Civil Service Retirement and Disability Fund Annual Report

Fiscal Year Ended September 30, 2025

Prepared in accordance with 5 USC § 8347(f)

U.S. Office of Personnel Management

APRIL 2026

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Financial Section

Statements of Net Assets Available for Benefits

As of September 30, 2025 and 2024 – Unaudited
(In thousands)

Assets and Liabilities			Current Year			Total Fund 2024
			Civil Service Retirement System	Federal Employees Retirement System	Total Fund 2025	
Assets	Investments, at Fair Value [Note 6]		$64,076,460	$1,042,240,657	$1,106,317,117	$1,072,348,519
	Receivables, Net: [Note 4]	Contributions by Employers	45,626	1,728,939	1,774,565	1,763,586
		Contributions by Participants	5,998	260,182	266,180	233,119
		Accrued Interest on Investments	434,421	8,254,002	8,688,423	7,049,743
		Other	78,992	243,043	322,035	309,044
		Total Receivables	565,037	10,486,166	11,051,203	9,355,493
	Cash [Note 3]]		422,293	1,585,741	2,008,034	79,308
	Total Assets		65,063,790	1,054,312,564	1,119,376,354	1,081,783,320
Liabilities	Annuities Benefits Payable		$5,549,917	$2,779,107	$8,329,024	$8,343,258
	Refunds of Contributions Payable		135,908	77,372	213,280	204,028
	Taxes, Insurance and Other Withholdings		428,887	976,627	1,405,514	1,270,721
	Administrative and Other Liabilities		44,936	40,699	85,635	83,926
	Total Liabilities		6,159,648	3,873,805	10,033,453	$9,901,933
Net Assets Available for Benefits			**$58,904,142**	**$1,050,438,759**	**$1,109,342,901**	**$1,071,881,386**

Note: The accompanying notes are an integral part of the financial statements.

Statements of Changes in Net Assets Available for Benefits

For the years ending September 30, 2025 and 2024 – Unaudited
(In thousands)

Net Assets			**Current Year**			**Total Fund 2024**
			Civil Service Retirement System	**Federal Employees Retirement System**	**Total Fund 2025**	
Additions to Net Assets Attributable to:	Investment Income	Interest	$1,315,186	$29,739,826	$ 31,055,012	$27,459,437
	Contributions	Employer	4,878,013	55,843,093	60,721,106	59,381,461
		Employees	170,740	8,033,366	8,204,106	7,506,817
		Special	34,482,942	17,147,455	51,630,397	53,255,231
		Total Contributions	39,531,695	81,023,914	120,555,609	120,143,509
	Total Additions to Net Assets		40,846,881	110,763,740	151,610,621	147,602,947
Deductions from Net Assets	Attributable to:	Retirees	73,456,536	36,309,852	109,766,388	107,373,082
		Administrative and Other Expenses	3,522,040	637,338	4,159,378	4,861,368
	Transfer Out		(24,731,849)	24,955,189	223,340	177,722
	Total Deductions from Net Assets		52,246,727	61,902,379	114,149,106	112,412,172
Net Increase (Decrease) in Net Assets			(11,399,846)	48,861,361	37,461,514	35,190,774
Net Assets Available for Benefits	Beginning of Year		70,303,988	1,001,577,398	1,071,881,386	1,036,690,612
	End of Year		$58,904,142	$1,050,438,759	$1,109,342,901	$1,071,881,386

Note: The accompanying notes are an integral part of the financial statements.

Statements of Actuarial Present Value of Accumulated Plan Benefits

As of September 30, 2024 and 2023 – Unaudited
(In millions)

Accumulated Plan Benefits		**As of September 30, 2024**			**Total Fund 2023**
		Civil Service Retirement System	**Federal Employees Retirement System**	**Total Fund 2024**	
Actuarial Present Value of Accumulated Plan Benefits:	Participants Receiving Benefits	$908,500	$534,700	$1,443,200	$1,473,700
	Participants Not Receiving Benefits	19,800	541,500	561,300	549,600
Total Actuarial Present Value of Accumulated Plan Benefits		**$928,300**	**$1,076,200**	**$2,004,500**	**$2,023,300**

Statements of Changes in Actuarial Present Value of Accumulated Plan Benefits

As of September 30, 2024 and 2023 – Unaudited
(In millions)

Accumulated Plan Benefits		**As of September 30, 2024**			**Total Fund 2023**
		Civil Service Retirement System	**Federal Employees Retirement System**	**Total Fund 2024**	
Actuarial Present Value of Accumulated Plan Benefits at Beginning of Year		$991,300	$1,032,000	$2,023,300	$1,990,900
Increase (Decrease) During the Year Attributable to:	Benefits Accumulated, Less Benefits Paid	(36,000)	70,600	34,600	32,400
	Changes in Actuarial Assumptions	(27,000)	(26,400)	(53,400)	-
Net Increase (Decrease)		(63,000)	44,200	(18,800)	32,400
Plan Benefits at End of Year		**$928,300**	**$1,076,200**	**$2,004,500**	**$2,023,300**

Schedule of Investments

As of September 30, 2025

2025

Maturity Date	Security	Interest	Par Value	Value
N/A	C of I	4.250%	62,248,943,000.00	
N/A	C of I	4.375%	6,080,899,000.00	
Subtotal			**68,329,842,000.00**	**68,329,842,000.00**

2026

Maturity Date	Security	Interest	Par Value	Value
30-Jun-26	Special Bonds	2.500%	15,396,728,000.00	
30-Jun-26	Special Bonds	2.875%	922,425,200.00	
30-Jun-26	Special Bonds	4.625%	2,987,645,000.00	
Subtotal			**19,306,798,200.00**	**19,306,798,200.00**

2027

Maturity Date	Security	Interest	Par Value	Value
30-Jun-27	Special Bonds	1.375%	9,191,486,000.00	
30-Jun-27	Special Bonds	1.375%	70,000,000.00	
30-Jun-27	Special Bonds	1.375%	9,322,199,000.00	
30-Jun-27	Special Bonds	1.375%	35,100,000,000.00	
30-Jun-27	Special Bonds	1.750%	1,121,835,000.00	
30-Jun-27	Special Bonds	1.875%	936,037,000.00	
30-Jun-27	Special Bonds	2.250%	625,057,000.00	
30-Jun-27	Special Bonds	2.250%	343,375,000.00	
30-Jun-27	Special Bonds	2.250%	668,898,000.00	
30-Jun-27	Special Bonds	2.250%	444,145,000.00	
30-Jun-27	Special Bonds	2.875%	1,041,861,100.00	
30-Jun-27	Special Bonds	2.000%	451,947,000.00	
30-Jun-27	Special Bonds	2.000%	442,654,000.00	
30-Jun-27	Special Bonds	4.625%	30,000,000,000.00	
Subtotal			**89,759,494,100.00**	**89,759,494,100.00**

2028

Maturity Date	Security	Interest	Par Value	Value
30-Jun-28	Special Bonds	1.750%	905,520,000.00	
30-Jun-28	Special Bonds	1.750%	6,595,220,000.00	
30-Jun-28	Special Bonds	1.750%	47,304,780,000.00	
30-Jun-28	Special Bonds	1.875%	936,036,000.00	
30-Jun-28	Special Bonds	2.250%	625,058,000.00	
30-Jun-28	Special Bonds	2.250%	343,374,000.00	
30-Jun-28	Special Bonds	2.250%	668,898,000.00	
30-Jun-28	Special Bonds	2.250%	444,145,000.00	
30-Jun-28	Special Bonds	2.875%	1,046,777,000.00	
30-Jun-28	Special Bonds	2.000%	894,601,000.00	
30-Jun-28	Special Bonds	4.625%	30,000,000,000.00	

Subtotal			**89,764,409,000.00**	**89,764,409,000.00**

2029

Maturity Date	Security	Interest	Par Value	Value
30-Jun-29	Special Bonds	1.875%	936,036,000.00	
30-Jun-29	Special Bonds	2.000%	451,947,000.00	
30-Jun-29	Special Bonds	2.250%	625,058,000.00	
30-Jun-29	Special Bonds	2.250%	343,374,000.00	
30-Jun-29	Special Bonds	2.250%	668,899,000.00	
30-Jun-29	Special Bonds	2.250%	444,145,000.00	
30-Jun-29	Special Bonds	2.875%	1,057,968,000.00	
30-Jun-29	Special Bonds	2.000%	442,654,000.00	
30-Jun-29	Special Bond	2.250%	55,015,286,000.00	
30-Jun-29	Special Bonds	4.625%	30,000,000,000.00	
Subtotal			**89,985,367,000.00**	**89,985,367,000.00**

2030

Maturity Date	Security	Interest	Par Value	Value
30-Jun-30	Special Bonds	1.875%	936,036,000.00	
30-Jun-30	Special Bonds	2.250%	625,058,000.00	
30-Jun-30	Special Bonds	2.250%	343,374,000.00	
30-Jun-30	Special Bonds	2.250%	668,899,000.00	
30-Jun-30	Special Bonds	2.250%	444,145,000.00	
30-Jun-30	Special Bonds	2.875%	949,099,400.00	
30-Jun-30	Special Bonds	2.000%	442,654,000.00	
30-Jun-30	Special Bonds	2.000%	56,103,380,000.00	
30-Jun-30	Special Bonds	4.625%	27,136,981,000.00	
Subtotal			**87,649,626,400.00**	**87,649,626,400.00**

2031

Maturity Date	Security	Interest	Par Value	Value
30-Jun-31	Special Bonds	1.875%	39,000,000,000.00	
30-Jun-31	Special Bonds	2.250%	968,432,000.00	
30-Jun-31	Special Bonds	2.250%	668,899,000.00	
30-Jun-31	Special Bonds	2.250%	444,145,000.00	
30-Jun-31	Special Bonds	2.875%	978,426,400.00	
30-Jun-31	Special Bonds	1.875%	18,482,070,000.00	
Subtotal			**60,541,972,400.00**	**60,541,972,400.00**

2032

Maturity Date	Security	Interest	Par Value	Value
30-Jun-32	Special Bonds	2.250%	13,200,000,000.00	
30-Jun-32	Special Bonds	2.250%	343,374,000.00	
30-Jun-32	Special Bonds	2.250%	668,899,000.00	
30-Jun-32	Special Bonds	2.250%	444,145,000.00	
30-Jun-32	Special Bonds	2.875%	998,947,700.00	
30-Jun-32	Special Bonds	2.250%	44,907,128,000.00	

Subtotal			**60,562,493,700.00**	**60,562,493,700.00**

2033

Maturity Date	Security	Interest	Par Value	Value
30-Jun-33	Special Bonds	2.250%	1,113,044,000.00	
30-Jun-33	Special Bonds	2.875%	59,083,792,600.00	
Subtotal			**60,196,836,600.00**	**60,196,836,600.00**

2034

Maturity Date	Security	Interest	Par Value	Value
30-Jun-34	Special Bonds	2.250%	20,087,024,300.00	
30-Jun-34	Special Bond	2.250%	444,145,000.00	
30-Jun-34	Special Bonds	2.250%	39,600,000,000.00	
Subtotal			**60,131,169,300.00**	**60,131,169,300.00**

2035

Maturity Date	Security	Interest	Par Value	Value
30-Jun-35	Special Bonds	3.000%	40,192,863,000.00	
30-Jun-35	Special Bonds	3.000%	17,096,308,000.00	
Subtotal			**57,289,171,000.00**	**57,289,171,000.00**

2036

Maturity Date	Security	Interest	Par Value	Value
30-Jun-36	Special Bonds	3.000%	40,192,959,000.00	
30-Jun-36	Special Bonds	3.875%	41,484,856,000.00	
Subtotal			**81,677,815,000.00**	**81,677,815,000.00**

2037

Maturity Date	Security	Interest	Par Value	Value
30-Jun-37	Special Bonds	3.000%	40,192,959,000.00	
30-Jun-37	Special Bonds	3.875%	41,484,856,000.00	
Subtotal			**81,677,815,000.00**	**81,677,815,000.00**

2038

Maturity Date	Security	Interest	Par Value	Value
30-Jun-38	Special Bonds	3.875%	41,484,856,000.00	
30-Jun-38	Special Bonds	4.500%	17,096,308,000.00	
Subtotal			**58,581,164,000.00**	**58,581,164,000.00**

2039

Maturity Date	Security	Interest	Par Value	Value
30-Jun-39	Special Bonds	4.500%	68,385,234,000.00	
Subtotal			**68,385,234,000.00**	**68,385,234,000.00**

2040

Maturity Date	Security	Interest	Par Value	Value
30-Jun-40	Special Bonds	4.500%	68,385,234,000.00	
Subtotal			**68,385,234,000.00**	**68,385,234,000.00**

Total Investments as of September 30, 2025

Sub Total Par Value	FFB	Total Investments
1,102,224,441,700.00	4,092,675,300.00	1,106,317,117,000.00

Notes to Financial Statements

September 30, 2025 and 2024

Note 1 – Description of Plans

The following brief description of the Civil Service Retirement and Disability Fund (the "Fund") is provided for general information purposes only. Participants should refer to Title 5, United States Code (U.S.C.) Chapters 83 and 84, for a complete description of the Fund's provisions.

A. General

The United States Office of Personnel Management (OPM) administers two defined-benefit retirement plans, via the Fund: the Civil Service Retirement System (CSRS) and the Federal Employees' Retirement System (FERS). Combined, the two Plans cover 100 percent of all eligible employees. As government-sponsored benefit plans, the CSRS and FERS are not subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended.

The CSRS was established by the Civil Service Retirement Act, which was enacted on May 22, 1920. It is a stand-alone retirement plan intended to provide reasonable benefits for long-service Federal employees. The CSRS, which is closed to new participants, covers most Federal employees who first entered a covered position before 1984.

The FERS was established by the Federal Employees' Retirement System Act of 1986, which was enacted on June 6, 1986. Using Social Security as a base, the FERS provides an additional defined benefit and a voluntary thrift savings plan. The FERS generally covers employees who first entered a covered position after December 31, 1983. When FERS became effective on January 1, 1987, CSRS interim employees with less than 5 years of creditable civilian service on December 31, 1986, were automatically converted to FERS.

B. Retirement Benefits

The CSRS provides full retirement benefits at age 55 with 30 years of service, age 60 with 20 years of service, or age 62 with 5 years of service. Deferred benefits are payable at age 62 with 5 years of service. The annuity formula provides 1.5 percent of average salary for the first five years of service, 1.75 percent for the next five years, and 2 percent for any remaining service, up to a maximum of 80 percent of average salary (based on the highest three consecutive years of salary). Special benefits are provided for certain law enforcement officers, firefighters, air traffic controllers, bankruptcy judges, congressional employees, Members of Congress, and certain other groups.

The FERS provides full retirement benefits at the “Minimum Retirement Age” (MRA) with 30 years of service, age 60 with 20 years of service, or age 62 with 5 years of service. The MRA is 55 for those born before 1948, and incrementally increases to 57 for those born in or after 1970. Deferred retirement benefits are available at or after the MRA with 10 years of service at reduced benefit levels. The annuity formula generally provides one percent of the employee's average salary (based on the highest three consecutive years of salary) times the number of years of creditable service. If retirement is at age 62 or later, with at least 20 years of service, a factor of 1.1 percent is used rather than 1 percent. Special benefits are provided for certain law enforcement officers, firefighters, air traffic controllers, bankruptcy judges, congressional employees, Members of Congress, and certain other groups.

C. Disability Benefits

The CSRS requires that employees have at least five years of creditable civilian service to qualify for disability retirement benefits. Benefits are generally equal to the higher of (1) the CSRS computation described in Note 1.B. or (2) a guaranteed minimum disability annuity, consisting of the lower of 40 percent of the highest three years’ average salary or the regular earned annuity formula using service projected to age 60.

Under the FERS, disability retirement may occur at any age with 18 months of service. In the first year of retirement, disability benefits are generally 60 percent of the average of the highest three consecutive years of salary, minus the employee’s Social Security disability benefits. Subsequently, disabled employees receive 40 percent of their high-three average yearly salary, minus 60 percent of their Social Security disability benefit, until re-computation at age 62.

D. Death Benefits

Under the CSRS, the spouses of employees who die in service receive 55 percent of the retirement benefits the employee would have received had they retired on disability. The spouses of deceased annuitants receive 55 percent of the annuity, unless a survivor benefit was waived, or a less than full survivor benefit was elected. Children receive a flat monthly benefit amount.

Under the FERS, the spouses of employees who die in service after at least 18 months of service receive one-half of the annual rate of pay at death, or one-half of the average of the highest three consecutive years of salary as of the date of death, whichever is higher, plus a lump-sum payment adjusted annually for COLAs (cost-of-living allowances) under CSRS rules. If the employee had at least 10 years of service, the surviving spouse also receives an annuity equaling 50 percent of the accrued basic retirement benefit. The spouses of deceased annuitants receive 50 percent of the annuity, unless a survivor benefit was waived, or a less than full survivor benefit was elected. Children receive a flat monthly benefit amount, minus the amount of Social Security benefits payable to them. Annuity benefits for children end when the child reaches age 18, marries, or dies. Benefits for student children, stop at the end of the month before the one in which the student child: turns 22; marries; dies; stops attending school; transfers to a school that is not recognized; changes to less than full-time attendance; enters military service or a Government service academy; or fails to submit certification of full-time school attendance.

Note 2 – Summary of Significant Accounting Policies

A. Reporting Entity

The accompanying financial statements include all Fund financial activities for which OPM has responsibility. These comprise the CSRS and the defined benefit portion of the FERS. The financial activities related to the Social Security and thrift savings plan provisions of the FERS are not activities of the Fund, are not administered by OPM and are, therefore, not included in the accompanying financial statements.

B. Basis of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting.

C. Use of Estimates

As part of the process of preparing financial statements, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.

D. Investment Valuation and Income Recognition

All Fund investments are in interest-bearing U.S. Treasury securities guaranteed as to principal and interest. Throughout the year, monies are invested initially in Certificates of Indebtedness (“Certificates”), which are issued at par value and mature on the following June 30. The Certificates are routinely redeemed at face value to pay for authorized expenditures. Each June 30, the outstanding Certificates are “rolled over” into government account series (GAS) securities that are issued to the Fund at par-value, with maturities spread over a 15-year period and a yield equaling the average of all marketable U.S. Treasury securities with four or more years to maturity. The Fund also carries, but does not routinely invest in, securities issued by the Federal Financing Bank (FFB) as well as marketable Treasury bonds. As of September 30, 2025 and September 30, 2024, there were no Treasury bonds among the Fund’s investments. The invested assets of the CSRS and FERS (and related interest income) represent allocations from the Fund's invested assets, based upon the proportionate investment contribution balance of each Plan.

The fair value of the GAS securities, Certificates, and FFB securities is equal to their par values. The fair value of the marketable Treasury bonds, as well as their appreciation and depreciation, is based on quoted market prices. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis.

E. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable, under the Plans' provisions, to service that employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries; (b) beneficiaries of employees who have died; and (c) present employees or their beneficiaries. Benefits under the Plans are based on employee service and compensation. The accumulated plan benefits for active employees are based on compensation as of the valuation date. Benefits payable under all circumstances -- retirement, death, disability, and termination of employment -- are included to the extent they are deemed attributable to employee service rendered to the valuation date.

The Actuarial Present Value of Accumulated Plan Benefits is determined by an actuary employed by OPM and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The Actuarial Present Value of Accumulated Plan Benefits is measured as of the first day of the fiscal year.

The significant demographic assumptions used in the valuation are mortality rates of participants and retirement age assumptions. All demographic rates are based on recent experience under the CSRS and FERS.

The following table presents the significant economic assumptions used to compute the Actuarial Present Value of Accumulated Plan Benefits for 2024 and 2023:

Actuarial Present Value of Accumulated Plan Benefits

Economic Assumptions:	September 30, 2024	September 30, 2023
Interest rate (%)	4.00	4.00
Rate of inflation (%)	2.40	2.40

The foregoing actuarial assumptions are based on the presumption that the Plans will continue. Were the Plans to terminate, different actuarial assumptions and other factors might be applicable in determining the Actuarial Present Value of Accumulated Plan Benefits.

F. Payment of Benefits

Benefit payments to participants are recorded upon distribution.

G. Risks and Uncertainties

Contributions to the Plan and the actuarial present value of accumulated plan benefits are based on certain assumptions pertaining to interest rates, inflation rates, employee compensation and demographics. Due to the uncertainties inherent in the estimation process, it is reasonable that changes in these assumptions in the near term could have a material effect on the financial statements.

Note 3 – Cash

Cash represents the amount on deposit with the U.S. Treasury that is immediately available to the Fund for the payment of benefits and other expenses. There are no restrictions or pledges over cash.

Note 4 – Receivables

Section 8348 (h) and Section 8423 (b) of Title 5, U.S.C., requires United States Postal Service (USPS) to make annual contributions to the Civil Service Retirement and Disability Fund (CSRDF) for both CSRS and FERS. As of September 30, 2025, total contributions owed was $31.1 billion, of which OPM has deemed $30.9 billion to be uncollectible due to continued growth and aging of the receivable as a result of USPS budget constraints.

Note 5 – Funding Policy

A. CSRS

Employer and Employee Contributions. As a condition of participation in the CSRS, participating employees are required to contribute a percentage of their pay to the Fund.

For fiscal years 2025 and 2024, the employee contribution rate was 7.0 percent of pay. Participating law enforcement officers, firefighters, congressional employees, and Members of Congress contributed a higher percentage.

Employing agencies also contributed a higher percentage for law enforcement officers, firefighters, congressional employees, and Members of Congress.

Special Contribution. The combined 14.0 percent of pay does not cover the service cost of a CSRS benefit. To lessen the shortfall, the Fund receives an annual contribution from the U.S. Treasury that includes amounts that (a) amortize, over a 30-year period, increases in the actuarial present value of accumulated plan benefits resulting from new or liberalized benefits, increases in pay, or extension of coverage to new employee groups; (b) pays 5.0 percent interest on the unfunded portion of the actuarial present value of the static actuarial liability; and (c) reimburses the Fund for the cost of benefits attributable to military service credit and certain survivor annuities.

B. FERS

Employer and Employee Contributions. As a condition of participation in the FERS, participating employees are required to contribute a percentage of their pay to the Fund. FERS employee contributions are equal to a percentage of pay that is equal to the difference between the contribution rate for CSRS participants, as set forth above, 7.0 percent, and the Old Age, Survivors, and Disability Insurance (OASDI) rate, currently 6.2 percent of pay. Thus, the contribution rate is 0.8 percent of pay for most FERS participants who entered service before calendar year 2013. The employee contribution rate is the same for FERS participants generally hired before 2013. It doesn't change by fiscal year. Only the agency contribution rate changes by fiscal year, which is detailed in the next paragraph. Participating law enforcement officers, firefighters, congressional employees, and Members of Congress contributed a higher percentage.

Employing agencies must also make contributions to the Fund on behalf of their participating employees. The employer contribution rate is equal to the FERS normal cost, less the participant contribution rate. The employer contribution rate is 18.4% during FY 2024 and FY 2025 for most participants who entered service before calendar year 2013.

The Middle Class Tax Relief and Job Creation Act of 2012, P.L. 112-96, Section 5001 - Federal Employees Retirement, increased by 2.3 percent of pay the employee pension contribution for Federal employees entering service during calendar year 2013. The participant contribution rate for these FERS-Revised Annuity Employees (FERS-RAE) is 3.1 percent of pay and the employer contribution rate is 16.5% during FY 2024 and FY 2025 for most participants.

The Bipartisan Budget Act of 2013 (P.L. 113-67), included further revisions to contribution rates required for FERS-Further Revised Annuity Employees (FERS-FRAE), first hired after December 31, 2013. FERS-FRAE provides for an additional 1.3 percent of pay increase to employee contribution rates. The FERS-FRAE agency contributions for non-Postal employing agencies are generally held at the same rate as for FERS-RAE; P.L. 113-67 requires that FERS-FRAE contributions more than the normal cost be used to address the unfunded actuarial liability for CSRS.

Note 6 – Plan Termination

Since the Plans have been established by an act of Congress, they cannot be terminated unless legislation should be enacted to do so. As there is no anticipation that such legislation will be introduced, the Plans are expected to continue indefinitely.

Note 7 – Contingencies

Certain claims, lawsuits, and complaints have been filed against the Fund. It is the opinion of the administrator and OPM's General Counsel that the resolution of these matters would not materially affect the financial position or the results of operations of the Fund.

Note 8 – Tax Status

The Fund is not subject to income taxes by Federal statute.

Actuarial Section

General Information

Report for the Fiscal Year ended September 30, 2025

1. **Name of plan:**
   The Civil Service Retirement and Disability Fund, consisting of two components: Civil Service Retirement System (CSRS) and Federal Employees' Retirement System (FERS).

2. **Name and address of plan sponsor:**
   U.S. Office of Personnel Management
   1900 E Street, NW
   Washington, DC 20415-0001

3. **Type of plan entity:**
   Single-employer plan.

4. **Date plans were established:**
   CSRS was established on May 22, 1920; FERS, on June 6, 1986.

5. **Plan participants at beginning of fiscal year (9/30/2024):**

Participants		CSRS	FERS	Total
Active employees[1]		21,800	2,966,200	2,988,000
Separated employees entitled to deferred benefits		~ 0	63,000	63,000
Annuitants:	Retirees	1,038,000	1,264,000	2,302,000
	Survivors	361,000	114,000	475,000
	Total Annuitants	1,399,000	1,378,000	2,777,000

6. **Type of plan:**
   Defined benefit. FERS also has a defined contribution component (the Thrift Savings Plan), which is not part of the Civil Service Retirement and Disability Fund.

7. **Administrative costs:**
   Administrative costs are borne by the Fund.

[1] Number of employees determined on a full-time equivalent basis; includes those employees on leave without pay who retain coverage. See Table 6 for additional detail.

8. **In this plan year, was the plan merged or consolidated into another plan or were assets or liabilities transferred to another plan?**
   No.

9. **Funding arrangement:**
   Trust Fund.

10. **Date of most recent actuarial valuation:**
    September 30, 2024

11. **Actuarial cost method:**
    Actuarial valuations are performed using an aggregate entry-age normal cost method, as consistent with the requirements of 5 U.S.C. 8331(17) and 5 U.S.C. 8401(23).

    The CSRS Board of Actuaries, established by 5 U.S.C. 8347(f), provides recommendations regarding methods and assumptions. For the fiscal year ended September 30, 2025, the members of the Board are:

    Thomas S. Terry, Chair
    R. Evan Inglis
    Ellen L. Kleinstuber

12. **Actuarial assumptions:**
    A. Economic:

       1. Rate of return on Plan investments: 4.00 percent.

       2. Rate of general salary increase: 2.65 percent, plus individual merit increases based on Plan experience.

       3. Inflation rate: 2.40 percent. Assumed FERS annuitant COLA: 1.92 percent.

    B. Demographic assumptions are based on plan experience. See Table 7 for additional detail.

13. **Major plan provisions:**
    See Table 8.

Actuarial Valuation of the Civil Service Retirement and Disability Fund

Since the Civil Service Retirement and Disability Fund (CSRDF) is available to pay both the Civil Service Retirement System (CSRS) and the Federal Employees' Retirement System (FERS) benefits, it comprises a single retirement plan, even though each has different benefit tiers and funding methods, and the activities associated with each tier are accounted for separately.

This report reflects results produced with an actuarial valuation model developed and maintained by OPM's Office of the Actuaries for the purpose of modeling the benefit provisions of CSRS and FERS. The model projects future system costs based on CSRS and FERS participant information, and assumptions about future economic and demographic experience.

The results of the actuarial valuation for plan participants as of September 30, 2024, are shown for CSRS and FERS on a combined basis in Table 1. Table 1A shows the projected future cash flows associated with these participants. Table 2 shows the total combined cash flows for the CSRDF as a whole and assumes additional future new entrants into FERS; Table 3 and Table 4 show these past and future projected cash flows separately for FERS and CSRS.

Employee and Annuitant Population

Most employees who have been hired since December 31, 1983, are covered under FERS. Employees covered under CSRS were given an opportunity to elect FERS during an open enrollment period from July 1, 1987, through December 31, 1987, and during a second open enrollment period from July 1, 1998, through December 31, 1998.

Most employees hired during calendar year 2013 are classified as FERS Revised Annuity Employees (FERS-RAE), and most employees hired after December 31, 2013, are classified as FERS Further Revised Annuity Employees (FERS-FRAE). While the benefit provisions are generally the same for most employees covered under FERS, FERS-RAE and FERS-FRAE, the required employee contribution rates are greater for the newer groups.

The actuarial valuation of the CSRDF is based on the employee and annuitant populations as of September 30, 2024.

On a full-time equivalent basis, the active employee population as of September 30, 2024, is as follows:

CSRS-Offset:	5,100
CSRS:	16,700
CSRS Total:	21,800
FERS-Elect:	3,000
FERS:	1,261,700
FERS-RAE:	59,500
FERS-FRAE:	1,642,000
FERS Total:	2,966,200
CSRS+FERS Total:	2,988,000

The inactive population as of September 30, 2024, consists of: 2,302,000 retired employees (2,117,000 non-disability retirees, average age 74; and 185,000 disability retirees, average age 66); 464,000 spouse survivors; 11,000 child survivors; and approximately 63,000 separated employees entitled to deferred benefits.

The population of active employees is based on data from OPM's Enterprise Human Resources Integration (EHRI) Statistical Data Mart and from the United States Postal Service. These sources provide demographic information for most employee participants in CSRS and FERS but do not contain records for some participants (e.g., Legislative and Judicial branch employees, security sensitive employees of Executive branch agencies). To represent the complete full-time equivalent population of CSRS and FERS active employee participants, the population data is controlled to accounting records of employee withholdings and agency contributions.

There is no census data for separated employees entitled to a deferred annuity. This population is constructed at the time the demographic data is developed based on information about recent ascensions of new deferred annuitants. The assumed population of separated employees has been projected to the valuation date according to the employee demographic rate assumptions as applied to the prior populations.

The data for annuitants as of the beginning of the year (September 30, 2024) is obtained from the OPM annuity roll. To capture annuitants in special pay status as of the beginning of the fiscal year (i.e., individuals who recently became annuitants for whom the retirement claim is still being processed), the population data is obtained from the annuity roll in March during the fiscal year. A small adjustment is made to the data to account for annuitants retired as of the beginning of the year but still in special pay status in March.

Economic and Demographic Assumptions

The actuarial valuation results presented in this report are dependent on assumptions about future economic and demographic factors. Future actuarial reports may reflect measurements that differ significantly from these results due to such factors as: actual experience that has differed from assumptions, future revisions to actuarial assumptions, and future changes to plan provisions.

Certain demographic assumptions used for this actuarial valuation as of September 30, 2024, have been revised from those used for the prior year actuarial valuation as of September 30, 2023.

The actuarial valuation presented in Table 1 is based on "dynamic" economic assumptions that explicitly account for expected future inflation and general salary increases.

On April 2, 2020, the Board of Actuaries determined the following long-term economic assumptions for use beginning with the actuarial valuation as of September 30, 2019. At its meeting on June 16, 2025, the Board reviewed these long-term economic assumptions and determined that these assumptions should continue to be used for this actuarial valuation as of September 30, 2024:

> 2.40 percent inflation rate;
> 1.92 percent rate of FERS annuitant cost-of-living adjustment (COLA);
> 2.65 percent rate of general salary increase; and
> 4.00 percent interest rate

These economic assumptions are selected to be used primarily for funding purposes and for the long-term projections of the system reflected in this report. In determining the economic assumptions, the Board considered long-term history as well as the recent and anticipated future economic environment.

The inflation assumption represents a long-term expectation and was selected in consideration of historical experience, the current inflation environment and future expectations. The assumed rate of CSRS annuitant COLA equals the assumed inflation rate. The assumed rate of FERS annuitant COLA is 80 percent of the assumed inflation rate, as based on the application of the FERS COLA formula to observed long-term inflation history. The general salary increase rate was selected in consideration of the long-term history of real increases in federal General Schedule and Postal Service pay tables relative to inflation, recent federal salary increase trends and the expected impact of the future federal budgetary environment.

The interest rate assumption represents a long-term expected rate of return, encompassing returns on future investments as well as returns on the current investment schedule of plan assets. The assumption was selected in consideration of the rate of return on current CSRDF investments relative to inflation, the current real rate of return on new CSRDF investments, and the assumed ultimate long-term real rate of return on future CSRDF investments. The interest rate assumption is developed in recognition that plan assets are valued at par for determining the unfunded actuarial liabilities. At the assumed valuation interest rate, discounting the scheduled principal and coupon payments of current CSRDF investments would produce a present value that is less than par value. The Board would expect to revisit the selection of the valuation interest rate assumption were the asset valuation method revised from valuation at par.

The demographic assumptions are based on the results of an experience study conducted by OPM. Except where otherwise described below, the demographic assumptions are generally based on plan experience over the ten-year period 2010 through 2019, with separate assumptions based on experience for non-Postal participants and Postal Service participants. The choice of the ten-year experience period reflects a balance between using the most recently available data to best represent current expected behavior within the system, and sufficient exposure to historical data to soften the effects of any short-term fluctuations.

At its meeting on June 16, 2025, the Board recommended certain revisions to the demographic assumptions for this actuarial valuation as of September 30, 2024. Assumed rates of future mortality improvement have been revised. Assumed rates of withdrawal have been increased for Postal employees with five or fewer years of service.

The assumed rates of voluntary, early, and involuntary retirement for Non-Postal and Postal Service employees are based on ten years of experience from years 2011 through 2020. Because CSRS is a closed population, certain CSRS retirement assumptions are based on earlier experience. The assumed rates disability retirement for Non-Postal and Postal Service employees are based on ten years of experience from years 2010 through 2019. The percentage of newly disabled FERS employees assumed to be subject to a benefit offset for Social Security is 62.5% for non-Postal employees and 71.4% for Postal Service employees. Postal Service employee withdrawal rates are based on experience years 2010 through 2019 excluding year 2016, for which data anomalies were observed. Assumed rates of election of refunds of FERS employee contributions, for separating employees with 20 or more years of service, are based on recent government-wide refund experience relative to the withdrawal rates. Assumed refund rates for FERS employees separating with at least 5 years but less than 20 years of service were developed such that, if applied to historical employee populations, the rates would produce new deferred annuity amounts approximating recent averages.

Mortality rates incorporate projected generational mortality improvement for employees, survivors, and disabled and non-disabled retirees. Effective for this valuation as of September 30, 2024, the mortality improvement rates are based on the Intermediate Assumptions presented in the 2025 Trustees Report of the Social Security Administration. For years through 2048, separate male and female mortality improvement rates are assumed. For years 2049 and beyond, unisex mortality improvement rates are assumed. For years 2020 through 2025, for purposes of projecting mortality rates forward from program experience as observed through year 2019, no mortality improvement is assumed for ages 75 and above; partial mortality improvement is assumed for ages 66 through 75; and full mortality improvement is assumed for ages 65 and under.

The Aggregate Entry Age Normal Cost Percentages are determined using an assumed new entrant distribution and actuarial assumptions that are level for each year of the valuation projection. For determination of the Normal Cost Percentages, the assumed mortality rates for employees and annuitants (disabled and non-disabled retirees and survivors), beginning with the actuarial valuation as of September 30, 2024, are those projected to a fixed year as follows:

Assumed Mortality Rate Projection Year for Determining Normal Cost Percentages

Mortality Rate		**CSRS**	**FERS**	**FERS-RAE**	**FERS-FRAE**
Employee	Non-Postal	2009	2022	2029	2034
	Postal Service	2008	2018	2028	2033
Annuitant	Non-Postal	2036	2053	2060	2065
	Postal Service	2035	2047	2055	2062

Employee and employing agency contributions are paid for employees in active pay status. The assumed percentage of payroll on leave without pay for which no contributions are paid is 2.2% for non-Postal employees and 3.6% for Postal Service employees. Administrative expenses are assumed to equal 0.23% of benefits.

The demographic rates are displayed in Table 7.

Dynamic Normal Cost

The dynamic normal cost is the level percentage of pay, determined based on dynamic economic assumptions, which would have to be contributed for a typical group of new employees over their entire working careers to fully finance, with interest, all of their retirement benefits. FERS is funded under an entry age normal funding method as prescribed in Chapter 84 of Title 5, United States Code, and employees and agencies together contribute the full amount of the dynamic normal cost. Separate normal cost percentages are determined for non-Postal versus Postal participants; for FERS, FERS-RAE and FERS-FRAE participants; and for FERS employees subject to special plan provisions.

Unlike FERS, CSRS is financed under a statutory funding method that does not directly account for the cost of benefit increases that are due to expected future inflation. Most employees and non-Postal agencies each contribute 7.0 percent of pay for CSRS. The employee contribution rate is lower for those CSRS employees who are covered under CSRS-Offset. In Fiscal Year 2023, CSRS employee contributions totaled approximately $0.2 billion and agency contributions for CSRS employees totaled approximately $0.2 billion.

If all agencies including the Postal Service were to contribute the full dynamic normal cost for CSRS, less employee contributions, the agency contributions for CSRS employees would have totaled approximately $0.7 billion in Fiscal Year 2024. This assumes CSRS dynamic normal cost percentages consistent with the FERS agency contribution rates in effect for FY 2024, determined under the assumptions recommended at the May 10, 2022, meeting of the Board of Actuaries.

Unfunded Actuarial Liability

The unfunded actuarial liability is a projection of the amount which, if deposited in the Fund, would fully finance the total cost of the CSRS and FERS retirement benefits for the current, closed group of employees and annuitants, assuming that the full normal cost is contributed over the balance of the employees' working careers.

As shown in Table 1 in the report below, the unfunded actuarial liability amounted to $1,127.2 billion as of September 30, 2024. This represents the difference between what would theoretically be the balance of the Fund's net assets if the full normal cost had been contributed over the entire working careers of all participants, and the actual par value of net assets in the Fund.

The Fund's assets are held in securities of the U.S. Treasury, and the interest assumption used for measuring the present values is selected for performing actuarial measurements consistent with these investments. As such, the actuarial liabilities shown in Table 1 represent a low default risk measurement of the Fund's obligations.

In Table 1, the unfunded actuarial liability is expressed as:

(1) the actuarial present value of future benefits and expenses;
less (2) the present value of future normal cost contributions;
less (3) the net assets in the fund.

The actuarial present value of future benefits and expenses is the value of plan benefits that are expected to be paid in the future to current employees and annuitants stated in today's dollars, i.e., future amounts discounted for the time value of money. It assumes that current employees will continue to earn benefits over their expected future working lives, that their salaries will increase by the assumed salary increases and that annuities will rise based on the assumed Cost of Living Adjustments (COLAs).

The present value of future normal costs is the value, in today's dollars, of the future normal cost contributions to be made over the expected future working lifetimes of all current employees. In Table 1, the present value of future normal cost contributions is determined separately for various populations under CSRS and FERS. Normal cost percentages are determined separately for employees of the Postal Service and for non-Postal employees.

Different normal cost percentages also apply for certain groups within CSRS and FERS with special retirement system provisions (e.g., Law Enforcement Officers and Firefighters). The additional actuarial liability attributable to special retirement system provisions for active employees in these groups amounted to less than $0.1 billion for CSRS and approximately $42.3 billion for FERS as of September 30, 2024.

Funding Provisions for CSRS

The CSRS is financed under a statutory funding method established in 1969 under Public Law 91-93. This funding method is based on the "static" economic assumptions of no future inflation, no future general schedule salary increases, and a 5.00 percent interest rate.

Under CSRS, regular employees contribute 7.0 percent of pay. Law enforcement officers and firefighters, and Congressional employees contribute an extra 0.5 percent of pay, and Members of Congress an extra 1.0 percent of pay. Non-Postal agencies match the employee contributions.

Separate provisions have been enacted for funding the Postal Service obligations under CSRS. The Postal Civil Service Retirement System Funding Reform Act of 2003 (P. L. 108-18) and the Postal Accountability and Enhancement Act of 2006 (P.L. 109-435) established dynamic funding rules for the Postal Service for CSRS. The Postal Service is responsible for the cost of all CSRS benefits attributable to post-1971 civilian service for its employees and annuitants. Postal Service agency contributions for CSRS employees were cancelled starting September 30, 2006. Postal Service CSRS employees continue to contribute 7.0 percent of pay.

An actuarial surplus as of September 30, 2006, in the amount of $17.1 billion for CSRS, was transferred to the Postal Service Retiree Health Benefits Fund on June 30, 2007. CSRS law provides that any future actuarial surplus for Postal Service participants as of September 30, 2025, 2035 or 2039, would be transferred to the Postal Service Retiree Health Benefits Fund.

Beginning in 2017, the Postal Service was required to make annual payments to amortize any supplemental actuarial liabilities for its participants under CSRS. A payment of $3.122 billion for CSRS was due from the Postal Service to the CSRDF on September 30, 2025. This amount is to amortize, through 2043, a supplemental liability of $41.0 billion for Postal Service CSRS participants as of September 30, 2024, as determined according to the dynamic actuarial assumptions recommended at the June 16, 2025, meeting of the CSRS Board of Actuaries. As of the valuation date, CSRS payments totaling approximately $17.016 billion, due September 30, 2017, through September 30, 2024, remain unpaid to the CSRDF from the Postal Service.

Under the "static" funding method for CSRS, which remains in effect for funding the benefits for non-Postal CSRS participants, the Treasury pays interest on any static unfunded liabilities for CSRS benefits attributable to civilian service that are not being financed by the Postal Service. The Treasury also makes payments to amortize, over a 30-year period, any increases in the static unfunded liability due to salary increases that occurred during the year for non-Postal CSRS employees. In addition, the Treasury pays the cost of benefits paid out during the year to all CSRS annuitants (Postal and non-Postal) that were attributable to military service. In fiscal year 2007 the Treasury made a retroactive payment to cover CSRS military service benefit costs that previously had been attributed to the Postal Service for FY2003 through FY2006.

The unfunded liability under the "static" funding method for non-Postal CSRS was $514.7 billion as of September 30, 2024, as determined under static economic assumptions of 5.00 percent interest with no future inflation and no future general salary increases, and using the demographic assumptions recommended at the June 16, 2025, meeting of the CSRS Board of Actuaries. Based on the statutory funding provisions, the Treasury made a payment to the CSRDF of approximately $34.483 billion for CSRS on September 30, 2025, consisting of:

Interest on Static Unfunded Liability (UL):	$25.735 billion
30-yr Amortization of Increases in Static UL:	$ 5.746 billion
Military Service Payment:	$ 2.978 billion
Other CSRS Funding Provisions:	$ 0.024 billion

Measured according to the dynamic economic assumptions reflected in Table 1, the unfunded actuarial liability for CSRS was $790.8 billion as of September 30, 2024, net of assets and obligations allocated to the Postal Service. At the assumed dynamic interest rate of 4.00 percent, the interest cost on this unfunded actuarial liability would be $31.6 billion for fiscal year 2025. Thus, the statutory Treasury payment of approximately $34.483 billion made on September 30, 2025, was greater than the amount that would be needed to meet the interest cost on the dynamic unfunded actuarial liability for non-Postal CSRS.

Funding Provisions for FERS

Under FERS, employees and agencies contribute the full dynamic normal cost. This normal cost is for the defined benefit plan only; it does not include the cost of Social Security or the Thrift Savings Plan. Most FERS employees hired before January 1, 2013, contribute a percentage of salary that is equal to the contribution rate for CSRS employees, as set forth above, less the 6.2 percent tax rate applicable under the Old Age, Survivors and Disability Insurance (OASDI) portion of Social Security. Thus, for these regular employees in FERS, the contribution rate is 0.8 percent of the employee's total salary. FERS-RAE generally covers employees hired during calendar year 2013, who are required to contribute an additional 2.3 percent of salary above the FERS rate. FERS-FRAE generally covers employees hired after December 31, 2013, who a required to contribute an additional 3.6 percent of salary above the FERS rate. An extra 0.5 percent of pay is contributed by certain employees with enhanced benefit provisions (e.g. air traffic controllers, law enforcement officers and firefighters). Agencies contribute the normal cost of FERS, less the employee contributions. Non-Postal agencies are required to contribute above the normal cost for employees under FERS-FRAE, with the excess used to address the CSRS unfunded actuarial liability.

Under FERS, any supplemental liabilities are amortized over 30 years. The payments on the initial supplemental liability as of September 30, 1988, began on September 30, 1989. Each year thereafter, any new supplemental liability is amortized by means of a new series of 30-year payments. Supplemental liabilities attributable to non-Postal participants are made by the Treasury; supplemental liabilities attributable to Postal participants are amortized by separate 30-year payments made by the Postal Service. A negative supplemental liability generates a schedule of negative amortization payments, which is used only to offset any positive payments that have already been scheduled. If the net assets exceed the actuarial liability, all remaining amortization payments are cancelled. Apart from cancellation of any future amortization payments there is no provision in the law for disposition of any FERS surplus either for non-Postal or Postal participants; in this case the excess assets remain in the fund where they accrue interest and are available to offset potential future losses.

A Treasury payment for FERS of approximately $17.147 billion was made to the CSRDF on September 30, 2025. This amount included a new 30-year payment of negative $0.104 billion to amortize a supplemental liability of negative $1.8 billion for non-Postal FERS participants as of September 30, 2024, as determined according to the actuarial assumptions recommended at the June 16, 2025, meeting of the Board of Actuaries.

A payment of $2.159 billion for FERS was due from the Postal Service to the CSRDF on September 30, 2025. This amount included a new 30-year payment of negative $0.127 billion to amortize a supplemental liability of negative $2.2 billion for Postal FERS participants as of September 30, 2024, as determined according to the actuarial assumptions recommended at the June 16, 2025, meeting of the Board of Actuaries.

After payment of $1.0 billion from the Postal Service to the CSRDF toward the amount due for fiscal year 2024, FERS payments totaling approximately $10.128 billion, due September 30, 2014, through September 30, 2024, remain unpaid from the Postal Service to the CSRDF as of the valuation date.

Projected Flow of Plan Assets

Tables 2 and 2A show a 75-year projection of the actual funding for the CSRDF under conditions of expected future inflation. A sufficient number of new employees are assumed to be hired each year so that the total employee population remains constant. Along with this consolidated projection for the entire CSRDF, there are also separate tables for the FERS population (Tables 3 and 3A) and CSRS population (Tables 4 and 4A).

The Projected Flow of plan assets calculated in Tables 2 and 3 for future years reflects the provisions for FERS, FERS-RAE and FERS-FRAE. The Middle Class Tax Relief and Job Creation Act of 2012 (P.L. 112-96) established FERS-RAE, which provides for increased employee contributions and lower agency contributions for employees first hired during calendar year 2013. P.L. 112-96 also provides that Members of Congress and Congressional staff initially employed after December 31, 2012, accrue FERS benefits according a regular, rather than enhanced, benefit formula.

FERS-FRAE, as established by the Bipartisan Budget Act of 2013 (P.L. 113-67), provides an additional increase to employee contribution rates for employees first hired after December 31, 2013. Although the employee contribution rate for FERS-FRAE exceeds the employee contribution rate for FERS-RAE, the FERS-FRAE agency contributions for non-Postal employing agencies are held at the same rate as determined for FERS-RAE. Thus, the non-Postal agency contributions for FERS-FRAE, combined with the employee contributions, exceed the normal cost for non-Postal employees. These excess FERS-FRAE contributions are allocated to CSRS to address the CSRS unfunded actuarial liability. Excess agency contributions for FERS-FRAE expected to be allocated to CSRS are included in the projected Agency Contributions shown for FERS in Table 3 and in the projected transfer payments from FERS to CSRS shown in Tables 3 and 4. In this projection the excess agency contributions for FERS-FRAE cease in fiscal year 2060.

The CSRS assets shown in Table 4 represent the combined Postal and non-Postal share. Because CSRS outlays have been exceeding income under statutory CSRS funding rules, the balance of CSRS assets attributable to non-Postal participants was fully depleted as of the end of fiscal year 2022. The end of year CSRS asset balances shown in Table 4 reflect a shortfall in the non-Postal CSRS balance beginning in fiscal year 2023. Because the CSRS benefits are paid from the overall assets of the CSRDF, the assets attributable to non-Postal FERS participants (as shown in Table 3) will be reduced each year by the shortfall.

The Postal Service is required to make ongoing payments to amortize the dynamic actuarial liabilities for the Postal share of CSRS benefits, and there is an overdue balance to the CSRDF from the Postal Service as of the valuation date. As a result of the unpaid balance due from the Postal Service for FY 2017 through FY 2024, the Postal CSRS balance is projected to be depleted in FY 2048, assuming payment of all required amounts due for FY 2025 and beyond.

These tables also include a projection of the dynamic unfunded actuarial liability (UAL) under CSRS and FERS. These actuarial liabilities are defined in the same manner as in Table 1 but they apply to future years. A projection of the total unfunded actuarial liability for CSRS and FERS combined is shown in Tables 2 and 2A. The projected future assets and unfunded actuarial liabilities when shown separately for FERS (Tables 3 and 3A) and CSRS (Tables 4 and 4A) are affected by projected future asset balance transfers from FERS to CSRS.

The balance transfers from the non-Postal FERS balance to the CSRS balance create supplemental liabilities for the non-Postal FERS balance. These supplemental liabilities for non-Postal FERS are amortized by means of 30-year payments made by the Treasury. In addition, the CSRS amortization amounts that are overdue from the Postal Service are projected to result in the future depletion of the Postal CSRS balance. This would result in additional future transfers from FERS to CSRS. Amounts transferred from FERS, in excess of overdue Postal CSRS amortization amounts, are projected to create future supplemental liabilities for the Postal FERS balance. These supplemental liabilities would be amortized by means of 30-year payments made by the Postal Service for FERS.

The projections in Table 3 reflect annual increases in the FERS UAL due to the ongoing use of assets in the FERS balance for payment of CSRS benefits. The total assets of the CSRDF as projected in Table 2, for CSRS and FERS combined, are expected to continue to grow throughout the term of the projection under the existing statutory funding provisions.

Actuarial Opinion

Actuarial Valuation of the CSRDF as of September 30, 2024

The purpose of this report is to represent the actuarial valuation of the Civil Service Retirement and Disability Fund (CSRDF), which includes both the Civil Service Retirement System (CSRS) and the Federal Employees' Retirement System (FERS), prepared according to the methodology and dynamic long-term assumptions used for funding. The methodologies, assumptions and results may differ from those reflected in the actuarial liabilities reported in the U.S. Office of Personnel Management's Agency Financial Report.

The long-term economic assumptions are unchanged from those used for the previous year's actuarial valuation. At its meeting on June 16, 2025, the CSRS Board of Actuaries reviewed these actuarial assumptions and recommended their use for this actuarial valuation as of September 30, 2024.

This actuarial valuation incorporates the economic assumptions first determined by the Board of Actuaries at its meeting on April 2, 2020. The long-term economic assumptions are: 2.40 percent inflation rate; 2.65 percent rate of general salary increase; and 4.00 percent rate of long-term interest. This report assumes a general salary increase of 2.0 percent for non-Postal employees for fiscal year 2025, based on the actual increase in the federal General Schedule salary tables. A 2.5 percent CSRS annuitant Cost of Living Adjustment (COLA) and 2.0 percent FERS annuitant COLA are assumed in year 2025 based on the actual COLAs received.

At its meeting on June 16, 2025, the Board recommended certain revisions to the demographic assumptions from those used for the previous year's actuarial valuation. Assumed rates of future mortality improvement have been revised for this actuarial valuation as of September 30, 2024. Assumed rates of withdrawal for Postal Service employees have also been adjusted.

This valuation reflects long-term demographic assumptions applied for the purpose of determining actuarial liabilities as of the valuation date, September 30, 2024. The projections presented in this report do not reflect any adjustments to long-term assumptions for purposes of incorporating short-term deviations in participant experience after the valuation date. Plan experience for fiscal year 2025 will be reflected in future participant data, and actuarial assumptions will be reviewed for subsequent actuarial valuations.

In my opinion, the actuarial methods and assumptions used in preparation of this report are reasonable individually and in the aggregate, and reflect a fair estimate of anticipated CSRS and FERS experience with no inherent bias, based on the plan provisions in effect at the beginning of the fiscal year. Future actuarial reports may reflect measurements that differ significantly from these results due to such factors as: actual experience that has differed from assumptions, future revisions to actuarial assumptions, and future changes to plan provisions. Measurements of the effect on the actuarial liability of changes to certain actuarial assumptions are presented in Table 1D.

I have prepared this statement in accordance with generally accepted principles and practices of the Actuarial Standards Board. To the best of my knowledge this statement is complete and accurate, and fairly reflects the results of the actuarial valuation. In preparing this statement, I have relied upon the financial information provided by OPM's Office of the Chief Financial Officer, and upon population data provided by OPM's Office of Retirement Services and Chief Information Office, and have reviewed the contributions of other OPM actuaries.

I certify that I meet the U.S. Qualification Standards for issuing this statement of actuarial opinion.

Prepared by:

Gregory Kissel, A.S.A., E.A., M.A.A.A.
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Table 1: Actuarial Status Information as of Beginning of Plan Year

(Dollars in billions)

Unfunded Actuarial Accrued Liability as of September 30, 2024		CSRS	FERS	Total
1. Actuarial Present Value of Future Benefits & Expenses	a. Annuitants on roll	$908.5	$534.7	$1,443.2
	b. Separated Employees	0.1	6.2	6.3
	c. Active Employees	23.4	1,576.5	1,599.9
	Total	932.0	2,117.4	3,049.4
2. Less: Present Value of Future Normal Costs		3.2	847.1	850.3
3. Actuarial Accrued Liability		928.8	1,270.3	2,199.1
4. Assets (at Par Value)		80.0	991.9	1,071.9
5. Unfunded Actuarial Liability[2]		$848.8	$278.4	$1,127.2

Normal Cost as a Percentage of Covered Payroll for Regular Non-Postal Employees[3]:

Category	CSRS	FERS	FERS-RAE	FERS-FRAE
Employee	7.0%	0.8%	3.1%	4.4%
Employing Agency	7.0%	17.9%	15.9%	15.9%
Other/(Excess)	23.0%[4]	0.0%	0.0%	(1.1%)[5]
Total Normal Cost %	37.0%	18.7%	19.0%	19.2%

[2] A portion of the CSRS unfunded actuarial liability will be met with transfers from FERS assets; see Technical notes.

[3] Different normal cost percentages apply for employees of the Postal Service and for special groups; see Technical Notes.

[4] The combined employee and agency contribution for CSRS is generally less than the full dynamic normal cost percentage.

