

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

Table 1: Assumed Remaining Life Expectancy of Non-Disabled Members
Retiring as of January 1, 2016

Age	Special Risk		Other Membership Classes	
	Male	Female	Male	Female
45	38.3	43.1	39.0	43.1
46	37.4	42.1	38.1	42.1
47	36.4	41.1	37.1	41.1
48	35.4	40.0	36.2	40.0
49	34.5	39.0	35.3	39.0
50	33.6	38.0	34.3	38.0
51	32.6	37.0	33.4	37.0
52	31.7	36.0	32.5	36.0
53	30.8	35.0	31.6	35.0
54	29.8	34.0	30.6	34.0
55	28.9	33.0	29.7	33.0
56	28.0	32.0	28.8	32.0
57	27.1	31.0	27.8	31.0
58	26.1	30.0	26.9	30.0
59	25.2	29.1	26.0	29.1
60	24.3	28.1	25.0	28.1
61	23.4	27.1	24.1	27.1
62	22.5	26.2	23.2	26.2
63	21.7	25.2	22.3	25.2
64	20.8	24.3	21.4	24.3
65	19.9	23.4	20.5	23.4
66	19.1	22.5	19.6	22.5
67	18.3	21.6	18.8	21.6
68	17.4	20.7	17.9	20.7
69	16.6	19.8	17.1	19.8
70	15.8	18.9	16.3	18.9
71	15.1	18.1	15.5	18.1
72	14.3	17.3	14.7	17.3
73	13.6	16.4	13.9	16.4
74	12.9	15.7	13.2	15.7
75	12.2	14.9	12.5	14.9
76	11.5	14.1	11.8	14.1
77	10.8	13.4	11.1	13.4
78	10.2	12.7	10.4	12.7
79	9.6	12.0	9.8	12.0
80	9.0	11.3	9.2	11.3
81	8.4	10.6	8.6	10.6
82	7.9	10.0	8.0	10.0
83	7.4	9.4	7.5	9.4
84	6.9	8.8	7.0	8.8
85	6.4	8.3	6.5	8.3
86	6.0	7.7	6.0	7.7
87	5.5	7.2	5.6	7.2
88	5.1	6.7	5.2	6.7
89	4.8	6.3	4.8	6.3
90	4.4	5.9	4.4	5.9

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

**Table 2: 10-Year Certain and Life Annuity Conversion Factors (Option 2)
 Non-Disabled Members**

Age	Factor	Age	Factor	Age	Factor	Age	Factor
20	0.9990	40	0.9957	60	0.9809	80	0.9255
21	0.9990	41	0.9953	61	0.9789	81	0.9160
22	0.9989	42	0.9949	62	0.9765	82	0.9053
23	0.9989	43	0.9945	63	0.9739	83	0.8933
24	0.9988	44	0.9941	64	0.9708	84	0.8800
25	0.9988	45	0.9936	65	0.9674	85	0.8652
26	0.9987	46	0.9931	66	0.9634	86	0.8487
27	0.9985	47	0.9926	67	0.9590	87	0.8305
28	0.9984	48	0.9921	68	0.9539	88	0.8103
29	0.9982	49	0.9916	69	0.9480	89	0.7883
30	0.9979	50	0.9911	70	0.9414	90	0.7643
31	0.9977	51	0.9906	71	0.9339		
32	0.9975	52	0.9900	72	0.9255		
33	0.9974	53	0.9893	73	0.9160		
34	0.9972	54	0.9886	74	0.9053		
35	0.9970	55	0.9877	75	0.8933		
36	0.9967	56	0.9867	76	0.8800		
37	0.9965	57	0.9855	77	0.8652		
38	0.9963	58	0.9842	78	0.8487		
39	0.9960	59	0.9827	79	0.8305		

Mortality Table: Blended Non-Disabled Mortality
 Interest Rate: 7.65%, with 2.90% COLA

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

Table 3: 100% Joint and Survivor Annuity Conversion Factors (Option 3)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement															35	36	37	38	39
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34					
1	0.9507	0.9480	0.9451	0.9420	0.9388	0.9355	0.9319	0.9282	0.9242	0.9201	0.9158	0.9114	0.9069	0.9022	0.8974	0.8924	0.8871	0.8817	0.8761	0.8702
2	0.9514	0.9487	0.9458	0.9428	0.9396	0.9362	0.9327	0.9290	0.9250	0.9209	0.9166	0.9122	0.9077	0.9030	0.8982	0.8932	0.8880	0.8826	0.8770	0.8711
3	0.9521	0.9494	0.9466	0.9436	0.9404	0.9370	0.9335	0.9298	0.9259	0.9217	0.9174	0.9131	0.9086	0.9039	0.8991	0.8941	0.8889	0.8835	0.8779	0.8720
4	0.9529	0.9502	0.9474	0.9444	0.9412	0.9379	0.9343	0.9306	0.9267	0.9226	0.9183	0.9140	0.9095	0.9048	0.9000	0.8950	0.8898	0.8844	0.8788	0.8730
5	0.9537	0.9510	0.9482	0.9452	0.9420	0.9387	0.9352	0.9315	0.9276	0.9235	0.9192	0.9149	0.9104	0.9058	0.9010	0.8960	0.8908	0.8854	0.8798	0.8739
6	0.9545	0.9518	0.9490	0.9460	0.9429	0.9396	0.9361	0.9324	0.9285	0.9245	0.9202	0.9158	0.9114	0.9067	0.9019	0.8970	0.8918	0.8864	0.8808	0.8750
7	0.9553	0.9527	0.9499	0.9469	0.9438	0.9405	0.9370	0.9334	0.9295	0.9254	0.9212	0.9168	0.9124	0.9078	0.9030	0.8980	0.8928	0.8875	0.8819	0.8760
8	0.9562	0.9535	0.9508	0.9478	0.9447	0.9415	0.9380	0.9343	0.9305	0.9264	0.9222	0.9179	0.9134	0.9088	0.9040	0.8991	0.8938	0.8885	0.8830	0.8771
9	0.9570	0.9544	0.9517	0.9488	0.9457	0.9424	0.9390	0.9353	0.9315	0.9275	0.9232	0.9189	0.9145	0.9098	0.9051	0.9002	0.8950	0.8897	0.8841	0.8783
10	0.9579	0.9553	0.9526	0.9497	0.9467	0.9434	0.9400	0.9364	0.9326	0.9285	0.9243	0.9200	0.9158	0.9116	0.9073	0.9025	0.8974	0.8921	0.8865	0.8807
11	0.9588	0.9562	0.9535	0.9507	0.9477	0.9444	0.9410	0.9375	0.9337	0.9296	0.9254	0.9212	0.9168	0.9122	0.9075	0.9025	0.8974	0.8921	0.8865	0.8807
12	0.9597	0.9572	0.9545	0.9517	0.9487	0.9455	0.9421	0.9385	0.9348	0.9308	0.9266	0.9224	0.9180	0.9134	0.9087	0.9038	0.8987	0.8934	0.8878	0.8820
13	0.9606	0.9581	0.9555	0.9527	0.9497	0.9466	0.9432	0.9397	0.9359	0.9320	0.9278	0.9236	0.9192	0.9147	0.9100	0.9051	0.9000	0.8947	0.8892	0.8834
14	0.9615	0.9591	0.9565	0.9537	0.9508	0.9477	0.9443	0.9408	0.9371	0.9333	0.9291	0.9248	0.9205	0.9160	0.9113	0.9064	0.9013	0.8961	0.8905	0.8848
15	0.9624	0.9600	0.9575	0.9548	0.9519	0.9488	0.9455	0.9420	0.9383	0.9344	0.9303	0.9261	0.9218	0.9173	0.9126	0.9078	0.9027	0.8975	0.8920	0.8862
16	0.9634	0.9610	0.9585	0.9558	0.9530	0.9499	0.9467	0.9432	0.9395	0.9357	0.9316	0.9275	0.9232	0.9187	0.9140	0.9092	0.9042	0.8989	0.8934	0.8877
17	0.9643	0.9620	0.9595	0.9568	0.9541	0.9510	0.9478	0.9444	0.9408	0.9370	0.9329	0.9288	0.9245	0.9201	0.9155	0.9107	0.9057	0.9004	0.8950	0.8893
18	0.9652	0.9629	0.9605	0.9579	0.9552	0.9522	0.9490	0.9457	0.9421	0.9383	0.9343	0.9302	0.9260	0.9216	0.9170	0.9122	0.9072	0.9020	0.8966	0.8909
19	0.9661	0.9639	0.9615	0.9590	0.9563	0.9534	0.9503	0.9469	0.9434	0.9396	0.9357	0.9316	0.9274	0.9231	0.9185	0.9137	0.9088	0.9036	0.8982	0.8925
20	0.9670	0.9649	0.9625	0.9601	0.9574	0.9545	0.9515	0.9482	0.9447	0.9410	0.9371	0.9331	0.9289	0.9246	0.9201	0.9153	0.9104	0.9053	0.8999	0.8942
21	0.9679	0.9658	0.9635	0.9611	0.9585	0.9557	0.9527	0.9495	0.9460	0.9424	0.9385	0.9346	0.9304	0.9261	0.9217	0.9170	0.9121	0.9070	0.9016	0.8960
22	0.9688	0.9667	0.9645	0.9622	0.9596	0.9568	0.9538	0.9505	0.9470	0.9434	0.9395	0.9356	0.9314	0.9271	0.9227	0.9180	0.9131	0.9080	0.9026	0.8970
23	0.9697	0.9677	0.9655	0.9632	0.9607	0.9579	0.9550	0.9517	0.9482	0.9445	0.9406	0.9366	0.9324	0.9281	0.9237	0.9190	0.9141	0.9090	0.9036	0.8980
24	0.9705	0.9686	0.9665	0.9643	0.9618	0.9590	0.9561	0.9528	0.9493	0.9456	0.9417	0.9376	0.9334	0.9291	0.9247	0.9200	0.9151	0.9100	0.9046	0.8990
25	0.9713	0.9695	0.9674	0.9653	0.9629	0.9604	0.9576	0.9547	0.9515	0.9481	0.9444	0.9407	0.9368	0.9327	0.9284	0.9240	0.9192	0.9143	0.9091	0.9036
26	0.9721	0.9703	0.9684	0.9663	0.9640	0.9615	0.9588	0.9559	0.9528	0.9495	0.9459	0.9423	0.9384	0.9344	0.9302	0.9258	0.9211	0.9162	0.9111	0.9057
27	0.9729	0.9712	0.9693	0.9673	0.9650	0.9626	0.9600	0.9572	0.9542	0.9509	0.9474	0.9438	0.9401	0.9361	0.9320	0.9276	0.9230	0.9182	0.9131	0.9078
28	0.9737	0.9720	0.9702	0.9682	0.9661	0.9637	0.9612	0.9585	0.9555	0.9523	0.9489	0.9454	0.9418	0.9379	0.9338	0.9295	0.9250	0.9202	0.9152	0.9099
29	0.9745	0.9729	0.9711	0.9692	0.9671	0.9648	0.9624	0.9597	0.9568	0.9537	0.9504	0.9470	0.9434	0.9396	0.9357	0.9315	0.9272	0.9228	0.9182	0.9134
30	0.9752	0.9737	0.9720	0.9701	0.9681	0.9659	0.9635	0.9609	0.9582	0.9551	0.9519	0.9486	0.9451	0.9414	0.9375	0.9333	0.9290	0.9243	0.9195	0.9143
31	0.9760	0.9745	0.9728	0.9710	0.9691	0.9670	0.9647	0.9621	0.9594	0.9565	0.9533	0.9501	0.9467	0.9431	0.9393	0.9352	0.9309	0.9264	0.9216	0.9165
32	0.9767	0.9752	0.9736	0.9719	0.9701	0.9680	0.9658	0.9633	0.9607	0.9578	0.9548	0.9516	0.9483	0.9448	0.9411	0.9371	0.9328	0.9283	0.9236	0.9188
33	0.9774	0.9760	0.9745	0.9728	0.9710	0.9690	0.9668	0.9645	0.9619	0.9592	0.9562	0.9531	0.9499	0.9465	0.9428	0.9390	0.9348	0.9306	0.9262	0.9214
34	0.9781	0.9768	0.9753	0.9736	0.9719	0.9700	0.9679	0.9656	0.9631	0.9605	0.9576	0.9548	0.9519	0.9489	0.9458	0.9426	0.9393	0.9358	0.9324	0.9284
35	0.9788	0.9775	0.9760	0.9745	0.9728	0.9709	0.9689	0.9667	0.9643	0.9617	0.9589	0.9561	0.9531	0.9498	0.9464	0.9428	0.9393	0.9357	0.9324	0.9284
36	0.9795	0.9782	0.9768	0.9753	0.9737	0.9719	0.9699	0.9678	0.9655	0.9630	0.9603	0.9575	0.9546	0.9515	0.9482	0.9448	0.9413	0.9378	0.9343	0.9306
37	0.9802	0.9789	0.9776	0.9761	0.9745	0.9728	0.9709	0.9689	0.9668	0.9644	0.9618	0.9591	0.9562	0.9531	0.9498	0.9464	0.9428	0.9393	0.9357	0.9324
38	0.9808	0.9796	0.9783	0.9769	0.9754	0.9737	0.9719	0.9699	0.9678	0.9654	0.9629	0.9603	0.9576	0.9548	0.9519	0.9486	0.9451	0.9415	0.9379	0.9343
39	0.9815	0.9803	0.9791	0.9777	0.9762	0.9746	0.9729	0.9709	0.9689	0.9666	0.9641	0.9616	0.9590	0.9562	0.9534	0.9505	0.9475	0.9444	0.9411	0.9378
40	0.9821	0.9810	0.9798	0.9785	0.9770	0.9755	0.9738	0.9719	0.9699	0.9677	0.9654	0.9630	0.9604	0.9577	0.9548	0.9518	0.9488	0.9457	0.9424	0.9391
41	0.9827	0.9816	0.9805	0.9792	0.9778	0.9763	0.9747	0.9729	0.9710	0.9690	0.9668	0.9643	0.9618	0.9592	0.9564	0.9535	0.9505	0.9474	0.9442	0.9410
42	0.9833	0.9823	0.9812	0.9800	0.9786	0.9772	0.9756	0.9739	0.9720	0.9700	0.9678	0.9655	0.9632	0.9607	0.9580	0.9552	0.9521	0.9490	0.9458	0.9426
43	0.9840	0.9830	0.9820	0.9807	0.9794	0.9780	0.9765	0.9748	0.9730	0.9711	0.9690	0.9668	0.9645	0.9621	0.9595	0.9568	0.9539	0.9508	0.9477	0.9445
44	0.9846	0.9836	0.9825	0.9814	0.9802	0.9788	0.9774	0.9758	0.9740	0.9721	0.9701	0.9680	0.9658	0.9635	0.9610	0.9584	0.9556	0.9525	0.9493	0.9461
45	0.9851	0.9842	0.9832	0.9821	0.9809	0.9796	0.9782	0.9767	0.9750	0.9732	0.9712	0.9692	0.9671	0.9649	0.9625	0.9600	0.9573	0.9545	0.9512	0.9478
46	0.9857	0.9848	0.9839	0.9828	0.9817	0.9804	0.9791	0.9776	0.9760	0.9742	0.9723	0.9704	0.9684	0.9662	0.9640	0.9615	0.9589	0.9561	0.9531	0.9498
47	0.9863	0.9855	0.9845	0.9835	0.9824	0.9812	0.9799	0.9785	0.9769	0.9752	0.9734	0.9715	0.9696	0.9675	0.9654	0.9630	0.9605	0.9577	0.9550	0.9518
48	0.9869	0.9861	0.9852	0.9842	0.9831	0.9820	0.9807	0.9793	0.9778	0.9762	0.9744	0.9726	0.9708	0.9688	0.9667	0.9645	0.9621	0.9596	0.9568	0.9536
49	0.9874	0.9866	0.9858	0.9849	0.9838	0.9827	0.9815	0.9802	0.9787	0.9771	0.9754	0.9737	0.9720	0.9701	0.9681	0.9659	0.9637	0.9612	0.9586	0.9557
50	0.9880	0.9872	0.9864	0.9855	0.9845	0.9835	0.9823	0.9810	0.9796	0.9781	0.9765	0.9748	0.9731	0.9713	0.9694	0.9674	0.9652	0.9626	0.9603	0.9575
51	0.9885	0.9878	0.9870	0.9861	0.9852	0.9842	0.9831	0.9818	0.9805	0.9790	0.9774	0.9759	0.9742	0.9725	0.9707	0.9687	0.9666	0.9644	0.9620	0.9594
52	0.9891	0.9884	0.9876	0.9868	0.9859	0.9849	0.9838	0.9826	0.9813	0.9799	0.9784	0.9769	0.9754	0.9						

