

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

Payment form: 50% - Joint Life Annuity

Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age											
	75	76	77	78	79	80	81	82	83	84	85	86
75	0.8934	0.8992	0.9050	0.9107	0.9162	0.9217	0.9270	0.9321	0.9370	0.9417	0.9462	0.9505
76	0.8844	0.8906	0.8967	0.9028	0.9087	0.9145	0.9202	0.9257	0.9310	0.9360	0.9409	0.9456
77	0.8748	0.8813	0.8878	0.8942	0.9005	0.9067	0.9128	0.9187	0.9243	0.9298	0.9351	0.9401
78	0.8644	0.8713	0.8781	0.8849	0.8916	0.8982	0.9047	0.9110	0.9171	0.9230	0.9287	0.9341
79	0.8532	0.8605	0.8677	0.8749	0.8820	0.8890	0.8959	0.9026	0.9092	0.9155	0.9216	0.9275
80	0.8414	0.8489	0.8565	0.8641	0.8716	0.8791	0.8864	0.8936	0.9006	0.9074	0.9139	0.9203
81	0.8288	0.8367	0.8447	0.8526	0.8606	0.8684	0.8762	0.8838	0.8913	0.8985	0.9056	0.9124
82	0.8155	0.8237	0.8321	0.8404	0.8488	0.8571	0.8653	0.8734	0.8813	0.8890	0.8965	0.9039
83	0.8015	0.8101	0.8188	0.8275	0.8362	0.8450	0.8536	0.8622	0.8706	0.8788	0.8868	0.8946
84	0.7870	0.7959	0.8049	0.8139	0.8231	0.8322	0.8413	0.8503	0.8592	0.8679	0.8764	0.8848
85	0.7717	0.7809	0.7902	0.7996	0.8091	0.8187	0.8282	0.8376	0.8470	0.8562	0.8652	0.8741
86	0.7557	0.7651	0.7748	0.7845	0.7944	0.8044	0.8143	0.8242	0.8340	0.8437	0.8533	0.8627
87	0.7391	0.7488	0.7587	0.7688	0.7790	0.7893	0.7997	0.8100	0.8203	0.8304	0.8405	0.8504
88	0.7220	0.7319	0.7421	0.7524	0.7630	0.7736	0.7843	0.7951	0.8058	0.8165	0.8270	0.8375
89	0.7043	0.7144	0.7248	0.7354	0.7463	0.7573	0.7683	0.7795	0.7906	0.8017	0.8128	0.8238
90	0.6860	0.6963	0.7069	0.7178	0.7289	0.7402	0.7516	0.7631	0.7746	0.7862	0.7977	0.8092
91	0.6671	0.6775	0.6883	0.6993	0.7107	0.7222	0.7340	0.7458	0.7577	0.7697	0.7817	0.7936
92	0.6475	0.6580	0.6689	0.6801	0.6917	0.7035	0.7155	0.7276	0.7399	0.7522	0.7647	0.7771
93	0.6273	0.6379	0.6489	0.6602	0.6719	0.6839	0.6961	0.7086	0.7212	0.7339	0.7467	0.7595
94	0.6065	0.6171	0.6282	0.6396	0.6514	0.6636	0.6760	0.6887	0.7016	0.7146	0.7277	0.7410
95	0.5852	0.5958	0.6069	0.6184	0.6303	0.6425	0.6551	0.6680	0.6811	0.6943	0.7078	0.7215

