

BENEFIT ANNUITY VALUE AND OPTION FACTORS – EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

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DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
18	1	22.77626	26.72925	0.97911	0.84883	0.91823	0.97911	0.84825	0.91789	19.86184	22.57586	0.98052	0.87694	0.93443	0.98052	0.87654	0.93421
18	2	22.77626	26.68154	0.97911	0.85016	0.91901	0.97911	0.84955	0.91866	19.86184	22.55058	0.98052	0.87778	0.93491	0.98052	0.87736	0.93468
18	3	22.77626	26.63112	0.97911	0.85154	0.91982	0.97911	0.85089	0.91944	19.86184	22.52338	0.98052	0.87866	0.93541	0.98052	0.87822	0.93516
18	4	22.77626	26.57806	0.97911	0.85296	0.92064	0.97911	0.85227	0.92024	19.86184	22.49433	0.98052	0.87957	0.93593	0.98052	0.87911	0.93567
18	5	22.77626	26.52283	0.97911	0.85442	0.92150	0.97911	0.85368	0.92107	19.86184	22.46379	0.98052	0.88052	0.93646	0.98052	0.88002	0.93618
18	6	22.77626	26.46539	0.97911	0.85592	0.92237	0.97911	0.85513	0.92191	19.86184	22.43176	0.98052	0.88150	0.93702	0.98052	0.88097	0.93672
18	7	22.77626	26.40551	0.97911	0.85747	0.92327	0.97911	0.85662	0.92277	19.86184	22.39806	0.98052	0.88251	0.93759	0.98052	0.88194	0.93727
18	8	22.77626	26.34335	0.97911	0.85905	0.92418	0.97911	0.85814	0.92366	19.86184	22.36278	0.98052	0.88355	0.93818	0.98052	0.88294	0.93783
18	9	22.77626	26.27867	0.97911	0.86068	0.92512	0.97911	0.85970	0.92456	19.86184	22.32575	0.98052	0.88463	0.93878	0.98052	0.88397	0.93841
18	10	22.77626	26.21121	0.97911	0.86234	0.92608	0.97911	0.86129	0.92548	19.86184	22.28674	0.98052	0.88574	0.93941	0.98052	0.88503	0.93901
18	11	22.77626	26.14141	0.97911	0.86405	0.92706	0.97911	0.86291	0.92641	19.86184	22.24611	0.98052	0.88688	0.94005	0.98052	0.88612	0.93962
18	12	22.77626	26.06892	0.97911	0.86578	0.92807	0.97911	0.86456	0.92736	19.86184	22.20360	0.98052	0.88805	0.94070	0.98052	0.88723	0.94025
18	13	22.77626	25.99388	0.97911	0.86756	0.92908	0.97911	0.86624	0.92832	19.86184	22.15929	0.98052	0.88925	0.94138	0.98052	0.88837	0.94088
18	14	22.77626	25.91617	0.97911	0.86937	0.93012	0.97911	0.86794	0.92930	19.86184	22.11310	0.98052	0.89048	0.94207	0.98052	0.88953	0.94154
18	15	22.77626	25.83587	0.97911	0.87120	0.93117	0.97911	0.86967	0.93029	19.86184	22.06509	0.98052	0.89174	0.94277	0.98052	0.89072	0.94220
18	16	22.77626	25.75319	0.97911	0.87307	0.93223	0.97911	0.87142	0.93129	19.86184	22.01544	0.98052	0.89302	0.94349	0.98052	0.89193	0.94288
18	17	22.77626	25.66857	0.97911	0.87496	0.93331	0.97911	0.87320	0.93231	19.86184	21.96453	0.98052	0.89433	0.94422	0.98052	0.89316	0.94356
18	18	22.77626	25.58235	0.97911	0.87688	0.93440	0.97911	0.87499	0.93333	19.86184	21.91267	0.98052	0.89567	0.94496	0.98052	0.89441	0.94426
18	19	22.77626	25.49361	0.97911	0.87881	0.93550	0.97911	0.87680	0.93436	19.86184	21.85907	0.98052	0.89702	0.94572	0.98052	0.89569	0.94497
18	20	22.77626	25.40164	0.97911	0.88078	0.93661	0.97911	0.87863	0.93540	19.86184	21.80312	0.98052	0.89841	0.94648	0.98052	0.89699	0.94570
18	21	22.77626	25.30562	0.97911	0.88277	0.93774	0.97911	0.88048	0.93644	19.86184	21.74411	0.98052	0.89982	0.94727	0.98052	0.89830	0.94643
18	22	22.77626	25.20517	0.97911	0.88479	0.93887	0.97911	0.88233	0.93749	19.86184	21.68171	0.98052	0.90126	0.94806	0.98052	0.89963	0.94717
18	23	22.77626	25.09967	0.97911	0.88683	0.94002	0.97911	0.88421	0.93854	19.86184	21.61537	0.98052	0.90273	0.94888	0.98052	0.90098	0.94791
18	24	22.77626	24.98936	0.97911	0.88890	0.94118	0.97911	0.88609	0.93960	19.86184	21.54528	0.98052	0.90422	0.94970	0.98052	0.90235	0.94867
18	25	22.77626	24.87419	0.97911	0.89100	0.94236	0.97911	0.88798	0.94067	19.86184	21.47137	0.98052	0.90574	0.95054	0.98052	0.90374	0.94943
18	26	22.77626	24.75420	0.97911	0.89311	0.94354	0.97911	0.88988	0.94173	19.86184	21.39367	0.98052	0.90729	0.95139	0.98052	0.90514	0.95021
18	27	22.77626	24.62994	0.97911	0.89524	0.94472	0.97911	0.89179	0.94280	19.86184	21.31262	0.98052	0.90886	0.95226	0.98052	0.90655	0.95098
18	28	22.77626	24.50119	0.97911	0.89739	0.94592	0.97911	0.89370	0.94387	19.86184	21.22804	0.98052	0.91045	0.95313	0.98052	0.90798	0.95177
18	29	22.77626	24.36788	0.97911	0.89955	0.94712	0.97911	0.89562	0.94494	19.86184	21.13984	0.98052	0.91207	0.95401	0.98052	0.90942	0.95256
18	30	22.77626	24.23009	0.97911	0.90172	0.94832	0.97911	0.89755	0.94601	19.86184	21.04806	0.98052	0.91370	0.95491	0.98052	0.91088	0.95336
18	31	22.77626	24.08752	0.97911	0.90391	0.94953	0.97911	0.89949	0.94708	19.86184	20.95246	0.98052	0.91536	0.95581	0.98052	0.91235	0.95416
18	32	22.77626	23.94006	0.97911	0.90612	0.95075	0.97911	0.90143	0.94816	19.86184	20.85289	0.98052	0.91704	0.95672	0.98052	0.91383	0.95497
18	33	22.77626	23.78740	0.97911	0.90834	0.95197	0.97911	0.90338	0.94923	19.86184	20.74907	0.98052	0.91873	0.95765	0.98052	0.91533	0.95579
18	34	22.77626	23.62942	0.97911	0.91057	0.95319	0.97911	0.90533	0.95031	19.86184	20.64088	0.98052	0.92045	0.95858	0.98052	0.91684	0.95661
18	35	22.77626	23.46579	0.97911	0.91281	0.95442	0.97911	0.90729	0.95139	19.86184	20.52800	0.98052	0.92219	0.95952	0.98052	0.91836	0.95744
18	36	22.77626	23.29632	0.97911	0.91506	0.95565	0.97911	0.90925	0.95247	19.86184	20.41023	0.98052	0.92395	0.96047	0.98052	0.91990	0.95828
18	37	22.77626	23.12089	0.97911	0.91733	0.95688	0.97911	0.91122	0.95355	19.86184	20.28745	0.98052	0.92573	0.96143	0.98052	0.92145	0.95912
18	38	22.77626	22.93911	0.97911	0.91960	0.95812	0.97911	0.91319	0.95463	19.86184	20.15926	0.98052	0.92752	0.96240	0.98052	0.92301	0.95997
18	39	22.77626	22.75087	0.97911	0.92189	0.95936	0.97911	0.91517	0.95571	19.86184	20.02555	0.98052	0.92934	0.96338	0.98052	0.92459	0.96082
18	40	22.77626	22.55572	0.97911	0.92418	0.96060	0.97911	0.91716	0.95679	19.86184	19.88587	0.98052	0.93117	0.96436	0.98052	0.92618	0.96167
18	41	22.77626	22.35340	0.97911	0.92648	0.96184	0.97911	0.91914	0.95787	19.86184	19.73995	0.98052	0.93302	0.96535	0.98052	0.92777	0.96253

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<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
18	42	22.77626	22.14385	0.97911	0.92878	0.96308	0.97911	0.92113	0.95895	19.86184	19.58769	0.98052	0.93489	0.96635	0.98052	0.92938	0.96340
18	43	22.77626	21.92669	0.97911	0.93109	0.96432	0.97911	0.92312	0.96003	19.86184	19.42870	0.98052	0.93677	0.96735	0.98052	0.93100	0.96427
18	44	22.77626	21.70178	0.97911	0.93340	0.96555	0.97911	0.92512	0.96110	19.86184	19.26280	0.98052	0.93867	0.96836	0.98052	0.93263	0.96514
18	45	22.77626	21.46876	0.97911	0.93571	0.96679	0.97911	0.92711	0.96217	19.86184	19.08963	0.98052	0.94057	0.96938	0.98052	0.93426	0.96601
18	46	22.77626	21.22763	0.97911	0.93801	0.96801	0.97911	0.92909	0.96324	19.86184	18.90911	0.98052	0.94248	0.97039	0.98052	0.93590	0.96689
18	47	22.77626	20.97813	0.97911	0.94031	0.96923	0.97911	0.93108	0.96431	19.86184	18.72094	0.98052	0.94440	0.97141	0.98052	0.93754	0.96777
18	48	22.77626	20.72003	0.97911	0.94259	0.97045	0.97911	0.93305	0.96537	19.86184	18.52488	0.98052	0.94633	0.97242	0.98052	0.93919	0.96864
18	49	22.77626	20.45326	0.97911	0.94486	0.97165	0.97911	0.93502	0.96642	19.86184	18.32076	0.98052	0.94825	0.97344	0.98052	0.94083	0.96952
18	50	22.77626	20.17742	0.97911	0.94712	0.97284	0.97911	0.93698	0.96746	19.86184	18.10816	0.98052	0.95017	0.97445	0.98052	0.94248	0.97039
18	51	22.77626	19.89339	0.97911	0.94935	0.97402	0.97911	0.93892	0.96850	19.86184	17.88781	0.98052	0.95208	0.97545	0.98052	0.94412	0.97126
18	52	22.77626	19.60122	0.97911	0.95156	0.97518	0.97911	0.94085	0.96952	19.86184	17.65967	0.98052	0.95398	0.97645	0.98052	0.94575	0.97212
18	53	22.77626	19.30125	0.97911	0.95374	0.97632	0.97911	0.94276	0.97054	19.86184	17.42398	0.98052	0.95587	0.97744	0.98052	0.94738	0.97298
18	54	22.77626	18.99375	0.97911	0.95588	0.97744	0.97911	0.94465	0.97154	19.86184	17.18091	0.98052	0.95774	0.97841	0.98052	0.94899	0.97383
18	55	22.77626	18.67912	0.97911	0.95798	0.97854	0.97911	0.94651	0.97252	19.86184	16.93076	0.98052	0.95959	0.97938	0.98052	0.95059	0.97467
18	56	22.77626	18.35803	0.97911	0.96004	0.97961	0.97911	0.94836	0.97349	19.86184	16.67407	0.98052	0.96141	0.98032	0.98052	0.95218	0.97551
18	57	22.77626	18.02853	0.97911	0.96206	0.98066	0.97911	0.95018	0.97445	19.86184	16.40902	0.98052	0.96320	0.98126	0.98052	0.95376	0.97633
18	58	22.77626	17.69065	0.97911	0.96403	0.98169	0.97911	0.95196	0.97539	19.86184	16.13552	0.98052	0.96497	0.98217	0.98052	0.95531	0.97715
18	59	22.77626	17.34441	0.97911	0.96596	0.98269	0.97911	0.95372	0.97631	19.86184	15.85354	0.98052	0.96670	0.98307	0.98052	0.95685	0.97795
18	60	22.77626	16.98967	0.97911	0.96784	0.98366	0.97911	0.95545	0.97722	19.86184	15.56284	0.98052	0.96840	0.98395	0.98052	0.95836	0.97874
18	61	22.77626	16.62627	0.97911	0.96967	0.98460	0.97911	0.95714	0.97810	19.86184	15.26320	0.98052	0.97007	0.98481	0.98052	0.95985	0.97951
18	62	22.77626	16.25423	0.97911	0.97144	0.98551	0.97911	0.95880	0.97897	19.86184	14.95454	0.98052	0.97170	0.98565	0.98052	0.96132	0.98028
18	63	22.77626	15.87341	0.97911	0.97316	0.98640	0.97911	0.96043	0.97981	19.86184	14.63664	0.98052	0.97329	0.98646	0.98052	0.96276	0.98103
18	64	22.77626	15.48353	0.97911	0.97483	0.98725	0.97911	0.96201	0.98064	19.86184	14.30913	0.98052	0.97484	0.98726	0.98052	0.96417	0.98176
18	65	22.77626	15.08480	0.97911	0.97644	0.98808	0.97911	0.96356	0.98144	19.86184	13.97213	0.98052	0.97634	0.98803	0.98052	0.96556	0.98248
18	66	22.77626	14.67724	0.97911	0.97799	0.98887	0.97911	0.96507	0.98223	19.86184	13.62552	0.98052	0.97781	0.98878	0.98052	0.96691	0.98318
18	67	22.77626	14.26104	0.97911	0.97948	0.98963	0.97911	0.96654	0.98299	19.86184	13.26940	0.98052	0.97922	0.98950	0.98052	0.96824	0.98386
18	68	22.77626	13.83657	0.97911	0.98091	0.99037	0.97911	0.96797	0.98373	19.86184	12.90401	0.98052	0.98059	0.99020	0.98052	0.96954	0.98453
18	69	22.77626	13.40435	0.97911	0.98229	0.99107	0.97911	0.96936	0.98444	19.86184	12.52973	0.98052	0.98191	0.99087	0.98052	0.97080	0.98518
18	70	22.77626	12.96501	0.97911	0.98360	0.99173	0.97911	0.97071	0.98514	19.86184	12.14706	0.98052	0.98318	0.99152	0.98052	0.97203	0.98582
18	71	22.77626	12.51927	0.97911	0.98485	0.99237	0.97911	0.97202	0.98581	19.86184	11.75658	0.98052	0.98440	0.99214	0.98052	0.97323	0.98643
18	72	22.77626	12.06792	0.97911	0.98605	0.99297	0.97911	0.97329	0.98646	19.86184	11.35893	0.98052	0.98557	0.99273	0.98052	0.97439	0.98703
18	73	22.77626	11.61185	0.97911	0.98717	0.99355	0.97911	0.97452	0.98709	19.86184	10.95491	0.98052	0.98668	0.99330	0.98052	0.97552	0.98761
18	74	22.77626	11.15217	0.97911	0.98824	0.99409	0.97911	0.97570	0.98770	19.86184	10.54549	0.98052	0.98774	0.99383	0.98052	0.97662	0.98817
18	75	22.77626	10.68986	0.97911	0.98925	0.99460	0.97911	0.97685	0.98829	19.86184	10.13154	0.98052	0.98874	0.99434	0.98052	0.97768	0.98872
18	76	22.77626	10.22626	0.97911	0.99020	0.99507	0.97911	0.97795	0.98885	19.86184	9.71428	0.98052	0.98970	0.99482	0.98052	0.97871	0.98924
18	77	22.77626	9.76277	0.97911	0.99109	0.99552	0.97911	0.97902	0.98940	19.86184	9.29502	0.98052	0.99059	0.99527	0.98052	0.97971	0.98975
18	78	22.77626	9.30064	0.97911	0.99192	0.99594	0.97911	0.98004	0.98992	19.86184	8.87492	0.98052	0.99144	0.99570	0.98052	0.98067	0.99024
18	79	22.77626	8.84103	0.97911	0.99269	0.99633	0.97911	0.98103	0.99042	19.86184	8.45509	0.98052	0.99223	0.99610	0.98052	0.98159	0.99071
18	80	22.77626	8.38551	0.97911	0.99341	0.99669	0.97911	0.98197	0.99091	19.86184	8.03703	0.98052	0.99296	0.99647	0.98052	0.98249	0.99117
18	81	22.77626	7.93532	0.97911	0.99407	0.99703	0.97911	0.98288	0.99137	19.86184	7.62196	0.98052	0.99365	0.99681	0.98052	0.98335	0.99160
18	82	22.77626	7.49211	0.97911	0.99469	0.99734	0.97911	0.98376	0.99181	19.86184	7.21152	0.98052	0.99429	0.99714	0.98052	0.98417	0.99202

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
18	83	22.77626	7.05756	0.97911	0.99525	0.99762	0.97911	0.98459	0.99224	19.86184	6.80735	0.98052	0.99487	0.99743	0.98052	0.98497	0.99243
18	84	22.77626	6.63342	0.97911	0.99576	0.99788	0.97911	0.98539	0.99264	19.86184	6.41122	0.98052	0.99542	0.99770	0.98052	0.98573	0.99282
18	85	22.77626	6.22156	0.97911	0.99623	0.99811	0.97911	0.98616	0.99303	19.86184	6.02503	0.98052	0.99591	0.99795	0.98052	0.98647	0.99319
18	86	22.77626	5.82374	0.97911	0.99666	0.99833	0.97911	0.98690	0.99341	19.86184	5.65055	0.98052	0.99636	0.99818	0.98052	0.98717	0.99354
18	87	22.77626	5.44155	0.97911	0.99705	0.99852	0.97911	0.98760	0.99376	19.86184	5.28949	0.98052	0.99677	0.99838	0.98052	0.98785	0.99389
18	88	22.77626	5.07613	0.97911	0.99739	0.99869	0.97911	0.98827	0.99410	19.86184	4.94306	0.98052	0.99714	0.99857	0.98052	0.98849	0.99421
18	89	22.77626	4.72862	0.97911	0.99770	0.99885	0.97911	0.98891	0.99442	19.86184	4.61250	0.98052	0.99748	0.99874	0.98052	0.98911	0.99452
18	90	22.77626	4.40007	0.97911	0.99798	0.99899	0.97911	0.98951	0.99473	19.86184	4.29901	0.98052	0.99777	0.99889	0.98052	0.98970	0.99482
18	91	22.77626	4.09149	0.97911	0.99822	0.99911	0.97911	0.99009	0.99502	19.86184	4.00370	0.98052	0.99804	0.99902	0.98052	0.99026	0.99510
18	92	22.77626	3.80354	0.97911	0.99844	0.99922	0.97911	0.99064	0.99530	19.86184	3.72738	0.98052	0.99827	0.99914	0.98052	0.99079	0.99537
18	93	22.77626	3.53621	0.97911	0.99863	0.99931	0.97911	0.99116	0.99556	19.86184	3.47020	0.98052	0.99848	0.99924	0.98052	0.99130	0.99563
18	94	22.77626	3.28870	0.97911	0.99880	0.99940	0.97911	0.99166	0.99581	19.86184	3.23152	0.98052	0.99866	0.99933	0.98052	0.99178	0.99587
18	95	22.77626	3.05955	0.97911	0.99894	0.99947	0.97911	0.99213	0.99605	19.86184	3.01004	0.98052	0.99882	0.99941	0.98052	0.99224	0.99610
18	96	22.77626	2.84646	0.97911	0.99907	0.99954	0.97911	0.99257	0.99627	19.86184	2.80360	0.98052	0.99897	0.99948	0.98052	0.99267	0.99632
18	97	22.77626	2.65226	0.97911	0.99918	0.99959	0.97911	0.99298	0.99648	19.86184	2.61510	0.98052	0.99909	0.99954	0.98052	0.99307	0.99652
18	98	22.77626	2.47567	0.97911	0.99928	0.99964	0.97911	0.99337	0.99667	19.86184	2.44340	0.98052	0.99920	0.99960	0.98052	0.99345	0.99672
18	99	22.77626	2.31535	0.97911	0.99936	0.99968	0.97911	0.99374	0.99686	19.86184	2.28724	0.98052	0.99929	0.99964	0.98052	0.99381	0.99690
18	100	22.77626	2.16976	0.97911	0.99944	0.99972	0.97911	0.99408	0.99703	19.86184	2.14523	0.98052	0.99937	0.99968	0.98052	0.99415	0.99706
18	101	22.77626	2.03734	0.97911	0.99950	0.99975	0.97911	0.99440	0.99719	19.86184	2.01587	0.98052	0.99944	0.99972	0.98052	0.99446	0.99722
18	102	22.77626	1.91714	0.97911	0.99955	0.99978	0.97911	0.99470	0.99734	19.86184	1.89830	0.98052	0.99950	0.99975	0.98052	0.99475	0.99737
18	103	22.77626	1.80800	0.97911	0.99960	0.99980	0.97911	0.99498	0.99748	19.86184	1.79140	0.98052	0.99955	0.99978	0.98052	0.99503	0.99751
18	104	22.77626	1.70943	0.97911	0.99964	0.99982	0.97911	0.99523	0.99761	19.86184	1.69474	0.98052	0.99960	0.99980	0.98052	0.99528	0.99763
18	105	22.77626	1.62048	0.97911	0.99968	0.99984	0.97911	0.99547	0.99773	19.86184	1.60741	0.98052	0.99964	0.99982	0.98052	0.99551	0.99775
18	106	22.77626	1.54080	0.97911	0.99971	0.99985	0.97911	0.99568	0.99784	19.86184	1.52911	0.98052	0.99967	0.99984	0.98052	0.99572	0.99786
18	107	22.77626	1.47009	0.97911	0.99973	0.99987	0.97911	0.99587	0.99793	19.86184	1.45954	0.98052	0.99970	0.99985	0.98052	0.99591	0.99795
18	108	22.77626	1.40861	0.97911	0.99975	0.99988	0.97911	0.99603	0.99801	19.86184	1.39898	0.98052	0.99972	0.99986	0.98052	0.99607	0.99803
18	109	22.77626	1.35764	0.97911	0.99977	0.99989	0.97911	0.99616	0.99807	19.86184	1.34871	0.98052	0.99974	0.99987	0.98052	0.99619	0.99809
18	110	22.77626	1.32125	0.97911	0.99978	0.99989	0.97911	0.99624	0.99812	19.86184	1.31279	0.98052	0.99975	0.99988	0.98052	0.99628	0.99813
19	1	22.63306	26.72925	0.97908	0.84364	0.91519	0.97908	0.84306	0.91485	19.76139	22.57586	0.98056	0.87260	0.93197	0.98056	0.87221	0.93174
19	2	22.63306	26.68154	0.97908	0.84497	0.91597	0.97908	0.84437	0.91562	19.76139	22.55058	0.98056	0.87345	0.93245	0.98056	0.87304	0.93222
19	3	22.63306	26.63112	0.97908	0.84636	0.91679	0.97908	0.84572	0.91641	19.76139	22.52338	0.98056	0.87434	0.93296	0.98056	0.87390	0.93271
19	4	22.63306	26.57806	0.97908	0.84779	0.91762	0.97908	0.84711	0.91723	19.76139	22.49433	0.98056	0.87526	0.93348	0.98056	0.87480	0.93322
19	5	22.63306	26.52283	0.97908	0.84926	0.91849	0.97908	0.84853	0.91806	19.76139	22.46379	0.98056	0.87622	0.93402	0.98056	0.87572	0.93375
19	6	22.63306	26.46539	0.97908	0.85077	0.91937	0.97908	0.85000	0.91892	19.76139	22.43176	0.98056	0.87720	0.93459	0.98056	0.87668	0.93429
19	7	22.63306	26.40551	0.97908	0.85233	0.92028	0.97908	0.85150	0.91980	19.76139	22.39806	0.98056	0.87823	0.93517	0.98056	0.87767	0.93485
19	8	22.63306	26.34335	0.97908	0.85394	0.92121	0.97908	0.85304	0.92069	19.76139	22.36278	0.98056	0.87928	0.93577	0.98056	0.87868	0.93542
19	9	22.63306	26.27867	0.97908	0.85558	0.92217	0.97908	0.85462	0.92161	19.76139	22.32575	0.98056	0.88038	0.93638	0.98056	0.87973	0.93602
19	10	22.63306	26.21121	0.97908	0.85727	0.92315	0.97908	0.85623	0.92255	19.76139	22.28674	0.98056	0.88150	0.93702	0.98056	0.88080	0.93662
19	11	22.63306	26.14141	0.97908	0.85899	0.92415	0.97908	0.85788	0.92350	19.76139	22.24611	0.98056	0.88266	0.93767	0.98056	0.88191	0.93725
19	12	22.63306	26.06892	0.97908	0.86076	0.92517	0.97908	0.85956	0.92448	19.76139	22.20360	0.98056	0.88385	0.93835	0.98056	0.88304	0.93789
19	13	22.63306	25.99388	0.97908	0.86257	0.92621	0.97908	0.86127	0.92546	19.76139	22.15929	0.98056	0.88508	0.93903	0.98056	0.88420	0.93854

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
19	14	22.63306	25.91617	0.97908	0.86440	0.92727	0.97908	0.86301	0.92647	19.76139	22.11310	0.98056	0.88633	0.93974	0.98056	0.88539	0.93921
19	15	22.63306	25.83587	0.97908	0.86628	0.92835	0.97908	0.86477	0.92748	19.76139	22.06509	0.98056	0.88762	0.94046	0.98056	0.88661	0.93990
19	16	22.63306	25.75319	0.97908	0.86819	0.92944	0.97908	0.86657	0.92851	19.76139	22.01544	0.98056	0.88893	0.94120	0.98056	0.88785	0.94059
19	17	22.63306	25.66857	0.97908	0.87012	0.93055	0.97908	0.86838	0.92956	19.76139	21.96453	0.98056	0.89027	0.94195	0.98056	0.88911	0.94130
19	18	22.63306	25.58235	0.97908	0.87208	0.93167	0.97908	0.87022	0.93061	19.76139	21.91267	0.98056	0.89164	0.94271	0.98056	0.89040	0.94202
19	19	22.63306	25.49361	0.97908	0.87406	0.93280	0.97908	0.87209	0.93167	19.76139	21.85907	0.98056	0.89303	0.94349	0.98056	0.89171	0.94276
19	20	22.63306	25.40164	0.97908	0.87608	0.93395	0.97908	0.87397	0.93275	19.76139	21.80312	0.98056	0.89445	0.94428	0.98056	0.89304	0.94350
19	21	22.63306	25.30562	0.97908	0.87812	0.93511	0.97908	0.87587	0.93383	19.76139	21.74411	0.98056	0.89590	0.94509	0.98056	0.89440	0.94426
19	22	22.63306	25.20517	0.97908	0.88020	0.93628	0.97908	0.87778	0.93491	19.76139	21.68171	0.98056	0.89738	0.94592	0.98056	0.89577	0.94502
19	23	22.63306	25.09967	0.97908	0.88230	0.93747	0.97908	0.87971	0.93601	19.76139	21.61537	0.98056	0.89889	0.94676	0.98056	0.89717	0.94580
19	24	22.63306	24.98936	0.97908	0.88443	0.93867	0.97908	0.88165	0.93710	19.76139	21.54528	0.98056	0.90044	0.94761	0.98056	0.89858	0.94658
19	25	22.63306	24.87419	0.97908	0.88659	0.93989	0.97908	0.88361	0.93821	19.76139	21.47137	0.98056	0.90201	0.94848	0.98056	0.90001	0.94738
19	26	22.63306	24.75420	0.97908	0.88877	0.94111	0.97908	0.88557	0.93931	19.76139	21.39367	0.98056	0.90360	0.94936	0.98056	0.90146	0.94818
19	27	22.63306	24.62994	0.97908	0.89096	0.94234	0.97908	0.88754	0.94042	19.76139	21.31262	0.98056	0.90522	0.95025	0.98056	0.90292	0.94898
19	28	22.63306	24.50119	0.97908	0.89318	0.94358	0.97908	0.88952	0.94153	19.76139	21.22804	0.98056	0.90687	0.95116	0.98056	0.90440	0.94980
19	29	22.63306	24.36788	0.97908	0.89541	0.94482	0.97908	0.89151	0.94265	19.76139	21.13984	0.98056	0.90854	0.95208	0.98056	0.90589	0.95062
19	30	22.63306	24.23009	0.97908	0.89766	0.94607	0.97908	0.89351	0.94376	19.76139	21.04806	0.98056	0.91023	0.95300	0.98056	0.90740	0.95145
19	31	22.63306	24.08752	0.97908	0.89993	0.94733	0.97908	0.89551	0.94488	19.76139	20.95246	0.98056	0.91194	0.95394	0.98056	0.90892	0.95229
19	32	22.63306	23.94006	0.97908	0.90221	0.94859	0.97908	0.89752	0.94599	19.76139	20.85289	0.98056	0.91367	0.95489	0.98056	0.91046	0.95313
19	33	22.63306	23.78740	0.97908	0.90450	0.94985	0.97908	0.89954	0.94711	19.76139	20.74907	0.98056	0.91543	0.95585	0.98056	0.91201	0.95398
19	34	22.63306	23.62942	0.97908	0.90681	0.95113	0.97908	0.90156	0.94823	19.76139	20.64088	0.98056	0.91721	0.95682	0.98056	0.91358	0.95484
19	35	22.63306	23.46579	0.97908	0.90913	0.95240	0.97908	0.90359	0.94935	19.76139	20.52800	0.98056	0.91901	0.95779	0.98056	0.91516	0.95570
19	36	22.63306	23.29632	0.97908	0.91146	0.95368	0.97908	0.90563	0.95048	19.76139	20.41023	0.98056	0.92083	0.95878	0.98056	0.91675	0.95657
19	37	22.63306	23.12089	0.97908	0.91381	0.95496	0.97908	0.90767	0.95160	19.76139	20.28745	0.98056	0.92267	0.95978	0.98056	0.91836	0.95744
19	38	22.63306	22.93911	0.97908	0.91616	0.95625	0.97908	0.90971	0.95272	19.76139	20.15926	0.98056	0.92453	0.96079	0.98056	0.91998	0.95832
19	39	22.63306	22.75087	0.97908	0.91853	0.95754	0.97908	0.91176	0.95385	19.76139	20.02555	0.98056	0.92641	0.96180	0.98056	0.92162	0.95921
19	40	22.63306	22.55572	0.97908	0.92091	0.95883	0.97908	0.91382	0.95497	19.76139	19.88587	0.98056	0.92832	0.96283	0.98056	0.92326	0.96010
19	41	22.63306	22.35340	0.97908	0.92329	0.96012	0.97908	0.91588	0.95609	19.76139	19.73995	0.98056	0.93024	0.96386	0.98056	0.92492	0.96100
19	42	22.63306	22.14385	0.97908	0.92569	0.96141	0.97908	0.91795	0.95722	19.76139	19.58769	0.98056	0.93217	0.96490	0.98056	0.92659	0.96190
19	43	22.63306	21.92669	0.97908	0.92808	0.96270	0.97908	0.92002	0.95834	19.76139	19.42870	0.98056	0.93413	0.96594	0.98056	0.92828	0.96280
19	44	22.63306	21.70178	0.97908	0.93048	0.96399	0.97908	0.92208	0.95946	19.76139	19.26280	0.98056	0.93610	0.96699	0.98056	0.92997	0.96371
19	45	22.63306	21.46876	0.97908	0.93288	0.96528	0.97908	0.92415	0.96058	19.76139	19.08963	0.98056	0.93808	0.96805	0.98056	0.93167	0.96463
19	46	22.63306	21.22763	0.97908	0.93528	0.96656	0.97908	0.92622	0.96170	19.76139	18.90911	0.98056	0.94007	0.96911	0.98056	0.93338	0.96554
19	47	22.63306	20.97813	0.97908	0.93767	0.96783	0.97908	0.92829	0.96281	19.76139	18.72094	0.98056	0.94207	0.97017	0.98056	0.93509	0.96646
19	48	22.63306	20.72003	0.97908	0.94006	0.96910	0.97908	0.93035	0.96392	19.76139	18.52488	0.98056	0.94407	0.97123	0.98056	0.93681	0.96737
19	49	22.63306	20.45326	0.97908	0.94243	0.97036	0.97908	0.93240	0.96502	19.76139	18.32076	0.98056	0.94608	0.97229	0.98056	0.93852	0.96829
19	50	22.63306	20.17742	0.97908	0.94478	0.97161	0.97908	0.93445	0.96611	19.76139	18.10816	0.98056	0.94808	0.97335	0.98056	0.94024	0.96920
19	51	22.63306	19.89339	0.97908	0.94712	0.97284	0.97908	0.93648	0.96720	19.76139	17.88781	0.98056	0.95008	0.97440	0.98056	0.94196	0.97011
19	52	22.63306	19.60122	0.97908	0.94943	0.97406	0.97908	0.93850	0.96827	19.76139	17.65967	0.98056	0.95207	0.97545	0.98056	0.94367	0.97102
19	53	22.63306	19.30125	0.97908	0.95171	0.97526	0.97908	0.94050	0.96934	19.76139	17.42398	0.98056	0.95405	0.97648	0.98056	0.94538	0.97192
19	54	22.63306	18.99375	0.97908	0.95395	0.97643	0.97908	0.94248	0.97039	19.76139	17.18091	0.98056	0.95601	0.97751	0.98056	0.94707	0.97282

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19	55	22.63306	18.67912	0.97908	0.95616	0.97759	0.97908	0.94445	0.97143	19.76139	16.93076	0.98056	0.95795	0.97852	0.98056	0.94876	0.97371
19	56	22.63306	18.35803	0.97908	0.95833	0.97872	0.97908	0.94639	0.97246	19.76139	16.67407	0.98056	0.95986	0.97952	0.98056	0.95043	0.97459
19	57	22.63306	18.02853	0.97908	0.96045	0.97983	0.97908	0.94830	0.97347	19.76139	16.40902	0.98056	0.96174	0.98050	0.98056	0.95209	0.97546
19	58	22.63306	17.69065	0.97908	0.96253	0.98091	0.97908	0.95019	0.97446	19.76139	16.13552	0.98056	0.96360	0.98146	0.98056	0.95373	0.97632
19	59	22.63306	17.34441	0.97908	0.96455	0.98196	0.97908	0.95205	0.97543	19.76139	15.85354	0.98056	0.96542	0.98241	0.98056	0.95535	0.97717
19	60	22.63306	16.98967	0.97908	0.96653	0.98298	0.97908	0.95387	0.97639	19.76139	15.56284	0.98056	0.96721	0.98333	0.98056	0.95696	0.97800
19	61	22.63306	16.62627	0.97908	0.96846	0.98398	0.97908	0.95567	0.97733	19.76139	15.26320	0.98056	0.96897	0.98424	0.98056	0.95853	0.97883
19	62	22.63306	16.25423	0.97908	0.97033	0.98494	0.97908	0.95742	0.97825	19.76139	14.95454	0.98056	0.97068	0.98512	0.98056	0.96009	0.97964
19	63	22.63306	15.87341	0.97908	0.97214	0.98588	0.97908	0.95914	0.97915	19.76139	14.63664	0.98056	0.97236	0.98598	0.98056	0.96162	0.98043
19	64	22.63306	15.48353	0.97908	0.97390	0.98678	0.97908	0.96083	0.98002	19.76139	14.30913	0.98056	0.97399	0.98682	0.98056	0.96311	0.98121
19	65	22.63306	15.08480	0.97908	0.97560	0.98765	0.97908	0.96247	0.98088	19.76139	13.97213	0.98056	0.97557	0.98763	0.98056	0.96459	0.98197
19	66	22.63306	14.67724	0.97908	0.97723	0.98848	0.97908	0.96407	0.98171	19.76139	13.62552	0.98056	0.97711	0.98842	0.98056	0.96603	0.98272
19	67	22.63306	14.26104	0.97908	0.97881	0.98929	0.97908	0.96563	0.98252	19.76139	13.26940	0.98056	0.97860	0.98918	0.98056	0.96743	0.98345
19	68	22.63306	13.83657	0.97908	0.98032	0.99006	0.97908	0.96715	0.98330	19.76139	12.90401	0.98056	0.98004	0.98992	0.98056	0.96881	0.98416
19	69	22.63306	13.40435	0.97908	0.98176	0.99080	0.97908	0.96863	0.98407	19.76139	12.52973	0.98056	0.98143	0.99063	0.98056	0.97015	0.98485
19	70	22.63306	12.96501	0.97908	0.98314	0.99150	0.97908	0.97007	0.98481	19.76139	12.14706	0.98056	0.98276	0.99130	0.98056	0.97146	0.98552
19	71	22.63306	12.51927	0.97908	0.98446	0.99217	0.97908	0.97146	0.98552	19.76139	11.75658	0.98056	0.98404	0.99195	0.98056	0.97273	0.98618
19	72	22.63306	12.06792	0.97908	0.98571	0.99280	0.97908	0.97280	0.98622	19.76139	11.35893	0.98056	0.98526	0.99257	0.98056	0.97397	0.98681
19	73	22.63306	11.61185	0.97908	0.98689	0.99340	0.97908	0.97411	0.98688	19.76139	10.95491	0.98056	0.98642	0.99316	0.98056	0.97517	0.98743
19	74	22.63306	11.15217	0.97908	0.98801	0.99397	0.97908	0.97537	0.98753	19.76139	10.54549	0.98056	0.98753	0.99373	0.98056	0.97633	0.98803
19	75	22.63306	10.68986	0.97908	0.98906	0.99450	0.97908	0.97658	0.98815	19.76139	10.13154	0.98056	0.98858	0.99426	0.98056	0.97746	0.98860
19	76	22.63306	10.22626	0.97908	0.99005	0.99500	0.97908	0.97775	0.98875	19.76139	9.71428	0.98056	0.98957	0.99476	0.98056	0.97855	0.98916
19	77	22.63306	9.76277	0.97908	0.99097	0.99547	0.97908	0.97888	0.98933	19.76139	9.29502	0.98056	0.99050	0.99523	0.98056	0.97960	0.98970
19	78	22.63306	9.30064	0.97908	0.99183	0.99590	0.97908	0.97996	0.98988	19.76139	8.87492	0.98056	0.99137	0.99567	0.98056	0.98061	0.99021
19	79	22.63306	8.84103	0.97908	0.99263	0.99630	0.97908	0.98100	0.99041	19.76139	8.45509	0.98056	0.99218	0.99608	0.98056	0.98159	0.99071
19	80	22.63306	8.38551	0.97908	0.99337	0.99668	0.97908	0.98200	0.99092	19.76139	8.03703	0.98056	0.99294	0.99646	0.98056	0.98253	0.99119
19	81	22.63306	7.93532	0.97908	0.99406	0.99702	0.97908	0.98295	0.99140	19.76139	7.62196	0.98056	0.99365	0.99681	0.98056	0.98343	0.99164
19	82	22.63306	7.49211	0.97908	0.99469	0.99734	0.97908	0.98386	0.99187	19.76139	7.21152	0.98056	0.99430	0.99714	0.98056	0.98429	0.99208
19	83	22.63306	7.05756	0.97908	0.99526	0.99763	0.97908	0.98473	0.99231	19.76139	6.80735	0.98056	0.99490	0.99744	0.98056	0.98512	0.99250
19	84	22.63306	6.63342	0.97908	0.99579	0.99789	0.97908	0.98556	0.99273	19.76139	6.41122	0.98056	0.99545	0.99772	0.98056	0.98591	0.99290
19	85	22.63306	6.22156	0.97908	0.99626	0.99813	0.97908	0.98635	0.99313	19.76139	6.02503	0.98056	0.99595	0.99797	0.98056	0.98667	0.99329
19	86	22.63306	5.82374	0.97908	0.99669	0.99834	0.97908	0.98711	0.99351	19.76139	5.65055	0.98056	0.99641	0.99820	0.98056	0.98739	0.99365
19	87	22.63306	5.44155	0.97908	0.99708	0.99854	0.97908	0.98782	0.99387	19.76139	5.28949	0.98056	0.99682	0.99841	0.98056	0.98807	0.99400
19	88	22.63306	5.07613	0.97908	0.99743	0.99871	0.97908	0.98850	0.99422	19.76139	4.94306	0.98056	0.99719	0.99859	0.98056	0.98872	0.99433
19	89	22.63306	4.72862	0.97908	0.99774	0.99887	0.97908	0.98914	0.99454	19.76139	4.61250	0.98056	0.99752	0.99876	0.98056	0.98934	0.99464
19	90	22.63306	4.40007	0.97908	0.99801	0.99900	0.97908	0.98975	0.99485	19.76139	4.29901	0.98056	0.99781	0.99891	0.98056	0.98993	0.99494
19	91	22.63306	4.09149	0.97908	0.99825	0.99913	0.97908	0.99033	0.99514	19.76139	4.00370	0.98056	0.99808	0.99904	0.98056	0.99049	0.99522
19	92	22.63306	3.80354	0.97908	0.99847	0.99923	0.97908	0.99087	0.99541	19.76139	3.72738	0.98056	0.99831	0.99915	0.98056	0.99102	0.99549
19	93	22.63306	3.53621	0.97908	0.99866	0.99933	0.97908	0.99138	0.99567	19.76139	3.47020	0.98056	0.99851	0.99926	0.98056	0.99151	0.99574
19	94	22.63306	3.28870	0.97908	0.99882	0.99941	0.97908	0.99187	0.99592	19.76139	3.23152	0.98056	0.99869	0.99935	0.98056	0.99199	0.99598
19	95	22.63306	3.05955	0.97908	0.99896	0.99948	0.97908	0.99232	0.99615	19.76139	3.01004	0.98056	0.99885	0.99942	0.98056	0.99243	0.99620

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
19	96	22.63306	2.84646	0.97908	0.99909	0.99954	0.97908	0.99275	0.99636	19.76139	2.80360	0.98056	0.99899	0.99949	0.98056	0.99285	0.99641
19	97	22.63306	2.65226	0.97908	0.99920	0.99960	0.97908	0.99316	0.99657	19.76139	2.61510	0.98056	0.99911	0.99955	0.98056	0.99324	0.99661
19	98	22.63306	2.47567	0.97908	0.99929	0.99965	0.97908	0.99353	0.99676	19.76139	2.44340	0.98056	0.99921	0.99961	0.98056	0.99361	0.99680
19	99	22.63306	2.31535	0.97908	0.99937	0.99969	0.97908	0.99389	0.99693	19.76139	2.28724	0.98056	0.99930	0.99965	0.98056	0.99396	0.99697
19	100	22.63306	2.16976	0.97908	0.99945	0.99972	0.97908	0.99421	0.99710	19.76139	2.14523	0.98056	0.99938	0.99969	0.98056	0.99428	0.99713
19	101	22.63306	2.03734	0.97908	0.99951	0.99975	0.97908	0.99452	0.99725	19.76139	2.01587	0.98056	0.99945	0.99972	0.98056	0.99458	0.99728
19	102	22.63306	1.91714	0.97908	0.99956	0.99978	0.97908	0.99481	0.99740	19.76139	1.89830	0.98056	0.99951	0.99975	0.98056	0.99486	0.99743
19	103	22.63306	1.80800	0.97908	0.99961	0.99980	0.97908	0.99508	0.99753	19.76139	1.79140	0.98056	0.99956	0.99978	0.98056	0.99513	0.99756
19	104	22.63306	1.70943	0.97908	0.99965	0.99982	0.97908	0.99532	0.99766	19.76139	1.69474	0.98056	0.99960	0.99980	0.98056	0.99537	0.99768
19	105	22.63306	1.62048	0.97908	0.99968	0.99984	0.97908	0.99555	0.99777	19.76139	1.60741	0.98056	0.99964	0.99982	0.98056	0.99559	0.99779
19	106	22.63306	1.54080	0.97908	0.99971	0.99986	0.97908	0.99576	0.99787	19.76139	1.52911	0.98056	0.99967	0.99984	0.98056	0.99580	0.99789
19	107	22.63306	1.47009	0.97908	0.99974	0.99987	0.97908	0.99594	0.99797	19.76139	1.45954	0.98056	0.99970	0.99985	0.98056	0.99598	0.99798
19	108	22.63306	1.40861	0.97908	0.99976	0.99988	0.97908	0.99609	0.99804	19.76139	1.39898	0.98056	0.99973	0.99986	0.98056	0.99613	0.99806
19	109	22.63306	1.35764	0.97908	0.99977	0.99989	0.97908	0.99622	0.99810	19.76139	1.34871	0.98056	0.99974	0.99987	0.98056	0.99625	0.99812
19	110	22.63306	1.32125	0.97908	0.99978	0.99989	0.97908	0.99630	0.99815	19.76139	1.31279	0.98056	0.99976	0.99988	0.98056	0.99633	0.99816
20	1	22.48457	26.72925	0.97901	0.83824	0.91200	0.97901	0.83766	0.91166	19.65648	22.57586	0.98057	0.86807	0.92938	0.98057	0.86767	0.92915
20	2	22.48457	26.68154	0.97901	0.83958	0.91279	0.97901	0.83898	0.91244	19.65648	22.55058	0.98057	0.86893	0.92987	0.98057	0.86851	0.92963
20	3	22.48457	26.63112	0.97901	0.84097	0.91361	0.97901	0.84034	0.91324	19.65648	22.52338	0.98057	0.86982	0.93038	0.98057	0.86938	0.93013
20	4	22.48457	26.57806	0.97901	0.84240	0.91446	0.97901	0.84173	0.91407	19.65648	22.49433	0.98057	0.87075	0.93091	0.98057	0.87029	0.93064
20	5	22.48457	26.52283	0.97901	0.84388	0.91533	0.97901	0.84317	0.91491	19.65648	22.46379	0.98057	0.87171	0.93146	0.98057	0.87122	0.93118
20	6	22.48457	26.46539	0.97901	0.84541	0.91623	0.97901	0.84465	0.91578	19.65648	22.43176	0.98057	0.87271	0.93203	0.98057	0.87218	0.93173
20	7	22.48457	26.40551	0.97901	0.84698	0.91715	0.97901	0.84617	0.91667	19.65648	22.39806	0.98057	0.87374	0.93262	0.98057	0.87318	0.93230
20	8	22.48457	26.34335	0.97901	0.84860	0.91810	0.97901	0.84772	0.91759	19.65648	22.36278	0.98057	0.87481	0.93322	0.98057	0.87421	0.93288
20	9	22.48457	26.27867	0.97901	0.85026	0.91907	0.97901	0.84932	0.91852	19.65648	22.32575	0.98057	0.87591	0.93385	0.98057	0.87527	0.93349
20	10	22.48457	26.21121	0.97901	0.85197	0.92007	0.97901	0.85095	0.91947	19.65648	22.28674	0.98057	0.87705	0.93450	0.98057	0.87636	0.93411
20	11	22.48457	26.14141	0.97901	0.85372	0.92109	0.97901	0.85262	0.92045	19.65648	22.24611	0.98057	0.87823	0.93517	0.98057	0.87749	0.93475
20	12	22.48457	26.06892	0.97901	0.85551	0.92213	0.97901	0.85433	0.92144	19.65648	22.20360	0.98057	0.87944	0.93585	0.98057	0.87864	0.93540
20	13	22.48457	25.99388	0.97901	0.85734	0.92319	0.97901	0.85607	0.92245	19.65648	22.15929	0.98057	0.88069	0.93656	0.98057	0.87982	0.93607
20	14	22.48457	25.91617	0.97901	0.85921	0.92427	0.97901	0.85784	0.92348	19.65648	22.11310	0.98057	0.88196	0.93728	0.98057	0.88104	0.93676
20	15	22.48457	25.83587	0.97901	0.86112	0.92538	0.97901	0.85964	0.92452	19.65648	22.06509	0.98057	0.88328	0.93802	0.98057	0.88228	0.93746
20	16	22.48457	25.75319	0.97901	0.86306	0.92650	0.97901	0.86147	0.92558	19.65648	22.01544	0.98057	0.88462	0.93878	0.98057	0.88354	0.93817
20	17	22.48457	25.66857	0.97901	0.86504	0.92763	0.97901	0.86333	0.92665	19.65648	21.96453	0.98057	0.88599	0.93955	0.98057	0.88484	0.93890
20	18	22.48457	25.58235	0.97901	0.86704	0.92878	0.97901	0.86522	0.92774	19.65648	21.91267	0.98057	0.88739	0.94033	0.98057	0.88616	0.93965
20	19	22.48457	25.49361	0.97901	0.86907	0.92995	0.97901	0.86713	0.92884	19.65648	21.85907	0.98057	0.88881	0.94113	0.98057	0.88751	0.94040
20	20	22.48457	25.40164	0.97901	0.87113	0.93113	0.97901	0.86906	0.92994	19.65648	21.80312	0.98057	0.89027	0.94195	0.98057	0.88888	0.94117
20	21	22.48457	25.30562	0.97901	0.87323	0.93233	0.97901	0.87101	0.93106	19.65648	21.74411	0.98057	0.89176	0.94278	0.98057	0.89027	0.94195
20	22	22.48457	25.20517	0.97901	0.87536	0.93354	0.97901	0.87298	0.93218	19.65648	21.68171	0.98057	0.89328	0.94363	0.98057	0.89169	0.94274
20	23	22.48457	25.09967	0.97901	0.87752	0.93477	0.97901	0.87497	0.93332	19.65648	21.61537	0.98057	0.89484	0.94450	0.98057	0.89313	0.94355
20	24	22.48457	24.98936	0.97901	0.87971	0.93601	0.97901	0.87697	0.93445	19.65648	21.54528	0.98057	0.89642	0.94538	0.98057	0.89459	0.94436
20	25	22.48457	24.87419	0.97901	0.88193	0.93726	0.97901	0.87899	0.93560	19.65648	21.47137	0.98057	0.89804	0.94628	0.98057	0.89606	0.94518
20	26	22.48457	24.75420	0.97901	0.88418	0.93853	0.97901	0.88101	0.93674	19.65648	21.39367	0.98057	0.89969	0.94720	0.98057	0.89756	0.94601

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
20	27	22.48457	24.62994	0.97901	0.88644	0.93980	0.97901	0.88305	0.93789	19.65648	21.31262	0.98057	0.90136	0.94812	0.98057	0.89907	0.94685
20	28	22.48457	24.50119	0.97901	0.88873	0.94109	0.97901	0.88510	0.93905	19.65648	21.22804	0.98057	0.90306	0.94906	0.98057	0.90060	0.94770
20	29	22.48457	24.36788	0.97901	0.89103	0.94238	0.97901	0.88716	0.94021	19.65648	21.13984	0.98057	0.90478	0.95001	0.98057	0.90214	0.94855
20	30	22.48457	24.23009	0.97901	0.89335	0.94367	0.97901	0.88922	0.94136	19.65648	21.04806	0.98057	0.90653	0.95097	0.98057	0.90370	0.94942
20	31	22.48457	24.08752	0.97901	0.89569	0.94498	0.97901	0.89130	0.94252	19.65648	20.95246	0.98057	0.90830	0.95194	0.98057	0.90528	0.95029
20	32	22.48457	23.94006	0.97901	0.89805	0.94629	0.97901	0.89338	0.94369	19.65648	20.85289	0.98057	0.91009	0.95293	0.98057	0.90687	0.95116
20	33	22.48457	23.78740	0.97901	0.90042	0.94760	0.97901	0.89547	0.94485	19.65648	20.74907	0.98057	0.91190	0.95392	0.98057	0.90848	0.95205
20	34	22.48457	23.62942	0.97901	0.90281	0.94892	0.97901	0.89756	0.94601	19.65648	20.64088	0.98057	0.91374	0.95493	0.98057	0.91010	0.95294
20	35	22.48457	23.46579	0.97901	0.90521	0.95025	0.97901	0.89966	0.94718	19.65648	20.52800	0.98057	0.91561	0.95594	0.98057	0.91174	0.95383
20	36	22.48457	23.29632	0.97901	0.90762	0.95158	0.97901	0.90177	0.94835	19.65648	20.41023	0.98057	0.91749	0.95697	0.98057	0.91339	0.95474
20	37	22.48457	23.12089	0.97901	0.91005	0.95291	0.97901	0.90388	0.94952	19.65648	20.28745	0.98057	0.91940	0.95801	0.98057	0.91506	0.95565
20	38	22.48457	22.93911	0.97901	0.91250	0.95425	0.97901	0.90600	0.95068	19.65648	20.15926	0.98057	0.92133	0.95905	0.98057	0.91674	0.95656
20	39	22.48457	22.75087	0.97901	0.91495	0.95559	0.97901	0.90813	0.95185	19.65648	20.02555	0.98057	0.92328	0.96011	0.98057	0.91844	0.95748
20	40	22.48457	22.55572	0.97901	0.91741	0.95693	0.97901	0.91026	0.95302	19.65648	19.88587	0.98057	0.92525	0.96117	0.98057	0.92015	0.95841
20	41	22.48457	22.35340	0.97901	0.91989	0.95827	0.97901	0.91240	0.95419	19.65648	19.73995	0.98057	0.92724	0.96225	0.98057	0.92187	0.95935
20	42	22.48457	22.14385	0.97901	0.92237	0.95962	0.97901	0.91454	0.95536	19.65648	19.58769	0.98057	0.92926	0.96333	0.98057	0.92360	0.96028
20	43	22.48457	21.92669	0.97901	0.92486	0.96096	0.97901	0.91669	0.95653	19.65648	19.42870	0.98057	0.93129	0.96442	0.98057	0.92535	0.96123
20	44	22.48457	21.70178	0.97901	0.92735	0.96231	0.97901	0.91884	0.95770	19.65648	19.26280	0.98057	0.93333	0.96552	0.98057	0.92711	0.96218
20	45	22.48457	21.46876	0.97901	0.92985	0.96365	0.97901	0.92099	0.95887	19.65648	19.08963	0.98057	0.93539	0.96662	0.98057	0.92888	0.96313
20	46	22.48457	21.22763	0.97901	0.93234	0.96499	0.97901	0.92314	0.96003	19.65648	18.90911	0.98057	0.93746	0.96772	0.98057	0.93065	0.96408
20	47	22.48457	20.97813	0.97901	0.93484	0.96632	0.97901	0.92529	0.96119	19.65648	18.72094	0.98057	0.93954	0.96883	0.98057	0.93244	0.96504
20	48	22.48457	20.72003	0.97901	0.93732	0.96765	0.97901	0.92743	0.96235	19.65648	18.52488	0.98057	0.94163	0.96994	0.98057	0.93423	0.96600
20	49	22.48457	20.45326	0.97901	0.93979	0.96896	0.97901	0.92957	0.96350	19.65648	18.32076	0.98057	0.94372	0.97105	0.98057	0.93602	0.96695
20	50	22.48457	20.17742	0.97901	0.94225	0.97027	0.97901	0.93171	0.96465	19.65648	18.10816	0.98057	0.94582	0.97216	0.98057	0.93782	0.96791
20	51	22.48457	19.89339	0.97901	0.94470	0.97156	0.97901	0.93383	0.96578	19.65648	17.88781	0.98057	0.94791	0.97326	0.98057	0.93961	0.96887
20	52	22.48457	19.60122	0.97901	0.94711	0.97284	0.97901	0.93594	0.96691	19.65648	17.65967	0.98057	0.94999	0.97435	0.98057	0.94140	0.96982
20	53	22.48457	19.30125	0.97901	0.94950	0.97410	0.97901	0.93804	0.96803	19.65648	17.42398	0.98057	0.95206	0.97544	0.98057	0.94319	0.97077
20	54	22.48457	18.99375	0.97901	0.95185	0.97533	0.97901	0.94012	0.96914	19.65648	17.18091	0.98057	0.95411	0.97652	0.98057	0.94497	0.97171
20	55	22.48457	18.67912	0.97901	0.95417	0.97655	0.97901	0.94218	0.97023	19.65648	16.93076	0.98057	0.95614	0.97758	0.98057	0.94675	0.97264
20	56	22.48457	18.35803	0.97901	0.95644	0.97774	0.97901	0.94422	0.97131	19.65648	16.67407	0.98057	0.95815	0.97863	0.98057	0.94851	0.97357
20	57	22.48457	18.02853	0.97901	0.95868	0.97890	0.97901	0.94624	0.97238	19.65648	16.40902	0.98057	0.96013	0.97966	0.98057	0.95025	0.97449
20	58	22.48457	17.69065	0.97901	0.96086	0.98004	0.97901	0.94823	0.97343	19.65648	16.13552	0.98057	0.96208	0.98067	0.98057	0.95199	0.97540
20	59	22.48457	17.34441	0.97901	0.96300	0.98115	0.97901	0.95019	0.97446	19.65648	15.85354	0.98057	0.96400	0.98167	0.98057	0.95370	0.97630
20	60	22.48457	16.98967	0.97901	0.96508	0.98223	0.97901	0.95212	0.97547	19.65648	15.56284	0.98057	0.96589	0.98265	0.98057	0.95539	0.97719
20	61	22.48457	16.62627	0.97901	0.96712	0.98328	0.97901	0.95402	0.97647	19.65648	15.26320	0.98057	0.96773	0.98360	0.98057	0.95706	0.97806
20	62	22.48457	16.25423	0.97901	0.96909	0.98430	0.97901	0.95588	0.97744	19.65648	14.95454	0.98057	0.96954	0.98454	0.98057	0.95871	0.97892
20	63	22.48457	15.87341	0.97901	0.97100	0.98529	0.97901	0.95770	0.97839	19.65648	14.63664	0.98057	0.97131	0.98544	0.98057	0.96033	0.97976
20	64	22.48457	15.48353	0.97901	0.97286	0.98624	0.97901	0.95949	0.97932	19.65648	14.30913	0.98057	0.97303	0.98633	0.98057	0.96192	0.98059
20	65	22.48457	15.08480	0.97901	0.97465	0.98716	0.97901	0.96123	0.98023	19.65648	13.97213	0.98057	0.97470	0.98719	0.98057	0.96348	0.98140
20	66	22.48457	14.67724	0.97901	0.97638	0.98805	0.97901	0.96293	0.98112	19.65648	13.62552	0.98057	0.97632	0.98802	0.98057	0.96501	0.98219
20	67	22.48457	14.26104	0.97901	0.97804	0.98890	0.97901	0.96460	0.98198	19.65648	13.26940	0.98057	0.97789	0.98882	0.98057	0.96651	0.98297

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
20	68	22.48457	13.83657	0.97901	0.97963	0.98971	0.97901	0.96621	0.98282	19.65648	12.90401	0.98057	0.97941	0.98960	0.98057	0.96797	0.98373
20	69	22.48457	13.40435	0.97901	0.98116	0.99049	0.97901	0.96779	0.98363	19.65648	12.52973	0.98057	0.98087	0.99034	0.98057	0.96940	0.98446
20	70	22.48457	12.96501	0.97901	0.98261	0.99123	0.97901	0.96931	0.98442	19.65648	12.14706	0.98057	0.98227	0.99106	0.98057	0.97079	0.98518
20	71	22.48457	12.51927	0.97901	0.98400	0.99193	0.97901	0.97079	0.98518	19.65648	11.75658	0.98057	0.98362	0.99174	0.98057	0.97215	0.98588
20	72	22.48457	12.06792	0.97901	0.98531	0.99260	0.97901	0.97223	0.98592	19.65648	11.35893	0.98057	0.98490	0.99239	0.98057	0.97347	0.98655
20	73	22.48457	11.61185	0.97901	0.98656	0.99323	0.97901	0.97362	0.98663	19.65648	10.95491	0.98057	0.98612	0.99301	0.98057	0.97475	0.98721
20	74	22.48457	11.15217	0.97901	0.98773	0.99383	0.97901	0.97496	0.98732	19.65648	10.54549	0.98057	0.98728	0.99360	0.98057	0.97598	0.98785
20	75	22.48457	10.68986	0.97901	0.98884	0.99439	0.97901	0.97625	0.98798	19.65648	10.13154	0.98057	0.98838	0.99415	0.98057	0.97718	0.98846
20	76	22.48457	10.22626	0.97901	0.98987	0.99491	0.97901	0.97750	0.98862	19.65648	9.71428	0.98057	0.98941	0.99468	0.98057	0.97834	0.98905
20	77	22.48457	9.76277	0.97901	0.99084	0.99540	0.97901	0.97870	0.98923	19.65648	9.29502	0.98057	0.99038	0.99517	0.98057	0.97946	0.98962
20	78	22.48457	9.30064	0.97901	0.99173	0.99585	0.97901	0.97985	0.98982	19.65648	8.87492	0.98057	0.99129	0.99563	0.98057	0.98054	0.99017
20	79	22.48457	8.84103	0.97901	0.99257	0.99627	0.97901	0.98095	0.99038	19.65648	8.45509	0.98057	0.99214	0.99605	0.98057	0.98157	0.99070
20	80	22.48457	8.38551	0.97901	0.99333	0.99666	0.97901	0.98201	0.99092	19.65648	8.03703	0.98057	0.99292	0.99645	0.98057	0.98257	0.99121
20	81	22.48457	7.93532	0.97901	0.99404	0.99701	0.97901	0.98302	0.99144	19.65648	7.62196	0.98057	0.99365	0.99681	0.98057	0.98352	0.99169
20	82	22.48457	7.49211	0.97901	0.99469	0.99734	0.97901	0.98398	0.99193	19.65648	7.21152	0.98057	0.99432	0.99715	0.98057	0.98443	0.99215
20	83	22.48457	7.05756	0.97901	0.99528	0.99764	0.97901	0.98490	0.99239	19.65648	6.80735	0.98057	0.99493	0.99746	0.98057	0.98530	0.99259
20	84	22.48457	6.63342	0.97901	0.99582	0.99790	0.97901	0.98577	0.99283	19.65648	6.41122	0.98057	0.99550	0.99774	0.98057	0.98613	0.99301
20	85	22.48457	6.22156	0.97901	0.99630	0.99815	0.97901	0.98659	0.99325	19.65648	6.02503	0.98057	0.99601	0.99800	0.98057	0.98691	0.99341
20	86	22.48457	5.82374	0.97901	0.99674	0.99837	0.97901	0.98737	0.99365	19.65648	5.65055	0.98057	0.99647	0.99823	0.98057	0.98766	0.99379
20	87	22.48457	5.44155	0.97901	0.99713	0.99856	0.97901	0.98811	0.99402	19.65648	5.28949	0.98057	0.99688	0.99844	0.98057	0.98837	0.99415
20	88	22.48457	5.07613	0.97901	0.99748	0.99874	0.97901	0.98881	0.99437	19.65648	4.94306	0.98057	0.99725	0.99862	0.98057	0.98904	0.99449
20	89	22.48457	4.72862	0.97901	0.99779	0.99889	0.97901	0.98947	0.99471	19.65648	4.61250	0.98057	0.99758	0.99879	0.98057	0.98967	0.99481
20	90	22.48457	4.40007	0.97901	0.99806	0.99903	0.97901	0.99009	0.99502	19.65648	4.29901	0.98057	0.99788	0.99894	0.98057	0.99027	0.99511
20	91	22.48457	4.09149	0.97901	0.99830	0.99915	0.97901	0.99067	0.99531	19.65648	4.00370	0.98057	0.99814	0.99907	0.98057	0.99083	0.99539
20	92	22.48457	3.80354	0.97901	0.99852	0.99926	0.97901	0.99121	0.99559	19.65648	3.72738	0.98057	0.99836	0.99918	0.98057	0.99136	0.99566
20	93	22.48457	3.53621	0.97901	0.99870	0.99935	0.97901	0.99173	0.99585	19.65648	3.47020	0.98057	0.99856	0.99928	0.98057	0.99186	0.99591
20	94	22.48457	3.28870	0.97901	0.99886	0.99943	0.97901	0.99221	0.99609	19.65648	3.23152	0.98057	0.99874	0.99937	0.98057	0.99232	0.99615
20	95	22.48457	3.05955	0.97901	0.99900	0.99950	0.97901	0.99266	0.99631	19.65648	3.01004	0.98057	0.99889	0.99945	0.98057	0.99276	0.99637
20	96	22.48457	2.84646	0.97901	0.99912	0.99956	0.97901	0.99308	0.99653	19.65648	2.80360	0.98057	0.99903	0.99951	0.98057	0.99317	0.99657
20	97	22.48457	2.65226	0.97901	0.99923	0.99962	0.97901	0.99347	0.99672	19.65648	2.61510	0.98057	0.99914	0.99957	0.98057	0.99355	0.99677
20	98	22.48457	2.47567	0.97901	0.99932	0.99966	0.97901	0.99384	0.99691	19.65648	2.44340	0.98057	0.99924	0.99962	0.98057	0.99391	0.99695
20	99	22.48457	2.31535	0.97901	0.99940	0.99970	0.97901	0.99418	0.99708	19.65648	2.28724	0.98057	0.99933	0.99967	0.98057	0.99424	0.99711
20	100	22.48457	2.16976	0.97901	0.99947	0.99973	0.97901	0.99449	0.99724	19.65648	2.14523	0.98057	0.99941	0.99970	0.98057	0.99456	0.99727
20	101	22.48457	2.03734	0.97901	0.99953	0.99976	0.97901	0.99479	0.99739	19.65648	2.01587	0.98057	0.99947	0.99974	0.98057	0.99484	0.99742
20	102	22.48457	1.91714	0.97901	0.99958	0.99979	0.97901	0.99506	0.99753	19.65648	1.89830	0.98057	0.99953	0.99976	0.98057	0.99511	0.99755
20	103	22.48457	1.80800	0.97901	0.99962	0.99981	0.97901	0.99532	0.99765	19.65648	1.79140	0.98057	0.99958	0.99979	0.98057	0.99536	0.99768
20	104	22.48457	1.70943	0.97901	0.99966	0.99983	0.97901	0.99555	0.99777	19.65648	1.69474	0.98057	0.99962	0.99981	0.98057	0.99560	0.99779
20	105	22.48457	1.62048	0.97901	0.99970	0.99985	0.97901	0.99577	0.99788	19.65648	1.60741	0.98057	0.99966	0.99983	0.98057	0.99581	0.99790
20	106	22.48457	1.54080	0.97901	0.99972	0.99986	0.97901	0.99596	0.99798	19.65648	1.52911	0.98057	0.99969	0.99984	0.98057	0.99600	0.99800
20	107	22.48457	1.47009	0.97901	0.99975	0.99987	0.97901	0.99614	0.99806	19.65648	1.45954	0.98057	0.99972	0.99986	0.98057	0.99617	0.99808
20	108	22.48457	1.40861	0.97901	0.99977	0.99988	0.97901	0.99628	0.99814	19.65648	1.39898	0.98057	0.99974	0.99987	0.98057	0.99632	0.99815

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>									<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
20	109	22.48457	1.35764	0.97901	0.99978	0.99989	0.97901	0.99640	0.99820	19.65648	1.34871	0.98057	0.99976	0.99988	0.98057	0.99643	0.99821		
20	110	22.48457	1.32125	0.97901	0.99979	0.99990	0.97901	0.99648	0.99824	19.65648	1.31279	0.98057	0.99977	0.99988	0.98057	0.99651	0.99825		
21	1	22.32661	26.72925	0.97873	0.83247	0.90858	0.97873	0.83191	0.90824	19.54345	22.57586	0.98037	0.86317	0.92656	0.98037	0.86278	0.92633		
21	2	22.32661	26.68154	0.97873	0.83382	0.90938	0.97873	0.83323	0.90903	19.54345	22.55058	0.98037	0.86403	0.92706	0.98037	0.86362	0.92682		
21	3	22.32661	26.63112	0.97873	0.83521	0.91021	0.97873	0.83459	0.90984	19.54345	22.52338	0.98037	0.86493	0.92757	0.98037	0.86450	0.92732		
21	4	22.32661	26.57806	0.97873	0.83665	0.91106	0.97873	0.83599	0.91067	19.54345	22.49433	0.98037	0.86586	0.92811	0.98037	0.86540	0.92785		
21	5	22.32661	26.52283	0.97873	0.83814	0.91194	0.97873	0.83744	0.91153	19.54345	22.46379	0.98037	0.86683	0.92867	0.98037	0.86634	0.92839		
21	6	22.32661	26.46539	0.97873	0.83968	0.91285	0.97873	0.83893	0.91241	19.54345	22.43176	0.98037	0.86784	0.92924	0.98037	0.86732	0.92895		
21	7	22.32661	26.40551	0.97873	0.84126	0.91379	0.97873	0.84046	0.91331	19.54345	22.39806	0.98037	0.86888	0.92984	0.98037	0.86833	0.92952		
21	8	22.32661	26.34335	0.97873	0.84289	0.91475	0.97873	0.84203	0.91424	19.54345	22.36278	0.98037	0.86996	0.93046	0.98037	0.86937	0.93012		
21	9	22.32661	26.27867	0.97873	0.84457	0.91573	0.97873	0.84364	0.91519	19.54345	22.32575	0.98037	0.87108	0.93110	0.98037	0.87044	0.93073		
21	10	22.32661	26.21121	0.97873	0.84629	0.91675	0.97873	0.84529	0.91616	19.54345	22.28674	0.98037	0.87223	0.93176	0.98037	0.87155	0.93136		
21	11	22.32661	26.14141	0.97873	0.84806	0.91778	0.97873	0.84698	0.91715	19.54345	22.24611	0.98037	0.87342	0.93244	0.98037	0.87269	0.93201		
21	12	22.32661	26.06892	0.97873	0.84987	0.91884	0.97873	0.84871	0.91816	19.54345	22.20360	0.98037	0.87465	0.93313	0.98037	0.87386	0.93268		
21	13	22.32661	25.99388	0.97873	0.85173	0.91993	0.97873	0.85048	0.91920	19.54345	22.15929	0.98037	0.87592	0.93385	0.98037	0.87506	0.93337		
21	14	22.32661	25.91617	0.97873	0.85363	0.92103	0.97873	0.85228	0.92025	19.54345	22.11310	0.98037	0.87722	0.93459	0.98037	0.87630	0.93407		
21	15	22.32661	25.83587	0.97873	0.85557	0.92216	0.97873	0.85411	0.92132	19.54345	22.06509	0.98037	0.87855	0.93535	0.98037	0.87756	0.93479		
21	16	22.32661	25.75319	0.97873	0.85754	0.92331	0.97873	0.85598	0.92240	19.54345	22.01544	0.98037	0.87992	0.93613	0.98037	0.87886	0.93552		
21	17	22.32661	25.66857	0.97873	0.85955	0.92447	0.97873	0.85788	0.92350	19.54345	21.96453	0.98037	0.88132	0.93692	0.98037	0.88018	0.93627		
21	18	22.32661	25.58235	0.97873	0.86160	0.92565	0.97873	0.85981	0.92462	19.54345	21.91267	0.98037	0.88275	0.93772	0.98037	0.88153	0.93704		
21	19	22.32661	25.49361	0.97873	0.86367	0.92685	0.97873	0.86176	0.92575	19.54345	21.85907	0.98037	0.88421	0.93854	0.98037	0.88291	0.93782		
21	20	22.32661	25.40164	0.97873	0.86578	0.92806	0.97873	0.86374	0.92689	19.54345	21.80312	0.98037	0.88570	0.93938	0.98037	0.88432	0.93861		
21	21	22.32661	25.30562	0.97873	0.86793	0.92930	0.97873	0.86575	0.92804	19.54345	21.74411	0.98037	0.88723	0.94024	0.98037	0.88576	0.93942		
21	22	22.32661	25.20517	0.97873	0.87011	0.93055	0.97873	0.86777	0.92921	19.54345	21.68171	0.98037	0.88879	0.94112	0.98037	0.88721	0.94024		
21	23	22.32661	25.09967	0.97873	0.87233	0.93181	0.97873	0.86982	0.93038	19.54345	21.61537	0.98037	0.89039	0.94202	0.98037	0.88869	0.94107		
21	24	22.32661	24.98936	0.97873	0.87458	0.93310	0.97873	0.87188	0.93155	19.54345	21.54528	0.98037	0.89202	0.94293	0.98037	0.89020	0.94191		
21	25	22.32661	24.87419	0.97873	0.87686	0.93439	0.97873	0.87396	0.93274	19.54345	21.47137	0.98037	0.89368	0.94386	0.98037	0.89172	0.94276		
21	26	22.32661	24.75420	0.97873	0.87917	0.93570	0.97873	0.87605	0.93393	19.54345	21.39367	0.98037	0.89538	0.94480	0.98037	0.89326	0.94362		
21	27	22.32661	24.62994	0.97873	0.88151	0.93702	0.97873	0.87815	0.93512	19.54345	21.31262	0.98037	0.89710	0.94576	0.98037	0.89482	0.94449		
21	28	22.32661	24.50119	0.97873	0.88386	0.93835	0.97873	0.88027	0.93632	19.54345	21.22804	0.98037	0.89886	0.94673	0.98037	0.89640	0.94537		
21	29	22.32661	24.36788	0.97873	0.88624	0.93969	0.97873	0.88239	0.93752	19.54345	21.13984	0.98037	0.90063	0.94772	0.98037	0.89800	0.94626		
21	30	22.32661	24.23009	0.97873	0.88864	0.94104	0.97873	0.88453	0.93873	19.54345	21.04806	0.98037	0.90244	0.94872	0.98037	0.89962	0.94716		
21	31	22.32661	24.08752	0.97873	0.89105	0.94239	0.97873	0.88667	0.93993	19.54345	20.95246	0.98037	0.90426	0.94973	0.98037	0.90125	0.94806		
21	32	22.32661	23.94006	0.97873	0.89349	0.94375	0.97873	0.88882	0.94114	19.54345	20.85289	0.98037	0.90612	0.95075	0.98037	0.90290	0.94897		
21	33	22.32661	23.78740	0.97873	0.89594	0.94511	0.97873	0.89098	0.94235	19.54345	20.74907	0.98037	0.90799	0.95178	0.98037	0.90456	0.94989		
21	34	22.32661	23.62942	0.97873	0.89841	0.94648	0.97873	0.89315	0.94356	19.54345	20.64088	0.98037	0.90990	0.95282	0.98037	0.90624	0.95081		
21	35	22.32661	23.46579	0.97873	0.90089	0.94786	0.97873	0.89533	0.94477	19.54345	20.52800	0.98037	0.91182	0.95388	0.98037	0.90794	0.95175		
21	36	22.32661	23.29632	0.97873	0.90339	0.94924	0.97873	0.89751	0.94599	19.54345	20.41023	0.98037	0.91378	0.95495	0.98037	0.90965	0.95269		
21	37	22.32661	23.12089	0.97873	0.90590	0.95063	0.97873	0.89970	0.94720	19.54345	20.28745	0.98037	0.91575	0.95602	0.98037	0.91137	0.95363		
21	38	22.32661	22.93911	0.97873	0.90843	0.95202	0.97873	0.90190	0.94842	19.54345	20.15926	0.98037	0.91775	0.95711	0.98037	0.91312	0.95459		
21	39	22.32661	22.75087	0.97873	0.91098	0.95341	0.97873	0.90410	0.94963	19.54345	20.02555	0.98037	0.91977	0.95821	0.98037	0.91487	0.95554		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
21	40	22.32661	22.55572	0.97873	0.91353	0.95481	0.97873	0.90631	0.95085	19.54345	19.88587	0.98037	0.92182	0.95932	0.98037	0.91665	0.95651
21	41	22.32661	22.35340	0.97873	0.91610	0.95621	0.97873	0.90852	0.95207	19.54345	19.73995	0.98037	0.92388	0.96044	0.98037	0.91843	0.95748
21	42	22.32661	22.14385	0.97873	0.91867	0.95761	0.97873	0.91074	0.95329	19.54345	19.58769	0.98037	0.92597	0.96156	0.98037	0.92023	0.95846
21	43	22.32661	21.92669	0.97873	0.92126	0.95902	0.97873	0.91297	0.95450	19.54345	19.42870	0.98037	0.92808	0.96270	0.98037	0.92205	0.95944
21	44	22.32661	21.70178	0.97873	0.92385	0.96042	0.97873	0.91520	0.95572	19.54345	19.26280	0.98037	0.93020	0.96384	0.98037	0.92387	0.96043
21	45	22.32661	21.46876	0.97873	0.92644	0.96182	0.97873	0.91743	0.95694	19.54345	19.08963	0.98037	0.93234	0.96499	0.98037	0.92571	0.96142
21	46	22.32661	21.22763	0.97873	0.92904	0.96321	0.97873	0.91967	0.95815	19.54345	18.90911	0.98037	0.93450	0.96614	0.98037	0.92756	0.96242
21	47	22.32661	20.97813	0.97873	0.93163	0.96461	0.97873	0.92190	0.95936	19.54345	18.72094	0.98037	0.93667	0.96730	0.98037	0.92941	0.96342
21	48	22.32661	20.72003	0.97873	0.93422	0.96599	0.97873	0.92413	0.96057	19.54345	18.52488	0.98037	0.93884	0.96846	0.98037	0.93128	0.96442
21	49	22.32661	20.45326	0.97873	0.93680	0.96737	0.97873	0.92636	0.96177	19.54345	18.32076	0.98037	0.94103	0.96962	0.98037	0.93315	0.96542
21	50	22.32661	20.17742	0.97873	0.93937	0.96874	0.97873	0.92859	0.96297	19.54345	18.10816	0.98037	0.94321	0.97078	0.98037	0.93502	0.96642
21	51	22.32661	19.89339	0.97873	0.94193	0.97009	0.97873	0.93080	0.96416	19.54345	17.88781	0.98037	0.94540	0.97193	0.98037	0.93690	0.96742
21	52	22.32661	19.60122	0.97873	0.94445	0.97143	0.97873	0.93301	0.96534	19.54345	17.65967	0.98037	0.94757	0.97308	0.98037	0.93877	0.96842
21	53	22.32661	19.30125	0.97873	0.94696	0.97276	0.97873	0.93520	0.96652	19.54345	17.42398	0.98037	0.94974	0.97422	0.98037	0.94064	0.96941
21	54	22.32661	18.99375	0.97873	0.94942	0.97406	0.97873	0.93738	0.96768	19.54345	17.18091	0.98037	0.95189	0.97535	0.98037	0.94251	0.97040
21	55	22.32661	18.67912	0.97873	0.95186	0.97533	0.97873	0.93955	0.96883	19.54345	16.93076	0.98037	0.95402	0.97647	0.98037	0.94437	0.97139
21	56	22.32661	18.35803	0.97873	0.95425	0.97659	0.97873	0.94169	0.96997	19.54345	16.67407	0.98037	0.95613	0.97757	0.98037	0.94622	0.97237
21	57	22.32661	18.02853	0.97873	0.95660	0.97782	0.97873	0.94381	0.97109	19.54345	16.40902	0.98037	0.95821	0.97866	0.98037	0.94806	0.97334
21	58	22.32661	17.69065	0.97873	0.95890	0.97902	0.97873	0.94590	0.97220	19.54345	16.13552	0.98037	0.96027	0.97973	0.98037	0.94989	0.97430
21	59	22.32661	17.34441	0.97873	0.96115	0.98019	0.97873	0.94797	0.97329	19.54345	15.85354	0.98037	0.96229	0.98078	0.98037	0.95169	0.97525
21	60	22.32661	16.98967	0.97873	0.96335	0.98133	0.97873	0.95001	0.97436	19.54345	15.56284	0.98037	0.96428	0.98182	0.98037	0.95348	0.97619
21	61	22.32661	16.62627	0.97873	0.96550	0.98245	0.97873	0.95201	0.97542	19.54345	15.26320	0.98037	0.96623	0.98283	0.98037	0.95525	0.97711
21	62	22.32661	16.25423	0.97873	0.96758	0.98353	0.97873	0.95398	0.97645	19.54345	14.95454	0.98037	0.96814	0.98381	0.98037	0.95699	0.97802
21	63	22.32661	15.87341	0.97873	0.96961	0.98457	0.97873	0.95591	0.97746	19.54345	14.63664	0.98037	0.97000	0.98477	0.98037	0.95871	0.97892
21	64	22.32661	15.48353	0.97873	0.97157	0.98558	0.97873	0.95781	0.97845	19.54345	14.30913	0.98037	0.97182	0.98571	0.98037	0.96040	0.97980
21	65	22.32661	15.08480	0.97873	0.97347	0.98656	0.97873	0.95966	0.97942	19.54345	13.97213	0.98037	0.97359	0.98662	0.98037	0.96206	0.98066
21	66	22.32661	14.67724	0.97873	0.97530	0.98749	0.97873	0.96147	0.98036	19.54345	13.62552	0.98037	0.97531	0.98750	0.98037	0.96368	0.98151
21	67	22.32661	14.26104	0.97873	0.97706	0.98840	0.97873	0.96324	0.98128	19.54345	13.26940	0.98037	0.97697	0.98835	0.98037	0.96528	0.98233
21	68	22.32661	13.83657	0.97873	0.97875	0.98926	0.97873	0.96496	0.98217	19.54345	12.90401	0.98037	0.97857	0.98917	0.98037	0.96684	0.98314
21	69	22.32661	13.40435	0.97873	0.98036	0.99008	0.97873	0.96664	0.98303	19.54345	12.52973	0.98037	0.98012	0.98996	0.98037	0.96836	0.98392
21	70	22.32661	12.96501	0.97873	0.98190	0.99087	0.97873	0.96826	0.98388	19.54345	12.14706	0.98037	0.98160	0.99072	0.98037	0.96984	0.98469
21	71	22.32661	12.51927	0.97873	0.98337	0.99162	0.97873	0.96984	0.98469	19.54345	11.75658	0.98037	0.98302	0.99144	0.98037	0.97129	0.98544
21	72	22.32661	12.06792	0.97873	0.98476	0.99232	0.97873	0.97138	0.98548	19.54345	11.35893	0.98037	0.98438	0.99213	0.98037	0.97269	0.98616
21	73	22.32661	11.61185	0.97873	0.98608	0.99299	0.97873	0.97286	0.98624	19.54345	10.95491	0.98037	0.98567	0.99278	0.98037	0.97406	0.98686
21	74	22.32661	11.15217	0.97873	0.98732	0.99362	0.97873	0.97429	0.98698	19.54345	10.54549	0.98037	0.98689	0.99340	0.98037	0.97538	0.98754
21	75	22.32661	10.68986	0.97873	0.98849	0.99421	0.97873	0.97567	0.98769	19.54345	10.13154	0.98037	0.98805	0.99399	0.98037	0.97667	0.98820
21	76	22.32661	10.22626	0.97873	0.98958	0.99476	0.97873	0.97701	0.98837	19.54345	9.71428	0.98037	0.98914	0.99454	0.98037	0.97790	0.98883
21	77	22.32661	9.76277	0.97873	0.99059	0.99528	0.97873	0.97829	0.98902	19.54345	9.29502	0.98037	0.99016	0.99505	0.98037	0.97910	0.98944
21	78	22.32661	9.30064	0.97873	0.99154	0.99575	0.97873	0.97952	0.98965	19.54345	8.87492	0.98037	0.99111	0.99554	0.98037	0.98025	0.99003
21	79	22.32661	8.84103	0.97873	0.99241	0.99619	0.97873	0.98069	0.99025	19.54345	8.45509	0.98037	0.99200	0.99598	0.98037	0.98135	0.99059
21	80	22.32661	8.38551	0.97873	0.99322	0.99660	0.97873	0.98182	0.99083	19.54345	8.03703	0.98037	0.99282	0.99640	0.98037	0.98242	0.99113

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
21	81	22.32661	7.93532	0.97873	0.99396	0.99697	0.97873	0.98290	0.99138	19.54345	7.62196	0.98037	0.99358	0.99678	0.98037	0.98343	0.99165
21	82	22.32661	7.49211	0.97873	0.99463	0.99731	0.97873	0.98392	0.99190	19.54345	7.21152	0.98037	0.99428	0.99713	0.98037	0.98440	0.99214
21	83	22.32661	7.05756	0.97873	0.99525	0.99762	0.97873	0.98490	0.99239	19.54345	6.80735	0.98037	0.99491	0.99745	0.98037	0.98532	0.99261
21	84	22.32661	6.63342	0.97873	0.99581	0.99790	0.97873	0.98582	0.99286	19.54345	6.41122	0.98037	0.99549	0.99774	0.98037	0.98620	0.99305
21	85	22.32661	6.22156	0.97873	0.99631	0.99815	0.97873	0.98670	0.99330	19.54345	6.02503	0.98037	0.99602	0.99801	0.98037	0.98703	0.99347
21	86	22.32661	5.82374	0.97873	0.99676	0.99838	0.97873	0.98752	0.99372	19.54345	5.65055	0.98037	0.99649	0.99824	0.98037	0.98782	0.99387
21	87	22.32661	5.44155	0.97873	0.99716	0.99858	0.97873	0.98830	0.99411	19.54345	5.28949	0.98037	0.99691	0.99846	0.98037	0.98857	0.99425
21	88	22.32661	5.07613	0.97873	0.99751	0.99875	0.97873	0.98903	0.99448	19.54345	4.94306	0.98037	0.99729	0.99864	0.98037	0.98927	0.99460
21	89	22.32661	4.72862	0.97873	0.99783	0.99891	0.97873	0.98971	0.99483	19.54345	4.61250	0.98037	0.99763	0.99881	0.98037	0.98992	0.99494
21	90	22.32661	4.40007	0.97873	0.99810	0.99905	0.97873	0.99035	0.99515	19.54345	4.29901	0.98037	0.99792	0.99896	0.98037	0.99054	0.99525
21	91	22.32661	4.09149	0.97873	0.99834	0.99917	0.97873	0.99095	0.99546	19.54345	4.00370	0.98037	0.99818	0.99909	0.98037	0.99112	0.99554
21	92	22.32661	3.80354	0.97873	0.99856	0.99928	0.97873	0.99151	0.99574	19.54345	3.72738	0.98037	0.99841	0.99921	0.98037	0.99166	0.99581
21	93	22.32661	3.53621	0.97873	0.99874	0.99937	0.97873	0.99203	0.99600	19.54345	3.47020	0.98037	0.99861	0.99930	0.98037	0.99217	0.99607
21	94	22.32661	3.28870	0.97873	0.99890	0.99945	0.97873	0.99252	0.99625	19.54345	3.23152	0.98037	0.99878	0.99939	0.98037	0.99264	0.99630
21	95	22.32661	3.05955	0.97873	0.99904	0.99952	0.97873	0.99297	0.99647	19.54345	3.01004	0.98037	0.99893	0.99947	0.98037	0.99308	0.99653
21	96	22.32661	2.84646	0.97873	0.99916	0.99958	0.97873	0.99339	0.99669	19.54345	2.80360	0.98037	0.99907	0.99953	0.98037	0.99349	0.99673
21	97	22.32661	2.65226	0.97873	0.99926	0.99963	0.97873	0.99378	0.99688	19.54345	2.61510	0.98037	0.99918	0.99959	0.98037	0.99387	0.99692
21	98	22.32661	2.47567	0.97873	0.99935	0.99968	0.97873	0.99414	0.99706	19.54345	2.44340	0.98037	0.99928	0.99964	0.98037	0.99422	0.99710
21	99	22.32661	2.31535	0.97873	0.99943	0.99971	0.97873	0.99448	0.99723	19.54345	2.28724	0.98037	0.99936	0.99968	0.98037	0.99454	0.99726
21	100	22.32661	2.16976	0.97873	0.99949	0.99975	0.97873	0.99479	0.99739	19.54345	2.14523	0.98037	0.99943	0.99972	0.98037	0.99485	0.99742
21	101	22.32661	2.03734	0.97873	0.99955	0.99978	0.97873	0.99507	0.99753	19.54345	2.01587	0.98037	0.99950	0.99975	0.98037	0.99513	0.99756
21	102	22.32661	1.91714	0.97873	0.99960	0.99980	0.97873	0.99534	0.99766	19.54345	1.89830	0.98037	0.99955	0.99978	0.98037	0.99539	0.99769
21	103	22.32661	1.80800	0.97873	0.99964	0.99982	0.97873	0.99558	0.99779	19.54345	1.79140	0.98037	0.99960	0.99980	0.98037	0.99563	0.99781
21	104	22.32661	1.70943	0.97873	0.99968	0.99984	0.97873	0.99581	0.99790	19.54345	1.69474	0.98037	0.99964	0.99982	0.98037	0.99585	0.99792
21	105	22.32661	1.62048	0.97873	0.99971	0.99986	0.97873	0.99601	0.99800	19.54345	1.60741	0.98037	0.99968	0.99984	0.98037	0.99605	0.99802
21	106	22.32661	1.54080	0.97873	0.99974	0.99987	0.97873	0.99620	0.99810	19.54345	1.52911	0.98037	0.99971	0.99985	0.98037	0.99623	0.99811
21	107	22.32661	1.47009	0.97873	0.99976	0.99988	0.97873	0.99636	0.99818	19.54345	1.45954	0.98037	0.99973	0.99987	0.98037	0.99640	0.99819
21	108	22.32661	1.40861	0.97873	0.99978	0.99989	0.97873	0.99650	0.99825	19.54345	1.39898	0.98037	0.99975	0.99988	0.98037	0.99653	0.99826
21	109	22.32661	1.35764	0.97873	0.99979	0.99990	0.97873	0.99661	0.99830	19.54345	1.34871	0.98037	0.99977	0.99988	0.98037	0.99664	0.99832
21	110	22.32661	1.32125	0.97873	0.99980	0.99990	0.97873	0.99668	0.99834	19.54345	1.31279	0.98037	0.99978	0.99989	0.98037	0.99671	0.99835
22	1	22.15793	26.72925	0.97815	0.82630	0.90489	0.97815	0.82574	0.90456	19.42111	22.57586	0.97989	0.85786	0.92349	0.97989	0.85746	0.92326
22	2	22.15793	26.68154	0.97815	0.82765	0.90570	0.97815	0.82706	0.90535	19.42111	22.55058	0.97989	0.85872	0.92399	0.97989	0.85831	0.92375
22	3	22.15793	26.63112	0.97815	0.82905	0.90653	0.97815	0.82843	0.90617	19.42111	22.52338	0.97989	0.85962	0.92451	0.97989	0.85919	0.92426
22	4	22.15793	26.57806	0.97815	0.83049	0.90740	0.97815	0.82984	0.90701	19.42111	22.49433	0.97989	0.86056	0.92505	0.97989	0.86010	0.92479
22	5	22.15793	26.52283	0.97815	0.83198	0.90829	0.97815	0.83129	0.90787	19.42111	22.46379	0.97989	0.86153	0.92562	0.97989	0.86105	0.92534
22	6	22.15793	26.46539	0.97815	0.83353	0.90921	0.97815	0.83278	0.90876	19.42111	22.43176	0.97989	0.86255	0.92620	0.97989	0.86203	0.92590
22	7	22.15793	26.40551	0.97815	0.83512	0.91015	0.97815	0.83432	0.90968	19.42111	22.39806	0.97989	0.86360	0.92681	0.97989	0.86305	0.92649
22	8	22.15793	26.34335	0.97815	0.83676	0.91112	0.97815	0.83591	0.91062	19.42111	22.36278	0.97989	0.86469	0.92743	0.97989	0.86409	0.92709
22	9	22.15793	26.27867	0.97815	0.83845	0.91212	0.97815	0.83753	0.91158	19.42111	22.32575	0.97989	0.86581	0.92808	0.97989	0.86518	0.92772
22	10	22.15793	26.21121	0.97815	0.84018	0.91315	0.97815	0.83920	0.91257	19.42111	22.28674	0.97989	0.86698	0.92875	0.97989	0.86630	0.92836
22	11	22.15793	26.14141	0.97815	0.84197	0.91420	0.97815	0.84091	0.91358	19.42111	22.24611	0.97989	0.86819	0.92944	0.97989	0.86745	0.92902

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
22	12	22.15793	26.06892	0.97815	0.84380	0.91528	0.97815	0.84266	0.91461	19.42111	22.20360	0.97989	0.86943	0.93016	0.97989	0.86864	0.92970
22	13	22.15793	25.99388	0.97815	0.84568	0.91639	0.97815	0.84445	0.91566	19.42111	22.15929	0.97989	0.87071	0.93089	0.97989	0.86986	0.93040
22	14	22.15793	25.91617	0.97815	0.84760	0.91752	0.97815	0.84628	0.91674	19.42111	22.11310	0.97989	0.87203	0.93164	0.97989	0.87112	0.93112
22	15	22.15793	25.83587	0.97815	0.84957	0.91867	0.97815	0.84814	0.91783	19.42111	22.06509	0.97989	0.87339	0.93242	0.97989	0.87241	0.93186
22	16	22.15793	25.75319	0.97815	0.85158	0.91984	0.97815	0.85004	0.91894	19.42111	22.01544	0.97989	0.87478	0.93321	0.97989	0.87373	0.93261
22	17	22.15793	25.66857	0.97815	0.85363	0.92103	0.97815	0.85198	0.92007	19.42111	21.96453	0.97989	0.87621	0.93402	0.97989	0.87508	0.93338
22	18	22.15793	25.58235	0.97815	0.85571	0.92224	0.97815	0.85395	0.92122	19.42111	21.91267	0.97989	0.87767	0.93485	0.97989	0.87646	0.93416
22	19	22.15793	25.49361	0.97815	0.85782	0.92347	0.97815	0.85594	0.92238	19.42111	21.85907	0.97989	0.87916	0.93569	0.97989	0.87788	0.93497
22	20	22.15793	25.40164	0.97815	0.85998	0.92472	0.97815	0.85797	0.92356	19.42111	21.80312	0.97989	0.88068	0.93656	0.97989	0.87932	0.93578
22	21	22.15793	25.30562	0.97815	0.86217	0.92599	0.97815	0.86002	0.92474	19.42111	21.74411	0.97989	0.88225	0.93744	0.97989	0.88079	0.93662
22	22	22.15793	25.20517	0.97815	0.86441	0.92727	0.97815	0.86210	0.92594	19.42111	21.68171	0.97989	0.88385	0.93834	0.97989	0.88228	0.93746
22	23	22.15793	25.09967	0.97815	0.86668	0.92858	0.97815	0.86420	0.92715	19.42111	21.61537	0.97989	0.88549	0.93927	0.97989	0.88381	0.93832
22	24	22.15793	24.98936	0.97815	0.86899	0.92990	0.97815	0.86632	0.92837	19.42111	21.54528	0.97989	0.88716	0.94021	0.97989	0.88535	0.93919
22	25	22.15793	24.87419	0.97815	0.87133	0.93124	0.97815	0.86846	0.92960	19.42111	21.47137	0.97989	0.88888	0.94117	0.97989	0.88692	0.94007
22	26	22.15793	24.75420	0.97815	0.87371	0.93260	0.97815	0.87061	0.93083	19.42111	21.39367	0.97989	0.89062	0.94215	0.97989	0.88851	0.94097
22	27	22.15793	24.62994	0.97815	0.87611	0.93396	0.97815	0.87278	0.93207	19.42111	21.31262	0.97989	0.89240	0.94314	0.97989	0.89012	0.94187
22	28	22.15793	24.50119	0.97815	0.87853	0.93534	0.97815	0.87496	0.93331	19.42111	21.22804	0.97989	0.89420	0.94415	0.97989	0.89175	0.94278
22	29	22.15793	24.36788	0.97815	0.88098	0.93673	0.97815	0.87716	0.93456	19.42111	21.13984	0.97989	0.89603	0.94517	0.97989	0.89341	0.94370
22	30	22.15793	24.23009	0.97815	0.88346	0.93812	0.97815	0.87936	0.93581	19.42111	21.04806	0.97989	0.89790	0.94620	0.97989	0.89507	0.94463
22	31	22.15793	24.08752	0.97815	0.88595	0.93953	0.97815	0.88158	0.93706	19.42111	20.95246	0.97989	0.89978	0.94725	0.97989	0.89676	0.94557
22	32	22.15793	23.94006	0.97815	0.88846	0.94094	0.97815	0.88380	0.93832	19.42111	20.85289	0.97989	0.90170	0.94831	0.97989	0.89847	0.94652
22	33	22.15793	23.78740	0.97815	0.89099	0.94235	0.97815	0.88604	0.93958	19.42111	20.74907	0.97989	0.90364	0.94938	0.97989	0.90019	0.94747
22	34	22.15793	23.62942	0.97815	0.89354	0.94378	0.97815	0.88828	0.94084	19.42111	20.64088	0.97989	0.90561	0.95046	0.97989	0.90193	0.94843
22	35	22.15793	23.46579	0.97815	0.89611	0.94521	0.97815	0.89053	0.94210	19.42111	20.52800	0.97989	0.90760	0.95156	0.97989	0.90368	0.94940
22	36	22.15793	23.29632	0.97815	0.89870	0.94665	0.97815	0.89279	0.94336	19.42111	20.41023	0.97989	0.90962	0.95267	0.97989	0.90545	0.95038
22	37	22.15793	23.12089	0.97815	0.90130	0.94809	0.97815	0.89505	0.94462	19.42111	20.28745	0.97989	0.91166	0.95379	0.97989	0.90724	0.95137
22	38	22.15793	22.93911	0.97815	0.90392	0.94954	0.97815	0.89733	0.94589	19.42111	20.15926	0.97989	0.91373	0.95492	0.97989	0.90905	0.95236
22	39	22.15793	22.75087	0.97815	0.90655	0.95099	0.97815	0.89961	0.94715	19.42111	20.02555	0.97989	0.91583	0.95607	0.97989	0.91087	0.95335
22	40	22.15793	22.55572	0.97815	0.90920	0.95244	0.97815	0.90190	0.94842	19.42111	19.88587	0.97989	0.91795	0.95722	0.97989	0.91270	0.95436
22	41	22.15793	22.35340	0.97815	0.91186	0.95390	0.97815	0.90419	0.94968	19.42111	19.73995	0.97989	0.92009	0.95838	0.97989	0.91455	0.95537
22	42	22.15793	22.14385	0.97815	0.91454	0.95536	0.97815	0.90649	0.95095	19.42111	19.58769	0.97989	0.92226	0.95956	0.97989	0.91642	0.95639
22	43	22.15793	21.92669	0.97815	0.91722	0.95682	0.97815	0.90880	0.95222	19.42111	19.42870	0.97989	0.92444	0.96074	0.97989	0.91830	0.95741
22	44	22.15793	21.70178	0.97815	0.91991	0.95828	0.97815	0.91111	0.95349	19.42111	19.26280	0.97989	0.92665	0.96193	0.97989	0.92020	0.95844
22	45	22.15793	21.46876	0.97815	0.92261	0.95975	0.97815	0.91342	0.95475	19.42111	19.08963	0.97989	0.92888	0.96313	0.97989	0.92210	0.95947
22	46	22.15793	21.22763	0.97815	0.92531	0.96121	0.97815	0.91574	0.95602	19.42111	18.90911	0.97989	0.93112	0.96433	0.97989	0.92402	0.96051
22	47	22.15793	20.97813	0.97815	0.92801	0.96266	0.97815	0.91806	0.95728	19.42111	18.72094	0.97989	0.93338	0.96554	0.97989	0.92595	0.96155
22	48	22.15793	20.72003	0.97815	0.93071	0.96411	0.97815	0.92038	0.95854	19.42111	18.52488	0.97989	0.93565	0.96675	0.97989	0.92789	0.96260
22	49	22.15793	20.45326	0.97815	0.93340	0.96555	0.97815	0.92270	0.95980	19.42111	18.32076	0.97989	0.93792	0.96797	0.97989	0.92984	0.96364
22	50	22.15793	20.17742	0.97815	0.93608	0.96699	0.97815	0.92502	0.96105	19.42111	18.10816	0.97989	0.94021	0.96918	0.97989	0.93179	0.96469
22	51	22.15793	19.89339	0.97815	0.93875	0.96841	0.97815	0.92733	0.96229	19.42111	17.88781	0.97989	0.94249	0.97039	0.97989	0.93375	0.96574
22	52	22.15793	19.60122	0.97815	0.94140	0.96981	0.97815	0.92963	0.96353	19.42111	17.65967	0.97989	0.94477	0.97160	0.97989	0.93571	0.96679

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
22	53	22.15793	19.30125	0.97815	0.94402	0.97120	0.97815	0.93192	0.96476	19.42111	17.42398	0.97989	0.94704	0.97280	0.97989	0.93766	0.96783
22	54	22.15793	18.99375	0.97815	0.94661	0.97257	0.97815	0.93420	0.96598	19.42111	17.18091	0.97989	0.94929	0.97399	0.97989	0.93962	0.96887
22	55	22.15793	18.67912	0.97815	0.94916	0.97392	0.97815	0.93647	0.96719	19.42111	16.93076	0.97989	0.95153	0.97516	0.97989	0.94157	0.96990
22	56	22.15793	18.35803	0.97815	0.95168	0.97524	0.97815	0.93871	0.96839	19.42111	16.67407	0.97989	0.95374	0.97632	0.97989	0.94351	0.97093
22	57	22.15793	18.02853	0.97815	0.95415	0.97654	0.97815	0.94094	0.96957	19.42111	16.40902	0.97989	0.95594	0.97747	0.97989	0.94544	0.97196
22	58	22.15793	17.69065	0.97815	0.95658	0.97781	0.97815	0.94314	0.97074	19.42111	16.13552	0.97989	0.95810	0.97860	0.97989	0.94736	0.97297
22	59	22.15793	17.34441	0.97815	0.95895	0.97905	0.97815	0.94532	0.97189	19.42111	15.85354	0.97989	0.96023	0.97971	0.97989	0.94927	0.97397
22	60	22.15793	16.98967	0.97815	0.96128	0.98026	0.97815	0.94747	0.97302	19.42111	15.56284	0.97989	0.96233	0.98081	0.97989	0.95116	0.97497
22	61	22.15793	16.62627	0.97815	0.96355	0.98144	0.97815	0.94958	0.97414	19.42111	15.26320	0.97989	0.96440	0.98187	0.97989	0.95302	0.97595
22	62	22.15793	16.25423	0.97815	0.96576	0.98258	0.97815	0.95167	0.97523	19.42111	14.95454	0.97989	0.96641	0.98292	0.97989	0.95487	0.97691
22	63	22.15793	15.87341	0.97815	0.96790	0.98369	0.97815	0.95371	0.97631	19.42111	14.63664	0.97989	0.96839	0.98394	0.97989	0.95669	0.97786
22	64	22.15793	15.48353	0.97815	0.96999	0.98476	0.97815	0.95572	0.97736	19.42111	14.30913	0.97989	0.97032	0.98493	0.97989	0.95848	0.97880
22	65	22.15793	15.08480	0.97815	0.97200	0.98580	0.97815	0.95769	0.97839	19.42111	13.97213	0.97989	0.97219	0.98590	0.97989	0.96024	0.97972
22	66	22.15793	14.67724	0.97815	0.97394	0.98680	0.97815	0.95961	0.97939	19.42111	13.62552	0.97989	0.97401	0.98683	0.97989	0.96197	0.98062
22	67	22.15793	14.26104	0.97815	0.97581	0.98776	0.97815	0.96149	0.98037	19.42111	13.26940	0.97989	0.97577	0.98774	0.97989	0.96366	0.98150
22	68	22.15793	13.83657	0.97815	0.97761	0.98868	0.97815	0.96332	0.98132	19.42111	12.90401	0.97989	0.97748	0.98861	0.97989	0.96532	0.98236
22	69	22.15793	13.40435	0.97815	0.97933	0.98956	0.97815	0.96510	0.98224	19.42111	12.52973	0.97989	0.97912	0.98945	0.97989	0.96695	0.98320
22	70	22.15793	12.96501	0.97815	0.98097	0.99039	0.97815	0.96684	0.98314	19.42111	12.14706	0.97989	0.98070	0.99025	0.97989	0.96853	0.98401
22	71	22.15793	12.51927	0.97815	0.98253	0.99119	0.97815	0.96853	0.98401	19.42111	11.75658	0.97989	0.98221	0.99102	0.97989	0.97007	0.98481
22	72	22.15793	12.06792	0.97815	0.98401	0.99194	0.97815	0.97016	0.98486	19.42111	11.35893	0.97989	0.98365	0.99176	0.97989	0.97157	0.98558
22	73	22.15793	11.61185	0.97815	0.98541	0.99265	0.97815	0.97175	0.98567	19.42111	10.95491	0.97989	0.98502	0.99245	0.97989	0.97303	0.98633
22	74	22.15793	11.15217	0.97815	0.98673	0.99332	0.97815	0.97328	0.98646	19.42111	10.54549	0.97989	0.98632	0.99311	0.97989	0.97445	0.98706
22	75	22.15793	10.68986	0.97815	0.98797	0.99395	0.97815	0.97476	0.98722	19.42111	10.13154	0.97989	0.98754	0.99373	0.97989	0.97582	0.98776
22	76	22.15793	10.22626	0.97815	0.98913	0.99453	0.97815	0.97619	0.98795	19.42111	9.71428	0.97989	0.98870	0.99432	0.97989	0.97715	0.98844
22	77	22.15793	9.76277	0.97815	0.99021	0.99508	0.97815	0.97756	0.98865	19.42111	9.29502	0.97989	0.98978	0.99486	0.97989	0.97843	0.98910
22	78	22.15793	9.30064	0.97815	0.99121	0.99559	0.97815	0.97888	0.98933	19.42111	8.87492	0.97989	0.99079	0.99537	0.97989	0.97966	0.98973
22	79	22.15793	8.84103	0.97815	0.99214	0.99605	0.97815	0.98014	0.98997	19.42111	8.45509	0.97989	0.99173	0.99585	0.97989	0.98085	0.99033
22	80	22.15793	8.38551	0.97815	0.99299	0.99648	0.97815	0.98135	0.99059	19.42111	8.03703	0.97989	0.99260	0.99629	0.97989	0.98199	0.99091
22	81	22.15793	7.93532	0.97815	0.99377	0.99688	0.97815	0.98251	0.99118	19.42111	7.62196	0.97989	0.99340	0.99669	0.97989	0.98308	0.99147
22	82	22.15793	7.49211	0.97815	0.99449	0.99724	0.97815	0.98361	0.99174	19.42111	7.21152	0.97989	0.99414	0.99706	0.97989	0.98412	0.99199
22	83	22.15793	7.05756	0.97815	0.99514	0.99756	0.97815	0.98465	0.99227	19.42111	6.80735	0.97989	0.99481	0.99740	0.97989	0.98511	0.99250
22	84	22.15793	6.63342	0.97815	0.99572	0.99786	0.97815	0.98564	0.99277	19.42111	6.41122	0.97989	0.99542	0.99770	0.97989	0.98605	0.99297
22	85	22.15793	6.22156	0.97815	0.99625	0.99812	0.97815	0.98658	0.99324	19.42111	6.02503	0.97989	0.99596	0.99798	0.97989	0.98694	0.99343
22	86	22.15793	5.82374	0.97815	0.99671	0.99835	0.97815	0.98746	0.99369	19.42111	5.65055	0.97989	0.99646	0.99823	0.97989	0.98778	0.99385
22	87	22.15793	5.44155	0.97815	0.99713	0.99856	0.97815	0.98829	0.99411	19.42111	5.28949	0.97989	0.99690	0.99845	0.97989	0.98857	0.99425
22	88	22.15793	5.07613	0.97815	0.99750	0.99875	0.97815	0.98907	0.99450	19.42111	4.94306	0.97989	0.99729	0.99864	0.97989	0.98932	0.99463
22	89	22.15793	4.72862	0.97815	0.99783	0.99891	0.97815	0.98979	0.99487	19.42111	4.61250	0.97989	0.99763	0.99882	0.97989	0.99001	0.99498
22	90	22.15793	4.40007	0.97815	0.99811	0.99905	0.97815	0.99047	0.99521	19.42111	4.29901	0.97989	0.99794	0.99897	0.97989	0.99067	0.99531
22	91	22.15793	4.09149	0.97815	0.99836	0.99918	0.97815	0.99110	0.99553	19.42111	4.00370	0.97989	0.99820	0.99910	0.97989	0.99127	0.99562
22	92	22.15793	3.80354	0.97815	0.99857	0.99929	0.97815	0.99169	0.99583	19.42111	3.72738	0.97989	0.99844	0.99922	0.97989	0.99184	0.99590
22	93	22.15793	3.53621	0.97815	0.99876	0.99938	0.97815	0.99223	0.99610	19.42111	3.47020	0.97989	0.99864	0.99932	0.97989	0.99237	0.99617

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>									<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
22	94	22.15793	3.28870	0.97815	0.99892	0.99946	0.97815	0.99273	0.99635	19.42111	3.23152	0.97989	0.99881	0.99941	0.97989	0.99286	0.99641		
22	95	22.15793	3.05955	0.97815	0.99906	0.99953	0.97815	0.99320	0.99659	19.42111	3.01004	0.97989	0.99896	0.99948	0.97989	0.99331	0.99664		
22	96	22.15793	2.84646	0.97815	0.99918	0.99959	0.97815	0.99363	0.99681	19.42111	2.80360	0.97989	0.99910	0.99955	0.97989	0.99373	0.99685		
22	97	22.15793	2.65226	0.97815	0.99929	0.99964	0.97815	0.99403	0.99701	19.42111	2.61510	0.97989	0.99921	0.99960	0.97989	0.99411	0.99705		
22	98	22.15793	2.47567	0.97815	0.99937	0.99969	0.97815	0.99439	0.99719	19.42111	2.44340	0.97989	0.99930	0.99965	0.97989	0.99447	0.99723		
22	99	22.15793	2.31535	0.97815	0.99945	0.99972	0.97815	0.99473	0.99736	19.42111	2.28724	0.97989	0.99939	0.99969	0.97989	0.99480	0.99739		
22	100	22.15793	2.16976	0.97815	0.99951	0.99976	0.97815	0.99504	0.99751	19.42111	2.14523	0.97989	0.99946	0.99973	0.97989	0.99510	0.99754		
22	101	22.15793	2.03734	0.97815	0.99957	0.99979	0.97815	0.99533	0.99766	19.42111	2.01587	0.97989	0.99952	0.99976	0.97989	0.99538	0.99769		
22	102	22.15793	1.91714	0.97815	0.99962	0.99981	0.97815	0.99559	0.99779	19.42111	1.89830	0.97989	0.99957	0.99979	0.97989	0.99564	0.99781		
22	103	22.15793	1.80800	0.97815	0.99966	0.99983	0.97815	0.99583	0.99791	19.42111	1.79140	0.97989	0.99962	0.99981	0.97989	0.99587	0.99793		
22	104	22.15793	1.70943	0.97815	0.99970	0.99985	0.97815	0.99605	0.99802	19.42111	1.69474	0.97989	0.99966	0.99983	0.97989	0.99609	0.99804		
22	105	22.15793	1.62048	0.97815	0.99973	0.99986	0.97815	0.99625	0.99812	19.42111	1.60741	0.97989	0.99969	0.99985	0.97989	0.99629	0.99814		
22	106	22.15793	1.54080	0.97815	0.99975	0.99988	0.97815	0.99643	0.99821	19.42111	1.52911	0.97989	0.99972	0.99986	0.97989	0.99646	0.99823		
22	107	22.15793	1.47009	0.97815	0.99977	0.99989	0.97815	0.99659	0.99829	19.42111	1.45954	0.97989	0.99975	0.99987	0.97989	0.99662	0.99831		
22	108	22.15793	1.40861	0.97815	0.99979	0.99990	0.97815	0.99672	0.99836	19.42111	1.39898	0.97989	0.99977	0.99988	0.97989	0.99675	0.99837		
22	109	22.15793	1.35764	0.97815	0.99981	0.99990	0.97815	0.99682	0.99841	19.42111	1.34871	0.97989	0.99978	0.99989	0.97989	0.99685	0.99842		
22	110	22.15793	1.32125	0.97815	0.99981	0.99991	0.97815	0.99690	0.99845	19.42111	1.31279	0.97989	0.99979	0.99990	0.97989	0.99692	0.99846		
23	1	21.97695	26.72925	0.97718	0.81967	0.90090	0.97718	0.81911	0.90056	19.28798	22.57586	0.97902	0.85207	0.92012	0.97902	0.85167	0.91989		
23	2	21.97695	26.68154	0.97718	0.82101	0.90171	0.97718	0.82043	0.90136	19.28798	22.55058	0.97902	0.85293	0.92063	0.97902	0.85252	0.92039		
23	3	21.97695	26.63112	0.97718	0.82241	0.90255	0.97718	0.82180	0.90218	19.28798	22.52338	0.97902	0.85383	0.92115	0.97902	0.85340	0.92090		
23	4	21.97695	26.57806	0.97718	0.82386	0.90342	0.97718	0.82321	0.90303	19.28798	22.49433	0.97902	0.85477	0.92170	0.97902	0.85432	0.92144		
23	5	21.97695	26.52283	0.97718	0.82535	0.90432	0.97718	0.82467	0.90391	19.28798	22.46379	0.97902	0.85575	0.92227	0.97902	0.85527	0.92199		
23	6	21.97695	26.46539	0.97718	0.82690	0.90525	0.97718	0.82617	0.90481	19.28798	22.43176	0.97902	0.85677	0.92286	0.97902	0.85625	0.92256		
23	7	21.97695	26.40551	0.97718	0.82850	0.90621	0.97718	0.82771	0.90574	19.28798	22.39806	0.97902	0.85783	0.92347	0.97902	0.85728	0.92315		
23	8	21.97695	26.34335	0.97718	0.83014	0.90719	0.97718	0.82930	0.90669	19.28798	22.36278	0.97902	0.85892	0.92411	0.97902	0.85833	0.92377		
23	9	21.97695	26.27867	0.97718	0.83184	0.90820	0.97718	0.83094	0.90766	19.28798	22.32575	0.97902	0.86006	0.92477	0.97902	0.85943	0.92440		
23	10	21.97695	26.21121	0.97718	0.83359	0.90924	0.97718	0.83262	0.90867	19.28798	22.28674	0.97902	0.86124	0.92545	0.97902	0.86056	0.92505		
23	11	21.97695	26.14141	0.97718	0.83539	0.91031	0.97718	0.83434	0.90969	19.28798	22.24611	0.97902	0.86245	0.92615	0.97902	0.86172	0.92573		
23	12	21.97695	26.06892	0.97718	0.83724	0.91141	0.97718	0.83611	0.91074	19.28798	22.20360	0.97902	0.86371	0.92687	0.97902	0.86293	0.92642		
23	13	21.97695	25.99388	0.97718	0.83914	0.91253	0.97718	0.83792	0.91182	19.28798	22.15929	0.97902	0.86501	0.92762	0.97902	0.86417	0.92713		
23	14	21.97695	25.91617	0.97718	0.84108	0.91368	0.97718	0.83977	0.91291	19.28798	22.11310	0.97902	0.86635	0.92839	0.97902	0.86544	0.92787		
23	15	21.97695	25.83587	0.97718	0.84307	0.91486	0.97718	0.84167	0.91403	19.28798	22.06509	0.97902	0.86773	0.92918	0.97902	0.86675	0.92862		
23	16	21.97695	25.75319	0.97718	0.84511	0.91605	0.97718	0.84360	0.91516	19.28798	22.01544	0.97902	0.86914	0.92999	0.97902	0.86809	0.92939		
23	17	21.97695	25.66857	0.97718	0.84719	0.91727	0.97718	0.84557	0.91632	19.28798	21.96453	0.97902	0.87059	0.93082	0.97902	0.86947	0.93018		
23	18	21.97695	25.58235	0.97718	0.84930	0.91851	0.97718	0.84757	0.91750	19.28798	21.91267	0.97902	0.87208	0.93167	0.97902	0.87088	0.93098		
23	19	21.97695	25.49361	0.97718	0.85146	0.91977	0.97718	0.84961	0.91869	19.28798	21.85907	0.97902	0.87359	0.93253	0.97902	0.87232	0.93181		
23	20	21.97695	25.40164	0.97718	0.85365	0.92105	0.97718	0.85168	0.91990	19.28798	21.80312	0.97902	0.87515	0.93342	0.97902	0.87380	0.93265		
23	21	21.97695	25.30562	0.97718	0.85589	0.92235	0.97718	0.85378	0.92112	19.28798	21.74411	0.97902	0.87675	0.93433	0.97902	0.87530	0.93351		
23	22	21.97695	25.20517	0.97718	0.85818	0.92368	0.97718	0.85590	0.92236	19.28798	21.68171	0.97902	0.87839	0.93526	0.97902	0.87684	0.93438		
23	23	21.97695	25.09967	0.97718	0.86050	0.92502	0.97718	0.85806	0.92361	19.28798	21.61537	0.97902	0.88007	0.93621	0.97902	0.87840	0.93526		
23	24	21.97695	24.98936	0.97718	0.86287	0.92639	0.97718	0.86023	0.92487	19.28798	21.54528	0.97902	0.88179	0.93718	0.97902	0.87999	0.93616		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
23	25	21.97695	24.87419	0.97718	0.86527	0.92777	0.97718	0.86243	0.92613	19.28798	21.47137	0.97902	0.88355	0.93817	0.97902	0.88160	0.93708
23	26	21.97695	24.75420	0.97718	0.86771	0.92917	0.97718	0.86465	0.92741	19.28798	21.39367	0.97902	0.88534	0.93918	0.97902	0.88324	0.93800
23	27	21.97695	24.62994	0.97718	0.87018	0.93058	0.97718	0.86688	0.92869	19.28798	21.31262	0.97902	0.88717	0.94021	0.97902	0.88490	0.93894
23	28	21.97695	24.50119	0.97718	0.87267	0.93201	0.97718	0.86913	0.92998	19.28798	21.22804	0.97902	0.88903	0.94125	0.97902	0.88658	0.93988
23	29	21.97695	24.36788	0.97718	0.87520	0.93344	0.97718	0.87139	0.93128	19.28798	21.13984	0.97902	0.89092	0.94231	0.97902	0.88829	0.94084
23	30	21.97695	24.23009	0.97718	0.87774	0.93489	0.97718	0.87367	0.93257	19.28798	21.04806	0.97902	0.89283	0.94338	0.97902	0.89001	0.94180
23	31	21.97695	24.08752	0.97718	0.88031	0.93635	0.97718	0.87595	0.93387	19.28798	20.95246	0.97902	0.89478	0.94447	0.97902	0.89175	0.94278
23	32	21.97695	23.94006	0.97718	0.88290	0.93781	0.97718	0.87825	0.93518	19.28798	20.85289	0.97902	0.89676	0.94557	0.97902	0.89351	0.94376
23	33	21.97695	23.78740	0.97718	0.88552	0.93928	0.97718	0.88056	0.93649	19.28798	20.74907	0.97902	0.89876	0.94668	0.97902	0.89529	0.94475
23	34	21.97695	23.62942	0.97718	0.88815	0.94076	0.97718	0.88288	0.93779	19.28798	20.64088	0.97902	0.90080	0.94781	0.97902	0.89709	0.94575
23	35	21.97695	23.46579	0.97718	0.89081	0.94225	0.97718	0.88520	0.93911	19.28798	20.52800	0.97902	0.90286	0.94895	0.97902	0.89891	0.94676
23	36	21.97695	23.29632	0.97718	0.89348	0.94375	0.97718	0.88754	0.94042	19.28798	20.41023	0.97902	0.90495	0.95010	0.97902	0.90074	0.94778
23	37	21.97695	23.12089	0.97718	0.89618	0.94525	0.97718	0.88988	0.94173	19.28798	20.28745	0.97902	0.90706	0.95127	0.97902	0.90259	0.94880
23	38	21.97695	22.93911	0.97718	0.89889	0.94675	0.97718	0.89223	0.94305	19.28798	20.15926	0.97902	0.90921	0.95244	0.97902	0.90446	0.94983
23	39	21.97695	22.75087	0.97718	0.90161	0.94826	0.97718	0.89459	0.94436	19.28798	20.02555	0.97902	0.91138	0.95363	0.97902	0.90634	0.95087
23	40	21.97695	22.55572	0.97718	0.90436	0.94978	0.97718	0.89696	0.94568	19.28798	19.88587	0.97902	0.91357	0.95483	0.97902	0.90824	0.95191
23	41	21.97695	22.35340	0.97718	0.90712	0.95130	0.97718	0.89933	0.94700	19.28798	19.73995	0.97902	0.91580	0.95605	0.97902	0.91016	0.95297
23	42	21.97695	22.14385	0.97718	0.90989	0.95282	0.97718	0.90171	0.94832	19.28798	19.58769	0.97902	0.91804	0.95727	0.97902	0.91209	0.95403
23	43	21.97695	21.92669	0.97718	0.91267	0.95434	0.97718	0.90410	0.94963	19.28798	19.42870	0.97902	0.92031	0.95850	0.97902	0.91404	0.95509
23	44	21.97695	21.70178	0.97718	0.91547	0.95587	0.97718	0.90649	0.95095	19.28798	19.26280	0.97902	0.92261	0.95975	0.97902	0.91601	0.95616
23	45	21.97695	21.46876	0.97718	0.91827	0.95739	0.97718	0.90889	0.95227	19.28798	19.08963	0.97902	0.92492	0.96100	0.97902	0.91798	0.95724
23	46	21.97695	21.22763	0.97718	0.92108	0.95892	0.97718	0.91129	0.95359	19.28798	18.90911	0.97902	0.92725	0.96225	0.97902	0.91998	0.95832
23	47	21.97695	20.97813	0.97718	0.92389	0.96044	0.97718	0.91370	0.95490	19.28798	18.72094	0.97902	0.92960	0.96352	0.97902	0.92198	0.95941
23	48	21.97695	20.72003	0.97718	0.92670	0.96196	0.97718	0.91611	0.95622	19.28798	18.52488	0.97902	0.93197	0.96479	0.97902	0.92399	0.96050
23	49	21.97695	20.45326	0.97718	0.92951	0.96347	0.97718	0.91852	0.95753	19.28798	18.32076	0.97902	0.93434	0.96606	0.97902	0.92602	0.96159
23	50	21.97695	20.17742	0.97718	0.93231	0.96497	0.97718	0.92093	0.95884	19.28798	18.10816	0.97902	0.93672	0.96733	0.97902	0.92805	0.96268
23	51	21.97695	19.89339	0.97718	0.93510	0.96646	0.97718	0.92333	0.96014	19.28798	17.88781	0.97902	0.93911	0.96860	0.97902	0.93009	0.96378
23	52	21.97695	19.60122	0.97718	0.93787	0.96794	0.97718	0.92573	0.96143	19.28798	17.65967	0.97902	0.94149	0.96987	0.97902	0.93213	0.96487
23	53	21.97695	19.30125	0.97718	0.94062	0.96940	0.97718	0.92812	0.96272	19.28798	17.42398	0.97902	0.94387	0.97113	0.97902	0.93417	0.96597
23	54	21.97695	18.99375	0.97718	0.94334	0.97084	0.97718	0.93050	0.96400	19.28798	17.18091	0.97902	0.94624	0.97238	0.97902	0.93622	0.96706
23	55	21.97695	18.67912	0.97718	0.94602	0.97226	0.97718	0.93287	0.96527	19.28798	16.93076	0.97902	0.94859	0.97362	0.97902	0.93826	0.96814
23	56	21.97695	18.35803	0.97718	0.94866	0.97366	0.97718	0.93522	0.96652	19.28798	16.67407	0.97902	0.95092	0.97484	0.97902	0.94029	0.96923
23	57	21.97695	18.02853	0.97718	0.95127	0.97503	0.97718	0.93755	0.96777	19.28798	16.40902	0.97902	0.95322	0.97605	0.97902	0.94232	0.97030
23	58	21.97695	17.69065	0.97718	0.95383	0.97637	0.97718	0.93986	0.96900	19.28798	16.13552	0.97902	0.95551	0.97725	0.97902	0.94434	0.97137
23	59	21.97695	17.34441	0.97718	0.95634	0.97768	0.97718	0.94215	0.97021	19.28798	15.85354	0.97902	0.95776	0.97842	0.97902	0.94634	0.97243
23	60	21.97695	16.98967	0.97718	0.95880	0.97897	0.97718	0.94441	0.97141	19.28798	15.56284	0.97902	0.95998	0.97958	0.97902	0.94833	0.97348
23	61	21.97695	16.62627	0.97718	0.96120	0.98022	0.97718	0.94665	0.97259	19.28798	15.26320	0.97902	0.96216	0.98071	0.97902	0.95030	0.97452
23	62	21.97695	16.25423	0.97718	0.96354	0.98143	0.97718	0.94884	0.97375	19.28798	14.95454	0.97902	0.96430	0.98183	0.97902	0.95225	0.97554
23	63	21.97695	15.87341	0.97718	0.96582	0.98261	0.97718	0.95101	0.97489	19.28798	14.63664	0.97902	0.96639	0.98291	0.97902	0.95417	0.97655
23	64	21.97695	15.48353	0.97718	0.96804	0.98376	0.97718	0.95313	0.97600	19.28798	14.30913	0.97902	0.96844	0.98397	0.97902	0.95607	0.97754
23	65	21.97695	15.08480	0.97718	0.97018	0.98486	0.97718	0.95522	0.97710	19.28798	13.97213	0.97902	0.97043	0.98499	0.97902	0.95794	0.97852

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
23	66	21.97695	14.67724	0.97718	0.97225	0.98593	0.97718	0.95726	0.97816	19.28798	13.62552	0.97902	0.97237	0.98599	0.97902	0.95978	0.97947
23	67	21.97695	14.26104	0.97718	0.97424	0.98695	0.97718	0.95925	0.97920	19.28798	13.26940	0.97902	0.97425	0.98696	0.97902	0.96158	0.98041
23	68	21.97695	13.83657	0.97718	0.97616	0.98793	0.97718	0.96120	0.98022	19.28798	12.90401	0.97902	0.97606	0.98789	0.97902	0.96334	0.98133
23	69	21.97695	13.40435	0.97718	0.97799	0.98887	0.97718	0.96310	0.98120	19.28798	12.52973	0.97902	0.97781	0.98878	0.97902	0.96507	0.98223
23	70	21.97695	12.96501	0.97718	0.97974	0.98977	0.97718	0.96495	0.98216	19.28798	12.14706	0.97902	0.97950	0.98964	0.97902	0.96676	0.98310
23	71	21.97695	12.51927	0.97718	0.98141	0.99062	0.97718	0.96675	0.98310	19.28798	11.75658	0.97902	0.98111	0.99046	0.97902	0.96841	0.98395
23	72	21.97695	12.06792	0.97718	0.98300	0.99143	0.97718	0.96850	0.98400	19.28798	11.35893	0.97902	0.98265	0.99125	0.97902	0.97001	0.98478
23	73	21.97695	11.61185	0.97718	0.98450	0.99219	0.97718	0.97019	0.98487	19.28798	10.95491	0.97902	0.98411	0.99199	0.97902	0.97157	0.98558
23	74	21.97695	11.15217	0.97718	0.98591	0.99290	0.97718	0.97183	0.98572	19.28798	10.54549	0.97902	0.98550	0.99270	0.97902	0.97309	0.98636
23	75	21.97695	10.68986	0.97718	0.98723	0.99358	0.97718	0.97342	0.98653	19.28798	10.13154	0.97902	0.98681	0.99336	0.97902	0.97456	0.98712
23	76	21.97695	10.22626	0.97718	0.98848	0.99420	0.97718	0.97495	0.98731	19.28798	9.71428	0.97902	0.98805	0.99399	0.97902	0.97598	0.98785
23	77	21.97695	9.76277	0.97718	0.98963	0.99479	0.97718	0.97642	0.98807	19.28798	9.29502	0.97902	0.98921	0.99457	0.97902	0.97736	0.98855
23	78	21.97695	9.30064	0.97718	0.99071	0.99533	0.97718	0.97784	0.98879	19.28798	8.87492	0.97902	0.99029	0.99512	0.97902	0.97868	0.98923
23	79	21.97695	8.84103	0.97718	0.99170	0.99583	0.97718	0.97920	0.98949	19.28798	8.45509	0.97902	0.99129	0.99563	0.97902	0.97996	0.98988
23	80	21.97695	8.38551	0.97718	0.99261	0.99629	0.97718	0.98050	0.99015	19.28798	8.03703	0.97902	0.99222	0.99609	0.97902	0.98118	0.99050
23	81	21.97695	7.93532	0.97718	0.99345	0.99671	0.97718	0.98174	0.99079	19.28798	7.62196	0.97902	0.99308	0.99653	0.97902	0.98235	0.99110
23	82	21.97695	7.49211	0.97718	0.99421	0.99710	0.97718	0.98293	0.99139	19.28798	7.21152	0.97902	0.99386	0.99692	0.97902	0.98348	0.99167
23	83	21.97695	7.05756	0.97718	0.99490	0.99745	0.97718	0.98405	0.99196	19.28798	6.80735	0.97902	0.99457	0.99728	0.97902	0.98454	0.99221
23	84	21.97695	6.63342	0.97718	0.99553	0.99776	0.97718	0.98512	0.99250	19.28798	6.41122	0.97902	0.99522	0.99761	0.97902	0.98556	0.99273
23	85	21.97695	6.22156	0.97718	0.99609	0.99804	0.97718	0.98613	0.99302	19.28798	6.02503	0.97902	0.99581	0.99790	0.97902	0.98652	0.99321
23	86	21.97695	5.82374	0.97718	0.99659	0.99829	0.97718	0.98708	0.99350	19.28798	5.65055	0.97902	0.99633	0.99816	0.97902	0.98743	0.99367
23	87	21.97695	5.44155	0.97718	0.99703	0.99851	0.97718	0.98797	0.99395	19.28798	5.28949	0.97902	0.99680	0.99840	0.97902	0.98828	0.99411
23	88	21.97695	5.07613	0.97718	0.99742	0.99871	0.97718	0.98881	0.99437	19.28798	4.94306	0.97902	0.99721	0.99860	0.97902	0.98908	0.99451
23	89	21.97695	4.72862	0.97718	0.99777	0.99888	0.97718	0.98959	0.99477	19.28798	4.61250	0.97902	0.99757	0.99879	0.97902	0.98983	0.99489
23	90	21.97695	4.40007	0.97718	0.99807	0.99903	0.97718	0.99032	0.99514	19.28798	4.29901	0.97902	0.99789	0.99895	0.97902	0.99053	0.99524
23	91	21.97695	4.09149	0.97718	0.99833	0.99916	0.97718	0.99100	0.99548	19.28798	4.00370	0.97902	0.99817	0.99909	0.97902	0.99118	0.99557
23	92	21.97695	3.80354	0.97718	0.99855	0.99928	0.97718	0.99162	0.99579	19.28798	3.72738	0.97902	0.99842	0.99921	0.97902	0.99179	0.99588
23	93	21.97695	3.53621	0.97718	0.99875	0.99937	0.97718	0.99220	0.99609	19.28798	3.47020	0.97902	0.99863	0.99931	0.97902	0.99235	0.99616
23	94	21.97695	3.28870	0.97718	0.99891	0.99946	0.97718	0.99274	0.99636	19.28798	3.23152	0.97902	0.99881	0.99940	0.97902	0.99287	0.99642
23	95	21.97695	3.05955	0.97718	0.99906	0.99953	0.97718	0.99323	0.99661	19.28798	3.01004	0.97902	0.99896	0.99948	0.97902	0.99335	0.99666
23	96	21.97695	2.84646	0.97718	0.99918	0.99959	0.97718	0.99369	0.99683	19.28798	2.80360	0.97902	0.99910	0.99955	0.97902	0.99379	0.99689
23	97	21.97695	2.65226	0.97718	0.99929	0.99964	0.97718	0.99411	0.99704	19.28798	2.61510	0.97902	0.99921	0.99961	0.97902	0.99420	0.99709
23	98	21.97695	2.47567	0.97718	0.99938	0.99969	0.97718	0.99449	0.99724	19.28798	2.44340	0.97902	0.99931	0.99966	0.97902	0.99457	0.99728
23	99	21.97695	2.31535	0.97718	0.99946	0.99973	0.97718	0.99484	0.99741	19.28798	2.28724	0.97902	0.99940	0.99970	0.97902	0.99491	0.99745
23	100	21.97695	2.16976	0.97718	0.99952	0.99976	0.97718	0.99516	0.99757	19.28798	2.14523	0.97902	0.99947	0.99973	0.97902	0.99522	0.99761
23	101	21.97695	2.03734	0.97718	0.99958	0.99979	0.97718	0.99546	0.99772	19.28798	2.01587	0.97902	0.99953	0.99977	0.97902	0.99551	0.99775
23	102	21.97695	1.91714	0.97718	0.99963	0.99981	0.97718	0.99572	0.99786	19.28798	1.89830	0.97902	0.99958	0.99979	0.97902	0.99578	0.99788
23	103	21.97695	1.80800	0.97718	0.99967	0.99983	0.97718	0.99597	0.99798	19.28798	1.79140	0.97902	0.99963	0.99982	0.97902	0.99602	0.99800
23	104	21.97695	1.70943	0.97718	0.99970	0.99985	0.97718	0.99619	0.99809	19.28798	1.69474	0.97902	0.99967	0.99983	0.97902	0.99624	0.99811
23	105	21.97695	1.62048	0.97718	0.99973	0.99987	0.97718	0.99640	0.99819	19.28798	1.60741	0.97902	0.99970	0.99985	0.97902	0.99643	0.99821
23	106	21.97695	1.54080	0.97718	0.99976	0.99988	0.97718	0.99658	0.99829	19.28798	1.52911	0.97902	0.99973	0.99987	0.97902	0.99661	0.99830

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
23	107	21.97695	1.47009	0.97718	0.99978	0.99989	0.97718	0.99673	0.99836	19.28798	1.45954	0.97902	0.99976	0.99988	0.97902	0.99677	0.99838
23	108	21.97695	1.40861	0.97718	0.99980	0.99990	0.97718	0.99687	0.99843	19.28798	1.39898	0.97902	0.99977	0.99989	0.97902	0.99690	0.99845
23	109	21.97695	1.35764	0.97718	0.99981	0.99991	0.97718	0.99697	0.99848	19.28798	1.34871	0.97902	0.99979	0.99990	0.97902	0.99700	0.99850
23	110	21.97695	1.32125	0.97718	0.99982	0.99991	0.97718	0.99704	0.99852	19.28798	1.31279	0.97902	0.99980	0.99990	0.97902	0.99707	0.99853
24	1	21.78354	26.72925	0.97577	0.81256	0.89659	0.97577	0.81201	0.89625	19.14387	22.57586	0.97772	0.84578	0.91645	0.97772	0.84538	0.91621
24	2	21.78354	26.68154	0.97577	0.81391	0.89741	0.97577	0.81333	0.89706	19.14387	22.55058	0.97772	0.84665	0.91695	0.97772	0.84623	0.91671
24	3	21.78354	26.63112	0.97577	0.81530	0.89825	0.97577	0.81470	0.89789	19.14387	22.52338	0.97772	0.84755	0.91748	0.97772	0.84712	0.91723
24	4	21.78354	26.57806	0.97577	0.81675	0.89913	0.97577	0.81611	0.89874	19.14387	22.49433	0.97772	0.84849	0.91804	0.97772	0.84804	0.91777
24	5	21.78354	26.52283	0.97577	0.81825	0.90004	0.97577	0.81756	0.89963	19.14387	22.46379	0.97772	0.84948	0.91861	0.97772	0.84899	0.91833
24	6	21.78354	26.46539	0.97577	0.81979	0.90097	0.97577	0.81907	0.90054	19.14387	22.43176	0.97772	0.85050	0.91921	0.97772	0.84998	0.91891
24	7	21.78354	26.40551	0.97577	0.82139	0.90194	0.97577	0.82062	0.90147	19.14387	22.39806	0.97772	0.85156	0.91983	0.97772	0.85101	0.91951
24	8	21.78354	26.34335	0.97577	0.82305	0.90293	0.97577	0.82221	0.90243	19.14387	22.36278	0.97772	0.85266	0.92047	0.97772	0.85207	0.92013
24	9	21.78354	26.27867	0.97577	0.82475	0.90396	0.97577	0.82386	0.90342	19.14387	22.32575	0.97772	0.85380	0.92114	0.97772	0.85317	0.92077
24	10	21.78354	26.21121	0.97577	0.82651	0.90501	0.97577	0.82555	0.90444	19.14387	22.28674	0.97772	0.85499	0.92183	0.97772	0.85431	0.92143
24	11	21.78354	26.14141	0.97577	0.82832	0.90610	0.97577	0.82729	0.90548	19.14387	22.24611	0.97772	0.85622	0.92254	0.97772	0.85549	0.92212
24	12	21.78354	26.06892	0.97577	0.83018	0.90721	0.97577	0.82907	0.90655	19.14387	22.20360	0.97772	0.85749	0.92328	0.97772	0.85671	0.92282
24	13	21.78354	25.99388	0.97577	0.83209	0.90835	0.97577	0.83090	0.90764	19.14387	22.15929	0.97772	0.85880	0.92404	0.97772	0.85796	0.92355
24	14	21.78354	25.91617	0.97577	0.83406	0.90952	0.97577	0.83277	0.90876	19.14387	22.11310	0.97772	0.86016	0.92482	0.97772	0.85925	0.92430
24	15	21.78354	25.83587	0.97577	0.83607	0.91072	0.97577	0.83468	0.90989	19.14387	22.06509	0.97772	0.86155	0.92563	0.97772	0.86058	0.92506
24	16	21.78354	25.75319	0.97577	0.83813	0.91194	0.97577	0.83664	0.91106	19.14387	22.01544	0.97772	0.86299	0.92645	0.97772	0.86194	0.92585
24	17	21.78354	25.66857	0.97577	0.84024	0.91318	0.97577	0.83864	0.91224	19.14387	21.96453	0.97772	0.86446	0.92730	0.97772	0.86334	0.92666
24	18	21.78354	25.58235	0.97577	0.84238	0.91445	0.97577	0.84068	0.91344	19.14387	21.91267	0.97772	0.86597	0.92817	0.97772	0.86478	0.92749
24	19	21.78354	25.49361	0.97577	0.84457	0.91574	0.97577	0.84275	0.91467	19.14387	21.85907	0.97772	0.86751	0.92906	0.97772	0.86625	0.92833
24	20	21.78354	25.40164	0.97577	0.84681	0.91705	0.97577	0.84486	0.91591	19.14387	21.80312	0.97772	0.86910	0.92997	0.97772	0.86775	0.92920
24	21	21.78354	25.30562	0.97577	0.84909	0.91839	0.97577	0.84700	0.91716	19.14387	21.74411	0.97772	0.87073	0.93090	0.97772	0.86929	0.93008
24	22	21.78354	25.20517	0.97577	0.85142	0.91975	0.97577	0.84918	0.91844	19.14387	21.68171	0.97772	0.87241	0.93186	0.97772	0.87086	0.93097
24	23	21.78354	25.09967	0.97577	0.85379	0.92113	0.97577	0.85138	0.91972	19.14387	21.61537	0.97772	0.87413	0.93284	0.97772	0.87246	0.93189
24	24	21.78354	24.98936	0.97577	0.85621	0.92254	0.97577	0.85361	0.92102	19.14387	21.54528	0.97772	0.87589	0.93384	0.97772	0.87409	0.93282
24	25	21.78354	24.87419	0.97577	0.85867	0.92396	0.97577	0.85586	0.92233	19.14387	21.47137	0.97772	0.87769	0.93486	0.97772	0.87575	0.93376
24	26	21.78354	24.75420	0.97577	0.86117	0.92541	0.97577	0.85814	0.92365	19.14387	21.39367	0.97772	0.87953	0.93590	0.97772	0.87743	0.93472
24	27	21.78354	24.62994	0.97577	0.86371	0.92687	0.97577	0.86043	0.92498	19.14387	21.31262	0.97772	0.88141	0.93697	0.97772	0.87914	0.93568
24	28	21.78354	24.50119	0.97577	0.86627	0.92834	0.97577	0.86275	0.92632	19.14387	21.22804	0.97772	0.88332	0.93804	0.97772	0.88087	0.93666
24	29	21.78354	24.36788	0.97577	0.86886	0.92983	0.97577	0.86508	0.92766	19.14387	21.13984	0.97772	0.88526	0.93914	0.97772	0.88263	0.93766
24	30	21.78354	24.23009	0.97577	0.87148	0.93133	0.97577	0.86742	0.92900	19.14387	21.04806	0.97772	0.88724	0.94025	0.97772	0.88441	0.93866
24	31	21.78354	24.08752	0.97577	0.87413	0.93284	0.97577	0.86978	0.93036	19.14387	20.95246	0.97772	0.88925	0.94138	0.97772	0.88620	0.93967
24	32	21.78354	23.94006	0.97577	0.87680	0.93436	0.97577	0.87215	0.93171	19.14387	20.85289	0.97772	0.89128	0.94252	0.97772	0.88802	0.94069
24	33	21.78354	23.78740	0.97577	0.87950	0.93589	0.97577	0.87453	0.93307	19.14387	20.74907	0.97772	0.89335	0.94367	0.97772	0.88986	0.94172
24	34	21.78354	23.62942	0.97577	0.88222	0.93742	0.97577	0.87692	0.93443	19.14387	20.64088	0.97772	0.89545	0.94484	0.97772	0.89172	0.94276
24	35	21.78354	23.46579	0.97577	0.88496	0.93897	0.97577	0.87933	0.93579	19.14387	20.52800	0.97772	0.89758	0.94603	0.97772	0.89359	0.94381
24	36	21.78354	23.29632	0.97577	0.88773	0.94052	0.97577	0.88174	0.93715	19.14387	20.41023	0.97772	0.89974	0.94723	0.97772	0.89549	0.94486
24	37	21.78354	23.12089	0.97577	0.89051	0.94208	0.97577	0.88416	0.93852	19.14387	20.28745	0.97772	0.90193	0.94844	0.97772	0.89740	0.94593

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
24	38	21.78354	22.93911	0.97577	0.89331	0.94365	0.97577	0.88659	0.93989	19.14387	20.15926	0.97772	0.90415	0.94966	0.97772	0.89933	0.94700
24	39	21.78354	22.75087	0.97577	0.89614	0.94522	0.97577	0.88903	0.94125	19.14387	20.02555	0.97772	0.90640	0.95090	0.97772	0.90128	0.94808
24	40	21.78354	22.55572	0.97577	0.89898	0.94680	0.97577	0.89147	0.94262	19.14387	19.88587	0.97772	0.90867	0.95215	0.97772	0.90325	0.94916
24	41	21.78354	22.35340	0.97577	0.90184	0.94839	0.97577	0.89393	0.94399	19.14387	19.73995	0.97772	0.91098	0.95342	0.97772	0.90523	0.95026
24	42	21.78354	22.14385	0.97577	0.90471	0.94997	0.97577	0.89639	0.94537	19.14387	19.58769	0.97772	0.91331	0.95469	0.97772	0.90723	0.95136
24	43	21.78354	21.92669	0.97577	0.90760	0.95156	0.97577	0.89886	0.94674	19.14387	19.42870	0.97772	0.91567	0.95598	0.97772	0.90925	0.95247
24	44	21.78354	21.70178	0.97577	0.91050	0.95316	0.97577	0.90134	0.94811	19.14387	19.26280	0.97772	0.91805	0.95727	0.97772	0.91128	0.95358
24	45	21.78354	21.46876	0.97577	0.91342	0.95475	0.97577	0.90382	0.94948	19.14387	19.08963	0.97772	0.92045	0.95858	0.97772	0.91333	0.95470
24	46	21.78354	21.22763	0.97577	0.91634	0.95634	0.97577	0.90631	0.95085	19.14387	18.90911	0.97772	0.92288	0.95989	0.97772	0.91540	0.95583
24	47	21.78354	20.97813	0.97577	0.91926	0.95793	0.97577	0.90880	0.95222	19.14387	18.72094	0.97772	0.92532	0.96121	0.97772	0.91747	0.95696
24	48	21.78354	20.72003	0.97577	0.92219	0.95952	0.97577	0.91130	0.95359	19.14387	18.52488	0.97772	0.92779	0.96254	0.97772	0.91956	0.95810
24	49	21.78354	20.45326	0.97577	0.92512	0.96111	0.97577	0.91380	0.95496	19.14387	18.32076	0.97772	0.93026	0.96387	0.97772	0.92167	0.95924
24	50	21.78354	20.17742	0.97577	0.92805	0.96268	0.97577	0.91630	0.95632	19.14387	18.10816	0.97772	0.93275	0.96520	0.97772	0.92378	0.96038
24	51	21.78354	19.89339	0.97577	0.93096	0.96425	0.97577	0.91879	0.95768	19.14387	17.88781	0.97772	0.93524	0.96654	0.97772	0.92590	0.96152
24	52	21.78354	19.60122	0.97577	0.93386	0.96580	0.97577	0.92129	0.95903	19.14387	17.65967	0.97772	0.93774	0.96787	0.97772	0.92802	0.96267
24	53	21.78354	19.30125	0.97577	0.93674	0.96733	0.97577	0.92378	0.96038	19.14387	17.42398	0.97772	0.94023	0.96919	0.97772	0.93015	0.96381
24	54	21.78354	18.99375	0.97577	0.93959	0.96885	0.97577	0.92626	0.96172	19.14387	17.18091	0.97772	0.94271	0.97051	0.97772	0.93228	0.96496
24	55	21.78354	18.67912	0.97577	0.94241	0.97035	0.97577	0.92873	0.96305	19.14387	16.93076	0.97772	0.94518	0.97182	0.97772	0.93441	0.96610
24	56	21.78354	18.35803	0.97577	0.94519	0.97182	0.97577	0.93119	0.96437	19.14387	16.67407	0.97772	0.94763	0.97311	0.97772	0.93654	0.96723
24	57	21.78354	18.02853	0.97577	0.94793	0.97327	0.97577	0.93363	0.96567	19.14387	16.40902	0.97772	0.95006	0.97439	0.97772	0.93867	0.96836
24	58	21.78354	17.69065	0.97577	0.95063	0.97469	0.97577	0.93605	0.96697	19.14387	16.13552	0.97772	0.95246	0.97565	0.97772	0.94078	0.96949
24	59	21.78354	17.34441	0.97577	0.95328	0.97608	0.97577	0.93845	0.96825	19.14387	15.85354	0.97772	0.95484	0.97690	0.97772	0.94289	0.97061
24	60	21.78354	16.98967	0.97577	0.95589	0.97745	0.97577	0.94083	0.96951	19.14387	15.56284	0.97772	0.95719	0.97813	0.97772	0.94498	0.97171
24	61	21.78354	16.62627	0.97577	0.95843	0.97878	0.97577	0.94318	0.97076	19.14387	15.26320	0.97772	0.95950	0.97933	0.97772	0.94706	0.97281
24	62	21.78354	16.25423	0.97577	0.96092	0.98007	0.97577	0.94549	0.97198	19.14387	14.95454	0.97772	0.96177	0.98051	0.97772	0.94911	0.97389
24	63	21.78354	15.87341	0.97577	0.96334	0.98133	0.97577	0.94778	0.97319	19.14387	14.63664	0.97772	0.96399	0.98167	0.97772	0.95114	0.97496
24	64	21.78354	15.48353	0.97577	0.96569	0.98255	0.97577	0.95002	0.97437	19.14387	14.30913	0.97772	0.96617	0.98279	0.97772	0.95315	0.97601
24	65	21.78354	15.08480	0.97577	0.96798	0.98373	0.97577	0.95223	0.97553	19.14387	13.97213	0.97772	0.96829	0.98389	0.97772	0.95513	0.97705
24	66	21.78354	14.67724	0.97577	0.97019	0.98487	0.97577	0.95439	0.97666	19.14387	13.62552	0.97772	0.97035	0.98495	0.97772	0.95708	0.97807
24	67	21.78354	14.26104	0.97577	0.97232	0.98596	0.97577	0.95651	0.97777	19.14387	13.26940	0.97772	0.97236	0.98599	0.97772	0.95899	0.97907
24	68	21.78354	13.83657	0.97577	0.97436	0.98702	0.97577	0.95858	0.97885	19.14387	12.90401	0.97772	0.97430	0.98698	0.97772	0.96087	0.98004
24	69	21.78354	13.40435	0.97577	0.97633	0.98802	0.97577	0.96060	0.97990	19.14387	12.52973	0.97772	0.97617	0.98794	0.97772	0.96270	0.98100
24	70	21.78354	12.96501	0.97577	0.97821	0.98898	0.97577	0.96257	0.98093	19.14387	12.14706	0.97772	0.97797	0.98886	0.97772	0.96450	0.98193
24	71	21.78354	12.51927	0.97577	0.98000	0.98990	0.97577	0.96449	0.98192	19.14387	11.75658	0.97772	0.97970	0.98975	0.97772	0.96626	0.98284
24	72	21.78354	12.06792	0.97577	0.98170	0.99077	0.97577	0.96635	0.98289	19.14387	11.35893	0.97772	0.98135	0.99059	0.97772	0.96797	0.98373
24	73	21.78354	11.61185	0.97577	0.98331	0.99159	0.97577	0.96816	0.98382	19.14387	10.95491	0.97772	0.98292	0.99139	0.97772	0.96964	0.98459
24	74	21.78354	11.15217	0.97577	0.98483	0.99236	0.97577	0.96991	0.98473	19.14387	10.54549	0.97772	0.98442	0.99215	0.97772	0.97126	0.98542
24	75	21.78354	10.68986	0.97577	0.98626	0.99308	0.97577	0.97161	0.98560	19.14387	10.13154	0.97772	0.98583	0.99286	0.97772	0.97284	0.98623
24	76	21.78354	10.22626	0.97577	0.98760	0.99376	0.97577	0.97325	0.98644	19.14387	9.71428	0.97772	0.98716	0.99354	0.97772	0.97436	0.98701
24	77	21.78354	9.76277	0.97577	0.98884	0.99439	0.97577	0.97483	0.98725	19.14387	9.29502	0.97772	0.98840	0.99417	0.97772	0.97584	0.98777
24	78	21.78354	9.30064	0.97577	0.99000	0.99498	0.97577	0.97635	0.98803	19.14387	8.87492	0.97772	0.98957	0.99476	0.97772	0.97726	0.98850

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>									<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
24	79	21.78354	8.84103	0.97577	0.99108	0.99552	0.97577	0.97781	0.98878	19.14387	8.45509	0.97772	0.99065	0.99530	0.97772	0.97863	0.98920		
24	80	21.78354	8.38551	0.97577	0.99206	0.99601	0.97577	0.97921	0.98950	19.14387	8.03703	0.97772	0.99165	0.99581	0.97772	0.97995	0.98987		
24	81	21.78354	7.93532	0.97577	0.99297	0.99647	0.97577	0.98055	0.99018	19.14387	7.62196	0.97772	0.99258	0.99627	0.97772	0.98122	0.99052		
24	82	21.78354	7.49211	0.97577	0.99379	0.99689	0.97577	0.98183	0.99083	19.14387	7.21152	0.97772	0.99342	0.99670	0.97772	0.98243	0.99114		
24	83	21.78354	7.05756	0.97577	0.99454	0.99726	0.97577	0.98305	0.99145	19.14387	6.80735	0.97772	0.99420	0.99709	0.97772	0.98358	0.99172		
24	84	21.78354	6.63342	0.97577	0.99521	0.99760	0.97577	0.98420	0.99204	19.14387	6.41122	0.97772	0.99489	0.99744	0.97772	0.98468	0.99228		
24	85	21.78354	6.22156	0.97577	0.99582	0.99790	0.97577	0.98530	0.99259	19.14387	6.02503	0.97772	0.99553	0.99776	0.97772	0.98572	0.99281		
24	86	21.78354	5.82374	0.97577	0.99636	0.99818	0.97577	0.98633	0.99312	19.14387	5.65055	0.97772	0.99609	0.99804	0.97772	0.98670	0.99331		
24	87	21.78354	5.44155	0.97577	0.99684	0.99842	0.97577	0.98730	0.99361	19.14387	5.28949	0.97772	0.99659	0.99829	0.97772	0.98763	0.99378		
24	88	21.78354	5.07613	0.97577	0.99726	0.99863	0.97577	0.98821	0.99407	19.14387	4.94306	0.97772	0.99704	0.99852	0.97772	0.98850	0.99422		
24	89	21.78354	4.72862	0.97577	0.99763	0.99881	0.97577	0.98905	0.99450	19.14387	4.61250	0.97772	0.99743	0.99871	0.97772	0.98931	0.99463		
24	90	21.78354	4.40007	0.97577	0.99795	0.99898	0.97577	0.98984	0.99490	19.14387	4.29901	0.97772	0.99778	0.99889	0.97772	0.99007	0.99501		
24	91	21.78354	4.09149	0.97577	0.99823	0.99912	0.97577	0.99058	0.99527	19.14387	4.00370	0.97772	0.99808	0.99904	0.97772	0.99078	0.99537		
24	92	21.78354	3.80354	0.97577	0.99848	0.99924	0.97577	0.99126	0.99561	19.14387	3.72738	0.97772	0.99834	0.99917	0.97772	0.99144	0.99570		
24	93	21.78354	3.53621	0.97577	0.99868	0.99934	0.97577	0.99189	0.99593	19.14387	3.47020	0.97772	0.99856	0.99928	0.97772	0.99204	0.99601		
24	94	21.78354	3.28870	0.97577	0.99886	0.99943	0.97577	0.99247	0.99622	19.14387	3.23152	0.97772	0.99875	0.99938	0.97772	0.99261	0.99629		
24	95	21.78354	3.05955	0.97577	0.99902	0.99951	0.97577	0.99300	0.99649	19.14387	3.01004	0.97772	0.99892	0.99946	0.97772	0.99312	0.99655		
24	96	21.78354	2.84646	0.97577	0.99915	0.99958	0.97577	0.99349	0.99674	19.14387	2.80360	0.97772	0.99906	0.99953	0.97772	0.99360	0.99679		
24	97	21.78354	2.65226	0.97577	0.99926	0.99963	0.97577	0.99394	0.99696	19.14387	2.61510	0.97772	0.99919	0.99959	0.97772	0.99404	0.99701		
24	98	21.78354	2.47567	0.97577	0.99936	0.99968	0.97577	0.99435	0.99717	19.14387	2.44340	0.97772	0.99929	0.99965	0.97772	0.99444	0.99721		
24	99	21.78354	2.31535	0.97577	0.99944	0.99972	0.97577	0.99473	0.99736	19.14387	2.28724	0.97772	0.99938	0.99969	0.97772	0.99481	0.99740		
24	100	21.78354	2.16976	0.97577	0.99951	0.99975	0.97577	0.99507	0.99753	19.14387	2.14523	0.97772	0.99946	0.99973	0.97772	0.99514	0.99756		
24	101	21.78354	2.03734	0.97577	0.99957	0.99978	0.97577	0.99539	0.99769	19.14387	2.01587	0.97772	0.99952	0.99976	0.97772	0.99545	0.99772		
24	102	21.78354	1.91714	0.97577	0.99962	0.99981	0.97577	0.99567	0.99783	19.14387	1.89830	0.97772	0.99958	0.99979	0.97772	0.99573	0.99786		
24	103	21.78354	1.80800	0.97577	0.99966	0.99983	0.97577	0.99594	0.99796	19.14387	1.79140	0.97772	0.99962	0.99981	0.97772	0.99598	0.99799		
24	104	21.78354	1.70943	0.97577	0.99970	0.99985	0.97577	0.99617	0.99808	19.14387	1.69474	0.97772	0.99967	0.99983	0.97772	0.99622	0.99810		
24	105	21.78354	1.62048	0.97577	0.99973	0.99987	0.97577	0.99638	0.99819	19.14387	1.60741	0.97772	0.99970	0.99985	0.97772	0.99643	0.99821		
24	106	21.78354	1.54080	0.97577	0.99976	0.99988	0.97577	0.99657	0.99828	19.14387	1.52911	0.97772	0.99973	0.99986	0.97772	0.99661	0.99830		
24	107	21.78354	1.47009	0.97577	0.99978	0.99989	0.97577	0.99674	0.99837	19.14387	1.45954	0.97772	0.99975	0.99988	0.97772	0.99677	0.99838		
24	108	21.78354	1.40861	0.97577	0.99980	0.99990	0.97577	0.99687	0.99843	19.14387	1.39898	0.97772	0.99977	0.99989	0.97772	0.99691	0.99845		
24	109	21.78354	1.35764	0.97577	0.99981	0.99991	0.97577	0.99698	0.99849	19.14387	1.34871	0.97772	0.99979	0.99989	0.97772	0.99701	0.99850		
24	110	21.78354	1.32125	0.97577	0.99982	0.99991	0.97577	0.99705	0.99852	19.14387	1.31279	0.97772	0.99980	0.99990	0.97772	0.99708	0.99854		
25	1	21.57906	26.72925	0.97397	0.80504	0.89199	0.97397	0.80448	0.89165	18.98984	22.57586	0.97602	0.83906	0.91249	0.97602	0.83865	0.91225		
25	2	21.57906	26.68154	0.97397	0.80638	0.89281	0.97397	0.80580	0.89246	18.98984	22.55058	0.97602	0.83992	0.91300	0.97602	0.83950	0.91275		
25	3	21.57906	26.63112	0.97397	0.80777	0.89366	0.97397	0.80717	0.89330	18.98984	22.52338	0.97602	0.84082	0.91353	0.97602	0.84039	0.91327		
25	4	21.57906	26.57806	0.97397	0.80921	0.89455	0.97397	0.80858	0.89416	18.98984	22.49433	0.97602	0.84177	0.91409	0.97602	0.84131	0.91382		
25	5	21.57906	26.52283	0.97397	0.81071	0.89546	0.97397	0.81003	0.89505	18.98984	22.46379	0.97602	0.84275	0.91467	0.97602	0.84227	0.91438		
25	6	21.57906	26.46539	0.97397	0.81226	0.89640	0.97397	0.81154	0.89597	18.98984	22.43176	0.97602	0.84378	0.91527	0.97602	0.84326	0.91497		
25	7	21.57906	26.40551	0.97397	0.81386	0.89738	0.97397	0.81309	0.89691	18.98984	22.39806	0.97602	0.84484	0.91590	0.97602	0.84429	0.91557		
25	8	21.57906	26.34335	0.97397	0.81551	0.89838	0.97397	0.81469	0.89788	18.98984	22.36278	0.97602	0.84595	0.91655	0.97602	0.84536	0.91620		
25	9	21.57906	26.27867	0.97397	0.81722	0.89942	0.97397	0.81634	0.89889	18.98984	22.32575	0.97602	0.84710	0.91722	0.97602	0.84647	0.91685		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
25	10	21.57906	26.21121	0.97397	0.81899	0.90049	0.97397	0.81804	0.89991	18.98984	22.28674	0.97602	0.84829	0.91792	0.97602	0.84762	0.91752
25	11	21.57906	26.14141	0.97397	0.82081	0.90158	0.97397	0.81979	0.90097	18.98984	22.24611	0.97602	0.84953	0.91864	0.97602	0.84880	0.91822
25	12	21.57906	26.06892	0.97397	0.82268	0.90271	0.97397	0.82158	0.90205	18.98984	22.20360	0.97602	0.85081	0.91939	0.97602	0.85003	0.91893
25	13	21.57906	25.99388	0.97397	0.82460	0.90387	0.97397	0.82342	0.90316	18.98984	22.15929	0.97602	0.85213	0.92016	0.97602	0.85129	0.91967
25	14	21.57906	25.91617	0.97397	0.82658	0.90506	0.97397	0.82531	0.90430	18.98984	22.11310	0.97602	0.85350	0.92096	0.97602	0.85260	0.92043
25	15	21.57906	25.83587	0.97397	0.82862	0.90628	0.97397	0.82725	0.90546	18.98984	22.06509	0.97602	0.85491	0.92178	0.97602	0.85394	0.92122
25	16	21.57906	25.75319	0.97397	0.83070	0.90752	0.97397	0.82922	0.90664	18.98984	22.01544	0.97602	0.85636	0.92262	0.97602	0.85532	0.92202
25	17	21.57906	25.66857	0.97397	0.83282	0.90879	0.97397	0.83125	0.90785	18.98984	21.96453	0.97602	0.85785	0.92349	0.97602	0.85674	0.92284
25	18	21.57906	25.58235	0.97397	0.83500	0.91008	0.97397	0.83331	0.90908	18.98984	21.91267	0.97602	0.85938	0.92438	0.97602	0.85820	0.92369
25	19	21.57906	25.49361	0.97397	0.83722	0.91140	0.97397	0.83542	0.91033	18.98984	21.85907	0.97602	0.86096	0.92528	0.97602	0.85970	0.92456
25	20	21.57906	25.40164	0.97397	0.83949	0.91274	0.97397	0.83757	0.91160	18.98984	21.80312	0.97602	0.86257	0.92622	0.97602	0.86123	0.92544
25	21	21.57906	25.30562	0.97397	0.84181	0.91411	0.97397	0.83975	0.91290	18.98984	21.74411	0.97602	0.86423	0.92717	0.97602	0.86280	0.92635
25	22	21.57906	25.20517	0.97397	0.84418	0.91551	0.97397	0.84197	0.91421	18.98984	21.68171	0.97602	0.86594	0.92815	0.97602	0.86441	0.92727
25	23	21.57906	25.09967	0.97397	0.84660	0.91693	0.97397	0.84422	0.91553	18.98984	21.61537	0.97602	0.86770	0.92916	0.97602	0.86604	0.92821
25	24	21.57906	24.98936	0.97397	0.84907	0.91838	0.97397	0.84650	0.91687	18.98984	21.54528	0.97602	0.86950	0.93019	0.97602	0.86771	0.92917
25	25	21.57906	24.87419	0.97397	0.85159	0.91984	0.97397	0.84881	0.91822	18.98984	21.47137	0.97602	0.87134	0.93125	0.97602	0.86941	0.93014
25	26	21.57906	24.75420	0.97397	0.85414	0.92134	0.97397	0.85114	0.91958	18.98984	21.39367	0.97602	0.87323	0.93233	0.97602	0.87114	0.93113
25	27	21.57906	24.62994	0.97397	0.85674	0.92284	0.97397	0.85350	0.92096	18.98984	21.31262	0.97602	0.87516	0.93342	0.97602	0.87289	0.93213
25	28	21.57906	24.50119	0.97397	0.85937	0.92437	0.97397	0.85587	0.92234	18.98984	21.22804	0.97602	0.87712	0.93454	0.97602	0.87467	0.93315
25	29	21.57906	24.36788	0.97397	0.86203	0.92590	0.97397	0.85827	0.92373	18.98984	21.13984	0.97602	0.87912	0.93567	0.97602	0.87648	0.93417
25	30	21.57906	24.23009	0.97397	0.86473	0.92746	0.97397	0.86068	0.92512	18.98984	21.04806	0.97602	0.88115	0.93682	0.97602	0.87831	0.93521
25	31	21.57906	24.08752	0.97397	0.86745	0.92902	0.97397	0.86311	0.92653	18.98984	20.95246	0.97602	0.88322	0.93799	0.97602	0.88016	0.93626
25	32	21.57906	23.94006	0.97397	0.87020	0.93060	0.97397	0.86555	0.92793	18.98984	20.85289	0.97602	0.88532	0.93917	0.97602	0.88204	0.93732
25	33	21.57906	23.78740	0.97397	0.87298	0.93218	0.97397	0.86801	0.92934	18.98984	20.74907	0.97602	0.88745	0.94037	0.97602	0.88393	0.93839
25	34	21.57906	23.62942	0.97397	0.87578	0.93378	0.97397	0.87047	0.93075	18.98984	20.64088	0.97602	0.88962	0.94159	0.97602	0.88585	0.93947
25	35	21.57906	23.46579	0.97397	0.87861	0.93539	0.97397	0.87295	0.93217	18.98984	20.52800	0.97602	0.89182	0.94282	0.97602	0.88779	0.94056
25	36	21.57906	23.29632	0.97397	0.88147	0.93700	0.97397	0.87544	0.93358	18.98984	20.41023	0.97602	0.89405	0.94406	0.97602	0.88974	0.94165
25	37	21.57906	23.12089	0.97397	0.88435	0.93862	0.97397	0.87794	0.93500	18.98984	20.28745	0.97602	0.89631	0.94532	0.97602	0.89172	0.94276
25	38	21.57906	22.93911	0.97397	0.88725	0.94025	0.97397	0.88045	0.93643	18.98984	20.15926	0.97602	0.89861	0.94660	0.97602	0.89371	0.94387
25	39	21.57906	22.75087	0.97397	0.89017	0.94189	0.97397	0.88297	0.93785	18.98984	20.02555	0.97602	0.90093	0.94789	0.97602	0.89573	0.94500
25	40	21.57906	22.55572	0.97397	0.89311	0.94354	0.97397	0.88550	0.93927	18.98984	19.88587	0.97602	0.90329	0.94919	0.97602	0.89776	0.94613
25	41	21.57906	22.35340	0.97397	0.89607	0.94519	0.97397	0.88803	0.94070	18.98984	19.73995	0.97602	0.90568	0.95050	0.97602	0.89981	0.94726
25	42	21.57906	22.14385	0.97397	0.89905	0.94684	0.97397	0.89058	0.94212	18.98984	19.58769	0.97602	0.90809	0.95183	0.97602	0.90188	0.94841
25	43	21.57906	21.92669	0.97397	0.90205	0.94850	0.97397	0.89313	0.94355	18.98984	19.42870	0.97602	0.91054	0.95317	0.97602	0.90397	0.94956
25	44	21.57906	21.70178	0.97397	0.90506	0.95016	0.97397	0.89569	0.94498	18.98984	19.26280	0.97602	0.91301	0.95453	0.97602	0.90607	0.95072
25	45	21.57906	21.46876	0.97397	0.90808	0.95183	0.97397	0.89826	0.94640	18.98984	19.08963	0.97602	0.91551	0.95589	0.97602	0.90819	0.95189
25	46	21.57906	21.22763	0.97397	0.91112	0.95349	0.97397	0.90083	0.94783	18.98984	18.90911	0.97602	0.91803	0.95726	0.97602	0.91033	0.95306
25	47	21.57906	20.97813	0.97397	0.91416	0.95516	0.97397	0.90341	0.94926	18.98984	18.72094	0.97602	0.92057	0.95864	0.97602	0.91248	0.95424
25	48	21.57906	20.72003	0.97397	0.91721	0.95682	0.97397	0.90600	0.95068	18.98984	18.52488	0.97602	0.92314	0.96003	0.97602	0.91465	0.95542
25	49	21.57906	20.45326	0.97397	0.92026	0.95848	0.97397	0.90859	0.95210	18.98984	18.32076	0.97602	0.92572	0.96143	0.97602	0.91683	0.95661
25	50	21.57906	20.17742	0.97397	0.92331	0.96013	0.97397	0.91118	0.95352	18.98984	18.10816	0.97602	0.92831	0.96282	0.97602	0.91902	0.95780

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>									<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
25	51	21.57906	19.89339	0.97397	0.92636	0.96177	0.97397	0.91377	0.95494	18.98984	17.88781	0.97602	0.93092	0.96422	0.97602	0.92122	0.95899		
25	52	21.57906	19.60122	0.97397	0.92939	0.96340	0.97397	0.91636	0.95635	18.98984	17.65967	0.97602	0.93352	0.96562	0.97602	0.92343	0.96019		
25	53	21.57906	19.30125	0.97397	0.93240	0.96502	0.97397	0.91894	0.95776	18.98984	17.42398	0.97602	0.93613	0.96701	0.97602	0.92564	0.96139		
25	54	21.57906	18.99375	0.97397	0.93539	0.96662	0.97397	0.92152	0.95916	18.98984	17.18091	0.97602	0.93873	0.96840	0.97602	0.92786	0.96258		
25	55	21.57906	18.67912	0.97397	0.93835	0.96819	0.97397	0.92410	0.96055	18.98984	16.93076	0.97602	0.94132	0.96978	0.97602	0.93009	0.96378		
25	56	21.57906	18.35803	0.97397	0.94127	0.96975	0.97397	0.92666	0.96193	18.98984	16.67407	0.97602	0.94390	0.97114	0.97602	0.93231	0.96497		
25	57	21.57906	18.02853	0.97397	0.94416	0.97128	0.97397	0.92921	0.96331	18.98984	16.40902	0.97602	0.94646	0.97249	0.97602	0.93453	0.96616		
25	58	21.57906	17.69065	0.97397	0.94701	0.97278	0.97397	0.93174	0.96467	18.98984	16.13552	0.97602	0.94899	0.97383	0.97602	0.93674	0.96734		
25	59	21.57906	17.34441	0.97397	0.94981	0.97426	0.97397	0.93426	0.96601	18.98984	15.85354	0.97602	0.95150	0.97515	0.97602	0.93895	0.96851		
25	60	21.57906	16.98967	0.97397	0.95256	0.97571	0.97397	0.93675	0.96734	18.98984	15.56284	0.97602	0.95399	0.97645	0.97602	0.94115	0.96968		
25	61	21.57906	16.62627	0.97397	0.95526	0.97712	0.97397	0.93922	0.96866	18.98984	15.26320	0.97602	0.95643	0.97773	0.97602	0.94333	0.97084		
25	62	21.57906	16.25423	0.97397	0.95790	0.97850	0.97397	0.94165	0.96995	18.98984	14.95454	0.97602	0.95884	0.97899	0.97602	0.94549	0.97198		
25	63	21.57906	15.87341	0.97397	0.96048	0.97984	0.97397	0.94406	0.97122	18.98984	14.63664	0.97602	0.96120	0.98022	0.97602	0.94763	0.97311		
25	64	21.57906	15.48353	0.97397	0.96298	0.98114	0.97397	0.94643	0.97248	18.98984	14.30913	0.97602	0.96352	0.98142	0.97602	0.94975	0.97423		
25	65	21.57906	15.08480	0.97397	0.96542	0.98240	0.97397	0.94876	0.97370	18.98984	13.97213	0.97602	0.96578	0.98259	0.97602	0.95184	0.97533		
25	66	21.57906	14.67724	0.97397	0.96777	0.98362	0.97397	0.95104	0.97491	18.98984	13.62552	0.97602	0.96798	0.98373	0.97602	0.95390	0.97641		
25	67	21.57906	14.26104	0.97397	0.97005	0.98480	0.97397	0.95329	0.97608	18.98984	13.26940	0.97602	0.97013	0.98484	0.97602	0.95593	0.97747		
25	68	21.57906	13.83657	0.97397	0.97225	0.98593	0.97397	0.95548	0.97723	18.98984	12.90401	0.97602	0.97220	0.98590	0.97602	0.95792	0.97851		
25	69	21.57906	13.40435	0.97397	0.97435	0.98701	0.97397	0.95763	0.97836	18.98984	12.52973	0.97602	0.97421	0.98694	0.97602	0.95988	0.97953		
25	70	21.57906	12.96501	0.97397	0.97637	0.98804	0.97397	0.95972	0.97945	18.98984	12.14706	0.97602	0.97614	0.98793	0.97602	0.96179	0.98052		
25	71	21.57906	12.51927	0.97397	0.97830	0.98903	0.97397	0.96176	0.98051	18.98984	11.75658	0.97602	0.97800	0.98888	0.97602	0.96366	0.98149		
25	72	21.57906	12.06792	0.97397	0.98013	0.98996	0.97397	0.96375	0.98154	18.98984	11.35893	0.97602	0.97977	0.98978	0.97602	0.96548	0.98244		
25	73	21.57906	11.61185	0.97397	0.98187	0.99085	0.97397	0.96568	0.98254	18.98984	10.95491	0.97602	0.98147	0.99065	0.97602	0.96726	0.98336		
25	74	21.57906	11.15217	0.97397	0.98351	0.99168	0.97397	0.96755	0.98351	18.98984	10.54549	0.97602	0.98307	0.99146	0.97602	0.96900	0.98425		
25	75	21.57906	10.68986	0.97397	0.98505	0.99247	0.97397	0.96936	0.98444	18.98984	10.13154	0.97602	0.98460	0.99224	0.97602	0.97068	0.98512		
25	76	21.57906	10.22626	0.97397	0.98650	0.99320	0.97397	0.97111	0.98535	18.98984	9.71428	0.97602	0.98603	0.99297	0.97602	0.97231	0.98596		
25	77	21.57906	9.76277	0.97397	0.98785	0.99389	0.97397	0.97281	0.98622	18.98984	9.29502	0.97602	0.98738	0.99365	0.97602	0.97389	0.98677		
25	78	21.57906	9.30064	0.97397	0.98910	0.99452	0.97397	0.97444	0.98705	18.98984	8.87492	0.97602	0.98864	0.99429	0.97602	0.97542	0.98756		
25	79	21.57906	8.84103	0.97397	0.99027	0.99511	0.97397	0.97601	0.98786	18.98984	8.45509	0.97602	0.98982	0.99488	0.97602	0.97690	0.98831		
25	80	21.57906	8.38551	0.97397	0.99134	0.99565	0.97397	0.97752	0.98863	18.98984	8.03703	0.97602	0.99091	0.99543	0.97602	0.97831	0.98904		
25	81	21.57906	7.93532	0.97397	0.99232	0.99615	0.97397	0.97896	0.98937	18.98984	7.62196	0.97602	0.99191	0.99594	0.97602	0.97968	0.98973		
25	82	21.57906	7.49211	0.97397	0.99322	0.99660	0.97397	0.98034	0.99007	18.98984	7.21152	0.97602	0.99283	0.99640	0.97602	0.98098	0.99040		
25	83	21.57906	7.05756	0.97397	0.99404	0.99701	0.97397	0.98165	0.99074	18.98984	6.80735	0.97602	0.99367	0.99682	0.97602	0.98223	0.99103		
25	84	21.57906	6.63342	0.97397	0.99477	0.99738	0.97397	0.98290	0.99138	18.98984	6.41122	0.97602	0.99443	0.99721	0.97602	0.98342	0.99164		
25	85	21.57906	6.22156	0.97397	0.99543	0.99771	0.97397	0.98409	0.99198	18.98984	6.02503	0.97602	0.99512	0.99755	0.97602	0.98454	0.99221		
25	86	21.57906	5.82374	0.97397	0.99602	0.99801	0.97397	0.98520	0.99255	18.98984	5.65055	0.97602	0.99574	0.99786	0.97602	0.98561	0.99275		
25	87	21.57906	5.44155	0.97397	0.99655	0.99827	0.97397	0.98626	0.99308	18.98984	5.28949	0.97602	0.99629	0.99814	0.97602	0.98662	0.99326		
25	88	21.57906	5.07613	0.97397	0.99701	0.99850	0.97397	0.98724	0.99358	18.98984	4.94306	0.97602	0.99677	0.99838	0.97602	0.98756	0.99374		
25	89	21.57906	4.72862	0.97397	0.99741	0.99871	0.97397	0.98817	0.99405	18.98984	4.61250	0.97602	0.99720	0.99860	0.97602	0.98845	0.99419		
25	90	21.57906	4.40007	0.97397	0.99777	0.99888	0.97397	0.98903	0.99448	18.98984	4.29901	0.97602	0.99758	0.99879	0.97602	0.98928	0.99461		
25	91	21.57906	4.09149	0.97397	0.99807	0.99904	0.97397	0.98983	0.99489	18.98984	4.00370	0.97602	0.99791	0.99895	0.97602	0.99005	0.99500		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>									<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
25	92	21.57906	3.80354	0.97397	0.99834	0.99917	0.97397	0.99057	0.99526	18.98984	3.72738	0.97602	0.99819	0.99909	0.97602	0.99077	0.99536		
25	93	21.57906	3.53621	0.97397	0.99857	0.99928	0.97397	0.99126	0.99561	18.98984	3.47020	0.97602	0.99844	0.99922	0.97602	0.99143	0.99570		
25	94	21.57906	3.28870	0.97397	0.99877	0.99938	0.97397	0.99189	0.99593	18.98984	3.23152	0.97602	0.99865	0.99932	0.97602	0.99204	0.99601		
25	95	21.57906	3.05955	0.97397	0.99893	0.99947	0.97397	0.99248	0.99622	18.98984	3.01004	0.97602	0.99883	0.99941	0.97602	0.99261	0.99629		
25	96	21.57906	2.84646	0.97397	0.99908	0.99954	0.97397	0.99301	0.99649	18.98984	2.80360	0.97602	0.99899	0.99949	0.97602	0.99313	0.99655		
25	97	21.57906	2.65226	0.97397	0.99920	0.99960	0.97397	0.99350	0.99674	18.98984	2.61510	0.97602	0.99912	0.99956	0.97602	0.99361	0.99679		
25	98	21.57906	2.47567	0.97397	0.99931	0.99965	0.97397	0.99395	0.99697	18.98984	2.44340	0.97602	0.99923	0.99962	0.97602	0.99405	0.99701		
25	99	21.57906	2.31535	0.97397	0.99940	0.99970	0.97397	0.99437	0.99717	18.98984	2.28724	0.97602	0.99933	0.99967	0.97602	0.99445	0.99722		
25	100	21.57906	2.16976	0.97397	0.99947	0.99974	0.97397	0.99474	0.99736	18.98984	2.14523	0.97602	0.99941	0.99971	0.97602	0.99481	0.99740		
25	101	21.57906	2.03734	0.97397	0.99954	0.99977	0.97397	0.99508	0.99754	18.98984	2.01587	0.97602	0.99949	0.99974	0.97602	0.99515	0.99757		
25	102	21.57906	1.91714	0.97397	0.99959	0.99980	0.97397	0.99540	0.99769	18.98984	1.89830	0.97602	0.99955	0.99977	0.97602	0.99546	0.99772		
25	103	21.57906	1.80800	0.97397	0.99964	0.99982	0.97397	0.99568	0.99784	18.98984	1.79140	0.97602	0.99960	0.99980	0.97602	0.99573	0.99786		
25	104	21.57906	1.70943	0.97397	0.99968	0.99984	0.97397	0.99594	0.99796	18.98984	1.69474	0.97602	0.99964	0.99982	0.97602	0.99599	0.99799		
25	105	21.57906	1.62048	0.97397	0.99971	0.99986	0.97397	0.99617	0.99808	18.98984	1.60741	0.97602	0.99968	0.99984	0.97602	0.99621	0.99810		
25	106	21.57906	1.54080	0.97397	0.99974	0.99987	0.97397	0.99637	0.99818	18.98984	1.52911	0.97602	0.99971	0.99986	0.97602	0.99641	0.99820		
25	107	21.57906	1.47009	0.97397	0.99977	0.99988	0.97397	0.99655	0.99827	18.98984	1.45954	0.97602	0.99974	0.99987	0.97602	0.99659	0.99829		
25	108	21.57906	1.40861	0.97397	0.99978	0.99989	0.97397	0.99670	0.99835	18.98984	1.39898	0.97602	0.99976	0.99988	0.97602	0.99673	0.99836		
25	109	21.57906	1.35764	0.97397	0.99980	0.99990	0.97397	0.99681	0.99840	18.98984	1.34871	0.97602	0.99978	0.99989	0.97602	0.99685	0.99842		
25	110	21.57906	1.32125	0.97397	0.99981	0.99990	0.97397	0.99689	0.99844	18.98984	1.31279	0.97602	0.99979	0.99989	0.97602	0.99692	0.99846		
26	1	21.36645	26.72925	0.97187	0.79720	0.88716	0.97187	0.79665	0.88682	18.82843	22.57586	0.97403	0.83200	0.90830	0.97403	0.83159	0.90805		
26	2	21.36645	26.68154	0.97187	0.79854	0.88798	0.97187	0.79797	0.88763	18.82843	22.55058	0.97403	0.83286	0.90881	0.97403	0.83244	0.90856		
26	3	21.36645	26.63112	0.97187	0.79992	0.88884	0.97187	0.79933	0.88847	18.82843	22.52338	0.97403	0.83376	0.90935	0.97403	0.83333	0.90909		
26	4	21.36645	26.57806	0.97187	0.80137	0.88973	0.97187	0.80073	0.88934	18.82843	22.49433	0.97403	0.83471	0.90991	0.97403	0.83425	0.90964		
26	5	21.36645	26.52283	0.97187	0.80286	0.89065	0.97187	0.80219	0.89024	18.82843	22.46379	0.97403	0.83569	0.91049	0.97403	0.83521	0.91021		
26	6	21.36645	26.46539	0.97187	0.80441	0.89160	0.97187	0.80369	0.89116	18.82843	22.43176	0.97403	0.83672	0.91110	0.97403	0.83620	0.91080		
26	7	21.36645	26.40551	0.97187	0.80601	0.89258	0.97187	0.80525	0.89212	18.82843	22.39806	0.97403	0.83779	0.91173	0.97403	0.83724	0.91141		
26	8	21.36645	26.34335	0.97187	0.80766	0.89360	0.97187	0.80685	0.89310	18.82843	22.36278	0.97403	0.83890	0.91239	0.97403	0.83831	0.91204		
26	9	21.36645	26.27867	0.97187	0.80937	0.89464	0.97187	0.80850	0.89411	18.82843	22.32575	0.97403	0.84005	0.91307	0.97403	0.83942	0.91270		
26	10	21.36645	26.21121	0.97187	0.81114	0.89572	0.97187	0.81020	0.89515	18.82843	22.28674	0.97403	0.84125	0.91378	0.97403	0.84057	0.91338		
26	11	21.36645	26.14141	0.97187	0.81296	0.89683	0.97187	0.81196	0.89622	18.82843	22.24611	0.97403	0.84249	0.91451	0.97403	0.84177	0.91409		
26	12	21.36645	26.06892	0.97187	0.81484	0.89798	0.97187	0.81376	0.89732	18.82843	22.20360	0.97403	0.84378	0.91527	0.97403	0.84300	0.91481		
26	13	21.36645	25.99388	0.97187	0.81678	0.89915	0.97187	0.81561	0.89844	18.82843	22.15929	0.97403	0.84511	0.91606	0.97403	0.84428	0.91556		
26	14	21.36645	25.91617	0.97187	0.81877	0.90036	0.97187	0.81751	0.89960	18.82843	22.11310	0.97403	0.84649	0.91687	0.97403	0.84559	0.91634		
26	15	21.36645	25.83587	0.97187	0.82082	0.90159	0.97187	0.81947	0.90078	18.82843	22.06509	0.97403	0.84792	0.91770	0.97403	0.84695	0.91713		
26	16	21.36645	25.75319	0.97187	0.82292	0.90286	0.97187	0.82146	0.90198	18.82843	22.01544	0.97403	0.84939	0.91856	0.97403	0.84835	0.91795		
26	17	21.36645	25.66857	0.97187	0.82506	0.90415	0.97187	0.82351	0.90321	18.82843	21.96453	0.97403	0.85090	0.91944	0.97403	0.84979	0.91879		
26	18	21.36645	25.58235	0.97187	0.82726	0.90546	0.97187	0.82560	0.90447	18.82843	21.91267	0.97403	0.85245	0.92035	0.97403	0.85127	0.91966		
26	19	21.36645	25.49361	0.97187	0.82951	0.90681	0.97187	0.82774	0.90575	18.82843	21.85907	0.97403	0.85404	0.92127	0.97403	0.85279	0.92055		
26	20	21.36645	25.40164	0.97187	0.83181	0.90818	0.97187	0.82992	0.90705	18.82843	21.80312	0.97403	0.85568	0.92223	0.97403	0.85435	0.92145		
26	21	21.36645	25.30562	0.97187	0.83416	0.90958	0.97187	0.83214	0.90838	18.82843	21.74411	0.97403	0.85737	0.92321	0.97403	0.85595	0.92238		
26	22	21.36645	25.20517	0.97187	0.83657	0.91101	0.97187	0.83440	0.90972	18.82843	21.68171	0.97403	0.85911	0.92421	0.97403	0.85758	0.92333		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>									<u>POST-REFORMED BENEFIT TIERS</u>								
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>			
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			
26	23	21.36645	25.09967	0.97187	0.83904	0.91247	0.97187	0.83669	0.91108	18.82843	21.61537	0.97403	0.86090	0.92525	0.97403	0.85925	0.92430		
26	24	21.36645	24.98936	0.97187	0.84155	0.91396	0.97187	0.83902	0.91246	18.82843	21.54528	0.97403	0.86274	0.92631	0.97403	0.86096	0.92529		
26	25	21.36645	24.87419	0.97187	0.84412	0.91547	0.97187	0.84138	0.91386	18.82843	21.47137	0.97403	0.86462	0.92740	0.97403	0.86270	0.92629		
26	26	21.36645	24.75420	0.97187	0.84674	0.91701	0.97187	0.84377	0.91526	18.82843	21.39367	0.97403	0.86655	0.92851	0.97403	0.86447	0.92731		
26	27	21.36645	24.62994	0.97187	0.84939	0.91856	0.97187	0.84618	0.91668	18.82843	21.31262	0.97403	0.86853	0.92964	0.97403	0.86627	0.92834		
26	28	21.36645	24.50119	0.97187	0.85208	0.92014	0.97187	0.84862	0.91811	18.82843	21.22804	0.97403	0.87054	0.93079	0.97403	0.86810	0.92939		
26	29	21.36645	24.36788	0.97187	0.85481	0.92173	0.97187	0.85108	0.91955	18.82843	21.13984	0.97403	0.87259	0.93196	0.97403	0.86995	0.93045		
26	30	21.36645	24.23009	0.97187	0.85758	0.92333	0.97187	0.85356	0.92099	18.82843	21.04806	0.97403	0.87468	0.93315	0.97403	0.87183	0.93153		
26	31	21.36645	24.08752	0.97187	0.86038	0.92495	0.97187	0.85605	0.92244	18.82843	20.95246	0.97403	0.87681	0.93436	0.97403	0.87374	0.93262		
26	32	21.36645	23.94006	0.97187	0.86321	0.92658	0.97187	0.85857	0.92390	18.82843	20.85289	0.97403	0.87897	0.93559	0.97403	0.87567	0.93372		
26	33	21.36645	23.78740	0.97187	0.86607	0.92823	0.97187	0.86110	0.92536	18.82843	20.74907	0.97403	0.88117	0.93683	0.97403	0.87763	0.93483		
26	34	21.36645	23.62942	0.97187	0.86896	0.92989	0.97187	0.86364	0.92683	18.82843	20.64088	0.97403	0.88340	0.93809	0.97403	0.87960	0.93595		
26	35	21.36645	23.46579	0.97187	0.87188	0.93155	0.97187	0.86619	0.92830	18.82843	20.52800	0.97403	0.88567	0.93937	0.97403	0.88160	0.93708		
26	36	21.36645	23.29632	0.97187	0.87482	0.93323	0.97187	0.86876	0.92977	18.82843	20.41023	0.97403	0.88798	0.94066	0.97403	0.88362	0.93821		
26	37	21.36645	23.12089	0.97187	0.87779	0.93492	0.97187	0.87134	0.93125	18.82843	20.28745	0.97403	0.89031	0.94197	0.97403	0.88566	0.93936		
26	38	21.36645	22.93911	0.97187	0.88079	0.93661	0.97187	0.87393	0.93272	18.82843	20.15926	0.97403	0.89268	0.94330	0.97403	0.88772	0.94052		
26	39	21.36645	22.75087	0.97187	0.88381	0.93832	0.97187	0.87653	0.93420	18.82843	20.02555	0.97403	0.89509	0.94464	0.97403	0.88980	0.94169		
26	40	21.36645	22.55572	0.97187	0.88685	0.94003	0.97187	0.87914	0.93568	18.82843	19.88587	0.97403	0.89753	0.94600	0.97403	0.89190	0.94286		
26	41	21.36645	22.35340	0.97187	0.88991	0.94175	0.97187	0.88176	0.93716	18.82843	19.73995	0.97403	0.90000	0.94737	0.97403	0.89402	0.94404		
26	42	21.36645	22.14385	0.97187	0.89300	0.94348	0.97187	0.88438	0.93865	18.82843	19.58769	0.97403	0.90250	0.94875	0.97403	0.89616	0.94523		
26	43	21.36645	21.92669	0.97187	0.89610	0.94521	0.97187	0.88702	0.94013	18.82843	19.42870	0.97403	0.90503	0.95015	0.97403	0.89831	0.94643		
26	44	21.36645	21.70178	0.97187	0.89923	0.94694	0.97187	0.88967	0.94161	18.82843	19.26280	0.97403	0.90760	0.95156	0.97403	0.90049	0.94764		
26	45	21.36645	21.46876	0.97187	0.90237	0.94868	0.97187	0.89232	0.94310	18.82843	19.08963	0.97403	0.91019	0.95298	0.97403	0.90268	0.94885		
26	46	21.36645	21.22763	0.97187	0.90552	0.95042	0.97187	0.89498	0.94458	18.82843	18.90911	0.97403	0.91281	0.95442	0.97403	0.90489	0.95007		
26	47	21.36645	20.97813	0.97187	0.90868	0.95216	0.97187	0.89765	0.94606	18.82843	18.72094	0.97403	0.91545	0.95586	0.97403	0.90712	0.95130		
26	48	21.36645	20.72003	0.97187	0.91186	0.95390	0.97187	0.90032	0.94755	18.82843	18.52488	0.97403	0.91812	0.95731	0.97403	0.90936	0.95253		
26	49	21.36645	20.45326	0.97187	0.91503	0.95563	0.97187	0.90300	0.94903	18.82843	18.32076	0.97403	0.92081	0.95877	0.97403	0.91162	0.95376		
26	50	21.36645	20.17742	0.97187	0.91821	0.95736	0.97187	0.90568	0.95051	18.82843	18.10816	0.97403	0.92351	0.96024	0.97403	0.91389	0.95501		
26	51	21.36645	19.89339	0.97187	0.92139	0.95909	0.97187	0.90836	0.95198	18.82843	17.88781	0.97403	0.92623	0.96170	0.97403	0.91617	0.95625		
26	52	21.36645	19.60122	0.97187	0.92455	0.96080	0.97187	0.91105	0.95345	18.82843	17.65967	0.97403	0.92896	0.96317	0.97403	0.91846	0.95750		
26	53	21.36645	19.30125	0.97187	0.92770	0.96250	0.97187	0.91373	0.95492	18.82843	17.42398	0.97403	0.93168	0.96463	0.97403	0.92076	0.95875		
26	54	21.36645	18.99375	0.97187	0.93083	0.96418	0.97187	0.91641	0.95638	18.82843	17.18091	0.97403	0.93441	0.96609	0.97403	0.92307	0.96000		
26	55	21.36645	18.67912	0.97187	0.93394	0.96584	0.97187	0.91909	0.95784	18.82843	16.93076	0.97403	0.93712	0.96754	0.97403	0.92538	0.96125		
26	56	21.36645	18.35803	0.97187	0.93701	0.96748	0.97187	0.92176	0.95929	18.82843	16.67407	0.97403	0.93983	0.96898	0.97403	0.92770	0.96249		
26	57	21.36645	18.02853	0.97187	0.94005	0.96910	0.97187	0.92441	0.96072	18.82843	16.40902	0.97403	0.94252	0.97041	0.97403	0.93002	0.96374		
26	58	21.36645	17.69065	0.97187	0.94305	0.97069	0.97187	0.92706	0.96215	18.82843	16.13552	0.97403	0.94519	0.97182	0.97403	0.93233	0.96498		
26	59	21.36645	17.34441	0.97187	0.94600	0.97225	0.97187	0.92969	0.96356	18.82843	15.85354	0.97403	0.94784	0.97322	0.97403	0.93464	0.96622		
26	60	21.36645	16.98967	0.97187	0.94891	0.97379	0.97187	0.93230	0.96496	18.82843	15.56284	0.97403	0.95046	0.97460	0.97403	0.93694	0.96744		
26	61	21.36645	16.62627	0.97187	0.95177	0.97529	0.97187	0.93488	0.96634	18.82843	15.26320	0.97403	0.95305	0.97596	0.97403	0.93923	0.96866		
26	62	21.36645	16.25423	0.97187	0.95457	0.97676	0.97187	0.93744	0.96771	18.82843	14.95454	0.97403	0.95560	0.97730	0.97403	0.94150	0.96987		
26	63	21.36645	15.87341	0.97187	0.95730	0.97819	0.97187	0.93996	0.96905	18.82843	14.63664	0.97403	0.95811	0.97861	0.97403	0.94375	0.97106		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
26	64	21.36645	15.48353	0.97187	0.95997	0.97958	0.97187	0.94246	0.97038	18.82843	14.30913	0.97403	0.96057	0.97989	0.97403	0.94598	0.97224
26	65	21.36645	15.08480	0.97187	0.96256	0.98093	0.97187	0.94491	0.97168	18.82843	13.97213	0.97403	0.96298	0.98114	0.97403	0.94819	0.97341
26	66	21.36645	14.67724	0.97187	0.96508	0.98223	0.97187	0.94733	0.97295	18.82843	13.62552	0.97403	0.96533	0.98236	0.97403	0.95037	0.97455
26	67	21.36645	14.26104	0.97187	0.96752	0.98349	0.97187	0.94970	0.97420	18.82843	13.26940	0.97403	0.96762	0.98354	0.97403	0.95251	0.97568
26	68	21.36645	13.83657	0.97187	0.96987	0.98470	0.97187	0.95202	0.97542	18.82843	12.90401	0.97403	0.96984	0.98469	0.97403	0.95462	0.97678
26	69	21.36645	13.40435	0.97187	0.97213	0.98587	0.97187	0.95430	0.97661	18.82843	12.52973	0.97403	0.97199	0.98580	0.97403	0.95669	0.97787
26	70	21.36645	12.96501	0.97187	0.97429	0.98698	0.97187	0.95652	0.97778	18.82843	12.14706	0.97403	0.97406	0.98686	0.97403	0.95872	0.97893
26	71	21.36645	12.51927	0.97187	0.97637	0.98804	0.97187	0.95869	0.97891	18.82843	11.75658	0.97403	0.97606	0.98788	0.97403	0.96071	0.97996
26	72	21.36645	12.06792	0.97187	0.97834	0.98905	0.97187	0.96080	0.98001	18.82843	11.35893	0.97403	0.97797	0.98886	0.97403	0.96265	0.98097
26	73	21.36645	11.61185	0.97187	0.98021	0.99001	0.97187	0.96285	0.98107	18.82843	10.95491	0.97403	0.97979	0.98979	0.97403	0.96455	0.98196
26	74	21.36645	11.15217	0.97187	0.98198	0.99091	0.97187	0.96485	0.98211	18.82843	10.54549	0.97403	0.98153	0.99068	0.97403	0.96640	0.98291
26	75	21.36645	10.68986	0.97187	0.98365	0.99176	0.97187	0.96678	0.98311	18.82843	10.13154	0.97403	0.98317	0.99152	0.97403	0.96819	0.98384
26	76	21.36645	10.22626	0.97187	0.98522	0.99255	0.97187	0.96865	0.98408	18.82843	9.71428	0.97403	0.98473	0.99230	0.97403	0.96994	0.98474
26	77	21.36645	9.76277	0.97187	0.98668	0.99330	0.97187	0.97046	0.98501	18.82843	9.29502	0.97403	0.98619	0.99305	0.97403	0.97163	0.98561
26	78	21.36645	9.30064	0.97187	0.98805	0.99399	0.97187	0.97221	0.98591	18.82843	8.87492	0.97403	0.98756	0.99374	0.97403	0.97326	0.98645
26	79	21.36645	8.84103	0.97187	0.98931	0.99463	0.97187	0.97389	0.98677	18.82843	8.45509	0.97403	0.98883	0.99438	0.97403	0.97485	0.98726
26	80	21.36645	8.38551	0.97187	0.99048	0.99522	0.97187	0.97551	0.98760	18.82843	8.03703	0.97403	0.99001	0.99498	0.97403	0.97637	0.98804
26	81	21.36645	7.93532	0.97187	0.99155	0.99576	0.97187	0.97706	0.98840	18.82843	7.62196	0.97403	0.99111	0.99553	0.97403	0.97783	0.98879
26	82	21.36645	7.49211	0.97187	0.99253	0.99625	0.97187	0.97854	0.98916	18.82843	7.21152	0.97403	0.99211	0.99604	0.97403	0.97924	0.98951
26	83	21.36645	7.05756	0.97187	0.99342	0.99670	0.97187	0.97996	0.98988	18.82843	6.80735	0.97403	0.99303	0.99650	0.97403	0.98058	0.99020
26	84	21.36645	6.63342	0.97187	0.99423	0.99711	0.97187	0.98131	0.99057	18.82843	6.41122	0.97403	0.99386	0.99692	0.97403	0.98186	0.99085
26	85	21.36645	6.22156	0.97187	0.99495	0.99747	0.97187	0.98259	0.99122	18.82843	6.02503	0.97403	0.99462	0.99730	0.97403	0.98308	0.99147
26	86	21.36645	5.82374	0.97187	0.99560	0.99780	0.97187	0.98380	0.99183	18.82843	5.65055	0.97403	0.99529	0.99764	0.97403	0.98424	0.99206
26	87	21.36645	5.44155	0.97187	0.99618	0.99809	0.97187	0.98494	0.99241	18.82843	5.28949	0.97403	0.99590	0.99794	0.97403	0.98533	0.99261
26	88	21.36645	5.07613	0.97187	0.99669	0.99834	0.97187	0.98601	0.99295	18.82843	4.94306	0.97403	0.99643	0.99821	0.97403	0.98636	0.99313
26	89	21.36645	4.72862	0.97187	0.99713	0.99856	0.97187	0.98701	0.99346	18.82843	4.61250	0.97403	0.99690	0.99845	0.97403	0.98732	0.99362
26	90	21.36645	4.40007	0.97187	0.99752	0.99876	0.97187	0.98795	0.99394	18.82843	4.29901	0.97403	0.99732	0.99866	0.97403	0.98822	0.99408
26	91	21.36645	4.09149	0.97187	0.99786	0.99893	0.97187	0.98882	0.99438	18.82843	4.00370	0.97403	0.99768	0.99884	0.97403	0.98906	0.99450
26	92	21.36645	3.80354	0.97187	0.99816	0.99908	0.97187	0.98963	0.99479	18.82843	3.72738	0.97403	0.99799	0.99900	0.97403	0.98984	0.99490
26	93	21.36645	3.53621	0.97187	0.99841	0.99920	0.97187	0.99038	0.99517	18.82843	3.47020	0.97403	0.99827	0.99913	0.97403	0.99057	0.99526
26	94	21.36645	3.28870	0.97187	0.99863	0.99931	0.97187	0.99108	0.99552	18.82843	3.23152	0.97403	0.99850	0.99925	0.97403	0.99124	0.99560
26	95	21.36645	3.05955	0.97187	0.99882	0.99941	0.97187	0.99172	0.99584	18.82843	3.01004	0.97403	0.99870	0.99935	0.97403	0.99186	0.99592
26	96	21.36645	2.84646	0.97187	0.99898	0.99949	0.97187	0.99230	0.99614	18.82843	2.80360	0.97403	0.99887	0.99944	0.97403	0.99244	0.99620
26	97	21.36645	2.65226	0.97187	0.99911	0.99956	0.97187	0.99284	0.99641	18.82843	2.61510	0.97403	0.99902	0.99951	0.97403	0.99296	0.99647
26	98	21.36645	2.47567	0.97187	0.99923	0.99961	0.97187	0.99334	0.99666	18.82843	2.44340	0.97403	0.99915	0.99957	0.97403	0.99344	0.99671
26	99	21.36645	2.31535	0.97187	0.99933	0.99966	0.97187	0.99379	0.99688	18.82843	2.28724	0.97403	0.99926	0.99963	0.97403	0.99388	0.99693
26	100	21.36645	2.16976	0.97187	0.99941	0.99971	0.97187	0.99420	0.99709	18.82843	2.14523	0.97403	0.99935	0.99967	0.97403	0.99428	0.99713
26	101	21.36645	2.03734	0.97187	0.99948	0.99974	0.97187	0.99458	0.99728	18.82843	2.01587	0.97403	0.99943	0.99971	0.97403	0.99465	0.99732
26	102	21.36645	1.91714	0.97187	0.99954	0.99977	0.97187	0.99492	0.99746	18.82843	1.89830	0.97403	0.99949	0.99975	0.97403	0.99499	0.99749
26	103	21.36645	1.80800	0.97187	0.99960	0.99980	0.97187	0.99524	0.99761	18.82843	1.79140	0.97403	0.99955	0.99978	0.97403	0.99530	0.99764
26	104	21.36645	1.70943	0.97187	0.99964	0.99982	0.97187	0.99552	0.99775	18.82843	1.69474	0.97403	0.99960	0.99980	0.97403	0.99557	0.99778

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
26	105	21.36645	1.62048	0.97187	0.99968	0.99984	0.97187	0.99577	0.99788	18.82843	1.60741	0.97403	0.99964	0.99982	0.97403	0.99582	0.99791
26	106	21.36645	1.54080	0.97187	0.99971	0.99986	0.97187	0.99600	0.99800	18.82843	1.52911	0.97403	0.99968	0.99984	0.97403	0.99604	0.99802
26	107	21.36645	1.47009	0.97187	0.99974	0.99987	0.97187	0.99620	0.99809	18.82843	1.45954	0.97403	0.99971	0.99985	0.97403	0.99624	0.99812
26	108	21.36645	1.40861	0.97187	0.99976	0.99988	0.97187	0.99636	0.99818	18.82843	1.39898	0.97403	0.99973	0.99987	0.97403	0.99640	0.99820
26	109	21.36645	1.35764	0.97187	0.99978	0.99989	0.97187	0.99648	0.99824	18.82843	1.34871	0.97403	0.99975	0.99988	0.97403	0.99652	0.99826
26	110	21.36645	1.32125	0.97187	0.99979	0.99989	0.97187	0.99657	0.99828	18.82843	1.31279	0.97403	0.99976	0.99988	0.97403	0.99660	0.99830
27	1	21.15030	26.72925	0.96968	0.78923	0.88220	0.96968	0.78868	0.88186	18.66360	22.57586	0.97194	0.82479	0.90398	0.97194	0.82438	0.90374
27	2	21.15030	26.68154	0.96968	0.79055	0.88303	0.96968	0.78999	0.88267	18.66360	22.55058	0.97194	0.82565	0.90450	0.97194	0.82523	0.90425
27	3	21.15030	26.63112	0.96968	0.79194	0.88389	0.96968	0.79134	0.88352	18.66360	22.52338	0.97194	0.82655	0.90504	0.97194	0.82611	0.90478
27	4	21.15030	26.57806	0.96968	0.79338	0.88478	0.96968	0.79275	0.88439	18.66360	22.49433	0.97194	0.82749	0.90561	0.97194	0.82703	0.90533
27	5	21.15030	26.52283	0.96968	0.79486	0.88571	0.96968	0.79420	0.88530	18.66360	22.46379	0.97194	0.82848	0.90619	0.97194	0.82799	0.90590
27	6	21.15030	26.46539	0.96968	0.79641	0.88667	0.96968	0.79570	0.88623	18.66360	22.43176	0.97194	0.82950	0.90681	0.97194	0.82899	0.90650
27	7	21.15030	26.40551	0.96968	0.79801	0.88766	0.96968	0.79725	0.88719	18.66360	22.39806	0.97194	0.83057	0.90745	0.97194	0.83002	0.90712
27	8	21.15030	26.34335	0.96968	0.79966	0.88868	0.96968	0.79886	0.88818	18.66360	22.36278	0.97194	0.83168	0.90811	0.97194	0.83110	0.90776
27	9	21.15030	26.27867	0.96968	0.80137	0.88973	0.96968	0.80051	0.88920	18.66360	22.32575	0.97194	0.83284	0.90880	0.97194	0.83221	0.90842
27	10	21.15030	26.21121	0.96968	0.80314	0.89082	0.96968	0.80221	0.89025	18.66360	22.28674	0.97194	0.83404	0.90951	0.97194	0.83337	0.90911
27	11	21.15030	26.14141	0.96968	0.80497	0.89195	0.96968	0.80397	0.89134	18.66360	22.24611	0.97194	0.83529	0.91025	0.97194	0.83457	0.90983
27	12	21.15030	26.06892	0.96968	0.80685	0.89310	0.96968	0.80578	0.89245	18.66360	22.20360	0.97194	0.83659	0.91102	0.97194	0.83581	0.91056
27	13	21.15030	25.99388	0.96968	0.80879	0.89429	0.96968	0.80764	0.89359	18.66360	22.15929	0.97194	0.83793	0.91182	0.97194	0.83709	0.91132
27	14	21.15030	25.91617	0.96968	0.81079	0.89551	0.96968	0.80956	0.89476	18.66360	22.11310	0.97194	0.83932	0.91264	0.97194	0.83842	0.91211
27	15	21.15030	25.83587	0.96968	0.81285	0.89677	0.96968	0.81152	0.89595	18.66360	22.06509	0.97194	0.84075	0.91349	0.97194	0.83979	0.91292
27	16	21.15030	25.75319	0.96968	0.81497	0.89805	0.96968	0.81354	0.89718	18.66360	22.01544	0.97194	0.84223	0.91436	0.97194	0.84120	0.91375
27	17	21.15030	25.66857	0.96968	0.81713	0.89936	0.96968	0.81560	0.89844	18.66360	21.96453	0.97194	0.84376	0.91526	0.97194	0.84266	0.91461
27	18	21.15030	25.58235	0.96968	0.81935	0.90070	0.96968	0.81771	0.89972	18.66360	21.91267	0.97194	0.84533	0.91618	0.97194	0.84416	0.91549
27	19	21.15030	25.49361	0.96968	0.82162	0.90207	0.96968	0.81988	0.90102	18.66360	21.85907	0.97194	0.84694	0.91713	0.97194	0.84570	0.91640
27	20	21.15030	25.40164	0.96968	0.82394	0.90347	0.96968	0.82209	0.90236	18.66360	21.80312	0.97194	0.84860	0.91810	0.97194	0.84728	0.91733
27	21	21.15030	25.30562	0.96968	0.82633	0.90491	0.96968	0.82434	0.90371	18.66360	21.74411	0.97194	0.85032	0.91910	0.97194	0.84891	0.91828
27	22	21.15030	25.20517	0.96968	0.82877	0.90637	0.96968	0.82664	0.90509	18.66360	21.68171	0.97194	0.85208	0.92014	0.97194	0.85057	0.91925
27	23	21.15030	25.09967	0.96968	0.83128	0.90787	0.96968	0.82897	0.90649	18.66360	21.61537	0.97194	0.85391	0.92120	0.97194	0.85228	0.92025
27	24	21.15030	24.98936	0.96968	0.83384	0.90939	0.96968	0.83134	0.90791	18.66360	21.54528	0.97194	0.85578	0.92229	0.97194	0.85402	0.92126
27	25	21.15030	24.87419	0.96968	0.83646	0.91095	0.96968	0.83375	0.90934	18.66360	21.47137	0.97194	0.85771	0.92340	0.97194	0.85579	0.92229
27	26	21.15030	24.75420	0.96968	0.83912	0.91253	0.96968	0.83619	0.91079	18.66360	21.39367	0.97194	0.85968	0.92455	0.97194	0.85761	0.92335
27	27	21.15030	24.62994	0.96968	0.84184	0.91413	0.96968	0.83866	0.91225	18.66360	21.31262	0.97194	0.86170	0.92571	0.97194	0.85945	0.92441
27	28	21.15030	24.50119	0.96968	0.84459	0.91575	0.96968	0.84116	0.91373	18.66360	21.22804	0.97194	0.86376	0.92690	0.97194	0.86132	0.92550
27	29	21.15030	24.36788	0.96968	0.84739	0.91739	0.96968	0.84368	0.91521	18.66360	21.13984	0.97194	0.86586	0.92811	0.97194	0.86323	0.92659
27	30	21.15030	24.23009	0.96968	0.85022	0.91905	0.96968	0.84623	0.91671	18.66360	21.04806	0.97194	0.86801	0.92934	0.97194	0.86516	0.92771
27	31	21.15030	24.08752	0.96968	0.85309	0.92072	0.96968	0.84879	0.91821	18.66360	20.95246	0.97194	0.87019	0.93059	0.97194	0.86712	0.92883
27	32	21.15030	23.94006	0.96968	0.85600	0.92241	0.96968	0.85138	0.91972	18.66360	20.85289	0.97194	0.87241	0.93186	0.97194	0.86911	0.92997
27	33	21.15030	23.78740	0.96968	0.85894	0.92412	0.96968	0.85398	0.92124	18.66360	20.74907	0.97194	0.87468	0.93315	0.97194	0.87112	0.93112
27	34	21.15030	23.62942	0.96968	0.86191	0.92584	0.96968	0.85660	0.92276	18.66360	20.64088	0.97194	0.87698	0.93446	0.97194	0.87316	0.93228
27	35	21.15030	23.46579	0.96968	0.86492	0.92757	0.96968	0.85923	0.92429	18.66360	20.52800	0.97194	0.87932	0.93578	0.97194	0.87522	0.93346