[5] Non-Postal agencies are required to contribute at the FERS-RAE rate for FERS-FRAE; contributions in excess of the normal cost percentage are transferred to the CSRS balance.

Table 1 Technical Notes

The date of the actuarial valuation is the beginning of the fiscal year (i.e. the end of the previous fiscal year). Thus, the actuarial liabilities reported for fiscal year 2025 are determined as of September 30, 2024. The valuation of the CSRDF as of September 30, 2024, is based on the employee and annuitant populations as of that date.

The present values of future benefits and normal costs as of September 30, 2024, are based on the demographic assumptions recommended at the June 16, 2025, meeting of the CSRS Board of Actuaries, and the long-term economic assumptions the Board first determined at the Board's April 2, 2020, meeting. The demographic assumptions have been revised from those used for the prior year's actuarial valuation.

The long-term economic assumptions are 2.40 percent inflation; 1.92 percent FERS annuitant Cost of Living Adjustment (COLA), 2.65 percent annual general salary increase, and 4.00 percent rate of interest. A general salary increase of 2.0 percent for non-Postal employees is assumed in year 2025 to match the actual increase in federal General Schedule pay tables. The long-term general salary increase assumption, 2.65 percent, is assumed for Postal Service employees in year 2025. A 2.5 percent CSRS annuitant COLA and 2.0 percent FERS annuitant COLA are assumed in year 2025 based on the actual COLAs received. The long-term annuitant COLA rates, 2.4 percent for CSRS and 1.92 percent for FERS, are assumed for years 2026 and beyond.

Table 1 displays the normal cost percentages for regular non-Postal employees. Different normal cost percentages apply for employees of the Postal Service and for special groups. The CSRS normal cost is defined as the level percentage of pay necessary to fully fund all retirement benefits for a typical group of new Federal employees who are assumed to be covered under CSRS, even though all new Federal employees are now actually covered under FERS.

For regular Postal Service employees, the normal cost is 31.6 percent of pay for CSRS, 16.5 percent of pay for FERS, 16.9 percent of pay for FERS-RAE and 17.1 percent of pay for FERS-FRAE. Postal employee contribution rates are the same as non-Postal employee contribution rates for CSRS, FERS, FERS-RAE and FERS-FRAE. By statute, there is no Postal Service agency contribution for CSRS employees. For FERS, FERS-RAE and FERS-FRAE, the Postal Service agency contribution rate equals the full normal cost percentage less the employee contribution rate.

The September 30, 2024, unfunded actuarial liability of $848.8 billion for CSRS, as shown in Table 1, consists of an unfunded actuarial liability of $58.0 billion for Postal Service obligations for its CSRS participants, and an unfunded actuarial liability of $790.8 billion for the remainder of the obligations for CSRS participants. Overdue CSRS funding payments from the Postal Service totaling approximately $17.0 billion as of September 30, 2024, are not included in the CSRS asset balance as of September 30, 2024.

The September 30, 2024, unfunded actuarial liability of $278.4 billion for FERS, as shown in Table 1, consists of an unfunded actuarial liability of $43.2 billion for Postal FERS participants and an unfunded actuarial liability of $235.2 billion for non-Postal FERS participants. Overdue FERS funding payments from the Postal Service totaling approximately $10.1 billion as of September 30, 2024, are not included in the FERS asset balance as of September 30, 2024.

Supplemental liabilities under FERS are amortized by 30-year payments to be made by the Treasury for non-Postal participants, and by the Postal Service for Postal participants. The supplemental liability is determined by subtracting, from the amount of the unfunded actuarial liability, the present value of any remaining 30-year payments that have already been scheduled. The CSRS unfunded actuarial liability will be met with future payments made by the Treasury and by the Postal Service as required under CSRS statute, plus excess contributions required for FERS-FRAE from non-Postal employing agencies, plus transfers from FERS as needed to pay CSRS benefits. The transfers from FERS to pay benefits for CSRS participants will create supplemental liabilities for FERS, which are then amortized by means of thirty-year payments made by the Treasury and/or the Postal Service that are credited to the FERS balance. The present values of projected future funding components are shown in Table 1C.

The Treasury funding payments for fiscal year 2025 totaled approximately $34.5 billion for CSRS and approximately $17.1 billion for FERS. The Postal Service funding payments due for fiscal year 2025 totaled approximately $3.1 billion for CSRS and $2.2 billion for FERS. These amounts are in addition to the ongoing contributions from employees and employing agencies.

In total, the required funding payments from the Treasury and Postal Service to the CSRDF amounted to approximately $56.9 billion for fiscal year 2025. This total represents the sum of several statutorily required funding payments determined on separate bases for Postal and non-Postal obligations for each of CSRS and FERS. For comparison, a reasonable actuarially determined contribution for CSRS and FERS combined could be calculated for the overall unfunded actuarial liability of $1,127.2 billion as of September 30, 2024, as presented in Table 1. At the assumed dynamic interest rate of 4.00 percent, the unfunded actuarial liability could be met with a hypothetical 30-year level amortization payment of $65.2 billion. Alternatively, a hypothetical total payment of $45.1 billion would meet the interest cost on the overall unfunded actuarial liability as of September 30, 2024.

Table 1A: Projected Future Cash Flow for Current Participants

The present value of future benefits and expenses, and the present value of future normal costs, shown in Table 1 are based on projected future cash flow for participants in CSRS and FERS as of September 30, 2024. The projected future cash flow is as follows:

(Dollars in millions)

Fiscal Year	CSRS				FERS			
	Benefits: Annuitants	Benefits: Separated Employees	Benefits: Active Employees	Normal Costs	Benefits: Annuitants	Benefits: Separated Employees	Benefits: Active Employees	Normal Costs
2025	$73,401	$1	$291	$742	$33,863	$14	$2,362	$59,256
2026	72,363	4	594	595	33,639	32	5,619	58,947
2027	71,209	5	845	481	33,439	62	8,933	58,579
2028	69,952	6	1,047	389	33,250	91	12,309	58,128
2029	68,580	6	1,209	314	33,031	119	15,771	57,568
2030	67,085	6	1,340	253	32,812	144	19,300	56,905
2031	65,462	6	1,444	204	32,666	166	22,861	56,161
2032	63,706	6	1,531	163	32,515	187	26,505	55,349
2033	61,812	7	1,594	130	32,310	207	30,233	54,470
2034	59,780	7	1,644	103	32,051	228	34,092	53,513
2035	57,610	7	1,677	81	31,735	247	38,123	52,470
2036	55,305	7	1,698	63	31,355	268	42,339	51,322
2037	52,871	7	1,708	49	30,916	288	46,715	50,062
2038	50,316	7	1,706	37	30,409	310	51,278	48,692
2039	47,654	7	1,694	28	29,825	330	56,011	47,207
2040	44,900	7	1,672	21	29,164	350	60,932	45,570
2041	42,074	7	1,641	15	28,421	368	66,036	43,772
2042	39,196	7	1,601	11	27,599	385	71,242	41,830
2043	36,292	7	1,552	7	26,701	401	76,561	39,750
2044	33,386	7	1,496	5	25,728	415	81,997	37,527
2045	30,505	7	1,432	3	24,685	427	87,474	35,200
2046	27,675	7	1,362	2	23,580	438	92,897	32,857
2047	24,922	7	1,285	1	22,417	446	98,199	30,527
2048	22,270	7	1,203	0	21,207	454	103,361	28,202
2049	19,740	7	1,118	0	19,957	459	108,409	25,884
2050	17,350	7	1,029	0	18,676	463	113,328	23,575
2051	15,117	6	939	0	17,375	466	118,062	21,300
2052	13,051	6	849	0	16,067	468	122,550	19,079
2053	11,164	6	760	0	14,764	468	126,757	16,917
2054	9,459	5	673	0	13,479	466	130,684	14,806
2055	7,936	5	589	0	12,224	463	134,255	12,780
2056	6,592	4	510	0	11,010	458	137,288	10,909
2057	5,420	4	436	0	9,848	452	139,703	9,233
2058	4,412	4	369	0	8,746	444	141,498	7,750
2059	3,555	3	308	0	7,713	435	142,678	6,454

Fiscal Year	CSRS				FERS			
	Benefits: Annuitants	Benefits: Separated Employees	Benefits: Active Employees	Normal Costs	Benefits: Annuitants	Benefits: Separated Employees	Benefits: Active Employees	Normal Costs
2060	2,836	3	254	0	6,755	424	143,271	5,340
2061	2,240	2	207	0	5,874	411	143,294	4,397
2062	1,752	2	166	0	5,073	397	142,808	3,600
2063	1,357	2	132	0	4,352	382	141,853	2,932
2064	1,042	1	104	0	3,708	365	140,487	2,376
2065	794	1	80	0	3,139	348	138,766	1,916
2066	602	1	61	0	2,641	329	136,691	1,539
2067	454	1	46	0	2,209	310	134,270	1,229
2068	342	0	34	0	1,837	291	131,520	978
2069	258	0	25	0	1,519	271	128,448	777
2070	196	0	18	0	1,250	252	125,057	615
2071	151	0	13	0	1,024	233	121,370	487
2072	119	0	9	0	836	213	117,411	385
2073	96	0	7	0	681	195	113,204	303
2074	80	0	5	0	554	177	108,776	239
2075	68	0	3	0	450	160	104,152	187
2076	60	0	3	0	366	143	99,360	146
2077	54	0	2	0	298	128	94,431	113
2078	50	0	2	0	244	113	89,395	87
2079	46	0	2	0	201	100	84,284	66
2080	43	0	1	0	167	88	79,132	49
2081	40	0	1	0	140	76	73,973	36
2082	37	0	1	0	118	66	68,840	26
2083	35	0	1	0	101	57	63,765	19
2084	32	0	1	0	88	49	58,778	13
2085	30	0	1	0	77	42	53,908	8
2086	28	0	1	0	68	35	49,183	5
2087	26	0	1	0	61	30	44,627	3
2088	23	0	1	0	54	25	40,263	1
2089	21	0	1	0	49	21	36,112	1
2090	19	0	1	0	45	18	32,190	0
2091	18	0	1	0	41	15	28,512	0
2092	16	0	1	0	37	13	25,089	0
2093	14	0	1	0	34	11	21,926	0
2094	13	0	1	0	31	10	19,028	0
2095	11	0	1	0	29	9	16,393	0
2096	10	0	1	0	26	8	14,019	0
2097	9	0	0	0	24	7	11,898	0
2098	8	0	0	0	22	6	10,021	0
2099	7	0	0	0	20	6	8,374	0
2100	6	0	0	0	18	5	6,943	0
2101	5	0	0	0	16	5	5,711	0
2102	4	0	0	0	14	5	4,660	0
2103	4	0	0	0	13	4	3,773	0

Fiscal Year	CSRS				FERS			
	Benefits: Annuitants	Benefits: Separated Employees	Benefits: Active Employees	Normal Costs	Benefits: Annuitants	Benefits: Separated Employees	Benefits: Active Employees	Normal Costs
2104	3	0	0	0	11	4	3,030	0
2105	3	0	0	0	10	4	2,413	0
2106	2	0	0	0	9	4	1,908	0
2107	2	0	0	0	8	3	1,496	0
2108	1	0	0	0	7	3	1,166	0
2109	1	0	0	0	6	3	904	0
2110	1	0	0	0	5	3	698	0
2111	1	0	0	0	4	3	538	0
2112	1	0	0	0	4	3	418	0
2113	0	0	0	0	3	2	328	0
2114	0	0	0	0	3	2	260	0
2115	0	0	0	0	2	2	210	0
2116	0	0	0	0	2	2	173	0
2117	0	0	0	0	2	2	145	0
2118	0	0	0	0	1	2	125	0
2119	0	0	0	0	1	1	109	0
2120	0	0	0	0	1	1	97	0
2121	0	0	0	0	1	1	87	0
2122	0	0	0	0	1	1	80	0
2123	0	0	0	0	0	1	73	0
2124	0	0	0	0	0	1	67	0

Table 1B: Statement of Changes in Actuarial Accrued Liability

The actuarial liabilities shown in Table 1 are based on actuarial assumptions about future economic and demographic factors. Future statements of actuarial liabilities may reflect different results due to actual experience that has differed from assumptions, future revisions to actuarial assumptions, and potential future revisions to plan provisions. The actuarial accrued liability as of September 30, 2024, as shown in Table 1 reflects an overall actuarial gain of $67.4 billion from the actuarial accrued liability which would have been expected based on the prior year valuation. This consists of an actuarial gain of $2.6 billion due to experience that has varied from the assumptions used for the prior valuation, and an actuarial gain of $64.8 billion due to changes to the actuarial assumptions from those used for the prior valuation.

(Dollars in billions)

Actuarial Accrued Liability		**CSRS**	**FERS**	**Total**
1. Actuarial Accrued Liability as of 9/30/2023		$992.4	$1,235.1	$2,227.5
2. Plus: Total Expense	Normal Cost	0.8	57.6	58.4
	Interest Expense	38.2	49.9	88.1
	Loss (Gain) Due to Experience	(1.4)	(1.2)	(2.6)
	Loss (Gain) Due to Plan Amendments	0.0	0.0	0.0
	Loss (Gain) Due to Assumptions	(27.1)	(37.7)	(64.8)
3. Less: Amounts Paid		(74.1)	(33.4)	(107.5)
4. Actuarial Accrued Liability as of 9/30/2024		$928.8	$1,270.3	$2,199.1

Table 1C: Present Value of Future Benefits Obligations

The present value of future benefits and expenses shown in Table 1 is $3,049.4 billion as of September 30, 2024, consisting of $932.0 billion for CSRS and $2,117.4 billion for FERS. These benefits obligations for participants as of September 30, 2024, are projected to be met under existing statutory funding provisions as follows:

(Dollars in billions)

Present Values as of September 30, 2024	**CSRS**	**FERS**	**Total**
PV Future Contributions from Employees & Employing Agencies:	$ 1.1	$847.1	$848.2
+ PV Future Excess Contributions from Employing Agencies for FERS-FRAE:	0.0	66.4	66.4
+ PV Future Treasury Amortization Payments (already established):	39.6	259.1	298.7
+ PV Future Treasury Amortization Payments (to be established):	0.7	367.8	368.5
+ PV Future Postal Service Amortization Payments (already established) [6]:	58.0	43.2	101.2
+ PV Future Treasury Payments of Interest on Static UAL:	265.2	0.0	265.2
+ PV Future Treasury Payments for Military Service costs:	29.3	0.0	29.3
= PV Future Statutory Funding Payments:	$393.9	$1,583.6	$1,977.5
+ Assets (at Par Value):	80.0	991.9	1,071.9
= PV Total Amt Available under Statutory Funding Provisions:	$473.9	$2,575.5	$3,049.4
+ PV Future Transfers to CSRS from FERS:	458.1	(458.1)	0.0
= PV Future Benefits and Expenses:	$932.0	$2,117.4	$3,049.4

[6] Includes amounts for payments overdue from the U.S. Postal Service (USPS) as of September 30, 2024.

Table 1D: Sensitivity to Actuarial Assumptions

The present values shown in Table 1 are estimates that are determined according to actuarial assumptions about future experience. Changes to the actuarial assumptions would result in changes to these present values. The following table illustrates the effect on the Actuarial Liability of changes to specific long-term actuarial assumptions:

(Dollars in billions)

Actuarial Accrued Liability as of 9/30/2024	CSRS	FERS	Total
Actuarial Accrued Liability as shown in Table 1	$928.8	$1,270.3	$2,199.1

Actuarial Assumption	Dollar Change (Billions) to Actuarial Liability			Percent Change to Actuarial Liability		
	CSRS	FERS	Total	CSRS	FERS	Total
Long Term Interest Rate plus 0.25 percent	($20.3)	($48.2)	($68.5)	(2.2%)	(3.8%)	(3.1%)
Long Term Interest Rate minus 0.25 percent	$21.1	$51.0	$72.1	2.3%	4.0%	3.3%
Long Term Inflation Rate plus 0.25 percent	$19.6	$29.4	$49.0	2.1%	2.3%	2.2%
Long Term Inflation Rate minus 0.25 percent	($19.0)	($28.3)	($47.3)	(2.0%)	(2.2%)	(2.2%)
Long Term General Salary Increase plus 0.25 percent	$0.0	$7.6	$7.6	0.0%	0.6%	0.3%
Long Term General Salary Increase minus 0.25 percent	($0.0)	($7.6)	($7.6)	(0.0%)	(0.6%)	(0.3%)
Ultimate Rate of Mortality Improvement plus 0.25 percent	$10.5	$23.3	$33.8	1.1%	1.8%	1.5%
Ultimate Rate of Mortality Improvement minus 0.25 percent	($10.2)	($22.1)	($32.3)	(1.1%)	(1.7%)	(1.5%)

Table 2: Past and Projected Flow of Plan Assets (Combined CSRS and FERS Systems)

Past Flow

(Dollars in billions)

Fiscal Year	Income					Total Outlays	Net Assets End of Year	Dynamic Total UAL EOY	Combined Payroll
	Employee Contrib.	Agency Contrib.	Other Govt Contrib.	Investment Income	Total Income				
1997	$4.4	$10.7	$24.5	$30.9	$70.4	$(41.8)	$427.5	$505.6	$109.1
1998	4.3	11.3	24.7	32.5	72.8	(43.2)	457.1	496.1	109.6
1999	4.3	11.9	24.8	32.6	73.7	(44.0)	486.8	506.6	115.7
2000	4.7	12.4	25.1	33.8	76.0	(45.2)	521.5	509.5	120.8
2001	4.4	12.9	25.4	35.2	77.9	(47.1)	548.2	510.9	125.2
2002	4.3	13.7	26.0	36.1	80.1	(48.7)	579.5	523.6	131.3
2003	4.3	14.6	21.9	37.0	77.8	(50.0)	607.1	527.1	139.3
2004	4.2	16.2	25.9	35.8	82.1	(52.0)	637.1	534.8	145.6
2005	4.1	17.2	25.9	36.3	83.5	(54.5)	665.9	576.1	151.0
2006	3.9	18.0	28.4	36.6	87.0	(57.6)	695.0	581.8	155.5
2007	3.8	17.4	31.1	37.2	89.5	(78.1)[7]	706.4	634.5	161.2
2008	3.7	18.8	31.0	37.3	90.8	(63.5)	733.7	674.2	168.9
2009	3.7	20.5	31.5	37.1	92.7	(67.6)	758.7	673.1	181.1
2010	3.6	22.0	33.2	36.4	95.2	(69.3)	784.6	622.3	191.0
2011	3.5	23.9	31.3	35.4	94.1	(70.3)	808.4	761.5	197.3
2012	3.3	24.5	33.1	34.0	94.8	(73.9)	829.1	789.8	196.4
2013	3.3	24.6	33.3	31.4	92.6	(77.1)	844.6	785.0	195.4
2014	3.0	24.8	35.0	30.5	93.3	(79.4)	858.6	804.3	196.0
2015	3.5	28.0	36.7	28.4	96.6	(81.7)	873.3	789.6	199.7
2016	3.2	29.8	36.5	28.3	97.8	(82.5)	888.4	911.5	206.0
2017	3.9	30.2	43.8	25.6	103.5	(83.6)	908.7	968.1	209.2
2018	3.9	30.6	44.8	26.2	105.5	(85.8)	928.8	980.3	211.7
2019	4.4	31.3	46.4	25.6	107.6	(88.7)	948.2	1025.0	220.6
2020	4.8	37.5	45.9	24.5	112.7	(99.2)[8]	962.2	1024.9	229.5
2021	5.2	41.5	46.1	22.8	115.6	(92.2)	986.3	1062.8	236.3
2022	5.7	46.1	46.9	22.6	121.2	(96.8)	1010.7	1161.3	243.7
2023	6.5	49.1	50.5	24.4	130.5	(104.5)	1036.7	1190.8	260.8
2024	7.5	53.4	54.3	27.5	142.7	(107.5)	1071.9	1127.2	285.3

[7] FY 2007 Outlays include a transfer of $17.1 billion to the Postal Service Retiree Health Benefits Fund on June 30, 2007

[8] FY 2020 Outlays include an expense of $8.2 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2014-2019

Projected Flow of Plan Assets (Combined CSRS and FERS Systems)
(Dollars in billions)

Fiscal Year	Income					Total Outlays	Net Assets End of Year	Dynamic Total UAL EOY	Combined Payroll
	Employee Contrib.	Agency Contrib.	Other Govt Contrib.	Investment Income	Total Income				
2025	$8.1	$53.8	$56.9	$41.9	$160.7	$(109.9)	$1122.7	$1114.6	$298.3
2026	8.7	55.3	57.4	44.0	165.4	(112.3)	1175.8	1100.8	307.8
2027	9.3	57.1	57.8	46.1	170.3	(114.6)	1231.5	1085.7	317.9
2028	10.0	58.8	58.2	48.3	175.2	(116.9)	1289.8	1069.4	328.1
2029	10.6	60.4	58.5	50.6	180.1	(119.0)	1350.9	1051.9	338.3
2030	11.3	62.1	58.6	53.1	185.1	(121.1)	1414.9	1033.4	348.8
2031	12.0	63.8	58.8	55.7	190.2	(123.2)	1481.9	1013.7	359.5
2032	12.7	65.5	58.9	58.3	195.4	(125.2)	1552.2	993.0	370.4
2033	13.4	67.3	59.0	61.2	200.8	(127.1)	1626.0	971.2	381.6
2034	14.1	69.1	59.1	64.1	206.4	(128.9)	1703.4	948.2	392.9
2035	14.8	70.9	59.2	67.2	212.2	(130.7)	1784.9	923.9	404.5
2036	15.6	72.8	59.4	70.5	218.2	(132.5)	1870.6	898.4	416.3
2037	16.3	74.6	59.6	74.0	224.6	(134.4)	1960.9	871.3	428.2
2038	17.1	76.6	59.8	77.6	231.0	(136.2)	2055.6	842.9	440.3
2039	17.9	78.5	59.8	81.4	237.6	(138.1)	2155.1	813.1	452.5
2040	18.7	80.5	60.1	85.4	244.6	(140.1)	2259.6	781.6	464.8
…	…	…	…	…	…	…	…	…	…
2045	22.6	90.6	52.6	108.0	273.8	(151.5)	2842.3	611.9	528.1
2050	26.4	102.2	42.9	133.5	304.9	(167.2)	3500.7	459.6	598.1
2055	30.2	115.5	34.9	162.5	343.1	(190.3)	4237.2	323.7	677.0
2060	34.3	123.6	26.1	193.5	377.5	(220.6)	5024.6	206.0	768.1
2065	39.2	140.8	18.5	225.5	423.9	(255.5)	5843.3	133.3	874.9
2070	44.7	160.6	11.5	259.9	476.7	(295.0)	6724.0	84.8	998.3
2075	51.0	183.2	6.1	297.2	537.6	(338.8)	7681.6	58.9	1139.0
2080	58.1	208.9	3.2	338.4	608.5	(387.8)	8739.4	48.8	1298.6
2085	66.3	238.0	2.3	384.2	690.7	(443.7)	9920.4	45.7	1479.8
2090	75.5	271.2	2.0	435.4	784.1	(508.4)	11240.8	44.2	1686.0
2095	86.0	309.0	1.9	492.4	889.4	(583.5)	12709.4	43.3	1921.1
2100	98.0	352.2	1.9	555.4	1007.5	(670.4)	14332.2	42.4	2189.2

Table 2A: Past and Projected Flow of Plan Assets (Combined CSRS and FERS Systems)

Past Flow

[Percentage of Total Payroll (CSRS & FERS)]

Fiscal Year	Income					Total Outlays	Net Assets End of Year	Dynamic Total UAL EOY	Combined Payroll
	Employee Contrib.	Agency Contrib.	Other Govt Contrib.	Investment Income	Total Income				
1997	4.0%	9.8%	22.4%	28.3%	64.5%	(38.3)%	392.0%	463.6%	100.0%
1998	3.9%	10.3%	22.5%	29.7%	66.4%	(39.4)%	417.1%	452.7%	100.0%
1999	3.7%	10.3%	21.5%	28.2%	63.7%	(38.0)%	420.9%	438.0%	100.0%
2000	3.9%	10.2%	20.8%	28.0%	62.9%	(37.4)%	431.8%	421.9%	100.0%
2001	3.5%	10.3%	20.3%	28.1%	62.2%	(37.6)%	437.8%	408.1%	100.0%
2002	3.2%	10.5%	19.8%	27.5%	61.0%	(37.1)%	441.4%	398.8%	100.0%
2003	3.1%	10.5%	15.7%	26.6%	55.9%	(35.9)%	435.9%	378.5%	100.0%
2004	2.9%	11.1%	17.8%	24.6%	56.4%	(35.7)%	437.6%	367.3%	100.0%
2005	2.7%	11.4%	17.2%	24.0%	55.3%	(36.7)%	441.0%	381.5%	100.0%
2006	2.5%	11.6%	18.3%	23.6%	55.9%	(37.1)%	447.0%	374.2%	100.0%
2007	2.4%	10.8%	19.2%	23.1%	55.5%	(48.4)%[9]	438.2%	393.6%	100.0%
2008	2.2%	11.1%	18.4%	22.1%	53.8%	(37.6)%	434.5%	399.2%	100.0%
2009	2.0%	11.3%	17.4%	20.5%	51.2%	(37.3)%	418.9%	371.7%	100.0%
2010	1.9%	11.5%	17.4%	19.1%	49.8%	(36.3)%	413.0%	327.5%	100.0%
2011	1.8%	12.1%	15.9%	17.9%	47.7%	(35.6)%	409.7%	386.0%	100.0%
2012	1.7%	12.5%	16.9%	17.3%	48.3%	(37.6)%	422.1%	402.1%	100.0%
2013	1.7%	12.6%	17.0%	16.1%	47.4%	(39.5)%	432.2%	401.7%	100.0%
2014	1.5%	12.7%	17.9%	15.6%	47.6%	(40.5)%	438.1%	410.4%	100.0%
2015	1.8%	14.0%	18.4%	14.2%	48.3%	(40.9)%	437.3%	395.4%	100.0%
2016	1.6%	14.5%	17.7%	13.7%	47.4%	(40.0)%	431.3%	442.5%	100.0%
2017	1.9%	14.4%	20.9%	12.2%	49.5%	(40.0)%	434.4%	462.8%	100.0%
2018	1.8%	14.5%	21.2%	12.4%	49.8%	(40.5)%	438.7%	463.1%	100.0%
2019	2.0%	14.2%	21.0%	11.6%	48.8%	(40.2)%	429.8%	464.6%	100.0%
2020	2.1%	16.3%	20.0%	10.7%	49.1%	(43.2)%[10]	419.3%	446.6%	100.0%
2021	2.2%	17.6%	19.5%	9.6%	48.9%	(39.0)%	417.4%	449.8%	100.0%
2022	2.3%	18.9%	19.2%	9.3%	49.7%	(39.7)%	414.7%	476.5%	100.0%
2023	2.5%	18.8%	19.4%	9.4%	50.0%	(40.1)%	397.5%	456.6%	100.0%
2024	2.6%	18.7%	19.0%	9.6%	50.0%	(37.7)%	375.7%	395.1%	100.0%

[9] FY 2007 Outlays include a transfer of $17.1 billion to the Postal Service Retiree Health Benefits Fund on June 30, 2007

[10] FY 2020 Outlays include an expense of $8.2 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2014-2019

Projected Flow of Plan Assets (Combined CSRS and FERS Systems)

[Percentage of Total Payroll (CSRS & FERS)]

Fiscal Year	Income					Total Outlays	Net Assets End of Year	Dynamic Total UAL EOY	Combined Payroll
	Employee Contrib.	Agency Contrib.	Other Govt Contrib.	Investment Income	Total Income				
2025	2.7%	18.0%	19.1%	14.1%	53.9%	(36.9)%	376.4%	373.7%	100.0%
2026	2.8%	18.0%	18.6%	14.3%	53.7%	(36.5)%	381.9%	357.6%	100.0%
2027	2.9%	18.0%	18.2%	14.5%	53.6%	(36.0)%	387.4%	341.5%	100.0%
2028	3.0%	17.9%	17.7%	14.7%	53.4%	(35.6)%	393.2%	326.0%	100.0%
2029	3.1%	17.9%	17.3%	15.0%	53.2%	(35.2)%	399.3%	310.9%	100.0%
2030	3.2%	17.8%	16.8%	15.2%	53.1%	(34.7)%	405.6%	296.3%	100.0%
2031	3.3%	17.7%	16.4%	15.5%	52.9%	(34.3)%	412.2%	282.0%	100.0%
2032	3.4%	17.7%	15.9%	15.8%	52.8%	(33.8)%	419.1%	268.1%	100.0%
2033	3.5%	17.6%	15.5%	16.0%	52.6%	(33.3)%	426.1%	254.5%	100.0%
2034	3.6%	17.6%	15.0%	16.3%	52.5%	(32.8)%	433.5%	241.3%	100.0%
2035	3.7%	17.5%	14.6%	16.6%	52.5%	(32.3)%	441.2%	228.4%	100.0%
2036	3.7%	17.5%	14.3%	16.9%	52.4%	(31.8)%	449.4%	215.8%	100.0%
2037	3.8%	17.4%	13.9%	17.3%	52.4%	(31.4)%	457.9%	203.5%	100.0%
2038	3.9%	17.4%	13.6%	17.6%	52.5%	(30.9)%	466.9%	191.5%	100.0%
2039	3.9%	17.4%	13.2%	18.0%	52.5%	(30.5)%	476.3%	179.7%	100.0%
2040	4.0%	17.3%	12.9%	18.4%	52.6%	(30.1)%	486.2%	168.2%	100.0%
…	…	…	…	…	…	…	…	…	…
2045	4.3%	17.2%	10.0%	20.4%	51.8%	(28.7)%	538.2%	115.9%	100.0%
2050	4.4%	17.1%	7.2%	22.3%	51.0%	(28.0)%	585.3%	76.8%	100.0%
2055	4.5%	17.1%	5.2%	24.0%	50.7%	(28.1)%	625.9%	47.8%	100.0%
2060	4.5%	16.1%	3.4%	25.2%	49.2%	(28.7)%	654.2%	26.8%	100.0%
2065	4.5%	16.1%	2.1%	25.8%	48.5%	(29.2)%	667.9%	15.2%	100.0%
2070	4.5%	16.1%	1.1%	26.0%	47.7%	(29.6)%	673.5%	8.5%	100.0%
2075	4.5%	16.1%	0.5%	26.1%	47.2%	(29.7)%	674.4%	5.2%	100.0%
2080	4.5%	16.1%	0.2%	26.1%	46.9%	(29.9)%	673.0%	3.8%	100.0%
2085	4.5%	16.1%	0.2%	26.0%	46.7%	(30.0)%	670.4%	3.1%	100.0%
2090	4.5%	16.1%	0.1%	25.8%	46.5%	(30.2)%	666.7%	2.6%	100.0%
2095	4.5%	16.1%	0.1%	25.6%	46.3%	(30.4)%	661.6%	2.3%	100.0%
2100	4.5%	16.1%	0.1%	25.4%	46.0%	(30.6)%	654.7%	1.9%	100.0%

Table 3: Past and Projected Flow of Plan Assets (FERS)

Past Flow

(Dollars in billions)

Fiscal Year	Income						Outlays			Net Assets End of Year	Dynamic FERS UAL EOY	FERS Payroll
	Employee Contrib.	Agency Contrib.	Treasury Amort.	Postal Amort.	Investment Income	Total Income	FERS Benefit Payment	Transfer (to) from CSRS	Total Outlays			
1997	$0.5	$6.6	$0.0	$0.0	$7.2	$14.3	$(0.8)	$0.0	$(0.8)	$83.4	$(9.6)	$53.0
1998	0.5	6.7	0.0	0.0	6.8	14.0	(0.9)	0.0	(0.9)	96.5	(7.9)	54.4
1999	0.6	7.4	0.0	0.0	7.3	15.3	(1.0)	0.0	(1.0)	110.8	(6.3)	62.6
2000	0.9	8.0	0.0	0.0	8.2	17.1	(1.2)	0.0	(1.2)	126.8	(11.3)	68.1
2001	0.7	8.7	0.0	0.0	9.1	18.5	(1.4)	0.0	(1.4)	143.8	(14.9)	73.9
2002	0.7	9.6	0.0	0.0	9.9	20.2	(1.6)	0.0	(1.6)	162.4	(9.3)	80.4
2003	0.8	10.6	0.0	0.0	10.6	22.0	(1.8)	0.0	(1.8)	182.6	(11.7)	89.5
2004	0.9	11.6	0.0	0.0	11.3	23.8	(2.1)	0.0	(2.1)	204.3	(12.1)	97.6
2005	1.0	13.2	0.0	0.0	12.2	26.4	(2.5)	0.0	(2.5)	228.1	(5.2)	105.7
2006	1.0	14.1	0.2	0.0	12.9	28.3	(2.9)	0.0	(2.9)	253.4	(6.1)	113.4
2007	1.1	15.2	0.2	0.0	14.1	30.6	(3.6)	0.0	(3.6)	280.4	1.0	121.6
2008	1.2	16.7	0.7	0.0	15.6	34.2	(4.1)	0.0	(4.1)	310.5	0.9	131.6
2009	1.3	18.5	0.6	0.0	16.5	36.9	(4.8)	0.0	(4.8)	342.0	9.7	146.0
2010	1.4	20.1	1.2	0.0	16.7	39.4	(5.4)	0.0	(5.4)	376.0	(12.2)	159.1
2011	1.5	22.2	0.0	0.0	17.5	41.3	(6.1)	0.0	(6.1)	411.2	20.1	168.7
2012	1.5	23.1	1.5	0.0	16.8	43.0	(7.2)	0.0	(7.2)	446.9	38.9	172.0
2013	1.6	23.4	2.9	0.0	17.4	45.4	(8.4)	0.0	(8.4)	483.8	33.6	175.0
2014	1.8	23.7	2.3	0.0	17.1	44.9	(9.7)	0.0	(9.7)	519.0	49.9	178.6
2015	2.1	27.1	3.6	0.2	16.0	49.0	(11.3)	(0.1)	(11.4)	556.5	50.0	184.9
2016	2.6	29.0	2.9	0.2	16.7	51.4	(12.7)	(0.2)	(12.9)	595.2	120.5	193.5
2017	3.0	29.6	7.2	0.9	17.9	58.6	(14.3)	(0.3)	(14.5)	640.0	155.6	198.7
2018	3.4	30.1	8.3	1.0	19.4	62.2	(16.4)	(0.3)	(16.7)	685.8	164.3	203.1
2019	3.8	31.0	9.3	1.1	19.7	64.8	(18.7)	(0.5)	(19.2)	731.9	201.5	213.5
2020	4.4	37.2	11.1	0.0	19.9	72.6	(21.2)	(0.5)	(25.1)[11]	777.9	209.3	223.7
2021	4.9	41.3	11.6	0.0	19.2	76.9	(23.3)	(0.6)	(23.9)	830.9	219.5	231.7
2022	5.4	45.8	12.0	0.5	19.6	83.4	(26.6)	(0.8)	(27.4)	886.7	265.4	240.2
2023	6.2	48.9	14.4	0.6	23.6	93.8	(30.8)	(3.1)	(33.9)	948.6	286.5	258.0
2024	7.3	53.3	17.3	1.0	25.2	104.1	(33.4)	(28.0)	(61.5)	991.9	278.4	282.9

[11] FY 2020 Outlays include an expense of $3.4 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2014-2019

Projected Flow of Plan Assets (FERS)

(Dollars in billions)

Fiscal Year	Income						Outlays			Net Assets End of Year	Dynamic FERS UAL EOY	FERS Payroll
	Employee Contrib.	Agency Contrib.	Treasury Amort.	Postal Amort.	Investment Income	Total Income	FERS Benefit Payment	Transfer (to) from CSRS	Total Outlays			
2025	$8.0	$53.6	$17.1	$2.2	$40.2	$121.1	$(36.2)	$(26.1)	$(62.3)	$1050.6	$295.0	$296.1
2026	8.6	55.2	18.6	2.2	42.5	127.2	(39.3)	(28.4)	(67.7)	1110.1	313.0	306.1
2027	9.3	57.0	20.2	2.2	44.8	133.5	(42.5)	(29.1)	(71.6)	1172.0	330.6	316.5
2028	9.9	58.7	21.7	2.2	47.3	139.8	(45.9)	(29.4)	(75.3)	1236.6	347.5	326.9
2029	10.6	60.4	23.3	2.2	49.9	146.3	(49.2)	(29.8)	(79.0)	1303.8	363.7	337.4
2030	11.3	62.0	24.8	2.3	52.5	152.9	(52.7)	(30.2)	(82.9)	1373.8	379.3	348.1
2031	11.9	63.7	26.4	2.3	55.3	159.6	(56.3)	(30.6)	(86.8)	1446.6	394.1	358.9
2032	12.6	65.5	28.0	2.3	58.2	166.6	(59.9)	(30.8)	(90.7)	1522.5	407.9	369.9
2033	13.4	67.2	29.5	2.3	61.2	173.6	(63.6)	(30.9)	(94.6)	1601.5	420.7	381.2
2034	14.1	69.0	31.1	2.4	64.1	180.7	(67.5)	(30.9)	(98.3)	1684.0	432.3	392.6
2035	14.8	70.9	32.7	2.4	67.2	188.0	(71.4)	(30.7)	(102.1)	1769.9	442.6	404.3
2036	15.6	72.7	34.2	2.4	70.5	195.5	(75.5)	(30.3)	(105.8)	1859.6	451.3	416.1
2037	16.3	74.6	35.7	2.4	74.0	203.1	(79.8)	(29.7)	(109.5)	1953.1	458.2	428.1
2038	17.1	76.6	37.2	2.5	77.6	210.9	(84.2)	(29.0)	(113.2)	2050.8	463.1	440.2
2039	17.9	78.5	38.6	2.5	81.4	218.8	(88.8)	(28.2)	(117.0)	2152.6	465.8	452.4
2040	18.6	80.5	39.9	2.5	85.4	226.9	(93.5)	(27.4)	(121.0)	2258.6	466.3	464.7
…	…	…	…	…	…	…	…	…	…	…	…	…
2045	22.6	90.6	42.2	2.4	108.0	265.8	(119.6)	(24.0)	(143.6)	2842.3	437.4	528.1
2050	26.4	102.2	37.4	1.4	133.5	300.9	(148.8)	(14.4)	(163.2)	3500.7	378.8	598.1
2055	30.2	115.5	32.3	1.0	162.5	341.5	(181.8)	(7.9)	(189.7)	4236.2	294.1	677.0
2060	34.3	123.6	24.6	1.5	193.1	377.1	(217.5)	(0.5)	(217.9)	5016.7	204.4	768.1
2065	39.2	140.8	16.7	1.7	225.4	423.8	(254.6)	(0.1)	(254.8)	5841.1	132.8	874.9
2070	44.7	160.6	9.5	2.0	259.9	476.6	(294.8)	(0.0)	(294.8)	6723.2	84.6	998.3
2075	51.0	183.2	4.0	2.2	297.2	537.6	(338.8)	(0.0)	(338.8)	7681.2	58.8	1139.0
2080	58.1	208.9	0.8	2.3	338.3	608.5	(387.8)	(0.0)	(387.8)	8739.1	48.8	1298.6
2085	66.3	238.0	0.0	2.3	384.2	690.7	(443.7)	(0.0)	(443.7)	9920.3	45.6	1479.8
2090	75.5	271.2	0.0	2.0	435.4	784.1	(508.4)	(0.0)	(508.4)	11240.7	44.2	1686.0
2095	86.0	309.0	0.0	1.9	492.4	889.4	(583.5)	(0.0)	(583.5)	12709.3	43.3	1921.1
2100	98.0	352.2	0.0	1.9	555.4	1007.5	(670.4)	(0.0)	(670.4)	14332.2	42.4	2189.2

Table 3A: Past and Projected Flow of Plan Assets (FERS)

Past Flow

[Percentage of Total Payroll]

Fiscal Year	Income						Outlays			Net Assets End of Year	Dynamic FERS UAL EOY	FERS Payroll
	Employee Contrib.	Agency Contrib.	Treasury Amort.	Postal Amort.	Investment Income	Total Income	FERS Benefit Payment	Transfer (to) from CSRS	Total Outlays			
1997	0.4%	6.1%	0.0%	0.0%	6.6%	13.1%	(0.7)%	0.0%	(0.7)%	76.5%	(8.8)%	48.6%
1998	0.5%	6.1%	0.0%	0.0%	6.2%	12.8%	(0.8)%	0.0%	(0.8)%	88.1%	(7.2)%	49.6%
1999	0.6%	6.4%	0.0%	0.0%	6.3%	13.2%	(0.9)%	0.0%	(0.9)%	95.8%	(5.4)%	54.1%
2000	0.7%	6.6%	0.0%	0.0%	6.8%	14.1%	(1.0)%	0.0%	(1.0)%	105.0%	(9.4)%	56.4%
2001	0.6%	6.9%	0.0%	0.0%	7.3%	14.8%	(1.1)%	0.0%	(1.1)%	114.8%	(11.9)%	59.0%
2002	0.5%	7.3%	0.0%	0.0%	7.6%	15.4%	(1.2)%	0.0%	(1.2)%	123.7%	(7.1)%	61.3%
2003	0.6%	7.6%	0.0%	0.0%	7.6%	15.8%	(1.3)%	0.0%	(1.3)%	131.1%	(8.4)%	64.3%
2004	0.6%	8.0%	0.0%	0.0%	7.7%	16.3%	(1.4)%	0.0%	(1.3)%	140.3%	(8.3)%	67.1%
2005	0.6%	8.7%	0.0%	0.0%	8.1%	17.5%	(1.7)%	0.0%	(1.7)%	151.1%	(3.4)%	70.0%
2006	0.7%	9.1%	0.1%	0.0%	8.3%	18.2%	(1.9)%	0.0%	(1.9)%	163.0%	(3.9)%	72.9%
2007	0.7%	9.4%	0.2%	0.0%	8.7%	19.0%	(2.2)%	0.0%	(2.2)%	174.0%	0.6%	75.5%
2008	0.7%	9.9%	0.4%	0.0%	9.2%	20.3%	(2.4)%	0.0%	(2.4)%	183.9%	0.5%	77.9%
2009	0.7%	10.2%	0.3%	0.0%	9.1%	20.4%	(2.6)%	0.0%	(2.6)%	188.8%	5.4%	80.6%
2010	0.7%	10.5%	0.6%	0.0%	8.7%	20.6%	(2.8)%	0.0%	(2.8)%	196.9%	(6.4)%	83.2%
2011	0.8%	11.3%	0.0%	0.0%	8.9%	20.9%	(3.1)%	0.0%	(3.1)%	208.4%	10.2%	85.5%
2012	0.8%	11.8%	0.8%	0.0%	8.6%	21.9%	(3.7)%	0.0%	(3.7)%	227.5%	19.8%	87.6%
2013	0.8%	12.0%	1.5%	0.0%	8.9%	23.2%	(4.3)%	0.0%	(4.3)%	247.6%	17.2%	89.6%
2014	0.9%	12.1%	1.2%	0.0%	8.7%	22.9%	(4.9)%	0.0%	(4.9)%	264.8%	25.5%	91.1%
2015	1.1%	13.6%	1.8%	0.1%	8.0%	24.5%	(5.7)%	(0.1)%	(5.7)%	278.7%	25.0%	92.6%
2016	1.3%	14.1%	1.4%	0.1%	8.1%	25.0%	(6.2)%	(0.1)%	(6.3)%	288.9%	58.5%	93.9%
2017	1.4%	14.1%	3.4%	0.4%	8.6%	28.0%	(6.8)%	(0.1)%	(6.9)%	305.9%	74.4%	95.0%
2018	1.6%	14.2%	3.9%	0.5%	9.2%	29.4%	(7.7)%	(0.1)%	(7.9)%	323.9%	77.6%	95.9%
2019	1.7%	14.1%	4.2%	0.5%	8.9%	29.4%	(8.5)%	(0.2)%	(8.7)%	331.8%	91.3%	96.8%
2020	1.9%	16.2%	4.8%	0.0%	8.7%	31.6%	(9.2)%	(0.2)%	(10.9)%[12]	339.0%	91.2%	97.5%
2021	2.1%	17.5%	4.9%	0.0%	8.1%	32.5%	(9.9)%	(0.3)%	(10.1)%	351.6%	92.9%	98.1%
2022	2.2%	18.8%	4.9%	0.2%	8.0%	34.2%	(10.9)%	(0.3)%	(11.2)%	363.8%	108.9%	98.6%
2023	2.4%	18.8%	5.5%	0.2%	9.0%	36.0%	(11.8)%	(1.2)%	(13.0)%	363.7%	109.9%	98.9%
2024	2.6%	18.7%	6.1%	0.4%	8.8%	36.5%	(11.7)%	(9.8)%	(21.6)%	347.7%	97.6%	99.2%

[12] FY 2020 Outlays include an expense of $3.4 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2014-2019

Projected Flow of Plan Assets (FERS)
[Percentage of Total Payroll]

Fiscal Year	Income						Outlays			Net Assets End of Year	Dynamic FERS UAL EOY	FERS Payroll
	Employee Contrib.	Agency Contrib.	Treasury Amort.	Postal Amort.	Investment Income	Total Income	FERS Benefit Payment	Transfer (to) from CSRS	Total Outlays			
2025	2.7%	18.0%	5.7%	0.7%	13.5%	40.6%	(12.1)%	(8.8)%	(20.9)%	352.2%	98.9%	99.3%
2026	2.8%	17.9%	6.1%	0.7%	13.8%	41.3%	(12.8)%	(9.2)%	(22.0)%	360.6%	101.7%	99.4%
2027	2.9%	17.9%	6.3%	0.7%	14.1%	42.0%	(13.4)%	(9.1)%	(22.5)%	368.7%	104.0%	99.6%
2028	3.0%	17.9%	6.6%	0.7%	14.4%	42.6%	(14.0)%	(9.0)%	(23.0)%	376.9%	105.9%	99.7%
2029	3.1%	17.8%	6.9%	0.7%	14.7%	43.2%	(14.6)%	(8.8)%	(23.4)%	385.3%	107.5%	99.7%
2030	3.2%	17.8%	7.1%	0.7%	15.1%	43.8%	(15.1)%	(8.6)%	(23.8)%	393.9%	108.7%	99.8%
2031	3.3%	17.7%	7.3%	0.6%	15.4%	44.4%	(15.7)%	(8.5)%	(24.2)%	402.4%	109.6%	99.8%
2032	3.4%	17.7%	7.5%	0.6%	15.7%	45.0%	(16.2)%	(8.3)%	(24.5)%	411.0%	110.1%	99.9%
2033	3.5%	17.6%	7.7%	0.6%	16.0%	45.5%	(16.7)%	(8.1)%	(24.8)%	419.7%	110.3%	99.9%
2034	3.6%	17.6%	7.9%	0.6%	16.3%	46.0%	(17.2)%	(7.9)%	(25.0)%	428.6%	110.0%	99.9%
2035	3.7%	17.5%	8.1%	0.6%	16.6%	46.5%	(17.7)%	(7.6)%	(25.2)%	437.5%	109.4%	99.9%
2036	3.7%	17.5%	8.2%	0.6%	16.9%	47.0%	(18.1)%	(7.3)%	(25.4)%	446.7%	108.4%	100.0%
2037	3.8%	17.4%	8.3%	0.6%	17.3%	47.4%	(18.6)%	(6.9)%	(25.6)%	456.1%	107.0%	100.0%
2038	3.9%	17.4%	8.4%	0.6%	17.6%	47.9%	(19.1)%	(6.6)%	(25.7)%	465.8%	105.2%	100.0%
2039	3.9%	17.3%	8.5%	0.5%	18.0%	48.4%	(19.6)%	(6.2)%	(25.9)%	475.7%	102.9%	100.0%
2040	4.0%	17.3%	8.6%	0.5%	18.4%	48.8%	(20.1)%	(5.9)%	(26.0)%	486.0%	100.3%	100.0%
…	…	…	…	…	...	...	…	…	…	…	…	…
2045	4.3%	17.2%	8.0%	0.5%	20.4%	50.3%	(22.6)%	(4.5)%	(27.2)%	538.2%	82.8%	100.0%
2050	4.4%	17.1%	6.3%	0.2%	22.3%	50.3%	(24.9)%	(2.4)%	(27.3)%	585.3%	63.3%	100.0%
2055	4.5%	17.1%	4.8%	0.1%	24.0%	50.4%	(26.9)%	(1.2)%	(28.0)%	625.7%	43.4%	100.0%
2060	4.5%	16.1%	3.2%	0.2%	25.1%	49.1%	(28.3)%	(0.1)%	(28.4)%	653.2%	26.6%	100.0%
2065	4.5%	16.1%	1.9%	0.2%	25.8%	48.4%	(29.1)%	(0.0)%	(29.1)%	667.6%	15.2%	100.0%
2070	4.5%	16.1%	0.9%	0.2%	26.0%	47.7%	(29.5)%	(0.0)%	(29.5)%	673.4%	8.5%	100.0%
2075	4.5%	16.1%	0.3%	0.2%	26.1%	47.2%	(29.7)%	(0.0)%	(29.7)%	674.4%	5.2%	100.0%
2080	4.5%	16.1%	0.1%	0.2%	26.1%	46.9%	(29.9)%	(0.0)%	(29.9)%	673.0%	3.8%	100.0%
2085	4.5%	16.1%	0.0%	0.2%	26.0%	46.7%	(30.0)%	(0.0)%	(30.0)%	670.4%	3.1%	100.0%
2090	4.5%	16.1%	0.0%	0.1%	25.8%	46.5%	(30.2)%	(0.0)%	(30.2)%	666.7%	2.6%	100.0%
2095	4.5%	16.1%	0.0%	0.1%	25.6%	46.3%	(30.4)%	(0.0)%	(30.4)%	661.6%	2.3%	100.0%
2100	4.5%	16.1%	0.0%	0.1%	25.4%	46.0%	(30.6)%	(0.0)%	(30.6)%	654.7%	1.9%	100.0%

Table 4: Past and Projected Flow of Plan Assets (CSRS)

Past Flow

(Dollars in billions)

Fiscal Year	Income									Total Outlays	Net Assets End of Year	Dynamic CSRS UAL EOY	CSRS Payroll
	Employee Contrib.	Agency Contrib.	Treasury 30 Yr Pmt.	Postal Amort.	UAL Interest Payment	Military Service Pmt.	Transfer from (to) FERS	Investment Income	Total Income				
1997	$3.9	$4.1	$10.5	$1.0	$9.8	$3.4	$0.0	$23.7	$56.3	$(41.0)	$344.1	$515.2	$56.1
1998	3.8	4.6	10.9	0.9	9.4	3.4	0.0	25.8	58.8	(42.3)	360.6	504.0	55.2
1999	3.6	4.6	11.3	0.9	9.2	3.5	0.0	25.3	58.4	(43.0)	376.0	512.9	53.1
2000	3.8	4.4	11.7	1.0	9.0	3.5	0.0	25.6	58.9	(44.0)	394.7	520.8	52.7
2001	3.6	4.2	11.9	1.1	8.7	3.7	0.0	26.2	59.4	(45.7)	404.4	525.8	51.3
2002	3.5	4.2	12.3	1.2	8.8	3.7	0.0	26.2	59.9	(47.1)	417.1	532.9	50.9
2003	3.5	4.0	9.9	0.0	8.8	3.2	0.0	26.4	55.8	(48.2)	424.5	538.8	49.8
2004	3.3	4.6	10.2	0.2	12.2	3.3	0.0	24.5	58.3	(49.9)	432.8	546.9	47.9
2005	3.1	4.1	10.2	0.3	12.1	3.2	0.0	24.0	57.1	(52.0)	437.8	581.3	45.3
2006	2.9	3.9	10.4	0.3	14.2	3.3	0.0	23.7	58.7	(54.7)	441.5	587.9	42.1
2007	2.7	2.2	10.2	0.0	14.4	6.2	0.0	23.2	58.9	(74.5)[13]	426.0	634.5	39.5
2008	2.5	2.1	10.2	0.0	16.1	4.0	0.0	21.7	56.6	(59.4)	423.2	673.3	37.3
2009	2.3	2.0	10.2	0.0	16.4	4.1	0.0	20.6	55.8	(62.9)	416.7	663.4	35.1
2010	2.2	1.8	10.0	0.0	17.8	4.1	0.0	19.7	55.8	(63.9)	408.6	634.5	31.9
2011	2.0	1.7	9.5	0.0	17.7	4.0	0.0	17.8	52.8	(64.2)	397.2	741.4	28.6
2012	1.7	1.4	9.2	0.0	18.3	4.0	0.0	17.2	51.8	(66.8)	382.2	750.9	24.5
2013	1.6	1.2	8.9	0.0	17.4	3.9	0.0	14.0	47.2	(68.6)	360.8	751.4	20.4
2014	1.2	1.0	8.7	0.0	20.1	3.8	0.0	13.5	48.4	(69.6)	339.6	754.4	17.4
2015	1.3	0.9	8.5	0.0	20.6	3.8	0.1	12.3	47.6	(70.4)	316.8	739.6	14.8
2016	0.6	0.7	8.5	0.0	21.3	3.6	0.2	11.6	46.5	(69.8)	293.2	791.0	12.5
2017	0.9	0.6	8.3	1.7	22.1	3.5	0.3	7.6	45.1	(69.3)	268.7	812.5	10.5
2018	0.4	0.5	8.2	1.4	22.5	3.4	0.3	6.8	43.7	(69.4)	243.0	816.0	8.6
2019	0.5	0.3	7.9	1.6	23.1	3.3	0.5	6.0	43.3	(70.0)	216.3	823.5	7.0
2020	0.4	0.3	7.7	0.0	23.8	3.2	0.5	4.6	40.6	(74.6)[14]	184.3	815.6	5.8
2021	0.3	0.2	7.3	0.0	24.1	3.1	0.6	3.7	39.4	(68.9)	155.4	843.3	4.6
2022	0.3	0.3	6.9	0.0	24.4	3.0	0.8	3.0	38.7	(70.2)	124.0	895.9	3.5
2023	0.2	0.2	6.6	0.0	25.8	3.1	3.1	0.9	39.8	(73.7)	88.1	904.3	2.9
2024	0.2	0.1	6.1	0.0	26.9	3.1	28.0	2.3	66.7	(74.1)	80.0	848.8	2.4

[13] FY 2007 Outlays include a transfer of $17.1 billion to the Postal Service Retiree Health Benefits Fund on June 30, 2007

[14] FY 2020 Outlays include an expense of $4.8 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2017-2019

Projected Flow of Plan Assets (CSRS)