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

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Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age								
	87	88	89	90	91	92	93	94	95
75	0.9546	0.9585	0.9621	0.9655	0.9688	0.9718	0.9747	0.9773	0.9798
76	0.9500	0.9542	0.9582	0.9620	0.9655	0.9688	0.9720	0.9749	0.9776
77	0.9450	0.9495	0.9539	0.9580	0.9619	0.9655	0.9689	0.9721	0.9751
78	0.9394	0.9443	0.9491	0.9535	0.9578	0.9618	0.9655	0.9690	0.9723
79	0.9332	0.9386	0.9437	0.9486	0.9532	0.9576	0.9617	0.9656	0.9692
80	0.9264	0.9322	0.9378	0.9431	0.9482	0.9529	0.9575	0.9617	0.9657
81	0.9190	0.9253	0.9313	0.9371	0.9426	0.9478	0.9528	0.9574	0.9618
82	0.9109	0.9177	0.9242	0.9305	0.9365	0.9422	0.9476	0.9527	0.9574
83	0.9022	0.9095	0.9165	0.9233	0.9298	0.9360	0.9419	0.9474	0.9527
84	0.8929	0.9007	0.9082	0.9155	0.9225	0.9292	0.9356	0.9417	0.9475
85	0.8827	0.8911	0.8992	0.9070	0.9146	0.9219	0.9288	0.9354	0.9417
86	0.8718	0.8808	0.8894	0.8978	0.9060	0.9138	0.9213	0.9285	0.9353
87	0.8602	0.8696	0.8789	0.8879	0.8966	0.9050	0.9132	0.9209	0.9283
88	0.8477	0.8578	0.8676	0.8772	0.8865	0.8956	0.9043	0.9127	0.9208
89	0.8346	0.8452	0.8556	0.8658	0.8757	0.8854	0.8948	0.9039	0.9125
90	0.8205	0.8317	0.8427	0.8535	0.8641	0.8744	0.8845	0.8942	0.9036
91	0.8055	0.8172	0.8288	0.8402	0.8514	0.8625	0.8732	0.8836	0.8937
92	0.7895	0.8017	0.8139	0.8259	0.8378	0.8495	0.8609	0.8721	0.8829
93	0.7724	0.7852	0.7979	0.8105	0.8230	0.8354	0.8476	0.8595	0.8710
94	0.7543	0.7676	0.7808	0.7940	0.8072	0.8202	0.8331	0.8457	0.8581
95	0.7352	0.7490	0.7627	0.7765	0.7902	0.8039	0.8175	0.8309	0.8440

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

Payment form: 50% - Joint Life Annuity (Pop-Up)

Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age										
	75	76	77	78	79	80	81	82	83	84	85
75	0.8645	0.8695	0.8744	0.8793	0.8841	0.8889	0.8936	0.8982	0.9027	0.9072	0.9115
76	0.8548	0.86	0.8652	0.8703	0.8754	0.8805	0.8854	0.8904	0.8952	0.8999	0.9046
77	0.8444	0.8498	0.8553	0.8607	0.8661	0.8714	0.8767	0.8819	0.8871	0.8921	0.8971
78	0.8333	0.8391	0.8448	0.8505	0.8562	0.8618	0.8674	0.8729	0.8783	0.8837	0.889
79	0.8216	0.8276	0.8336	0.8396	0.8455	0.8515	0.8574	0.8632	0.869	0.8746	0.8802
80	0.8093	0.8155	0.8218	0.828	0.8343	0.8405	0.8467	0.8529	0.859	0.865	0.8709
81	0.7963	0.8028	0.8093	0.8159	0.8224	0.829	0.8355	0.8419	0.8483	0.8547	0.861
82	0.7827	0.7895	0.7963	0.8031	0.8099	0.8168	0.8236	0.8304	0.8371	0.8438	0.8504
83	0.7686	0.7756	0.7827	0.7898	0.7969	0.804	0.8112	0.8183	0.8254	0.8324	0.8393
84	0.7541	0.7613	0.7686	0.7759	0.7834	0.7908	0.7982	0.8057	0.8131	0.8204	0.8278
85	0.7389	0.7463	0.7539	0.7615	0.7692	0.7769	0.7847	0.7924	0.8001	0.8078	0.8155
86	0.7232	0.7308	0.7386	0.7465	0.7544	0.7624	0.7705	0.7785	0.7866	0.7946	0.8026
87	0.707	0.7148	0.7228	0.7309	0.7391	0.7474	0.7557	0.7641	0.7724	0.7808	0.7892
88	0.6904	0.6984	0.7066	0.7149	0.7234	0.7319	0.7405	0.7491	0.7578	0.7665	0.7752
89	0.6734	0.6816	0.6899	0.6985	0.7071	0.7159	0.7248	0.7337	0.7427	0.7517	0.7608
90	0.6559	0.6643	0.6728	0.6815	0.6904	0.6994	0.7085	0.7177	0.727	0.7363	0.7457
91	0.6379	0.6463	0.655	0.6639	0.673	0.6822	0.6915	0.701	0.7105	0.7202	0.7299
92	0.6193	0.6278	0.6367	0.6457	0.6549	0.6643	0.6739	0.6836	0.6934	0.7033	0.7133
93	0.6002	0.6088	0.6177	0.6269	0.6363	0.6459	0.6556	0.6655	0.6756	0.6857	0.696
94	0.5806	0.5893	0.5983	0.6076	0.6171	0.6268	0.6367	0.6468	0.6571	0.6675	0.678
95	0.5605	0.5693	0.5784	0.5877	0.5973	0.6071	0.6172	0.6275	0.6379	0.6485	0.6593