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
27	36	21.15030	23.29632	0.96968	0.86795	0.92931	0.96968	0.86188	0.92582	18.66360	20.41023	0.97194	0.88169	0.93713	0.97194	0.87730	0.93464
27	37	21.15030	23.12089	0.96968	0.87102	0.93106	0.96968	0.86454	0.92735	18.66360	20.28745	0.97194	0.88410	0.93849	0.97194	0.87940	0.93583
27	38	21.15030	22.93911	0.96968	0.87411	0.93283	0.96968	0.86721	0.92888	18.66360	20.15926	0.97194	0.88655	0.93987	0.97194	0.88153	0.93704
27	39	21.15030	22.75087	0.96968	0.87723	0.93460	0.96968	0.86989	0.93042	18.66360	20.02555	0.97194	0.88904	0.94126	0.97194	0.88368	0.93825
27	40	21.15030	22.55572	0.96968	0.88037	0.93638	0.96968	0.87258	0.93196	18.66360	19.88587	0.97194	0.89156	0.94267	0.97194	0.88584	0.93947
27	41	21.15030	22.35340	0.96968	0.88354	0.93817	0.96968	0.87528	0.93349	18.66360	19.73995	0.97194	0.89411	0.94410	0.97194	0.88803	0.94070
27	42	21.15030	22.14385	0.96968	0.88673	0.93997	0.96968	0.87799	0.93503	18.66360	19.58769	0.97194	0.89670	0.94554	0.97194	0.89024	0.94193
27	43	21.15030	21.92669	0.96968	0.88995	0.94177	0.96968	0.88072	0.93658	18.66360	19.42870	0.97194	0.89933	0.94700	0.97194	0.89247	0.94318
27	44	21.15030	21.70178	0.96968	0.89318	0.94358	0.96968	0.88345	0.93812	18.66360	19.26280	0.97194	0.90198	0.94847	0.97194	0.89471	0.94443
27	45	21.15030	21.46876	0.96968	0.89644	0.94539	0.96968	0.88619	0.93966	18.66360	19.08963	0.97194	0.90467	0.94995	0.97194	0.89698	0.94569
27	46	21.15030	21.22763	0.96968	0.89971	0.94721	0.96968	0.88893	0.94120	18.66360	18.90911	0.97194	0.90739	0.95145	0.97194	0.89926	0.94696
27	47	21.15030	20.97813	0.96968	0.90299	0.94902	0.96968	0.89169	0.94274	18.66360	18.72094	0.97194	0.91014	0.95295	0.97194	0.90157	0.94823
27	48	21.15030	20.72003	0.96968	0.90629	0.95084	0.96968	0.89445	0.94429	18.66360	18.52488	0.97194	0.91291	0.95447	0.97194	0.90388	0.94952
27	49	21.15030	20.45326	0.96968	0.90959	0.95266	0.96968	0.89722	0.94583	18.66360	18.32076	0.97194	0.91570	0.95600	0.97194	0.90622	0.95080
27	50	21.15030	20.17742	0.96968	0.91290	0.95447	0.96968	0.89999	0.94737	18.66360	18.10816	0.97194	0.91852	0.95753	0.97194	0.90857	0.95209
27	51	21.15030	19.89339	0.96968	0.91621	0.95627	0.96968	0.90277	0.94890	18.66360	17.88781	0.97194	0.92135	0.95907	0.97194	0.91093	0.95339
27	52	21.15030	19.60122	0.96968	0.91952	0.95807	0.96968	0.90555	0.95044	18.66360	17.65967	0.97194	0.92419	0.96060	0.97194	0.91331	0.95469
27	53	21.15030	19.30125	0.96968	0.92281	0.95985	0.96968	0.90833	0.95197	18.66360	17.42398	0.97194	0.92704	0.96214	0.97194	0.91570	0.95599
27	54	21.15030	18.99375	0.96968	0.92608	0.96162	0.96968	0.91112	0.95349	18.66360	17.18091	0.97194	0.92989	0.96367	0.97194	0.91809	0.95730
27	55	21.15030	18.67912	0.96968	0.92933	0.96337	0.96968	0.91389	0.95501	18.66360	16.93076	0.97194	0.93273	0.96520	0.97194	0.92050	0.95860
27	56	21.15030	18.35803	0.96968	0.93255	0.96510	0.96968	0.91667	0.95652	18.66360	16.67407	0.97194	0.93556	0.96671	0.97194	0.92291	0.95991
27	57	21.15030	18.02853	0.96968	0.93574	0.96680	0.96968	0.91943	0.95802	18.66360	16.40902	0.97194	0.93839	0.96821	0.97194	0.92532	0.96121
27	58	21.15030	17.69065	0.96968	0.93889	0.96848	0.96968	0.92219	0.95952	18.66360	16.13552	0.97194	0.94120	0.96971	0.97194	0.92773	0.96251
27	59	21.15030	17.34441	0.96968	0.94201	0.97014	0.96968	0.92493	0.96100	18.66360	15.85354	0.97194	0.94399	0.97119	0.97194	0.93015	0.96381
27	60	21.15030	16.98967	0.96968	0.94508	0.97176	0.96968	0.92765	0.96247	18.66360	15.56284	0.97194	0.94675	0.97265	0.97194	0.93255	0.96510
27	61	21.15030	16.62627	0.96968	0.94809	0.97336	0.96968	0.93036	0.96392	18.66360	15.26320	0.97194	0.94949	0.97409	0.97194	0.93495	0.96638
27	62	21.15030	16.25423	0.96968	0.95106	0.97491	0.96968	0.93304	0.96536	18.66360	14.95454	0.97194	0.95218	0.97551	0.97194	0.93733	0.96765
27	63	21.15030	15.87341	0.96968	0.95396	0.97644	0.96968	0.93569	0.96678	18.66360	14.63664	0.97194	0.95484	0.97690	0.97194	0.93969	0.96891
27	64	21.15030	15.48353	0.96968	0.95679	0.97792	0.96968	0.93831	0.96817	18.66360	14.30913	0.97194	0.95745	0.97826	0.97194	0.94204	0.97016
27	65	21.15030	15.08480	0.96968	0.95955	0.97936	0.96968	0.94089	0.96955	18.66360	13.97213	0.97194	0.96001	0.97960	0.97194	0.94436	0.97139
27	66	21.15030	14.67724	0.96968	0.96223	0.98075	0.96968	0.94344	0.97089	18.66360	13.62552	0.97194	0.96252	0.98090	0.97194	0.94666	0.97260
27	67	21.15030	14.26104	0.96968	0.96483	0.98210	0.96968	0.94594	0.97222	18.66360	13.26940	0.97194	0.96496	0.98217	0.97194	0.94892	0.97379
27	68	21.15030	13.83657	0.96968	0.96734	0.98340	0.96968	0.94839	0.97351	18.66360	12.90401	0.97194	0.96733	0.98339	0.97194	0.95115	0.97497
27	69	21.15030	13.40435	0.96968	0.96976	0.98465	0.96968	0.95080	0.97478	18.66360	12.52973	0.97194	0.96963	0.98458	0.97194	0.95335	0.97612
27	70	21.15030	12.96501	0.96968	0.97208	0.98584	0.96968	0.95315	0.97601	18.66360	12.14706	0.97194	0.97185	0.98573	0.97194	0.95550	0.97724
27	71	21.15030	12.51927	0.96968	0.97431	0.98699	0.96968	0.95545	0.97722	18.66360	11.75658	0.97194	0.97399	0.98682	0.97194	0.95761	0.97834
27	72	21.15030	12.06792	0.96968	0.97643	0.98807	0.96968	0.95769	0.97839	18.66360	11.35893	0.97194	0.97604	0.98788	0.97194	0.95967	0.97942
27	73	21.15030	11.61185	0.96968	0.97844	0.98910	0.96968	0.95987	0.97953	18.66360	10.95491	0.97194	0.97801	0.98888	0.97194	0.96169	0.98047
27	74	21.15030	11.15217	0.96968	0.98035	0.99008	0.96968	0.96200	0.98063	18.66360	10.54549	0.97194	0.97988	0.98984	0.97194	0.96365	0.98149
27	75	21.15030	10.68986	0.96968	0.98216	0.99100	0.96968	0.96405	0.98170	18.66360	10.13154	0.97194	0.98165	0.99074	0.97194	0.96557	0.98248
27	76	21.15030	10.22626	0.96968	0.98385	0.99186	0.96968	0.96605	0.98273	18.66360	9.71428	0.97194	0.98333	0.99159	0.97194	0.96743	0.98344

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
27	77	21.15030	9.76277	0.96968	0.98544	0.99266	0.96968	0.96798	0.98373	18.66360	9.29502	0.97194	0.98491	0.99240	0.97194	0.96923	0.98437
27	78	21.15030	9.30064	0.96968	0.98691	0.99341	0.96968	0.96985	0.98469	18.66360	8.87492	0.97194	0.98639	0.99315	0.97194	0.97098	0.98528
27	79	21.15030	8.84103	0.96968	0.98829	0.99411	0.96968	0.97165	0.98562	18.66360	8.45509	0.97194	0.98777	0.99385	0.97194	0.97267	0.98615
27	80	21.15030	8.38551	0.96968	0.98955	0.99475	0.96968	0.97338	0.98651	18.66360	8.03703	0.97194	0.98905	0.99450	0.97194	0.97430	0.98698
27	81	21.15030	7.93532	0.96968	0.99072	0.99534	0.96968	0.97504	0.98736	18.66360	7.62196	0.97194	0.99024	0.99510	0.97194	0.97587	0.98779
27	82	21.15030	7.49211	0.96968	0.99179	0.99588	0.96968	0.97663	0.98818	18.66360	7.21152	0.97194	0.99133	0.99565	0.97194	0.97738	0.98856
27	83	21.15030	7.05756	0.96968	0.99276	0.99637	0.96968	0.97815	0.98896	18.66360	6.80735	0.97194	0.99233	0.99615	0.97194	0.97882	0.98930
27	84	21.15030	6.63342	0.96968	0.99364	0.99681	0.96968	0.97960	0.98970	18.66360	6.41122	0.97194	0.99324	0.99661	0.97194	0.98020	0.99000
27	85	21.15030	6.22156	0.96968	0.99444	0.99721	0.96968	0.98098	0.99040	18.66360	6.02503	0.97194	0.99407	0.99703	0.97194	0.98152	0.99067
27	86	21.15030	5.82374	0.96968	0.99515	0.99757	0.96968	0.98229	0.99106	18.66360	5.65055	0.97194	0.99481	0.99740	0.97194	0.98276	0.99131
27	87	21.15030	5.44155	0.96968	0.99578	0.99788	0.96968	0.98352	0.99169	18.66360	5.28949	0.97194	0.99547	0.99773	0.97194	0.98394	0.99191
27	88	21.15030	5.07613	0.96968	0.99634	0.99816	0.96968	0.98468	0.99228	18.66360	4.94306	0.97194	0.99606	0.99802	0.97194	0.98506	0.99247
27	89	21.15030	4.72862	0.96968	0.99683	0.99841	0.96968	0.98577	0.99283	18.66360	4.61250	0.97194	0.99658	0.99829	0.97194	0.98610	0.99300
27	90	21.15030	4.40007	0.96968	0.99726	0.99863	0.96968	0.98678	0.99335	18.66360	4.29901	0.97194	0.99703	0.99851	0.97194	0.98708	0.99350
27	91	21.15030	4.09149	0.96968	0.99763	0.99881	0.96968	0.98773	0.99383	18.66360	4.00370	0.97194	0.99743	0.99871	0.97194	0.98799	0.99396
27	92	21.15030	3.80354	0.96968	0.99796	0.99898	0.96968	0.98861	0.99427	18.66360	3.72738	0.97194	0.99778	0.99889	0.97194	0.98885	0.99439
27	93	21.15030	3.53621	0.96968	0.99824	0.99912	0.96968	0.98943	0.99469	18.66360	3.47020	0.97194	0.99808	0.99904	0.97194	0.98964	0.99479
27	94	21.15030	3.28870	0.96968	0.99848	0.99924	0.96968	0.99019	0.99507	18.66360	3.23152	0.97194	0.99834	0.99917	0.97194	0.99037	0.99516
27	95	21.15030	3.05955	0.96968	0.99868	0.99934	0.96968	0.99089	0.99542	18.66360	3.01004	0.97194	0.99856	0.99928	0.97194	0.99105	0.99550
27	96	21.15030	2.84646	0.96968	0.99886	0.99943	0.96968	0.99153	0.99575	18.66360	2.80360	0.97194	0.99875	0.99938	0.97194	0.99167	0.99582
27	97	21.15030	2.65226	0.96968	0.99901	0.99951	0.96968	0.99212	0.99604	18.66360	2.61510	0.97194	0.99891	0.99946	0.97194	0.99225	0.99611
27	98	21.15030	2.47567	0.96968	0.99914	0.99957	0.96968	0.99266	0.99632	18.66360	2.44340	0.97194	0.99905	0.99953	0.97194	0.99277	0.99637
27	99	21.15030	2.31535	0.96968	0.99925	0.99963	0.96968	0.99316	0.99657	18.66360	2.28724	0.97194	0.99917	0.99959	0.97194	0.99326	0.99662
27	100	21.15030	2.16976	0.96968	0.99934	0.99967	0.96968	0.99361	0.99679	18.66360	2.14523	0.97194	0.99928	0.99964	0.97194	0.99370	0.99684
27	101	21.15030	2.03734	0.96968	0.99942	0.99971	0.96968	0.99402	0.99700	18.66360	2.01587	0.97194	0.99936	0.99968	0.97194	0.99410	0.99704
27	102	21.15030	1.91714	0.96968	0.99949	0.99975	0.96968	0.99440	0.99719	18.66360	1.89830	0.97194	0.99944	0.99972	0.97194	0.99447	0.99723
27	103	21.15030	1.80800	0.96968	0.99955	0.99978	0.96968	0.99475	0.99737	18.66360	1.79140	0.97194	0.99950	0.99975	0.97194	0.99481	0.99740
27	104	21.15030	1.70943	0.96968	0.99960	0.99980	0.96968	0.99506	0.99752	18.66360	1.69474	0.97194	0.99956	0.99978	0.97194	0.99512	0.99755
27	105	21.15030	1.62048	0.96968	0.99964	0.99982	0.96968	0.99534	0.99766	18.66360	1.60741	0.97194	0.99960	0.99980	0.97194	0.99539	0.99769
27	106	21.15030	1.54080	0.96968	0.99968	0.99984	0.96968	0.99559	0.99779	18.66360	1.52911	0.97194	0.99964	0.99982	0.97194	0.99564	0.99781
27	107	21.15030	1.47009	0.96968	0.99971	0.99985	0.96968	0.99580	0.99790	18.66360	1.45954	0.97194	0.99968	0.99984	0.97194	0.99585	0.99792
27	108	21.15030	1.40861	0.96968	0.99973	0.99987	0.96968	0.99598	0.99799	18.66360	1.39898	0.97194	0.99970	0.99985	0.97194	0.99602	0.99801
27	109	21.15030	1.35764	0.96968	0.99975	0.99988	0.96968	0.99612	0.99806	18.66360	1.34871	0.97194	0.99972	0.99986	0.97194	0.99616	0.99808
27	110	21.15030	1.32125	0.96968	0.99976	0.99988	0.96968	0.99621	0.99810	18.66360	1.31279	0.97194	0.99974	0.99987	0.97194	0.99625	0.99812
28	1	20.93097	26.72925	0.96739	0.78113	0.87712	0.96739	0.78058	0.87677	18.49566	22.57586	0.96977	0.81743	0.89955	0.96977	0.81702	0.89930
28	2	20.93097	26.68154	0.96739	0.78245	0.87795	0.96739	0.78189	0.87759	18.49566	22.55058	0.96977	0.81829	0.90007	0.96977	0.81787	0.89981
28	3	20.93097	26.63112	0.96739	0.78382	0.87881	0.96739	0.78324	0.87844	18.49566	22.52338	0.96977	0.81919	0.90061	0.96977	0.81875	0.90035
28	4	20.93097	26.57806	0.96739	0.78526	0.87971	0.96739	0.78464	0.87932	18.49566	22.49433	0.96977	0.82013	0.90118	0.96977	0.81967	0.90090
28	5	20.93097	26.52283	0.96739	0.78674	0.88064	0.96739	0.78608	0.88023	18.49566	22.46379	0.96977	0.82112	0.90177	0.96977	0.82063	0.90148
28	6	20.93097	26.46539	0.96739	0.78828	0.88161	0.96739	0.78758	0.88117	18.49566	22.43176	0.96977	0.82214	0.90239	0.96977	0.82163	0.90208
28	7	20.93097	26.40551	0.96739	0.78987	0.88260	0.96739	0.78913	0.88214	18.49566	22.39806	0.96977	0.82321	0.90303	0.96977	0.82266	0.90270

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
28	8	20.93097	26.34335	0.96739	0.79153	0.88363	0.96739	0.79073	0.88314	18.49566	22.36278	0.96977	0.82432	0.90370	0.96977	0.82374	0.90335
28	9	20.93097	26.27867	0.96739	0.79323	0.88470	0.96739	0.79238	0.88417	18.49566	22.32575	0.96977	0.82548	0.90440	0.96977	0.82486	0.90402
28	10	20.93097	26.21121	0.96739	0.79500	0.88580	0.96739	0.79409	0.88523	18.49566	22.28674	0.96977	0.82669	0.90512	0.96977	0.82602	0.90472
28	11	20.93097	26.14141	0.96739	0.79683	0.88693	0.96739	0.79585	0.88632	18.49566	22.24611	0.96977	0.82794	0.90587	0.96977	0.82722	0.90544
28	12	20.93097	26.06892	0.96739	0.79872	0.88810	0.96739	0.79766	0.88744	18.49566	22.20360	0.96977	0.82924	0.90665	0.96977	0.82846	0.90619
28	13	20.93097	25.99388	0.96739	0.80067	0.88930	0.96739	0.79953	0.88860	18.49566	22.15929	0.96977	0.83059	0.90745	0.96977	0.82976	0.90696
28	14	20.93097	25.91617	0.96739	0.80267	0.89054	0.96739	0.80145	0.88978	18.49566	22.11310	0.96977	0.83198	0.90829	0.96977	0.83109	0.90775
28	15	20.93097	25.83587	0.96739	0.80474	0.89181	0.96739	0.80343	0.89100	18.49566	22.06509	0.96977	0.83343	0.90915	0.96977	0.83247	0.90858
28	16	20.93097	25.75319	0.96739	0.80686	0.89311	0.96739	0.80545	0.89225	18.49566	22.01544	0.96977	0.83492	0.91004	0.96977	0.83389	0.90942
28	17	20.93097	25.66857	0.96739	0.80904	0.89444	0.96739	0.80754	0.89352	18.49566	21.96453	0.96977	0.83646	0.91095	0.96977	0.83536	0.91030
28	18	20.93097	25.58235	0.96739	0.81128	0.89581	0.96739	0.80967	0.89483	18.49566	21.91267	0.96977	0.83804	0.91189	0.96977	0.83688	0.91120
28	19	20.93097	25.49361	0.96739	0.81357	0.89720	0.96739	0.81185	0.89616	18.49566	21.85907	0.96977	0.83967	0.91285	0.96977	0.83844	0.91212
28	20	20.93097	25.40164	0.96739	0.81591	0.89863	0.96739	0.81409	0.89752	18.49566	21.80312	0.96977	0.84136	0.91384	0.96977	0.84005	0.91307
28	21	20.93097	25.30562	0.96739	0.81833	0.90009	0.96739	0.81637	0.89891	18.49566	21.74411	0.96977	0.84309	0.91487	0.96977	0.84170	0.91404
28	22	20.93097	25.20517	0.96739	0.82080	0.90158	0.96739	0.81870	0.90032	18.49566	21.68171	0.96977	0.84489	0.91592	0.96977	0.84339	0.91504
28	23	20.93097	25.09967	0.96739	0.82335	0.90312	0.96739	0.82108	0.90175	18.49566	21.61537	0.96977	0.84674	0.91701	0.96977	0.84512	0.91606
28	24	20.93097	24.98936	0.96739	0.82595	0.90468	0.96739	0.82349	0.90320	18.49566	21.54528	0.96977	0.84865	0.91813	0.96977	0.84690	0.91710
28	25	20.93097	24.87419	0.96739	0.82861	0.90627	0.96739	0.82595	0.90468	18.49566	21.47137	0.96977	0.85061	0.91927	0.96977	0.84871	0.91817
28	26	20.93097	24.75420	0.96739	0.83132	0.90789	0.96739	0.82844	0.90617	18.49566	21.39367	0.96977	0.85262	0.92045	0.96977	0.85056	0.91925
28	27	20.93097	24.62994	0.96739	0.83409	0.90954	0.96739	0.83096	0.90768	18.49566	21.31262	0.96977	0.85468	0.92165	0.96977	0.85245	0.92035
28	28	20.93097	24.50119	0.96739	0.83690	0.91121	0.96739	0.83351	0.90920	18.49566	21.22804	0.96977	0.85679	0.92287	0.96977	0.85437	0.92147
28	29	20.93097	24.36788	0.96739	0.83976	0.91290	0.96739	0.83610	0.91073	18.49566	21.13984	0.96977	0.85894	0.92412	0.96977	0.85632	0.92260
28	30	20.93097	24.23009	0.96739	0.84266	0.91461	0.96739	0.83871	0.91228	18.49566	21.04806	0.96977	0.86114	0.92539	0.96977	0.85830	0.92375
28	31	20.93097	24.08752	0.96739	0.84560	0.91634	0.96739	0.84134	0.91383	18.49566	20.95246	0.96977	0.86338	0.92668	0.96977	0.86032	0.92492
28	32	20.93097	23.94006	0.96739	0.84859	0.91809	0.96739	0.84400	0.91540	18.49566	20.85289	0.96977	0.86567	0.92800	0.96977	0.86236	0.92609
28	33	20.93097	23.78740	0.96739	0.85161	0.91986	0.96739	0.84667	0.91697	18.49566	20.74907	0.96977	0.86799	0.92933	0.96977	0.86443	0.92729
28	34	20.93097	23.62942	0.96739	0.85466	0.92164	0.96739	0.84937	0.91855	18.49566	20.64088	0.96977	0.87036	0.93069	0.96977	0.86653	0.92849
28	35	20.93097	23.46579	0.96739	0.85775	0.92343	0.96739	0.85208	0.92013	18.49566	20.52800	0.96977	0.87276	0.93206	0.96977	0.86865	0.92971
28	36	20.93097	23.29632	0.96739	0.86088	0.92524	0.96739	0.85480	0.92172	18.49566	20.41023	0.96977	0.87521	0.93345	0.96977	0.87079	0.93094
28	37	20.93097	23.12089	0.96739	0.86403	0.92706	0.96739	0.85754	0.92331	18.49566	20.28745	0.96977	0.87770	0.93487	0.96977	0.87296	0.93217
28	38	20.93097	22.93911	0.96739	0.86722	0.92889	0.96739	0.86029	0.92490	18.49566	20.15926	0.96977	0.88022	0.93630	0.96977	0.87516	0.93342
28	39	20.93097	22.75087	0.96739	0.87044	0.93073	0.96739	0.86306	0.92650	18.49566	20.02555	0.96977	0.88279	0.93775	0.96977	0.87737	0.93468
28	40	20.93097	22.55572	0.96739	0.87368	0.93258	0.96739	0.86583	0.92809	18.49566	19.88587	0.96977	0.88539	0.93921	0.96977	0.87961	0.93595
28	41	20.93097	22.35340	0.96739	0.87696	0.93445	0.96739	0.86862	0.92969	18.49566	19.73995	0.96977	0.88803	0.94070	0.96977	0.88187	0.93722
28	42	20.93097	22.14385	0.96739	0.88026	0.93632	0.96739	0.87142	0.93129	18.49566	19.58769	0.96977	0.89071	0.94220	0.96977	0.88414	0.93851
28	43	20.93097	21.92669	0.96739	0.88358	0.93819	0.96739	0.87423	0.93289	18.49566	19.42870	0.96977	0.89343	0.94371	0.96977	0.88644	0.93980
28	44	20.93097	21.70178	0.96739	0.88693	0.94008	0.96739	0.87705	0.93450	18.49566	19.26280	0.96977	0.89618	0.94525	0.96977	0.88876	0.94111
28	45	20.93097	21.46876	0.96739	0.89030	0.94197	0.96739	0.87987	0.93610	18.49566	19.08963	0.96977	0.89896	0.94679	0.96977	0.89110	0.94242
28	46	20.93097	21.22763	0.96739	0.89369	0.94386	0.96739	0.88271	0.93770	18.49566	18.90911	0.96977	0.90178	0.94835	0.96977	0.89346	0.94373
28	47	20.93097	20.97813	0.96739	0.89710	0.94576	0.96739	0.88555	0.93930	18.49566	18.72094	0.96977	0.90463	0.94993	0.96977	0.89584	0.94506
28	48	20.93097	20.72003	0.96739	0.90052	0.94766	0.96739	0.88841	0.94091	18.49566	18.52488	0.96977	0.90750	0.95151	0.96977	0.89824	0.94639

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
28	49	20.93097	20.45326	0.96739	0.90395	0.94955	0.96739	0.89127	0.94251	18.49566	18.32076	0.96977	0.91041	0.95310	0.96977	0.90065	0.94773
28	50	20.93097	20.17742	0.96739	0.90740	0.95145	0.96739	0.89413	0.94411	18.49566	18.10816	0.96977	0.91334	0.95471	0.96977	0.90308	0.94907
28	51	20.93097	19.89339	0.96739	0.91084	0.95334	0.96739	0.89701	0.94571	18.49566	17.88781	0.96977	0.91628	0.95631	0.96977	0.90553	0.95042
28	52	20.93097	19.60122	0.96739	0.91428	0.95522	0.96739	0.89988	0.94730	18.49566	17.65967	0.96977	0.91924	0.95792	0.96977	0.90799	0.95178
28	53	20.93097	19.30125	0.96739	0.91771	0.95709	0.96739	0.90276	0.94890	18.49566	17.42398	0.96977	0.92221	0.95953	0.96977	0.91046	0.95313
28	54	20.93097	18.99375	0.96739	0.92113	0.95895	0.96739	0.90564	0.95049	18.49566	17.18091	0.96977	0.92519	0.96114	0.96977	0.91295	0.95449
28	55	20.93097	18.67912	0.96739	0.92453	0.96078	0.96739	0.90852	0.95207	18.49566	16.93076	0.96977	0.92816	0.96274	0.96977	0.91544	0.95586
28	56	20.93097	18.35803	0.96739	0.92789	0.96260	0.96739	0.91140	0.95365	18.49566	16.67407	0.96977	0.93112	0.96433	0.96977	0.91795	0.95722
28	57	20.93097	18.02853	0.96739	0.93124	0.96440	0.96739	0.91427	0.95522	18.49566	16.40902	0.96977	0.93408	0.96592	0.96977	0.92046	0.95858
28	58	20.93097	17.69065	0.96739	0.93455	0.96617	0.96739	0.91714	0.95678	18.49566	16.13552	0.96977	0.93703	0.96749	0.96977	0.92297	0.95994
28	59	20.93097	17.34441	0.96739	0.93783	0.96792	0.96739	0.91999	0.95833	18.49566	15.85354	0.96977	0.93996	0.96905	0.96977	0.92548	0.96130
28	60	20.93097	16.98967	0.96739	0.94106	0.96963	0.96739	0.92284	0.95987	18.49566	15.56284	0.96977	0.94287	0.97060	0.96977	0.92799	0.96265
28	61	20.93097	16.62627	0.96739	0.94424	0.97132	0.96739	0.92566	0.96139	18.49566	15.26320	0.96977	0.94575	0.97212	0.96977	0.93049	0.96400
28	62	20.93097	16.25423	0.96739	0.94737	0.97297	0.96739	0.92846	0.96290	18.49566	14.95454	0.96977	0.94860	0.97362	0.96977	0.93299	0.96533
28	63	20.93097	15.87341	0.96739	0.95044	0.97459	0.96739	0.93124	0.96439	18.49566	14.63664	0.96977	0.95141	0.97510	0.96977	0.93547	0.96666
28	64	20.93097	15.48353	0.96739	0.95344	0.97616	0.96739	0.93398	0.96587	18.49566	14.30913	0.96977	0.95418	0.97655	0.96977	0.93793	0.96797
28	65	20.93097	15.08480	0.96739	0.95637	0.97770	0.96739	0.93670	0.96731	18.49566	13.97213	0.96977	0.95690	0.97797	0.96977	0.94037	0.96927
28	66	20.93097	14.67724	0.96739	0.95922	0.97919	0.96739	0.93937	0.96874	18.49566	13.62552	0.96977	0.95956	0.97936	0.96977	0.94279	0.97055
28	67	20.93097	14.26104	0.96739	0.96199	0.98063	0.96739	0.94201	0.97014	18.49566	13.26940	0.96977	0.96215	0.98071	0.96977	0.94517	0.97181
28	68	20.93097	13.83657	0.96739	0.96467	0.98202	0.96739	0.94460	0.97151	18.49566	12.90401	0.96977	0.96468	0.98202	0.96977	0.94753	0.97306
28	69	20.93097	13.40435	0.96739	0.96726	0.98336	0.96739	0.94714	0.97285	18.49566	12.52973	0.96977	0.96714	0.98330	0.96977	0.94984	0.97428
28	70	20.93097	12.96501	0.96739	0.96974	0.98464	0.96739	0.94963	0.97416	18.49566	12.14706	0.96977	0.96951	0.98452	0.96977	0.95212	0.97547
28	71	20.93097	12.51927	0.96739	0.97213	0.98587	0.96739	0.95206	0.97544	18.49566	11.75658	0.96977	0.97180	0.98570	0.96977	0.95436	0.97664
28	72	20.93097	12.06792	0.96739	0.97440	0.98704	0.96739	0.95444	0.97669	18.49566	11.35893	0.96977	0.97401	0.98683	0.96977	0.95654	0.97779
28	73	20.93097	11.61185	0.96739	0.97657	0.98815	0.96739	0.95675	0.97790	18.49566	10.95491	0.96977	0.97611	0.98791	0.96977	0.95868	0.97891
28	74	20.93097	11.15217	0.96739	0.97862	0.98920	0.96739	0.95900	0.97907	18.49566	10.54549	0.96977	0.97812	0.98894	0.96977	0.96077	0.97999
28	75	20.93097	10.68986	0.96739	0.98057	0.99019	0.96739	0.96119	0.98021	18.49566	10.13154	0.96977	0.98003	0.98992	0.96977	0.96281	0.98105
28	76	20.93097	10.22626	0.96739	0.98239	0.99112	0.96739	0.96332	0.98132	18.49566	9.71428	0.96977	0.98184	0.99084	0.96977	0.96479	0.98208
28	77	20.93097	9.76277	0.96739	0.98411	0.99199	0.96739	0.96537	0.98238	18.49566	9.29502	0.96977	0.98354	0.99170	0.96977	0.96671	0.98307
28	78	20.93097	9.30064	0.96739	0.98570	0.99280	0.96739	0.96736	0.98341	18.49566	8.87492	0.96977	0.98514	0.99252	0.96977	0.96857	0.98404
28	79	20.93097	8.84103	0.96739	0.98719	0.99355	0.96739	0.96928	0.98440	18.49566	8.45509	0.96977	0.98664	0.99327	0.96977	0.97038	0.98497
28	80	20.93097	8.38551	0.96739	0.98857	0.99425	0.96739	0.97113	0.98535	18.49566	8.03703	0.96977	0.98803	0.99398	0.96977	0.97212	0.98586
28	81	20.93097	7.93532	0.96739	0.98983	0.99489	0.96739	0.97291	0.98627	18.49566	7.62196	0.96977	0.98932	0.99463	0.96977	0.97380	0.98673
28	82	20.93097	7.49211	0.96739	0.99099	0.99548	0.96739	0.97461	0.98714	18.49566	7.21152	0.96977	0.99050	0.99523	0.96977	0.97541	0.98755
28	83	20.93097	7.05756	0.96739	0.99205	0.99601	0.96739	0.97624	0.98798	18.49566	6.80735	0.96977	0.99159	0.99578	0.96977	0.97696	0.98835
28	84	20.93097	6.63342	0.96739	0.99301	0.99649	0.96739	0.97780	0.98877	18.49566	6.41122	0.96977	0.99258	0.99628	0.96977	0.97844	0.98910
28	85	20.93097	6.22156	0.96739	0.99388	0.99693	0.96739	0.97928	0.98953	18.49566	6.02503	0.96977	0.99348	0.99673	0.96977	0.97986	0.98983
28	86	20.93097	5.82374	0.96739	0.99465	0.99732	0.96739	0.98068	0.99025	18.49566	5.65055	0.96977	0.99429	0.99714	0.96977	0.98120	0.99051
28	87	20.93097	5.44155	0.96739	0.99534	0.99767	0.96739	0.98201	0.99092	18.49566	5.28949	0.96977	0.99501	0.99750	0.96977	0.98247	0.99116
28	88	20.93097	5.07613	0.96739	0.99596	0.99797	0.96739	0.98326	0.99156	18.49566	4.94306	0.96977	0.99565	0.99782	0.96977	0.98367	0.99177
28	89	20.93097	4.72862	0.96739	0.99650	0.99825	0.96739	0.98444	0.99216	18.49566	4.61250	0.96977	0.99622	0.99811	0.96977	0.98480	0.99234

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
28	90	20.93097	4.40007	0.96739	0.99697	0.99848	0.96739	0.98554	0.99272	18.49566	4.29901	0.96977	0.99672	0.99836	0.96977	0.98586	0.99288
28	91	20.93097	4.09149	0.96739	0.99738	0.99869	0.96739	0.98656	0.99324	18.49566	4.00370	0.96977	0.99716	0.99858	0.96977	0.98685	0.99338
28	92	20.93097	3.80354	0.96739	0.99774	0.99887	0.96739	0.98752	0.99372	18.49566	3.72738	0.96977	0.99754	0.99877	0.96977	0.98777	0.99385
28	93	20.93097	3.53621	0.96739	0.99805	0.99902	0.96739	0.98841	0.99417	18.49566	3.47020	0.96977	0.99787	0.99893	0.96977	0.98863	0.99428
28	94	20.93097	3.28870	0.96739	0.99831	0.99915	0.96739	0.98923	0.99459	18.49566	3.23152	0.96977	0.99816	0.99908	0.96977	0.98943	0.99469
28	95	20.93097	3.05955	0.96739	0.99854	0.99927	0.96739	0.98999	0.99497	18.49566	3.01004	0.96977	0.99840	0.99920	0.96977	0.99017	0.99506
28	96	20.93097	2.84646	0.96739	0.99874	0.99937	0.96739	0.99070	0.99533	18.49566	2.80360	0.96977	0.99862	0.99931	0.96977	0.99085	0.99540
28	97	20.93097	2.65226	0.96739	0.99890	0.99945	0.96739	0.99134	0.99565	18.49566	2.61510	0.96977	0.99880	0.99940	0.96977	0.99148	0.99572
28	98	20.93097	2.47567	0.96739	0.99905	0.99952	0.96739	0.99193	0.99595	18.49566	2.44340	0.96977	0.99895	0.99948	0.96977	0.99205	0.99601
28	99	20.93097	2.31535	0.96739	0.99917	0.99958	0.96739	0.99247	0.99622	18.49566	2.28724	0.96977	0.99908	0.99954	0.96977	0.99258	0.99628
28	100	20.93097	2.16976	0.96739	0.99927	0.99964	0.96739	0.99297	0.99647	18.49566	2.14523	0.96977	0.99920	0.99960	0.96977	0.99306	0.99652
28	101	20.93097	2.03734	0.96739	0.99936	0.99968	0.96739	0.99342	0.99670	18.49566	2.01587	0.96977	0.99929	0.99965	0.96977	0.99351	0.99674
28	102	20.93097	1.91714	0.96739	0.99944	0.99972	0.96739	0.99383	0.99691	18.49566	1.89830	0.96977	0.99938	0.99969	0.96977	0.99391	0.99695
28	103	20.93097	1.80800	0.96739	0.99950	0.99975	0.96739	0.99421	0.99710	18.49566	1.79140	0.96977	0.99945	0.99972	0.96977	0.99428	0.99713
28	104	20.93097	1.70943	0.96739	0.99956	0.99978	0.96739	0.99455	0.99727	18.49566	1.69474	0.96977	0.99951	0.99975	0.96977	0.99462	0.99730
28	105	20.93097	1.62048	0.96739	0.99960	0.99980	0.96739	0.99486	0.99742	18.49566	1.60741	0.96977	0.99956	0.99978	0.96977	0.99492	0.99745
28	106	20.93097	1.54080	0.96739	0.99964	0.99982	0.96739	0.99513	0.99756	18.49566	1.52911	0.96977	0.99960	0.99980	0.96977	0.99519	0.99759
28	107	20.93097	1.47009	0.96739	0.99968	0.99984	0.96739	0.99537	0.99768	18.49566	1.45954	0.96977	0.99964	0.99982	0.96977	0.99542	0.99771
28	108	20.93097	1.40861	0.96739	0.99970	0.99985	0.96739	0.99557	0.99778	18.49566	1.39898	0.96977	0.99967	0.99983	0.96977	0.99562	0.99780
28	109	20.93097	1.35764	0.96739	0.99972	0.99986	0.96739	0.99572	0.99786	18.49566	1.34871	0.96977	0.99969	0.99985	0.96977	0.99577	0.99788
28	110	20.93097	1.32125	0.96739	0.99974	0.99987	0.96739	0.99582	0.99791	18.49566	1.31279	0.96977	0.99971	0.99985	0.96977	0.99587	0.99793
29	1	20.70897	26.72925	0.96504	0.77292	0.87192	0.96504	0.77238	0.87157	18.32503	22.57586	0.96752	0.80996	0.89500	0.96752	0.80955	0.89475
29	2	20.70897	26.68154	0.96504	0.77424	0.87275	0.96504	0.77368	0.87240	18.32503	22.55058	0.96752	0.81081	0.89552	0.96752	0.81039	0.89527
29	3	20.70897	26.63112	0.96504	0.77560	0.87362	0.96504	0.77502	0.87325	18.32503	22.52338	0.96752	0.81171	0.89607	0.96752	0.81127	0.89580
29	4	20.70897	26.57806	0.96504	0.77703	0.87453	0.96504	0.77641	0.87414	18.32503	22.49433	0.96752	0.81265	0.89664	0.96752	0.81219	0.89636
29	5	20.70897	26.52283	0.96504	0.77851	0.87546	0.96504	0.77786	0.87505	18.32503	22.46379	0.96752	0.81363	0.89724	0.96752	0.81314	0.89694
29	6	20.70897	26.46539	0.96504	0.78004	0.87643	0.96504	0.77935	0.87599	18.32503	22.43176	0.96752	0.81465	0.89786	0.96752	0.81414	0.89755
29	7	20.70897	26.40551	0.96504	0.78163	0.87743	0.96504	0.78089	0.87697	18.32503	22.39806	0.96752	0.81572	0.89851	0.96752	0.81517	0.89818
29	8	20.70897	26.34335	0.96504	0.78328	0.87847	0.96504	0.78249	0.87797	18.32503	22.36278	0.96752	0.81683	0.89918	0.96752	0.81625	0.89883
29	9	20.70897	26.27867	0.96504	0.78498	0.87954	0.96504	0.78414	0.87901	18.32503	22.32575	0.96752	0.81799	0.89989	0.96752	0.81737	0.89951
29	10	20.70897	26.21121	0.96504	0.78675	0.88065	0.96504	0.78585	0.88008	18.32503	22.28674	0.96752	0.81920	0.90062	0.96752	0.81853	0.90021
29	11	20.70897	26.14141	0.96504	0.78858	0.88179	0.96504	0.78761	0.88119	18.32503	22.24611	0.96752	0.82046	0.90137	0.96752	0.81974	0.90094
29	12	20.70897	26.06892	0.96504	0.79046	0.88297	0.96504	0.78942	0.88232	18.32503	22.20360	0.96752	0.82176	0.90216	0.96752	0.82099	0.90169
29	13	20.70897	25.99388	0.96504	0.79241	0.88419	0.96504	0.79129	0.88349	18.32503	22.15929	0.96752	0.82311	0.90297	0.96752	0.82228	0.90248
29	14	20.70897	25.91617	0.96504	0.79442	0.88544	0.96504	0.79322	0.88469	18.32503	22.11310	0.96752	0.82451	0.90382	0.96752	0.82362	0.90328
29	15	20.70897	25.83587	0.96504	0.79650	0.88672	0.96504	0.79520	0.88592	18.32503	22.06509	0.96752	0.82597	0.90469	0.96752	0.82501	0.90412
29	16	20.70897	25.75319	0.96504	0.79863	0.88804	0.96504	0.79724	0.88718	18.32503	22.01544	0.96752	0.82747	0.90559	0.96752	0.82645	0.90498
29	17	20.70897	25.66857	0.96504	0.80082	0.88939	0.96504	0.79934	0.88848	18.32503	21.96453	0.96752	0.82902	0.90652	0.96752	0.82793	0.90587
29	18	20.70897	25.58235	0.96504	0.80307	0.89078	0.96504	0.80149	0.88981	18.32503	21.91267	0.96752	0.83061	0.90747	0.96752	0.82946	0.90678
29	19	20.70897	25.49361	0.96504	0.80537	0.89219	0.96504	0.80369	0.89116	18.32503	21.85907	0.96752	0.83226	0.90845	0.96752	0.83104	0.90772
29	20	20.70897	25.40164	0.96504	0.80774	0.89365	0.96504	0.80595	0.89255	18.32503	21.80312	0.96752	0.83396	0.90946	0.96752	0.83266	0.90869

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
29	21	20.70897	25.30562	0.96504	0.81018	0.89514	0.96504	0.80826	0.89396	18.32503	21.74411	0.96752	0.83572	0.91051	0.96752	0.83434	0.90969
29	22	20.70897	25.20517	0.96504	0.81268	0.89666	0.96504	0.81062	0.89541	18.32503	21.68171	0.96752	0.83754	0.91159	0.96752	0.83605	0.91071
29	23	20.70897	25.09967	0.96504	0.81525	0.89823	0.96504	0.81303	0.89687	18.32503	21.61537	0.96752	0.83942	0.91270	0.96752	0.83782	0.91175
29	24	20.70897	24.98936	0.96504	0.81789	0.89983	0.96504	0.81548	0.89837	18.32503	21.54528	0.96752	0.84135	0.91384	0.96752	0.83962	0.91282
29	25	20.70897	24.87419	0.96504	0.82059	0.90146	0.96504	0.81798	0.89988	18.32503	21.47137	0.96752	0.84335	0.91502	0.96752	0.84147	0.91391
29	26	20.70897	24.75420	0.96504	0.82336	0.90312	0.96504	0.82052	0.90141	18.32503	21.39367	0.96752	0.84540	0.91622	0.96752	0.84336	0.91502
29	27	20.70897	24.62994	0.96504	0.82617	0.90481	0.96504	0.82309	0.90296	18.32503	21.31262	0.96752	0.84750	0.91746	0.96752	0.84528	0.91616
29	28	20.70897	24.50119	0.96504	0.82904	0.90653	0.96504	0.82570	0.90453	18.32503	21.22804	0.96752	0.84965	0.91872	0.96752	0.84725	0.91731
29	29	20.70897	24.36788	0.96504	0.83196	0.90827	0.96504	0.82834	0.90611	18.32503	21.13984	0.96752	0.85185	0.92000	0.96752	0.84925	0.91848
29	30	20.70897	24.23009	0.96504	0.83492	0.91004	0.96504	0.83102	0.90771	18.32503	21.04806	0.96752	0.85410	0.92131	0.96752	0.85128	0.91967
29	31	20.70897	24.08752	0.96504	0.83793	0.91182	0.96504	0.83371	0.90932	18.32503	20.95246	0.96752	0.85640	0.92264	0.96752	0.85335	0.92087
29	32	20.70897	23.94006	0.96504	0.84099	0.91363	0.96504	0.83644	0.91094	18.32503	20.85289	0.96752	0.85874	0.92400	0.96752	0.85544	0.92209
29	33	20.70897	23.78740	0.96504	0.84408	0.91545	0.96504	0.83919	0.91256	18.32503	20.74907	0.96752	0.86113	0.92538	0.96752	0.85757	0.92332
29	34	20.70897	23.62942	0.96504	0.84722	0.91729	0.96504	0.84196	0.91420	18.32503	20.64088	0.96752	0.86356	0.92678	0.96752	0.85973	0.92457
29	35	20.70897	23.46579	0.96504	0.85039	0.91915	0.96504	0.84474	0.91584	18.32503	20.52800	0.96752	0.86603	0.92821	0.96752	0.86191	0.92583
29	36	20.70897	23.29632	0.96504	0.85361	0.92102	0.96504	0.84755	0.91748	18.32503	20.41023	0.96752	0.86855	0.92965	0.96752	0.86412	0.92711
29	37	20.70897	23.12089	0.96504	0.85686	0.92291	0.96504	0.85037	0.91913	18.32503	20.28745	0.96752	0.87111	0.93112	0.96752	0.86635	0.92839
29	38	20.70897	22.93911	0.96504	0.86014	0.92481	0.96504	0.85320	0.92079	18.32503	20.15926	0.96752	0.87372	0.93260	0.96752	0.86861	0.92969
29	39	20.70897	22.75087	0.96504	0.86345	0.92672	0.96504	0.85605	0.92245	18.32503	20.02555	0.96752	0.87636	0.93411	0.96752	0.87090	0.93099
29	40	20.70897	22.55572	0.96504	0.86680	0.92865	0.96504	0.85892	0.92410	18.32503	19.88587	0.96752	0.87905	0.93563	0.96752	0.87320	0.93231
29	41	20.70897	22.35340	0.96504	0.87018	0.93059	0.96504	0.86179	0.92577	18.32503	19.73995	0.96752	0.88177	0.93717	0.96752	0.87553	0.93364
29	42	20.70897	22.14385	0.96504	0.87359	0.93253	0.96504	0.86468	0.92743	18.32503	19.58769	0.96752	0.88454	0.93873	0.96752	0.87788	0.93497
29	43	20.70897	21.92669	0.96504	0.87703	0.93449	0.96504	0.86757	0.92909	18.32503	19.42870	0.96752	0.88735	0.94031	0.96752	0.88026	0.93632
29	44	20.70897	21.70178	0.96504	0.88049	0.93645	0.96504	0.87048	0.93075	18.32503	19.26280	0.96752	0.89019	0.94191	0.96752	0.88265	0.93767
29	45	20.70897	21.46876	0.96504	0.88398	0.93842	0.96504	0.87339	0.93242	18.32503	19.08963	0.96752	0.89307	0.94352	0.96752	0.88507	0.93903
29	46	20.70897	21.22763	0.96504	0.88749	0.94039	0.96504	0.87632	0.93408	18.32503	18.90911	0.96752	0.89599	0.94514	0.96752	0.88750	0.94040
29	47	20.70897	20.97813	0.96504	0.89102	0.94237	0.96504	0.87926	0.93575	18.32503	18.72094	0.96752	0.89894	0.94678	0.96752	0.88996	0.94178
29	48	20.70897	20.72003	0.96504	0.89457	0.94435	0.96504	0.88220	0.93741	18.32503	18.52488	0.96752	0.90193	0.94843	0.96752	0.89243	0.94316
29	49	20.70897	20.45326	0.96504	0.89813	0.94633	0.96504	0.88515	0.93908	18.32503	18.32076	0.96752	0.90494	0.95010	0.96752	0.89493	0.94455
29	50	20.70897	20.17742	0.96504	0.90170	0.94831	0.96504	0.88811	0.94074	18.32503	18.10816	0.96752	0.90798	0.95177	0.96752	0.89744	0.94595
29	51	20.70897	19.89339	0.96504	0.90528	0.95029	0.96504	0.89108	0.94240	18.32503	17.88781	0.96752	0.91104	0.95345	0.96752	0.89997	0.94735
29	52	20.70897	19.60122	0.96504	0.90886	0.95225	0.96504	0.89406	0.94406	18.32503	17.65967	0.96752	0.91412	0.95513	0.96752	0.90251	0.94876
29	53	20.70897	19.30125	0.96504	0.91244	0.95421	0.96504	0.89703	0.94572	18.32503	17.42398	0.96752	0.91721	0.95682	0.96752	0.90507	0.95017
29	54	20.70897	18.99375	0.96504	0.91600	0.95616	0.96504	0.90001	0.94738	18.32503	17.18091	0.96752	0.92031	0.95850	0.96752	0.90765	0.95159
29	55	20.70897	18.67912	0.96504	0.91954	0.95809	0.96504	0.90300	0.94903	18.32503	16.93076	0.96752	0.92342	0.96018	0.96752	0.91023	0.95301
29	56	20.70897	18.35803	0.96504	0.92306	0.95999	0.96504	0.90598	0.95067	18.32503	16.67407	0.96752	0.92651	0.96185	0.96752	0.91283	0.95443
29	57	20.70897	18.02853	0.96504	0.92656	0.96188	0.96504	0.90896	0.95231	18.32503	16.40902	0.96752	0.92961	0.96352	0.96752	0.91544	0.95585
29	58	20.70897	17.69065	0.96504	0.93003	0.96375	0.96504	0.91194	0.95394	18.32503	16.13552	0.96752	0.93270	0.96518	0.96752	0.91805	0.95727
29	59	20.70897	17.34441	0.96504	0.93347	0.96559	0.96504	0.91490	0.95556	18.32503	15.85354	0.96752	0.93577	0.96682	0.96752	0.92066	0.95869
29	60	20.70897	16.98967	0.96504	0.93687	0.96741	0.96504	0.91786	0.95717	18.32503	15.56284	0.96752	0.93883	0.96845	0.96752	0.92328	0.96011
29	61	20.70897	16.62627	0.96504	0.94022	0.96919	0.96504	0.92081	0.95877	18.32503	15.26320	0.96752	0.94186	0.97006	0.96752	0.92589	0.96152

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
29	62	20.70897	16.25423	0.96504	0.94352	0.97094	0.96504	0.92373	0.96035	18.32503	14.95454	0.96752	0.94486	0.97165	0.96752	0.92850	0.96292
29	63	20.70897	15.87341	0.96504	0.94676	0.97265	0.96504	0.92663	0.96192	18.32503	14.63664	0.96752	0.94783	0.97322	0.96752	0.93109	0.96432
29	64	20.70897	15.48353	0.96504	0.94993	0.97432	0.96504	0.92951	0.96347	18.32503	14.30913	0.96752	0.95076	0.97476	0.96752	0.93367	0.96570
29	65	20.70897	15.08480	0.96504	0.95304	0.97595	0.96504	0.93235	0.96499	18.32503	13.97213	0.96752	0.95363	0.97627	0.96752	0.93623	0.96707
29	66	20.70897	14.67724	0.96504	0.95607	0.97754	0.96504	0.93516	0.96649	18.32503	13.62552	0.96752	0.95645	0.97774	0.96752	0.93877	0.96842
29	67	20.70897	14.26104	0.96504	0.95901	0.97908	0.96504	0.93793	0.96797	18.32503	13.26940	0.96752	0.95921	0.97918	0.96752	0.94128	0.96975
29	68	20.70897	13.83657	0.96504	0.96186	0.98056	0.96504	0.94066	0.96942	18.32503	12.90401	0.96752	0.96191	0.98058	0.96752	0.94376	0.97107
29	69	20.70897	13.40435	0.96504	0.96462	0.98199	0.96504	0.94333	0.97084	18.32503	12.52973	0.96752	0.96452	0.98194	0.96752	0.94620	0.97236
29	70	20.70897	12.96501	0.96504	0.96728	0.98337	0.96504	0.94596	0.97223	18.32503	12.14706	0.96752	0.96706	0.98325	0.96752	0.94861	0.97363
29	71	20.70897	12.51927	0.96504	0.96982	0.98468	0.96504	0.94853	0.97359	18.32503	11.75658	0.96752	0.96950	0.98452	0.96752	0.95097	0.97487
29	72	20.70897	12.06792	0.96504	0.97226	0.98594	0.96504	0.95105	0.97491	18.32503	11.35893	0.96752	0.97186	0.98573	0.96752	0.95329	0.97608
29	73	20.70897	11.61185	0.96504	0.97459	0.98713	0.96504	0.95350	0.97620	18.32503	10.95491	0.96752	0.97412	0.98689	0.96752	0.95555	0.97727
29	74	20.70897	11.15217	0.96504	0.97680	0.98826	0.96504	0.95589	0.97745	18.32503	10.54549	0.96752	0.97627	0.98799	0.96752	0.95777	0.97843
29	75	20.70897	10.68986	0.96504	0.97888	0.98933	0.96504	0.95821	0.97866	18.32503	10.13154	0.96752	0.97832	0.98904	0.96752	0.95993	0.97955
29	76	20.70897	10.22626	0.96504	0.98085	0.99033	0.96504	0.96047	0.97983	18.32503	9.71428	0.96752	0.98027	0.99004	0.96752	0.96203	0.98065
29	77	20.70897	9.76277	0.96504	0.98270	0.99127	0.96504	0.96265	0.98097	18.32503	9.29502	0.96752	0.98210	0.99097	0.96752	0.96408	0.98171
29	78	20.70897	9.30064	0.96504	0.98442	0.99215	0.96504	0.96477	0.98207	18.32503	8.87492	0.96752	0.98383	0.99185	0.96752	0.96606	0.98274
29	79	20.70897	8.84103	0.96504	0.98603	0.99297	0.96504	0.96681	0.98313	18.32503	8.45509	0.96752	0.98544	0.99267	0.96752	0.96798	0.98373
29	80	20.70897	8.38551	0.96504	0.98752	0.99372	0.96504	0.96878	0.98414	18.32503	8.03703	0.96752	0.98695	0.99343	0.96752	0.96984	0.98469
29	81	20.70897	7.93532	0.96504	0.98889	0.99441	0.96504	0.97068	0.98512	18.32503	7.62196	0.96752	0.98834	0.99414	0.96752	0.97163	0.98561
29	82	20.70897	7.49211	0.96504	0.99015	0.99505	0.96504	0.97250	0.98606	18.32503	7.21152	0.96752	0.98962	0.99479	0.96752	0.97336	0.98650
29	83	20.70897	7.05756	0.96504	0.99130	0.99563	0.96504	0.97424	0.98695	18.32503	6.80735	0.96752	0.99080	0.99538	0.96752	0.97501	0.98735
29	84	20.70897	6.63342	0.96504	0.99234	0.99616	0.96504	0.97591	0.98781	18.32503	6.41122	0.96752	0.99188	0.99592	0.96752	0.97660	0.98816
29	85	20.70897	6.22156	0.96504	0.99328	0.99663	0.96504	0.97749	0.98862	18.32503	6.02503	0.96752	0.99286	0.99641	0.96752	0.97811	0.98894
29	86	20.70897	5.82374	0.96504	0.99413	0.99706	0.96504	0.97900	0.98939	18.32503	5.65055	0.96752	0.99373	0.99686	0.96752	0.97955	0.98967
29	87	20.70897	5.44155	0.96504	0.99488	0.99743	0.96504	0.98043	0.99012	18.32503	5.28949	0.96752	0.99452	0.99725	0.96752	0.98092	0.99037
29	88	20.70897	5.07613	0.96504	0.99555	0.99777	0.96504	0.98177	0.99080	18.32503	4.94306	0.96752	0.99522	0.99761	0.96752	0.98221	0.99103
29	89	20.70897	4.72862	0.96504	0.99614	0.99807	0.96504	0.98304	0.99145	18.32503	4.61250	0.96752	0.99585	0.99792	0.96752	0.98343	0.99164
29	90	20.70897	4.40007	0.96504	0.99666	0.99833	0.96504	0.98422	0.99205	18.32503	4.29901	0.96752	0.99639	0.99819	0.96752	0.98457	0.99223
29	91	20.70897	4.09149	0.96504	0.99711	0.99855	0.96504	0.98533	0.99261	18.32503	4.00370	0.96752	0.99687	0.99843	0.96752	0.98564	0.99277
29	92	20.70897	3.80354	0.96504	0.99750	0.99875	0.96504	0.98637	0.99314	18.32503	3.72738	0.96752	0.99729	0.99864	0.96752	0.98664	0.99327
29	93	20.70897	3.53621	0.96504	0.99784	0.99892	0.96504	0.98733	0.99362	18.32503	3.47020	0.96752	0.99765	0.99882	0.96752	0.98757	0.99375
29	94	20.70897	3.28870	0.96504	0.99813	0.99907	0.96504	0.98822	0.99407	18.32503	3.23152	0.96752	0.99796	0.99898	0.96752	0.98843	0.99418
29	95	20.70897	3.05955	0.96504	0.99838	0.99919	0.96504	0.98905	0.99449	18.32503	3.01004	0.96752	0.99824	0.99912	0.96752	0.98924	0.99459
29	96	20.70897	2.84646	0.96504	0.99860	0.99930	0.96504	0.98981	0.99488	18.32503	2.80360	0.96752	0.99847	0.99923	0.96752	0.98998	0.99496
29	97	20.70897	2.65226	0.96504	0.99879	0.99939	0.96504	0.99051	0.99523	18.32503	2.61510	0.96752	0.99867	0.99933	0.96752	0.99066	0.99531
29	98	20.70897	2.47567	0.96504	0.99894	0.99947	0.96504	0.99115	0.99556	18.32503	2.44340	0.96752	0.99884	0.99942	0.96752	0.99129	0.99562
29	99	20.70897	2.31535	0.96504	0.99908	0.99954	0.96504	0.99174	0.99585	18.32503	2.28724	0.96752	0.99899	0.99949	0.96752	0.99186	0.99591
29	100	20.70897	2.16976	0.96504	0.99919	0.99960	0.96504	0.99228	0.99613	18.32503	2.14523	0.96752	0.99911	0.99955	0.96752	0.99239	0.99618
29	101	20.70897	2.03734	0.96504	0.99929	0.99964	0.96504	0.99278	0.99638	18.32503	2.01587	0.96752	0.99922	0.99961	0.96752	0.99287	0.99642
29	102	20.70897	1.91714	0.96504	0.99937	0.99969	0.96504	0.99323	0.99660	18.32503	1.89830	0.96752	0.99931	0.99965	0.96752	0.99331	0.99665

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
29	103	20.70897	1.80800	0.96504	0.99945	0.99972	0.96504	0.99364	0.99681	18.32503	1.79140	0.96752	0.99939	0.99969	0.96752	0.99372	0.99685
29	104	20.70897	1.70943	0.96504	0.99951	0.99975	0.96504	0.99402	0.99700	18.32503	1.69474	0.96752	0.99945	0.99973	0.96752	0.99409	0.99703
29	105	20.70897	1.62048	0.96504	0.99956	0.99978	0.96504	0.99435	0.99717	18.32503	1.60741	0.96752	0.99951	0.99976	0.96752	0.99442	0.99720
29	106	20.70897	1.54080	0.96504	0.99960	0.99980	0.96504	0.99465	0.99732	18.32503	1.52911	0.96752	0.99956	0.99978	0.96752	0.99471	0.99735
29	107	20.70897	1.47009	0.96504	0.99964	0.99982	0.96504	0.99491	0.99745	18.32503	1.45954	0.96752	0.99960	0.99980	0.96752	0.99497	0.99748
29	108	20.70897	1.40861	0.96504	0.99967	0.99983	0.96504	0.99513	0.99756	18.32503	1.39898	0.96752	0.99963	0.99982	0.96752	0.99518	0.99758
29	109	20.70897	1.35764	0.96504	0.99969	0.99985	0.96504	0.99529	0.99764	18.32503	1.34871	0.96752	0.99966	0.99983	0.96752	0.99534	0.99767
29	110	20.70897	1.32125	0.96504	0.99971	0.99985	0.96504	0.99541	0.99770	18.32503	1.31279	0.96752	0.99967	0.99984	0.96752	0.99545	0.99772
30	1	20.48450	26.72925	0.96262	0.76462	0.86661	0.96262	0.76408	0.86626	18.15186	22.57586	0.96521	0.80236	0.89035	0.96521	0.80195	0.89009
30	2	20.48450	26.68154	0.96262	0.76592	0.86745	0.96262	0.76537	0.86709	18.15186	22.55058	0.96521	0.80322	0.89087	0.96521	0.80279	0.89061
30	3	20.48450	26.63112	0.96262	0.76729	0.86832	0.96262	0.76671	0.86795	18.15186	22.52338	0.96521	0.80411	0.89142	0.96521	0.80367	0.89115
30	4	20.48450	26.57806	0.96262	0.76870	0.86923	0.96262	0.76809	0.86884	18.15186	22.49433	0.96521	0.80505	0.89200	0.96521	0.80459	0.89171
30	5	20.48450	26.52283	0.96262	0.77017	0.87017	0.96262	0.76953	0.86976	18.15186	22.46379	0.96521	0.80603	0.89260	0.96521	0.80554	0.89230
30	6	20.48450	26.46539	0.96262	0.77170	0.87114	0.96262	0.77102	0.87070	18.15186	22.43176	0.96521	0.80705	0.89322	0.96521	0.80653	0.89291
30	7	20.48450	26.40551	0.96262	0.77328	0.87215	0.96262	0.77255	0.87169	18.15186	22.39806	0.96521	0.80811	0.89388	0.96521	0.80757	0.89354
30	8	20.48450	26.34335	0.96262	0.77492	0.87319	0.96262	0.77415	0.87270	18.15186	22.36278	0.96521	0.80923	0.89455	0.96521	0.80864	0.89420
30	9	20.48450	26.27867	0.96262	0.77662	0.87427	0.96262	0.77579	0.87374	18.15186	22.32575	0.96521	0.81038	0.89526	0.96521	0.80976	0.89488
30	10	20.48450	26.21121	0.96262	0.77839	0.87539	0.96262	0.77750	0.87482	18.15186	22.28674	0.96521	0.81159	0.89600	0.96521	0.81092	0.89559
30	11	20.48450	26.14141	0.96262	0.78021	0.87654	0.96262	0.77925	0.87593	18.15186	22.24611	0.96521	0.81285	0.89676	0.96521	0.81213	0.89633
30	12	20.48450	26.06892	0.96262	0.78210	0.87773	0.96262	0.78107	0.87708	18.15186	22.20360	0.96521	0.81415	0.89756	0.96521	0.81338	0.89709
30	13	20.48450	25.99388	0.96262	0.78405	0.87895	0.96262	0.78294	0.87826	18.15186	22.15929	0.96521	0.81551	0.89838	0.96521	0.81468	0.89788
30	14	20.48450	25.91617	0.96262	0.78606	0.88022	0.96262	0.78487	0.87947	18.15186	22.11310	0.96521	0.81692	0.89923	0.96521	0.81603	0.89870
30	15	20.48450	25.83587	0.96262	0.78814	0.88152	0.96262	0.78686	0.88072	18.15186	22.06509	0.96521	0.81837	0.90012	0.96521	0.81743	0.89954
30	16	20.48450	25.75319	0.96262	0.79027	0.88285	0.96262	0.78891	0.88200	18.15186	22.01544	0.96521	0.81988	0.90103	0.96521	0.81887	0.90042
30	17	20.48450	25.66857	0.96262	0.79247	0.88422	0.96262	0.79101	0.88331	18.15186	21.96453	0.96521	0.82144	0.90197	0.96521	0.82036	0.90132
30	18	20.48450	25.58235	0.96262	0.79473	0.88562	0.96262	0.79318	0.88466	18.15186	21.91267	0.96521	0.82305	0.90294	0.96521	0.82190	0.90225
30	19	20.48450	25.49361	0.96262	0.79705	0.88706	0.96262	0.79540	0.88604	18.15186	21.85907	0.96521	0.82471	0.90393	0.96521	0.82350	0.90321
30	20	20.48450	25.40164	0.96262	0.79943	0.88854	0.96262	0.79768	0.88745	18.15186	21.80312	0.96521	0.82642	0.90496	0.96521	0.82514	0.90419
30	21	20.48450	25.30562	0.96262	0.80189	0.89005	0.96262	0.80001	0.88890	18.15186	21.74411	0.96521	0.82820	0.90603	0.96521	0.82683	0.90521
30	22	20.48450	25.20517	0.96262	0.80442	0.89161	0.96262	0.80240	0.89037	18.15186	21.68171	0.96521	0.83004	0.90713	0.96521	0.82857	0.90625
30	23	20.48450	25.09967	0.96262	0.80702	0.89320	0.96262	0.80484	0.89187	18.15186	21.61537	0.96521	0.83194	0.90826	0.96521	0.83036	0.90732
30	24	20.48450	24.98936	0.96262	0.80969	0.89484	0.96262	0.80733	0.89339	18.15186	21.54528	0.96521	0.83391	0.90943	0.96521	0.83220	0.90841
30	25	20.48450	24.87419	0.96262	0.81243	0.89651	0.96262	0.80986	0.89494	18.15186	21.47137	0.96521	0.83593	0.91064	0.96521	0.83408	0.90953
30	26	20.48450	24.75420	0.96262	0.81523	0.89821	0.96262	0.81244	0.89652	18.15186	21.39367	0.96521	0.83802	0.91187	0.96521	0.83600	0.91067
30	27	20.48450	24.62994	0.96262	0.81809	0.89995	0.96262	0.81507	0.89811	18.15186	21.31262	0.96521	0.84016	0.91314	0.96521	0.83796	0.91184
30	28	20.48450	24.50119	0.96262	0.82101	0.90171	0.96262	0.81773	0.89973	18.15186	21.22804	0.96521	0.84235	0.91443	0.96521	0.83997	0.91302
30	29	20.48450	24.36788	0.96262	0.82398	0.90350	0.96262	0.82043	0.90136	18.15186	21.13984	0.96521	0.84460	0.91575	0.96521	0.84201	0.91423
30	30	20.48450	24.23009	0.96262	0.82701	0.90531	0.96262	0.82316	0.90300	18.15186	21.04806	0.96521	0.84690	0.91710	0.96521	0.84409	0.91546
30	31	20.48450	24.08752	0.96262	0.83008	0.90715	0.96262	0.82592	0.90466	18.15186	20.95246	0.96521	0.84924	0.91848	0.96521	0.84621	0.91670
30	32	20.48450	23.94006	0.96262	0.83321	0.90902	0.96262	0.82871	0.90634	18.15186	20.85289	0.96521	0.85164	0.91988	0.96521	0.84836	0.91796
30	33	20.48450	23.78740	0.96262	0.83638	0.91090	0.96262	0.83153	0.90802	18.15186	20.74907	0.96521	0.85409	0.92130	0.96521	0.85055	0.91924

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>									<u>POST-REFORMED BENEFIT TIERS</u>						
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
30	34	20.48450	23.62942	0.96262	0.83959	0.91280	0.96262	0.83438	0.90971	18.15186	20.64088	0.96521	0.85658	0.92275	0.96521	0.85276	0.92053
30	35	20.48450	23.46579	0.96262	0.84285	0.91473	0.96262	0.83724	0.91141	18.15186	20.52800	0.96521	0.85913	0.92423	0.96521	0.85501	0.92184
30	36	20.48450	23.29632	0.96262	0.84615	0.91667	0.96262	0.84012	0.91312	18.15186	20.41023	0.96521	0.86172	0.92572	0.96521	0.85728	0.92316
30	37	20.48450	23.12089	0.96262	0.84949	0.91862	0.96262	0.84303	0.91483	18.15186	20.28745	0.96521	0.86435	0.92724	0.96521	0.85958	0.92449
30	38	20.48450	22.93911	0.96262	0.85287	0.92059	0.96262	0.84595	0.91654	18.15186	20.15926	0.96521	0.86703	0.92878	0.96521	0.86191	0.92583
30	39	20.48450	22.75087	0.96262	0.85628	0.92258	0.96262	0.84888	0.91826	18.15186	20.02555	0.96521	0.86975	0.93034	0.96521	0.86426	0.92719
30	40	20.48450	22.55572	0.96262	0.85973	0.92458	0.96262	0.85183	0.91999	18.15186	19.88587	0.96521	0.87252	0.93192	0.96521	0.86664	0.92856
30	41	20.48450	22.35340	0.96262	0.86322	0.92659	0.96262	0.85479	0.92171	18.15186	19.73995	0.96521	0.87534	0.93353	0.96521	0.86904	0.92993
30	42	20.48450	22.14385	0.96262	0.86673	0.92861	0.96262	0.85777	0.92344	18.15186	19.58769	0.96521	0.87819	0.93515	0.96521	0.87147	0.93132
30	43	20.48450	21.92669	0.96262	0.87028	0.93064	0.96262	0.86075	0.92517	18.15186	19.42870	0.96521	0.88109	0.93679	0.96521	0.87391	0.93272
30	44	20.48450	21.70178	0.96262	0.87386	0.93268	0.96262	0.86375	0.92689	18.15186	19.26280	0.96521	0.88403	0.93845	0.96521	0.87638	0.93412
30	45	20.48450	21.46876	0.96262	0.87747	0.93473	0.96262	0.86676	0.92862	18.15186	19.08963	0.96521	0.88701	0.94012	0.96521	0.87888	0.93553
30	46	20.48450	21.22763	0.96262	0.88110	0.93679	0.96262	0.86978	0.93035	18.15186	18.90911	0.96521	0.89003	0.94182	0.96521	0.88139	0.93696
30	47	20.48450	20.97813	0.96262	0.88475	0.93885	0.96262	0.87280	0.93208	18.15186	18.72094	0.96521	0.89308	0.94352	0.96521	0.88392	0.93839
30	48	20.48450	20.72003	0.96262	0.88843	0.94092	0.96262	0.87584	0.93381	18.15186	18.52488	0.96521	0.89617	0.94524	0.96521	0.88648	0.93982
30	49	20.48450	20.45326	0.96262	0.89212	0.94298	0.96262	0.87889	0.93554	18.15186	18.32076	0.96521	0.89930	0.94698	0.96521	0.88905	0.94127
30	50	20.48450	20.17742	0.96262	0.89583	0.94505	0.96262	0.88194	0.93727	18.15186	18.10816	0.96521	0.90245	0.94873	0.96521	0.89165	0.94272
30	51	20.48450	19.89339	0.96262	0.89954	0.94712	0.96262	0.88501	0.93900	18.15186	17.88781	0.96521	0.90563	0.95048	0.96521	0.89426	0.94418
30	52	20.48450	19.60122	0.96262	0.90326	0.94917	0.96262	0.88808	0.94072	18.15186	17.65967	0.96521	0.90883	0.95224	0.96521	0.89689	0.94564
30	53	20.48450	19.30125	0.96262	0.90698	0.95122	0.96262	0.89115	0.94244	18.15186	17.42398	0.96521	0.91205	0.95400	0.96521	0.89954	0.94711
30	54	20.48450	18.99375	0.96262	0.91069	0.95326	0.96262	0.89423	0.94416	18.15186	17.18091	0.96521	0.91528	0.95576	0.96521	0.90220	0.94859
30	55	20.48450	18.67912	0.96262	0.91439	0.95528	0.96262	0.89732	0.94588	18.15186	16.93076	0.96521	0.91851	0.95752	0.96521	0.90488	0.95006
30	56	20.48450	18.35803	0.96262	0.91806	0.95728	0.96262	0.90041	0.94759	18.15186	16.67407	0.96521	0.92174	0.95928	0.96521	0.90757	0.95154
30	57	20.48450	18.02853	0.96262	0.92172	0.95926	0.96262	0.90350	0.94930	18.15186	16.40902	0.96521	0.92497	0.96102	0.96521	0.91027	0.95303
30	58	20.48450	17.69065	0.96262	0.92535	0.96123	0.96262	0.90658	0.95100	18.15186	16.13552	0.96521	0.92820	0.96276	0.96521	0.91298	0.95451
30	59	20.48450	17.34441	0.96262	0.92895	0.96316	0.96262	0.90966	0.95270	18.15186	15.85354	0.96521	0.93142	0.96449	0.96521	0.91570	0.95599
30	60	20.48450	16.98967	0.96262	0.93251	0.96508	0.96262	0.91274	0.95438	18.15186	15.56284	0.96521	0.93463	0.96621	0.96521	0.91842	0.95747
30	61	20.48450	16.62627	0.96262	0.93603	0.96696	0.96262	0.91580	0.95605	18.15186	15.26320	0.96521	0.93781	0.96791	0.96521	0.92114	0.95895
30	62	20.48450	16.25423	0.96262	0.93950	0.96881	0.96262	0.91885	0.95771	18.15186	14.95454	0.96521	0.94097	0.96959	0.96521	0.92386	0.96042
30	63	20.48450	15.87341	0.96262	0.94292	0.97062	0.96262	0.92188	0.95935	18.15186	14.63664	0.96521	0.94410	0.97124	0.96521	0.92657	0.96188
30	64	20.48450	15.48353	0.96262	0.94627	0.97239	0.96262	0.92488	0.96097	18.15186	14.30913	0.96521	0.94718	0.97288	0.96521	0.92926	0.96333
30	65	20.48450	15.08480	0.96262	0.94955	0.97412	0.96262	0.92786	0.96258	18.15186	13.97213	0.96521	0.95022	0.97448	0.96521	0.93195	0.96477
30	66	20.48450	14.67724	0.96262	0.95276	0.97581	0.96262	0.93080	0.96416	18.15186	13.62552	0.96521	0.95321	0.97604	0.96521	0.93461	0.96620
30	67	20.48450	14.26104	0.96262	0.95588	0.97744	0.96262	0.93371	0.96572	18.15186	13.26940	0.96521	0.95614	0.97758	0.96521	0.93724	0.96760
30	68	20.48450	13.83657	0.96262	0.95892	0.97903	0.96262	0.93657	0.96725	18.15186	12.90401	0.96521	0.95899	0.97907	0.96521	0.93985	0.96899
30	69	20.48450	13.40435	0.96262	0.96185	0.98055	0.96262	0.93939	0.96875	18.15186	12.52973	0.96521	0.96178	0.98052	0.96521	0.94242	0.97036
30	70	20.48450	12.96501	0.96262	0.96468	0.98202	0.96262	0.94216	0.97022	18.15186	12.14706	0.96521	0.96448	0.98192	0.96521	0.94496	0.97170
30	71	20.48450	12.51927	0.96262	0.96740	0.98343	0.96262	0.94487	0.97165	18.15186	11.75658	0.96521	0.96709	0.98327	0.96521	0.94745	0.97302
30	72	20.48450	12.06792	0.96262	0.97001	0.98478	0.96262	0.94752	0.97305	18.15186	11.35893	0.96521	0.96960	0.98457	0.96521	0.94990	0.97431
30	73	20.48450	11.61185	0.96262	0.97250	0.98606	0.96262	0.95012	0.97442	18.15186	10.95491	0.96521	0.97202	0.98581	0.96521	0.95230	0.97557
30	74	20.48450	11.15217	0.96262	0.97487	0.98727	0.96262	0.95265	0.97575	18.15186	10.54549	0.96521	0.97433	0.98700	0.96521	0.95464	0.97679

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>									<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
30	75	20.48450	10.68986	0.96262	0.97711	0.98842	0.96262	0.95511	0.97704	18.15186	10.13154	0.96521	0.97653	0.98812	0.96521	0.95693	0.97799		
30	76	20.48450	10.22626	0.96262	0.97922	0.98950	0.96262	0.95750	0.97829	18.15186	9.71428	0.96521	0.97861	0.98919	0.96521	0.95917	0.97916		
30	77	20.48450	9.76277	0.96262	0.98121	0.99052	0.96262	0.95982	0.97950	18.15186	9.29502	0.96521	0.98059	0.99020	0.96521	0.96134	0.98029		
30	78	20.48450	9.30064	0.96262	0.98307	0.99146	0.96262	0.96207	0.98067	18.15186	8.87492	0.96521	0.98244	0.99114	0.96521	0.96345	0.98138		
30	79	20.48450	8.84103	0.96262	0.98480	0.99234	0.96262	0.96424	0.98180	18.15186	8.45509	0.96521	0.98418	0.99203	0.96521	0.96549	0.98244		
30	80	20.48450	8.38551	0.96262	0.98641	0.99316	0.96262	0.96634	0.98288	18.15186	8.03703	0.96521	0.98580	0.99285	0.96521	0.96747	0.98346		
30	81	20.48450	7.93532	0.96262	0.98789	0.99391	0.96262	0.96836	0.98392	18.15186	7.62196	0.96521	0.98730	0.99361	0.96521	0.96938	0.98445		
30	82	20.48450	7.49211	0.96262	0.98925	0.99460	0.96262	0.97030	0.98492	18.15186	7.21152	0.96521	0.98869	0.99431	0.96521	0.97122	0.98540		
30	83	20.48450	7.05756	0.96262	0.99050	0.99523	0.96262	0.97216	0.98588	18.15186	6.80735	0.96521	0.98997	0.99496	0.96521	0.97298	0.98631		
30	84	20.48450	6.63342	0.96262	0.99163	0.99580	0.96262	0.97393	0.98680	18.15186	6.41122	0.96521	0.99113	0.99555	0.96521	0.97468	0.98718		
30	85	20.48450	6.22156	0.96262	0.99265	0.99631	0.96262	0.97563	0.98766	18.15186	6.02503	0.96521	0.99219	0.99608	0.96521	0.97629	0.98800		
30	86	20.48450	5.82374	0.96262	0.99357	0.99678	0.96262	0.97724	0.98849	18.15186	5.65055	0.96521	0.99315	0.99656	0.96521	0.97783	0.98879		
30	87	20.48450	5.44155	0.96262	0.99439	0.99719	0.96262	0.97877	0.98927	18.15186	5.28949	0.96521	0.99400	0.99699	0.96521	0.97930	0.98954		
30	88	20.48450	5.07613	0.96262	0.99512	0.99755	0.96262	0.98021	0.99001	18.15186	4.94306	0.96521	0.99477	0.99738	0.96521	0.98068	0.99025		
30	89	20.48450	4.72862	0.96262	0.99576	0.99788	0.96262	0.98157	0.99070	18.15186	4.61250	0.96521	0.99544	0.99772	0.96521	0.98199	0.99091		
30	90	20.48450	4.40007	0.96262	0.99633	0.99816	0.96262	0.98284	0.99135	18.15186	4.29901	0.96521	0.99604	0.99802	0.96521	0.98322	0.99154		
30	91	20.48450	4.09149	0.96262	0.99682	0.99841	0.96262	0.98404	0.99195	18.15186	4.00370	0.96521	0.99656	0.99828	0.96521	0.98437	0.99212		
30	92	20.48450	3.80354	0.96262	0.99725	0.99862	0.96262	0.98515	0.99252	18.15186	3.72738	0.96521	0.99702	0.99851	0.96521	0.98545	0.99267		
30	93	20.48450	3.53621	0.96262	0.99762	0.99881	0.96262	0.98619	0.99305	18.15186	3.47020	0.96521	0.99742	0.99871	0.96521	0.98645	0.99318		
30	94	20.48450	3.28870	0.96262	0.99794	0.99897	0.96262	0.98715	0.99353	18.15186	3.23152	0.96521	0.99776	0.99888	0.96521	0.98738	0.99365		
30	95	20.48450	3.05955	0.96262	0.99822	0.99911	0.96262	0.98804	0.99399	18.15186	3.01004	0.96521	0.99806	0.99903	0.96521	0.98825	0.99409		
30	96	20.48450	2.84646	0.96262	0.99846	0.99923	0.96262	0.98887	0.99440	18.15186	2.80360	0.96521	0.99831	0.99916	0.96521	0.98905	0.99450		
30	97	20.48450	2.65226	0.96262	0.99866	0.99933	0.96262	0.98963	0.99479	18.15186	2.61510	0.96521	0.99853	0.99927	0.96521	0.98979	0.99487		
30	98	20.48450	2.47567	0.96262	0.99883	0.99942	0.96262	0.99032	0.99514	18.15186	2.44340	0.96521	0.99872	0.99936	0.96521	0.99047	0.99521		
30	99	20.48450	2.31535	0.96262	0.99898	0.99949	0.96262	0.99096	0.99546	18.15186	2.28724	0.96521	0.99888	0.99944	0.96521	0.99109	0.99553		
30	100	20.48450	2.16976	0.96262	0.99911	0.99955	0.96262	0.99155	0.99576	18.15186	2.14523	0.96521	0.99902	0.99951	0.96521	0.99167	0.99582		
30	101	20.48450	2.03734	0.96262	0.99921	0.99961	0.96262	0.99209	0.99603	18.15186	2.01587	0.96521	0.99913	0.99957	0.96521	0.99219	0.99608		
30	102	20.48450	1.91714	0.96262	0.99931	0.99965	0.96262	0.99258	0.99628	18.15186	1.89830	0.96521	0.99923	0.99962	0.96521	0.99268	0.99632		
30	103	20.48450	1.80800	0.96262	0.99939	0.99969	0.96262	0.99303	0.99650	18.15186	1.79140	0.96521	0.99932	0.99966	0.96521	0.99312	0.99655		
30	104	20.48450	1.70943	0.96262	0.99945	0.99973	0.96262	0.99344	0.99671	18.15186	1.69474	0.96521	0.99940	0.99970	0.96521	0.99352	0.99675		
30	105	20.48450	1.62048	0.96262	0.99951	0.99976	0.96262	0.99381	0.99689	18.15186	1.60741	0.96521	0.99946	0.99973	0.96521	0.99388	0.99693		
30	106	20.48450	1.54080	0.96262	0.99956	0.99978	0.96262	0.99413	0.99706	18.15186	1.52911	0.96521	0.99951	0.99976	0.96521	0.99420	0.99709		
30	107	20.48450	1.47009	0.96262	0.99960	0.99980	0.96262	0.99442	0.99720	18.15186	1.45954	0.96521	0.99956	0.99978	0.96521	0.99448	0.99723		
30	108	20.48450	1.40861	0.96262	0.99963	0.99982	0.96262	0.99465	0.99732	18.15186	1.39898	0.96521	0.99959	0.99980	0.96521	0.99471	0.99735		
30	109	20.48450	1.35764	0.96262	0.99966	0.99983	0.96262	0.99484	0.99741	18.15186	1.34871	0.96521	0.99962	0.99981	0.96521	0.99489	0.99744		
30	110	20.48450	1.32125	0.96262	0.99967	0.99984	0.96262	0.99496	0.99747	18.15186	1.31279	0.96521	0.99964	0.99982	0.96521	0.99501	0.99750		
31	1	20.25813	26.72925	0.96016	0.75624	0.86120	0.96016	0.75570	0.86085	17.97664	22.57586	0.96286	0.79468	0.88559	0.96286	0.79426	0.88534		
31	2	20.25813	26.68154	0.96016	0.75754	0.86204	0.96016	0.75698	0.86169	17.97664	22.55058	0.96286	0.79552	0.88612	0.96286	0.79510	0.88586		
31	3	20.25813	26.63112	0.96016	0.75889	0.86292	0.96016	0.75831	0.86255	17.97664	22.52338	0.96286	0.79642	0.88667	0.96286	0.79598	0.88640		
31	4	20.25813	26.57806	0.96016	0.76030	0.86383	0.96016	0.75969	0.86344	17.97664	22.49433	0.96286	0.79735	0.88725	0.96286	0.79689	0.88696		
31	5	20.25813	26.52283	0.96016	0.76176	0.86477	0.96016	0.76112	0.86436	17.97664	22.46379	0.96286	0.79833	0.88785	0.96286	0.79784	0.88755		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
31	6	20.25813	26.46539	0.96016	0.76328	0.86575	0.96016	0.76260	0.86531	17.97664	22.43176	0.96286	0.79934	0.88848	0.96286	0.79883	0.88817
31	7	20.25813	26.40551	0.96016	0.76485	0.86676	0.96016	0.76413	0.86630	17.97664	22.39806	0.96286	0.80041	0.88914	0.96286	0.79986	0.88880
31	8	20.25813	26.34335	0.96016	0.76649	0.86781	0.96016	0.76572	0.86732	17.97664	22.36278	0.96286	0.80152	0.88982	0.96286	0.80094	0.88947
31	9	20.25813	26.27867	0.96016	0.76818	0.86889	0.96016	0.76736	0.86837	17.97664	22.32575	0.96286	0.80267	0.89054	0.96286	0.80205	0.89015
31	10	20.25813	26.21121	0.96016	0.76994	0.87002	0.96016	0.76906	0.86946	17.97664	22.28674	0.96286	0.80388	0.89128	0.96286	0.80321	0.89087
31	11	20.25813	26.14141	0.96016	0.77176	0.87118	0.96016	0.77082	0.87058	17.97664	22.24611	0.96286	0.80514	0.89205	0.96286	0.80442	0.89161
31	12	20.25813	26.06892	0.96016	0.77364	0.87238	0.96016	0.77263	0.87173	17.97664	22.20360	0.96286	0.80644	0.89285	0.96286	0.80568	0.89238
31	13	20.25813	25.99388	0.96016	0.77559	0.87361	0.96016	0.77450	0.87292	17.97664	22.15929	0.96286	0.80780	0.89368	0.96286	0.80698	0.89318
31	14	20.25813	25.91617	0.96016	0.77760	0.87489	0.96016	0.77643	0.87415	17.97664	22.11310	0.96286	0.80921	0.89455	0.96286	0.80833	0.89401
31	15	20.25813	25.83587	0.96016	0.77968	0.87620	0.96016	0.77843	0.87541	17.97664	22.06509	0.96286	0.81067	0.89544	0.96286	0.80973	0.89486
31	16	20.25813	25.75319	0.96016	0.78182	0.87755	0.96016	0.78048	0.87671	17.97664	22.01544	0.96286	0.81219	0.89636	0.96286	0.81118	0.89575
31	17	20.25813	25.66857	0.96016	0.78402	0.87894	0.96016	0.78259	0.87804	17.97664	21.96453	0.96286	0.81375	0.89731	0.96286	0.81268	0.89666
31	18	20.25813	25.58235	0.96016	0.78628	0.88036	0.96016	0.78476	0.87940	17.97664	21.91267	0.96286	0.81537	0.89830	0.96286	0.81423	0.89761
31	19	20.25813	25.49361	0.96016	0.78861	0.88181	0.96016	0.78700	0.88080	17.97664	21.85907	0.96286	0.81704	0.89931	0.96286	0.81584	0.89858
31	20	20.25813	25.40164	0.96016	0.79101	0.88331	0.96016	0.78929	0.88224	17.97664	21.80312	0.96286	0.81877	0.90035	0.96286	0.81750	0.89959
31	21	20.25813	25.30562	0.96016	0.79348	0.88485	0.96016	0.79165	0.88371	17.97664	21.74411	0.96286	0.82056	0.90144	0.96286	0.81921	0.90062
31	22	20.25813	25.20517	0.96016	0.79603	0.88643	0.96016	0.79406	0.88521	17.97664	21.68171	0.96286	0.82242	0.90256	0.96286	0.82097	0.90168
31	23	20.25813	25.09967	0.96016	0.79866	0.88806	0.96016	0.79653	0.88674	17.97664	21.61537	0.96286	0.82434	0.90371	0.96286	0.82278	0.90278
31	24	20.25813	24.98936	0.96016	0.80136	0.88973	0.96016	0.79905	0.88830	17.97664	21.54528	0.96286	0.82633	0.90491	0.96286	0.82464	0.90389
31	25	20.25813	24.87419	0.96016	0.80413	0.89143	0.96016	0.80162	0.88989	17.97664	21.47137	0.96286	0.82839	0.90614	0.96286	0.82655	0.90504
31	26	20.25813	24.75420	0.96016	0.80697	0.89317	0.96016	0.80424	0.89150	17.97664	21.39367	0.96286	0.83050	0.90740	0.96286	0.82851	0.90621
31	27	20.25813	24.62994	0.96016	0.80987	0.89495	0.96016	0.80691	0.89314	17.97664	21.31262	0.96286	0.83268	0.90870	0.96286	0.83051	0.90741
31	28	20.25813	24.50119	0.96016	0.81284	0.89676	0.96016	0.80962	0.89479	17.97664	21.22804	0.96286	0.83491	0.91003	0.96286	0.83255	0.90863
31	29	20.25813	24.36788	0.96016	0.81586	0.89860	0.96016	0.81237	0.89647	17.97664	21.13984	0.96286	0.83720	0.91139	0.96286	0.83464	0.90987
31	30	20.25813	24.23009	0.96016	0.81895	0.90046	0.96016	0.81516	0.89817	17.97664	21.04806	0.96286	0.83955	0.91277	0.96286	0.83677	0.91113
31	31	20.25813	24.08752	0.96016	0.82208	0.90235	0.96016	0.81798	0.89988	17.97664	20.95246	0.96286	0.84194	0.91419	0.96286	0.83893	0.91241
31	32	20.25813	23.94006	0.96016	0.82527	0.90427	0.96016	0.82084	0.90161	17.97664	20.85289	0.96286	0.84440	0.91563	0.96286	0.84114	0.91372
31	33	20.25813	23.78740	0.96016	0.82851	0.90622	0.96016	0.82373	0.90335	17.97664	20.74907	0.96286	0.84690	0.91710	0.96286	0.84338	0.91504
31	34	20.25813	23.62942	0.96016	0.83181	0.90818	0.96016	0.82665	0.90510	17.97664	20.64088	0.96286	0.84946	0.91860	0.96286	0.84565	0.91637
31	35	20.25813	23.46579	0.96016	0.83514	0.91017	0.96016	0.82959	0.90686	17.97664	20.52800	0.96286	0.85206	0.92012	0.96286	0.84796	0.91772
31	36	20.25813	23.29632	0.96016	0.83853	0.91217	0.96016	0.83255	0.90862	17.97664	20.41023	0.96286	0.85472	0.92167	0.96286	0.85030	0.91909
31	37	20.25813	23.12089	0.96016	0.84196	0.91420	0.96016	0.83553	0.91040	17.97664	20.28745	0.96286	0.85743	0.92324	0.96286	0.85266	0.92047
31	38	20.25813	22.93911	0.96016	0.84543	0.91624	0.96016	0.83854	0.91218	17.97664	20.15926	0.96286	0.86019	0.92484	0.96286	0.85506	0.92187
31	39	20.25813	22.75087	0.96016	0.84894	0.91830	0.96016	0.84156	0.91396	17.97664	20.02555	0.96286	0.86299	0.92646	0.96286	0.85748	0.92327
31	40	20.25813	22.55572	0.96016	0.85249	0.92037	0.96016	0.84459	0.91575	17.97664	19.88587	0.96286	0.86584	0.92810	0.96286	0.85993	0.92469
31	41	20.25813	22.35340	0.96016	0.85608	0.92246	0.96016	0.84765	0.91754	17.97664	19.73995	0.96286	0.86874	0.92976	0.96286	0.86241	0.92612
31	42	20.25813	22.14385	0.96016	0.85971	0.92456	0.96016	0.85071	0.91933	17.97664	19.58769	0.96286	0.87169	0.93145	0.96286	0.86491	0.92756
31	43	20.25813	21.92669	0.96016	0.86337	0.92667	0.96016	0.85379	0.92113	17.97664	19.42870	0.96286	0.87468	0.93315	0.96286	0.86743	0.92901
31	44	20.25813	21.70178	0.96016	0.86706	0.92880	0.96016	0.85688	0.92292	17.97664	19.26280	0.96286	0.87771	0.93487	0.96286	0.86998	0.93047
31	45	20.25813	21.46876	0.96016	0.87078	0.93093	0.96016	0.85998	0.92472	17.97664	19.08963	0.96286	0.88079	0.93662	0.96286	0.87255	0.93194
31	46	20.25813	21.22763	0.96016	0.87454	0.93307	0.96016	0.86309	0.92651	17.97664	18.90911	0.96286	0.88391	0.93838	0.96286	0.87514	0.93341

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
31	47	20.25813	20.97813	0.96016	0.87832	0.93522	0.96016	0.86621	0.92831	17.97664	18.72094	0.96286	0.88707	0.94016	0.96286	0.87776	0.93490
31	48	20.25813	20.72003	0.96016	0.88212	0.93737	0.96016	0.86934	0.93011	17.97664	18.52488	0.96286	0.89027	0.94195	0.96286	0.88039	0.93639
31	49	20.25813	20.45326	0.96016	0.88594	0.93952	0.96016	0.87249	0.93190	17.97664	18.32076	0.96286	0.89350	0.94376	0.96286	0.88305	0.93789
31	50	20.25813	20.17742	0.96016	0.88979	0.94168	0.96016	0.87564	0.93370	17.97664	18.10816	0.96286	0.89677	0.94558	0.96286	0.88573	0.93940
31	51	20.25813	19.89339	0.96016	0.89364	0.94383	0.96016	0.87880	0.93549	17.97664	17.88781	0.96286	0.90007	0.94741	0.96286	0.88842	0.94092
31	52	20.25813	19.60122	0.96016	0.89750	0.94598	0.96016	0.88197	0.93728	17.97664	17.65967	0.96286	0.90339	0.94924	0.96286	0.89114	0.94244
31	53	20.25813	19.30125	0.96016	0.90136	0.94812	0.96016	0.88514	0.93907	17.97664	17.42398	0.96286	0.90673	0.95108	0.96286	0.89387	0.94396
31	54	20.25813	18.99375	0.96016	0.90522	0.95025	0.96016	0.88833	0.94086	17.97664	17.18091	0.96286	0.91009	0.95293	0.96286	0.89663	0.94550
31	55	20.25813	18.67912	0.96016	0.90907	0.95237	0.96016	0.89151	0.94265	17.97664	16.93076	0.96286	0.91345	0.95477	0.96286	0.89940	0.94703
31	56	20.25813	18.35803	0.96016	0.91289	0.95446	0.96016	0.89471	0.94443	17.97664	16.67407	0.96286	0.91682	0.95660	0.96286	0.90218	0.94857
31	57	20.25813	18.02853	0.96016	0.91671	0.95654	0.96016	0.89790	0.94620	17.97664	16.40902	0.96286	0.92019	0.95843	0.96286	0.90498	0.95012
31	58	20.25813	17.69065	0.96016	0.92050	0.95860	0.96016	0.90110	0.94798	17.97664	16.13552	0.96286	0.92356	0.96026	0.96286	0.90779	0.95167
31	59	20.25813	17.34441	0.96016	0.92426	0.96064	0.96016	0.90429	0.94974	17.97664	15.85354	0.96286	0.92693	0.96208	0.96286	0.91061	0.95321
31	60	20.25813	16.98967	0.96016	0.92800	0.96265	0.96016	0.90748	0.95150	17.97664	15.56284	0.96286	0.93028	0.96388	0.96286	0.91343	0.95476
31	61	20.25813	16.62627	0.96016	0.93169	0.96464	0.96016	0.91066	0.95324	17.97664	15.26320	0.96286	0.93362	0.96567	0.96286	0.91626	0.95630
31	62	20.25813	16.25423	0.96016	0.93534	0.96659	0.96016	0.91383	0.95498	17.97664	14.95454	0.96286	0.93694	0.96744	0.96286	0.91909	0.95784
31	63	20.25813	15.87341	0.96016	0.93893	0.96850	0.96016	0.91699	0.95670	17.97664	14.63664	0.96286	0.94022	0.96919	0.96286	0.92191	0.95937
31	64	20.25813	15.48353	0.96016	0.94246	0.97038	0.96016	0.92012	0.95840	17.97664	14.30913	0.96286	0.94347	0.97091	0.96286	0.92473	0.96089
31	65	20.25813	15.08480	0.96016	0.94593	0.97221	0.96016	0.92323	0.96008	17.97664	13.97213	0.96286	0.94668	0.97261	0.96286	0.92753	0.96240
31	66	20.25813	14.67724	0.96016	0.94932	0.97400	0.96016	0.92631	0.96174	17.97664	13.62552	0.96286	0.94983	0.97427	0.96286	0.93032	0.96390
31	67	20.25813	14.26104	0.96016	0.95262	0.97574	0.96016	0.92935	0.96338	17.97664	13.26940	0.96286	0.95293	0.97590	0.96286	0.93308	0.96538
31	68	20.25813	13.83657	0.96016	0.95584	0.97742	0.96016	0.93236	0.96499	17.97664	12.90401	0.96286	0.95596	0.97748	0.96286	0.93582	0.96685
31	69	20.25813	13.40435	0.96016	0.95896	0.97905	0.96016	0.93532	0.96658	17.97664	12.52973	0.96286	0.95891	0.97902	0.96286	0.93852	0.96829
31	70	20.25813	12.96501	0.96016	0.96197	0.98062	0.96016	0.93823	0.96813	17.97664	12.14706	0.96286	0.96178	0.98052	0.96286	0.94119	0.96970
31	71	20.25813	12.51927	0.96016	0.96487	0.98212	0.96016	0.94109	0.96965	17.97664	11.75658	0.96286	0.96456	0.98196	0.96286	0.94382	0.97110
31	72	20.25813	12.06792	0.96016	0.96765	0.98356	0.96016	0.94388	0.97113	17.97664	11.35893	0.96286	0.96724	0.98335	0.96286	0.94640	0.97246
31	73	20.25813	11.61185	0.96016	0.97031	0.98493	0.96016	0.94662	0.97258	17.97664	10.95491	0.96286	0.96982	0.98468	0.96286	0.94893	0.97380
31	74	20.25813	11.15217	0.96016	0.97285	0.98624	0.96016	0.94930	0.97399	17.97664	10.54549	0.96286	0.97229	0.98595	0.96286	0.95141	0.97510
31	75	20.25813	10.68986	0.96016	0.97525	0.98747	0.96016	0.95190	0.97536	17.97664	10.13154	0.96286	0.97464	0.98716	0.96286	0.95384	0.97637
31	76	20.25813	10.22626	0.96016	0.97752	0.98863	0.96016	0.95443	0.97669	17.97664	9.71428	0.96286	0.97688	0.98830	0.96286	0.95620	0.97761
31	77	20.25813	9.76277	0.96016	0.97965	0.98972	0.96016	0.95690	0.97797	17.97664	9.29502	0.96286	0.97900	0.98939	0.96286	0.95851	0.97881
31	78	20.25813	9.30064	0.96016	0.98165	0.99074	0.96016	0.95928	0.97922	17.97664	8.87492	0.96286	0.98099	0.99040	0.96286	0.96074	0.97998
31	79	20.25813	8.84103	0.96016	0.98351	0.99169	0.96016	0.96159	0.98042	17.97664	8.45509	0.96286	0.98286	0.99135	0.96286	0.96291	0.98111
31	80	20.25813	8.38551	0.96016	0.98524	0.99257	0.96016	0.96381	0.98157	17.97664	8.03703	0.96286	0.98460	0.99224	0.96286	0.96501	0.98220
31	81	20.25813	7.93532	0.96016	0.98684	0.99338	0.96016	0.96596	0.98269	17.97664	7.62196	0.96286	0.98622	0.99306	0.96286	0.96704	0.98325
31	82	20.25813	7.49211	0.96016	0.98831	0.99412	0.96016	0.96802	0.98375	17.97664	7.21152	0.96286	0.98772	0.99382	0.96286	0.96900	0.98426
31	83	20.25813	7.05756	0.96016	0.98966	0.99480	0.96016	0.97000	0.98477	17.97664	6.80735	0.96286	0.98909	0.99452	0.96286	0.97088	0.98523
31	84	20.25813	6.63342	0.96016	0.99088	0.99542	0.96016	0.97190	0.98575	17.97664	6.41122	0.96286	0.99035	0.99515	0.96286	0.97269	0.98615
31	85	20.25813	6.22156	0.96016	0.99199	0.99598	0.96016	0.97370	0.98668	17.97664	6.02503	0.96286	0.99150	0.99573	0.96286	0.97441	0.98704
31	86	20.25813	5.82374	0.96016	0.99298	0.99648	0.96016	0.97542	0.98756	17.97664	5.65055	0.96286	0.99253	0.99625	0.96286	0.97606	0.98788
31	87	20.25813	5.44155	0.96016	0.99387	0.99693	0.96016	0.97705	0.98839	17.97664	5.28949	0.96286	0.99346	0.99672	0.96286	0.97762	0.98868

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
31	88	20.25813	5.07613	0.96016	0.99467	0.99733	0.96016	0.97859	0.98918	17.97664	4.94306	0.96286	0.99429	0.99713	0.96286	0.97910	0.98944
31	89	20.25813	4.72862	0.96016	0.99536	0.99768	0.96016	0.98005	0.98992	17.97664	4.61250	0.96286	0.99502	0.99750	0.96286	0.98050	0.99015
31	90	20.25813	4.40007	0.96016	0.99598	0.99799	0.96016	0.98141	0.99062	17.97664	4.29901	0.96286	0.99567	0.99783	0.96286	0.98181	0.99082
31	91	20.25813	4.09149	0.96016	0.99652	0.99826	0.96016	0.98269	0.99127	17.97664	4.00370	0.96286	0.99624	0.99812	0.96286	0.98305	0.99145
31	92	20.25813	3.80354	0.96016	0.99698	0.99849	0.96016	0.98389	0.99188	17.97664	3.72738	0.96286	0.99674	0.99837	0.96286	0.98420	0.99204
31	93	20.25813	3.53621	0.96016	0.99739	0.99869	0.96016	0.98500	0.99244	17.97664	3.47020	0.96286	0.99717	0.99858	0.96286	0.98528	0.99259
31	94	20.25813	3.28870	0.96016	0.99774	0.99887	0.96016	0.98604	0.99297	17.97664	3.23152	0.96286	0.99754	0.99877	0.96286	0.98629	0.99310
31	95	20.25813	3.05955	0.96016	0.99804	0.99902	0.96016	0.98700	0.99346	17.97664	3.01004	0.96286	0.99787	0.99893	0.96286	0.98722	0.99357
31	96	20.25813	2.84646	0.96016	0.99830	0.99915	0.96016	0.98789	0.99391	17.97664	2.80360	0.96286	0.99815	0.99907	0.96286	0.98809	0.99401
31	97	20.25813	2.65226	0.96016	0.99852	0.99926	0.96016	0.98871	0.99432	17.97664	2.61510	0.96286	0.99839	0.99919	0.96286	0.98888	0.99441
31	98	20.25813	2.47567	0.96016	0.99871	0.99936	0.96016	0.98946	0.99470	17.97664	2.44340	0.96286	0.99859	0.99929	0.96286	0.98962	0.99478
31	99	20.25813	2.31535	0.96016	0.99888	0.99944	0.96016	0.99015	0.99505	17.97664	2.28724	0.96286	0.99877	0.99938	0.96286	0.99029	0.99512
31	100	20.25813	2.16976	0.96016	0.99901	0.99951	0.96016	0.99079	0.99537	17.97664	2.14523	0.96286	0.99892	0.99946	0.96286	0.99091	0.99544
31	101	20.25813	2.03734	0.96016	0.99913	0.99957	0.96016	0.99137	0.99567	17.97664	2.01587	0.96286	0.99905	0.99952	0.96286	0.99148	0.99572
31	102	20.25813	1.91714	0.96016	0.99923	0.99962	0.96016	0.99191	0.99594	17.97664	1.89830	0.96286	0.99916	0.99958	0.96286	0.99201	0.99599
31	103	20.25813	1.80800	0.96016	0.99932	0.99966	0.96016	0.99239	0.99618	17.97664	1.79140	0.96286	0.99925	0.99963	0.96286	0.99249	0.99623
31	104	20.25813	1.70943	0.96016	0.99940	0.99970	0.96016	0.99284	0.99641	17.97664	1.69474	0.96286	0.99933	0.99967	0.96286	0.99292	0.99645
31	105	20.25813	1.62048	0.96016	0.99946	0.99973	0.96016	0.99324	0.99661	17.97664	1.60741	0.96286	0.99940	0.99970	0.96286	0.99331	0.99664
31	106	20.25813	1.54080	0.96016	0.99951	0.99976	0.96016	0.99359	0.99679	17.97664	1.52911	0.96286	0.99946	0.99973	0.96286	0.99366	0.99682
31	107	20.25813	1.47009	0.96016	0.99956	0.99978	0.96016	0.99390	0.99694	17.97664	1.45954	0.96286	0.99951	0.99976	0.96286	0.99397	0.99697
31	108	20.25813	1.40861	0.96016	0.99959	0.99980	0.96016	0.99416	0.99707	17.97664	1.39898	0.96286	0.99955	0.99978	0.96286	0.99422	0.99710
31	109	20.25813	1.35764	0.96016	0.99962	0.99981	0.96016	0.99436	0.99717	17.97664	1.34871	0.96286	0.99958	0.99979	0.96286	0.99441	0.99720
31	110	20.25813	1.32125	0.96016	0.99964	0.99982	0.96016	0.99449	0.99724	17.97664	1.31279	0.96286	0.99960	0.99980	0.96286	0.99455	0.99727
32	1	20.03019	26.72925	0.95764	0.74780	0.85570	0.95764	0.74726	0.85535	17.79964	22.57586	0.96047	0.78691	0.88075	0.96047	0.78649	0.88049
32	2	20.03019	26.68154	0.95764	0.74908	0.85654	0.95764	0.74854	0.85619	17.79964	22.55058	0.96047	0.78775	0.88128	0.96047	0.78733	0.88101
32	3	20.03019	26.63112	0.95764	0.75043	0.85742	0.95764	0.74986	0.85705	17.79964	22.52338	0.96047	0.78864	0.88183	0.96047	0.78820	0.88156
32	4	20.03019	26.57806	0.95764	0.75183	0.85833	0.95764	0.75123	0.85794	17.79964	22.49433	0.96047	0.78957	0.88241	0.96047	0.78911	0.88212
32	5	20.03019	26.52283	0.95764	0.75328	0.85928	0.95764	0.75265	0.85887	17.79964	22.46379	0.96047	0.79054	0.88302	0.96047	0.79005	0.88272
32	6	20.03019	26.46539	0.95764	0.75479	0.86026	0.95764	0.75412	0.85983	17.79964	22.43176	0.96047	0.79155	0.88365	0.96047	0.79104	0.88333
32	7	20.03019	26.40551	0.95764	0.75636	0.86128	0.95764	0.75565	0.86082	17.79964	22.39806	0.96047	0.79262	0.88431	0.96047	0.79207	0.88397
32	8	20.03019	26.34335	0.95764	0.75798	0.86233	0.95764	0.75722	0.86184	17.79964	22.36278	0.96047	0.79372	0.88500	0.96047	0.79314	0.88464
32	9	20.03019	26.27867	0.95764	0.75967	0.86342	0.95764	0.75886	0.86290	17.79964	22.32575	0.96047	0.79488	0.88572	0.96047	0.79426	0.88533
32	10	20.03019	26.21121	0.95764	0.76142	0.86455	0.95764	0.76055	0.86399	17.79964	22.28674	0.96047	0.79608	0.88646	0.96047	0.79542	0.88605
32	11	20.03019	26.14141	0.95764	0.76323	0.86572	0.95764	0.76230	0.86512	17.79964	22.24611	0.96047	0.79734	0.88724	0.96047	0.79663	0.88680
32	12	20.03019	26.06892	0.95764	0.76511	0.86693	0.95764	0.76411	0.86629	17.79964	22.20360	0.96047	0.79864	0.88805	0.96047	0.79788	0.88758
32	13	20.03019	25.99388	0.95764	0.76705	0.86817	0.95764	0.76598	0.86749	17.79964	22.15929	0.96047	0.80000	0.88889	0.96047	0.79918	0.88839
32	14	20.03019	25.91617	0.95764	0.76906	0.86946	0.95764	0.76791	0.86872	17.79964	22.11310	0.96047	0.80141	0.88976	0.96047	0.80054	0.88922
32	15	20.03019	25.83587	0.95764	0.77114	0.87078	0.95764	0.76991	0.87000	17.79964	22.06509	0.96047	0.80288	0.89066	0.96047	0.80194	0.89009
32	16	20.03019	25.75319	0.95764	0.77328	0.87215	0.95764	0.77196	0.87131	17.79964	22.01544	0.96047	0.80440	0.89160	0.96047	0.80340	0.89098
32	17	20.03019	25.66857	0.95764	0.77549	0.87355	0.95764	0.77408	0.87265	17.79964	21.96453	0.96047	0.80597	0.89256	0.96047	0.80490	0.89191
32	18	20.03019	25.58235	0.95764	0.77775	0.87498	0.95764	0.77626	0.87404	17.79964	21.91267	0.96047	0.80759	0.89355	0.96047	0.80647	0.89287

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
32	19	20.03019	25.49361	0.95764	0.78009	0.87646	0.95764	0.77851	0.87546	17.79964	21.85907	0.96047	0.80927	0.89458	0.96047	0.80808	0.89386
32	20	20.03019	25.40164	0.95764	0.78249	0.87798	0.95764	0.78081	0.87692	17.79964	21.80312	0.96047	0.81101	0.89564	0.96047	0.80975	0.89488
32	21	20.03019	25.30562	0.95764	0.78498	0.87954	0.95764	0.78318	0.87841	17.79964	21.74411	0.96047	0.81281	0.89674	0.96047	0.81148	0.89593
32	22	20.03019	25.20517	0.95764	0.78754	0.88115	0.95764	0.78562	0.87994	17.79964	21.68171	0.96047	0.81468	0.89788	0.96047	0.81326	0.89701
32	23	20.03019	25.09967	0.95764	0.79019	0.88280	0.95764	0.78811	0.88150	17.79964	21.61537	0.96047	0.81663	0.89906	0.96047	0.81509	0.89813
32	24	20.03019	24.98936	0.95764	0.79291	0.88450	0.95764	0.79066	0.88309	17.79964	21.54528	0.96047	0.81864	0.90028	0.96047	0.81698	0.89927
32	25	20.03019	24.87419	0.95764	0.79571	0.88624	0.95764	0.79326	0.88471	17.79964	21.47137	0.96047	0.82072	0.90153	0.96047	0.81891	0.90044
32	26	20.03019	24.75420	0.95764	0.79859	0.88802	0.95764	0.79592	0.88636	17.79964	21.39367	0.96047	0.82287	0.90283	0.96047	0.82090	0.90164
32	27	20.03019	24.62994	0.95764	0.80153	0.88983	0.95764	0.79863	0.88804	17.79964	21.31262	0.96047	0.82507	0.90415	0.96047	0.82293	0.90287
32	28	20.03019	24.50119	0.95764	0.80454	0.89168	0.95764	0.80138	0.88974	17.79964	21.22804	0.96047	0.82734	0.90552	0.96047	0.82502	0.90412
32	29	20.03019	24.36788	0.95764	0.80761	0.89357	0.95764	0.80419	0.89147	17.79964	21.13984	0.96047	0.82967	0.90691	0.96047	0.82714	0.90540
32	30	20.03019	24.23009	0.95764	0.81075	0.89548	0.95764	0.80703	0.89321	17.79964	21.04806	0.96047	0.83206	0.90833	0.96047	0.82932	0.90670
32	31	20.03019	24.08752	0.95764	0.81394	0.89743	0.95764	0.80991	0.89497	17.79964	20.95246	0.96047	0.83451	0.90979	0.96047	0.83153	0.90802
32	32	20.03019	23.94006	0.95764	0.81719	0.89940	0.95764	0.81284	0.89676	17.79964	20.85289	0.96047	0.83701	0.91128	0.96047	0.83379	0.90936
32	33	20.03019	23.78740	0.95764	0.82050	0.90140	0.95764	0.81579	0.89855	17.79964	20.74907	0.96047	0.83957	0.91279	0.96047	0.83608	0.91072
32	34	20.03019	23.62942	0.95764	0.82387	0.90343	0.95764	0.81878	0.90036	17.79964	20.64088	0.96047	0.84219	0.91434	0.96047	0.83841	0.91210
32	35	20.03019	23.46579	0.95764	0.82728	0.90548	0.95764	0.82179	0.90218	17.79964	20.52800	0.96047	0.84486	0.91591	0.96047	0.84078	0.91350
32	36	20.03019	23.29632	0.95764	0.83075	0.90755	0.95764	0.82483	0.90401	17.79964	20.41023	0.96047	0.84759	0.91751	0.96047	0.84318	0.91492
32	37	20.03019	23.12089	0.95764	0.83427	0.90965	0.95764	0.82790	0.90585	17.79964	20.28745	0.96047	0.85036	0.91913	0.96047	0.84561	0.91635
32	38	20.03019	22.93911	0.95764	0.83783	0.91176	0.95764	0.83099	0.90769	17.79964	20.15926	0.96047	0.85320	0.92078	0.96047	0.84808	0.91779
32	39	20.03019	22.75087	0.95764	0.84144	0.91389	0.95764	0.83409	0.90954	17.79964	20.02555	0.96047	0.85608	0.92246	0.96047	0.85057	0.91925
32	40	20.03019	22.55572	0.95764	0.84509	0.91604	0.95764	0.83722	0.91140	17.79964	19.88587	0.96047	0.85901	0.92416	0.96047	0.85309	0.92072
32	41	20.03019	22.35340	0.95764	0.84879	0.91821	0.95764	0.84036	0.91326	17.79964	19.73995	0.96047	0.86200	0.92589	0.96047	0.85564	0.92221
32	42	20.03019	22.14385	0.95764	0.85252	0.92039	0.95764	0.84352	0.91512	17.79964	19.58769	0.96047	0.86503	0.92763	0.96047	0.85822	0.92370
32	43	20.03019	21.92669	0.95764	0.85629	0.92258	0.95764	0.84669	0.91698	17.79964	19.42870	0.96047	0.86812	0.92940	0.96047	0.86082	0.92520
32	44	20.03019	21.70178	0.95764	0.86010	0.92479	0.95764	0.84987	0.91884	17.79964	19.26280	0.96047	0.87125	0.93119	0.96047	0.86345	0.92672
32	45	20.03019	21.46876	0.95764	0.86394	0.92701	0.95764	0.85307	0.92071	17.79964	19.08963	0.96047	0.87442	0.93301	0.96047	0.86610	0.92824
32	46	20.03019	21.22763	0.95764	0.86782	0.92923	0.95764	0.85628	0.92257	17.79964	18.90911	0.96047	0.87765	0.93484	0.96047	0.86877	0.92978
32	47	20.03019	20.97813	0.95764	0.87172	0.93146	0.95764	0.85949	0.92444	17.79964	18.72094	0.96047	0.88091	0.93669	0.96047	0.87146	0.93132
32	48	20.03019	20.72003	0.95764	0.87565	0.93370	0.95764	0.86272	0.92630	17.79964	18.52488	0.96047	0.88422	0.93855	0.96047	0.87418	0.93287
32	49	20.03019	20.45326	0.95764	0.87961	0.93595	0.95764	0.86596	0.92817	17.79964	18.32076	0.96047	0.88756	0.94043	0.96047	0.87692	0.93443
32	50	20.03019	20.17742	0.95764	0.88359	0.93820	0.95764	0.86921	0.93003	17.79964	18.10816	0.96047	0.89095	0.94233	0.96047	0.87969	0.93599
32	51	20.03019	19.89339	0.95764	0.88758	0.94044	0.95764	0.87247	0.93189	17.79964	17.88781	0.96047	0.89436	0.94424	0.96047	0.88247	0.93757
32	52	20.03019	19.60122	0.95764	0.89158	0.94268	0.95764	0.87574	0.93375	17.79964	17.65967	0.96047	0.89781	0.94615	0.96047	0.88527	0.93915
32	53	20.03019	19.30125	0.95764	0.89559	0.94492	0.95764	0.87901	0.93561	17.79964	17.42398	0.96047	0.90127	0.94807	0.96047	0.88810	0.94073
32	54	20.03019	18.99375	0.95764	0.89960	0.94714	0.95764	0.88230	0.93747	17.79964	17.18091	0.96047	0.90476	0.95000	0.96047	0.89094	0.94232
32	55	20.03019	18.67912	0.95764	0.90359	0.94936	0.95764	0.88559	0.93932	17.79964	16.93076	0.96047	0.90825	0.95192	0.96047	0.89380	0.94392
32	56	20.03019	18.35803	0.95764	0.90758	0.95155	0.95764	0.88889	0.94118	17.79964	16.67407	0.96047	0.91175	0.95384	0.96047	0.89668	0.94552
32	57	20.03019	18.02853	0.95764	0.91155	0.95373	0.95764	0.89219	0.94303	17.79964	16.40902	0.96047	0.91526	0.95576	0.96047	0.89957	0.94713
32	58	20.03019	17.69065	0.95764	0.91550	0.95589	0.95764	0.89550	0.94487	17.79964	16.13552	0.96047	0.91878	0.95767	0.96047	0.90248	0.94874
32	59	20.03019	17.34441	0.95764	0.91943	0.95803	0.95764	0.89881	0.94671	17.79964	15.85354	0.96047	0.92229	0.95958	0.96047	0.90540	0.95035

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
32	60	20.03019	16.98967	0.95764	0.92334	0.96014	0.95764	0.90211	0.94854	17.79964	15.56284	0.96047	0.92580	0.96147	0.96047	0.90833	0.95196
32	61	20.03019	16.62627	0.95764	0.92720	0.96223	0.95764	0.90541	0.95036	17.79964	15.26320	0.96047	0.92929	0.96335	0.96047	0.91127	0.95358
32	62	20.03019	16.25423	0.95764	0.93103	0.96428	0.95764	0.90870	0.95217	17.79964	14.95454	0.96047	0.93277	0.96521	0.96047	0.91421	0.95518
32	63	20.03019	15.87341	0.95764	0.93480	0.96630	0.95764	0.91198	0.95397	17.79964	14.63664	0.96047	0.93622	0.96706	0.96047	0.91715	0.95678
32	64	20.03019	15.48353	0.95764	0.93851	0.96828	0.95764	0.91525	0.95575	17.79964	14.30913	0.96047	0.93963	0.96888	0.96047	0.92008	0.95838
32	65	20.03019	15.08480	0.95764	0.94216	0.97022	0.95764	0.91849	0.95751	17.79964	13.97213	0.96047	0.94301	0.97067	0.96047	0.92301	0.95996
32	66	20.03019	14.67724	0.95764	0.94574	0.97211	0.95764	0.92170	0.95926	17.79964	13.62552	0.96047	0.94633	0.97243	0.96047	0.92592	0.96153
32	67	20.03019	14.26104	0.95764	0.94923	0.97396	0.95764	0.92488	0.96098	17.79964	13.26940	0.96047	0.94960	0.97415	0.96047	0.92881	0.96309
32	68	20.03019	13.83657	0.95764	0.95264	0.97574	0.95764	0.92803	0.96267	17.79964	12.90401	0.96047	0.95281	0.97583	0.96047	0.93168	0.96463
32	69	20.03019	13.40435	0.95764	0.95594	0.97748	0.95764	0.93113	0.96434	17.79964	12.52973	0.96047	0.95593	0.97747	0.96047	0.93451	0.96615
32	70	20.03019	12.96501	0.95764	0.95914	0.97915	0.95764	0.93419	0.96598	17.79964	12.14706	0.96047	0.95898	0.97906	0.96047	0.93732	0.96764
32	71	20.03019	12.51927	0.95764	0.96223	0.98075	0.95764	0.93719	0.96758	17.79964	11.75658	0.96047	0.96193	0.98060	0.96047	0.94008	0.96912
32	72	20.03019	12.06792	0.95764	0.96519	0.98229	0.95764	0.94014	0.96915	17.79964	11.35893	0.96047	0.96478	0.98208	0.96047	0.94280	0.97056
32	73	20.03019	11.61185	0.95764	0.96803	0.98375	0.95764	0.94303	0.97068	17.79964	10.95491	0.96047	0.96753	0.98350	0.96047	0.94547	0.97197
32	74	20.03019	11.15217	0.95764	0.97073	0.98515	0.95764	0.94585	0.97217	17.79964	10.54549	0.96047	0.97016	0.98486	0.96047	0.94809	0.97335
32	75	20.03019	10.68986	0.95764	0.97330	0.98647	0.95764	0.94860	0.97362	17.79964	10.13154	0.96047	0.97268	0.98615	0.96047	0.95065	0.97470
32	76	20.03019	10.22626	0.95764	0.97573	0.98772	0.95764	0.95128	0.97503	17.79964	9.71428	0.96047	0.97507	0.98738	0.96047	0.95315	0.97602
32	77	20.03019	9.76277	0.95764	0.97802	0.98889	0.95764	0.95388	0.97640	17.79964	9.29502	0.96047	0.97734	0.98854	0.96047	0.95559	0.97729
32	78	20.03019	9.30064	0.95764	0.98016	0.98998	0.95764	0.95641	0.97772	17.79964	8.87492	0.96047	0.97947	0.98963	0.96047	0.95796	0.97853
32	79	20.03019	8.84103	0.95764	0.98216	0.99100	0.95764	0.95886	0.97900	17.79964	8.45509	0.96047	0.98147	0.99065	0.96047	0.96026	0.97973
32	80	20.03019	8.38551	0.95764	0.98402	0.99195	0.95764	0.96122	0.98023	17.79964	8.03703	0.96047	0.98335	0.99160	0.96047	0.96249	0.98089
32	81	20.03019	7.93532	0.95764	0.98574	0.99282	0.95764	0.96350	0.98141	17.79964	7.62196	0.96047	0.98509	0.99249	0.96047	0.96465	0.98201
32	82	20.03019	7.49211	0.95764	0.98733	0.99362	0.95764	0.96569	0.98254	17.79964	7.21152	0.96047	0.98670	0.99330	0.96047	0.96673	0.98308
32	83	20.03019	7.05756	0.95764	0.98878	0.99436	0.95764	0.96779	0.98363	17.79964	6.80735	0.96047	0.98818	0.99406	0.96047	0.96873	0.98411
32	84	20.03019	6.63342	0.95764	0.99010	0.99502	0.95764	0.96980	0.98467	17.79964	6.41122	0.96047	0.98954	0.99474	0.96047	0.97065	0.98510
32	85	20.03019	6.22156	0.95764	0.99129	0.99563	0.95764	0.97173	0.98566	17.79964	6.02503	0.96047	0.99077	0.99536	0.96047	0.97248	0.98605
32	86	20.03019	5.82374	0.95764	0.99237	0.99617	0.95764	0.97356	0.98660	17.79964	5.65055	0.96047	0.99189	0.99593	0.96047	0.97423	0.98695
32	87	20.03019	5.44155	0.95764	0.99333	0.99666	0.95764	0.97529	0.98749	17.79964	5.28949	0.96047	0.99289	0.99643	0.96047	0.97590	0.98780
32	88	20.03019	5.07613	0.95764	0.99419	0.99709	0.95764	0.97694	0.98833	17.79964	4.94306	0.96047	0.99378	0.99688	0.96047	0.97748	0.98861
32	89	20.03019	4.72862	0.95764	0.99495	0.99747	0.95764	0.97849	0.98913	17.79964	4.61250	0.96047	0.99458	0.99728	0.96047	0.97897	0.98937
32	90	20.03019	4.40007	0.95764	0.99561	0.99780	0.95764	0.97995	0.98987	17.79964	4.29901	0.96047	0.99528	0.99764	0.96047	0.98037	0.99009
32	91	20.03019	4.09149	0.95764	0.99620	0.99809	0.95764	0.98131	0.99057	17.79964	4.00370	0.96047	0.99590	0.99795	0.96047	0.98169	0.99076
32	92	20.03019	3.80354	0.95764	0.99670	0.99835	0.95764	0.98259	0.99122	17.79964	3.72738	0.96047	0.99644	0.99822	0.96047	0.98293	0.99139
32	93	20.03019	3.53621	0.95764	0.99715	0.99857	0.95764	0.98378	0.99183	17.79964	3.47020	0.96047	0.99691	0.99845	0.96047	0.98409	0.99198
32	94	20.03019	3.28870	0.95764	0.99753	0.99876	0.95764	0.98489	0.99239	17.79964	3.23152	0.96047	0.99731	0.99865	0.96047	0.98516	0.99253
32	95	20.03019	3.05955	0.95764	0.99785	0.99893	0.95764	0.98593	0.99291	17.79964	3.01004	0.96047	0.99767	0.99883	0.96047	0.98616	0.99303
32	96	20.03019	2.84646	0.95764	0.99814	0.99907	0.95764	0.98688	0.99340	17.79964	2.80360	0.96047	0.99797	0.99898	0.96047	0.98709	0.99350
32	97	20.03019	2.65226	0.95764	0.99838	0.99919	0.95764	0.98776	0.99384	17.79964	2.61510	0.96047	0.99823	0.99912	0.96047	0.98795	0.99394
32	98	20.03019	2.47567	0.95764	0.99859	0.99929	0.95764	0.98857	0.99425	17.79964	2.44340	0.96047	0.99846	0.99923	0.96047	0.98874	0.99434
32	99	20.03019	2.31535	0.95764	0.99877	0.99938	0.95764	0.98932	0.99463	17.79964	2.28724	0.96047	0.99865	0.99932	0.96047	0.98947	0.99471
32	100	20.03019	2.16976	0.95764	0.99892	0.99946	0.95764	0.99000	0.99497	17.79964	2.14523	0.96047	0.99881	0.99941	0.96047	0.99014	0.99504

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
32	101	20.03019	2.03734	0.95764	0.99905	0.99952	0.95764	0.99063	0.99529	17.79964	2.01587	0.96047	0.99895	0.99948	0.96047	0.99075	0.99535
32	102	20.03019	1.91714	0.95764	0.99916	0.99958	0.95764	0.99121	0.99558	17.79964	1.89830	0.96047	0.99907	0.99954	0.96047	0.99131	0.99564
32	103	20.03019	1.80800	0.95764	0.99925	0.99963	0.95764	0.99173	0.99585	17.79964	1.79140	0.96047	0.99918	0.99959	0.96047	0.99183	0.99590
32	104	20.03019	1.70943	0.95764	0.99934	0.99967	0.95764	0.99221	0.99609	17.79964	1.69474	0.96047	0.99927	0.99963	0.96047	0.99230	0.99614
32	105	20.03019	1.62048	0.95764	0.99941	0.99970	0.95764	0.99264	0.99631	17.79964	1.60741	0.96047	0.99934	0.99967	0.96047	0.99273	0.99635
32	106	20.03019	1.54080	0.95764	0.99946	0.99973	0.95764	0.99303	0.99650	17.79964	1.52911	0.96047	0.99941	0.99970	0.96047	0.99310	0.99654
32	107	20.03019	1.47009	0.95764	0.99951	0.99976	0.95764	0.99336	0.99667	17.79964	1.45954	0.96047	0.99946	0.99973	0.96047	0.99343	0.99671
32	108	20.03019	1.40861	0.95764	0.99955	0.99978	0.95764	0.99364	0.99681	17.79964	1.39898	0.96047	0.99951	0.99975	0.96047	0.99371	0.99684
32	109	20.03019	1.35764	0.95764	0.99958	0.99979	0.95764	0.99386	0.99692	17.79964	1.34871	0.96047	0.99954	0.99977	0.96047	0.99392	0.99695
32	110	20.03019	1.32125	0.95764	0.99960	0.99980	0.95764	0.99400	0.99699	17.79964	1.31279	0.96047	0.99956	0.99978	0.96047	0.99406	0.99702
33	1	19.80081	26.72925	0.95507	0.73929	0.85011	0.95507	0.73877	0.84976	17.62097	22.57586	0.95803	0.77906	0.87581	0.95803	0.77865	0.87555
33	2	19.80081	26.68154	0.95507	0.74057	0.85095	0.95507	0.74003	0.85059	17.62097	22.55058	0.95803	0.77990	0.87634	0.95803	0.77948	0.87607
33	3	19.80081	26.63112	0.95507	0.74190	0.85183	0.95507	0.74134	0.85146	17.62097	22.52338	0.95803	0.78078	0.87690	0.95803	0.78034	0.87662
33	4	19.80081	26.57806	0.95507	0.74329	0.85275	0.95507	0.74270	0.85236	17.62097	22.49433	0.95803	0.78171	0.87748	0.95803	0.78125	0.87719
33	5	19.80081	26.52283	0.95507	0.74474	0.85370	0.95507	0.74411	0.85329	17.62097	22.46379	0.95803	0.78267	0.87809	0.95803	0.78219	0.87779
33	6	19.80081	26.46539	0.95507	0.74624	0.85468	0.95507	0.74558	0.85425	17.62097	22.43176	0.95803	0.78369	0.87873	0.95803	0.78317	0.87840
33	7	19.80081	26.40551	0.95507	0.74780	0.85570	0.95507	0.74709	0.85524	17.62097	22.39806	0.95803	0.78474	0.87939	0.95803	0.78420	0.87905
33	8	19.80081	26.34335	0.95507	0.74941	0.85676	0.95507	0.74867	0.85627	17.62097	22.36278	0.95803	0.78585	0.88008	0.95803	0.78527	0.87972
33	9	19.80081	26.27867	0.95507	0.75109	0.85785	0.95507	0.75029	0.85733	17.62097	22.32575	0.95803	0.78700	0.88080	0.95803	0.78638	0.88042
33	10	19.80081	26.21121	0.95507	0.75283	0.85899	0.95507	0.75198	0.85843	17.62097	22.28674	0.95803	0.78820	0.88156	0.95803	0.78754	0.88114
33	11	19.80081	26.14141	0.95507	0.75464	0.86016	0.95507	0.75372	0.85957	17.62097	22.24611	0.95803	0.78945	0.88234	0.95803	0.78875	0.88190
33	12	19.80081	26.06892	0.95507	0.75651	0.86138	0.95507	0.75553	0.86074	17.62097	22.20360	0.95803	0.79076	0.88315	0.95803	0.79000	0.88268
33	13	19.80081	25.99388	0.95507	0.75845	0.86263	0.95507	0.75739	0.86195	17.62097	22.15929	0.95803	0.79211	0.88400	0.95803	0.79130	0.88349
33	14	19.80081	25.91617	0.95507	0.76045	0.86393	0.95507	0.75932	0.86320	17.62097	22.11310	0.95803	0.79352	0.88488	0.95803	0.79266	0.88434
33	15	19.80081	25.83587	0.95507	0.76252	0.86526	0.95507	0.76131	0.86448	17.62097	22.06509	0.95803	0.79499	0.88579	0.95803	0.79406	0.88521
33	16	19.80081	25.75319	0.95507	0.76466	0.86664	0.95507	0.76337	0.86581	17.62097	22.01544	0.95803	0.79651	0.88673	0.95803	0.79552	0.88612
33	17	19.80081	25.66857	0.95507	0.76687	0.86805	0.95507	0.76549	0.86717	17.62097	21.96453	0.95803	0.79809	0.88771	0.95803	0.79704	0.88706
33	18	19.80081	25.58235	0.95507	0.76914	0.86950	0.95507	0.76768	0.86857	17.62097	21.91267	0.95803	0.79971	0.88871	0.95803	0.79860	0.88803
33	19	19.80081	25.49361	0.95507	0.77147	0.87100	0.95507	0.76993	0.87001	17.62097	21.85907	0.95803	0.80140	0.88975	0.95803	0.80023	0.88903
33	20	19.80081	25.40164	0.95507	0.77389	0.87253	0.95507	0.77225	0.87149	17.62097	21.80312	0.95803	0.80315	0.89083	0.95803	0.80191	0.89007
33	21	19.80081	25.30562	0.95507	0.77638	0.87412	0.95507	0.77463	0.87300	17.62097	21.74411	0.95803	0.80496	0.89194	0.95803	0.80365	0.89114
33	22	19.80081	25.20517	0.95507	0.77896	0.87575	0.95507	0.77708	0.87456	17.62097	21.68171	0.95803	0.80685	0.89310	0.95803	0.80544	0.89224
33	23	19.80081	25.09967	0.95507	0.78162	0.87743	0.95507	0.77959	0.87615	17.62097	21.61537	0.95803	0.80881	0.89430	0.95803	0.80729	0.89337
33	24	19.80081	24.98936	0.95507	0.78437	0.87915	0.95507	0.78216	0.87777	17.62097	21.54528	0.95803	0.81084	0.89554	0.95803	0.80920	0.89454
33	25	19.80081	24.87419	0.95507	0.78719	0.88092	0.95507	0.78480	0.87943	17.62097	21.47137	0.95803	0.81294	0.89682	0.95803	0.81116	0.89574
33	26	19.80081	24.75420	0.95507	0.79009	0.88274	0.95507	0.78749	0.88111	17.62097	21.39367	0.95803	0.81511	0.89814	0.95803	0.81318	0.89696
33	27	19.80081	24.62994	0.95507	0.79307	0.88459	0.95507	0.79023	0.88283	17.62097	21.31262	0.95803	0.81735	0.89950	0.95803	0.81524	0.89822
33	28	19.80081	24.50119	0.95507	0.79612	0.88649	0.95507	0.79303	0.88457	17.62097	21.22804	0.95803	0.81965	0.90089	0.95803	0.81736	0.89950
33	29	19.80081	24.36788	0.95507	0.79923	0.88842	0.95507	0.79588	0.88634	17.62097	21.13984	0.95803	0.82202	0.90232	0.95803	0.81953	0.90081
33	30	19.80081	24.23009	0.95507	0.80242	0.89038	0.95507	0.79878	0.88813	17.62097	21.04806	0.95803	0.82445	0.90378	0.95803	0.82174	0.90215
33	31	19.80081	24.08752	0.95507	0.80567	0.89238	0.95507	0.80172	0.88995	17.62097	20.95246	0.95803	0.82694	0.90527	0.95803	0.82400	0.90351

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
33	32	19.80081	23.94006	0.95507	0.80898	0.89440	0.95507	0.80470	0.89178	17.62097	20.85289	0.95803	0.82950	0.90680	0.82631	0.90489	
33	33	19.80081	23.78740	0.95507	0.81235	0.89646	0.95507	0.80772	0.89363	17.62097	20.74907	0.95803	0.83211	0.90836	0.95803	0.82865	0.90630
33	34	19.80081	23.62942	0.95507	0.81579	0.89855	0.95507	0.81078	0.89550	17.62097	20.64088	0.95803	0.83478	0.90995	0.95803	0.83104	0.90773
33	35	19.80081	23.46579	0.95507	0.81928	0.90066	0.95507	0.81386	0.89738	17.62097	20.52800	0.95803	0.83752	0.91157	0.95803	0.83347	0.90917
33	36	19.80081	23.29632	0.95507	0.82282	0.90280	0.95507	0.81698	0.89927	17.62097	20.41023	0.95803	0.84031	0.91323	0.95803	0.83593	0.91063
33	37	19.80081	23.12089	0.95507	0.82643	0.90496	0.95507	0.82013	0.90118	17.62097	20.28745	0.95803	0.84316	0.91491	0.95803	0.83843	0.91212
33	38	19.80081	22.93911	0.95507	0.83008	0.90715	0.95507	0.82330	0.90309	17.62097	20.15926	0.95803	0.84606	0.91661	0.95803	0.84096	0.91361
33	39	19.80081	22.75087	0.95507	0.83378	0.90936	0.95507	0.82649	0.90501	17.62097	20.02555	0.95803	0.84902	0.91835	0.95803	0.84353	0.91512
33	40	19.80081	22.55572	0.95507	0.83753	0.91158	0.95507	0.82971	0.90693	17.62097	19.88587	0.95803	0.85204	0.92011	0.95803	0.84612	0.91665
33	41	19.80081	22.35340	0.95507	0.84133	0.91383	0.95507	0.83294	0.90886	17.62097	19.73995	0.95803	0.85511	0.92190	0.95803	0.84875	0.91819
33	42	19.80081	22.14385	0.95507	0.84517	0.91609	0.95507	0.83619	0.91079	17.62097	19.58769	0.95803	0.85823	0.92371	0.95803	0.85140	0.91974
33	43	19.80081	21.92669	0.95507	0.84905	0.91837	0.95507	0.83946	0.91272	17.62097	19.42870	0.95803	0.86141	0.92554	0.95803	0.85408	0.92130
33	44	19.80081	21.70178	0.95507	0.85298	0.92066	0.95507	0.84274	0.91466	17.62097	19.26280	0.95803	0.86464	0.92740	0.95803	0.85679	0.92287
33	45	19.80081	21.46876	0.95507	0.85694	0.92296	0.95507	0.84603	0.91659	17.62097	19.08963	0.95803	0.86791	0.92929	0.95803	0.85952	0.92445
33	46	19.80081	21.22763	0.95507	0.86094	0.92527	0.95507	0.84933	0.91853	17.62097	18.90911	0.95803	0.87124	0.93119	0.95803	0.86227	0.92604
33	47	19.80081	20.97813	0.95507	0.86497	0.92760	0.95507	0.85265	0.92046	17.62097	18.72094	0.95803	0.87461	0.93311	0.95803	0.86505	0.92764
33	48	19.80081	20.72003	0.95507	0.86903	0.92993	0.95507	0.85598	0.92240	17.62097	18.52488	0.95803	0.87802	0.93505	0.95803	0.86786	0.92925
33	49	19.80081	20.45326	0.95507	0.87312	0.93226	0.95507	0.85932	0.92434	17.62097	18.32076	0.95803	0.88148	0.93701	0.95803	0.87068	0.93087
33	50	19.80081	20.17742	0.95507	0.87723	0.93460	0.95507	0.86267	0.92627	17.62097	18.10816	0.95803	0.88498	0.93898	0.95803	0.87353	0.93250
33	51	19.80081	19.89339	0.95507	0.88137	0.93694	0.95507	0.86602	0.92820	17.62097	17.88781	0.95803	0.88852	0.94097	0.95803	0.87640	0.93413
33	52	19.80081	19.60122	0.95507	0.88551	0.93928	0.95507	0.86939	0.93013	17.62097	17.65967	0.95803	0.89208	0.94296	0.95803	0.87929	0.93577
33	53	19.80081	19.30125	0.95507	0.88967	0.94161	0.95507	0.87277	0.93206	17.62097	17.42398	0.95803	0.89567	0.94497	0.95803	0.88220	0.93742
33	54	19.80081	18.99375	0.95507	0.89382	0.94393	0.95507	0.87616	0.93399	17.62097	17.18091	0.95803	0.89929	0.94697	0.95803	0.88514	0.93907
33	55	19.80081	18.67912	0.95507	0.89797	0.94624	0.95507	0.87956	0.93592	17.62097	16.93076	0.95803	0.90291	0.94898	0.95803	0.88809	0.94073
33	56	19.80081	18.35803	0.95507	0.90211	0.94854	0.95507	0.88296	0.93784	17.62097	16.67407	0.95803	0.90655	0.95099	0.95803	0.89106	0.94239
33	57	19.80081	18.02853	0.95507	0.90624	0.95081	0.95507	0.88637	0.93976	17.62097	16.40902	0.95803	0.91020	0.95299	0.95803	0.89406	0.94407
33	58	19.80081	17.69065	0.95507	0.91036	0.95308	0.95507	0.88979	0.94168	17.62097	16.13552	0.95803	0.91386	0.95499	0.95803	0.89706	0.94574
33	59	19.80081	17.34441	0.95507	0.91446	0.95532	0.95507	0.89321	0.94359	17.62097	15.85354	0.95803	0.91752	0.95699	0.95803	0.90009	0.94742
33	60	19.80081	16.98967	0.95507	0.91853	0.95754	0.95507	0.89663	0.94550	17.62097	15.56284	0.95803	0.92118	0.95897	0.95803	0.90312	0.94910
33	61	19.80081	16.62627	0.95507	0.92257	0.95973	0.95507	0.90005	0.94740	17.62097	15.26320	0.95803	0.92483	0.96095	0.95803	0.90617	0.95077
33	62	19.80081	16.25423	0.95507	0.92657	0.96189	0.95507	0.90346	0.94928	17.62097	14.95454	0.95803	0.92847	0.96291	0.95803	0.90922	0.95245
33	63	19.80081	15.87341	0.95507	0.93053	0.96401	0.95507	0.90687	0.95116	17.62097	14.63664	0.95803	0.93208	0.96485	0.95803	0.91227	0.95412
33	64	19.80081	15.48353	0.95507	0.93443	0.96610	0.95507	0.91026	0.95302	17.62097	14.30913	0.95803	0.93566	0.96676	0.95803	0.91533	0.95579
33	65	19.80081	15.08480	0.95507	0.93826	0.96815	0.95507	0.91363	0.95487	17.62097	13.97213	0.95803	0.93921	0.96865	0.95803	0.91837	0.95745
33	66	19.80081	14.67724	0.95507	0.94203	0.97015	0.95507	0.91698	0.95669	17.62097	13.62552	0.95803	0.94271	0.97051	0.95803	0.92141	0.95910
33	67	19.80081	14.26104	0.95507	0.94572	0.97210	0.95507	0.92030	0.95850	17.62097	13.26940	0.95803	0.94616	0.97233	0.95803	0.92443	0.96073
33	68	19.80081	13.83657	0.95507	0.94931	0.97400	0.95507	0.92359	0.96028	17.62097	12.90401	0.95803	0.94954	0.97411	0.95803	0.92743	0.96235
33	69	19.80081	13.40435	0.95507	0.95281	0.97583	0.95507	0.92684	0.96203	17.62097	12.52973	0.95803	0.95284	0.97585	0.95803	0.93040	0.96394
33	70	19.80081	12.96501	0.95507	0.95620	0.97761	0.95507	0.93004	0.96375	17.62097	12.14706	0.95803	0.95607	0.97754	0.95803	0.93334	0.96552
33	71	19.80081	12.51927	0.95507	0.95947	0.97932	0.95507	0.93320	0.96544	17.62097	11.75658	0.95803	0.95920	0.97917	0.95803	0.93624	0.96707
33	72	19.80081	12.06792	0.95507	0.96262	0.98096	0.95507	0.93629	0.96710	17.62097	11.35893	0.95803	0.96223	0.98075	0.95803	0.93910	0.96859

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>									<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
33	73	19.80081	11.61185	0.95507	0.96564	0.98252	0.95507	0.93933	0.96872	17.62097	10.95491	0.95803	0.96515	0.98226	0.95803	0.94191	0.97009		
33	74	19.80081	11.15217	0.95507	0.96853	0.98401	0.95507	0.94230	0.97029	17.62097	10.54549	0.95803	0.96795	0.98371	0.95803	0.94467	0.97155		
33	75	19.80081	10.68986	0.95507	0.97127	0.98542	0.95507	0.94521	0.97183	17.62097	10.13154	0.95803	0.97063	0.98510	0.95803	0.94738	0.97298		
33	76	19.80081	10.22626	0.95507	0.97386	0.98676	0.95507	0.94804	0.97333	17.62097	9.71428	0.95803	0.97319	0.98641	0.95803	0.95002	0.97437		
33	77	19.80081	9.76277	0.95507	0.97631	0.98801	0.95507	0.95079	0.97477	17.62097	9.29502	0.95803	0.97561	0.98765	0.95803	0.95260	0.97572		
33	78	19.80081	9.30064	0.95507	0.97861	0.98919	0.95507	0.95346	0.97618	17.62097	8.87492	0.95803	0.97789	0.98882	0.95803	0.95511	0.97704		
33	79	19.80081	8.84103	0.95507	0.98075	0.99028	0.95507	0.95605	0.97753	17.62097	8.45509	0.95803	0.98004	0.98992	0.95803	0.95754	0.97831		
33	80	19.80081	8.38551	0.95507	0.98275	0.99130	0.95507	0.95855	0.97884	17.62097	8.03703	0.95803	0.98204	0.99094	0.95803	0.95991	0.97954		
33	81	19.80081	7.93532	0.95507	0.98460	0.99224	0.95507	0.96097	0.98010	17.62097	7.62196	0.95803	0.98391	0.99189	0.95803	0.96219	0.98073		
33	82	19.80081	7.49211	0.95507	0.98630	0.99310	0.95507	0.96329	0.98130	17.62097	7.21152	0.95803	0.98564	0.99277	0.95803	0.96440	0.98188		
33	83	19.80081	7.05756	0.95507	0.98786	0.99389	0.95507	0.96552	0.98246	17.62097	6.80735	0.95803	0.98723	0.99357	0.95803	0.96652	0.98297		
33	84	19.80081	6.63342	0.95507	0.98928	0.99461	0.95507	0.96766	0.98356	17.62097	6.41122	0.95803	0.98869	0.99431	0.95803	0.96856	0.98403		
33	85	19.80081	6.22156	0.95507	0.99057	0.99526	0.95507	0.96970	0.98462	17.62097	6.02503	0.95803	0.99002	0.99498	0.95803	0.97051	0.98503		
33	86	19.80081	5.82374	0.95507	0.99173	0.99585	0.95507	0.97165	0.98562	17.62097	5.65055	0.95803	0.99122	0.99559	0.95803	0.97237	0.98599		
33	87	19.80081	5.44155	0.95507	0.99277	0.99637	0.95507	0.97349	0.98657	17.62097	5.28949	0.95803	0.99230	0.99613	0.95803	0.97414	0.98690		
33	88	19.80081	5.07613	0.95507	0.99369	0.99684	0.95507	0.97524	0.98747	17.62097	4.94306	0.95803	0.99326	0.99662	0.95803	0.97582	0.98776		
33	89	19.80081	4.72862	0.95507	0.99451	0.99725	0.95507	0.97689	0.98831	17.62097	4.61250	0.95803	0.99412	0.99705	0.95803	0.97741	0.98857		
33	90	19.80081	4.40007	0.95507	0.99523	0.99761	0.95507	0.97845	0.98911	17.62097	4.29901	0.95803	0.99488	0.99743	0.95803	0.97890	0.98934		
33	91	19.80081	4.09149	0.95507	0.99586	0.99793	0.95507	0.97990	0.98985	17.62097	4.00370	0.95803	0.99555	0.99777	0.95803	0.98031	0.99006		
33	92	19.80081	3.80354	0.95507	0.99641	0.99820	0.95507	0.98126	0.99054	17.62097	3.72738	0.95803	0.99613	0.99806	0.95803	0.98163	0.99073		
33	93	19.80081	3.53621	0.95507	0.99689	0.99844	0.95507	0.98254	0.99119	17.62097	3.47020	0.95803	0.99664	0.99832	0.95803	0.98286	0.99136		
33	94	19.80081	3.28870	0.95507	0.99730	0.99865	0.95507	0.98372	0.99179	17.62097	3.23152	0.95803	0.99708	0.99854	0.95803	0.98401	0.99194		
33	95	19.80081	3.05955	0.95507	0.99766	0.99883	0.95507	0.98483	0.99236	17.62097	3.01004	0.95803	0.99746	0.99873	0.95803	0.98508	0.99248		
33	96	19.80081	2.84646	0.95507	0.99797	0.99898	0.95507	0.98585	0.99287	17.62097	2.80360	0.95803	0.99779	0.99889	0.95803	0.98608	0.99299		
33	97	19.80081	2.65226	0.95507	0.99823	0.99912	0.95507	0.98679	0.99335	17.62097	2.61510	0.95803	0.99807	0.99904	0.95803	0.98699	0.99345		
33	98	19.80081	2.47567	0.95507	0.99846	0.99923	0.95507	0.98766	0.99379	17.62097	2.44340	0.95803	0.99832	0.99916	0.95803	0.98784	0.99388		
33	99	19.80081	2.31535	0.95507	0.99865	0.99933	0.95507	0.98846	0.99419	17.62097	2.28724	0.95803	0.99852	0.99926	0.95803	0.98862	0.99428		
33	100	19.80081	2.16976	0.95507	0.99882	0.99941	0.95507	0.98919	0.99457	17.62097	2.14523	0.95803	0.99870	0.99935	0.95803	0.98934	0.99464		
33	101	19.80081	2.03734	0.95507	0.99896	0.99948	0.95507	0.98987	0.99491	17.62097	2.01587	0.95803	0.99886	0.99943	0.95803	0.99000	0.99497		
33	102	19.80081	1.91714	0.95507	0.99908	0.99954	0.95507	0.99049	0.99522	17.62097	1.89830	0.95803	0.99899	0.99949	0.95803	0.99060	0.99528		
33	103	19.80081	1.80800	0.95507	0.99918	0.99959	0.95507	0.99105	0.99551	17.62097	1.79140	0.95803	0.99910	0.99955	0.95803	0.99116	0.99556		
33	104	19.80081	1.70943	0.95507	0.99927	0.99964	0.95507	0.99157	0.99577	17.62097	1.69474	0.95803	0.99920	0.99960	0.95803	0.99166	0.99581		
33	105	19.80081	1.62048	0.95507	0.99935	0.99967	0.95507	0.99203	0.99600	17.62097	1.60741	0.95803	0.99928	0.99964	0.95803	0.99212	0.99604		
33	106	19.80081	1.54080	0.95507	0.99941	0.99971	0.95507	0.99245	0.99621	17.62097	1.52911	0.95803	0.99935	0.99968	0.95803	0.99253	0.99625		
33	107	19.80081	1.47009	0.95507	0.99947	0.99973	0.95507	0.99281	0.99639	17.62097	1.45954	0.95803	0.99941	0.99971	0.95803	0.99288	0.99643		
33	108	19.80081	1.40861	0.95507	0.99951	0.99975	0.95507	0.99311	0.99654	17.62097	1.39898	0.95803	0.99946	0.99973	0.95803	0.99318	0.99658		
33	109	19.80081	1.35764	0.95507	0.99954	0.99977	0.95507	0.99334	0.99666	17.62097	1.34871	0.95803	0.99950	0.99975	0.95803	0.99341	0.99669		
33	110	19.80081	1.32125	0.95507	0.99957	0.99978	0.95507	0.99350	0.99674	17.62097	1.31279	0.95803	0.99952	0.99976	0.95803	0.99356	0.99677		
34	1	19.57024	26.72925	0.95245	0.73074	0.84443	0.95245	0.73022	0.84408	17.44082	22.57586	0.95555	0.77115	0.87079	0.95555	0.77073	0.87052		
34	2	19.57024	26.68154	0.95245	0.73201	0.84527	0.95245	0.73147	0.84492	17.44082	22.55058	0.95555	0.77198	0.87132	0.95555	0.77156	0.87105		
34	3	19.57024	26.63112	0.95245	0.73333	0.84615	0.95245	0.73278	0.84578	17.44082	22.52338	0.95555	0.77286	0.87188	0.95555	0.77242	0.87160		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
34	4	19.57024	26.57806	0.95245	0.73471	0.84707	0.95245	0.73413	0.84668	17.44082	22.49433	0.95555	0.77378	0.87246	0.95555	0.77332	0.87217
34	5	19.57024	26.52283	0.95245	0.73615	0.84802	0.95245	0.73553	0.84761	17.44082	22.46379	0.95555	0.77474	0.87307	0.95555	0.77426	0.87277
34	6	19.57024	26.46539	0.95245	0.73763	0.84901	0.95245	0.73698	0.84858	17.44082	22.43176	0.95555	0.77575	0.87371	0.95555	0.77524	0.87339
34	7	19.57024	26.40551	0.95245	0.73918	0.85003	0.95245	0.73849	0.84958	17.44082	22.39806	0.95555	0.77680	0.87438	0.95555	0.77626	0.87404
34	8	19.57024	26.34335	0.95245	0.74079	0.85110	0.95245	0.74005	0.85061	17.44082	22.36278	0.95555	0.77790	0.87508	0.95555	0.77732	0.87471
34	9	19.57024	26.27867	0.95245	0.74246	0.85220	0.95245	0.74167	0.85168	17.44082	22.32575	0.95555	0.77904	0.87580	0.95555	0.77843	0.87541
34	10	19.57024	26.21121	0.95245	0.74419	0.85334	0.95245	0.74335	0.85278	17.44082	22.28674	0.95555	0.78024	0.87656	0.95555	0.77959	0.87615
34	11	19.57024	26.14141	0.95245	0.74599	0.85452	0.95245	0.74509	0.85393	17.44082	22.24611	0.95555	0.78149	0.87735	0.95555	0.78079	0.87690
34	12	19.57024	26.06892	0.95245	0.74785	0.85574	0.95245	0.74689	0.85511	17.44082	22.20360	0.95555	0.78279	0.87817	0.95555	0.78204	0.87769
34	13	19.57024	25.99388	0.95245	0.74978	0.85700	0.95245	0.74875	0.85632	17.44082	22.15929	0.95555	0.78415	0.87902	0.95555	0.78335	0.87851
34	14	19.57024	25.91617	0.95245	0.75178	0.85830	0.95245	0.75067	0.85758	17.44082	22.11310	0.95555	0.78556	0.87990	0.95555	0.78470	0.87936
34	15	19.57024	25.83587	0.95245	0.75385	0.85965	0.95245	0.75266	0.85888	17.44082	22.06509	0.95555	0.78703	0.88082	0.95555	0.78611	0.88025
34	16	19.57024	25.75319	0.95245	0.75598	0.86104	0.95245	0.75471	0.86021	17.44082	22.01544	0.95555	0.78855	0.88178	0.95555	0.78757	0.88116
34	17	19.57024	25.66857	0.95245	0.75818	0.86246	0.95245	0.75683	0.86159	17.44082	21.96453	0.95555	0.79013	0.88276	0.95555	0.78908	0.88211
34	18	19.57024	25.58235	0.95245	0.76045	0.86393	0.95245	0.75902	0.86300	17.44082	21.91267	0.95555	0.79175	0.88378	0.95555	0.79066	0.88309
34	19	19.57024	25.49361	0.95245	0.76279	0.86543	0.95245	0.76128	0.86446	17.44082	21.85907	0.95555	0.79344	0.88483	0.95555	0.79229	0.88411
34	20	19.57024	25.40164	0.95245	0.76521	0.86699	0.95245	0.76360	0.86596	17.44082	21.80312	0.95555	0.79520	0.88592	0.95555	0.79398	0.88516
34	21	19.57024	25.30562	0.95245	0.76771	0.86859	0.95245	0.76600	0.86749	17.44082	21.74411	0.95555	0.79702	0.88705	0.95555	0.79573	0.88625
34	22	19.57024	25.20517	0.95245	0.77029	0.87024	0.95245	0.76846	0.86907	17.44082	21.68171	0.95555	0.79892	0.88822	0.95555	0.79754	0.88737
34	23	19.57024	25.09967	0.95245	0.77297	0.87195	0.95245	0.77099	0.87069	17.44082	21.61537	0.95555	0.80089	0.88944	0.95555	0.79940	0.88852
34	24	19.57024	24.98936	0.95245	0.77573	0.87370	0.95245	0.77358	0.87234	17.44082	21.54528	0.95555	0.80294	0.89070	0.95555	0.80133	0.88971
34	25	19.57024	24.87419	0.95245	0.77857	0.87550	0.95245	0.77624	0.87403	17.44082	21.47137	0.95555	0.80506	0.89200	0.95555	0.80331	0.89093
34	26	19.57024	24.75420	0.95245	0.78150	0.87735	0.95245	0.77896	0.87575	17.44082	21.39367	0.95555	0.80726	0.89335	0.95555	0.80535	0.89218
34	27	19.57024	24.62994	0.95245	0.78450	0.87924	0.95245	0.78174	0.87750	17.44082	21.31262	0.95555	0.80952	0.89474	0.95555	0.80745	0.89347
34	28	19.57024	24.50119	0.95245	0.78759	0.88117	0.95245	0.78458	0.87929	17.44082	21.22804	0.95555	0.81185	0.89616	0.95555	0.80960	0.89478
34	29	19.57024	24.36788	0.95245	0.79074	0.88314	0.95245	0.78747	0.88110	17.44082	21.13984	0.95555	0.81426	0.89762	0.95555	0.81180	0.89613
34	30	19.57024	24.23009	0.95245	0.79397	0.88515	0.95245	0.79041	0.88294	17.44082	21.04806	0.95555	0.81672	0.89912	0.95555	0.81405	0.89750
34	31	19.57024	24.08752	0.95245	0.79727	0.88720	0.95245	0.79340	0.88480	17.44082	20.95246	0.95555	0.81926	0.90065	0.95555	0.81636	0.89890
34	32	19.57024	23.94006	0.95245	0.80063	0.88928	0.95245	0.79644	0.88669	17.44082	20.85289	0.95555	0.82186	0.90222	0.95555	0.81871	0.90032
34	33	19.57024	23.78740	0.95245	0.80407	0.89139	0.95245	0.79953	0.88860	17.44082	20.74907	0.95555	0.82452	0.90382	0.95555	0.82111	0.90177
34	34	19.57024	23.62942	0.95245	0.80757	0.89354	0.95245	0.80265	0.89052	17.44082	20.64088	0.95555	0.82725	0.90546	0.95555	0.82355	0.90324
34	35	19.57024	23.46579	0.95245	0.81113	0.89572	0.95245	0.80581	0.89246	17.44082	20.52800	0.95555	0.83004	0.90713	0.95555	0.82604	0.90473
34	36	19.57024	23.29632	0.95245	0.81476	0.89792	0.95245	0.80900	0.89442	17.44082	20.41023	0.95555	0.83290	0.90883	0.95555	0.82856	0.90624
34	37	19.57024	23.12089	0.95245	0.81844	0.90016	0.95245	0.81223	0.89639	17.44082	20.28745	0.95555	0.83581	0.91056	0.95555	0.83112	0.90777
34	38	19.57024	22.93911	0.95245	0.82218	0.90241	0.95245	0.81548	0.89836	17.44082	20.15926	0.95555	0.83879	0.91233	0.95555	0.83373	0.90932
34	39	19.57024	22.75087	0.95245	0.82597	0.90469	0.95245	0.81876	0.90035	17.44082	20.02555	0.95555	0.84183	0.91412	0.95555	0.83636	0.91089
34	40	19.57024	22.55572	0.95245	0.82982	0.90700	0.95245	0.82207	0.90234	17.44082	19.88587	0.95555	0.84493	0.91595	0.95555	0.83903	0.91247
34	41	19.57024	22.35340	0.95245	0.83372	0.90932	0.95245	0.82539	0.90434	17.44082	19.73995	0.95555	0.84808	0.91780	0.95555	0.84173	0.91406
34	42	19.57024	22.14385	0.95245	0.83767	0.91166	0.95245	0.82873	0.90635	17.44082	19.58769	0.95555	0.85129	0.91967	0.95555	0.84446	0.91567
34	43	19.57024	21.92669	0.95245	0.84166	0.91403	0.95245	0.83209	0.90835	17.44082	19.42870	0.95555	0.85456	0.92158	0.95555	0.84722	0.91729
34	44	19.57024	21.70178	0.95245	0.84570	0.91640	0.95245	0.83547	0.91036	17.44082	19.26280	0.95555	0.85788	0.92351	0.95555	0.85001	0.91892

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
34	45	19.57024	21.46876	0.95245	0.84978	0.91879	0.95245	0.83886	0.91237	17.44082	19.08963	0.95555	0.86126	0.92546	0.95555	0.85282	0.92057
34	46	19.57024	21.22763	0.95245	0.85390	0.92120	0.95245	0.84227	0.91438	17.44082	18.90911	0.95555	0.86469	0.92743	0.95555	0.85566	0.92222
34	47	19.57024	20.97813	0.95245	0.85806	0.92361	0.95245	0.84568	0.91639	17.44082	18.72094	0.95555	0.86816	0.92943	0.95555	0.85853	0.92388
34	48	19.57024	20.72003	0.95245	0.86225	0.92603	0.95245	0.84911	0.91840	17.44082	18.52488	0.95555	0.87169	0.93145	0.95555	0.86142	0.92555
34	49	19.57024	20.45326	0.95245	0.86648	0.92846	0.95245	0.85255	0.92041	17.44082	18.32076	0.95555	0.87526	0.93348	0.95555	0.86433	0.92723
34	50	19.57024	20.17742	0.95245	0.87073	0.93090	0.95245	0.85600	0.92242	17.44082	18.10816	0.95555	0.87888	0.93554	0.95555	0.86726	0.92891
34	51	19.57024	19.89339	0.95245	0.87500	0.93333	0.95245	0.85947	0.92442	17.44082	17.88781	0.95555	0.88253	0.93760	0.95555	0.87022	0.93061
34	52	19.57024	19.60122	0.95245	0.87929	0.93577	0.95245	0.86294	0.92643	17.44082	17.65967	0.95555	0.88622	0.93968	0.95555	0.87321	0.93231
34	53	19.57024	19.30125	0.95245	0.88359	0.93820	0.95245	0.86642	0.92843	17.44082	17.42398	0.95555	0.88994	0.94177	0.95555	0.87621	0.93402
34	54	19.57024	18.99375	0.95245	0.88790	0.94062	0.95245	0.86991	0.93043	17.44082	17.18091	0.95555	0.89368	0.94386	0.95555	0.87923	0.93574
34	55	19.57024	18.67912	0.95245	0.89220	0.94303	0.95245	0.87341	0.93243	17.44082	16.93076	0.95555	0.89744	0.94595	0.95555	0.88228	0.93746
34	56	19.57024	18.35803	0.95245	0.89650	0.94542	0.95245	0.87693	0.93443	17.44082	16.67407	0.95555	0.90122	0.94804	0.95555	0.88535	0.93919
34	57	19.57024	18.02853	0.95245	0.90079	0.94781	0.95245	0.88045	0.93642	17.44082	16.40902	0.95555	0.90501	0.95014	0.95555	0.88844	0.94092
34	58	19.57024	17.69065	0.95245	0.90507	0.95017	0.95245	0.88397	0.93841	17.44082	16.13552	0.95555	0.90881	0.95223	0.95555	0.89155	0.94266
34	59	19.57024	17.34441	0.95245	0.90934	0.95252	0.95245	0.88751	0.94040	17.44082	15.85354	0.95555	0.91262	0.95432	0.95555	0.89467	0.94441
34	60	19.57024	16.98967	0.95245	0.91358	0.95484	0.95245	0.89104	0.94238	17.44082	15.56284	0.95555	0.91644	0.95640	0.95555	0.89781	0.94615
34	61	19.57024	16.62627	0.95245	0.91780	0.95714	0.95245	0.89458	0.94436	17.44082	15.26320	0.95555	0.92024	0.95847	0.95555	0.90096	0.94790
34	62	19.57024	16.25423	0.95245	0.92198	0.95941	0.95245	0.89812	0.94632	17.44082	14.95454	0.95555	0.92404	0.96052	0.95555	0.90413	0.94965
34	63	19.57024	15.87341	0.95245	0.92612	0.96164	0.95245	0.90164	0.94828	17.44082	14.63664	0.95555	0.92782	0.96256	0.95555	0.90730	0.95139
34	64	19.57024	15.48353	0.95245	0.93021	0.96384	0.95245	0.90516	0.95022	17.44082	14.30913	0.95555	0.93157	0.96457	0.95555	0.91047	0.95314
34	65	19.57024	15.08480	0.95245	0.93423	0.96600	0.95245	0.90867	0.95215	17.44082	13.97213	0.95555	0.93529	0.96656	0.95555	0.91363	0.95487
34	66	19.57024	14.67724	0.95245	0.93819	0.96811	0.95245	0.91216	0.95406	17.44082	13.62552	0.95555	0.93896	0.96852	0.95555	0.91680	0.95659
34	67	19.57024	14.26104	0.95245	0.94207	0.97017	0.95245	0.91562	0.95595	17.44082	13.26940	0.95555	0.94259	0.97045	0.95555	0.91994	0.95830
34	68	19.57024	13.83657	0.95245	0.94586	0.97218	0.95245	0.91905	0.95782	17.44082	12.90401	0.95555	0.94615	0.97233	0.95555	0.92308	0.96000
34	69	19.57024	13.40435	0.95245	0.94956	0.97413	0.95245	0.92244	0.95966	17.44082	12.52973	0.95555	0.94964	0.97417	0.95555	0.92618	0.96168
34	70	19.57024	12.96501	0.95245	0.95314	0.97601	0.95245	0.92579	0.96147	17.44082	12.14706	0.95555	0.95305	0.97596	0.95555	0.92926	0.96333
34	71	19.57024	12.51927	0.95245	0.95661	0.97782	0.95245	0.92910	0.96325	17.44082	11.75658	0.95555	0.95636	0.97769	0.95555	0.93230	0.96497
34	72	19.57024	12.06792	0.95245	0.95995	0.97957	0.95245	0.93235	0.96499	17.44082	11.35893	0.95555	0.95957	0.97937	0.95555	0.93531	0.96657
34	73	19.57024	11.61185	0.95245	0.96316	0.98123	0.95245	0.93554	0.96670	17.44082	10.95491	0.95555	0.96267	0.98098	0.95555	0.93826	0.96815
34	74	19.57024	11.15217	0.95245	0.96623	0.98282	0.95245	0.93867	0.96836	17.44082	10.54549	0.95555	0.96565	0.98253	0.95555	0.94117	0.96969
34	75	19.57024	10.68986	0.95245	0.96915	0.98433	0.95245	0.94172	0.96999	17.44082	10.13154	0.95555	0.96850	0.98400	0.95555	0.94402	0.97120
34	76	19.57024	10.22626	0.95245	0.97192	0.98576	0.95245	0.94471	0.97157	17.44082	9.71428	0.95555	0.97122	0.98540	0.95555	0.94681	0.97268
34	77	19.57024	9.76277	0.95245	0.97453	0.98710	0.95245	0.94761	0.97310	17.44082	9.29502	0.95555	0.97381	0.98673	0.95555	0.94953	0.97411
34	78	19.57024	9.30064	0.95245	0.97699	0.98836	0.95245	0.95044	0.97459	17.44082	8.87492	0.95555	0.97624	0.98798	0.95555	0.95218	0.97550
34	79	19.57024	8.84103	0.95245	0.97928	0.98953	0.95245	0.95318	0.97603	17.44082	8.45509	0.95555	0.97854	0.98915	0.95555	0.95476	0.97686
34	80	19.57024	8.38551	0.95245	0.98142	0.99062	0.95245	0.95582	0.97741	17.44082	8.03703	0.95555	0.98068	0.99025	0.95555	0.95726	0.97816
34	81	19.57024	7.93532	0.95245	0.98340	0.99163	0.95245	0.95838	0.97875	17.44082	7.62196	0.95555	0.98268	0.99127	0.95555	0.95968	0.97942
34	82	19.57024	7.49211	0.95245	0.98523	0.99256	0.95245	0.96084	0.98003	17.44082	7.21152	0.95555	0.98454	0.99221	0.95555	0.96202	0.98064
34	83	19.57024	7.05756	0.95245	0.98691	0.99341	0.95245	0.96321	0.98126	17.44082	6.80735	0.95555	0.98624	0.99307	0.95555	0.96426	0.98181
34	84	19.57024	6.63342	0.95245	0.98843	0.99418	0.95245	0.96548	0.98243	17.44082	6.41122	0.95555	0.98781	0.99387	0.95555	0.96643	0.98293
34	85	19.57024	6.22156	0.95245	0.98982	0.99488	0.95245	0.96764	0.98355	17.44082	6.02503	0.95555	0.98923	0.99459	0.95555	0.96849	0.98399

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
34	86	19.57024	5.82374	0.95245	0.99107	0.99551	0.95245	0.96971	0.98462	17.44082	5.65055	0.95555	0.99052	0.99524	0.95555	0.97047	0.98501
34	87	19.57024	5.44155	0.95245	0.99218	0.99608	0.95245	0.97167	0.98563	17.44082	5.28949	0.95555	0.99168	0.99582	0.95555	0.97235	0.98598
34	88	19.57024	5.07613	0.95245	0.99318	0.99658	0.95245	0.97352	0.98658	17.44082	4.94306	0.95555	0.99272	0.99635	0.95555	0.97413	0.98690
34	89	19.57024	4.72862	0.95245	0.99406	0.99702	0.95245	0.97527	0.98748	17.44082	4.61250	0.95555	0.99365	0.99681	0.95555	0.97582	0.98776
34	90	19.57024	4.40007	0.95245	0.99484	0.99741	0.95245	0.97692	0.98833	17.44082	4.29901	0.95555	0.99446	0.99722	0.95555	0.97741	0.98858
34	91	19.57024	4.09149	0.95245	0.99552	0.99775	0.95245	0.97847	0.98912	17.44082	4.00370	0.95555	0.99518	0.99758	0.95555	0.97891	0.98934
34	92	19.57024	3.80354	0.95245	0.99611	0.99805	0.95245	0.97992	0.98986	17.44082	3.72738	0.95555	0.99581	0.99790	0.95555	0.98031	0.99006
34	93	19.57024	3.53621	0.95245	0.99663	0.99831	0.95245	0.98128	0.99055	17.44082	3.47020	0.95555	0.99636	0.99817	0.95555	0.98162	0.99072
34	94	19.57024	3.28870	0.95245	0.99707	0.99854	0.95245	0.98254	0.99119	17.44082	3.23152	0.95555	0.99683	0.99841	0.95555	0.98285	0.99135
34	95	19.57024	3.05955	0.95245	0.99746	0.99873	0.95245	0.98371	0.99179	17.44082	3.01004	0.95555	0.99724	0.99862	0.95555	0.98399	0.99193
34	96	19.57024	2.84646	0.95245	0.99779	0.99890	0.95245	0.98480	0.99234	17.44082	2.80360	0.95555	0.99760	0.99880	0.95555	0.98505	0.99247
34	97	19.57024	2.65226	0.95245	0.99808	0.99904	0.95245	0.98581	0.99285	17.44082	2.61510	0.95555	0.99791	0.99895	0.95555	0.98603	0.99296
34	98	19.57024	2.47567	0.95245	0.99832	0.99916	0.95245	0.98673	0.99332	17.44082	2.44340	0.95555	0.99817	0.99909	0.95555	0.98693	0.99342
34	99	19.57024	2.31535	0.95245	0.99853	0.99927	0.95245	0.98759	0.99375	17.44082	2.28724	0.95555	0.99840	0.99920	0.95555	0.98776	0.99384
34	100	19.57024	2.16976	0.95245	0.99871	0.99936	0.95245	0.98837	0.99415	17.44082	2.14523	0.95555	0.99859	0.99929	0.95555	0.98853	0.99423
34	101	19.57024	2.03734	0.95245	0.99887	0.99943	0.95245	0.98909	0.99452	17.44082	2.01587	0.95555	0.99876	0.99938	0.95555	0.98923	0.99459
34	102	19.57024	1.91714	0.95245	0.99900	0.99950	0.95245	0.98976	0.99485	17.44082	1.89830	0.95555	0.99890	0.99945	0.95555	0.98988	0.99492
34	103	19.57024	1.80800	0.95245	0.99911	0.99956	0.95245	0.99036	0.99516	17.44082	1.79140	0.95555	0.99902	0.99951	0.95555	0.99048	0.99522
34	104	19.57024	1.70943	0.95245	0.99921	0.99960	0.95245	0.99092	0.99544	17.44082	1.69474	0.95555	0.99913	0.99956	0.95555	0.99102	0.99549
34	105	19.57024	1.62048	0.95245	0.99929	0.99964	0.95245	0.99141	0.99569	17.44082	1.60741	0.95555	0.99922	0.99961	0.95555	0.99151	0.99574
34	106	19.57024	1.54080	0.95245	0.99936	0.99968	0.95245	0.99186	0.99591	17.44082	1.52911	0.95555	0.99929	0.99965	0.95555	0.99195	0.99596
34	107	19.57024	1.47009	0.95245	0.99942	0.99971	0.95245	0.99225	0.99611	17.44082	1.45954	0.95555	0.99936	0.99968	0.95555	0.99233	0.99615
34	108	19.57024	1.40861	0.95245	0.99947	0.99973	0.95245	0.99257	0.99627	17.44082	1.39898	0.95555	0.99941	0.99971	0.95555	0.99265	0.99631
34	109	19.57024	1.35764	0.95245	0.99950	0.99975	0.95245	0.99282	0.99640	17.44082	1.34871	0.95555	0.99945	0.99973	0.95555	0.99289	0.99643
34	110	19.57024	1.32125	0.95245	0.99953	0.99976	0.95245	0.99299	0.99648	17.44082	1.31279	0.95555	0.99948	0.99974	0.95555	0.99306	0.99652
35	1	19.33840	26.72925	0.94980	0.72214	0.83866	0.94980	0.72162	0.83831	17.25913	22.57586	0.95302	0.76316	0.86567	0.95302	0.76275	0.86541
35	2	19.33840	26.68154	0.94980	0.72340	0.83950	0.94980	0.72287	0.83914	17.25913	22.55058	0.95302	0.76399	0.86621	0.95302	0.76357	0.86594
35	3	19.33840	26.63112	0.94980	0.72471	0.84038	0.94980	0.72416	0.84001	17.25913	22.52338	0.95302	0.76486	0.86677	0.95302	0.76442	0.86649
35	4	19.33840	26.57806	0.94980	0.72608	0.84130	0.94980	0.72550	0.84092	17.25913	22.49433	0.95302	0.76578	0.86735	0.95302	0.76532	0.86706
35	5	19.33840	26.52283	0.94980	0.72750	0.84226	0.94980	0.72689	0.84185	17.25913	22.46379	0.95302	0.76673	0.86797	0.95302	0.76625	0.86766
35	6	19.33840	26.46539	0.94980	0.72898	0.84325	0.94980	0.72833	0.84282	17.25913	22.43176	0.95302	0.76773	0.86861	0.95302	0.76723	0.86828
35	7	19.33840	26.40551	0.94980	0.73051	0.84427	0.94980	0.72983	0.84382	17.25913	22.39806	0.95302	0.76878	0.86928	0.95302	0.76824	0.86893
35	8	19.33840	26.34335	0.94980	0.73211	0.84534	0.94980	0.73138	0.84485	17.25913	22.36278	0.95302	0.76987	0.86998	0.95302	0.76930	0.86961
35	9	19.33840	26.27867	0.94980	0.73377	0.84644	0.94980	0.73299	0.84593	17.25913	22.32575	0.95302	0.77102	0.87071	0.95302	0.77041	0.87032
35	10	19.33840	26.21121	0.94980	0.73549	0.84759	0.94980	0.73466	0.84704	17.25913	22.28674	0.95302	0.77221	0.87147	0.95302	0.77156	0.87105
35	11	19.33840	26.14141	0.94980	0.73728	0.84877	0.94980	0.73639	0.84819	17.25913	22.24611	0.95302	0.77346	0.87226	0.95302	0.77276	0.87182
35	12	19.33840	26.06892	0.94980	0.73913	0.85000	0.94980	0.73818	0.84937	17.25913	22.20360	0.95302	0.77475	0.87308	0.95302	0.77401	0.87261
35	13	19.33840	25.99388	0.94980	0.74105	0.85127	0.94980	0.74003	0.85060	17.25913	22.15929	0.95302	0.77611	0.87394	0.95302	0.77531	0.87344
35	14	19.33840	25.91617	0.94980	0.74304	0.85258	0.94980	0.74195	0.85186	17.25913	22.11310	0.95302	0.77752	0.87483	0.95302	0.77666	0.87429
35	15	19.33840	25.83587	0.94980	0.74510	0.85393	0.94980	0.74393	0.85317	17.25913	22.06509	0.95302	0.77898	0.87576	0.95302	0.77807	0.87518
35	16	19.33840	25.75319	0.94980	0.74723	0.85533	0.94980	0.74598	0.85451	17.25913	22.01544	0.95302	0.78050	0.87672	0.95302	0.77953	0.87611

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
35	17	19.33840	25.66857	0.94980	0.74943	0.85677	0.94980	0.74810	0.85590	17.25913	21.96453	0.95302	0.78208	0.87771	0.95302	0.78105	0.87707
35	18	19.33840	25.58235	0.94980	0.75169	0.85825	0.94980	0.75029	0.85733	17.25913	21.91267	0.95302	0.78371	0.87874	0.95302	0.78262	0.87806
35	19	19.33840	25.49361	0.94980	0.75403	0.85977	0.94980	0.75255	0.85881	17.25913	21.85907	0.95302	0.78540	0.87980	0.95302	0.78426	0.87909
35	20	19.33840	25.40164	0.94980	0.75644	0.86134	0.94980	0.75488	0.86032	17.25913	21.80312	0.95302	0.78716	0.88090	0.95302	0.78596	0.88015
35	21	19.33840	25.30562	0.94980	0.75895	0.86296	0.94980	0.75728	0.86188	17.25913	21.74411	0.95302	0.78899	0.88205	0.95302	0.78772	0.88125
35	22	19.33840	25.20517	0.94980	0.76154	0.86463	0.94980	0.75975	0.86348	17.25913	21.68171	0.95302	0.79089	0.88324	0.95302	0.78954	0.88239
35	23	19.33840	25.09967	0.94980	0.76422	0.86636	0.94980	0.76230	0.86512	17.25913	21.61537	0.95302	0.79288	0.88447	0.95302	0.79142	0.88357
35	24	19.33840	24.98936	0.94980	0.76699	0.86813	0.94980	0.76491	0.86680	17.25913	21.54528	0.95302	0.79494	0.88576	0.95302	0.79336	0.88477
35	25	19.33840	24.87419	0.94980	0.76986	0.86996	0.94980	0.76759	0.86851	17.25913	21.47137	0.95302	0.79708	0.88708	0.95302	0.79536	0.88602
35	26	19.33840	24.75420	0.94980	0.77280	0.87184	0.94980	0.77033	0.87027	17.25913	21.39367	0.95302	0.79929	0.88845	0.95302	0.79742	0.88730
35	27	19.33840	24.62994	0.94980	0.77583	0.87377	0.94980	0.77314	0.87206	17.25913	21.31262	0.95302	0.80158	0.88986	0.95302	0.79955	0.88861
35	28	19.33840	24.50119	0.94980	0.77895	0.87574	0.94980	0.77601	0.87388	17.25913	21.22804	0.95302	0.80394	0.89132	0.95302	0.80172	0.88995
35	29	19.33840	24.36788	0.94980	0.78214	0.87775	0.94980	0.77894	0.87574	17.25913	21.13984	0.95302	0.80637	0.89281	0.95302	0.80396	0.89133
35	30	19.33840	24.23009	0.94980	0.78540	0.87980	0.94980	0.78193	0.87762	17.25913	21.04806	0.95302	0.80888	0.89434	0.95302	0.80625	0.89273
35	31	19.33840	24.08752	0.94980	0.78875	0.88190	0.94980	0.78497	0.87953	17.25913	20.95246	0.95302	0.81145	0.89591	0.95302	0.80860	0.89417
35	32	19.33840	23.94006	0.94980	0.79216	0.88403	0.94980	0.78806	0.88147	17.25913	20.85289	0.95302	0.81409	0.89752	0.95302	0.81099	0.89563
35	33	19.33840	23.78740	0.94980	0.79565	0.88620	0.94980	0.79121	0.88343	17.25913	20.74907	0.95302	0.81680	0.89917	0.95302	0.81344	0.89712
35	34	19.33840	23.62942	0.94980	0.79921	0.88840	0.94980	0.79439	0.88542	17.25913	20.64088	0.95302	0.81958	0.90085	0.95302	0.81593	0.89864
35	35	19.33840	23.46579	0.94980	0.80284	0.89064	0.94980	0.79762	0.88742	17.25913	20.52800	0.95302	0.82243	0.90257	0.95302	0.81848	0.90018
35	36	19.33840	23.29632	0.94980	0.80654	0.89291	0.94980	0.80089	0.88944	17.25913	20.41023	0.95302	0.82535	0.90432	0.95302	0.82106	0.90174
35	37	19.33840	23.12089	0.94980	0.81030	0.89521	0.94980	0.80419	0.89147	17.25913	20.28745	0.95302	0.82833	0.90611	0.95302	0.82369	0.90332
35	38	19.33840	22.93911	0.94980	0.81413	0.89754	0.94980	0.80753	0.89352	17.25913	20.15926	0.95302	0.83138	0.90793	0.95302	0.82636	0.90492
35	39	19.33840	22.75087	0.94980	0.81801	0.89990	0.94980	0.81089	0.89557	17.25913	20.02555	0.95302	0.83449	0.90978	0.95302	0.82906	0.90654
35	40	19.33840	22.55572	0.94980	0.82196	0.90228	0.94980	0.81429	0.89764	17.25913	19.88587	0.95302	0.83767	0.91166	0.95302	0.83181	0.90818
35	41	19.33840	22.35340	0.94980	0.82596	0.90468	0.94980	0.81770	0.89971	17.25913	19.73995	0.95302	0.84091	0.91358	0.95302	0.83458	0.90983
35	42	19.33840	22.14385	0.94980	0.83001	0.90711	0.94980	0.82114	0.90179	17.25913	19.58769	0.95302	0.84421	0.91552	0.95302	0.83739	0.91150
35	43	19.33840	21.92669	0.94980	0.83411	0.90956	0.94980	0.82460	0.90387	17.25913	19.42870	0.95302	0.84756	0.91749	0.95302	0.84023	0.91318
35	44	19.33840	21.70178	0.94980	0.83827	0.91202	0.94980	0.82807	0.90595	17.25913	19.26280	0.95302	0.85098	0.91949	0.95302	0.84310	0.91487
35	45	19.33840	21.46876	0.94980	0.84247	0.91450	0.94980	0.83157	0.90804	17.25913	19.08963	0.95302	0.85446	0.92152	0.95302	0.84600	0.91658
35	46	19.33840	21.22763	0.94980	0.84671	0.91699	0.94980	0.83507	0.91012	17.25913	18.90911	0.95302	0.85799	0.92357	0.95302	0.84893	0.91829
35	47	19.33840	20.97813	0.94980	0.85100	0.91950	0.94980	0.83859	0.91221	17.25913	18.72094	0.95302	0.86157	0.92564	0.95302	0.85188	0.92002
35	48	19.33840	20.72003	0.94980	0.85532	0.92202	0.94980	0.84212	0.91430	17.25913	18.52488	0.95302	0.86521	0.92773	0.95302	0.85486	0.92175
35	49	19.33840	20.45326	0.94980	0.85968	0.92454	0.94980	0.84567	0.91638	17.25913	18.32076	0.95302	0.86890	0.92985	0.95302	0.85786	0.92349
35	50	19.33840	20.17742	0.94980	0.86407	0.92708	0.94980	0.84922	0.91847	17.25913	18.10816	0.95302	0.87263	0.93198	0.95302	0.86088	0.92524
35	51	19.33840	19.89339	0.94980	0.86848	0.92961	0.94980	0.85279	0.92055	17.25913	17.88781	0.95302	0.87641	0.93413	0.95302	0.86393	0.92700
35	52	19.33840	19.60122	0.94980	0.87292	0.93215	0.94980	0.85637	0.92263	17.25913	17.65967	0.95302	0.88022	0.93629	0.95302	0.86701	0.92877
35	53	19.33840	19.30125	0.94980	0.87737	0.93468	0.94980	0.85995	0.92470	17.25913	17.42398	0.95302	0.88406	0.93847	0.95302	0.87010	0.93054
35	54	19.33840	18.99375	0.94980	0.88182	0.93720	0.94980	0.86355	0.92678	17.25913	17.18091	0.95302	0.88794	0.94064	0.95302	0.87322	0.93232
35	55	19.33840	18.67912	0.94980	0.88628	0.93971	0.94980	0.86716	0.92886	17.25913	16.93076	0.95302	0.89183	0.94282	0.95302	0.87636	0.93411
35	56	19.33840	18.35803	0.94980	0.89074	0.94221	0.94980	0.87078	0.93093	17.25913	16.67407	0.95302	0.89575	0.94501	0.95302	0.87953	0.93590
35	57	19.33840	18.02853	0.94980	0.89519	0.94470	0.94980	0.87441	0.93300	17.25913	16.40902	0.95302	0.89968	0.94719	0.95302	0.88271	0.93770

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
35	58	19.33840	17.69065	0.94980	0.89964	0.94717	0.94980	0.87805	0.93507	17.25913	16.13552	0.95302	0.90363	0.94937	0.95302	0.88592	0.93951
35	59	19.33840	17.34441	0.94980	0.90407	0.94962	0.94980	0.88170	0.93713	17.25913	15.85354	0.95302	0.90759	0.95156	0.95302	0.88915	0.94132
35	60	19.33840	16.98967	0.94980	0.90849	0.95205	0.94980	0.88535	0.93919	17.25913	15.56284	0.95302	0.91155	0.95373	0.95302	0.89240	0.94314
35	61	19.33840	16.62627	0.94980	0.91288	0.95446	0.94980	0.88900	0.94124	17.25913	15.26320	0.95302	0.91552	0.95590	0.95302	0.89566	0.94496
35	62	19.33840	16.25423	0.94980	0.91725	0.95684	0.94980	0.89266	0.94329	17.25913	14.95454	0.95302	0.91948	0.95805	0.95302	0.89893	0.94678
35	63	19.33840	15.87341	0.94980	0.92157	0.95918	0.94980	0.89631	0.94532	17.25913	14.63664	0.95302	0.92342	0.96019	0.95302	0.90221	0.94859
35	64	19.33840	15.48353	0.94980	0.92584	0.96149	0.94980	0.89996	0.94735	17.25913	14.30913	0.95302	0.92735	0.96230	0.95302	0.90550	0.95041
35	65	19.33840	15.08480	0.94980	0.93006	0.96376	0.94980	0.90360	0.94936	17.25913	13.97213	0.95302	0.93124	0.96440	0.95302	0.90879	0.95222
35	66	19.33840	14.67724	0.94980	0.93422	0.96599	0.94980	0.90722	0.95135	17.25913	13.62552	0.95302	0.93509	0.96646	0.95302	0.91208	0.95402
35	67	19.33840	14.26104	0.94980	0.93829	0.96816	0.94980	0.91082	0.95333	17.25913	13.26940	0.95302	0.93890	0.96849	0.95302	0.91535	0.95581
35	68	19.33840	13.83657	0.94980	0.94228	0.97028	0.94980	0.91439	0.95528	17.25913	12.90401	0.95302	0.94264	0.97048	0.95302	0.91862	0.95758
35	69	19.33840	13.40435	0.94980	0.94618	0.97234	0.94980	0.91793	0.95721	17.25913	12.52973	0.95302	0.94632	0.97242	0.95302	0.92186	0.95934
35	70	19.33840	12.96501	0.94980	0.94996	0.97434	0.94980	0.92143	0.95911	17.25913	12.14706	0.95302	0.94991	0.97431	0.95302	0.92508	0.96108
35	71	19.33840	12.51927	0.94980	0.95363	0.97626	0.94980	0.92489	0.96098	17.25913	11.75658	0.95302	0.95341	0.97615	0.95302	0.92826	0.96280
35	72	19.33840	12.06792	0.94980	0.95717	0.97812	0.94980	0.92829	0.96281	17.25913	11.35893	0.95302	0.95681	0.97793	0.95302	0.93141	0.96449
35	73	19.33840	11.61185	0.94980	0.96057	0.97989	0.94980	0.93164	0.96461	17.25913	10.95491	0.95302	0.96009	0.97964	0.95302	0.93452	0.96615
35	74	19.33840	11.15217	0.94980	0.96383	0.98158	0.94980	0.93493	0.96637	17.25913	10.54549	0.95302	0.96326	0.98128	0.95302	0.93757	0.96778
35	75	19.33840	10.68986	0.94980	0.96694	0.98319	0.94980	0.93815	0.96809	17.25913	10.13154	0.95302	0.96629	0.98286	0.95302	0.94057	0.96937
35	76	19.33840	10.22626	0.94980	0.96989	0.98471	0.94980	0.94129	0.96976	17.25913	9.71428	0.95302	0.96918	0.98435	0.95302	0.94351	0.97093
35	77	19.33840	9.76277	0.94980	0.97267	0.98615	0.94980	0.94435	0.97138	17.25913	9.29502	0.95302	0.97193	0.98577	0.95302	0.94638	0.97245
35	78	19.33840	9.30064	0.94980	0.97530	0.98749	0.94980	0.94733	0.97295	17.25913	8.87492	0.95302	0.97453	0.98710	0.95302	0.94918	0.97393
35	79	19.33840	8.84103	0.94980	0.97775	0.98875	0.94980	0.95022	0.97448	17.25913	8.45509	0.95302	0.97698	0.98836	0.95302	0.95190	0.97536
35	80	19.33840	8.38551	0.94980	0.98004	0.98992	0.94980	0.95302	0.97595	17.25913	8.03703	0.95302	0.97927	0.98953	0.95302	0.95454	0.97674
35	81	19.33840	7.93532	0.94980	0.98216	0.99100	0.94980	0.95573	0.97736	17.25913	7.62196	0.95302	0.98141	0.99062	0.95302	0.95711	0.97808
35	82	19.33840	7.49211	0.94980	0.98412	0.99199	0.94980	0.95834	0.97873	17.25913	7.21152	0.95302	0.98339	0.99163	0.95302	0.95958	0.97937
35	83	19.33840	7.05756	0.94980	0.98591	0.99291	0.94980	0.96084	0.98003	17.25913	6.80735	0.95302	0.98522	0.99255	0.95302	0.96196	0.98061
35	84	19.33840	6.63342	0.94980	0.98755	0.99374	0.94980	0.96324	0.98128	17.25913	6.41122	0.95302	0.98689	0.99340	0.95302	0.96425	0.98180
35	85	19.33840	6.22156	0.94980	0.98904	0.99449	0.94980	0.96554	0.98247	17.25913	6.02503	0.95302	0.98842	0.99418	0.95302	0.96644	0.98294
35	86	19.33840	5.82374	0.94980	0.99037	0.99516	0.94980	0.96773	0.98360	17.25913	5.65055	0.95302	0.98980	0.99488	0.95302	0.96854	0.98402
35	87	19.33840	5.44155	0.94980	0.99158	0.99577	0.94980	0.96981	0.98467	17.25913	5.28949	0.95302	0.99105	0.99550	0.95302	0.97053	0.98504
35	88	19.33840	5.07613	0.94980	0.99265	0.99631	0.94980	0.97177	0.98569	17.25913	4.94306	0.95302	0.99216	0.99607	0.95302	0.97242	0.98602
35	89	19.33840	4.72862	0.94980	0.99359	0.99679	0.94980	0.97363	0.98664	17.25913	4.61250	0.95302	0.99316	0.99657	0.95302	0.97421	0.98694
35	90	19.33840	4.40007	0.94980	0.99443	0.99721	0.94980	0.97538	0.98754	17.25913	4.29901	0.95302	0.99403	0.99701	0.95302	0.97590	0.98780
35	91	19.33840	4.09149	0.94980	0.99516	0.99758	0.94980	0.97703	0.98838	17.25913	4.00370	0.95302	0.99480	0.99740	0.95302	0.97749	0.98862
35	92	19.33840	3.80354	0.94980	0.99580	0.99790	0.94980	0.97857	0.98917	17.25913	3.72738	0.95302	0.99548	0.99773	0.95302	0.97898	0.98938
35	93	19.33840	3.53621	0.94980	0.99636	0.99818	0.94980	0.98000	0.98990	17.25913	3.47020	0.95302	0.99607	0.99803	0.95302	0.98037	0.99009
35	94	19.33840	3.28870	0.94980	0.99684	0.99842	0.94980	0.98135	0.99059	17.25913	3.23152	0.95302	0.99658	0.99829	0.95302	0.98167	0.99075
35	95	19.33840	3.05955	0.94980	0.99725	0.99863	0.94980	0.98259	0.99122	17.25913	3.01004	0.95302	0.99702	0.99851	0.95302	0.98288	0.99137
35	96	19.33840	2.84646	0.94980	0.99761	0.99881	0.94980	0.98375	0.99181	17.25913	2.80360	0.95302	0.99741	0.99870	0.95302	0.98401	0.99194
35	97	19.33840	2.65226	0.94980	0.99792	0.99896	0.94980	0.98482	0.99235	17.25913	2.61510	0.95302	0.99774	0.99887	0.95302	0.98505	0.99247
35	98	19.33840	2.47567	0.94980	0.99819	0.99909	0.94980	0.98581	0.99285	17.25913	2.44340	0.95302	0.99802	0.99901	0.95302	0.98601	0.99296

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
35	99	19.33840	2.31535	0.94980	0.99841	0.99921	0.94980	0.98671	0.99331	17.25913	2.28724	0.95302	0.99827	0.99913	0.95302	0.98690	0.99341
35	100	19.33840	2.16976	0.94980	0.99861	0.99930	0.94980	0.98755	0.99374	17.25913	2.14523	0.95302	0.99848	0.99924	0.95302	0.98772	0.99382
35	101	19.33840	2.03734	0.94980	0.99877	0.99939	0.94980	0.98832	0.99413	17.25913	2.01587	0.95302	0.99865	0.99933	0.95302	0.98847	0.99420
35	102	19.33840	1.91714	0.94980	0.99891	0.99946	0.94980	0.98903	0.99448	17.25913	1.89830	0.95302	0.99881	0.99940	0.95302	0.98916	0.99455
35	103	19.33840	1.80800	0.94980	0.99904	0.99952	0.94980	0.98967	0.99481	17.25913	1.79140	0.95302	0.99894	0.99947	0.95302	0.98979	0.99487
35	104	19.33840	1.70943	0.94980	0.99914	0.99957	0.94980	0.99026	0.99511	17.25913	1.69474	0.95302	0.99906	0.99953	0.95302	0.99037	0.99516
35	105	19.33840	1.62048	0.94980	0.99923	0.99961	0.94980	0.99079	0.99538	17.25913	1.60741	0.95302	0.99915	0.99958	0.95302	0.99090	0.99543
35	106	19.33840	1.54080	0.94980	0.99930	0.99965	0.94980	0.99127	0.99562	17.25913	1.52911	0.95302	0.99924	0.99962	0.95302	0.99136	0.99566
35	107	19.33840	1.47009	0.94980	0.99937	0.99968	0.94980	0.99168	0.99582	17.25913	1.45954	0.95302	0.99930	0.99965	0.95302	0.99177	0.99587
35	108	19.33840	1.40861	0.94980	0.99942	0.99971	0.94980	0.99203	0.99600	17.25913	1.39898	0.95302	0.99936	0.99968	0.95302	0.99211	0.99604
35	109	19.33840	1.35764	0.94980	0.99946	0.99973	0.94980	0.99230	0.99613	17.25913	1.34871	0.95302	0.99940	0.99970	0.95302	0.99238	0.99617
35	110	19.33840	1.32125	0.94980	0.99949	0.99974	0.94980	0.99248	0.99622	17.25913	1.31279	0.95302	0.99943	0.99972	0.95302	0.99255	0.99626
36	1	19.10525	26.72925	0.94709	0.71349	0.83279	0.94709	0.71297	0.83244	17.07583	22.57586	0.95043	0.75510	0.86046	0.95043	0.75469	0.86020
36	2	19.10525	26.68154	0.94709	0.71473	0.83364	0.94709	0.71421	0.83328	17.07583	22.55058	0.95043	0.75592	0.86100	0.95043	0.75550	0.86073
36	3	19.10525	26.63112	0.94709	0.71603	0.83452	0.94709	0.71549	0.83415	17.07583	22.52338	0.95043	0.75679	0.86156	0.95043	0.75635	0.86128
36	4	19.10525	26.57806	0.94709	0.71739	0.83544	0.94709	0.71682	0.83505	17.07583	22.49433	0.95043	0.75770	0.86215	0.95043	0.75724	0.86185
36	5	19.10525	26.52283	0.94709	0.71880	0.83640	0.94709	0.71820	0.83599	17.07583	22.46379	0.95043	0.75865	0.86276	0.95043	0.75817	0.86246
36	6	19.10525	26.46539	0.94709	0.72026	0.83739	0.94709	0.71963	0.83696	17.07583	22.43176	0.95043	0.75964	0.86341	0.95043	0.75914	0.86308
36	7	19.10525	26.40551	0.94709	0.72179	0.83842	0.94709	0.72112	0.83796	17.07583	22.39806	0.95043	0.76069	0.86408	0.95043	0.76015	0.86374
36	8	19.10525	26.34335	0.94709	0.72337	0.83948	0.94709	0.72266	0.83900	17.07583	22.36278	0.95043	0.76177	0.86478	0.95043	0.76121	0.86442
36	9	19.10525	26.27867	0.94709	0.72502	0.84059	0.94709	0.72426	0.84008	17.07583	22.32575	0.95043	0.76291	0.86551	0.95043	0.76231	0.86513
36	10	19.10525	26.21121	0.94709	0.72673	0.84174	0.94709	0.72592	0.84120	17.07583	22.28674	0.95043	0.76410	0.86628	0.95043	0.76346	0.86586
36	11	19.10525	26.14141	0.94709	0.72851	0.84293	0.94709	0.72763	0.84235	17.07583	22.24611	0.95043	0.76534	0.86707	0.95043	0.76465	0.86663
36	12	19.10525	26.06892	0.94709	0.73035	0.84416	0.94709	0.72942	0.84354	17.07583	22.20360	0.95043	0.76663	0.86790	0.95043	0.76590	0.86743
36	13	19.10525	25.99388	0.94709	0.73226	0.84544	0.94709	0.73126	0.84477	17.07583	22.15929	0.95043	0.76798	0.86877	0.95043	0.76719	0.86826
36	14	19.10525	25.91617	0.94709	0.73424	0.84676	0.94709	0.73317	0.84604	17.07583	22.11310	0.95043	0.76939	0.86967	0.95043	0.76854	0.86913
36	15	19.10525	25.83587	0.94709	0.73629	0.84812	0.94709	0.73515	0.84736	17.07583	22.06509	0.95043	0.77085	0.87060	0.95043	0.76995	0.87002
36	16	19.10525	25.75319	0.94709	0.73841	0.84952	0.94709	0.73719	0.84872	17.07583	22.01544	0.95043	0.77237	0.87157	0.95043	0.77141	0.87095
36	17	19.10525	25.66857	0.94709	0.74060	0.85097	0.94709	0.73930	0.85011	17.07583	21.96453	0.95043	0.77394	0.87257	0.95043	0.77293	0.87192
36	18	19.10525	25.58235	0.94709	0.74286	0.85246	0.94709	0.74149	0.85156	17.07583	21.91267	0.95043	0.77557	0.87360	0.95043	0.77450	0.87292
36	19	19.10525	25.49361	0.94709	0.74519	0.85399	0.94709	0.74375	0.85304	17.07583	21.85907	0.95043	0.77727	0.87468	0.95043	0.77614	0.87397
36	20	19.10525	25.40164	0.94709	0.74761	0.85558	0.94709	0.74608	0.85458	17.07583	21.80312	0.95043	0.77902	0.87579	0.95043	0.77785	0.87504
36	21	19.10525	25.30562	0.94709	0.75011	0.85721	0.94709	0.74848	0.85615	17.07583	21.74411	0.95043	0.78086	0.87695	0.95043	0.77961	0.87616
36	22	19.10525	25.20517	0.94709	0.75270	0.85890	0.94709	0.75096	0.85777	17.07583	21.68171	0.95043	0.78277	0.87815	0.95043	0.78144	0.87731
36	23	19.10525	25.09967	0.94709	0.75539	0.86065	0.94709	0.75352	0.85943	17.07583	21.61537	0.95043	0.78476	0.87940	0.95043	0.78333	0.87850
36	24	19.10525	24.98936	0.94709	0.75817	0.86245	0.94709	0.75614	0.86114	17.07583	21.54528	0.95043	0.78684	0.88070	0.95043	0.78529	0.87973
36	25	19.10525	24.87419	0.94709	0.76104	0.86431	0.94709	0.75884	0.86289	17.07583	21.47137	0.95043	0.78899	0.88205	0.95043	0.78731	0.88100
36	26	19.10525	24.75420	0.94709	0.76401	0.86622	0.94709	0.76160	0.86467	17.07583	21.39367	0.95043	0.79122	0.88344	0.95043	0.78939	0.88230
36	27	19.10525	24.62994	0.94709	0.76706	0.86818	0.94709	0.76444	0.86649	17.07583	21.31262	0.95043	0.79353	0.88488	0.95043	0.79153	0.88364
36	28	19.10525	24.50119	0.94709	0.77020	0.87018	0.94709	0.76734	0.86836	17.07583	21.22804	0.95043	0.79591	0.88636	0.95043	0.79374	0.88501
36	29	19.10525	24.36788	0.94709	0.77342	0.87223	0.94709	0.77030	0.87025	17.07583	21.13984	0.95043	0.79837	0.88788	0.95043	0.79601	0.88642

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
36	30	19.10525	24.23009	0.94709	0.77672	0.87433	0.94709	0.77333	0.87218	17.07583	21.04806	0.95043	0.80091	0.88945	0.95043	0.79833	0.88786
36	31	19.10525	24.08752	0.94709	0.78010	0.87647	0.94709	0.77642	0.87414	17.07583	20.95246	0.95043	0.80352	0.89106	0.95043	0.80071	0.88933
36	32	19.10525	23.94006	0.94709	0.78356	0.87865	0.94709	0.77956	0.87613	17.07583	20.85289	0.95043	0.80620	0.89270	0.95043	0.80315	0.89083
36	33	19.10525	23.78740	0.94709	0.78710	0.88087	0.94709	0.78276	0.87814	17.07583	20.74907	0.95043	0.80895	0.89439	0.95043	0.80565	0.89236
36	34	19.10525	23.62942	0.94709	0.79072	0.88313	0.94709	0.78601	0.88018	17.07583	20.64088	0.95043	0.81178	0.89612	0.95043	0.80819	0.89392
36	35	19.10525	23.46579	0.94709	0.79442	0.88543	0.94709	0.78930	0.88225	17.07583	20.52800	0.95043	0.81469	0.89788	0.95043	0.81079	0.89551
36	36	19.10525	23.29632	0.94709	0.79818	0.88777	0.94709	0.79264	0.88433	17.07583	20.41023	0.95043	0.81766	0.89969	0.95043	0.81343	0.89712
36	37	19.10525	23.12089	0.94709	0.80202	0.89013	0.94709	0.79602	0.88643	17.07583	20.28745	0.95043	0.82071	0.90153	0.95043	0.81612	0.89875
36	38	19.10525	22.93911	0.94709	0.80592	0.89253	0.94709	0.79944	0.88854	17.07583	20.15926	0.95043	0.82382	0.90340	0.95043	0.81886	0.90041
36	39	19.10525	22.75087	0.94709	0.80990	0.89496	0.94709	0.80289	0.89067	17.07583	20.02555	0.95043	0.82701	0.90531	0.95043	0.82163	0.90208
36	40	19.10525	22.55572	0.94709	0.81393	0.89742	0.94709	0.80637	0.89280	17.07583	19.88587	0.95043	0.83026	0.90726	0.95043	0.82445	0.90378
36	41	19.10525	22.35340	0.94709	0.81803	0.89991	0.94709	0.80987	0.89495	17.07583	19.73995	0.95043	0.83358	0.90924	0.95043	0.82730	0.90549
36	42	19.10525	22.14385	0.94709	0.82219	0.90242	0.94709	0.81341	0.89710	17.07583	19.58769	0.95043	0.83697	0.91125	0.95043	0.83019	0.90722
36	43	19.10525	21.92669	0.94709	0.82640	0.90495	0.94709	0.81696	0.89926	17.07583	19.42870	0.95043	0.84042	0.91329	0.95043	0.83311	0.90896
36	44	19.10525	21.70178	0.94709	0.83067	0.90750	0.94709	0.82054	0.90142	17.07583	19.26280	0.95043	0.84393	0.91536	0.95043	0.83606	0.91071
36	45	19.10525	21.46876	0.94709	0.83498	0.91007	0.94709	0.82413	0.90359	17.07583	19.08963	0.95043	0.84750	0.91746	0.95043	0.83905	0.91248
36	46	19.10525	21.22763	0.94709	0.83935	0.91266	0.94709	0.82774	0.90575	17.07583	18.90911	0.95043	0.85114	0.91958	0.95043	0.84206	0.91426
36	47	19.10525	20.97813	0.94709	0.84376	0.91526	0.94709	0.83136	0.90792	17.07583	18.72094	0.95043	0.85483	0.92173	0.95043	0.84510	0.91605
36	48	19.10525	20.72003	0.94709	0.84822	0.91788	0.94709	0.83500	0.91008	17.07583	18.52488	0.95043	0.85858	0.92391	0.95043	0.84817	0.91785
36	49	19.10525	20.45326	0.94709	0.85271	0.92050	0.94709	0.83865	0.91225	17.07583	18.32076	0.95043	0.86238	0.92610	0.95043	0.85126	0.91965
36	50	19.10525	20.17742	0.94709	0.85724	0.92313	0.94709	0.84231	0.91441	17.07583	18.10816	0.95043	0.86623	0.92832	0.95043	0.85438	0.92147
36	51	19.10525	19.89339	0.94709	0.86180	0.92577	0.94709	0.84599	0.91657	17.07583	17.88781	0.95043	0.87013	0.93055	0.95043	0.85752	0.92330
36	52	19.10525	19.60122	0.94709	0.86638	0.92841	0.94709	0.84967	0.91873	17.07583	17.65967	0.95043	0.87407	0.93280	0.95043	0.86069	0.92513
36	53	19.10525	19.30125	0.94709	0.87098	0.93104	0.94709	0.85337	0.92088	17.07583	17.42398	0.95043	0.87804	0.93506	0.95043	0.86388	0.92697
36	54	19.10525	18.99375	0.94709	0.87559	0.93367	0.94709	0.85707	0.92304	17.07583	17.18091	0.95043	0.88205	0.93733	0.95043	0.86709	0.92881
36	55	19.10525	18.67912	0.94709	0.88020	0.93628	0.94709	0.86079	0.92519	17.07583	16.93076	0.95043	0.88608	0.93960	0.95043	0.87033	0.93067
36	56	19.10525	18.35803	0.94709	0.88481	0.93889	0.94709	0.86452	0.92734	17.07583	16.67407	0.95043	0.89013	0.94187	0.95043	0.87359	0.93253
36	57	19.10525	18.02853	0.94709	0.88943	0.94148	0.94709	0.86826	0.92949	17.07583	16.40902	0.95043	0.89420	0.94415	0.95043	0.87688	0.93440
36	58	19.10525	17.69065	0.94709	0.89405	0.94406	0.94709	0.87201	0.93163	17.07583	16.13552	0.95043	0.89830	0.94642	0.95043	0.88019	0.93628
36	59	19.10525	17.34441	0.94709	0.89865	0.94662	0.94709	0.87577	0.93377	17.07583	15.85354	0.95043	0.90241	0.94870	0.95043	0.88352	0.93816
36	60	19.10525	16.98967	0.94709	0.90324	0.94916	0.94709	0.87954	0.93591	17.07583	15.56284	0.95043	0.90653	0.95097	0.95043	0.88687	0.94004
36	61	19.10525	16.62627	0.94709	0.90782	0.95168	0.94709	0.88332	0.93804	17.07583	15.26320	0.95043	0.91065	0.95324	0.95043	0.89024	0.94193
36	62	19.10525	16.25423	0.94709	0.91236	0.95417	0.94709	0.88709	0.94017	17.07583	14.95454	0.95043	0.91478	0.95549	0.95043	0.89362	0.94382
36	63	19.10525	15.87341	0.94709	0.91687	0.95663	0.94709	0.89087	0.94229	17.07583	14.63664	0.95043	0.91889	0.95773	0.95043	0.89702	0.94571
36	64	19.10525	15.48353	0.94709	0.92133	0.95906	0.94709	0.89465	0.94439	17.07583	14.30913	0.95043	0.92298	0.95995	0.95043	0.90042	0.94760
36	65	19.10525	15.08480	0.94709	0.92575	0.96144	0.94709	0.89841	0.94649	17.07583	13.97213	0.95043	0.92705	0.96215	0.95043	0.90383	0.94949
36	66	19.10525	14.67724	0.94709	0.93010	0.96378	0.94709	0.90217	0.94857	17.07583	13.62552	0.95043	0.93109	0.96431	0.95043	0.90725	0.95137
36	67	19.10525	14.26104	0.94709	0.93437	0.96607	0.94709	0.90591	0.95063	17.07583	13.26940	0.95043	0.93508	0.96645	0.95043	0.91065	0.95324
36	68	19.10525	13.83657	0.94709	0.93857	0.96831	0.94709	0.90962	0.95267	17.07583	12.90401	0.95043	0.93901	0.96854	0.95043	0.91405	0.95509
36	69	19.10525	13.40435	0.94709	0.94266	0.97049	0.94709	0.91331	0.95469	17.07583	12.52973	0.95043	0.94287	0.97060	0.95043	0.91743	0.95694
36	70	19.10525	12.96501	0.94709	0.94665	0.97260	0.94709	0.91696	0.95668	17.07583	12.14706	0.95043	0.94666	0.97260	0.95043	0.92078	0.95876

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>									<u>POST-REFORMED BENEFIT TIERS</u>								
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>			
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			
36	71	19.10525	12.51927	0.94709	0.95052	0.97463	0.94709	0.92057	0.95864	17.07583	11.75658	0.95043	0.95035	0.97454	0.95043	0.92411	0.96056		
36	72	19.10525	12.06792	0.94709	0.95427	0.97660	0.94709	0.92413	0.96057	17.07583	11.35893	0.95043	0.95393	0.97642	0.95043	0.92741	0.96234		
36	73	19.10525	11.61185	0.94709	0.95787	0.97848	0.94709	0.92763	0.96246	17.07583	10.95491	0.95043	0.95741	0.97824	0.95043	0.93066	0.96408		
36	74	19.10525	11.15217	0.94709	0.96133	0.98028	0.94709	0.93108	0.96431	17.07583	10.54549	0.95043	0.96076	0.97999	0.95043	0.93386	0.96580		
36	75	19.10525	10.68986	0.94709	0.96463	0.98199	0.94709	0.93446	0.96612	17.07583	10.13154	0.95043	0.96397	0.98166	0.95043	0.93701	0.96748		
36	76	19.10525	10.22626	0.94709	0.96776	0.98362	0.94709	0.93776	0.96788	17.07583	9.71428	0.95043	0.96705	0.98325	0.95043	0.94010	0.96913		
36	77	19.10525	9.76277	0.94709	0.97073	0.98515	0.94709	0.94099	0.96960	17.07583	9.29502	0.95043	0.96997	0.98476	0.95043	0.94313	0.97073		
36	78	19.10525	9.30064	0.94709	0.97352	0.98658	0.94709	0.94413	0.97126	17.07583	8.87492	0.95043	0.97274	0.98618	0.95043	0.94608	0.97229		
36	79	19.10525	8.84103	0.94709	0.97614	0.98793	0.94709	0.94718	0.97288	17.07583	8.45509	0.95043	0.97535	0.98752	0.95043	0.94896	0.97381		
36	80	19.10525	8.38551	0.94709	0.97859	0.98918	0.94709	0.95014	0.97443	17.07583	8.03703	0.95043	0.97779	0.98877	0.95043	0.95175	0.97528		
36	81	19.10525	7.93532	0.94709	0.98085	0.99033	0.94709	0.95300	0.97593	17.07583	7.62196	0.95043	0.98008	0.98994	0.95043	0.95446	0.97670		
36	82	19.10525	7.49211	0.94709	0.98295	0.99140	0.94709	0.95576	0.97738	17.07583	7.21152	0.95043	0.98219	0.99102	0.95043	0.95707	0.97807		
36	83	19.10525	7.05756	0.94709	0.98487	0.99238	0.94709	0.95841	0.97876	17.07583	6.80735	0.95043	0.98415	0.99201	0.95043	0.95960	0.97938		
36	84	19.10525	6.63342	0.94709	0.98662	0.99327	0.94709	0.96095	0.98009	17.07583	6.41122	0.95043	0.98594	0.99292	0.95043	0.96202	0.98064		
36	85	19.10525	6.22156	0.94709	0.98822	0.99407	0.94709	0.96338	0.98135	17.07583	6.02503	0.95043	0.98757	0.99375	0.95043	0.96434	0.98185		
36	86	19.10525	5.82374	0.94709	0.98965	0.99480	0.94709	0.96570	0.98255	17.07583	5.65055	0.95043	0.98906	0.99450	0.95043	0.96656	0.98300		
36	87	19.10525	5.44155	0.94709	0.99094	0.99545	0.94709	0.96790	0.98369	17.07583	5.28949	0.95043	0.99039	0.99517	0.95043	0.96867	0.98409		
36	88	19.10525	5.07613	0.94709	0.99209	0.99603	0.94709	0.96999	0.98477	17.07583	4.94306	0.95043	0.99158	0.99577	0.95043	0.97068	0.98512		
36	89	19.10525	4.72862	0.94709	0.99311	0.99654	0.94709	0.97196	0.98578	17.07583	4.61250	0.95043	0.99265	0.99631	0.95043	0.97257	0.98610		
36	90	19.10525	4.40007	0.94709	0.99401	0.99699	0.94709	0.97382	0.98673	17.07583	4.29901	0.95043	0.99359	0.99678	0.95043	0.97436	0.98702		
36	91	19.10525	4.09149	0.94709	0.99479	0.99739	0.94709	0.97556	0.98763	17.07583	4.00370	0.95043	0.99442	0.99720	0.95043	0.97605	0.98788		
36	92	19.10525	3.80354	0.94709	0.99548	0.99773	0.94709	0.97719	0.98846	17.07583	3.72738	0.95043	0.99514	0.99756	0.95043	0.97762	0.98869		
36	93	19.10525	3.53621	0.94709	0.99608	0.99803	0.94709	0.97872	0.98924	17.07583	3.47020	0.95043	0.99577	0.99788	0.95043	0.97910	0.98944		
36	94	19.10525	3.28870	0.94709	0.99659	0.99829	0.94709	0.98014	0.98997	17.07583	3.23152	0.95043	0.99632	0.99816	0.95043	0.98048	0.99014		
36	95	19.10525	3.05955	0.94709	0.99704	0.99852	0.94709	0.98146	0.99064	17.07583	3.01004	0.95043	0.99680	0.99840	0.95043	0.98177	0.99080		
36	96	19.10525	2.84646	0.94709	0.99743	0.99871	0.94709	0.98269	0.99127	17.07583	2.80360	0.95043	0.99721	0.99860	0.95043	0.98296	0.99141		
36	97	19.10525	2.65226	0.94709	0.99776	0.99888	0.94709	0.98382	0.99185	17.07583	2.61510	0.95043	0.99757	0.99878	0.95043	0.98407	0.99197		
36	98	19.10525	2.47567	0.94709	0.99804	0.99902	0.94709	0.98487	0.99238	17.07583	2.44340	0.95043	0.99787	0.99893	0.95043	0.98509	0.99249		
36	99	19.10525	2.31535	0.94709	0.99829	0.99914	0.94709	0.98583	0.99287	17.07583	2.28724	0.95043	0.99813	0.99907	0.95043	0.98603	0.99297		
36	100	19.10525	2.16976	0.94709	0.99849	0.99925	0.94709	0.98672	0.99332	17.07583	2.14523	0.95043	0.99836	0.99918	0.95043	0.98690	0.99341		
36	101	19.10525	2.03734	0.94709	0.99867	0.99934	0.94709	0.98754	0.99373	17.07583	2.01587	0.95043	0.99855	0.99927	0.95043	0.98770	0.99381		
36	102	19.10525	1.91714	0.94709	0.99883	0.99941	0.94709	0.98829	0.99411	17.07583	1.89830	0.95043	0.99872	0.99936	0.95043	0.98843	0.99418		
36	103	19.10525	1.80800	0.94709	0.99896	0.99948	0.94709	0.98898	0.99446	17.07583	1.79140	0.95043	0.99886	0.99943	0.95043	0.98911	0.99452		
36	104	19.10525	1.70943	0.94709	0.99907	0.99954	0.94709	0.98960	0.99478	17.07583	1.69474	0.95043	0.99898	0.99949	0.95043	0.98972	0.99483		
36	105	19.10525	1.62048	0.94709	0.99917	0.99958	0.94709	0.99017	0.99506	17.07583	1.60741	0.95043	0.99909	0.99954	0.95043	0.99028	0.99512		
36	106	19.10525	1.54080	0.94709	0.99925	0.99962	0.94709	0.99068	0.99532	17.07583	1.52911	0.95043	0.99917	0.99959	0.95043	0.99078	0.99537		
36	107	19.10525	1.47009	0.94709	0.99932	0.99966	0.94709	0.99112	0.99554	17.07583	1.45954	0.95043	0.99925	0.99962	0.95043	0.99121	0.99559		
36	108	19.10525	1.40861	0.94709	0.99937	0.99969	0.94709	0.99149	0.99572	17.07583	1.39898	0.95043	0.99931	0.99965	0.95043	0.99157	0.99577		
36	109	19.10525	1.35764	0.94709	0.99942	0.99971	0.94709	0.99177	0.99587	17.07583	1.34871	0.95043	0.99936	0.99968	0.95043	0.99186	0.99591		
36	110	19.10525	1.32125	0.94709	0.99944	0.99972	0.94709	0.99196	0.99597	17.07583	1.31279	0.95043	0.99939	0.99969	0.95043	0.99204	0.99601		
37	1	18.87047	26.72925	0.94431	0.70477	0.82682	0.94431	0.70426	0.82647	16.89065	22.57586	0.94777	0.74696	0.85515	0.94777	0.74654	0.85488		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
37	2	18.87047	26.68154	0.94431	0.70600	0.82767	0.94431	0.70548	0.82731	16.89065	22.55058	0.94777	0.74777	0.85569	0.94777	0.74735	0.85541
37	3	18.87047	26.63112	0.94431	0.70729	0.82855	0.94431	0.70675	0.82818	16.89065	22.52338	0.94777	0.74863	0.85625	0.94777	0.74820	0.85596
37	4	18.87047	26.57806	0.94431	0.70863	0.82947	0.94431	0.70807	0.82909	16.89065	22.49433	0.94777	0.74953	0.85684	0.94777	0.74908	0.85654
37	5	18.87047	26.52283	0.94431	0.71003	0.83043	0.94431	0.70944	0.83002	16.89065	22.46379	0.94777	0.75048	0.85746	0.94777	0.75000	0.85715
37	6	18.87047	26.46539	0.94431	0.71148	0.83142	0.94431	0.71086	0.83100	16.89065	22.43176	0.94777	0.75147	0.85810	0.94777	0.75097	0.85777
37	7	18.87047	26.40551	0.94431	0.71300	0.83246	0.94431	0.71233	0.83200	16.89065	22.39806	0.94777	0.75250	0.85878	0.94777	0.75197	0.85843
37	8	18.87047	26.34335	0.94431	0.71457	0.83353	0.94431	0.71386	0.83305	16.89065	22.36278	0.94777	0.75358	0.85948	0.94777	0.75302	0.85911
37	9	18.87047	26.27867	0.94431	0.71620	0.83464	0.94431	0.71545	0.83413	16.89065	22.32575	0.94777	0.75472	0.86021	0.94777	0.75412	0.85983
37	10	18.87047	26.21121	0.94431	0.71790	0.83579	0.94431	0.71710	0.83525	16.89065	22.28674	0.94777	0.75590	0.86098	0.94777	0.75526	0.86057
37	11	18.87047	26.14141	0.94431	0.71966	0.83698	0.94431	0.71881	0.83640	16.89065	22.24611	0.94777	0.75713	0.86178	0.94777	0.75645	0.86134
37	12	18.87047	26.06892	0.94431	0.72149	0.83822	0.94431	0.72058	0.83760	16.89065	22.20360	0.94777	0.75842	0.86262	0.94777	0.75769	0.86214
37	13	18.87047	25.99388	0.94431	0.72339	0.83950	0.94431	0.72241	0.83884	16.89065	22.15929	0.94777	0.75977	0.86349	0.94777	0.75898	0.86298
37	14	18.87047	25.91617	0.94431	0.72536	0.84082	0.94431	0.72431	0.84012	16.89065	22.11310	0.94777	0.76117	0.86439	0.94777	0.76033	0.86385
37	15	18.87047	25.83587	0.94431	0.72740	0.84219	0.94431	0.72628	0.84144	16.89065	22.06509	0.94777	0.76262	0.86533	0.94777	0.76173	0.86475
37	16	18.87047	25.75319	0.94431	0.72951	0.84361	0.94431	0.72832	0.84280	16.89065	22.01544	0.94777	0.76414	0.86630	0.94777	0.76319	0.86569
37	17	18.87047	25.66857	0.94431	0.73169	0.84506	0.94431	0.73042	0.84421	16.89065	21.96453	0.94777	0.76571	0.86731	0.94777	0.76471	0.86667
37	18	18.87047	25.58235	0.94431	0.73394	0.84656	0.94431	0.73260	0.84567	16.89065	21.91267	0.94777	0.76734	0.86836	0.94777	0.76628	0.86768
37	19	18.87047	25.49361	0.94431	0.73627	0.84810	0.94431	0.73486	0.84717	16.89065	21.85907	0.94777	0.76903	0.86944	0.94777	0.76793	0.86873
37	20	18.87047	25.40164	0.94431	0.73868	0.84970	0.94431	0.73719	0.84872	16.89065	21.80312	0.94777	0.77079	0.87056	0.94777	0.76963	0.86982
37	21	18.87047	25.30562	0.94431	0.74118	0.85135	0.94431	0.73960	0.85031	16.89065	21.74411	0.94777	0.77263	0.87173	0.94777	0.77140	0.87095
37	22	18.87047	25.20517	0.94431	0.74377	0.85306	0.94431	0.74208	0.85195	16.89065	21.68171	0.94777	0.77454	0.87295	0.94777	0.77323	0.87212
37	23	18.87047	25.09967	0.94431	0.74646	0.85483	0.94431	0.74464	0.85363	16.89065	21.61537	0.94777	0.77654	0.87422	0.94777	0.77514	0.87333
37	24	18.87047	24.98936	0.94431	0.74925	0.85665	0.94431	0.74727	0.85536	16.89065	21.54528	0.94777	0.77862	0.87553	0.94777	0.77710	0.87457
37	25	18.87047	24.87419	0.94431	0.75213	0.85853	0.94431	0.74998	0.85713	16.89065	21.47137	0.94777	0.78079	0.87690	0.94777	0.77914	0.87586
37	26	18.87047	24.75420	0.94431	0.75511	0.86047	0.94431	0.75277	0.85895	16.89065	21.39367	0.94777	0.78303	0.87832	0.94777	0.78124	0.87718
37	27	18.87047	24.62994	0.94431	0.75817	0.86245	0.94431	0.75562	0.86080	16.89065	21.31262	0.94777	0.78536	0.87978	0.94777	0.78340	0.87855
37	28	18.87047	24.50119	0.94431	0.76133	0.86449	0.94431	0.75855	0.86270	16.89065	21.22804	0.94777	0.78776	0.88128	0.94777	0.78563	0.87995
37	29	18.87047	24.36788	0.94431	0.76457	0.86658	0.94431	0.76155	0.86463	16.89065	21.13984	0.94777	0.79025	0.88283	0.94777	0.78792	0.88138
37	30	18.87047	24.23009	0.94431	0.76790	0.86872	0.94431	0.76461	0.86660	16.89065	21.04806	0.94777	0.79281	0.88443	0.94777	0.79028	0.88286
37	31	18.87047	24.08752	0.94431	0.77132	0.87090	0.94431	0.76774	0.86861	16.89065	20.95246	0.94777	0.79545	0.88607	0.94777	0.79270	0.88436
37	32	18.87047	23.94006	0.94431	0.77483	0.87313	0.94431	0.77093	0.87065	16.89065	20.85289	0.94777	0.79817	0.88776	0.94777	0.79518	0.88590
37	33	18.87047	23.78740	0.94431	0.77841	0.87540	0.94431	0.77418	0.87272	16.89065	20.74907	0.94777	0.80096	0.88948	0.94777	0.79771	0.88747
37	34	18.87047	23.62942	0.94431	0.78208	0.87772	0.94431	0.77748	0.87481	16.89065	20.64088	0.94777	0.80384	0.89125	0.94777	0.80031	0.88908
37	35	18.87047	23.46579	0.94431	0.78583	0.88008	0.94431	0.78084	0.87693	16.89065	20.52800	0.94777	0.80679	0.89306	0.94777	0.80295	0.89071
37	36	18.87047	23.29632	0.94431	0.78967	0.88247	0.94431	0.78424	0.87908	16.89065	20.41023	0.94777	0.80982	0.89492	0.94777	0.80565	0.89237
37	37	18.87047	23.12089	0.94431	0.79357	0.88491	0.94431	0.78770	0.88124	16.89065	20.28745	0.94777	0.81293	0.89681	0.94777	0.80841	0.89405
37	38	18.87047	22.93911	0.94431	0.79755	0.88738	0.94431	0.79119	0.88342	16.89065	20.15926	0.94777	0.81611	0.89874	0.94777	0.81120	0.89576
37	39	18.87047	22.75087	0.94431	0.80161	0.88988	0.94431	0.79472	0.88562	16.89065	20.02555	0.94777	0.81936	0.90071	0.94777	0.81405	0.89749
37	40	18.87047	22.55572	0.94431	0.80573	0.89242	0.94431	0.79829	0.88783	16.89065	19.88587	0.94777	0.82269	0.90272	0.94777	0.81694	0.89925
37	41	18.87047	22.35340	0.94431	0.80993	0.89498	0.94431	0.80189	0.89005	16.89065	19.73995	0.94777	0.82609	0.90476	0.94777	0.81987	0.90102
37	42	18.87047	22.14385	0.94431	0.81418	0.89758	0.94431	0.80551	0.89228	16.89065	19.58769	0.94777	0.82956	0.90684	0.94777	0.82283	0.90281

