	0.930	0.926	0.922	0.918	0.913	0.909	0.904	0.898	0.893	0.887	0.881	0.875	0.868	0.861	0.854	0.847	0.840	0.832	0.824
	7	0.936	0.933	0.929	0.925	0.921	0.916	0.912	0.907	0.902	0.897	0.891	0.885	0.879	0.873	0.866	0.860	0.853	0.846	0.838	0.831
	6	0.938	0.935	0.931	0.928	0.924	0.919	0.915	0.910	0.906	0.900	0.895	0.890	0.884	0.878	0.872	0.865	0.859	0.852	0.845	0.838
Beneficiary younger than Retiree	5	0.941	0.937	0.934	0.930	0.927	0.923	0.918	0.914	0.909	0.904	0.899	0.894	0.888	0.883	0.877	0.871	0.864	0.858	0.851	0.844
	4	0.943	0.940	0.937	0.933	0.930	0.926	0.922	0.917	0.913	0.908	0.903	0.898	0.893	0.888	0.882	0.876	0.870	0.864	0.858	0.851
	3	0.945	0.942	0.939	0.936	0.932	0.929	0.925	0.921	0.917	0.912	0.908	0.903	0.898	0.893	0.888	0.882	0.876	0.871	0.865	0.858
	2	0.948	0.945	0.942	0.939	0.935	0.932	0.928	0.924	0.920	0.916	0.912	0.907	0.903	0.898	0.893	0.888	0.882	0.877	0.871	0.866
	1	0.950	0.947	0.944	0.941	0.938	0.935	0.932	0.928	0.924	0.920	0.916	0.912	0.907	0.903	0.898	0.893	0.888	0.883	0.878	0.873
Beneficiary same age as Retiree	0	0.952	0.950	0.947	0.944	0.941	0.938	0.935	0.931	0.928	0.924	0.920	0.916	0.912	0.908	0.903	0.899	0.894	0.889	0.884	0.880

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference		Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary older than Retiree	-1	0.954	0.952	0.950	0.947	0.944	0.941	0.938	0.935	0.932	0.928	0.924	0.921	0.917	0.913	0.909	0.904	0.900	0.896	0.891	0.886
	-2	0.957	0.954	0.952	0.950	0.947	0.944	0.941	0.938	0.935	0.932	0.929	0.925	0.921	0.918	0.914	0.910	0.906	0.902	0.897	0.893
	-3	0.959	0.957	0.955	0.952	0.950	0.947	0.945	0.942	0.939	0.936	0.933	0.929	0.926	0.922	0.919	0.915	0.911	0.908	0.904	0.900
	-4	0.961	0.959	0.957	0.955	0.953	0.950	0.948	0.945	0.942	0.939	0.936	0.933	0.930	0.927	0.924	0.920	0.917	0.913	0.910	0.906
	-5	0.963	0.961	0.959	0.957	0.955	0.953	0.951	0.948	0.946	0.943	0.940	0.937	0.935	0.932	0.929	0.926	0.922	0.919	0.916	0.913
	-6	0.965	0.963	0.962	0.960	0.958	0.956	0.954	0.951	0.949	0.947	0.944	0.941	0.939	0.936	0.933	0.930	0.928	0.925	0.922	0.919
	-7	0.967	0.966	0.964	0.962	0.960	0.958	0.956	0.954	0.952	0.950	0.948	0.945	0.943	0.940	0.938	0.935	0.933	0.930	0.927	0.925
	-8	0.969	0.968	0.966	0.964	0.963	0.961	0.959	0.957	0.955	0.953	0.951	0.949	0.947	0.944	0.942	0.940	0.937	0.935	0.933	0.930
	-9	0.971	0.970	0.968	0.967	0.965	0.964	0.962	0.960	0.958	0.956	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.940	0.938	0.936
	-10	0.973	0.971	0.970	0.969	0.967	0.966	0.964	0.963	0.961	0.959	0.958	0.956	0.954	0.952	0.950	0.949	0.947	0.945	0.943	0.941
	-11	0.974	0.973	0.972	0.971	0.970	0.968	0.967	0.965	0.964	0.962	0.961	0.959	0.957	0.956	0.954	0.953	0.951	0.949	0.948	0.946
	-12	0.976	0.975	0.974	0.973	0.972	0.970	0.969	0.968	0.967	0.965	0.964	0.962	0.961	0.959	0.958	0.956	0.955	0.954	0.952	0.951
	-13	0.978	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.967	0.965	0.964	0.963	0.961	0.960	0.959	0.958	0.957	0.955
	-14	0.979	0.978	0.977	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.963	0.962	0.961	0.960
	-15	0.981	0.980	0.979	0.978	0.977	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.970	0.969	0.968	0.967	0.966	0.965	0.964	0.964
-16	0.982	0.981	0.981	0.980	0.979	0.978	0.978	0.977	0.976	0.975	0.974	0.973	0.972	0.972	0.971	0.970	0.969	0.969	0.968	0.967	
-17	0.983	0.983	0.982	0.981	0.981	0.980	0.979	0.979	0.978	0.977	0.976	0.976	0.975	0.974	0.974	0.973	0.972	0.972	0.971	0.971	
-18	0.984	0.984	0.983	0.983	0.982	0.982	0.981	0.980	0.980	0.979	0.978	0.978	0.977	0.977	0.976	0.976	0.975	0.975	0.974	0.974	
-19	0.986	0.985	0.985	0.984	0.984	0.983	0.983	0.982	0.982	0.981	0.980	0.980	0.979	0.979	0.978	0.978	0.978	0.977	0.977	0.976	
-20	0.987	0.986	0.986	0.986	0.985	0.985	0.984	0.984	0.983	0.983	0.982	0.982	0.981	0.981	0.981	0.980	0.980	0.980	0.979	0.979	
-21	0.988	0.987	0.987	0.987	0.986	0.986	0.986	0.985	0.985	0.984	0.984	0.984	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.981	
-22	0.989	0.989	0.988	0.988	0.988	0.987	0.987	0.987	0.986	0.986	0.986	0.985	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.984	
-23	0.990	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.986	0.986	0.985	
-24	0.991	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.987	0.987	
-25	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.989	0.989	
-26	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	
-27	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	
-28	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	
-29	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	
-30	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	
-31	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	
-32	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	
-33	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	
-34	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	
-35	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	
-36	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	
-37	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	
-38	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	
-39	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	
-40	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																		
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
Beneficiary older than Retiree	-41	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997
	-42	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.997
	-43	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.997
	-44	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998
	-45	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998
	-46	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998
	-47	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998
	-48	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998
	-49	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-50	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
-51	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-52	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-53	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-54	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-55	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-56	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	
-57	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-58	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-59	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
-60	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Beneficiary older than Retiree	-61	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-62	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-63	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-64	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	-65	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree	75											0.501
	74									0.519		0.501
	73								0.538	0.520		0.501
	72							0.556	0.538	0.520		0.502
	71						0.573	0.556	0.538	0.520		0.502
	70					0.590	0.574	0.556	0.539	0.521		0.503
	69				0.607	0.591	0.574	0.557	0.539	0.521		0.503
	68			0.624	0.608	0.591	0.574	0.557	0.539	0.522		0.503
	67		0.640	0.624	0.608	0.592	0.575	0.557	0.540	0.522		0.504
	66	0.656	0.640	0.624	0.608	0.592	0.575	0.558	0.540	0.522		0.504
	65	0.671	0.656	0.641	0.625	0.609	0.592	0.576	0.558	0.541	0.523	0.505
	64	0.671	0.656	0.641	0.625	0.609	0.593	0.576	0.559	0.541	0.523	0.505
	63	0.672	0.657	0.641	0.626	0.610	0.593	0.576	0.559	0.542	0.524	0.506
	62	0.672	0.657	0.642	0.626	0.610	0.594	0.577	0.560	0.542	0.525	0.506
	61	0.673	0.658	0.642	0.627	0.611	0.594	0.578	0.560	0.543	0.525	0.507
	60	0.673	0.658	0.643	0.627	0.611	0.595	0.578	0.561	0.544	0.526	0.508
	59	0.674	0.659	0.643	0.628	0.612	0.596	0.579	0.562	0.544	0.526	0.508
	58	0.674	0.659	0.644	0.628	0.612	0.596	0.579	0.562	0.545	0.527	0.509
	57	0.675	0.660	0.645	0.629	0.613	0.597	0.580	0.563	0.546	0.528	0.510
	56	0.675	0.660	0.645	0.630	0.614	0.598	0.581	0.564	0.546	0.529	0.511
	55	0.676	0.661	0.646	0.630	0.615	0.598	0.582	0.565	0.547	0.529	0.511
	54	0.677	0.662	0.647	0.631	0.615	0.599	0.582	0.565	0.548	0.530	0.512
	53	0.677	0.663	0.647	0.632	0.616	0.600	0.583	0.566	0.549	0.531	0.513
	52	0.678	0.663	0.648	0.633	0.617	0.601	0.584	0.567	0.550	0.532	0.514
	51	0.679	0.664	0.649	0.634	0.618	0.602	0.585	0.568	0.551	0.533	0.515
	50	0.680	0.665	0.650	0.635	0.619	0.603	0.586	0.569	0.552	0.534	0.517
	49	0.681	0.666	0.651	0.636	0.620	0.604	0.587	0.570	0.553	0.536	0.518
	48	0.682	0.667	0.652	0.637	0.621	0.605	0.588	0.572	0.554	0.537	0.519
	47	0.683	0.668	0.653	0.638	0.622	0.606	0.590	0.573	0.556	0.538	0.520
	46	0.684	0.669	0.654	0.639	0.623	0.607	0.591	0.574	0.557	0.540	0.522
	45	0.685	0.670	0.655	0.640	0.624	0.609	0.592	0.575	0.558	0.541	0.523
	44	0.686	0.671	0.656	0.641	0.626	0.610	0.594	0.577	0.560	0.543	0.525
	43	0.687	0.673	0.658	0.643	0.627	0.611	0.595	0.579	0.562	0.544	0.527
	42	0.688	0.674	0.659	0.644	0.629	0.613	0.597	0.580	0.563	0.546	0.529
	41	0.690	0.675	0.661	0.646	0.630	0.615	0.599	0.582	0.565	0.548	0.530
Beneficiary younger than Retiree	40	0.691	0.677	0.662	0.647	0.632	0.616	0.600	0.584	0.567	0.550	0.533
	39	0.693	0.678	0.664	0.649	0.634	0.618	0.602	0.586	0.569	0.552	0.535
	38	0.694	0.680	0.666	0.651	0.636	0.620	0.604	0.588	0.571	0.554	0.537
	37	0.696	0.682	0.668	0.653	0.638	0.622	0.607	0.590	0.574	0.557	0.540
	36	0.698	0.684	0.670	0.655	0.640	0.625	0.609	0.593	0.576	0.559	0.542

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree	35	0.700	0.686	0.672	0.657	0.642	0.627	0.611	0.595	0.579	0.562	0.545
	34	0.702	0.688	0.674	0.659	0.645	0.629	0.614	0.598	0.582	0.565	0.548
	33	0.704	0.690	0.676	0.662	0.647	0.632	0.617	0.601	0.585	0.568	0.551
	32	0.706	0.693	0.679	0.665	0.650	0.635	0.620	0.604	0.588	0.571	0.555
	31	0.709	0.695	0.681	0.667	0.653	0.638	0.623	0.607	0.591	0.575	0.558
	30	0.711	0.698	0.684	0.670	0.656	0.641	0.626	0.611	0.595	0.578	0.562
	29	0.714	0.701	0.687	0.673	0.659	0.645	0.630	0.614	0.598	0.582	0.566
	28	0.717	0.704	0.690	0.677	0.663	0.648	0.633	0.618	0.602	0.587	0.570
	27	0.720	0.707	0.694	0.680	0.666	0.652	0.637	0.622	0.607	0.591	0.575
	26	0.723	0.710	0.697	0.684	0.670	0.656	0.641	0.626	0.611	0.596	0.580
	25	0.727	0.714	0.701	0.688	0.674	0.660	0.646	0.631	0.616	0.601	0.585
24	0.730	0.718	0.705	0.692	0.678	0.665	0.650	0.636	0.621	0.606	0.590	
23	0.734	0.722	0.709	0.696	0.683	0.669	0.655	0.641	0.626	0.611	0.596	
22	0.738	0.726	0.713	0.701	0.688	0.674	0.661	0.646	0.632	0.617	0.602	
21	0.742	0.730	0.718	0.705	0.693	0.679	0.666	0.652	0.638	0.624	0.609	
20	0.746	0.735	0.723	0.710	0.698	0.685	0.672	0.658	0.644	0.630	0.616	
19	0.751	0.740	0.728	0.716	0.703	0.691	0.678	0.665	0.651	0.637	0.623	
18	0.756	0.745	0.733	0.721	0.709	0.697	0.684	0.671	0.658	0.644	0.630	
17	0.761	0.750	0.739	0.727	0.715	0.703	0.691	0.678	0.665	0.652	0.638	
16	0.766	0.755	0.744	0.733	0.722	0.710	0.698	0.686	0.673	0.660	0.646	
15	0.772	0.761	0.751	0.740	0.729	0.717	0.705	0.693	0.681	0.668	0.655	
14	0.777	0.767	0.757	0.746	0.736	0.724	0.713	0.701	0.689	0.677	0.664	
13	0.783	0.773	0.763	0.753	0.743	0.732	0.721	0.710	0.698	0.686	0.674	
12	0.789	0.780	0.770	0.760	0.750	0.740	0.729	0.718	0.707	0.695	0.684	
11	0.796	0.787	0.777	0.768	0.758	0.748	0.738	0.727	0.716	0.705	0.694	
10	0.802	0.794	0.785	0.775	0.766	0.756	0.747	0.736	0.726	0.715	0.704	
9	0.809	0.801	0.792	0.783	0.774	0.765	0.756	0.746	0.736	0.726	0.715	
8	0.816	0.808	0.800	0.791	0.783	0.774	0.765	0.756	0.746	0.736	0.726	
7	0.823	0.815	0.808	0.800	0.792	0.783	0.775	0.766	0.757	0.747	0.738	
6	0.830	0.823	0.816	0.808	0.800	0.792	0.784	0.776	0.767	0.759	0.750	
Beneficiary younger than Retiree	5	0.838	0.831	0.824	0.817	0.809	0.802	0.794	0.786	0.778	0.770	0.762
	4	0.845	0.838	0.832	0.825	0.818	0.811	0.804	0.797	0.789	0.782	0.774
	3	0.852	0.846	0.840	0.834	0.827	0.821	0.814	0.807	0.800	0.793	0.786
	2	0.860	0.854	0.848	0.842	0.837	0.830	0.824	0.818	0.812	0.805	0.798
	1	0.867	0.862	0.856	0.851	0.846	0.840	0.834	0.829	0.823	0.817	0.811
Beneficiary same age as Retiree	0	0.875	0.870	0.865	0.860	0.855	0.850	0.844	0.839	0.834	0.828	0.823

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement										
	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree -1	0.882	0.877	0.873	0.868	0.864	0.859	0.854	0.850	0.845	0.840	0.835
-2	0.889	0.885	0.881	0.876	0.872	0.868	0.864	0.860	0.856	0.852	0.847
-3	0.896	0.892	0.888	0.885	0.881	0.877	0.874	0.870	0.866	0.863	0.859
-4	0.903	0.899	0.896	0.893	0.890	0.886	0.883	0.880	0.877	0.874	0.870
-5	0.909	0.906	0.903	0.901	0.898	0.895	0.892	0.890	0.887	0.884	0.881
-6	0.916	0.913	0.911	0.908	0.906	0.903	0.901	0.899	0.896	0.894	0.892
-7	0.922	0.920	0.918	0.916	0.914	0.912	0.910	0.908	0.906	0.904	0.902
-8	0.928	0.926	0.924	0.923	0.921	0.919	0.918	0.916	0.914	0.913	0.911
-9	0.934	0.932	0.931	0.929	0.928	0.926	0.925	0.924	0.922	0.921	0.920
-10	0.940	0.938	0.937	0.936	0.934	0.933	0.932	0.931	0.930	0.929	0.928
-11	0.945	0.944	0.943	0.942	0.941	0.940	0.939	0.938	0.937	0.936	0.935
-12	0.950	0.949	0.948	0.947	0.946	0.946	0.945	0.944	0.944	0.943	0.942
-13	0.955	0.954	0.953	0.952	0.952	0.951	0.951	0.950	0.950	0.949	0.948
-14	0.959	0.958	0.958	0.957	0.957	0.956	0.956	0.956	0.955	0.954	0.954
-15	0.963	0.962	0.962	0.962	0.961	0.961	0.961	0.960	0.960	0.959	0.958
-16	0.967	0.966	0.966	0.966	0.966	0.965	0.965	0.965	0.964	0.964	0.963
-17	0.970	0.970	0.970	0.969	0.969	0.969	0.969	0.969	0.968	0.967	0.967
-18	0.973	0.973	0.973	0.973	0.973	0.973	0.972	0.972	0.971	0.971	0.970
-19	0.976	0.976	0.976	0.976	0.976	0.976	0.975	0.975	0.974	0.974	0.973
-20	0.979	0.979	0.979	0.979	0.978	0.978	0.978	0.977	0.977	0.976	0.975
-21	0.981	0.981	0.981	0.981	0.981	0.981	0.980	0.980	0.979	0.978	0.978
-22	0.983	0.983	0.983	0.983	0.983	0.983	0.982	0.982	0.981	0.980	0.979
-23	0.985	0.985	0.985	0.985	0.985	0.984	0.984	0.983	0.983	0.982	0.981
-24	0.987	0.987	0.987	0.986	0.986	0.986	0.986	0.985	0.984	0.983	0.982
-25	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.984
-26	0.990	0.989	0.989	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.985
-27	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986
-28	0.992	0.991	0.991	0.991	0.991	0.990	0.990	0.989	0.988	0.988	0.987
-29	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.988	0.987
-30	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.989	0.988
-31	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.990	0.990	0.989
-32	0.994	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.990	0.989
-33	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.991	0.990	0.989
-34	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.992	0.992	0.991	0.990
-35	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991	0.990
Beneficiary older than Retiree -36	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.992	0.991	
-37	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.993		
-38	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.993			
-39	0.997	0.996	0.996	0.996	0.995	0.995	0.994				
-40	0.997	0.997	0.996	0.996	0.995	0.995					

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-41	0.997	0.997	0.996	0.996	0.996						
older	-42	0.997	0.997	0.996	0.996							
than	-43	0.997	0.997	0.997								
Retiree	-44	0.997	0.997									
	-45	0.997										
	-46											
	-47											
	-48											
	-49											
	-50											
	-51											
	-52											
	-53											
	-54											
	-55											
	-56											
	-57											
	-58											
	-59											
	-60											
Beneficiary	-61											
older	-62											
than	-63											
Retiree	-64											
	-65											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary 70																				
younger 69																				
than 68																				
Retiree 67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				
57																				
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49																				
48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
40																				
39																				0.700
38																			0.702	0.700
37																		0.703	0.702	0.701
36																	0.705	0.704	0.702	0.701
Beneficiary 35																0.706	0.705	0.704	0.703	0.702
younger 34															0.707	0.706	0.705	0.704	0.703	0.702
than 33														0.708	0.707	0.706	0.705	0.704	0.703	0.702
Retiree 32													0.709	0.708	0.707	0.706	0.705	0.704	0.703	0.702
31												0.710	0.710	0.709	0.708	0.708	0.707	0.706	0.705	0.704

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary younger than Retiree	30										0.711	0.711	0.710	0.710	0.709	0.708	0.707	0.706	0.705	0.704
	29									0.712	0.711	0.711	0.710	0.709	0.709	0.708	0.707	0.706	0.705	0.705
	28								0.713	0.712	0.712	0.711	0.710	0.710	0.709	0.708	0.707	0.707	0.707	0.706
	27							0.714	0.713	0.713	0.712	0.712	0.712	0.711	0.710	0.710	0.709	0.708	0.707	0.706
	26						0.714	0.714	0.714	0.713	0.713	0.712	0.712	0.711	0.711	0.710	0.710	0.709	0.708	0.707
	25					0.715	0.715	0.714	0.714	0.714	0.713	0.713	0.713	0.712	0.712	0.711	0.710	0.709	0.709	0.708
	24				0.715	0.715	0.715	0.715	0.714	0.714	0.714	0.714	0.713	0.713	0.712	0.712	0.711	0.710	0.709	0.709
	23			0.716	0.716	0.716	0.715	0.715	0.715	0.715	0.715	0.714	0.714	0.713	0.713	0.712	0.712	0.711	0.710	0.709
	22		0.716	0.716	0.716	0.716	0.716	0.716	0.715	0.715	0.715	0.715	0.714	0.714	0.714	0.713	0.712	0.712	0.711	0.710
	21	0.717	0.717	0.717	0.717	0.716	0.716	0.716	0.716	0.716	0.716	0.715	0.715	0.715	0.714	0.714	0.713	0.713	0.712	0.711
	20	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.716	0.716	0.716	0.716	0.715	0.715	0.715	0.714	0.714	0.713	0.712
	19	0.718	0.718	0.718	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.716	0.716	0.716	0.715	0.715	0.715	0.714	0.713
	18	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.717	0.717	0.717	0.716	0.716	0.715	0.714
	17	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.717	0.717	0.717	0.716	0.716
	16	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.718	0.718	0.718	0.717	0.717
	15	0.719	0.719	0.719	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.719	0.719	0.719	0.719	0.718
	14	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.721	0.721	0.721	0.721	0.721	0.721	0.721	0.720	0.720	0.720	0.720	0.720
	13	0.720	0.720	0.721	0.721	0.721	0.721	0.721	0.721	0.721	0.722	0.722	0.722	0.722	0.722	0.722	0.722	0.721	0.721	0.721
	12	0.721	0.721	0.721	0.721	0.722	0.722	0.722	0.722	0.722	0.722	0.723	0.723	0.723	0.723	0.723	0.723	0.723	0.723	0.723
	11	0.721	0.722	0.722	0.722	0.722	0.723	0.723	0.723	0.723	0.723	0.724	0.724	0.724	0.724	0.724	0.724	0.724	0.724	0.724
	10	0.722	0.722	0.722	0.723	0.723	0.723	0.724	0.724	0.724	0.724	0.725	0.725	0.725	0.725	0.725	0.726	0.726	0.726	0.726
	9	0.723	0.723	0.723	0.724	0.724	0.724	0.724	0.725	0.725	0.725	0.726	0.726	0.726	0.727	0.727	0.727	0.727	0.728	0.728
	8	0.723	0.724	0.724	0.724	0.725	0.725	0.725	0.726	0.726	0.726	0.727	0.727	0.727	0.728	0.728	0.729	0.729	0.729	0.730
	7	0.724	0.724	0.725	0.725	0.725	0.726	0.726	0.727	0.727	0.727	0.728	0.728	0.729	0.729	0.730	0.730	0.730	0.731	0.731
	6	0.725	0.725	0.726	0.726	0.726	0.727	0.727	0.728	0.728	0.729	0.729	0.730	0.730	0.731	0.731	0.732	0.732	0.733	0.733
Beneficiary younger than Retiree	5	0.726	0.726	0.726	0.727	0.727	0.728	0.728	0.729	0.729	0.730	0.730	0.731	0.732	0.732	0.733	0.733	0.734	0.735	0.735
	4	0.726	0.727	0.727	0.728	0.728	0.729	0.729	0.730	0.731	0.731	0.732	0.732	0.733	0.734	0.734	0.735	0.736	0.737	0.738
	3	0.727	0.728	0.728	0.729	0.729	0.730	0.731	0.731	0.732	0.733	0.733	0.734	0.735	0.735	0.736	0.737	0.738	0.739	0.740
	2	0.728	0.729	0.729	0.730	0.730	0.731	0.732	0.732	0.733	0.734	0.735	0.736	0.736	0.737	0.738	0.739	0.740	0.741	0.742
	1	0.729	0.730	0.730	0.731	0.732	0.732	0.733	0.734	0.735	0.735	0.736	0.737	0.738	0.739	0.740	0.741	0.742	0.743	0.744
Beneficiary same age as Retiree	0	0.730	0.731	0.731	0.732	0.733	0.734	0.734	0.735	0.736	0.737	0.738	0.739	0.740	0.741	0.742	0.743	0.744	0.746	0.748

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree	-1	0.731	0.732	0.732	0.733	0.734	0.735	0.736	0.737	0.738	0.739	0.740	0.741	0.742	0.743	0.744	0.746	0.747	0.748	0.749	0.751
	-2	0.732	0.733	0.734	0.734	0.735	0.736	0.737	0.738	0.739	0.740	0.742	0.743	0.744	0.745	0.747	0.748	0.749	0.751	0.752	0.754
	-3	0.733	0.734	0.735	0.736	0.737	0.738	0.739	0.740	0.741	0.742	0.743	0.745	0.746	0.747	0.749	0.750	0.752	0.753	0.755	0.757
	-4	0.734	0.735	0.736	0.737	0.738	0.739	0.740	0.742	0.743	0.744	0.745	0.747	0.748	0.750	0.751	0.753	0.755	0.756	0.758	0.760
	-5	0.735	0.736	0.737	0.738	0.740	0.741	0.742	0.743	0.745	0.746	0.747	0.749	0.750	0.752	0.754	0.756	0.757	0.759	0.761	0.763
	-6	0.737	0.738	0.739	0.740	0.741	0.742	0.744	0.745	0.747	0.748	0.750	0.751	0.753	0.755	0.756	0.758	0.760	0.762	0.764	0.767
	-7	0.738	0.739	0.740	0.742	0.743	0.744	0.746	0.747	0.749	0.750	0.752	0.754	0.756	0.757	0.759	0.761	0.763	0.765	0.768	0.770
	-8	0.739	0.741	0.742	0.743	0.745	0.746	0.747	0.749	0.751	0.752	0.754	0.756	0.758	0.760	0.762	0.764	0.766	0.769	0.771	0.774
	-9	0.741	0.742	0.743	0.745	0.746	0.748	0.749	0.751	0.753	0.755	0.756	0.758	0.761	0.763	0.765	0.767	0.770	0.772	0.775	0.777
	-10	0.742	0.744	0.745	0.747	0.748	0.750	0.751	0.753	0.755	0.757	0.759	0.761	0.763	0.766	0.768	0.770	0.773	0.776	0.778	0.781
	-11	0.744	0.745	0.747	0.748	0.750	0.752	0.754	0.755	0.757	0.759	0.762	0.764	0.766	0.769	0.771	0.774	0.776	0.779	0.782	0.785
	-12	0.746	0.747	0.749	0.750	0.752	0.754	0.756	0.758	0.760	0.762	0.764	0.767	0.769	0.772	0.774	0.777	0.780	0.783	0.786	0.789
	-13	0.747	0.749	0.751	0.752	0.754	0.756	0.758	0.760	0.762	0.765	0.767	0.770	0.772	0.775	0.778	0.781	0.784	0.787	0.790	0.793
	-14	0.749	0.751	0.753	0.754	0.756	0.758	0.761	0.763	0.765	0.767	0.770	0.773	0.775	0.778	0.781	0.784	0.788	0.791	0.794	0.798
	-15	0.751	0.753	0.755	0.757	0.759	0.761	0.763	0.765	0.768	0.770	0.773	0.776	0.779	0.782	0.785	0.788	0.791	0.795	0.799	0.802
-16	0.753	0.755	0.757	0.759	0.761	0.763	0.766	0.768	0.771	0.773	0.776	0.779	0.782	0.785	0.789	0.792	0.796	0.799	0.803	0.807	
-17	0.755	0.757	0.759	0.761	0.764	0.766	0.768	0.771	0.774	0.777	0.779	0.783	0.786	0.789	0.792	0.796	0.800	0.804	0.808	0.812	
-18	0.757	0.759	0.761	0.764	0.766	0.769	0.771	0.774	0.777	0.780	0.783	0.786	0.789	0.793	0.797	0.800	0.804	0.808	0.812	0.816	
-19	0.759	0.762	0.764	0.766	0.769	0.771	0.774	0.777	0.780	0.783	0.786	0.790	0.793	0.797	0.801	0.805	0.809	0.813	0.817	0.821	
-20	0.762	0.764	0.766	0.769	0.772	0.774	0.777	0.780	0.783	0.787	0.790	0.794	0.797	0.801	0.805	0.809	0.813	0.817	0.822	0.826	
-21	0.764	0.767	0.769	0.772	0.775	0.777	0.780	0.784	0.787	0.790	0.794	0.798	0.801	0.805	0.809	0.814	0.818	0.822	0.827	0.832	
-22	0.767	0.769	0.772	0.775	0.778	0.781	0.784	0.787	0.791	0.794	0.798	0.802	0.806	0.810	0.814	0.818	0.823	0.827	0.832	0.837	
-23	0.769	0.772	0.775	0.778	0.781	0.784	0.787	0.791	0.794	0.798	0.802	0.806	0.810	0.814	0.819	0.823	0.828	0.832	0.837	0.842	
-24	0.772	0.775	0.778	0.781	0.784	0.787	0.791	0.795	0.798	0.802	0.806	0.810	0.815	0.819	0.823	0.828	0.833	0.838	0.843	0.848	
-25	0.775	0.778	0.781	0.784	0.788	0.791	0.795	0.798	0.802	0.806	0.810	0.815	0.819	0.824	0.828	0.833	0.838	0.843	0.848	0.853	
-26	0.778	0.781	0.784	0.788	0.791	0.795	0.799	0.802	0.807	0.811	0.815	0.819	0.824	0.829	0.833	0.838	0.843	0.848	0.853	0.859	
-27	0.781	0.785	0.788	0.791	0.795	0.799	0.803	0.807	0.811	0.815	0.820	0.824	0.829	0.834	0.838	0.844	0.849	0.854	0.859	0.864	
-28	0.785	0.788	0.791	0.795	0.799	0.803	0.807	0.811	0.815	0.820	0.824	0.829	0.834	0.839	0.844	0.849	0.854	0.859	0.865	0.870	
-29	0.788	0.792	0.795	0.799	0.803	0.807	0.811	0.815	0.820	0.824	0.829	0.834	0.839	0.844	0.849	0.854	0.860	0.865	0.870	0.876	
-30	0.792	0.795	0.799	0.803	0.807	0.811	0.816	0.820	0.825	0.829	0.834	0.839	0.844	0.849	0.855	0.860	0.865	0.870	0.876	0.881	
-31	0.795	0.799	0.803	0.807	0.811	0.816	0.820	0.825	0.830	0.834	0.839	0.844	0.850	0.855	0.860	0.865	0.871	0.876	0.882	0.887	
-32	0.799	0.803	0.807	0.812	0.816	0.820	0.825	0.830	0.835	0.840	0.845	0.850	0.855	0.860	0.866	0.871	0.877	0.882	0.888	0.893	
-33	0.803	0.807	0.812	0.816	0.820	0.825	0.830	0.835	0.840	0.845	0.850	0.855	0.861	0.866	0.871	0.877	0.882	0.888	0.893	0.899	
-34	0.807	0.812	0.816	0.821	0.825	0.830	0.835	0.840	0.845	0.850	0.855	0.861	0.866	0.871	0.877	0.882	0.888	0.893	0.899	0.904	
-35	0.812	0.816	0.821	0.825	0.830	0.835	0.840	0.845	0.850	0.855	0.861	0.866	0.872	0.877	0.882	0.888	0.893	0.899	0.905	0.910	
Beneficiary older than Retiree	-36	0.816	0.821	0.825	0.830	0.835	0.840	0.845	0.850	0.856	0.861	0.866	0.872	0.877	0.883	0.888	0.894	0.899	0.905	0.910	
	-37	0.821	0.825	0.830	0.835	0.840	0.845	0.850	0.856	0.861	0.866	0.872	0.877	0.883	0.888	0.894	0.899	0.905	0.910	0.916	
	-38	0.826	0.830	0.835	0.840	0.845	0.851	0.856	0.861	0.867	0.872	0.877	0.883	0.888	0.894	0.900	0.905	0.911	0.916	0.921	
	-39	0.830	0.835	0.840	0.845	0.851	0.856	0.861	0.867	0.872	0.878	0.883	0.889	0.894	0.900	0.905	0.911	0.916	0.922	0.927	
	-40	0.835	0.840	0.845	0.851	0.856	0.861	0.867	0.872	0.878	0.883	0.889	0.894	0.900	0.905	0.911	0.916	0.922	0.927	0.932	

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree	-41	0.840	0.846	0.851	0.856	0.861	0.867	0.872	0.878	0.883	0.889	0.894	0.900	0.906	0.911	0.916	0.922	0.927	0.932	0.937	0.942
	-42	0.846	0.851	0.856	0.862	0.867	0.872	0.878	0.883	0.889	0.894	0.900	0.906	0.911	0.917	0.922	0.927	0.932	0.937	0.942	0.947
	-43	0.851	0.856	0.862	0.867	0.872	0.878	0.883	0.889	0.895	0.900	0.906	0.911	0.917	0.922	0.927	0.932	0.937	0.942	0.947	0.951
	-44	0.856	0.862	0.867	0.873	0.878	0.884	0.889	0.895	0.900	0.906	0.911	0.917	0.922	0.927	0.933	0.938	0.942	0.947	0.951	0.955
	-45	0.862	0.867	0.873	0.878	0.884	0.889	0.895	0.900	0.906	0.911	0.917	0.922	0.928	0.933	0.938	0.942	0.947	0.951	0.956	0.959
-46	0.867	0.873	0.878	0.884	0.889	0.895	0.900	0.906	0.912	0.917	0.922	0.928	0.933	0.938	0.942	0.947	0.951	0.956	0.960	0.963	
-47	0.873	0.878	0.884	0.889	0.895	0.901	0.906	0.912	0.917	0.923	0.928	0.933	0.938	0.943	0.947	0.952	0.956	0.960	0.963	0.967	
-48	0.878	0.884	0.889	0.895	0.901	0.906	0.912	0.917	0.923	0.928	0.933	0.938	0.943	0.947	0.952	0.956	0.960	0.963	0.967	0.970	
-49	0.884	0.889	0.895	0.901	0.906	0.912	0.917	0.923	0.928	0.933	0.938	0.943	0.947	0.952	0.956	0.960	0.963	0.967	0.970	0.973	
-50	0.890	0.895	0.901	0.906	0.912	0.917	0.923	0.928	0.933	0.938	0.943	0.947	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976	
-51	0.895	0.901	0.906	0.912	0.917	0.923	0.928	0.933	0.938	0.943	0.947	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976	0.978	
-52	0.901	0.906	0.912	0.917	0.923	0.928	0.933	0.938	0.943	0.948	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976	0.978	0.980	
-53	0.906	0.912	0.917	0.923	0.928	0.933	0.938	0.943	0.948	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976	0.978	0.980	0.982	
-54	0.912	0.917	0.923	0.928	0.933	0.938	0.943	0.948	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976	0.978	0.980	0.982	0.984	
-55	0.918	0.923	0.928	0.933	0.938	0.943	0.948	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976	0.978	0.980	0.982	0.984	0.985	
-56	0.923	0.928	0.933	0.938	0.943	0.948	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.986	
-57	0.928	0.933	0.938	0.943	0.948	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.986	0.988	
-58	0.933	0.938	0.943	0.948	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.986	0.988	0.989	
-59	0.938	0.943	0.948	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.986	0.988	0.989	0.989	
-60	0.943	0.948	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.986	0.988	0.989	0.989	0.990	
-61	0.948	0.952	0.956	0.960	0.964	0.967	0.971	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.987	0.988	0.989	0.989	0.990	0.991	
-62	0.952	0.956	0.960	0.964	0.967	0.971	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.987	0.988	0.988	0.989	0.989	0.990	0.991	
-63	0.956	0.960	0.964	0.967	0.971	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.987	0.988	0.988	0.989	0.989	0.990	0.991	0.992	
-64	0.960	0.964	0.967	0.971	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.987	0.988	0.989	0.989	0.990	0.991	0.991	0.992	0.992	
-65	0.964	0.967	0.971	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.987	0.988	0.989	0.989	0.990	0.991	0.991	0.992	0.992	0.993	
-66	0.967	0.971	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.987	0.988	0.989	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993	
-67	0.971	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.987	0.988	0.989	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	
-68	0.974	0.976	0.978	0.980	0.982	0.984	0.985	0.987	0.988	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.994	
-69	0.976	0.978	0.980	0.982	0.984	0.985	0.987	0.988	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.994	0.994	
-70	0.978	0.981	0.982	0.984	0.985	0.987	0.988	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	
-71	0.981	0.982	0.984	0.985	0.987	0.988	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	
-72	0.982	0.984	0.985	0.987	0.988	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	
-73	0.984	0.985	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	
-74	0.985	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-75	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-76	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-77	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-78	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-79	0.990	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	
-80	0.991	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary	-81	0.992	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994										
older	-82	0.992	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994											
than	-83	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994												
Retiree	-84	0.993	0.993	0.994	0.994	0.994	0.994	0.994													
	-85	0.993	0.994	0.994	0.994	0.994	0.994														
	-86	0.994	0.994	0.994	0.994	0.994															
	-87	0.994	0.994	0.994	0.994																
	-88	0.994	0.994	0.994																	
	-89	0.994	0.994																		
	-90	0.994																			

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary 70																				
younger 69																				
than 68																				
Retiree 67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				0.612
58																			0.620	0.612
57																		0.628	0.621	0.612
56																	0.635	0.628	0.621	0.613
55																0.642	0.636	0.629	0.621	0.613
54															0.648	0.642	0.636	0.629	0.622	0.614
53														0.654	0.649	0.643	0.636	0.630	0.622	0.614
52													0.659	0.654	0.649	0.643	0.637	0.630	0.623	0.615
51											0.664	0.660	0.655	0.649	0.644	0.637	0.631	0.623	0.615	
50										0.668	0.664	0.660	0.655	0.650	0.644	0.638	0.631	0.624	0.616	
49										0.673	0.669	0.665	0.660	0.655	0.650	0.645	0.638	0.632	0.624	0.616
48									0.676	0.673	0.669	0.665	0.661	0.656	0.651	0.645	0.639	0.632	0.625	0.617
47								0.680	0.677	0.673	0.670	0.666	0.661	0.656	0.651	0.646	0.639	0.633	0.626	0.618
46							0.683	0.680	0.677	0.674	0.670	0.666	0.662	0.657	0.652	0.646	0.640	0.633	0.626	0.618
45						0.686	0.684	0.681	0.678	0.674	0.671	0.667	0.662	0.657	0.652	0.647	0.641	0.634	0.627	0.619
44					0.689	0.687	0.684	0.681	0.678	0.675	0.671	0.667	0.663	0.658	0.653	0.647	0.641	0.635	0.628	0.620
43				0.692	0.689	0.687	0.684	0.682	0.678	0.675	0.672	0.668	0.663	0.659	0.654	0.648	0.642	0.636	0.628	0.621
42			0.694	0.692	0.690	0.687	0.685	0.682	0.679	0.676	0.672	0.668	0.664	0.659	0.654	0.649	0.643	0.636	0.629	0.622
41		0.696	0.694	0.692	0.690	0.688	0.685	0.683	0.680	0.676	0.673	0.669	0.665	0.660	0.655	0.650	0.644	0.637	0.630	0.622
40	0.698	0.696	0.695	0.693	0.691	0.688	0.686	0.683	0.680	0.677	0.673	0.669	0.665	0.661	0.656	0.650	0.644	0.638	0.631	0.623
39	0.698	0.697	0.695	0.693	0.691	0.689	0.686	0.684	0.681	0.677	0.674	0.670	0.666	0.662	0.657	0.651	0.645	0.639	0.632	0.624
38	0.699	0.697	0.695	0.694	0.692	0.689	0.687	0.684	0.681	0.678	0.675	0.671	0.667	0.662	0.657	0.652	0.646	0.640	0.633	0.625
37	0.699	0.698	0.696	0.694	0.692	0.690	0.687	0.685	0.682	0.679	0.675	0.672	0.668	0.663	0.658	0.653	0.647	0.641	0.634	0.627
36	0.700	0.698	0.696	0.695	0.693	0.690	0.688	0.686	0.683	0.680	0.676	0.673	0.669	0.664	0.659	0.654	0.648	0.642	0.635	0.628
Beneficiary 35	0.700	0.699	0.697	0.695	0.693	0.691	0.689	0.686	0.683	0.680	0.677	0.673	0.669	0.665	0.660	0.655	0.649	0.643	0.636	0.629
younger 34	0.701	0.699	0.698	0.696	0.694	0.692	0.689	0.687	0.684	0.681	0.678	0.674	0.670	0.666	0.661	0.656	0.651	0.644	0.638	0.630
than 33	0.701	0.700	0.698	0.696	0.695	0.692	0.690	0.688	0.685	0.682	0.679	0.675	0.671	0.667	0.662	0.657	0.652	0.646	0.639	0.632
Retiree 32	0.702	0.700	0.699	0.697	0.695	0.693	0.691	0.689	0.686	0.683	0.680	0.676	0.672	0.668	0.664	0.659	0.653	0.647	0.640	0.633
31	0.702	0.701	0.699	0.698	0.696	0.694	0.692	0.689	0.687	0.684	0.681	0.677	0.673	0.669	0.665	0.660	0.654	0.648	0.642	0.635

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Beneficiary Age	Attained Age at Retirement																			
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary younger than Retiree	30	0.703	0.702	0.700	0.699	0.697	0.695	0.693	0.690	0.688	0.685	0.682	0.678	0.675	0.671	0.666	0.661	0.656	0.650	0.644	0.637
	29	0.704	0.702	0.701	0.699	0.698	0.696	0.694	0.691	0.689	0.686	0.683	0.680	0.676	0.672	0.668	0.663	0.657	0.652	0.645	0.638
Beneficiary younger than Retiree	28	0.704	0.703	0.702	0.700	0.698	0.697	0.695	0.692	0.690	0.687	0.684	0.681	0.677	0.673	0.669	0.664	0.659	0.653	0.647	0.640
	27	0.705	0.704	0.703	0.701	0.699	0.698	0.696	0.693	0.691	0.688	0.685	0.682	0.679	0.675	0.671	0.666	0.661	0.655	0.649	0.642
Beneficiary younger than Retiree	26	0.706	0.705	0.703	0.702	0.700	0.699	0.697	0.694	0.692	0.690	0.687	0.684	0.680	0.676	0.672	0.668	0.663	0.657	0.651	0.644
	25	0.707	0.706	0.704	0.703	0.701	0.700	0.698	0.696	0.693	0.691	0.688	0.685	0.682	0.678	0.674	0.670	0.665	0.659	0.653	0.647
Beneficiary younger than Retiree	24	0.708	0.706	0.705	0.704	0.702	0.701	0.699	0.697	0.695	0.692	0.690	0.687	0.683	0.680	0.676	0.671	0.667	0.661	0.656	0.649
	23	0.709	0.707	0.706	0.705	0.704	0.702	0.700	0.698	0.696	0.694	0.691	0.688	0.685	0.682	0.678	0.674	0.669	0.664	0.658	0.652
Beneficiary younger than Retiree	22	0.709	0.708	0.707	0.706	0.705	0.703	0.702	0.700	0.698	0.695	0.693	0.690	0.687	0.684	0.680	0.676	0.671	0.666	0.661	0.654
	21	0.710	0.710	0.708	0.707	0.706	0.705	0.703	0.701	0.699	0.697	0.695	0.692	0.689	0.686	0.682	0.678	0.674	0.669	0.663	0.657
Beneficiary younger than Retiree	20	0.712	0.711	0.710	0.709	0.707	0.706	0.704	0.703	0.701	0.699	0.697	0.694	0.691	0.688	0.684	0.681	0.676	0.671	0.666	0.660
	19	0.713	0.712	0.711	0.710	0.709	0.707	0.706	0.704	0.703	0.701	0.698	0.696	0.693	0.690	0.687	0.683	0.679	0.674	0.669	0.663
Beneficiary younger than Retiree	18	0.714	0.713	0.712	0.711	0.710	0.709	0.708	0.706	0.705	0.703	0.701	0.698	0.696	0.693	0.689	0.686	0.682	0.677	0.672	0.667
	17	0.715	0.714	0.714	0.713	0.712	0.711	0.709	0.708	0.707	0.705	0.703	0.701	0.698	0.695	0.692	0.689	0.685	0.681	0.676	0.670
Beneficiary younger than Retiree	16	0.716	0.716	0.715	0.714	0.713	0.712	0.711	0.710	0.709	0.707	0.705	0.703	0.701	0.698	0.695	0.692	0.688	0.684	0.679	0.674
	15	0.718	0.717	0.717	0.716	0.715	0.714	0.713	0.712	0.711	0.709	0.708	0.706	0.703	0.701	0.698	0.695	0.691	0.688	0.683	0.678
Beneficiary younger than Retiree	14	0.719	0.719	0.718	0.718	0.717	0.716	0.715	0.714	0.713	0.712	0.710	0.708	0.706	0.704	0.701	0.698	0.695	0.691	0.687	0.682
	13	0.721	0.720	0.720	0.720	0.719	0.718	0.718	0.717	0.715	0.714	0.713	0.711	0.709	0.707	0.705	0.702	0.699	0.695	0.691	0.687
Beneficiary younger than Retiree	12	0.722	0.722	0.722	0.721	0.721	0.720	0.720	0.719	0.718	0.717	0.716	0.714	0.712	0.710	0.708	0.706	0.703	0.699	0.696	0.691
	11	0.724	0.724	0.724	0.724	0.723	0.723	0.722	0.721	0.721	0.720	0.719	0.717	0.716	0.714	0.712	0.710	0.707	0.704	0.700	0.696
Beneficiary younger than Retiree	10	0.726	0.726	0.726	0.726	0.725	0.725	0.725	0.724	0.723	0.723	0.722	0.721	0.719	0.718	0.716	0.714	0.711	0.708	0.705	0.701
	9	0.728	0.728	0.728	0.728	0.728	0.727	0.727	0.727	0.726	0.726	0.725	0.724	0.723	0.722	0.720	0.718	0.716	0.713	0.710	0.707
Beneficiary younger than Retiree	8	0.730	0.730	0.730	0.730	0.730	0.730	0.730	0.730	0.730	0.729	0.728	0.728	0.727	0.726	0.724	0.723	0.721	0.718	0.716	0.712
	7	0.732	0.732	0.732	0.733	0.733	0.733	0.733	0.733	0.733	0.732	0.732	0.732	0.731	0.730	0.729	0.727	0.726	0.724	0.721	0.718
Beneficiary younger than Retiree	6	0.734	0.734	0.735	0.735	0.736	0.736	0.736	0.736	0.736	0.736	0.736	0.736	0.735	0.734	0.733	0.732	0.731	0.729	0.727	0.724
	5	0.736	0.737	0.737	0.738	0.738	0.739	0.739	0.739	0.740	0.740	0.740	0.740	0.739	0.739	0.738	0.738	0.736	0.735	0.733	0.731
Beneficiary younger than Retiree	4	0.739	0.739	0.740	0.741	0.741	0.742	0.742	0.743	0.743	0.744	0.744	0.744	0.744	0.744	0.743	0.742	0.741	0.739	0.738	0.736
	3	0.741	0.742	0.743	0.744	0.744	0.745	0.746	0.747	0.747	0.748	0.748	0.749	0.749	0.749	0.749	0.749	0.748	0.747	0.746	0.744
Beneficiary younger than Retiree	2	0.744	0.745	0.746	0.747	0.748	0.749	0.750	0.750	0.751	0.752	0.753	0.753	0.754	0.754	0.754	0.754	0.754	0.754	0.753	0.752
	1	0.746	0.748	0.749	0.750	0.751	0.752	0.753	0.754	0.755	0.756	0.757	0.758	0.759	0.760	0.760	0.760	0.760	0.760	0.760	0.759
Beneficiary same age as Retiree	0	0.749	0.751	0.752	0.753	0.755	0.756	0.757	0.758	0.760	0.761	0.762	0.763	0.764	0.765	0.766	0.767	0.767	0.767	0.767	0.766

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
Beneficiary older than Retiree	-1	0.752	0.754	0.755	0.757	0.758	0.760	0.761	0.763	0.764	0.766	0.767	0.768	0.770	0.771	0.772	0.773	0.774	0.774	0.774	
	-2	0.755	0.757	0.759	0.760	0.762	0.764	0.765	0.767	0.769	0.771	0.772	0.774	0.775	0.777	0.778	0.780	0.781	0.781	0.782	0.782
	-3	0.758	0.760	0.762	0.764	0.766	0.768	0.770	0.772	0.774	0.776	0.778	0.779	0.781	0.783	0.785	0.786	0.788	0.789	0.790	0.790
	-4	0.762	0.764	0.766	0.768	0.770	0.772	0.774	0.776	0.779	0.781	0.783	0.785	0.787	0.789	0.791	0.793	0.795	0.796	0.798	0.799
	-5	0.765	0.767	0.770	0.772	0.774	0.776	0.779	0.781	0.784	0.786	0.789	0.791	0.793	0.796	0.798	0.800	0.802	0.804	0.806	0.807
	-6	0.769	0.771	0.773	0.776	0.778	0.781	0.784	0.786	0.789	0.792	0.794	0.797	0.800	0.802	0.805	0.807	0.810	0.812	0.814	0.815
	-7	0.772	0.775	0.777	0.780	0.783	0.786	0.788	0.791	0.794	0.797	0.800	0.803	0.806	0.809	0.812	0.816	0.819	0.822	0.825	0.827
	-8	0.776	0.779	0.782	0.784	0.787	0.790	0.793	0.797	0.800	0.803	0.806	0.809	0.812	0.816	0.819	0.822	0.825	0.827	0.830	0.832
	-9	0.780	0.783	0.786	0.789	0.792	0.795	0.799	0.802	0.805	0.809	0.812	0.815	0.819	0.822	0.826	0.829	0.832	0.835	0.838	0.840
	-10	0.784	0.787	0.790	0.794	0.797	0.800	0.804	0.807	0.811	0.814	0.818	0.822	0.825	0.829	0.833	0.836	0.840	0.843	0.846	0.849
	-11	0.788	0.792	0.795	0.798	0.802	0.805	0.809	0.813	0.817	0.820	0.824	0.828	0.832	0.836	0.840	0.844	0.847	0.851	0.854	0.857
	-12	0.793	0.796	0.800	0.803	0.807	0.811	0.815	0.818	0.822	0.826	0.831	0.835	0.839	0.843	0.847	0.851	0.855	0.858	0.862	0.865
	-13	0.797	0.801	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.833	0.837	0.841	0.845	0.850	0.854	0.858	0.862	0.866	0.870	0.873
	-14	0.802	0.805	0.809	0.813	0.817	0.821	0.826	0.830	0.834	0.839	0.843	0.848	0.852	0.856	0.861	0.865	0.869	0.873	0.877	0.881
	-15	0.806	0.810	0.814	0.818	0.823	0.827	0.831	0.836	0.840	0.845	0.850	0.854	0.859	0.863	0.868	0.872	0.877	0.881	0.885	0.889
-16	0.811	0.815	0.819	0.824	0.828	0.833	0.837	0.842	0.846	0.851	0.856	0.861	0.865	0.870	0.875	0.879	0.884	0.888	0.893	0.897	
-17	0.816	0.820	0.824	0.829	0.834	0.838	0.843	0.848	0.852	0.857	0.862	0.867	0.872	0.877	0.881	0.886	0.891	0.895	0.900	0.904	
-18	0.821	0.825	0.830	0.834	0.839	0.844	0.849	0.854	0.859	0.864	0.868	0.873	0.878	0.883	0.888	0.893	0.898	0.902	0.907	0.911	
-19	0.826	0.830	0.835	0.840	0.845	0.850	0.855	0.860	0.865	0.870	0.875	0.880	0.885	0.890	0.895	0.900	0.905	0.909	0.914	0.918	
-20	0.831	0.836	0.841	0.846	0.850	0.855	0.861	0.866	0.871	0.876	0.881	0.886	0.891	0.896	0.901	0.906	0.911	0.916	0.920	0.925	
-21	0.836	0.841	0.846	0.851	0.856	0.861	0.866	0.872	0.877	0.882	0.887	0.892	0.898	0.903	0.908	0.913	0.918	0.922	0.927	0.931	
-22	0.842	0.847	0.852	0.857	0.862	0.867	0.872	0.878	0.883	0.888	0.893	0.899	0.904	0.909	0.914	0.919	0.924	0.928	0.933	0.937	
-23	0.847	0.852	0.857	0.863	0.868	0.873	0.878	0.884	0.889	0.894	0.900	0.905	0.910	0.915	0.920	0.925	0.930	0.934	0.938	0.942	
-24	0.853	0.858	0.863	0.868	0.874	0.879	0.884	0.890	0.895	0.900	0.906	0.911	0.916	0.921	0.926	0.931	0.935	0.940	0.944	0.948	
-25	0.858	0.864	0.869	0.874	0.879	0.885	0.890	0.896	0.901	0.906	0.912	0.917	0.922	0.927	0.932	0.936	0.941	0.945	0.949	0.953	
-26	0.864	0.869	0.875	0.880	0.885	0.891	0.896	0.902	0.907	0.912	0.917	0.923	0.928	0.932	0.937	0.942	0.946	0.950	0.954	0.957	
-27	0.870	0.875	0.880	0.886	0.891	0.897	0.902	0.907	0.913	0.918	0.923	0.928	0.933	0.938	0.942	0.947	0.951	0.954	0.958	0.961	
-28	0.875	0.881	0.886	0.892	0.897	0.902	0.908	0.913	0.919	0.924	0.929	0.934	0.938	0.943	0.947	0.951	0.955	0.959	0.962	0.965	
-29	0.881	0.886	0.892	0.897	0.903	0.908	0.914	0.919	0.924	0.929	0.934	0.939	0.943	0.948	0.952	0.956	0.959	0.963	0.966	0.969	
-30	0.887	0.892	0.898	0.903	0.909	0.914	0.919	0.925	0.930	0.935	0.939	0.944	0.948	0.952	0.956	0.960	0.963	0.966	0.969	0.972	
-31	0.893	0.898	0.904	0.909	0.914	0.920	0.925	0.930	0.935	0.940	0.944	0.949	0.953	0.957	0.960	0.964	0.967	0.970	0.972	0.974	
-32	0.898	0.904	0.909	0.915	0.920	0.925	0.930	0.935	0.940	0.945	0.949	0.953	0.957	0.961	0.964	0.967	0.970	0.973	0.975	0.977	
-33	0.904	0.910	0.915	0.920	0.925	0.931	0.936	0.940	0.945	0.949	0.953	0.957	0.961	0.964	0.968	0.970	0.973	0.975	0.977	0.979	
-34	0.910	0.915	0.921	0.926	0.931	0.936	0.941	0.945	0.950	0.954	0.958	0.961	0.965	0.968	0.971	0.973	0.976	0.978	0.980	0.981	
-35	0.915	0.921	0.926	0.931	0.936	0.941	0.945	0.950	0.954	0.958	0.962	0.965	0.968	0.971	0.974	0.976	0.978	0.980	0.981	0.983	
Beneficiary older than Retiree	-36	0.921	0.926	0.931	0.936	0.941	0.946	0.950	0.954	0.958	0.962	0.965	0.968	0.971	0.974	0.976	0.978	0.980	0.982	0.983	0.984
	-37	0.926	0.932	0.936	0.941	0.946	0.950	0.954	0.958	0.962	0.965	0.969	0.971	0.974	0.976	0.978	0.980	0.982	0.983	0.985	0.986
	-38	0.932	0.937	0.941	0.946	0.950	0.955	0.958	0.962	0.966	0.969	0.972	0.974	0.977	0.979	0.980	0.982	0.984	0.985	0.986	0.987
	-39	0.937	0.942	0.946	0.951	0.955	0.959	0.962	0.966	0.969	0.972	0.974	0.977	0.979	0.981	0.982	0.984	0.985	0.986	0.987	0.988
	-40	0.942	0.946	0.951	0.955	0.959	0.963	0.966	0.969	0.972	0.975	0.977	0.979	0.981	0.982	0.984	0.985	0.986	0.987	0.988	0.989