(Dollars in billions)

Fiscal Year	Income									Total Outlays	Net Assets End of Year	Dynamic CSRS UAL EOY	CSRS Payroll
	Employee Contrib.	Agency Contrib.	Treasury 30 Yr Pmt.	Postal Amort.	UAL Interest Payment	Military Service Pmt.	Transfer from (to) FERS	Investment Income	Total Income				
2025	$0.1	$0.1	$5.7	$3.1	$25.7	$3.0	$26.1	$1.8	$65.7	$(73.7)	$72.0	$819.6	$2.2
2026	0.1	0.1	5.5	3.2	25.0	2.8	28.4	1.5	66.6	(73.0)	65.7	787.8	1.7
2027	0.1	0.1	5.2	3.2	24.3	2.7	29.1	1.2	65.9	(72.1)	59.5	755.1	1.4
2028	0.1	0.1	4.9	3.3	23.5	2.6	29.4	1.0	64.8	(71.0)	53.3	721.9	1.1
2029	0.1	0.1	4.5	3.4	22.6	2.5	29.8	0.8	63.7	(69.8)	47.2	688.2	0.9
2030	0.0	0.0	4.0	3.4	21.8	2.4	30.2	0.6	62.4	(68.4)	41.1	654.1	0.7
2031	0.0	0.0	3.6	3.5	20.8	2.2	30.6	0.4	61.2	(66.9)	35.3	619.7	0.6
2032	0.0	0.0	3.1	3.6	19.9	2.1	30.8	0.2	59.7	(65.2)	29.7	585.1	0.5
2033	0.0	0.0	2.6	3.6	18.9	2.0	30.9	0.0	58.1	(63.4)	24.4	550.5	0.4
2034	0.0	0.0	2.2	3.7	17.8	1.9	30.9	0.0	56.5	(61.4)	19.5	515.9	0.3
2035	0.0	0.0	1.8	3.8	16.8	1.8	30.7	0.0	54.8	(59.3)	15.0	481.3	0.2
2036	0.0	0.0	1.5	3.9	15.7	1.6	30.3	0.0	53.0	(57.0)	11.1	447.1	0.2
2037	0.0	0.0	1.3	4.0	14.7	1.5	29.7	0.0	51.2	(54.6)	7.7	413.1	0.1
2038	0.0	0.0	1.0	4.2	13.6	1.4	29.0	0.0	49.1	(52.0)	4.8	379.9	0.1
2039	0.0	0.0	0.6	4.3	12.5	1.3	28.2	0.0	47.0	(49.4)	2.5	347.3	0.1
2040	0.0	0.0	0.5	4.5	11.5	1.2	27.4	0.0	45.1	(46.6)	0.9	315.3	0.1
…	…	…	…	…	…	…	…	…	…	…	…	…	…
2045	0.0	0.0	0.4	0.0	6.8	0.8	24.0	0.0	31.9	(31.9)	0.0	174.5	0.0
2050	0.0	0.0	0.2	0.0	3.4	0.5	14.4	0.0	18.4	(18.4)	0.0	80.8	0.0
2055	0.0	0.0	0.0	0.0	1.4	0.2	7.9	0.0	9.5	(8.5)	1.0	29.6	0.0
2060	0.0	0.0	0.0	0.0	0.0	0.1	0.5	0.3	0.9	(3.1)	7.9	1.6	0.0
2065	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	(0.9)	2.2	0.5	0.0
2070	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	(0.2)	0.8	0.2	0.0
2075	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.1)	0.4	0.1	0.0
2080	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.3	0.1	0.0
2085	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.2	0.0	0.0
2090	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.1	0.0	0.0
2095	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0
2100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0

Table 4A: Past and Projected Flow of Plan Assets (CSRS)

Past Flow

[Percentage of Total Payroll]

Fiscal Year	Income									Total Outlays	Net Assets End of Year	Dynamic CSRS UAL EOY	CSRS Payroll
	Employee Contrib.	Agency Contrib.	Treasury 30 Yr Pmt.	Postal Amort.	UAL Interest Payment	Military Service Pmt.	Transfer from (to) FERS	Investment Income	Total Income				
1997	3.6%	3.7%	9.6%	1.0%	9.0%	3.1%	0.0%	21.7%	51.7%	(37.6)%	315.5%	472.4%	51.4%
1998	3.5%	4.2%	9.9%	0.8%	8.6%	3.1%	0.0%	23.5%	53.6%	(38.6)%	329.1%	459.9%	50.4%
1999	3.1%	4.0%	9.7%	0.8%	7.9%	3.0%	0.0%	21.9%	50.5%	(37.2)%	325.1%	443.4%	45.9%
2000	3.2%	3.6%	9.7%	0.8%	7.4%	2.9%	0.0%	21.2%	48.8%	(36.4)%	326.8%	431.3%	43.6%
2001	2.9%	3.3%	9.5%	0.9%	6.9%	3.0%	0.0%	20.9%	47.4%	(36.5)%	323.0%	420.0%	41.0%
2002	2.7%	3.2%	9.3%	1.0%	6.7%	2.8%	0.0%	19.9%	45.6%	(35.9)%	317.7%	405.9%	38.7%
2003	2.5%	2.9%	7.1%	0.0%	6.3%	2.3%	0.0%	19.0%	40.1%	(34.6)%	304.8%	386.9%	35.7%
2004	2.3%	3.2%	7.0%	0.2%	8.4%	2.2%	0.0%	16.8%	40.1%	(34.3)%	297.3%	375.6%	32.9%
2005	2.1%	2.7%	6.8%	0.2%	8.1%	2.1%	0.0%	15.9%	37.8%	(34.4)%	290.0%	385.0%	30.0%
2006	1.9%	2.5%	6.7%	0.2%	9.1%	2.1%	0.0%	15.2%	37.7%	(35.2)%	284.0%	378.2%	27.1%
2007	1.7%	1.4%	6.4%	0.0%	8.9%	3.8%	0.0%	14.3%	36.5%	(46.2)%[15]	264.3%	393.0%	24.5%
2008	1.5%	1.2%	6.0%	0.0%	9.5%	2.4%	0.0%	12.9%	33.5%	(35.2)%	250.6%	398.7%	22.1%
2009	1.3%	1.1%	5.6%	0.0%	9.1%	2.3%	0.0%	11.4%	30.8%	(34.7)%	230.1%	366.3%	19.4%
2010	1.2%	0.9%	5.2%	0.0%	9.3%	2.1%	0.0%	10.3%	29.2%	(33.5)%	213.9%	332.2%	16.7%
2011	1.0%	0.9%	4.8%	0.0%	9.0%	2.0%	0.0%	9.0%	26.8%	(32.5)%	201.3%	375.8%	14.5%
2012	0.9%	0.7%	4.7%	0.0%	9.3%	2.0%	0.0%	8.8%	26.4%	(34.0)%	194.6%	382.3%	12.5%
2013	0.8%	0.6%	4.6%	0.0%	8.9%	2.0%	0.0%	7.2%	24.2%	(35.1)%	184.6%	384.5%	10.4%
2014	0.6%	0.5%	4.4%	0.0%	10.3%	1.9%	0.0%	6.9%	24.7%	(35.5)%	173.3%	384.9%	8.9%
2015	0.7%	0.5%	4.3%	0.0%	10.3%	1.9%	0.1%	6.2%	23.8%	(35.3)%	158.6%	370.4%	7.4%
2016	0.3%	0.3%	4.1%	0.0%	10.3%	1.7%	0.1%	5.6%	22.6%	(33.9)%	142.3%	384.0%	6.1%
2017	0.4%	0.3%	4.0%	0.8%	10.6%	1.7%	0.1%	3.6%	21.6%	(33.1)%	128.4%	388.4%	5.0%
2018	0.2%	0.2%	3.9%	0.7%	10.6%	1.6%	0.1%	3.2%	20.6%	(32.8)%	114.8%	385.5%	4.1%
2019	0.2%	0.1%	3.6%	0.7%	10.5%	1.5%	0.2%	2.7%	19.6%	(31.7)%	98.1%	373.3%	3.2%
2020	0.2%	0.1%	3.4%	0.0%	10.4%	1.4%	0.2%	2.0%	17.7%	(32.5)%[16]	80.3%	355.4%	2.5%
2021	0.1%	0.1%	3.1%	0.0%	10.2%	1.3%	0.3%	1.6%	16.7%	(29.2)%	65.8%	356.9%	1.9%
2022	0.1%	0.1%	2.8%	0.0%	10.0%	1.2%	0.3%	1.2%	15.9%	(28.8)%	50.9%	367.6%	1.4%
2023	0.1%	0.1%	2.5%	0.0%	9.9%	1.2%	1.2%	0.3%	15.3%	(28.3)%	33.8%	346.7%	1.1%
2024	0.1%	0.0%	2.1%	0.0%	9.4%	1.1%	9.8%	0.8%	23.4%	(26.0)%	28.0%	297.5%	0.8%

[15] FY 2007 Outlays include a transfer of $17.1 billion to the Postal Service Retiree Health Benefits Fund on June 30, 2007

[16] FY 2020 Outlays include an expense of $4.8 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2017-2019

Projected Flow of Plan Assets (CSRS)
[Percentage of Total Payroll]

Fiscal Year	Income									Total Outlays	Net Assets End of Year	Dynamic CSRS UAL EOY	CSRS Payroll
	Employee Contrib.	Agency Contrib.	Treasury 30 Yr Pmt.	Postal Amort.	UAL Interest Payment	Military Service Pmt.	Transfer from (to) FERS	Investment Income	Total Income				
2025	0.0%	0.0%	1.9%	1.0%	8.6%	1.0%	8.8%	0.6%	22.0%	(24.7)%	24.2%	274.8%	0.7%
2026	0.0%	0.0%	1.8%	1.0%	8.1%	0.9%	9.2%	0.5%	21.6%	(23.7)%	21.3%	255.9%	0.6%
2027	0.0%	0.0%	1.6%	1.0%	7.6%	0.9%	9.1%	0.4%	20.7%	(22.7)%	18.7%	237.6%	0.4%
2028	0.0%	0.0%	1.5%	1.0%	7.2%	0.8%	9.0%	0.3%	19.8%	(21.6)%	16.2%	220.1%	0.3%
2029	0.0%	0.0%	1.3%	1.0%	6.7%	0.7%	8.8%	0.2%	18.8%	(20.6)%	13.9%	203.4%	0.3%
2030	0.0%	0.0%	1.1%	1.0%	6.2%	0.7%	8.6%	0.2%	17.9%	(19.6)%	11.8%	187.5%	0.2%
2031	0.0%	0.0%	1.0%	1.0%	5.8%	0.6%	8.5%	0.1%	17.0%	(18.6)%	9.8%	172.4%	0.2%
2032	0.0%	0.0%	0.8%	1.0%	5.4%	0.6%	8.3%	0.0%	16.1%	(17.6)%	8.0%	158.0%	0.1%
2033	0.0%	0.0%	0.7%	1.0%	4.9%	0.5%	8.1%	0.0%	15.2%	(16.6)%	6.4%	144.3%	0.1%
2034	0.0%	0.0%	0.5%	0.9%	4.5%	0.5%	7.9%	0.0%	14.4%	(15.6)%	5.0%	131.3%	0.1%
2035	0.0%	0.0%	0.4%	0.9%	4.2%	0.4%	7.6%	0.0%	13.6%	(14.7)%	3.7%	119.0%	0.1%
2036	0.0%	0.0%	0.4%	0.9%	3.8%	0.4%	7.3%	0.0%	12.7%	(13.7)%	2.7%	107.4%	0.0%
2037	0.0%	0.0%	0.3%	0.9%	3.4%	0.4%	6.9%	0.0%	12.0%	(12.7)%	1.8%	96.5%	0.0%
2038	0.0%	0.0%	0.2%	0.9%	3.1%	0.3%	6.6%	0.0%	11.2%	(11.8)%	1.1%	86.3%	0.0%
2039	0.0%	0.0%	0.1%	1.0%	2.8%	0.3%	6.2%	0.0%	10.4%	(10.9)%	0.5%	76.8%	0.0%
2040	0.0%	0.0%	0.1%	1.0%	2.5%	0.3%	5.9%	0.0%	9.7%	(10.0)%	0.2%	67.8%	0.0%
…	…	…	…	…	…	…	…	…	…	…	…	…	…
2045	0.0%	0.0%	0.1%	0.0%	1.3%	0.2%	4.5%	0.0%	6.0%	(6.0)%	0.0%	33.0%	0.0%
2050	0.0%	0.0%	0.0%	0.0%	0.6%	0.1%	2.4%	0.0%	3.1%	(3.1)%	0.0%	13.5%	0.0%
2055	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	1.2%	0.0%	1.4%	(1.3)%	0.1%	4.4%	0.0%
2060	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	(0.4)%	1.0%	0.2%	0.0%
2065	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.1)%	0.3%	0.1%	0.0%
2070	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.0)%	0.1%	0.0%	0.0%
2075	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.0)%	0.0%	0.0%	0.0%
2080	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.0)%	0.0%	0.0%	0.0%
2085	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.0)%	0.0%	0.0%	0.0%
2090	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.0)%	0.0%	0.0%	0.0%
2095	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.0)%	0.0%	0.0%	0.0%
2100	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	(0.0)%	0.0%	0.0%	0.0%

Tables 2, 2A, 3, 3A, 4, and 4A: Technical Notes

Tables 2, 2A, 3 and 3A reflect an open group projection that assumes a sufficient number of new employees are hired each year so that the total employee population remains constant, based on the active employee population as of September 30, 2024.

The dynamic Unfunded Actuarial Liability (UAL) amounts shown for past years in Tables 2, 3 and 4 were determined for each year according to the actuarial assumptions in place for that year, as outlined in Table 5. The Payroll amounts in Tables 2, 3 and 4 are reduced for assumed leave without pay.

The past Postal Amortized Payments and Total Income shown in Tables 2, 3 and 4 include receivables for the amounts due and unpaid from the United States Postal Service, for scheduled amortized amounts in FY 2014 through FY 2019. For past amounts shown in FY 2020 and beyond, all unpaid amounts due from the Postal Service are excluded from the Income and Assets. The projected Postal Amortized Payments shown in Table 2, 3 and 4 assume payment of all future scheduled amortized amounts.

For FERS, projected agency contributions shown in Tables 2 and 3 are generally assumed to equal the full normal cost less the employee contributions. However, for non-Postal FERS-FRAE, statute requires combined agency and employee contributions that exceed the normal cost. These excess contributions for FERS-FRAE are required to be allocated to CSRS. All FERS-FRAE contributions are included in the contribution amounts shown for FERS in Tables 2 and 3. The excess FERS-FRAE contributions projected to be allocated to CSRS are included in the projected transfer payments from FERS to CSRS shown in Tables 3 and 4.

The projections in Table 3 reflect future increases in the FERS UAL due to the use of amounts in the FERS asset balance for payment of CSRS benefits.

The Projected Flow of plan assets shown for future years in Tables 2, 3 and 4 is based on the following economic assumptions:

Rate of Inflation for Determination of COLA	**General Salary Increase**[17]	**Rate of Interest on CSRDF Investments**
FY 2025. . . . . . . 2.50%	FY 2025 Non-Postal...2.00%	FY 2025. . . . . . . 4.00%
	FY 2025 Postal 2.65%	
Future Years: 2.40%	***Future Years: 2.65%***	***Future Years: 4.00%***

[17] The General Salary Increase assumption incorporates the general pay raise component plus the locality pay differential component. A separate, additional assumption applies for individual merit & longevity pay increases; see Demographic Assumptions in Table 7.

Table 5: Valuation Assumption History

Recommendation Date	Effective for Valuation Dates	Change in Demographic Assumptions	Long Term Economic Assumption		
			Interest	Inflation	Salary Growth
10/1/1979	9/30/1979 - 9/30/1982	No	6.00%	5.00%	5.50%
10/1/1983	9/30/1983 - 9/30/1986	Yes	6.50%	5.00%	5.50%
10/1/1987	9/30/1987 - 9/30/1988	No	7.00%	5.00%	5.00%
4/1/1989	9/30/1989 - 9/30/1992	No	7.00%	5.00%	5.00%
12/31/1992	9/30/1993 - 9/30/1995	No	7.00%	4.50%	4.50%
2/11/1997	9/30/1996 - 9/30/1999	Yes	7.00%	4.00%	4.25%
3/16/2001	9/30/2000 - 9/30/2001	No	6.75%	3.75%	4.25%
5/8/2003	9/30/2002 - 9/30/2004	No	6.25%	3.25%	4.00%
6/8/2006	9/30/2005 - 9/30/2006	Yes	6.25%	3.50%	4.25%
7/25/2008	9/30/2007 - 9/30/2008	Yes	6.25%	3.50%	4.25%
6/11/2010	9/30/2009 - 9/30/2010	No	5.75%	3.00%	3.75%
7/13/2012	9/30/2011 - 9/30/2011	Yes	5.25%	3.00%	3.25%
6/18/2013	9/30/2012 - 9/30/2015	Yes	5.25%	3.00%	3.25%
6/1/2017	9/30/2016 - 9/30/2016	Yes	4.50%	2.50%	2.75%
4/12/2018	9/30/2017 - 9/30/2018	Yes	4.25%	2.50%	2.75%
4/2/2020	9/30/2019 - 9/30/2020	Yes	4.00%	2.40%	2.65%
5/10/2022	9/30/2021 – 9/30/2023	Yes	4.00%	2.40%	2.65%
6/16/2025	9/30/2024 -	Yes	4.00%	2.40%	2.65%

Table 6: Employee Population Data

Active Employee Population* as of September 30, 2024

Employees	Non-Postal	Postal	Total	Avg Age	Avg Service
CSRS	16,200	5,600	21,800	68.8	42.8
FERS	2,441,800	524,400	2,966,200	46.9	11.9
Total	2,458,000	530,000	2,988,000	47.1	12.2

*Employee counts are determined on a full-time equivalent basis

CSRS Active Employees* as of September 30, 2024

Age Nearest Birthday	Closest Whole Years of Service							
	< 5	**5 - 9**	**10 - 14**	**15 - 19**	**20 - 24**	**25 - 29**	**30+**	**Total**
< 55	0	0	0	0	0	0	0	0
55 - 59	0	7	0	6	9	14	158	194
60 - 64	0	33	36	103	156	188	4,145	4,662
65 - 69	0	43	62	150	233	248	7,433	8,169
70 - 74	0	23	28	52	103	131	5,245	5,581
75+	0	8	13	19	37	48	3,070	3,193
CSRS Total	0	114	139	330	538	629	20,051	21,800

*Employee counts are determined on a full-time equivalent basis

Average Salary as of September 30, 2024

Age Nearest Birthday	Closest Whole Years of Service							
	< 5	**5 - 9**	**10 - 14**	**15 - 19**	**20 - 24**	**25 - 29**	**30+**	**Total**
< 55	--	--	--	--	--	--	--	--
55 - 59	--	$112,789	--	$95,941	$118,932	$106,716	$133,354	$128,917
60 - 64	--	95,612	$99,453	104,981	107,789	112,040	115,320	114,443
65 - 69	--	104,128	113,254	102,750	113,970	110,774	109,323	109,382
70 - 74	--	113,930	112,314	121,935	113,203	119,592	108,377	108,897
75+	--	83,630	154,744	171,314	123,282	142,297	119,073	119,825
CSRS Total	--	$102,676	$113,305	$110,201	$112,750	$115,284	$111,998	$112,044

FERS Active Employees* as of September 30, 2024

Age Nearest Birthday	Closest Whole Years of Service							
	< 5	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30+	Total
15 - 19	1,227	0	0	0	0	0	0	1,227
20 - 24	54,866	812	0	0	0	0	0	55,678
25 - 29	138,362	30,830	321	0	0	0	0	169,513
30 - 34	155,571	100,585	16,896	801	0	0	0	273,854
35 - 39	139,951	119,532	65,954	33,431	1,112	0	0	359,981
40 - 44	116,591	103,672	78,815	91,859	29,554	1,047	0	421,538
45 - 49	94,494	79,118	59,772	80,462	66,843	19,981	855	401,526
50 - 54	76,841	71,214	54,009	65,879	61,649	48,464	23,525	401,580
55 - 59	57,582	58,547	53,034	64,873	50,660	45,294	72,395	402,386
60 - 64	34,356	40,491	39,478	55,399	40,680	28,656	71,758	310,817
65 - 69	11,227	15,476	15,799	22,040	17,702	11,508	29,769	123,521
70 - 74	2,943	3,851	4,241	5,801	4,769	3,303	8,216	33,124
75+	1,066	1,307	1,314	1,883	1,625	1,124	3,138	11,456
FERS Total	885,077	625,436	389,633	422,427	274,595	159,377	209,655	2,966,200

*Employee counts are determined on a full-time equivalent basis

Average Salary as of September 30, 2024

Age Nearest Birthday	Closest Whole Years of Service							
	< 5	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30+	Total
15 - 19	$44,078	--	--	--	--	--	--	$44,078
20 - 24	55,598	$63,946	--	--	--	--	--	55,720
25 - 29	67,120	82,812	$85,156	--	--	--	--	70,008
30 - 34	75,421	88,395	98,841	$98,830	--	--	--	81,700
35 - 39	82,428	94,437	108,804	117,053	$107,191	--	--	94,540
40 - 44	83,566	98,273	113,334	120,315	120,792	$120,924	--	103,460
45 - 49	84,811	97,686	115,370	119,920	122,591	117,244	$120,334	106,912
50 - 54	86,274	97,594	112,879	118,360	119,817	114,942	119,947	107,705
55 - 59	85,886	97,529	110,765	114,700	116,564	112,966	123,280	109,143
60 - 64	85,103	97,272	111,086	114,159	114,038	112,134	120,282	109,568
65 - 69	90,342	98,557	113,077	116,280	115,858	112,427	118,061	111,302
70 - 74	88,385	103,726	117,131	118,671	118,004	116,780	122,594	114,734
75+	85,910	100,864	119,803	121,034	120,342	119,911	122,341	115,474
FERS Total	$78,279	$94,904	$111,640	$117,737	$118,806	$114,095	$121,086	$100,488

Table 7: Demographic Assumptions

Non-Postal, Male

Normal Retirement Rates – CSRS

Age (ANB)	Years of Service						
	5 - 9	10-14	15-19	20	21-29	30	31+
55	0.0000	0.0000	0.0000	0.0000	0.0000	0.1508	0.3420
56 - 59	0.0000	0.0000	0.0000	0.0000	0.0000	0.1245	0.1705
60	0.0000	0.0000	0.0000	0.2434	0.2051	0.1645	0.2040
61	0.0000	0.0000	0.0000	0.1906	0.1098	0.1131	0.1989
62	0.2897	0.3702	0.3308	0.2722	0.1309	0.1209	0.2166
63	0.1538	0.1641	0.1655	0.1985	0.1210	0.1312	0.2168
64	0.1756	0.1937	0.1782	0.1900	0.1309	0.1221	0.2273
65	0.3046	0.3649	0.2527	0.2317	0.1723	0.1099	0.2470
66 - 69	0.2104	0.2300	0.2074	0.2087	0.1604	0.1418	0.2262
70-74	0.1775	0.2006	0.2203	0.1904	0.1677	0.1694	0.2115
75-84	0.1775	0.2006	0.2203	0.1904	0.1848	0.1980	0.1908

Normal Retirement Rates – FERS

Age (ANB)	Years of Service						
	5 - 9	10-14	15-19	20	21-29	30	31+
MRA	0.0000	0.0000	0.0000	0.0000	0.0000	0.1937	0.3207
58 - 59	0.0000	0.0000	0.0000	0.0000	0.0000	0.1461	0.1452
60	0.0000	0.0000	0.0000	0.2258	0.1487	0.1428	0.1423
61	0.0000	0.0000	0.0000	0.1237	0.0777	0.0937	0.1288
62	0.2577	0.1787	0.1834	0.1975	0.1501	0.1828	0.2839
63	0.0782	0.0984	0.1027	0.1764	0.1171	0.1371	0.1964
64	0.0896	0.1073	0.1113	0.1620	0.1248	0.1377	0.1907
65	0.1106	0.1512	0.1526	0.1989	0.1644	0.1732	0.2477
66 - 69	0.1356	0.1732	0.1849	0.2518	0.1922	0.2142	0.2640
70-74	0.1392	0.1744	0.1786	0.2426	0.1910	0.2474	0.2304
75-84	0.1262	0.1890	0.1701	0.2776	0.1947	0.1654	0.2248

Involuntary Retirement (Non-Postal, Male)

Age	CSRS	FERS
42	0.0053	0.0053
43	0.0053	0.0053
44	0.0053	0.0053
45	0.0053	0.0053
46	0.0047	0.0047
47	0.0065	0.0065
48	0.0054	0.0054
49	0.0073	0.0073
50	0.0062	0.0062
51	0.0064	0.0064
52	0.0064	0.0064
53	0.0080	0.0080
54	0.0093	0.0093
55	0.0100	0.0100
56	0.0120	0.0120
57	0.0104	0.0104
58	0.0094	0.0094
59	0.0083	0.0083

MRA+10 Retirement (Non-Postal, Male)

Age	FERS
<=57	0.0187
58	0.0149
59	0.0182
60	0.0369
61	0.0393

Merit/Longevity Salary Increases (Non-Postal, Male)

Service	Age Nearest Birthday					
	17-24	25-29	30-34	35-44	45-54	55+
0	0.1188	0.0977	0.0703	0.0531	0.0442	0.0354
1	0.1228	0.1040	0.0784	0.0585	0.0474	0.0377
2	0.1108	0.0937	0.0696	0.0516	0.0415	0.0335
3	0.0913	0.0772	0.0585	0.0433	0.0338	0.0268
4	0.0814	0.0651	0.0520	0.0392	0.0303	0.0237
5	0.0735	0.0580	0.0465	0.0361	0.0283	0.0223
6	0.0748	0.0515	0.0430	0.0339	0.0269	0.0208
7	0.0730	0.0489	0.0395	0.0321	0.0249	0.0192
8	0.0000	0.0479	0.0372	0.0300	0.0231	0.0178
9	0.0000	0.0469	0.0350	0.0288	0.0221	0.0169
10	0.0000	0.0470	0.0334	0.0274	0.0208	0.0157
11	0.0000	0.0455	0.0329	0.0263	0.0205	0.0156
12	0.0000	0.0470	0.0326	0.0252	0.0197	0.0148
13	0.0000	0.0000	0.0335	0.0243	0.0192	0.0136
14	0.0000	0.0000	0.0339	0.0236	0.0187	0.0138
15	0.0000	0.0000	0.0346	0.0227	0.0179	0.0132
16	0.0000	0.0000	0.0324	0.0224	0.0176	0.0128
17	0.0000	0.0000	0.0335	0.0222	0.0173	0.0128
18	0.0000	0.0000	0.0000	0.0220	0.0168	0.0124
19	0.0000	0.0000	0.0000	0.0214	0.0165	0.0121
20-24	0.0000	0.0000	0.0000	0.0209	0.0152	0.0112
25-29	0.0000	0.0000	0.0000	0.0203	0.0131	0.0092
30+	0.0000	0.0000	0.0000	0.0000	0.0123	0.0077

Assumed Distribution of New Entrants (Non-Postal, Male)

Age (ANB)	Amount Prior Service (Years)				
	0-1	2-5	6-10	11-15	16-20
17-20	449	11	0	0	0
21-25	5,738	635	17	0	0
26-30	6,752	2,372	275	10	0
31-35	5,706	2,771	410	101	3
36-40	4,443	2,025	279	123	19
41-45	5,092	1,979	215	96	30
46-50	4,954	1,914	188	87	25
51-55	3,758	1,440	155	68	23
56-60	2,481	955	99	47	16
61-65	1,098	484	42	17	8
66-70	309	136	14	5	2
71-75	73	29	3	1	1

Assumed New Entrants: Average Salary (as of FY 2020) (Non-Postal, Male)

Age (ANB)	Amount Prior Service (Years)				
	0-1	2-5	6-10	11-15	16-20
17-20	$35,173	$30,837	-	-	-
21-25	$46,603	$42,684	$45,613	-	-
26-30	$54,281	$52,100	$53,455	$59,938	-
31-35	$67,923	$61,105	$64,457	$62,412	$69,177
36-40	$72,968	$66,244	$73,749	$76,719	$77,914
41-45	$71,568	$65,272	$75,687	$83,297	$92,171
46-50	$73,475	$65,107	$75,961	$80,665	$99,009
51-55	$76,720	$66,029	$75,566	$84,232	$92,931
56-60	$77,566	$63,324	$75,664	$89,898	$90,008
61-65	$86,540	$69,380	$86,383	$101,864	$104,842
66-70	$96,241	$82,152	$96,552	$103,372	$113,302
71-75	$110,363	$113,967	$106,790	$138,364	$130,401

Withdrawal Rates (Offset for Re-entry) (Non-Postal, Male)

Service	Age Nearest Birthday					
	17-24	25-29	30-34	35-39	40-44	45+
0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	0.1164	0.0885	0.0774	0.0702	0.0577	0.0613
2	0.0876	0.0701	0.0623	0.0563	0.0440	0.0420
3	0.0785	0.0611	0.0514	0.0496	0.0384	0.0354
4	0.0616	0.0516	0.0435	0.0426	0.0320	0.0257
5	0.0630	0.0483	0.0375	0.0365	0.0292	0.0216
6	0.0617	0.0432	0.0324	0.0304	0.0280	0.0183
7	0.0337	0.0403	0.0277	0.0268	0.0237	0.0168
8	0.0000	0.0349	0.0249	0.0245	0.0222	0.0153
9	0.0000	0.0353	0.0234	0.0222	0.0196	0.0121
10	0.0000	0.0297	0.0220	0.0184	0.0174	0.0123
11	0.0000	0.0267	0.0209	0.0176	0.0173	0.0104
12	0.0000	0.0141	0.0208	0.0151	0.0138	0.0094
13	0.0000	0.0000	0.0186	0.0127	0.0130	0.0085
14	0.0000	0.0000	0.0199	0.0118	0.0125	0.0082
15	0.0000	0.0000	0.0215	0.0123	0.0085	0.0060
16	0.0000	0.0000	0.0196	0.0108	0.0088	0.0068
17	0.0000	0.0000	0.0094	0.0126	0.0071	0.0049
18	0.0000	0.0000	0.0000	0.0121	0.0083	0.0047
19	0.0000	0.0000	0.0000	0.0068	0.0044	0.0049
20+	0.0000	0.0000	0.0000	0.0078	0.0051	0.0017

Fraction of Withdrawing Employees Electing Refunds (Non-Postal, Male)

Service	CSRS	FERS	FERS-RAE	FERS-FRAE	Fraction of Withdrawing Employees with Workers Compensation
0	1.0000	1.0000	1.0000	1.0000	0.0000
1	0.9940	0.9940	0.9940	0.9940	0.0060
2	0.9920	0.9920	0.9920	0.9920	0.0080
3	0.9900	0.9900	0.9900	0.9900	0.0100
4	0.9880	0.9880	0.9880	0.9880	0.0120
5	0.9940	0.8900	0.9720	0.9800	0.0140
6	0.9680	0.8350	0.9220	0.9350	0.0170
7	0.9430	0.7810	0.8720	0.8910	0.0190
8	0.9170	0.7260	0.8220	0.8460	0.0220
9	0.8920	0.6720	0.7720	0.8010	0.0250
10	0.8660	0.6170	0.7220	0.7560	0.0280
11	0.8400	0.5630	0.6720	0.7120	0.0310
12	0.8150	0.5080	0.6220	0.6670	0.0350
13	0.7890	0.4540	0.5730	0.6220	0.0380
14	0.7640	0.3990	0.5230	0.5770	0.0410
15	0.7380	0.3450	0.4730	0.5330	0.0450
16	0.7120	0.2900	0.4230	0.4880	0.0530
17	0.6870	0.2360	0.3730	0.4430	0.0660
18	0.6610	0.1810	0.3230	0.3980	0.0900
19	0.6360	0.1270	0.2730	0.3540	0.1250
20+	0.6100	0.0720	0.2230	0.3090	0.1740

Employee Death Rate (Non-Postal, Male)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
17	0.00040	0.00039	0.00039	0.00039	0.00039		0.00035	0.00034	0.0059	0.0084
18	0.00040	0.00039	0.00039	0.00039	0.00039		0.00035	0.00034	0.0059	0.0084
19	0.00040	0.00039	0.00039	0.00039	0.00039		0.00035	0.00034	0.0059	0.0084
20	0.00040	0.00039	0.00039	0.00039	0.00039		0.00035	0.00034	0.0059	0.0084
21	0.00040	0.00039	0.00039	0.00039	0.00039		0.00035	0.00034	0.0059	0.0084
22	0.00040	0.00039	0.00039	0.00039	0.00039		0.00035	0.00034	0.0059	0.0084
23	0.00040	0.00039	0.00039	0.00039	0.00039		0.00035	0.00034	0.0059	0.0084
24	0.00040	0.00039	0.00039	0.00039	0.00039		0.00035	0.00034	0.0059	0.0084
25	0.00040	0.00039	0.00039	0.00039	0.00039		0.00035	0.00034	0.0059	0.0084
26	0.00040	0.00039	0.00039	0.00039	0.00039		0.00035	0.00034	0.0059	0.0084
27	0.00040	0.00039	0.00039	0.00039	0.00039		0.00035	0.00034	0.0059	0.0084
28	0.00040	0.00040	0.00040	0.00040	0.00039		0.00035	0.00035	0.0059	0.0084
29	0.00042	0.00042	0.00042	0.00041	0.00041		0.00037	0.00036	0.0059	0.0084
30	0.00044	0.00043	0.00043	0.00043	0.00043		0.00038	0.00038	0.0059	0.0084
31	0.00045	0.00044	0.00044	0.00044	0.00044		0.00039	0.00039	0.0059	0.0084
32	0.00046	0.00045	0.00045	0.00045	0.00044		0.00040	0.00039	0.0059	0.0084
33	0.00047	0.00046	0.00046	0.00046	0.00046		0.00041	0.00040	0.0059	0.0084
34	0.00048	0.00048	0.00047	0.00047	0.00047		0.00042	0.00042	0.0059	0.0084
35	0.00049	0.00049	0.00049	0.00048	0.00048		0.00043	0.00043	0.0059	0.0084
36	0.00050	0.00050	0.00049	0.00049	0.00049		0.00044	0.00043	0.0059	0.0084
37	0.00051	0.00050	0.00050	0.00050	0.00049		0.00044	0.00044	0.0059	0.0084
38	0.00052	0.00052	0.00052	0.00052	0.00051		0.00046	0.00045	0.0059	0.0084
39	0.00056	0.00056	0.00056	0.00055	0.00055		0.00049	0.00049	0.0059	0.0084
40	0.00061	0.00061	0.00060	0.00060	0.00060		0.00053	0.00053	0.0059	0.0084
41	0.00065	0.00064	0.00064	0.00063	0.00063		0.00056	0.00056	0.0059	0.0084
42	0.00068	0.00067	0.00067	0.00067	0.00066		0.00059	0.00059	0.0059	0.0084
43	0.00072	0.00071	0.00071	0.00071	0.00070		0.00063	0.00062	0.0059	0.0084
44	0.00076	0.00075	0.00075	0.00075	0.00074		0.00066	0.00066	0.0059	0.0084
45	0.00079	0.00078	0.00078	0.00077	0.00077		0.00069	0.00068	0.0059	0.0084
46	0.00083	0.00082	0.00082	0.00081	0.00081		0.00072	0.00071	0.0059	0.0084
47	0.00090	0.00090	0.00089	0.00089	0.00088		0.00079	0.00078	0.0059	0.0084
48	0.00103	0.00102	0.00101	0.00101	0.00100		0.00090	0.00089	0.0059	0.0084
49	0.00116	0.00115	0.00114	0.00114	0.00113		0.00101	0.00100	0.0059	0.0084
50	0.00124	0.00123	0.00122	0.00121	0.00120		0.00101	0.00100	0.0088	0.0095
51	0.00133	0.00132	0.00131	0.00130	0.00129		0.00109	0.00108	0.0088	0.0095
52	0.00144	0.00143	0.00142	0.00140	0.00139		0.00118	0.00117	0.0088	0.0095
53	0.00156	0.00155	0.00153	0.00152	0.00151		0.00127	0.00126	0.0088	0.0095
54	0.00168	0.00167	0.00165	0.00164	0.00162		0.00137	0.00136	0.0088	0.0095
55	0.00180	0.00179	0.00177	0.00176	0.00174		0.00147	0.00146	0.0088	0.0095
56	0.00193	0.00192	0.00190	0.00188	0.00187		0.00158	0.00156	0.0088	0.0095
57	0.00210	0.00208	0.00206	0.00204	0.00203		0.00171	0.00170	0.0088	0.0095
58	0.00229	0.00227	0.00225	0.00223	0.00221		0.00187	0.00185	0.0088	0.0095
59	0.00247	0.00245	0.00243	0.00241	0.00239		0.00202	0.00200	0.0088	0.0095
60	0.00262	0.00259	0.00257	0.00255	0.00253		0.00214	0.00212	0.0088	0.0095
61	0.00273	0.00271	0.00268	0.00266	0.00264		0.00223	0.00221	0.0088	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048
62	0.00286	0.00283	0.00281	0.00278	0.00276		0.00233	0.00231	0.0088	0.0095
63	0.00303	0.00301	0.00298	0.00295	0.00293		0.00248	0.00245	0.0088	0.0095
64	0.00326	0.00323	0.00320	0.00317	0.00314		0.00266	0.00263	0.0088	0.0095
65	0.00350	0.00347	0.00344	0.00341	0.00338		0.00287	0.00285	0.0086	0.0070
66	0.00377	0.00374	0.00371	0.00368	0.00365		0.00309	0.00307	0.0086	0.0070
67	0.00405	0.00401	0.00398	0.00394	0.00391		0.00332	0.00329	0.0086	0.0070
68	0.00432	0.00429	0.00425	0.00421	0.00418		0.00354	0.00352	0.0086	0.0070
69	0.00461	0.00457	0.00453	0.00449	0.00446		0.00378	0.00375	0.0086	0.0070
70	0.00493	0.00489	0.00485	0.00481	0.00477		0.00404	0.00402	0.0086	0.0070
71	0.00534	0.00530	0.00525	0.00520	0.00516		0.00438	0.00435	0.0086	0.0070
72	0.00589	0.00584	0.00579	0.00574	0.00569		0.00483	0.00479	0.0086	0.0070
73	0.00658	0.00652	0.00647	0.00641	0.00636		0.00539	0.00536	0.0086	0.0070
74	0.00738	0.00731	0.00725	0.00719	0.00712		0.00605	0.00600	0.0086	0.0070
75	0.00823	0.00816	0.00809	0.00802	0.00795		0.00675	0.00670	0.0086	0.0070
76	0.00909	0.00901	0.00894	0.00886	0.00878		0.00745	0.00740	0.0086	0.0070
77	0.01000	0.00991	0.00983	0.00974	0.00966		0.00820	0.00814	0.0086	0.0070
78	0.01098	0.01088	0.01079	0.01070	0.01060		0.00900	0.00894	0.0086	0.0070
79	0.01206	0.01196	0.01185	0.01175	0.01165		0.00989	0.00982	0.0086	0.0070
80	0.01331	0.01320	0.01308	0.01297	0.01286		0.01091	0.01084	0.0086	0.0070
81	0.01480	0.01468	0.01455	0.01443	0.01430		0.01214	0.01205	0.0086	0.0070
82	0.01663	0.01648	0.01634	0.01620	0.01606		0.01363	0.01354	0.0086	0.0070
83	0.01885	0.01869	0.01853	0.01837	0.01821		0.01546	0.01535	0.0086	0.0070
84	0.02154	0.02136	0.02117	0.02099	0.02081		0.01766	0.01754	0.0086	0.0070
85	0.02472	0.02455	0.02439	0.02423	0.02407		0.02122	0.02111	0.0066	0.0055
86	0.02840	0.02821	0.02803	0.02784	0.02766		0.02439	0.02425	0.0066	0.0055
87	0.03271	0.03250	0.03228	0.03207	0.03186		0.02809	0.02794	0.0066	0.0055
88	0.03784	0.03759	0.03734	0.03709	0.03685		0.03249	0.03231	0.0066	0.0055
89	0.04362	0.04333	0.04305	0.04276	0.04248		0.03746	0.03725	0.0066	0.0055
90	0.05009	0.04976	0.04943	0.04911	0.04878		0.04302	0.04278	0.0066	0.0055
91	0.05728	0.05690	0.05652	0.05615	0.05578		0.04919	0.04892	0.0066	0.0055
92	0.06521	0.06478	0.06436	0.06393	0.06351		0.05600	0.05569	0.0066	0.0055
93	0.07394	0.07345	0.07297	0.07248	0.07201		0.06349	0.06314	0.0066	0.0055
94	0.08306	0.08252	0.08197	0.08143	0.08089		0.07133	0.07094	0.0066	0.0055
95	0.09191	0.09131	0.09070	0.09011	0.08951		0.07893	0.07850	0.0066	0.0055
96	0.10127	0.10061	0.09994	0.09928	0.09863		0.08697	0.08649	0.0066	0.0055
97	0.11114	0.11041	0.10968	0.10896	0.10824		0.09544	0.09492	0.0066	0.0055
98	0.12152	0.12071	0.11992	0.11913	0.11834		0.10435	0.10378	0.0066	0.0055
99	0.13240	0.13153	0.13066	0.12979	0.12894		0.11369	0.11307	0.0066	0.0055
100	0.14379	0.14284	0.14190	0.14096	0.14003		0.12347	0.12280	0.0066	0.0055
101	0.15568	0.15466	0.15364	0.15262	0.15161		0.13369	0.13296	0.0066	0.0055
102	0.16809	0.16698	0.16588	0.16478	0.16369		0.14434	0.14355	0.0066	0.0055
103	0.18100	0.17980	0.17862	0.17744	0.17627		0.15543	0.15457	0.0066	0.0055
104	0.19441	0.19313	0.19186	0.19059	0.18933		0.16695	0.16603	0.0066	0.0055
105	0.19441	0.19313	0.19186	0.19059	0.18933		0.16695	0.16603	0.0066	0.0055

Rate of Employee Death with Spouse Survivor (Non-Postal, Male)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
17	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
18	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
19	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
20	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
21	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
22	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
23	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
24	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
25	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
26	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
27	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
28	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
29	0.00001	0.00001	0.00001	0.00001	0.00001		0.00001	0.00001	0.0059	0.0084
30	0.00002	0.00002	0.00001	0.00001	0.00001		0.00001	0.00001	0.0059	0.0084
31	0.00002	0.00002	0.00002	0.00002	0.00002		0.00002	0.00002	0.0059	0.0084
32	0.00003	0.00003	0.00003	0.00003	0.00003		0.00003	0.00003	0.0059	0.0084
33	0.00005	0.00005	0.00005	0.00005	0.00005		0.00004	0.00004	0.0059	0.0084
34	0.00007	0.00006	0.00006	0.00006	0.00006		0.00006	0.00006	0.0059	0.0084
35	0.00008	0.00008	0.00008	0.00008	0.00008		0.00007	0.00007	0.0059	0.0084
36	0.00010	0.00010	0.00010	0.00010	0.00010		0.00009	0.00009	0.0059	0.0084
37	0.00011	0.00011	0.00011	0.00011	0.00011		0.00010	0.00010	0.0059	0.0084
38	0.00013	0.00013	0.00013	0.00013	0.00013		0.00012	0.00011	0.0059	0.0084
39	0.00016	0.00016	0.00016	0.00015	0.00015		0.00014	0.00014	0.0059	0.0084
40	0.00018	0.00018	0.00018	0.00018	0.00018		0.00016	0.00016	0.0059	0.0084
41	0.00021	0.00020	0.00020	0.00020	0.00020		0.00018	0.00018	0.0059	0.0084
42	0.00023	0.00023	0.00023	0.00022	0.00022		0.00020	0.00020	0.0059	0.0084
43	0.00025	0.00025	0.00025	0.00025	0.00025		0.00022	0.00022	0.0059	0.0084
44	0.00027	0.00027	0.00027	0.00027	0.00027		0.00024	0.00024	0.0059	0.0084
45	0.00028	0.00028	0.00028	0.00028	0.00028		0.00025	0.00024	0.0059	0.0084
46	0.00030	0.00029	0.00029	0.00029	0.00029		0.00026	0.00026	0.0059	0.0084
47	0.00033	0.00033	0.00033	0.00033	0.00033		0.00029	0.00029	0.0059	0.0084
48	0.00040	0.00040	0.00040	0.00040	0.00039		0.00035	0.00035	0.0059	0.0084
49	0.00048	0.00048	0.00048	0.00047	0.00047		0.00042	0.00042	0.0059	0.0084
50	0.00055	0.00054	0.00054	0.00053	0.00053		0.00045	0.00044	0.0088	0.0095
51	0.00061	0.00061	0.00060	0.00060	0.00059		0.00050	0.00050	0.0088	0.0095
52	0.00069	0.00068	0.00068	0.00067	0.00066		0.00056	0.00056	0.0088	0.0095
53	0.00078	0.00077	0.00076	0.00076	0.00075		0.00063	0.00063	0.0088	0.0095
54	0.00087	0.00087	0.00086	0.00085	0.00084		0.00071	0.00071	0.0088	0.0095
55	0.00097	0.00096	0.00095	0.00094	0.00093		0.00079	0.00078	0.0088	0.0095
56	0.00105	0.00104	0.00103	0.00103	0.00102		0.00086	0.00085	0.0088	0.0095
57	0.00115	0.00114	0.00113	0.00112	0.00111		0.00093	0.00093	0.0088	0.0095
58	0.00126	0.00124	0.00123	0.00122	0.00121		0.00102	0.00101	0.0088	0.0095
59	0.00137	0.00135	0.00134	0.00133	0.00132		0.00111	0.00110	0.0088	0.0095
60	0.00146	0.00145	0.00144	0.00142	0.00141		0.00119	0.00118	0.0088	0.0095
61	0.00155	0.00154	0.00152	0.00151	0.00150		0.00126	0.00125	0.0088	0.0095
62	0.00165	0.00164	0.00162	0.00161	0.00159		0.00135	0.00133	0.0088	0.0095
63	0.00177	0.00176	0.00174	0.00173	0.00171		0.00145	0.00143	0.0088	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048
64	0.00191	0.00189	0.00188	0.00186	0.00184		0.00156	0.00154	0.0088	0.0095
65	0.00206	0.00204	0.00202	0.00200	0.00199		0.00169	0.00167	0.0086	0.0070
66	0.00223	0.00221	0.00219	0.00217	0.00215		0.00182	0.00181	0.0086	0.0070
67	0.00242	0.00240	0.00237	0.00235	0.00233		0.00198	0.00197	0.0086	0.0070
68	0.00262	0.00260	0.00257	0.00255	0.00253		0.00215	0.00213	0.0086	0.0070
69	0.00280	0.00278	0.00275	0.00273	0.00271		0.00230	0.00228	0.0086	0.0070
70	0.00297	0.00294	0.00292	0.00289	0.00287		0.00243	0.00242	0.0086	0.0070
71	0.00318	0.00316	0.00313	0.00310	0.00307		0.00261	0.00259	0.0086	0.0070
72	0.00351	0.00348	0.00345	0.00342	0.00339		0.00288	0.00286	0.0086	0.0070
73	0.00397	0.00394	0.00390	0.00387	0.00384		0.00326	0.00323	0.0086	0.0070
74	0.00454	0.00450	0.00446	0.00443	0.00439		0.00372	0.00370	0.0086	0.0070
75	0.00518	0.00514	0.00510	0.00505	0.00501		0.00425	0.00422	0.0086	0.0070
76	0.00584	0.00579	0.00574	0.00569	0.00564		0.00479	0.00475	0.0086	0.0070
77	0.00649	0.00643	0.00638	0.00632	0.00627		0.00532	0.00528	0.0086	0.0070
78	0.00710	0.00704	0.00698	0.00692	0.00686		0.00582	0.00578	0.0086	0.0070
79	0.00767	0.00760	0.00754	0.00747	0.00741		0.00629	0.00624	0.0086	0.0070
80	0.00820	0.00813	0.00806	0.00799	0.00792		0.00672	0.00668	0.0086	0.0070
81	0.00878	0.00871	0.00863	0.00856	0.00848		0.00720	0.00715	0.0086	0.0070
82	0.00950	0.00942	0.00934	0.00926	0.00918		0.00779	0.00773	0.0086	0.0070
83	0.01046	0.01037	0.01028	0.01019	0.01010		0.00857	0.00851	0.0086	0.0070
84	0.01173	0.01163	0.01153	0.01143	0.01134		0.00962	0.00955	0.0086	0.0070
85	0.01339	0.01330	0.01322	0.01313	0.01304		0.01150	0.01144	0.0066	0.0055
86	0.01547	0.01537	0.01526	0.01516	0.01506		0.01328	0.01321	0.0066	0.0055
87	0.01805	0.01793	0.01781	0.01769	0.01757		0.01550	0.01541	0.0066	0.0055
88	0.02123	0.02109	0.02095	0.02081	0.02067		0.01823	0.01813	0.0066	0.0055
89	0.02494	0.02477	0.02461	0.02445	0.02428		0.02141	0.02130	0.0066	0.0055
90	0.02919	0.02899	0.02880	0.02861	0.02842		0.02506	0.02492	0.0066	0.0055
91	0.03399	0.03376	0.03354	0.03332	0.03310		0.02919	0.02902	0.0066	0.0055
92	0.03936	0.03910	0.03884	0.03859	0.03833		0.03380	0.03361	0.0066	0.0055
93	0.04533	0.04503	0.04473	0.04444	0.04414		0.03892	0.03871	0.0066	0.0055
94	0.05165	0.05131	0.05097	0.05064	0.05030		0.04435	0.04411	0.0066	0.0055
95	0.05789	0.05751	0.05713	0.05676	0.05638		0.04972	0.04944	0.0066	0.0055
96	0.06454	0.06411	0.06369	0.06327	0.06285		0.05542	0.05511	0.0066	0.0055
97	0.07158	0.07110	0.07063	0.07017	0.06970		0.06146	0.06113	0.0066	0.0055
98	0.07901	0.07849	0.07797	0.07745	0.07694		0.06785	0.06747	0.0066	0.0055
99	0.08683	0.08626	0.08569	0.08513	0.08456		0.07457	0.07416	0.0066	0.0055
100	0.09505	0.09443	0.09380	0.09319	0.09257		0.08163	0.08118	0.0066	0.0055
101	0.10367	0.10298	0.10230	0.10163	0.10096		0.08902	0.08853	0.0066	0.0055
102	0.11268	0.11193	0.11119	0.11046	0.10973		0.09676	0.09623	0.0066	0.0055
103	0.12207	0.12127	0.12047	0.11967	0.11888		0.10483	0.10425	0.0066	0.0055
104	0.13187	0.13100	0.13013	0.12927	0.12842		0.11324	0.11262	0.0066	0.0055
105	0.13187	0.13100	0.13013	0.12927	0.12842		0.11324	0.11262	0.0066	0.0055