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Non-Disabled Members

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
1	0.8641	0.8578	0.8511	0.8443	0.8371	0.8298	0.8222	0.8143	0.8062	0.7978	0.7891	0.7801	0.7707	0.7609	0.7507	0.7400	0.7289	0.7174	0.7054	0.6929
2	0.8650	0.8586	0.8520	0.8452	0.8380	0.8307	0.8231	0.8152	0.8071	0.7986	0.7898	0.7808	0.7715	0.7618	0.7516	0.7409	0.7298	0.7182	0.7062	0.6938
3	0.8659	0.8596	0.8529	0.8461	0.8390	0.8316	0.8240	0.8161	0.8080	0.7996	0.7909	0.7819	0.7725	0.7627	0.7525	0.7418	0.7307	0.7191	0.7071	0.6946
4	0.8669	0.8605	0.8538	0.8470	0.8399	0.8326	0.8250	0.8171	0.8090	0.8006	0.7919	0.7829	0.7735	0.7637	0.7535	0.7428	0.7316	0.7201	0.7080	0.6956
5	0.8678	0.8615	0.8549	0.8481	0.8409	0.8336	0.8260	0.8181	0.8100	0.8016	0.7929	0.7839	0.7745	0.7647	0.7545	0.7438	0.7326	0.7211	0.7090	0.6965
6	0.8688	0.8625	0.8559	0.8491	0.8420	0.8346	0.8270	0.8192	0.8110	0.8026	0.7939	0.7850	0.7756	0.7658	0.7555	0.7448	0.7337	0.7221	0.7100	0.6975
7	0.8700	0.8636	0.8570	0.8502	0.8431	0.8357	0.8281	0.8203	0.8122	0.8037	0.7951	0.7861	0.7767	0.7669	0.7566	0.7459	0.7348	0.7232	0.7111	0.6986
8	0.8711	0.8647	0.8581	0.8513	0.8442	0.8369	0.8293	0.8214	0.8133	0.8049	0.7962	0.7872	0.7778	0.7680	0.7578	0.7471	0.7359	0.7243	0.7122	0.6997
9	0.8722	0.8659	0.8593	0.8525	0.8454	0.8381	0.8305	0.8226	0.8145	0.8061	0.7974	0.7884	0.7790	0.7692	0.7590	0.7483	0.7371	0.7255	0.7134	0.7009
10	0.8734	0.8671	0.8606	0.8537	0.8467	0.8393	0.8317	0.8239	0.8158	0.8074	0.7987	0.7907	0.7823	0.7738	0.7648	0.7549	0.7443	0.7327	0.7210	0.7085
11	0.8747	0.8684	0.8618	0.8550	0.8479	0.8406	0.8330	0.8252	0.8171	0.8087	0.8000	0.7910	0.7816	0.7718	0.7615	0.7508	0.7396	0.7280	0.7169	0.7044
12	0.8760	0.8697	0.8632	0.8564	0.8493	0.8420	0.8344	0.8265	0.8184	0.8100	0.8013	0.7924	0.7830	0.7731	0.7629	0.7522	0.7410	0.7293	0.7172	0.7047
13	0.8774	0.8711	0.8645	0.8577	0.8507	0.8434	0.8358	0.8280	0.8198	0.8115	0.8028	0.7938	0.7844	0.7746	0.7643	0.7536	0.7424	0.7307	0.7186	0.7061
14	0.8788	0.8725	0.8660	0.8592	0.8521	0.8446	0.8373	0.8297	0.8215	0.8133	0.8046	0.7955	0.7860	0.7762	0.7659	0.7554	0.7443	0.7327	0.7210	0.7085
15	0.8802	0.8740	0.8674	0.8607	0.8536	0.8463	0.8388	0.8310	0.8228	0.8145	0.8058	0.7968	0.7874	0.7776	0.7673	0.7568	0.7454	0.7337	0.7216	0.7090
16	0.8817	0.8755	0.8690	0.8622	0.8552	0.8479	0.8403	0.8325	0.8244	0.8161	0.8074	0.7984	0.7894	0.7800	0.7702	0.7598	0.7483	0.7367	0.7246	0.7121
17	0.8833	0.8771	0.8706	0.8638	0.8568	0.8495	0.8420	0.8342	0.8261	0.8177	0.8089	0.8000	0.7910	0.7816	0.7718	0.7615	0.7508	0.7396	0.7280	0.7169
18	0.8849	0.8787	0.8722	0.8655	0.8585	0.8512	0.8437	0.8360	0.8278	0.8194	0.8108	0.8018	0.7924	0.7826	0.7723	0.7616	0.7503	0.7387	0.7265	0.7140
19	0.8866	0.8804	0.8739	0.8672	0.8602	0.8530	0.8455	0.8377	0.8296	0.8212	0.8126	0.8036	0.7942	0.7844	0.7741	0.7634	0.7521	0.7404	0.7283	0.7158
20	0.8883	0.8822	0.8757	0.8690	0.8620	0.8548	0.8473	0.8395	0.8314	0.8231	0.8144	0.8055	0.7961	0.7863	0.7760	0.7652	0.7540	0.7423	0.7301	0.7176
21	0.8901	0.8840	0.8776	0.8709	0.8639	0.8567	0.8492	0.8414	0.8334	0.8250	0.8164	0.8074	0.7980	0.7882	0.7779	0.7672	0.7560	0.7443	0.7321	0.7194
22	0.8920	0.8859	0.8795	0.8728	0.8658	0.8587	0.8512	0.8434	0.8354	0.8270	0.8184	0.8095	0.8001	0.7903	0.7800	0.7692	0.7580	0.7463	0.7341	0.7214
23	0.8939	0.8878	0.8814	0.8748	0.8678	0.8607	0.8532	0.8455	0.8375	0.8292	0.8205	0.8116	0.8022	0.7924	0.7821	0.7714	0.7601	0.7484	0.7362	0.7235
24	0.8959	0.8898	0.8835	0.8769	0.8700	0.8628	0.8554	0.8477	0.8396	0.8313	0.8227	0.8138	0.8044	0.7946	0.7843	0.7736	0.7623	0.7506	0.7384	0.7257
25	0.8979	0.8919	0.8856	0.8790	0.8721	0.8650	0.8576	0.8499	0.8419	0.8336	0.8250	0.8161	0.8067	0.7969	0.7867	0.7759	0.7646	0.7529	0.7407	0.7280
26	0.9000	0.8940	0.8877	0.8812	0.8744	0.8673	0.8599	0.8522	0.8442	0.8360	0.8274	0.8185	0.8091	0.7993	0.7891	0.7783	0.7671	0.7553	0.7431	0.7304
27	0.9021	0.8962	0.8900	0.8835	0.8767	0.8696	0.8623	0.8546	0.8467	0.8384	0.8299	0.8210	0.8116	0.8018	0.7919	0.7808	0.7696	0.7579	0.7456	0.7329
28	0.9043	0.8984	0.8923	0.8858	0.8791	0.8720	0.8647	0.8571	0.8492	0.8410	0.8324	0.8235	0.8142	0.8045	0.7942	0.7835	0.7722	0.7605	0.7482	0.7355
29	0.9066	0.9007	0.8946	0.8882	0.8815	0.8745	0.8673	0.8597	0.8518	0.8436	0.8351	0.8262	0.8169	0.8072	0.7969	0.7862	0.7750	0.7633	0.7510	0.7382
30	0.9088	0.9031	0.8970	0.8907	0.8840	0.8771	0.8699	0.8623	0.8545	0.8463	0.8378	0.8290	0.8197	0.8100	0.7998	0.7890	0.7778	0.7661	0.7538	0.7411
31	0.9112	0.9055	0.8995	0.8932	0.8866	0.8797	0.8725	0.8651	0.8573	0.8491	0.8407	0.8319	0.8226	0.8129	0.8027	0.7920	0.7807	0.7689	0.7566	0.7440
32	0.9135	0.9079	0.9020	0.8958	0.8892	0.8824	0.8753	0.8679	0.8601	0.8520	0.8436	0.8348	0.8256	0.8159	0.8057	0.7950	0.7838	0.7721	0.7598	0.7471
33	0.9159	0.9103	0.9045	0.8984	0.8919	0.8852	0.8781	0.8707	0.8630	0.8550	0.8466	0.8378	0.8287	0.8190	0.8098	0.7989	0.7882	0.7765	0.7643	0.7516
34	0.9183	0.9128	0.9070	0.9010	0.8947	0.8880	0.8810	0.8737	0.8660	0.8580	0.8497	0.8410	0.8319	0.8222	0.8121	0.8014	0.7902	0.7785	0.7663	0.7535
35	0.9207	0.9153	0.9097	0.9037	0.8974	0.8908	0.8839	0.8767	0.8691	0.8612	0.8529	0.8443	0.8352	0.8256	0.8154	0.8048	0.7936	0.7819	0.7697	0.7569
36	0.9231	0.9178	0.9123	0.9064	0.9003	0.8937	0.8869	0.8798	0.8722	0.8644	0.8562	0.8476	0.8385	0.8290	0.8189	0.8083	0.7971	0.7855	0.7732	0.7605
37	0.9255	0.9204	0.9150	0.9092	0.9031	0.8967	0.8900	0.8829	0.8753	0.8677	0.8595	0.8510	0.8421	0.8326	0.8225	0.8119	0.8008	0.7891	0.7769	0.7642
38	0.9279	0.9229	0.9176	0.9120	0.9060	0.8997	0.8931	0.8861	0.8786	0.8711	0.8630	0.8548	0.8465	0.8372	0.8276	0.8171	0.8061	0.7946	0.7823	0.7700
39	0.9303	0.9254	0.9203	0.9147	0.9089	0.9027	0.8962	0.8893	0.8821	0.8745	0.8665	0.8582	0.8493	0.8399	0.8300	0.8195	0.8085	0.7969	0.7847	0.7720
40	0.9327	0.9279	0.9229	0.9175	0.9118	0.9058	0.8994	0.8926	0.8855	0.8780	0.8701	0.8619	0.8531	0.8438	0.8339	0.8235	0.8125	0.8010	0.7888	0.7761
41	0.9350	0.9304	0.9256	0.9203	0.9147	0.9088	0.9026	0.8959	0.8890	0.8816	0.8738	0.8657	0.8570	0.8477	0.8380	0.8276	0.8167	0.8052	0.7931	0.7804
42	0.9373	0.9329	0.9282	0.9231	0.9177	0.9119	0.9058	0.8993	0.8924	0.8852	0.8776	0.8695	0.8609	0.8518	0.8421	0.8318	0.8210	0.8095	0.7975	0.7848
43	0.9396	0.9354	0.9308	0.9258	0.9206	0.9150	0.9090	0.9027	0.8960	0.8889	0.8814	0.8734	0.8650	0.8560	0.8464	0.8362	0.8254	0.8140	0.8020	0.7894
44	0.9419	0.9378	0.9333	0.9286	0.9235	0.9180	0.9122	0.9061	0.8995	0.8925	0.8852	0.8774	0.8691	0.8602	0.8507	0.8406	0.8299	0.8186	0.8067	0.7942
45	0.9441	0.9402	0.9359	0.9313	0.9263	0.9211	0.9154	0.9094	0.9030	0.8963	0.8891	0.8814	0.8732	0.8645	0.8551	0.8452	0.8346	0.8234	0.8115	0.7991
46	0.9463	0.9425	0.9384	0.9340	0.9292	0.9241	0.9186	0.9128	0.9066	0.9000	0.8929	0.8855	0.8779	0.8698	0.8618	0.8528	0.8428	0.8322	0.8215	0.8094
47	0.9484	0.9448	0.9408	0.9365	0.9319	0.9270	0.9218	0.9161	0.9101	0.9037	0.8968	0.8896	0.8817	0.8733	0.8642	0.8545	0.8442	0.8332	0.8226	0.8105
48	0.9505	0.9470	0.9432	0.9391	0.9347	0.9299	0.9249	0.9194	0.9136	0.9074	0.9007	0.8936	0.8860	0.8777	0.8688	0.8593	0.8491	0.8383	0.8288	0.8166
49	0.9526	0.9492	0.9456	0.9416	0.9374	0.9328	0.9279	0.9227	0.9171	0.9111	0.9046	0.8977	0.8903	0.8822	0.8735	0.8642	0.8541	0.8443	0.8347	0.8226
50	0.9548	0.9514	0.9479	0.9441	0.9400	0.9357	0.9310	0.9259	0.9205	0.9147	0.9085	0.9018	0.8945	0.8867	0.8782	0.8691	0.8592	0.8495	0.8397	0.8276
51	0.9565	0.9534	0.9501	0.9465	0.9426	0.9384	0.9339	0.9291	0.9239	0.9183	0.9123	0.9058	0.8988	0.8912	0.8829	0.8744	0.8648	0.8554	0.8456	0.8335
52	0.9584	0.9555	0.9523	0.9489	0.9452	0.9412	0.9369	0.9322	0.9272	0.9219	0.9161	0.9099	0.9031	0.8957	0.8879	0.879				