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary	-41	0.947	0.951	0.955	0.959	0.963	0.966	0.969	0.972	0.975	0.977	0.979	0.981	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.989
older	-42	0.951	0.955	0.959	0.963	0.966	0.969	0.972	0.975	0.977	0.979	0.981	0.983	0.984	0.985	0.987	0.987	0.988	0.989	0.990	0.990
than	-43	0.955	0.959	0.963	0.966	0.969	0.972	0.975	0.977	0.979	0.981	0.983	0.984	0.986	0.987	0.988	0.988	0.989	0.990	0.990	0.991
Retiree	-44	0.959	0.963	0.966	0.970	0.972	0.975	0.977	0.979	0.981	0.983	0.984	0.986	0.987	0.988	0.988	0.989	0.990	0.990	0.991	0.991
	-45	0.963	0.967	0.970	0.973	0.975	0.977	0.980	0.981	0.983	0.984	0.986	0.987	0.988	0.989	0.989	0.990	0.990	0.991	0.991	0.992
	-46	0.967	0.970	0.973	0.975	0.978	0.980	0.981	0.983	0.985	0.986	0.987	0.988	0.989	0.989	0.990	0.991	0.991	0.991	0.992	0.992
	-47	0.970	0.973	0.975	0.978	0.980	0.982	0.983	0.985	0.986	0.987	0.988	0.989	0.989	0.990	0.991	0.991	0.991	0.992	0.992	0.992
	-48	0.973	0.975	0.978	0.980	0.982	0.983	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993
	-49	0.975	0.978	0.980	0.982	0.983	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993
	-50	0.978	0.980	0.982	0.983	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993
	-51	0.980	0.982	0.983	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993
	-52	0.982	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993
	-53	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.994		
	-54	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.994			
	-55	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994				
	-56	0.988	0.988	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.994	0.994					
	-57	0.988	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994							
	-58	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994								
	-59	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994									
	-60	0.991	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994										
	-61	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994											
	-62	0.992	0.992	0.993	0.993	0.993	0.993	0.994	0.994												
	-63	0.992	0.993	0.993	0.993	0.994	0.994	0.994													
	-64	0.993	0.993	0.993	0.994	0.994	0.994														
	-65	0.993	0.993	0.994	0.994	0.994															
	-66	0.993	0.994	0.994	0.994																
	-67	0.994	0.994	0.994																	
	-68	0.994	0.994																		
	-69	0.994																			
	-70	0.994																			
	-71																				
	-72																				
	-73																				
	-74																				
	-75																				
Beneficiary	-76																				
older	-77																				
than	-78																				
Retiree	-79																				
	-80																				

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

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

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement										
	60	61	62	63	64	65	66	67	68	69	70
Beneficiary younger than Retiree											0.463
70											0.463
69										0.480	0.463
68									0.497	0.480	0.463
67								0.513	0.497	0.481	0.463
66							0.529	0.514	0.498	0.481	0.464
65						0.544	0.529	0.514	0.498	0.481	0.464
64					0.557	0.544	0.529	0.514	0.498	0.482	0.465
63				0.570	0.558	0.544	0.530	0.515	0.499	0.482	0.465
62			0.582	0.570	0.558	0.545	0.530	0.515	0.499	0.482	0.465
61		0.593	0.582	0.571	0.558	0.545	0.531	0.515	0.499	0.483	0.466
60	0.603	0.593	0.583	0.571	0.559	0.545	0.531	0.516	0.500	0.483	0.466
59	0.603	0.593	0.583	0.572	0.559	0.546	0.531	0.516	0.500	0.484	0.467
58	0.603	0.594	0.583	0.572	0.560	0.546	0.532	0.517	0.501	0.484	0.467
57	0.604	0.594	0.584	0.572	0.560	0.547	0.532	0.517	0.501	0.485	0.468
56	0.604	0.595	0.584	0.573	0.561	0.547	0.533	0.518	0.502	0.485	0.468
55	0.605	0.595	0.585	0.573	0.561	0.548	0.533	0.518	0.503	0.486	0.469
54	0.605	0.595	0.585	0.574	0.562	0.548	0.534	0.519	0.503	0.487	0.470
53	0.605	0.596	0.586	0.574	0.562	0.549	0.535	0.520	0.504	0.487	0.470
52	0.606	0.597	0.586	0.575	0.563	0.550	0.535	0.520	0.504	0.488	0.471
51	0.607	0.597	0.587	0.576	0.564	0.550	0.536	0.521	0.505	0.489	0.472
50	0.607	0.598	0.587	0.576	0.564	0.551	0.537	0.522	0.506	0.489	0.472
49	0.608	0.598	0.588	0.577	0.565	0.552	0.537	0.522	0.507	0.490	0.473
48	0.608	0.599	0.589	0.578	0.566	0.553	0.538	0.523	0.508	0.491	0.474
47	0.609	0.600	0.590	0.579	0.566	0.553	0.539	0.524	0.508	0.492	0.475
46	0.610	0.601	0.590	0.579	0.567	0.554	0.540	0.525	0.509	0.493	0.476
45	0.611	0.601	0.591	0.580	0.568	0.555	0.541	0.526	0.510	0.494	0.477
44	0.611	0.602	0.592	0.581	0.569	0.556	0.542	0.527	0.511	0.495	0.478
43	0.612	0.603	0.593	0.582	0.570	0.557	0.543	0.528	0.513	0.496	0.479
42	0.613	0.604	0.594	0.583	0.571	0.558	0.544	0.529	0.514	0.498	0.481
41	0.614	0.605	0.595	0.584	0.572	0.559	0.545	0.530	0.515	0.499	0.482
40	0.615	0.606	0.596	0.585	0.573	0.561	0.547	0.532	0.516	0.500	0.483
39	0.616	0.607	0.597	0.586	0.575	0.562	0.548	0.533	0.518	0.502	0.485
38	0.617	0.608	0.598	0.588	0.576	0.563	0.549	0.535	0.519	0.503	0.487
37	0.618	0.609	0.600	0.589	0.577	0.565	0.551	0.536	0.521	0.505	0.488
36	0.620	0.611	0.601	0.590	0.579	0.566	0.552	0.538	0.523	0.507	0.490
Beneficiary younger than Retiree											0.492
35	0.621	0.612	0.602	0.592	0.580	0.568	0.554	0.540	0.524	0.509	0.492
34	0.622	0.614	0.604	0.594	0.582	0.570	0.556	0.542	0.526	0.511	0.494
33	0.624	0.615	0.606	0.595	0.584	0.571	0.558	0.544	0.528	0.513	0.496
32	0.625	0.617	0.607	0.597	0.586	0.573	0.560	0.546	0.531	0.515	0.499
31	0.627	0.619	0.609	0.599	0.588	0.576	0.562	0.548	0.533	0.517	0.501

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 6b: 100% Joint and Survivor Annuity - Option 2 - Disabled Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity for Disabled Members)

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary younger than Retiree	30	0.629	0.620	0.611	0.601	0.590	0.578	0.564	0.550	0.535	0.520	0.504
	29	0.631	0.622	0.613	0.603	0.592	0.580	0.567	0.553	0.538	0.523	0.507
	28	0.633	0.625	0.615	0.606	0.595	0.583	0.569	0.555	0.541	0.525	0.509
	27	0.635	0.627	0.618	0.608	0.597	0.585	0.572	0.558	0.544	0.529	0.513
	26	0.637	0.629	0.620	0.611	0.600	0.588	0.575	0.561	0.547	0.532	0.516
	25	0.640	0.632	0.623	0.613	0.603	0.591	0.578	0.565	0.550	0.535	0.520
	24	0.642	0.634	0.626	0.616	0.606	0.594	0.582	0.568	0.554	0.539	0.523
	23	0.645	0.637	0.629	0.619	0.609	0.598	0.585	0.572	0.558	0.543	0.527
	22	0.648	0.640	0.632	0.623	0.612	0.601	0.589	0.576	0.562	0.547	0.532
	21	0.651	0.643	0.635	0.626	0.616	0.605	0.593	0.580	0.566	0.551	0.536
	20	0.654	0.647	0.639	0.630	0.620	0.609	0.597	0.584	0.570	0.556	0.541
	19	0.657	0.650	0.642	0.634	0.624	0.613	0.601	0.589	0.575	0.561	0.546
	18	0.661	0.654	0.646	0.638	0.628	0.618	0.606	0.594	0.580	0.567	0.552
	17	0.664	0.658	0.650	0.642	0.633	0.623	0.611	0.599	0.586	0.572	0.558
	16	0.668	0.662	0.655	0.647	0.638	0.628	0.616	0.604	0.592	0.578	0.564
	15	0.673	0.666	0.659	0.652	0.643	0.633	0.622	0.610	0.598	0.584	0.571
	14	0.677	0.671	0.664	0.657	0.648	0.639	0.628	0.616	0.604	0.591	0.577
	13	0.682	0.676	0.669	0.662	0.654	0.645	0.634	0.623	0.611	0.598	0.585
	12	0.687	0.681	0.675	0.668	0.660	0.651	0.641	0.630	0.618	0.606	0.592
	11	0.692	0.686	0.681	0.674	0.666	0.657	0.647	0.637	0.625	0.613	0.600
10	0.697	0.692	0.687	0.680	0.673	0.664	0.655	0.644	0.633	0.621	0.609	
9	0.703	0.698	0.693	0.687	0.680	0.672	0.662	0.652	0.642	0.630	0.618	
8	0.709	0.704	0.699	0.694	0.687	0.679	0.670	0.661	0.650	0.639	0.627	
7	0.715	0.711	0.706	0.701	0.694	0.687	0.679	0.669	0.659	0.649	0.637	
6	0.721	0.718	0.713	0.708	0.702	0.695	0.687	0.678	0.669	0.658	0.647	
Beneficiary younger than Retiree	5	0.728	0.725	0.721	0.716	0.711	0.704	0.696	0.688	0.679	0.669	0.658
	4	0.735	0.732	0.729	0.724	0.719	0.713	0.706	0.698	0.689	0.679	0.669
	3	0.742	0.740	0.737	0.733	0.728	0.722	0.715	0.708	0.699	0.690	0.680
	2	0.750	0.748	0.745	0.741	0.737	0.732	0.725	0.718	0.710	0.701	0.692
	1	0.758	0.756	0.753	0.750	0.746	0.742	0.735	0.729	0.721	0.713	0.704
Beneficiary same age as Retiree	0	0.766	0.764	0.762	0.760	0.756	0.752	0.746	0.740	0.733	0.725	0.717

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Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary older than Retiree	-1	0.774	0.773	0.771	0.769	0.766	0.762	0.757	0.751	0.744	0.737	0.730
	-2	0.782	0.781	0.780	0.778	0.776	0.772	0.768	0.762	0.756	0.750	0.743
	-3	0.791	0.790	0.790	0.788	0.786	0.783	0.779	0.774	0.769	0.763	0.756
	-4	0.799	0.799	0.799	0.798	0.796	0.793	0.790	0.786	0.781	0.775	0.770
	-5	0.808	0.808	0.808	0.808	0.806	0.804	0.801	0.797	0.793	0.788	0.783
	-6	0.816	0.817	0.818	0.818	0.817	0.815	0.812	0.809	0.806	0.802	0.797
	-7	0.825	0.826	0.827	0.827	0.827	0.826	0.824	0.821	0.818	0.815	0.810
	-8	0.834	0.836	0.837	0.837	0.837	0.837	0.835	0.833	0.830	0.827	0.824
	-9	0.843	0.845	0.846	0.847	0.848	0.847	0.846	0.845	0.843	0.840	0.837
	-10	0.851	0.854	0.856	0.857	0.858	0.858	0.857	0.856	0.854	0.852	0.850
	-11	0.860	0.863	0.865	0.867	0.868	0.868	0.868	0.867	0.866	0.864	0.862
	-12	0.868	0.871	0.874	0.876	0.877	0.878	0.878	0.878	0.877	0.876	0.874
	-13	0.877	0.880	0.883	0.885	0.887	0.888	0.888	0.888	0.888	0.887	0.885
	-14	0.885	0.888	0.891	0.894	0.896	0.897	0.898	0.898	0.898	0.897	0.896
	-15	0.893	0.896	0.900	0.902	0.905	0.906	0.907	0.907	0.907	0.907	0.906
-16	0.901	0.904	0.908	0.910	0.913	0.915	0.916	0.916	0.916	0.916	0.915	
-17	0.908	0.912	0.915	0.918	0.921	0.923	0.924	0.924	0.925	0.924	0.924	
-18	0.915	0.919	0.923	0.926	0.928	0.930	0.931	0.932	0.932	0.932	0.931	
-19	0.922	0.926	0.929	0.932	0.935	0.937	0.938	0.939	0.939	0.939	0.938	
-20	0.929	0.932	0.936	0.939	0.941	0.943	0.944	0.945	0.946	0.945	0.945	
-21	0.935	0.939	0.942	0.945	0.947	0.949	0.950	0.951	0.951	0.951	0.950	
-22	0.941	0.944	0.947	0.950	0.953	0.954	0.955	0.956	0.956	0.956	0.955	
-23	0.946	0.950	0.953	0.955	0.958	0.959	0.960	0.961	0.961	0.960	0.960	
-24	0.951	0.955	0.957	0.960	0.962	0.964	0.964	0.965	0.965	0.964	0.963	
-25	0.956	0.959	0.962	0.964	0.966	0.967	0.968	0.968	0.968	0.968	0.967	
-26	0.960	0.963	0.966	0.968	0.969	0.971	0.971	0.971	0.971	0.971	0.970	
-27	0.964	0.967	0.969	0.971	0.973	0.974	0.974	0.974	0.974	0.973	0.972	
-28	0.968	0.970	0.972	0.974	0.975	0.976	0.977	0.977	0.976	0.976	0.974	
-29	0.971	0.973	0.975	0.977	0.978	0.978	0.979	0.979	0.978	0.977	0.976	
-30	0.974	0.976	0.977	0.979	0.980	0.980	0.981	0.981	0.980	0.979	0.978	
-31	0.976	0.978	0.980	0.981	0.982	0.982	0.982	0.982	0.981	0.981	0.979	
-32	0.979	0.980	0.982	0.983	0.983	0.984	0.984	0.983	0.983	0.982	0.981	
-33	0.981	0.982	0.983	0.984	0.985	0.985	0.985	0.984	0.984	0.983	0.982	
-34	0.982	0.984	0.985	0.985	0.986	0.986	0.986	0.986	0.985	0.984	0.983	
-35	0.984	0.985	0.986	0.986	0.987	0.987	0.987	0.987	0.986	0.985	0.984	
Beneficiary older than Retiree	-36	0.985	0.986	0.987	0.987	0.988	0.988	0.988	0.987	0.987	0.986	0.984
	-37	0.987	0.987	0.988	0.988	0.989	0.989	0.988	0.988	0.987	0.986	0.985
	-38	0.988	0.988	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.987	0.986
	-39	0.988	0.989	0.989	0.990	0.990	0.990	0.990	0.989	0.988	0.987	0.986
	-40	0.989	0.990	0.990	0.990	0.991	0.990	0.990	0.990	0.989	0.988	0.987

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

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

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

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

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary 75																				
younger 74																				
than 73																				
Retiree 72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				0.814
63																			0.824	0.814
62																	0.834	0.824	0.814	
61																0.843	0.834	0.825	0.815	
60																0.852	0.844	0.834	0.825	0.815
59															0.861	0.852	0.844	0.835	0.825	0.815
58														0.869	0.861	0.853	0.844	0.835	0.826	0.816
57													0.876	0.869	0.861	0.853	0.844	0.835	0.826	0.816
56												0.883	0.876	0.869	0.861	0.853	0.845	0.836	0.826	0.816
55											0.890	0.884	0.877	0.869	0.862	0.854	0.845	0.836	0.827	0.817
54										0.897	0.891	0.884	0.877	0.870	0.862	0.854	0.846	0.837	0.827	0.817
53									0.903	0.897	0.891	0.884	0.877	0.870	0.862	0.854	0.846	0.837	0.828	0.818
52								0.909	0.903	0.897	0.891	0.885	0.878	0.870	0.863	0.855	0.846	0.837	0.828	0.818
51							0.914	0.909	0.903	0.898	0.891	0.885	0.878	0.871	0.863	0.855	0.847	0.838	0.829	0.819
50						0.919	0.914	0.909	0.904	0.898	0.892	0.885	0.878	0.871	0.864	0.856	0.847	0.838	0.829	0.819
49					0.924	0.920	0.915	0.910	0.904	0.898	0.892	0.886	0.879	0.872	0.864	0.856	0.848	0.839	0.830	0.820
48				0.929	0.924	0.920	0.915	0.910	0.904	0.899	0.893	0.886	0.879	0.872	0.865	0.857	0.848	0.840	0.830	0.821
47			0.933	0.929	0.925	0.920	0.915	0.910	0.905	0.899	0.893	0.886	0.880	0.873	0.865	0.857	0.849	0.840	0.831	0.821
46		0.937	0.933	0.929	0.925	0.920	0.916	0.910	0.905	0.899	0.893	0.887	0.880	0.873	0.866	0.858	0.849	0.841	0.832	0.822
45	0.941	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.905	0.900	0.894	0.887	0.881	0.874	0.866	0.858	0.850	0.841	0.832	0.823
44	0.941	0.938	0.934	0.930	0.926	0.921	0.916	0.911	0.906	0.900	0.894	0.888	0.881	0.874	0.867	0.859	0.851	0.842	0.833	0.823
43	0.941	0.938	0.934	0.930	0.926	0.921	0.917	0.912	0.906	0.901	0.895	0.888	0.882	0.875	0.867	0.860	0.851	0.843	0.834	0.824
42	0.942	0.938	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.901	0.895	0.889	0.882	0.875	0.868	0.860	0.852	0.844	0.835	0.825
41	0.942	0.938	0.935	0.931	0.927	0.922	0.918	0.913	0.907	0.902	0.896	0.890	0.883	0.876	0.869	0.861	0.853	0.844	0.835	0.826
Beneficiary 40	0.942	0.939	0.935	0.931	0.927	0.923	0.918	0.913	0.908	0.902	0.896	0.890	0.884	0.877	0.869	0.862	0.854	0.845	0.836	0.827
younger 39	0.943	0.939	0.935	0.932	0.927	0.923	0.918	0.914	0.908	0.903	0.897	0.891	0.884	0.877	0.870	0.863	0.855	0.846	0.837	0.828
than 38	0.943	0.939	0.936	0.932	0.928	0.924	0.919	0.914	0.909	0.903	0.898	0.891	0.885	0.878	0.871	0.863	0.855	0.847	0.838	0.829
Retiree 37	0.943	0.940	0.936	0.932	0.928	0.924	0.919	0.915	0.909	0.904	0.898	0.892	0.886	0.879	0.872	0.864	0.856	0.848	0.839	0.830
36	0.944	0.940	0.937	0.933	0.929	0.925	0.920	0.915	0.910	0.905	0.899	0.893	0.886	0.880	0.873	0.865	0.857	0.849	0.840	0.831

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Beneficiary Age	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	35	0.944	0.941	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.905	0.900	0.894	0.887	0.881	0.874	0.866	0.858	0.850	0.842	0.833
	34	0.944	0.941	0.938	0.934	0.930	0.926	0.921	0.916	0.911	0.906	0.900	0.894	0.888	0.882	0.875	0.867	0.860	0.851	0.843	0.834
	33	0.945	0.942	0.938	0.934	0.931	0.926	0.922	0.917	0.912	0.907	0.901	0.895	0.889	0.883	0.876	0.868	0.861	0.853	0.844	0.835
	32	0.945	0.942	0.939	0.935	0.931	0.927	0.923	0.918	0.913	0.908	0.902	0.896	0.890	0.884	0.877	0.870	0.862	0.854	0.846	0.837
	31	0.946	0.943	0.939	0.936	0.932	0.928	0.923	0.919	0.914	0.909	0.903	0.897	0.891	0.885	0.878	0.871	0.863	0.855	0.847	0.839
	30	0.946	0.943	0.940	0.936	0.932	0.928	0.924	0.919	0.915	0.909	0.904	0.898	0.892	0.886	0.879	0.872	0.865	0.857	0.849	0.840
	29	0.947	0.944	0.940	0.937	0.933	0.929	0.925	0.920	0.915	0.910	0.905	0.899	0.893	0.887	0.880	0.874	0.866	0.858	0.850	0.842
	28	0.948	0.944	0.941	0.938	0.934	0.930	0.926	0.921	0.916	0.911	0.906	0.900	0.895	0.888	0.882	0.875	0.868	0.860	0.852	0.844
	27	0.948	0.945	0.942	0.938	0.935	0.931	0.927	0.922	0.917	0.912	0.907	0.902	0.896	0.890	0.883	0.876	0.869	0.862	0.854	0.846
	26	0.949	0.946	0.943	0.939	0.935	0.932	0.927	0.923	0.918	0.914	0.908	0.903	0.897	0.891	0.885	0.878	0.871	0.864	0.856	0.848
	25	0.949	0.946	0.943	0.940	0.936	0.932	0.928	0.924	0.920	0.915	0.910	0.904	0.899	0.893	0.886	0.880	0.873	0.866	0.858	0.850
	24	0.950	0.947	0.944	0.941	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.906	0.900	0.894	0.888	0.882	0.875	0.868	0.860	0.852
	23	0.951	0.948	0.945	0.942	0.938	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.902	0.896	0.890	0.883	0.877	0.870	0.862	0.855
	22	0.952	0.949	0.946	0.943	0.939	0.935	0.932	0.928	0.923	0.919	0.914	0.909	0.903	0.898	0.892	0.885	0.879	0.872	0.865	0.857
	21	0.952	0.950	0.947	0.943	0.940	0.937	0.933	0.929	0.924	0.920	0.915	0.910	0.905	0.899	0.893	0.887	0.881	0.874	0.867	0.860
	20	0.953	0.951	0.948	0.944	0.941	0.938	0.934	0.930	0.926	0.921	0.917	0.912	0.907	0.901	0.895	0.889	0.883	0.876	0.870	0.862
	19	0.954	0.951	0.949	0.946	0.942	0.939	0.935	0.931	0.927	0.923	0.918	0.914	0.908	0.903	0.898	0.892	0.885	0.879	0.872	0.865
	18	0.955	0.952	0.950	0.947	0.943	0.940	0.937	0.933	0.929	0.925	0.920	0.915	0.910	0.905	0.900	0.894	0.888	0.882	0.875	0.868
	17	0.956	0.953	0.951	0.948	0.945	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.902	0.896	0.890	0.884	0.878	0.871
	16	0.957	0.954	0.952	0.949	0.946	0.943	0.939	0.936	0.932	0.928	0.924	0.919	0.914	0.909	0.904	0.899	0.893	0.887	0.881	0.874
	15	0.958	0.956	0.953	0.950	0.947	0.944	0.941	0.937	0.934	0.930	0.925	0.921	0.916	0.912	0.907	0.901	0.896	0.890	0.884	0.878
	14	0.959	0.957	0.954	0.951	0.949	0.945	0.942	0.939	0.935	0.931	0.927	0.923	0.919	0.914	0.909	0.904	0.899	0.893	0.887	0.881
	13	0.960	0.958	0.955	0.953	0.950	0.947	0.944	0.940	0.937	0.933	0.929	0.925	0.921	0.916	0.912	0.907	0.902	0.896	0.890	0.885
	12	0.961	0.959	0.957	0.954	0.951	0.948	0.945	0.942	0.939	0.935	0.931	0.927	0.923	0.919	0.914	0.910	0.905	0.899	0.894	0.888
	11	0.962	0.960	0.958	0.955	0.953	0.950	0.947	0.944	0.941	0.937	0.934	0.930	0.926	0.921	0.917	0.912	0.908	0.903	0.897	0.892
	10	0.963	0.961	0.959	0.957	0.954	0.952	0.949	0.946	0.943	0.939	0.936	0.932	0.928	0.924	0.920	0.915	0.911	0.906	0.901	0.896
	9	0.965	0.963	0.960	0.958	0.956	0.953	0.950	0.947	0.944	0.941	0.938	0.934	0.931	0.927	0.923	0.918	0.914	0.909	0.905	0.900
	8	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.949	0.946	0.943	0.940	0.937	0.933	0.929	0.926	0.921	0.917	0.913	0.908	0.904
	7	0.967	0.965	0.963	0.961	0.959	0.956	0.954	0.951	0.948	0.945	0.942	0.939	0.936	0.932	0.928	0.925	0.921	0.916	0.912	0.908
	6	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.953	0.950	0.948	0.945	0.942	0.938	0.935	0.931	0.928	0.924	0.920	0.916	0.912
Beneficiary younger than Retiree	5	0.969	0.968	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.950	0.947	0.944	0.941	0.938	0.934	0.931	0.927	0.924	0.920	0.916
	4	0.971	0.969	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.952	0.949	0.946	0.944	0.941	0.937	0.934	0.931	0.927	0.924	0.920
	3	0.972	0.970	0.969	0.967	0.965	0.963	0.961	0.959	0.957	0.954	0.952	0.949	0.946	0.943	0.940	0.937	0.934	0.931	0.927	0.924
	2	0.973	0.972	0.970	0.968	0.967	0.965	0.963	0.961	0.959	0.956	0.954	0.951	0.949	0.946	0.943	0.940	0.937	0.934	0.931	0.928
	1	0.974	0.973	0.971	0.970	0.968	0.966	0.965	0.963	0.961	0.958	0.956	0.954	0.951	0.949	0.946	0.944	0.941	0.938	0.935	0.932
Beneficiary same age as Retiree	0	0.975	0.974	0.973	0.971	0.970	0.968	0.966	0.965	0.963	0.961	0.958	0.956	0.954	0.952	0.949	0.947	0.944	0.941	0.939	0.936

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Beneficiary																			
	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary older than Retiree -1	0.977	0.975	0.974	0.973	0.971	0.970	0.968	0.966	0.965	0.963	0.961	0.959	0.957	0.954	0.952	0.950	0.947	0.945	0.942	0.940
-2	0.978	0.977	0.975	0.974	0.973	0.971	0.970	0.968	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.953	0.951	0.948	0.946	0.944
-3	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.967	0.965	0.963	0.961	0.960	0.958	0.956	0.954	0.952	0.949	0.947
-4	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.970	0.969	0.967	0.966	0.964	0.962	0.960	0.959	0.957	0.955	0.953	0.951
-5	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.973	0.972	0.971	0.969	0.968	0.966	0.965	0.963	0.961	0.960	0.958	0.956	0.954
-6	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.968	0.967	0.965	0.964	0.962	0.961	0.959	0.958
-7	0.983	0.982	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.965	0.964	0.962	0.961
-8	0.984	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.973	0.971	0.970	0.969	0.968	0.966	0.965	0.964
-9	0.985	0.985	0.984	0.983	0.982	0.981	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.972	0.971	0.970	0.969	0.968	0.967
-10	0.986	0.986	0.985	0.984	0.983	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.976	0.975	0.974	0.973	0.972	0.971	0.970
-11	0.987	0.986	0.986	0.985	0.985	0.984	0.983	0.982	0.982	0.981	0.980	0.979	0.978	0.977	0.977	0.976	0.975	0.974	0.973	0.972
-12	0.988	0.987	0.987	0.986	0.986	0.985	0.984	0.984	0.983	0.982	0.982	0.981	0.980	0.979	0.979	0.978	0.977	0.976	0.976	0.975
-13	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.984	0.984	0.983	0.982	0.982	0.981	0.980	0.980	0.979	0.978	0.978	0.977
-14	0.989	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.984	0.984	0.983	0.983	0.982	0.981	0.981	0.980	0.980	0.979
-15	0.990	0.990	0.989	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.985	0.984	0.984	0.983	0.983	0.982	0.982	0.981
-16	0.991	0.991	0.990	0.990	0.989	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.986	0.986	0.985	0.985	0.984	0.984	0.984	0.983
-17	0.992	0.991	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.988	0.988	0.988	0.987	0.987	0.987	0.986	0.986	0.986	0.985	0.985
-18	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.989	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987
-19	0.993	0.993	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988
-20	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.989
-21	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.991
-22	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.992
-23	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993
-24	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993
-25	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994
-26	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995
-27	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995
-28	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996
-29	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996
-30	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
-31	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
-32	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997
-33	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-34	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
-35	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
Beneficiary older than Retiree -36	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998
-37	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998
-38	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998
-39	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.998
-40	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																		
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
Beneficiary older than Retiree	-41	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-42	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-43	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-44	0.999	0.999	0.999	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-46	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-47	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-48	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999
	-49	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999
	-50	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999
Beneficiary older than Retiree	-51	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999					
	-52	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
	-53	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
	-54	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
	-55	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
	-56	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Beneficiary older than Retiree	-57	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
	-58	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
	-59	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
	-60	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
	-61	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
	-62	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
Beneficiary older than Retiree	-63	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
	-64	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
	-65	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree	75											0.667
	74									0.684	0.668	
	73								0.699	0.684	0.668	
	72							0.714	0.700	0.684	0.668	
	71						0.729	0.715	0.700	0.685	0.669	
	70					0.742	0.729	0.715	0.700	0.685	0.669	
	69				0.756	0.743	0.729	0.715	0.700	0.685	0.669	
	68			0.768	0.756	0.743	0.730	0.715	0.701	0.686	0.670	
	67		0.780	0.769	0.756	0.743	0.730	0.716	0.701	0.686	0.670	
	66	0.792	0.781	0.769	0.757	0.744	0.730	0.716	0.702	0.686	0.670	
	65	0.803	0.792	0.781	0.769	0.757	0.744	0.731	0.717	0.702	0.687	0.671
	64	0.803	0.793	0.781	0.769	0.757	0.744	0.731	0.717	0.702	0.687	0.671
	63	0.804	0.793	0.782	0.770	0.758	0.745	0.731	0.717	0.703	0.688	0.672
	62	0.804	0.793	0.782	0.770	0.758	0.745	0.732	0.718	0.703	0.688	0.672
	61	0.804	0.793	0.782	0.771	0.758	0.746	0.732	0.718	0.704	0.689	0.673
	60	0.805	0.794	0.783	0.771	0.759	0.746	0.733	0.719	0.704	0.689	0.674
	59	0.805	0.794	0.783	0.771	0.759	0.746	0.733	0.719	0.705	0.690	0.674
	58	0.805	0.795	0.783	0.772	0.760	0.747	0.734	0.720	0.705	0.690	0.675
	57	0.806	0.795	0.784	0.772	0.760	0.748	0.734	0.720	0.706	0.691	0.675
	56	0.806	0.796	0.784	0.773	0.761	0.748	0.735	0.721	0.707	0.692	0.676
	55	0.807	0.796	0.785	0.773	0.761	0.749	0.736	0.722	0.707	0.692	0.677
	54	0.807	0.796	0.785	0.774	0.762	0.749	0.736	0.722	0.708	0.693	0.678
	53	0.808	0.797	0.786	0.775	0.763	0.750	0.737	0.723	0.709	0.694	0.678
	52	0.808	0.798	0.787	0.775	0.763	0.751	0.738	0.724	0.710	0.695	0.679
	51	0.809	0.798	0.787	0.776	0.764	0.751	0.738	0.725	0.710	0.696	0.680
	50	0.809	0.799	0.788	0.776	0.765	0.752	0.739	0.725	0.711	0.697	0.681
	49	0.810	0.799	0.789	0.777	0.765	0.753	0.740	0.726	0.712	0.698	0.682
	48	0.811	0.800	0.789	0.778	0.766	0.754	0.741	0.727	0.713	0.699	0.683
	47	0.811	0.801	0.790	0.779	0.767	0.755	0.742	0.728	0.714	0.700	0.685
	46	0.812	0.802	0.791	0.780	0.768	0.756	0.743	0.729	0.715	0.701	0.686
	45	0.813	0.802	0.792	0.780	0.769	0.757	0.744	0.731	0.717	0.702	0.687
	44	0.814	0.803	0.793	0.781	0.770	0.758	0.745	0.732	0.718	0.703	0.689
	43	0.814	0.804	0.794	0.782	0.771	0.759	0.746	0.733	0.719	0.705	0.690
	42	0.815	0.805	0.795	0.784	0.772	0.760	0.747	0.734	0.721	0.706	0.692
	41	0.816	0.806	0.796	0.785	0.773	0.761	0.749	0.736	0.722	0.708	0.693
Beneficiary younger than Retiree	40	0.817	0.807	0.797	0.786	0.775	0.763	0.750	0.737	0.724	0.710	0.695
	39	0.818	0.808	0.798	0.787	0.776	0.764	0.752	0.739	0.725	0.711	0.697
	38	0.820	0.810	0.799	0.789	0.777	0.766	0.753	0.741	0.727	0.713	0.699
	37	0.821	0.811	0.801	0.790	0.779	0.767	0.755	0.742	0.729	0.715	0.701
	36	0.822	0.812	0.802	0.791	0.780	0.769	0.757	0.744	0.731	0.717	0.703

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree	35	0.823	0.814	0.804	0.793	0.782	0.771	0.759	0.746	0.733	0.720	0.706
	34	0.825	0.815	0.805	0.795	0.784	0.773	0.761	0.748	0.736	0.722	0.708
	33	0.826	0.817	0.807	0.797	0.786	0.775	0.763	0.751	0.738	0.725	0.711
	32	0.828	0.818	0.809	0.798	0.788	0.777	0.765	0.753	0.740	0.727	0.713
	31	0.830	0.820	0.811	0.800	0.790	0.779	0.768	0.756	0.743	0.730	0.716
	30	0.831	0.822	0.813	0.803	0.792	0.781	0.770	0.758	0.746	0.733	0.720
	29	0.833	0.824	0.815	0.805	0.795	0.784	0.773	0.761	0.749	0.736	0.723
	28	0.835	0.826	0.817	0.807	0.797	0.786	0.775	0.764	0.752	0.739	0.726
	27	0.837	0.828	0.819	0.810	0.800	0.789	0.778	0.767	0.755	0.743	0.730
	26	0.839	0.831	0.822	0.812	0.802	0.792	0.782	0.770	0.759	0.747	0.734
	25	0.842	0.833	0.824	0.815	0.805	0.795	0.785	0.774	0.762	0.750	0.738
	24	0.844	0.836	0.827	0.818	0.808	0.798	0.788	0.777	0.766	0.755	0.742
	23	0.847	0.838	0.830	0.821	0.812	0.802	0.792	0.781	0.770	0.759	0.747
	22	0.849	0.841	0.833	0.824	0.815	0.805	0.796	0.785	0.775	0.763	0.752
	21	0.852	0.844	0.836	0.827	0.818	0.809	0.800	0.789	0.779	0.768	0.757
	20	0.855	0.847	0.839	0.831	0.822	0.813	0.804	0.794	0.784	0.773	0.762
	19	0.858	0.850	0.842	0.834	0.826	0.817	0.808	0.798	0.789	0.778	0.767
	18	0.861	0.854	0.846	0.838	0.830	0.821	0.813	0.803	0.794	0.784	0.773
	17	0.864	0.857	0.850	0.842	0.834	0.826	0.817	0.808	0.799	0.789	0.779
	16	0.868	0.861	0.853	0.846	0.838	0.830	0.822	0.813	0.804	0.795	0.785
15	0.871	0.864	0.857	0.850	0.843	0.835	0.827	0.819	0.810	0.801	0.792	
14	0.875	0.868	0.862	0.855	0.848	0.840	0.832	0.824	0.816	0.807	0.798	
13	0.878	0.872	0.866	0.859	0.852	0.845	0.838	0.830	0.822	0.814	0.805	
12	0.882	0.876	0.870	0.864	0.857	0.850	0.843	0.836	0.828	0.820	0.812	
11	0.886	0.881	0.875	0.869	0.862	0.856	0.849	0.842	0.835	0.827	0.819	
10	0.890	0.885	0.879	0.874	0.868	0.861	0.855	0.848	0.841	0.834	0.827	
9	0.895	0.889	0.884	0.878	0.873	0.867	0.861	0.855	0.848	0.841	0.834	
8	0.899	0.894	0.889	0.884	0.878	0.873	0.867	0.861	0.855	0.848	0.842	
7	0.903	0.898	0.894	0.889	0.884	0.878	0.873	0.867	0.862	0.855	0.849	
6	0.907	0.903	0.898	0.894	0.889	0.884	0.879	0.874	0.868	0.863	0.857	
Beneficiary younger than Retiree	5	0.912	0.907	0.903	0.899	0.895	0.890	0.885	0.880	0.875	0.870	0.865
	4	0.916	0.912	0.908	0.904	0.900	0.896	0.891	0.887	0.882	0.877	0.872
	3	0.920	0.917	0.913	0.909	0.906	0.902	0.898	0.893	0.889	0.885	0.880
	2	0.925	0.921	0.918	0.914	0.911	0.907	0.904	0.900	0.896	0.892	0.888
	1	0.929	0.926	0.923	0.920	0.916	0.913	0.910	0.906	0.903	0.899	0.895
Beneficiary same age as Retiree	0	0.933	0.930	0.927	0.925	0.922	0.919	0.916	0.913	0.909	0.906	0.903

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement										
	65	66	67	68	69	70	71	72	73	74	75
Beneficiary older than Retiree -1	0.937	0.935	0.932	0.929	0.927	0.924	0.921	0.919	0.916	0.913	0.910
-2	0.941	0.939	0.936	0.934	0.932	0.930	0.927	0.925	0.922	0.920	0.917
-3	0.945	0.943	0.941	0.939	0.937	0.935	0.933	0.931	0.928	0.926	0.924
-4	0.949	0.947	0.945	0.943	0.942	0.940	0.938	0.936	0.934	0.933	0.931
-5	0.953	0.951	0.949	0.948	0.946	0.945	0.943	0.942	0.940	0.938	0.937
-6	0.956	0.955	0.953	0.952	0.951	0.949	0.948	0.947	0.945	0.944	0.943
-7	0.960	0.958	0.957	0.956	0.955	0.954	0.953	0.952	0.950	0.949	0.948
-8	0.963	0.962	0.961	0.960	0.959	0.958	0.957	0.956	0.955	0.954	0.953
-9	0.966	0.965	0.964	0.963	0.963	0.962	0.961	0.960	0.960	0.959	0.958
-10	0.969	0.968	0.967	0.967	0.966	0.966	0.965	0.964	0.964	0.963	0.962
-11	0.972	0.971	0.970	0.970	0.969	0.969	0.968	0.968	0.968	0.967	0.966
-12	0.974	0.974	0.973	0.973	0.972	0.972	0.972	0.971	0.971	0.971	0.970
-13	0.977	0.976	0.976	0.976	0.975	0.975	0.975	0.974	0.974	0.974	0.973
-14	0.979	0.979	0.978	0.978	0.978	0.978	0.978	0.977	0.977	0.977	0.976
-15	0.981	0.981	0.981	0.980	0.980	0.980	0.980	0.980	0.980	0.979	0.979
-16	0.983	0.983	0.983	0.983	0.982	0.982	0.982	0.982	0.982	0.981	0.981
-17	0.985	0.985	0.985	0.984	0.984	0.984	0.984	0.984	0.984	0.983	0.983
-18	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.985	0.985	0.985
-19	0.988	0.988	0.988	0.988	0.988	0.988	0.987	0.987	0.987	0.987	0.986
-20	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.988	0.988	0.988
-21	0.991	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.989	0.989	0.989
-22	0.992	0.992	0.991	0.991	0.991	0.991	0.991	0.991	0.990	0.990	0.990
-23	0.993	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991	0.991	0.990
-24	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.991
-25	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992
-26	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.992
-27	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993
-28	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.993
-29	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.994	0.994
-30	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994
-31	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.994
-32	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994
-33	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995
-34	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.995	0.995
-35	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995
Beneficiary older than Retiree -36	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	
-37	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996		
-38	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997			
-39	0.998	0.998	0.998	0.998	0.998	0.997	0.997				
-40	0.998	0.998	0.998	0.998	0.998	0.997					

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-41	0.998	0.998	0.998	0.998	0.998						
older	-42	0.999	0.998	0.998	0.998							
than	-43	0.999	0.998	0.998								
Retiree	-44	0.999	0.999									
	-45	0.999										
	-46											
	-47											
	-48											
	-49											
	-50											
	-51											
	-52											
	-53											
	-54											
	-55											
	-56											
	-57											
	-58											
	-59											
	-60											
Beneficiary	-61											
older	-62											
than	-63											
Retiree	-64											
	-65											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary 70																				
younger 69																				
than 68																				
Retiree 67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				
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50																				
49																				
48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
40																				
39																				0.823
38																			0.825	0.824
37																		0.826	0.825	0.824
36																	0.827	0.826	0.825	0.824
Beneficiary 35																0.828	0.827	0.826	0.825	0.825
younger 34															0.829	0.828	0.827	0.827	0.826	0.825
than 33														0.829	0.828	0.828	0.827	0.827	0.826	0.825
Retiree 32													0.830	0.830	0.829	0.828	0.828	0.827	0.826	0.826
31											0.831	0.830	0.830	0.829	0.829	0.828	0.828	0.828	0.827	0.826

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary younger than Retiree	30										0.831	0.831	0.831	0.830	0.830	0.829	0.829	0.828	0.827	0.826
	29								0.832	0.832	0.832	0.831	0.831	0.831	0.830	0.829	0.829	0.828	0.828	0.827
	28								0.832	0.832	0.832	0.831	0.831	0.831	0.830	0.830	0.829	0.829	0.828	0.828
	27							0.833	0.833	0.832	0.832	0.832	0.831	0.831	0.831	0.830	0.830	0.829	0.828	0.828
	26						0.833	0.833	0.833	0.833	0.832	0.832	0.832	0.831	0.831	0.831	0.830	0.830	0.829	0.828
	25					0.834	0.834	0.833	0.833	0.833	0.833	0.832	0.832	0.832	0.831	0.831	0.831	0.830	0.829	0.829
	24				0.834	0.834	0.834	0.834	0.833	0.833	0.833	0.833	0.833	0.832	0.832	0.831	0.831	0.831	0.830	0.829
	23			0.834	0.834	0.834	0.834	0.834	0.834	0.833	0.833	0.833	0.833	0.832	0.832	0.832	0.832	0.831	0.831	0.830
	22		0.835	0.835	0.835	0.834	0.834	0.834	0.834	0.834	0.834	0.834	0.833	0.833	0.833	0.832	0.832	0.832	0.831	0.831
	21	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.834	0.834	0.834	0.834	0.834	0.833	0.833	0.833	0.832	0.832	0.831
	20	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.834	0.834	0.834	0.834	0.834	0.833	0.833	0.832	0.832
	19	0.836	0.836	0.836	0.836	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.834	0.834	0.834	0.834	0.833	0.833
	18	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.835	0.835	0.835	0.835	0.835	0.835	0.834	0.833
	17	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.835	0.835	0.835	0.835	0.834
	16	0.836	0.836	0.836	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.836	0.836	0.836	0.836	0.836	0.836	0.835	0.835
	15	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.836	0.836	0.836
	14	0.837	0.837	0.837	0.837	0.837	0.837	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.837	0.837	0.837
	13	0.837	0.837	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838
	12	0.838	0.838	0.838	0.838	0.838	0.838	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839
	11	0.838	0.838	0.838	0.839	0.839	0.839	0.839	0.839	0.839	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840
	10	0.839	0.839	0.839	0.839	0.839	0.840	0.840	0.840	0.840	0.840	0.840	0.841	0.841	0.841	0.841	0.841	0.841	0.841	0.841
	9	0.839	0.839	0.839	0.840	0.840	0.840	0.840	0.841	0.841	0.841	0.841	0.841	0.842	0.842	0.842	0.842	0.842	0.842	0.842
	8	0.839	0.840	0.840	0.840	0.840	0.841	0.841	0.841	0.841	0.842	0.842	0.842	0.842	0.843	0.843	0.843	0.843	0.843	0.844
	7	0.840	0.840	0.840	0.841	0.841	0.841	0.841	0.842	0.842	0.842	0.843	0.843	0.843	0.843	0.844	0.844	0.844	0.844	0.845
	6	0.840	0.841	0.841	0.841	0.842	0.842	0.842	0.842	0.843	0.843	0.843	0.844	0.844	0.844	0.845	0.845	0.845	0.846	0.846
Beneficiary younger than Retiree	5	0.841	0.841	0.842	0.842	0.842	0.842	0.843	0.843	0.843	0.844	0.844	0.845	0.845	0.845	0.846	0.846	0.847	0.847	0.848
	4	0.841	0.842	0.842	0.842	0.843	0.843	0.844	0.844	0.844	0.845	0.845	0.846	0.846	0.846	0.847	0.847	0.848	0.848	0.849
	3	0.842	0.842	0.843	0.843	0.843	0.844	0.844	0.845	0.845	0.846	0.846	0.847	0.847	0.848	0.848	0.849	0.849	0.850	0.851
	2	0.843	0.843	0.843	0.844	0.844	0.845	0.845	0.846	0.846	0.847	0.847	0.848	0.848	0.849	0.849	0.850	0.851	0.851	0.852
	1	0.843	0.844	0.844	0.845	0.845	0.845	0.846	0.846	0.847	0.848	0.848	0.849	0.849	0.850	0.851	0.851	0.852	0.853	0.854
Beneficiary same age as Retiree	0	0.844	0.844	0.845	0.845	0.846	0.846	0.847	0.847	0.848	0.849	0.849	0.850	0.851	0.851	0.852	0.853	0.854	0.855	0.856

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																				
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
Beneficiary older than Retiree	-1	0.845	0.845	0.846	0.846	0.847	0.847	0.848	0.848	0.849	0.850	0.850	0.851	0.852	0.853	0.854	0.855	0.856	0.857	0.858	
	-2	0.845	0.846	0.846	0.847	0.847	0.848	0.849	0.849	0.850	0.851	0.852	0.852	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860
	-3	0.846	0.847	0.847	0.848	0.848	0.849	0.850	0.850	0.851	0.852	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.862
	-4	0.847	0.847	0.848	0.849	0.849	0.850	0.851	0.852	0.852	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.862	0.864
	-5	0.848	0.848	0.849	0.850	0.850	0.851	0.852	0.853	0.854	0.855	0.855	0.856	0.857	0.859	0.860	0.861	0.862	0.863	0.864	0.866
	-6	0.848	0.849	0.850	0.851	0.851	0.852	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.863	0.864	0.865	0.866	0.868
	-7	0.849	0.850	0.851	0.852	0.852	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.861	0.862	0.863	0.864	0.866	0.867	0.869	0.870
	-8	0.850	0.851	0.852	0.853	0.854	0.854	0.855	0.856	0.858	0.859	0.860	0.861	0.862	0.864	0.865	0.866	0.868	0.869	0.871	0.872
	-9	0.851	0.852	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.863	0.864	0.865	0.867	0.868	0.870	0.871	0.873	0.875
	-10	0.852	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.862	0.863	0.864	0.866	0.867	0.869	0.870	0.872	0.874	0.875	0.877
	-11	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.861	0.862	0.863	0.865	0.866	0.868	0.869	0.871	0.872	0.874	0.876	0.878	0.880
	-12	0.854	0.855	0.856	0.857	0.859	0.860	0.861	0.862	0.864	0.865	0.866	0.868	0.869	0.871	0.873	0.875	0.876	0.878	0.880	0.882
	-13	0.855	0.856	0.858	0.859	0.860	0.861	0.862	0.864	0.865	0.867	0.868	0.870	0.871	0.873	0.875	0.877	0.879	0.881	0.883	0.885
	-14	0.857	0.858	0.859	0.860	0.861	0.863	0.864	0.865	0.867	0.868	0.870	0.872	0.873	0.875	0.877	0.879	0.881	0.883	0.885	0.888
	-15	0.858	0.859	0.860	0.861	0.863	0.864	0.866	0.867	0.869	0.870	0.872	0.874	0.876	0.877	0.879	0.881	0.884	0.886	0.888	0.890
-16	0.859	0.860	0.862	0.863	0.864	0.866	0.867	0.869	0.871	0.872	0.874	0.876	0.878	0.880	0.882	0.884	0.886	0.888	0.891	0.893	
-17	0.860	0.862	0.863	0.864	0.866	0.867	0.869	0.871	0.872	0.874	0.876	0.878	0.880	0.882	0.884	0.886	0.889	0.891	0.894	0.896	
-18	0.862	0.863	0.865	0.866	0.868	0.869	0.871	0.873	0.874	0.876	0.878	0.880	0.882	0.884	0.887	0.889	0.891	0.894	0.896	0.899	
-19	0.863	0.865	0.866	0.868	0.869	0.871	0.873	0.875	0.876	0.878	0.880	0.883	0.885	0.887	0.889	0.892	0.894	0.897	0.899	0.902	
-20	0.865	0.866	0.868	0.869	0.871	0.873	0.875	0.877	0.879	0.881	0.883	0.885	0.887	0.890	0.892	0.894	0.897	0.900	0.902	0.905	
-21	0.866	0.868	0.870	0.871	0.873	0.875	0.877	0.879	0.881	0.883	0.885	0.887	0.890	0.892	0.895	0.897	0.900	0.903	0.905	0.908	
-22	0.868	0.870	0.871	0.873	0.875	0.877	0.879	0.881	0.883	0.885	0.888	0.890	0.892	0.895	0.897	0.900	0.903	0.905	0.908	0.911	
-23	0.870	0.871	0.873	0.875	0.877	0.879	0.881	0.883	0.885	0.888	0.890	0.892	0.895	0.898	0.900	0.903	0.906	0.909	0.911	0.914	
-24	0.871	0.873	0.875	0.877	0.879	0.881	0.883	0.885	0.888	0.890	0.893	0.895	0.898	0.900	0.903	0.906	0.909	0.912	0.915	0.918	
-25	0.873	0.875	0.877	0.879	0.881	0.883	0.886	0.888	0.890	0.893	0.895	0.898	0.901	0.903	0.906	0.909	0.912	0.915	0.918	0.921	
-26	0.875	0.877	0.879	0.881	0.883	0.886	0.888	0.890	0.893	0.895	0.898	0.901	0.903	0.906	0.909	0.912	0.915	0.918	0.921	0.924	
-27	0.877	0.879	0.881	0.884	0.886	0.888	0.891	0.893	0.896	0.898	0.901	0.904	0.906	0.909	0.912	0.915	0.918	0.921	0.924	0.927	
-28	0.879	0.881	0.884	0.886	0.888	0.891	0.893	0.896	0.898	0.901	0.904	0.907	0.909	0.912	0.915	0.918	0.921	0.924	0.927	0.930	
-29	0.881	0.884	0.886	0.888	0.891	0.893	0.896	0.898	0.901	0.904	0.907	0.909	0.912	0.915	0.918	0.921	0.924	0.928	0.931	0.934	
-30	0.884	0.886	0.888	0.891	0.893	0.896	0.898	0.901	0.904	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.928	0.931	0.934	0.937	
-31	0.886	0.888	0.891	0.893	0.896	0.899	0.901	0.904	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.928	0.931	0.934	0.937	0.940	
-32	0.888	0.891	0.893	0.896	0.899	0.901	0.904	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.928	0.931	0.934	0.937	0.940	0.943	
-33	0.891	0.893	0.896	0.899	0.901	0.904	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.928	0.931	0.934	0.937	0.940	0.944	0.947	
-34	0.893	0.896	0.899	0.901	0.904	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.928	0.931	0.934	0.937	0.941	0.944	0.947	0.950	
-35	0.896	0.899	0.902	0.904	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.928	0.931	0.934	0.938	0.941	0.944	0.947	0.950	0.953	
Beneficiary older than Retiree	-36	0.899	0.902	0.904	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.928	0.931	0.935	0.938	0.941	0.944	0.947	0.950	0.953	
	-37	0.902	0.904	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.928	0.932	0.935	0.938	0.941	0.944	0.947	0.950	0.953	0.956	
	-38	0.904	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.928	0.932	0.935	0.938	0.941	0.944	0.947	0.950	0.953	0.956	0.959	
	-39	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.950	0.953	0.956	0.959	0.962	0.965
	-40	0.910	0.913	0.916	0.919	0.922	0.925	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.950	0.953	0.956	0.959	0.962	0.965	0.967

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 7b: 50% Joint and Survivor Annuity - Option 3 - Disabled Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity for Disabled Members)

Beneficiary Age Difference	Attained Age at Retirement																					
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39		
Beneficiary	-41	0.913	0.916	0.919	0.922	0.926	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.950	0.953	0.956	0.959	0.962	0.965	0.968	0.970	0.973
older	-42	0.916	0.919	0.923	0.926	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.950	0.953	0.956	0.959	0.962	0.965	0.968	0.970	0.973	0.975
than	-43	0.919	0.923	0.926	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.951	0.954	0.957	0.959	0.962	0.965	0.968	0.970	0.973	0.975	0.977
Retiree	-44	0.923	0.926	0.929	0.932	0.935	0.938	0.941	0.944	0.948	0.951	0.954	0.957	0.960	0.962	0.965	0.968	0.970	0.973	0.975	0.977	0.979
	-45	0.926	0.929	0.932	0.935	0.938	0.941	0.944	0.948	0.951	0.954	0.957	0.960	0.962	0.965	0.968	0.970	0.973	0.975	0.977	0.979	0.981
	-46	0.929	0.932	0.935	0.938	0.941	0.945	0.948	0.951	0.954	0.957	0.960	0.962	0.965	0.968	0.970	0.973	0.975	0.977	0.979	0.981	0.983
	-47	0.932	0.935	0.938	0.941	0.945	0.948	0.951	0.954	0.957	0.960	0.962	0.965	0.968	0.970	0.973	0.975	0.977	0.979	0.981	0.983	0.985
	-48	0.935	0.938	0.941	0.945	0.948	0.951	0.954	0.957	0.960	0.963	0.965	0.968	0.970	0.973	0.975	0.977	0.979	0.981	0.983	0.985	0.986
	-49	0.938	0.942	0.945	0.948	0.951	0.954	0.957	0.960	0.963	0.965	0.968	0.971	0.973	0.975	0.977	0.979	0.981	0.983	0.985	0.986	0.988
	-50	0.942	0.945	0.948	0.951	0.954	0.957	0.960	0.963	0.965	0.968	0.971	0.973	0.975	0.977	0.980	0.981	0.983	0.985	0.986	0.988	0.989
	-51	0.945	0.948	0.951	0.954	0.957	0.960	0.963	0.965	0.968	0.971	0.973	0.975	0.978	0.980	0.981	0.983	0.985	0.986	0.988	0.989	0.990
	-52	0.948	0.951	0.954	0.957	0.960	0.963	0.965	0.968	0.971	0.973	0.975	0.978	0.980	0.981	0.983	0.985	0.986	0.988	0.989	0.990	0.991
	-53	0.951	0.954	0.957	0.960	0.963	0.965	0.968	0.971	0.973	0.975	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992
	-54	0.954	0.957	0.960	0.963	0.965	0.968	0.971	0.973	0.975	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.992
	-55	0.957	0.960	0.963	0.966	0.968	0.971	0.973	0.975	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.992	0.993
	-56	0.960	0.963	0.966	0.968	0.971	0.973	0.975	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.994
	-57	0.963	0.966	0.968	0.971	0.973	0.975	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.993	0.994
	-58	0.966	0.968	0.971	0.973	0.976	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.994
	-59	0.968	0.971	0.973	0.976	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995
	-60	0.971	0.973	0.976	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995
	-61	0.973	0.976	0.978	0.980	0.982	0.983	0.985	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.995
	-62	0.976	0.978	0.980	0.982	0.983	0.985	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.995	0.996
	-63	0.978	0.980	0.982	0.983	0.985	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.995	0.996	0.996
	-64	0.980	0.982	0.983	0.985	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.995	0.996	0.996	0.996
	-65	0.982	0.983	0.985	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996
	-66	0.983	0.985	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997
	-67	0.985	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997
	-68	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997
	-69	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997
	-70	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997
	-71	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997
	-72	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
	-73	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
	-74	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
	-75	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
Beneficiary	-76	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
older	-77	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
than	-78	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
Retiree	-79	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
	-80	0.995	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary	-81	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997										
older	-82	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997										
than	-83	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997											
Retiree	-84	0.996	0.997	0.997	0.997	0.997	0.997	0.997													
	-85	0.997	0.997	0.997	0.997	0.997	0.997														
	-86	0.997	0.997	0.997	0.997	0.997															
	-87	0.997	0.997	0.997	0.997																
	-88	0.997	0.997	0.997																	
	-89	0.997	0.997																		
	-90	0.997																			