Non-Disability Annuitant Death Rate (Non-Postal, Male)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
17	0.00075	0.00075	0.00074	0.00074	0.00073		0.00065	0.00065	0.0059	0.0084
18	0.00076	0.00075	0.00075	0.00074	0.00074		0.00066	0.00066	0.0059	0.0084
19	0.00077	0.00076	0.00076	0.00075	0.00075		0.00067	0.00066	0.0059	0.0084
20	0.00077	0.00077	0.00076	0.00076	0.00076		0.00067	0.00067	0.0059	0.0084
21	0.00078	0.00078	0.00077	0.00077	0.00076		0.00068	0.00068	0.0059	0.0084
22	0.00079	0.00078	0.00078	0.00078	0.00077		0.00069	0.00068	0.0059	0.0084
23	0.00080	0.00079	0.00079	0.00078	0.00078		0.00070	0.00069	0.0059	0.0084
24	0.00080	0.00080	0.00080	0.00079	0.00079		0.00070	0.00070	0.0059	0.0084
25	0.00081	0.00081	0.00080	0.00080	0.00079		0.00071	0.00070	0.0059	0.0084
26	0.00082	0.00082	0.00081	0.00081	0.00080		0.00072	0.00071	0.0059	0.0084
27	0.00083	0.00082	0.00082	0.00081	0.00081		0.00072	0.00072	0.0059	0.0084
28	0.00084	0.00083	0.00083	0.00082	0.00082		0.00073	0.00073	0.0059	0.0084
29	0.00085	0.00084	0.00084	0.00083	0.00083		0.00074	0.00073	0.0059	0.0084
30	0.00085	0.00085	0.00084	0.00084	0.00083		0.00075	0.00074	0.0059	0.0084
31	0.00086	0.00086	0.00085	0.00085	0.00084		0.00075	0.00075	0.0059	0.0084
32	0.00087	0.00087	0.00086	0.00086	0.00085		0.00076	0.00075	0.0059	0.0084
33	0.00088	0.00088	0.00087	0.00087	0.00086		0.00077	0.00076	0.0059	0.0084
34	0.00089	0.00088	0.00088	0.00087	0.00087		0.00078	0.00077	0.0059	0.0084
35	0.00090	0.00089	0.00089	0.00088	0.00088		0.00078	0.00078	0.0059	0.0084
36	0.00091	0.00090	0.00090	0.00089	0.00089		0.00079	0.00079	0.0059	0.0084
37	0.00092	0.00091	0.00091	0.00090	0.00090		0.00080	0.00079	0.0059	0.0084
38	0.00093	0.00092	0.00092	0.00091	0.00090		0.00081	0.00080	0.0059	0.0084
39	0.00094	0.00093	0.00092	0.00092	0.00091		0.00082	0.00081	0.0059	0.0084
40	0.00095	0.00094	0.00093	0.00093	0.00092		0.00083	0.00082	0.0059	0.0084
41	0.00095	0.00095	0.00094	0.00094	0.00093		0.00083	0.00083	0.0059	0.0084
42	0.00096	0.00096	0.00095	0.00095	0.00094		0.00084	0.00083	0.0059	0.0084
43	0.00097	0.00097	0.00096	0.00096	0.00095		0.00085	0.00084	0.0059	0.0084
44	0.00098	0.00098	0.00097	0.00097	0.00096		0.00086	0.00085	0.0059	0.0084
45	0.00099	0.00099	0.00098	0.00098	0.00097		0.00087	0.00086	0.0059	0.0084
46	0.00100	0.00100	0.00099	0.00099	0.00098		0.00088	0.00087	0.0059	0.0084
47	0.00101	0.00101	0.00100	0.00100	0.00099		0.00089	0.00088	0.0059	0.0084
48	0.00143	0.00142	0.00141	0.00140	0.00140		0.00125	0.00124	0.0059	0.0084
49	0.00179	0.00178	0.00177	0.00176	0.00175		0.00156	0.00155	0.0059	0.0084
50	0.00206	0.00205	0.00203	0.00201	0.00199		0.00168	0.00167	0.0088	0.0095
51	0.00232	0.00230	0.00228	0.00226	0.00224		0.00189	0.00187	0.0088	0.0095
52	0.00253	0.00251	0.00249	0.00247	0.00245		0.00207	0.00205	0.0088	0.0095
53	0.00272	0.00270	0.00268	0.00265	0.00263		0.00222	0.00220	0.0088	0.0095
54	0.00291	0.00289	0.00286	0.00284	0.00281		0.00238	0.00236	0.0088	0.0095
55	0.00314	0.00311	0.00309	0.00306	0.00303		0.00256	0.00254	0.0088	0.0095
56	0.00343	0.00340	0.00337	0.00334	0.00331		0.00280	0.00277	0.0088	0.0095
57	0.00378	0.00375	0.00372	0.00368	0.00365		0.00309	0.00306	0.0088	0.0095
58	0.00420	0.00416	0.00412	0.00409	0.00405		0.00343	0.00339	0.0088	0.0095
59	0.00468	0.00464	0.00460	0.00456	0.00452		0.00382	0.00379	0.0088	0.0095
60	0.00520	0.00515	0.00511	0.00506	0.00502		0.00424	0.00420	0.0088	0.0095
61	0.00571	0.00566	0.00561	0.00556	0.00551		0.00466	0.00462	0.0088	0.0095
62	0.00624	0.00619	0.00613	0.00608	0.00602		0.00509	0.00504	0.0088	0.0095
63	0.00681	0.00675	0.00669	0.00663	0.00657		0.00556	0.00550	0.0088	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
64	0.00740	0.00734	0.00727	0.00721	0.00714		0.00604	0.00598	0.0088	0.0095
65	0.00798	0.00791	0.00784	0.00778	0.00771		0.00654	0.00650	0.0086	0.0070
66	0.00866	0.00859	0.00852	0.00844	0.00837		0.00710	0.00705	0.0086	0.0070
67	0.00953	0.00944	0.00936	0.00928	0.00920		0.00781	0.00776	0.0086	0.0070
68	0.01054	0.01045	0.01036	0.01027	0.01018		0.00864	0.00858	0.0086	0.0070
69	0.01168	0.01158	0.01148	0.01138	0.01128		0.00957	0.00951	0.0086	0.0070
70	0.01290	0.01278	0.01267	0.01257	0.01246		0.01057	0.01050	0.0086	0.0070
71	0.01425	0.01412	0.01400	0.01388	0.01376		0.01168	0.01160	0.0086	0.0070
72	0.01587	0.01573	0.01559	0.01546	0.01533		0.01301	0.01292	0.0086	0.0070
73	0.01781	0.01766	0.01751	0.01736	0.01721		0.01460	0.01450	0.0086	0.0070
74	0.02005	0.01988	0.01971	0.01954	0.01937		0.01644	0.01633	0.0086	0.0070
75	0.02265	0.02245	0.02226	0.02207	0.02188		0.01857	0.01844	0.0086	0.0070
76	0.02551	0.02529	0.02507	0.02486	0.02465		0.02092	0.02077	0.0086	0.0070
77	0.02878	0.02853	0.02829	0.02804	0.02780		0.02360	0.02343	0.0086	0.0070
78	0.03245	0.03217	0.03190	0.03162	0.03135		0.02661	0.02642	0.0086	0.0070
79	0.03673	0.03641	0.03610	0.03579	0.03548		0.03011	0.02990	0.0086	0.0070
80	0.04175	0.04139	0.04104	0.04069	0.04034		0.03423	0.03399	0.0086	0.0070
81	0.04758	0.04718	0.04677	0.04637	0.04597		0.03901	0.03874	0.0086	0.0070
82	0.05430	0.05384	0.05337	0.05291	0.05246		0.04452	0.04421	0.0086	0.0070
83	0.06183	0.06130	0.06077	0.06025	0.05973		0.05069	0.05033	0.0086	0.0070
84	0.07001	0.06940	0.06881	0.06822	0.06763		0.05739	0.05699	0.0086	0.0070
85	0.07884	0.07832	0.07780	0.07728	0.07677		0.06770	0.06733	0.0066	0.0055
86	0.08851	0.08792	0.08734	0.08677	0.08619		0.07600	0.07559	0.0066	0.0055
87	0.09943	0.09877	0.09812	0.09747	0.09683		0.08538	0.08491	0.0066	0.0055
88	0.11191	0.11117	0.11044	0.10971	0.10898		0.09610	0.09557	0.0066	0.0055
89	0.12604	0.12521	0.12438	0.12356	0.12275		0.10824	0.10764	0.0066	0.0055
90	0.14177	0.14083	0.13990	0.13898	0.13806		0.12174	0.12107	0.0066	0.0055
91	0.15905	0.15800	0.15696	0.15592	0.15489		0.13658	0.13583	0.0066	0.0055
92	0.17782	0.17665	0.17548	0.17432	0.17317		0.15270	0.15186	0.0066	0.0055
93	0.19799	0.19669	0.19539	0.19410	0.19282		0.17002	0.16909	0.0066	0.0055
94	0.21950	0.21805	0.21661	0.21518	0.21376		0.18849	0.18746	0.0066	0.0055
95	0.24209	0.24049	0.23891	0.23733	0.23576		0.20789	0.20675	0.0066	0.0055
96	0.26510	0.26335	0.26161	0.25988	0.25817		0.22764	0.22639	0.0066	0.0055
97	0.28776	0.28586	0.28397	0.28210	0.28024		0.24711	0.24575	0.0066	0.0055
98	0.30955	0.30750	0.30547	0.30346	0.30146		0.26582	0.26435	0.0066	0.0055
99	0.32989	0.32771	0.32555	0.32340	0.32127		0.28329	0.28173	0.0066	0.0055
100	0.34893	0.34662	0.34434	0.34206	0.33981		0.29963	0.29799	0.0066	0.0055
101	0.36687	0.36445	0.36204	0.35965	0.35728		0.31504	0.31331	0.0066	0.0055
102	0.38389	0.38136	0.37884	0.37634	0.37386		0.32966	0.32785	0.0066	0.0055
103	0.40018	0.39754	0.39491	0.39231	0.38972		0.34365	0.34176	0.0066	0.0055
104	0.41586	0.41312	0.41039	0.40768	0.40499		0.35711	0.35515	0.0066	0.0055
105	0.43102	0.42818	0.42535	0.42255	0.41976		0.37013	0.36810	0.0066	0.0055
106	0.44572	0.44278	0.43986	0.43696	0.43407		0.38276	0.38065	0.0066	0.0055
107	0.45999	0.45695	0.45394	0.45094	0.44796		0.39500	0.39283	0.0066	0.0055
108	0.47378	0.47066	0.46755	0.46447	0.46140		0.40685	0.40461	0.0066	0.0055
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000

Death Rate for Spouse Survivors of Males (Non-Postal)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
17	0.00072	0.00072	0.00071	0.00071	0.00070		0.00061	0.00061	0.0069	0.0084
18	0.00070	0.00070	0.00069	0.00069	0.00068		0.00060	0.00059	0.0069	0.0084
19	0.00068	0.00068	0.00067	0.00067	0.00066		0.00058	0.00058	0.0069	0.0084
20	0.00066	0.00066	0.00066	0.00065	0.00065		0.00057	0.00056	0.0069	0.0084
21	0.00065	0.00065	0.00064	0.00064	0.00063		0.00055	0.00055	0.0069	0.0084
22	0.00064	0.00063	0.00063	0.00062	0.00062		0.00054	0.00054	0.0069	0.0084
23	0.00063	0.00062	0.00062	0.00061	0.00061		0.00053	0.00053	0.0069	0.0084
24	0.00062	0.00061	0.00061	0.00061	0.00060		0.00053	0.00052	0.0069	0.0084
25	0.00061	0.00061	0.00060	0.00060	0.00060		0.00052	0.00052	0.0069	0.0084
26	0.00061	0.00060	0.00060	0.00060	0.00059		0.00052	0.00051	0.0069	0.0084
27	0.00061	0.00060	0.00060	0.00060	0.00059		0.00052	0.00051	0.0069	0.0084
28	0.00061	0.00061	0.00060	0.00060	0.00059		0.00052	0.00052	0.0069	0.0084
29	0.00062	0.00061	0.00061	0.00060	0.00060		0.00053	0.00052	0.0069	0.0084
30	0.00063	0.00062	0.00062	0.00061	0.00061		0.00054	0.00053	0.0069	0.0084
31	0.00064	0.00064	0.00064	0.00063	0.00063		0.00055	0.00054	0.0069	0.0084
32	0.00067	0.00066	0.00066	0.00065	0.00065		0.00057	0.00056	0.0069	0.0084
33	0.00070	0.00069	0.00069	0.00068	0.00068		0.00060	0.00059	0.0069	0.0084
34	0.00074	0.00074	0.00073	0.00073	0.00072		0.00063	0.00063	0.0069	0.0084
35	0.00079	0.00079	0.00078	0.00078	0.00077		0.00068	0.00067	0.0069	0.0084
36	0.00086	0.00086	0.00085	0.00084	0.00084		0.00073	0.00073	0.0069	0.0084
37	0.00095	0.00094	0.00093	0.00093	0.00092		0.00081	0.00080	0.0069	0.0084
38	0.00105	0.00104	0.00104	0.00103	0.00102		0.00090	0.00089	0.0069	0.0084
39	0.00117	0.00117	0.00116	0.00115	0.00114		0.00100	0.00099	0.0069	0.0084
40	0.00132	0.00131	0.00130	0.00130	0.00129		0.00113	0.00112	0.0069	0.0084
41	0.00149	0.00148	0.00147	0.00146	0.00145		0.00127	0.00126	0.0069	0.0084
42	0.00169	0.00167	0.00166	0.00165	0.00164		0.00144	0.00143	0.0069	0.0084
43	0.00190	0.00188	0.00187	0.00186	0.00185		0.00162	0.00160	0.0069	0.0084
44	0.00213	0.00211	0.00210	0.00208	0.00207		0.00181	0.00180	0.0069	0.0084
45	0.00237	0.00235	0.00233	0.00232	0.00230		0.00202	0.00200	0.0069	0.0084
46	0.00262	0.00260	0.00258	0.00256	0.00255		0.00223	0.00221	0.0069	0.0084
47	0.00288	0.00286	0.00284	0.00282	0.00280		0.00245	0.00243	0.0069	0.0084
48	0.00314	0.00312	0.00310	0.00308	0.00306		0.00268	0.00266	0.0069	0.0084
49	0.00339	0.00337	0.00334	0.00332	0.00330		0.00289	0.00287	0.0069	0.0084
50	0.00356	0.00353	0.00350	0.00347	0.00344		0.00291	0.00289	0.0087	0.0095
51	0.00370	0.00367	0.00364	0.00361	0.00358		0.00303	0.00300	0.0087	0.0095
52	0.00377	0.00374	0.00371	0.00368	0.00364		0.00309	0.00306	0.0087	0.0095
53	0.00381	0.00378	0.00374	0.00371	0.00368		0.00312	0.00309	0.0087	0.0095
54	0.00388	0.00384	0.00381	0.00378	0.00374		0.00317	0.00314	0.0087	0.0095
55	0.00403	0.00399	0.00396	0.00392	0.00389		0.00329	0.00326	0.0087	0.0095
56	0.00427	0.00424	0.00420	0.00416	0.00413		0.00350	0.00346	0.0087	0.0095
57	0.00461	0.00457	0.00453	0.00449	0.00445		0.00377	0.00373	0.0087	0.0095
58	0.00498	0.00494	0.00489	0.00485	0.00481		0.00407	0.00404	0.0087	0.0095
59	0.00537	0.00532	0.00528	0.00523	0.00519		0.00439	0.00435	0.0087	0.0095
60	0.00578	0.00573	0.00568	0.00564	0.00559		0.00473	0.00469	0.0087	0.0095
61	0.00625	0.00619	0.00614	0.00608	0.00603		0.00511	0.00506	0.0087	0.0095
62	0.00680	0.00674	0.00668	0.00663	0.00657		0.00556	0.00551	0.0087	0.0095
63	0.00749	0.00742	0.00736	0.00729	0.00723		0.00612	0.00606	0.0087	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
64	0.00829	0.00821	0.00814	0.00807	0.00800		0.00678	0.00671	0.0087	0.0095
65	0.00916	0.00909	0.00902	0.00895	0.00887		0.00763	0.00758	0.0079	0.0070
66	0.00998	0.00990	0.00982	0.00974	0.00967		0.00831	0.00825	0.0079	0.0070
67	0.01075	0.01067	0.01058	0.01050	0.01042		0.00896	0.00890	0.0079	0.0070
68	0.01159	0.01150	0.01141	0.01132	0.01123		0.00966	0.00959	0.0079	0.0070
69	0.01262	0.01252	0.01242	0.01232	0.01222		0.01051	0.01044	0.0079	0.0070
70	0.01389	0.01378	0.01367	0.01357	0.01346		0.01158	0.01150	0.0079	0.0070
71	0.01541	0.01528	0.01516	0.01504	0.01493		0.01284	0.01275	0.0079	0.0070
72	0.01707	0.01694	0.01680	0.01667	0.01654		0.01422	0.01413	0.0079	0.0070
73	0.01880	0.01865	0.01850	0.01836	0.01821		0.01567	0.01556	0.0079	0.0070
74	0.02066	0.02050	0.02033	0.02017	0.02001		0.01721	0.01709	0.0079	0.0070
75	0.02279	0.02261	0.02243	0.02226	0.02208		0.01899	0.01886	0.0079	0.0070
76	0.02520	0.02500	0.02481	0.02461	0.02442		0.02100	0.02085	0.0079	0.0070
77	0.02798	0.02776	0.02754	0.02732	0.02711		0.02332	0.02315	0.0079	0.0070
78	0.03113	0.03088	0.03064	0.03040	0.03016		0.02594	0.02576	0.0079	0.0070
79	0.03446	0.03419	0.03392	0.03365	0.03338		0.02871	0.02851	0.0079	0.0070
80	0.03805	0.03775	0.03746	0.03716	0.03687		0.03171	0.03149	0.0079	0.0070
81	0.04224	0.04190	0.04157	0.04124	0.04092		0.03519	0.03495	0.0079	0.0070
82	0.04741	0.04703	0.04666	0.04629	0.04593		0.03950	0.03922	0.0079	0.0070
83	0.05358	0.05316	0.05274	0.05232	0.05191		0.04465	0.04433	0.0079	0.0070
84	0.06061	0.06013	0.05965	0.05918	0.05871		0.05050	0.05015	0.0079	0.0070
85	0.06829	0.06788	0.06747	0.06707	0.06667		0.05946	0.05914	0.0060	0.0055
86	0.07657	0.07611	0.07565	0.07520	0.07475		0.06667	0.06631	0.0060	0.0055
87	0.08569	0.08518	0.08467	0.08416	0.08365		0.07461	0.07420	0.0060	0.0055
88	0.09578	0.09521	0.09464	0.09407	0.09351		0.08340	0.08294	0.0060	0.0055
89	0.10694	0.10630	0.10566	0.10503	0.10440		0.09312	0.09260	0.0060	0.0055
90	0.11934	0.11862	0.11791	0.11720	0.11650		0.10391	0.10334	0.0060	0.0055
91	0.13311	0.13231	0.13152	0.13073	0.12995		0.11591	0.11527	0.0060	0.0055
92	0.14833	0.14744	0.14655	0.14567	0.14480		0.12915	0.12844	0.0060	0.0055
93	0.16478	0.16379	0.16281	0.16183	0.16086		0.14348	0.14269	0.0060	0.0055
94	0.18216	0.18107	0.17998	0.17890	0.17783		0.15862	0.15774	0.0060	0.0055
95	0.20023	0.19903	0.19784	0.19665	0.19547		0.17435	0.17339	0.0060	0.0055
96	0.21935	0.21803	0.21672	0.21542	0.21413		0.19099	0.18994	0.0060	0.0055
97	0.23996	0.23852	0.23709	0.23567	0.23425		0.20894	0.20779	0.0060	0.0055
98	0.26207	0.26050	0.25894	0.25738	0.25584		0.22820	0.22694	0.0060	0.0055
99	0.28526	0.28355	0.28185	0.28016	0.27848		0.24839	0.24702	0.0060	0.0055
100	0.30871	0.30686	0.30502	0.30319	0.30137		0.26881	0.26733	0.0060	0.0055
101	0.33155	0.32956	0.32758	0.32562	0.32366		0.28869	0.28711	0.0060	0.0055
102	0.35205	0.34993	0.34783	0.34575	0.34367		0.30654	0.30485	0.0060	0.0055
103	0.37040	0.36818	0.36597	0.36377	0.36159		0.32252	0.32075	0.0060	0.0055
104	0.38669	0.38437	0.38207	0.37977	0.37749		0.33671	0.33485	0.0060	0.0055
105	0.40098	0.39857	0.39618	0.39380	0.39144		0.34914	0.34722	0.0060	0.0055
106	0.41335	0.41087	0.40841	0.40596	0.40352		0.35992	0.35794	0.0060	0.0055
107	0.42391	0.42137	0.41884	0.41632	0.41383		0.36911	0.36708	0.0060	0.0055
108	0.43272	0.43012	0.42754	0.42497	0.42242		0.37678	0.37471	0.0060	0.0055
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000

Disability Annuitants (Non-Postal, Male)

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
17	0.00110	0.00109	0.00109	0.00108	0.00108		0.00096	0.00095	0.0059	0.0084	1.753	1.314	0.650
18	0.00111	0.00111	0.00110	0.00109	0.00109		0.00097	0.00096	0.0059	0.0084	1.753	1.314	0.650
19	0.00112	0.00112	0.00111	0.00110	0.00110		0.00098	0.00097	0.0059	0.0084	1.753	1.314	0.650
20	0.00114	0.00113	0.00112	0.00112	0.00111		0.00099	0.00098	0.0059	0.0084	1.753	1.314	0.650
21	0.00115	0.00114	0.00113	0.00113	0.00112		0.00100	0.00099	0.0059	0.0084	1.753	1.314	0.650
22	0.00116	0.00115	0.00114	0.00114	0.00113		0.00101	0.00100	0.0059	0.0084	1.753	1.314	0.650
23	0.00117	0.00116	0.00116	0.00115	0.00114		0.00102	0.00101	0.0059	0.0084	1.753	1.314	0.650
24	0.00118	0.00117	0.00117	0.00116	0.00115		0.00103	0.00102	0.0059	0.0084	1.753	1.314	0.650
25	0.00119	0.00119	0.00118	0.00117	0.00117		0.00104	0.00103	0.0059	0.0084	1.753	1.314	0.650
26	0.00121	0.00120	0.00119	0.00118	0.00118		0.00105	0.00104	0.0059	0.0084	1.753	1.314	0.650
27	0.00172	0.00171	0.00170	0.00169	0.00168		0.00150	0.00149	0.0059	0.0084	1.753	1.314	0.650
28	0.00213	0.00211	0.00210	0.00209	0.00208		0.00186	0.00184	0.0059	0.0084	1.753	1.314	0.650
29	0.00242	0.00240	0.00239	0.00238	0.00236		0.00211	0.00209	0.0059	0.0084	1.753	1.314	0.650
30	0.00261	0.00259	0.00258	0.00256	0.00255		0.00228	0.00226	0.0059	0.0084	1.753	1.314	0.650
31	0.00273	0.00271	0.00270	0.00268	0.00266		0.00238	0.00236	0.0059	0.0084	1.753	1.314	0.650
32	0.00282	0.00280	0.00279	0.00277	0.00275		0.00246	0.00244	0.0059	0.0084	1.753	1.314	0.650
33	0.00293	0.00291	0.00290	0.00288	0.00286		0.00256	0.00254	0.0059	0.0084	1.753	1.314	0.650
34	0.00314	0.00312	0.00310	0.00309	0.00307		0.00274	0.00272	0.0059	0.0084	1.753	1.314	0.650
35	0.00351	0.00349	0.00347	0.00345	0.00343		0.00306	0.00304	0.0059	0.0084	1.753	1.314	0.650
36	0.00405	0.00402	0.00400	0.00397	0.00395		0.00353	0.00350	0.0059	0.0084	1.753	1.314	0.650
37	0.00469	0.00466	0.00463	0.00461	0.00458		0.00409	0.00406	0.0059	0.0084	1.753	1.314	0.650
38	0.00535	0.00532	0.00529	0.00526	0.00522		0.00467	0.00463	0.0059	0.0084	1.753	1.314	0.650
39	0.00595	0.00592	0.00588	0.00585	0.00582		0.00520	0.00515	0.0059	0.0084	1.753	1.314	0.650
40	0.00646	0.00642	0.00638	0.00634	0.00631		0.00564	0.00559	0.0059	0.0084	1.753	1.314	0.650
41	0.00683	0.00679	0.00675	0.00671	0.00667		0.00596	0.00591	0.0059	0.0084	1.753	1.314	0.650
42	0.00714	0.00710	0.00705	0.00701	0.00697		0.00623	0.00618	0.0059	0.0084	1.753	1.314	0.650
43	0.00751	0.00746	0.00742	0.00738	0.00733		0.00655	0.00650	0.0059	0.0084	1.753	1.314	0.650
44	0.00803	0.00798	0.00793	0.00789	0.00784		0.00701	0.00695	0.0059	0.0084	1.753	1.314	0.650
45	0.00873	0.00868	0.00863	0.00858	0.00853		0.00762	0.00756	0.0059	0.0084	1.753	1.314	0.680
46	0.00950	0.00944	0.00938	0.00933	0.00927		0.00829	0.00822	0.0059	0.0084	1.753	1.314	0.690
47	0.01019	0.01013	0.01007	0.01001	0.00995		0.00889	0.00882	0.0059	0.0084	1.753	1.314	0.717

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
48	0.01078	0.01072	0.01065	0.01059	0.01053		0.00941	0.00933	0.0059	0.0084	1.753	1.314	0.742
49	0.01131	0.01125	0.01118	0.01111	0.01105		0.00987	0.00979	0.0059	0.0084	1.753	1.314	0.768
50	0.01173	0.01163	0.01152	0.01142	0.01132		0.00957	0.00948	0.0088	0.0095	1.753	1.314	0.780
51	0.01247	0.01236	0.01225	0.01214	0.01203		0.01017	0.01008	0.0088	0.0095	1.753	1.314	0.796
52	0.01339	0.01327	0.01316	0.01304	0.01293		0.01093	0.01082	0.0088	0.0095	1.753	1.314	0.817
53	0.01451	0.01439	0.01426	0.01413	0.01401		0.01184	0.01173	0.0088	0.0095	1.753	1.314	0.824
54	0.01583	0.01569	0.01555	0.01541	0.01528		0.01292	0.01279	0.0088	0.0095	1.753	1.314	0.836
55	0.01726	0.01711	0.01696	0.01681	0.01666		0.01408	0.01395	0.0088	0.0095	1.753	1.314	0.854
56	0.01876	0.01859	0.01843	0.01827	0.01811		0.01531	0.01516	0.0088	0.0095	1.753	1.314	0.887
57	0.02038	0.02020	0.02002	0.01984	0.01967		0.01663	0.01647	0.0088	0.0095	1.753	1.314	0.911
58	0.02198	0.02179	0.02160	0.02141	0.02122		0.01794	0.01777	0.0088	0.0095	1.753	1.314	0.922
59	0.02326	0.02306	0.02286	0.02265	0.02245		0.01898	0.01880	0.0088	0.0095	1.753	1.314	0.933
60	0.02422	0.02401	0.02380	0.02359	0.02338		0.01977	0.01958	0.0088	0.0095	1.753	1.314	0.954
61	0.02503	0.02481	0.02459	0.02438	0.02416		0.02043	0.02023	0.0088	0.0095	1.753	1.314	0.974
62	0.02578	0.02555	0.02533	0.02510	0.02488		0.02104	0.02084	0.0088	0.0095	1.753	1.314	0.989
63	0.02647	0.02624	0.02601	0.02578	0.02555		0.02160	0.02140	0.0088	0.0095	1.753	1.314	0.997
64	0.02724	0.02700	0.02676	0.02652	0.02629		0.02223	0.02201	0.0088	0.0095	1.753	1.314	1.000
65	0.02853	0.02828	0.02804	0.02780	0.02756		0.02339	0.02322	0.0086	0.0070	1.702	1.301	1.000
66	0.03066	0.03040	0.03013	0.02987	0.02962		0.02514	0.02496	0.0086	0.0070	1.652	1.288	1.000
67	0.03323	0.03294	0.03266	0.03238	0.03210		0.02724	0.02705	0.0086	0.0070	1.601	1.276	1.000
68	0.03596	0.03565	0.03535	0.03504	0.03474		0.02948	0.02928	0.0086	0.0070	1.551	1.263	1.000
69	0.03864	0.03830	0.03797	0.03765	0.03732		0.03167	0.03145	0.0086	0.0070	1.500	1.250	1.000
70	0.04110	0.04074	0.04039	0.04005	0.03970		0.03369	0.03346	0.0086	0.0070	1.500	1.250	1.000
71	0.04340	0.04302	0.04265	0.04229	0.04192		0.03558	0.03533	0.0086	0.0070	1.500	1.250	1.000
72	0.04560	0.04521	0.04482	0.04443	0.04405		0.03738	0.03712	0.0086	0.0070	1.500	1.250	1.000
73	0.04786	0.04745	0.04704	0.04663	0.04623		0.03924	0.03896	0.0086	0.0070	1.500	1.250	1.000
74	0.05038	0.04995	0.04952	0.04909	0.04867		0.04130	0.04101	0.0086	0.0070	1.500	1.250	1.000
75	0.05361	0.05315	0.05270	0.05224	0.05179		0.04395	0.04365	0.0086	0.0070	1.500	1.250	1.000
76	0.05780	0.05730	0.05681	0.05632	0.05583		0.04738	0.04705	0.0086	0.0070	1.500	1.250	1.000
77	0.06322	0.06268	0.06214	0.06161	0.06108		0.05183	0.05147	0.0086	0.0070	1.500	1.250	1.000
78	0.06932	0.06872	0.06813	0.06755	0.06696		0.05683	0.05643	0.0086	0.0070	1.500	1.250	1.000
79	0.07565	0.07500	0.07435	0.07371	0.07308		0.06202	0.06158	0.0086	0.0070	1.500	1.250	1.000

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
80	0.08162	0.08092	0.08022	0.07953	0.07885		0.06692	0.06645	0.0086	0.0070	1.500	1.250	1.000
81	0.08715	0.08640	0.08566	0.08492	0.08419		0.07145	0.07095	0.0086	0.0070	1.500	1.250	1.000
82	0.09257	0.09177	0.09098	0.09020	0.08942		0.07589	0.07536	0.0086	0.0070	1.500	1.250	1.000
83	0.09862	0.09777	0.09693	0.09610	0.09527		0.08085	0.08028	0.0086	0.0070	1.500	1.250	1.000
84	0.10617	0.10526	0.10435	0.10346	0.10257		0.08704	0.08643	0.0086	0.0070	1.500	1.250	1.000
85	0.11560	0.11483	0.11407	0.11332	0.11257		0.09926	0.09872	0.0066	0.0055	1.500	1.250	1.000
86	0.12695	0.12612	0.12528	0.12446	0.12363		0.10902	0.10842	0.0066	0.0055	1.500	1.250	1.000
87	0.13985	0.13893	0.13801	0.13710	0.13620		0.12010	0.11943	0.0066	0.0055	1.500	1.250	1.000
88	0.15387	0.15286	0.15185	0.15085	0.14985		0.13213	0.13141	0.0066	0.0055	1.500	1.250	1.000
89	0.16833	0.16722	0.16612	0.16502	0.16393		0.14455	0.14376	0.0066	0.0055	1.500	1.250	1.000
90	0.18339	0.18218	0.18098	0.17978	0.17860		0.15748	0.15662	0.0066	0.0055	1.500	1.250	1.000
91	0.19949	0.19817	0.19686	0.19556	0.19427		0.17130	0.17036	0.0066	0.0055	1.500	1.250	1.000
92	0.21638	0.21495	0.21353	0.21213	0.21073		0.18581	0.18479	0.0066	0.0055	1.500	1.250	1.000
93	0.23347	0.23193	0.23039	0.22887	0.22736		0.20048	0.19938	0.0066	0.0055	1.500	1.250	1.000
94	0.25020	0.24855	0.24691	0.24528	0.24366		0.21485	0.21367	0.0066	0.0055	1.500	1.250	1.000
95	0.26641	0.26465	0.26291	0.26117	0.25945		0.22878	0.22752	0.0066	0.0055	1.500	1.250	1.000
96	0.28131	0.27945	0.27761	0.27578	0.27396		0.24157	0.24024	0.0066	0.0055	1.500	1.250	1.000
97	0.29608	0.29413	0.29219	0.29026	0.28834		0.25426	0.25286	0.0066	0.0055	1.500	1.250	1.000
98	0.31135	0.30930	0.30726	0.30523	0.30322		0.26737	0.26590	0.0066	0.0055	1.500	1.250	1.000
99	0.32701	0.32485	0.32271	0.32058	0.31846		0.28081	0.27927	0.0066	0.0055	1.500	1.250	1.000
100	0.34276	0.34050	0.33826	0.33602	0.33381		0.29434	0.29272	0.0066	0.0055	1.500	1.250	1.000
101	0.35851	0.35615	0.35380	0.35146	0.34914		0.30787	0.30617	0.0066	0.0055	1.500	1.250	1.000
102	0.37421	0.37174	0.36928	0.36685	0.36443		0.32134	0.31958	0.0066	0.0055	1.500	1.250	1.000
103	0.38976	0.38718	0.38463	0.38209	0.37957		0.33469	0.33285	0.0066	0.0055	1.500	1.250	1.000
104	0.40529	0.40262	0.39996	0.39732	0.39470		0.34803	0.34612	0.0066	0.0055	1.500	1.250	1.000
105	0.42006	0.41728	0.41453	0.41179	0.40908		0.36071	0.35873	0.0066	0.0055	1.500	1.250	1.000
106	0.43375	0.43088	0.42804	0.42521	0.42241		0.37247	0.37042	0.0066	0.0055	1.500	1.250	1.000
107	0.43962	0.43671	0.43383	0.43097	0.42812		0.37751	0.37543	0.0066	0.0055	1.500	1.250	1.000
108	0.44485	0.44191	0.43900	0.43610	0.43322		0.38200	0.37990	0.0066	0.0055	1.500	1.250	1.000
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000	1.500	1.250	1.000

Disability (Male) and Survivors of Males (Non-Postal)

Age	Disability Retirement Rate	Non-Death Termination of Disability			Survivor Spouse Remarriage		
		Duration 1	Duration 2	Duration 3	Duration 1	Duration 2	Duration 3
17	0.00020	0.00197	0.00000	0.00000	0.00000	0.00000	0.01593
18	0.00016	0.00240	0.00000	0.00000	0.00000	0.00000	0.01715
19	0.00012	0.00274	0.00084	0.00000	0.00000	0.00000	0.01792
20	0.00010	0.00301	0.00240	0.00000	0.00000	0.00000	0.01824
21	0.00009	0.00320	0.00373	0.00000	0.00000	0.00000	0.01812
22	0.00010	0.00330	0.00481	0.00000	0.00000	0.00078	0.01759
23	0.00012	0.00333	0.00560	0.00000	0.00000	0.00318	0.01672
24	0.00015	0.00327	0.00608	0.00000	0.00000	0.00572	0.01565
25	0.00020	0.00314	0.00625	0.00000	0.00000	0.00833	0.01452
26	0.00027	0.00292	0.00615	0.00055	0.00000	0.01093	0.01348
27	0.00036	0.00264	0.00589	0.00422	0.00122	0.01340	0.01262
28	0.00045	0.00232	0.00564	0.00748	0.00357	0.01562	0.01201
29	0.00053	0.00204	0.00557	0.01032	0.00617	0.01747	0.01168
30	0.00060	0.00186	0.00580	0.01275	0.00877	0.01887	0.01162
31	0.00067	0.00181	0.00631	0.01477	0.01106	0.01977	0.01184
32	0.00075	0.00183	0.00699	0.01643	0.01264	0.02029	0.01232
33	0.00085	0.00185	0.00766	0.01777	0.01316	0.02055	0.01302
34	0.00097	0.00180	0.00815	0.01880	0.01244	0.02064	0.01386
35	0.00110	0.00180	0.00836	0.01951	0.01082	0.02051	0.01475
36	0.00122	0.00192	0.00833	0.01985	0.00879	0.02001	0.01559
37	0.00133	0.00213	0.00811	0.01980	0.00677	0.01911	0.01625
38	0.00143	0.00226	0.00767	0.01937	0.00510	0.01805	0.01662
39	0.00152	0.00216	0.00705	0.01863	0.00405	0.01698	0.01655
40	0.00161	0.00185	0.00630	0.01762	0.00369	0.01584	0.01607
41	0.00170	0.00155	0.00546	0.01645	0.00381	0.01442	0.01526
42	0.00180	0.00142	0.00459	0.01519	0.00409	0.01265	0.01435
43	0.00190	0.00153	0.00369	0.01391	0.00434	0.01070	0.01349
44	0.00200	0.00193	0.00294	0.01267	0.00445	0.00878	0.01265
45	0.00207	0.00259	0.00253	0.01155	0.00444	0.00724	0.01164
46	0.00210	0.00327	0.00268	0.01054	0.00424	0.00637	0.01048
47	0.00210	0.00365	0.00342	0.00961	0.00376	0.00613	0.00938
48	0.00211	0.00361	0.00449	0.00876	0.00319	0.00625	0.00839
49	0.00218	0.00307	0.00551	0.00806	0.00282	0.00646	0.00740
50	0.00226	0.00216	0.00617	0.00750	0.00268	0.00651	0.00632
51	0.00235	0.00120	0.00636	0.00702	0.00249	0.00590	0.00518
52	0.00246	0.00051	0.00606	0.00660	0.00207	0.00447	0.00408
53	0.00260	0.00021	0.00529	0.00618	0.00161	0.00256	0.00313
54	0.00280	0.00020	0.00416	0.00567	0.00117	0.00049	0.00242
55	0.00305	0.00031	0.00286	0.00504	0.00000	0.00000	0.00000
56	0.00334	0.00044	0.00178	0.00437	0.00000	0.00000	0.00000
57	0.00366	0.00054	0.00118	0.00377	0.00000	0.00000	0.00000
58	0.00389	0.00068	0.00122	0.00329	0.00000	0.00000	0.00000
59	0.00395	0.00093	0.00195	0.00291	0.00000	0.00000	0.00000
60	0.00380	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
61	0.00338	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
62	0.00279	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
63	0.00218	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Age	Disability Retirement Rate	Non-Death Termination of Disability			Survivor Spouse Remarriage		
		Duration 1	Duration 2	Duration 3	Duration 1	Duration 2	Duration 3
64	0.00167	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
65	0.00133	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
66	0.00119	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
67	0.00123	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
68	0.00142	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
69	0.00172	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
70	0.00208	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
71	0.00244	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
72	0.00272	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
73	0.00289	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
74	0.00290	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
75	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
76	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
77	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
78	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
79	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
80	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
81	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
82	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
83	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
84	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
85	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
86	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
87	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
88	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
89	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
90	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
91	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
92	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
93	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
94	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
95	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
96	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
97	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
98	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
99	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
100	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
101	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
102	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
103	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
104	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
105	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
106	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
107	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
108	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
109	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Survivor and Sick Leave Assumptions (Non-Postal, Male)

Age	Fraction of Annuitants with a Reduced Benefit		Actual to Predicted Survivors	Service	Sick Leave Balance (in Years) at Retirement	
	Non-Disability	Disability			Non-Disability	Disability
17	0.69318	0.19191	1.00000	0	0.0000	0.0000
18	0.69318	0.19191	1.00000	1	0.0000	0.0000
19	0.69318	0.19191	1.00000	2	0.0000	0.0000
20	0.69318	0.19191	1.00000	3	0.0000	0.0008
21	0.69318	0.19191	1.00000	4	0.0000	0.0018
22	0.69318	0.19191	1.00000	5	0.0351	0.0027
23	0.69318	0.19191	1.00000	6	0.0451	0.0037
24	0.69318	0.19191	1.00000	7	0.0563	0.0046
25	0.69318	0.19191	1.00000	8	0.0686	0.0055
26	0.69318	0.19191	1.00000	9	0.0818	0.0065
27	0.69318	0.25155	1.00000	10	0.0955	0.0075
28	0.69318	0.30626	1.00000	11	0.1093	0.0085
29	0.69318	0.35598	1.00000	12	0.1225	0.0095
30	0.69318	0.40053	1.00000	13	0.1348	0.0106
31	0.69318	0.43940	1.00000	14	0.1461	0.0118
32	0.69318	0.47171	1.00000	15	0.1562	0.0132
33	0.69318	0.49641	1.00000	16	0.1653	0.0148
34	0.69318	0.51303	1.00000	17	0.1736	0.0166
35	0.69318	0.52188	1.00000	18	0.1817	0.0186
36	0.69318	0.52448	1.00000	19	0.1904	0.0206
37	0.69318	0.52316	1.00000	20	0.2004	0.0225
38	0.69318	0.52007	1.00000	21	0.2113	0.0244
39	0.69318	0.51739	1.00000	22	0.2207	0.0262
40	0.69318	0.51709	1.00000	23	0.2279	0.0276
41	0.69318	0.52114	1.00000	24	0.2341	0.0283
42	0.69318	0.53096	1.00000	25	0.2424	0.0288
43	0.69318	0.54620	1.00000	26	0.2567	0.0294
44	0.69318	0.56395	1.00000	27	0.2798	0.0313
45	0.69318	0.57965	1.00000	28	0.3145	0.0356
46	0.69318	0.58927	1.00000	29	0.3625	0.0434
47	0.69318	0.59060	1.00000	30	0.4218	0.0559
48	0.69318	0.58397	1.00000	31	0.4856	0.0738
49	0.69318	0.57223	1.00000	32	0.5436	0.0974
50	0.70629	0.55991	1.00000	33	0.5921	0.1000
51	0.71441	0.55113	1.00000	34	0.6319	0.1000
52	0.71801	0.54829	1.00000	35	0.6671	0.1000
53	0.71791	0.55148	1.00000	36	0.7023	0.1000
54	0.71497	0.55781	1.00000	37	0.7391	0.1000
55	0.70994	0.56286	1.00000	38	0.7762	0.1000
56	0.70364	0.56373	1.00000	39	0.8105	0.1000
57	0.69725	0.56075	1.00000	40	0.8452	0.1000
58	0.69183	0.55594	1.00000	41	0.8889	0.1000
59	0.68767	0.55162	1.00000	42	0.9433	0.1000
60	0.68453	0.54957	1.00000	43	1.0009	0.1000
61	0.68188	0.55011	1.00000	44	1.0444	0.1000
62	0.67946	0.55238	1.00000	45	1.0708	0.1000

Age	Fraction of Annuitants with a Reduced Benefit		Actual to Predicted Survivors	Service	Sick Leave Balance (in Years) at Retirement	
	Non-Disability	Disability			Non-Disability	Disability
63	0.67816	0.55544	1.00000	46	1.0880	0.1000
64	0.67939	0.55864	1.00000	47	1.1024	0.1000
65	0.68368	0.56147	1.00000	48	1.1187	0.1000
66	0.69026	0.56363	1.00000	49	1.1388	0.1000
67	0.69739	0.56514	1.00000	50	1.1647	0.1000
68	0.70345	0.56605	1.00000	51	1.1978	0.1000
69	0.70808	0.56651	1.00000	52	1.2362	0.1000
70	0.71218	0.56665	1.00000	53	1.2753	0.1000
71	0.71681	0.56672	1.00000	54	1.3109	0.1000
72	0.72156	0.56708	1.00000	55	1.3394	0.1000
73	0.72550	0.56805	1.00000	56	1.3585	0.1000
74	0.72785	0.56981	1.00000	57	1.3683	0.1000
75	0.72877	0.57222	1.00000	58	1.3819	0.1000
76	0.72873	0.57469	0.99994	59	1.3958	0.1000
77	0.72778	0.57655	0.99870	60+	1.4097	0.1000
78	0.72565	0.57732	0.99707			
79	0.72199	0.57670	0.99496			
80	0.71667	0.57474	0.99263			
81	0.70993	0.57167	0.99060			
82	0.70221	0.56763	0.98912			
83	0.69364	0.56250	0.98780			
84	0.68396	0.55592	0.98605			
85	0.67225	0.54762	0.98288			
86	0.65717	0.53763	0.97756			
87	0.63849	0.52618	0.97158			
88	0.61701	0.51367	0.96637			
89	0.59391	0.50031	0.96256			
90	0.57023	0.48602	0.96012			
91	0.54666	0.47046	0.95867			
92	0.52341	0.45326	0.95746			
93	0.50027	0.43423	0.95580			
94	0.47691	0.41358	0.95330			
95	0.45297	0.39069	0.94981			
96	0.42822	0.36934	0.94536			
97	0.40266	0.34729	0.94030			
98	0.37649	0.32472	0.93501			
99	0.34998	0.30186	0.92960			
100	0.32338	0.27891	0.92400			
101	0.29684	0.25602	0.91793			
102	0.27044	0.23325	0.91104			
103	0.24419	0.21061	0.90295			
104	0.21811	0.18812	0.89320			
105	0.21811	0.18812	0.89320			
106	0.21811	0.18812	0.89320			
107	0.21811	0.18812	0.89320			
108	0.21811	0.18812	0.89320			
109	0.21811	0.18812	0.89320			

Non-Postal, Female

Normal Retirement Rates – CSRS

Age (ANB)	Years of Service						
	5 - 9	10-14	15-19	20	21-29	30	31+
55	0.0000	0.0000	0.0000	0.0000	0.0000	0.2697	0.3464
56 - 59	0.0000	0.0000	0.0000	0.0000	0.0000	0.2155	0.1730
60	0.0000	0.0000	0.0000	0.3311	0.2659	0.2463	0.2069
61	0.0000	0.0000	0.0000	0.2382	0.1362	0.1705	0.1937
62	0.2185	0.2684	0.3194	0.2837	0.1515	0.1899	0.2094
63	0.1169	0.1196	0.1489	0.2044	0.1485	0.1913	0.2019
64	0.1336	0.1368	0.1698	0.2170	0.1524	0.2076	0.2078
65	0.2311	0.2552	0.2180	0.2334	0.1848	0.2243	0.2250
66 - 69	0.1579	0.1721	0.1937	0.2095	0.1689	0.2170	0.2146
70-74	0.1403	0.1510	0.1849	0.2176	0.1823	0.2696	0.2117
75-84	0.1403	0.1510	0.1849	0.2176	0.1823	0.2696	0.2102

Normal Retirement Rates – FERS

Age (ANB)	Years of Service						
	5 - 9	10-14	15-19	20	21-29	30	31+
MRA	0.0000	0.0000	0.0000	0.0000	0.0000	0.2412	0.2706
58 - 59	0.0000	0.0000	0.0000	0.0000	0.0000	0.1911	0.1244
60	0.0000	0.0000	0.0000	0.2486	0.1996	0.2001	0.1288
61	0.0000	0.0000	0.0000	0.1572	0.1021	0.1326	0.1117
62	0.3018	0.2047	0.2073	0.2201	0.1807	0.2207	0.2202
63	0.0954	0.1003	0.1054	0.1951	0.1463	0.1637	0.1616
64	0.1128	0.1142	0.1166	0.1978	0.1568	0.1494	0.1611
65	0.1441	0.1628	0.1659	0.2504	0.1924	0.2118	0.1996
66 - 69	0.1692	0.1882	0.1873	0.2705	0.2275	0.2492	0.2206
70-74	0.1678	0.1951	0.1985	0.2671	0.2206	0.2455	0.2021
75-84	0.1897	0.1643	0.2020	0.2523	0.2276	0.2449	0.1857

Involuntary Retirement (Non-Postal, Female)

Age	CSRS	FERS
42	0.0036	0.0036
43	0.0033	0.0033
44	0.0038	0.0038
45	0.0042	0.0042
46	0.0042	0.0042
47	0.0046	0.0046
48	0.0052	0.0052
49	0.0058	0.0058
50	0.0064	0.0064
51	0.0074	0.0074
52	0.0081	0.0081
53	0.0103	0.0103
54	0.0124	0.0124
55	0.0118	0.0118
56	0.0134	0.0134
57	0.0130	0.0130
58	0.0133	0.0133
59	0.0125	0.0125

MRA+10 Retirement (Non-Postal, Female)

Age	FERS
<=57	0.0185
58	0.0143
59	0.0157
60	0.0383
61	0.0407

Merit/Longevity Salary Increases (Non-Postal, Female)

Service	Age Nearest Birthday					
	17-24	25-29	30-34	35-44	45-54	55+
0	0.1188	0.0977	0.0703	0.0531	0.0442	0.0354
1	0.1228	0.1040	0.0784	0.0585	0.0474	0.0377
2	0.1108	0.0937	0.0696	0.0516	0.0415	0.0335
3	0.0913	0.0772	0.0585	0.0433	0.0338	0.0268
4	0.0814	0.0651	0.0520	0.0392	0.0303	0.0237
5	0.0735	0.0580	0.0465	0.0361	0.0283	0.0223
6	0.0748	0.0515	0.0430	0.0339	0.0269	0.0208
7	0.0730	0.0489	0.0395	0.0321	0.0249	0.0192
8	0.0000	0.0479	0.0372	0.0300	0.0231	0.0178
9	0.0000	0.0469	0.0350	0.0288	0.0221	0.0169
10	0.0000	0.0470	0.0334	0.0274	0.0208	0.0157
11	0.0000	0.0455	0.0329	0.0263	0.0205	0.0156
12	0.0000	0.0470	0.0326	0.0252	0.0197	0.0148
13	0.0000	0.0000	0.0335	0.0243	0.0192	0.0136
14	0.0000	0.0000	0.0339	0.0236	0.0187	0.0138
15	0.0000	0.0000	0.0346	0.0227	0.0179	0.0132
16	0.0000	0.0000	0.0324	0.0224	0.0176	0.0128
17	0.0000	0.0000	0.0335	0.0222	0.0173	0.0128
18	0.0000	0.0000	0.0000	0.0220	0.0168	0.0124
19	0.0000	0.0000	0.0000	0.0214	0.0165	0.0121
20-24	0.0000	0.0000	0.0000	0.0209	0.0152	0.0112
25-29	0.0000	0.0000	0.0000	0.0203	0.0131	0.0092
30+	0.0000	0.0000	0.0000	0.0000	0.0123	0.0077

Assumed Distribution of New Entrants (Non-Postal, Female)

Age (ANB)	Amount Prior Service (Years)				
	0-1	2-5	6-10	11-15	16-20
17-20	449	11	0	0	0
21-25	5,738	635	17	0	0
26-30	6,752	2,372	275	10	0
31-35	5,706	2,771	410	101	3
36-40	4,443	2,025	279	123	19
41-45	5,092	1,979	215	96	30
46-50	4,954	1,914	188	87	25
51-55	3,758	1,440	155	68	23
56-60	2,481	955	99	47	16
61-65	1,098	484	42	17	8
66-70	309	136	14	5	2
71-75	73	29	3	1	1

Assumed New Entrants: Average Salary (as of FY 2020) (Non-Postal, Female)

Age (ANB)	Amount Prior Service (Years)				
	0-1	2-5	6-10	11-15	16-20
17-20	$35,173	$30,837	-	-	-
21-25	$46,603	$42,684	$45,613	-	-
26-30	$54,281	$52,100	$53,455	$59,938	-
31-35	$67,923	$61,105	$64,457	$62,412	$69,177
36-40	$72,968	$66,244	$73,749	$76,719	$77,914
41-45	$71,568	$65,272	$75,687	$83,297	$92,171
46-50	$73,475	$65,107	$75,961	$80,665	$99,009
51-55	$76,720	$66,029	$75,566	$84,232	$92,931
56-60	$77,566	$63,324	$75,664	$89,898	$90,008
61-65	$86,540	$69,380	$86,383	$101,864	$104,842
66-70	$96,241	$82,152	$96,552	$103,372	$113,302
71-75	$110,363	$113,967	$106,790	$138,364	$130,401

Withdrawal Rates (Offset for Re-entry) (Non-Postal, Female)

Service	Age Nearest Birthday					
	17-24	25-29	30-34	35-39	40-44	45+
0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	0.1415	0.1048	0.0903	0.0792	0.0719	0.0728
2	0.1040	0.0816	0.0733	0.0656	0.0539	0.0493
3	0.0835	0.0692	0.0611	0.0547	0.0439	0.0390
4	0.0756	0.0587	0.0491	0.0439	0.0353	0.0285
5	0.0677	0.0489	0.0417	0.0373	0.0312	0.0257
6	0.0672	0.0457	0.0377	0.0319	0.0272	0.0217
7	0.0201	0.0387	0.0338	0.0292	0.0252	0.0194
8	0.0000	0.0385	0.0288	0.0281	0.0238	0.0176
9	0.0000	0.0383	0.0256	0.0245	0.0213	0.0149
10	0.0000	0.0261	0.0242	0.0224	0.0213	0.0140
11	0.0000	0.0257	0.0213	0.0205	0.0172	0.0123
12	0.0000	0.0209	0.0207	0.0190	0.0154	0.0113
13	0.0000	0.0000	0.0194	0.0152	0.0127	0.0104
14	0.0000	0.0000	0.0167	0.0133	0.0119	0.0091
15	0.0000	0.0000	0.0121	0.0102	0.0109	0.0085
16	0.0000	0.0000	0.0049	0.0102	0.0113	0.0085
17	0.0000	0.0000	0.0052	0.0081	0.0086	0.0073
18	0.0000	0.0000	0.0000	0.0059	0.0064	0.0060
19	0.0000	0.0000	0.0000	0.0098	0.0062	0.0062
20+	0.0000	0.0000	0.0000	0.0058	0.0050	0.0030

Fraction of Withdrawing Employees Electing Refunds (Non-Postal, Female)

Service	CSRS	FERS	FERS-RAE	FERS-FRAE	Fraction of Withdrawing Employees with Workers Compensation
0	1.0000	1.0000	1.0000	1.0000	0.0000
1	0.9940	0.9940	0.9940	0.9940	0.0060
2	0.9920	0.9920	0.9920	0.9920	0.0080
3	0.9900	0.9900	0.9900	0.9900	0.0100
4	0.9880	0.9880	0.9880	0.9880	0.0120
5	0.9940	0.8900	0.9720	0.9800	0.0140
6	0.9680	0.8350	0.9220	0.9350	0.0170
7	0.9430	0.7810	0.8720	0.8910	0.0190
8	0.9170	0.7260	0.8220	0.8460	0.0220
9	0.8920	0.6720	0.7720	0.8010	0.0250
10	0.8660	0.6170	0.7220	0.7560	0.0280
11	0.8400	0.5630	0.6720	0.7120	0.0310
12	0.8150	0.5080	0.6220	0.6670	0.0350
13	0.7890	0.4540	0.5730	0.6220	0.0380
14	0.7640	0.3990	0.5230	0.5770	0.0410
15	0.7380	0.3450	0.4730	0.5330	0.0450
16	0.7120	0.2900	0.4230	0.4880	0.0530
17	0.6870	0.2360	0.3730	0.4430	0.0660
18	0.6610	0.1810	0.3230	0.3980	0.0900
19	0.6360	0.1270	0.2730	0.3540	0.1250
20+	0.6100	0.0720	0.2230	0.3090	0.1740