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
37	43	18.87047	21.92669	0.94431	0.81850	0.90020	0.94431	0.80917	0.89452	16.89065	19.42870	0.94777	0.83310	0.90895	0.94777	0.82584	0.90461
37	44	18.87047	21.70178	0.94431	0.82288	0.90284	0.94431	0.81284	0.89676	16.89065	19.26280	0.94777	0.83671	0.91110	0.94777	0.82887	0.90643
37	45	18.87047	21.46876	0.94431	0.82732	0.90550	0.94431	0.81654	0.89900	16.89065	19.08963	0.94777	0.84038	0.91327	0.94777	0.83194	0.90826
37	46	18.87047	21.22763	0.94431	0.83181	0.90818	0.94431	0.82025	0.90125	16.89065	18.90911	0.94777	0.84412	0.91547	0.94777	0.83504	0.91011
37	47	18.87047	20.97813	0.94431	0.83635	0.91088	0.94431	0.82398	0.90350	16.89065	18.72094	0.94777	0.84792	0.91770	0.94777	0.83817	0.91196
37	48	18.87047	20.72003	0.94431	0.84093	0.91359	0.94431	0.82773	0.90575	16.89065	18.52488	0.94777	0.85178	0.91996	0.94777	0.84133	0.91383
37	49	18.87047	20.45326	0.94431	0.84556	0.91632	0.94431	0.83149	0.90799	16.89065	18.32076	0.94777	0.85569	0.92223	0.94777	0.84452	0.91571
37	50	18.87047	20.17742	0.94431	0.85023	0.91905	0.94431	0.83526	0.91024	16.89065	18.10816	0.94777	0.85966	0.92454	0.94777	0.84773	0.91759
37	51	18.87047	19.89339	0.94431	0.85493	0.92179	0.94431	0.83904	0.91248	16.89065	17.88781	0.94777	0.86368	0.92686	0.94777	0.85097	0.91948
37	52	18.87047	19.60122	0.94431	0.85966	0.92453	0.94431	0.84284	0.91472	16.89065	17.65967	0.94777	0.86775	0.92919	0.94777	0.85423	0.92138
37	53	18.87047	19.30125	0.94431	0.86441	0.92727	0.94431	0.84664	0.91695	16.89065	17.42398	0.94777	0.87185	0.93154	0.94777	0.85752	0.92329
37	54	18.87047	18.99375	0.94431	0.86917	0.93001	0.94431	0.85046	0.91919	16.89065	17.18091	0.94777	0.87599	0.93390	0.94777	0.86083	0.92521
37	55	18.87047	18.67912	0.94431	0.87395	0.93273	0.94431	0.85429	0.92142	16.89065	16.93076	0.94777	0.88016	0.93626	0.94777	0.86416	0.92713
37	56	18.87047	18.35803	0.94431	0.87872	0.93545	0.94431	0.85813	0.92365	16.89065	16.67407	0.94777	0.88435	0.93863	0.94777	0.86753	0.92906
37	57	18.87047	18.02853	0.94431	0.88350	0.93815	0.94431	0.86198	0.92588	16.89065	16.40902	0.94777	0.88857	0.94100	0.94777	0.87091	0.93100
37	58	18.87047	17.69065	0.94431	0.88828	0.94084	0.94431	0.86585	0.92810	16.89065	16.13552	0.94777	0.89281	0.94337	0.94777	0.87432	0.93295
37	59	18.87047	17.34441	0.94431	0.89306	0.94351	0.94431	0.86972	0.93032	16.89065	15.85354	0.94777	0.89707	0.94574	0.94777	0.87776	0.93490
37	60	18.87047	16.98967	0.94431	0.89783	0.94617	0.94431	0.87361	0.93254	16.89065	15.56284	0.94777	0.90135	0.94812	0.94777	0.88121	0.93686
37	61	18.87047	16.62627	0.94431	0.90258	0.94880	0.94431	0.87750	0.93475	16.89065	15.26320	0.94777	0.90563	0.95048	0.94777	0.88469	0.93882
37	62	18.87047	16.25423	0.94431	0.90731	0.95140	0.94431	0.88140	0.93696	16.89065	14.95454	0.94777	0.90992	0.95284	0.94777	0.88819	0.94078
37	63	18.87047	15.87341	0.94431	0.91201	0.95398	0.94431	0.88530	0.93916	16.89065	14.63664	0.94777	0.91420	0.95518	0.94777	0.89170	0.94275
37	64	18.87047	15.48353	0.94431	0.91666	0.95652	0.94431	0.88920	0.94135	16.89065	14.30913	0.94777	0.91847	0.95750	0.94777	0.89522	0.94471
37	65	18.87047	15.08480	0.94431	0.92127	0.95902	0.94431	0.89310	0.94353	16.89065	13.97213	0.94777	0.92272	0.95981	0.94777	0.89875	0.94668
37	66	18.87047	14.67724	0.94431	0.92582	0.96148	0.94431	0.89699	0.94570	16.89065	13.62552	0.94777	0.92693	0.96208	0.94777	0.90229	0.94863
37	67	18.87047	14.26104	0.94431	0.93030	0.96389	0.94431	0.90086	0.94785	16.89065	13.26940	0.94777	0.93111	0.96433	0.94777	0.90582	0.95058
37	68	18.87047	13.83657	0.94431	0.93470	0.96625	0.94431	0.90472	0.94998	16.89065	12.90401	0.94777	0.93523	0.96653	0.94777	0.90935	0.95252
37	69	18.87047	13.40435	0.94431	0.93900	0.96854	0.94431	0.90855	0.95208	16.89065	12.52973	0.94777	0.93928	0.96869	0.94777	0.91286	0.95445
37	70	18.87047	12.96501	0.94431	0.94320	0.97077	0.94431	0.91235	0.95417	16.89065	12.14706	0.94777	0.94326	0.97080	0.94777	0.91636	0.95635
37	71	18.87047	12.51927	0.94431	0.94728	0.97293	0.94431	0.91611	0.95622	16.89065	11.75658	0.94777	0.94715	0.97286	0.94777	0.91983	0.95824
37	72	18.87047	12.06792	0.94431	0.95123	0.97501	0.94431	0.91983	0.95824	16.89065	11.35893	0.94777	0.95093	0.97485	0.94777	0.92327	0.96011
37	73	18.87047	11.61185	0.94431	0.95504	0.97700	0.94431	0.92350	0.96023	16.89065	10.95491	0.94777	0.95460	0.97677	0.94777	0.92667	0.96194
37	74	18.87047	11.15217	0.94431	0.95870	0.97891	0.94431	0.92710	0.96217	16.89065	10.54549	0.94777	0.95814	0.97862	0.94777	0.93003	0.96375
37	75	18.87047	10.68986	0.94431	0.96220	0.98073	0.94431	0.93065	0.96408	16.89065	10.13154	0.94777	0.96155	0.98040	0.94777	0.93334	0.96552
37	76	18.87047	10.22626	0.94431	0.96553	0.98246	0.94431	0.93412	0.96594	16.89065	9.71428	0.94777	0.96481	0.98209	0.94777	0.93658	0.96725
37	77	18.87047	9.76277	0.94431	0.96868	0.98409	0.94431	0.93751	0.96775	16.89065	9.29502	0.94777	0.96791	0.98370	0.94777	0.93976	0.96895
37	78	18.87047	9.30064	0.94431	0.97166	0.98562	0.94431	0.94082	0.96951	16.89065	8.87492	0.94777	0.97086	0.98521	0.94777	0.94287	0.97060
37	79	18.87047	8.84103	0.94431	0.97445	0.98706	0.94431	0.94403	0.97121	16.89065	8.45509	0.94777	0.97363	0.98664	0.94777	0.94590	0.97220
37	80	18.87047	8.38551	0.94431	0.97706	0.98839	0.94431	0.94715	0.97286	16.89065	8.03703	0.94777	0.97624	0.98798	0.94777	0.94885	0.97376
37	81	18.87047	7.93532	0.94431	0.97948	0.98963	0.94431	0.95017	0.97445	16.89065	7.62196	0.94777	0.97867	0.98922	0.94777	0.95171	0.97526
37	82	18.87047	7.49211	0.94431	0.98172	0.99077	0.94431	0.95309	0.97598	16.89065	7.21152	0.94777	0.98094	0.99038	0.94777	0.95448	0.97671
37	83	18.87047	7.05756	0.94431	0.98377	0.99182	0.94431	0.95589	0.97745	16.89065	6.80735	0.94777	0.98302	0.99144	0.94777	0.95715	0.97810

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
37	84	18.87047	6.63342	0.94431	0.98565	0.99277	0.94431	0.95858	0.97885	16.89065	6.41122	0.94777	0.98494	0.99241	0.94777	0.95971	0.97944
37	85	18.87047	6.22156	0.94431	0.98736	0.99364	0.94431	0.96116	0.98019	16.89065	6.02503	0.94777	0.98669	0.99330	0.94777	0.96217	0.98072
37	86	18.87047	5.82374	0.94431	0.98890	0.99442	0.94431	0.96361	0.98147	16.89065	5.65055	0.94777	0.98827	0.99410	0.94777	0.96452	0.98194
37	87	18.87047	5.44155	0.94431	0.99028	0.99511	0.94431	0.96595	0.98268	16.89065	5.28949	0.94777	0.98970	0.99482	0.94777	0.96676	0.98310
37	88	18.87047	5.07613	0.94431	0.99151	0.99574	0.94431	0.96816	0.98382	16.89065	4.94306	0.94777	0.99098	0.99547	0.94777	0.96888	0.98420
37	89	18.87047	4.72862	0.94431	0.99260	0.99629	0.94431	0.97024	0.98490	16.89065	4.61250	0.94777	0.99211	0.99604	0.94777	0.97089	0.98523
37	90	18.87047	4.40007	0.94431	0.99356	0.99677	0.94431	0.97221	0.98591	16.89065	4.29901	0.94777	0.99312	0.99655	0.94777	0.97279	0.98621
37	91	18.87047	4.09149	0.94431	0.99441	0.99720	0.94431	0.97406	0.98686	16.89065	4.00370	0.94777	0.99401	0.99700	0.94777	0.97457	0.98712
37	92	18.87047	3.80354	0.94431	0.99514	0.99757	0.94431	0.97578	0.98774	16.89065	3.72738	0.94777	0.99478	0.99739	0.94777	0.97624	0.98798
37	93	18.87047	3.53621	0.94431	0.99578	0.99789	0.94431	0.97740	0.98857	16.89065	3.47020	0.94777	0.99546	0.99773	0.94777	0.97781	0.98878
37	94	18.87047	3.28870	0.94431	0.99634	0.99817	0.94431	0.97891	0.98934	16.89065	3.23152	0.94777	0.99605	0.99802	0.94777	0.97927	0.98953
37	95	18.87047	3.05955	0.94431	0.99682	0.99841	0.94431	0.98031	0.99006	16.89065	3.01004	0.94777	0.99656	0.99828	0.94777	0.98063	0.99022
37	96	18.87047	2.84646	0.94431	0.99723	0.99861	0.94431	0.98161	0.99072	16.89065	2.80360	0.94777	0.99700	0.99850	0.94777	0.98190	0.99087
37	97	18.87047	2.65226	0.94431	0.99759	0.99879	0.94431	0.98281	0.99133	16.89065	2.61510	0.94777	0.99739	0.99869	0.94777	0.98307	0.99146
37	98	18.87047	2.47567	0.94431	0.99789	0.99895	0.94431	0.98392	0.99190	16.89065	2.44340	0.94777	0.99771	0.99886	0.94777	0.98415	0.99201
37	99	18.87047	2.31535	0.94431	0.99816	0.99908	0.94431	0.98494	0.99241	16.89065	2.28724	0.94777	0.99799	0.99900	0.94777	0.98515	0.99252
37	100	18.87047	2.16976	0.94431	0.99838	0.99919	0.94431	0.98588	0.99289	16.89065	2.14523	0.94777	0.99823	0.99912	0.94777	0.98607	0.99299
37	101	18.87047	2.03734	0.94431	0.99857	0.99929	0.94431	0.98675	0.99333	16.89065	2.01587	0.94777	0.99844	0.99922	0.94777	0.98692	0.99342
37	102	18.87047	1.91714	0.94431	0.99874	0.99937	0.94431	0.98755	0.99373	16.89065	1.89830	0.94777	0.99862	0.99931	0.94777	0.98770	0.99381
37	103	18.87047	1.80800	0.94431	0.99888	0.99944	0.94431	0.98828	0.99410	16.89065	1.79140	0.94777	0.99877	0.99939	0.94777	0.98841	0.99417
37	104	18.87047	1.70943	0.94431	0.99900	0.99950	0.94431	0.98894	0.99444	16.89065	1.69474	0.94777	0.99890	0.99945	0.94777	0.98906	0.99450
37	105	18.87047	1.62048	0.94431	0.99910	0.99955	0.94431	0.98954	0.99474	16.89065	1.60741	0.94777	0.99902	0.99951	0.94777	0.98966	0.99480
37	106	18.87047	1.54080	0.94431	0.99919	0.99960	0.94431	0.99008	0.99501	16.89065	1.52911	0.94777	0.99911	0.99956	0.94777	0.99018	0.99507
37	107	18.87047	1.47009	0.94431	0.99926	0.99963	0.94431	0.99055	0.99525	16.89065	1.45954	0.94777	0.99919	0.99960	0.94777	0.99064	0.99530
37	108	18.87047	1.40861	0.94431	0.99932	0.99966	0.94431	0.99094	0.99545	16.89065	1.39898	0.94777	0.99926	0.99963	0.94777	0.99103	0.99550
37	109	18.87047	1.35764	0.94431	0.99937	0.99968	0.94431	0.99124	0.99560	16.89065	1.34871	0.94777	0.99931	0.99965	0.94777	0.99133	0.99565
37	110	18.87047	1.32125	0.94431	0.99940	0.99970	0.94431	0.99144	0.99570	16.89065	1.31279	0.94777	0.99934	0.99967	0.94777	0.99153	0.99575
38	1	18.63396	26.72925	0.94145	0.69598	0.82074	0.94145	0.69548	0.82039	16.70346	22.57586	0.94502	0.73872	0.84973	0.94502	0.73831	0.84946
38	2	18.63396	26.68154	0.94145	0.69720	0.82159	0.94145	0.69669	0.82123	16.70346	22.55058	0.94502	0.73953	0.85026	0.94502	0.73911	0.84999
38	3	18.63396	26.63112	0.94145	0.69848	0.82247	0.94145	0.69795	0.82211	16.70346	22.52338	0.94502	0.74038	0.85083	0.94502	0.73995	0.85054
38	4	18.63396	26.57806	0.94145	0.69981	0.82340	0.94145	0.69925	0.82301	16.70346	22.49433	0.94502	0.74128	0.85142	0.94502	0.74083	0.85112
38	5	18.63396	26.52283	0.94145	0.70119	0.82435	0.94145	0.70061	0.82395	16.70346	22.46379	0.94502	0.74222	0.85204	0.94502	0.74174	0.85173
38	6	18.63396	26.46539	0.94145	0.70263	0.82535	0.94145	0.70202	0.82492	16.70346	22.43176	0.94502	0.74320	0.85268	0.94502	0.74270	0.85236
38	7	18.63396	26.40551	0.94145	0.70413	0.82638	0.94145	0.70348	0.82593	16.70346	22.39806	0.94502	0.74423	0.85336	0.94502	0.74370	0.85301
38	8	18.63396	26.34335	0.94145	0.70569	0.82745	0.94145	0.70500	0.82698	16.70346	22.36278	0.94502	0.74530	0.85407	0.94502	0.74474	0.85370
38	9	18.63396	26.27867	0.94145	0.70731	0.82857	0.94145	0.70657	0.82806	16.70346	22.32575	0.94502	0.74643	0.85480	0.94502	0.74583	0.85442
38	10	18.63396	26.21121	0.94145	0.70900	0.82972	0.94145	0.70821	0.82918	16.70346	22.28674	0.94502	0.74760	0.85558	0.94502	0.74697	0.85516
38	11	18.63396	26.14141	0.94145	0.71075	0.83092	0.94145	0.70990	0.83034	16.70346	22.24611	0.94502	0.74883	0.85638	0.94502	0.74815	0.85594
38	12	18.63396	26.06892	0.94145	0.71256	0.83216	0.94145	0.71166	0.83155	16.70346	22.20360	0.94502	0.75011	0.85722	0.94502	0.74939	0.85674
38	13	18.63396	25.99388	0.94145	0.71445	0.83344	0.94145	0.71349	0.83279	16.70346	22.15929	0.94502	0.75145	0.85809	0.94502	0.75068	0.85758
38	14	18.63396	25.91617	0.94145	0.71641	0.83477	0.94145	0.71538	0.83407	16.70346	22.11310	0.94502	0.75285	0.85900	0.94502	0.75202	0.85846

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>									<u>POST-REFORMED BENEFIT TIERS</u>						
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
38	15	18.63396	25.83587	0.94145	0.71843	0.83615	0.94145	0.71733	0.83540	16.70346	22.06509	0.94502	0.75430	0.85994	0.94502	0.75342	0.85937
38	16	18.63396	25.75319	0.94145	0.72053	0.83757	0.94145	0.71936	0.83678	16.70346	22.01544	0.94502	0.75581	0.86092	0.94502	0.75487	0.86031
38	17	18.63396	25.66857	0.94145	0.72270	0.83903	0.94145	0.72146	0.83820	16.70346	21.96453	0.94502	0.75738	0.86194	0.94502	0.75638	0.86130
38	18	18.63396	25.58235	0.94145	0.72494	0.84054	0.94145	0.72363	0.83966	16.70346	21.91267	0.94502	0.75900	0.86299	0.94502	0.75796	0.86232
38	19	18.63396	25.49361	0.94145	0.72726	0.84210	0.94145	0.72588	0.84117	16.70346	21.85907	0.94502	0.76069	0.86408	0.94502	0.75960	0.86338
38	20	18.63396	25.40164	0.94145	0.72966	0.84370	0.94145	0.72821	0.84273	16.70346	21.80312	0.94502	0.76245	0.86521	0.94502	0.76131	0.86448
38	21	18.63396	25.30562	0.94145	0.73215	0.84537	0.94145	0.73062	0.84434	16.70346	21.74411	0.94502	0.76428	0.86639	0.94502	0.76308	0.86562
38	22	18.63396	25.20517	0.94145	0.73474	0.84709	0.94145	0.73310	0.84600	16.70346	21.68171	0.94502	0.76620	0.86762	0.94502	0.76492	0.86680
38	23	18.63396	25.09967	0.94145	0.73743	0.84888	0.94145	0.73566	0.84770	16.70346	21.61537	0.94502	0.76820	0.86891	0.94502	0.76683	0.86803
38	24	18.63396	24.98936	0.94145	0.74022	0.85072	0.94145	0.73830	0.84945	16.70346	21.54528	0.94502	0.77029	0.87024	0.94502	0.76880	0.86929
38	25	18.63396	24.87419	0.94145	0.74311	0.85262	0.94145	0.74102	0.85125	16.70346	21.47137	0.94502	0.77246	0.87163	0.94502	0.77085	0.87060
38	26	18.63396	24.75420	0.94145	0.74609	0.85458	0.94145	0.74382	0.85309	16.70346	21.39367	0.94502	0.77472	0.87306	0.94502	0.77296	0.87194
38	27	18.63396	24.62994	0.94145	0.74917	0.85660	0.94145	0.74669	0.85498	16.70346	21.31262	0.94502	0.77706	0.87454	0.94502	0.77514	0.87333
38	28	18.63396	24.50119	0.94145	0.75234	0.85867	0.94145	0.74964	0.85691	16.70346	21.22804	0.94502	0.77948	0.87608	0.94502	0.77739	0.87476
38	29	18.63396	24.36788	0.94145	0.75560	0.86079	0.94145	0.75266	0.85888	16.70346	21.13984	0.94502	0.78198	0.87766	0.94502	0.77971	0.87622
38	30	18.63396	24.23009	0.94145	0.75896	0.86296	0.94145	0.75576	0.86089	16.70346	21.04806	0.94502	0.78457	0.87928	0.94502	0.78209	0.87772
38	31	18.63396	24.08752	0.94145	0.76241	0.86519	0.94145	0.75892	0.86294	16.70346	20.95246	0.94502	0.78724	0.88095	0.94502	0.78454	0.87926
38	32	18.63396	23.94006	0.94145	0.76595	0.86746	0.94145	0.76215	0.86503	16.70346	20.85289	0.94502	0.78999	0.88267	0.94502	0.78706	0.88084
38	33	18.63396	23.78740	0.94145	0.76958	0.86979	0.94145	0.76545	0.86714	16.70346	20.74907	0.94502	0.79282	0.88444	0.94502	0.78963	0.88245
38	34	18.63396	23.62942	0.94145	0.77329	0.87215	0.94145	0.76881	0.86929	16.70346	20.64088	0.94502	0.79574	0.88625	0.94502	0.79227	0.88410
38	35	18.63396	23.46579	0.94145	0.77710	0.87457	0.94145	0.77222	0.87147	16.70346	20.52800	0.94502	0.79874	0.88811	0.94502	0.79497	0.88578
38	36	18.63396	23.29632	0.94145	0.78099	0.87703	0.94145	0.77569	0.87368	16.70346	20.41023	0.94502	0.80182	0.89001	0.94502	0.79773	0.88748
38	37	18.63396	23.12089	0.94145	0.78496	0.87953	0.94145	0.77921	0.87591	16.70346	20.28745	0.94502	0.80498	0.89196	0.94502	0.80054	0.88922
38	38	18.63396	22.93911	0.94145	0.78901	0.88207	0.94145	0.78278	0.87816	16.70346	20.15926	0.94502	0.80823	0.89394	0.94502	0.80340	0.89098
38	39	18.63396	22.75087	0.94145	0.79315	0.88464	0.94145	0.78639	0.88043	16.70346	20.02555	0.94502	0.81155	0.89597	0.94502	0.80631	0.89277
38	40	18.63396	22.55572	0.94145	0.79736	0.88726	0.94145	0.79005	0.88271	16.70346	19.88587	0.94502	0.81495	0.89804	0.94502	0.80927	0.89458
38	41	18.63396	22.35340	0.94145	0.80164	0.88990	0.94145	0.79373	0.88501	16.70346	19.73995	0.94502	0.81843	0.90015	0.94502	0.81227	0.89641
38	42	18.63396	22.14385	0.94145	0.80600	0.89258	0.94145	0.79745	0.88732	16.70346	19.58769	0.94502	0.82198	0.90229	0.94502	0.81531	0.89826
38	43	18.63396	21.92669	0.94145	0.81042	0.89529	0.94145	0.80120	0.88963	16.70346	19.42870	0.94502	0.82561	0.90447	0.94502	0.81840	0.90013
38	44	18.63396	21.70178	0.94145	0.81491	0.89802	0.94145	0.80498	0.89195	16.70346	19.26280	0.94502	0.82931	0.90669	0.94502	0.82152	0.90202
38	45	18.63396	21.46876	0.94145	0.81946	0.90077	0.94145	0.80878	0.89428	16.70346	19.08963	0.94502	0.83308	0.90894	0.94502	0.82468	0.90392
38	46	18.63396	21.22763	0.94145	0.82407	0.90355	0.94145	0.81260	0.89661	16.70346	18.90911	0.94502	0.83692	0.91122	0.94502	0.82787	0.90583
38	47	18.63396	20.97813	0.94145	0.82874	0.90635	0.94145	0.81644	0.89894	16.70346	18.72094	0.94502	0.84082	0.91353	0.94502	0.83109	0.90776
38	48	18.63396	20.72003	0.94145	0.83345	0.90916	0.94145	0.82029	0.90128	16.70346	18.52488	0.94502	0.84479	0.91587	0.94502	0.83434	0.90969
38	49	18.63396	20.45326	0.94145	0.83822	0.91199	0.94145	0.82416	0.90361	16.70346	18.32076	0.94502	0.84883	0.91823	0.94502	0.83762	0.91164
38	50	18.63396	20.17742	0.94145	0.84303	0.91483	0.94145	0.82804	0.90593	16.70346	18.10816	0.94502	0.85292	0.92062	0.94502	0.84093	0.91359
38	51	18.63396	19.89339	0.94145	0.84788	0.91768	0.94145	0.83194	0.90826	16.70346	17.88781	0.94502	0.85706	0.92303	0.94502	0.84427	0.91556
38	52	18.63396	19.60122	0.94145	0.85275	0.92052	0.94145	0.83585	0.91058	16.70346	17.65967	0.94502	0.86125	0.92546	0.94502	0.84762	0.91753
38	53	18.63396	19.30125	0.94145	0.85765	0.92337	0.94145	0.83977	0.91291	16.70346	17.42398	0.94502	0.86549	0.92789	0.94502	0.85101	0.91951
38	54	18.63396	18.99375	0.94145	0.86257	0.92622	0.94145	0.84370	0.91522	16.70346	17.18091	0.94502	0.86976	0.93034	0.94502	0.85442	0.92150
38	55	18.63396	18.67912	0.94145	0.86751	0.92905	0.94145	0.84764	0.91754	16.70346	16.93076	0.94502	0.87407	0.93280	0.94502	0.85786	0.92349

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
38	56	18.63396	18.35803	0.94145	0.87244	0.93188	0.94145	0.85159	0.91985	16.70346	16.67407	0.94502	0.87840	0.93526	0.94502	0.86132	0.92549
38	57	18.63396	18.02853	0.94145	0.87739	0.93469	0.94145	0.85556	0.92216	16.70346	16.40902	0.94502	0.88276	0.93773	0.94502	0.86481	0.92750
38	58	18.63396	17.69065	0.94145	0.88234	0.93749	0.94145	0.85954	0.92447	16.70346	16.13552	0.94502	0.88715	0.94020	0.94502	0.86832	0.92952
38	59	18.63396	17.34441	0.94145	0.88729	0.94028	0.94145	0.86353	0.92677	16.70346	15.85354	0.94502	0.89157	0.94268	0.94502	0.87186	0.93154
38	60	18.63396	16.98967	0.94145	0.89224	0.94305	0.94145	0.86753	0.92907	16.70346	15.56284	0.94502	0.89600	0.94515	0.94502	0.87542	0.93357
38	61	18.63396	16.62627	0.94145	0.89717	0.94580	0.94145	0.87155	0.93137	16.70346	15.26320	0.94502	0.90045	0.94762	0.94502	0.87901	0.93561
38	62	18.63396	16.25423	0.94145	0.90209	0.94852	0.94145	0.87557	0.93366	16.70346	14.95454	0.94502	0.90490	0.95008	0.94502	0.88261	0.93765
38	63	18.63396	15.87341	0.94145	0.90697	0.95122	0.94145	0.87959	0.93594	16.70346	14.63664	0.94502	0.90935	0.95252	0.94502	0.88624	0.93969
38	64	18.63396	15.48353	0.94145	0.91182	0.95388	0.94145	0.88362	0.93821	16.70346	14.30913	0.94502	0.91380	0.95496	0.94502	0.88988	0.94173
38	65	18.63396	15.08480	0.94145	0.91663	0.95650	0.94145	0.88765	0.94048	16.70346	13.97213	0.94502	0.91822	0.95737	0.94502	0.89353	0.94377
38	66	18.63396	14.67724	0.94145	0.92138	0.95908	0.94145	0.89167	0.94273	16.70346	13.62552	0.94502	0.92262	0.95975	0.94502	0.89719	0.94581
38	67	18.63396	14.26104	0.94145	0.92607	0.96161	0.94145	0.89568	0.94497	16.70346	13.26940	0.94502	0.92698	0.96211	0.94502	0.90085	0.94784
38	68	18.63396	13.83657	0.94145	0.93067	0.96409	0.94145	0.89968	0.94719	16.70346	12.90401	0.94502	0.93130	0.96443	0.94502	0.90451	0.94986
38	69	18.63396	13.40435	0.94145	0.93519	0.96651	0.94145	0.90365	0.94939	16.70346	12.52973	0.94502	0.93555	0.96670	0.94502	0.90816	0.95187
38	70	18.63396	12.96501	0.94145	0.93960	0.96886	0.94145	0.90760	0.95156	16.70346	12.14706	0.94502	0.93972	0.96892	0.94502	0.91180	0.95386
38	71	18.63396	12.51927	0.94145	0.94389	0.97113	0.94145	0.91152	0.95371	16.70346	11.75658	0.94502	0.94381	0.97109	0.94502	0.91541	0.95584
38	72	18.63396	12.06792	0.94145	0.94805	0.97333	0.94145	0.91539	0.95583	16.70346	11.35893	0.94502	0.94779	0.97320	0.94502	0.91900	0.95779
38	73	18.63396	11.61185	0.94145	0.95207	0.97545	0.94145	0.91921	0.95791	16.70346	10.95491	0.94502	0.95166	0.97523	0.94502	0.92255	0.95971
38	74	18.63396	11.15217	0.94145	0.95594	0.97747	0.94145	0.92298	0.95995	16.70346	10.54549	0.94502	0.95540	0.97719	0.94502	0.92606	0.96161
38	75	18.63396	10.68986	0.94145	0.95964	0.97941	0.94145	0.92669	0.96195	16.70346	10.13154	0.94502	0.95900	0.97907	0.94502	0.92952	0.96347
38	76	18.63396	10.22626	0.94145	0.96317	0.98124	0.94145	0.93033	0.96391	16.70346	9.71428	0.94502	0.96246	0.98087	0.94502	0.93293	0.96530
38	77	18.63396	9.76277	0.94145	0.96652	0.98298	0.94145	0.93389	0.96582	16.70346	9.29502	0.94502	0.96575	0.98258	0.94502	0.93627	0.96709
38	78	18.63396	9.30064	0.94145	0.96969	0.98461	0.94145	0.93737	0.96767	16.70346	8.87492	0.94502	0.96888	0.98419	0.94502	0.93954	0.96883
38	79	18.63396	8.84103	0.94145	0.97266	0.98614	0.94145	0.94075	0.96947	16.70346	8.45509	0.94502	0.97183	0.98571	0.94502	0.94273	0.97052
38	80	18.63396	8.38551	0.94145	0.97544	0.98757	0.94145	0.94404	0.97122	16.70346	8.03703	0.94502	0.97460	0.98714	0.94502	0.94584	0.97217
38	81	18.63396	7.93532	0.94145	0.97802	0.98889	0.94145	0.94723	0.97290	16.70346	7.62196	0.94502	0.97720	0.98847	0.94502	0.94886	0.97376
38	82	18.63396	7.49211	0.94145	0.98041	0.99011	0.94145	0.95031	0.97452	16.70346	7.21152	0.94502	0.97961	0.98970	0.94502	0.95178	0.97529
38	83	18.63396	7.05756	0.94145	0.98261	0.99123	0.94145	0.95327	0.97608	16.70346	6.80735	0.94502	0.98183	0.99083	0.94502	0.95460	0.97677
38	84	18.63396	6.63342	0.94145	0.98462	0.99225	0.94145	0.95612	0.97757	16.70346	6.41122	0.94502	0.98388	0.99187	0.94502	0.95732	0.97819
38	85	18.63396	6.22156	0.94145	0.98645	0.99318	0.94145	0.95885	0.97899	16.70346	6.02503	0.94502	0.98575	0.99282	0.94502	0.95992	0.97955
38	86	18.63396	5.82374	0.94145	0.98809	0.99401	0.94145	0.96144	0.98034	16.70346	5.65055	0.94502	0.98744	0.99368	0.94502	0.96241	0.98084
38	87	18.63396	5.44155	0.94145	0.98957	0.99476	0.94145	0.96392	0.98163	16.70346	5.28949	0.94502	0.98897	0.99445	0.94502	0.96478	0.98207
38	88	18.63396	5.07613	0.94145	0.99089	0.99543	0.94145	0.96626	0.98284	16.70346	4.94306	0.94502	0.99034	0.99514	0.94502	0.96703	0.98324
38	89	18.63396	4.72862	0.94145	0.99206	0.99602	0.94145	0.96847	0.98398	16.70346	4.61250	0.94502	0.99156	0.99576	0.94502	0.96916	0.98434
38	90	18.63396	4.40007	0.94145	0.99309	0.99654	0.94145	0.97055	0.98506	16.70346	4.29901	0.94502	0.99263	0.99630	0.94502	0.97117	0.98537
38	91	18.63396	4.09149	0.94145	0.99400	0.99699	0.94145	0.97251	0.98606	16.70346	4.00370	0.94502	0.99358	0.99678	0.94502	0.97305	0.98634
38	92	18.63396	3.80354	0.94145	0.99479	0.99739	0.94145	0.97434	0.98700	16.70346	3.72738	0.94502	0.99441	0.99720	0.94502	0.97483	0.98725
38	93	18.63396	3.53621	0.94145	0.99548	0.99773	0.94145	0.97605	0.98788	16.70346	3.47020	0.94502	0.99514	0.99756	0.94502	0.97648	0.98810
38	94	18.63396	3.28870	0.94145	0.99607	0.99803	0.94145	0.97765	0.98870	16.70346	3.23152	0.94502	0.99577	0.99788	0.94502	0.97803	0.98889
38	95	18.63396	3.05955	0.94145	0.99659	0.99829	0.94145	0.97913	0.98946	16.70346	3.01004	0.94502	0.99632	0.99815	0.94502	0.97948	0.98963
38	96	18.63396	2.84646	0.94145	0.99703	0.99851	0.94145	0.98051	0.99016	16.70346	2.80360	0.94502	0.99679	0.99839	0.94502	0.98082	0.99032

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
38	97	18.63396	2.65226	0.94145	0.99741	0.99871	0.94145	0.98178	0.99081	16.70346	2.61510	0.94502	0.99720	0.99860	0.94502	0.98206	0.99095
38	98	18.63396	2.47567	0.94145	0.99774	0.99887	0.94145	0.98295	0.99140	16.70346	2.44340	0.94502	0.99755	0.99877	0.94502	0.98320	0.99153
38	99	18.63396	2.31535	0.94145	0.99802	0.99901	0.94145	0.98404	0.99195	16.70346	2.28724	0.94502	0.99785	0.99892	0.94502	0.98426	0.99207
38	100	18.63396	2.16976	0.94145	0.99826	0.99913	0.94145	0.98503	0.99246	16.70346	2.14523	0.94502	0.99811	0.99905	0.94502	0.98523	0.99256
38	101	18.63396	2.03734	0.94145	0.99847	0.99923	0.94145	0.98595	0.99293	16.70346	2.01587	0.94502	0.99833	0.99916	0.94502	0.98613	0.99302
38	102	18.63396	1.91714	0.94145	0.99864	0.99932	0.94145	0.98679	0.99335	16.70346	1.89830	0.94502	0.99852	0.99926	0.94502	0.98695	0.99343
38	103	18.63396	1.80800	0.94145	0.99879	0.99940	0.94145	0.98757	0.99374	16.70346	1.79140	0.94502	0.99868	0.99934	0.94502	0.98771	0.99382
38	104	18.63396	1.70943	0.94145	0.99892	0.99946	0.94145	0.98827	0.99410	16.70346	1.69474	0.94502	0.99882	0.99941	0.94502	0.98840	0.99417
38	105	18.63396	1.62048	0.94145	0.99904	0.99952	0.94145	0.98891	0.99442	16.70346	1.60741	0.94502	0.99895	0.99947	0.94502	0.98903	0.99448
38	106	18.63396	1.54080	0.94145	0.99913	0.99957	0.94145	0.98947	0.99471	16.70346	1.52911	0.94502	0.99905	0.99952	0.94502	0.98959	0.99477
38	107	18.63396	1.47009	0.94145	0.99921	0.99960	0.94145	0.98997	0.99496	16.70346	1.45954	0.94502	0.99913	0.99957	0.94502	0.99007	0.99501
38	108	18.63396	1.40861	0.94145	0.99927	0.99964	0.94145	0.99038	0.99517	16.70346	1.39898	0.94502	0.99920	0.99960	0.94502	0.99048	0.99522
38	109	18.63396	1.35764	0.94145	0.99932	0.99966	0.94145	0.99071	0.99533	16.70346	1.34871	0.94502	0.99926	0.99963	0.94502	0.99080	0.99538
38	110	18.63396	1.32125	0.94145	0.99936	0.99968	0.94145	0.99092	0.99544	16.70346	1.31279	0.94502	0.99929	0.99965	0.94502	0.99101	0.99549
39	1	18.39549	26.72925	0.93847	0.68712	0.81455	0.93847	0.68662	0.81420	16.51403	22.57586	0.94216	0.73038	0.84419	0.94216	0.72997	0.84391
39	2	18.39549	26.68154	0.93847	0.68833	0.81540	0.93847	0.68782	0.81504	16.51403	22.55058	0.94216	0.73118	0.84472	0.94216	0.73077	0.84444
39	3	18.39549	26.63112	0.93847	0.68959	0.81628	0.93847	0.68906	0.81591	16.51403	22.52338	0.94216	0.73203	0.84528	0.94216	0.73160	0.84500
39	4	18.39549	26.57806	0.93847	0.69091	0.81720	0.93847	0.69036	0.81682	16.51403	22.49433	0.94216	0.73292	0.84588	0.94216	0.73247	0.84558
39	5	18.39549	26.52283	0.93847	0.69228	0.81816	0.93847	0.69170	0.81776	16.51403	22.46379	0.94216	0.73385	0.84650	0.94216	0.73338	0.84619
39	6	18.39549	26.46539	0.93847	0.69370	0.81916	0.93847	0.69310	0.81873	16.51403	22.43176	0.94216	0.73482	0.84715	0.94216	0.73433	0.84682
39	7	18.39549	26.40551	0.93847	0.69519	0.82019	0.93847	0.69455	0.81974	16.51403	22.39806	0.94216	0.73585	0.84782	0.94216	0.73533	0.84748
39	8	18.39549	26.34335	0.93847	0.69673	0.82126	0.93847	0.69605	0.82079	16.51403	22.36278	0.94216	0.73691	0.84853	0.94216	0.73636	0.84817
39	9	18.39549	26.27867	0.93847	0.69834	0.82238	0.93847	0.69762	0.82188	16.51403	22.32575	0.94216	0.73803	0.84927	0.94216	0.73744	0.84888
39	10	18.39549	26.21121	0.93847	0.70001	0.82354	0.93847	0.69924	0.82300	16.51403	22.28674	0.94216	0.73920	0.85005	0.94216	0.73857	0.84963
39	11	18.39549	26.14141	0.93847	0.70175	0.82474	0.93847	0.70092	0.82417	16.51403	22.24611	0.94216	0.74042	0.85085	0.94216	0.73975	0.85041
39	12	18.39549	26.06892	0.93847	0.70355	0.82598	0.93847	0.70267	0.82537	16.51403	22.20360	0.94216	0.74170	0.85169	0.94216	0.74098	0.85122
39	13	18.39549	25.99388	0.93847	0.70542	0.82727	0.93847	0.70448	0.82662	16.51403	22.15929	0.94216	0.74303	0.85257	0.94216	0.74226	0.85207
39	14	18.39549	25.91617	0.93847	0.70736	0.82860	0.93847	0.70635	0.82791	16.51403	22.11310	0.94216	0.74442	0.85348	0.94216	0.74360	0.85295
39	15	18.39549	25.83587	0.93847	0.70938	0.82998	0.93847	0.70830	0.82924	16.51403	22.06509	0.94216	0.74586	0.85443	0.94216	0.74499	0.85386
39	16	18.39549	25.75319	0.93847	0.71146	0.83141	0.93847	0.71032	0.83062	16.51403	22.01544	0.94216	0.74737	0.85542	0.94216	0.74644	0.85481
39	17	18.39549	25.66857	0.93847	0.71362	0.83288	0.93847	0.71240	0.83205	16.51403	21.96453	0.94216	0.74893	0.85644	0.94216	0.74795	0.85580
39	18	18.39549	25.58235	0.93847	0.71585	0.83440	0.93847	0.71457	0.83353	16.51403	21.91267	0.94216	0.75055	0.85750	0.94216	0.74952	0.85683
39	19	18.39549	25.49361	0.93847	0.71815	0.83596	0.93847	0.71681	0.83505	16.51403	21.85907	0.94216	0.75223	0.85860	0.94216	0.75116	0.85790
39	20	18.39549	25.40164	0.93847	0.72054	0.83758	0.93847	0.71913	0.83662	16.51403	21.80312	0.94216	0.75398	0.85974	0.94216	0.75287	0.85901
39	21	18.39549	25.30562	0.93847	0.72303	0.83925	0.93847	0.72153	0.83825	16.51403	21.74411	0.94216	0.75582	0.86093	0.94216	0.75464	0.86016
39	22	18.39549	25.20517	0.93847	0.72561	0.84099	0.93847	0.72402	0.83992	16.51403	21.68171	0.94216	0.75773	0.86217	0.94216	0.75648	0.86136
39	23	18.39549	25.09967	0.93847	0.72830	0.84279	0.93847	0.72658	0.84164	16.51403	21.61537	0.94216	0.75974	0.86347	0.94216	0.75839	0.86260
39	24	18.39549	24.98936	0.93847	0.73108	0.84465	0.93847	0.72922	0.84341	16.51403	21.54528	0.94216	0.76183	0.86482	0.94216	0.76037	0.86388
39	25	18.39549	24.87419	0.93847	0.73397	0.84658	0.93847	0.73195	0.84523	16.51403	21.47137	0.94216	0.76401	0.86622	0.94216	0.76243	0.86520
39	26	18.39549	24.75420	0.93847	0.73696	0.84856	0.93847	0.73475	0.84710	16.51403	21.39367	0.94216	0.76627	0.86767	0.94216	0.76455	0.86657
39	27	18.39549	24.62994	0.93847	0.74004	0.85060	0.93847	0.73764	0.84901	16.51403	21.31262	0.94216	0.76862	0.86918	0.94216	0.76675	0.86798

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
39	28	18.39549	24.50119	0.93847	0.74322	0.85270	0.93847	0.74061	0.85098	16.51403	21.22804	0.94216	0.77106	0.87073	0.94216	0.76902	0.86943
39	29	18.39549	24.36788	0.93847	0.74650	0.85486	0.93847	0.74365	0.85298	16.51403	21.13984	0.94216	0.77358	0.87234	0.94216	0.77135	0.87092
39	30	18.39549	24.23009	0.93847	0.74988	0.85706	0.93847	0.74677	0.85503	16.51403	21.04806	0.94216	0.77619	0.87399	0.94216	0.77376	0.87245
39	31	18.39549	24.08752	0.93847	0.75335	0.85933	0.93847	0.74997	0.85712	16.51403	20.95246	0.94216	0.77888	0.87570	0.94216	0.77624	0.87403
39	32	18.39549	23.94006	0.93847	0.75692	0.86164	0.93847	0.75323	0.85925	16.51403	20.85289	0.94216	0.78166	0.87745	0.94216	0.77879	0.87564
39	33	18.39549	23.78740	0.93847	0.76058	0.86401	0.93847	0.75657	0.86142	16.51403	20.74907	0.94216	0.78453	0.87925	0.94216	0.78140	0.87729
39	34	18.39549	23.62942	0.93847	0.76434	0.86643	0.93847	0.75998	0.86362	16.51403	20.64088	0.94216	0.78748	0.88111	0.94216	0.78408	0.87898
39	35	18.39549	23.46579	0.93847	0.76820	0.86890	0.93847	0.76345	0.86586	16.51403	20.52800	0.94216	0.79052	0.88301	0.94216	0.78683	0.88070
39	36	18.39549	23.29632	0.93847	0.77214	0.87142	0.93847	0.76698	0.86812	16.51403	20.41023	0.94216	0.79365	0.88496	0.94216	0.78963	0.88245
39	37	18.39549	23.12089	0.93847	0.77617	0.87398	0.93847	0.77056	0.87042	16.51403	20.28745	0.94216	0.79687	0.88695	0.94216	0.79250	0.88424
39	38	18.39549	22.93911	0.93847	0.78029	0.87659	0.93847	0.77420	0.87273	16.51403	20.15926	0.94216	0.80017	0.88899	0.94216	0.79542	0.88605
39	39	18.39549	22.75087	0.93847	0.78450	0.87924	0.93847	0.77789	0.87507	16.51403	20.02555	0.94216	0.80355	0.89108	0.94216	0.79840	0.88790
39	40	18.39549	22.55572	0.93847	0.78879	0.88193	0.93847	0.78163	0.87743	16.51403	19.88587	0.94216	0.80702	0.89321	0.94216	0.80142	0.88977
39	41	18.39549	22.35340	0.93847	0.79317	0.88465	0.93847	0.78540	0.87980	16.51403	19.73995	0.94216	0.81058	0.89538	0.94216	0.80450	0.89166
39	42	18.39549	22.14385	0.93847	0.79762	0.88742	0.93847	0.78921	0.88219	16.51403	19.58769	0.94216	0.81421	0.89759	0.94216	0.80762	0.89357
39	43	18.39549	21.92669	0.93847	0.80214	0.89021	0.93847	0.79306	0.88459	16.51403	19.42870	0.94216	0.81792	0.89984	0.94216	0.81079	0.89551
39	44	18.39549	21.70178	0.93847	0.80674	0.89303	0.93847	0.79694	0.88699	16.51403	19.26280	0.94216	0.82172	0.90213	0.94216	0.81399	0.89746
39	45	18.39549	21.46876	0.93847	0.81140	0.89588	0.93847	0.80084	0.88941	16.51403	19.08963	0.94216	0.82558	0.90446	0.94216	0.81724	0.89943
39	46	18.39549	21.22763	0.93847	0.81613	0.89876	0.93847	0.80477	0.89182	16.51403	18.90911	0.94216	0.82952	0.90682	0.94216	0.82052	0.90141
39	47	18.39549	20.97813	0.93847	0.82092	0.90166	0.93847	0.80871	0.89424	16.51403	18.72094	0.94216	0.83354	0.90921	0.94216	0.82383	0.90341
39	48	18.39549	20.72003	0.93847	0.82577	0.90457	0.93847	0.81268	0.89666	16.51403	18.52488	0.94216	0.83762	0.91163	0.94216	0.82718	0.90542
39	49	18.39549	20.45326	0.93847	0.83067	0.90750	0.93847	0.81666	0.89908	16.51403	18.32076	0.94216	0.84176	0.91409	0.94216	0.83056	0.90744
39	50	18.39549	20.17742	0.93847	0.83562	0.91045	0.93847	0.82066	0.90150	16.51403	18.10816	0.94216	0.84598	0.91656	0.94216	0.83396	0.90947
39	51	18.39549	19.89339	0.93847	0.84061	0.91341	0.93847	0.82467	0.90391	16.51403	17.88781	0.94216	0.85025	0.91906	0.94216	0.83740	0.91150
39	52	18.39549	19.60122	0.93847	0.84564	0.91636	0.93847	0.82869	0.90632	16.51403	17.65967	0.94216	0.85457	0.92158	0.94216	0.84086	0.91355
39	53	18.39549	19.30125	0.93847	0.85069	0.91932	0.93847	0.83272	0.90873	16.51403	17.42398	0.94216	0.85893	0.92411	0.94216	0.84434	0.91560
39	54	18.39549	18.99375	0.93847	0.85577	0.92228	0.93847	0.83677	0.91113	16.51403	17.18091	0.94216	0.86334	0.92666	0.94216	0.84785	0.91766
39	55	18.39549	18.67912	0.93847	0.86086	0.92523	0.93847	0.84083	0.91353	16.51403	16.93076	0.94216	0.86779	0.92921	0.94216	0.85139	0.91973
39	56	18.39549	18.35803	0.93847	0.86596	0.92817	0.93847	0.84490	0.91593	16.51403	16.67407	0.94216	0.87226	0.93177	0.94216	0.85496	0.92181
39	57	18.39549	18.02853	0.93847	0.87108	0.93110	0.93847	0.84898	0.91833	16.51403	16.40902	0.94216	0.87677	0.93434	0.94216	0.85855	0.92389
39	58	18.39549	17.69065	0.93847	0.87620	0.93402	0.93847	0.85308	0.92072	16.51403	16.13552	0.94216	0.88131	0.93691	0.94216	0.86217	0.92598
39	59	18.39549	17.34441	0.93847	0.88133	0.93692	0.93847	0.85719	0.92310	16.51403	15.85354	0.94216	0.88588	0.93949	0.94216	0.86581	0.92808
39	60	18.39549	16.98967	0.93847	0.88645	0.93981	0.93847	0.86131	0.92549	16.51403	15.56284	0.94216	0.89047	0.94206	0.94216	0.86948	0.93019
39	61	18.39549	16.62627	0.93847	0.89157	0.94268	0.93847	0.86544	0.92787	16.51403	15.26320	0.94216	0.89508	0.94464	0.94216	0.87318	0.93230
39	62	18.39549	16.25423	0.93847	0.89667	0.94552	0.93847	0.86958	0.93024	16.51403	14.95454	0.94216	0.89970	0.94720	0.94216	0.87689	0.93441
39	63	18.39549	15.87341	0.93847	0.90175	0.94834	0.93847	0.87373	0.93261	16.51403	14.63664	0.94216	0.90432	0.94976	0.94216	0.88063	0.93653
39	64	18.39549	15.48353	0.93847	0.90680	0.95112	0.93847	0.87789	0.93497	16.51403	14.30913	0.94216	0.90895	0.95230	0.94216	0.88439	0.93865
39	65	18.39549	15.08480	0.93847	0.91180	0.95387	0.93847	0.88204	0.93733	16.51403	13.97213	0.94216	0.91355	0.95482	0.94216	0.88816	0.94077
39	66	18.39549	14.67724	0.93847	0.91676	0.95657	0.93847	0.88620	0.93967	16.51403	13.62552	0.94216	0.91814	0.95732	0.94216	0.89194	0.94288
39	67	18.39549	14.26104	0.93847	0.92165	0.95923	0.93847	0.89034	0.94199	16.51403	13.26940	0.94216	0.92269	0.95979	0.94216	0.89573	0.94500
39	68	18.39549	13.83657	0.93847	0.92647	0.96183	0.93847	0.89448	0.94430	16.51403	12.90401	0.94216	0.92720	0.96222	0.94216	0.89952	0.94710

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
39	69	18.39549	13.40435	0.93847	0.93120	0.96437	0.93847	0.89860	0.94659	16.51403	12.52973	0.94216	0.93165	0.96461	0.94216	0.90330	0.94919
39	70	18.39549	12.96501	0.93847	0.93582	0.96685	0.93847	0.90269	0.94886	16.51403	12.14706	0.94216	0.93602	0.96695	0.94216	0.90707	0.95127
39	71	18.39549	12.51927	0.93847	0.94033	0.96925	0.93847	0.90676	0.95110	16.51403	11.75658	0.94216	0.94031	0.96924	0.94216	0.91083	0.95334
39	72	18.39549	12.06792	0.93847	0.94471	0.97157	0.93847	0.91079	0.95331	16.51403	11.35893	0.94216	0.94450	0.97146	0.94216	0.91456	0.95538
39	73	18.39549	11.61185	0.93847	0.94895	0.97381	0.93847	0.91477	0.95549	16.51403	10.95491	0.94216	0.94857	0.97361	0.94216	0.91827	0.95739
39	74	18.39549	11.15217	0.93847	0.95303	0.97595	0.93847	0.91871	0.95763	16.51403	10.54549	0.94216	0.95251	0.97568	0.94216	0.92193	0.95938
39	75	18.39549	10.68986	0.93847	0.95695	0.97800	0.93847	0.92258	0.95973	16.51403	10.13154	0.94216	0.95632	0.97767	0.94216	0.92555	0.96134
39	76	18.39549	10.22626	0.93847	0.96069	0.97995	0.93847	0.92639	0.96179	16.51403	9.71428	0.94216	0.95997	0.97958	0.94216	0.92912	0.96326
39	77	18.39549	9.76277	0.93847	0.96424	0.98179	0.93847	0.93012	0.96379	16.51403	9.29502	0.94216	0.96346	0.98139	0.94216	0.93262	0.96514
39	78	18.39549	9.30064	0.93847	0.96760	0.98353	0.93847	0.93377	0.96575	16.51403	8.87492	0.94216	0.96678	0.98311	0.94216	0.93605	0.96697
39	79	18.39549	8.84103	0.93847	0.97076	0.98516	0.93847	0.93733	0.96765	16.51403	8.45509	0.94216	0.96991	0.98473	0.94216	0.93941	0.96876
39	80	18.39549	8.38551	0.93847	0.97372	0.98668	0.93847	0.94079	0.96949	16.51403	8.03703	0.94216	0.97286	0.98624	0.94216	0.94268	0.97050
39	81	18.39549	7.93532	0.93847	0.97647	0.98810	0.93847	0.94415	0.97127	16.51403	7.62196	0.94216	0.97562	0.98766	0.94216	0.94587	0.97218
39	82	18.39549	7.49211	0.93847	0.97902	0.98940	0.93847	0.94739	0.97299	16.51403	7.21152	0.94216	0.97819	0.98898	0.94216	0.94895	0.97381
39	83	18.39549	7.05756	0.93847	0.98137	0.99060	0.93847	0.95053	0.97464	16.51403	6.80735	0.94216	0.98057	0.99019	0.94216	0.95193	0.97537
39	84	18.39549	6.63342	0.93847	0.98352	0.99169	0.93847	0.95354	0.97621	16.51403	6.41122	0.94216	0.98275	0.99130	0.94216	0.95480	0.97688
39	85	18.39549	6.22156	0.93847	0.98547	0.99268	0.93847	0.95642	0.97772	16.51403	6.02503	0.94216	0.98475	0.99232	0.94216	0.95756	0.97832
39	86	18.39549	5.82374	0.93847	0.98724	0.99358	0.93847	0.95917	0.97916	16.51403	5.65055	0.94216	0.98656	0.99324	0.94216	0.96019	0.97969
39	87	18.39549	5.44155	0.93847	0.98882	0.99438	0.93847	0.96179	0.98052	16.51403	5.28949	0.94216	0.98819	0.99406	0.94216	0.96270	0.98100
39	88	18.39549	5.07613	0.93847	0.99024	0.99509	0.93847	0.96427	0.98181	16.51403	4.94306	0.94216	0.98966	0.99480	0.94216	0.96508	0.98223
39	89	18.39549	4.72862	0.93847	0.99149	0.99573	0.93847	0.96661	0.98302	16.51403	4.61250	0.94216	0.99096	0.99546	0.94216	0.96734	0.98340
39	90	18.39549	4.40007	0.93847	0.99260	0.99628	0.93847	0.96882	0.98416	16.51403	4.29901	0.94216	0.99212	0.99604	0.94216	0.96947	0.98450
39	91	18.39549	4.09149	0.93847	0.99357	0.99677	0.93847	0.97089	0.98523	16.51403	4.00370	0.94216	0.99313	0.99655	0.94216	0.97147	0.98553
39	92	18.39549	3.80354	0.93847	0.99441	0.99720	0.93847	0.97283	0.98623	16.51403	3.72738	0.94216	0.99402	0.99700	0.94216	0.97335	0.98649
39	93	18.39549	3.53621	0.93847	0.99515	0.99757	0.93847	0.97465	0.98716	16.51403	3.47020	0.94216	0.99480	0.99739	0.94216	0.97511	0.98740
39	94	18.39549	3.28870	0.93847	0.99579	0.99789	0.93847	0.97634	0.98803	16.51403	3.23152	0.94216	0.99547	0.99773	0.94216	0.97675	0.98824
39	95	18.39549	3.05955	0.93847	0.99634	0.99817	0.93847	0.97791	0.98883	16.51403	3.01004	0.94216	0.99606	0.99802	0.94216	0.97828	0.98902
39	96	18.39549	2.84646	0.93847	0.99682	0.99841	0.93847	0.97937	0.98958	16.51403	2.80360	0.94216	0.99656	0.99828	0.94216	0.97969	0.98974
39	97	18.39549	2.65226	0.93847	0.99723	0.99861	0.93847	0.98072	0.99026	16.51403	2.61510	0.94216	0.99700	0.99850	0.94216	0.98101	0.99041
39	98	18.39549	2.47567	0.93847	0.99758	0.99879	0.93847	0.98196	0.99090	16.51403	2.44340	0.94216	0.99738	0.99869	0.94216	0.98222	0.99103
39	99	18.39549	2.31535	0.93847	0.99788	0.99894	0.93847	0.98310	0.99148	16.51403	2.28724	0.94216	0.99770	0.99885	0.94216	0.98334	0.99160
39	100	18.39549	2.16976	0.93847	0.99813	0.99907	0.93847	0.98416	0.99202	16.51403	2.14523	0.94216	0.99797	0.99899	0.94216	0.98437	0.99212
39	101	18.39549	2.03734	0.93847	0.99836	0.99918	0.93847	0.98513	0.99251	16.51403	2.01587	0.94216	0.99821	0.99910	0.94216	0.98532	0.99260
39	102	18.39549	1.91714	0.93847	0.99855	0.99927	0.93847	0.98602	0.99296	16.51403	1.89830	0.94216	0.99841	0.99921	0.94216	0.98619	0.99305
39	103	18.39549	1.80800	0.93847	0.99871	0.99935	0.93847	0.98684	0.99337	16.51403	1.79140	0.94216	0.99859	0.99929	0.94216	0.98699	0.99345
39	104	18.39549	1.70943	0.93847	0.99885	0.99942	0.93847	0.98758	0.99375	16.51403	1.69474	0.94216	0.99874	0.99937	0.94216	0.98772	0.99382
39	105	18.39549	1.62048	0.93847	0.99897	0.99948	0.93847	0.98825	0.99409	16.51403	1.60741	0.94216	0.99887	0.99943	0.94216	0.98838	0.99416
39	106	18.39549	1.54080	0.93847	0.99907	0.99953	0.93847	0.98886	0.99440	16.51403	1.52911	0.94216	0.99898	0.99949	0.94216	0.98897	0.99446
39	107	18.39549	1.47009	0.93847	0.99915	0.99958	0.93847	0.98938	0.99466	16.51403	1.45954	0.94216	0.99907	0.99954	0.94216	0.98949	0.99472
39	108	18.39549	1.40861	0.93847	0.99922	0.99961	0.93847	0.98982	0.99488	16.51403	1.39898	0.94216	0.99915	0.99957	0.94216	0.98992	0.99494
39	109	18.39549	1.35764	0.93847	0.99927	0.99964	0.93847	0.99016	0.99505	16.51403	1.34871	0.94216	0.99921	0.99960	0.94216	0.99026	0.99511

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
39	110	18.39549	1.32125	0.93847	0.99931	0.99965	0.93847	0.99039	0.99517	16.51403	1.31279	0.94216	0.99924	0.99962	0.94216	0.99048	0.99522
40	1	18.15478	26.72925	0.93531	0.67817	0.80823	0.93531	0.67768	0.80788	16.32211	22.57586	0.93918	0.72193	0.83851	0.93918	0.72152	0.83824
40	2	18.15478	26.68154	0.93531	0.67936	0.80907	0.93531	0.67886	0.80872	16.32211	22.55058	0.93918	0.72272	0.83905	0.93918	0.72231	0.83877
40	3	18.15478	26.63112	0.93531	0.68061	0.80996	0.93531	0.68010	0.80959	16.32211	22.52338	0.93918	0.72356	0.83961	0.93918	0.72314	0.83933
40	4	18.15478	26.57806	0.93531	0.68192	0.81088	0.93531	0.68138	0.81050	16.32211	22.49433	0.93918	0.72445	0.84021	0.93918	0.72400	0.83991
40	5	18.15478	26.52283	0.93531	0.68327	0.81184	0.93531	0.68271	0.81144	16.32211	22.46379	0.93918	0.72537	0.84083	0.93918	0.72490	0.84052
40	6	18.15478	26.46539	0.93531	0.68469	0.81284	0.93531	0.68409	0.81241	16.32211	22.43176	0.93918	0.72634	0.84148	0.93918	0.72585	0.84115
40	7	18.15478	26.40551	0.93531	0.68616	0.81387	0.93531	0.68553	0.81343	16.32211	22.39806	0.93918	0.72735	0.84216	0.93918	0.72683	0.84181
40	8	18.15478	26.34335	0.93531	0.68769	0.81495	0.93531	0.68702	0.81447	16.32211	22.36278	0.93918	0.72841	0.84287	0.93918	0.72786	0.84250
40	9	18.15478	26.27867	0.93531	0.68928	0.81606	0.93531	0.68856	0.81556	16.32211	22.32575	0.93918	0.72952	0.84361	0.93918	0.72894	0.84322
40	10	18.15478	26.21121	0.93531	0.69093	0.81722	0.93531	0.69017	0.81669	16.32211	22.28674	0.93918	0.73068	0.84439	0.93918	0.73006	0.84397
40	11	18.15478	26.14141	0.93531	0.69265	0.81842	0.93531	0.69184	0.81786	16.32211	22.24611	0.93918	0.73189	0.84520	0.93918	0.73123	0.84475
40	12	18.15478	26.06892	0.93531	0.69444	0.81967	0.93531	0.69357	0.81906	16.32211	22.20360	0.93918	0.73316	0.84604	0.93918	0.73245	0.84557
40	13	18.15478	25.99388	0.93531	0.69630	0.82096	0.93531	0.69537	0.82032	16.32211	22.15929	0.93918	0.73449	0.84692	0.93918	0.73373	0.84642
40	14	18.15478	25.91617	0.93531	0.69823	0.82230	0.93531	0.69723	0.82161	16.32211	22.11310	0.93918	0.73587	0.84784	0.93918	0.73506	0.84730
40	15	18.15478	25.83587	0.93531	0.70022	0.82369	0.93531	0.69917	0.82295	16.32211	22.06509	0.93918	0.73730	0.84879	0.93918	0.73644	0.84822
40	16	18.15478	25.75319	0.93531	0.70230	0.82512	0.93531	0.70117	0.82434	16.32211	22.01544	0.93918	0.73880	0.84978	0.93918	0.73789	0.84918
40	17	18.15478	25.66857	0.93531	0.70444	0.82659	0.93531	0.70325	0.82577	16.32211	21.96453	0.93918	0.74036	0.85081	0.93918	0.73939	0.85017
40	18	18.15478	25.58235	0.93531	0.70665	0.82811	0.93531	0.70540	0.82726	16.32211	21.91267	0.93918	0.74197	0.85187	0.93918	0.74096	0.85121
40	19	18.15478	25.49361	0.93531	0.70894	0.82969	0.93531	0.70763	0.82879	16.32211	21.85907	0.93918	0.74365	0.85298	0.93918	0.74259	0.85229
40	20	18.15478	25.40164	0.93531	0.71132	0.83131	0.93531	0.70995	0.83037	16.32211	21.80312	0.93918	0.74540	0.85413	0.93918	0.74430	0.85341
40	21	18.15478	25.30562	0.93531	0.71379	0.83300	0.93531	0.71234	0.83201	16.32211	21.74411	0.93918	0.74722	0.85533	0.93918	0.74607	0.85457
40	22	18.15478	25.20517	0.93531	0.71637	0.83475	0.93531	0.71482	0.83370	16.32211	21.68171	0.93918	0.74914	0.85658	0.93918	0.74791	0.85578
40	23	18.15478	25.09967	0.93531	0.71904	0.83656	0.93531	0.71738	0.83543	16.32211	21.61537	0.93918	0.75114	0.85789	0.93918	0.74982	0.85703
40	24	18.15478	24.98936	0.93531	0.72182	0.83844	0.93531	0.72002	0.83722	16.32211	21.54528	0.93918	0.75323	0.85925	0.93918	0.75181	0.85832
40	25	18.15478	24.87419	0.93531	0.72471	0.84038	0.93531	0.72275	0.83907	16.32211	21.47137	0.93918	0.75541	0.86067	0.93918	0.75387	0.85967
40	26	18.15478	24.75420	0.93531	0.72770	0.84239	0.93531	0.72556	0.84096	16.32211	21.39367	0.93918	0.75768	0.86214	0.93918	0.75600	0.86105
40	27	18.15478	24.62994	0.93531	0.73078	0.84445	0.93531	0.72846	0.84290	16.32211	21.31262	0.93918	0.76004	0.86366	0.93918	0.75821	0.86248
40	28	18.15478	24.50119	0.93531	0.73397	0.84658	0.93531	0.73144	0.84489	16.32211	21.22804	0.93918	0.76249	0.86524	0.93918	0.76049	0.86395
40	29	18.15478	24.36788	0.93531	0.73726	0.84876	0.93531	0.73450	0.84693	16.32211	21.13984	0.93918	0.76502	0.86687	0.93918	0.76285	0.86547
40	30	18.15478	24.23009	0.93531	0.74065	0.85101	0.93531	0.73764	0.84901	16.32211	21.04806	0.93918	0.76765	0.86855	0.93918	0.76528	0.86703
40	31	18.15478	24.08752	0.93531	0.74415	0.85331	0.93531	0.74086	0.85114	16.32211	20.95246	0.93918	0.77036	0.87029	0.93918	0.76778	0.86864
40	32	18.15478	23.94006	0.93531	0.74774	0.85566	0.93531	0.74416	0.85332	16.32211	20.85289	0.93918	0.77316	0.87207	0.93918	0.77036	0.87029
40	33	18.15478	23.78740	0.93531	0.75143	0.85808	0.93531	0.74754	0.85553	16.32211	20.74907	0.93918	0.77606	0.87391	0.93918	0.77301	0.87197
40	34	18.15478	23.62942	0.93531	0.75523	0.86055	0.93531	0.75099	0.85779	16.32211	20.64088	0.93918	0.77905	0.87580	0.93918	0.77572	0.87370
40	35	18.15478	23.46579	0.93531	0.75912	0.86307	0.93531	0.75450	0.86008	16.32211	20.52800	0.93918	0.78213	0.87775	0.93918	0.77851	0.87546
40	36	18.15478	23.29632	0.93531	0.76311	0.86564	0.93531	0.75809	0.86240	16.32211	20.41023	0.93918	0.78530	0.87974	0.93918	0.78136	0.87726
40	37	18.15478	23.12089	0.93531	0.76720	0.86827	0.93531	0.76174	0.86476	16.32211	20.28745	0.93918	0.78857	0.88179	0.93918	0.78428	0.87910
40	38	18.15478	22.93911	0.93531	0.77139	0.87094	0.93531	0.76544	0.86714	16.32211	20.15926	0.93918	0.79192	0.88388	0.93918	0.78726	0.88097
40	39	18.15478	22.75087	0.93531	0.77566	0.87366	0.93531	0.76921	0.86955	16.32211	20.02555	0.93918	0.79537	0.88602	0.93918	0.79030	0.88287
40	40	18.15478	22.55572	0.93531	0.78003	0.87642	0.93531	0.77302	0.87198	16.32211	19.88587	0.93918	0.79890	0.88821	0.93918	0.79339	0.88480

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
40	41	18.15478	22.35340	0.93531	0.78448	0.87923	0.93531	0.77688	0.87443	16.32211	19.73995	0.93918	0.80253	0.89045	0.93918	0.79654	0.88675
40	42	18.15478	22.14385	0.93531	0.78902	0.88207	0.93531	0.78078	0.87690	16.32211	19.58769	0.93918	0.80624	0.89273	0.93918	0.79974	0.88873
40	43	18.15478	21.92669	0.93531	0.79365	0.88495	0.93531	0.78472	0.87938	16.32211	19.42870	0.93918	0.81004	0.89505	0.93918	0.80298	0.89073
40	44	18.15478	21.70178	0.93531	0.79835	0.88787	0.93531	0.78870	0.88187	16.32211	19.26280	0.93918	0.81392	0.89741	0.93918	0.80628	0.89275
40	45	18.15478	21.46876	0.93531	0.80312	0.89081	0.93531	0.79270	0.88437	16.32211	19.08963	0.93918	0.81788	0.89982	0.93918	0.80961	0.89479
40	46	18.15478	21.22763	0.93531	0.80797	0.89379	0.93531	0.79673	0.88687	16.32211	18.90911	0.93918	0.82192	0.90226	0.93918	0.81298	0.89684
40	47	18.15478	20.97813	0.93531	0.81288	0.89679	0.93531	0.80079	0.88938	16.32211	18.72094	0.93918	0.82604	0.90473	0.93918	0.81639	0.89891
40	48	18.15478	20.72003	0.93531	0.81786	0.89981	0.93531	0.80487	0.89189	16.32211	18.52488	0.93918	0.83023	0.90724	0.93918	0.81983	0.90100
40	49	18.15478	20.45326	0.93531	0.82290	0.90285	0.93531	0.80897	0.89440	16.32211	18.32076	0.93918	0.83449	0.90978	0.93918	0.82330	0.90309
40	50	18.15478	20.17742	0.93531	0.82799	0.90590	0.93531	0.81308	0.89690	16.32211	18.10816	0.93918	0.83882	0.91235	0.93918	0.82681	0.90519
40	51	18.15478	19.89339	0.93531	0.83313	0.90897	0.93531	0.81721	0.89941	16.32211	17.88781	0.93918	0.84322	0.91494	0.93918	0.83034	0.90731
40	52	18.15478	19.60122	0.93531	0.83830	0.91204	0.93531	0.82135	0.90191	16.32211	17.65967	0.93918	0.84767	0.91755	0.93918	0.83390	0.90943
40	53	18.15478	19.30125	0.93531	0.84351	0.91511	0.93531	0.82550	0.90441	16.32211	17.42398	0.93918	0.85217	0.92018	0.93918	0.83749	0.91156
40	54	18.15478	18.99375	0.93531	0.84875	0.91819	0.93531	0.82966	0.90690	16.32211	17.18091	0.93918	0.85671	0.92283	0.93918	0.84111	0.91370
40	55	18.15478	18.67912	0.93531	0.85400	0.92125	0.93531	0.83384	0.90939	16.32211	16.93076	0.93918	0.86130	0.92548	0.93918	0.84475	0.91584
40	56	18.15478	18.35803	0.93531	0.85927	0.92431	0.93531	0.83803	0.91188	16.32211	16.67407	0.93918	0.86591	0.92814	0.93918	0.84842	0.91800
40	57	18.15478	18.02853	0.93531	0.86455	0.92736	0.93531	0.84223	0.91436	16.32211	16.40902	0.93918	0.87057	0.93081	0.93918	0.85212	0.92016
40	58	18.15478	17.69065	0.93531	0.86985	0.93040	0.93531	0.84645	0.91684	16.32211	16.13552	0.93918	0.87527	0.93349	0.93918	0.85584	0.92232
40	59	18.15478	17.34441	0.93531	0.87515	0.93342	0.93531	0.85068	0.91932	16.32211	15.85354	0.93918	0.87999	0.93617	0.93918	0.85960	0.92450
40	60	18.15478	16.98967	0.93531	0.88046	0.93643	0.93531	0.85492	0.92179	16.32211	15.56284	0.93918	0.88474	0.93885	0.93918	0.86337	0.92668
40	61	18.15478	16.62627	0.93531	0.88576	0.93942	0.93531	0.85917	0.92425	16.32211	15.26320	0.93918	0.88952	0.94153	0.93918	0.86718	0.92887
40	62	18.15478	16.25423	0.93531	0.89105	0.94239	0.93531	0.86344	0.92671	16.32211	14.95454	0.93918	0.89431	0.94420	0.93918	0.87101	0.93106
40	63	18.15478	15.87341	0.93531	0.89633	0.94533	0.93531	0.86771	0.92917	16.32211	14.63664	0.93918	0.89910	0.94687	0.93918	0.87486	0.93325
40	64	18.15478	15.48353	0.93531	0.90157	0.94824	0.93531	0.87199	0.93162	16.32211	14.30913	0.93918	0.90390	0.94953	0.93918	0.87873	0.93545
40	65	18.15478	15.08480	0.93531	0.90678	0.95111	0.93531	0.87627	0.93406	16.32211	13.97213	0.93918	0.90869	0.95216	0.93918	0.88262	0.93765
40	66	18.15478	14.67724	0.93531	0.91194	0.95394	0.93531	0.88056	0.93649	16.32211	13.62552	0.93918	0.91347	0.95478	0.93918	0.88652	0.93985
40	67	18.15478	14.26104	0.93531	0.91704	0.95673	0.93531	0.88484	0.93890	16.32211	13.26940	0.93918	0.91821	0.95736	0.93918	0.89043	0.94204
40	68	18.15478	13.83657	0.93531	0.92207	0.95946	0.93531	0.88911	0.94130	16.32211	12.90401	0.93918	0.92291	0.95991	0.93918	0.89435	0.94423
40	69	18.15478	13.40435	0.93531	0.92702	0.96213	0.93531	0.89337	0.94368	16.32211	12.52973	0.93918	0.92756	0.96242	0.93918	0.89827	0.94641
40	70	18.15478	12.96501	0.93531	0.93186	0.96473	0.93531	0.89761	0.94604	16.32211	12.14706	0.93918	0.93214	0.96488	0.93918	0.90218	0.94858
40	71	18.15478	12.51927	0.93531	0.93659	0.96726	0.93531	0.90183	0.94838	16.32211	11.75658	0.93918	0.93664	0.96728	0.93918	0.90608	0.95073
40	72	18.15478	12.06792	0.93531	0.94120	0.96971	0.93531	0.90601	0.95069	16.32211	11.35893	0.93918	0.94103	0.96962	0.93918	0.90996	0.95286
40	73	18.15478	11.61185	0.93531	0.94566	0.97207	0.93531	0.91015	0.95296	16.32211	10.95491	0.93918	0.94531	0.97189	0.93918	0.91381	0.95496
40	74	18.15478	11.15217	0.93531	0.94996	0.97434	0.93531	0.91425	0.95520	16.32211	10.54549	0.93918	0.94947	0.97408	0.93918	0.91763	0.95704
40	75	18.15478	10.68986	0.93531	0.95409	0.97651	0.93531	0.91829	0.95740	16.32211	10.13154	0.93918	0.95348	0.97619	0.93918	0.92140	0.95909
40	76	18.15478	10.22626	0.93531	0.95805	0.97857	0.93531	0.92226	0.95956	16.32211	9.71428	0.93918	0.95734	0.97821	0.93918	0.92513	0.96111
40	77	18.15478	9.76277	0.93531	0.96181	0.98053	0.93531	0.92617	0.96167	16.32211	9.29502	0.93918	0.96103	0.98013	0.93918	0.92880	0.96308
40	78	18.15478	9.30064	0.93531	0.96538	0.98238	0.93531	0.92999	0.96372	16.32211	8.87492	0.93918	0.96454	0.98195	0.93918	0.93240	0.96501
40	79	18.15478	8.84103	0.93531	0.96873	0.98412	0.93531	0.93372	0.96573	16.32211	8.45509	0.93918	0.96787	0.98367	0.93918	0.93592	0.96690
40	80	18.15478	8.38551	0.93531	0.97188	0.98574	0.93531	0.93736	0.96767	16.32211	8.03703	0.93918	0.97101	0.98529	0.93918	0.93936	0.96873
40	81	18.15478	7.93532	0.93531	0.97482	0.98725	0.93531	0.94090	0.96955	16.32211	7.62196	0.93918	0.97395	0.98680	0.93918	0.94271	0.97051

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
40	82	18.15478	7.49211	0.93531	0.97754	0.98864	0.93531	0.94432	0.97136	16.32211	7.21152	0.93918	0.97668	0.98820	0.93918	0.94596	0.97223
40	83	18.15478	7.05756	0.93531	0.98005	0.98992	0.93531	0.94762	0.97311	16.32211	6.80735	0.93918	0.97922	0.98950	0.93918	0.94911	0.97389
40	84	18.15478	6.63342	0.93531	0.98234	0.99109	0.93531	0.95080	0.97478	16.32211	6.41122	0.93918	0.98155	0.99069	0.93918	0.95214	0.97548
40	85	18.15478	6.22156	0.93531	0.98443	0.99215	0.93531	0.95385	0.97638	16.32211	6.02503	0.93918	0.98368	0.99177	0.93918	0.95505	0.97701
40	86	18.15478	5.82374	0.93531	0.98632	0.99311	0.93531	0.95676	0.97790	16.32211	5.65055	0.93918	0.98562	0.99276	0.93918	0.95784	0.97847
40	87	18.15478	5.44155	0.93531	0.98802	0.99397	0.93531	0.95953	0.97935	16.32211	5.28949	0.93918	0.98736	0.99364	0.93918	0.96050	0.97985
40	88	18.15478	5.07613	0.93531	0.98953	0.99474	0.93531	0.96216	0.98072	16.32211	4.94306	0.93918	0.98893	0.99443	0.93918	0.96303	0.98117
40	89	18.15478	4.72862	0.93531	0.99088	0.99542	0.93531	0.96465	0.98201	16.32211	4.61250	0.93918	0.99032	0.99514	0.93918	0.96542	0.98241
40	90	18.15478	4.40007	0.93531	0.99206	0.99602	0.93531	0.96699	0.98322	16.32211	4.29901	0.93918	0.99156	0.99576	0.93918	0.96768	0.98357
40	91	18.15478	4.09149	0.93531	0.99310	0.99654	0.93531	0.96919	0.98435	16.32211	4.00370	0.93918	0.99265	0.99631	0.93918	0.96980	0.98467
40	92	18.15478	3.80354	0.93531	0.99401	0.99700	0.93531	0.97124	0.98541	16.32211	3.72738	0.93918	0.99360	0.99679	0.93918	0.97179	0.98569
40	93	18.15478	3.53621	0.93531	0.99480	0.99739	0.93531	0.97317	0.98640	16.32211	3.47020	0.93918	0.99443	0.99721	0.93918	0.97365	0.98665
40	94	18.15478	3.28870	0.93531	0.99548	0.99774	0.93531	0.97496	0.98732	16.32211	3.23152	0.93918	0.99515	0.99757	0.93918	0.97539	0.98754
40	95	18.15478	3.05955	0.93531	0.99608	0.99803	0.93531	0.97663	0.98818	16.32211	3.01004	0.93918	0.99578	0.99789	0.93918	0.97702	0.98837
40	96	18.15478	2.84646	0.93531	0.99659	0.99829	0.93531	0.97818	0.98897	16.32211	2.80360	0.93918	0.99632	0.99816	0.93918	0.97852	0.98914
40	97	18.15478	2.65226	0.93531	0.99703	0.99851	0.93531	0.97960	0.98970	16.32211	2.61510	0.93918	0.99679	0.99839	0.93918	0.97991	0.98985
40	98	18.15478	2.47567	0.93531	0.99740	0.99870	0.93531	0.98092	0.99037	16.32211	2.44340	0.93918	0.99719	0.99859	0.93918	0.98119	0.99051
40	99	18.15478	2.31535	0.93531	0.99773	0.99886	0.93531	0.98213	0.99098	16.32211	2.28724	0.93918	0.99754	0.99877	0.93918	0.98238	0.99111
40	100	18.15478	2.16976	0.93531	0.99800	0.99900	0.93531	0.98325	0.99155	16.32211	2.14523	0.93918	0.99783	0.99891	0.93918	0.98347	0.99167
40	101	18.15478	2.03734	0.93531	0.99824	0.99912	0.93531	0.98427	0.99208	16.32211	2.01587	0.93918	0.99809	0.99904	0.93918	0.98447	0.99218
40	102	18.15478	1.91714	0.93531	0.99844	0.99922	0.93531	0.98522	0.99255	16.32211	1.89830	0.93918	0.99830	0.99915	0.93918	0.98540	0.99264
40	103	18.15478	1.80800	0.93531	0.99862	0.99931	0.93531	0.98608	0.99299	16.32211	1.79140	0.93918	0.99849	0.99925	0.93918	0.98624	0.99307
40	104	18.15478	1.70943	0.93531	0.99877	0.99938	0.93531	0.98687	0.99339	16.32211	1.69474	0.93918	0.99865	0.99933	0.93918	0.98702	0.99347
40	105	18.15478	1.62048	0.93531	0.99889	0.99945	0.93531	0.98758	0.99375	16.32211	1.60741	0.93918	0.99879	0.99940	0.93918	0.98772	0.99382
40	106	18.15478	1.54080	0.93531	0.99900	0.99950	0.93531	0.98822	0.99407	16.32211	1.52911	0.93918	0.99891	0.99945	0.93918	0.98834	0.99414
40	107	18.15478	1.47009	0.93531	0.99909	0.99955	0.93531	0.98877	0.99435	16.32211	1.45954	0.93918	0.99901	0.99950	0.93918	0.98889	0.99441
40	108	18.15478	1.40861	0.93531	0.99917	0.99958	0.93531	0.98924	0.99459	16.32211	1.39898	0.93918	0.99909	0.99954	0.93918	0.98935	0.99464
40	109	18.15478	1.35764	0.93531	0.99922	0.99961	0.93531	0.98960	0.99477	16.32211	1.34871	0.93918	0.99915	0.99957	0.93918	0.98970	0.99482
40	110	18.15478	1.32125	0.93531	0.99926	0.99963	0.93531	0.98984	0.99489	16.32211	1.31279	0.93918	0.99919	0.99960	0.93918	0.98994	0.99494
41	1	17.91173	26.72925	0.93200	0.66913	0.80177	0.93200	0.66864	0.80142	16.12757	22.57586	0.93604	0.71336	0.83270	0.93604	0.71296	0.83243
41	2	17.91173	26.68154	0.93200	0.67031	0.80262	0.93200	0.66982	0.80226	16.12757	22.55058	0.93604	0.71415	0.83324	0.93604	0.71374	0.83296
41	3	17.91173	26.63112	0.93200	0.67154	0.80350	0.93200	0.67104	0.80314	16.12757	22.52338	0.93604	0.71498	0.83381	0.93604	0.71456	0.83352
41	4	17.91173	26.57806	0.93200	0.67283	0.80442	0.93200	0.67230	0.80404	16.12757	22.49433	0.93604	0.71585	0.83440	0.93604	0.71541	0.83410
41	5	17.91173	26.52283	0.93200	0.67418	0.80538	0.93200	0.67362	0.80499	16.12757	22.46379	0.93604	0.71677	0.83502	0.93604	0.71631	0.83471
41	6	17.91173	26.46539	0.93200	0.67557	0.80638	0.93200	0.67499	0.80596	16.12757	22.43176	0.93604	0.71773	0.83567	0.93604	0.71724	0.83534
41	7	17.91173	26.40551	0.93200	0.67703	0.80742	0.93200	0.67641	0.80697	16.12757	22.39806	0.93604	0.71874	0.83635	0.93604	0.71822	0.83601
41	8	17.91173	26.34335	0.93200	0.67854	0.80849	0.93200	0.67789	0.80802	16.12757	22.36278	0.93604	0.71979	0.83706	0.93604	0.71924	0.83670
41	9	17.91173	26.27867	0.93200	0.68012	0.80961	0.93200	0.67942	0.80911	16.12757	22.32575	0.93604	0.72089	0.83781	0.93604	0.72031	0.83742
41	10	17.91173	26.21121	0.93200	0.68176	0.81077	0.93200	0.68101	0.81024	16.12757	22.28674	0.93604	0.72204	0.83859	0.93604	0.72143	0.83817
41	11	17.91173	26.14141	0.93200	0.68346	0.81197	0.93200	0.68267	0.81141	16.12757	22.24611	0.93604	0.72325	0.83940	0.93604	0.72259	0.83896
41	12	17.91173	26.06892	0.93200	0.68524	0.81322	0.93200	0.68438	0.81262	16.12757	22.20360	0.93604	0.72450	0.84025	0.93604	0.72380	0.83977

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
41	13	17.91173	25.99388	0.93200	0.68708	0.81452	0.93200	0.68617	0.81388	16.12757	22.15929	0.93604	0.72582	0.84113	0.93604	0.72507	0.84063
41	14	17.91173	25.91617	0.93200	0.68899	0.81586	0.93200	0.68801	0.81518	16.12757	22.11310	0.93604	0.72719	0.84205	0.93604	0.72639	0.84151
41	15	17.91173	25.83587	0.93200	0.69097	0.81725	0.93200	0.68993	0.81652	16.12757	22.06509	0.93604	0.72862	0.84301	0.93604	0.72777	0.84244
41	16	17.91173	25.75319	0.93200	0.69303	0.81868	0.93200	0.69192	0.81791	16.12757	22.01544	0.93604	0.73011	0.84400	0.93604	0.72921	0.84340
41	17	17.91173	25.66857	0.93200	0.69515	0.82016	0.93200	0.69399	0.81935	16.12757	21.96453	0.93604	0.73166	0.84504	0.93604	0.73070	0.84440
41	18	17.91173	25.58235	0.93200	0.69735	0.82169	0.93200	0.69613	0.82084	16.12757	21.91267	0.93604	0.73326	0.84611	0.93604	0.73227	0.84544
41	19	17.91173	25.49361	0.93200	0.69963	0.82327	0.93200	0.69835	0.82239	16.12757	21.85907	0.93604	0.73493	0.84722	0.93604	0.73390	0.84653
41	20	17.91173	25.40164	0.93200	0.70199	0.82490	0.93200	0.70065	0.82398	16.12757	21.80312	0.93604	0.73667	0.84837	0.93604	0.73559	0.84766
41	21	17.91173	25.30562	0.93200	0.70445	0.82660	0.93200	0.70304	0.82563	16.12757	21.74411	0.93604	0.73850	0.84958	0.93604	0.73736	0.84883
41	22	17.91173	25.20517	0.93200	0.70701	0.82836	0.93200	0.70550	0.82733	16.12757	21.68171	0.93604	0.74041	0.85084	0.93604	0.73920	0.85005
41	23	17.91173	25.09967	0.93200	0.70967	0.83019	0.93200	0.70806	0.82908	16.12757	21.61537	0.93604	0.74241	0.85216	0.93604	0.74112	0.85131
41	24	17.91173	24.98936	0.93200	0.71245	0.83208	0.93200	0.71070	0.83089	16.12757	21.54528	0.93604	0.74450	0.85354	0.93604	0.74311	0.85262
41	25	17.91173	24.87419	0.93200	0.71532	0.83404	0.93200	0.71343	0.83275	16.12757	21.47137	0.93604	0.74668	0.85497	0.93604	0.74517	0.85398
41	26	17.91173	24.75420	0.93200	0.71831	0.83606	0.93200	0.71624	0.83466	16.12757	21.39367	0.93604	0.74895	0.85646	0.93604	0.74731	0.85538
41	27	17.91173	24.62994	0.93200	0.72140	0.83815	0.93200	0.71914	0.83663	16.12757	21.31262	0.93604	0.75131	0.85800	0.93604	0.74952	0.85683
41	28	17.91173	24.50119	0.93200	0.72459	0.84030	0.93200	0.72213	0.83865	16.12757	21.22804	0.93604	0.75376	0.85960	0.93604	0.75182	0.85833
41	29	17.91173	24.36788	0.93200	0.72788	0.84251	0.93200	0.72520	0.84071	16.12757	21.13984	0.93604	0.75631	0.86125	0.93604	0.75419	0.85987
41	30	17.91173	24.23009	0.93200	0.73128	0.84479	0.93200	0.72836	0.84283	16.12757	21.04806	0.93604	0.75895	0.86296	0.93604	0.75663	0.86146
41	31	17.91173	24.08752	0.93200	0.73479	0.84712	0.93200	0.73160	0.84500	16.12757	20.95246	0.93604	0.76168	0.86472	0.93604	0.75916	0.86309
41	32	17.91173	23.94006	0.93200	0.73840	0.84952	0.93200	0.73493	0.84722	16.12757	20.85289	0.93604	0.76450	0.86654	0.93604	0.76176	0.86477
41	33	17.91173	23.78740	0.93200	0.74212	0.85197	0.93200	0.73834	0.84948	16.12757	20.74907	0.93604	0.76742	0.86841	0.93604	0.76444	0.86649
41	34	17.91173	23.62942	0.93200	0.74594	0.85449	0.93200	0.74183	0.85178	16.12757	20.64088	0.93604	0.77044	0.87034	0.93604	0.76719	0.86826
41	35	17.91173	23.46579	0.93200	0.74987	0.85706	0.93200	0.74539	0.85412	16.12757	20.52800	0.93604	0.77355	0.87232	0.93604	0.77002	0.87007
41	36	17.91173	23.29632	0.93200	0.75391	0.85969	0.93200	0.74902	0.85650	16.12757	20.41023	0.93604	0.77677	0.87436	0.93604	0.77291	0.87191
41	37	17.91173	23.12089	0.93200	0.75804	0.86237	0.93200	0.75273	0.85892	16.12757	20.28745	0.93604	0.78007	0.87645	0.93604	0.77588	0.87380
41	38	17.91173	22.93911	0.93200	0.76228	0.86511	0.93200	0.75650	0.86137	16.12757	20.15926	0.93604	0.78348	0.87860	0.93604	0.77891	0.87572
41	39	17.91173	22.75087	0.93200	0.76662	0.86790	0.93200	0.76033	0.86385	16.12757	20.02555	0.93604	0.78698	0.88079	0.93604	0.78201	0.87767
41	40	17.91173	22.55572	0.93200	0.77106	0.87073	0.93200	0.76422	0.86635	16.12757	19.88587	0.93604	0.79058	0.88304	0.93604	0.78517	0.87966
41	41	17.91173	22.35340	0.93200	0.77559	0.87362	0.93200	0.76816	0.86888	16.12757	19.73995	0.93604	0.79427	0.88534	0.93604	0.78839	0.88167
41	42	17.91173	22.14385	0.93200	0.78022	0.87654	0.93200	0.77215	0.87142	16.12757	19.58769	0.93604	0.79806	0.88769	0.93604	0.79166	0.88372
41	43	17.91173	21.92669	0.93200	0.78493	0.87951	0.93200	0.77618	0.87399	16.12757	19.42870	0.93604	0.80194	0.89008	0.93604	0.79498	0.88578
41	44	17.91173	21.70178	0.93200	0.78973	0.88252	0.93200	0.78025	0.87656	16.12757	19.26280	0.93604	0.80590	0.89252	0.93604	0.79835	0.88787
41	45	17.91173	21.46876	0.93200	0.79462	0.88556	0.93200	0.78436	0.87915	16.12757	19.08963	0.93604	0.80996	0.89500	0.93604	0.80177	0.88998
41	46	17.91173	21.22763	0.93200	0.79958	0.88863	0.93200	0.78850	0.88174	16.12757	18.90911	0.93604	0.81410	0.89752	0.93604	0.80523	0.89211
41	47	17.91173	20.97813	0.93200	0.80461	0.89173	0.93200	0.79266	0.88434	16.12757	18.72094	0.93604	0.81832	0.90008	0.93604	0.80874	0.89426
41	48	17.91173	20.72003	0.93200	0.80972	0.89486	0.93200	0.79685	0.88694	16.12757	18.52488	0.93604	0.82262	0.90268	0.93604	0.81227	0.89641
41	49	17.91173	20.45326	0.93200	0.81489	0.89800	0.93200	0.80107	0.88955	16.12757	18.32076	0.93604	0.82700	0.90531	0.93604	0.81585	0.89859
41	50	17.91173	20.17742	0.93200	0.82012	0.90117	0.93200	0.80530	0.89215	16.12757	18.10816	0.93604	0.83145	0.90797	0.93604	0.81945	0.90077
41	51	17.91173	19.89339	0.93200	0.82540	0.90435	0.93200	0.80954	0.89475	16.12757	17.88781	0.93604	0.83597	0.91066	0.93604	0.82309	0.90296
41	52	17.91173	19.60122	0.93200	0.83073	0.90754	0.93200	0.81380	0.89734	16.12757	17.65967	0.93604	0.84055	0.91337	0.93604	0.82676	0.90516
41	53	17.91173	19.30125	0.93200	0.83610	0.91073	0.93200	0.81808	0.89994	16.12757	17.42398	0.93604	0.84518	0.91610	0.93604	0.83045	0.90737

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
41	54	17.91173	18.99375	0.93200	0.84149	0.91392	0.93200	0.82236	0.90252	16.12757	17.18091	0.93604	0.84986	0.91884	0.93604	0.83417	0.90959
41	55	17.91173	18.67912	0.93200	0.84691	0.91711	0.93200	0.82666	0.90511	16.12757	16.93076	0.93604	0.85459	0.92160	0.93604	0.83792	0.91181
41	56	17.91173	18.35803	0.93200	0.85234	0.92029	0.93200	0.83097	0.90769	16.12757	16.67407	0.93604	0.85935	0.92436	0.93604	0.84170	0.91405
41	57	17.91173	18.02853	0.93200	0.85780	0.92346	0.93200	0.83530	0.91026	16.12757	16.40902	0.93604	0.86416	0.92713	0.93604	0.84550	0.91629
41	58	17.91173	17.69065	0.93200	0.86327	0.92662	0.93200	0.83964	0.91283	16.12757	16.13552	0.93604	0.86901	0.92991	0.93604	0.84934	0.91853
41	59	17.91173	17.34441	0.93200	0.86876	0.92977	0.93200	0.84399	0.91539	16.12757	15.85354	0.93604	0.87389	0.93270	0.93604	0.85320	0.92079
41	60	17.91173	16.98967	0.93200	0.87425	0.93290	0.93200	0.84835	0.91795	16.12757	15.56284	0.93604	0.87881	0.93549	0.93604	0.85709	0.92305
41	61	17.91173	16.62627	0.93200	0.87974	0.93602	0.93200	0.85273	0.92051	16.12757	15.26320	0.93604	0.88375	0.93829	0.93604	0.86100	0.92531
41	62	17.91173	16.25423	0.93200	0.88522	0.93912	0.93200	0.85711	0.92306	16.12757	14.95454	0.93604	0.88871	0.94107	0.93604	0.86495	0.92758
41	63	17.91173	15.87341	0.93200	0.89069	0.94218	0.93200	0.86151	0.92560	16.12757	14.63664	0.93604	0.89368	0.94385	0.93604	0.86891	0.92986
41	64	17.91173	15.48353	0.93200	0.89613	0.94522	0.93200	0.86592	0.92814	16.12757	14.30913	0.93604	0.89866	0.94662	0.93604	0.87290	0.93214
41	65	17.91173	15.08480	0.93200	0.90155	0.94822	0.93200	0.87033	0.93067	16.12757	13.97213	0.93604	0.90363	0.94938	0.93604	0.87690	0.93442
41	66	17.91173	14.67724	0.93200	0.90692	0.95119	0.93200	0.87474	0.93319	16.12757	13.62552	0.93604	0.90860	0.95211	0.93604	0.88093	0.93670
41	67	17.91173	14.26104	0.93200	0.91223	0.95410	0.93200	0.87916	0.93569	16.12757	13.26940	0.93604	0.91354	0.95481	0.93604	0.88496	0.93897
41	68	17.91173	13.83657	0.93200	0.91748	0.95696	0.93200	0.88357	0.93818	16.12757	12.90401	0.93604	0.91844	0.95748	0.93604	0.88901	0.94124
41	69	17.91173	13.40435	0.93200	0.92264	0.95977	0.93200	0.88797	0.94066	16.12757	12.52973	0.93604	0.92329	0.96011	0.93604	0.89306	0.94351
41	70	17.91173	12.96501	0.93200	0.92771	0.96250	0.93200	0.89235	0.94311	16.12757	12.14706	0.93604	0.92807	0.96270	0.93604	0.89710	0.94576
41	71	17.91173	12.51927	0.93200	0.93267	0.96516	0.93200	0.89671	0.94554	16.12757	11.75658	0.93604	0.93278	0.96522	0.93604	0.90114	0.94800
41	72	17.91173	12.06792	0.93200	0.93750	0.96774	0.93200	0.90104	0.94795	16.12757	11.35893	0.93604	0.93739	0.96768	0.93604	0.90516	0.95022
41	73	17.91173	11.61185	0.93200	0.94218	0.97023	0.93200	0.90534	0.95032	16.12757	10.95491	0.93604	0.94188	0.97007	0.93604	0.90916	0.95242
41	74	17.91173	11.15217	0.93200	0.94671	0.97263	0.93200	0.90960	0.95266	16.12757	10.54549	0.93604	0.94625	0.97238	0.93604	0.91313	0.95459
41	75	17.91173	10.68986	0.93200	0.95107	0.97492	0.93200	0.91380	0.95496	16.12757	10.13154	0.93604	0.95048	0.97461	0.93604	0.91706	0.95674
41	76	17.91173	10.22626	0.93200	0.95525	0.97711	0.93200	0.91794	0.95722	16.12757	9.71428	0.93604	0.95455	0.97675	0.93604	0.92095	0.95885
41	77	17.91173	9.76277	0.93200	0.95923	0.97919	0.93200	0.92202	0.95943	16.12757	9.29502	0.93604	0.95845	0.97878	0.93604	0.92478	0.96092
41	78	17.91173	9.30064	0.93200	0.96301	0.98115	0.93200	0.92602	0.96159	16.12757	8.87492	0.93604	0.96217	0.98072	0.93604	0.92854	0.96295
41	79	17.91173	8.84103	0.93200	0.96657	0.98300	0.93200	0.92993	0.96369	16.12757	8.45509	0.93604	0.96569	0.98255	0.93604	0.93224	0.96493
41	80	17.91173	8.38551	0.93200	0.96992	0.98473	0.93200	0.93374	0.96574	16.12757	8.03703	0.93604	0.96902	0.98427	0.93604	0.93585	0.96686
41	81	17.91173	7.93532	0.93200	0.97304	0.98634	0.93200	0.93746	0.96772	16.12757	7.62196	0.93604	0.97214	0.98588	0.93604	0.93937	0.96874
41	82	17.91173	7.49211	0.93200	0.97594	0.98782	0.93200	0.94106	0.96963	16.12757	7.21152	0.93604	0.97506	0.98737	0.93604	0.94279	0.97055
41	83	17.91173	7.05756	0.93200	0.97862	0.98919	0.93200	0.94454	0.97148	16.12757	6.80735	0.93604	0.97776	0.98875	0.93604	0.94611	0.97231
41	84	17.91173	6.63342	0.93200	0.98107	0.99044	0.93200	0.94789	0.97325	16.12757	6.41122	0.93604	0.98025	0.99003	0.93604	0.94931	0.97400
41	85	17.91173	6.22156	0.93200	0.98330	0.99158	0.93200	0.95111	0.97494	16.12757	6.02503	0.93604	0.98252	0.99119	0.93604	0.95239	0.97561
41	86	17.91173	5.82374	0.93200	0.98533	0.99261	0.93200	0.95419	0.97656	16.12757	5.65055	0.93604	0.98459	0.99224	0.93604	0.95534	0.97716
41	87	17.91173	5.44155	0.93200	0.98714	0.99353	0.93200	0.95713	0.97809	16.12757	5.28949	0.93604	0.98646	0.99318	0.93604	0.95815	0.97863
41	88	17.91173	5.07613	0.93200	0.98877	0.99435	0.93200	0.95991	0.97955	16.12757	4.94306	0.93604	0.98814	0.99403	0.93604	0.96083	0.98002
41	89	17.91173	4.72862	0.93200	0.99021	0.99508	0.93200	0.96255	0.98092	16.12757	4.61250	0.93604	0.98963	0.99479	0.93604	0.96337	0.98134
41	90	17.91173	4.40007	0.93200	0.99148	0.99572	0.93200	0.96503	0.98220	16.12757	4.29901	0.93604	0.99096	0.99546	0.93604	0.96576	0.98258
41	91	17.91173	4.09149	0.93200	0.99260	0.99629	0.93200	0.96736	0.98341	16.12757	4.00370	0.93604	0.99212	0.99605	0.93604	0.96801	0.98375
41	92	17.91173	3.80354	0.93200	0.99357	0.99678	0.93200	0.96955	0.98454	16.12757	3.72738	0.93604	0.99314	0.99656	0.93604	0.97013	0.98484
41	93	17.91173	3.53621	0.93200	0.99442	0.99720	0.93200	0.97159	0.98559	16.12757	3.47020	0.93604	0.99403	0.99701	0.93604	0.97210	0.98586
41	94	17.91173	3.28870	0.93200	0.99516	0.99757	0.93200	0.97349	0.98657	16.12757	3.23152	0.93604	0.99481	0.99740	0.93604	0.97395	0.98680

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>									<u>POST-REFORMED BENEFIT TIERS</u>						
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
41	95	17.91173	3.05955	0.93200	0.99579	0.99789	0.93200	0.97526	0.98748	16.12757	3.01004	0.93604	0.99548	0.99773	0.93604	0.97567	0.98769
41	96	17.91173	2.84646	0.93200	0.99634	0.99817	0.93200	0.97690	0.98832	16.12757	2.80360	0.93604	0.99606	0.99803	0.93604	0.97727	0.98850
41	97	17.91173	2.65226	0.93200	0.99681	0.99840	0.93200	0.97842	0.98909	16.12757	2.61510	0.93604	0.99657	0.99828	0.93604	0.97874	0.98926
41	98	17.91173	2.47567	0.93200	0.99722	0.99861	0.93200	0.97981	0.98980	16.12757	2.44340	0.93604	0.99699	0.99850	0.93604	0.98010	0.98995
41	99	17.91173	2.31535	0.93200	0.99756	0.99878	0.93200	0.98110	0.99046	16.12757	2.28724	0.93604	0.99736	0.99868	0.93604	0.98136	0.99059
41	100	17.91173	2.16976	0.93200	0.99786	0.99893	0.93200	0.98228	0.99106	16.12757	2.14523	0.93604	0.99768	0.99884	0.93604	0.98252	0.99118
41	101	17.91173	2.03734	0.93200	0.99811	0.99906	0.93200	0.98337	0.99162	16.12757	2.01587	0.93604	0.99795	0.99897	0.93604	0.98358	0.99172
41	102	17.91173	1.91714	0.93200	0.99833	0.99916	0.93200	0.98437	0.99212	16.12757	1.89830	0.93604	0.99819	0.99909	0.93604	0.98456	0.99222
41	103	17.91173	1.80800	0.93200	0.99852	0.99926	0.93200	0.98529	0.99259	16.12757	1.79140	0.93604	0.99839	0.99919	0.93604	0.98546	0.99268
41	104	17.91173	1.70943	0.93200	0.99868	0.99934	0.93200	0.98612	0.99301	16.12757	1.69474	0.93604	0.99856	0.99928	0.93604	0.98628	0.99309
41	105	17.91173	1.62048	0.93200	0.99881	0.99941	0.93200	0.98687	0.99339	16.12757	1.60741	0.93604	0.99871	0.99935	0.93604	0.98702	0.99347
41	106	17.91173	1.54080	0.93200	0.99893	0.99946	0.93200	0.98755	0.99373	16.12757	1.52911	0.93604	0.99883	0.99942	0.93604	0.98768	0.99380
41	107	17.91173	1.47009	0.93200	0.99903	0.99951	0.93200	0.98813	0.99403	16.12757	1.45954	0.93604	0.99894	0.99947	0.93604	0.98826	0.99409
41	108	17.91173	1.40861	0.93200	0.99911	0.99955	0.93200	0.98862	0.99428	16.12757	1.39898	0.93604	0.99902	0.99951	0.93604	0.98874	0.99434
41	109	17.91173	1.35764	0.93200	0.99917	0.99958	0.93200	0.98900	0.99447	16.12757	1.34871	0.93604	0.99909	0.99955	0.93604	0.98912	0.99453
41	110	17.91173	1.32125	0.93200	0.99921	0.99960	0.93200	0.98926	0.99460	16.12757	1.31279	0.93604	0.99914	0.99957	0.93604	0.98937	0.99466
42	1	17.66620	26.72925	0.92852	0.66000	0.79518	0.92852	0.65952	0.79483	15.93027	22.57586	0.93266	0.70467	0.82675	0.93266	0.70427	0.82647
42	2	17.66620	26.68154	0.92852	0.66116	0.79602	0.92852	0.66067	0.79567	15.93027	22.55058	0.93266	0.70545	0.82729	0.93266	0.70504	0.82701
42	3	17.66620	26.63112	0.92852	0.66238	0.79691	0.92852	0.66188	0.79654	15.93027	22.52338	0.93266	0.70627	0.82785	0.93266	0.70585	0.82757
42	4	17.66620	26.57806	0.92852	0.66366	0.79783	0.92852	0.66313	0.79745	15.93027	22.49433	0.93266	0.70714	0.82845	0.93266	0.70670	0.82815
42	5	17.66620	26.52283	0.92852	0.66498	0.79879	0.92852	0.66444	0.79839	15.93027	22.46379	0.93266	0.70805	0.82907	0.93266	0.70759	0.82876
42	6	17.66620	26.46539	0.92852	0.66637	0.79978	0.92852	0.66579	0.79937	15.93027	22.43176	0.93266	0.70900	0.82972	0.93266	0.70852	0.82939
42	7	17.66620	26.40551	0.92852	0.66781	0.80082	0.92852	0.66720	0.80038	15.93027	22.39806	0.93266	0.70999	0.83040	0.93266	0.70949	0.83006
42	8	17.66620	26.34335	0.92852	0.66930	0.80190	0.92852	0.66866	0.80143	15.93027	22.36278	0.93266	0.71104	0.83112	0.93266	0.71050	0.83075
42	9	17.66620	26.27867	0.92852	0.67086	0.80301	0.92852	0.67018	0.80252	15.93027	22.32575	0.93266	0.71213	0.83186	0.93266	0.71156	0.83147
42	10	17.66620	26.21121	0.92852	0.67249	0.80418	0.92852	0.67175	0.80365	15.93027	22.28674	0.93266	0.71327	0.83264	0.93266	0.71266	0.83223
42	11	17.66620	26.14141	0.92852	0.67417	0.80538	0.92852	0.67339	0.80482	15.93027	22.24611	0.93266	0.71447	0.83346	0.93266	0.71382	0.83301
42	12	17.66620	26.06892	0.92852	0.67593	0.80663	0.92852	0.67509	0.80604	15.93027	22.20360	0.93266	0.71572	0.83431	0.93266	0.71502	0.83383
42	13	17.66620	25.99388	0.92852	0.67775	0.80793	0.92852	0.67686	0.80729	15.93027	22.15929	0.93266	0.71702	0.83519	0.93266	0.71628	0.83469
42	14	17.66620	25.91617	0.92852	0.67964	0.80927	0.92852	0.67869	0.80860	15.93027	22.11310	0.93266	0.71838	0.83612	0.93266	0.71759	0.83558
42	15	17.66620	25.83587	0.92852	0.68161	0.81066	0.92852	0.68059	0.80994	15.93027	22.06509	0.93266	0.71981	0.83708	0.93266	0.71896	0.83651
42	16	17.66620	25.75319	0.92852	0.68365	0.81210	0.92852	0.68257	0.81134	15.93027	22.01544	0.93266	0.72128	0.83808	0.93266	0.72039	0.83747
42	17	17.66620	25.66857	0.92852	0.68576	0.81359	0.92852	0.68462	0.81279	15.93027	21.96453	0.93266	0.72282	0.83911	0.93266	0.72188	0.83848
42	18	17.66620	25.58235	0.92852	0.68794	0.81512	0.92852	0.68674	0.81428	15.93027	21.91267	0.93266	0.72442	0.84019	0.93266	0.72344	0.83953
42	19	17.66620	25.49361	0.92852	0.69020	0.81670	0.92852	0.68895	0.81583	15.93027	21.85907	0.93266	0.72608	0.84130	0.93266	0.72506	0.84062
42	20	17.66620	25.40164	0.92852	0.69254	0.81835	0.92852	0.69124	0.81744	15.93027	21.80312	0.93266	0.72781	0.84247	0.93266	0.72675	0.84176
42	21	17.66620	25.30562	0.92852	0.69499	0.82005	0.92852	0.69361	0.81909	15.93027	21.74411	0.93266	0.72963	0.84368	0.93266	0.72852	0.84294
42	22	17.66620	25.20517	0.92852	0.69753	0.82182	0.92852	0.69607	0.82081	15.93027	21.68171	0.93266	0.73153	0.84495	0.93266	0.73035	0.84417
42	23	17.66620	25.09967	0.92852	0.70018	0.82366	0.92852	0.69862	0.82257	15.93027	21.61537	0.93266	0.73352	0.84628	0.93266	0.73227	0.84544
42	24	17.66620	24.98936	0.92852	0.70294	0.82556	0.92852	0.70125	0.82440	15.93027	21.54528	0.93266	0.73561	0.84767	0.93266	0.73425	0.84677
42	25	17.66620	24.87419	0.92852	0.70581	0.82754	0.92852	0.70397	0.82627	15.93027	21.47137	0.93266	0.73779	0.84911	0.93266	0.73632	0.84814

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
42	26	17.66620	24.75420	0.92852	0.70879	0.82958	0.92852	0.70679	0.82821	15.93027	21.39367	0.93266	0.74006	0.85062	0.93266	0.73846	0.84956
42	27	17.66620	24.62994	0.92852	0.71187	0.83169	0.92852	0.70969	0.83020	15.93027	21.31262	0.93266	0.74243	0.85218	0.93266	0.74068	0.85102
42	28	17.66620	24.50119	0.92852	0.71506	0.83386	0.92852	0.71268	0.83224	15.93027	21.22804	0.93266	0.74488	0.85379	0.93266	0.74298	0.85254
42	29	17.66620	24.36788	0.92852	0.71836	0.83610	0.92852	0.71576	0.83434	15.93027	21.13984	0.93266	0.74743	0.85547	0.93266	0.74536	0.85411
42	30	17.66620	24.23009	0.92852	0.72176	0.83840	0.92852	0.71893	0.83649	15.93027	21.04806	0.93266	0.75008	0.85720	0.93266	0.74782	0.85572
42	31	17.66620	24.08752	0.92852	0.72528	0.84077	0.92852	0.72219	0.83869	15.93027	20.95246	0.93266	0.75282	0.85898	0.93266	0.75037	0.85738
42	32	17.66620	23.94006	0.92852	0.72890	0.84320	0.92852	0.72554	0.84094	15.93027	20.85289	0.93266	0.75566	0.86083	0.93266	0.75299	0.85909
42	33	17.66620	23.78740	0.92852	0.73264	0.84569	0.92852	0.72898	0.84325	15.93027	20.74907	0.93266	0.75861	0.86274	0.93266	0.75569	0.86085
42	34	17.66620	23.62942	0.92852	0.73649	0.84825	0.92852	0.73250	0.84560	15.93027	20.64088	0.93266	0.76165	0.86470	0.93266	0.75848	0.86265
42	35	17.66620	23.46579	0.92852	0.74044	0.85087	0.92852	0.73610	0.84799	15.93027	20.52800	0.93266	0.76479	0.86672	0.93266	0.76134	0.86450
42	36	17.66620	23.29632	0.92852	0.74451	0.85355	0.92852	0.73978	0.85043	15.93027	20.41023	0.93266	0.76804	0.86880	0.93266	0.76427	0.86639
42	37	17.66620	23.12089	0.92852	0.74869	0.85629	0.92852	0.74353	0.85290	15.93027	20.28745	0.93266	0.77139	0.87094	0.93266	0.76729	0.86832
42	38	17.66620	22.93911	0.92852	0.75298	0.85909	0.92852	0.74736	0.85541	15.93027	20.15926	0.93266	0.77484	0.87314	0.93266	0.77037	0.87029
42	39	17.66620	22.75087	0.92852	0.75738	0.86194	0.92852	0.75125	0.85796	15.93027	20.02555	0.93266	0.77839	0.87539	0.93266	0.77352	0.87230
42	40	17.66620	22.55572	0.92852	0.76188	0.86485	0.92852	0.75521	0.86054	15.93027	19.88587	0.93266	0.78205	0.87770	0.93266	0.77674	0.87434
42	41	17.66620	22.35340	0.92852	0.76649	0.86781	0.92852	0.75923	0.86314	15.93027	19.73995	0.93266	0.78580	0.88006	0.93266	0.78002	0.87642
42	42	17.66620	22.14385	0.92852	0.77119	0.87082	0.92852	0.76330	0.86576	15.93027	19.58769	0.93266	0.78966	0.88247	0.93266	0.78337	0.87853
42	43	17.66620	21.92669	0.92852	0.77600	0.87387	0.92852	0.76742	0.86841	15.93027	19.42870	0.93266	0.79361	0.88493	0.93266	0.78677	0.88066
42	44	17.66620	21.70178	0.92852	0.78089	0.87697	0.92852	0.77159	0.87107	15.93027	19.26280	0.93266	0.79766	0.88744	0.93266	0.79022	0.88282
42	45	17.66620	21.46876	0.92852	0.78588	0.88010	0.92852	0.77580	0.87375	15.93027	19.08963	0.93266	0.80181	0.89000	0.93266	0.79373	0.88500
42	46	17.66620	21.22763	0.92852	0.79095	0.88327	0.92852	0.78004	0.87643	15.93027	18.90911	0.93266	0.80604	0.89261	0.93266	0.79728	0.88721
42	47	17.66620	20.97813	0.92852	0.79610	0.88648	0.92852	0.78432	0.87912	15.93027	18.72094	0.93266	0.81036	0.89525	0.93266	0.80087	0.88943
42	48	17.66620	20.72003	0.92852	0.80133	0.88971	0.92852	0.78862	0.88182	15.93027	18.52488	0.93266	0.81477	0.89793	0.93266	0.80451	0.89166
42	49	17.66620	20.45326	0.92852	0.80664	0.89297	0.92852	0.79295	0.88452	15.93027	18.32076	0.93266	0.81927	0.90066	0.93266	0.80818	0.89392
42	50	17.66620	20.17742	0.92852	0.81201	0.89625	0.92852	0.79730	0.88722	15.93027	18.10816	0.93266	0.82384	0.90341	0.93266	0.81189	0.89618
42	51	17.66620	19.89339	0.92852	0.81743	0.89955	0.92852	0.80166	0.88992	15.93027	17.88781	0.93266	0.82848	0.90620	0.93266	0.81563	0.89845
42	52	17.66620	19.60122	0.92852	0.82291	0.90285	0.92852	0.80605	0.89261	15.93027	17.65967	0.93266	0.83319	0.90901	0.93266	0.81940	0.90074
42	53	17.66620	19.30125	0.92852	0.82843	0.90617	0.92852	0.81044	0.89530	15.93027	17.42398	0.93266	0.83796	0.91184	0.93266	0.82320	0.90303
42	54	17.66620	18.99375	0.92852	0.83399	0.90948	0.92852	0.81486	0.89798	15.93027	17.18091	0.93266	0.84278	0.91468	0.93266	0.82703	0.90533
42	55	17.66620	18.67912	0.92852	0.83957	0.91279	0.92852	0.81928	0.90066	15.93027	16.93076	0.93266	0.84765	0.91754	0.93266	0.83089	0.90763
42	56	17.66620	18.35803	0.92852	0.84517	0.91609	0.92852	0.82372	0.90334	15.93027	16.67407	0.93266	0.85256	0.92041	0.93266	0.83478	0.90995
42	57	17.66620	18.02853	0.92852	0.85080	0.91939	0.92852	0.82817	0.90601	15.93027	16.40902	0.93266	0.85752	0.92330	0.93266	0.83869	0.91227
42	58	17.66620	17.69065	0.92852	0.85645	0.92268	0.92852	0.83263	0.90867	15.93027	16.13552	0.93266	0.86252	0.92619	0.93266	0.84264	0.91460
42	59	17.66620	17.34441	0.92852	0.86212	0.92596	0.92852	0.83710	0.91133	15.93027	15.85354	0.93266	0.86757	0.92909	0.93266	0.84661	0.91693
42	60	17.66620	16.98967	0.92852	0.86780	0.92922	0.92852	0.84159	0.91398	15.93027	15.56284	0.93266	0.87264	0.93199	0.93266	0.85061	0.91928
42	61	17.66620	16.62627	0.92852	0.87348	0.93247	0.92852	0.84609	0.91663	15.93027	15.26320	0.93266	0.87775	0.93490	0.93266	0.85464	0.92162
42	62	17.66620	16.25423	0.92852	0.87915	0.93569	0.92852	0.85060	0.91927	15.93027	14.95454	0.93266	0.88288	0.93780	0.93266	0.85869	0.92398
42	63	17.66620	15.87341	0.92852	0.88482	0.93889	0.92852	0.85513	0.92191	15.93027	14.63664	0.93266	0.88803	0.94070	0.93266	0.86277	0.92633
42	64	17.66620	15.48353	0.92852	0.89047	0.94206	0.92852	0.85966	0.92453	15.93027	14.30913	0.93266	0.89320	0.94358	0.93266	0.86688	0.92869
42	65	17.66620	15.08480	0.92852	0.89609	0.94520	0.92852	0.86420	0.92715	15.93027	13.97213	0.93266	0.89836	0.94646	0.93266	0.87100	0.93105
42	66	17.66620	14.67724	0.92852	0.90167	0.94829	0.92852	0.86874	0.92976	15.93027	13.62552	0.93266	0.90351	0.94931	0.93266	0.87515	0.93342

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
42	67	17.66620	14.26104	0.92852	0.90720	0.95134	0.92852	0.87329	0.93236	15.93027	13.26940	0.93266	0.90865	0.95214	0.93266	0.87930	0.93578
42	68	17.66620	13.83657	0.92852	0.91267	0.95434	0.92852	0.87783	0.93494	15.93027	12.90401	0.93266	0.91375	0.95493	0.93266	0.88347	0.93813
42	69	17.66620	13.40435	0.92852	0.91806	0.95728	0.92852	0.88237	0.93751	15.93027	12.52973	0.93266	0.91881	0.95769	0.93266	0.88765	0.94048
42	70	17.66620	12.96501	0.92852	0.92335	0.96015	0.92852	0.88689	0.94006	15.93027	12.14706	0.93266	0.92380	0.96039	0.93266	0.89183	0.94282
42	71	17.66620	12.51927	0.92852	0.92854	0.96294	0.92852	0.89140	0.94258	15.93027	11.75658	0.93266	0.92872	0.96304	0.93266	0.89600	0.94515
42	72	17.66620	12.06792	0.92852	0.93360	0.96566	0.92852	0.89588	0.94508	15.93027	11.35893	0.93266	0.93354	0.96563	0.93266	0.90016	0.94746
42	73	17.66620	11.61185	0.92852	0.93851	0.96828	0.92852	0.90033	0.94755	15.93027	10.95491	0.93266	0.93826	0.96815	0.93266	0.90431	0.94975
42	74	17.66620	11.15217	0.92852	0.94328	0.97081	0.92852	0.90474	0.94999	15.93027	10.54549	0.93266	0.94285	0.97058	0.93266	0.90843	0.95202
42	75	17.66620	10.68986	0.92852	0.94787	0.97324	0.92852	0.90910	0.95239	15.93027	10.13154	0.93266	0.94729	0.97293	0.93266	0.91251	0.95426
42	76	17.66620	10.22626	0.92852	0.95227	0.97555	0.92852	0.91341	0.95475	15.93027	9.71428	0.93266	0.95158	0.97519	0.93266	0.91656	0.95646
42	77	17.66620	9.76277	0.92852	0.95648	0.97775	0.92852	0.91766	0.95706	15.93027	9.29502	0.93266	0.95570	0.97735	0.93266	0.92055	0.95863
42	78	17.66620	9.30064	0.92852	0.96047	0.97984	0.92852	0.92183	0.95932	15.93027	8.87492	0.93266	0.95963	0.97940	0.93266	0.92448	0.96076
42	79	17.66620	8.84103	0.92852	0.96425	0.98180	0.92852	0.92592	0.96153	15.93027	8.45509	0.93266	0.96336	0.98134	0.93266	0.92834	0.96284
42	80	17.66620	8.38551	0.92852	0.96780	0.98364	0.92852	0.92991	0.96368	15.93027	8.03703	0.93266	0.96689	0.98317	0.93266	0.93212	0.96487
42	81	17.66620	7.93532	0.92852	0.97112	0.98535	0.92852	0.93380	0.96577	15.93027	7.62196	0.93266	0.97021	0.98488	0.93266	0.93582	0.96685
42	82	17.66620	7.49211	0.92852	0.97421	0.98694	0.92852	0.93759	0.96779	15.93027	7.21152	0.93266	0.97331	0.98647	0.93266	0.93942	0.96876
42	83	17.66620	7.05756	0.92852	0.97707	0.98840	0.92852	0.94125	0.96973	15.93027	6.80735	0.93266	0.97618	0.98795	0.93266	0.94290	0.97061
42	84	17.66620	6.63342	0.92852	0.97969	0.98974	0.92852	0.94478	0.97161	15.93027	6.41122	0.93266	0.97884	0.98931	0.93266	0.94628	0.97240
42	85	17.66620	6.22156	0.92852	0.98208	0.99096	0.92852	0.94818	0.97340	15.93027	6.02503	0.93266	0.98127	0.99055	0.93266	0.94953	0.97411
42	86	17.66620	5.82374	0.92852	0.98424	0.99206	0.92852	0.95143	0.97511	15.93027	5.65055	0.93266	0.98348	0.99167	0.93266	0.95264	0.97575
42	87	17.66620	5.44155	0.92852	0.98619	0.99305	0.92852	0.95453	0.97674	15.93027	5.28949	0.93266	0.98548	0.99269	0.93266	0.95562	0.97731
42	88	17.66620	5.07613	0.92852	0.98793	0.99393	0.92852	0.95748	0.97828	15.93027	4.94306	0.93266	0.98727	0.99360	0.93266	0.95846	0.97879
42	89	17.66620	4.72862	0.92852	0.98948	0.99471	0.92852	0.96028	0.97974	15.93027	4.61250	0.93266	0.98888	0.99441	0.93266	0.96115	0.98019
42	90	17.66620	4.40007	0.92852	0.99085	0.99540	0.92852	0.96291	0.98110	15.93027	4.29901	0.93266	0.99030	0.99512	0.93266	0.96369	0.98151
42	91	17.66620	4.09149	0.92852	0.99205	0.99601	0.92852	0.96538	0.98239	15.93027	4.00370	0.93266	0.99155	0.99576	0.93266	0.96608	0.98275
42	92	17.66620	3.80354	0.92852	0.99309	0.99654	0.92852	0.96770	0.98359	15.93027	3.72738	0.93266	0.99264	0.99631	0.93266	0.96832	0.98391
42	93	17.66620	3.53621	0.92852	0.99401	0.99699	0.92852	0.96987	0.98471	15.93027	3.47020	0.93266	0.99360	0.99679	0.93266	0.97042	0.98499
42	94	17.66620	3.28870	0.92852	0.99480	0.99739	0.92852	0.97189	0.98575	15.93027	3.23152	0.93266	0.99443	0.99721	0.93266	0.97238	0.98600
42	95	17.66620	3.05955	0.92852	0.99548	0.99773	0.92852	0.97378	0.98671	15.93027	3.01004	0.93266	0.99515	0.99757	0.93266	0.97421	0.98694
42	96	17.66620	2.84646	0.92852	0.99607	0.99803	0.92852	0.97552	0.98761	15.93027	2.80360	0.93266	0.99578	0.99788	0.93266	0.97591	0.98781
42	97	17.66620	2.65226	0.92852	0.99658	0.99829	0.92852	0.97713	0.98843	15.93027	2.61510	0.93266	0.99632	0.99815	0.93266	0.97748	0.98861
42	98	17.66620	2.47567	0.92852	0.99701	0.99850	0.92852	0.97861	0.98919	15.93027	2.44340	0.93266	0.99678	0.99839	0.93266	0.97892	0.98935
42	99	17.66620	2.31535	0.92852	0.99738	0.99869	0.92852	0.97998	0.98989	15.93027	2.28724	0.93266	0.99717	0.99858	0.93266	0.98026	0.99003
42	100	17.66620	2.16976	0.92852	0.99770	0.99885	0.92852	0.98124	0.99053	15.93027	2.14523	0.93266	0.99751	0.99875	0.93266	0.98149	0.99066
42	101	17.66620	2.03734	0.92852	0.99797	0.99899	0.92852	0.98239	0.99112	15.93027	2.01587	0.93266	0.99781	0.99890	0.93266	0.98262	0.99123
42	102	17.66620	1.91714	0.92852	0.99821	0.99910	0.92852	0.98346	0.99166	15.93027	1.89830	0.93266	0.99806	0.99903	0.93266	0.98366	0.99176
42	103	17.66620	1.80800	0.92852	0.99841	0.99920	0.92852	0.98443	0.99215	15.93027	1.79140	0.93266	0.99827	0.99914	0.93266	0.98461	0.99225
42	104	17.66620	1.70943	0.92852	0.99858	0.99929	0.92852	0.98531	0.99260	15.93027	1.69474	0.93266	0.99846	0.99923	0.93266	0.98548	0.99269
42	105	17.66620	1.62048	0.92852	0.99873	0.99936	0.92852	0.98611	0.99301	15.93027	1.60741	0.93266	0.99862	0.99931	0.93266	0.98626	0.99308
42	106	17.66620	1.54080	0.92852	0.99885	0.99943	0.92852	0.98682	0.99337	15.93027	1.52911	0.93266	0.99875	0.99937	0.93266	0.98697	0.99344
42	107	17.66620	1.47009	0.92852	0.99896	0.99948	0.92852	0.98745	0.99368	15.93027	1.45954	0.93266	0.99886	0.99943	0.93266	0.98758	0.99375

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
42	108	17.66620	1.40861	0.92852	0.99904	0.99952	0.92852	0.98797	0.99395	15.93027	1.39898	0.93266	0.99896	0.99948	0.93266	0.98809	0.99401
42	109	17.66620	1.35764	0.92852	0.99911	0.99955	0.92852	0.98837	0.99415	15.93027	1.34871	0.93266	0.99903	0.99951	0.93266	0.98849	0.99421
42	110	17.66620	1.32125	0.92852	0.99915	0.99958	0.92852	0.98864	0.99429	15.93027	1.31279	0.93266	0.99907	0.99954	0.93266	0.98876	0.99435
43	1	17.41816	26.72925	0.92486	0.65077	0.78844	0.92486	0.65029	0.78809	15.73016	22.57586	0.92910	0.69585	0.82065	0.92910	0.69545	0.82037
43	2	17.41816	26.68154	0.92486	0.65192	0.78929	0.92486	0.65144	0.78893	15.73016	22.55058	0.92910	0.69662	0.82119	0.92910	0.69622	0.82091
43	3	17.41816	26.63112	0.92486	0.65312	0.79017	0.92486	0.65263	0.78981	15.73016	22.52338	0.92910	0.69744	0.82175	0.92910	0.69702	0.82146
43	4	17.41816	26.57806	0.92486	0.65438	0.79109	0.92486	0.65387	0.79071	15.73016	22.49433	0.92910	0.69829	0.82235	0.92910	0.69786	0.82205
43	5	17.41816	26.52283	0.92486	0.65569	0.79205	0.92486	0.65515	0.79165	15.73016	22.46379	0.92910	0.69919	0.82297	0.92910	0.69874	0.82266
43	6	17.41816	26.46539	0.92486	0.65706	0.79304	0.92486	0.65649	0.79263	15.73016	22.43176	0.92910	0.70013	0.82362	0.92910	0.69966	0.82329
43	7	17.41816	26.40551	0.92486	0.65848	0.79408	0.92486	0.65788	0.79364	15.73016	22.39806	0.92910	0.70112	0.82431	0.92910	0.70062	0.82396
43	8	17.41816	26.34335	0.92486	0.65996	0.79515	0.92486	0.65933	0.79469	15.73016	22.36278	0.92910	0.70216	0.82502	0.92910	0.70162	0.82465
43	9	17.41816	26.27867	0.92486	0.66151	0.79627	0.92486	0.66083	0.79578	15.73016	22.32575	0.92910	0.70324	0.82577	0.92910	0.70267	0.82538
43	10	17.41816	26.21121	0.92486	0.66311	0.79744	0.92486	0.66239	0.79691	15.73016	22.28674	0.92910	0.70437	0.82655	0.92910	0.70377	0.82613
43	11	17.41816	26.14141	0.92486	0.66478	0.79864	0.92486	0.66401	0.79809	15.73016	22.24611	0.92910	0.70556	0.82736	0.92910	0.70492	0.82692
43	12	17.41816	26.06892	0.92486	0.66652	0.79989	0.92486	0.66570	0.79930	15.73016	22.20360	0.92910	0.70680	0.82822	0.92910	0.70611	0.82774
43	13	17.41816	25.99388	0.92486	0.66832	0.80119	0.92486	0.66745	0.80056	15.73016	22.15929	0.92910	0.70809	0.82910	0.92910	0.70736	0.82860
43	14	17.41816	25.91617	0.92486	0.67020	0.80254	0.92486	0.66926	0.80187	15.73016	22.11310	0.92910	0.70944	0.83003	0.92910	0.70866	0.82949
43	15	17.41816	25.83587	0.92486	0.67214	0.80393	0.92486	0.67115	0.80322	15.73016	22.06509	0.92910	0.71086	0.83099	0.92910	0.71002	0.83043
43	16	17.41816	25.75319	0.92486	0.67416	0.80537	0.92486	0.67311	0.80462	15.73016	22.01544	0.92910	0.71232	0.83200	0.92910	0.71144	0.83140
43	17	17.41816	25.66857	0.92486	0.67625	0.80686	0.92486	0.67514	0.80607	15.73016	21.96453	0.92910	0.71385	0.83304	0.92910	0.71293	0.83241
43	18	17.41816	25.58235	0.92486	0.67841	0.80840	0.92486	0.67725	0.80757	15.73016	21.91267	0.92910	0.71544	0.83412	0.92910	0.71447	0.83346
43	19	17.41816	25.49361	0.92486	0.68065	0.80999	0.92486	0.67944	0.80913	15.73016	21.85907	0.92910	0.71709	0.83524	0.92910	0.71609	0.83456
43	20	17.41816	25.40164	0.92486	0.68298	0.81163	0.92486	0.68172	0.81074	15.73016	21.80312	0.92910	0.71881	0.83640	0.92910	0.71777	0.83570
43	21	17.41816	25.30562	0.92486	0.68541	0.81334	0.92486	0.68408	0.81240	15.73016	21.74411	0.92910	0.72062	0.83763	0.92910	0.71953	0.83689
43	22	17.41816	25.20517	0.92486	0.68794	0.81512	0.92486	0.68652	0.81413	15.73016	21.68171	0.92910	0.72251	0.83890	0.92910	0.72136	0.83813
43	23	17.41816	25.09967	0.92486	0.69057	0.81697	0.92486	0.68906	0.81591	15.73016	21.61537	0.92910	0.72450	0.84024	0.92910	0.72327	0.83942
43	24	17.41816	24.98936	0.92486	0.69332	0.81889	0.92486	0.69168	0.81774	15.73016	21.54528	0.92910	0.72658	0.84164	0.92910	0.72525	0.84075
43	25	17.41816	24.87419	0.92486	0.69617	0.82088	0.92486	0.69440	0.81964	15.73016	21.47137	0.92910	0.72875	0.84310	0.92910	0.72732	0.84214
43	26	17.41816	24.75420	0.92486	0.69914	0.82293	0.92486	0.69720	0.82159	15.73016	21.39367	0.92910	0.73102	0.84461	0.92910	0.72946	0.84357
43	27	17.41816	24.62994	0.92486	0.70221	0.82506	0.92486	0.70010	0.82360	15.73016	21.31262	0.92910	0.73339	0.84619	0.92910	0.73168	0.84505
43	28	17.41816	24.50119	0.92486	0.70540	0.82725	0.92486	0.70309	0.82567	15.73016	21.22804	0.92910	0.73584	0.84782	0.92910	0.73399	0.84659
43	29	17.41816	24.36788	0.92486	0.70869	0.82951	0.92486	0.70618	0.82779	15.73016	21.13984	0.92910	0.73840	0.84952	0.92910	0.73638	0.84818
43	30	17.41816	24.23009	0.92486	0.71209	0.83184	0.92486	0.70936	0.82997	15.73016	21.04806	0.92910	0.74105	0.85127	0.92910	0.73885	0.84981
43	31	17.41816	24.08752	0.92486	0.71561	0.83424	0.92486	0.71263	0.83220	15.73016	20.95246	0.92910	0.74380	0.85308	0.92910	0.74141	0.85150
43	32	17.41816	23.94006	0.92486	0.71924	0.83670	0.92486	0.71599	0.83449	15.73016	20.85289	0.92910	0.74666	0.85495	0.92910	0.74405	0.85324
43	33	17.41816	23.78740	0.92486	0.72299	0.83923	0.92486	0.71945	0.83684	15.73016	20.74907	0.92910	0.74961	0.85689	0.92910	0.74677	0.85503
43	34	17.41816	23.62942	0.92486	0.72686	0.84183	0.92486	0.72300	0.83923	15.73016	20.64088	0.92910	0.75267	0.85889	0.92910	0.74958	0.85687
43	35	17.41816	23.46579	0.92486	0.73084	0.84449	0.92486	0.72663	0.84167	15.73016	20.52800	0.92910	0.75584	0.86095	0.92910	0.75247	0.85876
43	36	17.41816	23.29632	0.92486	0.73494	0.84722	0.92486	0.73035	0.84416	15.73016	20.41023	0.92910	0.75912	0.86307	0.92910	0.75545	0.86069
43	37	17.41816	23.12089	0.92486	0.73916	0.85002	0.92486	0.73415	0.84670	15.73016	20.28745	0.92910	0.76250	0.86525	0.92910	0.75850	0.86267
43	38	17.41816	22.93911	0.92486	0.74349	0.85288	0.92486	0.73803	0.84927	15.73016	20.15926	0.92910	0.76600	0.86749	0.92910	0.76163	0.86469

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
43	39	17.41816	22.75087	0.92486	0.74794	0.85579	0.92486	0.74198	0.85188	15.73016	20.02555	0.92910	0.76960	0.86980	0.92910	0.76483	0.86675
43	40	17.41816	22.55572	0.92486	0.75250	0.85877	0.92486	0.74601	0.85453	15.73016	19.88587	0.92910	0.77330	0.87216	0.92910	0.76811	0.86885
43	41	17.41816	22.35340	0.92486	0.75717	0.86180	0.92486	0.75010	0.85721	15.73016	19.73995	0.92910	0.77712	0.87458	0.92910	0.77145	0.87098
43	42	17.41816	22.14385	0.92486	0.76195	0.86489	0.92486	0.75425	0.85991	15.73016	19.58769	0.92910	0.78104	0.87706	0.92910	0.77487	0.87315
43	43	17.41816	21.92669	0.92486	0.76683	0.86803	0.92486	0.75845	0.86264	15.73016	19.42870	0.92910	0.78507	0.87959	0.92910	0.77834	0.87536
43	44	17.41816	21.70178	0.92486	0.77182	0.87122	0.92486	0.76271	0.86539	15.73016	19.26280	0.92910	0.78920	0.88218	0.92910	0.78187	0.87759
43	45	17.41816	21.46876	0.92486	0.77690	0.87445	0.92486	0.76702	0.86815	15.73016	19.08963	0.92910	0.79342	0.88482	0.92910	0.78546	0.87984
43	46	17.41816	21.22763	0.92486	0.78208	0.87772	0.92486	0.77136	0.87093	15.73016	18.90911	0.92910	0.79775	0.88750	0.92910	0.78910	0.88212
43	47	17.41816	20.97813	0.92486	0.78735	0.88102	0.92486	0.77575	0.87371	15.73016	18.72094	0.92910	0.80217	0.89023	0.92910	0.79279	0.88442
43	48	17.41816	20.72003	0.92486	0.79270	0.88437	0.92486	0.78016	0.87651	15.73016	18.52488	0.92910	0.80669	0.89300	0.92910	0.79652	0.88674
43	49	17.41816	20.45326	0.92486	0.79813	0.88774	0.92486	0.78461	0.87931	15.73016	18.32076	0.92910	0.81129	0.89582	0.92910	0.80029	0.88907
43	50	17.41816	20.17742	0.92486	0.80364	0.89113	0.92486	0.78908	0.88210	15.73016	18.10816	0.92910	0.81598	0.89867	0.92910	0.80410	0.89142
43	51	17.41816	19.89339	0.92486	0.80921	0.89455	0.92486	0.79356	0.88490	15.73016	17.88781	0.92910	0.82075	0.90155	0.92910	0.80795	0.89377
43	52	17.41816	19.60122	0.92486	0.81484	0.89797	0.92486	0.79807	0.88770	15.73016	17.65967	0.92910	0.82559	0.90446	0.92910	0.81183	0.89614
43	53	17.41816	19.30125	0.92486	0.82051	0.90141	0.92486	0.80259	0.89049	15.73016	17.42398	0.92910	0.83049	0.90740	0.92910	0.81574	0.89852
43	54	17.41816	18.99375	0.92486	0.82623	0.90485	0.92486	0.80713	0.89327	15.73016	17.18091	0.92910	0.83546	0.91035	0.92910	0.81968	0.90090
43	55	17.41816	18.67912	0.92486	0.83198	0.90829	0.92486	0.81168	0.89605	15.73016	16.93076	0.92910	0.84047	0.91332	0.92910	0.82365	0.90330
43	56	17.41816	18.35803	0.92486	0.83775	0.91172	0.92486	0.81625	0.89883	15.73016	16.67407	0.92910	0.84553	0.91630	0.92910	0.82765	0.90570
43	57	17.41816	18.02853	0.92486	0.84356	0.91514	0.92486	0.82082	0.90160	15.73016	16.40902	0.92910	0.85064	0.91929	0.92910	0.83168	0.90810
43	58	17.41816	17.69065	0.92486	0.84939	0.91856	0.92486	0.82542	0.90436	15.73016	16.13552	0.92910	0.85580	0.92230	0.92910	0.83574	0.91052
43	59	17.41816	17.34441	0.92486	0.85524	0.92197	0.92486	0.83002	0.90711	15.73016	15.85354	0.92910	0.86100	0.92531	0.92910	0.83982	0.91294
43	60	17.41816	16.98967	0.92486	0.86110	0.92537	0.92486	0.83463	0.90986	15.73016	15.56284	0.92910	0.86625	0.92833	0.92910	0.84394	0.91536
43	61	17.41816	16.62627	0.92486	0.86698	0.92875	0.92486	0.83926	0.91261	15.73016	15.26320	0.92910	0.87153	0.93135	0.92910	0.84808	0.91779
43	62	17.41816	16.25423	0.92486	0.87285	0.93211	0.92486	0.84390	0.91534	15.73016	14.95454	0.92910	0.87683	0.93438	0.92910	0.85225	0.92023
43	63	17.41816	15.87341	0.92486	0.87872	0.93544	0.92486	0.84855	0.91807	15.73016	14.63664	0.92910	0.88216	0.93739	0.92910	0.85644	0.92267
43	64	17.41816	15.48353	0.92486	0.88457	0.93875	0.92486	0.85321	0.92079	15.73016	14.30913	0.92910	0.88751	0.94040	0.92910	0.86066	0.92511
43	65	17.41816	15.08480	0.92486	0.89040	0.94202	0.92486	0.85787	0.92350	15.73016	13.97213	0.92910	0.89286	0.94340	0.92910	0.86491	0.92756
43	66	17.41816	14.67724	0.92486	0.89620	0.94526	0.92486	0.86255	0.92620	15.73016	13.62552	0.92910	0.89821	0.94638	0.92910	0.86917	0.93001
43	67	17.41816	14.26104	0.92486	0.90195	0.94845	0.92486	0.86722	0.92889	15.73016	13.26940	0.92910	0.90354	0.94933	0.92910	0.87345	0.93245
43	68	17.41816	13.83657	0.92486	0.90764	0.95158	0.92486	0.87190	0.93157	15.73016	12.90401	0.92910	0.90885	0.95225	0.92910	0.87774	0.93489
43	69	17.41816	13.40435	0.92486	0.91325	0.95466	0.92486	0.87657	0.93423	15.73016	12.52973	0.92910	0.91411	0.95513	0.92910	0.88205	0.93733
43	70	17.41816	12.96501	0.92486	0.91878	0.95767	0.92486	0.88123	0.93687	15.73016	12.14706	0.92910	0.91932	0.95797	0.92910	0.88636	0.93975
43	71	17.41816	12.51927	0.92486	0.92420	0.96060	0.92486	0.88588	0.93949	15.73016	11.75658	0.92910	0.92446	0.96074	0.92910	0.89066	0.94217
43	72	17.41816	12.06792	0.92486	0.92949	0.96346	0.92486	0.89051	0.94208	15.73016	11.35893	0.92910	0.92950	0.96346	0.92910	0.89496	0.94457
43	73	17.41816	11.61185	0.92486	0.93464	0.96622	0.92486	0.89511	0.94465	15.73016	10.95491	0.92910	0.93443	0.96611	0.92910	0.89925	0.94695
43	74	17.41816	11.15217	0.92486	0.93964	0.96888	0.92486	0.89967	0.94719	15.73016	10.54549	0.92910	0.93924	0.96867	0.92910	0.90351	0.94931
43	75	17.41816	10.68986	0.92486	0.94447	0.97144	0.92486	0.90419	0.94969	15.73016	10.13154	0.92910	0.94391	0.97115	0.92910	0.90775	0.95164
43	76	17.41816	10.22626	0.92486	0.94911	0.97389	0.92486	0.90867	0.95215	15.73016	9.71428	0.92910	0.94843	0.97353	0.92910	0.91195	0.95395
43	77	17.41816	9.76277	0.92486	0.95354	0.97622	0.92486	0.91308	0.95456	15.73016	9.29502	0.92910	0.95276	0.97581	0.92910	0.91610	0.95621
43	78	17.41816	9.30064	0.92486	0.95777	0.97843	0.92486	0.91742	0.95693	15.73016	8.87492	0.92910	0.95691	0.97798	0.92910	0.92019	0.95844
43	79	17.41816	8.84103	0.92486	0.96177	0.98051	0.92486	0.92168	0.95924	15.73016	8.45509	0.92910	0.96086	0.98004	0.92910	0.92422	0.96062

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>									<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
43	80	17.41816	8.38551	0.92486	0.96553	0.98246	0.92486	0.92585	0.96150	15.73016	8.03703	0.92910	0.96460	0.98198	0.92910	0.92817	0.96275		
43	81	17.41816	7.93532	0.92486	0.96906	0.98429	0.92486	0.92992	0.96369	15.73016	7.62196	0.92910	0.96812	0.98380	0.92910	0.93204	0.96482		
43	82	17.41816	7.49211	0.92486	0.97235	0.98598	0.92486	0.93388	0.96581	15.73016	7.21152	0.92910	0.97141	0.98550	0.92910	0.93581	0.96684		
43	83	17.41816	7.05756	0.92486	0.97539	0.98754	0.92486	0.93773	0.96786	15.73016	6.80735	0.92910	0.97448	0.98707	0.92910	0.93947	0.96879		
43	84	17.41816	6.63342	0.92486	0.97819	0.98897	0.92486	0.94144	0.96984	15.73016	6.41122	0.92910	0.97730	0.98852	0.92910	0.94302	0.97068		
43	85	17.41816	6.22156	0.92486	0.98074	0.99028	0.92486	0.94502	0.97173	15.73016	6.02503	0.92910	0.97990	0.98985	0.92910	0.94644	0.97249		
43	86	17.41816	5.82374	0.92486	0.98306	0.99146	0.92486	0.94845	0.97354	15.73016	5.65055	0.92910	0.98226	0.99105	0.92910	0.94973	0.97422		
43	87	17.41816	5.44155	0.92486	0.98514	0.99252	0.92486	0.95173	0.97527	15.73016	5.28949	0.92910	0.98440	0.99214	0.92910	0.95288	0.97587		
43	88	17.41816	5.07613	0.92486	0.98701	0.99346	0.92486	0.95485	0.97690	15.73016	4.94306	0.92910	0.98633	0.99312	0.92910	0.95588	0.97744		
43	89	17.41816	4.72862	0.92486	0.98867	0.99431	0.92486	0.95780	0.97845	15.73016	4.61250	0.92910	0.98804	0.99399	0.92910	0.95873	0.97893		
43	90	17.41816	4.40007	0.92486	0.99014	0.99505	0.92486	0.96060	0.97990	15.73016	4.29901	0.92910	0.98957	0.99476	0.92910	0.96142	0.98033		
43	91	17.41816	4.09149	0.92486	0.99144	0.99570	0.92486	0.96322	0.98127	15.73016	4.00370	0.92910	0.99091	0.99543	0.92910	0.96396	0.98165		
43	92	17.41816	3.80354	0.92486	0.99256	0.99627	0.92486	0.96569	0.98254	15.73016	3.72738	0.92910	0.99209	0.99603	0.92910	0.96634	0.98288		
43	93	17.41816	3.53621	0.92486	0.99354	0.99676	0.92486	0.96799	0.98373	15.73016	3.47020	0.92910	0.99312	0.99655	0.92910	0.96858	0.98404		
43	94	17.41816	3.28870	0.92486	0.99439	0.99719	0.92486	0.97014	0.98484	15.73016	3.23152	0.92910	0.99401	0.99700	0.92910	0.97066	0.98511		
43	95	17.41816	3.05955	0.92486	0.99513	0.99756	0.92486	0.97214	0.98588	15.73016	3.01004	0.92910	0.99479	0.99739	0.92910	0.97261	0.98611		
43	96	17.41816	2.84646	0.92486	0.99577	0.99788	0.92486	0.97400	0.98683	15.73016	2.80360	0.92910	0.99546	0.99773	0.92910	0.97441	0.98704		
43	97	17.41816	2.65226	0.92486	0.99632	0.99815	0.92486	0.97571	0.98771	15.73016	2.61510	0.92910	0.99604	0.99802	0.92910	0.97608	0.98790		
43	98	17.41816	2.47567	0.92486	0.99678	0.99839	0.92486	0.97729	0.98852	15.73016	2.44340	0.92910	0.99654	0.99827	0.92910	0.97762	0.98868		
43	99	17.41816	2.31535	0.92486	0.99718	0.99859	0.92486	0.97875	0.98926	15.73016	2.28724	0.92910	0.99696	0.99848	0.92910	0.97904	0.98941		
43	100	17.41816	2.16976	0.92486	0.99753	0.99876	0.92486	0.98009	0.98994	15.73016	2.14523	0.92910	0.99733	0.99866	0.92910	0.98035	0.99008		
43	101	17.41816	2.03734	0.92486	0.99782	0.99891	0.92486	0.98132	0.99057	15.73016	2.01587	0.92910	0.99764	0.99882	0.92910	0.98155	0.99069		
43	102	17.41816	1.91714	0.92486	0.99807	0.99903	0.92486	0.98245	0.99115	15.73016	1.89830	0.92910	0.99791	0.99895	0.92910	0.98266	0.99125		
43	103	17.41816	1.80800	0.92486	0.99829	0.99914	0.92486	0.98348	0.99167	15.73016	1.79140	0.92910	0.99814	0.99907	0.92910	0.98367	0.99177		
43	104	17.41816	1.70943	0.92486	0.99847	0.99924	0.92486	0.98442	0.99215	15.73016	1.69474	0.92910	0.99834	0.99917	0.92910	0.98460	0.99224		
43	105	17.41816	1.62048	0.92486	0.99863	0.99932	0.92486	0.98527	0.99258	15.73016	1.60741	0.92910	0.99851	0.99926	0.92910	0.98543	0.99266		
43	106	17.41816	1.54080	0.92486	0.99877	0.99938	0.92486	0.98603	0.99297	15.73016	1.52911	0.92910	0.99866	0.99933	0.92910	0.98618	0.99304		
43	107	17.41816	1.47009	0.92486	0.99888	0.99944	0.92486	0.98669	0.99330	15.73016	1.45954	0.92910	0.99878	0.99939	0.92910	0.98683	0.99337		
43	108	17.41816	1.40861	0.92486	0.99897	0.99948	0.92486	0.98724	0.99358	15.73016	1.39898	0.92910	0.99888	0.99944	0.92910	0.98737	0.99365		
43	109	17.41816	1.35764	0.92486	0.99904	0.99952	0.92486	0.98767	0.99380	15.73016	1.34871	0.92910	0.99895	0.99948	0.92910	0.98780	0.99386		
43	110	17.41816	1.32125	0.92486	0.99909	0.99954	0.92486	0.98796	0.99394	15.73016	1.31279	0.92910	0.99901	0.99950	0.92910	0.98808	0.99400		
44	1	17.16807	26.72925	0.92104	0.64146	0.78157	0.92104	0.64099	0.78122	15.52762	22.57586	0.92536	0.68692	0.81441	0.92536	0.68652	0.81413		
44	2	17.16807	26.68154	0.92104	0.64259	0.78241	0.92104	0.64212	0.78206	15.52762	22.55058	0.92536	0.68769	0.81494	0.92536	0.68728	0.81466		
44	3	17.16807	26.63112	0.92104	0.64378	0.78329	0.92104	0.64330	0.78293	15.52762	22.52338	0.92536	0.68849	0.81551	0.92536	0.68808	0.81522		
44	4	17.16807	26.57806	0.92104	0.64503	0.78421	0.92104	0.64452	0.78384	15.52762	22.49433	0.92536	0.68934	0.81611	0.92536	0.68891	0.81581		
44	5	17.16807	26.52283	0.92104	0.64632	0.78517	0.92104	0.64579	0.78478	15.52762	22.46379	0.92536	0.69023	0.81673	0.92536	0.68978	0.81642		
44	6	17.16807	26.46539	0.92104	0.64767	0.78617	0.92104	0.64711	0.78575	15.52762	22.43176	0.92536	0.69116	0.81738	0.92536	0.69069	0.81705		
44	7	17.16807	26.40551	0.92104	0.64908	0.78720	0.92104	0.64849	0.78677	15.52762	22.39806	0.92536	0.69214	0.81807	0.92536	0.69164	0.81772		
44	8	17.16807	26.34335	0.92104	0.65054	0.78828	0.92104	0.64992	0.78782	15.52762	22.36278	0.92536	0.69316	0.81878	0.92536	0.69264	0.81841		
44	9	17.16807	26.27867	0.92104	0.65207	0.78939	0.92104	0.65140	0.78891	15.52762	22.32575	0.92536	0.69424	0.81953	0.92536	0.69368	0.81914		
44	10	17.16807	26.21121	0.92104	0.65365	0.79056	0.92104	0.65295	0.79004	15.52762	22.28674	0.92536	0.69536	0.82031	0.92536	0.69477	0.81990		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
44	11	17.16807	26.14141	0.92104	0.65531	0.79176	0.92104	0.65455	0.79121	15.52762	22.24611	0.92536	0.69654	0.82113	0.92536	0.69590	0.82069
44	12	17.16807	26.06892	0.92104	0.65702	0.79302	0.92104	0.65622	0.79243	15.52762	22.20360	0.92536	0.69776	0.82198	0.92536	0.69709	0.82151
44	13	17.16807	25.99388	0.92104	0.65881	0.79432	0.92104	0.65795	0.79369	15.52762	22.15929	0.92536	0.69905	0.82287	0.92536	0.69833	0.82237
44	14	17.16807	25.91617	0.92104	0.66066	0.79566	0.92104	0.65975	0.79500	15.52762	22.11310	0.92536	0.70039	0.82380	0.92536	0.69962	0.82327
44	15	17.16807	25.83587	0.92104	0.66259	0.79706	0.92104	0.66162	0.79635	15.52762	22.06509	0.92536	0.70179	0.82477	0.92536	0.70097	0.82420
44	16	17.16807	25.75319	0.92104	0.66459	0.79850	0.92104	0.66356	0.79776	15.52762	22.01544	0.92536	0.70325	0.82577	0.92536	0.70238	0.82517
44	17	17.16807	25.66857	0.92104	0.66666	0.79999	0.92104	0.66557	0.79921	15.52762	21.96453	0.92536	0.70476	0.82682	0.92536	0.70385	0.82619
44	18	17.16807	25.58235	0.92104	0.66880	0.80153	0.92104	0.66766	0.80072	15.52762	21.91267	0.92536	0.70634	0.82790	0.92536	0.70539	0.82725
44	19	17.16807	25.49361	0.92104	0.67102	0.80313	0.92104	0.66984	0.80228	15.52762	21.85907	0.92536	0.70797	0.82902	0.92536	0.70699	0.82835
44	20	17.16807	25.40164	0.92104	0.67333	0.80478	0.92104	0.67210	0.80390	15.52762	21.80312	0.92536	0.70969	0.83020	0.92536	0.70867	0.82950
44	21	17.16807	25.30562	0.92104	0.67573	0.80649	0.92104	0.67444	0.80557	15.52762	21.74411	0.92536	0.71148	0.83142	0.92536	0.71042	0.83070
44	22	17.16807	25.20517	0.92104	0.67824	0.80828	0.92104	0.67687	0.80730	15.52762	21.68171	0.92536	0.71337	0.83271	0.92536	0.71224	0.83194
44	23	17.16807	25.09967	0.92104	0.68086	0.81013	0.92104	0.67939	0.80909	15.52762	21.61537	0.92536	0.71535	0.83405	0.92536	0.71415	0.83324
44	24	17.16807	24.98936	0.92104	0.68359	0.81206	0.92104	0.68200	0.81094	15.52762	21.54528	0.92536	0.71742	0.83546	0.92536	0.71612	0.83458
44	25	17.16807	24.87419	0.92104	0.68643	0.81406	0.92104	0.68471	0.81285	15.52762	21.47137	0.92536	0.71958	0.83693	0.92536	0.71818	0.83598
44	26	17.16807	24.75420	0.92104	0.68938	0.81613	0.92104	0.68751	0.81482	15.52762	21.39367	0.92536	0.72185	0.83846	0.92536	0.72032	0.83743
44	27	17.16807	24.62994	0.92104	0.69244	0.81827	0.92104	0.69040	0.81685	15.52762	21.31262	0.92536	0.72421	0.84005	0.92536	0.72255	0.83893
44	28	17.16807	24.50119	0.92104	0.69561	0.82049	0.92104	0.69339	0.81893	15.52762	21.22804	0.92536	0.72666	0.84170	0.92536	0.72486	0.84048
44	29	17.16807	24.36788	0.92104	0.69890	0.82277	0.92104	0.69647	0.82108	15.52762	21.13984	0.92536	0.72922	0.84341	0.92536	0.72725	0.84209
44	30	17.16807	24.23009	0.92104	0.70230	0.82512	0.92104	0.69965	0.82329	15.52762	21.04806	0.92536	0.73187	0.84518	0.92536	0.72973	0.84375
44	31	17.16807	24.08752	0.92104	0.70582	0.82754	0.92104	0.70293	0.82555	15.52762	20.95246	0.92536	0.73463	0.84702	0.92536	0.73230	0.84546
44	32	17.16807	23.94006	0.92104	0.70945	0.83003	0.92104	0.70631	0.82788	15.52762	20.85289	0.92536	0.73749	0.84891	0.92536	0.73495	0.84723
44	33	17.16807	23.78740	0.92104	0.71321	0.83260	0.92104	0.70978	0.83026	15.52762	20.74907	0.92536	0.74046	0.85088	0.92536	0.73769	0.84905
44	34	17.16807	23.62942	0.92104	0.71708	0.83523	0.92104	0.71335	0.83269	15.52762	20.64088	0.92536	0.74354	0.85291	0.92536	0.74053	0.85092
44	35	17.16807	23.46579	0.92104	0.72108	0.83794	0.92104	0.71701	0.83518	15.52762	20.52800	0.92536	0.74673	0.85500	0.92536	0.74344	0.85284
44	36	17.16807	23.29632	0.92104	0.72521	0.84072	0.92104	0.72076	0.83772	15.52762	20.41023	0.92536	0.75003	0.85716	0.92536	0.74645	0.85482
44	37	17.16807	23.12089	0.92104	0.72945	0.84356	0.92104	0.72460	0.84031	15.52762	20.28745	0.92536	0.75344	0.85939	0.92536	0.74954	0.85684
44	38	17.16807	22.93911	0.92104	0.73382	0.84648	0.92104	0.72853	0.84294	15.52762	20.15926	0.92536	0.75697	0.86168	0.92536	0.75271	0.85891
44	39	17.16807	22.75087	0.92104	0.73831	0.84946	0.92104	0.73253	0.84562	15.52762	20.02555	0.92536	0.76061	0.86403	0.92536	0.75596	0.86102
44	40	17.16807	22.55572	0.92104	0.74292	0.85250	0.92104	0.73662	0.84834	15.52762	19.88587	0.92536	0.76437	0.86645	0.92536	0.75929	0.86318
44	41	17.16807	22.35340	0.92104	0.74765	0.85561	0.92104	0.74077	0.85109	15.52762	19.73995	0.92536	0.76824	0.86893	0.92536	0.76269	0.86537
44	42	17.16807	22.14385	0.92104	0.75250	0.85877	0.92104	0.74500	0.85387	15.52762	19.58769	0.92536	0.77222	0.87147	0.92536	0.76617	0.86761
44	43	17.16807	21.92669	0.92104	0.75746	0.86199	0.92104	0.74929	0.85668	15.52762	19.42870	0.92536	0.77631	0.87407	0.92536	0.76971	0.86987
44	44	17.16807	21.70178	0.92104	0.76253	0.86527	0.92104	0.75363	0.85951	15.52762	19.26280	0.92536	0.78052	0.87673	0.92536	0.77332	0.87217
44	45	17.16807	21.46876	0.92104	0.76771	0.86859	0.92104	0.75803	0.86236	15.52762	19.08963	0.92536	0.78483	0.87944	0.92536	0.77699	0.87450
44	46	17.16807	21.22763	0.92104	0.77299	0.87196	0.92104	0.76248	0.86524	15.52762	18.90911	0.92536	0.78924	0.88221	0.92536	0.78072	0.87686
44	47	17.16807	20.97813	0.92104	0.77836	0.87537	0.92104	0.76697	0.86812	15.52762	18.72094	0.92536	0.79376	0.88502	0.92536	0.78450	0.87924
44	48	17.16807	20.72003	0.92104	0.78383	0.87882	0.92104	0.77150	0.87101	15.52762	18.52488	0.92536	0.79838	0.88789	0.92536	0.78832	0.88163
44	49	17.16807	20.45326	0.92104	0.78939	0.88230	0.92104	0.77606	0.87391	15.52762	18.32076	0.92536	0.80309	0.89080	0.92536	0.79220	0.88405
44	50	17.16807	20.17742	0.92104	0.79503	0.88582	0.92104	0.78064	0.87681	15.52762	18.10816	0.92536	0.80790	0.89374	0.92536	0.79611	0.88648
44	51	17.16807	19.89339	0.92104	0.80075	0.88935	0.92104	0.78525	0.87971	15.52762	17.88781	0.92536	0.81279	0.89673	0.92536	0.80006	0.88893

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
44	52	17.16807	19.60122	0.92104	0.80652	0.89290	0.92104	0.78989	0.88261	15.52762	17.65967	0.92536	0.81776	0.89974	0.92536	0.80405	0.89138
44	53	17.16807	19.30125	0.92104	0.81235	0.89646	0.92104	0.79454	0.88551	15.52762	17.42398	0.92536	0.82280	0.90278	0.92536	0.80807	0.89385
44	54	17.16807	18.99375	0.92104	0.81823	0.90003	0.92104	0.79920	0.88840	15.52762	17.18091	0.92536	0.82790	0.90585	0.92536	0.81212	0.89632
44	55	17.16807	18.67912	0.92104	0.82415	0.90360	0.92104	0.80389	0.89128	15.52762	16.93076	0.92536	0.83306	0.90893	0.92536	0.81621	0.89880
44	56	17.16807	18.35803	0.92104	0.83009	0.90716	0.92104	0.80858	0.89416	15.52762	16.67407	0.92536	0.83826	0.91202	0.92536	0.82032	0.90129
44	57	17.16807	18.02853	0.92104	0.83607	0.91072	0.92104	0.81329	0.89703	15.52762	16.40902	0.92536	0.84353	0.91512	0.92536	0.82447	0.90379
44	58	17.16807	17.69065	0.92104	0.84209	0.91427	0.92104	0.81801	0.89990	15.52762	16.13552	0.92536	0.84885	0.91825	0.92536	0.82864	0.90629
44	59	17.16807	17.34441	0.92104	0.84812	0.91782	0.92104	0.82274	0.90275	15.52762	15.85354	0.92536	0.85422	0.92138	0.92536	0.83284	0.90880
44	60	17.16807	16.98967	0.92104	0.85418	0.92135	0.92104	0.82749	0.90560	15.52762	15.56284	0.92536	0.85963	0.92452	0.92536	0.83708	0.91131
44	61	17.16807	16.62627	0.92104	0.86025	0.92487	0.92104	0.83225	0.90844	15.52762	15.26320	0.92536	0.86508	0.92766	0.92536	0.84133	0.91383
44	62	17.16807	16.25423	0.92104	0.86632	0.92837	0.92104	0.83701	0.91128	15.52762	14.95454	0.92536	0.87056	0.93080	0.92536	0.84562	0.91635
44	63	17.16807	15.87341	0.92104	0.87239	0.93185	0.92104	0.84179	0.91410	15.52762	14.63664	0.92536	0.87607	0.93394	0.92536	0.84993	0.91888
44	64	17.16807	15.48353	0.92104	0.87845	0.93529	0.92104	0.84658	0.91692	15.52762	14.30913	0.92536	0.88161	0.93708	0.92536	0.85427	0.92141
44	65	17.16807	15.08480	0.92104	0.88450	0.93871	0.92104	0.85138	0.91972	15.52762	13.97213	0.92536	0.88715	0.94020	0.92536	0.85863	0.92394
44	66	17.16807	14.67724	0.92104	0.89051	0.94208	0.92104	0.85618	0.92252	15.52762	13.62552	0.92536	0.89269	0.94330	0.92536	0.86301	0.92647
44	67	17.16807	14.26104	0.92104	0.89648	0.94541	0.92104	0.86099	0.92530	15.52762	13.26940	0.92536	0.89823	0.94639	0.92536	0.86742	0.92900
44	68	17.16807	13.83657	0.92104	0.90239	0.94869	0.92104	0.86579	0.92807	15.52762	12.90401	0.92536	0.90374	0.94944	0.92536	0.87183	0.93153
44	69	17.16807	13.40435	0.92104	0.90824	0.95191	0.92104	0.87060	0.93082	15.52762	12.52973	0.92536	0.90922	0.95245	0.92536	0.87626	0.93405
44	70	17.16807	12.96501	0.92104	0.91399	0.95507	0.92104	0.87540	0.93356	15.52762	12.14706	0.92536	0.91464	0.95542	0.92536	0.88070	0.93656
44	71	17.16807	12.51927	0.92104	0.91965	0.95814	0.92104	0.88018	0.93627	15.52762	11.75658	0.92536	0.91999	0.95833	0.92536	0.88513	0.93907
44	72	17.16807	12.06792	0.92104	0.92518	0.96114	0.92104	0.88495	0.93896	15.52762	11.35893	0.92536	0.92525	0.96118	0.92536	0.88957	0.94156
44	73	17.16807	11.61185	0.92104	0.93057	0.96404	0.92104	0.88969	0.94163	15.52762	10.95491	0.92536	0.93041	0.96395	0.92536	0.89399	0.94403
44	74	17.16807	11.15217	0.92104	0.93581	0.96684	0.92104	0.89441	0.94426	15.52762	10.54549	0.92536	0.93545	0.96665	0.92536	0.89840	0.94648
44	75	17.16807	10.68986	0.92104	0.94088	0.96954	0.92104	0.89908	0.94686	15.52762	10.13154	0.92536	0.94035	0.96926	0.92536	0.90278	0.94891
44	76	17.16807	10.22626	0.92104	0.94576	0.97212	0.92104	0.90371	0.94942	15.52762	9.71428	0.92536	0.94509	0.97177	0.92536	0.90713	0.95130
44	77	17.16807	9.76277	0.92104	0.95043	0.97458	0.92104	0.90828	0.95194	15.52762	9.29502	0.92536	0.94965	0.97418	0.92536	0.91143	0.95366
44	78	17.16807	9.30064	0.92104	0.95489	0.97692	0.92104	0.91279	0.95441	15.52762	8.87492	0.92536	0.95402	0.97647	0.92536	0.91569	0.95599
44	79	17.16807	8.84103	0.92104	0.95911	0.97913	0.92104	0.91722	0.95682	15.52762	8.45509	0.92536	0.95820	0.97865	0.92536	0.91988	0.95827
44	80	17.16807	8.38551	0.92104	0.96310	0.98120	0.92104	0.92156	0.95918	15.52762	8.03703	0.92536	0.96215	0.98071	0.92536	0.92400	0.96050
44	81	17.16807	7.93532	0.92104	0.96685	0.98314	0.92104	0.92581	0.96148	15.52762	7.62196	0.92536	0.96588	0.98264	0.92536	0.92803	0.96267
44	82	17.16807	7.49211	0.92104	0.97034	0.98495	0.92104	0.92995	0.96371	15.52762	7.21152	0.92536	0.96937	0.98445	0.92536	0.93198	0.96479
44	83	17.16807	7.05756	0.92104	0.97358	0.98661	0.92104	0.93398	0.96586	15.52762	6.80735	0.92536	0.97263	0.98613	0.92536	0.93581	0.96684
44	84	17.16807	6.63342	0.92104	0.97656	0.98814	0.92104	0.93788	0.96794	15.52762	6.41122	0.92536	0.97564	0.98767	0.92536	0.93954	0.96883
44	85	17.16807	6.22156	0.92104	0.97929	0.98954	0.92104	0.94163	0.96994	15.52762	6.02503	0.92536	0.97841	0.98909	0.92536	0.94313	0.97074
44	86	17.16807	5.82374	0.92104	0.98176	0.99080	0.92104	0.94524	0.97185	15.52762	5.65055	0.92536	0.98094	0.99038	0.92536	0.94660	0.97257
44	87	17.16807	5.44155	0.92104	0.98400	0.99194	0.92104	0.94870	0.97367	15.52762	5.28949	0.92536	0.98322	0.99154	0.92536	0.94991	0.97431
44	88	17.16807	5.07613	0.92104	0.98600	0.99295	0.92104	0.95199	0.97541	15.52762	4.94306	0.92536	0.98528	0.99259	0.92536	0.95308	0.97598
44	89	17.16807	4.72862	0.92104	0.98779	0.99386	0.92104	0.95512	0.97704	15.52762	4.61250	0.92536	0.98713	0.99352	0.92536	0.95609	0.97755
44	90	17.16807	4.40007	0.92104	0.98937	0.99466	0.92104	0.95807	0.97859	15.52762	4.29901	0.92536	0.98876	0.99435	0.92536	0.95895	0.97904
44	91	17.16807	4.09149	0.92104	0.99076	0.99536	0.92104	0.96086	0.98004	15.52762	4.00370	0.92536	0.99021	0.99508	0.92536	0.96164	0.98044
44	92	17.16807	3.80354	0.92104	0.99197	0.99597	0.92104	0.96347	0.98140	15.52762	3.72738	0.92536	0.99147	0.99572	0.92536	0.96417	0.98176

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>									<u>POST-REFORMED BENEFIT TIERS</u>								
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>			
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			
44	93	17.16807	3.53621	0.92104	0.99303	0.99650	0.92104	0.96592	0.98266	15.52762	3.47020	0.92536	0.99258	0.99628	0.92536	0.96654	0.98299		
44	94	17.16807	3.28870	0.92104	0.99395	0.99696	0.92104	0.96821	0.98385	15.52762	3.23152	0.92536	0.99354	0.99676	0.92536	0.96876	0.98413		
44	95	17.16807	3.05955	0.92104	0.99474	0.99736	0.92104	0.97034	0.98494	15.52762	3.01004	0.92536	0.99438	0.99718	0.92536	0.97083	0.98520		
44	96	17.16807	2.84646	0.92104	0.99543	0.99771	0.92104	0.97231	0.98596	15.52762	2.80360	0.92536	0.99510	0.99755	0.92536	0.97275	0.98619		
44	97	17.16807	2.65226	0.92104	0.99602	0.99801	0.92104	0.97414	0.98690	15.52762	2.61510	0.92536	0.99573	0.99786	0.92536	0.97453	0.98710		
44	98	17.16807	2.47567	0.92104	0.99653	0.99826	0.92104	0.97582	0.98776	15.52762	2.44340	0.92536	0.99626	0.99813	0.92536	0.97617	0.98794		
44	99	17.16807	2.31535	0.92104	0.99696	0.99848	0.92104	0.97737	0.98856	15.52762	2.28724	0.92536	0.99672	0.99836	0.92536	0.97769	0.98872		
44	100	17.16807	2.16976	0.92104	0.99733	0.99866	0.92104	0.97880	0.98929	15.52762	2.14523	0.92536	0.99712	0.99856	0.92536	0.97908	0.98943		
44	101	17.16807	2.03734	0.92104	0.99765	0.99882	0.92104	0.98011	0.98996	15.52762	2.01587	0.92536	0.99746	0.99873	0.92536	0.98037	0.99009		
44	102	17.16807	1.91714	0.92104	0.99792	0.99896	0.92104	0.98132	0.99057	15.52762	1.89830	0.92536	0.99775	0.99887	0.92536	0.98155	0.99069		
44	103	17.16807	1.80800	0.92104	0.99815	0.99908	0.92104	0.98242	0.99113	15.52762	1.79140	0.92536	0.99800	0.99900	0.92536	0.98263	0.99124		
44	104	17.16807	1.70943	0.92104	0.99835	0.99918	0.92104	0.98342	0.99164	15.52762	1.69474	0.92536	0.99821	0.99911	0.92536	0.98361	0.99174		
44	105	17.16807	1.62048	0.92104	0.99852	0.99926	0.92104	0.98433	0.99210	15.52762	1.60741	0.92536	0.99840	0.99920	0.92536	0.98450	0.99219		
44	106	17.16807	1.54080	0.92104	0.99867	0.99933	0.92104	0.98514	0.99251	15.52762	1.52911	0.92536	0.99855	0.99928	0.92536	0.98530	0.99259		
44	107	17.16807	1.47009	0.92104	0.99879	0.99939	0.92104	0.98584	0.99287	15.52762	1.45954	0.92536	0.99869	0.99934	0.92536	0.98599	0.99295		
44	108	17.16807	1.40861	0.92104	0.99889	0.99944	0.92104	0.98643	0.99317	15.52762	1.39898	0.92536	0.99879	0.99940	0.92536	0.98657	0.99324		
44	109	17.16807	1.35764	0.92104	0.99896	0.99948	0.92104	0.98689	0.99340	15.52762	1.34871	0.92536	0.99887	0.99944	0.92536	0.98702	0.99347		
44	110	17.16807	1.32125	0.92104	0.99902	0.99951	0.92104	0.98719	0.99356	15.52762	1.31279	0.92536	0.99893	0.99946	0.92536	0.98732	0.99362		
45	1	16.91643	26.72925	0.91708	0.63209	0.77458	0.91708	0.63163	0.77423	15.32309	22.57586	0.92146	0.67791	0.80804	0.92146	0.67751	0.80776		
45	2	16.91643	26.68154	0.91708	0.63321	0.77542	0.91708	0.63274	0.77507	15.32309	22.55058	0.92146	0.67866	0.80857	0.92146	0.67826	0.80829		
45	3	16.91643	26.63112	0.91708	0.63438	0.77630	0.91708	0.63390	0.77594	15.32309	22.52338	0.92146	0.67946	0.80914	0.92146	0.67905	0.80885		
45	4	16.91643	26.57806	0.91708	0.63561	0.77722	0.91708	0.63511	0.77684	15.32309	22.49433	0.92146	0.68030	0.80973	0.92146	0.67987	0.80943		
45	5	16.91643	26.52283	0.91708	0.63689	0.77817	0.91708	0.63637	0.77778	15.32309	22.46379	0.92146	0.68118	0.81036	0.92146	0.68073	0.81004		
45	6	16.91643	26.46539	0.91708	0.63822	0.77916	0.91708	0.63767	0.77876	15.32309	22.43176	0.92146	0.68210	0.81101	0.92146	0.68163	0.81068		
45	7	16.91643	26.40551	0.91708	0.63961	0.78020	0.91708	0.63903	0.77977	15.32309	22.39806	0.92146	0.68307	0.81169	0.92146	0.68258	0.81135		
45	8	16.91643	26.34335	0.91708	0.64106	0.78127	0.91708	0.64045	0.78082	15.32309	22.36278	0.92146	0.68408	0.81241	0.92146	0.68356	0.81204		
45	9	16.91643	26.27867	0.91708	0.64256	0.78239	0.91708	0.64191	0.78191	15.32309	22.32575	0.92146	0.68514	0.81316	0.92146	0.68459	0.81277		
45	10	16.91643	26.21121	0.91708	0.64413	0.78355	0.91708	0.64344	0.78304	15.32309	22.28674	0.92146	0.68626	0.81394	0.92146	0.68567	0.81353		
45	11	16.91643	26.14141	0.91708	0.64577	0.78476	0.91708	0.64503	0.78421	15.32309	22.24611	0.92146	0.68742	0.81476	0.92146	0.68679	0.81432		
45	12	16.91643	26.06892	0.91708	0.64746	0.78601	0.91708	0.64667	0.78543	15.32309	22.20360	0.92146	0.68864	0.81561	0.92146	0.68797	0.81514		
45	13	16.91643	25.99388	0.91708	0.64923	0.78731	0.91708	0.64839	0.78669	15.32309	22.15929	0.92146	0.68991	0.81650	0.92146	0.68920	0.81600		
45	14	16.91643	25.91617	0.91708	0.65106	0.78866	0.91708	0.65017	0.78800	15.32309	22.11310	0.92146	0.69124	0.81743	0.92146	0.69048	0.81690		
45	15	16.91643	25.83587	0.91708	0.65297	0.79006	0.91708	0.65202	0.78936	15.32309	22.06509	0.92146	0.69263	0.81840	0.92146	0.69182	0.81784		
45	16	16.91643	25.75319	0.91708	0.65495	0.79150	0.91708	0.65394	0.79076	15.32309	22.01544	0.92146	0.69407	0.81941	0.92146	0.69322	0.81882		
45	17	16.91643	25.66857	0.91708	0.65700	0.79300	0.91708	0.65593	0.79222	15.32309	21.96453	0.92146	0.69558	0.82046	0.92146	0.69468	0.81983		
45	18	16.91643	25.58235	0.91708	0.65911	0.79454	0.91708	0.65801	0.79373	15.32309	21.91267	0.92146	0.69714	0.82154	0.92146	0.69620	0.82090		
45	19	16.91643	25.49361	0.91708	0.66131	0.79613	0.91708	0.66016	0.79530	15.32309	21.85907	0.92146	0.69876	0.82267	0.92146	0.69780	0.82200		
45	20	16.91643	25.40164	0.91708	0.66360	0.79779	0.91708	0.66240	0.79692	15.32309	21.80312	0.92146	0.70046	0.82385	0.92146	0.69947	0.82316		
45	21	16.91643	25.30562	0.91708	0.66598	0.79951	0.91708	0.66473	0.79860	15.32309	21.74411	0.92146	0.70225	0.82508	0.92146	0.70121	0.82436		
45	22	16.91643	25.20517	0.91708	0.66847	0.80130	0.91708	0.66714	0.80034	15.32309	21.68171	0.92146	0.70412	0.82637	0.92146	0.70302	0.82562		
45	23	16.91643	25.09967	0.91708	0.67107	0.80316	0.91708	0.66965	0.80214	15.32309	21.61537	0.92146	0.70609	0.82773	0.92146	0.70492	0.82692		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
45	24	16.91643	24.98936	0.91708	0.67378	0.80510	0.91708	0.67224	0.80400	15.32309	21.54528	0.92146	0.70815	0.82914	0.92146	0.70689	0.82828
45	25	16.91643	24.87419	0.91708	0.67660	0.80711	0.91708	0.67493	0.80592	15.32309	21.47137	0.92146	0.71031	0.83062	0.92146	0.70894	0.82969
45	26	16.91643	24.75420	0.91708	0.67953	0.80919	0.91708	0.67772	0.80791	15.32309	21.39367	0.92146	0.71256	0.83216	0.92146	0.71108	0.83115
45	27	16.91643	24.62994	0.91708	0.68258	0.81135	0.91708	0.68060	0.80995	15.32309	21.31262	0.92146	0.71491	0.83376	0.92146	0.71330	0.83266
45	28	16.91643	24.50119	0.91708	0.68574	0.81357	0.91708	0.68358	0.81206	15.32309	21.22804	0.92146	0.71737	0.83543	0.92146	0.71561	0.83423
45	29	16.91643	24.36788	0.91708	0.68901	0.81588	0.91708	0.68666	0.81423	15.32309	21.13984	0.92146	0.71992	0.83715	0.92146	0.71800	0.83586
45	30	16.91643	24.23009	0.91708	0.69240	0.81825	0.91708	0.68985	0.81646	15.32309	21.04806	0.92146	0.72257	0.83894	0.92146	0.72048	0.83754
45	31	16.91643	24.08752	0.91708	0.69591	0.82069	0.91708	0.69313	0.81875	15.32309	20.95246	0.92146	0.72533	0.84080	0.92146	0.72306	0.83927
45	32	16.91643	23.94006	0.91708	0.69955	0.82322	0.91708	0.69651	0.82111	15.32309	20.85289	0.92146	0.72820	0.84272	0.92146	0.72572	0.84107
45	33	16.91643	23.78740	0.91708	0.70330	0.82581	0.91708	0.69999	0.82352	15.32309	20.74907	0.92146	0.73117	0.84471	0.92146	0.72848	0.84291
45	34	16.91643	23.62942	0.91708	0.70719	0.82848	0.91708	0.70358	0.82600	15.32309	20.64088	0.92146	0.73426	0.84677	0.92146	0.73133	0.84482
45	35	16.91643	23.46579	0.91708	0.71120	0.83123	0.91708	0.70726	0.82853	15.32309	20.52800	0.92146	0.73747	0.84890	0.92146	0.73427	0.84678
45	36	16.91643	23.29632	0.91708	0.71534	0.83405	0.91708	0.71104	0.83112	15.32309	20.41023	0.92146	0.74079	0.85110	0.92146	0.73730	0.84879
45	37	16.91643	23.12089	0.91708	0.71961	0.83694	0.91708	0.71491	0.83376	15.32309	20.28745	0.92146	0.74423	0.85336	0.92146	0.74042	0.85085
45	38	16.91643	22.93911	0.91708	0.72400	0.83991	0.91708	0.71888	0.83645	15.32309	20.15926	0.92146	0.74778	0.85569	0.92146	0.74363	0.85297
45	39	16.91643	22.75087	0.91708	0.72853	0.84295	0.91708	0.72293	0.83919	15.32309	20.02555	0.92146	0.75146	0.85810	0.92146	0.74693	0.85513
45	40	16.91643	22.55572	0.91708	0.73318	0.84605	0.91708	0.72707	0.84197	15.32309	19.88587	0.92146	0.75526	0.86057	0.92146	0.75030	0.85734
45	41	16.91643	22.35340	0.91708	0.73797	0.84923	0.91708	0.73129	0.84479	15.32309	19.73995	0.92146	0.75918	0.86311	0.92146	0.75376	0.85960
45	42	16.91643	22.14385	0.91708	0.74287	0.85247	0.91708	0.73558	0.84765	15.32309	19.58769	0.92146	0.76322	0.86571	0.92146	0.75730	0.86189
45	43	16.91643	21.92669	0.91708	0.74790	0.85577	0.91708	0.73995	0.85054	15.32309	19.42870	0.92146	0.76737	0.86838	0.92146	0.76091	0.86422
45	44	16.91643	21.70178	0.91708	0.75305	0.85913	0.91708	0.74438	0.85346	15.32309	19.26280	0.92146	0.77165	0.87111	0.92146	0.76459	0.86659
45	45	16.91643	21.46876	0.91708	0.75831	0.86255	0.91708	0.74887	0.85640	15.32309	19.08963	0.92146	0.77603	0.87390	0.92146	0.76834	0.86900
45	46	16.91643	21.22763	0.91708	0.76369	0.86601	0.91708	0.75341	0.85937	15.32309	18.90911	0.92146	0.78053	0.87674	0.92146	0.77215	0.87143
45	47	16.91643	20.97813	0.91708	0.76917	0.86953	0.91708	0.75800	0.86234	15.32309	18.72094	0.92146	0.78515	0.87964	0.92146	0.77602	0.87389
45	48	16.91643	20.72003	0.91708	0.77475	0.87308	0.91708	0.76264	0.86534	15.32309	18.52488	0.92146	0.78986	0.88260	0.92146	0.77994	0.87637
45	49	16.91643	20.45326	0.91708	0.78043	0.87668	0.91708	0.76731	0.86834	15.32309	18.32076	0.92146	0.79468	0.88560	0.92146	0.78391	0.87887
45	50	16.91643	20.17742	0.91708	0.78621	0.88031	0.91708	0.77202	0.87134	15.32309	18.10816	0.92146	0.79961	0.88865	0.92146	0.78793	0.88139
45	51	16.91643	19.89339	0.91708	0.79206	0.88396	0.91708	0.77675	0.87435	15.32309	17.88781	0.92146	0.80462	0.89173	0.92146	0.79199	0.88392
45	52	16.91643	19.60122	0.91708	0.79798	0.88764	0.91708	0.78151	0.87736	15.32309	17.65967	0.92146	0.80971	0.89485	0.92146	0.79609	0.88647
45	53	16.91643	19.30125	0.91708	0.80397	0.89133	0.91708	0.78629	0.88036	15.32309	17.42398	0.92146	0.81488	0.89800	0.92146	0.80022	0.88902
45	54	16.91643	18.99375	0.91708	0.81000	0.89503	0.91708	0.79109	0.88336	15.32309	17.18091	0.92146	0.82012	0.90117	0.92146	0.80439	0.89159
45	55	16.91643	18.67912	0.91708	0.81609	0.89873	0.91708	0.79591	0.88636	15.32309	16.93076	0.92146	0.82543	0.90437	0.92146	0.80859	0.89417
45	56	16.91643	18.35803	0.91708	0.82220	0.90243	0.91708	0.80074	0.88934	15.32309	16.67407	0.92146	0.83078	0.90757	0.92146	0.81282	0.89675
45	57	16.91643	18.02853	0.91708	0.82836	0.90612	0.91708	0.80558	0.89232	15.32309	16.40902	0.92146	0.83621	0.91080	0.92146	0.81708	0.89934
45	58	16.91643	17.69065	0.91708	0.83456	0.90982	0.91708	0.81043	0.89529	15.32309	16.13552	0.92146	0.84168	0.91404	0.92146	0.82138	0.90193
45	59	16.91643	17.34441	0.91708	0.84078	0.91350	0.91708	0.81530	0.89826	15.32309	15.85354	0.92146	0.84722	0.91729	0.92146	0.82570	0.90453
45	60	16.91643	16.98967	0.91708	0.84703	0.91718	0.91708	0.82018	0.90121	15.32309	15.56284	0.92146	0.85280	0.92055	0.92146	0.83005	0.90713
45	61	16.91643	16.62627	0.91708	0.85330	0.92084	0.91708	0.82507	0.90415	15.32309	15.26320	0.92146	0.85842	0.92382	0.92146	0.83443	0.90974
45	62	16.91643	16.25423	0.91708	0.85957	0.92448	0.91708	0.82997	0.90709	15.32309	14.95454	0.92146	0.86409	0.92709	0.92146	0.83883	0.91235
45	63	16.91643	15.87341	0.91708	0.86585	0.92810	0.91708	0.83488	0.91001	15.32309	14.63664	0.92146	0.86978	0.93036	0.92146	0.84326	0.91497
45	64	16.91643	15.48353	0.91708	0.87212	0.93169	0.91708	0.83980	0.91293	15.32309	14.30913	0.92146	0.87550	0.93362	0.92146	0.84772	0.91759

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
45	65	16.91643	15.08480	0.91708	0.87838	0.93525	0.91708	0.84473	0.91583	15.32309	13.97213	0.92146	0.88124	0.93687	0.92146	0.85220	0.92020
45	66	16.91643	14.67724	0.91708	0.88461	0.93877	0.91708	0.84966	0.91872	15.32309	13.62552	0.92146	0.88698	0.94011	0.92146	0.85671	0.92282
45	67	16.91643	14.26104	0.91708	0.89081	0.94225	0.91708	0.85460	0.92160	15.32309	13.26940	0.92146	0.89272	0.94332	0.92146	0.86123	0.92544
45	68	16.91643	13.83657	0.91708	0.89695	0.94568	0.91708	0.85954	0.92446	15.32309	12.90401	0.92146	0.89844	0.94650	0.92146	0.86577	0.92805
45	69	16.91643	13.40435	0.91708	0.90303	0.94904	0.91708	0.86447	0.92731	15.32309	12.52973	0.92146	0.90413	0.94965	0.92146	0.87032	0.93066
45	70	16.91643	12.96501	0.91708	0.90902	0.95234	0.91708	0.86941	0.93014	15.32309	12.14706	0.92146	0.90976	0.95275	0.92146	0.87488	0.93326
45	71	16.91643	12.51927	0.91708	0.91491	0.95556	0.91708	0.87433	0.93295	15.32309	11.75658	0.92146	0.91534	0.95580	0.92146	0.87944	0.93586
45	72	16.91643	12.06792	0.91708	0.92068	0.95870	0.91708	0.87923	0.93574	15.32309	11.35893	0.92146	0.92082	0.95878	0.92146	0.88401	0.93843
45	73	16.91643	11.61185	0.91708	0.92632	0.96175	0.91708	0.88412	0.93849	15.32309	10.95491	0.92146	0.92621	0.96169	0.92146	0.88857	0.94099
45	74	16.91643	11.15217	0.91708	0.93180	0.96470	0.91708	0.88897	0.94122	15.32309	10.54549	0.92146	0.93148	0.96452	0.92146	0.89311	0.94354
45	75	16.91643	10.68986	0.91708	0.93711	0.96753	0.91708	0.89380	0.94392	15.32309	10.13154	0.92146	0.93661	0.96727	0.92146	0.89763	0.94605
45	76	16.91643	10.22626	0.91708	0.94223	0.97026	0.91708	0.89858	0.94658	15.32309	9.71428	0.92146	0.94158	0.96991	0.92146	0.90212	0.94854
45	77	16.91643	9.76277	0.91708	0.94714	0.97285	0.91708	0.90330	0.94920	15.32309	9.29502	0.92146	0.94637	0.97245	0.92146	0.90658	0.95100
45	78	16.91643	9.30064	0.91708	0.95184	0.97533	0.91708	0.90797	0.95177	15.32309	8.87492	0.92146	0.95097	0.97487	0.92146	0.91099	0.95342
45	79	16.91643	8.84103	0.91708	0.95630	0.97766	0.91708	0.91257	0.95428	15.32309	8.45509	0.92146	0.95537	0.97717	0.92146	0.91534	0.95580
45	80	16.91643	8.38551	0.91708	0.96052	0.97986	0.91708	0.91708	0.95675	15.32309	8.03703	0.92146	0.95954	0.97935	0.92146	0.91962	0.95813
45	81	16.91643	7.93532	0.91708	0.96448	0.98192	0.91708	0.92150	0.95915	15.32309	7.62196	0.92146	0.96349	0.98141	0.92146	0.92382	0.96040
45	82	16.91643	7.49211	0.91708	0.96819	0.98384	0.91708	0.92582	0.96148	15.32309	7.21152	0.92146	0.96719	0.98332	0.92146	0.92793	0.96262
45	83	16.91643	7.05756	0.91708	0.97163	0.98561	0.91708	0.93002	0.96374	15.32309	6.80735	0.92146	0.97065	0.98511	0.92146	0.93194	0.96477
45	84	16.91643	6.63342	0.91708	0.97481	0.98724	0.91708	0.93409	0.96592	15.32309	6.41122	0.92146	0.97385	0.98675	0.92146	0.93583	0.96685
45	85	16.91643	6.22156	0.91708	0.97772	0.98873	0.91708	0.93803	0.96802	15.32309	6.02503	0.92146	0.97680	0.98827	0.92146	0.93961	0.96886
45	86	16.91643	5.82374	0.91708	0.98036	0.99008	0.91708	0.94182	0.97004	15.32309	5.65055	0.92146	0.97950	0.98964	0.92146	0.94324	0.97079
45	87	16.91643	5.44155	0.91708	0.98275	0.99130	0.91708	0.94545	0.97196	15.32309	5.28949	0.92146	0.98194	0.99089	0.92146	0.94673	0.97264
45	88	16.91643	5.07613	0.91708	0.98490	0.99239	0.91708	0.94892	0.97379	15.32309	4.94306	0.92146	0.98415	0.99201	0.92146	0.95007	0.97440
45	89	16.91643	4.72862	0.91708	0.98682	0.99337	0.91708	0.95221	0.97552	15.32309	4.61250	0.92146	0.98612	0.99301	0.92146	0.95325	0.97606
45	90	16.91643	4.40007	0.91708	0.98852	0.99422	0.91708	0.95533	0.97716	15.32309	4.29901	0.92146	0.98788	0.99390	0.92146	0.95626	0.97764
45	91	16.91643	4.09149	0.91708	0.99001	0.99498	0.91708	0.95828	0.97870	15.32309	4.00370	0.92146	0.98943	0.99469	0.92146	0.95911	0.97913
45	92	16.91643	3.80354	0.91708	0.99132	0.99564	0.91708	0.96105	0.98014	15.32309	3.72738	0.92146	0.99079	0.99537	0.92146	0.96179	0.98052
45	93	16.91643	3.53621	0.91708	0.99246	0.99621	0.91708	0.96365	0.98149	15.32309	3.47020	0.92146	0.99198	0.99597	0.92146	0.96431	0.98183
45	94	16.91643	3.28870	0.91708	0.99345	0.99671	0.91708	0.96608	0.98275	15.32309	3.23152	0.92146	0.99302	0.99650	0.92146	0.96667	0.98305
45	95	16.91643	3.05955	0.91708	0.99431	0.99715	0.91708	0.96834	0.98392	15.32309	3.01004	0.92146	0.99392	0.99695	0.92146	0.96887	0.98419
45	96	16.91643	2.84646	0.91708	0.99505	0.99752	0.91708	0.97045	0.98500	15.32309	2.80360	0.92146	0.99471	0.99735	0.92146	0.97092	0.98524
45	97	16.91643	2.65226	0.91708	0.99569	0.99784	0.91708	0.97239	0.98600	15.32309	2.61510	0.92146	0.99538	0.99769	0.92146	0.97281	0.98622
45	98	16.91643	2.47567	0.91708	0.99624	0.99811	0.91708	0.97418	0.98692	15.32309	2.44340	0.92146	0.99596	0.99798	0.92146	0.97456	0.98712
45	99	16.91643	2.31535	0.91708	0.99670	0.99835	0.91708	0.97584	0.98777	15.32309	2.28724	0.92146	0.99646	0.99822	0.92146	0.97617	0.98794
45	100	16.91643	2.16976	0.91708	0.99710	0.99855	0.91708	0.97736	0.98855	15.32309	2.14523	0.92146	0.99688	0.99844	0.92146	0.97766	0.98871
45	101	16.91643	2.03734	0.91708	0.99745	0.99872	0.91708	0.97877	0.98927	15.32309	2.01587	0.92146	0.99725	0.99862	0.92146	0.97904	0.98941
45	102	16.91643	1.91714	0.91708	0.99774	0.99887	0.91708	0.98005	0.98993	15.32309	1.89830	0.92146	0.99757	0.99878	0.92146	0.98030	0.99005
45	103	16.91643	1.80800	0.91708	0.99800	0.99900	0.91708	0.98123	0.99053	15.32309	1.79140	0.92146	0.99784	0.99892	0.92146	0.98145	0.99064
45	104	16.91643	1.70943	0.91708	0.99821	0.99911	0.91708	0.98230	0.99107	15.32309	1.69474	0.92146	0.99807	0.99903	0.92146	0.98251	0.99118
45	105	16.91643	1.62048	0.91708	0.99840	0.99920	0.91708	0.98327	0.99157	15.32309	1.60741	0.92146	0.99827	0.99913	0.92146	0.98346	0.99166

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
45	106	16.91643	1.54080	0.91708	0.99856	0.99928	0.91708	0.98414	0.99201	15.32309	1.52911	0.92146	0.99844	0.99922	0.92146	0.98431	0.99209
45	107	16.91643	1.47009	0.91708	0.99869	0.99934	0.91708	0.98489	0.99239	15.32309	1.45954	0.92146	0.99858	0.99929	0.92146	0.98505	0.99247
45	108	16.91643	1.40861	0.91708	0.99880	0.99940	0.91708	0.98552	0.99271	15.32309	1.39898	0.92146	0.99869	0.99935	0.92146	0.98567	0.99278
45	109	16.91643	1.35764	0.91708	0.99888	0.99944	0.91708	0.98600	0.99295	15.32309	1.34871	0.92146	0.99878	0.99939	0.92146	0.98615	0.99303
45	110	16.91643	1.32125	0.91708	0.99893	0.99947	0.91708	0.98633	0.99312	15.32309	1.31279	0.92146	0.99884	0.99942	0.92146	0.98647	0.99319
46	1	16.66420	26.72925	0.91303	0.62269	0.76748	0.91303	0.62224	0.76714	15.11743	22.57586	0.91746	0.66884	0.80156	0.91746	0.66844	0.80128
46	2	16.66420	26.68154	0.91303	0.62380	0.76832	0.91303	0.62334	0.76797	15.11743	22.55058	0.91746	0.66958	0.80209	0.91746	0.66919	0.80181
46	3	16.66420	26.63112	0.91303	0.62496	0.76920	0.91303	0.62449	0.76884	15.11743	22.52338	0.91746	0.67037	0.80266	0.91746	0.66996	0.80237
46	4	16.66420	26.57806	0.91303	0.62617	0.77012	0.91303	0.62568	0.76975	15.11743	22.49433	0.91746	0.67120	0.80325	0.91746	0.67078	0.80295
46	5	16.66420	26.52283	0.91303	0.62743	0.77107	0.91303	0.62692	0.77068	15.11743	22.46379	0.91746	0.67207	0.80388	0.91746	0.67163	0.80356
46	6	16.66420	26.46539	0.91303	0.62875	0.77206	0.91303	0.62821	0.77166	15.11743	22.43176	0.91746	0.67298	0.80453	0.91746	0.67252	0.80420
46	7	16.66420	26.40551	0.91303	0.63012	0.77310	0.91303	0.62955	0.77267	15.11743	22.39806	0.91746	0.67394	0.80521	0.91746	0.67346	0.80487
46	8	16.66420	26.34335	0.91303	0.63155	0.77417	0.91303	0.63095	0.77372	15.11743	22.36278	0.91746	0.67494	0.80593	0.91746	0.67443	0.80556
46	9	16.66420	26.27867	0.91303	0.63303	0.77529	0.91303	0.63240	0.77481	15.11743	22.32575	0.91746	0.67599	0.80668	0.91746	0.67545	0.80629
46	10	16.66420	26.21121	0.91303	0.63458	0.77645	0.91303	0.63390	0.77594	15.11743	22.28674	0.91746	0.67710	0.80746	0.91746	0.67652	0.80705
46	11	16.66420	26.14141	0.91303	0.63620	0.77765	0.91303	0.63547	0.77711	15.11743	22.24611	0.91746	0.67825	0.80828	0.91746	0.67763	0.80784
46	12	16.66420	26.06892	0.91303	0.63787	0.77891	0.91303	0.63710	0.77833	15.11743	22.20360	0.91746	0.67945	0.80914	0.91746	0.67879	0.80867
46	13	16.66420	25.99388	0.91303	0.63962	0.78020	0.91303	0.63880	0.77959	15.11743	22.15929	0.91746	0.68071	0.81003	0.91746	0.68001	0.80953
46	14	16.66420	25.91617	0.91303	0.64143	0.78155	0.91303	0.64055	0.78090	15.11743	22.11310	0.91746	0.68203	0.81096	0.91746	0.68128	0.81043
46	15	16.66420	25.83587	0.91303	0.64332	0.78295	0.91303	0.64238	0.78226	15.11743	22.06509	0.91746	0.68341	0.81193	0.91746	0.68261	0.81137
46	16	16.66420	25.75319	0.91303	0.64527	0.78440	0.91303	0.64428	0.78367	15.11743	22.01544	0.91746	0.68484	0.81294	0.91746	0.68400	0.81235
46	17	16.66420	25.66857	0.91303	0.64730	0.78589	0.91303	0.64626	0.78513	15.11743	21.96453	0.91746	0.68633	0.81399	0.91746	0.68545	0.81337
46	18	16.66420	25.58235	0.91303	0.64939	0.78743	0.91303	0.64831	0.78664	15.11743	21.91267	0.91746	0.68788	0.81508	0.91746	0.68696	0.81444
46	19	16.66420	25.49361	0.91303	0.65157	0.78903	0.91303	0.65045	0.78821	15.11743	21.85907	0.91746	0.68949	0.81621	0.91746	0.68855	0.81555
46	20	16.66420	25.40164	0.91303	0.65383	0.79069	0.91303	0.65267	0.78984	15.11743	21.80312	0.91746	0.69118	0.81739	0.91746	0.69020	0.81671
46	21	16.66420	25.30562	0.91303	0.65619	0.79241	0.91303	0.65498	0.79152	15.11743	21.74411	0.91746	0.69295	0.81863	0.91746	0.69193	0.81792
46	22	16.66420	25.20517	0.91303	0.65866	0.79421	0.91303	0.65737	0.79327	15.11743	21.68171	0.91746	0.69481	0.81992	0.91746	0.69374	0.81918
46	23	16.66420	25.09967	0.91303	0.66124	0.79608	0.91303	0.65986	0.79508	15.11743	21.61537	0.91746	0.69676	0.82128	0.91746	0.69562	0.82049
46	24	16.66420	24.98936	0.91303	0.66392	0.79802	0.91303	0.66244	0.79695	15.11743	21.54528	0.91746	0.69881	0.82271	0.91746	0.69758	0.82185
46	25	16.66420	24.87419	0.91303	0.66672	0.80004	0.91303	0.66511	0.79888	15.11743	21.47137	0.91746	0.70096	0.82419	0.91746	0.69963	0.82327
46	26	16.66420	24.75420	0.91303	0.66964	0.80214	0.91303	0.66789	0.80088	15.11743	21.39367	0.91746	0.70321	0.82574	0.91746	0.70176	0.82475
46	27	16.66420	24.62994	0.91303	0.67266	0.80430	0.91303	0.67076	0.80294	15.11743	21.31262	0.91746	0.70555	0.82736	0.91746	0.70398	0.82627
46	28	16.66420	24.50119	0.91303	0.67581	0.80654	0.91303	0.67373	0.80506	15.11743	21.22804	0.91746	0.70799	0.82903	0.91746	0.70628	0.82786
46	29	16.66420	24.36788	0.91303	0.67907	0.80886	0.91303	0.67680	0.80725	15.11743	21.13984	0.91746	0.71054	0.83078	0.91746	0.70867	0.82950
46	30	16.66420	24.23009	0.91303	0.68244	0.81125	0.91303	0.67998	0.80951	15.11743	21.04806	0.91746	0.71319	0.83259	0.91746	0.71116	0.83120
46	31	16.66420	24.08752	0.91303	0.68594	0.81372	0.91303	0.68325	0.81183	15.11743	20.95246	0.91746	0.71594	0.83446	0.91746	0.71374	0.83296
46	32	16.66420	23.94006	0.91303	0.68957	0.81627	0.91303	0.68664	0.81421	15.11743	20.85289	0.91746	0.71881	0.83641	0.91746	0.71641	0.83478
46	33	16.66420	23.78740	0.91303	0.69332	0.81889	0.91303	0.69013	0.81666	15.11743	20.74907	0.91746	0.72179	0.83842	0.91746	0.71917	0.83665
46	34	16.66420	23.62942	0.91303	0.69721	0.82159	0.91303	0.69372	0.81917	15.11743	20.64088	0.91746	0.72489	0.84051	0.91746	0.72204	0.83859
46	35	16.66420	23.46579	0.91303	0.70122	0.82438	0.91303	0.69742	0.82174	15.11743	20.52800	0.91746	0.72810	0.84266	0.91746	0.72500	0.84058
46	36	16.66420	23.29632	0.91303	0.70537	0.82724	0.91303	0.70122	0.82437	15.11743	20.41023	0.91746	0.73144	0.84489	0.91746	0.72805	0.84263

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
46	37	16.66420	23.12089	0.91303	0.70966	0.83018	0.91303	0.70512	0.82706	15.11743	20.28745	0.91746	0.73490	0.84720	0.91746	0.73120	0.84473
46	38	16.66420	22.93911	0.91303	0.71408	0.83319	0.91303	0.70912	0.82981	15.11743	20.15926	0.91746	0.73848	0.84957	0.91746	0.73444	0.84689
46	39	16.66420	22.75087	0.91303	0.71863	0.83628	0.91303	0.71322	0.83261	15.11743	20.02555	0.91746	0.74219	0.85202	0.91746	0.73777	0.84910
46	40	16.66420	22.55572	0.91303	0.72332	0.83945	0.91303	0.71740	0.83545	15.11743	19.88587	0.91746	0.74603	0.85454	0.91746	0.74120	0.85136
46	41	16.66420	22.35340	0.91303	0.72815	0.84269	0.91303	0.72168	0.83834	15.11743	19.73995	0.91746	0.74999	0.85713	0.91746	0.74471	0.85368
46	42	16.66420	22.14385	0.91303	0.73311	0.84601	0.91303	0.72604	0.84128	15.11743	19.58769	0.91746	0.75407	0.85980	0.91746	0.74830	0.85603
46	43	16.66420	21.92669	0.91303	0.73820	0.84939	0.91303	0.73047	0.84425	15.11743	19.42870	0.91746	0.75829	0.86253	0.91746	0.75197	0.85843
46	44	16.66420	21.70178	0.91303	0.74342	0.85283	0.91303	0.73498	0.84725	15.11743	19.26280	0.91746	0.76263	0.86533	0.91746	0.75572	0.86087
46	45	16.66420	21.46876	0.91303	0.74876	0.85634	0.91303	0.73956	0.85028	15.11743	19.08963	0.91746	0.76709	0.86819	0.91746	0.75955	0.86334
46	46	16.66420	21.22763	0.91303	0.75423	0.85990	0.91303	0.74419	0.85334	15.11743	18.90911	0.91746	0.77167	0.87112	0.91746	0.76344	0.86585
46	47	16.66420	20.97813	0.91303	0.75981	0.86351	0.91303	0.74889	0.85641	15.11743	18.72094	0.91746	0.77637	0.87411	0.91746	0.76739	0.86839
46	48	16.66420	20.72003	0.91303	0.76550	0.86718	0.91303	0.75363	0.85951	15.11743	18.52488	0.91746	0.78118	0.87715	0.91746	0.77141	0.87096
46	49	16.66420	20.45326	0.91303	0.77130	0.87088	0.91303	0.75842	0.86261	15.11743	18.32076	0.91746	0.78610	0.88024	0.91746	0.77548	0.87354
46	50	16.66420	20.17742	0.91303	0.77720	0.87463	0.91303	0.76324	0.86572	15.11743	18.10816	0.91746	0.79114	0.88339	0.91746	0.77960	0.87615
46	51	16.66420	19.89339	0.91303	0.78318	0.87841	0.91303	0.76810	0.86884	15.11743	17.88781	0.91746	0.79627	0.88658	0.91746	0.78376	0.87878
46	52	16.66420	19.60122	0.91303	0.78925	0.88221	0.91303	0.77299	0.87196	15.11743	17.65967	0.91746	0.80149	0.88981	0.91746	0.78797	0.88141
46	53	16.66420	19.30125	0.91303	0.79539	0.88603	0.91303	0.77790	0.87508	15.11743	17.42398	0.91746	0.80679	0.89306	0.91746	0.79222	0.88407
46	54	16.66420	18.99375	0.91303	0.80158	0.88987	0.91303	0.78283	0.87819	15.11743	17.18091	0.91746	0.81217	0.89635	0.91746	0.79651	0.88673
46	55	16.66420	18.67912	0.91303	0.80783	0.89370	0.91303	0.78778	0.88129	15.11743	16.93076	0.91746	0.81762	0.89966	0.91746	0.80083	0.88940
46	56	16.66420	18.35803	0.91303	0.81412	0.89754	0.91303	0.79275	0.88439	15.11743	16.67407	0.91746	0.82313	0.90298	0.91746	0.80518	0.89208
46	57	16.66420	18.02853	0.91303	0.82046	0.90138	0.91303	0.79773	0.88748	15.11743	16.40902	0.91746	0.82870	0.90633	0.91746	0.80956	0.89476
46	58	16.66420	17.69065	0.91303	0.82684	0.90521	0.91303	0.80272	0.89057	15.11743	16.13552	0.91746	0.83434	0.90969	0.91746	0.81398	0.89745
46	59	16.66420	17.34441	0.91303	0.83325	0.90904	0.91303	0.80773	0.89364	15.11743	15.85354	0.91746	0.84004	0.91307	0.91746	0.81843	0.90015
46	60	16.66420	16.98967	0.91303	0.83969	0.91286	0.91303	0.81275	0.89670	15.11743	15.56284	0.91746	0.84579	0.91646	0.91746	0.82290	0.90285
46	61	16.66420	16.62627	0.91303	0.84616	0.91667	0.91303	0.81777	0.89975	15.11743	15.26320	0.91746	0.85160	0.91985	0.91746	0.82740	0.90555
46	62	16.66420	16.25423	0.91303	0.85264	0.92046	0.91303	0.82281	0.90279	15.11743	14.95454	0.91746	0.85744	0.92325	0.91746	0.83193	0.90825
46	63	16.66420	15.87341	0.91303	0.85913	0.92423	0.91303	0.82786	0.90582	15.11743	14.63664	0.91746	0.86332	0.92665	0.91746	0.83648	0.91096
46	64	16.66420	15.48353	0.91303	0.86561	0.92797	0.91303	0.83291	0.90884	15.11743	14.30913	0.91746	0.86923	0.93004	0.91746	0.84106	0.91367
46	65	16.66420	15.08480	0.91303	0.87209	0.93167	0.91303	0.83797	0.91184	15.11743	13.97213	0.91746	0.87516	0.93343	0.91746	0.84566	0.91638
46	66	16.66420	14.67724	0.91303	0.87854	0.93535	0.91303	0.84304	0.91483	15.11743	13.62552	0.91746	0.88110	0.93680	0.91746	0.85029	0.91909
46	67	16.66420	14.26104	0.91303	0.88496	0.93897	0.91303	0.84810	0.91781	15.11743	13.26940	0.91746	0.88705	0.94014	0.91746	0.85493	0.92179
46	68	16.66420	13.83657	0.91303	0.89134	0.94255	0.91303	0.85318	0.92077	15.11743	12.90401	0.91746	0.89298	0.94346	0.91746	0.85959	0.92449
46	69	16.66420	13.40435	0.91303	0.89765	0.94606	0.91303	0.85824	0.92371	15.11743	12.52973	0.91746	0.89888	0.94675	0.91746	0.86427	0.92719
46	70	16.66420	12.96501	0.91303	0.90387	0.94951	0.91303	0.86331	0.92664	15.11743	12.14706	0.91746	0.90473	0.94998	0.91746	0.86895	0.92988
46	71	16.66420	12.51927	0.91303	0.91000	0.95288	0.91303	0.86836	0.92954	15.11743	11.75658	0.91746	0.91052	0.95317	0.91746	0.87364	0.93256
46	72	16.66420	12.06792	0.91303	0.91602	0.95617	0.91303	0.87340	0.93242	15.11743	11.35893	0.91746	0.91624	0.95629	0.91746	0.87833	0.93523
46	73	16.66420	11.61185	0.91303	0.92190	0.95936	0.91303	0.87842	0.93528	15.11743	10.95491	0.91746	0.92185	0.95934	0.91746	0.88302	0.93788
46	74	16.66420	11.15217	0.91303	0.92763	0.96246	0.91303	0.88342	0.93810	15.11743	10.54549	0.91746	0.92735	0.96231	0.91746	0.88770	0.94051
46	75	16.66420	10.68986	0.91303	0.93319	0.96544	0.91303	0.88839	0.94089	15.11743	10.13154	0.91746	0.93271	0.96518	0.91746	0.89235	0.94312
46	76	16.66420	10.22626	0.91303	0.93855	0.96830	0.91303	0.89331	0.94365	15.11743	9.71428	0.91746	0.93791	0.96796	0.91746	0.89699	0.94570
46	77	16.66420	9.76277	0.91303	0.94371	0.97104	0.91303	0.89819	0.94636	15.11743	9.29502	0.91746	0.94294	0.97063	0.91746	0.90158	0.94825