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary 70																				
younger 69																				
than 68																				
Retiree 67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				0.759
58																			0.766	0.759
57																		0.772	0.766	0.760
56																	0.777	0.772	0.766	0.760
55																0.782	0.777	0.772	0.766	0.760
54															0.787	0.782	0.778	0.772	0.767	0.761
53														0.791	0.787	0.783	0.778	0.773	0.767	0.761
52													0.795	0.791	0.787	0.783	0.778	0.773	0.768	0.761
51												0.798	0.795	0.791	0.787	0.783	0.779	0.773	0.768	0.762
50											0.801	0.798	0.795	0.792	0.788	0.783	0.779	0.774	0.768	0.762
49										0.804	0.802	0.799	0.795	0.792	0.788	0.784	0.779	0.774	0.769	0.763
48									0.807	0.805	0.802	0.799	0.796	0.792	0.788	0.784	0.780	0.775	0.769	0.763
47								0.809	0.807	0.805	0.802	0.799	0.796	0.793	0.789	0.785	0.780	0.775	0.770	0.764
46							0.812	0.810	0.808	0.805	0.802	0.800	0.796	0.793	0.789	0.785	0.781	0.776	0.770	0.764
45						0.814	0.812	0.810	0.808	0.805	0.803	0.800	0.797	0.793	0.790	0.786	0.781	0.776	0.771	0.765
44					0.816	0.814	0.812	0.810	0.808	0.806	0.803	0.800	0.797	0.794	0.790	0.786	0.782	0.777	0.771	0.765
43				0.818	0.816	0.814	0.813	0.811	0.808	0.806	0.804	0.801	0.798	0.794	0.791	0.786	0.782	0.777	0.772	0.766
42			0.819	0.818	0.816	0.815	0.813	0.811	0.809	0.806	0.804	0.801	0.798	0.795	0.791	0.787	0.783	0.778	0.772	0.767
41		0.821	0.820	0.818	0.817	0.815	0.813	0.811	0.809	0.807	0.804	0.802	0.799	0.795	0.792	0.788	0.783	0.778	0.773	0.767
40	0.822	0.821	0.820	0.818	0.817	0.815	0.814	0.812	0.810	0.807	0.805	0.802	0.799	0.796	0.792	0.788	0.784	0.779	0.774	0.768
39	0.822	0.821	0.820	0.819	0.817	0.816	0.814	0.812	0.810	0.808	0.805	0.803	0.800	0.796	0.793	0.789	0.784	0.780	0.774	0.769
38	0.823	0.822	0.820	0.819	0.818	0.816	0.814	0.812	0.810	0.808	0.806	0.803	0.800	0.797	0.793	0.789	0.785	0.780	0.775	0.770
37	0.823	0.822	0.821	0.819	0.818	0.816	0.815	0.813	0.811	0.809	0.806	0.804	0.801	0.798	0.794	0.790	0.786	0.781	0.776	0.770
36	0.823	0.822	0.821	0.820	0.818	0.817	0.815	0.813	0.811	0.809	0.807	0.804	0.801	0.798	0.795	0.791	0.787	0.782	0.777	0.771
Beneficiary 35	0.824	0.823	0.821	0.820	0.819	0.817	0.816	0.814	0.812	0.810	0.807	0.805	0.802	0.799	0.795	0.792	0.787	0.783	0.778	0.772
younger 34	0.824	0.823	0.822	0.821	0.819	0.818	0.816	0.814	0.813	0.810	0.808	0.805	0.803	0.800	0.796	0.792	0.788	0.784	0.779	0.773
than 33	0.824	0.823	0.822	0.821	0.820	0.818	0.817	0.815	0.813	0.811	0.809	0.806	0.803	0.800	0.797	0.793	0.789	0.785	0.780	0.774
Retiree 32	0.825	0.824	0.823	0.822	0.820	0.819	0.817	0.816	0.814	0.812	0.809	0.807	0.804	0.801	0.798	0.794	0.790	0.786	0.781	0.775
31	0.825	0.824	0.823	0.822	0.821	0.819	0.818	0.816	0.814	0.812	0.810	0.808	0.805	0.802	0.799	0.795	0.791	0.787	0.782	0.777

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary younger than Retiree	30	0.826	0.825	0.824	0.823	0.821	0.820	0.818	0.817	0.815	0.813	0.811	0.808	0.806	0.803	0.800	0.796	0.792	0.788	0.783	0.778
	29	0.826	0.825	0.824	0.823	0.822	0.821	0.819	0.817	0.816	0.814	0.812	0.809	0.807	0.804	0.801	0.797	0.793	0.789	0.784	0.779
	28	0.827	0.826	0.825	0.824	0.822	0.821	0.820	0.818	0.816	0.815	0.812	0.810	0.808	0.805	0.802	0.798	0.795	0.790	0.786	0.781
	27	0.827	0.826	0.825	0.824	0.823	0.822	0.820	0.819	0.817	0.815	0.813	0.811	0.809	0.806	0.803	0.799	0.796	0.792	0.787	0.782
	26	0.828	0.827	0.826	0.825	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.812	0.810	0.807	0.804	0.801	0.797	0.793	0.789	0.784
	25	0.828	0.827	0.827	0.826	0.824	0.823	0.822	0.821	0.819	0.817	0.815	0.813	0.811	0.808	0.805	0.802	0.799	0.795	0.790	0.785
	24	0.829	0.828	0.827	0.826	0.825	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.812	0.809	0.807	0.803	0.800	0.796	0.792	0.787
	23	0.829	0.829	0.828	0.827	0.826	0.825	0.824	0.822	0.821	0.819	0.817	0.815	0.813	0.811	0.808	0.805	0.802	0.798	0.794	0.789
	22	0.830	0.829	0.829	0.828	0.827	0.826	0.825	0.823	0.822	0.820	0.819	0.817	0.814	0.812	0.809	0.807	0.803	0.800	0.796	0.791
	21	0.831	0.830	0.829	0.829	0.828	0.827	0.826	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.811	0.808	0.805	0.801	0.798	0.793
Beneficiary younger than Retiree	20	0.831	0.831	0.830	0.829	0.829	0.828	0.827	0.825	0.824	0.823	0.821	0.819	0.817	0.815	0.813	0.810	0.807	0.803	0.800	0.795
	19	0.832	0.832	0.831	0.830	0.830	0.829	0.828	0.827	0.825	0.824	0.822	0.821	0.819	0.817	0.814	0.812	0.809	0.805	0.802	0.798
	18	0.833	0.833	0.832	0.831	0.831	0.830	0.829	0.828	0.827	0.825	0.824	0.822	0.820	0.818	0.816	0.814	0.811	0.808	0.804	0.800
	17	0.834	0.833	0.833	0.832	0.832	0.831	0.830	0.829	0.828	0.827	0.825	0.824	0.822	0.820	0.818	0.816	0.813	0.810	0.807	0.803
	16	0.835	0.834	0.834	0.833	0.833	0.832	0.831	0.830	0.829	0.828	0.827	0.826	0.824	0.822	0.820	0.818	0.815	0.812	0.809	0.805
	15	0.836	0.835	0.835	0.834	0.834	0.833	0.833	0.832	0.831	0.830	0.829	0.827	0.826	0.824	0.822	0.820	0.818	0.815	0.812	0.808
	14	0.837	0.836	0.836	0.836	0.835	0.835	0.834	0.833	0.832	0.832	0.830	0.829	0.828	0.826	0.824	0.822	0.820	0.817	0.815	0.811
	13	0.838	0.838	0.837	0.837	0.837	0.836	0.836	0.835	0.834	0.833	0.832	0.831	0.830	0.828	0.827	0.825	0.823	0.820	0.817	0.814
	12	0.839	0.839	0.838	0.838	0.838	0.838	0.837	0.837	0.836	0.835	0.834	0.833	0.832	0.831	0.829	0.827	0.825	0.823	0.821	0.818
	11	0.840	0.840	0.840	0.840	0.839	0.839	0.839	0.838	0.838	0.837	0.836	0.835	0.834	0.833	0.832	0.830	0.828	0.826	0.824	0.821
Beneficiary younger than Retiree	10	0.841	0.841	0.841	0.841	0.841	0.841	0.840	0.840	0.840	0.839	0.838	0.838	0.837	0.836	0.834	0.833	0.831	0.829	0.827	0.824
	9	0.842	0.843	0.843	0.843	0.842	0.842	0.842	0.842	0.842	0.841	0.841	0.840	0.839	0.838	0.837	0.836	0.834	0.833	0.831	0.828
	8	0.844	0.844	0.844	0.844	0.844	0.844	0.844	0.844	0.844	0.843	0.843	0.842	0.842	0.841	0.840	0.839	0.838	0.836	0.834	0.832
	7	0.845	0.845	0.846	0.846	0.846	0.846	0.846	0.846	0.846	0.846	0.845	0.845	0.844	0.844	0.843	0.842	0.841	0.840	0.838	0.836
	6	0.847	0.847	0.847	0.847	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.847	0.847	0.846	0.845	0.845	0.843	0.842	0.840
	5	0.848	0.849	0.849	0.849	0.849	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.849	0.848	0.847	0.846	0.845
	4	0.850	0.850	0.851	0.851	0.851	0.852	0.852	0.853	0.853	0.853	0.853	0.853	0.853	0.853	0.853	0.852	0.852	0.851	0.850	0.849
	3	0.851	0.852	0.852	0.853	0.853	0.854	0.854	0.855	0.855	0.855	0.856	0.856	0.856	0.856	0.856	0.856	0.856	0.855	0.855	0.854
	2	0.853	0.854	0.854	0.855	0.855	0.856	0.856	0.857	0.857	0.858	0.858	0.859	0.859	0.860	0.860	0.860	0.860	0.860	0.859	0.858
	1	0.855	0.856	0.856	0.857	0.858	0.859	0.859	0.860	0.861	0.861	0.862	0.862	0.863	0.863	0.864	0.864	0.864	0.864	0.864	0.863
Beneficiary same age as Retiree	0	0.857	0.858	0.858	0.859	0.860	0.861	0.862	0.863	0.863	0.864	0.865	0.866	0.866	0.867	0.867	0.868	0.868	0.868	0.868	0.868

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
Beneficiary older than Retiree	-1	0.859	0.860	0.861	0.861	0.862	0.863	0.864	0.865	0.866	0.867	0.868	0.869	0.870	0.871	0.871	0.872	0.872	0.873	0.873	0.873
	-2	0.861	0.862	0.863	0.864	0.865	0.866	0.867	0.868	0.869	0.870	0.871	0.873	0.874	0.875	0.875	0.876	0.877	0.877	0.878	0.878
	-3	0.863	0.864	0.865	0.866	0.867	0.869	0.870	0.871	0.872	0.874	0.875	0.876	0.877	0.878	0.879	0.880	0.881	0.882	0.882	0.883
	-4	0.865	0.866	0.867	0.869	0.870	0.871	0.873	0.874	0.876	0.877	0.878	0.880	0.881	0.882	0.883	0.885	0.886	0.887	0.887	0.888
	-5	0.867	0.868	0.870	0.871	0.873	0.874	0.876	0.877	0.879	0.880	0.882	0.883	0.885	0.886	0.888	0.889	0.890	0.891	0.892	0.893
	-6	0.869	0.871	0.872	0.874	0.875	0.877	0.879	0.880	0.882	0.884	0.885	0.887	0.889	0.890	0.892	0.893	0.895	0.896	0.897	0.898
	-7	0.872	0.873	0.875	0.876	0.878	0.880	0.882	0.883	0.885	0.887	0.889	0.891	0.893	0.894	0.896	0.898	0.899	0.901	0.902	0.903
	-8	0.874	0.876	0.877	0.879	0.881	0.883	0.885	0.887	0.889	0.891	0.893	0.895	0.896	0.898	0.900	0.902	0.904	0.905	0.907	0.908
	-9	0.876	0.878	0.880	0.882	0.884	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.902	0.905	0.906	0.908	0.910	0.912	0.913
	-10	0.879	0.881	0.883	0.885	0.887	0.889	0.891	0.893	0.896	0.898	0.900	0.902	0.904	0.907	0.909	0.911	0.913	0.915	0.917	0.918
	-11	0.882	0.884	0.886	0.888	0.890	0.892	0.894	0.897	0.899	0.901	0.904	0.906	0.908	0.911	0.913	0.915	0.917	0.919	0.921	0.923
	-12	0.884	0.886	0.889	0.891	0.893	0.895	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.919	0.922	0.924	0.926	0.928
	-13	0.887	0.889	0.892	0.894	0.896	0.899	0.901	0.904	0.906	0.909	0.911	0.914	0.916	0.919	0.921	0.924	0.926	0.928	0.930	0.932
	-14	0.890	0.892	0.895	0.897	0.899	0.902	0.904	0.907	0.910	0.912	0.915	0.918	0.920	0.923	0.925	0.928	0.930	0.932	0.935	0.937
	-15	0.893	0.895	0.898	0.900	0.903	0.905	0.908	0.911	0.913	0.916	0.919	0.921	0.924	0.927	0.929	0.932	0.934	0.937	0.939	0.941
-16	0.896	0.898	0.901	0.903	0.906	0.909	0.911	0.914	0.917	0.920	0.922	0.925	0.928	0.930	0.933	0.936	0.938	0.941	0.943	0.946	
-17	0.899	0.901	0.904	0.906	0.909	0.912	0.915	0.918	0.920	0.923	0.926	0.929	0.932	0.934	0.937	0.940	0.942	0.945	0.947	0.950	
-18	0.902	0.904	0.907	0.910	0.913	0.915	0.918	0.921	0.924	0.927	0.930	0.932	0.935	0.938	0.941	0.944	0.946	0.949	0.951	0.954	
-19	0.905	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.927	0.930	0.933	0.936	0.939	0.942	0.945	0.947	0.950	0.952	0.955	0.957	
-20	0.908	0.911	0.913	0.916	0.919	0.922	0.925	0.928	0.931	0.934	0.937	0.940	0.943	0.945	0.948	0.951	0.954	0.956	0.959	0.961	
-21	0.911	0.914	0.917	0.920	0.923	0.926	0.928	0.931	0.934	0.937	0.940	0.943	0.946	0.949	0.952	0.954	0.957	0.960	0.962	0.964	
-22	0.914	0.917	0.920	0.923	0.926	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.950	0.952	0.955	0.958	0.960	0.963	0.965	0.967	
-23	0.917	0.920	0.923	0.926	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.950	0.953	0.956	0.958	0.961	0.964	0.966	0.968	0.970	
-24	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.945	0.948	0.950	0.953	0.956	0.959	0.962	0.964	0.967	0.969	0.971	0.973	
-25	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.945	0.948	0.951	0.954	0.957	0.959	0.962	0.965	0.967	0.969	0.972	0.974	0.976	
-26	0.927	0.930	0.933	0.936	0.939	0.942	0.945	0.948	0.951	0.954	0.957	0.960	0.962	0.965	0.968	0.970	0.972	0.974	0.976	0.978	
-27	0.930	0.933	0.936	0.939	0.942	0.946	0.949	0.951	0.954	0.957	0.960	0.963	0.966	0.968	0.970	0.973	0.975	0.977	0.979	0.980	
-28	0.934	0.937	0.940	0.943	0.946	0.949	0.952	0.955	0.958	0.960	0.963	0.966	0.968	0.971	0.973	0.975	0.977	0.979	0.981	0.982	
-29	0.937	0.940	0.943	0.946	0.949	0.952	0.955	0.958	0.961	0.963	0.966	0.968	0.971	0.973	0.975	0.977	0.979	0.981	0.983	0.984	
-30	0.940	0.943	0.946	0.949	0.952	0.955	0.958	0.961	0.964	0.966	0.969	0.971	0.973	0.976	0.978	0.980	0.981	0.983	0.984	0.986	
-31	0.943	0.946	0.949	0.952	0.955	0.958	0.961	0.964	0.966	0.969	0.971	0.974	0.976	0.978	0.980	0.982	0.983	0.985	0.986	0.987	
-32	0.946	0.949	0.952	0.955	0.958	0.961	0.964	0.967	0.969	0.971	0.974	0.976	0.978	0.980	0.982	0.983	0.985	0.986	0.987	0.988	
-33	0.950	0.953	0.956	0.958	0.961	0.964	0.967	0.969	0.972	0.974	0.976	0.978	0.980	0.982	0.984	0.985	0.986	0.988	0.989	0.989	
-34	0.953	0.956	0.959	0.961	0.964	0.967	0.969	0.972	0.974	0.976	0.978	0.980	0.982	0.984	0.985	0.986	0.988	0.989	0.990	0.990	
-35	0.956	0.959	0.962	0.964	0.967	0.970	0.972	0.974	0.976	0.978	0.980	0.982	0.984	0.985	0.987	0.988	0.989	0.990	0.991	0.991	
Beneficiary older than Retiree	-36	0.959	0.962	0.964	0.967	0.970	0.972	0.974	0.977	0.979	0.981	0.982	0.984	0.985	0.987	0.988	0.989	0.990	0.991	0.991	0.992
	-37	0.962	0.965	0.967	0.970	0.972	0.974	0.977	0.979	0.981	0.982	0.984	0.986	0.987	0.988	0.989	0.990	0.991	0.992	0.992	0.993
	-38	0.965	0.967	0.970	0.972	0.975	0.977	0.979	0.981	0.982	0.984	0.986	0.987	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.993
	-39	0.967	0.970	0.972	0.975	0.977	0.979	0.981	0.983	0.984	0.986	0.987	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.993	0.994
	-40	0.970	0.972	0.975	0.977	0.979	0.981	0.983	0.984	0.986	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.994

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
 Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
Beneficiary older than Retiree	-41	0.973	0.975	0.977	0.979	0.981	0.983	0.984	0.986	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.994	0.995
	-42	0.975	0.977	0.979	0.981	0.983	0.984	0.986	0.987	0.988	0.990	0.990	0.991	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995
	-43	0.977	0.979	0.981	0.983	0.984	0.986	0.987	0.989	0.990	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.995
	-44	0.979	0.981	0.983	0.985	0.986	0.987	0.989	0.990	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.995	0.995
	-45	0.981	0.983	0.985	0.986	0.987	0.989	0.990	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.995	0.996	0.996
	-46	0.983	0.985	0.986	0.987	0.989	0.990	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996
	-47	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996
	-48	0.986	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996
	-49	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996
	-50	0.989	0.990	0.991	0.992	0.992	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997
	-51	0.990	0.991	0.992	0.992	0.993	0.994	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997
	-52	0.991	0.992	0.992	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997
	-53	0.992	0.992	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997
	-54	0.992	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997
	-55	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997
-56	0.994	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-57	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-58	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-59	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-60	0.995	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-61	0.996	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-62	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-63	0.996	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-64	0.996	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-65	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-66	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-67	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-68	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-69	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-70	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-71	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-72	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-73	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-74	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-75	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-76	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-77	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-78	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-79	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	
-80	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

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

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary younger than Retiree	70											0.633
	69										0.649	0.633
	68								0.664	0.649	0.633	
	67								0.678	0.664	0.649	0.633
	66							0.692	0.679	0.665	0.650	0.634
	65						0.704	0.692	0.679	0.665	0.650	0.634
	64					0.716	0.705	0.692	0.679	0.665	0.650	0.634
	63				0.726	0.716	0.705	0.693	0.679	0.665	0.651	0.635
	62			0.736	0.726	0.716	0.705	0.693	0.680	0.666	0.651	0.635
	61		0.744	0.736	0.727	0.717	0.706	0.693	0.680	0.666	0.651	0.636
	60	0.752	0.744	0.736	0.727	0.717	0.706	0.694	0.681	0.667	0.652	0.636
	59	0.752	0.745	0.736	0.727	0.717	0.706	0.694	0.681	0.667	0.652	0.636
	58	0.753	0.745	0.737	0.728	0.718	0.707	0.694	0.681	0.667	0.653	0.637
	57	0.753	0.745	0.737	0.728	0.718	0.707	0.695	0.682	0.668	0.653	0.637
	56	0.753	0.746	0.737	0.728	0.718	0.707	0.695	0.682	0.668	0.654	0.638
	55	0.754	0.746	0.738	0.729	0.719	0.708	0.696	0.683	0.669	0.654	0.639
	54	0.754	0.746	0.738	0.729	0.719	0.708	0.696	0.683	0.669	0.655	0.639
	53	0.754	0.747	0.739	0.730	0.720	0.709	0.697	0.684	0.670	0.655	0.640
	52	0.755	0.747	0.739	0.730	0.720	0.709	0.697	0.684	0.671	0.656	0.640
	51	0.755	0.748	0.740	0.731	0.721	0.710	0.698	0.685	0.671	0.657	0.641
	50	0.756	0.748	0.740	0.731	0.721	0.711	0.699	0.686	0.672	0.657	0.642
	49	0.756	0.749	0.741	0.732	0.722	0.711	0.699	0.686	0.673	0.658	0.643
	48	0.757	0.749	0.741	0.732	0.723	0.712	0.700	0.687	0.673	0.659	0.643
	47	0.757	0.750	0.742	0.733	0.723	0.712	0.701	0.688	0.674	0.660	0.644
	46	0.758	0.750	0.742	0.734	0.724	0.713	0.701	0.689	0.675	0.660	0.645
	45	0.758	0.751	0.743	0.734	0.725	0.714	0.702	0.689	0.676	0.661	0.646
	44	0.759	0.752	0.744	0.735	0.725	0.715	0.703	0.690	0.677	0.662	0.647
	43	0.759	0.752	0.744	0.736	0.726	0.716	0.704	0.691	0.678	0.663	0.648
	42	0.760	0.753	0.745	0.737	0.727	0.716	0.705	0.692	0.679	0.664	0.649
	41	0.761	0.754	0.746	0.737	0.728	0.717	0.706	0.693	0.680	0.666	0.651
	40	0.762	0.755	0.747	0.738	0.729	0.718	0.707	0.694	0.681	0.667	0.652
	39	0.762	0.755	0.748	0.739	0.730	0.719	0.708	0.696	0.682	0.668	0.653
	38	0.763	0.756	0.749	0.740	0.731	0.721	0.709	0.697	0.684	0.670	0.655
	37	0.764	0.757	0.750	0.741	0.732	0.722	0.710	0.698	0.685	0.671	0.656
	36	0.765	0.758	0.751	0.742	0.733	0.723	0.712	0.699	0.686	0.673	0.658
Beneficiary younger than Retiree	35	0.766	0.759	0.752	0.744	0.735	0.724	0.713	0.701	0.688	0.674	0.660
	34	0.767	0.761	0.753	0.745	0.736	0.726	0.715	0.703	0.690	0.676	0.661
	33	0.768	0.762	0.754	0.746	0.737	0.727	0.716	0.704	0.691	0.678	0.663
	32	0.770	0.763	0.756	0.748	0.739	0.729	0.718	0.706	0.693	0.680	0.665
	31	0.771	0.764	0.757	0.749	0.740	0.731	0.720	0.708	0.695	0.682	0.668

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary younger than Retiree	30	0.772	0.766	0.759	0.751	0.742	0.732	0.722	0.710	0.697	0.684	0.670
	29	0.774	0.767	0.760	0.753	0.744	0.734	0.724	0.712	0.700	0.686	0.672
	28	0.775	0.769	0.762	0.754	0.746	0.736	0.726	0.714	0.702	0.689	0.675
	27	0.777	0.771	0.764	0.756	0.748	0.738	0.728	0.717	0.704	0.692	0.678
	26	0.778	0.772	0.766	0.758	0.750	0.741	0.730	0.719	0.707	0.694	0.681
	25	0.780	0.774	0.768	0.760	0.752	0.743	0.733	0.722	0.710	0.697	0.684
	24	0.782	0.776	0.770	0.763	0.754	0.745	0.735	0.725	0.713	0.700	0.687
	23	0.784	0.778	0.772	0.765	0.757	0.748	0.738	0.727	0.716	0.704	0.691
	22	0.786	0.781	0.774	0.767	0.760	0.751	0.741	0.731	0.719	0.707	0.694
	21	0.788	0.783	0.777	0.770	0.762	0.754	0.744	0.734	0.723	0.711	0.698
	20	0.791	0.785	0.779	0.773	0.765	0.757	0.748	0.737	0.727	0.715	0.702
19	0.793	0.788	0.782	0.776	0.768	0.760	0.751	0.741	0.730	0.719	0.707	
18	0.796	0.791	0.785	0.779	0.772	0.764	0.755	0.745	0.735	0.723	0.711	
17	0.798	0.794	0.788	0.782	0.775	0.767	0.759	0.749	0.739	0.728	0.716	
16	0.801	0.797	0.791	0.785	0.779	0.771	0.763	0.753	0.743	0.733	0.721	
15	0.804	0.800	0.795	0.789	0.783	0.775	0.767	0.758	0.748	0.738	0.727	
14	0.807	0.803	0.798	0.793	0.787	0.779	0.771	0.763	0.753	0.743	0.732	
13	0.811	0.807	0.802	0.797	0.791	0.784	0.776	0.768	0.758	0.749	0.738	
12	0.814	0.810	0.806	0.801	0.795	0.788	0.781	0.773	0.764	0.754	0.744	
11	0.818	0.814	0.810	0.805	0.800	0.793	0.786	0.778	0.770	0.760	0.750	
10	0.822	0.818	0.814	0.810	0.804	0.798	0.791	0.784	0.776	0.767	0.757	
9	0.825	0.822	0.819	0.814	0.809	0.804	0.797	0.790	0.782	0.773	0.764	
8	0.830	0.827	0.823	0.819	0.814	0.809	0.803	0.796	0.788	0.780	0.771	
7	0.834	0.831	0.828	0.824	0.820	0.815	0.808	0.802	0.795	0.787	0.778	
6	0.838	0.836	0.833	0.829	0.825	0.820	0.815	0.808	0.801	0.794	0.786	
Beneficiary younger than Retiree	5	0.843	0.840	0.838	0.835	0.831	0.826	0.821	0.815	0.809	0.801	0.794
	4	0.847	0.845	0.843	0.840	0.837	0.832	0.827	0.822	0.816	0.809	0.802
	3	0.852	0.850	0.848	0.846	0.843	0.839	0.834	0.829	0.823	0.817	0.810
	2	0.857	0.856	0.854	0.851	0.849	0.845	0.841	0.836	0.830	0.825	0.818
	1	0.862	0.861	0.859	0.857	0.855	0.852	0.848	0.843	0.838	0.833	0.826
Beneficiary same age as Retiree	0	0.867	0.866	0.865	0.863	0.861	0.858	0.854	0.850	0.846	0.841	0.835

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary	-1	0.872	0.872	0.871	0.869	0.867	0.865	0.861	0.858	0.853	0.849	0.844
older	-2	0.878	0.877	0.877	0.875	0.874	0.871	0.868	0.865	0.861	0.857	0.852
than	-3	0.883	0.883	0.882	0.881	0.880	0.878	0.876	0.872	0.869	0.865	0.861
Retiree	-4	0.888	0.888	0.888	0.888	0.886	0.885	0.883	0.880	0.877	0.874	0.870
	-5	0.894	0.894	0.894	0.894	0.893	0.892	0.890	0.887	0.885	0.882	0.878
	-6	0.899	0.900	0.900	0.900	0.899	0.898	0.897	0.895	0.892	0.890	0.887
	-7	0.904	0.905	0.905	0.906	0.905	0.905	0.903	0.902	0.900	0.898	0.895
	-8	0.909	0.910	0.911	0.911	0.912	0.911	0.910	0.909	0.907	0.906	0.903
	-9	0.915	0.916	0.917	0.917	0.918	0.917	0.917	0.916	0.915	0.913	0.911
	-10	0.920	0.921	0.922	0.923	0.923	0.924	0.923	0.922	0.921	0.920	0.919
	-11	0.925	0.926	0.927	0.928	0.929	0.929	0.929	0.929	0.928	0.927	0.926
	-12	0.930	0.931	0.933	0.934	0.935	0.935	0.935	0.935	0.934	0.934	0.933
	-13	0.934	0.936	0.938	0.939	0.940	0.941	0.941	0.941	0.940	0.940	0.939
	-14	0.939	0.941	0.943	0.944	0.945	0.946	0.946	0.946	0.946	0.946	0.945
	-15	0.943	0.945	0.947	0.949	0.950	0.951	0.951	0.951	0.951	0.951	0.951
	-16	0.948	0.950	0.952	0.953	0.954	0.955	0.956	0.956	0.956	0.956	0.956
	-17	0.952	0.954	0.956	0.957	0.959	0.960	0.960	0.961	0.961	0.961	0.960
	-18	0.956	0.958	0.960	0.961	0.963	0.964	0.964	0.965	0.965	0.965	0.964
	-19	0.960	0.962	0.963	0.965	0.966	0.967	0.968	0.968	0.969	0.969	0.968
	-20	0.963	0.965	0.967	0.968	0.970	0.971	0.971	0.972	0.972	0.972	0.972
	-21	0.966	0.968	0.970	0.972	0.973	0.974	0.974	0.975	0.975	0.975	0.975
	-22	0.969	0.971	0.973	0.975	0.976	0.977	0.977	0.978	0.978	0.978	0.977
	-23	0.972	0.974	0.976	0.977	0.978	0.979	0.980	0.980	0.980	0.980	0.979
	-24	0.975	0.977	0.978	0.980	0.981	0.981	0.982	0.982	0.982	0.982	0.981
	-25	0.977	0.979	0.981	0.982	0.983	0.983	0.984	0.984	0.984	0.984	0.983
	-26	0.980	0.981	0.983	0.984	0.985	0.985	0.985	0.986	0.985	0.985	0.985
	-27	0.982	0.983	0.984	0.985	0.986	0.987	0.987	0.987	0.987	0.987	0.986
	-28	0.984	0.985	0.986	0.987	0.988	0.988	0.988	0.988	0.988	0.988	0.987
	-29	0.985	0.986	0.987	0.988	0.989	0.989	0.989	0.989	0.989	0.989	0.988
	-30	0.987	0.988	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.989	0.989
	-31	0.988	0.989	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.990	0.990
	-32	0.989	0.990	0.991	0.991	0.992	0.992	0.992	0.992	0.991	0.991	0.990
	-33	0.990	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.991
	-34	0.991	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.991
	-35	0.992	0.992	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.992	0.992
Beneficiary	-36	0.993	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.992
older	-37	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.993	0.992
than	-38	0.994	0.994	0.994	0.995	0.995	0.995	0.995	0.994	0.994	0.993	0.993
Retiree	-39	0.994	0.994	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.993
	-40	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.993

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary	-41	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.995	0.994	
older	-42	0.995	0.995	0.996	0.996	0.996	0.996	0.995	0.995	0.995		
than	-43	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995			
Retiree	-44	0.996	0.996	0.996	0.996	0.996	0.996	0.996				
	-45	0.996	0.996	0.996	0.996	0.996	0.996					
	-46	0.996	0.996	0.996	0.996	0.996						
	-47	0.996	0.996	0.996	0.996							
	-48	0.996	0.996	0.996								
	-49	0.997	0.997									
	-50	0.997										
	-51											
	-52											
	-53											
	-54											
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	-68											
	-69											
	-70											
	-71											
	-72											
	-73											
	-74											
	-75											
Beneficiary	-76											
older	-77											
than	-78											
Retiree	-79											
	-80											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

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

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary 75																				
younger 74																				
than 73																				
Retiree 72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				0.686
63																			0.701	0.686
62																		0.715	0.701	0.687
61																	0.729	0.715	0.702	0.687
60																0.742	0.729	0.716	0.702	0.688
59															0.755	0.743	0.730	0.716	0.702	0.688
58														0.768	0.756	0.743	0.730	0.717	0.703	0.689
57													0.780	0.768	0.756	0.744	0.731	0.717	0.703	0.689
56												0.791	0.780	0.769	0.757	0.744	0.731	0.718	0.704	0.690
55											0.802	0.792	0.780	0.769	0.757	0.745	0.732	0.718	0.704	0.690
54										0.813	0.803	0.792	0.781	0.769	0.758	0.745	0.732	0.719	0.705	0.691
53									0.823	0.813	0.803	0.792	0.781	0.770	0.758	0.746	0.733	0.719	0.706	0.692
52								0.833	0.823	0.814	0.804	0.793	0.782	0.771	0.759	0.746	0.733	0.720	0.706	0.692
51							0.842	0.833	0.824	0.814	0.804	0.793	0.782	0.771	0.759	0.747	0.734	0.721	0.707	0.693
50						0.851	0.842	0.833	0.824	0.815	0.805	0.794	0.783	0.772	0.760	0.748	0.735	0.721	0.708	0.694
49					0.859	0.851	0.843	0.834	0.825	0.815	0.805	0.795	0.784	0.772	0.760	0.748	0.735	0.722	0.709	0.695
48				0.867	0.859	0.851	0.843	0.834	0.825	0.816	0.806	0.795	0.784	0.773	0.761	0.749	0.736	0.723	0.709	0.695
47			0.874	0.867	0.860	0.852	0.844	0.835	0.826	0.816	0.806	0.796	0.785	0.774	0.762	0.750	0.737	0.724	0.710	0.696
46		0.881	0.875	0.868	0.860	0.852	0.844	0.836	0.826	0.817	0.807	0.797	0.786	0.774	0.763	0.750	0.738	0.725	0.711	0.697
45	0.888	0.882	0.875	0.868	0.861	0.853	0.845	0.836	0.827	0.818	0.808	0.797	0.786	0.775	0.764	0.751	0.739	0.726	0.712	0.698
44	0.889	0.882	0.876	0.869	0.861	0.854	0.845	0.837	0.828	0.818	0.808	0.798	0.787	0.776	0.764	0.752	0.740	0.727	0.713	0.699
43	0.889	0.883	0.876	0.869	0.862	0.854	0.846	0.837	0.828	0.819	0.809	0.799	0.788	0.777	0.765	0.753	0.741	0.728	0.714	0.700
42	0.890	0.883	0.877	0.870	0.862	0.855	0.847	0.838	0.829	0.820	0.810	0.800	0.789	0.778	0.766	0.754	0.742	0.729	0.715	0.702
41	0.890	0.884	0.877	0.870	0.863	0.855	0.847	0.839	0.830	0.821	0.811	0.801	0.790	0.779	0.767	0.755	0.743	0.730	0.717	0.703
Beneficiary 40	0.891	0.884	0.878	0.871	0.864	0.856	0.848	0.840	0.831	0.821	0.812	0.801	0.791	0.780	0.768	0.756	0.744	0.731	0.718	0.704
younger 39	0.891	0.885	0.879	0.872	0.864	0.857	0.849	0.840	0.832	0.822	0.813	0.802	0.792	0.781	0.770	0.758	0.745	0.732	0.719	0.706
than 38	0.892	0.886	0.879	0.872	0.865	0.858	0.850	0.841	0.833	0.823	0.814	0.804	0.793	0.782	0.771	0.759	0.747	0.734	0.721	0.707
Retiree 37	0.892	0.886	0.880	0.873	0.866	0.859	0.851	0.842	0.834	0.824	0.815	0.805	0.794	0.783	0.772	0.760	0.748	0.735	0.722	0.709
36	0.893	0.887	0.881	0.874	0.867	0.859	0.852	0.843	0.835	0.825	0.816	0.806	0.795	0.785	0.773	0.762	0.750	0.737	0.724	0.711

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	35	0.894	0.888	0.881	0.875	0.868	0.860	0.852	0.844	0.836	0.827	0.817	0.807	0.797	0.786	0.775	0.763	0.751	0.739	0.726	0.712
	34	0.895	0.889	0.882	0.876	0.869	0.861	0.854	0.845	0.837	0.828	0.818	0.808	0.798	0.787	0.776	0.765	0.753	0.740	0.727	0.714
	33	0.895	0.889	0.883	0.877	0.870	0.862	0.855	0.846	0.838	0.829	0.820	0.810	0.800	0.789	0.778	0.766	0.755	0.742	0.729	0.716
	32	0.896	0.890	0.884	0.878	0.871	0.863	0.856	0.848	0.839	0.830	0.821	0.811	0.801	0.791	0.780	0.768	0.756	0.744	0.731	0.718
	31	0.897	0.891	0.885	0.879	0.872	0.865	0.857	0.849	0.841	0.832	0.822	0.813	0.803	0.792	0.781	0.770	0.758	0.746	0.734	0.721
	30	0.898	0.892	0.886	0.880	0.873	0.866	0.858	0.850	0.842	0.833	0.824	0.814	0.804	0.794	0.783	0.772	0.760	0.748	0.736	0.723
	29	0.899	0.893	0.887	0.881	0.874	0.867	0.860	0.852	0.843	0.835	0.826	0.816	0.806	0.796	0.785	0.774	0.763	0.751	0.738	0.725
	28	0.900	0.894	0.888	0.882	0.875	0.868	0.861	0.853	0.845	0.836	0.827	0.818	0.808	0.798	0.787	0.776	0.765	0.753	0.741	0.728
	27	0.901	0.895	0.890	0.883	0.877	0.870	0.862	0.855	0.847	0.838	0.829	0.820	0.810	0.800	0.790	0.779	0.767	0.756	0.743	0.731
	26	0.902	0.897	0.891	0.885	0.878	0.871	0.864	0.856	0.848	0.840	0.831	0.822	0.812	0.802	0.792	0.781	0.770	0.758	0.746	0.734
	25	0.903	0.898	0.892	0.886	0.880	0.873	0.866	0.858	0.850	0.842	0.833	0.824	0.814	0.805	0.794	0.784	0.773	0.761	0.749	0.737
	24	0.905	0.899	0.893	0.887	0.881	0.874	0.867	0.860	0.852	0.844	0.835	0.826	0.817	0.807	0.797	0.786	0.775	0.764	0.752	0.740
	23	0.906	0.901	0.895	0.889	0.883	0.876	0.869	0.862	0.854	0.846	0.837	0.828	0.819	0.810	0.800	0.789	0.778	0.767	0.755	0.743
	22	0.907	0.902	0.896	0.891	0.884	0.878	0.871	0.864	0.856	0.848	0.840	0.831	0.822	0.812	0.802	0.792	0.781	0.770	0.759	0.747
	21	0.909	0.903	0.898	0.892	0.886	0.880	0.873	0.866	0.858	0.850	0.842	0.833	0.824	0.815	0.805	0.795	0.785	0.774	0.762	0.751
	20	0.910	0.905	0.900	0.894	0.888	0.882	0.875	0.868	0.861	0.853	0.845	0.836	0.827	0.818	0.808	0.798	0.788	0.777	0.766	0.754
	19	0.912	0.907	0.901	0.896	0.890	0.884	0.877	0.870	0.863	0.855	0.847	0.839	0.830	0.821	0.812	0.802	0.791	0.781	0.770	0.759
	18	0.913	0.908	0.903	0.898	0.892	0.886	0.879	0.872	0.865	0.858	0.850	0.842	0.833	0.824	0.815	0.805	0.795	0.785	0.774	0.763
	17	0.915	0.910	0.905	0.900	0.894	0.888	0.882	0.875	0.868	0.861	0.853	0.845	0.836	0.827	0.818	0.809	0.799	0.789	0.778	0.767
	16	0.917	0.912	0.907	0.902	0.896	0.890	0.884	0.877	0.871	0.863	0.856	0.848	0.839	0.831	0.822	0.813	0.803	0.793	0.782	0.772
	15	0.918	0.914	0.909	0.904	0.898	0.892	0.886	0.880	0.873	0.866	0.859	0.851	0.843	0.834	0.826	0.817	0.807	0.797	0.787	0.776
	14	0.920	0.916	0.911	0.906	0.901	0.895	0.889	0.883	0.876	0.869	0.862	0.854	0.846	0.838	0.830	0.821	0.811	0.802	0.792	0.781
	13	0.922	0.918	0.913	0.908	0.903	0.897	0.892	0.885	0.879	0.872	0.865	0.858	0.850	0.842	0.833	0.825	0.816	0.806	0.796	0.786
	12	0.924	0.920	0.915	0.910	0.905	0.900	0.894	0.888	0.882	0.875	0.868	0.861	0.854	0.846	0.838	0.829	0.820	0.811	0.801	0.792
	11	0.926	0.922	0.917	0.913	0.908	0.903	0.897	0.891	0.885	0.879	0.872	0.865	0.857	0.850	0.842	0.833	0.825	0.816	0.806	0.797
	10	0.928	0.924	0.920	0.915	0.910	0.905	0.900	0.894	0.888	0.882	0.875	0.869	0.861	0.854	0.846	0.838	0.830	0.821	0.812	0.802
	9	0.930	0.926	0.922	0.918	0.913	0.908	0.903	0.897	0.892	0.885	0.879	0.872	0.865	0.858	0.851	0.843	0.834	0.826	0.817	0.808
	8	0.932	0.928	0.924	0.920	0.916	0.911	0.906	0.900	0.895	0.889	0.883	0.876	0.869	0.862	0.855	0.847	0.839	0.831	0.823	0.814
	7	0.934	0.931	0.927	0.923	0.918	0.914	0.909	0.904	0.898	0.892	0.886	0.880	0.873	0.867	0.860	0.852	0.844	0.836	0.828	0.820
	6	0.937	0.933	0.929	0.925	0.921	0.916	0.912	0.907	0.901	0.896	0.890	0.884	0.878	0.871	0.864	0.857	0.850	0.842	0.834	0.825
Beneficiary younger than Retiree	5	0.939	0.935	0.932	0.928	0.924	0.919	0.915	0.910	0.905	0.900	0.894	0.888	0.882	0.875	0.869	0.862	0.855	0.847	0.839	0.831
	4	0.941	0.938	0.934	0.930	0.926	0.922	0.918	0.913	0.908	0.903	0.898	0.892	0.886	0.880	0.874	0.867	0.860	0.853	0.845	0.837
	3	0.943	0.940	0.937	0.933	0.929	0.925	0.921	0.916	0.912	0.907	0.902	0.896	0.890	0.884	0.878	0.872	0.865	0.858	0.851	0.843
	2	0.945	0.942	0.939	0.936	0.932	0.928	0.924	0.920	0.915	0.910	0.905	0.900	0.895	0.889	0.883	0.877	0.870	0.864	0.857	0.850
	1	0.947	0.945	0.941	0.938	0.935	0.931	0.927	0.923	0.919	0.914	0.909	0.904	0.899	0.893	0.888	0.882	0.875	0.869	0.862	0.856
Beneficiary same age as Retiree	0	0.950	0.947	0.944	0.941	0.937	0.934	0.930	0.926	0.922	0.918	0.913	0.908	0.903	0.898	0.892	0.887	0.881	0.874	0.868	0.862

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 8a: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Healthy Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary older than Retiree -1	0.952	0.949	0.946	0.943	0.940	0.937	0.933	0.929	0.925	0.921	0.917	0.912	0.907	0.902	0.897	0.891	0.886	0.880	0.874	0.867
-2	0.954	0.951	0.949	0.946	0.943	0.939	0.936	0.932	0.929	0.924	0.920	0.916	0.911	0.906	0.901	0.896	0.891	0.885	0.879	0.873
-3	0.956	0.953	0.951	0.948	0.945	0.942	0.939	0.935	0.932	0.928	0.924	0.920	0.915	0.911	0.906	0.901	0.896	0.890	0.885	0.879
-4	0.958	0.956	0.953	0.950	0.948	0.945	0.942	0.938	0.935	0.931	0.927	0.923	0.919	0.915	0.910	0.905	0.901	0.895	0.890	0.885
-5	0.960	0.958	0.955	0.953	0.950	0.947	0.944	0.941	0.938	0.934	0.931	0.927	0.923	0.919	0.914	0.910	0.905	0.900	0.895	0.890
-6	0.962	0.960	0.957	0.955	0.953	0.950	0.947	0.944	0.941	0.938	0.934	0.930	0.927	0.923	0.919	0.914	0.910	0.905	0.901	0.896
-7	0.963	0.962	0.959	0.957	0.955	0.952	0.950	0.947	0.944	0.941	0.937	0.934	0.930	0.927	0.923	0.919	0.914	0.910	0.906	0.901
-8	0.965	0.963	0.961	0.959	0.957	0.955	0.952	0.950	0.947	0.944	0.941	0.937	0.934	0.930	0.927	0.923	0.919	0.915	0.910	0.906
-9	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.952	0.949	0.947	0.944	0.940	0.937	0.934	0.930	0.927	0.923	0.919	0.915	0.911
-10	0.969	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.952	0.949	0.947	0.944	0.941	0.937	0.934	0.931	0.927	0.924	0.920	0.916
-11	0.970	0.969	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.952	0.949	0.947	0.944	0.941	0.938	0.935	0.931	0.928	0.924	0.921
-12	0.972	0.970	0.969	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.952	0.950	0.947	0.944	0.941	0.938	0.935	0.932	0.928	0.925
-13	0.973	0.972	0.970	0.969	0.967	0.965	0.964	0.962	0.959	0.957	0.955	0.952	0.950	0.947	0.944	0.942	0.939	0.936	0.933	0.929
-14	0.975	0.973	0.972	0.971	0.969	0.967	0.966	0.964	0.962	0.960	0.957	0.955	0.953	0.950	0.948	0.945	0.942	0.939	0.936	0.934
-15	0.976	0.975	0.974	0.972	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.958	0.955	0.953	0.951	0.948	0.946	0.943	0.940	0.937
-16	0.977	0.976	0.975	0.974	0.972	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.954	0.951	0.949	0.946	0.944	0.941
-17	0.979	0.978	0.976	0.975	0.974	0.973	0.971	0.970	0.968	0.966	0.964	0.963	0.961	0.959	0.956	0.954	0.952	0.950	0.947	0.945
-18	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.967	0.965	0.963	0.961	0.959	0.957	0.955	0.953	0.950	0.948
-19	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.973	0.972	0.970	0.969	0.967	0.965	0.964	0.962	0.960	0.958	0.956	0.954	0.951
-20	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.972	0.971	0.969	0.967	0.966	0.964	0.962	0.960	0.958	0.956	0.954
-21	0.983	0.982	0.981	0.981	0.980	0.979	0.978	0.976	0.975	0.974	0.972	0.971	0.970	0.968	0.966	0.965	0.963	0.961	0.959	0.957
-22	0.984	0.983	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.969	0.967	0.965	0.964	0.962	0.960
-23	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.973	0.972	0.971	0.969	0.968	0.966	0.964	0.962
-24	0.986	0.985	0.985	0.984	0.983	0.982	0.982	0.981	0.980	0.979	0.978	0.976	0.975	0.974	0.973	0.971	0.970	0.968	0.966	0.965
-25	0.987	0.986	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.970	0.969	0.967
-26	0.988	0.987	0.987	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.972	0.971	0.969
-27	0.988	0.988	0.987	0.987	0.986	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.975	0.974	0.972	0.971
-28	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.975	0.974	0.972
-29	0.990	0.989	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.981	0.979	0.978	0.977	0.975	0.974
-30	0.990	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.987	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.978	0.977	0.975
-31	0.991	0.991	0.990	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.979	0.978	0.977
-32	0.992	0.991	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.979	0.978
-33	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987	0.987	0.986	0.985	0.984	0.983	0.982	0.980	0.979
-34	0.993	0.992	0.992	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987	0.987	0.986	0.985	0.984	0.983	0.981	0.980
-35	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.989	0.988	0.987	0.987	0.986	0.985	0.983	0.982	0.980
Beneficiary older than Retiree -36	0.993	0.993	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.981
-37	0.994	0.994	0.994	0.993	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.989	0.988	0.987	0.986	0.985	0.983	0.982
-38	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.988	0.987	0.985	0.984	0.983
-39	0.995	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.990	0.990	0.989	0.988	0.987	0.986	0.985	0.983
-40	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.990	0.989	0.988	0.988	0.986	0.985	0.984

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																				
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
Beneficiary older than Retiree	-41	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.992	0.991	0.991	0.990	0.989	0.988	0.987	0.986	0.984	
	-42	0.996	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.990	0.989	0.988	0.987	0.986	0.984	
	-43	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991	0.991	0.990	0.989	0.988	0.986	0.985	
	-44	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.989	0.988	0.987	0.985	
	-45	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991	0.990	0.989	0.988	0.987	0.985	
	-46	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.993	0.993	0.992	0.991	0.991	0.990	0.988	0.987	0.986
	-47	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.992	0.992	0.991	0.990	0.989	0.987	
	-48	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991	0.990	0.989		
	-49	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.994	0.993	0.993	0.992	0.991	0.990				
	-50	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.992	0.991	0.990				
-51	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.992							
-52	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.994	0.994	0.993								
-53	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994								
-54	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995										
-55	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995											
-56	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996												
-57	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996												
-58	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997													
-59	0.998	0.998	0.998	0.998	0.997	0.997	0.997															
-60	0.998	0.998	0.998	0.998	0.998	0.997																
Beneficiary older than Retiree	-61	0.998	0.998	0.998	0.998	0.998																
	-62	0.998	0.998	0.998	0.998																	
	-63	0.998	0.998	0.998																		
	-64	0.998	0.998																			
	-65	0.998																				

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree	75											0.501
	74									0.519		0.501
	73								0.538	0.520		0.501
	72							0.556	0.538	0.520		0.502
	71						0.573	0.556	0.538	0.520		0.502
	70					0.590	0.574	0.556	0.539	0.521		0.502
	69				0.607	0.591	0.574	0.557	0.539	0.521		0.503
	68			0.624	0.608	0.591	0.574	0.557	0.539	0.521		0.503
	67		0.640	0.624	0.608	0.591	0.575	0.557	0.540	0.522		0.504
	66	0.656	0.640	0.624	0.608	0.592	0.575	0.558	0.540	0.522		0.504
	65	0.671	0.656	0.641	0.625	0.609	0.592	0.575	0.558	0.541	0.523	0.505
	64	0.671	0.656	0.641	0.625	0.609	0.593	0.576	0.559	0.541	0.523	0.505
	63	0.672	0.657	0.641	0.626	0.610	0.593	0.576	0.559	0.542	0.524	0.506
	62	0.672	0.657	0.642	0.626	0.610	0.594	0.577	0.560	0.542	0.524	0.506
	61	0.673	0.658	0.642	0.627	0.611	0.594	0.577	0.560	0.543	0.525	0.507
	60	0.673	0.658	0.643	0.627	0.611	0.595	0.578	0.561	0.543	0.525	0.507
	59	0.674	0.659	0.643	0.628	0.612	0.595	0.579	0.561	0.544	0.526	0.508
	58	0.674	0.659	0.644	0.628	0.612	0.596	0.579	0.562	0.545	0.527	0.509
	57	0.675	0.660	0.644	0.629	0.613	0.597	0.580	0.563	0.545	0.527	0.509
	56	0.675	0.660	0.645	0.629	0.614	0.597	0.581	0.563	0.546	0.528	0.510
	55	0.676	0.661	0.646	0.630	0.614	0.598	0.581	0.564	0.547	0.529	0.511
	54	0.676	0.662	0.646	0.631	0.615	0.599	0.582	0.565	0.548	0.530	0.512
	53	0.677	0.662	0.647	0.632	0.616	0.599	0.583	0.566	0.548	0.531	0.513
	52	0.678	0.663	0.648	0.632	0.617	0.600	0.584	0.567	0.549	0.532	0.514
	51	0.679	0.664	0.649	0.633	0.617	0.601	0.585	0.568	0.550	0.533	0.515
	50	0.679	0.665	0.649	0.634	0.618	0.602	0.586	0.569	0.551	0.534	0.516
	49	0.680	0.665	0.650	0.635	0.619	0.603	0.587	0.570	0.553	0.535	0.517
	48	0.681	0.666	0.651	0.636	0.620	0.604	0.588	0.571	0.554	0.536	0.518
	47	0.682	0.667	0.652	0.637	0.621	0.605	0.589	0.572	0.555	0.537	0.520
	46	0.683	0.668	0.653	0.638	0.623	0.607	0.590	0.573	0.556	0.539	0.521
	45	0.684	0.669	0.655	0.639	0.624	0.608	0.591	0.575	0.558	0.540	0.523
	44	0.685	0.671	0.656	0.641	0.625	0.609	0.593	0.576	0.559	0.542	0.524
	43	0.686	0.672	0.657	0.642	0.626	0.611	0.594	0.578	0.561	0.543	0.526
	42	0.688	0.673	0.658	0.643	0.628	0.612	0.596	0.579	0.562	0.545	0.528
	41	0.689	0.675	0.660	0.645	0.629	0.614	0.598	0.581	0.564	0.547	0.529
Beneficiary younger than Retiree	40	0.690	0.676	0.661	0.646	0.631	0.615	0.599	0.583	0.566	0.549	0.531
	39	0.692	0.678	0.663	0.648	0.633	0.617	0.601	0.585	0.568	0.551	0.533
	38	0.693	0.679	0.665	0.650	0.635	0.619	0.603	0.587	0.570	0.553	0.536
	37	0.695	0.681	0.666	0.652	0.637	0.621	0.605	0.589	0.572	0.555	0.538
	36	0.697	0.683	0.668	0.654	0.639	0.623	0.607	0.591	0.575	0.558	0.541

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree	35	0.699	0.685	0.670	0.656	0.641	0.626	0.610	0.594	0.577	0.560	0.543
	34	0.701	0.687	0.673	0.658	0.643	0.628	0.612	0.596	0.580	0.563	0.546
	33	0.703	0.689	0.675	0.660	0.646	0.630	0.615	0.599	0.583	0.566	0.549
	32	0.705	0.691	0.677	0.663	0.648	0.633	0.618	0.602	0.586	0.569	0.552
	31	0.707	0.694	0.680	0.666	0.651	0.636	0.621	0.605	0.589	0.573	0.556
	30	0.710	0.696	0.682	0.668	0.654	0.639	0.624	0.608	0.592	0.576	0.559
	29	0.712	0.699	0.685	0.671	0.657	0.642	0.627	0.612	0.596	0.580	0.563
	28	0.715	0.702	0.688	0.674	0.660	0.646	0.631	0.615	0.600	0.584	0.567
	27	0.718	0.705	0.691	0.678	0.664	0.649	0.634	0.619	0.604	0.588	0.571
	26	0.721	0.708	0.695	0.681	0.667	0.653	0.638	0.623	0.608	0.592	0.576
	25	0.724	0.711	0.698	0.685	0.671	0.657	0.642	0.627	0.612	0.596	0.581
	24	0.728	0.715	0.702	0.689	0.675	0.661	0.647	0.632	0.617	0.601	0.585
	23	0.731	0.719	0.706	0.693	0.679	0.665	0.651	0.636	0.622	0.606	0.591
	22	0.735	0.722	0.710	0.697	0.684	0.670	0.656	0.641	0.627	0.612	0.596
	21	0.739	0.726	0.714	0.701	0.688	0.675	0.661	0.647	0.632	0.617	0.602
	20	0.743	0.731	0.718	0.706	0.693	0.680	0.666	0.652	0.638	0.623	0.608
19	0.747	0.735	0.723	0.711	0.698	0.685	0.671	0.658	0.643	0.629	0.614	
18	0.751	0.740	0.728	0.716	0.703	0.690	0.677	0.663	0.650	0.635	0.621	
17	0.756	0.744	0.733	0.721	0.709	0.696	0.683	0.670	0.656	0.642	0.627	
16	0.761	0.749	0.738	0.726	0.714	0.702	0.689	0.676	0.663	0.649	0.635	
15	0.766	0.755	0.743	0.732	0.720	0.708	0.695	0.683	0.669	0.656	0.642	
14	0.771	0.760	0.749	0.738	0.726	0.714	0.702	0.689	0.677	0.663	0.650	
13	0.776	0.766	0.755	0.744	0.733	0.721	0.709	0.697	0.684	0.671	0.658	
12	0.781	0.771	0.761	0.750	0.739	0.728	0.716	0.704	0.692	0.679	0.666	
11	0.787	0.777	0.767	0.756	0.746	0.735	0.723	0.712	0.700	0.687	0.674	
10	0.793	0.783	0.773	0.763	0.753	0.742	0.731	0.719	0.708	0.696	0.683	
9	0.799	0.789	0.780	0.770	0.760	0.749	0.738	0.727	0.716	0.704	0.692	
8	0.805	0.796	0.786	0.777	0.767	0.757	0.746	0.736	0.725	0.713	0.701	
7	0.811	0.802	0.793	0.784	0.774	0.764	0.754	0.744	0.733	0.722	0.711	
6	0.817	0.808	0.800	0.791	0.782	0.772	0.762	0.752	0.742	0.731	0.721	
Beneficiary younger than Retiree	5	0.823	0.815	0.807	0.798	0.789	0.780	0.771	0.761	0.751	0.741	0.730
	4	0.830	0.822	0.813	0.805	0.797	0.788	0.779	0.770	0.760	0.750	0.740
	3	0.836	0.828	0.820	0.813	0.804	0.796	0.787	0.779	0.769	0.760	0.750
	2	0.842	0.835	0.827	0.820	0.812	0.804	0.796	0.787	0.779	0.770	0.760
	1	0.849	0.842	0.834	0.827	0.820	0.812	0.804	0.796	0.788	0.779	0.771
Beneficiary same age as Retiree	0	0.855	0.848	0.841	0.834	0.827	0.820	0.813	0.805	0.797	0.789	0.781