Employee Death Rate (Non-Postal, Female)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048
17	0.00040	0.00039	0.00039	0.00039	0.00039		0.00034	0.00034	0.0069	0.0084
18	0.00032	0.00031	0.00031	0.00031	0.00031		0.00027	0.00027	0.0069	0.0084
19	0.00025	0.00025	0.00024	0.00024	0.00024		0.00021	0.00021	0.0069	0.0084
20	0.00019	0.00019	0.00019	0.00019	0.00019		0.00016	0.00016	0.0069	0.0084
21	0.00015	0.00015	0.00015	0.00015	0.00014		0.00013	0.00013	0.0069	0.0084
22	0.00012	0.00012	0.00012	0.00012	0.00011		0.00010	0.00010	0.0069	0.0084
23	0.00010	0.00010	0.00010	0.00010	0.00010		0.00009	0.00009	0.0069	0.0084
24	0.00010	0.00010	0.00010	0.00010	0.00010		0.00009	0.00008	0.0069	0.0084
25	0.00011	0.00011	0.00011	0.00011	0.00011		0.00009	0.00009	0.0069	0.0084
26	0.00013	0.00013	0.00013	0.00012	0.00012		0.00011	0.00011	0.0069	0.0084
27	0.00014	0.00014	0.00014	0.00014	0.00014		0.00012	0.00012	0.0069	0.0084
28	0.00015	0.00015	0.00015	0.00015	0.00015		0.00013	0.00013	0.0069	0.0084
29	0.00016	0.00016	0.00016	0.00016	0.00015		0.00014	0.00013	0.0069	0.0084
30	0.00017	0.00017	0.00017	0.00017	0.00016		0.00014	0.00014	0.0069	0.0084
31	0.00019	0.00018	0.00018	0.00018	0.00018		0.00016	0.00016	0.0069	0.0084
32	0.00021	0.00021	0.00020	0.00020	0.00020		0.00018	0.00018	0.0069	0.0084
33	0.00023	0.00023	0.00023	0.00023	0.00023		0.00020	0.00020	0.0069	0.0084
34	0.00026	0.00026	0.00025	0.00025	0.00025		0.00022	0.00022	0.0069	0.0084
35	0.00028	0.00028	0.00028	0.00028	0.00027		0.00024	0.00024	0.0069	0.0084
36	0.00030	0.00030	0.00030	0.00029	0.00029		0.00026	0.00025	0.0069	0.0084
37	0.00032	0.00032	0.00031	0.00031	0.00031		0.00027	0.00027	0.0069	0.0084
38	0.00035	0.00035	0.00034	0.00034	0.00034		0.00030	0.00029	0.0069	0.0084
39	0.00038	0.00038	0.00038	0.00038	0.00037		0.00033	0.00032	0.0069	0.0084
40	0.00042	0.00042	0.00042	0.00042	0.00041		0.00036	0.00036	0.0069	0.0084
41	0.00047	0.00046	0.00046	0.00046	0.00045		0.00040	0.00039	0.0069	0.0084
42	0.00051	0.00051	0.00050	0.00050	0.00050		0.00043	0.00043	0.0069	0.0084
43	0.00055	0.00055	0.00054	0.00054	0.00054		0.00047	0.00047	0.0069	0.0084
44	0.00059	0.00058	0.00058	0.00057	0.00057		0.00050	0.00050	0.0069	0.0084
45	0.00062	0.00062	0.00061	0.00061	0.00061		0.00053	0.00053	0.0069	0.0084
46	0.00067	0.00066	0.00066	0.00065	0.00065		0.00057	0.00056	0.0069	0.0084
47	0.00073	0.00073	0.00072	0.00072	0.00071		0.00063	0.00062	0.0069	0.0084
48	0.00084	0.00083	0.00082	0.00082	0.00081		0.00071	0.00071	0.0069	0.0084
49	0.00095	0.00094	0.00094	0.00093	0.00092		0.00081	0.00080	0.0069	0.0084
50	0.00103	0.00102	0.00101	0.00100	0.00099		0.00084	0.00083	0.0087	0.0095
51	0.00109	0.00108	0.00107	0.00106	0.00105		0.00089	0.00089	0.0087	0.0095
52	0.00114	0.00113	0.00112	0.00111	0.00110		0.00093	0.00093	0.0087	0.0095
53	0.00119	0.00118	0.00117	0.00116	0.00115		0.00097	0.00096	0.0087	0.0095
54	0.00123	0.00122	0.00121	0.00120	0.00119		0.00101	0.00100	0.0087	0.0095
55	0.00129	0.00128	0.00127	0.00126	0.00125		0.00106	0.00105	0.0087	0.0095
56	0.00139	0.00137	0.00136	0.00135	0.00134		0.00113	0.00112	0.0087	0.0095
57	0.00149	0.00148	0.00147	0.00145	0.00144		0.00122	0.00121	0.0087	0.0095
58	0.00159	0.00157	0.00156	0.00155	0.00153		0.00130	0.00129	0.0087	0.0095
59	0.00165	0.00164	0.00162	0.00161	0.00159		0.00135	0.00134	0.0087	0.0095
60	0.00169	0.00168	0.00166	0.00165	0.00163		0.00138	0.00137	0.0087	0.0095
61	0.00172	0.00171	0.00169	0.00168	0.00166		0.00141	0.00139	0.0087	0.0095
62	0.00177	0.00175	0.00174	0.00172	0.00171		0.00144	0.00143	0.0087	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	**2026**	**2027**	**2028**	**2029**	**…**	**2048**	**2049**	**Before 2048**	**After 2048**
63	0.00186	0.00184	0.00183	0.00181	0.00180		0.00152	0.00151	0.0087	0.0095
64	0.00202	0.00201	0.00199	0.00197	0.00195		0.00166	0.00164	0.0087	0.0095
65	0.00226	0.00224	0.00223	0.00221	0.00219		0.00188	0.00187	0.0079	0.0070
66	0.00255	0.00253	0.00251	0.00249	0.00247		0.00213	0.00211	0.0079	0.0070
67	0.00286	0.00283	0.00281	0.00279	0.00277		0.00238	0.00236	0.0079	0.0070
68	0.00313	0.00311	0.00309	0.00306	0.00304		0.00261	0.00259	0.0079	0.0070
69	0.00339	0.00336	0.00334	0.00331	0.00328		0.00282	0.00280	0.0079	0.0070
70	0.00365	0.00362	0.00359	0.00356	0.00354		0.00304	0.00302	0.0079	0.0070
71	0.00396	0.00393	0.00389	0.00386	0.00383		0.00330	0.00327	0.0079	0.0070
72	0.00435	0.00431	0.00428	0.00424	0.00421		0.00362	0.00360	0.0079	0.0070
73	0.00483	0.00479	0.00475	0.00471	0.00468		0.00402	0.00399	0.0079	0.0070
74	0.00538	0.00534	0.00529	0.00525	0.00521		0.00448	0.00445	0.0079	0.0070
75	0.00598	0.00593	0.00589	0.00584	0.00580		0.00498	0.00495	0.0079	0.0070
76	0.00660	0.00655	0.00650	0.00645	0.00639		0.00550	0.00546	0.0079	0.0070
77	0.00728	0.00722	0.00717	0.00711	0.00705		0.00607	0.00602	0.0079	0.0070
78	0.00805	0.00799	0.00793	0.00786	0.00780		0.00671	0.00666	0.0079	0.0070
79	0.00897	0.00890	0.00883	0.00876	0.00869		0.00747	0.00742	0.0079	0.0070
80	0.01008	0.01000	0.00992	0.00984	0.00976		0.00840	0.00834	0.0079	0.0070
81	0.01142	0.01133	0.01124	0.01116	0.01107		0.00952	0.00945	0.0079	0.0070
82	0.01306	0.01296	0.01285	0.01275	0.01265		0.01088	0.01081	0.0079	0.0070
83	0.01501	0.01489	0.01477	0.01466	0.01454		0.01251	0.01242	0.0079	0.0070
84	0.01730	0.01716	0.01702	0.01689	0.01676		0.01441	0.01431	0.0079	0.0070
85	0.01993	0.01981	0.01970	0.01958	0.01946		0.01736	0.01726	0.0060	0.0055
86	0.02295	0.02281	0.02267	0.02254	0.02240		0.01998	0.01987	0.0060	0.0055
87	0.02635	0.02620	0.02604	0.02588	0.02573		0.02295	0.02282	0.0060	0.0055
88	0.03018	0.02999	0.02981	0.02964	0.02946		0.02627	0.02613	0.0060	0.0055
89	0.03443	0.03423	0.03402	0.03382	0.03361		0.02998	0.02982	0.0060	0.0055
90	0.03897	0.03873	0.03850	0.03827	0.03804		0.03393	0.03374	0.0060	0.0055
91	0.04363	0.04337	0.04311	0.04285	0.04259		0.03799	0.03778	0.0060	0.0055
92	0.04864	0.04835	0.04806	0.04777	0.04749		0.04236	0.04212	0.0060	0.0055
93	0.05400	0.05368	0.05336	0.05304	0.05272		0.04702	0.04676	0.0060	0.0055
94	0.05970	0.05934	0.05899	0.05863	0.05828		0.05198	0.05170	0.0060	0.0055
95	0.06575	0.06535	0.06496	0.06457	0.06418		0.05725	0.05693	0.0060	0.0055
96	0.07213	0.07170	0.07127	0.07084	0.07042		0.06281	0.06246	0.0060	0.0055
97	0.07886	0.07839	0.07792	0.07745	0.07699		0.06867	0.06829	0.0060	0.0055
98	0.08594	0.08542	0.08491	0.08440	0.08389		0.07483	0.07442	0.0060	0.0055
99	0.09335	0.09279	0.09224	0.09168	0.09113		0.08129	0.08084	0.0060	0.0055
100	0.10111	0.10050	0.09990	0.09930	0.09870		0.08804	0.08756	0.0060	0.0055
101	0.10921	0.10855	0.10790	0.10725	0.10661		0.09509	0.09457	0.0060	0.0055
102	0.11765	0.11694	0.11624	0.11554	0.11485		0.10244	0.10188	0.0060	0.0055
103	0.12643	0.12567	0.12492	0.12417	0.12343		0.11009	0.10948	0.0060	0.0055
104	0.13556	0.13474	0.13394	0.13313	0.13233		0.11803	0.11739	0.0060	0.0055
105	0.13556	0.13474	0.13394	0.13313	0.13233		0.11803	0.11739	0.0060	0.0055

Rate of Employee Death with Spouse Survivor (Non-Postal, Female)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
17	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
18	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
19	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
20	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
21	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
22	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
23	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
24	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
25	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
26	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
27	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
28	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
29	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
30	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
31	0.00001	0.00001	0.00001	0.00001	0.00001		0.00001	0.00001	0.0069	0.0084
32	0.00002	0.00002	0.00002	0.00002	0.00002		0.00002	0.00002	0.0069	0.0084
33	0.00002	0.00002	0.00002	0.00002	0.00002		0.00002	0.00002	0.0069	0.0084
34	0.00003	0.00003	0.00003	0.00003	0.00003		0.00002	0.00002	0.0069	0.0084
35	0.00003	0.00003	0.00003	0.00003	0.00003		0.00003	0.00003	0.0069	0.0084
36	0.00003	0.00003	0.00003	0.00003	0.00003		0.00003	0.00003	0.0069	0.0084
37	0.00004	0.00004	0.00004	0.00004	0.00004		0.00003	0.00003	0.0069	0.0084
38	0.00005	0.00005	0.00005	0.00005	0.00005		0.00004	0.00004	0.0069	0.0084
39	0.00006	0.00006	0.00006	0.00006	0.00006		0.00005	0.00005	0.0069	0.0084
40	0.00009	0.00009	0.00009	0.00009	0.00009		0.00008	0.00008	0.0069	0.0084
41	0.00012	0.00012	0.00012	0.00012	0.00012		0.00010	0.00010	0.0069	0.0084
42	0.00016	0.00016	0.00016	0.00016	0.00015		0.00014	0.00013	0.0069	0.0084
43	0.00019	0.00019	0.00018	0.00018	0.00018		0.00016	0.00016	0.0069	0.0084
44	0.00020	0.00020	0.00019	0.00019	0.00019		0.00017	0.00017	0.0069	0.0084
45	0.00020	0.00020	0.00020	0.00020	0.00020		0.00017	0.00017	0.0069	0.0084
46	0.00022	0.00022	0.00022	0.00021	0.00021		0.00019	0.00018	0.0069	0.0084
47	0.00025	0.00024	0.00024	0.00024	0.00024		0.00021	0.00021	0.0069	0.0084
48	0.00029	0.00029	0.00029	0.00028	0.00028		0.00025	0.00025	0.0069	0.0084
49	0.00034	0.00034	0.00034	0.00034	0.00033		0.00029	0.00029	0.0069	0.0084
50	0.00039	0.00038	0.00038	0.00038	0.00037		0.00032	0.00031	0.0087	0.0095
51	0.00043	0.00042	0.00042	0.00042	0.00041		0.00035	0.00035	0.0087	0.0095
52	0.00046	0.00046	0.00045	0.00045	0.00044		0.00038	0.00037	0.0087	0.0095
53	0.00047	0.00047	0.00047	0.00046	0.00046		0.00039	0.00038	0.0087	0.0095
54	0.00047	0.00047	0.00046	0.00046	0.00046		0.00039	0.00038	0.0087	0.0095
55	0.00047	0.00047	0.00046	0.00046	0.00046		0.00039	0.00038	0.0087	0.0095
56	0.00049	0.00049	0.00048	0.00048	0.00048		0.00040	0.00040	0.0087	0.0095
57	0.00053	0.00053	0.00052	0.00052	0.00051		0.00044	0.00043	0.0087	0.0095
58	0.00057	0.00057	0.00056	0.00056	0.00055		0.00047	0.00046	0.0087	0.0095
59	0.00059	0.00059	0.00058	0.00058	0.00057		0.00048	0.00048	0.0087	0.0095
60	0.00059	0.00059	0.00058	0.00058	0.00057		0.00049	0.00048	0.0087	0.0095
61	0.00059	0.00059	0.00058	0.00058	0.00057		0.00048	0.00048	0.0087	0.0095
62	0.00059	0.00058	0.00058	0.00057	0.00057		0.00048	0.00048	0.0087	0.0095
63	0.00059	0.00059	0.00058	0.00058	0.00057		0.00049	0.00048	0.0087	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
64	0.00062	0.00061	0.00061	0.00060	0.00059		0.00050	0.00050	0.0087	0.0095
65	0.00066	0.00066	0.00065	0.00065	0.00064		0.00055	0.00055	0.0079	0.0070
66	0.00072	0.00071	0.00071	0.00070	0.00070		0.00060	0.00060	0.0079	0.0070
67	0.00078	0.00077	0.00077	0.00076	0.00075		0.00065	0.00064	0.0079	0.0070
68	0.00083	0.00082	0.00081	0.00081	0.00080		0.00069	0.00068	0.0079	0.0070
69	0.00086	0.00086	0.00085	0.00084	0.00084		0.00072	0.00071	0.0079	0.0070
70	0.00089	0.00089	0.00088	0.00087	0.00087		0.00075	0.00074	0.0079	0.0070
71	0.00094	0.00093	0.00092	0.00091	0.00091		0.00078	0.00077	0.0079	0.0070
72	0.00099	0.00098	0.00098	0.00097	0.00096		0.00083	0.00082	0.0079	0.0070
73	0.00107	0.00106	0.00105	0.00104	0.00103		0.00089	0.00088	0.0079	0.0070
74	0.00115	0.00114	0.00113	0.00112	0.00111		0.00096	0.00095	0.0079	0.0070
75	0.00123	0.00122	0.00121	0.00120	0.00119		0.00103	0.00102	0.0079	0.0070
76	0.00131	0.00130	0.00129	0.00128	0.00127		0.00109	0.00109	0.0079	0.0070
77	0.00140	0.00139	0.00138	0.00136	0.00135		0.00116	0.00116	0.0079	0.0070
78	0.00150	0.00149	0.00147	0.00146	0.00145		0.00125	0.00124	0.0079	0.0070
79	0.00162	0.00161	0.00160	0.00159	0.00157		0.00135	0.00134	0.0079	0.0070
80	0.00179	0.00178	0.00176	0.00175	0.00173		0.00149	0.00148	0.0079	0.0070
81	0.00200	0.00199	0.00197	0.00196	0.00194		0.00167	0.00166	0.0079	0.0070
82	0.00228	0.00226	0.00224	0.00222	0.00221		0.00190	0.00188	0.0079	0.0070
83	0.00261	0.00259	0.00257	0.00255	0.00253		0.00218	0.00216	0.0079	0.0070
84	0.00302	0.00299	0.00297	0.00295	0.00292		0.00252	0.00250	0.0079	0.0070
85	0.00350	0.00348	0.00346	0.00344	0.00341		0.00305	0.00303	0.0060	0.0055
86	0.00406	0.00403	0.00401	0.00399	0.00396		0.00353	0.00351	0.0060	0.0055
87	0.00471	0.00468	0.00465	0.00462	0.00460		0.00410	0.00408	0.0060	0.0055
88	0.00545	0.00542	0.00538	0.00535	0.00532		0.00474	0.00472	0.0060	0.0055
89	0.00629	0.00625	0.00621	0.00618	0.00614		0.00548	0.00545	0.0060	0.0055
90	0.00720	0.00715	0.00711	0.00707	0.00703		0.00627	0.00623	0.0060	0.0055
91	0.00815	0.00810	0.00805	0.00800	0.00795		0.00709	0.00706	0.0060	0.0055
92	0.00918	0.00912	0.00907	0.00901	0.00896		0.00799	0.00795	0.0060	0.0055
93	0.01029	0.01023	0.01017	0.01011	0.01004		0.00896	0.00891	0.0060	0.0055
94	0.01148	0.01141	0.01134	0.01128	0.01121		0.01000	0.00994	0.0060	0.0055
95	0.01275	0.01268	0.01260	0.01252	0.01245		0.01110	0.01104	0.0060	0.0055
96	0.01410	0.01402	0.01393	0.01385	0.01377		0.01228	0.01221	0.0060	0.0055
97	0.01553	0.01544	0.01535	0.01526	0.01517		0.01353	0.01345	0.0060	0.0055
98	0.01705	0.01694	0.01684	0.01674	0.01664		0.01484	0.01476	0.0060	0.0055
99	0.01864	0.01852	0.01841	0.01830	0.01819		0.01623	0.01614	0.0060	0.0055
100	0.02030	0.02018	0.02006	0.01994	0.01982		0.01768	0.01758	0.0060	0.0055
101	0.02205	0.02192	0.02179	0.02166	0.02153		0.01920	0.01910	0.0060	0.0055
102	0.02388	0.02374	0.02360	0.02345	0.02331		0.02080	0.02068	0.0060	0.0055
103	0.02579	0.02564	0.02548	0.02533	0.02518		0.02246	0.02233	0.0060	0.0055
104	0.02778	0.02761	0.02745	0.02728	0.02712		0.02419	0.02405	0.0060	0.0055
105	0.02778	0.02761	0.02745	0.02728	0.02712		0.02419	0.02405	0.0060	0.0055

Non-Disability Annuitant Death Rate (Non-Postal, Female)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
17	0.00067	0.00066	0.00066	0.00065	0.00065		0.00057	0.00056	0.0069	0.0084
18	0.00067	0.00067	0.00066	0.00066	0.00066		0.00057	0.00057	0.0069	0.0084
19	0.00068	0.00068	0.00067	0.00067	0.00066		0.00058	0.00058	0.0069	0.0084
20	0.00069	0.00068	0.00068	0.00067	0.00067		0.00059	0.00058	0.0069	0.0084
21	0.00069	0.00069	0.00068	0.00068	0.00068		0.00059	0.00059	0.0069	0.0084
22	0.00070	0.00070	0.00069	0.00069	0.00068		0.00060	0.00059	0.0069	0.0084
23	0.00071	0.00070	0.00070	0.00069	0.00069		0.00060	0.00060	0.0069	0.0084
24	0.00072	0.00071	0.00071	0.00070	0.00070		0.00061	0.00060	0.0069	0.0084
25	0.00072	0.00072	0.00071	0.00071	0.00070		0.00062	0.00061	0.0069	0.0084
26	0.00073	0.00072	0.00072	0.00071	0.00071		0.00062	0.00062	0.0069	0.0084
27	0.00074	0.00073	0.00073	0.00072	0.00072		0.00063	0.00062	0.0069	0.0084
28	0.00074	0.00074	0.00073	0.00073	0.00072		0.00064	0.00063	0.0069	0.0084
29	0.00075	0.00075	0.00074	0.00074	0.00073		0.00064	0.00064	0.0069	0.0084
30	0.00076	0.00075	0.00075	0.00074	0.00074		0.00065	0.00064	0.0069	0.0084
31	0.00077	0.00076	0.00076	0.00075	0.00075		0.00065	0.00065	0.0069	0.0084
32	0.00078	0.00077	0.00076	0.00076	0.00075		0.00066	0.00066	0.0069	0.0084
33	0.00078	0.00078	0.00077	0.00077	0.00076		0.00067	0.00066	0.0069	0.0084
34	0.00079	0.00079	0.00078	0.00077	0.00077		0.00067	0.00067	0.0069	0.0084
35	0.00080	0.00079	0.00079	0.00078	0.00078		0.00068	0.00068	0.0069	0.0084
36	0.00081	0.00080	0.00080	0.00079	0.00078		0.00069	0.00068	0.0069	0.0084
37	0.00082	0.00081	0.00080	0.00080	0.00079		0.00070	0.00069	0.0069	0.0084
38	0.00082	0.00082	0.00081	0.00081	0.00080		0.00070	0.00070	0.0069	0.0084
39	0.00083	0.00083	0.00082	0.00081	0.00081		0.00071	0.00070	0.0069	0.0084
40	0.00084	0.00083	0.00083	0.00082	0.00082		0.00072	0.00071	0.0069	0.0084
41	0.00085	0.00084	0.00084	0.00083	0.00083		0.00072	0.00072	0.0069	0.0084
42	0.00086	0.00085	0.00085	0.00084	0.00083		0.00073	0.00072	0.0069	0.0084
43	0.00087	0.00086	0.00085	0.00085	0.00084		0.00074	0.00073	0.0069	0.0084
44	0.00087	0.00087	0.00086	0.00086	0.00085		0.00075	0.00074	0.0069	0.0084
45	0.00089	0.00089	0.00088	0.00087	0.00087		0.00076	0.00075	0.0069	0.0084
46	0.00095	0.00094	0.00094	0.00093	0.00092		0.00081	0.00080	0.0069	0.0084
47	0.00105	0.00104	0.00104	0.00103	0.00102		0.00090	0.00089	0.0069	0.0084
48	0.00119	0.00119	0.00118	0.00117	0.00116		0.00102	0.00101	0.0069	0.0084
49	0.00138	0.00137	0.00136	0.00135	0.00134		0.00117	0.00116	0.0069	0.0084
50	0.00158	0.00156	0.00155	0.00154	0.00152		0.00129	0.00128	0.0087	0.0095
51	0.00183	0.00181	0.00180	0.00178	0.00177		0.00150	0.00148	0.0087	0.0095
52	0.00211	0.00209	0.00207	0.00205	0.00204		0.00172	0.00171	0.0087	0.0095
53	0.00239	0.00237	0.00235	0.00233	0.00231		0.00196	0.00194	0.0087	0.0095
54	0.00266	0.00263	0.00261	0.00259	0.00257		0.00217	0.00215	0.0087	0.0095
55	0.00290	0.00288	0.00285	0.00283	0.00280		0.00238	0.00235	0.0087	0.0095
56	0.00314	0.00311	0.00308	0.00306	0.00303		0.00257	0.00254	0.0087	0.0095
57	0.00337	0.00334	0.00331	0.00328	0.00325		0.00275	0.00273	0.0087	0.0095
58	0.00359	0.00356	0.00352	0.00349	0.00346		0.00293	0.00291	0.0087	0.0095
59	0.00378	0.00375	0.00372	0.00368	0.00365		0.00309	0.00306	0.0087	0.0095
60	0.00397	0.00393	0.00390	0.00386	0.00383		0.00324	0.00321	0.0087	0.0095
61	0.00425	0.00421	0.00417	0.00414	0.00410		0.00347	0.00344	0.0087	0.0095
62	0.00467	0.00463	0.00459	0.00455	0.00451		0.00382	0.00378	0.0087	0.0095
63	0.00521	0.00516	0.00512	0.00507	0.00503		0.00426	0.00422	0.0087	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
64	0.00579	0.00574	0.00569	0.00564	0.00559		0.00473	0.00469	0.0087	0.0095
65	0.00637	0.00632	0.00627	0.00622	0.00618		0.00531	0.00527	0.0079	0.0070
66	0.00696	0.00691	0.00685	0.00680	0.00674		0.00580	0.00576	0.0079	0.0070
67	0.00759	0.00753	0.00747	0.00741	0.00735		0.00632	0.00628	0.0079	0.0070
68	0.00832	0.00826	0.00819	0.00813	0.00806		0.00694	0.00689	0.0079	0.0070
69	0.00929	0.00921	0.00914	0.00907	0.00900		0.00774	0.00768	0.0079	0.0070
70	0.01048	0.01039	0.01031	0.01023	0.01015		0.00873	0.00867	0.0079	0.0070
71	0.01185	0.01175	0.01166	0.01157	0.01148		0.00987	0.00980	0.0079	0.0070
72	0.01333	0.01323	0.01312	0.01302	0.01292		0.01111	0.01103	0.0079	0.0070
73	0.01493	0.01481	0.01469	0.01457	0.01446		0.01244	0.01235	0.0079	0.0070
74	0.01671	0.01657	0.01644	0.01631	0.01618		0.01392	0.01382	0.0079	0.0070
75	0.01884	0.01869	0.01854	0.01840	0.01825		0.01570	0.01559	0.0079	0.0070
76	0.02132	0.02115	0.02098	0.02082	0.02065		0.01777	0.01764	0.0079	0.0070
77	0.02421	0.02402	0.02383	0.02364	0.02345		0.02017	0.02003	0.0079	0.0070
78	0.02743	0.02721	0.02700	0.02678	0.02657		0.02285	0.02269	0.0079	0.0070
79	0.03095	0.03071	0.03047	0.03023	0.02999		0.02579	0.02561	0.0079	0.0070
80	0.03485	0.03458	0.03430	0.03403	0.03376		0.02904	0.02884	0.0079	0.0070
81	0.03920	0.03889	0.03858	0.03827	0.03797		0.03266	0.03243	0.0079	0.0070
82	0.04420	0.04385	0.04351	0.04316	0.04282		0.03683	0.03657	0.0079	0.0070
83	0.04997	0.04957	0.04918	0.04879	0.04841		0.04163	0.04134	0.0079	0.0070
84	0.05650	0.05605	0.05561	0.05517	0.05473		0.04708	0.04675	0.0079	0.0070
85	0.06374	0.06336	0.06298	0.06260	0.06223		0.05550	0.05520	0.0060	0.0055
86	0.07183	0.07140	0.07097	0.07055	0.07013		0.06255	0.06220	0.0060	0.0055
87	0.08108	0.08059	0.08011	0.07963	0.07915		0.07060	0.07021	0.0060	0.0055
88	0.09165	0.09110	0.09055	0.09001	0.08947		0.07980	0.07937	0.0060	0.0055
89	0.10359	0.10297	0.10235	0.10174	0.10113		0.09020	0.08971	0.0060	0.0055
90	0.11695	0.11625	0.11555	0.11486	0.11417		0.10183	0.10127	0.0060	0.0055
91	0.13157	0.13078	0.12999	0.12921	0.12844		0.11456	0.11393	0.0060	0.0055
92	0.14719	0.14631	0.14543	0.14456	0.14369		0.12816	0.12746	0.0060	0.0055
93	0.16369	0.16271	0.16173	0.16076	0.15980		0.14253	0.14175	0.0060	0.0055
94	0.18113	0.18004	0.17896	0.17789	0.17682		0.15772	0.15685	0.0060	0.0055
95	0.19956	0.19836	0.19717	0.19599	0.19481		0.17376	0.17281	0.0060	0.0055
96	0.21906	0.21775	0.21644	0.21514	0.21385		0.19074	0.18969	0.0060	0.0055
97	0.23957	0.23813	0.23670	0.23528	0.23387		0.20860	0.20745	0.0060	0.0055
98	0.26081	0.25925	0.25769	0.25615	0.25461		0.22710	0.22585	0.0060	0.0055
99	0.28241	0.28072	0.27903	0.27736	0.27570		0.24591	0.24456	0.0060	0.0055
100	0.30414	0.30232	0.30050	0.29870	0.29691		0.26483	0.26337	0.0060	0.0055
101	0.32595	0.32400	0.32205	0.32012	0.31820		0.28382	0.28226	0.0060	0.0055
102	0.34790	0.34581	0.34373	0.34167	0.33962		0.30293	0.30126	0.0060	0.0055
103	0.36955	0.36734	0.36513	0.36294	0.36076		0.32178	0.32001	0.0060	0.0055
104	0.39105	0.38870	0.38637	0.38405	0.38175		0.34050	0.33863	0.0060	0.0055
105	0.41305	0.41058	0.40811	0.40566	0.40323		0.35966	0.35768	0.0060	0.0055
106	0.43567	0.43306	0.43046	0.42788	0.42531		0.37936	0.37727	0.0060	0.0055
107	0.45895	0.45619	0.45346	0.45074	0.44803		0.39962	0.39743	0.0060	0.0055
108	0.48289	0.47999	0.47711	0.47425	0.47141		0.42047	0.41816	0.0060	0.0055
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000

Death Rate for Spouse Survivors of Females (Non-Postal)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048
17	0.00110	0.00109	0.00108	0.00108	0.00107		0.00096	0.00095	0.0059	0.0084
18	0.00111	0.00110	0.00109	0.00109	0.00108		0.00097	0.00096	0.0059	0.0084
19	0.00112	0.00111	0.00110	0.00110	0.00109		0.00098	0.00097	0.0059	0.0084
20	0.00113	0.00112	0.00112	0.00111	0.00110		0.00099	0.00098	0.0059	0.0084
21	0.00114	0.00113	0.00113	0.00112	0.00111		0.00100	0.00099	0.0059	0.0084
22	0.00115	0.00115	0.00114	0.00113	0.00113		0.00101	0.00100	0.0059	0.0084
23	0.00116	0.00116	0.00115	0.00114	0.00114		0.00102	0.00101	0.0059	0.0084
24	0.00118	0.00117	0.00116	0.00115	0.00115		0.00103	0.00102	0.0059	0.0084
25	0.00119	0.00118	0.00117	0.00117	0.00116		0.00104	0.00103	0.0059	0.0084
26	0.00120	0.00119	0.00119	0.00118	0.00117		0.00105	0.00104	0.0059	0.0084
27	0.00121	0.00120	0.00120	0.00119	0.00118		0.00106	0.00105	0.0059	0.0084
28	0.00122	0.00122	0.00121	0.00120	0.00120		0.00107	0.00106	0.0059	0.0084
29	0.00124	0.00123	0.00122	0.00121	0.00121		0.00108	0.00107	0.0059	0.0084
30	0.00125	0.00124	0.00123	0.00123	0.00122		0.00109	0.00108	0.0059	0.0084
31	0.00145	0.00145	0.00144	0.00143	0.00142		0.00127	0.00126	0.0059	0.0084
32	0.00165	0.00165	0.00164	0.00163	0.00162		0.00144	0.00143	0.0059	0.0084
33	0.00185	0.00184	0.00183	0.00182	0.00181		0.00161	0.00160	0.0059	0.0084
34	0.00204	0.00203	0.00201	0.00200	0.00199		0.00178	0.00176	0.0059	0.0084
35	0.00221	0.00220	0.00219	0.00218	0.00216		0.00193	0.00192	0.0059	0.0084
36	0.00238	0.00236	0.00235	0.00234	0.00232		0.00208	0.00206	0.0059	0.0084
37	0.00253	0.00251	0.00250	0.00248	0.00247		0.00220	0.00219	0.0059	0.0084
38	0.00265	0.00264	0.00262	0.00260	0.00259		0.00231	0.00229	0.0059	0.0084
39	0.00276	0.00274	0.00272	0.00271	0.00269		0.00240	0.00238	0.0059	0.0084
40	0.00284	0.00283	0.00281	0.00279	0.00278		0.00248	0.00246	0.0059	0.0084
41	0.00292	0.00291	0.00289	0.00287	0.00286		0.00255	0.00253	0.0059	0.0084
42	0.00299	0.00298	0.00296	0.00294	0.00292		0.00261	0.00259	0.0059	0.0084
43	0.00305	0.00303	0.00301	0.00300	0.00298		0.00266	0.00264	0.0059	0.0084
44	0.00310	0.00309	0.00307	0.00305	0.00303		0.00271	0.00269	0.0059	0.0084
45	0.00317	0.00315	0.00314	0.00312	0.00310		0.00277	0.00275	0.0059	0.0084
46	0.00329	0.00327	0.00325	0.00323	0.00321		0.00287	0.00285	0.0059	0.0084
47	0.00353	0.00351	0.00349	0.00347	0.00345		0.00308	0.00305	0.0059	0.0084
48	0.00392	0.00390	0.00388	0.00385	0.00383		0.00342	0.00340	0.0059	0.0084
49	0.00444	0.00442	0.00439	0.00437	0.00434		0.00388	0.00385	0.0059	0.0084
50	0.00495	0.00490	0.00486	0.00482	0.00478		0.00404	0.00400	0.0088	0.0095
51	0.00555	0.00550	0.00545	0.00541	0.00536		0.00453	0.00449	0.0088	0.0095
52	0.00613	0.00607	0.00602	0.00596	0.00591		0.00500	0.00495	0.0088	0.0095
53	0.00665	0.00659	0.00653	0.00648	0.00642		0.00543	0.00538	0.0088	0.0095
54	0.00715	0.00709	0.00703	0.00696	0.00690		0.00583	0.00578	0.0088	0.0095
55	0.00769	0.00762	0.00756	0.00749	0.00742		0.00628	0.00622	0.0088	0.0095
56	0.00824	0.00817	0.00810	0.00803	0.00796		0.00673	0.00666	0.0088	0.0095
57	0.00877	0.00869	0.00861	0.00854	0.00846		0.00715	0.00709	0.0088	0.0095
58	0.00925	0.00917	0.00909	0.00901	0.00893		0.00755	0.00747	0.0088	0.0095
59	0.00975	0.00966	0.00958	0.00949	0.00941		0.00796	0.00788	0.0088	0.0095
60	0.01025	0.01016	0.01007	0.00998	0.00990		0.00837	0.00829	0.0088	0.0095
61	0.01079	0.01069	0.01060	0.01051	0.01041		0.00880	0.00872	0.0088	0.0095
62	0.01154	0.01144	0.01134	0.01124	0.01114		0.00942	0.00933	0.0088	0.0095
63	0.01272	0.01260	0.01249	0.01238	0.01228		0.01038	0.01028	0.0088	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048
64	0.01429	0.01416	0.01404	0.01392	0.01379		0.01166	0.01155	0.0088	0.0095
65	0.01606	0.01592	0.01579	0.01565	0.01552		0.01317	0.01308	0.0086	0.0070
66	0.01796	0.01780	0.01765	0.01750	0.01735		0.01472	0.01462	0.0086	0.0070
67	0.01943	0.01926	0.01910	0.01893	0.01877		0.01593	0.01582	0.0086	0.0070
68	0.02032	0.02014	0.01997	0.01980	0.01963		0.01666	0.01654	0.0086	0.0070
69	0.02129	0.02111	0.02093	0.02075	0.02057		0.01746	0.01733	0.0086	0.0070
70	0.02323	0.02303	0.02283	0.02263	0.02244		0.01904	0.01891	0.0086	0.0070
71	0.02619	0.02596	0.02574	0.02552	0.02530		0.02147	0.02132	0.0086	0.0070
72	0.02961	0.02936	0.02911	0.02886	0.02861		0.02428	0.02411	0.0086	0.0070
73	0.03295	0.03266	0.03238	0.03211	0.03183		0.02701	0.02682	0.0086	0.0070
74	0.03594	0.03563	0.03532	0.03502	0.03472		0.02946	0.02926	0.0086	0.0070
75	0.03943	0.03909	0.03876	0.03843	0.03809		0.03233	0.03210	0.0086	0.0070
76	0.04346	0.04309	0.04272	0.04235	0.04199		0.03563	0.03538	0.0086	0.0070
77	0.04758	0.04717	0.04677	0.04637	0.04597		0.03901	0.03874	0.0086	0.0070
78	0.05182	0.05138	0.05093	0.05050	0.05006		0.04248	0.04219	0.0086	0.0070
79	0.05624	0.05576	0.05528	0.05480	0.05433		0.04611	0.04579	0.0086	0.0070
80	0.06116	0.06064	0.06011	0.05960	0.05908		0.05014	0.04979	0.0086	0.0070
81	0.06696	0.06639	0.06582	0.06525	0.06469		0.05490	0.05451	0.0086	0.0070
82	0.07373	0.07309	0.07247	0.07184	0.07123		0.06045	0.06002	0.0086	0.0070
83	0.08201	0.08131	0.08061	0.07992	0.07923		0.06724	0.06677	0.0086	0.0070
84	0.09195	0.09116	0.09038	0.08960	0.08883		0.07538	0.07486	0.0086	0.0070
85	0.10248	0.10180	0.10113	0.10046	0.09980		0.08800	0.08752	0.0066	0.0055
86	0.11258	0.11184	0.11110	0.11037	0.10964		0.09668	0.09615	0.0066	0.0055
87	0.12254	0.12173	0.12093	0.12013	0.11933		0.10523	0.10465	0.0066	0.0055
88	0.13346	0.13258	0.13171	0.13084	0.12997		0.11461	0.11398	0.0066	0.0055
89	0.14649	0.14552	0.14456	0.14361	0.14266		0.12579	0.12510	0.0066	0.0055
90	0.16254	0.16147	0.16040	0.15934	0.15829		0.13958	0.13881	0.0066	0.0055
91	0.18137	0.18017	0.17898	0.17780	0.17663		0.15575	0.15489	0.0066	0.0055
92	0.20192	0.20058	0.19926	0.19794	0.19664		0.17339	0.17244	0.0066	0.0055
93	0.22303	0.22156	0.22010	0.21865	0.21720		0.19153	0.19047	0.0066	0.0055
94	0.24378	0.24217	0.24057	0.23898	0.23740		0.20934	0.20819	0.0066	0.0055
95	0.26310	0.26136	0.25964	0.25793	0.25622		0.22593	0.22469	0.0066	0.0055
96	0.28092	0.27906	0.27722	0.27539	0.27357		0.24123	0.23990	0.0066	0.0055
97	0.29686	0.29490	0.29296	0.29102	0.28910		0.25492	0.25352	0.0066	0.0055
98	0.31197	0.30992	0.30787	0.30584	0.30382		0.26790	0.26643	0.0066	0.0055
99	0.32758	0.32541	0.32327	0.32113	0.31901		0.28130	0.27975	0.0066	0.0055
100	0.34424	0.34197	0.33971	0.33747	0.33524		0.29561	0.29398	0.0066	0.0055
101	0.36174	0.35935	0.35698	0.35463	0.35229		0.31064	0.30893	0.0066	0.0055
102	0.37938	0.37688	0.37439	0.37192	0.36946		0.32578	0.32399	0.0066	0.0055
103	0.39641	0.39379	0.39119	0.38861	0.38605		0.34041	0.33853	0.0066	0.0055
104	0.41217	0.40945	0.40674	0.40406	0.40139		0.35394	0.35199	0.0066	0.0055
105	0.42607	0.42326	0.42047	0.41769	0.41493		0.36588	0.36387	0.0066	0.0055
106	0.43756	0.43467	0.43180	0.42895	0.42612		0.37574	0.37368	0.0066	0.0055
107	0.44625	0.44330	0.44038	0.43747	0.43458		0.38321	0.38110	0.0066	0.0055
108	0.45191	0.44893	0.44597	0.44302	0.44010		0.38807	0.38593	0.0066	0.0055
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000

Disability Annuitants (Non-Postal, Female)

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
17	0.00110	0.00109	0.00108	0.00107	0.00107		0.00093	0.00093	0.0069	0.0084	1.726	1.546	0.700
18	0.00111	0.00110	0.00109	0.00108	0.00108		0.00094	0.00094	0.0069	0.0084	1.726	1.546	0.700
19	0.00112	0.00111	0.00110	0.00110	0.00109		0.00095	0.00095	0.0069	0.0084	1.726	1.546	0.700
20	0.00113	0.00112	0.00111	0.00111	0.00110		0.00096	0.00096	0.0069	0.0084	1.726	1.546	0.700
21	0.00114	0.00113	0.00113	0.00112	0.00111		0.00097	0.00097	0.0069	0.0084	1.726	1.546	0.700
22	0.00115	0.00114	0.00114	0.00113	0.00112		0.00098	0.00097	0.0069	0.0084	1.726	1.546	0.700
23	0.00116	0.00116	0.00115	0.00114	0.00113		0.00099	0.00098	0.0069	0.0084	1.726	1.546	0.700
24	0.00118	0.00117	0.00116	0.00115	0.00114		0.00100	0.00099	0.0069	0.0084	1.726	1.546	0.700
25	0.00119	0.00118	0.00117	0.00116	0.00116		0.00101	0.00100	0.0069	0.0084	1.726	1.546	0.700
26	0.00120	0.00119	0.00118	0.00118	0.00117		0.00102	0.00101	0.0069	0.0084	1.726	1.546	0.700
27	0.00207	0.00205	0.00204	0.00202	0.00201		0.00176	0.00175	0.0069	0.0084	1.726	1.546	0.700
28	0.00281	0.00279	0.00278	0.00276	0.00274		0.00240	0.00238	0.0069	0.0084	1.726	1.546	0.700
29	0.00345	0.00342	0.00340	0.00337	0.00335		0.00294	0.00291	0.0069	0.0084	1.726	1.546	0.700
30	0.00396	0.00393	0.00391	0.00388	0.00385		0.00338	0.00335	0.0069	0.0084	1.726	1.546	0.700
31	0.00438	0.00435	0.00432	0.00429	0.00426		0.00373	0.00370	0.0069	0.0084	1.726	1.546	0.700
32	0.00473	0.00470	0.00467	0.00463	0.00460		0.00403	0.00400	0.0069	0.0084	1.726	1.546	0.700
33	0.00508	0.00505	0.00501	0.00498	0.00495		0.00434	0.00430	0.0069	0.0084	1.726	1.546	0.700
34	0.00547	0.00543	0.00539	0.00536	0.00532		0.00466	0.00462	0.0069	0.0084	1.726	1.546	0.700
35	0.00588	0.00584	0.00580	0.00576	0.00572		0.00501	0.00497	0.0069	0.0084	1.726	1.546	0.700
36	0.00631	0.00627	0.00622	0.00618	0.00614		0.00538	0.00534	0.0069	0.0084	1.726	1.546	0.700
37	0.00675	0.00670	0.00666	0.00661	0.00657		0.00576	0.00571	0.0069	0.0084	1.726	1.546	0.700
38	0.00718	0.00713	0.00708	0.00704	0.00699		0.00613	0.00607	0.0069	0.0084	1.726	1.546	0.700
39	0.00763	0.00757	0.00752	0.00747	0.00742		0.00650	0.00645	0.0069	0.0084	1.726	1.546	0.700
40	0.00808	0.00803	0.00797	0.00792	0.00786		0.00689	0.00683	0.0069	0.0084	1.726	1.546	0.700
41	0.00855	0.00849	0.00843	0.00837	0.00831		0.00729	0.00723	0.0069	0.0084	1.726	1.546	0.700
42	0.00901	0.00894	0.00888	0.00882	0.00876		0.00768	0.00762	0.0069	0.0084	1.726	1.546	0.700
43	0.00942	0.00935	0.00929	0.00922	0.00916		0.00803	0.00796	0.0069	0.0084	1.726	1.546	0.700
44	0.00971	0.00964	0.00957	0.00951	0.00944		0.00828	0.00821	0.0069	0.0084	1.726	1.546	0.650
45	0.00986	0.00980	0.00973	0.00966	0.00959		0.00841	0.00834	0.0069	0.0084	1.726	1.546	0.690
46	0.00997	0.00990	0.00983	0.00976	0.00970		0.00850	0.00843	0.0069	0.0084	1.726	1.546	0.709
47	0.01023	0.01016	0.01009	0.01002	0.00995		0.00872	0.00865	0.0069	0.0084	1.726	1.546	0.723

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
48	0.01076	0.01069	0.01061	0.01054	0.01047		0.00918	0.00910	0.0069	0.0084	1.726	1.546	0.732
49	0.01153	0.01145	0.01137	0.01129	0.01122		0.00983	0.00975	0.0069	0.0084	1.726	1.546	0.745
50	0.01230	0.01219	0.01209	0.01198	0.01188		0.01006	0.00997	0.0087	0.0095	1.726	1.546	0.764
51	0.01335	0.01323	0.01312	0.01300	0.01289		0.01092	0.01081	0.0087	0.0095	1.726	1.546	0.776
52	0.01464	0.01452	0.01439	0.01427	0.01414		0.01198	0.01186	0.0087	0.0095	1.726	1.546	0.781
53	0.01613	0.01599	0.01585	0.01571	0.01558		0.01319	0.01307	0.0087	0.0095	1.726	1.546	0.786
54	0.01738	0.01722	0.01707	0.01693	0.01678		0.01421	0.01408	0.0087	0.0095	1.726	1.546	0.810
55	0.01798	0.01783	0.01767	0.01752	0.01737		0.01471	0.01457	0.0087	0.0095	1.726	1.546	0.840
56	0.01809	0.01793	0.01777	0.01762	0.01747		0.01479	0.01465	0.0087	0.0095	1.726	1.546	0.875
57	0.01804	0.01789	0.01773	0.01758	0.01742		0.01476	0.01462	0.0087	0.0095	1.726	1.546	0.903
58	0.01811	0.01796	0.01780	0.01764	0.01749		0.01482	0.01467	0.0087	0.0095	1.726	1.546	0.917
59	0.01833	0.01818	0.01802	0.01786	0.01771		0.01500	0.01485	0.0087	0.0095	1.726	1.546	0.926
60	0.01888	0.01871	0.01855	0.01839	0.01823		0.01544	0.01529	0.0087	0.0095	1.726	1.546	0.943
61	0.01958	0.01941	0.01924	0.01907	0.01891		0.01601	0.01586	0.0087	0.0095	1.726	1.546	0.968
62	0.02044	0.02026	0.02008	0.01991	0.01974		0.01672	0.01656	0.0087	0.0095	1.726	1.546	0.988
63	0.02153	0.02134	0.02116	0.02097	0.02079		0.01761	0.01744	0.0087	0.0095	1.726	1.546	0.996
64	0.02274	0.02254	0.02235	0.02215	0.02196		0.01860	0.01842	0.0087	0.0095	1.726	1.546	1.000
65	0.02407	0.02388	0.02369	0.02351	0.02332		0.02006	0.01992	0.0079	0.0070	1.591	1.427	1.000
66	0.02527	0.02507	0.02487	0.02468	0.02448		0.02106	0.02091	0.0079	0.0070	1.456	1.308	1.000
67	0.02652	0.02631	0.02611	0.02590	0.02569		0.02210	0.02195	0.0079	0.0070	1.320	1.188	1.000
68	0.02803	0.02781	0.02759	0.02737	0.02716		0.02336	0.02319	0.0079	0.0070	1.185	1.069	1.000
69	0.03006	0.02982	0.02958	0.02935	0.02912		0.02504	0.02487	0.0079	0.0070	1.050	0.950	1.000
70	0.03273	0.03247	0.03221	0.03196	0.03171		0.02727	0.02708	0.0079	0.0070	1.050	0.950	1.000
71	0.03576	0.03547	0.03519	0.03492	0.03464		0.02979	0.02959	0.0079	0.0070	1.050	0.950	1.000
72	0.03870	0.03839	0.03809	0.03779	0.03749		0.03224	0.03202	0.0079	0.0070	1.050	0.950	1.000
73	0.04120	0.04087	0.04055	0.04023	0.03991		0.03433	0.03409	0.0079	0.0070	1.050	0.950	1.000
74	0.04335	0.04301	0.04267	0.04233	0.04200		0.03612	0.03587	0.0079	0.0070	1.050	0.950	1.000
75	0.04548	0.04513	0.04477	0.04441	0.04406		0.03790	0.03763	0.0079	0.0070	1.050	0.950	1.000
76	0.04755	0.04717	0.04680	0.04643	0.04606		0.03962	0.03934	0.0079	0.0070	1.050	0.950	1.000
77	0.05010	0.04970	0.04931	0.04892	0.04854		0.04175	0.04145	0.0079	0.0070	1.050	0.950	1.000
78	0.05342	0.05300	0.05258	0.05216	0.05175		0.04451	0.04420	0.0079	0.0070	1.050	0.950	1.000
79	0.05735	0.05690	0.05645	0.05600	0.05556		0.04779	0.04745	0.0079	0.0070	1.050	0.950	1.000

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
80	0.06166	0.06118	0.06069	0.06021	0.05974		0.05138	0.05102	0.0079	0.0070	1.050	0.950	1.000
81	0.06627	0.06575	0.06523	0.06471	0.06420		0.05522	0.05483	0.0079	0.0070	1.050	0.950	1.000
82	0.07139	0.07083	0.07027	0.06971	0.06916		0.05949	0.05907	0.0079	0.0070	1.050	0.950	1.000
83	0.07748	0.07686	0.07626	0.07565	0.07506		0.06456	0.06410	0.0079	0.0070	1.050	0.950	1.000
84	0.08471	0.08404	0.08338	0.08272	0.08207		0.07058	0.07009	0.0079	0.0070	1.050	0.950	1.000
85	0.09296	0.09241	0.09185	0.09130	0.09075		0.08095	0.08050	0.0060	0.0055	1.050	0.950	1.000
86	0.10227	0.10165	0.10104	0.10044	0.09984		0.08905	0.08856	0.0060	0.0055	1.050	0.950	1.000
87	0.11259	0.11192	0.11125	0.11058	0.10992		0.09804	0.09750	0.0060	0.0055	1.050	0.950	1.000
88	0.12370	0.12296	0.12222	0.12148	0.12076		0.10771	0.10712	0.0060	0.0055	1.050	0.950	1.000
89	0.13552	0.13471	0.13390	0.13310	0.13230		0.11800	0.11735	0.0060	0.0055	1.050	0.950	1.000
90	0.14814	0.14725	0.14637	0.14549	0.14462		0.12899	0.12828	0.0060	0.0055	1.050	0.950	1.000
91	0.16186	0.16089	0.15993	0.15897	0.15801		0.14094	0.14016	0.0060	0.0055	1.050	0.950	1.000
92	0.17707	0.17601	0.17496	0.17391	0.17286		0.15419	0.15334	0.0060	0.0055	1.050	0.950	1.000
93	0.19408	0.19292	0.19176	0.19061	0.18947		0.16900	0.16807	0.0060	0.0055	1.050	0.950	1.000
94	0.21316	0.21188	0.21061	0.20935	0.20809		0.18561	0.18459	0.0060	0.0055	1.050	0.950	1.000
95	0.23410	0.23269	0.23130	0.22991	0.22853		0.20384	0.20272	0.0060	0.0055	1.050	0.950	1.000
96	0.25627	0.25473	0.25320	0.25168	0.25017		0.22314	0.22191	0.0060	0.0055	1.050	0.950	1.000
97	0.27865	0.27698	0.27532	0.27367	0.27203		0.24263	0.24130	0.0060	0.0055	1.050	0.950	1.000
98	0.30032	0.29852	0.29673	0.29495	0.29318		0.26150	0.26006	0.0060	0.0055	1.050	0.950	1.000
99	0.31950	0.31759	0.31568	0.31379	0.31190		0.27820	0.27667	0.0060	0.0055	1.050	0.950	1.000
100	0.33532	0.33331	0.33131	0.32932	0.32734		0.29198	0.29037	0.0060	0.0055	1.050	0.950	1.000
101	0.34816	0.34607	0.34399	0.34193	0.33988		0.30315	0.30149	0.0060	0.0055	1.050	0.950	1.000
102	0.35779	0.35564	0.35351	0.35139	0.34928		0.31154	0.30983	0.0060	0.0055	1.050	0.950	1.000
103	0.36083	0.35867	0.35652	0.35438	0.35225		0.31419	0.31246	0.0060	0.0055	1.050	0.950	1.000
104	0.36402	0.36183	0.35966	0.35750	0.35536		0.31696	0.31522	0.0060	0.0055	1.050	0.950	1.000
105	0.36743	0.36522	0.36303	0.36085	0.35869		0.31993	0.31817	0.0060	0.0055	1.050	0.950	1.000
106	0.37113	0.36890	0.36669	0.36449	0.36230		0.32316	0.32138	0.0060	0.0055	1.050	0.950	1.000
107	0.37517	0.37292	0.37069	0.36846	0.36625		0.32668	0.32488	0.0060	0.0055	1.050	0.950	1.000
108	0.37960	0.37732	0.37506	0.37281	0.37057		0.33053	0.32871	0.0060	0.0055	1.050	0.950	1.000
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000	1.050	0.950	1.000

Disability (Female) and Survivors of Females (Non-Postal)

Age	Disability Retirement Rate	Non-Death Termination of Disability			Survivor Spouse Remarriage		
		Duration 1	Duration 2	Duration 3	Duration 1	Duration 2	Duration 3
17	0.00013	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
18	0.00010	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
19	0.00007	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
20	0.00006	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
21	0.00007	0.00000	0.00000	0.00000	0.00000	0.00311	0.00000
22	0.00009	0.00000	0.00000	0.00000	0.00000	0.00633	0.00000
23	0.00012	0.00000	0.00000	0.00000	0.00000	0.00966	0.00000
24	0.00016	0.00000	0.00000	0.00000	0.00545	0.01310	0.00000
25	0.00022	0.00000	0.00000	0.00000	0.01192	0.01664	0.00000
26	0.00029	0.00000	0.00000	0.00000	0.01723	0.02027	0.00000
27	0.00036	0.00000	0.00000	0.00000	0.02139	0.02398	0.00000
28	0.00044	0.00000	0.00245	0.00024	0.02437	0.02775	0.00000
29	0.00052	0.00000	0.00494	0.00287	0.02616	0.03156	0.00000
30	0.00061	0.00043	0.00670	0.00508	0.02677	0.03537	0.00000
31	0.00068	0.00128	0.00768	0.00686	0.02619	0.03916	0.00619
32	0.00075	0.00218	0.00781	0.00820	0.02446	0.04290	0.03492
33	0.00081	0.00300	0.00708	0.00911	0.02169	0.04657	0.05792
34	0.00087	0.00358	0.00569	0.00960	0.01816	0.05019	0.07507
35	0.00095	0.00375	0.00400	0.00970	0.01451	0.05365	0.08623
36	0.00106	0.00340	0.00242	0.00946	0.01138	0.05672	0.09120
37	0.00119	0.00265	0.00126	0.00896	0.00921	0.05897	0.09005
38	0.00134	0.00178	0.00067	0.00829	0.00814	0.06010	0.08348
39	0.00149	0.00104	0.00066	0.00756	0.00810	0.05983	0.07281
40	0.00162	0.00059	0.00114	0.00689	0.00889	0.05841	0.06039
41	0.00175	0.00040	0.00193	0.00638	0.01018	0.05631	0.04892
42	0.00188	0.00039	0.00279	0.00605	0.01162	0.05350	0.04033
43	0.00200	0.00038	0.00344	0.00586	0.01280	0.04961	0.03508
44	0.00213	0.00030	0.00374	0.00572	0.01336	0.04471	0.03330
45	0.00226	0.00016	0.00373	0.00549	0.01348	0.03943	0.03397
46	0.00240	0.00007	0.00355	0.00517	0.01345	0.03506	0.03522
47	0.00255	0.00009	0.00326	0.00482	0.01314	0.03229	0.03538
48	0.00271	0.00027	0.00300	0.00450	0.01209	0.03074	0.03314
49	0.00288	0.00059	0.00277	0.00422	0.01037	0.02976	0.02872
50	0.00304	0.00092	0.00252	0.00391	0.00827	0.02880	0.02315
51	0.00320	0.00108	0.00222	0.00354	0.00599	0.02688	0.01768
52	0.00335	0.00094	0.00182	0.00318	0.00382	0.02271	0.01282
53	0.00350	0.00064	0.00140	0.00287	0.00182	0.01489	0.00945
54	0.00372	0.00031	0.00109	0.00257	0.00015	0.00315	0.00895
55	0.00405	0.00004	0.00101	0.00228	0.00000	0.00000	0.00000
56	0.00442	0.00000	0.00128	0.00203	0.00000	0.00000	0.00000
57	0.00473	0.00003	0.00197	0.00179	0.00000	0.00000	0.00000
58	0.00492	0.00046	0.00322	0.00154	0.00000	0.00000	0.00000
59	0.00494	0.00126	0.00505	0.00132	0.00000	0.00000	0.00000
60	0.00474	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
61	0.00432	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
62	0.00380	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
63	0.00326	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Age	Disability Retirement Rate	Non-Death Termination of Disability			Survivor Spouse Remarriage		
		Duration 1	Duration 2	Duration 3	Duration 1	Duration 2	Duration 3
64	0.00277	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
65	0.00237	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
66	0.00207	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
67	0.00189	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
68	0.00180	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
69	0.00179	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
70	0.00185	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
71	0.00197	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
72	0.00210	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
73	0.00225	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
74	0.00239	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
75	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
76	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
77	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
78	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
79	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
80	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
81	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
82	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
83	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
84	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
85	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
86	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
87	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
88	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
89	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
90	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
91	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
92	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
93	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
94	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
95	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
96	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
97	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
98	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
99	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
100	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
101	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
102	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
103	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
104	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
105	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
106	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
107	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
108	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
109	0.00252	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Survivor and Sick Leave Assumptions (Non-Postal, Female)