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
46	78	16.66420	9.30064	0.91303	0.94865	0.97365	0.91303	0.90301	0.94903	15.11743	8.87492	0.91746	0.94778	0.97319	0.91746	0.90614	0.95076
46	79	16.66420	8.84103	0.91303	0.95335	0.97612	0.91303	0.90776	0.95165	15.11743	8.45509	0.91746	0.95240	0.97562	0.91746	0.91064	0.95323
46	80	16.66420	8.38551	0.91303	0.95780	0.97844	0.91303	0.91243	0.95421	15.11743	8.03703	0.91746	0.95680	0.97792	0.91746	0.91508	0.95566
46	81	16.66420	7.93532	0.91303	0.96199	0.98063	0.91303	0.91702	0.95671	15.11743	7.62196	0.91746	0.96097	0.98010	0.91746	0.91944	0.95803
46	82	16.66420	7.49211	0.91303	0.96591	0.98266	0.91303	0.92150	0.95915	15.11743	7.21152	0.91746	0.96489	0.98213	0.91746	0.92371	0.96034
46	83	16.66420	7.05756	0.91303	0.96956	0.98455	0.91303	0.92588	0.96151	15.11743	6.80735	0.91746	0.96855	0.98402	0.91746	0.92789	0.96259
46	84	16.66420	6.63342	0.91303	0.97294	0.98628	0.91303	0.93012	0.96380	15.11743	6.41122	0.91746	0.97195	0.98578	0.91746	0.93195	0.96478
46	85	16.66420	6.22156	0.91303	0.97604	0.98787	0.91303	0.93424	0.96600	15.11743	6.02503	0.91746	0.97509	0.98739	0.91746	0.93589	0.96688
46	86	16.66420	5.82374	0.91303	0.97886	0.98932	0.91303	0.93820	0.96811	15.11743	5.65055	0.91746	0.97796	0.98885	0.91746	0.93969	0.96891
46	87	16.66420	5.44155	0.91303	0.98141	0.99062	0.91303	0.94200	0.97014	15.11743	5.28949	0.91746	0.98056	0.99019	0.91746	0.94335	0.97085
46	88	16.66420	5.07613	0.91303	0.98371	0.99179	0.91303	0.94564	0.97206	15.11743	4.94306	0.91746	0.98292	0.99139	0.91746	0.94686	0.97270
46	89	16.66420	4.72862	0.91303	0.98577	0.99283	0.91303	0.94911	0.97389	15.11743	4.61250	0.91746	0.98503	0.99246	0.91746	0.95020	0.97446
46	90	16.66420	4.40007	0.91303	0.98759	0.99375	0.91303	0.95240	0.97562	15.11743	4.29901	0.91746	0.98692	0.99341	0.91746	0.95338	0.97613
46	91	16.66420	4.09149	0.91303	0.98919	0.99457	0.91303	0.95551	0.97725	15.11743	4.00370	0.91746	0.98858	0.99426	0.91746	0.95638	0.97771
46	92	16.66420	3.80354	0.91303	0.99060	0.99528	0.91303	0.95843	0.97878	15.11743	3.72738	0.91746	0.99004	0.99500	0.91746	0.95922	0.97918
46	93	16.66420	3.53621	0.91303	0.99183	0.99590	0.91303	0.96118	0.98021	15.11743	3.47020	0.91746	0.99133	0.99564	0.91746	0.96188	0.98057
46	94	16.66420	3.28870	0.91303	0.99290	0.99644	0.91303	0.96376	0.98154	15.11743	3.23152	0.91746	0.99244	0.99621	0.91746	0.96438	0.98187
46	95	16.66420	3.05955	0.91303	0.99383	0.99690	0.91303	0.96616	0.98279	15.11743	3.01004	0.91746	0.99342	0.99670	0.91746	0.96672	0.98308
46	96	16.66420	2.84646	0.91303	0.99463	0.99731	0.91303	0.96840	0.98395	15.11743	2.80360	0.91746	0.99426	0.99712	0.91746	0.96890	0.98420
46	97	16.66420	2.65226	0.91303	0.99532	0.99766	0.91303	0.97047	0.98501	15.11743	2.61510	0.91746	0.99499	0.99749	0.91746	0.97091	0.98524
46	98	16.66420	2.47567	0.91303	0.99591	0.99795	0.91303	0.97238	0.98600	15.11743	2.44340	0.91746	0.99562	0.99780	0.91746	0.97278	0.98620
46	99	16.66420	2.31535	0.91303	0.99642	0.99821	0.91303	0.97414	0.98690	15.11743	2.28724	0.91746	0.99616	0.99807	0.91746	0.97450	0.98709
46	100	16.66420	2.16976	0.91303	0.99685	0.99842	0.91303	0.97577	0.98774	15.11743	2.14523	0.91746	0.99662	0.99831	0.91746	0.97609	0.98790
46	101	16.66420	2.03734	0.91303	0.99723	0.99861	0.91303	0.97727	0.98850	15.11743	2.01587	0.91746	0.99702	0.99851	0.91746	0.97756	0.98865
46	102	16.66420	1.91714	0.91303	0.99755	0.99877	0.91303	0.97864	0.98921	15.11743	1.89830	0.91746	0.99736	0.99868	0.91746	0.97890	0.98934
46	103	16.66420	1.80800	0.91303	0.99782	0.99891	0.91303	0.97990	0.98985	15.11743	1.79140	0.91746	0.99765	0.99882	0.91746	0.98014	0.98997
46	104	16.66420	1.70943	0.91303	0.99806	0.99903	0.91303	0.98105	0.99043	15.11743	1.69474	0.91746	0.99790	0.99895	0.91746	0.98127	0.99054
46	105	16.66420	1.62048	0.91303	0.99826	0.99913	0.91303	0.98209	0.99096	15.11743	1.60741	0.91746	0.99812	0.99906	0.91746	0.98229	0.99106
46	106	16.66420	1.54080	0.91303	0.99843	0.99922	0.91303	0.98301	0.99143	15.11743	1.52911	0.91746	0.99830	0.99915	0.91746	0.98320	0.99153
46	107	16.66420	1.47009	0.91303	0.99857	0.99929	0.91303	0.98382	0.99184	15.11743	1.45954	0.91746	0.99846	0.99923	0.91746	0.98399	0.99193
46	108	16.66420	1.40861	0.91303	0.99869	0.99935	0.91303	0.98449	0.99219	15.11743	1.39898	0.91746	0.99858	0.99929	0.91746	0.98466	0.99227
46	109	16.66420	1.35764	0.91303	0.99878	0.99939	0.91303	0.98501	0.99245	15.11743	1.34871	0.91746	0.99868	0.99934	0.91746	0.98517	0.99253
46	110	16.66420	1.32125	0.91303	0.99884	0.99942	0.91303	0.98537	0.99263	15.11743	1.31279	0.91746	0.99874	0.99937	0.91746	0.98551	0.99270
47	1	16.41211	26.72925	0.90887	0.61330	0.76031	0.90887	0.61285	0.75996	14.91128	22.57586	0.91339	0.65974	0.79499	0.91339	0.65936	0.79471
47	2	16.41211	26.68154	0.90887	0.61439	0.76114	0.90887	0.61394	0.76080	14.91128	22.55058	0.91339	0.66048	0.79553	0.91339	0.66009	0.79525
47	3	16.41211	26.63112	0.90887	0.61553	0.76202	0.90887	0.61507	0.76167	14.91128	22.52338	0.91339	0.66126	0.79609	0.91339	0.66086	0.79580
47	4	16.41211	26.57806	0.90887	0.61673	0.76294	0.90887	0.61625	0.76257	14.91128	22.49433	0.91339	0.66208	0.79669	0.91339	0.66166	0.79639
47	5	16.41211	26.52283	0.90887	0.61798	0.76389	0.90887	0.61747	0.76350	14.91128	22.46379	0.91339	0.66294	0.79731	0.91339	0.66251	0.79700
47	6	16.41211	26.46539	0.90887	0.61928	0.76488	0.90887	0.61875	0.76448	14.91128	22.43176	0.91339	0.66384	0.79796	0.91339	0.66339	0.79763
47	7	16.41211	26.40551	0.90887	0.62063	0.76591	0.90887	0.62007	0.76549	14.91128	22.39806	0.91339	0.66479	0.79865	0.91339	0.66431	0.79830
47	8	16.41211	26.34335	0.90887	0.62204	0.76698	0.90887	0.62145	0.76653	14.91128	22.36278	0.91339	0.66578	0.79936	0.91339	0.66527	0.79900

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
47	9	16.41211	26.27867	0.90887	0.62351	0.76810	0.90887	0.62288	0.76762	14.91128	22.32575	0.91339	0.66682	0.80011	0.91339	0.66628	0.79972
47	10	16.41211	26.21121	0.90887	0.62504	0.76926	0.90887	0.62437	0.76875	14.91128	22.28674	0.91339	0.66791	0.80090	0.91339	0.66734	0.80048
47	11	16.41211	26.14141	0.90887	0.62663	0.77046	0.90887	0.62592	0.76993	14.91128	22.24611	0.91339	0.66905	0.80172	0.91339	0.66844	0.80128
47	12	16.41211	26.06892	0.90887	0.62829	0.77171	0.90887	0.62753	0.77114	14.91128	22.20360	0.91339	0.67025	0.80257	0.91339	0.66959	0.80210
47	13	16.41211	25.99388	0.90887	0.63001	0.77301	0.90887	0.62920	0.77241	14.91128	22.15929	0.91339	0.67149	0.80347	0.91339	0.67080	0.80297
47	14	16.41211	25.91617	0.90887	0.63180	0.77436	0.90887	0.63094	0.77371	14.91128	22.11310	0.91339	0.67280	0.80440	0.91339	0.67206	0.80387
47	15	16.41211	25.83587	0.90887	0.63366	0.77576	0.90887	0.63275	0.77507	14.91128	22.06509	0.91339	0.67416	0.80537	0.91339	0.67337	0.80481
47	16	16.41211	25.75319	0.90887	0.63560	0.77721	0.90887	0.63463	0.77648	14.91128	22.01544	0.91339	0.67558	0.80638	0.91339	0.67475	0.80579
47	17	16.41211	25.66857	0.90887	0.63760	0.77870	0.90887	0.63659	0.77794	14.91128	21.96453	0.91339	0.67706	0.80743	0.91339	0.67619	0.80681
47	18	16.41211	25.58235	0.90887	0.63967	0.78024	0.90887	0.63862	0.77946	14.91128	21.91267	0.91339	0.67859	0.80852	0.91339	0.67769	0.80788
47	19	16.41211	25.49361	0.90887	0.64182	0.78184	0.90887	0.64073	0.78103	14.91128	21.85907	0.91339	0.68019	0.80966	0.91339	0.67926	0.80900
47	20	16.41211	25.40164	0.90887	0.64406	0.78350	0.90887	0.64293	0.78266	14.91128	21.80312	0.91339	0.68186	0.81084	0.91339	0.68090	0.81016
47	21	16.41211	25.30562	0.90887	0.64640	0.78523	0.90887	0.64522	0.78436	14.91128	21.74411	0.91339	0.68362	0.81208	0.91339	0.68262	0.81138
47	22	16.41211	25.20517	0.90887	0.64884	0.78703	0.90887	0.64759	0.78611	14.91128	21.68171	0.91339	0.68546	0.81338	0.91339	0.68442	0.81264
47	23	16.41211	25.09967	0.90887	0.65139	0.78890	0.90887	0.65006	0.78792	14.91128	21.61537	0.91339	0.68740	0.81475	0.91339	0.68629	0.81396
47	24	16.41211	24.98936	0.90887	0.65405	0.79085	0.90887	0.65262	0.78980	14.91128	21.54528	0.91339	0.68944	0.81617	0.91339	0.68824	0.81534
47	25	16.41211	24.87419	0.90887	0.65683	0.79288	0.90887	0.65528	0.79174	14.91128	21.47137	0.91339	0.69157	0.81767	0.91339	0.69028	0.81676
47	26	16.41211	24.75420	0.90887	0.65973	0.79498	0.90887	0.65803	0.79375	14.91128	21.39367	0.91339	0.69381	0.81923	0.91339	0.69240	0.81825
47	27	16.41211	24.62994	0.90887	0.66273	0.79716	0.90887	0.66089	0.79583	14.91128	21.31262	0.91339	0.69614	0.82085	0.91339	0.69461	0.81979
47	28	16.41211	24.50119	0.90887	0.66585	0.79941	0.90887	0.66385	0.79797	14.91128	21.22804	0.91339	0.69857	0.82254	0.91339	0.69691	0.82139
47	29	16.41211	24.36788	0.90887	0.66909	0.80174	0.90887	0.66691	0.80017	14.91128	21.13984	0.91339	0.70111	0.82430	0.91339	0.69930	0.82304
47	30	16.41211	24.23009	0.90887	0.67246	0.80415	0.90887	0.67007	0.80245	14.91128	21.04806	0.91339	0.70375	0.82612	0.91339	0.70178	0.82476
47	31	16.41211	24.08752	0.90887	0.67594	0.80664	0.90887	0.67335	0.80479	14.91128	20.95246	0.91339	0.70651	0.82801	0.91339	0.70436	0.82654
47	32	16.41211	23.94006	0.90887	0.67956	0.80921	0.90887	0.67673	0.80720	14.91128	20.85289	0.91339	0.70937	0.82998	0.91339	0.70704	0.82838
47	33	16.41211	23.78740	0.90887	0.68330	0.81186	0.90887	0.68022	0.80968	14.91128	20.74907	0.91339	0.71235	0.83202	0.91339	0.70981	0.83028
47	34	16.41211	23.62942	0.90887	0.68718	0.81459	0.90887	0.68382	0.81223	14.91128	20.64088	0.91339	0.71545	0.83413	0.91339	0.71268	0.83224
47	35	16.41211	23.46579	0.90887	0.69120	0.81741	0.90887	0.68753	0.81484	14.91128	20.52800	0.91339	0.71868	0.83631	0.91339	0.71566	0.83427
47	36	16.41211	23.29632	0.90887	0.69535	0.82030	0.90887	0.69135	0.81751	14.91128	20.41023	0.91339	0.72202	0.83858	0.91339	0.71873	0.83635
47	37	16.41211	23.12089	0.90887	0.69965	0.82328	0.90887	0.69527	0.82025	14.91128	20.28745	0.91339	0.72550	0.84091	0.91339	0.72190	0.83849
47	38	16.41211	22.93911	0.90887	0.70408	0.82635	0.90887	0.69930	0.82304	14.91128	20.15926	0.91339	0.72910	0.84333	0.91339	0.72517	0.84069
47	39	16.41211	22.75087	0.90887	0.70866	0.82949	0.90887	0.70343	0.82590	14.91128	20.02555	0.91339	0.73283	0.84582	0.91339	0.72854	0.84295
47	40	16.41211	22.55572	0.90887	0.71338	0.83272	0.90887	0.70766	0.82881	14.91128	19.88587	0.91339	0.73670	0.84839	0.91339	0.73200	0.84527
47	41	16.41211	22.35340	0.90887	0.71825	0.83602	0.90887	0.71198	0.83176	14.91128	19.73995	0.91339	0.74070	0.85104	0.91339	0.73556	0.84763
47	42	16.41211	22.14385	0.90887	0.72325	0.83940	0.90887	0.71640	0.83477	14.91128	19.58769	0.91339	0.74483	0.85376	0.91339	0.73920	0.85005
47	43	16.41211	21.92669	0.90887	0.72840	0.84286	0.90887	0.72090	0.83782	14.91128	19.42870	0.91339	0.74910	0.85655	0.91339	0.74294	0.85251
47	44	16.41211	21.70178	0.90887	0.73368	0.84638	0.90887	0.72548	0.84090	14.91128	19.26280	0.91339	0.75349	0.85942	0.91339	0.74675	0.85502
47	45	16.41211	21.46876	0.90887	0.73909	0.84998	0.90887	0.73014	0.84402	14.91128	19.08963	0.91339	0.75802	0.86236	0.91339	0.75065	0.85756
47	46	16.41211	21.22763	0.90887	0.74464	0.85363	0.90887	0.73486	0.84717	14.91128	18.90911	0.91339	0.76268	0.86536	0.91339	0.75462	0.86015
47	47	16.41211	20.97813	0.90887	0.75031	0.85735	0.90887	0.73965	0.85035	14.91128	18.72094	0.91339	0.76746	0.86843	0.91339	0.75866	0.86277
47	48	16.41211	20.72003	0.90887	0.75611	0.86112	0.90887	0.74450	0.85354	14.91128	18.52488	0.91339	0.77236	0.87156	0.91339	0.76276	0.86542
47	49	16.41211	20.45326	0.90887	0.76202	0.86494	0.90887	0.74940	0.85675	14.91128	18.32076	0.91339	0.77738	0.87475	0.91339	0.76693	0.86809

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
47	50	16.41211	20.17742	0.90887	0.76804	0.86880	0.90887	0.75434	0.85997	14.91128	18.10816	0.91339	0.78253	0.87800	0.91339	0.77115	0.87079
47	51	16.41211	19.89339	0.90887	0.77415	0.87270	0.90887	0.75932	0.86320	14.91128	17.88781	0.91339	0.78777	0.88129	0.91339	0.77542	0.87351
47	52	16.41211	19.60122	0.90887	0.78036	0.87663	0.90887	0.76433	0.86643	14.91128	17.65967	0.91339	0.79311	0.88462	0.91339	0.77974	0.87624
47	53	16.41211	19.30125	0.90887	0.78665	0.88058	0.90887	0.76938	0.86966	14.91128	17.42398	0.91339	0.79855	0.88799	0.91339	0.78411	0.87899
47	54	16.41211	18.99375	0.90887	0.79300	0.88455	0.90887	0.77445	0.87289	14.91128	17.18091	0.91339	0.80407	0.89139	0.91339	0.78851	0.88175
47	55	16.41211	18.67912	0.90887	0.79941	0.88853	0.90887	0.77953	0.87611	14.91128	16.93076	0.91339	0.80966	0.89482	0.91339	0.79295	0.88452
47	56	16.41211	18.35803	0.90887	0.80587	0.89250	0.90887	0.78464	0.87933	14.91128	16.67407	0.91339	0.81531	0.89826	0.91339	0.79743	0.88730
47	57	16.41211	18.02853	0.90887	0.81239	0.89648	0.90887	0.78977	0.88254	14.91128	16.40902	0.91339	0.82105	0.90173	0.91339	0.80194	0.89008
47	58	16.41211	17.69065	0.90887	0.81895	0.90047	0.90887	0.79491	0.88574	14.91128	16.13552	0.91339	0.82685	0.90522	0.91339	0.80648	0.89287
47	59	16.41211	17.34441	0.90887	0.82556	0.90444	0.90887	0.80006	0.88892	14.91128	15.85354	0.91339	0.83272	0.90872	0.91339	0.81105	0.89567
47	60	16.41211	16.98967	0.90887	0.83220	0.90841	0.90887	0.80522	0.89210	14.91128	15.56284	0.91339	0.83864	0.91224	0.91339	0.81565	0.89847
47	61	16.41211	16.62627	0.90887	0.83886	0.91237	0.90887	0.81039	0.89526	14.91128	15.26320	0.91339	0.84462	0.91577	0.91339	0.82028	0.90127
47	62	16.41211	16.25423	0.90887	0.84555	0.91631	0.90887	0.81556	0.89841	14.91128	14.95454	0.91339	0.85065	0.91930	0.91339	0.82494	0.90407
47	63	16.41211	15.87341	0.90887	0.85225	0.92023	0.90887	0.82075	0.90155	14.91128	14.63664	0.91339	0.85672	0.92283	0.91339	0.82962	0.90687
47	64	16.41211	15.48353	0.90887	0.85895	0.92412	0.90887	0.82594	0.90468	14.91128	14.30913	0.91339	0.86282	0.92636	0.91339	0.83432	0.90968
47	65	16.41211	15.08480	0.90887	0.86565	0.92799	0.90887	0.83114	0.90778	14.91128	13.97213	0.91339	0.86895	0.92988	0.91339	0.83905	0.91248
47	66	16.41211	14.67724	0.90887	0.87233	0.93181	0.90887	0.83634	0.91088	14.91128	13.62552	0.91339	0.87509	0.93339	0.91339	0.84380	0.91528
47	67	16.41211	14.26104	0.90887	0.87898	0.93559	0.90887	0.84154	0.91395	14.91128	13.26940	0.91339	0.88124	0.93687	0.91339	0.84856	0.91808
47	68	16.41211	13.83657	0.90887	0.88558	0.93932	0.90887	0.84675	0.91701	14.91128	12.90401	0.91339	0.88738	0.94033	0.91339	0.85335	0.92087
47	69	16.41211	13.40435	0.90887	0.89213	0.94299	0.90887	0.85195	0.92006	14.91128	12.52973	0.91339	0.89350	0.94375	0.91339	0.85814	0.92366
47	70	16.41211	12.96501	0.90887	0.89859	0.94659	0.90887	0.85714	0.92308	14.91128	12.14706	0.91339	0.89957	0.94713	0.91339	0.86295	0.92644
47	71	16.41211	12.51927	0.90887	0.90497	0.95011	0.90887	0.86233	0.92608	14.91128	11.75658	0.91339	0.90559	0.95045	0.91339	0.86777	0.92920
47	72	16.41211	12.06792	0.90887	0.91122	0.95355	0.90887	0.86750	0.92905	14.91128	11.35893	0.91339	0.91153	0.95372	0.91339	0.87258	0.93196
47	73	16.41211	11.61185	0.90887	0.91735	0.95689	0.90887	0.87266	0.93200	14.91128	10.95491	0.91339	0.91737	0.95690	0.91339	0.87740	0.93470
47	74	16.41211	11.15217	0.90887	0.92333	0.96014	0.90887	0.87779	0.93492	14.91128	10.54549	0.91339	0.92310	0.96001	0.91339	0.88220	0.93742
47	75	16.41211	10.68986	0.90887	0.92913	0.96326	0.90887	0.88290	0.93781	14.91128	10.13154	0.91339	0.92869	0.96303	0.91339	0.88699	0.94011
47	76	16.41211	10.22626	0.90887	0.93475	0.96627	0.90887	0.88796	0.94066	14.91128	9.71428	0.91339	0.93413	0.96594	0.91339	0.89176	0.94278
47	77	16.41211	9.76277	0.90887	0.94015	0.96915	0.90887	0.89298	0.94347	14.91128	9.29502	0.91339	0.93939	0.96875	0.91339	0.89650	0.94542
47	78	16.41211	9.30064	0.90887	0.94533	0.97190	0.90887	0.89795	0.94623	14.91128	8.87492	0.91339	0.94446	0.97144	0.91339	0.90119	0.94803
47	79	16.41211	8.84103	0.90887	0.95027	0.97450	0.90887	0.90285	0.94895	14.91128	8.45509	0.91339	0.94931	0.97400	0.91339	0.90584	0.95059
47	80	16.41211	8.38551	0.90887	0.95495	0.97696	0.90887	0.90768	0.95161	14.91128	8.03703	0.91339	0.95394	0.97643	0.91339	0.91042	0.95311
47	81	16.41211	7.93532	0.90887	0.95938	0.97927	0.90887	0.91242	0.95421	14.91128	7.62196	0.91339	0.95833	0.97872	0.91339	0.91493	0.95558
47	82	16.41211	7.49211	0.90887	0.96352	0.98142	0.90887	0.91707	0.95674	14.91128	7.21152	0.91339	0.96246	0.98087	0.91339	0.91936	0.95799
47	83	16.41211	7.05756	0.90887	0.96739	0.98342	0.90887	0.92160	0.95920	14.91128	6.80735	0.91339	0.96634	0.98288	0.91339	0.92369	0.96033
47	84	16.41211	6.63342	0.90887	0.97096	0.98527	0.90887	0.92601	0.96159	14.91128	6.41122	0.91339	0.96994	0.98474	0.91339	0.92792	0.96261
47	85	16.41211	6.22156	0.90887	0.97426	0.98696	0.90887	0.93029	0.96389	14.91128	6.02503	0.91339	0.97327	0.98645	0.91339	0.93202	0.96481
47	86	16.41211	5.82374	0.90887	0.97726	0.98850	0.90887	0.93442	0.96610	14.91128	5.65055	0.91339	0.97632	0.98802	0.91339	0.93599	0.96694
47	87	16.41211	5.44155	0.90887	0.97998	0.98989	0.90887	0.93840	0.96822	14.91128	5.28949	0.91339	0.97910	0.98944	0.91339	0.93981	0.96897
47	88	16.41211	5.07613	0.90887	0.98244	0.99114	0.90887	0.94221	0.97024	14.91128	4.94306	0.91339	0.98161	0.99072	0.91339	0.94348	0.97092
47	89	16.41211	4.72862	0.90887	0.98463	0.99226	0.90887	0.94584	0.97217	14.91128	4.61250	0.91339	0.98387	0.99187	0.91339	0.94698	0.97277
47	90	16.41211	4.40007	0.90887	0.98659	0.99325	0.90887	0.94929	0.97399	14.91128	4.29901	0.91339	0.98588	0.99289	0.91339	0.95032	0.97453

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
47	91	16.41211	4.09149	0.90887	0.98831	0.99412	0.90887	0.95256	0.97570	14.91128	4.00370	0.91339	0.98766	0.99379	0.91339	0.95348	0.97619
47	92	16.41211	3.80354	0.90887	0.98982	0.99489	0.90887	0.95564	0.97732	14.91128	3.72738	0.91339	0.98924	0.99459	0.91339	0.95647	0.97775
47	93	16.41211	3.53621	0.90887	0.99115	0.99555	0.90887	0.95854	0.97883	14.91128	3.47020	0.91339	0.99061	0.99528	0.91339	0.95928	0.97922
47	94	16.41211	3.28870	0.90887	0.99230	0.99613	0.90887	0.96126	0.98025	14.91128	3.23152	0.91339	0.99182	0.99589	0.91339	0.96192	0.98059
47	95	16.41211	3.05955	0.90887	0.99330	0.99664	0.90887	0.96380	0.98157	14.91128	3.01004	0.91339	0.99286	0.99642	0.91339	0.96440	0.98188
47	96	16.41211	2.84646	0.90887	0.99417	0.99708	0.90887	0.96617	0.98280	14.91128	2.80360	0.91339	0.99378	0.99688	0.91339	0.96670	0.98307
47	97	16.41211	2.65226	0.90887	0.99491	0.99745	0.90887	0.96837	0.98393	14.91128	2.61510	0.91339	0.99457	0.99728	0.91339	0.96884	0.98417
47	98	16.41211	2.47567	0.90887	0.99555	0.99777	0.90887	0.97040	0.98498	14.91128	2.44340	0.91339	0.99524	0.99762	0.91339	0.97082	0.98520
47	99	16.41211	2.31535	0.90887	0.99610	0.99805	0.90887	0.97228	0.98594	14.91128	2.28724	0.91339	0.99582	0.99791	0.91339	0.97266	0.98614
47	100	16.41211	2.16976	0.90887	0.99658	0.99828	0.90887	0.97401	0.98683	14.91128	2.14523	0.91339	0.99632	0.99816	0.91339	0.97435	0.98701
47	101	16.41211	2.03734	0.90887	0.99698	0.99849	0.90887	0.97560	0.98765	14.91128	2.01587	0.91339	0.99675	0.99837	0.91339	0.97591	0.98781
47	102	16.41211	1.91714	0.90887	0.99733	0.99866	0.90887	0.97707	0.98840	14.91128	1.89830	0.91339	0.99713	0.99856	0.91339	0.97735	0.98855
47	103	16.41211	1.80800	0.90887	0.99763	0.99881	0.90887	0.97842	0.98909	14.91128	1.79140	0.91339	0.99744	0.99872	0.91339	0.97867	0.98922
47	104	16.41211	1.70943	0.90887	0.99788	0.99894	0.90887	0.97965	0.98972	14.91128	1.69474	0.91339	0.99772	0.99886	0.91339	0.97988	0.98984
47	105	16.41211	1.62048	0.90887	0.99810	0.99905	0.90887	0.98076	0.99029	14.91128	1.60741	0.91339	0.99795	0.99898	0.91339	0.98097	0.99039
47	106	16.41211	1.54080	0.90887	0.99829	0.99914	0.90887	0.98175	0.99079	14.91128	1.52911	0.91339	0.99815	0.99908	0.91339	0.98195	0.99089
47	107	16.41211	1.47009	0.90887	0.99845	0.99922	0.90887	0.98262	0.99123	14.91128	1.45954	0.91339	0.99832	0.99916	0.91339	0.98280	0.99132
47	108	16.41211	1.40861	0.90887	0.99857	0.99929	0.90887	0.98334	0.99160	14.91128	1.39898	0.91339	0.99846	0.99923	0.91339	0.98351	0.99169
47	109	16.41211	1.35764	0.90887	0.99867	0.99933	0.90887	0.98390	0.99188	14.91128	1.34871	0.91339	0.99856	0.99928	0.91339	0.98406	0.99197
47	110	16.41211	1.32125	0.90887	0.99874	0.99937	0.90887	0.98427	0.99207	14.91128	1.31279	0.91339	0.99863	0.99932	0.91339	0.98443	0.99216
48	1	16.16160	26.72925	0.90474	0.60397	0.75309	0.90474	0.60353	0.75275	14.70599	22.57586	0.90935	0.65069	0.78838	0.90935	0.65030	0.78810
48	2	16.16160	26.68154	0.90474	0.60504	0.75393	0.90474	0.60460	0.75358	14.70599	22.55058	0.90935	0.65141	0.78892	0.90935	0.65103	0.78863
48	3	16.16160	26.63112	0.90474	0.60617	0.75480	0.90474	0.60572	0.75445	14.70599	22.52338	0.90935	0.65218	0.78948	0.90935	0.65179	0.78919
48	4	16.16160	26.57806	0.90474	0.60735	0.75572	0.90474	0.60688	0.75535	14.70599	22.49433	0.90935	0.65299	0.79007	0.90935	0.65258	0.78977
48	5	16.16160	26.52283	0.90474	0.60858	0.75667	0.90474	0.60808	0.75628	14.70599	22.46379	0.90935	0.65385	0.79070	0.90935	0.65342	0.79038
48	6	16.16160	26.46539	0.90474	0.60986	0.75766	0.90474	0.60934	0.75726	14.70599	22.43176	0.90935	0.65474	0.79135	0.90935	0.65429	0.79102
48	7	16.16160	26.40551	0.90474	0.61120	0.75869	0.90474	0.61065	0.75826	14.70599	22.39806	0.90935	0.65567	0.79203	0.90935	0.65520	0.79169
48	8	16.16160	26.34335	0.90474	0.61259	0.75976	0.90474	0.61201	0.75931	14.70599	22.36278	0.90935	0.65665	0.79275	0.90935	0.65616	0.79238
48	9	16.16160	26.27867	0.90474	0.61403	0.76087	0.90474	0.61342	0.76040	14.70599	22.32575	0.90935	0.65768	0.79350	0.90935	0.65715	0.79311
48	10	16.16160	26.21121	0.90474	0.61555	0.76203	0.90474	0.61489	0.76153	14.70599	22.28674	0.90935	0.65876	0.79428	0.90935	0.65820	0.79387
48	11	16.16160	26.14141	0.90474	0.61712	0.76323	0.90474	0.61642	0.76270	14.70599	22.24611	0.90935	0.65989	0.79510	0.90935	0.65929	0.79466
48	12	16.16160	26.06892	0.90474	0.61875	0.76448	0.90474	0.61801	0.76392	14.70599	22.20360	0.90935	0.66107	0.79596	0.90935	0.66043	0.79549
48	13	16.16160	25.99388	0.90474	0.62046	0.76578	0.90474	0.61967	0.76518	14.70599	22.15929	0.90935	0.66231	0.79685	0.90935	0.66162	0.79636
48	14	16.16160	25.91617	0.90474	0.62223	0.76713	0.90474	0.62138	0.76649	14.70599	22.11310	0.90935	0.66360	0.79779	0.90935	0.66287	0.79726
48	15	16.16160	25.83587	0.90474	0.62407	0.76852	0.90474	0.62317	0.76784	14.70599	22.06509	0.90935	0.66495	0.79876	0.90935	0.66417	0.79820
48	16	16.16160	25.75319	0.90474	0.62598	0.76997	0.90474	0.62503	0.76925	14.70599	22.01544	0.90935	0.66635	0.79977	0.90935	0.66553	0.79918
48	17	16.16160	25.66857	0.90474	0.62795	0.77146	0.90474	0.62696	0.77072	14.70599	21.96453	0.90935	0.66781	0.80083	0.90935	0.66696	0.80021
48	18	16.16160	25.58235	0.90474	0.63000	0.77301	0.90474	0.62897	0.77223	14.70599	21.91267	0.90935	0.66933	0.80192	0.90935	0.66845	0.80128
48	19	16.16160	25.49361	0.90474	0.63213	0.77460	0.90474	0.63107	0.77381	14.70599	21.85907	0.90935	0.67091	0.80305	0.90935	0.67001	0.80240
48	20	16.16160	25.40164	0.90474	0.63434	0.77626	0.90474	0.63324	0.77544	14.70599	21.80312	0.90935	0.67257	0.80424	0.90935	0.67164	0.80357
48	21	16.16160	25.30562	0.90474	0.63665	0.77799	0.90474	0.63551	0.77714	14.70599	21.74411	0.90935	0.67431	0.80548	0.90935	0.67334	0.80479

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>									<u>POST-REFORMED BENEFIT TIERS</u>								
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>			
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			
48	22	16.16160	25.20517	0.90474	0.63907	0.77979	0.90474	0.63786	0.77890	14.70599	21.68171	0.90935	0.67614	0.80678	0.90935	0.67512	0.80606		
48	23	16.16160	25.09967	0.90474	0.64160	0.78167	0.90474	0.64031	0.78072	14.70599	21.61537	0.90935	0.67807	0.80815	0.90935	0.67699	0.80738		
48	24	16.16160	24.98936	0.90474	0.64423	0.78363	0.90474	0.64285	0.78260	14.70599	21.54528	0.90935	0.68009	0.80959	0.90935	0.67893	0.80876		
48	25	16.16160	24.87419	0.90474	0.64699	0.78566	0.90474	0.64549	0.78455	14.70599	21.47137	0.90935	0.68221	0.81109	0.90935	0.68095	0.81020		
48	26	16.16160	24.75420	0.90474	0.64986	0.78777	0.90474	0.64822	0.78657	14.70599	21.39367	0.90935	0.68443	0.81266	0.90935	0.68307	0.81169		
48	27	16.16160	24.62994	0.90474	0.65284	0.78996	0.90474	0.65106	0.78866	14.70599	21.31262	0.90935	0.68675	0.81429	0.90935	0.68527	0.81324		
48	28	16.16160	24.50119	0.90474	0.65594	0.79222	0.90474	0.65400	0.79081	14.70599	21.22804	0.90935	0.68918	0.81599	0.90935	0.68756	0.81486		
48	29	16.16160	24.36788	0.90474	0.65916	0.79457	0.90474	0.65705	0.79304	14.70599	21.13984	0.90935	0.69170	0.81776	0.90935	0.68994	0.81653		
48	30	16.16160	24.23009	0.90474	0.66250	0.79699	0.90474	0.66021	0.79533	14.70599	21.04806	0.90935	0.69434	0.81960	0.90935	0.69242	0.81826		
48	31	16.16160	24.08752	0.90474	0.66597	0.79950	0.90474	0.66347	0.79769	14.70599	20.95246	0.90935	0.69708	0.82151	0.90935	0.69500	0.82006		
48	32	16.16160	23.94006	0.90474	0.66957	0.80209	0.90474	0.66685	0.80013	14.70599	20.85289	0.90935	0.69994	0.82349	0.90935	0.69767	0.82192		
48	33	16.16160	23.78740	0.90474	0.67330	0.80476	0.90474	0.67033	0.80264	14.70599	20.74907	0.90935	0.70292	0.82555	0.90935	0.70045	0.82384		
48	34	16.16160	23.62942	0.90474	0.67717	0.80752	0.90474	0.67394	0.80521	14.70599	20.64088	0.90935	0.70602	0.82768	0.90935	0.70333	0.82583		
48	35	16.16160	23.46579	0.90474	0.68118	0.81036	0.90474	0.67765	0.80786	14.70599	20.52800	0.90935	0.70924	0.82989	0.90935	0.70632	0.82788		
48	36	16.16160	23.29632	0.90474	0.68534	0.81329	0.90474	0.68148	0.81057	14.70599	20.41023	0.90935	0.71260	0.83218	0.90935	0.70940	0.83000		
48	37	16.16160	23.12089	0.90474	0.68964	0.81631	0.90474	0.68542	0.81335	14.70599	20.28745	0.90935	0.71608	0.83455	0.90935	0.71259	0.83218		
48	38	16.16160	22.93911	0.90474	0.69408	0.81942	0.90474	0.68947	0.81620	14.70599	20.15926	0.90935	0.71970	0.83701	0.90935	0.71589	0.83442		
48	39	16.16160	22.75087	0.90474	0.69868	0.82261	0.90474	0.69363	0.81910	14.70599	20.02555	0.90935	0.72345	0.83954	0.90935	0.71929	0.83673		
48	40	16.16160	22.55572	0.90474	0.70342	0.82589	0.90474	0.69790	0.82207	14.70599	19.88587	0.90935	0.72735	0.84215	0.90935	0.72278	0.83909		
48	41	16.16160	22.35340	0.90474	0.70831	0.82925	0.90474	0.70226	0.82509	14.70599	19.73995	0.90935	0.73138	0.84485	0.90935	0.72638	0.84151		
48	42	16.16160	22.14385	0.90474	0.71336	0.83270	0.90474	0.70673	0.82817	14.70599	19.58769	0.90935	0.73555	0.84763	0.90935	0.73007	0.84398		
48	43	16.16160	21.92669	0.90474	0.71855	0.83623	0.90474	0.71129	0.83129	14.70599	19.42870	0.90935	0.73986	0.85048	0.90935	0.73386	0.84651		
48	44	16.16160	21.70178	0.90474	0.72389	0.83983	0.90474	0.71594	0.83446	14.70599	19.26280	0.90935	0.74431	0.85342	0.90935	0.73774	0.84908		
48	45	16.16160	21.46876	0.90474	0.72937	0.84351	0.90474	0.72067	0.83767	14.70599	19.08963	0.90935	0.74890	0.85642	0.90935	0.74170	0.85170		
48	46	16.16160	21.22763	0.90474	0.73499	0.84726	0.90474	0.72549	0.84091	14.70599	18.90911	0.90935	0.75363	0.85951	0.90935	0.74575	0.85436		
48	47	16.16160	20.97813	0.90474	0.74075	0.85107	0.90474	0.73037	0.84418	14.70599	18.72094	0.90935	0.75848	0.86266	0.90935	0.74987	0.85706		
48	48	16.16160	20.72003	0.90474	0.74664	0.85494	0.90474	0.73532	0.84747	14.70599	18.52488	0.90935	0.76348	0.86588	0.90935	0.75406	0.85979		
48	49	16.16160	20.45326	0.90474	0.75265	0.85887	0.90474	0.74032	0.85079	14.70599	18.32076	0.90935	0.76859	0.86916	0.90935	0.75833	0.86255		
48	50	16.16160	20.17742	0.90474	0.75879	0.86285	0.90474	0.74538	0.85412	14.70599	18.10816	0.90935	0.77384	0.87250	0.90935	0.76265	0.86534		
48	51	16.16160	19.89339	0.90474	0.76503	0.86688	0.90474	0.75048	0.85746	14.70599	17.88781	0.90935	0.77919	0.87590	0.90935	0.76703	0.86816		
48	52	16.16160	19.60122	0.90474	0.77138	0.87093	0.90474	0.75562	0.86080	14.70599	17.65967	0.90935	0.78466	0.87934	0.90935	0.77146	0.87099		
48	53	16.16160	19.30125	0.90474	0.77781	0.87502	0.90474	0.76080	0.86415	14.70599	17.42398	0.90935	0.79022	0.88282	0.90935	0.77594	0.87384		
48	54	16.16160	18.99375	0.90474	0.78431	0.87912	0.90474	0.76601	0.86750	14.70599	17.18091	0.90935	0.79587	0.88634	0.90935	0.78046	0.87670		
48	55	16.16160	18.67912	0.90474	0.79089	0.88324	0.90474	0.77124	0.87085	14.70599	16.93076	0.90935	0.80161	0.88988	0.90935	0.78503	0.87957		
48	56	16.16160	18.35803	0.90474	0.79752	0.88736	0.90474	0.77649	0.87418	14.70599	16.67407	0.90935	0.80742	0.89345	0.90935	0.78963	0.88245		
48	57	16.16160	18.02853	0.90474	0.80421	0.89148	0.90474	0.78176	0.87751	14.70599	16.40902	0.90935	0.81330	0.89704	0.90935	0.79427	0.88534		
48	58	16.16160	17.69065	0.90474	0.81096	0.89562	0.90474	0.78705	0.88083	14.70599	16.13552	0.90935	0.81927	0.90066	0.90935	0.79895	0.88824		
48	59	16.16160	17.34441	0.90474	0.81776	0.89974	0.90474	0.79235	0.88414	14.70599	15.85354	0.90935	0.82531	0.90429	0.90935	0.80365	0.89114		
48	60	16.16160	16.98967	0.90474	0.82460	0.90387	0.90474	0.79766	0.88744	14.70599	15.56284	0.90935	0.83141	0.90794	0.90935	0.80838	0.89404		
48	61	16.16160	16.62627	0.90474	0.83147	0.90798	0.90474	0.80297	0.89072	14.70599	15.26320	0.90935	0.83757	0.91160	0.90935	0.81314	0.89694		
48	62	16.16160	16.25423	0.90474	0.83836	0.91208	0.90474	0.80830	0.89399	14.70599	14.95454	0.90935	0.84378	0.91527	0.90935	0.81793	0.89985		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
48	63	16.16160	15.87341	0.90474	0.84528	0.91615	0.90474	0.81363	0.89724	14.70599	14.63664	0.90935	0.85003	0.91894	0.90935	0.82274	0.90275
48	64	16.16160	15.48353	0.90474	0.85220	0.92020	0.90474	0.81897	0.90048	14.70599	14.30913	0.90935	0.85633	0.92261	0.90935	0.82758	0.90565
48	65	16.16160	15.08480	0.90474	0.85912	0.92422	0.90474	0.82431	0.90369	14.70599	13.97213	0.90935	0.86266	0.92627	0.90935	0.83243	0.90855
48	66	16.16160	14.67724	0.90474	0.86602	0.92820	0.90474	0.82965	0.90689	14.70599	13.62552	0.90935	0.86901	0.92991	0.90935	0.83731	0.91145
48	67	16.16160	14.26104	0.90474	0.87290	0.93214	0.90474	0.83499	0.91008	14.70599	13.26940	0.90935	0.87536	0.93354	0.90935	0.84220	0.91434
48	68	16.16160	13.83657	0.90474	0.87974	0.93602	0.90474	0.84033	0.91324	14.70599	12.90401	0.90935	0.88171	0.93714	0.90935	0.84711	0.91723
48	69	16.16160	13.40435	0.90474	0.88652	0.93985	0.90474	0.84567	0.91638	14.70599	12.52973	0.90935	0.88805	0.94070	0.90935	0.85203	0.92011
48	70	16.16160	12.96501	0.90474	0.89323	0.94361	0.90474	0.85100	0.91950	14.70599	12.14706	0.90935	0.89434	0.94422	0.90935	0.85697	0.92298
48	71	16.16160	12.51927	0.90474	0.89985	0.94728	0.90474	0.85632	0.92260	14.70599	11.75658	0.90935	0.90058	0.94769	0.90935	0.86191	0.92583
48	72	16.16160	12.06792	0.90474	0.90635	0.95088	0.90474	0.86162	0.92567	14.70599	11.35893	0.90935	0.90674	0.95109	0.90935	0.86685	0.92868
48	73	16.16160	11.61185	0.90474	0.91272	0.95437	0.90474	0.86691	0.92871	14.70599	10.95491	0.90935	0.91282	0.95442	0.90935	0.87179	0.93150
48	74	16.16160	11.15217	0.90474	0.91895	0.95776	0.90474	0.87218	0.93173	14.70599	10.54549	0.90935	0.91878	0.95767	0.90935	0.87672	0.93431
48	75	16.16160	10.68986	0.90474	0.92500	0.96104	0.90474	0.87742	0.93471	14.70599	10.13154	0.90935	0.92460	0.96082	0.90935	0.88164	0.93709
48	76	16.16160	10.22626	0.90474	0.93086	0.96419	0.90474	0.88262	0.93765	14.70599	9.71428	0.90935	0.93027	0.96388	0.90935	0.88653	0.93985
48	77	16.16160	9.76277	0.90474	0.93651	0.96722	0.90474	0.88778	0.94055	14.70599	9.29502	0.90935	0.93577	0.96682	0.90935	0.89140	0.94258
48	78	16.16160	9.30064	0.90474	0.94194	0.97010	0.90474	0.89288	0.94341	14.70599	8.87492	0.90935	0.94107	0.96964	0.90935	0.89623	0.94528
48	79	16.16160	8.84103	0.90474	0.94712	0.97284	0.90474	0.89793	0.94622	14.70599	8.45509	0.90935	0.94615	0.97233	0.90935	0.90101	0.94793
48	80	16.16160	8.38551	0.90474	0.95204	0.97543	0.90474	0.90290	0.94897	14.70599	8.03703	0.90935	0.95101	0.97489	0.90935	0.90574	0.95054
48	81	16.16160	7.93532	0.90474	0.95669	0.97786	0.90474	0.90779	0.95167	14.70599	7.62196	0.90935	0.95562	0.97731	0.90935	0.91039	0.95310
48	82	16.16160	7.49211	0.90474	0.96106	0.98014	0.90474	0.91259	0.95430	14.70599	7.21152	0.90935	0.95997	0.97958	0.90935	0.91497	0.95560
48	83	16.16160	7.05756	0.90474	0.96514	0.98226	0.90474	0.91728	0.95685	14.70599	6.80735	0.90935	0.96405	0.98170	0.90935	0.91945	0.95804
48	84	16.16160	6.63342	0.90474	0.96892	0.98421	0.90474	0.92185	0.95934	14.70599	6.41122	0.90935	0.96786	0.98367	0.90935	0.92383	0.96041
48	85	16.16160	6.22156	0.90474	0.97241	0.98601	0.90474	0.92629	0.96173	14.70599	6.02503	0.90935	0.97138	0.98548	0.90935	0.92808	0.96270
48	86	16.16160	5.82374	0.90474	0.97559	0.98765	0.90474	0.93058	0.96404	14.70599	5.65055	0.90935	0.97461	0.98714	0.90935	0.93221	0.96491
48	87	16.16160	5.44155	0.90474	0.97849	0.98913	0.90474	0.93471	0.96625	14.70599	5.28949	0.90935	0.97756	0.98865	0.90935	0.93619	0.96704
48	88	16.16160	5.07613	0.90474	0.98110	0.99046	0.90474	0.93868	0.96837	14.70599	4.94306	0.90935	0.98023	0.99002	0.90935	0.94001	0.96908
48	89	16.16160	4.72862	0.90474	0.98345	0.99165	0.90474	0.94247	0.97038	14.70599	4.61250	0.90935	0.98264	0.99124	0.90935	0.94367	0.97102
48	90	16.16160	4.40007	0.90474	0.98553	0.99271	0.90474	0.94608	0.97229	14.70599	4.29901	0.90935	0.98479	0.99234	0.90935	0.94716	0.97286
48	91	16.16160	4.09149	0.90474	0.98738	0.99365	0.90474	0.94950	0.97410	14.70599	4.00370	0.90935	0.98669	0.99330	0.90935	0.95047	0.97461
48	92	16.16160	3.80354	0.90474	0.98900	0.99447	0.90474	0.95273	0.97579	14.70599	3.72738	0.90935	0.98838	0.99415	0.90935	0.95360	0.97625
48	93	16.16160	3.53621	0.90474	0.99042	0.99519	0.90474	0.95578	0.97739	14.70599	3.47020	0.90935	0.98985	0.99490	0.90935	0.95656	0.97780
48	94	16.16160	3.28870	0.90474	0.99165	0.99581	0.90474	0.95864	0.97888	14.70599	3.23152	0.90935	0.99114	0.99555	0.90935	0.95934	0.97925
48	95	16.16160	3.05955	0.90474	0.99273	0.99635	0.90474	0.96132	0.98028	14.70599	3.01004	0.90935	0.99227	0.99612	0.90935	0.96194	0.98060
48	96	16.16160	2.84646	0.90474	0.99367	0.99682	0.90474	0.96382	0.98158	14.70599	2.80360	0.90935	0.99326	0.99662	0.90935	0.96438	0.98187
48	97	16.16160	2.65226	0.90474	0.99447	0.99723	0.90474	0.96614	0.98278	14.70599	2.61510	0.90935	0.99410	0.99704	0.90935	0.96664	0.98304
48	98	16.16160	2.47567	0.90474	0.99517	0.99758	0.90474	0.96829	0.98389	14.70599	2.44340	0.90935	0.99483	0.99741	0.90935	0.96874	0.98412
48	99	16.16160	2.31535	0.90474	0.99576	0.99788	0.90474	0.97028	0.98491	14.70599	2.28724	0.90935	0.99546	0.99773	0.90935	0.97068	0.98512
48	100	16.16160	2.16976	0.90474	0.99627	0.99813	0.90474	0.97212	0.98586	14.70599	2.14523	0.90935	0.99600	0.99800	0.90935	0.97248	0.98605
48	101	16.16160	2.03734	0.90474	0.99671	0.99835	0.90474	0.97381	0.98673	14.70599	2.01587	0.90935	0.99647	0.99823	0.90935	0.97414	0.98690
48	102	16.16160	1.91714	0.90474	0.99709	0.99854	0.90474	0.97537	0.98753	14.70599	1.89830	0.90935	0.99687	0.99843	0.90935	0.97567	0.98769
48	103	16.16160	1.80800	0.90474	0.99741	0.99870	0.90474	0.97681	0.98827	14.70599	1.79140	0.90935	0.99722	0.99861	0.90935	0.97708	0.98841

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
48	104	16.16160	1.70943	0.90474	0.99769	0.99884	0.90474	0.97812	0.98894	14.70599	1.69474	0.90935	0.99751	0.99875	0.90935	0.97836	0.98906
48	105	16.16160	1.62048	0.90474	0.99793	0.99896	0.90474	0.97931	0.98954	14.70599	1.60741	0.90935	0.99777	0.99888	0.90935	0.97953	0.98966
48	106	16.16160	1.54080	0.90474	0.99813	0.99906	0.90474	0.98037	0.99009	14.70599	1.52911	0.90935	0.99798	0.99899	0.90935	0.98057	0.99019
48	107	16.16160	1.47009	0.90474	0.99830	0.99915	0.90474	0.98129	0.99056	14.70599	1.45954	0.90935	0.99817	0.99908	0.90935	0.98149	0.99066
48	108	16.16160	1.40861	0.90474	0.99844	0.99922	0.90474	0.98207	0.99095	14.70599	1.39898	0.90935	0.99831	0.99916	0.90935	0.98225	0.99105
48	109	16.16160	1.35764	0.90474	0.99855	0.99927	0.90474	0.98266	0.99126	14.70599	1.34871	0.90935	0.99843	0.99921	0.90935	0.98284	0.99135
48	110	16.16160	1.32125	0.90474	0.99862	0.99931	0.90474	0.98307	0.99146	14.70599	1.31279	0.90935	0.99851	0.99925	0.90935	0.98324	0.99155
49	1	15.91444	26.72925	0.90079	0.59476	0.74589	0.90079	0.59433	0.74555	14.50318	22.57586	0.90548	0.64174	0.78178	0.90548	0.64136	0.78150
49	2	15.91444	26.68154	0.90079	0.59582	0.74672	0.90079	0.59538	0.74638	14.50318	22.55058	0.90548	0.64246	0.78231	0.90548	0.64208	0.78203
49	3	15.91444	26.63112	0.90079	0.59693	0.74760	0.90079	0.59648	0.74725	14.50318	22.52338	0.90548	0.64322	0.78287	0.90548	0.64283	0.78259
49	4	15.91444	26.57806	0.90079	0.59809	0.74851	0.90079	0.59763	0.74814	14.50318	22.49433	0.90548	0.64402	0.78347	0.90548	0.64361	0.78317
49	5	15.91444	26.52283	0.90079	0.59930	0.74946	0.90079	0.59882	0.74908	14.50318	22.46379	0.90548	0.64486	0.78409	0.90548	0.64444	0.78378
49	6	15.91444	26.46539	0.90079	0.60057	0.75044	0.90079	0.60006	0.75005	14.50318	22.43176	0.90548	0.64574	0.78474	0.90548	0.64530	0.78442
49	7	15.91444	26.40551	0.90079	0.60188	0.75147	0.90079	0.60135	0.75105	14.50318	22.39806	0.90548	0.64667	0.78543	0.90548	0.64620	0.78508
49	8	15.91444	26.34335	0.90079	0.60326	0.75254	0.90079	0.60269	0.75210	14.50318	22.36278	0.90548	0.64764	0.78614	0.90548	0.64714	0.78578
49	9	15.91444	26.27867	0.90079	0.60469	0.75365	0.90079	0.60409	0.75318	14.50318	22.32575	0.90548	0.64865	0.78689	0.90548	0.64813	0.78650
49	10	15.91444	26.21121	0.90079	0.60618	0.75481	0.90079	0.60554	0.75431	14.50318	22.28674	0.90548	0.64972	0.78767	0.90548	0.64916	0.78726
49	11	15.91444	26.14141	0.90079	0.60773	0.75601	0.90079	0.60705	0.75548	14.50318	22.24611	0.90548	0.65084	0.78849	0.90548	0.65024	0.78806
49	12	15.91444	26.06892	0.90079	0.60934	0.75726	0.90079	0.60862	0.75670	14.50318	22.20360	0.90548	0.65200	0.78935	0.90548	0.65137	0.78889
49	13	15.91444	25.99388	0.90079	0.61102	0.75855	0.90079	0.61025	0.75796	14.50318	22.15929	0.90548	0.65323	0.79024	0.90548	0.65255	0.78975
49	14	15.91444	25.91617	0.90079	0.61277	0.75990	0.90079	0.61195	0.75927	14.50318	22.11310	0.90548	0.65450	0.79118	0.90548	0.65379	0.79065
49	15	15.91444	25.83587	0.90079	0.61459	0.76130	0.90079	0.61372	0.76062	14.50318	22.06509	0.90548	0.65584	0.79215	0.90548	0.65508	0.79160
49	16	15.91444	25.75319	0.90079	0.61648	0.76274	0.90079	0.61555	0.76203	14.50318	22.01544	0.90548	0.65723	0.79317	0.90548	0.65643	0.79258
49	17	15.91444	25.66857	0.90079	0.61843	0.76423	0.90079	0.61746	0.76350	14.50318	21.96453	0.90548	0.65868	0.79422	0.90548	0.65784	0.79361
49	18	15.91444	25.58235	0.90079	0.62045	0.76578	0.90079	0.61945	0.76502	14.50318	21.91267	0.90548	0.66018	0.79531	0.90548	0.65931	0.79468
49	19	15.91444	25.49361	0.90079	0.62255	0.76737	0.90079	0.62152	0.76659	14.50318	21.85907	0.90548	0.66175	0.79645	0.90548	0.66086	0.79580
49	20	15.91444	25.40164	0.90079	0.62474	0.76904	0.90079	0.62368	0.76823	14.50318	21.80312	0.90548	0.66339	0.79764	0.90548	0.66248	0.79698
49	21	15.91444	25.30562	0.90079	0.62703	0.77076	0.90079	0.62592	0.76993	14.50318	21.74411	0.90548	0.66511	0.79888	0.90548	0.66417	0.79820
49	22	15.91444	25.20517	0.90079	0.62942	0.77257	0.90079	0.62825	0.77169	14.50318	21.68171	0.90548	0.66693	0.80019	0.90548	0.66594	0.79947
49	23	15.91444	25.09967	0.90079	0.63192	0.77445	0.90079	0.63068	0.77352	14.50318	21.61537	0.90548	0.66884	0.80156	0.90548	0.66779	0.80080
49	24	15.91444	24.98936	0.90079	0.63453	0.77641	0.90079	0.63320	0.77541	14.50318	21.54528	0.90548	0.67085	0.80300	0.90548	0.66972	0.80219
49	25	15.91444	24.87419	0.90079	0.63726	0.77845	0.90079	0.63581	0.77737	14.50318	21.47137	0.90548	0.67295	0.80451	0.90548	0.67173	0.80363
49	26	15.91444	24.75420	0.90079	0.64010	0.78056	0.90079	0.63853	0.77939	14.50318	21.39367	0.90548	0.67516	0.80608	0.90548	0.67383	0.80514
49	27	15.91444	24.62994	0.90079	0.64306	0.78276	0.90079	0.64135	0.78149	14.50318	21.31262	0.90548	0.67746	0.80772	0.90548	0.67602	0.80670
49	28	15.91444	24.50119	0.90079	0.64613	0.78503	0.90079	0.64427	0.78366	14.50318	21.22804	0.90548	0.67987	0.80943	0.90548	0.67830	0.80832
49	29	15.91444	24.36788	0.90079	0.64933	0.78739	0.90079	0.64730	0.78589	14.50318	21.13984	0.90548	0.68239	0.81121	0.90548	0.68068	0.81001
49	30	15.91444	24.23009	0.90079	0.65265	0.78982	0.90079	0.65044	0.78820	14.50318	21.04806	0.90548	0.68501	0.81306	0.90548	0.68315	0.81175
49	31	15.91444	24.08752	0.90079	0.65610	0.79234	0.90079	0.65369	0.79059	14.50318	20.95246	0.90548	0.68775	0.81499	0.90548	0.68573	0.81357
49	32	15.91444	23.94006	0.90079	0.65968	0.79495	0.90079	0.65706	0.79304	14.50318	20.85289	0.90548	0.69060	0.81699	0.90548	0.68840	0.81545
49	33	15.91444	23.78740	0.90079	0.66340	0.79764	0.90079	0.66054	0.79558	14.50318	20.74907	0.90548	0.69357	0.81906	0.90548	0.69118	0.81739
49	34	15.91444	23.62942	0.90079	0.66726	0.80043	0.90079	0.66414	0.79818	14.50318	20.64088	0.90548	0.69667	0.82122	0.90548	0.69406	0.81941

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>									<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
49	35	15.91444	23.46579	0.90079	0.67126	0.80330	0.90079	0.66786	0.80086	14.50318	20.52800	0.90548	0.69989	0.82345	0.90548	0.69705	0.82149		
49	36	15.91444	23.29632	0.90079	0.67541	0.80626	0.90079	0.67170	0.80361	14.50318	20.41023	0.90548	0.70325	0.82577	0.90548	0.70015	0.82364		
49	37	15.91444	23.12089	0.90079	0.67970	0.80931	0.90079	0.67565	0.80643	14.50318	20.28745	0.90548	0.70674	0.82817	0.90548	0.70336	0.82585		
49	38	15.91444	22.93911	0.90079	0.68415	0.81246	0.90079	0.67972	0.80932	14.50318	20.15926	0.90548	0.71037	0.83066	0.90548	0.70667	0.82813		
49	39	15.91444	22.75087	0.90079	0.68876	0.81570	0.90079	0.68390	0.81228	14.50318	20.02555	0.90548	0.71414	0.83323	0.90548	0.71010	0.83048		
49	40	15.91444	22.55572	0.90079	0.69352	0.81903	0.90079	0.68820	0.81530	14.50318	19.88587	0.90548	0.71805	0.83589	0.90548	0.71363	0.83289		
49	41	15.91444	22.35340	0.90079	0.69844	0.82245	0.90079	0.69260	0.81839	14.50318	19.73995	0.90548	0.72211	0.83863	0.90548	0.71726	0.83536		
49	42	15.91444	22.14385	0.90079	0.70351	0.82595	0.90079	0.69712	0.82153	14.50318	19.58769	0.90548	0.72632	0.84146	0.90548	0.72100	0.83788		
49	43	15.91444	21.92669	0.90079	0.70874	0.82955	0.90079	0.70173	0.82473	14.50318	19.42870	0.90548	0.73067	0.84438	0.90548	0.72484	0.84047		
49	44	15.91444	21.70178	0.90079	0.71413	0.83323	0.90079	0.70644	0.82797	14.50318	19.26280	0.90548	0.73517	0.84737	0.90548	0.72877	0.84311		
49	45	15.91444	21.46876	0.90079	0.71967	0.83699	0.90079	0.71125	0.83126	14.50318	19.08963	0.90548	0.73981	0.85045	0.90548	0.73280	0.84580		
49	46	15.91444	21.22763	0.90079	0.72536	0.84082	0.90079	0.71614	0.83459	14.50318	18.90911	0.90548	0.74460	0.85361	0.90548	0.73692	0.84854		
49	47	15.91444	20.97813	0.90079	0.73119	0.84473	0.90079	0.72111	0.83796	14.50318	18.72094	0.90548	0.74953	0.85684	0.90548	0.74112	0.85131		
49	48	15.91444	20.72003	0.90079	0.73717	0.84870	0.90079	0.72616	0.84136	14.50318	18.52488	0.90548	0.75460	0.86014	0.90548	0.74540	0.85413		
49	49	15.91444	20.45326	0.90079	0.74329	0.85274	0.90079	0.73127	0.84478	14.50318	18.32076	0.90548	0.75981	0.86351	0.90548	0.74976	0.85698		
49	50	15.91444	20.17742	0.90079	0.74954	0.85684	0.90079	0.73644	0.84822	14.50318	18.10816	0.90548	0.76516	0.86696	0.90548	0.75418	0.85986		
49	51	15.91444	19.89339	0.90079	0.75590	0.86098	0.90079	0.74166	0.85167	14.50318	17.88781	0.90548	0.77062	0.87045	0.90548	0.75866	0.86277		
49	52	15.91444	19.60122	0.90079	0.76237	0.86517	0.90079	0.74693	0.85514	14.50318	17.65967	0.90548	0.77620	0.87400	0.90548	0.76321	0.86570		
49	53	15.91444	19.30125	0.90079	0.76895	0.86938	0.90079	0.75224	0.85861	14.50318	17.42398	0.90548	0.78189	0.87760	0.90548	0.76781	0.86865		
49	54	15.91444	18.99375	0.90079	0.77561	0.87362	0.90079	0.75759	0.86208	14.50318	17.18091	0.90548	0.78768	0.88123	0.90548	0.77245	0.87162		
49	55	15.91444	18.67912	0.90079	0.78234	0.87788	0.90079	0.76296	0.86555	14.50318	16.93076	0.90548	0.79355	0.88489	0.90548	0.77714	0.87460		
49	56	15.91444	18.35803	0.90079	0.78914	0.88214	0.90079	0.76836	0.86901	14.50318	16.67407	0.90548	0.79951	0.88858	0.90548	0.78188	0.87759		
49	57	15.91444	18.02853	0.90079	0.79601	0.88642	0.90079	0.77379	0.87247	14.50318	16.40902	0.90548	0.80555	0.89231	0.90548	0.78665	0.88059		
49	58	15.91444	17.69065	0.90079	0.80295	0.89070	0.90079	0.77923	0.87592	14.50318	16.13552	0.90548	0.81168	0.89605	0.90548	0.79146	0.88359		
49	59	15.91444	17.34441	0.90079	0.80994	0.89499	0.90079	0.78468	0.87935	14.50318	15.85354	0.90548	0.81789	0.89982	0.90548	0.79630	0.88660		
49	60	15.91444	16.98967	0.90079	0.81697	0.89927	0.90079	0.79015	0.88277	14.50318	15.56284	0.90548	0.82416	0.90361	0.90548	0.80117	0.88961		
49	61	15.91444	16.62627	0.90079	0.82405	0.90354	0.90079	0.79562	0.88618	14.50318	15.26320	0.90548	0.83050	0.90740	0.90548	0.80607	0.89262		
49	62	15.91444	16.25423	0.90079	0.83116	0.90779	0.90079	0.80110	0.88957	14.50318	14.95454	0.90548	0.83690	0.91121	0.90548	0.81100	0.89564		
49	63	15.91444	15.87341	0.90079	0.83828	0.91203	0.90079	0.80659	0.89294	14.50318	14.63664	0.90548	0.84335	0.91502	0.90548	0.81595	0.89865		
49	64	15.91444	15.48353	0.90079	0.84543	0.91624	0.90079	0.81208	0.89629	14.50318	14.30913	0.90548	0.84984	0.91883	0.90548	0.82092	0.90165		
49	65	15.91444	15.08480	0.90079	0.85257	0.92042	0.90079	0.81757	0.89963	14.50318	13.97213	0.90548	0.85637	0.92263	0.90548	0.82591	0.90466		
49	66	15.91444	14.67724	0.90079	0.85971	0.92456	0.90079	0.82306	0.90294	14.50318	13.62552	0.90548	0.86293	0.92642	0.90548	0.83092	0.90765		
49	67	15.91444	14.26104	0.90079	0.86682	0.92866	0.90079	0.82854	0.90623	14.50318	13.26940	0.90548	0.86949	0.93019	0.90548	0.83595	0.91064		
49	68	15.91444	13.83657	0.90079	0.87389	0.93270	0.90079	0.83403	0.90950	14.50318	12.90401	0.90548	0.87606	0.93393	0.90548	0.84099	0.91363		
49	69	15.91444	13.40435	0.90079	0.88091	0.93669	0.90079	0.83950	0.91275	14.50318	12.52973	0.90548	0.88260	0.93764	0.90548	0.84604	0.91660		
49	70	15.91444	12.96501	0.90079	0.88786	0.94060	0.90079	0.84497	0.91597	14.50318	12.14706	0.90548	0.88912	0.94130	0.90548	0.85110	0.91956		
49	71	15.91444	12.51927	0.90079	0.89472	0.94444	0.90079	0.85043	0.91917	14.50318	11.75658	0.90548	0.89558	0.94491	0.90548	0.85616	0.92251		
49	72	15.91444	12.06792	0.90079	0.90147	0.94818	0.90079	0.85587	0.92234	14.50318	11.35893	0.90548	0.90197	0.94846	0.90548	0.86123	0.92544		
49	73	15.91444	11.61185	0.90079	0.90809	0.95183	0.90079	0.86129	0.92548	14.50318	10.95491	0.90548	0.90827	0.95193	0.90548	0.86629	0.92836		
49	74	15.91444	11.15217	0.90079	0.91456	0.95537	0.90079	0.86669	0.92858	14.50318	10.54549	0.90548	0.91446	0.95532	0.90548	0.87135	0.93125		
49	75	15.91444	10.68986	0.90079	0.92086	0.95880	0.90079	0.87206	0.93166	14.50318	10.13154	0.90548	0.92052	0.95861	0.90548	0.87639	0.93413		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
49	76	15.91444	10.22626	0.90079	0.92697	0.96210	0.90079	0.87739	0.93469	14.50318	9.71428	0.90548	0.92642	0.96180	0.90548	0.88142	0.93697
49	77	15.91444	9.76277	0.90079	0.93286	0.96527	0.90079	0.88268	0.93769	14.50318	9.29502	0.90548	0.93214	0.96488	0.90548	0.88641	0.93979
49	78	15.91444	9.30064	0.90079	0.93853	0.96829	0.90079	0.88793	0.94064	14.50318	8.87492	0.90548	0.93767	0.96783	0.90548	0.89137	0.94257
49	79	15.91444	8.84103	0.90079	0.94395	0.97116	0.90079	0.89311	0.94354	14.50318	8.45509	0.90548	0.94298	0.97066	0.90548	0.89629	0.94531
49	80	15.91444	8.38551	0.90079	0.94910	0.97389	0.90079	0.89822	0.94638	14.50318	8.03703	0.90548	0.94806	0.97334	0.90548	0.90115	0.94800
49	81	15.91444	7.93532	0.90079	0.95398	0.97645	0.90079	0.90325	0.94917	14.50318	7.62196	0.90548	0.95290	0.97588	0.90548	0.90594	0.95065
49	82	15.91444	7.49211	0.90079	0.95857	0.97885	0.90079	0.90819	0.95189	14.50318	7.21152	0.90548	0.95746	0.97827	0.90548	0.91065	0.95324
49	83	15.91444	7.05756	0.90079	0.96286	0.98108	0.90079	0.91303	0.95454	14.50318	6.80735	0.90548	0.96175	0.98050	0.90548	0.91528	0.95576
49	84	15.91444	6.63342	0.90079	0.96685	0.98315	0.90079	0.91775	0.95711	14.50318	6.41122	0.90548	0.96576	0.98258	0.90548	0.91979	0.95822
49	85	15.91444	6.22156	0.90079	0.97053	0.98505	0.90079	0.92233	0.95960	14.50318	6.02503	0.90548	0.96947	0.98450	0.90548	0.92420	0.96060
49	86	15.91444	5.82374	0.90079	0.97390	0.98678	0.90079	0.92677	0.96200	14.50318	5.65055	0.90548	0.97289	0.98626	0.90548	0.92847	0.96291
49	87	15.91444	5.44155	0.90079	0.97697	0.98835	0.90079	0.93106	0.96430	14.50318	5.28949	0.90548	0.97601	0.98786	0.90548	0.93259	0.96512
49	88	15.91444	5.07613	0.90079	0.97974	0.98977	0.90079	0.93518	0.96650	14.50318	4.94306	0.90548	0.97884	0.98930	0.90548	0.93656	0.96724
49	89	15.91444	4.72862	0.90079	0.98223	0.99104	0.90079	0.93912	0.96860	14.50318	4.61250	0.90548	0.98139	0.99061	0.90548	0.94037	0.96927
49	90	15.91444	4.40007	0.90079	0.98445	0.99216	0.90079	0.94288	0.97060	14.50318	4.29901	0.90548	0.98367	0.99177	0.90548	0.94400	0.97119
49	91	15.91444	4.09149	0.90079	0.98642	0.99316	0.90079	0.94644	0.97248	14.50318	4.00370	0.90548	0.98570	0.99280	0.90548	0.94745	0.97302
49	92	15.91444	3.80354	0.90079	0.98815	0.99404	0.90079	0.94982	0.97426	14.50318	3.72738	0.90548	0.98749	0.99371	0.90548	0.95072	0.97474
49	93	15.91444	3.53621	0.90079	0.98966	0.99481	0.90079	0.95300	0.97593	14.50318	3.47020	0.90548	0.98907	0.99450	0.90548	0.95381	0.97636
49	94	15.91444	3.28870	0.90079	0.99099	0.99547	0.90079	0.95600	0.97750	14.50318	3.23152	0.90548	0.99045	0.99520	0.90548	0.95673	0.97788
49	95	15.91444	3.05955	0.90079	0.99214	0.99606	0.90079	0.95881	0.97897	14.50318	3.01004	0.90548	0.99166	0.99581	0.90548	0.95946	0.97931
49	96	15.91444	2.84646	0.90079	0.99315	0.99656	0.90079	0.96143	0.98034	14.50318	2.80360	0.90548	0.99271	0.99634	0.90548	0.96202	0.98064
49	97	15.91444	2.65226	0.90079	0.99401	0.99700	0.90079	0.96387	0.98160	14.50318	2.61510	0.90548	0.99362	0.99680	0.90548	0.96440	0.98188
49	98	15.91444	2.47567	0.90079	0.99476	0.99737	0.90079	0.96613	0.98277	14.50318	2.44340	0.90548	0.99441	0.99719	0.90548	0.96661	0.98302
49	99	15.91444	2.31535	0.90079	0.99540	0.99769	0.90079	0.96823	0.98386	14.50318	2.28724	0.90548	0.99508	0.99753	0.90548	0.96865	0.98408
49	100	15.91444	2.16976	0.90079	0.99595	0.99797	0.90079	0.97017	0.98486	14.50318	2.14523	0.90548	0.99566	0.99783	0.90548	0.97055	0.98506
49	101	15.91444	2.03734	0.90079	0.99642	0.99821	0.90079	0.97196	0.98578	14.50318	2.01587	0.90548	0.99617	0.99808	0.90548	0.97231	0.98596
49	102	15.91444	1.91714	0.90079	0.99683	0.99841	0.90079	0.97361	0.98663	14.50318	1.89830	0.90548	0.99660	0.99830	0.90548	0.97393	0.98679
49	103	15.91444	1.80800	0.90079	0.99718	0.99859	0.90079	0.97513	0.98741	14.50318	1.79140	0.90548	0.99697	0.99848	0.90548	0.97542	0.98756
49	104	15.91444	1.70943	0.90079	0.99748	0.99874	0.90079	0.97652	0.98812	14.50318	1.69474	0.90548	0.99729	0.99865	0.90548	0.97678	0.98825
49	105	15.91444	1.62048	0.90079	0.99774	0.99887	0.90079	0.97778	0.98877	14.50318	1.60741	0.90548	0.99757	0.99878	0.90548	0.97802	0.98889
49	106	15.91444	1.54080	0.90079	0.99796	0.99898	0.90079	0.97891	0.98934	14.50318	1.52911	0.90548	0.99780	0.99890	0.90548	0.97913	0.98945
49	107	15.91444	1.47009	0.90079	0.99815	0.99907	0.90079	0.97989	0.98984	14.50318	1.45954	0.90548	0.99800	0.99900	0.90548	0.98010	0.98995
49	108	15.91444	1.40861	0.90079	0.99830	0.99915	0.90079	0.98072	0.99027	14.50318	1.39898	0.90548	0.99816	0.99908	0.90548	0.98092	0.99037
49	109	15.91444	1.35764	0.90079	0.99841	0.99921	0.90079	0.98136	0.99059	14.50318	1.34871	0.90548	0.99829	0.99914	0.90548	0.98155	0.99069
49	110	15.91444	1.32125	0.90079	0.99849	0.99924	0.90079	0.98179	0.99081	14.50318	1.31279	0.90548	0.99837	0.99918	0.90548	0.98197	0.99090
50	1	15.67236	26.72925	0.89715	0.58574	0.73876	0.89715	0.58531	0.73842	14.30446	22.57586	0.90184	0.63297	0.77524	0.90184	0.63260	0.77496
50	2	15.67236	26.68154	0.89715	0.58678	0.73959	0.89715	0.58635	0.73925	14.30446	22.55058	0.90184	0.63368	0.77577	0.90184	0.63330	0.77549
50	3	15.67236	26.63112	0.89715	0.58788	0.74046	0.89715	0.58744	0.74011	14.30446	22.52338	0.90184	0.63443	0.77633	0.90184	0.63405	0.77604
50	4	15.67236	26.57806	0.89715	0.58902	0.74136	0.89715	0.58857	0.74101	14.30446	22.49433	0.90184	0.63522	0.77692	0.90184	0.63482	0.77663
50	5	15.67236	26.52283	0.89715	0.59022	0.74231	0.89715	0.58974	0.74194	14.30446	22.46379	0.90184	0.63605	0.77755	0.90184	0.63564	0.77723
50	6	15.67236	26.46539	0.89715	0.59146	0.74330	0.89715	0.59097	0.74290	14.30446	22.43176	0.90184	0.63692	0.77820	0.90184	0.63649	0.77787

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
50	7	15.67236	26.40551	0.89715	0.59276	0.74432	0.89715	0.59224	0.74391	14.30446	22.39806	0.90184	0.63784	0.77888	0.90184	0.63738	0.77854
50	8	15.67236	26.34335	0.89715	0.59412	0.74539	0.89715	0.59356	0.74495	14.30446	22.36278	0.90184	0.63880	0.77959	0.90184	0.63831	0.77923
50	9	15.67236	26.27867	0.89715	0.59553	0.74650	0.89715	0.59494	0.74604	14.30446	22.32575	0.90184	0.63980	0.78034	0.90184	0.63929	0.77996
50	10	15.67236	26.21121	0.89715	0.59700	0.74765	0.89715	0.59637	0.74716	14.30446	22.28674	0.90184	0.64086	0.78113	0.90184	0.64031	0.78072
50	11	15.67236	26.14141	0.89715	0.59853	0.74885	0.89715	0.59786	0.74833	14.30446	22.24611	0.90184	0.64196	0.78195	0.90184	0.64138	0.78151
50	12	15.67236	26.06892	0.89715	0.60012	0.75010	0.89715	0.59942	0.74954	14.30446	22.20360	0.90184	0.64312	0.78280	0.90184	0.64250	0.78234
50	13	15.67236	25.99388	0.89715	0.60178	0.75139	0.89715	0.60103	0.75080	14.30446	22.15929	0.90184	0.64433	0.78370	0.90184	0.64366	0.78321
50	14	15.67236	25.91617	0.89715	0.60351	0.75274	0.89715	0.60271	0.75211	14.30446	22.11310	0.90184	0.64559	0.78463	0.90184	0.64488	0.78411
50	15	15.67236	25.83587	0.89715	0.60530	0.75413	0.89715	0.60445	0.75347	14.30446	22.06509	0.90184	0.64691	0.78561	0.90184	0.64616	0.78505
50	16	15.67236	25.75319	0.89715	0.60717	0.75557	0.89715	0.60627	0.75488	14.30446	22.01544	0.90184	0.64829	0.78662	0.90184	0.64750	0.78604
50	17	15.67236	25.66857	0.89715	0.60910	0.75707	0.89715	0.60815	0.75634	14.30446	21.96453	0.90184	0.64972	0.78767	0.90184	0.64890	0.78707
50	18	15.67236	25.58235	0.89715	0.61109	0.75861	0.89715	0.61012	0.75786	14.30446	21.91267	0.90184	0.65121	0.78877	0.90184	0.65036	0.78814
50	19	15.67236	25.49361	0.89715	0.61317	0.76021	0.89715	0.61217	0.75944	14.30446	21.85907	0.90184	0.65276	0.78990	0.90184	0.65189	0.78927
50	20	15.67236	25.40164	0.89715	0.61533	0.76186	0.89715	0.61430	0.76107	14.30446	21.80312	0.90184	0.65439	0.79109	0.90184	0.65349	0.79044
50	21	15.67236	25.30562	0.89715	0.61759	0.76359	0.89715	0.61652	0.76277	14.30446	21.74411	0.90184	0.65609	0.79234	0.90184	0.65517	0.79167
50	22	15.67236	25.20517	0.89715	0.61996	0.76540	0.89715	0.61883	0.76454	14.30446	21.68171	0.90184	0.65789	0.79365	0.90184	0.65693	0.79295
50	23	15.67236	25.09967	0.89715	0.62243	0.76728	0.89715	0.62123	0.76637	14.30446	21.61537	0.90184	0.65979	0.79503	0.90184	0.65876	0.79428
50	24	15.67236	24.98936	0.89715	0.62502	0.76924	0.89715	0.62373	0.76827	14.30446	21.54528	0.90184	0.66178	0.79647	0.90184	0.66068	0.79567
50	25	15.67236	24.87419	0.89715	0.62772	0.77128	0.89715	0.62632	0.77023	14.30446	21.47137	0.90184	0.66387	0.79798	0.90184	0.66268	0.79713
50	26	15.67236	24.75420	0.89715	0.63053	0.77341	0.89715	0.62902	0.77227	14.30446	21.39367	0.90184	0.66606	0.79956	0.90184	0.66477	0.79863
50	27	15.67236	24.62994	0.89715	0.63346	0.77561	0.89715	0.63182	0.77437	14.30446	21.31262	0.90184	0.66835	0.80121	0.90184	0.66695	0.80020
50	28	15.67236	24.50119	0.89715	0.63652	0.77789	0.89715	0.63472	0.77655	14.30446	21.22804	0.90184	0.67075	0.80293	0.90184	0.66922	0.80184
50	29	15.67236	24.36788	0.89715	0.63969	0.78026	0.89715	0.63773	0.77880	14.30446	21.13984	0.90184	0.67325	0.80472	0.90184	0.67159	0.80353
50	30	15.67236	24.23009	0.89715	0.64298	0.78270	0.89715	0.64086	0.78113	14.30446	21.04806	0.90184	0.67586	0.80658	0.90184	0.67406	0.80530
50	31	15.67236	24.08752	0.89715	0.64641	0.78524	0.89715	0.64410	0.78353	14.30446	20.95246	0.90184	0.67858	0.80852	0.90184	0.67662	0.80713
50	32	15.67236	23.94006	0.89715	0.64997	0.78786	0.89715	0.64745	0.78600	14.30446	20.85289	0.90184	0.68142	0.81053	0.90184	0.67930	0.80902
50	33	15.67236	23.78740	0.89715	0.65367	0.79057	0.89715	0.65093	0.78856	14.30446	20.74907	0.90184	0.68439	0.81262	0.90184	0.68207	0.81099
50	34	15.67236	23.62942	0.89715	0.65751	0.79337	0.89715	0.65452	0.79119	14.30446	20.64088	0.90184	0.68748	0.81480	0.90184	0.68496	0.81303
50	35	15.67236	23.46579	0.89715	0.66150	0.79627	0.89715	0.65824	0.79390	14.30446	20.52800	0.90184	0.69070	0.81706	0.90184	0.68795	0.81513
50	36	15.67236	23.29632	0.89715	0.66564	0.79926	0.89715	0.66207	0.79668	14.30446	20.41023	0.90184	0.69405	0.81940	0.90184	0.69106	0.81731
50	37	15.67236	23.12089	0.89715	0.66993	0.80235	0.89715	0.66603	0.79954	14.30446	20.28745	0.90184	0.69755	0.82183	0.90184	0.69428	0.81956
50	38	15.67236	22.93911	0.89715	0.67438	0.80553	0.89715	0.67011	0.80248	14.30446	20.15926	0.90184	0.70119	0.82435	0.90184	0.69761	0.82187
50	39	15.67236	22.75087	0.89715	0.67899	0.80881	0.89715	0.67432	0.80548	14.30446	20.02555	0.90184	0.70497	0.82696	0.90184	0.70106	0.82426
50	40	15.67236	22.55572	0.89715	0.68376	0.81218	0.89715	0.67864	0.80856	14.30446	19.88587	0.90184	0.70890	0.82966	0.90184	0.70462	0.82671
50	41	15.67236	22.35340	0.89715	0.68870	0.81565	0.89715	0.68308	0.81170	14.30446	19.73995	0.90184	0.71298	0.83244	0.90184	0.70828	0.82923
50	42	15.67236	22.14385	0.89715	0.69380	0.81922	0.89715	0.68764	0.81491	14.30446	19.58769	0.90184	0.71721	0.83532	0.90184	0.71206	0.83182
50	43	15.67236	21.92669	0.89715	0.69906	0.82288	0.89715	0.69230	0.81818	14.30446	19.42870	0.90184	0.72160	0.83829	0.90184	0.71595	0.83446
50	44	15.67236	21.70178	0.89715	0.70449	0.82663	0.89715	0.69707	0.82150	14.30446	19.26280	0.90184	0.72614	0.84135	0.90184	0.71994	0.83717
50	45	15.67236	21.46876	0.89715	0.71008	0.83046	0.89715	0.70194	0.82487	14.30446	19.08963	0.90184	0.73084	0.84449	0.90184	0.72403	0.83992
50	46	15.67236	21.22763	0.89715	0.71583	0.83438	0.89715	0.70691	0.82829	14.30446	18.90911	0.90184	0.73568	0.84772	0.90184	0.72821	0.84273
50	47	15.67236	20.97813	0.89715	0.72174	0.83838	0.89715	0.71197	0.83175	14.30446	18.72094	0.90184	0.74068	0.85103	0.90184	0.73249	0.84559

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
50	48	15.67236	20.72003	0.89715	0.72780	0.84246	0.89715	0.71711	0.83525	14.30446	18.52488	0.90184	0.74583	0.85441	0.90184	0.73685	0.84849
50	49	15.67236	20.45326	0.89715	0.73401	0.84660	0.89715	0.72232	0.83878	14.30446	18.32076	0.90184	0.75113	0.85788	0.90184	0.74130	0.85143
50	50	15.67236	20.17742	0.89715	0.74036	0.85081	0.89715	0.72760	0.84233	14.30446	18.10816	0.90184	0.75656	0.86141	0.90184	0.74582	0.85441
50	51	15.67236	19.89339	0.89715	0.74684	0.85507	0.89715	0.73295	0.84590	14.30446	17.88781	0.90184	0.76213	0.86501	0.90184	0.75042	0.85741
50	52	15.67236	19.60122	0.89715	0.75344	0.85938	0.89715	0.73834	0.84948	14.30446	17.65967	0.90184	0.76783	0.86867	0.90184	0.75507	0.86045
50	53	15.67236	19.30125	0.89715	0.76015	0.86373	0.89715	0.74379	0.85307	14.30446	17.42398	0.90184	0.77364	0.87237	0.90184	0.75979	0.86350
50	54	15.67236	18.99375	0.89715	0.76695	0.86811	0.89715	0.74928	0.85667	14.30446	17.18091	0.90184	0.77956	0.87612	0.90184	0.76456	0.86657
50	55	15.67236	18.67912	0.89715	0.77385	0.87251	0.89715	0.75480	0.86027	14.30446	16.93076	0.90184	0.78557	0.87991	0.90184	0.76938	0.86966
50	56	15.67236	18.35803	0.89715	0.78081	0.87692	0.89715	0.76035	0.86386	14.30446	16.67407	0.90184	0.79167	0.88373	0.90184	0.77425	0.87276
50	57	15.67236	18.02853	0.89715	0.78786	0.88135	0.89715	0.76593	0.86745	14.30446	16.40902	0.90184	0.79788	0.88758	0.90184	0.77916	0.87588
50	58	15.67236	17.69065	0.89715	0.79498	0.88578	0.89715	0.77153	0.87103	14.30446	16.13552	0.90184	0.80417	0.89146	0.90184	0.78411	0.87899
50	59	15.67236	17.34441	0.89715	0.80216	0.89022	0.89715	0.77715	0.87460	14.30446	15.85354	0.90184	0.81054	0.89536	0.90184	0.78910	0.88212
50	60	15.67236	16.98967	0.89715	0.80940	0.89466	0.89715	0.78278	0.87815	14.30446	15.56284	0.90184	0.81699	0.89928	0.90184	0.79411	0.88524
50	61	15.67236	16.62627	0.89715	0.81668	0.89909	0.89715	0.78841	0.88169	14.30446	15.26320	0.90184	0.82352	0.90322	0.90184	0.79916	0.88837
50	62	15.67236	16.25423	0.89715	0.82400	0.90351	0.89715	0.79406	0.88521	14.30446	14.95454	0.90184	0.83010	0.90717	0.90184	0.80423	0.89149
50	63	15.67236	15.87341	0.89715	0.83135	0.90791	0.89715	0.79971	0.88871	14.30446	14.63664	0.90184	0.83675	0.91112	0.90184	0.80932	0.89462
50	64	15.67236	15.48353	0.89715	0.83872	0.91229	0.89715	0.80536	0.89219	14.30446	14.30913	0.90184	0.84344	0.91507	0.90184	0.81444	0.89773
50	65	15.67236	15.08480	0.89715	0.84609	0.91663	0.89715	0.81101	0.89564	14.30446	13.97213	0.90184	0.85017	0.91902	0.90184	0.81958	0.90084
50	66	15.67236	14.67724	0.89715	0.85346	0.92094	0.89715	0.81665	0.89907	14.30446	13.62552	0.90184	0.85693	0.92295	0.90184	0.82473	0.90395
50	67	15.67236	14.26104	0.89715	0.86080	0.92520	0.89715	0.82229	0.90248	14.30446	13.26940	0.90184	0.86371	0.92687	0.90184	0.82989	0.90704
50	68	15.67236	13.83657	0.89715	0.86812	0.92940	0.89715	0.82793	0.90586	14.30446	12.90401	0.90184	0.87049	0.93076	0.90184	0.83507	0.91012
50	69	15.67236	13.40435	0.89715	0.87538	0.93355	0.89715	0.83355	0.90922	14.30446	12.52973	0.90184	0.87725	0.93461	0.90184	0.84026	0.91320
50	70	15.67236	12.96501	0.89715	0.88257	0.93762	0.89715	0.83916	0.91255	14.30446	12.14706	0.90184	0.88399	0.93842	0.90184	0.84545	0.91626
50	71	15.67236	12.51927	0.89715	0.88968	0.94162	0.89715	0.84476	0.91585	14.30446	11.75658	0.90184	0.89067	0.94217	0.90184	0.85065	0.91930
50	72	15.67236	12.06792	0.89715	0.89667	0.94552	0.89715	0.85034	0.91912	14.30446	11.35893	0.90184	0.89729	0.94586	0.90184	0.85585	0.92232
50	73	15.67236	11.61185	0.89715	0.90353	0.94932	0.89715	0.85590	0.92236	14.30446	10.95491	0.90184	0.90381	0.94948	0.90184	0.86104	0.92533
50	74	15.67236	11.15217	0.89715	0.91025	0.95302	0.89715	0.86144	0.92556	14.30446	10.54549	0.90184	0.91023	0.95301	0.90184	0.86622	0.92832
50	75	15.67236	10.68986	0.89715	0.91679	0.95659	0.89715	0.86694	0.92873	14.30446	10.13154	0.90184	0.91651	0.95644	0.90184	0.87139	0.93128
50	76	15.67236	10.22626	0.89715	0.92314	0.96004	0.89715	0.87241	0.93186	14.30446	9.71428	0.90184	0.92264	0.95977	0.90184	0.87654	0.93421
50	77	15.67236	9.76277	0.89715	0.92928	0.96334	0.89715	0.87783	0.93494	14.30446	9.29502	0.90184	0.92859	0.96298	0.90184	0.88166	0.93711
50	78	15.67236	9.30064	0.89715	0.93518	0.96651	0.89715	0.88321	0.93798	14.30446	8.87492	0.90184	0.93435	0.96606	0.90184	0.88675	0.93997
50	79	15.67236	8.84103	0.89715	0.94083	0.96952	0.89715	0.88852	0.94097	14.30446	8.45509	0.90184	0.93988	0.96901	0.90184	0.89179	0.94280
50	80	15.67236	8.38551	0.89715	0.94622	0.97237	0.89715	0.89377	0.94390	14.30446	8.03703	0.90184	0.94518	0.97182	0.90184	0.89678	0.94558
50	81	15.67236	7.93532	0.89715	0.95132	0.97505	0.89715	0.89894	0.94678	14.30446	7.62196	0.90184	0.95023	0.97448	0.90184	0.90170	0.94831
50	82	15.67236	7.49211	0.89715	0.95613	0.97757	0.89715	0.90401	0.94959	14.30446	7.21152	0.90184	0.95501	0.97699	0.90184	0.90655	0.95098
50	83	15.67236	7.05756	0.89715	0.96063	0.97992	0.89715	0.90899	0.95232	14.30446	6.80735	0.90184	0.95950	0.97933	0.90184	0.91130	0.95359
50	84	15.67236	6.63342	0.89715	0.96482	0.98209	0.89715	0.91384	0.95498	14.30446	6.41122	0.90184	0.96370	0.98151	0.90184	0.91596	0.95614
50	85	15.67236	6.22156	0.89715	0.96869	0.98409	0.89715	0.91857	0.95756	14.30446	6.02503	0.90184	0.96760	0.98353	0.90184	0.92050	0.95860
50	86	15.67236	5.82374	0.89715	0.97224	0.98592	0.89715	0.92316	0.96004	14.30446	5.65055	0.90184	0.97119	0.98539	0.90184	0.92491	0.96099
50	87	15.67236	5.44155	0.89715	0.97547	0.98758	0.89715	0.92758	0.96243	14.30446	5.28949	0.90184	0.97448	0.98707	0.90184	0.92917	0.96328
50	88	15.67236	5.07613	0.89715	0.97840	0.98908	0.89715	0.93184	0.96472	14.30446	4.94306	0.90184	0.97746	0.98860	0.90184	0.93328	0.96549

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
50	89	15.67236	4.72862	0.89715	0.98103	0.99043	0.89715	0.93593	0.96690	14.30446	4.61250	0.90184	0.98016	0.98998	0.90184	0.93722	0.96759
50	90	15.67236	4.40007	0.89715	0.98339	0.99162	0.89715	0.93982	0.96898	14.30446	4.29901	0.90184	0.98257	0.99121	0.90184	0.94099	0.96960
50	91	15.67236	4.09149	0.89715	0.98547	0.99268	0.89715	0.94353	0.97094	14.30446	4.00370	0.90184	0.98472	0.99230	0.90184	0.94458	0.97150
50	92	15.67236	3.80354	0.89715	0.98731	0.99361	0.89715	0.94703	0.97280	14.30446	3.72738	0.90184	0.98663	0.99327	0.90184	0.94798	0.97330
50	93	15.67236	3.53621	0.89715	0.98892	0.99443	0.89715	0.95035	0.97454	14.30446	3.47020	0.90184	0.98830	0.99412	0.90184	0.95120	0.97499
50	94	15.67236	3.28870	0.89715	0.99033	0.99514	0.89715	0.95347	0.97618	14.30446	3.23152	0.90184	0.98977	0.99486	0.90184	0.95423	0.97658
50	95	15.67236	3.05955	0.89715	0.99156	0.99576	0.89715	0.95640	0.97772	14.30446	3.01004	0.90184	0.99105	0.99551	0.90184	0.95709	0.97807
50	96	15.67236	2.84646	0.89715	0.99263	0.99630	0.89715	0.95915	0.97915	14.30446	2.80360	0.90184	0.99218	0.99607	0.90184	0.95976	0.97947
50	97	15.67236	2.65226	0.89715	0.99356	0.99677	0.89715	0.96170	0.98047	14.30446	2.61510	0.90184	0.99315	0.99656	0.90184	0.96225	0.98076
50	98	15.67236	2.47567	0.89715	0.99436	0.99717	0.89715	0.96407	0.98170	14.30446	2.44340	0.90184	0.99398	0.99698	0.90184	0.96456	0.98196
50	99	15.67236	2.31535	0.89715	0.99504	0.99751	0.89715	0.96626	0.98284	14.30446	2.28724	0.90184	0.99470	0.99735	0.90184	0.96671	0.98307
50	100	15.67236	2.16976	0.89715	0.99563	0.99781	0.89715	0.96830	0.98389	14.30446	2.14523	0.90184	0.99533	0.99766	0.90184	0.96870	0.98410
50	101	15.67236	2.03734	0.89715	0.99614	0.99807	0.89715	0.97018	0.98486	14.30446	2.01587	0.90184	0.99587	0.99793	0.90184	0.97054	0.98505
50	102	15.67236	1.91714	0.89715	0.99658	0.99829	0.89715	0.97192	0.98576	14.30446	1.89830	0.90184	0.99633	0.99816	0.90184	0.97224	0.98593
50	103	15.67236	1.80800	0.89715	0.99695	0.99847	0.89715	0.97351	0.98658	14.30446	1.79140	0.90184	0.99673	0.99836	0.90184	0.97381	0.98673
50	104	15.67236	1.70943	0.89715	0.99728	0.99864	0.89715	0.97498	0.98733	14.30446	1.69474	0.90184	0.99708	0.99854	0.90184	0.97525	0.98747
50	105	15.67236	1.62048	0.89715	0.99756	0.99878	0.89715	0.97630	0.98801	14.30446	1.60741	0.90184	0.99737	0.99868	0.90184	0.97655	0.98814
50	106	15.67236	1.54080	0.89715	0.99779	0.99889	0.89715	0.97749	0.98862	14.30446	1.52911	0.90184	0.99762	0.99881	0.90184	0.97773	0.98874
50	107	15.67236	1.47009	0.89715	0.99799	0.99899	0.89715	0.97853	0.98915	14.30446	1.45954	0.90184	0.99784	0.99892	0.90184	0.97875	0.98926
50	108	15.67236	1.40861	0.89715	0.99815	0.99908	0.89715	0.97941	0.98960	14.30446	1.39898	0.90184	0.99801	0.99900	0.90184	0.97961	0.98970
50	109	15.67236	1.35764	0.89715	0.99828	0.99914	0.89715	0.98008	0.98994	14.30446	1.34871	0.90184	0.99814	0.99907	0.90184	0.98028	0.99004
50	110	15.67236	1.32125	0.89715	0.99836	0.99918	0.89715	0.98054	0.99017	14.30446	1.31279	0.90184	0.99823	0.99912	0.90184	0.98073	0.99027
51	1	15.43735	26.72925	0.89399	0.57698	0.73175	0.89399	0.57656	0.73142	14.11172	22.57586	0.89864	0.62446	0.76883	0.89864	0.62409	0.76854
51	2	15.43735	26.68154	0.89399	0.57801	0.73258	0.89399	0.57759	0.73224	14.11172	22.55058	0.89864	0.62516	0.76936	0.89864	0.62479	0.76908
51	3	15.43735	26.63112	0.89399	0.57909	0.73344	0.89399	0.57866	0.73310	14.11172	22.52338	0.89864	0.62591	0.76992	0.89864	0.62553	0.76963
51	4	15.43735	26.57806	0.89399	0.58022	0.73435	0.89399	0.57977	0.73400	14.11172	22.49433	0.89864	0.62669	0.77051	0.89864	0.62630	0.77021
51	5	15.43735	26.52283	0.89399	0.58140	0.73529	0.89399	0.58093	0.73492	14.11172	22.46379	0.89864	0.62751	0.77113	0.89864	0.62710	0.77082
51	6	15.43735	26.46539	0.89399	0.58263	0.73628	0.89399	0.58214	0.73589	14.11172	22.43176	0.89864	0.62837	0.77178	0.89864	0.62794	0.77146
51	7	15.43735	26.40551	0.89399	0.58391	0.73730	0.89399	0.58340	0.73689	14.11172	22.39806	0.89864	0.62928	0.77246	0.89864	0.62883	0.77212
51	8	15.43735	26.34335	0.89399	0.58524	0.73836	0.89399	0.58470	0.73793	14.11172	22.36278	0.89864	0.63022	0.77317	0.89864	0.62975	0.77282
51	9	15.43735	26.27867	0.89399	0.58663	0.73947	0.89399	0.58606	0.73901	14.11172	22.32575	0.89864	0.63122	0.77392	0.89864	0.63071	0.77354
51	10	15.43735	26.21121	0.89399	0.58809	0.74062	0.89399	0.58748	0.74014	14.11172	22.28674	0.89864	0.63226	0.77471	0.89864	0.63172	0.77430
51	11	15.43735	26.14141	0.89399	0.58960	0.74182	0.89399	0.58895	0.74131	14.11172	22.24611	0.89864	0.63335	0.77553	0.89864	0.63278	0.77509
51	12	15.43735	26.06892	0.89399	0.59117	0.74306	0.89399	0.59048	0.74252	14.11172	22.20360	0.89864	0.63450	0.77638	0.89864	0.63389	0.77592
51	13	15.43735	25.99388	0.89399	0.59281	0.74436	0.89399	0.59207	0.74377	14.11172	22.15929	0.89864	0.63569	0.77728	0.89864	0.63504	0.77679
51	14	15.43735	25.91617	0.89399	0.59451	0.74570	0.89399	0.59373	0.74508	14.11172	22.11310	0.89864	0.63694	0.77821	0.89864	0.63625	0.77769
51	15	15.43735	25.83587	0.89399	0.59629	0.74709	0.89399	0.59545	0.74644	14.11172	22.06509	0.89864	0.63825	0.77919	0.89864	0.63751	0.77864
51	16	15.43735	25.75319	0.89399	0.59813	0.74853	0.89399	0.59725	0.74784	14.11172	22.01544	0.89864	0.63961	0.78020	0.89864	0.63884	0.77962
51	17	15.43735	25.66857	0.89399	0.60003	0.75003	0.89399	0.59911	0.74931	14.11172	21.96453	0.89864	0.64103	0.78125	0.89864	0.64022	0.78065
51	18	15.43735	25.58235	0.89399	0.60201	0.75156	0.89399	0.60106	0.75083	14.11172	21.91267	0.89864	0.64250	0.78235	0.89864	0.64167	0.78173
51	19	15.43735	25.49361	0.89399	0.60406	0.75316	0.89399	0.60308	0.75240	14.11172	21.85907	0.89864	0.64404	0.78348	0.89864	0.64319	0.78285

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
51	20	15.43735	25.40164	0.89399	0.60619	0.75482	0.89399	0.60519	0.75404	14.11172	21.80312	0.89864	0.64565	0.78467	0.89864	0.64478	0.78403
51	21	15.43735	25.30562	0.89399	0.60843	0.75655	0.89399	0.60739	0.75575	14.11172	21.74411	0.89864	0.64734	0.78592	0.89864	0.64644	0.78526
51	22	15.43735	25.20517	0.89399	0.61076	0.75835	0.89399	0.60968	0.75751	14.11172	21.68171	0.89864	0.64912	0.78723	0.89864	0.64819	0.78654
51	23	15.43735	25.09967	0.89399	0.61321	0.76024	0.89399	0.61205	0.75935	14.11172	21.61537	0.89864	0.65100	0.78861	0.89864	0.65001	0.78788
51	24	15.43735	24.98936	0.89399	0.61577	0.76220	0.89399	0.61453	0.76125	14.11172	21.54528	0.89864	0.65298	0.79006	0.89864	0.65191	0.78928
51	25	15.43735	24.87419	0.89399	0.61844	0.76424	0.89399	0.61710	0.76322	14.11172	21.47137	0.89864	0.65505	0.79158	0.89864	0.65390	0.79074
51	26	15.43735	24.75420	0.89399	0.62123	0.76637	0.89399	0.61978	0.76526	14.11172	21.39367	0.89864	0.65723	0.79316	0.89864	0.65598	0.79225
51	27	15.43735	24.62994	0.89399	0.62414	0.76858	0.89399	0.62255	0.76737	14.11172	21.31262	0.89864	0.65950	0.79482	0.89864	0.65815	0.79383
51	28	15.43735	24.50119	0.89399	0.62716	0.77087	0.89399	0.62544	0.76956	14.11172	21.22804	0.89864	0.66188	0.79654	0.89864	0.66041	0.79548
51	29	15.43735	24.36788	0.89399	0.63031	0.77324	0.89399	0.62843	0.77182	14.11172	21.13984	0.89864	0.66437	0.79834	0.89864	0.66276	0.79718
51	30	15.43735	24.23009	0.89399	0.63358	0.77570	0.89399	0.63154	0.77416	14.11172	21.04806	0.89864	0.66696	0.80021	0.89864	0.66522	0.79896
51	31	15.43735	24.08752	0.89399	0.63698	0.77824	0.89399	0.63476	0.77658	14.11172	20.95246	0.89864	0.66967	0.80216	0.89864	0.66778	0.80080
51	32	15.43735	23.94006	0.89399	0.64052	0.78088	0.89399	0.63810	0.77908	14.11172	20.85289	0.89864	0.67250	0.80419	0.89864	0.67045	0.80272
51	33	15.43735	23.78740	0.89399	0.64420	0.78360	0.89399	0.64156	0.78165	14.11172	20.74907	0.89864	0.67546	0.80630	0.89864	0.67322	0.80470
51	34	15.43735	23.62942	0.89399	0.64802	0.78642	0.89399	0.64515	0.78431	14.11172	20.64088	0.89864	0.67854	0.80849	0.89864	0.67611	0.80676
51	35	15.43735	23.46579	0.89399	0.65200	0.78934	0.89399	0.64886	0.78704	14.11172	20.52800	0.89864	0.68176	0.81077	0.89864	0.67911	0.80889
51	36	15.43735	23.29632	0.89399	0.65612	0.79236	0.89399	0.65270	0.78986	14.11172	20.41023	0.89864	0.68511	0.81314	0.89864	0.68222	0.81109
51	37	15.43735	23.12089	0.89399	0.66040	0.79547	0.89399	0.65666	0.79275	14.11172	20.28745	0.89864	0.68861	0.81559	0.89864	0.68545	0.81337
51	38	15.43735	22.93911	0.89399	0.66485	0.79869	0.89399	0.66076	0.79573	14.11172	20.15926	0.89864	0.69225	0.81814	0.89864	0.68880	0.81572
51	39	15.43735	22.75087	0.89399	0.66946	0.80201	0.89399	0.66497	0.79878	14.11172	20.02555	0.89864	0.69604	0.82078	0.89864	0.69226	0.81815
51	40	15.43735	22.55572	0.89399	0.67424	0.80542	0.89399	0.66932	0.80191	14.11172	19.88587	0.89864	0.69998	0.82352	0.89864	0.69584	0.82065
51	41	15.43735	22.35340	0.89399	0.67918	0.80894	0.89399	0.67379	0.80511	14.11172	19.73995	0.89864	0.70408	0.82635	0.89864	0.69954	0.82321
51	42	15.43735	22.14385	0.89399	0.68430	0.81256	0.89399	0.67838	0.80837	14.11172	19.58769	0.89864	0.70834	0.82927	0.89864	0.70336	0.82585
51	43	15.43735	21.92669	0.89399	0.68959	0.81628	0.89399	0.68309	0.81171	14.11172	19.42870	0.89864	0.71276	0.83229	0.89864	0.70729	0.82855
51	44	15.43735	21.70178	0.89399	0.69506	0.82010	0.89399	0.68791	0.81511	14.11172	19.26280	0.89864	0.71734	0.83541	0.89864	0.71133	0.83132
51	45	15.43735	21.46876	0.89399	0.70069	0.82401	0.89399	0.69285	0.81856	14.11172	19.08963	0.89864	0.72208	0.83861	0.89864	0.71547	0.83414
51	46	15.43735	21.22763	0.89399	0.70650	0.82801	0.89399	0.69789	0.82206	14.11172	18.90911	0.89864	0.72698	0.84191	0.89864	0.71973	0.83702
51	47	15.43735	20.97813	0.89399	0.71247	0.83210	0.89399	0.70302	0.82562	14.11172	18.72094	0.89864	0.73204	0.84529	0.89864	0.72408	0.83996
51	48	15.43735	20.72003	0.89399	0.71861	0.83627	0.89399	0.70825	0.82921	14.11172	18.52488	0.89864	0.73726	0.84876	0.89864	0.72852	0.84294
51	49	15.43735	20.45326	0.89399	0.72490	0.84051	0.89399	0.71357	0.83285	14.11172	18.32076	0.89864	0.74263	0.85231	0.89864	0.73306	0.84597
51	50	15.43735	20.17742	0.89399	0.73135	0.84483	0.89399	0.71896	0.83651	14.11172	18.10816	0.89864	0.74816	0.85594	0.89864	0.73768	0.84904
51	51	15.43735	19.89339	0.89399	0.73794	0.84921	0.89399	0.72443	0.84019	14.11172	17.88781	0.89864	0.75383	0.85964	0.89864	0.74238	0.85215
51	52	15.43735	19.60122	0.89399	0.74466	0.85365	0.89399	0.72995	0.84390	14.11172	17.65967	0.89864	0.75964	0.86340	0.89864	0.74715	0.85528
51	53	15.43735	19.30125	0.89399	0.75151	0.85813	0.89399	0.73553	0.84762	14.11172	17.42398	0.89864	0.76557	0.86722	0.89864	0.75199	0.85844
51	54	15.43735	18.99375	0.89399	0.75846	0.86264	0.89399	0.74116	0.85134	14.11172	17.18091	0.89864	0.77161	0.87109	0.89864	0.75689	0.86162
51	55	15.43735	18.67912	0.89399	0.76551	0.86718	0.89399	0.74684	0.85507	14.11172	16.93076	0.89864	0.77777	0.87499	0.89864	0.76184	0.86483
51	56	15.43735	18.35803	0.89399	0.77264	0.87174	0.89399	0.75255	0.85880	14.11172	16.67407	0.89864	0.78402	0.87893	0.89864	0.76685	0.86804
51	57	15.43735	18.02853	0.89399	0.77986	0.87632	0.89399	0.75829	0.86253	14.11172	16.40902	0.89864	0.79037	0.88291	0.89864	0.77191	0.87127
51	58	15.43735	17.69065	0.89399	0.78716	0.88091	0.89399	0.76405	0.86625	14.11172	16.13552	0.89864	0.79683	0.88693	0.89864	0.77700	0.87451
51	59	15.43735	17.34441	0.89399	0.79454	0.88551	0.89399	0.76984	0.86996	14.11172	15.85354	0.89864	0.80337	0.89097	0.89864	0.78214	0.87775
51	60	15.43735	16.98967	0.89399	0.80198	0.89011	0.89399	0.77564	0.87365	14.11172	15.56284	0.89864	0.81000	0.89503	0.89864	0.78731	0.88100

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
51	61	15.43735	16.62627	0.89399	0.80947	0.89470	0.89399	0.78146	0.87732	14.11172	15.26320	0.89864	0.81671	0.89911	0.89864	0.79251	0.88425
51	62	15.43735	16.25423	0.89399	0.81701	0.89929	0.89399	0.78727	0.88098	14.11172	14.95454	0.89864	0.82349	0.90320	0.89864	0.79774	0.88749
51	63	15.43735	15.87341	0.89399	0.82457	0.90385	0.89399	0.79310	0.88461	14.11172	14.63664	0.89864	0.83033	0.90730	0.89864	0.80299	0.89073
51	64	15.43735	15.48353	0.89399	0.83217	0.90840	0.89399	0.79892	0.88822	14.11172	14.30913	0.89864	0.83722	0.91140	0.89864	0.80826	0.89396
51	65	15.43735	15.08480	0.89399	0.83977	0.91291	0.89399	0.80474	0.89181	14.11172	13.97213	0.89864	0.84416	0.91550	0.89864	0.81355	0.89719
51	66	15.43735	14.67724	0.89399	0.84737	0.91738	0.89399	0.81055	0.89537	14.11172	13.62552	0.89864	0.85113	0.91958	0.89864	0.81885	0.90040
51	67	15.43735	14.26104	0.89399	0.85496	0.92181	0.89399	0.81636	0.89890	14.11172	13.26940	0.89864	0.85812	0.92364	0.89864	0.82417	0.90361
51	68	15.43735	13.83657	0.89399	0.86251	0.92618	0.89399	0.82216	0.90240	14.11172	12.90401	0.89864	0.86512	0.92768	0.89864	0.82949	0.90680
51	69	15.43735	13.40435	0.89399	0.87002	0.93049	0.89399	0.82794	0.90587	14.11172	12.52973	0.89864	0.87210	0.93168	0.89864	0.83482	0.90998
51	70	15.43735	12.96501	0.89399	0.87745	0.93473	0.89399	0.83371	0.90931	14.11172	12.14706	0.89864	0.87905	0.93563	0.89864	0.84016	0.91314
51	71	15.43735	12.51927	0.89399	0.88480	0.93888	0.89399	0.83946	0.91272	14.11172	11.75658	0.89864	0.88596	0.93953	0.89864	0.84550	0.91628
51	72	15.43735	12.06792	0.89399	0.89204	0.94294	0.89399	0.84518	0.91610	14.11172	11.35893	0.89864	0.89280	0.94336	0.89864	0.85083	0.91940
51	73	15.43735	11.61185	0.89399	0.89915	0.94690	0.89399	0.85089	0.91944	14.11172	10.95491	0.89864	0.89955	0.94712	0.89864	0.85616	0.92250
51	74	15.43735	11.15217	0.89399	0.90611	0.95074	0.89399	0.85656	0.92274	14.11172	10.54549	0.89864	0.90619	0.95079	0.89864	0.86147	0.92558
51	75	15.43735	10.68986	0.89399	0.91289	0.95446	0.89399	0.86220	0.92600	14.11172	10.13154	0.89864	0.91270	0.95436	0.89864	0.86677	0.92863
51	76	15.43735	10.22626	0.89399	0.91948	0.95805	0.89399	0.86781	0.92923	14.11172	9.71428	0.89864	0.91905	0.95782	0.89864	0.87205	0.93165
51	77	15.43735	9.76277	0.89399	0.92585	0.96150	0.89399	0.87337	0.93240	14.11172	9.29502	0.89864	0.92522	0.96116	0.89864	0.87730	0.93464
51	78	15.43735	9.30064	0.89399	0.93199	0.96480	0.89399	0.87888	0.93553	14.11172	8.87492	0.89864	0.93120	0.96437	0.89864	0.88251	0.93759
51	79	15.43735	8.84103	0.89399	0.93787	0.96794	0.89399	0.88433	0.93861	14.11172	8.45509	0.89864	0.93695	0.96745	0.89864	0.88768	0.94050
51	80	15.43735	8.38551	0.89399	0.94348	0.97092	0.89399	0.88971	0.94163	14.11172	8.03703	0.89864	0.94246	0.97038	0.89864	0.89280	0.94336
51	81	15.43735	7.93532	0.89399	0.94879	0.97372	0.89399	0.89501	0.94460	14.11172	7.62196	0.89864	0.94771	0.97315	0.89864	0.89785	0.94618
51	82	15.43735	7.49211	0.89399	0.95381	0.97636	0.89399	0.90022	0.94749	14.11172	7.21152	0.89864	0.95269	0.97577	0.89864	0.90283	0.94893
51	83	15.43735	7.05756	0.89399	0.95851	0.97882	0.89399	0.90533	0.95031	14.11172	6.80735	0.89864	0.95738	0.97823	0.89864	0.90771	0.95162
51	84	15.43735	6.63342	0.89399	0.96289	0.98110	0.89399	0.91032	0.95305	14.11172	6.41122	0.89864	0.96177	0.98051	0.89864	0.91250	0.95425
51	85	15.43735	6.22156	0.89399	0.96695	0.98320	0.89399	0.91518	0.95571	14.11172	6.02503	0.89864	0.96584	0.98263	0.89864	0.91717	0.95680
51	86	15.43735	5.82374	0.89399	0.97067	0.98512	0.89399	0.91990	0.95828	14.11172	5.65055	0.89864	0.96960	0.98457	0.89864	0.92171	0.95926
51	87	15.43735	5.44155	0.89399	0.97407	0.98686	0.89399	0.92447	0.96075	14.11172	5.28949	0.89864	0.97305	0.98634	0.89864	0.92611	0.96164
51	88	15.43735	5.07613	0.89399	0.97714	0.98844	0.89399	0.92887	0.96312	14.11172	4.94306	0.89864	0.97618	0.98795	0.89864	0.93035	0.96392
51	89	15.43735	4.72862	0.89399	0.97991	0.98986	0.89399	0.93308	0.96538	14.11172	4.61250	0.89864	0.97902	0.98940	0.89864	0.93442	0.96610
51	90	15.43735	4.40007	0.89399	0.98239	0.99112	0.89399	0.93711	0.96754	14.11172	4.29901	0.89864	0.98156	0.99069	0.89864	0.93832	0.96818
51	91	15.43735	4.09149	0.89399	0.98459	0.99224	0.89399	0.94095	0.96958	14.11172	4.00370	0.89864	0.98382	0.99184	0.89864	0.94204	0.97015
51	92	15.43735	3.80354	0.89399	0.98653	0.99322	0.89399	0.94458	0.97150	14.11172	3.72738	0.89864	0.98583	0.99286	0.89864	0.94557	0.97202
51	93	15.43735	3.53621	0.89399	0.98823	0.99408	0.89399	0.94802	0.97332	14.11172	3.47020	0.89864	0.98759	0.99376	0.89864	0.94891	0.97378
51	94	15.43735	3.28870	0.89399	0.98973	0.99484	0.89399	0.95127	0.97503	14.11172	3.23152	0.89864	0.98914	0.99454	0.89864	0.95206	0.97544
51	95	15.43735	3.05955	0.89399	0.99103	0.99549	0.89399	0.95432	0.97663	14.11172	3.01004	0.89864	0.99050	0.99523	0.89864	0.95503	0.97700
51	96	15.43735	2.84646	0.89399	0.99217	0.99607	0.89399	0.95718	0.97812	14.11172	2.80360	0.89864	0.99169	0.99583	0.89864	0.95782	0.97845
51	97	15.43735	2.65226	0.89399	0.99315	0.99656	0.89399	0.95983	0.97951	14.11172	2.61510	0.89864	0.99272	0.99635	0.89864	0.96041	0.97981
51	98	15.43735	2.47567	0.89399	0.99399	0.99699	0.89399	0.96230	0.98079	14.11172	2.44340	0.89864	0.99360	0.99679	0.89864	0.96282	0.98106
51	99	15.43735	2.31535	0.89399	0.99472	0.99735	0.89399	0.96460	0.98198	14.11172	2.28724	0.89864	0.99437	0.99718	0.89864	0.96506	0.98222
51	100	15.43735	2.16976	0.89399	0.99534	0.99767	0.89399	0.96672	0.98308	14.11172	2.14523	0.89864	0.99503	0.99751	0.89864	0.96714	0.98330
51	101	15.43735	2.03734	0.89399	0.99588	0.99794	0.89399	0.96869	0.98410	14.11172	2.01587	0.89864	0.99560	0.99780	0.89864	0.96907	0.98429

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>									<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
51	102	15.43735	1.91714	0.89399	0.99635	0.99817	0.89399	0.97051	0.98503	14.11172	1.89830	0.89864	0.99609	0.99804	0.89864	0.97085	0.98521		
51	103	15.43735	1.80800	0.89399	0.99675	0.99837	0.89399	0.97218	0.98589	14.11172	1.79140	0.89864	0.99652	0.99826	0.89864	0.97250	0.98606		
51	104	15.43735	1.70943	0.89399	0.99710	0.99855	0.89399	0.97371	0.98668	14.11172	1.69474	0.89864	0.99689	0.99844	0.89864	0.97400	0.98683		
51	105	15.43735	1.62048	0.89399	0.99739	0.99870	0.89399	0.97510	0.98740	14.11172	1.60741	0.89864	0.99720	0.99860	0.89864	0.97537	0.98753		
51	106	15.43735	1.54080	0.89399	0.99765	0.99882	0.89399	0.97635	0.98803	14.11172	1.52911	0.89864	0.99747	0.99873	0.89864	0.97660	0.98816		
51	107	15.43735	1.47009	0.89399	0.99786	0.99893	0.89399	0.97744	0.98859	14.11172	1.45954	0.89864	0.99770	0.99885	0.89864	0.97767	0.98871		
51	108	15.43735	1.40861	0.89399	0.99803	0.99901	0.89399	0.97836	0.98906	14.11172	1.39898	0.89864	0.99788	0.99894	0.89864	0.97858	0.98917		
51	109	15.43735	1.35764	0.89399	0.99816	0.99908	0.89399	0.97907	0.98942	14.11172	1.34871	0.89864	0.99802	0.99901	0.89864	0.97928	0.98953		
51	110	15.43735	1.32125	0.89399	0.99825	0.99913	0.89399	0.97955	0.98967	14.11172	1.31279	0.89864	0.99812	0.99906	0.89864	0.97975	0.98977		
52	1	15.20192	26.72925	0.89090	0.56820	0.72465	0.89090	0.56779	0.72432	13.91817	22.57586	0.89553	0.61592	0.76232	0.89553	0.61556	0.76204		
52	2	15.20192	26.68154	0.89090	0.56921	0.72548	0.89090	0.56881	0.72515	13.91817	22.55058	0.89553	0.61661	0.76285	0.89553	0.61625	0.76257		
52	3	15.20192	26.63112	0.89090	0.57028	0.72634	0.89090	0.56986	0.72600	13.91817	22.52338	0.89553	0.61734	0.76341	0.89553	0.61697	0.76312		
52	4	15.20192	26.57806	0.89090	0.57139	0.72725	0.89090	0.57096	0.72689	13.91817	22.49433	0.89553	0.61812	0.76400	0.89553	0.61773	0.76370		
52	5	15.20192	26.52283	0.89090	0.57256	0.72819	0.89090	0.57210	0.72782	13.91817	22.46379	0.89553	0.61893	0.76462	0.89553	0.61853	0.76431		
52	6	15.20192	26.46539	0.89090	0.57377	0.72917	0.89090	0.57329	0.72878	13.91817	22.43176	0.89553	0.61978	0.76527	0.89553	0.61936	0.76494		
52	7	15.20192	26.40551	0.89090	0.57503	0.73019	0.89090	0.57453	0.72978	13.91817	22.39806	0.89553	0.62068	0.76595	0.89553	0.62023	0.76561		
52	8	15.20192	26.34335	0.89090	0.57635	0.73125	0.89090	0.57582	0.73082	13.91817	22.36278	0.89553	0.62161	0.76666	0.89553	0.62114	0.76630		
52	9	15.20192	26.27867	0.89090	0.57772	0.73235	0.89090	0.57716	0.73190	13.91817	22.32575	0.89553	0.62259	0.76741	0.89553	0.62210	0.76703		
52	10	15.20192	26.21121	0.89090	0.57916	0.73350	0.89090	0.57856	0.73302	13.91817	22.28674	0.89553	0.62363	0.76819	0.89553	0.62310	0.76779		
52	11	15.20192	26.14141	0.89090	0.58065	0.73470	0.89090	0.58001	0.73419	13.91817	22.24611	0.89553	0.62471	0.76901	0.89553	0.62414	0.76858		
52	12	15.20192	26.06892	0.89090	0.58220	0.73594	0.89090	0.58152	0.73540	13.91817	22.20360	0.89553	0.62584	0.76986	0.89553	0.62523	0.76941		
52	13	15.20192	25.99388	0.89090	0.58382	0.73723	0.89090	0.58310	0.73665	13.91817	22.15929	0.89553	0.62702	0.77076	0.89553	0.62638	0.77027		
52	14	15.20192	25.91617	0.89090	0.58550	0.73857	0.89090	0.58473	0.73796	13.91817	22.11310	0.89553	0.62826	0.77169	0.89553	0.62757	0.77118		
52	15	15.20192	25.83587	0.89090	0.58725	0.73996	0.89090	0.58643	0.73931	13.91817	22.06509	0.89553	0.62955	0.77267	0.89553	0.62883	0.77212		
52	16	15.20192	25.75319	0.89090	0.58906	0.74140	0.89090	0.58821	0.74072	13.91817	22.01544	0.89553	0.63090	0.77368	0.89553	0.63013	0.77311		
52	17	15.20192	25.66857	0.89090	0.59095	0.74289	0.89090	0.59005	0.74218	13.91817	21.96453	0.89553	0.63230	0.77473	0.89553	0.63151	0.77414		
52	18	15.20192	25.58235	0.89090	0.59289	0.74442	0.89090	0.59197	0.74370	13.91817	21.91267	0.89553	0.63376	0.77583	0.89553	0.63294	0.77522		
52	19	15.20192	25.49361	0.89090	0.59492	0.74602	0.89090	0.59397	0.74527	13.91817	21.85907	0.89553	0.63528	0.77696	0.89553	0.63444	0.77634		
52	20	15.20192	25.40164	0.89090	0.59703	0.74767	0.89090	0.59606	0.74691	13.91817	21.80312	0.89553	0.63687	0.77815	0.89553	0.63602	0.77752		
52	21	15.20192	25.30562	0.89090	0.59923	0.74940	0.89090	0.59823	0.74862	13.91817	21.74411	0.89553	0.63854	0.77940	0.89553	0.63767	0.77875		
52	22	15.20192	25.20517	0.89090	0.60154	0.75121	0.89090	0.60050	0.75039	13.91817	21.68171	0.89553	0.64031	0.78072	0.89553	0.63940	0.78004		
52	23	15.20192	25.09967	0.89090	0.60396	0.75309	0.89090	0.60285	0.75222	13.91817	21.61537	0.89553	0.64217	0.78210	0.89553	0.64121	0.78138		
52	24	15.20192	24.98936	0.89090	0.60650	0.75505	0.89090	0.60530	0.75413	13.91817	21.54528	0.89553	0.64413	0.78355	0.89553	0.64310	0.78279		
52	25	15.20192	24.87419	0.89090	0.60914	0.75710	0.89090	0.60785	0.75610	13.91817	21.47137	0.89553	0.64619	0.78507	0.89553	0.64507	0.78425		
52	26	15.20192	24.75420	0.89090	0.61190	0.75923	0.89090	0.61050	0.75815	13.91817	21.39367	0.89553	0.64834	0.78666	0.89553	0.64713	0.78577		
52	27	15.20192	24.62994	0.89090	0.61478	0.76144	0.89090	0.61325	0.76027	13.91817	21.31262	0.89553	0.65060	0.78832	0.89553	0.64929	0.78736		
52	28	15.20192	24.50119	0.89090	0.61778	0.76373	0.89090	0.61612	0.76247	13.91817	21.22804	0.89553	0.65296	0.79005	0.89553	0.65154	0.78901		
52	29	15.20192	24.36788	0.89090	0.62089	0.76611	0.89090	0.61909	0.76474	13.91817	21.13984	0.89553	0.65543	0.79186	0.89553	0.65388	0.79072		
52	30	15.20192	24.23009	0.89090	0.62414	0.76858	0.89090	0.62218	0.76709	13.91817	21.04806	0.89553	0.65802	0.79374	0.89553	0.65633	0.79251		
52	31	15.20192	24.08752	0.89090	0.62752	0.77113	0.89090	0.62538	0.76952	13.91817	20.95246	0.89553	0.66071	0.79570	0.89553	0.65888	0.79437		
52	32	15.20192	23.94006	0.89090	0.63103	0.77378	0.89090	0.62871	0.77203	13.91817	20.85289	0.89553	0.66353	0.79774	0.89553	0.66154	0.79630		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
52	33	15.20192	23.78740	0.89090	0.63468	0.77652	0.89090	0.63215	0.77463	13.91817	20.74907	0.89553	0.66647	0.79986	0.89553	0.66431	0.79830
52	34	15.20192	23.62942	0.89090	0.63848	0.77936	0.89090	0.63573	0.77730	13.91817	20.64088	0.89553	0.66954	0.80207	0.89553	0.66719	0.80038
52	35	15.20192	23.46579	0.89090	0.64244	0.78230	0.89090	0.63943	0.78006	13.91817	20.52800	0.89553	0.67275	0.80436	0.89553	0.67019	0.80253
52	36	15.20192	23.29632	0.89090	0.64654	0.78533	0.89090	0.64326	0.78291	13.91817	20.41023	0.89553	0.67610	0.80675	0.89553	0.67330	0.80476
52	37	15.20192	23.12089	0.89090	0.65081	0.78848	0.89090	0.64723	0.78584	13.91817	20.28745	0.89553	0.67959	0.80923	0.89553	0.67654	0.80707
52	38	15.20192	22.93911	0.89090	0.65525	0.79172	0.89090	0.65132	0.78885	13.91817	20.15926	0.89553	0.68323	0.81181	0.89553	0.67990	0.80945
52	39	15.20192	22.75087	0.89090	0.65985	0.79507	0.89090	0.65555	0.79194	13.91817	20.02555	0.89553	0.68702	0.81448	0.89553	0.68338	0.81191
52	40	15.20192	22.55572	0.89090	0.66463	0.79853	0.89090	0.65991	0.79512	13.91817	19.88587	0.89553	0.69097	0.81725	0.89553	0.68698	0.81445
52	41	15.20192	22.35340	0.89090	0.66958	0.80209	0.89090	0.66440	0.79837	13.91817	19.73995	0.89553	0.69509	0.82012	0.89553	0.69070	0.81706
52	42	15.20192	22.14385	0.89090	0.67471	0.80576	0.89090	0.66902	0.80170	13.91817	19.58769	0.89553	0.69936	0.82309	0.89553	0.69455	0.81975
52	43	15.20192	21.92669	0.89090	0.68002	0.80954	0.89090	0.67377	0.80509	13.91817	19.42870	0.89553	0.70381	0.82616	0.89553	0.69852	0.82250
52	44	15.20192	21.70178	0.89090	0.68551	0.81342	0.89090	0.67864	0.80856	13.91817	19.26280	0.89553	0.70842	0.82933	0.89553	0.70260	0.82533
52	45	15.20192	21.46876	0.89090	0.69119	0.81740	0.89090	0.68363	0.81209	13.91817	19.08963	0.89553	0.71320	0.83259	0.89553	0.70680	0.82822
52	46	15.20192	21.22763	0.89090	0.69704	0.82148	0.89090	0.68874	0.81568	13.91817	18.90911	0.89553	0.71815	0.83595	0.89553	0.71112	0.83117
52	47	15.20192	20.97813	0.89090	0.70307	0.82565	0.89090	0.69395	0.81933	13.91817	18.72094	0.89553	0.72326	0.83941	0.89553	0.71554	0.83418
52	48	15.20192	20.72003	0.89090	0.70927	0.82991	0.89090	0.69926	0.82302	13.91817	18.52488	0.89553	0.72855	0.84296	0.89553	0.72006	0.83725
52	49	15.20192	20.45326	0.89090	0.71564	0.83426	0.89090	0.70467	0.82676	13.91817	18.32076	0.89553	0.73400	0.84660	0.89553	0.72469	0.84037
52	50	15.20192	20.17742	0.89090	0.72218	0.83868	0.89090	0.71017	0.83053	13.91817	18.10816	0.89553	0.73961	0.85032	0.89553	0.72940	0.84353
52	51	15.20192	19.89339	0.89090	0.72888	0.84318	0.89090	0.71575	0.83433	13.91817	17.88781	0.89553	0.74538	0.85411	0.89553	0.73420	0.84673
52	52	15.20192	19.60122	0.89090	0.73571	0.84774	0.89090	0.72140	0.83816	13.91817	17.65967	0.89553	0.75128	0.85798	0.89553	0.73909	0.84997
52	53	15.20192	19.30125	0.89090	0.74268	0.85234	0.89090	0.72712	0.84200	13.91817	17.42398	0.89553	0.75733	0.86191	0.89553	0.74404	0.85324
52	54	15.20192	18.99375	0.89090	0.74977	0.85700	0.89090	0.73289	0.84586	13.91817	17.18091	0.89553	0.76350	0.86589	0.89553	0.74907	0.85653
52	55	15.20192	18.67912	0.89090	0.75697	0.86168	0.89090	0.73871	0.84972	13.91817	16.93076	0.89553	0.76979	0.86992	0.89553	0.75416	0.85985
52	56	15.20192	18.35803	0.89090	0.76427	0.86638	0.89090	0.74458	0.85359	13.91817	16.67407	0.89553	0.77618	0.87399	0.89553	0.75931	0.86319
52	57	15.20192	18.02853	0.89090	0.77166	0.87112	0.89090	0.75049	0.85746	13.91817	16.40902	0.89553	0.78270	0.87810	0.89553	0.76451	0.86654
52	58	15.20192	17.69065	0.89090	0.77915	0.87587	0.89090	0.75643	0.86132	13.91817	16.13552	0.89553	0.78931	0.88225	0.89553	0.76976	0.86990
52	59	15.20192	17.34441	0.89090	0.78672	0.88063	0.89090	0.76239	0.86518	13.91817	15.85354	0.89553	0.79603	0.88643	0.89553	0.77505	0.87327
52	60	15.20192	16.98967	0.89090	0.79436	0.88540	0.89090	0.76837	0.86901	13.91817	15.56284	0.89553	0.80284	0.89064	0.89553	0.78038	0.87664
52	61	15.20192	16.62627	0.89090	0.80207	0.89016	0.89090	0.77436	0.87283	13.91817	15.26320	0.89553	0.80974	0.89487	0.89553	0.78574	0.88002
52	62	15.20192	16.25423	0.89090	0.80982	0.89492	0.89090	0.78036	0.87663	13.91817	14.95454	0.89553	0.81671	0.89911	0.89553	0.79113	0.88339
52	63	15.20192	15.87341	0.89090	0.81762	0.89966	0.89090	0.78637	0.88041	13.91817	14.63664	0.89553	0.82375	0.90336	0.89553	0.79654	0.88675
52	64	15.20192	15.48353	0.89090	0.82544	0.90437	0.89090	0.79237	0.88416	13.91817	14.30913	0.89553	0.83085	0.90761	0.89553	0.80198	0.89011
52	65	15.20192	15.08480	0.89090	0.83328	0.90906	0.89090	0.79837	0.88788	13.91817	13.97213	0.89553	0.83800	0.91186	0.89553	0.80743	0.89346
52	66	15.20192	14.67724	0.89090	0.84113	0.91371	0.89090	0.80437	0.89158	13.91817	13.62552	0.89553	0.84519	0.91610	0.89553	0.81290	0.89679
52	67	15.20192	14.26104	0.89090	0.84896	0.91831	0.89090	0.81035	0.89524	13.91817	13.26940	0.89553	0.85240	0.92032	0.89553	0.81837	0.90011
52	68	15.20192	13.83657	0.89090	0.85676	0.92286	0.89090	0.81632	0.89887	13.91817	12.90401	0.89553	0.85962	0.92451	0.89553	0.82385	0.90342
52	69	15.20192	13.40435	0.89090	0.86452	0.92734	0.89090	0.82227	0.90247	13.91817	12.52973	0.89553	0.86683	0.92866	0.89553	0.82934	0.90671
52	70	15.20192	12.96501	0.89090	0.87221	0.93174	0.89090	0.82820	0.90603	13.91817	12.14706	0.89553	0.87401	0.93277	0.89553	0.83483	0.90998
52	71	15.20192	12.51927	0.89090	0.87981	0.93606	0.89090	0.83411	0.90955	13.91817	11.75658	0.89553	0.88114	0.93682	0.89553	0.84031	0.91323
52	72	15.20192	12.06792	0.89090	0.88730	0.94028	0.89090	0.83999	0.91304	13.91817	11.35893	0.89553	0.88821	0.94080	0.89553	0.84579	0.91645
52	73	15.20192	11.61185	0.89090	0.89466	0.94440	0.89090	0.84585	0.91649	13.91817	10.95491	0.89553	0.89519	0.94470	0.89553	0.85125	0.91965

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
52	74	15.20192	11.15217	0.89090	0.90187	0.94840	0.89090	0.85167	0.91990	13.91817	10.54549	0.89553	0.90206	0.94851	0.89553	0.85671	0.92282
52	75	15.20192	10.68986	0.89090	0.90890	0.95228	0.89090	0.85746	0.92326	13.91817	10.13154	0.89553	0.90880	0.95222	0.89553	0.86214	0.92597
52	76	15.20192	10.22626	0.89090	0.91573	0.95601	0.89090	0.86321	0.92658	13.91817	9.71428	0.89553	0.91538	0.95582	0.89553	0.86755	0.92908
52	77	15.20192	9.76277	0.89090	0.92235	0.95960	0.89090	0.86890	0.92985	13.91817	9.29502	0.89553	0.92178	0.95930	0.89553	0.87293	0.93216
52	78	15.20192	9.30064	0.89090	0.92872	0.96304	0.89090	0.87455	0.93308	13.91817	8.87492	0.89553	0.92797	0.96264	0.89553	0.87828	0.93519
52	79	15.20192	8.84103	0.89090	0.93483	0.96632	0.89090	0.88013	0.93624	13.91817	8.45509	0.89553	0.93394	0.96584	0.89553	0.88357	0.93819
52	80	15.20192	8.38551	0.89090	0.94066	0.96942	0.89090	0.88564	0.93935	13.91817	8.03703	0.89553	0.93967	0.96890	0.89553	0.88881	0.94113
52	81	15.20192	7.93532	0.89090	0.94620	0.97236	0.89090	0.89107	0.94240	13.91817	7.62196	0.89553	0.94513	0.97179	0.89553	0.89399	0.94403
52	82	15.20192	7.49211	0.89090	0.95143	0.97511	0.89090	0.89642	0.94538	13.91817	7.21152	0.89553	0.95031	0.97452	0.89553	0.89909	0.94687
52	83	15.20192	7.05756	0.89090	0.95634	0.97768	0.89090	0.90165	0.94828	13.91817	6.80735	0.89553	0.95520	0.97709	0.89553	0.90411	0.94964
52	84	15.20192	6.63342	0.89090	0.96091	0.98007	0.89090	0.90678	0.95111	13.91817	6.41122	0.89553	0.95978	0.97948	0.89553	0.90902	0.95234
52	85	15.20192	6.22156	0.89090	0.96515	0.98227	0.89090	0.91177	0.95385	13.91817	6.02503	0.89553	0.96403	0.98169	0.89553	0.91382	0.95497
52	86	15.20192	5.82374	0.89090	0.96905	0.98428	0.89090	0.91662	0.95650	13.91817	5.65055	0.89553	0.96797	0.98372	0.89553	0.91848	0.95751
52	87	15.20192	5.44155	0.89090	0.97261	0.98611	0.89090	0.92132	0.95905	13.91817	5.28949	0.89553	0.97157	0.98558	0.89553	0.92301	0.95996
52	88	15.20192	5.07613	0.89090	0.97584	0.98777	0.89090	0.92584	0.96149	13.91817	4.94306	0.89553	0.97486	0.98727	0.89553	0.92737	0.96232
52	89	15.20192	4.72862	0.89090	0.97875	0.98926	0.89090	0.93019	0.96383	13.91817	4.61250	0.89553	0.97783	0.98879	0.89553	0.93158	0.96458
52	90	15.20192	4.40007	0.89090	0.98135	0.99059	0.89090	0.93435	0.96606	13.91817	4.29901	0.89553	0.98050	0.99015	0.89553	0.93560	0.96673
52	91	15.20192	4.09149	0.89090	0.98367	0.99177	0.89090	0.93831	0.96817	13.91817	4.00370	0.89553	0.98288	0.99136	0.89553	0.93944	0.96877
52	92	15.20192	3.80354	0.89090	0.98571	0.99281	0.89090	0.94207	0.97017	13.91817	3.72738	0.89553	0.98499	0.99244	0.89553	0.94309	0.97071
52	93	15.20192	3.53621	0.89090	0.98751	0.99372	0.89090	0.94563	0.97206	13.91817	3.47020	0.89553	0.98685	0.99338	0.89553	0.94655	0.97254
52	94	15.20192	3.28870	0.89090	0.98909	0.99451	0.89090	0.94899	0.97383	13.91817	3.23152	0.89553	0.98848	0.99421	0.89553	0.94982	0.97426
52	95	15.20192	3.05955	0.89090	0.99046	0.99521	0.89090	0.95216	0.97549	13.91817	3.01004	0.89553	0.98992	0.99493	0.89553	0.95290	0.97588
52	96	15.20192	2.84646	0.89090	0.99167	0.99582	0.89090	0.95513	0.97705	13.91817	2.80360	0.89553	0.99117	0.99557	0.89553	0.95579	0.97740
52	97	15.20192	2.65226	0.89090	0.99271	0.99634	0.89090	0.95789	0.97849	13.91817	2.61510	0.89553	0.99226	0.99612	0.89553	0.95849	0.97881
52	98	15.20192	2.47567	0.89090	0.99360	0.99679	0.89090	0.96046	0.97983	13.91817	2.44340	0.89553	0.99320	0.99659	0.89553	0.96100	0.98011
52	99	15.20192	2.31535	0.89090	0.99437	0.99718	0.89090	0.96285	0.98107	13.91817	2.28724	0.89553	0.99401	0.99700	0.89553	0.96334	0.98133
52	100	15.20192	2.16976	0.89090	0.99504	0.99751	0.89090	0.96507	0.98222	13.91817	2.14523	0.89553	0.99471	0.99735	0.89553	0.96551	0.98245
52	101	15.20192	2.03734	0.89090	0.99561	0.99780	0.89090	0.96712	0.98329	13.91817	2.01587	0.89553	0.99532	0.99765	0.89553	0.96752	0.98349
52	102	15.20192	1.91714	0.89090	0.99611	0.99805	0.89090	0.96902	0.98427	13.91817	1.89830	0.89553	0.99584	0.99792	0.89553	0.96938	0.98445
52	103	15.20192	1.80800	0.89090	0.99654	0.99826	0.89090	0.97077	0.98517	13.91817	1.79140	0.89553	0.99629	0.99814	0.89553	0.97110	0.98534
52	104	15.20192	1.70943	0.89090	0.99690	0.99845	0.89090	0.97237	0.98599	13.91817	1.69474	0.89553	0.99668	0.99834	0.89553	0.97267	0.98615
52	105	15.20192	1.62048	0.89090	0.99722	0.99861	0.89090	0.97383	0.98674	13.91817	1.60741	0.89553	0.99702	0.99851	0.89553	0.97410	0.98688
52	106	15.20192	1.54080	0.89090	0.99749	0.99874	0.89090	0.97514	0.98741	13.91817	1.52911	0.89553	0.99730	0.99865	0.89553	0.97539	0.98754
52	107	15.20192	1.47009	0.89090	0.99771	0.99885	0.89090	0.97628	0.98800	13.91817	1.45954	0.89553	0.99754	0.99877	0.89553	0.97652	0.98812
52	108	15.20192	1.40861	0.89090	0.99790	0.99895	0.89090	0.97724	0.98849	13.91817	1.39898	0.89553	0.99774	0.99887	0.89553	0.97747	0.98861
52	109	15.20192	1.35764	0.89090	0.99804	0.99902	0.89090	0.97799	0.98887	13.91817	1.34871	0.89553	0.99789	0.99894	0.89553	0.97820	0.98898
52	110	15.20192	1.32125	0.89090	0.99813	0.99907	0.89090	0.97849	0.98913	13.91817	1.31279	0.89553	0.99799	0.99900	0.89553	0.97870	0.98923
53	1	14.96713	26.72925	0.88802	0.55945	0.71749	0.88802	0.55905	0.71716	13.72475	22.57586	0.89258	0.60738	0.75574	0.89258	0.60703	0.75546
53	2	14.96713	26.68154	0.88802	0.56045	0.71831	0.88802	0.56005	0.71799	13.72475	22.55058	0.89258	0.60807	0.75627	0.89258	0.60771	0.75599
53	3	14.96713	26.63112	0.88802	0.56149	0.71918	0.88802	0.56109	0.71884	13.72475	22.52338	0.89258	0.60879	0.75683	0.89258	0.60842	0.75655
53	4	14.96713	26.57806	0.88802	0.56259	0.72008	0.88802	0.56217	0.71973	13.72475	22.49433	0.89258	0.60955	0.75742	0.89258	0.60918	0.75713

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
53	5	14.96713	26.52283	0.88802	0.56374	0.72101	0.88802	0.56330	0.72065	13.72475	22.46379	0.89258	0.61035	0.75804	0.89258	0.60996	0.75773
53	6	14.96713	26.46539	0.88802	0.56493	0.72199	0.88802	0.56447	0.72161	13.72475	22.43176	0.89258	0.61120	0.75869	0.89258	0.61078	0.75837
53	7	14.96713	26.40551	0.88802	0.56618	0.72301	0.88802	0.56569	0.72261	13.72475	22.39806	0.89258	0.61208	0.75937	0.89258	0.61164	0.75903
53	8	14.96713	26.34335	0.88802	0.56748	0.72407	0.88802	0.56696	0.72365	13.72475	22.36278	0.89258	0.61300	0.76008	0.89258	0.61254	0.75972
53	9	14.96713	26.27867	0.88802	0.56883	0.72517	0.88802	0.56829	0.72472	13.72475	22.32575	0.89258	0.61398	0.76082	0.89258	0.61349	0.76045
53	10	14.96713	26.21121	0.88802	0.57025	0.72631	0.88802	0.56966	0.72584	13.72475	22.28674	0.89258	0.61500	0.76161	0.89258	0.61447	0.76121
53	11	14.96713	26.14141	0.88802	0.57172	0.72751	0.88802	0.57110	0.72700	13.72475	22.24611	0.89258	0.61606	0.76242	0.89258	0.61551	0.76200
53	12	14.96713	26.06892	0.88802	0.57325	0.72875	0.88802	0.57259	0.72821	13.72475	22.20360	0.89258	0.61718	0.76328	0.89258	0.61659	0.76283
53	13	14.96713	25.99388	0.88802	0.57484	0.73003	0.88802	0.57414	0.72946	13.72475	22.15929	0.89258	0.61835	0.76417	0.89258	0.61772	0.76369
53	14	14.96713	25.91617	0.88802	0.57650	0.73137	0.88802	0.57575	0.73077	13.72475	22.11310	0.89258	0.61957	0.76511	0.89258	0.61890	0.76459
53	15	14.96713	25.83587	0.88802	0.57823	0.73276	0.88802	0.57744	0.73212	13.72475	22.06509	0.89258	0.62085	0.76608	0.89258	0.62014	0.76554
53	16	14.96713	25.75319	0.88802	0.58002	0.73419	0.88802	0.57918	0.73352	13.72475	22.01544	0.89258	0.62218	0.76709	0.89258	0.62144	0.76652
53	17	14.96713	25.66857	0.88802	0.58188	0.73568	0.88802	0.58101	0.73498	13.72475	21.96453	0.89258	0.62357	0.76815	0.89258	0.62279	0.76756
53	18	14.96713	25.58235	0.88802	0.58380	0.73721	0.88802	0.58290	0.73650	13.72475	21.91267	0.89258	0.62501	0.76924	0.89258	0.62421	0.76863
53	19	14.96713	25.49361	0.88802	0.58580	0.73881	0.88802	0.58488	0.73808	13.72475	21.85907	0.89258	0.62651	0.77038	0.89258	0.62570	0.76976
53	20	14.96713	25.40164	0.88802	0.58788	0.74046	0.88802	0.58694	0.73972	13.72475	21.80312	0.89258	0.62809	0.77157	0.89258	0.62726	0.77094
53	21	14.96713	25.30562	0.88802	0.59006	0.74219	0.88802	0.58909	0.74142	13.72475	21.74411	0.89258	0.62975	0.77282	0.89258	0.62890	0.77218
53	22	14.96713	25.20517	0.88802	0.59234	0.74399	0.88802	0.59133	0.74319	13.72475	21.68171	0.89258	0.63149	0.77413	0.89258	0.63061	0.77346
53	23	14.96713	25.09967	0.88802	0.59473	0.74587	0.88802	0.59366	0.74503	13.72475	21.61537	0.89258	0.63334	0.77551	0.89258	0.63240	0.77481
53	24	14.96713	24.98936	0.88802	0.59724	0.74784	0.88802	0.59609	0.74694	13.72475	21.54528	0.89258	0.63528	0.77697	0.89258	0.63428	0.77622
53	25	14.96713	24.87419	0.88802	0.59985	0.74988	0.88802	0.59861	0.74891	13.72475	21.47137	0.89258	0.63732	0.77849	0.89258	0.63624	0.77768
53	26	14.96713	24.75420	0.88802	0.60258	0.75202	0.88802	0.60124	0.75097	13.72475	21.39367	0.89258	0.63946	0.78008	0.89258	0.63829	0.77921
53	27	14.96713	24.62994	0.88802	0.60543	0.75423	0.88802	0.60397	0.75309	13.72475	21.31262	0.89258	0.64170	0.78175	0.89258	0.64043	0.78080
53	28	14.96713	24.50119	0.88802	0.60840	0.75653	0.88802	0.60680	0.75529	13.72475	21.22804	0.89258	0.64404	0.78349	0.89258	0.64266	0.78246
53	29	14.96713	24.36788	0.88802	0.61149	0.75891	0.88802	0.60975	0.75757	13.72475	21.13984	0.89258	0.64649	0.78530	0.89258	0.64499	0.78419
53	30	14.96713	24.23009	0.88802	0.61470	0.76138	0.88802	0.61282	0.75993	13.72475	21.04806	0.89258	0.64906	0.78719	0.89258	0.64743	0.78599
53	31	14.96713	24.08752	0.88802	0.61805	0.76394	0.88802	0.61600	0.76238	13.72475	20.95246	0.89258	0.65174	0.78915	0.89258	0.64997	0.78786
53	32	14.96713	23.94006	0.88802	0.62153	0.76660	0.88802	0.61931	0.76490	13.72475	20.85289	0.89258	0.65454	0.79120	0.89258	0.65262	0.78980
53	33	14.96713	23.78740	0.88802	0.62516	0.76935	0.88802	0.62274	0.76751	13.72475	20.74907	0.89258	0.65746	0.79334	0.89258	0.65538	0.79182
53	34	14.96713	23.62942	0.88802	0.62894	0.77221	0.88802	0.62630	0.77021	13.72475	20.64088	0.89258	0.66052	0.79556	0.89258	0.65825	0.79391
53	35	14.96713	23.46579	0.88802	0.63287	0.77516	0.88802	0.62999	0.77300	13.72475	20.52800	0.89258	0.66372	0.79787	0.89258	0.66125	0.79609
53	36	14.96713	23.29632	0.88802	0.63695	0.77822	0.88802	0.63381	0.77587	13.72475	20.41023	0.89258	0.66705	0.80028	0.89258	0.66436	0.79834
53	37	14.96713	23.12089	0.88802	0.64120	0.78138	0.88802	0.63777	0.77883	13.72475	20.28745	0.89258	0.67054	0.80278	0.89258	0.66760	0.80067
53	38	14.96713	22.93911	0.88802	0.64562	0.78465	0.88802	0.64186	0.78187	13.72475	20.15926	0.89258	0.67417	0.80538	0.89258	0.67096	0.80309
53	39	14.96713	22.75087	0.88802	0.65022	0.78804	0.88802	0.64610	0.78500	13.72475	20.02555	0.89258	0.67797	0.80808	0.89258	0.67445	0.80558
53	40	14.96713	22.55572	0.88802	0.65499	0.79153	0.88802	0.65047	0.78822	13.72475	19.88587	0.89258	0.68192	0.81088	0.89258	0.67807	0.80816
53	41	14.96713	22.35340	0.88802	0.65994	0.79514	0.88802	0.65498	0.79152	13.72475	19.73995	0.89258	0.68604	0.81379	0.89258	0.68182	0.81081
53	42	14.96713	22.14385	0.88802	0.66507	0.79885	0.88802	0.65962	0.79491	13.72475	19.58769	0.89258	0.69033	0.81680	0.89258	0.68569	0.81354
53	43	14.96713	21.92669	0.88802	0.67040	0.80268	0.88802	0.66440	0.79837	13.72475	19.42870	0.89258	0.69480	0.81992	0.89258	0.68969	0.81635
53	44	14.96713	21.70178	0.88802	0.67591	0.80662	0.88802	0.66931	0.80190	13.72475	19.26280	0.89258	0.69943	0.82314	0.89258	0.69382	0.81924
53	45	14.96713	21.46876	0.88802	0.68161	0.81066	0.88802	0.67435	0.80551	13.72475	19.08963	0.89258	0.70425	0.82646	0.89258	0.69807	0.82219

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
53	46	14.96713	21.22763	0.88802	0.68750	0.81481	0.88802	0.67951	0.80918	13.72475	18.90911	0.89258	0.70924	0.82989	0.89258	0.70244	0.82521
53	47	14.96713	20.97813	0.88802	0.69358	0.81907	0.88802	0.68479	0.81291	13.72475	18.72094	0.89258	0.71440	0.83341	0.89258	0.70692	0.82830
53	48	14.96713	20.72003	0.88802	0.69984	0.82342	0.88802	0.69018	0.81670	13.72475	18.52488	0.89258	0.71975	0.83704	0.89258	0.71152	0.83145
53	49	14.96713	20.45326	0.88802	0.70628	0.82786	0.88802	0.69568	0.82053	13.72475	18.32076	0.89258	0.72527	0.84076	0.89258	0.71622	0.83465
53	50	14.96713	20.17742	0.88802	0.71291	0.83239	0.88802	0.70128	0.82442	13.72475	18.10816	0.89258	0.73096	0.84457	0.89258	0.72103	0.83791
53	51	14.96713	19.89339	0.88802	0.71969	0.83700	0.88802	0.70697	0.82833	13.72475	17.88781	0.89258	0.73681	0.84846	0.89258	0.72593	0.84121
53	52	14.96713	19.60122	0.88802	0.72664	0.84168	0.88802	0.71274	0.83228	13.72475	17.65967	0.89258	0.74282	0.85243	0.89258	0.73092	0.84455
53	53	14.96713	19.30125	0.88802	0.73373	0.84642	0.88802	0.71859	0.83625	13.72475	17.42398	0.89258	0.74898	0.85647	0.89258	0.73600	0.84793
53	54	14.96713	18.99375	0.88802	0.74095	0.85120	0.88802	0.72450	0.84025	13.72475	17.18091	0.89258	0.75527	0.86057	0.89258	0.74115	0.85133
53	55	14.96713	18.67912	0.88802	0.74830	0.85603	0.88802	0.73048	0.84425	13.72475	16.93076	0.89258	0.76169	0.86473	0.89258	0.74637	0.85477
53	56	14.96713	18.35803	0.88802	0.75575	0.86088	0.88802	0.73650	0.84826	13.72475	16.67407	0.89258	0.76823	0.86892	0.89258	0.75166	0.85823
53	57	14.96713	18.02853	0.88802	0.76331	0.86577	0.88802	0.74258	0.85228	13.72475	16.40902	0.89258	0.77489	0.87317	0.89258	0.75701	0.86171
53	58	14.96713	17.69065	0.88802	0.77099	0.87069	0.88802	0.74869	0.85629	13.72475	16.13552	0.89258	0.78167	0.87746	0.89258	0.76242	0.86520
53	59	14.96713	17.34441	0.88802	0.77875	0.87561	0.88802	0.75483	0.86029	13.72475	15.85354	0.89258	0.78856	0.88178	0.89258	0.76787	0.86870
53	60	14.96713	16.98967	0.88802	0.78659	0.88055	0.88802	0.76099	0.86428	13.72475	15.56284	0.89258	0.79555	0.88614	0.89258	0.77336	0.87220
53	61	14.96713	16.62627	0.88802	0.79451	0.88549	0.88802	0.76718	0.86825	13.72475	15.26320	0.89258	0.80264	0.89052	0.89258	0.77889	0.87571
53	62	14.96713	16.25423	0.88802	0.80249	0.89042	0.88802	0.77337	0.87220	13.72475	14.95454	0.89258	0.80981	0.89491	0.89258	0.78446	0.87921
53	63	14.96713	15.87341	0.88802	0.81052	0.89534	0.88802	0.77957	0.87613	13.72475	14.63664	0.89258	0.81706	0.89932	0.89258	0.79004	0.88271
53	64	14.96713	15.48353	0.88802	0.81858	0.90024	0.88802	0.78577	0.88003	13.72475	14.30913	0.89258	0.82437	0.90373	0.89258	0.79565	0.88620
53	65	14.96713	15.08480	0.88802	0.82667	0.90511	0.88802	0.79196	0.88390	13.72475	13.97213	0.89258	0.83174	0.90814	0.89258	0.80128	0.88968
53	66	14.96713	14.67724	0.88802	0.83476	0.90994	0.88802	0.79814	0.88774	13.72475	13.62552	0.89258	0.83914	0.91254	0.89258	0.80691	0.89314
53	67	14.96713	14.26104	0.88802	0.84285	0.91472	0.88802	0.80431	0.89154	13.72475	13.26940	0.89258	0.84658	0.91692	0.89258	0.81256	0.89659
53	68	14.96713	13.83657	0.88802	0.85091	0.91945	0.88802	0.81047	0.89531	13.72475	12.90401	0.89258	0.85403	0.92127	0.89258	0.81821	0.90002
53	69	14.96713	13.40435	0.88802	0.85892	0.92411	0.88802	0.81660	0.89904	13.72475	12.52973	0.89258	0.86147	0.92558	0.89258	0.82386	0.90343
53	70	14.96713	12.96501	0.88802	0.86687	0.92869	0.88802	0.82271	0.90273	13.72475	12.14706	0.89258	0.86889	0.92985	0.89258	0.82951	0.90681
53	71	14.96713	12.51927	0.88802	0.87473	0.93318	0.88802	0.82879	0.90638	13.72475	11.75658	0.89258	0.87626	0.93405	0.89258	0.83515	0.91017
53	72	14.96713	12.06792	0.88802	0.88248	0.93757	0.88802	0.83484	0.90998	13.72475	11.35893	0.89258	0.88357	0.93819	0.89258	0.84078	0.91350
53	73	14.96713	11.61185	0.88802	0.89010	0.94185	0.88802	0.84085	0.91355	13.72475	10.95491	0.89258	0.89079	0.94224	0.89258	0.84640	0.91681
53	74	14.96713	11.15217	0.88802	0.89756	0.94602	0.88802	0.84683	0.91706	13.72475	10.54549	0.89258	0.89789	0.94620	0.89258	0.85200	0.92008
53	75	14.96713	10.68986	0.88802	0.90485	0.95005	0.88802	0.85277	0.92054	13.72475	10.13154	0.89258	0.90486	0.95006	0.89258	0.85757	0.92333
53	76	14.96713	10.22626	0.88802	0.91194	0.95394	0.88802	0.85866	0.92396	13.72475	9.71428	0.89258	0.91167	0.95380	0.89258	0.86312	0.92653
53	77	14.96713	9.76277	0.88802	0.91880	0.95768	0.88802	0.86450	0.92733	13.72475	9.29502	0.89258	0.91830	0.95741	0.89258	0.86863	0.92970
53	78	14.96713	9.30064	0.88802	0.92541	0.96126	0.88802	0.87029	0.93065	13.72475	8.87492	0.89258	0.92472	0.96089	0.89258	0.87411	0.93283
53	79	14.96713	8.84103	0.88802	0.93176	0.96467	0.88802	0.87601	0.93390	13.72475	8.45509	0.89258	0.93091	0.96422	0.89258	0.87953	0.93591
53	80	14.96713	8.38551	0.88802	0.93782	0.96791	0.88802	0.88165	0.93710	13.72475	8.03703	0.89258	0.93686	0.96740	0.89258	0.88490	0.93894
53	81	14.96713	7.93532	0.88802	0.94358	0.97097	0.88802	0.88721	0.94024	13.72475	7.62196	0.89258	0.94253	0.97041	0.89258	0.89020	0.94191
53	82	14.96713	7.49211	0.88802	0.94902	0.97384	0.88802	0.89268	0.94330	13.72475	7.21152	0.89258	0.94792	0.97326	0.89258	0.89543	0.94483
53	83	14.96713	7.05756	0.88802	0.95413	0.97653	0.88802	0.89805	0.94629	13.72475	6.80735	0.89258	0.95300	0.97593	0.89258	0.90056	0.94768
53	84	14.96713	6.63342	0.88802	0.95890	0.97902	0.88802	0.90330	0.94919	13.72475	6.41122	0.89258	0.95776	0.97843	0.89258	0.90560	0.95046
53	85	14.96713	6.22156	0.88802	0.96333	0.98132	0.88802	0.90842	0.95201	13.72475	6.02503	0.89258	0.96220	0.98074	0.89258	0.91052	0.95316
53	86	14.96713	5.82374	0.88802	0.96740	0.98343	0.88802	0.91340	0.95474	13.72475	5.65055	0.89258	0.96631	0.98286	0.89258	0.91531	0.95578

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
53	87	14.96713	5.44155	0.88802	0.97112	0.98535	0.88802	0.91821	0.95736	13.72475	5.28949	0.89258	0.97007	0.98481	0.89258	0.91995	0.95831
53	88	14.96713	5.07613	0.88802	0.97451	0.98709	0.88802	0.92286	0.95988	13.72475	4.94306	0.89258	0.97351	0.98658	0.89258	0.92444	0.96073
53	89	14.96713	4.72862	0.88802	0.97756	0.98865	0.88802	0.92733	0.96230	13.72475	4.61250	0.89258	0.97662	0.98817	0.89258	0.92876	0.96306
53	90	14.96713	4.40007	0.88802	0.98029	0.99005	0.88802	0.93161	0.96459	13.72475	4.29901	0.89258	0.97941	0.98960	0.89258	0.93290	0.96528
53	91	14.96713	4.09149	0.88802	0.98272	0.99129	0.88802	0.93569	0.96678	13.72475	4.00370	0.89258	0.98191	0.99087	0.89258	0.93685	0.96740
53	92	14.96713	3.80354	0.88802	0.98487	0.99238	0.88802	0.93957	0.96884	13.72475	3.72738	0.89258	0.98413	0.99200	0.89258	0.94062	0.96940
53	93	14.96713	3.53621	0.88802	0.98677	0.99334	0.88802	0.94324	0.97079	13.72475	3.47020	0.89258	0.98608	0.99299	0.89258	0.94419	0.97129
53	94	14.96713	3.28870	0.88802	0.98843	0.99418	0.88802	0.94672	0.97263	13.72475	3.23152	0.89258	0.98781	0.99387	0.89258	0.94757	0.97308
53	95	14.96713	3.05955	0.88802	0.98988	0.99491	0.88802	0.94999	0.97435	13.72475	3.01004	0.89258	0.98932	0.99463	0.89258	0.95076	0.97476
53	96	14.96713	2.84646	0.88802	0.99115	0.99556	0.88802	0.95306	0.97597	13.72475	2.80360	0.89258	0.99064	0.99530	0.89258	0.95375	0.97633
53	97	14.96713	2.65226	0.88802	0.99225	0.99611	0.88802	0.95593	0.97747	13.72475	2.61510	0.89258	0.99179	0.99588	0.89258	0.95655	0.97779
53	98	14.96713	2.47567	0.88802	0.99320	0.99659	0.88802	0.95860	0.97886	13.72475	2.44340	0.89258	0.99278	0.99638	0.89258	0.95916	0.97915
53	99	14.96713	2.31535	0.88802	0.99401	0.99700	0.88802	0.96108	0.98015	13.72475	2.28724	0.89258	0.99364	0.99681	0.89258	0.96158	0.98042
53	100	14.96713	2.16976	0.88802	0.99472	0.99735	0.88802	0.96338	0.98135	13.72475	2.14523	0.89258	0.99438	0.99718	0.89258	0.96384	0.98159
53	101	14.96713	2.03734	0.88802	0.99533	0.99766	0.88802	0.96552	0.98246	13.72475	2.01587	0.89258	0.99502	0.99750	0.89258	0.96593	0.98267
53	102	14.96713	1.91714	0.88802	0.99585	0.99792	0.88802	0.96750	0.98348	13.72475	1.89830	0.89258	0.99558	0.99778	0.89258	0.96787	0.98367
53	103	14.96713	1.80800	0.88802	0.99631	0.99815	0.88802	0.96932	0.98442	13.72475	1.79140	0.89258	0.99606	0.99802	0.89258	0.96966	0.98460
53	104	14.96713	1.70943	0.88802	0.99670	0.99835	0.88802	0.97099	0.98528	13.72475	1.69474	0.89258	0.99647	0.99823	0.89258	0.97131	0.98544
53	105	14.96713	1.62048	0.88802	0.99703	0.99851	0.88802	0.97251	0.98607	13.72475	1.60741	0.89258	0.99682	0.99841	0.89258	0.97280	0.98621
53	106	14.96713	1.54080	0.88802	0.99732	0.99866	0.88802	0.97388	0.98677	13.72475	1.52911	0.89258	0.99713	0.99856	0.89258	0.97415	0.98690
53	107	14.96713	1.47009	0.88802	0.99756	0.99878	0.88802	0.97508	0.98738	13.72475	1.45954	0.89258	0.99738	0.99869	0.89258	0.97533	0.98751
53	108	14.96713	1.40861	0.88802	0.99775	0.99888	0.88802	0.97608	0.98790	13.72475	1.39898	0.89258	0.99759	0.99879	0.89258	0.97632	0.98802
53	109	14.96713	1.35764	0.88802	0.99791	0.99895	0.88802	0.97686	0.98830	13.72475	1.34871	0.89258	0.99775	0.99888	0.89258	0.97709	0.98841
53	110	14.96713	1.32125	0.88802	0.99801	0.99900	0.88802	0.97739	0.98857	13.72475	1.31279	0.89258	0.99786	0.99893	0.89258	0.97761	0.98868
54	1	14.73368	26.72925	0.88529	0.55074	0.71029	0.88529	0.55035	0.70997	13.53215	22.57586	0.88987	0.59888	0.74913	0.88987	0.59853	0.74885
54	2	14.73368	26.68154	0.88529	0.55173	0.71111	0.88529	0.55134	0.71079	13.53215	22.55058	0.88987	0.59955	0.74965	0.88987	0.59920	0.74938
54	3	14.73368	26.63112	0.88529	0.55276	0.71197	0.88529	0.55236	0.71164	13.53215	22.52338	0.88987	0.60027	0.75021	0.88987	0.59991	0.74993
54	4	14.73368	26.57806	0.88529	0.55384	0.71287	0.88529	0.55343	0.71253	13.53215	22.49433	0.88987	0.60102	0.75080	0.88987	0.60065	0.75051
54	5	14.73368	26.52283	0.88529	0.55497	0.71380	0.88529	0.55454	0.71345	13.53215	22.46379	0.88987	0.60181	0.75142	0.88987	0.60143	0.75111
54	6	14.73368	26.46539	0.88529	0.55615	0.71478	0.88529	0.55570	0.71440	13.53215	22.43176	0.88987	0.60264	0.75206	0.88987	0.60224	0.75175
54	7	14.73368	26.40551	0.88529	0.55738	0.71579	0.88529	0.55690	0.71540	13.53215	22.39806	0.88987	0.60352	0.75274	0.88987	0.60309	0.75241
54	8	14.73368	26.34335	0.88529	0.55866	0.71684	0.88529	0.55815	0.71643	13.53215	22.36278	0.88987	0.60443	0.75345	0.88987	0.60398	0.75310
54	9	14.73368	26.27867	0.88529	0.55999	0.71794	0.88529	0.55946	0.71750	13.53215	22.32575	0.88987	0.60539	0.75420	0.88987	0.60491	0.75383
54	10	14.73368	26.21121	0.88529	0.56139	0.71909	0.88529	0.56082	0.71862	13.53215	22.28674	0.88987	0.60640	0.75498	0.88987	0.60589	0.75458
54	11	14.73368	26.14141	0.88529	0.56284	0.72027	0.88529	0.56223	0.71978	13.53215	22.24611	0.88987	0.60745	0.75579	0.88987	0.60691	0.75537
54	12	14.73368	26.06892	0.88529	0.56435	0.72151	0.88529	0.56370	0.72098	13.53215	22.20360	0.88987	0.60856	0.75665	0.88987	0.60798	0.75620
54	13	14.73368	25.99388	0.88529	0.56592	0.72279	0.88529	0.56523	0.72223	13.53215	22.15929	0.88987	0.60971	0.75754	0.88987	0.60909	0.75706
54	14	14.73368	25.91617	0.88529	0.56756	0.72413	0.88529	0.56683	0.72353	13.53215	22.11310	0.88987	0.61092	0.75847	0.88987	0.61026	0.75797
54	15	14.73368	25.83587	0.88529	0.56926	0.72551	0.88529	0.56848	0.72488	13.53215	22.06509	0.88987	0.61218	0.75945	0.88987	0.61149	0.75891
54	16	14.73368	25.75319	0.88529	0.57103	0.72695	0.88529	0.57021	0.72629	13.53215	22.01544	0.88987	0.61350	0.76046	0.88987	0.61277	0.75990
54	17	14.73368	25.66857	0.88529	0.57286	0.72843	0.88529	0.57201	0.72774	13.53215	21.96453	0.88987	0.61487	0.76151	0.88987	0.61411	0.76093

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
54	18	14.73368	25.58235	0.88529	0.57475	0.72996	0.88529	0.57388	0.72926	13.53215	21.91267	0.88987	0.61630	0.76260	0.88987	0.61552	0.76201
54	19	14.73368	25.49361	0.88529	0.57673	0.73155	0.88529	0.57584	0.73083	13.53215	21.85907	0.88987	0.61778	0.76374	0.88987	0.61699	0.76313
54	20	14.73368	25.40164	0.88529	0.57878	0.73320	0.88529	0.57787	0.73247	13.53215	21.80312	0.88987	0.61934	0.76493	0.88987	0.61854	0.76432
54	21	14.73368	25.30562	0.88529	0.58093	0.73492	0.88529	0.58000	0.73418	13.53215	21.74411	0.88987	0.62098	0.76618	0.88987	0.62016	0.76555
54	22	14.73368	25.20517	0.88529	0.58319	0.73672	0.88529	0.58221	0.73595	13.53215	21.68171	0.88987	0.62271	0.76749	0.88987	0.62185	0.76684
54	23	14.73368	25.09967	0.88529	0.58555	0.73861	0.88529	0.58452	0.73778	13.53215	21.61537	0.88987	0.62453	0.76888	0.88987	0.62363	0.76819
54	24	14.73368	24.98936	0.88529	0.58802	0.74057	0.88529	0.58692	0.73969	13.53215	21.54528	0.88987	0.62646	0.77033	0.88987	0.62549	0.76960
54	25	14.73368	24.87419	0.88529	0.59061	0.74262	0.88529	0.58941	0.74167	13.53215	21.47137	0.88987	0.62848	0.77186	0.88987	0.62743	0.77107
54	26	14.73368	24.75420	0.88529	0.59331	0.74475	0.88529	0.59201	0.74373	13.53215	21.39367	0.88987	0.63060	0.77346	0.88987	0.62946	0.77260
54	27	14.73368	24.62994	0.88529	0.59612	0.74696	0.88529	0.59472	0.74586	13.53215	21.31262	0.88987	0.63282	0.77512	0.88987	0.63159	0.77420
54	28	14.73368	24.50119	0.88529	0.59906	0.74926	0.88529	0.59753	0.74807	13.53215	21.22804	0.88987	0.63514	0.77687	0.88987	0.63381	0.77587
54	29	14.73368	24.36788	0.88529	0.60212	0.75165	0.88529	0.60045	0.75035	13.53215	21.13984	0.88987	0.63758	0.77868	0.88987	0.63613	0.77760
54	30	14.73368	24.23009	0.88529	0.60530	0.75413	0.88529	0.60349	0.75272	13.53215	21.04806	0.88987	0.64012	0.78058	0.88987	0.63855	0.77941
54	31	14.73368	24.08752	0.88529	0.60862	0.75670	0.88529	0.60665	0.75518	13.53215	20.95246	0.88987	0.64278	0.78255	0.88987	0.64108	0.78129
54	32	14.73368	23.94006	0.88529	0.61207	0.75936	0.88529	0.60994	0.75772	13.53215	20.85289	0.88987	0.64556	0.78461	0.88987	0.64371	0.78324
54	33	14.73368	23.78740	0.88529	0.61567	0.76212	0.88529	0.61335	0.76034	13.53215	20.74907	0.88987	0.64847	0.78676	0.88987	0.64646	0.78527
54	34	14.73368	23.62942	0.88529	0.61942	0.76499	0.88529	0.61689	0.76306	13.53215	20.64088	0.88987	0.65152	0.78899	0.88987	0.64933	0.78739
54	35	14.73368	23.46579	0.88529	0.62332	0.76796	0.88529	0.62056	0.76586	13.53215	20.52800	0.88987	0.65470	0.79132	0.88987	0.65232	0.78958
54	36	14.73368	23.29632	0.88529	0.62738	0.77103	0.88529	0.62437	0.76876	13.53215	20.41023	0.88987	0.65802	0.79374	0.88987	0.65543	0.79185
54	37	14.73368	23.12089	0.88529	0.63161	0.77422	0.88529	0.62832	0.77174	13.53215	20.28745	0.88987	0.66150	0.79626	0.88987	0.65867	0.79421
54	38	14.73368	22.93911	0.88529	0.63601	0.77751	0.88529	0.63241	0.77482	13.53215	20.15926	0.88987	0.66512	0.79889	0.88987	0.66203	0.79665
54	39	14.73368	22.75087	0.88529	0.64059	0.78092	0.88529	0.63665	0.77799	13.53215	20.02555	0.88987	0.66891	0.80161	0.88987	0.66553	0.79918
54	40	14.73368	22.55572	0.88529	0.64534	0.78445	0.88529	0.64102	0.78125	13.53215	19.88587	0.88987	0.67287	0.80445	0.88987	0.66916	0.80179
54	41	14.73368	22.35340	0.88529	0.65029	0.78809	0.88529	0.64554	0.78459	13.53215	19.73995	0.88987	0.67699	0.80739	0.88987	0.67292	0.80449
54	42	14.73368	22.14385	0.88529	0.65543	0.79185	0.88529	0.65020	0.78803	13.53215	19.58769	0.88987	0.68129	0.81044	0.88987	0.67682	0.80726
54	43	14.73368	21.92669	0.88529	0.66075	0.79573	0.88529	0.65501	0.79154	13.53215	19.42870	0.88987	0.68577	0.81360	0.88987	0.68085	0.81012
54	44	14.73368	21.70178	0.88529	0.66628	0.79972	0.88529	0.65995	0.79514	13.53215	19.26280	0.88987	0.69042	0.81686	0.88987	0.68501	0.81306
54	45	14.73368	21.46876	0.88529	0.67200	0.80383	0.88529	0.66503	0.79882	13.53215	19.08963	0.88987	0.69526	0.82024	0.88987	0.68930	0.81608
54	46	14.73368	21.22763	0.88529	0.67792	0.80805	0.88529	0.67024	0.80257	13.53215	18.90911	0.88987	0.70029	0.82373	0.88987	0.69372	0.81917
54	47	14.73368	20.97813	0.88529	0.68404	0.81238	0.88529	0.67558	0.80639	13.53215	18.72094	0.88987	0.70550	0.82732	0.88987	0.69826	0.82233
54	48	14.73368	20.72003	0.88529	0.69035	0.81681	0.88529	0.68105	0.81027	13.53215	18.52488	0.88987	0.71090	0.83102	0.88987	0.70293	0.82555
54	49	14.73368	20.45326	0.88529	0.69686	0.82135	0.88529	0.68663	0.81420	13.53215	18.32076	0.88987	0.71648	0.83482	0.88987	0.70771	0.82884
54	50	14.73368	20.17742	0.88529	0.70355	0.82598	0.88529	0.69232	0.81819	13.53215	18.10816	0.88987	0.72224	0.83872	0.88987	0.71260	0.83219
54	51	14.73368	19.89339	0.88529	0.71043	0.83070	0.88529	0.69812	0.82222	13.53215	17.88781	0.88987	0.72818	0.84271	0.88987	0.71760	0.83559
54	52	14.73368	19.60122	0.88529	0.71747	0.83550	0.88529	0.70400	0.82629	13.53215	17.65967	0.88987	0.73428	0.84678	0.88987	0.72270	0.83903
54	53	14.73368	19.30125	0.88529	0.72467	0.84036	0.88529	0.70998	0.83040	13.53215	17.42398	0.88987	0.74054	0.85093	0.88987	0.72789	0.84252
54	54	14.73368	18.99375	0.88529	0.73202	0.84528	0.88529	0.71603	0.83452	13.53215	17.18091	0.88987	0.74695	0.85515	0.88987	0.73317	0.84604
54	55	14.73368	18.67912	0.88529	0.73951	0.85025	0.88529	0.72216	0.83866	13.53215	16.93076	0.88987	0.75350	0.85942	0.88987	0.73852	0.84960
54	56	14.73368	18.35803	0.88529	0.74711	0.85526	0.88529	0.72834	0.84282	13.53215	16.67407	0.88987	0.76017	0.86375	0.88987	0.74396	0.85318
54	57	14.73368	18.02853	0.88529	0.75485	0.86030	0.88529	0.73458	0.84699	13.53215	16.40902	0.88987	0.76699	0.86813	0.88987	0.74946	0.85679
54	58	14.73368	17.69065	0.88529	0.76270	0.86538	0.88529	0.74087	0.85115	13.53215	16.13552	0.88987	0.77393	0.87256	0.88987	0.75502	0.86041

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
54	59	14.73368	17.34441	0.88529	0.77065	0.87047	0.88529	0.74720	0.85531	13.53215	15.85354	0.88987	0.78099	0.87703	0.88987	0.76064	0.86405
54	60	14.73368	16.98967	0.88529	0.77870	0.87559	0.88529	0.75355	0.85946	13.53215	15.56284	0.88987	0.78817	0.88154	0.88987	0.76630	0.86769
54	61	14.73368	16.62627	0.88529	0.78684	0.88070	0.88529	0.75993	0.86359	13.53215	15.26320	0.88987	0.79545	0.88607	0.88987	0.77201	0.87134
54	62	14.73368	16.25423	0.88529	0.79504	0.88582	0.88529	0.76632	0.86770	13.53215	14.95454	0.88987	0.80282	0.89063	0.88987	0.77775	0.87498
54	63	14.73368	15.87341	0.88529	0.80330	0.89092	0.88529	0.77272	0.87179	13.53215	14.63664	0.88987	0.81027	0.89519	0.88987	0.78352	0.87862
54	64	14.73368	15.48353	0.88529	0.81161	0.89601	0.88529	0.77912	0.87585	13.53215	14.30913	0.88987	0.81780	0.89977	0.88987	0.78931	0.88225
54	65	14.73368	15.08480	0.88529	0.81995	0.90107	0.88529	0.78552	0.87988	13.53215	13.97213	0.88987	0.82539	0.90435	0.88987	0.79512	0.88587
54	66	14.73368	14.67724	0.88529	0.82830	0.90609	0.88529	0.79191	0.88387	13.53215	13.62552	0.88987	0.83303	0.90891	0.88987	0.80094	0.88947
54	67	14.73368	14.26104	0.88529	0.83664	0.91106	0.88529	0.79828	0.88783	13.53215	13.26940	0.88987	0.84070	0.91346	0.88987	0.80677	0.89305
54	68	14.73368	13.83657	0.88529	0.84497	0.91597	0.88529	0.80463	0.89174	13.53215	12.90401	0.88987	0.84839	0.91798	0.88987	0.81260	0.89661
54	69	14.73368	13.40435	0.88529	0.85325	0.92082	0.88529	0.81096	0.89561	13.53215	12.52973	0.88987	0.85607	0.92246	0.88987	0.81843	0.90015
54	70	14.73368	12.96501	0.88529	0.86147	0.92558	0.88529	0.81726	0.89944	13.53215	12.14706	0.88987	0.86373	0.92689	0.88987	0.82425	0.90366
54	71	14.73368	12.51927	0.88529	0.86960	0.93025	0.88529	0.82352	0.90322	13.53215	11.75658	0.88987	0.87135	0.93125	0.88987	0.83006	0.90714
54	72	14.73368	12.06792	0.88529	0.87762	0.93482	0.88529	0.82975	0.90696	13.53215	11.35893	0.88987	0.87890	0.93555	0.88987	0.83585	0.91059
54	73	14.73368	11.61185	0.88529	0.88551	0.93928	0.88529	0.83594	0.91064	13.53215	10.95491	0.88987	0.88636	0.93976	0.88987	0.84163	0.91401
54	74	14.73368	11.15217	0.88529	0.89324	0.94361	0.88529	0.84209	0.91428	13.53215	10.54549	0.88987	0.89371	0.94387	0.88987	0.84739	0.91739
54	75	14.73368	10.68986	0.88529	0.90078	0.94780	0.88529	0.84819	0.91786	13.53215	10.13154	0.88987	0.90092	0.94788	0.88987	0.85311	0.92074
54	76	14.73368	10.22626	0.88529	0.90813	0.95185	0.88529	0.85424	0.92139	13.53215	9.71428	0.88987	0.90797	0.95177	0.88987	0.85881	0.92404
54	77	14.73368	9.76277	0.88529	0.91524	0.95574	0.88529	0.86023	0.92486	13.53215	9.29502	0.88987	0.91483	0.95552	0.88987	0.86446	0.92731
54	78	14.73368	9.30064	0.88529	0.92210	0.95947	0.88529	0.86616	0.92828	13.53215	8.87492	0.88987	0.92148	0.95914	0.88987	0.87007	0.93052
54	79	14.73368	8.84103	0.88529	0.92868	0.96302	0.88529	0.87202	0.93164	13.53215	8.45509	0.88987	0.92790	0.96260	0.88987	0.87563	0.93369
54	80	14.73368	8.38551	0.88529	0.93497	0.96639	0.88529	0.87780	0.93492	13.53215	8.03703	0.88987	0.93406	0.96590	0.88987	0.88113	0.93681
54	81	14.73368	7.93532	0.88529	0.94096	0.96958	0.88529	0.88350	0.93815	13.53215	7.62196	0.88987	0.93994	0.96904	0.88987	0.88656	0.93987
54	82	14.73368	7.49211	0.88529	0.94662	0.97258	0.88529	0.88910	0.94129	13.53215	7.21152	0.88987	0.94553	0.97200	0.88987	0.89191	0.94287
54	83	14.73368	7.05756	0.88529	0.95193	0.97538	0.88529	0.89459	0.94436	13.53215	6.80735	0.88987	0.95081	0.97479	0.88987	0.89717	0.94580
54	84	14.73368	6.63342	0.88529	0.95690	0.97798	0.88529	0.89996	0.94735	13.53215	6.41122	0.88987	0.95577	0.97738	0.88987	0.90232	0.94865
54	85	14.73368	6.22156	0.88529	0.96151	0.98038	0.88529	0.90521	0.95025	13.53215	6.02503	0.88987	0.96039	0.97979	0.88987	0.90736	0.95143
54	86	14.73368	5.82374	0.88529	0.96576	0.98258	0.88529	0.91030	0.95304	13.53215	5.65055	0.88987	0.96466	0.98201	0.88987	0.91226	0.95412
54	87	14.73368	5.44155	0.88529	0.96965	0.98459	0.88529	0.91524	0.95574	13.53215	5.28949	0.88987	0.96858	0.98404	0.88987	0.91702	0.95671
54	88	14.73368	5.07613	0.88529	0.97318	0.98641	0.88529	0.92000	0.95833	13.53215	4.94306	0.88987	0.97217	0.98589	0.88987	0.92162	0.95921
54	89	14.73368	4.72862	0.88529	0.97637	0.98804	0.88529	0.92459	0.96082	13.53215	4.61250	0.88987	0.97541	0.98755	0.88987	0.92605	0.96161
54	90	14.73368	4.40007	0.88529	0.97923	0.98951	0.88529	0.92898	0.96318	13.53215	4.29901	0.88987	0.97834	0.98905	0.88987	0.93030	0.96389
54	91	14.73368	4.09149	0.88529	0.98178	0.99081	0.88529	0.93317	0.96543	13.53215	4.00370	0.88987	0.98095	0.99038	0.88987	0.93436	0.96607
54	92	14.73368	3.80354	0.88529	0.98403	0.99195	0.88529	0.93715	0.96756	13.53215	3.72738	0.88987	0.98327	0.99157	0.88987	0.93823	0.96813
54	93	14.73368	3.53621	0.88529	0.98602	0.99296	0.88529	0.94093	0.96957	13.53215	3.47020	0.88987	0.98532	0.99261	0.88987	0.94191	0.97009
54	94	14.73368	3.28870	0.88529	0.98777	0.99385	0.88529	0.94451	0.97146	13.53215	3.23152	0.88987	0.98713	0.99352	0.88987	0.94539	0.97193
54	95	14.73368	3.05955	0.88529	0.98929	0.99462	0.88529	0.94789	0.97325	13.53215	3.01004	0.88987	0.98871	0.99432	0.88987	0.94868	0.97366
54	96	14.73368	2.84646	0.88529	0.99063	0.99529	0.88529	0.95106	0.97492	13.53215	2.80360	0.88987	0.99011	0.99503	0.88987	0.95177	0.97529
54	97	14.73368	2.65226	0.88529	0.99179	0.99588	0.88529	0.95402	0.97647	13.53215	2.61510	0.88987	0.99131	0.99564	0.88987	0.95466	0.97680
54	98	14.73368	2.47567	0.88529	0.99279	0.99638	0.88529	0.95678	0.97791	13.53215	2.44340	0.88987	0.99236	0.99616	0.88987	0.95735	0.97821
54	99	14.73368	2.31535	0.88529	0.99365	0.99682	0.88529	0.95934	0.97925	13.53215	2.28724	0.88987	0.99326	0.99662	0.88987	0.95987	0.97952

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
54	100	14.73368	2.16976	0.88529	0.99440	0.99719	0.88529	0.96173	0.98049	13.53215	2.14523	0.88987	0.99404	0.99701	0.88987	0.96220	0.98074
54	101	14.73368	2.03734	0.88529	0.99504	0.99751	0.88529	0.96395	0.98164	13.53215	2.01587	0.88987	0.99472	0.99735	0.88987	0.96438	0.98186
54	102	14.73368	1.91714	0.88529	0.99560	0.99779	0.88529	0.96600	0.98271	13.53215	1.89830	0.88987	0.99531	0.99765	0.88987	0.96639	0.98291
54	103	14.73368	1.80800	0.88529	0.99608	0.99803	0.88529	0.96789	0.98368	13.53215	1.79140	0.88987	0.99581	0.99790	0.88987	0.96825	0.98387
54	104	14.73368	1.70943	0.88529	0.99649	0.99824	0.88529	0.96963	0.98458	13.53215	1.69474	0.88987	0.99625	0.99812	0.88987	0.96995	0.98475
54	105	14.73368	1.62048	0.88529	0.99684	0.99842	0.88529	0.97121	0.98540	13.53215	1.60741	0.88987	0.99663	0.99831	0.88987	0.97151	0.98555
54	106	14.73368	1.54080	0.88529	0.99715	0.99857	0.88529	0.97264	0.98613	13.53215	1.52911	0.88987	0.99695	0.99847	0.88987	0.97291	0.98627
54	107	14.73368	1.47009	0.88529	0.99740	0.99870	0.88529	0.97388	0.98677	13.53215	1.45954	0.88987	0.99722	0.99861	0.88987	0.97414	0.98690
54	108	14.73368	1.40861	0.88529	0.99761	0.99880	0.88529	0.97493	0.98731	13.53215	1.39898	0.88987	0.99744	0.99872	0.88987	0.97518	0.98743
54	109	14.73368	1.35764	0.88529	0.99777	0.99888	0.88529	0.97575	0.98772	13.53215	1.34871	0.88987	0.99761	0.99880	0.88987	0.97598	0.98785
54	110	14.73368	1.32125	0.88529	0.99788	0.99894	0.88529	0.97630	0.98801	13.53215	1.31279	0.88987	0.99773	0.99886	0.88987	0.97653	0.98812
55	1	14.50180	26.72925	0.88286	0.54209	0.70306	0.88286	0.54171	0.70274	13.34059	22.57586	0.88748	0.59042	0.74247	0.88748	0.59008	0.74220
55	2	14.50180	26.68154	0.88286	0.54306	0.70388	0.88286	0.54268	0.70356	13.34059	22.55058	0.88748	0.59109	0.74300	0.88748	0.59074	0.74273
55	3	14.50180	26.63112	0.88286	0.54408	0.70473	0.88286	0.54369	0.70441	13.34059	22.52338	0.88748	0.59179	0.74355	0.88748	0.59144	0.74328
55	4	14.50180	26.57806	0.88286	0.54515	0.70563	0.88286	0.54475	0.70529	13.34059	22.49433	0.88748	0.59254	0.74414	0.88748	0.59217	0.74386
55	5	14.50180	26.52283	0.88286	0.54626	0.70656	0.88286	0.54584	0.70621	13.34059	22.46379	0.88748	0.59332	0.74476	0.88748	0.59294	0.74446
55	6	14.50180	26.46539	0.88286	0.54742	0.70753	0.88286	0.54698	0.70716	13.34059	22.43176	0.88748	0.59414	0.74540	0.88748	0.59374	0.74509
55	7	14.50180	26.40551	0.88286	0.54863	0.70854	0.88286	0.54817	0.70815	13.34059	22.39806	0.88748	0.59500	0.74608	0.88748	0.59458	0.74575
55	8	14.50180	26.34335	0.88286	0.54989	0.70959	0.88286	0.54940	0.70918	13.34059	22.36278	0.88748	0.59590	0.74679	0.88748	0.59546	0.74644
55	9	14.50180	26.27867	0.88286	0.55121	0.71068	0.88286	0.55069	0.71025	13.34059	22.32575	0.88748	0.59685	0.74753	0.88748	0.59638	0.74717
55	10	14.50180	26.21121	0.88286	0.55258	0.71182	0.88286	0.55203	0.71136	13.34059	22.28674	0.88748	0.59785	0.74831	0.88748	0.59734	0.74792
55	11	14.50180	26.14141	0.88286	0.55401	0.71301	0.88286	0.55342	0.71252	13.34059	22.24611	0.88748	0.59889	0.74913	0.88748	0.59835	0.74871
55	12	14.50180	26.06892	0.88286	0.55550	0.71424	0.88286	0.55487	0.71372	13.34059	22.20360	0.88748	0.59998	0.74998	0.88748	0.59941	0.74954
55	13	14.50180	25.99388	0.88286	0.55705	0.71552	0.88286	0.55638	0.71497	13.34059	22.15929	0.88748	0.60112	0.75087	0.88748	0.60051	0.75040
55	14	14.50180	25.91617	0.88286	0.55866	0.71685	0.88286	0.55795	0.71626	13.34059	22.11310	0.88748	0.60231	0.75180	0.88748	0.60167	0.75130
55	15	14.50180	25.83587	0.88286	0.56034	0.71823	0.88286	0.55959	0.71761	13.34059	22.06509	0.88748	0.60356	0.75278	0.88748	0.60288	0.75225
55	16	14.50180	25.75319	0.88286	0.56209	0.71966	0.88286	0.56129	0.71901	13.34059	22.01544	0.88748	0.60486	0.75379	0.88748	0.60415	0.75323
55	17	14.50180	25.66857	0.88286	0.56389	0.72114	0.88286	0.56307	0.72047	13.34059	21.96453	0.88748	0.60622	0.75484	0.88748	0.60547	0.75426
55	18	14.50180	25.58235	0.88286	0.56576	0.72267	0.88286	0.56492	0.72198	13.34059	21.91267	0.88748	0.60763	0.75593	0.88748	0.60686	0.75534
55	19	14.50180	25.49361	0.88286	0.56771	0.72425	0.88286	0.56685	0.72355	13.34059	21.85907	0.88748	0.60910	0.75707	0.88748	0.60832	0.75647
55	20	14.50180	25.40164	0.88286	0.56974	0.72590	0.88286	0.56886	0.72519	13.34059	21.80312	0.88748	0.61064	0.75825	0.88748	0.60985	0.75765
55	21	14.50180	25.30562	0.88286	0.57186	0.72762	0.88286	0.57096	0.72689	13.34059	21.74411	0.88748	0.61226	0.75950	0.88748	0.61145	0.75889
55	22	14.50180	25.20517	0.88286	0.57408	0.72942	0.88286	0.57314	0.72866	13.34059	21.68171	0.88748	0.61397	0.76082	0.88748	0.61313	0.76018
55	23	14.50180	25.09967	0.88286	0.57642	0.73130	0.88286	0.57542	0.73050	13.34059	21.61537	0.88748	0.61577	0.76220	0.88748	0.61490	0.76153
55	24	14.50180	24.98936	0.88286	0.57886	0.73326	0.88286	0.57780	0.73241	13.34059	21.54528	0.88748	0.61767	0.76366	0.88748	0.61674	0.76294
55	25	14.50180	24.87419	0.88286	0.58141	0.73531	0.88286	0.58027	0.73439	13.34059	21.47137	0.88748	0.61968	0.76518	0.88748	0.61867	0.76441
55	26	14.50180	24.75420	0.88286	0.58408	0.73744	0.88286	0.58284	0.73645	13.34059	21.39367	0.88748	0.62178	0.76678	0.88748	0.62068	0.76595
55	27	14.50180	24.62994	0.88286	0.58687	0.73966	0.88286	0.58552	0.73858	13.34059	21.31262	0.88748	0.62398	0.76846	0.88748	0.62279	0.76755
55	28	14.50180	24.50119	0.88286	0.58977	0.74196	0.88286	0.58830	0.74079	13.34059	21.22804	0.88748	0.62628	0.77020	0.88748	0.62499	0.76923
55	29	14.50180	24.36788	0.88286	0.59280	0.74435	0.88286	0.59120	0.74309	13.34059	21.13984	0.88748	0.62870	0.77202	0.88748	0.62730	0.77097
55	30	14.50180	24.23009	0.88286	0.59595	0.74683	0.88286	0.59421	0.74546	13.34059	21.04806	0.88748	0.63122	0.77392	0.88748	0.62970	0.77278

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
55	31	14.50180	24.08752	0.88286	0.59923	0.74940	0.88286	0.59735	0.74793	13.34059	20.95246	0.88748	0.63386	0.77590	0.88748	0.63221	0.77467
55	32	14.50180	23.94006	0.88286	0.60265	0.75207	0.88286	0.60061	0.75048	13.34059	20.85289	0.88748	0.63662	0.77797	0.88748	0.63484	0.77664
55	33	14.50180	23.78740	0.88286	0.60622	0.75484	0.88286	0.60400	0.75311	13.34059	20.74907	0.88748	0.63951	0.78013	0.88748	0.63758	0.77868
55	34	14.50180	23.62942	0.88286	0.60994	0.75771	0.88286	0.60752	0.75585	13.34059	20.64088	0.88748	0.64254	0.78237	0.88748	0.64043	0.78081
55	35	14.50180	23.46579	0.88286	0.61381	0.76070	0.88286	0.61117	0.75867	13.34059	20.52800	0.88748	0.64570	0.78471	0.88748	0.64341	0.78302
55	36	14.50180	23.29632	0.88286	0.61784	0.76379	0.88286	0.61497	0.76158	13.34059	20.41023	0.88748	0.64901	0.78715	0.88748	0.64652	0.78532
55	37	14.50180	23.12089	0.88286	0.62204	0.76699	0.88286	0.61890	0.76460	13.34059	20.28745	0.88748	0.65247	0.78969	0.88748	0.64975	0.78770
55	38	14.50180	22.93911	0.88286	0.62642	0.77031	0.88286	0.62298	0.76770	13.34059	20.15926	0.88748	0.65609	0.79234	0.88748	0.65312	0.79016
55	39	14.50180	22.75087	0.88286	0.63098	0.77374	0.88286	0.62721	0.77090	13.34059	20.02555	0.88748	0.65987	0.79509	0.88748	0.65662	0.79272
55	40	14.50180	22.55572	0.88286	0.63572	0.77730	0.88286	0.63159	0.77420	13.34059	19.88587	0.88748	0.66382	0.79795	0.88748	0.66025	0.79536
55	41	14.50180	22.35340	0.88286	0.64065	0.78097	0.88286	0.63611	0.77759	13.34059	19.73995	0.88748	0.66794	0.80092	0.88748	0.66403	0.79810
55	42	14.50180	22.14385	0.88286	0.64578	0.78477	0.88286	0.64078	0.78107	13.34059	19.58769	0.88748	0.67224	0.80400	0.88748	0.66794	0.80092
55	43	14.50180	21.92669	0.88286	0.65111	0.78869	0.88286	0.64561	0.78464	13.34059	19.42870	0.88748	0.67673	0.80720	0.88748	0.67199	0.80382
55	44	14.50180	21.70178	0.88286	0.65664	0.79274	0.88286	0.65058	0.78830	13.34059	19.26280	0.88748	0.68140	0.81052	0.88748	0.67618	0.80681
55	45	14.50180	21.46876	0.88286	0.66237	0.79690	0.88286	0.65569	0.79204	13.34059	19.08963	0.88748	0.68626	0.81394	0.88748	0.68051	0.80989
55	46	14.50180	21.22763	0.88286	0.66831	0.80119	0.88286	0.66095	0.79587	13.34059	18.90911	0.88748	0.69132	0.81749	0.88748	0.68498	0.81304
55	47	14.50180	20.97813	0.88286	0.67446	0.80559	0.88286	0.66634	0.79977	13.34059	18.72094	0.88748	0.69656	0.82115	0.88748	0.68958	0.81627
55	48	14.50180	20.72003	0.88286	0.68082	0.81010	0.88286	0.67187	0.80374	13.34059	18.52488	0.88748	0.70200	0.82492	0.88748	0.69430	0.81957
55	49	14.50180	20.45326	0.88286	0.68738	0.81473	0.88286	0.67753	0.80777	13.34059	18.32076	0.88748	0.70764	0.82879	0.88748	0.69916	0.82295
55	50	14.50180	20.17742	0.88286	0.69414	0.81946	0.88286	0.68331	0.81186	13.34059	18.10816	0.88748	0.71347	0.83278	0.88748	0.70413	0.82638
55	51	14.50180	19.89339	0.88286	0.70109	0.82428	0.88286	0.68920	0.81601	13.34059	17.88781	0.88748	0.71948	0.83686	0.88748	0.70922	0.82988
55	52	14.50180	19.60122	0.88286	0.70823	0.82919	0.88286	0.69520	0.82020	13.34059	17.65967	0.88748	0.72567	0.84103	0.88748	0.71442	0.83343
55	53	14.50180	19.30125	0.88286	0.71553	0.83418	0.88286	0.70130	0.82443	13.34059	17.42398	0.88748	0.73203	0.84529	0.88748	0.71973	0.83702
55	54	14.50180	18.99375	0.88286	0.72300	0.83924	0.88286	0.70749	0.82869	13.34059	17.18091	0.88748	0.73855	0.84962	0.88748	0.72513	0.84066
55	55	14.50180	18.67912	0.88286	0.73062	0.84435	0.88286	0.71376	0.83297	13.34059	16.93076	0.88748	0.74522	0.85402	0.88748	0.73062	0.84434
55	56	14.50180	18.35803	0.88286	0.73837	0.84950	0.88286	0.72010	0.83728	13.34059	16.67407	0.88748	0.75203	0.85847	0.88748	0.73619	0.84805
55	57	14.50180	18.02853	0.88286	0.74627	0.85470	0.88286	0.72651	0.84160	13.34059	16.40902	0.88748	0.75900	0.86299	0.88748	0.74185	0.85179
55	58	14.50180	17.69065	0.88286	0.75430	0.85994	0.88286	0.73298	0.84592	13.34059	16.13552	0.88748	0.76610	0.86756	0.88748	0.74757	0.85555
55	59	14.50180	17.34441	0.88286	0.76244	0.86521	0.88286	0.73949	0.85024	13.34059	15.85354	0.88748	0.77333	0.87218	0.88748	0.75335	0.85933
55	60	14.50180	16.98967	0.88286	0.77070	0.87050	0.88286	0.74604	0.85455	13.34059	15.56284	0.88748	0.78069	0.87684	0.88748	0.75919	0.86312
55	61	14.50180	16.62627	0.88286	0.77905	0.87580	0.88286	0.75262	0.85885	13.34059	15.26320	0.88748	0.78816	0.88153	0.88748	0.76508	0.86691
55	62	14.50180	16.25423	0.88286	0.78748	0.88111	0.88286	0.75922	0.86313	13.34059	14.95454	0.88748	0.79574	0.88625	0.88748	0.77101	0.87070
55	63	14.50180	15.87341	0.88286	0.79598	0.88640	0.88286	0.76583	0.86739	13.34059	14.63664	0.88748	0.80341	0.89099	0.88748	0.77697	0.87449
55	64	14.50180	15.48353	0.88286	0.80453	0.89168	0.88286	0.77245	0.87162	13.34059	14.30913	0.88748	0.81116	0.89574	0.88748	0.78296	0.87827
55	65	14.50180	15.08480	0.88286	0.81313	0.89693	0.88286	0.77906	0.87581	13.34059	13.97213	0.88748	0.81898	0.90048	0.88748	0.78896	0.88203
55	66	14.50180	14.67724	0.88286	0.82174	0.90215	0.88286	0.78567	0.87997	13.34059	13.62552	0.88748	0.82686	0.90522	0.88748	0.79498	0.88578
55	67	14.50180	14.26104	0.88286	0.83036	0.90732	0.88286	0.79225	0.88409	13.34059	13.26940	0.88748	0.83477	0.90994	0.88748	0.80100	0.88951
55	68	14.50180	13.83657	0.88286	0.83896	0.91243	0.88286	0.79882	0.88816	13.34059	12.90401	0.88748	0.84270	0.91464	0.88748	0.80703	0.89321
55	69	14.50180	13.40435	0.88286	0.84752	0.91747	0.88286	0.80536	0.89219	13.34059	12.52973	0.88748	0.85064	0.91929	0.88748	0.81305	0.89688
55	70	14.50180	12.96501	0.88286	0.85602	0.92242	0.88286	0.81186	0.89616	13.34059	12.14706	0.88748	0.85855	0.92389	0.88748	0.81906	0.90053
55	71	14.50180	12.51927	0.88286	0.86443	0.92728	0.88286	0.81833	0.90009	13.34059	11.75658	0.88748	0.86642	0.92843	0.88748	0.82505	0.90414

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
55	72	14.50180	12.06792	0.88286	0.87273	0.93204	0.88286	0.82475	0.90396	13.34059	11.35893	0.88748	0.87422	0.93289	0.88748	0.83103	0.90772
55	73	14.50180	11.61185	0.88286	0.88089	0.93667	0.88286	0.83113	0.90778	13.34059	10.95491	0.88748	0.88194	0.93726	0.88748	0.83698	0.91126
55	74	14.50180	11.15217	0.88286	0.88889	0.94118	0.88286	0.83746	0.91154	13.34059	10.54549	0.88748	0.88953	0.94154	0.88748	0.84290	0.91476
55	75	14.50180	10.68986	0.88286	0.89671	0.94554	0.88286	0.84374	0.91525	13.34059	10.13154	0.88748	0.89699	0.94570	0.88748	0.84879	0.91821
55	76	14.50180	10.22626	0.88286	0.90432	0.94976	0.88286	0.84996	0.91890	13.34059	9.71428	0.88748	0.90429	0.94974	0.88748	0.85464	0.92163
55	77	14.50180	9.76277	0.88286	0.91169	0.95380	0.88286	0.85611	0.92248	13.34059	9.29502	0.88748	0.91139	0.95364	0.88748	0.86045	0.92499
55	78	14.50180	9.30064	0.88286	0.91880	0.95768	0.88286	0.86220	0.92600	13.34059	8.87492	0.88748	0.91827	0.95739	0.88748	0.86621	0.92831
55	79	14.50180	8.84103	0.88286	0.92563	0.96138	0.88286	0.86821	0.92946	13.34059	8.45509	0.88748	0.92491	0.96099	0.88748	0.87191	0.93157
55	80	14.50180	8.38551	0.88286	0.93216	0.96489	0.88286	0.87413	0.93284	13.34059	8.03703	0.88748	0.93129	0.96443	0.88748	0.87754	0.93478
55	81	14.50180	7.93532	0.88286	0.93837	0.96820	0.88286	0.87997	0.93615	13.34059	7.62196	0.88748	0.93739	0.96769	0.88748	0.88310	0.93792
55	82	14.50180	7.49211	0.88286	0.94424	0.97132	0.88286	0.88570	0.93939	13.34059	7.21152	0.88748	0.94319	0.97077	0.88748	0.88858	0.94100
55	83	14.50180	7.05756	0.88286	0.94977	0.97424	0.88286	0.89132	0.94254	13.34059	6.80735	0.88748	0.94867	0.97366	0.88748	0.89396	0.94401
55	84	14.50180	6.63342	0.88286	0.95493	0.97695	0.88286	0.89682	0.94561	13.34059	6.41122	0.88748	0.95381	0.97636	0.88748	0.89923	0.94694
55	85	14.50180	6.22156	0.88286	0.95973	0.97945	0.88286	0.90219	0.94858	13.34059	6.02503	0.88748	0.95861	0.97887	0.88748	0.90439	0.94979
55	86	14.50180	5.82374	0.88286	0.96415	0.98175	0.88286	0.90740	0.95145	13.34059	5.65055	0.88748	0.96304	0.98117	0.88748	0.90940	0.95255
55	87	14.50180	5.44155	0.88286	0.96819	0.98384	0.88286	0.91245	0.95422	13.34059	5.28949	0.88748	0.96713	0.98329	0.88748	0.91427	0.95522
55	88	14.50180	5.07613	0.88286	0.97188	0.98574	0.88286	0.91733	0.95688	13.34059	4.94306	0.88748	0.97085	0.98521	0.88748	0.91898	0.95778
55	89	14.50180	4.72862	0.88286	0.97520	0.98745	0.88286	0.92202	0.95943	13.34059	4.61250	0.88748	0.97424	0.98695	0.88748	0.92352	0.96024
55	90	14.50180	4.40007	0.88286	0.97819	0.98897	0.88286	0.92651	0.96186	13.34059	4.29901	0.88748	0.97728	0.98851	0.88748	0.92787	0.96259
55	91	14.50180	4.09149	0.88286	0.98085	0.99033	0.88286	0.93081	0.96416	13.34059	4.00370	0.88748	0.98001	0.98990	0.88748	0.93203	0.96482
55	92	14.50180	3.80354	0.88286	0.98321	0.99153	0.88286	0.93489	0.96635	13.34059	3.72738	0.88748	0.98243	0.99114	0.88748	0.93600	0.96694
55	93	14.50180	3.53621	0.88286	0.98529	0.99259	0.88286	0.93877	0.96842	13.34059	3.47020	0.88748	0.98458	0.99223	0.88748	0.93977	0.96895
55	94	14.50180	3.28870	0.88286	0.98712	0.99352	0.88286	0.94245	0.97037	13.34059	3.23152	0.88748	0.98646	0.99319	0.88748	0.94335	0.97085
55	95	14.50180	3.05955	0.88286	0.98872	0.99433	0.88286	0.94591	0.97221	13.34059	3.01004	0.88748	0.98812	0.99403	0.88748	0.94673	0.97263
55	96	14.50180	2.84646	0.88286	0.99012	0.99504	0.88286	0.94917	0.97392	13.34059	2.80360	0.88748	0.98958	0.99476	0.88748	0.94991	0.97431
55	97	14.50180	2.65226	0.88286	0.99134	0.99565	0.88286	0.95222	0.97552	13.34059	2.61510	0.88748	0.99085	0.99540	0.88748	0.95288	0.97587
55	98	14.50180	2.47567	0.88286	0.99239	0.99618	0.88286	0.95506	0.97701	13.34059	2.44340	0.88748	0.99194	0.99596	0.88748	0.95566	0.97733
55	99	14.50180	2.31535	0.88286	0.99329	0.99664	0.88286	0.95771	0.97840	13.34059	2.28724	0.88748	0.99289	0.99643	0.88748	0.95824	0.97868
55	100	14.50180	2.16976	0.88286	0.99408	0.99703	0.88286	0.96017	0.97968	13.34059	2.14523	0.88748	0.99371	0.99685	0.88748	0.96066	0.97993
55	101	14.50180	2.03734	0.88286	0.99475	0.99737	0.88286	0.96246	0.98087	13.34059	2.01587	0.88748	0.99443	0.99720	0.88748	0.96290	0.98110
55	102	14.50180	1.91714	0.88286	0.99534	0.99766	0.88286	0.96458	0.98197	13.34059	1.89830	0.88748	0.99504	0.99751	0.88748	0.96498	0.98218
55	103	14.50180	1.80800	0.88286	0.99585	0.99792	0.88286	0.96654	0.98298	13.34059	1.79140	0.88748	0.99558	0.99778	0.88748	0.96690	0.98317
55	104	14.50180	1.70943	0.88286	0.99628	0.99814	0.88286	0.96833	0.98391	13.34059	1.69474	0.88748	0.99604	0.99801	0.88748	0.96867	0.98409
55	105	14.50180	1.62048	0.88286	0.99666	0.99833	0.88286	0.96997	0.98476	13.34059	1.60741	0.88748	0.99643	0.99821	0.88748	0.97028	0.98492
55	106	14.50180	1.54080	0.88286	0.99698	0.99849	0.88286	0.97145	0.98552	13.34059	1.52911	0.88748	0.99677	0.99838	0.88748	0.97174	0.98567
55	107	14.50180	1.47009	0.88286	0.99724	0.99862	0.88286	0.97274	0.98618	13.34059	1.45954	0.88748	0.99706	0.99853	0.88748	0.97301	0.98632
55	108	14.50180	1.40861	0.88286	0.99746	0.99873	0.88286	0.97383	0.98674	13.34059	1.39898	0.88748	0.99729	0.99864	0.88748	0.97409	0.98687
55	109	14.50180	1.35764	0.88286	0.99764	0.99882	0.88286	0.97468	0.98718	13.34059	1.34871	0.88748	0.99747	0.99873	0.88748	0.97493	0.98730
55	110	14.50180	1.32125	0.88286	0.99775	0.99887	0.88286	0.97525	0.98747	13.34059	1.31279	0.88748	0.99759	0.99880	0.88748	0.97549	0.98759
56	1	14.27115	26.72925	0.88078	0.53349	0.69579	0.88078	0.53312	0.69547	13.14978	22.57586	0.88542	0.58200	0.73578	0.88542	0.58166	0.73550
56	2	14.27115	26.68154	0.88078	0.53444	0.69660	0.88078	0.53407	0.69628	13.14978	22.55058	0.88542	0.58265	0.73630	0.88542	0.58232	0.73603