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement											
	65	66	67	68	69	70	71	72	73	74	75	
Beneficiary older than Retiree -1	0.861	0.855	0.848	0.842	0.835	0.828	0.821	0.814	0.806	0.799	0.791	
-2	0.867	0.861	0.855	0.849	0.843	0.836	0.829	0.823	0.816	0.808	0.801	
-3	0.873	0.868	0.862	0.856	0.850	0.844	0.838	0.831	0.824	0.818	0.810	
-4	0.879	0.874	0.868	0.863	0.857	0.852	0.846	0.840	0.833	0.827	0.820	
-5	0.885	0.880	0.875	0.870	0.864	0.859	0.854	0.848	0.842	0.836	0.829	
-6	0.891	0.886	0.881	0.876	0.871	0.866	0.861	0.856	0.850	0.844	0.838	
-7	0.896	0.892	0.887	0.883	0.878	0.873	0.869	0.864	0.858	0.853	0.847	
-8	0.902	0.898	0.893	0.889	0.885	0.880	0.876	0.871	0.866	0.861	0.856	
-9	0.907	0.903	0.899	0.895	0.891	0.887	0.883	0.878	0.874	0.869	0.864	
-10	0.912	0.908	0.905	0.901	0.897	0.893	0.889	0.885	0.881	0.876	0.872	
-11	0.917	0.914	0.910	0.907	0.903	0.900	0.896	0.892	0.888	0.884	0.879	
-12	0.922	0.918	0.915	0.912	0.909	0.905	0.902	0.898	0.894	0.890	0.886	
-13	0.926	0.923	0.920	0.917	0.914	0.911	0.908	0.904	0.901	0.897	0.892	
-14	0.931	0.928	0.925	0.922	0.919	0.916	0.913	0.910	0.907	0.903	0.899	
-15	0.935	0.932	0.929	0.927	0.924	0.921	0.918	0.915	0.912	0.908	0.904	
-16	0.939	0.936	0.934	0.931	0.929	0.926	0.923	0.920	0.917	0.913	0.909	
-17	0.942	0.940	0.938	0.935	0.933	0.931	0.928	0.925	0.922	0.918	0.914	
-18	0.946	0.944	0.941	0.939	0.937	0.935	0.932	0.929	0.926	0.923	0.919	
-19	0.949	0.947	0.945	0.943	0.941	0.938	0.936	0.933	0.930	0.927	0.923	
-20	0.952	0.950	0.948	0.946	0.944	0.942	0.940	0.937	0.934	0.930	0.927	
-21	0.955	0.953	0.951	0.950	0.947	0.945	0.943	0.940	0.937	0.934	0.930	
-22	0.958	0.956	0.954	0.952	0.950	0.948	0.946	0.943	0.940	0.937	0.933	
-23	0.961	0.959	0.957	0.955	0.953	0.951	0.949	0.946	0.943	0.940	0.936	
-24	0.963	0.961	0.959	0.958	0.956	0.954	0.951	0.949	0.946	0.942	0.938	
-25	0.965	0.963	0.962	0.960	0.958	0.956	0.953	0.951	0.948	0.944	0.941	
-26	0.967	0.965	0.964	0.962	0.960	0.958	0.956	0.953	0.950	0.946	0.943	
-27	0.969	0.967	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.948	0.945	
-28	0.971	0.969	0.967	0.966	0.964	0.961	0.959	0.956	0.953	0.950	0.946	
-29	0.972	0.971	0.969	0.967	0.965	0.963	0.961	0.958	0.955	0.952	0.948	
-30	0.974	0.972	0.970	0.968	0.966	0.964	0.962	0.959	0.956	0.953	0.949	
-31	0.975	0.973	0.971	0.970	0.968	0.966	0.963	0.961	0.958	0.954	0.950	
-32	0.976	0.974	0.973	0.971	0.969	0.967	0.964	0.962	0.959	0.955	0.951	
-33	0.977	0.975	0.974	0.972	0.970	0.968	0.965	0.963	0.960	0.956	0.952	
-34	0.978	0.976	0.975	0.973	0.971	0.969	0.966	0.964	0.960	0.957	0.953	
-35	0.979	0.977	0.976	0.974	0.972	0.970	0.967	0.964	0.961	0.958	0.954	
Beneficiary older than Retiree -36	0.980	0.978	0.976	0.974	0.972	0.970	0.968	0.965	0.962	0.959		
-37	0.980	0.979	0.977	0.975	0.973	0.971	0.968	0.966	0.963			
-38	0.981	0.979	0.978	0.976	0.974	0.971	0.969	0.966				
-39	0.982	0.980	0.978	0.976	0.974	0.972	0.970					
-40	0.982	0.980	0.979	0.977	0.975	0.973						

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-41	0.982	0.981	0.979	0.977	0.975						
older	-42	0.983	0.981	0.979	0.978							
than	-43	0.983	0.982	0.980								
Retiree	-44	0.984	0.982									
	-45	0.984										
	-46											
	-47											
	-48											
	-49											
	-50											
	-51											
	-52											
	-53											
	-54											
	-55											
	-56											
	-57											
	-58											
	-59											
	-60											
Beneficiary	-61											
older	-62											
than	-63											
Retiree	-64											
	-65											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary 70																				
younger 69																				
than 68																				
Retiree 67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				
58																				
57																				
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48																				
47																				
46																				
45																				
44																				
43																				
42																				
41																				
40																				
39																				0.700
38																			0.701	0.700
37																		0.703	0.702	0.701
36																	0.705	0.703	0.702	0.701
Beneficiary 35																0.706	0.705	0.704	0.703	0.701
younger 34																0.707	0.706	0.705	0.704	0.702
than 33																0.708	0.707	0.706	0.705	0.703
Retiree 32													0.709	0.709	0.708	0.707	0.706	0.705	0.704	0.703
31												0.710	0.710	0.709	0.708	0.707	0.707	0.706	0.704	0.703

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary younger than Retiree	30										0.711	0.711	0.710	0.709	0.709	0.708	0.707	0.706	0.705	0.704
	29									0.712	0.711	0.711	0.710	0.710	0.709	0.708	0.707	0.707	0.706	0.704
	28								0.713	0.712	0.712	0.711	0.711	0.710	0.709	0.708	0.707	0.707	0.706	0.705
	27							0.713	0.713	0.713	0.712	0.712	0.711	0.711	0.710	0.709	0.709	0.708	0.707	0.706
	26						0.714	0.714	0.713	0.713	0.713	0.712	0.712	0.711	0.711	0.710	0.709	0.708	0.707	0.706
	25					0.715	0.714	0.714	0.714	0.714	0.713	0.713	0.712	0.712	0.711	0.711	0.710	0.709	0.708	0.707
	24				0.715	0.715	0.715	0.715	0.714	0.714	0.714	0.713	0.713	0.712	0.712	0.711	0.710	0.710	0.709	0.708
	23			0.716	0.716	0.715	0.715	0.715	0.715	0.714	0.714	0.713	0.713	0.712	0.712	0.711	0.710	0.710	0.709	0.709
	22		0.716	0.716	0.716	0.716	0.716	0.715	0.715	0.715	0.715	0.714	0.714	0.713	0.713	0.712	0.712	0.711	0.710	0.710
	21	0.717	0.717	0.716	0.716	0.716	0.716	0.716	0.716	0.715	0.715	0.715	0.714	0.714	0.713	0.713	0.712	0.711	0.711	0.711
	20	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.716	0.716	0.716	0.716	0.715	0.715	0.714	0.714	0.713	0.713	0.712	0.711
	19	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.716	0.716	0.716	0.716	0.715	0.715	0.714	0.714	0.713	0.712
	18	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.717	0.717	0.717	0.717	0.717	0.716	0.716	0.716	0.715	0.715	0.714	0.714
	17	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.717	0.717	0.717	0.716	0.716	0.716	0.715	0.715
	16	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.718	0.718	0.718	0.718	0.718	0.717	0.717	0.717	0.716	0.716
	15	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.718	0.718	0.718	0.717	0.717
	14	0.719	0.719	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.719	0.719	0.719	0.719	0.718
	13	0.720	0.720	0.720	0.720	0.720	0.720	0.721	0.721	0.721	0.721	0.721	0.721	0.721	0.721	0.721	0.720	0.720	0.720	0.720
	12	0.720	0.721	0.721	0.721	0.721	0.721	0.721	0.721	0.721	0.721	0.722	0.722	0.722	0.722	0.722	0.722	0.721	0.721	0.721
	11	0.721	0.721	0.721	0.721	0.722	0.722	0.722	0.722	0.722	0.722	0.722	0.723	0.723	0.723	0.723	0.723	0.723	0.723	0.723
	10	0.721	0.722	0.722	0.722	0.722	0.722	0.723	0.723	0.723	0.723	0.723	0.724	0.724	0.724	0.724	0.724	0.724	0.724	0.724
	9	0.722	0.722	0.723	0.723	0.723	0.723	0.724	0.724	0.724	0.724	0.724	0.725	0.725	0.725	0.725	0.725	0.726	0.726	0.726
	8	0.723	0.723	0.723	0.723	0.724	0.724	0.724	0.725	0.725	0.725	0.725	0.726	0.726	0.726	0.727	0.727	0.727	0.727	0.727
	7	0.723	0.724	0.724	0.724	0.725	0.725	0.725	0.726	0.726	0.726	0.727	0.727	0.727	0.728	0.728	0.728	0.728	0.729	0.729
	6	0.724	0.724	0.725	0.725	0.725	0.726	0.726	0.726	0.727	0.727	0.728	0.728	0.728	0.729	0.729	0.730	0.730	0.731	0.731
Beneficiary younger than Retiree	5	0.725	0.725	0.725	0.726	0.726	0.727	0.727	0.727	0.728	0.728	0.729	0.729	0.730	0.730	0.731	0.731	0.732	0.733	0.733
	4	0.725	0.726	0.726	0.727	0.727	0.728	0.728	0.729	0.729	0.730	0.730	0.731	0.731	0.732	0.732	0.733	0.733	0.734	0.735
	3	0.726	0.727	0.727	0.728	0.728	0.729	0.729	0.730	0.730	0.731	0.731	0.732	0.733	0.733	0.734	0.735	0.735	0.736	0.737
	2	0.727	0.727	0.728	0.728	0.729	0.730	0.730	0.731	0.731	0.732	0.733	0.733	0.734	0.735	0.736	0.736	0.737	0.738	0.739
	1	0.728	0.728	0.729	0.729	0.730	0.731	0.731	0.732	0.733	0.733	0.734	0.735	0.736	0.736	0.737	0.738	0.739	0.740	0.742
Beneficiary same age as Retiree	0	0.729	0.729	0.730	0.730	0.731	0.732	0.732	0.733	0.734	0.735	0.736	0.736	0.737	0.738	0.739	0.740	0.741	0.742	0.744

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																				
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
Beneficiary older than Retiree	-1	0.729	0.730	0.731	0.731	0.732	0.733	0.734	0.735	0.735	0.736	0.737	0.738	0.739	0.740	0.741	0.742	0.743	0.744	0.745	0.746	
	-2	0.730	0.731	0.732	0.733	0.733	0.734	0.735	0.736	0.737	0.738	0.739	0.740	0.741	0.742	0.743	0.744	0.745	0.746	0.747	0.748	0.749
	-3	0.731	0.732	0.733	0.734	0.735	0.735	0.736	0.737	0.738	0.739	0.740	0.741	0.742	0.744	0.745	0.746	0.747	0.749	0.750	0.751	0.752
	-4	0.732	0.733	0.734	0.735	0.736	0.737	0.738	0.739	0.740	0.741	0.742	0.743	0.744	0.746	0.747	0.748	0.750	0.751	0.752	0.752	0.754
	-5	0.733	0.734	0.735	0.736	0.737	0.738	0.739	0.740	0.741	0.742	0.744	0.745	0.746	0.748	0.749	0.750	0.752	0.753	0.755	0.755	0.757
	-6	0.735	0.735	0.736	0.737	0.738	0.739	0.741	0.742	0.743	0.744	0.745	0.747	0.748	0.750	0.751	0.753	0.754	0.756	0.758	0.758	0.759
	-7	0.736	0.737	0.738	0.739	0.740	0.741	0.742	0.744	0.745	0.746	0.747	0.749	0.750	0.752	0.753	0.755	0.757	0.758	0.760	0.763	0.762
	-8	0.737	0.738	0.739	0.740	0.741	0.742	0.744	0.745	0.746	0.748	0.749	0.751	0.752	0.754	0.756	0.757	0.759	0.761	0.763	0.763	0.765
	-9	0.738	0.739	0.740	0.741	0.743	0.744	0.745	0.747	0.748	0.750	0.751	0.753	0.754	0.756	0.758	0.760	0.762	0.764	0.766	0.766	0.768
	-10	0.739	0.740	0.742	0.743	0.744	0.746	0.747	0.748	0.750	0.752	0.753	0.755	0.757	0.759	0.760	0.762	0.764	0.767	0.769	0.769	0.771
	-11	0.741	0.742	0.743	0.744	0.746	0.747	0.749	0.750	0.752	0.754	0.755	0.757	0.759	0.761	0.763	0.765	0.767	0.769	0.772	0.772	0.774
	-12	0.742	0.743	0.745	0.746	0.747	0.749	0.751	0.752	0.754	0.756	0.757	0.759	0.761	0.763	0.765	0.768	0.770	0.773	0.775	0.778	0.780
	-13	0.743	0.745	0.746	0.748	0.749	0.751	0.752	0.754	0.756	0.758	0.760	0.762	0.764	0.766	0.768	0.770	0.773	0.775	0.778	0.781	0.783
	-14	0.745	0.746	0.748	0.749	0.751	0.753	0.754	0.756	0.758	0.760	0.762	0.764	0.766	0.768	0.771	0.773	0.776	0.778	0.781	0.784	0.787
	-15	0.746	0.748	0.749	0.751	0.753	0.754	0.756	0.758	0.760	0.762	0.764	0.766	0.769	0.771	0.773	0.776	0.778	0.781	0.784	0.787	0.790
-16	0.748	0.749	0.751	0.753	0.755	0.756	0.758	0.760	0.762	0.764	0.767	0.769	0.771	0.774	0.776	0.779	0.781	0.784	0.787	0.790	0.793	
-17	0.750	0.751	0.753	0.755	0.756	0.758	0.760	0.762	0.765	0.767	0.769	0.772	0.774	0.777	0.779	0.782	0.785	0.788	0.791	0.794	0.797	
-18	0.751	0.753	0.755	0.757	0.758	0.760	0.763	0.765	0.767	0.769	0.772	0.774	0.777	0.779	0.782	0.785	0.788	0.791	0.794	0.797	0.800	
-19	0.753	0.755	0.757	0.759	0.761	0.763	0.765	0.767	0.769	0.772	0.774	0.777	0.779	0.782	0.785	0.788	0.791	0.794	0.797	0.800	0.804	
-20	0.755	0.757	0.759	0.761	0.763	0.765	0.767	0.769	0.772	0.774	0.777	0.780	0.782	0.785	0.788	0.791	0.794	0.797	0.800	0.804	0.808	
-21	0.757	0.759	0.761	0.763	0.765	0.767	0.769	0.772	0.774	0.777	0.780	0.782	0.785	0.788	0.791	0.794	0.797	0.801	0.804	0.807	0.811	
-22	0.759	0.761	0.763	0.765	0.767	0.770	0.772	0.774	0.777	0.780	0.782	0.785	0.788	0.791	0.794	0.797	0.801	0.804	0.808	0.811	0.815	
-23	0.761	0.763	0.765	0.767	0.770	0.772	0.774	0.777	0.780	0.782	0.785	0.788	0.791	0.794	0.798	0.801	0.804	0.808	0.811	0.815	0.819	
-24	0.763	0.765	0.767	0.770	0.772	0.774	0.777	0.780	0.783	0.785	0.788	0.791	0.794	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.822	
-25	0.765	0.767	0.770	0.772	0.775	0.777	0.780	0.783	0.785	0.788	0.791	0.794	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.822	0.826	
-26	0.767	0.770	0.772	0.775	0.777	0.780	0.783	0.785	0.788	0.791	0.795	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	
-27	0.770	0.772	0.775	0.777	0.780	0.783	0.785	0.788	0.791	0.795	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	
-28	0.772	0.775	0.777	0.780	0.783	0.785	0.788	0.791	0.795	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	
-29	0.775	0.777	0.780	0.783	0.785	0.788	0.791	0.795	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	
-30	0.777	0.780	0.783	0.785	0.788	0.791	0.795	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	
-31	0.780	0.783	0.785	0.788	0.791	0.795	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	
-32	0.783	0.785	0.788	0.791	0.795	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	
-33	0.785	0.788	0.791	0.795	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	
-34	0.788	0.791	0.795	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	
-35	0.791	0.795	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.868	
-36	0.795	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.868	0.873	
-37	0.798	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.868	0.873	0.878	
-38	0.801	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.868	0.873	0.878	0.882	
-39	0.804	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.868	0.873	0.878	0.882	0.886	
-40	0.808	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.868	0.873	0.878	0.882	0.886	0.890	

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree	-41	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891
	-42	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895
	-43	0.819	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900
	-44	0.823	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904
	-45	0.826	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908
	-46	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912
	-47	0.834	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916
	-48	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920
	-49	0.843	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924
	-50	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927
-51	0.851	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	
-52	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	
-53	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	
-54	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	
-55	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	
-56	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	
-57	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	
-58	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	
-59	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	
-60	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	
-61	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	
-62	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	
-63	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	
-64	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	
-65	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	
-66	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	
-67	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	
-68	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	
-69	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	
-70	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	
-71	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962	
-72	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962		
-73	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962			
-74	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962				
-75	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962					
Beneficiary	-76	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962					
older	-77	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962						
than	-78	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962							
Retiree	-79	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962								
	-80	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962									

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary	-81	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962										
older	-82	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962											
than	-83	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962												
Retiree	-84	0.958	0.959	0.960	0.960	0.961	0.962	0.962													
	-85	0.959	0.960	0.960	0.961	0.962	0.962														
	-86	0.960	0.960	0.961	0.962	0.962															
	-87	0.960	0.961	0.962	0.962																
	-88	0.961	0.962	0.962																	
	-89	0.962	0.962																		
	-90	0.962																			

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity for Disabled Members)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary 70																				
younger 69																				
than 68																				
Retiree 67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				0.612
58																			0.620	0.612
57																		0.628	0.621	0.612
56																	0.635	0.628	0.621	0.613
55																0.642	0.636	0.629	0.621	0.613
54															0.648	0.642	0.636	0.629	0.622	0.614
53														0.654	0.648	0.643	0.636	0.630	0.622	0.614
52													0.659	0.654	0.649	0.643	0.637	0.630	0.623	0.615
51											0.664	0.659	0.655	0.649	0.644	0.637	0.630	0.623	0.615	
50										0.668	0.664	0.660	0.655	0.650	0.644	0.638	0.631	0.624	0.616	
49									0.673	0.669	0.665	0.660	0.655	0.650	0.644	0.638	0.631	0.624	0.616	
48								0.676	0.673	0.669	0.665	0.661	0.656	0.651	0.645	0.639	0.632	0.625	0.617	
47								0.680	0.677	0.673	0.670	0.665	0.661	0.656	0.651	0.645	0.639	0.633	0.625	0.617
46							0.683	0.680	0.677	0.674	0.670	0.666	0.662	0.657	0.652	0.646	0.640	0.633	0.626	0.618
45						0.686	0.683	0.681	0.677	0.674	0.670	0.666	0.662	0.657	0.652	0.647	0.640	0.634	0.627	0.619
44					0.689	0.686	0.684	0.681	0.678	0.675	0.671	0.667	0.663	0.658	0.653	0.647	0.641	0.634	0.627	0.619
43				0.691	0.689	0.687	0.684	0.681	0.678	0.675	0.671	0.667	0.663	0.658	0.653	0.648	0.642	0.635	0.628	0.620
42			0.694	0.692	0.690	0.687	0.685	0.682	0.679	0.675	0.672	0.668	0.664	0.659	0.654	0.648	0.642	0.636	0.629	0.621
41		0.696	0.694	0.692	0.690	0.688	0.685	0.682	0.679	0.676	0.672	0.669	0.664	0.660	0.655	0.649	0.643	0.637	0.630	0.622
40	0.698	0.696	0.694	0.693	0.690	0.688	0.686	0.683	0.680	0.677	0.673	0.669	0.665	0.660	0.655	0.650	0.644	0.637	0.630	0.623
39	0.698	0.697	0.695	0.693	0.691	0.689	0.686	0.683	0.680	0.677	0.674	0.670	0.666	0.661	0.656	0.651	0.645	0.638	0.631	0.624
38	0.699	0.697	0.695	0.693	0.691	0.689	0.687	0.684	0.681	0.678	0.674	0.671	0.666	0.662	0.657	0.652	0.646	0.639	0.632	0.625
37	0.699	0.697	0.696	0.694	0.692	0.690	0.687	0.685	0.682	0.678	0.675	0.671	0.667	0.663	0.658	0.652	0.647	0.640	0.633	0.626
36	0.699	0.698	0.696	0.694	0.692	0.690	0.688	0.685	0.682	0.679	0.676	0.672	0.668	0.663	0.659	0.653	0.648	0.641	0.634	0.627
Beneficiary 35	0.700	0.698	0.697	0.695	0.693	0.691	0.688	0.686	0.683	0.680	0.677	0.673	0.669	0.664	0.660	0.654	0.649	0.642	0.636	0.628
younger 34	0.700	0.699	0.697	0.695	0.694	0.691	0.689	0.686	0.684	0.681	0.677	0.674	0.670	0.665	0.661	0.655	0.650	0.644	0.637	0.630
than 33	0.701	0.699	0.698	0.696	0.694	0.692	0.690	0.687	0.684	0.681	0.678	0.675	0.671	0.666	0.662	0.657	0.651	0.645	0.638	0.631
Retiree 32	0.701	0.700	0.698	0.697	0.695	0.693	0.690	0.688	0.685	0.682	0.679	0.676	0.672	0.667	0.663	0.658	0.652	0.646	0.640	0.632
31	0.702	0.701	0.699	0.697	0.696	0.693	0.691	0.689	0.686	0.683	0.680	0.677	0.673	0.669	0.664	0.659	0.654	0.648	0.641	0.634

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Beneficiary Age	Attained Age at Retirement																			
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary younger than Retiree	30	0.703	0.701	0.700	0.698	0.696	0.694	0.692	0.690	0.687	0.684	0.681	0.678	0.674	0.670	0.665	0.660	0.655	0.649	0.643	0.636
	29	0.703	0.702	0.700	0.699	0.697	0.695	0.693	0.691	0.688	0.685	0.682	0.679	0.675	0.671	0.667	0.662	0.656	0.651	0.644	0.637
	28	0.704	0.703	0.701	0.700	0.698	0.696	0.694	0.692	0.689	0.686	0.683	0.680	0.676	0.672	0.668	0.663	0.658	0.652	0.646	0.639
	27	0.705	0.703	0.702	0.700	0.699	0.697	0.695	0.693	0.690	0.687	0.685	0.681	0.678	0.674	0.670	0.665	0.660	0.654	0.648	0.641
	26	0.705	0.704	0.703	0.701	0.700	0.698	0.696	0.694	0.691	0.689	0.686	0.683	0.679	0.675	0.671	0.667	0.661	0.656	0.650	0.643
	25	0.706	0.705	0.704	0.702	0.701	0.699	0.697	0.695	0.692	0.690	0.687	0.684	0.681	0.677	0.673	0.668	0.663	0.658	0.652	0.645
	24	0.707	0.706	0.705	0.703	0.702	0.700	0.698	0.696	0.694	0.691	0.689	0.686	0.682	0.679	0.675	0.670	0.665	0.660	0.654	0.648
	23	0.708	0.707	0.705	0.704	0.703	0.701	0.699	0.697	0.695	0.693	0.690	0.687	0.684	0.680	0.676	0.672	0.667	0.662	0.656	0.650
	22	0.709	0.708	0.707	0.705	0.704	0.702	0.701	0.699	0.697	0.694	0.692	0.689	0.686	0.682	0.678	0.674	0.670	0.664	0.659	0.652
	21	0.710	0.709	0.708	0.706	0.705	0.704	0.702	0.700	0.698	0.696	0.693	0.691	0.688	0.684	0.680	0.676	0.672	0.667	0.661	0.655
	20	0.711	0.710	0.709	0.708	0.706	0.705	0.703	0.702	0.700	0.697	0.695	0.692	0.690	0.686	0.683	0.679	0.674	0.669	0.664	0.658
	19	0.712	0.711	0.710	0.709	0.708	0.706	0.705	0.703	0.701	0.699	0.697	0.694	0.692	0.688	0.685	0.681	0.677	0.672	0.667	0.661
	18	0.713	0.712	0.711	0.710	0.709	0.708	0.706	0.705	0.703	0.701	0.699	0.696	0.694	0.691	0.687	0.684	0.680	0.675	0.670	0.664
	17	0.714	0.713	0.712	0.712	0.710	0.709	0.708	0.707	0.705	0.703	0.701	0.699	0.696	0.693	0.690	0.686	0.682	0.678	0.673	0.667
	16	0.715	0.715	0.714	0.713	0.712	0.711	0.710	0.708	0.707	0.705	0.703	0.701	0.698	0.696	0.693	0.689	0.685	0.681	0.676	0.671
	15	0.717	0.716	0.715	0.715	0.714	0.713	0.712	0.710	0.709	0.707	0.705	0.703	0.701	0.698	0.695	0.692	0.689	0.684	0.680	0.675
	14	0.718	0.717	0.717	0.716	0.715	0.714	0.713	0.712	0.711	0.709	0.708	0.706	0.704	0.701	0.698	0.695	0.692	0.688	0.683	0.678
	13	0.719	0.719	0.718	0.718	0.717	0.716	0.715	0.714	0.713	0.712	0.710	0.708	0.706	0.704	0.702	0.699	0.695	0.691	0.687	0.682
	12	0.721	0.721	0.720	0.720	0.719	0.718	0.718	0.717	0.716	0.714	0.713	0.711	0.709	0.707	0.705	0.702	0.699	0.695	0.691	0.687
	11	0.722	0.722	0.722	0.721	0.721	0.720	0.720	0.719	0.718	0.717	0.716	0.714	0.712	0.710	0.708	0.706	0.703	0.699	0.695	0.691
10	0.724	0.724	0.724	0.723	0.723	0.723	0.722	0.721	0.721	0.720	0.718	0.717	0.716	0.714	0.712	0.709	0.707	0.703	0.700	0.696	
9	0.726	0.726	0.726	0.725	0.725	0.725	0.724	0.724	0.723	0.722	0.721	0.720	0.719	0.717	0.715	0.713	0.711	0.708	0.704	0.700	
8	0.728	0.728	0.728	0.728	0.727	0.727	0.727	0.726	0.726	0.725	0.725	0.724	0.722	0.721	0.719	0.717	0.715	0.712	0.709	0.705	
7	0.729	0.730	0.730	0.730	0.730	0.730	0.730	0.729	0.729	0.728	0.728	0.727	0.726	0.725	0.723	0.721	0.719	0.717	0.714	0.711	
6	0.731	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.731	0.730	0.730	0.729	0.727	0.726	0.724	0.722	0.719	0.716	
Beneficiary younger than Retiree	5	0.733	0.734	0.734	0.734	0.735	0.735	0.735	0.735	0.735	0.735	0.734	0.734	0.733	0.732	0.730	0.729	0.727	0.724	0.721	
	4	0.736	0.736	0.737	0.737	0.737	0.738	0.738	0.738	0.738	0.738	0.738	0.738	0.737	0.736	0.735	0.734	0.732	0.730	0.727	
	3	0.738	0.738	0.739	0.740	0.740	0.741	0.741	0.741	0.742	0.742	0.742	0.742	0.741	0.741	0.740	0.739	0.737	0.735	0.733	
	2	0.740	0.741	0.742	0.742	0.743	0.744	0.744	0.745	0.745	0.745	0.746	0.746	0.746	0.746	0.745	0.745	0.744	0.743	0.741	0.739
	1	0.742	0.743	0.744	0.745	0.746	0.747	0.747	0.748	0.749	0.749	0.750	0.750	0.750	0.750	0.750	0.750	0.749	0.748	0.747	0.745
Beneficiary same age as Retiree	0	0.745	0.746	0.747	0.748	0.749	0.750	0.751	0.752	0.752	0.753	0.754	0.754	0.755	0.755	0.755	0.755	0.755	0.754	0.753	0.751

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
Beneficiary older than Retiree	-1	0.747	0.749	0.750	0.751	0.752	0.753	0.754	0.755	0.756	0.757	0.758	0.759	0.759	0.760	0.760	0.760	0.760	0.760	0.759	0.758
	-2	0.750	0.751	0.752	0.754	0.755	0.756	0.758	0.759	0.760	0.761	0.762	0.763	0.764	0.765	0.765	0.766	0.766	0.766	0.765	0.764
	-3	0.753	0.754	0.755	0.757	0.758	0.760	0.761	0.762	0.764	0.765	0.766	0.768	0.769	0.770	0.770	0.771	0.771	0.772	0.771	0.771
	-4	0.755	0.757	0.758	0.760	0.762	0.763	0.765	0.766	0.768	0.769	0.771	0.772	0.773	0.775	0.776	0.777	0.777	0.778	0.778	0.778
	-5	0.758	0.760	0.762	0.763	0.765	0.767	0.768	0.770	0.772	0.774	0.775	0.777	0.778	0.780	0.781	0.782	0.783	0.784	0.784	0.784
	-6	0.761	0.763	0.765	0.767	0.768	0.770	0.772	0.774	0.776	0.778	0.780	0.782	0.783	0.785	0.786	0.788	0.789	0.790	0.791	0.791
	-7	0.764	0.766	0.768	0.770	0.772	0.774	0.776	0.778	0.780	0.782	0.784	0.786	0.788	0.790	0.792	0.793	0.795	0.796	0.797	0.798
	-8	0.767	0.769	0.771	0.773	0.775	0.778	0.780	0.782	0.784	0.787	0.789	0.791	0.793	0.795	0.797	0.799	0.801	0.802	0.804	0.804
	-9	0.770	0.772	0.774	0.777	0.779	0.781	0.784	0.786	0.789	0.791	0.794	0.796	0.798	0.801	0.803	0.805	0.807	0.808	0.810	0.811
	-10	0.773	0.775	0.778	0.780	0.783	0.785	0.788	0.790	0.793	0.796	0.798	0.801	0.803	0.806	0.808	0.810	0.813	0.815	0.816	0.818
	-11	0.776	0.779	0.781	0.784	0.786	0.789	0.792	0.795	0.797	0.800	0.803	0.806	0.808	0.811	0.814	0.816	0.818	0.821	0.823	0.825
	-12	0.780	0.782	0.785	0.787	0.790	0.793	0.796	0.799	0.802	0.805	0.808	0.810	0.813	0.816	0.819	0.822	0.824	0.827	0.829	0.831
	-13	0.783	0.786	0.788	0.791	0.794	0.797	0.800	0.803	0.806	0.809	0.812	0.815	0.818	0.821	0.824	0.827	0.830	0.833	0.835	0.838
	-14	0.786	0.789	0.792	0.795	0.798	0.801	0.804	0.807	0.810	0.814	0.817	0.820	0.823	0.827	0.830	0.833	0.836	0.839	0.842	0.844
	-15	0.790	0.792	0.795	0.799	0.802	0.805	0.808	0.811	0.815	0.818	0.821	0.825	0.828	0.832	0.835	0.838	0.842	0.845	0.848	0.850
-16	0.793	0.796	0.799	0.802	0.806	0.809	0.812	0.816	0.819	0.823	0.826	0.830	0.833	0.837	0.840	0.844	0.847	0.850	0.854	0.857	
-17	0.796	0.800	0.803	0.806	0.810	0.813	0.817	0.820	0.824	0.828	0.832	0.835	0.839	0.843	0.847	0.851	0.854	0.858	0.862	0.863	
-18	0.800	0.803	0.807	0.810	0.813	0.817	0.821	0.824	0.828	0.832	0.835	0.839	0.843	0.847	0.851	0.854	0.858	0.862	0.865	0.868	
-19	0.804	0.807	0.810	0.814	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.844	0.848	0.852	0.856	0.860	0.864	0.867	0.871	0.874	
-20	0.807	0.811	0.814	0.818	0.822	0.825	0.829	0.833	0.837	0.841	0.845	0.849	0.853	0.857	0.861	0.865	0.869	0.873	0.876	0.880	
-21	0.811	0.814	0.818	0.822	0.826	0.829	0.833	0.837	0.841	0.845	0.849	0.854	0.858	0.862	0.866	0.870	0.874	0.878	0.882	0.885	
-22	0.815	0.818	0.822	0.826	0.830	0.834	0.838	0.842	0.846	0.850	0.854	0.858	0.862	0.867	0.871	0.875	0.879	0.883	0.887	0.891	
-23	0.818	0.822	0.826	0.830	0.834	0.838	0.842	0.846	0.850	0.854	0.859	0.863	0.867	0.872	0.876	0.880	0.884	0.888	0.892	0.896	
-24	0.822	0.826	0.830	0.834	0.838	0.842	0.846	0.850	0.855	0.859	0.863	0.868	0.872	0.876	0.881	0.885	0.889	0.893	0.897	0.901	
-25	0.826	0.830	0.834	0.838	0.842	0.846	0.851	0.855	0.859	0.864	0.868	0.872	0.877	0.881	0.885	0.890	0.894	0.898	0.902	0.905	
-26	0.830	0.834	0.838	0.842	0.847	0.851	0.855	0.859	0.864	0.868	0.873	0.877	0.881	0.886	0.890	0.894	0.898	0.902	0.906	0.910	
-27	0.834	0.838	0.842	0.847	0.851	0.855	0.860	0.864	0.868	0.873	0.877	0.882	0.886	0.890	0.895	0.899	0.903	0.907	0.911	0.914	
-28	0.838	0.843	0.847	0.851	0.855	0.860	0.864	0.868	0.873	0.877	0.882	0.886	0.891	0.895	0.899	0.903	0.907	0.911	0.915	0.918	
-29	0.843	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.877	0.882	0.886	0.891	0.895	0.899	0.903	0.908	0.911	0.915	0.919	0.922	
-30	0.847	0.851	0.855	0.860	0.864	0.869	0.873	0.877	0.882	0.886	0.891	0.895	0.899	0.904	0.908	0.912	0.916	0.919	0.923	0.926	
-31	0.851	0.855	0.860	0.864	0.869	0.873	0.877	0.882	0.886	0.891	0.895	0.899	0.904	0.908	0.912	0.916	0.919	0.923	0.926	0.929	
-32	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.923	0.927	0.930	0.933	
-33	0.860	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.923	0.927	0.930	0.933	0.936	
-34	0.864	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.923	0.927	0.930	0.933	0.936	0.939	
-35	0.869	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.923	0.927	0.930	0.933	0.936	0.939	0.941	
Beneficiary older than Retiree	-36	0.873	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.941	0.944
	-37	0.878	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946
	-38	0.882	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948
	-39	0.886	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950
	-40	0.891	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.951

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary	-41	0.895	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.951	0.953
older	-42	0.900	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.954
than	-43	0.904	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956
Retiree	-44	0.908	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957
	-45	0.912	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958
	-46	0.916	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959
	-47	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960
	-48	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960
	-49	0.927	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961
	-50	0.930	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962
	-51	0.933	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962
	-52	0.936	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962	
	-53	0.939	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962		
	-54	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962			
	-55	0.944	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962				
	-56	0.946	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962					
	-57	0.948	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962						
	-58	0.950	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962							
	-59	0.952	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962								
	-60	0.953	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962									
	-61	0.955	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962										
	-62	0.956	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962											
	-63	0.957	0.958	0.959	0.960	0.960	0.961	0.962	0.962												
	-64	0.958	0.959	0.960	0.960	0.961	0.962	0.962													
	-65	0.959	0.960	0.960	0.961	0.962	0.962														
	-66	0.960	0.960	0.961	0.962	0.962															
	-67	0.960	0.961	0.962	0.962																
	-68	0.961	0.962	0.962																	
	-69	0.962	0.962																		
	-70	0.962																			
	-71																				
	-72																				
	-73																				
	-74																				
	-75																				
Beneficiary	-76																				
older	-77																				
than	-78																				
Retiree	-79																				
	-80																				

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity for Disabled Members)

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

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement										
	60	61	62	63	64	65	66	67	68	69	70
Beneficiary younger than Retiree											0.463
70											0.463
69										0.480	0.463
68									0.497	0.480	0.463
67								0.513	0.497	0.481	0.463
66							0.529	0.514	0.498	0.481	0.464
65						0.544	0.529	0.514	0.498	0.481	0.464
64					0.557	0.544	0.529	0.514	0.498	0.482	0.464
63				0.570	0.558	0.544	0.530	0.515	0.499	0.482	0.465
62			0.582	0.570	0.558	0.545	0.530	0.515	0.499	0.482	0.465
61		0.593	0.582	0.571	0.558	0.545	0.531	0.515	0.499	0.483	0.466
60	0.603	0.593	0.582	0.571	0.559	0.545	0.531	0.516	0.500	0.483	0.466
59	0.603	0.593	0.583	0.571	0.559	0.546	0.531	0.516	0.500	0.484	0.467
58	0.603	0.594	0.583	0.572	0.560	0.546	0.532	0.517	0.501	0.484	0.467
57	0.604	0.594	0.584	0.572	0.560	0.547	0.532	0.517	0.501	0.485	0.468
56	0.604	0.594	0.584	0.573	0.561	0.547	0.533	0.518	0.502	0.485	0.468
55	0.604	0.595	0.585	0.573	0.561	0.548	0.533	0.518	0.502	0.486	0.469
54	0.605	0.595	0.585	0.574	0.562	0.548	0.534	0.519	0.503	0.486	0.469
53	0.605	0.596	0.585	0.574	0.562	0.549	0.534	0.519	0.503	0.487	0.470
52	0.606	0.596	0.586	0.575	0.563	0.549	0.535	0.520	0.504	0.488	0.471
51	0.606	0.597	0.587	0.575	0.563	0.550	0.536	0.521	0.505	0.488	0.471
50	0.607	0.597	0.587	0.576	0.564	0.551	0.536	0.521	0.506	0.489	0.472
49	0.607	0.598	0.588	0.577	0.565	0.551	0.537	0.522	0.506	0.490	0.473
48	0.608	0.599	0.588	0.577	0.565	0.552	0.538	0.523	0.507	0.491	0.474
47	0.609	0.599	0.589	0.578	0.566	0.553	0.539	0.524	0.508	0.492	0.475
46	0.609	0.600	0.590	0.579	0.567	0.554	0.539	0.525	0.509	0.493	0.476
45	0.610	0.601	0.591	0.580	0.568	0.555	0.540	0.525	0.510	0.494	0.477
44	0.611	0.602	0.592	0.581	0.569	0.556	0.541	0.526	0.511	0.495	0.478
43	0.612	0.602	0.592	0.581	0.570	0.557	0.542	0.527	0.512	0.496	0.479
42	0.613	0.603	0.593	0.582	0.571	0.558	0.543	0.529	0.513	0.497	0.480
41	0.613	0.604	0.594	0.583	0.572	0.559	0.545	0.530	0.514	0.498	0.481
40	0.614	0.605	0.595	0.585	0.573	0.560	0.546	0.531	0.516	0.499	0.483
39	0.615	0.606	0.596	0.586	0.574	0.561	0.547	0.532	0.517	0.501	0.484
38	0.616	0.607	0.598	0.587	0.575	0.562	0.549	0.534	0.518	0.502	0.486
37	0.618	0.609	0.599	0.588	0.577	0.564	0.550	0.535	0.520	0.504	0.487
36	0.619	0.610	0.600	0.590	0.578	0.565	0.552	0.537	0.522	0.506	0.489
Beneficiary younger than Retiree											0.491
35	0.620	0.611	0.602	0.591	0.580	0.567	0.553	0.539	0.523	0.508	0.491
34	0.621	0.613	0.603	0.593	0.581	0.569	0.555	0.540	0.525	0.509	0.493
33	0.623	0.614	0.605	0.594	0.583	0.570	0.557	0.542	0.527	0.511	0.495
32	0.624	0.616	0.606	0.596	0.585	0.572	0.559	0.544	0.529	0.514	0.497
31	0.626	0.618	0.608	0.598	0.587	0.574	0.561	0.547	0.532	0.516	0.500

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity for Disabled Members)

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary younger than Retiree	30	0.628	0.619	0.610	0.600	0.589	0.576	0.563	0.549	0.534	0.518	0.502
	29	0.630	0.621	0.612	0.602	0.591	0.579	0.565	0.551	0.536	0.521	0.505
	28	0.632	0.623	0.614	0.604	0.593	0.581	0.568	0.554	0.539	0.524	0.508
	27	0.634	0.625	0.616	0.606	0.596	0.584	0.570	0.557	0.542	0.527	0.511
	26	0.636	0.628	0.619	0.609	0.598	0.586	0.573	0.559	0.545	0.530	0.514
	25	0.638	0.630	0.621	0.612	0.601	0.589	0.576	0.563	0.548	0.533	0.517
	24	0.640	0.632	0.624	0.614	0.604	0.592	0.579	0.566	0.551	0.536	0.521
	23	0.643	0.635	0.627	0.617	0.607	0.595	0.583	0.569	0.555	0.540	0.525
	22	0.646	0.638	0.630	0.620	0.610	0.599	0.586	0.573	0.559	0.544	0.529
	21	0.648	0.641	0.633	0.624	0.613	0.602	0.590	0.577	0.563	0.548	0.533
	20	0.651	0.644	0.636	0.627	0.617	0.606	0.594	0.581	0.567	0.552	0.537
	19	0.655	0.647	0.639	0.631	0.621	0.610	0.598	0.585	0.571	0.557	0.542
	18	0.658	0.651	0.643	0.634	0.625	0.614	0.602	0.589	0.576	0.562	0.547
	17	0.661	0.655	0.647	0.638	0.629	0.618	0.607	0.594	0.581	0.567	0.552
	16	0.665	0.658	0.651	0.643	0.633	0.623	0.611	0.599	0.586	0.572	0.558
	15	0.669	0.662	0.655	0.647	0.638	0.628	0.616	0.604	0.591	0.578	0.563
	14	0.673	0.667	0.660	0.652	0.643	0.633	0.622	0.610	0.597	0.584	0.569
	13	0.677	0.671	0.664	0.657	0.648	0.638	0.627	0.616	0.603	0.590	0.576
	12	0.682	0.676	0.669	0.662	0.653	0.644	0.633	0.622	0.609	0.596	0.582
	11	0.686	0.681	0.674	0.667	0.659	0.650	0.639	0.628	0.616	0.603	0.589
10	0.691	0.686	0.679	0.673	0.665	0.656	0.645	0.634	0.623	0.610	0.597	
9	0.696	0.691	0.685	0.678	0.671	0.662	0.652	0.641	0.630	0.617	0.604	
8	0.701	0.696	0.691	0.684	0.677	0.668	0.659	0.648	0.637	0.625	0.612	
7	0.707	0.702	0.697	0.691	0.683	0.675	0.666	0.656	0.645	0.633	0.620	
6	0.712	0.708	0.703	0.697	0.690	0.682	0.673	0.663	0.652	0.641	0.629	
Beneficiary younger than Retiree	5	0.718	0.714	0.709	0.704	0.697	0.690	0.681	0.671	0.661	0.649	0.638
	4	0.724	0.720	0.716	0.710	0.704	0.697	0.688	0.679	0.669	0.658	0.647
	3	0.730	0.727	0.722	0.718	0.712	0.705	0.697	0.688	0.678	0.667	0.656
	2	0.736	0.733	0.729	0.725	0.719	0.713	0.705	0.696	0.687	0.677	0.666
	1	0.743	0.740	0.737	0.732	0.727	0.721	0.713	0.705	0.696	0.686	0.676
Beneficiary same age as Retiree	0	0.749	0.747	0.744	0.740	0.735	0.729	0.722	0.714	0.705	0.696	0.686

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary older than Retiree	-1	0.756	0.754	0.751	0.748	0.743	0.738	0.731	0.723	0.715	0.706	0.696
	-2	0.763	0.761	0.759	0.755	0.751	0.746	0.740	0.733	0.725	0.716	0.707
	-3	0.770	0.768	0.766	0.763	0.760	0.755	0.749	0.742	0.735	0.726	0.718
	-4	0.777	0.776	0.774	0.771	0.768	0.764	0.758	0.752	0.745	0.737	0.728
	-5	0.784	0.783	0.782	0.779	0.776	0.772	0.767	0.761	0.755	0.747	0.739
	-6	0.791	0.790	0.789	0.788	0.785	0.781	0.777	0.771	0.765	0.758	0.750
	-7	0.798	0.798	0.797	0.796	0.793	0.790	0.786	0.781	0.775	0.768	0.761
	-8	0.805	0.805	0.805	0.804	0.802	0.799	0.795	0.790	0.785	0.779	0.772
	-9	0.812	0.813	0.813	0.812	0.810	0.808	0.804	0.800	0.795	0.789	0.783
	-10	0.819	0.820	0.820	0.820	0.819	0.817	0.813	0.809	0.805	0.799	0.793
	-11	0.826	0.827	0.828	0.828	0.827	0.825	0.822	0.819	0.814	0.809	0.803
	-12	0.833	0.834	0.835	0.835	0.835	0.834	0.831	0.828	0.824	0.819	0.814
	-13	0.840	0.841	0.842	0.843	0.843	0.842	0.840	0.837	0.833	0.829	0.823
	-14	0.846	0.848	0.850	0.851	0.851	0.850	0.848	0.845	0.842	0.838	0.833
	-15	0.853	0.855	0.857	0.858	0.858	0.858	0.856	0.854	0.851	0.847	0.842
-16	0.859	0.862	0.863	0.865	0.865	0.865	0.864	0.862	0.859	0.855	0.851	
-17	0.865	0.868	0.870	0.872	0.873	0.872	0.871	0.869	0.867	0.863	0.859	
-18	0.871	0.874	0.876	0.878	0.879	0.879	0.878	0.877	0.874	0.871	0.867	
-19	0.877	0.880	0.883	0.885	0.886	0.886	0.885	0.884	0.881	0.878	0.874	
-20	0.883	0.886	0.889	0.891	0.892	0.892	0.892	0.890	0.888	0.885	0.881	
-21	0.889	0.892	0.894	0.896	0.898	0.898	0.898	0.896	0.894	0.891	0.887	
-22	0.894	0.897	0.900	0.902	0.904	0.904	0.904	0.902	0.900	0.897	0.893	
-23	0.899	0.902	0.905	0.907	0.909	0.909	0.909	0.908	0.905	0.902	0.898	
-24	0.904	0.907	0.910	0.912	0.914	0.914	0.914	0.913	0.910	0.907	0.903	
-25	0.909	0.912	0.915	0.917	0.918	0.919	0.918	0.917	0.915	0.912	0.908	
-26	0.913	0.916	0.919	0.921	0.923	0.923	0.923	0.921	0.919	0.916	0.912	
-27	0.918	0.921	0.923	0.925	0.927	0.927	0.927	0.925	0.923	0.920	0.916	
-28	0.922	0.924	0.927	0.929	0.930	0.931	0.930	0.929	0.927	0.923	0.919	
-29	0.925	0.928	0.931	0.932	0.934	0.934	0.934	0.932	0.930	0.926	0.922	
-30	0.929	0.932	0.934	0.936	0.937	0.937	0.936	0.935	0.933	0.929	0.925	
-31	0.932	0.935	0.937	0.939	0.940	0.940	0.939	0.937	0.935	0.932	0.928	
-32	0.935	0.938	0.940	0.941	0.942	0.943	0.942	0.940	0.938	0.934	0.930	
-33	0.938	0.941	0.942	0.944	0.945	0.945	0.944	0.942	0.940	0.937	0.932	
-34	0.941	0.943	0.945	0.946	0.947	0.947	0.946	0.944	0.942	0.939	0.934	
-35	0.943	0.945	0.947	0.948	0.949	0.949	0.948	0.946	0.944	0.940	0.936	
Beneficiary older than Retiree	-36	0.946	0.947	0.949	0.950	0.951	0.951	0.949	0.948	0.945	0.942	0.937
	-37	0.948	0.949	0.951	0.952	0.952	0.952	0.951	0.949	0.947	0.943	0.938
	-38	0.950	0.951	0.952	0.953	0.954	0.954	0.952	0.950	0.948	0.944	0.940
	-39	0.951	0.953	0.954	0.955	0.955	0.955	0.953	0.951	0.949	0.945	0.941
	-40	0.953	0.954	0.955	0.956	0.956	0.956	0.954	0.952	0.950	0.946	0.942

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary	-41	0.954	0.956	0.956	0.957	0.957	0.957	0.955	0.953	0.951	0.947	
older	-42	0.956	0.957	0.958	0.958	0.958	0.958	0.956	0.954	0.952		
than	-43	0.957	0.958	0.958	0.959	0.959	0.958	0.957	0.955			
Retiree	-44	0.958	0.959	0.959	0.960	0.960	0.959	0.958				
	-45	0.959	0.960	0.960	0.960	0.960	0.960					
	-46	0.960	0.960	0.961	0.961	0.961						
	-47	0.960	0.961	0.961	0.962							
	-48	0.961	0.962	0.962								
	-49	0.962	0.962									
	-50	0.962										
	-51											
	-52											
	-53											
	-54											
	-55											
	-56											
	-57											
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	-68											
	-69											
	-70											
	-71											
	-72											
	-73											
	-74											
	-75											
Beneficiary	-76											
older	-77											
than	-78											
Retiree	-79											
	-80											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 8b: 100% Joint and Survivor Annuity with Pop-up Feature - Option 2A - Disabled Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity for Disabled Members)

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

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 9a: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Healthy Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity)

Beneficiary Age Difference	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary 75																				
younger 74																				
than 73																				
Retiree 72																				
71																				
70																				
69																				
68																				
67																				
66																				
65																				
64																				0.814
63																			0.824	0.814
62																	0.834	0.824	0.814	
61																0.843	0.834	0.825	0.815	
60																0.852	0.843	0.834	0.825	0.815
59															0.861	0.852	0.844	0.835	0.825	0.815
58														0.869	0.861	0.853	0.844	0.835	0.826	0.816
57													0.876	0.869	0.861	0.853	0.844	0.835	0.826	0.816
56												0.883	0.876	0.869	0.861	0.853	0.845	0.836	0.826	0.816
55											0.890	0.884	0.877	0.869	0.862	0.854	0.845	0.836	0.827	0.817
54										0.897	0.891	0.884	0.877	0.870	0.862	0.854	0.845	0.836	0.827	0.817
53									0.903	0.897	0.891	0.884	0.877	0.870	0.862	0.854	0.846	0.837	0.827	0.818
52								0.909	0.903	0.897	0.891	0.885	0.878	0.870	0.863	0.855	0.846	0.837	0.828	0.818
51							0.914	0.909	0.903	0.898	0.891	0.885	0.878	0.871	0.863	0.855	0.847	0.838	0.828	0.819
50						0.919	0.914	0.909	0.904	0.898	0.892	0.885	0.878	0.871	0.864	0.856	0.847	0.838	0.829	0.819
49					0.924	0.920	0.915	0.909	0.904	0.898	0.892	0.886	0.879	0.872	0.864	0.856	0.848	0.839	0.829	0.820
48				0.929	0.924	0.920	0.915	0.910	0.904	0.899	0.892	0.886	0.879	0.872	0.864	0.856	0.848	0.839	0.830	0.820
47			0.933	0.929	0.925	0.920	0.915	0.910	0.905	0.899	0.893	0.886	0.880	0.872	0.865	0.857	0.849	0.840	0.831	0.821
46		0.937	0.933	0.929	0.925	0.920	0.916	0.910	0.905	0.899	0.893	0.887	0.880	0.873	0.865	0.857	0.849	0.840	0.831	0.822
45	0.941	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.905	0.900	0.894	0.887	0.880	0.873	0.866	0.858	0.850	0.841	0.832	0.822
44	0.941	0.937	0.934	0.930	0.925	0.921	0.916	0.911	0.906	0.900	0.894	0.888	0.881	0.874	0.866	0.859	0.850	0.842	0.833	0.823
43	0.941	0.938	0.934	0.930	0.926	0.921	0.917	0.912	0.906	0.901	0.895	0.888	0.881	0.874	0.867	0.859	0.851	0.842	0.833	0.824
42	0.942	0.938	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.901	0.895	0.889	0.882	0.875	0.868	0.860	0.852	0.843	0.834	0.825
41	0.942	0.938	0.935	0.931	0.927	0.922	0.917	0.912	0.907	0.901	0.896	0.889	0.883	0.876	0.868	0.861	0.852	0.844	0.835	0.826
Beneficiary 40	0.942	0.939	0.935	0.931	0.927	0.923	0.918	0.913	0.908	0.902	0.896	0.890	0.883	0.876	0.869	0.861	0.853	0.845	0.836	0.826
younger 39	0.942	0.939	0.935	0.931	0.927	0.923	0.918	0.913	0.908	0.903	0.897	0.890	0.884	0.877	0.870	0.862	0.854	0.846	0.837	0.827
than 38	0.943	0.939	0.936	0.932	0.928	0.923	0.919	0.914	0.909	0.903	0.897	0.891	0.885	0.878	0.871	0.863	0.855	0.847	0.838	0.829
Retiree 37	0.943	0.940	0.936	0.932	0.928	0.924	0.919	0.914	0.909	0.904	0.898	0.892	0.885	0.879	0.871	0.864	0.856	0.847	0.839	0.830
36	0.944	0.940	0.937	0.933	0.929	0.924	0.920	0.915	0.910	0.904	0.899	0.892	0.886	0.879	0.872	0.865	0.857	0.849	0.840	0.831