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Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age									
	86	87	88	89	90	91	92	93	94	95
75	0.9158	0.92	0.924	0.928	0.9319	0.9356	0.9393	0.9428	0.9463	0.9496
76	0.9091	0.9136	0.9179	0.9222	0.9263	0.9304	0.9343	0.9382	0.9419	0.9455
77	0.9019	0.9067	0.9113	0.9159	0.9203	0.9247	0.9289	0.933	0.937	0.9409
78	0.8942	0.8992	0.9042	0.9091	0.9138	0.9185	0.923	0.9275	0.9318	0.936
79	0.8857	0.8912	0.8965	0.9017	0.9068	0.9117	0.9166	0.9214	0.926	0.9305
80	0.8767	0.8825	0.8881	0.8937	0.8991	0.9045	0.9097	0.9148	0.9198	0.9246
81	0.8672	0.8733	0.8793	0.8852	0.891	0.8967	0.9022	0.9077	0.913	0.9182
82	0.857	0.8634	0.8698	0.8761	0.8822	0.8883	0.8943	0.9001	0.9058	0.9114
83	0.8463	0.8531	0.8598	0.8664	0.873	0.8795	0.8858	0.892	0.8981	0.9041
84	0.835	0.8422	0.8493	0.8563	0.8633	0.8701	0.8769	0.8835	0.89	0.8964
85	0.8231	0.8307	0.8382	0.8456	0.853	0.8602	0.8674	0.8744	0.8814	0.8882
86	0.8106	0.8186	0.8264	0.8343	0.842	0.8497	0.8573	0.8648	0.8721	0.8794
87	0.7975	0.8059	0.8141	0.8223	0.8305	0.8386	0.8466	0.8545	0.8623	0.87
88	0.784	0.7926	0.8013	0.8099	0.8185	0.827	0.8355	0.8438	0.8521	0.8602
89	0.7698	0.7789	0.7879	0.7969	0.8059	0.8149	0.8238	0.8326	0.8413	0.85
90	0.7551	0.7645	0.7739	0.7833	0.7928	0.8021	0.8115	0.8208	0.83	0.8391
91	0.7396	0.7494	0.7592	0.769	0.7788	0.7886	0.7985	0.8082	0.8179	0.8275
92	0.7234	0.7335	0.7437	0.7539	0.7641	0.7744	0.7846	0.7949	0.8051	0.8152
93	0.7064	0.7169	0.7274	0.7379	0.7486	0.7593	0.77	0.7807	0.7914	0.802
94	0.6887	0.6995	0.7103	0.7212	0.7323	0.7434	0.7545	0.7657	0.7769	0.7881
95	0.6703	0.6813	0.6925	0.7037	0.7151	0.7267	0.7383	0.7499	0.7616	0.7733