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
56	3	14.27115	26.63112	0.88078	0.53545	0.69745	0.88078	0.53507	0.69713	13.14978	22.52338	0.88542	0.58335	0.73685	0.88542	0.58300	0.73658
56	4	14.27115	26.57806	0.88078	0.53650	0.69834	0.88078	0.53611	0.69801	13.14978	22.49433	0.88542	0.58408	0.73744	0.88542	0.58373	0.73716
56	5	14.27115	26.52283	0.88078	0.53760	0.69927	0.88078	0.53719	0.69892	13.14978	22.46379	0.88542	0.58485	0.73805	0.88542	0.58448	0.73776
56	6	14.27115	26.46539	0.88078	0.53874	0.70023	0.88078	0.53831	0.69987	13.14978	22.43176	0.88542	0.58566	0.73870	0.88542	0.58528	0.73839
56	7	14.27115	26.40551	0.88078	0.53993	0.70124	0.88078	0.53948	0.70086	13.14978	22.39806	0.88542	0.58651	0.73937	0.88542	0.58611	0.73905
56	8	14.27115	26.34335	0.88078	0.54117	0.70229	0.88078	0.54070	0.70189	13.14978	22.36278	0.88542	0.58741	0.74008	0.88542	0.58697	0.73974
56	9	14.27115	26.27867	0.88078	0.54247	0.70338	0.88078	0.54196	0.70295	13.14978	22.32575	0.88542	0.58834	0.74082	0.88542	0.58788	0.74046
56	10	14.27115	26.21121	0.88078	0.54382	0.70452	0.88078	0.54328	0.70406	13.14978	22.28674	0.88542	0.58932	0.74160	0.88542	0.58883	0.74122
56	11	14.27115	26.14141	0.88078	0.54523	0.70570	0.88078	0.54466	0.70521	13.14978	22.24611	0.88542	0.59035	0.74242	0.88542	0.58983	0.74200
56	12	14.27115	26.06892	0.88078	0.54670	0.70692	0.88078	0.54609	0.70641	13.14978	22.20360	0.88542	0.59143	0.74327	0.88542	0.59087	0.74283
56	13	14.27115	25.99388	0.88078	0.54823	0.70820	0.88078	0.54758	0.70766	13.14978	22.15929	0.88542	0.59256	0.74416	0.88542	0.59196	0.74369
56	14	14.27115	25.91617	0.88078	0.54982	0.70953	0.88078	0.54913	0.70895	13.14978	22.11310	0.88542	0.59374	0.74509	0.88542	0.59311	0.74459
56	15	14.27115	25.83587	0.88078	0.55147	0.71090	0.88078	0.55074	0.71029	13.14978	22.06509	0.88542	0.59497	0.74606	0.88542	0.59430	0.74553
56	16	14.27115	25.75319	0.88078	0.55319	0.71233	0.88078	0.55242	0.71169	13.14978	22.01544	0.88542	0.59626	0.74707	0.88542	0.59555	0.74652
56	17	14.27115	25.66857	0.88078	0.55498	0.71381	0.88078	0.55417	0.71314	13.14978	21.96453	0.88542	0.59760	0.74812	0.88542	0.59687	0.74755
56	18	14.27115	25.58235	0.88078	0.55682	0.71533	0.88078	0.55600	0.71465	13.14978	21.91267	0.88542	0.59899	0.74921	0.88542	0.59824	0.74862
56	19	14.27115	25.49361	0.88078	0.55874	0.71691	0.88078	0.55790	0.71622	13.14978	21.85907	0.88542	0.60044	0.75034	0.88542	0.59968	0.74975
56	20	14.27115	25.40164	0.88078	0.56074	0.71855	0.88078	0.55989	0.71786	13.14978	21.80312	0.88542	0.60196	0.75153	0.88542	0.60120	0.75093
56	21	14.27115	25.30562	0.88078	0.56283	0.72027	0.88078	0.56196	0.71956	13.14978	21.74411	0.88542	0.60356	0.75278	0.88542	0.60278	0.75217
56	22	14.27115	25.20517	0.88078	0.56502	0.72206	0.88078	0.56412	0.72132	13.14978	21.68171	0.88542	0.60525	0.75409	0.88542	0.60445	0.75346
56	23	14.27115	25.09967	0.88078	0.56733	0.72394	0.88078	0.56637	0.72316	13.14978	21.61537	0.88542	0.60704	0.75548	0.88542	0.60619	0.75482
56	24	14.27115	24.98936	0.88078	0.56974	0.72590	0.88078	0.56872	0.72507	13.14978	21.54528	0.88542	0.60892	0.75693	0.88542	0.60802	0.75623
56	25	14.27115	24.87419	0.88078	0.57226	0.72795	0.88078	0.57116	0.72706	13.14978	21.47137	0.88542	0.61090	0.75846	0.88542	0.60993	0.75771
56	26	14.27115	24.75420	0.88078	0.57490	0.73008	0.88078	0.57370	0.72911	13.14978	21.39367	0.88542	0.61298	0.76006	0.88542	0.61193	0.75925
56	27	14.27115	24.62994	0.88078	0.57765	0.73229	0.88078	0.57635	0.73125	13.14978	21.31262	0.88542	0.61516	0.76173	0.88542	0.61402	0.76085
56	28	14.27115	24.50119	0.88078	0.58052	0.73459	0.88078	0.57911	0.73346	13.14978	21.22804	0.88542	0.61745	0.76348	0.88542	0.61620	0.76253
56	29	14.27115	24.36788	0.88078	0.58351	0.73698	0.88078	0.58198	0.73576	13.14978	21.13984	0.88542	0.61984	0.76531	0.88542	0.61849	0.76428
56	30	14.27115	24.23009	0.88078	0.58663	0.73947	0.88078	0.58497	0.73815	13.14978	21.04806	0.88542	0.62234	0.76721	0.88542	0.62088	0.76610
56	31	14.27115	24.08752	0.88078	0.58988	0.74204	0.88078	0.58808	0.74061	13.14978	20.95246	0.88542	0.62496	0.76920	0.88542	0.62337	0.76800
56	32	14.27115	23.94006	0.88078	0.59327	0.74472	0.88078	0.59131	0.74317	13.14978	20.85289	0.88542	0.62770	0.77127	0.88542	0.62598	0.76997
56	33	14.27115	23.78740	0.88078	0.59680	0.74749	0.88078	0.59467	0.74582	13.14978	20.74907	0.88542	0.63057	0.77344	0.88542	0.62871	0.77203
56	34	14.27115	23.62942	0.88078	0.60048	0.75038	0.88078	0.59817	0.74857	13.14978	20.64088	0.88542	0.63358	0.77569	0.88542	0.63155	0.77417
56	35	14.27115	23.46579	0.88078	0.60432	0.75337	0.88078	0.60180	0.75141	13.14978	20.52800	0.88542	0.63672	0.77804	0.88542	0.63452	0.77640
56	36	14.27115	23.29632	0.88078	0.60833	0.75647	0.88078	0.60558	0.75434	13.14978	20.41023	0.88542	0.64001	0.78050	0.88542	0.63762	0.77871
56	37	14.27115	23.12089	0.88078	0.61250	0.75969	0.88078	0.60950	0.75738	13.14978	20.28745	0.88542	0.64346	0.78305	0.88542	0.64084	0.78111
56	38	14.27115	22.93911	0.88078	0.61685	0.76302	0.88078	0.61356	0.76051	13.14978	20.15926	0.88542	0.64706	0.78571	0.88542	0.64420	0.78361
56	39	14.27115	22.75087	0.88078	0.62138	0.76648	0.88078	0.61778	0.76374	13.14978	20.02555	0.88542	0.65083	0.78849	0.88542	0.64770	0.78619
56	40	14.27115	22.55572	0.88078	0.62610	0.77006	0.88078	0.62215	0.76707	13.14978	19.88587	0.88542	0.65477	0.79137	0.88542	0.65134	0.78886
56	41	14.27115	22.35340	0.88078	0.63101	0.77377	0.88078	0.62667	0.77050	13.14978	19.73995	0.88542	0.65889	0.79437	0.88542	0.65513	0.79163
56	42	14.27115	22.14385	0.88078	0.63613	0.77760	0.88078	0.63135	0.77402	13.14978	19.58769	0.88542	0.66319	0.79749	0.88542	0.65905	0.79449
56	43	14.27115	21.92669	0.88078	0.64145	0.78156	0.88078	0.63619	0.77765	13.14978	19.42870	0.88542	0.66767	0.80073	0.88542	0.66312	0.79744

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
56	44	14.27115	21.70178	0.88078	0.64698	0.78565	0.88078	0.64118	0.78136	13.14978	19.26280	0.88542	0.67236	0.80408	0.88542	0.66734	0.80048
56	45	14.27115	21.46876	0.88078	0.65272	0.78987	0.88078	0.64632	0.78517	13.14978	19.08963	0.88542	0.67723	0.80756	0.88542	0.67170	0.80361
56	46	14.27115	21.22763	0.88078	0.65867	0.79422	0.88078	0.65162	0.78906	13.14978	18.90911	0.88542	0.68231	0.81116	0.88542	0.67620	0.80683
56	47	14.27115	20.97813	0.88078	0.66484	0.79869	0.88078	0.65706	0.79304	13.14978	18.72094	0.88542	0.68759	0.81487	0.88542	0.68085	0.81013
56	48	14.27115	20.72003	0.88078	0.67123	0.80328	0.88078	0.66265	0.79710	13.14978	18.52488	0.88542	0.69307	0.81871	0.88542	0.68564	0.81350
56	49	14.27115	20.45326	0.88078	0.67783	0.80799	0.88078	0.66837	0.80123	13.14978	18.32076	0.88542	0.69875	0.82266	0.88542	0.69056	0.81696
56	50	14.27115	20.17742	0.88078	0.68465	0.81281	0.88078	0.67423	0.80542	13.14978	18.10816	0.88542	0.70464	0.82673	0.88542	0.69561	0.82048
56	51	14.27115	19.89339	0.88078	0.69167	0.81774	0.88078	0.68022	0.80968	13.14978	17.88781	0.88542	0.71072	0.83090	0.88542	0.70079	0.82407
56	52	14.27115	19.60122	0.88078	0.69889	0.82276	0.88078	0.68632	0.81398	13.14978	17.65967	0.88542	0.71699	0.83517	0.88542	0.70608	0.82772
56	53	14.27115	19.30125	0.88078	0.70630	0.82787	0.88078	0.69253	0.81834	13.14978	17.42398	0.88542	0.72344	0.83953	0.88542	0.71149	0.83143
56	54	14.27115	18.99375	0.88078	0.71388	0.83305	0.88078	0.69885	0.82273	13.14978	17.18091	0.88542	0.73007	0.84398	0.88542	0.71701	0.83519
56	55	14.27115	18.67912	0.88078	0.72162	0.83830	0.88078	0.70527	0.82716	13.14978	16.93076	0.88542	0.73686	0.84849	0.88542	0.72264	0.83899
56	56	14.27115	18.35803	0.88078	0.72951	0.84361	0.88078	0.71177	0.83162	13.14978	16.67407	0.88542	0.74380	0.85308	0.88542	0.72835	0.84283
56	57	14.27115	18.02853	0.88078	0.73757	0.84896	0.88078	0.71834	0.83609	13.14978	16.40902	0.88542	0.75090	0.85773	0.88542	0.73416	0.84670
56	58	14.27115	17.69065	0.88078	0.74576	0.85437	0.88078	0.72499	0.84057	13.14978	16.13552	0.88542	0.75816	0.86245	0.88542	0.74004	0.85060
56	59	14.27115	17.34441	0.88078	0.75410	0.85981	0.88078	0.73169	0.84506	13.14978	15.85354	0.88542	0.76557	0.86722	0.88542	0.74600	0.85453
56	60	14.27115	16.98967	0.88078	0.76255	0.86528	0.88078	0.73844	0.84954	13.14978	15.56284	0.88542	0.77311	0.87204	0.88542	0.75202	0.85846
56	61	14.27115	16.62627	0.88078	0.77112	0.87077	0.88078	0.74523	0.85402	13.14978	15.26320	0.88542	0.78077	0.87689	0.88542	0.75810	0.86241
56	62	14.27115	16.25423	0.88078	0.77978	0.87627	0.88078	0.75204	0.85848	13.14978	14.95454	0.88542	0.78856	0.88178	0.88542	0.76422	0.86635
56	63	14.27115	15.87341	0.88078	0.78852	0.88176	0.88078	0.75888	0.86291	13.14978	14.63664	0.88542	0.79644	0.88669	0.88542	0.77038	0.87030
56	64	14.27115	15.48353	0.88078	0.79733	0.88724	0.88078	0.76572	0.86732	13.14978	14.30913	0.88542	0.80442	0.89161	0.88542	0.77657	0.87423
56	65	14.27115	15.08480	0.88078	0.80619	0.89270	0.88078	0.77256	0.87169	13.14978	13.97213	0.88542	0.81248	0.89654	0.88542	0.78278	0.87816
56	66	14.27115	14.67724	0.88078	0.81507	0.89812	0.88078	0.77940	0.87602	13.14978	13.62552	0.88542	0.82060	0.90146	0.88542	0.78901	0.88206
56	67	14.27115	14.26104	0.88078	0.82397	0.90349	0.88078	0.78621	0.88031	13.14978	13.26940	0.88542	0.82876	0.90636	0.88542	0.79524	0.88594
56	68	14.27115	13.83657	0.88078	0.83286	0.90881	0.88078	0.79301	0.88456	13.14978	12.90401	0.88542	0.83695	0.91124	0.88542	0.80148	0.88980
56	69	14.27115	13.40435	0.88078	0.84170	0.91405	0.88078	0.79977	0.88875	13.14978	12.52973	0.88542	0.84514	0.91607	0.88542	0.80770	0.89362
56	70	14.27115	12.96501	0.88078	0.85049	0.91921	0.88078	0.80650	0.89289	13.14978	12.14706	0.88542	0.85332	0.92086	0.88542	0.81392	0.89741
56	71	14.27115	12.51927	0.88078	0.85920	0.92427	0.88078	0.81319	0.89697	13.14978	11.75658	0.88542	0.86145	0.92557	0.88542	0.82011	0.90117
56	72	14.27115	12.06792	0.88078	0.86779	0.92921	0.88078	0.81983	0.90099	13.14978	11.35893	0.88542	0.86952	0.93021	0.88542	0.82628	0.90488
56	73	14.27115	11.61185	0.88078	0.87624	0.93404	0.88078	0.82641	0.90496	13.14978	10.95491	0.88542	0.87750	0.93475	0.88542	0.83243	0.90855
56	74	14.27115	11.15217	0.88078	0.88453	0.93873	0.88078	0.83295	0.90886	13.14978	10.54549	0.88542	0.88536	0.93919	0.88542	0.83854	0.91218
56	75	14.27115	10.68986	0.88078	0.89263	0.94327	0.88078	0.83942	0.91270	13.14978	10.13154	0.88542	0.89307	0.94352	0.88542	0.84461	0.91576
56	76	14.27115	10.22626	0.88078	0.90051	0.94765	0.88078	0.84582	0.91647	13.14978	9.71428	0.88542	0.90062	0.94771	0.88542	0.85063	0.91929
56	77	14.27115	9.76277	0.88078	0.90815	0.95186	0.88078	0.85215	0.92017	13.14978	9.29502	0.88542	0.90797	0.95176	0.88542	0.85660	0.92276
56	78	14.27115	9.30064	0.88078	0.91552	0.95590	0.88078	0.85841	0.92381	13.14978	8.87492	0.88542	0.91509	0.95566	0.88542	0.86252	0.92619
56	79	14.27115	8.84103	0.88078	0.92260	0.95974	0.88078	0.86458	0.92737	13.14978	8.45509	0.88542	0.92197	0.95940	0.88542	0.86837	0.92955
56	80	14.27115	8.38551	0.88078	0.92937	0.96339	0.88078	0.87066	0.93086	13.14978	8.03703	0.88542	0.92858	0.96297	0.88542	0.87415	0.93285
56	81	14.27115	7.93532	0.88078	0.93581	0.96684	0.88078	0.87664	0.93427	13.14978	7.62196	0.88542	0.93489	0.96635	0.88542	0.87985	0.93609
56	82	14.27115	7.49211	0.88078	0.94191	0.97008	0.88078	0.88252	0.93759	13.14978	7.21152	0.88542	0.94090	0.96955	0.88542	0.88546	0.93925
56	83	14.27115	7.05756	0.88078	0.94764	0.97312	0.88078	0.88827	0.94083	13.14978	6.80735	0.88542	0.94657	0.97255	0.88542	0.89097	0.94234
56	84	14.27115	6.63342	0.88078	0.95300	0.97594	0.88078	0.89390	0.94398	13.14978	6.41122	0.88542	0.95190	0.97536	0.88542	0.89637	0.94535

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
56	85	14.27115	6.22156	0.88078	0.95798	0.97854	0.88078	0.89939	0.94703	13.14978	6.02503	0.88542	0.95688	0.97796	0.88542	0.90164	0.94828
56	86	14.27115	5.82374	0.88078	0.96257	0.98093	0.88078	0.90472	0.94998	13.14978	5.65055	0.88542	0.96148	0.98036	0.88542	0.90677	0.95111
56	87	14.27115	5.44155	0.88078	0.96678	0.98311	0.88078	0.90988	0.95282	13.14978	5.28949	0.88542	0.96572	0.98256	0.88542	0.91175	0.95384
56	88	14.27115	5.07613	0.88078	0.97061	0.98509	0.88078	0.91487	0.95554	13.14978	4.94306	0.88542	0.96959	0.98456	0.88542	0.91656	0.95646
56	89	14.27115	4.72862	0.88078	0.97407	0.98687	0.88078	0.91967	0.95815	13.14978	4.61250	0.88542	0.97310	0.98637	0.88542	0.92120	0.95898
56	90	14.27115	4.40007	0.88078	0.97718	0.98846	0.88078	0.92427	0.96064	13.14978	4.29901	0.88542	0.97627	0.98799	0.88542	0.92565	0.96139
56	91	14.27115	4.09149	0.88078	0.97996	0.98988	0.88078	0.92866	0.96301	13.14978	4.00370	0.88542	0.97911	0.98944	0.88542	0.92991	0.96368
56	92	14.27115	3.80354	0.88078	0.98241	0.99113	0.88078	0.93284	0.96525	13.14978	3.72738	0.88542	0.98163	0.99073	0.88542	0.93397	0.96586
56	93	14.27115	3.53621	0.88078	0.98458	0.99223	0.88078	0.93681	0.96737	13.14978	3.47020	0.88542	0.98386	0.99186	0.88542	0.93783	0.96792
56	94	14.27115	3.28870	0.88078	0.98649	0.99320	0.88078	0.94057	0.96937	13.14978	3.23152	0.88542	0.98583	0.99286	0.88542	0.94149	0.96986
56	95	14.27115	3.05955	0.88078	0.98816	0.99405	0.88078	0.94412	0.97126	13.14978	3.01004	0.88542	0.98756	0.99374	0.88542	0.94495	0.97170
56	96	14.27115	2.84646	0.88078	0.98963	0.99479	0.88078	0.94746	0.97302	13.14978	2.80360	0.88542	0.98908	0.99451	0.88542	0.94821	0.97342
56	97	14.27115	2.65226	0.88078	0.99090	0.99543	0.88078	0.95058	0.97467	13.14978	2.61510	0.88542	0.99040	0.99518	0.88542	0.95126	0.97502
56	98	14.27115	2.47567	0.88078	0.99200	0.99598	0.88078	0.95350	0.97620	13.14978	2.44340	0.88542	0.99155	0.99575	0.88542	0.95411	0.97652
56	99	14.27115	2.31535	0.88078	0.99295	0.99646	0.88078	0.95622	0.97762	13.14978	2.28724	0.88542	0.99254	0.99625	0.88542	0.95677	0.97791
56	100	14.27115	2.16976	0.88078	0.99377	0.99687	0.88078	0.95875	0.97894	13.14978	2.14523	0.88542	0.99340	0.99669	0.88542	0.95925	0.97920
56	101	14.27115	2.03734	0.88078	0.99448	0.99723	0.88078	0.96110	0.98016	13.14978	2.01587	0.88542	0.99414	0.99706	0.88542	0.96155	0.98040
56	102	14.27115	1.91714	0.88078	0.99509	0.99754	0.88078	0.96328	0.98130	13.14978	1.89830	0.88542	0.99479	0.99739	0.88542	0.96369	0.98151
56	103	14.27115	1.80800	0.88078	0.99562	0.99781	0.88078	0.96530	0.98234	13.14978	1.79140	0.88542	0.99535	0.99767	0.88542	0.96568	0.98254
56	104	14.27115	1.70943	0.88078	0.99608	0.99804	0.88078	0.96715	0.98330	13.14978	1.69474	0.88542	0.99583	0.99791	0.88542	0.96750	0.98348
56	105	14.27115	1.62048	0.88078	0.99647	0.99823	0.88078	0.96884	0.98417	13.14978	1.60741	0.88542	0.99624	0.99812	0.88542	0.96916	0.98434
56	106	14.27115	1.54080	0.88078	0.99681	0.99840	0.88078	0.97036	0.98496	13.14978	1.52911	0.88542	0.99660	0.99830	0.88542	0.97066	0.98511
56	107	14.27115	1.47009	0.88078	0.99709	0.99854	0.88078	0.97170	0.98565	13.14978	1.45954	0.88542	0.99690	0.99845	0.88542	0.97198	0.98579
56	108	14.27115	1.40861	0.88078	0.99733	0.99866	0.88078	0.97283	0.98623	13.14978	1.39898	0.88542	0.99715	0.99857	0.88542	0.97309	0.98636
56	109	14.27115	1.35764	0.88078	0.99750	0.99875	0.88078	0.97370	0.98668	13.14978	1.34871	0.88542	0.99734	0.99867	0.88542	0.97395	0.98681
56	110	14.27115	1.32125	0.88078	0.99763	0.99881	0.88078	0.97429	0.98698	13.14978	1.31279	0.88542	0.99746	0.99873	0.88542	0.97454	0.98711
57	1	14.04075	26.72925	0.87901	0.52489	0.68843	0.87901	0.52453	0.68812	12.95884	22.57586	0.88362	0.57357	0.72900	0.88362	0.57323	0.72873
57	2	14.04075	26.68154	0.87901	0.52583	0.68924	0.87901	0.52547	0.68893	12.95884	22.55058	0.88362	0.57421	0.72952	0.88362	0.57388	0.72926
57	3	14.04075	26.63112	0.87901	0.52682	0.69009	0.87901	0.52645	0.68977	12.95884	22.52338	0.88362	0.57490	0.73008	0.88362	0.57456	0.72981
57	4	14.04075	26.57806	0.87901	0.52786	0.69098	0.87901	0.52748	0.69065	12.95884	22.49433	0.88362	0.57562	0.73066	0.88362	0.57527	0.73038
57	5	14.04075	26.52283	0.87901	0.52894	0.69190	0.87901	0.52854	0.69156	12.95884	22.46379	0.88362	0.57638	0.73127	0.88362	0.57602	0.73098
57	6	14.04075	26.46539	0.87901	0.53006	0.69286	0.87901	0.52965	0.69251	12.95884	22.43176	0.88362	0.57718	0.73192	0.88362	0.57680	0.73161
57	7	14.04075	26.40551	0.87901	0.53124	0.69387	0.87901	0.53080	0.69349	12.95884	22.39806	0.88362	0.57802	0.73259	0.88362	0.57762	0.73227
57	8	14.04075	26.34335	0.87901	0.53246	0.69491	0.87901	0.53200	0.69452	12.95884	22.36278	0.88362	0.57890	0.73330	0.88362	0.57848	0.73296
57	9	14.04075	26.27867	0.87901	0.53374	0.69600	0.87901	0.53325	0.69558	12.95884	22.32575	0.88362	0.57983	0.73404	0.88362	0.57938	0.73368
57	10	14.04075	26.21121	0.87901	0.53507	0.69713	0.87901	0.53455	0.69668	12.95884	22.28674	0.88362	0.58080	0.73481	0.88362	0.58032	0.73443
57	11	14.04075	26.14141	0.87901	0.53646	0.69831	0.87901	0.53590	0.69783	12.95884	22.24611	0.88362	0.58181	0.73563	0.88362	0.58130	0.73522
57	12	14.04075	26.06892	0.87901	0.53791	0.69953	0.87901	0.53731	0.69903	12.95884	22.20360	0.88362	0.58288	0.73648	0.88362	0.58233	0.73604
57	13	14.04075	25.99388	0.87901	0.53941	0.70080	0.87901	0.53878	0.70027	12.95884	22.15929	0.88362	0.58399	0.73736	0.88362	0.58341	0.73690
57	14	14.04075	25.91617	0.87901	0.54098	0.70212	0.87901	0.54030	0.70156	12.95884	22.11310	0.88362	0.58515	0.73829	0.88362	0.58454	0.73780
57	15	14.04075	25.83587	0.87901	0.54261	0.70350	0.87901	0.54190	0.70290	12.95884	22.06509	0.88362	0.58637	0.73926	0.88362	0.58572	0.73874

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
57	16	14.04075	25.75319	0.87901	0.54431	0.70492	0.87901	0.54355	0.70429	12.95884	22.01544	0.88362	0.58764	0.74027	0.88362	0.58695	0.73972
57	17	14.04075	25.66857	0.87901	0.54606	0.70639	0.87901	0.54528	0.70574	12.95884	21.96453	0.88362	0.58896	0.74132	0.88362	0.58825	0.74075
57	18	14.04075	25.58235	0.87901	0.54788	0.70791	0.87901	0.54708	0.70724	12.95884	21.91267	0.88362	0.59034	0.74240	0.88362	0.58961	0.74183
57	19	14.04075	25.49361	0.87901	0.54977	0.70948	0.87901	0.54896	0.70881	12.95884	21.85907	0.88362	0.59177	0.74354	0.88362	0.59104	0.74296
57	20	14.04075	25.40164	0.87901	0.55174	0.71112	0.87901	0.55092	0.71044	12.95884	21.80312	0.88362	0.59327	0.74472	0.88362	0.59253	0.74414
57	21	14.04075	25.30562	0.87901	0.55380	0.71284	0.87901	0.55296	0.71214	12.95884	21.74411	0.88362	0.59486	0.74597	0.88362	0.59410	0.74537
57	22	14.04075	25.20517	0.87901	0.55597	0.71463	0.87901	0.55510	0.71391	12.95884	21.68171	0.88362	0.59653	0.74728	0.88362	0.59575	0.74667
57	23	14.04075	25.09967	0.87901	0.55824	0.71650	0.87901	0.55732	0.71574	12.95884	21.61537	0.88362	0.59830	0.74867	0.88362	0.59747	0.74802
57	24	14.04075	24.98936	0.87901	0.56062	0.71846	0.87901	0.55964	0.71765	12.95884	21.54528	0.88362	0.60016	0.75012	0.88362	0.59928	0.74944
57	25	14.04075	24.87419	0.87901	0.56311	0.72050	0.87901	0.56205	0.71963	12.95884	21.47137	0.88362	0.60211	0.75165	0.88362	0.60117	0.75092
57	26	14.04075	24.75420	0.87901	0.56571	0.72263	0.87901	0.56457	0.72169	12.95884	21.39367	0.88362	0.60417	0.75325	0.88362	0.60315	0.75246
57	27	14.04075	24.62994	0.87901	0.56843	0.72484	0.87901	0.56719	0.72383	12.95884	21.31262	0.88362	0.60633	0.75493	0.88362	0.60523	0.75407
57	28	14.04075	24.50119	0.87901	0.57127	0.72714	0.87901	0.56992	0.72605	12.95884	21.22804	0.88362	0.60859	0.75668	0.88362	0.60739	0.75575
57	29	14.04075	24.36788	0.87901	0.57422	0.72953	0.87901	0.57276	0.72835	12.95884	21.13984	0.88362	0.61096	0.75851	0.88362	0.60966	0.75750
57	30	14.04075	24.23009	0.87901	0.57731	0.73201	0.87901	0.57572	0.73074	12.95884	21.04806	0.88362	0.61344	0.76041	0.88362	0.61203	0.75933
57	31	14.04075	24.08752	0.87901	0.58052	0.73459	0.87901	0.57879	0.73321	12.95884	20.95246	0.88362	0.61604	0.76241	0.88362	0.61451	0.76124
57	32	14.04075	23.94006	0.87901	0.58387	0.73727	0.87901	0.58200	0.73578	12.95884	20.85289	0.88362	0.61876	0.76448	0.88362	0.61710	0.76322
57	33	14.04075	23.78740	0.87901	0.58737	0.74005	0.87901	0.58534	0.73844	12.95884	20.74907	0.88362	0.62161	0.76665	0.88362	0.61981	0.76529
57	34	14.04075	23.62942	0.87901	0.59101	0.74294	0.87901	0.58881	0.74119	12.95884	20.64088	0.88362	0.62459	0.76892	0.88362	0.62264	0.76744
57	35	14.04075	23.46579	0.87901	0.59482	0.74594	0.87901	0.59241	0.74405	12.95884	20.52800	0.88362	0.62771	0.77128	0.88362	0.62560	0.76968
57	36	14.04075	23.29632	0.87901	0.59879	0.74905	0.87901	0.59617	0.74700	12.95884	20.41023	0.88362	0.63098	0.77375	0.88362	0.62868	0.77201
57	37	14.04075	23.12089	0.87901	0.60293	0.75228	0.87901	0.60007	0.75005	12.95884	20.28745	0.88362	0.63441	0.77631	0.88362	0.63190	0.77443
57	38	14.04075	22.93911	0.87901	0.60725	0.75564	0.87901	0.60411	0.75321	12.95884	20.15926	0.88362	0.63799	0.77899	0.88362	0.63525	0.77695
57	39	14.04075	22.75087	0.87901	0.61175	0.75911	0.87901	0.60832	0.75646	12.95884	20.02555	0.88362	0.64175	0.78178	0.88362	0.63875	0.77956
57	40	14.04075	22.55572	0.87901	0.61644	0.76271	0.87901	0.61268	0.75983	12.95884	19.88587	0.88362	0.64567	0.78469	0.88362	0.64239	0.78226
57	41	14.04075	22.35340	0.87901	0.62133	0.76645	0.87901	0.61719	0.76329	12.95884	19.73995	0.88362	0.64978	0.78772	0.88362	0.64617	0.78506
57	42	14.04075	22.14385	0.87901	0.62643	0.77031	0.87901	0.62187	0.76686	12.95884	19.58769	0.88362	0.65408	0.79087	0.88362	0.65011	0.78796
57	43	14.04075	21.92669	0.87901	0.63174	0.77431	0.87901	0.62671	0.77053	12.95884	19.42870	0.88362	0.65856	0.79414	0.88362	0.65419	0.79095
57	44	14.04075	21.70178	0.87901	0.63726	0.77844	0.87901	0.63172	0.77430	12.95884	19.26280	0.88362	0.66325	0.79753	0.88362	0.65843	0.79404
57	45	14.04075	21.46876	0.87901	0.64300	0.78271	0.87901	0.63688	0.77816	12.95884	19.08963	0.88362	0.66813	0.80105	0.88362	0.66281	0.79722
57	46	14.04075	21.22763	0.87901	0.64896	0.78711	0.87901	0.64220	0.78212	12.95884	18.90911	0.88362	0.67322	0.80470	0.88362	0.66735	0.80049
57	47	14.04075	20.97813	0.87901	0.65514	0.79164	0.87901	0.64769	0.78618	12.95884	18.72094	0.88362	0.67852	0.80848	0.88362	0.67204	0.80386
57	48	14.04075	20.72003	0.87901	0.66155	0.79631	0.87901	0.65332	0.79031	12.95884	18.52488	0.88362	0.68404	0.81238	0.88362	0.67688	0.80731
57	49	14.04075	20.45326	0.87901	0.66819	0.80110	0.87901	0.65911	0.79453	12.95884	18.32076	0.88362	0.68976	0.81640	0.88362	0.68186	0.81084
57	50	14.04075	20.17742	0.87901	0.67506	0.80601	0.87901	0.66504	0.79883	12.95884	18.10816	0.88362	0.69570	0.82055	0.88362	0.68698	0.81445
57	51	14.04075	19.89339	0.87901	0.68214	0.81104	0.87901	0.67111	0.80319	12.95884	17.88781	0.88362	0.70184	0.82480	0.88362	0.69224	0.81813
57	52	14.04075	19.60122	0.87901	0.68943	0.81617	0.87901	0.67731	0.80761	12.95884	17.65967	0.88362	0.70819	0.82917	0.88362	0.69763	0.82189
57	53	14.04075	19.30125	0.87901	0.69692	0.82139	0.87901	0.68364	0.81209	12.95884	17.42398	0.88362	0.71472	0.83363	0.88362	0.70314	0.82570
57	54	14.04075	18.99375	0.87901	0.70460	0.82670	0.87901	0.69008	0.81662	12.95884	17.18091	0.88362	0.72145	0.83819	0.88362	0.70878	0.82957
57	55	14.04075	18.67912	0.87901	0.71246	0.83209	0.87901	0.69663	0.82119	12.95884	16.93076	0.88362	0.72835	0.84283	0.88362	0.71453	0.83350
57	56	14.04075	18.35803	0.87901	0.72048	0.83754	0.87901	0.70328	0.82580	12.95884	16.67407	0.88362	0.73541	0.84754	0.88362	0.72038	0.83747

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
57	57	14.04075	18.02853	0.87901	0.72869	0.84305	0.87901	0.71002	0.83043	12.95884	16.40902	0.88362	0.74266	0.85233	0.88362	0.72634	0.84148
57	58	14.04075	17.69065	0.87901	0.73705	0.84862	0.87901	0.71685	0.83507	12.95884	16.13552	0.88362	0.75007	0.85719	0.88362	0.73239	0.84552
57	59	14.04075	17.34441	0.87901	0.74557	0.85424	0.87901	0.72374	0.83973	12.95884	15.85354	0.88362	0.75764	0.86211	0.88362	0.73852	0.84960
57	60	14.04075	16.98967	0.87901	0.75422	0.85989	0.87901	0.73069	0.84439	12.95884	15.56284	0.88362	0.76536	0.86709	0.88362	0.74472	0.85369
57	61	14.04075	16.62627	0.87901	0.76300	0.86557	0.87901	0.73769	0.84905	12.95884	15.26320	0.88362	0.77322	0.87211	0.88362	0.75099	0.85779
57	62	14.04075	16.25423	0.87901	0.77189	0.87126	0.87901	0.74473	0.85369	12.95884	14.95454	0.88362	0.78121	0.87717	0.88362	0.75731	0.86190
57	63	14.04075	15.87341	0.87901	0.78088	0.87696	0.87901	0.75179	0.85831	12.95884	14.63664	0.88362	0.78932	0.88226	0.88362	0.76368	0.86601
57	64	14.04075	15.48353	0.87901	0.78994	0.88265	0.87901	0.75887	0.86290	12.95884	14.30913	0.88362	0.79753	0.88736	0.88362	0.77008	0.87011
57	65	14.04075	15.08480	0.87901	0.79907	0.88831	0.87901	0.76595	0.86746	12.95884	13.97213	0.88362	0.80583	0.89248	0.88362	0.77652	0.87420
57	66	14.04075	14.67724	0.87901	0.80824	0.89395	0.87901	0.77303	0.87199	12.95884	13.62552	0.88362	0.81420	0.89759	0.88362	0.78296	0.87827
57	67	14.04075	14.26104	0.87901	0.81742	0.89954	0.87901	0.78009	0.87646	12.95884	13.26940	0.88362	0.82262	0.90268	0.88362	0.78942	0.88232
57	68	14.04075	13.83657	0.87901	0.82660	0.90507	0.87901	0.78713	0.88089	12.95884	12.90401	0.88362	0.83108	0.90775	0.88362	0.79588	0.88634
57	69	14.04075	13.40435	0.87901	0.83575	0.91053	0.87901	0.79414	0.88526	12.95884	12.52973	0.88362	0.83954	0.91277	0.88362	0.80233	0.89033
57	70	14.04075	12.96501	0.87901	0.84484	0.91590	0.87901	0.80111	0.88958	12.95884	12.14706	0.88362	0.84800	0.91775	0.88362	0.80877	0.89428
57	71	14.04075	12.51927	0.87901	0.85385	0.92117	0.87901	0.80804	0.89383	12.95884	11.75658	0.88362	0.85641	0.92265	0.88362	0.81518	0.89818
57	72	14.04075	12.06792	0.87901	0.86275	0.92632	0.87901	0.81491	0.89802	12.95884	11.35893	0.88362	0.86475	0.92747	0.88362	0.82157	0.90205
57	73	14.04075	11.61185	0.87901	0.87151	0.93134	0.87901	0.82172	0.90214	12.95884	10.95491	0.88362	0.87301	0.93220	0.88362	0.82792	0.90586
57	74	14.04075	11.15217	0.87901	0.88010	0.93623	0.87901	0.82848	0.90619	12.95884	10.54549	0.88362	0.88114	0.93681	0.88362	0.83423	0.90963
57	75	14.04075	10.68986	0.87901	0.88849	0.94095	0.87901	0.83516	0.91018	12.95884	10.13154	0.88362	0.88913	0.94131	0.88362	0.84050	0.91334
57	76	14.04075	10.22626	0.87901	0.89666	0.94552	0.87901	0.84177	0.91409	12.95884	9.71428	0.88362	0.89694	0.94567	0.88362	0.84671	0.91700
57	77	14.04075	9.76277	0.87901	0.90458	0.94990	0.87901	0.84830	0.91792	12.95884	9.29502	0.88362	0.90454	0.94988	0.88362	0.85287	0.92059
57	78	14.04075	9.30064	0.87901	0.91222	0.95410	0.87901	0.85474	0.92168	12.95884	8.87492	0.88362	0.91192	0.95393	0.88362	0.85896	0.92413
57	79	14.04075	8.84103	0.87901	0.91957	0.95810	0.87901	0.86109	0.92536	12.95884	8.45509	0.88362	0.91904	0.95781	0.88362	0.86498	0.92760
57	80	14.04075	8.38551	0.87901	0.92659	0.96190	0.87901	0.86734	0.92896	12.95884	8.03703	0.88362	0.92588	0.96151	0.88362	0.87092	0.93101
57	81	14.04075	7.93532	0.87901	0.93327	0.96548	0.87901	0.87349	0.93247	12.95884	7.62196	0.88362	0.93242	0.96503	0.88362	0.87678	0.93434
57	82	14.04075	7.49211	0.87901	0.93959	0.96886	0.87901	0.87951	0.93590	12.95884	7.21152	0.88362	0.93864	0.96835	0.88362	0.88253	0.93760
57	83	14.04075	7.05756	0.87901	0.94554	0.97201	0.87901	0.88542	0.93923	12.95884	6.80735	0.88362	0.94452	0.97147	0.88362	0.88818	0.94078
57	84	14.04075	6.63342	0.87901	0.95110	0.97494	0.87901	0.89118	0.94246	12.95884	6.41122	0.88362	0.95004	0.97438	0.88362	0.89370	0.94387
57	85	14.04075	6.22156	0.87901	0.95627	0.97765	0.87901	0.89680	0.94559	12.95884	6.02503	0.88362	0.95519	0.97708	0.88362	0.89910	0.94687
57	86	14.04075	5.82374	0.87901	0.96104	0.98013	0.87901	0.90225	0.94862	12.95884	5.65055	0.88362	0.95996	0.97957	0.88362	0.90435	0.94977
57	87	14.04075	5.44155	0.87901	0.96541	0.98240	0.87901	0.90754	0.95153	12.95884	5.28949	0.88362	0.96435	0.98185	0.88362	0.90944	0.95257
57	88	14.04075	5.07613	0.87901	0.96938	0.98445	0.87901	0.91263	0.95432	12.95884	4.94306	0.88362	0.96837	0.98393	0.88362	0.91436	0.95527
57	89	14.04075	4.72862	0.87901	0.97298	0.98630	0.87901	0.91754	0.95700	12.95884	4.61250	0.88362	0.97201	0.98581	0.88362	0.91910	0.95785
57	90	14.04075	4.40007	0.87901	0.97621	0.98796	0.87901	0.92224	0.95954	12.95884	4.29901	0.88362	0.97530	0.98749	0.88362	0.92365	0.96031
57	91	14.04075	4.09149	0.87901	0.97909	0.98944	0.87901	0.92672	0.96197	12.95884	4.00370	0.88362	0.97824	0.98900	0.88362	0.92801	0.96266
57	92	14.04075	3.80354	0.87901	0.98165	0.99074	0.87901	0.93099	0.96426	12.95884	3.72738	0.88362	0.98086	0.99034	0.88362	0.93215	0.96489
57	93	14.04075	3.53621	0.87901	0.98391	0.99189	0.87901	0.93505	0.96644	12.95884	3.47020	0.88362	0.98318	0.99152	0.88362	0.93610	0.96699
57	94	14.04075	3.28870	0.87901	0.98589	0.99289	0.87901	0.93889	0.96848	12.95884	3.23152	0.88362	0.98522	0.99255	0.88362	0.93984	0.96899
57	95	14.04075	3.05955	0.87901	0.98763	0.99378	0.87901	0.94253	0.97041	12.95884	3.01004	0.88362	0.98702	0.99347	0.88362	0.94338	0.97086
57	96	14.04075	2.84646	0.87901	0.98916	0.99455	0.87901	0.94594	0.97222	12.95884	2.80360	0.88362	0.98860	0.99427	0.88362	0.94671	0.97263
57	97	14.04075	2.65226	0.87901	0.99048	0.99522	0.87901	0.94914	0.97390	12.95884	2.61510	0.88362	0.98998	0.99496	0.88362	0.94983	0.97427

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
57	98	14.04075	2.47567	0.87901	0.99163	0.99580	0.87901	0.95212	0.97547	12.95884	2.44340	0.88362	0.99117	0.99556	0.88362	0.95275	0.97580
57	99	14.04075	2.31535	0.87901	0.99262	0.99630	0.87901	0.95490	0.97693	12.95884	2.28724	0.88362	0.99220	0.99609	0.88362	0.95547	0.97723
57	100	14.04075	2.16976	0.87901	0.99347	0.99673	0.87901	0.95749	0.97828	12.95884	2.14523	0.88362	0.99310	0.99654	0.88362	0.95800	0.97855
57	101	14.04075	2.03734	0.87901	0.99422	0.99710	0.87901	0.95990	0.97954	12.95884	2.01587	0.88362	0.99387	0.99693	0.88362	0.96037	0.97978
57	102	14.04075	1.91714	0.87901	0.99486	0.99742	0.87901	0.96214	0.98070	12.95884	1.89830	0.88362	0.99455	0.99727	0.88362	0.96256	0.98092
57	103	14.04075	1.80800	0.87901	0.99541	0.99770	0.87901	0.96420	0.98178	12.95884	1.79140	0.88362	0.99513	0.99756	0.88362	0.96459	0.98198
57	104	14.04075	1.70943	0.87901	0.99589	0.99794	0.87901	0.96611	0.98276	12.95884	1.69474	0.88362	0.99563	0.99781	0.88362	0.96646	0.98294
57	105	14.04075	1.62048	0.87901	0.99630	0.99815	0.87901	0.96784	0.98366	12.95884	1.60741	0.88362	0.99607	0.99803	0.88362	0.96817	0.98383
57	106	14.04075	1.54080	0.87901	0.99665	0.99832	0.87901	0.96940	0.98446	12.95884	1.52911	0.88362	0.99644	0.99822	0.88362	0.96971	0.98462
57	107	14.04075	1.47009	0.87901	0.99695	0.99847	0.87901	0.97078	0.98517	12.95884	1.45954	0.88362	0.99675	0.99837	0.88362	0.97106	0.98532
57	108	14.04075	1.40861	0.87901	0.99719	0.99859	0.87901	0.97194	0.98577	12.95884	1.39898	0.88362	0.99701	0.99850	0.88362	0.97221	0.98591
57	109	14.04075	1.35764	0.87901	0.99738	0.99869	0.87901	0.97284	0.98623	12.95884	1.34871	0.88362	0.99721	0.99860	0.88362	0.97310	0.98637
57	110	14.04075	1.32125	0.87901	0.99751	0.99875	0.87901	0.97345	0.98654	12.95884	1.31279	0.88362	0.99734	0.99867	0.88362	0.97370	0.98667
58	1	13.80917	26.72925	0.87752	0.51625	0.68096	0.87752	0.51590	0.68065	12.76644	22.57586	0.88203	0.56507	0.72210	0.88203	0.56474	0.72183
58	2	13.80917	26.68154	0.87752	0.51718	0.68176	0.87752	0.51683	0.68146	12.76644	22.55058	0.88203	0.56570	0.72262	0.88203	0.56538	0.72236
58	3	13.80917	26.63112	0.87752	0.51815	0.68261	0.87752	0.51780	0.68230	12.76644	22.52338	0.88203	0.56638	0.72317	0.88203	0.56605	0.72290
58	4	13.80917	26.57806	0.87752	0.51917	0.68349	0.87752	0.51880	0.68317	12.76644	22.49433	0.88203	0.56710	0.72375	0.88203	0.56676	0.72348
58	5	13.80917	26.52283	0.87752	0.52023	0.68441	0.87752	0.51985	0.68408	12.76644	22.46379	0.88203	0.56785	0.72437	0.88203	0.56749	0.72408
58	6	13.80917	26.46539	0.87752	0.52134	0.68537	0.87752	0.52094	0.68502	12.76644	22.43176	0.88203	0.56864	0.72501	0.88203	0.56826	0.72471
58	7	13.80917	26.40551	0.87752	0.52250	0.68637	0.87752	0.52207	0.68600	12.76644	22.39806	0.88203	0.56946	0.72568	0.88203	0.56907	0.72536
58	8	13.80917	26.34335	0.87752	0.52370	0.68741	0.87752	0.52325	0.68702	12.76644	22.36278	0.88203	0.57033	0.72638	0.88203	0.56992	0.72605
58	9	13.80917	26.27867	0.87752	0.52496	0.68849	0.87752	0.52448	0.68808	12.76644	22.32575	0.88203	0.57124	0.72712	0.88203	0.57081	0.72677
58	10	13.80917	26.21121	0.87752	0.52628	0.68962	0.87752	0.52576	0.68918	12.76644	22.28674	0.88203	0.57220	0.72790	0.88203	0.57173	0.72752
58	11	13.80917	26.14141	0.87752	0.52764	0.69079	0.87752	0.52710	0.69033	12.76644	22.24611	0.88203	0.57320	0.72871	0.88203	0.57270	0.72830
58	12	13.80917	26.06892	0.87752	0.52907	0.69201	0.87752	0.52849	0.69152	12.76644	22.20360	0.88203	0.57425	0.72956	0.88203	0.57372	0.72913
58	13	13.80917	25.99388	0.87752	0.53055	0.69328	0.87752	0.52993	0.69275	12.76644	22.15929	0.88203	0.57535	0.73044	0.88203	0.57478	0.72998
58	14	13.80917	25.91617	0.87752	0.53209	0.69460	0.87752	0.53144	0.69404	12.76644	22.11310	0.88203	0.57650	0.73137	0.88203	0.57590	0.73088
58	15	13.80917	25.83587	0.87752	0.53370	0.69596	0.87752	0.53300	0.69537	12.76644	22.06509	0.88203	0.57770	0.73234	0.88203	0.57706	0.73182
58	16	13.80917	25.75319	0.87752	0.53537	0.69738	0.87752	0.53464	0.69676	12.76644	22.01544	0.88203	0.57896	0.73334	0.88203	0.57828	0.73280
58	17	13.80917	25.66857	0.87752	0.53710	0.69885	0.87752	0.53634	0.69820	12.76644	21.96453	0.88203	0.58026	0.73439	0.88203	0.57957	0.73383
58	18	13.80917	25.58235	0.87752	0.53889	0.70036	0.87752	0.53811	0.69971	12.76644	21.91267	0.88203	0.58162	0.73547	0.88203	0.58091	0.73490
58	19	13.80917	25.49361	0.87752	0.54075	0.70193	0.87752	0.53997	0.70127	12.76644	21.85907	0.88203	0.58303	0.73660	0.88203	0.58232	0.73603
58	20	13.80917	25.40164	0.87752	0.54269	0.70357	0.87752	0.54190	0.70290	12.76644	21.80312	0.88203	0.58452	0.73779	0.88203	0.58380	0.73721
58	21	13.80917	25.30562	0.87752	0.54473	0.70527	0.87752	0.54392	0.70459	12.76644	21.74411	0.88203	0.58608	0.73903	0.88203	0.58535	0.73845
58	22	13.80917	25.20517	0.87752	0.54686	0.70706	0.87752	0.54602	0.70636	12.76644	21.68171	0.88203	0.58773	0.74034	0.88203	0.58698	0.73974
58	23	13.80917	25.09967	0.87752	0.54910	0.70893	0.87752	0.54822	0.70819	12.76644	21.61537	0.88203	0.58948	0.74173	0.88203	0.58868	0.74110
58	24	13.80917	24.98936	0.87752	0.55145	0.71088	0.87752	0.55051	0.71010	12.76644	21.54528	0.88203	0.59132	0.74318	0.88203	0.59047	0.74251
58	25	13.80917	24.87419	0.87752	0.55390	0.71292	0.87752	0.55289	0.71208	12.76644	21.47137	0.88203	0.59325	0.74471	0.88203	0.59235	0.74399
58	26	13.80917	24.75420	0.87752	0.55647	0.71504	0.87752	0.55538	0.71414	12.76644	21.39367	0.88203	0.59529	0.74631	0.88203	0.59431	0.74554
58	27	13.80917	24.62994	0.87752	0.55916	0.71725	0.87752	0.55796	0.71627	12.76644	21.31262	0.88203	0.59743	0.74799	0.88203	0.59636	0.74715
58	28	13.80917	24.50119	0.87752	0.56195	0.71955	0.87752	0.56066	0.71849	12.76644	21.22804	0.88203	0.59966	0.74974	0.88203	0.59851	0.74883

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
58	29	13.80917	24.36788	0.87752	0.56487	0.72194	0.87752	0.56347	0.72080	12.76644	21.13984	0.88203	0.60201	0.75157	0.88203	0.60076	0.75059
58	30	13.80917	24.23009	0.87752	0.56792	0.72442	0.87752	0.56640	0.72319	12.76644	21.04806	0.88203	0.60446	0.75348	0.88203	0.60311	0.75242
58	31	13.80917	24.08752	0.87752	0.57110	0.72700	0.87752	0.56945	0.72567	12.76644	20.95246	0.88203	0.60704	0.75547	0.88203	0.60557	0.75433
58	32	13.80917	23.94006	0.87752	0.57441	0.72968	0.87752	0.57262	0.72824	12.76644	20.85289	0.88203	0.60973	0.75756	0.88203	0.60814	0.75633
58	33	13.80917	23.78740	0.87752	0.57787	0.73247	0.87752	0.57593	0.73091	12.76644	20.74907	0.88203	0.61255	0.75973	0.88203	0.61083	0.75840
58	34	13.80917	23.62942	0.87752	0.58148	0.73536	0.87752	0.57937	0.73367	12.76644	20.64088	0.88203	0.61551	0.76200	0.88203	0.61364	0.76057
58	35	13.80917	23.46579	0.87752	0.58524	0.73836	0.87752	0.58295	0.73654	12.76644	20.52800	0.88203	0.61861	0.76437	0.88203	0.61658	0.76282
58	36	13.80917	23.29632	0.87752	0.58918	0.74149	0.87752	0.58668	0.73950	12.76644	20.41023	0.88203	0.62186	0.76685	0.88203	0.61965	0.76517
58	37	13.80917	23.12089	0.87752	0.59328	0.74473	0.87752	0.59055	0.74257	12.76644	20.28745	0.88203	0.62526	0.76943	0.88203	0.62286	0.76761
58	38	13.80917	22.93911	0.87752	0.59756	0.74809	0.87752	0.59458	0.74575	12.76644	20.15926	0.88203	0.62883	0.77212	0.88203	0.62620	0.77014
58	39	13.80917	22.75087	0.87752	0.60203	0.75158	0.87752	0.59876	0.74903	12.76644	20.02555	0.88203	0.63256	0.77493	0.88203	0.62969	0.77277
58	40	13.80917	22.55572	0.87752	0.60669	0.75521	0.87752	0.60310	0.75242	12.76644	19.88587	0.88203	0.63647	0.77786	0.88203	0.63332	0.77550
58	41	13.80917	22.35340	0.87752	0.61156	0.75896	0.87752	0.60761	0.75592	12.76644	19.73995	0.88203	0.64057	0.78091	0.88203	0.63711	0.77833
58	42	13.80917	22.14385	0.87752	0.61663	0.76286	0.87752	0.61228	0.75952	12.76644	19.58769	0.88203	0.64485	0.78408	0.88203	0.64104	0.78126
58	43	13.80917	21.92669	0.87752	0.62191	0.76689	0.87752	0.61712	0.76324	12.76644	19.42870	0.88203	0.64933	0.78739	0.88203	0.64514	0.78430
58	44	13.80917	21.70178	0.87752	0.62742	0.77106	0.87752	0.62213	0.76705	12.76644	19.26280	0.88203	0.65401	0.79082	0.88203	0.64939	0.78743
58	45	13.80917	21.46876	0.87752	0.63315	0.77537	0.87752	0.62731	0.77098	12.76644	19.08963	0.88203	0.65890	0.79438	0.88203	0.65379	0.79066
58	46	13.80917	21.22763	0.87752	0.63910	0.77982	0.87752	0.63265	0.77500	12.76644	18.90911	0.88203	0.66400	0.79808	0.88203	0.65836	0.79399
58	47	13.80917	20.97813	0.87752	0.64529	0.78441	0.87752	0.63816	0.77912	12.76644	18.72094	0.88203	0.66932	0.80190	0.88203	0.66308	0.79741
58	48	13.80917	20.72003	0.87752	0.65172	0.78914	0.87752	0.64384	0.78334	12.76644	18.52488	0.88203	0.67485	0.80586	0.88203	0.66796	0.80093
58	49	13.80917	20.45326	0.87752	0.65838	0.79401	0.87752	0.64968	0.78764	12.76644	18.32076	0.88203	0.68061	0.80996	0.88203	0.67300	0.80454
58	50	13.80917	20.17742	0.87752	0.66528	0.79900	0.87752	0.65567	0.79203	12.76644	18.10816	0.88203	0.68659	0.81418	0.88203	0.67818	0.80823
58	51	13.80917	19.89339	0.87752	0.67241	0.80412	0.87752	0.66182	0.79650	12.76644	17.88781	0.88203	0.69279	0.81852	0.88203	0.68351	0.81201
58	52	13.80917	19.60122	0.87752	0.67976	0.80936	0.87752	0.66811	0.80104	12.76644	17.65967	0.88203	0.69919	0.82297	0.88203	0.68899	0.81586
58	53	13.80917	19.30125	0.87752	0.68733	0.81469	0.87752	0.67453	0.80564	12.76644	17.42398	0.88203	0.70581	0.82754	0.88203	0.69460	0.81978
58	54	13.80917	18.99375	0.87752	0.69510	0.82013	0.87752	0.68109	0.81030	12.76644	17.18091	0.88203	0.71262	0.83220	0.88203	0.70035	0.82377
58	55	13.80917	18.67912	0.87752	0.70307	0.82565	0.87752	0.68777	0.81501	12.76644	16.93076	0.88203	0.71963	0.83696	0.88203	0.70622	0.82782
58	56	13.80917	18.35803	0.87752	0.71122	0.83124	0.87752	0.69457	0.81976	12.76644	16.67407	0.88203	0.72681	0.84179	0.88203	0.71221	0.83192
58	57	13.80917	18.02853	0.87752	0.71956	0.83691	0.87752	0.70147	0.82455	12.76644	16.40902	0.88203	0.73418	0.84672	0.88203	0.71831	0.83607
58	58	13.80917	17.69065	0.87752	0.72808	0.84265	0.87752	0.70847	0.82936	12.76644	16.13552	0.88203	0.74174	0.85172	0.88203	0.72452	0.84026
58	59	13.80917	17.34441	0.87752	0.73677	0.84844	0.87752	0.71555	0.83419	12.76644	15.85354	0.88203	0.74948	0.85680	0.88203	0.73083	0.84448
58	60	13.80917	16.98967	0.87752	0.74562	0.85428	0.87752	0.72271	0.83904	12.76644	15.56284	0.88203	0.75738	0.86194	0.88203	0.73721	0.84873
58	61	13.80917	16.62627	0.87752	0.75462	0.86015	0.87752	0.72992	0.84388	12.76644	15.26320	0.88203	0.76543	0.86713	0.88203	0.74368	0.85300
58	62	13.80917	16.25423	0.87752	0.76373	0.86604	0.87752	0.73718	0.84871	12.76644	14.95454	0.88203	0.77363	0.87237	0.88203	0.75020	0.85728
58	63	13.80917	15.87341	0.87752	0.77297	0.87195	0.87752	0.74448	0.85352	12.76644	14.63664	0.88203	0.78196	0.87764	0.88203	0.75679	0.86156
58	64	13.80917	15.48353	0.87752	0.78229	0.87785	0.87752	0.75180	0.85832	12.76644	14.30913	0.88203	0.79040	0.88293	0.88203	0.76341	0.86584
58	65	13.80917	15.08480	0.87752	0.79169	0.88374	0.87752	0.75913	0.86308	12.76644	13.97213	0.88203	0.79895	0.88824	0.88203	0.77007	0.87010
58	66	13.80917	14.67724	0.87752	0.80115	0.88960	0.87752	0.76647	0.86780	12.76644	13.62552	0.88203	0.80758	0.89355	0.88203	0.77676	0.87435
58	67	13.80917	14.26104	0.87752	0.81063	0.89541	0.87752	0.77379	0.87247	12.76644	13.26940	0.88203	0.81627	0.89884	0.88203	0.78345	0.87858
58	68	13.80917	13.83657	0.87752	0.82012	0.90117	0.87752	0.78110	0.87710	12.76644	12.90401	0.88203	0.82501	0.90411	0.88203	0.79015	0.88278
58	69	13.80917	13.40435	0.87752	0.82958	0.90685	0.87752	0.78837	0.88166	12.76644	12.52973	0.88203	0.83376	0.90934	0.88203	0.79684	0.88694

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
58	70	13.80917	12.96501	0.87752	0.83899	0.91245	0.87752	0.79560	0.88617	12.76644	12.14706	0.88203	0.84250	0.91452	0.88203	0.80352	0.89106
58	71	13.80917	12.51927	0.87752	0.84832	0.91794	0.87752	0.80278	0.89060	12.76644	11.75658	0.88203	0.85120	0.91962	0.88203	0.81017	0.89513
58	72	13.80917	12.06792	0.87752	0.85754	0.92331	0.87752	0.80991	0.89497	12.76644	11.35893	0.88203	0.85984	0.92464	0.88203	0.81679	0.89916
58	73	13.80917	11.61185	0.87752	0.86662	0.92855	0.87752	0.81697	0.89927	12.76644	10.95491	0.88203	0.86838	0.92956	0.88203	0.82337	0.90313
58	74	13.80917	11.15217	0.87752	0.87553	0.93364	0.87752	0.82397	0.90349	12.76644	10.54549	0.88203	0.87681	0.93436	0.88203	0.82991	0.90705
58	75	13.80917	10.68986	0.87752	0.88424	0.93856	0.87752	0.83089	0.90763	12.76644	10.13154	0.88203	0.88508	0.93904	0.88203	0.83639	0.91091
58	76	13.80917	10.22626	0.87752	0.89272	0.94332	0.87752	0.83772	0.91170	12.76644	9.71428	0.88203	0.89317	0.94357	0.88203	0.84282	0.91471
58	77	13.80917	9.76277	0.87752	0.90094	0.94789	0.87752	0.84447	0.91568	12.76644	9.29502	0.88203	0.90105	0.94795	0.88203	0.84918	0.91844
58	78	13.80917	9.30064	0.87752	0.90887	0.95226	0.87752	0.85112	0.91957	12.76644	8.87492	0.88203	0.90870	0.95216	0.88203	0.85546	0.92210
58	79	13.80917	8.84103	0.87752	0.91649	0.95642	0.87752	0.85767	0.92338	12.76644	8.45509	0.88203	0.91607	0.95620	0.88203	0.86167	0.92570
58	80	13.80917	8.38551	0.87752	0.92377	0.96038	0.87752	0.86411	0.92710	12.76644	8.03703	0.88203	0.92316	0.96005	0.88203	0.86779	0.92922
58	81	13.80917	7.93532	0.87752	0.93070	0.96411	0.87752	0.87043	0.93073	12.76644	7.62196	0.88203	0.92994	0.96370	0.88203	0.87381	0.93266
58	82	13.80917	7.49211	0.87752	0.93727	0.96762	0.87752	0.87663	0.93426	12.76644	7.21152	0.88203	0.93638	0.96715	0.88203	0.87973	0.93601
58	83	13.80917	7.05756	0.87752	0.94344	0.97090	0.87752	0.88269	0.93769	12.76644	6.80735	0.88203	0.94247	0.97038	0.88203	0.88552	0.93929
58	84	13.80917	6.63342	0.87752	0.94921	0.97394	0.87752	0.88861	0.94102	12.76644	6.41122	0.88203	0.94819	0.97341	0.88203	0.89119	0.94247
58	85	13.80917	6.22156	0.87752	0.95457	0.97676	0.87752	0.89437	0.94424	12.76644	6.02503	0.88203	0.95353	0.97621	0.88203	0.89673	0.94555
58	86	13.80917	5.82374	0.87752	0.95952	0.97934	0.87752	0.89996	0.94735	12.76644	5.65055	0.88203	0.95847	0.97879	0.88203	0.90210	0.94853
58	87	13.80917	5.44155	0.87752	0.96405	0.98170	0.87752	0.90537	0.95033	12.76644	5.28949	0.88203	0.96302	0.98116	0.88203	0.90731	0.95140
58	88	13.80917	5.07613	0.87752	0.96818	0.98383	0.87752	0.91058	0.95320	12.76644	4.94306	0.88203	0.96718	0.98331	0.88203	0.91235	0.95417
58	89	13.80917	4.72862	0.87752	0.97191	0.98575	0.87752	0.91559	0.95594	12.76644	4.61250	0.88203	0.97095	0.98526	0.88203	0.91720	0.95681
58	90	13.80917	4.40007	0.87752	0.97526	0.98748	0.87752	0.92040	0.95855	12.76644	4.29901	0.88203	0.97436	0.98701	0.88203	0.92185	0.95933
58	91	13.80917	4.09149	0.87752	0.97826	0.98901	0.87752	0.92498	0.96103	12.76644	4.00370	0.88203	0.97741	0.98857	0.88203	0.92629	0.96174
58	92	13.80917	3.80354	0.87752	0.98091	0.99036	0.87752	0.92934	0.96338	12.76644	3.72738	0.88203	0.98012	0.98996	0.88203	0.93053	0.96401
58	93	13.80917	3.53621	0.87752	0.98325	0.99156	0.87752	0.93349	0.96560	12.76644	3.47020	0.88203	0.98252	0.99118	0.88203	0.93456	0.96617
58	94	13.80917	3.28870	0.87752	0.98531	0.99260	0.87752	0.93741	0.96769	12.76644	3.23152	0.88203	0.98464	0.99226	0.88203	0.93838	0.96821
58	95	13.80917	3.05955	0.87752	0.98712	0.99352	0.87752	0.94112	0.96967	12.76644	3.01004	0.88203	0.98651	0.99321	0.88203	0.94199	0.97013
58	96	13.80917	2.84646	0.87752	0.98871	0.99432	0.87752	0.94461	0.97151	12.76644	2.80360	0.88203	0.98815	0.99404	0.88203	0.94539	0.97193
58	97	13.80917	2.65226	0.87752	0.99009	0.99502	0.87752	0.94787	0.97324	12.76644	2.61510	0.88203	0.98958	0.99476	0.88203	0.94858	0.97361
58	98	13.80917	2.47567	0.87752	0.99128	0.99562	0.87752	0.95091	0.97484	12.76644	2.44340	0.88203	0.99081	0.99539	0.88203	0.95155	0.97518
58	99	13.80917	2.31535	0.87752	0.99231	0.99614	0.87752	0.95375	0.97633	12.76644	2.28724	0.88203	0.99188	0.99593	0.88203	0.95433	0.97663
58	100	13.80917	2.16976	0.87752	0.99320	0.99659	0.87752	0.95640	0.97771	12.76644	2.14523	0.88203	0.99281	0.99639	0.88203	0.95693	0.97799
58	101	13.80917	2.03734	0.87752	0.99397	0.99697	0.87752	0.95886	0.97900	12.76644	2.01587	0.88203	0.99362	0.99680	0.88203	0.95934	0.97925
58	102	13.80917	1.91714	0.87752	0.99464	0.99731	0.87752	0.96115	0.98019	12.76644	1.89830	0.88203	0.99432	0.99715	0.88203	0.96158	0.98041
58	103	13.80917	1.80800	0.87752	0.99521	0.99760	0.87752	0.96326	0.98129	12.76644	1.79140	0.88203	0.99493	0.99746	0.88203	0.96366	0.98149
58	104	13.80917	1.70943	0.87752	0.99571	0.99785	0.87752	0.96521	0.98229	12.76644	1.69474	0.88203	0.99545	0.99772	0.88203	0.96557	0.98248
58	105	13.80917	1.62048	0.87752	0.99614	0.99807	0.87752	0.96698	0.98321	12.76644	1.60741	0.88203	0.99590	0.99795	0.88203	0.96731	0.98339
58	106	13.80917	1.54080	0.87752	0.99651	0.99825	0.87752	0.96858	0.98404	12.76644	1.52911	0.88203	0.99629	0.99814	0.88203	0.96889	0.98420
58	107	13.80917	1.47009	0.87752	0.99682	0.99840	0.87752	0.96999	0.98476	12.76644	1.45954	0.88203	0.99661	0.99830	0.88203	0.97028	0.98491
58	108	13.80917	1.40861	0.87752	0.99707	0.99853	0.87752	0.97117	0.98538	12.76644	1.39898	0.88203	0.99688	0.99844	0.88203	0.97145	0.98552
58	109	13.80917	1.35764	0.87752	0.99726	0.99863	0.87752	0.97210	0.98585	12.76644	1.34871	0.88203	0.99709	0.99854	0.88203	0.97236	0.98599
58	110	13.80917	1.32125	0.87752	0.99740	0.99870	0.87752	0.97272	0.98617	12.76644	1.31279	0.88203	0.99723	0.99861	0.88203	0.97298	0.98630

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
59	1	13.57445	26.72925	0.87621	0.50750	0.67330	0.87621	0.50715	0.67300	12.57077	22.57586	0.88061	0.55642	0.71500	0.88061	0.55611	0.71474
59	2	13.57445	26.68154	0.87621	0.50841	0.67410	0.87621	0.50807	0.67380	12.57077	22.55058	0.88061	0.55705	0.71552	0.88061	0.55674	0.71526
59	3	13.57445	26.63112	0.87621	0.50936	0.67494	0.87621	0.50902	0.67463	12.57077	22.52338	0.88061	0.55772	0.71607	0.88061	0.55740	0.71581
59	4	13.57445	26.57806	0.87621	0.51037	0.67582	0.87621	0.51001	0.67550	12.57077	22.49433	0.88061	0.55842	0.71665	0.88061	0.55809	0.71638
59	5	13.57445	26.52283	0.87621	0.51141	0.67673	0.87621	0.51104	0.67641	12.57077	22.46379	0.88061	0.55916	0.71726	0.88061	0.55882	0.71698
59	6	13.57445	26.46539	0.87621	0.51250	0.67769	0.87621	0.51211	0.67734	12.57077	22.43176	0.88061	0.55994	0.71790	0.88061	0.55958	0.71760
59	7	13.57445	26.40551	0.87621	0.51364	0.67868	0.87621	0.51323	0.67832	12.57077	22.39806	0.88061	0.56076	0.71857	0.88061	0.56038	0.71826
59	8	13.57445	26.34335	0.87621	0.51483	0.67972	0.87621	0.51439	0.67934	12.57077	22.36278	0.88061	0.56161	0.71927	0.88061	0.56121	0.71894
59	9	13.57445	26.27867	0.87621	0.51606	0.68079	0.87621	0.51560	0.68039	12.57077	22.32575	0.88061	0.56251	0.72001	0.88061	0.56209	0.71966
59	10	13.57445	26.21121	0.87621	0.51736	0.68192	0.87621	0.51686	0.68149	12.57077	22.28674	0.88061	0.56346	0.72078	0.88061	0.56300	0.72041
59	11	13.57445	26.14141	0.87621	0.51870	0.68308	0.87621	0.51817	0.68263	12.57077	22.24611	0.88061	0.56445	0.72159	0.88061	0.56396	0.72119
59	12	13.57445	26.06892	0.87621	0.52010	0.68430	0.87621	0.51954	0.68381	12.57077	22.20360	0.88061	0.56548	0.72244	0.88061	0.56496	0.72201
59	13	13.57445	25.99388	0.87621	0.52156	0.68556	0.87621	0.52096	0.68504	12.57077	22.15929	0.88061	0.56657	0.72332	0.88061	0.56601	0.72287
59	14	13.57445	25.91617	0.87621	0.52308	0.68687	0.87621	0.52244	0.68632	12.57077	22.11310	0.88061	0.56770	0.72425	0.88061	0.56711	0.72376
59	15	13.57445	25.83587	0.87621	0.52466	0.68824	0.87621	0.52399	0.68765	12.57077	22.06509	0.88061	0.56889	0.72521	0.88061	0.56826	0.72470
59	16	13.57445	25.75319	0.87621	0.52631	0.68965	0.87621	0.52560	0.68904	12.57077	22.01544	0.88061	0.57012	0.72622	0.88061	0.56947	0.72568
59	17	13.57445	25.66857	0.87621	0.52801	0.69111	0.87621	0.52727	0.69048	12.57077	21.96453	0.88061	0.57141	0.72726	0.88061	0.57073	0.72671
59	18	13.57445	25.58235	0.87621	0.52977	0.69262	0.87621	0.52902	0.69197	12.57077	21.91267	0.88061	0.57275	0.72834	0.88061	0.57205	0.72778
59	19	13.57445	25.49361	0.87621	0.53160	0.69418	0.87621	0.53085	0.69353	12.57077	21.85907	0.88061	0.57414	0.72947	0.88061	0.57345	0.72890
59	20	13.57445	25.40164	0.87621	0.53352	0.69581	0.87621	0.53275	0.69516	12.57077	21.80312	0.88061	0.57561	0.73065	0.88061	0.57491	0.73008
59	21	13.57445	25.30562	0.87621	0.53552	0.69751	0.87621	0.53474	0.69685	12.57077	21.74411	0.88061	0.57715	0.73189	0.88061	0.57644	0.73132
59	22	13.57445	25.20517	0.87621	0.53762	0.69929	0.87621	0.53682	0.69861	12.57077	21.68171	0.88061	0.57878	0.73320	0.88061	0.57805	0.73261
59	23	13.57445	25.09967	0.87621	0.53983	0.70115	0.87621	0.53898	0.70044	12.57077	21.61537	0.88061	0.58050	0.73458	0.88061	0.57974	0.73397
59	24	13.57445	24.98936	0.87621	0.54214	0.70310	0.87621	0.54124	0.70234	12.57077	21.54528	0.88061	0.58232	0.73603	0.88061	0.58151	0.73538
59	25	13.57445	24.87419	0.87621	0.54456	0.70514	0.87621	0.54359	0.70432	12.57077	21.47137	0.88061	0.58424	0.73756	0.88061	0.58336	0.73686
59	26	13.57445	24.75420	0.87621	0.54710	0.70726	0.87621	0.54605	0.70638	12.57077	21.39367	0.88061	0.58625	0.73916	0.88061	0.58530	0.73841
59	27	13.57445	24.62994	0.87621	0.54974	0.70946	0.87621	0.54860	0.70851	12.57077	21.31262	0.88061	0.58836	0.74084	0.88061	0.58733	0.74002
59	28	13.57445	24.50119	0.87621	0.55251	0.71176	0.87621	0.55127	0.71073	12.57077	21.22804	0.88061	0.59057	0.74259	0.88061	0.58946	0.74171
59	29	13.57445	24.36788	0.87621	0.55539	0.71415	0.87621	0.55405	0.71304	12.57077	21.13984	0.88061	0.59289	0.74442	0.88061	0.59169	0.74347
59	30	13.57445	24.23009	0.87621	0.55839	0.71663	0.87621	0.55694	0.71543	12.57077	21.04806	0.88061	0.59532	0.74633	0.88061	0.59402	0.74531
59	31	13.57445	24.08752	0.87621	0.56153	0.71920	0.87621	0.55995	0.71791	12.57077	20.95246	0.88061	0.59787	0.74833	0.88061	0.59645	0.74722
59	32	13.57445	23.94006	0.87621	0.56480	0.72188	0.87621	0.56310	0.72049	12.57077	20.85289	0.88061	0.60053	0.75042	0.88061	0.59901	0.74922
59	33	13.57445	23.78740	0.87621	0.56822	0.72467	0.87621	0.56637	0.72316	12.57077	20.74907	0.88061	0.60333	0.75260	0.88061	0.60168	0.75131
59	34	13.57445	23.62942	0.87621	0.57179	0.72756	0.87621	0.56978	0.72593	12.57077	20.64088	0.88061	0.60626	0.75487	0.88061	0.60447	0.75348
59	35	13.57445	23.46579	0.87621	0.57551	0.73057	0.87621	0.57333	0.72881	12.57077	20.52800	0.88061	0.60934	0.75725	0.88061	0.60739	0.75575
59	36	13.57445	23.29632	0.87621	0.57940	0.73370	0.87621	0.57702	0.73179	12.57077	20.41023	0.88061	0.61256	0.75973	0.88061	0.61044	0.75810
59	37	13.57445	23.12089	0.87621	0.58347	0.73695	0.87621	0.58087	0.73487	12.57077	20.28745	0.88061	0.61594	0.76233	0.88061	0.61363	0.76056
59	38	13.57445	22.93911	0.87621	0.58771	0.74032	0.87621	0.58487	0.73807	12.57077	20.15926	0.88061	0.61948	0.76503	0.88061	0.61696	0.76311
59	39	13.57445	22.75087	0.87621	0.59214	0.74383	0.87621	0.58903	0.74137	12.57077	20.02555	0.88061	0.62319	0.76786	0.88061	0.62044	0.76576
59	40	13.57445	22.55572	0.87621	0.59677	0.74747	0.87621	0.59335	0.74478	12.57077	19.88587	0.88061	0.62708	0.77080	0.88061	0.62406	0.76852
59	41	13.57445	22.35340	0.87621	0.60160	0.75124	0.87621	0.59784	0.74831	12.57077	19.73995	0.88061	0.63115	0.77387	0.88061	0.62784	0.77138

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
59	42	13.57445	22.14385	0.87621	0.60663	0.75516	0.87621	0.60250	0.75195	12.57077	19.58769	0.88061	0.63542	0.77707	0.88061	0.63177	0.77434
59	43	13.57445	21.92669	0.87621	0.61189	0.75922	0.87621	0.60733	0.75570	12.57077	19.42870	0.88061	0.63988	0.78040	0.88061	0.63587	0.77741
59	44	13.57445	21.70178	0.87621	0.61737	0.76343	0.87621	0.61234	0.75956	12.57077	19.26280	0.88061	0.64456	0.78387	0.88061	0.64013	0.78058
59	45	13.57445	21.46876	0.87621	0.62308	0.76778	0.87621	0.61752	0.76354	12.57077	19.08963	0.88061	0.64944	0.78747	0.88061	0.64455	0.78386
59	46	13.57445	21.22763	0.87621	0.62903	0.77228	0.87621	0.62287	0.76762	12.57077	18.90911	0.88061	0.65455	0.79121	0.88061	0.64913	0.78724
59	47	13.57445	20.97813	0.87621	0.63522	0.77692	0.87621	0.62841	0.77181	12.57077	18.72094	0.88061	0.65987	0.79509	0.88061	0.65388	0.79073
59	48	13.57445	20.72003	0.87621	0.64165	0.78171	0.87621	0.63411	0.77610	12.57077	18.52488	0.88061	0.66542	0.79910	0.88061	0.65880	0.79431
59	49	13.57445	20.45326	0.87621	0.64832	0.78665	0.87621	0.63999	0.78048	12.57077	18.32076	0.88061	0.67120	0.80326	0.88061	0.66388	0.79799
59	50	13.57445	20.17742	0.87621	0.65525	0.79172	0.87621	0.64604	0.78496	12.57077	18.10816	0.88061	0.67722	0.80755	0.88061	0.66912	0.80176
59	51	13.57445	19.89339	0.87621	0.66241	0.79693	0.87621	0.65225	0.78953	12.57077	17.88781	0.88061	0.68346	0.81197	0.88061	0.67452	0.80563
59	52	13.57445	19.60122	0.87621	0.66981	0.80226	0.87621	0.65861	0.79417	12.57077	17.65967	0.88061	0.68992	0.81651	0.88061	0.68007	0.80957
59	53	13.57445	19.30125	0.87621	0.67744	0.80771	0.87621	0.66513	0.79890	12.57077	17.42398	0.88061	0.69660	0.82117	0.88061	0.68577	0.81360
59	54	13.57445	18.99375	0.87621	0.68529	0.81326	0.87621	0.67180	0.80368	12.57077	17.18091	0.88061	0.70349	0.82594	0.88061	0.69162	0.81770
59	55	13.57445	18.67912	0.87621	0.69336	0.81891	0.87621	0.67860	0.80853	12.57077	16.93076	0.88061	0.71059	0.83081	0.88061	0.69761	0.82187
59	56	13.57445	18.35803	0.87621	0.70162	0.82465	0.87621	0.68554	0.81344	12.57077	16.67407	0.88061	0.71788	0.83578	0.88061	0.70373	0.82610
59	57	13.57445	18.02853	0.87621	0.71009	0.83047	0.87621	0.69259	0.81838	12.57077	16.40902	0.88061	0.72538	0.84084	0.88061	0.70997	0.83039
59	58	13.57445	17.69065	0.87621	0.71876	0.83637	0.87621	0.69976	0.82336	12.57077	16.13552	0.88061	0.73308	0.84599	0.88061	0.71634	0.83473
59	59	13.57445	17.34441	0.87621	0.72762	0.84234	0.87621	0.70702	0.82837	12.57077	15.85354	0.88061	0.74097	0.85122	0.88061	0.72281	0.83911
59	60	13.57445	16.98967	0.87621	0.73666	0.84836	0.87621	0.71438	0.83339	12.57077	15.56284	0.88061	0.74905	0.85652	0.88061	0.72938	0.84352
59	61	13.57445	16.62627	0.87621	0.74585	0.85443	0.87621	0.72180	0.83843	12.57077	15.26320	0.88061	0.75729	0.86189	0.88061	0.73604	0.84795
59	62	13.57445	16.25423	0.87621	0.75520	0.86053	0.87621	0.72929	0.84346	12.57077	14.95454	0.88061	0.76570	0.86730	0.88061	0.74278	0.85241
59	63	13.57445	15.87341	0.87621	0.76467	0.86665	0.87621	0.73682	0.84847	12.57077	14.63664	0.88061	0.77425	0.87276	0.88061	0.74958	0.85687
59	64	13.57445	15.48353	0.87621	0.77426	0.87277	0.87621	0.74440	0.85347	12.57077	14.30913	0.88061	0.78293	0.87825	0.88061	0.75643	0.86133
59	65	13.57445	15.08480	0.87621	0.78394	0.87889	0.87621	0.75199	0.85844	12.57077	13.97213	0.88061	0.79173	0.88376	0.88061	0.76333	0.86578
59	66	13.57445	14.67724	0.87621	0.79369	0.88498	0.87621	0.75959	0.86337	12.57077	13.62552	0.88061	0.80063	0.88928	0.88061	0.77026	0.87022
59	67	13.57445	14.26104	0.87621	0.80348	0.89103	0.87621	0.76719	0.86826	12.57077	13.26940	0.88061	0.80960	0.89478	0.88061	0.77720	0.87464
59	68	13.57445	13.83657	0.87621	0.81328	0.89703	0.87621	0.77477	0.87309	12.57077	12.90401	0.88061	0.81862	0.90027	0.88061	0.78416	0.87902
59	69	13.57445	13.40435	0.87621	0.82308	0.90295	0.87621	0.78232	0.87787	12.57077	12.52973	0.88061	0.82767	0.90571	0.88061	0.79110	0.88337
59	70	13.57445	12.96501	0.87621	0.83282	0.90879	0.87621	0.78983	0.88258	12.57077	12.14706	0.88061	0.83671	0.91110	0.88061	0.79804	0.88768
59	71	13.57445	12.51927	0.87621	0.84250	0.91452	0.87621	0.79729	0.88722	12.57077	11.75658	0.88061	0.84572	0.91641	0.88061	0.80495	0.89193
59	72	13.57445	12.06792	0.87621	0.85206	0.92012	0.87621	0.80470	0.89178	12.57077	11.35893	0.88061	0.85467	0.92164	0.88061	0.81182	0.89614
59	73	13.57445	11.61185	0.87621	0.86148	0.92559	0.87621	0.81203	0.89627	12.57077	10.95491	0.88061	0.86353	0.92677	0.88061	0.81865	0.90029
59	74	13.57445	11.15217	0.87621	0.87073	0.93090	0.87621	0.81929	0.90067	12.57077	10.54549	0.88061	0.87227	0.93178	0.88061	0.82544	0.90437
59	75	13.57445	10.68986	0.87621	0.87977	0.93604	0.87621	0.82647	0.90499	12.57077	10.13154	0.88061	0.88085	0.93665	0.88061	0.83216	0.90839
59	76	13.57445	10.22626	0.87621	0.88858	0.94100	0.87621	0.83355	0.90922	12.57077	9.71428	0.88061	0.88924	0.94137	0.88061	0.83882	0.91235
59	77	13.57445	9.76277	0.87621	0.89712	0.94577	0.87621	0.84054	0.91336	12.57077	9.29502	0.88061	0.89742	0.94593	0.88061	0.84540	0.91623
59	78	13.57445	9.30064	0.87621	0.90536	0.95033	0.87621	0.84743	0.91741	12.57077	8.87492	0.88061	0.90534	0.95032	0.88061	0.85191	0.92003
59	79	13.57445	8.84103	0.87621	0.91327	0.95467	0.87621	0.85420	0.92137	12.57077	8.45509	0.88061	0.91300	0.95452	0.88061	0.85832	0.92376
59	80	13.57445	8.38551	0.87621	0.92084	0.95879	0.87621	0.86085	0.92522	12.57077	8.03703	0.88061	0.92035	0.95852	0.88061	0.86464	0.92741
59	81	13.57445	7.93532	0.87621	0.92805	0.96268	0.87621	0.86737	0.92898	12.57077	7.62196	0.88061	0.92738	0.96232	0.88061	0.87085	0.93097
59	82	13.57445	7.49211	0.87621	0.93486	0.96634	0.87621	0.87376	0.93263	12.57077	7.21152	0.88061	0.93406	0.96591	0.88061	0.87694	0.93444

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
59	83	13.57445	7.05756	0.87621	0.94127	0.96975	0.87621	0.88000	0.93617	12.57077	6.80735	0.88061	0.94037	0.96927	0.88061	0.88291	0.93781
59	84	13.57445	6.63342	0.87621	0.94727	0.97292	0.87621	0.88609	0.93960	12.57077	6.41122	0.88061	0.94630	0.97241	0.88061	0.88874	0.94109
59	85	13.57445	6.22156	0.87621	0.95284	0.97585	0.87621	0.89200	0.94292	12.57077	6.02503	0.88061	0.95183	0.97532	0.88061	0.89442	0.94427
59	86	13.57445	5.82374	0.87621	0.95797	0.97853	0.87621	0.89774	0.94611	12.57077	5.65055	0.88061	0.95696	0.97801	0.88061	0.89994	0.94733
59	87	13.57445	5.44155	0.87621	0.96268	0.98098	0.87621	0.90328	0.94918	12.57077	5.28949	0.88061	0.96167	0.98046	0.88061	0.90528	0.95029
59	88	13.57445	5.07613	0.87621	0.96696	0.98320	0.87621	0.90863	0.95213	12.57077	4.94306	0.88061	0.96598	0.98270	0.88061	0.91044	0.95312
59	89	13.57445	4.72862	0.87621	0.97084	0.98520	0.87621	0.91376	0.95494	12.57077	4.61250	0.88061	0.96989	0.98472	0.88061	0.91540	0.95583
59	90	13.57445	4.40007	0.87621	0.97432	0.98699	0.87621	0.91867	0.95761	12.57077	4.29901	0.88061	0.97342	0.98653	0.88061	0.92016	0.95842
59	91	13.57445	4.09149	0.87621	0.97742	0.98858	0.87621	0.92336	0.96015	12.57077	4.00370	0.88061	0.97658	0.98815	0.88061	0.92470	0.96088
59	92	13.57445	3.80354	0.87621	0.98018	0.98999	0.87621	0.92782	0.96256	12.57077	3.72738	0.88061	0.97939	0.98959	0.88061	0.92903	0.96321
59	93	13.57445	3.53621	0.87621	0.98261	0.99123	0.87621	0.93205	0.96483	12.57077	3.47020	0.88061	0.98188	0.99086	0.88061	0.93314	0.96542
59	94	13.57445	3.28870	0.87621	0.98475	0.99231	0.87621	0.93606	0.96697	12.57077	3.23152	0.88061	0.98407	0.99197	0.88061	0.93704	0.96750
59	95	13.57445	3.05955	0.87621	0.98662	0.99327	0.87621	0.93985	0.96899	12.57077	3.01004	0.88061	0.98601	0.99295	0.88061	0.94073	0.96946
59	96	13.57445	2.84646	0.87621	0.98827	0.99410	0.87621	0.94341	0.97088	12.57077	2.80360	0.88061	0.98771	0.99382	0.88061	0.94421	0.97130
59	97	13.57445	2.65226	0.87621	0.98970	0.99482	0.87621	0.94673	0.97264	12.57077	2.61510	0.88061	0.98919	0.99456	0.88061	0.94746	0.97302
59	98	13.57445	2.47567	0.87621	0.99094	0.99545	0.87621	0.94984	0.97428	12.57077	2.44340	0.88061	0.99047	0.99521	0.88061	0.95049	0.97462
59	99	13.57445	2.31535	0.87621	0.99200	0.99599	0.87621	0.95274	0.97580	12.57077	2.28724	0.88061	0.99158	0.99577	0.88061	0.95333	0.97611
59	100	13.57445	2.16976	0.87621	0.99293	0.99645	0.87621	0.95544	0.97721	12.57077	2.14523	0.88061	0.99254	0.99626	0.88061	0.95597	0.97749
59	101	13.57445	2.03734	0.87621	0.99373	0.99685	0.87621	0.95795	0.97852	12.57077	2.01587	0.88061	0.99338	0.99668	0.88061	0.95844	0.97878
59	102	13.57445	1.91714	0.87621	0.99442	0.99720	0.87621	0.96028	0.97974	12.57077	1.89830	0.88061	0.99410	0.99704	0.88061	0.96072	0.97997
59	103	13.57445	1.80800	0.87621	0.99502	0.99750	0.87621	0.96244	0.98086	12.57077	1.79140	0.88061	0.99473	0.99736	0.88061	0.96284	0.98107
59	104	13.57445	1.70943	0.87621	0.99554	0.99776	0.87621	0.96442	0.98189	12.57077	1.69474	0.88061	0.99528	0.99763	0.88061	0.96479	0.98208
59	105	13.57445	1.62048	0.87621	0.99599	0.99799	0.87621	0.96623	0.98283	12.57077	1.60741	0.88061	0.99574	0.99787	0.88061	0.96657	0.98300
59	106	13.57445	1.54080	0.87621	0.99637	0.99818	0.87621	0.96786	0.98367	12.57077	1.52911	0.88061	0.99614	0.99807	0.88061	0.96818	0.98383
59	107	13.57445	1.47009	0.87621	0.99669	0.99834	0.87621	0.96930	0.98441	12.57077	1.45954	0.88061	0.99648	0.99824	0.88061	0.96960	0.98456
59	108	13.57445	1.40861	0.87621	0.99695	0.99847	0.87621	0.97051	0.98503	12.57077	1.39898	0.88061	0.99676	0.99838	0.88061	0.97079	0.98518
59	109	13.57445	1.35764	0.87621	0.99715	0.99857	0.87621	0.97145	0.98552	12.57077	1.34871	0.88061	0.99698	0.99849	0.88061	0.97172	0.98566
59	110	13.57445	1.32125	0.87621	0.99729	0.99864	0.87621	0.97209	0.98585	12.57077	1.31279	0.88061	0.99712	0.99856	0.88061	0.97235	0.98598
60	1	13.33473	26.72925	0.87482	0.49855	0.66538	0.87482	0.49822	0.66508	12.37010	22.57586	0.87928	0.54756	0.70764	0.87928	0.54725	0.70738
60	2	13.33473	26.68154	0.87482	0.49944	0.66617	0.87482	0.49912	0.66588	12.37010	22.55058	0.87928	0.54818	0.70816	0.87928	0.54787	0.70790
60	3	13.33473	26.63112	0.87482	0.50038	0.66701	0.87482	0.50005	0.66671	12.37010	22.52338	0.87928	0.54883	0.70871	0.87928	0.54852	0.70845
60	4	13.33473	26.57806	0.87482	0.50137	0.66788	0.87482	0.50102	0.66758	12.37010	22.49433	0.87928	0.54953	0.70928	0.87928	0.54921	0.70902
60	5	13.33473	26.52283	0.87482	0.50240	0.66880	0.87482	0.50204	0.66847	12.37010	22.46379	0.87928	0.55026	0.70989	0.87928	0.54992	0.70961
60	6	13.33473	26.46539	0.87482	0.50347	0.66974	0.87482	0.50309	0.66941	12.37010	22.43176	0.87928	0.55102	0.71053	0.87928	0.55067	0.71024
60	7	13.33473	26.40551	0.87482	0.50459	0.67073	0.87482	0.50419	0.67038	12.37010	22.39806	0.87928	0.55183	0.71120	0.87928	0.55146	0.71089
60	8	13.33473	26.34335	0.87482	0.50576	0.67176	0.87482	0.50533	0.67139	12.37010	22.36278	0.87928	0.55267	0.71190	0.87928	0.55228	0.71157
60	9	13.33473	26.27867	0.87482	0.50697	0.67284	0.87482	0.50652	0.67244	12.37010	22.32575	0.87928	0.55356	0.71263	0.87928	0.55314	0.71229
60	10	13.33473	26.21121	0.87482	0.50824	0.67396	0.87482	0.50776	0.67353	12.37010	22.28674	0.87928	0.55449	0.71340	0.87928	0.55404	0.71303
60	11	13.33473	26.14141	0.87482	0.50957	0.67512	0.87482	0.50906	0.67467	12.37010	22.24611	0.87928	0.55546	0.71421	0.87928	0.55499	0.71382
60	12	13.33473	26.06892	0.87482	0.51095	0.67633	0.87482	0.51040	0.67585	12.37010	22.20360	0.87928	0.55648	0.71505	0.87928	0.55598	0.71463
60	13	13.33473	25.99388	0.87482	0.51238	0.67758	0.87482	0.51180	0.67707	12.37010	22.15929	0.87928	0.55755	0.71593	0.87928	0.55701	0.71549

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
60	14	13.33473	25.91617	0.87482	0.51388	0.67889	0.87482	0.51326	0.67835	12.37010	22.11310	0.87928	0.55867	0.71686	0.87928	0.55809	0.71638
60	15	13.33473	25.83587	0.87482	0.51543	0.68025	0.87482	0.51478	0.67967	12.37010	22.06509	0.87928	0.55984	0.71782	0.87928	0.55923	0.71731
60	16	13.33473	25.75319	0.87482	0.51705	0.68165	0.87482	0.51636	0.68105	12.37010	22.01544	0.87928	0.56106	0.71882	0.87928	0.56042	0.71829
60	17	13.33473	25.66857	0.87482	0.51872	0.68311	0.87482	0.51801	0.68248	12.37010	21.96453	0.87928	0.56233	0.71986	0.87928	0.56166	0.71931
60	18	13.33473	25.58235	0.87482	0.52046	0.68461	0.87482	0.51973	0.68398	12.37010	21.91267	0.87928	0.56365	0.72094	0.87928	0.56297	0.72039
60	19	13.33473	25.49361	0.87482	0.52226	0.68616	0.87482	0.52153	0.68553	12.37010	21.85907	0.87928	0.56502	0.72206	0.87928	0.56434	0.72151
60	20	13.33473	25.40164	0.87482	0.52414	0.68779	0.87482	0.52340	0.68715	12.37010	21.80312	0.87928	0.56647	0.72324	0.87928	0.56579	0.72269
60	21	13.33473	25.30562	0.87482	0.52611	0.68948	0.87482	0.52536	0.68884	12.37010	21.74411	0.87928	0.56799	0.72448	0.87928	0.56730	0.72392
60	22	13.33473	25.20517	0.87482	0.52818	0.69125	0.87482	0.52741	0.69059	12.37010	21.68171	0.87928	0.56960	0.72579	0.87928	0.56889	0.72521
60	23	13.33473	25.09967	0.87482	0.53035	0.69311	0.87482	0.52954	0.69242	12.37010	21.61537	0.87928	0.57130	0.72716	0.87928	0.57055	0.72656
60	24	13.33473	24.98936	0.87482	0.53263	0.69505	0.87482	0.53177	0.69432	12.37010	21.54528	0.87928	0.57309	0.72862	0.87928	0.57230	0.72798
60	25	13.33473	24.87419	0.87482	0.53502	0.69708	0.87482	0.53409	0.69629	12.37010	21.47137	0.87928	0.57498	0.73014	0.87928	0.57413	0.72946
60	26	13.33473	24.75420	0.87482	0.53752	0.69920	0.87482	0.53651	0.69835	12.37010	21.39367	0.87928	0.57697	0.73174	0.87928	0.57605	0.73101
60	27	13.33473	24.62994	0.87482	0.54012	0.70140	0.87482	0.53903	0.70048	12.37010	21.31262	0.87928	0.57905	0.73342	0.87928	0.57806	0.73262
60	28	13.33473	24.50119	0.87482	0.54284	0.70369	0.87482	0.54166	0.70270	12.37010	21.22804	0.87928	0.58124	0.73517	0.87928	0.58017	0.73431
60	29	13.33473	24.36788	0.87482	0.54569	0.70608	0.87482	0.54440	0.70500	12.37010	21.13984	0.87928	0.58353	0.73700	0.87928	0.58237	0.73607
60	30	13.33473	24.23009	0.87482	0.54865	0.70855	0.87482	0.54726	0.70739	12.37010	21.04806	0.87928	0.58593	0.73891	0.87928	0.58468	0.73791
60	31	13.33473	24.08752	0.87482	0.55174	0.71113	0.87482	0.55024	0.70988	12.37010	20.95246	0.87928	0.58845	0.74091	0.87928	0.58709	0.73983
60	32	13.33473	23.94006	0.87482	0.55497	0.71380	0.87482	0.55335	0.71246	12.37010	20.85289	0.87928	0.59109	0.74300	0.87928	0.58962	0.74184
60	33	13.33473	23.78740	0.87482	0.55835	0.71659	0.87482	0.55658	0.71513	12.37010	20.74907	0.87928	0.59386	0.74518	0.87928	0.59227	0.74393
60	34	13.33473	23.62942	0.87482	0.56187	0.71948	0.87482	0.55996	0.71791	12.37010	20.64088	0.87928	0.59676	0.74746	0.87928	0.59504	0.74611
60	35	13.33473	23.46579	0.87482	0.56555	0.72250	0.87482	0.56347	0.72079	12.37010	20.52800	0.87928	0.59980	0.74984	0.87928	0.59794	0.74839
60	36	13.33473	23.29632	0.87482	0.56940	0.72563	0.87482	0.56713	0.72378	12.37010	20.41023	0.87928	0.60299	0.75233	0.87928	0.60097	0.75075
60	37	13.33473	23.12089	0.87482	0.57342	0.72888	0.87482	0.57094	0.72688	12.37010	20.28745	0.87928	0.60634	0.75494	0.87928	0.60414	0.75322
60	38	13.33473	22.93911	0.87482	0.57761	0.73226	0.87482	0.57491	0.73009	12.37010	20.15926	0.87928	0.60985	0.75765	0.87928	0.60745	0.75579
60	39	13.33473	22.75087	0.87482	0.58200	0.73578	0.87482	0.57904	0.73341	12.37010	20.02555	0.87928	0.61354	0.76049	0.87928	0.61091	0.75846
60	40	13.33473	22.55572	0.87482	0.58658	0.73943	0.87482	0.58334	0.73685	12.37010	19.88587	0.87928	0.61740	0.76345	0.87928	0.61452	0.76124
60	41	13.33473	22.35340	0.87482	0.59137	0.74322	0.87482	0.58780	0.74040	12.37010	19.73995	0.87928	0.62145	0.76654	0.87928	0.61828	0.76412
60	42	13.33473	22.14385	0.87482	0.59637	0.74716	0.87482	0.59244	0.74407	12.37010	19.58769	0.87928	0.62570	0.76976	0.87928	0.62221	0.76711
60	43	13.33473	21.92669	0.87482	0.60160	0.75125	0.87482	0.59726	0.74785	12.37010	19.42870	0.87928	0.63014	0.77311	0.87928	0.62630	0.77022
60	44	13.33473	21.70178	0.87482	0.60705	0.75548	0.87482	0.60225	0.75176	12.37010	19.26280	0.87928	0.63480	0.77661	0.87928	0.63056	0.77343
60	45	13.33473	21.46876	0.87482	0.61273	0.75987	0.87482	0.60743	0.75578	12.37010	19.08963	0.87928	0.63968	0.78025	0.87928	0.63499	0.77675
60	46	13.33473	21.22763	0.87482	0.61866	0.76441	0.87482	0.61279	0.75991	12.37010	18.90911	0.87928	0.64477	0.78403	0.87928	0.63958	0.78018
60	47	13.33473	20.97813	0.87482	0.62483	0.76910	0.87482	0.61833	0.76416	12.37010	18.72094	0.87928	0.65010	0.78795	0.87928	0.64435	0.78372
60	48	13.33473	20.72003	0.87482	0.63125	0.77395	0.87482	0.62406	0.76852	12.37010	18.52488	0.87928	0.65565	0.79202	0.87928	0.64930	0.78736
60	49	13.33473	20.45326	0.87482	0.63793	0.77895	0.87482	0.62997	0.77298	12.37010	18.32076	0.87928	0.66145	0.79623	0.87928	0.65441	0.79111
60	50	13.33473	20.17742	0.87482	0.64487	0.78410	0.87482	0.63605	0.77754	12.37010	18.10816	0.87928	0.66749	0.80059	0.87928	0.65970	0.79496
60	51	13.33473	19.89339	0.87482	0.65206	0.78939	0.87482	0.64231	0.78221	12.37010	17.88781	0.87928	0.67376	0.80509	0.87928	0.66515	0.79891
60	52	13.33473	19.60122	0.87482	0.65949	0.79481	0.87482	0.64875	0.78696	12.37010	17.65967	0.87928	0.68027	0.80971	0.87928	0.67077	0.80295
60	53	13.33473	19.30125	0.87482	0.66717	0.80036	0.87482	0.65535	0.79179	12.37010	17.42398	0.87928	0.68701	0.81447	0.87928	0.67656	0.80708
60	54	13.33473	18.99375	0.87482	0.67509	0.80603	0.87482	0.66211	0.79671	12.37010	17.18091	0.87928	0.69397	0.81934	0.87928	0.68250	0.81129

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
60	55	13.33473	18.67912	0.87482	0.68323	0.81181	0.87482	0.66902	0.80169	12.37010	16.93076	0.87928	0.70115	0.82433	0.87928	0.68859	0.81558
60	56	13.33473	18.35803	0.87482	0.69159	0.81768	0.87482	0.67608	0.80674	12.37010	16.67407	0.87928	0.70854	0.82941	0.87928	0.69483	0.81994
60	57	13.33473	18.02853	0.87482	0.70018	0.82365	0.87482	0.68328	0.81184	12.37010	16.40902	0.87928	0.71616	0.83460	0.87928	0.70121	0.82437
60	58	13.33473	17.69065	0.87482	0.70899	0.82972	0.87482	0.69060	0.81699	12.37010	16.13552	0.87928	0.72399	0.83990	0.87928	0.70773	0.82885
60	59	13.33473	17.34441	0.87482	0.71800	0.83586	0.87482	0.69805	0.82218	12.37010	15.85354	0.87928	0.73203	0.84528	0.87928	0.71436	0.83339
60	60	13.33473	16.98967	0.87482	0.72722	0.84207	0.87482	0.70559	0.82739	12.37010	15.56284	0.87928	0.74026	0.85075	0.87928	0.72111	0.83796
60	61	13.33473	16.62627	0.87482	0.73661	0.84833	0.87482	0.71323	0.83261	12.37010	15.26320	0.87928	0.74870	0.85629	0.87928	0.72797	0.84257
60	62	13.33473	16.25423	0.87482	0.74618	0.85464	0.87482	0.72094	0.83784	12.37010	14.95454	0.87928	0.75730	0.86189	0.87928	0.73491	0.84720
60	63	13.33473	15.87341	0.87482	0.75589	0.86098	0.87482	0.72871	0.84307	12.37010	14.63664	0.87928	0.76608	0.86755	0.87928	0.74193	0.85185
60	64	13.33473	15.48353	0.87482	0.76574	0.86733	0.87482	0.73653	0.84828	12.37010	14.30913	0.87928	0.77500	0.87324	0.87928	0.74902	0.85650
60	65	13.33473	15.08480	0.87482	0.77570	0.87368	0.87482	0.74439	0.85347	12.37010	13.97213	0.87928	0.78405	0.87896	0.87928	0.75616	0.86115
60	66	13.33473	14.67724	0.87482	0.78575	0.88002	0.87482	0.75227	0.85862	12.37010	13.62552	0.87928	0.79322	0.88469	0.87928	0.76334	0.86579
60	67	13.33473	14.26104	0.87482	0.79585	0.88632	0.87482	0.76015	0.86373	12.37010	13.26940	0.87928	0.80248	0.89042	0.87928	0.77054	0.87040
60	68	13.33473	13.83657	0.87482	0.80599	0.89257	0.87482	0.76802	0.86879	12.37010	12.90401	0.87928	0.81180	0.89613	0.87928	0.77776	0.87499
60	69	13.33473	13.40435	0.87482	0.81612	0.89875	0.87482	0.77586	0.87379	12.37010	12.52973	0.87928	0.82116	0.90180	0.87928	0.78498	0.87954
60	70	13.33473	12.96501	0.87482	0.82622	0.90484	0.87482	0.78367	0.87872	12.37010	12.14706	0.87928	0.83052	0.90742	0.87928	0.79219	0.88405
60	71	13.33473	12.51927	0.87482	0.83625	0.91082	0.87482	0.79143	0.88357	12.37010	11.75658	0.87928	0.83986	0.91296	0.87928	0.79937	0.88850
60	72	13.33473	12.06792	0.87482	0.84618	0.91668	0.87482	0.79913	0.88835	12.37010	11.35893	0.87928	0.84914	0.91842	0.87928	0.80652	0.89290
60	73	13.33473	11.61185	0.87482	0.85596	0.92239	0.87482	0.80676	0.89305	12.37010	10.95491	0.87928	0.85833	0.92377	0.87928	0.81363	0.89724
60	74	13.33473	11.15217	0.87482	0.86558	0.92795	0.87482	0.81431	0.89765	12.37010	10.54549	0.87928	0.86740	0.92899	0.87928	0.82068	0.90151
60	75	13.33473	10.68986	0.87482	0.87498	0.93332	0.87482	0.82177	0.90217	12.37010	10.13154	0.87928	0.87631	0.93408	0.87928	0.82767	0.90571
60	76	13.33473	10.22626	0.87482	0.88414	0.93851	0.87482	0.82913	0.90659	12.37010	9.71428	0.87928	0.88503	0.93901	0.87928	0.83458	0.90983
60	77	13.33473	9.76277	0.87482	0.89303	0.94349	0.87482	0.83639	0.91090	12.37010	9.29502	0.87928	0.89353	0.94377	0.87928	0.84142	0.91388
60	78	13.33473	9.30064	0.87482	0.90160	0.94826	0.87482	0.84353	0.91512	12.37010	8.87492	0.87928	0.90177	0.94835	0.87928	0.84816	0.91784
60	79	13.33473	8.84103	0.87482	0.90984	0.95279	0.87482	0.85055	0.91924	12.37010	8.45509	0.87928	0.90972	0.95273	0.87928	0.85481	0.92172
60	80	13.33473	8.38551	0.87482	0.91772	0.95710	0.87482	0.85744	0.92325	12.37010	8.03703	0.87928	0.91736	0.95690	0.87928	0.86135	0.92551
60	81	13.33473	7.93532	0.87482	0.92522	0.96116	0.87482	0.86418	0.92714	12.37010	7.62196	0.87928	0.92466	0.96086	0.87928	0.86777	0.92920
60	82	13.33473	7.49211	0.87482	0.93231	0.96497	0.87482	0.87078	0.93093	12.37010	7.21152	0.87928	0.93160	0.96459	0.87928	0.87406	0.93280
60	83	13.33473	7.05756	0.87482	0.93899	0.96853	0.87482	0.87723	0.93460	12.37010	6.80735	0.87928	0.93816	0.96809	0.87928	0.88022	0.93629
60	84	13.33473	6.63342	0.87482	0.94522	0.97184	0.87482	0.88350	0.93815	12.37010	6.41122	0.87928	0.94432	0.97136	0.87928	0.88623	0.93968
60	85	13.33473	6.22156	0.87482	0.95101	0.97489	0.87482	0.88960	0.94157	12.37010	6.02503	0.87928	0.95006	0.97439	0.87928	0.89208	0.94296
60	86	13.33473	5.82374	0.87482	0.95635	0.97769	0.87482	0.89550	0.94487	12.37010	5.65055	0.87928	0.95538	0.97718	0.87928	0.89775	0.94612
60	87	13.33473	5.44155	0.87482	0.96124	0.98024	0.87482	0.90120	0.94803	12.37010	5.28949	0.87928	0.96027	0.97973	0.87928	0.90324	0.94916
60	88	13.33473	5.07613	0.87482	0.96570	0.98255	0.87482	0.90668	0.95106	12.37010	4.94306	0.87928	0.96474	0.98205	0.87928	0.90854	0.95208
60	89	13.33473	4.72862	0.87482	0.96972	0.98463	0.87482	0.91195	0.95395	12.37010	4.61250	0.87928	0.96880	0.98415	0.87928	0.91363	0.95486
60	90	13.33473	4.40007	0.87482	0.97334	0.98649	0.87482	0.91699	0.95670	12.37010	4.29901	0.87928	0.97246	0.98604	0.87928	0.91850	0.95752
60	91	13.33473	4.09149	0.87482	0.97656	0.98814	0.87482	0.92179	0.95930	12.37010	4.00370	0.87928	0.97573	0.98772	0.87928	0.92316	0.96004
60	92	13.33473	3.80354	0.87482	0.97943	0.98961	0.87482	0.92635	0.96177	12.37010	3.72738	0.87928	0.97865	0.98921	0.87928	0.92759	0.96243
60	93	13.33473	3.53621	0.87482	0.98195	0.99089	0.87482	0.93068	0.96410	12.37010	3.47020	0.87928	0.98123	0.99052	0.87928	0.93180	0.96469
60	94	13.33473	3.28870	0.87482	0.98417	0.99202	0.87482	0.93478	0.96629	12.37010	3.23152	0.87928	0.98350	0.99168	0.87928	0.93578	0.96683
60	95	13.33473	3.05955	0.87482	0.98612	0.99301	0.87482	0.93864	0.96835	12.37010	3.01004	0.87928	0.98550	0.99270	0.87928	0.93955	0.96883

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
60	96	13.33473	2.84646	0.87482	0.98783	0.99388	0.87482	0.94228	0.97028	12.37010	2.80360	0.87928	0.98727	0.99359	0.87928	0.94310	0.97071
60	97	13.33473	2.65226	0.87482	0.98931	0.99463	0.87482	0.94568	0.97208	12.37010	2.61510	0.87928	0.98880	0.99437	0.87928	0.94641	0.97247
60	98	13.33473	2.47567	0.87482	0.99059	0.99527	0.87482	0.94885	0.97375	12.37010	2.44340	0.87928	0.99013	0.99504	0.87928	0.94951	0.97410
60	99	13.33473	2.31535	0.87482	0.99170	0.99583	0.87482	0.95180	0.97531	12.37010	2.28724	0.87928	0.99128	0.99562	0.87928	0.95241	0.97562
60	100	13.33473	2.16976	0.87482	0.99266	0.99632	0.87482	0.95456	0.97675	12.37010	2.14523	0.87928	0.99227	0.99612	0.87928	0.95510	0.97704
60	101	13.33473	2.03734	0.87482	0.99349	0.99673	0.87482	0.95712	0.97809	12.37010	2.01587	0.87928	0.99314	0.99656	0.87928	0.95761	0.97835
60	102	13.33473	1.91714	0.87482	0.99421	0.99710	0.87482	0.95949	0.97933	12.37010	1.89830	0.87928	0.99389	0.99694	0.87928	0.95994	0.97956
60	103	13.33473	1.80800	0.87482	0.99483	0.99741	0.87482	0.96169	0.98047	12.37010	1.79140	0.87928	0.99454	0.99726	0.87928	0.96210	0.98069
60	104	13.33473	1.70943	0.87482	0.99537	0.99768	0.87482	0.96371	0.98152	12.37010	1.69474	0.87928	0.99510	0.99755	0.87928	0.96409	0.98172
60	105	13.33473	1.62048	0.87482	0.99583	0.99791	0.87482	0.96556	0.98248	12.37010	1.60741	0.87928	0.99559	0.99779	0.87928	0.96591	0.98266
60	106	13.33473	1.54080	0.87482	0.99623	0.99811	0.87482	0.96722	0.98334	12.37010	1.52911	0.87928	0.99600	0.99800	0.87928	0.96755	0.98350
60	107	13.33473	1.47009	0.87482	0.99656	0.99828	0.87482	0.96869	0.98409	12.37010	1.45954	0.87928	0.99635	0.99817	0.87928	0.96899	0.98425
60	108	13.33473	1.40861	0.87482	0.99683	0.99841	0.87482	0.96992	0.98473	12.37010	1.39898	0.87928	0.99664	0.99832	0.87928	0.97021	0.98488
60	109	13.33473	1.35764	0.87482	0.99704	0.99852	0.87482	0.97088	0.98523	12.37010	1.34871	0.87928	0.99687	0.99843	0.87928	0.97116	0.98537
60	110	13.33473	1.32125	0.87482	0.99719	0.99859	0.87482	0.97153	0.98556	12.37010	1.31279	0.87928	0.99702	0.99851	0.87928	0.97180	0.98570
61	1	13.08850	26.72925	0.87342	0.48936	0.65714	0.87342	0.48904	0.65685	12.16295	22.57586	0.87795	0.53841	0.69995	0.87795	0.53810	0.69970
61	2	13.08850	26.68154	0.87342	0.49024	0.65793	0.87342	0.48992	0.65765	12.16295	22.55058	0.87795	0.53901	0.70047	0.87795	0.53872	0.70021
61	3	13.08850	26.63112	0.87342	0.49116	0.65876	0.87342	0.49084	0.65847	12.16295	22.52338	0.87795	0.53966	0.70101	0.87795	0.53936	0.70076
61	4	13.08850	26.57806	0.87342	0.49213	0.65963	0.87342	0.49179	0.65933	12.16295	22.49433	0.87795	0.54034	0.70159	0.87795	0.54003	0.70133
61	5	13.08850	26.52283	0.87342	0.49314	0.66054	0.87342	0.49279	0.66023	12.16295	22.46379	0.87795	0.54106	0.70219	0.87795	0.54074	0.70192
61	6	13.08850	26.46539	0.87342	0.49419	0.66148	0.87342	0.49383	0.66116	12.16295	22.43176	0.87795	0.54182	0.70283	0.87795	0.54147	0.70254
61	7	13.08850	26.40551	0.87342	0.49529	0.66247	0.87342	0.49491	0.66212	12.16295	22.39806	0.87795	0.54261	0.70350	0.87795	0.54225	0.70319
61	8	13.08850	26.34335	0.87342	0.49644	0.66349	0.87342	0.49603	0.66313	12.16295	22.36278	0.87795	0.54344	0.70419	0.87795	0.54306	0.70387
61	9	13.08850	26.27867	0.87342	0.49763	0.66456	0.87342	0.49720	0.66417	12.16295	22.32575	0.87795	0.54431	0.70492	0.87795	0.54391	0.70458
61	10	13.08850	26.21121	0.87342	0.49888	0.66567	0.87342	0.49842	0.66526	12.16295	22.28674	0.87795	0.54523	0.70569	0.87795	0.54479	0.70533
61	11	13.08850	26.14141	0.87342	0.50018	0.66683	0.87342	0.49969	0.66639	12.16295	22.24611	0.87795	0.54619	0.70650	0.87795	0.54572	0.70611
61	12	13.08850	26.06892	0.87342	0.50154	0.66803	0.87342	0.50101	0.66756	12.16295	22.20360	0.87795	0.54719	0.70734	0.87795	0.54670	0.70692
61	13	13.08850	25.99388	0.87342	0.50295	0.66928	0.87342	0.50238	0.66878	12.16295	22.15929	0.87795	0.54825	0.70822	0.87795	0.54772	0.70777
61	14	13.08850	25.91617	0.87342	0.50442	0.67058	0.87342	0.50382	0.67005	12.16295	22.11310	0.87795	0.54935	0.70913	0.87795	0.54878	0.70866
61	15	13.08850	25.83587	0.87342	0.50595	0.67193	0.87342	0.50531	0.67137	12.16295	22.06509	0.87795	0.55050	0.71009	0.87795	0.54990	0.70960
61	16	13.08850	25.75319	0.87342	0.50754	0.67333	0.87342	0.50687	0.67274	12.16295	22.01544	0.87795	0.55170	0.71109	0.87795	0.55107	0.71057
61	17	13.08850	25.66857	0.87342	0.50918	0.67478	0.87342	0.50849	0.67417	12.16295	21.96453	0.87795	0.55295	0.71213	0.87795	0.55230	0.71159
61	18	13.08850	25.58235	0.87342	0.51089	0.67627	0.87342	0.51018	0.67566	12.16295	21.91267	0.87795	0.55425	0.71320	0.87795	0.55359	0.71266
61	19	13.08850	25.49361	0.87342	0.51266	0.67782	0.87342	0.51195	0.67720	12.16295	21.85907	0.87795	0.55560	0.71432	0.87795	0.55494	0.71378
61	20	13.08850	25.40164	0.87342	0.51451	0.67944	0.87342	0.51380	0.67882	12.16295	21.80312	0.87795	0.55702	0.71550	0.87795	0.55636	0.71495
61	21	13.08850	25.30562	0.87342	0.51645	0.68113	0.87342	0.51572	0.68050	12.16295	21.74411	0.87795	0.55852	0.71673	0.87795	0.55786	0.71619
61	22	13.08850	25.20517	0.87342	0.51848	0.68289	0.87342	0.51774	0.68225	12.16295	21.68171	0.87795	0.56011	0.71804	0.87795	0.55942	0.71748
61	23	13.08850	25.09967	0.87342	0.52062	0.68474	0.87342	0.51984	0.68407	12.16295	21.61537	0.87795	0.56178	0.71941	0.87795	0.56107	0.71883
61	24	13.08850	24.98936	0.87342	0.52286	0.68668	0.87342	0.52203	0.68596	12.16295	21.54528	0.87795	0.56355	0.72086	0.87795	0.56279	0.72024
61	25	13.08850	24.87419	0.87342	0.52520	0.68870	0.87342	0.52431	0.68794	12.16295	21.47137	0.87795	0.56542	0.72238	0.87795	0.56460	0.72172
61	26	13.08850	24.75420	0.87342	0.52766	0.69081	0.87342	0.52670	0.68998	12.16295	21.39367	0.87795	0.56738	0.72398	0.87795	0.56650	0.72327

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
61	27	13.08850	24.62994	0.87342	0.53023	0.69301	0.87342	0.52919	0.69211	12.16295	21.31262	0.87795	0.56943	0.72565	0.87795	0.56848	0.72488
61	28	13.08850	24.50119	0.87342	0.53291	0.69529	0.87342	0.53178	0.69433	12.16295	21.22804	0.87795	0.57159	0.72740	0.87795	0.57056	0.72657
61	29	13.08850	24.36788	0.87342	0.53571	0.69767	0.87342	0.53448	0.69663	12.16295	21.13984	0.87795	0.57385	0.72923	0.87795	0.57274	0.72833
61	30	13.08850	24.23009	0.87342	0.53863	0.70014	0.87342	0.53730	0.69902	12.16295	21.04806	0.87795	0.57623	0.73115	0.87795	0.57502	0.73018
61	31	13.08850	24.08752	0.87342	0.54168	0.70271	0.87342	0.54024	0.70150	12.16295	20.95246	0.87795	0.57871	0.73315	0.87795	0.57741	0.73210
61	32	13.08850	23.94006	0.87342	0.54486	0.70539	0.87342	0.54331	0.70408	12.16295	20.85289	0.87795	0.58132	0.73523	0.87795	0.57991	0.73411
61	33	13.08850	23.78740	0.87342	0.54819	0.70817	0.87342	0.54651	0.70676	12.16295	20.74907	0.87795	0.58406	0.73742	0.87795	0.58253	0.73620
61	34	13.08850	23.62942	0.87342	0.55166	0.71106	0.87342	0.54984	0.70954	12.16295	20.64088	0.87795	0.58693	0.73970	0.87795	0.58528	0.73839
61	35	13.08850	23.46579	0.87342	0.55530	0.71407	0.87342	0.55331	0.71243	12.16295	20.52800	0.87795	0.58994	0.74209	0.87795	0.58815	0.74067
61	36	13.08850	23.29632	0.87342	0.55909	0.71720	0.87342	0.55694	0.71543	12.16295	20.41023	0.87795	0.59310	0.74458	0.87795	0.59116	0.74305
61	37	13.08850	23.12089	0.87342	0.56306	0.72046	0.87342	0.56071	0.71853	12.16295	20.28745	0.87795	0.59641	0.74719	0.87795	0.59430	0.74553
61	38	13.08850	22.93911	0.87342	0.56721	0.72385	0.87342	0.56464	0.72175	12.16295	20.15926	0.87795	0.59989	0.74992	0.87795	0.59759	0.74811
61	39	13.08850	22.75087	0.87342	0.57155	0.72737	0.87342	0.56874	0.72509	12.16295	20.02555	0.87795	0.60354	0.75276	0.87795	0.60103	0.75080
61	40	13.08850	22.55572	0.87342	0.57608	0.73103	0.87342	0.57300	0.72854	12.16295	19.88587	0.87795	0.60737	0.75574	0.87795	0.60462	0.75360
61	41	13.08850	22.35340	0.87342	0.58083	0.73484	0.87342	0.57743	0.73212	12.16295	19.73995	0.87795	0.61140	0.75884	0.87795	0.60837	0.75650
61	42	13.08850	22.14385	0.87342	0.58578	0.73879	0.87342	0.58204	0.73581	12.16295	19.58769	0.87795	0.61561	0.76208	0.87795	0.61228	0.75952
61	43	13.08850	21.92669	0.87342	0.59096	0.74290	0.87342	0.58684	0.73963	12.16295	19.42870	0.87795	0.62004	0.76546	0.87795	0.61636	0.76265
61	44	13.08850	21.70178	0.87342	0.59637	0.74716	0.87342	0.59181	0.74357	12.16295	19.26280	0.87795	0.62467	0.76898	0.87795	0.62061	0.76590
61	45	13.08850	21.46876	0.87342	0.60202	0.75158	0.87342	0.59698	0.74763	12.16295	19.08963	0.87795	0.62953	0.77265	0.87795	0.62504	0.76926
61	46	13.08850	21.22763	0.87342	0.60791	0.75615	0.87342	0.60233	0.75182	12.16295	18.90911	0.87795	0.63461	0.77646	0.87795	0.62964	0.77274
61	47	13.08850	20.97813	0.87342	0.61406	0.76089	0.87342	0.60787	0.75612	12.16295	18.72094	0.87795	0.63992	0.78043	0.87795	0.63442	0.77633
61	48	13.08850	20.72003	0.87342	0.62047	0.76579	0.87342	0.61360	0.76054	12.16295	18.52488	0.87795	0.64548	0.78455	0.87795	0.63938	0.78003
61	49	13.08850	20.45326	0.87342	0.62713	0.77084	0.87342	0.61953	0.76507	12.16295	18.32076	0.87795	0.65128	0.78882	0.87795	0.64452	0.78384
61	50	13.08850	20.17742	0.87342	0.63407	0.77606	0.87342	0.62564	0.76972	12.16295	18.10816	0.87795	0.65733	0.79324	0.87795	0.64985	0.78777
61	51	13.08850	19.89339	0.87342	0.64127	0.78143	0.87342	0.63194	0.77447	12.16295	17.88781	0.87795	0.66362	0.79781	0.87795	0.65534	0.79179
61	52	13.08850	19.60122	0.87342	0.64873	0.78694	0.87342	0.63843	0.77932	12.16295	17.65967	0.87795	0.67016	0.80251	0.87795	0.66102	0.79592
61	53	13.08850	19.30125	0.87342	0.65644	0.79259	0.87342	0.64510	0.78427	12.16295	17.42398	0.87795	0.67695	0.80736	0.87795	0.66687	0.80015
61	54	13.08850	18.99375	0.87342	0.66441	0.79837	0.87342	0.65194	0.78930	12.16295	17.18091	0.87795	0.68397	0.81233	0.87795	0.67289	0.80447
61	55	13.08850	18.67912	0.87342	0.67262	0.80427	0.87342	0.65895	0.79442	12.16295	16.93076	0.87795	0.69122	0.81742	0.87795	0.67908	0.80887
61	56	13.08850	18.35803	0.87342	0.68106	0.81027	0.87342	0.66612	0.79961	12.16295	16.67407	0.87795	0.69870	0.82263	0.87795	0.68543	0.81336
61	57	13.08850	18.02853	0.87342	0.68975	0.81639	0.87342	0.67345	0.80486	12.16295	16.40902	0.87795	0.70641	0.82795	0.87795	0.69194	0.81792
61	58	13.08850	17.69065	0.87342	0.69868	0.82261	0.87342	0.68092	0.81018	12.16295	16.13552	0.87795	0.71436	0.83339	0.87795	0.69859	0.82256
61	59	13.08850	17.34441	0.87342	0.70784	0.82893	0.87342	0.68853	0.81554	12.16295	15.85354	0.87795	0.72254	0.83892	0.87795	0.70539	0.82725
61	60	13.08850	16.98967	0.87342	0.71722	0.83533	0.87342	0.69626	0.82093	12.16295	15.56284	0.87795	0.73094	0.84456	0.87795	0.71231	0.83199
61	61	13.08850	16.62627	0.87342	0.72680	0.84179	0.87342	0.70409	0.82636	12.16295	15.26320	0.87795	0.73955	0.85027	0.87795	0.71935	0.83677
61	62	13.08850	16.25423	0.87342	0.73658	0.84831	0.87342	0.71202	0.83179	12.16295	14.95454	0.87795	0.74835	0.85606	0.87795	0.72650	0.84159
61	63	13.08850	15.87341	0.87342	0.74653	0.85487	0.87342	0.72003	0.83723	12.16295	14.63664	0.87795	0.75734	0.86192	0.87795	0.73374	0.84642
61	64	13.08850	15.48353	0.87342	0.75663	0.86146	0.87342	0.72811	0.84267	12.16295	14.30913	0.87795	0.76650	0.86782	0.87795	0.74106	0.85128
61	65	13.08850	15.08480	0.87342	0.76687	0.86806	0.87342	0.73623	0.84808	12.16295	13.97213	0.87795	0.77581	0.87376	0.87795	0.74845	0.85613
61	66	13.08850	14.67724	0.87342	0.77722	0.87464	0.87342	0.74438	0.85346	12.16295	13.62552	0.87795	0.78526	0.87971	0.87795	0.75588	0.86097
61	67	13.08850	14.26104	0.87342	0.78764	0.88121	0.87342	0.75255	0.85881	12.16295	13.26940	0.87795	0.79481	0.88567	0.87795	0.76336	0.86580

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
61	68	13.08850	13.83657	0.87342	0.79811	0.88772	0.87342	0.76072	0.86410	12.16295	12.90401	0.87795	0.80444	0.89162	0.87795	0.77085	0.87060
61	69	13.08850	13.40435	0.87342	0.80860	0.89417	0.87342	0.76887	0.86934	12.16295	12.52973	0.87795	0.81412	0.89753	0.87795	0.77836	0.87537
61	70	13.08850	12.96501	0.87342	0.81907	0.90054	0.87342	0.77700	0.87450	12.16295	12.14706	0.87795	0.82381	0.90340	0.87795	0.78585	0.88009
61	71	13.08850	12.51927	0.87342	0.82947	0.90679	0.87342	0.78507	0.87960	12.16295	11.75658	0.87795	0.83350	0.90919	0.87795	0.79333	0.88476
61	72	13.08850	12.06792	0.87342	0.83979	0.91292	0.87342	0.79309	0.88460	12.16295	11.35893	0.87795	0.84313	0.91489	0.87795	0.80077	0.88937
61	73	13.08850	11.61185	0.87342	0.84996	0.91890	0.87342	0.80103	0.88953	12.16295	10.95491	0.87795	0.85268	0.92048	0.87795	0.80817	0.89391
61	74	13.08850	11.15217	0.87342	0.85997	0.92471	0.87342	0.80889	0.89435	12.16295	10.54549	0.87795	0.86210	0.92595	0.87795	0.81551	0.89838
61	75	13.08850	10.68986	0.87342	0.86976	0.93035	0.87342	0.81666	0.89908	12.16295	10.13154	0.87795	0.87137	0.93127	0.87795	0.82279	0.90278
61	76	13.08850	10.22626	0.87342	0.87931	0.93578	0.87342	0.82433	0.90371	12.16295	9.71428	0.87795	0.88045	0.93642	0.87795	0.82999	0.90710
61	77	13.08850	9.76277	0.87342	0.88857	0.94100	0.87342	0.83188	0.90822	12.16295	9.29502	0.87795	0.88929	0.94140	0.87795	0.83710	0.91132
61	78	13.08850	9.30064	0.87342	0.89751	0.94599	0.87342	0.83930	0.91263	12.16295	8.87492	0.87795	0.89787	0.94619	0.87795	0.84411	0.91546
61	79	13.08850	8.84103	0.87342	0.90611	0.95074	0.87342	0.84660	0.91693	12.16295	8.45509	0.87795	0.90615	0.95076	0.87795	0.85101	0.91951
61	80	13.08850	8.38551	0.87342	0.91433	0.95525	0.87342	0.85375	0.92110	12.16295	8.03703	0.87795	0.91411	0.95513	0.87795	0.85780	0.92346
61	81	13.08850	7.93532	0.87342	0.92215	0.95950	0.87342	0.86075	0.92516	12.16295	7.62196	0.87795	0.92171	0.95926	0.87795	0.86446	0.92730
61	82	13.08850	7.49211	0.87342	0.92955	0.96349	0.87342	0.86759	0.92910	12.16295	7.21152	0.87795	0.92894	0.96316	0.87795	0.87098	0.93104
61	83	13.08850	7.05756	0.87342	0.93650	0.96721	0.87342	0.87426	0.93291	12.16295	6.80735	0.87795	0.93576	0.96682	0.87795	0.87735	0.93467
61	84	13.08850	6.63342	0.87342	0.94301	0.97067	0.87342	0.88075	0.93659	12.16295	6.41122	0.87795	0.94217	0.97023	0.87795	0.88356	0.93818
61	85	13.08850	6.22156	0.87342	0.94904	0.97385	0.87342	0.88704	0.94014	12.16295	6.02503	0.87795	0.94815	0.97338	0.87795	0.88960	0.94157
61	86	13.08850	5.82374	0.87342	0.95461	0.97678	0.87342	0.89313	0.94355	12.16295	5.65055	0.87795	0.95368	0.97629	0.87795	0.89545	0.94484
61	87	13.08850	5.44155	0.87342	0.95970	0.97944	0.87342	0.89901	0.94682	12.16295	5.28949	0.87795	0.95877	0.97895	0.87795	0.90111	0.94798
61	88	13.08850	5.07613	0.87342	0.96434	0.98185	0.87342	0.90466	0.94994	12.16295	4.94306	0.87795	0.96342	0.98137	0.87795	0.90656	0.95099
61	89	13.08850	4.72862	0.87342	0.96853	0.98401	0.87342	0.91007	0.95292	12.16295	4.61250	0.87795	0.96763	0.98355	0.87795	0.91179	0.95386
61	90	13.08850	4.40007	0.87342	0.97230	0.98595	0.87342	0.91525	0.95575	12.16295	4.29901	0.87795	0.97143	0.98551	0.87795	0.91680	0.95660
61	91	13.08850	4.09149	0.87342	0.97565	0.98768	0.87342	0.92018	0.95843	12.16295	4.00370	0.87795	0.97484	0.98726	0.87795	0.92158	0.95919
61	92	13.08850	3.80354	0.87342	0.97863	0.98920	0.87342	0.92486	0.96096	12.16295	3.72738	0.87795	0.97786	0.98881	0.87795	0.92612	0.96165
61	93	13.08850	3.53621	0.87342	0.98126	0.99054	0.87342	0.92929	0.96335	12.16295	3.47020	0.87795	0.98054	0.99017	0.87795	0.93044	0.96396
61	94	13.08850	3.28870	0.87342	0.98356	0.99171	0.87342	0.93349	0.96560	12.16295	3.23152	0.87795	0.98290	0.99138	0.87795	0.93452	0.96615
61	95	13.08850	3.05955	0.87342	0.98559	0.99274	0.87342	0.93745	0.96771	12.16295	3.01004	0.87795	0.98498	0.99243	0.87795	0.93837	0.96821
61	96	13.08850	2.84646	0.87342	0.98737	0.99364	0.87342	0.94117	0.96969	12.16295	2.80360	0.87795	0.98681	0.99336	0.87795	0.94200	0.97013
61	97	13.08850	2.65226	0.87342	0.98891	0.99442	0.87342	0.94464	0.97153	12.16295	2.61510	0.87795	0.98840	0.99416	0.87795	0.94539	0.97193
61	98	13.08850	2.47567	0.87342	0.99024	0.99509	0.87342	0.94788	0.97324	12.16295	2.44340	0.87795	0.98977	0.99486	0.87795	0.94856	0.97360
61	99	13.08850	2.31535	0.87342	0.99139	0.99568	0.87342	0.95090	0.97483	12.16295	2.28724	0.87795	0.99096	0.99546	0.87795	0.95151	0.97515
61	100	13.08850	2.16976	0.87342	0.99238	0.99618	0.87342	0.95371	0.97631	12.16295	2.14523	0.87795	0.99200	0.99598	0.87795	0.95426	0.97660
61	101	13.08850	2.03734	0.87342	0.99325	0.99661	0.87342	0.95632	0.97767	12.16295	2.01587	0.87795	0.99290	0.99644	0.87795	0.95683	0.97794
61	102	13.08850	1.91714	0.87342	0.99399	0.99699	0.87342	0.95875	0.97894	12.16295	1.89830	0.87795	0.99367	0.99683	0.87795	0.95920	0.97918
61	103	13.08850	1.80800	0.87342	0.99464	0.99731	0.87342	0.96099	0.98011	12.16295	1.79140	0.87795	0.99435	0.99717	0.87795	0.96141	0.98032
61	104	13.08850	1.70943	0.87342	0.99520	0.99759	0.87342	0.96305	0.98118	12.16295	1.69474	0.87795	0.99493	0.99746	0.87795	0.96343	0.98138
61	105	13.08850	1.62048	0.87342	0.99568	0.99783	0.87342	0.96493	0.98215	12.16295	1.60741	0.87795	0.99543	0.99771	0.87795	0.96528	0.98234
61	106	13.08850	1.54080	0.87342	0.99609	0.99804	0.87342	0.96662	0.98303	12.16295	1.52911	0.87795	0.99586	0.99793	0.87795	0.96695	0.98320
61	107	13.08850	1.47009	0.87342	0.99643	0.99821	0.87342	0.96812	0.98380	12.16295	1.45954	0.87795	0.99623	0.99811	0.87795	0.96842	0.98396
61	108	13.08850	1.40861	0.87342	0.99671	0.99835	0.87342	0.96937	0.98445	12.16295	1.39898	0.87795	0.99652	0.99826	0.87795	0.96967	0.98460

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>									<u>POST-REFORMED BENEFIT TIERS</u>								
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
61	109	13.08850	1.35764	0.87342	0.99693	0.99846	0.87342	0.97035	0.98495	12.16295	1.34871	0.87795	0.99675	0.99837	0.87795	0.97063	0.98510		
61	110	13.08850	1.32125	0.87342	0.99708	0.99854	0.87342	0.97102	0.98529	12.16295	1.31279	0.87795	0.99691	0.99845	0.87795	0.97129	0.98544		
62	1	12.83408	26.72925	0.87191	0.47986	0.64852	0.87191	0.47955	0.64824	11.94772	22.57586	0.87652	0.52889	0.69187	0.87652	0.52860	0.69161		
62	2	12.83408	26.68154	0.87191	0.48072	0.64931	0.87191	0.48042	0.64903	11.94772	22.55058	0.87652	0.52949	0.69238	0.87652	0.52920	0.69213		
62	3	12.83408	26.63112	0.87191	0.48163	0.65014	0.87191	0.48132	0.64985	11.94772	22.52338	0.87652	0.53013	0.69292	0.87652	0.52983	0.69267		
62	4	12.83408	26.57806	0.87191	0.48258	0.65100	0.87191	0.48226	0.65071	11.94772	22.49433	0.87652	0.53080	0.69349	0.87652	0.53050	0.69324		
62	5	12.83408	26.52283	0.87191	0.48357	0.65190	0.87191	0.48323	0.65159	11.94772	22.46379	0.87652	0.53151	0.69410	0.87652	0.53119	0.69383		
62	6	12.83408	26.46539	0.87191	0.48461	0.65284	0.87191	0.48425	0.65252	11.94772	22.43176	0.87652	0.53225	0.69473	0.87652	0.53192	0.69445		
62	7	12.83408	26.40551	0.87191	0.48569	0.65382	0.87191	0.48531	0.65348	11.94772	22.39806	0.87652	0.53303	0.69539	0.87652	0.53268	0.69509		
62	8	12.83408	26.34335	0.87191	0.48681	0.65484	0.87191	0.48641	0.65448	11.94772	22.36278	0.87652	0.53384	0.69609	0.87652	0.53347	0.69577		
62	9	12.83408	26.27867	0.87191	0.48798	0.65590	0.87191	0.48756	0.65552	11.94772	22.32575	0.87652	0.53470	0.69682	0.87652	0.53431	0.69648		
62	10	12.83408	26.21121	0.87191	0.48921	0.65701	0.87191	0.48876	0.65660	11.94772	22.28674	0.87652	0.53560	0.69758	0.87652	0.53518	0.69722		
62	11	12.83408	26.14141	0.87191	0.49049	0.65816	0.87191	0.49000	0.65772	11.94772	22.24611	0.87652	0.53655	0.69838	0.87652	0.53610	0.69800		
62	12	12.83408	26.06892	0.87191	0.49182	0.65935	0.87191	0.49130	0.65889	11.94772	22.20360	0.87652	0.53754	0.69922	0.87652	0.53706	0.69881		
62	13	12.83408	25.99388	0.87191	0.49320	0.66060	0.87191	0.49265	0.66010	11.94772	22.15929	0.87652	0.53857	0.70009	0.87652	0.53806	0.69966		
62	14	12.83408	25.91617	0.87191	0.49464	0.66189	0.87191	0.49406	0.66137	11.94772	22.11310	0.87652	0.53966	0.70101	0.87652	0.53911	0.70055		
62	15	12.83408	25.83587	0.87191	0.49615	0.66323	0.87191	0.49553	0.66268	11.94772	22.06509	0.87652	0.54079	0.70196	0.87652	0.54021	0.70147		
62	16	12.83408	25.75319	0.87191	0.49770	0.66462	0.87191	0.49705	0.66404	11.94772	22.01544	0.87652	0.54197	0.70296	0.87652	0.54136	0.70244		
62	17	12.83408	25.66857	0.87191	0.49932	0.66606	0.87191	0.49865	0.66546	11.94772	21.96453	0.87652	0.54320	0.70399	0.87652	0.54257	0.70346		
62	18	12.83408	25.58235	0.87191	0.50099	0.66755	0.87191	0.50031	0.66694	11.94772	21.91267	0.87652	0.54448	0.70506	0.87652	0.54384	0.70453		
62	19	12.83408	25.49361	0.87191	0.50273	0.66909	0.87191	0.50205	0.66848	11.94772	21.85907	0.87652	0.54581	0.70618	0.87652	0.54517	0.70564		
62	20	12.83408	25.40164	0.87191	0.50455	0.67070	0.87191	0.50386	0.67009	11.94772	21.80312	0.87652	0.54721	0.70735	0.87652	0.54657	0.70682		
62	21	12.83408	25.30562	0.87191	0.50645	0.67238	0.87191	0.50576	0.67176	11.94772	21.74411	0.87652	0.54869	0.70858	0.87652	0.54804	0.70804		
62	22	12.83408	25.20517	0.87191	0.50845	0.67413	0.87191	0.50774	0.67351	11.94772	21.68171	0.87652	0.55024	0.70988	0.87652	0.54959	0.70933		
62	23	12.83408	25.09967	0.87191	0.51055	0.67598	0.87191	0.50980	0.67532	11.94772	21.61537	0.87652	0.55189	0.71125	0.87652	0.55121	0.71068		
62	24	12.83408	24.98936	0.87191	0.51275	0.67790	0.87191	0.51196	0.67721	11.94772	21.54528	0.87652	0.55364	0.71270	0.87652	0.55291	0.71209		
62	25	12.83408	24.87419	0.87191	0.51506	0.67992	0.87191	0.51421	0.67918	11.94772	21.47137	0.87652	0.55547	0.71422	0.87652	0.55469	0.71357		
62	26	12.83408	24.75420	0.87191	0.51747	0.68202	0.87191	0.51655	0.68122	11.94772	21.39367	0.87652	0.55740	0.71581	0.87652	0.55656	0.71511		
62	27	12.83408	24.62994	0.87191	0.52000	0.68421	0.87191	0.51900	0.68334	11.94772	21.31262	0.87652	0.55943	0.71748	0.87652	0.55852	0.71673		
62	28	12.83408	24.50119	0.87191	0.52263	0.68649	0.87191	0.52155	0.68555	11.94772	21.22804	0.87652	0.56156	0.71923	0.87652	0.56057	0.71842		
62	29	12.83408	24.36788	0.87191	0.52539	0.68886	0.87191	0.52422	0.68785	11.94772	21.13984	0.87652	0.56379	0.72106	0.87652	0.56272	0.72018		
62	30	12.83408	24.23009	0.87191	0.52826	0.69132	0.87191	0.52699	0.69024	11.94772	21.04806	0.87652	0.56613	0.72297	0.87652	0.56497	0.72202		
62	31	12.83408	24.08752	0.87191	0.53126	0.69389	0.87191	0.52989	0.69272	11.94772	20.95246	0.87652	0.56858	0.72496	0.87652	0.56733	0.72395		
62	32	12.83408	23.94006	0.87191	0.53439	0.69655	0.87191	0.53292	0.69530	11.94772	20.85289	0.87652	0.57116	0.72705	0.87652	0.56981	0.72596		
62	33	12.83408	23.78740	0.87191	0.53767	0.69933	0.87191	0.53607	0.69798	11.94772	20.74907	0.87652	0.57386	0.72924	0.87652	0.57240	0.72806		
62	34	12.83408	23.62942	0.87191	0.54109	0.70222	0.87191	0.53936	0.70076	11.94772	20.64088	0.87652	0.57669	0.73152	0.87652	0.57511	0.73025		
62	35	12.83408	23.46579	0.87191	0.54467	0.70523	0.87191	0.54279	0.70365	11.94772	20.52800	0.87652	0.57967	0.73391	0.87652	0.57796	0.73254		
62	36	12.83408	23.29632	0.87191	0.54842	0.70836	0.87191	0.54637	0.70665	11.94772	20.41023	0.87652	0.58279	0.73641	0.87652	0.58093	0.73493		
62	37	12.83408	23.12089	0.87191	0.55233	0.71162	0.87191	0.55010	0.70976	11.94772	20.28745	0.87652	0.58607	0.73902	0.87652	0.58405	0.73741		
62	38	12.83408	22.93911	0.87191	0.55643	0.71501	0.87191	0.55399	0.71299	11.94772	20.15926	0.87652	0.58951	0.74175	0.87652	0.58731	0.74001		
62	39	12.83408	22.75087	0.87191	0.56071	0.71853	0.87191	0.55804	0.71634	11.94772	20.02555	0.87652	0.59312	0.74460	0.87652	0.59072	0.74271		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
62	40	12.83408	22.55572	0.87191	0.56519	0.72220	0.87191	0.56226	0.71981	11.94772	19.88587	0.87652	0.59692	0.74759	0.87652	0.59429	0.74552
62	41	12.83408	22.35340	0.87191	0.56988	0.72602	0.87191	0.56666	0.72340	11.94772	19.73995	0.87652	0.60091	0.75071	0.87652	0.59802	0.74845
62	42	12.83408	22.14385	0.87191	0.57478	0.72998	0.87191	0.57124	0.72712	11.94772	19.58769	0.87652	0.60509	0.75396	0.87652	0.60191	0.75149
62	43	12.83408	21.92669	0.87191	0.57991	0.73411	0.87191	0.57600	0.73096	11.94772	19.42870	0.87652	0.60948	0.75736	0.87652	0.60597	0.75465
62	44	12.83408	21.70178	0.87191	0.58527	0.73839	0.87191	0.58094	0.73493	11.94772	19.26280	0.87652	0.61408	0.76091	0.87652	0.61021	0.75792
62	45	12.83408	21.46876	0.87191	0.59088	0.74283	0.87191	0.58608	0.73903	11.94772	19.08963	0.87652	0.61891	0.76460	0.87652	0.61462	0.76132
62	46	12.83408	21.22763	0.87191	0.59673	0.74744	0.87191	0.59142	0.74326	11.94772	18.90911	0.87652	0.62397	0.76845	0.87652	0.61922	0.76484
62	47	12.83408	20.97813	0.87191	0.60284	0.75221	0.87191	0.59695	0.74761	11.94772	18.72094	0.87652	0.62927	0.77245	0.87652	0.62400	0.76847
62	48	12.83408	20.72003	0.87191	0.60921	0.75716	0.87191	0.60268	0.75209	11.94772	18.52488	0.87652	0.63481	0.77662	0.87652	0.62897	0.77223
62	49	12.83408	20.45326	0.87191	0.61586	0.76227	0.87191	0.60861	0.75669	11.94772	18.32076	0.87652	0.64060	0.78093	0.87652	0.63413	0.77610
62	50	12.83408	20.17742	0.87191	0.62278	0.76755	0.87191	0.61473	0.76141	11.94772	18.10816	0.87652	0.64665	0.78542	0.87652	0.63947	0.78009
62	51	12.83408	19.89339	0.87191	0.62997	0.77299	0.87191	0.62106	0.76624	11.94772	17.88781	0.87652	0.65296	0.79005	0.87652	0.64500	0.78420
62	52	12.83408	19.60122	0.87191	0.63744	0.77858	0.87191	0.62758	0.77118	11.94772	17.65967	0.87652	0.65952	0.79483	0.87652	0.65073	0.78841
62	53	12.83408	19.30125	0.87191	0.64517	0.78432	0.87191	0.63430	0.77623	11.94772	17.42398	0.87652	0.66633	0.79976	0.87652	0.65663	0.79273
62	54	12.83408	18.99375	0.87191	0.65317	0.79020	0.87191	0.64121	0.78138	11.94772	17.18091	0.87652	0.67340	0.80483	0.87652	0.66272	0.79715
62	55	12.83408	18.67912	0.87191	0.66143	0.79622	0.87191	0.64830	0.78663	11.94772	16.93076	0.87652	0.68071	0.81002	0.87652	0.66899	0.80167
62	56	12.83408	18.35803	0.87191	0.66994	0.80235	0.87191	0.65557	0.79195	11.94772	16.67407	0.87652	0.68825	0.81534	0.87652	0.67544	0.80628
62	57	12.83408	18.02853	0.87191	0.67871	0.80861	0.87191	0.66301	0.79736	11.94772	16.40902	0.87652	0.69606	0.82080	0.87652	0.68206	0.81098
62	58	12.83408	17.69065	0.87191	0.68775	0.81499	0.87191	0.67062	0.80284	11.94772	16.13552	0.87652	0.70412	0.82637	0.87652	0.68884	0.81576
62	59	12.83408	17.34441	0.87191	0.69703	0.82147	0.87191	0.67838	0.80837	11.94772	15.85354	0.87652	0.71242	0.83206	0.87652	0.69578	0.82061
62	60	12.83408	16.98967	0.87191	0.70656	0.82805	0.87191	0.68627	0.81395	11.94772	15.56284	0.87652	0.72096	0.83786	0.87652	0.70287	0.82551
62	61	12.83408	16.62627	0.87191	0.71632	0.83472	0.87191	0.69430	0.81957	11.94772	15.26320	0.87652	0.72974	0.84375	0.87652	0.71009	0.83047
62	62	12.83408	16.25423	0.87191	0.72629	0.84145	0.87191	0.70244	0.82522	11.94772	14.95454	0.87652	0.73873	0.84974	0.87652	0.71744	0.83547
62	63	12.83408	15.87341	0.87191	0.73647	0.84824	0.87191	0.71068	0.83087	11.94772	14.63664	0.87652	0.74793	0.85579	0.87652	0.72489	0.84051
62	64	12.83408	15.48353	0.87191	0.74682	0.85506	0.87191	0.71900	0.83653	11.94772	14.30913	0.87652	0.75732	0.86191	0.87652	0.73244	0.84556
62	65	12.83408	15.08480	0.87191	0.75733	0.86191	0.87191	0.72739	0.84218	11.94772	13.97213	0.87652	0.76689	0.86807	0.87652	0.74007	0.85062
62	66	12.83408	14.67724	0.87191	0.76798	0.86876	0.87191	0.73582	0.84781	11.94772	13.62552	0.87652	0.77661	0.87426	0.87652	0.74777	0.85568
62	67	12.83408	14.26104	0.87191	0.77872	0.87560	0.87191	0.74428	0.85340	11.94772	13.26940	0.87652	0.78645	0.88046	0.87652	0.75552	0.86073
62	68	12.83408	13.83657	0.87191	0.78954	0.88239	0.87191	0.75275	0.85894	11.94772	12.90401	0.87652	0.79640	0.88666	0.87652	0.76329	0.86576
62	69	12.83408	13.40435	0.87191	0.80039	0.88913	0.87191	0.76122	0.86442	11.94772	12.52973	0.87652	0.80641	0.89283	0.87652	0.77109	0.87075
62	70	12.83408	12.96501	0.87191	0.81124	0.89578	0.87191	0.76967	0.86984	11.94772	12.14706	0.87652	0.81646	0.89896	0.87652	0.77889	0.87570
62	71	12.83408	12.51927	0.87191	0.82204	0.90233	0.87191	0.77807	0.87519	11.94772	11.75658	0.87652	0.82650	0.90501	0.87652	0.78667	0.88060
62	72	12.83408	12.06792	0.87191	0.83276	0.90875	0.87191	0.78642	0.88044	11.94772	11.35893	0.87652	0.83651	0.91098	0.87652	0.79442	0.88544
62	73	12.83408	11.61185	0.87191	0.84335	0.91502	0.87191	0.79470	0.88561	11.94772	10.95491	0.87652	0.84644	0.91683	0.87652	0.80214	0.89021
62	74	12.83408	11.15217	0.87191	0.85377	0.92112	0.87191	0.80290	0.89067	11.94772	10.54549	0.87652	0.85625	0.92256	0.87652	0.80979	0.89490
62	75	12.83408	10.68986	0.87191	0.86399	0.92703	0.87191	0.81100	0.89564	11.94772	10.13154	0.87652	0.86590	0.92813	0.87652	0.81738	0.89951
62	76	12.83408	10.22626	0.87191	0.87395	0.93274	0.87191	0.81899	0.90049	11.94772	9.71428	0.87652	0.87536	0.93354	0.87652	0.82488	0.90404
62	77	12.83408	9.76277	0.87191	0.88362	0.93822	0.87191	0.82686	0.90523	11.94772	9.29502	0.87652	0.88458	0.93876	0.87652	0.83229	0.90847
62	78	12.83408	9.30064	0.87191	0.89297	0.94346	0.87191	0.83460	0.90984	11.94772	8.87492	0.87652	0.89353	0.94377	0.87652	0.83959	0.91280
62	79	12.83408	8.84103	0.87191	0.90195	0.94845	0.87191	0.84220	0.91434	11.94772	8.45509	0.87652	0.90218	0.94857	0.87652	0.84678	0.91704
62	80	12.83408	8.38551	0.87191	0.91055	0.95318	0.87191	0.84964	0.91871	11.94772	8.03703	0.87652	0.91048	0.95315	0.87652	0.85384	0.92116

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
62	81	12.83408	7.93532	0.87191	0.91873	0.95764	0.87191	0.85692	0.92295	11.94772	7.62196	0.87652	0.91842	0.95748	0.87652	0.86077	0.92518
62	82	12.83408	7.49211	0.87191	0.92646	0.96183	0.87191	0.86403	0.92706	11.94772	7.21152	0.87652	0.92597	0.96156	0.87652	0.86754	0.92907
62	83	12.83408	7.05756	0.87191	0.93374	0.96573	0.87191	0.87096	0.93103	11.94772	6.80735	0.87652	0.93310	0.96539	0.87652	0.87416	0.93285
62	84	12.83408	6.63342	0.87191	0.94054	0.96936	0.87191	0.87769	0.93486	11.94772	6.41122	0.87652	0.93979	0.96896	0.87652	0.88060	0.93651
62	85	12.83408	6.22156	0.87191	0.94685	0.97270	0.87191	0.88421	0.93855	11.94772	6.02503	0.87652	0.94602	0.97226	0.87652	0.88685	0.94003
62	86	12.83408	5.82374	0.87191	0.95267	0.97576	0.87191	0.89051	0.94208	11.94772	5.65055	0.87652	0.95179	0.97530	0.87652	0.89291	0.94343
62	87	12.83408	5.44155	0.87191	0.95799	0.97855	0.87191	0.89658	0.94547	11.94772	5.28949	0.87652	0.95710	0.97808	0.87652	0.89876	0.94668
62	88	12.83408	5.07613	0.87191	0.96284	0.98107	0.87191	0.90242	0.94871	11.94772	4.94306	0.87652	0.96195	0.98060	0.87652	0.90438	0.94979
62	89	12.83408	4.72862	0.87191	0.96722	0.98334	0.87191	0.90801	0.95179	11.94772	4.61250	0.87652	0.96634	0.98288	0.87652	0.90978	0.95276
62	90	12.83408	4.40007	0.87191	0.97115	0.98536	0.87191	0.91334	0.95471	11.94772	4.29901	0.87652	0.97030	0.98493	0.87652	0.91494	0.95558
62	91	12.83408	4.09149	0.87191	0.97465	0.98716	0.87191	0.91842	0.95747	11.94772	4.00370	0.87652	0.97385	0.98675	0.87652	0.91986	0.95826
62	92	12.83408	3.80354	0.87191	0.97775	0.98875	0.87191	0.92323	0.96008	11.94772	3.72738	0.87652	0.97700	0.98837	0.87652	0.92453	0.96079
62	93	12.83408	3.53621	0.87191	0.98049	0.99015	0.87191	0.92779	0.96254	11.94772	3.47020	0.87652	0.97978	0.98979	0.87652	0.92896	0.96317
62	94	12.83408	3.28870	0.87191	0.98290	0.99138	0.87191	0.93210	0.96486	11.94772	3.23152	0.87652	0.98224	0.99104	0.87652	0.93315	0.96542
62	95	12.83408	3.05955	0.87191	0.98501	0.99245	0.87191	0.93616	0.96703	11.94772	3.01004	0.87652	0.98440	0.99214	0.87652	0.93711	0.96753
62	96	12.83408	2.84646	0.87191	0.98686	0.99339	0.87191	0.93997	0.96906	11.94772	2.80360	0.87652	0.98630	0.99311	0.87652	0.94083	0.96951
62	97	12.83408	2.65226	0.87191	0.98846	0.99420	0.87191	0.94353	0.97094	11.94772	2.61510	0.87652	0.98796	0.99394	0.87652	0.94430	0.97135
62	98	12.83408	2.47567	0.87191	0.98985	0.99490	0.87191	0.94685	0.97270	11.94772	2.44340	0.87652	0.98939	0.99466	0.87652	0.94754	0.97307
62	99	12.83408	2.31535	0.87191	0.99105	0.99550	0.87191	0.94994	0.97433	11.94772	2.28724	0.87652	0.99063	0.99529	0.87652	0.95057	0.97466
62	100	12.83408	2.16976	0.87191	0.99209	0.99603	0.87191	0.95281	0.97584	11.94772	2.14523	0.87652	0.99170	0.99583	0.87652	0.95338	0.97613
62	101	12.83408	2.03734	0.87191	0.99298	0.99648	0.87191	0.95548	0.97723	11.94772	2.01587	0.87652	0.99263	0.99630	0.87652	0.95600	0.97750
62	102	12.83408	1.91714	0.87191	0.99376	0.99687	0.87191	0.95796	0.97853	11.94772	1.89830	0.87652	0.99344	0.99671	0.87652	0.95843	0.97877
62	103	12.83408	1.80800	0.87191	0.99443	0.99721	0.87191	0.96025	0.97972	11.94772	1.79140	0.87652	0.99414	0.99706	0.87652	0.96068	0.97994
62	104	12.83408	1.70943	0.87191	0.99501	0.99750	0.87191	0.96235	0.98082	11.94772	1.69474	0.87652	0.99474	0.99736	0.87652	0.96275	0.98102
62	105	12.83408	1.62048	0.87191	0.99551	0.99775	0.87191	0.96428	0.98181	11.94772	1.60741	0.87652	0.99526	0.99763	0.87652	0.96464	0.98200
62	106	12.83408	1.54080	0.87191	0.99594	0.99796	0.87191	0.96600	0.98271	11.94772	1.52911	0.87652	0.99571	0.99785	0.87652	0.96634	0.98288
62	107	12.83408	1.47009	0.87191	0.99629	0.99814	0.87191	0.96753	0.98349	11.94772	1.45954	0.87652	0.99609	0.99804	0.87652	0.96784	0.98366
62	108	12.83408	1.40861	0.87191	0.99659	0.99829	0.87191	0.96881	0.98416	11.94772	1.39898	0.87652	0.99640	0.99819	0.87652	0.96911	0.98431
62	109	12.83408	1.35764	0.87191	0.99682	0.99841	0.87191	0.96981	0.98467	11.94772	1.34871	0.87652	0.99664	0.99831	0.87652	0.97009	0.98482
62	110	12.83408	1.32125	0.87191	0.99697	0.99848	0.87191	0.97048	0.98502	11.94772	1.31279	0.87652	0.99680	0.99840	0.87652	0.97076	0.98516
63	1	12.57080	26.72925	0.87022	0.47003	0.63949	0.87022	0.46973	0.63921	11.72372	22.57586	0.87474	0.51899	0.68334	0.87474	0.51871	0.68309
63	2	12.57080	26.68154	0.87022	0.47088	0.64027	0.87022	0.47058	0.63999	11.72372	22.55058	0.87474	0.51958	0.68385	0.87474	0.51930	0.68360
63	3	12.57080	26.63112	0.87022	0.47177	0.64109	0.87022	0.47146	0.64081	11.72372	22.52338	0.87474	0.52020	0.68439	0.87474	0.51992	0.68414
63	4	12.57080	26.57806	0.87022	0.47270	0.64195	0.87022	0.47239	0.64166	11.72372	22.49433	0.87474	0.52087	0.68496	0.87474	0.52057	0.68471
63	5	12.57080	26.52283	0.87022	0.47367	0.64284	0.87022	0.47334	0.64254	11.72372	22.46379	0.87474	0.52156	0.68556	0.87474	0.52125	0.68529
63	6	12.57080	26.46539	0.87022	0.47468	0.64378	0.87022	0.47434	0.64346	11.72372	22.43176	0.87474	0.52229	0.68619	0.87474	0.52197	0.68591
63	7	12.57080	26.40551	0.87022	0.47574	0.64475	0.87022	0.47538	0.64442	11.72372	22.39806	0.87474	0.52305	0.68685	0.87474	0.52272	0.68656
63	8	12.57080	26.34335	0.87022	0.47684	0.64576	0.87022	0.47646	0.64541	11.72372	22.36278	0.87474	0.52386	0.68754	0.87474	0.52350	0.68723
63	9	12.57080	26.27867	0.87022	0.47799	0.64681	0.87022	0.47759	0.64644	11.72372	22.32575	0.87474	0.52470	0.68827	0.87474	0.52432	0.68794
63	10	12.57080	26.21121	0.87022	0.47920	0.64791	0.87022	0.47876	0.64752	11.72372	22.28674	0.87474	0.52559	0.68903	0.87474	0.52518	0.68868
63	11	12.57080	26.14141	0.87022	0.48045	0.64906	0.87022	0.47998	0.64863	11.72372	22.24611	0.87474	0.52651	0.68982	0.87474	0.52608	0.68945

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
63	12	12.57080	26.06892	0.87022	0.48175	0.65025	0.87022	0.48126	0.64979	11.72372	22.20360	0.87474	0.52749	0.69066	0.87474	0.52702	0.69026
63	13	12.57080	25.99388	0.87022	0.48311	0.65148	0.87022	0.48258	0.65100	11.72372	22.15929	0.87474	0.52850	0.69153	0.87474	0.52800	0.69110
63	14	12.57080	25.91617	0.87022	0.48452	0.65277	0.87022	0.48396	0.65225	11.72372	22.11310	0.87474	0.52957	0.69244	0.87474	0.52903	0.69198
63	15	12.57080	25.83587	0.87022	0.48600	0.65410	0.87022	0.48540	0.65356	11.72372	22.06509	0.87474	0.53068	0.69339	0.87474	0.53012	0.69291
63	16	12.57080	25.75319	0.87022	0.48753	0.65549	0.87022	0.48690	0.65492	11.72372	22.01544	0.87474	0.53184	0.69438	0.87474	0.53125	0.69388
63	17	12.57080	25.66857	0.87022	0.48911	0.65692	0.87022	0.48846	0.65633	11.72372	21.96453	0.87474	0.53305	0.69541	0.87474	0.53244	0.69489
63	18	12.57080	25.58235	0.87022	0.49075	0.65839	0.87022	0.49009	0.65780	11.72372	21.91267	0.87474	0.53431	0.69648	0.87474	0.53368	0.69595
63	19	12.57080	25.49361	0.87022	0.49246	0.65993	0.87022	0.49180	0.65933	11.72372	21.85907	0.87474	0.53562	0.69759	0.87474	0.53499	0.69706
63	20	12.57080	25.40164	0.87022	0.49424	0.66152	0.87022	0.49358	0.66093	11.72372	21.80312	0.87474	0.53699	0.69876	0.87474	0.53637	0.69823
63	21	12.57080	25.30562	0.87022	0.49610	0.66319	0.87022	0.49544	0.66260	11.72372	21.74411	0.87474	0.53844	0.69998	0.87474	0.53782	0.69946
63	22	12.57080	25.20517	0.87022	0.49806	0.66494	0.87022	0.49738	0.66433	11.72372	21.68171	0.87474	0.53997	0.70128	0.87474	0.53934	0.70074
63	23	12.57080	25.09967	0.87022	0.50012	0.66677	0.87022	0.49941	0.66614	11.72372	21.61537	0.87474	0.54160	0.70264	0.87474	0.54093	0.70209
63	24	12.57080	24.98936	0.87022	0.50228	0.66869	0.87022	0.50153	0.66802	11.72372	21.54528	0.87474	0.54331	0.70408	0.87474	0.54261	0.70349
63	25	12.57080	24.87419	0.87022	0.50455	0.67070	0.87022	0.50374	0.66998	11.72372	21.47137	0.87474	0.54512	0.70560	0.87474	0.54436	0.70497
63	26	12.57080	24.75420	0.87022	0.50692	0.67279	0.87022	0.50604	0.67202	11.72372	21.39367	0.87474	0.54702	0.70719	0.87474	0.54620	0.70651
63	27	12.57080	24.62994	0.87022	0.50940	0.67497	0.87022	0.50845	0.67413	11.72372	21.31262	0.87474	0.54901	0.70886	0.87474	0.54813	0.70812
63	28	12.57080	24.50119	0.87022	0.51199	0.67724	0.87022	0.51096	0.67634	11.72372	21.22804	0.87474	0.55111	0.71060	0.87474	0.55016	0.70981
63	29	12.57080	24.36788	0.87022	0.51469	0.67960	0.87022	0.51358	0.67863	11.72372	21.13984	0.87474	0.55331	0.71242	0.87474	0.55228	0.71157
63	30	12.57080	24.23009	0.87022	0.51752	0.68206	0.87022	0.51631	0.68101	11.72372	21.04806	0.87474	0.55561	0.71433	0.87474	0.55450	0.71341
63	31	12.57080	24.08752	0.87022	0.52047	0.68461	0.87022	0.51916	0.68349	11.72372	20.95246	0.87474	0.55803	0.71632	0.87474	0.55683	0.71534
63	32	12.57080	23.94006	0.87022	0.52355	0.68727	0.87022	0.52214	0.68606	11.72372	20.85289	0.87474	0.56056	0.71841	0.87474	0.55927	0.71735
63	33	12.57080	23.78740	0.87022	0.52677	0.69004	0.87022	0.52525	0.68874	11.72372	20.74907	0.87474	0.56322	0.72059	0.87474	0.56183	0.71945
63	34	12.57080	23.62942	0.87022	0.53014	0.69293	0.87022	0.52849	0.69152	11.72372	20.64088	0.87474	0.56602	0.72288	0.87474	0.56451	0.72165
63	35	12.57080	23.46579	0.87022	0.53366	0.69593	0.87022	0.53187	0.69441	11.72372	20.52800	0.87474	0.56895	0.72527	0.87474	0.56732	0.72394
63	36	12.57080	23.29632	0.87022	0.53735	0.69906	0.87022	0.53540	0.69741	11.72372	20.41023	0.87474	0.57204	0.72776	0.87474	0.57027	0.72633
63	37	12.57080	23.12089	0.87022	0.54120	0.70231	0.87022	0.53908	0.70053	11.72372	20.28745	0.87474	0.57527	0.73038	0.87474	0.57335	0.72883
63	38	12.57080	22.93911	0.87022	0.54524	0.70570	0.87022	0.54293	0.70376	11.72372	20.15926	0.87474	0.57867	0.73311	0.87474	0.57658	0.73143
63	39	12.57080	22.75087	0.87022	0.54946	0.70923	0.87022	0.54693	0.70712	11.72372	20.02555	0.87474	0.58225	0.73597	0.87474	0.57996	0.73414
63	40	12.57080	22.55572	0.87022	0.55388	0.71290	0.87022	0.55111	0.71060	11.72372	19.88587	0.87474	0.58600	0.73897	0.87474	0.58349	0.73697
63	41	12.57080	22.35340	0.87022	0.55851	0.71672	0.87022	0.55546	0.71420	11.72372	19.73995	0.87474	0.58994	0.74209	0.87474	0.58719	0.73991
63	42	12.57080	22.14385	0.87022	0.56335	0.72070	0.87022	0.55999	0.71794	11.72372	19.58769	0.87474	0.59409	0.74536	0.87474	0.59106	0.74297
63	43	12.57080	21.92669	0.87022	0.56842	0.72483	0.87022	0.56471	0.72181	11.72372	19.42870	0.87474	0.59844	0.74878	0.87474	0.59509	0.74615
63	44	12.57080	21.70178	0.87022	0.57372	0.72913	0.87022	0.56962	0.72580	11.72372	19.26280	0.87474	0.60300	0.75234	0.87474	0.59931	0.74946
63	45	12.57080	21.46876	0.87022	0.57927	0.73359	0.87022	0.57472	0.72993	11.72372	19.08963	0.87474	0.60780	0.75606	0.87474	0.60370	0.75289
63	46	12.57080	21.22763	0.87022	0.58507	0.73823	0.87022	0.58003	0.73420	11.72372	18.90911	0.87474	0.61282	0.75994	0.87474	0.60829	0.75644
63	47	12.57080	20.97813	0.87022	0.59114	0.74304	0.87022	0.58553	0.73860	11.72372	18.72094	0.87474	0.61809	0.76398	0.87474	0.61306	0.76012
63	48	12.57080	20.72003	0.87022	0.59747	0.74802	0.87022	0.59125	0.74312	11.72372	18.52488	0.87474	0.62361	0.76818	0.87474	0.61803	0.76393
63	49	12.57080	20.45326	0.87022	0.60407	0.75317	0.87022	0.59717	0.74778	11.72372	18.32076	0.87474	0.62939	0.77254	0.87474	0.62319	0.76785
63	50	12.57080	20.17742	0.87022	0.61097	0.75851	0.87022	0.60329	0.75257	11.72372	18.10816	0.87474	0.63543	0.77708	0.87474	0.62854	0.77191
63	51	12.57080	19.89339	0.87022	0.61814	0.76401	0.87022	0.60963	0.75748	11.72372	17.88781	0.87474	0.64173	0.78177	0.87474	0.63410	0.77608
63	52	12.57080	19.60122	0.87022	0.62559	0.76968	0.87022	0.61617	0.76251	11.72372	17.65967	0.87474	0.64830	0.78663	0.87474	0.63985	0.78037

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
63	53	12.57080	19.30125	0.87022	0.63333	0.77551	0.87022	0.62292	0.76766	11.72372	17.42398	0.87474	0.65513	0.79163	0.87474	0.64580	0.78478
63	54	12.57080	18.99375	0.87022	0.64134	0.78148	0.87022	0.62988	0.77291	11.72372	17.18091	0.87474	0.66222	0.79679	0.87474	0.65194	0.78930
63	55	12.57080	18.67912	0.87022	0.64963	0.78761	0.87022	0.63703	0.77828	11.72372	16.93076	0.87474	0.66957	0.80209	0.87474	0.65828	0.79393
63	56	12.57080	18.35803	0.87022	0.65818	0.79386	0.87022	0.64438	0.78374	11.72372	16.67407	0.87474	0.67717	0.80752	0.87474	0.66481	0.79866
63	57	12.57080	18.02853	0.87022	0.66702	0.80026	0.87022	0.65192	0.78929	11.72372	16.40902	0.87474	0.68505	0.81309	0.87474	0.67153	0.80349
63	58	12.57080	17.69065	0.87022	0.67614	0.80679	0.87022	0.65965	0.79492	11.72372	16.13552	0.87474	0.69320	0.81880	0.87474	0.67843	0.80841
63	59	12.57080	17.34441	0.87022	0.68554	0.81344	0.87022	0.66754	0.80063	11.72372	15.85354	0.87474	0.70161	0.82464	0.87474	0.68550	0.81341
63	60	12.57080	16.98967	0.87022	0.69520	0.82020	0.87022	0.67560	0.80639	11.72372	15.56284	0.87474	0.71029	0.83061	0.87474	0.69274	0.81848
63	61	12.57080	16.62627	0.87022	0.70511	0.82706	0.87022	0.68380	0.81221	11.72372	15.26320	0.87474	0.71921	0.83668	0.87474	0.70013	0.82362
63	62	12.57080	16.25423	0.87022	0.71527	0.83400	0.87022	0.69214	0.81806	11.72372	14.95454	0.87474	0.72838	0.84285	0.87474	0.70766	0.82881
63	63	12.57080	15.87341	0.87022	0.72565	0.84102	0.87022	0.70059	0.82394	11.72372	14.63664	0.87474	0.73778	0.84911	0.87474	0.71532	0.83403
63	64	12.57080	15.48353	0.87022	0.73625	0.84809	0.87022	0.70915	0.82983	11.72372	14.30913	0.87474	0.74740	0.85544	0.87474	0.72309	0.83930
63	65	12.57080	15.08480	0.87022	0.74702	0.85520	0.87022	0.71779	0.83571	11.72372	13.97213	0.87474	0.75721	0.86183	0.87474	0.73096	0.84457
63	66	12.57080	14.67724	0.87022	0.75796	0.86232	0.87022	0.72650	0.84159	11.72372	13.62552	0.87474	0.76720	0.86827	0.87474	0.73892	0.84986
63	67	12.57080	14.26104	0.87022	0.76903	0.86943	0.87022	0.73525	0.84743	11.72372	13.26940	0.87474	0.77735	0.87473	0.87474	0.74694	0.85514
63	68	12.57080	13.83657	0.87022	0.78019	0.87652	0.87022	0.74403	0.85323	11.72372	12.90401	0.87474	0.78761	0.88119	0.87474	0.75500	0.86040
63	69	12.57080	13.40435	0.87022	0.79141	0.88356	0.87022	0.75282	0.85898	11.72372	12.52973	0.87474	0.79796	0.88763	0.87474	0.76310	0.86563
63	70	12.57080	12.96501	0.87022	0.80265	0.89052	0.87022	0.76160	0.86467	11.72372	12.14706	0.87474	0.80837	0.89403	0.87474	0.77121	0.87083
63	71	12.57080	12.51927	0.87022	0.81386	0.89738	0.87022	0.77034	0.87027	11.72372	11.75658	0.87474	0.81879	0.90037	0.87474	0.77931	0.87597
63	72	12.57080	12.06792	0.87022	0.82500	0.90411	0.87022	0.77904	0.87580	11.72372	11.35893	0.87474	0.82919	0.90662	0.87474	0.78739	0.88105
63	73	12.57080	11.61185	0.87022	0.83603	0.91069	0.87022	0.78767	0.88123	11.72372	10.95491	0.87474	0.83952	0.91276	0.87474	0.79543	0.88606
63	74	12.57080	11.15217	0.87022	0.84690	0.91710	0.87022	0.79622	0.88655	11.72372	10.54549	0.87474	0.84974	0.91877	0.87474	0.80341	0.89099
63	75	12.57080	10.68986	0.87022	0.85756	0.92332	0.87022	0.80468	0.89177	11.72372	10.13154	0.87474	0.85981	0.92462	0.87474	0.81133	0.89584
63	76	12.57080	10.22626	0.87022	0.86798	0.92932	0.87022	0.81302	0.89687	11.72372	9.71428	0.87474	0.86969	0.93030	0.87474	0.81917	0.90059
63	77	12.57080	9.76277	0.87022	0.87810	0.93509	0.87022	0.82124	0.90185	11.72372	9.29502	0.87474	0.87932	0.93579	0.87474	0.82690	0.90525
63	78	12.57080	9.30064	0.87022	0.88788	0.94061	0.87022	0.82932	0.90670	11.72372	8.87492	0.87474	0.88868	0.94106	0.87474	0.83453	0.90980
63	79	12.57080	8.84103	0.87022	0.89730	0.94587	0.87022	0.83725	0.91142	11.72372	8.45509	0.87474	0.89772	0.94611	0.87474	0.84203	0.91424
63	80	12.57080	8.38551	0.87022	0.90631	0.95085	0.87022	0.84502	0.91600	11.72372	8.03703	0.87474	0.90642	0.95091	0.87474	0.84940	0.91857
63	81	12.57080	7.93532	0.87022	0.91488	0.95555	0.87022	0.85261	0.92044	11.72372	7.62196	0.87474	0.91473	0.95547	0.87474	0.85661	0.92277
63	82	12.57080	7.49211	0.87022	0.92300	0.95996	0.87022	0.86002	0.92474	11.72372	7.21152	0.87474	0.92263	0.95976	0.87474	0.86367	0.92685
63	83	12.57080	7.05756	0.87022	0.93063	0.96407	0.87022	0.86723	0.92890	11.72372	6.80735	0.87474	0.93009	0.96378	0.87474	0.87055	0.93080
63	84	12.57080	6.63342	0.87022	0.93776	0.96788	0.87022	0.87423	0.93290	11.72372	6.41122	0.87474	0.93710	0.96753	0.87474	0.87725	0.93461
63	85	12.57080	6.22156	0.87022	0.94438	0.97140	0.87022	0.88101	0.93674	11.72372	6.02503	0.87474	0.94363	0.97100	0.87474	0.88375	0.93829
63	86	12.57080	5.82374	0.87022	0.95049	0.97461	0.87022	0.88755	0.94043	11.72372	5.65055	0.87474	0.94967	0.97418	0.87474	0.89004	0.94182
63	87	12.57080	5.44155	0.87022	0.95607	0.97754	0.87022	0.89385	0.94395	11.72372	5.28949	0.87474	0.95522	0.97710	0.87474	0.89610	0.94520
63	88	12.57080	5.07613	0.87022	0.96115	0.98019	0.87022	0.89990	0.94731	11.72372	4.94306	0.87474	0.96029	0.97974	0.87474	0.90193	0.94844
63	89	12.57080	4.72862	0.87022	0.96574	0.98257	0.87022	0.90568	0.95051	11.72372	4.61250	0.87474	0.96489	0.98213	0.87474	0.90752	0.95152
63	90	12.57080	4.40007	0.87022	0.96985	0.98470	0.87022	0.91120	0.95354	11.72372	4.29901	0.87474	0.96903	0.98427	0.87474	0.91285	0.95444
63	91	12.57080	4.09149	0.87022	0.97352	0.98658	0.87022	0.91644	0.95640	11.72372	4.00370	0.87474	0.97274	0.98618	0.87474	0.91793	0.95721
63	92	12.57080	3.80354	0.87022	0.97677	0.98825	0.87022	0.92141	0.95910	11.72372	3.72738	0.87474	0.97603	0.98787	0.87474	0.92275	0.95982
63	93	12.57080	3.53621	0.87022	0.97964	0.98971	0.87022	0.92611	0.96164	11.72372	3.47020	0.87474	0.97894	0.98936	0.87474	0.92732	0.96229

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
63	94	12.57080	3.28870	0.87022	0.98215	0.99100	0.87022	0.93055	0.96402	11.72372	3.23152	0.87474	0.98150	0.99067	0.87474	0.93163	0.96461
63	95	12.57080	3.05955	0.87022	0.98436	0.99212	0.87022	0.93473	0.96626	11.72372	3.01004	0.87474	0.98376	0.99181	0.87474	0.93570	0.96678
63	96	12.57080	2.84646	0.87022	0.98630	0.99310	0.87022	0.93865	0.96835	11.72372	2.80360	0.87474	0.98574	0.99282	0.87474	0.93952	0.96882
63	97	12.57080	2.65226	0.87022	0.98797	0.99395	0.87022	0.94230	0.97029	11.72372	2.61510	0.87474	0.98747	0.99369	0.87474	0.94309	0.97071
63	98	12.57080	2.47567	0.87022	0.98942	0.99468	0.87022	0.94571	0.97210	11.72372	2.44340	0.87474	0.98896	0.99445	0.87474	0.94642	0.97247
63	99	12.57080	2.31535	0.87022	0.99067	0.99531	0.87022	0.94888	0.97377	11.72372	2.28724	0.87474	0.99025	0.99510	0.87474	0.94952	0.97411
63	100	12.57080	2.16976	0.87022	0.99175	0.99586	0.87022	0.95183	0.97532	11.72372	2.14523	0.87474	0.99137	0.99566	0.87474	0.95241	0.97562
63	101	12.57080	2.03734	0.87022	0.99269	0.99633	0.87022	0.95456	0.97675	11.72372	2.01587	0.87474	0.99234	0.99615	0.87474	0.95509	0.97703
63	102	12.57080	1.91714	0.87022	0.99350	0.99674	0.87022	0.95710	0.97808	11.72372	1.89830	0.87474	0.99318	0.99658	0.87474	0.95758	0.97833
63	103	12.57080	1.80800	0.87022	0.99420	0.99709	0.87022	0.95945	0.97930	11.72372	1.79140	0.87474	0.99391	0.99694	0.87474	0.95988	0.97953
63	104	12.57080	1.70943	0.87022	0.99481	0.99740	0.87022	0.96160	0.98042	11.72372	1.69474	0.87474	0.99454	0.99726	0.87474	0.96200	0.98063
63	105	12.57080	1.62048	0.87022	0.99533	0.99766	0.87022	0.96356	0.98144	11.72372	1.60741	0.87474	0.99508	0.99753	0.87474	0.96393	0.98164
63	106	12.57080	1.54080	0.87022	0.99577	0.99788	0.87022	0.96533	0.98236	11.72372	1.52911	0.87474	0.99554	0.99777	0.87474	0.96567	0.98254
63	107	12.57080	1.47009	0.87022	0.99614	0.99807	0.87022	0.96689	0.98316	11.72372	1.45954	0.87474	0.99593	0.99796	0.87474	0.96721	0.98333
63	108	12.57080	1.40861	0.87022	0.99645	0.99822	0.87022	0.96820	0.98384	11.72372	1.39898	0.87474	0.99626	0.99812	0.87474	0.96850	0.98400
63	109	12.57080	1.35764	0.87022	0.99669	0.99834	0.87022	0.96922	0.98437	11.72372	1.34871	0.87474	0.99650	0.99825	0.87474	0.96951	0.98452
63	110	12.57080	1.32125	0.87022	0.99685	0.99842	0.87022	0.96991	0.98472	11.72372	1.31279	0.87474	0.99667	0.99833	0.87474	0.97019	0.98487
64	1	12.29801	26.72925	0.86826	0.45985	0.62999	0.86826	0.45956	0.62972	11.49023	22.57586	0.87264	0.50867	0.67433	0.87264	0.50840	0.67409
64	2	12.29801	26.68154	0.86826	0.46067	0.63077	0.86826	0.46039	0.63050	11.49023	22.55058	0.87264	0.50925	0.67484	0.87264	0.50898	0.67460
64	3	12.29801	26.63112	0.86826	0.46154	0.63158	0.86826	0.46125	0.63131	11.49023	22.52338	0.87264	0.50986	0.67537	0.87264	0.50959	0.67513
64	4	12.29801	26.57806	0.86826	0.46245	0.63244	0.86826	0.46215	0.63216	11.49023	22.49433	0.87264	0.51051	0.67594	0.87264	0.51023	0.67569
64	5	12.29801	26.52283	0.86826	0.46341	0.63333	0.86826	0.46309	0.63303	11.49023	22.46379	0.87264	0.51119	0.67654	0.87264	0.51089	0.67628
64	6	12.29801	26.46539	0.86826	0.46440	0.63425	0.86826	0.46407	0.63395	11.49023	22.43176	0.87264	0.51190	0.67717	0.87264	0.51159	0.67689
64	7	12.29801	26.40551	0.86826	0.46543	0.63522	0.86826	0.46509	0.63489	11.49023	22.39806	0.87264	0.51266	0.67782	0.87264	0.51233	0.67754
64	8	12.29801	26.34335	0.86826	0.46651	0.63622	0.86826	0.46615	0.63588	11.49023	22.36278	0.87264	0.51344	0.67851	0.87264	0.51310	0.67821
64	9	12.29801	26.27867	0.86826	0.46764	0.63727	0.86826	0.46725	0.63691	11.49023	22.32575	0.87264	0.51427	0.67923	0.87264	0.51390	0.67891
64	10	12.29801	26.21121	0.86826	0.46882	0.63836	0.86826	0.46840	0.63797	11.49023	22.28674	0.87264	0.51514	0.67999	0.87264	0.51475	0.67965
64	11	12.29801	26.14141	0.86826	0.47004	0.63950	0.86826	0.46960	0.63908	11.49023	22.24611	0.87264	0.51605	0.68078	0.87264	0.51563	0.68041
64	12	12.29801	26.06892	0.86826	0.47132	0.64068	0.86826	0.47084	0.64023	11.49023	22.20360	0.87264	0.51701	0.68161	0.87264	0.51655	0.68122
64	13	12.29801	25.99388	0.86826	0.47265	0.64191	0.86826	0.47214	0.64143	11.49023	22.15929	0.87264	0.51801	0.68248	0.87264	0.51752	0.68206
64	14	12.29801	25.91617	0.86826	0.47404	0.64318	0.86826	0.47349	0.64268	11.49023	22.11310	0.87264	0.51905	0.68339	0.87264	0.51853	0.68294
64	15	12.29801	25.83587	0.86826	0.47548	0.64451	0.86826	0.47490	0.64398	11.49023	22.06509	0.87264	0.52014	0.68434	0.87264	0.51959	0.68386
64	16	12.29801	25.75319	0.86826	0.47698	0.64588	0.86826	0.47637	0.64532	11.49023	22.01544	0.87264	0.52128	0.68532	0.87264	0.52070	0.68482
64	17	12.29801	25.66857	0.86826	0.47853	0.64730	0.86826	0.47790	0.64673	11.49023	21.96453	0.87264	0.52247	0.68635	0.87264	0.52187	0.68583
64	18	12.29801	25.58235	0.86826	0.48013	0.64877	0.86826	0.47950	0.64819	11.49023	21.91267	0.87264	0.52370	0.68741	0.87264	0.52310	0.68688
64	19	12.29801	25.49361	0.86826	0.48180	0.65029	0.86826	0.48117	0.64971	11.49023	21.85907	0.87264	0.52498	0.68851	0.87264	0.52438	0.68799
64	20	12.29801	25.40164	0.86826	0.48355	0.65188	0.86826	0.48291	0.65130	11.49023	21.80312	0.87264	0.52633	0.68967	0.87264	0.52574	0.68916
64	21	12.29801	25.30562	0.86826	0.48538	0.65354	0.86826	0.48474	0.65296	11.49023	21.74411	0.87264	0.52776	0.69089	0.87264	0.52716	0.69038
64	22	12.29801	25.20517	0.86826	0.48730	0.65528	0.86826	0.48664	0.65469	11.49023	21.68171	0.87264	0.52926	0.69218	0.87264	0.52865	0.69166
64	23	12.29801	25.09967	0.86826	0.48931	0.65710	0.86826	0.48863	0.65648	11.49023	21.61537	0.87264	0.53086	0.69354	0.87264	0.53022	0.69300
64	24	12.29801	24.98936	0.86826	0.49143	0.65901	0.86826	0.49071	0.65836	11.49023	21.54528	0.87264	0.53254	0.69498	0.87264	0.53187	0.69440

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
64	25	12.29801	24.87419	0.86826	0.49365	0.66100	0.86826	0.49288	0.66031	11.49023	21.47137	0.87264	0.53431	0.69649	0.87264	0.53359	0.69587
64	26	12.29801	24.75420	0.86826	0.49598	0.66308	0.86826	0.49514	0.66233	11.49023	21.39367	0.87264	0.53618	0.69807	0.87264	0.53540	0.69741
64	27	12.29801	24.62994	0.86826	0.49841	0.66525	0.86826	0.49750	0.66444	11.49023	21.31262	0.87264	0.53815	0.69973	0.87264	0.53730	0.69902
64	28	12.29801	24.50119	0.86826	0.50095	0.66751	0.86826	0.49997	0.66664	11.49023	21.22804	0.87264	0.54020	0.70147	0.87264	0.53929	0.70070
64	29	12.29801	24.36788	0.86826	0.50360	0.66986	0.86826	0.50254	0.66892	11.49023	21.13984	0.87264	0.54237	0.70329	0.87264	0.54138	0.70246
64	30	12.29801	24.23009	0.86826	0.50637	0.67231	0.86826	0.50523	0.67130	11.49023	21.04806	0.87264	0.54463	0.70519	0.87264	0.54357	0.70430
64	31	12.29801	24.08752	0.86826	0.50927	0.67485	0.86826	0.50803	0.67377	11.49023	20.95246	0.87264	0.54701	0.70718	0.87264	0.54586	0.70622
64	32	12.29801	23.94006	0.86826	0.51229	0.67751	0.86826	0.51096	0.67633	11.49023	20.85289	0.87264	0.54951	0.70927	0.87264	0.54827	0.70824
64	33	12.29801	23.78740	0.86826	0.51546	0.68027	0.86826	0.51401	0.67901	11.49023	20.74907	0.87264	0.55213	0.71145	0.87264	0.55079	0.71034
64	34	12.29801	23.62942	0.86826	0.51877	0.68314	0.86826	0.51720	0.68178	11.49023	20.64088	0.87264	0.55488	0.71373	0.87264	0.55344	0.71253
64	35	12.29801	23.46579	0.86826	0.52223	0.68614	0.86826	0.52053	0.68467	11.49023	20.52800	0.87264	0.55777	0.71611	0.87264	0.55621	0.71483
64	36	12.29801	23.29632	0.86826	0.52585	0.68926	0.86826	0.52401	0.68767	11.49023	20.41023	0.87264	0.56081	0.71861	0.87264	0.55912	0.71722
64	37	12.29801	23.12089	0.86826	0.52964	0.69250	0.86826	0.52764	0.69079	11.49023	20.28745	0.87264	0.56400	0.72123	0.87264	0.56216	0.71972
64	38	12.29801	22.93911	0.86826	0.53361	0.69589	0.86826	0.53142	0.69403	11.49023	20.15926	0.87264	0.56735	0.72396	0.87264	0.56535	0.72233
64	39	12.29801	22.75087	0.86826	0.53777	0.69941	0.86826	0.53537	0.69739	11.49023	20.02555	0.87264	0.57088	0.72683	0.87264	0.56870	0.72506
64	40	12.29801	22.55572	0.86826	0.54212	0.70308	0.86826	0.53950	0.70087	11.49023	19.88587	0.87264	0.57458	0.72982	0.87264	0.57220	0.72789
64	41	12.29801	22.35340	0.86826	0.54668	0.70691	0.86826	0.54379	0.70449	11.49023	19.73995	0.87264	0.57848	0.73296	0.87264	0.57586	0.73085
64	42	12.29801	22.14385	0.86826	0.55146	0.71089	0.86826	0.54828	0.70824	11.49023	19.58769	0.87264	0.58258	0.73624	0.87264	0.57969	0.73393
64	43	12.29801	21.92669	0.86826	0.55646	0.71503	0.86826	0.55294	0.71212	11.49023	19.42870	0.87264	0.58688	0.73966	0.87264	0.58369	0.73713
64	44	12.29801	21.70178	0.86826	0.56170	0.71934	0.86826	0.55781	0.71614	11.49023	19.26280	0.87264	0.59140	0.74325	0.87264	0.58788	0.74046
64	45	12.29801	21.46876	0.86826	0.56718	0.72382	0.86826	0.56287	0.72030	11.49023	19.08963	0.87264	0.59615	0.74698	0.87264	0.59225	0.74391
64	46	12.29801	21.22763	0.86826	0.57292	0.72848	0.86826	0.56813	0.72460	11.49023	18.90911	0.87264	0.60113	0.75089	0.87264	0.59681	0.74750
64	47	12.29801	20.97813	0.86826	0.57892	0.73331	0.86826	0.57360	0.72903	11.49023	18.72094	0.87264	0.60636	0.75495	0.87264	0.60156	0.75122
64	48	12.29801	20.72003	0.86826	0.58520	0.73833	0.86826	0.57929	0.73360	11.49023	18.52488	0.87264	0.61185	0.75919	0.87264	0.60651	0.75507
64	49	12.29801	20.45326	0.86826	0.59175	0.74352	0.86826	0.58518	0.73832	11.49023	18.32076	0.87264	0.61759	0.76360	0.87264	0.61166	0.75905
64	50	12.29801	20.17742	0.86826	0.59860	0.74891	0.86826	0.59129	0.74316	11.49023	18.10816	0.87264	0.62361	0.76818	0.87264	0.61702	0.76316
64	51	12.29801	19.89339	0.86826	0.60574	0.75446	0.86826	0.59763	0.74814	11.49023	17.88781	0.87264	0.62990	0.77293	0.87264	0.62258	0.76740
64	52	12.29801	19.60122	0.86826	0.61316	0.76020	0.86826	0.60417	0.75325	11.49023	17.65967	0.87264	0.63645	0.77785	0.87264	0.62835	0.77176
64	53	12.29801	19.30125	0.86826	0.62088	0.76610	0.86826	0.61094	0.75849	11.49023	17.42398	0.87264	0.64329	0.78293	0.87264	0.63432	0.77625
64	54	12.29801	18.99375	0.86826	0.62889	0.77217	0.86826	0.61792	0.76385	11.49023	17.18091	0.87264	0.65039	0.78817	0.87264	0.64051	0.78087
64	55	12.29801	18.67912	0.86826	0.63719	0.77839	0.86826	0.62512	0.76932	11.49023	16.93076	0.87264	0.65777	0.79356	0.87264	0.64690	0.78560
64	56	12.29801	18.35803	0.86826	0.64577	0.78476	0.86826	0.63253	0.77491	11.49023	16.67407	0.87264	0.66541	0.79910	0.87264	0.65350	0.79044
64	57	12.29801	18.02853	0.86826	0.65465	0.79129	0.86826	0.64015	0.78060	11.49023	16.40902	0.87264	0.67334	0.80479	0.87264	0.66030	0.79540
64	58	12.29801	17.69065	0.86826	0.66384	0.79796	0.86826	0.64797	0.78638	11.49023	16.13552	0.87264	0.68156	0.81063	0.87264	0.66729	0.80045
64	59	12.29801	17.34441	0.86826	0.67332	0.80477	0.86826	0.65598	0.79226	11.49023	15.85354	0.87264	0.69007	0.81662	0.87264	0.67448	0.80560
64	60	12.29801	16.98967	0.86826	0.68309	0.81171	0.86826	0.66417	0.79820	11.49023	15.56284	0.87264	0.69886	0.82274	0.87264	0.68185	0.81084
64	61	12.29801	16.62627	0.86826	0.69314	0.81876	0.86826	0.67253	0.80421	11.49023	15.26320	0.87264	0.70792	0.82898	0.87264	0.68940	0.81615
64	62	12.29801	16.25423	0.86826	0.70346	0.82592	0.86826	0.68105	0.81027	11.49023	14.95454	0.87264	0.71725	0.83535	0.87264	0.69710	0.82152
64	63	12.29801	15.87341	0.86826	0.71403	0.83316	0.86826	0.68971	0.81636	11.49023	14.63664	0.87264	0.72683	0.84181	0.87264	0.70496	0.82695
64	64	12.29801	15.48353	0.86826	0.72484	0.84047	0.86826	0.69849	0.82248	11.49023	14.30913	0.87264	0.73666	0.84836	0.87264	0.71295	0.83242
64	65	12.29801	15.08480	0.86826	0.73587	0.84784	0.86826	0.70738	0.82861	11.49023	13.97213	0.87264	0.74671	0.85499	0.87264	0.72105	0.83792

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
64	66	12.29801	14.67724	0.86826	0.74709	0.85524	0.86826	0.71635	0.83474	11.49023	13.62552	0.87264	0.75697	0.86168	0.87264	0.72926	0.84343
64	67	12.29801	14.26104	0.86826	0.75847	0.86265	0.86826	0.72539	0.84084	11.49023	13.26940	0.87264	0.76740	0.86840	0.87264	0.73755	0.84895
64	68	12.29801	13.83657	0.86826	0.76998	0.87004	0.86826	0.73448	0.84692	11.49023	12.90401	0.87264	0.77799	0.87513	0.87264	0.74590	0.85446
64	69	12.29801	13.40435	0.86826	0.78157	0.87739	0.86826	0.74359	0.85294	11.49023	12.52973	0.87264	0.78869	0.88186	0.87264	0.75430	0.85994
64	70	12.29801	12.96501	0.86826	0.79320	0.88468	0.86826	0.75270	0.85890	11.49023	12.14706	0.87264	0.79946	0.88856	0.87264	0.76272	0.86539
64	71	12.29801	12.51927	0.86826	0.80483	0.89187	0.86826	0.76179	0.86479	11.49023	11.75658	0.87264	0.81027	0.89519	0.87264	0.77115	0.87079
64	72	12.29801	12.06792	0.86826	0.81642	0.89893	0.86826	0.77085	0.87060	11.49023	11.35893	0.87264	0.82107	0.90175	0.87264	0.77956	0.87613
64	73	12.29801	11.61185	0.86826	0.82791	0.90585	0.86826	0.77985	0.87631	11.49023	10.95491	0.87264	0.83183	0.90819	0.87264	0.78795	0.88140
64	74	12.29801	11.15217	0.86826	0.83925	0.91260	0.86826	0.78878	0.88192	11.49023	10.54549	0.87264	0.84248	0.91451	0.87264	0.79628	0.88659
64	75	12.29801	10.68986	0.86826	0.85039	0.91915	0.86826	0.79761	0.88741	11.49023	10.13154	0.87264	0.85300	0.92067	0.87264	0.80455	0.89169
64	76	12.29801	10.22626	0.86826	0.86129	0.92548	0.86826	0.80633	0.89278	11.49023	9.71428	0.87264	0.86332	0.92665	0.87264	0.81274	0.89670
64	77	12.29801	9.76277	0.86826	0.87189	0.93156	0.86826	0.81492	0.89802	11.49023	9.29502	0.87264	0.87341	0.93243	0.87264	0.82083	0.90160
64	78	12.29801	9.30064	0.86826	0.88216	0.93739	0.86826	0.82337	0.90313	11.49023	8.87492	0.87264	0.88321	0.93798	0.87264	0.82880	0.90639
64	79	12.29801	8.84103	0.86826	0.89204	0.94294	0.86826	0.83166	0.90809	11.49023	8.45509	0.87264	0.89269	0.94330	0.87264	0.83664	0.91106
64	80	12.29801	8.38551	0.86826	0.90151	0.94820	0.86826	0.83978	0.91291	11.49023	8.03703	0.87264	0.90181	0.94837	0.87264	0.84434	0.91560
64	81	12.29801	7.93532	0.86826	0.91053	0.95317	0.86826	0.84771	0.91758	11.49023	7.62196	0.87264	0.91054	0.95318	0.87264	0.85189	0.92002
64	82	12.29801	7.49211	0.86826	0.91907	0.95783	0.86826	0.85545	0.92210	11.49023	7.21152	0.87264	0.91884	0.95770	0.87264	0.85926	0.92430
64	83	12.29801	7.05756	0.86826	0.92710	0.96217	0.86826	0.86298	0.92645	11.49023	6.80735	0.87264	0.92668	0.96194	0.87264	0.86644	0.92844
64	84	12.29801	6.63342	0.86826	0.93461	0.96620	0.86826	0.87028	0.93064	11.49023	6.41122	0.87264	0.93404	0.96589	0.87264	0.87343	0.93244
64	85	12.29801	6.22156	0.86826	0.94158	0.96991	0.86826	0.87735	0.93467	11.49023	6.02503	0.87264	0.94090	0.96955	0.87264	0.88020	0.93629
64	86	12.29801	5.82374	0.86826	0.94800	0.97331	0.86826	0.88417	0.93852	11.49023	5.65055	0.87264	0.94724	0.97291	0.87264	0.88675	0.93998
64	87	12.29801	5.44155	0.86826	0.95388	0.97639	0.86826	0.89072	0.94220	11.49023	5.28949	0.87264	0.95308	0.97598	0.87264	0.89306	0.94351
64	88	12.29801	5.07613	0.86826	0.95922	0.97919	0.86826	0.89701	0.94571	11.49023	4.94306	0.87264	0.95841	0.97876	0.87264	0.89912	0.94688
64	89	12.29801	4.72862	0.86826	0.96405	0.98170	0.86826	0.90301	0.94903	11.49023	4.61250	0.87264	0.96323	0.98127	0.87264	0.90492	0.95008
64	90	12.29801	4.40007	0.86826	0.96838	0.98394	0.86826	0.90873	0.95219	11.49023	4.29901	0.87264	0.96758	0.98352	0.87264	0.91045	0.95313
64	91	12.29801	4.09149	0.86826	0.97224	0.98592	0.86826	0.91417	0.95516	11.49023	4.00370	0.87264	0.97147	0.98553	0.87264	0.91571	0.95600
64	92	12.29801	3.80354	0.86826	0.97565	0.98768	0.86826	0.91932	0.95796	11.49023	3.72738	0.87264	0.97492	0.98730	0.87264	0.92070	0.95871
64	93	12.29801	3.53621	0.86826	0.97866	0.98922	0.86826	0.92418	0.96060	11.49023	3.47020	0.87264	0.97797	0.98886	0.87264	0.92543	0.96127
64	94	12.29801	3.28870	0.86826	0.98131	0.99057	0.86826	0.92877	0.96307	11.49023	3.23152	0.87264	0.98066	0.99024	0.87264	0.92989	0.96367
64	95	12.29801	3.05955	0.86826	0.98362	0.99174	0.86826	0.93308	0.96538	11.49023	3.01004	0.87264	0.98303	0.99144	0.87264	0.93409	0.96592
64	96	12.29801	2.84646	0.86826	0.98566	0.99278	0.86826	0.93713	0.96754	11.49023	2.80360	0.87264	0.98511	0.99250	0.87264	0.93803	0.96803
64	97	12.29801	2.65226	0.86826	0.98741	0.99367	0.86826	0.94090	0.96955	11.49023	2.61510	0.87264	0.98691	0.99341	0.87264	0.94171	0.96998
64	98	12.29801	2.47567	0.86826	0.98893	0.99444	0.86826	0.94440	0.97141	11.49023	2.44340	0.87264	0.98847	0.99420	0.87264	0.94514	0.97180
64	99	12.29801	2.31535	0.86826	0.99024	0.99510	0.86826	0.94767	0.97313	11.49023	2.28724	0.87264	0.98982	0.99488	0.87264	0.94833	0.97348
64	100	12.29801	2.16976	0.86826	0.99138	0.99567	0.86826	0.95070	0.97473	11.49023	2.14523	0.87264	0.99099	0.99547	0.87264	0.95130	0.97504
64	101	12.29801	2.03734	0.86826	0.99236	0.99616	0.86826	0.95352	0.97621	11.49023	2.01587	0.87264	0.99200	0.99599	0.87264	0.95406	0.97649
64	102	12.29801	1.91714	0.86826	0.99321	0.99659	0.86826	0.95612	0.97757	11.49023	1.89830	0.87264	0.99288	0.99643	0.87264	0.95662	0.97783
64	103	12.29801	1.80800	0.86826	0.99394	0.99696	0.86826	0.95853	0.97883	11.49023	1.79140	0.87264	0.99365	0.99681	0.87264	0.95898	0.97906
64	104	12.29801	1.70943	0.86826	0.99457	0.99728	0.86826	0.96074	0.97998	11.49023	1.69474	0.87264	0.99430	0.99714	0.87264	0.96115	0.98019
64	105	12.29801	1.62048	0.86826	0.99512	0.99755	0.86826	0.96276	0.98103	11.49023	1.60741	0.87264	0.99487	0.99743	0.87264	0.96314	0.98122
64	106	12.29801	1.54080	0.86826	0.99558	0.99779	0.86826	0.96457	0.98196	11.49023	1.52911	0.87264	0.99535	0.99767	0.87264	0.96492	0.98215

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
64	107	12.29801	1.47009	0.86826	0.99597	0.99798	0.86826	0.96616	0.98279	11.49023	1.45954	0.87264	0.99576	0.99788	0.87264	0.96649	0.98296
64	108	12.29801	1.40861	0.86826	0.99629	0.99814	0.86826	0.96750	0.98348	11.49023	1.39898	0.87264	0.99610	0.99804	0.87264	0.96782	0.98365
64	109	12.29801	1.35764	0.86826	0.99654	0.99827	0.86826	0.96855	0.98402	11.49023	1.34871	0.87264	0.99636	0.99818	0.87264	0.96885	0.98418
64	110	12.29801	1.32125	0.86826	0.99671	0.99835	0.86826	0.96926	0.98439	11.49023	1.31279	0.87264	0.99653	0.99826	0.87264	0.96955	0.98454
65	1	12.01536	26.72925	0.86573	0.44929	0.62002	0.86573	0.44901	0.61975	11.24687	22.57586	0.87024	0.49791	0.66481	0.87024	0.49765	0.66457
65	2	12.01536	26.68154	0.86573	0.45010	0.62078	0.86573	0.44982	0.62052	11.24687	22.55058	0.87024	0.49848	0.66531	0.87024	0.49822	0.66508
65	3	12.01536	26.63112	0.86573	0.45095	0.62159	0.86573	0.45067	0.62133	11.24687	22.52338	0.87024	0.49908	0.66585	0.87024	0.49881	0.66561
65	4	12.01536	26.57806	0.86573	0.45184	0.62244	0.86573	0.45155	0.62217	11.24687	22.49433	0.87024	0.49971	0.66641	0.87024	0.49944	0.66617
65	5	12.01536	26.52283	0.86573	0.45277	0.62332	0.86573	0.45247	0.62304	11.24687	22.46379	0.87024	0.50038	0.66700	0.87024	0.50009	0.66675
65	6	12.01536	26.46539	0.86573	0.45374	0.62424	0.86573	0.45343	0.62394	11.24687	22.43176	0.87024	0.50108	0.66763	0.87024	0.50078	0.66736
65	7	12.01536	26.40551	0.86573	0.45476	0.62520	0.86573	0.45442	0.62488	11.24687	22.39806	0.87024	0.50182	0.66828	0.87024	0.50150	0.66800
65	8	12.01536	26.34335	0.86573	0.45581	0.62620	0.86573	0.45546	0.62586	11.24687	22.36278	0.87024	0.50259	0.66896	0.87024	0.50225	0.66867
65	9	12.01536	26.27867	0.86573	0.45691	0.62723	0.86573	0.45654	0.62688	11.24687	22.32575	0.87024	0.50340	0.66968	0.87024	0.50304	0.66937
65	10	12.01536	26.21121	0.86573	0.45806	0.62832	0.86573	0.45766	0.62794	11.24687	22.28674	0.87024	0.50425	0.67044	0.87024	0.50387	0.67010
65	11	12.01536	26.14141	0.86573	0.45926	0.62945	0.86573	0.45883	0.62904	11.24687	22.24611	0.87024	0.50515	0.67122	0.87024	0.50473	0.67086
65	12	12.01536	26.06892	0.86573	0.46051	0.63062	0.86573	0.46005	0.63018	11.24687	22.20360	0.87024	0.50608	0.67205	0.87024	0.50564	0.67166
65	13	12.01536	25.99388	0.86573	0.46181	0.63184	0.86573	0.46132	0.63137	11.24687	22.15929	0.87024	0.50706	0.67291	0.87024	0.50659	0.67250
65	14	12.01536	25.91617	0.86573	0.46317	0.63310	0.86573	0.46264	0.63261	11.24687	22.11310	0.87024	0.50809	0.67381	0.87024	0.50758	0.67337
65	15	12.01536	25.83587	0.86573	0.46458	0.63442	0.86573	0.46402	0.63390	11.24687	22.06509	0.87024	0.50916	0.67476	0.87024	0.50862	0.67429
65	16	12.01536	25.75319	0.86573	0.46604	0.63578	0.86573	0.46545	0.63524	11.24687	22.01544	0.87024	0.51027	0.67574	0.87024	0.50971	0.67524
65	17	12.01536	25.66857	0.86573	0.46756	0.63720	0.86573	0.46695	0.63663	11.24687	21.96453	0.87024	0.51144	0.67676	0.87024	0.51085	0.67625
65	18	12.01536	25.58235	0.86573	0.46913	0.63865	0.86573	0.46852	0.63808	11.24687	21.91267	0.87024	0.51264	0.67781	0.87024	0.51205	0.67730
65	19	12.01536	25.49361	0.86573	0.47076	0.64016	0.86573	0.47015	0.63960	11.24687	21.85907	0.87024	0.51390	0.67891	0.87024	0.51332	0.67840
65	20	12.01536	25.40164	0.86573	0.47247	0.64174	0.86573	0.47186	0.64118	11.24687	21.80312	0.87024	0.51522	0.68006	0.87024	0.51464	0.67956
65	21	12.01536	25.30562	0.86573	0.47426	0.64339	0.86573	0.47365	0.64282	11.24687	21.74411	0.87024	0.51662	0.68128	0.87024	0.51604	0.68077
65	22	12.01536	25.20517	0.86573	0.47613	0.64511	0.86573	0.47551	0.64454	11.24687	21.68171	0.87024	0.51809	0.68256	0.87024	0.51751	0.68205
65	23	12.01536	25.09967	0.86573	0.47811	0.64692	0.86573	0.47746	0.64633	11.24687	21.61537	0.87024	0.51966	0.68391	0.87024	0.51905	0.68338
65	24	12.01536	24.98936	0.86573	0.48018	0.64882	0.86573	0.47949	0.64819	11.24687	21.54528	0.87024	0.52131	0.68534	0.87024	0.52066	0.68478
65	25	12.01536	24.87419	0.86573	0.48236	0.65080	0.86573	0.48162	0.65013	11.24687	21.47137	0.87024	0.52305	0.68684	0.87024	0.52236	0.68625
65	26	12.01536	24.75420	0.86573	0.48464	0.65287	0.86573	0.48384	0.65214	11.24687	21.39367	0.87024	0.52488	0.68842	0.87024	0.52414	0.68778
65	27	12.01536	24.62994	0.86573	0.48702	0.65502	0.86573	0.48615	0.65424	11.24687	21.31262	0.87024	0.52681	0.69008	0.87024	0.52600	0.68938
65	28	12.01536	24.50119	0.86573	0.48950	0.65727	0.86573	0.48857	0.65643	11.24687	21.22804	0.87024	0.52883	0.69181	0.87024	0.52796	0.69106
65	29	12.01536	24.36788	0.86573	0.49210	0.65961	0.86573	0.49109	0.65870	11.24687	21.13984	0.87024	0.53095	0.69362	0.87024	0.53001	0.69282
65	30	12.01536	24.23009	0.86573	0.49482	0.66204	0.86573	0.49373	0.66107	11.24687	21.04806	0.87024	0.53318	0.69552	0.87024	0.53216	0.69465
65	31	12.01536	24.08752	0.86573	0.49765	0.66458	0.86573	0.49648	0.66353	11.24687	20.95246	0.87024	0.53552	0.69751	0.87024	0.53442	0.69657
65	32	12.01536	23.94006	0.86573	0.50062	0.66722	0.86573	0.49935	0.66609	11.24687	20.85289	0.87024	0.53797	0.69958	0.87024	0.53679	0.69858
65	33	12.01536	23.78740	0.86573	0.50372	0.66997	0.86573	0.50235	0.66875	11.24687	20.74907	0.87024	0.54054	0.70176	0.87024	0.53927	0.70068
65	34	12.01536	23.62942	0.86573	0.50697	0.67283	0.86573	0.50548	0.67152	11.24687	20.64088	0.87024	0.54325	0.70403	0.87024	0.54187	0.70288
65	35	12.01536	23.46579	0.86573	0.51036	0.67581	0.86573	0.50875	0.67440	11.24687	20.52800	0.87024	0.54609	0.70642	0.87024	0.54461	0.70517
65	36	12.01536	23.29632	0.86573	0.51392	0.67892	0.86573	0.51217	0.67740	11.24687	20.41023	0.87024	0.54908	0.70891	0.87024	0.54747	0.70757
65	37	12.01536	23.12089	0.86573	0.51764	0.68216	0.86573	0.51574	0.68051	11.24687	20.28745	0.87024	0.55222	0.71152	0.87024	0.55047	0.71007

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>									<u>POST-REFORMED BENEFIT TIERS</u>						
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
65	38	12.01536	22.93911	0.86573	0.52154	0.68554	0.86573	0.51947	0.68375	11.24687	20.15926	0.87024	0.55552	0.71426	0.87024	0.55362	0.71269
65	39	12.01536	22.75087	0.86573	0.52562	0.68906	0.86573	0.52336	0.68711	11.24687	20.02555	0.87024	0.55900	0.71712	0.87024	0.55692	0.71541
65	40	12.01536	22.55572	0.86573	0.52990	0.69273	0.86573	0.52742	0.69060	11.24687	19.88587	0.87024	0.56265	0.72012	0.87024	0.56038	0.71826
65	41	12.01536	22.35340	0.86573	0.53439	0.69655	0.86573	0.53166	0.69423	11.24687	19.73995	0.87024	0.56649	0.72326	0.87024	0.56400	0.72123
65	42	12.01536	22.14385	0.86573	0.53909	0.70053	0.86573	0.53608	0.69799	11.24687	19.58769	0.87024	0.57053	0.72655	0.87024	0.56779	0.72432
65	43	12.01536	21.92669	0.86573	0.54401	0.70468	0.86573	0.54069	0.70188	11.24687	19.42870	0.87024	0.57478	0.72998	0.87024	0.57175	0.72754
65	44	12.01536	21.70178	0.86573	0.54918	0.70899	0.86573	0.54550	0.70592	11.24687	19.26280	0.87024	0.57925	0.73358	0.87024	0.57590	0.73088
65	45	12.01536	21.46876	0.86573	0.55459	0.71348	0.86573	0.55050	0.71010	11.24687	19.08963	0.87024	0.58395	0.73733	0.87024	0.58023	0.73436
65	46	12.01536	21.22763	0.86573	0.56025	0.71815	0.86573	0.55572	0.71442	11.24687	18.90911	0.87024	0.58888	0.74125	0.87024	0.58476	0.73798
65	47	12.01536	20.97813	0.86573	0.56618	0.72301	0.86573	0.56114	0.71888	11.24687	18.72094	0.87024	0.59406	0.74534	0.87024	0.58948	0.74173
65	48	12.01536	20.72003	0.86573	0.57239	0.72805	0.86573	0.56678	0.72350	11.24687	18.52488	0.87024	0.59950	0.74961	0.87024	0.59441	0.74562
65	49	12.01536	20.45326	0.86573	0.57888	0.73328	0.86573	0.57264	0.72825	11.24687	18.32076	0.87024	0.60520	0.75405	0.87024	0.59954	0.74964
65	50	12.01536	20.17742	0.86573	0.58567	0.73870	0.86573	0.57872	0.73315	11.24687	18.10816	0.87024	0.61119	0.75868	0.87024	0.60488	0.75380
65	51	12.01536	19.89339	0.86573	0.59275	0.74431	0.86573	0.58503	0.73819	11.24687	17.88781	0.87024	0.61744	0.76348	0.87024	0.61044	0.75810
65	52	12.01536	19.60122	0.86573	0.60013	0.75010	0.86573	0.59156	0.74337	11.24687	17.65967	0.87024	0.62398	0.76845	0.87024	0.61621	0.76253
65	53	12.01536	19.30125	0.86573	0.60782	0.75608	0.86573	0.59833	0.74869	11.24687	17.42398	0.87024	0.63079	0.77360	0.87024	0.62219	0.76710
65	54	12.01536	18.99375	0.86573	0.61580	0.76222	0.86573	0.60532	0.75414	11.24687	17.18091	0.87024	0.63789	0.77892	0.87024	0.62840	0.77180
65	55	12.01536	18.67912	0.86573	0.62409	0.76854	0.86573	0.61254	0.75972	11.24687	16.93076	0.87024	0.64528	0.78440	0.87024	0.63483	0.77663
65	56	12.01536	18.35803	0.86573	0.63267	0.77501	0.86573	0.62000	0.76543	11.24687	16.67407	0.87024	0.65294	0.79003	0.87024	0.64147	0.78158
65	57	12.01536	18.02853	0.86573	0.64158	0.78166	0.86573	0.62767	0.77125	11.24687	16.40902	0.87024	0.66091	0.79584	0.87024	0.64834	0.78666
65	58	12.01536	17.69065	0.86573	0.65080	0.78847	0.86573	0.63557	0.77718	11.24687	16.13552	0.87024	0.66918	0.80181	0.87024	0.65542	0.79185
65	59	12.01536	17.34441	0.86573	0.66034	0.79543	0.86573	0.64367	0.78321	11.24687	15.85354	0.87024	0.67776	0.80793	0.87024	0.66270	0.79714
65	60	12.01536	16.98967	0.86573	0.67020	0.80254	0.86573	0.65198	0.78933	11.24687	15.56284	0.87024	0.68664	0.81421	0.87024	0.67019	0.80253
65	61	12.01536	16.62627	0.86573	0.68036	0.80978	0.86573	0.66048	0.79553	11.24687	15.26320	0.87024	0.69582	0.82063	0.87024	0.67787	0.80802
65	62	12.01536	16.25423	0.86573	0.69082	0.81714	0.86573	0.66916	0.80179	11.24687	14.95454	0.87024	0.70529	0.82718	0.87024	0.68574	0.81358
65	63	12.01536	15.87341	0.86573	0.70156	0.82461	0.86573	0.67800	0.80810	11.24687	14.63664	0.87024	0.71504	0.83385	0.87024	0.69377	0.81920
65	64	12.01536	15.48353	0.86573	0.71258	0.83217	0.86573	0.68699	0.81446	11.24687	14.30913	0.87024	0.72506	0.84062	0.87024	0.70196	0.82488
65	65	12.01536	15.08480	0.86573	0.72384	0.83980	0.86573	0.69611	0.82083	11.24687	13.97213	0.87024	0.73534	0.84749	0.87024	0.71028	0.83060
65	66	12.01536	14.67724	0.86573	0.73532	0.84748	0.86573	0.70533	0.82721	11.24687	13.62552	0.87024	0.74585	0.85443	0.87024	0.71873	0.83635
65	67	12.01536	14.26104	0.86573	0.74700	0.85518	0.86573	0.71465	0.83358	11.24687	13.26940	0.87024	0.75657	0.86142	0.87024	0.72728	0.84211
65	68	12.01536	13.83657	0.86573	0.75884	0.86289	0.86573	0.72403	0.83993	11.24687	12.90401	0.87024	0.76746	0.86844	0.87024	0.73592	0.84787
65	69	12.01536	13.40435	0.86573	0.77080	0.87057	0.86573	0.73346	0.84624	11.24687	12.52973	0.87024	0.77850	0.87546	0.87024	0.74462	0.85362
65	70	12.01536	12.96501	0.86573	0.78283	0.87819	0.86573	0.74291	0.85249	11.24687	12.14706	0.87024	0.78965	0.88246	0.87024	0.75335	0.85933
65	71	12.01536	12.51927	0.86573	0.79489	0.88573	0.86573	0.75235	0.85868	11.24687	11.75658	0.87024	0.80085	0.88942	0.87024	0.76211	0.86500
65	72	12.01536	12.06792	0.86573	0.80693	0.89315	0.86573	0.76178	0.86478	11.24687	11.35893	0.87024	0.81208	0.89630	0.87024	0.77087	0.87061
65	73	12.01536	11.61185	0.86573	0.81889	0.90043	0.86573	0.77115	0.87079	11.24687	10.95491	0.87024	0.82327	0.90307	0.87024	0.77962	0.87616
65	74	12.01536	11.15217	0.86573	0.83073	0.90754	0.86573	0.78046	0.87670	11.24687	10.54549	0.87024	0.83439	0.90972	0.87024	0.78831	0.88163
65	75	12.01536	10.68986	0.86573	0.84238	0.91445	0.86573	0.78969	0.88249	11.24687	10.13154	0.87024	0.84537	0.91621	0.87024	0.79695	0.88701
65	76	12.01536	10.22626	0.86573	0.85380	0.92113	0.86573	0.79880	0.88815	11.24687	9.71428	0.87024	0.85618	0.92252	0.87024	0.80551	0.89228
65	77	12.01536	9.76277	0.86573	0.86492	0.92757	0.86573	0.80779	0.89368	11.24687	9.29502	0.87024	0.86675	0.92862	0.87024	0.81397	0.89745
65	78	12.01536	9.30064	0.86573	0.87571	0.93373	0.86573	0.81663	0.89906	11.24687	8.87492	0.87024	0.87703	0.93449	0.87024	0.82232	0.90250