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Beneficiary Age	Attained Age at Retirement																			
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary younger than Retiree	35	0.944	0.941	0.937	0.933	0.929	0.925	0.920	0.916	0.910	0.905	0.899	0.893	0.887	0.880	0.873	0.866	0.858	0.850	0.841	0.832
	34	0.944	0.941	0.937	0.934	0.930	0.925	0.921	0.916	0.911	0.906	0.900	0.894	0.888	0.881	0.874	0.867	0.859	0.851	0.842	0.833
	33	0.945	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.901	0.895	0.889	0.882	0.875	0.868	0.860	0.852	0.844	0.835
	32	0.945	0.942	0.938	0.935	0.931	0.927	0.922	0.918	0.913	0.907	0.902	0.896	0.890	0.883	0.876	0.869	0.861	0.853	0.845	0.836
	31	0.946	0.942	0.939	0.935	0.931	0.927	0.923	0.918	0.913	0.908	0.903	0.897	0.891	0.884	0.877	0.870	0.863	0.855	0.846	0.838
	30	0.946	0.943	0.940	0.936	0.932	0.928	0.924	0.919	0.914	0.909	0.904	0.898	0.892	0.885	0.878	0.871	0.864	0.856	0.848	0.839
	29	0.947	0.944	0.940	0.937	0.933	0.929	0.924	0.920	0.915	0.910	0.905	0.899	0.893	0.886	0.880	0.873	0.865	0.858	0.849	0.841
	28	0.947	0.944	0.941	0.937	0.934	0.930	0.925	0.921	0.916	0.911	0.906	0.900	0.894	0.888	0.881	0.874	0.867	0.859	0.851	0.843
	27	0.948	0.945	0.942	0.938	0.934	0.930	0.926	0.922	0.917	0.912	0.907	0.901	0.895	0.889	0.882	0.876	0.868	0.861	0.853	0.844
	26	0.949	0.945	0.942	0.939	0.935	0.931	0.927	0.923	0.918	0.913	0.908	0.902	0.896	0.890	0.884	0.877	0.870	0.862	0.855	0.846
	25	0.949	0.946	0.943	0.940	0.936	0.932	0.928	0.924	0.919	0.914	0.909	0.904	0.898	0.892	0.885	0.879	0.872	0.864	0.857	0.848
	24	0.950	0.947	0.944	0.940	0.937	0.933	0.929	0.925	0.920	0.915	0.910	0.905	0.899	0.893	0.887	0.880	0.873	0.866	0.859	0.851
	23	0.951	0.948	0.945	0.941	0.938	0.934	0.930	0.926	0.921	0.917	0.912	0.906	0.901	0.895	0.889	0.882	0.875	0.868	0.861	0.853
	22	0.951	0.948	0.945	0.942	0.939	0.935	0.931	0.927	0.922	0.918	0.913	0.908	0.902	0.896	0.890	0.884	0.877	0.870	0.863	0.855
	21	0.952	0.949	0.946	0.943	0.940	0.936	0.932	0.928	0.924	0.919	0.914	0.909	0.904	0.898	0.892	0.886	0.879	0.872	0.865	0.858
	20	0.953	0.950	0.947	0.944	0.941	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.905	0.900	0.894	0.888	0.881	0.875	0.867	0.860
	19	0.954	0.951	0.948	0.945	0.942	0.938	0.935	0.931	0.926	0.922	0.917	0.912	0.907	0.902	0.896	0.890	0.884	0.877	0.870	0.863
	18	0.955	0.952	0.949	0.946	0.943	0.939	0.936	0.932	0.928	0.923	0.919	0.914	0.909	0.904	0.898	0.892	0.886	0.879	0.872	0.865
	17	0.956	0.953	0.950	0.947	0.944	0.941	0.937	0.933	0.929	0.925	0.921	0.916	0.911	0.906	0.900	0.894	0.888	0.882	0.875	0.868
	16	0.956	0.954	0.951	0.948	0.945	0.942	0.938	0.935	0.931	0.927	0.922	0.918	0.913	0.908	0.902	0.897	0.891	0.884	0.878	0.871
	15	0.957	0.955	0.952	0.949	0.946	0.943	0.940	0.936	0.932	0.928	0.924	0.919	0.915	0.910	0.905	0.899	0.893	0.887	0.881	0.874
	14	0.958	0.956	0.953	0.951	0.948	0.945	0.941	0.938	0.934	0.930	0.926	0.921	0.917	0.912	0.907	0.901	0.896	0.890	0.884	0.877
	13	0.959	0.957	0.955	0.952	0.949	0.946	0.943	0.939	0.936	0.932	0.928	0.923	0.919	0.914	0.909	0.904	0.898	0.893	0.887	0.880
	12	0.961	0.958	0.956	0.953	0.950	0.947	0.944	0.941	0.937	0.934	0.930	0.925	0.921	0.916	0.912	0.907	0.901	0.896	0.890	0.884
	11	0.962	0.959	0.957	0.954	0.952	0.949	0.946	0.942	0.939	0.935	0.932	0.928	0.923	0.919	0.914	0.909	0.904	0.899	0.893	0.887
	10	0.963	0.960	0.958	0.956	0.953	0.950	0.947	0.944	0.941	0.937	0.934	0.930	0.926	0.921	0.917	0.912	0.907	0.902	0.896	0.890
	9	0.964	0.962	0.959	0.957	0.954	0.952	0.949	0.946	0.943	0.939	0.936	0.932	0.928	0.924	0.919	0.915	0.910	0.905	0.899	0.894
	8	0.965	0.963	0.961	0.958	0.956	0.953	0.951	0.948	0.944	0.941	0.938	0.934	0.930	0.926	0.922	0.917	0.913	0.908	0.903	0.897
	7	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.949	0.946	0.943	0.940	0.936	0.932	0.929	0.924	0.920	0.916	0.911	0.906	0.901
	6	0.967	0.965	0.963	0.961	0.959	0.956	0.954	0.951	0.948	0.945	0.942	0.938	0.935	0.931	0.927	0.923	0.919	0.914	0.909	0.904
Beneficiary younger than Retiree	5	0.968	0.967	0.965	0.963	0.960	0.958	0.956	0.953	0.950	0.947	0.944	0.941	0.937	0.934	0.930	0.926	0.922	0.917	0.913	0.908
	4	0.970	0.968	0.966	0.964	0.962	0.960	0.957	0.955	0.952	0.949	0.946	0.943	0.940	0.936	0.932	0.929	0.925	0.920	0.916	0.912
	3	0.971	0.969	0.967	0.965	0.963	0.961	0.959	0.956	0.954	0.951	0.948	0.945	0.942	0.939	0.935	0.931	0.928	0.924	0.919	0.915
	2	0.972	0.970	0.969	0.967	0.965	0.963	0.960	0.958	0.956	0.953	0.950	0.947	0.944	0.941	0.938	0.934	0.931	0.927	0.923	0.919
	1	0.973	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.958	0.955	0.952	0.950	0.947	0.944	0.940	0.937	0.934	0.930	0.926	0.922
Beneficiary same age as Retiree	0	0.974	0.973	0.971	0.969	0.968	0.966	0.964	0.962	0.959	0.957	0.954	0.952	0.949	0.946	0.943	0.940	0.936	0.933	0.929	0.926

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Beneficiary																			
	Attained Age at Retirement																			
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Beneficiary older than Retiree -1	0.975	0.974	0.972	0.971	0.969	0.967	0.965	0.963	0.961	0.959	0.956	0.954	0.951	0.949	0.946	0.943	0.939	0.936	0.933	0.929
-2	0.976	0.975	0.974	0.972	0.970	0.969	0.967	0.965	0.963	0.961	0.958	0.956	0.954	0.951	0.948	0.945	0.942	0.939	0.936	0.932
-3	0.977	0.976	0.975	0.973	0.972	0.970	0.968	0.967	0.965	0.963	0.960	0.958	0.956	0.953	0.951	0.948	0.945	0.942	0.939	0.936
-4	0.978	0.977	0.976	0.975	0.973	0.972	0.970	0.968	0.966	0.964	0.962	0.960	0.958	0.955	0.953	0.950	0.948	0.945	0.942	0.939
-5	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.958	0.955	0.953	0.950	0.948	0.945	0.942
-6	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.966	0.964	0.962	0.960	0.958	0.955	0.953	0.950	0.948	0.945
-7	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.958	0.955	0.953	0.950	0.948
-8	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.958	0.955	0.953	0.951
-9	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.975	0.974	0.973	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.958	0.956	0.954
-10	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.975	0.974	0.973	0.971	0.969	0.968	0.966	0.964	0.962	0.960	0.958	0.956
-11	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.975	0.974	0.973	0.971	0.969	0.968	0.966	0.964	0.963	0.961	0.959
-12	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.966	0.965	0.963	0.961
-13	0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.971	0.970	0.968	0.967	0.965	0.963
-14	0.987	0.987	0.986	0.985	0.984	0.983	0.982	0.982	0.980	0.979	0.978	0.977	0.976	0.974	0.973	0.970	0.968	0.967	0.965	0.963
-15	0.988	0.987	0.987	0.986	0.985	0.984	0.983	0.983	0.982	0.981	0.980	0.978	0.977	0.976	0.975	0.973	0.972	0.971	0.969	0.968
-16	0.989	0.988	0.987	0.987	0.986	0.985	0.984	0.984	0.983	0.982	0.981	0.980	0.979	0.977	0.976	0.975	0.974	0.972	0.971	0.970
-17	0.989	0.989	0.988	0.987	0.987	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.975	0.974	0.973	0.972
-18	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.973
-19	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.977	0.976	0.975
-20	0.991	0.991	0.990	0.990	0.989	0.988	0.988	0.987	0.987	0.986	0.985	0.984	0.983	0.983	0.982	0.981	0.980	0.979	0.978	0.977
-21	0.991	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987	0.987	0.986	0.985	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978
-22	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.981	0.980
-23	0.992	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.989	0.988	0.988	0.987	0.986	0.986	0.985	0.984	0.983	0.982	0.981	0.981
-24	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.988	0.988	0.987	0.987	0.986	0.985	0.984	0.983	0.982	0.982
-25	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.985	0.984	0.983	0.982
-26	0.994	0.993	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.991	0.990	0.990	0.989	0.988	0.988	0.987	0.987	0.986	0.985	0.984
-27	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.987	0.986	0.985	0.984
-28	0.994	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.991	0.991	0.990	0.990	0.989	0.989	0.988	0.988	0.987	0.986	0.986
-29	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.988	0.988	0.987	0.987
-30	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.988	0.987	0.987
-31	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.990	0.989	0.988
-32	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989	0.989
-33	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.991	0.990	0.989
-34	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.990	0.990
-35	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.991	0.990
Beneficiary older than Retiree -36	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.991	0.991
-37	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.992	0.991
-38	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991
-39	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991
-40	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.992	0.992

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																				
		45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	
Beneficiary older than Retiree	-41	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.993	0.992	
	-42	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.992	
	-43	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.993	0.992
	-44	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.995	0.994	0.993	0.992	
	-45	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.993	0.993	
	-46	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	
	-47	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994		
	-48	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994			
	-49	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996	0.995					
	-50	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.996	0.996	0.996						
-51	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997	0.997	0.996								
-52	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997	0.997									
-53	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.997	0.997									
-54	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998	0.998	0.997										
-55	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998	0.998											
-56	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998	0.998												
-57	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998	0.998													
-58	0.999	0.999	0.999	0.999	0.999	0.999	0.998	0.998														
-59	0.999	0.999	0.999	0.999	0.999	0.999	0.999															
-60	0.999	0.999	0.999	0.999	0.999	0.999																
Beneficiary older than Retiree	-61	0.999	0.999	0.999	0.999	0.999																
	-62	0.999	0.999	0.999	0.999																	
	-63	0.999	0.999	0.999																		
	-64	0.999	0.999																			
	-65	0.999																				

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree	75											0.667
	74									0.684	0.668	
	73								0.699	0.684	0.668	
	72							0.714	0.700	0.684	0.668	
	71						0.729	0.715	0.700	0.685	0.669	
	70					0.742	0.729	0.715	0.700	0.685	0.669	
	69				0.756	0.743	0.729	0.715	0.700	0.685	0.669	
	68			0.768	0.756	0.743	0.730	0.715	0.701	0.685	0.670	
	67		0.780	0.769	0.756	0.743	0.730	0.716	0.701	0.686	0.670	
	66	0.792	0.781	0.769	0.756	0.744	0.730	0.716	0.701	0.686	0.670	
	65	0.803	0.792	0.781	0.769	0.757	0.744	0.731	0.716	0.702	0.687	0.671
	64	0.803	0.792	0.781	0.769	0.757	0.744	0.731	0.717	0.702	0.687	0.671
	63	0.804	0.793	0.781	0.770	0.757	0.745	0.731	0.717	0.703	0.687	0.672
	62	0.804	0.793	0.782	0.770	0.758	0.745	0.732	0.718	0.703	0.688	0.672
	61	0.804	0.793	0.782	0.770	0.758	0.745	0.732	0.718	0.704	0.688	0.673
	60	0.805	0.794	0.783	0.771	0.759	0.746	0.733	0.719	0.704	0.689	0.673
	59	0.805	0.794	0.783	0.771	0.759	0.746	0.733	0.719	0.705	0.689	0.674
	58	0.805	0.795	0.783	0.772	0.760	0.747	0.734	0.720	0.705	0.690	0.674
	57	0.806	0.795	0.784	0.772	0.760	0.747	0.734	0.720	0.706	0.691	0.675
	56	0.806	0.795	0.784	0.773	0.760	0.748	0.735	0.721	0.706	0.691	0.676
	55	0.807	0.796	0.785	0.773	0.761	0.748	0.735	0.721	0.707	0.692	0.676
	54	0.807	0.796	0.785	0.774	0.762	0.749	0.736	0.722	0.708	0.693	0.677
	53	0.807	0.797	0.786	0.774	0.762	0.750	0.736	0.723	0.708	0.693	0.678
	52	0.808	0.797	0.786	0.775	0.763	0.750	0.737	0.723	0.709	0.694	0.679
	51	0.808	0.798	0.787	0.775	0.763	0.751	0.738	0.724	0.710	0.695	0.680
	50	0.809	0.798	0.787	0.776	0.764	0.752	0.739	0.725	0.711	0.696	0.681
	49	0.810	0.799	0.788	0.777	0.765	0.752	0.739	0.726	0.712	0.697	0.682
	48	0.810	0.800	0.789	0.777	0.766	0.753	0.740	0.727	0.713	0.698	0.683
	47	0.811	0.800	0.790	0.778	0.766	0.754	0.741	0.728	0.714	0.699	0.684
	46	0.812	0.801	0.790	0.779	0.767	0.755	0.742	0.729	0.715	0.700	0.685
	45	0.812	0.802	0.791	0.780	0.768	0.756	0.743	0.730	0.716	0.701	0.686
	44	0.813	0.803	0.792	0.781	0.769	0.757	0.744	0.731	0.717	0.703	0.688
	43	0.814	0.804	0.793	0.782	0.770	0.758	0.746	0.732	0.719	0.704	0.689
	42	0.815	0.805	0.794	0.783	0.771	0.759	0.747	0.734	0.720	0.706	0.691
	41	0.816	0.806	0.795	0.784	0.773	0.761	0.748	0.735	0.721	0.707	0.692
Beneficiary younger than Retiree	40	0.817	0.807	0.796	0.785	0.774	0.762	0.749	0.736	0.723	0.709	0.694
	39	0.818	0.808	0.797	0.786	0.775	0.763	0.751	0.738	0.724	0.710	0.696
	38	0.819	0.809	0.799	0.788	0.777	0.765	0.752	0.740	0.726	0.712	0.698
	37	0.820	0.810	0.800	0.789	0.778	0.766	0.754	0.741	0.728	0.714	0.700
	36	0.821	0.811	0.801	0.791	0.780	0.768	0.756	0.743	0.730	0.716	0.702

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary younger than Retiree	35	0.823	0.813	0.803	0.792	0.781	0.770	0.758	0.745	0.732	0.718	0.704
	34	0.824	0.814	0.804	0.794	0.783	0.771	0.760	0.747	0.734	0.721	0.706
	33	0.825	0.816	0.806	0.795	0.785	0.773	0.762	0.749	0.736	0.723	0.709
	32	0.827	0.817	0.808	0.797	0.787	0.775	0.764	0.752	0.739	0.725	0.712
	31	0.829	0.819	0.809	0.799	0.789	0.778	0.766	0.754	0.741	0.728	0.714
	30	0.830	0.821	0.811	0.801	0.791	0.780	0.768	0.756	0.744	0.731	0.717
	29	0.832	0.823	0.813	0.803	0.793	0.782	0.771	0.759	0.747	0.734	0.721
	28	0.834	0.825	0.815	0.806	0.795	0.785	0.773	0.762	0.750	0.737	0.724
	27	0.836	0.827	0.818	0.808	0.798	0.787	0.776	0.765	0.753	0.740	0.727
	26	0.838	0.829	0.820	0.810	0.800	0.790	0.779	0.768	0.756	0.744	0.731
	25	0.840	0.831	0.822	0.813	0.803	0.793	0.782	0.771	0.759	0.747	0.735
	24	0.842	0.834	0.825	0.816	0.806	0.796	0.785	0.774	0.763	0.751	0.739
	23	0.845	0.836	0.827	0.818	0.809	0.799	0.789	0.778	0.767	0.755	0.743
	22	0.847	0.839	0.830	0.821	0.812	0.802	0.792	0.782	0.770	0.759	0.747
	21	0.850	0.842	0.833	0.824	0.815	0.806	0.796	0.785	0.775	0.763	0.751
	20	0.852	0.844	0.836	0.828	0.819	0.809	0.800	0.789	0.779	0.768	0.756
	19	0.855	0.847	0.839	0.831	0.822	0.813	0.803	0.793	0.783	0.772	0.761
	18	0.858	0.850	0.842	0.834	0.826	0.817	0.807	0.798	0.788	0.777	0.766
	17	0.861	0.854	0.846	0.838	0.829	0.821	0.812	0.802	0.792	0.782	0.771
	16	0.864	0.857	0.849	0.841	0.833	0.825	0.816	0.807	0.797	0.787	0.776
15	0.867	0.860	0.853	0.845	0.837	0.829	0.820	0.811	0.802	0.792	0.782	
14	0.871	0.864	0.856	0.849	0.841	0.833	0.825	0.816	0.807	0.798	0.788	
13	0.874	0.867	0.860	0.853	0.846	0.838	0.830	0.821	0.812	0.803	0.793	
12	0.877	0.871	0.864	0.857	0.850	0.842	0.835	0.826	0.818	0.809	0.799	
11	0.881	0.875	0.868	0.861	0.854	0.847	0.839	0.831	0.823	0.815	0.806	
10	0.884	0.878	0.872	0.866	0.859	0.852	0.844	0.837	0.829	0.820	0.812	
9	0.888	0.882	0.876	0.870	0.863	0.857	0.850	0.842	0.834	0.826	0.818	
8	0.892	0.886	0.880	0.874	0.868	0.862	0.855	0.848	0.840	0.833	0.825	
7	0.896	0.890	0.884	0.879	0.873	0.866	0.860	0.853	0.846	0.839	0.831	
6	0.899	0.894	0.889	0.883	0.877	0.871	0.865	0.859	0.852	0.845	0.838	
Beneficiary younger than Retiree	5	0.903	0.898	0.893	0.888	0.882	0.876	0.871	0.864	0.858	0.851	0.844
	4	0.907	0.902	0.897	0.892	0.887	0.881	0.876	0.870	0.864	0.857	0.851
	3	0.911	0.906	0.901	0.897	0.892	0.886	0.881	0.876	0.870	0.864	0.857
	2	0.914	0.910	0.906	0.901	0.896	0.891	0.886	0.881	0.876	0.870	0.864
	1	0.918	0.914	0.910	0.905	0.901	0.896	0.892	0.887	0.881	0.876	0.870
Beneficiary same age as Retiree	0	0.922	0.918	0.914	0.910	0.906	0.901	0.897	0.892	0.887	0.882	0.877

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement											
	65	66	67	68	69	70	71	72	73	74	75	
Beneficiary older than Retiree	-1	0.925	0.922	0.918	0.914	0.910	0.906	0.902	0.897	0.893	0.888	0.883
	-2	0.929	0.925	0.922	0.918	0.915	0.911	0.907	0.903	0.898	0.894	0.889
	-3	0.932	0.929	0.926	0.922	0.919	0.915	0.912	0.908	0.904	0.900	0.895
	-4	0.936	0.933	0.930	0.926	0.923	0.920	0.916	0.913	0.909	0.905	0.901
	-5	0.939	0.936	0.933	0.930	0.927	0.924	0.921	0.918	0.914	0.910	0.907
	-6	0.942	0.940	0.937	0.934	0.931	0.928	0.925	0.922	0.919	0.916	0.912
	-7	0.945	0.943	0.940	0.938	0.935	0.932	0.930	0.927	0.924	0.921	0.917
	-8	0.948	0.946	0.944	0.941	0.939	0.936	0.934	0.931	0.928	0.925	0.922
	-9	0.951	0.949	0.947	0.945	0.942	0.940	0.938	0.935	0.933	0.930	0.927
	-10	0.954	0.952	0.950	0.948	0.946	0.944	0.941	0.939	0.937	0.934	0.931
	-11	0.957	0.955	0.953	0.951	0.949	0.947	0.945	0.943	0.941	0.938	0.936
	-12	0.959	0.958	0.956	0.954	0.952	0.950	0.948	0.946	0.944	0.942	0.940
	-13	0.962	0.960	0.958	0.957	0.955	0.953	0.952	0.950	0.948	0.946	0.943
	-14	0.964	0.963	0.961	0.959	0.958	0.956	0.955	0.953	0.951	0.949	0.947
	-15	0.966	0.965	0.963	0.962	0.961	0.959	0.957	0.956	0.954	0.952	0.950
	-16	0.968	0.967	0.966	0.964	0.963	0.962	0.960	0.958	0.957	0.955	0.953
	-17	0.970	0.969	0.968	0.967	0.965	0.964	0.963	0.961	0.959	0.957	0.955
	-18	0.972	0.971	0.970	0.969	0.967	0.966	0.965	0.963	0.962	0.960	0.958
	-19	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.965	0.964	0.962	0.960
	-20	0.976	0.975	0.973	0.972	0.971	0.970	0.969	0.967	0.966	0.964	0.962
	-21	0.977	0.976	0.975	0.974	0.973	0.972	0.971	0.969	0.968	0.966	0.964
	-22	0.979	0.978	0.977	0.976	0.975	0.973	0.972	0.971	0.969	0.967	0.965
	-23	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.972	0.971	0.969	0.967
	-24	0.981	0.980	0.979	0.978	0.977	0.976	0.975	0.974	0.972	0.970	0.968
	-25	0.982	0.981	0.980	0.980	0.979	0.977	0.976	0.975	0.973	0.971	0.969
	-26	0.983	0.982	0.982	0.981	0.980	0.978	0.977	0.976	0.974	0.972	0.971
	-27	0.984	0.983	0.983	0.982	0.981	0.979	0.978	0.977	0.975	0.974	0.972
	-28	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.978	0.976	0.974	0.972
	-29	0.986	0.985	0.984	0.983	0.982	0.981	0.980	0.979	0.977	0.975	0.973
	-30	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.979	0.978	0.976	0.974
	-31	0.987	0.986	0.986	0.985	0.984	0.983	0.981	0.980	0.978	0.977	0.975
	-32	0.988	0.987	0.986	0.985	0.984	0.983	0.982	0.981	0.979	0.977	0.975
	-33	0.988	0.988	0.987	0.986	0.985	0.984	0.982	0.981	0.979	0.978	0.976
	-34	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980	0.978	0.976
	-35	0.989	0.988	0.988	0.987	0.986	0.985	0.983	0.982	0.980	0.978	0.977
Beneficiary older than Retiree	-36	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.982	0.981	0.979	
	-37	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.981		
	-38	0.990	0.990	0.989	0.988	0.987	0.986	0.984	0.983			
	-39	0.991	0.990	0.989	0.988	0.987	0.986	0.985				
	-40	0.991	0.990	0.989	0.988	0.987	0.986					

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		65	66	67	68	69	70	71	72	73	74	75
Beneficiary	-41	0.991	0.990	0.989	0.988	0.987						
older	-42	0.991	0.990	0.990	0.989							
than	-43	0.992	0.991	0.990								
Retiree	-44	0.992	0.991									
	-45	0.992										
	-46											
	-47											
	-48											
	-49											
	-50											
	-51											
	-52											
	-53											
	-54											
	-55											
	-56											
	-57											
	-58											
	-59											
	-60											
Beneficiary	-61											
older	-62											
than	-63											
Retiree	-64											
	-65											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary younger than Retiree	70																			
	69																			
	68																			
	67																			
	66																			
	65																			
	64																			
	63																			
	62																			
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	44																			
	43																			
	42																			
	41																			
	40																			
	39																			0.823
	38																		0.825	0.824
	37																	0.826	0.825	0.824
	36																0.827	0.826	0.825	0.824
Beneficiary younger than Retiree	35															0.828	0.827	0.826	0.825	0.824
	34														0.828	0.828	0.827	0.826	0.826	0.825
	33													0.829	0.829	0.828	0.827	0.827	0.826	0.825
	32												0.830	0.829	0.829	0.828	0.828	0.827	0.826	0.825
	31										0.831	0.830	0.830	0.829	0.829	0.828	0.827	0.827	0.827	0.826

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary younger than Retiree	30											0.831	0.831	0.830	0.830	0.829	0.829	0.828	0.828	0.827	0.826
	29										0.832	0.831	0.831	0.831	0.830	0.830	0.829	0.829	0.828	0.827	0.827
	28									0.832	0.832	0.832	0.831	0.831	0.830	0.830	0.829	0.828	0.828	0.827	0.827
	27								0.833	0.833	0.832	0.832	0.832	0.831	0.831	0.830	0.830	0.829	0.829	0.828	0.827
	26							0.833	0.833	0.833	0.833	0.832	0.832	0.831	0.831	0.830	0.830	0.829	0.829	0.828	0.827
	25						0.834	0.833	0.833	0.833	0.833	0.833	0.832	0.832	0.832	0.831	0.831	0.830	0.830	0.829	0.828
	24					0.834	0.834	0.834	0.834	0.833	0.833	0.833	0.832	0.832	0.832	0.831	0.831	0.830	0.830	0.829	0.828
	23				0.834	0.834	0.834	0.834	0.834	0.833	0.833	0.833	0.833	0.832	0.832	0.832	0.831	0.831	0.830	0.830	0.829
	22			0.835	0.835	0.834	0.834	0.834	0.834	0.834	0.834	0.834	0.833	0.833	0.833	0.832	0.832	0.832	0.831	0.831	0.830
	21		0.835	0.835	0.835	0.835	0.835	0.835	0.834	0.834	0.834	0.834	0.833	0.833	0.833	0.833	0.832	0.832	0.831	0.831	0.831
	20	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.834	0.834	0.834	0.834	0.834	0.833	0.833	0.833	0.832	0.832	0.831
	19	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.834	0.834	0.834	0.833	0.833	0.833	0.833	0.832
	18	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.834	0.834	0.834	0.834	0.833	0.833
	17	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.835	0.835	0.835	0.835	0.835	0.834	0.834
	16	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.836	0.835	0.835	0.835	0.835	0.834
	15	0.836	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.836	0.836	0.836	0.836	0.836	0.836	0.835
	14	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.836
	13	0.837	0.837	0.837	0.837	0.837	0.837	0.837	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.837	0.837	0.837
	12	0.837	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838
11	0.838	0.838	0.838	0.838	0.838	0.838	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.839	
10	0.838	0.838	0.838	0.839	0.839	0.839	0.839	0.839	0.839	0.839	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	
9	0.839	0.839	0.839	0.839	0.839	0.839	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.841	0.841	0.841	0.841	0.841	0.841	0.841	
8	0.839	0.839	0.839	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.841	0.841	0.841	0.841	0.841	0.842	0.842	0.842	0.842	0.842	
7	0.839	0.840	0.840	0.840	0.840	0.840	0.841	0.841	0.841	0.841	0.841	0.841	0.842	0.842	0.842	0.842	0.843	0.843	0.843	0.843	
6	0.840	0.840	0.840	0.841	0.841	0.841	0.841	0.841	0.842	0.842	0.842	0.842	0.843	0.843	0.843	0.843	0.844	0.844	0.844	0.844	
5	0.840	0.841	0.841	0.841	0.841	0.842	0.842	0.842	0.843	0.843	0.843	0.843	0.844	0.844	0.844	0.844	0.845	0.845	0.845	0.846	
4	0.841	0.841	0.841	0.842	0.842	0.842	0.843	0.843	0.843	0.844	0.844	0.844	0.845	0.845	0.845	0.846	0.846	0.846	0.847	0.847	
3	0.841	0.842	0.842	0.842	0.843	0.843	0.843	0.844	0.844	0.844	0.844	0.845	0.845	0.846	0.846	0.847	0.847	0.847	0.848	0.848	
2	0.842	0.842	0.843	0.843	0.843	0.844	0.844	0.844	0.845	0.845	0.846	0.846	0.847	0.847	0.847	0.848	0.848	0.849	0.849	0.850	
1	0.842	0.843	0.843	0.844	0.844	0.844	0.845	0.845	0.846	0.846	0.847	0.847	0.848	0.848	0.849	0.849	0.850	0.850	0.851	0.852	
Beneficiary same age as Retiree	0	0.843	0.843	0.844	0.844	0.845	0.845	0.846	0.846	0.847	0.847	0.848	0.848	0.849	0.849	0.850	0.851	0.851	0.852	0.852	

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																					
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39		
Beneficiary older than Retiree	-1	0.844	0.844	0.844	0.845	0.845	0.846	0.846	0.847	0.848	0.848	0.849	0.849	0.850	0.851	0.851	0.852	0.853	0.853	0.854	0.855	
	-2	0.844	0.845	0.845	0.846	0.846	0.847	0.847	0.848	0.848	0.849	0.850	0.850	0.851	0.851	0.852	0.853	0.854	0.855	0.855	0.856	0.856
	-3	0.845	0.845	0.846	0.846	0.847	0.848	0.848	0.849	0.849	0.850	0.851	0.851	0.852	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860
	-4	0.846	0.846	0.847	0.847	0.848	0.848	0.849	0.850	0.850	0.851	0.852	0.853	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.861
	-5	0.846	0.847	0.847	0.848	0.849	0.849	0.850	0.851	0.851	0.852	0.853	0.854	0.855	0.856	0.856	0.857	0.858	0.859	0.860	0.861	0.862
	-6	0.847	0.848	0.848	0.849	0.850	0.850	0.851	0.852	0.853	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.862	0.863	0.864
	-7	0.848	0.848	0.849	0.850	0.850	0.851	0.852	0.853	0.854	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.862	0.863	0.864	0.866	0.867
	-8	0.848	0.849	0.850	0.851	0.851	0.852	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.862	0.863	0.864	0.866	0.867	0.869
	-9	0.849	0.850	0.851	0.852	0.852	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.862	0.864	0.865	0.866	0.867	0.869	0.871
	-10	0.850	0.851	0.852	0.852	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.863	0.864	0.865	0.866	0.868	0.869	0.871	0.873
	-11	0.851	0.852	0.853	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.861	0.862	0.863	0.864	0.866	0.867	0.868	0.870	0.871	0.873	0.875
	-12	0.852	0.853	0.854	0.855	0.855	0.856	0.857	0.859	0.860	0.861	0.862	0.863	0.865	0.866	0.867	0.869	0.870	0.872	0.873	0.875	0.877
	-13	0.853	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.862	0.863	0.865	0.866	0.867	0.869	0.870	0.872	0.873	0.875	0.877	0.879
	-14	0.854	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.862	0.864	0.865	0.866	0.868	0.869	0.870	0.872	0.874	0.875	0.877	0.879	0.881
	-15	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.862	0.864	0.865	0.866	0.868	0.869	0.871	0.872	0.874	0.875	0.877	0.879	0.881	0.883
-16	0.856	0.857	0.858	0.859	0.860	0.861	0.863	0.864	0.865	0.866	0.868	0.869	0.871	0.872	0.874	0.876	0.877	0.879	0.881	0.883	0.885	
-17	0.857	0.858	0.859	0.860	0.861	0.863	0.864	0.865	0.866	0.867	0.868	0.869	0.871	0.873	0.874	0.876	0.877	0.879	0.881	0.883	0.885	
-18	0.858	0.859	0.860	0.861	0.863	0.864	0.865	0.866	0.867	0.868	0.870	0.871	0.873	0.874	0.876	0.878	0.879	0.881	0.883	0.885	0.887	
-19	0.859	0.860	0.861	0.863	0.864	0.865	0.866	0.867	0.868	0.870	0.871	0.873	0.874	0.876	0.878	0.880	0.881	0.883	0.885	0.887	0.889	
-20	0.860	0.861	0.863	0.864	0.865	0.867	0.868	0.870	0.871	0.873	0.874	0.876	0.878	0.880	0.881	0.883	0.885	0.887	0.889	0.891	0.893	
-21	0.862	0.863	0.864	0.865	0.867	0.868	0.870	0.871	0.873	0.874	0.876	0.878	0.880	0.882	0.883	0.885	0.887	0.889	0.891	0.893	0.896	
-22	0.863	0.864	0.865	0.867	0.868	0.870	0.871	0.873	0.875	0.876	0.878	0.880	0.882	0.883	0.885	0.887	0.889	0.891	0.894	0.896	0.898	
-23	0.864	0.865	0.867	0.868	0.870	0.871	0.873	0.875	0.876	0.878	0.880	0.882	0.883	0.885	0.887	0.889	0.891	0.894	0.896	0.898	0.900	
-24	0.865	0.867	0.868	0.870	0.871	0.873	0.875	0.876	0.878	0.880	0.882	0.884	0.885	0.887	0.889	0.892	0.894	0.896	0.898	0.900	0.903	
-25	0.867	0.868	0.870	0.871	0.873	0.875	0.876	0.878	0.880	0.882	0.884	0.885	0.887	0.889	0.892	0.894	0.896	0.898	0.900	0.903	0.905	
-26	0.868	0.870	0.871	0.873	0.875	0.876	0.878	0.880	0.882	0.884	0.885	0.887	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	
-27	0.870	0.871	0.873	0.875	0.876	0.878	0.880	0.882	0.884	0.886	0.887	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	
-28	0.871	0.873	0.875	0.876	0.878	0.880	0.882	0.884	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	
-29	0.873	0.875	0.876	0.878	0.880	0.882	0.884	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	
-30	0.875	0.876	0.878	0.880	0.882	0.884	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	
-31	0.876	0.878	0.880	0.882	0.884	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	
-32	0.878	0.880	0.882	0.884	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	
-33	0.880	0.882	0.884	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	
-34	0.882	0.884	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	
-35	0.884	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	
-36	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	
-37	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	
-38	0.890	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	
-39	0.892	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	
-40	0.894	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.940	

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary older than Retiree	-41	0.896	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942
	-42	0.898	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945
	-43	0.900	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947
	-44	0.903	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950
	-45	0.905	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952
	-46	0.907	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954
	-47	0.910	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956
	-48	0.912	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958
	-49	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960
	-50	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962
	-51	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964
	-52	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966
	-53	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967
	-54	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969
	-55	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970
	-56	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971
	-57	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972
	-58	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973
	-59	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974
	-60	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975
	-61	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976
	-62	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977
	-63	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977
	-64	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978
	-65	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979
	-66	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979
	-67	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979
	-68	0.960	0.962	0.964	0.966	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.980
	-69	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980
	-70	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981
	-71	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981
	-72	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981	
	-73	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981		
	-74	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981			
	-75	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981				
Beneficiary older than Retiree	-76	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981					
	-77	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981						
	-78	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981							
	-79	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981								
	-80	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981									

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Beneficiary	-81	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981										
older	-82	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981											
than	-83	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981												
Retiree	-84	0.979	0.979	0.979	0.980	0.980	0.981	0.981													
	-85	0.979	0.979	0.980	0.980	0.981	0.981														
	-86	0.979	0.980	0.980	0.981	0.981															
	-87	0.980	0.980	0.981	0.981																
	-88	0.980	0.981	0.981																	
	-89	0.981	0.981																		
	-90	0.981																			

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary younger than Retiree 70																				
69																				
68																				
67																				
66																				
65																				
64																				
63																				
62																				
61																				
60																				
59																				0.759
58																			0.766	0.759
57																		0.772	0.766	0.760
56																	0.777	0.772	0.766	0.760
55																0.782	0.777	0.772	0.766	0.760
54															0.787	0.782	0.778	0.772	0.767	0.761
53														0.791	0.787	0.782	0.778	0.773	0.767	0.761
52													0.795	0.791	0.787	0.783	0.778	0.773	0.767	0.761
51												0.798	0.795	0.791	0.787	0.783	0.778	0.773	0.768	0.762
50											0.801	0.798	0.795	0.792	0.788	0.783	0.779	0.774	0.768	0.762
49										0.804	0.801	0.799	0.795	0.792	0.788	0.784	0.779	0.774	0.769	0.762
48									0.807	0.804	0.802	0.799	0.796	0.792	0.788	0.784	0.780	0.774	0.769	0.763
47								0.809	0.807	0.805	0.802	0.799	0.796	0.792	0.789	0.784	0.780	0.775	0.769	0.763
46							0.812	0.810	0.807	0.805	0.802	0.799	0.796	0.793	0.789	0.785	0.780	0.775	0.770	0.764
45						0.814	0.812	0.810	0.808	0.805	0.803	0.800	0.797	0.793	0.789	0.785	0.781	0.776	0.770	0.764
44					0.816	0.814	0.812	0.810	0.808	0.806	0.803	0.800	0.797	0.794	0.790	0.786	0.781	0.776	0.771	0.765
43				0.818	0.816	0.814	0.813	0.811	0.808	0.806	0.803	0.801	0.797	0.794	0.790	0.786	0.782	0.777	0.771	0.766
42			0.819	0.818	0.816	0.815	0.813	0.811	0.809	0.806	0.804	0.801	0.798	0.794	0.791	0.787	0.782	0.777	0.772	0.766
41		0.821	0.819	0.818	0.817	0.815	0.813	0.811	0.809	0.807	0.804	0.801	0.798	0.795	0.791	0.787	0.783	0.778	0.773	0.767
40	0.822	0.821	0.820	0.818	0.817	0.815	0.813	0.812	0.809	0.807	0.805	0.802	0.799	0.795	0.792	0.788	0.783	0.779	0.773	0.768
39	0.822	0.821	0.820	0.819	0.817	0.816	0.814	0.812	0.810	0.808	0.805	0.802	0.799	0.796	0.792	0.788	0.784	0.779	0.774	0.768
38	0.823	0.821	0.820	0.819	0.818	0.816	0.814	0.812	0.810	0.808	0.805	0.803	0.800	0.797	0.793	0.789	0.785	0.780	0.775	0.769
37	0.823	0.822	0.821	0.819	0.818	0.816	0.815	0.813	0.811	0.808	0.806	0.803	0.800	0.797	0.794	0.790	0.785	0.781	0.776	0.770
36	0.823	0.822	0.821	0.820	0.818	0.817	0.815	0.813	0.811	0.809	0.806	0.804	0.801	0.798	0.794	0.790	0.786	0.781	0.776	0.771
Beneficiary younger than Retiree 35	0.823	0.822	0.821	0.820	0.819	0.817	0.815	0.814	0.812	0.809	0.807	0.804	0.802	0.798	0.795	0.791	0.787	0.782	0.777	0.772
34	0.824	0.823	0.822	0.820	0.819	0.818	0.816	0.814	0.812	0.810	0.808	0.805	0.802	0.799	0.796	0.792	0.788	0.783	0.778	0.773
33	0.824	0.823	0.822	0.821	0.819	0.818	0.816	0.815	0.813	0.811	0.808	0.806	0.803	0.800	0.796	0.793	0.789	0.784	0.779	0.774
32	0.825	0.824	0.822	0.821	0.820	0.818	0.817	0.815	0.813	0.811	0.809	0.806	0.804	0.801	0.797	0.794	0.790	0.785	0.780	0.775
31	0.825	0.824	0.823	0.822	0.820	0.819	0.817	0.816	0.814	0.812	0.810	0.807	0.804	0.801	0.798	0.794	0.790	0.786	0.781	0.776

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement																			
		40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary younger than Retiree	30	0.825	0.824	0.823	0.822	0.821	0.820	0.818	0.816	0.815	0.812	0.810	0.808	0.805	0.802	0.799	0.795	0.792	0.787	0.782	0.777
	29	0.826	0.825	0.824	0.823	0.821	0.820	0.819	0.817	0.815	0.813	0.811	0.809	0.806	0.803	0.800	0.796	0.793	0.788	0.784	0.778
	28	0.826	0.825	0.824	0.823	0.822	0.821	0.819	0.818	0.816	0.814	0.812	0.810	0.807	0.804	0.801	0.798	0.794	0.790	0.785	0.780
	27	0.827	0.826	0.825	0.824	0.823	0.821	0.820	0.818	0.817	0.815	0.813	0.810	0.808	0.805	0.802	0.799	0.795	0.791	0.786	0.781
	26	0.827	0.826	0.825	0.824	0.823	0.822	0.821	0.819	0.817	0.816	0.814	0.811	0.809	0.806	0.803	0.800	0.796	0.792	0.788	0.783
	25	0.828	0.827	0.826	0.825	0.824	0.823	0.821	0.820	0.818	0.817	0.815	0.812	0.810	0.807	0.804	0.801	0.798	0.794	0.789	0.784
	24	0.828	0.828	0.827	0.826	0.825	0.823	0.822	0.821	0.819	0.817	0.816	0.813	0.811	0.809	0.806	0.802	0.799	0.795	0.791	0.786
	23	0.829	0.828	0.827	0.826	0.825	0.824	0.823	0.822	0.820	0.818	0.817	0.815	0.812	0.810	0.807	0.804	0.800	0.797	0.793	0.788
	22	0.830	0.829	0.828	0.827	0.826	0.825	0.824	0.823	0.821	0.820	0.818	0.816	0.814	0.811	0.808	0.805	0.802	0.798	0.794	0.790
	21	0.830	0.829	0.829	0.828	0.827	0.826	0.825	0.824	0.822	0.821	0.819	0.817	0.815	0.812	0.810	0.807	0.804	0.800	0.796	0.792
	20	0.831	0.830	0.830	0.829	0.828	0.827	0.826	0.825	0.823	0.822	0.820	0.818	0.816	0.814	0.811	0.809	0.805	0.802	0.798	0.794
	19	0.832	0.831	0.830	0.830	0.829	0.828	0.827	0.826	0.824	0.823	0.821	0.820	0.818	0.815	0.813	0.810	0.807	0.804	0.800	0.796
	18	0.832	0.832	0.831	0.831	0.830	0.829	0.828	0.827	0.826	0.824	0.823	0.821	0.819	0.817	0.815	0.812	0.809	0.806	0.802	0.798
	17	0.833	0.833	0.832	0.831	0.831	0.830	0.829	0.828	0.827	0.826	0.824	0.823	0.821	0.819	0.817	0.814	0.811	0.808	0.805	0.801
	16	0.834	0.834	0.833	0.832	0.832	0.831	0.830	0.829	0.828	0.827	0.826	0.824	0.822	0.821	0.818	0.816	0.813	0.810	0.807	0.803
	15	0.835	0.834	0.834	0.834	0.833	0.832	0.831	0.831	0.830	0.829	0.827	0.826	0.824	0.822	0.820	0.818	0.816	0.813	0.809	0.806
	14	0.836	0.835	0.835	0.835	0.834	0.833	0.833	0.832	0.831	0.830	0.829	0.828	0.826	0.824	0.822	0.820	0.818	0.815	0.812	0.808
	13	0.837	0.836	0.836	0.836	0.835	0.835	0.834	0.833	0.833	0.832	0.831	0.829	0.828	0.826	0.825	0.823	0.820	0.818	0.815	0.811
	12	0.838	0.838	0.837	0.837	0.837	0.836	0.836	0.835	0.834	0.833	0.832	0.831	0.830	0.828	0.827	0.825	0.823	0.820	0.817	0.814
	11	0.839	0.839	0.838	0.838	0.838	0.838	0.837	0.837	0.836	0.835	0.834	0.833	0.832	0.831	0.829	0.827	0.825	0.823	0.820	0.817
10	0.840	0.840	0.840	0.840	0.839	0.839	0.839	0.838	0.838	0.837	0.836	0.835	0.834	0.833	0.832	0.830	0.828	0.826	0.823	0.821	
9	0.841	0.841	0.841	0.841	0.841	0.841	0.840	0.840	0.839	0.839	0.838	0.837	0.836	0.835	0.834	0.833	0.831	0.829	0.827	0.824	
8	0.842	0.842	0.842	0.842	0.842	0.842	0.842	0.842	0.841	0.841	0.840	0.840	0.839	0.838	0.837	0.835	0.834	0.832	0.830	0.827	
7	0.844	0.844	0.844	0.844	0.844	0.844	0.844	0.843	0.843	0.843	0.842	0.842	0.841	0.840	0.839	0.838	0.837	0.835	0.833	0.831	
6	0.845	0.845	0.845	0.845	0.845	0.845	0.845	0.845	0.845	0.845	0.845	0.844	0.844	0.843	0.842	0.841	0.840	0.838	0.837	0.834	
5	0.846	0.846	0.847	0.847	0.847	0.847	0.847	0.847	0.847	0.847	0.847	0.847	0.846	0.846	0.845	0.844	0.843	0.842	0.840	0.838	
4	0.848	0.848	0.848	0.849	0.849	0.849	0.849	0.849	0.849	0.849	0.849	0.849	0.849	0.849	0.848	0.847	0.846	0.845	0.844	0.842	
3	0.849	0.850	0.850	0.850	0.851	0.851	0.851	0.851	0.852	0.852	0.852	0.852	0.852	0.852	0.851	0.850	0.850	0.849	0.847	0.846	
2	0.851	0.851	0.852	0.852	0.852	0.853	0.853	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.853	0.852	0.851	0.850	
1	0.852	0.853	0.853	0.854	0.854	0.855	0.855	0.856	0.856	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.856	0.855	0.854	
Beneficiary same age as Retiree	0	0.854	0.854	0.855	0.856	0.856	0.857	0.858	0.858	0.859	0.859	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.859	0.858

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity for Disabled Members)

Beneficiary Age Difference	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Beneficiary older than Retiree	-1	0.855	0.856	0.857	0.858	0.858	0.859	0.860	0.860	0.861	0.862	0.862	0.863	0.863	0.864	0.864	0.864	0.863	0.863	0.862
	-2	0.857	0.858	0.859	0.860	0.860	0.861	0.862	0.863	0.864	0.864	0.865	0.866	0.866	0.867	0.867	0.867	0.867	0.867	0.866
	-3	0.859	0.860	0.861	0.862	0.863	0.863	0.864	0.865	0.866	0.867	0.868	0.869	0.869	0.870	0.870	0.871	0.871	0.871	0.871
	-4	0.861	0.862	0.863	0.864	0.865	0.866	0.867	0.868	0.869	0.870	0.871	0.871	0.872	0.873	0.874	0.874	0.875	0.875	0.875
	-5	0.862	0.864	0.865	0.866	0.867	0.868	0.869	0.870	0.871	0.872	0.873	0.874	0.875	0.876	0.877	0.878	0.878	0.879	0.879
	-6	0.864	0.865	0.867	0.868	0.869	0.870	0.871	0.873	0.874	0.875	0.876	0.877	0.878	0.879	0.880	0.881	0.882	0.883	0.883
	-7	0.866	0.867	0.869	0.870	0.871	0.873	0.874	0.875	0.877	0.878	0.879	0.880	0.882	0.883	0.884	0.885	0.886	0.887	0.887
	-8	0.868	0.869	0.871	0.872	0.874	0.875	0.876	0.878	0.879	0.881	0.882	0.883	0.885	0.886	0.887	0.888	0.889	0.890	0.891
	-9	0.870	0.871	0.873	0.874	0.876	0.877	0.879	0.880	0.882	0.883	0.885	0.886	0.888	0.889	0.891	0.892	0.893	0.894	0.895
	-10	0.872	0.874	0.875	0.877	0.878	0.880	0.881	0.883	0.885	0.886	0.888	0.889	0.891	0.892	0.894	0.895	0.897	0.898	0.899
-11	0.874	0.876	0.877	0.879	0.880	0.882	0.884	0.886	0.887	0.889	0.891	0.892	0.894	0.896	0.897	0.899	0.900	0.902	0.903	
-12	0.876	0.878	0.879	0.881	0.883	0.885	0.886	0.888	0.888	0.890	0.892	0.894	0.895	0.897	0.899	0.900	0.902	0.905	0.907	
-13	0.878	0.880	0.882	0.883	0.885	0.887	0.889	0.891	0.893	0.894	0.896	0.898	0.900	0.902	0.904	0.905	0.907	0.909	0.910	
-14	0.880	0.882	0.884	0.886	0.888	0.889	0.891	0.893	0.895	0.897	0.899	0.901	0.903	0.905	0.907	0.909	0.911	0.912	0.914	
-15	0.882	0.884	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.900	0.902	0.904	0.906	0.908	0.910	0.912	0.914	0.916	0.918	
-16	0.885	0.886	0.888	0.890	0.892	0.894	0.896	0.898	0.901	0.903	0.905	0.907	0.909	0.911	0.913	0.915	0.917	0.919	0.921	
-17	0.887	0.889	0.891	0.893	0.895	0.897	0.899	0.901	0.903	0.905	0.908	0.910	0.912	0.914	0.916	0.918	0.920	0.922	0.924	
-18	0.889	0.891	0.893	0.895	0.897	0.899	0.901	0.904	0.906	0.908	0.910	0.913	0.915	0.917	0.919	0.922	0.924	0.926	0.928	
-19	0.891	0.893	0.895	0.897	0.900	0.902	0.904	0.906	0.909	0.911	0.913	0.915	0.918	0.920	0.922	0.925	0.927	0.929	0.931	
-20	0.893	0.895	0.898	0.900	0.902	0.904	0.907	0.909	0.911	0.914	0.916	0.918	0.921	0.923	0.925	0.928	0.930	0.932	0.934	
-21	0.896	0.898	0.900	0.902	0.904	0.907	0.909	0.911	0.914	0.916	0.919	0.921	0.923	0.926	0.928	0.930	0.933	0.935	0.937	
-22	0.898	0.900	0.902	0.905	0.907	0.909	0.912	0.914	0.916	0.919	0.921	0.924	0.926	0.929	0.931	0.933	0.936	0.938	0.940	
-23	0.900	0.902	0.905	0.907	0.909	0.912	0.914	0.917	0.919	0.922	0.924	0.926	0.929	0.931	0.934	0.936	0.938	0.941	0.943	
-24	0.902	0.905	0.907	0.909	0.912	0.914	0.917	0.919	0.922	0.924	0.927	0.929	0.932	0.934	0.936	0.939	0.941	0.943	0.946	
-25	0.905	0.907	0.910	0.912	0.914	0.917	0.919	0.922	0.924	0.927	0.929	0.932	0.934	0.937	0.939	0.942	0.944	0.946	0.948	
-26	0.907	0.910	0.912	0.914	0.917	0.919	0.922	0.924	0.927	0.929	0.932	0.934	0.937	0.939	0.942	0.944	0.946	0.949	0.951	
-27	0.910	0.912	0.914	0.917	0.919	0.922	0.924	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.944	0.947	0.949	0.951	0.953	
-28	0.912	0.915	0.917	0.919	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.944	0.947	0.949	0.951	0.953	0.956	
-29	0.915	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.949	0.952	0.954	0.956	0.958	
-30	0.917	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.949	0.952	0.954	0.956	0.958	0.960	
-31	0.920	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.949	0.952	0.954	0.956	0.958	0.960	0.962	
-32	0.922	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.949	0.952	0.954	0.956	0.958	0.960	0.962	0.964	
-33	0.925	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.949	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	
-34	0.927	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.949	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.968	
-35	0.930	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.965	0.967	0.970	
Beneficiary older than Retiree	-36	0.932	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.970	
	-37	0.935	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.971	
	-38	0.937	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.972	
	-39	0.940	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.974
	-40	0.942	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.975

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity for Disabled Members)

Beneficiary Age Difference	Attained Age at Retirement																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
Beneficiary	-41	0.945	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976
older	-42	0.947	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977
than	-43	0.950	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977
Retiree	-44	0.952	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978
	-45	0.954	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979
	-46	0.956	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979
	-47	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979
	-48	0.960	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980
	-49	0.962	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980
	-50	0.964	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.980
	-51	0.966	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981
	-52	0.967	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981	0.981
	-53	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981		
	-54	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981			
	-55	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981				
	-56	0.972	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981					
	-57	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981						
	-58	0.974	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981							
	-59	0.975	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981								
	-60	0.976	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981									
	-61	0.977	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981										
	-62	0.977	0.978	0.979	0.979	0.979	0.980	0.980	0.981	0.981											
	-63	0.978	0.979	0.979	0.979	0.979	0.980	0.980	0.981	0.981											
	-64	0.979	0.979	0.979	0.980	0.980	0.981	0.981													
	-65	0.979	0.979	0.980	0.980	0.981	0.981														
	-66	0.979	0.980	0.980	0.981	0.981															
	-67	0.980	0.980	0.981	0.981																
	-68	0.980	0.981	0.981																	
	-69	0.981	0.981																		
	-70	0.981																			
	-71																				
	-72																				
	-73																				
	-74																				
	-75																				
Beneficiary	-76																				
older	-77																				
than	-78																				
Retiree	-79																				
	-80																				

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity for Disabled Members)

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

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity for Disabled Members)

Beneficiary Age Difference	Attained Age at Retirement										
	60	61	62	63	64	65	66	67	68	69	70
Beneficiary younger than Retiree	70										0.633
	69									0.649	0.633
	68								0.664	0.649	0.633
	67							0.678	0.664	0.649	0.633
	66						0.692	0.679	0.665	0.650	0.634
	65					0.704	0.692	0.679	0.665	0.650	0.634
	64				0.716	0.705	0.692	0.679	0.665	0.650	0.634
	63			0.726	0.716	0.705	0.693	0.679	0.665	0.650	0.635
	62		0.736	0.726	0.716	0.705	0.693	0.680	0.666	0.651	0.635
	61	0.744	0.736	0.727	0.717	0.706	0.693	0.680	0.666	0.651	0.635
	60	0.752	0.744	0.736	0.727	0.717	0.706	0.694	0.680	0.666	0.652
	59	0.752	0.745	0.736	0.727	0.717	0.706	0.694	0.681	0.667	0.652
	58	0.753	0.745	0.737	0.728	0.718	0.707	0.694	0.681	0.667	0.652
	57	0.753	0.745	0.737	0.728	0.718	0.707	0.695	0.682	0.668	0.653
	56	0.753	0.746	0.737	0.728	0.718	0.707	0.695	0.682	0.668	0.653
	55	0.753	0.746	0.738	0.729	0.719	0.708	0.696	0.683	0.669	0.654
	54	0.754	0.746	0.738	0.729	0.719	0.708	0.696	0.683	0.669	0.654
	53	0.754	0.747	0.739	0.730	0.720	0.709	0.697	0.684	0.670	0.655
	52	0.755	0.747	0.739	0.730	0.720	0.709	0.697	0.684	0.670	0.656
	51	0.755	0.748	0.739	0.730	0.721	0.710	0.698	0.685	0.671	0.656
	50	0.755	0.748	0.740	0.731	0.721	0.710	0.698	0.685	0.672	0.657
	49	0.756	0.748	0.740	0.732	0.722	0.711	0.699	0.686	0.672	0.658
	48	0.756	0.749	0.741	0.732	0.722	0.711	0.699	0.687	0.673	0.658
	47	0.757	0.750	0.741	0.733	0.723	0.712	0.700	0.687	0.674	0.659
	46	0.757	0.750	0.742	0.733	0.724	0.713	0.701	0.688	0.674	0.660
	45	0.758	0.751	0.743	0.734	0.724	0.714	0.702	0.689	0.675	0.661
	44	0.758	0.751	0.743	0.735	0.725	0.714	0.702	0.690	0.676	0.662
	43	0.759	0.752	0.744	0.735	0.726	0.715	0.703	0.691	0.677	0.663
	42	0.760	0.753	0.745	0.736	0.727	0.716	0.704	0.692	0.678	0.664
	41	0.760	0.753	0.746	0.737	0.727	0.717	0.705	0.693	0.679	0.665
	40	0.761	0.754	0.746	0.738	0.728	0.718	0.706	0.694	0.680	0.666
	39	0.762	0.755	0.747	0.739	0.729	0.719	0.707	0.695	0.682	0.667
	38	0.763	0.756	0.748	0.740	0.730	0.720	0.708	0.696	0.683	0.669
	37	0.764	0.757	0.749	0.741	0.731	0.721	0.710	0.697	0.684	0.670
	36	0.765	0.758	0.750	0.742	0.733	0.722	0.711	0.699	0.686	0.672
Beneficiary younger than Retiree	35	0.766	0.759	0.751	0.743	0.734	0.724	0.712	0.700	0.687	0.673
	34	0.767	0.760	0.752	0.744	0.735	0.725	0.714	0.702	0.689	0.675
	33	0.768	0.761	0.754	0.745	0.736	0.726	0.715	0.703	0.690	0.677
	32	0.769	0.762	0.755	0.747	0.738	0.728	0.717	0.705	0.692	0.679
	31	0.770	0.764	0.756	0.748	0.739	0.730	0.719	0.707	0.694	0.681

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
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Table 9b: 50% Joint and Survivor Annuity with Pop-up Feature - Option 3A - Disabled Members
 (Factor Multiplied by Option 1 Non-Refund Life Annuity for Disabled Members)