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

Table 3: 100% Joint and Survivor Annuity Conversion Factors (Option 3)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
1	0.6801	0.6667	0.6530	0.6388	0.6243	0.6094	0.5942	0.5786	0.5627	0.5464	0.5300	0.5132	0.4963	0.4792	0.4620	0.4447	0.4273	0.4100	0.3926	0.3753
2	0.6809	0.6676	0.6538	0.6396	0.6251	0.6102	0.5949	0.5793	0.5634	0.5471	0.5306	0.5139	0.4969	0.4798	0.4626	0.4452	0.4279	0.4105	0.3931	0.3758
3	0.6817	0.6684	0.6546	0.6405	0.6259	0.6110	0.5957	0.5801	0.5641	0.5479	0.5313	0.5146	0.4976	0.4805	0.4632	0.4458	0.4284	0.4110	0.3936	0.3763
4	0.6827	0.6693	0.6555	0.6413	0.6267	0.6118	0.5965	0.5809	0.5649	0.5486	0.5321	0.5153	0.4983	0.4811	0.4638	0.4465	0.4290	0.4116	0.3942	0.3768
5	0.6836	0.6703	0.6565	0.6422	0.6276	0.6127	0.5974	0.5817	0.5657	0.5494	0.5328	0.5160	0.4990	0.4818	0.4645	0.4471	0.4297	0.4122	0.3948	0.3774
6	0.6846	0.6712	0.6574	0.6432	0.6286	0.6136	0.5983	0.5826	0.5666	0.5503	0.5337	0.5168	0.4998	0.4826	0.4652	0.4478	0.4304	0.4129	0.3954	0.3780
7	0.6857	0.6723	0.6584	0.6442	0.6296	0.6146	0.5992	0.5835	0.5675	0.5511	0.5345	0.5177	0.5006	0.4834	0.4660	0.4486	0.4311	0.4135	0.3960	0.3786
8	0.6868	0.6734	0.6595	0.6452	0.6306	0.6156	0.6002	0.5845	0.5684	0.5521	0.5354	0.5185	0.5014	0.4842	0.4668	0.4493	0.4318	0.4143	0.3967	0.3792
9	0.6879	0.6745	0.6606	0.6463	0.6317	0.6166	0.6012	0.5855	0.5694	0.5530	0.5364	0.5195	0.5023	0.4851	0.4676	0.4501	0.4326	0.4150	0.3974	0.3799
10	0.6891	0.6757	0.6618	0.6475	0.6328	0.6177	0.6023	0.5866	0.5705	0.5541	0.5374	0.5204	0.5033	0.4860	0.4685	0.4510	0.4334	0.4158	0.3982	0.3806
11	0.6904	0.6769	0.6630	0.6487	0.6340	0.6189	0.6035	0.5877	0.5716	0.5551	0.5384	0.5214	0.5043	0.4869	0.4694	0.4519	0.4343	0.4166	0.3990	0.3814
12	0.6917	0.6782	0.6643	0.6500	0.6352	0.6201	0.6047	0.5889	0.5727	0.5563	0.5395	0.5225	0.5053	0.4879	0.4704	0.4528	0.4352	0.4175	0.3998	0.3822
13	0.6930	0.6795	0.6656	0.6513	0.6365	0.6214	0.6059	0.5901	0.5739	0.5574	0.5407	0.5238	0.5068	0.4893	0.4714	0.4538	0.4361	0.4184	0.4007	0.3830
14	0.6945	0.6810	0.6670	0.6527	0.6379	0.6228	0.6072	0.5914	0.5752	0.5587	0.5418	0.5248	0.5075	0.4901	0.4725	0.4548	0.4371	0.4193	0.4016	0.3839
15	0.6959	0.6824	0.6685	0.6541	0.6393	0.6241	0.6086	0.5927	0.5765	0.5599	0.5431	0.5260	0.5087	0.4912	0.4736	0.4559	0.4381	0.4203	0.4026	0.3848
16	0.6975	0.6840	0.6700	0.6556	0.6408	0.6256	0.6100	0.5941	0.5779	0.5613	0.5444	0.5273	0.5099	0.4924	0.4748	0.4570	0.4392	0.4214	0.4036	0.3858
17	0.6991	0.6856	0.6716	0.6572	0.6423	0.6271	0.6115	0.5956	0.5793	0.5627	0.5458	0.5286	0.5112	0.4937	0.4760	0.4582	0.4403	0.4225	0.4046	0.3868
18	0.7008	0.6872	0.6732	0.6588	0.6439	0.6287	0.6131	0.5971	0.5808	0.5641	0.5472	0.5300	0.5126	0.4950	0.4772	0.4594	0.4415	0.4236	0.4057	0.3878
19	0.7025	0.6889	0.6749	0.6605	0.6456	0.6303	0.6147	0.5987	0.5824	0.5657	0.5487	0.5315	0.5140	0.4964	0.4786	0.4607	0.4428	0.4248	0.4069	0.3889
20	0.7043	0.6908	0.6768	0.6623	0.6474	0.6321	0.6164	0.6004	0.5840	0.5673	0.5502	0.5330	0.5155	0.4978	0.4800	0.4620	0.4441	0.4261	0.4081	0.3901
21	0.7063	0.6927	0.6786	0.6641	0.6492	0.6339	0.6182	0.6021	0.5857	0.5689	0.5519	0.5346	0.5170	0.4993	0.4814	0.4635	0.4454	0.4274	0.4093	0.3913
22	0.7083	0.6947	0.6806	0.6661	0.6511	0.6358	0.6200	0.6040	0.5875	0.5706	0.5535	0.5362	0.5187	0.5009	0.4830	0.4650	0.4469	0.4288	0.4107	0.3926
23	0.7104	0.6967	0.6826	0.6681	0.6531	0.6378	0.6220	0.6059	0.5894	0.5725	0.5554	0.5380	0.5204	0.5026	0.4846	0.4665	0.4484	0.4302	0.4121	0.3939
24	0.7126	0.6989	0.6848	0.6703	0.6552	0.6399	0.6240	0.6079	0.5914	0.5745	0.5573	0.5398	0.5222	0.5043	0.4863	0.4682	0.4500	0.4318	0.4135	0.3954
25	0.7148	0.7012	0.6870	0.6724	0.6574	0.6420	0.6262	0.6100	0.5934	0.5765	0.5593	0.5418	0.5241	0.5061	0.4881	0.4699	0.4516	0.4334	0.4151	0.3968
26	0.7172	0.7035	0.6894	0.6748	0.6597	0.6442	0.6284	0.6122	0.5956	0.5786	0.5614	0.5438	0.5260	0.5081	0.4899	0.4717	0.4534	0.4351	0.4167	0.3984
27	0.7197	0.7060	0.6919	0.6772	0.6621	0.6466	0.6307	0.6145	0.5978	0.5808	0.5635	0.5459	0.5281	0.5101	0.4919	0.4736	0.4552	0.4368	0.4184	0.4001
28	0.7223	0.7086	0.6944	0.6797	0.6646	0.6491	0.6332	0.6169	0.6002	0.5832	0.5658	0.5482	0.5303	0.5122	0.4940	0.4756	0.4572	0.4387	0.4202	0.4018
29	0.7250	0.7113	0.6971	0.6824	0.6673	0.6517	0.6358	0.6194	0.6027	0.5856	0.5682	0.5505	0.5326	0.5144	0.4961	0.4777	0.4592	0.4407	0.4221	0.4036
30	0.7278	0.7141	0.6999	0.6852	0.6700	0.6544	0.6386	0.6221	0.6053	0.5882	0.5707	0.5530	0.5350	0.5167	0.4984	0.4799	0.4613	0.4427	0.4241	0.4055
31	0.7308	0.7170	0.7028	0.6880	0.6728	0.6572	0.6412	0.6248	0.6080	0.5908	0.5733	0.5555	0.5374	0.5192	0.5007	0.4822	0.4635	0.4448	0.4262	0.4075
32	0.7338	0.7200	0.7058	0.6910	0.6758	0.6601	0.6441	0.6276	0.6108	0.5935	0.5760	0.5581	0.5400	0.5217	0.5032	0.4845	0.4658	0.4471	0.4283	0.4095
33	0.7370	0.7232	0.7089	0.6941	0.6789	0.6632	0.6471	0.6306	0.6137	0.5964	0.5788	0.5608	0.5427	0.5243	0.5057	0.4870	0.4682	0.4494	0.4305	0.4117
34	0.7402	0.7264	0.7121	0.6973	0.6820	0.6663	0.6502	0.6337	0.6167	0.5994	0.5817	0.5637	0.5454	0.5269	0.5083	0.4896	0.4707	0.4518	0.4328	0.4139
35	0.7437	0.7298	0.7155	0.7007	0.6854	0.6696	0.6535	0.6369	0.6199	0.6025	0.5847	0.5667	0.5484	0.5298	0.5111	0.4922	0.4733	0.4543	0.4352	0.4162
36	0.7472	0.7333	0.7190	0.7042	0.6888	0.6731	0.6568	0.6402	0.6232	0.6057	0.5879	0.5698	0.5514	0.5328	0.5140	0.4950	0.4760	0.4569	0.4378	0.4187
37	0.7509	0.7371	0.7227	0.7078	0.6925	0.6766	0.6604	0.6437	0.6266	0.6091	0.5912	0.5730	0.5546	0.5359	0.5170	0.4980	0.4788	0.4596	0.4404	0.4212
38	0.7547	0.7409	0.7265	0.7116	0.6962	0.6804	0.6641	0.6474	0.6302	0.6126	0.5947	0.5764	0.5579	0.5391	0.5201	0.5010	0.4818	0.4625	0.4432	0.4239
39	0.7587	0.7449	0.7305	0.7156	0.7002	0.6843	0.6679	0.6512	0.6340	0.6163	0.5983	0.5800	0.5614	0.5425	0.5234	0.5042	0.4849	0.4655	0.4461	0.4267
40	0.7629	0.7490	0.7346	0.7197	0.7043	0.6884	0.6720	0.6552	0.6379	0.6202	0.6021	0.5837	0.5650	0.5461	0.5269	0.5076	0.4882	0.4687	0.4491	0.4296
41	0.7672	0.7533	0.7390	0.7240	0.7086	0.6926	0.6762	0.6593	0.6420	0.6242	0.6061	0.5876	0.5688	0.5498	0.5305	0.5111	0.4916	0.4720	0.4523	0.4327
42	0.7716	0.7577	0.7434	0.7285	0.7130	0.6971	0.6806	0.6637	0.6463	0.6285	0.6103	0.5917	0.5728	0.5537	0.5343	0.5148	0.4952	0.4755	0.4557	0.4359
43	0.7763	0.7625	0.7481	0.7332	0.7177	0.7017	0.6852	0.6682	0.6508	0.6329	0.6146	0.5960	0.5770	0.5578	0.5383	0.5187	0.4989	0.4791	0.4592	0.4393
44	0.7810	0.7673	0.7529	0.7380	0.7225	0.7065	0.6900	0.6730	0.6555	0.6375	0.6192	0.6005	0.5814	0.5621	0.5425	0.5228	0.5029	0.4829	0.4629	0.4429
45	0.7860	0.7723	0.7580	0.7430	0.7275	0.7115	0.6950	0.6779	0.6604	0.6424	0.6240	0.6051	0.5860	0.5666	0.5469	0.5270	0.5070	0.4869	0.4668	0.4468
46	0.7911	0.7774	0.7631	0.7482	0.7328	0.7167	0.7002	0.6831	0.6655	0.6474	0.6289	0.6100	0.5908	0.5713	0.5515	0.5315	0.5114	0.4911	0.4708	0.4505
47	0.7963	0.7827	0.7685	0.7536	0.7382	0.7221	0.7056	0.6885	0.6708	0.6527	0.6341	0.6152	0.5958	0.5762	0.5563	0.5362	0.5159	0.4955	0.4751	0.4546
48	0.8017	0.7882	0.7741	0.7592	0.7438	0.7278	0.7112	0.6941	0.6764	0.6582	0.6396	0.6205	0.6011	0.5813	0.5613	0.5411	0.5207	0.5002	0.4796	0.4590
49	0.8073	0.7938	0.7797	0.7648	0.7496	0.7336	0.7170	0.6999	0.6822	0.6640	0.6453	0.6261	0.6066	0.5868	0.5666	0.5462	0.5257	0.5050	0.4842	0.4635
50	0.8130	0.7997	0.7857	0.7710	0.7556	0.7397	0.7231	0.7060	0.6883	0.6700	0.6512	0.6320	0.6124	0.5924	0.5722	0.5517	0.5310	0.5102	0.4892	0.4683
51	0.8188	0.8056	0.7917	0.7771	0.7618	0.7459	0.7294	0.7123	0.6945	0.6762	0.6574	0.6381	0.6184	0.5984	0.5780	0.5574	0.5365	0.5155	0.4944	0.4733
52	0.8248	0.8117	0.7980	0.7835	0.7673	0.7505	0.7330	0.7159	0.7011	0.6828	0.6639	0.6446	0.6248	0.6046	0.5841	0.5634	0.54			