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
65	79	12.01536	8.84103	0.86573	0.88611	0.93961	0.86573	0.82532	0.90430	11.24687	8.45509	0.87024	0.88700	0.94011	0.87024	0.83053	0.90742
65	80	12.01536	8.38551	0.86573	0.89608	0.94519	0.86573	0.83382	0.90938	11.24687	8.03703	0.87024	0.89659	0.94547	0.87024	0.83860	0.91221
65	81	12.01536	7.93532	0.86573	0.90558	0.95045	0.86573	0.84213	0.91430	11.24687	7.62196	0.87024	0.90577	0.95056	0.87024	0.84649	0.91687
65	82	12.01536	7.49211	0.86573	0.91459	0.95539	0.86573	0.85023	0.91905	11.24687	7.21152	0.87024	0.91451	0.95535	0.87024	0.85421	0.92137
65	83	12.01536	7.05756	0.86573	0.92307	0.96000	0.86573	0.85811	0.92364	11.24687	6.80735	0.87024	0.92277	0.95983	0.87024	0.86173	0.92573
65	84	12.01536	6.63342	0.86573	0.93100	0.96427	0.86573	0.86575	0.92804	11.24687	6.41122	0.87024	0.93053	0.96402	0.87024	0.86903	0.92993
65	85	12.01536	6.22156	0.86573	0.93836	0.96820	0.86573	0.87314	0.93227	11.24687	6.02503	0.87024	0.93776	0.96788	0.87024	0.87612	0.93397
65	86	12.01536	5.82374	0.86573	0.94515	0.97180	0.86573	0.88026	0.93632	11.24687	5.65055	0.87024	0.94446	0.97144	0.87024	0.88295	0.93784
65	87	12.01536	5.44155	0.86573	0.95136	0.97507	0.86573	0.88710	0.94017	11.24687	5.28949	0.87024	0.95061	0.97468	0.87024	0.88954	0.94154
65	88	12.01536	5.07613	0.86573	0.95701	0.97803	0.86573	0.89366	0.94384	11.24687	4.94306	0.87024	0.95623	0.97763	0.87024	0.89586	0.94507
65	89	12.01536	4.72862	0.86573	0.96211	0.98069	0.86573	0.89992	0.94732	11.24687	4.61250	0.87024	0.96132	0.98028	0.87024	0.90190	0.94842
65	90	12.01536	4.40007	0.86573	0.96668	0.98306	0.86573	0.90588	0.95061	11.24687	4.29901	0.87024	0.96591	0.98266	0.87024	0.90766	0.95160
65	91	12.01536	4.09149	0.86573	0.97076	0.98516	0.86573	0.91153	0.95372	11.24687	4.00370	0.87024	0.97000	0.98477	0.87024	0.91313	0.95460
65	92	12.01536	3.80354	0.86573	0.97436	0.98701	0.86573	0.91688	0.95664	11.24687	3.72738	0.87024	0.97364	0.98665	0.87024	0.91832	0.95742
65	93	12.01536	3.53621	0.86573	0.97754	0.98864	0.86573	0.92193	0.95938	11.24687	3.47020	0.87024	0.97686	0.98829	0.87024	0.92323	0.96008
65	94	12.01536	3.28870	0.86573	0.98033	0.99007	0.86573	0.92669	0.96195	11.24687	3.23152	0.87024	0.97969	0.98974	0.87024	0.92785	0.96258
65	95	12.01536	3.05955	0.86573	0.98277	0.99131	0.86573	0.93116	0.96436	11.24687	3.01004	0.87024	0.98218	0.99101	0.87024	0.93221	0.96492
65	96	12.01536	2.84646	0.86573	0.98492	0.99240	0.86573	0.93535	0.96660	11.24687	2.80360	0.87024	0.98437	0.99212	0.87024	0.93629	0.96710
65	97	12.01536	2.65226	0.86573	0.98677	0.99334	0.86573	0.93925	0.96868	11.24687	2.61510	0.87024	0.98626	0.99308	0.87024	0.94010	0.96913
65	98	12.01536	2.47567	0.86573	0.98837	0.99415	0.86573	0.94288	0.97060	11.24687	2.44340	0.87024	0.98790	0.99392	0.87024	0.94364	0.97101
65	99	12.01536	2.31535	0.86573	0.98975	0.99485	0.86573	0.94626	0.97239	11.24687	2.28724	0.87024	0.98933	0.99463	0.87024	0.94694	0.97275
65	100	12.01536	2.16976	0.86573	0.99094	0.99545	0.86573	0.94939	0.97404	11.24687	2.14523	0.87024	0.99055	0.99525	0.87024	0.95001	0.97436
65	101	12.01536	2.03734	0.86573	0.99198	0.99597	0.86573	0.95229	0.97556	11.24687	2.01587	0.87024	0.99162	0.99579	0.87024	0.95286	0.97586
65	102	12.01536	1.91714	0.86573	0.99287	0.99642	0.86573	0.95498	0.97697	11.24687	1.89830	0.87024	0.99254	0.99626	0.87024	0.95549	0.97724
65	103	12.01536	1.80800	0.86573	0.99364	0.99681	0.86573	0.95746	0.97827	11.24687	1.79140	0.87024	0.99334	0.99666	0.87024	0.95793	0.97851
65	104	12.01536	1.70943	0.86573	0.99430	0.99714	0.86573	0.95974	0.97946	11.24687	1.69474	0.87024	0.99403	0.99701	0.87024	0.96017	0.97968
65	105	12.01536	1.62048	0.86573	0.99488	0.99743	0.86573	0.96182	0.98054	11.24687	1.60741	0.87024	0.99463	0.99731	0.87024	0.96221	0.98074
65	106	12.01536	1.54080	0.86573	0.99536	0.99768	0.86573	0.96368	0.98150	11.24687	1.52911	0.87024	0.99514	0.99756	0.87024	0.96404	0.98169
65	107	12.01536	1.47009	0.86573	0.99577	0.99788	0.86573	0.96532	0.98235	11.24687	1.45954	0.87024	0.99556	0.99778	0.87024	0.96566	0.98253
65	108	12.01536	1.40861	0.86573	0.99611	0.99805	0.86573	0.96670	0.98307	11.24687	1.39898	0.87024	0.99591	0.99795	0.87024	0.96702	0.98323
65	109	12.01536	1.35764	0.86573	0.99637	0.99818	0.86573	0.96777	0.98362	11.24687	1.34871	0.87024	0.99619	0.99809	0.87024	0.96808	0.98378
65	110	12.01536	1.32125	0.86573	0.99655	0.99827	0.86573	0.96850	0.98400	11.24687	1.31279	0.87024	0.99637	0.99818	0.87024	0.96880	0.98415
66	1	11.72284	26.72925	0.86284	0.43837	0.60953	0.86284	0.43810	0.60927	10.99351	22.57586	0.86749	0.48671	0.65475	0.86749	0.48645	0.65451
66	2	11.72284	26.68154	0.86284	0.43915	0.61030	0.86284	0.43889	0.61004	10.99351	22.55058	0.86749	0.48726	0.65525	0.86749	0.48701	0.65502
66	3	11.72284	26.63112	0.86284	0.43998	0.61110	0.86284	0.43972	0.61084	10.99351	22.52338	0.86749	0.48785	0.65578	0.86749	0.48759	0.65555
66	4	11.72284	26.57806	0.86284	0.44085	0.61194	0.86284	0.44058	0.61167	10.99351	22.49433	0.86749	0.48847	0.65634	0.86749	0.48821	0.65610
66	5	11.72284	26.52283	0.86284	0.44176	0.61281	0.86284	0.44148	0.61253	10.99351	22.46379	0.86749	0.48912	0.65693	0.86749	0.48885	0.65668
66	6	11.72284	26.46539	0.86284	0.44271	0.61372	0.86284	0.44241	0.61343	10.99351	22.43176	0.86749	0.48981	0.65755	0.86749	0.48952	0.65729
66	7	11.72284	26.40551	0.86284	0.44370	0.61467	0.86284	0.44338	0.61437	10.99351	22.39806	0.86749	0.49053	0.65820	0.86749	0.49023	0.65792
66	8	11.72284	26.34335	0.86284	0.44473	0.61566	0.86284	0.44439	0.61534	10.99351	22.36278	0.86749	0.49129	0.65888	0.86749	0.49096	0.65859
66	9	11.72284	26.27867	0.86284	0.44581	0.61669	0.86284	0.44545	0.61635	10.99351	22.32575	0.86749	0.49208	0.65959	0.86749	0.49174	0.65928

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
66	10	11.72284	26.21121	0.86284	0.44693	0.61777	0.86284	0.44655	0.61740	10.99351	22.28674	0.86749	0.49292	0.66034	0.86749	0.49254	0.66001
66	11	11.72284	26.14141	0.86284	0.44810	0.61888	0.86284	0.44769	0.61849	10.99351	22.24611	0.86749	0.49379	0.66112	0.86749	0.49339	0.66077
66	12	11.72284	26.06892	0.86284	0.44932	0.62005	0.86284	0.44888	0.61962	10.99351	22.20360	0.86749	0.49470	0.66194	0.86749	0.49428	0.66156
66	13	11.72284	25.99388	0.86284	0.45059	0.62125	0.86284	0.45012	0.62080	10.99351	22.15929	0.86749	0.49566	0.66280	0.86749	0.49521	0.66239
66	14	11.72284	25.91617	0.86284	0.45192	0.62251	0.86284	0.45141	0.62203	10.99351	22.11310	0.86749	0.49667	0.66370	0.86749	0.49618	0.66326
66	15	11.72284	25.83587	0.86284	0.45329	0.62382	0.86284	0.45275	0.62331	10.99351	22.06509	0.86749	0.49772	0.66463	0.86749	0.49720	0.66417
66	16	11.72284	25.75319	0.86284	0.45473	0.62517	0.86284	0.45416	0.62463	10.99351	22.01544	0.86749	0.49881	0.66561	0.86749	0.49826	0.66512
66	17	11.72284	25.66857	0.86284	0.45621	0.62657	0.86284	0.45562	0.62602	10.99351	21.96453	0.86749	0.49995	0.66662	0.86749	0.49938	0.66612
66	18	11.72284	25.58235	0.86284	0.45774	0.62801	0.86284	0.45715	0.62746	10.99351	21.91267	0.86749	0.50113	0.66767	0.86749	0.50056	0.66716
66	19	11.72284	25.49361	0.86284	0.45933	0.62951	0.86284	0.45875	0.62896	10.99351	21.85907	0.86749	0.50236	0.66876	0.86749	0.50179	0.66826
66	20	11.72284	25.40164	0.86284	0.46100	0.63107	0.86284	0.46042	0.63053	10.99351	21.80312	0.86749	0.50365	0.66990	0.86749	0.50309	0.66941
66	21	11.72284	25.30562	0.86284	0.46275	0.63271	0.86284	0.46216	0.63216	10.99351	21.74411	0.86749	0.50502	0.67111	0.86749	0.50446	0.67062
66	22	11.72284	25.20517	0.86284	0.46458	0.63442	0.86284	0.46398	0.63386	10.99351	21.68171	0.86749	0.50646	0.67238	0.86749	0.50590	0.67189
66	23	11.72284	25.09967	0.86284	0.46651	0.63622	0.86284	0.46589	0.63564	10.99351	21.61537	0.86749	0.50799	0.67373	0.86749	0.50740	0.67322
66	24	11.72284	24.98936	0.86284	0.46854	0.63810	0.86284	0.46788	0.63749	10.99351	21.54528	0.86749	0.50961	0.67515	0.86749	0.50899	0.67461
66	25	11.72284	24.87419	0.86284	0.47066	0.64007	0.86284	0.46996	0.63942	10.99351	21.47137	0.86749	0.51131	0.67665	0.86749	0.51065	0.67607
66	26	11.72284	24.75420	0.86284	0.47289	0.64212	0.86284	0.47213	0.64142	10.99351	21.39367	0.86749	0.51311	0.67822	0.86749	0.51240	0.67760
66	27	11.72284	24.62994	0.86284	0.47521	0.64427	0.86284	0.47439	0.64351	10.99351	21.31262	0.86749	0.51500	0.67987	0.86749	0.51423	0.67919
66	28	11.72284	24.50119	0.86284	0.47765	0.64650	0.86284	0.47676	0.64568	10.99351	21.22804	0.86749	0.51698	0.68159	0.86749	0.51615	0.68087
66	29	11.72284	24.36788	0.86284	0.48019	0.64882	0.86284	0.47923	0.64794	10.99351	21.13984	0.86749	0.51906	0.68340	0.86749	0.51816	0.68261
66	30	11.72284	24.23009	0.86284	0.48285	0.65124	0.86284	0.48181	0.65030	10.99351	21.04806	0.86749	0.52124	0.68529	0.86749	0.52027	0.68445
66	31	11.72284	24.08752	0.86284	0.48562	0.65376	0.86284	0.48450	0.65275	10.99351	20.95246	0.86749	0.52354	0.68726	0.86749	0.52249	0.68636
66	32	11.72284	23.94006	0.86284	0.48852	0.65639	0.86284	0.48732	0.65530	10.99351	20.85289	0.86749	0.52594	0.68933	0.86749	0.52481	0.68836
66	33	11.72284	23.78740	0.86284	0.49156	0.65912	0.86284	0.49026	0.65795	10.99351	20.74907	0.86749	0.52847	0.69150	0.86749	0.52725	0.69046
66	34	11.72284	23.62942	0.86284	0.49474	0.66197	0.86284	0.49333	0.66071	10.99351	20.64088	0.86749	0.53112	0.69377	0.86749	0.52981	0.69265
66	35	11.72284	23.46579	0.86284	0.49806	0.66494	0.86284	0.49654	0.66359	10.99351	20.52800	0.86749	0.53392	0.69615	0.86749	0.53250	0.69494
66	36	11.72284	23.29632	0.86284	0.50155	0.66804	0.86284	0.49990	0.66657	10.99351	20.41023	0.86749	0.53685	0.69864	0.86749	0.53532	0.69734
66	37	11.72284	23.12089	0.86284	0.50519	0.67127	0.86284	0.50340	0.66968	10.99351	20.28745	0.86749	0.53994	0.70125	0.86749	0.53828	0.69984
66	38	11.72284	22.93911	0.86284	0.50902	0.67463	0.86284	0.50706	0.67291	10.99351	20.15926	0.86749	0.54318	0.70398	0.86749	0.54138	0.70246
66	39	11.72284	22.75087	0.86284	0.51302	0.67814	0.86284	0.51089	0.67627	10.99351	20.02555	0.86749	0.54660	0.70684	0.86749	0.54463	0.70519
66	40	11.72284	22.55572	0.86284	0.51722	0.68180	0.86284	0.51488	0.67977	10.99351	19.88587	0.86749	0.55019	0.70984	0.86749	0.54804	0.70804
66	41	11.72284	22.35340	0.86284	0.52163	0.68562	0.86284	0.51905	0.68339	10.99351	19.73995	0.86749	0.55398	0.71298	0.86749	0.55161	0.71102
66	42	11.72284	22.14385	0.86284	0.52624	0.68959	0.86284	0.52341	0.68715	10.99351	19.58769	0.86749	0.55796	0.71627	0.86749	0.55535	0.71412
66	43	11.72284	21.92669	0.86284	0.53109	0.69374	0.86284	0.52795	0.69106	10.99351	19.42870	0.86749	0.56215	0.71971	0.86749	0.55927	0.71735
66	44	11.72284	21.70178	0.86284	0.53616	0.69806	0.86284	0.53269	0.69510	10.99351	19.26280	0.86749	0.56655	0.72331	0.86749	0.56337	0.72071
66	45	11.72284	21.46876	0.86284	0.54149	0.70255	0.86284	0.53763	0.69930	10.99351	19.08963	0.86749	0.57119	0.72708	0.86749	0.56766	0.72421
66	46	11.72284	21.22763	0.86284	0.54707	0.70723	0.86284	0.54278	0.70364	10.99351	18.90911	0.86749	0.57606	0.73101	0.86749	0.57214	0.72785
66	47	11.72284	20.97813	0.86284	0.55291	0.71210	0.86284	0.54815	0.70813	10.99351	18.72094	0.86749	0.58118	0.73512	0.86749	0.57682	0.73163
66	48	11.72284	20.72003	0.86284	0.55904	0.71716	0.86284	0.55373	0.71278	10.99351	18.52488	0.86749	0.58656	0.73941	0.86749	0.58171	0.73555
66	49	11.72284	20.45326	0.86284	0.56545	0.72242	0.86284	0.55954	0.71757	10.99351	18.32076	0.86749	0.59221	0.74389	0.86749	0.58681	0.73961
66	50	11.72284	20.17742	0.86284	0.57217	0.72787	0.86284	0.56558	0.72251	10.99351	18.10816	0.86749	0.59815	0.74855	0.86749	0.59213	0.74382

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
66	51	11.72284	19.89339	0.86284	0.57918	0.73352	0.86284	0.57185	0.72761	10.99351	17.88781	0.86749	0.60436	0.75339	0.86749	0.59766	0.74817
66	52	11.72284	19.60122	0.86284	0.58650	0.73937	0.86284	0.57835	0.73285	10.99351	17.65967	0.86749	0.61085	0.75842	0.86749	0.60342	0.75266
66	53	11.72284	19.30125	0.86284	0.59413	0.74540	0.86284	0.58509	0.73825	10.99351	17.42398	0.86749	0.61764	0.76363	0.86749	0.60940	0.75730
66	54	11.72284	18.99375	0.86284	0.60207	0.75162	0.86284	0.59208	0.74378	10.99351	17.18091	0.86749	0.62472	0.76902	0.86749	0.61561	0.76208
66	55	11.72284	18.67912	0.86284	0.61033	0.75802	0.86284	0.59930	0.74946	10.99351	16.93076	0.86749	0.63209	0.77458	0.86749	0.62206	0.76700
66	56	11.72284	18.35803	0.86284	0.61889	0.76459	0.86284	0.60677	0.75527	10.99351	16.67407	0.86749	0.63975	0.78030	0.86749	0.62873	0.77205
66	57	11.72284	18.02853	0.86284	0.62779	0.77134	0.86284	0.61448	0.76121	10.99351	16.40902	0.86749	0.64773	0.78621	0.86749	0.63564	0.77724
66	58	11.72284	17.69065	0.86284	0.63703	0.77828	0.86284	0.62243	0.76728	10.99351	16.13552	0.86749	0.65604	0.79230	0.86749	0.64278	0.78255
66	59	11.72284	17.34441	0.86284	0.64661	0.78538	0.86284	0.63061	0.77346	10.99351	15.85354	0.86749	0.66467	0.79856	0.86749	0.65015	0.78799
66	60	11.72284	16.98967	0.86284	0.65652	0.79265	0.86284	0.63901	0.77975	10.99351	15.56284	0.86749	0.67362	0.80498	0.86749	0.65774	0.79353
66	61	11.72284	16.62627	0.86284	0.66677	0.80007	0.86284	0.64762	0.78613	10.99351	15.26320	0.86749	0.68289	0.81157	0.86749	0.66553	0.79918
66	62	11.72284	16.25423	0.86284	0.67734	0.80764	0.86284	0.65644	0.79259	10.99351	14.95454	0.86749	0.69248	0.81830	0.86749	0.67354	0.80493
66	63	11.72284	15.87341	0.86284	0.68822	0.81532	0.86284	0.66544	0.79912	10.99351	14.63664	0.86749	0.70237	0.82517	0.86749	0.68173	0.81075
66	64	11.72284	15.48353	0.86284	0.69941	0.82312	0.86284	0.67462	0.80570	10.99351	14.30913	0.86749	0.71257	0.83217	0.86749	0.69010	0.81664
66	65	11.72284	15.08480	0.86284	0.71089	0.83102	0.86284	0.68395	0.81231	10.99351	13.97213	0.86749	0.72305	0.83927	0.86749	0.69863	0.82258
66	66	11.72284	14.67724	0.86284	0.72262	0.83898	0.86284	0.69341	0.81895	10.99351	13.62552	0.86749	0.73380	0.84646	0.86749	0.70731	0.82856
66	67	11.72284	14.26104	0.86284	0.73458	0.84698	0.86284	0.70299	0.82559	10.99351	13.26940	0.86749	0.74479	0.85373	0.86749	0.71611	0.83457
66	68	11.72284	13.83657	0.86284	0.74674	0.85501	0.86284	0.71266	0.83222	10.99351	12.90401	0.86749	0.75599	0.86104	0.86749	0.72501	0.84059
66	69	11.72284	13.40435	0.86284	0.75906	0.86303	0.86284	0.72239	0.83882	10.99351	12.52973	0.86749	0.76736	0.86837	0.86749	0.73401	0.84660
66	70	11.72284	12.96501	0.86284	0.77148	0.87100	0.86284	0.73217	0.84538	10.99351	12.14706	0.86749	0.77888	0.87569	0.86749	0.74306	0.85259
66	71	11.72284	12.51927	0.86284	0.78397	0.87890	0.86284	0.74197	0.85187	10.99351	11.75658	0.86749	0.79048	0.88298	0.86749	0.75215	0.85855
66	72	11.72284	12.06792	0.86284	0.79646	0.88670	0.86284	0.75176	0.85829	10.99351	11.35893	0.86749	0.80213	0.89020	0.86749	0.76126	0.86445
66	73	11.72284	11.61185	0.86284	0.80891	0.89436	0.86284	0.76152	0.86461	10.99351	10.95491	0.86749	0.81378	0.89733	0.86749	0.77036	0.87029
66	74	11.72284	11.15217	0.86284	0.82126	0.90186	0.86284	0.77122	0.87084	10.99351	10.54549	0.86749	0.82537	0.90433	0.86749	0.77943	0.87605
66	75	11.72284	10.68986	0.86284	0.83345	0.90916	0.86284	0.78085	0.87694	10.99351	10.13154	0.86749	0.83685	0.91118	0.86749	0.78846	0.88172
66	76	11.72284	10.22626	0.86284	0.84541	0.91623	0.86284	0.79038	0.88292	10.99351	9.71428	0.86749	0.84816	0.91784	0.86749	0.79741	0.88729
66	77	11.72284	9.76277	0.86284	0.85709	0.92305	0.86284	0.79978	0.88875	10.99351	9.29502	0.86749	0.85925	0.92430	0.86749	0.80626	0.89274
66	78	11.72284	9.30064	0.86284	0.86843	0.92958	0.86284	0.80904	0.89444	10.99351	8.87492	0.86749	0.87006	0.93052	0.86749	0.81500	0.89807
66	79	11.72284	8.84103	0.86284	0.87939	0.93582	0.86284	0.81814	0.89998	10.99351	8.45509	0.86749	0.88054	0.93648	0.86749	0.82361	0.90327
66	80	11.72284	8.38551	0.86284	0.88991	0.94175	0.86284	0.82706	0.90534	10.99351	8.03703	0.86749	0.89065	0.94216	0.86749	0.83206	0.90834
66	81	11.72284	7.93532	0.86284	0.89995	0.94734	0.86284	0.83577	0.91054	10.99351	7.62196	0.86749	0.90034	0.94756	0.86749	0.84035	0.91325
66	82	11.72284	7.49211	0.86284	0.90948	0.95260	0.86284	0.84427	0.91556	10.99351	7.21152	0.86749	0.90957	0.95264	0.86749	0.84844	0.91801
66	83	11.72284	7.05756	0.86284	0.91846	0.95750	0.86284	0.85253	0.92040	10.99351	6.80735	0.86749	0.91830	0.95741	0.86749	0.85632	0.92260
66	84	11.72284	6.63342	0.86284	0.92686	0.96204	0.86284	0.86054	0.92504	10.99351	6.41122	0.86749	0.92651	0.96185	0.86749	0.86398	0.92703
66	85	11.72284	6.22156	0.86284	0.93466	0.96623	0.86284	0.86829	0.92950	10.99351	6.02503	0.86749	0.93416	0.96596	0.86749	0.87141	0.93129
66	86	11.72284	5.82374	0.86284	0.94186	0.97006	0.86284	0.87575	0.93376	10.99351	5.65055	0.86749	0.94125	0.96974	0.86749	0.87857	0.93536
66	87	11.72284	5.44155	0.86284	0.94845	0.97354	0.86284	0.88291	0.93782	10.99351	5.28949	0.86749	0.94777	0.97318	0.86749	0.88546	0.93925
66	88	11.72284	5.07613	0.86284	0.95445	0.97669	0.86284	0.88978	0.94167	10.99351	4.94306	0.86749	0.95372	0.97631	0.86749	0.89207	0.94296
66	89	11.72284	4.72862	0.86284	0.95986	0.97952	0.86284	0.89632	0.94533	10.99351	4.61250	0.86749	0.95911	0.97913	0.86749	0.89839	0.94648
66	90	11.72284	4.40007	0.86284	0.96471	0.98204	0.86284	0.90255	0.94878	10.99351	4.29901	0.86749	0.96397	0.98165	0.86749	0.90441	0.94981
66	91	11.72284	4.09149	0.86284	0.96904	0.98428	0.86284	0.90845	0.95203	10.99351	4.00370	0.86749	0.96831	0.98390	0.86749	0.91013	0.95295

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
66	92	11.72284	3.80354	0.86284	0.97286	0.98625	0.86284	0.91403	0.95509	10.99351	3.72738	0.86749	0.97216	0.98588	0.86749	0.91554	0.95591
66	93	11.72284	3.53621	0.86284	0.97624	0.98797	0.86284	0.91930	0.95795	10.99351	3.47020	0.86749	0.97556	0.98763	0.86749	0.92065	0.95869
66	94	11.72284	3.28870	0.86284	0.97919	0.98949	0.86284	0.92426	0.96064	10.99351	3.23152	0.86749	0.97856	0.98916	0.86749	0.92547	0.96129
66	95	11.72284	3.05955	0.86284	0.98179	0.99081	0.86284	0.92891	0.96315	10.99351	3.01004	0.86749	0.98119	0.99051	0.86749	0.93000	0.96373
66	96	11.72284	2.84646	0.86284	0.98406	0.99196	0.86284	0.93327	0.96548	10.99351	2.80360	0.86749	0.98351	0.99169	0.86749	0.93425	0.96601
66	97	11.72284	2.65226	0.86284	0.98602	0.99296	0.86284	0.93732	0.96765	10.99351	2.61510	0.86749	0.98551	0.99270	0.86749	0.93820	0.96812
66	98	11.72284	2.47567	0.86284	0.98771	0.99382	0.86284	0.94109	0.96965	10.99351	2.44340	0.86749	0.98725	0.99358	0.86749	0.94188	0.97007
66	99	11.72284	2.31535	0.86284	0.98917	0.99456	0.86284	0.94459	0.97151	10.99351	2.28724	0.86749	0.98875	0.99434	0.86749	0.94530	0.97188
66	100	11.72284	2.16976	0.86284	0.99044	0.99520	0.86284	0.94784	0.97322	10.99351	2.14523	0.86749	0.99005	0.99500	0.86749	0.94848	0.97356
66	101	11.72284	2.03734	0.86284	0.99153	0.99575	0.86284	0.95085	0.97481	10.99351	2.01587	0.86749	0.99117	0.99557	0.86749	0.95143	0.97511
66	102	11.72284	1.91714	0.86284	0.99247	0.99622	0.86284	0.95363	0.97627	10.99351	1.89830	0.86749	0.99215	0.99606	0.86749	0.95416	0.97654
66	103	11.72284	1.80800	0.86284	0.99329	0.99663	0.86284	0.95620	0.97761	10.99351	1.79140	0.86749	0.99299	0.99648	0.86749	0.95668	0.97786
66	104	11.72284	1.70943	0.86284	0.99399	0.99699	0.86284	0.95856	0.97884	10.99351	1.69474	0.86749	0.99372	0.99685	0.86749	0.95900	0.97907
66	105	11.72284	1.62048	0.86284	0.99460	0.99729	0.86284	0.96070	0.97996	10.99351	1.60741	0.86749	0.99435	0.99716	0.86749	0.96111	0.98017
66	106	11.72284	1.54080	0.86284	0.99511	0.99755	0.86284	0.96263	0.98096	10.99351	1.52911	0.86749	0.99488	0.99743	0.86749	0.96300	0.98115
66	107	11.72284	1.47009	0.86284	0.99555	0.99777	0.86284	0.96432	0.98184	10.99351	1.45954	0.86749	0.99533	0.99766	0.86749	0.96467	0.98202
66	108	11.72284	1.40861	0.86284	0.99590	0.99795	0.86284	0.96574	0.98257	10.99351	1.39898	0.86749	0.99570	0.99785	0.86749	0.96608	0.98275
66	109	11.72284	1.35764	0.86284	0.99618	0.99808	0.86284	0.96685	0.98315	10.99351	1.34871	0.86749	0.99599	0.99799	0.86749	0.96717	0.98331
66	110	11.72284	1.32125	0.86284	0.99636	0.99818	0.86284	0.96760	0.98353	10.99351	1.31279	0.86749	0.99618	0.99809	0.86749	0.96791	0.98369
67	1	11.42052	26.72925	0.85955	0.42707	0.59853	0.85955	0.42682	0.59828	10.73012	22.57586	0.86436	0.47506	0.64413	0.86436	0.47481	0.64390
67	2	11.42052	26.68154	0.85955	0.42784	0.59928	0.85955	0.42759	0.59904	10.73012	22.55058	0.86436	0.47560	0.64462	0.86436	0.47536	0.64440
67	3	11.42052	26.63112	0.85955	0.42865	0.60008	0.85955	0.42840	0.59983	10.73012	22.52338	0.86436	0.47618	0.64515	0.86436	0.47593	0.64492
67	4	11.42052	26.57806	0.85955	0.42950	0.60091	0.85955	0.42924	0.60065	10.73012	22.49433	0.86436	0.47678	0.64571	0.86436	0.47653	0.64547
67	5	11.42052	26.52283	0.85955	0.43038	0.60177	0.85955	0.43011	0.60151	10.73012	22.46379	0.86436	0.47742	0.64629	0.86436	0.47716	0.64605
67	6	11.42052	26.46539	0.85955	0.43131	0.60268	0.85955	0.43102	0.60240	10.73012	22.43176	0.86436	0.47809	0.64690	0.86436	0.47781	0.64665
67	7	11.42052	26.40551	0.85955	0.43227	0.60362	0.85955	0.43197	0.60332	10.73012	22.39806	0.86436	0.47880	0.64755	0.86436	0.47850	0.64728
67	8	11.42052	26.34335	0.85955	0.43328	0.60460	0.85955	0.43296	0.60428	10.73012	22.36278	0.86436	0.47953	0.64822	0.86436	0.47922	0.64794
67	9	11.42052	26.27867	0.85955	0.43433	0.60562	0.85955	0.43398	0.60528	10.73012	22.32575	0.86436	0.48031	0.64893	0.86436	0.47998	0.64863
67	10	11.42052	26.21121	0.85955	0.43543	0.60668	0.85955	0.43505	0.60632	10.73012	22.28674	0.86436	0.48113	0.64968	0.86436	0.48077	0.64935
67	11	11.42052	26.14141	0.85955	0.43657	0.60779	0.85955	0.43617	0.60741	10.73012	22.24611	0.86436	0.48198	0.65045	0.86436	0.48160	0.65010
67	12	11.42052	26.06892	0.85955	0.43776	0.60894	0.85955	0.43733	0.60853	10.73012	22.20360	0.86436	0.48288	0.65127	0.86436	0.48246	0.65089
67	13	11.42052	25.99388	0.85955	0.43900	0.61014	0.85955	0.43854	0.60970	10.73012	22.15929	0.86436	0.48381	0.65212	0.86436	0.48337	0.65172
67	14	11.42052	25.91617	0.85955	0.44029	0.61139	0.85955	0.43980	0.61092	10.73012	22.11310	0.86436	0.48479	0.65301	0.86436	0.48432	0.65258
67	15	11.42052	25.83587	0.85955	0.44163	0.61268	0.85955	0.44111	0.61218	10.73012	22.06509	0.86436	0.48582	0.65394	0.86436	0.48531	0.65348
67	16	11.42052	25.75319	0.85955	0.44302	0.61402	0.85955	0.44248	0.61350	10.73012	22.01544	0.86436	0.48689	0.65491	0.86436	0.48636	0.65443
67	17	11.42052	25.66857	0.85955	0.44447	0.61541	0.85955	0.44390	0.61487	10.73012	21.96453	0.86436	0.48800	0.65591	0.86436	0.48745	0.65542
67	18	11.42052	25.58235	0.85955	0.44596	0.61684	0.85955	0.44540	0.61630	10.73012	21.91267	0.86436	0.48915	0.65695	0.86436	0.48860	0.65646
67	19	11.42052	25.49361	0.85955	0.44752	0.61832	0.85955	0.44695	0.61779	10.73012	21.85907	0.86436	0.49035	0.65804	0.86436	0.48981	0.65755
67	20	11.42052	25.40164	0.85955	0.44914	0.61987	0.85955	0.44858	0.61934	10.73012	21.80312	0.86436	0.49162	0.65917	0.86436	0.49108	0.65869
67	21	11.42052	25.30562	0.85955	0.45084	0.62149	0.85955	0.45029	0.62096	10.73012	21.74411	0.86436	0.49295	0.66037	0.86436	0.49242	0.65989
67	22	11.42052	25.20517	0.85955	0.45263	0.62319	0.85955	0.45207	0.62265	10.73012	21.68171	0.86436	0.49436	0.66164	0.86436	0.49382	0.66115

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
67	23	11.42052	25.09967	0.85955	0.45452	0.62497	0.85955	0.45393	0.62441	10.73012	21.61537	0.86436	0.49586	0.66298	0.86436	0.49530	0.66247
67	24	11.42052	24.98936	0.85955	0.45649	0.62684	0.85955	0.45587	0.62625	10.73012	21.54528	0.86436	0.49744	0.66439	0.86436	0.49685	0.66386
67	25	11.42052	24.87419	0.85955	0.45857	0.62879	0.85955	0.45790	0.62816	10.73012	21.47137	0.86436	0.49911	0.66587	0.86436	0.49848	0.66531
67	26	11.42052	24.75420	0.85955	0.46074	0.63083	0.85955	0.46002	0.63015	10.73012	21.39367	0.86436	0.50087	0.66744	0.86436	0.50018	0.66683
67	27	11.42052	24.62994	0.85955	0.46301	0.63296	0.85955	0.46223	0.63223	10.73012	21.31262	0.86436	0.50272	0.66908	0.86436	0.50198	0.66842
67	28	11.42052	24.50119	0.85955	0.46539	0.63517	0.85955	0.46454	0.63439	10.73012	21.22804	0.86436	0.50466	0.67079	0.86436	0.50386	0.67009
67	29	11.42052	24.36788	0.85955	0.46787	0.63748	0.85955	0.46696	0.63663	10.73012	21.13984	0.86436	0.50669	0.67259	0.86436	0.50583	0.67183
67	30	11.42052	24.23009	0.85955	0.47046	0.63988	0.85955	0.46948	0.63897	10.73012	21.04806	0.86436	0.50883	0.67447	0.86436	0.50790	0.67365
67	31	11.42052	24.08752	0.85955	0.47317	0.64239	0.85955	0.47211	0.64141	10.73012	20.95246	0.86436	0.51107	0.67644	0.86436	0.51007	0.67556
67	32	11.42052	23.94006	0.85955	0.47601	0.64499	0.85955	0.47487	0.64395	10.73012	20.85289	0.86436	0.51343	0.67850	0.86436	0.51235	0.67756
67	33	11.42052	23.78740	0.85955	0.47898	0.64771	0.85955	0.47774	0.64659	10.73012	20.74907	0.86436	0.51590	0.68065	0.86436	0.51475	0.67965
67	34	11.42052	23.62942	0.85955	0.48208	0.65055	0.85955	0.48075	0.64934	10.73012	20.64088	0.86436	0.51851	0.68292	0.86436	0.51726	0.68183
67	35	11.42052	23.46579	0.85955	0.48533	0.65350	0.85955	0.48390	0.65220	10.73012	20.52800	0.86436	0.52124	0.68528	0.86436	0.51990	0.68412
67	36	11.42052	23.29632	0.85955	0.48874	0.65658	0.85955	0.48718	0.65518	10.73012	20.41023	0.86436	0.52412	0.68777	0.86436	0.52266	0.68651
67	37	11.42052	23.12089	0.85955	0.49231	0.65979	0.85955	0.49062	0.65827	10.73012	20.28745	0.86436	0.52715	0.69037	0.86436	0.52557	0.68901
67	38	11.42052	22.93911	0.85955	0.49605	0.66315	0.85955	0.49421	0.66150	10.73012	20.15926	0.86436	0.53033	0.69309	0.86436	0.52862	0.69163
67	39	11.42052	22.75087	0.85955	0.49997	0.66664	0.85955	0.49796	0.66485	10.73012	20.02555	0.86436	0.53368	0.69595	0.86436	0.53182	0.69436
67	40	11.42052	22.55572	0.85955	0.50408	0.67029	0.85955	0.50188	0.66834	10.73012	19.88587	0.86436	0.53721	0.69894	0.86436	0.53517	0.69721
67	41	11.42052	22.35340	0.85955	0.50840	0.67409	0.85955	0.50598	0.67196	10.73012	19.73995	0.86436	0.54093	0.70208	0.86436	0.53869	0.70019
67	42	11.42052	22.14385	0.85955	0.51293	0.67806	0.85955	0.51026	0.67572	10.73012	19.58769	0.86436	0.54484	0.70537	0.86436	0.54237	0.70330
67	43	11.42052	21.92669	0.85955	0.51768	0.68220	0.85955	0.51473	0.67963	10.73012	19.42870	0.86436	0.54896	0.70881	0.86436	0.54624	0.70654
67	44	11.42052	21.70178	0.85955	0.52266	0.68651	0.85955	0.51939	0.68368	10.73012	19.26280	0.86436	0.55330	0.71242	0.86436	0.55028	0.70991
67	45	11.42052	21.46876	0.85955	0.52789	0.69101	0.85955	0.52426	0.68789	10.73012	19.08963	0.86436	0.55787	0.71619	0.86436	0.55452	0.71343
67	46	11.42052	21.22763	0.85955	0.53338	0.69569	0.85955	0.52933	0.69224	10.73012	18.90911	0.86436	0.56267	0.72014	0.86436	0.55895	0.71708
67	47	11.42052	20.97813	0.85955	0.53913	0.70057	0.85955	0.53463	0.69675	10.73012	18.72094	0.86436	0.56772	0.72426	0.86436	0.56358	0.72089
67	48	11.42052	20.72003	0.85955	0.54516	0.70564	0.85955	0.54014	0.70142	10.73012	18.52488	0.86436	0.57304	0.72857	0.86436	0.56842	0.72483
67	49	11.42052	20.45326	0.85955	0.55149	0.71091	0.85955	0.54589	0.70625	10.73012	18.32076	0.86436	0.57862	0.73307	0.86436	0.57348	0.72893
67	50	11.42052	20.17742	0.85955	0.55811	0.71640	0.85955	0.55186	0.71123	10.73012	18.10816	0.86436	0.58449	0.73776	0.86436	0.57875	0.73318
67	51	11.42052	19.89339	0.85955	0.56504	0.72208	0.85955	0.55808	0.71637	10.73012	17.88781	0.86436	0.59064	0.74264	0.86436	0.58425	0.73758
67	52	11.42052	19.60122	0.85955	0.57228	0.72796	0.85955	0.56454	0.72167	10.73012	17.65967	0.86436	0.59708	0.74772	0.86436	0.58998	0.74212
67	53	11.42052	19.30125	0.85955	0.57984	0.73405	0.85955	0.57124	0.72712	10.73012	17.42398	0.86436	0.60382	0.75298	0.86436	0.59594	0.74682
67	54	11.42052	18.99375	0.85955	0.58771	0.74033	0.85955	0.57820	0.73273	10.73012	17.18091	0.86436	0.61086	0.75843	0.86436	0.60214	0.75167
67	55	11.42052	18.67912	0.85955	0.59591	0.74680	0.85955	0.58540	0.73849	10.73012	16.93076	0.86436	0.61820	0.76406	0.86436	0.60859	0.75667
67	56	11.42052	18.35803	0.85955	0.60443	0.75345	0.85955	0.59287	0.74440	10.73012	16.67407	0.86436	0.62584	0.76987	0.86436	0.61527	0.76182
67	57	11.42052	18.02853	0.85955	0.61330	0.76031	0.85955	0.60059	0.75046	10.73012	16.40902	0.86436	0.63382	0.77587	0.86436	0.62221	0.76711
67	58	11.42052	17.69065	0.85955	0.62253	0.76736	0.85955	0.60856	0.75665	10.73012	16.13552	0.86436	0.64213	0.78207	0.86436	0.62939	0.77255
67	59	11.42052	17.34441	0.85955	0.63212	0.77460	0.85955	0.61679	0.76298	10.73012	15.85354	0.86436	0.65079	0.78846	0.86436	0.63681	0.77811
67	60	11.42052	16.98967	0.85955	0.64206	0.78202	0.85955	0.62525	0.76942	10.73012	15.56284	0.86436	0.65978	0.79502	0.86436	0.64447	0.78380
67	61	11.42052	16.62627	0.85955	0.65236	0.78961	0.85955	0.63396	0.77598	10.73012	15.26320	0.86436	0.66912	0.80177	0.86436	0.65237	0.78961
67	62	11.42052	16.25423	0.85955	0.66301	0.79736	0.85955	0.64288	0.78263	10.73012	14.95454	0.86436	0.67880	0.80867	0.86436	0.66048	0.79553
67	63	11.42052	15.87341	0.85955	0.67401	0.80527	0.85955	0.65202	0.78936	10.73012	14.63664	0.86436	0.68882	0.81574	0.86436	0.66881	0.80154

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
67	64	11.42052	15.48353	0.85955	0.68535	0.81330	0.85955	0.66136	0.79617	10.73012	14.30913	0.86436	0.69917	0.82295	0.86436	0.67735	0.80764
67	65	11.42052	15.08480	0.85955	0.69700	0.82145	0.85955	0.67088	0.80303	10.73012	13.97213	0.86436	0.70983	0.83029	0.86436	0.68606	0.81381
67	66	11.42052	14.67724	0.85955	0.70895	0.82969	0.85955	0.68056	0.80992	10.73012	13.62552	0.86436	0.72079	0.83774	0.86436	0.69495	0.82002
67	67	11.42052	14.26104	0.85955	0.72117	0.83800	0.85955	0.69038	0.81684	10.73012	13.26940	0.86436	0.73203	0.84529	0.86436	0.70399	0.82628
67	68	11.42052	13.83657	0.85955	0.73363	0.84635	0.85955	0.70032	0.82375	10.73012	12.90401	0.86436	0.74352	0.85289	0.86436	0.71315	0.83256
67	69	11.42052	13.40435	0.85955	0.74629	0.85471	0.85955	0.71035	0.83065	10.73012	12.52973	0.86436	0.75522	0.86054	0.86436	0.72243	0.83885
67	70	11.42052	12.96501	0.85955	0.75909	0.86305	0.85955	0.72045	0.83751	10.73012	12.14706	0.86436	0.76709	0.86819	0.86436	0.73178	0.84512
67	71	11.42052	12.51927	0.85955	0.77200	0.87133	0.85955	0.73058	0.84432	10.73012	11.75658	0.86436	0.77909	0.87583	0.86436	0.74120	0.85137
67	72	11.42052	12.06792	0.85955	0.78495	0.87952	0.85955	0.74074	0.85106	10.73012	11.35893	0.86436	0.79117	0.88341	0.86436	0.75066	0.85757
67	73	11.42052	11.61185	0.85955	0.79790	0.88759	0.85955	0.75088	0.85772	10.73012	10.95491	0.86436	0.80328	0.89091	0.86436	0.76012	0.86372
67	74	11.42052	11.15217	0.85955	0.81077	0.89550	0.85955	0.76099	0.86427	10.73012	10.54549	0.86436	0.81536	0.89829	0.86436	0.76958	0.86979
67	75	11.42052	10.68986	0.85955	0.82350	0.90321	0.85955	0.77103	0.87071	10.73012	10.13154	0.86436	0.82735	0.90552	0.86436	0.77899	0.87577
67	76	11.42052	10.22626	0.85955	0.83604	0.91070	0.85955	0.78098	0.87702	10.73012	9.71428	0.86436	0.83920	0.91257	0.86436	0.78835	0.88165
67	77	11.42052	9.76277	0.85955	0.84831	0.91793	0.85955	0.79082	0.88319	10.73012	9.29502	0.86436	0.85083	0.91941	0.86436	0.79761	0.88741
67	78	11.42052	9.30064	0.85955	0.86025	0.92487	0.85955	0.80052	0.88921	10.73012	8.87492	0.86436	0.86220	0.92600	0.86436	0.80677	0.89305
67	79	11.42052	8.84103	0.85955	0.87181	0.93151	0.85955	0.81006	0.89506	10.73012	8.45509	0.86436	0.87325	0.93234	0.86436	0.81580	0.89855
67	80	11.42052	8.38551	0.85955	0.88293	0.93782	0.85955	0.81941	0.90074	10.73012	8.03703	0.86436	0.88392	0.93838	0.86436	0.82467	0.90391
67	81	11.42052	7.93532	0.85955	0.89356	0.94379	0.85955	0.82856	0.90624	10.73012	7.62196	0.86436	0.89416	0.94412	0.86436	0.83336	0.90911
67	82	11.42052	7.49211	0.85955	0.90366	0.94939	0.85955	0.83748	0.91155	10.73012	7.21152	0.86436	0.90393	0.94954	0.86436	0.84186	0.91414
67	83	11.42052	7.05756	0.85955	0.91319	0.95462	0.85955	0.84616	0.91667	10.73012	6.80735	0.86436	0.91318	0.95462	0.86436	0.85014	0.91900
67	84	11.42052	6.63342	0.85955	0.92211	0.95948	0.85955	0.85458	0.92159	10.73012	6.41122	0.86436	0.92189	0.95936	0.86436	0.85819	0.92369
67	85	11.42052	6.22156	0.85955	0.93042	0.96395	0.85955	0.86272	0.92630	10.73012	6.02503	0.86436	0.93002	0.96374	0.86436	0.86599	0.92818
67	86	11.42052	5.82374	0.85955	0.93808	0.96805	0.85955	0.87055	0.93080	10.73012	5.65055	0.86436	0.93755	0.96777	0.86436	0.87351	0.93249
67	87	11.42052	5.44155	0.85955	0.94510	0.97177	0.85955	0.87808	0.93508	10.73012	5.28949	0.86436	0.94448	0.97145	0.86436	0.88075	0.93659
67	88	11.42052	5.07613	0.85955	0.95148	0.97514	0.85955	0.88528	0.93915	10.73012	4.94306	0.86436	0.95081	0.97478	0.86436	0.88769	0.94050
67	89	11.42052	4.72862	0.85955	0.95725	0.97816	0.85955	0.89215	0.94300	10.73012	4.61250	0.86436	0.95654	0.97779	0.86436	0.89432	0.94421
67	90	11.42052	4.40007	0.85955	0.96243	0.98085	0.85955	0.89868	0.94663	10.73012	4.29901	0.86436	0.96171	0.98048	0.86436	0.90063	0.94771
67	91	11.42052	4.09149	0.85955	0.96704	0.98324	0.85955	0.90486	0.95006	10.73012	4.00370	0.86436	0.96633	0.98288	0.86436	0.90661	0.95102
67	92	11.42052	3.80354	0.85955	0.97112	0.98535	0.85955	0.91071	0.95327	10.73012	3.72738	0.86436	0.97043	0.98499	0.86436	0.91228	0.95413
67	93	11.42052	3.53621	0.85955	0.97471	0.98719	0.85955	0.91622	0.95628	10.73012	3.47020	0.86436	0.97405	0.98686	0.86436	0.91763	0.95704
67	94	11.42052	3.28870	0.85955	0.97787	0.98881	0.85955	0.92140	0.95909	10.73012	3.23152	0.86436	0.97724	0.98849	0.86436	0.92266	0.95978
67	95	11.42052	3.05955	0.85955	0.98063	0.99022	0.85955	0.92627	0.96172	10.73012	3.01004	0.86436	0.98004	0.98992	0.86436	0.92740	0.96233
67	96	11.42052	2.84646	0.85955	0.98305	0.99145	0.85955	0.93081	0.96417	10.73012	2.80360	0.86436	0.98250	0.99117	0.86436	0.93183	0.96471
67	97	11.42052	2.65226	0.85955	0.98514	0.99251	0.85955	0.93504	0.96643	10.73012	2.61510	0.86436	0.98463	0.99226	0.86436	0.93596	0.96692
67	98	11.42052	2.47567	0.85955	0.98694	0.99343	0.85955	0.93897	0.96853	10.73012	2.44340	0.86436	0.98648	0.99319	0.86436	0.93980	0.96896
67	99	11.42052	2.31535	0.85955	0.98850	0.99422	0.85955	0.94262	0.97046	10.73012	2.28724	0.86436	0.98807	0.99400	0.86436	0.94336	0.97086
67	100	11.42052	2.16976	0.85955	0.98985	0.99490	0.85955	0.94600	0.97225	10.73012	2.14523	0.86436	0.98945	0.99470	0.86436	0.94667	0.97261
67	101	11.42052	2.03734	0.85955	0.99101	0.99548	0.85955	0.94914	0.97391	10.73012	2.01587	0.86436	0.99065	0.99530	0.86436	0.94974	0.97422
67	102	11.42052	1.91714	0.85955	0.99201	0.99599	0.85955	0.95203	0.97543	10.73012	1.89830	0.86436	0.99168	0.99582	0.86436	0.95258	0.97572
67	103	11.42052	1.80800	0.85955	0.99288	0.99643	0.85955	0.95470	0.97683	10.73012	1.79140	0.86436	0.99258	0.99627	0.86436	0.95520	0.97709
67	104	11.42052	1.70943	0.85955	0.99363	0.99680	0.85955	0.95715	0.97811	10.73012	1.69474	0.86436	0.99335	0.99666	0.86436	0.95761	0.97834

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
67	105	11.42052	1.62048	0.85955	0.99427	0.99713	0.85955	0.95938	0.97927	10.73012	1.60741	0.86436	0.99401	0.99700	0.86436	0.95980	0.97949
67	106	11.42052	1.54080	0.85955	0.99482	0.99740	0.85955	0.96137	0.98031	10.73012	1.52911	0.86436	0.99458	0.99728	0.86436	0.96176	0.98051
67	107	11.42052	1.47009	0.85955	0.99528	0.99763	0.85955	0.96313	0.98122	10.73012	1.45954	0.86436	0.99506	0.99752	0.86436	0.96349	0.98141
67	108	11.42052	1.40861	0.85955	0.99565	0.99782	0.85955	0.96461	0.98198	10.73012	1.39898	0.86436	0.99545	0.99772	0.86436	0.96495	0.98216
67	109	11.42052	1.35764	0.85955	0.99595	0.99797	0.85955	0.96575	0.98258	10.73012	1.34871	0.86436	0.99575	0.99787	0.86436	0.96608	0.98275
67	110	11.42052	1.32125	0.85955	0.99614	0.99807	0.85955	0.96653	0.98298	10.73012	1.31279	0.86436	0.99596	0.99798	0.86436	0.96685	0.98314
68	1	11.10885	26.72925	0.85587	0.41543	0.58700	0.85587	0.41518	0.58676	10.45705	22.57586	0.86043	0.46299	0.63293	0.86043	0.46275	0.63271
68	2	11.10885	26.68154	0.85587	0.41618	0.58775	0.85587	0.41594	0.58751	10.45705	22.55058	0.86043	0.46351	0.63342	0.86043	0.46328	0.63321
68	3	11.10885	26.63112	0.85587	0.41696	0.58853	0.85587	0.41672	0.58829	10.45705	22.52338	0.86043	0.46407	0.63395	0.86043	0.46384	0.63373
68	4	11.10885	26.57806	0.85587	0.41779	0.58935	0.85587	0.41754	0.58911	10.45705	22.49433	0.86043	0.46466	0.63450	0.86043	0.46442	0.63427
68	5	11.10885	26.52283	0.85587	0.41865	0.59021	0.85587	0.41839	0.58995	10.45705	22.46379	0.86043	0.46529	0.63508	0.86043	0.46503	0.63484
68	6	11.10885	26.46539	0.85587	0.41955	0.59110	0.85587	0.41928	0.59083	10.45705	22.43176	0.86043	0.46594	0.63569	0.86043	0.46567	0.63544
68	7	11.10885	26.40551	0.85587	0.42049	0.59204	0.85587	0.42020	0.59175	10.45705	22.39806	0.86043	0.46663	0.63633	0.86043	0.46635	0.63607
68	8	11.10885	26.34335	0.85587	0.42147	0.59301	0.85587	0.42116	0.59270	10.45705	22.36278	0.86043	0.46735	0.63700	0.86043	0.46705	0.63672
68	9	11.10885	26.27867	0.85587	0.42249	0.59402	0.85587	0.42216	0.59369	10.45705	22.32575	0.86043	0.46811	0.63770	0.86043	0.46779	0.63740
68	10	11.10885	26.21121	0.85587	0.42356	0.59507	0.85587	0.42321	0.59472	10.45705	22.28674	0.86043	0.46890	0.63844	0.86043	0.46856	0.63812
68	11	11.10885	26.14141	0.85587	0.42467	0.59617	0.85587	0.42429	0.59579	10.45705	22.24611	0.86043	0.46973	0.63921	0.86043	0.46937	0.63887
68	12	11.10885	26.06892	0.85587	0.42583	0.59731	0.85587	0.42542	0.59691	10.45705	22.20360	0.86043	0.47061	0.64002	0.86043	0.47021	0.63965
68	13	11.10885	25.99388	0.85587	0.42704	0.59849	0.85587	0.42660	0.59806	10.45705	22.15929	0.86043	0.47152	0.64086	0.86043	0.47110	0.64047
68	14	11.10885	25.91617	0.85587	0.42829	0.59973	0.85587	0.42782	0.59927	10.45705	22.11310	0.86043	0.47248	0.64175	0.86043	0.47202	0.64132
68	15	11.10885	25.83587	0.85587	0.42960	0.60101	0.85587	0.42910	0.60052	10.45705	22.06509	0.86043	0.47348	0.64267	0.86043	0.47299	0.64222
68	16	11.10885	25.75319	0.85587	0.43096	0.60234	0.85587	0.43043	0.60182	10.45705	22.01544	0.86043	0.47452	0.64363	0.86043	0.47401	0.64316
68	17	11.10885	25.66857	0.85587	0.43237	0.60371	0.85587	0.43182	0.60318	10.45705	21.96453	0.86043	0.47561	0.64463	0.86043	0.47508	0.64414
68	18	11.10885	25.58235	0.85587	0.43382	0.60513	0.85587	0.43327	0.60459	10.45705	21.91267	0.86043	0.47673	0.64566	0.86043	0.47620	0.64517
68	19	11.10885	25.49361	0.85587	0.43533	0.60660	0.85587	0.43479	0.60607	10.45705	21.85907	0.86043	0.47790	0.64673	0.86043	0.47738	0.64625
68	20	11.10885	25.40164	0.85587	0.43691	0.60813	0.85587	0.43638	0.60761	10.45705	21.80312	0.86043	0.47914	0.64786	0.86043	0.47862	0.64739
68	21	11.10885	25.30562	0.85587	0.43857	0.60973	0.85587	0.43804	0.60922	10.45705	21.74411	0.86043	0.48044	0.64905	0.86043	0.47993	0.64858
68	22	11.10885	25.20517	0.85587	0.44031	0.61141	0.85587	0.43977	0.61089	10.45705	21.68171	0.86043	0.48182	0.65030	0.86043	0.48130	0.64983
68	23	11.10885	25.09967	0.85587	0.44215	0.61318	0.85587	0.44159	0.61264	10.45705	21.61537	0.86043	0.48328	0.65163	0.86043	0.48274	0.65115
68	24	11.10885	24.98936	0.85587	0.44407	0.61503	0.85587	0.44348	0.61446	10.45705	21.54528	0.86043	0.48482	0.65304	0.86043	0.48426	0.65252
68	25	11.10885	24.87419	0.85587	0.44609	0.61696	0.85587	0.44546	0.61636	10.45705	21.47137	0.86043	0.48645	0.65451	0.86043	0.48585	0.65397
68	26	11.10885	24.75420	0.85587	0.44821	0.61898	0.85587	0.44753	0.61833	10.45705	21.39367	0.86043	0.48817	0.65607	0.86043	0.48752	0.65548
68	27	11.10885	24.62994	0.85587	0.45042	0.62109	0.85587	0.44968	0.62039	10.45705	21.31262	0.86043	0.48997	0.65769	0.86043	0.48927	0.65706
68	28	11.10885	24.50119	0.85587	0.45274	0.62329	0.85587	0.45194	0.62253	10.45705	21.22804	0.86043	0.49187	0.65940	0.86043	0.49110	0.65871
68	29	11.10885	24.36788	0.85587	0.45516	0.62558	0.85587	0.45429	0.62476	10.45705	21.13984	0.86043	0.49386	0.66118	0.86043	0.49303	0.66045
68	30	11.10885	24.23009	0.85587	0.45769	0.62796	0.85587	0.45675	0.62709	10.45705	21.04806	0.86043	0.49595	0.66305	0.86043	0.49506	0.66226
68	31	11.10885	24.08752	0.85587	0.46033	0.63045	0.85587	0.45933	0.62950	10.45705	20.95246	0.86043	0.49814	0.66501	0.86043	0.49718	0.66416
68	32	11.10885	23.94006	0.85587	0.46310	0.63304	0.85587	0.46202	0.63203	10.45705	20.85289	0.86043	0.50044	0.66706	0.86043	0.49942	0.66615
68	33	11.10885	23.78740	0.85587	0.46599	0.63573	0.85587	0.46483	0.63465	10.45705	20.74907	0.86043	0.50286	0.66921	0.86043	0.50176	0.66823
68	34	11.10885	23.62942	0.85587	0.46902	0.63855	0.85587	0.46777	0.63738	10.45705	20.64088	0.86043	0.50541	0.67146	0.86043	0.50422	0.67041
68	35	11.10885	23.46579	0.85587	0.47219	0.64148	0.85587	0.47084	0.64023	10.45705	20.52800	0.86043	0.50808	0.67381	0.86043	0.50681	0.67269

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
68	36	11.10885	23.29632	0.85587	0.47552	0.64455	0.85587	0.47405	0.64320	10.45705	20.41023	0.86043	0.51090	0.67629	0.86043	0.50952	0.67508
68	37	11.10885	23.12089	0.85587	0.47900	0.64774	0.85587	0.47741	0.64628	10.45705	20.28745	0.86043	0.51386	0.67888	0.86043	0.51237	0.67757
68	38	11.10885	22.93911	0.85587	0.48266	0.65107	0.85587	0.48093	0.64949	10.45705	20.15926	0.86043	0.51698	0.68159	0.86043	0.51536	0.68018
68	39	11.10885	22.75087	0.85587	0.48649	0.65455	0.85587	0.48460	0.65284	10.45705	20.02555	0.86043	0.52027	0.68444	0.86043	0.51850	0.68291
68	40	11.10885	22.55572	0.85587	0.49051	0.65818	0.85587	0.48844	0.65631	10.45705	19.88587	0.86043	0.52373	0.68743	0.86043	0.52179	0.68576
68	41	11.10885	22.35340	0.85587	0.49473	0.66197	0.85587	0.49246	0.65993	10.45705	19.73995	0.86043	0.52737	0.69056	0.86043	0.52525	0.68874
68	42	11.10885	22.14385	0.85587	0.49916	0.66592	0.85587	0.49665	0.66369	10.45705	19.58769	0.86043	0.53121	0.69384	0.86043	0.52888	0.69185
68	43	11.10885	21.92669	0.85587	0.50382	0.67005	0.85587	0.50104	0.66759	10.45705	19.42870	0.86043	0.53526	0.69729	0.86043	0.53268	0.69509
68	44	11.10885	21.70178	0.85587	0.50870	0.67435	0.85587	0.50562	0.67164	10.45705	19.26280	0.86043	0.53952	0.70089	0.86043	0.53666	0.69848
68	45	11.10885	21.46876	0.85587	0.51383	0.67884	0.85587	0.51040	0.67585	10.45705	19.08963	0.86043	0.54400	0.70467	0.86043	0.54083	0.70200
68	46	11.10885	21.22763	0.85587	0.51921	0.68352	0.85587	0.51540	0.68021	10.45705	18.90911	0.86043	0.54873	0.70862	0.86043	0.54520	0.70567
68	47	11.10885	20.97813	0.85587	0.52485	0.68840	0.85587	0.52061	0.68474	10.45705	18.72094	0.86043	0.55370	0.71275	0.86043	0.54978	0.70949
68	48	11.10885	20.72003	0.85587	0.53078	0.69348	0.85587	0.52604	0.68942	10.45705	18.52488	0.86043	0.55894	0.71708	0.86043	0.55456	0.71346
68	49	11.10885	20.45326	0.85587	0.53700	0.69876	0.85587	0.53171	0.69427	10.45705	18.32076	0.86043	0.56444	0.72159	0.86043	0.55956	0.71759
68	50	11.10885	20.17742	0.85587	0.54352	0.70426	0.85587	0.53761	0.69928	10.45705	18.10816	0.86043	0.57024	0.72631	0.86043	0.56478	0.72187
68	51	11.10885	19.89339	0.85587	0.55035	0.70997	0.85587	0.54376	0.70446	10.45705	17.88781	0.86043	0.57632	0.73122	0.86043	0.57023	0.72630
68	52	11.10885	19.60122	0.85587	0.55749	0.71588	0.85587	0.55015	0.70980	10.45705	17.65967	0.86043	0.58269	0.73633	0.86043	0.57592	0.73090
68	53	11.10885	19.30125	0.85587	0.56496	0.72201	0.85587	0.55680	0.71531	10.45705	17.42398	0.86043	0.58936	0.74163	0.86043	0.58184	0.73565
68	54	11.10885	18.99375	0.85587	0.57275	0.72834	0.85587	0.56370	0.72098	10.45705	17.18091	0.86043	0.59634	0.74713	0.86043	0.58801	0.74056
68	55	11.10885	18.67912	0.85587	0.58087	0.73487	0.85587	0.57087	0.72682	10.45705	16.93076	0.86043	0.60363	0.75283	0.86043	0.59444	0.74564
68	56	11.10885	18.35803	0.85587	0.58932	0.74160	0.85587	0.57831	0.73282	10.45705	16.67407	0.86043	0.61123	0.75872	0.86043	0.60111	0.75087
68	57	11.10885	18.02853	0.85587	0.59814	0.74854	0.85587	0.58602	0.73898	10.45705	16.40902	0.86043	0.61918	0.76481	0.86043	0.60805	0.75626
68	58	11.10885	17.69065	0.85587	0.60733	0.75570	0.85587	0.59399	0.74529	10.45705	16.13552	0.86043	0.62748	0.77111	0.86043	0.61525	0.76180
68	59	11.10885	17.34441	0.85587	0.61689	0.76306	0.85587	0.60224	0.75174	10.45705	15.85354	0.86043	0.63613	0.77761	0.86043	0.62271	0.76749
68	60	11.10885	16.98967	0.85587	0.62683	0.77062	0.85587	0.61074	0.75834	10.45705	15.56284	0.86043	0.64515	0.78430	0.86043	0.63042	0.77332
68	61	11.10885	16.62627	0.85587	0.63716	0.77837	0.85587	0.61951	0.76506	10.45705	15.26320	0.86043	0.65453	0.79120	0.86043	0.63838	0.77929
68	62	11.10885	16.25423	0.85587	0.64786	0.78630	0.85587	0.62852	0.77189	10.45705	14.95454	0.86043	0.66427	0.79827	0.86043	0.64659	0.78537
68	63	11.10885	15.87341	0.85587	0.65894	0.79441	0.85587	0.63777	0.77882	10.45705	14.63664	0.86043	0.67438	0.80553	0.86043	0.65504	0.79157
68	64	11.10885	15.48353	0.85587	0.67039	0.80267	0.85587	0.64724	0.78585	10.45705	14.30913	0.86043	0.68485	0.81295	0.86043	0.66371	0.79787
68	65	11.10885	15.08480	0.85587	0.68219	0.81107	0.85587	0.65692	0.79294	10.45705	13.97213	0.86043	0.69567	0.82052	0.86043	0.67259	0.80425
68	66	11.10885	14.67724	0.85587	0.69433	0.81959	0.85587	0.66679	0.80009	10.45705	13.62552	0.86043	0.70682	0.82823	0.86043	0.68167	0.81070
68	67	11.10885	14.26104	0.85587	0.70678	0.82820	0.85587	0.67683	0.80727	10.45705	13.26940	0.86043	0.71828	0.83605	0.86043	0.69092	0.81721
68	68	11.10885	13.83657	0.85587	0.71951	0.83688	0.85587	0.68701	0.81447	10.45705	12.90401	0.86043	0.73003	0.84395	0.86043	0.70032	0.82375
68	69	11.10885	13.40435	0.85587	0.73248	0.84559	0.85587	0.69732	0.82167	10.45705	12.52973	0.86043	0.74204	0.85192	0.86043	0.70986	0.83032
68	70	11.10885	12.96501	0.85587	0.74565	0.85429	0.85587	0.70772	0.82885	10.45705	12.14706	0.86043	0.75425	0.85991	0.86043	0.71951	0.83688
68	71	11.10885	12.51927	0.85587	0.75896	0.86296	0.85587	0.71819	0.83598	10.45705	11.75658	0.86043	0.76664	0.86791	0.86043	0.72925	0.84343
68	72	11.10885	12.06792	0.85587	0.77236	0.87156	0.85587	0.72869	0.84306	10.45705	11.35893	0.86043	0.77914	0.87586	0.86043	0.73904	0.84994
68	73	11.10885	11.61185	0.85587	0.78580	0.88005	0.85587	0.73922	0.85006	10.45705	10.95491	0.86043	0.79171	0.88375	0.86043	0.74887	0.85640
68	74	11.10885	11.15217	0.85587	0.79920	0.88839	0.85587	0.74972	0.85696	10.45705	10.54549	0.86043	0.80429	0.89153	0.86043	0.75870	0.86280
68	75	11.10885	10.68986	0.85587	0.81250	0.89655	0.85587	0.76018	0.86375	10.45705	10.13154	0.86043	0.81681	0.89917	0.86043	0.76852	0.86911
68	76	11.10885	10.22626	0.85587	0.82562	0.90448	0.85587	0.77056	0.87042	10.45705	9.71428	0.86043	0.82921	0.90663	0.86043	0.77828	0.87532

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>									<u>POST-REFORMED BENEFIT TIERS</u>						
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
68	77	11.10885	9.76277	0.85587	0.83850	0.91216	0.85587	0.78085	0.87694	10.45705	9.29502	0.86043	0.84142	0.91388	0.86043	0.78797	0.88141
68	78	11.10885	9.30064	0.85587	0.85108	0.91955	0.85587	0.79100	0.88330	10.45705	8.87492	0.86043	0.85338	0.92089	0.86043	0.79756	0.88738
68	79	11.10885	8.84103	0.85587	0.86328	0.92662	0.85587	0.80100	0.88950	10.45705	8.45509	0.86043	0.86503	0.92763	0.86043	0.80703	0.89321
68	80	11.10885	8.38551	0.85587	0.87504	0.93335	0.85587	0.81081	0.89552	10.45705	8.03703	0.86043	0.87630	0.93407	0.86043	0.81634	0.89888
68	81	11.10885	7.93532	0.85587	0.88631	0.93973	0.85587	0.82042	0.90135	10.45705	7.62196	0.86043	0.88715	0.94020	0.86043	0.82547	0.90439
68	82	11.10885	7.49211	0.85587	0.89703	0.94572	0.85587	0.82980	0.90699	10.45705	7.21152	0.86043	0.89751	0.94599	0.86043	0.83441	0.90973
68	83	11.10885	7.05756	0.85587	0.90717	0.95133	0.85587	0.83893	0.91241	10.45705	6.80735	0.86043	0.90734	0.95142	0.86043	0.84312	0.91488
68	84	11.10885	6.63342	0.85587	0.91668	0.95653	0.85587	0.84779	0.91762	10.45705	6.41122	0.86043	0.91660	0.95648	0.86043	0.85159	0.91985
68	85	11.10885	6.22156	0.85587	0.92554	0.96133	0.85587	0.85635	0.92262	10.45705	6.02503	0.86043	0.92526	0.96118	0.86043	0.85980	0.92461
68	86	11.10885	5.82374	0.85587	0.93372	0.96573	0.85587	0.86460	0.92738	10.45705	5.65055	0.86043	0.93329	0.96549	0.86043	0.86772	0.92917
68	87	11.10885	5.44155	0.85587	0.94123	0.96972	0.85587	0.87252	0.93192	10.45705	5.28949	0.86043	0.94068	0.96943	0.86043	0.87533	0.93352
68	88	11.10885	5.07613	0.85587	0.94806	0.97334	0.85587	0.88010	0.93623	10.45705	4.94306	0.86043	0.94744	0.97301	0.86043	0.88263	0.93766
68	89	11.10885	4.72862	0.85587	0.95423	0.97658	0.85587	0.88733	0.94030	10.45705	4.61250	0.86043	0.95357	0.97623	0.86043	0.88960	0.94158
68	90	11.10885	4.40007	0.85587	0.95978	0.97948	0.85587	0.89419	0.94414	10.45705	4.29901	0.86043	0.95909	0.97912	0.86043	0.89624	0.94528
68	91	11.10885	4.09149	0.85587	0.96472	0.98204	0.85587	0.90069	0.94775	10.45705	4.00370	0.86043	0.96403	0.98168	0.86043	0.90253	0.94877
68	92	11.10885	3.80354	0.85587	0.96909	0.98430	0.85587	0.90684	0.95114	10.45705	3.72738	0.86043	0.96841	0.98395	0.86043	0.90849	0.95205
68	93	11.10885	3.53621	0.85587	0.97294	0.98628	0.85587	0.91262	0.95432	10.45705	3.47020	0.86043	0.97228	0.98595	0.86043	0.91410	0.95512
68	94	11.10885	3.28870	0.85587	0.97632	0.98802	0.85587	0.91806	0.95728	10.45705	3.23152	0.86043	0.97569	0.98770	0.86043	0.91939	0.95800
68	95	11.10885	3.05955	0.85587	0.97928	0.98953	0.85587	0.92317	0.96005	10.45705	3.01004	0.86043	0.97869	0.98923	0.86043	0.92436	0.96069
68	96	11.10885	2.84646	0.85587	0.98187	0.99085	0.85587	0.92794	0.96262	10.45705	2.80360	0.86043	0.98132	0.99057	0.86043	0.92900	0.96320
68	97	11.10885	2.65226	0.85587	0.98411	0.99199	0.85587	0.93237	0.96500	10.45705	2.61510	0.86043	0.98360	0.99173	0.86043	0.93333	0.96551
68	98	11.10885	2.47567	0.85587	0.98604	0.99297	0.85587	0.93648	0.96720	10.45705	2.44340	0.86043	0.98557	0.99273	0.86043	0.93735	0.96766
68	99	11.10885	2.31535	0.85587	0.98771	0.99382	0.85587	0.94030	0.96923	10.45705	2.28724	0.86043	0.98728	0.99360	0.86043	0.94108	0.96964
68	100	11.10885	2.16976	0.85587	0.98915	0.99455	0.85587	0.94384	0.97111	10.45705	2.14523	0.86043	0.98875	0.99434	0.86043	0.94454	0.97148
68	101	11.10885	2.03734	0.85587	0.99039	0.99517	0.85587	0.94711	0.97284	10.45705	2.01587	0.86043	0.99003	0.99499	0.86043	0.94775	0.97317
68	102	11.10885	1.91714	0.85587	0.99147	0.99572	0.85587	0.95014	0.97443	10.45705	1.89830	0.86043	0.99113	0.99555	0.86043	0.95071	0.97473
68	103	11.10885	1.80800	0.85587	0.99240	0.99618	0.85587	0.95293	0.97590	10.45705	1.79140	0.86043	0.99209	0.99603	0.86043	0.95345	0.97617
68	104	11.10885	1.70943	0.85587	0.99320	0.99659	0.85587	0.95548	0.97723	10.45705	1.69474	0.86043	0.99291	0.99644	0.86043	0.95596	0.97748
68	105	11.10885	1.62048	0.85587	0.99388	0.99693	0.85587	0.95780	0.97845	10.45705	1.60741	0.86043	0.99362	0.99680	0.86043	0.95824	0.97868
68	106	11.10885	1.54080	0.85587	0.99447	0.99723	0.85587	0.95989	0.97953	10.45705	1.52911	0.86043	0.99423	0.99711	0.86043	0.96029	0.97975
68	107	11.10885	1.47009	0.85587	0.99496	0.99747	0.85587	0.96172	0.98048	10.45705	1.45954	0.86043	0.99474	0.99736	0.86043	0.96210	0.98068
68	108	11.10885	1.40861	0.85587	0.99536	0.99768	0.85587	0.96325	0.98128	10.45705	1.39898	0.86043	0.99516	0.99757	0.86043	0.96361	0.98147
68	109	11.10885	1.35764	0.85587	0.99567	0.99783	0.85587	0.96445	0.98190	10.45705	1.34871	0.86043	0.99548	0.99773	0.86043	0.96479	0.98208
68	110	11.10885	1.32125	0.85587	0.99588	0.99794	0.85587	0.96525	0.98232	10.45705	1.31279	0.86043	0.99570	0.99784	0.86043	0.96559	0.98249
69	1	10.78837	26.72925	0.85136	0.40346	0.57495	0.85136	0.40322	0.57471	10.17469	22.57586	0.85598	0.45050	0.62116	0.85598	0.45027	0.62094
69	2	10.78837	26.68154	0.85136	0.40418	0.57568	0.85136	0.40395	0.57545	10.17469	22.55058	0.85598	0.45101	0.62165	0.85598	0.45078	0.62144
69	3	10.78837	26.63112	0.85136	0.40495	0.57646	0.85136	0.40472	0.57623	10.17469	22.52338	0.85598	0.45155	0.62217	0.85598	0.45133	0.62195
69	4	10.78837	26.57806	0.85136	0.40575	0.57727	0.85136	0.40551	0.57703	10.17469	22.49433	0.85598	0.45213	0.62271	0.85598	0.45190	0.62249
69	5	10.78837	26.52283	0.85136	0.40659	0.57812	0.85136	0.40634	0.57787	10.17469	22.46379	0.85598	0.45274	0.62329	0.85598	0.45250	0.62306
69	6	10.78837	26.46539	0.85136	0.40746	0.57900	0.85136	0.40720	0.57874	10.17469	22.43176	0.85598	0.45337	0.62389	0.85598	0.45312	0.62365
69	7	10.78837	26.40551	0.85136	0.40837	0.57992	0.85136	0.40810	0.57965	10.17469	22.39806	0.85598	0.45404	0.62453	0.85598	0.45378	0.62427

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
69	8	10.78837	26.34335	0.85136	0.40933	0.58088	0.85136	0.40903	0.58059	10.17469	22.36278	0.85598	0.45475	0.62519	0.85598	0.45446	0.62492
69	9	10.78837	26.27867	0.85136	0.41032	0.58188	0.85136	0.41001	0.58157	10.17469	22.32575	0.85598	0.45548	0.62589	0.85598	0.45518	0.62560
69	10	10.78837	26.21121	0.85136	0.41136	0.58292	0.85136	0.41102	0.58259	10.17469	22.28674	0.85598	0.45626	0.62662	0.85598	0.45593	0.62631
69	11	10.78837	26.14141	0.85136	0.41244	0.58401	0.85136	0.41207	0.58364	10.17469	22.24611	0.85598	0.45707	0.62738	0.85598	0.45672	0.62705
69	12	10.78837	26.06892	0.85136	0.41356	0.58514	0.85136	0.41317	0.58475	10.17469	22.20360	0.85598	0.45792	0.62818	0.85598	0.45754	0.62783
69	13	10.78837	25.99388	0.85136	0.41474	0.58631	0.85136	0.41432	0.58589	10.17469	22.15929	0.85598	0.45881	0.62902	0.85598	0.45840	0.62864
69	14	10.78837	25.91617	0.85136	0.41596	0.58753	0.85136	0.41551	0.58708	10.17469	22.11310	0.85598	0.45975	0.62990	0.85598	0.45930	0.62948
69	15	10.78837	25.83587	0.85136	0.41723	0.58880	0.85136	0.41675	0.58832	10.17469	22.06509	0.85598	0.46072	0.63081	0.85598	0.46025	0.63037
69	16	10.78837	25.75319	0.85136	0.41855	0.59011	0.85136	0.41804	0.58961	10.17469	22.01544	0.85598	0.46174	0.63176	0.85598	0.46124	0.63130
69	17	10.78837	25.66857	0.85136	0.41992	0.59147	0.85136	0.41940	0.59095	10.17469	21.96453	0.85598	0.46279	0.63275	0.85598	0.46228	0.63227
69	18	10.78837	25.58235	0.85136	0.42133	0.59287	0.85136	0.42081	0.59235	10.17469	21.91267	0.85598	0.46389	0.63377	0.85598	0.46337	0.63330
69	19	10.78837	25.49361	0.85136	0.42280	0.59432	0.85136	0.42228	0.59381	10.17469	21.85907	0.85598	0.46503	0.63484	0.85598	0.46452	0.63437
69	20	10.78837	25.40164	0.85136	0.42434	0.59584	0.85136	0.42383	0.59533	10.17469	21.80312	0.85598	0.46623	0.63596	0.85598	0.46573	0.63549
69	21	10.78837	25.30562	0.85136	0.42595	0.59742	0.85136	0.42544	0.59692	10.17469	21.74411	0.85598	0.46750	0.63714	0.85598	0.46701	0.63668
69	22	10.78837	25.20517	0.85136	0.42764	0.59909	0.85136	0.42713	0.59858	10.17469	21.68171	0.85598	0.46884	0.63838	0.85598	0.46834	0.63792
69	23	10.78837	25.09967	0.85136	0.42942	0.60083	0.85136	0.42889	0.60031	10.17469	21.61537	0.85598	0.47026	0.63970	0.85598	0.46975	0.63922
69	24	10.78837	24.98936	0.85136	0.43129	0.60266	0.85136	0.43073	0.60212	10.17469	21.54528	0.85598	0.47177	0.64109	0.85598	0.47123	0.64059
69	25	10.78837	24.87419	0.85136	0.43326	0.60458	0.85136	0.43266	0.60400	10.17469	21.47137	0.85598	0.47336	0.64255	0.85598	0.47278	0.64202
69	26	10.78837	24.75420	0.85136	0.43532	0.60658	0.85136	0.43467	0.60595	10.17469	21.39367	0.85598	0.47503	0.64410	0.85598	0.47441	0.64352
69	27	10.78837	24.62994	0.85136	0.43747	0.60867	0.85136	0.43677	0.60799	10.17469	21.31262	0.85598	0.47679	0.64571	0.85598	0.47612	0.64509
69	28	10.78837	24.50119	0.85136	0.43973	0.61085	0.85136	0.43897	0.61012	10.17469	21.22804	0.85598	0.47864	0.64740	0.85598	0.47791	0.64674
69	29	10.78837	24.36788	0.85136	0.44208	0.61311	0.85136	0.44126	0.61233	10.17469	21.13984	0.85598	0.48058	0.64918	0.85598	0.47979	0.64846
69	30	10.78837	24.23009	0.85136	0.44454	0.61548	0.85136	0.44366	0.61463	10.17469	21.04806	0.85598	0.48262	0.65103	0.85598	0.48177	0.65026
69	31	10.78837	24.08752	0.85136	0.44711	0.61794	0.85136	0.44617	0.61703	10.17469	20.95246	0.85598	0.48476	0.65298	0.85598	0.48385	0.65215
69	32	10.78837	23.94006	0.85136	0.44981	0.62051	0.85136	0.44879	0.61953	10.17469	20.85289	0.85598	0.48700	0.65501	0.85598	0.48603	0.65413
69	33	10.78837	23.78740	0.85136	0.45262	0.62318	0.85136	0.45153	0.62214	10.17469	20.74907	0.85598	0.48937	0.65715	0.85598	0.48832	0.65620
69	34	10.78837	23.62942	0.85136	0.45558	0.62597	0.85136	0.45439	0.62486	10.17469	20.64088	0.85598	0.49185	0.65938	0.85598	0.49073	0.65837
69	35	10.78837	23.46579	0.85136	0.45867	0.62889	0.85136	0.45739	0.62768	10.17469	20.52800	0.85598	0.49446	0.66173	0.85598	0.49325	0.66064
69	36	10.78837	23.29632	0.85136	0.46191	0.63192	0.85136	0.46053	0.63063	10.17469	20.41023	0.85598	0.49722	0.66419	0.85598	0.49591	0.66302
69	37	10.78837	23.12089	0.85136	0.46530	0.63510	0.85136	0.46381	0.63370	10.17469	20.28745	0.85598	0.50011	0.66677	0.85598	0.49870	0.66551
69	38	10.78837	22.93911	0.85136	0.46887	0.63841	0.85136	0.46724	0.63690	10.17469	20.15926	0.85598	0.50316	0.66947	0.85598	0.50163	0.66811
69	39	10.78837	22.75087	0.85136	0.47261	0.64186	0.85136	0.47083	0.64022	10.17469	20.02555	0.85598	0.50637	0.67231	0.85598	0.50470	0.67083
69	40	10.78837	22.55572	0.85136	0.47653	0.64547	0.85136	0.47459	0.64369	10.17469	19.88587	0.85598	0.50976	0.67528	0.85598	0.50793	0.67368
69	41	10.78837	22.35340	0.85136	0.48065	0.64924	0.85136	0.47851	0.64729	10.17469	19.73995	0.85598	0.51332	0.67841	0.85598	0.51132	0.67665
69	42	10.78837	22.14385	0.85136	0.48498	0.65318	0.85136	0.48262	0.65104	10.17469	19.58769	0.85598	0.51708	0.68168	0.85598	0.51488	0.67976
69	43	10.78837	21.92669	0.85136	0.48952	0.65729	0.85136	0.48692	0.65493	10.17469	19.42870	0.85598	0.52105	0.68511	0.85598	0.51861	0.68301
69	44	10.78837	21.70178	0.85136	0.49430	0.66158	0.85136	0.49141	0.65898	10.17469	19.26280	0.85598	0.52522	0.68871	0.85598	0.52252	0.68639
69	45	10.78837	21.46876	0.85136	0.49931	0.66605	0.85136	0.49610	0.66319	10.17469	19.08963	0.85598	0.52962	0.69249	0.85598	0.52663	0.68992
69	46	10.78837	21.22763	0.85136	0.50458	0.67072	0.85136	0.50100	0.66755	10.17469	18.90911	0.85598	0.53426	0.69644	0.85598	0.53093	0.69360
69	47	10.78837	20.97813	0.85136	0.51011	0.67559	0.85136	0.50612	0.67208	10.17469	18.72094	0.85598	0.53915	0.70058	0.85598	0.53543	0.69743
69	48	10.78837	20.72003	0.85136	0.51592	0.68067	0.85136	0.51146	0.67678	10.17469	18.52488	0.85598	0.54429	0.70491	0.85598	0.54014	0.70142

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
69	49	10.78837	20.45326	0.85136	0.52202	0.68596	0.85136	0.51703	0.68164	10.17469	18.32076	0.85598	0.54971	0.70943	0.85598	0.54508	0.70557
69	50	10.78837	20.17742	0.85136	0.52842	0.69146	0.85136	0.52285	0.68667	10.17469	18.10816	0.85598	0.55541	0.71417	0.85598	0.55023	0.70987
69	51	10.78837	19.89339	0.85136	0.53514	0.69718	0.85136	0.52891	0.69188	10.17469	17.88781	0.85598	0.56140	0.71910	0.85598	0.55562	0.71434
69	52	10.78837	19.60122	0.85136	0.54217	0.70312	0.85136	0.53522	0.69725	10.17469	17.65967	0.85598	0.56769	0.72424	0.85598	0.56125	0.71897
69	53	10.78837	19.30125	0.85136	0.54952	0.70928	0.85136	0.54179	0.70281	10.17469	17.42398	0.85598	0.57428	0.72958	0.85598	0.56712	0.72377
69	54	10.78837	18.99375	0.85136	0.55720	0.71565	0.85136	0.54863	0.70853	10.17469	17.18091	0.85598	0.58119	0.73513	0.85598	0.57325	0.72874
69	55	10.78837	18.67912	0.85136	0.56523	0.72223	0.85136	0.55573	0.71443	10.17469	16.93076	0.85598	0.58841	0.74088	0.85598	0.57963	0.73388
69	56	10.78837	18.35803	0.85136	0.57359	0.72902	0.85136	0.56312	0.72051	10.17469	16.67407	0.85598	0.59595	0.74683	0.85598	0.58628	0.73919
69	57	10.78837	18.02853	0.85136	0.58233	0.73604	0.85136	0.57079	0.72676	10.17469	16.40902	0.85598	0.60384	0.75300	0.85598	0.59320	0.74466
69	58	10.78837	17.69065	0.85136	0.59145	0.74328	0.85136	0.57875	0.73317	10.17469	16.13552	0.85598	0.61210	0.75938	0.85598	0.60039	0.75031
69	59	10.78837	17.34441	0.85136	0.60096	0.75075	0.85136	0.58698	0.73975	10.17469	15.85354	0.85598	0.62073	0.76599	0.85598	0.60786	0.75611
69	60	10.78837	16.98967	0.85136	0.61087	0.75843	0.85136	0.59550	0.74648	10.17469	15.56284	0.85598	0.62974	0.77281	0.85598	0.61560	0.76207
69	61	10.78837	16.62627	0.85136	0.62118	0.76633	0.85136	0.60430	0.75335	10.17469	15.26320	0.85598	0.63913	0.77984	0.85598	0.62361	0.76818
69	62	10.78837	16.25423	0.85136	0.63190	0.77444	0.85136	0.61336	0.76035	10.17469	14.95454	0.85598	0.64891	0.78708	0.85598	0.63188	0.77442
69	63	10.78837	15.87341	0.85136	0.64302	0.78273	0.85136	0.62269	0.76748	10.17469	14.63664	0.85598	0.65908	0.79451	0.85598	0.64042	0.78080
69	64	10.78837	15.48353	0.85136	0.65455	0.79121	0.85136	0.63227	0.77471	10.17469	14.30913	0.85598	0.66964	0.80214	0.85598	0.64920	0.78729
69	65	10.78837	15.08480	0.85136	0.66646	0.79985	0.85136	0.64208	0.78203	10.17469	13.97213	0.85598	0.68058	0.80993	0.85598	0.65822	0.79389
69	66	10.78837	14.67724	0.85136	0.67875	0.80864	0.85136	0.65211	0.78943	10.17469	13.62552	0.85598	0.69188	0.81789	0.85598	0.66746	0.80057
69	67	10.78837	14.26104	0.85136	0.69140	0.81755	0.85136	0.66234	0.79688	10.17469	13.26940	0.85598	0.70354	0.82598	0.85598	0.67690	0.80732
69	68	10.78837	13.83657	0.85136	0.70436	0.82654	0.85136	0.67275	0.80436	10.17469	12.90401	0.85598	0.71553	0.83418	0.85598	0.68652	0.81413
69	69	10.78837	13.40435	0.85136	0.71762	0.83560	0.85136	0.68330	0.81186	10.17469	12.52973	0.85598	0.72781	0.84247	0.85598	0.69631	0.82097
69	70	10.78837	12.96501	0.85136	0.73112	0.84468	0.85136	0.69398	0.81935	10.17469	12.14706	0.85598	0.74035	0.85080	0.85598	0.70623	0.82783
69	71	10.78837	12.51927	0.85136	0.74482	0.85375	0.85136	0.70476	0.82682	10.17469	11.75658	0.85598	0.75310	0.85916	0.85598	0.71627	0.83468
69	72	10.78837	12.06792	0.85136	0.75866	0.86277	0.85136	0.71561	0.83423	10.17469	11.35893	0.85598	0.76602	0.86751	0.85598	0.72639	0.84151
69	73	10.78837	11.61185	0.85136	0.77257	0.87169	0.85136	0.72650	0.84158	10.17469	10.95491	0.85598	0.77904	0.87580	0.85598	0.73657	0.84830
69	74	10.78837	11.15217	0.85136	0.78649	0.88049	0.85136	0.73739	0.84885	10.17469	10.54549	0.85598	0.79211	0.88400	0.85598	0.74678	0.85504
69	75	10.78837	10.68986	0.85136	0.80036	0.88911	0.85136	0.74826	0.85601	10.17469	10.13154	0.85598	0.80517	0.89207	0.85598	0.75699	0.86169
69	76	10.78837	10.22626	0.85136	0.81409	0.89752	0.85136	0.75908	0.86304	10.17469	9.71428	0.85598	0.81813	0.89997	0.85598	0.76717	0.86825
69	77	10.78837	9.76277	0.85136	0.82761	0.90567	0.85136	0.76982	0.86994	10.17469	9.29502	0.85598	0.83094	0.90767	0.85598	0.77729	0.87469
69	78	10.78837	9.30064	0.85136	0.84084	0.91354	0.85136	0.78043	0.87668	10.17469	8.87492	0.85598	0.84352	0.91512	0.85598	0.78733	0.88101
69	79	10.78837	8.84103	0.85136	0.85371	0.92109	0.85136	0.79091	0.88325	10.17469	8.45509	0.85598	0.85581	0.92230	0.85598	0.79724	0.88718
69	80	10.78837	8.38551	0.85136	0.86616	0.92828	0.85136	0.80120	0.88963	10.17469	8.03703	0.85598	0.86772	0.92918	0.85598	0.80701	0.89320
69	81	10.78837	7.93532	0.85136	0.87812	0.93510	0.85136	0.81130	0.89582	10.17469	7.62196	0.85598	0.87922	0.93573	0.85598	0.81661	0.89905
69	82	10.78837	7.49211	0.85136	0.88952	0.94153	0.85136	0.82116	0.90180	10.17469	7.21152	0.85598	0.89022	0.94192	0.85598	0.82601	0.90472
69	83	10.78837	7.05756	0.85136	0.90033	0.94755	0.85136	0.83077	0.90756	10.17469	6.80735	0.85598	0.90068	0.94775	0.85598	0.83518	0.91019
69	84	10.78837	6.63342	0.85136	0.91048	0.95314	0.85136	0.84010	0.91310	10.17469	6.41122	0.85598	0.91056	0.95318	0.85598	0.84411	0.91546
69	85	10.78837	6.22156	0.85136	0.91996	0.95831	0.85136	0.84912	0.91841	10.17469	6.02503	0.85598	0.91980	0.95823	0.85598	0.85276	0.92053
69	86	10.78837	5.82374	0.85136	0.92872	0.96304	0.85136	0.85782	0.92347	10.17469	5.65055	0.85598	0.92839	0.96286	0.85598	0.86110	0.92537
69	87	10.78837	5.44155	0.85136	0.93677	0.96735	0.85136	0.86617	0.92829	10.17469	5.28949	0.85598	0.93630	0.96710	0.85598	0.86914	0.92999
69	88	10.78837	5.07613	0.85136	0.94410	0.97125	0.85136	0.87416	0.93286	10.17469	4.94306	0.85598	0.94354	0.97095	0.85598	0.87684	0.93438
69	89	10.78837	4.72862	0.85136	0.95074	0.97475	0.85136	0.88179	0.93718	10.17469	4.61250	0.85598	0.95012	0.97442	0.85598	0.88419	0.93854

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
69	90	10.78837	4.40007	0.85136	0.95670	0.97787	0.85136	0.88903	0.94125	10.17469	4.29901	0.85598	0.95605	0.97753	0.85598	0.89119	0.94246
69	91	10.78837	4.09149	0.85136	0.96201	0.98064	0.85136	0.89588	0.94508	10.17469	4.00370	0.85598	0.96135	0.98029	0.85598	0.89782	0.94616
69	92	10.78837	3.80354	0.85136	0.96672	0.98308	0.85136	0.90236	0.94867	10.17469	3.72738	0.85598	0.96606	0.98274	0.85598	0.90410	0.94963
69	93	10.78837	3.53621	0.85136	0.97087	0.98522	0.85136	0.90845	0.95203	10.17469	3.47020	0.85598	0.97022	0.98489	0.85598	0.91001	0.95289
69	94	10.78837	3.28870	0.85136	0.97451	0.98709	0.85136	0.91419	0.95517	10.17469	3.23152	0.85598	0.97389	0.98677	0.85598	0.91558	0.95593
69	95	10.78837	3.05955	0.85136	0.97770	0.98872	0.85136	0.91956	0.95809	10.17469	3.01004	0.85598	0.97711	0.98842	0.85598	0.92081	0.95877
69	96	10.78837	2.84646	0.85136	0.98049	0.99015	0.85136	0.92458	0.96081	10.17469	2.80360	0.85598	0.97994	0.98987	0.85598	0.92570	0.96142
69	97	10.78837	2.65226	0.85136	0.98290	0.99138	0.85136	0.92924	0.96332	10.17469	2.61510	0.85598	0.98239	0.99112	0.85598	0.93025	0.96386
69	98	10.78837	2.47567	0.85136	0.98498	0.99244	0.85136	0.93357	0.96564	10.17469	2.44340	0.85598	0.98451	0.99219	0.85598	0.93447	0.96613
69	99	10.78837	2.31535	0.85136	0.98678	0.99335	0.85136	0.93758	0.96778	10.17469	2.28724	0.85598	0.98634	0.99312	0.85598	0.93839	0.96822
69	100	10.78837	2.16976	0.85136	0.98833	0.99413	0.85136	0.94130	0.96976	10.17469	2.14523	0.85598	0.98793	0.99393	0.85598	0.94203	0.97015
69	101	10.78837	2.03734	0.85136	0.98967	0.99481	0.85136	0.94474	0.97158	10.17469	2.01587	0.85598	0.98930	0.99462	0.85598	0.94540	0.97193
69	102	10.78837	1.91714	0.85136	0.99083	0.99539	0.85136	0.94791	0.97326	10.17469	1.89830	0.85598	0.99049	0.99522	0.85598	0.94851	0.97358
69	103	10.78837	1.80800	0.85136	0.99183	0.99590	0.85136	0.95084	0.97480	10.17469	1.79140	0.85598	0.99151	0.99574	0.85598	0.95138	0.97509
69	104	10.78837	1.70943	0.85136	0.99269	0.99633	0.85136	0.95351	0.97620	10.17469	1.69474	0.85598	0.99240	0.99618	0.85598	0.95401	0.97647
69	105	10.78837	1.62048	0.85136	0.99343	0.99670	0.85136	0.95595	0.97748	10.17469	1.60741	0.85598	0.99316	0.99657	0.85598	0.95641	0.97772
69	106	10.78837	1.54080	0.85136	0.99406	0.99702	0.85136	0.95813	0.97862	10.17469	1.52911	0.85598	0.99381	0.99690	0.85598	0.95856	0.97884
69	107	10.78837	1.47009	0.85136	0.99458	0.99729	0.85136	0.96004	0.97961	10.17469	1.45954	0.85598	0.99436	0.99717	0.85598	0.96044	0.97982
69	108	10.78837	1.40861	0.85136	0.99502	0.99750	0.85136	0.96165	0.98045	10.17469	1.39898	0.85598	0.99481	0.99740	0.85598	0.96203	0.98065
69	109	10.78837	1.35764	0.85136	0.99535	0.99767	0.85136	0.96290	0.98110	10.17469	1.34871	0.85598	0.99515	0.99757	0.85598	0.96326	0.98129
69	110	10.78837	1.32125	0.85136	0.99558	0.99778	0.85136	0.96374	0.98154	10.17469	1.31279	0.85598	0.99539	0.99769	0.85598	0.96410	0.98172
70	1	10.45992	26.72925	0.84629	0.39118	0.56238	0.84629	0.39096	0.56214	9.88377	22.57586	0.85109	0.43763	0.60882	0.85109	0.43741	0.60861
70	2	10.45992	26.68154	0.84629	0.39189	0.56310	0.84629	0.39167	0.56288	9.88377	22.55058	0.85109	0.43813	0.60930	0.85109	0.43791	0.60909
70	3	10.45992	26.63112	0.84629	0.39263	0.56387	0.84629	0.39241	0.56364	9.88377	22.52338	0.85109	0.43865	0.60981	0.85109	0.43844	0.60960
70	4	10.45992	26.57806	0.84629	0.39341	0.56467	0.84629	0.39318	0.56444	9.88377	22.49433	0.85109	0.43922	0.61035	0.85109	0.43899	0.61014
70	5	10.45992	26.52283	0.84629	0.39422	0.56551	0.84629	0.39399	0.56527	9.88377	22.46379	0.85109	0.43981	0.61092	0.85109	0.43958	0.61070
70	6	10.45992	26.46539	0.84629	0.39507	0.56638	0.84629	0.39482	0.56613	9.88377	22.43176	0.85109	0.44042	0.61152	0.85109	0.44018	0.61129
70	7	10.45992	26.40551	0.84629	0.39596	0.56729	0.84629	0.39570	0.56702	9.88377	22.39806	0.85109	0.44108	0.61215	0.85109	0.44082	0.61190
70	8	10.45992	26.34335	0.84629	0.39688	0.56824	0.84629	0.39660	0.56795	9.88377	22.36278	0.85109	0.44176	0.61281	0.85109	0.44149	0.61254
70	9	10.45992	26.27867	0.84629	0.39784	0.56922	0.84629	0.39755	0.56892	9.88377	22.32575	0.85109	0.44248	0.61350	0.85109	0.44219	0.61322
70	10	10.45992	26.21121	0.84629	0.39885	0.57025	0.84629	0.39853	0.56993	9.88377	22.28674	0.85109	0.44323	0.61422	0.85109	0.44292	0.61392
70	11	10.45992	26.14141	0.84629	0.39990	0.57132	0.84629	0.39955	0.57097	9.88377	22.24611	0.85109	0.44402	0.61498	0.85109	0.44368	0.61465
70	12	10.45992	26.06892	0.84629	0.40099	0.57244	0.84629	0.40062	0.57206	9.88377	22.20360	0.85109	0.44485	0.61577	0.85109	0.44448	0.61542
70	13	10.45992	25.99388	0.84629	0.40213	0.57360	0.84629	0.40173	0.57319	9.88377	22.15929	0.85109	0.44572	0.61660	0.85109	0.44532	0.61622
70	14	10.45992	25.91617	0.84629	0.40332	0.57480	0.84629	0.40288	0.57437	9.88377	22.11310	0.85109	0.44662	0.61747	0.85109	0.44620	0.61706
70	15	10.45992	25.83587	0.84629	0.40455	0.57606	0.84629	0.40409	0.57559	9.88377	22.06509	0.85109	0.44757	0.61837	0.85109	0.44712	0.61794
70	16	10.45992	25.75319	0.84629	0.40583	0.57735	0.84629	0.40535	0.57686	9.88377	22.01544	0.85109	0.44856	0.61932	0.85109	0.44808	0.61886
70	17	10.45992	25.66857	0.84629	0.40716	0.57869	0.84629	0.40666	0.57819	9.88377	21.96453	0.85109	0.44959	0.62030	0.85109	0.44909	0.61983
70	18	10.45992	25.58235	0.84629	0.40853	0.58008	0.84629	0.40803	0.57957	9.88377	21.91267	0.85109	0.45065	0.62131	0.85109	0.45016	0.62084
70	19	10.45992	25.49361	0.84629	0.40995	0.58151	0.84629	0.40946	0.58102	9.88377	21.85907	0.85109	0.45176	0.62236	0.85109	0.45127	0.62190
70	20	10.45992	25.40164	0.84629	0.41144	0.58301	0.84629	0.41096	0.58252	9.88377	21.80312	0.85109	0.45293	0.62347	0.85109	0.45245	0.62302

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
70	21	10.45992	25.30562	0.84629	0.41301	0.58458	0.84629	0.41252	0.58409	9.88377	21.74411	0.85109	0.45416	0.62463	0.85109	0.45369	0.62419
70	22	10.45992	25.20517	0.84629	0.41465	0.58622	0.84629	0.41416	0.58574	9.88377	21.68171	0.85109	0.45546	0.62587	0.85109	0.45499	0.62542
70	23	10.45992	25.09967	0.84629	0.41638	0.58795	0.84629	0.41588	0.58745	9.88377	21.61537	0.85109	0.45685	0.62717	0.85109	0.45636	0.62671
70	24	10.45992	24.98936	0.84629	0.41820	0.58976	0.84629	0.41767	0.58923	9.88377	21.54528	0.85109	0.45831	0.62855	0.85109	0.45780	0.62807
70	25	10.45992	24.87419	0.84629	0.42010	0.59165	0.84629	0.41954	0.59109	9.88377	21.47137	0.85109	0.45986	0.63000	0.85109	0.45931	0.62949
70	26	10.45992	24.75420	0.84629	0.42210	0.59363	0.84629	0.42149	0.59303	9.88377	21.39367	0.85109	0.46149	0.63153	0.85109	0.46090	0.63098
70	27	10.45992	24.62994	0.84629	0.42420	0.59570	0.84629	0.42353	0.59505	9.88377	21.31262	0.85109	0.46320	0.63313	0.85109	0.46256	0.63254
70	28	10.45992	24.50119	0.84629	0.42638	0.59785	0.84629	0.42567	0.59715	9.88377	21.22804	0.85109	0.46500	0.63481	0.85109	0.46431	0.63417
70	29	10.45992	24.36788	0.84629	0.42867	0.60010	0.84629	0.42790	0.59934	9.88377	21.13984	0.85109	0.46689	0.63657	0.85109	0.46614	0.63588
70	30	10.45992	24.23009	0.84629	0.43106	0.60244	0.84629	0.43023	0.60162	9.88377	21.04806	0.85109	0.46887	0.63841	0.85109	0.46807	0.63767
70	31	10.45992	24.08752	0.84629	0.43356	0.60487	0.84629	0.43267	0.60400	9.88377	20.95246	0.85109	0.47096	0.64034	0.85109	0.47010	0.63954
70	32	10.45992	23.94006	0.84629	0.43618	0.60741	0.84629	0.43522	0.60648	9.88377	20.85289	0.85109	0.47315	0.64236	0.85109	0.47222	0.64151
70	33	10.45992	23.78740	0.84629	0.43892	0.61007	0.84629	0.43788	0.60907	9.88377	20.74907	0.85109	0.47545	0.64448	0.85109	0.47446	0.64357
70	34	10.45992	23.62942	0.84629	0.44178	0.61283	0.84629	0.44067	0.61176	9.88377	20.64088	0.85109	0.47787	0.64670	0.85109	0.47680	0.64572
70	35	10.45992	23.46579	0.84629	0.44479	0.61572	0.84629	0.44359	0.61457	9.88377	20.52800	0.85109	0.48042	0.64903	0.85109	0.47927	0.64798
70	36	10.45992	23.29632	0.84629	0.44794	0.61873	0.84629	0.44665	0.61749	9.88377	20.41023	0.85109	0.48310	0.65147	0.85109	0.48186	0.65035
70	37	10.45992	23.12089	0.84629	0.45125	0.62187	0.84629	0.44984	0.62054	9.88377	20.28745	0.85109	0.48592	0.65404	0.85109	0.48459	0.65282
70	38	10.45992	22.93911	0.84629	0.45471	0.62516	0.84629	0.45319	0.62372	9.88377	20.15926	0.85109	0.48890	0.65673	0.85109	0.48745	0.65542
70	39	10.45992	22.75087	0.84629	0.45835	0.62859	0.84629	0.45669	0.62702	9.88377	20.02555	0.85109	0.49203	0.65955	0.85109	0.49046	0.65813
70	40	10.45992	22.55572	0.84629	0.46217	0.63217	0.84629	0.46035	0.63047	9.88377	19.88587	0.85109	0.49534	0.66251	0.85109	0.49362	0.66097
70	41	10.45992	22.35340	0.84629	0.46619	0.63592	0.84629	0.46419	0.63406	9.88377	19.73995	0.85109	0.49882	0.66562	0.85109	0.49693	0.66394
70	42	10.45992	22.14385	0.84629	0.47040	0.63983	0.84629	0.46820	0.63779	9.88377	19.58769	0.85109	0.50249	0.66888	0.85109	0.50042	0.66704
70	43	10.45992	21.92669	0.84629	0.47484	0.64392	0.84629	0.47240	0.64167	9.88377	19.42870	0.85109	0.50637	0.67230	0.85109	0.50407	0.67028
70	44	10.45992	21.70178	0.84629	0.47949	0.64819	0.84629	0.47679	0.64571	9.88377	19.26280	0.85109	0.51045	0.67589	0.85109	0.50791	0.67366
70	45	10.45992	21.46876	0.84629	0.48439	0.65264	0.84629	0.48138	0.64991	9.88377	19.08963	0.85109	0.51476	0.67966	0.85109	0.51194	0.67719
70	46	10.45992	21.22763	0.84629	0.48953	0.65730	0.84629	0.48618	0.65427	9.88377	18.90911	0.85109	0.51930	0.68361	0.85109	0.51616	0.68088
70	47	10.45992	20.97813	0.84629	0.49494	0.66215	0.84629	0.49119	0.65879	9.88377	18.72094	0.85109	0.52409	0.68774	0.85109	0.52058	0.68471
70	48	10.45992	20.72003	0.84629	0.50062	0.66722	0.84629	0.49643	0.66349	9.88377	18.52488	0.85109	0.52914	0.69207	0.85109	0.52522	0.68871
70	49	10.45992	20.45326	0.84629	0.50659	0.67250	0.84629	0.50190	0.66836	9.88377	18.32076	0.85109	0.53445	0.69660	0.85109	0.53007	0.69287
70	50	10.45992	20.17742	0.84629	0.51287	0.67801	0.84629	0.50762	0.67340	9.88377	18.10816	0.85109	0.54006	0.70135	0.85109	0.53515	0.69720
70	51	10.45992	19.89339	0.84629	0.51945	0.68373	0.84629	0.51357	0.67862	9.88377	17.88781	0.85109	0.54595	0.70629	0.85109	0.54046	0.70169
70	52	10.45992	19.60122	0.84629	0.52635	0.68968	0.84629	0.51979	0.68403	9.88377	17.65967	0.85109	0.55214	0.71145	0.85109	0.54602	0.70635
70	53	10.45992	19.30125	0.84629	0.53357	0.69586	0.84629	0.52627	0.68961	9.88377	17.42398	0.85109	0.55863	0.71682	0.85109	0.55182	0.71119
70	54	10.45992	18.99375	0.84629	0.54113	0.70225	0.84629	0.53302	0.69538	9.88377	17.18091	0.85109	0.56544	0.72240	0.85109	0.55788	0.71621
70	55	10.45992	18.67912	0.84629	0.54903	0.70887	0.84629	0.54005	0.70134	9.88377	16.93076	0.85109	0.57257	0.72820	0.85109	0.56421	0.72140
70	56	10.45992	18.35803	0.84629	0.55728	0.71571	0.84629	0.54736	0.70748	9.88377	16.67407	0.85109	0.58003	0.73420	0.85109	0.57081	0.72677
70	57	10.45992	18.02853	0.84629	0.56592	0.72279	0.84629	0.55497	0.71380	9.88377	16.40902	0.85109	0.58785	0.74044	0.85109	0.57769	0.73233
70	58	10.45992	17.69065	0.84629	0.57494	0.73011	0.84629	0.56288	0.72031	9.88377	16.13552	0.85109	0.59604	0.74690	0.85109	0.58486	0.73806
70	59	10.45992	17.34441	0.84629	0.58438	0.73767	0.84629	0.57108	0.72699	9.88377	15.85354	0.85109	0.60462	0.75360	0.85109	0.59231	0.74396
70	60	10.45992	16.98967	0.84629	0.59422	0.74547	0.84629	0.57958	0.73384	9.88377	15.56284	0.85109	0.61359	0.76053	0.85109	0.60005	0.75004
70	61	10.45992	16.62627	0.84629	0.60449	0.75350	0.84629	0.58838	0.74085	9.88377	15.26320	0.85109	0.62296	0.76769	0.85109	0.60808	0.75628

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
70	62	10.45992	16.25423	0.84629	0.61519	0.76175	0.84629	0.59747	0.74802	9.88377	14.95454	0.85109	0.63275	0.77507	0.85109	0.61640	0.76268
70	63	10.45992	15.87341	0.84629	0.62632	0.77023	0.84629	0.60684	0.75532	9.88377	14.63664	0.85109	0.64294	0.78267	0.85109	0.62499	0.76922
70	64	10.45992	15.48353	0.84629	0.63788	0.77891	0.84629	0.61649	0.76275	9.88377	14.30913	0.85109	0.65356	0.79049	0.85109	0.63385	0.77590
70	65	10.45992	15.08480	0.84629	0.64986	0.78778	0.84629	0.62640	0.77029	9.88377	13.97213	0.85109	0.66458	0.79850	0.85109	0.64298	0.78270
70	66	10.45992	14.67724	0.84629	0.66226	0.79682	0.84629	0.63656	0.77793	9.88377	13.62552	0.85109	0.67601	0.80669	0.85109	0.65235	0.78960
70	67	10.45992	14.26104	0.84629	0.67506	0.80601	0.84629	0.64695	0.78563	9.88377	13.26940	0.85109	0.68783	0.81505	0.85109	0.66196	0.79660
70	68	10.45992	13.83657	0.84629	0.68823	0.81533	0.84629	0.65754	0.79340	9.88377	12.90401	0.85109	0.70002	0.82354	0.85109	0.67177	0.80367
70	69	10.45992	13.40435	0.84629	0.70173	0.82473	0.84629	0.66832	0.80119	9.88377	12.52973	0.85109	0.71255	0.83215	0.85109	0.68178	0.81078
70	70	10.45992	12.96501	0.84629	0.71553	0.83418	0.84629	0.67926	0.80900	9.88377	12.14706	0.85109	0.72538	0.84084	0.85109	0.69195	0.81793
70	71	10.45992	12.51927	0.84629	0.72958	0.84365	0.84629	0.69032	0.81679	9.88377	11.75658	0.85109	0.73847	0.84957	0.85109	0.70227	0.82510
70	72	10.45992	12.06792	0.84629	0.74383	0.85310	0.84629	0.70149	0.82456	9.88377	11.35893	0.85109	0.75178	0.85830	0.85109	0.71270	0.83225
70	73	10.45992	11.61185	0.84629	0.75820	0.86247	0.84629	0.71272	0.83227	9.88377	10.95491	0.85109	0.76524	0.86701	0.85109	0.72322	0.83938
70	74	10.45992	11.15217	0.84629	0.77264	0.87174	0.84629	0.72400	0.83991	9.88377	10.54549	0.85109	0.77880	0.87565	0.85109	0.73379	0.84646
70	75	10.45992	10.68986	0.84629	0.78706	0.88085	0.84629	0.73528	0.84745	9.88377	10.13154	0.85109	0.79238	0.88417	0.85109	0.74439	0.85347
70	76	10.45992	10.22626	0.84629	0.80140	0.88975	0.84629	0.74652	0.85487	9.88377	9.71428	0.85109	0.80592	0.89253	0.85109	0.75499	0.86039
70	77	10.45992	9.76277	0.84629	0.81556	0.89841	0.84629	0.75771	0.86215	9.88377	9.29502	0.85109	0.81934	0.90070	0.85109	0.76554	0.86720
70	78	10.45992	9.30064	0.84629	0.82948	0.90679	0.84629	0.76879	0.86929	9.88377	8.87492	0.85109	0.83256	0.90863	0.85109	0.77603	0.87389
70	79	10.45992	8.84103	0.84629	0.84306	0.91485	0.84629	0.77975	0.87625	9.88377	8.45509	0.85109	0.84551	0.91629	0.85109	0.78641	0.88044
70	80	10.45992	8.38551	0.84629	0.85622	0.92254	0.84629	0.79054	0.88302	9.88377	8.03703	0.85109	0.85811	0.92364	0.85109	0.79666	0.88682
70	81	10.45992	7.93532	0.84629	0.86891	0.92986	0.84629	0.80114	0.88959	9.88377	7.62196	0.85109	0.87029	0.93065	0.85109	0.80674	0.89303
70	82	10.45992	7.49211	0.84629	0.88105	0.93676	0.84629	0.81151	0.89595	9.88377	7.21152	0.85109	0.88199	0.93730	0.85109	0.81662	0.89906
70	83	10.45992	7.05756	0.84629	0.89258	0.94324	0.84629	0.82163	0.90208	9.88377	6.80735	0.85109	0.89314	0.94355	0.85109	0.82628	0.90488
70	84	10.45992	6.63342	0.84629	0.90343	0.94927	0.84629	0.83146	0.90797	9.88377	6.41122	0.85109	0.90368	0.94940	0.85109	0.83569	0.91049
70	85	10.45992	6.22156	0.84629	0.91359	0.95484	0.84629	0.84097	0.91362	9.88377	6.02503	0.85109	0.91357	0.95484	0.85109	0.84481	0.91588
70	86	10.45992	5.82374	0.84629	0.92300	0.95996	0.84629	0.85015	0.91901	9.88377	5.65055	0.85109	0.92278	0.95984	0.85109	0.85362	0.92103
70	87	10.45992	5.44155	0.84629	0.93165	0.96462	0.84629	0.85897	0.92414	9.88377	5.28949	0.85109	0.93128	0.96441	0.85109	0.86211	0.92595
70	88	10.45992	5.07613	0.84629	0.93955	0.96883	0.84629	0.86742	0.92900	9.88377	4.94306	0.85109	0.93906	0.96857	0.85109	0.87024	0.93062
70	89	10.45992	4.72862	0.84629	0.94671	0.97262	0.84629	0.87547	0.93360	9.88377	4.61250	0.85109	0.94614	0.97232	0.85109	0.87801	0.93505
70	90	10.45992	4.40007	0.84629	0.95314	0.97601	0.84629	0.88313	0.93794	9.88377	4.29901	0.85109	0.95252	0.97569	0.85109	0.88541	0.93922
70	91	10.45992	4.09149	0.84629	0.95888	0.97901	0.84629	0.89037	0.94201	9.88377	4.00370	0.85109	0.95824	0.97868	0.85109	0.89242	0.94315
70	92	10.45992	3.80354	0.84629	0.96397	0.98166	0.84629	0.89722	0.94582	9.88377	3.72738	0.85109	0.96333	0.98132	0.85109	0.89906	0.94684
70	93	10.45992	3.53621	0.84629	0.96846	0.98398	0.84629	0.90366	0.94939	9.88377	3.47020	0.85109	0.96782	0.98365	0.85109	0.90531	0.95030
70	94	10.45992	3.28870	0.84629	0.97240	0.98601	0.84629	0.90972	0.95273	9.88377	3.23152	0.85109	0.97178	0.98569	0.85109	0.91119	0.95353
70	95	10.45992	3.05955	0.84629	0.97585	0.98778	0.84629	0.91540	0.95583	9.88377	3.01004	0.85109	0.97526	0.98748	0.85109	0.91672	0.95655
70	96	10.45992	2.84646	0.84629	0.97888	0.98932	0.84629	0.92070	0.95871	9.88377	2.80360	0.85109	0.97832	0.98904	0.85109	0.92188	0.95935
70	97	10.45992	2.65226	0.84629	0.98149	0.99066	0.84629	0.92562	0.96137	9.88377	2.61510	0.85109	0.98097	0.99039	0.85109	0.92668	0.96195
70	98	10.45992	2.47567	0.84629	0.98374	0.99181	0.84629	0.93019	0.96383	9.88377	2.44340	0.85109	0.98326	0.99156	0.85109	0.93114	0.96434
70	99	10.45992	2.31535	0.84629	0.98569	0.99279	0.84629	0.93442	0.96610	9.88377	2.28724	0.85109	0.98524	0.99257	0.85109	0.93528	0.96656
70	100	10.45992	2.16976	0.84629	0.98737	0.99365	0.84629	0.93834	0.96819	9.88377	2.14523	0.85109	0.98696	0.99344	0.85109	0.93911	0.96860
70	101	10.45992	2.03734	0.84629	0.98882	0.99438	0.84629	0.94197	0.97012	9.88377	2.01587	0.85109	0.98844	0.99419	0.85109	0.94267	0.97049
70	102	10.45992	1.91714	0.84629	0.99008	0.99501	0.84629	0.94531	0.97189	9.88377	1.89830	0.85109	0.98973	0.99484	0.85109	0.94595	0.97222

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>									<u>POST-REFORMED BENEFIT TIERS</u>						
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
70	103	10.45992	1.80800	0.84629	0.99116	0.99556	0.84629	0.94839	0.97351	9.88377	1.79140	0.85109	0.99084	0.99540	0.85109	0.94897	0.97382
70	104	10.45992	1.70943	0.84629	0.99209	0.99603	0.84629	0.95121	0.97500	9.88377	1.69474	0.85109	0.99179	0.99588	0.85109	0.95174	0.97527
70	105	10.45992	1.62048	0.84629	0.99289	0.99643	0.84629	0.95378	0.97634	9.88377	1.60741	0.85109	0.99262	0.99629	0.85109	0.95426	0.97659
70	106	10.45992	1.54080	0.84629	0.99357	0.99678	0.84629	0.95607	0.97754	9.88377	1.52911	0.85109	0.99332	0.99665	0.85109	0.95652	0.97778
70	107	10.45992	1.47009	0.84629	0.99414	0.99706	0.84629	0.95809	0.97859	9.88377	1.45954	0.85109	0.99391	0.99695	0.85109	0.95851	0.97881
70	108	10.45992	1.40861	0.84629	0.99461	0.99730	0.84629	0.95978	0.97948	9.88377	1.39898	0.85109	0.99439	0.99719	0.85109	0.96018	0.97968
70	109	10.45992	1.35764	0.84629	0.99497	0.99748	0.84629	0.96109	0.98016	9.88377	1.34871	0.85109	0.99477	0.99738	0.85109	0.96147	0.98036
70	110	10.45992	1.32125	0.84629	0.99522	0.99760	0.84629	0.96198	0.98062	9.88377	1.31279	0.85109	0.99502	0.99751	0.85109	0.96235	0.98081
71	1	10.12429	26.72925	0.84075	0.37864	0.54930	0.84075	0.37843	0.54907	9.58492	22.57586	0.84576	0.42441	0.59591	0.84576	0.42420	0.59570
71	2	10.12429	26.68154	0.84075	0.37932	0.55001	0.84075	0.37912	0.54980	9.58492	22.55058	0.84576	0.42489	0.59638	0.84576	0.42468	0.59618
71	3	10.12429	26.63112	0.84075	0.38004	0.55077	0.84075	0.37983	0.55055	9.58492	22.52338	0.84576	0.42540	0.59689	0.84576	0.42520	0.59669
71	4	10.12429	26.57806	0.84075	0.38080	0.55156	0.84075	0.38058	0.55134	9.58492	22.49433	0.84576	0.42595	0.59742	0.84576	0.42574	0.59722
71	5	10.12429	26.52283	0.84075	0.38158	0.55239	0.84075	0.38136	0.55215	9.58492	22.46379	0.84576	0.42652	0.59799	0.84576	0.42630	0.59777
71	6	10.12429	26.46539	0.84075	0.38240	0.55325	0.84075	0.38217	0.55300	9.58492	22.43176	0.84576	0.42712	0.59858	0.84576	0.42689	0.59835
71	7	10.12429	26.40551	0.84075	0.38326	0.55414	0.84075	0.38302	0.55389	9.58492	22.39806	0.84576	0.42775	0.59920	0.84576	0.42751	0.59896
71	8	10.12429	26.34335	0.84075	0.38416	0.55508	0.84075	0.38390	0.55480	9.58492	22.36278	0.84576	0.42842	0.59985	0.84576	0.42816	0.59960
71	9	10.12429	26.27867	0.84075	0.38509	0.55605	0.84075	0.38481	0.55576	9.58492	22.32575	0.84576	0.42911	0.60053	0.84576	0.42884	0.60026
71	10	10.12429	26.21121	0.84075	0.38607	0.55707	0.84075	0.38576	0.55675	9.58492	22.28674	0.84576	0.42985	0.60125	0.84576	0.42955	0.60096
71	11	10.12429	26.14141	0.84075	0.38708	0.55812	0.84075	0.38675	0.55778	9.58492	22.24611	0.84576	0.43061	0.60200	0.84576	0.43029	0.60168
71	12	10.12429	26.06892	0.84075	0.38814	0.55922	0.84075	0.38779	0.55886	9.58492	22.20360	0.84576	0.43142	0.60278	0.84576	0.43107	0.60244
71	13	10.12429	25.99388	0.84075	0.38924	0.56037	0.84075	0.38886	0.55997	9.58492	22.15929	0.84576	0.43226	0.60360	0.84576	0.43188	0.60324
71	14	10.12429	25.91617	0.84075	0.39039	0.56156	0.84075	0.38998	0.56113	9.58492	22.11310	0.84576	0.43314	0.60446	0.84576	0.43273	0.60407
71	15	10.12429	25.83587	0.84075	0.39159	0.56279	0.84075	0.39115	0.56234	9.58492	22.06509	0.84576	0.43406	0.60536	0.84576	0.43363	0.60494
71	16	10.12429	25.75319	0.84075	0.39283	0.56407	0.84075	0.39237	0.56360	9.58492	22.01544	0.84576	0.43502	0.60629	0.84576	0.43456	0.60584
71	17	10.12429	25.66857	0.84075	0.39411	0.56540	0.84075	0.39364	0.56491	9.58492	21.96453	0.84576	0.43602	0.60726	0.84576	0.43554	0.60680
71	18	10.12429	25.58235	0.84075	0.39544	0.56676	0.84075	0.39496	0.56627	9.58492	21.91267	0.84576	0.43705	0.60826	0.84576	0.43657	0.60780
71	19	10.12429	25.49361	0.84075	0.39682	0.56818	0.84075	0.39635	0.56769	9.58492	21.85907	0.84576	0.43812	0.60930	0.84576	0.43766	0.60885
71	20	10.12429	25.40164	0.84075	0.39826	0.56965	0.84075	0.39780	0.56918	9.58492	21.80312	0.84576	0.43926	0.61039	0.84576	0.43880	0.60995
71	21	10.12429	25.30562	0.84075	0.39978	0.57120	0.84075	0.39932	0.57074	9.58492	21.74411	0.84576	0.44045	0.61155	0.84576	0.44000	0.61112
71	22	10.12429	25.20517	0.84075	0.40137	0.57282	0.84075	0.40091	0.57236	9.58492	21.68171	0.84576	0.44172	0.61277	0.84576	0.44127	0.61234
71	23	10.12429	25.09967	0.84075	0.40304	0.57453	0.84075	0.40257	0.57405	9.58492	21.61537	0.84576	0.44306	0.61406	0.84576	0.44260	0.61362
71	24	10.12429	24.98936	0.84075	0.40481	0.57632	0.84075	0.40431	0.57581	9.58492	21.54528	0.84576	0.44449	0.61542	0.84576	0.44400	0.61496
71	25	10.12429	24.87419	0.84075	0.40665	0.57819	0.84075	0.40612	0.57765	9.58492	21.47137	0.84576	0.44599	0.61686	0.84576	0.44547	0.61637
71	26	10.12429	24.75420	0.84075	0.40859	0.58014	0.84075	0.40802	0.57956	9.58492	21.39367	0.84576	0.44757	0.61838	0.84576	0.44701	0.61784
71	27	10.12429	24.62994	0.84075	0.41062	0.58219	0.84075	0.41000	0.58156	9.58492	21.31262	0.84576	0.44924	0.61996	0.84576	0.44863	0.61938
71	28	10.12429	24.50119	0.84075	0.41274	0.58431	0.84075	0.41207	0.58364	9.58492	21.22804	0.84576	0.45098	0.62162	0.84576	0.45033	0.62100
71	29	10.12429	24.36788	0.84075	0.41496	0.58653	0.84075	0.41423	0.58580	9.58492	21.13984	0.84576	0.45282	0.62337	0.84576	0.45211	0.62270
71	30	10.12429	24.23009	0.84075	0.41728	0.58884	0.84075	0.41649	0.58806	9.58492	21.04806	0.84576	0.45475	0.62519	0.84576	0.45399	0.62447
71	31	10.12429	24.08752	0.84075	0.41970	0.59125	0.84075	0.41886	0.59042	9.58492	20.95246	0.84576	0.45677	0.62710	0.84576	0.45596	0.62633
71	32	10.12429	23.94006	0.84075	0.42224	0.59377	0.84075	0.42134	0.59287	9.58492	20.85289	0.84576	0.45890	0.62911	0.84576	0.45803	0.62828
71	33	10.12429	23.78740	0.84075	0.42490	0.59639	0.84075	0.42392	0.59543	9.58492	20.74907	0.84576	0.46114	0.63121	0.84576	0.46020	0.63033

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
71	34	10.12429	23.62942	0.84075	0.42768	0.59913	0.84075	0.42664	0.59810	9.58492	20.64088	0.84576	0.46350	0.63341	0.84576	0.46249	0.63247
71	35	10.12429	23.46579	0.84075	0.43060	0.60198	0.84075	0.42947	0.60088	9.58492	20.52800	0.84576	0.46597	0.63572	0.84576	0.46489	0.63471
71	36	10.12429	23.29632	0.84075	0.43366	0.60497	0.84075	0.43244	0.60378	9.58492	20.41023	0.84576	0.46859	0.63815	0.84576	0.46742	0.63706
71	37	10.12429	23.12089	0.84075	0.43687	0.60808	0.84075	0.43555	0.60681	9.58492	20.28745	0.84576	0.47133	0.64069	0.84576	0.47007	0.63952
71	38	10.12429	22.93911	0.84075	0.44023	0.61134	0.84075	0.43881	0.60996	9.58492	20.15926	0.84576	0.47423	0.64336	0.84576	0.47287	0.64210
71	39	10.12429	22.75087	0.84075	0.44377	0.61474	0.84075	0.44221	0.61324	9.58492	20.02555	0.84576	0.47728	0.64616	0.84576	0.47580	0.64480
71	40	10.12429	22.55572	0.84075	0.44748	0.61829	0.84075	0.44578	0.61667	9.58492	19.88587	0.84576	0.48050	0.64911	0.84576	0.47888	0.64763
71	41	10.12429	22.35340	0.84075	0.45138	0.62200	0.84075	0.44952	0.62023	9.58492	19.73995	0.84576	0.48390	0.65220	0.84576	0.48212	0.65059
71	42	10.12429	22.14385	0.84075	0.45548	0.62589	0.84075	0.45343	0.62394	9.58492	19.58769	0.84576	0.48748	0.65544	0.84576	0.48553	0.65368
71	43	10.12429	21.92669	0.84075	0.45980	0.62995	0.84075	0.45752	0.62781	9.58492	19.42870	0.84576	0.49126	0.65885	0.84576	0.48910	0.65691
71	44	10.12429	21.70178	0.84075	0.46433	0.63419	0.84075	0.46180	0.63183	9.58492	19.26280	0.84576	0.49524	0.66243	0.84576	0.49286	0.66029
71	45	10.12429	21.46876	0.84075	0.46910	0.63862	0.84075	0.46628	0.63601	9.58492	19.08963	0.84576	0.49945	0.66618	0.84576	0.49680	0.66381
71	46	10.12429	21.22763	0.84075	0.47411	0.64325	0.84075	0.47097	0.64036	9.58492	18.90911	0.84576	0.50389	0.67012	0.84576	0.50093	0.66749
71	47	10.12429	20.97813	0.84075	0.47938	0.64808	0.84075	0.47588	0.64487	9.58492	18.72094	0.84576	0.50857	0.67424	0.84576	0.50527	0.67133
71	48	10.12429	20.72003	0.84075	0.48493	0.65313	0.84075	0.48100	0.64956	9.58492	18.52488	0.84576	0.51351	0.67857	0.84576	0.50981	0.67533
71	49	10.12429	20.45326	0.84075	0.49076	0.65840	0.84075	0.48636	0.65443	9.58492	18.32076	0.84576	0.51871	0.68310	0.84576	0.51458	0.67950
71	50	10.12429	20.17742	0.84075	0.49689	0.66390	0.84075	0.49196	0.65948	9.58492	18.10816	0.84576	0.52421	0.68784	0.84576	0.51957	0.68384
71	51	10.12429	19.89339	0.84075	0.50333	0.66962	0.84075	0.49780	0.66471	9.58492	17.88781	0.84576	0.52998	0.69280	0.84576	0.52479	0.68835
71	52	10.12429	19.60122	0.84075	0.51008	0.67557	0.84075	0.50390	0.67013	9.58492	17.65967	0.84576	0.53606	0.69797	0.84576	0.53026	0.69303
71	53	10.12429	19.30125	0.84075	0.51716	0.68175	0.84075	0.51027	0.67574	9.58492	17.42398	0.84576	0.54244	0.70335	0.84576	0.53598	0.69790
71	54	10.12429	18.99375	0.84075	0.52458	0.68816	0.84075	0.51692	0.68154	9.58492	17.18091	0.84576	0.54914	0.70896	0.84576	0.54196	0.70295
71	55	10.12429	18.67912	0.84075	0.53234	0.69481	0.84075	0.52385	0.68753	9.58492	16.93076	0.84576	0.55616	0.71479	0.84576	0.54822	0.70819
71	56	10.12429	18.35803	0.84075	0.54045	0.70168	0.84075	0.53107	0.69372	9.58492	16.67407	0.84576	0.56352	0.72083	0.84576	0.55475	0.71362
71	57	10.12429	18.02853	0.84075	0.54896	0.70881	0.84075	0.53859	0.70011	9.58492	16.40902	0.84576	0.57124	0.72712	0.84576	0.56157	0.71924
71	58	10.12429	17.69065	0.84075	0.55786	0.71619	0.84075	0.54643	0.70669	9.58492	16.13552	0.84576	0.57935	0.73365	0.84576	0.56869	0.72505
71	59	10.12429	17.34441	0.84075	0.56719	0.72383	0.84075	0.55457	0.71347	9.58492	15.85354	0.84576	0.58784	0.74043	0.84576	0.57610	0.73105
71	60	10.12429	16.98967	0.84075	0.57694	0.73172	0.84075	0.56302	0.72043	9.58492	15.56284	0.84576	0.59675	0.74746	0.84576	0.58382	0.73723
71	61	10.12429	16.62627	0.84075	0.58713	0.73986	0.84075	0.57179	0.72757	9.58492	15.26320	0.84576	0.60607	0.75473	0.84576	0.59184	0.74359
71	62	10.12429	16.25423	0.84075	0.59777	0.74825	0.84075	0.58087	0.73488	9.58492	14.95454	0.84576	0.61583	0.76224	0.84576	0.60016	0.75013
71	63	10.12429	15.87341	0.84075	0.60886	0.75689	0.84075	0.59026	0.74235	9.58492	14.63664	0.84576	0.62602	0.77000	0.84576	0.60879	0.75683
71	64	10.12429	15.48353	0.84075	0.62042	0.76575	0.84075	0.59995	0.74996	9.58492	14.30913	0.84576	0.63665	0.77799	0.84576	0.61771	0.76368
71	65	10.12429	15.08480	0.84075	0.63243	0.77484	0.84075	0.60993	0.75771	9.58492	13.97213	0.84576	0.64773	0.78621	0.84576	0.62691	0.77067
71	66	10.12429	14.67724	0.84075	0.64490	0.78412	0.84075	0.62018	0.76557	9.58492	13.62552	0.84576	0.65924	0.79463	0.84576	0.63639	0.77779
71	67	10.12429	14.26104	0.84075	0.65780	0.79359	0.84075	0.63069	0.77353	9.58492	13.26940	0.84576	0.67118	0.80324	0.84576	0.64612	0.78502
71	68	10.12429	13.83657	0.84075	0.67113	0.80320	0.84075	0.64144	0.78156	9.58492	12.90401	0.84576	0.68353	0.81202	0.84576	0.65610	0.79234
71	69	10.12429	13.40435	0.84075	0.68484	0.81294	0.84075	0.65241	0.78965	9.58492	12.52973	0.84576	0.69627	0.82094	0.84576	0.66630	0.79973
71	70	10.12429	12.96501	0.84075	0.69889	0.82276	0.84075	0.66357	0.79776	9.58492	12.14706	0.84576	0.70936	0.82997	0.84576	0.67669	0.80718
71	71	10.12429	12.51927	0.84075	0.71326	0.83263	0.84075	0.67489	0.80589	9.58492	11.75658	0.84576	0.72276	0.83907	0.84576	0.68727	0.81465
71	72	10.12429	12.06792	0.84075	0.72787	0.84251	0.84075	0.68634	0.81400	9.58492	11.35893	0.84576	0.73642	0.84821	0.84576	0.69798	0.82213
71	73	10.12429	11.61185	0.84075	0.74268	0.85234	0.84075	0.69791	0.82208	9.58492	10.95491	0.84576	0.75030	0.85734	0.84576	0.70882	0.82960
71	74	10.12429	11.15217	0.84075	0.75760	0.86209	0.84075	0.70954	0.83009	9.58492	10.54549	0.84576	0.76432	0.86642	0.84576	0.71974	0.83703

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
71	75	10.12429	10.68986	0.84075	0.77258	0.87170	0.84075	0.72120	0.83802	9.58492	10.13154	0.84576	0.77843	0.87541	0.84576	0.73072	0.84441
71	76	10.12429	10.22626	0.84075	0.78751	0.88113	0.84075	0.73287	0.84584	9.58492	9.71428	0.84576	0.79254	0.88426	0.84576	0.74172	0.85171
71	77	10.12429	9.76277	0.84075	0.80232	0.89032	0.84075	0.74450	0.85354	9.58492	9.29502	0.84576	0.80657	0.89293	0.84576	0.75270	0.85890
71	78	10.12429	9.30064	0.84075	0.81692	0.89924	0.84075	0.75605	0.86108	9.58492	8.87492	0.84576	0.82044	0.90137	0.84576	0.76364	0.86598
71	79	10.12429	8.84103	0.84075	0.83123	0.90784	0.84075	0.76749	0.86845	9.58492	8.45509	0.84576	0.83408	0.90953	0.84576	0.77449	0.87291
71	80	10.12429	8.38551	0.84075	0.84515	0.91608	0.84075	0.77879	0.87564	9.58492	8.03703	0.84576	0.84739	0.91739	0.84576	0.78522	0.87969
71	81	10.12429	7.93532	0.84075	0.85861	0.92393	0.84075	0.78990	0.88262	9.58492	7.62196	0.84576	0.86030	0.92491	0.84576	0.79580	0.88629
71	82	10.12429	7.49211	0.84075	0.87153	0.93135	0.84075	0.80080	0.88938	9.58492	7.21152	0.84576	0.87274	0.93204	0.84576	0.80619	0.89270
71	83	10.12429	7.05756	0.84075	0.88383	0.93833	0.84075	0.81144	0.89591	9.58492	6.80735	0.84576	0.88462	0.93878	0.84576	0.81636	0.89889
71	84	10.12429	6.63342	0.84075	0.89545	0.94484	0.84075	0.82180	0.90219	9.58492	6.41122	0.84576	0.89589	0.94509	0.84576	0.82627	0.90487
71	85	10.12429	6.22156	0.84075	0.90634	0.95087	0.84075	0.83184	0.90820	9.58492	6.02503	0.84576	0.90649	0.95095	0.84576	0.83590	0.91061
71	86	10.12429	5.82374	0.84075	0.91646	0.95641	0.84075	0.84154	0.91395	9.58492	5.65055	0.84576	0.91638	0.95636	0.84576	0.84521	0.91611
71	87	10.12429	5.44155	0.84075	0.92579	0.96147	0.84075	0.85086	0.91942	9.58492	5.28949	0.84576	0.92552	0.96132	0.84576	0.85418	0.92135
71	88	10.12429	5.07613	0.84075	0.93432	0.96605	0.84075	0.85980	0.92461	9.58492	4.94306	0.84576	0.93391	0.96583	0.84576	0.86278	0.92634
71	89	10.12429	4.72862	0.84075	0.94206	0.97017	0.84075	0.86832	0.92952	9.58492	4.61250	0.84576	0.94156	0.96990	0.84576	0.87101	0.93106
71	90	10.12429	4.40007	0.84075	0.94903	0.97385	0.84075	0.87643	0.93414	9.58492	4.29901	0.84576	0.94846	0.97355	0.84576	0.87884	0.93552
71	91	10.12429	4.09149	0.84075	0.95526	0.97712	0.84075	0.88410	0.93849	9.58492	4.00370	0.84576	0.95465	0.97680	0.84576	0.88627	0.93971
71	92	10.12429	3.80354	0.84075	0.96078	0.98000	0.84075	0.89135	0.94256	9.58492	3.72738	0.84576	0.96016	0.97968	0.84576	0.89330	0.94364
71	93	10.12429	3.53621	0.84075	0.96566	0.98253	0.84075	0.89818	0.94636	9.58492	3.47020	0.84576	0.96504	0.98221	0.84576	0.89993	0.94733
71	94	10.12429	3.28870	0.84075	0.96994	0.98474	0.84075	0.90460	0.94991	9.58492	3.23152	0.84576	0.96933	0.98443	0.84576	0.90616	0.95077
71	95	10.12429	3.05955	0.84075	0.97370	0.98667	0.84075	0.91062	0.95322	9.58492	3.01004	0.84576	0.97311	0.98637	0.84576	0.91202	0.95399
71	96	10.12429	2.84646	0.84075	0.97699	0.98836	0.84075	0.91623	0.95629	9.58492	2.80360	0.84576	0.97643	0.98808	0.84576	0.91749	0.95697
71	97	10.12429	2.65226	0.84075	0.97984	0.98982	0.84075	0.92145	0.95912	9.58492	2.61510	0.84576	0.97931	0.98955	0.84576	0.92258	0.95973
71	98	10.12429	2.47567	0.84075	0.98229	0.99107	0.84075	0.92629	0.96173	9.58492	2.44340	0.84576	0.98180	0.99082	0.84576	0.92730	0.96228
71	99	10.12429	2.31535	0.84075	0.98441	0.99215	0.84075	0.93077	0.96414	9.58492	2.28724	0.84576	0.98396	0.99191	0.84576	0.93168	0.96463
71	100	10.12429	2.16976	0.84075	0.98624	0.99307	0.84075	0.93492	0.96637	9.58492	2.14523	0.84576	0.98582	0.99286	0.84576	0.93574	0.96680
71	101	10.12429	2.03734	0.84075	0.98783	0.99388	0.84075	0.93876	0.96841	9.58492	2.01587	0.84576	0.98744	0.99368	0.84576	0.93950	0.96881
71	102	10.12429	1.91714	0.84075	0.98919	0.99457	0.84075	0.94230	0.97029	9.58492	1.89830	0.84576	0.98883	0.99438	0.84576	0.94297	0.97065
71	103	10.12429	1.80800	0.84075	0.99037	0.99516	0.84075	0.94556	0.97202	9.58492	1.79140	0.84576	0.99004	0.99499	0.84576	0.94617	0.97234
71	104	10.12429	1.70943	0.84075	0.99139	0.99567	0.84075	0.94854	0.97359	9.58492	1.69474	0.84576	0.99108	0.99552	0.84576	0.94910	0.97389
71	105	10.12429	1.62048	0.84075	0.99226	0.99611	0.84075	0.95125	0.97502	9.58492	1.60741	0.84576	0.99198	0.99597	0.84576	0.95177	0.97529
71	106	10.12429	1.54080	0.84075	0.99300	0.99649	0.84075	0.95368	0.97629	9.58492	1.52911	0.84576	0.99274	0.99636	0.84576	0.95416	0.97654
71	107	10.12429	1.47009	0.84075	0.99362	0.99680	0.84075	0.95581	0.97741	9.58492	1.45954	0.84576	0.99338	0.99668	0.84576	0.95625	0.97764
71	108	10.12429	1.40861	0.84075	0.99413	0.99706	0.84075	0.95759	0.97834	9.58492	1.39898	0.84576	0.99391	0.99695	0.84576	0.95802	0.97856
71	109	10.12429	1.35764	0.84075	0.99453	0.99726	0.84075	0.95898	0.97906	9.58492	1.34871	0.84576	0.99432	0.99715	0.84576	0.95938	0.97927
71	110	10.12429	1.32125	0.84075	0.99480	0.99739	0.84075	0.95992	0.97955	9.58492	1.31279	0.84576	0.99459	0.99729	0.84576	0.96031	0.97975
72	1	9.78250	26.72925	0.83479	0.36587	0.53573	0.83479	0.36567	0.53551	9.27906	22.57586	0.83953	0.41088	0.58244	0.83953	0.41067	0.58224
72	2	9.78250	26.68154	0.83479	0.36653	0.53644	0.83479	0.36633	0.53623	9.27906	22.55058	0.83953	0.41134	0.58291	0.83953	0.41115	0.58271
72	3	9.78250	26.63112	0.83479	0.36722	0.53718	0.83479	0.36703	0.53697	9.27906	22.52338	0.83953	0.41184	0.58341	0.83953	0.41164	0.58321
72	4	9.78250	26.57806	0.83479	0.36795	0.53796	0.83479	0.36775	0.53774	9.27906	22.49433	0.83953	0.41237	0.58394	0.83953	0.41217	0.58374
72	5	9.78250	26.52283	0.83479	0.36871	0.53877	0.83479	0.36850	0.53855	9.27906	22.46379	0.83953	0.41292	0.58449	0.83953	0.41271	0.58429

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
72	6	9.78250	26.46539	0.83479	0.36951	0.53962	0.83479	0.36929	0.53939	9.27906	22.43176	0.83953	0.41350	0.58508	0.83953	0.41329	0.58486
72	7	9.78250	26.40551	0.83479	0.37034	0.54050	0.83479	0.37010	0.54026	9.27906	22.39806	0.83953	0.41412	0.58569	0.83953	0.41389	0.58546
72	8	9.78250	26.34335	0.83479	0.37120	0.54142	0.83479	0.37095	0.54116	9.27906	22.36278	0.83953	0.41476	0.58633	0.83953	0.41452	0.58609
72	9	9.78250	26.27867	0.83479	0.37210	0.54238	0.83479	0.37184	0.54210	9.27906	22.32575	0.83953	0.41544	0.58701	0.83953	0.41517	0.58675
72	10	9.78250	26.21121	0.83479	0.37305	0.54339	0.83479	0.37276	0.54308	9.27906	22.28674	0.83953	0.41615	0.58772	0.83953	0.41586	0.58743
72	11	9.78250	26.14141	0.83479	0.37403	0.54443	0.83479	0.37372	0.54410	9.27906	22.24611	0.83953	0.41689	0.58846	0.83953	0.41658	0.58815
72	12	9.78250	26.06892	0.83479	0.37505	0.54551	0.83479	0.37472	0.54516	9.27906	22.20360	0.83953	0.41767	0.58923	0.83953	0.41733	0.58890
72	13	9.78250	25.99388	0.83479	0.37612	0.54664	0.83479	0.37576	0.54626	9.27906	22.15929	0.83953	0.41848	0.59004	0.83953	0.41812	0.58969
72	14	9.78250	25.91617	0.83479	0.37723	0.54781	0.83479	0.37684	0.54740	9.27906	22.11310	0.83953	0.41934	0.59089	0.83953	0.41895	0.59051
72	15	9.78250	25.83587	0.83479	0.37839	0.54903	0.83479	0.37797	0.54859	9.27906	22.06509	0.83953	0.42023	0.59178	0.83953	0.41981	0.59136
72	16	9.78250	25.75319	0.83479	0.37959	0.55029	0.83479	0.37915	0.54983	9.27906	22.01544	0.83953	0.42116	0.59270	0.83953	0.42072	0.59226
72	17	9.78250	25.66857	0.83479	0.38083	0.55159	0.83479	0.38037	0.55112	9.27906	21.96453	0.83953	0.42212	0.59365	0.83953	0.42167	0.59320
72	18	9.78250	25.58235	0.83479	0.38211	0.55294	0.83479	0.38166	0.55246	9.27906	21.91267	0.83953	0.42312	0.59464	0.83953	0.42267	0.59419
72	19	9.78250	25.49361	0.83479	0.38345	0.55433	0.83479	0.38300	0.55387	9.27906	21.85907	0.83953	0.42417	0.59567	0.83953	0.42372	0.59523
72	20	9.78250	25.40164	0.83479	0.38484	0.55579	0.83479	0.38440	0.55533	9.27906	21.80312	0.83953	0.42526	0.59675	0.83953	0.42483	0.59632
72	21	9.78250	25.30562	0.83479	0.38630	0.55731	0.83479	0.38587	0.55687	9.27906	21.74411	0.83953	0.42642	0.59789	0.83953	0.42600	0.59747
72	22	9.78250	25.20517	0.83479	0.38784	0.55891	0.83479	0.38741	0.55846	9.27906	21.68171	0.83953	0.42765	0.59910	0.83953	0.42722	0.59868
72	23	9.78250	25.09967	0.83479	0.38946	0.56059	0.83479	0.38902	0.56013	9.27906	21.61537	0.83953	0.42895	0.60037	0.83953	0.42851	0.59994
72	24	9.78250	24.98936	0.83479	0.39117	0.56236	0.83479	0.39070	0.56187	9.27906	21.54528	0.83953	0.43033	0.60172	0.83953	0.42987	0.60127
72	25	9.78250	24.87419	0.83479	0.39296	0.56420	0.83479	0.39245	0.56369	9.27906	21.47137	0.83953	0.43179	0.60314	0.83953	0.43130	0.60267
72	26	9.78250	24.75420	0.83479	0.39483	0.56614	0.83479	0.39429	0.56558	9.27906	21.39367	0.83953	0.43332	0.60464	0.83953	0.43279	0.60412
72	27	9.78250	24.62994	0.83479	0.39679	0.56815	0.83479	0.39621	0.56755	9.27906	21.31262	0.83953	0.43494	0.60621	0.83953	0.43436	0.60565
72	28	9.78250	24.50119	0.83479	0.39885	0.57025	0.83479	0.39821	0.56960	9.27906	21.22804	0.83953	0.43663	0.60786	0.83953	0.43601	0.60725
72	29	9.78250	24.36788	0.83479	0.40099	0.57244	0.83479	0.40031	0.57174	9.27906	21.13984	0.83953	0.43841	0.60958	0.83953	0.43775	0.60893
72	30	9.78250	24.23009	0.83479	0.40324	0.57472	0.83479	0.40250	0.57397	9.27906	21.04806	0.83953	0.44029	0.61139	0.83953	0.43957	0.61069
72	31	9.78250	24.08752	0.83479	0.40558	0.57710	0.83479	0.40479	0.57630	9.27906	20.95246	0.83953	0.44225	0.61328	0.83953	0.44148	0.61254
72	32	9.78250	23.94006	0.83479	0.40804	0.57959	0.83479	0.40719	0.57873	9.27906	20.85289	0.83953	0.44432	0.61526	0.83953	0.44349	0.61447
72	33	9.78250	23.78740	0.83479	0.41061	0.58218	0.83479	0.40970	0.58126	9.27906	20.74907	0.83953	0.44649	0.61734	0.83953	0.44560	0.61649
72	34	9.78250	23.62942	0.83479	0.41331	0.58488	0.83479	0.41233	0.58390	9.27906	20.64088	0.83953	0.44877	0.61952	0.83953	0.44782	0.61862
72	35	9.78250	23.46579	0.83479	0.41613	0.58770	0.83479	0.41508	0.58665	9.27906	20.52800	0.83953	0.45118	0.62181	0.83953	0.45016	0.62084
72	36	9.78250	23.29632	0.83479	0.41910	0.59065	0.83479	0.41796	0.58952	9.27906	20.41023	0.83953	0.45372	0.62422	0.83953	0.45262	0.62318
72	37	9.78250	23.12089	0.83479	0.42220	0.59373	0.83479	0.42098	0.59252	9.27906	20.28745	0.83953	0.45639	0.62674	0.83953	0.45520	0.62562
72	38	9.78250	22.93911	0.83479	0.42547	0.59695	0.83479	0.42414	0.59564	9.27906	20.15926	0.83953	0.45920	0.62939	0.83953	0.45792	0.62818
72	39	9.78250	22.75087	0.83479	0.42890	0.60032	0.83479	0.42745	0.59890	9.27906	20.02555	0.83953	0.46217	0.63217	0.83953	0.46078	0.63086
72	40	9.78250	22.55572	0.83479	0.43250	0.60384	0.83479	0.43091	0.60229	9.27906	19.88587	0.83953	0.46530	0.63509	0.83953	0.46378	0.63367
72	41	9.78250	22.35340	0.83479	0.43628	0.60752	0.83479	0.43455	0.60583	9.27906	19.73995	0.83953	0.46860	0.63816	0.83953	0.46694	0.63662
72	42	9.78250	22.14385	0.83479	0.44026	0.61137	0.83479	0.43835	0.60952	9.27906	19.58769	0.83953	0.47208	0.64138	0.83953	0.47026	0.63969
72	43	9.78250	21.92669	0.83479	0.44445	0.61539	0.83479	0.44233	0.61336	9.27906	19.42870	0.83953	0.47576	0.64477	0.83953	0.47374	0.64291
72	44	9.78250	21.70178	0.83479	0.44885	0.61960	0.83479	0.44650	0.61735	9.27906	19.26280	0.83953	0.47965	0.64833	0.83953	0.47741	0.64628
72	45	9.78250	21.46876	0.83479	0.45349	0.62400	0.83479	0.45087	0.62151	9.27906	19.08963	0.83953	0.48375	0.65206	0.83953	0.48126	0.64979
72	46	9.78250	21.22763	0.83479	0.45836	0.62860	0.83479	0.45544	0.62584	9.27906	18.90911	0.83953	0.48807	0.65598	0.83953	0.48530	0.65347

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
72	47	9.78250	20.97813	0.83479	0.46349	0.63340	0.83479	0.46022	0.63034	9.27906	18.72094	0.83953	0.49264	0.66009	0.83953	0.48954	0.65730
72	48	9.78250	20.72003	0.83479	0.46889	0.63843	0.83479	0.46522	0.63502	9.27906	18.52488	0.83953	0.49746	0.66440	0.83953	0.49399	0.66130
72	49	9.78250	20.45326	0.83479	0.47457	0.64367	0.83479	0.47045	0.63988	9.27906	18.32076	0.83953	0.50254	0.66893	0.83953	0.49865	0.66547
72	50	9.78250	20.17742	0.83479	0.48055	0.64915	0.83479	0.47593	0.64492	9.27906	18.10816	0.83953	0.50791	0.67366	0.83953	0.50354	0.66981
72	51	9.78250	19.89339	0.83479	0.48683	0.65486	0.83479	0.48164	0.65015	9.27906	17.88781	0.83953	0.51357	0.67862	0.83953	0.50867	0.67433
72	52	9.78250	19.60122	0.83479	0.49342	0.66080	0.83479	0.48762	0.65557	9.27906	17.65967	0.83953	0.51951	0.68379	0.83953	0.51404	0.67903
72	53	9.78250	19.30125	0.83479	0.50034	0.66697	0.83479	0.49387	0.66119	9.27906	17.42398	0.83953	0.52577	0.68919	0.83953	0.51966	0.68392
72	54	9.78250	18.99375	0.83479	0.50760	0.67339	0.83479	0.50039	0.66701	9.27906	17.18091	0.83953	0.53234	0.69481	0.83953	0.52555	0.68899
72	55	9.78250	18.67912	0.83479	0.51520	0.68005	0.83479	0.50720	0.67303	9.27906	16.93076	0.83953	0.53924	0.70066	0.83953	0.53171	0.69427
72	56	9.78250	18.35803	0.83479	0.52316	0.68694	0.83479	0.51431	0.67926	9.27906	16.67407	0.83953	0.54647	0.70673	0.83953	0.53815	0.69974
72	57	9.78250	18.02853	0.83479	0.53151	0.69410	0.83479	0.52173	0.68570	9.27906	16.40902	0.83953	0.55408	0.71306	0.83953	0.54489	0.70541
72	58	9.78250	17.69065	0.83479	0.54027	0.70153	0.83479	0.52946	0.69235	9.27906	16.13552	0.83953	0.56207	0.71965	0.83953	0.55194	0.71129
72	59	9.78250	17.34441	0.83479	0.54945	0.70922	0.83479	0.53751	0.69920	9.27906	15.85354	0.83953	0.57046	0.72649	0.83953	0.55929	0.71737
72	60	9.78250	16.98967	0.83479	0.55908	0.71719	0.83479	0.54590	0.70625	9.27906	15.56284	0.83953	0.57927	0.73360	0.83953	0.56696	0.72364
72	61	9.78250	16.62627	0.83479	0.56916	0.72543	0.83479	0.55461	0.71350	9.27906	15.26320	0.83953	0.58852	0.74097	0.83953	0.57494	0.73011
72	62	9.78250	16.25423	0.83479	0.57970	0.73394	0.83479	0.56365	0.72094	9.27906	14.95454	0.83953	0.59821	0.74860	0.83953	0.58325	0.73677
72	63	9.78250	15.87341	0.83479	0.59072	0.74271	0.83479	0.57302	0.72856	9.27906	14.63664	0.83953	0.60836	0.75649	0.83953	0.59187	0.74362
72	64	9.78250	15.48353	0.83479	0.60224	0.75174	0.83479	0.58271	0.73634	9.27906	14.30913	0.83953	0.61897	0.76465	0.83953	0.60081	0.75063
72	65	9.78250	15.08480	0.83479	0.61423	0.76102	0.83479	0.59271	0.74428	9.27906	13.97213	0.83953	0.63006	0.77305	0.83953	0.61006	0.75781
72	66	9.78250	14.67724	0.83479	0.62672	0.77053	0.83479	0.60302	0.75236	9.27906	13.62552	0.83953	0.64161	0.78168	0.83953	0.61961	0.76513
72	67	9.78250	14.26104	0.83479	0.63968	0.78025	0.83479	0.61362	0.76055	9.27906	13.26940	0.83953	0.65363	0.79054	0.83953	0.62944	0.77258
72	68	9.78250	13.83657	0.83479	0.65311	0.79016	0.83479	0.62449	0.76884	9.27906	12.90401	0.83953	0.66610	0.79959	0.83953	0.63955	0.78015
72	69	9.78250	13.40435	0.83479	0.66697	0.80022	0.83479	0.63561	0.77721	9.27906	12.52973	0.83953	0.67900	0.80882	0.83953	0.64990	0.78781
72	70	9.78250	12.96501	0.83479	0.68124	0.81040	0.83479	0.64695	0.78563	9.27906	12.14706	0.83953	0.69231	0.81818	0.83953	0.66049	0.79554
72	71	9.78250	12.51927	0.83479	0.69587	0.82067	0.83479	0.65849	0.79409	9.27906	11.75658	0.83953	0.70597	0.82765	0.83953	0.67129	0.80332
72	72	9.78250	12.06792	0.83479	0.71081	0.83097	0.83479	0.67021	0.80255	9.27906	11.35893	0.83953	0.71996	0.83718	0.83953	0.68226	0.81112
72	73	9.78250	11.61185	0.83479	0.72601	0.84126	0.83479	0.68207	0.81099	9.27906	10.95491	0.83953	0.73422	0.84674	0.83953	0.69339	0.81894
72	74	9.78250	11.15217	0.83479	0.74139	0.85149	0.83479	0.69403	0.81938	9.27906	10.54549	0.83953	0.74868	0.85628	0.83953	0.70464	0.82673
72	75	9.78250	10.68986	0.83479	0.75689	0.86162	0.83479	0.70606	0.82771	9.27906	10.13154	0.83953	0.76329	0.86575	0.83953	0.71597	0.83448
72	76	9.78250	10.22626	0.83479	0.77240	0.87159	0.83479	0.71812	0.83594	9.27906	9.71428	0.83953	0.77795	0.87511	0.83953	0.72736	0.84216
72	77	9.78250	9.76277	0.83479	0.78785	0.88134	0.83479	0.73018	0.84405	9.27906	9.29502	0.83953	0.79259	0.88429	0.83953	0.73876	0.84975
72	78	9.78250	9.30064	0.83479	0.80314	0.89083	0.83479	0.74220	0.85202	9.27906	8.87492	0.83953	0.80712	0.89326	0.83953	0.75014	0.85723
72	79	9.78250	8.84103	0.83479	0.81819	0.90000	0.83479	0.75412	0.85983	9.27906	8.45509	0.83953	0.82145	0.90197	0.83953	0.76146	0.86458
72	80	9.78250	8.38551	0.83479	0.83288	0.90882	0.83479	0.76593	0.86745	9.27906	8.03703	0.83953	0.83550	0.91038	0.83953	0.77268	0.87177
72	81	9.78250	7.93532	0.83479	0.84715	0.91725	0.83479	0.77756	0.87486	9.27906	7.62196	0.83953	0.84917	0.91843	0.83953	0.78376	0.87878
72	82	9.78250	7.49211	0.83479	0.86088	0.92524	0.83479	0.78900	0.88205	9.27906	7.21152	0.83953	0.86238	0.92611	0.83953	0.79467	0.88559
72	83	9.78250	7.05756	0.83479	0.87401	0.93277	0.83479	0.80018	0.88900	9.27906	6.80735	0.83953	0.87505	0.93336	0.83953	0.80537	0.89219
72	84	9.78250	6.63342	0.83479	0.88645	0.93981	0.83479	0.81109	0.89569	9.27906	6.41122	0.83953	0.88710	0.94018	0.83953	0.81581	0.89856
72	85	9.78250	6.22156	0.83479	0.89814	0.94634	0.83479	0.82168	0.90211	9.27906	6.02503	0.83953	0.89847	0.94652	0.83953	0.82597	0.90469
72	86	9.78250	5.82374	0.83479	0.90904	0.95235	0.83479	0.83192	0.90825	9.27906	5.65055	0.83953	0.90910	0.95239	0.83953	0.83581	0.91056
72	87	9.78250	5.44155	0.83479	0.91911	0.95785	0.83479	0.84178	0.91410	9.27906	5.28949	0.83953	0.91896	0.95777	0.83953	0.84529	0.91616

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
72	88	9.78250	5.07613	0.83479	0.92834	0.96284	0.83479	0.85124	0.91964	9.27906	4.94306	0.83953	0.92802	0.96267	0.83953	0.85441	0.92149
72	89	9.78250	4.72862	0.83479	0.93673	0.96733	0.83479	0.86027	0.92489	9.27906	4.61250	0.83953	0.93630	0.96710	0.83953	0.86313	0.92654
72	90	9.78250	4.40007	0.83479	0.94430	0.97135	0.83479	0.86887	0.92983	9.27906	4.29901	0.83953	0.94378	0.97108	0.83953	0.87143	0.93130
72	91	9.78250	4.09149	0.83479	0.95108	0.97493	0.83479	0.87701	0.93448	9.27906	4.00370	0.83953	0.95051	0.97462	0.83953	0.87932	0.93578
72	92	9.78250	3.80354	0.83479	0.95710	0.97808	0.83479	0.88471	0.93883	9.27906	3.72738	0.83953	0.95650	0.97776	0.83953	0.88678	0.93999
72	93	9.78250	3.53621	0.83479	0.96241	0.98085	0.83479	0.89196	0.94290	9.27906	3.47020	0.83953	0.96181	0.98053	0.83953	0.89381	0.94393
72	94	9.78250	3.28870	0.83479	0.96709	0.98327	0.83479	0.89878	0.94669	9.27906	3.23152	0.83953	0.96649	0.98296	0.83953	0.90044	0.94761
72	95	9.78250	3.05955	0.83479	0.97120	0.98539	0.83479	0.90517	0.95022	9.27906	3.01004	0.83953	0.97061	0.98509	0.83953	0.90666	0.95104
72	96	9.78250	2.84646	0.83479	0.97479	0.98724	0.83479	0.91114	0.95350	9.27906	2.80360	0.83953	0.97424	0.98695	0.83953	0.91247	0.95423
72	97	9.78250	2.65226	0.83479	0.97791	0.98883	0.83479	0.91668	0.95653	9.27906	2.61510	0.83953	0.97738	0.98856	0.83953	0.91788	0.95718
72	98	9.78250	2.47567	0.83479	0.98060	0.99020	0.83479	0.92182	0.95932	9.27906	2.44340	0.83953	0.98010	0.98995	0.83953	0.92290	0.95990
72	99	9.78250	2.31535	0.83479	0.98292	0.99139	0.83479	0.92658	0.96189	9.27906	2.28724	0.83953	0.98245	0.99115	0.83953	0.92755	0.96241
72	100	9.78250	2.16976	0.83479	0.98492	0.99241	0.83479	0.93099	0.96426	9.27906	2.14523	0.83953	0.98449	0.99219	0.83953	0.93186	0.96473
72	101	9.78250	2.03734	0.83479	0.98666	0.99328	0.83479	0.93507	0.96645	9.27906	2.01587	0.83953	0.98626	0.99308	0.83953	0.93586	0.96687
72	102	9.78250	1.91714	0.83479	0.98815	0.99404	0.83479	0.93883	0.96845	9.27906	1.89830	0.83953	0.98778	0.99385	0.83953	0.93955	0.96883
72	103	9.78250	1.80800	0.83479	0.98945	0.99470	0.83479	0.94230	0.97029	9.27906	1.79140	0.83953	0.98911	0.99452	0.83953	0.94295	0.97063
72	104	9.78250	1.70943	0.83479	0.99056	0.99526	0.83479	0.94546	0.97197	9.27906	1.69474	0.83953	0.99024	0.99510	0.83953	0.94606	0.97228
72	105	9.78250	1.62048	0.83479	0.99152	0.99574	0.83479	0.94834	0.97349	9.27906	1.60741	0.83953	0.99122	0.99559	0.83953	0.94889	0.97377
72	106	9.78250	1.54080	0.83479	0.99233	0.99615	0.83479	0.95092	0.97484	9.27906	1.52911	0.83953	0.99206	0.99601	0.83953	0.95142	0.97511
72	107	9.78250	1.47009	0.83479	0.99301	0.99649	0.83479	0.95318	0.97603	9.27906	1.45954	0.83953	0.99276	0.99637	0.83953	0.95365	0.97627
72	108	9.78250	1.40861	0.83479	0.99357	0.99678	0.83479	0.95507	0.97702	9.27906	1.39898	0.83953	0.99334	0.99666	0.83953	0.95552	0.97725
72	109	9.78250	1.35764	0.83479	0.99400	0.99699	0.83479	0.95654	0.97779	9.27906	1.34871	0.83953	0.99378	0.99688	0.83953	0.95697	0.97801
72	110	9.78250	1.32125	0.83479	0.99430	0.99714	0.83479	0.95754	0.97831	9.27906	1.31279	0.83953	0.99409	0.99703	0.83953	0.95795	0.97852
73	1	9.43567	26.72925	0.82775	0.35290	0.52170	0.82775	0.35271	0.52149	8.96717	22.57586	0.83258	0.39707	0.56844	0.83258	0.39688	0.56824
73	2	9.43567	26.68154	0.82775	0.35354	0.52239	0.82775	0.35336	0.52219	8.96717	22.55058	0.83258	0.39753	0.56890	0.83258	0.39734	0.56871
73	3	9.43567	26.63112	0.82775	0.35421	0.52312	0.82775	0.35403	0.52292	8.96717	22.52338	0.83258	0.39801	0.56939	0.83258	0.39782	0.56920
73	4	9.43567	26.57806	0.82775	0.35491	0.52389	0.82775	0.35473	0.52369	8.96717	22.49433	0.83258	0.39852	0.56991	0.83258	0.39833	0.56972
73	5	9.43567	26.52283	0.82775	0.35565	0.52469	0.82775	0.35545	0.52448	8.96717	22.46379	0.83258	0.39905	0.57046	0.83258	0.39886	0.57026
73	6	9.43567	26.46539	0.82775	0.35642	0.52553	0.82775	0.35621	0.52530	8.96717	22.43176	0.83258	0.39962	0.57104	0.83258	0.39941	0.57083
73	7	9.43567	26.40551	0.82775	0.35722	0.52640	0.82775	0.35700	0.52616	8.96717	22.39806	0.83258	0.40021	0.57164	0.83258	0.39999	0.57142
73	8	9.43567	26.34335	0.82775	0.35805	0.52730	0.82775	0.35782	0.52705	8.96717	22.36278	0.83258	0.40083	0.57228	0.83258	0.40060	0.57204
73	9	9.43567	26.27867	0.82775	0.35892	0.52825	0.82775	0.35867	0.52798	8.96717	22.32575	0.83258	0.40149	0.57294	0.83258	0.40124	0.57269
73	10	9.43567	26.21121	0.82775	0.35983	0.52923	0.82775	0.35956	0.52894	8.96717	22.28674	0.83258	0.40217	0.57364	0.83258	0.40190	0.57337
73	11	9.43567	26.14141	0.82775	0.36078	0.53026	0.82775	0.36049	0.52994	8.96717	22.24611	0.83258	0.40289	0.57437	0.83258	0.40260	0.57408
73	12	9.43567	26.06892	0.82775	0.36177	0.53132	0.82775	0.36145	0.53098	8.96717	22.20360	0.83258	0.40365	0.57514	0.83258	0.40333	0.57482
73	13	9.43567	25.99388	0.82775	0.36280	0.53243	0.82775	0.36246	0.53206	8.96717	22.15929	0.83258	0.40444	0.57594	0.83258	0.40409	0.57559
73	14	9.43567	25.91617	0.82775	0.36387	0.53359	0.82775	0.36350	0.53319	8.96717	22.11310	0.83258	0.40526	0.57678	0.83258	0.40489	0.57640
73	15	9.43567	25.83587	0.82775	0.36499	0.53479	0.82775	0.36459	0.53436	8.96717	22.06509	0.83258	0.40612	0.57765	0.83258	0.40573	0.57725
73	16	9.43567	25.75319	0.82775	0.36615	0.53603	0.82775	0.36573	0.53558	8.96717	22.01544	0.83258	0.40702	0.57856	0.83258	0.40660	0.57813
73	17	9.43567	25.66857	0.82775	0.36735	0.53731	0.82775	0.36691	0.53685	8.96717	21.96453	0.83258	0.40796	0.57950	0.83258	0.40752	0.57906
73	18	9.43567	25.58235	0.82775	0.36858	0.53863	0.82775	0.36815	0.53817	8.96717	21.91267	0.83258	0.40892	0.58048	0.83258	0.40849	0.58004

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
73	19	9.43567	25.49361	0.82775	0.36987	0.54001	0.82775	0.36945	0.53956	8.96717	21.85907	0.83258	0.40993	0.58149	0.83258	0.40951	0.58106
73	20	9.43567	25.40164	0.82775	0.37122	0.54144	0.82775	0.37080	0.54100	8.96717	21.80312	0.83258	0.41099	0.58256	0.83258	0.41058	0.58214
73	21	9.43567	25.30562	0.82775	0.37263	0.54294	0.82775	0.37222	0.54251	8.96717	21.74411	0.83258	0.41211	0.58368	0.83258	0.41171	0.58328
73	22	9.43567	25.20517	0.82775	0.37411	0.54451	0.82775	0.37371	0.54408	8.96717	21.68171	0.83258	0.41330	0.58487	0.83258	0.41290	0.58447
73	23	9.43567	25.09967	0.82775	0.37568	0.54617	0.82775	0.37526	0.54573	8.96717	21.61537	0.83258	0.41456	0.58613	0.83258	0.41415	0.58572
73	24	9.43567	24.98936	0.82775	0.37732	0.54791	0.82775	0.37688	0.54744	8.96717	21.54528	0.83258	0.41589	0.58746	0.83258	0.41546	0.58703
73	25	9.43567	24.87419	0.82775	0.37905	0.54973	0.82775	0.37858	0.54923	8.96717	21.47137	0.83258	0.41730	0.58887	0.83258	0.41684	0.58841
73	26	9.43567	24.75420	0.82775	0.38086	0.55163	0.82775	0.38035	0.55110	8.96717	21.39367	0.83258	0.41879	0.59035	0.83258	0.41829	0.58985
73	27	9.43567	24.62994	0.82775	0.38276	0.55361	0.82775	0.38221	0.55304	8.96717	21.31262	0.83258	0.42035	0.59190	0.83258	0.41981	0.59136
73	28	9.43567	24.50119	0.82775	0.38474	0.55568	0.82775	0.38414	0.55506	8.96717	21.22804	0.83258	0.42199	0.59352	0.83258	0.42141	0.59294
73	29	9.43567	24.36788	0.82775	0.38681	0.55784	0.82775	0.38617	0.55718	8.96717	21.13984	0.83258	0.42372	0.59523	0.83258	0.42309	0.59460
73	30	9.43567	24.23009	0.82775	0.38898	0.56009	0.82775	0.38829	0.55938	8.96717	21.04806	0.83258	0.42553	0.59701	0.83258	0.42485	0.59634
73	31	9.43567	24.08752	0.82775	0.39125	0.56244	0.82775	0.39050	0.56167	8.96717	20.95246	0.83258	0.42743	0.59888	0.83258	0.42670	0.59817
73	32	9.43567	23.94006	0.82775	0.39362	0.56489	0.82775	0.39282	0.56407	8.96717	20.85289	0.83258	0.42943	0.60084	0.83258	0.42865	0.60008
73	33	9.43567	23.78740	0.82775	0.39611	0.56744	0.82775	0.39525	0.56657	8.96717	20.74907	0.83258	0.43154	0.60290	0.83258	0.43070	0.60209
73	34	9.43567	23.62942	0.82775	0.39871	0.57011	0.82775	0.39780	0.56918	8.96717	20.64088	0.83258	0.43375	0.60506	0.83258	0.43286	0.60419
73	35	9.43567	23.46579	0.82775	0.40144	0.57290	0.82775	0.40046	0.57190	8.96717	20.52800	0.83258	0.43608	0.60732	0.83258	0.43512	0.60639
73	36	9.43567	23.29632	0.82775	0.40431	0.57581	0.82775	0.40325	0.57473	8.96717	20.41023	0.83258	0.43854	0.60970	0.83258	0.43751	0.60870
73	37	9.43567	23.12089	0.82775	0.40731	0.57885	0.82775	0.40617	0.57770	8.96717	20.28745	0.83258	0.44113	0.61220	0.83258	0.44002	0.61113
73	38	9.43567	22.93911	0.82775	0.41047	0.58203	0.82775	0.40923	0.58079	8.96717	20.15926	0.83258	0.44386	0.61482	0.83258	0.44266	0.61367
73	39	9.43567	22.75087	0.82775	0.41379	0.58536	0.82775	0.41244	0.58401	8.96717	20.02555	0.83258	0.44673	0.61758	0.83258	0.44543	0.61633
73	40	9.43567	22.55572	0.82775	0.41727	0.58884	0.82775	0.41580	0.58737	8.96717	19.88587	0.83258	0.44977	0.62047	0.83258	0.44835	0.61912
73	41	9.43567	22.35340	0.82775	0.42094	0.59248	0.82775	0.41932	0.59088	8.96717	19.73995	0.83258	0.45298	0.62352	0.83258	0.45142	0.62204
73	42	9.43567	22.14385	0.82775	0.42479	0.59629	0.82775	0.42301	0.59453	8.96717	19.58769	0.83258	0.45636	0.62671	0.83258	0.45465	0.62510
73	43	9.43567	21.92669	0.82775	0.42885	0.60027	0.82775	0.42688	0.59834	8.96717	19.42870	0.83258	0.45994	0.63008	0.83258	0.45805	0.62830
73	44	9.43567	21.70178	0.82775	0.43312	0.60444	0.82775	0.43093	0.60231	8.96717	19.26280	0.83258	0.46371	0.63361	0.83258	0.46162	0.63165
73	45	9.43567	21.46876	0.82775	0.43761	0.60880	0.82775	0.43518	0.60644	8.96717	19.08963	0.83258	0.46769	0.63732	0.83258	0.46537	0.63515
73	46	9.43567	21.22763	0.82775	0.44234	0.61337	0.82775	0.43962	0.61074	8.96717	18.90911	0.83258	0.47190	0.64122	0.83258	0.46931	0.63881
73	47	9.43567	20.97813	0.82775	0.44732	0.61814	0.82775	0.44427	0.61522	8.96717	18.72094	0.83258	0.47635	0.64531	0.83258	0.47344	0.64263
73	48	9.43567	20.72003	0.82775	0.45256	0.62312	0.82775	0.44915	0.61988	8.96717	18.52488	0.83258	0.48104	0.64960	0.83258	0.47779	0.64662
73	49	9.43567	20.45326	0.82775	0.45808	0.62834	0.82775	0.45424	0.62471	8.96717	18.32076	0.83258	0.48600	0.65410	0.83258	0.48234	0.65079
73	50	9.43567	20.17742	0.82775	0.46390	0.63378	0.82775	0.45958	0.62974	8.96717	18.10816	0.83258	0.49123	0.65883	0.83258	0.48713	0.65512
73	51	9.43567	19.89339	0.82775	0.47001	0.63947	0.82775	0.46516	0.63496	8.96717	17.88781	0.83258	0.49675	0.66377	0.83258	0.49214	0.65964
73	52	9.43567	19.60122	0.82775	0.47643	0.64539	0.82775	0.47100	0.64038	8.96717	17.65967	0.83258	0.50256	0.66894	0.83258	0.49740	0.66435
73	53	9.43567	19.30125	0.82775	0.48318	0.65155	0.82775	0.47710	0.64600	8.96717	17.42398	0.83258	0.50868	0.67433	0.83258	0.50291	0.66925
73	54	9.43567	18.99375	0.82775	0.49026	0.65795	0.82775	0.48349	0.65183	8.96717	17.18091	0.83258	0.51511	0.67996	0.83258	0.50869	0.67434
73	55	9.43567	18.67912	0.82775	0.49769	0.66461	0.82775	0.49016	0.65786	8.96717	16.93076	0.83258	0.52186	0.68582	0.83258	0.51474	0.67964
73	56	9.43567	18.35803	0.82775	0.50547	0.67151	0.82775	0.49714	0.66412	8.96717	16.67407	0.83258	0.52895	0.69191	0.83258	0.52108	0.68514
73	57	9.43567	18.02853	0.82775	0.51364	0.67868	0.82775	0.50443	0.67059	8.96717	16.40902	0.83258	0.53642	0.69827	0.83258	0.52772	0.69086
73	58	9.43567	17.69065	0.82775	0.52223	0.68614	0.82775	0.51204	0.67729	8.96717	16.13552	0.83258	0.54427	0.70489	0.83258	0.53467	0.69679
73	59	9.43567	17.34441	0.82775	0.53125	0.69388	0.82775	0.51999	0.68420	8.96717	15.85354	0.83258	0.55254	0.71179	0.83258	0.54194	0.70293

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
73	60	9.43567	16.98967	0.82775	0.54072	0.70190	0.82775	0.52827	0.69133	8.96717	15.56284	0.83258	0.56123	0.71896	0.83258	0.54953	0.70929
73	61	9.43567	16.62627	0.82775	0.55065	0.71022	0.82775	0.53689	0.69867	8.96717	15.26320	0.83258	0.57036	0.72641	0.83258	0.55746	0.71585
73	62	9.43567	16.25423	0.82775	0.56107	0.71882	0.82775	0.54586	0.70622	8.96717	14.95454	0.83258	0.57996	0.73414	0.83258	0.56571	0.72263
73	63	9.43567	15.87341	0.82775	0.57198	0.72772	0.82775	0.55517	0.71397	8.96717	14.63664	0.83258	0.59003	0.74216	0.83258	0.57431	0.72960
73	64	9.43567	15.48353	0.82775	0.58340	0.73690	0.82775	0.56483	0.72191	8.96717	14.30913	0.83258	0.60059	0.75046	0.83258	0.58324	0.73676
73	65	9.43567	15.08480	0.82775	0.59534	0.74635	0.82775	0.57483	0.73002	8.96717	13.97213	0.83258	0.61164	0.75903	0.83258	0.59249	0.74411
73	66	9.43567	14.67724	0.82775	0.60779	0.75606	0.82775	0.58516	0.73829	8.96717	13.62552	0.83258	0.62319	0.76786	0.83258	0.60208	0.75162
73	67	9.43567	14.26104	0.82775	0.62077	0.76602	0.82775	0.59580	0.74671	8.96717	13.26940	0.83258	0.63525	0.77694	0.83258	0.61197	0.75928
73	68	9.43567	13.83657	0.82775	0.63425	0.77620	0.82775	0.60675	0.75525	8.96717	12.90401	0.83258	0.64779	0.78625	0.83258	0.62217	0.76708
73	69	9.43567	13.40435	0.82775	0.64821	0.78656	0.82775	0.61798	0.76389	8.96717	12.52973	0.83258	0.66081	0.79577	0.83258	0.63265	0.77500
73	70	9.43567	12.96501	0.82775	0.66263	0.79709	0.82775	0.62947	0.77261	8.96717	12.14706	0.83258	0.67428	0.80546	0.83258	0.64339	0.78301
73	71	9.43567	12.51927	0.82775	0.67748	0.80773	0.82775	0.64120	0.78138	8.96717	11.75658	0.83258	0.68817	0.81528	0.83258	0.65438	0.79109
73	72	9.43567	12.06792	0.82775	0.69270	0.81845	0.82775	0.65313	0.79018	8.96717	11.35893	0.83258	0.70243	0.82521	0.83258	0.66558	0.79921
73	73	9.43567	11.61185	0.82775	0.70824	0.82920	0.82775	0.66525	0.79898	8.96717	10.95491	0.83258	0.71703	0.83520	0.83258	0.67696	0.80737
73	74	9.43567	11.15217	0.82775	0.72403	0.83993	0.82775	0.67751	0.80776	8.96717	10.54549	0.83258	0.73189	0.84520	0.83258	0.68851	0.81552
73	75	9.43567	10.68986	0.82775	0.74000	0.85058	0.82775	0.68988	0.81648	8.96717	10.13154	0.83258	0.74696	0.85516	0.83258	0.70018	0.82365
73	76	9.43567	10.22626	0.82775	0.75607	0.86109	0.82775	0.70232	0.82513	8.96717	9.71428	0.83258	0.76215	0.86503	0.83258	0.71193	0.83173
73	77	9.43567	9.76277	0.82775	0.77214	0.87142	0.82775	0.71478	0.83367	8.96717	9.29502	0.83258	0.77738	0.87475	0.83258	0.72373	0.83973
73	78	9.43567	9.30064	0.82775	0.78811	0.88150	0.82775	0.72724	0.84208	8.96717	8.87492	0.83258	0.79256	0.88428	0.83258	0.73554	0.84762
73	79	9.43567	8.84103	0.82775	0.80389	0.89128	0.82775	0.73964	0.85034	8.96717	8.45509	0.83258	0.80759	0.89356	0.83258	0.74732	0.85539
73	80	9.43567	8.38551	0.82775	0.81937	0.90072	0.82775	0.75194	0.85841	8.96717	8.03703	0.83258	0.82238	0.90254	0.83258	0.75903	0.86301
73	81	9.43567	7.93532	0.82775	0.83445	0.90976	0.82775	0.76410	0.86628	8.96717	7.62196	0.83258	0.83684	0.91117	0.83258	0.77062	0.87045
73	82	9.43567	7.49211	0.82775	0.84904	0.91836	0.82775	0.77608	0.87392	8.96717	7.21152	0.83258	0.85086	0.91942	0.83258	0.78205	0.87770
73	83	9.43567	7.05756	0.82775	0.86303	0.92648	0.82775	0.78782	0.88132	8.96717	6.80735	0.83258	0.86436	0.92725	0.83258	0.79328	0.88473
73	84	9.43567	6.63342	0.82775	0.87635	0.93410	0.82775	0.79929	0.88845	8.96717	6.41122	0.83258	0.87724	0.93461	0.83258	0.80428	0.89152
73	85	9.43567	6.22156	0.82775	0.88891	0.94119	0.82775	0.81046	0.89531	8.96717	6.02503	0.83258	0.88944	0.94148	0.83258	0.81499	0.89806
73	86	9.43567	5.82374	0.82775	0.90065	0.94773	0.82775	0.82127	0.90186	8.96717	5.65055	0.83258	0.90087	0.94785	0.83258	0.82538	0.90434
73	87	9.43567	5.44155	0.82775	0.91152	0.95371	0.82775	0.83169	0.90811	8.96717	5.28949	0.83258	0.91151	0.95370	0.83258	0.83541	0.91033
73	88	9.43567	5.07613	0.82775	0.92152	0.95916	0.82775	0.84170	0.91405	8.96717	4.94306	0.83258	0.92131	0.95905	0.83258	0.84506	0.91603
73	89	9.43567	4.72862	0.82775	0.93064	0.96407	0.82775	0.85128	0.91967	8.96717	4.61250	0.83258	0.93028	0.96388	0.83258	0.85431	0.92143
73	90	9.43567	4.40007	0.82775	0.93888	0.96848	0.82775	0.86040	0.92496	8.96717	4.29901	0.83258	0.93842	0.96823	0.83258	0.86312	0.92653
73	91	9.43567	4.09149	0.82775	0.94627	0.97239	0.82775	0.86905	0.92994	8.96717	4.00370	0.83258	0.94574	0.97211	0.83258	0.87150	0.93134
73	92	9.43567	3.80354	0.82775	0.95284	0.97585	0.82775	0.87723	0.93460	8.96717	3.72738	0.83258	0.95227	0.97555	0.83258	0.87943	0.93585
73	93	9.43567	3.53621	0.82775	0.95866	0.97889	0.82775	0.88494	0.93896	8.96717	3.47020	0.83258	0.95807	0.97859	0.83258	0.88692	0.94007
73	94	9.43567	3.28870	0.82775	0.96379	0.98156	0.82775	0.89220	0.94303	8.96717	3.23152	0.83258	0.96319	0.98125	0.83258	0.89397	0.94401
73	95	9.43567	3.05955	0.82775	0.96829	0.98389	0.82775	0.89900	0.94681	8.96717	3.01004	0.83258	0.96771	0.98359	0.83258	0.90059	0.94769
73	96	9.43567	2.84646	0.82775	0.97224	0.98593	0.82775	0.90536	0.95033	8.96717	2.80360	0.83258	0.97168	0.98564	0.83258	0.90678	0.95111
73	97	9.43567	2.65226	0.82775	0.97566	0.98768	0.82775	0.91126	0.95357	8.96717	2.61510	0.83258	0.97513	0.98741	0.83258	0.91254	0.95427
73	98	9.43567	2.47567	0.82775	0.97862	0.98920	0.82775	0.91674	0.95656	8.96717	2.44340	0.83258	0.97811	0.98894	0.83258	0.91788	0.95718
73	99	9.43567	2.31535	0.82775	0.98118	0.99050	0.82775	0.92181	0.95932	8.96717	2.28724	0.83258	0.98070	0.99026	0.83258	0.92284	0.95987
73	100	9.43567	2.16976	0.82775	0.98338	0.99162	0.82775	0.92651	0.96186	8.96717	2.14523	0.83258	0.98294	0.99140	0.83258	0.92744	0.96236

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
73	101	9.43567	2.03734	0.82775	0.98529	0.99259	0.82775	0.93086	0.96419	8.96717	2.01587	0.83258	0.98488	0.99238	0.83258	0.93170	0.96464
73	102	9.43567	1.91714	0.82775	0.98694	0.99343	0.82775	0.93487	0.96634	8.96717	1.89830	0.83258	0.98656	0.99323	0.83258	0.93563	0.96675
73	103	9.43567	1.80800	0.82775	0.98836	0.99415	0.82775	0.93856	0.96831	8.96717	1.79140	0.83258	0.98801	0.99397	0.83258	0.93925	0.96868
73	104	9.43567	1.70943	0.82775	0.98959	0.99477	0.82775	0.94194	0.97010	8.96717	1.69474	0.83258	0.98926	0.99460	0.83258	0.94257	0.97044
73	105	9.43567	1.62048	0.82775	0.99064	0.99530	0.82775	0.94500	0.97172	8.96717	1.60741	0.83258	0.99034	0.99515	0.83258	0.94559	0.97203
73	106	9.43567	1.54080	0.82775	0.99154	0.99575	0.82775	0.94775	0.97318	8.96717	1.52911	0.83258	0.99126	0.99561	0.83258	0.94829	0.97346
73	107	9.43567	1.47009	0.82775	0.99229	0.99613	0.82775	0.95016	0.97444	8.96717	1.45954	0.83258	0.99203	0.99600	0.83258	0.95066	0.97471
73	108	9.43567	1.40861	0.82775	0.99291	0.99644	0.82775	0.95218	0.97550	8.96717	1.39898	0.83258	0.99267	0.99632	0.83258	0.95265	0.97575
73	109	9.43567	1.35764	0.82775	0.99339	0.99668	0.82775	0.95374	0.97632	8.96717	1.34871	0.83258	0.99316	0.99657	0.83258	0.95420	0.97656
73	110	9.43567	1.32125	0.82775	0.99371	0.99685	0.82775	0.95480	0.97688	8.96717	1.31279	0.83258	0.99349	0.99673	0.83258	0.95524	0.97711
74	1	9.08503	26.72925	0.82009	0.33980	0.50724	0.82009	0.33962	0.50704	8.65035	22.57586	0.82514	0.38305	0.55393	0.82514	0.38287	0.55373
74	2	9.08503	26.68154	0.82009	0.34041	0.50792	0.82009	0.34024	0.50773	8.65035	22.55058	0.82514	0.38349	0.55438	0.82514	0.38331	0.55420
74	3	9.08503	26.63112	0.82009	0.34105	0.50864	0.82009	0.34088	0.50845	8.65035	22.52338	0.82514	0.38395	0.55486	0.82514	0.38378	0.55468
74	4	9.08503	26.57806	0.82009	0.34173	0.50939	0.82009	0.34156	0.50919	8.65035	22.49433	0.82514	0.38445	0.55538	0.82514	0.38427	0.55519
74	5	9.08503	26.52283	0.82009	0.34244	0.51018	0.82009	0.34226	0.50997	8.65035	22.46379	0.82514	0.38496	0.55592	0.82514	0.38478	0.55573
74	6	9.08503	26.46539	0.82009	0.34318	0.51100	0.82009	0.34299	0.51078	8.65035	22.43176	0.82514	0.38551	0.55649	0.82514	0.38532	0.55629
74	7	9.08503	26.40551	0.82009	0.34395	0.51185	0.82009	0.34375	0.51163	8.65035	22.39806	0.82514	0.38608	0.55708	0.82514	0.38588	0.55687
74	8	9.08503	26.34335	0.82009	0.34476	0.51274	0.82009	0.34454	0.51250	8.65035	22.36278	0.82514	0.38668	0.55771	0.82514	0.38646	0.55748
74	9	9.08503	26.27867	0.82009	0.34560	0.51367	0.82009	0.34536	0.51341	8.65035	22.32575	0.82514	0.38731	0.55836	0.82514	0.38708	0.55812
74	10	9.08503	26.21121	0.82009	0.34647	0.51464	0.82009	0.34622	0.51436	8.65035	22.28674	0.82514	0.38798	0.55905	0.82514	0.38772	0.55879
74	11	9.08503	26.14141	0.82009	0.34739	0.51565	0.82009	0.34711	0.51534	8.65035	22.24611	0.82514	0.38867	0.55978	0.82514	0.38840	0.55949
74	12	9.08503	26.06892	0.82009	0.34834	0.51670	0.82009	0.34804	0.51637	8.65035	22.20360	0.82514	0.38940	0.56053	0.82514	0.38910	0.56022
74	13	9.08503	25.99388	0.82009	0.34933	0.51779	0.82009	0.34901	0.51743	8.65035	22.15929	0.82514	0.39016	0.56132	0.82514	0.38984	0.56098
74	14	9.08503	25.91617	0.82009	0.35037	0.51892	0.82009	0.35002	0.51854	8.65035	22.11310	0.82514	0.39096	0.56214	0.82514	0.39061	0.56178
74	15	9.08503	25.83587	0.82009	0.35144	0.52010	0.82009	0.35107	0.51969	8.65035	22.06509	0.82514	0.39179	0.56301	0.82514	0.39141	0.56261
74	16	9.08503	25.75319	0.82009	0.35256	0.52132	0.82009	0.35216	0.52088	8.65035	22.01544	0.82514	0.39266	0.56390	0.82514	0.39226	0.56349
74	17	9.08503	25.66857	0.82009	0.35371	0.52258	0.82009	0.35330	0.52213	8.65035	21.96453	0.82514	0.39356	0.56483	0.82514	0.39315	0.56440
74	18	9.08503	25.58235	0.82009	0.35490	0.52388	0.82009	0.35449	0.52343	8.65035	21.91267	0.82514	0.39450	0.56579	0.82514	0.39408	0.56536
74	19	9.08503	25.49361	0.82009	0.35614	0.52523	0.82009	0.35574	0.52479	8.65035	21.85907	0.82514	0.39547	0.56679	0.82514	0.39506	0.56637
74	20	9.08503	25.40164	0.82009	0.35744	0.52664	0.82009	0.35705	0.52621	8.65035	21.80312	0.82514	0.39649	0.56784	0.82514	0.39610	0.56744
74	21	9.08503	25.30562	0.82009	0.35880	0.52811	0.82009	0.35842	0.52770	8.65035	21.74411	0.82514	0.39757	0.56895	0.82514	0.39719	0.56856
74	22	9.08503	25.20517	0.82009	0.36023	0.52966	0.82009	0.35985	0.52925	8.65035	21.68171	0.82514	0.39872	0.57012	0.82514	0.39834	0.56973
74	23	9.08503	25.09967	0.82009	0.36174	0.53129	0.82009	0.36135	0.53086	8.65035	21.61537	0.82514	0.39994	0.57136	0.82514	0.39955	0.57097
74	24	9.08503	24.98936	0.82009	0.36332	0.53299	0.82009	0.36291	0.53255	8.65035	21.54528	0.82514	0.40122	0.57268	0.82514	0.40082	0.57226
74	25	9.08503	24.87419	0.82009	0.36499	0.53478	0.82009	0.36455	0.53431	8.65035	21.47137	0.82514	0.40258	0.57406	0.82514	0.40215	0.57362
74	26	9.08503	24.75420	0.82009	0.36673	0.53666	0.82009	0.36626	0.53615	8.65035	21.39367	0.82514	0.40402	0.57552	0.82514	0.40355	0.57504
74	27	9.08503	24.62994	0.82009	0.36856	0.53861	0.82009	0.36805	0.53806	8.65035	21.31262	0.82514	0.40553	0.57705	0.82514	0.40502	0.57653
74	28	9.08503	24.50119	0.82009	0.37047	0.54065	0.82009	0.36991	0.54006	8.65035	21.22804	0.82514	0.40712	0.57865	0.82514	0.40657	0.57810
74	29	9.08503	24.36788	0.82009	0.37247	0.54277	0.82009	0.37187	0.54214	8.65035	21.13984	0.82514	0.40879	0.58034	0.82514	0.40819	0.57974
74	30	9.08503	24.23009	0.82009	0.37456	0.54499	0.82009	0.37391	0.54430	8.65035	21.04806	0.82514	0.41054	0.58210	0.82514	0.40990	0.58146
74	31	9.08503	24.08752	0.82009	0.37675	0.54730	0.82009	0.37605	0.54657	8.65035	20.95246	0.82514	0.41237	0.58394	0.82514	0.41169	0.58326

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
74	32	9.08503	23.94006	0.82009	0.37904	0.54971	0.82009	0.37829	0.54893	8.65035	20.85289	0.82514	0.41431	0.58588	0.82514	0.41357	0.58515
74	33	9.08503	23.78740	0.82009	0.38143	0.55223	0.82009	0.38064	0.55139	8.65035	20.74907	0.82514	0.41634	0.58791	0.82514	0.41556	0.58713
74	34	9.08503	23.62942	0.82009	0.38395	0.55486	0.82009	0.38309	0.55396	8.65035	20.64088	0.82514	0.41848	0.59004	0.82514	0.41764	0.58921
74	35	9.08503	23.46579	0.82009	0.38658	0.55760	0.82009	0.38566	0.55665	8.65035	20.52800	0.82514	0.42074	0.59228	0.82514	0.41984	0.59139
74	36	9.08503	23.29632	0.82009	0.38935	0.56047	0.82009	0.38836	0.55945	8.65035	20.41023	0.82514	0.42311	0.59463	0.82514	0.42215	0.59368
74	37	9.08503	23.12089	0.82009	0.39225	0.56347	0.82009	0.39118	0.56238	8.65035	20.28745	0.82514	0.42562	0.59710	0.82514	0.42458	0.59608
74	38	9.08503	22.93911	0.82009	0.39530	0.56661	0.82009	0.39414	0.56543	8.65035	20.15926	0.82514	0.42826	0.59969	0.82514	0.42714	0.59859
74	39	9.08503	22.75087	0.82009	0.39850	0.56989	0.82009	0.39725	0.56861	8.65035	20.02555	0.82514	0.43104	0.60242	0.82514	0.42983	0.60123
74	40	9.08503	22.55572	0.82009	0.40186	0.57333	0.82009	0.40050	0.57194	8.65035	19.88587	0.82514	0.43398	0.60528	0.82514	0.43266	0.60400
74	41	9.08503	22.35340	0.82009	0.40541	0.57692	0.82009	0.40391	0.57541	8.65035	19.73995	0.82514	0.43709	0.60830	0.82514	0.43564	0.60689
74	42	9.08503	22.14385	0.82009	0.40913	0.58069	0.82009	0.40748	0.57902	8.65035	19.58769	0.82514	0.44037	0.61147	0.82514	0.43878	0.60993
74	43	9.08503	21.92669	0.82009	0.41305	0.58463	0.82009	0.41123	0.58280	8.65035	19.42870	0.82514	0.44383	0.61480	0.82514	0.44207	0.61311
74	44	9.08503	21.70178	0.82009	0.41718	0.58875	0.82009	0.41516	0.58673	8.65035	19.26280	0.82514	0.44749	0.61830	0.82514	0.44554	0.61644
74	45	9.08503	21.46876	0.82009	0.42153	0.59306	0.82009	0.41927	0.59083	8.65035	19.08963	0.82514	0.45136	0.62198	0.82514	0.44919	0.61992
74	46	9.08503	21.22763	0.82009	0.42611	0.59758	0.82009	0.42358	0.59510	8.65035	18.90911	0.82514	0.45544	0.62585	0.82514	0.45302	0.62356
74	47	9.08503	20.97813	0.82009	0.43093	0.60231	0.82009	0.42810	0.59954	8.65035	18.72094	0.82514	0.45976	0.62991	0.82514	0.45705	0.62736
74	48	9.08503	20.72003	0.82009	0.43601	0.60725	0.82009	0.43284	0.60417	8.65035	18.52488	0.82514	0.46432	0.63418	0.82514	0.46128	0.63133
74	49	9.08503	20.45326	0.82009	0.44136	0.61242	0.82009	0.43779	0.60898	8.65035	18.32076	0.82514	0.46914	0.63866	0.82514	0.46572	0.63548
74	50	9.08503	20.17742	0.82009	0.44700	0.61783	0.82009	0.44298	0.61398	8.65035	18.10816	0.82514	0.47423	0.64336	0.82514	0.47038	0.63981
74	51	9.08503	19.89339	0.82009	0.45294	0.62348	0.82009	0.44841	0.61918	8.65035	17.88781	0.82514	0.47960	0.64829	0.82514	0.47528	0.64432
74	52	9.08503	19.60122	0.82009	0.45918	0.62937	0.82009	0.45410	0.62458	8.65035	17.65967	0.82514	0.48526	0.65344	0.82514	0.48041	0.64902
74	53	9.08503	19.30125	0.82009	0.46574	0.63550	0.82009	0.46006	0.63019	8.65035	17.42398	0.82514	0.49122	0.65882	0.82514	0.48580	0.65392
74	54	9.08503	18.99375	0.82009	0.47263	0.64189	0.82009	0.46629	0.63601	8.65035	17.18091	0.82514	0.49750	0.66444	0.82514	0.49145	0.65902
74	55	9.08503	18.67912	0.82009	0.47986	0.64852	0.82009	0.47281	0.64205	8.65035	16.93076	0.82514	0.50410	0.67030	0.82514	0.49738	0.66433
74	56	9.08503	18.35803	0.82009	0.48745	0.65542	0.82009	0.47964	0.64832	8.65035	16.67407	0.82514	0.51103	0.67640	0.82514	0.50360	0.66986
74	57	9.08503	18.02853	0.82009	0.49543	0.66259	0.82009	0.48678	0.65481	8.65035	16.40902	0.82514	0.51833	0.68277	0.82514	0.51012	0.67561
74	58	9.08503	17.69065	0.82009	0.50383	0.67006	0.82009	0.49425	0.66154	8.65035	16.13552	0.82514	0.52604	0.68941	0.82514	0.51696	0.68157
74	59	9.08503	17.34441	0.82009	0.51265	0.67782	0.82009	0.50206	0.66849	8.65035	15.85354	0.82514	0.53415	0.69634	0.82514	0.52412	0.68777
74	60	9.08503	16.98967	0.82009	0.52194	0.68589	0.82009	0.51021	0.67568	8.65035	15.56284	0.82514	0.54269	0.70356	0.82514	0.53162	0.69419
74	61	9.08503	16.62627	0.82009	0.53169	0.69426	0.82009	0.51872	0.68310	8.65035	15.26320	0.82514	0.55169	0.71108	0.82514	0.53945	0.70084
74	62	9.08503	16.25423	0.82009	0.54194	0.70294	0.82009	0.52759	0.69074	8.65035	14.95454	0.82514	0.56115	0.71890	0.82514	0.54763	0.70770
74	63	9.08503	15.87341	0.82009	0.55271	0.71193	0.82009	0.53681	0.69861	8.65035	14.63664	0.82514	0.57111	0.72701	0.82514	0.55617	0.71479
74	64	9.08503	15.48353	0.82009	0.56400	0.72123	0.82009	0.54641	0.70668	8.65035	14.30913	0.82514	0.58157	0.73544	0.82514	0.56505	0.72209
74	65	9.08503	15.08480	0.82009	0.57583	0.73083	0.82009	0.55636	0.71495	8.65035	13.97213	0.82514	0.59255	0.74415	0.82514	0.57429	0.72958
74	66	9.08503	14.67724	0.82009	0.58821	0.74072	0.82009	0.56666	0.72340	8.65035	13.62552	0.82514	0.60406	0.75316	0.82514	0.58387	0.73727
74	67	9.08503	14.26104	0.82009	0.60114	0.75089	0.82009	0.57731	0.73202	8.65035	13.26940	0.82514	0.61610	0.76245	0.82514	0.59379	0.74513
74	68	9.08503	13.83657	0.82009	0.61462	0.76132	0.82009	0.58830	0.74079	8.65035	12.90401	0.82514	0.62867	0.77200	0.82514	0.60404	0.75315
74	69	9.08503	13.40435	0.82009	0.62863	0.77197	0.82009	0.59959	0.74968	8.65035	12.52973	0.82514	0.64175	0.78179	0.82514	0.61461	0.76131
74	70	9.08503	12.96501	0.82009	0.64314	0.78282	0.82009	0.61119	0.75868	8.65035	12.14706	0.82514	0.65534	0.79179	0.82514	0.62547	0.76958
74	71	9.08503	12.51927	0.82009	0.65814	0.79383	0.82009	0.62306	0.76776	8.65035	11.75658	0.82514	0.66939	0.80196	0.82514	0.63660	0.77795
74	72	9.08503	12.06792	0.82009	0.67358	0.80496	0.82009	0.63517	0.77689	8.65035	11.35893	0.82514	0.68388	0.81227	0.82514	0.64799	0.78640

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
74	73	9.08503	11.61185	0.82009	0.68940	0.81615	0.82009	0.64751	0.78605	8.65035	10.95491	0.82514	0.69877	0.82268	0.82514	0.65960	0.79489
74	74	9.08503	11.15217	0.82009	0.70555	0.82736	0.82009	0.66003	0.79520	8.65035	10.54549	0.82514	0.71399	0.83313	0.82514	0.67140	0.80340
74	75	9.08503	10.68986	0.82009	0.72196	0.83853	0.82009	0.67270	0.80433	8.65035	10.13154	0.82514	0.72948	0.84358	0.82514	0.68337	0.81191
74	76	9.08503	10.22626	0.82009	0.73854	0.84961	0.82009	0.68548	0.81339	8.65035	9.71428	0.82514	0.74516	0.85397	0.82514	0.69546	0.82038
74	77	9.08503	9.76277	0.82009	0.75519	0.86052	0.82009	0.69833	0.82237	8.65035	9.29502	0.82514	0.76095	0.86425	0.82514	0.70764	0.82879
74	78	9.08503	9.30064	0.82009	0.77181	0.87121	0.82009	0.71120	0.83123	8.65035	8.87492	0.82514	0.77675	0.87435	0.82514	0.71986	0.83712
74	79	9.08503	8.84103	0.82009	0.78831	0.88163	0.82009	0.72406	0.83995	8.65035	8.45509	0.82514	0.79248	0.88423	0.82514	0.73209	0.84532
74	80	9.08503	8.38551	0.82009	0.80457	0.89171	0.82009	0.73684	0.84849	8.65035	8.03703	0.82514	0.80801	0.89381	0.82514	0.74427	0.85339
74	81	9.08503	7.93532	0.82009	0.82049	0.90140	0.82009	0.74952	0.85683	8.65035	7.62196	0.82514	0.82326	0.90307	0.82514	0.75636	0.86128
74	82	9.08503	7.49211	0.82009	0.83595	0.91065	0.82009	0.76203	0.86495	8.65035	7.21152	0.82514	0.83812	0.91193	0.82514	0.76832	0.86898
74	83	9.08503	7.05756	0.82009	0.85084	0.91941	0.82009	0.77434	0.87282	8.65035	6.80735	0.82514	0.85247	0.92036	0.82514	0.78009	0.87646
74	84	9.08503	6.63342	0.82009	0.86507	0.92766	0.82009	0.78639	0.88042	8.65035	6.41122	0.82514	0.86623	0.92832	0.82514	0.79164	0.88371
74	85	9.08503	6.22156	0.82009	0.87855	0.93535	0.82009	0.79813	0.88774	8.65035	6.02503	0.82514	0.87930	0.93577	0.82514	0.80292	0.89069
74	86	9.08503	5.82374	0.82009	0.89119	0.94246	0.82009	0.80953	0.89474	8.65035	5.65055	0.82514	0.89160	0.94270	0.82514	0.81388	0.89739
74	87	9.08503	5.44155	0.82009	0.90295	0.94900	0.82009	0.82055	0.90143	8.65035	5.28949	0.82514	0.90308	0.94907	0.82514	0.82449	0.90380
74	88	9.08503	5.07613	0.82009	0.91379	0.95495	0.82009	0.83114	0.90778	8.65035	4.94306	0.82514	0.91370	0.95490	0.82514	0.83471	0.90991
74	89	9.08503	4.72862	0.82009	0.92370	0.96034	0.82009	0.84129	0.91380	8.65035	4.61250	0.82514	0.92344	0.96019	0.82514	0.84451	0.91570
74	90	9.08503	4.40007	0.82009	0.93268	0.96517	0.82009	0.85097	0.91948	8.65035	4.29901	0.82514	0.93229	0.96496	0.82514	0.85387	0.92117
74	91	9.08503	4.09149	0.82009	0.94075	0.96947	0.82009	0.86016	0.92482	8.65035	4.00370	0.82514	0.94028	0.96922	0.82514	0.86277	0.92633
74	92	9.08503	3.80354	0.82009	0.94795	0.97328	0.82009	0.86886	0.92983	8.65035	3.72738	0.82514	0.94742	0.97300	0.82514	0.87120	0.93117
74	93	9.08503	3.53621	0.82009	0.95434	0.97664	0.82009	0.87707	0.93451	8.65035	3.47020	0.82514	0.95377	0.97634	0.82514	0.87918	0.93570
74	94	9.08503	3.28870	0.82009	0.95997	0.97958	0.82009	0.88480	0.93888	8.65035	3.23152	0.82514	0.95939	0.97927	0.82514	0.88669	0.93994
74	95	9.08503	3.05955	0.82009	0.96492	0.98215	0.82009	0.89206	0.94295	8.65035	3.01004	0.82514	0.96435	0.98185	0.82514	0.89375	0.94389
74	96	9.08503	2.84646	0.82009	0.96928	0.98440	0.82009	0.89884	0.94672	8.65035	2.80360	0.82514	0.96872	0.98411	0.82514	0.90036	0.94757
74	97	9.08503	2.65226	0.82009	0.97305	0.98634	0.82009	0.90514	0.95021	8.65035	2.61510	0.82514	0.97251	0.98606	0.82514	0.90650	0.95096
74	98	9.08503	2.47567	0.82009	0.97632	0.98802	0.82009	0.91099	0.95342	8.65035	2.44340	0.82514	0.97580	0.98775	0.82514	0.91222	0.95409
74	99	9.08503	2.31535	0.82009	0.97914	0.98946	0.82009	0.91641	0.95638	8.65035	2.28724	0.82514	0.97866	0.98921	0.82514	0.91751	0.95698
74	100	9.08503	2.16976	0.82009	0.98158	0.99071	0.82009	0.92143	0.95911	8.65035	2.14523	0.82514	0.98113	0.99047	0.82514	0.92243	0.95965
74	101	9.08503	2.03734	0.82009	0.98369	0.99178	0.82009	0.92608	0.96162	8.65035	2.01587	0.82514	0.98327	0.99156	0.82514	0.92698	0.96211
74	102	9.08503	1.91714	0.82009	0.98552	0.99271	0.82009	0.93037	0.96393	8.65035	1.89830	0.82514	0.98512	0.99251	0.82514	0.93118	0.96436
74	103	9.08503	1.80800	0.82009	0.98710	0.99351	0.82009	0.93431	0.96604	8.65035	1.79140	0.82514	0.98673	0.99332	0.82514	0.93505	0.96644
74	104	9.08503	1.70943	0.82009	0.98845	0.99419	0.82009	0.93792	0.96797	8.65035	1.69474	0.82514	0.98811	0.99402	0.82514	0.93860	0.96833
74	105	9.08503	1.62048	0.82009	0.98962	0.99478	0.82009	0.94120	0.96971	8.65035	1.60741	0.82514	0.98931	0.99462	0.82514	0.94182	0.97004
74	106	9.08503	1.54080	0.82009	0.99062	0.99529	0.82009	0.94414	0.97127	8.65035	1.52911	0.82514	0.99032	0.99514	0.82514	0.94472	0.97157
74	107	9.08503	1.47009	0.82009	0.99145	0.99571	0.82009	0.94672	0.97263	8.65035	1.45954	0.82514	0.99118	0.99557	0.82514	0.94725	0.97291
74	108	9.08503	1.40861	0.82009	0.99214	0.99605	0.82009	0.94887	0.97377	8.65035	1.39898	0.82514	0.99188	0.99592	0.82514	0.94938	0.97403
74	109	9.08503	1.35764	0.82009	0.99266	0.99632	0.82009	0.95055	0.97465	8.65035	1.34871	0.82514	0.99242	0.99620	0.82514	0.95104	0.97490
74	110	9.08503	1.32125	0.82009	0.99302	0.99650	0.82009	0.95168	0.97524	8.65035	1.31279	0.82514	0.99279	0.99638	0.82514	0.95215	0.97549
75	1	8.73193	26.72925	0.81206	0.32660	0.49238	0.81206	0.32643	0.49219	8.32986	22.57586	0.81733	0.36887	0.53894	0.81733	0.36870	0.53876
75	2	8.73193	26.68154	0.81206	0.32719	0.49305	0.81206	0.32702	0.49287	8.32986	22.55058	0.81733	0.36929	0.53939	0.81733	0.36912	0.53921
75	3	8.73193	26.63112	0.81206	0.32781	0.49376	0.81206	0.32765	0.49357	8.32986	22.52338	0.81733	0.36974	0.53986	0.81733	0.36957	0.53969