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

Payment form: 66 2/3% - Joint Life Annuity

Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age											
	75	76	77	78	79	80	81	82	83	84	85	86
75	0.8628	0.8700	0.8772	0.8843	0.8914	0.8982	0.9049	0.9114	0.9177	0.9237	0.9295	0.9351
76	0.8516	0.8593	0.8669	0.8744	0.8819	0.8892	0.8963	0.9033	0.9100	0.9165	0.9227	0.9287
77	0.8397	0.8478	0.8558	0.8637	0.8716	0.8794	0.8870	0.8944	0.9016	0.9086	0.9153	0.9218
78	0.8270	0.8354	0.8438	0.8522	0.8605	0.8688	0.8768	0.8847	0.8924	0.8999	0.9071	0.9141
79	0.8134	0.8222	0.8310	0.8398	0.8486	0.8573	0.8659	0.8743	0.8825	0.8904	0.8982	0.9057
80	0.7991	0.8083	0.8174	0.8267	0.8359	0.8450	0.8541	0.8630	0.8717	0.8802	0.8885	0.8965
81	0.7840	0.7935	0.8031	0.8127	0.8223	0.8320	0.8415	0.8509	0.8601	0.8691	0.8780	0.8865
82	0.7682	0.7780	0.7880	0.7980	0.8080	0.8181	0.8281	0.8380	0.8477	0.8573	0.8667	0.8758
83	0.7518	0.7619	0.7721	0.7825	0.7930	0.8034	0.8139	0.8243	0.8346	0.8446	0.8546	0.8643
84	0.7348	0.7451	0.7557	0.7664	0.7772	0.7881	0.7990	0.8099	0.8207	0.8313	0.8418	0.8520
85	0.7171	0.7277	0.7385	0.7496	0.7607	0.7720	0.7833	0.7946	0.8059	0.8170	0.8280	0.8389
86	0.6988	0.7096	0.7207	0.7320	0.7435	0.7551	0.7668	0.7786	0.7903	0.8019	0.8135	0.8249
87	0.6799	0.6909	0.7022	0.7138	0.7256	0.7375	0.7496	0.7617	0.7739	0.7860	0.7981	0.8100
88	0.6607	0.6718	0.6833	0.6951	0.7071	0.7193	0.7317	0.7443	0.7568	0.7694	0.7819	0.7944
89	0.6411	0.6523	0.6639	0.6758	0.6881	0.7006	0.7133	0.7261	0.7391	0.7520	0.7650	0.7780
90	0.6210	0.6323	0.6440	0.6561	0.6685	0.6812	0.6941	0.7072	0.7205	0.7339	0.7473	0.7608
91	0.6005	0.6118	0.6235	0.6356	0.6482	0.6610	0.6742	0.6876	0.7011	0.7148	0.7286	0.7425
92	0.5794	0.5907	0.6024	0.6146	0.6272	0.6402	0.6535	0.6671	0.6809	0.6949	0.7090	0.7233
93	0.5580	0.5692	0.5809	0.5931	0.6057	0.6187	0.6321	0.6458	0.6598	0.6741	0.6885	0.7032
94	0.5362	0.5473	0.5589	0.5710	0.5836	0.5967	0.6101	0.6239	0.6381	0.6525	0.6672	0.6821
95	0.5141	0.5251	0.5366	0.5486	0.5611	0.5741	0.5876	0.6014	0.6156	0.6301	0.6450	0.6602

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

Payment form: 66 2/3% - Joint Life Annuity

Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age								
	87	88	89	90	91	92	93	94	95
75	0.9404	0.9454	0.9501	0.9546	0.9588	0.9628	0.9665	0.9700	0.9732
76	0.9345	0.9399	0.9450	0.9499	0.9545	0.9589	0.9630	0.9668	0.9703
77	0.9279	0.9338	0.9394	0.9447	0.9498	0.9545	0.9590	0.9632	0.9671
78	0.9208	0.9271	0.9332	0.9390	0.9445	0.9497	0.9546	0.9591	0.9634
79	0.9129	0.9197	0.9263	0.9326	0.9386	0.9442	0.9496	0.9546	0.9593
80	0.9042	0.9116	0.9188	0.9256	0.9321	0.9382	0.9441	0.9496	0.9548
81	0.8948	0.9028	0.9105	0.9178	0.9249	0.9316	0.9380	0.9440	0.9497
82	0.8847	0.8932	0.9015	0.9094	0.9170	0.9243	0.9313	0.9379	0.9441
83	0.8737	0.8829	0.8917	0.9003	0.9085	0.9164	0.9239	0.9311	0.9379
84	0.8621	0.8718	0.8813	0.8905	0.8993	0.9078	0.9160	0.9238	0.9312
85	0.8495	0.8599	0.8700	0.8798	0.8893	0.8985	0.9073	0.9157	0.9237
86	0.8361	0.8471	0.8578	0.8682	0.8784	0.8883	0.8978	0.9069	0.9156
87	0.8218	0.8334	0.8448	0.8559	0.8667	0.8773	0.8875	0.8973	0.9067
88	0.8068	0.8190	0.8309	0.8427	0.8542	0.8655	0.8764	0.8869	0.8971
89	0.7910	0.8037	0.8163	0.8287	0.8409	0.8528	0.8645	0.8758	0.8867
90	0.7742	0.7875	0.8007	0.8137	0.8266	0.8393	0.8517	0.8638	0.8754
91	0.7565	0.7703	0.7841	0.7977	0.8113	0.8246	0.8378	0.8506	0.8631
92	0.7377	0.7520	0.7663	0.7806	0.7948	0.8089	0.8228	0.8364	0.8497
93	0.7179	0.7327	0.7475	0.7624	0.7772	0.7920	0.8066	0.8210	0.8351
94	0.6972	0.7124	0.7277	0.7430	0.7584	0.7739	0.7892	0.8044	0.8193
95	0.6756	0.6911	0.7068	0.7226	0.7386	0.7546	0.7706	0.7865	0.8023

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Payment form: 66 2/3% - Joint Life Annuity (pop up)

Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age											
	75	76	77	78	79	80	81	82	83	84	85	86
75	0.8272	0.8332	0.8392	0.8452	0.8512	0.8571	0.8629	0.8687	0.8744	0.88	0.8854	0.8908
76	0.8153	0.8216	0.8279	0.8342	0.8405	0.8467	0.8529	0.859	0.865	0.8709	0.8767	0.8824
77	0.8028	0.8093	0.8159	0.8225	0.8291	0.8356	0.8421	0.8485	0.8549	0.8612	0.8673	0.8734
78	0.7895	0.7963	0.8032	0.8101	0.817	0.8238	0.8307	0.8374	0.8441	0.8507	0.8572	0.8637
79	0.7755	0.7826	0.7898	0.797	0.8041	0.8113	0.8185	0.8256	0.8326	0.8396	0.8464	0.8532
80	0.7609	0.7683	0.7757	0.7831	0.7906	0.7981	0.8056	0.813	0.8204	0.8277	0.835	0.8422
81	0.7457	0.7533	0.7609	0.7687	0.7764	0.7842	0.792	0.7998	0.8075	0.8152	0.8228	0.8304
82	0.7299	0.7377	0.7456	0.7536	0.7617	0.7698	0.7779	0.786	0.794	0.8021	0.8101	0.818
83	0.7136	0.7216	0.7298	0.738	0.7464	0.7547	0.7631	0.7715	0.7799	0.7883	0.7967	0.805
84	0.6969	0.7052	0.7135	0.722	0.7306	0.7392	0.7479	0.7566	0.7654	0.7741	0.7828	0.7915
85	0.6798	0.6882	0.6967	0.7054	0.7142	0.7231	0.7321	0.7411	0.7502	0.7592	0.7683	0.7773
86	0.6621	0.6707	0.6794	0.6883	0.6973	0.7065	0.7157	0.725	0.7343	0.7437	0.7531	0.7625
87	0.6441	0.6528	0.6617	0.6707	0.68	0.6893	0.6988	0.7084	0.718	0.7277	0.7374	0.7471
88	0.6258	0.6346	0.6436	0.6529	0.6623	0.6718	0.6815	0.6913	0.7012	0.7112	0.7212	0.7313
89	0.6073	0.6162	0.6253	0.6347	0.6442	0.654	0.6639	0.6739	0.684	0.6943	0.7046	0.715
90	0.5884	0.5974	0.6066	0.6161	0.6258	0.6357	0.6458	0.656	0.6663	0.6768	0.6874	0.6981
91	0.5692	0.5782	0.5875	0.597	0.6068	0.6168	0.6271	0.6375	0.648	0.6587	0.6696	0.6806
92	0.5495	0.5586	0.5679	0.5775	0.5874	0.5975	0.6078	0.6184	0.6291	0.64	0.6511	0.6623
93	0.5296	0.5386	0.5479	0.5576	0.5675	0.5777	0.5881	0.5988	0.6096	0.6207	0.632	0.6434
94	0.5094	0.5183	0.5276	0.5373	0.5472	0.5574	0.5679	0.5787	0.5897	0.6009	0.6123	0.6239
95	0.4889	0.4978	0.5071	0.5167	0.5266	0.5368	0.5474	0.5582	0.5692	0.5805	0.5921	0.6039

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

Payment form: 66 2/3% - Joint Life Annuity (pop up)

Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age								
	87	88	89	90	91	92	93	94	95
75	0.8961	0.9012	0.9062	0.9112	0.916	0.9206	0.9252	0.9296	0.9339
76	0.888	0.8935	0.8989	0.9041	0.9093	0.9143	0.9192	0.924	0.9286
77	0.8793	0.8852	0.8909	0.8965	0.902	0.9074	0.9127	0.9178	0.9228
78	0.87	0.8762	0.8823	0.8883	0.8942	0.9	0.9056	0.9111	0.9164
79	0.8599	0.8665	0.873	0.8794	0.8857	0.8918	0.8978	0.9037	0.9095
80	0.8492	0.8562	0.8631	0.8699	0.8766	0.8831	0.8895	0.8958	0.902
81	0.8379	0.8452	0.8525	0.8597	0.8668	0.8738	0.8806	0.8873	0.8939
82	0.8258	0.8336	0.8413	0.8489	0.8564	0.8638	0.8711	0.8783	0.8853
83	0.8132	0.8214	0.8295	0.8375	0.8455	0.8533	0.8611	0.8687	0.8761
84	0.8001	0.8087	0.8172	0.8257	0.834	0.8423	0.8505	0.8586	0.8665
85	0.7863	0.7953	0.8042	0.8131	0.8219	0.8307	0.8393	0.8478	0.8562
86	0.7719	0.7813	0.7906	0.7999	0.8091	0.8183	0.8275	0.8365	0.8454
87	0.7569	0.7666	0.7763	0.7861	0.7958	0.8054	0.815	0.8245	0.8339
88	0.7414	0.7515	0.7616	0.7718	0.7819	0.792	0.8021	0.8121	0.8219
89	0.7254	0.7359	0.7464	0.757	0.7675	0.7781	0.7886	0.7991	0.8095
90	0.7089	0.7197	0.7306	0.7415	0.7525	0.7635	0.7745	0.7855	0.7964
91	0.6916	0.7028	0.714	0.7253	0.7367	0.7482	0.7597	0.7711	0.7825
92	0.6737	0.6851	0.6967	0.7084	0.7202	0.7321	0.744	0.7559	0.7679
93	0.655	0.6668	0.6787	0.6907	0.7029	0.7152	0.7275	0.74	0.7524
94	0.6358	0.6477	0.6599	0.6723	0.6848	0.6975	0.7103	0.7232	0.7361
95	0.6159	0.6281	0.6405	0.6531	0.666	0.679	0.6922	0.7055	0.719

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

Payment form: 100% - Joint Life Annuity

Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age											
	75	76	77	78	79	80	81	82	83	84	85	86
75	0.8074	0.8169	0.8265	0.8360	0.8454	0.8547	0.8639	0.8728	0.8814	0.8898	0.8979	0.9057
76	0.7928	0.8028	0.8128	0.8228	0.8327	0.8425	0.8521	0.8616	0.8708	0.8798	0.8884	0.8968
77	0.7774	0.7878	0.7982	0.8086	0.8190	0.8293	0.8395	0.8495	0.8593	0.8688	0.8781	0.8871
78	0.7612	0.7719	0.7827	0.7936	0.8044	0.8153	0.8260	0.8365	0.8469	0.8570	0.8669	0.8764
79	0.7440	0.7551	0.7663	0.7776	0.7889	0.8002	0.8114	0.8226	0.8335	0.8442	0.8547	0.8649
80	0.7262	0.7375	0.7491	0.7607	0.7725	0.7843	0.7960	0.8077	0.8191	0.8304	0.8415	0.8524
81	0.7076	0.7193	0.7311	0.7431	0.7553	0.7675	0.7797	0.7918	0.8039	0.8158	0.8275	0.8389
82	0.6885	0.7003	0.7124	0.7248	0.7373	0.7499	0.7625	0.7752	0.7877	0.8002	0.8125	0.8246
83	0.6688	0.6808	0.6932	0.7058	0.7186	0.7316	0.7446	0.7577	0.7708	0.7838	0.7966	0.8094
84	0.6487	0.6609	0.6734	0.6863	0.6994	0.7126	0.7261	0.7396	0.7531	0.7666	0.7800	0.7933
85	0.6282	0.6405	0.6531	0.6661	0.6794	0.6930	0.7068	0.7206	0.7346	0.7485	0.7625	0.7764
86	0.6073	0.6196	0.6324	0.6455	0.6590	0.6727	0.6868	0.7010	0.7153	0.7297	0.7441	0.7585
87	0.5861	0.5985	0.6112	0.6244	0.6380	0.6520	0.6662	0.6807	0.6953	0.7100	0.7249	0.7398
88	0.5649	0.5771	0.5899	0.6031	0.6168	0.6308	0.6452	0.6599	0.6748	0.6898	0.7051	0.7204
89	0.5436	0.5557	0.5684	0.5816	0.5952	0.6093	0.6238	0.6387	0.6538	0.6691	0.6846	0.7003
90	0.5221	0.5341	0.5467	0.5598	0.5734	0.5875	0.6020	0.6169	0.6322	0.6477	0.6635	0.6795
91	0.5005	0.5123	0.5247	0.5377	0.5512	0.5652	0.5797	0.5947	0.6100	0.6256	0.6416	0.6579
92	0.4787	0.4903	0.5025	0.5153	0.5287	0.5426	0.5570	0.5719	0.5872	0.6029	0.6190	0.6354
93	0.4570	0.4683	0.4802	0.4928	0.5059	0.5196	0.5339	0.5487	0.5639	0.5796	0.5957	0.6123
94	0.4352	0.4463	0.4579	0.4702	0.4831	0.4965	0.5106	0.5252	0.5403	0.5559	0.5720	0.5886
95	0.4136	0.4243	0.4357	0.4476	0.4602	0.4733	0.4871	0.5015	0.5164	0.5318	0.5478	0.5643