Age	Fraction of Annuitants with a Reduced Benefit		Actual to Predicted Survivors	Service	Sick Leave Balance (in Years) at Retirement	
	Non-Disability	Disability			Non-Disability	Disability
17	0.29762	0.19755	1.00000	0	0.0000	0.0000
18	0.29762	0.19755	1.00000	1	0.0000	0.0000
19	0.29762	0.19755	1.00000	2	0.0000	0.0001
20	0.29762	0.19755	1.00000	3	0.0000	0.0004
21	0.29762	0.19755	1.00000	4	0.0000	0.0006
22	0.29762	0.19755	1.00000	5	0.0199	0.0008
23	0.29762	0.19755	1.00000	6	0.0275	0.0010
24	0.29762	0.19755	1.00000	7	0.0352	0.0011
25	0.29762	0.19755	1.00000	8	0.0428	0.0012
26	0.29762	0.19755	1.00000	9	0.0504	0.0014
27	0.29762	0.21340	1.00000	10	0.0580	0.0017
28	0.29762	0.22891	1.00000	11	0.0653	0.0022
29	0.29762	0.24403	1.00000	12	0.0725	0.0029
30	0.29762	0.25865	1.00000	13	0.0795	0.0039
31	0.29762	0.27264	1.00000	14	0.0862	0.0050
32	0.29762	0.28599	1.00000	15	0.0925	0.0060
33	0.29762	0.29878	1.00000	16	0.0982	0.0068
34	0.29762	0.31125	1.00000	17	0.1030	0.0073
35	0.29762	0.32353	1.00000	18	0.1071	0.0075
36	0.29762	0.33544	1.00000	19	0.1106	0.0072
37	0.29762	0.34624	1.00000	20	0.1142	0.0067
38	0.29762	0.35482	1.00000	21	0.1180	0.0063
39	0.29762	0.36023	1.00000	22	0.1220	0.0062
40	0.29762	0.36184	1.00000	23	0.1263	0.0062
41	0.29762	0.36004	1.00000	24	0.1315	0.0065
42	0.29762	0.35655	1.00000	25	0.1388	0.0070
43	0.29762	0.35392	1.00000	26	0.1494	0.0077
44	0.29762	0.35421	1.00000	27	0.1646	0.0088
45	0.29762	0.35757	1.00000	28	0.1851	0.0107
46	0.29762	0.36193	1.00000	29	0.2108	0.0137
47	0.29762	0.36448	1.00000	30	0.2401	0.0184
48	0.29762	0.36358	1.00000	31	0.2700	0.0257
49	0.29762	0.35915	1.00000	32	0.2960	0.0359
50	0.29577	0.35209	1.00000	33	0.3158	0.0482
51	0.29738	0.34404	1.00000	34	0.3294	0.0610
52	0.30354	0.33728	1.00000	35	0.3398	0.0724
53	0.31485	0.33319	1.00000	36	0.3523	0.0804
54	0.33078	0.33145	1.00000	37	0.3702	0.0847
55	0.34930	0.33073	1.00000	38	0.3934	0.0900
56	0.36738	0.33006	1.00000	39	0.4194	0.0950
57	0.38184	0.32818	1.00000	40	0.4471	0.1000
58	0.39125	0.32393	1.00000	41	0.4767	0.1000
59	0.39608	0.31781	1.00000	42	0.5049	0.1000
60	0.39767	0.31163	1.00000	43	0.5294	0.1000
61	0.39717	0.30708	1.00000	44	0.5467	0.1000
62	0.39521	0.30387	1.00000	45	0.5587	0.1000

Age	Fraction of Annuitants with a Reduced Benefit		Actual to Predicted Survivors	Service	Sick Leave Balance (in Years) at Retirement	
	Non-Disability	Disability			Non-Disability	Disability
63	0.39228	0.30123	1.00000	46	0.5686	0.1000
64	0.38904	0.29825	1.00000	47	0.5787	0.1000
65	0.38554	0.29422	0.99099	48	0.5910	0.1000
66	0.38154	0.28980	0.98963	49	0.6071	0.1000
67	0.37638	0.28562	0.98648	50	0.6280	0.1000
68	0.36971	0.28140	0.98228	51	0.6545	0.1000
69	0.36190	0.27621	0.97887	52	0.6870	0.1000
70	0.35363	0.27054	0.97714	53	0.7258	0.1000
71	0.34537	0.26468	0.97664	54	0.7711	0.1000
72	0.33673	0.25815	0.97499	55	0.8228	0.1000
73	0.32683	0.25050	0.97060	56	0.8807	0.1000
74	0.31511	0.24190	0.96415	57	0.9443	0.1000
75	0.30158	0.23333	0.95705	58	1.0129	0.1000
76	0.28671	0.22553	0.95070	59	1.0863	0.1000
77	0.27118	0.21784	0.94581	60+	1.1644	0.1000
78	0.25534	0.20865	0.94160			
79	0.23927	0.19724	0.93709			
80	0.22301	0.18464	0.93204			
81	0.20665	0.17257	0.92664			
82	0.19034	0.16203	0.92104			
83	0.17432	0.15360	0.91584			
84	0.15886	0.14765	0.91133			
85	0.14426	0.12418	0.90813			
86	0.13077	0.11256	0.90644			
87	0.11851	0.10201	0.90624			
88	0.10757	0.09259	0.90768			
89	0.09799	0.08435	0.91098			
90	0.08976	0.07727	0.91601			
91	0.08276	0.07124	0.92199			
92	0.07675	0.06606	0.92736			
93	0.07143	0.06149	0.93071			
94	0.06653	0.05727	0.93147			
95	0.06191	0.05329	0.93055			
96	0.05754	0.04953	0.92944			
97	0.05350	0.04605	0.92976			
98	0.04992	0.04297	0.93303			
99	0.04694	0.04041	0.94038			
100	0.04472	0.03850	0.95274			
101	0.04338	0.03734	0.96989			
102	0.04297	0.03699	0.99070			
103	0.04355	0.03749	1.00000			
104	0.04511	0.03883	1.00000			
105	0.04511	0.03883	1.00000			
106	0.04511	0.03883	1.00000			
107	0.04511	0.03883	1.00000			
108	0.04511	0.03883	1.00000			
109	0.04511	0.03883	1.00000			

Postal, Male

Normal Retirement Rates – CSRS

Age (ANB)	Years of Service						
	5 - 9	**10-14**	**15-19**	**20**	**21-29**	**30**	**31+**
55	0.0000	0.0000	0.0000	0.0000	0.0000	0.1723	0.2503
56 - 59	0.0000	0.0000	0.0000	0.0000	0.0000	0.1302	0.1432
60	0.0000	0.0000	0.0000	0.4275	0.2773	0.1880	0.1780
61	0.0000	0.0000	0.0000	0.3122	0.1424	0.1414	0.1859
62	0.2897	0.3702	0.4186	0.3968	0.1834	0.1875	0.2026
63	0.1538	0.1641	0.1850	0.2280	0.1702	0.1842	0.2013
64	0.1756	0.1937	0.2017	0.2687	0.1745	0.2028	0.2114
65	0.3046	0.3649	0.3227	0.3630	0.2565	0.2744	0.2276
66 - 69	0.2104	0.2300	0.2148	0.2536	0.2092	0.2991	0.2048
70-74	0.1775	0.2006	0.1579	0.2166	0.1974	0.1927	0.1977
75-84	0.1775	0.2006	0.1579	0.2166	0.1974	0.1927	0.1859

Normal Retirement Rates – FERS

Age (ANB)	Years of Service						
	5 - 9	**10-14**	**15-19**	**20**	**21-29**	**30**	**31+**
MRA	0.0000	0.0000	0.0000	0.0000	0.0000	0.2176	0.3256
58 - 59	0.0000	0.0000	0.0000	0.0000	0.0000	0.1404	0.1469
60	0.0000	0.0000	0.0000	0.1924	0.1460	0.1718	0.1536
61	0.0000	0.0000	0.0000	0.1410	0.1091	0.1434	0.1555
62	0.2128	0.1633	0.1965	0.2358	0.1994	0.2568	0.2842
63	0.0893	0.0888	0.1120	0.1929	0.1515	0.1999	0.2117
64	0.0917	0.0990	0.1248	0.1784	0.1667	0.2214	0.2246
65	0.1356	0.1592	0.1755	0.2549	0.2396	0.2438	0.3005
66 - 69	0.1523	0.1718	0.1963	0.2687	0.2506	0.2885	0.3027
70-74	0.1817	0.1736	0.1823	0.2415	0.2222	0.2094	0.2532
75-84	0.2311	0.1688	0.1967	0.2666	0.2101	0.2686	0.2482

Involuntary Retirement (Postal, Male)

Age	CSRS	FERS
42	0.0054	0.0054
43	0.0054	0.0054
44	0.0054	0.0054
45	0.0054	0.0054
46	0.0070	0.0070
47	0.0064	0.0064
48	0.0045	0.0045
49	0.0053	0.0053
50	0.0047	0.0047
51	0.0060	0.0060
52	0.0067	0.0067
53	0.0066	0.0066
54	0.0102	0.0102
55	0.0091	0.0091
56	0.0094	0.0094
57	0.0088	0.0088
58	0.0095	0.0095
59	0.0092	0.0092

MRA+10 Retirement (Postal, Male)

Age	FERS
<=57	0.0190
58	0.0144
59	0.0151
60	0.0297
61	0.0356

Merit/Longevity Salary Increases (Postal, Male)

Service	Age Nearest Birthday					
	17-24	25-29	30-34	35-44	45-54	55+
0	0.0517	0.0518	0.0472	0.0414	0.0331	0.0295
1	0.0590	0.0594	0.0610	0.0597	0.0562	0.0524
2	0.0425	0.0426	0.0428	0.0396	0.0372	0.0344
3	0.0433	0.0427	0.0435	0.0403	0.0377	0.0360
4	0.0399	0.0456	0.0490	0.0494	0.0477	0.0460
5	0.0241	0.0213	0.0206	0.0191	0.0178	0.0169
6	0.0214	0.0168	0.0162	0.0149	0.0143	0.0141
7	0.0561	0.0159	0.0147	0.0135	0.0130	0.0132
8	0.0000	0.0151	0.0138	0.0131	0.0122	0.0125
9	0.0000	0.0154	0.0147	0.0137	0.0123	0.0113
10	0.0000	0.0136	0.0136	0.0127	0.0112	0.0106
11	0.0000	0.0125	0.0111	0.0110	0.0096	0.0095
12	0.0000	0.0072	0.0086	0.0082	0.0066	0.0056
13	0.0000	0.0000	0.0044	0.0039	0.0024	0.0014
14	0.0000	0.0000	0.0045	0.0026	0.0012	0.0012
15	0.0000	0.0000	0.0057	0.0031	0.0019	0.0012
16	0.0000	0.0000	0.0055	0.0040	0.0025	0.0015
17	0.0000	0.0000	0.0000	0.0031	0.0021	0.0013
18	0.0000	0.0000	0.0000	0.0019	0.0010	0.0005
19	0.0000	0.0000	0.0000	0.0031	0.0019	0.0008
20-24	0.0000	0.0000	0.0000	0.0040	0.0023	0.0007
25-29	0.0000	0.0000	0.0000	0.0036	0.0017	0.0005
30+	0.0000	0.0000	0.0000	0.0000	0.0023	0.0006

Assumed Distribution of New Entrants (Postal, Male)

Age (ANB)	Amount Prior Service (Years)				
	0-1	2-5	6-10	11-15	16-20
17-20	284	4	0	0	0
21-25	9,239	413	17	0	0
26-30	15,078	3,952	466	19	0
31-35	12,080	4,401	686	161	4
36-40	9,123	3,155	485	222	33
41-45	7,598	2,189	277	137	46
46-50	6,731	1,855	213	104	37
51-55	5,344	1,410	174	86	32
56-60	3,837	959	119	67	23
61-65	1,737	495	54	25	12
66-70	416	126	15	6	2
71-75	107	36	3	2	1

Assumed New Entrants: Average Salary (as of FY 2020) (Postal, Male)

Age (ANB)	Amount Prior Service (Years)				
	0-1	2-5	6-10	11-15	16-20
17-20	$40,443	$43,176	-	-	-
21-25	$42,037	$42,157	$42,134	-	-
26-30	$42,554	$42,626	$42,685	$42,976	-
31-35	$43,641	$43,642	$43,648	$43,747	$43,885
36-40	$44,309	$44,310	$44,309	$44,304	$44,320
41-45	$44,900	$44,899	$44,895	$44,889	$44,892
46-50	$45,604	$45,605	$45,609	$45,602	$45,607
51-55	$46,218	$46,220	$46,218	$46,217	$46,223
56-60	$46,458	$46,458	$46,461	$46,452	$46,441
61-65	$47,254	$47,264	$47,260	$47,266	$47,414
66-70	$46,341	$46,328	$46,366	$46,376	$46,470
71-75	$45,405	$45,339	$45,473	$45,141	$45,268

Withdrawal Rates (Offset for Re-entry) (Postal, Male)

Service	Age Nearest Birthday					
	17-24	25-29	30-34	35-39	40-44	45+
0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	0.1155	0.0817	0.0571	0.0493	0.0418	0.0408
2	0.1043	0.0859	0.0549	0.0398	0.0341	0.0350
3	0.0629	0.0697	0.0482	0.0359	0.0304	0.0282
4	0.0464	0.0592	0.0379	0.0291	0.0250	0.0217
5	0.0968	0.0398	0.0308	0.0206	0.0207	0.0150
6	0.0000	0.0299	0.0211	0.0163	0.0153	0.0104
7	0.0000	0.0259	0.0209	0.0168	0.0149	0.0106
8	0.0000	0.0220	0.0205	0.0141	0.0118	0.0082
9	0.0000	0.0328	0.0216	0.0155	0.0118	0.0087
10	0.0000	0.0316	0.0165	0.0156	0.0110	0.0082
11	0.0000	0.0230	0.0200	0.0129	0.0119	0.0078
12	0.0000	0.0000	0.0149	0.0110	0.0102	0.0067
13	0.0000	0.0000	0.0167	0.0134	0.0104	0.0064
14	0.0000	0.0000	0.0170	0.0130	0.0110	0.0069
15	0.0000	0.0000	0.0085	0.0119	0.0085	0.0066
16	0.0000	0.0000	0.0234	0.0121	0.0102	0.0061
17	0.0000	0.0000	0.0000	0.0115	0.0081	0.0062
18	0.0000	0.0000	0.0000	0.0091	0.0090	0.0067
19	0.0000	0.0000	0.0000	0.0088	0.0093	0.0055
20+	0.0000	0.0000	0.0000	0.0136	0.0082	0.0044

Fraction of Withdrawing Employees Electing Refunds (Postal, Male)

Service	CSRS	FERS	FERS-RAE	FERS-FRAE	Fraction of Withdrawing Employees with Workers Compensation
0	1.0000	1.0000	1.0000	1.0000	0.0000
1	0.9890	0.9890	0.9890	0.9890	0.0110
2	0.9870	0.9870	0.9870	0.9870	0.0130
3	0.9840	0.9840	0.9840	0.9840	0.0160
4	0.9820	0.9820	0.9820	0.9820	0.0180
5	0.9790	0.8350	0.9570	0.9700	0.0210
6	0.9680	0.7880	0.9120	0.9300	0.0230
7	0.9430	0.7420	0.8680	0.8910	0.0260
8	0.9170	0.6950	0.8230	0.8510	0.0280
9	0.8920	0.6490	0.7790	0.8110	0.0300
10	0.8660	0.6020	0.7340	0.7710	0.0320
11	0.8400	0.5560	0.6890	0.7320	0.0350
12	0.8150	0.5090	0.6450	0.6920	0.0370
13	0.7890	0.4630	0.6000	0.6520	0.0390
14	0.7640	0.4160	0.5560	0.6120	0.0410
15	0.7380	0.3700	0.5110	0.5730	0.0420
16	0.7120	0.3230	0.4660	0.5330	0.0440
17	0.6870	0.2770	0.4220	0.4930	0.0470
18	0.6610	0.2300	0.3770	0.4530	0.0540
19	0.6360	0.1840	0.3330	0.4140	0.0650
20+	0.6100	0.1370	0.2880	0.3740	0.0800

Employee Death Rate (Postal, Male)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048
17	0.00159	0.00158	0.00158	0.00157	0.00156		0.00139	0.00138	0.0059	0.0084
18	0.00130	0.00129	0.00128	0.00128	0.00127		0.00113	0.00112	0.0059	0.0084
19	0.00105	0.00104	0.00103	0.00103	0.00102		0.00091	0.00090	0.0059	0.0084
20	0.00083	0.00083	0.00082	0.00082	0.00081		0.00073	0.00072	0.0059	0.0084
21	0.00066	0.00066	0.00065	0.00065	0.00065		0.00058	0.00057	0.0059	0.0084
22	0.00053	0.00053	0.00053	0.00052	0.00052		0.00047	0.00046	0.0059	0.0084
23	0.00045	0.00045	0.00044	0.00044	0.00044		0.00039	0.00039	0.0059	0.0084
24	0.00041	0.00040	0.00040	0.00040	0.00040		0.00035	0.00035	0.0059	0.0084
25	0.00040	0.00040	0.00040	0.00040	0.00039		0.00035	0.00035	0.0059	0.0084
26	0.00043	0.00042	0.00042	0.00042	0.00042		0.00037	0.00037	0.0059	0.0084
27	0.00047	0.00046	0.00046	0.00046	0.00046		0.00041	0.00040	0.0059	0.0084
28	0.00051	0.00051	0.00050	0.00050	0.00050		0.00045	0.00044	0.0059	0.0084
29	0.00055	0.00055	0.00054	0.00054	0.00054		0.00048	0.00048	0.0059	0.0084
30	0.00058	0.00058	0.00058	0.00057	0.00057		0.00051	0.00051	0.0059	0.0084
31	0.00061	0.00061	0.00060	0.00060	0.00060		0.00053	0.00053	0.0059	0.0084
32	0.00063	0.00062	0.00062	0.00062	0.00061		0.00055	0.00054	0.0059	0.0084
33	0.00063	0.00063	0.00062	0.00062	0.00062		0.00055	0.00055	0.0059	0.0084
34	0.00063	0.00063	0.00062	0.00062	0.00061		0.00055	0.00054	0.0059	0.0084
35	0.00062	0.00062	0.00062	0.00061	0.00061		0.00055	0.00054	0.0059	0.0084
36	0.00063	0.00063	0.00062	0.00062	0.00061		0.00055	0.00054	0.0059	0.0084
37	0.00066	0.00065	0.00065	0.00064	0.00064		0.00057	0.00057	0.0059	0.0084
38	0.00069	0.00069	0.00069	0.00068	0.00068		0.00061	0.00060	0.0059	0.0084
39	0.00073	0.00073	0.00073	0.00072	0.00072		0.00064	0.00064	0.0059	0.0084
40	0.00077	0.00077	0.00076	0.00076	0.00075		0.00067	0.00067	0.0059	0.0084
41	0.00080	0.00080	0.00079	0.00079	0.00078		0.00070	0.00069	0.0059	0.0084
42	0.00083	0.00083	0.00082	0.00082	0.00081		0.00073	0.00072	0.0059	0.0084
43	0.00087	0.00087	0.00086	0.00086	0.00085		0.00076	0.00076	0.0059	0.0084
44	0.00092	0.00092	0.00091	0.00091	0.00090		0.00081	0.00080	0.0059	0.0084
45	0.00100	0.00099	0.00099	0.00098	0.00098		0.00087	0.00086	0.0059	0.0084
46	0.00110	0.00109	0.00108	0.00108	0.00107		0.00096	0.00095	0.0059	0.0084
47	0.00121	0.00120	0.00119	0.00118	0.00118		0.00105	0.00104	0.0059	0.0084
48	0.00132	0.00132	0.00131	0.00130	0.00129		0.00115	0.00114	0.0059	0.0084
49	0.00144	0.00144	0.00143	0.00142	0.00141		0.00126	0.00125	0.0059	0.0084
50	0.00155	0.00154	0.00152	0.00151	0.00150		0.00126	0.00125	0.0088	0.0095
51	0.00170	0.00168	0.00167	0.00166	0.00164		0.00139	0.00137	0.0088	0.0095
52	0.00184	0.00183	0.00181	0.00180	0.00178		0.00150	0.00149	0.0088	0.0095
53	0.00197	0.00195	0.00193	0.00191	0.00190		0.00160	0.00159	0.0088	0.0095
54	0.00206	0.00204	0.00202	0.00200	0.00199		0.00168	0.00166	0.0088	0.0095
55	0.00215	0.00213	0.00211	0.00210	0.00208		0.00176	0.00174	0.0088	0.0095
56	0.00226	0.00224	0.00222	0.00220	0.00218		0.00185	0.00183	0.0088	0.0095
57	0.00241	0.00239	0.00237	0.00234	0.00232		0.00196	0.00195	0.0088	0.0095
58	0.00257	0.00255	0.00252	0.00250	0.00248		0.00210	0.00208	0.0088	0.0095
59	0.00273	0.00271	0.00268	0.00266	0.00263		0.00223	0.00221	0.0088	0.0095
60	0.00288	0.00286	0.00283	0.00281	0.00278		0.00235	0.00233	0.0088	0.0095
61	0.00303	0.00300	0.00298	0.00295	0.00292		0.00247	0.00245	0.0088	0.0095
62	0.00318	0.00315	0.00313	0.00310	0.00307		0.00260	0.00257	0.0088	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
63	0.00334	0.00331	0.00328	0.00325	0.00322		0.00272	0.00270	0.0088	0.0095
64	0.00353	0.00350	0.00347	0.00344	0.00341		0.00288	0.00286	0.0088	0.0095
65	0.00380	0.00377	0.00374	0.00371	0.00368		0.00312	0.00310	0.0086	0.0070
66	0.00418	0.00414	0.00411	0.00407	0.00404		0.00343	0.00340	0.0086	0.0070
67	0.00467	0.00463	0.00459	0.00455	0.00451		0.00382	0.00380	0.0086	0.0070
68	0.00527	0.00523	0.00518	0.00514	0.00509		0.00432	0.00429	0.0086	0.0070
69	0.00599	0.00594	0.00588	0.00583	0.00578		0.00491	0.00487	0.0086	0.0070
70	0.00675	0.00669	0.00663	0.00657	0.00652		0.00553	0.00549	0.0086	0.0070
71	0.00750	0.00743	0.00737	0.00731	0.00724		0.00615	0.00610	0.0086	0.0070
72	0.00823	0.00816	0.00809	0.00802	0.00795		0.00675	0.00670	0.0086	0.0070
73	0.00896	0.00888	0.00880	0.00873	0.00865		0.00734	0.00729	0.0086	0.0070
74	0.00970	0.00962	0.00954	0.00946	0.00937		0.00796	0.00790	0.0086	0.0070
75	0.01050	0.01041	0.01032	0.01023	0.01014		0.00860	0.00854	0.0086	0.0070
76	0.01134	0.01124	0.01115	0.01105	0.01095		0.00930	0.00923	0.0086	0.0070
77	0.01236	0.01225	0.01215	0.01204	0.01194		0.01013	0.01006	0.0086	0.0070
78	0.01361	0.01349	0.01338	0.01326	0.01315		0.01116	0.01108	0.0086	0.0070
79	0.01513	0.01500	0.01487	0.01475	0.01462		0.01241	0.01232	0.0086	0.0070
80	0.01696	0.01681	0.01667	0.01653	0.01638		0.01390	0.01381	0.0086	0.0070
81	0.01912	0.01896	0.01880	0.01863	0.01847		0.01568	0.01557	0.0086	0.0070
82	0.02164	0.02145	0.02127	0.02109	0.02091		0.01774	0.01762	0.0086	0.0070
83	0.02452	0.02431	0.02410	0.02389	0.02369		0.02010	0.01996	0.0086	0.0070
84	0.02785	0.02761	0.02737	0.02714	0.02690		0.02283	0.02267	0.0086	0.0070
85	0.03165	0.03144	0.03123	0.03102	0.03082		0.02718	0.02703	0.0066	0.0055
86	0.03589	0.03565	0.03542	0.03519	0.03495		0.03082	0.03065	0.0066	0.0055
87	0.04063	0.04036	0.04010	0.03983	0.03957		0.03489	0.03470	0.0066	0.0055
88	0.04593	0.04563	0.04533	0.04503	0.04473		0.03944	0.03923	0.0066	0.0055
89	0.05176	0.05142	0.05108	0.05074	0.05041		0.04445	0.04421	0.0066	0.0055
90	0.05814	0.05776	0.05738	0.05700	0.05662		0.04993	0.04966	0.0066	0.0055
91	0.06510	0.06467	0.06425	0.06382	0.06340		0.05591	0.05560	0.0066	0.0055
92	0.07266	0.07218	0.07171	0.07123	0.07076		0.06240	0.06206	0.0066	0.0055
93	0.08085	0.08032	0.07979	0.07926	0.07874		0.06943	0.06905	0.0066	0.0055
94	0.08956	0.08897	0.08838	0.08780	0.08722		0.07691	0.07649	0.0066	0.0055
95	0.09779	0.09715	0.09651	0.09587	0.09524		0.08398	0.08352	0.0066	0.0055
96	0.10643	0.10573	0.10503	0.10434	0.10365		0.09140	0.09090	0.0066	0.0055
97	0.11549	0.11472	0.11397	0.11322	0.11247		0.09917	0.09863	0.0066	0.0055
98	0.12495	0.12412	0.12330	0.12249	0.12168		0.10730	0.10671	0.0066	0.0055
99	0.13482	0.13393	0.13304	0.13216	0.13129		0.11577	0.11513	0.0066	0.0055
100	0.14509	0.14413	0.14318	0.14224	0.14130		0.12459	0.12391	0.0066	0.0055
101	0.15577	0.15474	0.15372	0.15271	0.15170		0.13377	0.13303	0.0066	0.0055
102	0.16686	0.16576	0.16466	0.16358	0.16250		0.14329	0.14250	0.0066	0.0055
103	0.17835	0.17718	0.17601	0.17485	0.17369		0.15316	0.15231	0.0066	0.0055
104	0.19025	0.18900	0.18775	0.18651	0.18528		0.16338	0.16248	0.0066	0.0055
105	0.19025	0.18900	0.18775	0.18651	0.18528		0.16338	0.16248	0.0066	0.0055

Rate of Employee Death with Spouse Survivor (Postal, Male)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048
17	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
18	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
19	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
20	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
21	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
22	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
23	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
24	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
25	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
26	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
27	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
28	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0059	0.0084
29	0.00002	0.00002	0.00002	0.00002	0.00002		0.00002	0.00002	0.0059	0.0084
30	0.00004	0.00004	0.00004	0.00004	0.00004		0.00004	0.00004	0.0059	0.0084
31	0.00007	0.00007	0.00007	0.00007	0.00007		0.00006	0.00006	0.0059	0.0084
32	0.00009	0.00009	0.00009	0.00009	0.00009		0.00008	0.00008	0.0059	0.0084
33	0.00012	0.00011	0.00011	0.00011	0.00011		0.00010	0.00010	0.0059	0.0084
34	0.00013	0.00013	0.00013	0.00013	0.00013		0.00012	0.00012	0.0059	0.0084
35	0.00015	0.00015	0.00015	0.00015	0.00015		0.00013	0.00013	0.0059	0.0084
36	0.00016	0.00016	0.00016	0.00016	0.00016		0.00014	0.00014	0.0059	0.0084
37	0.00018	0.00018	0.00018	0.00017	0.00017		0.00015	0.00015	0.0059	0.0084
38	0.00020	0.00019	0.00019	0.00019	0.00019		0.00017	0.00017	0.0059	0.0084
39	0.00022	0.00022	0.00022	0.00021	0.00021		0.00019	0.00019	0.0059	0.0084
40	0.00025	0.00025	0.00025	0.00025	0.00024		0.00022	0.00022	0.0059	0.0084
41	0.00029	0.00029	0.00029	0.00028	0.00028		0.00025	0.00025	0.0059	0.0084
42	0.00033	0.00033	0.00033	0.00033	0.00032		0.00029	0.00029	0.0059	0.0084
43	0.00037	0.00037	0.00037	0.00037	0.00036		0.00033	0.00032	0.0059	0.0084
44	0.00041	0.00041	0.00041	0.00041	0.00040		0.00036	0.00036	0.0059	0.0084
45	0.00045	0.00045	0.00045	0.00045	0.00044		0.00040	0.00039	0.0059	0.0084
46	0.00050	0.00050	0.00049	0.00049	0.00049		0.00044	0.00043	0.0059	0.0084
47	0.00055	0.00055	0.00054	0.00054	0.00054		0.00048	0.00048	0.0059	0.0084
48	0.00061	0.00060	0.00060	0.00059	0.00059		0.00053	0.00052	0.0059	0.0084
49	0.00067	0.00066	0.00066	0.00066	0.00065		0.00058	0.00058	0.0059	0.0084
50	0.00073	0.00072	0.00072	0.00071	0.00071		0.00060	0.00059	0.0088	0.0095
51	0.00082	0.00082	0.00081	0.00080	0.00080		0.00067	0.00067	0.0088	0.0095
52	0.00092	0.00091	0.00090	0.00090	0.00089		0.00075	0.00074	0.0088	0.0095
53	0.00101	0.00100	0.00099	0.00098	0.00097		0.00082	0.00081	0.0088	0.0095
54	0.00107	0.00107	0.00106	0.00105	0.00104		0.00088	0.00087	0.0088	0.0095
55	0.00114	0.00113	0.00112	0.00111	0.00110		0.00093	0.00092	0.0088	0.0095
56	0.00122	0.00121	0.00120	0.00119	0.00118		0.00100	0.00099	0.0088	0.0095
57	0.00132	0.00131	0.00130	0.00129	0.00128		0.00108	0.00107	0.0088	0.0095
58	0.00144	0.00143	0.00142	0.00141	0.00139		0.00118	0.00117	0.0088	0.0095
59	0.00157	0.00156	0.00154	0.00153	0.00152		0.00128	0.00127	0.0088	0.0095
60	0.00169	0.00168	0.00166	0.00165	0.00163		0.00138	0.00137	0.0088	0.0095
61	0.00179	0.00178	0.00176	0.00175	0.00173		0.00146	0.00145	0.0088	0.0095
62	0.00188	0.00186	0.00185	0.00183	0.00181		0.00153	0.00152	0.0088	0.0095
63	0.00195	0.00193	0.00192	0.00190	0.00188		0.00159	0.00158	0.0088	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
64	0.00204	0.00203	0.00201	0.00199	0.00197		0.00167	0.00165	0.0088	0.0095
65	0.00220	0.00218	0.00216	0.00215	0.00213		0.00181	0.00179	0.0086	0.0070
66	0.00245	0.00243	0.00241	0.00239	0.00237		0.00201	0.00199	0.0086	0.0070
67	0.00278	0.00276	0.00274	0.00271	0.00269		0.00228	0.00227	0.0086	0.0070
68	0.00319	0.00316	0.00314	0.00311	0.00308		0.00262	0.00260	0.0086	0.0070
69	0.00364	0.00361	0.00358	0.00354	0.00351		0.00298	0.00296	0.0086	0.0070
70	0.00408	0.00404	0.00401	0.00397	0.00394		0.00334	0.00332	0.0086	0.0070
71	0.00447	0.00444	0.00440	0.00436	0.00432		0.00367	0.00364	0.0086	0.0070
72	0.00482	0.00478	0.00474	0.00470	0.00466		0.00395	0.00393	0.0086	0.0070
73	0.00513	0.00508	0.00504	0.00500	0.00495		0.00420	0.00418	0.0086	0.0070
74	0.00541	0.00536	0.00532	0.00527	0.00523		0.00444	0.00440	0.0086	0.0070
75	0.00569	0.00564	0.00559	0.00555	0.00550		0.00467	0.00463	0.0086	0.0070
76	0.00598	0.00593	0.00588	0.00583	0.00577		0.00490	0.00487	0.0086	0.0070
77	0.00634	0.00629	0.00623	0.00618	0.00613		0.00520	0.00516	0.0086	0.0070
78	0.00683	0.00677	0.00671	0.00665	0.00659		0.00560	0.00556	0.0086	0.0070
79	0.00746	0.00739	0.00733	0.00727	0.00720		0.00611	0.00607	0.0086	0.0070
80	0.00827	0.00820	0.00812	0.00805	0.00799		0.00678	0.00673	0.0086	0.0070
81	0.00927	0.00919	0.00911	0.00903	0.00895		0.00760	0.00755	0.0086	0.0070
82	0.01048	0.01039	0.01030	0.01021	0.01013		0.00859	0.00853	0.0086	0.0070
83	0.01191	0.01181	0.01171	0.01161	0.01151		0.00976	0.00970	0.0086	0.0070
84	0.01360	0.01348	0.01337	0.01325	0.01314		0.01115	0.01107	0.0086	0.0070
85	0.01557	0.01546	0.01536	0.01526	0.01516		0.01337	0.01329	0.0066	0.0055
86	0.01780	0.01768	0.01756	0.01745	0.01733		0.01528	0.01520	0.0066	0.0055
87	0.02032	0.02018	0.02005	0.01992	0.01979		0.01745	0.01735	0.0066	0.0055
88	0.02317	0.02301	0.02286	0.02271	0.02256		0.01989	0.01978	0.0066	0.0055
89	0.02633	0.02615	0.02598	0.02581	0.02564		0.02261	0.02248	0.0066	0.0055
90	0.02981	0.02962	0.02942	0.02923	0.02903		0.02560	0.02546	0.0066	0.0055
91	0.03364	0.03342	0.03320	0.03298	0.03276		0.02889	0.02873	0.0066	0.0055
92	0.03783	0.03758	0.03733	0.03708	0.03684		0.03248	0.03231	0.0066	0.0055
93	0.04239	0.04211	0.04183	0.04155	0.04128		0.03640	0.03620	0.0066	0.0055
94	0.04727	0.04695	0.04664	0.04634	0.04603		0.04059	0.04037	0.0066	0.0055
95	0.05193	0.05159	0.05125	0.05091	0.05058		0.04460	0.04435	0.0066	0.0055
96	0.05686	0.05649	0.05611	0.05574	0.05537		0.04883	0.04856	0.0066	0.0055
97	0.06204	0.06163	0.06123	0.06082	0.06042		0.05328	0.05298	0.0066	0.0055
98	0.06748	0.06704	0.06659	0.06615	0.06572		0.05795	0.05763	0.0066	0.0055
99	0.07318	0.07269	0.07221	0.07174	0.07126		0.06284	0.06249	0.0066	0.0055
100	0.07913	0.07860	0.07809	0.07757	0.07706		0.06795	0.06757	0.0066	0.0055
101	0.08533	0.08477	0.08421	0.08365	0.08310		0.07328	0.07287	0.0066	0.0055
102	0.09179	0.09119	0.09059	0.08999	0.08939		0.07883	0.07839	0.0066	0.0055
103	0.09851	0.09786	0.09722	0.09657	0.09594		0.08459	0.08413	0.0066	0.0055
104	0.10548	0.10479	0.10410	0.10341	0.10273		0.09058	0.09008	0.0066	0.0055
105	0.10548	0.10479	0.10410	0.10341	0.10273		0.09058	0.09008	0.0066	0.0055

Non-Disability Annuitant Death Rate (Postal, Male)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 4048
17	0.00133	0.00133	0.00132	0.00131	0.00130		0.00116	0.00115	0.0059	0.0084
18	0.00135	0.00134	0.00133	0.00132	0.00132		0.00118	0.00117	0.0059	0.0084
19	0.00136	0.00135	0.00134	0.00134	0.00133		0.00119	0.00118	0.0059	0.0084
20	0.00137	0.00137	0.00136	0.00135	0.00134		0.00120	0.00119	0.0059	0.0084
21	0.00139	0.00138	0.00137	0.00136	0.00136		0.00121	0.00120	0.0059	0.0084
22	0.00140	0.00139	0.00139	0.00138	0.00137		0.00122	0.00121	0.0059	0.0084
23	0.00142	0.00141	0.00140	0.00139	0.00138		0.00124	0.00123	0.0059	0.0084
24	0.00143	0.00142	0.00141	0.00141	0.00140		0.00125	0.00124	0.0059	0.0084
25	0.00145	0.00144	0.00143	0.00142	0.00141		0.00126	0.00125	0.0059	0.0084
26	0.00146	0.00145	0.00144	0.00143	0.00143		0.00127	0.00126	0.0059	0.0084
27	0.00147	0.00147	0.00146	0.00145	0.00144		0.00129	0.00128	0.0059	0.0084
28	0.00149	0.00148	0.00147	0.00146	0.00145		0.00130	0.00129	0.0059	0.0084
29	0.00150	0.00150	0.00149	0.00148	0.00147		0.00131	0.00130	0.0059	0.0084
30	0.00152	0.00151	0.00150	0.00149	0.00148		0.00133	0.00132	0.0059	0.0084
31	0.00154	0.00153	0.00152	0.00151	0.00150		0.00134	0.00133	0.0059	0.0084
32	0.00155	0.00154	0.00153	0.00152	0.00151		0.00135	0.00134	0.0059	0.0084
33	0.00157	0.00156	0.00155	0.00154	0.00153		0.00137	0.00136	0.0059	0.0084
34	0.00158	0.00157	0.00156	0.00155	0.00155		0.00138	0.00137	0.0059	0.0084
35	0.00160	0.00159	0.00158	0.00157	0.00156		0.00139	0.00138	0.0059	0.0084
36	0.00161	0.00161	0.00160	0.00159	0.00158		0.00141	0.00140	0.0059	0.0084
37	0.00163	0.00162	0.00161	0.00160	0.00159		0.00142	0.00141	0.0059	0.0084
38	0.00165	0.00164	0.00163	0.00162	0.00161		0.00144	0.00143	0.0059	0.0084
39	0.00166	0.00165	0.00164	0.00163	0.00163		0.00145	0.00144	0.0059	0.0084
40	0.00168	0.00167	0.00166	0.00165	0.00164		0.00147	0.00145	0.0059	0.0084
41	0.00170	0.00169	0.00168	0.00167	0.00166		0.00148	0.00147	0.0059	0.0084
42	0.00171	0.00170	0.00169	0.00168	0.00167		0.00150	0.00148	0.0059	0.0084
43	0.00173	0.00172	0.00171	0.00170	0.00169		0.00151	0.00150	0.0059	0.0084
44	0.00175	0.00174	0.00173	0.00172	0.00171		0.00153	0.00151	0.0059	0.0084
45	0.00177	0.00176	0.00175	0.00174	0.00173		0.00154	0.00153	0.0059	0.0084
46	0.00179	0.00178	0.00177	0.00175	0.00174		0.00156	0.00155	0.0059	0.0084
47	0.00187	0.00186	0.00185	0.00183	0.00182		0.00163	0.00162	0.0059	0.0084
48	0.00201	0.00200	0.00199	0.00197	0.00196		0.00175	0.00174	0.0059	0.0084
49	0.00222	0.00220	0.00219	0.00218	0.00216		0.00193	0.00192	0.0059	0.0084
50	0.00244	0.00242	0.00240	0.00238	0.00236		0.00199	0.00198	0.0088	0.0095
51	0.00277	0.00275	0.00272	0.00270	0.00268		0.00226	0.00224	0.0088	0.0095
52	0.00316	0.00313	0.00310	0.00307	0.00305		0.00258	0.00255	0.0088	0.0095
53	0.00358	0.00355	0.00352	0.00349	0.00346		0.00292	0.00289	0.0088	0.0095
54	0.00403	0.00400	0.00396	0.00393	0.00389		0.00329	0.00326	0.0088	0.0095
55	0.00451	0.00447	0.00443	0.00439	0.00436		0.00368	0.00365	0.0088	0.0095
56	0.00502	0.00497	0.00493	0.00488	0.00484		0.00409	0.00405	0.0088	0.0095
57	0.00552	0.00547	0.00542	0.00537	0.00533		0.00450	0.00446	0.0088	0.0095
58	0.00598	0.00593	0.00588	0.00583	0.00578		0.00488	0.00484	0.0088	0.0095
59	0.00636	0.00630	0.00625	0.00619	0.00614		0.00519	0.00514	0.0088	0.0095
60	0.00666	0.00660	0.00654	0.00648	0.00643		0.00543	0.00538	0.0088	0.0095
61	0.00695	0.00689	0.00683	0.00677	0.00671		0.00567	0.00562	0.0088	0.0095
62	0.00741	0.00734	0.00728	0.00722	0.00715		0.00605	0.00599	0.0088	0.0095
63	0.00809	0.00802	0.00795	0.00788	0.00781		0.00661	0.00654	0.0088	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 4048
64	0.00897	0.00889	0.00881	0.00873	0.00866		0.00732	0.00725	0.0088	0.0095
65	0.00991	0.00983	0.00974	0.00966	0.00958		0.00813	0.00807	0.0086	0.0070
66	0.01091	0.01081	0.01072	0.01063	0.01054		0.00894	0.00888	0.0086	0.0070
67	0.01200	0.01190	0.01180	0.01170	0.01160		0.00984	0.00977	0.0086	0.0070
68	0.01330	0.01319	0.01308	0.01296	0.01285		0.01091	0.01083	0.0086	0.0070
69	0.01485	0.01472	0.01459	0.01447	0.01434		0.01217	0.01209	0.0086	0.0070
70	0.01660	0.01645	0.01631	0.01617	0.01603		0.01361	0.01351	0.0086	0.0070
71	0.01866	0.01850	0.01834	0.01818	0.01802		0.01530	0.01519	0.0086	0.0070
72	0.02104	0.02086	0.02068	0.02051	0.02033		0.01725	0.01713	0.0086	0.0070
73	0.02374	0.02353	0.02333	0.02313	0.02293		0.01946	0.01932	0.0086	0.0070
74	0.02663	0.02640	0.02617	0.02595	0.02573		0.02183	0.02168	0.0086	0.0070
75	0.02968	0.02943	0.02917	0.02892	0.02867		0.02433	0.02416	0.0086	0.0070
76	0.03279	0.03250	0.03222	0.03195	0.03167		0.02688	0.02669	0.0086	0.0070
77	0.03645	0.03613	0.03582	0.03552	0.03521		0.02988	0.02967	0.0086	0.0070
78	0.04091	0.04055	0.04021	0.03986	0.03952		0.03354	0.03330	0.0086	0.0070
79	0.04608	0.04568	0.04529	0.04490	0.04452		0.03778	0.03751	0.0086	0.0070
80	0.05172	0.05127	0.05083	0.05039	0.04996		0.04240	0.04210	0.0086	0.0070
81	0.05773	0.05723	0.05674	0.05625	0.05577		0.04733	0.04700	0.0086	0.0070
82	0.06416	0.06360	0.06306	0.06251	0.06198		0.05260	0.05223	0.0086	0.0070
83	0.07116	0.07055	0.06994	0.06934	0.06875		0.05834	0.05793	0.0086	0.0070
84	0.07897	0.07830	0.07762	0.07695	0.07629		0.06475	0.06429	0.0086	0.0070
85	0.08796	0.08738	0.08680	0.08623	0.08566		0.07553	0.07512	0.0066	0.0055
86	0.09849	0.09784	0.09719	0.09655	0.09591		0.08457	0.08411	0.0066	0.0055
87	0.11071	0.10998	0.10925	0.10853	0.10782		0.09507	0.09455	0.0066	0.0055
88	0.12478	0.12396	0.12314	0.12233	0.12152		0.10716	0.10657	0.0066	0.0055
89	0.14048	0.13956	0.13864	0.13772	0.13681		0.12064	0.11997	0.0066	0.0055
90	0.15733	0.15629	0.15526	0.15424	0.15322		0.13510	0.13436	0.0066	0.0055
91	0.17471	0.17355	0.17241	0.17127	0.17014		0.15002	0.14920	0.0066	0.0055
92	0.19251	0.19124	0.18998	0.18872	0.18748		0.16532	0.16441	0.0066	0.0055
93	0.21118	0.20979	0.20840	0.20703	0.20566		0.18135	0.18035	0.0066	0.0055
94	0.23118	0.22965	0.22814	0.22663	0.22514		0.19852	0.19743	0.0066	0.0055
95	0.25269	0.25102	0.24937	0.24772	0.24608		0.21699	0.21580	0.0066	0.0055
96	0.27535	0.27353	0.27173	0.26993	0.26815		0.23645	0.23515	0.0066	0.0055
97	0.29874	0.29677	0.29481	0.29287	0.29093		0.25654	0.25513	0.0066	0.0055
98	0.32238	0.32025	0.31814	0.31604	0.31395		0.27684	0.27531	0.0066	0.0055
99	0.34560	0.34332	0.34106	0.33881	0.33657		0.29678	0.29515	0.0066	0.0055
100	0.36779	0.36536	0.36295	0.36056	0.35818		0.31583	0.31410	0.0066	0.0055
101	0.38811	0.38555	0.38301	0.38048	0.37797		0.33328	0.33145	0.0066	0.0055
102	0.40665	0.40397	0.40130	0.39865	0.39602		0.34920	0.34728	0.0066	0.0055
103	0.42346	0.42066	0.41789	0.41513	0.41239		0.36363	0.36163	0.0066	0.0055
104	0.43862	0.43573	0.43285	0.43000	0.42716		0.37666	0.37459	0.0066	0.0055
105	0.45217	0.44919	0.44622	0.44328	0.44035		0.38829	0.38616	0.0066	0.0055
106	0.46395	0.46089	0.45784	0.45482	0.45182		0.39841	0.39621	0.0066	0.0055
107	0.47363	0.47050	0.46739	0.46431	0.46124		0.40672	0.40448	0.0066	0.0055
108	0.48081	0.47763	0.47448	0.47135	0.46824		0.41288	0.41061	0.0066	0.0055
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000

Death Rate for Spouse Survivors of Males (Postal)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
17	0.00081	0.00080	0.00080	0.00079	0.00079		0.00069	0.00068	0.0069	0.0084
18	0.00082	0.00081	0.00081	0.00080	0.00079		0.00070	0.00069	0.0069	0.0084
19	0.00083	0.00082	0.00081	0.00081	0.00080		0.00070	0.00070	0.0069	0.0084
20	0.00083	0.00083	0.00082	0.00082	0.00081		0.00071	0.00071	0.0069	0.0084
21	0.00084	0.00084	0.00083	0.00082	0.00082		0.00072	0.00071	0.0069	0.0084
22	0.00085	0.00084	0.00084	0.00083	0.00083		0.00073	0.00072	0.0069	0.0084
23	0.00086	0.00085	0.00085	0.00084	0.00084		0.00073	0.00073	0.0069	0.0084
24	0.00087	0.00086	0.00086	0.00085	0.00084		0.00074	0.00073	0.0069	0.0084
25	0.00104	0.00103	0.00103	0.00102	0.00101		0.00089	0.00088	0.0069	0.0084
26	0.00121	0.00120	0.00119	0.00118	0.00118		0.00103	0.00102	0.0069	0.0084
27	0.00137	0.00136	0.00135	0.00134	0.00133		0.00116	0.00115	0.0069	0.0084
28	0.00151	0.00150	0.00149	0.00148	0.00147		0.00129	0.00128	0.0069	0.0084
29	0.00165	0.00163	0.00162	0.00161	0.00160		0.00140	0.00139	0.0069	0.0084
30	0.00176	0.00175	0.00174	0.00173	0.00172		0.00150	0.00149	0.0069	0.0084
31	0.00186	0.00185	0.00184	0.00183	0.00181		0.00159	0.00158	0.0069	0.0084
32	0.00194	0.00193	0.00192	0.00190	0.00189		0.00166	0.00164	0.0069	0.0084
33	0.00199	0.00198	0.00197	0.00195	0.00194		0.00170	0.00169	0.0069	0.0084
34	0.00202	0.00201	0.00199	0.00198	0.00196		0.00172	0.00171	0.0069	0.0084
35	0.00201	0.00200	0.00198	0.00197	0.00196		0.00172	0.00170	0.0069	0.0084
36	0.00197	0.00196	0.00194	0.00193	0.00192		0.00168	0.00167	0.0069	0.0084
37	0.00190	0.00188	0.00187	0.00186	0.00184		0.00162	0.00160	0.0069	0.0084
38	0.00179	0.00178	0.00177	0.00176	0.00174		0.00153	0.00152	0.0069	0.0084
39	0.00167	0.00166	0.00165	0.00163	0.00162		0.00142	0.00141	0.0069	0.0084
40	0.00154	0.00153	0.00152	0.00151	0.00150		0.00131	0.00130	0.0069	0.0084
41	0.00143	0.00142	0.00141	0.00140	0.00139		0.00122	0.00121	0.0069	0.0084
42	0.00135	0.00135	0.00134	0.00133	0.00132		0.00116	0.00115	0.0069	0.0084
43	0.00134	0.00133	0.00132	0.00132	0.00131		0.00114	0.00114	0.0069	0.0084
44	0.00141	0.00140	0.00139	0.00138	0.00137		0.00120	0.00119	0.0069	0.0084
45	0.00156	0.00155	0.00154	0.00153	0.00152		0.00133	0.00132	0.0069	0.0084
46	0.00181	0.00180	0.00179	0.00177	0.00176		0.00154	0.00153	0.0069	0.0084
47	0.00215	0.00214	0.00212	0.00211	0.00209		0.00183	0.00182	0.0069	0.0084
48	0.00257	0.00255	0.00253	0.00252	0.00250		0.00219	0.00217	0.0069	0.0084
49	0.00304	0.00302	0.00300	0.00298	0.00296		0.00259	0.00257	0.0069	0.0084
50	0.00349	0.00346	0.00343	0.00340	0.00337		0.00286	0.00283	0.0087	0.0095
51	0.00394	0.00390	0.00387	0.00383	0.00380		0.00322	0.00319	0.0087	0.0095
52	0.00430	0.00426	0.00422	0.00419	0.00415		0.00351	0.00348	0.0087	0.0095
53	0.00455	0.00451	0.00447	0.00443	0.00439		0.00372	0.00368	0.0087	0.0095
54	0.00470	0.00466	0.00462	0.00458	0.00454		0.00384	0.00381	0.0087	0.0095
55	0.00481	0.00477	0.00473	0.00469	0.00465		0.00394	0.00390	0.0087	0.0095
56	0.00496	0.00491	0.00487	0.00483	0.00479		0.00405	0.00402	0.0087	0.0095
57	0.00516	0.00511	0.00507	0.00502	0.00498		0.00422	0.00418	0.0087	0.0095
58	0.00542	0.00537	0.00532	0.00528	0.00523		0.00443	0.00439	0.0087	0.0095
59	0.00577	0.00572	0.00567	0.00562	0.00557		0.00472	0.00468	0.0087	0.0095
60	0.00628	0.00623	0.00617	0.00612	0.00606		0.00514	0.00509	0.0087	0.0095
61	0.00698	0.00692	0.00686	0.00680	0.00674		0.00571	0.00566	0.0087	0.0095
62	0.00784	0.00777	0.00770	0.00763	0.00757		0.00641	0.00635	0.0087	0.0095
63	0.00876	0.00869	0.00861	0.00854	0.00846		0.00717	0.00710	0.0087	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048
64	0.00965	0.00956	0.00948	0.00940	0.00932		0.00789	0.00782	0.0087	0.0095
65	0.01044	0.01036	0.01028	0.01020	0.01012		0.00870	0.00864	0.0079	0.0070
66	0.01116	0.01108	0.01099	0.01090	0.01081		0.00930	0.00924	0.0079	0.0070
67	0.01201	0.01192	0.01182	0.01173	0.01164		0.01001	0.00994	0.0079	0.0070
68	0.01320	0.01310	0.01300	0.01289	0.01279		0.01100	0.01092	0.0079	0.0070
69	0.01483	0.01471	0.01459	0.01448	0.01436		0.01235	0.01227	0.0079	0.0070
70	0.01677	0.01664	0.01651	0.01638	0.01625		0.01398	0.01388	0.0079	0.0070
71	0.01881	0.01866	0.01851	0.01837	0.01822		0.01567	0.01556	0.0079	0.0070
72	0.02082	0.02065	0.02049	0.02033	0.02017		0.01735	0.01722	0.0079	0.0070
73	0.02281	0.02263	0.02245	0.02228	0.02210		0.01901	0.01888	0.0079	0.0070
74	0.02485	0.02465	0.02446	0.02426	0.02407		0.02071	0.02056	0.0079	0.0070
75	0.02712	0.02691	0.02670	0.02649	0.02628		0.02260	0.02244	0.0079	0.0070
76	0.02974	0.02951	0.02927	0.02904	0.02881		0.02478	0.02461	0.0079	0.0070
77	0.03288	0.03262	0.03236	0.03211	0.03185		0.02740	0.02721	0.0079	0.0070
78	0.03635	0.03606	0.03578	0.03549	0.03521		0.03029	0.03008	0.0079	0.0070
79	0.04012	0.03980	0.03948	0.03917	0.03886		0.03343	0.03319	0.0079	0.0070
80	0.04418	0.04383	0.04348	0.04314	0.04280		0.03681	0.03655	0.0079	0.0070
81	0.04849	0.04810	0.04772	0.04734	0.04697		0.04040	0.04012	0.0079	0.0070
82	0.05308	0.05266	0.05224	0.05183	0.05142		0.04423	0.04392	0.0079	0.0070
83	0.05834	0.05788	0.05742	0.05697	0.05652		0.04861	0.04827	0.0079	0.0070
84	0.06463	0.06411	0.06361	0.06311	0.06261		0.05385	0.05347	0.0079	0.0070
85	0.07178	0.07135	0.07092	0.07050	0.07007		0.06250	0.06216	0.0060	0.0055
86	0.07990	0.07942	0.07894	0.07847	0.07800		0.06957	0.06919	0.0060	0.0055
87	0.08933	0.08879	0.08826	0.08773	0.08720		0.07778	0.07735	0.0060	0.0055
88	0.10001	0.09941	0.09881	0.09822	0.09763		0.08708	0.08660	0.0060	0.0055
89	0.11181	0.11114	0.11047	0.10981	0.10915		0.09736	0.09682	0.0060	0.0055
90	0.12496	0.12422	0.12347	0.12273	0.12199		0.10881	0.10821	0.0060	0.0055
91	0.13945	0.13862	0.13779	0.13696	0.13614		0.12143	0.12076	0.0060	0.0055
92	0.15542	0.15449	0.15356	0.15264	0.15172		0.13533	0.13458	0.0060	0.0055
93	0.17271	0.17167	0.17064	0.16962	0.16860		0.15038	0.14956	0.0060	0.0055
94	0.19104	0.18989	0.18875	0.18762	0.18650		0.16634	0.16543	0.0060	0.0055
95	0.21015	0.20889	0.20763	0.20639	0.20515		0.18298	0.18198	0.0060	0.0055
96	0.22988	0.22851	0.22713	0.22577	0.22442		0.20017	0.19907	0.0060	0.0055
97	0.24982	0.24833	0.24684	0.24535	0.24388		0.21753	0.21633	0.0060	0.0055
98	0.26935	0.26774	0.26613	0.26453	0.26295		0.23453	0.23325	0.0060	0.0055
99	0.28804	0.28631	0.28459	0.28288	0.28119		0.25081	0.24943	0.0060	0.0055
100	0.30573	0.30390	0.30207	0.30026	0.29846		0.26621	0.26475	0.0060	0.0055
101	0.32231	0.32037	0.31845	0.31654	0.31464		0.28064	0.27910	0.0060	0.0055
102	0.33747	0.33544	0.33343	0.33143	0.32944		0.29385	0.29223	0.0060	0.0055
103	0.35086	0.34875	0.34666	0.34458	0.34251		0.30550	0.30382	0.0060	0.0055
104	0.36209	0.35992	0.35776	0.35561	0.35348		0.31529	0.31355	0.0060	0.0055
105	0.37093	0.36871	0.36649	0.36429	0.36211		0.32298	0.32121	0.0060	0.0055
106	0.37719	0.37493	0.37268	0.37044	0.36822		0.32843	0.32663	0.0060	0.0055
107	0.38068	0.37840	0.37613	0.37387	0.37163		0.33148	0.32965	0.0060	0.0055
108	0.38122	0.37893	0.37666	0.37440	0.37215		0.33194	0.33011	0.0060	0.0055
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000