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
75	4	8.73193	26.57806	0.81206	0.32846	0.49450	0.81206	0.32829	0.49431	8.32986	22.49433	0.81733	0.37021	0.54037	0.81733	0.37005	0.54019
75	5	8.73193	26.52283	0.81206	0.32914	0.49527	0.81206	0.32897	0.49507	8.32986	22.46379	0.81733	0.37071	0.54090	0.81733	0.37054	0.54072
75	6	8.73193	26.46539	0.81206	0.32985	0.49607	0.81206	0.32967	0.49587	8.32986	22.43176	0.81733	0.37124	0.54146	0.81733	0.37105	0.54127
75	7	8.73193	26.40551	0.81206	0.33059	0.49691	0.81206	0.33040	0.49670	8.32986	22.39806	0.81733	0.37179	0.54205	0.81733	0.37160	0.54185
75	8	8.73193	26.34335	0.81206	0.33137	0.49778	0.81206	0.33116	0.49756	8.32986	22.36278	0.81733	0.37237	0.54266	0.81733	0.37216	0.54245
75	9	8.73193	26.27867	0.81206	0.33217	0.49869	0.81206	0.33196	0.49845	8.32986	22.32575	0.81733	0.37298	0.54331	0.81733	0.37276	0.54308
75	10	8.73193	26.21121	0.81206	0.33302	0.49965	0.81206	0.33278	0.49938	8.32986	22.28674	0.81733	0.37362	0.54399	0.81733	0.37338	0.54373
75	11	8.73193	26.14141	0.81206	0.33390	0.50063	0.81206	0.33364	0.50035	8.32986	22.24611	0.81733	0.37429	0.54470	0.81733	0.37402	0.54442
75	12	8.73193	26.06892	0.81206	0.33481	0.50166	0.81206	0.33453	0.50135	8.32986	22.20360	0.81733	0.37499	0.54544	0.81733	0.37470	0.54514
75	13	8.73193	25.99388	0.81206	0.33577	0.50273	0.81206	0.33546	0.50239	8.32986	22.15929	0.81733	0.37572	0.54622	0.81733	0.37541	0.54589
75	14	8.73193	25.91617	0.81206	0.33676	0.50385	0.81206	0.33643	0.50348	8.32986	22.11310	0.81733	0.37649	0.54703	0.81733	0.37616	0.54668
75	15	8.73193	25.83587	0.81206	0.33780	0.50500	0.81206	0.33744	0.50461	8.32986	22.06509	0.81733	0.37729	0.54788	0.81733	0.37693	0.54750
75	16	8.73193	25.75319	0.81206	0.33887	0.50620	0.81206	0.33849	0.50578	8.32986	22.01544	0.81733	0.37813	0.54876	0.81733	0.37775	0.54836
75	17	8.73193	25.66857	0.81206	0.33998	0.50744	0.81206	0.33959	0.50701	8.32986	21.96453	0.81733	0.37900	0.54967	0.81733	0.37861	0.54926
75	18	8.73193	25.58235	0.81206	0.34113	0.50872	0.81206	0.34074	0.50828	8.32986	21.91267	0.81733	0.37990	0.55062	0.81733	0.37950	0.55020
75	19	8.73193	25.49361	0.81206	0.34232	0.51004	0.81206	0.34194	0.50962	8.32986	21.85907	0.81733	0.38084	0.55160	0.81733	0.38045	0.55120
75	20	8.73193	25.40164	0.81206	0.34356	0.51142	0.81206	0.34320	0.51101	8.32986	21.80312	0.81733	0.38182	0.55263	0.81733	0.38145	0.55225
75	21	8.73193	25.30562	0.81206	0.34487	0.51287	0.81206	0.34451	0.51247	8.32986	21.74411	0.81733	0.38286	0.55372	0.81733	0.38250	0.55335
75	22	8.73193	25.20517	0.81206	0.34625	0.51439	0.81206	0.34589	0.51399	8.32986	21.68171	0.81733	0.38397	0.55488	0.81733	0.38361	0.55450
75	23	8.73193	25.09967	0.81206	0.34770	0.51599	0.81206	0.34733	0.51558	8.32986	21.61537	0.81733	0.38514	0.55610	0.81733	0.38477	0.55572
75	24	8.73193	24.98936	0.81206	0.34922	0.51766	0.81206	0.34884	0.51724	8.32986	21.54528	0.81733	0.38638	0.55739	0.81733	0.38600	0.55700
75	25	8.73193	24.87419	0.81206	0.35082	0.51942	0.81206	0.35041	0.51897	8.32986	21.47137	0.81733	0.38769	0.55876	0.81733	0.38729	0.55834
75	26	8.73193	24.75420	0.81206	0.35250	0.52126	0.81206	0.35206	0.52078	8.32986	21.39367	0.81733	0.38908	0.56020	0.81733	0.38864	0.55974
75	27	8.73193	24.62994	0.81206	0.35426	0.52318	0.81206	0.35378	0.52266	8.32986	21.31262	0.81733	0.39053	0.56170	0.81733	0.39006	0.56121
75	28	8.73193	24.50119	0.81206	0.35610	0.52518	0.81206	0.35558	0.52462	8.32986	21.22804	0.81733	0.39206	0.56329	0.81733	0.39155	0.56275
75	29	8.73193	24.36788	0.81206	0.35802	0.52727	0.81206	0.35746	0.52666	8.32986	21.13984	0.81733	0.39367	0.56494	0.81733	0.39311	0.56437
75	30	8.73193	24.23009	0.81206	0.36004	0.52945	0.81206	0.35943	0.52880	8.32986	21.04806	0.81733	0.39536	0.56668	0.81733	0.39476	0.56606
75	31	8.73193	24.08752	0.81206	0.36214	0.53172	0.81206	0.36149	0.53102	8.32986	20.95246	0.81733	0.39714	0.56850	0.81733	0.39649	0.56784
75	32	8.73193	23.94006	0.81206	0.36434	0.53409	0.81206	0.36365	0.53335	8.32986	20.85289	0.81733	0.39900	0.57041	0.81733	0.39831	0.56970
75	33	8.73193	23.78740	0.81206	0.36665	0.53657	0.81206	0.36591	0.53577	8.32986	20.74907	0.81733	0.40096	0.57241	0.81733	0.40023	0.57166
75	34	8.73193	23.62942	0.81206	0.36907	0.53916	0.81206	0.36827	0.53831	8.32986	20.64088	0.81733	0.40303	0.57451	0.81733	0.40224	0.57371
75	35	8.73193	23.46579	0.81206	0.37161	0.54186	0.81206	0.37075	0.54095	8.32986	20.52800	0.81733	0.40521	0.57672	0.81733	0.40436	0.57587
75	36	8.73193	23.29632	0.81206	0.37427	0.54468	0.81206	0.37335	0.54371	8.32986	20.41023	0.81733	0.40750	0.57904	0.81733	0.40660	0.57813
75	37	8.73193	23.12089	0.81206	0.37707	0.54764	0.81206	0.37608	0.54659	8.32986	20.28745	0.81733	0.40992	0.58148	0.81733	0.40895	0.58050
75	38	8.73193	22.93911	0.81206	0.38000	0.55073	0.81206	0.37893	0.54960	8.32986	20.15926	0.81733	0.41247	0.58404	0.81733	0.41142	0.58299
75	39	8.73193	22.75087	0.81206	0.38309	0.55396	0.81206	0.38193	0.55275	8.32986	20.02555	0.81733	0.41516	0.58673	0.81733	0.41402	0.58560
75	40	8.73193	22.55572	0.81206	0.38633	0.55734	0.81206	0.38507	0.55603	8.32986	19.88587	0.81733	0.41800	0.58956	0.81733	0.41677	0.58833
75	41	8.73193	22.35340	0.81206	0.38975	0.56089	0.81206	0.38836	0.55946	8.32986	19.73995	0.81733	0.42100	0.59254	0.81733	0.41965	0.59120
75	42	8.73193	22.14385	0.81206	0.39334	0.56460	0.81206	0.39182	0.56303	8.32986	19.58769	0.81733	0.42417	0.59567	0.81733	0.42269	0.59421
75	43	8.73193	21.92669	0.81206	0.39712	0.56849	0.81206	0.39544	0.56676	8.32986	19.42870	0.81733	0.42752	0.59897	0.81733	0.42588	0.59736
75	44	8.73193	21.70178	0.81206	0.40111	0.57256	0.81206	0.39924	0.57065	8.32986	19.26280	0.81733	0.43106	0.60243	0.81733	0.42925	0.60066

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
75	45	8.73193	21.46876	0.81206	0.40531	0.57682	0.81206	0.40322	0.57471	8.32986	19.08963	0.81733	0.43480	0.60608	0.81733	0.43279	0.60412
75	46	8.73193	21.22763	0.81206	0.40973	0.58129	0.81206	0.40740	0.57894	8.32986	18.90911	0.81733	0.43876	0.60991	0.81733	0.43650	0.60773
75	47	8.73193	20.97813	0.81206	0.41439	0.58596	0.81206	0.41177	0.58334	8.32986	18.72094	0.81733	0.44294	0.61394	0.81733	0.44042	0.61151
75	48	8.73193	20.72003	0.81206	0.41930	0.59086	0.81206	0.41636	0.58793	8.32986	18.52488	0.81733	0.44736	0.61818	0.81733	0.44453	0.61546
75	49	8.73193	20.45326	0.81206	0.42448	0.59598	0.81206	0.42117	0.59270	8.32986	18.32076	0.81733	0.45204	0.62262	0.81733	0.44885	0.61959
75	50	8.73193	20.17742	0.81206	0.42994	0.60134	0.81206	0.42620	0.59767	8.32986	18.10816	0.81733	0.45698	0.62730	0.81733	0.45338	0.62390
75	51	8.73193	19.89339	0.81206	0.43569	0.60694	0.81206	0.43148	0.60284	8.32986	17.88781	0.81733	0.46219	0.63219	0.81733	0.45815	0.62840
75	52	8.73193	19.60122	0.81206	0.44174	0.61278	0.81206	0.43700	0.60822	8.32986	17.65967	0.81733	0.46769	0.63732	0.81733	0.46315	0.63309
75	53	8.73193	19.30125	0.81206	0.44810	0.61888	0.81206	0.44280	0.61380	8.32986	17.42398	0.81733	0.47349	0.64268	0.81733	0.46840	0.63798
75	54	8.73193	18.99375	0.81206	0.45479	0.62523	0.81206	0.44886	0.61961	8.32986	17.18091	0.81733	0.47960	0.64828	0.81733	0.47392	0.64307
75	55	8.73193	18.67912	0.81206	0.46181	0.63183	0.81206	0.45522	0.62563	8.32986	16.93076	0.81733	0.48603	0.65413	0.81733	0.47971	0.64838
75	56	8.73193	18.35803	0.81206	0.46919	0.63870	0.81206	0.46188	0.63190	8.32986	16.67407	0.81733	0.49278	0.66022	0.81733	0.48579	0.65392
75	57	8.73193	18.02853	0.81206	0.47695	0.64586	0.81206	0.46886	0.63840	8.32986	16.40902	0.81733	0.49991	0.66659	0.81733	0.49218	0.65968
75	58	8.73193	17.69065	0.81206	0.48514	0.65332	0.81206	0.47616	0.64514	8.32986	16.13552	0.81733	0.50744	0.67324	0.81733	0.49889	0.66568
75	59	8.73193	17.34441	0.81206	0.49375	0.66109	0.81206	0.48381	0.65212	8.32986	15.85354	0.81733	0.51537	0.68019	0.81733	0.50592	0.67191
75	60	8.73193	16.98967	0.81206	0.50282	0.66917	0.81206	0.49182	0.65935	8.32986	15.56284	0.81733	0.52375	0.68744	0.81733	0.51329	0.67838
75	61	8.73193	16.62627	0.81206	0.51238	0.67758	0.81206	0.50018	0.66683	8.32986	15.26320	0.81733	0.53258	0.69501	0.81733	0.52101	0.68509
75	62	8.73193	16.25423	0.81206	0.52243	0.68631	0.81206	0.50892	0.67455	8.32986	14.95454	0.81733	0.54188	0.70289	0.81733	0.52909	0.69204
75	63	8.73193	15.87341	0.81206	0.53300	0.69537	0.81206	0.51803	0.68250	8.32986	14.63664	0.81733	0.55169	0.71108	0.81733	0.53754	0.69922
75	64	8.73193	15.48353	0.81206	0.54413	0.70477	0.81206	0.52752	0.69069	8.32986	14.30913	0.81733	0.56202	0.71961	0.81733	0.54635	0.70663
75	65	8.73193	15.08480	0.81206	0.55581	0.71449	0.81206	0.53739	0.69909	8.32986	13.97213	0.81733	0.57289	0.72845	0.81733	0.55553	0.71426
75	66	8.73193	14.67724	0.81206	0.56806	0.72454	0.81206	0.54763	0.70770	8.32986	13.62552	0.81733	0.58431	0.73762	0.81733	0.56507	0.72211
75	67	8.73193	14.26104	0.81206	0.58090	0.73490	0.81206	0.55825	0.71651	8.32986	13.26940	0.81733	0.59629	0.74709	0.81733	0.57498	0.73015
75	68	8.73193	13.83657	0.81206	0.59432	0.74554	0.81206	0.56923	0.72549	8.32986	12.90401	0.81733	0.60883	0.75686	0.81733	0.58525	0.73837
75	69	8.73193	13.40435	0.81206	0.60831	0.75646	0.81206	0.58055	0.73462	8.32986	12.52973	0.81733	0.62193	0.76690	0.81733	0.59586	0.74675
75	70	8.73193	12.96501	0.81206	0.62286	0.76761	0.81206	0.59220	0.74388	8.32986	12.14706	0.81733	0.63557	0.77718	0.81733	0.60679	0.75528
75	71	8.73193	12.51927	0.81206	0.63795	0.77896	0.81206	0.60417	0.75325	8.32986	11.75658	0.81733	0.64973	0.78768	0.81733	0.61804	0.76393
75	72	8.73193	12.06792	0.81206	0.65354	0.79047	0.81206	0.61642	0.76270	8.32986	11.35893	0.81733	0.66439	0.79836	0.81733	0.62957	0.77268
75	73	8.73193	11.61185	0.81206	0.66959	0.80210	0.81206	0.62893	0.77220	8.32986	10.95491	0.81733	0.67951	0.80917	0.81733	0.64136	0.78150
75	74	8.73193	11.15217	0.81206	0.68603	0.81378	0.81206	0.64167	0.78173	8.32986	10.54549	0.81733	0.69502	0.82007	0.81733	0.65339	0.79037
75	75	8.73193	10.68986	0.81206	0.70281	0.82547	0.81206	0.65460	0.79125	8.32986	10.13154	0.81733	0.71088	0.83101	0.81733	0.66562	0.79925
75	76	8.73193	10.22626	0.81206	0.71984	0.83710	0.81206	0.66768	0.80073	8.32986	9.71428	0.81733	0.72701	0.84193	0.81733	0.67802	0.80812
75	77	8.73193	9.76277	0.81206	0.73703	0.84861	0.81206	0.68087	0.81014	8.32986	9.29502	0.81733	0.74332	0.85276	0.81733	0.69054	0.81694
75	78	8.73193	9.30064	0.81206	0.75427	0.85992	0.81206	0.69413	0.81945	8.32986	8.87492	0.81733	0.75971	0.86345	0.81733	0.70314	0.82570
75	79	8.73193	8.84103	0.81206	0.77146	0.87099	0.81206	0.70741	0.82864	8.32986	8.45509	0.81733	0.77610	0.87394	0.81733	0.71578	0.83435
75	80	8.73193	8.38551	0.81206	0.78849	0.88174	0.81206	0.72067	0.83766	8.32986	8.03703	0.81733	0.79237	0.88416	0.81733	0.72842	0.84287
75	81	8.73193	7.93532	0.81206	0.80523	0.89211	0.81206	0.73384	0.84649	8.32986	7.62196	0.81733	0.80841	0.89406	0.81733	0.74100	0.85123
75	82	8.73193	7.49211	0.81206	0.82157	0.90205	0.81206	0.74688	0.85510	8.32986	7.21152	0.81733	0.82411	0.90358	0.81733	0.75347	0.85941
75	83	8.73193	7.05756	0.81206	0.83739	0.91150	0.81206	0.75974	0.86347	8.32986	6.80735	0.81733	0.83935	0.91266	0.81733	0.76579	0.86736
75	84	8.73193	6.63342	0.81206	0.85257	0.92042	0.81206	0.77236	0.87156	8.32986	6.41122	0.81733	0.85401	0.92126	0.81733	0.77790	0.87508
75	85	8.73193	6.22156	0.81206	0.86700	0.92876	0.81206	0.78470	0.87937	8.32986	6.02503	0.81733	0.86800	0.92934	0.81733	0.78975	0.88253

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
75	86	8.73193	5.82374	0.81206	0.88060	0.93651	0.81206	0.79670	0.88685	8.32986	5.65055	0.81733	0.88122	0.93686	0.81733	0.80130	0.88969
75	87	8.73193	5.44155	0.81206	0.89330	0.94364	0.81206	0.80832	0.89400	8.32986	5.28949	0.81733	0.89360	0.94381	0.81733	0.81250	0.89655
75	88	8.73193	5.07613	0.81206	0.90505	0.95016	0.81206	0.81953	0.90081	8.32986	4.94306	0.81733	0.90510	0.95018	0.81733	0.82330	0.90309
75	89	8.73193	4.72862	0.81206	0.91582	0.95606	0.81206	0.83027	0.90727	8.32986	4.61250	0.81733	0.91567	0.95598	0.81733	0.83369	0.90930
75	90	8.73193	4.40007	0.81206	0.92562	0.96138	0.81206	0.84054	0.91336	8.32986	4.29901	0.81733	0.92532	0.96121	0.81733	0.84362	0.91518
75	91	8.73193	4.09149	0.81206	0.93446	0.96612	0.81206	0.85031	0.91910	8.32986	4.00370	0.81733	0.93404	0.96590	0.81733	0.85308	0.92072
75	92	8.73193	3.80354	0.81206	0.94235	0.97032	0.81206	0.85956	0.92448	8.32986	3.72738	0.81733	0.94186	0.97006	0.81733	0.86206	0.92592
75	93	8.73193	3.53621	0.81206	0.94937	0.97403	0.81206	0.86831	0.92951	8.32986	3.47020	0.81733	0.94883	0.97374	0.81733	0.87055	0.93080
75	94	8.73193	3.28870	0.81206	0.95557	0.97728	0.81206	0.87655	0.93421	8.32986	3.23152	0.81733	0.95501	0.97699	0.81733	0.87856	0.93536
75	95	8.73193	3.05955	0.81206	0.96104	0.98013	0.81206	0.88429	0.93859	8.32986	3.01004	0.81733	0.96047	0.97984	0.81733	0.88610	0.93961
75	96	8.73193	2.84646	0.81206	0.96585	0.98263	0.81206	0.89154	0.94266	8.32986	2.80360	0.81733	0.96529	0.98234	0.81733	0.89316	0.94357
75	97	8.73193	2.65226	0.81206	0.97003	0.98479	0.81206	0.89827	0.94641	8.32986	2.61510	0.81733	0.96948	0.98450	0.81733	0.89973	0.94722
75	98	8.73193	2.47567	0.81206	0.97365	0.98665	0.81206	0.90453	0.94987	8.32986	2.44340	0.81733	0.97312	0.98638	0.81733	0.90584	0.95059
75	99	8.73193	2.31535	0.81206	0.97678	0.98825	0.81206	0.91033	0.95306	8.32986	2.28724	0.81733	0.97628	0.98800	0.81733	0.91151	0.95371
75	100	8.73193	2.16976	0.81206	0.97948	0.98964	0.81206	0.91571	0.95600	8.32986	2.14523	0.81733	0.97902	0.98940	0.81733	0.91677	0.95658
75	101	8.73193	2.03734	0.81206	0.98183	0.99083	0.81206	0.92069	0.95871	8.32986	2.01587	0.81733	0.98139	0.99061	0.81733	0.92165	0.95923
75	102	8.73193	1.91714	0.81206	0.98386	0.99186	0.81206	0.92528	0.96119	8.32986	1.89830	0.81733	0.98345	0.99166	0.81733	0.92615	0.96166
75	103	8.73193	1.80800	0.81206	0.98561	0.99276	0.81206	0.92951	0.96347	8.32986	1.79140	0.81733	0.98523	0.99256	0.81733	0.93030	0.96389
75	104	8.73193	1.70943	0.81206	0.98713	0.99352	0.81206	0.93338	0.96554	8.32986	1.69474	0.81733	0.98677	0.99334	0.81733	0.93410	0.96593
75	105	8.73193	1.62048	0.81206	0.98842	0.99418	0.81206	0.93690	0.96742	8.32986	1.60741	0.81733	0.98809	0.99401	0.81733	0.93756	0.96778
75	106	8.73193	1.54080	0.81206	0.98953	0.99474	0.81206	0.94005	0.96910	8.32986	1.52911	0.81733	0.98923	0.99458	0.81733	0.94067	0.96943
75	107	8.73193	1.47009	0.81206	0.99046	0.99521	0.81206	0.94281	0.97056	8.32986	1.45954	0.81733	0.99018	0.99506	0.81733	0.94339	0.97087
75	108	8.73193	1.40861	0.81206	0.99123	0.99559	0.81206	0.94513	0.97179	8.32986	1.39898	0.81733	0.99096	0.99546	0.81733	0.94567	0.97208
75	109	8.73193	1.35764	0.81206	0.99181	0.99589	0.81206	0.94692	0.97274	8.32986	1.34871	0.81733	0.99156	0.99576	0.81733	0.94745	0.97301
75	110	8.73193	1.32125	0.81206	0.99221	0.99609	0.81206	0.94814	0.97338	8.32986	1.31279	0.81733	0.99197	0.99597	0.81733	0.94864	0.97364
76	1	8.37806	26.72925	0.80366	0.31337	0.47720	0.80366	0.31321	0.47701	8.00725	22.57586	0.80849	0.35459	0.52354	0.80849	0.35443	0.52336
76	2	8.37806	26.68154	0.80366	0.31393	0.47785	0.80366	0.31378	0.47768	8.00725	22.55058	0.80849	0.35499	0.52398	0.80849	0.35484	0.52381
76	3	8.37806	26.63112	0.80366	0.31453	0.47854	0.80366	0.31438	0.47837	8.00725	22.52338	0.80849	0.35542	0.52445	0.80849	0.35527	0.52428
76	4	8.37806	26.57806	0.80366	0.31515	0.47927	0.80366	0.31500	0.47909	8.00725	22.49433	0.80849	0.35588	0.52494	0.80849	0.35573	0.52478
76	5	8.37806	26.52283	0.80366	0.31581	0.48002	0.80366	0.31565	0.47984	8.00725	22.46379	0.80849	0.35636	0.52547	0.80849	0.35620	0.52529
76	6	8.37806	26.46539	0.80366	0.31649	0.48081	0.80366	0.31632	0.48062	8.00725	22.43176	0.80849	0.35687	0.52602	0.80849	0.35670	0.52583
76	7	8.37806	26.40551	0.80366	0.31720	0.48163	0.80366	0.31703	0.48143	8.00725	22.39806	0.80849	0.35740	0.52659	0.80849	0.35722	0.52640
76	8	8.37806	26.34335	0.80366	0.31795	0.48249	0.80366	0.31776	0.48227	8.00725	22.36278	0.80849	0.35796	0.52720	0.80849	0.35777	0.52699
76	9	8.37806	26.27867	0.80366	0.31872	0.48338	0.80366	0.31852	0.48315	8.00725	22.32575	0.80849	0.35854	0.52783	0.80849	0.35834	0.52761
76	10	8.37806	26.21121	0.80366	0.31953	0.48431	0.80366	0.31931	0.48406	8.00725	22.28674	0.80849	0.35916	0.52850	0.80849	0.35893	0.52826
76	11	8.37806	26.14141	0.80366	0.32038	0.48528	0.80366	0.32014	0.48500	8.00725	22.24611	0.80849	0.35980	0.52920	0.80849	0.35956	0.52893
76	12	8.37806	26.06892	0.80366	0.32126	0.48629	0.80366	0.32099	0.48599	8.00725	22.20360	0.80849	0.36048	0.52993	0.80849	0.36021	0.52964
76	13	8.37806	25.99388	0.80366	0.32217	0.48734	0.80366	0.32189	0.48701	8.00725	22.15929	0.80849	0.36119	0.53069	0.80849	0.36089	0.53038
76	14	8.37806	25.91617	0.80366	0.32313	0.48843	0.80366	0.32282	0.48808	8.00725	22.11310	0.80849	0.36193	0.53149	0.80849	0.36161	0.53115
76	15	8.37806	25.83587	0.80366	0.32412	0.48956	0.80366	0.32379	0.48918	8.00725	22.06509	0.80849	0.36270	0.53232	0.80849	0.36236	0.53196
76	16	8.37806	25.75319	0.80366	0.32515	0.49074	0.80366	0.32480	0.49033	8.00725	22.01544	0.80849	0.36350	0.53319	0.80849	0.36314	0.53280

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
76	17	8.37806	25.66857	0.80366	0.32622	0.49195	0.80366	0.32585	0.49153	8.00725	21.96453	0.80849	0.36434	0.53409	0.80849	0.36396	0.53369
76	18	8.37806	25.58235	0.80366	0.32732	0.49320	0.80366	0.32695	0.49278	8.00725	21.91267	0.80849	0.36520	0.53502	0.80849	0.36483	0.53461
76	19	8.37806	25.49361	0.80366	0.32846	0.49450	0.80366	0.32810	0.49409	8.00725	21.85907	0.80849	0.36610	0.53598	0.80849	0.36574	0.53559
76	20	8.37806	25.40164	0.80366	0.32965	0.49585	0.80366	0.32931	0.49546	8.00725	21.80312	0.80849	0.36705	0.53700	0.80849	0.36670	0.53662
76	21	8.37806	25.30562	0.80366	0.33091	0.49727	0.80366	0.33057	0.49689	8.00725	21.74411	0.80849	0.36805	0.53807	0.80849	0.36771	0.53770
76	22	8.37806	25.20517	0.80366	0.33223	0.49876	0.80366	0.33190	0.49838	8.00725	21.68171	0.80849	0.36911	0.53920	0.80849	0.36878	0.53884
76	23	8.37806	25.09967	0.80366	0.33362	0.50032	0.80366	0.33328	0.49994	8.00725	21.61537	0.80849	0.37024	0.54040	0.80849	0.36990	0.54004
76	24	8.37806	24.98936	0.80366	0.33509	0.50197	0.80366	0.33473	0.50157	8.00725	21.54528	0.80849	0.37144	0.54168	0.80849	0.37108	0.54129
76	25	8.37806	24.87419	0.80366	0.33662	0.50369	0.80366	0.33624	0.50327	8.00725	21.47137	0.80849	0.37270	0.54302	0.80849	0.37232	0.54261
76	26	8.37806	24.75420	0.80366	0.33824	0.50550	0.80366	0.33783	0.50504	8.00725	21.39367	0.80849	0.37403	0.54443	0.80849	0.37362	0.54399
76	27	8.37806	24.62994	0.80366	0.33993	0.50738	0.80366	0.33948	0.50688	8.00725	21.31262	0.80849	0.37544	0.54592	0.80849	0.37499	0.54544
76	28	8.37806	24.50119	0.80366	0.34169	0.50935	0.80366	0.34121	0.50881	8.00725	21.22804	0.80849	0.37691	0.54747	0.80849	0.37642	0.54696
76	29	8.37806	24.36788	0.80366	0.34354	0.51140	0.80366	0.34302	0.51082	8.00725	21.13984	0.80849	0.37846	0.54910	0.80849	0.37793	0.54855
76	30	8.37806	24.23009	0.80366	0.34547	0.51353	0.80366	0.34491	0.51291	8.00725	21.04806	0.80849	0.38008	0.55081	0.80849	0.37952	0.55022
76	31	8.37806	24.08752	0.80366	0.34750	0.51577	0.80366	0.34689	0.51510	8.00725	20.95246	0.80849	0.38179	0.55260	0.80849	0.38119	0.55197
76	32	8.37806	23.94006	0.80366	0.34961	0.51809	0.80366	0.34897	0.51738	8.00725	20.85289	0.80849	0.38359	0.55448	0.80849	0.38294	0.55381
76	33	8.37806	23.78740	0.80366	0.35183	0.52052	0.80366	0.35114	0.51977	8.00725	20.74907	0.80849	0.38548	0.55645	0.80849	0.38479	0.55573
76	34	8.37806	23.62942	0.80366	0.35415	0.52306	0.80366	0.35342	0.52226	8.00725	20.64088	0.80849	0.38747	0.55852	0.80849	0.38673	0.55776
76	35	8.37806	23.46579	0.80366	0.35659	0.52572	0.80366	0.35580	0.52486	8.00725	20.52800	0.80849	0.38956	0.56070	0.80849	0.38878	0.55988
76	36	8.37806	23.29632	0.80366	0.35915	0.52850	0.80366	0.35830	0.52757	8.00725	20.41023	0.80849	0.39177	0.56298	0.80849	0.39093	0.56211
76	37	8.37806	23.12089	0.80366	0.36184	0.53140	0.80366	0.36092	0.53041	8.00725	20.28745	0.80849	0.39410	0.56538	0.80849	0.39320	0.56445
76	38	8.37806	22.93911	0.80366	0.36466	0.53444	0.80366	0.36368	0.53338	8.00725	20.15926	0.80849	0.39656	0.56791	0.80849	0.39558	0.56691
76	39	8.37806	22.75087	0.80366	0.36763	0.53762	0.80366	0.36656	0.53647	8.00725	20.02555	0.80849	0.39915	0.57056	0.80849	0.39810	0.56949
76	40	8.37806	22.55572	0.80366	0.37075	0.54095	0.80366	0.36959	0.53971	8.00725	19.88587	0.80849	0.40189	0.57336	0.80849	0.40075	0.57219
76	41	8.37806	22.35340	0.80366	0.37404	0.54444	0.80366	0.37276	0.54308	8.00725	19.73995	0.80849	0.40479	0.57630	0.80849	0.40354	0.57503
76	42	8.37806	22.14385	0.80366	0.37750	0.54809	0.80366	0.37609	0.54661	8.00725	19.58769	0.80849	0.40784	0.57939	0.80849	0.40647	0.57800
76	43	8.37806	21.92669	0.80366	0.38114	0.55192	0.80366	0.37959	0.55029	8.00725	19.42870	0.80849	0.41108	0.58264	0.80849	0.40956	0.58112
76	44	8.37806	21.70178	0.80366	0.38498	0.55593	0.80366	0.38326	0.55414	8.00725	19.26280	0.80849	0.41450	0.58607	0.80849	0.41282	0.58439
76	45	8.37806	21.46876	0.80366	0.38902	0.56014	0.80366	0.38710	0.55814	8.00725	19.08963	0.80849	0.41811	0.58967	0.80849	0.41624	0.58781
76	46	8.37806	21.22763	0.80366	0.39328	0.56454	0.80366	0.39113	0.56232	8.00725	18.90911	0.80849	0.42193	0.59347	0.80849	0.41984	0.59140
76	47	8.37806	20.97813	0.80366	0.39778	0.56916	0.80366	0.39536	0.56668	8.00725	18.72094	0.80849	0.42598	0.59745	0.80849	0.42363	0.59514
76	48	8.37806	20.72003	0.80366	0.40252	0.57399	0.80366	0.39980	0.57122	8.00725	18.52488	0.80849	0.43025	0.60165	0.80849	0.42762	0.59907
76	49	8.37806	20.45326	0.80366	0.40751	0.57905	0.80366	0.40445	0.57596	8.00725	18.32076	0.80849	0.43478	0.60605	0.80849	0.43181	0.60317
76	50	8.37806	20.17742	0.80366	0.41279	0.58436	0.80366	0.40933	0.58088	8.00725	18.10816	0.80849	0.43956	0.61069	0.80849	0.43621	0.60745
76	51	8.37806	19.89339	0.80366	0.41834	0.58990	0.80366	0.41444	0.58601	8.00725	17.88781	0.80849	0.44462	0.61555	0.80849	0.44084	0.61192
76	52	8.37806	19.60122	0.80366	0.42419	0.59569	0.80366	0.41979	0.59135	8.00725	17.65967	0.80849	0.44995	0.62064	0.80849	0.44570	0.61659
76	53	8.37806	19.30125	0.80366	0.43034	0.60173	0.80366	0.42541	0.59690	8.00725	17.42398	0.80849	0.45557	0.62597	0.80849	0.45081	0.62146
76	54	8.37806	18.99375	0.80366	0.43682	0.60804	0.80366	0.43130	0.60267	8.00725	17.18091	0.80849	0.46150	0.63154	0.80849	0.45618	0.62654
76	55	8.37806	18.67912	0.80366	0.44363	0.61460	0.80366	0.43748	0.60868	8.00725	16.93076	0.80849	0.46774	0.63736	0.80849	0.46182	0.63185
76	56	8.37806	18.35803	0.80366	0.45078	0.62143	0.80366	0.44396	0.61492	8.00725	16.67407	0.80849	0.47431	0.64343	0.80849	0.46776	0.63738
76	57	8.37806	18.02853	0.80366	0.45832	0.62856	0.80366	0.45076	0.62141	8.00725	16.40902	0.80849	0.48125	0.64979	0.80849	0.47399	0.64314

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
76	58	8.37806	17.69065	0.80366	0.46627	0.63599	0.80366	0.45789	0.62815	8.00725	16.13552	0.80849	0.48858	0.65644	0.80849	0.48055	0.64915
76	59	8.37806	17.34441	0.80366	0.47465	0.64374	0.80366	0.46536	0.63515	8.00725	15.85354	0.80849	0.49632	0.66339	0.80849	0.48744	0.65540
76	60	8.37806	16.98967	0.80366	0.48349	0.65183	0.80366	0.47319	0.64240	8.00725	15.56284	0.80849	0.50450	0.67065	0.80849	0.49467	0.66191
76	61	8.37806	16.62627	0.80366	0.49281	0.66024	0.80366	0.48139	0.64991	8.00725	15.26320	0.80849	0.51314	0.67824	0.80849	0.50225	0.66867
76	62	8.37806	16.25423	0.80366	0.50263	0.66900	0.80366	0.48996	0.65769	8.00725	14.95454	0.80849	0.52226	0.68616	0.80849	0.51020	0.67567
76	63	8.37806	15.87341	0.80366	0.51299	0.67811	0.80366	0.49893	0.66571	8.00725	14.63664	0.80849	0.53189	0.69442	0.80849	0.51853	0.68293
76	64	8.37806	15.48353	0.80366	0.52391	0.68758	0.80366	0.50828	0.67399	8.00725	14.30913	0.80849	0.54205	0.70303	0.80849	0.52723	0.69044
76	65	8.37806	15.08480	0.80366	0.53539	0.69740	0.80366	0.51804	0.68251	8.00725	13.97213	0.80849	0.55277	0.71198	0.80849	0.53632	0.69819
76	66	8.37806	14.67724	0.80366	0.54748	0.70757	0.80366	0.52818	0.69126	8.00725	13.62552	0.80849	0.56405	0.72127	0.80849	0.54580	0.70617
76	67	8.37806	14.26104	0.80366	0.56017	0.71809	0.80366	0.53873	0.70022	8.00725	13.26940	0.80849	0.57592	0.73090	0.80849	0.55566	0.71437
76	68	8.37806	13.83657	0.80366	0.57347	0.72893	0.80366	0.54965	0.70939	8.00725	12.90401	0.80849	0.58839	0.74086	0.80849	0.56590	0.72278
76	69	8.37806	13.40435	0.80366	0.58739	0.74007	0.80366	0.56096	0.71874	8.00725	12.52973	0.80849	0.60144	0.75113	0.80849	0.57651	0.73138
76	70	8.37806	12.96501	0.80366	0.60192	0.75150	0.80366	0.57263	0.72824	8.00725	12.14706	0.80849	0.61508	0.76167	0.80849	0.58748	0.74014
76	71	8.37806	12.51927	0.80366	0.61703	0.76316	0.80366	0.58464	0.73788	8.00725	11.75658	0.80849	0.62930	0.77248	0.80849	0.59879	0.74905
76	72	8.37806	12.06792	0.80366	0.63270	0.77504	0.80366	0.59698	0.74763	8.00725	11.35893	0.80849	0.64406	0.78350	0.80849	0.61042	0.75809
76	73	8.37806	11.61185	0.80366	0.64890	0.78707	0.80366	0.60961	0.75747	8.00725	10.95491	0.80849	0.65934	0.79470	0.80849	0.62236	0.76723
76	74	8.37806	11.15217	0.80366	0.66557	0.79921	0.80366	0.62252	0.76735	8.00725	10.54549	0.80849	0.67510	0.80604	0.80849	0.63457	0.77643
76	75	8.37806	10.68986	0.80366	0.68265	0.81140	0.80366	0.63566	0.77725	8.00725	10.13154	0.80849	0.69126	0.81745	0.80849	0.64702	0.78568
76	76	8.37806	10.22626	0.80366	0.70007	0.82358	0.80366	0.64900	0.78715	8.00725	9.71428	0.80849	0.70778	0.82889	0.80849	0.65967	0.79494
76	77	8.37806	9.76277	0.80366	0.71773	0.83567	0.80366	0.66250	0.79699	8.00725	9.29502	0.80849	0.72455	0.84028	0.80849	0.67250	0.80419
76	78	8.37806	9.30064	0.80366	0.73553	0.84762	0.80366	0.67611	0.80676	8.00725	8.87492	0.80849	0.74149	0.85156	0.80849	0.68545	0.81337
76	79	8.37806	8.84103	0.80366	0.75338	0.85934	0.80366	0.68978	0.81642	8.00725	8.45509	0.80849	0.75851	0.86267	0.80849	0.69848	0.82248
76	80	8.37806	8.38551	0.80366	0.77113	0.87078	0.80366	0.70347	0.82593	8.00725	8.03703	0.80849	0.77548	0.87354	0.80849	0.71155	0.83147
76	81	8.37806	7.93532	0.80366	0.78868	0.88186	0.80366	0.71712	0.83526	8.00725	7.62196	0.80849	0.79229	0.88411	0.80849	0.72459	0.84030
76	82	8.37806	7.49211	0.80366	0.80590	0.89252	0.80366	0.73067	0.84438	8.00725	7.21152	0.80849	0.80883	0.89431	0.80849	0.73756	0.84896
76	83	8.37806	7.05756	0.80366	0.82264	0.90269	0.80366	0.74407	0.85326	8.00725	6.80735	0.80849	0.82496	0.90408	0.80849	0.75041	0.85741
76	84	8.37806	6.63342	0.80366	0.83879	0.91233	0.80366	0.75726	0.86186	8.00725	6.41122	0.80849	0.84055	0.91337	0.80849	0.76308	0.86562
76	85	8.37806	6.22156	0.80366	0.85422	0.92138	0.80366	0.77019	0.87018	8.00725	6.02503	0.80849	0.85549	0.92212	0.80849	0.77551	0.87356
76	86	8.37806	5.82374	0.80366	0.86882	0.92981	0.80366	0.78280	0.87817	8.00725	5.65055	0.80849	0.86968	0.93030	0.80849	0.78765	0.88121
76	87	8.37806	5.44155	0.80366	0.88251	0.93759	0.80366	0.79503	0.88581	8.00725	5.28949	0.80849	0.88301	0.93787	0.80849	0.79944	0.88854
76	88	8.37806	5.07613	0.80366	0.89524	0.94472	0.80366	0.80685	0.89310	8.00725	4.94306	0.80849	0.89545	0.94484	0.80849	0.81086	0.89555
76	89	8.37806	4.72862	0.80366	0.90695	0.95120	0.80366	0.81822	0.90002	8.00725	4.61250	0.80849	0.90693	0.95119	0.80849	0.82184	0.90221
76	90	8.37806	4.40007	0.80366	0.91764	0.95705	0.80366	0.82910	0.90657	8.00725	4.29901	0.80849	0.91743	0.95694	0.80849	0.83237	0.90852
76	91	8.37806	4.09149	0.80366	0.92730	0.96228	0.80366	0.83947	0.91273	8.00725	4.00370	0.80849	0.92696	0.96210	0.80849	0.84242	0.91447
76	92	8.37806	3.80354	0.80366	0.93597	0.96693	0.80366	0.84931	0.91852	8.00725	3.72738	0.80849	0.93553	0.96669	0.80849	0.85197	0.92007
76	93	8.37806	3.53621	0.80366	0.94369	0.97103	0.80366	0.85862	0.92394	8.00725	3.47020	0.80849	0.94319	0.97076	0.80849	0.86102	0.92532
76	94	8.37806	3.28870	0.80366	0.95053	0.97464	0.80366	0.86741	0.92900	8.00725	3.23152	0.80849	0.94999	0.97435	0.80849	0.86956	0.93023
76	95	8.37806	3.05955	0.80366	0.95657	0.97780	0.80366	0.87568	0.93372	8.00725	3.01004	0.80849	0.95602	0.97751	0.80849	0.87761	0.93482
76	96	8.37806	2.84646	0.80366	0.96190	0.98058	0.80366	0.88342	0.93810	8.00725	2.80360	0.80849	0.96134	0.98029	0.80849	0.88516	0.93908
76	97	8.37806	2.65226	0.80366	0.96653	0.98298	0.80366	0.89063	0.94215	8.00725	2.61510	0.80849	0.96599	0.98270	0.80849	0.89219	0.94302
76	98	8.37806	2.47567	0.80366	0.97055	0.98506	0.80366	0.89733	0.94588	8.00725	2.44340	0.80849	0.97002	0.98478	0.80849	0.89873	0.94666

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
76	99	8.37806	2.31535	0.80366	0.97404	0.98685	0.80366	0.90354	0.94933	8.00725	2.28724	0.80849	0.97353	0.98659	0.80849	0.90481	0.95003
76	100	8.37806	2.16976	0.80366	0.97705	0.98839	0.80366	0.90931	0.95250	8.00725	2.14523	0.80849	0.97657	0.98815	0.80849	0.91045	0.95313
76	101	8.37806	2.03734	0.80366	0.97967	0.98973	0.80366	0.91465	0.95542	8.00725	2.01587	0.80849	0.97921	0.98950	0.80849	0.91568	0.95598
76	102	8.37806	1.91714	0.80366	0.98193	0.99088	0.80366	0.91958	0.95811	8.00725	1.89830	0.80849	0.98150	0.99067	0.80849	0.92052	0.95861
76	103	8.37806	1.80800	0.80366	0.98389	0.99188	0.80366	0.92412	0.96056	8.00725	1.79140	0.80849	0.98349	0.99168	0.80849	0.92497	0.96102
76	104	8.37806	1.70943	0.80366	0.98558	0.99274	0.80366	0.92828	0.96281	8.00725	1.69474	0.80849	0.98521	0.99255	0.80849	0.92906	0.96322
76	105	8.37806	1.62048	0.80366	0.98703	0.99347	0.80366	0.93206	0.96484	8.00725	1.60741	0.80849	0.98668	0.99330	0.80849	0.93277	0.96522
76	106	8.37806	1.54080	0.80366	0.98827	0.99410	0.80366	0.93545	0.96665	8.00725	1.52911	0.80849	0.98795	0.99394	0.80849	0.93611	0.96700
76	107	8.37806	1.47009	0.80366	0.98931	0.99463	0.80366	0.93842	0.96823	8.00725	1.45954	0.80849	0.98901	0.99447	0.80849	0.93904	0.96856
76	108	8.37806	1.40861	0.80366	0.99016	0.99506	0.80366	0.94091	0.96956	8.00725	1.39898	0.80849	0.98988	0.99492	0.80849	0.94150	0.96987
76	109	8.37806	1.35764	0.80366	0.99082	0.99539	0.80366	0.94284	0.97058	8.00725	1.34871	0.80849	0.99056	0.99526	0.80849	0.94340	0.97088
76	110	8.37806	1.32125	0.80366	0.99127	0.99562	0.80366	0.94415	0.97127	8.00725	1.31279	0.80849	0.99101	0.99549	0.80849	0.94469	0.97156
77	1	8.02491	26.72925	0.79385	0.30017	0.46173	0.79385	0.30002	0.46156	7.68394	22.57586	0.79890	0.34028	0.50778	0.79890	0.34013	0.50760
77	2	8.02491	26.68154	0.79385	0.30071	0.46237	0.79385	0.30057	0.46221	7.68394	22.55058	0.79890	0.34067	0.50821	0.79890	0.34052	0.50804
77	3	8.02491	26.63112	0.79385	0.30128	0.46305	0.79385	0.30114	0.46288	7.68394	22.52338	0.79890	0.34108	0.50866	0.79890	0.34094	0.50851
77	4	8.02491	26.57806	0.79385	0.30188	0.46376	0.79385	0.30173	0.46359	7.68394	22.49433	0.79890	0.34152	0.50915	0.79890	0.34137	0.50899
77	5	8.02491	26.52283	0.79385	0.30250	0.46449	0.79385	0.30236	0.46432	7.68394	22.46379	0.79890	0.34198	0.50967	0.79890	0.34183	0.50950
77	6	8.02491	26.46539	0.79385	0.30316	0.46526	0.79385	0.30300	0.46508	7.68394	22.43176	0.79890	0.34247	0.51020	0.79890	0.34231	0.51003
77	7	8.02491	26.40551	0.79385	0.30384	0.46607	0.79385	0.30368	0.46588	7.68394	22.39806	0.79890	0.34298	0.51077	0.79890	0.34281	0.51059
77	8	8.02491	26.34335	0.79385	0.30455	0.46691	0.79385	0.30438	0.46670	7.68394	22.36278	0.79890	0.34351	0.51136	0.79890	0.34333	0.51117
77	9	8.02491	26.27867	0.79385	0.30530	0.46778	0.79385	0.30511	0.46756	7.68394	22.32575	0.79890	0.34407	0.51199	0.79890	0.34388	0.51178
77	10	8.02491	26.21121	0.79385	0.30607	0.46869	0.79385	0.30587	0.46845	7.68394	22.28674	0.79890	0.34467	0.51264	0.79890	0.34446	0.51241
77	11	8.02491	26.14141	0.79385	0.30688	0.46964	0.79385	0.30666	0.46938	7.68394	22.24611	0.79890	0.34529	0.51333	0.79890	0.34506	0.51307
77	12	8.02491	26.06892	0.79385	0.30773	0.47063	0.79385	0.30748	0.47034	7.68394	22.20360	0.79890	0.34593	0.51404	0.79890	0.34568	0.51377
77	13	8.02491	25.99388	0.79385	0.30860	0.47165	0.79385	0.30834	0.47134	7.68394	22.15929	0.79890	0.34661	0.51479	0.79890	0.34634	0.51449
77	14	8.02491	25.91617	0.79385	0.30952	0.47272	0.79385	0.30923	0.47238	7.68394	22.11310	0.79890	0.34733	0.51558	0.79890	0.34703	0.51525
77	15	8.02491	25.83587	0.79385	0.31047	0.47383	0.79385	0.31016	0.47346	7.68394	22.06509	0.79890	0.34807	0.51640	0.79890	0.34775	0.51604
77	16	8.02491	25.75319	0.79385	0.31146	0.47498	0.79385	0.31112	0.47459	7.68394	22.01544	0.79890	0.34884	0.51725	0.79890	0.34850	0.51687
77	17	8.02491	25.66857	0.79385	0.31248	0.47617	0.79385	0.31213	0.47576	7.68394	21.96453	0.79890	0.34964	0.51813	0.79890	0.34929	0.51774
77	18	8.02491	25.58235	0.79385	0.31353	0.47739	0.79385	0.31319	0.47699	7.68394	21.91267	0.79890	0.35047	0.51904	0.79890	0.35012	0.51865
77	19	8.02491	25.49361	0.79385	0.31463	0.47866	0.79385	0.31429	0.47827	7.68394	21.85907	0.79890	0.35134	0.51998	0.79890	0.35099	0.51961
77	20	8.02491	25.40164	0.79385	0.31577	0.47998	0.79385	0.31545	0.47961	7.68394	21.80312	0.79890	0.35224	0.52098	0.79890	0.35192	0.52062
77	21	8.02491	25.30562	0.79385	0.31697	0.48137	0.79385	0.31666	0.48101	7.68394	21.74411	0.79890	0.35321	0.52203	0.79890	0.35289	0.52168
77	22	8.02491	25.20517	0.79385	0.31824	0.48282	0.79385	0.31793	0.48247	7.68394	21.68171	0.79890	0.35423	0.52314	0.79890	0.35391	0.52280
77	23	8.02491	25.09967	0.79385	0.31957	0.48436	0.79385	0.31926	0.48400	7.68394	21.61537	0.79890	0.35531	0.52432	0.79890	0.35499	0.52397
77	24	8.02491	24.98936	0.79385	0.32098	0.48597	0.79385	0.32065	0.48559	7.68394	21.54528	0.79890	0.35646	0.52557	0.79890	0.35612	0.52521
77	25	8.02491	24.87419	0.79385	0.32245	0.48766	0.79385	0.32210	0.48726	7.68394	21.47137	0.79890	0.35767	0.52689	0.79890	0.35732	0.52650
77	26	8.02491	24.75420	0.79385	0.32400	0.48943	0.79385	0.32362	0.48899	7.68394	21.39367	0.79890	0.35895	0.52828	0.79890	0.35857	0.52786
77	27	8.02491	24.62994	0.79385	0.32562	0.49127	0.79385	0.32520	0.49080	7.68394	21.31262	0.79890	0.36030	0.52974	0.79890	0.35988	0.52928
77	28	8.02491	24.50119	0.79385	0.32731	0.49320	0.79385	0.32686	0.49269	7.68394	21.22804	0.79890	0.36171	0.53126	0.79890	0.36126	0.53078
77	29	8.02491	24.36788	0.79385	0.32908	0.49521	0.79385	0.32860	0.49466	7.68394	21.13984	0.79890	0.36320	0.53287	0.79890	0.36271	0.53234

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
77	30	8.02491	24.23009	0.79385	0.33094	0.49730	0.79385	0.33042	0.49671	7.68394	21.04806	0.79890	0.36476	0.53455	0.79890	0.36424	0.53398
77	31	8.02491	24.08752	0.79385	0.33288	0.49949	0.79385	0.33232	0.49885	7.68394	20.95246	0.79890	0.36641	0.53631	0.79890	0.36584	0.53570
77	32	8.02491	23.94006	0.79385	0.33491	0.50177	0.79385	0.33431	0.50109	7.68394	20.85289	0.79890	0.36813	0.53815	0.79890	0.36753	0.53751
77	33	8.02491	23.78740	0.79385	0.33703	0.50415	0.79385	0.33639	0.50343	7.68394	20.74907	0.79890	0.36995	0.54009	0.79890	0.36931	0.53941
77	34	8.02491	23.62942	0.79385	0.33926	0.50664	0.79385	0.33858	0.50588	7.68394	20.64088	0.79890	0.37186	0.54213	0.79890	0.37118	0.54140
77	35	8.02491	23.46579	0.79385	0.34160	0.50925	0.79385	0.34087	0.50843	7.68394	20.52800	0.79890	0.37388	0.54427	0.79890	0.37314	0.54349
77	36	8.02491	23.29632	0.79385	0.34406	0.51197	0.79385	0.34327	0.51110	7.68394	20.41023	0.79890	0.37600	0.54651	0.79890	0.37522	0.54568
77	37	8.02491	23.12089	0.79385	0.34664	0.51482	0.79385	0.34579	0.51389	7.68394	20.28745	0.79890	0.37824	0.54888	0.79890	0.37740	0.54799
77	38	8.02491	22.93911	0.79385	0.34935	0.51780	0.79385	0.34843	0.51680	7.68394	20.15926	0.79890	0.38061	0.55136	0.79890	0.37970	0.55041
77	39	8.02491	22.75087	0.79385	0.35219	0.52092	0.79385	0.35121	0.51984	7.68394	20.02555	0.79890	0.38310	0.55397	0.79890	0.38212	0.55295
77	40	8.02491	22.55572	0.79385	0.35519	0.52419	0.79385	0.35412	0.52303	7.68394	19.88587	0.79890	0.38574	0.55672	0.79890	0.38468	0.55562
77	41	8.02491	22.35340	0.79385	0.35835	0.52762	0.79385	0.35717	0.52635	7.68394	19.73995	0.79890	0.38852	0.55962	0.79890	0.38737	0.55842
77	42	8.02491	22.14385	0.79385	0.36167	0.53121	0.79385	0.36038	0.52982	7.68394	19.58769	0.79890	0.39147	0.56267	0.79890	0.39020	0.56136
77	43	8.02491	21.92669	0.79385	0.36517	0.53498	0.79385	0.36375	0.53345	7.68394	19.42870	0.79890	0.39458	0.56588	0.79890	0.39318	0.56444
77	44	8.02491	21.70178	0.79385	0.36886	0.53893	0.79385	0.36728	0.53724	7.68394	19.26280	0.79890	0.39788	0.56926	0.79890	0.39633	0.56767
77	45	8.02491	21.46876	0.79385	0.37275	0.54307	0.79385	0.37098	0.54119	7.68394	19.08963	0.79890	0.40136	0.57282	0.79890	0.39963	0.57105
77	46	8.02491	21.22763	0.79385	0.37685	0.54740	0.79385	0.37487	0.54532	7.68394	18.90911	0.79890	0.40505	0.57656	0.79890	0.40312	0.57460
77	47	8.02491	20.97813	0.79385	0.38117	0.55195	0.79385	0.37895	0.54962	7.68394	18.72094	0.79890	0.40895	0.58050	0.79890	0.40678	0.57831
77	48	8.02491	20.72003	0.79385	0.38573	0.55672	0.79385	0.38323	0.55411	7.68394	18.52488	0.79890	0.41307	0.58465	0.79890	0.41063	0.58220
77	49	8.02491	20.45326	0.79385	0.39054	0.56171	0.79385	0.38772	0.55879	7.68394	18.32076	0.79890	0.41744	0.58901	0.79890	0.41469	0.58626
77	50	8.02491	20.17742	0.79385	0.39563	0.56695	0.79385	0.39243	0.56366	7.68394	18.10816	0.79890	0.42206	0.59359	0.79890	0.41895	0.59051
77	51	8.02491	19.89339	0.79385	0.40098	0.57243	0.79385	0.39737	0.56874	7.68394	17.88781	0.79890	0.42695	0.59841	0.79890	0.42344	0.59495
77	52	8.02491	19.60122	0.79385	0.40662	0.57815	0.79385	0.40255	0.57403	7.68394	17.65967	0.79890	0.43210	0.60345	0.79890	0.42815	0.59959
77	53	8.02491	19.30125	0.79385	0.41256	0.58413	0.79385	0.40799	0.57954	7.68394	17.42398	0.79890	0.43755	0.60874	0.79890	0.43311	0.60443
77	54	8.02491	18.99375	0.79385	0.41881	0.59037	0.79385	0.41369	0.58527	7.68394	17.18091	0.79890	0.44328	0.61427	0.79890	0.43832	0.60949
77	55	8.02491	18.67912	0.79385	0.42539	0.59688	0.79385	0.41968	0.59123	7.68394	16.93076	0.79890	0.44933	0.62006	0.79890	0.44380	0.61477
77	56	8.02491	18.35803	0.79385	0.43231	0.60365	0.79385	0.42597	0.59745	7.68394	16.67407	0.79890	0.45570	0.62609	0.79890	0.44958	0.62029
77	57	8.02491	18.02853	0.79385	0.43961	0.61073	0.79385	0.43257	0.60391	7.68394	16.40902	0.79890	0.46244	0.63242	0.79890	0.45565	0.62604
77	58	8.02491	17.69065	0.79385	0.44731	0.61813	0.79385	0.43951	0.61064	7.68394	16.13552	0.79890	0.46956	0.63905	0.79890	0.46204	0.63205
77	59	8.02491	17.34441	0.79385	0.45544	0.62585	0.79385	0.44679	0.61763	7.68394	15.85354	0.79890	0.47709	0.64598	0.79890	0.46876	0.63831
77	60	8.02491	16.98967	0.79385	0.46403	0.63390	0.79385	0.45442	0.62488	7.68394	15.56284	0.79890	0.48505	0.65325	0.79890	0.47583	0.64483
77	61	8.02491	16.62627	0.79385	0.47309	0.64231	0.79385	0.46243	0.63241	7.68394	15.26320	0.79890	0.49348	0.66084	0.79890	0.48326	0.65162
77	62	8.02491	16.25423	0.79385	0.48267	0.65108	0.79385	0.47083	0.64022	7.68394	14.95454	0.79890	0.50239	0.66878	0.79890	0.49106	0.65867
77	63	8.02491	15.87341	0.79385	0.49277	0.66021	0.79385	0.47961	0.64830	7.68394	14.63664	0.79890	0.51181	0.67708	0.79890	0.49924	0.66599
77	64	8.02491	15.48353	0.79385	0.50345	0.66972	0.79385	0.48881	0.65664	7.68394	14.30913	0.79890	0.52177	0.68574	0.79890	0.50781	0.67358
77	65	8.02491	15.08480	0.79385	0.51470	0.67961	0.79385	0.49841	0.66525	7.68394	13.97213	0.79890	0.53229	0.69477	0.79890	0.51678	0.68142
77	66	8.02491	14.67724	0.79385	0.52657	0.68988	0.79385	0.50842	0.67411	7.68394	13.62552	0.79890	0.54341	0.70417	0.79890	0.52616	0.68952
77	67	8.02491	14.26104	0.79385	0.53907	0.70051	0.79385	0.51885	0.68322	7.68394	13.26940	0.79890	0.55512	0.71393	0.79890	0.53593	0.69786
77	68	8.02491	13.83657	0.79385	0.55221	0.71151	0.79385	0.52969	0.69255	7.68394	12.90401	0.79890	0.56746	0.72405	0.79890	0.54611	0.70643
77	69	8.02491	13.40435	0.79385	0.56600	0.72286	0.79385	0.54093	0.70209	7.68394	12.52973	0.79890	0.58042	0.73451	0.79890	0.55668	0.71522
77	70	8.02491	12.96501	0.79385	0.58043	0.73452	0.79385	0.55257	0.71181	7.68394	12.14706	0.79890	0.59400	0.74530	0.79890	0.56764	0.72420

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
77	71	8.02491	12.51927	0.79385	0.59550	0.74647	0.79385	0.56458	0.72170	7.68394	11.75658	0.79890	0.60821	0.75638	0.79890	0.57897	0.73335
77	72	8.02491	12.06792	0.79385	0.61118	0.75868	0.79385	0.57696	0.73174	7.68394	11.35893	0.79890	0.62301	0.76772	0.79890	0.59066	0.74266
77	73	8.02491	11.61185	0.79385	0.62746	0.77109	0.79385	0.58967	0.74188	7.68394	10.95491	0.79890	0.63839	0.77929	0.79890	0.60269	0.75210
77	74	8.02491	11.15217	0.79385	0.64428	0.78366	0.79385	0.60270	0.75210	7.68394	10.54549	0.79890	0.65431	0.79103	0.79890	0.61503	0.76163
77	75	8.02491	10.68986	0.79385	0.66159	0.79633	0.79385	0.61600	0.76238	7.68394	10.13154	0.79890	0.67071	0.80291	0.79890	0.62766	0.77124
77	76	8.02491	10.22626	0.79385	0.67932	0.80904	0.79385	0.62955	0.77267	7.68394	9.71428	0.79890	0.68754	0.81485	0.79890	0.64053	0.78088
77	77	8.02491	9.76277	0.79385	0.69738	0.82171	0.79385	0.64331	0.78294	7.68394	9.29502	0.79890	0.70472	0.82678	0.79890	0.65362	0.79053
77	78	8.02491	9.30064	0.79385	0.71568	0.83428	0.79385	0.65722	0.79316	7.68394	8.87492	0.79890	0.72215	0.83866	0.79890	0.66687	0.80015
77	79	8.02491	8.84103	0.79385	0.73411	0.84667	0.79385	0.67124	0.80328	7.68394	8.45509	0.79890	0.73974	0.85040	0.79890	0.68026	0.80970
77	80	8.02491	8.38551	0.79385	0.75255	0.85881	0.79385	0.68532	0.81328	7.68394	8.03703	0.79890	0.75737	0.86193	0.79890	0.69371	0.81916
77	81	8.02491	7.93532	0.79385	0.77087	0.87061	0.79385	0.69941	0.82312	7.68394	7.62196	0.79890	0.77493	0.87319	0.79890	0.70719	0.82849
77	82	8.02491	7.49211	0.79385	0.78894	0.88202	0.79385	0.71344	0.83276	7.68394	7.21152	0.79890	0.79228	0.88410	0.79890	0.72064	0.83764
77	83	8.02491	7.05756	0.79385	0.80660	0.89295	0.79385	0.72736	0.84216	7.68394	6.80735	0.79890	0.80929	0.89459	0.79890	0.73400	0.84660
77	84	8.02491	6.63342	0.79385	0.82372	0.90334	0.79385	0.74111	0.85130	7.68394	6.41122	0.79890	0.82582	0.90460	0.79890	0.74720	0.85531
77	85	8.02491	6.22156	0.79385	0.84016	0.91314	0.79385	0.75461	0.86015	7.68394	6.02503	0.79890	0.84173	0.91407	0.79890	0.76020	0.86377
77	86	8.02491	5.82374	0.79385	0.85580	0.92230	0.79385	0.76782	0.86866	7.68394	5.65055	0.79890	0.85691	0.92294	0.79890	0.77293	0.87192
77	87	8.02491	5.44155	0.79385	0.87053	0.93079	0.79385	0.78068	0.87683	7.68394	5.28949	0.79890	0.87125	0.93120	0.79890	0.78533	0.87976
77	88	8.02491	5.07613	0.79385	0.88428	0.93859	0.79385	0.79313	0.88463	7.68394	4.94306	0.79890	0.88467	0.93881	0.79890	0.79736	0.88725
77	89	8.02491	4.72862	0.79385	0.89700	0.94570	0.79385	0.80513	0.89204	7.68394	4.61250	0.79890	0.89712	0.94577	0.79890	0.80896	0.89439
77	90	8.02491	4.40007	0.79385	0.90865	0.95214	0.79385	0.81663	0.89906	7.68394	4.29901	0.79890	0.90856	0.95209	0.79890	0.82011	0.90116
77	91	8.02491	4.09149	0.79385	0.91921	0.95791	0.79385	0.82763	0.90568	7.68394	4.00370	0.79890	0.91896	0.95777	0.79890	0.83076	0.90756
77	92	8.02491	3.80354	0.79385	0.92872	0.96305	0.79385	0.83808	0.91191	7.68394	3.72738	0.79890	0.92836	0.96285	0.79890	0.84091	0.91358
77	93	8.02491	3.53621	0.79385	0.93722	0.96759	0.79385	0.84799	0.91774	7.68394	3.47020	0.79890	0.93677	0.96735	0.79890	0.85054	0.91923
77	94	8.02491	3.28870	0.79385	0.94477	0.97160	0.79385	0.85735	0.92320	7.68394	3.23152	0.79890	0.94426	0.97133	0.79890	0.85965	0.92453
77	95	8.02491	3.05955	0.79385	0.95146	0.97512	0.79385	0.86618	0.92829	7.68394	3.01004	0.79890	0.95092	0.97484	0.79890	0.86824	0.92947
77	96	8.02491	2.84646	0.79385	0.95737	0.97822	0.79385	0.87445	0.93302	7.68394	2.80360	0.79890	0.95682	0.97793	0.79890	0.87631	0.93408
77	97	8.02491	2.65226	0.79385	0.96251	0.98090	0.79385	0.88216	0.93739	7.68394	2.61510	0.79890	0.96197	0.98062	0.79890	0.88383	0.93833
77	98	8.02491	2.47567	0.79385	0.96699	0.98322	0.79385	0.88933	0.94143	7.68394	2.44340	0.79890	0.96645	0.98294	0.79890	0.89084	0.94227
77	99	8.02491	2.31535	0.79385	0.97087	0.98522	0.79385	0.89600	0.94515	7.68394	2.28724	0.79890	0.97035	0.98495	0.79890	0.89736	0.94590
77	100	8.02491	2.16976	0.79385	0.97423	0.98695	0.79385	0.90219	0.94858	7.68394	2.14523	0.79890	0.97374	0.98670	0.79890	0.90341	0.94925
77	101	8.02491	2.03734	0.79385	0.97716	0.98845	0.79385	0.90792	0.95174	7.68394	2.01587	0.79890	0.97669	0.98821	0.79890	0.90903	0.95235
77	102	8.02491	1.91714	0.79385	0.97969	0.98974	0.79385	0.91322	0.95464	7.68394	1.89830	0.79890	0.97925	0.98952	0.79890	0.91422	0.95519
77	103	8.02491	1.80800	0.79385	0.98188	0.99086	0.79385	0.91810	0.95730	7.68394	1.79140	0.79890	0.98147	0.99065	0.79890	0.91902	0.95780
77	104	8.02491	1.70943	0.79385	0.98378	0.99182	0.79385	0.92258	0.95973	7.68394	1.69474	0.79890	0.98339	0.99162	0.79890	0.92341	0.96018
77	105	8.02491	1.62048	0.79385	0.98540	0.99265	0.79385	0.92665	0.96193	7.68394	1.60741	0.79890	0.98504	0.99247	0.79890	0.92742	0.96234
77	106	8.02491	1.54080	0.79385	0.98679	0.99335	0.79385	0.93030	0.96389	7.68394	1.52911	0.79890	0.98646	0.99318	0.79890	0.93101	0.96427
77	107	8.02491	1.47009	0.79385	0.98796	0.99395	0.79385	0.93350	0.96560	7.68394	1.45954	0.79890	0.98765	0.99379	0.79890	0.93416	0.96596
77	108	8.02491	1.40861	0.79385	0.98892	0.99443	0.79385	0.93618	0.96704	7.68394	1.39898	0.79890	0.98863	0.99428	0.79890	0.93681	0.96738
77	109	8.02491	1.35764	0.79385	0.98966	0.99480	0.79385	0.93826	0.96815	7.68394	1.34871	0.79890	0.98938	0.99466	0.79890	0.93887	0.96847
77	110	8.02491	1.32125	0.79385	0.99016	0.99506	0.79385	0.93967	0.96890	7.68394	1.31279	0.79890	0.98990	0.99492	0.79890	0.94026	0.96921
78	1	7.67410	26.72925	0.78377	0.28705	0.44606	0.78377	0.28691	0.44589	7.36146	22.57586	0.78904	0.32601	0.49171	0.78904	0.32586	0.49155

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
78	2	7.67410	26.68154	0.78377	0.28757	0.44668	0.78377	0.28743	0.44652	7.36146	22.55058	0.78904	0.32638	0.49213	0.78904	0.32624	0.49198
78	3	7.67410	26.63112	0.78377	0.28811	0.44734	0.78377	0.28798	0.44718	7.36146	22.52338	0.78904	0.32677	0.49258	0.78904	0.32664	0.49243
78	4	7.67410	26.57806	0.78377	0.28868	0.44803	0.78377	0.28855	0.44787	7.36146	22.49433	0.78904	0.32719	0.49306	0.78904	0.32706	0.49291
78	5	7.67410	26.52283	0.78377	0.28928	0.44875	0.78377	0.28915	0.44859	7.36146	22.46379	0.78904	0.32764	0.49356	0.78904	0.32750	0.49340
78	6	7.67410	26.46539	0.78377	0.28991	0.44950	0.78377	0.28977	0.44933	7.36146	22.43176	0.78904	0.32810	0.49409	0.78904	0.32795	0.49392
78	7	7.67410	26.40551	0.78377	0.29056	0.45029	0.78377	0.29041	0.45011	7.36146	22.39806	0.78904	0.32859	0.49464	0.78904	0.32844	0.49447
78	8	7.67410	26.34335	0.78377	0.29124	0.45111	0.78377	0.29109	0.45092	7.36146	22.36278	0.78904	0.32910	0.49523	0.78904	0.32894	0.49504
78	9	7.67410	26.27867	0.78377	0.29196	0.45196	0.78377	0.29178	0.45175	7.36146	22.32575	0.78904	0.32964	0.49584	0.78904	0.32947	0.49564
78	10	7.67410	26.21121	0.78377	0.29270	0.45285	0.78377	0.29251	0.45262	7.36146	22.28674	0.78904	0.33021	0.49648	0.78904	0.33002	0.49626
78	11	7.67410	26.14141	0.78377	0.29347	0.45378	0.78377	0.29327	0.45353	7.36146	22.24611	0.78904	0.33080	0.49715	0.78904	0.33059	0.49691
78	12	7.67410	26.06892	0.78377	0.29428	0.45474	0.78377	0.29406	0.45447	7.36146	22.20360	0.78904	0.33143	0.49785	0.78904	0.33119	0.49759
78	13	7.67410	25.99388	0.78377	0.29512	0.45575	0.78377	0.29487	0.45545	7.36146	22.15929	0.78904	0.33208	0.49859	0.78904	0.33182	0.49830
78	14	7.67410	25.91617	0.78377	0.29600	0.45679	0.78377	0.29573	0.45647	7.36146	22.11310	0.78904	0.33276	0.49936	0.78904	0.33248	0.49904
78	15	7.67410	25.83587	0.78377	0.29691	0.45787	0.78377	0.29662	0.45752	7.36146	22.06509	0.78904	0.33347	0.50016	0.78904	0.33317	0.49982
78	16	7.67410	25.75319	0.78377	0.29785	0.45899	0.78377	0.29754	0.45862	7.36146	22.01544	0.78904	0.33421	0.50099	0.78904	0.33389	0.50063
78	17	7.67410	25.66857	0.78377	0.29883	0.46015	0.78377	0.29851	0.45977	7.36146	21.96453	0.78904	0.33498	0.50185	0.78904	0.33465	0.50148
78	18	7.67410	25.58235	0.78377	0.29984	0.46135	0.78377	0.29952	0.46096	7.36146	21.91267	0.78904	0.33578	0.50274	0.78904	0.33544	0.50237
78	19	7.67410	25.49361	0.78377	0.30089	0.46259	0.78377	0.30057	0.46222	7.36146	21.85907	0.78904	0.33661	0.50367	0.78904	0.33628	0.50331
78	20	7.67410	25.40164	0.78377	0.30198	0.46388	0.78377	0.30168	0.46352	7.36146	21.80312	0.78904	0.33748	0.50465	0.78904	0.33717	0.50430
78	21	7.67410	25.30562	0.78377	0.30313	0.46523	0.78377	0.30284	0.46489	7.36146	21.74411	0.78904	0.33840	0.50568	0.78904	0.33810	0.50534
78	22	7.67410	25.20517	0.78377	0.30434	0.46666	0.78377	0.30405	0.46632	7.36146	21.68171	0.78904	0.33937	0.50676	0.78904	0.33908	0.50644
78	23	7.67410	25.09967	0.78377	0.30562	0.46816	0.78377	0.30533	0.46781	7.36146	21.61537	0.78904	0.34041	0.50792	0.78904	0.34012	0.50759
78	24	7.67410	24.98936	0.78377	0.30696	0.46973	0.78377	0.30666	0.46937	7.36146	21.54528	0.78904	0.34151	0.50915	0.78904	0.34120	0.50880
78	25	7.67410	24.87419	0.78377	0.30837	0.47138	0.78377	0.30805	0.47100	7.36146	21.47137	0.78904	0.34268	0.51044	0.78904	0.34235	0.51007
78	26	7.67410	24.75420	0.78377	0.30985	0.47311	0.78377	0.30950	0.47270	7.36146	21.39367	0.78904	0.34391	0.51180	0.78904	0.34355	0.51140
78	27	7.67410	24.62994	0.78377	0.31140	0.47492	0.78377	0.31102	0.47447	7.36146	21.31262	0.78904	0.34520	0.51323	0.78904	0.34481	0.51280
78	28	7.67410	24.50119	0.78377	0.31302	0.47680	0.78377	0.31261	0.47632	7.36146	21.22804	0.78904	0.34656	0.51473	0.78904	0.34613	0.51426
78	29	7.67410	24.36788	0.78377	0.31472	0.47876	0.78377	0.31427	0.47824	7.36146	21.13984	0.78904	0.34798	0.51630	0.78904	0.34753	0.51580
78	30	7.67410	24.23009	0.78377	0.31649	0.48081	0.78377	0.31601	0.48025	7.36146	21.04806	0.78904	0.34948	0.51795	0.78904	0.34899	0.51741
78	31	7.67410	24.08752	0.78377	0.31835	0.48295	0.78377	0.31783	0.48235	7.36146	20.95246	0.78904	0.35106	0.51968	0.78904	0.35053	0.51910
78	32	7.67410	23.94006	0.78377	0.32029	0.48518	0.78377	0.31974	0.48455	7.36146	20.85289	0.78904	0.35271	0.52149	0.78904	0.35215	0.52088
78	33	7.67410	23.78740	0.78377	0.32233	0.48752	0.78377	0.32174	0.48684	7.36146	20.74907	0.78904	0.35446	0.52339	0.78904	0.35386	0.52274
78	34	7.67410	23.62942	0.78377	0.32446	0.48996	0.78377	0.32383	0.48923	7.36146	20.64088	0.78904	0.35629	0.52539	0.78904	0.35565	0.52470
78	35	7.67410	23.46579	0.78377	0.32670	0.49251	0.78377	0.32603	0.49173	7.36146	20.52800	0.78904	0.35823	0.52749	0.78904	0.35754	0.52675
78	36	7.67410	23.29632	0.78377	0.32906	0.49517	0.78377	0.32833	0.49435	7.36146	20.41023	0.78904	0.36026	0.52970	0.78904	0.35954	0.52891
78	37	7.67410	23.12089	0.78377	0.33153	0.49796	0.78377	0.33075	0.49708	7.36146	20.28745	0.78904	0.36241	0.53202	0.78904	0.36163	0.53118
78	38	7.67410	22.93911	0.78377	0.33412	0.50089	0.78377	0.33328	0.49994	7.36146	20.15926	0.78904	0.36468	0.53446	0.78904	0.36385	0.53356
78	39	7.67410	22.75087	0.78377	0.33685	0.50395	0.78377	0.33594	0.50293	7.36146	20.02555	0.78904	0.36708	0.53703	0.78904	0.36618	0.53606
78	40	7.67410	22.55572	0.78377	0.33972	0.50715	0.78377	0.33874	0.50606	7.36146	19.88587	0.78904	0.36961	0.53973	0.78904	0.36863	0.53869
78	41	7.67410	22.35340	0.78377	0.34275	0.51052	0.78377	0.34167	0.50932	7.36146	19.73995	0.78904	0.37229	0.54258	0.78904	0.37122	0.54145
78	42	7.67410	22.14385	0.78377	0.34593	0.51404	0.78377	0.34475	0.51274	7.36146	19.58769	0.78904	0.37512	0.54558	0.78904	0.37395	0.54434

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>									<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
78	43	7.67410	21.92669	0.78377	0.34929	0.51774	0.78377	0.34799	0.51630	7.36146	19.42870	0.78904	0.37811	0.54874	0.78904	0.37682	0.54738		
78	44	7.67410	21.70178	0.78377	0.35283	0.52161	0.78377	0.35138	0.52003	7.36146	19.26280	0.78904	0.38128	0.55207	0.78904	0.37985	0.55057		
78	45	7.67410	21.46876	0.78377	0.35656	0.52568	0.78377	0.35494	0.52392	7.36146	19.08963	0.78904	0.38463	0.55557	0.78904	0.38304	0.55391		
78	46	7.67410	21.22763	0.78377	0.36049	0.52995	0.78377	0.35869	0.52799	7.36146	18.90911	0.78904	0.38818	0.55926	0.78904	0.38640	0.55741		
78	47	7.67410	20.97813	0.78377	0.36465	0.53442	0.78377	0.36261	0.53223	7.36146	18.72094	0.78904	0.39193	0.56315	0.78904	0.38993	0.56108		
78	48	7.67410	20.72003	0.78377	0.36903	0.53911	0.78377	0.36673	0.53666	7.36146	18.52488	0.78904	0.39591	0.56724	0.78904	0.39366	0.56493		
78	49	7.67410	20.45326	0.78377	0.37365	0.54403	0.78377	0.37106	0.54128	7.36146	18.32076	0.78904	0.40011	0.57155	0.78904	0.39757	0.56895		
78	50	7.67410	20.17742	0.78377	0.37854	0.54919	0.78377	0.37560	0.54609	7.36146	18.10816	0.78904	0.40457	0.57608	0.78904	0.40169	0.57315		
78	51	7.67410	19.89339	0.78377	0.38369	0.55459	0.78377	0.38036	0.55111	7.36146	17.88781	0.78904	0.40928	0.58084	0.78904	0.40603	0.57755		
78	52	7.67410	19.60122	0.78377	0.38912	0.56024	0.78377	0.38536	0.55634	7.36146	17.65967	0.78904	0.41426	0.58583	0.78904	0.41059	0.58215		
78	53	7.67410	19.30125	0.78377	0.39484	0.56614	0.78377	0.39061	0.56179	7.36146	17.42398	0.78904	0.41951	0.59106	0.78904	0.41538	0.58696		
78	54	7.67410	18.99375	0.78377	0.40086	0.57231	0.78377	0.39613	0.56746	7.36146	17.18091	0.78904	0.42505	0.59654	0.78904	0.42043	0.59198		
78	55	7.67410	18.67912	0.78377	0.40720	0.57874	0.78377	0.40192	0.57338	7.36146	16.93076	0.78904	0.43090	0.60228	0.78904	0.42575	0.59723		
78	56	7.67410	18.35803	0.78377	0.41388	0.58545	0.78377	0.40800	0.57955	7.36146	16.67407	0.78904	0.43706	0.60827	0.78904	0.43135	0.60271		
78	57	7.67410	18.02853	0.78377	0.42092	0.59246	0.78377	0.41440	0.58597	7.36146	16.40902	0.78904	0.44358	0.61455	0.78904	0.43725	0.60845		
78	58	7.67410	17.69065	0.78377	0.42837	0.59980	0.78377	0.42112	0.59266	7.36146	16.13552	0.78904	0.45048	0.62114	0.78904	0.44346	0.61444		
78	59	7.67410	17.34441	0.78377	0.43623	0.60747	0.78377	0.42819	0.59963	7.36146	15.85354	0.78904	0.45778	0.62805	0.78904	0.45000	0.62069		
78	60	7.67410	16.98967	0.78377	0.44455	0.61548	0.78377	0.43562	0.60687	7.36146	15.56284	0.78904	0.46551	0.63529	0.78904	0.45689	0.62722		
78	61	7.67410	16.62627	0.78377	0.45334	0.62386	0.78377	0.44342	0.61440	7.36146	15.26320	0.78904	0.47370	0.64287	0.78904	0.46415	0.63402		
78	62	7.67410	16.25423	0.78377	0.46264	0.63261	0.78377	0.45161	0.62222	7.36146	14.95454	0.78904	0.48237	0.65081	0.78904	0.47177	0.64109		
78	63	7.67410	15.87341	0.78377	0.47247	0.64174	0.78377	0.46020	0.63032	7.36146	14.63664	0.78904	0.49156	0.65912	0.78904	0.47979	0.64845		
78	64	7.67410	15.48353	0.78377	0.48287	0.65126	0.78377	0.46920	0.63872	7.36146	14.30913	0.78904	0.50129	0.66782	0.78904	0.48820	0.65609		
78	65	7.67410	15.08480	0.78377	0.49386	0.66119	0.78377	0.47862	0.64739	7.36146	13.97213	0.78904	0.51160	0.67690	0.78904	0.49702	0.66401		
78	66	7.67410	14.67724	0.78377	0.50548	0.67152	0.78377	0.48847	0.65634	7.36146	13.62552	0.78904	0.52250	0.68637	0.78904	0.50626	0.67221		
78	67	7.67410	14.26104	0.78377	0.51774	0.68225	0.78377	0.49875	0.66556	7.36146	13.26940	0.78904	0.53402	0.69624	0.78904	0.51591	0.68066		
78	68	7.67410	13.83657	0.78377	0.53066	0.69337	0.78377	0.50946	0.67502	7.36146	12.90401	0.78904	0.54618	0.70649	0.78904	0.52599	0.68938		
78	69	7.67410	13.40435	0.78377	0.54426	0.70488	0.78377	0.52060	0.68473	7.36146	12.52973	0.78904	0.55899	0.71712	0.78904	0.53649	0.69833		
78	70	7.67410	12.96501	0.78377	0.55854	0.71674	0.78377	0.53216	0.69465	7.36146	12.14706	0.78904	0.57246	0.72811	0.78904	0.54739	0.70750		
78	71	7.67410	12.51927	0.78377	0.57349	0.72894	0.78377	0.54413	0.70477	7.36146	11.75658	0.78904	0.58659	0.73943	0.78904	0.55870	0.71688		
78	72	7.67410	12.06792	0.78377	0.58912	0.74144	0.78377	0.55649	0.71506	7.36146	11.35893	0.78904	0.60137	0.75107	0.78904	0.57040	0.72644		
78	73	7.67410	11.61185	0.78377	0.60540	0.75420	0.78377	0.56923	0.72549	7.36146	10.95491	0.78904	0.61678	0.76297	0.78904	0.58248	0.73616		
78	74	7.67410	11.15217	0.78377	0.62228	0.76717	0.78377	0.58232	0.73603	7.36146	10.54549	0.78904	0.63278	0.77510	0.78904	0.59490	0.74600		
78	75	7.67410	10.68986	0.78377	0.63974	0.78030	0.78377	0.59574	0.74666	7.36146	10.13154	0.78904	0.64936	0.78741	0.78904	0.60765	0.75595		
78	76	7.67410	10.22626	0.78377	0.65770	0.79351	0.78377	0.60944	0.75733	7.36146	9.71428	0.78904	0.66643	0.79983	0.78904	0.62069	0.76596		
78	77	7.67410	9.76277	0.78377	0.67609	0.80674	0.78377	0.62340	0.76802	7.36146	9.29502	0.78904	0.68393	0.81230	0.78904	0.63399	0.77601		
78	78	7.67410	9.30064	0.78377	0.69481	0.81992	0.78377	0.63757	0.77868	7.36146	8.87492	0.78904	0.70177	0.82476	0.78904	0.64751	0.78605		
78	79	7.67410	8.84103	0.78377	0.71376	0.83297	0.78377	0.65189	0.78927	7.36146	8.45509	0.78904	0.71987	0.83712	0.78904	0.66120	0.79605		
78	80	7.67410	8.38551	0.78377	0.73281	0.84581	0.78377	0.66633	0.79976	7.36146	8.03703	0.78904	0.73811	0.84932	0.78904	0.67501	0.80598		
78	81	7.67410	7.93532	0.78377	0.75185	0.85835	0.78377	0.68081	0.81010	7.36146	7.62196	0.78904	0.75636	0.86128	0.78904	0.68889	0.81579		
78	82	7.67410	7.49211	0.78377	0.77072	0.87052	0.78377	0.69529	0.82026	7.36146	7.21152	0.78904	0.77449	0.87292	0.78904	0.70278	0.82545		
78	83	7.67410	7.05756	0.78377	0.78928	0.88223	0.78377	0.70970	0.83020	7.36146	6.80735	0.78904	0.79236	0.88415	0.78904	0.71662	0.83492		

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
78	84	7.67410	6.63342	0.78377	0.80736	0.89341	0.78377	0.72397	0.83988	7.36146	6.41122	0.78904	0.80981	0.89491	0.78904	0.73034	0.84416
78	85	7.67410	6.22156	0.78377	0.82482	0.90400	0.78377	0.73803	0.84928	7.36146	6.02503	0.78904	0.82671	0.90514	0.78904	0.74389	0.85314
78	86	7.67410	5.82374	0.78377	0.84152	0.91394	0.78377	0.75183	0.85834	7.36146	5.65055	0.78904	0.84290	0.91476	0.78904	0.75719	0.86182
78	87	7.67410	5.44155	0.78377	0.85732	0.92318	0.78377	0.76529	0.86704	7.36146	5.28949	0.78904	0.85828	0.92373	0.78904	0.77019	0.87018
78	88	7.67410	5.07613	0.78377	0.87214	0.93171	0.78377	0.77837	0.87538	7.36146	4.94306	0.78904	0.87274	0.93204	0.78904	0.78283	0.87819
78	89	7.67410	4.72862	0.78377	0.88591	0.93951	0.78377	0.79101	0.88331	7.36146	4.61250	0.78904	0.88620	0.93967	0.78904	0.79506	0.88583
78	90	7.67410	4.40007	0.78377	0.89858	0.94658	0.78377	0.80316	0.89083	7.36146	4.29901	0.78904	0.89863	0.94661	0.78904	0.80683	0.89309
78	91	7.67410	4.09149	0.78377	0.91013	0.95295	0.78377	0.81478	0.89794	7.36146	4.00370	0.78904	0.90998	0.95287	0.78904	0.81811	0.89996
78	92	7.67410	3.80354	0.78377	0.92055	0.95863	0.78377	0.82587	0.90463	7.36146	3.72738	0.78904	0.92026	0.95848	0.78904	0.82887	0.90643
78	93	7.67410	3.53621	0.78377	0.92990	0.96367	0.78377	0.83640	0.91091	7.36146	3.47020	0.78904	0.92950	0.96346	0.78904	0.83911	0.91252
78	94	7.67410	3.28870	0.78377	0.93823	0.96813	0.78377	0.84636	0.91679	7.36146	3.23152	0.78904	0.93776	0.96788	0.78904	0.84881	0.91822
78	95	7.67410	3.05955	0.78377	0.94562	0.97205	0.78377	0.85577	0.92228	7.36146	3.01004	0.78904	0.94511	0.97178	0.78904	0.85797	0.92356
78	96	7.67410	2.84646	0.78377	0.95218	0.97550	0.78377	0.86460	0.92739	7.36146	2.80360	0.78904	0.95165	0.97522	0.78904	0.86659	0.92853
78	97	7.67410	2.65226	0.78377	0.95791	0.97850	0.78377	0.87285	0.93211	7.36146	2.61510	0.78904	0.95736	0.97822	0.78904	0.87464	0.93313
78	98	7.67410	2.47567	0.78377	0.96289	0.98109	0.78377	0.88053	0.93647	7.36146	2.44340	0.78904	0.96235	0.98082	0.78904	0.88214	0.93738
78	99	7.67410	2.31535	0.78377	0.96722	0.98334	0.78377	0.88768	0.94050	7.36146	2.28724	0.78904	0.96670	0.98307	0.78904	0.88913	0.94131
78	100	7.67410	2.16976	0.78377	0.97099	0.98528	0.78377	0.89432	0.94421	7.36146	2.14523	0.78904	0.97048	0.98502	0.78904	0.89563	0.94494
78	101	7.67410	2.03734	0.78377	0.97426	0.98696	0.78377	0.90047	0.94763	7.36146	2.01587	0.78904	0.97378	0.98671	0.78904	0.90167	0.94829
78	102	7.67410	1.91714	0.78377	0.97710	0.98842	0.78377	0.90617	0.95078	7.36146	1.89830	0.78904	0.97664	0.98818	0.78904	0.90725	0.95137
78	103	7.67410	1.80800	0.78377	0.97956	0.98967	0.78377	0.91143	0.95366	7.36146	1.79140	0.78904	0.97913	0.98946	0.78904	0.91241	0.95420
78	104	7.67410	1.70943	0.78377	0.98168	0.99076	0.78377	0.91625	0.95629	7.36146	1.69474	0.78904	0.98128	0.99055	0.78904	0.91714	0.95678
78	105	7.67410	1.62048	0.78377	0.98352	0.99169	0.78377	0.92063	0.95868	7.36146	1.60741	0.78904	0.98314	0.99150	0.78904	0.92146	0.95912
78	106	7.67410	1.54080	0.78377	0.98508	0.99248	0.78377	0.92457	0.96080	7.36146	1.52911	0.78904	0.98473	0.99230	0.78904	0.92533	0.96122
78	107	7.67410	1.47009	0.78377	0.98640	0.99315	0.78377	0.92802	0.96267	7.36146	1.45954	0.78904	0.98607	0.99298	0.78904	0.92874	0.96305
78	108	7.67410	1.40861	0.78377	0.98748	0.99370	0.78377	0.93092	0.96422	7.36146	1.39898	0.78904	0.98717	0.99354	0.78904	0.93160	0.96459
78	109	7.67410	1.35764	0.78377	0.98831	0.99412	0.78377	0.93317	0.96543	7.36146	1.34871	0.78904	0.98802	0.99397	0.78904	0.93382	0.96578
78	110	7.67410	1.32125	0.78377	0.98888	0.99441	0.78377	0.93468	0.96624	7.36146	1.31279	0.78904	0.98860	0.99427	0.78904	0.93532	0.96658
79	1	7.32720	26.72925	0.77350	0.27408	0.43024	0.77350	0.27395	0.43008	7.04133	22.57586	0.77903	0.31183	0.47542	0.77903	0.31170	0.47526
79	2	7.32720	26.68154	0.77350	0.27457	0.43084	0.77350	0.27445	0.43070	7.04133	22.55058	0.77903	0.31219	0.47583	0.77903	0.31206	0.47568
79	3	7.32720	26.63112	0.77350	0.27509	0.43149	0.77350	0.27497	0.43134	7.04133	22.52338	0.77903	0.31257	0.47627	0.77903	0.31244	0.47612
79	4	7.32720	26.57806	0.77350	0.27564	0.43216	0.77350	0.27552	0.43201	7.04133	22.49433	0.77903	0.31297	0.47674	0.77903	0.31284	0.47659
79	5	7.32720	26.52283	0.77350	0.27621	0.43286	0.77350	0.27609	0.43271	7.04133	22.46379	0.77903	0.31339	0.47723	0.77903	0.31326	0.47708
79	6	7.32720	26.46539	0.77350	0.27681	0.43360	0.77350	0.27668	0.43344	7.04133	22.43176	0.77903	0.31384	0.47774	0.77903	0.31370	0.47759
79	7	7.32720	26.40551	0.77350	0.27743	0.43436	0.77350	0.27730	0.43419	7.04133	22.39806	0.77903	0.31431	0.47829	0.77903	0.31416	0.47812
79	8	7.32720	26.34335	0.77350	0.27809	0.43516	0.77350	0.27794	0.43498	7.04133	22.36278	0.77903	0.31480	0.47885	0.77903	0.31465	0.47868
79	9	7.32720	26.27867	0.77350	0.27877	0.43599	0.77350	0.27861	0.43580	7.04133	22.32575	0.77903	0.31532	0.47945	0.77903	0.31515	0.47926
79	10	7.32720	26.21121	0.77350	0.27948	0.43686	0.77350	0.27930	0.43665	7.04133	22.28674	0.77903	0.31586	0.48008	0.77903	0.31568	0.47987
79	11	7.32720	26.14141	0.77350	0.28022	0.43776	0.77350	0.28003	0.43753	7.04133	22.24611	0.77903	0.31643	0.48074	0.77903	0.31623	0.48051
79	12	7.32720	26.06892	0.77350	0.28099	0.43871	0.77350	0.28078	0.43845	7.04133	22.20360	0.77903	0.31702	0.48143	0.77903	0.31681	0.48117
79	13	7.32720	25.99388	0.77350	0.28179	0.43968	0.77350	0.28156	0.43940	7.04133	22.15929	0.77903	0.31765	0.48214	0.77903	0.31741	0.48187
79	14	7.32720	25.91617	0.77350	0.28263	0.44070	0.77350	0.28237	0.44039	7.04133	22.11310	0.77903	0.31830	0.48290	0.77903	0.31804	0.48259

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
79	15	7.32720	25.83587	0.77350	0.28350	0.44176	0.77350	0.28322	0.44142	7.04133	22.06509	0.77903	0.31898	0.48368	0.77903	0.31870	0.48335
79	16	7.32720	25.75319	0.77350	0.28440	0.44285	0.77350	0.28411	0.44250	7.04133	22.01544	0.77903	0.31969	0.48450	0.77903	0.31939	0.48415
79	17	7.32720	25.66857	0.77350	0.28533	0.44398	0.77350	0.28503	0.44361	7.04133	21.96453	0.77903	0.32043	0.48534	0.77903	0.32011	0.48498
79	18	7.32720	25.58235	0.77350	0.28629	0.44515	0.77350	0.28599	0.44478	7.04133	21.91267	0.77903	0.32119	0.48621	0.77903	0.32087	0.48585
79	19	7.32720	25.49361	0.77350	0.28730	0.44635	0.77350	0.28700	0.44600	7.04133	21.85907	0.77903	0.32198	0.48712	0.77903	0.32168	0.48677
79	20	7.32720	25.40164	0.77350	0.28834	0.44762	0.77350	0.28806	0.44728	7.04133	21.80312	0.77903	0.32281	0.48807	0.77903	0.32252	0.48774
79	21	7.32720	25.30562	0.77350	0.28944	0.44894	0.77350	0.28917	0.44861	7.04133	21.74411	0.77903	0.32369	0.48908	0.77903	0.32342	0.48876
79	22	7.32720	25.20517	0.77350	0.29059	0.45033	0.77350	0.29033	0.45001	7.04133	21.68171	0.77903	0.32463	0.49014	0.77903	0.32436	0.48983
79	23	7.32720	25.09967	0.77350	0.29181	0.45179	0.77350	0.29154	0.45147	7.04133	21.61537	0.77903	0.32562	0.49127	0.77903	0.32535	0.49096
79	24	7.32720	24.98936	0.77350	0.29310	0.45332	0.77350	0.29282	0.45299	7.04133	21.54528	0.77903	0.32668	0.49247	0.77903	0.32639	0.49215
79	25	7.32720	24.87419	0.77350	0.29445	0.45494	0.77350	0.29415	0.45458	7.04133	21.47137	0.77903	0.32779	0.49374	0.77903	0.32748	0.49339
79	26	7.32720	24.75420	0.77350	0.29586	0.45662	0.77350	0.29554	0.45624	7.04133	21.39367	0.77903	0.32897	0.49507	0.77903	0.32864	0.49470
79	27	7.32720	24.62994	0.77350	0.29734	0.45839	0.77350	0.29699	0.45797	7.04133	21.31262	0.77903	0.33021	0.49647	0.77903	0.32984	0.49606
79	28	7.32720	24.50119	0.77350	0.29889	0.46023	0.77350	0.29851	0.45977	7.04133	21.22804	0.77903	0.33151	0.49794	0.77903	0.33111	0.49750
79	29	7.32720	24.36788	0.77350	0.30051	0.46214	0.77350	0.30010	0.46165	7.04133	21.13984	0.77903	0.33287	0.49948	0.77903	0.33245	0.49900
79	30	7.32720	24.23009	0.77350	0.30221	0.46415	0.77350	0.30176	0.46362	7.04133	21.04806	0.77903	0.33431	0.50109	0.77903	0.33385	0.50058
79	31	7.32720	24.08752	0.77350	0.30398	0.46624	0.77350	0.30350	0.46567	7.04133	20.95246	0.77903	0.33582	0.50279	0.77903	0.33533	0.50224
79	32	7.32720	23.94006	0.77350	0.30584	0.46842	0.77350	0.30533	0.46781	7.04133	20.85289	0.77903	0.33740	0.50456	0.77903	0.33688	0.50398
79	33	7.32720	23.78740	0.77350	0.30778	0.47070	0.77350	0.30724	0.47005	7.04133	20.74907	0.77903	0.33907	0.50643	0.77903	0.33851	0.50581
79	34	7.32720	23.62942	0.77350	0.30983	0.47308	0.77350	0.30924	0.47240	7.04133	20.64088	0.77903	0.34083	0.50839	0.77903	0.34024	0.50773
79	35	7.32720	23.46579	0.77350	0.31197	0.47557	0.77350	0.31134	0.47484	7.04133	20.52800	0.77903	0.34268	0.51044	0.77903	0.34205	0.50974
79	36	7.32720	23.29632	0.77350	0.31422	0.47818	0.77350	0.31355	0.47740	7.04133	20.41023	0.77903	0.34463	0.51261	0.77903	0.34396	0.51186
79	37	7.32720	23.12089	0.77350	0.31658	0.48091	0.77350	0.31586	0.48008	7.04133	20.28745	0.77903	0.34669	0.51488	0.77903	0.34597	0.51409
79	38	7.32720	22.93911	0.77350	0.31906	0.48377	0.77350	0.31829	0.48288	7.04133	20.15926	0.77903	0.34887	0.51728	0.77903	0.34810	0.51643
79	39	7.32720	22.75087	0.77350	0.32167	0.48676	0.77350	0.32084	0.48581	7.04133	20.02555	0.77903	0.35117	0.51980	0.77903	0.35033	0.51888
79	40	7.32720	22.55572	0.77350	0.32442	0.48990	0.77350	0.32352	0.48887	7.04133	19.88587	0.77903	0.35359	0.52245	0.77903	0.35269	0.52147
79	41	7.32720	22.35340	0.77350	0.32731	0.49319	0.77350	0.32633	0.49208	7.04133	19.73995	0.77903	0.35616	0.52525	0.77903	0.35518	0.52418
79	42	7.32720	22.14385	0.77350	0.33036	0.49665	0.77350	0.32928	0.49543	7.04133	19.58769	0.77903	0.35888	0.52819	0.77903	0.35780	0.52703
79	43	7.32720	21.92669	0.77350	0.33357	0.50027	0.77350	0.33238	0.49893	7.04133	19.42870	0.77903	0.36175	0.53130	0.77903	0.36056	0.53002
79	44	7.32720	21.70178	0.77350	0.33696	0.50407	0.77350	0.33564	0.50259	7.04133	19.26280	0.77903	0.36479	0.53457	0.77903	0.36348	0.53316
79	45	7.32720	21.46876	0.77350	0.34053	0.50806	0.77350	0.33906	0.50641	7.04133	19.08963	0.77903	0.36801	0.53802	0.77903	0.36654	0.53645
79	46	7.32720	21.22763	0.77350	0.34430	0.51224	0.77350	0.34265	0.51041	7.04133	18.90911	0.77903	0.37141	0.54165	0.77903	0.36978	0.53991
79	47	7.32720	20.97813	0.77350	0.34828	0.51663	0.77350	0.34643	0.51459	7.04133	18.72094	0.77903	0.37502	0.54547	0.77903	0.37318	0.54353
79	48	7.32720	20.72003	0.77350	0.35249	0.52124	0.77350	0.35039	0.51894	7.04133	18.52488	0.77903	0.37884	0.54950	0.77903	0.37677	0.54732
79	49	7.32720	20.45326	0.77350	0.35692	0.52608	0.77350	0.35455	0.52349	7.04133	18.32076	0.77903	0.38288	0.55375	0.77903	0.38054	0.55129
79	50	7.32720	20.17742	0.77350	0.36161	0.53115	0.77350	0.35891	0.52824	7.04133	18.10816	0.77903	0.38717	0.55822	0.77903	0.38451	0.55545
79	51	7.32720	19.89339	0.77350	0.36655	0.53647	0.77350	0.36350	0.53318	7.04133	17.88781	0.77903	0.39170	0.56291	0.77903	0.38870	0.55980
79	52	7.32720	19.60122	0.77350	0.37177	0.54203	0.77350	0.36831	0.53835	7.04133	17.65967	0.77903	0.39649	0.56784	0.77903	0.39310	0.56435
79	53	7.32720	19.30125	0.77350	0.37726	0.54785	0.77350	0.37337	0.54373	7.04133	17.42398	0.77903	0.40155	0.57301	0.77903	0.39773	0.56911
79	54	7.32720	18.99375	0.77350	0.38305	0.55393	0.77350	0.37868	0.54934	7.04133	17.18091	0.77903	0.40689	0.57843	0.77903	0.40261	0.57409
79	55	7.32720	18.67912	0.77350	0.38915	0.56028	0.77350	0.38427	0.55519	7.04133	16.93076	0.77903	0.41253	0.58410	0.77903	0.40775	0.57929

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
79	56	7.32720	18.35803	0.77350	0.39557	0.56690	0.77350	0.39015	0.56130	7.04133	16.67407	0.77903	0.41847	0.59003	0.77903	0.41317	0.58474
79	57	7.32720	18.02853	0.77350	0.40236	0.57383	0.77350	0.39633	0.56767	7.04133	16.40902	0.77903	0.42477	0.59626	0.77903	0.41888	0.59044
79	58	7.32720	17.69065	0.77350	0.40954	0.58109	0.77350	0.40283	0.57432	7.04133	16.13552	0.77903	0.43143	0.60280	0.77903	0.42491	0.59640
79	59	7.32720	17.34441	0.77350	0.41713	0.58869	0.77350	0.40968	0.58124	7.04133	15.85354	0.77903	0.43850	0.60966	0.77903	0.43126	0.60263
79	60	7.32720	16.98967	0.77350	0.42516	0.59664	0.77350	0.41688	0.58845	7.04133	15.56284	0.77903	0.44598	0.61686	0.77903	0.43796	0.60914
79	61	7.32720	16.62627	0.77350	0.43366	0.60497	0.77350	0.42446	0.59596	7.04133	15.26320	0.77903	0.45392	0.62441	0.77903	0.44502	0.61593
79	62	7.32720	16.25423	0.77350	0.44266	0.61367	0.77350	0.43243	0.60377	7.04133	14.95454	0.77903	0.46234	0.63233	0.77903	0.45245	0.62302
79	63	7.32720	15.87341	0.77350	0.45219	0.62277	0.77350	0.44079	0.61188	7.04133	14.63664	0.77903	0.47127	0.64063	0.77903	0.46028	0.63040
79	64	7.32720	15.48353	0.77350	0.46229	0.63229	0.77350	0.44958	0.62029	7.04133	14.30913	0.77903	0.48075	0.64933	0.77903	0.46851	0.63807
79	65	7.32720	15.08480	0.77350	0.47299	0.64222	0.77350	0.45880	0.62901	7.04133	13.97213	0.77903	0.49080	0.65844	0.77903	0.47715	0.64604
79	66	7.32720	14.67724	0.77350	0.48432	0.65258	0.77350	0.46845	0.63802	7.04133	13.62552	0.77903	0.50146	0.66796	0.77903	0.48623	0.65431
79	67	7.32720	14.26104	0.77350	0.49630	0.66337	0.77350	0.47855	0.64732	7.04133	13.26940	0.77903	0.51274	0.67790	0.77903	0.49573	0.66286
79	68	7.32720	13.83657	0.77350	0.50896	0.67458	0.77350	0.48909	0.65690	7.04133	12.90401	0.77903	0.52468	0.68825	0.77903	0.50567	0.67169
79	69	7.32720	13.40435	0.77350	0.52232	0.68621	0.77350	0.50008	0.66674	7.04133	12.52973	0.77903	0.53730	0.69902	0.77903	0.51605	0.68078
79	70	7.32720	12.96501	0.77350	0.53639	0.69824	0.77350	0.51152	0.67683	7.04133	12.14706	0.77903	0.55060	0.71017	0.77903	0.52687	0.69013
79	71	7.32720	12.51927	0.77350	0.55117	0.71065	0.77350	0.52340	0.68715	7.04133	11.75658	0.77903	0.56459	0.72171	0.77903	0.53811	0.69970
79	72	7.32720	12.06792	0.77350	0.56667	0.72341	0.77350	0.53570	0.69766	7.04133	11.35893	0.77903	0.57928	0.73360	0.77903	0.54978	0.70949
79	73	7.32720	11.61185	0.77350	0.58287	0.73647	0.77350	0.54842	0.70836	7.04133	10.95491	0.77903	0.59464	0.74580	0.77903	0.56185	0.71946
79	74	7.32720	11.15217	0.77350	0.59975	0.74980	0.77350	0.56152	0.71920	7.04133	10.54549	0.77903	0.61067	0.75828	0.77903	0.57431	0.72960
79	75	7.32720	10.68986	0.77350	0.61727	0.76334	0.77350	0.57500	0.73016	7.04133	10.13154	0.77903	0.62733	0.77099	0.77903	0.58713	0.73987
79	76	7.32720	10.22626	0.77350	0.63537	0.77704	0.77350	0.58881	0.74119	7.04133	9.71428	0.77903	0.64456	0.78387	0.77903	0.60029	0.75023
79	77	7.32720	9.76277	0.77350	0.65399	0.79080	0.77350	0.60291	0.75227	7.04133	9.29502	0.77903	0.66231	0.79685	0.77903	0.61376	0.76066
79	78	7.32720	9.30064	0.77350	0.67304	0.80457	0.77350	0.61728	0.76335	7.04133	8.87492	0.77903	0.68049	0.80987	0.77903	0.62748	0.77111
79	79	7.32720	8.84103	0.77350	0.69242	0.81826	0.77350	0.63186	0.77440	7.04133	8.45509	0.77903	0.69903	0.82285	0.77903	0.64143	0.78155
79	80	7.32720	8.38551	0.77350	0.71202	0.83179	0.77350	0.64659	0.78537	7.04133	8.03703	0.77903	0.71779	0.83571	0.77903	0.65555	0.79194
79	81	7.32720	7.93532	0.77350	0.73171	0.84507	0.77350	0.66143	0.79622	7.04133	7.62196	0.77903	0.73667	0.84837	0.77903	0.66978	0.80224
79	82	7.32720	7.49211	0.77350	0.75133	0.85801	0.77350	0.67631	0.80690	7.04133	7.21152	0.77903	0.75553	0.86075	0.77903	0.68407	0.81240
79	83	7.32720	7.05756	0.77350	0.77073	0.87052	0.77350	0.69116	0.81738	7.04133	6.80735	0.77903	0.77422	0.87274	0.77903	0.69835	0.82239
79	84	7.32720	6.63342	0.77350	0.78974	0.88252	0.77350	0.70592	0.82761	7.04133	6.41122	0.77903	0.79257	0.88429	0.77903	0.71257	0.83216
79	85	7.32720	6.22156	0.77350	0.80821	0.89393	0.77350	0.72052	0.83756	7.04133	6.02503	0.77903	0.81044	0.89529	0.77903	0.72664	0.84168
79	86	7.32720	5.82374	0.77350	0.82596	0.90468	0.77350	0.73488	0.84719	7.04133	5.65055	0.77903	0.82765	0.90570	0.77903	0.74050	0.85091
79	87	7.32720	5.44155	0.77350	0.84285	0.91473	0.77350	0.74894	0.85645	7.04133	5.28949	0.77903	0.84407	0.91544	0.77903	0.75408	0.85980
79	88	7.32720	5.07613	0.77350	0.85878	0.92403	0.77350	0.76264	0.86534	7.04133	4.94306	0.77903	0.85960	0.92450	0.77903	0.76733	0.86835
79	89	7.32720	4.72862	0.77350	0.87365	0.93257	0.77350	0.77590	0.87381	7.04133	4.61250	0.77903	0.87413	0.93284	0.77903	0.78018	0.87652
79	90	7.32720	4.40007	0.77350	0.88740	0.94034	0.77350	0.78869	0.88187	7.04133	4.29901	0.77903	0.88760	0.94045	0.77903	0.79258	0.88429
79	91	7.32720	4.09149	0.77350	0.89998	0.94736	0.77350	0.80097	0.88948	7.04133	4.00370	0.77903	0.89995	0.94734	0.77903	0.80449	0.89165
79	92	7.32720	3.80354	0.77350	0.91138	0.95364	0.77350	0.81269	0.89667	7.04133	3.72738	0.77903	0.91119	0.95353	0.77903	0.81588	0.89861
79	93	7.32720	3.53621	0.77350	0.92165	0.95923	0.77350	0.82385	0.90342	7.04133	3.47020	0.77903	0.92133	0.95905	0.77903	0.82673	0.90515
79	94	7.32720	3.28870	0.77350	0.93083	0.96418	0.77350	0.83444	0.90975	7.04133	3.23152	0.77903	0.93042	0.96395	0.77903	0.83705	0.91130
79	95	7.32720	3.05955	0.77350	0.93901	0.96855	0.77350	0.84446	0.91567	7.04133	3.01004	0.77903	0.93854	0.96829	0.77903	0.84681	0.91705
79	96	7.32720	2.84646	0.77350	0.94628	0.97240	0.77350	0.85388	0.92118	7.04133	2.80360	0.77903	0.94577	0.97213	0.77903	0.85600	0.92241

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
79	97	7.32720	2.65226	0.77350	0.95265	0.97575	0.77350	0.86268	0.92628	7.04133	2.61510	0.77903	0.95212	0.97547	0.77903	0.86460	0.92738
79	98	7.32720	2.47567	0.77350	0.95820	0.97866	0.77350	0.87090	0.93100	7.04133	2.44340	0.77903	0.95767	0.97838	0.77903	0.87263	0.93198
79	99	7.32720	2.31535	0.77350	0.96304	0.98117	0.77350	0.87855	0.93535	7.04133	2.28724	0.77903	0.96252	0.98090	0.77903	0.88011	0.93623
79	100	7.32720	2.16976	0.77350	0.96725	0.98335	0.77350	0.88567	0.93937	7.04133	2.14523	0.77903	0.96674	0.98309	0.77903	0.88708	0.94016
79	101	7.32720	2.03734	0.77350	0.97092	0.98525	0.77350	0.89229	0.94308	7.04133	2.01587	0.77903	0.97043	0.98499	0.77903	0.89357	0.94379
79	102	7.32720	1.91714	0.77350	0.97411	0.98688	0.77350	0.89841	0.94649	7.04133	1.89830	0.77903	0.97364	0.98664	0.77903	0.89957	0.94713
79	103	7.32720	1.80800	0.77350	0.97688	0.98830	0.77350	0.90407	0.94962	7.04133	1.79140	0.77903	0.97643	0.98808	0.77903	0.90513	0.95020
79	104	7.32720	1.70943	0.77350	0.97927	0.98953	0.77350	0.90926	0.95247	7.04133	1.69474	0.77903	0.97885	0.98931	0.77903	0.91023	0.95300
79	105	7.32720	1.62048	0.77350	0.98133	0.99058	0.77350	0.91398	0.95506	7.04133	1.60741	0.77903	0.98094	0.99038	0.77903	0.91488	0.95555
79	106	7.32720	1.54080	0.77350	0.98310	0.99148	0.77350	0.91823	0.95737	7.04133	1.52911	0.77903	0.98273	0.99129	0.77903	0.91906	0.95782
79	107	7.32720	1.47009	0.77350	0.98458	0.99223	0.77350	0.92196	0.95939	7.04133	1.45954	0.77903	0.98424	0.99206	0.77903	0.92273	0.95981
79	108	7.32720	1.40861	0.77350	0.98580	0.99285	0.77350	0.92509	0.96109	7.04133	1.39898	0.77903	0.98548	0.99269	0.77903	0.92582	0.96148
79	109	7.32720	1.35764	0.77350	0.98675	0.99333	0.77350	0.92752	0.96240	7.04133	1.34871	0.77903	0.98644	0.99317	0.77903	0.92823	0.96278
79	110	7.32720	1.32125	0.77350	0.98739	0.99365	0.77350	0.92916	0.96328	7.04133	1.31279	0.77903	0.98709	0.99350	0.77903	0.92985	0.96365
80	1	6.98589	26.72925	0.76284	0.26131	0.41435	0.76284	0.26119	0.41420	6.72518	22.57586	0.76780	0.29784	0.45898	0.76780	0.29771	0.45883
80	2	6.98589	26.68154	0.76284	0.26179	0.41494	0.76284	0.26167	0.41480	6.72518	22.55058	0.76780	0.29818	0.45938	0.76780	0.29806	0.45924
80	3	6.98589	26.63112	0.76284	0.26228	0.41557	0.76284	0.26217	0.41543	6.72518	22.52338	0.76780	0.29854	0.45981	0.76780	0.29842	0.45967
80	4	6.98589	26.57806	0.76284	0.26280	0.41622	0.76284	0.26269	0.41608	6.72518	22.49433	0.76780	0.29892	0.46026	0.76780	0.29881	0.46013
80	5	6.98589	26.52283	0.76284	0.26335	0.41691	0.76284	0.26324	0.41677	6.72518	22.46379	0.76780	0.29933	0.46074	0.76780	0.29921	0.46060
80	6	6.98589	26.46539	0.76284	0.26392	0.41762	0.76284	0.26380	0.41747	6.72518	22.43176	0.76780	0.29975	0.46125	0.76780	0.29963	0.46110
80	7	6.98589	26.40551	0.76284	0.26452	0.41837	0.76284	0.26439	0.41821	6.72518	22.39806	0.76780	0.30020	0.46178	0.76780	0.30007	0.46162
80	8	6.98589	26.34335	0.76284	0.26514	0.41914	0.76284	0.26500	0.41898	6.72518	22.36278	0.76780	0.30067	0.46233	0.76780	0.30053	0.46217
80	9	6.98589	26.27867	0.76284	0.26579	0.41995	0.76284	0.26564	0.41977	6.72518	22.32575	0.76780	0.30116	0.46292	0.76780	0.30101	0.46274
80	10	6.98589	26.21121	0.76284	0.26646	0.42080	0.76284	0.26630	0.42060	6.72518	22.28674	0.76780	0.30169	0.46353	0.76780	0.30152	0.46333
80	11	6.98589	26.14141	0.76284	0.26717	0.42168	0.76284	0.26699	0.42146	6.72518	22.24611	0.76780	0.30223	0.46417	0.76780	0.30205	0.46396
80	12	6.98589	26.06892	0.76284	0.26791	0.42260	0.76284	0.26771	0.42236	6.72518	22.20360	0.76780	0.30280	0.46484	0.76780	0.30260	0.46461
80	13	6.98589	25.99388	0.76284	0.26867	0.42355	0.76284	0.26846	0.42328	6.72518	22.15929	0.76780	0.30340	0.46555	0.76780	0.30317	0.46528
80	14	6.98589	25.91617	0.76284	0.26947	0.42454	0.76284	0.26924	0.42425	6.72518	22.11310	0.76780	0.30402	0.46628	0.76780	0.30378	0.46599
80	15	6.98589	25.83587	0.76284	0.27030	0.42557	0.76284	0.27005	0.42525	6.72518	22.06509	0.76780	0.30467	0.46705	0.76780	0.30441	0.46673
80	16	6.98589	25.75319	0.76284	0.27116	0.42664	0.76284	0.27089	0.42630	6.72518	22.01544	0.76780	0.30535	0.46784	0.76780	0.30506	0.46751
80	17	6.98589	25.66857	0.76284	0.27205	0.42774	0.76284	0.27177	0.42739	6.72518	21.96453	0.76780	0.30605	0.46867	0.76780	0.30576	0.46832
80	18	6.98589	25.58235	0.76284	0.27297	0.42887	0.76284	0.27269	0.42852	6.72518	21.91267	0.76780	0.30678	0.46952	0.76780	0.30648	0.46917
80	19	6.98589	25.49361	0.76284	0.27392	0.43005	0.76284	0.27365	0.42971	6.72518	21.85907	0.76780	0.30753	0.47040	0.76780	0.30725	0.47007
80	20	6.98589	25.40164	0.76284	0.27492	0.43127	0.76284	0.27466	0.43095	6.72518	21.80312	0.76780	0.30833	0.47133	0.76780	0.30806	0.47102
80	21	6.98589	25.30562	0.76284	0.27597	0.43256	0.76284	0.27572	0.43225	6.72518	21.74411	0.76780	0.30917	0.47232	0.76780	0.30891	0.47201
80	22	6.98589	25.20517	0.76284	0.27707	0.43391	0.76284	0.27682	0.43361	6.72518	21.68171	0.76780	0.31006	0.47336	0.76780	0.30981	0.47306
80	23	6.98589	25.09967	0.76284	0.27823	0.43534	0.76284	0.27798	0.43503	6.72518	21.61537	0.76780	0.31101	0.47446	0.76780	0.31076	0.47417
80	24	6.98589	24.98936	0.76284	0.27945	0.43683	0.76284	0.27920	0.43652	6.72518	21.54528	0.76780	0.31202	0.47563	0.76780	0.31176	0.47533
80	25	6.98589	24.87419	0.76284	0.28074	0.43840	0.76284	0.28047	0.43807	6.72518	21.47137	0.76780	0.31309	0.47687	0.76780	0.31280	0.47654
80	26	6.98589	24.75420	0.76284	0.28209	0.44005	0.76284	0.28179	0.43969	6.72518	21.39367	0.76780	0.31421	0.47818	0.76780	0.31391	0.47782
80	27	6.98589	24.62994	0.76284	0.28351	0.44177	0.76284	0.28318	0.44137	6.72518	21.31262	0.76780	0.31540	0.47954	0.76780	0.31506	0.47916

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
80	28	6.98589	24.50119	0.76284	0.28498	0.44356	0.76284	0.28463	0.44313	6.72518	21.22804	0.76780	0.31664	0.48098	0.76780	0.31628	0.48056
80	29	6.98589	24.36788	0.76284	0.28653	0.44543	0.76284	0.28615	0.44497	6.72518	21.13984	0.76780	0.31795	0.48249	0.76780	0.31755	0.48203
80	30	6.98589	24.23009	0.76284	0.28815	0.44738	0.76284	0.28774	0.44689	6.72518	21.04806	0.76780	0.31932	0.48406	0.76780	0.31890	0.48358
80	31	6.98589	24.08752	0.76284	0.28984	0.44942	0.76284	0.28940	0.44889	6.72518	20.95246	0.76780	0.32076	0.48572	0.76780	0.32031	0.48520
80	32	6.98589	23.94006	0.76284	0.29161	0.45155	0.76284	0.29114	0.45098	6.72518	20.85289	0.76780	0.32228	0.48746	0.76780	0.32179	0.48690
80	33	6.98589	23.78740	0.76284	0.29347	0.45377	0.76284	0.29297	0.45317	6.72518	20.74907	0.76780	0.32387	0.48928	0.76780	0.32336	0.48869
80	34	6.98589	23.62942	0.76284	0.29542	0.45610	0.76284	0.29488	0.45546	6.72518	20.64088	0.76780	0.32555	0.49120	0.76780	0.32501	0.49057
80	35	6.98589	23.46579	0.76284	0.29746	0.45853	0.76284	0.29689	0.45785	6.72518	20.52800	0.76780	0.32733	0.49321	0.76780	0.32674	0.49255
80	36	6.98589	23.29632	0.76284	0.29961	0.46107	0.76284	0.29899	0.46035	6.72518	20.41023	0.76780	0.32919	0.49533	0.76780	0.32857	0.49462
80	37	6.98589	23.12089	0.76284	0.30186	0.46374	0.76284	0.30120	0.46296	6.72518	20.28745	0.76780	0.33116	0.49756	0.76780	0.33050	0.49680
80	38	6.98589	22.93911	0.76284	0.30423	0.46653	0.76284	0.30353	0.46570	6.72518	20.15926	0.76780	0.33325	0.49990	0.76780	0.33253	0.49910
80	39	6.98589	22.75087	0.76284	0.30672	0.46946	0.76284	0.30596	0.46856	6.72518	20.02555	0.76780	0.33544	0.50237	0.76780	0.33468	0.50151
80	40	6.98589	22.55572	0.76284	0.30935	0.47252	0.76284	0.30853	0.47156	6.72518	19.88587	0.76780	0.33777	0.50497	0.76780	0.33694	0.50404
80	41	6.98589	22.35340	0.76284	0.31211	0.47574	0.76284	0.31122	0.47470	6.72518	19.73995	0.76780	0.34022	0.50771	0.76780	0.33932	0.50671
80	42	6.98589	22.14385	0.76284	0.31503	0.47912	0.76284	0.31404	0.47798	6.72518	19.58769	0.76780	0.34282	0.51060	0.76780	0.34184	0.50951
80	43	6.98589	21.92669	0.76284	0.31810	0.48266	0.76284	0.31701	0.48141	6.72518	19.42870	0.76780	0.34557	0.51365	0.76780	0.34449	0.51245
80	44	6.98589	21.70178	0.76284	0.32133	0.48638	0.76284	0.32013	0.48500	6.72518	19.26280	0.76780	0.34849	0.51685	0.76780	0.34728	0.51553
80	45	6.98589	21.46876	0.76284	0.32475	0.49028	0.76284	0.32341	0.48875	6.72518	19.08963	0.76780	0.35157	0.52024	0.76780	0.35023	0.51877
80	46	6.98589	21.22763	0.76284	0.32836	0.49438	0.76284	0.32685	0.49267	6.72518	18.90911	0.76780	0.35483	0.52381	0.76780	0.35334	0.52217
80	47	6.98589	20.97813	0.76284	0.33217	0.49869	0.76284	0.33047	0.49677	6.72518	18.72094	0.76780	0.35829	0.52756	0.76780	0.35661	0.52574
80	48	6.98589	20.72003	0.76284	0.33619	0.50320	0.76284	0.33427	0.50106	6.72518	18.52488	0.76780	0.36196	0.53153	0.76780	0.36006	0.52947
80	49	6.98589	20.45326	0.76284	0.34043	0.50795	0.76284	0.33826	0.50553	6.72518	18.32076	0.76780	0.36584	0.53570	0.76780	0.36369	0.53339
80	50	6.98589	20.17742	0.76284	0.34492	0.51293	0.76284	0.34246	0.51019	6.72518	18.10816	0.76780	0.36996	0.54010	0.76780	0.36751	0.53749
80	51	6.98589	19.89339	0.76284	0.34966	0.51815	0.76284	0.34686	0.51507	6.72518	17.88781	0.76780	0.37431	0.54472	0.76780	0.37154	0.54178
80	52	6.98589	19.60122	0.76284	0.35466	0.52361	0.76284	0.35149	0.52015	6.72518	17.65967	0.76780	0.37891	0.54958	0.76780	0.37578	0.54628
80	53	6.98589	19.30125	0.76284	0.35993	0.52933	0.76284	0.35635	0.52545	6.72518	17.42398	0.76780	0.38377	0.55468	0.76780	0.38024	0.55098
80	54	6.98589	18.99375	0.76284	0.36548	0.53532	0.76284	0.36146	0.53099	6.72518	17.18091	0.76780	0.38891	0.56002	0.76780	0.38495	0.55590
80	55	6.98589	18.67912	0.76284	0.37134	0.54157	0.76284	0.36684	0.53677	6.72518	16.93076	0.76780	0.39433	0.56562	0.76780	0.38991	0.56105
80	56	6.98589	18.35803	0.76284	0.37750	0.54810	0.76284	0.37250	0.54280	6.72518	16.67407	0.76780	0.40005	0.57148	0.76780	0.39514	0.56645
80	57	6.98589	18.02853	0.76284	0.38402	0.55494	0.76284	0.37846	0.54911	6.72518	16.40902	0.76780	0.40612	0.57764	0.76780	0.40066	0.57210
80	58	6.98589	17.69065	0.76284	0.39092	0.56211	0.76284	0.38474	0.55569	6.72518	16.13552	0.76780	0.41254	0.58411	0.76780	0.40649	0.57802
80	59	6.98589	17.34441	0.76284	0.39823	0.56962	0.76284	0.39135	0.56255	6.72518	15.85354	0.76780	0.41936	0.59091	0.76780	0.41264	0.58421
80	60	6.98589	16.98967	0.76284	0.40596	0.57749	0.76284	0.39832	0.56971	6.72518	15.56284	0.76780	0.42659	0.59805	0.76780	0.41913	0.59069
80	61	6.98589	16.62627	0.76284	0.41416	0.58573	0.76284	0.40566	0.57718	6.72518	15.26320	0.76780	0.43426	0.60555	0.76780	0.42599	0.59746
80	62	6.98589	16.25423	0.76284	0.42285	0.59437	0.76284	0.41339	0.58496	6.72518	14.95454	0.76780	0.44241	0.61343	0.76780	0.43321	0.60453
80	63	6.98589	15.87341	0.76284	0.43207	0.60342	0.76284	0.42152	0.59305	6.72518	14.63664	0.76780	0.45107	0.62170	0.76780	0.44083	0.61191
80	64	6.98589	15.48353	0.76284	0.44185	0.61290	0.76284	0.43007	0.60147	6.72518	14.30913	0.76780	0.46027	0.63039	0.76780	0.44886	0.61960
80	65	6.98589	15.08480	0.76284	0.45223	0.62281	0.76284	0.43905	0.61020	6.72518	13.97213	0.76780	0.47004	0.63949	0.76780	0.45731	0.62761
80	66	6.98589	14.67724	0.76284	0.46324	0.63317	0.76284	0.44848	0.61924	6.72518	13.62552	0.76780	0.48042	0.64903	0.76780	0.46619	0.63592
80	67	6.98589	14.26104	0.76284	0.47490	0.64398	0.76284	0.45837	0.62860	6.72518	13.26940	0.76780	0.49143	0.65901	0.76780	0.47551	0.64454
80	68	6.98589	13.83657	0.76284	0.48726	0.65525	0.76284	0.46871	0.63826	6.72518	12.90401	0.76780	0.50312	0.66943	0.76780	0.48529	0.65346

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
80	69	6.98589	13.40435	0.76284	0.50033	0.66696	0.76284	0.47953	0.64822	6.72518	12.52973	0.76780	0.51549	0.68029	0.76780	0.49552	0.66267
80	70	6.98589	12.96501	0.76284	0.51414	0.67912	0.76284	0.49081	0.65844	6.72518	12.14706	0.76780	0.52857	0.69159	0.76780	0.50620	0.67216
80	71	6.98589	12.51927	0.76284	0.52869	0.69169	0.76284	0.50255	0.66893	6.72518	11.75658	0.76780	0.54237	0.70329	0.76780	0.51734	0.68190
80	72	6.98589	12.06792	0.76284	0.54399	0.70466	0.76284	0.51474	0.67964	6.72518	11.35893	0.76780	0.55690	0.71540	0.76780	0.52893	0.69189
80	73	6.98589	11.61185	0.76284	0.56004	0.71799	0.76284	0.52739	0.69057	6.72518	10.95491	0.76780	0.57216	0.72786	0.76780	0.54095	0.70210
80	74	6.98589	11.15217	0.76284	0.57683	0.73163	0.76284	0.54046	0.70168	6.72518	10.54549	0.76780	0.58813	0.74066	0.76780	0.55340	0.71250
80	75	6.98589	10.68986	0.76284	0.59433	0.74555	0.76284	0.55393	0.71294	6.72518	10.13154	0.76780	0.60479	0.75373	0.76780	0.56625	0.72306
80	76	6.98589	10.22626	0.76284	0.61249	0.75968	0.76284	0.56779	0.72432	6.72518	9.71428	0.76780	0.62211	0.76704	0.76780	0.57947	0.73376
80	77	6.98589	9.76277	0.76284	0.63125	0.77394	0.76284	0.58199	0.73577	6.72518	9.29502	0.76780	0.64002	0.78050	0.76780	0.59305	0.74454
80	78	6.98589	9.30064	0.76284	0.65053	0.78827	0.76284	0.59650	0.74726	6.72518	8.87492	0.76780	0.65845	0.79406	0.76780	0.60693	0.75539
80	79	6.98589	8.84103	0.76284	0.67026	0.80258	0.76284	0.61127	0.75874	6.72518	8.45509	0.76780	0.67733	0.80763	0.76780	0.62108	0.76626
80	80	6.98589	8.38551	0.76284	0.69031	0.81678	0.76284	0.62625	0.77018	6.72518	8.03703	0.76780	0.69655	0.82113	0.76780	0.63546	0.77710
80	81	6.98589	7.93532	0.76284	0.71056	0.83079	0.76284	0.64139	0.78152	6.72518	7.62196	0.76780	0.71598	0.83449	0.76780	0.64999	0.78787
80	82	6.98589	7.49211	0.76284	0.73086	0.84450	0.76284	0.65662	0.79272	6.72518	7.21152	0.76780	0.73550	0.84760	0.76780	0.66464	0.79854
80	83	6.98589	7.05756	0.76284	0.75104	0.85782	0.76284	0.67188	0.80374	6.72518	6.80735	0.76780	0.75495	0.86037	0.76780	0.67933	0.80905
80	84	6.98589	6.63342	0.76284	0.77094	0.87065	0.76284	0.68709	0.81453	6.72518	6.41122	0.76780	0.77416	0.87270	0.76780	0.69399	0.81935
80	85	6.98589	6.22156	0.76284	0.79037	0.88291	0.76284	0.70219	0.82504	6.72518	6.02503	0.76780	0.79296	0.88452	0.76780	0.70855	0.82942
80	86	6.98589	5.82374	0.76284	0.80916	0.89451	0.76284	0.71708	0.83523	6.72518	5.65055	0.76780	0.81117	0.89574	0.76780	0.72294	0.83919
80	87	6.98589	5.44155	0.76284	0.82714	0.90539	0.76284	0.73171	0.84507	6.72518	5.28949	0.76780	0.82865	0.90629	0.76780	0.73709	0.84865
80	88	6.98589	5.07613	0.76284	0.84419	0.91551	0.76284	0.74600	0.85452	6.72518	4.94306	0.76780	0.84525	0.91614	0.76780	0.75092	0.85774
80	89	6.98589	4.72862	0.76284	0.86019	0.92484	0.76284	0.75988	0.86356	6.72518	4.61250	0.76780	0.86088	0.92524	0.76780	0.76438	0.86646
80	90	6.98589	4.40007	0.76284	0.87506	0.93337	0.76284	0.77331	0.87216	6.72518	4.29901	0.76780	0.87543	0.93358	0.76780	0.77740	0.87476
80	91	6.98589	4.09149	0.76284	0.88873	0.94109	0.76284	0.78622	0.88032	6.72518	4.00370	0.76780	0.88885	0.94115	0.76780	0.78994	0.88264
80	92	6.98589	3.80354	0.76284	0.90118	0.94802	0.76284	0.79859	0.88802	6.72518	3.72738	0.76780	0.90110	0.94798	0.76780	0.80197	0.89010
80	93	6.98589	3.53621	0.76284	0.91243	0.95421	0.76284	0.81040	0.89527	6.72518	3.47020	0.76780	0.91219	0.95408	0.76780	0.81345	0.89713
80	94	6.98589	3.28870	0.76284	0.92253	0.95970	0.76284	0.82162	0.90208	6.72518	3.23152	0.76780	0.92218	0.95952	0.76780	0.82438	0.90374
80	95	6.98589	3.05955	0.76284	0.93156	0.96457	0.76284	0.83226	0.90845	6.72518	3.01004	0.76780	0.93113	0.96434	0.76780	0.83476	0.90994
80	96	6.98589	2.84646	0.76284	0.93962	0.96887	0.76284	0.84228	0.91439	6.72518	2.80360	0.76780	0.93914	0.96861	0.76780	0.84454	0.91572
80	97	6.98589	2.65226	0.76284	0.94669	0.97261	0.76284	0.85167	0.91990	6.72518	2.61510	0.76780	0.94618	0.97234	0.76780	0.85371	0.92109
80	98	6.98589	2.47567	0.76284	0.95288	0.97587	0.76284	0.86045	0.92499	6.72518	2.44340	0.76780	0.95235	0.97559	0.76780	0.86229	0.92606
80	99	6.98589	2.31535	0.76284	0.95828	0.97869	0.76284	0.86864	0.92970	6.72518	2.28724	0.76780	0.95775	0.97842	0.76780	0.87031	0.93066
80	100	6.98589	2.16976	0.76284	0.96299	0.98115	0.76284	0.87627	0.93405	6.72518	2.14523	0.76780	0.96248	0.98088	0.76780	0.87778	0.93491
80	101	6.98589	2.03734	0.76284	0.96710	0.98328	0.76284	0.88336	0.93807	6.72518	2.01587	0.76780	0.96660	0.98302	0.76780	0.88473	0.93884
80	102	6.98589	1.91714	0.76284	0.97068	0.98512	0.76284	0.88994	0.94176	6.72518	1.89830	0.76780	0.97020	0.98487	0.76780	0.89119	0.94246
80	103	6.98589	1.80800	0.76284	0.97379	0.98672	0.76284	0.89602	0.94516	6.72518	1.79140	0.76780	0.97334	0.98649	0.76780	0.89716	0.94579
80	104	6.98589	1.70943	0.76284	0.97649	0.98810	0.76284	0.90161	0.94826	6.72518	1.69474	0.76780	0.97605	0.98788	0.76780	0.90265	0.94883
80	105	6.98589	1.62048	0.76284	0.97882	0.98929	0.76284	0.90670	0.95107	6.72518	1.60741	0.76780	0.97841	0.98909	0.76780	0.90766	0.95160
80	106	6.98589	1.54080	0.76284	0.98081	0.99031	0.76284	0.91128	0.95358	6.72518	1.52911	0.76780	0.98042	0.99011	0.76780	0.91217	0.95407
80	107	6.98589	1.47009	0.76284	0.98249	0.99117	0.76284	0.91531	0.95578	6.72518	1.45954	0.76780	0.98213	0.99098	0.76780	0.91614	0.95624
80	108	6.98589	1.40861	0.76284	0.98387	0.99187	0.76284	0.91869	0.95762	6.72518	1.39898	0.76780	0.98353	0.99170	0.76780	0.91948	0.95805
80	109	6.98589	1.35764	0.76284	0.98494	0.99241	0.76284	0.92132	0.95905	6.72518	1.34871	0.76780	0.98461	0.99225	0.76780	0.92208	0.95946

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
80	110	6.98589	1.32125	0.76284	0.98566	0.99278	0.76284	0.92309	0.96001	6.72518	1.31279	0.76780	0.98535	0.99262	0.76780	0.92383	0.96041
81	1	6.65159	26.72925	0.75103	0.24881	0.39848	0.75103	0.24870	0.39834	6.41440	22.57586	0.75618	0.28408	0.44246	0.75618	0.28396	0.44232
81	2	6.65159	26.68154	0.75103	0.24926	0.39905	0.75103	0.24916	0.39892	6.41440	22.55058	0.75618	0.28440	0.44285	0.75618	0.28429	0.44272
81	3	6.65159	26.63112	0.75103	0.24973	0.39966	0.75103	0.24963	0.39953	6.41440	22.52338	0.75618	0.28475	0.44327	0.75618	0.28464	0.44314
81	4	6.65159	26.57806	0.75103	0.25023	0.40030	0.75103	0.25013	0.40017	6.41440	22.49433	0.75618	0.28511	0.44372	0.75618	0.28501	0.44359
81	5	6.65159	26.52283	0.75103	0.25075	0.40096	0.75103	0.25065	0.40083	6.41440	22.46379	0.75618	0.28550	0.44419	0.75618	0.28539	0.44405
81	6	6.65159	26.46539	0.75103	0.25130	0.40166	0.75103	0.25119	0.40152	6.41440	22.43176	0.75618	0.28591	0.44468	0.75618	0.28579	0.44454
81	7	6.65159	26.40551	0.75103	0.25186	0.40238	0.75103	0.25175	0.40223	6.41440	22.39806	0.75618	0.28633	0.44519	0.75618	0.28621	0.44505
81	8	6.65159	26.34335	0.75103	0.25245	0.40314	0.75103	0.25233	0.40298	6.41440	22.36278	0.75618	0.28678	0.44574	0.75618	0.28665	0.44558
81	9	6.65159	26.27867	0.75103	0.25307	0.40392	0.75103	0.25294	0.40375	6.41440	22.32575	0.75618	0.28725	0.44631	0.75618	0.28712	0.44614
81	10	6.65159	26.21121	0.75103	0.25372	0.40475	0.75103	0.25357	0.40456	6.41440	22.28674	0.75618	0.28775	0.44690	0.75618	0.28760	0.44672
81	11	6.65159	26.14141	0.75103	0.25439	0.40560	0.75103	0.25423	0.40540	6.41440	22.24611	0.75618	0.28827	0.44753	0.75618	0.28810	0.44733
81	12	6.65159	26.06892	0.75103	0.25509	0.40649	0.75103	0.25491	0.40627	6.41440	22.20360	0.75618	0.28881	0.44819	0.75618	0.28863	0.44796
81	13	6.65159	25.99388	0.75103	0.25582	0.40742	0.75103	0.25563	0.40717	6.41440	22.15929	0.75618	0.28938	0.44887	0.75618	0.28918	0.44862
81	14	6.65159	25.91617	0.75103	0.25658	0.40838	0.75103	0.25637	0.40811	6.41440	22.11310	0.75618	0.28998	0.44959	0.75618	0.28975	0.44932
81	15	6.65159	25.83587	0.75103	0.25737	0.40938	0.75103	0.25714	0.40908	6.41440	22.06509	0.75618	0.29060	0.45034	0.75618	0.29035	0.45004
81	16	6.65159	25.75319	0.75103	0.25819	0.41042	0.75103	0.25794	0.41010	6.41440	22.01544	0.75618	0.29125	0.45111	0.75618	0.29098	0.45079
81	17	6.65159	25.66857	0.75103	0.25904	0.41149	0.75103	0.25878	0.41116	6.41440	21.96453	0.75618	0.29192	0.45192	0.75618	0.29164	0.45158
81	18	6.65159	25.58235	0.75103	0.25991	0.41259	0.75103	0.25965	0.41226	6.41440	21.91267	0.75618	0.29261	0.45274	0.75618	0.29234	0.45241
81	19	6.65159	25.49361	0.75103	0.26082	0.41373	0.75103	0.26057	0.41341	6.41440	21.85907	0.75618	0.29333	0.45361	0.75618	0.29307	0.45329
81	20	6.65159	25.40164	0.75103	0.26177	0.41493	0.75103	0.26153	0.41462	6.41440	21.80312	0.75618	0.29409	0.45451	0.75618	0.29384	0.45421
81	21	6.65159	25.30562	0.75103	0.26277	0.41618	0.75103	0.26254	0.41589	6.41440	21.74411	0.75618	0.29489	0.45547	0.75618	0.29465	0.45518
81	22	6.65159	25.20517	0.75103	0.26382	0.41749	0.75103	0.26359	0.41721	6.41440	21.68171	0.75618	0.29575	0.45649	0.75618	0.29551	0.45621
81	23	6.65159	25.09967	0.75103	0.26493	0.41888	0.75103	0.26470	0.41860	6.41440	21.61537	0.75618	0.29665	0.45757	0.75618	0.29642	0.45729
81	24	6.65159	24.98936	0.75103	0.26609	0.42033	0.75103	0.26586	0.42004	6.41440	21.54528	0.75618	0.29761	0.45871	0.75618	0.29737	0.45842
81	25	6.65159	24.87419	0.75103	0.26732	0.42186	0.75103	0.26707	0.42155	6.41440	21.47137	0.75618	0.29863	0.45992	0.75618	0.29837	0.45961
81	26	6.65159	24.75420	0.75103	0.26860	0.42346	0.75103	0.26833	0.42312	6.41440	21.39367	0.75618	0.29971	0.46119	0.75618	0.29942	0.46085
81	27	6.65159	24.62994	0.75103	0.26995	0.42514	0.75103	0.26965	0.42477	6.41440	21.31262	0.75618	0.30084	0.46253	0.75618	0.30053	0.46216
81	28	6.65159	24.50119	0.75103	0.27136	0.42688	0.75103	0.27104	0.42648	6.41440	21.22804	0.75618	0.30202	0.46393	0.75618	0.30169	0.46353
81	29	6.65159	24.36788	0.75103	0.27283	0.42870	0.75103	0.27248	0.42827	6.41440	21.13984	0.75618	0.30327	0.46540	0.75618	0.30291	0.46497
81	30	6.65159	24.23009	0.75103	0.27437	0.43060	0.75103	0.27400	0.43014	6.41440	21.04806	0.75618	0.30458	0.46694	0.75618	0.30419	0.46648
81	31	6.65159	24.08752	0.75103	0.27599	0.43259	0.75103	0.27558	0.43209	6.41440	20.95246	0.75618	0.30596	0.46856	0.75618	0.30554	0.46806
81	32	6.65159	23.94006	0.75103	0.27768	0.43466	0.75103	0.27724	0.43413	6.41440	20.85289	0.75618	0.30740	0.47025	0.75618	0.30696	0.46973
81	33	6.65159	23.78740	0.75103	0.27945	0.43682	0.75103	0.27898	0.43626	6.41440	20.74907	0.75618	0.30893	0.47203	0.75618	0.30845	0.47148
81	34	6.65159	23.62942	0.75103	0.28130	0.43909	0.75103	0.28081	0.43849	6.41440	20.64088	0.75618	0.31053	0.47390	0.75618	0.31003	0.47331
81	35	6.65159	23.46579	0.75103	0.28325	0.44146	0.75103	0.28272	0.44082	6.41440	20.52800	0.75618	0.31223	0.47587	0.75618	0.31169	0.47525
81	36	6.65159	23.29632	0.75103	0.28530	0.44394	0.75103	0.28473	0.44326	6.41440	20.41023	0.75618	0.31401	0.47794	0.75618	0.31344	0.47728
81	37	6.65159	23.12089	0.75103	0.28744	0.44654	0.75103	0.28684	0.44581	6.41440	20.28745	0.75618	0.31589	0.48012	0.75618	0.31528	0.47941
81	38	6.65159	22.93911	0.75103	0.28970	0.44926	0.75103	0.28906	0.44848	6.41440	20.15926	0.75618	0.31788	0.48241	0.75618	0.31722	0.48166
81	39	6.65159	22.75087	0.75103	0.29208	0.45211	0.75103	0.29139	0.45128	6.41440	20.02555	0.75618	0.31998	0.48483	0.75618	0.31928	0.48402
81	40	6.65159	22.55572	0.75103	0.29458	0.45510	0.75103	0.29383	0.45420	6.41440	19.88587	0.75618	0.32220	0.48737	0.75618	0.32144	0.48650

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
81	41	6.65159	22.35340	0.75103	0.29722	0.45824	0.75103	0.29640	0.45727	6.41440	19.73995	0.75618	0.32455	0.49005	0.75618	0.32372	0.48911
81	42	6.65159	22.14385	0.75103	0.30000	0.46154	0.75103	0.29910	0.46048	6.41440	19.58769	0.75618	0.32703	0.49288	0.75618	0.32613	0.49185
81	43	6.65159	21.92669	0.75103	0.30293	0.46500	0.75103	0.30194	0.46383	6.41440	19.42870	0.75618	0.32966	0.49586	0.75618	0.32867	0.49474
81	44	6.65159	21.70178	0.75103	0.30602	0.46863	0.75103	0.30493	0.46735	6.41440	19.26280	0.75618	0.33245	0.49900	0.75618	0.33135	0.49777
81	45	6.65159	21.46876	0.75103	0.30928	0.47244	0.75103	0.30806	0.47102	6.41440	19.08963	0.75618	0.33540	0.50232	0.75618	0.33418	0.50095
81	46	6.65159	21.22763	0.75103	0.31272	0.47645	0.75103	0.31136	0.47486	6.41440	18.90911	0.75618	0.33852	0.50582	0.75618	0.33716	0.50429
81	47	6.65159	20.97813	0.75103	0.31636	0.48066	0.75103	0.31482	0.47888	6.41440	18.72094	0.75618	0.34183	0.50950	0.75618	0.34030	0.50779
81	48	6.65159	20.72003	0.75103	0.32020	0.48508	0.75103	0.31846	0.48308	6.41440	18.52488	0.75618	0.34534	0.51339	0.75618	0.34361	0.51147
81	49	6.65159	20.45326	0.75103	0.32426	0.48972	0.75103	0.32229	0.48747	6.41440	18.32076	0.75618	0.34906	0.51749	0.75618	0.34709	0.51532
81	50	6.65159	20.17742	0.75103	0.32855	0.49460	0.75103	0.32630	0.49205	6.41440	18.10816	0.75618	0.35301	0.52181	0.75618	0.35077	0.51936
81	51	6.65159	19.89339	0.75103	0.33308	0.49972	0.75103	0.33053	0.49684	6.41440	17.88781	0.75618	0.35718	0.52635	0.75618	0.35463	0.52359
81	52	6.65159	19.60122	0.75103	0.33787	0.50508	0.75103	0.33496	0.50183	6.41440	17.65967	0.75618	0.36159	0.53113	0.75618	0.35871	0.52802
81	53	6.65159	19.30125	0.75103	0.34291	0.51070	0.75103	0.33963	0.50705	6.41440	17.42398	0.75618	0.36626	0.53615	0.75618	0.36300	0.53265
81	54	6.65159	18.99375	0.75103	0.34823	0.51657	0.75103	0.34454	0.51250	6.41440	17.18091	0.75618	0.37119	0.54141	0.75618	0.36753	0.53751
81	55	6.65159	18.67912	0.75103	0.35384	0.52272	0.75103	0.34970	0.51819	6.41440	16.93076	0.75618	0.37639	0.54693	0.75618	0.37231	0.54260
81	56	6.65159	18.35803	0.75103	0.35974	0.52913	0.75103	0.35515	0.52414	6.41440	16.67407	0.75618	0.38189	0.55270	0.75618	0.37735	0.54793
81	57	6.65159	18.02853	0.75103	0.36600	0.53587	0.75103	0.36088	0.53036	6.41440	16.40902	0.75618	0.38771	0.55878	0.75618	0.38267	0.55353
81	58	6.65159	17.69065	0.75103	0.37262	0.54293	0.75103	0.36693	0.53687	6.41440	16.13552	0.75618	0.39390	0.56517	0.75618	0.38830	0.55939
81	59	6.65159	17.34441	0.75103	0.37963	0.55034	0.75103	0.37330	0.54366	6.41440	15.85354	0.75618	0.40045	0.57189	0.75618	0.39424	0.56553
81	60	6.65159	16.98967	0.75103	0.38706	0.55811	0.75103	0.38003	0.55075	6.41440	15.56284	0.75618	0.40742	0.57896	0.75618	0.40052	0.57196
81	61	6.65159	16.62627	0.75103	0.39495	0.56626	0.75103	0.38712	0.55816	6.41440	15.26320	0.75618	0.41482	0.58639	0.75618	0.40715	0.57869
81	62	6.65159	16.25423	0.75103	0.40332	0.57481	0.75103	0.39459	0.56589	6.41440	14.95454	0.75618	0.42269	0.59421	0.75618	0.41416	0.58573
81	63	6.65159	15.87341	0.75103	0.41221	0.58378	0.75103	0.40247	0.57394	6.41440	14.63664	0.75618	0.43105	0.60243	0.75618	0.42156	0.59310
81	64	6.65159	15.48353	0.75103	0.42165	0.59319	0.75103	0.41077	0.58233	6.41440	14.30913	0.75618	0.43996	0.61107	0.75618	0.42937	0.60078
81	65	6.65159	15.08480	0.75103	0.43169	0.60305	0.75103	0.41950	0.59105	6.41440	13.97213	0.75618	0.44943	0.62015	0.75618	0.43760	0.60879
81	66	6.65159	14.67724	0.75103	0.44235	0.61337	0.75103	0.42869	0.60011	6.41440	13.62552	0.75618	0.45951	0.62967	0.75618	0.44627	0.61713
81	67	6.65159	14.26104	0.75103	0.45368	0.62418	0.75103	0.43833	0.60950	6.41440	13.26940	0.75618	0.47023	0.63966	0.75618	0.45539	0.62579
81	68	6.65159	13.83657	0.75103	0.46570	0.63546	0.75103	0.44845	0.61922	6.41440	12.90401	0.75618	0.48162	0.65012	0.75618	0.46496	0.63478
81	69	6.65159	13.40435	0.75103	0.47844	0.64722	0.75103	0.45905	0.62925	6.41440	12.52973	0.75618	0.49371	0.66105	0.75618	0.47501	0.64408
81	70	6.65159	12.96501	0.75103	0.49193	0.65946	0.75103	0.47013	0.63958	6.41440	12.14706	0.75618	0.50652	0.67244	0.75618	0.48553	0.65368
81	71	6.65159	12.51927	0.75103	0.50620	0.67215	0.75103	0.48170	0.65020	6.41440	11.75658	0.75618	0.52008	0.68428	0.75618	0.49652	0.66357
81	72	6.65159	12.06792	0.75103	0.52124	0.68529	0.75103	0.49375	0.66109	6.41440	11.35893	0.75618	0.53439	0.69655	0.75618	0.50799	0.67373
81	73	6.65159	11.61185	0.75103	0.53708	0.69883	0.75103	0.50627	0.67222	6.41440	10.95491	0.75618	0.54948	0.70924	0.75618	0.51992	0.68414
81	74	6.65159	11.15217	0.75103	0.55370	0.71275	0.75103	0.51925	0.68356	6.41440	10.54549	0.75618	0.56532	0.72231	0.75618	0.53231	0.69478
81	75	6.65159	10.68986	0.75103	0.57109	0.72700	0.75103	0.53268	0.69510	6.41440	10.13154	0.75618	0.58191	0.73571	0.75618	0.54513	0.70561
81	76	6.65159	10.22626	0.75103	0.58922	0.74152	0.75103	0.54653	0.70678	6.41440	9.71428	0.75618	0.59923	0.74939	0.75618	0.55837	0.71661
81	77	6.65159	9.76277	0.75103	0.60802	0.75624	0.75103	0.56077	0.71858	6.41440	9.29502	0.75618	0.61721	0.76330	0.75618	0.57200	0.72774
81	78	6.65159	9.30064	0.75103	0.62745	0.77109	0.75103	0.57537	0.73045	6.41440	8.87492	0.75618	0.63580	0.77736	0.75618	0.58599	0.73896
81	79	6.65159	8.84103	0.75103	0.64742	0.78598	0.75103	0.59028	0.74236	6.41440	8.45509	0.75618	0.65494	0.79149	0.75618	0.60029	0.75023
81	80	6.65159	8.38551	0.75103	0.66782	0.80083	0.75103	0.60545	0.75424	6.41440	8.03703	0.75618	0.67451	0.80562	0.75618	0.61487	0.76151
81	81	6.65159	7.93532	0.75103	0.68854	0.81555	0.75103	0.62083	0.76606	6.41440	7.62196	0.75618	0.69442	0.81965	0.75618	0.62966	0.77275

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
81	82	6.65159	7.49211	0.75103	0.70943	0.83002	0.75103	0.63636	0.77777	6.41440	7.21152	0.75618	0.71451	0.83349	0.75618	0.64461	0.78391
81	83	6.65159	7.05756	0.75103	0.73031	0.84414	0.75103	0.65197	0.78932	6.41440	6.80735	0.75618	0.73465	0.84703	0.75618	0.65965	0.79493
81	84	6.65159	6.63342	0.75103	0.75103	0.85781	0.75103	0.66758	0.80066	6.41440	6.41122	0.75618	0.75465	0.86017	0.75618	0.67471	0.80577
81	85	6.65159	6.22156	0.75103	0.77137	0.87093	0.75103	0.68313	0.81174	6.41440	6.02503	0.75618	0.77433	0.87281	0.75618	0.68973	0.81638
81	86	6.65159	5.82374	0.75103	0.79116	0.88341	0.75103	0.69852	0.82250	6.41440	5.65055	0.75618	0.79352	0.88487	0.75618	0.70461	0.82671
81	87	6.65159	5.44155	0.75103	0.81022	0.89516	0.75103	0.71368	0.83292	6.41440	5.28949	0.75618	0.81203	0.89626	0.75618	0.71928	0.83672
81	88	6.65159	5.07613	0.75103	0.82839	0.90614	0.75103	0.72853	0.84295	6.41440	4.94306	0.75618	0.82972	0.90693	0.75618	0.73368	0.84638
81	89	6.65159	4.72862	0.75103	0.84553	0.91630	0.75103	0.74302	0.85256	6.41440	4.61250	0.75618	0.84645	0.91684	0.75618	0.74772	0.85565
81	90	6.65159	4.40007	0.75103	0.86154	0.92562	0.75103	0.75706	0.86173	6.41440	4.29901	0.75618	0.86211	0.92595	0.75618	0.76135	0.86451
81	91	6.65159	4.09149	0.75103	0.87634	0.93410	0.75103	0.77060	0.87044	6.41440	4.00370	0.75618	0.87662	0.93426	0.75618	0.77452	0.87293
81	92	6.65159	3.80354	0.75103	0.88989	0.94174	0.75103	0.78361	0.87868	6.41440	3.72738	0.75618	0.88994	0.94176	0.75618	0.78717	0.88091
81	93	6.65159	3.53621	0.75103	0.90218	0.94858	0.75103	0.79606	0.88645	6.41440	3.47020	0.75618	0.90205	0.94850	0.75618	0.79929	0.88845
81	94	6.65159	3.28870	0.75103	0.91327	0.95467	0.75103	0.80792	0.89376	6.41440	3.23152	0.75618	0.91300	0.95452	0.75618	0.81085	0.89554
81	95	6.65159	3.05955	0.75103	0.92322	0.96008	0.75103	0.81919	0.90061	6.41440	3.01004	0.75618	0.92285	0.95988	0.75618	0.82184	0.90221
81	96	6.65159	2.84646	0.75103	0.93212	0.96487	0.75103	0.82983	0.90700	6.41440	2.80360	0.75618	0.93168	0.96463	0.75618	0.83223	0.90844
81	97	6.65159	2.65226	0.75103	0.93997	0.96905	0.75103	0.83982	0.91294	6.41440	2.61510	0.75618	0.93948	0.96880	0.75618	0.84200	0.91422
81	98	6.65159	2.47567	0.75103	0.94685	0.97270	0.75103	0.84918	0.91844	6.41440	2.44340	0.75618	0.94634	0.97243	0.75618	0.85114	0.91959
81	99	6.65159	2.31535	0.75103	0.95287	0.97587	0.75103	0.85792	0.92353	6.41440	2.28724	0.75618	0.95236	0.97560	0.75618	0.85970	0.92456
81	100	6.65159	2.16976	0.75103	0.95814	0.97862	0.75103	0.86607	0.92823	6.41440	2.14523	0.75618	0.95763	0.97835	0.75618	0.86769	0.92916
81	101	6.65159	2.03734	0.75103	0.96275	0.98102	0.75103	0.87367	0.93258	6.41440	2.01587	0.75618	0.96224	0.98076	0.75618	0.87514	0.93341
81	102	6.65159	1.91714	0.75103	0.96677	0.98310	0.75103	0.88073	0.93658	6.41440	1.89830	0.75618	0.96628	0.98285	0.75618	0.88207	0.93734
81	103	6.65159	1.80800	0.75103	0.97027	0.98491	0.75103	0.88726	0.94026	6.41440	1.79140	0.75618	0.96980	0.98467	0.75618	0.88848	0.94095
81	104	6.65159	1.70943	0.75103	0.97330	0.98647	0.75103	0.89327	0.94363	6.41440	1.69474	0.75618	0.97285	0.98624	0.75618	0.89439	0.94425
81	105	6.65159	1.62048	0.75103	0.97593	0.98782	0.75103	0.89875	0.94668	6.41440	1.60741	0.75618	0.97550	0.98760	0.75618	0.89979	0.94725
81	106	6.65159	1.54080	0.75103	0.97818	0.98897	0.75103	0.90369	0.94941	6.41440	1.52911	0.75618	0.97778	0.98876	0.75618	0.90465	0.94994
81	107	6.65159	1.47009	0.75103	0.98008	0.98994	0.75103	0.90804	0.95180	6.41440	1.45954	0.75618	0.97970	0.98975	0.75618	0.90893	0.95229
81	108	6.65159	1.40861	0.75103	0.98164	0.99074	0.75103	0.91169	0.95381	6.41440	1.39898	0.75618	0.98128	0.99055	0.75618	0.91255	0.95427
81	109	6.65159	1.35764	0.75103	0.98285	0.99135	0.75103	0.91453	0.95536	6.41440	1.34871	0.75618	0.98251	0.99118	0.75618	0.91535	0.95581
81	110	6.65159	1.32125	0.75103	0.98367	0.99177	0.75103	0.91645	0.95640	6.41440	1.31279	0.75618	0.98335	0.99160	0.75618	0.91725	0.95684
82	1	6.32583	26.72925	0.73932	0.23663	0.38270	0.73932	0.23653	0.38257	6.11054	22.57586	0.74466	0.27063	0.42597	0.74466	0.27052	0.42584
82	2	6.32583	26.68154	0.73932	0.23706	0.38326	0.73932	0.23696	0.38313	6.11054	22.55058	0.74466	0.27093	0.42635	0.74466	0.27083	0.42623
82	3	6.32583	26.63112	0.73932	0.23751	0.38385	0.73932	0.23741	0.38373	6.11054	22.52338	0.74466	0.27126	0.42676	0.74466	0.27116	0.42664
82	4	6.32583	26.57806	0.73932	0.23798	0.38447	0.73932	0.23789	0.38434	6.11054	22.49433	0.74466	0.27161	0.42719	0.74466	0.27151	0.42707
82	5	6.32583	26.52283	0.73932	0.23848	0.38511	0.73932	0.23838	0.38499	6.11054	22.46379	0.74466	0.27198	0.42765	0.74466	0.27188	0.42752
82	6	6.32583	26.46539	0.73932	0.23899	0.38578	0.73932	0.23889	0.38565	6.11054	22.43176	0.74466	0.27237	0.42813	0.74466	0.27226	0.42800
82	7	6.32583	26.40551	0.73932	0.23953	0.38649	0.73932	0.23943	0.38635	6.11054	22.39806	0.74466	0.27277	0.42863	0.74466	0.27266	0.42849
82	8	6.32583	26.34335	0.73932	0.24009	0.38722	0.73932	0.23998	0.38707	6.11054	22.36278	0.74466	0.27320	0.42916	0.74466	0.27308	0.42901
82	9	6.32583	26.27867	0.73932	0.24068	0.38798	0.73932	0.24056	0.38783	6.11054	22.32575	0.74466	0.27365	0.42971	0.74466	0.27353	0.42956
82	10	6.32583	26.21121	0.73932	0.24130	0.38878	0.73932	0.24116	0.38861	6.11054	22.28674	0.74466	0.27413	0.43030	0.74466	0.27399	0.43012
82	11	6.32583	26.14141	0.73932	0.24194	0.38961	0.73932	0.24179	0.38942	6.11054	22.24611	0.74466	0.27462	0.43091	0.74466	0.27447	0.43072
82	12	6.32583	26.06892	0.73932	0.24261	0.39048	0.73932	0.24244	0.39027	6.11054	22.20360	0.74466	0.27514	0.43154	0.74466	0.27497	0.43133

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
82	13	6.32583	25.99388	0.73932	0.24330	0.39138	0.73932	0.24312	0.39114	6.11054	22.15929	0.74466	0.27568	0.43221	0.74466	0.27549	0.43198
82	14	6.32583	25.91617	0.73932	0.24402	0.39231	0.73932	0.24382	0.39205	6.11054	22.11310	0.74466	0.27625	0.43291	0.74466	0.27604	0.43265
82	15	6.32583	25.83587	0.73932	0.24478	0.39328	0.73932	0.24456	0.39300	6.11054	22.06509	0.74466	0.27684	0.43364	0.74466	0.27661	0.43335
82	16	6.32583	25.75319	0.73932	0.24556	0.39429	0.73932	0.24532	0.39399	6.11054	22.01544	0.74466	0.27746	0.43440	0.74466	0.27721	0.43409
82	17	6.32583	25.66857	0.73932	0.24636	0.39533	0.73932	0.24612	0.39501	6.11054	21.96453	0.74466	0.27810	0.43518	0.74466	0.27784	0.43486
82	18	6.32583	25.58235	0.73932	0.24719	0.39640	0.73932	0.24695	0.39608	6.11054	21.91267	0.74466	0.27876	0.43598	0.74466	0.27850	0.43567
82	19	6.32583	25.49361	0.73932	0.24806	0.39751	0.73932	0.24782	0.39721	6.11054	21.85907	0.74466	0.27945	0.43682	0.74466	0.27920	0.43652
82	20	6.32583	25.40164	0.73932	0.24896	0.39867	0.73932	0.24873	0.39838	6.11054	21.80312	0.74466	0.28017	0.43771	0.74466	0.27993	0.43742
82	21	6.32583	25.30562	0.73932	0.24991	0.39988	0.73932	0.24969	0.39961	6.11054	21.74411	0.74466	0.28093	0.43864	0.74466	0.28071	0.43837
82	22	6.32583	25.20517	0.73932	0.25090	0.40116	0.73932	0.25070	0.40089	6.11054	21.68171	0.74466	0.28174	0.43963	0.74466	0.28153	0.43936
82	23	6.32583	25.09967	0.73932	0.25196	0.40250	0.73932	0.25175	0.40224	6.11054	21.61537	0.74466	0.28261	0.44068	0.74466	0.28239	0.44042
82	24	6.32583	24.98936	0.73932	0.25307	0.40392	0.73932	0.25285	0.40364	6.11054	21.54528	0.74466	0.28353	0.44179	0.74466	0.28330	0.44152
82	25	6.32583	24.87419	0.73932	0.25423	0.40540	0.73932	0.25400	0.40511	6.11054	21.47137	0.74466	0.28450	0.44297	0.74466	0.28426	0.44268
82	26	6.32583	24.75420	0.73932	0.25546	0.40696	0.73932	0.25521	0.40664	6.11054	21.39367	0.74466	0.28552	0.44421	0.74466	0.28526	0.44389
82	27	6.32583	24.62994	0.73932	0.25674	0.40858	0.73932	0.25647	0.40824	6.11054	21.31262	0.74466	0.28660	0.44551	0.74466	0.28631	0.44517
82	28	6.32583	24.50119	0.73932	0.25808	0.41028	0.73932	0.25778	0.40990	6.11054	21.22804	0.74466	0.28773	0.44688	0.74466	0.28742	0.44651
82	29	6.32583	24.36788	0.73932	0.25948	0.41205	0.73932	0.25916	0.41164	6.11054	21.13984	0.74466	0.28892	0.44831	0.74466	0.28858	0.44791
82	30	6.32583	24.23009	0.73932	0.26095	0.41390	0.73932	0.26060	0.41346	6.11054	21.04806	0.74466	0.29017	0.44981	0.74466	0.28981	0.44938
82	31	6.32583	24.08752	0.73932	0.26249	0.41582	0.73932	0.26211	0.41536	6.11054	20.95246	0.74466	0.29148	0.45139	0.74466	0.29109	0.45093
82	32	6.32583	23.94006	0.73932	0.26409	0.41784	0.73932	0.26369	0.41734	6.11054	20.85289	0.74466	0.29286	0.45304	0.74466	0.29245	0.45255
82	33	6.32583	23.78740	0.73932	0.26578	0.41994	0.73932	0.26535	0.41941	6.11054	20.74907	0.74466	0.29431	0.45478	0.74466	0.29388	0.45426
82	34	6.32583	23.62942	0.73932	0.26754	0.42215	0.73932	0.26709	0.42158	6.11054	20.64088	0.74466	0.29584	0.45661	0.74466	0.29538	0.45605
82	35	6.32583	23.46579	0.73932	0.26940	0.42445	0.73932	0.26892	0.42385	6.11054	20.52800	0.74466	0.29746	0.45852	0.74466	0.29696	0.45793
82	36	6.32583	23.29632	0.73932	0.27135	0.42686	0.73932	0.27083	0.42623	6.11054	20.41023	0.74466	0.29916	0.46054	0.74466	0.29863	0.45992
82	37	6.32583	23.12089	0.73932	0.27339	0.42939	0.73932	0.27284	0.42871	6.11054	20.28745	0.74466	0.30096	0.46267	0.74466	0.30039	0.46200
82	38	6.32583	22.93911	0.73932	0.27554	0.43204	0.73932	0.27495	0.43131	6.11054	20.15926	0.74466	0.30285	0.46491	0.74466	0.30225	0.46420
82	39	6.32583	22.75087	0.73932	0.27780	0.43482	0.73932	0.27717	0.43404	6.11054	20.02555	0.74466	0.30485	0.46726	0.74466	0.30421	0.46650
82	40	6.32583	22.55572	0.73932	0.28019	0.43773	0.73932	0.27950	0.43690	6.11054	19.88587	0.74466	0.30697	0.46975	0.74466	0.30628	0.46893
82	41	6.32583	22.35340	0.73932	0.28270	0.44079	0.73932	0.28196	0.43988	6.11054	19.73995	0.74466	0.30921	0.47237	0.74466	0.30846	0.47149
82	42	6.32583	22.14385	0.73932	0.28535	0.44400	0.73932	0.28453	0.44301	6.11054	19.58769	0.74466	0.31159	0.47513	0.74466	0.31076	0.47417
82	43	6.32583	21.92669	0.73932	0.28814	0.44737	0.73932	0.28724	0.44629	6.11054	19.42870	0.74466	0.31410	0.47804	0.74466	0.31319	0.47699
82	44	6.32583	21.70178	0.73932	0.29108	0.45091	0.73932	0.29009	0.44972	6.11054	19.26280	0.74466	0.31676	0.48112	0.74466	0.31576	0.47996
82	45	6.32583	21.46876	0.73932	0.29419	0.45463	0.73932	0.29309	0.45332	6.11054	19.08963	0.74466	0.31957	0.48436	0.74466	0.31846	0.48308
82	46	6.32583	21.22763	0.73932	0.29748	0.45855	0.73932	0.29624	0.45707	6.11054	18.90911	0.74466	0.32256	0.48778	0.74466	0.32132	0.48636
82	47	6.32583	20.97813	0.73932	0.30094	0.46265	0.73932	0.29955	0.46100	6.11054	18.72094	0.74466	0.32572	0.49139	0.74466	0.32432	0.48980
82	48	6.32583	20.72003	0.73932	0.30461	0.46697	0.73932	0.30303	0.46512	6.11054	18.52488	0.74466	0.32908	0.49520	0.74466	0.32750	0.49340
82	49	6.32583	20.45326	0.73932	0.30848	0.47151	0.73932	0.30669	0.46941	6.11054	18.32076	0.74466	0.33264	0.49921	0.74466	0.33084	0.49719
82	50	6.32583	20.17742	0.73932	0.31258	0.47628	0.73932	0.31053	0.47390	6.11054	18.10816	0.74466	0.33641	0.50345	0.74466	0.33436	0.50116
82	51	6.32583	19.89339	0.73932	0.31691	0.48129	0.73932	0.31458	0.47860	6.11054	17.88781	0.74466	0.34040	0.50791	0.74466	0.33807	0.50531
82	52	6.32583	19.60122	0.73932	0.32147	0.48654	0.73932	0.31882	0.48350	6.11054	17.65967	0.74466	0.34463	0.51260	0.74466	0.34198	0.50967
82	53	6.32583	19.30125	0.73932	0.32629	0.49204	0.73932	0.32329	0.48862	6.11054	17.42398	0.74466	0.34910	0.51753	0.74466	0.34611	0.51424

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
82	54	6.32583	18.99375	0.73932	0.33137	0.49779	0.73932	0.32800	0.49397	6.11054	17.18091	0.74466	0.35382	0.52270	0.74466	0.35046	0.51902
82	55	6.32583	18.67912	0.73932	0.33674	0.50382	0.73932	0.33295	0.49957	6.11054	16.93076	0.74466	0.35881	0.52812	0.74466	0.35505	0.52403
82	56	6.32583	18.35803	0.73932	0.34239	0.51012	0.73932	0.33817	0.50543	6.11054	16.67407	0.74466	0.36408	0.53381	0.74466	0.35989	0.52930
82	57	6.32583	18.02853	0.73932	0.34837	0.51673	0.73932	0.34368	0.51155	6.11054	16.40902	0.74466	0.36966	0.53979	0.74466	0.36502	0.53482
82	58	6.32583	17.69065	0.73932	0.35471	0.52367	0.73932	0.34949	0.51796	6.11054	16.13552	0.74466	0.37560	0.54609	0.74466	0.37043	0.54061
82	59	6.32583	17.34441	0.73932	0.36143	0.53096	0.73932	0.35563	0.52467	6.11054	15.85354	0.74466	0.38190	0.55271	0.74466	0.37616	0.54669
82	60	6.32583	16.98967	0.73932	0.36856	0.53861	0.73932	0.36210	0.53168	6.11054	15.56284	0.74466	0.38859	0.55969	0.74466	0.38222	0.55306
82	61	6.32583	16.62627	0.73932	0.37613	0.54665	0.73932	0.36893	0.53901	6.11054	15.26320	0.74466	0.39571	0.56704	0.74466	0.38863	0.55973
82	62	6.32583	16.25423	0.73932	0.38417	0.55509	0.73932	0.37615	0.54667	6.11054	14.95454	0.74466	0.40329	0.57477	0.74466	0.39541	0.56673
82	63	6.32583	15.87341	0.73932	0.39272	0.56396	0.73932	0.38376	0.55466	6.11054	14.63664	0.74466	0.41135	0.58292	0.74466	0.40258	0.57405
82	64	6.32583	15.48353	0.73932	0.40182	0.57328	0.73932	0.39179	0.56301	6.11054	14.30913	0.74466	0.41995	0.59150	0.74466	0.41015	0.58171
82	65	6.32583	15.08480	0.73932	0.41150	0.58306	0.73932	0.40026	0.57170	6.11054	13.97213	0.74466	0.42910	0.60052	0.74466	0.41815	0.58971
82	66	6.32583	14.67724	0.73932	0.42179	0.59333	0.73932	0.40918	0.58074	6.11054	13.62552	0.74466	0.43886	0.61001	0.74466	0.42658	0.59805
82	67	6.32583	14.26104	0.73932	0.43275	0.60409	0.73932	0.41857	0.59013	6.11054	13.26940	0.74466	0.44926	0.61998	0.74466	0.43547	0.60673
82	68	6.32583	13.83657	0.73932	0.44441	0.61535	0.73932	0.42844	0.59987	6.11054	12.90401	0.74466	0.46032	0.63044	0.74466	0.44483	0.61576
82	69	6.32583	13.40435	0.73932	0.45679	0.62712	0.73932	0.43879	0.60995	6.11054	12.52973	0.74466	0.47210	0.64139	0.74466	0.45467	0.62512
82	70	6.32583	12.96501	0.73932	0.46993	0.63939	0.73932	0.44965	0.62035	6.11054	12.14706	0.74466	0.48461	0.65284	0.74466	0.46499	0.63481
82	71	6.32583	12.51927	0.73932	0.48386	0.65216	0.73932	0.46100	0.63108	6.11054	11.75658	0.74466	0.49787	0.66477	0.74466	0.47581	0.64481
82	72	6.32583	12.06792	0.73932	0.49860	0.66542	0.73932	0.47286	0.64210	6.11054	11.35893	0.74466	0.51193	0.67718	0.74466	0.48711	0.65511
82	73	6.32583	11.61185	0.73932	0.51416	0.67913	0.73932	0.48522	0.65340	6.11054	10.95491	0.74466	0.52677	0.69005	0.74466	0.49891	0.66570
82	74	6.32583	11.15217	0.73932	0.53054	0.69327	0.73932	0.49808	0.66495	6.11054	10.54549	0.74466	0.54242	0.70334	0.74466	0.51119	0.67654
82	75	6.32583	10.68986	0.73932	0.54775	0.70780	0.73932	0.51141	0.67673	6.11054	10.13154	0.74466	0.55887	0.71702	0.74466	0.52394	0.68762
82	76	6.32583	10.22626	0.73932	0.56575	0.72266	0.73932	0.52520	0.68870	6.11054	9.71428	0.74466	0.57610	0.73104	0.74466	0.53715	0.69889
82	77	6.32583	9.76277	0.73932	0.58452	0.73778	0.73932	0.53942	0.70081	6.11054	9.29502	0.74466	0.59407	0.74535	0.74466	0.55079	0.71033
82	78	6.32583	9.30064	0.73932	0.60399	0.75311	0.73932	0.55405	0.71304	6.11054	8.87492	0.74466	0.61273	0.75986	0.74466	0.56482	0.72190
82	79	6.32583	8.84103	0.73932	0.62410	0.76855	0.73932	0.56904	0.72533	6.11054	8.45509	0.74466	0.63202	0.77453	0.74466	0.57923	0.73356
82	80	6.32583	8.38551	0.73932	0.64475	0.78401	0.73932	0.58434	0.73765	6.11054	8.03703	0.74466	0.65186	0.78924	0.74466	0.59395	0.74525
82	81	6.32583	7.93532	0.73932	0.66583	0.79940	0.73932	0.59991	0.74993	6.11054	7.62196	0.74466	0.67214	0.80393	0.74466	0.60893	0.75694
82	82	6.32583	7.49211	0.73932	0.68720	0.81461	0.73932	0.61568	0.76213	6.11054	7.21152	0.74466	0.69272	0.81847	0.74466	0.62413	0.76857
82	83	6.32583	7.05756	0.73932	0.70870	0.82952	0.73932	0.63158	0.77420	6.11054	6.80735	0.74466	0.71345	0.83277	0.74466	0.63948	0.78010
82	84	6.32583	6.63342	0.73932	0.73014	0.84403	0.73932	0.64755	0.78607	6.11054	6.41122	0.74466	0.73417	0.84671	0.74466	0.65490	0.79147
82	85	6.32583	6.22156	0.73932	0.75134	0.85802	0.73932	0.66349	0.79771	6.11054	6.02503	0.74466	0.75468	0.86019	0.74466	0.67031	0.80262
82	86	6.32583	5.82374	0.73932	0.77207	0.87138	0.73932	0.67933	0.80905	6.11054	5.65055	0.74466	0.77478	0.87310	0.74466	0.68564	0.81351
82	87	6.32583	5.44155	0.73932	0.79216	0.88403	0.73932	0.69499	0.82005	6.11054	5.28949	0.74466	0.79429	0.88535	0.74466	0.70081	0.82409
82	88	6.32583	5.07613	0.73932	0.81142	0.89589	0.73932	0.71038	0.83067	6.11054	4.94306	0.74466	0.81304	0.89688	0.74466	0.71573	0.83432
82	89	6.32583	4.72862	0.73932	0.82970	0.90693	0.73932	0.72542	0.84086	6.11054	4.61250	0.74466	0.83087	0.90762	0.74466	0.73034	0.84416
82	90	6.32583	4.40007	0.73932	0.84688	0.91709	0.73932	0.74005	0.85061	6.11054	4.29901	0.74466	0.84766	0.91755	0.74466	0.74455	0.85357
82	91	6.32583	4.09149	0.73932	0.86283	0.92637	0.73932	0.75421	0.85989	6.11054	4.00370	0.74466	0.86329	0.92663	0.74466	0.75832	0.86255
82	92	6.32583	3.80354	0.73932	0.87751	0.93476	0.73932	0.76784	0.86868	6.11054	3.72738	0.74466	0.87771	0.93487	0.74466	0.77159	0.87107
82	93	6.32583	3.53621	0.73932	0.89089	0.94230	0.73932	0.78092	0.87699	6.11054	3.47020	0.74466	0.89088	0.94229	0.74466	0.78433	0.87913
82	94	6.32583	3.28870	0.73932	0.90302	0.94904	0.73932	0.79342	0.88481	6.11054	3.23152	0.74466	0.90284	0.94894	0.74466	0.79651	0.88673

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
82	95	6.32583	3.05955	0.73932	0.91394	0.95504	0.73932	0.80532	0.89216	6.11054	3.01004	0.74466	0.91365	0.95487	0.74466	0.80813	0.89388
82	96	6.32583	2.84646	0.73932	0.92376	0.96037	0.73932	0.81659	0.89904	6.11054	2.80360	0.74466	0.92338	0.96016	0.74466	0.81914	0.90058
82	97	6.32583	2.65226	0.73932	0.93244	0.96504	0.73932	0.82719	0.90542	6.11054	2.61510	0.74466	0.93199	0.96480	0.74466	0.82950	0.90680
82	98	6.32583	2.47567	0.73932	0.94008	0.96911	0.73932	0.83713	0.91135	6.11054	2.44340	0.74466	0.93959	0.96886	0.74466	0.83922	0.91258
82	99	6.32583	2.31535	0.73932	0.94679	0.97267	0.73932	0.84644	0.91683	6.11054	2.28724	0.74466	0.94628	0.97240	0.74466	0.84834	0.91795
82	100	6.32583	2.16976	0.73932	0.95267	0.97576	0.73932	0.85514	0.92192	6.11054	2.14523	0.74466	0.95215	0.97549	0.74466	0.85687	0.92292
82	101	6.32583	2.03734	0.73932	0.95782	0.97846	0.73932	0.86326	0.92661	6.11054	2.01587	0.74466	0.95731	0.97819	0.74466	0.86483	0.92752
82	102	6.32583	1.91714	0.73932	0.96232	0.98080	0.73932	0.87082	0.93095	6.11054	1.89830	0.74466	0.96183	0.98054	0.74466	0.87225	0.93176
82	103	6.32583	1.80800	0.73932	0.96626	0.98284	0.73932	0.87782	0.93493	6.11054	1.79140	0.74466	0.96578	0.98259	0.74466	0.87913	0.93568
82	104	6.32583	1.70943	0.73932	0.96967	0.98460	0.73932	0.88427	0.93858	6.11054	1.69474	0.74466	0.96921	0.98437	0.74466	0.88547	0.93926
82	105	6.32583	1.62048	0.73932	0.97263	0.98613	0.73932	0.89016	0.94189	6.11054	1.60741	0.74466	0.97219	0.98590	0.74466	0.89127	0.94251
82	106	6.32583	1.54080	0.73932	0.97517	0.98743	0.73932	0.89548	0.94486	6.11054	1.52911	0.74466	0.97476	0.98722	0.74466	0.89651	0.94543
82	107	6.32583	1.47009	0.73932	0.97732	0.98853	0.73932	0.90016	0.94746	6.11054	1.45954	0.74466	0.97693	0.98833	0.74466	0.90113	0.94799
82	108	6.32583	1.40861	0.73932	0.97909	0.98944	0.73932	0.90411	0.94964	6.11054	1.39898	0.74466	0.97872	0.98925	0.74466	0.90503	0.95015
82	109	6.32583	1.35764	0.73932	0.98047	0.99014	0.73932	0.90718	0.95133	6.11054	1.34871	0.74466	0.98011	0.98996	0.74466	0.90806	0.95181
82	110	6.32583	1.32125	0.73932	0.98140	0.99061	0.73932	0.90925	0.95247	6.11054	1.31279	0.74466	0.98105	0.99044	0.74466	0.91010	0.95294
83	1	6.00978	26.72925	0.72796	0.22481	0.36710	0.72796	0.22472	0.36697	5.81479	22.57586	0.73347	0.25753	0.40958	0.73347	0.25743	0.40945
83	2	6.00978	26.68154	0.72796	0.22522	0.36763	0.72796	0.22513	0.36752	5.81479	22.55058	0.73347	0.25782	0.40995	0.73347	0.25773	0.40983
83	3	6.00978	26.63112	0.72796	0.22564	0.36820	0.72796	0.22556	0.36809	5.81479	22.52338	0.73347	0.25814	0.41035	0.73347	0.25805	0.41023
83	4	6.00978	26.57806	0.72796	0.22609	0.36880	0.72796	0.22601	0.36869	5.81479	22.49433	0.73347	0.25847	0.41077	0.73347	0.25838	0.41065
83	5	6.00978	26.52283	0.72796	0.22656	0.36943	0.72796	0.22648	0.36931	5.81479	22.46379	0.73347	0.25882	0.41121	0.73347	0.25873	0.41109
83	6	6.00978	26.46539	0.72796	0.22705	0.37008	0.72796	0.22696	0.36996	5.81479	22.43176	0.73347	0.25919	0.41167	0.73347	0.25909	0.41155
83	7	6.00978	26.40551	0.72796	0.22757	0.37076	0.72796	0.22747	0.37064	5.81479	22.39806	0.73347	0.25958	0.41216	0.73347	0.25948	0.41204
83	8	6.00978	26.34335	0.72796	0.22810	0.37147	0.72796	0.22800	0.37134	5.81479	22.36278	0.73347	0.25998	0.41268	0.73347	0.25988	0.41254
83	9	6.00978	26.27867	0.72796	0.22866	0.37221	0.72796	0.22855	0.37207	5.81479	22.32575	0.73347	0.26041	0.41322	0.73347	0.26030	0.41307
83	10	6.00978	26.21121	0.72796	0.22925	0.37299	0.72796	0.22913	0.37283	5.81479	22.28674	0.73347	0.26086	0.41378	0.73347	0.26073	0.41362
83	11	6.00978	26.14141	0.72796	0.22986	0.37379	0.72796	0.22972	0.37361	5.81479	22.24611	0.73347	0.26133	0.41438	0.73347	0.26119	0.41420
83	12	6.00978	26.06892	0.72796	0.23049	0.37463	0.72796	0.23034	0.37443	5.81479	22.20360	0.73347	0.26183	0.41500	0.73347	0.26167	0.41480
83	13	6.00978	25.99388	0.72796	0.23115	0.37550	0.72796	0.23098	0.37528	5.81479	22.15929	0.73347	0.26235	0.41565	0.73347	0.26217	0.41543
83	14	6.00978	25.91617	0.72796	0.23184	0.37641	0.72796	0.23165	0.37617	5.81479	22.11310	0.73347	0.26289	0.41633	0.73347	0.26269	0.41608
83	15	6.00978	25.83587	0.72796	0.23255	0.37735	0.72796	0.23235	0.37709	5.81479	22.06509	0.73347	0.26345	0.41704	0.73347	0.26324	0.41677
83	16	6.00978	25.75319	0.72796	0.23329	0.37833	0.72796	0.23308	0.37804	5.81479	22.01544	0.73347	0.26404	0.41777	0.73347	0.26381	0.41748
83	17	6.00978	25.66857	0.72796	0.23406	0.37933	0.72796	0.23383	0.37903	5.81479	21.96453	0.73347	0.26465	0.41853	0.73347	0.26441	0.41823
83	18	6.00978	25.58235	0.72796	0.23485	0.38037	0.72796	0.23462	0.38007	5.81479	21.91267	0.73347	0.26528	0.41932	0.73347	0.26503	0.41902
83	19	6.00978	25.49361	0.72796	0.23567	0.38144	0.72796	0.23545	0.38116	5.81479	21.85907	0.73347	0.26593	0.42013	0.73347	0.26570	0.41984
83	20	6.00978	25.40164	0.72796	0.23653	0.38257	0.72796	0.23632	0.38230	5.81479	21.80312	0.73347	0.26662	0.42099	0.73347	0.26640	0.42072
83	21	6.00978	25.30562	0.72796	0.23743	0.38374	0.72796	0.23723	0.38349	5.81479	21.74411	0.73347	0.26734	0.42190	0.73347	0.26714	0.42164
83	22	6.00978	25.20517	0.72796	0.23838	0.38498	0.72796	0.23819	0.38473	5.81479	21.68171	0.73347	0.26812	0.42286	0.73347	0.26792	0.42261
83	23	6.00978	25.09967	0.72796	0.23938	0.38629	0.72796	0.23919	0.38604	5.81479	21.61537	0.73347	0.26894	0.42388	0.73347	0.26874	0.42363
83	24	6.00978	24.98936	0.72796	0.24043	0.38766	0.72796	0.24023	0.38740	5.81479	21.54528	0.73347	0.26981	0.42496	0.73347	0.26961	0.42471
83	25	6.00978	24.87419	0.72796	0.24154	0.38910	0.72796	0.24133	0.38883	5.81479	21.47137	0.73347	0.27073	0.42611	0.73347	0.27052	0.42584

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
83	26	6.00978	24.75420	0.72796	0.24270	0.39061	0.72796	0.24248	0.39031	5.81479	21.39367	0.73347	0.27171	0.42731	0.73347	0.27147	0.42702
83	27	6.00978	24.62994	0.72796	0.24392	0.39218	0.72796	0.24367	0.39186	5.81479	21.31262	0.73347	0.27274	0.42858	0.73347	0.27248	0.42826
83	28	6.00978	24.50119	0.72796	0.24520	0.39383	0.72796	0.24493	0.39348	5.81479	21.22804	0.73347	0.27381	0.42991	0.73347	0.27353	0.42956
83	29	6.00978	24.36788	0.72796	0.24653	0.39555	0.72796	0.24624	0.39517	5.81479	21.13984	0.73347	0.27495	0.43131	0.73347	0.27464	0.43093
83	30	6.00978	24.23009	0.72796	0.24793	0.39734	0.72796	0.24761	0.39693	5.81479	21.04806	0.73347	0.27614	0.43277	0.73347	0.27581	0.43236
83	31	6.00978	24.08752	0.72796	0.24938	0.39921	0.72796	0.24904	0.39877	5.81479	20.95246	0.73347	0.27739	0.43430	0.73347	0.27703	0.43387
83	32	6.00978	23.94006	0.72796	0.25091	0.40117	0.72796	0.25055	0.40070	5.81479	20.85289	0.73347	0.27870	0.43591	0.73347	0.27832	0.43545
83	33	6.00978	23.78740	0.72796	0.25251	0.40321	0.72796	0.25212	0.40271	5.81479	20.74907	0.73347	0.28009	0.43761	0.73347	0.27968	0.43711
83	34	6.00978	23.62942	0.72796	0.25419	0.40535	0.72796	0.25378	0.40482	5.81479	20.64088	0.73347	0.28154	0.43938	0.73347	0.28111	0.43886
83	35	6.00978	23.46579	0.72796	0.25596	0.40759	0.72796	0.25551	0.40703	5.81479	20.52800	0.73347	0.28308	0.44125	0.73347	0.28262	0.44070
83	36	6.00978	23.29632	0.72796	0.25781	0.40993	0.72796	0.25734	0.40934	5.81479	20.41023	0.73347	0.28470	0.44322	0.73347	0.28422	0.44263
83	37	6.00978	23.12089	0.72796	0.25975	0.41239	0.72796	0.25925	0.41175	5.81479	20.28745	0.73347	0.28641	0.44529	0.73347	0.28590	0.44466
83	38	6.00978	22.93911	0.72796	0.26180	0.41496	0.72796	0.26126	0.41429	5.81479	20.15926	0.73347	0.28822	0.44747	0.73347	0.28767	0.44680
83	39	6.00978	22.75087	0.72796	0.26395	0.41766	0.72796	0.26337	0.41694	5.81479	20.02555	0.73347	0.29013	0.44977	0.73347	0.28954	0.44906
83	40	6.00978	22.55572	0.72796	0.26622	0.42049	0.72796	0.26560	0.41972	5.81479	19.88587	0.73347	0.29215	0.45219	0.73347	0.29151	0.45143
83	41	6.00978	22.35340	0.72796	0.26861	0.42347	0.72796	0.26793	0.42263	5.81479	19.73995	0.73347	0.29428	0.45474	0.73347	0.29359	0.45392
83	42	6.00978	22.14385	0.72796	0.27112	0.42659	0.72796	0.27039	0.42568	5.81479	19.58769	0.73347	0.29654	0.45744	0.73347	0.29579	0.45654
83	43	6.00978	21.92669	0.72796	0.27378	0.42987	0.72796	0.27297	0.42887	5.81479	19.42870	0.73347	0.29894	0.46028	0.73347	0.29812	0.45930
83	44	6.00978	21.70178	0.72796	0.27658	0.43332	0.72796	0.27569	0.43222	5.81479	19.26280	0.73347	0.30147	0.46328	0.73347	0.30057	0.46221
83	45	6.00978	21.46876	0.72796	0.27954	0.43694	0.72796	0.27855	0.43572	5.81479	19.08963	0.73347	0.30416	0.46645	0.73347	0.30315	0.46526
83	46	6.00978	21.22763	0.72796	0.28267	0.44075	0.72796	0.28155	0.43939	5.81479	18.90911	0.73347	0.30701	0.46979	0.73347	0.30588	0.46847
83	47	6.00978	20.97813	0.72796	0.28597	0.44476	0.72796	0.28471	0.44323	5.81479	18.72094	0.73347	0.31003	0.47332	0.73347	0.30876	0.47183
83	48	6.00978	20.72003	0.72796	0.28947	0.44897	0.72796	0.28804	0.44725	5.81479	18.52488	0.73347	0.31323	0.47704	0.73347	0.31179	0.47537
83	49	6.00978	20.45326	0.72796	0.29316	0.45340	0.72796	0.29153	0.45145	5.81479	18.32076	0.73347	0.31663	0.48097	0.73347	0.31500	0.47908
83	50	6.00978	20.17742	0.72796	0.29706	0.45805	0.72796	0.29521	0.45584	5.81479	18.10816	0.73347	0.32023	0.48512	0.73347	0.31837	0.48297
83	51	6.00978	19.89339	0.72796	0.30119	0.46294	0.72796	0.29907	0.46044	5.81479	17.88781	0.73347	0.32405	0.48948	0.73347	0.32192	0.48705
83	52	6.00978	19.60122	0.72796	0.30554	0.46807	0.72796	0.30313	0.46524	5.81479	17.65967	0.73347	0.32809	0.49408	0.73347	0.32567	0.49133
83	53	6.00978	19.30125	0.72796	0.31014	0.47345	0.72796	0.30741	0.47026	5.81479	17.42398	0.73347	0.33236	0.49891	0.73347	0.32962	0.49582
83	54	6.00978	18.99375	0.72796	0.31499	0.47908	0.72796	0.31191	0.47551	5.81479	17.18091	0.73347	0.33688	0.50398	0.73347	0.33380	0.50052
83	55	6.00978	18.67912	0.72796	0.32011	0.48497	0.72796	0.31665	0.48100	5.81479	16.93076	0.73347	0.34165	0.50930	0.73347	0.33820	0.50545
83	56	6.00978	18.35803	0.72796	0.32551	0.49114	0.72796	0.32166	0.48675	5.81479	16.67407	0.73347	0.34669	0.51488	0.73347	0.34285	0.51063
83	57	6.00978	18.02853	0.72796	0.33122	0.49762	0.72796	0.32694	0.49277	5.81479	16.40902	0.73347	0.35204	0.52076	0.73347	0.34777	0.51607
83	58	6.00978	17.69065	0.72796	0.33728	0.50443	0.72796	0.33251	0.49907	5.81479	16.13552	0.73347	0.35773	0.52695	0.73347	0.35298	0.52178
83	59	6.00978	17.34441	0.72796	0.34371	0.51159	0.72796	0.33840	0.50568	5.81479	15.85354	0.73347	0.36377	0.53347	0.73347	0.35849	0.52778
83	60	6.00978	16.98967	0.72796	0.35054	0.51911	0.72796	0.34462	0.51259	5.81479	15.56284	0.73347	0.37019	0.54035	0.73347	0.36433	0.53408
83	61	6.00978	16.62627	0.72796	0.35779	0.52702	0.72796	0.35119	0.51983	5.81479	15.26320	0.73347	0.37702	0.54759	0.73347	0.37051	0.54069
83	62	6.00978	16.25423	0.72796	0.36550	0.53533	0.72796	0.35814	0.52740	5.81479	14.95454	0.73347	0.38430	0.55523	0.73347	0.37705	0.54762
83	63	6.00978	15.87341	0.72796	0.37370	0.54408	0.72796	0.36548	0.53532	5.81479	14.63664	0.73347	0.39206	0.56328	0.73347	0.38397	0.55489
83	64	6.00978	15.48353	0.72796	0.38244	0.55328	0.72796	0.37324	0.54359	5.81479	14.30913	0.73347	0.40034	0.57177	0.73347	0.39130	0.56250
83	65	6.00978	15.08480	0.72796	0.39175	0.56296	0.72796	0.38143	0.55222	5.81479	13.97213	0.73347	0.40917	0.58072	0.73347	0.39905	0.57046
83	66	6.00978	14.67724	0.72796	0.40167	0.57313	0.72796	0.39007	0.56122	5.81479	13.62552	0.73347	0.41859	0.59015	0.73347	0.40724	0.57878

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
83	67	6.00978	14.26104	0.72796	0.41225	0.58382	0.72796	0.39918	0.57059	5.81479	13.26940	0.73347	0.42864	0.60007	0.73347	0.41589	0.58746
83	68	6.00978	13.83657	0.72796	0.42351	0.59503	0.72796	0.40877	0.58033	5.81479	12.90401	0.73347	0.43937	0.61050	0.73347	0.42501	0.59650
83	69	6.00978	13.40435	0.72796	0.43551	0.60676	0.72796	0.41887	0.59042	5.81479	12.52973	0.73347	0.45079	0.62145	0.73347	0.43461	0.60589
83	70	6.00978	12.96501	0.72796	0.44826	0.61904	0.72796	0.42947	0.60088	5.81479	12.14706	0.73347	0.46296	0.63291	0.73347	0.44471	0.61564
83	71	6.00978	12.51927	0.72796	0.46182	0.63184	0.72796	0.44058	0.61167	5.81479	11.75658	0.73347	0.47590	0.64490	0.73347	0.45531	0.62573
83	72	6.00978	12.06792	0.72796	0.47620	0.64517	0.72796	0.45222	0.62280	5.81479	11.35893	0.73347	0.48964	0.65740	0.73347	0.46643	0.63614
83	73	6.00978	11.61185	0.72796	0.49142	0.65900	0.72796	0.46438	0.63423	5.81479	10.95491	0.73347	0.50420	0.67039	0.73347	0.47805	0.64687
83	74	6.00978	11.15217	0.72796	0.50751	0.67331	0.72796	0.47706	0.64595	5.81479	10.54549	0.73347	0.51960	0.68386	0.73347	0.49019	0.65789
83	75	6.00978	10.68986	0.72796	0.52446	0.68806	0.72796	0.49024	0.65794	5.81479	10.13154	0.73347	0.53583	0.69777	0.73347	0.50283	0.66917
83	76	6.00978	10.22626	0.72796	0.54226	0.70321	0.72796	0.50393	0.67015	5.81479	9.71428	0.73347	0.55290	0.71208	0.73347	0.51595	0.68070
83	77	6.00978	9.76277	0.72796	0.56090	0.71868	0.72796	0.51808	0.68255	5.81479	9.29502	0.73347	0.57077	0.72674	0.73347	0.52954	0.69242
83	78	6.00978	9.30064	0.72796	0.58031	0.73443	0.72796	0.53268	0.69510	5.81479	8.87492	0.73347	0.58941	0.74167	0.73347	0.54358	0.70431
83	79	6.00978	8.84103	0.72796	0.60046	0.75036	0.72796	0.54770	0.70776	5.81479	8.45509	0.73347	0.60877	0.75681	0.73347	0.55802	0.71632
83	80	6.00978	8.38551	0.72796	0.62126	0.76639	0.72796	0.56308	0.72047	5.81479	8.03703	0.73347	0.62877	0.77208	0.73347	0.57283	0.72841
83	81	6.00978	7.93532	0.72796	0.64260	0.78241	0.72796	0.57877	0.73319	5.81479	7.62196	0.73347	0.64931	0.78737	0.73347	0.58796	0.74053
83	82	6.00978	7.49211	0.72796	0.66435	0.79833	0.72796	0.59473	0.74587	5.81479	7.21152	0.73347	0.67028	0.80260	0.73347	0.60336	0.75262
83	83	6.00978	7.05756	0.72796	0.68635	0.81401	0.72796	0.61087	0.75843	5.81479	6.80735	0.73347	0.69152	0.81763	0.73347	0.61895	0.76463
83	84	6.00978	6.63342	0.72796	0.70843	0.82934	0.72796	0.62713	0.77084	5.81479	6.41122	0.73347	0.71286	0.83236	0.73347	0.63467	0.77651
83	85	6.00978	6.22156	0.72796	0.73038	0.84419	0.72796	0.64342	0.78303	5.81479	6.02503	0.73347	0.73411	0.84667	0.73347	0.65044	0.78820
83	86	6.00978	5.82374	0.72796	0.75199	0.85844	0.72796	0.65966	0.79493	5.81479	5.65055	0.73347	0.75506	0.86044	0.73347	0.66617	0.79964
83	87	6.00978	5.44155	0.72796	0.77305	0.87200	0.72796	0.67576	0.80651	5.81479	5.28949	0.73347	0.77551	0.87356	0.73347	0.68178	0.81079
83	88	6.00978	5.07613	0.72796	0.79336	0.88478	0.72796	0.69164	0.81771	5.81479	4.94306	0.73347	0.79529	0.88597	0.73347	0.69719	0.82158
83	89	6.00978	4.72862	0.72796	0.81276	0.89671	0.72796	0.70721	0.82850	5.81479	4.61250	0.73347	0.81420	0.89759	0.73347	0.71232	0.83200
83	90	6.00978	4.40007	0.72796	0.83109	0.90775	0.72796	0.72240	0.83883	5.81479	4.29901	0.73347	0.83211	0.90836	0.73347	0.72709	0.84198
83	91	6.00978	4.09149	0.72796	0.84821	0.91787	0.72796	0.73714	0.84868	5.81479	4.00370	0.73347	0.84887	0.91826	0.73347	0.74143	0.85152
83	92	6.00978	3.80354	0.72796	0.86404	0.92706	0.72796	0.75138	0.85804	5.81479	3.72738	0.73347	0.86441	0.92727	0.73347	0.75530	0.86059
83	93	6.00978	3.53621	0.72796	0.87855	0.93535	0.72796	0.76507	0.86690	5.81479	3.47020	0.73347	0.87868	0.93542	0.73347	0.76864	0.86919
83	94	6.00978	3.28870	0.72796	0.89176	0.94278	0.72796	0.77819	0.87526	5.81479	3.23152	0.73347	0.89169	0.94275	0.73347	0.78145	0.87732
83	95	6.00978	3.05955	0.72796	0.90371	0.94942	0.72796	0.79072	0.88313	5.81479	3.01004	0.73347	0.90350	0.94931	0.73347	0.79368	0.88497
83	96	6.00978	2.84646	0.72796	0.91450	0.95534	0.72796	0.80261	0.89050	5.81479	2.80360	0.73347	0.91418	0.95517	0.73347	0.80530	0.89215
83	97	6.00978	2.65226	0.72796	0.92407	0.96054	0.72796	0.81381	0.89735	5.81479	2.61510	0.73347	0.92367	0.96032	0.73347	0.81626	0.89883
83	98	6.00978	2.47567	0.72796	0.93252	0.96508	0.72796	0.82435	0.90372	5.81479	2.44340	0.73347	0.93207	0.96484	0.73347	0.82657	0.90505
83	99	6.00978	2.31535	0.72796	0.93997	0.96906	0.72796	0.83423	0.90963	5.81479	2.28724	0.73347	0.93949	0.96880	0.73347	0.83625	0.91083
83	100	6.00978	2.16976	0.72796	0.94652	0.97252	0.72796	0.84349	0.91510	5.81479	2.14523	0.73347	0.94602	0.97226	0.73347	0.84533	0.91618
83	101	6.00978	2.03734	0.72796	0.95227	0.97555	0.72796	0.85215	0.92017	5.81479	2.01587	0.73347	0.95177	0.97529	0.73347	0.85382	0.92115
83	102	6.00978	1.91714	0.72796	0.95731	0.97819	0.72796	0.86021	0.92485	5.81479	1.89830	0.73347	0.95681	0.97793	0.73347	0.86174	0.92574
83	103	6.00978	1.80800	0.72796	0.96172	0.98049	0.72796	0.86770	0.92916	5.81479	1.79140	0.73347	0.96124	0.98023	0.73347	0.86910	0.92997
83	104	6.00978	1.70943	0.72796	0.96556	0.98248	0.72796	0.87461	0.93311	5.81479	1.69474	0.73347	0.96509	0.98224	0.73347	0.87589	0.93384
83	105	6.00978	1.62048	0.72796	0.96889	0.98420	0.72796	0.88093	0.93670	5.81479	1.60741	0.73347	0.96844	0.98397	0.73347	0.88212	0.93737
83	106	6.00978	1.54080	0.72796	0.97176	0.98568	0.72796	0.88664	0.93992	5.81479	1.52911	0.73347	0.97133	0.98546	0.73347	0.88775	0.94054
83	107	6.00978	1.47009	0.72796	0.97419	0.98693	0.72796	0.89168	0.94274	5.81479	1.45954	0.73347	0.97378	0.98671	0.73347	0.89272	0.94332

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
83	108	6.00978	1.40861	0.72796	0.97619	0.98795	0.72796	0.89594	0.94511	5.81479	1.39898	0.73347	0.97580	0.98775	0.73347	0.89692	0.94566
83	109	6.00978	1.35764	0.72796	0.97775	0.98875	0.72796	0.89925	0.94695	5.81479	1.34871	0.73347	0.97737	0.98856	0.73347	0.90019	0.94748
83	110	6.00978	1.32125	0.72796	0.97880	0.98929	0.72796	0.90148	0.94819	5.81479	1.31279	0.73347	0.97844	0.98910	0.73347	0.90240	0.94870
84	1	5.70471	26.72925	0.71639	0.21340	0.35174	0.71639	0.21331	0.35162	5.52843	22.57586	0.72125	0.24485	0.39338	0.72125	0.24476	0.39326
84	2	5.70471	26.68154	0.71639	0.21379	0.35226	0.71639	0.21370	0.35215	5.52843	22.55058	0.72125	0.24513	0.39374	0.72125	0.24504	0.39363
84	3	5.70471	26.63112	0.71639	0.21419	0.35281	0.71639	0.21411	0.35271	5.52843	22.52338	0.72125	0.24543	0.39412	0.72125	0.24534	0.39402
84	4	5.70471	26.57806	0.71639	0.21462	0.35339	0.71639	0.21454	0.35329	5.52843	22.49433	0.72125	0.24574	0.39453	0.72125	0.24566	0.39443
84	5	5.70471	26.52283	0.71639	0.21507	0.35400	0.71639	0.21499	0.35389	5.52843	22.46379	0.72125	0.24608	0.39496	0.72125	0.24599	0.39485
84	6	5.70471	26.46539	0.71639	0.21553	0.35463	0.71639	0.21545	0.35452	5.52843	22.43176	0.72125	0.24643	0.39541	0.72125	0.24634	0.39530
84	7	5.70471	26.40551	0.71639	0.21602	0.35529	0.71639	0.21593	0.35517	5.52843	22.39806	0.72125	0.24680	0.39589	0.72125	0.24671	0.39577
84	8	5.70471	26.34335	0.71639	0.21653	0.35598	0.71639	0.21644	0.35585	5.52843	22.36278	0.72125	0.24718	0.39639	0.72125	0.24709	0.39626
84	9	5.70471	26.27867	0.71639	0.21706	0.35669	0.71639	0.21696	0.35656	5.52843	22.32575	0.72125	0.24759	0.39691	0.72125	0.24749	0.39678
84	10	5.70471	26.21121	0.71639	0.21761	0.35744	0.71639	0.21750	0.35729	5.52843	22.28674	0.72125	0.24802	0.39746	0.72125	0.24790	0.39731
84	11	5.70471	26.14141	0.71639	0.21819	0.35822	0.71639	0.21807	0.35806	5.52843	22.24611	0.72125	0.24847	0.39804	0.72125	0.24834	0.39787
84	12	5.70471	26.06892	0.71639	0.21879	0.35903	0.71639	0.21866	0.35885	5.52843	22.20360	0.72125	0.24894	0.39864	0.72125	0.24880	0.39846
84	13	5.70471	25.99388	0.71639	0.21942	0.35988	0.71639	0.21927	0.35967	5.52843	22.15929	0.72125	0.24943	0.39927	0.72125	0.24927	0.39907
84	14	5.70471	25.91617	0.71639	0.22007	0.36076	0.71639	0.21991	0.36053	5.52843	22.11310	0.72125	0.24995	0.39993	0.72125	0.24977	0.39970
84	15	5.70471	25.83587	0.71639	0.22075	0.36167	0.71639	0.22057	0.36142	5.52843	22.06509	0.72125	0.25049	0.40062	0.72125	0.25029	0.40037
84	16	5.70471	25.75319	0.71639	0.22146	0.36261	0.71639	0.22126	0.36234	5.52843	22.01544	0.72125	0.25104	0.40134	0.72125	0.25083	0.40106
84	17	5.70471	25.66857	0.71639	0.22218	0.36359	0.71639	0.22197	0.36330	5.52843	21.96453	0.72125	0.25162	0.40207	0.72125	0.25140	0.40179
84	18	5.70471	25.58235	0.71639	0.22293	0.36459	0.71639	0.22272	0.36431	5.52843	21.91267	0.72125	0.25222	0.40283	0.72125	0.25199	0.40255
84	19	5.70471	25.49361	0.71639	0.22371	0.36563	0.71639	0.22351	0.36536	5.52843	21.85907	0.72125	0.25284	0.40363	0.72125	0.25263	0.40335
84	20	5.70471	25.40164	0.71639	0.22453	0.36671	0.71639	0.22434	0.36646	5.52843	21.80312	0.72125	0.25349	0.40446	0.72125	0.25329	0.40420
84	21	5.70471	25.30562	0.71639	0.22538	0.36785	0.71639	0.22520	0.36761	5.52843	21.74411	0.72125	0.25418	0.40534	0.72125	0.25399	0.40510
84	22	5.70471	25.20517	0.71639	0.22628	0.36905	0.71639	0.22611	0.36882	5.52843	21.68171	0.72125	0.25492	0.40627	0.72125	0.25474	0.40604
84	23	5.70471	25.09967	0.71639	0.22723	0.37032	0.71639	0.22706	0.37009	5.52843	21.61537	0.72125	0.25570	0.40726	0.72125	0.25552	0.40703
84	24	5.70471	24.98936	0.71639	0.22823	0.37164	0.71639	0.22805	0.37141	5.52843	21.54528	0.72125	0.25653	0.40832	0.72125	0.25634	0.40808
84	25	5.70471	24.87419	0.71639	0.22929	0.37304	0.71639	0.22910	0.37279	5.52843	21.47137	0.72125	0.25741	0.40943	0.72125	0.25721	0.40918
84	26	5.70471	24.75420	0.71639	0.23039	0.37450	0.71639	0.23018	0.37423	5.52843	21.39367	0.72125	0.25834	0.41060	0.72125	0.25812	0.41033
84	27	5.70471	24.62994	0.71639	0.23155	0.37603	0.71639	0.23132	0.37573	5.52843	21.31262	0.72125	0.25931	0.41183	0.72125	0.25908	0.41153
84	28	5.70471	24.50119	0.71639	0.23276	0.37762	0.71639	0.23251	0.37730	5.52843	21.22804	0.72125	0.26034	0.41313	0.72125	0.26008	0.41280
84	29	5.70471	24.36788	0.71639	0.23403	0.37929	0.71639	0.23376	0.37894	5.52843	21.13984	0.72125	0.26142	0.41448	0.72125	0.26114	0.41413
84	30	5.70471	24.23009	0.71639	0.23535	0.38103	0.71639	0.23506	0.38065	5.52843	21.04806	0.72125	0.26255	0.41590	0.72125	0.26225	0.41552
84	31	5.70471	24.08752	0.71639	0.23674	0.38284	0.71639	0.23642	0.38243	5.52843	20.95246	0.72125	0.26374	0.41740	0.72125	0.26341	0.41699
84	32	5.70471	23.94006	0.71639	0.23819	0.38474	0.71639	0.23785	0.38430	5.52843	20.85289	0.72125	0.26499	0.41896	0.72125	0.26464	0.41853
84	33	5.70471	23.78740	0.71639	0.23971	0.38672	0.71639	0.23935	0.38625	5.52843	20.74907	0.72125	0.26631	0.42061	0.72125	0.26594	0.42014
84	34	5.70471	23.62942	0.71639	0.24130	0.38879	0.71639	0.24093	0.38830	5.52843	20.64088	0.72125	0.26770	0.42233	0.72125	0.26730	0.42184
84	35	5.70471	23.46579	0.71639	0.24298	0.39096	0.71639	0.24258	0.39044	5.52843	20.52800	0.72125	0.26916	0.42415	0.72125	0.26874	0.42363
84	36	5.70471	23.29632	0.71639	0.24474	0.39323	0.71639	0.24431	0.39268	5.52843	20.41023	0.72125	0.27070	0.42607	0.72125	0.27026	0.42551
84	37	5.70471	23.12089	0.71639	0.24658	0.39562	0.71639	0.24613	0.39503	5.52843	20.28745	0.72125	0.27233	0.42808	0.72125	0.27185	0.42749
84	38	5.70471	22.93911	0.71639	0.24853	0.39811	0.71639	0.24804	0.39749	5.52843	20.15926	0.72125	0.27405	0.43020	0.72125	0.27354	0.42958

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
84	39	5.70471	22.75087	0.71639	0.25057	0.40073	0.71639	0.25005	0.40006	5.52843	20.02555	0.72125	0.27586	0.43243	0.72125	0.27533	0.43177
84	40	5.70471	22.55572	0.71639	0.25273	0.40348	0.71639	0.25216	0.40276	5.52843	19.88587	0.72125	0.27779	0.43479	0.72125	0.27721	0.43408
84	41	5.70471	22.35340	0.71639	0.25500	0.40637	0.71639	0.25439	0.40560	5.52843	19.73995	0.72125	0.27982	0.43728	0.72125	0.27919	0.43651
84	42	5.70471	22.14385	0.71639	0.25739	0.40940	0.71639	0.25673	0.40856	5.52843	19.58769	0.72125	0.28197	0.43990	0.72125	0.28129	0.43907
84	43	5.70471	21.92669	0.71639	0.25992	0.41259	0.71639	0.25919	0.41167	5.52843	19.42870	0.72125	0.28425	0.44267	0.72125	0.28351	0.44177
84	44	5.70471	21.70178	0.71639	0.26258	0.41594	0.71639	0.26177	0.41493	5.52843	19.26280	0.72125	0.28667	0.44560	0.72125	0.28585	0.44460
84	45	5.70471	21.46876	0.71639	0.26540	0.41947	0.71639	0.26450	0.41834	5.52843	19.08963	0.72125	0.28923	0.44869	0.72125	0.28832	0.44758
84	46	5.70471	21.22763	0.71639	0.26837	0.42317	0.71639	0.26736	0.42192	5.52843	18.90911	0.72125	0.29195	0.45195	0.72125	0.29092	0.45072
84	47	5.70471	20.97813	0.71639	0.27151	0.42707	0.71639	0.27038	0.42566	5.52843	18.72094	0.72125	0.29483	0.45539	0.72125	0.29367	0.45401
84	48	5.70471	20.72003	0.71639	0.27484	0.43117	0.71639	0.27355	0.42958	5.52843	18.52488	0.72125	0.29788	0.45902	0.72125	0.29657	0.45747
84	49	5.70471	20.45326	0.71639	0.27835	0.43548	0.71639	0.27688	0.43368	5.52843	18.32076	0.72125	0.30112	0.46286	0.72125	0.29963	0.46110
84	50	5.70471	20.17742	0.71639	0.28207	0.44002	0.71639	0.28039	0.43797	5.52843	18.10816	0.72125	0.30456	0.46691	0.72125	0.30286	0.46492
84	51	5.70471	19.89339	0.71639	0.28600	0.44478	0.71639	0.28408	0.44246	5.52843	17.88781	0.72125	0.30820	0.47118	0.72125	0.30626	0.46891
84	52	5.70471	19.60122	0.71639	0.29014	0.44979	0.71639	0.28796	0.44715	5.52843	17.65967	0.72125	0.31205	0.47567	0.72125	0.30985	0.47311
84	53	5.70471	19.30125	0.71639	0.29453	0.45503	0.71639	0.29204	0.45206	5.52843	17.42398	0.72125	0.31613	0.48040	0.72125	0.31363	0.47751
84	54	5.70471	18.99375	0.71639	0.29915	0.46053	0.71639	0.29634	0.45720	5.52843	17.18091	0.72125	0.32045	0.48536	0.72125	0.31763	0.48212
84	55	5.70471	18.67912	0.71639	0.30403	0.46629	0.71639	0.30088	0.46258	5.52843	16.93076	0.72125	0.32501	0.49058	0.72125	0.32184	0.48696
84	56	5.70471	18.35803	0.71639	0.30918	0.47232	0.71639	0.30566	0.46821	5.52843	16.67407	0.72125	0.32983	0.49604	0.72125	0.32631	0.49205
84	57	5.70471	18.02853	0.71639	0.31463	0.47866	0.71639	0.31072	0.47412	5.52843	16.40902	0.72125	0.33494	0.50181	0.72125	0.33103	0.49740
84	58	5.70471	17.69065	0.71639	0.32042	0.48532	0.71639	0.31606	0.48031	5.52843	16.13552	0.72125	0.34038	0.50788	0.72125	0.33603	0.50302
84	59	5.70471	17.34441	0.71639	0.32655	0.49233	0.71639	0.32170	0.48680	5.52843	15.85354	0.72125	0.34616	0.51429	0.72125	0.34132	0.50893
84	60	5.70471	16.98967	0.71639	0.33307	0.49971	0.71639	0.32767	0.49360	5.52843	15.56284	0.72125	0.35231	0.52105	0.72125	0.34693	0.51514
84	61	5.70471	16.62627	0.71639	0.34001	0.50747	0.71639	0.33398	0.50073	5.52843	15.26320	0.72125	0.35886	0.52818	0.72125	0.35287	0.52167
84	62	5.70471	16.25423	0.71639	0.34739	0.51565	0.71639	0.34066	0.50820	5.52843	14.95454	0.72125	0.36584	0.53570	0.72125	0.35917	0.52852
84	63	5.70471	15.87341	0.71639	0.35524	0.52425	0.71639	0.34773	0.51602	5.52843	14.63664	0.72125	0.37328	0.54364	0.72125	0.36585	0.53571
84	64	5.70471	15.48353	0.71639	0.36362	0.53332	0.71639	0.35520	0.52420	5.52843	14.30913	0.72125	0.38124	0.55202	0.72125	0.37293	0.54326
84	65	5.70471	15.08480	0.71639	0.37256	0.54287	0.71639	0.36310	0.53276	5.52843	13.97213	0.72125	0.38973	0.56087	0.72125	0.38042	0.55117
84	66	5.70471	14.67724	0.71639	0.38210	0.55292	0.71639	0.37146	0.54170	5.52843	13.62552	0.72125	0.39881	0.57021	0.72125	0.38835	0.55944
84	67	5.70471	14.26104	0.71639	0.39228	0.56350	0.71639	0.38028	0.55101	5.52843	13.26940	0.72125	0.40851	0.58006	0.72125	0.39674	0.56810
84	68	5.70471	13.83657	0.71639	0.40314	0.57462	0.71639	0.38958	0.56072	5.52843	12.90401	0.72125	0.41887	0.59042	0.72125	0.40560	0.57712
84	69	5.70471	13.40435	0.71639	0.41472	0.58630	0.71639	0.39939	0.57081	5.52843	12.52973	0.72125	0.42993	0.60133	0.72125	0.41496	0.58653
84	70	5.70471	12.96501	0.71639	0.42707	0.59853	0.71639	0.40971	0.58127	5.52843	12.14706	0.72125	0.44173	0.61278	0.72125	0.42481	0.59630
84	71	5.70471	12.51927	0.71639	0.44022	0.61132	0.71639	0.42056	0.59211	5.52843	11.75658	0.72125	0.45431	0.62478	0.72125	0.43518	0.60644
84	72	5.70471	12.06792	0.71639	0.45420	0.62467	0.71639	0.43195	0.60330	5.52843	11.35893	0.72125	0.46770	0.63732	0.72125	0.44607	0.61694
84	73	5.70471	11.61185	0.71639	0.46905	0.63857	0.71639	0.44387	0.61484	5.52843	10.95491	0.72125	0.48193	0.65040	0.72125	0.45749	0.62778
84	74	5.70471	11.15217	0.71639	0.48478	0.65300	0.71639	0.45634	0.62669	5.52843	10.54549	0.72125	0.49701	0.66400	0.72125	0.46945	0.63894
84	75	5.70471	10.68986	0.71639	0.50141	0.66792	0.71639	0.46934	0.63885	5.52843	10.13154	0.72125	0.51297	0.67810	0.72125	0.48193	0.65041
84	76	5.70471	10.22626	0.71639	0.51894	0.68329	0.71639	0.48288	0.65127	5.52843	9.71428	0.72125	0.52981	0.69264	0.72125	0.49493	0.66214
84	77	5.70471	9.76277	0.71639	0.53736	0.69907	0.71639	0.49692	0.66392	5.52843	9.29502	0.72125	0.54750	0.70759	0.72125	0.50843	0.67412
84	78	5.70471	9.30064	0.71639	0.55663	0.71518	0.71639	0.51144	0.67676	5.52843	8.87492	0.72125	0.56603	0.72289	0.72125	0.52241	0.68630
84	79	5.70471	8.84103	0.71639	0.57672	0.73155	0.71639	0.52643	0.68975	5.52843	8.45509	0.72125	0.58537	0.73846	0.72125	0.53685	0.69864