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

**Table 3: 100% Joint and Survivor Annuity Conversion Factors (Option 3)
Non-Disabled Members**

Beneficiary Age	Attained Age at Retirement										
	80	81	82	83	84	85	86	87	88	89	90
1	0.3581	0.3409	0.3241	0.3074	0.2911	0.2751	0.2594	0.2442	0.2297	0.2158	0.2027
2	0.3585	0.3414	0.3245	0.3078	0.2915	0.2754	0.2598	0.2445	0.2300	0.2161	0.2029
3	0.3590	0.3418	0.3249	0.3082	0.2919	0.2758	0.2601	0.2449	0.2303	0.2164	0.2032
4	0.3595	0.3423	0.3254	0.3087	0.2923	0.2762	0.2605	0.2452	0.2306	0.2167	0.2035
5	0.3600	0.3428	0.3259	0.3091	0.2927	0.2766	0.2609	0.2456	0.2309	0.2170	0.2038
6	0.3606	0.3434	0.3264	0.3096	0.2932	0.2771	0.2613	0.2460	0.2313	0.2173	0.2041
7	0.3612	0.3439	0.3269	0.3101	0.2937	0.2775	0.2617	0.2464	0.2317	0.2177	0.2045
8	0.3618	0.3445	0.3275	0.3107	0.2942	0.2780	0.2622	0.2468	0.2321	0.2181	0.2048
9	0.3625	0.3452	0.3281	0.3112	0.2947	0.2785	0.2627	0.2473	0.2325	0.2185	0.2052
10	0.3632	0.3458	0.3287	0.3118	0.2953	0.2790	0.2632	0.2477	0.2330	0.2189	0.2056
11	0.3639	0.3465	0.3294	0.3125	0.2959	0.2796	0.2637	0.2483	0.2334	0.2194	0.2060
12	0.3647	0.3473	0.3301	0.3131	0.2965	0.2802	0.2643	0.2488	0.2339	0.2198	0.2065
13	0.3655	0.3480	0.3308	0.3138	0.2972	0.2808	0.2649	0.2493	0.2345	0.2203	0.2069
14	0.3663	0.3488	0.3316	0.3145	0.2978	0.2815	0.2655	0.2499	0.2350	0.2208	0.2074
15	0.3672	0.3497	0.3323	0.3153	0.2986	0.2821	0.2661	0.2505	0.2356	0.2214	0.2079
16	0.3681	0.3505	0.3332	0.3161	0.2993	0.2829	0.2668	0.2511	0.2362	0.2219	0.2084
17	0.3691	0.3514	0.3341	0.3169	0.3001	0.2836	0.2675	0.2518	0.2368	0.2225	0.2090
18	0.3701	0.3524	0.3350	0.3179	0.3009	0.2844	0.2682	0.2525	0.2374	0.2231	0.2096
19	0.3711	0.3534	0.3359	0.3187	0.3018	0.2852	0.2690	0.2532	0.2381	0.2238	0.2102
20	0.3722	0.3545	0.3369	0.3197	0.3027	0.2860	0.2698	0.2540	0.2388	0.2244	0.2108
21	0.3734	0.3556	0.3380	0.3207	0.3036	0.2870	0.2707	0.2548	0.2396	0.2251	0.2115
22	0.3746	0.3567	0.3391	0.3217	0.3045	0.2879	0.2716	0.2556	0.2404	0.2259	0.2122
23	0.3759	0.3580	0.3403	0.3228	0.3057	0.2889	0.2725	0.2565	0.2412	0.2267	0.2129
24	0.3773	0.3593	0.3415	0.3240	0.3068	0.2900	0.2735	0.2575	0.2421	0.2275	0.2137
25	0.3787	0.3606	0.3428	0.3253	0.3080	0.2911	0.2746	0.2585	0.2431	0.2284	0.2145
26	0.3802	0.3621	0.3442	0.3266	0.3092	0.2923	0.2757	0.2595	0.2441	0.2293	0.2154
27	0.3818	0.3636	0.3456	0.3279	0.3105	0.2935	0.2768	0.2606	0.2451	0.2303	0.2163
28	0.3834	0.3652	0.3471	0.3294	0.3119	0.2948	0.2781	0.2618	0.2462	0.2314	0.2173
29	0.3852	0.3668	0.3487	0.3309	0.3134	0.2962	0.2794	0.2630	0.2474	0.2324	0.2183
30	0.3870	0.3686	0.3504	0.3325	0.3149	0.2976	0.2807	0.2643	0.2486	0.2336	0.2194
31	0.3889	0.3704	0.3522	0.3342	0.3165	0.2991	0.2822	0.2656	0.2498	0.2348	0.2205
32	0.3909	0.3723	0.3540	0.3359	0.3181	0.3007	0.2836	0.2670	0.2511	0.2360	0.2217
33	0.3929	0.3743	0.3558	0.3377	0.3198	0.3023	0.2851	0.2685	0.2525	0.2373	0.2229
34	0.3951	0.3763	0.3578	0.3395	0.3216	0.3040	0.2867	0.2700	0.2539	0.2386	0.2241
35	0.3973	0.3785	0.3598	0.3415	0.3234	0.3057	0.2884	0.2715	0.2554	0.2400	0.2255
36	0.3996	0.3807	0.3620	0.3435	0.3254	0.3076	0.2902	0.2732	0.2570	0.2415	0.2268
37	0.4021	0.3830	0.3642	0.3457	0.3274	0.3095	0.2920	0.2749	0.2586	0.2430	0.2283
38	0.4046	0.3855	0.3666	0.3479	0.3295	0.3115	0.2939	0.2767	0.2603	0.2446	0.2298
39	0.4073	0.3881	0.3690	0.3502	0.3318	0.3136	0.2959	0.2786	0.2621	0.2463	0.2314
40	0.4101	0.3908	0.3716	0.3527	0.3341	0.3159	0.2980	0.2806	0.2640	0.2481	0.2331
41	0.4131	0.3936	0.3743	0.3553	0.3366	0.3182	0.3002	0.2827	0.2659	0.2500	0.2348
42	0.4162	0.3966	0.3772	0.3580	0.3392	0.3207	0.3026	0.2846	0.2680	0.2519	0.2367
43	0.4196	0.3997	0.3802	0.3609	0.3419	0.3232	0.3050	0.2872	0.2702	0.2540	0.2386
44	0.4229	0.4030	0.3833	0.3639	0.3447	0.3260	0.3076	0.2897	0.2725	0.2561	0.2406
45	0.4265	0.4064	0.3866	0.3670	0.3477	0.3288	0.3103	0.2922	0.2749	0.2584	0.2428
46	0.4303	0.4100	0.3901	0.3703	0.3509	0.3318	0.3131	0.2949	0.2774	0.2608	0.2450
47	0.4342	0.4138	0.3937	0.3738	0.3542	0.3349	0.3161	0.2977	0.2801	0.2633	0.2474
48	0.4384	0.4178	0.3975	0.3774	0.3576	0.3382	0.3192	0.3006	0.2829	0.2659	0.2498
49	0.4427	0.4220	0.4015	0.3812	0.3613	0.3417	0.3225	0.3037	0.2858	0.2687	0.2524
50	0.4473	0.4264	0.4057	0.3853	0.3651	0.3453	0.3259	0.3070	0.2888	0.2716	0.2562
51	0.4522	0.4311	0.4102	0.3895	0.3692	0.3492	0.3296	0.3105	0.2921	0.2747	0.2581
52	0.4573	0.4360	0.4149	0.3941	0.3735	0.3533	0.3335	0.3142	0.2956	0.2779	0.2612
53	0.4628	0.4413	0.4200	0.3989	0.3781	0.3577	0.3377	0.3181	0.2993	0.2815	0.2645
54	0.4687	0.4469	0.4254	0.4041	0.3831	0.3624	0.3421	0.3223	0.3033	0.2852	0.2680
55	0.4749	0.4529	0.4312	0.4086	0.3883	0.3674	0.3469	0.3268	0.3076	0.2893	0.2718
56	0.4815	0.4593	0.4373	0.4155	0.3940	0.3728	0.3520	0.3317	0.3122	0.2936	0.2759
57	0.4888	0.4661	0.4439	0.4218	0.4000	0.3785	0.3575	0.3369	0.3171	0.2982	0.2803
58	0.4960	0.4734	0.4509	0.4285	0.4064	0.3847	0.3633	0.3424	0.3223	0.3032	0.2850
59	0.5040	0.4811	0.4583	0.4356	0.4133	0.3912	0.3695	0.3483	0.3280	0.3085	0.2900
60	0.5124	0.4892	0.4662	0.4432	0.4206	0.3982	0.3762	0.3547	0.3340	0.3142	0.2954
61	0.5213	0.4979	0.4745	0.4513	0.4283	0.4056	0.3833	0.3614	0.3404	0.3202	0.3011
62	0.5307	0.5070	0.4834	0.4599	0.4368	0.4135	0.3908	0.3686	0.3472	0.3267	0.3073
63	0.5406	0.5167	0.4928	0.4689	0.4453	0.4219	0.3989	0.3763	0.3545	0.3337	0.3138
64	0.5510	0.5268	0.5027	0.4786	0.4546	0.4308	0.4074	0.3844	0.3623	0.3410	0.3208
65	0.5619	0.5376	0.5131	0.4887	0.4644	0.4403	0.4165	0.3931	0.3705	0.3489	0.3283
66	0.5734	0.5488	0.5242	0.4994	0.4748	0.4503	0.4262	0.4024	0.3794	0.3573	0.3363
67	0.5854	0.5607	0.5358	0.5108	0.4858	0.4610	0.4364	0.4122	0.3888	0.3663	0.3448
68	0.5980	0.5731	0.5480	0.5227	0.4975	0.4723	0.4473	0.4228	0.3988	0.3758	0.3539
69	0.6111	0.5861	0.5608	0.5353	0.5098	0.4842	0.4588	0.4338	0.4094	0.3860	0.3636
70	0.6248	0.5997	0.5743	0.5486	0.5227	0.4968	0.4711	0.4456	0.4208	0.3969	0.3740
71	0.6390	0.6139	0.5883	0.5625	0.5364	0.5102	0.4840	0.4581	0.4329	0.4085	0.3851
72	0.6537	0.6286	0.6030	0.5770	0.5507	0.5242	0.4977	0.4713	0.4456	0.4208	0.3969
73	0.6688	0.6438	0.6182	0.5921	0.5656	0.5389	0.5121	0.4854	0.4592	0.4339	0.4095
74	0.6843	0.6595	0.6340	0.6079	0.5813	0.5543	0.5272	0.5001	0.4735	0.4477	0.4228
75	0.7001	0.6756	0.6502	0.6242	0.5975	0.5704	0.5431	0.5156	0.4887	0.4624	0.4370
76	0.7161	0.6920	0.6669	0.6410	0.6144	0.5872	0.5597	0.5319	0.5048	0.4779	0.4520
77	0.7324	0.7087	0.6839	0.6583	0.6316	0.6046	0.5770	0.5490	0.5213	0.4942	0.4678
78	0.7498	0.7256	0.7013	0.6759	0.6497	0.6226	0.5949	0.5668	0.5389	0.5114	0.4846
79	0.7681	0.7428	0.7188	0.6940	0.6680	0.6411	0.6135	0.5853	0.5572	0.5294	0.5022
80	0.7814	0.7596	0.7365	0.7122	0.6867	0.6601	0.6327	0.6045	0.5763	0.5483	0.5208
81	0.7975	0.7765	0.7542	0.7306	0.7056	0.6795	0.6523	0.6243	0.5961	0.5680	0.5402
82	0.8132	0.7932	0.7718	0.7469	0.7246	0.6991	0.6723	0.6446	0.6165	0.5883	0.5604
83	0.8285	0.8095	0.7890	0.7670	0.7436	0.7187	0.6925	0.6652	0.6373	0.6093	0.5813
84	0.8433	0.8254	0.8059	0.7849	0.7624	0.7383	0.7128	0.6860	0.6586	0.6307	0.6028
85	0.8574	0.8406	0.8223	0.8024	0.7808	0.7577	0.7331	0.7070	0.6800	0.6526	0.6249
86	0.8709	0.8552	0.8380	0.8192	0.7988	0.7768	0.7531	0.7278	0.7015	0.6746	0.6473
87	0.8835	0.8690	0.8530	0.8354	0.8162	0.7953	0.7726	0.7483	0.7229	0.6966	0.6698
88	0.8952	0.8819	0.8670	0.8507	0.8326	0.8129	0.7914	0.7682	0.7437	0.7183	0.6921
89	0.9060	0.8937	0.8800	0.8648	0.8480	0.8295	0.8092	0.7871	0.7637	0.7392	0.7138
90	0.9157	0.9045	0.8919	0.8779	0.8623	0.8450	0.8260	0.8051	0.7828	0.7593	0.7348