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary younger than Retiree	30	0.771	0.765	0.758	0.750	0.741	0.731	0.720	0.709	0.696	0.683	0.669
	29	0.773	0.766	0.759	0.751	0.743	0.733	0.722	0.711	0.698	0.685	0.671
Beneficiary younger than Retiree	28	0.774	0.768	0.761	0.753	0.745	0.735	0.724	0.713	0.701	0.687	0.673
	27	0.776	0.769	0.763	0.755	0.747	0.737	0.726	0.715	0.703	0.690	0.676
Beneficiary younger than Retiree	26	0.777	0.771	0.764	0.757	0.749	0.739	0.729	0.717	0.705	0.693	0.679
	25	0.779	0.773	0.766	0.759	0.751	0.741	0.731	0.720	0.708	0.695	0.682
Beneficiary younger than Retiree	24	0.781	0.775	0.768	0.761	0.753	0.744	0.734	0.723	0.711	0.698	0.685
	23	0.783	0.777	0.770	0.763	0.755	0.746	0.736	0.725	0.714	0.701	0.688
Beneficiary younger than Retiree	22	0.785	0.779	0.773	0.766	0.758	0.749	0.739	0.728	0.717	0.705	0.692
	21	0.787	0.781	0.775	0.768	0.760	0.752	0.742	0.731	0.720	0.708	0.695
Beneficiary younger than Retiree	20	0.789	0.784	0.777	0.771	0.763	0.755	0.745	0.735	0.724	0.712	0.699
	19	0.791	0.786	0.780	0.773	0.766	0.758	0.748	0.738	0.727	0.715	0.703
Beneficiary younger than Retiree	18	0.794	0.789	0.783	0.776	0.769	0.761	0.752	0.742	0.731	0.719	0.707
	17	0.796	0.791	0.786	0.779	0.772	0.764	0.755	0.745	0.735	0.724	0.712
Beneficiary younger than Retiree	16	0.799	0.794	0.789	0.782	0.776	0.768	0.759	0.749	0.739	0.728	0.716
	15	0.802	0.797	0.792	0.786	0.779	0.771	0.763	0.753	0.743	0.732	0.721
Beneficiary younger than Retiree	14	0.804	0.800	0.795	0.789	0.783	0.775	0.767	0.758	0.748	0.737	0.726
	13	0.807	0.803	0.798	0.793	0.786	0.779	0.771	0.762	0.752	0.742	0.731
Beneficiary younger than Retiree	12	0.811	0.806	0.802	0.796	0.790	0.783	0.775	0.767	0.757	0.747	0.736
	11	0.814	0.810	0.805	0.800	0.794	0.788	0.780	0.771	0.762	0.752	0.742
Beneficiary younger than Retiree	10	0.817	0.813	0.809	0.804	0.799	0.792	0.784	0.776	0.767	0.758	0.747
	9	0.821	0.817	0.813	0.808	0.803	0.797	0.789	0.781	0.773	0.763	0.753
Beneficiary younger than Retiree	8	0.824	0.821	0.817	0.813	0.807	0.801	0.794	0.787	0.778	0.769	0.759
	7	0.828	0.825	0.821	0.817	0.812	0.806	0.799	0.792	0.784	0.775	0.766
Beneficiary younger than Retiree	6	0.832	0.829	0.825	0.821	0.817	0.811	0.805	0.797	0.790	0.781	0.772
	5	0.836	0.833	0.830	0.826	0.822	0.816	0.810	0.803	0.796	0.787	0.779
Beneficiary younger than Retiree	4	0.840	0.837	0.834	0.831	0.826	0.821	0.815	0.809	0.802	0.794	0.785
	3	0.844	0.842	0.839	0.836	0.832	0.827	0.821	0.815	0.808	0.800	0.792
Beneficiary younger than Retiree	2	0.848	0.846	0.844	0.840	0.837	0.832	0.827	0.821	0.814	0.807	0.799
	1	0.852	0.851	0.848	0.845	0.842	0.838	0.833	0.827	0.821	0.814	0.806
Beneficiary same age as Retiree	0	0.857	0.855	0.853	0.850	0.847	0.843	0.838	0.833	0.827	0.821	0.814

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary	-1	0.861	0.860	0.858	0.856	0.853	0.849	0.844	0.839	0.834	0.828	0.821
older	-2	0.866	0.864	0.863	0.861	0.858	0.855	0.850	0.846	0.840	0.835	0.828
than	-3	0.870	0.869	0.868	0.866	0.863	0.860	0.856	0.852	0.847	0.842	0.836
Retiree	-4	0.874	0.874	0.873	0.871	0.869	0.866	0.862	0.858	0.854	0.849	0.843
	-5	0.879	0.878	0.877	0.876	0.874	0.872	0.868	0.865	0.860	0.855	0.850
	-6	0.883	0.883	0.882	0.881	0.880	0.877	0.874	0.871	0.867	0.862	0.857
	-7	0.888	0.888	0.887	0.886	0.885	0.883	0.880	0.877	0.873	0.869	0.864
	-8	0.892	0.892	0.892	0.891	0.890	0.888	0.886	0.883	0.880	0.876	0.871
	-9	0.896	0.897	0.897	0.896	0.895	0.894	0.892	0.889	0.886	0.882	0.878
	-10	0.901	0.901	0.901	0.901	0.900	0.899	0.897	0.895	0.892	0.888	0.885
	-11	0.905	0.905	0.906	0.906	0.905	0.904	0.902	0.900	0.898	0.895	0.891
	-12	0.909	0.910	0.910	0.910	0.910	0.909	0.908	0.906	0.903	0.901	0.897
	-13	0.913	0.914	0.915	0.915	0.915	0.914	0.913	0.911	0.909	0.906	0.903
	-14	0.917	0.918	0.919	0.919	0.919	0.919	0.918	0.916	0.914	0.912	0.909
	-15	0.921	0.922	0.923	0.923	0.924	0.923	0.922	0.921	0.919	0.917	0.914
	-16	0.924	0.926	0.927	0.928	0.928	0.928	0.927	0.926	0.924	0.922	0.919
	-17	0.928	0.929	0.931	0.931	0.932	0.932	0.931	0.930	0.929	0.927	0.924
	-18	0.931	0.933	0.934	0.935	0.936	0.936	0.935	0.934	0.933	0.931	0.929
	-19	0.935	0.936	0.938	0.939	0.939	0.940	0.939	0.938	0.937	0.935	0.933
	-20	0.938	0.940	0.941	0.942	0.943	0.943	0.943	0.942	0.941	0.939	0.937
	-21	0.941	0.943	0.944	0.945	0.946	0.947	0.946	0.945	0.944	0.942	0.940
	-22	0.944	0.946	0.947	0.948	0.949	0.950	0.949	0.949	0.947	0.946	0.943
	-23	0.947	0.949	0.950	0.951	0.952	0.953	0.952	0.952	0.950	0.949	0.946
	-24	0.950	0.951	0.953	0.954	0.955	0.955	0.955	0.954	0.953	0.951	0.949
	-25	0.952	0.954	0.955	0.957	0.957	0.958	0.957	0.957	0.956	0.954	0.952
	-26	0.955	0.956	0.958	0.959	0.960	0.960	0.960	0.959	0.958	0.956	0.954
	-27	0.957	0.959	0.960	0.961	0.962	0.962	0.962	0.961	0.960	0.958	0.956
	-28	0.959	0.961	0.962	0.963	0.964	0.964	0.964	0.963	0.962	0.960	0.958
	-29	0.961	0.963	0.964	0.965	0.966	0.966	0.966	0.965	0.964	0.962	0.959
	-30	0.963	0.965	0.966	0.967	0.967	0.968	0.967	0.966	0.965	0.963	0.961
	-31	0.965	0.966	0.967	0.968	0.969	0.969	0.969	0.968	0.967	0.965	0.962
	-32	0.967	0.968	0.969	0.970	0.970	0.970	0.970	0.969	0.968	0.966	0.964
	-33	0.968	0.969	0.970	0.971	0.972	0.972	0.971	0.970	0.969	0.967	0.965
	-34	0.970	0.971	0.972	0.972	0.973	0.973	0.972	0.971	0.970	0.968	0.966
	-35	0.971	0.972	0.973	0.973	0.974	0.974	0.973	0.972	0.971	0.969	0.967
Beneficiary	-36	0.972	0.973	0.974	0.974	0.975	0.975	0.974	0.973	0.972	0.970	0.968
older	-37	0.973	0.974	0.975	0.975	0.976	0.975	0.975	0.974	0.973	0.971	0.968
than	-38	0.974	0.975	0.976	0.976	0.976	0.976	0.976	0.975	0.973	0.971	0.969
Retiree	-39	0.975	0.976	0.976	0.977	0.977	0.977	0.976	0.975	0.974	0.972	0.969
	-40	0.976	0.977	0.977	0.977	0.978	0.977	0.977	0.976	0.974	0.972	0.970

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

	Beneficiary Age Difference	Attained Age at Retirement										
		60	61	62	63	64	65	66	67	68	69	70
Beneficiary	-41	0.977	0.977	0.978	0.978	0.978	0.978	0.977	0.976	0.975	0.973	
older	-42	0.977	0.978	0.978	0.979	0.979	0.978	0.978	0.977	0.975		
than	-43	0.978	0.978	0.979	0.979	0.979	0.979	0.978	0.977			
Retiree	-44	0.979	0.979	0.979	0.979	0.979	0.979	0.978				
	-45	0.979	0.979	0.980	0.980	0.980	0.980					
	-46	0.979	0.980	0.980	0.980	0.980						
	-47	0.980	0.980	0.980	0.981							
	-48	0.980	0.980	0.981								
	-49	0.980	0.981									
	-50	0.981										
	-51											
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	-70											
	-71											
	-72											
	-73											
	-74											
	-75											
Beneficiary	-76											
older	-77											
than	-78											
Retiree	-79											
	-80											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

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

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 10: P&F Additional Unit Benefits - After Age 60 - Healthy and Disabled Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 Paid by Member - Member's Portion Only)

No. of Months Units are Paid, up to Age 65	Factor	No. of Months Units are Paid, up to Age 65	Factor
1	1,000.00	31	35.46
2	501.60	32	34.46
3	335.47	33	33.52
4	252.41	34	32.63
5	202.57	35	31.80
6	169.35	36	31.01
7	145.62	37	30.26
8	127.82	38	29.56
9	113.98	39	28.89
10	102.91	40	28.25
11	93.85	41	27.65
12	86.30	42	27.07
13	79.92	43	26.52
14	74.44	44	26.00
15	69.70	45	25.50
16	65.55	46	25.02
17	61.89	47	24.57
18	58.64	48	24.13
19	55.72	49	23.71
20	53.10	50	23.30
21	50.73	51	22.92
22	48.58	52	22.54
23	46.61	53	22.18
24	44.81	54	21.84
25	43.15	55	21.51
26	41.62	56	21.19
27	40.21	57	20.88
28	38.89	58	20.58
29	37.67	59	20.29
30	36.53	60	20.01

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 11: P&F Additional Unit Benefits - Before Age 60 - Healthy and Disabled Members (Tier 1 / Tier 2 only)
 (Amount of Monthly Annuity per \$1,000 - Member's Portion Plus Matching Employer Portion)

No. of Months Units are Paid, up to Age 65		No. of Months Units are Paid, up to Age 65		No. of Months Units are Paid, up to Age 65		No. of Months Units are Paid, up to Age 65		No. of Months Units are Paid, up to Age 65		No. of Months Units are Paid, up to Age 65	
Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor
60	40.03	90	29.16	120	23.82	150	20.69	180	18.67	210	17.28
61	39.49	91	28.92	121	23.69	151	20.61	181	18.62	211	17.24
62	38.97	92	28.69	122	23.56	152	20.53	182	18.56	212	17.20
63	38.47	93	28.46	123	23.43	153	20.45	183	18.51	213	17.16
64	37.98	94	28.24	124	23.31	154	20.37	184	18.46	214	17.13
65	37.51	95	28.02	125	23.19	155	20.30	185	18.40	215	17.09
66	37.05	96	27.81	126	23.07	156	20.22	186	18.35	216	17.05
67	36.60	97	27.60	127	22.95	157	20.15	187	18.30	217	17.02
68	36.17	98	27.40	128	22.83	158	20.07	188	18.25	218	16.98
69	35.76	99	27.20	129	22.72	159	20.00	189	18.20	219	16.95
70	35.35	100	27.01	130	22.61	160	19.93	190	18.15	220	16.91
71	34.96	101	26.82	131	22.50	161	19.86	191	18.10	221	16.88
72	34.57	102	26.63	132	22.39	162	19.79	192	18.06	222	16.84
73	34.20	103	26.45	133	22.28	163	19.72	193	18.01	223	16.81
74	33.84	104	26.27	134	22.18	164	19.65	194	17.96	224	16.77
75	33.48	105	26.09	135	22.07	165	19.58	195	17.92	225	16.74
76	33.14	106	25.92	136	21.97	166	19.52	196	17.87	226	16.71
77	32.81	107	25.75	137	21.87	167	19.45	197	17.82	227	16.67
78	32.48	108	25.58	138	21.77	168	19.39	198	17.78	228	16.64
79	32.17	109	25.42	139	21.67	169	19.32	199	17.74	229	16.61
80	31.86	110	25.26	140	21.58	170	19.26	200	17.69	230	16.58
81	31.56	111	25.11	141	21.48	171	19.20	201	17.65	231	16.55
82	31.26	112	24.95	142	21.39	172	19.14	202	17.61	232	16.52
83	30.98	113	24.80	143	21.30	173	19.08	203	17.56	233	16.49
84	30.70	114	24.65	144	21.21	174	19.02	204	17.52	234	16.45
85	30.43	115	24.51	145	21.12	175	18.96	205	17.48	235	16.42
86	30.16	116	24.36	146	21.03	176	18.90	206	17.44	236	16.39
87	29.90	117	24.22	147	20.94	177	18.84	207	17.40	237	16.37
88	29.65	118	24.09	148	20.86	178	18.78	208	17.36	238	16.34
89	29.40	119	23.95	149	20.78	179	18.73	209	17.32	239	16.31
										240	16.28

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 12: P&F Additional Unit Purchases by Payroll Deductions - Healthy and Disabled Members (Tier 1 / Tier 2 only)
 (Based on a Purchase of 8 Units and a Monthly Payroll Period)

Age	Months of Attained Age at Commencement of Payroll Deduction											
	0	1	2	3	4	5	6	7	8	9	10	11
20	1.24	1.25	1.26	1.27	1.28	1.28	1.29	1.30	1.31	1.32	1.33	1.34
21	1.35	1.36	1.36	1.37	1.38	1.39	1.40	1.41	1.42	1.43	1.44	1.45
22	1.46	1.47	1.48	1.49	1.50	1.51	1.52	1.53	1.54	1.55	1.56	1.57
23	1.58	1.60	1.61	1.62	1.63	1.64	1.65	1.66	1.67	1.68	1.70	1.71
24	1.72	1.73	1.74	1.76	1.77	1.78	1.79	1.80	1.82	1.83	1.84	1.85
25	1.87	1.88	1.89	1.91	1.92	1.93	1.95	1.96	1.97	1.99	2.00	2.01
26	2.03	2.04	2.06	2.07	2.09	2.10	2.11	2.13	2.14	2.16	2.17	2.19
27	2.20	2.22	2.24	2.25	2.27	2.28	2.30	2.31	2.33	2.35	2.36	2.38
28	2.40	2.41	2.43	2.45	2.47	2.48	2.50	2.52	2.54	2.55	2.57	2.59
29	2.61	2.63	2.65	2.66	2.68	2.70	2.72	2.74	2.76	2.78	2.80	2.82
30	2.84	2.86	2.88	2.90	2.92	2.94	2.96	2.99	3.01	3.03	3.05	3.07
31	3.09	3.12	3.14	3.16	3.18	3.21	3.23	3.25	3.28	3.30	3.33	3.35
32	3.37	3.40	3.42	3.45	3.47	3.50	3.52	3.55	3.58	3.60	3.63	3.66
33	3.68	3.71	3.74	3.76	3.79	3.82	3.85	3.88	3.91	3.94	3.96	3.99
34	4.02	4.05	4.08	4.11	4.14	4.18	4.21	4.24	4.27	4.30	4.33	4.37
35	4.40	4.43	4.47	4.50	4.53	4.57	4.60	4.64	4.67	4.71	4.75	4.78
36	4.82	4.86	4.89	4.93	4.97	5.01	5.04	5.08	5.12	5.16	5.20	5.24
37	5.28	5.32	5.37	5.41	5.45	5.49	5.53	5.58	5.62	5.67	5.71	5.76
38	5.80	5.85	5.89	5.94	5.99	6.03	6.08	6.13	6.18	6.23	6.28	6.33
39	6.38	6.43	6.48	6.54	6.59	6.64	6.70	6.75	6.80	6.86	6.92	6.97

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 12: P&F Additional Unit Purchases by Payroll Deductions - Healthy and Disabled Members (Tier 1 / Tier 2 only)
 (Based on a Purchase of 8 Units and a Monthly Payroll Period)

Age	Months of Attained Age at Commencement of Payroll Deduction											
	0	1	2	3	4	5	6	7	8	9	10	11
40	7.03	7.09	7.15	7.20	7.26	7.32	7.38	7.45	7.51	7.57	7.63	7.70
41	7.76	7.83	7.89	7.96	8.03	8.09	8.16	8.23	8.30	8.37	8.44	8.52
42	8.59	8.66	8.74	8.81	8.89	8.97	9.05	9.12	9.20	9.28	9.37	9.45
43	9.53	9.62	9.70	9.79	9.87	9.96	10.05	10.14	10.23	10.33	10.42	10.51
44	10.61	10.71	10.80	10.90	11.00	11.10	11.21	11.31	11.41	11.52	11.63	11.74
45	11.85	11.96	12.07	12.19	12.30	12.42	12.54	12.66	12.78	12.91	13.03	13.16
46	13.29	13.42	13.55	13.68	13.82	13.95	14.09	14.23	14.38	14.52	14.67	14.82
47	14.97	15.12	15.27	15.43	15.59	15.75	15.92	16.08	16.25	16.42	16.60	16.77
48	16.95	17.13	17.32	17.51	17.70	17.89	18.08	18.28	18.49	18.69	18.90	19.11
49	19.33	19.55	19.77	19.99	20.22	20.46	20.69	20.94	21.18	21.43	21.69	21.94
50	22.21	22.47	22.75	23.02	23.31	23.59	23.89	24.18	24.49	24.80	25.11	25.43
51	25.76	26.10	26.44	26.78	27.14	27.50	27.87	28.24	28.63	29.02	29.42	29.83
52	30.24	30.67	31.11	31.55	32.01	32.47	32.95	33.44	33.94	34.45	34.97	35.51
53	36.05	36.62	37.19	37.78	38.39	39.01	39.65	40.30	40.97	41.66	42.37	43.10
54	43.85	44.62	45.42	46.24	47.08	47.94	48.84	49.76	50.71	51.69	52.71	53.75
55	54.84	55.96	57.12	58.32	59.56	60.85	62.19	63.57	65.02	66.52	68.08	69.70
56	71.39	73.16	75.00	76.92	78.94	81.04	83.25	85.57	88.00	90.56	93.26	96.10
57	99.09	102.27	105.62	109.19	112.97	117.00	121.31	125.90	130.83	136.13	141.83	147.99
58	154.66	161.92	169.84	178.51	188.05	198.60	210.32	223.42	238.16	254.86	273.96	295.99
59	321.70	352.09	388.55	433.13	488.85	560.49	656.02	789.77	990.40	1324.79	1993.59	4000.00

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	185.35	185.23	185.11	185.00	184.88	184.76	184.64	184.52	184.40	184.29	184.17	184.05
46	183.93	183.81	183.68	183.56	183.43	183.31	183.19	183.06	182.94	182.81	182.69	182.56
47	182.44	182.31	182.18	182.05	181.92	181.79	181.66	181.52	181.39	181.26	181.13	181.00
48	180.87	180.73	180.60	180.46	180.32	180.18	180.05	179.91	179.77	179.63	179.50	179.36
49	179.22	179.08	178.93	178.79	178.64	178.50	178.35	178.21	178.06	177.92	177.77	177.63
50	177.48	177.33	177.17	177.02	176.87	176.71	176.56	176.41	176.25	176.10	175.95	175.79
51	175.64	175.48	175.32	175.16	175.00	174.84	174.68	174.51	174.35	174.19	174.03	173.87
52	173.71	173.54	173.38	173.21	173.04	172.87	172.71	172.54	172.37	172.20	172.04	171.87
53	171.70	171.52	171.35	171.17	170.99	170.82	170.64	170.46	170.29	170.11	169.93	169.76
54	169.58	169.40	169.21	169.03	168.84	168.66	168.47	168.29	168.10	167.92	167.73	167.55
55	167.36	167.17	166.98	166.78	166.59	166.40	166.21	166.01	165.82	165.63	165.44	165.24
56	165.05	164.85	164.65	164.45	164.25	164.05	163.85	163.64	163.44	163.24	163.04	162.84
57	162.64	162.43	162.22	162.02	161.81	161.60	161.39	161.18	160.97	160.77	160.56	160.35
58	160.14	159.92	159.71	159.49	159.28	159.06	158.85	158.63	158.41	158.20	157.98	157.77
59	157.55	157.33	157.10	156.88	156.65	156.43	156.20	155.98	155.75	155.53	155.30	155.08
60	154.85	154.62	154.38	154.15	153.92	153.68	153.45	153.22	152.98	152.75	152.52	152.28
61	152.05	151.81	151.57	151.33	151.08	150.84	150.60	150.36	150.12	149.88	149.63	149.39
62	149.15	148.90	148.65	148.40	148.15	147.90	147.66	147.41	147.16	146.91	146.66	146.41
63	146.16	145.90	145.65	145.39	145.14	144.88	144.63	144.37	144.11	143.86	143.60	143.35
64	143.09	142.83	142.57	142.30	142.04	141.78	141.52	141.25	140.99	140.73	140.47	140.20
65	139.94	139.67	139.40	139.14	138.87	138.60	138.33	138.06	137.79	137.53	137.26	136.99
66	136.72	136.45	136.17	135.90	135.62	135.35	135.08	134.80	134.53	134.25	133.98	133.70
67	133.43	133.15	132.87	132.59	132.31	132.03	131.76	131.48	131.20	130.92	130.64	130.36
68	130.08	129.79	129.51	129.22	128.94	128.65	128.37	128.08	127.79	127.51	127.22	126.94
69	126.65	126.36	126.06	125.77	125.48	125.18	124.89	124.60	124.30	124.01	123.72	123.42
70	123.13	122.83	122.53	122.23	121.93	121.63	121.34	121.04	120.74	120.44	120.14	119.84
71	119.54	119.23	118.93	118.62	118.31	118.01	117.70	117.39	117.09	116.78	116.47	116.17
72	115.86	115.55	115.24	114.93	114.62	114.31	114.00	113.68	113.37	113.06	112.75	112.44
73	112.13	111.81	111.49	111.18	110.86	110.54	110.22	109.90	109.58	109.27	108.95	108.63
74	108.31	107.99	107.67	107.35	107.02	106.70	106.38	106.06	105.74	105.42	105.09	104.77

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	104.45	104.12	103.80	103.47	103.15	102.82	102.50	102.17	101.84	101.52	101.19	100.87
76	100.54	100.21	99.88	99.55	99.22	98.89	98.57	98.24	97.91	97.58	97.25	96.92
77	96.59	96.26	95.93	95.60	95.27	94.94	94.61	94.28	93.95	93.62	93.29	92.96
78	92.63	92.30	91.97	91.64	91.31	90.98	90.65	90.32	89.99	89.66	89.33	89.00
79	88.67	88.34	88.01	87.68	87.35	87.02	86.70	86.37	86.04	85.71	85.38	85.05
80	84.72	84.39	84.07	83.74	83.41	83.08	82.76	82.43	82.10	81.77	81.45	81.12
81	80.79	80.47	80.14	79.82	79.49	79.17	78.84	78.52	78.19	77.87	77.54	77.22
82	76.89	76.57	76.25	75.93	75.61	75.29	74.97	74.65	74.33	74.01	73.69	73.37
83	73.05	72.74	72.42	72.11	71.80	71.48	71.17	70.86	70.54	70.23	69.92	69.60
84	69.29	68.98	68.67	68.37	68.06	67.75	67.44	67.13	66.82	66.52	66.21	65.90
85	65.59	65.29	64.99	64.70	64.40	64.10	63.80	63.50	63.20	62.91	62.61	62.31
86	62.01	61.72	61.43	61.14	60.85	60.56	60.28	59.99	59.70	59.41	59.12	58.83
87	58.54	58.26	57.99	57.71	57.43	57.16	56.88	56.60	56.33	56.05	55.77	55.50
88	55.22	54.96	54.70	54.44	54.17	53.91	53.65	53.39	53.13	52.87	52.60	52.34
89	52.08	51.84	51.59	51.35	51.10	50.86	50.62	50.37	50.13	49.88	49.64	49.39
90	49.15	48.92	48.70	48.47	48.24	48.01	47.79	47.56	47.33	47.10	46.88	46.65
91	46.42	46.21	46.00	45.79	45.58	45.37	45.17	44.96	44.75	44.54	44.33	44.12
92	43.91	43.72	43.52	43.33	43.13	42.94	42.75	42.55	42.36	42.16	41.97	41.77
93	41.58	41.40	41.23	41.05	40.87	40.70	40.52	40.34	40.17	39.99	39.81	39.64
94	39.46	39.30	39.13	38.97	38.80	38.64	38.47	38.31	38.14	37.98	37.81	37.65
95	37.48	37.33	37.18	37.02	36.87	36.72	36.57	36.41	36.26	36.11	35.96	35.80
96	35.65	35.52	35.39	35.25	35.12	34.99	34.86	34.72	34.59	34.46	34.33	34.19
97	34.06	33.94	33.83	33.71	33.59	33.48	33.36	33.24	33.13	33.01	32.89	32.78
98	32.66	32.56	32.46	32.36	32.25	32.15	32.05	31.95	31.85	31.75	31.64	31.54
99	31.44	31.35	31.26	31.17	31.08	30.99	30.90	30.80	30.71	30.62	30.53	30.44
100	30.35											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	143.13	143.08	143.03	142.97	142.92	142.87	142.82	142.76	142.71	142.66	142.61	142.55
46	142.50	142.44	142.39	142.33	142.27	142.22	142.16	142.10	142.05	141.99	141.93	141.88
47	141.82	141.76	141.70	141.64	141.57	141.51	141.45	141.39	141.33	141.27	141.20	141.14
48	141.08	141.01	140.95	140.88	140.82	140.75	140.69	140.62	140.55	140.49	140.42	140.36
49	140.29	140.22	140.15	140.07	140.00	139.93	139.86	139.78	139.71	139.64	139.57	139.49
50	139.42	139.34	139.27	139.19	139.11	139.03	138.96	138.88	138.80	138.72	138.65	138.57
51	138.49	138.41	138.32	138.24	138.15	138.07	137.98	137.90	137.81	137.73	137.64	137.56
52	137.47	137.38	137.29	137.20	137.11	137.02	136.93	136.83	136.74	136.65	136.56	136.47
53	136.38	136.28	136.18	136.08	135.98	135.88	135.79	135.69	135.59	135.49	135.39	135.29
54	135.19	135.08	134.98	134.87	134.76	134.65	134.55	134.44	134.33	134.22	134.12	134.01
55	133.90	133.78	133.67	133.55	133.44	133.32	133.21	133.09	132.97	132.86	132.74	132.63
56	132.51	132.38	132.26	132.13	132.01	131.88	131.76	131.63	131.50	131.38	131.25	131.13
57	131.00	130.86	130.73	130.59	130.45	130.32	130.18	130.04	129.91	129.77	129.63	129.50
58	129.36	129.21	129.07	128.92	128.77	128.62	128.48	128.33	128.18	128.03	127.89	127.74
59	127.59	127.43	127.27	127.11	126.95	126.79	126.63	126.47	126.31	126.15	125.99	125.83
60	125.67	125.50	125.32	125.15	124.98	124.80	124.63	124.46	124.28	124.11	123.94	123.76
61	123.59	123.40	123.21	123.03	122.84	122.65	122.46	122.27	122.08	121.90	121.71	121.52
62	121.33	121.13	120.92	120.72	120.52	120.31	120.11	119.91	119.70	119.50	119.30	119.09
63	118.89	118.67	118.45	118.23	118.01	117.79	117.57	117.35	117.13	116.91	116.69	116.47
64	116.25	116.01	115.77	115.54	115.30	115.06	114.82	114.58	114.34	114.11	113.87	113.63
65	113.39	113.13	112.87	112.62	112.36	112.10	111.84	111.58	111.32	111.07	110.81	110.55
66	110.29	110.02	109.75	109.48	109.20	108.93	108.66	108.39	108.12	107.85	107.57	107.30
67	107.03	106.75	106.47	106.18	105.90	105.62	105.34	105.05	104.77	104.49	104.21	103.92
68	103.64	103.35	103.05	102.76	102.47	102.17	101.88	101.59	101.29	101.00	100.71	100.41
69	100.12	99.82	99.51	99.21	98.90	98.60	98.30	97.99	97.69	97.38	97.08	96.77
70	96.47	96.17	95.86	95.56	95.25	94.95	94.65	94.34	94.04	93.73	93.43	93.12
71	92.82	92.52	92.21	91.91	91.60	91.30	91.00	90.69	90.39	90.08	89.78	89.47
72	89.17	88.87	88.56	88.26	87.95	87.65	87.34	87.04	86.73	86.43	86.12	85.82
73	85.51	85.21	84.90	84.60	84.29	83.99	83.68	83.38	83.07	82.77	82.46	82.16
74	81.85	81.55	81.24	80.94	80.64	80.33	80.03	79.73	79.42	79.12	78.82	78.51

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

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

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	78.21	77.91	77.61	77.30	77.00	76.70	76.40	76.09	75.79	75.49	75.19	74.88
76	74.58	74.28	73.99	73.69	73.39	73.09	72.80	72.50	72.20	71.90	71.61	71.31
77	71.01	70.72	70.42	70.13	69.84	69.54	69.25	68.96	68.66	68.37	68.08	67.78
78	67.49	67.20	66.92	66.63	66.35	66.06	65.78	65.49	65.20	64.92	64.63	64.35
79	64.06	63.78	63.50	63.22	62.94	62.66	62.38	62.10	61.82	61.54	61.26	60.98
80	60.70	60.43	60.16	59.89	59.62	59.35	59.08	58.80	58.53	58.26	57.99	57.72
81	57.45	57.19	56.93	56.67	56.40	56.14	55.88	55.62	55.36	55.10	54.83	54.57
82	54.31	54.06	53.81	53.56	53.31	53.06	52.82	52.57	52.32	52.07	51.82	51.57
83	51.32	51.08	50.85	50.61	50.38	50.14	49.91	49.67	49.43	49.20	48.96	48.73
84	48.49	48.27	48.05	47.83	47.61	47.39	47.18	46.96	46.74	46.52	46.30	46.08
85	45.86	45.66	45.46	45.26	45.05	44.85	44.65	44.45	44.25	44.05	43.84	43.64
86	43.44	43.26	43.07	42.89	42.70	42.52	42.33	42.15	41.96	41.78	41.59	41.41
87	41.22	41.05	40.88	40.72	40.55	40.38	40.21	40.04	39.87	39.71	39.54	39.37
88	39.20	39.05	38.90	38.74	38.59	38.44	38.29	38.13	37.98	37.83	37.68	37.52
89	37.37	37.23	37.10	36.96	36.82	36.69	36.55	36.41	36.28	36.14	36.00	35.87
90	35.73	35.61	35.49	35.36	35.24	35.12	35.00	34.87	34.75	34.63	34.51	34.38
91	34.26	34.15	34.04	33.93	33.82	33.71	33.61	33.50	33.39	33.28	33.17	33.06
92	32.95	32.85	32.76	32.66	32.56	32.46	32.37	32.27	32.17	32.07	31.98	31.88
93	31.78	31.69	31.61	31.52	31.43	31.35	31.26	31.17	31.09	31.00	30.91	30.83
94	30.74	30.66	30.58	30.50	30.42	30.34	30.27	30.19	30.11	30.03	29.95	29.87
95	29.79	29.72	29.64	29.57	29.49	29.42	29.35	29.27	29.20	29.12	29.05	28.97
96	28.90	28.83	28.76	28.69	28.62	28.55	28.48	28.41	28.34	28.27	28.20	28.13
97	28.06	27.99	27.93	27.86	27.79	27.72	27.66	27.59	27.52	27.45	27.39	27.32
98	27.25	27.19	27.13	27.07	27.00	26.94	26.88	26.82	26.76	26.70	26.63	26.57
99	26.51	26.45	26.40	26.34	26.29	26.23	26.18	26.12	26.06	26.01	25.95	25.90
100	25.84											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 14: Full Cost Factors for Purchasing Service - Factor 2 - Healthy and Disabled Members (Tier 1 / Tier 2 only)
(Present value adjustment of 2% COLA for years and months prior to earliest retirement age)

Years Prior to Earliest Retirement Age	Months Prior to Earliest Retirement Age											
	0	1	2	3	4	5	6	7	8	9	10	11
0	1.000	0.998	0.997	0.995	0.993	0.992	0.990	0.988	0.987	0.985	0.983	0.982
1	0.980	0.978	0.977	0.975	0.974	0.972	0.971	0.969	0.967	0.966	0.964	0.963
2	0.961	0.959	0.958	0.956	0.955	0.953	0.952	0.950	0.948	0.947	0.945	0.944
3	0.942	0.941	0.939	0.938	0.936	0.935	0.933	0.932	0.930	0.929	0.927	0.926
4	0.924	0.923	0.921	0.920	0.918	0.917	0.915	0.914	0.912	0.911	0.909	0.908
5	0.906	0.905	0.903	0.902	0.900	0.899	0.897	0.896	0.894	0.893	0.891	0.890
6	0.888	0.887	0.885	0.884	0.882	0.881	0.880	0.878	0.877	0.875	0.874	0.872
7	0.871	0.870	0.868	0.867	0.865	0.864	0.862	0.861	0.859	0.858	0.856	0.855
8	0.853	0.852	0.850	0.849	0.848	0.846	0.845	0.844	0.842	0.841	0.840	0.838
9	0.837	0.836	0.834	0.833	0.831	0.830	0.829	0.827	0.826	0.824	0.823	0.821
10	0.820											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 15: Full Cost Factors for Purchasing Service - Factor 3 - Healthy and Disabled Members (Tier 1 / Tier 2 only)
(Present value of monthly benefits that will be distributed because purchase allows the member to retire before earliest retirement age)

Years Prior to Earliest Retirement Age	Months Prior to Earliest Retirement Age											
	0	1	2	3	4	5	6	7	8	9	10	11
0	0.000	0.994	1.979	2.957	3.927	4.889	5.843	6.789	7.728	8.659	9.583	10.499
1	11.408	12.309	13.203	14.089	14.968	15.840	16.705	17.563	18.414	19.257	20.094	20.924
2	21.746	22.562	23.372	24.174	24.970	25.759	26.542	27.317	28.087	28.850	29.606	30.356
3	31.100	31.838	32.569	33.294	34.013	34.725	35.432	36.133	36.827	37.516	38.198	38.875
4	39.546	40.211	40.871	41.524	42.172	42.815	43.451	44.082	44.708	45.328	45.943	46.552
5	47.156	47.754	48.347	48.935	49.518	50.095	50.668	51.235	51.797	52.354	52.906	53.453
6	53.995	54.532	55.064	55.592	56.114	56.632	57.145	57.653	58.157	58.656	59.150	59.640
7	60.125	60.605	61.082	61.553	62.020	62.483	62.942	63.396	63.846	64.291	64.732	65.169
8	65.602	66.031	66.455	66.876	67.292	67.704	68.113	68.517	68.917	69.313	69.706	70.094
9	70.479	70.860	71.237	71.610	71.980	72.345	72.707	73.066	73.421	73.772	74.119	74.463
10	74.804											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 16: Full Cost Factors for Purchasing Service - Factor 4 - Healthy and Disabled Members (Tier 1 / Tier 2 only)
(Present Value of \$1.00 of RHIPA Healthcare Subsidy Payable until Age 65)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	122.86	122.65	122.43	122.21	121.99	121.77	121.55	121.32	121.10	120.87	120.64	120.41
46	120.18	119.95	119.71	119.47	119.24	119.00	118.76	118.51	118.27	118.02	117.78	117.53
47	117.28	117.03	116.77	116.52	116.26	116.00	115.74	115.48	115.22	114.95	114.69	114.42
48	114.15	113.88	113.60	113.33	113.05	112.77	112.49	112.21	111.92	111.64	111.35	111.06
49	110.77	110.47	110.18	109.88	109.58	109.28	108.97	108.67	108.36	108.05	107.74	107.43
50	107.11	106.80	106.48	106.15	105.83	105.51	105.18	104.85	104.52	104.18	103.85	103.51
51	103.17	102.82	102.48	102.13	101.78	101.43	101.08	100.72	100.36	100.00	99.64	99.27
52	98.91	98.54	98.16	97.79	97.41	97.03	96.65	96.27	95.88	95.49	95.10	94.70
53	94.31	93.91	93.50	93.10	92.69	92.28	91.87	91.45	91.04	90.61	90.19	89.77
54	89.34	88.90	88.47	88.03	87.59	87.15	86.70	86.26	85.80	85.35	84.89	84.43
55	83.97	83.50	83.03	82.56	82.09	81.61	81.13	80.64	80.15	79.66	79.17	78.67
56	78.17	77.67	77.16	76.65	76.14	75.62	75.10	74.58	74.05	73.52	72.99	72.45
57	71.91	71.37	70.82	70.27	69.72	69.16	68.60	68.03	67.46	66.89	66.32	65.74
58	65.15	64.56	63.97	63.38	62.78	62.18	61.57	60.96	60.35	59.73	59.11	58.48
59	57.85	57.22	56.58	55.94	55.29	54.64	53.98	53.32	52.66	51.99	51.32	50.64
60	49.96	49.28	48.59	47.90	47.20	46.50	45.79	45.08	44.36	43.64	42.91	42.18
61	41.45	40.71	39.96	39.21	38.46	37.70	36.94	36.17	35.39	34.62	33.83	33.04
62	32.25	31.45	30.65	29.84	29.02	28.20	27.38	26.55	25.71	24.87	24.02	23.17
63	22.32	21.45	20.58	19.71	18.83	17.95	17.05	16.16	15.26	14.35	13.43	12.51
64	11.59	10.66	9.72	8.77	7.82	6.87	5.90	4.94	3.96	2.98	1.99	1.00
65	0.00											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 17a: Full Cost Factors for Purchasing Service - Factor 5 - Healthy Members (Tier 1 / Tier 2 only)
(Present value of RHIA benefit payable at age 65, or retirement age if later, with no mortality during deferral period)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	1,521	1,531	1,541	1,552	1,562	1,572	1,582	1,592	1,602	1,613	1,623	1,633
46	1,643	1,654	1,665	1,676	1,687	1,698	1,709	1,719	1,730	1,741	1,752	1,763
47	1,774	1,786	1,798	1,810	1,821	1,833	1,845	1,857	1,869	1,881	1,892	1,904
48	1,916	1,929	1,942	1,954	1,967	1,980	1,993	2,005	2,018	2,031	2,044	2,056
49	2,069	2,083	2,097	2,111	2,124	2,138	2,152	2,166	2,180	2,194	2,207	2,221
50	2,235	2,250	2,265	2,280	2,295	2,310	2,325	2,339	2,354	2,369	2,384	2,399
51	2,414	2,430	2,446	2,462	2,478	2,494	2,511	2,527	2,543	2,559	2,575	2,591
52	2,607	2,624	2,642	2,659	2,676	2,694	2,711	2,728	2,746	2,763	2,780	2,798
53	2,815	2,834	2,853	2,871	2,890	2,909	2,928	2,946	2,965	2,984	3,003	3,021
54	3,040	3,060	3,081	3,101	3,121	3,142	3,162	3,182	3,203	3,223	3,243	3,264
55	3,284	3,306	3,328	3,350	3,371	3,393	3,415	3,437	3,459	3,481	3,502	3,524
56	3,546	3,570	3,593	3,617	3,641	3,664	3,688	3,712	3,735	3,759	3,783	3,806
57	3,830	3,856	3,881	3,907	3,932	3,958	3,983	4,009	4,034	4,060	4,085	4,111
58	4,136	4,164	4,191	4,219	4,246	4,274	4,302	4,329	4,357	4,384	4,412	4,439
59	4,467	4,497	4,527	4,557	4,586	4,616	4,646	4,676	4,706	4,736	4,765	4,795
60	4,825	4,857	4,889	4,922	4,954	4,986	5,018	5,050	5,082	5,115	5,147	5,179
61	5,211	5,246	5,280	5,315	5,350	5,384	5,419	5,454	5,488	5,523	5,558	5,592
62	5,627	5,665	5,702	5,740	5,777	5,815	5,853	5,890	5,928	5,965	6,003	6,040
63	6,078	6,119	6,159	6,200	6,240	6,281	6,321	6,362	6,402	6,443	6,483	6,524
64	6,564	6,608	6,652	6,695	6,739	6,783	6,827	6,870	6,914	6,958	7,002	7,045
65	7,089	7,078	7,067	7,055	7,044	7,033	7,022	7,010	6,999	6,988	6,977	6,965
66	6,954	6,943	6,931	6,920	6,908	6,897	6,885	6,874	6,862	6,851	6,839	6,828
67	6,816	6,804	6,792	6,780	6,768	6,756	6,745	6,733	6,721	6,709	6,697	6,685
68	6,673	6,661	6,648	6,636	6,624	6,611	6,599	6,587	6,574	6,562	6,550	6,537
69	6,525	6,512	6,499	6,487	6,474	6,461	6,448	6,435	6,422	6,410	6,397	6,384
70	6,371	6,358	6,345	6,332	6,318	6,305	6,292	6,279	6,266	6,253	6,239	6,226
71	6,213	6,199	6,186	6,172	6,158	6,144	6,131	6,117	6,103	6,089	6,076	6,062
72	6,048	6,034	6,020	6,006	5,992	5,978	5,964	5,949	5,935	5,921	5,907	5,893
73	5,879	5,865	5,850	5,836	5,821	5,807	5,792	5,778	5,763	5,749	5,734	5,720
74	5,705	5,690	5,675	5,660	5,645	5,630	5,616	5,601	5,586	5,571	5,556	5,541

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 17a: Full Cost Factors for Purchasing Service - Factor 5 - Healthy Members (Tier 1 / Tier 2 only)
(Present value of RHIA benefit payable at age 65, or retirement age if later, with no mortality during deferral period)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	5,526	5,511	5,496	5,480	5,465	5,450	5,435	5,419	5,404	5,389	5,374	5,358
76	5,343	5,328	5,312	5,297	5,281	5,266	5,250	5,235	5,219	5,204	5,188	5,173
77	5,157	5,141	5,125	5,110	5,094	5,078	5,062	5,046	5,030	5,015	4,999	4,983
78	4,967	4,951	4,935	4,919	4,903	4,887	4,872	4,856	4,840	4,824	4,808	4,792
79	4,776	4,760	4,744	4,728	4,712	4,696	4,680	4,663	4,647	4,631	4,615	4,599
80	4,583	4,567	4,551	4,535	4,518	4,502	4,486	4,470	4,454	4,438	4,421	4,405
81	4,389	4,373	4,357	4,341	4,324	4,308	4,292	4,276	4,260	4,244	4,227	4,211
82	4,195	4,179	4,163	4,147	4,131	4,115	4,099	4,082	4,066	4,050	4,034	4,018
83	4,002	3,986	3,970	3,955	3,939	3,923	3,907	3,891	3,875	3,860	3,844	3,828
84	3,812	3,796	3,781	3,765	3,749	3,733	3,718	3,702	3,686	3,670	3,655	3,639
85	3,623	3,608	3,592	3,577	3,561	3,546	3,531	3,515	3,500	3,484	3,469	3,453
86	3,438	3,423	3,408	3,393	3,378	3,363	3,348	3,332	3,317	3,302	3,287	3,272
87	3,257	3,243	3,228	3,214	3,199	3,185	3,171	3,156	3,142	3,127	3,113	3,098
88	3,084	3,070	3,056	3,043	3,029	3,015	3,001	2,987	2,973	2,960	2,946	2,932
89	2,918	2,905	2,892	2,879	2,866	2,853	2,841	2,828	2,815	2,802	2,789	2,776
90	2,763	2,751	2,739	2,727	2,714	2,702	2,690	2,678	2,666	2,654	2,641	2,629
91	2,617	2,606	2,595	2,583	2,572	2,561	2,550	2,538	2,527	2,516	2,505	2,493
92	2,482	2,472	2,461	2,451	2,440	2,430	2,420	2,409	2,399	2,388	2,378	2,367
93	2,357	2,347	2,338	2,328	2,319	2,309	2,300	2,290	2,280	2,271	2,261	2,252
94	2,242	2,233	2,224	2,215	2,206	2,197	2,189	2,180	2,171	2,162	2,153	2,144
95	2,135	2,127	2,118	2,110	2,101	2,093	2,085	2,076	2,068	2,059	2,051	2,042
96	2,034	2,027	2,020	2,012	2,005	1,998	1,991	1,983	1,976	1,969	1,962	1,954
97	1,947	1,941	1,934	1,928	1,921	1,915	1,909	1,902	1,896	1,889	1,883	1,876
98	1,870	1,864	1,859	1,853	1,848	1,842	1,837	1,831	1,825	1,820	1,814	1,809
99	1,803	1,798	1,793	1,788	1,783	1,778	1,773	1,768	1,763	1,758	1,753	1,748
100	1,743											

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 17b: Full Cost Factors for Purchasing Service - Factor 5 - Disabled Members (Tier 1 / Tier 2 only)
(Present value of RHIA benefit payable at age 65, or retirement age if later, with no mortality during deferral period)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
45	1,272	1,280	1,289	1,297	1,306	1,314	1,323	1,331	1,339	1,348	1,356	1,365
46	1,373	1,382	1,391	1,401	1,410	1,419	1,428	1,437	1,446	1,456	1,465	1,474
47	1,483	1,493	1,503	1,513	1,523	1,533	1,543	1,552	1,562	1,572	1,582	1,592
48	1,602	1,613	1,623	1,634	1,645	1,655	1,666	1,677	1,687	1,698	1,709	1,719
49	1,730	1,742	1,753	1,765	1,776	1,788	1,799	1,811	1,822	1,834	1,845	1,857
50	1,868	1,881	1,893	1,906	1,918	1,931	1,943	1,956	1,968	1,981	1,993	2,006
51	2,018	2,031	2,045	2,058	2,072	2,085	2,099	2,112	2,125	2,139	2,152	2,166
52	2,179	2,194	2,208	2,223	2,237	2,252	2,267	2,281	2,296	2,310	2,325	2,339
53	2,354	2,370	2,385	2,401	2,417	2,432	2,448	2,464	2,479	2,495	2,511	2,526
54	2,542	2,559	2,576	2,593	2,610	2,627	2,644	2,660	2,677	2,694	2,711	2,728
55	2,745	2,763	2,782	2,800	2,818	2,837	2,855	2,873	2,892	2,910	2,928	2,947
56	2,965	2,985	3,005	3,024	3,044	3,064	3,084	3,103	3,123	3,143	3,163	3,182
57	3,202	3,223	3,245	3,266	3,287	3,309	3,330	3,351	3,373	3,394	3,415	3,437
58	3,458	3,481	3,504	3,527	3,550	3,573	3,597	3,620	3,643	3,666	3,689	3,712
59	3,735	3,760	3,785	3,810	3,835	3,860	3,885	3,909	3,934	3,959	3,984	4,009
60	4,034	4,061	4,088	4,115	4,142	4,169	4,196	4,222	4,249	4,276	4,303	4,330
61	4,357	4,386	4,415	4,444	4,473	4,502	4,531	4,560	4,589	4,618	4,647	4,676
62	4,705	4,736	4,768	4,799	4,830	4,862	4,893	4,924	4,956	4,987	5,018	5,050
63	5,081	5,115	5,149	5,183	5,217	5,251	5,285	5,318	5,352	5,386	5,420	5,454
64	5,488	5,525	5,561	5,598	5,634	5,671	5,708	5,744	5,781	5,817	5,854	5,890
65	5,927	5,915	5,904	5,892	5,881	5,869	5,858	5,846	5,834	5,823	5,811	5,800
66	5,788	5,776	5,764	5,751	5,739	5,727	5,715	5,702	5,690	5,678	5,666	5,653
67	5,641	5,628	5,615	5,602	5,589	5,576	5,563	5,550	5,537	5,524	5,511	5,498
68	5,485	5,471	5,458	5,444	5,430	5,416	5,403	5,389	5,375	5,361	5,348	5,334
69	5,320	5,306	5,291	5,277	5,263	5,248	5,234	5,220	5,205	5,191	5,177	5,162
70	5,148	5,134	5,119	5,105	5,090	5,076	5,061	5,047	5,032	5,018	5,003	4,989
71	4,974	4,959	4,945	4,930	4,915	4,901	4,886	4,871	4,857	4,842	4,827	4,813
72	4,798	4,783	4,768	4,754	4,739	4,724	4,709	4,694	4,679	4,665	4,650	4,635
73	4,620	4,605	4,590	4,575	4,560	4,545	4,530	4,515	4,500	4,485	4,470	4,455
74	4,440	4,425	4,410	4,395	4,380	4,365	4,350	4,335	4,320	4,305	4,290	4,275

Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012

Table 17b: Full Cost Factors for Purchasing Service - Factor 5 - Disabled Members (Tier 1 / Tier 2 only)
(Present value of RHIA benefit payable at age 65, or retirement age if later, with no mortality during deferral period)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
75	4,260	4,245	4,230	4,215	4,199	4,184	4,169	4,154	4,139	4,124	4,108	4,093
76	4,078	4,063	4,048	4,033	4,018	4,003	3,988	3,973	3,958	3,943	3,928	3,913
77	3,898	3,883	3,868	3,854	3,839	3,824	3,809	3,794	3,779	3,765	3,750	3,735
78	3,720	3,705	3,691	3,676	3,661	3,646	3,632	3,617	3,602	3,587	3,573	3,558
79	3,543	3,529	3,514	3,500	3,485	3,471	3,457	3,442	3,428	3,413	3,399	3,384
80	3,370	3,356	3,342	3,328	3,313	3,299	3,285	3,271	3,257	3,243	3,228	3,214
81	3,200	3,186	3,173	3,159	3,145	3,132	3,118	3,104	3,091	3,077	3,063	3,050
82	3,036	3,023	3,010	2,997	2,983	2,970	2,957	2,944	2,931	2,918	2,904	2,891
83	2,878	2,865	2,853	2,840	2,828	2,815	2,803	2,790	2,777	2,765	2,752	2,740
84	2,727	2,715	2,704	2,692	2,680	2,669	2,657	2,645	2,634	2,622	2,610	2,599
85	2,587	2,576	2,565	2,555	2,544	2,533	2,522	2,511	2,500	2,490	2,479	2,468
86	2,457	2,447	2,437	2,427	2,417	2,407	2,397	2,387	2,377	2,367	2,357	2,347
87	2,337	2,328	2,319	2,310	2,300	2,291	2,282	2,273	2,264	2,255	2,245	2,236
88	2,227	2,219	2,211	2,202	2,194	2,186	2,178	2,169	2,161	2,153	2,145	2,136
89	2,128	2,121	2,113	2,106	2,098	2,091	2,083	2,076	2,068	2,061	2,053	2,046
90	2,038	2,031	2,025	2,018	2,011	2,005	1,998	1,991	1,985	1,978	1,971	1,965
91	1,958	1,952	1,946	1,940	1,934	1,928	1,922	1,916	1,910	1,904	1,898	1,892
92	1,886	1,881	1,875	1,870	1,865	1,859	1,854	1,849	1,843	1,838	1,833	1,827
93	1,822	1,817	1,812	1,808	1,803	1,798	1,793	1,788	1,783	1,779	1,774	1,769
94	1,764	1,760	1,755	1,751	1,746	1,742	1,738	1,733	1,729	1,724	1,720	1,715
95	1,711	1,707	1,703	1,699	1,695	1,691	1,687	1,683	1,679	1,675	1,671	1,667
96	1,663	1,659	1,655	1,651	1,647	1,643	1,640	1,636	1,632	1,628	1,624	1,620
97	1,616	1,612	1,609	1,605	1,601	1,597	1,594	1,590	1,586	1,582	1,579	1,575
98	1,571	1,568	1,564	1,561	1,557	1,554	1,551	1,547	1,544	1,540	1,537	1,533
99	1,530	1,527	1,524	1,521	1,517	1,514	1,511	1,508	1,505	1,502	1,498	1,495
100	1,492											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 18: Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - General Service with Less than 30 Years of Service- Healthy Members (OPSRP only)
(Factor Multiplied by Monthly Retirement Benefit at Normal Retirement Age 65)

Age	Months of Attained Age When Cashed Out											
	0	1	2	3	4	5	6	7	8	9	10	11
15	2.55306	2.56979	2.58651	2.60324	2.61996	2.63669	2.65342	2.67014	2.68687	2.70359	2.72032	2.73704
16	2.75377	2.77181	2.78985	2.80789	2.82593	2.84397	2.86202	2.88006	2.89810	2.91614	2.93418	2.95222
17	2.97026	2.98972	3.00917	3.02863	3.04808	3.06754	3.08699	3.10645	3.12590	3.14536	3.16481	3.18427
18	3.20372	3.22471	3.24570	3.26669	3.28767	3.30866	3.32965	3.35064	3.37163	3.39262	3.41360	3.43459
19	3.45558	3.47821	3.50085	3.52348	3.54612	3.56875	3.59139	3.61402	3.63665	3.65929	3.68192	3.70456
20	3.72719	3.75160	3.77601	3.80042	3.82483	3.84924	3.87366	3.89807	3.92248	3.94689	3.97130	3.99571
21	4.02012	4.04645	4.07278	4.09911	4.12543	4.15176	4.17809	4.20442	4.23075	4.25708	4.28340	4.30973
22	4.33606	4.36445	4.39285	4.42124	4.44963	4.47802	4.50642	4.53481	4.56320	4.59159	4.61999	4.64838
23	4.67677	4.70740	4.73802	4.76865	4.79927	4.82990	4.86053	4.89115	4.92178	4.95240	4.98303	5.01365
24	5.04428	5.07731	5.11034	5.14337	5.17639	5.20942	5.24245	5.27548	5.30851	5.34154	5.37456	5.40759
25	5.44062	5.47624	5.51186	5.54748	5.58310	5.61872	5.65435	5.68997	5.72559	5.76121	5.79683	5.83245
26	5.86807	5.90649	5.94491	5.98333	6.02175	6.06017	6.09859	6.13701	6.17543	6.21385	6.25227	6.29069
27	6.32911	6.37055	6.41199	6.45342	6.49486	6.53630	6.57774	6.61917	6.66061	6.70205	6.74349	6.78492
28	6.82636	6.87105	6.91574	6.96043	7.00511	7.04980	7.09449	7.13918	7.18387	7.22856	7.27324	7.31793
29	7.36262	7.41082	7.45902	7.50721	7.55541	7.60361	7.65181	7.70000	7.74820	7.79640	7.84460	7.89279
30	7.94099	7.99298	8.04496	8.09695	8.14894	8.20092	8.25291	8.30490	8.35688	8.40887	8.46086	8.51284
31	8.56483	8.62091	8.67700	8.73308	8.78916	8.84525	8.90133	8.95741	9.01350	9.06958	9.12566	9.18175
32	9.23783	9.29834	9.35884	9.41935	9.47985	9.54036	9.60086	9.66137	9.72187	9.78238	9.84288	9.90339
33	9.96389	10.02918	10.09447	10.15976	10.22505	10.29034	10.35563	10.42091	10.48620	10.55149	10.61678	10.68207
34	10.74736	10.81781	10.88826	10.95870	11.02915	11.09960	11.17005	11.24049	11.31094	11.38139	11.45184	11.52228
35	11.59273	11.66874	11.74475	11.82076	11.89677	11.97278	12.04880	12.12481	12.20082	12.27683	12.35284	12.42885
36	12.50486	12.58688	12.66890	12.75092	12.83294	12.91496	12.99698	13.07900	13.16102	13.24304	13.32506	13.40708
37	13.48910	13.57761	13.66611	13.75462	13.84313	13.93163	14.02014	14.10865	14.19715	14.28566	14.37417	14.46267
38	14.55118	14.64669	14.74220	14.83771	14.93321	15.02872	15.12423	15.21974	15.31525	15.41076	15.50626	15.60177
39	15.69728	15.80034	15.90340	16.00646	16.10952	16.21258	16.31564	16.41870	16.52176	16.62482	16.72788	16.83094
40	16.93400	17.04523	17.15645	17.26768	17.37890	17.49013	17.60135	17.71258	17.82380	17.93503	18.04625	18.15748
41	18.26870	18.38874	18.50878	18.62882	18.74885	18.86889	18.98893	19.10897	19.22901	19.34905	19.46908	19.58912
42	19.70916	19.83874	19.96831	20.09789	20.22746	20.35704	20.48661	20.61619	20.74576	20.87534	21.00491	21.13449
43	21.26406	21.40395	21.54385	21.68374	21.82363	21.96353	22.10342	22.24331	22.38321	22.52310	22.66299	22.80289
44	22.94278	23.09384	23.24489	23.39595	23.54700	23.69806	23.84911	24.00017	24.15122	24.30228	24.45333	24.60439

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 18: Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - General Service with Less than 30 Years of Service- Healthy Members (OPSRP only)
(Factor Multiplied by Monthly Retirement Benefit at Normal Retirement Age 65)