Disability Annuitants (Postal, Male)

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
17	0.00110	0.00109	0.00109	0.00108	0.00107		0.00096	0.00095	0.0059	0.0084	1.309	1.583	0.800
18	0.00111	0.00110	0.00110	0.00109	0.00108		0.00097	0.00096	0.0059	0.0084	1.309	1.583	0.800
19	0.00112	0.00111	0.00111	0.00110	0.00109		0.00098	0.00097	0.0059	0.0084	1.309	1.583	0.800
20	0.00113	0.00113	0.00112	0.00111	0.00111		0.00099	0.00098	0.0059	0.0084	1.309	1.583	0.800
21	0.00114	0.00114	0.00113	0.00112	0.00112		0.00100	0.00099	0.0059	0.0084	1.309	1.583	0.800
22	0.00116	0.00115	0.00114	0.00114	0.00113		0.00101	0.00100	0.0059	0.0084	1.309	1.583	0.800
23	0.00117	0.00116	0.00115	0.00115	0.00114		0.00102	0.00101	0.0059	0.0084	1.309	1.583	0.800
24	0.00118	0.00117	0.00117	0.00116	0.00115		0.00103	0.00102	0.0059	0.0084	1.309	1.583	0.800
25	0.00119	0.00118	0.00118	0.00117	0.00116		0.00104	0.00103	0.0059	0.0084	1.309	1.583	0.800
26	0.00120	0.00120	0.00119	0.00118	0.00117		0.00105	0.00104	0.0059	0.0084	1.309	1.583	0.800
27	0.00121	0.00121	0.00120	0.00119	0.00119		0.00106	0.00105	0.0059	0.0084	1.309	1.583	0.800
28	0.00123	0.00122	0.00121	0.00121	0.00120		0.00107	0.00106	0.0059	0.0084	1.309	1.583	0.800
29	0.00124	0.00123	0.00123	0.00122	0.00121		0.00108	0.00107	0.0059	0.0084	1.309	1.583	0.800
30	0.00125	0.00124	0.00124	0.00123	0.00122		0.00109	0.00108	0.0059	0.0084	1.309	1.583	0.800
31	0.00126	0.00126	0.00125	0.00124	0.00124		0.00110	0.00109	0.0059	0.0084	1.309	1.583	0.800
32	0.00128	0.00127	0.00126	0.00126	0.00125		0.00112	0.00111	0.0059	0.0084	1.309	1.583	0.800
33	0.00129	0.00128	0.00128	0.00127	0.00126		0.00113	0.00112	0.0059	0.0084	1.309	1.583	0.800
34	0.00130	0.00130	0.00129	0.00128	0.00127		0.00114	0.00113	0.0059	0.0084	1.309	1.583	0.800
35	0.00212	0.00211	0.00210	0.00209	0.00207		0.00185	0.00184	0.0059	0.0084	1.309	1.583	0.800
36	0.00300	0.00298	0.00296	0.00294	0.00293		0.00262	0.00259	0.0059	0.0084	1.309	1.583	0.800
37	0.00387	0.00385	0.00382	0.00380	0.00378		0.00338	0.00335	0.0059	0.0084	1.309	1.583	0.800
38	0.00467	0.00464	0.00461	0.00458	0.00456		0.00407	0.00404	0.0059	0.0084	1.309	1.583	0.800
39	0.00530	0.00527	0.00524	0.00521	0.00518		0.00463	0.00459	0.0059	0.0084	1.309	1.583	0.800
40	0.00570	0.00567	0.00564	0.00560	0.00557		0.00498	0.00494	0.0059	0.0084	1.309	1.583	0.800
41	0.00585	0.00582	0.00578	0.00575	0.00571		0.00511	0.00506	0.0059	0.0084	1.309	1.583	0.800
42	0.00578	0.00574	0.00571	0.00568	0.00564		0.00504	0.00500	0.0059	0.0084	1.309	1.583	0.800
43	0.00564	0.00560	0.00557	0.00554	0.00550		0.00492	0.00488	0.0059	0.0084	1.309	1.583	0.800
44	0.00562	0.00559	0.00556	0.00552	0.00549		0.00491	0.00487	0.0059	0.0084	1.309	1.583	0.800
45	0.00590	0.00586	0.00583	0.00579	0.00576		0.00515	0.00510	0.0059	0.0084	1.309	1.583	0.824
46	0.00650	0.00646	0.00642	0.00638	0.00634		0.00567	0.00562	0.0059	0.0084	1.309	1.583	0.836
47	0.00735	0.00730	0.00726	0.00722	0.00718		0.00641	0.00636	0.0059	0.0084	1.309	1.583	0.843

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
48	0.00836	0.00831	0.00826	0.00821	0.00816		0.00730	0.00723	0.0059	0.0084	1.309	1.583	0.851
49	0.00944	0.00939	0.00933	0.00927	0.00922		0.00824	0.00817	0.0059	0.0084	1.309	1.583	0.859
50	0.01034	0.01025	0.01016	0.01007	0.00998		0.00844	0.00836	0.0088	0.0095	1.309	1.583	0.864
51	0.01138	0.01128	0.01118	0.01108	0.01099		0.00929	0.00920	0.0088	0.0095	1.309	1.583	0.878
52	0.01243	0.01232	0.01221	0.01210	0.01200		0.01014	0.01004	0.0088	0.0095	1.309	1.583	0.875
53	0.01356	0.01344	0.01333	0.01321	0.01309		0.01107	0.01096	0.0088	0.0095	1.309	1.583	0.881
54	0.01469	0.01456	0.01443	0.01431	0.01418		0.01199	0.01188	0.0088	0.0095	1.309	1.583	0.890
55	0.01555	0.01542	0.01528	0.01514	0.01501		0.01269	0.01257	0.0088	0.0095	1.309	1.583	0.904
56	0.01598	0.01584	0.01570	0.01556	0.01542		0.01304	0.01292	0.0088	0.0095	1.309	1.583	0.925
57	0.01631	0.01617	0.01602	0.01588	0.01574		0.01331	0.01318	0.0088	0.0095	1.309	1.583	0.947
58	0.01682	0.01667	0.01653	0.01638	0.01624		0.01373	0.01360	0.0088	0.0095	1.309	1.583	0.957
59	0.01770	0.01755	0.01739	0.01724	0.01709		0.01444	0.01431	0.0088	0.0095	1.309	1.583	0.964
60	0.01906	0.01889	0.01873	0.01856	0.01840		0.01555	0.01541	0.0088	0.0095	1.309	1.583	0.973
61	0.02076	0.02058	0.02040	0.02022	0.02004		0.01694	0.01678	0.0088	0.0095	1.309	1.583	0.984
62	0.02255	0.02235	0.02215	0.02196	0.02176		0.01840	0.01822	0.0088	0.0095	1.309	1.583	0.994
63	0.02415	0.02394	0.02373	0.02352	0.02331		0.01971	0.01952	0.0088	0.0095	1.309	1.583	0.998
64	0.02586	0.02563	0.02540	0.02518	0.02496		0.02110	0.02090	0.0088	0.0095	1.309	1.583	1.000
65	0.02773	0.02750	0.02726	0.02703	0.02679		0.02274	0.02258	0.0086	0.0070	1.347	1.516	1.000
66	0.02980	0.02954	0.02929	0.02904	0.02879		0.02443	0.02426	0.0086	0.0070	1.385	1.450	1.000
67	0.03227	0.03199	0.03171	0.03144	0.03117		0.02645	0.02627	0.0086	0.0070	1.423	1.383	1.000
68	0.03497	0.03467	0.03437	0.03408	0.03379		0.02867	0.02847	0.0086	0.0070	1.462	1.317	1.000
69	0.03778	0.03746	0.03714	0.03682	0.03650		0.03098	0.03076	0.0086	0.0070	1.500	1.250	1.000
70	0.04080	0.04045	0.04010	0.03975	0.03941		0.03345	0.03321	0.0086	0.0070	1.500	1.250	1.000
71	0.04439	0.04401	0.04363	0.04325	0.04288		0.03639	0.03614	0.0086	0.0070	1.500	1.250	1.000
72	0.04855	0.04814	0.04772	0.04731	0.04690		0.03981	0.03953	0.0086	0.0070	1.500	1.250	1.000
73	0.05312	0.05266	0.05221	0.05176	0.05132		0.04355	0.04324	0.0086	0.0070	1.500	1.250	1.000
74	0.05772	0.05723	0.05674	0.05625	0.05576		0.04732	0.04699	0.0086	0.0070	1.500	1.250	1.000
75	0.06217	0.06164	0.06111	0.06058	0.06006		0.05097	0.05062	0.0086	0.0070	1.500	1.250	1.000
76	0.06631	0.06574	0.06517	0.06461	0.06406		0.05436	0.05398	0.0086	0.0070	1.500	1.250	1.000
77	0.07059	0.06999	0.06939	0.06879	0.06820		0.05788	0.05747	0.0086	0.0070	1.500	1.250	1.000
78	0.07484	0.07420	0.07356	0.07292	0.07230		0.06136	0.06093	0.0086	0.0070	1.500	1.250	1.000
79	0.07911	0.07843	0.07775	0.07709	0.07642		0.06486	0.06440	0.0086	0.0070	1.500	1.250	1.000

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
80	0.08369	0.08297	0.08226	0.08155	0.08085		0.06861	0.06813	0.0086	0.0070	1.500	1.250	1.000
81	0.08888	0.08812	0.08736	0.08661	0.08586		0.07287	0.07236	0.0086	0.0070	1.500	1.250	1.000
82	0.09506	0.09425	0.09344	0.09263	0.09184		0.07794	0.07739	0.0086	0.0070	1.500	1.250	1.000
83	0.10270	0.10182	0.10094	0.10007	0.09921		0.08420	0.08361	0.0086	0.0070	1.500	1.250	1.000
84	0.11207	0.11110	0.11015	0.10920	0.10826		0.09188	0.09123	0.0086	0.0070	1.500	1.250	1.000
85	0.12335	0.12253	0.12172	0.12092	0.12012		0.10592	0.10534	0.0066	0.0055	1.500	1.250	1.000
86	0.13722	0.13632	0.13542	0.13452	0.13364		0.11784	0.11719	0.0066	0.0055	1.500	1.250	1.000
87	0.15358	0.15257	0.15156	0.15056	0.14957		0.13188	0.13116	0.0066	0.0055	1.500	1.250	1.000
88	0.17135	0.17022	0.16909	0.16798	0.16687		0.14714	0.14633	0.0066	0.0055	1.500	1.250	1.000
89	0.18895	0.18770	0.18646	0.18523	0.18401		0.16225	0.16136	0.0066	0.0055	1.500	1.250	1.000
90	0.20552	0.20416	0.20281	0.20148	0.20015		0.17648	0.17551	0.0066	0.0055	1.500	1.250	1.000
91	0.22091	0.21945	0.21800	0.21656	0.21513		0.18970	0.18866	0.0066	0.0055	1.500	1.250	1.000
92	0.23582	0.23426	0.23272	0.23118	0.22966		0.20251	0.20139	0.0066	0.0055	1.500	1.250	1.000
93	0.25132	0.24967	0.24802	0.24638	0.24475		0.21582	0.21463	0.0066	0.0055	1.500	1.250	1.000
94	0.26812	0.26635	0.26459	0.26284	0.26111		0.23024	0.22897	0.0066	0.0055	1.500	1.250	1.000
95	0.28705	0.28515	0.28327	0.28140	0.27954		0.24650	0.24514	0.0066	0.0055	1.500	1.250	1.000
96	0.30864	0.30660	0.30458	0.30257	0.30057		0.26504	0.26358	0.0066	0.0055	1.500	1.250	1.000
97	0.33314	0.33094	0.32876	0.32659	0.32443		0.28608	0.28450	0.0066	0.0055	1.500	1.250	1.000
98	0.36037	0.35799	0.35563	0.35328	0.35095		0.30946	0.30776	0.0066	0.0055	1.500	1.250	1.000
99	0.38986	0.38728	0.38473	0.38219	0.37967		0.33478	0.33294	0.0066	0.0055	1.500	1.250	1.000
100	0.42109	0.41831	0.41555	0.41281	0.41009		0.36160	0.35962	0.0066	0.0055	1.500	1.250	1.000
101	0.42647	0.42366	0.42086	0.41809	0.41533		0.36623	0.36421	0.0066	0.0055	1.500	1.250	1.000
102	0.43215	0.42930	0.42647	0.42365	0.42085		0.37110	0.36906	0.0066	0.0055	1.500	1.250	1.000
103	0.43828	0.43538	0.43251	0.42966	0.42682		0.37636	0.37429	0.0066	0.0055	1.500	1.250	1.000
104	0.44437	0.44143	0.43852	0.43562	0.43275		0.38159	0.37949	0.0066	0.0055	1.500	1.250	1.000
105	0.45019	0.44722	0.44427	0.44134	0.43842		0.38659	0.38446	0.0066	0.0055	1.500	1.250	1.000
106	0.45569	0.45269	0.44970	0.44673	0.44378		0.39132	0.38917	0.0066	0.0055	1.500	1.250	1.000
107	0.46083	0.45779	0.45477	0.45176	0.44878		0.39573	0.39355	0.0066	0.0055	1.500	1.250	1.000
108	0.46555	0.46248	0.45943	0.45640	0.45338		0.39978	0.39759	0.0066	0.0055	1.500	1.250	1.000
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000	1.500	1.250	1.000

Disability (Male) and Survivor of Males (Postal)

Age	Disability Retirement Rate	Non-Death Termination of Disability			Survivor Spouse Remarriage		
		Duration 1	Duration 2	Duration 3+	Duration 1	Duration 2	Duration 3+
17	0.00294	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
18	0.00241	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
19	0.00194	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
20	0.00155	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
21	0.00122	0.00000	0.00000	0.00055	0.00000	0.00000	0.00000
22	0.00095	0.00000	0.00000	0.00127	0.00729	0.00000	0.00000
23	0.00076	0.00000	0.00000	0.00192	0.02783	0.00000	0.00000
24	0.00063	0.00000	0.00000	0.00248	0.04626	0.00000	0.00000
25	0.00057	0.00000	0.00000	0.00297	0.06206	0.00000	0.00000
26	0.00057	0.00000	0.00000	0.00338	0.07453	0.00000	0.00311
27	0.00062	0.00004	0.00000	0.00371	0.08285	0.00000	0.00676
28	0.00071	0.00014	0.00000	0.00397	0.08629	0.00000	0.01047
29	0.00083	0.00021	0.00203	0.00415	0.08455	0.00091	0.01407
30	0.00096	0.00024	0.00383	0.00425	0.07775	0.00318	0.01736
31	0.00108	0.00026	0.00522	0.00429	0.06658	0.00584	0.02012
32	0.00119	0.00023	0.00619	0.00426	0.05269	0.00875	0.02213
33	0.00130	0.00018	0.00673	0.00418	0.03822	0.01171	0.02326
34	0.00143	0.00010	0.00682	0.00409	0.02524	0.01447	0.02350
35	0.00159	0.00000	0.00646	0.00402	0.01520	0.01672	0.02296
36	0.00179	0.00000	0.00570	0.00397	0.00875	0.01821	0.02182
37	0.00200	0.00000	0.00467	0.00392	0.00576	0.01882	0.02032
38	0.00221	0.00000	0.00353	0.00384	0.00543	0.01865	0.01867
39	0.00241	0.00000	0.00243	0.00374	0.00659	0.01797	0.01698
40	0.00261	0.00000	0.00147	0.00362	0.00806	0.01694	0.01533
41	0.00283	0.00000	0.00075	0.00354	0.00910	0.01555	0.01377
42	0.00307	0.00011	0.00031	0.00350	0.00915	0.01370	0.01235
43	0.00333	0.00071	0.00018	0.00352	0.00795	0.01156	0.01116
44	0.00359	0.00151	0.00034	0.00359	0.00590	0.00962	0.01025
45	0.00380	0.00241	0.00075	0.00371	0.00376	0.00830	0.00954
46	0.00397	0.00321	0.00134	0.00378	0.00212	0.00764	0.00896
47	0.00414	0.00372	0.00200	0.00377	0.00119	0.00732	0.00836
48	0.00434	0.00380	0.00262	0.00365	0.00096	0.00691	0.00769
49	0.00455	0.00343	0.00307	0.00354	0.00116	0.00634	0.00687
50	0.00476	0.00282	0.00324	0.00351	0.00137	0.00560	0.00596
51	0.00495	0.00223	0.00314	0.00354	0.00133	0.00477	0.00510
52	0.00510	0.00188	0.00287	0.00351	0.00097	0.00374	0.00427
53	0.00525	0.00180	0.00249	0.00330	0.00046	0.00234	0.00331
54	0.00548	0.00187	0.00203	0.00283	0.00000	0.00041	0.00219
55	0.00583	0.00195	0.00156	0.00225	0.00000	0.00000	0.00000
56	0.00626	0.00200	0.00116	0.00178	0.00000	0.00000	0.00000
57	0.00664	0.00198	0.00097	0.00148	0.00000	0.00000	0.00000
58	0.00686	0.00187	0.00112	0.00137	0.00000	0.00000	0.00000
59	0.00693	0.00164	0.00169	0.00141	0.00000	0.00000	0.00000
60	0.00683	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
61	0.00654	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
62	0.00608	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Age	Disability Retirement Rate	Non-Death Termination of Disability			Survivor Spouse Remarriage		
		Duration 1	Duration 2	Duration 3+	Duration 1	Duration 2	Duration 3+
63	0.00550	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
64	0.00486	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
65	0.00420	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
66	0.00358	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
67	0.00302	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
68	0.00253	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
69	0.00211	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
70	0.00176	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
71	0.00148	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
72	0.00126	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
73	0.00110	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
74	0.00099	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
75	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
76	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
77	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
78	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
79	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
80	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
81	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
82	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
83	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
84	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
85	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
86	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
87	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
88	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
89	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
90	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
91	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
92	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
93	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
94	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
95	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
96	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
97	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
98	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
99	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
100	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
101	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
102	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
103	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
104	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
105	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
106	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
107	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
108	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
109	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Survivor and Sick Leave Assumptions (Postal, Male)

Age	Fraction of Annuitants with a Reduced Benefit		Actual to Predicted Survivors	Service	Sick Leave Balance (in Years) at Retirement	
	Non-Disability	Disability			Non-Disability	Disability
17	0.57342	0.19490	1.00000	0	0.0000	0.0000
18	0.57342	0.19490	1.00000	1	0.0000	0.0000
19	0.57342	0.19490	1.00000	2	0.0000	0.0003
20	0.57342	0.19490	1.00000	3	0.0000	0.0008
21	0.57342	0.19490	1.00000	4	0.0000	0.0012
22	0.57342	0.19490	1.00000	5	0.0419	0.0017
23	0.57342	0.19490	1.00000	6	0.0462	0.0021
24	0.57342	0.19490	1.00000	7	0.0509	0.0025
25	0.57342	0.19490	1.00000	8	0.0560	0.0029
26	0.57342	0.19490	1.00000	9	0.0614	0.0032
27	0.57342	0.19490	1.00000	10	0.0674	0.0034
28	0.57342	0.19490	1.00000	11	0.0739	0.0035
29	0.57342	0.19490	1.00000	12	0.0812	0.0036
30	0.57342	0.25312	1.00000	13	0.0895	0.0036
31	0.57342	0.30291	1.00000	14	0.0989	0.0036
32	0.57342	0.34414	1.00000	15	0.1096	0.0038
33	0.57342	0.37678	1.00000	16	0.1218	0.0042
34	0.57342	0.40118	1.00000	17	0.1352	0.0050
35	0.57342	0.41877	1.00000	18	0.1498	0.0058
36	0.57342	0.43197	1.00000	19	0.1649	0.0067
37	0.57342	0.44310	1.00000	20	0.1793	0.0071
38	0.57342	0.45382	1.00000	21	0.1915	0.0069
39	0.57342	0.46524	1.00000	22	0.2005	0.0061
40	0.57342	0.47795	1.00000	23	0.2064	0.0051
41	0.57342	0.49237	1.00000	24	0.2109	0.0044
42	0.57342	0.50865	1.00000	25	0.2168	0.0050
43	0.57342	0.52619	1.00000	26	0.2274	0.0078
44	0.57342	0.54329	1.00000	27	0.2456	0.0133
45	0.57342	0.55729	1.00000	28	0.2731	0.0211
46	0.57342	0.56538	1.00000	29	0.3096	0.0302
47	0.57342	0.56596	1.00000	30	0.3528	0.0387
48	0.57342	0.56039	1.00000	31	0.3984	0.0442
49	0.57342	0.55254	1.00000	32	0.4415	0.0500
50	0.55618	0.54653	1.00000	33	0.4796	0.0550
51	0.54334	0.54412	1.00000	34	0.5122	0.0600
52	0.53576	0.54436	1.00000	35	0.5407	0.0650
53	0.53426	0.54470	1.00000	36	0.5670	0.0700
54	0.53889	0.54310	1.00000	37	0.5925	0.0750
55	0.54873	0.53952	1.00000	38	0.6179	0.0800
56	0.56177	0.53584	1.00000	39	0.6445	0.0850
57	0.57559	0.53409	1.00000	40	0.6740	0.0900
58	0.58853	0.53537	1.00000	41	0.7066	0.0950
59	0.60004	0.53904	1.00000	42	0.7406	0.1000
60	0.61023	0.54335	1.00000	43	0.7725	0.1000
61	0.61906	0.54851	1.00000	44	0.7987	0.1000
62	0.62638	0.55473	1.00000	45	0.8191	0.1000

Age	Fraction of Annuitants with a Reduced Benefit		Actual to Predicted Survivors	Service	Sick Leave Balance (in Years) at Retirement	
	Non-Disability	Disability			Non-Disability	Disability
63	0.63221	0.56121	1.00000	46	0.8353	0.1000
64	0.63716	0.56667	1.00000	47	0.8485	0.1000
65	0.64206	0.57038	1.00000	48	0.8600	0.1000
66	0.64771	0.57270	1.00000	49	0.8709	0.1000
67	0.65425	0.57501	1.00000	50	0.8828	0.1000
68	0.66045	0.57866	1.00000	51	0.8966	0.1000
69	0.66486	0.58339	1.00000	52	0.9126	0.1000
70	0.66673	0.58738	1.00000	53	0.9296	0.1000
71	0.66618	0.58854	1.00000	54	0.9460	0.1000
72	0.66391	0.58625	1.00000	55	0.9599	0.1000
73	0.66156	0.58265	1.00000	56	0.9699	0.1000
74	0.66011	0.58055	1.00000	57	0.9748	0.1000
75	0.66024	0.58149	1.00000	58	0.9845	0.1000
76	0.66168	0.58478	1.00000	59	0.9944	0.1000
77	0.66311	0.58824	1.00000	60+	1.0043	0.1000
78	0.66349	0.58933	1.00000			
79	0.66218	0.58699	0.99803			
80	0.65907	0.58128	0.99530			
81	0.65444	0.57289	0.99299			
82	0.64822	0.56324	0.99049			
83	0.64011	0.55384	0.98749			
84	0.62939	0.54589	0.98326			
85	0.61558	0.53934	0.97805			
86	0.59844	0.53305	0.97217			
87	0.57803	0.52531	0.96589			
88	0.55491	0.51486	0.96000			
89	0.52988	0.50138	0.95488			
90	0.50412	0.48568	0.95140			
91	0.47890	0.46869	0.94996			
92	0.45503	0.45091	0.95016			
93	0.43260	0.43261	0.95071			
94	0.41120	0.41384	0.95053			
95	0.39026	0.39450	0.94908			
96	0.36927	0.37460	0.94622			
97	0.34777	0.35415	0.94178			
98	0.32542	0.33318	0.93573			
99	0.30199	0.31170	0.92801			
100	0.27734	0.28964	0.91836			
101	0.25139	0.26690	0.90644			
102	0.22414	0.24340	0.89161			
103	0.19560	0.21910	0.87263			
104	0.16575	0.19398	0.84740			
105	0.16575	0.19398	0.84740			
106	0.16575	0.19398	0.84740			
107	0.16575	0.19398	0.84740			
108	0.16575	0.19398	0.84740			
109	0.16575	0.19398	0.84740			

Postal, Female

Normal Retirement Rates – CSRS

Age (ANB)	Years of Service						
	5 - 9	10-14	15-19	20	21-29	30	31+
55	0.0000	0.0000	0.0000	0.0000	0.0000	0.2062	0.3184
56 - 59	0.0000	0.0000	0.0000	0.0000	0.0000	0.1928	0.1734
60	0.0000	0.0000	0.0000	0.3891	0.3759	0.2224	0.1932
61	0.0000	0.0000	0.0000	0.2447	0.1689	0.1946	0.1805
62	0.2185	0.2684	0.3523	0.3433	0.1849	0.1851	0.1993
63	0.1169	0.1196	0.1335	0.1778	0.1580	0.1783	0.1850
64	0.1336	0.1368	0.1445	0.2041	0.1602	0.2083	0.2053
65	0.2311	0.2552	0.2293	0.2527	0.2119	0.2427	0.2192
66 - 69	0.1579	0.1721	0.1359	0.2040	0.1677	0.2244	0.1970
70-74	0.1403	0.1510	0.1158	0.1861	0.1686	0.2472	0.2070
75-84	0.1403	0.1510	0.1158	0.1861	0.1686	0.2472	0.2160

Normal Retirement Rates – FERS

Age (ANB)	Years of Service						
	5 - 9	10-14	15-19	20	21-29	30	31+
MRA	0.0000	0.0000	0.0000	0.0000	0.0000	0.3066	0.3755
58 - 59	0.0000	0.0000	0.0000	0.0000	0.0000	0.2217	0.1741
60	0.0000	0.0000	0.0000	0.2688	0.2270	0.2383	0.1866
61	0.0000	0.0000	0.0000	0.1681	0.1404	0.1964	0.1657
62	0.3169	0.2234	0.2419	0.3097	0.2458	0.2852	0.3043
63	0.1131	0.1329	0.1310	0.2187	0.1843	0.2191	0.2246
64	0.1301	0.1406	0.1339	0.2427	0.1888	0.2554	0.2334
65	0.1892	0.1971	0.2069	0.3035	0.2584	0.2792	0.3052
66 - 69	0.2180	0.1982	0.2137	0.2861	0.2699	0.2832	0.2915
70-74	0.2470	0.2155	0.2081	0.2561	0.2243	0.2077	0.2328
75-84	0.2143	0.2736	0.1723	0.2333	0.2280	0.2627	0.1729

Involuntary Retirement (Postal, Female)

Age	CSRS	FERS
42	0.0082	0.0082
43	0.0082	0.0082
44	0.0082	0.0082
45	0.0082	0.0082
46	0.0106	0.0106
47	0.0086	0.0086
48	0.0100	0.0100
49	0.0107	0.0107
50	0.0092	0.0092
51	0.0113	0.0113
52	0.0128	0.0128
53	0.0148	0.0148
54	0.0185	0.0185
55	0.0182	0.0182
56	0.0208	0.0208
57	0.0226	0.0226
58	0.0219	0.0219
59	0.0208	0.0208

MRA+10 Retirement (Postal, Female)

Age	FERS
<=57	0.0249
58	0.0178
59	0.0197
60	0.0449
61	0.0482

Merit/Longevity Salary Increases (Postal, Female)

Service	Age Nearest Birthday					
	17-24	25-29	30-34	35-44	45-54	55+
0	0.0517	0.0518	0.0472	0.0414	0.0331	0.0295
1	0.0590	0.0594	0.0610	0.0597	0.0562	0.0524
2	0.0425	0.0426	0.0428	0.0396	0.0372	0.0344
3	0.0433	0.0427	0.0435	0.0403	0.0377	0.0360
4	0.0399	0.0456	0.0490	0.0494	0.0477	0.0460
5	0.0241	0.0213	0.0206	0.0191	0.0178	0.0169
6	0.0214	0.0168	0.0162	0.0149	0.0143	0.0141
7	0.0561	0.0159	0.0147	0.0135	0.0130	0.0132
8	0.0000	0.0151	0.0138	0.0131	0.0122	0.0125
9	0.0000	0.0154	0.0147	0.0137	0.0123	0.0113
10	0.0000	0.0136	0.0136	0.0127	0.0112	0.0106
11	0.0000	0.0125	0.0111	0.0110	0.0096	0.0095
12	0.0000	0.0072	0.0086	0.0082	0.0066	0.0056
13	0.0000	0.0000	0.0044	0.0039	0.0024	0.0014
14	0.0000	0.0000	0.0045	0.0026	0.0012	0.0012
15	0.0000	0.0000	0.0057	0.0031	0.0019	0.0012
16	0.0000	0.0000	0.0055	0.0040	0.0025	0.0015
17	0.0000	0.0000	0.0000	0.0031	0.0021	0.0013
18	0.0000	0.0000	0.0000	0.0019	0.0010	0.0005
19	0.0000	0.0000	0.0000	0.0031	0.0019	0.0008
20-24	0.0000	0.0000	0.0000	0.0040	0.0023	0.0007
25-29	0.0000	0.0000	0.0000	0.0036	0.0017	0.0005
30+	0.0000	0.0000	0.0000	0.0000	0.0023	0.0006

Assumed Distribution of New Entrants (Postal, Female)

Age (ANB)	Amount Prior Service (Years)				
	0-1	2-5	6-10	11-15	16-20
17-20	163	2	0	0	0
21-25	7,468	7	0	0	0
26-30	14,721	825	95	4	0
31-35	12,378	1,119	202	41	2
36-40	10,489	924	179	82	13
41-45	9,158	667	126	58	21
46-50	8,207	555	101	49	20
51-55	6,786	370	77	34	16
56-60	4,327	168	37	17	7
61-65	1,649	62	17	6	3
66-70	309	15	6	2	2
71-75	73	4	2	0	0

Assumed New Entrants: Average Salary (as of FY 2020) (Postal, Female)

Age (ANB)	Amount Prior Service (Years)				
	0-1	2-5	6-10	11-15	16-20
17-20	$40,104	$41,520	-	-	-
21-25	$42,079	$42,144	$42,144	-	-
26-30	$42,549	$42,678	$42,752	$42,963	-
31-35	$44,053	$44,054	$44,091	$44,206	$44,513
36-40	$45,256	$45,250	$45,243	$45,295	$45,370
41-45	$46,374	$46,362	$46,355	$46,383	$46,389
46-50	$46,866	$46,863	$46,866	$46,854	$46,884
51-55	$47,158	$47,163	$47,166	$47,175	$47,176
56-60	$47,359	$47,377	$47,360	$47,323	$47,366
61-65	$47,560	$47,611	$47,638	$47,484	$47,575
66-70	$47,249	$47,025	$46,985	$46,853	$46,811
71-75	$45,077	$45,320	$45,248	-	-

Withdrawal Rates (Offset for Re-entry) (Postal, Female)

Service	Age Nearest Birthday					
	17-24	25-29	30-34	35-39	40-44	45+
0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	0.1656	0.1238	0.0807	0.0594	0.0372	0.0398
2	0.1717	0.1143	0.0853	0.0568	0.0401	0.0372
3	0.1054	0.1043	0.0690	0.0491	0.0383	0.0368
4	0.0947	0.0797	0.0541	0.0387	0.0339	0.0278
5	0.0951	0.0589	0.0419	0.0346	0.0244	0.0214
6	0.1626	0.0327	0.0321	0.0238	0.0170	0.0152
7	0.0000	0.0359	0.0292	0.0211	0.0162	0.0133
8	0.0000	0.0446	0.0279	0.0194	0.0153	0.0141
9	0.0000	0.0143	0.0258	0.0165	0.0146	0.0120
10	0.0000	0.0139	0.0227	0.0191	0.0143	0.0116
11	0.0000	0.0280	0.0284	0.0203	0.0169	0.0113
12	0.0000	0.0000	0.0201	0.0170	0.0169	0.0106
13	0.0000	0.0000	0.0242	0.0160	0.0142	0.0104
14	0.0000	0.0000	0.0140	0.0188	0.0137	0.0106
15	0.0000	0.0000	0.0200	0.0157	0.0135	0.0084
16	0.0000	0.0000	0.0180	0.0172	0.0108	0.0087
17	0.0000	0.0000	0.0000	0.0125	0.0115	0.0090
18	0.0000	0.0000	0.0000	0.0171	0.0118	0.0075
19	0.0000	0.0000	0.0000	0.0156	0.0103	0.0077
20+	0.0000	0.0000	0.0000	0.0169	0.0119	0.0062

Fraction of Withdrawing Employees Electing Refunds (Postal, Female)

Service	CSRS	FERS	FERS-RAE	FERS-FRAE	Fraction of Withdrawing Employees with Workers Compensation
0	1.0000	1.0000	1.0000	1.0000	0.0000
1	0.9890	0.9890	0.9890	0.9890	0.0110
2	0.9870	0.9870	0.9870	0.9870	0.0130
3	0.9840	0.9840	0.9840	0.9840	0.0160
4	0.9820	0.9820	0.9820	0.9820	0.0180
5	0.9790	0.8350	0.9570	0.9700	0.0210
6	0.9680	0.7880	0.9120	0.9300	0.0230
7	0.9430	0.7420	0.8680	0.8910	0.0260
8	0.9170	0.6950	0.8230	0.8510	0.0280
9	0.8920	0.6490	0.7790	0.8110	0.0300
10	0.8660	0.6020	0.7340	0.7710	0.0320
11	0.8400	0.5560	0.6890	0.7320	0.0350
12	0.8150	0.5090	0.6450	0.6920	0.0370
13	0.7890	0.4630	0.6000	0.6520	0.0390
14	0.7640	0.4160	0.5560	0.6120	0.0410
15	0.7380	0.3700	0.5110	0.5730	0.0420
16	0.7120	0.3230	0.4660	0.5330	0.0440
17	0.6870	0.2770	0.4220	0.4930	0.0470
18	0.6610	0.2300	0.3770	0.4530	0.0540
19	0.6360	0.1840	0.3330	0.4140	0.0650
20+	0.6100	0.1370	0.2880	0.3740	0.0800

Employee Death Rate (Postal, Female)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
17	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
18	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
19	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
20	0.00006	0.00006	0.00006	0.00006	0.00006		0.00005	0.00005	0.0069	0.0084
21	0.00015	0.00014	0.00014	0.00014	0.00014		0.00012	0.00012	0.0069	0.0084
22	0.00022	0.00022	0.00022	0.00021	0.00021		0.00019	0.00018	0.0069	0.0084
23	0.00028	0.00027	0.00027	0.00027	0.00027		0.00024	0.00023	0.0069	0.0084
24	0.00032	0.00032	0.00031	0.00031	0.00031		0.00027	0.00027	0.0069	0.0084
25	0.00035	0.00035	0.00034	0.00034	0.00034		0.00030	0.00029	0.0069	0.0084
26	0.00037	0.00036	0.00036	0.00036	0.00036		0.00031	0.00031	0.0069	0.0084
27	0.00038	0.00037	0.00037	0.00037	0.00037		0.00032	0.00032	0.0069	0.0084
28	0.00038	0.00038	0.00037	0.00037	0.00037		0.00032	0.00032	0.0069	0.0084
29	0.00039	0.00038	0.00038	0.00038	0.00037		0.00033	0.00033	0.0069	0.0084
30	0.00039	0.00039	0.00038	0.00038	0.00038		0.00033	0.00033	0.0069	0.0084
31	0.00039	0.00039	0.00039	0.00038	0.00038		0.00033	0.00033	0.0069	0.0084
32	0.00038	0.00038	0.00038	0.00038	0.00037		0.00033	0.00032	0.0069	0.0084
33	0.00037	0.00037	0.00037	0.00036	0.00036		0.00032	0.00031	0.0069	0.0084
34	0.00036	0.00036	0.00035	0.00035	0.00035		0.00031	0.00030	0.0069	0.0084
35	0.00036	0.00036	0.00035	0.00035	0.00035		0.00031	0.00030	0.0069	0.0084
36	0.00038	0.00038	0.00037	0.00037	0.00037		0.00032	0.00032	0.0069	0.0084
37	0.00042	0.00041	0.00041	0.00041	0.00040		0.00035	0.00035	0.0069	0.0084
38	0.00046	0.00046	0.00045	0.00045	0.00045		0.00039	0.00039	0.0069	0.0084
39	0.00050	0.00050	0.00049	0.00049	0.00049		0.00043	0.00042	0.0069	0.0084
40	0.00054	0.00054	0.00054	0.00053	0.00053		0.00046	0.00046	0.0069	0.0084
41	0.00059	0.00059	0.00058	0.00058	0.00058		0.00051	0.00050	0.0069	0.0084
42	0.00064	0.00064	0.00063	0.00063	0.00063		0.00055	0.00054	0.0069	0.0084
43	0.00069	0.00069	0.00068	0.00068	0.00067		0.00059	0.00059	0.0069	0.0084
44	0.00075	0.00075	0.00074	0.00074	0.00073		0.00064	0.00064	0.0069	0.0084
45	0.00082	0.00082	0.00081	0.00080	0.00080		0.00070	0.00069	0.0069	0.0084
46	0.00090	0.00090	0.00089	0.00088	0.00088		0.00077	0.00076	0.0069	0.0084
47	0.00098	0.00097	0.00096	0.00096	0.00095		0.00083	0.00083	0.0069	0.0084
48	0.00105	0.00104	0.00104	0.00103	0.00102		0.00090	0.00089	0.0069	0.0084
49	0.00111	0.00110	0.00109	0.00108	0.00108		0.00094	0.00094	0.0069	0.0084
50	0.00113	0.00112	0.00111	0.00110	0.00109		0.00092	0.00092	0.0087	0.0095
51	0.00117	0.00116	0.00115	0.00114	0.00113		0.00096	0.00095	0.0087	0.0095
52	0.00123	0.00122	0.00121	0.00120	0.00119		0.00101	0.00100	0.0087	0.0095
53	0.00132	0.00131	0.00130	0.00129	0.00128		0.00108	0.00107	0.0087	0.0095
54	0.00143	0.00142	0.00140	0.00139	0.00138		0.00117	0.00116	0.0087	0.0095
55	0.00153	0.00151	0.00150	0.00149	0.00147		0.00125	0.00124	0.0087	0.0095
56	0.00160	0.00159	0.00158	0.00156	0.00155		0.00131	0.00130	0.0087	0.0095
57	0.00166	0.00165	0.00163	0.00162	0.00160		0.00136	0.00135	0.0087	0.0095
58	0.00171	0.00170	0.00169	0.00167	0.00166		0.00140	0.00139	0.0087	0.0095
59	0.00177	0.00175	0.00173	0.00172	0.00170		0.00144	0.00143	0.0087	0.0095
60	0.00182	0.00181	0.00179	0.00178	0.00176		0.00149	0.00148	0.0087	0.0095
61	0.00191	0.00189	0.00188	0.00186	0.00184		0.00156	0.00155	0.0087	0.0095
62	0.00202	0.00200	0.00198	0.00197	0.00195		0.00165	0.00164	0.0087	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048
63	0.00215	0.00213	0.00211	0.00209	0.00207		0.00176	0.00174	0.0087	0.0095
64	0.00231	0.00229	0.00227	0.00225	0.00223		0.00189	0.00187	0.0087	0.0095
65	0.00255	0.00253	0.00251	0.00249	0.00247		0.00213	0.00211	0.0079	0.0070
66	0.00291	0.00289	0.00287	0.00285	0.00282		0.00243	0.00241	0.0079	0.0070
67	0.00342	0.00339	0.00337	0.00334	0.00331		0.00285	0.00283	0.0079	0.0070
68	0.00406	0.00403	0.00400	0.00397	0.00394		0.00339	0.00336	0.0079	0.0070
69	0.00481	0.00477	0.00474	0.00470	0.00466		0.00401	0.00398	0.0079	0.0070
70	0.00560	0.00555	0.00551	0.00547	0.00542		0.00466	0.00463	0.0079	0.0070
71	0.00636	0.00631	0.00626	0.00621	0.00617		0.00530	0.00527	0.0079	0.0070
72	0.00706	0.00700	0.00695	0.00689	0.00684		0.00588	0.00584	0.0079	0.0070
73	0.00764	0.00758	0.00752	0.00746	0.00740		0.00636	0.00632	0.0079	0.0070
74	0.00817	0.00810	0.00804	0.00797	0.00791		0.00680	0.00676	0.0079	0.0070
75	0.00871	0.00864	0.00857	0.00850	0.00843		0.00725	0.00720	0.0079	0.0070
76	0.00929	0.00921	0.00914	0.00907	0.00900		0.00774	0.00768	0.0079	0.0070
77	0.01001	0.00993	0.00986	0.00978	0.00970		0.00834	0.00829	0.0079	0.0070
78	0.01092	0.01084	0.01075	0.01067	0.01058		0.00910	0.00904	0.0079	0.0070
79	0.01205	0.01195	0.01186	0.01176	0.01167		0.01004	0.00997	0.0079	0.0070
80	0.01341	0.01330	0.01319	0.01309	0.01299		0.01117	0.01109	0.0079	0.0070
81	0.01502	0.01490	0.01478	0.01467	0.01455		0.01251	0.01243	0.0079	0.0070
82	0.01692	0.01678	0.01665	0.01652	0.01639		0.01409	0.01400	0.0079	0.0070
83	0.01912	0.01897	0.01882	0.01867	0.01852		0.01593	0.01582	0.0079	0.0070
84	0.02166	0.02149	0.02132	0.02115	0.02098		0.01805	0.01792	0.0079	0.0070
85	0.02455	0.02440	0.02425	0.02411	0.02396		0.02137	0.02126	0.0060	0.0055
86	0.02780	0.02764	0.02747	0.02731	0.02714		0.02421	0.02408	0.0060	0.0055
87	0.03144	0.03126	0.03107	0.03088	0.03070		0.02738	0.02723	0.0060	0.0055
88	0.03548	0.03527	0.03506	0.03485	0.03464		0.03090	0.03073	0.0060	0.0055
89	0.03993	0.03969	0.03946	0.03922	0.03898		0.03477	0.03458	0.0060	0.0055
90	0.04476	0.04449	0.04423	0.04396	0.04370		0.03898	0.03876	0.0060	0.0055
91	0.04993	0.04963	0.04933	0.04904	0.04874		0.04348	0.04324	0.0060	0.0055
92	0.05551	0.05517	0.05484	0.05451	0.05418		0.04833	0.04806	0.0060	0.0055
93	0.06148	0.06111	0.06075	0.06038	0.06002		0.05354	0.05324	0.0060	0.0055
94	0.06787	0.06746	0.06706	0.06665	0.06625		0.05910	0.05877	0.0060	0.0055
95	0.07466	0.07421	0.07377	0.07333	0.07289		0.06501	0.06465	0.0060	0.0055
96	0.08186	0.08137	0.08088	0.08040	0.07992		0.07128	0.07089	0.0060	0.0055
97	0.08947	0.08894	0.08840	0.08787	0.08735		0.07791	0.07748	0.0060	0.0055
98	0.09749	0.09691	0.09633	0.09575	0.09518		0.08489	0.08443	0.0060	0.0055
99	0.10593	0.10529	0.10466	0.10403	0.10341		0.09223	0.09173	0.0060	0.0055
100	0.11477	0.11408	0.11339	0.11271	0.11204		0.09993	0.09938	0.0060	0.0055
101	0.12402	0.12327	0.12253	0.12180	0.12107		0.10799	0.10739	0.0060	0.0055
102	0.13368	0.13287	0.13208	0.13128	0.13050		0.11640	0.11576	0.0060	0.0055
103	0.14375	0.14288	0.14203	0.14117	0.14033		0.12517	0.12448	0.0060	0.0055
104	0.15423	0.15330	0.15238	0.15147	0.15056		0.13429	0.13355	0.0060	0.0055
105	0.15423	0.15330	0.15238	0.15147	0.15056		0.13429	0.13355	0.0060	0.0055

Rate of Employee Death with Spouse Survivor (Postal, Female)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
17	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
18	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
19	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
20	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
21	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
22	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
23	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
24	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
25	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
26	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
27	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
28	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
29	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
30	0.00000	0.00000	0.00000	0.00000	0.00000		0.00000	0.00000	0.0069	0.0084
31	0.00001	0.00001	0.00001	0.00001	0.00001		0.00000	0.00000	0.0069	0.0084
32	0.00001	0.00001	0.00001	0.00001	0.00001		0.00001	0.00001	0.0069	0.0084
33	0.00002	0.00002	0.00002	0.00002	0.00002		0.00002	0.00002	0.0069	0.0084
34	0.00003	0.00003	0.00003	0.00003	0.00003		0.00003	0.00003	0.0069	0.0084
35	0.00005	0.00005	0.00005	0.00005	0.00005		0.00004	0.00004	0.0069	0.0084
36	0.00007	0.00007	0.00007	0.00007	0.00006		0.00006	0.00006	0.0069	0.0084
37	0.00008	0.00008	0.00008	0.00008	0.00008		0.00007	0.00007	0.0069	0.0084
38	0.00010	0.00010	0.00010	0.00010	0.00010		0.00009	0.00008	0.0069	0.0084
39	0.00011	0.00011	0.00011	0.00011	0.00011		0.00010	0.00010	0.0069	0.0084
40	0.00012	0.00012	0.00012	0.00012	0.00012		0.00011	0.00011	0.0069	0.0084
41	0.00014	0.00014	0.00014	0.00013	0.00013		0.00012	0.00012	0.0069	0.0084
42	0.00015	0.00015	0.00015	0.00015	0.00015		0.00013	0.00013	0.0069	0.0084
43	0.00018	0.00018	0.00018	0.00017	0.00017		0.00015	0.00015	0.0069	0.0084
44	0.00021	0.00021	0.00021	0.00020	0.00020		0.00018	0.00018	0.0069	0.0084
45	0.00024	0.00024	0.00024	0.00024	0.00024		0.00021	0.00020	0.0069	0.0084
46	0.00028	0.00027	0.00027	0.00027	0.00027		0.00023	0.00023	0.0069	0.0084
47	0.00031	0.00031	0.00030	0.00030	0.00030		0.00026	0.00026	0.0069	0.0084
48	0.00034	0.00034	0.00033	0.00033	0.00033		0.00029	0.00029	0.0069	0.0084
49	0.00037	0.00037	0.00036	0.00036	0.00036		0.00031	0.00031	0.0069	0.0084
50	0.00039	0.00038	0.00038	0.00038	0.00037		0.00032	0.00031	0.0087	0.0095
51	0.00041	0.00041	0.00040	0.00040	0.00040		0.00034	0.00033	0.0087	0.0095
52	0.00043	0.00043	0.00043	0.00042	0.00042		0.00035	0.00035	0.0087	0.0095
53	0.00046	0.00046	0.00046	0.00045	0.00045		0.00038	0.00038	0.0087	0.0095
54	0.00050	0.00050	0.00049	0.00049	0.00048		0.00041	0.00041	0.0087	0.0095
55	0.00054	0.00054	0.00053	0.00053	0.00052		0.00044	0.00044	0.0087	0.0095
56	0.00057	0.00057	0.00056	0.00056	0.00055		0.00047	0.00047	0.0087	0.0095
57	0.00060	0.00059	0.00059	0.00058	0.00058		0.00049	0.00048	0.0087	0.0095
58	0.00061	0.00061	0.00060	0.00060	0.00059		0.00050	0.00050	0.0087	0.0095
59	0.00062	0.00061	0.00061	0.00060	0.00060		0.00050	0.00050	0.0087	0.0095
60	0.00062	0.00061	0.00061	0.00060	0.00060		0.00051	0.00050	0.0087	0.0095
61	0.00063	0.00063	0.00062	0.00061	0.00061		0.00052	0.00051	0.0087	0.0095
62	0.00065	0.00065	0.00064	0.00064	0.00063		0.00053	0.00053	0.0087	0.0095
63	0.00069	0.00068	0.00067	0.00067	0.00066		0.00056	0.00056	0.0087	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048
64	0.00073	0.00072	0.00072	0.00071	0.00071		0.00060	0.00059	0.0087	0.0095
65	0.00079	0.00079	0.00078	0.00077	0.00077		0.00066	0.00066	0.0079	0.0070
66	0.00087	0.00086	0.00085	0.00085	0.00084		0.00072	0.00072	0.0079	0.0070
67	0.00096	0.00095	0.00095	0.00094	0.00093		0.00080	0.00079	0.0079	0.0070
68	0.00107	0.00106	0.00105	0.00104	0.00104		0.00089	0.00089	0.0079	0.0070
69	0.00119	0.00118	0.00117	0.00116	0.00116		0.00099	0.00099	0.0079	0.0070
70	0.00132	0.00131	0.00130	0.00129	0.00128		0.00110	0.00110	0.0079	0.0070
71	0.00146	0.00145	0.00144	0.00143	0.00142		0.00122	0.00121	0.0079	0.0070
72	0.00161	0.00160	0.00158	0.00157	0.00156		0.00134	0.00133	0.0079	0.0070
73	0.00176	0.00174	0.00173	0.00171	0.00170		0.00146	0.00145	0.0079	0.0070
74	0.00192	0.00190	0.00189	0.00187	0.00186		0.00160	0.00158	0.0079	0.0070
75	0.00209	0.00207	0.00206	0.00204	0.00202		0.00174	0.00173	0.0079	0.0070
76	0.00227	0.00225	0.00223	0.00222	0.00220		0.00189	0.00188	0.0079	0.0070
77	0.00246	0.00244	0.00243	0.00241	0.00239		0.00205	0.00204	0.0079	0.0070
78	0.00268	0.00266	0.00263	0.00261	0.00259		0.00223	0.00221	0.0079	0.0070
79	0.00291	0.00289	0.00287	0.00284	0.00282		0.00243	0.00241	0.0079	0.0070
80	0.00318	0.00315	0.00313	0.00310	0.00308		0.00265	0.00263	0.0079	0.0070
81	0.00348	0.00346	0.00343	0.00340	0.00338		0.00290	0.00288	0.0079	0.0070
82	0.00385	0.00382	0.00379	0.00376	0.00373		0.00320	0.00318	0.0079	0.0070
83	0.00427	0.00424	0.00420	0.00417	0.00414		0.00356	0.00353	0.0079	0.0070
84	0.00477	0.00474	0.00470	0.00466	0.00462		0.00398	0.00395	0.0079	0.0070
85	0.00536	0.00533	0.00530	0.00526	0.00523		0.00467	0.00464	0.0060	0.0055
86	0.00604	0.00600	0.00597	0.00593	0.00590		0.00526	0.00523	0.0060	0.0055
87	0.00682	0.00678	0.00674	0.00670	0.00666		0.00594	0.00590	0.0060	0.0055
88	0.00770	0.00766	0.00761	0.00757	0.00752		0.00671	0.00667	0.0060	0.0055
89	0.00870	0.00864	0.00859	0.00854	0.00849		0.00757	0.00753	0.0060	0.0055
90	0.00979	0.00974	0.00968	0.00962	0.00956		0.00853	0.00848	0.0060	0.0055
91	0.01099	0.01092	0.01086	0.01079	0.01073		0.00957	0.00952	0.0060	0.0055
92	0.01230	0.01222	0.01215	0.01208	0.01200		0.01071	0.01065	0.0060	0.0055
93	0.01372	0.01363	0.01355	0.01347	0.01339		0.01194	0.01188	0.0060	0.0055
94	0.01525	0.01516	0.01507	0.01498	0.01489		0.01328	0.01320	0.0060	0.0055
95	0.01690	0.01680	0.01669	0.01659	0.01650		0.01471	0.01463	0.0060	0.0055
96	0.01866	0.01855	0.01844	0.01833	0.01822		0.01625	0.01616	0.0060	0.0055
97	0.02054	0.02042	0.02029	0.02017	0.02005		0.01788	0.01779	0.0060	0.0055
98	0.02253	0.02240	0.02226	0.02213	0.02200		0.01962	0.01951	0.0060	0.0055
99	0.02464	0.02450	0.02435	0.02420	0.02406		0.02146	0.02134	0.0060	0.0055
100	0.02687	0.02671	0.02655	0.02639	0.02623		0.02340	0.02327	0.0060	0.0055
101	0.02921	0.02904	0.02887	0.02869	0.02852		0.02544	0.02530	0.0060	0.0055
102	0.03167	0.03148	0.03130	0.03111	0.03092		0.02758	0.02743	0.0060	0.0055
103	0.03425	0.03404	0.03384	0.03364	0.03344		0.02982	0.02966	0.0060	0.0055
104	0.03694	0.03672	0.03650	0.03628	0.03606		0.03217	0.03199	0.0060	0.0055
105	0.03694	0.03672	0.03650	0.03628	0.03606		0.03217	0.03199	0.0060	0.0055