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

Table 4: 66-2/3% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement																																						
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39																			
1	0.9709	0.9689	0.9668	0.9648	0.9623	0.9599	0.9573	0.9546	0.9517	0.9487	0.9456	0.9424	0.9391	0.9357	0.9322	0.9285	0.9246	0.9206	0.9165	0.9121																			
2	0.9716	0.9696	0.9675	0.9653	0.9630	0.9606	0.9580	0.9553	0.9524	0.9494	0.9463	0.9431	0.9398	0.9364	0.9329	0.9292	0.9254	0.9214	0.9172	0.9128																			
3	0.9723	0.9703	0.9682	0.9660	0.9637	0.9613	0.9587	0.9560	0.9532	0.9502	0.9470	0.9439	0.9406	0.9372	0.9336	0.9299	0.9261	0.9221	0.9180	0.9136																			
4	0.9730	0.9710	0.9689	0.9668	0.9645	0.9620	0.9595	0.9568	0.9539	0.9509	0.9478	0.9446	0.9413	0.9379	0.9344	0.9307	0.9269	0.9229	0.9188	0.9144																			
5	0.9738	0.9718	0.9697	0.9675	0.9652	0.9628	0.9603	0.9576	0.9547	0.9517	0.9486	0.9454	0.9422	0.9388	0.9352	0.9316	0.9277	0.9237	0.9196	0.9152																			
6	0.9745	0.9726	0.9705	0.9683	0.9661	0.9636	0.9611	0.9584	0.9556	0.9526	0.9495	0.9463	0.9430	0.9396	0.9361	0.9324	0.9286	0.9246	0.9205	0.9161																			
7	0.9754	0.9734	0.9714	0.9692	0.9669	0.9645	0.9620	0.9593	0.9564	0.9535	0.9503	0.9472	0.9439	0.9405	0.9370	0.9333	0.9295	0.9255	0.9214	0.9170																			
8	0.9762	0.9743	0.9722	0.9701	0.9678	0.9654	0.9629	0.9602	0.9574	0.9544	0.9513	0.9481	0.9448	0.9415	0.9379	0.9343	0.9305	0.9265	0.9223	0.9180																			
9	0.9771	0.9752	0.9732	0.9710	0.9687	0.9663	0.9638	0.9611	0.9583	0.9554	0.9522	0.9491	0.9458	0.9424	0.9389	0.9353	0.9315	0.9275	0.9233	0.9190																			
10	0.9781	0.9762	0.9741	0.9720	0.9697	0.9673	0.9648	0.9621	0.9593	0.9564	0.9533	0.9501	0.9469	0.9435	0.9400	0.9363	0.9325	0.9285	0.9244	0.9201																			
11	0.9791	0.9771	0.9751	0.9730	0.9707	0.9683	0.9658	0.9632	0.9604	0.9574	0.9543	0.9512	0.9479	0.9445	0.9410	0.9374	0.9336	0.9296	0.9255	0.9212																			
12	0.9801	0.9782	0.9762	0.9740	0.9718	0.9694	0.9669	0.9643	0.9615	0.9585	0.9554	0.9523	0.9490	0.9457	0.9422	0.9385	0.9347	0.9308	0.9266	0.9223																			
13	0.9811	0.9792	0.9772	0.9751	0.9729	0.9705	0.9680	0.9654	0.9626	0.9597	0.9566	0.9534	0.9502	0.9468	0.9433	0.9397	0.9359	0.9320	0.9278	0.9235																			
14	0.9822	0.9803	0.9783	0.9762	0.9740	0.9717	0.9692	0.9665	0.9637	0.9608	0.9578	0.9546	0.9514	0.9481	0.9446	0.9409	0.9371	0.9332	0.9291	0.9248																			
15	0.9833	0.9815	0.9795	0.9774	0.9752	0.9728	0.9704	0.9677	0.9650	0.9621	0.9590	0.9559	0.9527	0.9493	0.9458	0.9422	0.9384	0.9345	0.9304	0.9261																			
16	0.9845	0.9826	0.9807	0.9786	0.9764	0.9741	0.9716	0.9690	0.9662	0.9633	0.9603	0.9572	0.9540	0.9508	0.9471	0.9435	0.9398	0.9358	0.9317	0.9274																			
17	0.9857	0.9838	0.9819	0.9798	0.9776	0.9753	0.9727	0.9703	0.9675	0.9646	0.9616	0.9585	0.9553	0.9520	0.9485	0.9449	0.9411	0.9372	0.9331	0.9288																			
18	0.9869	0.9851	0.9831	0.9811	0.9789	0.9766	0.9742	0.9716	0.9689	0.9660	0.9630	0.9599	0.9567	0.9534	0.9499	0.9463	0.9426	0.9387	0.9346	0.9303																			
19	0.9881	0.9863	0.9844	0.9824	0.9803	0.9780	0.9756	0.9730	0.9703	0.9674	0.9644	0.9613	0.9582	0.9548	0.9514	0.9478	0.9441	0.9402	0.9361	0.9318																			
20	0.9894	0.9876	0.9858	0.9838	0.9816	0.9794	0.9770	0.9744	0.9717	0.9689	0.9659	0.9628	0.9597	0.9564	0.9529	0.9494	0.9456	0.9417	0.9377	0.9334																			
21	0.9908	0.9890	0.9871	0.9852	0.9831	0.9808	0.9784	0.9759	0.9732	0.9704	0.9674	0.9644	0.9612	0.9580	0.9545	0.9510	0.9473	0.9434	0.9393	0.9351																			
22	0.9922	0.9904	0.9886	0.9866	0.9845	0.9823	0.9800	0.9775	0.9748	0.9720	0.9690	0.9660	0.9629	0.9596	0.9562	0.9527	0.9490	0.9451	0.9410	0.9368																			
23	0.9936	0.9919	0.9901	0.9881	0.9861	0.9839	0.9815	0.9790	0.9764	0.9736	0.9707	0.9677	0.9646	0.9613	0.9579	0.9544	0.9507	0.9468	0.9428	0.9386																			
24	0.9951	0.9934	0.9916	0.9897	0.9877	0.9855	0.9832	0.9807	0.9781	0.9753	0.9724	0.9694	0.9664	0.9631	0.9597	0.9562	0.9525	0.9487	0.9447	0.9405																			
25	0.9967	0.9950	0.9932	0.9913	0.9893	0.9871	0.9849	0.9824	0.9798	0.9771	0.9742	0.9712	0.9682	0.9650	0.9618	0.9581	0.9545	0.9506	0.9466	0.9424																			
26	0.9983	0.9966	0.9949	0.9930	0.9910	0.9889	0.9866	0.9842	0.9816	0.9789	0.9760	0.9731	0.9701	0.9669	0.9636	0.9601	0.9565	0.9527	0.9487	0.9445																			
27	1.0000	0.9983	0.9966	0.9948	0.9928	0.9907	0.9884	0.9861	0.9835	0.9808	0.9780	0.9751	0.9721	0.9689	0.9655	0.9621	0.9585	0.9546	0.9506	0.9464																			
28	1.0017	1.0001	0.9984	0.9966	0.9946	0.9925	0.9903	0.9880	0.9855	0.9828	0.9800	0.9771	0.9741	0.9710	0.9678	0.9645	0.9607	0.9568	0.9528	0.9486																			
29	1.0036	1.0020	1.0003	0.9985	0.9965	0.9945	0.9923	0.9900	0.9875	0.9848	0.9821	0.9792	0.9762	0.9731	0.9699	0.9665	0.9627	0.9588	0.9547	0.9505																			
30	1.0055	1.0039	1.0022	1.0004	0.9985	0.9965	0.9943	0.9920	0.9896	0.9870	0.9842	0.9814	0.9784	0.9754	0.9722	0.9688	0.9653	0.9616	0.9577	0.9536																			
31	1.0074	1.0058	1.0042	1.0024	1.0005	0.9985	0.9964	0.9941	0.9917	0.9891	0.9864	0.9836	0.9807	0.9776	0.9745	0.9711	0.9676	0.9640	0.9601	0.9560																			
32	1.0094	1.0078	1.0062	1.0044	1.0026	1.0006	0.9985	0.9962	0.9938	0.9913	0.9886	0.9858	0.9829	0.9798	0.9766	0.9733	0.9697	0.9660	0.9621	0.9580																			
33	1.0114	1.0099	1.0082	1.0065	1.0047	1.0027	1.0007	0.9984	0.9961	0.9937	0.9911	0.9884	0.9856	0.9827	0.9795	0.9762	0.9726	0.9689	0.9650	0.9611																			
34	1.0135	1.0120	1.0104	1.0087	1.0069	1.0049	1.0029	1.0007	0.9983	0.9959	0.9932	0.9905	0.9877	0.9848	0.9817	0.9785	0.9751	0.9715	0.9678	0.9639																			
35	1.0156	1.0141	1.0126	1.0109	1.0091	1.0072	1.0052	1.0030	1.0007	0.9982	0.9956	0.9930	0.9902	0.9873	0.9843	0.9811	0.9777	0.9742	0.9705	0.9666																			
36	1.0179	1.0164	1.0148	1.0132	1.0114	1.0095	1.0075	1.0054	1.0031	1.0007	0.9981	0.9955	0.9927	0.9899	0.9869	0.9837	0.9804	0.9769	0.9732	0.9693																			
37	1.0202	1.0187	1.0172	1.0155	1.0138	1.0119	1.0099	1.0078	1.0056	1.0032	1.0006	0.9980	0.9953	0.9925	0.9896	0.9864	0.9832	0.9797	0.9761	0.9722																			
38	1.0225	1.0211	1.0196	1.0180	1.0162	1.0144	1.0124	1.0103	1.0081	1.0057	1.0032	1.0007	0.9980	0.9952	0.9923	0.9892	0.9860	0.9826	0.9790	0.9752																			
39	1.0250	1.0236	1.0221	1.0205	1.0188	1.0170	1.0150	1.0129	1.0108	1.0084	1.0059	1.0034	1.0008	0.9980	0.9952	0.9921	0.9889	0.9856	0.9820	0.9783																			
40	1.0276	1.0262	1.0247	1.0231	1.0214	1.0196	1.0177	1.0157	1.0135	1.0112	1.0087	1.0062	1.0036	1.0009	0.9981	0.9951	0.9920	0.9886	0.9851	0.9814																			
41	1.0302	1.0288	1.0274	1.0258	1.0241	1.0224	1.0205	1.0184	1.0163	1.0140	1.0116	1.0092	1.0066	1.0039	1.0011	0.9982	0.9951	0.9918	0.9883	0.9847																			
42	1.0330	1.0316	1.0302	1.0286	1.0270	1.0252	1.0233	1.0213	1.0192	1.0170	1.0146	1.0122	1.0096	1.0070	1.0042	1.0013	0.9983	0.9950	0.9916	0.9880																			
43	1.0359	1.0345	1.0330	1.0315	1.0299	1.0281	1.0263	1.0243	1.0222	1.0200	1.0176	1.0153	1.0128	1.0102	1.0074	1.0045	1.0016	0.9982	0.9947	0.9911																			
44	1.0388	1.0375	1.0360	1.0345	1.0329	1.0312	1.0294	1.0274	1.0253	1.0231	1.0208	1.0185	1.0160	1.0134	1.0107	1.0079	1.0049	1.0018	0.9985	0.9950																			
45	1.0419	1.0405	1.0391	1.0376	1.0360	1.0343	1.0325	1.0306	1.0286	1.0264	1.0241	1.0218	1.0193	1.0168	1.0141	1.0114	1.0084	1.0053	1.0021	0.9986																			
46	1.0450	1.0437	1.0423	1.0408	1.0392	1.0376	1.0358	1.0339	1.0319	1.0297	1.0274	1.0251	1.0228	1.0202	1.0176	1.0149	1.0120	1.0089	1.0057	1.0023																			
47	1.0483	1.0470	1.0456	1.0441	1.0426	1.0409	1.0391	1.0373	1.0353	1.0332	1.0309	1.0286	1.0263	1.0238	1.0212	1.0185	1.0157	1.0127	1.0095	1.0061																			
48	1.0517	1.0504	1.0490	1.0475	1.0460	1.0444	1.0426	1.0408	1.0388	1.0367	1.0345	1.0322	1.0299	1.0275	1.0249	1.0223	1.0194	1.0165	1.0134	1.0101																			
49	1.0551	1.0539	1.0525	1.0511	1.0495	1.0479	1.0462	1.0444	1.0424	1.0403	1.0382	1.0359	1.0336	1.0312	1.0287	1.0261	1.0233	1.0204	1.0173	1.0141																			
50	1.0587	1.0575	1.0561	1.0547	1.0532	1.0516	1.0499	1.0481	1.0462	1.0441	1.0419	1.0398	1.0375	1.0351	1.0327	1.0301	1.0273	1.0245	1.0214	1.0182																			
51	1.0624	1.0612	1.0599	1.0585	1.0570	1.0554	1.0537	1.0519	1.0500	1.0480	1.0459	1.0437	1.0415	1.0391	1.0367	1.0341	1.0315	1.0286	1.0256	1.0225																			
52	1.0663	1.0651	1.0638	1.0624	1.0610	1.0594	1.0577	1.0560	1.0541	1.0521	1.0500	1.0478	1.0455	1.0433	1.0409																								