Age	Months of Attained Age When Cashd Out											
	0	1	2	3	4	5	6	7	8	9	10	11
45	24.75544	24.91857	25.08170	25.24483	25.40795	25.57108	25.73421	25.89734	26.06047	26.22360	26.38672	26.54985
46	26.71298	26.88920	27.06543	27.24165	27.41787	27.59409	27.77032	27.94654	28.12276	28.29898	28.47521	28.65143
47	28.82765	29.01801	29.20837	29.39873	29.58909	29.77945	29.96981	30.16017	30.35053	30.54089	30.73125	30.92161
48	31.11197	31.31768	31.52339	31.72909	31.93480	32.14051	32.34622	32.55192	32.75763	32.96334	33.16905	33.37475
49	33.58046	33.80276	34.02506	34.24736	34.46965	34.69195	34.91425	35.13655	35.35885	35.58115	35.80344	36.02574
50	36.24804	36.48836	36.72868	36.96900	37.20932	37.44964	37.68996	37.93027	38.17059	38.41091	38.65123	38.89155
51	39.13187	39.39180	39.65172	39.91165	40.17158	40.43150	40.69143	40.95136	41.21128	41.47121	41.73114	41.99106
52	42.25099	42.53234	42.81368	43.09503	43.37637	43.65772	43.93906	44.22041	44.50175	44.78310	45.06444	45.34579
53	45.62713	45.93174	46.23635	46.54095	46.84556	47.15017	47.45478	47.75938	48.06399	48.36860	48.67321	48.97781
54	49.28242	49.61236	49.94230	50.27224	50.60217	50.93211	51.26205	51.59199	51.92193	52.25187	52.58180	52.91174
55	53.24168	53.59939	53.95710	54.31481	54.67252	55.03023	55.38794	55.74565	56.10336	56.46107	56.81878	57.17649
56	57.53420	57.92261	58.31103	58.69944	59.08785	59.47627	59.86468	60.25309	60.64151	61.02992	61.41833	61.80675
57	62.19516	62.61730	63.03943	63.46157	63.88370	64.30584	64.72797	65.15011	65.57224	65.99438	66.41651	66.83865
58	67.26078	67.71980	68.17882	68.63784	69.09686	69.55588	70.01491	70.47393	70.93295	71.39197	71.85099	72.31001
59	72.76903	73.26856	73.76810	74.26763	74.76717	75.26670	75.76624	76.26577	76.76530	77.26484	77.76437	78.26391
60	78.76344	79.30764	79.85184	80.39604	80.94024	81.48444	82.02864	82.57283	83.11703	83.66123	84.20543	84.74963
61	85.29383	85.88774	86.48166	87.07557	87.66948	88.26339	88.85731	89.45122	90.04513	90.63904	91.23296	91.82687
62	92.42078	93.07027	93.71976	94.36925	95.01873	95.66822	96.31771	96.96720	97.61669	98.26618	98.91566	99.56515
63	100.21464	100.92663	101.63861	102.35060	103.06259	103.77457	104.48656	105.19855	105.91053	106.62252	107.33451	108.04649
64	108.75848	109.54065	110.32283	111.10500	111.88717	112.66935	113.45152	114.23369	115.01587	115.79804	116.58021	117.36239
65	118.14456											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 19: Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - Police & Fire with Less than 25 Years of Service- Healthy Members (OPSRP only)
(Factor Multiplied by Monthly Retirement Benefit at Normal Retirement Age 60)

Age	Months of Attained Age When Cashd Out											
	0	1	2	3	4	5	6	7	8	9	10	11
15	4.06488	4.09165	4.11843	4.14520	4.17198	4.19875	4.22553	4.25230	4.27907	4.30585	4.33262	4.35940
16	4.38617	4.41506	4.44395	4.47284	4.50173	4.53062	4.55951	4.58840	4.61729	4.64618	4.67507	4.70396
17	4.73285	4.76402	4.79519	4.82637	4.85754	4.88871	4.91988	4.95105	4.98222	5.01340	5.04457	5.07574
18	5.10691	5.14055	5.17419	5.20783	5.24147	5.27511	5.30875	5.34239	5.37603	5.40967	5.44331	5.47695
19	5.51059	5.54689	5.58318	5.61948	5.65577	5.69207	5.72837	5.76466	5.80096	5.83725	5.87355	5.90984
20	5.94614	5.98530	6.02447	6.06363	6.10280	6.14196	6.18113	6.22029	6.25945	6.29862	6.33778	6.37695
21	6.41611	6.45837	6.50063	6.54289	6.58515	6.62741	6.66967	6.71192	6.75418	6.79644	6.83870	6.88096
22	6.92322	6.96882	7.01441	7.06001	7.10560	7.15120	7.19679	7.24239	7.28798	7.33358	7.37917	7.42477
23	7.47036	7.51956	7.56876	7.61797	7.66717	7.71637	7.76557	7.81477	7.86397	7.91318	7.96238	8.01158
24	8.06078	8.11387	8.16696	8.22004	8.27313	8.32622	8.37931	8.43239	8.48548	8.53857	8.59166	8.64474
25	8.69783	8.75512	8.81240	8.86969	8.92697	8.98426	9.04154	9.09883	9.15611	9.21340	9.27068	9.32797
26	9.38525	9.44706	9.50888	9.57069	9.63250	9.69431	9.75613	9.81794	9.87975	9.94156	10.00338	10.06519
27	10.12700	10.19370	10.26040	10.32710	10.39380	10.46050	10.52720	10.59390	10.66060	10.72730	10.79400	10.86070
28	10.92740	10.99937	11.07134	11.14331	11.21528	11.28725	11.35922	11.43119	11.50316	11.57513	11.64710	11.71907
29	11.79104	11.86870	11.94636	12.02402	12.10168	12.17934	12.25700	12.33466	12.41232	12.48998	12.56764	12.64530
30	12.72296	12.80677	12.89057	12.97438	13.05819	13.14199	13.22580	13.30961	13.39341	13.47722	13.56103	13.64483
31	13.72864	13.81910	13.90955	14.00001	14.09047	14.18092	14.27138	14.36184	14.45229	14.54275	14.63321	14.72366
32	14.81412	14.91176	15.00940	15.10704	15.20467	15.30231	15.39995	15.49759	15.59523	15.69287	15.79050	15.88814
33	15.98578	16.09119	16.19660	16.30202	16.40743	16.51284	16.61825	16.72366	16.82907	16.93449	17.03990	17.14531
34	17.25072	17.36452	17.47832	17.59212	17.70592	17.81972	17.93352	18.04731	18.16111	18.27491	18.38871	18.50251
35	18.61631	18.73916	18.86201	18.98486	19.10771	19.23056	19.35342	19.47627	19.59912	19.72197	19.84482	19.96767
36	20.09052	20.22315	20.35579	20.48842	20.62105	20.75369	20.88632	21.01895	21.15159	21.28422	21.41685	21.54949
37	21.68212	21.82532	21.96852	22.11171	22.25491	22.39811	22.54131	22.68450	22.82770	22.97090	23.11410	23.25729
38	23.40049	23.55510	23.70971	23.86432	24.01893	24.17354	24.32815	24.48276	24.63737	24.79198	24.94659	25.10120
39	25.25581	25.42274	25.58966	25.75659	25.92351	26.09044	26.25737	26.42429	26.59122	26.75814	26.92507	27.09199
40	27.25892	27.43917	27.61942	27.79967	27.97992	28.16017	28.34042	28.52066	28.70091	28.88116	29.06141	29.24166
41	29.42191	29.61655	29.81119	30.00582	30.20046	30.39510	30.58974	30.78437	30.97901	31.17365	31.36829	31.56292
42	31.75756	31.96778	32.17800	32.38822	32.59844	32.80866	33.01889	33.22911	33.43933	33.64955	33.85977	34.06999
43	34.28021	34.50729	34.73438	34.96146	35.18855	35.41563	35.64272	35.86980	36.09688	36.32397	36.55105	36.77814
44	37.00522	37.25057	37.49591	37.74126	37.98661	38.23195	38.47730	38.72265	38.96799	39.21334	39.45869	39.70403

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 19: Lump Sum Cash Out Factors Prior to Early Retirement Eligibility - Police & Fire with Less than 25 Years of Service- Healthy Members (OPSRP only)
(Factor Multiplied by Monthly Retirement Benefit at Normal Retirement Age 60)

Age	Months of Attained Age When Cashd Out											
	0	1	2	3	4	5	6	7	8	9	10	11
45	39.94938	40.21449	40.47960	40.74471	41.00981	41.27492	41.54003	41.80514	42.07025	42.33536	42.60046	42.86557
46	43.13068	43.41723	43.70378	43.99033	44.27687	44.56342	44.84997	45.13652	45.42307	45.70962	45.99616	46.28271
47	46.56926	46.87898	47.18870	47.49842	47.80814	48.11786	48.42758	48.73729	49.04701	49.35673	49.66645	49.97617
48	50.28589	50.62078	50.95566	51.29055	51.62543	51.96032	52.29521	52.63009	52.96498	53.29986	53.63475	53.96963
49	54.30452	54.66663	55.02875	55.39086	55.75297	56.11509	56.47720	56.83931	57.20143	57.56354	57.92565	58.28777
50	58.64988	59.04157	59.43327	59.82496	60.21665	60.60835	61.00004	61.39173	61.78343	62.17512	62.56681	62.95851
51	63.35020	63.77411	64.19802	64.62192	65.04583	65.46974	65.89365	66.31755	66.74146	67.16537	67.58928	68.01318
52	68.43709	68.89621	69.35532	69.81444	70.27355	70.73267	71.19179	71.65090	72.11002	72.56913	73.02825	73.48736
53	73.94648	74.44385	74.94123	75.43860	75.93598	76.43335	76.93073	77.42810	77.92547	78.42285	78.92022	79.41760
54	79.91497	80.45404	80.99311	81.53217	82.07124	82.61031	83.14938	83.68844	84.22751	84.76658	85.30565	85.84471
55	86.38378	86.96858	87.55338	88.13817	88.72297	89.30777	89.89257	90.47736	91.06216	91.64696	92.23176	92.81655
56	93.40135	94.03672	94.67210	95.30747	95.94284	96.57822	97.21359	97.84896	98.48434	99.11971	99.75508	100.39046
57	101.02583	101.71679	102.40775	103.09870	103.78966	104.48062	105.17158	105.86253	106.55349	107.24445	107.93541	108.62636
58	109.31732	110.06912	110.82092	111.57272	112.32452	113.07632	113.82812	114.57991	115.33171	116.08351	116.83531	117.58711
59	118.33891	119.15757	119.97623	120.79488	121.61354	122.43220	123.25086	124.06951	124.88817	125.70683	126.52549	127.34414
60	128.1628											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 20: Lump Sum Cash Out Factors at or after Early Retirement Age - Healthy Members (OPSRP only)
(Factor Multiplied by Monthly Retirement Benefit at or after Early Retirement Age)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
50	141.97085	141.88408	141.79732	141.71055	141.62379	141.53702	141.45026	141.36349	141.27672	141.18996	141.10319	141.01643
51	140.92966	140.83705	140.74444	140.65184	140.55923	140.46662	140.37401	140.28140	140.18879	140.09619	140.00358	139.91097
52	139.81836	139.71991	139.62146	139.52302	139.42457	139.32612	139.22767	139.12922	139.03077	138.93233	138.83388	138.73543
53	138.63698	138.53220	138.42741	138.32263	138.21785	138.11306	138.00828	137.90350	137.79871	137.69393	137.58915	137.48436
54	137.37958	137.26810	137.15662	137.04513	136.93365	136.82217	136.71069	136.59920	136.48772	136.37624	136.26476	136.15327
55	136.04179	135.92361	135.80544	135.68726	135.56908	135.45091	135.33273	135.21455	135.09638	134.97820	134.86002	134.74185
56	134.62367	134.49923	134.37478	134.25034	134.12589	134.00145	133.87700	133.75256	133.62811	133.50367	133.37922	133.25478
57	133.13033	132.99947	132.86860	132.73774	132.60687	132.47601	132.34515	132.21428	132.08342	131.95255	131.82169	131.69082
58	131.55996	131.42211	131.28426	131.14641	131.00856	130.87071	130.73286	130.59500	130.45715	130.31930	130.18145	130.04360
59	129.90575	129.76050	129.61526	129.47001	129.32477	129.17952	129.03428	128.88903	128.74378	128.59854	128.45329	128.30805
60	128.16280	128.00988	127.85697	127.70405	127.55113	127.39821	127.24530	127.09238	126.93946	126.78654	126.63363	126.48071
61	126.32779	126.16746	126.00712	125.84679	125.68645	125.52612	125.36578	125.20545	125.04511	124.88478	124.72444	124.56411
62	124.40377	124.23636	124.06895	123.90154	123.73412	123.56671	123.39930	123.23189	123.06448	122.89707	122.72965	122.56224
63	122.39483	122.22090	122.04696	121.87303	121.69909	121.52516	121.35122	121.17729	121.00335	120.82942	120.65548	120.48155
64	120.30761	120.12736	119.94710	119.76685	119.58659	119.40634	119.22609	119.04583	118.86558	118.68532	118.50507	118.32481
65	118.14456	117.95793	117.77130	117.58467	117.39803	117.21140	117.02477	116.83814	116.65151	116.46488	116.27824	116.09161
66	115.90498	115.71232	115.51967	115.32701	115.13435	114.94169	114.74904	114.55638	114.36372	114.17106	113.97841	113.78575
67	113.59309	113.39448	113.19586	112.99725	112.79863	112.60002	112.40140	112.20279	112.00417	111.80556	111.60694	111.40833
68	111.20971	111.00421	110.79871	110.59321	110.38771	110.18221	109.97672	109.77122	109.56572	109.36022	109.15472	108.94922
69	108.74372	108.53054	108.31737	108.10419	107.89102	107.67784	107.46467	107.25149	107.03831	106.82514	106.61196	106.39879
70	106.18561	105.96533	105.74505	105.52477	105.30449	105.08421	104.86393	104.64364	104.42336	104.20308	103.98280	103.76252
71	103.54224	103.31420	103.08617	102.85813	102.63009	102.40206	102.17402	101.94598	101.71795	101.48991	101.26187	101.03384
72	100.80580	100.57110	100.33641	100.10171	99.86701	99.63232	99.39762	99.16292	98.92823	98.69353	98.45883	98.22414
73	97.98944	97.74732	97.50520	97.26309	97.02097	96.77885	96.53673	96.29461	96.05249	95.81038	95.56826	95.32614
74	95.08402	94.83582	94.58762	94.33942	94.09122	93.84302	93.59482	93.34662	93.09842	92.85022	92.60202	92.35382
75	92.10562	91.85106	91.59649	91.34193	91.08737	90.83280	90.57824	90.32368	90.06911	89.81455	89.55999	89.30542
76	89.05086	88.79181	88.53276	88.27371	88.01466	87.75561	87.49656	87.23751	86.97846	86.71941	86.46036	86.20131
77	85.94226	85.67919	85.41612	85.15305	84.88998	84.62691	84.36384	84.10076	83.83769	83.57462	83.31155	83.04848
78	82.78541	82.51932	82.25322	81.98713	81.72104	81.45494	81.18885	80.92276	80.65666	80.39057	80.12448	79.85838
79	79.59229	79.32448	79.05668	78.78887	78.52106	78.25326	77.98545	77.71764	77.44984	77.18203	76.91422	76.64642

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 20: Lump Sum Cash Out Factors at or after Early Retirement Age - Healthy Members (OPSRP only)
(Factor Multiplied by Monthly Retirement Benefit at or after Early Retirement Age)

Age	Months of Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
80	76.37861	76.10956	75.84051	75.57146	75.30241	75.03336	74.76431	74.49526	74.22621	73.95716	73.68811	73.41906
81	73.15001	72.88077	72.61153	72.34230	72.07306	71.80382	71.53458	71.26534	70.99610	70.72687	70.45763	70.18839
82	69.91915	69.65154	69.38394	69.11633	68.84873	68.58112	68.31352	68.04591	67.77830	67.51070	67.24309	66.97549
83	66.70788	66.44273	66.17757	65.91242	65.64727	65.38211	65.11696	64.85181	64.58665	64.32150	64.05635	63.79119
84	63.52604	63.26360	63.00117	62.73873	62.47630	62.21386	61.95143	61.68899	61.42655	61.16412	60.90168	60.63925
85	60.37681	60.12019	59.86357	59.60695	59.35033	59.09371	58.83709	58.58047	58.32385	58.06723	57.81061	57.55399
86	57.29737	57.04675	56.79612	56.54550	56.29487	56.04425	55.79363	55.54300	55.29238	55.04175	54.79113	54.54050
87	54.28988	54.04845	53.80702	53.56559	53.32416	53.08273	52.84130	52.59987	52.35844	52.11701	51.87558	51.63415
88	51.39272	51.16264	50.93257	50.70249	50.47242	50.24234	50.01227	49.78219	49.55211	49.32204	49.09196	48.86189
89	48.63181	48.41639	48.20096	47.98554	47.77011	47.55469	47.33927	47.12384	46.90842	46.69299	46.47757	46.26214
90	46.04672	45.84423	45.64174	45.43924	45.23675	45.03426	44.83177	44.62927	44.42678	44.22429	44.02180	43.81930
91	43.61681	43.42992	43.24303	43.05614	42.86925	42.68236	42.49547	42.30857	42.12168	41.93479	41.74790	41.56101
92	41.37412	41.19957	41.02501	40.85046	40.67590	40.50135	40.32680	40.15224	39.97769	39.80313	39.62858	39.45402
93	39.27947	39.12012	38.96077	38.80142	38.64207	38.48272	38.32338	38.16403	38.00468	37.84533	37.68598	37.52663
94	37.36728	37.21793	37.06857	36.91922	36.76986	36.62051	36.47115	36.32180	36.17244	36.02309	35.87373	35.72438
95	35.57502	35.43536	35.29569	35.15603	35.01637	34.87670	34.73704	34.59738	34.45771	34.31805	34.17839	34.03872
96	33.89906	33.77823	33.65741	33.53658	33.41575	33.29492	33.17410	33.05327	32.93244	32.81161	32.69079	32.56996
97	32.44913	32.34244	32.23574	32.12905	32.02235	31.91566	31.80897	31.70227	31.59558	31.48888	31.38219	31.27549
98	31.16880	31.07594	30.98308	30.89022	30.79735	30.70449	30.61163	30.51877	30.42591	30.33305	30.24018	30.14732
99	30.05446	29.97118	29.88790	29.80462	29.72134	29.63806	29.55478	29.47150	29.38822	29.30494	29.22166	29.13838
100	29.05510											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 22: Lump Sum Cash Out Factors - Beneficiaries (OPSRP only)
(Factor Multiplied by Survivor Benefit Payable to Spouse at Commencement Date)

Age	Months of Attained Age at Date Cashed Out											
	0	1	2	3	4	5	6	7	8	9	10	11
15	155.07140	155.06392	155.05644	155.04896	155.04147	155.03399	155.02651	155.01903	155.01155	155.00407	154.99658	154.98910
16	154.98162	154.97359	154.96556	154.95753	154.94949	154.94146	154.93343	154.92540	154.91737	154.90934	154.90130	154.89327
17	154.88524	154.87663	154.86802	154.85942	154.85081	154.84220	154.83359	154.82498	154.81637	154.80777	154.79916	154.79055
18	154.78194	154.77276	154.76358	154.75440	154.74521	154.73603	154.72685	154.71767	154.70849	154.69931	154.69012	154.68094
19	154.67176	154.66185	154.65193	154.64202	154.63210	154.62219	154.61228	154.60236	154.59245	154.58253	154.57262	154.56270
20	154.55279	154.54212	154.53145	154.52078	154.51011	154.49944	154.48877	154.47810	154.46743	154.45676	154.44609	154.43542
21	154.42475	154.41325	154.40175	154.39024	154.37874	154.36724	154.35574	154.34423	154.33273	154.32123	154.30973	154.29822
22	154.28672	154.27433	154.26194	154.24954	154.23715	154.22476	154.21237	154.19997	154.18758	154.17519	154.16280	154.15040
23	154.13801	154.12472	154.11142	154.09813	154.08483	154.07154	154.05824	154.04495	154.03165	154.01836	154.00506	153.99177
24	153.97847	153.96411	153.94976	153.93540	153.92104	153.90668	153.89233	153.87797	153.86361	153.84925	153.83490	153.82054
25	153.80618	153.79073	153.77529	153.75984	153.74439	153.72894	153.71350	153.69805	153.68260	153.66715	153.65171	153.63626
26	153.62081	153.60417	153.58753	153.57090	153.55426	153.53762	153.52098	153.50434	153.48770	153.47107	153.45443	153.43779
27	153.42115	153.40322	153.38529	153.36735	153.34942	153.33149	153.31356	153.29562	153.27769	153.25976	153.24183	153.22389
28	153.20596	153.18659	153.16721	153.14784	153.12846	153.10909	153.08971	153.07034	153.05096	153.03159	153.01221	152.99284
29	152.97346	152.95254	152.93162	152.91070	152.88978	152.86886	152.84795	152.82703	152.80611	152.78519	152.76427	152.74335
30	152.72243	152.69992	152.67741	152.65490	152.63239	152.60988	152.58738	152.56487	152.54236	152.51985	152.49734	152.47483
31	152.45232	152.42832	152.40433	152.38033	152.35634	152.33234	152.30835	152.28435	152.26035	152.23636	152.21236	152.18837
32	152.16437	152.13876	152.11316	152.08755	152.06194	152.03633	152.01073	151.98512	151.95951	151.93390	151.90830	151.88269
33	151.85708	151.82977	151.80246	151.77515	151.74784	151.72053	151.69322	151.66591	151.63860	151.61129	151.58398	151.55667
34	151.52936	151.50017	151.47097	151.44178	151.41259	151.38339	151.35420	151.32501	151.29581	151.26662	151.23743	151.20823
35	151.17904	151.14779	151.11654	151.08530	151.05405	151.02280	150.99155	150.96030	150.92905	150.89781	150.86656	150.83531
36	150.80406	150.77059	150.73712	150.70365	150.67018	150.63671	150.60324	150.56976	150.53629	150.50282	150.46935	150.43588
37	150.40241	150.36653	150.33065	150.29476	150.25888	150.22300	150.18712	150.15123	150.11535	150.07947	150.04359	150.00770
38	149.97182	149.93330	149.89478	149.85626	149.81774	149.77922	149.74070	149.70218	149.66366	149.62514	149.58662	149.54810
39	149.50958	149.46815	149.42672	149.38529	149.34386	149.30243	149.26100	149.21956	149.17813	149.13670	149.09527	149.05384
40	149.01241	148.96788	148.92335	148.87882	148.83429	148.78976	148.74523	148.70070	148.65617	148.61164	148.56711	148.52258
41	148.47805	148.43019	148.38234	148.33448	148.28662	148.23876	148.19091	148.14305	148.09519	148.04733	147.99948	147.95162
42	147.90376	147.85238	147.80100	147.74962	147.69823	147.64685	147.59547	147.54409	147.49271	147.44133	147.38994	147.33856
43	147.28718	147.23206	147.17694	147.12182	147.06670	147.01158	146.95646	146.90133	146.84621	146.79109	146.73597	146.68085
44	146.62573	146.56667	146.50760	146.44854	146.38947	146.33041	146.27135	146.21228	146.15322	146.09415	146.03509	145.97602

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 22: Lump Sum Cash Out Factors - Beneficiaries (OPSRP only)
(Factor Multiplied by Survivor Benefit Payable to Spouse at Commencement Date)

Age	Months of Attained Age at Date Cashed Out											
	0	1	2	3	4	5	6	7	8	9	10	11
45	145.91696	145.85364	145.79032	145.72700	145.66367	145.60035	145.53703	145.47371	145.41039	145.34707	145.28374	145.22042
46	145.15710	145.08931	145.02152	144.95374	144.88595	144.81816	144.75037	144.68258	144.61479	144.54701	144.47922	144.41143
47	144.34364	144.27094	144.19825	144.12555	144.05285	143.98015	143.90746	143.83476	143.76206	143.68936	143.61667	143.54397
48	143.47127	143.39343	143.31559	143.23775	143.15991	143.08207	143.00424	142.92640	142.84856	142.77072	142.69288	142.61504
49	142.53720	142.45376	142.37033	142.28689	142.20345	142.12002	142.03658	141.95314	141.86971	141.78627	141.70283	141.61940
50	141.53596	141.44661	141.35725	141.26790	141.17854	141.08919	140.99983	140.91048	140.82112	140.73177	140.64241	140.55306
51	140.46370	140.36816	140.27262	140.17708	140.08154	139.98600	139.89046	139.79492	139.69938	139.60384	139.50830	139.41276
52	139.31722	139.21600	139.11478	139.01356	138.91233	138.81111	138.70989	138.60867	138.50745	138.40623	138.30500	138.20378
53	138.10256	137.99461	137.88666	137.77871	137.67076	137.56281	137.45486	137.34691	137.23896	137.13101	137.02306	136.91511
54	136.80716	136.69232	136.57749	136.46265	136.34781	136.23297	136.11814	136.00330	135.88846	135.77362	135.65879	135.54395
55	135.42911	135.30730	135.18550	135.06369	134.94189	134.82008	134.69828	134.57647	134.45466	134.33286	134.21105	134.08925
56	133.96744	133.83941	133.71137	133.58334	133.45530	133.32727	133.19924	133.07120	132.94317	132.81513	132.68710	132.55906
57	132.43103	132.29669	132.16234	132.02800	131.89365	131.75931	131.62497	131.49062	131.35628	131.22193	131.08759	130.95324
58	130.81890	130.67709	130.53528	130.39347	130.25166	130.10985	129.96805	129.82624	129.68443	129.54262	129.40081	129.25900
59	129.11719	128.96779	128.81840	128.66900	128.51960	128.37020	128.22081	128.07141	127.92201	127.77261	127.62322	127.47382
60	127.32442	127.16711	127.00980	126.85250	126.69519	126.53788	126.38057	126.22326	126.06595	125.90865	125.75134	125.59403
61	125.43672	125.27188	125.10703	124.94219	124.77735	124.61250	124.44766	124.28282	124.11797	123.95313	123.78829	123.62344
62	123.45860	123.28682	123.11503	122.94325	122.77147	122.59968	122.42790	122.25612	122.08433	121.91255	121.74077	121.56898
63	121.39720	121.21883	121.04045	120.86208	120.68370	120.50533	120.32695	120.14858	119.97020	119.79183	119.61345	119.43508
64	119.25670	119.07245	118.88820	118.70395	118.51970	118.33545	118.15120	117.96695	117.78270	117.59845	117.41420	117.22995
65	117.04570	116.85493	116.66415	116.47338	116.28260	116.09183	115.90106	115.71028	115.51951	115.32873	115.13796	114.94718
66	114.75641	114.55966	114.36292	114.16617	113.96943	113.77268	113.57594	113.37919	113.18244	112.98570	112.78895	112.59221
67	112.39546	112.19332	111.99117	111.78903	111.58689	111.38474	111.18260	110.98046	110.77831	110.57617	110.37403	110.17188
68	109.96974	109.76055	109.55136	109.34218	109.13299	108.92380	108.71461	108.50542	108.29623	108.08705	107.87786	107.66867
69	107.45948	107.24222	107.02496	106.80771	106.59045	106.37319	106.15593	105.93867	105.72141	105.50416	105.28690	105.06964
70	104.85238	104.62820	104.40403	104.17985	103.95567	103.73149	103.50732	103.28314	103.05896	102.83478	102.61061	102.38643
71	102.16225	101.93025	101.69825	101.46625	101.23425	101.00225	100.77026	100.53826	100.30626	100.07426	99.84226	99.61026
72	99.37826	99.13925	98.90024	98.66122	98.42221	98.18320	97.94419	97.70517	97.46616	97.22715	96.98814	96.74912
73	96.51011	96.26375	96.01740	95.77104	95.52468	95.27832	95.03197	94.78561	94.53925	94.29289	94.04654	93.80018
74	93.55382	93.30132	93.04882	92.79632	92.54381	92.29131	92.03881	91.78631	91.53381	91.28131	91.02880	90.77630

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 22: Lump Sum Cash Out Factors - Beneficiaries (OPSRP only)
(Factor Multiplied by Survivor Benefit Payable to Spouse at Commencement Date)

<u>Age</u>	<u>Months of Attained Age at Date Cashed Out</u>											
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>
75	90.52380	90.26468	90.00556	89.74644	89.48732	89.22820	88.96908	88.70995	88.45083	88.19171	87.93259	87.67347
76	87.41435	87.15133	86.88831	86.62529	86.36227	86.09925	85.83624	85.57322	85.31020	85.04718	84.78416	84.52114
77	84.25812	83.99166	83.72520	83.45874	83.19228	82.92582	82.65936	82.39290	82.12644	81.85998	81.59352	81.32706
78	81.06060	80.79168	80.52277	80.25385	79.98493	79.71602	79.44710	79.17818	78.90927	78.64035	78.37143	78.10252
79	77.83360	77.56309	77.29257	77.02206	76.75154	76.48103	76.21051	75.94000	75.66948	75.39897	75.12845	74.85794
80	74.58742											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 22: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)
(Factor Multiplied by 50% of Retirement Benefit)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age										
	50	51	52	53	54	55	56	57	58	59	60
15	0.863	0.854	0.845	0.835	0.825	0.814	0.803	0.791	0.779	0.766	0.753
16	0.864	0.856	0.846	0.836	0.826	0.815	0.804	0.792	0.780	0.767	0.754
17	0.866	0.857	0.847	0.838	0.827	0.816	0.805	0.793	0.781	0.769	0.755
18	0.867	0.858	0.849	0.839	0.828	0.818	0.806	0.795	0.782	0.770	0.756
19	0.868	0.859	0.850	0.840	0.830	0.819	0.808	0.796	0.784	0.771	0.758
20	0.870	0.861	0.851	0.842	0.831	0.820	0.809	0.797	0.785	0.772	0.759
21	0.871	0.862	0.853	0.843	0.833	0.822	0.810	0.799	0.786	0.774	0.760
22	0.873	0.864	0.855	0.845	0.834	0.823	0.812	0.800	0.788	0.775	0.762
23	0.875	0.866	0.856	0.846	0.836	0.825	0.814	0.802	0.789	0.777	0.763
24	0.877	0.868	0.858	0.848	0.838	0.827	0.815	0.803	0.791	0.778	0.765
25	0.879	0.870	0.860	0.850	0.840	0.829	0.817	0.805	0.793	0.780	0.767
26	0.881	0.872	0.862	0.852	0.842	0.831	0.819	0.807	0.795	0.782	0.769
27	0.883	0.874	0.864	0.854	0.844	0.833	0.821	0.809	0.797	0.784	0.770
28	0.885	0.876	0.867	0.857	0.846	0.835	0.823	0.811	0.799	0.786	0.773
29	0.888	0.879	0.869	0.859	0.849	0.837	0.826	0.814	0.801	0.788	0.775
30	0.891	0.882	0.872	0.862	0.851	0.840	0.828	0.816	0.804	0.791	0.777
31	0.894	0.884	0.875	0.865	0.854	0.843	0.831	0.819	0.806	0.793	0.780
32	0.897	0.887	0.878	0.868	0.857	0.846	0.834	0.822	0.809	0.796	0.782
33	0.900	0.891	0.881	0.871	0.860	0.849	0.837	0.825	0.812	0.799	0.785
34	0.903	0.894	0.884	0.874	0.863	0.852	0.840	0.828	0.815	0.802	0.788
35	0.907	0.898	0.888	0.878	0.867	0.855	0.844	0.831	0.819	0.805	0.792
36	0.911	0.902	0.892	0.881	0.871	0.859	0.847	0.835	0.822	0.809	0.795
37	0.915	0.906	0.896	0.885	0.875	0.863	0.851	0.839	0.826	0.812	0.799
38	0.920	0.910	0.900	0.890	0.879	0.867	0.855	0.843	0.830	0.816	0.802
39	0.924	0.915	0.905	0.894	0.883	0.872	0.860	0.847	0.834	0.821	0.807
40	0.930	0.920	0.910	0.899	0.888	0.877	0.864	0.852	0.839	0.825	0.811
41	0.935	0.925	0.915	0.904	0.893	0.882	0.869	0.857	0.844	0.830	0.816
42	0.941	0.931	0.921	0.910	0.899	0.887	0.875	0.862	0.849	0.835	0.821
43	0.947	0.937	0.927	0.916	0.905	0.893	0.881	0.868	0.854	0.841	0.826
44	0.954	0.944	0.933	0.922	0.911	0.899	0.887	0.874	0.860	0.846	0.832
45	0.961	0.951	0.940	0.929	0.918	0.906	0.893	0.880	0.867	0.853	0.838
46	0.968	0.958	0.948	0.937	0.925	0.913	0.900	0.887	0.874	0.859	0.845
47	0.976	0.966	0.956	0.945	0.933	0.921	0.908	0.895	0.881	0.867	0.852
48	0.985	0.975	0.964	0.953	0.941	0.929	0.916	0.903	0.889	0.874	0.859
49	0.994	0.984	0.973	0.962	0.950	0.938	0.925	0.911	0.897	0.883	0.868

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 22: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)
(Factor Multiplied by 50% of Retirement Benefit)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	61	62	63	64	65	66	67	68	69	70
15	0.740	0.726	0.711	0.696	0.681	0.665	0.649	0.633	0.616	0.599
16	0.741	0.727	0.712	0.697	0.682	0.666	0.650	0.634	0.617	0.600
17	0.742	0.728	0.713	0.698	0.683	0.667	0.651	0.635	0.618	0.601
18	0.743	0.729	0.714	0.699	0.684	0.668	0.652	0.635	0.619	0.602
19	0.744	0.730	0.715	0.700	0.685	0.669	0.653	0.636	0.620	0.602
20	0.745	0.731	0.716	0.701	0.686	0.670	0.654	0.638	0.621	0.603
21	0.747	0.732	0.718	0.703	0.687	0.671	0.655	0.639	0.622	0.605
22	0.748	0.734	0.719	0.704	0.688	0.673	0.656	0.640	0.623	0.606
23	0.749	0.735	0.720	0.705	0.690	0.674	0.658	0.641	0.624	0.607
24	0.751	0.737	0.722	0.707	0.691	0.675	0.659	0.643	0.626	0.608
25	0.753	0.738	0.724	0.708	0.693	0.677	0.661	0.644	0.627	0.610
26	0.755	0.740	0.725	0.710	0.695	0.679	0.662	0.646	0.629	0.611
27	0.757	0.742	0.727	0.712	0.696	0.680	0.664	0.647	0.630	0.613
28	0.759	0.744	0.729	0.714	0.698	0.682	0.666	0.649	0.632	0.614
29	0.761	0.746	0.731	0.716	0.700	0.684	0.668	0.651	0.634	0.616
30	0.763	0.749	0.734	0.718	0.702	0.686	0.670	0.653	0.636	0.618
31	0.766	0.751	0.736	0.721	0.705	0.688	0.672	0.655	0.638	0.620
32	0.768	0.754	0.739	0.723	0.707	0.691	0.674	0.657	0.640	0.622
33	0.771	0.756	0.741	0.726	0.710	0.693	0.677	0.660	0.642	0.624
34	0.774	0.759	0.744	0.728	0.712	0.696	0.679	0.662	0.645	0.627
35	0.777	0.762	0.747	0.731	0.715	0.699	0.682	0.665	0.647	0.629
36	0.781	0.766	0.750	0.735	0.718	0.702	0.685	0.668	0.650	0.632
37	0.784	0.769	0.754	0.738	0.722	0.705	0.688	0.671	0.653	0.635
38	0.788	0.773	0.757	0.742	0.725	0.709	0.691	0.674	0.656	0.638
39	0.792	0.777	0.761	0.745	0.729	0.712	0.695	0.678	0.660	0.641
40	0.796	0.781	0.765	0.749	0.733	0.716	0.699	0.681	0.663	0.645
41	0.801	0.786	0.770	0.754	0.737	0.720	0.703	0.685	0.667	0.649
42	0.806	0.791	0.775	0.758	0.742	0.725	0.707	0.689	0.671	0.653
43	0.811	0.796	0.780	0.763	0.747	0.729	0.712	0.694	0.676	0.657
44	0.817	0.801	0.785	0.769	0.752	0.735	0.717	0.699	0.680	0.662
45	0.823	0.807	0.791	0.774	0.757	0.740	0.722	0.704	0.685	0.666
46	0.829	0.814	0.797	0.781	0.763	0.746	0.728	0.710	0.691	0.672
47	0.836	0.820	0.804	0.787	0.770	0.752	0.734	0.716	0.697	0.677
48	0.844	0.828	0.811	0.794	0.777	0.759	0.741	0.722	0.703	0.683
49	0.852	0.836	0.819	0.802	0.784	0.766	0.748	0.729	0.710	0.690

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 22: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)
(Factor Multiplied by 50% of Retirement Benefit)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	71	72	73	74	75	76	77	78	79	80
15	0.581	0.564	0.545	0.527	0.508	0.489	0.470	0.451	0.431	0.412
16	0.582	0.564	0.546	0.528	0.509	0.490	0.471	0.451	0.432	0.413
17	0.583	0.565	0.547	0.528	0.510	0.490	0.471	0.452	0.433	0.413
18	0.584	0.566	0.548	0.529	0.510	0.491	0.472	0.453	0.433	0.414
19	0.585	0.567	0.549	0.530	0.511	0.492	0.473	0.453	0.434	0.415
20	0.586	0.568	0.550	0.531	0.512	0.493	0.473	0.454	0.435	0.415
21	0.587	0.569	0.551	0.532	0.513	0.494	0.474	0.455	0.435	0.416
22	0.588	0.570	0.552	0.533	0.514	0.495	0.475	0.456	0.436	0.417
23	0.589	0.571	0.553	0.534	0.515	0.496	0.476	0.457	0.437	0.418
24	0.590	0.572	0.554	0.535	0.516	0.497	0.477	0.458	0.438	0.418
25	0.592	0.574	0.555	0.536	0.517	0.498	0.478	0.459	0.439	0.419
26	0.593	0.575	0.556	0.538	0.518	0.499	0.479	0.460	0.440	0.420
27	0.595	0.576	0.558	0.539	0.520	0.500	0.481	0.461	0.441	0.422
28	0.596	0.578	0.559	0.540	0.521	0.502	0.482	0.462	0.442	0.423
29	0.598	0.580	0.561	0.542	0.523	0.503	0.483	0.464	0.444	0.424
30	0.600	0.582	0.563	0.544	0.524	0.505	0.485	0.465	0.445	0.425
31	0.602	0.583	0.565	0.545	0.526	0.506	0.486	0.466	0.446	0.427
32	0.604	0.585	0.567	0.547	0.528	0.508	0.488	0.468	0.448	0.428
33	0.606	0.588	0.569	0.549	0.530	0.510	0.490	0.470	0.450	0.430
34	0.609	0.590	0.571	0.551	0.532	0.512	0.492	0.472	0.451	0.431
35	0.611	0.592	0.573	0.554	0.534	0.514	0.494	0.473	0.453	0.433
36	0.614	0.595	0.576	0.556	0.536	0.516	0.496	0.476	0.455	0.435
37	0.616	0.598	0.578	0.559	0.539	0.518	0.498	0.478	0.457	0.437
38	0.619	0.600	0.581	0.561	0.541	0.521	0.501	0.480	0.459	0.439
39	0.623	0.604	0.584	0.564	0.544	0.524	0.503	0.483	0.462	0.441
40	0.626	0.607	0.587	0.567	0.547	0.527	0.506	0.485	0.464	0.444
41	0.630	0.610	0.591	0.571	0.550	0.530	0.509	0.488	0.467	0.446
42	0.634	0.614	0.594	0.574	0.554	0.533	0.512	0.491	0.470	0.449
43	0.638	0.618	0.598	0.578	0.557	0.536	0.515	0.494	0.473	0.452
44	0.642	0.622	0.602	0.582	0.561	0.540	0.519	0.498	0.476	0.455
45	0.647	0.627	0.607	0.586	0.565	0.544	0.523	0.501	0.480	0.459
46	0.652	0.632	0.612	0.591	0.570	0.548	0.527	0.505	0.484	0.462
47	0.658	0.637	0.617	0.596	0.575	0.553	0.531	0.510	0.488	0.466
48	0.663	0.643	0.622	0.601	0.580	0.558	0.536	0.514	0.492	0.470
49	0.670	0.649	0.628	0.607	0.585	0.563	0.541	0.519	0.497	0.475

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 22: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)
(Factor Multiplied by 50% of Retirement Benefit)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age										
	50	51	52	53	54	55	56	57	58	59	60
50	1.004	0.994	0.983	0.972	0.960	0.947	0.934	0.920	0.906	0.892	0.876
51	1.015	1.005	0.994	0.982	0.970	0.957	0.944	0.930	0.916	0.901	0.886
52	1.027	1.016	1.005	0.993	0.981	0.968	0.955	0.941	0.927	0.911	0.896
53	1.039	1.028	1.017	1.005	0.993	0.980	0.966	0.952	0.938	0.923	0.907
54	1.053	1.042	1.030	1.018	1.006	0.993	0.979	0.965	0.950	0.934	0.918
55	1.067	1.056	1.044	1.032	1.019	1.006	0.992	0.978	0.963	0.947	0.931
56	1.082	1.071	1.059	1.047	1.034	1.021	1.007	0.992	0.977	0.961	0.944
57	1.099	1.087	1.076	1.063	1.050	1.036	1.022	1.007	0.991	0.975	0.959
58	1.116	1.105	1.093	1.080	1.067	1.053	1.038	1.023	1.007	0.991	0.974
59	1.135	1.124	1.111	1.098	1.085	1.071	1.056	1.040	1.025	1.008	0.991
60	1.156	1.144	1.131	1.118	1.104	1.090	1.075	1.059	1.043	1.026	1.008
61	1.178	1.166	1.153	1.139	1.125	1.111	1.095	1.079	1.063	1.045	1.028
62	1.201	1.189	1.176	1.162	1.148	1.133	1.117	1.101	1.084	1.066	1.048
63	1.227	1.214	1.201	1.187	1.172	1.157	1.141	1.124	1.107	1.089	1.070
64	1.254	1.241	1.227	1.213	1.198	1.182	1.166	1.149	1.131	1.113	1.094
65	1.283	1.270	1.256	1.241	1.226	1.210	1.193	1.176	1.158	1.139	1.119
66	1.314	1.300	1.286	1.271	1.255	1.239	1.222	1.204	1.186	1.166	1.146
67	1.347	1.333	1.319	1.303	1.287	1.270	1.253	1.235	1.216	1.196	1.175
68	1.383	1.369	1.354	1.338	1.321	1.304	1.286	1.267	1.248	1.228	1.207
69	1.421	1.407	1.391	1.375	1.358	1.340	1.322	1.303	1.283	1.262	1.240
70	1.463	1.448	1.432	1.415	1.398	1.380	1.361	1.341	1.320	1.299	1.277
71	1.508	1.493	1.476	1.459	1.441	1.422	1.403	1.382	1.361	1.339	1.316
72	1.557	1.541	1.524	1.507	1.488	1.469	1.448	1.427	1.405	1.383	1.359
73	1.611	1.594	1.577	1.559	1.539	1.519	1.498	1.476	1.454	1.430	1.406
74	1.669	1.652	1.634	1.615	1.595	1.574	1.553	1.530	1.506	1.482	1.457
75	1.733	1.715	1.696	1.677	1.656	1.634	1.612	1.588	1.564	1.538	1.512
76	1.803	1.784	1.765	1.744	1.723	1.700	1.677	1.652	1.627	1.600	1.573
77	1.879	1.859	1.839	1.818	1.795	1.772	1.747	1.722	1.695	1.668	1.639
78	1.962	1.941	1.920	1.898	1.874	1.850	1.824	1.798	1.770	1.741	1.712
79	2.052	2.031	2.009	1.985	1.961	1.935	1.908	1.880	1.852	1.822	1.790
80	2.151	2.128	2.105	2.081	2.055	2.028	2.000	1.971	1.941	1.909	1.877

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 22: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)
(Factor Multiplied by 50% of Retirement Benefit)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	61	62	63	64	65	66	67	68	69	70
50	0.860	0.844	0.827	0.810	0.792	0.774	0.755	0.736	0.717	0.697
51	0.870	0.853	0.836	0.818	0.800	0.782	0.763	0.744	0.724	0.704
52	0.880	0.863	0.846	0.828	0.810	0.791	0.772	0.753	0.733	0.712
53	0.890	0.873	0.856	0.838	0.819	0.801	0.781	0.762	0.742	0.721
54	0.902	0.885	0.867	0.849	0.830	0.811	0.791	0.771	0.751	0.730
55	0.914	0.897	0.879	0.860	0.841	0.822	0.802	0.782	0.761	0.740
56	0.927	0.910	0.891	0.873	0.853	0.834	0.814	0.793	0.772	0.751
57	0.941	0.923	0.905	0.886	0.866	0.846	0.826	0.805	0.784	0.762
58	0.956	0.938	0.919	0.900	0.880	0.860	0.839	0.818	0.797	0.775
59	0.973	0.954	0.935	0.915	0.895	0.875	0.854	0.832	0.810	0.788
60	0.990	0.971	0.952	0.932	0.911	0.890	0.869	0.847	0.825	0.802
61	1.009	0.990	0.970	0.950	0.929	0.907	0.885	0.863	0.840	0.817
62	1.029	1.010	0.989	0.969	0.947	0.925	0.903	0.881	0.857	0.833
63	1.051	1.031	1.010	0.989	0.967	0.945	0.922	0.899	0.875	0.851
64	1.074	1.054	1.033	1.011	0.989	0.966	0.943	0.919	0.895	0.870
65	1.099	1.078	1.056	1.034	1.011	0.988	0.964	0.940	0.915	0.890
66	1.126	1.104	1.082	1.059	1.036	1.012	0.988	0.963	0.938	0.912
67	1.154	1.132	1.109	1.086	1.062	1.038	1.013	0.987	0.961	0.935
68	1.185	1.162	1.139	1.115	1.090	1.065	1.040	1.014	0.987	0.959
69	1.218	1.194	1.171	1.146	1.121	1.095	1.069	1.042	1.014	0.986
70	1.253	1.230	1.205	1.180	1.154	1.127	1.100	1.072	1.044	1.015
71	1.292	1.268	1.242	1.216	1.189	1.162	1.134	1.105	1.076	1.046
72	1.334	1.309	1.283	1.256	1.228	1.200	1.171	1.142	1.111	1.081
73	1.380	1.354	1.327	1.299	1.270	1.241	1.211	1.181	1.150	1.118
74	1.430	1.403	1.375	1.346	1.316	1.286	1.255	1.224	1.191	1.158
75	1.485	1.456	1.427	1.397	1.367	1.335	1.303	1.270	1.237	1.202
76	1.545	1.515	1.485	1.454	1.422	1.389	1.355	1.321	1.286	1.251
77	1.610	1.579	1.547	1.515	1.481	1.447	1.413	1.377	1.341	1.303
78	1.681	1.649	1.615	1.582	1.547	1.511	1.475	1.438	1.400	1.361
79	1.758	1.725	1.690	1.654	1.618	1.581	1.543	1.504	1.464	1.424
80	1.843	1.807	1.771	1.734	1.696	1.657	1.617	1.576	1.535	1.492

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 22: Conversion to Monthly Spouse Benefit at Later of Member's Death or Earliest Retirement Age - Healthy Members (OPSRP only)
(Factor Multiplied by 50% of Retirement Benefit)

Spouse Age*	Age of Member at Later of Death or Earliest Early Retirement Age									
	71	72	73	74	75	76	77	78	79	80
50	0.676	0.656	0.635	0.613	0.591	0.569	0.547	0.524	0.502	0.479
51	0.684	0.663	0.641	0.620	0.597	0.575	0.553	0.530	0.507	0.485
52	0.692	0.670	0.649	0.627	0.604	0.582	0.559	0.536	0.513	0.490
53	0.700	0.678	0.657	0.634	0.612	0.589	0.566	0.542	0.519	0.496
54	0.709	0.687	0.665	0.642	0.619	0.596	0.573	0.549	0.526	0.502
55	0.719	0.697	0.674	0.651	0.628	0.604	0.581	0.557	0.533	0.509
56	0.729	0.707	0.684	0.661	0.637	0.613	0.589	0.565	0.541	0.517
57	0.740	0.717	0.694	0.671	0.647	0.622	0.598	0.574	0.549	0.525
58	0.752	0.729	0.705	0.681	0.657	0.632	0.608	0.583	0.558	0.533
59	0.765	0.741	0.717	0.693	0.668	0.643	0.618	0.593	0.567	0.542
60	0.778	0.755	0.730	0.705	0.680	0.655	0.629	0.603	0.577	0.552
61	0.793	0.769	0.744	0.719	0.693	0.667	0.641	0.615	0.588	0.562
62	0.809	0.784	0.759	0.733	0.707	0.681	0.654	0.627	0.600	0.573
63	0.826	0.801	0.775	0.749	0.722	0.695	0.668	0.640	0.613	0.586
64	0.844	0.819	0.792	0.765	0.738	0.710	0.682	0.654	0.626	0.598
65	0.864	0.837	0.810	0.783	0.755	0.727	0.698	0.670	0.641	0.612
66	0.885	0.858	0.830	0.802	0.773	0.744	0.715	0.686	0.656	0.627
67	0.907	0.879	0.851	0.822	0.793	0.763	0.733	0.703	0.673	0.643
68	0.931	0.903	0.874	0.844	0.814	0.783	0.753	0.722	0.691	0.660
69	0.957	0.928	0.898	0.867	0.837	0.805	0.774	0.742	0.710	0.678
70	0.985	0.955	0.924	0.893	0.861	0.829	0.796	0.764	0.731	0.698
71	1.016	0.985	0.953	0.921	0.888	0.854	0.821	0.787	0.754	0.720
72	1.049	1.017	0.984	0.951	0.917	0.882	0.848	0.813	0.778	0.743
73	1.085	1.052	1.018	0.983	0.948	0.913	0.877	0.841	0.805	0.769
74	1.124	1.090	1.055	1.019	0.983	0.946	0.909	0.871	0.834	0.797
75	1.167	1.131	1.095	1.058	1.020	0.982	0.943	0.905	0.866	0.827
76	1.214	1.177	1.139	1.100	1.061	1.021	0.981	0.941	0.901	0.861
77	1.265	1.227	1.187	1.147	1.106	1.064	1.023	0.981	0.939	0.897
78	1.321	1.281	1.239	1.197	1.155	1.111	1.068	1.024	0.980	0.936
79	1.382	1.340	1.296	1.252	1.208	1.162	1.117	1.071	1.025	0.980
80	1.449	1.404	1.359	1.313	1.266	1.218	1.171	1.123	1.075	1.027

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

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 23: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
15	1.000	0.925	0.855	0.790	0.731	0.675	0.624	0.577	0.533	0.493	0.455	0.420	0.388	0.359	0.331
16	1.082	1.000	0.925	0.855	0.790	0.730	0.675	0.624	0.576	0.533	0.492	0.455	0.420	0.388	0.358
17	1.170	1.082	1.000	0.924	0.855	0.790	0.730	0.675	0.623	0.576	0.532	0.492	0.454	0.419	0.387
18	1.265	1.170	1.082	1.000	0.924	0.854	0.790	0.730	0.674	0.623	0.576	0.532	0.491	0.454	0.419
19	1.369	1.266	1.170	1.082	1.000	0.924	0.854	0.789	0.730	0.674	0.623	0.575	0.531	0.491	0.453
20	1.481	1.369	1.266	1.170	1.082	1.000	0.924	0.854	0.789	0.729	0.674	0.622	0.575	0.531	0.490
21	1.603	1.482	1.370	1.266	1.171	1.082	1.000	0.924	0.854	0.789	0.729	0.673	0.622	0.574	0.530
22	1.734	1.603	1.482	1.370	1.267	1.171	1.082	1.000	0.924	0.854	0.789	0.728	0.673	0.621	0.574
23	1.877	1.735	1.604	1.483	1.371	1.267	1.171	1.082	1.000	0.924	0.853	0.788	0.728	0.672	0.621
24	2.032	1.879	1.737	1.605	1.484	1.372	1.268	1.171	1.082	1.000	0.924	0.853	0.788	0.728	0.672
25	2.200	2.034	1.880	1.738	1.607	1.485	1.372	1.268	1.172	1.083	1.000	0.924	0.853	0.788	0.727
26	2.382	2.202	2.036	1.882	1.740	1.608	1.486	1.373	1.269	1.172	1.083	1.000	0.924	0.853	0.787
27	2.579	2.385	2.205	2.038	1.884	1.741	1.609	1.487	1.374	1.269	1.172	1.083	1.000	0.923	0.852
28	2.794	2.583	2.388	2.207	2.040	1.886	1.743	1.610	1.488	1.375	1.270	1.173	1.083	1.000	0.923
29	3.027	2.798	2.587	2.391	2.210	2.043	1.888	1.744	1.612	1.489	1.375	1.270	1.173	1.083	1.000
30	3.280	3.032	2.803	2.591	2.395	2.213	2.045	1.890	1.746	1.613	1.490	1.376	1.271	1.174	1.083
31	3.554	3.286	3.038	2.808	2.595	2.399	2.217	2.048	1.892	1.748	1.615	1.491	1.377	1.272	1.174
32	3.853	3.562	3.293	3.044	2.813	2.600	2.403	2.220	2.051	1.895	1.750	1.617	1.493	1.378	1.272
33	4.178	3.862	3.570	3.300	3.050	2.819	2.605	2.407	2.224	2.054	1.898	1.753	1.618	1.494	1.379
34	4.531	4.189	3.872	3.579	3.308	3.057	2.825	2.610	2.412	2.228	2.058	1.901	1.755	1.620	1.496
35	4.915	4.544	4.201	3.883	3.589	3.317	3.065	2.832	2.616	2.417	2.232	2.062	1.904	1.758	1.622
36	5.334	4.931	4.558	4.213	3.894	3.599	3.325	3.073	2.839	2.622	2.422	2.237	2.065	1.907	1.760
37	5.789	5.352	4.948	4.573	4.227	3.906	3.609	3.335	3.081	2.846	2.629	2.428	2.242	2.070	1.910
38	6.286	5.811	5.372	4.965	4.589	4.241	3.919	3.621	3.345	3.090	2.854	2.636	2.434	2.247	2.074
39	6.828	6.312	5.835	5.393	4.985	4.606	4.257	3.933	3.633	3.356	3.100	2.863	2.643	2.440	2.252
40	7.419	6.859	6.340	5.860	5.416	5.005	4.625	4.273	3.947	3.646	3.368	3.110	2.872	2.651	2.447
41	8.065	7.455	6.891	6.370	5.887	5.440	5.027	4.644	4.291	3.963	3.660	3.380	3.121	2.881	2.659
42	8.770	8.107	7.494	6.927	6.402	5.916	5.466	5.050	4.665	4.309	3.980	3.675	3.393	3.133	2.892
43	9.541	8.820	8.153	7.535	6.964	6.436	5.947	5.494	5.075	4.688	4.330	3.998	3.691	3.408	3.145
44	10.385	9.600	8.874	8.202	7.580	7.005	6.472	5.980	5.524	5.102	4.712	4.351	4.017	3.709	3.423
45	11.309	10.455	9.664	8.932	8.254	7.628	7.048	6.511	6.015	5.556	5.131	4.738	4.374	4.038	3.727
46	12.323	11.391	10.529	9.732	8.994	8.311	7.679	7.094	6.554	6.053	5.590	5.162	4.766	4.399	4.060
47	13.435	12.419	11.479	10.610	9.805	9.060	8.371	7.734	7.144	6.599	6.094	5.627	5.195	4.796	4.426
48	14.656	13.548	12.523	11.574	10.696	9.884	9.132	8.437	7.793	7.198	6.647	6.138	5.667	5.231	4.828
49	15.999	14.789	13.670	12.634	11.676	10.789	9.968	9.209	8.507	7.857	7.256	6.700	6.185	5.709	5.269