Non-Disability Annuitant Death Rate (Postal, Female)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
17	0.00075	0.00075	0.00074	0.00074	0.00073		0.00064	0.00064	0.0069	0.0084
18	0.00076	0.00076	0.00075	0.00075	0.00074		0.00065	0.00064	0.0069	0.0084
19	0.00077	0.00076	0.00076	0.00075	0.00075		0.00066	0.00065	0.0069	0.0084
20	0.00078	0.00077	0.00077	0.00076	0.00076		0.00066	0.00066	0.0069	0.0084
21	0.00079	0.00078	0.00077	0.00077	0.00076		0.00067	0.00066	0.0069	0.0084
22	0.00079	0.00079	0.00078	0.00078	0.00077		0.00068	0.00067	0.0069	0.0084
23	0.00080	0.00080	0.00079	0.00079	0.00078		0.00068	0.00068	0.0069	0.0084
24	0.00081	0.00080	0.00080	0.00079	0.00079		0.00069	0.00068	0.0069	0.0084
25	0.00082	0.00081	0.00081	0.00080	0.00080		0.00070	0.00069	0.0069	0.0084
26	0.00083	0.00082	0.00081	0.00081	0.00080		0.00070	0.00070	0.0069	0.0084
27	0.00083	0.00083	0.00082	0.00082	0.00081		0.00071	0.00071	0.0069	0.0084
28	0.00084	0.00084	0.00083	0.00083	0.00082		0.00072	0.00071	0.0069	0.0084
29	0.00085	0.00085	0.00084	0.00083	0.00083		0.00073	0.00072	0.0069	0.0084
30	0.00086	0.00085	0.00085	0.00084	0.00084		0.00073	0.00073	0.0069	0.0084
31	0.00087	0.00086	0.00086	0.00085	0.00085		0.00074	0.00073	0.0069	0.0084
32	0.00088	0.00087	0.00087	0.00086	0.00085		0.00075	0.00074	0.0069	0.0084
33	0.00089	0.00088	0.00087	0.00087	0.00086		0.00076	0.00075	0.0069	0.0084
34	0.00090	0.00089	0.00088	0.00088	0.00087		0.00076	0.00076	0.0069	0.0084
35	0.00090	0.00090	0.00089	0.00089	0.00088		0.00077	0.00076	0.0069	0.0084
36	0.00091	0.00091	0.00090	0.00089	0.00089		0.00078	0.00077	0.0069	0.0084
37	0.00092	0.00092	0.00091	0.00090	0.00090		0.00079	0.00078	0.0069	0.0084
38	0.00093	0.00093	0.00092	0.00091	0.00091		0.00079	0.00079	0.0069	0.0084
39	0.00094	0.00094	0.00093	0.00092	0.00092		0.00080	0.00080	0.0069	0.0084
40	0.00095	0.00094	0.00094	0.00093	0.00093		0.00081	0.00080	0.0069	0.0084
41	0.00096	0.00095	0.00095	0.00094	0.00093		0.00082	0.00081	0.0069	0.0084
42	0.00097	0.00096	0.00096	0.00095	0.00094		0.00083	0.00082	0.0069	0.0084
43	0.00098	0.00097	0.00097	0.00096	0.00095		0.00084	0.00083	0.0069	0.0084
44	0.00099	0.00098	0.00098	0.00097	0.00096		0.00084	0.00084	0.0069	0.0084
45	0.00100	0.00099	0.00099	0.00098	0.00097		0.00085	0.00085	0.0069	0.0084
46	0.00101	0.00100	0.00100	0.00099	0.00098		0.00086	0.00085	0.0069	0.0084
47	0.00146	0.00145	0.00144	0.00143	0.00142		0.00124	0.00123	0.0069	0.0084
48	0.00182	0.00181	0.00180	0.00178	0.00177		0.00155	0.00154	0.0069	0.0084
49	0.00211	0.00209	0.00208	0.00206	0.00205		0.00180	0.00178	0.0069	0.0084
50	0.00229	0.00227	0.00225	0.00223	0.00221		0.00187	0.00185	0.0087	0.0095
51	0.00240	0.00238	0.00236	0.00234	0.00232		0.00196	0.00194	0.0087	0.0095
52	0.00242	0.00240	0.00237	0.00235	0.00233		0.00198	0.00196	0.0087	0.0095
53	0.00235	0.00233	0.00231	0.00229	0.00227		0.00192	0.00190	0.0087	0.0095
54	0.00224	0.00222	0.00220	0.00218	0.00216		0.00183	0.00181	0.0087	0.0095
55	0.00223	0.00221	0.00219	0.00217	0.00215		0.00182	0.00180	0.0087	0.0095
56	0.00241	0.00239	0.00237	0.00235	0.00233		0.00197	0.00196	0.0087	0.0095
57	0.00282	0.00279	0.00277	0.00274	0.00272		0.00230	0.00228	0.0087	0.0095
58	0.00330	0.00328	0.00325	0.00322	0.00319		0.00270	0.00268	0.0087	0.0095
59	0.00376	0.00372	0.00369	0.00366	0.00363		0.00307	0.00304	0.0087	0.0095
60	0.00408	0.00405	0.00401	0.00398	0.00394		0.00334	0.00331	0.0087	0.0095
61	0.00437	0.00434	0.00430	0.00426	0.00422		0.00358	0.00354	0.0087	0.0095
62	0.00472	0.00468	0.00463	0.00459	0.00455		0.00386	0.00382	0.0087	0.0095
63	0.00518	0.00514	0.00509	0.00505	0.00501		0.00424	0.00420	0.0087	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	…	2048	2049	Before 2048	After 2048
64	0.00579	0.00574	0.00569	0.00564	0.00559		0.00474	0.00469	0.0087	0.0095
65	0.00651	0.00646	0.00641	0.00636	0.00631		0.00542	0.00539	0.0079	0.0070
66	0.00730	0.00725	0.00719	0.00713	0.00708		0.00609	0.00604	0.0079	0.0070
67	0.00825	0.00818	0.00812	0.00806	0.00799		0.00687	0.00683	0.0079	0.0070
68	0.00933	0.00926	0.00918	0.00911	0.00904		0.00777	0.00772	0.0079	0.0070
69	0.01065	0.01056	0.01048	0.01040	0.01032		0.00887	0.00881	0.0079	0.0070
70	0.01218	0.01209	0.01199	0.01190	0.01180		0.01015	0.01008	0.0079	0.0070
71	0.01383	0.01372	0.01361	0.01350	0.01339		0.01152	0.01144	0.0079	0.0070
72	0.01545	0.01533	0.01521	0.01509	0.01497		0.01288	0.01279	0.0079	0.0070
73	0.01717	0.01703	0.01690	0.01677	0.01663		0.01431	0.01421	0.0079	0.0070
74	0.01929	0.01913	0.01898	0.01883	0.01868		0.01607	0.01596	0.0079	0.0070
75	0.02189	0.02171	0.02154	0.02137	0.02120		0.01824	0.01811	0.0079	0.0070
76	0.02477	0.02457	0.02438	0.02418	0.02399		0.02064	0.02049	0.0079	0.0070
77	0.02800	0.02778	0.02756	0.02734	0.02712		0.02333	0.02317	0.0079	0.0070
78	0.03160	0.03135	0.03110	0.03086	0.03061		0.02633	0.02615	0.0079	0.0070
79	0.03543	0.03515	0.03487	0.03459	0.03432		0.02952	0.02931	0.0079	0.0070
80	0.03952	0.03921	0.03890	0.03859	0.03828		0.03293	0.03270	0.0079	0.0070
81	0.04399	0.04364	0.04329	0.04295	0.04261		0.03665	0.03640	0.0079	0.0070
82	0.04909	0.04870	0.04832	0.04794	0.04756		0.04091	0.04062	0.0079	0.0070
83	0.05485	0.05442	0.05399	0.05356	0.05314		0.04571	0.04539	0.0079	0.0070
84	0.06123	0.06075	0.06027	0.05979	0.05932		0.05102	0.05066	0.0079	0.0070
85	0.06839	0.06798	0.06757	0.06716	0.06676		0.05955	0.05922	0.0060	0.0055
86	0.07658	0.07612	0.07567	0.07521	0.07476		0.06668	0.06632	0.0060	0.0055
87	0.08589	0.08537	0.08486	0.08435	0.08385		0.07479	0.07438	0.0060	0.0055
88	0.09631	0.09573	0.09516	0.09459	0.09402		0.08386	0.08340	0.0060	0.0055
89	0.10780	0.10715	0.10651	0.10587	0.10523		0.09386	0.09335	0.0060	0.0055
90	0.12043	0.11971	0.11899	0.11828	0.11757		0.10487	0.10429	0.0060	0.0055
91	0.13464	0.13383	0.13303	0.13223	0.13144		0.11724	0.11659	0.0060	0.0055
92	0.15075	0.14984	0.14894	0.14805	0.14716		0.13126	0.13054	0.0060	0.0055
93	0.16916	0.16815	0.16714	0.16613	0.16514		0.14729	0.14648	0.0060	0.0055
94	0.19019	0.18905	0.18791	0.18679	0.18567		0.16561	0.16469	0.0060	0.0055
95	0.21329	0.21201	0.21074	0.20947	0.20821		0.18572	0.18470	0.0060	0.0055
96	0.23761	0.23619	0.23477	0.23336	0.23196		0.20690	0.20576	0.0060	0.0055
97	0.26215	0.26058	0.25901	0.25746	0.25591		0.22826	0.22701	0.0060	0.0055
98	0.28493	0.28322	0.28152	0.27983	0.27816		0.24810	0.24674	0.0060	0.0055
99	0.30635	0.30451	0.30268	0.30087	0.29906		0.26675	0.26528	0.0060	0.0055
100	0.32681	0.32485	0.32290	0.32097	0.31904		0.28457	0.28300	0.0060	0.0055
101	0.34668	0.34460	0.34254	0.34048	0.33844		0.30187	0.30021	0.0060	0.0055
102	0.36627	0.36408	0.36189	0.35972	0.35756		0.31893	0.31717	0.0060	0.0055
103	0.38585	0.38354	0.38123	0.37895	0.37667		0.33597	0.33413	0.0060	0.0055
104	0.40559	0.40315	0.40073	0.39833	0.39594		0.35316	0.35122	0.0060	0.0055
105	0.42556	0.42300	0.42046	0.41794	0.41543		0.37055	0.36851	0.0060	0.0055
106	0.44575	0.44308	0.44042	0.43778	0.43515		0.38814	0.38600	0.0060	0.0055
107	0.46616	0.46336	0.46058	0.45782	0.45507		0.40590	0.40367	0.0060	0.0055
108	0.48675	0.48383	0.48092	0.47804	0.47517		0.42383	0.42150	0.0060	0.0055
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000

Death Rate for Spouse Survivors of Females (Postal)

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
17	0.00111	0.00110	0.00109	0.00109	0.00108		0.00097	0.00096	0.0059	0.0084
18	0.00112	0.00111	0.00110	0.00110	0.00109		0.00098	0.00097	0.0059	0.0084
19	0.00113	0.00112	0.00112	0.00111	0.00110		0.00099	0.00098	0.0059	0.0084
20	0.00114	0.00113	0.00113	0.00112	0.00111		0.00100	0.00099	0.0059	0.0084
21	0.00115	0.00115	0.00114	0.00113	0.00113		0.00101	0.00100	0.0059	0.0084
22	0.00116	0.00116	0.00115	0.00114	0.00114		0.00102	0.00101	0.0059	0.0084
23	0.00118	0.00117	0.00116	0.00115	0.00115		0.00103	0.00102	0.0059	0.0084
24	0.00119	0.00118	0.00117	0.00117	0.00116		0.00104	0.00103	0.0059	0.0084
25	0.00120	0.00119	0.00119	0.00118	0.00117		0.00105	0.00104	0.0059	0.0084
26	0.00121	0.00120	0.00120	0.00119	0.00118		0.00106	0.00105	0.0059	0.0084
27	0.00122	0.00122	0.00121	0.00120	0.00120		0.00107	0.00106	0.0059	0.0084
28	0.00124	0.00123	0.00122	0.00121	0.00121		0.00108	0.00107	0.0059	0.0084
29	0.00125	0.00124	0.00123	0.00123	0.00122		0.00109	0.00108	0.0059	0.0084
30	0.00126	0.00125	0.00125	0.00124	0.00123		0.00110	0.00109	0.0059	0.0084
31	0.00118	0.00117	0.00116	0.00116	0.00115		0.00103	0.00102	0.0059	0.0084
32	0.00124	0.00124	0.00123	0.00122	0.00122		0.00109	0.00108	0.0059	0.0084
33	0.00146	0.00145	0.00144	0.00144	0.00143		0.00128	0.00126	0.0059	0.0084
34	0.00183	0.00182	0.00181	0.00180	0.00179		0.00160	0.00158	0.0059	0.0084
35	0.00235	0.00234	0.00232	0.00231	0.00230		0.00205	0.00204	0.0059	0.0084
36	0.00302	0.00300	0.00298	0.00296	0.00295		0.00263	0.00261	0.0059	0.0084
37	0.00380	0.00377	0.00375	0.00373	0.00371		0.00331	0.00329	0.0059	0.0084
38	0.00465	0.00462	0.00459	0.00456	0.00454		0.00405	0.00402	0.0059	0.0084
39	0.00549	0.00545	0.00542	0.00539	0.00536		0.00479	0.00475	0.0059	0.0084
40	0.00622	0.00618	0.00615	0.00611	0.00608		0.00543	0.00538	0.0059	0.0084
41	0.00672	0.00668	0.00664	0.00660	0.00656		0.00587	0.00582	0.0059	0.0084
42	0.00686	0.00682	0.00678	0.00674	0.00670		0.00599	0.00594	0.0059	0.0084
43	0.00659	0.00655	0.00652	0.00648	0.00644		0.00575	0.00571	0.0059	0.0084
44	0.00605	0.00601	0.00598	0.00594	0.00591		0.00528	0.00524	0.0059	0.0084
45	0.00557	0.00554	0.00551	0.00548	0.00544		0.00486	0.00482	0.0059	0.0084
46	0.00545	0.00542	0.00538	0.00535	0.00532		0.00476	0.00472	0.0059	0.0084
47	0.00584	0.00580	0.00577	0.00573	0.00570		0.00509	0.00505	0.0059	0.0084
48	0.00677	0.00673	0.00669	0.00665	0.00661		0.00590	0.00585	0.0059	0.0084
49	0.00789	0.00784	0.00780	0.00775	0.00770		0.00688	0.00683	0.0059	0.0084
50	0.00855	0.00847	0.00840	0.00832	0.00825		0.00697	0.00691	0.0088	0.0095
51	0.00896	0.00889	0.00881	0.00873	0.00865		0.00732	0.00725	0.0088	0.0095
52	0.00888	0.00881	0.00873	0.00865	0.00858		0.00725	0.00718	0.0088	0.0095
53	0.00852	0.00844	0.00837	0.00829	0.00822		0.00695	0.00688	0.0088	0.0095
54	0.00836	0.00828	0.00821	0.00814	0.00807		0.00682	0.00676	0.0088	0.0095
55	0.00883	0.00875	0.00867	0.00860	0.00852		0.00720	0.00714	0.0088	0.0095
56	0.00981	0.00973	0.00964	0.00956	0.00947		0.00801	0.00793	0.0088	0.0095
57	0.01080	0.01070	0.01061	0.01051	0.01042		0.00881	0.00873	0.0088	0.0095
58	0.01174	0.01164	0.01154	0.01143	0.01133		0.00958	0.00949	0.0088	0.0095
59	0.01237	0.01226	0.01215	0.01205	0.01194		0.01009	0.01000	0.0088	0.0095
60	0.01200	0.01190	0.01179	0.01169	0.01159		0.00980	0.00970	0.0088	0.0095
61	0.01175	0.01165	0.01154	0.01144	0.01134		0.00959	0.00950	0.0088	0.0095
62	0.01254	0.01243	0.01232	0.01221	0.01211		0.01023	0.01014	0.0088	0.0095
63	0.01374	0.01362	0.01350	0.01338	0.01327		0.01122	0.01111	0.0088	0.0095

Age	Fiscal Year								Annual Improvement	
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048
64	0.01505	0.01492	0.01479	0.01466	0.01453		0.01228	0.01217	0.0088	0.0095
65	0.01642	0.01628	0.01614	0.01600	0.01586		0.01346	0.01337	0.0086	0.0070
66	0.01801	0.01785	0.01770	0.01755	0.01740		0.01476	0.01466	0.0086	0.0070
67	0.01991	0.01974	0.01957	0.01940	0.01923		0.01632	0.01621	0.0086	0.0070
68	0.02184	0.02165	0.02146	0.02128	0.02110		0.01790	0.01778	0.0086	0.0070
69	0.02435	0.02414	0.02393	0.02372	0.02352		0.01996	0.01982	0.0086	0.0070
70	0.02666	0.02644	0.02621	0.02598	0.02576		0.02186	0.02171	0.0086	0.0070
71	0.02909	0.02884	0.02859	0.02835	0.02810		0.02385	0.02368	0.0086	0.0070
72	0.03145	0.03118	0.03091	0.03065	0.03038		0.02578	0.02560	0.0086	0.0070
73	0.03354	0.03325	0.03297	0.03268	0.03240		0.02750	0.02731	0.0086	0.0070
74	0.03688	0.03656	0.03625	0.03593	0.03563		0.03023	0.03002	0.0086	0.0070
75	0.04180	0.04144	0.04108	0.04073	0.04038		0.03427	0.03403	0.0086	0.0070
76	0.04683	0.04642	0.04602	0.04563	0.04524		0.03839	0.03812	0.0086	0.0070
77	0.05139	0.05095	0.05051	0.05007	0.04964		0.04213	0.04183	0.0086	0.0070
78	0.05497	0.05450	0.05403	0.05356	0.05310		0.04507	0.04475	0.0086	0.0070
79	0.06014	0.05962	0.05911	0.05860	0.05810		0.04931	0.04896	0.0086	0.0070
80	0.06702	0.06644	0.06587	0.06530	0.06474		0.05494	0.05456	0.0086	0.0070
81	0.07519	0.07454	0.07390	0.07327	0.07264		0.06164	0.06121	0.0086	0.0070
82	0.08457	0.08384	0.08312	0.08241	0.08170		0.06933	0.06885	0.0086	0.0070
83	0.09470	0.09389	0.09308	0.09228	0.09149		0.07764	0.07710	0.0086	0.0070
84	0.10547	0.10456	0.10366	0.10277	0.10188		0.08646	0.08586	0.0086	0.0070
85	0.11683	0.11606	0.11530	0.11454	0.11378		0.10033	0.09978	0.0066	0.0055
86	0.12789	0.12705	0.12621	0.12538	0.12455		0.10983	0.10922	0.0066	0.0055
87	0.13575	0.13486	0.13397	0.13308	0.13220		0.11657	0.11593	0.0066	0.0055
88	0.14195	0.14102	0.14008	0.13916	0.13824		0.12190	0.12123	0.0066	0.0055
89	0.15145	0.15045	0.14945	0.14847	0.14749		0.13005	0.12934	0.0066	0.0055
90	0.16598	0.16488	0.16379	0.16271	0.16164		0.14253	0.14175	0.0066	0.0055
91	0.18401	0.18280	0.18159	0.18039	0.17920		0.15802	0.15715	0.0066	0.0055
92	0.20446	0.20311	0.20177	0.20043	0.19911		0.17557	0.17461	0.0066	0.0055
93	0.22301	0.22153	0.22007	0.21862	0.21718		0.19150	0.19045	0.0066	0.0055
94	0.23729	0.23573	0.23417	0.23263	0.23109		0.20377	0.20265	0.0066	0.0055
95	0.24926	0.24762	0.24598	0.24436	0.24274		0.21405	0.21287	0.0066	0.0055
96	0.26399	0.26225	0.26052	0.25880	0.25709		0.22670	0.22545	0.0066	0.0055
97	0.28451	0.28263	0.28077	0.27891	0.27707		0.24432	0.24297	0.0066	0.0055
98	0.31330	0.31123	0.30918	0.30714	0.30511		0.26904	0.26756	0.0066	0.0055
99	0.35022	0.34791	0.34561	0.34333	0.34107		0.30075	0.29909	0.0066	0.0055
100	0.39634	0.39372	0.39113	0.38854	0.38598		0.34035	0.33848	0.0066	0.0055
101	0.45333	0.45034	0.44736	0.44441	0.44148		0.38929	0.38714	0.0066	0.0055
102	0.52293	0.51948	0.51605	0.51265	0.50926		0.44906	0.44659	0.0066	0.0055
103	0.60685	0.60285	0.59887	0.59492	0.59099		0.52112	0.51826	0.0066	0.0055
104	0.70585	0.70119	0.69657	0.69197	0.68740		0.60613	0.60280	0.0066	0.0055
105	0.71544	0.71072	0.70603	0.70137	0.69674		0.61437	0.61099	0.0066	0.0055
106	0.72523	0.72045	0.71569	0.71097	0.70628		0.62278	0.61935	0.0066	0.0055
107	0.73461	0.72976	0.72494	0.72016	0.71540		0.63083	0.62736	0.0066	0.0055
108	0.74352	0.73861	0.73374	0.72890	0.72409		0.63848	0.63497	0.0066	0.0055
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000

Disability Annuitants (Postal, Female)

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
17	0.00088	0.00087	0.00086	0.00086	0.00085		0.00075	0.00074	0.0069	0.0084	1.285	1.543	0.800
18	0.00088	0.00088	0.00087	0.00087	0.00086		0.00075	0.00075	0.0069	0.0084	1.285	1.543	0.800
19	0.00089	0.00089	0.00088	0.00087	0.00087		0.00076	0.00076	0.0069	0.0084	1.285	1.543	0.800
20	0.00090	0.00090	0.00089	0.00088	0.00088		0.00077	0.00076	0.0069	0.0084	1.285	1.543	0.800
21	0.00091	0.00090	0.00090	0.00089	0.00089		0.00078	0.00077	0.0069	0.0084	1.285	1.543	0.800
22	0.00092	0.00091	0.00091	0.00090	0.00090		0.00078	0.00078	0.0069	0.0084	1.285	1.543	0.800
23	0.00093	0.00092	0.00092	0.00091	0.00090		0.00079	0.00079	0.0069	0.0084	1.285	1.543	0.800
24	0.00094	0.00093	0.00093	0.00092	0.00091		0.00080	0.00079	0.0069	0.0084	1.285	1.543	0.800
25	0.00095	0.00094	0.00094	0.00093	0.00092		0.00081	0.00080	0.0069	0.0084	1.285	1.543	0.800
26	0.00096	0.00095	0.00095	0.00094	0.00093		0.00082	0.00081	0.0069	0.0084	1.285	1.543	0.800
27	0.00097	0.00096	0.00095	0.00095	0.00094		0.00083	0.00082	0.0069	0.0084	1.285	1.543	0.800
28	0.00098	0.00097	0.00096	0.00096	0.00095		0.00083	0.00083	0.0069	0.0084	1.285	1.543	0.800
29	0.00099	0.00098	0.00097	0.00097	0.00096		0.00084	0.00084	0.0069	0.0084	1.285	1.543	0.800
30	0.00100	0.00099	0.00098	0.00098	0.00097		0.00085	0.00084	0.0069	0.0084	1.285	1.543	0.800
31	0.00101	0.00100	0.00099	0.00099	0.00098		0.00086	0.00085	0.0069	0.0084	1.285	1.543	0.800
32	0.00102	0.00101	0.00100	0.00100	0.00099		0.00087	0.00086	0.0069	0.0084	1.285	1.543	0.800
33	0.00103	0.00102	0.00101	0.00101	0.00100		0.00088	0.00087	0.0069	0.0084	1.285	1.543	0.800
34	0.00104	0.00103	0.00102	0.00102	0.00101		0.00089	0.00088	0.0069	0.0084	1.285	1.543	0.800
35	0.00173	0.00172	0.00171	0.00170	0.00168		0.00148	0.00146	0.0069	0.0084	1.285	1.543	0.800
36	0.00250	0.00249	0.00247	0.00245	0.00244		0.00214	0.00212	0.0069	0.0084	1.285	1.543	0.800
37	0.00330	0.00327	0.00325	0.00323	0.00321		0.00281	0.00279	0.0069	0.0084	1.285	1.543	0.800
38	0.00402	0.00399	0.00396	0.00394	0.00391		0.00343	0.00340	0.0069	0.0084	1.285	1.543	0.800
39	0.00459	0.00456	0.00452	0.00449	0.00446		0.00391	0.00388	0.0069	0.0084	1.285	1.543	0.800
40	0.00499	0.00495	0.00492	0.00488	0.00485		0.00425	0.00422	0.0069	0.0084	1.285	1.543	0.800
41	0.00521	0.00517	0.00514	0.00510	0.00507		0.00444	0.00440	0.0069	0.0084	1.285	1.543	0.800
42	0.00523	0.00520	0.00516	0.00512	0.00509		0.00446	0.00442	0.0069	0.0084	1.285	1.543	0.800
43	0.00508	0.00505	0.00501	0.00498	0.00494		0.00433	0.00430	0.0069	0.0084	1.285	1.543	0.800
44	0.00486	0.00482	0.00479	0.00476	0.00473		0.00414	0.00411	0.0069	0.0084	1.285	1.543	0.800
45	0.00472	0.00469	0.00465	0.00462	0.00459		0.00402	0.00399	0.0069	0.0084	1.285	1.543	0.849
46	0.00480	0.00477	0.00473	0.00470	0.00467		0.00409	0.00406	0.0069	0.0084	1.285	1.543	0.863
47	0.00510	0.00507	0.00503	0.00500	0.00496		0.00435	0.00432	0.0069	0.0084	1.285	1.543	0.870

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
48	0.00559	0.00555	0.00551	0.00547	0.00543		0.00476	0.00472	0.0069	0.0084	1.285	1.543	0.876
49	0.00621	0.00617	0.00613	0.00609	0.00604		0.00530	0.00525	0.0069	0.0084	1.285	1.543	0.887
50	0.00684	0.00678	0.00672	0.00667	0.00661		0.00560	0.00554	0.0087	0.0095	1.285	1.543	0.887
51	0.00747	0.00740	0.00734	0.00728	0.00721		0.00611	0.00605	0.0087	0.0095	1.285	1.543	0.886
52	0.00786	0.00779	0.00772	0.00765	0.00759		0.00643	0.00637	0.0087	0.0095	1.285	1.543	0.892
53	0.00803	0.00796	0.00789	0.00782	0.00775		0.00657	0.00650	0.0087	0.0095	1.285	1.543	0.902
54	0.00815	0.00808	0.00801	0.00794	0.00787		0.00667	0.00661	0.0087	0.0095	1.285	1.543	0.909
55	0.00842	0.00834	0.00827	0.00820	0.00813		0.00688	0.00682	0.0087	0.0095	1.285	1.543	0.918
56	0.00889	0.00881	0.00874	0.00866	0.00858		0.00727	0.00720	0.0087	0.0095	1.285	1.543	0.933
57	0.00953	0.00944	0.00936	0.00928	0.00920		0.00779	0.00772	0.0087	0.0095	1.285	1.543	0.946
58	0.01026	0.01017	0.01008	0.01000	0.00991		0.00839	0.00831	0.0087	0.0095	1.285	1.543	0.955
59	0.01099	0.01089	0.01079	0.01070	0.01061		0.00899	0.00890	0.0087	0.0095	1.285	1.543	0.962
60	0.01178	0.01168	0.01158	0.01148	0.01138		0.00964	0.00954	0.0087	0.0095	1.285	1.543	0.971
61	0.01270	0.01258	0.01248	0.01237	0.01226		0.01038	0.01029	0.0087	0.0095	1.285	1.543	0.982
62	0.01364	0.01352	0.01340	0.01329	0.01317		0.01116	0.01105	0.0087	0.0095	1.285	1.543	0.993
63	0.01456	0.01443	0.01431	0.01418	0.01406		0.01191	0.01180	0.0087	0.0095	1.285	1.543	0.997
64	0.01550	0.01536	0.01523	0.01510	0.01497		0.01268	0.01256	0.0087	0.0095	1.285	1.543	1.000
65	0.01651	0.01638	0.01625	0.01612	0.01599		0.01376	0.01366	0.0079	0.0070	1.238	1.424	1.000
66	0.01762	0.01748	0.01734	0.01720	0.01707		0.01468	0.01458	0.0079	0.0070	1.191	1.306	1.000
67	0.01893	0.01878	0.01863	0.01848	0.01834		0.01577	0.01566	0.0079	0.0070	1.144	1.187	1.000
68	0.02036	0.02020	0.02004	0.01989	0.01973		0.01697	0.01685	0.0079	0.0070	1.097	1.069	1.000
69	0.02227	0.02209	0.02192	0.02174	0.02157		0.01856	0.01843	0.0079	0.0070	1.050	0.950	1.000
70	0.02494	0.02474	0.02455	0.02435	0.02416		0.02078	0.02064	0.0079	0.0070	1.050	0.950	1.000
71	0.02821	0.02799	0.02777	0.02755	0.02733		0.02351	0.02334	0.0079	0.0070	1.050	0.950	1.000
72	0.03170	0.03145	0.03120	0.03096	0.03071		0.02642	0.02623	0.0079	0.0070	1.050	0.950	1.000
73	0.03512	0.03484	0.03457	0.03429	0.03402		0.02926	0.02906	0.0079	0.0070	1.050	0.950	1.000
74	0.03856	0.03826	0.03795	0.03765	0.03736		0.03213	0.03191	0.0079	0.0070	1.050	0.950	1.000
75	0.04201	0.04168	0.04135	0.04102	0.04070		0.03500	0.03476	0.0079	0.0070	1.050	0.950	1.000
76	0.04519	0.04483	0.04447	0.04412	0.04378		0.03765	0.03739	0.0079	0.0070	1.050	0.950	1.000
77	0.04822	0.04784	0.04746	0.04709	0.04672		0.04018	0.03990	0.0079	0.0070	1.050	0.950	1.000
78	0.05132	0.05091	0.05051	0.05011	0.04972		0.04276	0.04246	0.0079	0.0070	1.050	0.950	1.000
79	0.05499	0.05455	0.05412	0.05369	0.05327		0.04582	0.04550	0.0079	0.0070	1.050	0.950	1.000

Age	Disability Annuitant Death Rate								Annual Improvement		Disability Death Rate Adjustment by Duration		
	2025	2026	2027	2028	2029	...	2048	2049	Before 2048	After 2048	Dur. 1	Dur. 2	Dur. 3+
80	0.05980	0.05933	0.05886	0.05840	0.05794		0.04983	0.04948	0.0079	0.0070	1.050	0.950	1.000
81	0.06587	0.06535	0.06483	0.06432	0.06381		0.05488	0.05450	0.0079	0.0070	1.050	0.950	1.000
82	0.07305	0.07247	0.07190	0.07133	0.07077		0.06087	0.06044	0.0079	0.0070	1.050	0.950	1.000
83	0.08090	0.08027	0.07963	0.07900	0.07838		0.06741	0.06694	0.0079	0.0070	1.050	0.950	1.000
84	0.08885	0.08815	0.08746	0.08676	0.08608		0.07404	0.07352	0.0079	0.0070	1.050	0.950	1.000
85	0.09651	0.09593	0.09535	0.09478	0.09421		0.08403	0.08357	0.0060	0.0055	1.050	0.950	1.000
86	0.10418	0.10356	0.10293	0.10232	0.10170		0.09071	0.09021	0.0060	0.0055	1.050	0.950	1.000
87	0.11295	0.11228	0.11160	0.11093	0.11027		0.09835	0.09781	0.0060	0.0055	1.050	0.950	1.000
88	0.12406	0.12332	0.12258	0.12184	0.12111		0.10803	0.10743	0.0060	0.0055	1.050	0.950	1.000
89	0.13811	0.13728	0.13645	0.13564	0.13482		0.12025	0.11959	0.0060	0.0055	1.050	0.950	1.000
90	0.15459	0.15366	0.15274	0.15182	0.15091		0.13460	0.13386	0.0060	0.0055	1.050	0.950	1.000
91	0.17312	0.17208	0.17104	0.17002	0.16900		0.15074	0.14991	0.0060	0.0055	1.050	0.950	1.000
92	0.19277	0.19161	0.19046	0.18932	0.18818		0.16785	0.16693	0.0060	0.0055	1.050	0.950	1.000
93	0.21274	0.21146	0.21019	0.20893	0.20768		0.18524	0.18422	0.0060	0.0055	1.050	0.950	1.000
94	0.23269	0.23129	0.22990	0.22852	0.22715		0.20261	0.20149	0.0060	0.0055	1.050	0.950	1.000
95	0.25248	0.25096	0.24946	0.24796	0.24647		0.21984	0.21863	0.0060	0.0055	1.050	0.950	1.000
96	0.27160	0.26997	0.26835	0.26674	0.26514		0.23650	0.23519	0.0060	0.0055	1.050	0.950	1.000
97	0.28923	0.28749	0.28577	0.28405	0.28235		0.25184	0.25046	0.0060	0.0055	1.050	0.950	1.000
98	0.30469	0.30286	0.30104	0.29924	0.29744		0.26530	0.26385	0.0060	0.0055	1.050	0.950	1.000
99	0.31764	0.31574	0.31384	0.31196	0.31009		0.27658	0.27506	0.0060	0.0055	1.050	0.950	1.000
100	0.32802	0.32605	0.32410	0.32215	0.32022		0.28562	0.28405	0.0060	0.0055	1.050	0.950	1.000
101	0.33072	0.32874	0.32677	0.32481	0.32286		0.28797	0.28639	0.0060	0.0055	1.050	0.950	1.000
102	0.33354	0.33154	0.32955	0.32757	0.32561		0.29043	0.28883	0.0060	0.0055	1.050	0.950	1.000
103	0.33649	0.33447	0.33246	0.33047	0.32849		0.29299	0.29138	0.0060	0.0055	1.050	0.950	1.000
104	0.33960	0.33756	0.33553	0.33352	0.33152		0.29570	0.29407	0.0060	0.0055	1.050	0.950	1.000
105	0.34288	0.34082	0.33877	0.33674	0.33472		0.29855	0.29691	0.0060	0.0055	1.050	0.950	1.000
106	0.34635	0.34427	0.34220	0.34015	0.33811		0.30158	0.29992	0.0060	0.0055	1.050	0.950	1.000
107	0.35003	0.34793	0.34584	0.34377	0.34170		0.30478	0.30311	0.0060	0.0055	1.050	0.950	1.000
108	0.35393	0.35181	0.34970	0.34760	0.34551		0.30818	0.30649	0.0060	0.0055	1.050	0.950	1.000
109	1.00000	1.00000	1.00000	1.00000	1.00000		1.00000	1.00000	0.0000	0.0000	1.050	0.950	1.000

Disability (Female) and Survivors of Females (Postal)

Age	Disability Retirement Rate	Non-Death Termination of Disability			Survivor Spouse Remarriage		
		Duration 1	Duration 2	Duration 3+	Duration 1	Duration 2	Duration 3+
17	0.00067	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
18	0.00058	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
19	0.00053	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
20	0.00050	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
21	0.00050	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
22	0.00053	0.00000	0.00000	0.00010	0.00000	0.00000	0.00000
23	0.00059	0.00000	0.00000	0.00115	0.00000	0.00051	0.00000
24	0.00069	0.00000	0.00000	0.00218	0.00000	0.01125	0.00000
25	0.00081	0.00000	0.00000	0.00317	0.00000	0.02772	0.00000
26	0.00096	0.00000	0.00000	0.00412	0.00000	0.04839	0.01158
27	0.00114	0.00000	0.00000	0.00502	0.00000	0.07138	0.05431
28	0.00134	0.00000	0.00000	0.00584	0.00000	0.09463	0.08926
29	0.00155	0.00000	0.00000	0.00657	0.00000	0.11609	0.11643
30	0.00175	0.00000	0.00000	0.00720	0.00112	0.13388	0.13584
31	0.00195	0.00000	0.00000	0.00768	0.00786	0.14647	0.14755
32	0.00214	0.00000	0.00000	0.00800	0.01358	0.15290	0.15174
33	0.00232	0.00017	0.00000	0.00814	0.01822	0.15296	0.14892
34	0.00249	0.00076	0.00000	0.00808	0.02165	0.14749	0.14010
35	0.00267	0.00144	0.00000	0.00781	0.02376	0.13795	0.12661
36	0.00287	0.00214	0.00000	0.00735	0.02441	0.12605	0.10994
37	0.00309	0.00279	0.00000	0.00670	0.02355	0.11337	0.09167
38	0.00334	0.00326	0.00045	0.00591	0.02126	0.10124	0.07346
39	0.00361	0.00343	0.00107	0.00506	0.01788	0.09055	0.05677
40	0.00389	0.00323	0.00180	0.00428	0.01387	0.08172	0.04256
41	0.00416	0.00273	0.00260	0.00368	0.00974	0.07463	0.03133
42	0.00439	0.00207	0.00339	0.00329	0.00595	0.06875	0.02317
43	0.00461	0.00140	0.00408	0.00314	0.00284	0.06336	0.01784
44	0.00480	0.00084	0.00466	0.00319	0.00064	0.05793	0.01488
45	0.00499	0.00048	0.00513	0.00338	0.00000	0.05229	0.01385
46	0.00523	0.00039	0.00546	0.00362	0.00000	0.04629	0.01440
47	0.00555	0.00057	0.00556	0.00382	0.00000	0.03995	0.01592
48	0.00595	0.00097	0.00531	0.00392	0.00062	0.03362	0.01761
49	0.00640	0.00155	0.00476	0.00387	0.00208	0.02760	0.01876
50	0.00680	0.00218	0.00402	0.00366	0.00364	0.02221	0.01906
51	0.00709	0.00266	0.00327	0.00331	0.00503	0.01742	0.01826
52	0.00729	0.00281	0.00266	0.00292	0.00601	0.01286	0.01617
53	0.00749	0.00252	0.00229	0.00262	0.00630	0.00802	0.01253
54	0.00776	0.00196	0.00217	0.00241	0.00567	0.00281	0.00756
55	0.00811	0.00139	0.00226	0.00226	0.00000	0.00000	0.00000
56	0.00847	0.00097	0.00257	0.00208	0.00000	0.00000	0.00000
57	0.00875	0.00085	0.00296	0.00188	0.00000	0.00000	0.00000
58	0.00892	0.00106	0.00323	0.00171	0.00000	0.00000	0.00000
59	0.00892	0.00160	0.00321	0.00157	0.00000	0.00000	0.00000
60	0.00872	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
61	0.00831	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
62	0.00771	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Age	Disability Retirement Rate	Non-Death Termination of Disability			Survivor Spouse Remarriage		
		Duration 1	Duration 2	Duration 3+	Duration 1	Duration 2	Duration 3+
63	0.00699	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
64	0.00621	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
65	0.00543	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
66	0.00470	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
67	0.00404	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
68	0.00349	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
69	0.00304	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
70	0.00269	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
71	0.00244	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
72	0.00227	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
73	0.00218	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
74	0.00215	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
75	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
76	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
77	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
78	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
79	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
80	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
81	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
82	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
83	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
84	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
85	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
86	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
87	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
88	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
89	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
90	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
91	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
92	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
93	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
94	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
95	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
96	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
97	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
98	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
99	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
100	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
101	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
102	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
103	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
104	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
105	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
106	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
107	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
108	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
109	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Survivor and Sick Leave Assumptions (Postal, Female)

Age	Fraction of Annuitants with a Reduced Benefit		Actual to Predicted Survivors	Service	Sick Leave Balance (in Years) at Retirement	
	Non-Disability	Disability			Non-Disability	Disability
17	0.29548	0.19543	1.00000	0	0.0000	0.0000
18	0.29548	0.19543	1.00000	1	0.0000	0.0001
19	0.29548	0.19543	1.00000	2	0.0000	0.0008
20	0.29548	0.19543	1.00000	3	0.0000	0.0014
21	0.29548	0.19543	1.00000	4	0.0000	0.0018
22	0.29548	0.19543	1.00000	5	0.0326	0.0021
23	0.29548	0.19543	1.00000	6	0.0361	0.0023
24	0.29548	0.19543	1.00000	7	0.0400	0.0024
25	0.29548	0.19543	1.00000	8	0.0442	0.0024
26	0.29548	0.19543	1.00000	9	0.0489	0.0022
27	0.29548	0.24052	1.00000	10	0.0540	0.0020
28	0.29548	0.27834	1.00000	11	0.0596	0.0018
29	0.29548	0.30892	1.00000	12	0.0658	0.0016
30	0.29548	0.33231	1.00000	13	0.0727	0.0017
31	0.29548	0.34860	1.00000	14	0.0804	0.0019
32	0.29548	0.35803	1.00000	15	0.0889	0.0024
33	0.29548	0.36110	1.00000	16	0.0983	0.0031
34	0.29548	0.35889	1.00000	17	0.1081	0.0039
35	0.29548	0.35317	1.00000	18	0.1181	0.0046
36	0.29548	0.34608	1.00000	19	0.1276	0.0052
37	0.29548	0.33949	1.00000	20	0.1358	0.0055
38	0.29548	0.33498	1.00000	21	0.1425	0.0055
39	0.29548	0.33323	1.00000	22	0.1474	0.0052
40	0.29548	0.33413	1.00000	23	0.1518	0.0050
41	0.29548	0.33721	1.00000	24	0.1575	0.0051
42	0.29548	0.34114	1.00000	25	0.1666	0.0056
43	0.29548	0.34413	1.00000	26	0.1810	0.0067
44	0.29548	0.34569	1.00000	27	0.2014	0.0082
45	0.29548	0.34665	1.00000	28	0.2274	0.0101
46	0.29548	0.34838	1.00000	29	0.2573	0.0119
47	0.29548	0.35180	1.00000	30	0.2886	0.0125
48	0.29548	0.35672	1.00000	31	0.3189	0.0150
49	0.29548	0.36201	1.00000	32	0.3464	0.0175
50	0.30612	0.36565	1.00000	33	0.3708	0.0200
51	0.31765	0.36595	1.00000	34	0.3928	0.0225
52	0.32974	0.36261	1.00000	35	0.4133	0.0250
53	0.34193	0.35543	1.00000	36	0.4333	0.0275
54	0.35329	0.34554	1.00000	37	0.4528	0.0300
55	0.36234	0.33660	1.00000	38	0.4715	0.0350
56	0.36752	0.33063	1.00000	39	0.4893	0.0400
57	0.36786	0.32829	1.00000	40	0.5064	0.0450
58	0.36497	0.32695	1.00000	41	0.5230	0.0500
59	0.36143	0.32490	1.00000	42	0.5391	0.0550
60	0.35936	0.32101	1.00000	43	0.5548	0.0600
61	0.35946	0.31456	1.00000	44	0.5703	0.0650
62	0.36126	0.30678	1.00000	45	0.5868	0.0700

Age	Fraction of Annuitants with a Reduced Benefit		Actual to Predicted Survivors	Service	Sick Leave Balance (in Years) at Retirement	
	Non-Disability	Disability			Non-Disability	Disability
63	0.36335	0.30075	1.00000	46	0.6056	0.0750
64	0.36421	0.29811	1.00000	47	0.6280	0.0800
65	0.36334	0.29729	0.99759	48	0.6551	0.0850
66	0.36109	0.29503	0.99382	49	0.6876	0.0900
67	0.35721	0.29252	0.98924	50	0.7257	0.0950
68	0.35104	0.29194	0.98273	51	0.7693	0.1000
69	0.34322	0.29422	0.97771	52	0.8173	0.1000
70	0.33520	0.29782	0.97666	53	0.8688	0.1000
71	0.32801	0.30023	0.97853	54	0.9229	0.1000
72	0.32154	0.30001	0.98028	55	0.9791	0.1000
73	0.31508	0.29657	0.97993	56	1.0371	0.1000
74	0.30824	0.28943	0.97828	57	1.0967	0.1000
75	0.30107	0.27865	0.97676	58	1.1578	0.1000
76	0.29374	0.26594	0.97565	59	1.2203	0.1000
77	0.28568	0.25473	0.97256	60+	1.2843	0.1000
78	0.27539	0.24713	0.96398			
79	0.26170	0.24254	0.95026			
80	0.24481	0.23828	0.93548			
81	0.22623	0.23179	0.92409			
82	0.20774	0.22264	0.91826			
83	0.19086	0.21208	0.91875			
84	0.17622	0.20209	0.92328			
85	0.16378	0.19435	0.92942			
86	0.15264	0.18602	0.93199			
87	0.14125	0.17865	0.92536			
88	0.12860	0.17022	0.91046			
89	0.11492	0.15896	0.89362			
90	0.10135	0.14445	0.88188			
91	0.08926	0.12757	0.88075			
92	0.07953	0.10982	0.89101			
93	0.07228	0.09264	0.90885			
94	0.06713	0.07700	0.92865			
95	0.06362	0.07290	0.94770			
96	0.06138	0.06984	0.96479			
97	0.06007	0.06754	0.97875			
98	0.05942	0.06570	0.98920			
99	0.05922	0.06413	0.99667			
100	0.05922	0.06413	1.00000			
101	0.05922	0.06413	1.00000			
102	0.05922	0.06413	1.00000			
103	0.05922	0.06413	1.00000			
104	0.05922	0.06413	1.00000			
105	0.05922	0.06413	1.00000			
106	0.05922	0.06413	1.00000			
107	0.05922	0.06413	1.00000			
108	0.05922	0.06413	1.00000			
109	0.05922	0.06413	1.00000			

Table 8: Plan Provisions

CSRS and FERS Plan Summaries

Plan Provision	CSRS Basic Benefit	FERS Basic Benefit
Regular Annuity	Guaranteed annuity based on service and salary.	Guaranteed annuity based on service and salary.
Alternative Annuity	Lump-sum payment generally available only to non-disability retirees with life-threatening or critical condition and only with spousal consent.	Lump-sum payment generally available only to non-disability retirees with life-threatening or critical condition and only with spousal consent.
Coverage	All employees hired prior to January 1, 1984, except for those who transferred to FERS during an open season.	All employees who were first employed in a covered position after December 31, 1983, or who were hired after December 31, 1986, with less than 5 years of creditable civilian service, or who transferred to FERS during an open season.
Employee Contributions	7.0% of total pay (does not apply to Special Employee groups).	Contribution for FERS basic benefit plus Social Security taxes generally equals: • FERS: 7.0% • FERS-RAE: 9.3% • FERS-FRAE: 10.6% Special employee groups contribute an additional 0.5% of pay.
Refund Option	Withdrawal of contributions plus interest is allowed when leaving Federal employment. Interest is paid only to an employee with at least one year of covered service (but less than five years of total creditable civilian service). Contributions may be redeposited after reemployment with the Federal government for annuity credit.	Withdrawal of contributions plus interest is allowed when leaving Federal employment (employee must have more than one year of covered service to accrue interest). Effective for 2010 forward, contributions may be redeposited after reemployment with the Federal government for annuity credit.

Plan Provision	CSRS Basic Benefit	FERS Basic Benefit
COLAs	COLAs are paid annually to all annuitants. COLAs equal the rate of inflation as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W).	COLAs are paid annually to retirees over age 62, to disability benefit recipients (after one year of payments), to survivor benefit recipients, and to certain other special groups. COLA is based on the Consumer Price Index (CPI-W) as follows: • For CPI of 0 to 2%, COLA is CPI; • For CPI of 2 to 3%, COLA is 2%; For CPI of 3% or more, COLA is CPI minus 1%

Retirement Benefits

Plan Provision	CSRS Basic Benefit	FERS Basic Benefit
Regular Retirement	**Unreduced Benefits:** 55 years old with 30+ years of service; 60 years old with 20+ years of service; 62 years old with 5+ years of service.	**Unreduced Benefits:** MRA* with 30+ years of service; 60 years old with 20+ years of service; 62 years old with 5+ years of service. * See MRA Table below
	Reduced Benefits: Not Applicable	**Reduced Benefits:** MRA with 10+ years of service. Reduction will be 5% per year for each year payment begins below age 62.
Deferred Retirement (delayed benefit payments)	With 5+ years of service, benefit begins at age 62.	With 5+ years of service, benefit begins at age 62. With 10+ years of service, may elect to begin at MRA or no later than age 62. If age/service does not meet MRA/30 or 60/20 at commencement, reduction will be 5% per year for each year payment begins below age 62.
Involuntary / Early Retirement (when applicable)	**Unreduced Benefits:** Not applicable	**Unreduced Benefits:** Any age with 25+ years of service; OR Age 50+ with 20+ years of service.
	Reduced Benefits: Any age with 25+ years of service; Or Age 50 with 20+ years of service. Reduction is 2% per year for each year payment begins before age 55.	**Reduced Benefits:** Not applicable; however, special retirement supplement does not begin until MRA.

Plan Provision	CSRS Basic Benefit	FERS Basic Benefit
Amount Of Annuity	A retiree's annuity is based on an average of the retiree's highest three consecutive years of basic pay (high-three average salary =HT) and is calculated as follows: (1.50% x HT x first 5 years) PLUS (1.75% x HT x second 5 years) PLUS (2.00% HT x all years of service over 10 years)	A retiree's annuity is based on an average of the retiree's highest three consecutive years of basic pay in the Federal career (high-three average salary = HT) and is calculated as follows: Generally: (1.0% x HT x # years of service) Age 62+ with 20+ years of service: (1.1 % x HT x # years of service)
Special Retirement Supplement	Not available	At the MRA with 30+ years of service OR at age 60 with 20+ years of service, payable (subject to an earnings test) until Social Security benefits are payable at age 62 (approximates the portion of a full-career Social Security benefit earned while under FERS); only payable when employee receives an immediate annuity.

Disability Benefits

Plan Provision	CSRS Basic Benefit	FERS Basic Benefit
Qualifications	An employee must have 5 or more years of creditable civilian service. An employee must be unable to do his/her job and must not refuse a suitable vacancy within the agency in the same commuting area at the same grade or pay level as the current position. Disability benefits will end if the employee recovers from the disabling condition or earns more than 80% of the current salary of the position from which retired. Disabled employees may be required at times to prove continued disability.	An employee must have 18+ months of creditable civilian service and must apply for or show ineligibility for Social Security benefits. An employee must be unable to do his/her job and must not refuse a suitable vacancy within the agency in the same commuting area at the same grade or pay level as the current position. Disability benefits will end if the employee recovers from the disabling condition or earns more than 80% of the current salary of the position from which retired. Disabled employees may be required at times to prove continued disability.
Amount Of Benefits	Benefits are equal to the lesser of (1) 40% of high-three average salary or (2) annuity computed according to the general formula after first increasing the time base as if the employee worked to age 60, unless actual earned annuity is greater.	Benefits differ depending on how many years an employee is disabled. During the first year of disability, FERS pays 60% of an employee's high-three average salary minus 100% of any Social Security benefits received. No COLAs are paid during this year. During the second year and any additional years of disability until an employee reaches age 62, the employee will receive 40% of his/her high-three average salary minus 60% of any Social security benefits received. COLAs are paid for these years.

Plan Provision	CSRS Basic Benefit	FERS Basic Benefit
		FERS disability benefits are recomputed at age 62 to equal the individual's non-disability benefit, including credit for the period the individual was receiving disability benefits, with the average salary increased by all FERS COLAs that were effective during the periods of disability. Whenever the individual's earned benefit based on years of service and average salary provide a higher benefit than that payable under the disability provisions, the person is entitled to the earned rate.

Survivor Benefits

Plan Provision	**CSRS Basic Benefit**	**FERS Basic Benefit**
Qualifications	Eligible survivors of an employee may receive benefits if the employee had at least 18 months of creditable civilian service. Eligible survivors may include current and former spouses and children who meet certain age and/or length of marriage requirements.	Eligible survivors of an employee may receive benefits if the employee had at least 18 months of creditable civilian service. Eligible survivors may include current and former spouses and children who meet certain age and/or length of marriage requirements.
Amount of Benefits	Survivor benefits are based on the relationship of the survivor and are calculated as follows:	Survivor benefits are based on the relationship of the survivor and the employee's length of Federal service and are calculated as follows:
Spouse of an employee who dies	55% of the disability annuity that would have been payable if the employee had retired on the date of death;	With 18 months to 10 years of service, lump-sum payment only; in 2025 the amount is $42,607.52 plus the LARGER of (1) 50% of the employee's annual salary at death OR (2) 50% of the employee's HT; With 10+ years of service, lump sum payment as above plus annuity equal to 50% of the employee's accrued basic benefit.
Spouse of an annuitant who dies	Up to 55% of the retiree's annuity, depending on elected survivor benefit;	50% (or 25% if jointly elected by employee and spouse) of the retiree's annuity amount plus a special retirement supplement if the spouse is younger than age 60 and not yet eligible for Social Security benefits;
Spouse of an employee who dies after leaving Federal service but before annuity payments begin	Refund of the deceased's retirement contributions only; no other benefits.	With less than 10 years of service, refund of contributions; With 10+ years of service without a refund of contributions, 50% of the employee's accrued basic

Plan Provision	CSRS Basic Benefit	FERS Basic Benefit
		benefit beginning when the employee would have reached age 62.
Child(ren)	Varies according to the number of children and whether there is a surviving parent who was married to the employee.	Varies according to the number of children and whether there is a surviving parent who was married to the employee, reduced by Social Security benefits the child(ren) are entitled to receive.
Annuity Reduction to Cover Survivor Benefits	A retiree's annuity will be reduced as follows to provide for a survivor benefit: First $3,600 reduced 2.5%; Amounts over $3,600 reduced 10%. Note: The 55% spouse's benefit is based on the amount of the annuity before this reduction is taken.	A retiree's annuity will be reduced 10% (or 5%) of the entire annual benefit in order to provide for a survivor benefit unless waived by both the retiree and the spouse. Note: The 50% (or 25% if jointly elected by employee and spouse) spouse's benefit is based on the amount of the annuity before this reduction is taken.

Minimum Retirement Age (MRA) for FERS Basic Benefit

Birth Year	MRA
Before 1948	55
1948	55 and 2 months
1949	55 and 4 months
1950	55 and 6 months
1951	55 & and 8 months
1952	55 and 10 months
1953-1964	56
1965	56 and 2 months
1966	56 and 4 months
1967	56 and 6 months
1968	56 and 8 months
1969	56 and 10 months
1970 and after	57

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