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

Table 4: 66-23% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Non-Disabled Members

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
1	0.9076	0.9028	0.8979	0.8927	0.8873	0.8817	0.8759	0.8699	0.8637	0.8572	0.8504	0.8434	0.8360	0.8283	0.8201	0.8116	0.8026	0.7932	0.7833	0.7730
2	0.9083	0.9036	0.8986	0.8934	0.8881	0.8825	0.8767	0.8707	0.8644	0.8579	0.8511	0.8441	0.8367	0.8290	0.8209	0.8123	0.8033	0.7939	0.7840	0.7737
3	0.9091	0.9043	0.8994	0.8942	0.8888	0.8833	0.8775	0.8714	0.8652	0.8587	0.8519	0.8449	0.8375	0.8298	0.8216	0.8131	0.8041	0.7947	0.7848	0.7745
4	0.9099	0.9051	0.9002	0.8950	0.8896	0.8841	0.8783	0.8722	0.8660	0.8595	0.8527	0.8457	0.8383	0.8306	0.8224	0.8139	0.8049	0.7955	0.7856	0.7753
5	0.9107	0.9060	0.9010	0.8959	0.8905	0.8849	0.8791	0.8731	0.8668	0.8603	0.8536	0.8466	0.8392	0.8314	0.8233	0.8147	0.8057	0.7963	0.7864	0.7761
6	0.9116	0.9068	0.9019	0.8967	0.8914	0.8858	0.8800	0.8740	0.8677	0.8612	0.8545	0.8475	0.8401	0.8323	0.8242	0.8156	0.8066	0.7972	0.7873	0.7770
7	0.9125	0.9078	0.9028	0.8977	0.8923	0.8867	0.8809	0.8749	0.8687	0.8622	0.8554	0.8484	0.8410	0.8332	0.8251	0.8165	0.8075	0.7982	0.7883	0.7780
8	0.9135	0.9087	0.9038	0.8986	0.8933	0.8877	0.8819	0.8759	0.8696	0.8631	0.8564	0.8494	0.8420	0.8342	0.8261	0.8175	0.8085	0.7991	0.7892	0.7789
9	0.9145	0.9097	0.9048	0.8997	0.8943	0.8887	0.8829	0.8769	0.8707	0.8642	0.8574	0.8504	0.8430	0.8353	0.8271	0.8185	0.8095	0.8001	0.7902	0.7799
10	0.9155	0.9108	0.9059	0.9007	0.8954	0.8898	0.8840	0.8780	0.8717	0.8652	0.8585	0.8515	0.8441	0.8363	0.8282	0.8196	0.8106	0.8012	0.7913	0.7810
11	0.9166	0.9119	0.9070	0.9018	0.8965	0.8909	0.8851	0.8791	0.8729	0.8664	0.8596	0.8526	0.8452	0.8375	0.8293	0.8207	0.8117	0.8023	0.7924	0.7820
12	0.9178	0.9131	0.9081	0.9029	0.8977	0.8921	0.8863	0.8803	0.8740	0.8676	0.8608	0.8538	0.8464	0.8386	0.8305	0.8219	0.8129	0.8035	0.7936	0.7832
13	0.9190	0.9143	0.9094	0.9042	0.8990	0.8933	0.8875	0.8815	0.8752	0.8688	0.8620	0.8550	0.8476	0.8399	0.8317	0.8231	0.8141	0.8047	0.7948	0.7844
14	0.9203	0.9155	0.9106	0.9055	0.9003	0.8946	0.8888	0.8828	0.8766	0.8701	0.8633	0.8563	0.8489	0.8412	0.8330	0.8244	0.8154	0.8060	0.7960	0.7857
15	0.9216	0.9169	0.9119	0.9068	0.9015	0.8959	0.8901	0.8841	0.8779	0.8714	0.8647	0.8576	0.8503	0.8425	0.8343	0.8258	0.8167	0.8073	0.7974	0.7870
16	0.9229	0.9182	0.9133	0.9082	0.9028	0.8973	0.8915	0.8855	0.8793	0.8728	0.8660	0.8590	0.8516	0.8439	0.8357	0.8271	0.8181	0.8087	0.7988	0.7884
17	0.9243	0.9196	0.9147	0.9096	0.9043	0.8987	0.8930	0.8870	0.8807	0.8742	0.8675	0.8605	0.8531	0.8453	0.8372	0.8286	0.8196	0.8101	0.8002	0.7903
18	0.9258	0.9211	0.9162	0.9111	0.9058	0.9002	0.8945	0.8885	0.8822	0.8757	0.8690	0.8620	0.8546	0.8469	0.8387	0.8301	0.8211	0.8116	0.8017	0.7918
19	0.9273	0.9226	0.9176	0.9126	0.9073	0.9018	0.8960	0.8900	0.8838	0.8773	0.8706	0.8636	0.8562	0.8484	0.8403	0.8317	0.8227	0.8132	0.8033	0.7929
20	0.9289	0.9242	0.9194	0.9143	0.9089	0.9034	0.8976	0.8917	0.8854	0.8790	0.8722	0.8652	0.8578	0.8501	0.8419	0.8333	0.8243	0.8148	0.8049	0.7945
21	0.9306	0.9259	0.9210	0.9160	0.9106	0.9051	0.8994	0.8934	0.8872	0.8807	0.8739	0.8669	0.8596	0.8518	0.8436	0.8351	0.8260	0.8166	0.8066	0.7962
22	0.9323	0.9277	0.9228	0.9177	0.9124	0.9069	0.9011	0.8952	0.8890	0.8825	0.8758	0.8687	0.8614	0.8536	0.8455	0.8369	0.8278	0.8184	0.8084	0.7980
23	0.9341	0.9295	0.9246	0.9196	0.9143	0.9088	0.9030	0.8970	0.8908	0.8844	0.8776	0.8706	0.8633	0.8555	0.8474	0.8388	0.8297	0.8203	0.8103	0.7999
24	0.9360	0.9314	0.9266	0.9215	0.9162	0.9107	0.9050	0.8992	0.8928	0.8863	0.8796	0.8726	0.8653	0.8575	0.8493	0.8407	0.8317	0.8222	0.8123	0.8019
25	0.9380	0.9334	0.9286	0.9235	0.9182	0.9127	0.9070	0.9011	0.8949	0.8884	0.8817	0.8747	0.8673	0.8596	0.8514	0.8428	0.8338	0.8243	0.8144	0.8039
26	0.9401	0.9355	0.9307	0.9256	0.9204	0.9149	0.9092	0.9032	0.8970	0.8906	0.8839	0.8769	0.8695	0.8618	0.8536	0.8450	0.8360	0.8265	0.8165	0.8061
27	0.9422	0.9377	0.9328	0.9278	0.9226	0.9171	0.9114	0.9055	0.8993	0.8928	0.8861	0.8792	0.8718	0.8641	0.8561	0.8475	0.8385	0.8290	0.8191	0.8087
28	0.9445	0.9399	0.9351	0.9301	0.9249	0.9194	0.9137	0.9078	0.9017	0.8952	0.8885	0.8816	0.8742	0.8665	0.8583	0.8497	0.8407	0.8312	0.8212	0.8108
29	0.9468	0.9423	0.9375	0.9325	0.9273	0.9219	0.9162	0.9103	0.9041	0.8977	0.8910	0.8841	0.8767	0.8690	0.8608	0.8522	0.8432	0.8337	0.8238	0.8133
30	0.9493	0.9447	0.9400	0.9350	0.9298	0.9244	0.9187	0.9128	0.9067	0.9003	0.8936	0.8867	0.8793	0.8716	0.8635	0.8549	0.8458	0.8363	0.8264	0.8159
31	0.9517	0.9472	0.9425	0.9376	0.9324	0.9270	0.9214	0.9155	0.9093	0.9030	0.8963	0.8893	0.8820	0.8743	0.8662	0.8576	0.8485	0.8391	0.8291	0.8186
32	0.9543	0.9498	0.9451	0.9402	0.9350	0.9297	0.9240	0.9182	0.9121	0.9057	0.8990	0.8921	0.8848	0.8771	0.8690	0.8604	0.8513	0.8419	0.8319	0.8214
33	0.9569	0.9525	0.9478	0.9429	0.9378	0.9324	0.9268	0.9210	0.9149	0.9085	0.9019	0.8950	0.8877	0.8800	0.8719	0.8633	0.8543	0.8448	0.8348	0.8244
34	0.9596	0.9552	0.9506	0.9457	0.9406	0.9353	0.9297	0.9239	0.9178	0.9115	0.9049	0.8980	0.8907	0.8830	0.8749	0.8663	0.8573	0.8478	0.8378	0.8274
35	0.9624	0.9580	0.9534	0.9486	0.9435	0.9382	0.9327	0.9269	0.9208	0.9145	0.9079	0.9010	0.8938	0.8861	0.8780	0.8694	0.8604	0.8509	0.8410	0.8305
36	0.9652	0.9609	0.9563	0.9515	0.9465	0.9412	0.9357	0.9300	0.9239	0.9177	0.9111	0.9042	0.8970	0.8893	0.8812	0.8727	0.8637	0.8542	0.8442	0.8338
37	0.9682	0.9639	0.9593	0.9546	0.9496	0.9444	0.9389	0.9332	0.9272	0.9209	0.9144	0.9075	0.9003	0.8926	0.8846	0.8760	0.8670	0.8575	0.8476	0.8372
38	0.9712	0.9669	0.9625	0.9577	0.9528	0.9476	0.9422	0.9365	0.9305	0.9243	0.9178	0.9109	0.9037	0.8961	0.8881	0.8795	0.8706	0.8611	0.8512	0.8407
39	0.9743	0.9701	0.9657	0.9610	0.9561	0.9509	0.9455	0.9399	0.9340	0.9278	0.9213	0.9145	0.9073	0.8997	0.8917	0.8832	0.8742	0.8647	0.8548	0.8444
40	0.9775	0.9733	0.9690	0.9643	0.9595	0.9544	0.9490	0.9434	0.9375	0.9314	0.9249	0.9182	0.9110	0.9035	0.8955	0.8870	0.8780	0.8686	0.8587	0.8482
41	0.9808	0.9767	0.9724	0.9678	0.9630	0.9579	0.9526	0.9471	0.9412	0.9351	0.9287	0.9220	0.9149	0.9073	0.8994	0.8909	0.8820	0.8726	0.8627	0.8522
42	0.9842	0.9801	0.9759	0.9713	0.9666	0.9616	0.9563	0.9508	0.9450	0.9390	0.9326	0.9259	0.9189	0.9114	0.9034	0.8950	0.8861	0.8767	0.8668	0.8564
43	0.9877	0.9837	0.9795	0.9750	0.9703	0.9654	0.9602	0.9547	0.9490	0.9430	0.9367	0.9300	0.9230	0.9155	0.9076	0.8993	0.8904	0.8810	0.8711	0.8607
44	0.9913	0.9873	0.9832	0.9788	0.9741	0.9692	0.9641	0.9587	0.9530	0.9471	0.9408	0.9342	0.9273	0.9198	0.9123	0.9039	0.8954	0.8860	0.8765	0.8662
45	0.9949	0.9911	0.9869	0.9826	0.9780	0.9732	0.9681	0.9628	0.9572	0.9513	0.9451	0.9386	0.9317	0.9243	0.9165	0.9082	0.8994	0.8901	0.8803	0.8699
46	0.9987	0.9949	0.9908	0.9866	0.9820	0.9773	0.9723	0.9670	0.9615	0.9556	0.9495	0.9430	0.9362	0.9289	0.9211	0.9129	0.9041	0.8948	0.8851	0.8747
47	1.0026	0.9988	0.9948	0.9906	0.9862	0.9815	0.9765	0.9713	0.9659	0.9601	0.9540	0.9476	0.9408	0.9336	0.9259	0.9177	0.9090	0.8998	0.8900	0.8797
48	1.0066	1.0028	0.9989	0.9948	0.9904	0.9858	0.9809	0.9758	0.9704	0.9647	0.9587	0.9524	0.9456	0.9384	0.9308	0.9227	0.9140	0.9048	0.8952	0.8849
49	1.0106	1.0067	1.0031	0.9990	0.9947	0.9901	0.9854	0.9803	0.9750	0.9694	0.9634	0.9572	0.9505	0.9434	0.9359	0.9278	0.9192	0.9101	0.9005	0.8903
50	1.0148	1.0112	1.0074	1.0034	0.9991	0.9947	0.9899	0.9850	0.9797	0.9742	0.9683	0.9622	0.9556	0.9486	0.9411	0.9331	0.9246	0.9155	0.9059	0.8958
51	1.0191	1.0156	1.0118	1.0079	1.0037	0.9993	0.9946	0.9897	0.9846	0.9791	0.9734	0.9673	0.9608	0.9538	0.9464	0.9385	0.9301	0.9211	0.9116	0.9015
52	1.0236	1.0201	1.0164	1.0125	1.0084	1.0041	0.9995	0.9947	0.9896	0.9842	0.9786	0.9726	0.9662	0.9593	0.9520					