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

Payment form: 100% - Joint Life Annuity

Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age								
	87	88	89	90	91	92	93	94	95
75	0.9131	0.9202	0.9270	0.9334	0.9395	0.9452	0.9506	0.9556	0.9603
76	0.9048	0.9125	0.9198	0.9267	0.9333	0.9396	0.9454	0.9510	0.9561
77	0.8957	0.9039	0.9118	0.9193	0.9265	0.9333	0.9397	0.9458	0.9514
78	0.8857	0.8945	0.9030	0.9112	0.9190	0.9264	0.9334	0.9399	0.9461
79	0.8747	0.8843	0.8934	0.9022	0.9106	0.9186	0.9262	0.9334	0.9402
80	0.8629	0.8731	0.8829	0.8923	0.9014	0.9101	0.9184	0.9262	0.9336
81	0.8501	0.8610	0.8715	0.8816	0.8914	0.9008	0.9098	0.9183	0.9264
82	0.8364	0.8480	0.8592	0.8700	0.8805	0.8906	0.9003	0.9096	0.9184
83	0.8219	0.8341	0.8459	0.8575	0.8688	0.8796	0.8901	0.9001	0.9096
84	0.8065	0.8193	0.8319	0.8442	0.8562	0.8678	0.8791	0.8899	0.9002
85	0.7901	0.8036	0.8169	0.8299	0.8426	0.8551	0.8671	0.8787	0.8898
86	0.7728	0.7869	0.8009	0.8146	0.8281	0.8413	0.8541	0.8665	0.8785
87	0.7546	0.7694	0.7839	0.7983	0.8126	0.8265	0.8402	0.8535	0.8663
88	0.7357	0.7510	0.7662	0.7812	0.7962	0.8109	0.8254	0.8395	0.8532
89	0.7161	0.7319	0.7476	0.7633	0.7789	0.7944	0.8097	0.8246	0.8392
90	0.6957	0.7119	0.7282	0.7444	0.7607	0.7769	0.7929	0.8087	0.8241
91	0.6743	0.6910	0.7077	0.7244	0.7413	0.7582	0.7749	0.7915	0.8078
92	0.6522	0.6691	0.6862	0.7034	0.7208	0.7383	0.7558	0.7732	0.7903
93	0.6292	0.6464	0.6638	0.6814	0.6993	0.7173	0.7355	0.7536	0.7715
94	0.6055	0.6229	0.6405	0.6584	0.6767	0.6952	0.7140	0.7327	0.7515
95	0.5813	0.5987	0.6164	0.6346	0.6532	0.6721	0.6913	0.7107	0.7301

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

Payment form: 100% - Joint Life Annuity (pop up)

Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age											
	75	76	77	78	79	80	81	82	83	84	85	86
75	0.7614	0.7691	0.7768	0.7845	0.7923	0.7999	0.8076	0.8152	0.8227	0.8301	0.8375	0.8447
76	0.7464	0.7543	0.7623	0.7704	0.7784	0.7864	0.7944	0.8024	0.8103	0.8181	0.8258	0.8334
77	0.7307	0.7389	0.7472	0.7555	0.7638	0.7722	0.7805	0.7888	0.7971	0.8052	0.8134	0.8214
78	0.7143	0.7227	0.7313	0.7399	0.7485	0.7572	0.7658	0.7745	0.7831	0.7916	0.8001	0.8086
79	0.6973	0.7059	0.7147	0.7235	0.7324	0.7414	0.7503	0.7593	0.7683	0.7772	0.7861	0.7949
80	0.6796	0.6885	0.6974	0.7065	0.7157	0.7249	0.7342	0.7435	0.7528	0.7621	0.7713	0.7805
81	0.6615	0.6705	0.6797	0.689	0.6984	0.7079	0.7174	0.727	0.7366	0.7463	0.7559	0.7655
82	0.643	0.6522	0.6615	0.671	0.6806	0.6903	0.7001	0.71	0.7199	0.7298	0.7398	0.7498
83	0.6242	0.6335	0.6429	0.6526	0.6624	0.6723	0.6823	0.6924	0.7026	0.7129	0.7232	0.7335
84	0.6052	0.6146	0.6241	0.6339	0.6439	0.654	0.6642	0.6746	0.685	0.6955	0.7061	0.7168
85	0.5859	0.5953	0.605	0.6149	0.6249	0.6352	0.6456	0.6562	0.6669	0.6776	0.6885	0.6994
86	0.5664	0.5758	0.5855	0.5955	0.6057	0.6161	0.6266	0.6373	0.6482	0.6592	0.6704	0.6816
87	0.5468	0.5562	0.5659	0.5759	0.5862	0.5966	0.6073	0.6182	0.6292	0.6404	0.6518	0.6633
88	0.5272	0.5366	0.5463	0.5563	0.5666	0.5771	0.5879	0.5989	0.6101	0.6214	0.633	0.6447
89	0.5076	0.517	0.5267	0.5367	0.547	0.5575	0.5684	0.5794	0.5907	0.6022	0.6139	0.6258
90	0.488	0.4973	0.5069	0.5169	0.5272	0.5377	0.5486	0.5597	0.5711	0.5827	0.5945	0.6066
91	0.4683	0.4775	0.487	0.4969	0.5071	0.5177	0.5285	0.5396	0.551	0.5627	0.5747	0.5868
92	0.4485	0.4576	0.467	0.4768	0.4869	0.4974	0.5082	0.5193	0.5307	0.5424	0.5544	0.5666
93	0.4287	0.4376	0.4469	0.4566	0.4666	0.477	0.4877	0.4987	0.5101	0.5218	0.5338	0.5461
94	0.409	0.4177	0.4268	0.4363	0.4462	0.4564	0.467	0.478	0.4893	0.5009	0.5129	0.5252
95	0.3894	0.3979	0.4068	0.4161	0.4258	0.4359	0.4464	0.4572	0.4683	0.4799	0.4918	0.504

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

Payment form: 100% - Joint Life Annuity (pop up)

Based on 7%, UP-1984 Table (setback 6y)

Member's Age	Dependent's Age								
	87	88	89	90	91	92	93	94	95
75	0.8518	0.8588	0.8657	0.8724	0.879	0.8855	0.8919	0.898	0.9041
76	0.8409	0.8483	0.8556	0.8628	0.8698	0.8767	0.8835	0.8901	0.8966
77	0.8293	0.8371	0.8448	0.8524	0.8599	0.8673	0.8745	0.8816	0.8884
78	0.8169	0.8251	0.8333	0.8413	0.8493	0.8571	0.8647	0.8723	0.8796
79	0.8037	0.8123	0.8209	0.8294	0.8378	0.8461	0.8542	0.8622	0.8701
80	0.7897	0.7988	0.8078	0.8167	0.8256	0.8343	0.843	0.8515	0.8598
81	0.775	0.7845	0.794	0.8034	0.8127	0.8219	0.831	0.84	0.8488
82	0.7597	0.7696	0.7795	0.7893	0.7991	0.8088	0.8184	0.8279	0.8372
83	0.7438	0.7541	0.7644	0.7746	0.7848	0.795	0.8051	0.8151	0.825
84	0.7274	0.7381	0.7488	0.7595	0.7701	0.7808	0.7914	0.8019	0.8123
85	0.7104	0.7215	0.7325	0.7436	0.7547	0.7658	0.7769	0.7879	0.7988
86	0.6929	0.7042	0.7157	0.7271	0.7387	0.7502	0.7617	0.7732	0.7847
87	0.6748	0.6865	0.6983	0.7101	0.722	0.734	0.746	0.758	0.7699
88	0.6565	0.6685	0.6805	0.6927	0.705	0.7174	0.7298	0.7423	0.7547
89	0.6379	0.6501	0.6624	0.6749	0.6876	0.7004	0.7132	0.7261	0.7391
90	0.6188	0.6312	0.6439	0.6567	0.6697	0.6828	0.6961	0.7094	0.7228
91	0.5992	0.6118	0.6247	0.6378	0.651	0.6645	0.6782	0.6919	0.7058
92	0.5792	0.5919	0.605	0.6182	0.6318	0.6456	0.6596	0.6737	0.688
93	0.5587	0.5715	0.5847	0.5982	0.6119	0.626	0.6403	0.6548	0.6695
94	0.5378	0.5507	0.564	0.5776	0.5916	0.6058	0.6204	0.6352	0.6503
95	0.5166	0.5296	0.5429	0.5566	0.5707	0.5851	0.5999	0.615	0.6304