*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 23: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
15	0.306	0.282	0.260	0.240	0.222	0.204	0.189	0.174	0.160	0.148	0.136	0.125	0.115	0.106	0.098
16	0.331	0.305	0.282	0.260	0.240	0.221	0.204	0.188	0.173	0.160	0.147	0.135	0.125	0.115	0.106
17	0.357	0.330	0.305	0.281	0.259	0.239	0.220	0.203	0.187	0.173	0.159	0.147	0.135	0.124	0.114
18	0.387	0.357	0.329	0.304	0.280	0.259	0.238	0.220	0.203	0.187	0.172	0.158	0.146	0.134	0.124
19	0.418	0.386	0.356	0.329	0.303	0.280	0.258	0.238	0.219	0.202	0.186	0.171	0.158	0.145	0.134
20	0.452	0.418	0.385	0.356	0.328	0.303	0.279	0.257	0.237	0.218	0.201	0.185	0.171	0.157	0.144
21	0.489	0.452	0.417	0.385	0.355	0.327	0.302	0.278	0.256	0.236	0.218	0.200	0.184	0.170	0.156
22	0.530	0.489	0.451	0.416	0.384	0.354	0.326	0.301	0.277	0.256	0.235	0.217	0.200	0.184	0.169
23	0.573	0.529	0.488	0.450	0.415	0.383	0.353	0.326	0.300	0.277	0.255	0.235	0.216	0.199	0.183
24	0.620	0.572	0.528	0.487	0.450	0.415	0.382	0.352	0.325	0.299	0.276	0.254	0.234	0.215	0.198
25	0.671	0.620	0.572	0.527	0.487	0.449	0.414	0.381	0.351	0.324	0.298	0.275	0.253	0.233	0.214
26	0.727	0.671	0.619	0.571	0.527	0.486	0.448	0.413	0.380	0.351	0.323	0.297	0.274	0.252	0.232
27	0.787	0.726	0.670	0.618	0.570	0.526	0.485	0.447	0.412	0.379	0.349	0.322	0.296	0.273	0.251
28	0.852	0.786	0.726	0.670	0.618	0.569	0.525	0.484	0.446	0.411	0.378	0.348	0.321	0.295	0.271
29	0.923	0.852	0.786	0.725	0.669	0.617	0.569	0.524	0.483	0.445	0.410	0.377	0.347	0.319	0.294
30	1.000	0.923	0.852	0.786	0.725	0.668	0.616	0.568	0.523	0.482	0.444	0.409	0.376	0.346	0.318
31	1.084	1.000	0.923	0.851	0.785	0.724	0.667	0.615	0.567	0.522	0.481	0.443	0.407	0.375	0.345
32	1.174	1.084	1.000	0.922	0.851	0.785	0.723	0.667	0.614	0.566	0.521	0.480	0.441	0.406	0.373
33	1.273	1.175	1.084	1.000	0.922	0.850	0.784	0.723	0.666	0.613	0.565	0.520	0.478	0.440	0.405
34	1.381	1.274	1.175	1.084	1.000	0.922	0.850	0.783	0.722	0.665	0.612	0.564	0.519	0.477	0.439
35	1.497	1.382	1.275	1.176	1.085	1.000	0.922	0.850	0.783	0.721	0.664	0.611	0.562	0.517	0.476
36	1.625	1.499	1.383	1.276	1.177	1.085	1.000	0.922	0.849	0.782	0.720	0.663	0.610	0.561	0.516
37	1.763	1.627	1.501	1.385	1.277	1.177	1.085	1.000	0.921	0.849	0.781	0.719	0.662	0.609	0.560
38	1.914	1.766	1.629	1.503	1.386	1.278	1.178	1.085	1.000	0.921	0.848	0.781	0.718	0.661	0.607
39	2.079	1.918	1.770	1.632	1.505	1.388	1.279	1.179	1.086	1.000	0.921	0.847	0.780	0.717	0.659
40	2.258	2.084	1.922	1.773	1.635	1.507	1.389	1.280	1.179	1.086	1.000	0.920	0.847	0.779	0.716
41	2.454	2.265	2.089	1.927	1.777	1.638	1.510	1.391	1.282	1.180	1.087	1.000	0.920	0.846	0.778
42	2.668	2.462	2.271	2.095	1.932	1.781	1.641	1.512	1.393	1.283	1.181	1.087	1.000	0.920	0.845
43	2.903	2.678	2.470	2.278	2.101	1.937	1.785	1.645	1.515	1.395	1.284	1.182	1.087	1.000	0.919
44	3.159	2.914	2.688	2.479	2.286	2.108	1.942	1.790	1.648	1.518	1.397	1.286	1.183	1.088	1.000
45	3.439	3.173	2.927	2.699	2.489	2.294	2.115	1.948	1.794	1.652	1.521	1.400	1.288	1.184	1.088
46	3.747	3.457	3.189	2.941	2.711	2.499	2.303	2.122	1.955	1.800	1.657	1.524	1.402	1.289	1.185
47	4.084	3.768	3.476	3.205	2.955	2.724	2.510	2.313	2.130	1.961	1.805	1.661	1.528	1.405	1.291
48	4.455	4.110	3.791	3.496	3.223	2.971	2.738	2.522	2.323	2.139	1.969	1.811	1.666	1.532	1.408
49	4.862	4.486	4.137	3.815	3.517	3.242	2.988	2.752	2.535	2.334	2.148	1.977	1.818	1.671	1.536

*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 23: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
15	0.090	0.083	0.076	0.070	0.064	0.059	0.054	0.049	0.045	0.041	0.038	0.035	0.032	0.029	0.026
16	0.097	0.089	0.082	0.075	0.069	0.064	0.058	0.053	0.049	0.045	0.041	0.037	0.034	0.031	0.028
17	0.105	0.097	0.089	0.082	0.075	0.069	0.063	0.058	0.053	0.048	0.044	0.040	0.037	0.034	0.031
18	0.114	0.104	0.096	0.088	0.081	0.074	0.068	0.062	0.057	0.052	0.048	0.044	0.040	0.036	0.033
19	0.123	0.113	0.104	0.095	0.087	0.080	0.074	0.067	0.062	0.057	0.052	0.047	0.043	0.039	0.036
20	0.133	0.122	0.112	0.103	0.095	0.087	0.080	0.073	0.067	0.061	0.056	0.051	0.047	0.043	0.039
21	0.144	0.132	0.121	0.111	0.102	0.094	0.086	0.079	0.072	0.066	0.060	0.055	0.050	0.046	0.042
22	0.155	0.143	0.131	0.121	0.111	0.101	0.093	0.085	0.078	0.071	0.065	0.060	0.055	0.050	0.045
23	0.168	0.154	0.142	0.130	0.120	0.110	0.101	0.092	0.084	0.077	0.071	0.065	0.059	0.054	0.049
24	0.182	0.167	0.154	0.141	0.129	0.119	0.109	0.100	0.091	0.084	0.076	0.070	0.064	0.058	0.053
25	0.197	0.181	0.166	0.153	0.140	0.128	0.118	0.108	0.099	0.090	0.083	0.075	0.069	0.063	0.057
26	0.213	0.196	0.180	0.165	0.152	0.139	0.127	0.117	0.107	0.098	0.089	0.082	0.075	0.068	0.062
27	0.230	0.212	0.195	0.179	0.164	0.150	0.138	0.126	0.116	0.106	0.097	0.088	0.081	0.073	0.067
28	0.249	0.229	0.211	0.193	0.177	0.163	0.149	0.137	0.125	0.114	0.105	0.096	0.087	0.080	0.072
29	0.270	0.248	0.228	0.209	0.192	0.176	0.162	0.148	0.135	0.124	0.113	0.103	0.094	0.086	0.078
30	0.293	0.269	0.247	0.227	0.208	0.191	0.175	0.160	0.147	0.134	0.123	0.112	0.102	0.093	0.085
31	0.317	0.291	0.267	0.246	0.225	0.207	0.189	0.173	0.159	0.145	0.133	0.121	0.111	0.101	0.092
32	0.343	0.315	0.290	0.266	0.244	0.224	0.205	0.188	0.172	0.157	0.144	0.131	0.120	0.109	0.099
33	0.372	0.342	0.314	0.288	0.264	0.242	0.222	0.204	0.186	0.170	0.156	0.142	0.130	0.118	0.108
34	0.403	0.371	0.340	0.312	0.287	0.263	0.241	0.221	0.202	0.185	0.169	0.154	0.140	0.128	0.117
35	0.437	0.402	0.369	0.339	0.311	0.285	0.261	0.239	0.219	0.200	0.183	0.167	0.152	0.139	0.126
36	0.474	0.436	0.400	0.367	0.337	0.309	0.283	0.259	0.237	0.217	0.198	0.181	0.165	0.150	0.137
37	0.514	0.473	0.434	0.398	0.365	0.335	0.307	0.281	0.257	0.235	0.215	0.196	0.179	0.163	0.148
38	0.558	0.513	0.471	0.432	0.396	0.363	0.333	0.305	0.279	0.255	0.233	0.213	0.194	0.177	0.161
39	0.606	0.557	0.511	0.469	0.430	0.394	0.361	0.331	0.303	0.277	0.253	0.231	0.210	0.192	0.174
40	0.658	0.604	0.555	0.509	0.467	0.428	0.392	0.359	0.329	0.300	0.274	0.250	0.228	0.208	0.189
41	0.715	0.657	0.603	0.553	0.507	0.465	0.426	0.390	0.357	0.326	0.298	0.272	0.248	0.226	0.205
42	0.777	0.714	0.655	0.601	0.551	0.505	0.463	0.424	0.388	0.354	0.324	0.295	0.269	0.245	0.223
43	0.845	0.776	0.712	0.653	0.599	0.549	0.503	0.460	0.421	0.385	0.352	0.321	0.292	0.266	0.242
44	0.919	0.844	0.775	0.711	0.652	0.597	0.547	0.501	0.458	0.419	0.382	0.349	0.318	0.289	0.263
45	1.000	0.918	0.843	0.773	0.709	0.650	0.595	0.545	0.498	0.455	0.416	0.379	0.346	0.315	0.286
46	1.089	1.000	0.918	0.842	0.772	0.708	0.648	0.593	0.542	0.496	0.452	0.413	0.376	0.342	0.311
47	1.186	1.090	1.000	0.917	0.841	0.771	0.706	0.646	0.591	0.540	0.493	0.449	0.410	0.373	0.339
48	1.293	1.188	1.090	1.000	0.917	0.840	0.769	0.704	0.644	0.588	0.537	0.490	0.446	0.406	0.369
49	1.411	1.296	1.189	1.091	1.000	0.916	0.839	0.768	0.702	0.641	0.585	0.534	0.486	0.443	0.402

*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 23: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
15	0.024	0.022	0.020	0.018	0.016	0.015	0.013	0.012	0.011	0.010	0.009	0.008	0.007	0.006	0.006
16	0.026	0.024	0.021	0.019	0.018	0.016	0.014	0.013	0.012	0.011	0.009	0.008	0.008	0.007	0.006
17	0.028	0.025	0.023	0.021	0.019	0.017	0.016	0.014	0.013	0.011	0.010	0.009	0.008	0.007	0.006
18	0.030	0.027	0.025	0.023	0.021	0.019	0.017	0.015	0.014	0.012	0.011	0.010	0.009	0.008	0.007
19	0.033	0.030	0.027	0.024	0.022	0.020	0.018	0.016	0.015	0.013	0.012	0.011	0.009	0.008	0.008
20	0.035	0.032	0.029	0.026	0.024	0.022	0.020	0.018	0.016	0.014	0.013	0.011	0.010	0.009	0.008
21	0.038	0.035	0.032	0.029	0.026	0.023	0.021	0.019	0.017	0.015	0.014	0.012	0.011	0.010	0.009
22	0.041	0.037	0.034	0.031	0.028	0.025	0.023	0.021	0.019	0.017	0.015	0.013	0.012	0.011	0.009
23	0.045	0.041	0.037	0.033	0.030	0.027	0.025	0.022	0.020	0.018	0.016	0.014	0.013	0.011	0.010
24	0.048	0.044	0.040	0.036	0.033	0.030	0.027	0.024	0.022	0.019	0.017	0.016	0.014	0.012	0.011
25	0.052	0.047	0.043	0.039	0.035	0.032	0.029	0.026	0.023	0.021	0.019	0.017	0.015	0.013	0.012
26	0.056	0.051	0.046	0.042	0.038	0.034	0.031	0.028	0.025	0.023	0.020	0.018	0.016	0.014	0.013
27	0.061	0.055	0.050	0.046	0.041	0.037	0.034	0.030	0.027	0.024	0.022	0.020	0.017	0.016	0.014
28	0.066	0.060	0.054	0.049	0.045	0.040	0.036	0.033	0.029	0.026	0.024	0.021	0.019	0.017	0.015
29	0.071	0.065	0.059	0.053	0.048	0.044	0.039	0.035	0.032	0.029	0.026	0.023	0.020	0.018	0.016
30	0.077	0.070	0.064	0.058	0.052	0.047	0.043	0.038	0.034	0.031	0.028	0.025	0.022	0.020	0.017
31	0.083	0.076	0.069	0.062	0.056	0.051	0.046	0.041	0.037	0.033	0.030	0.027	0.024	0.021	0.019
32	0.090	0.082	0.074	0.067	0.061	0.055	0.050	0.045	0.040	0.036	0.032	0.029	0.026	0.023	0.020
33	0.098	0.089	0.081	0.073	0.066	0.060	0.054	0.049	0.044	0.039	0.035	0.031	0.028	0.025	0.022
34	0.106	0.096	0.087	0.079	0.072	0.065	0.058	0.052	0.047	0.042	0.038	0.034	0.030	0.027	0.024
35	0.115	0.104	0.095	0.086	0.077	0.070	0.063	0.057	0.051	0.046	0.041	0.037	0.033	0.029	0.026
36	0.124	0.113	0.102	0.093	0.084	0.076	0.068	0.062	0.055	0.050	0.044	0.040	0.035	0.031	0.028
37	0.135	0.122	0.111	0.101	0.091	0.082	0.074	0.067	0.060	0.054	0.048	0.043	0.038	0.034	0.030
38	0.146	0.133	0.120	0.109	0.099	0.089	0.080	0.072	0.065	0.058	0.052	0.046	0.041	0.037	0.032
39	0.158	0.144	0.130	0.118	0.107	0.096	0.087	0.078	0.070	0.063	0.056	0.050	0.045	0.040	0.035
40	0.172	0.156	0.142	0.128	0.116	0.105	0.094	0.085	0.076	0.068	0.061	0.054	0.048	0.043	0.038
41	0.187	0.169	0.154	0.139	0.126	0.113	0.102	0.092	0.083	0.074	0.066	0.059	0.052	0.047	0.041
42	0.203	0.184	0.167	0.151	0.136	0.123	0.111	0.100	0.090	0.080	0.072	0.064	0.057	0.050	0.045
43	0.220	0.200	0.181	0.164	0.148	0.134	0.120	0.108	0.097	0.087	0.078	0.069	0.062	0.055	0.048
44	0.239	0.217	0.197	0.178	0.161	0.145	0.131	0.118	0.105	0.094	0.084	0.075	0.067	0.059	0.052
45	0.260	0.236	0.214	0.193	0.175	0.158	0.142	0.128	0.115	0.103	0.092	0.082	0.073	0.064	0.057
46	0.283	0.257	0.233	0.210	0.190	0.171	0.154	0.139	0.124	0.111	0.100	0.089	0.079	0.070	0.062
47	0.308	0.279	0.253	0.229	0.207	0.187	0.168	0.151	0.135	0.121	0.108	0.096	0.086	0.076	0.067
48	0.335	0.304	0.276	0.249	0.225	0.203	0.183	0.164	0.147	0.132	0.118	0.105	0.093	0.083	0.073
49	0.365	0.332	0.300	0.272	0.245	0.221	0.199	0.179	0.160	0.143	0.128	0.114	0.101	0.090	0.079

*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 23: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age					
	75	76	77	78	79	80
15	0.005	0.004	0.004	0.003	0.003	0.003
16	0.005	0.005	0.004	0.004	0.003	0.003
17	0.006	0.005	0.004	0.004	0.003	0.003
18	0.006	0.005	0.005	0.004	0.004	0.003
19	0.007	0.006	0.005	0.005	0.004	0.003
20	0.007	0.006	0.006	0.005	0.004	0.004
21	0.008	0.007	0.006	0.005	0.005	0.004
22	0.008	0.007	0.006	0.006	0.005	0.004
23	0.009	0.008	0.007	0.006	0.005	0.005
24	0.010	0.009	0.008	0.007	0.006	0.005
25	0.010	0.009	0.008	0.007	0.006	0.005
26	0.011	0.010	0.009	0.008	0.007	0.006
27	0.012	0.011	0.009	0.008	0.007	0.006
28	0.013	0.012	0.010	0.009	0.008	0.007
29	0.014	0.013	0.011	0.010	0.008	0.007
30	0.015	0.014	0.012	0.010	0.009	0.008
31	0.017	0.015	0.013	0.011	0.010	0.008
32	0.018	0.016	0.014	0.012	0.010	0.009
33	0.019	0.017	0.015	0.013	0.011	0.010
34	0.021	0.018	0.016	0.014	0.012	0.011
35	0.023	0.020	0.017	0.015	0.013	0.011
36	0.024	0.021	0.019	0.016	0.014	0.012
37	0.026	0.023	0.020	0.018	0.015	0.013
38	0.029	0.025	0.022	0.019	0.017	0.014
39	0.031	0.027	0.024	0.021	0.018	0.015
40	0.033	0.029	0.026	0.022	0.019	0.017
41	0.036	0.032	0.028	0.024	0.021	0.018
42	0.039	0.034	0.030	0.026	0.023	0.020
43	0.043	0.037	0.033	0.028	0.025	0.021
44	0.046	0.041	0.035	0.031	0.027	0.023
45	0.050	0.044	0.038	0.033	0.029	0.025
46	0.054	0.048	0.042	0.036	0.031	0.027
47	0.059	0.052	0.045	0.039	0.034	0.029
48	0.064	0.056	0.049	0.043	0.037	0.032
49	0.070	0.061	0.053	0.046	0.040	0.034

*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 23: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
50	17.478	16.156	14.933	13.802	12.755	11.786	10.889	10.060	9.292	8.583	7.926	7.318	6.756	6.236	5.755
51	19.108	17.663	16.326	15.089	13.944	12.884	11.904	10.997	10.158	9.382	8.664	8.000	7.385	6.817	6.291
52	20.907	19.326	17.863	16.509	15.256	14.097	13.025	12.032	11.114	10.265	9.479	8.752	8.080	7.458	6.882
53	22.897	21.165	19.562	18.079	16.707	15.438	14.263	13.176	12.171	11.241	10.380	9.584	8.847	8.166	7.536
54	25.099	23.200	21.444	19.818	18.314	16.922	15.634	14.443	13.340	12.321	11.377	10.504	9.697	8.950	8.260
55	27.541	25.457	23.530	21.746	20.095	18.568	17.154	15.847	14.637	13.518	12.483	11.525	10.639	9.820	9.062
56	30.254	27.965	25.847	23.887	22.073	20.396	18.843	17.407	16.078	14.848	13.711	12.659	11.686	10.785	9.953
57	33.272	30.755	28.425	26.270	24.275	22.430	20.722	19.142	17.681	16.329	15.078	13.921	12.850	11.860	10.944
58	36.638	33.865	31.300	28.926	26.730	24.697	22.817	21.077	19.468	17.979	16.601	15.327	14.148	13.058	12.049
59	40.398	37.341	34.512	31.894	29.472	27.231	25.158	23.239	21.464	19.822	18.303	16.898	15.598	14.396	13.284
60	44.608	41.232	38.108	35.217	32.542	30.068	27.778	25.659	23.699	21.886	20.209	18.657	17.222	15.894	14.666
61	49.332	45.599	42.143	38.946	35.988	33.251	30.719	28.376	26.208	24.202	22.347	20.631	19.044	17.575	16.217
62	54.648	50.511	46.684	43.142	39.865	36.832	34.027	31.431	29.030	26.808	24.753	22.852	21.093	19.467	17.962
63	60.644	56.053	51.805	47.875	44.238	40.872	37.759	34.878	32.213	29.747	27.467	25.357	23.405	21.600	19.930
64	67.427	62.322	57.599	53.228	49.184	45.442	41.980	38.777	35.813	33.072	30.536	28.190	26.020	24.013	22.156
65	75.121	69.433	64.170	59.301	54.795	50.626	46.768	43.199	39.898	36.843	34.018	31.404	28.986	26.750	24.681
66	83.875	77.525	71.648	66.210	61.179	56.524	52.217	48.232	44.545	41.134	37.979	35.061	32.361	29.864	27.554
67	93.870	86.762	80.185	74.099	68.468	63.257	58.436	53.976	49.850	46.033	42.502	39.235	36.214	33.419	30.834
68	105.320	97.345	89.965	83.136	76.817	70.971	65.562	60.557	55.928	51.644	47.682	44.017	40.627	37.491	34.591
69	118.486	109.513	101.210	93.527	86.418	79.840	73.755	68.125	62.916	58.097	53.639	49.516	45.701	42.173	38.910
70	133.688	123.563	114.194	105.525	97.503	90.081	83.215	76.862	70.984	65.547	60.517	55.864	51.560	47.579	43.897
71	151.319	139.858	129.253	119.440	110.360	101.958	94.186	86.994	80.341	74.187	68.493	63.226	58.355	53.849	49.681
72	171.864	158.846	146.800	135.654	125.341	115.798	106.970	98.802	91.245	84.254	77.787	71.805	66.272	61.154	56.420
73	195.927	181.085	167.352	154.644	142.887	132.008	121.942	112.630	104.015	96.045	88.673	81.853	75.545	69.710	64.313
74	224.267	207.278	191.557	177.011	163.551	151.098	139.576	128.917	119.055	109.932	101.493	93.686	86.465	79.786	73.608
75	257.842	238.308	220.233	203.508	188.032	173.714	160.467	148.211	136.872	126.383	116.680	107.704	99.402	91.722	84.620
76	297.873	275.305	254.422	235.100	217.221	200.679	185.374	171.215	158.115	145.997	134.787	124.417	114.826	105.954	97.748
77	345.926	319.716	295.464	273.023	252.259	233.047	215.273	198.829	183.615	169.541	156.522	144.479	133.340	123.036	113.507
78	404.026	373.412	345.085	318.874	294.622	272.183	251.422	232.215	214.446	198.007	182.801	168.735	155.724	143.690	132.559
79	474.816	438.837	405.545	374.740	346.237	319.865	295.466	272.893	252.009	232.690	214.819	198.288	182.997	168.854	155.773
80	561.787	519.216	479.824	443.375	409.650	378.447	349.577	322.868	298.159	275.300	254.155	234.595	216.503	199.768	184.291

*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 23: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
50	5.311	4.899	4.519	4.167	3.842	3.541	3.263	3.006	2.768	2.549	2.346	2.158	1.985	1.825	1.677
51	5.805	5.355	4.939	4.554	4.199	3.870	3.566	3.285	3.025	2.785	2.563	2.358	2.169	1.994	1.832
52	6.350	5.858	5.403	4.982	4.593	4.233	3.901	3.593	3.309	3.046	2.804	2.579	2.372	2.181	2.004
53	6.953	6.414	5.916	5.455	5.029	4.635	4.270	3.934	3.622	3.335	3.069	2.823	2.596	2.387	2.193
54	7.621	7.030	6.483	5.978	5.511	5.079	4.680	4.311	3.969	3.654	3.363	3.093	2.845	2.615	2.403
55	8.361	7.712	7.113	6.558	6.046	5.572	5.133	4.728	4.354	4.008	3.688	3.393	3.120	2.868	2.635
56	9.183	8.470	7.812	7.203	6.639	6.119	5.637	5.192	4.781	4.401	4.050	3.725	3.425	3.149	2.893
57	10.097	9.314	8.589	7.919	7.300	6.727	6.198	5.709	5.256	4.838	4.452	4.095	3.765	3.461	3.180
58	11.117	10.254	9.456	8.719	8.036	7.406	6.823	6.284	5.786	5.326	4.900	4.507	4.144	3.809	3.499
59	12.255	11.304	10.425	9.611	8.859	8.164	7.521	6.927	6.378	5.870	5.401	4.968	4.567	4.198	3.856
60	13.530	12.480	11.509	10.610	9.780	9.012	8.302	7.646	7.040	6.479	5.961	5.483	5.041	4.633	4.256
61	14.961	13.799	12.725	11.732	10.813	9.964	9.179	8.453	7.783	7.163	6.590	6.061	5.572	5.121	4.704
62	16.571	15.284	14.094	12.993	11.976	11.035	10.165	9.361	8.619	7.932	7.298	6.711	6.170	5.670	5.208
63	18.386	16.958	15.637	14.416	13.287	12.243	11.278	10.386	9.561	8.799	8.095	7.445	6.844	6.289	5.776
64	20.439	18.851	17.383	16.025	14.769	13.609	12.536	11.544	10.627	9.780	8.997	8.274	7.606	6.989	6.419
65	22.768	20.999	19.363	17.850	16.451	15.158	13.962	12.857	11.836	10.892	10.020	9.215	8.470	7.783	7.148
66	25.418	23.442	21.616	19.926	18.365	16.921	15.586	14.352	13.212	12.158	11.184	10.285	9.454	8.686	7.977
67	28.443	26.232	24.187	22.297	20.549	18.933	17.439	16.058	14.782	13.602	12.513	11.506	10.576	9.717	8.924
68	31.908	29.427	27.133	25.012	23.051	21.237	19.561	18.012	16.580	15.257	14.034	12.905	11.861	10.898	10.007
69	35.892	33.101	30.520	28.134	25.927	23.887	22.002	20.259	18.648	17.159	15.784	14.513	13.339	12.255	11.254
70	40.492	37.343	34.431	31.738	29.248	26.947	24.819	22.852	21.035	19.355	17.803	16.370	15.045	13.822	12.692
71	45.827	42.262	38.966	35.918	33.100	30.494	28.086	25.860	23.803	21.902	20.145	18.522	17.023	15.638	14.360
72	52.042	47.994	44.250	40.788	37.587	34.628	31.893	29.364	27.028	24.869	22.874	21.030	19.328	17.755	16.303
73	59.322	54.706	50.438	46.491	42.842	39.469	36.350	33.468	30.805	28.343	26.069	23.967	22.026	20.234	18.578
74	67.895	62.611	57.726	53.208	49.031	45.170	41.600	38.301	35.252	32.434	29.831	27.426	25.204	23.152	21.257
75	78.051	71.976	66.359	61.165	56.362	51.923	47.819	44.026	40.520	37.281	34.288	31.523	28.968	26.609	24.431
76	90.159	83.141	76.652	70.651	65.103	59.974	55.233	50.851	46.801	43.059	39.601	36.407	33.456	30.730	28.213
77	104.694	96.543	89.006	82.037	75.594	69.638	64.132	59.043	54.340	49.994	45.978	42.269	38.842	35.677	32.754
78	122.266	112.746	103.943	95.804	88.278	81.322	74.891	68.947	63.454	58.378	53.688	49.355	45.353	41.656	38.243
79	143.675	132.487	122.142	112.576	103.732	95.556	87.999	81.013	74.558	68.593	63.081	57.989	53.285	48.941	44.929
80	169.977	156.740	144.499	133.181	122.717	113.043	104.101	95.837	88.199	81.141	74.619	68.595	63.030	57.890	53.143

*age of spouse at date of benefit commencement

Mortality Table: Blended Beneficiary Mortality
Interest Rate: 8%, with 2% COLA

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 23: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
50	1.541	1.415	1.298	1.191	1.092	1.000	0.916	0.838	0.766	0.700	0.639	0.582	0.531	0.483	0.439
51	1.683	1.545	1.418	1.301	1.192	1.092	1.000	0.915	0.836	0.764	0.697	0.636	0.579	0.527	0.479
52	1.841	1.690	1.551	1.422	1.303	1.194	1.093	1.000	0.914	0.835	0.762	0.695	0.633	0.576	0.523
53	2.014	1.849	1.697	1.556	1.426	1.306	1.196	1.094	1.000	0.913	0.833	0.760	0.692	0.630	0.572
54	2.207	2.026	1.859	1.704	1.562	1.431	1.310	1.198	1.095	1.000	0.912	0.832	0.758	0.689	0.626
55	2.420	2.221	2.038	1.869	1.713	1.569	1.436	1.313	1.200	1.096	1.000	0.912	0.830	0.755	0.686
56	2.657	2.438	2.237	2.051	1.880	1.722	1.576	1.441	1.317	1.203	1.097	1.000	0.911	0.828	0.753
57	2.920	2.680	2.459	2.254	2.066	1.892	1.731	1.583	1.447	1.321	1.205	1.098	1.000	0.910	0.826
58	3.213	2.949	2.705	2.480	2.273	2.081	1.904	1.741	1.591	1.453	1.325	1.208	1.100	1.000	0.908
59	3.541	3.250	2.981	2.733	2.504	2.293	2.098	1.918	1.753	1.600	1.459	1.330	1.211	1.101	1.000
60	3.907	3.586	3.289	3.015	2.762	2.529	2.314	2.116	1.933	1.765	1.610	1.467	1.335	1.214	1.102
61	4.319	3.963	3.635	3.332	3.053	2.795	2.557	2.338	2.136	1.949	1.778	1.620	1.474	1.340	1.217
62	4.781	4.387	4.024	3.688	3.379	3.093	2.830	2.587	2.363	2.157	1.967	1.792	1.631	1.483	1.346
63	5.303	4.866	4.462	4.090	3.747	3.430	3.138	2.868	2.620	2.391	2.180	1.986	1.807	1.643	1.492
64	5.893	5.407	4.958	4.545	4.163	3.810	3.485	3.186	2.910	2.655	2.421	2.205	2.007	1.824	1.656
65	6.562	6.020	5.521	5.060	4.634	4.242	3.880	3.546	3.239	2.955	2.694	2.454	2.232	2.029	1.842
66	7.323	6.718	6.160	5.646	5.171	4.733	4.328	3.956	3.613	3.296	3.005	2.736	2.489	2.262	2.053
67	8.191	7.515	6.890	6.314	5.783	5.293	4.840	4.424	4.039	3.685	3.359	3.059	2.782	2.528	2.294
68	9.186	8.427	7.726	7.080	6.484	5.934	5.427	4.959	4.528	4.131	3.765	3.428	3.118	2.833	2.571
69	10.329	9.475	8.688	7.960	7.290	6.671	6.100	5.574	5.089	4.642	4.231	3.852	3.503	3.183	2.888
70	11.649	10.686	9.797	8.977	8.220	7.522	6.878	6.284	5.737	5.233	4.769	4.341	3.948	3.586	3.254
71	13.179	12.089	11.083	10.155	9.298	8.508	7.779	7.107	6.488	5.918	5.393	4.909	4.464	4.054	3.678
72	14.962	13.724	12.581	11.527	10.554	9.657	8.829	8.066	7.363	6.715	6.119	5.569	5.064	4.599	4.171
73	17.049	15.638	14.336	13.134	12.025	11.002	10.059	9.189	8.387	7.649	6.969	6.343	5.767	5.236	4.749
74	19.507	17.892	16.401	15.026	13.756	12.586	11.506	10.511	9.593	8.748	7.970	7.253	6.594	5.987	5.429
75	22.419	20.562	18.848	17.266	15.807	14.461	13.220	12.076	11.021	10.050	9.155	8.331	7.573	6.876	6.235
76	25.890	23.744	21.764	19.937	18.252	16.697	15.263	13.941	12.723	11.601	10.567	9.616	8.740	7.935	7.194
77	30.055	27.564	25.265	23.143	21.185	19.380	17.715	16.180	14.766	13.462	12.262	11.157	10.140	9.205	8.345
78	35.091	32.181	29.496	27.018	24.732	22.623	20.679	18.886	17.234	15.712	14.311	13.020	11.833	10.741	9.737
79	41.225	37.806	34.650	31.738	29.052	26.574	24.289	22.183	20.241	18.453	16.806	15.289	13.894	12.611	11.431
80	48.761	44.716	40.982	37.537	34.358	31.427	28.723	26.231	23.935	21.819	19.870	18.076	16.425	14.907	13.512

*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 23: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
50	0.399	0.362	0.327	0.296	0.267	0.241	0.217	0.195	0.175	0.156	0.140	0.124	0.110	0.098	0.086
51	0.435	0.395	0.357	0.323	0.292	0.263	0.237	0.212	0.190	0.170	0.152	0.135	0.120	0.106	0.094
52	0.475	0.431	0.390	0.353	0.318	0.287	0.258	0.232	0.208	0.186	0.166	0.148	0.131	0.116	0.102
53	0.520	0.471	0.426	0.386	0.348	0.314	0.282	0.253	0.227	0.203	0.181	0.161	0.143	0.127	0.112
54	0.569	0.515	0.467	0.422	0.381	0.343	0.308	0.277	0.248	0.222	0.198	0.176	0.156	0.138	0.122
55	0.623	0.565	0.511	0.462	0.417	0.375	0.338	0.303	0.271	0.243	0.216	0.192	0.171	0.151	0.133
56	0.683	0.619	0.560	0.506	0.457	0.411	0.370	0.332	0.297	0.266	0.237	0.211	0.187	0.165	0.146
57	0.750	0.679	0.615	0.556	0.501	0.451	0.406	0.364	0.326	0.291	0.260	0.231	0.205	0.181	0.160
58	0.824	0.747	0.676	0.611	0.551	0.496	0.446	0.400	0.358	0.320	0.285	0.253	0.225	0.199	0.175
59	0.907	0.822	0.744	0.672	0.606	0.546	0.490	0.440	0.394	0.352	0.313	0.278	0.247	0.218	0.192
60	1.000	0.906	0.819	0.740	0.668	0.601	0.540	0.484	0.433	0.387	0.345	0.306	0.272	0.240	0.211
61	1.104	1.000	0.905	0.817	0.737	0.663	0.596	0.534	0.478	0.427	0.380	0.338	0.299	0.264	0.233
62	1.221	1.106	1.000	0.903	0.814	0.733	0.658	0.590	0.528	0.471	0.420	0.373	0.330	0.291	0.257
63	1.352	1.225	1.108	1.000	0.901	0.811	0.729	0.653	0.584	0.521	0.464	0.412	0.365	0.322	0.283
64	1.501	1.359	1.229	1.110	1.000	0.900	0.808	0.724	0.648	0.578	0.514	0.457	0.404	0.357	0.314
65	1.670	1.512	1.367	1.234	1.112	1.000	0.898	0.805	0.719	0.642	0.571	0.507	0.449	0.396	0.348
66	1.861	1.685	1.523	1.375	1.238	1.114	1.000	0.896	0.801	0.714	0.636	0.564	0.499	0.440	0.387
67	2.080	1.882	1.701	1.535	1.383	1.244	1.116	1.000	0.894	0.797	0.709	0.629	0.556	0.491	0.431
68	2.330	2.108	1.905	1.719	1.548	1.392	1.249	1.119	1.000	0.892	0.793	0.703	0.622	0.548	0.482
69	2.617	2.368	2.140	1.930	1.738	1.563	1.402	1.256	1.122	1.000	0.889	0.788	0.697	0.614	0.540
70	2.948	2.667	2.410	2.174	1.957	1.759	1.578	1.413	1.262	1.125	1.000	0.887	0.784	0.691	0.606
71	3.332	3.014	2.723	2.456	2.211	1.987	1.782	1.595	1.425	1.269	1.128	1.000	0.884	0.778	0.683
72	3.779	3.418	3.087	2.784	2.506	2.252	2.019	1.807	1.614	1.437	1.277	1.132	1.000	0.881	0.773
73	4.302	3.891	3.513	3.168	2.851	2.561	2.297	2.055	1.835	1.634	1.452	1.286	1.136	1.000	0.877
74	4.917	4.447	4.015	3.620	3.257	2.926	2.623	2.346	2.094	1.865	1.656	1.467	1.295	1.140	1.000
75	5.646	5.105	4.609	4.154	3.738	3.357	3.009	2.691	2.402	2.138	1.898	1.681	1.484	1.306	1.145
76	6.514	5.890	5.317	4.791	4.310	3.871	3.468	3.102	2.767	2.463	2.187	1.936	1.708	1.503	1.317
77	7.556	6.831	6.165	5.556	4.997	4.486	4.020	3.594	3.206	2.853	2.532	2.241	1.977	1.739	1.523
78	8.814	7.968	7.191	6.479	5.827	5.230	4.686	4.188	3.735	3.323	2.948	2.609	2.301	2.023	1.772
79	10.347	9.353	8.440	7.603	6.837	6.136	5.496	4.912	4.380	3.895	3.455	3.057	2.695	2.369	2.075
80	12.230	11.053	9.973	8.984	8.077	7.248	6.491	5.800	5.170	4.598	4.078	3.606	3.179	2.793	2.445

*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 23: Conversion to Monthly Spouse Benefit at Commencement Date (OPSRP only)
(Factor Multiplied by Benefit to Spouse at Later of Death or Early Retirement Age)

Spouse Age*	Age of Spouse at Later of Member's Date of Death or Earliest Early Retirement Age					
	75	76	77	78	79	80
50	0.076	0.066	0.058	0.050	0.043	0.037
51	0.083	0.072	0.063	0.055	0.047	0.041
52	0.090	0.079	0.069	0.060	0.051	0.044
53	0.098	0.086	0.075	0.065	0.056	0.048
54	0.107	0.094	0.082	0.071	0.061	0.052
55	0.117	0.102	0.089	0.077	0.067	0.057
56	0.128	0.112	0.097	0.084	0.073	0.062
57	0.140	0.122	0.107	0.092	0.080	0.068
58	0.154	0.134	0.117	0.101	0.087	0.075
59	0.169	0.147	0.128	0.111	0.096	0.082
60	0.185	0.162	0.141	0.122	0.105	0.090
61	0.204	0.178	0.155	0.134	0.115	0.099
62	0.225	0.196	0.171	0.148	0.127	0.109
63	0.248	0.217	0.189	0.163	0.140	0.120
64	0.275	0.240	0.209	0.180	0.155	0.133
65	0.305	0.266	0.231	0.200	0.172	0.147
66	0.339	0.296	0.257	0.222	0.191	0.163
67	0.378	0.329	0.286	0.247	0.212	0.181
68	0.422	0.368	0.319	0.275	0.237	0.202
69	0.472	0.412	0.357	0.308	0.265	0.226
70	0.530	0.462	0.401	0.346	0.297	0.253
71	0.598	0.520	0.451	0.389	0.334	0.285
72	0.676	0.588	0.510	0.440	0.377	0.321
73	0.767	0.667	0.578	0.498	0.427	0.364
74	0.874	0.760	0.658	0.567	0.486	0.414
75	1.000	0.870	0.753	0.649	0.556	0.473
76	1.150	1.000	0.865	0.745	0.638	0.543
77	1.330	1.156	1.000	0.861	0.737	0.627
78	1.546	1.344	1.162	1.000	0.856	0.728
79	1.810	1.572	1.359	1.169	1.000	0.850
80	2.132	1.851	1.600	1.376	1.177	1.000

*age of spouse at date of benefit commencement

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 26: Present Value of Member's Immediate Benefit - Healthy Members (OPSRP only)
(Factor Multiplied by Member's Monthly Retirement Benefit at or after Early Retirement Age)

Age	Months of Member's Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
50	177.47533	177.32245	177.16957	177.01669	176.86380	176.71092	176.55804	176.40516	176.25228	176.09940	175.94651	175.79363
51	175.64075	175.48015	175.31955	175.15894	174.99834	174.83774	174.67714	174.51653	174.35593	174.19533	174.03473	173.87412
52	173.71352	173.54532	173.37712	173.20892	173.04072	172.87252	172.70432	172.53612	172.36792	172.19972	172.03152	171.86332
53	171.69512	171.51883	171.34254	171.16625	170.98996	170.81367	170.63738	170.46108	170.28479	170.10850	169.93221	169.75592
54	169.57963	169.39494	169.21026	169.02557	168.84088	168.65619	168.47151	168.28682	168.10213	167.91744	167.73276	167.54807
55	167.36338	167.17044	166.97750	166.78456	166.59162	166.39868	166.20575	166.01281	165.81987	165.62693	165.43399	165.24105
56	165.04811	164.84759	164.64707	164.44656	164.24604	164.04552	163.84500	163.64448	163.44396	163.24345	163.04293	162.84241
57	162.64189	162.43375	162.22560	162.01746	161.80931	161.60117	161.39302	161.18488	160.97673	160.76859	160.56044	160.35230
58	160.14415	159.92784	159.71152	159.49521	159.27889	159.06258	158.84627	158.62995	158.41364	158.19732	157.98101	157.76469
59	157.54838	157.32357	157.09877	156.87396	156.64916	156.42435	156.19955	155.97474	155.74993	155.52513	155.30032	155.07552
60	154.85071	154.61726	154.38382	154.15037	153.91693	153.68348	153.45004	153.21659	152.98314	152.74970	152.51625	152.28281
61	152.04936	151.80776	151.56617	151.32457	151.08298	150.84138	150.59979	150.35819	150.11659	149.87500	149.63340	149.39181
62	149.15021	148.90106	148.65190	148.40275	148.15359	147.90444	147.65529	147.40613	147.15698	146.90782	146.65867	146.40951
63	146.16036	145.90448	145.64860	145.39272	145.13684	144.88096	144.62509	144.36921	144.11333	143.85745	143.60157	143.34569
64	143.08981	142.82760	142.56539	142.30318	142.04097	141.77876	141.51656	141.25435	140.99214	140.72993	140.46772	140.20551
65	139.94330	139.67485	139.40640	139.13795	138.86949	138.60104	138.33259	138.06414	137.79569	137.52724	137.25878	136.99033
66	136.72188	136.44775	136.17363	135.89950	135.62537	135.35125	135.07712	134.80299	134.52887	134.25474	133.98061	133.70649
67	133.43236	133.15278	132.87320	132.59362	132.31403	132.03445	131.75487	131.47529	131.19571	130.91613	130.63654	130.35696
68	130.07738	129.79142	129.50546	129.21950	128.93353	128.64757	128.36161	128.07565	127.78969	127.50373	127.21776	126.93180
69	126.64584	126.35276	126.05969	125.76661	125.47353	125.18046	124.88738	124.59430	124.30123	124.00815	123.71507	123.42200
70	123.12892	122.82959	122.53025	122.23092	121.93159	121.63225	121.33292	121.03359	120.73425	120.43492	120.13559	119.83625
71	119.53692	119.23078	118.92464	118.61850	118.31235	118.00621	117.70007	117.39393	117.08779	116.78165	116.47550	116.16936
72	115.86322	115.55173	115.24023	114.92874	114.61725	114.30575	113.99426	113.68277	113.37127	113.05978	112.74829	112.43679
73	112.12530	111.80777	111.49024	111.17271	110.85517	110.53764	110.22011	109.90258	109.58505	109.26752	108.94998	108.63245
74	108.31492	107.99307	107.67122	107.34936	107.02751	106.70566	106.38381	106.06195	105.74010	105.41825	105.09640	104.77454
75	104.45269	104.12637	103.80004	103.47372	103.14739	102.82107	102.49475	102.16842	101.84210	101.51577	101.18945	100.86312
76	100.53680	100.20828	99.87975	99.55123	99.22271	98.89418	98.56566	98.23714	97.90861	97.58009	97.25157	96.92304
77	96.59452	96.26443	95.93434	95.60425	95.27415	94.94406	94.61397	94.28388	93.95379	93.62370	93.29360	92.96351
78	92.63342	92.30298	91.97253	91.64209	91.31164	90.98120	90.65075	90.32031	89.98986	89.65942	89.32897	88.99853
79	88.66808	88.33880	88.00953	87.68025	87.35097	87.02170	86.69242	86.36314	86.03387	85.70459	85.37531	85.04604

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 26: Present Value of Member's Immediate Benefit - Healthy Members (OPSRP only)
(Factor Multiplied by Member's Monthly Retirement Benefit at or after Early Retirement Age)

Age	Months of Member's Attained Age at Retirement											
	0	1	2	3	4	5	6	7	8	9	10	11
80	84.71676	84.38921	84.06167	83.73412	83.40658	83.07903	82.75149	82.42394	82.09639	81.76885	81.44130	81.11376
81	80.78621	80.46158	80.13696	79.81233	79.48771	79.16308	78.83846	78.51383	78.18920	77.86458	77.53995	77.21533
82	76.89070	76.57099	76.25128	75.93157	75.61186	75.29215	74.97244	74.65273	74.33302	74.01331	73.69360	73.37389
83	73.05418	72.74024	72.42631	72.11237	71.79843	71.48449	71.17056	70.85662	70.54268	70.22874	69.91481	69.60087
84	69.28693	68.97901	68.67108	68.36316	68.05523	67.74731	67.43938	67.13146	66.82353	66.51561	66.20768	65.89976
85	65.59183	65.29321	64.99459	64.69597	64.39735	64.09873	63.80011	63.50149	63.20287	62.90425	62.60563	62.30701
86	62.00839	61.71915	61.42992	61.14068	60.85144	60.56220	60.27297	59.98373	59.69449	59.40525	59.11602	58.82678
87	58.53754	58.26099	57.98445	57.70790	57.43135	57.15480	56.87826	56.60171	56.32516	56.04861	55.77207	55.49552
88	55.21897	54.95723	54.69550	54.43376	54.17202	53.91029	53.64855	53.38681	53.12508	52.86334	52.60160	52.33987
89	52.07813	51.83448	51.59083	51.34717	51.10352	50.85987	50.61622	50.37256	50.12891	49.88526	49.64161	49.39795
90	49.15430	48.92662	48.69894	48.47127	48.24359	48.01591	47.78823	47.56055	47.33287	47.10520	46.87752	46.64984
91	46.42216	46.21303	46.00390	45.79478	45.58565	45.37652	45.16739	44.95826	44.74913	44.54001	44.33088	44.12175
92	43.91262	43.71832	43.52402	43.32972	43.13542	42.94112	42.74682	42.55252	42.35822	42.16392	41.96962	41.77532
93	41.58102	41.40436	41.22769	41.05103	40.87437	40.69770	40.52104	40.34438	40.16771	39.99105	39.81439	39.63772
94	39.46106	39.29632	39.13159	38.96685	38.80211	38.63738	38.47264	38.30790	38.14317	37.97843	37.81369	37.64896
95	37.48422	37.33098	37.17774	37.02451	36.87127	36.71803	36.56479	36.41155	36.25831	36.10508	35.95184	35.79860
96	35.64536	35.51307	35.38078	35.24849	35.11619	34.98390	34.85161	34.71932	34.58703	34.45474	34.32244	34.19015
97	34.05786	33.94131	33.82476	33.70821	33.59166	33.47511	33.35856	33.24200	33.12545	33.00890	32.89235	32.77580
98	32.65925	32.55791	32.45656	32.35522	32.25388	32.15253	32.05119	31.94985	31.84850	31.74716	31.64582	31.54447
99	31.44313	31.35235	31.26158	31.17080	31.08002	30.98925	30.89847	30.80769	30.71692	30.62614	30.53536	30.44459
100	30.35381											

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 27: Present Value of Alternate Payee Immediate Benefit (OPSRP only)
(Factor Multiplied by Alternate Payee Monthly Benefit at Alternate Payee's Commencement Date)

Age	Months of Alternate Payee's Attained Age at Date Benefit Payments Begin											
	0	1	2	3	4	5	6	7	8	9	10	11
15	205.57001	205.54710	205.52419	205.50129	205.47838	205.45547	205.43256	205.40965	205.38674	205.36384	205.34093	205.31802
16	205.29511	205.27088	205.24665	205.22242	205.19819	205.17396	205.14973	205.12549	205.10126	205.07703	205.05280	205.02857
17	205.00434	204.97872	204.95309	204.92747	204.90184	204.87622	204.85060	204.82497	204.79935	204.77372	204.74810	204.72247
18	204.69685	204.66982	204.64280	204.61577	204.58875	204.56172	204.53470	204.50767	204.48064	204.45362	204.42659	204.39957
19	204.37254	204.34387	204.31520	204.28653	204.25786	204.22919	204.20053	204.17186	204.14319	204.11452	204.08585	204.05718
20	204.02851	203.99815	203.96779	203.93743	203.90707	203.87671	203.84636	203.81600	203.78564	203.75528	203.72492	203.69456
21	203.66420	203.63202	203.59985	203.56767	203.53550	203.50332	203.47115	203.43897	203.40679	203.37462	203.34244	203.31027
22	203.27809	203.24400	203.20990	203.17581	203.14171	203.10762	203.07353	203.03943	203.00534	202.97124	202.93715	202.90305
23	202.86896	202.83292	202.79689	202.76085	202.72481	202.68877	202.65274	202.61670	202.58066	202.54462	202.50859	202.47255
24	202.43651	202.39829	202.36006	202.32184	202.28361	202.24539	202.20716	202.16894	202.13071	202.09249	202.05426	202.01604
25	201.97781	201.93735	201.89688	201.85642	201.81595	201.77549	201.73503	201.69456	201.65410	201.61363	201.57317	201.53270
26	201.49224	201.44939	201.40653	201.36368	201.32082	201.27797	201.23511	201.19226	201.14940	201.10655	201.06369	201.02084
27	200.97798	200.93258	200.88718	200.84178	200.79637	200.75097	200.70557	200.66017	200.61477	200.56937	200.52396	200.47856
28	200.43316	200.38500	200.33684	200.28869	200.24053	200.19237	200.14421	200.09605	200.04789	199.99974	199.95158	199.90342
29	199.85526	199.80420	199.75314	199.70208	199.65102	199.59996	199.54890	199.49784	199.44678	199.39572	199.34466	199.29360
30	199.24254	199.18851	199.13447	199.08044	199.02640	198.97237	198.91834	198.86430	198.81027	198.75623	198.70220	198.64816
31	198.59413	198.53724	198.48036	198.42347	198.36659	198.30970	198.25282	198.19593	198.13904	198.08216	198.02527	197.96839
32	197.91150	197.85158	197.79166	197.73174	197.67182	197.61190	197.55199	197.49207	197.43215	197.37223	197.31231	197.25239
33	197.19247	197.12939	197.06631	197.00323	196.94015	196.87707	196.81399	196.75091	196.68783	196.62475	196.56167	196.49859
34	196.43551	196.36902	196.30254	196.23605	196.16956	196.10308	196.03659	195.97010	195.90362	195.83713	195.77064	195.70416
35	195.63767	195.56754	195.49741	195.42728	195.35715	195.28702	195.21689	195.14676	195.07663	195.00650	194.93637	194.86624
36	194.79611	194.72212	194.64814	194.57415	194.50017	194.42618	194.35220	194.27821	194.20422	194.13024	194.05625	193.98227
37	193.90828	193.83019	193.75210	193.67402	193.59593	193.51784	193.43975	193.36166	193.28357	193.20549	193.12740	193.04931
38	192.97122	192.88875	192.80628	192.72381	192.64134	192.55887	192.47640	192.39393	192.31146	192.22899	192.14652	192.06405
39	191.98158	191.89438	191.80719	191.71999	191.63279	191.54560	191.45840	191.37120	191.28401	191.19681	191.10961	191.02242
40	190.93522	190.84308	190.75094	190.65880	190.56665	190.47451	190.38237	190.29023	190.19809	190.10595	190.01380	189.92166
41	189.82952	189.73216	189.63481	189.53745	189.44009	189.34273	189.24538	189.14802	189.05066	188.95330	188.85595	188.75859
42	188.66123	188.55845	188.45566	188.35288	188.25009	188.14731	188.04453	187.94174	187.83896	187.73617	187.63339	187.53060
43	187.42782	187.31937	187.21092	187.10247	186.99402	186.88557	186.77712	186.66866	186.56021	186.45176	186.34331	186.23486
44	186.12641	186.01208	185.89774	185.78341	185.66908	185.55474	185.44041	185.32608	185.21174	185.09741	184.98308	184.86874

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 27: Present Value of Alternate Payee Immediate Benefit (OPSRP only)
(Factor Multiplied by Alternate Payee Monthly Benefit at Alternate Payee's Commencement Date)

Age	Months of Alternate Payee's Attained Age at Date Benefit Payments Begin											
	0	1	2	3	4	5	6	7	8	9	10	11
45	184.75441	184.63385	184.51329	184.39272	184.27216	184.15160	184.03104	183.91047	183.78991	183.66935	183.54879	183.42822
46	183.30766	183.18068	183.05369	182.92671	182.79972	182.67274	182.54576	182.41877	182.29179	182.16480	182.03782	181.91083
47	181.78385	181.64995	181.51604	181.38214	181.24823	181.11433	180.98043	180.84652	180.71262	180.57871	180.44481	180.31090
48	180.17700	180.03598	179.89495	179.75393	179.61290	179.47188	179.33086	179.18983	179.04881	178.90778	178.76676	178.62573
49	178.48471	178.33608	178.18746	178.03883	177.89020	177.74158	177.59295	177.44432	177.29570	177.14707	176.99844	176.84982
50	176.70119	176.54468	176.38816	176.23165	176.07513	175.91862	175.76211	175.60559	175.44908	175.29256	175.13605	174.97953
51	174.82302	174.65840	174.49378	174.32917	174.16455	173.99993	173.83531	173.67069	173.50607	173.34146	173.17684	173.01222
52	172.84760	172.67563	172.50365	172.33168	172.15971	171.98773	171.81576	171.64379	171.47181	171.29984	171.12787	170.95589
53	170.78392	170.60342	170.42291	170.24241	170.06190	169.88140	169.70090	169.52039	169.33989	169.15938	168.97888	168.79837
54	168.61787	168.42879	168.23971	168.05064	167.86156	167.67248	167.48340	167.29432	167.10524	166.91617	166.72709	166.53801
55	166.34893	166.15133	165.95374	165.75614	165.55854	165.36094	165.16335	164.96575	164.76815	164.57055	164.37296	164.17536
56	163.97776	163.77270	163.56765	163.36259	163.15753	162.95247	162.74742	162.54236	162.33730	162.13224	161.92719	161.72213
57	161.51707	161.30459	161.09210	160.87962	160.66713	160.45465	160.24217	160.02968	159.81720	159.60471	159.39223	159.17974
58	158.96726	158.74611	158.52495	158.30380	158.08264	157.86149	157.64033	157.41918	157.19802	156.97687	156.75571	156.53456
59	156.31340	156.08360	155.85381	155.62401	155.39422	155.16442	154.93463	154.70483	154.47503	154.24524	154.01544	153.78565
60	153.55585	153.31722	153.07860	152.83997	152.60134	152.36272	152.12409	151.88546	151.64684	151.40821	151.16958	150.93096
61	150.69233	150.44551	150.19870	149.95188	149.70507	149.45825	149.21144	148.96462	148.71780	148.47099	148.22417	147.97736
62	147.73054	147.47643	147.22232	146.96822	146.71411	146.46000	146.20589	145.95178	145.69767	145.44357	145.18946	144.93535
63	144.68124	144.42043	144.15962	143.89881	143.63800	143.37719	143.11638	142.85556	142.59475	142.33394	142.07313	141.81232
64	141.55151	141.28499	141.01848	140.75196	140.48545	140.21893	139.95242	139.68590	139.41938	139.15287	138.88635	138.61984
65	138.35332	138.08048	137.80764	137.53481	137.26197	136.98913	136.71629	136.44345	136.17061	135.89778	135.62494	135.35210
66	135.07926	134.80091	134.52255	134.24420	133.96584	133.68749	133.40913	133.13078	132.85242	132.57407	132.29571	132.01736
67	131.73900	131.45594	131.17287	130.88981	130.60675	130.32368	130.04062	129.75756	129.47449	129.19143	128.90837	128.62530
68	128.34224	128.05269	127.76315	127.47360	127.18406	126.89451	126.60497	126.31542	126.02587	125.73633	125.44678	125.15724
69	124.86769	124.57067	124.27364	123.97662	123.67959	123.38257	123.08554	122.78852	122.49149	122.19447	121.89744	121.60042
70	121.30339	121.00043	120.69746	120.39450	120.09153	119.78857	119.48560	119.18264	118.87967	118.57671	118.27374	117.97078
71	117.66781	117.35806	117.04831	116.73856	116.42881	116.11906	115.80931	115.49956	115.18981	114.88006	114.57031	114.26056
72	113.95081	113.63540	113.32000	113.00459	112.68919	112.37378	112.05838	111.74297	111.42756	111.11216	110.79675	110.48135
73	110.16594	109.84470	109.52345	109.20221	108.88096	108.55972	108.23847	107.91723	107.59598	107.27474	106.95349	106.63225
74	106.31100	105.98547	105.65994	105.33441	105.00887	104.68334	104.35781	104.03228	103.70675	103.38122	103.05568	102.73015

**Oregon Public Employees Retirement System (Tier 1 / Tier 2) and Oregon Public Service Retirement Plan (OPSRP)
Actuarial Equivalency Factors Effective January 1, 2012**

Table 27: Present Value of Alternate Payee Immediate Benefit (OPSRP only)
(Factor Multiplied by Alternate Payee Monthly Benefit at Alternate Payee's Commencement Date)

Age	Months of Alternate Payee's Attained Age at Date Benefit Payments Begin											
	0	1	2	3	4	5	6	7	8	9	10	11
75	102.40462	102.07444	101.74426	101.41408	101.08390	100.75372	100.42354	100.09336	99.76318	99.43300	99.10282	98.77264
76	98.44246	98.11085	97.77923	97.44762	97.11600	96.78439	96.45277	96.12116	95.78954	95.45793	95.12631	94.79470
77	94.46308	94.13064	93.79820	93.46576	93.13331	92.80087	92.46843	92.13599	91.80355	91.47111	91.13866	90.80622
78	90.47378	90.14169	89.80960	89.47751	89.14541	88.81332	88.48123	88.14914	87.81705	87.48496	87.15286	86.82077
79	86.48868	86.15795	85.82721	85.49648	85.16575	84.83501	84.50428	84.17355	83.84281	83.51208	83.18135	82.85061
80	82.51988											

Mortality Table: Blended Beneficiary Mortality
Interest Rate: 8%, with 2% COLA

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