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

Table 4: 66-23% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
1	0.7622	0.7510	0.7393	0.7271	0.7145	0.7013	0.6878	0.6738	0.6593	0.6443	0.6289	0.6131	0.5968	0.5802	0.5633	0.5460	0.5284	0.5106	0.4925	0.4742
2	0.7630	0.7517	0.7400	0.7278	0.7151	0.7020	0.6885	0.6744	0.6599	0.6449	0.6295	0.6137	0.5975	0.5808	0.5639	0.5466	0.5290	0.5111	0.4930	0.4747
3	0.7637	0.7525	0.7407	0.7285	0.7159	0.7027	0.6892	0.6751	0.6606	0.6456	0.6302	0.6144	0.5981	0.5815	0.5645	0.5472	0.5296	0.5117	0.4936	0.4752
4	0.7645	0.7532	0.7415	0.7293	0.7168	0.7035	0.6899	0.6759	0.6613	0.6463	0.6309	0.6150	0.5988	0.5821	0.5651	0.5478	0.5302	0.5123	0.4941	0.4758
5	0.7653	0.7541	0.7423	0.7301	0.7174	0.7043	0.6907	0.6766	0.6621	0.6471	0.6316	0.6158	0.5995	0.5828	0.5658	0.5485	0.5308	0.5129	0.4948	0.4764
6	0.7662	0.7549	0.7432	0.7310	0.7183	0.7051	0.6915	0.6774	0.6629	0.6479	0.6324	0.6165	0.6002	0.5836	0.5665	0.5492	0.5315	0.5136	0.4954	0.4770
7	0.7671	0.7558	0.7441	0.7318	0.7191	0.7060	0.6924	0.6783	0.6637	0.6487	0.6332	0.6173	0.6010	0.5843	0.5673	0.5499	0.5322	0.5143	0.4961	0.4777
8	0.7680	0.7568	0.7450	0.7328	0.7201	0.7069	0.6933	0.6792	0.6646	0.6496	0.6341	0.6182	0.6019	0.5851	0.5681	0.5507	0.5330	0.5150	0.4968	0.4784
9	0.7691	0.7578	0.7460	0.7338	0.7211	0.7079	0.6942	0.6801	0.6656	0.6505	0.6350	0.6191	0.6027	0.5860	0.5689	0.5515	0.5338	0.5158	0.4976	0.4791
10	0.7701	0.7588	0.7471	0.7348	0.7221	0.7089	0.6952	0.6811	0.6665	0.6515	0.6360	0.6200	0.6037	0.5869	0.5698	0.5524	0.5346	0.5166	0.4984	0.4801
11	0.7712	0.7599	0.7482	0.7359	0.7232	0.7100	0.6963	0.6822	0.6676	0.6525	0.6370	0.6210	0.6046	0.5879	0.5707	0.5533	0.5355	0.5175	0.4992	0.4807
12	0.7724	0.7611	0.7493	0.7370	0.7243	0.7111	0.6974	0.6833	0.6687	0.6535	0.6380	0.6220	0.6056	0.5888	0.5717	0.5542	0.5365	0.5185	0.5001	0.4816
13	0.7736	0.7623	0.7505	0.7382	0.7255	0.7122	0.6985	0.6844	0.6698	0.6547	0.6391	0.6231	0.6067	0.5899	0.5727	0.5552	0.5374	0.5194	0.5010	0.4825
14	0.7748	0.7635	0.7517	0.7394	0.7267	0.7135	0.6998	0.6856	0.6710	0.6558	0.6402	0.6242	0.6078	0.5910	0.5738	0.5563	0.5385	0.5203	0.5020	0.4834
15	0.7762	0.7648	0.7530	0.7407	0.7280	0.7147	0.7010	0.6868	0.6722	0.6570	0.6414	0.6254	0.6090	0.5921	0.5749	0.5574	0.5395	0.5214	0.5030	0.4844
16	0.7775	0.7662	0.7544	0.7421	0.7293	0.7161	0.7023	0.6881	0.6735	0.6583	0.6427	0.6266	0.6102	0.5933	0.5761	0.5585	0.5406	0.5225	0.5040	0.4854
17	0.7790	0.7676	0.7558	0.7435	0.7307	0.7174	0.7037	0.6895	0.6748	0.6596	0.6440	0.6279	0.6114	0.5945	0.5773	0.5597	0.5418	0.5236	0.5051	0.4865
18	0.7805	0.7691	0.7573	0.7450	0.7322	0.7189	0.7051	0.6909	0.6762	0.6610	0.6454	0.6293	0.6127	0.5958	0.5785	0.5609	0.5430	0.5248	0.5063	0.4876
19	0.7820	0.7707	0.7589	0.7465	0.7337	0.7204	0.7066	0.6924	0.6777	0.6624	0.6468	0.6307	0.6141	0.5972	0.5799	0.5622	0.5443	0.5260	0.5075	0.4888
20	0.7836	0.7723	0.7604	0.7481	0.7353	0.7220	0.7082	0.6939	0.6792	0.6640	0.6483	0.6321	0.6156	0.5986	0.5813	0.5638	0.5458	0.5273	0.5088	0.4900
21	0.7853	0.7740	0.7621	0.7498	0.7369	0.7236	0.7098	0.6956	0.6808	0.6655	0.6498	0.6337	0.6171	0.6001	0.5827	0.5650	0.5470	0.5287	0.5101	0.4913
22	0.7871	0.7758	0.7639	0.7515	0.7387	0.7254	0.7116	0.6973	0.6825	0.6672	0.6515	0.6353	0.6187	0.6017	0.5843	0.5665	0.5485	0.5301	0.5115	0.4926
23	0.7890	0.7776	0.7658	0.7534	0.7405	0.7272	0.7134	0.6991	0.6843	0.6690	0.6532	0.6370	0.6203	0.6033	0.5859	0.5681	0.5500	0.5316	0.5130	0.4941
24	0.7910	0.7796	0.7677	0.7553	0.7425	0.7291	0.7153	0.7009	0.6861	0.6708	0.6550	0.6388	0.6221	0.6050	0.5876	0.5698	0.5516	0.5332	0.5145	0.4956
25	0.7930	0.7817	0.7698	0.7574	0.7445	0.7311	0.7173	0.7029	0.6881	0.6727	0.6569	0.6407	0.6240	0.6068	0.5894	0.5715	0.5533	0.5349	0.5161	0.4972
26	0.7952	0.7838	0.7719	0.7595	0.7466	0.7332	0.7194	0.7050	0.6901	0.6748	0.6589	0.6426	0.6259	0.6088	0.5912	0.5734	0.5551	0.5368	0.5179	0.4988
27	0.7975	0.7861	0.7742	0.7618	0.7488	0.7354	0.7216	0.7072	0.6923	0.6769	0.6610	0.6447	0.6280	0.6111	0.5938	0.5761	0.5578	0.5394	0.5205	0.5015
28	0.7999	0.7885	0.7766	0.7641	0.7512	0.7378	0.7239	0.7095	0.6946	0.6792	0.6633	0.6469	0.6301	0.6129	0.5953	0.5773	0.5590	0.5404	0.5216	0.5025
29	0.8024	0.7910	0.7791	0.7666	0.7537	0.7402	0.7263	0.7119	0.6970	0.6815	0.6656	0.6492	0.6324	0.6151	0.5975	0.5795	0.5611	0.5425	0.5236	0.5045
30	0.8050	0.7936	0.7816	0.7692	0.7562	0.7428	0.7288	0.7144	0.6994	0.6840	0.6680	0.6516	0.6347	0.6175	0.5998	0.5817	0.5633	0.5447	0.5257	0.5065
31	0.8077	0.7963	0.7843	0.7718	0.7589	0.7454	0.7310	0.7170	0.7020	0.6865	0.6705	0.6541	0.6372	0.6201	0.6028	0.5851	0.5669	0.5483	0.5293	0.5100
32	0.8105	0.7991	0.7871	0.7746	0.7618	0.7481	0.7342	0.7197	0.7047	0.6892	0.6731	0.6567	0.6397	0.6224	0.6048	0.5868	0.5682	0.5492	0.5301	0.5107
33	0.8134	0.8020	0.7900	0.7775	0.7645	0.7510	0.7370	0.7225	0.7075	0.6919	0.6759	0.6593	0.6424	0.6250	0.6071	0.5890	0.5704	0.5516	0.5324	0.5130
34	0.8164	0.8050	0.7930	0.7805	0.7675	0.7539	0.7399	0.7254	0.7103	0.6948	0.6787	0.6621	0.6451	0.6277	0.6098	0.5916	0.5730	0.5541	0.5349	0.5154
35	0.8196	0.8081	0.7961	0.7836	0.7706	0.7570	0.7430	0.7284	0.7133	0.6977	0.6816	0.6650	0.6480	0.6305	0.6126	0.5943	0.5756	0.5565	0.5374	0.5179
36	0.8228	0.8113	0.7993	0.7868	0.7738	0.7602	0.7462	0.7316	0.7165	0.7008	0.6847	0.6680	0.6509	0.6334	0.6154	0.5971	0.5784	0.5594	0.5400	0.5205
37	0.8262	0.8147	0.8027	0.7902	0.7773	0.7636	0.7495	0.7349	0.7197	0.7040	0.6879	0.6712	0.6541	0.6365	0.6185	0.6001	0.5813	0.5622	0.5428	0.5231
38	0.8298	0.8183	0.8063	0.7937	0.7806	0.7670	0.7529	0.7383	0.7231	0.7074	0.6912	0.6745	0.6573	0.6397	0.6218	0.6032	0.5843	0.5652	0.5457	0.5260
39	0.8334	0.8220	0.8099	0.7974	0.7843	0.7707	0.7566	0.7419	0.7267	0.7110	0.6947	0.6779	0.6607	0.6430	0.6249	0.6064	0.5875	0.5684	0.5491	0.5296
40	0.8373	0.8258	0.8138	0.8012	0.7881	0.7745	0.7603	0.7457	0.7304	0.7147	0.6984	0.6816	0.6643	0.6465	0.6284	0.6098	0.5908	0.5715	0.5519	0.5320
41	0.8413	0.8298	0.8178	0.8052	0.7921	0.7785	0.7643	0.7496	0.7343	0.7185	0.7022	0.6853	0.6680	0.6502	0.6320	0.6133	0.5943	0.5749	0.5553	0.5353
42	0.8455	0.8340	0.8220	0.8094	0.7963	0.7826	0.7684	0.7537	0.7384	0.7226	0.7062	0.6893	0.6719	0.6541	0.6358	0.6171	0.5980	0.5785	0.5587	0.5387
43	0.8498	0.8383	0.8263	0.8137	0.8006	0.7869	0.7727	0.7580	0.7427	0.7268	0.7104	0.6934	0.6760	0.6581	0.6397	0.6210	0.6018	0.5823	0.5624	0.5423
44	0.8543	0.8428	0.8309	0.8183	0.8051	0.7915	0.7772	0.7625	0.7471	0.7312	0.7147	0.6978	0.6803	0.6623	0.6439	0.6250	0.6058	0.5862	0.5662	0.5460
45	0.8590	0.8476	0.8356	0.8230	0.8098	0.7962	0.7819	0.7671	0.7517	0.7358	0.7193	0.7023	0.6847	0.6667	0.6482	0.6293	0.6100	0.5903	0.5702	0.5499
46	0.8639	0.8524	0.8405	0.8279	0.8147	0.8010	0.7868	0.7720	0.7566	0.7406	0.7240	0.7070	0.6894	0.6713	0.6527	0.6337	0.6143	0.5945	0.5744	0.5540
47	0.8689	0.8575	0.8455	0.8330	0.8198	0.8061	0.7919	0.7770	0.7616	0.7456	0.7290	0.7120	0.6944	0.6763	0.6577	0.6384	0.6190	0.5989	0.5788	0.5582
48	0.8741	0.8627	0.8508	0.8382	0.8251	0.8114	0.7971	0.7823	0.7668	0.7508	0.7342	0.7170	0.6993	0.6811	0.6624	0.6432	0.6237	0.6036	0.5834	0.5627
49	0.8795	0.8682	0.8562	0.8437	0.8306	0.8169	0.8026	0.7878	0.7723	0.7562	0.7396	0.7224	0.7046	0.6863	0.6675	0.6483	0.6287	0.6085	0.5882	0.5674
50	0.8851	0.8738	0.8619	0.8494	0.8363	0.8226	0.8083	0.7935	0.7780	0.7619	0.7452	0.7279	0.7101	0.6918	0.6729	0.6536	0.6339	0.6137	0.5932	0.5723
51	0.8909	0.8796	0.8678	0.8553	0.8422	0.8285	0.8143	0.7994	0.7839	0.7678	0.7511	0.7338	0.7159	0.6975	0.6786	0.6592	0.6394	0.6191	0.5985	0.5775
52	0.8969	0.8857	0.8739	0.8615	0.8484	0.8346	0.8202	0.8057	0.7902	0.7740	0.7573	0.7399	0.7220	0.7035	0.6846					

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

Table 4: 66-2/3% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement										
	80	81	82	83	84	85	86	87	88	89	90
1	0.4557	0.4371	0.4184	0.3998	0.3813	0.3628	0.3446	0.3265	0.3091	0.2922	0.2761
2	0.4562	0.4376	0.4189	0.4003	0.3817	0.3632	0.3449	0.3269	0.3094	0.2926	0.2764
3	0.4567	0.4381	0.4194	0.4007	0.3821	0.3637	0.3454	0.3273	0.3098	0.2929	0.2767
4	0.4573	0.4386	0.4199	0.4012	0.3826	0.3641	0.3458	0.3277	0.3102	0.2933	0.2771
5	0.4579	0.4392	0.4204	0.4017	0.3831	0.3646	0.3463	0.3282	0.3106	0.2937	0.2775
6	0.4585	0.4398	0.4210	0.4023	0.3836	0.3651	0.3467	0.3286	0.3110	0.2941	0.2779
7	0.4591	0.4404	0.4216	0.4029	0.3842	0.3656	0.3473	0.3291	0.3115	0.2945	0.2783
8	0.4598	0.4410	0.4223	0.4035	0.3848	0.3662	0.3478	0.3296	0.3120	0.2950	0.2787
9	0.4605	0.4417	0.4229	0.4041	0.3854	0.3668	0.3484	0.3302	0.3125	0.2955	0.2792
10	0.4612	0.4424	0.4236	0.4048	0.3861	0.3674	0.3490	0.3307	0.3131	0.2960	0.2797
11	0.4620	0.4432	0.4244	0.4055	0.3867	0.3681	0.3496	0.3313	0.3136	0.2966	0.2802
12	0.4629	0.4440	0.4251	0.4063	0.3875	0.3688	0.3502	0.3320	0.3142	0.2971	0.2808
13	0.4637	0.4449	0.4259	0.4070	0.3882	0.3695	0.3509	0.3326	0.3149	0.2977	0.2813
14	0.4646	0.4457	0.4268	0.4079	0.3890	0.3702	0.3517	0.3333	0.3155	0.2984	0.2819
15	0.4656	0.4467	0.4277	0.4087	0.3898	0.3710	0.3524	0.3340	0.3162	0.2990	0.2825
16	0.4666	0.4476	0.4286	0.4096	0.3907	0.3718	0.3532	0.3348	0.3169	0.2997	0.2832
17	0.4676	0.4486	0.4296	0.4105	0.3916	0.3727	0.3540	0.3356	0.3177	0.3004	0.2839
18	0.4687	0.4497	0.4306	0.4115	0.3925	0.3736	0.3549	0.3364	0.3184	0.3012	0.2846
19	0.4698	0.4508	0.4316	0.4125	0.3935	0.3745	0.3558	0.3372	0.3193	0.3019	0.2853
20	0.4710	0.4519	0.4328	0.4136	0.3945	0.3755	0.3567	0.3382	0.3201	0.3028	0.2861
21	0.4723	0.4531	0.4339	0.4147	0.3956	0.3766	0.3577	0.3391	0.3210	0.3036	0.2869
22	0.4736	0.4544	0.4352	0.4159	0.3968	0.3777	0.3588	0.3401	0.3220	0.3045	0.2878
23	0.4750	0.4557	0.4365	0.4172	0.3980	0.3788	0.3599	0.3412	0.3230	0.3055	0.2887
24	0.4765	0.4572	0.4378	0.4185	0.3992	0.3800	0.3811	0.3423	0.3241	0.3065	0.2897
25	0.4780	0.4587	0.4393	0.4199	0.4006	0.3813	0.3823	0.3435	0.3252	0.3076	0.2907
26	0.4796	0.4602	0.4408	0.4214	0.4020	0.3827	0.3836	0.3447	0.3264	0.3087	0.2916
27	0.4813	0.4619	0.4424	0.4229	0.4035	0.3841	0.3850	0.3460	0.3276	0.3099	0.2929
28	0.4831	0.4636	0.4441	0.4245	0.4050	0.3856	0.3864	0.3474	0.3290	0.3112	0.2941
29	0.4850	0.4655	0.4459	0.4263	0.4067	0.3872	0.3879	0.3489	0.3303	0.3125	0.2954
30	0.4870	0.4674	0.4477	0.4281	0.4084	0.3889	0.3895	0.3504	0.3318	0.3139	0.2967
31	0.4891	0.4694	0.4497	0.4299	0.4102	0.3906	0.3712	0.3520	0.3333	0.3153	0.2981
32	0.4912	0.4714	0.4516	0.4318	0.4121	0.3924	0.3729	0.3536	0.3349	0.3168	0.2995
33	0.4934	0.4736	0.4537	0.4338	0.4140	0.3943	0.3747	0.3553	0.3365	0.3184	0.3010
34	0.4957	0.4758	0.4559	0.4359	0.4160	0.3962	0.3765	0.3571	0.3382	0.3200	0.3025
35	0.4981	0.4782	0.4582	0.4381	0.4181	0.3982	0.3785	0.3589	0.3400	0.3217	0.3041
36	0.5006	0.4806	0.4605	0.4404	0.4203	0.4003	0.3805	0.3609	0.3418	0.3234	0.3058
37	0.5032	0.4831	0.4630	0.4428	0.4226	0.4025	0.3826	0.3629	0.3436	0.3253	0.3076
38	0.5060	0.4858	0.4656	0.4453	0.4250	0.4048	0.3848	0.3650	0.3458	0.3272	0.3094
39	0.5089	0.4886	0.4683	0.4479	0.4275	0.4073	0.3872	0.3673	0.3479	0.3293	0.3113
40	0.5119	0.4915	0.4711	0.4506	0.4302	0.4098	0.3896	0.3698	0.3502	0.3314	0.3134
41	0.5150	0.4946	0.4741	0.4535	0.4330	0.4125	0.3922	0.3721	0.3525	0.3336	0.3155
42	0.5184	0.4978	0.4772	0.4565	0.4359	0.4153	0.3949	0.3746	0.3550	0.3360	0.3178
43	0.5218	0.5012	0.4805	0.4597	0.4389	0.4182	0.3977	0.3773	0.3576	0.3385	0.3201
44	0.5255	0.5047	0.4839	0.4630	0.4421	0.4213	0.4006	0.3802	0.3603	0.3410	0.3226
45	0.5293	0.5084	0.4875	0.4665	0.4455	0.4245	0.4037	0.3831	0.3631	0.3438	0.3252
46	0.5332	0.5123	0.4912	0.4701	0.4490	0.4279	0.4070	0.3862	0.3661	0.3466	0.3279
47	0.5374	0.5163	0.4951	0.4739	0.4526	0.4314	0.4104	0.3895	0.3692	0.3496	0.3307
48	0.5418	0.5206	0.4992	0.4779	0.4565	0.4351	0.4139	0.3929	0.3725	0.3527	0.3337
49	0.5463	0.5250	0.5035	0.4820	0.4605	0.4390	0.4176	0.3965	0.3759	0.3559	0.3368
50	0.5511	0.5297	0.5081	0.4864	0.4647	0.4431	0.4216	0.4002	0.3795	0.3594	0.3401
51	0.5561	0.5345	0.5128	0.4910	0.4692	0.4473	0.4257	0.4042	0.3832	0.3630	0.3435
52	0.5615	0.5397	0.5179	0.4959	0.4739	0.4519	0.4300	0.4084	0.3873	0.3668	0.3472
53	0.5671	0.5453	0.5232	0.5011	0.4789	0.4568	0.4347	0.4129	0.3916	0.3709	0.3511
54	0.5732	0.5511	0.5290	0.5066	0.4843	0.4619	0.4397	0.4177	0.3962	0.3753	0.3553
55	0.5796	0.5574	0.5351	0.5126	0.4900	0.4675	0.4451	0.4228	0.4011	0.3800	0.3598
56	0.5865	0.5641	0.5416	0.5189	0.4962	0.4734	0.4508	0.4283	0.4063	0.3851	0.3646
57	0.5937	0.5712	0.5485	0.5256	0.5027	0.4797	0.4568	0.4341	0.4119	0.3905	0.3698
58	0.6015	0.5788	0.5559	0.5328	0.5096	0.4865	0.4633	0.4404	0.4179	0.3962	0.3753
59	0.6097	0.5868	0.5637	0.5404	0.5171	0.4936	0.4703	0.4470	0.4244	0.4024	0.3812
60	0.6184	0.5953	0.5720	0.5485	0.5249	0.5013	0.4776	0.4541	0.4312	0.4089	0.3874
61	0.6276	0.6044	0.5809	0.5571	0.5333	0.5094	0.4855	0.4617	0.4385	0.4159	0.3941
62	0.6373	0.6139	0.5902	0.5663	0.5422	0.5180	0.4938	0.4698	0.4462	0.4233	0.4013
63	0.6476	0.6240	0.6001	0.5759	0.5516	0.5271	0.5027	0.4783	0.4545	0.4313	0.4089
64	0.6585	0.6347	0.6106	0.5862	0.5616	0.5368	0.5121	0.4874	0.4632	0.4397	0.4170
65	0.6699	0.6459	0.6216	0.5970	0.5721	0.5471	0.5221	0.4970	0.4725	0.4487	0.4256
66	0.6819	0.6577	0.6332	0.6084	0.5833	0.5580	0.5326	0.5073	0.4824	0.4582	0.4348
67	0.6945	0.6702	0.6455	0.6204	0.5951	0.5695	0.5438	0.5181	0.4929	0.4683	0.4445
68	0.7077	0.6833	0.6585	0.6332	0.6076	0.5817	0.5557	0.5297	0.5041	0.4791	0.4549
69	0.7217	0.6972	0.6721	0.6466	0.6208	0.5946	0.5683	0.5419	0.5160	0.4906	0.4660
70	0.7363	0.7117	0.6865	0.6608	0.6347	0.6083	0.5817	0.5549	0.5286	0.5028	0.4778
71	0.7515	0.7269	0.7016	0.6757	0.6494	0.6227	0.5958	0.5687	0.5420	0.5158	0.4903
72	0.7676	0.7428	0.7174	0.6914	0.6649	0.6379	0.6107	0.5833	0.5562	0.5296	0.5037
73	0.7843	0.7595	0.7340	0.7078	0.6811	0.6540	0.6264	0.5987	0.5712	0.5442	0.5178
74	0.8016	0.7768	0.7513	0.7250	0.6982	0.6708	0.6430	0.6149	0.5870	0.5596	0.5329
75	0.8195	0.7948	0.7693	0.7430	0.7160	0.6885	0.6604	0.6320	0.6038	0.5760	0.5488
76	0.8381	0.8135	0.7880	0.7617	0.7347	0.7069	0.6787	0.6500	0.6214	0.5932	0.5656
77	0.8573	0.8328	0.8074	0.7812	0.7541	0.7263	0.6978	0.6689	0.6400	0.6115	0.5834
78	0.8770	0.8528	0.8276	0.8014	0.7743	0.7464	0.7179	0.6887	0.6596	0.6307	0.6022
79	0.8973	0.8733	0.8483	0.8223	0.7953	0.7674	0.7388	0.7095	0.6801	0.6509	0.6220
80	0.9181	0.8945	0.8697	0.8439	0.8171	0.7892	0.7606	0.7312	0.7016	0.6721	0.6429
81	0.9394	0.9161	0.8917	0.8662	0.8396	0.8118	0.7832	0.7538	0.7241	0.6943	0.6649
82	0.9609	0.9381	0.9142	0.8890	0.8626	0.8351	0.8066	0.7772	0.7474	0.7175	0.6878
83	0.9828	0.9605	0.9370	0.9122	0.8862	0.8590	0.8307	0.8014	0.7716	0.7417	0.7118
84	1.0048	0.9831	0.9601	0.9358	0.9103	0.8835	0.8554	0.8263	0.7966	0.7667	0.7366
85	1.0270	1.0059	0.9835	0.9598	0.9348	0.9084	0.8807	0.8519	0.8224	0.7925	0.7625
86	1.0492	1.0288	1.0070	0.9840	0.9595	0.9336	0.9065	0.8780	0.8488	0.8191	0.7891
87	1.0714	1.0516	1.0306	1.0082	0.9844	0.9592	0.9325	0.9045	0.8757	0.8463	0.8165
88	1.0930	1.0741	1.0538	1.0321	1.0090	0.9845	0.9584	0.9310	0.9026	0.8736	0.8440
89	1.1141	1.0959	1.0784	1.0555	1.0331	1.0093	0.9840	0.9572	0.9284	0.9008	0.8716
90	1.1344	1.1169	1.0992	1.0761	1.0525	1.0285	1.0039	0.9782	0.9506	0.9226	0.8939