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
84	80	5.70471	8.38551	0.71639	0.59756	0.74809	0.71639	0.54183	0.70284	5.52843	8.03703	0.72125	0.60543	0.75423	0.72125	0.55170	0.71109
84	81	5.70471	7.93532	0.71639	0.61904	0.76470	0.71639	0.55759	0.71597	5.52843	7.62196	0.72125	0.62614	0.77010	0.72125	0.56692	0.72361
84	82	5.70471	7.49211	0.71639	0.64107	0.78128	0.71639	0.57367	0.72909	5.52843	7.21152	0.72125	0.64739	0.78596	0.72125	0.58246	0.73614
84	83	5.70471	7.05756	0.71639	0.66347	0.79769	0.71639	0.59000	0.74214	5.52843	6.80735	0.72125	0.66903	0.80170	0.72125	0.59824	0.74862
84	84	5.70471	6.63342	0.71639	0.68607	0.81381	0.71639	0.60649	0.75505	5.52843	6.41122	0.72125	0.69090	0.81720	0.72125	0.61421	0.76100
84	85	5.70471	6.22156	0.71639	0.70868	0.82951	0.71639	0.62308	0.76777	5.52843	6.02503	0.72125	0.71279	0.83232	0.72125	0.63028	0.77322
84	86	5.70471	5.82374	0.71639	0.73107	0.84465	0.71639	0.63966	0.78024	5.52843	5.65055	0.72125	0.73451	0.84694	0.72125	0.64636	0.78520
84	87	5.70471	5.44155	0.71639	0.75302	0.85911	0.71639	0.65616	0.79239	5.52843	5.28949	0.72125	0.75584	0.86094	0.72125	0.66237	0.79690
84	88	5.70471	5.07613	0.71639	0.77434	0.87282	0.71639	0.67248	0.80417	5.52843	4.94306	0.72125	0.77658	0.87424	0.72125	0.67823	0.80826
84	89	5.70471	4.72862	0.71639	0.79481	0.88567	0.71639	0.68854	0.81555	5.52843	4.61250	0.72125	0.79653	0.88675	0.72125	0.69384	0.81925
84	90	5.70471	4.40007	0.71639	0.81426	0.89762	0.71639	0.70425	0.82647	5.52843	4.29901	0.72125	0.81553	0.89840	0.72125	0.70912	0.82981
84	91	5.70471	4.09149	0.71639	0.83254	0.90862	0.71639	0.71954	0.83690	5.52843	4.00370	0.72125	0.83342	0.90914	0.72125	0.72401	0.83992
84	92	5.70471	3.80354	0.71639	0.84953	0.91865	0.71639	0.73435	0.84683	5.52843	3.72738	0.72125	0.85009	0.91897	0.72125	0.73844	0.84955
84	93	5.70471	3.53621	0.71639	0.86519	0.92772	0.71639	0.74864	0.85625	5.52843	3.47020	0.72125	0.86547	0.92789	0.72125	0.75237	0.85869
84	94	5.70471	3.28870	0.71639	0.87951	0.93589	0.71639	0.76236	0.86516	5.52843	3.23152	0.72125	0.87957	0.93593	0.72125	0.76577	0.86735
84	95	5.70471	3.05955	0.71639	0.89253	0.94322	0.71639	0.77550	0.87355	5.52843	3.01004	0.72125	0.89243	0.94316	0.72125	0.77861	0.87552
84	96	5.70471	2.84646	0.71639	0.90434	0.94977	0.71639	0.78799	0.88143	5.52843	2.80360	0.72125	0.90410	0.94963	0.72125	0.79083	0.88320
84	97	5.70471	2.65226	0.71639	0.91485	0.95553	0.71639	0.79980	0.88877	5.52843	2.61510	0.72125	0.91451	0.95535	0.72125	0.80238	0.89036
84	98	5.70471	2.47567	0.71639	0.92417	0.96059	0.71639	0.81093	0.89559	5.52843	2.44340	0.72125	0.92376	0.96037	0.72125	0.81328	0.89702
84	99	5.70471	2.31535	0.71639	0.93241	0.96502	0.71639	0.82139	0.90194	5.52843	2.28724	0.72125	0.93196	0.96478	0.72125	0.82352	0.90322
84	100	5.70471	2.16976	0.71639	0.93967	0.96890	0.71639	0.83120	0.90782	5.52843	2.14523	0.72125	0.93919	0.96864	0.72125	0.83315	0.90898
84	101	5.70471	2.03734	0.71639	0.94608	0.97229	0.71639	0.84040	0.91328	5.52843	2.01587	0.72125	0.94558	0.97203	0.72125	0.84218	0.91433
84	102	5.70471	1.91714	0.71639	0.95170	0.97525	0.71639	0.84898	0.91832	5.52843	1.89830	0.72125	0.95121	0.97499	0.72125	0.85061	0.91927
84	103	5.70471	1.80800	0.71639	0.95663	0.97784	0.71639	0.85696	0.92297	5.52843	1.79140	0.72125	0.95615	0.97758	0.72125	0.85845	0.92384
84	104	5.70471	1.70943	0.71639	0.96094	0.98008	0.71639	0.86434	0.92724	5.52843	1.69474	0.72125	0.96046	0.97983	0.72125	0.86571	0.92802
84	105	5.70471	1.62048	0.71639	0.96468	0.98202	0.71639	0.87111	0.93112	5.52843	1.60741	0.72125	0.96422	0.98178	0.72125	0.87238	0.93184
84	106	5.70471	1.54080	0.71639	0.96790	0.98369	0.71639	0.87723	0.93460	5.52843	1.52911	0.72125	0.96746	0.98346	0.72125	0.87841	0.93527
84	107	5.70471	1.47009	0.71639	0.97064	0.98510	0.71639	0.88264	0.93766	5.52843	1.45954	0.72125	0.97022	0.98489	0.72125	0.88374	0.93828
84	108	5.70471	1.40861	0.71639	0.97290	0.98627	0.71639	0.88721	0.94023	5.52843	1.39898	0.72125	0.97250	0.98606	0.72125	0.88826	0.94082
84	109	5.70471	1.35764	0.71639	0.97466	0.98717	0.71639	0.89077	0.94223	5.52843	1.34871	0.72125	0.97428	0.98697	0.72125	0.89178	0.94280
84	110	5.70471	1.32125	0.71639	0.97586	0.98778	0.71639	0.89317	0.94357	5.52843	1.31279	0.72125	0.97548	0.98759	0.72125	0.89416	0.94412
85	1	5.41182	26.72925	0.70405	0.20245	0.33673	0.70405	0.20237	0.33661	5.25272	22.57586	0.70905	0.23264	0.37747	0.70905	0.23255	0.37735
85	2	5.41182	26.68154	0.70405	0.20281	0.33723	0.70405	0.20274	0.33713	5.25272	22.55058	0.70905	0.23291	0.37782	0.70905	0.23283	0.37771
85	3	5.41182	26.63112	0.70405	0.20320	0.33776	0.70405	0.20313	0.33766	5.25272	22.52338	0.70905	0.23319	0.37819	0.70905	0.23311	0.37809
85	4	5.41182	26.57806	0.70405	0.20360	0.33832	0.70405	0.20353	0.33822	5.25272	22.49433	0.70905	0.23349	0.37858	0.70905	0.23341	0.37849
85	5	5.41182	26.52283	0.70405	0.20403	0.33891	0.70405	0.20395	0.33881	5.25272	22.46379	0.70905	0.23381	0.37900	0.70905	0.23373	0.37890
85	6	5.41182	26.46539	0.70405	0.20447	0.33952	0.70405	0.20439	0.33941	5.25272	22.43176	0.70905	0.23414	0.37944	0.70905	0.23406	0.37933
85	7	5.41182	26.40551	0.70405	0.20493	0.34015	0.70405	0.20485	0.34005	5.25272	22.39806	0.70905	0.23449	0.37990	0.70905	0.23441	0.37979
85	8	5.41182	26.34335	0.70405	0.20541	0.34082	0.70405	0.20533	0.34070	5.25272	22.36278	0.70905	0.23486	0.38038	0.70905	0.23477	0.38027
85	9	5.41182	26.27867	0.70405	0.20592	0.34151	0.70405	0.20583	0.34139	5.25272	22.32575	0.70905	0.23525	0.38089	0.70905	0.23515	0.38077
85	10	5.41182	26.21121	0.70405	0.20644	0.34224	0.70405	0.20634	0.34210	5.25272	22.28674	0.70905	0.23566	0.38143	0.70905	0.23555	0.38129

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
85	11	5.41182	26.14141	0.70405	0.20699	0.34299	0.70405	0.20688	0.34284	5.25272	22.24611	0.70905	0.23608	0.38198	0.70905	0.23596	0.38183
85	12	5.41182	26.06892	0.70405	0.20756	0.34377	0.70405	0.20744	0.34360	5.25272	22.20360	0.70905	0.23653	0.38257	0.70905	0.23640	0.38240
85	13	5.41182	25.99388	0.70405	0.20816	0.34459	0.70405	0.20802	0.34440	5.25272	22.15929	0.70905	0.23700	0.38318	0.70905	0.23685	0.38299
85	14	5.41182	25.91617	0.70405	0.20878	0.34544	0.70405	0.20863	0.34523	5.25272	22.11310	0.70905	0.23749	0.38382	0.70905	0.23732	0.38361
85	15	5.41182	25.83587	0.70405	0.20942	0.34632	0.70405	0.20925	0.34609	5.25272	22.06509	0.70905	0.23800	0.38449	0.70905	0.23782	0.38425
85	16	5.41182	25.75319	0.70405	0.21009	0.34723	0.70405	0.20991	0.34698	5.25272	22.01544	0.70905	0.23853	0.38518	0.70905	0.23833	0.38492
85	17	5.41182	25.66857	0.70405	0.21078	0.34818	0.70405	0.21059	0.34791	5.25272	21.96453	0.70905	0.23908	0.38590	0.70905	0.23887	0.38563
85	18	5.41182	25.58235	0.70405	0.21149	0.34914	0.70405	0.21130	0.34888	5.25272	21.91267	0.70905	0.23965	0.38664	0.70905	0.23944	0.38637
85	19	5.41182	25.49361	0.70405	0.21223	0.35015	0.70405	0.21204	0.34990	5.25272	21.85907	0.70905	0.24024	0.38740	0.70905	0.24004	0.38715
85	20	5.41182	25.40164	0.70405	0.21300	0.35120	0.70405	0.21283	0.35096	5.25272	21.80312	0.70905	0.24086	0.38821	0.70905	0.24067	0.38797
85	21	5.41182	25.30562	0.70405	0.21381	0.35230	0.70405	0.21365	0.35208	5.25272	21.74411	0.70905	0.24151	0.38906	0.70905	0.24134	0.38884
85	22	5.41182	25.20517	0.70405	0.21467	0.35346	0.70405	0.21451	0.35324	5.25272	21.68171	0.70905	0.24221	0.38997	0.70905	0.24204	0.38975
85	23	5.41182	25.09967	0.70405	0.21557	0.35468	0.70405	0.21541	0.35447	5.25272	21.61537	0.70905	0.24296	0.39093	0.70905	0.24279	0.39072
85	24	5.41182	24.98936	0.70405	0.21652	0.35597	0.70405	0.21636	0.35575	5.25272	21.54528	0.70905	0.24374	0.39195	0.70905	0.24357	0.39173
85	25	5.41182	24.87419	0.70405	0.21752	0.35732	0.70405	0.21735	0.35708	5.25272	21.47137	0.70905	0.24458	0.39303	0.70905	0.24440	0.39280
85	26	5.41182	24.75420	0.70405	0.21857	0.35873	0.70405	0.21838	0.35848	5.25272	21.39367	0.70905	0.24546	0.39417	0.70905	0.24526	0.39391
85	27	5.41182	24.62994	0.70405	0.21967	0.36021	0.70405	0.21946	0.35993	5.25272	21.31262	0.70905	0.24639	0.39537	0.70905	0.24617	0.39509
85	28	5.41182	24.50119	0.70405	0.22082	0.36175	0.70405	0.22059	0.36145	5.25272	21.22804	0.70905	0.24737	0.39662	0.70905	0.24713	0.39632
85	29	5.41182	24.36788	0.70405	0.22202	0.36336	0.70405	0.22177	0.36304	5.25272	21.13984	0.70905	0.24839	0.39794	0.70905	0.24813	0.39761
85	30	5.41182	24.23009	0.70405	0.22328	0.36504	0.70405	0.22301	0.36469	5.25272	21.04806	0.70905	0.24947	0.39932	0.70905	0.24919	0.39896
85	31	5.41182	24.08752	0.70405	0.22459	0.36680	0.70405	0.22431	0.36642	5.25272	20.95246	0.70905	0.25060	0.40076	0.70905	0.25030	0.40038
85	32	5.41182	23.94006	0.70405	0.22597	0.36864	0.70405	0.22566	0.36823	5.25272	20.85289	0.70905	0.25179	0.40228	0.70905	0.25147	0.40188
85	33	5.41182	23.78740	0.70405	0.22741	0.37056	0.70405	0.22709	0.37013	5.25272	20.74907	0.70905	0.25304	0.40388	0.70905	0.25270	0.40345
85	34	5.41182	23.62942	0.70405	0.22893	0.37256	0.70405	0.22858	0.37211	5.25272	20.64088	0.70905	0.25436	0.40556	0.70905	0.25400	0.40510
85	35	5.41182	23.46579	0.70405	0.23052	0.37467	0.70405	0.23015	0.37418	5.25272	20.52800	0.70905	0.25575	0.40733	0.70905	0.25537	0.40684
85	36	5.41182	23.29632	0.70405	0.23219	0.37687	0.70405	0.23179	0.37635	5.25272	20.41023	0.70905	0.25722	0.40918	0.70905	0.25681	0.40867
85	37	5.41182	23.12089	0.70405	0.23394	0.37917	0.70405	0.23352	0.37863	5.25272	20.28745	0.70905	0.25876	0.41114	0.70905	0.25833	0.41059
85	38	5.41182	22.93911	0.70405	0.23578	0.38159	0.70405	0.23534	0.38101	5.25272	20.15926	0.70905	0.26040	0.41320	0.70905	0.25994	0.41262
85	39	5.41182	22.75087	0.70405	0.23773	0.38413	0.70405	0.23725	0.38351	5.25272	20.02555	0.70905	0.26213	0.41537	0.70905	0.26164	0.41476
85	40	5.41182	22.55572	0.70405	0.23977	0.38680	0.70405	0.23926	0.38613	5.25272	19.88587	0.70905	0.26395	0.41766	0.70905	0.26343	0.41700
85	41	5.41182	22.35340	0.70405	0.24193	0.38960	0.70405	0.24137	0.38888	5.25272	19.73995	0.70905	0.26589	0.42008	0.70905	0.26532	0.41937
85	42	5.41182	22.14385	0.70405	0.24420	0.39254	0.70405	0.24360	0.39176	5.25272	19.58769	0.70905	0.26794	0.42264	0.70905	0.26732	0.42187
85	43	5.41182	21.92669	0.70405	0.24660	0.39563	0.70405	0.24594	0.39479	5.25272	19.42870	0.70905	0.27011	0.42533	0.70905	0.26943	0.42449
85	44	5.41182	21.70178	0.70405	0.24913	0.39889	0.70405	0.24840	0.39795	5.25272	19.26280	0.70905	0.27241	0.42818	0.70905	0.27166	0.42726
85	45	5.41182	21.46876	0.70405	0.25181	0.40231	0.70405	0.25100	0.40127	5.25272	19.08963	0.70905	0.27485	0.43118	0.70905	0.27402	0.43016
85	46	5.41182	21.22763	0.70405	0.25463	0.40591	0.70405	0.25372	0.40475	5.25272	18.90911	0.70905	0.27743	0.43436	0.70905	0.27651	0.43322
85	47	5.41182	20.97813	0.70405	0.25762	0.40969	0.70405	0.25660	0.40840	5.25272	18.72094	0.70905	0.28017	0.43771	0.70905	0.27913	0.43644
85	48	5.41182	20.72003	0.70405	0.26078	0.41368	0.70405	0.25962	0.41222	5.25272	18.52488	0.70905	0.28308	0.44125	0.70905	0.28190	0.43982
85	49	5.41182	20.45326	0.70405	0.26412	0.41787	0.70405	0.26280	0.41621	5.25272	18.32076	0.70905	0.28617	0.44500	0.70905	0.28483	0.44337
85	50	5.41182	20.17742	0.70405	0.26766	0.42229	0.70405	0.26614	0.42040	5.25272	18.10816	0.70905	0.28945	0.44895	0.70905	0.28791	0.44709
85	51	5.41182	19.89339	0.70405	0.27139	0.42692	0.70405	0.26966	0.42477	5.25272	17.88781	0.70905	0.29292	0.45311	0.70905	0.29116	0.45101

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
85	52	5.41182	19.60122	0.70405	0.27534	0.43179	0.70405	0.27336	0.42935	5.25272	17.65967	0.70905	0.29660	0.45750	0.70905	0.29459	0.45511
85	53	5.41182	19.30125	0.70405	0.27951	0.43691	0.70405	0.27726	0.43415	5.25272	17.42398	0.70905	0.30049	0.46211	0.70905	0.29821	0.45941
85	54	5.41182	18.99375	0.70405	0.28392	0.44227	0.70405	0.28137	0.43917	5.25272	17.18091	0.70905	0.30460	0.46697	0.70905	0.30203	0.46393
85	55	5.41182	18.67912	0.70405	0.28856	0.44788	0.70405	0.28570	0.44442	5.25272	16.93076	0.70905	0.30896	0.47206	0.70905	0.30606	0.46868
85	56	5.41182	18.35803	0.70405	0.29347	0.45377	0.70405	0.29027	0.44994	5.25272	16.67407	0.70905	0.31355	0.47741	0.70905	0.31034	0.47367
85	57	5.41182	18.02853	0.70405	0.29866	0.45995	0.70405	0.29510	0.45572	5.25272	16.40902	0.70905	0.31844	0.48305	0.70905	0.31486	0.47892
85	58	5.41182	17.69065	0.70405	0.30418	0.46647	0.70405	0.30021	0.46178	5.25272	16.13552	0.70905	0.32363	0.48901	0.70905	0.31965	0.48444
85	59	5.41182	17.34441	0.70405	0.31003	0.47332	0.70405	0.30561	0.46815	5.25272	15.85354	0.70905	0.32916	0.49528	0.70905	0.32473	0.49025
85	60	5.41182	16.98967	0.70405	0.31626	0.48054	0.70405	0.31133	0.47483	5.25272	15.56284	0.70905	0.33504	0.50191	0.70905	0.33011	0.49637
85	61	5.41182	16.62627	0.70405	0.32288	0.48814	0.70405	0.31738	0.48184	5.25272	15.26320	0.70905	0.34130	0.50891	0.70905	0.33582	0.50279
85	62	5.41182	16.25423	0.70405	0.32993	0.49616	0.70405	0.32379	0.48919	5.25272	14.95454	0.70905	0.34799	0.51631	0.70905	0.34188	0.50956
85	63	5.41182	15.87341	0.70405	0.33744	0.50461	0.70405	0.33058	0.49689	5.25272	14.63664	0.70905	0.35512	0.52412	0.70905	0.34831	0.51666
85	64	5.41182	15.48353	0.70405	0.34546	0.51352	0.70405	0.33777	0.50497	5.25272	14.30913	0.70905	0.36275	0.53238	0.70905	0.35513	0.52413
85	65	5.41182	15.08480	0.70405	0.35402	0.52292	0.70405	0.34538	0.51343	5.25272	13.97213	0.70905	0.37091	0.54111	0.70905	0.36236	0.53196
85	66	5.41182	14.67724	0.70405	0.36317	0.53283	0.70405	0.35344	0.52228	5.25272	13.62552	0.70905	0.37963	0.55034	0.70905	0.37003	0.54018
85	67	5.41182	14.26104	0.70405	0.37295	0.54328	0.70405	0.36196	0.53153	5.25272	13.26940	0.70905	0.38897	0.56008	0.70905	0.37815	0.54878
85	68	5.41182	13.83657	0.70405	0.38340	0.55428	0.70405	0.37097	0.54118	5.25272	12.90401	0.70905	0.39896	0.57036	0.70905	0.38674	0.55777
85	69	5.41182	13.40435	0.70405	0.39456	0.56586	0.70405	0.38048	0.55123	5.25272	12.52973	0.70905	0.40964	0.58120	0.70905	0.39583	0.56716
85	70	5.41182	12.96501	0.70405	0.40648	0.57801	0.70405	0.39051	0.56168	5.25272	12.14706	0.70905	0.42106	0.59260	0.70905	0.40542	0.57694
85	71	5.41182	12.51927	0.70405	0.41920	0.59075	0.70405	0.40107	0.57252	5.25272	11.75658	0.70905	0.43325	0.60457	0.70905	0.41553	0.58710
85	72	5.41182	12.06792	0.70405	0.43275	0.60409	0.70405	0.41218	0.58375	5.25272	11.35893	0.70905	0.44625	0.61712	0.70905	0.42618	0.59765
85	73	5.41182	11.61185	0.70405	0.44718	0.61800	0.70405	0.42385	0.59535	5.25272	10.95491	0.70905	0.46011	0.63024	0.70905	0.43737	0.60857
85	74	5.41182	11.15217	0.70405	0.46251	0.63249	0.70405	0.43607	0.60731	5.25272	10.54549	0.70905	0.47484	0.64392	0.70905	0.44911	0.61985
85	75	5.41182	10.68986	0.70405	0.47878	0.64753	0.70405	0.44886	0.61960	5.25272	10.13154	0.70905	0.49047	0.65814	0.70905	0.46141	0.63146
85	76	5.41182	10.22626	0.70405	0.49597	0.66308	0.70405	0.46220	0.63220	5.25272	9.71428	0.70905	0.50702	0.67287	0.70905	0.47424	0.64337
85	77	5.41182	9.76277	0.70405	0.51410	0.67909	0.70405	0.47608	0.64506	5.25272	9.29502	0.70905	0.52447	0.68807	0.70905	0.48762	0.65557
85	78	5.41182	9.30064	0.70405	0.53315	0.69550	0.70405	0.49049	0.65816	5.25272	8.87492	0.70905	0.54281	0.70367	0.70905	0.50150	0.66800
85	79	5.41182	8.84103	0.70405	0.55309	0.71225	0.70405	0.50540	0.67145	5.25272	8.45509	0.70905	0.56203	0.71962	0.70905	0.51589	0.68064
85	80	5.41182	8.38551	0.70405	0.57387	0.72924	0.70405	0.52076	0.68487	5.25272	8.03703	0.70905	0.58207	0.73583	0.70905	0.53073	0.69343
85	81	5.41182	7.93532	0.70405	0.59540	0.74639	0.70405	0.53655	0.69838	5.25272	7.62196	0.70905	0.60285	0.75222	0.70905	0.54598	0.70633
85	82	5.41182	7.49211	0.70405	0.61757	0.76358	0.70405	0.55270	0.71192	5.25272	7.21152	0.70905	0.62427	0.76868	0.70905	0.56161	0.71927
85	83	5.41182	7.05756	0.70405	0.64026	0.78068	0.70405	0.56915	0.72543	5.25272	6.80735	0.70905	0.64620	0.78508	0.70905	0.57753	0.73220
85	84	5.41182	6.63342	0.70405	0.66328	0.79756	0.70405	0.58583	0.73883	5.25272	6.41122	0.70905	0.66849	0.80131	0.70905	0.59370	0.74506
85	85	5.41182	6.22156	0.70405	0.68644	0.81407	0.70405	0.60266	0.75207	5.25272	6.02503	0.70905	0.69093	0.81722	0.70905	0.61001	0.75777
85	86	5.41182	5.82374	0.70405	0.70951	0.83008	0.70405	0.61954	0.76508	5.25272	5.65055	0.70905	0.71332	0.83267	0.70905	0.62640	0.77029
85	87	5.41182	5.44155	0.70405	0.73227	0.84545	0.70405	0.63638	0.77779	5.25272	5.28949	0.70905	0.73543	0.84755	0.70905	0.64276	0.78254
85	88	5.41182	5.07613	0.70405	0.75450	0.86007	0.70405	0.65310	0.79015	5.25272	4.94306	0.70905	0.75707	0.86174	0.70905	0.65901	0.79446
85	89	5.41182	4.72862	0.70405	0.77598	0.87386	0.70405	0.66960	0.80211	5.25272	4.61250	0.70905	0.77801	0.87515	0.70905	0.67506	0.80602
85	90	5.41182	4.40007	0.70405	0.79652	0.88673	0.70405	0.68579	0.81361	5.25272	4.29901	0.70905	0.79806	0.88769	0.70905	0.69083	0.81715
85	91	5.41182	4.09149	0.70405	0.81592	0.89863	0.70405	0.70159	0.82463	5.25272	4.00370	0.70905	0.81705	0.89931	0.70905	0.70623	0.82782
85	92	5.41182	3.80354	0.70405	0.83407	0.90953	0.70405	0.71694	0.83514	5.25272	3.72738	0.70905	0.83483	0.90998	0.70905	0.72120	0.83802

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
85	93	5.41182	3.53621	0.70405	0.85088	0.91943	0.70405	0.73179	0.84512	5.25272	3.47020	0.70905	0.85134	0.91970	0.70905	0.73568	0.84772
85	94	5.41182	3.28870	0.70405	0.86633	0.92838	0.70405	0.74609	0.85458	5.25272	3.23152	0.70905	0.86654	0.92850	0.70905	0.74965	0.85691
85	95	5.41182	3.05955	0.70405	0.88044	0.93642	0.70405	0.75981	0.86351	5.25272	3.01004	0.70905	0.88046	0.93643	0.70905	0.76307	0.86561
85	96	5.41182	2.84646	0.70405	0.89330	0.94364	0.70405	0.77290	0.87191	5.25272	2.80360	0.70905	0.89316	0.94356	0.70905	0.77587	0.87379
85	97	5.41182	2.65226	0.70405	0.90480	0.95002	0.70405	0.78530	0.87974	5.25272	2.61510	0.70905	0.90453	0.94987	0.70905	0.78801	0.88144
85	98	5.41182	2.47567	0.70405	0.91503	0.95563	0.70405	0.79700	0.88704	5.25272	2.44340	0.70905	0.91468	0.95544	0.70905	0.79948	0.88857
85	99	5.41182	2.31535	0.70405	0.92410	0.96055	0.70405	0.80803	0.89382	5.25272	2.28724	0.70905	0.92370	0.96033	0.70905	0.81029	0.89520
85	100	5.41182	2.16976	0.70405	0.93213	0.96488	0.70405	0.81840	0.90013	5.25272	2.14523	0.70905	0.93169	0.96463	0.70905	0.82046	0.90138
85	101	5.41182	2.03734	0.70405	0.93923	0.96866	0.70405	0.82814	0.90599	5.25272	2.01587	0.70905	0.93876	0.96841	0.70905	0.83002	0.90712
85	102	5.41182	1.91714	0.70405	0.94548	0.97198	0.70405	0.83724	0.91141	5.25272	1.89830	0.70905	0.94500	0.97172	0.70905	0.83896	0.91243
85	103	5.41182	1.80800	0.70405	0.95098	0.97488	0.70405	0.84572	0.91641	5.25272	1.79140	0.70905	0.95050	0.97462	0.70905	0.84730	0.91734
85	104	5.41182	1.70943	0.70405	0.95579	0.97740	0.70405	0.85357	0.92100	5.25272	1.69474	0.70905	0.95532	0.97715	0.70905	0.85503	0.92185
85	105	5.41182	1.62048	0.70405	0.95998	0.97958	0.70405	0.86079	0.92519	5.25272	1.60741	0.70905	0.95952	0.97934	0.70905	0.86213	0.92596
85	106	5.41182	1.54080	0.70405	0.96360	0.98146	0.70405	0.86732	0.92895	5.25272	1.52911	0.70905	0.96315	0.98123	0.70905	0.86858	0.92967
85	107	5.41182	1.47009	0.70405	0.96668	0.98306	0.70405	0.87310	0.93225	5.25272	1.45954	0.70905	0.96625	0.98283	0.70905	0.87428	0.93293
85	108	5.41182	1.40861	0.70405	0.96922	0.98437	0.70405	0.87801	0.93504	5.25272	1.39898	0.70905	0.96881	0.98416	0.70905	0.87913	0.93568
85	109	5.41182	1.35764	0.70405	0.97121	0.98539	0.70405	0.88183	0.93720	5.25272	1.34871	0.70905	0.97081	0.98519	0.70905	0.88291	0.93781
85	110	5.41182	1.32125	0.70405	0.97255	0.98609	0.70405	0.88441	0.93866	5.25272	1.31279	0.70905	0.97217	0.98589	0.70905	0.88546	0.93925
86	1	5.13251	26.72925	0.69257	0.19200	0.32215	0.69257	0.19193	0.32204	4.98913	22.57586	0.69771	0.22097	0.36196	0.69771	0.22089	0.36185
86	2	5.13251	26.68154	0.69257	0.19235	0.32263	0.69257	0.19228	0.32254	4.98913	22.55058	0.69771	0.22122	0.36229	0.69771	0.22115	0.36220
86	3	5.13251	26.63112	0.69257	0.19271	0.32315	0.69257	0.19265	0.32306	4.98913	22.52338	0.69771	0.22149	0.36265	0.69771	0.22142	0.36256
86	4	5.13251	26.57806	0.69257	0.19310	0.32369	0.69257	0.19303	0.32360	4.98913	22.49433	0.69771	0.22178	0.36304	0.69771	0.22171	0.36294
86	5	5.13251	26.52283	0.69257	0.19350	0.32425	0.69257	0.19343	0.32416	4.98913	22.46379	0.69771	0.22208	0.36344	0.69771	0.22201	0.36335
86	6	5.13251	26.46539	0.69257	0.19392	0.32484	0.69257	0.19385	0.32475	4.98913	22.43176	0.69771	0.22239	0.36386	0.69771	0.22232	0.36377
86	7	5.13251	26.40551	0.69257	0.19436	0.32546	0.69257	0.19429	0.32536	4.98913	22.39806	0.69771	0.22273	0.36431	0.69771	0.22265	0.36421
86	8	5.13251	26.34335	0.69257	0.19481	0.32610	0.69257	0.19474	0.32599	4.98913	22.36278	0.69771	0.22308	0.36478	0.69771	0.22230	0.36467
86	9	5.13251	26.27867	0.69257	0.19529	0.32677	0.69257	0.19521	0.32666	4.98913	22.32575	0.69771	0.22344	0.36527	0.69771	0.22336	0.36516
86	10	5.13251	26.21121	0.69257	0.19579	0.32747	0.69257	0.19570	0.32734	4.98913	22.28674	0.69771	0.22383	0.36579	0.69771	0.22374	0.36566
86	11	5.13251	26.14141	0.69257	0.19631	0.32820	0.69257	0.19621	0.32806	4.98913	22.24611	0.69771	0.22424	0.36633	0.69771	0.22413	0.36619
86	12	5.13251	26.06892	0.69257	0.19686	0.32895	0.69257	0.19674	0.32880	4.98913	22.20360	0.69771	0.22466	0.36690	0.69771	0.22454	0.36674
86	13	5.13251	25.99388	0.69257	0.19742	0.32974	0.69257	0.19729	0.32957	4.98913	22.15929	0.69771	0.22511	0.36749	0.69771	0.22497	0.36731
86	14	5.13251	25.91617	0.69257	0.19801	0.33056	0.69257	0.19787	0.33037	4.98913	22.11310	0.69771	0.22557	0.36811	0.69771	0.22542	0.36791
86	15	5.13251	25.83587	0.69257	0.19862	0.33141	0.69257	0.19846	0.33120	4.98913	22.06509	0.69771	0.22606	0.36876	0.69771	0.22589	0.36854
86	16	5.13251	25.75319	0.69257	0.19925	0.33230	0.69257	0.19908	0.33206	4.98913	22.01544	0.69771	0.22657	0.36943	0.69771	0.22638	0.36919
86	17	5.13251	25.66857	0.69257	0.19991	0.33321	0.69257	0.19973	0.33296	4.98913	21.96453	0.69771	0.22709	0.37012	0.69771	0.22689	0.36987
86	18	5.13251	25.58235	0.69257	0.20058	0.33414	0.69257	0.20040	0.33389	4.98913	21.91267	0.69771	0.22763	0.37084	0.69771	0.22743	0.37058
86	19	5.13251	25.49361	0.69257	0.20128	0.33511	0.69257	0.20111	0.33487	4.98913	21.85907	0.69771	0.22819	0.37158	0.69771	0.22800	0.37134
86	20	5.13251	25.40164	0.69257	0.20201	0.33613	0.69257	0.20185	0.33590	4.98913	21.80312	0.69771	0.22878	0.37236	0.69771	0.22860	0.37213
86	21	5.13251	25.30562	0.69257	0.20278	0.33719	0.69257	0.20263	0.33698	4.98913	21.74411	0.69771	0.22940	0.37319	0.69771	0.22924	0.37298
86	22	5.13251	25.20517	0.69257	0.20359	0.33831	0.69257	0.20345	0.33811	4.98913	21.68171	0.69771	0.23006	0.37407	0.69771	0.22991	0.37386
86	23	5.13251	25.09967	0.69257	0.20445	0.33949	0.69257	0.20431	0.33929	4.98913	21.61537	0.69771	0.23077	0.37500	0.69771	0.23062	0.37480

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
86	24	5.13251	24.98936	0.69257	0.20535	0.34073	0.69257	0.20520	0.34053	4.98913	21.54528	0.69771	0.23152	0.37599	0.69771	0.23136	0.37578
86	25	5.13251	24.87419	0.69257	0.20630	0.34204	0.69257	0.20614	0.34182	4.98913	21.47137	0.69771	0.23231	0.37703	0.69771	0.23215	0.37682
86	26	5.13251	24.75420	0.69257	0.20729	0.34340	0.69257	0.20712	0.34317	4.98913	21.39367	0.69771	0.23315	0.37814	0.69771	0.23297	0.37790
86	27	5.13251	24.62994	0.69257	0.20834	0.34483	0.69257	0.20815	0.34458	4.98913	21.31262	0.69771	0.23403	0.37930	0.69771	0.23383	0.37904
86	28	5.13251	24.50119	0.69257	0.20943	0.34632	0.69257	0.20922	0.34604	4.98913	21.22804	0.69771	0.23496	0.38051	0.69771	0.23474	0.38023
86	29	5.13251	24.36788	0.69257	0.21057	0.34788	0.69257	0.21034	0.34758	4.98913	21.13984	0.69771	0.23593	0.38179	0.69771	0.23570	0.38148
86	30	5.13251	24.23009	0.69257	0.21176	0.34951	0.69257	0.21152	0.34918	4.98913	21.04806	0.69771	0.23696	0.38313	0.69771	0.23670	0.38280
86	31	5.13251	24.08752	0.69257	0.21301	0.35121	0.69257	0.21275	0.35085	4.98913	20.95246	0.69771	0.23803	0.38453	0.69771	0.23776	0.38418
86	32	5.13251	23.94006	0.69257	0.21431	0.35298	0.69257	0.21404	0.35261	4.98913	20.85289	0.69771	0.23916	0.38601	0.69771	0.23887	0.38563
86	33	5.13251	23.78740	0.69257	0.21568	0.35484	0.69257	0.21539	0.35444	4.98913	20.74907	0.69771	0.24035	0.38756	0.69771	0.24004	0.38715
86	34	5.13251	23.62942	0.69257	0.21712	0.35678	0.69257	0.21681	0.35636	4.98913	20.64088	0.69771	0.24161	0.38918	0.69771	0.24128	0.38876
86	35	5.13251	23.46579	0.69257	0.21863	0.35881	0.69257	0.21830	0.35836	4.98913	20.52800	0.69771	0.24293	0.39090	0.69771	0.24258	0.39044
86	36	5.13251	23.29632	0.69257	0.22021	0.36094	0.69257	0.21986	0.36047	4.98913	20.41023	0.69771	0.24432	0.39270	0.69771	0.24395	0.39222
86	37	5.13251	23.12089	0.69257	0.22188	0.36318	0.69257	0.22150	0.36267	4.98913	20.28745	0.69771	0.24579	0.39460	0.69771	0.24540	0.39409
86	38	5.13251	22.93911	0.69257	0.22363	0.36552	0.69257	0.22323	0.36498	4.98913	20.15926	0.69771	0.24735	0.39660	0.69771	0.24693	0.39606
86	39	5.13251	22.75087	0.69257	0.22547	0.36797	0.69257	0.22504	0.36740	4.98913	20.02555	0.69771	0.24899	0.39871	0.69771	0.24854	0.39813
86	40	5.13251	22.55572	0.69257	0.22741	0.37056	0.69257	0.22695	0.36994	4.98913	19.88587	0.69771	0.25073	0.40093	0.69771	0.25025	0.40032
86	41	5.13251	22.35340	0.69257	0.22946	0.37327	0.69257	0.22896	0.37261	4.98913	19.73995	0.69771	0.25257	0.40328	0.69771	0.25205	0.40262
86	42	5.13251	22.14385	0.69257	0.23162	0.37612	0.69257	0.23108	0.37540	4.98913	19.58769	0.69771	0.25452	0.40576	0.69771	0.25396	0.40505
86	43	5.13251	21.92669	0.69257	0.23389	0.37912	0.69257	0.23330	0.37834	4.98913	19.42870	0.69771	0.25658	0.40838	0.69771	0.25597	0.40760
86	44	5.13251	21.70178	0.69257	0.23630	0.38227	0.69257	0.23565	0.38141	4.98913	19.26280	0.69771	0.25877	0.41114	0.69771	0.25809	0.41029
86	45	5.13251	21.46876	0.69257	0.23884	0.38559	0.69257	0.23811	0.38464	4.98913	19.08963	0.69771	0.26109	0.41407	0.69771	0.26034	0.41313
86	46	5.13251	21.22763	0.69257	0.24152	0.38908	0.69257	0.24071	0.38802	4.98913	18.90911	0.69771	0.26355	0.41716	0.69771	0.26271	0.41611
86	47	5.13251	20.97813	0.69257	0.24436	0.39275	0.69257	0.24344	0.39156	4.98913	18.72094	0.69771	0.26616	0.42042	0.69771	0.26522	0.41924
86	48	5.13251	20.72003	0.69257	0.24736	0.39662	0.69257	0.24632	0.39528	4.98913	18.52488	0.69771	0.26893	0.42387	0.69771	0.26786	0.42254
86	49	5.13251	20.45326	0.69257	0.25054	0.40069	0.69257	0.24935	0.39917	4.98913	18.32076	0.69771	0.27187	0.42751	0.69771	0.27065	0.42600
86	50	5.13251	20.17742	0.69257	0.25390	0.40498	0.69257	0.25254	0.40324	4.98913	18.10816	0.69771	0.27499	0.43136	0.69771	0.27360	0.42964
86	51	5.13251	19.89339	0.69257	0.25746	0.40949	0.69257	0.25589	0.40751	4.98913	17.88781	0.69771	0.27830	0.43542	0.69771	0.27670	0.43346
86	52	5.13251	19.60122	0.69257	0.26121	0.41423	0.69257	0.25942	0.41197	4.98913	17.65967	0.69771	0.28180	0.43969	0.69771	0.27998	0.43747
86	53	5.13251	19.30125	0.69257	0.26518	0.41920	0.69257	0.26314	0.41664	4.98913	17.42398	0.69771	0.28551	0.44420	0.69771	0.28344	0.44168
86	54	5.13251	18.99375	0.69257	0.26937	0.42441	0.69257	0.26706	0.42154	4.98913	17.18091	0.69771	0.28943	0.44893	0.69771	0.28709	0.44610
86	55	5.13251	18.67912	0.69257	0.27379	0.42988	0.69257	0.27119	0.42667	4.98913	16.93076	0.69771	0.29358	0.45391	0.69771	0.29095	0.45075
86	56	5.13251	18.35803	0.69257	0.27846	0.43562	0.69257	0.27555	0.43206	4.98913	16.67407	0.69771	0.29797	0.45913	0.69771	0.29503	0.45564
86	57	5.13251	18.02853	0.69257	0.28341	0.44165	0.69257	0.28017	0.43771	4.98913	16.40902	0.69771	0.30263	0.46464	0.69771	0.29936	0.46078
86	58	5.13251	17.69065	0.69257	0.28866	0.44800	0.69257	0.28505	0.44364	4.98913	16.13552	0.69771	0.30759	0.47046	0.69771	0.30395	0.46620
86	59	5.13251	17.34441	0.69257	0.29424	0.45469	0.69257	0.29022	0.44987	4.98913	15.85354	0.69771	0.31286	0.47661	0.69771	0.30881	0.47190
86	60	5.13251	16.98967	0.69257	0.30017	0.46174	0.69257	0.29569	0.45642	4.98913	15.56284	0.69771	0.31848	0.48310	0.69771	0.31398	0.47790
86	61	5.13251	16.62627	0.69257	0.30649	0.46918	0.69257	0.30149	0.46330	4.98913	15.26320	0.69771	0.32447	0.48996	0.69771	0.31946	0.48423
86	62	5.13251	16.25423	0.69257	0.31322	0.47702	0.69257	0.30763	0.47052	4.98913	14.95454	0.69771	0.33086	0.49721	0.69771	0.32528	0.49088
86	63	5.13251	15.87341	0.69257	0.32039	0.48530	0.69257	0.31415	0.47810	4.98913	14.63664	0.69771	0.33769	0.50488	0.69771	0.33146	0.49789
86	64	5.13251	15.48353	0.69257	0.32806	0.49405	0.69257	0.32105	0.48606	4.98913	14.30913	0.69771	0.34500	0.51301	0.69771	0.33802	0.50526

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
86	65	5.13251	15.08480	0.69257	0.33625	0.50328	0.69257	0.32838	0.49440	4.98913	13.97213	0.69771	0.35281	0.52160	0.69771	0.34499	0.51300
86	66	5.13251	14.67724	0.69257	0.34502	0.51303	0.69257	0.33614	0.50315	4.98913	13.62552	0.69771	0.36119	0.53069	0.69771	0.35239	0.52114
86	67	5.13251	14.26104	0.69257	0.35439	0.52332	0.69257	0.34436	0.51230	4.98913	13.26940	0.69771	0.37016	0.54031	0.69771	0.36024	0.52967
86	68	5.13251	13.83657	0.69257	0.36442	0.53418	0.69257	0.35306	0.52187	4.98913	12.90401	0.69771	0.37977	0.55048	0.69771	0.36856	0.53861
86	69	5.13251	13.40435	0.69257	0.37516	0.54562	0.69257	0.36227	0.53186	4.98913	12.52973	0.69771	0.39006	0.56122	0.69771	0.37737	0.54795
86	70	5.13251	12.96501	0.69257	0.38664	0.55766	0.69257	0.37199	0.54226	4.98913	12.14706	0.69771	0.40108	0.57253	0.69771	0.38668	0.55771
86	71	5.13251	12.51927	0.69257	0.39891	0.57032	0.69257	0.38225	0.55309	4.98913	11.75658	0.69771	0.41287	0.58445	0.69771	0.39653	0.56788
86	72	5.13251	12.06792	0.69257	0.41202	0.58359	0.69257	0.39307	0.56432	4.98913	11.35893	0.69771	0.42548	0.59696	0.69771	0.40691	0.57845
86	73	5.13251	11.61185	0.69257	0.42601	0.59748	0.69257	0.40445	0.57596	4.98913	10.95491	0.69771	0.43893	0.61008	0.69771	0.41786	0.58942
86	74	5.13251	11.15217	0.69257	0.44091	0.61199	0.69257	0.41641	0.58798	4.98913	10.54549	0.69771	0.45328	0.62380	0.69771	0.42936	0.60077
86	75	5.13251	10.68986	0.69257	0.45675	0.62709	0.69257	0.42895	0.60038	4.98913	10.13154	0.69771	0.46854	0.63810	0.69771	0.44144	0.61249
86	76	5.13251	10.22626	0.69257	0.47357	0.64275	0.69257	0.44207	0.61311	4.98913	9.71428	0.69771	0.48474	0.65296	0.69771	0.45408	0.62456
86	77	5.13251	9.76277	0.69257	0.49135	0.65893	0.69257	0.45577	0.62615	4.98913	9.29502	0.69771	0.50189	0.66834	0.69771	0.46729	0.63694
86	78	5.13251	9.30064	0.69257	0.51010	0.67559	0.69257	0.47002	0.63947	4.98913	8.87492	0.69771	0.51998	0.68419	0.69771	0.48104	0.64960
86	79	5.13251	8.84103	0.69257	0.52981	0.69265	0.69257	0.48480	0.65302	4.98913	8.45509	0.69771	0.53901	0.70046	0.69771	0.49533	0.66250
86	80	5.13251	8.38551	0.69257	0.55044	0.71004	0.69257	0.50010	0.66675	4.98913	8.03703	0.69771	0.55892	0.71706	0.69771	0.51012	0.67560
86	81	5.13251	7.93532	0.69257	0.57191	0.72766	0.69257	0.51586	0.68061	4.98913	7.62196	0.69771	0.57968	0.73392	0.69771	0.52537	0.68884
86	82	5.13251	7.49211	0.69257	0.59414	0.74540	0.69257	0.53203	0.69454	4.98913	7.21152	0.69771	0.60117	0.75092	0.69771	0.54103	0.70217
86	83	5.13251	7.05756	0.69257	0.61699	0.76314	0.69257	0.54856	0.70848	4.98913	6.80735	0.69771	0.62330	0.76794	0.69771	0.55705	0.71552
86	84	5.13251	6.63342	0.69257	0.64032	0.78072	0.69257	0.56537	0.72235	4.98913	6.41122	0.69771	0.64589	0.78485	0.69771	0.57336	0.72884
86	85	5.13251	6.22156	0.69257	0.66391	0.79801	0.69257	0.58239	0.73609	4.98913	6.02503	0.69771	0.66877	0.80152	0.69771	0.58988	0.74204
86	86	5.13251	5.82374	0.69257	0.68756	0.81486	0.69257	0.59952	0.74962	4.98913	5.65055	0.69771	0.69173	0.81778	0.69771	0.60652	0.75507
86	87	5.13251	5.44155	0.69257	0.71102	0.83111	0.69257	0.61666	0.76288	4.98913	5.28949	0.69771	0.71454	0.83351	0.69771	0.62319	0.76786
86	88	5.13251	5.07613	0.69257	0.73408	0.84665	0.69257	0.63373	0.77581	4.98913	4.94306	0.69771	0.73699	0.84858	0.69771	0.63979	0.78033
86	89	5.13251	4.72862	0.69257	0.75650	0.86137	0.69257	0.65062	0.78834	4.98913	4.61250	0.69771	0.75884	0.86289	0.69771	0.65625	0.79245
86	90	5.13251	4.40007	0.69257	0.77805	0.87517	0.69257	0.66725	0.80042	4.98913	4.29901	0.69771	0.77989	0.87633	0.69771	0.67245	0.80415
86	91	5.13251	4.09149	0.69257	0.79854	0.88799	0.69257	0.68353	0.81202	4.98913	4.00370	0.69771	0.79993	0.88884	0.69771	0.68832	0.81539
86	92	5.13251	3.80354	0.69257	0.81781	0.89978	0.69257	0.69939	0.82311	4.98913	3.72738	0.69771	0.81880	0.90038	0.69771	0.70380	0.82615
86	93	5.13251	3.53621	0.69257	0.83575	0.91053	0.69257	0.71476	0.83366	4.98913	3.47020	0.69771	0.83641	0.91092	0.69771	0.71881	0.83640
86	94	5.13251	3.28870	0.69257	0.85233	0.92028	0.69257	0.72962	0.84367	4.98913	3.23152	0.69771	0.85271	0.92050	0.69771	0.73332	0.84615
86	95	5.13251	3.05955	0.69257	0.86756	0.92908	0.69257	0.74391	0.85315	4.98913	3.01004	0.69771	0.86771	0.92917	0.69771	0.74730	0.85538
86	96	5.13251	2.84646	0.69257	0.88148	0.93701	0.69257	0.75757	0.86207	4.98913	2.80360	0.69771	0.88146	0.93699	0.69771	0.76068	0.86407
86	97	5.13251	2.65226	0.69257	0.89399	0.94403	0.69257	0.77054	0.87040	4.98913	2.61510	0.69771	0.89383	0.94394	0.69771	0.77338	0.87221
86	98	5.13251	2.47567	0.69257	0.90517	0.95023	0.69257	0.78281	0.87818	4.98913	2.44340	0.69771	0.90490	0.95008	0.69771	0.78541	0.87981
86	99	5.13251	2.31535	0.69257	0.91512	0.95568	0.69257	0.79440	0.88542	4.98913	2.28724	0.69771	0.91477	0.95549	0.69771	0.79677	0.88689
86	100	5.13251	2.16976	0.69257	0.92396	0.96048	0.69257	0.80532	0.89216	4.98913	2.14523	0.69771	0.92355	0.96026	0.69771	0.80749	0.89349
86	101	5.13251	2.03734	0.69257	0.93179	0.96469	0.69257	0.81558	0.89843	4.98913	2.01587	0.69771	0.93135	0.96445	0.69771	0.81757	0.89963
86	102	5.13251	1.91714	0.69257	0.93871	0.96839	0.69257	0.82520	0.90423	4.98913	1.89830	0.69771	0.93825	0.96814	0.69771	0.82702	0.90532
86	103	5.13251	1.80800	0.69257	0.94481	0.97162	0.69257	0.83418	0.90959	4.98913	1.79140	0.69771	0.94434	0.97137	0.69771	0.83585	0.91059
86	104	5.13251	1.70943	0.69257	0.95016	0.97444	0.69257	0.84250	0.91452	4.98913	1.69474	0.69771	0.94969	0.97420	0.69771	0.84404	0.91543
86	105	5.13251	1.62048	0.69257	0.95483	0.97689	0.69257	0.85017	0.91902	4.98913	1.60741	0.69771	0.95437	0.97665	0.69771	0.85159	0.91985

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
86	106	5.13251	1.54080	0.69257	0.95887	0.97900	0.69257	0.85712	0.92306	4.98913	1.52911	0.69771	0.95842	0.97877	0.69771	0.85845	0.92383
86	107	5.13251	1.47009	0.69257	0.96232	0.98080	0.69257	0.86328	0.92663	4.98913	1.45954	0.69771	0.96188	0.98057	0.69771	0.86454	0.92735
86	108	5.13251	1.40861	0.69257	0.96517	0.98228	0.69257	0.86852	0.92963	4.98913	1.39898	0.69771	0.96475	0.98206	0.69771	0.86971	0.93031
86	109	5.13251	1.35764	0.69257	0.96740	0.98343	0.69257	0.87260	0.93197	4.98913	1.34871	0.69771	0.96700	0.98322	0.69771	0.87375	0.93262
86	110	5.13251	1.32125	0.69257	0.96891	0.98421	0.69257	0.87536	0.93354	4.98913	1.31279	0.69771	0.96852	0.98401	0.69771	0.87648	0.93418
87	1	4.86639	26.72925	0.68218	0.18205	0.30802	0.68218	0.18198	0.30792	4.73735	22.57586	0.68744	0.20982	0.34686	0.68744	0.20975	0.34676
87	2	4.86639	26.68154	0.68218	0.18237	0.30849	0.68218	0.18231	0.30840	4.73735	22.55058	0.68744	0.21006	0.34719	0.68744	0.20999	0.34709
87	3	4.86639	26.63112	0.68218	0.18272	0.30898	0.68218	0.18266	0.30890	4.73735	22.52338	0.68744	0.21031	0.34754	0.68744	0.21025	0.34745
87	4	4.86639	26.57806	0.68218	0.18309	0.30950	0.68218	0.18303	0.30942	4.73735	22.49433	0.68744	0.21059	0.34791	0.68744	0.21052	0.34782
87	5	4.86639	26.52283	0.68218	0.18347	0.31005	0.68218	0.18341	0.30996	4.73735	22.46379	0.68744	0.21087	0.34830	0.68744	0.21081	0.34821
87	6	4.86639	26.46539	0.68218	0.18386	0.31062	0.68218	0.18380	0.31053	4.73735	22.43176	0.68744	0.21117	0.34871	0.68744	0.21111	0.34862
87	7	4.86639	26.40551	0.68218	0.18428	0.31121	0.68218	0.18422	0.31112	4.73735	22.39806	0.68744	0.21149	0.34914	0.68744	0.21142	0.34905
87	8	4.86639	26.34335	0.68218	0.18471	0.31183	0.68218	0.18465	0.31173	4.73735	22.36278	0.68744	0.21182	0.34959	0.68744	0.21175	0.34949
87	9	4.86639	26.27867	0.68218	0.18517	0.31248	0.68218	0.18510	0.31237	4.73735	22.32575	0.68744	0.21217	0.35007	0.68744	0.21209	0.34996
87	10	4.86639	26.21121	0.68218	0.18564	0.31315	0.68218	0.18556	0.31304	4.73735	22.28674	0.68744	0.21254	0.35057	0.68744	0.21245	0.35045
87	11	4.86639	26.14141	0.68218	0.18614	0.31385	0.68218	0.18605	0.31373	4.73735	22.24611	0.68744	0.21293	0.35109	0.68744	0.21283	0.35096
87	12	4.86639	26.06892	0.68218	0.18665	0.31458	0.68218	0.18655	0.31444	4.73735	22.20360	0.68744	0.21333	0.35164	0.68744	0.21322	0.35150
87	13	4.86639	25.99388	0.68218	0.18719	0.31535	0.68218	0.18707	0.31518	4.73735	22.15929	0.68744	0.21375	0.35222	0.68744	0.21363	0.35205
87	14	4.86639	25.91617	0.68218	0.18774	0.31614	0.68218	0.18762	0.31595	4.73735	22.11310	0.68744	0.21420	0.35282	0.68744	0.21406	0.35263
87	15	4.86639	25.83587	0.68218	0.18832	0.31696	0.68218	0.18818	0.31676	4.73735	22.06509	0.68744	0.21466	0.35344	0.68744	0.21450	0.35323
87	16	4.86639	25.75319	0.68218	0.18893	0.31781	0.68218	0.18877	0.31759	4.73735	22.01544	0.68744	0.21514	0.35409	0.68744	0.21497	0.35386
87	17	4.86639	25.66857	0.68218	0.18955	0.31869	0.68218	0.18938	0.31845	4.73735	21.96453	0.68744	0.21563	0.35477	0.68744	0.21545	0.35452
87	18	4.86639	25.58235	0.68218	0.19019	0.31959	0.68218	0.19002	0.31936	4.73735	21.91267	0.68744	0.21614	0.35546	0.68744	0.21596	0.35522
87	19	4.86639	25.49361	0.68218	0.19085	0.32053	0.68218	0.19069	0.32030	4.73735	21.85907	0.68744	0.21668	0.35618	0.68744	0.21650	0.35595
87	20	4.86639	25.40164	0.68218	0.19154	0.32150	0.68218	0.19139	0.32130	4.73735	21.80312	0.68744	0.21723	0.35693	0.68744	0.21707	0.35672
87	21	4.86639	25.30562	0.68218	0.19227	0.32253	0.68218	0.19213	0.32234	4.73735	21.74411	0.68744	0.21783	0.35773	0.68744	0.21768	0.35753
87	22	4.86639	25.20517	0.68218	0.19304	0.32361	0.68218	0.19291	0.32343	4.73735	21.68171	0.68744	0.21846	0.35858	0.68744	0.21832	0.35839
87	23	4.86639	25.09967	0.68218	0.19385	0.32475	0.68218	0.19372	0.32457	4.73735	21.61537	0.68744	0.21913	0.35948	0.68744	0.21899	0.35930
87	24	4.86639	24.98936	0.68218	0.19471	0.32595	0.68218	0.19457	0.32576	4.73735	21.54528	0.68744	0.21984	0.36044	0.68744	0.21970	0.36025
87	25	4.86639	24.87419	0.68218	0.19561	0.32721	0.68218	0.19546	0.32701	4.73735	21.47137	0.68744	0.22059	0.36145	0.68744	0.22044	0.36125
87	26	4.86639	24.75420	0.68218	0.19655	0.32853	0.68218	0.19640	0.32831	4.73735	21.39367	0.68744	0.22139	0.36252	0.68744	0.22123	0.36230
87	27	4.86639	24.62994	0.68218	0.19754	0.32991	0.68218	0.19737	0.32967	4.73735	21.31262	0.68744	0.22223	0.36364	0.68744	0.22205	0.36340
87	28	4.86639	24.50119	0.68218	0.19857	0.33135	0.68218	0.19839	0.33109	4.73735	21.22804	0.68744	0.22311	0.36482	0.68744	0.22291	0.36456
87	29	4.86639	24.36788	0.68218	0.19965	0.33285	0.68218	0.19945	0.33257	4.73735	21.13984	0.68744	0.22403	0.36606	0.68744	0.22382	0.36577
87	30	4.86639	24.23009	0.68218	0.20079	0.33442	0.68218	0.20057	0.33412	4.73735	21.04806	0.68744	0.22501	0.36735	0.68744	0.22478	0.36705
87	31	4.86639	24.08752	0.68218	0.20197	0.33607	0.68218	0.20174	0.33574	4.73735	20.95246	0.68744	0.22603	0.36872	0.68744	0.22578	0.36838
87	32	4.86639	23.94006	0.68218	0.20321	0.33778	0.68218	0.20296	0.33743	4.73735	20.85289	0.68744	0.22710	0.37014	0.68744	0.22684	0.36979
87	33	4.86639	23.78740	0.68218	0.20451	0.33957	0.68218	0.20424	0.33920	4.73735	20.74907	0.68744	0.22823	0.37164	0.68744	0.22795	0.37127
87	34	4.86639	23.62942	0.68218	0.20587	0.34145	0.68218	0.20559	0.34106	4.73735	20.64088	0.68744	0.22942	0.37322	0.68744	0.22912	0.37282
87	35	4.86639	23.46579	0.68218	0.20730	0.34342	0.68218	0.20700	0.34300	4.73735	20.52800	0.68744	0.23068	0.37488	0.68744	0.23036	0.37446
87	36	4.86639	23.29632	0.68218	0.20881	0.34547	0.68218	0.20848	0.34503	4.73735	20.41023	0.68744	0.23200	0.37663	0.68744	0.23166	0.37618

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
87	37	4.86639	23.12089	0.68218	0.21038	0.34763	0.68218	0.21004	0.34717	4.73735	20.28745	0.68744	0.23340	0.37847	0.68744	0.23304	0.37800
87	38	4.86639	22.93911	0.68218	0.21205	0.34990	0.68218	0.21168	0.34940	4.73735	20.15926	0.68744	0.23488	0.38041	0.68744	0.23450	0.37991
87	39	4.86639	22.75087	0.68218	0.21379	0.35227	0.68218	0.21341	0.35175	4.73735	20.02555	0.68744	0.23644	0.38245	0.68744	0.23603	0.38192
87	40	4.86639	22.55572	0.68218	0.21564	0.35477	0.68218	0.21522	0.35421	4.73735	19.88587	0.68744	0.23809	0.38461	0.68744	0.23766	0.38404
87	41	4.86639	22.35340	0.68218	0.21758	0.35739	0.68218	0.21713	0.35679	4.73735	19.73995	0.68744	0.23984	0.38689	0.68744	0.23937	0.38628
87	42	4.86639	22.14385	0.68218	0.21963	0.36015	0.68218	0.21914	0.35950	4.73735	19.58769	0.68744	0.24169	0.38929	0.68744	0.24118	0.38864
87	43	4.86639	21.92669	0.68218	0.22179	0.36305	0.68218	0.22125	0.36234	4.73735	19.42870	0.68744	0.24365	0.39184	0.68744	0.24310	0.39112
87	44	4.86639	21.70178	0.68218	0.22407	0.36611	0.68218	0.22348	0.36532	4.73735	19.26280	0.68744	0.24573	0.39452	0.68744	0.24513	0.39374
87	45	4.86639	21.46876	0.68218	0.22648	0.36932	0.68218	0.22583	0.36845	4.73735	19.08963	0.68744	0.24794	0.39736	0.68744	0.24727	0.39649
87	46	4.86639	21.22763	0.68218	0.22903	0.37270	0.68218	0.22830	0.37173	4.73735	18.90911	0.68744	0.25028	0.40036	0.68744	0.24953	0.39939
87	47	4.86639	20.97813	0.68218	0.23173	0.37626	0.68218	0.23090	0.37517	4.73735	18.72094	0.68744	0.25276	0.40353	0.68744	0.25192	0.40245
87	48	4.86639	20.72003	0.68218	0.23458	0.38001	0.68218	0.23364	0.37878	4.73735	18.52488	0.68744	0.25540	0.40688	0.68744	0.25444	0.40566
87	49	4.86639	20.45326	0.68218	0.23759	0.38396	0.68218	0.23653	0.38257	4.73735	18.32076	0.68744	0.25820	0.41042	0.68744	0.25710	0.40904
87	50	4.86639	20.17742	0.68218	0.24079	0.38812	0.68218	0.23956	0.38653	4.73735	18.10816	0.68744	0.26117	0.41417	0.68744	0.25991	0.41259
87	51	4.86639	19.89339	0.68218	0.24417	0.39250	0.68218	0.24276	0.39068	4.73735	17.88781	0.68744	0.26432	0.41812	0.68744	0.26287	0.41631
87	52	4.86639	19.60122	0.68218	0.24774	0.39710	0.68218	0.24612	0.39502	4.73735	17.65967	0.68744	0.26765	0.42228	0.68744	0.26600	0.42023
87	53	4.86639	19.30125	0.68218	0.25151	0.40193	0.68218	0.24967	0.39957	4.73735	17.42398	0.68744	0.27119	0.42667	0.68744	0.26931	0.42434
87	54	4.86639	18.99375	0.68218	0.25549	0.40700	0.68218	0.25340	0.40434	4.73735	17.18091	0.68744	0.27493	0.43128	0.68744	0.27279	0.42865
87	55	4.86639	18.67912	0.68218	0.25970	0.41232	0.68218	0.25734	0.40934	4.73735	16.93076	0.68744	0.27888	0.43613	0.68744	0.27648	0.43319
87	56	4.86639	18.35803	0.68218	0.26414	0.41789	0.68218	0.26151	0.41459	4.73735	16.67407	0.68744	0.28306	0.44123	0.68744	0.28039	0.43797
87	57	4.86639	18.02853	0.68218	0.26885	0.42377	0.68218	0.26591	0.42011	4.73735	16.40902	0.68744	0.28750	0.44660	0.68744	0.28452	0.44300
87	58	4.86639	17.69065	0.68218	0.27385	0.42995	0.68218	0.27057	0.42590	4.73735	16.13552	0.68744	0.29223	0.45229	0.68744	0.28891	0.44831
87	59	4.86639	17.34441	0.68218	0.27916	0.43647	0.68218	0.27551	0.43200	4.73735	15.85354	0.68744	0.29726	0.45829	0.68744	0.29357	0.45389
87	60	4.86639	16.98967	0.68218	0.28481	0.44335	0.68218	0.28074	0.43840	4.73735	15.56284	0.68744	0.30262	0.46463	0.68744	0.29852	0.45978
87	61	4.86639	16.62627	0.68218	0.29083	0.45061	0.68218	0.28629	0.44514	4.73735	15.26320	0.68744	0.30834	0.47135	0.68744	0.30377	0.46599
87	62	4.86639	16.25423	0.68218	0.29725	0.45827	0.68218	0.29217	0.45222	4.73735	14.95454	0.68744	0.31445	0.47845	0.68744	0.30935	0.47253
87	63	4.86639	15.87341	0.68218	0.30409	0.46637	0.68218	0.29842	0.45966	4.73735	14.63664	0.68744	0.32098	0.48597	0.68744	0.31529	0.47942
87	64	4.86639	15.48353	0.68218	0.31141	0.47493	0.68218	0.30505	0.46749	4.73735	14.30913	0.68744	0.32797	0.49394	0.68744	0.32160	0.48669
87	65	4.86639	15.08480	0.68218	0.31924	0.48398	0.68218	0.31208	0.47570	4.73735	13.97213	0.68744	0.33545	0.50238	0.68744	0.32831	0.49433
87	66	4.86639	14.67724	0.68218	0.32762	0.49355	0.68218	0.31955	0.48433	4.73735	13.62552	0.68744	0.34348	0.51133	0.68744	0.33544	0.50237
87	67	4.86639	14.26104	0.68218	0.33660	0.50367	0.68218	0.32746	0.49337	4.73735	13.26940	0.68744	0.35208	0.52080	0.68744	0.34301	0.51081
87	68	4.86639	13.83657	0.68218	0.34622	0.51436	0.68218	0.33586	0.50284	4.73735	12.90401	0.68744	0.36132	0.53083	0.68744	0.35105	0.51967
87	69	4.86639	13.40435	0.68218	0.35652	0.52564	0.68218	0.34475	0.51274	4.73735	12.52973	0.68744	0.37122	0.54144	0.68744	0.35958	0.52896
87	70	4.86639	12.96501	0.68218	0.36756	0.53754	0.68218	0.35417	0.52308	4.73735	12.14706	0.68744	0.38183	0.55265	0.68744	0.36861	0.53867
87	71	4.86639	12.51927	0.68218	0.37938	0.55008	0.68218	0.36412	0.53385	4.73735	11.75658	0.68744	0.39321	0.56447	0.68744	0.37818	0.54881
87	72	4.86639	12.06792	0.68218	0.39203	0.56325	0.68218	0.37463	0.54506	4.73735	11.35893	0.68744	0.40540	0.57691	0.68744	0.38829	0.55938
87	73	4.86639	11.61185	0.68218	0.40555	0.57707	0.68218	0.38572	0.55670	4.73735	10.95491	0.68744	0.41843	0.58999	0.68744	0.39896	0.57037
87	74	4.86639	11.15217	0.68218	0.41999	0.59154	0.68218	0.39739	0.56876	4.73735	10.54549	0.68744	0.43236	0.60370	0.68744	0.41021	0.58177
87	75	4.86639	10.68986	0.68218	0.43539	0.60665	0.68218	0.40966	0.58122	4.73735	10.13154	0.68744	0.44722	0.61804	0.68744	0.42204	0.59357
87	76	4.86639	10.22626	0.68218	0.45177	0.62238	0.68218	0.42253	0.59406	4.73735	9.71428	0.68744	0.46303	0.63298	0.68744	0.43447	0.60575
87	77	4.86639	9.76277	0.68218	0.46916	0.63868	0.68218	0.43600	0.60724	4.73735	9.29502	0.68744	0.47983	0.64849	0.68744	0.44748	0.61829

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
87	78	4.86639	9.30064	0.68218	0.48756	0.65551	0.68218	0.45006	0.62075	4.73735	8.87492	0.68744	0.49760	0.66453	0.68744	0.46107	0.63114
87	79	4.86639	8.84103	0.68218	0.50696	0.67283	0.68218	0.46469	0.63452	4.73735	8.45509	0.68744	0.51637	0.68106	0.68744	0.47522	0.64427
87	80	4.86639	8.38551	0.68218	0.52735	0.69055	0.68218	0.47987	0.64853	4.73735	8.03703	0.68744	0.53609	0.69799	0.68744	0.48992	0.65765
87	81	4.86639	7.93532	0.68218	0.54868	0.70858	0.68218	0.49556	0.66271	4.73735	7.62196	0.68744	0.55673	0.71525	0.68744	0.50512	0.67120
87	82	4.86639	7.49211	0.68218	0.57086	0.72681	0.68218	0.51171	0.67700	4.73735	7.21152	0.68744	0.57820	0.73274	0.68744	0.52079	0.68489
87	83	4.86639	7.05756	0.68218	0.59378	0.74512	0.68218	0.52827	0.69133	4.73735	6.80735	0.68744	0.60041	0.75032	0.68744	0.53686	0.69864
87	84	4.86639	6.63342	0.68218	0.61729	0.76337	0.68218	0.54517	0.70565	4.73735	6.41122	0.68744	0.62322	0.76788	0.68744	0.55327	0.71239
87	85	4.86639	6.22156	0.68218	0.64121	0.78139	0.68218	0.56233	0.71986	4.73735	6.02503	0.68744	0.64643	0.78525	0.68744	0.56994	0.72607
87	86	4.86639	5.82374	0.68218	0.66532	0.79903	0.68218	0.57966	0.73390	4.73735	5.65055	0.68744	0.66985	0.80229	0.68744	0.58679	0.73959
87	87	4.86639	5.44155	0.68218	0.68938	0.81614	0.68218	0.59706	0.74770	4.73735	5.28949	0.68744	0.69326	0.81884	0.68744	0.60372	0.75290
87	88	4.86639	5.07613	0.68218	0.71317	0.83258	0.68218	0.61443	0.76117	4.73735	4.94306	0.68744	0.71642	0.83478	0.68744	0.62064	0.76592
87	89	4.86639	4.72862	0.68218	0.73644	0.84822	0.68218	0.63169	0.77427	4.73735	4.61250	0.68744	0.73910	0.84998	0.68744	0.63745	0.77859
87	90	4.86639	4.40007	0.68218	0.75894	0.86295	0.68218	0.64872	0.78694	4.73735	4.29901	0.68744	0.76108	0.86433	0.68744	0.65406	0.79086
87	91	4.86639	4.09149	0.68218	0.78046	0.87670	0.68218	0.66544	0.79911	4.73735	4.00370	0.68744	0.78212	0.87774	0.68744	0.67037	0.80266
87	92	4.86639	3.80354	0.68218	0.80081	0.88939	0.68218	0.68176	0.81077	4.73735	3.72738	0.68744	0.80205	0.89015	0.68744	0.68632	0.81398
87	93	4.86639	3.53621	0.68218	0.81987	0.90102	0.68218	0.69764	0.82190	4.73735	3.47020	0.68744	0.82074	0.90155	0.68744	0.70183	0.82480
87	94	4.86639	3.28870	0.68218	0.83756	0.91160	0.68218	0.71302	0.83247	4.73735	3.23152	0.68744	0.83813	0.91194	0.68744	0.71687	0.83509
87	95	4.86639	3.05955	0.68218	0.85390	0.92119	0.68218	0.72786	0.84250	4.73735	3.01004	0.68744	0.85421	0.92137	0.68744	0.73139	0.84486
87	96	4.86639	2.84646	0.68218	0.86891	0.92986	0.68218	0.74208	0.85194	4.73735	2.80360	0.68744	0.86902	0.92992	0.68744	0.74531	0.85407
87	97	4.86639	2.65226	0.68218	0.88246	0.93756	0.68218	0.75560	0.86079	4.73735	2.61510	0.68744	0.88240	0.93753	0.68744	0.75857	0.86271
87	98	4.86639	2.47567	0.68218	0.89461	0.94437	0.68218	0.76843	0.86905	4.73735	2.44340	0.68744	0.89442	0.94427	0.68744	0.77114	0.87079
87	99	4.86639	2.31535	0.68218	0.90547	0.95039	0.68218	0.78056	0.87676	4.73735	2.28724	0.68744	0.90519	0.95023	0.68744	0.78305	0.87833
87	100	4.86639	2.16976	0.68218	0.91514	0.95569	0.68218	0.79202	0.88394	4.73735	2.14523	0.68744	0.91479	0.95550	0.68744	0.79430	0.88536
87	101	4.86639	2.03734	0.68218	0.92374	0.96036	0.68218	0.80282	0.89063	4.73735	2.01587	0.68744	0.92335	0.96015	0.68744	0.80490	0.89191
87	102	4.86639	1.91714	0.68218	0.93137	0.96446	0.68218	0.81295	0.89682	4.73735	1.89830	0.68744	0.93094	0.96423	0.68744	0.81486	0.89799
87	103	4.86639	1.80800	0.68218	0.93811	0.96807	0.68218	0.82242	0.90256	4.73735	1.79140	0.68744	0.93766	0.96783	0.68744	0.82418	0.90362
87	104	4.86639	1.70943	0.68218	0.94403	0.97121	0.68218	0.83122	0.90783	4.73735	1.69474	0.68744	0.94358	0.97097	0.68744	0.83285	0.90880
87	105	4.86639	1.62048	0.68218	0.94922	0.97395	0.68218	0.83933	0.91265	4.73735	1.60741	0.68744	0.94876	0.97371	0.68744	0.84084	0.91354
87	106	4.86639	1.54080	0.68218	0.95371	0.97631	0.68218	0.84670	0.91699	4.73735	1.52911	0.68744	0.95327	0.97607	0.68744	0.84811	0.91781
87	107	4.86639	1.47009	0.68218	0.95755	0.97832	0.68218	0.85325	0.92082	4.73735	1.45954	0.68744	0.95712	0.97809	0.68744	0.85458	0.92159
87	108	4.86639	1.40861	0.68218	0.96074	0.97998	0.68218	0.85882	0.92405	4.73735	1.39898	0.68744	0.96032	0.97976	0.68744	0.86008	0.92478
87	109	4.86639	1.35764	0.68218	0.96323	0.98127	0.68218	0.86318	0.92656	4.73735	1.34871	0.68744	0.96283	0.98106	0.68744	0.86440	0.92727
87	110	4.86639	1.32125	0.68218	0.96492	0.98215	0.68218	0.86612	0.92826	4.73735	1.31279	0.68744	0.96453	0.98195	0.68744	0.86730	0.92894
88	1	4.61208	26.72925	0.67233	0.17253	0.29429	0.67233	0.17247	0.29420	4.49614	22.57586	0.67684	0.19914	0.33214	0.67684	0.19907	0.33204
88	2	4.61208	26.68154	0.67233	0.17284	0.29474	0.67233	0.17279	0.29466	4.49614	22.55058	0.67684	0.19936	0.33245	0.67684	0.19930	0.33236
88	3	4.61208	26.63112	0.67233	0.17317	0.29522	0.67233	0.17312	0.29514	4.49614	22.52338	0.67684	0.19961	0.33279	0.67684	0.19955	0.33271
88	4	4.61208	26.57806	0.67233	0.17352	0.29572	0.67233	0.17347	0.29565	4.49614	22.49433	0.67684	0.19986	0.33315	0.67684	0.19981	0.33307
88	5	4.61208	26.52283	0.67233	0.17388	0.29625	0.67233	0.17383	0.29617	4.49614	22.46379	0.67684	0.20014	0.33352	0.67684	0.20008	0.33344
88	6	4.61208	26.46539	0.67233	0.17426	0.29680	0.67233	0.17420	0.29672	4.49614	22.43176	0.67684	0.20042	0.33392	0.67684	0.20036	0.33384
88	7	4.61208	26.40551	0.67233	0.17465	0.29737	0.67233	0.17459	0.29729	4.49614	22.39806	0.67684	0.20072	0.33434	0.67684	0.20066	0.33425
88	8	4.61208	26.34335	0.67233	0.17506	0.29796	0.67233	0.17500	0.29788	4.49614	22.36278	0.67684	0.20104	0.33477	0.67684	0.20097	0.33468

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
88	9	4.61208	26.27867	0.67233	0.17549	0.29859	0.67233	0.17543	0.29849	4.49614	22.32575	0.67684	0.20137	0.33523	0.67684	0.20130	0.33514
88	10	4.61208	26.21121	0.67233	0.17594	0.29924	0.67233	0.17587	0.29913	4.49614	22.28674	0.67684	0.20172	0.33572	0.67684	0.20164	0.33561
88	11	4.61208	26.14141	0.67233	0.17641	0.29991	0.67233	0.17633	0.29980	4.49614	22.24611	0.67684	0.20209	0.33623	0.67684	0.20200	0.33611
88	12	4.61208	26.06892	0.67233	0.17690	0.30062	0.67233	0.17681	0.30049	4.49614	22.20360	0.67684	0.20247	0.33676	0.67684	0.20237	0.33662
88	13	4.61208	25.99388	0.67233	0.17741	0.30135	0.67233	0.17730	0.30120	4.49614	22.15929	0.67684	0.20287	0.33731	0.67684	0.20276	0.33716
88	14	4.61208	25.91617	0.67233	0.17794	0.30212	0.67233	0.17782	0.30195	4.49614	22.11310	0.67684	0.20329	0.33789	0.67684	0.20317	0.33772
88	15	4.61208	25.83587	0.67233	0.17849	0.30291	0.67233	0.17836	0.30272	4.49614	22.06509	0.67684	0.20373	0.33850	0.67684	0.20359	0.33830
88	16	4.61208	25.75319	0.67233	0.17906	0.30373	0.67233	0.17891	0.30352	4.49614	22.01544	0.67684	0.20419	0.33913	0.67684	0.20403	0.33891
88	17	4.61208	25.66857	0.67233	0.17964	0.30457	0.67233	0.17949	0.30435	4.49614	21.96453	0.67684	0.20466	0.33978	0.67684	0.20449	0.33955
88	18	4.61208	25.58235	0.67233	0.18025	0.30544	0.67233	0.18010	0.30523	4.49614	21.91267	0.67684	0.20514	0.34044	0.67684	0.20498	0.34022
88	19	4.61208	25.49361	0.67233	0.18088	0.30635	0.67233	0.18073	0.30614	4.49614	21.85907	0.67684	0.20565	0.34114	0.67684	0.20549	0.34092
88	20	4.61208	25.40164	0.67233	0.18154	0.30729	0.67233	0.18140	0.30709	4.49614	21.80312	0.67684	0.20618	0.34187	0.67684	0.20603	0.34167
88	21	4.61208	25.30562	0.67233	0.18223	0.30828	0.67233	0.18210	0.30810	4.49614	21.74411	0.67684	0.20674	0.34264	0.67684	0.20660	0.34245
88	22	4.61208	25.20517	0.67233	0.18295	0.30932	0.67233	0.18284	0.30915	4.49614	21.68171	0.67684	0.20734	0.34346	0.67684	0.20721	0.34329
88	23	4.61208	25.09967	0.67233	0.18372	0.31042	0.67233	0.18361	0.31025	4.49614	21.61537	0.67684	0.20797	0.34433	0.67684	0.20785	0.34416
88	24	4.61208	24.98936	0.67233	0.18453	0.31157	0.67233	0.18441	0.31140	4.49614	21.54528	0.67684	0.20865	0.34526	0.67684	0.20852	0.34508
88	25	4.61208	24.87419	0.67233	0.18539	0.31279	0.67233	0.18526	0.31261	4.49614	21.47137	0.67684	0.20937	0.34624	0.67684	0.20923	0.34605
88	26	4.61208	24.75420	0.67233	0.18628	0.31406	0.67233	0.18614	0.31386	4.49614	21.39367	0.67684	0.21012	0.34728	0.67684	0.20997	0.34707
88	27	4.61208	24.62994	0.67233	0.18722	0.31539	0.67233	0.18707	0.31518	4.49614	21.31262	0.67684	0.21092	0.34836	0.67684	0.21076	0.34814
88	28	4.61208	24.50119	0.67233	0.18820	0.31678	0.67233	0.18803	0.31655	4.49614	21.22804	0.67684	0.21175	0.34950	0.67684	0.21158	0.34926
88	29	4.61208	24.36788	0.67233	0.18923	0.31823	0.67233	0.18904	0.31798	4.49614	21.13984	0.67684	0.21263	0.35070	0.67684	0.21244	0.35043
88	30	4.61208	24.23009	0.67233	0.19030	0.31975	0.67233	0.19010	0.31947	4.49614	21.04806	0.67684	0.21356	0.35195	0.67684	0.21335	0.35167
88	31	4.61208	24.08752	0.67233	0.19142	0.32133	0.67233	0.19121	0.32103	4.49614	20.95246	0.67684	0.21453	0.35327	0.67684	0.21430	0.35296
88	32	4.61208	23.94006	0.67233	0.19260	0.32299	0.67233	0.19237	0.32267	4.49614	20.85289	0.67684	0.21555	0.35465	0.67684	0.21530	0.35432
88	33	4.61208	23.78740	0.67233	0.19383	0.32472	0.67233	0.19359	0.32438	4.49614	20.74907	0.67684	0.21662	0.35610	0.67684	0.21636	0.35575
88	34	4.61208	23.62942	0.67233	0.19512	0.32653	0.67233	0.19486	0.32617	4.49614	20.64088	0.67684	0.21775	0.35763	0.67684	0.21748	0.35726
88	35	4.61208	23.46579	0.67233	0.19648	0.32843	0.67233	0.19620	0.32804	4.49614	20.52800	0.67684	0.21894	0.35923	0.67684	0.21865	0.35884
88	36	4.61208	23.29632	0.67233	0.19790	0.33041	0.67233	0.19761	0.33001	4.49614	20.41023	0.67684	0.22020	0.36093	0.67684	0.21989	0.36051
88	37	4.61208	23.12089	0.67233	0.19940	0.33250	0.67233	0.19909	0.33207	4.49614	20.28745	0.67684	0.22153	0.36271	0.67684	0.22120	0.36227
88	38	4.61208	22.93911	0.67233	0.20097	0.33469	0.67233	0.20064	0.33423	4.49614	20.15926	0.67684	0.22293	0.36459	0.67684	0.22258	0.36412
88	39	4.61208	22.75087	0.67233	0.20263	0.33698	0.67233	0.20228	0.33649	4.49614	20.02555	0.67684	0.22441	0.36657	0.67684	0.22404	0.36607
88	40	4.61208	22.55572	0.67233	0.20438	0.33939	0.67233	0.20400	0.33887	4.49614	19.88587	0.67684	0.22598	0.36866	0.67684	0.22559	0.36813
88	41	4.61208	22.35340	0.67233	0.20622	0.34193	0.67233	0.20582	0.34137	4.49614	19.73995	0.67684	0.22764	0.37086	0.67684	0.22722	0.37030
88	42	4.61208	22.14385	0.67233	0.20816	0.34459	0.67233	0.20772	0.34399	4.49614	19.58769	0.67684	0.22940	0.37319	0.67684	0.22894	0.37259
88	43	4.61208	21.92669	0.67233	0.21021	0.34740	0.67233	0.20973	0.34674	4.49614	19.42870	0.67684	0.23127	0.37566	0.67684	0.23077	0.37500
88	44	4.61208	21.70178	0.67233	0.21238	0.35035	0.67233	0.21185	0.34963	4.49614	19.26280	0.67684	0.23324	0.37826	0.67684	0.23270	0.37754
88	45	4.61208	21.46876	0.67233	0.21467	0.35346	0.67233	0.21408	0.35266	4.49614	19.08963	0.67684	0.23534	0.38101	0.67684	0.23473	0.38022
88	46	4.61208	21.22763	0.67233	0.21709	0.35673	0.67233	0.21643	0.35585	4.49614	18.90911	0.67684	0.23757	0.38392	0.67684	0.23689	0.38304
88	47	4.61208	20.97813	0.67233	0.21964	0.36018	0.67233	0.21891	0.35918	4.49614	18.72094	0.67684	0.23993	0.38700	0.67684	0.23916	0.38601
88	48	4.61208	20.72003	0.67233	0.22235	0.36381	0.67233	0.22151	0.36269	4.49614	18.52488	0.67684	0.24243	0.39025	0.67684	0.24157	0.38913
88	49	4.61208	20.45326	0.67233	0.22522	0.36763	0.67233	0.22426	0.36636	4.49614	18.32076	0.67684	0.24509	0.39369	0.67684	0.24411	0.39242

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
88	50	4.61208	20.17742	0.67233	0.22825	0.37167	0.67233	0.22715	0.37020	4.49614	18.10816	0.67684	0.24792	0.39733	0.67684	0.24679	0.39588
88	51	4.61208	19.89339	0.67233	0.23146	0.37591	0.67233	0.23019	0.37423	4.49614	17.88781	0.67684	0.25092	0.40117	0.67684	0.24961	0.39950
88	52	4.61208	19.60122	0.67233	0.23485	0.38037	0.67233	0.23339	0.37846	4.49614	17.65967	0.67684	0.25409	0.40522	0.67684	0.25260	0.40332
88	53	4.61208	19.30125	0.67233	0.23843	0.38505	0.67233	0.23677	0.38288	4.49614	17.42398	0.67684	0.25745	0.40948	0.67684	0.25575	0.40733
88	54	4.61208	18.99375	0.67233	0.24222	0.38998	0.67233	0.24033	0.38752	4.49614	17.18091	0.67684	0.26101	0.41397	0.67684	0.25908	0.41154
88	55	4.61208	18.67912	0.67233	0.24621	0.39514	0.67233	0.24408	0.39239	4.49614	16.93076	0.67684	0.26478	0.41869	0.67684	0.26260	0.41597
88	56	4.61208	18.35803	0.67233	0.25043	0.40056	0.67233	0.24805	0.39750	4.49614	16.67407	0.67684	0.26876	0.42365	0.67684	0.26633	0.42063
88	57	4.61208	18.02853	0.67233	0.25491	0.40626	0.67233	0.25225	0.40288	4.49614	16.40902	0.67684	0.27299	0.42889	0.67684	0.27028	0.42555
88	58	4.61208	17.69065	0.67233	0.25967	0.41228	0.67233	0.25670	0.40853	4.49614	16.13552	0.67684	0.27749	0.43443	0.67684	0.27448	0.43073
88	59	4.61208	17.34441	0.67233	0.26472	0.41862	0.67233	0.26141	0.41447	4.49614	15.85354	0.67684	0.28229	0.44029	0.67684	0.27893	0.43619
88	60	4.61208	16.98967	0.67233	0.27010	0.42532	0.67233	0.26641	0.42073	4.49614	15.56284	0.67684	0.28740	0.44648	0.67684	0.28366	0.44196
88	61	4.61208	16.62627	0.67233	0.27583	0.43239	0.67233	0.27171	0.42732	4.49614	15.26320	0.67684	0.29285	0.45303	0.67684	0.28869	0.44804
88	62	4.61208	16.25423	0.67233	0.28194	0.43986	0.67233	0.27734	0.43425	4.49614	14.95454	0.67684	0.29868	0.45997	0.67684	0.29404	0.45446
88	63	4.61208	15.87341	0.67233	0.28847	0.44777	0.67233	0.28332	0.44154	4.49614	14.63664	0.67684	0.30491	0.46733	0.67684	0.29974	0.46123
88	64	4.61208	15.48353	0.67233	0.29545	0.45613	0.67233	0.28967	0.44922	4.49614	14.30913	0.67684	0.31159	0.47514	0.67684	0.30580	0.46837
88	65	4.61208	15.08480	0.67233	0.30292	0.46499	0.67233	0.29642	0.45729	4.49614	13.97213	0.67684	0.31875	0.48341	0.67684	0.31224	0.47589
88	66	4.61208	14.67724	0.67233	0.31092	0.47436	0.67233	0.30359	0.46578	4.49614	13.62552	0.67684	0.32643	0.49219	0.67684	0.31910	0.48382
88	67	4.61208	14.26104	0.67233	0.31951	0.48428	0.67233	0.31121	0.47469	4.49614	13.26940	0.67684	0.33467	0.50151	0.67684	0.32640	0.49216
88	68	4.61208	13.83657	0.67233	0.32871	0.49478	0.67233	0.31929	0.48404	4.49614	12.90401	0.67684	0.34353	0.51138	0.67684	0.33416	0.50093
88	69	4.61208	13.40435	0.67233	0.33859	0.50589	0.67233	0.32787	0.49383	4.49614	12.52973	0.67684	0.35303	0.52184	0.67684	0.34240	0.51013
88	70	4.61208	12.96501	0.67233	0.34918	0.51762	0.67233	0.33696	0.50407	4.49614	12.14706	0.67684	0.36324	0.53291	0.67684	0.35114	0.51977
88	71	4.61208	12.51927	0.67233	0.36054	0.52999	0.67233	0.34660	0.51478	4.49614	11.75658	0.67684	0.37420	0.54460	0.67684	0.36041	0.52986
88	72	4.61208	12.06792	0.67233	0.37272	0.54303	0.67233	0.35679	0.52593	4.49614	11.35893	0.67684	0.38595	0.55694	0.67684	0.37023	0.54040
88	73	4.61208	11.61185	0.67233	0.38576	0.55675	0.67233	0.36756	0.53755	4.49614	10.95491	0.67684	0.39855	0.56994	0.67684	0.38062	0.55138
88	74	4.61208	11.15217	0.67233	0.39972	0.57114	0.67233	0.37893	0.54960	4.49614	10.54549	0.67684	0.41203	0.58360	0.67684	0.39160	0.56280
88	75	4.61208	10.68986	0.67233	0.41464	0.58621	0.67233	0.39091	0.56210	4.49614	10.13154	0.67684	0.42646	0.59793	0.67684	0.40317	0.57465
88	76	4.61208	10.22626	0.67233	0.43055	0.60194	0.67233	0.40351	0.57500	4.49614	9.71428	0.67684	0.44185	0.61290	0.67684	0.41535	0.58692
88	77	4.61208	9.76277	0.67233	0.44749	0.61830	0.67233	0.41673	0.58829	4.49614	9.29502	0.67684	0.45824	0.62849	0.67684	0.42813	0.59957
88	78	4.61208	9.30064	0.67233	0.46548	0.63526	0.67233	0.43056	0.60195	4.49614	8.87492	0.67684	0.47565	0.64467	0.67684	0.44152	0.61258
88	79	4.61208	8.84103	0.67233	0.48452	0.65276	0.67233	0.44500	0.61592	4.49614	8.45509	0.67684	0.49409	0.66139	0.67684	0.45551	0.62591
88	80	4.61208	8.38551	0.67233	0.50460	0.67074	0.67233	0.46002	0.63016	4.49614	8.03703	0.67684	0.51354	0.67860	0.67684	0.47008	0.63953
88	81	4.61208	7.93532	0.67233	0.52569	0.68912	0.67233	0.47560	0.64462	4.49614	7.62196	0.67684	0.53398	0.69620	0.67684	0.48519	0.65337
88	82	4.61208	7.49211	0.67233	0.54773	0.70778	0.67233	0.49169	0.65924	4.49614	7.21152	0.67684	0.55535	0.71412	0.67684	0.50081	0.66739
88	83	4.61208	7.05756	0.67233	0.57061	0.72661	0.67233	0.50823	0.67395	4.49614	6.80735	0.67684	0.57755	0.73221	0.67684	0.51688	0.68151
88	84	4.61208	6.63342	0.67233	0.59420	0.74545	0.67233	0.52517	0.68867	4.49614	6.41122	0.67684	0.60045	0.75035	0.67684	0.53335	0.69567
88	85	4.61208	6.22156	0.67233	0.61833	0.76416	0.67233	0.54243	0.70334	4.49614	6.02503	0.67684	0.62389	0.76839	0.67684	0.55014	0.70979
88	86	4.61208	5.82374	0.67233	0.64279	0.78256	0.67233	0.55991	0.71787	4.49614	5.65055	0.67684	0.64767	0.78617	0.67684	0.56715	0.72379
88	87	4.61208	5.44155	0.67233	0.66735	0.80049	0.67233	0.57751	0.73218	4.49614	5.28949	0.67684	0.67157	0.80352	0.67684	0.58429	0.73761
88	88	4.61208	5.07613	0.67233	0.69176	0.81780	0.67233	0.59515	0.74620	4.49614	4.94306	0.67684	0.69535	0.82030	0.67684	0.60149	0.75116
88	89	4.61208	4.72862	0.67233	0.71579	0.83435	0.67233	0.61272	0.75986	4.49614	4.61250	0.67684	0.71878	0.83638	0.67684	0.61862	0.76438
88	90	4.61208	4.40007	0.67233	0.73916	0.85002	0.67233	0.63011	0.77309	4.49614	4.29901	0.67684	0.74160	0.85163	0.67684	0.63560	0.77720

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
88	91	4.61208	4.09149	0.67233	0.76165	0.86470	0.67233	0.64724	0.78585	4.49614	4.00370	0.67684	0.76359	0.86595	0.67684	0.65231	0.78958
88	92	4.61208	3.80354	0.67233	0.78303	0.87831	0.67233	0.66401	0.79808	4.49614	3.72738	0.67684	0.78453	0.87926	0.67684	0.66870	0.80146
88	93	4.61208	3.53621	0.67233	0.80316	0.89084	0.67233	0.68036	0.80978	4.49614	3.47020	0.67684	0.80427	0.89152	0.67684	0.68469	0.81284
88	94	4.61208	3.28870	0.67233	0.82196	0.90228	0.67233	0.69624	0.82092	4.49614	3.23152	0.67684	0.82273	0.90275	0.67684	0.70022	0.82368
88	95	4.61208	3.05955	0.67233	0.83940	0.91269	0.67233	0.71160	0.83150	4.49614	3.01004	0.67684	0.83989	0.91298	0.67684	0.71526	0.83400
88	96	4.61208	2.84646	0.67233	0.85551	0.92213	0.67233	0.72635	0.84149	4.49614	2.80360	0.67684	0.85577	0.92228	0.67684	0.72972	0.84374
88	97	4.61208	2.65226	0.67233	0.87011	0.93055	0.67233	0.74042	0.85085	4.49614	2.61510	0.67684	0.87018	0.93059	0.67684	0.74351	0.85289
88	98	4.61208	2.47567	0.67233	0.88327	0.93802	0.67233	0.75379	0.85961	4.49614	2.44340	0.67684	0.88319	0.93797	0.67684	0.75662	0.86145
88	99	4.61208	2.31535	0.67233	0.89506	0.94463	0.67233	0.76647	0.86780	4.49614	2.28724	0.67684	0.89487	0.94452	0.67684	0.76906	0.86946
88	100	4.61208	2.16976	0.67233	0.90561	0.95047	0.67233	0.77846	0.87543	4.49614	2.14523	0.67684	0.90533	0.95031	0.67684	0.78084	0.87693
88	101	4.61208	2.03734	0.67233	0.91503	0.95563	0.67233	0.78977	0.88254	4.49614	2.01587	0.67684	0.91468	0.95544	0.67684	0.79196	0.88391
88	102	4.61208	1.91714	0.67233	0.92339	0.96017	0.67233	0.80041	0.88914	4.49614	1.89830	0.67684	0.92301	0.95996	0.67684	0.80243	0.89038
88	103	4.61208	1.80800	0.67233	0.93081	0.96417	0.67233	0.81038	0.89526	4.49614	1.79140	0.67684	0.93040	0.96394	0.67684	0.81224	0.89639
88	104	4.61208	1.70943	0.67233	0.93734	0.96766	0.67233	0.81966	0.90089	4.49614	1.69474	0.67684	0.93692	0.96743	0.67684	0.82137	0.90193
88	105	4.61208	1.62048	0.67233	0.94308	0.97071	0.67233	0.82822	0.90604	4.49614	1.60741	0.67684	0.94265	0.97048	0.67684	0.82981	0.90699
88	106	4.61208	1.54080	0.67233	0.94806	0.97334	0.67233	0.83602	0.91069	4.49614	1.52911	0.67684	0.94763	0.97311	0.67684	0.83751	0.91157
88	107	4.61208	1.47009	0.67233	0.95233	0.97558	0.67233	0.84296	0.91479	4.49614	1.45954	0.67684	0.95191	0.97536	0.67684	0.84436	0.91561
88	108	4.61208	1.40861	0.67233	0.95588	0.97744	0.67233	0.84887	0.91826	4.49614	1.39898	0.67684	0.95547	0.97723	0.67684	0.85020	0.91904
88	109	4.61208	1.35764	0.67233	0.95866	0.97889	0.67233	0.85350	0.92096	4.49614	1.34871	0.67684	0.95826	0.97868	0.67684	0.85479	0.92171
88	110	4.61208	1.32125	0.67233	0.96055	0.97988	0.67233	0.85662	0.92277	4.49614	1.31279	0.67684	0.96016	0.97967	0.67684	0.85788	0.92350
89	1	4.36780	26.72925	0.66106	0.16340	0.28090	0.66106	0.16334	0.28081	4.26388	22.57586	0.66566	0.18885	0.31771	0.66566	0.18879	0.31762
89	2	4.36780	26.68154	0.66106	0.16369	0.28133	0.66106	0.16364	0.28125	4.26388	22.55058	0.66566	0.18907	0.31801	0.66566	0.18901	0.31793
89	3	4.36780	26.63112	0.66106	0.16400	0.28179	0.66106	0.16395	0.28172	4.26388	22.52338	0.66566	0.18930	0.31833	0.66566	0.18924	0.31826
89	4	4.36780	26.57806	0.66106	0.16433	0.28227	0.66106	0.16428	0.28220	4.26388	22.49433	0.66566	0.18954	0.31868	0.66566	0.18949	0.31861
89	5	4.36780	26.52283	0.66106	0.16467	0.28278	0.66106	0.16462	0.28271	4.26388	22.46379	0.66566	0.18980	0.31904	0.66566	0.18975	0.31897
89	6	4.36780	26.46539	0.66106	0.16503	0.28330	0.66106	0.16498	0.28323	4.26388	22.43176	0.66566	0.19007	0.31943	0.66566	0.19002	0.31935
89	7	4.36780	26.40551	0.66106	0.16540	0.28385	0.66106	0.16535	0.28378	4.26388	22.39806	0.66566	0.19036	0.31983	0.66566	0.19030	0.31975
89	8	4.36780	26.34335	0.66106	0.16579	0.28443	0.66106	0.16574	0.28435	4.26388	22.36278	0.66566	0.19065	0.32025	0.66566	0.19060	0.32017
89	9	4.36780	26.27867	0.66106	0.16620	0.28503	0.66106	0.16614	0.28494	4.26388	22.32575	0.66566	0.19097	0.32070	0.66566	0.19091	0.32061
89	10	4.36780	26.21121	0.66106	0.16663	0.28565	0.66106	0.16656	0.28556	4.26388	22.28674	0.66566	0.19130	0.32117	0.66566	0.19123	0.32107
89	11	4.36780	26.14141	0.66106	0.16707	0.28631	0.66106	0.16700	0.28620	4.26388	22.24611	0.66566	0.19165	0.32165	0.66566	0.19157	0.32154
89	12	4.36780	26.06892	0.66106	0.16753	0.28698	0.66106	0.16745	0.28686	4.26388	22.20360	0.66566	0.19201	0.32217	0.66566	0.19193	0.32204
89	13	4.36780	25.99388	0.66106	0.16801	0.28769	0.66106	0.16792	0.28755	4.26388	22.15929	0.66566	0.19240	0.32270	0.66566	0.19230	0.32256
89	14	4.36780	25.91617	0.66106	0.16851	0.28843	0.66106	0.16841	0.28827	4.26388	22.11310	0.66566	0.19279	0.32326	0.66566	0.19268	0.32310
89	15	4.36780	25.83587	0.66106	0.16904	0.28919	0.66106	0.16892	0.28901	4.26388	22.06509	0.66566	0.19321	0.32385	0.66566	0.19308	0.32367
89	16	4.36780	25.75319	0.66106	0.16958	0.28998	0.66106	0.16944	0.28979	4.26388	22.01544	0.66566	0.19364	0.32446	0.66566	0.19350	0.32426
89	17	4.36780	25.66857	0.66106	0.17013	0.29079	0.66106	0.16999	0.29059	4.26388	21.96453	0.66566	0.19409	0.32508	0.66566	0.19394	0.32487
89	18	4.36780	25.58235	0.66106	0.17071	0.29163	0.66106	0.17057	0.29143	4.26388	21.91267	0.66566	0.19455	0.32573	0.66566	0.19440	0.32551
89	19	4.36780	25.49361	0.66106	0.17130	0.29250	0.66106	0.17117	0.29230	4.26388	21.85907	0.66566	0.19503	0.32640	0.66566	0.19488	0.32619
89	20	4.36780	25.40164	0.66106	0.17192	0.29340	0.66106	0.17180	0.29322	4.26388	21.80312	0.66566	0.19553	0.32710	0.66566	0.19540	0.32691
89	21	4.36780	25.30562	0.66106	0.17258	0.29436	0.66106	0.17246	0.29419	4.26388	21.74411	0.66566	0.19606	0.32785	0.66566	0.19594	0.32767

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>		<u>Age</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Age</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
89	22	4.36780	25.20517	0.66106	0.17327	0.29536	0.66106	0.17316	0.29520	4.26388	21.68171	0.66566	0.19663	0.32864	0.66566	0.19651	0.32848
89	23	4.36780	25.09967	0.66106	0.17400	0.29642	0.66106	0.17389	0.29626	4.26388	21.61537	0.66566	0.19723	0.32948	0.66566	0.19712	0.32932
89	24	4.36780	24.98936	0.66106	0.17476	0.29753	0.66106	0.17466	0.29737	4.26388	21.54528	0.66566	0.19787	0.33038	0.66566	0.19776	0.33021
89	25	4.36780	24.87419	0.66106	0.17557	0.29870	0.66106	0.17546	0.29853	4.26388	21.47137	0.66566	0.19855	0.33132	0.66566	0.19843	0.33115
89	26	4.36780	24.75420	0.66106	0.17642	0.29993	0.66106	0.17629	0.29975	4.26388	21.39367	0.66566	0.19927	0.33232	0.66566	0.19914	0.33213
89	27	4.36780	24.62994	0.66106	0.17731	0.30121	0.66106	0.17717	0.30101	4.26388	21.31262	0.66566	0.20003	0.33337	0.66566	0.19988	0.33317
89	28	4.36780	24.50119	0.66106	0.17824	0.30255	0.66106	0.17809	0.30233	4.26388	21.22804	0.66566	0.20082	0.33447	0.66566	0.20066	0.33425
89	29	4.36780	24.36788	0.66106	0.17921	0.30395	0.66106	0.17904	0.30371	4.26388	21.13984	0.66566	0.20165	0.33563	0.66566	0.20148	0.33538
89	30	4.36780	24.23009	0.66106	0.18022	0.30541	0.66106	0.18005	0.30515	4.26388	21.04806	0.66566	0.20253	0.33684	0.66566	0.20234	0.33658
89	31	4.36780	24.08752	0.66106	0.18129	0.30693	0.66106	0.18110	0.30666	4.26388	20.95246	0.66566	0.20345	0.33811	0.66566	0.20324	0.33783
89	32	4.36780	23.94006	0.66106	0.18240	0.30853	0.66106	0.18220	0.30823	4.26388	20.85289	0.66566	0.20442	0.33945	0.66566	0.20420	0.33914
89	33	4.36780	23.78740	0.66106	0.18357	0.31020	0.66106	0.18335	0.30988	4.26388	20.74907	0.66566	0.20544	0.34085	0.66566	0.20520	0.34053
89	34	4.36780	23.62942	0.66106	0.18479	0.31194	0.66106	0.18456	0.31161	4.26388	20.64088	0.66566	0.20651	0.34233	0.66566	0.20626	0.34198
89	35	4.36780	23.46579	0.66106	0.18608	0.31377	0.66106	0.18583	0.31342	4.26388	20.52800	0.66566	0.20764	0.34388	0.66566	0.20738	0.34352
89	36	4.36780	23.29632	0.66106	0.18743	0.31569	0.66106	0.18716	0.31531	4.26388	20.41023	0.66566	0.20883	0.34551	0.66566	0.20855	0.34513
89	37	4.36780	23.12089	0.66106	0.18885	0.31770	0.66106	0.18857	0.31730	4.26388	20.28745	0.66566	0.21009	0.34724	0.66566	0.20980	0.34683
89	38	4.36780	22.93911	0.66106	0.19034	0.31981	0.66106	0.19004	0.31938	4.26388	20.15926	0.66566	0.21143	0.34905	0.66566	0.21111	0.34862
89	39	4.36780	22.75087	0.66106	0.19191	0.32202	0.66106	0.19159	0.32157	4.26388	20.02555	0.66566	0.21283	0.35097	0.66566	0.21250	0.35051
89	40	4.36780	22.55572	0.66106	0.19356	0.32435	0.66106	0.19323	0.32387	4.26388	19.88587	0.66566	0.21432	0.35299	0.66566	0.21396	0.35250
89	41	4.36780	22.35340	0.66106	0.19531	0.32679	0.66106	0.19494	0.32628	4.26388	19.73995	0.66566	0.21590	0.35512	0.66566	0.21551	0.35461
89	42	4.36780	22.14385	0.66106	0.19715	0.32937	0.66106	0.19676	0.32881	4.26388	19.58769	0.66566	0.21757	0.35738	0.66566	0.21715	0.35682
89	43	4.36780	21.92669	0.66106	0.19909	0.33207	0.66106	0.19866	0.33147	4.26388	19.42870	0.66566	0.21934	0.35976	0.66566	0.21889	0.35916
89	44	4.36780	21.70178	0.66106	0.20115	0.33492	0.66106	0.20067	0.33427	4.26388	19.26280	0.66566	0.22121	0.36228	0.66566	0.22072	0.36162
89	45	4.36780	21.46876	0.66106	0.20332	0.33793	0.66106	0.20279	0.33720	4.26388	19.08963	0.66566	0.22320	0.36495	0.66566	0.22266	0.36422
89	46	4.36780	21.22763	0.66106	0.20561	0.34109	0.66106	0.20502	0.34028	4.26388	18.90911	0.66566	0.22532	0.36777	0.66566	0.22471	0.36696
89	47	4.36780	20.97813	0.66106	0.20803	0.34442	0.66106	0.20738	0.34351	4.26388	18.72094	0.66566	0.22756	0.37075	0.66566	0.22687	0.36984
89	48	4.36780	20.72003	0.66106	0.21060	0.34793	0.66106	0.20985	0.34691	4.26388	18.52488	0.66566	0.22994	0.37390	0.66566	0.22916	0.37288
89	49	4.36780	20.45326	0.66106	0.21332	0.35163	0.66106	0.21246	0.35046	4.26388	18.32076	0.66566	0.23247	0.37724	0.66566	0.23158	0.37607
89	50	4.36780	20.17742	0.66106	0.21620	0.35553	0.66106	0.21521	0.35419	4.26388	18.10816	0.66566	0.23515	0.38077	0.66566	0.23413	0.37943
89	51	4.36780	19.89339	0.66106	0.21924	0.35964	0.66106	0.21810	0.35810	4.26388	17.88781	0.66566	0.23800	0.38449	0.66566	0.23683	0.38296
89	52	4.36780	19.60122	0.66106	0.22246	0.36395	0.66106	0.22115	0.36220	4.26388	17.65967	0.66566	0.24102	0.38842	0.66566	0.23967	0.38667
89	53	4.36780	19.30125	0.66106	0.22586	0.36849	0.66106	0.22436	0.36650	4.26388	17.42398	0.66566	0.24422	0.39256	0.66566	0.24268	0.39057
89	54	4.36780	18.99375	0.66106	0.22945	0.37326	0.66106	0.22775	0.37100	4.26388	17.18091	0.66566	0.24760	0.39692	0.66566	0.24585	0.39467
89	55	4.36780	18.67912	0.66106	0.23325	0.37827	0.66106	0.23132	0.37573	4.26388	16.93076	0.66566	0.25118	0.40151	0.66566	0.24921	0.39899
89	56	4.36780	18.35803	0.66106	0.23725	0.38352	0.66106	0.23510	0.38070	4.26388	16.67407	0.66566	0.25497	0.40633	0.66566	0.25276	0.40353
89	57	4.36780	18.02853	0.66106	0.24151	0.38905	0.66106	0.23911	0.38593	4.26388	16.40902	0.66566	0.25899	0.41143	0.66566	0.25654	0.40832
89	58	4.36780	17.69065	0.66106	0.24602	0.39489	0.66106	0.24334	0.39143	4.26388	16.13552	0.66566	0.26328	0.41682	0.66566	0.26054	0.41338
89	59	4.36780	17.34441	0.66106	0.25083	0.40106	0.66106	0.24784	0.39723	4.26388	15.85354	0.66566	0.26784	0.42251	0.66566	0.26480	0.41872
89	60	4.36780	16.98967	0.66106	0.25594	0.40757	0.66106	0.25260	0.40332	4.26388	15.56284	0.66566	0.27271	0.42855	0.66566	0.26932	0.42435
89	61	4.36780	16.62627	0.66106	0.26139	0.41444	0.66106	0.25766	0.40975	4.26388	15.26320	0.66566	0.27790	0.43494	0.66566	0.27413	0.43030
89	62	4.36780	16.25423	0.66106	0.26720	0.42172	0.66106	0.26304	0.41652	4.26388	14.95454	0.66566	0.28346	0.44171	0.66566	0.27925	0.43658

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>	<u>Beneficiary</u>						<u>Beneficiary</u>								
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
89	63	4.36780	15.87341	0.66106	0.27341	0.42942	0.66106	0.26876	0.42365	4.26388	14.63664	0.66566	0.28940	0.44889	0.66566	0.28470	0.44322
89	64	4.36780	15.48353	0.66106	0.28006	0.43757	0.66106	0.27483	0.43117	4.26388	14.30913	0.66566	0.29577	0.45652	0.66566	0.29051	0.45022
89	65	4.36780	15.08480	0.66106	0.28718	0.44622	0.66106	0.28130	0.43908	4.26388	13.97213	0.66566	0.30261	0.46462	0.66566	0.29670	0.45762
89	66	4.36780	14.67724	0.66106	0.29481	0.45538	0.66106	0.28817	0.44742	4.26388	13.62552	0.66566	0.30994	0.47322	0.66566	0.30329	0.46542
89	67	4.36780	14.26104	0.66106	0.30301	0.46509	0.66106	0.29549	0.45618	4.26388	13.26940	0.66566	0.31783	0.48235	0.66566	0.31030	0.47363
89	68	4.36780	13.83657	0.66106	0.31180	0.47538	0.66106	0.30326	0.46539	4.26388	12.90401	0.66566	0.32630	0.49205	0.66566	0.31777	0.48229
89	69	4.36780	13.40435	0.66106	0.32125	0.48628	0.66106	0.31152	0.47505	4.26388	12.52973	0.66566	0.33541	0.50233	0.66566	0.32572	0.49138
89	70	4.36780	12.96501	0.66106	0.33139	0.49781	0.66106	0.32029	0.48518	4.26388	12.14706	0.66566	0.34520	0.51323	0.66566	0.33416	0.50093
89	71	4.36780	12.51927	0.66106	0.34228	0.51000	0.66106	0.32959	0.49578	4.26388	11.75658	0.66566	0.35573	0.52478	0.66566	0.34313	0.51094
89	72	4.36780	12.06792	0.66106	0.35398	0.52287	0.66106	0.33945	0.50685	4.26388	11.35893	0.66566	0.36704	0.53698	0.66566	0.35265	0.52142
89	73	4.36780	11.61185	0.66106	0.36653	0.53644	0.66106	0.34990	0.51841	4.26388	10.95491	0.66566	0.37918	0.54986	0.66566	0.36274	0.53237
89	74	4.36780	11.15217	0.66106	0.37999	0.55071	0.66106	0.36094	0.53043	4.26388	10.54549	0.66566	0.39221	0.56343	0.66566	0.37342	0.54378
89	75	4.36780	10.68986	0.66106	0.39440	0.56569	0.66106	0.37261	0.54292	4.26388	10.13154	0.66566	0.40617	0.57770	0.66566	0.38471	0.55565
89	76	4.36780	10.22626	0.66106	0.40982	0.58138	0.66106	0.38490	0.55586	4.26388	9.71428	0.66566	0.42111	0.59265	0.66566	0.39661	0.56796
89	77	4.36780	9.76277	0.66106	0.42627	0.59774	0.66106	0.39784	0.56922	4.26388	9.29502	0.66566	0.43705	0.60826	0.66566	0.40914	0.58069
89	78	4.36780	9.30064	0.66106	0.44379	0.61476	0.66106	0.41141	0.58298	4.26388	8.87492	0.66566	0.45404	0.62452	0.66566	0.42230	0.59383
89	79	4.36780	8.84103	0.66106	0.46240	0.63239	0.66106	0.42562	0.59710	4.26388	8.45509	0.66566	0.47209	0.64139	0.66566	0.43608	0.60732
89	80	4.36780	8.38551	0.66106	0.48210	0.65056	0.66106	0.44045	0.61154	4.26388	8.03703	0.66566	0.49121	0.65880	0.66566	0.45048	0.62114
89	81	4.36780	7.93532	0.66106	0.50288	0.66922	0.66106	0.45587	0.62625	4.26388	7.62196	0.66566	0.51137	0.67670	0.66566	0.46546	0.63524
89	82	4.36780	7.49211	0.66106	0.52467	0.68824	0.66106	0.47185	0.64116	4.26388	7.21152	0.66566	0.53254	0.69497	0.66566	0.48099	0.64955
89	83	4.36780	7.05756	0.66106	0.54742	0.70752	0.66106	0.48833	0.65621	4.26388	6.80735	0.66566	0.55463	0.71352	0.66566	0.49702	0.66401
89	84	4.36780	6.63342	0.66106	0.57098	0.72691	0.66106	0.50526	0.67132	4.26388	6.41122	0.66566	0.57753	0.73219	0.66566	0.51349	0.67855
89	85	4.36780	6.22156	0.66106	0.59521	0.74625	0.66106	0.52256	0.68642	4.26388	6.02503	0.66566	0.60109	0.75085	0.66566	0.53034	0.69310
89	86	4.36780	5.82374	0.66106	0.61990	0.76536	0.66106	0.54013	0.70141	4.26388	5.65055	0.66566	0.62511	0.76932	0.66566	0.54746	0.70756
89	87	4.36780	5.44155	0.66106	0.64484	0.78407	0.66106	0.55790	0.71622	4.26388	5.28949	0.66566	0.64939	0.78743	0.66566	0.56478	0.72187
89	88	4.36780	5.07613	0.66106	0.66977	0.80223	0.66106	0.57575	0.73077	4.26388	4.94306	0.66566	0.67370	0.80504	0.66566	0.58220	0.73594
89	89	4.36780	4.72862	0.66106	0.69445	0.81968	0.66106	0.59359	0.74497	4.26388	4.61250	0.66566	0.69777	0.82199	0.66566	0.59961	0.74969
89	90	4.36780	4.40007	0.66106	0.71861	0.83627	0.66106	0.61130	0.75877	4.26388	4.29901	0.66566	0.72137	0.83813	0.66566	0.61691	0.76307
89	91	4.36780	4.09149	0.66106	0.74199	0.85189	0.66106	0.62879	0.77209	4.26388	4.00370	0.66566	0.74423	0.85336	0.66566	0.63399	0.77600
89	92	4.36780	3.80354	0.66106	0.76435	0.86644	0.66106	0.64596	0.78491	4.26388	3.72738	0.66566	0.76612	0.86757	0.66566	0.65078	0.78845
89	93	4.36780	3.53621	0.66106	0.78552	0.87988	0.66106	0.66275	0.79718	4.26388	3.47020	0.66566	0.78868	0.88073	0.66566	0.66721	0.80039
89	94	4.36780	3.28870	0.66106	0.80540	0.89221	0.66106	0.67910	0.80889	4.26388	3.23152	0.66566	0.80640	0.89282	0.66566	0.68321	0.81180
89	95	4.36780	3.05955	0.66106	0.82394	0.90347	0.66106	0.69496	0.82003	4.26388	3.01004	0.66566	0.82463	0.90389	0.66566	0.69874	0.82266
89	96	4.36780	2.84646	0.66106	0.84115	0.91372	0.66106	0.71023	0.83056	4.26388	2.80360	0.66566	0.84158	0.91398	0.66566	0.71371	0.83294
89	97	4.36780	2.65226	0.66106	0.85683	0.92289	0.66106	0.72482	0.84046	4.26388	2.61510	0.66566	0.85704	0.92302	0.66566	0.72802	0.84261
89	98	4.36780	2.47567	0.66106	0.87101	0.93106	0.66106	0.73871	0.84972	4.26388	2.44340	0.66566	0.87105	0.93108	0.66566	0.74166	0.85167
89	99	4.36780	2.31535	0.66106	0.88378	0.93830	0.66106	0.75192	0.85839	4.26388	2.28724	0.66566	0.88368	0.93825	0.66566	0.75462	0.86015
89	100	4.36780	2.16976	0.66106	0.89524	0.94472	0.66106	0.76443	0.86649	4.26388	2.14523	0.66566	0.89504	0.94461	0.66566	0.76692	0.86808
89	101	4.36780	2.03734	0.66106	0.90550	0.95041	0.66106	0.77626	0.87404	4.26388	2.01587	0.66566	0.90523	0.95026	0.66566	0.77855	0.87549
89	102	4.36780	1.91714	0.66106	0.91465	0.95542	0.66106	0.78741	0.88106	4.26388	1.89830	0.66566	0.91432	0.95524	0.66566	0.78952	0.88238
89	103	4.36780	1.80800	0.66106	0.92279	0.95985	0.66106	0.79787	0.88757	4.26388	1.79140	0.66566	0.92242	0.95964	0.66566	0.79981	0.88877

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6		Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	
Age	Age	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
89	104	4.36780	1.70943	0.66106	0.92998	0.96372	0.66106	0.80762	0.89357	4.26388	1.69474	0.66566	0.92958	0.96351	0.66566	0.80942	0.89467
89	105	4.36780	1.62048	0.66106	0.93631	0.96711	0.66106	0.81664	0.89907	4.26388	1.60741	0.66566	0.93590	0.96689	0.66566	0.81831	0.90008
89	106	4.36780	1.54080	0.66106	0.94181	0.97004	0.66106	0.82486	0.90403	4.26388	1.52911	0.66566	0.94140	0.96982	0.66566	0.82643	0.90497
89	107	4.36780	1.47009	0.66106	0.94654	0.97254	0.66106	0.83220	0.90841	4.26388	1.45954	0.66566	0.94613	0.97232	0.66566	0.83367	0.90929
89	108	4.36780	1.40861	0.66106	0.95048	0.97461	0.66106	0.83845	0.91213	4.26388	1.39898	0.66566	0.95008	0.97440	0.66566	0.83986	0.91296
89	109	4.36780	1.35764	0.66106	0.95357	0.97624	0.66106	0.84336	0.91503	4.26388	1.34871	0.66566	0.95318	0.97603	0.66566	0.84472	0.91583
89	110	4.36780	1.32125	0.66106	0.95568	0.97734	0.66106	0.84668	0.91697	4.26388	1.31279	0.66566	0.95529	0.97714	0.66566	0.84800	0.91775
90	1	4.13414	26.72925	0.65085	0.15466	0.26788	0.65085	0.15460	0.26780	4.04118	22.57586	0.65554	0.17899	0.30364	0.65554	0.17893	0.30355
90	2	4.13414	26.68154	0.65085	0.15494	0.26830	0.65085	0.15489	0.26823	4.04118	22.55058	0.65554	0.17919	0.30393	0.65554	0.17914	0.30385
90	3	4.13414	26.63112	0.65085	0.15523	0.26874	0.65085	0.15518	0.26868	4.04118	22.52338	0.65554	0.17941	0.30424	0.65554	0.17936	0.30417
90	4	4.13414	26.57806	0.65085	0.15554	0.26921	0.65085	0.15550	0.26914	4.04118	22.49433	0.65554	0.17964	0.30457	0.65554	0.17960	0.30450
90	5	4.13414	26.52283	0.65085	0.15586	0.26969	0.65085	0.15582	0.26963	4.04118	22.46379	0.65554	0.17989	0.30492	0.65554	0.17984	0.30485
90	6	4.13414	26.46539	0.65085	0.15620	0.27020	0.65085	0.15616	0.27013	4.04118	22.43176	0.65554	0.18014	0.30529	0.65554	0.18010	0.30522
90	7	4.13414	26.40551	0.65085	0.15655	0.27073	0.65085	0.15651	0.27066	4.04118	22.39806	0.65554	0.18041	0.30568	0.65554	0.18036	0.30561
90	8	4.13414	26.34335	0.65085	0.15692	0.27128	0.65085	0.15688	0.27121	4.04118	22.36278	0.65554	0.18070	0.30609	0.65554	0.18065	0.30601
90	9	4.13414	26.27867	0.65085	0.15731	0.27185	0.65085	0.15726	0.27178	4.04118	22.32575	0.65554	0.18100	0.30652	0.65554	0.18094	0.30644
90	10	4.13414	26.21121	0.65085	0.15771	0.27246	0.65085	0.15766	0.27237	4.04118	22.28674	0.65554	0.18131	0.30697	0.65554	0.18125	0.30688
90	11	4.13414	26.14141	0.65085	0.15813	0.27308	0.65085	0.15807	0.27299	4.04118	22.24611	0.65554	0.18164	0.30744	0.65554	0.18157	0.30734
90	12	4.13414	26.06892	0.65085	0.15857	0.27374	0.65085	0.15850	0.27363	4.04118	22.20360	0.65554	0.18199	0.30794	0.65554	0.18191	0.30782
90	13	4.13414	25.99388	0.65085	0.15903	0.27441	0.65085	0.15894	0.27429	4.04118	22.15929	0.65554	0.18235	0.30845	0.65554	0.18226	0.30832
90	14	4.13414	25.91617	0.65085	0.15950	0.27512	0.65085	0.15941	0.27498	4.04118	22.11310	0.65554	0.18273	0.30899	0.65554	0.18262	0.30885
90	15	4.13414	25.83587	0.65085	0.15999	0.27585	0.65085	0.15989	0.27569	4.04118	22.06509	0.65554	0.18312	0.30956	0.65554	0.18300	0.30939
90	16	4.13414	25.75319	0.65085	0.16051	0.27661	0.65085	0.16039	0.27644	4.04118	22.01544	0.65554	0.18353	0.31014	0.65554	0.18340	0.30996
90	17	4.13414	25.66857	0.65085	0.16103	0.27740	0.65085	0.16091	0.27721	4.04118	21.96453	0.65554	0.18396	0.31075	0.65554	0.18382	0.31055
90	18	4.13414	25.58235	0.65085	0.16158	0.27820	0.65085	0.16145	0.27801	4.04118	21.91267	0.65554	0.18439	0.31137	0.65554	0.18425	0.31117
90	19	4.13414	25.49361	0.65085	0.16214	0.27904	0.65085	0.16202	0.27886	4.04118	21.85907	0.65554	0.18484	0.31201	0.65554	0.18471	0.31182
90	20	4.13414	25.40164	0.65085	0.16273	0.27991	0.65085	0.16262	0.27974	4.04118	21.80312	0.65554	0.18532	0.31269	0.65554	0.18520	0.31252
90	21	4.13414	25.30562	0.65085	0.16335	0.28082	0.65085	0.16324	0.28067	4.04118	21.74411	0.65554	0.18583	0.31341	0.65554	0.18571	0.31325
90	22	4.13414	25.20517	0.65085	0.16400	0.28179	0.65085	0.16390	0.28164	4.04118	21.68171	0.65554	0.18636	0.31417	0.65554	0.18626	0.31402
90	23	4.13414	25.09967	0.65085	0.16469	0.28280	0.65085	0.16459	0.28266	4.04118	21.61537	0.65554	0.18693	0.31499	0.65554	0.18683	0.31484
90	24	4.13414	24.98936	0.65085	0.16542	0.28388	0.65085	0.16532	0.28373	4.04118	21.54528	0.65554	0.18754	0.31585	0.65554	0.18744	0.31570
90	25	4.13414	24.87419	0.65085	0.16618	0.28500	0.65085	0.16608	0.28485	4.04118	21.47137	0.65554	0.18819	0.31676	0.65554	0.18808	0.31661
90	26	4.13414	24.75420	0.65085	0.16698	0.28618	0.65085	0.16687	0.28602	4.04118	21.39367	0.65554	0.18887	0.31773	0.65554	0.18875	0.31756
90	27	4.13414	24.62994	0.65085	0.16783	0.28741	0.65085	0.16770	0.28723	4.04118	21.31262	0.65554	0.18958	0.31874	0.65554	0.18945	0.31855
90	28	4.13414	24.50119	0.65085	0.16870	0.28870	0.65085	0.16857	0.28850	4.04118	21.22804	0.65554	0.19034	0.31980	0.65554	0.19019	0.31960
90	29	4.13414	24.36788	0.65085	0.16962	0.29005	0.65085	0.16948	0.28983	4.04118	21.13984	0.65554	0.19113	0.32092	0.65554	0.19097	0.32069
90	30	4.13414	24.23009	0.65085	0.17059	0.29146	0.65085	0.17043	0.29122	4.04118	21.04806	0.65554	0.19196	0.32209	0.65554	0.19178	0.32184
90	31	4.13414	24.08752	0.65085	0.17159	0.29292	0.65085	0.17142	0.29267	4.04118	20.95246	0.65554	0.19283	0.32331	0.65554	0.19264	0.32305
90	32	4.13414	23.94006	0.65085	0.17265	0.29446	0.65085	0.17246	0.29419	4.04118	20.85289	0.65554	0.19375	0.32460	0.65554	0.19355	0.32432
90	33	4.13414	23.78740	0.65085	0.17375	0.29606	0.65085	0.17355	0.29578	4.04118	20.74907	0.65554	0.19471	0.32596	0.65554	0.19450	0.32566
90	34	4.13414	23.62942	0.65085	0.17491	0.29775	0.65085	0.17470	0.29744	4.04118	20.64088	0.65554	0.19573	0.32738	0.65554	0.19550	0.32707

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
90	35	4.13414	23.46579	0.65085	0.17613	0.29951	0.65085	0.17590	0.29918	4.04118	20.52800	0.65554	0.19680	0.32888	0.65554	0.19656	0.32855
90	36	4.13414	23.29632	0.65085	0.17741	0.30135	0.65085	0.17717	0.30101	4.04118	20.41023	0.65554	0.19794	0.33046	0.65554	0.19768	0.33011
90	37	4.13414	23.12089	0.65085	0.17875	0.30329	0.65085	0.17850	0.30292	4.04118	20.28745	0.65554	0.19913	0.33212	0.65554	0.19886	0.33175
90	38	4.13414	22.93911	0.65085	0.18016	0.30532	0.65085	0.17989	0.30493	4.04118	20.15926	0.65554	0.20039	0.33388	0.65554	0.20011	0.33348
90	39	4.13414	22.75087	0.65085	0.18165	0.30745	0.65085	0.18136	0.30704	4.04118	20.02555	0.65554	0.20172	0.33573	0.65554	0.20142	0.33531
90	40	4.13414	22.55572	0.65085	0.18322	0.30969	0.65085	0.18291	0.30926	4.04118	19.88587	0.65554	0.20314	0.33768	0.65554	0.20281	0.33723
90	41	4.13414	22.35340	0.65085	0.18487	0.31205	0.65085	0.18454	0.31158	4.04118	19.73995	0.65554	0.20463	0.33974	0.65554	0.20429	0.33927
90	42	4.13414	22.14385	0.65085	0.18661	0.31453	0.65085	0.18626	0.31403	4.04118	19.58769	0.65554	0.20622	0.34192	0.65554	0.20584	0.34141
90	43	4.13414	21.92669	0.65085	0.18845	0.31714	0.65085	0.18807	0.31660	4.04118	19.42870	0.65554	0.20789	0.34423	0.65554	0.20749	0.34367
90	44	4.13414	21.70178	0.65085	0.19040	0.31989	0.65085	0.18998	0.31929	4.04118	19.26280	0.65554	0.20967	0.34666	0.65554	0.20923	0.34606
90	45	4.13414	21.46876	0.65085	0.19245	0.32279	0.65085	0.19199	0.32213	4.04118	19.08963	0.65554	0.21156	0.34924	0.65554	0.21107	0.34857
90	46	4.13414	21.22763	0.65085	0.19463	0.32584	0.65085	0.19410	0.32510	4.04118	18.90911	0.65554	0.21357	0.35197	0.65554	0.21302	0.35123
90	47	4.13414	20.97813	0.65085	0.19692	0.32905	0.65085	0.19634	0.32823	4.04118	18.72094	0.65554	0.21570	0.35485	0.65554	0.21508	0.35402
90	48	4.13414	20.72003	0.65085	0.19936	0.33244	0.65085	0.19869	0.33151	4.04118	18.52488	0.65554	0.21796	0.35790	0.65554	0.21726	0.35697
90	49	4.13414	20.45326	0.65085	0.20193	0.33601	0.65085	0.20117	0.33496	4.04118	18.32076	0.65554	0.22036	0.36113	0.65554	0.21956	0.36007
90	50	4.13414	20.17742	0.65085	0.20466	0.33978	0.65085	0.20378	0.33857	4.04118	18.10816	0.65554	0.22291	0.36455	0.65554	0.22199	0.36333
90	51	4.13414	19.89339	0.65085	0.20755	0.34375	0.65085	0.20653	0.34235	4.04118	17.88781	0.65554	0.22561	0.36816	0.65554	0.22456	0.36676
90	52	4.13414	19.60122	0.65085	0.21060	0.34793	0.65085	0.20943	0.34633	4.04118	17.65967	0.65554	0.22848	0.37197	0.65554	0.22727	0.37036
90	53	4.13414	19.30125	0.65085	0.21382	0.35232	0.65085	0.21248	0.35049	4.04118	17.42398	0.65554	0.23151	0.37598	0.65554	0.23013	0.37415
90	54	4.13414	18.99375	0.65085	0.21723	0.35693	0.65085	0.21570	0.35486	4.04118	17.18091	0.65554	0.23473	0.38021	0.65554	0.23315	0.37814
90	55	4.13414	18.67912	0.65085	0.22083	0.36177	0.65085	0.21910	0.35945	4.04118	16.93076	0.65554	0.23813	0.38466	0.65554	0.23635	0.38233
90	56	4.13414	18.35803	0.65085	0.22463	0.36686	0.65085	0.22270	0.36427	4.04118	16.67407	0.65554	0.24173	0.38934	0.65554	0.23974	0.38676
90	57	4.13414	18.02853	0.65085	0.22867	0.37222	0.65085	0.22651	0.36935	4.04118	16.40902	0.65554	0.24556	0.39429	0.65554	0.24334	0.39142
90	58	4.13414	17.69065	0.65085	0.23296	0.37788	0.65085	0.23054	0.37470	4.04118	16.13552	0.65554	0.24963	0.39953	0.65554	0.24715	0.39635
90	59	4.13414	17.34441	0.65085	0.23752	0.38386	0.65085	0.23482	0.38033	4.04118	15.85354	0.65554	0.25397	0.40506	0.65554	0.25121	0.40155
90	60	4.13414	16.98967	0.65085	0.24237	0.39017	0.65085	0.23936	0.38626	4.04118	15.56284	0.65554	0.25860	0.41093	0.65554	0.25553	0.40705
90	61	4.13414	16.62627	0.65085	0.24755	0.39685	0.65085	0.24419	0.39252	4.04118	15.26320	0.65554	0.26354	0.41715	0.65554	0.26012	0.41285
90	62	4.13414	16.25423	0.65085	0.25307	0.40392	0.65085	0.24932	0.39912	4.04118	14.95454	0.65554	0.26883	0.42374	0.65554	0.26502	0.41899
90	63	4.13414	15.87341	0.65085	0.25898	0.41141	0.65085	0.25477	0.40609	4.04118	14.63664	0.65554	0.27449	0.43074	0.65554	0.27023	0.42548
90	64	4.13414	15.48353	0.65085	0.26530	0.41935	0.65085	0.26058	0.41343	4.04118	14.30913	0.65554	0.28056	0.43818	0.65554	0.27579	0.43235
90	65	4.13414	15.08480	0.65085	0.27208	0.42777	0.65085	0.26677	0.42118	4.04118	13.97213	0.65554	0.28708	0.44609	0.65554	0.28172	0.43960
90	66	4.13414	14.67724	0.65085	0.27935	0.43670	0.65085	0.27335	0.42934	4.04118	13.62552	0.65554	0.29407	0.45449	0.65554	0.28804	0.44725
90	67	4.13414	14.26104	0.65085	0.28715	0.44618	0.65085	0.28036	0.43794	4.04118	13.26940	0.65554	0.30160	0.46343	0.65554	0.29478	0.45533
90	68	4.13414	13.83657	0.65085	0.29554	0.45625	0.65085	0.28782	0.44699	4.04118	12.90401	0.65554	0.30970	0.47293	0.65554	0.30196	0.46385
90	69	4.13414	13.40435	0.65085	0.30456	0.46692	0.65085	0.29576	0.45650	4.04118	12.52973	0.65554	0.31841	0.48303	0.65554	0.30961	0.47283
90	70	4.13414	12.96501	0.65085	0.31426	0.47823	0.65085	0.30420	0.46649	4.04118	12.14706	0.65554	0.32779	0.49374	0.65554	0.31775	0.48226
90	71	4.13414	12.51927	0.65085	0.32468	0.49021	0.65085	0.31316	0.47696	4.04118	11.75658	0.65554	0.33788	0.50510	0.65554	0.32641	0.49217
90	72	4.13414	12.06792	0.65085	0.33589	0.50288	0.65085	0.32269	0.48793	4.04118	11.35893	0.65554	0.34874	0.51714	0.65554	0.33562	0.50257
90	73	4.13414	11.61185	0.65085	0.34794	0.51626	0.65085	0.33280	0.49939	4.04118	10.95491	0.65554	0.36042	0.52987	0.65554	0.34540	0.51345
90	74	4.13414	11.15217	0.65085	0.36089	0.53037	0.65085	0.34350	0.51136	4.04118	10.54549	0.65554	0.37298	0.54331	0.65554	0.35577	0.52482
90	75	4.13414	10.68986	0.65085	0.37478	0.54522	0.65085	0.35484	0.52381	4.04118	10.13154	0.65554	0.38646	0.55747	0.65554	0.36675	0.53667

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
90	76	4.13414	10.22626	0.65085	0.38967	0.56081	0.65085	0.36681	0.53674	4.04118	9.71428	0.65554	0.40091	0.57236	0.65554	0.37836	0.54900
90	77	4.13414	9.76277	0.65085	0.40560	0.57713	0.65085	0.37944	0.55014	4.04118	9.29502	0.65554	0.41638	0.58795	0.65554	0.39061	0.56178
90	78	4.13414	9.30064	0.65085	0.42262	0.59414	0.65085	0.39273	0.56397	4.04118	8.87492	0.65554	0.43291	0.60424	0.65554	0.40351	0.57500
90	79	4.13414	8.84103	0.65085	0.44075	0.61183	0.65085	0.40667	0.57821	4.04118	8.45509	0.65554	0.45052	0.62119	0.65554	0.41706	0.58863
90	80	4.13414	8.38551	0.65085	0.46001	0.63014	0.65085	0.42127	0.59281	4.04118	8.03703	0.65554	0.46924	0.63875	0.65554	0.43125	0.60262
90	81	4.13414	7.93532	0.65085	0.48039	0.64901	0.65085	0.43649	0.60772	4.04118	7.62196	0.65554	0.48905	0.65686	0.65554	0.44606	0.61693
90	82	4.13414	7.49211	0.65085	0.50187	0.66833	0.65085	0.45232	0.62289	4.04118	7.21152	0.65554	0.50993	0.67544	0.65554	0.46146	0.63150
90	83	4.13414	7.05756	0.65085	0.52438	0.68799	0.65085	0.46869	0.63824	4.04118	6.80735	0.65554	0.53183	0.69437	0.65554	0.47740	0.64627
90	84	4.13414	6.63342	0.65085	0.54781	0.70786	0.65085	0.48556	0.65371	4.04118	6.41122	0.65554	0.55463	0.71352	0.65554	0.49384	0.66117
90	85	4.13414	6.22156	0.65085	0.57203	0.72776	0.65085	0.50286	0.66921	4.04118	6.02503	0.65554	0.57820	0.73273	0.65554	0.51070	0.67611
90	86	4.13414	5.82374	0.65085	0.59685	0.74753	0.65085	0.52050	0.68464	4.04118	5.65055	0.65554	0.60237	0.75185	0.65554	0.52790	0.69101
90	87	4.13414	5.44155	0.65085	0.62204	0.76698	0.65085	0.53837	0.69992	4.04118	5.28949	0.65554	0.62692	0.77068	0.65554	0.54534	0.70579
90	88	4.13414	5.07613	0.65085	0.64738	0.78595	0.65085	0.55640	0.71498	4.04118	4.94306	0.65554	0.65163	0.78908	0.65554	0.56294	0.72036
90	89	4.13414	4.72862	0.65085	0.67262	0.80427	0.65085	0.57446	0.72972	4.04118	4.61250	0.65554	0.67626	0.80687	0.65554	0.58058	0.73464
90	90	4.13414	4.40007	0.65085	0.69746	0.82177	0.65085	0.59245	0.74407	4.04118	4.29901	0.65554	0.70054	0.82390	0.65554	0.59816	0.74856
90	91	4.13414	4.09149	0.65085	0.72165	0.83832	0.65085	0.61026	0.75797	4.04118	4.00370	0.65554	0.72419	0.84004	0.65554	0.61558	0.76206
90	92	4.13414	3.80354	0.65085	0.74492	0.85381	0.65085	0.62781	0.77135	4.04118	3.72738	0.65554	0.74697	0.85516	0.65554	0.63275	0.77507
90	93	4.13414	3.53621	0.65085	0.76708	0.86819	0.65085	0.64501	0.78420	4.04118	3.47020	0.65554	0.76869	0.86922	0.65554	0.64958	0.78757
90	94	4.13414	3.28870	0.65085	0.78800	0.88143	0.65085	0.66180	0.79648	4.04118	3.23152	0.65554	0.78923	0.88220	0.65554	0.66603	0.79954
90	95	4.13414	3.05955	0.65085	0.80762	0.89357	0.65085	0.67812	0.80819	4.04118	3.01004	0.65554	0.80851	0.89412	0.65554	0.68203	0.81096
90	96	4.13414	2.84646	0.65085	0.82592	0.90466	0.65085	0.69388	0.81928	4.04118	2.80360	0.65554	0.82653	0.90503	0.65554	0.69749	0.82179
90	97	4.13414	2.65226	0.65085	0.84267	0.91462	0.65085	0.70898	0.82971	4.04118	2.61510	0.65554	0.84304	0.91484	0.65554	0.71230	0.83198
90	98	4.13414	2.47567	0.65085	0.85789	0.92351	0.65085	0.72339	0.83949	4.04118	2.44340	0.65554	0.85807	0.92362	0.65554	0.72644	0.84155
90	99	4.13414	2.31535	0.65085	0.87166	0.93143	0.65085	0.73710	0.84866	4.04118	2.28724	0.65554	0.87168	0.93144	0.65554	0.73991	0.85052
90	100	4.13414	2.16976	0.65085	0.88406	0.93846	0.65085	0.75013	0.85723	4.04118	2.14523	0.65554	0.88396	0.93841	0.65554	0.75272	0.85892
90	101	4.13414	2.03734	0.65085	0.89521	0.94471	0.65085	0.76247	0.86523	4.04118	2.01587	0.65554	0.89502	0.94460	0.65554	0.76486	0.86676
90	102	4.13414	1.91714	0.65085	0.90518	0.95023	0.65085	0.77412	0.87268	4.04118	1.89830	0.65554	0.90492	0.95009	0.65554	0.77632	0.87408
90	103	4.13414	1.80800	0.65085	0.91408	0.95511	0.65085	0.78507	0.87960	4.04118	1.79140	0.65554	0.91376	0.95494	0.65554	0.78710	0.88087
90	104	4.13414	1.70943	0.65085	0.92196	0.95940	0.65085	0.79529	0.88597	4.04118	1.69474	0.65554	0.92161	0.95921	0.65554	0.79717	0.88714
90	105	4.13414	1.62048	0.65085	0.92891	0.96315	0.65085	0.80477	0.89182	4.04118	1.60741	0.65554	0.92854	0.96295	0.65554	0.80652	0.89290
90	106	4.13414	1.54080	0.65085	0.93498	0.96640	0.65085	0.81342	0.89711	4.04118	1.52911	0.65554	0.93460	0.96619	0.65554	0.81506	0.89811
90	107	4.13414	1.47009	0.65085	0.94020	0.96918	0.65085	0.82115	0.90179	4.04118	1.45954	0.65554	0.93982	0.96898	0.65554	0.82270	0.90272
90	108	4.13414	1.40861	0.65085	0.94456	0.97149	0.65085	0.82775	0.90576	4.04118	1.39898	0.65554	0.94418	0.97129	0.65554	0.82923	0.90664
90	109	4.13414	1.35764	0.65085	0.94799	0.97330	0.65085	0.83295	0.90886	4.04118	1.34871	0.65554	0.94762	0.97311	0.65554	0.83438	0.90971
90	110	4.13414	1.32125	0.65085	0.95033	0.97453	0.65085	0.83645	0.91094	4.04118	1.31279	0.65554	0.94996	0.97434	0.65554	0.83785	0.91177
91	1	3.91018	26.72925	0.64186	0.14628	0.25523	0.64186	0.14623	0.25515	3.82725	22.57586	0.64664	0.16952	0.28989	0.64664	0.16946	0.28981
91	2	3.91018	26.68154	0.64186	0.14654	0.25563	0.64186	0.14650	0.25556	3.82725	22.55058	0.64664	0.16971	0.29017	0.64664	0.16966	0.29010
91	3	3.91018	26.63112	0.64186	0.14682	0.25605	0.64186	0.14678	0.25599	3.82725	22.52338	0.64664	0.16991	0.29047	0.64664	0.16987	0.29041
91	4	3.91018	26.57806	0.64186	0.14711	0.25649	0.64186	0.14707	0.25643	3.82725	22.49433	0.64664	0.17013	0.29079	0.64664	0.17009	0.29073
91	5	3.91018	26.52283	0.64186	0.14742	0.25696	0.64186	0.14738	0.25690	3.82725	22.46379	0.64664	0.17037	0.29113	0.64664	0.17032	0.29107
91	6	3.91018	26.46539	0.64186	0.14774	0.25745	0.64186	0.14770	0.25739	3.82725	22.43176	0.64664	0.17061	0.29149	0.64664	0.17056	0.29142

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
91	7	3.91018	26.40551	0.64186	0.14807	0.25795	0.64186	0.14803	0.25789	3.82725	22.39806	0.64664	0.17086	0.29186	0.64664	0.17082	0.29180
91	8	3.91018	26.34335	0.64186	0.14842	0.25848	0.64186	0.14838	0.25842	3.82725	22.36278	0.64664	0.17113	0.29225	0.64664	0.17109	0.29219
91	9	3.91018	26.27867	0.64186	0.14879	0.25904	0.64186	0.14874	0.25897	3.82725	22.32575	0.64664	0.17142	0.29267	0.64664	0.17137	0.29259
91	10	3.91018	26.21121	0.64186	0.14917	0.25961	0.64186	0.14912	0.25954	3.82725	22.28674	0.64664	0.17172	0.29310	0.64664	0.17166	0.29302
91	11	3.91018	26.14141	0.64186	0.14957	0.26022	0.64186	0.14951	0.26013	3.82725	22.24611	0.64664	0.17203	0.29356	0.64664	0.17197	0.29347
91	12	3.91018	26.06892	0.64186	0.14998	0.26084	0.64186	0.14992	0.26074	3.82725	22.20360	0.64664	0.17236	0.29403	0.64664	0.17228	0.29393
91	13	3.91018	25.99388	0.64186	0.15041	0.26150	0.64186	0.15034	0.26138	3.82725	22.15929	0.64664	0.17270	0.29453	0.64664	0.17262	0.29441
91	14	3.91018	25.91617	0.64186	0.15086	0.26217	0.64186	0.15078	0.26204	3.82725	22.11310	0.64664	0.17306	0.29505	0.64664	0.17296	0.29492
91	15	3.91018	25.83587	0.64186	0.15133	0.26288	0.64186	0.15123	0.26273	3.82725	22.06509	0.64664	0.17343	0.29560	0.64664	0.17332	0.29544
91	16	3.91018	25.75319	0.64186	0.15181	0.26361	0.64186	0.15170	0.26344	3.82725	22.01544	0.64664	0.17382	0.29616	0.64664	0.17370	0.29599
91	17	3.91018	25.66857	0.64186	0.15231	0.26436	0.64186	0.15220	0.26418	3.82725	21.96453	0.64664	0.17422	0.29674	0.64664	0.17409	0.29656
91	18	3.91018	25.58235	0.64186	0.15283	0.26513	0.64186	0.15271	0.26496	3.82725	21.91267	0.64664	0.17463	0.29734	0.64664	0.17450	0.29715
91	19	3.91018	25.49361	0.64186	0.15336	0.26593	0.64186	0.15325	0.26577	3.82725	21.85907	0.64664	0.17506	0.29796	0.64664	0.17494	0.29778
91	20	3.91018	25.40164	0.64186	0.15392	0.26677	0.64186	0.15381	0.26661	3.82725	21.80312	0.64664	0.17551	0.29861	0.64664	0.17540	0.29845
91	21	3.91018	25.30562	0.64186	0.15450	0.26765	0.64186	0.15441	0.26751	3.82725	21.74411	0.64664	0.17599	0.29931	0.64664	0.17589	0.29916
91	22	3.91018	25.20517	0.64186	0.15512	0.26857	0.64186	0.15503	0.26844	3.82725	21.68171	0.64664	0.17650	0.30004	0.64664	0.17640	0.29990
91	23	3.91018	25.09967	0.64186	0.15577	0.26955	0.64186	0.15568	0.26942	3.82725	21.61537	0.64664	0.17704	0.30082	0.64664	0.17695	0.30069
91	24	3.91018	24.98936	0.64186	0.15646	0.27058	0.64186	0.15637	0.27045	3.82725	21.54528	0.64664	0.17762	0.30165	0.64664	0.17752	0.30152
91	25	3.91018	24.87419	0.64186	0.15718	0.27166	0.64186	0.15709	0.27152	3.82725	21.47137	0.64664	0.17823	0.30253	0.64664	0.17813	0.30239
91	26	3.91018	24.75420	0.64186	0.15794	0.27280	0.64186	0.15784	0.27265	3.82725	21.39367	0.64664	0.17887	0.30346	0.64664	0.17876	0.30331
91	27	3.91018	24.62994	0.64186	0.15874	0.27398	0.64186	0.15863	0.27382	3.82725	21.31262	0.64664	0.17955	0.30444	0.64664	0.17943	0.30427
91	28	3.91018	24.50119	0.64186	0.15957	0.27522	0.64186	0.15945	0.27504	3.82725	21.22804	0.64664	0.18026	0.30546	0.64664	0.18013	0.30527
91	29	3.91018	24.36788	0.64186	0.16044	0.27651	0.64186	0.16031	0.27632	3.82725	21.13984	0.64664	0.18101	0.30654	0.64664	0.18087	0.30633
91	30	3.91018	24.23009	0.64186	0.16135	0.27787	0.64186	0.16120	0.27765	3.82725	21.04806	0.64664	0.18180	0.30767	0.64664	0.18164	0.30744
91	31	3.91018	24.08752	0.64186	0.16230	0.27928	0.64186	0.16215	0.27905	3.82725	20.95246	0.64664	0.18263	0.30885	0.64664	0.18246	0.30861
91	32	3.91018	23.94006	0.64186	0.16330	0.28075	0.64186	0.16313	0.28050	3.82725	20.85289	0.64664	0.18350	0.31009	0.64664	0.18332	0.30983
91	33	3.91018	23.78740	0.64186	0.16435	0.28230	0.64186	0.16417	0.28203	3.82725	20.74907	0.64664	0.18441	0.31140	0.64664	0.18422	0.31112
91	34	3.91018	23.62942	0.64186	0.16544	0.28391	0.64186	0.16525	0.28363	3.82725	20.64088	0.64664	0.18537	0.31277	0.64664	0.18517	0.31248
91	35	3.91018	23.46579	0.64186	0.16659	0.28561	0.64186	0.16639	0.28531	3.82725	20.52800	0.64664	0.18639	0.31421	0.64664	0.18617	0.31391
91	36	3.91018	23.29632	0.64186	0.16780	0.28738	0.64186	0.16759	0.28707	3.82725	20.41023	0.64664	0.18746	0.31574	0.64664	0.18723	0.31541
91	37	3.91018	23.12089	0.64186	0.16907	0.28924	0.64186	0.16884	0.28891	3.82725	20.28745	0.64664	0.18859	0.31734	0.64664	0.18835	0.31700
91	38	3.91018	22.93911	0.64186	0.17041	0.29120	0.64186	0.17017	0.29084	3.82725	20.15926	0.64664	0.18979	0.31903	0.64664	0.18953	0.31867
91	39	3.91018	22.75087	0.64186	0.17182	0.29325	0.64186	0.17156	0.29287	3.82725	20.02555	0.64664	0.19105	0.32081	0.64664	0.19078	0.32043
91	40	3.91018	22.55572	0.64186	0.17330	0.29540	0.64186	0.17303	0.29501	3.82725	19.88587	0.64664	0.19239	0.32270	0.64664	0.19210	0.32229
91	41	3.91018	22.35340	0.64186	0.17486	0.29767	0.64186	0.17457	0.29725	3.82725	19.73995	0.64664	0.19381	0.32469	0.64664	0.19350	0.32425
91	42	3.91018	22.14385	0.64186	0.17651	0.30006	0.64186	0.17620	0.29960	3.82725	19.58769	0.64664	0.19531	0.32679	0.64664	0.19497	0.32632
91	43	3.91018	21.92669	0.64186	0.17826	0.30257	0.64186	0.17791	0.30208	3.82725	19.42870	0.64664	0.19690	0.32902	0.64664	0.19654	0.32851
91	44	3.91018	21.70178	0.64186	0.18010	0.30522	0.64186	0.17972	0.30468	3.82725	19.26280	0.64664	0.19859	0.33137	0.64664	0.19819	0.33082
91	45	3.91018	21.46876	0.64186	0.18204	0.30801	0.64186	0.18162	0.30741	3.82725	19.08963	0.64664	0.20038	0.33386	0.64664	0.19994	0.33325
91	46	3.91018	21.22763	0.64186	0.18410	0.31095	0.64186	0.18363	0.31029	3.82725	18.90911	0.64664	0.20228	0.33649	0.64664	0.20179	0.33582
91	47	3.91018	20.97813	0.64186	0.18627	0.31405	0.64186	0.18575	0.31331	3.82725	18.72094	0.64664	0.20430	0.33928	0.64664	0.20375	0.33852

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
91	48	3.91018	20.72003	0.64186	0.18858	0.31732	0.64186	0.18798	0.31648	3.82725	18.52488	0.64664	0.20644	0.34223	0.64664	0.20582	0.34138
91	49	3.91018	20.45326	0.64186	0.19102	0.32076	0.64186	0.19034	0.31980	3.82725	18.32076	0.64664	0.20872	0.34535	0.64664	0.20801	0.34438
91	50	3.91018	20.17742	0.64186	0.19360	0.32440	0.64186	0.19282	0.32330	3.82725	18.10816	0.64664	0.21114	0.34866	0.64664	0.21032	0.34754
91	51	3.91018	19.89339	0.64186	0.19634	0.32823	0.64186	0.19543	0.32696	3.82725	17.88781	0.64664	0.21370	0.35215	0.64664	0.21276	0.35087
91	52	3.91018	19.60122	0.64186	0.19923	0.33226	0.64186	0.19818	0.33080	3.82725	17.65967	0.64664	0.21642	0.35583	0.64664	0.21534	0.35436
91	53	3.91018	19.30125	0.64186	0.20228	0.33650	0.64186	0.20108	0.33483	3.82725	17.42398	0.64664	0.21930	0.35972	0.64664	0.21806	0.35804
91	54	3.91018	18.99375	0.64186	0.20551	0.34095	0.64186	0.20414	0.33906	3.82725	17.18091	0.64664	0.22236	0.36381	0.64664	0.22093	0.36191
91	55	3.91018	18.67912	0.64186	0.20892	0.34564	0.64186	0.20737	0.34351	3.82725	16.93076	0.64664	0.22558	0.36813	0.64664	0.22398	0.36598
91	56	3.91018	18.35803	0.64186	0.21253	0.35055	0.64186	0.21079	0.34818	3.82725	16.67407	0.64664	0.22900	0.37266	0.64664	0.22721	0.37028
91	57	3.91018	18.02853	0.64186	0.21635	0.35574	0.64186	0.21441	0.35310	3.82725	16.40902	0.64664	0.23263	0.37746	0.64664	0.23063	0.37482
91	58	3.91018	17.69065	0.64186	0.22042	0.36122	0.64186	0.21824	0.35829	3.82725	16.13552	0.64664	0.23650	0.38253	0.64664	0.23427	0.37961
91	59	3.91018	17.34441	0.64186	0.22474	0.36700	0.64186	0.22231	0.36376	3.82725	15.85354	0.64664	0.24062	0.38791	0.64664	0.23814	0.38467
91	60	3.91018	16.98967	0.64186	0.22934	0.37312	0.64186	0.22664	0.36953	3.82725	15.56284	0.64664	0.24502	0.39360	0.64664	0.24225	0.39002
91	61	3.91018	16.62627	0.64186	0.23426	0.37959	0.64186	0.23123	0.37561	3.82725	15.26320	0.64664	0.24972	0.39964	0.64664	0.24663	0.39568
91	62	3.91018	16.25423	0.64186	0.23950	0.38645	0.64186	0.23612	0.38204	3.82725	14.95454	0.64664	0.25475	0.40605	0.64664	0.25130	0.40167
91	63	3.91018	15.87341	0.64186	0.24511	0.39371	0.64186	0.24132	0.38882	3.82725	14.63664	0.64664	0.26013	0.41286	0.64664	0.25629	0.40801
91	64	3.91018	15.48353	0.64186	0.25111	0.40143	0.64186	0.24687	0.39598	3.82725	14.30913	0.64664	0.26591	0.42011	0.64664	0.26160	0.41471
91	65	3.91018	15.08480	0.64186	0.25755	0.40961	0.64186	0.25277	0.40354	3.82725	13.97213	0.64664	0.27211	0.42781	0.64664	0.26727	0.42181
91	66	3.91018	14.67724	0.64186	0.26447	0.41831	0.64186	0.25907	0.41152	3.82725	13.62552	0.64664	0.27878	0.43601	0.64664	0.27332	0.42931
91	67	3.91018	14.26104	0.64186	0.27190	0.42755	0.64186	0.26578	0.41994	3.82725	13.26940	0.64664	0.28596	0.44474	0.64664	0.27978	0.43724
91	68	3.91018	13.83657	0.64186	0.27989	0.43737	0.64186	0.27293	0.42882	3.82725	12.90401	0.64664	0.29368	0.45402	0.64664	0.28668	0.44561
91	69	3.91018	13.40435	0.64186	0.28849	0.44779	0.64186	0.28054	0.43816	3.82725	12.52973	0.64664	0.30200	0.46391	0.64664	0.29403	0.45444
91	70	3.91018	12.96501	0.64186	0.29774	0.45886	0.64186	0.28865	0.44799	3.82725	12.14706	0.64664	0.31097	0.47441	0.64664	0.30186	0.46374
91	71	3.91018	12.51927	0.64186	0.30770	0.47060	0.64186	0.29728	0.45831	3.82725	11.75658	0.64664	0.32063	0.48557	0.64664	0.31021	0.47353
91	72	3.91018	12.06792	0.64186	0.31843	0.48304	0.64186	0.30646	0.46915	3.82725	11.35893	0.64664	0.33103	0.49741	0.64664	0.31910	0.48382
91	73	3.91018	11.61185	0.64186	0.32997	0.49621	0.64186	0.31622	0.48050	3.82725	10.95491	0.64664	0.34224	0.50996	0.64664	0.32856	0.49461
91	74	3.91018	11.15217	0.64186	0.34239	0.51012	0.64186	0.32658	0.49236	3.82725	10.54549	0.64664	0.35431	0.52323	0.64664	0.33860	0.50591
91	75	3.91018	10.68986	0.64186	0.35575	0.52480	0.64186	0.33757	0.50475	3.82725	10.13154	0.64664	0.36729	0.53726	0.64664	0.34927	0.51771
91	76	3.91018	10.22626	0.64186	0.37009	0.54024	0.64186	0.34920	0.51764	3.82725	9.71428	0.64664	0.38124	0.55203	0.64664	0.36057	0.53002
91	77	3.91018	9.76277	0.64186	0.38548	0.55645	0.64186	0.36150	0.53103	3.82725	9.29502	0.64664	0.39621	0.56755	0.64664	0.37252	0.54282
91	78	3.91018	9.30064	0.64186	0.40195	0.57342	0.64186	0.37447	0.54489	3.82725	8.87492	0.64664	0.41223	0.58380	0.64664	0.38513	0.55609
91	79	3.91018	8.84103	0.64186	0.41956	0.59111	0.64186	0.38812	0.55921	3.82725	8.45509	0.64664	0.42937	0.60078	0.64664	0.39841	0.56981
91	80	3.91018	8.38551	0.64186	0.43832	0.60949	0.64186	0.40245	0.57393	3.82725	8.03703	0.64664	0.44762	0.61843	0.64664	0.41236	0.58393
91	81	3.91018	7.93532	0.64186	0.45825	0.62849	0.64186	0.41745	0.58901	3.82725	7.62196	0.64664	0.46703	0.63670	0.64664	0.42696	0.59842
91	82	3.91018	7.49211	0.64186	0.47933	0.64803	0.64186	0.43308	0.60440	3.82725	7.21152	0.64664	0.48755	0.65551	0.64664	0.44219	0.61322
91	83	3.91018	7.05756	0.64186	0.50151	0.66801	0.64186	0.44930	0.62003	3.82725	6.80735	0.64664	0.50916	0.67476	0.64664	0.45801	0.62826
91	84	3.91018	6.63342	0.64186	0.52472	0.68828	0.64186	0.46607	0.63581	3.82725	6.41122	0.64664	0.53177	0.69432	0.64664	0.47437	0.64348
91	85	3.91018	6.22156	0.64186	0.54882	0.70869	0.64186	0.48332	0.65168	3.82725	6.02503	0.64664	0.55525	0.71404	0.64664	0.49120	0.65880
91	86	3.91018	5.82374	0.64186	0.57364	0.72906	0.64186	0.50097	0.66753	3.82725	5.65055	0.64664	0.57945	0.73374	0.64664	0.50842	0.67411
91	87	3.91018	5.44155	0.64186	0.59898	0.74920	0.64186	0.51891	0.68327	3.82725	5.28949	0.64664	0.60417	0.75325	0.64664	0.52595	0.68934
91	88	3.91018	5.07613	0.64186	0.62462	0.76894	0.64186	0.53706	0.69882	3.82725	4.94306	0.64664	0.62919	0.77239	0.64664	0.54368	0.70440

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
91	89	3.91018	4.72862	0.64186	0.65029	0.78809	0.64186	0.55531	0.71408	3.82725	4.61250	0.64664	0.65426	0.79100	0.64664	0.56152	0.71920
91	90	3.91018	4.40007	0.64186	0.67572	0.80649	0.64186	0.57354	0.72898	3.82725	4.29901	0.64664	0.67912	0.80890	0.64664	0.57935	0.73366
91	91	3.91018	4.09149	0.64186	0.70063	0.82396	0.64186	0.59164	0.74343	3.82725	4.00370	0.64664	0.70348	0.82593	0.64664	0.59707	0.74770
91	92	3.91018	3.80354	0.64186	0.72473	0.84040	0.64186	0.60952	0.75739	3.82725	3.72738	0.64664	0.72708	0.84197	0.64664	0.61457	0.76128
91	93	3.91018	3.53621	0.64186	0.74781	0.85571	0.64186	0.62710	0.77082	3.82725	3.47020	0.64664	0.74970	0.85695	0.64664	0.63179	0.77435
91	94	3.91018	3.28870	0.64186	0.76973	0.86988	0.64186	0.64431	0.78368	3.82725	3.23152	0.64664	0.77121	0.87083	0.64664	0.64865	0.78689
91	95	3.91018	3.05955	0.64186	0.79039	0.88293	0.64186	0.66108	0.79596	3.82725	3.01004	0.64664	0.79152	0.88363	0.64664	0.66510	0.79887
91	96	3.91018	2.84646	0.64186	0.80978	0.89489	0.64186	0.67731	0.80762	3.82725	2.80360	0.64664	0.81060	0.89539	0.64664	0.68103	0.81025
91	97	3.91018	2.65226	0.64186	0.82761	0.90567	0.64186	0.69290	0.81859	3.82725	2.61510	0.64664	0.82816	0.90600	0.64664	0.69633	0.82098
91	98	3.91018	2.47567	0.64186	0.84388	0.91533	0.64186	0.70781	0.82891	3.82725	2.44340	0.64664	0.84422	0.91553	0.64664	0.71097	0.83107
91	99	3.91018	2.31535	0.64186	0.85867	0.92396	0.64186	0.72203	0.83858	3.82725	2.28724	0.64664	0.85883	0.92405	0.64664	0.72494	0.84054
91	100	3.91018	2.16976	0.64186	0.87204	0.93165	0.64186	0.73556	0.84763	3.82725	2.14523	0.64664	0.87206	0.93166	0.64664	0.73825	0.84942
91	101	3.91018	2.03734	0.64186	0.88410	0.93849	0.64186	0.74841	0.85610	3.82725	2.01587	0.64664	0.88401	0.93843	0.64664	0.75089	0.85772
91	102	3.91018	1.91714	0.64186	0.89493	0.94455	0.64186	0.76055	0.86399	3.82725	1.89830	0.64664	0.89475	0.94445	0.64664	0.76284	0.86547
91	103	3.91018	1.80800	0.64186	0.90463	0.94993	0.64186	0.77199	0.87133	3.82725	1.79140	0.64664	0.90438	0.94979	0.64664	0.77411	0.87267
91	104	3.91018	1.70943	0.64186	0.91324	0.95465	0.64186	0.78268	0.87810	3.82725	1.69474	0.64664	0.91294	0.95449	0.64664	0.78465	0.87933
91	105	3.91018	1.62048	0.64186	0.92086	0.95880	0.64186	0.79261	0.88431	3.82725	1.60741	0.64664	0.92053	0.95862	0.64664	0.79445	0.88545
91	106	3.91018	1.54080	0.64186	0.92752	0.96240	0.64186	0.80170	0.88994	3.82725	1.52911	0.64664	0.92718	0.96221	0.64664	0.80342	0.89099
91	107	3.91018	1.47009	0.64186	0.93327	0.96548	0.64186	0.80983	0.89492	3.82725	1.45954	0.64664	0.93292	0.96530	0.64664	0.81145	0.89591
91	108	3.91018	1.40861	0.64186	0.93808	0.96805	0.64186	0.81678	0.89915	3.82725	1.39898	0.64664	0.93773	0.96786	0.64664	0.81833	0.90009
91	109	3.91018	1.35764	0.64186	0.94188	0.97007	0.64186	0.82227	0.90247	3.82725	1.34871	0.64664	0.94153	0.96988	0.64664	0.82377	0.90337
91	110	3.91018	1.32125	0.64186	0.94446	0.97144	0.64186	0.82597	0.90469	3.82725	1.31279	0.64664	0.94411	0.97125	0.64664	0.82743	0.90557
92	1	3.69438	26.72925	0.63425	0.13821	0.24285	0.63425	0.13816	0.24278	3.62063	22.57586	0.63886	0.16037	0.27641	0.63886	0.16032	0.27633
92	2	3.69438	26.68154	0.63425	0.13846	0.24323	0.63425	0.13842	0.24317	3.62063	22.55058	0.63886	0.16055	0.27668	0.63886	0.16050	0.27661
92	3	3.69438	26.63112	0.63425	0.13872	0.24364	0.63425	0.13868	0.24358	3.62063	22.52338	0.63886	0.16074	0.27696	0.63886	0.16070	0.27690
92	4	3.69438	26.57806	0.63425	0.13900	0.24407	0.63425	0.13896	0.24401	3.62063	22.49433	0.63886	0.16095	0.27727	0.63886	0.16091	0.27721
92	5	3.69438	26.52283	0.63425	0.13928	0.24451	0.63425	0.13925	0.24446	3.62063	22.46379	0.63886	0.16117	0.27760	0.63886	0.16113	0.27754
92	6	3.69438	26.46539	0.63425	0.13959	0.24498	0.63425	0.13955	0.24492	3.62063	22.43176	0.63886	0.16140	0.27794	0.63886	0.16136	0.27788
92	7	3.69438	26.40551	0.63425	0.13990	0.24547	0.63425	0.13987	0.24541	3.62063	22.39806	0.63886	0.16164	0.27830	0.63886	0.16160	0.27824
92	8	3.69438	26.34335	0.63425	0.14023	0.24597	0.63425	0.14020	0.24592	3.62063	22.36278	0.63886	0.16190	0.27868	0.63886	0.16185	0.27861
92	9	3.69438	26.27867	0.63425	0.14058	0.24650	0.63425	0.14054	0.24644	3.62063	22.32575	0.63886	0.16216	0.27907	0.63886	0.16212	0.27901
92	10	3.69438	26.21121	0.63425	0.14094	0.24706	0.63425	0.14089	0.24699	3.62063	22.28674	0.63886	0.16245	0.27949	0.63886	0.16240	0.27942
92	11	3.69438	26.14141	0.63425	0.14131	0.24763	0.63425	0.14126	0.24756	3.62063	22.24611	0.63886	0.16274	0.27993	0.63886	0.16269	0.27985
92	12	3.69438	26.06892	0.63425	0.14171	0.24824	0.63425	0.14165	0.24815	3.62063	22.20360	0.63886	0.16305	0.28039	0.63886	0.16299	0.28029
92	13	3.69438	25.99388	0.63425	0.14211	0.24886	0.63425	0.14205	0.24876	3.62063	22.15929	0.63886	0.16338	0.28087	0.63886	0.16330	0.28076
92	14	3.69438	25.91617	0.63425	0.14254	0.24951	0.63425	0.14246	0.24939	3.62063	22.11310	0.63886	0.16372	0.28137	0.63886	0.16363	0.28124
92	15	3.69438	25.83587	0.63425	0.14298	0.25019	0.63425	0.14289	0.25005	3.62063	22.06509	0.63886	0.16407	0.28189	0.63886	0.16397	0.28175
92	16	3.69438	25.75319	0.63425	0.14344	0.25089	0.63425	0.14334	0.25074	3.62063	22.01544	0.63886	0.16444	0.28243	0.63886	0.16433	0.28227
92	17	3.69438	25.66857	0.63425	0.14391	0.25161	0.63425	0.14380	0.25145	3.62063	21.96453	0.63886	0.16482	0.28299	0.63886	0.16470	0.28282
92	18	3.69438	25.58235	0.63425	0.14439	0.25235	0.63425	0.14429	0.25219	3.62063	21.91267	0.63886	0.16521	0.28357	0.63886	0.16509	0.28339
92	19	3.69438	25.49361	0.63425	0.14490	0.25312	0.63425	0.14479	0.25296	3.62063	21.85907	0.63886	0.16561	0.28416	0.63886	0.16550	0.28400

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
92	20	3.69438	25.40164	0.63425	0.14542	0.25392	0.63425	0.14533	0.25378	3.62063	21.80312	0.63886	0.16604	0.28479	0.63886	0.16594	0.28464
92	21	3.69438	25.30562	0.63425	0.14598	0.25476	0.63425	0.14589	0.25463	3.62063	21.74411	0.63886	0.16649	0.28546	0.63886	0.16640	0.28532
92	22	3.69438	25.20517	0.63425	0.14656	0.25565	0.63425	0.14648	0.25553	3.62063	21.68171	0.63886	0.16697	0.28616	0.63886	0.16689	0.28604
92	23	3.69438	25.09967	0.63425	0.14718	0.25659	0.63425	0.14710	0.25647	3.62063	21.61537	0.63886	0.16749	0.28692	0.63886	0.16740	0.28679
92	24	3.69438	24.98936	0.63425	0.14782	0.25757	0.63425	0.14775	0.25746	3.62063	21.54528	0.63886	0.16803	0.28772	0.63886	0.16795	0.28759
92	25	3.69438	24.87419	0.63425	0.14851	0.25861	0.63425	0.14843	0.25849	3.62063	21.47137	0.63886	0.16861	0.28856	0.63886	0.16852	0.28843
92	26	3.69438	24.75420	0.63425	0.14923	0.25970	0.63425	0.14914	0.25956	3.62063	21.39367	0.63886	0.16922	0.28946	0.63886	0.16912	0.28931
92	27	3.69438	24.62994	0.63425	0.14998	0.26084	0.63425	0.14988	0.26069	3.62063	21.31262	0.63886	0.16986	0.29039	0.63886	0.16975	0.29024
92	28	3.69438	24.50119	0.63425	0.15076	0.26202	0.63425	0.15066	0.26186	3.62063	21.22804	0.63886	0.17053	0.29138	0.63886	0.17042	0.29121
92	29	3.69438	24.36788	0.63425	0.15159	0.26327	0.63425	0.15147	0.26309	3.62063	21.13984	0.63886	0.17124	0.29241	0.63886	0.17111	0.29223
92	30	3.69438	24.23009	0.63425	0.15245	0.26456	0.63425	0.15232	0.26437	3.62063	21.04806	0.63886	0.17199	0.29350	0.63886	0.17185	0.29329
92	31	3.69438	24.08752	0.63425	0.15335	0.26592	0.63425	0.15321	0.26571	3.62063	20.95246	0.63886	0.17277	0.29464	0.63886	0.17262	0.29442
92	32	3.69438	23.94006	0.63425	0.15429	0.26733	0.63425	0.15414	0.26711	3.62063	20.85289	0.63886	0.17359	0.29583	0.63886	0.17343	0.29560
92	33	3.69438	23.78740	0.63425	0.15528	0.26882	0.63425	0.15512	0.26858	3.62063	20.74907	0.63886	0.17446	0.29709	0.63886	0.17429	0.29684
92	34	3.69438	23.62942	0.63425	0.15631	0.27037	0.63425	0.15614	0.27011	3.62063	20.64088	0.63886	0.17537	0.29841	0.63886	0.17519	0.29814
92	35	3.69438	23.46579	0.63425	0.15740	0.27199	0.63425	0.15722	0.27172	3.62063	20.52800	0.63886	0.17633	0.29980	0.63886	0.17614	0.29952
92	36	3.69438	23.29632	0.63425	0.15855	0.27370	0.63425	0.15835	0.27341	3.62063	20.41023	0.63886	0.17735	0.30127	0.63886	0.17714	0.30097
92	37	3.69438	23.12089	0.63425	0.15975	0.27549	0.63425	0.15954	0.27518	3.62063	20.28745	0.63886	0.17842	0.30281	0.63886	0.17820	0.30249
92	38	3.69438	22.93911	0.63425	0.16101	0.27736	0.63425	0.16079	0.27704	3.62063	20.15926	0.63886	0.17955	0.30444	0.63886	0.17932	0.30410
92	39	3.69438	22.75087	0.63425	0.16234	0.27933	0.63425	0.16211	0.27899	3.62063	20.02555	0.63886	0.18075	0.30616	0.63886	0.18050	0.30580
92	40	3.69438	22.55572	0.63425	0.16374	0.28140	0.63425	0.16350	0.28104	3.62063	19.88587	0.63886	0.18201	0.30797	0.63886	0.18175	0.30760
92	41	3.69438	22.35340	0.63425	0.16522	0.28359	0.63425	0.16496	0.28320	3.62063	19.73995	0.63886	0.18335	0.30989	0.63886	0.18307	0.30949
92	42	3.69438	22.14385	0.63425	0.16678	0.28588	0.63425	0.16650	0.28546	3.62063	19.58769	0.63886	0.18477	0.31191	0.63886	0.18447	0.31149
92	43	3.69438	21.92669	0.63425	0.16843	0.28829	0.63425	0.16812	0.28785	3.62063	19.42870	0.63886	0.18628	0.31406	0.63886	0.18596	0.31360
92	44	3.69438	21.70178	0.63425	0.17017	0.29084	0.63425	0.16983	0.29035	3.62063	19.26280	0.63886	0.18788	0.31632	0.63886	0.18752	0.31582
92	45	3.69438	21.46876	0.63425	0.17200	0.29352	0.63425	0.17163	0.29298	3.62063	19.08963	0.63886	0.18957	0.31872	0.63886	0.18918	0.31817
92	46	3.69438	21.22763	0.63425	0.17395	0.29635	0.63425	0.17354	0.29575	3.62063	18.90911	0.63886	0.19137	0.32126	0.63886	0.19094	0.32065
92	47	3.69438	20.97813	0.63425	0.17601	0.29933	0.63425	0.17554	0.29866	3.62063	18.72094	0.63886	0.19328	0.32395	0.63886	0.19280	0.32327
92	48	3.69438	20.72003	0.63425	0.17819	0.30247	0.63425	0.17766	0.30172	3.62063	18.52488	0.63886	0.19531	0.32680	0.63886	0.19476	0.32603
92	49	3.69438	20.45326	0.63425	0.18049	0.30579	0.63425	0.17989	0.30493	3.62063	18.32076	0.63886	0.19747	0.32981	0.63886	0.19684	0.32893
92	50	3.69438	20.17742	0.63425	0.18294	0.30930	0.63425	0.18224	0.30830	3.62063	18.10816	0.63886	0.19976	0.33300	0.63886	0.19903	0.33199
92	51	3.69438	19.89339	0.63425	0.18553	0.31298	0.63425	0.18472	0.31183	3.62063	17.88781	0.63886	0.20219	0.33638	0.63886	0.20135	0.33521
92	52	3.69438	19.60122	0.63425	0.18826	0.31687	0.63425	0.18733	0.31554	3.62063	17.65967	0.63886	0.20477	0.33993	0.63886	0.20380	0.33859
92	53	3.69438	19.30125	0.63425	0.19115	0.32095	0.63425	0.19008	0.31944	3.62063	17.42398	0.63886	0.20750	0.34369	0.63886	0.20639	0.34216
92	54	3.69438	18.99375	0.63425	0.19421	0.32525	0.63425	0.19298	0.32353	3.62063	17.18091	0.63886	0.21040	0.34765	0.63886	0.20912	0.34591
92	55	3.69438	18.67912	0.63425	0.19744	0.32977	0.63425	0.19605	0.32782	3.62063	16.93076	0.63886	0.21346	0.35182	0.63886	0.21201	0.34985
92	56	3.69438	18.35803	0.63425	0.20085	0.33451	0.63425	0.19929	0.33235	3.62063	16.67407	0.63886	0.21669	0.35620	0.63886	0.21508	0.35402
92	57	3.69438	18.02853	0.63425	0.20447	0.33952	0.63425	0.20273	0.33711	3.62063	16.40902	0.63886	0.22014	0.36084	0.63886	0.21834	0.35842
92	58	3.69438	17.69065	0.63425	0.20832	0.34481	0.63425	0.20637	0.34213	3.62063	16.13552	0.63886	0.22381	0.36576	0.63886	0.22180	0.36307
92	59	3.69438	17.34441	0.63425	0.21241	0.35040	0.63425	0.21024	0.34743	3.62063	15.85354	0.63886	0.22772	0.37096	0.63886	0.22548	0.36799
92	60	3.69438	16.98967	0.63425	0.21678	0.35631	0.63425	0.21435	0.35302	3.62063	15.56284	0.63886	0.23189	0.37648	0.63886	0.22940	0.37319

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6		Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	
Age	Age	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
92	61	3.69438	16.62627	0.63425	0.22143	0.36257	0.63425	0.21872	0.35893	3.62063	15.26320	0.63886	0.23635	0.38234	0.63886	0.23357	0.37869
92	62	3.69438	16.25423	0.63425	0.22640	0.36921	0.63425	0.22337	0.36517	3.62063	14.95454	0.63886	0.24112	0.38856	0.63886	0.23802	0.38452
92	63	3.69438	15.87341	0.63425	0.23172	0.37625	0.63425	0.22832	0.37176	3.62063	14.63664	0.63886	0.24624	0.39517	0.63886	0.24277	0.39069
92	64	3.69438	15.48353	0.63425	0.23741	0.38373	0.63425	0.23360	0.37873	3.62063	14.30913	0.63886	0.25172	0.40220	0.63886	0.24784	0.39723
92	65	3.69438	15.08480	0.63425	0.24353	0.39167	0.63425	0.23923	0.38610	3.62063	13.97213	0.63886	0.25762	0.40969	0.63886	0.25326	0.40416
92	66	3.69438	14.67724	0.63425	0.25009	0.40012	0.63425	0.24524	0.39389	3.62063	13.62552	0.63886	0.26396	0.41767	0.63886	0.25905	0.41149
92	67	3.69438	14.26104	0.63425	0.25715	0.40910	0.63425	0.25165	0.40211	3.62063	13.26940	0.63886	0.27079	0.42618	0.63886	0.26523	0.41926
92	68	3.69438	13.83657	0.63425	0.26475	0.41866	0.63425	0.25849	0.41079	3.62063	12.90401	0.63886	0.27815	0.43524	0.63886	0.27183	0.42746
92	69	3.69438	13.40435	0.63425	0.27293	0.42882	0.63425	0.26578	0.41995	3.62063	12.52973	0.63886	0.28608	0.44489	0.63886	0.27888	0.43613
92	70	3.69438	12.96501	0.63425	0.28174	0.43962	0.63425	0.27355	0.42959	3.62063	12.14706	0.63886	0.29463	0.45516	0.63886	0.28641	0.44528
92	71	3.69438	12.51927	0.63425	0.29124	0.45110	0.63425	0.28184	0.43975	3.62063	11.75658	0.63886	0.30386	0.46609	0.63886	0.29444	0.45493
92	72	3.69438	12.06792	0.63425	0.30147	0.46328	0.63425	0.29067	0.45042	3.62063	11.35893	0.63886	0.31381	0.47770	0.63886	0.30300	0.46508
92	73	3.69438	11.61185	0.63425	0.31250	0.47620	0.63425	0.30007	0.46162	3.62063	10.95491	0.63886	0.32454	0.49004	0.63886	0.31212	0.47575
92	74	3.69438	11.15217	0.63425	0.32439	0.48987	0.63425	0.31007	0.47336	3.62063	10.54549	0.63886	0.33611	0.50311	0.63886	0.32183	0.48695
92	75	3.69438	10.68986	0.63425	0.33720	0.50434	0.63425	0.32069	0.48564	3.62063	10.13154	0.63886	0.34858	0.51696	0.63886	0.33216	0.49868
92	76	3.69438	10.22626	0.63425	0.35098	0.51960	0.63425	0.33197	0.49846	3.62063	9.71428	0.63886	0.36200	0.53157	0.63886	0.34313	0.51094
92	77	3.69438	9.76277	0.63425	0.36579	0.53565	0.63425	0.34391	0.51181	3.62063	9.29502	0.63886	0.37643	0.54697	0.63886	0.35475	0.52371
92	78	3.69438	9.30064	0.63425	0.38169	0.55250	0.63425	0.35655	0.52567	3.62063	8.87492	0.63886	0.39193	0.56314	0.63886	0.36705	0.53699
92	79	3.69438	8.84103	0.63425	0.39873	0.57013	0.63425	0.36988	0.54001	3.62063	8.45509	0.63886	0.40853	0.58008	0.63886	0.38004	0.55076
92	80	3.69438	8.38551	0.63425	0.41694	0.58851	0.63425	0.38391	0.55481	3.62063	8.03703	0.63886	0.42629	0.59776	0.63886	0.39371	0.56498
92	81	3.69438	7.93532	0.63425	0.43635	0.60759	0.63425	0.39863	0.57003	3.62063	7.62196	0.63886	0.44521	0.61612	0.63886	0.40806	0.57961
92	82	3.69438	7.49211	0.63425	0.45696	0.62728	0.63425	0.41402	0.58559	3.62063	7.21152	0.63886	0.46531	0.63510	0.63886	0.42308	0.59460
92	83	3.69438	7.05756	0.63425	0.47874	0.64750	0.63425	0.43005	0.60145	3.62063	6.80735	0.63886	0.48655	0.65461	0.63886	0.43873	0.60988
92	84	3.69438	6.63342	0.63425	0.50163	0.66811	0.63425	0.44668	0.61752	3.62063	6.41122	0.63886	0.50887	0.67451	0.63886	0.45496	0.62539
92	85	3.69438	6.22156	0.63425	0.52550	0.68896	0.63425	0.46383	0.63372	3.62063	6.02503	0.63886	0.53217	0.69466	0.63886	0.47172	0.64105
92	86	3.69438	5.82374	0.63425	0.55022	0.70986	0.63425	0.48143	0.64996	3.62063	5.65055	0.63886	0.55629	0.71489	0.63886	0.48892	0.65675
92	87	3.69438	5.44155	0.63425	0.57559	0.73063	0.63425	0.49940	0.66613	3.62063	5.28949	0.63886	0.58106	0.73503	0.63886	0.50648	0.67240
92	88	3.69438	5.07613	0.63425	0.60140	0.75109	0.63425	0.51763	0.68215	3.62063	4.94306	0.63886	0.60627	0.75488	0.63886	0.52431	0.68793
92	89	3.69438	4.72862	0.63425	0.62740	0.77104	0.63425	0.53601	0.69792	3.62063	4.61250	0.63886	0.63168	0.77427	0.63886	0.54230	0.70324
92	90	3.69438	4.40007	0.63425	0.65331	0.79030	0.63425	0.55444	0.71336	3.62063	4.29901	0.63886	0.65701	0.79301	0.63886	0.56034	0.71823
92	91	3.69438	4.09149	0.63425	0.67883	0.80869	0.63425	0.57279	0.72837	3.62063	4.00370	0.63886	0.68199	0.81093	0.63886	0.57831	0.73282
92	92	3.69438	3.80354	0.63425	0.70367	0.82607	0.63425	0.59097	0.74291	3.62063	3.72738	0.63886	0.70632	0.82789	0.63886	0.59613	0.74697
92	93	3.69438	3.53621	0.63425	0.72761	0.84233	0.63425	0.60890	0.75691	3.62063	3.47020	0.63886	0.72979	0.84379	0.63886	0.61370	0.76061
92	94	3.69438	3.28870	0.63425	0.75048	0.85745	0.63425	0.62650	0.77036	3.62063	3.23152	0.63886	0.75223	0.85860	0.63886	0.63095	0.77372
92	95	3.69438	3.05955	0.63425	0.77215	0.87143	0.63425	0.64370	0.78323	3.62063	3.01004	0.63886	0.77353	0.87230	0.63886	0.64783	0.78628
92	96	3.69438	2.84646	0.63425	0.79260	0.88430	0.63425	0.66039	0.79546	3.62063	2.80360	0.63886	0.79364	0.88495	0.63886	0.66422	0.79823
92	97	3.69438	2.65226	0.63425	0.81150	0.89594	0.63425	0.67645	0.80700	3.62063	2.61510	0.63886	0.81226	0.89640	0.63886	0.67999	0.80952
92	98	3.69438	2.47567	0.63425	0.82885	0.90641	0.63425	0.69185	0.81786	3.62063	2.44340	0.63886	0.82936	0.90672	0.63886	0.69512	0.82014
92	99	3.69438	2.31535	0.63425	0.84467	0.91579	0.63425	0.70657	0.82806	3.62063	2.28724	0.63886	0.84498	0.91598	0.63886	0.70959	0.83013
92	100	3.69438	2.16976	0.63425	0.85904	0.92417	0.63425	0.72060	0.83762	3.62063	2.14523	0.63886	0.85919	0.92426	0.63886	0.72339	0.83950
92	101	3.69438	2.03734	0.63425	0.87205	0.93166	0.63425	0.73395	0.84657	3.62063	2.01587	0.63886	0.87207	0.93167	0.63886	0.73653	0.84828

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
92	102	3.69438	1.91714	0.63425	0.88378	0.93831	0.63425	0.74659	0.85491	3.62063	1.89830	0.63886	0.88370	0.93826	0.63886	0.74898	0.85648
92	103	3.69438	1.80800	0.63425	0.89431	0.94421	0.63425	0.75852	0.86268	3.62063	1.79140	0.63886	0.89415	0.94412	0.63886	0.76073	0.86411
92	104	3.69438	1.70943	0.63425	0.90370	0.94941	0.63425	0.76970	0.86986	3.62063	1.69474	0.63886	0.90347	0.94929	0.63886	0.77175	0.87117
92	105	3.69438	1.62048	0.63425	0.91203	0.95399	0.63425	0.78009	0.87646	3.62063	1.60741	0.63886	0.91176	0.95384	0.63886	0.78200	0.87767
92	106	3.69438	1.54080	0.63425	0.91933	0.95797	0.63425	0.78961	0.88244	3.62063	1.52911	0.63886	0.91904	0.95781	0.63886	0.79140	0.88356
92	107	3.69438	1.47009	0.63425	0.92565	0.96139	0.63425	0.79814	0.88774	3.62063	1.45954	0.63886	0.92534	0.96122	0.63886	0.79984	0.88879
92	108	3.69438	1.40861	0.63425	0.93095	0.96424	0.63425	0.80546	0.89225	3.62063	1.39898	0.63886	0.93063	0.96407	0.63886	0.80708	0.89324
92	109	3.69438	1.35764	0.63425	0.93513	0.96648	0.63425	0.81124	0.89578	3.62063	1.34871	0.63886	0.93481	0.96631	0.63886	0.81281	0.89674
92	110	3.69438	1.32125	0.63425	0.93799	0.96800	0.63425	0.81514	0.89816	3.62063	1.31279	0.63886	0.93767	0.96783	0.63886	0.81667	0.89909
93	1	3.48541	26.72925	0.62419	0.13039	0.23070	0.62419	0.13035	0.23064	3.42008	22.57586	0.62824	0.15148	0.26311	0.62824	0.15144	0.26304
93	2	3.48541	26.68154	0.62419	0.13062	0.23107	0.62419	0.13059	0.23101	3.42008	22.55058	0.62824	0.15166	0.26337	0.62824	0.15162	0.26331
93	3	3.48541	26.63112	0.62419	0.13087	0.23145	0.62419	0.13084	0.23140	3.42008	22.52338	0.62824	0.15184	0.26365	0.62824	0.15180	0.26359
93	4	3.48541	26.57806	0.62419	0.13113	0.23186	0.62419	0.13110	0.23181	3.42008	22.49433	0.62824	0.15204	0.26394	0.62824	0.15200	0.26389
93	5	3.48541	26.52283	0.62419	0.13141	0.23229	0.62419	0.13138	0.23224	3.42008	22.46379	0.62824	0.15224	0.26425	0.62824	0.15221	0.26420
93	6	3.48541	26.46539	0.62419	0.13169	0.23274	0.62419	0.13166	0.23269	3.42008	22.43176	0.62824	0.15246	0.26458	0.62824	0.15242	0.26453
93	7	3.48541	26.40551	0.62419	0.13199	0.23320	0.62419	0.13196	0.23315	3.42008	22.39806	0.62824	0.15269	0.26493	0.62824	0.15265	0.26487
93	8	3.48541	26.34335	0.62419	0.13230	0.23369	0.62419	0.13227	0.23363	3.42008	22.36278	0.62824	0.15293	0.26529	0.62824	0.15289	0.26523
93	9	3.48541	26.27867	0.62419	0.13263	0.23419	0.62419	0.13259	0.23414	3.42008	22.32575	0.62824	0.15318	0.26567	0.62824	0.15314	0.26561
93	10	3.48541	26.21121	0.62419	0.13297	0.23473	0.62419	0.13293	0.23466	3.42008	22.28674	0.62824	0.15345	0.26607	0.62824	0.15341	0.26601
93	11	3.48541	26.14141	0.62419	0.13332	0.23528	0.62419	0.13328	0.23521	3.42008	22.24611	0.62824	0.15373	0.26649	0.62824	0.15368	0.26642
93	12	3.48541	26.06892	0.62419	0.13369	0.23585	0.62419	0.13364	0.23577	3.42008	22.20360	0.62824	0.15402	0.26693	0.62824	0.15397	0.26685
93	13	3.48541	25.99388	0.62419	0.13408	0.23645	0.62419	0.13402	0.23636	3.42008	22.15929	0.62824	0.15433	0.26739	0.62824	0.15426	0.26729
93	14	3.48541	25.91617	0.62419	0.13448	0.23707	0.62419	0.13441	0.23697	3.42008	22.11310	0.62824	0.15465	0.26787	0.62824	0.15457	0.26776
93	15	3.48541	25.83587	0.62419	0.13489	0.23772	0.62419	0.13482	0.23760	3.42008	22.06509	0.62824	0.15498	0.26837	0.62824	0.15490	0.26824
93	16	3.48541	25.75319	0.62419	0.13533	0.23839	0.62419	0.13524	0.23825	3.42008	22.01544	0.62824	0.15533	0.26889	0.62824	0.15523	0.26875
93	17	3.48541	25.66857	0.62419	0.13577	0.23908	0.62419	0.13567	0.23893	3.42008	21.96453	0.62824	0.15569	0.26943	0.62824	0.15558	0.26927
93	18	3.48541	25.58235	0.62419	0.13623	0.23979	0.62419	0.13613	0.23964	3.42008	21.91267	0.62824	0.15606	0.26998	0.62824	0.15595	0.26982
93	19	3.48541	25.49361	0.62419	0.13670	0.24052	0.62419	0.13661	0.24038	3.42008	21.85907	0.62824	0.15644	0.27056	0.62824	0.15634	0.27040
93	20	3.48541	25.40164	0.62419	0.13720	0.24129	0.62419	0.13711	0.24116	3.42008	21.80312	0.62824	0.15684	0.27116	0.62824	0.15675	0.27102
93	21	3.48541	25.30562	0.62419	0.13772	0.24210	0.62419	0.13764	0.24198	3.42008	21.74411	0.62824	0.15727	0.27180	0.62824	0.15719	0.27167
93	22	3.48541	25.20517	0.62419	0.13827	0.24295	0.62419	0.13820	0.24284	3.42008	21.68171	0.62824	0.15773	0.27247	0.62824	0.15765	0.27236
93	23	3.48541	25.09967	0.62419	0.13885	0.24385	0.62419	0.13878	0.24374	3.42008	21.61537	0.62824	0.15821	0.27320	0.62824	0.15813	0.27308
93	24	3.48541	24.98936	0.62419	0.13946	0.24479	0.62419	0.13940	0.24468	3.42008	21.54528	0.62824	0.15872	0.27396	0.62824	0.15865	0.27385
93	25	3.48541	24.87419	0.62419	0.14011	0.24578	0.62419	0.14004	0.24567	3.42008	21.47137	0.62824	0.15927	0.27478	0.62824	0.15919	0.27466
93	26	3.48541	24.75420	0.62419	0.14079	0.24683	0.62419	0.14071	0.24670	3.42008	21.39367	0.62824	0.15985	0.27563	0.62824	0.15976	0.27550
93	27	3.48541	24.62994	0.62419	0.14150	0.24791	0.62419	0.14141	0.24778	3.42008	21.31262	0.62824	0.16045	0.27654	0.62824	0.16036	0.27639
93	28	3.48541	24.50119	0.62419	0.14224	0.24905	0.62419	0.14214	0.24890	3.42008	21.22804	0.62824	0.16109	0.27748	0.62824	0.16099	0.27733
93	29	3.48541	24.36788	0.62419	0.14302	0.25024	0.62419	0.14291	0.25008	3.42008	21.13984	0.62824	0.16176	0.27848	0.62824	0.16165	0.27830
93	30	3.48541	24.23009	0.62419	0.14383	0.25148	0.62419	0.14371	0.25131	3.42008	21.04806	0.62824	0.16246	0.27952	0.62824	0.16234	0.27933
93	31	3.48541	24.08752	0.62419	0.14468	0.25278	0.62419	0.14455	0.25259	3.42008	20.95246	0.62824	0.16320	0.28061	0.62824	0.16307	0.28041
93	32	3.48541	23.94006	0.62419	0.14557	0.25414	0.62419	0.14543	0.25393	3.42008	20.85289	0.62824	0.16398	0.28176	0.62824	0.16384	0.28154

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
93	33	3.48541	23.78740	0.62419	0.14650	0.25556	0.62419	0.14635	0.25534	3.42008	20.74907	0.62824	0.16480	0.28297	0.62824	0.16464	0.28274
93	34	3.48541	23.62942	0.62419	0.14748	0.25705	0.62419	0.14732	0.25681	3.42008	20.64088	0.62824	0.16566	0.28424	0.62824	0.16550	0.28399
93	35	3.48541	23.46579	0.62419	0.14850	0.25860	0.62419	0.14834	0.25836	3.42008	20.52800	0.62824	0.16657	0.28557	0.62824	0.16639	0.28531
93	36	3.48541	23.29632	0.62419	0.14958	0.26024	0.62419	0.14941	0.25997	3.42008	20.41023	0.62824	0.16753	0.28698	0.62824	0.16734	0.28671
93	37	3.48541	23.12089	0.62419	0.15071	0.26195	0.62419	0.15053	0.26167	3.42008	20.28745	0.62824	0.16854	0.28846	0.62824	0.16834	0.28818
93	38	3.48541	22.93911	0.62419	0.15191	0.26375	0.62419	0.15171	0.26346	3.42008	20.15926	0.62824	0.16961	0.29003	0.62824	0.16940	0.28972
93	39	3.48541	22.75087	0.62419	0.15316	0.26564	0.62419	0.15296	0.26533	3.42008	20.02555	0.62824	0.17074	0.29168	0.62824	0.17052	0.29136
93	40	3.48541	22.55572	0.62419	0.15448	0.26763	0.62419	0.15427	0.26730	3.42008	19.88587	0.62824	0.17194	0.29342	0.62824	0.17170	0.29308
93	41	3.48541	22.35340	0.62419	0.15588	0.26972	0.62419	0.15565	0.26937	3.42008	19.73995	0.62824	0.17320	0.29527	0.62824	0.17295	0.29490
93	42	3.48541	22.14385	0.62419	0.15735	0.27192	0.62419	0.15710	0.27154	3.42008	19.58769	0.62824	0.17455	0.29722	0.62824	0.17428	0.29683
93	43	3.48541	21.92669	0.62419	0.15891	0.27423	0.62419	0.15863	0.27383	3.42008	19.42870	0.62824	0.17597	0.29928	0.62824	0.17568	0.29886
93	44	3.48541	21.70178	0.62419	0.16055	0.27668	0.62419	0.16025	0.27623	3.42008	19.26280	0.62824	0.17748	0.30146	0.62824	0.17716	0.30100
93	45	3.48541	21.46876	0.62419	0.16228	0.27925	0.62419	0.16196	0.27876	3.42008	19.08963	0.62824	0.17908	0.30377	0.62824	0.17874	0.30327
93	46	3.48541	21.22763	0.62419	0.16412	0.28196	0.62419	0.16376	0.28143	3.42008	18.90911	0.62824	0.18078	0.30621	0.62824	0.18040	0.30566
93	47	3.48541	20.97813	0.62419	0.16606	0.28483	0.62419	0.16565	0.28422	3.42008	18.72094	0.62824	0.18259	0.30880	0.62824	0.18216	0.30818
93	48	3.48541	20.72003	0.62419	0.16812	0.28785	0.62419	0.16766	0.28717	3.42008	18.52488	0.62824	0.18451	0.31154	0.62824	0.18402	0.31084
93	49	3.48541	20.45326	0.62419	0.17030	0.29104	0.62419	0.16977	0.29026	3.42008	18.32076	0.62824	0.18655	0.31444	0.62824	0.18599	0.31365
93	50	3.48541	20.17742	0.62419	0.17261	0.29440	0.62419	0.17199	0.29350	3.42008	18.10816	0.62824	0.18872	0.31752	0.62824	0.18807	0.31660
93	51	3.48541	19.89339	0.62419	0.17505	0.29795	0.62419	0.17434	0.29691	3.42008	17.88781	0.62824	0.19102	0.32077	0.62824	0.19027	0.31971
93	52	3.48541	19.60122	0.62419	0.17764	0.30168	0.62419	0.17681	0.30049	3.42008	17.65967	0.62824	0.19346	0.32420	0.62824	0.19259	0.32298
93	53	3.48541	19.30125	0.62419	0.18037	0.30562	0.62419	0.17941	0.30424	3.42008	17.42398	0.62824	0.19604	0.32782	0.62824	0.19505	0.32642
93	54	3.48541	18.99375	0.62419	0.18326	0.30975	0.62419	0.18216	0.30819	3.42008	17.18091	0.62824	0.19878	0.33164	0.62824	0.19764	0.33005
93	55	3.48541	18.67912	0.62419	0.18631	0.31410	0.62419	0.18507	0.31233	3.42008	16.93076	0.62824	0.20168	0.33566	0.62824	0.20038	0.33387
93	56	3.48541	18.35803	0.62419	0.18953	0.31867	0.62419	0.18814	0.31670	3.42008	16.67407	0.62824	0.20474	0.33989	0.62824	0.20330	0.33790
93	57	3.48541	18.02853	0.62419	0.19296	0.32349	0.62419	0.19140	0.32130	3.42008	16.40902	0.62824	0.20800	0.34437	0.62824	0.20639	0.34216
93	58	3.48541	17.69065	0.62419	0.19659	0.32859	0.62419	0.19485	0.32615	3.42008	16.13552	0.62824	0.21148	0.34912	0.62824	0.20967	0.34666
93	59	3.48541	17.34441	0.62419	0.20047	0.33398	0.62419	0.19852	0.33127	3.42008	15.85354	0.62824	0.21518	0.35415	0.62824	0.21317	0.35142
93	60	3.48541	16.98967	0.62419	0.20459	0.33968	0.62419	0.20242	0.33668	3.42008	15.56284	0.62824	0.21913	0.35949	0.62824	0.21689	0.35647
93	61	3.48541	16.62627	0.62419	0.20899	0.34573	0.62419	0.20656	0.34240	3.42008	15.26320	0.62824	0.22336	0.36515	0.62824	0.22086	0.36181
93	62	3.48541	16.25423	0.62419	0.21369	0.35214	0.62419	0.21098	0.34845	3.42008	14.95454	0.62824	0.22788	0.37117	0.62824	0.22509	0.36747
93	63	3.48541	15.87341	0.62419	0.21873	0.35894	0.62419	0.21569	0.35484	3.42008	14.63664	0.62824	0.23272	0.37757	0.62824	0.22961	0.37347
93	64	3.48541	15.48353	0.62419	0.22412	0.36617	0.62419	0.22071	0.36161	3.42008	14.30913	0.62824	0.23793	0.38439	0.62824	0.23444	0.37984
93	65	3.48541	15.08480	0.62419	0.22991	0.37386	0.62419	0.22607	0.36877	3.42008	13.97213	0.62824	0.24352	0.39166	0.62824	0.23960	0.38658
93	66	3.48541	14.67724	0.62419	0.23613	0.38205	0.62419	0.23179	0.37635	3.42008	13.62552	0.62824	0.24954	0.39941	0.62824	0.24512	0.39373
93	67	3.48541	14.26104	0.62419	0.24282	0.39076	0.62419	0.23790	0.38436	3.42008	13.26940	0.62824	0.25602	0.40767	0.62824	0.25103	0.40131
93	68	3.48541	13.83657	0.62419	0.25003	0.40004	0.62419	0.24442	0.39283	3.42008	12.90401	0.62824	0.26301	0.41649	0.62824	0.25734	0.40934
93	69	3.48541	13.40435	0.62419	0.25780	0.40992	0.62419	0.25139	0.40178	3.42008	12.52973	0.62824	0.27056	0.42589	0.62824	0.26408	0.41783
93	70	3.48541	12.96501	0.62419	0.26617	0.42043	0.62419	0.25883	0.41122	3.42008	12.14706	0.62824	0.27870	0.43591	0.62824	0.27129	0.42680
93	71	3.48541	12.51927	0.62419	0.27520	0.43162	0.62419	0.26677	0.42118	3.42008	11.75658	0.62824	0.28748	0.44658	0.62824	0.27900	0.43628
93	72	3.48541	12.06792	0.62419	0.28495	0.44351	0.62419	0.27523	0.43166	3.42008	11.35893	0.62824	0.29697	0.45795	0.62824	0.28722	0.44627
93	73	3.48541	11.61185	0.62419	0.29546	0.45615	0.62419	0.28427	0.44269	3.42008	10.95491	0.62824	0.30722	0.47004	0.62824	0.29600	0.45679

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
93	74	3.48541	11.15217	0.62419	0.30681	0.46956	0.62419	0.29389	0.45427	3.42008	10.54549	0.62824	0.31828	0.48288	0.62824	0.30536	0.46786
93	75	3.48541	10.68986	0.62419	0.31906	0.48377	0.62419	0.30414	0.46642	3.42008	10.13154	0.62824	0.33023	0.49650	0.62824	0.31534	0.47948
93	76	3.48541	10.22626	0.62419	0.33226	0.49879	0.62419	0.31503	0.47912	3.42008	9.71428	0.62824	0.34311	0.51091	0.62824	0.32595	0.49165
93	77	3.48541	9.76277	0.62419	0.34647	0.51464	0.62419	0.32660	0.49238	3.42008	9.29502	0.62824	0.35698	0.52614	0.62824	0.33722	0.50436
93	78	3.48541	9.30064	0.62419	0.36177	0.53132	0.62419	0.33886	0.50619	3.42008	8.87492	0.62824	0.37191	0.54218	0.62824	0.34918	0.51762
93	79	3.48541	8.84103	0.62419	0.37820	0.54883	0.62419	0.35184	0.52053	3.42008	8.45509	0.62824	0.38795	0.55903	0.62824	0.36184	0.53140
93	80	3.48541	8.38551	0.62419	0.39581	0.56714	0.62419	0.36553	0.53537	3.42008	8.03703	0.62824	0.40515	0.57666	0.62824	0.37520	0.54567
93	81	3.48541	7.93532	0.62419	0.41464	0.58622	0.62419	0.37994	0.55066	3.42008	7.62196	0.62824	0.42354	0.59505	0.62824	0.38927	0.56040
93	82	3.48541	7.49211	0.62419	0.43471	0.60599	0.62419	0.39505	0.56636	3.42008	7.21152	0.62824	0.44314	0.61413	0.62824	0.40403	0.57553
93	83	3.48541	7.05756	0.62419	0.45600	0.62637	0.62419	0.41084	0.58240	3.42008	6.80735	0.62824	0.46393	0.63381	0.62824	0.41946	0.59102
93	84	3.48541	6.63342	0.62419	0.47846	0.64724	0.62419	0.42726	0.59872	3.42008	6.41122	0.62824	0.48587	0.65399	0.62824	0.43552	0.60678
93	85	3.48541	6.22156	0.62419	0.50201	0.66845	0.62419	0.44427	0.61522	3.42008	6.02503	0.62824	0.50887	0.67451	0.62824	0.45215	0.62273
93	86	3.48541	5.82374	0.62419	0.52651	0.68982	0.62419	0.46178	0.63180	3.42008	5.65055	0.62824	0.53281	0.69521	0.62824	0.46928	0.63879
93	87	3.48541	5.44155	0.62419	0.55178	0.71116	0.62419	0.47970	0.64838	3.42008	5.28949	0.62824	0.55751	0.71590	0.62824	0.48682	0.65485
93	88	3.48541	5.07613	0.62419	0.57764	0.73229	0.62419	0.49796	0.66485	3.42008	4.94306	0.62824	0.58280	0.73641	0.62824	0.50470	0.67083
93	89	3.48541	4.72862	0.62419	0.60385	0.75300	0.62419	0.51643	0.68111	3.42008	4.61250	0.62824	0.60842	0.75655	0.62824	0.52279	0.68662
93	90	3.48541	4.40007	0.62419	0.63011	0.77309	0.62419	0.53501	0.69707	3.42008	4.29901	0.62824	0.63412	0.77610	0.62824	0.54098	0.70213
93	91	3.48541	4.09149	0.62419	0.65614	0.79237	0.62419	0.55357	0.71264	3.42008	4.00370	0.62824	0.65961	0.79490	0.62824	0.55918	0.71727
93	92	3.48541	3.80354	0.62419	0.68164	0.81068	0.62419	0.57201	0.72775	3.42008	3.72738	0.62824	0.68459	0.81277	0.62824	0.57726	0.73198
93	93	3.48541	3.53621	0.62419	0.70636	0.82791	0.62419	0.59025	0.74234	3.42008	3.47020	0.62824	0.70883	0.82961	0.62824	0.59515	0.74620
93	94	3.48541	3.28870	0.62419	0.73010	0.84400	0.62419	0.60821	0.75638	3.42008	3.23152	0.62824	0.73213	0.84535	0.62824	0.61277	0.75990
93	95	3.48541	3.05955	0.62419	0.75275	0.85894	0.62419	0.62582	0.76985	3.42008	3.01004	0.62824	0.75438	0.85999	0.62824	0.63005	0.77305
93	96	3.48541	2.84646	0.62419	0.77424	0.87275	0.62419	0.64295	0.78268	3.42008	2.80360	0.62824	0.77551	0.87356	0.62824	0.64688	0.78558
93	97	3.48541	2.65226	0.62419	0.79420	0.88530	0.62419	0.65947	0.79480	3.42008	2.61510	0.62824	0.79517	0.88590	0.62824	0.66312	0.79744
93	98	3.48541	2.47567	0.62419	0.81261	0.89662	0.62419	0.67535	0.80622	3.42008	2.44340	0.62824	0.81332	0.89705	0.62824	0.67873	0.80862
93	99	3.48541	2.31535	0.62419	0.82949	0.90680	0.62419	0.69056	0.81696	3.42008	2.28724	0.62824	0.82998	0.90709	0.62824	0.69368	0.81914
93	100	3.48541	2.16976	0.62419	0.84489	0.91593	0.62419	0.70510	0.82705	3.42008	2.14523	0.62824	0.84519	0.91610	0.62824	0.70799	0.82903
93	101	3.48541	2.03734	0.62419	0.85890	0.92409	0.62419	0.71895	0.83650	3.42008	2.01587	0.62824	0.85905	0.92418	0.62824	0.72163	0.83831
93	102	3.48541	1.91714	0.62419	0.87157	0.93138	0.62419	0.73210	0.84533	3.42008	1.89830	0.62824	0.87159	0.93139	0.62824	0.73458	0.84698
93	103	3.48541	1.80800	0.62419	0.88298	0.93786	0.62419	0.74452	0.85356	3.42008	1.79140	0.62824	0.88292	0.93782	0.62824	0.74682	0.85507
93	104	3.48541	1.70943	0.62419	0.89319	0.94358	0.62419	0.75618	0.86117	3.42008	1.69474	0.62824	0.89305	0.94350	0.62824	0.75832	0.86255
93	105	3.48541	1.62048	0.62419	0.90228	0.94863	0.62419	0.76705	0.86817	3.42008	1.60741	0.62824	0.90208	0.94852	0.62824	0.76904	0.86944
93	106	3.48541	1.54080	0.62419	0.91027	0.95303	0.62419	0.77702	0.87452	3.42008	1.52911	0.62824	0.91004	0.95290	0.62824	0.77889	0.87570
93	107	3.48541	1.47009	0.62419	0.91720	0.95681	0.62419	0.78597	0.88016	3.42008	1.45954	0.62824	0.91694	0.95667	0.62824	0.78774	0.88127
93	108	3.48541	1.40861	0.62419	0.92303	0.95997	0.62419	0.79366	0.88496	3.42008	1.39898	0.62824	0.92276	0.95983	0.62824	0.79535	0.88601
93	109	3.48541	1.35764	0.62419	0.92764	0.96246	0.62419	0.79974	0.88873	3.42008	1.34871	0.62824	0.92736	0.96231	0.62824	0.80138	0.88974
93	110	3.48541	1.32125	0.62419	0.93079	0.96415	0.62419	0.80385	0.89126	3.42008	1.31279	0.62824	0.93051	0.96401	0.62824	0.80545	0.89224
94	1	3.28181	26.72925	0.61406	0.12277	0.21870	0.61406	0.12274	0.21864	3.22419	22.57586	0.61820	0.14281	0.24993	0.61820	0.14277	0.24986
94	2	3.28181	26.68154	0.61406	0.12299	0.21905	0.61406	0.12296	0.21900	3.22419	22.55058	0.61820	0.14297	0.25017	0.61820	0.14293	0.25012
94	3	3.28181	26.63112	0.61406	0.12323	0.21942	0.61406	0.12320	0.21937	3.22419	22.52338	0.61820	0.14314	0.25044	0.61820	0.14311	0.25039
94	4	3.28181	26.57806	0.61406	0.12347	0.21981	0.61406	0.12345	0.21976	3.22419	22.49433	0.61820	0.14333	0.25072	0.61820	0.14330	0.25067

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
94	5	3.28181	26.52283	0.61406	0.12373	0.22022	0.61406	0.12370	0.22017	3.22419	22.46379	0.61820	0.14352	0.25102	0.61820	0.14349	0.25097
94	6	3.28181	26.46539	0.61406	0.12400	0.22064	0.61406	0.12397	0.22060	3.22419	22.43176	0.61820	0.14373	0.25133	0.61820	0.14370	0.25128
94	7	3.28181	26.40551	0.61406	0.12428	0.22109	0.61406	0.12425	0.22104	3.22419	22.39806	0.61820	0.14394	0.25166	0.61820	0.14391	0.25161
94	8	3.28181	26.34335	0.61406	0.12457	0.22155	0.61406	0.12454	0.22150	3.22419	22.36278	0.61820	0.14417	0.25201	0.61820	0.14414	0.25196
94	9	3.28181	26.27867	0.61406	0.12488	0.22203	0.61406	0.12485	0.22198	3.22419	22.32575	0.61820	0.14441	0.25237	0.61820	0.14438	0.25232
94	10	3.28181	26.21121	0.61406	0.12520	0.22254	0.61406	0.12517	0.22249	3.22419	22.28674	0.61820	0.14466	0.25276	0.61820	0.14462	0.25270
94	11	3.28181	26.14141	0.61406	0.12554	0.22307	0.61406	0.12550	0.22301	3.22419	22.24611	0.61820	0.14493	0.25316	0.61820	0.14488	0.25310
94	12	3.28181	26.06892	0.61406	0.12588	0.22362	0.61406	0.12584	0.22355	3.22419	22.20360	0.61820	0.14520	0.25358	0.61820	0.14515	0.25351
94	13	3.28181	25.99388	0.61406	0.12625	0.22419	0.61406	0.12619	0.22411	3.22419	22.15929	0.61820	0.14549	0.25402	0.61820	0.14543	0.25394
94	14	3.28181	25.91617	0.61406	0.12662	0.22478	0.61406	0.12656	0.22469	3.22419	22.11310	0.61820	0.14579	0.25448	0.61820	0.14573	0.25438
94	15	3.28181	25.83587	0.61406	0.12702	0.22540	0.61406	0.12695	0.22529	3.22419	22.06509	0.61820	0.14611	0.25496	0.61820	0.14603	0.25485
94	16	3.28181	25.75319	0.61406	0.12742	0.22604	0.61406	0.12734	0.22591	3.22419	22.01544	0.61820	0.14644	0.25546	0.61820	0.14635	0.25533
94	17	3.28181	25.66857	0.61406	0.12784	0.22670	0.61406	0.12775	0.22656	3.22419	21.96453	0.61820	0.14677	0.25598	0.61820	0.14668	0.25583
94	18	3.28181	25.58235	0.61406	0.12827	0.22738	0.61406	0.12818	0.22724	3.22419	21.91267	0.61820	0.14712	0.25651	0.61820	0.14702	0.25636
94	19	3.28181	25.49361	0.61406	0.12872	0.22808	0.61406	0.12863	0.22795	3.22419	21.85907	0.61820	0.14748	0.25705	0.61820	0.14739	0.25691
94	20	3.28181	25.40164	0.61406	0.12919	0.22881	0.61406	0.12911	0.22869	3.22419	21.80312	0.61820	0.14786	0.25763	0.61820	0.14778	0.25750
94	21	3.28181	25.30562	0.61406	0.12968	0.22958	0.61406	0.12961	0.22947	3.22419	21.74411	0.61820	0.14827	0.25824	0.61820	0.14819	0.25812
94	22	3.28181	25.20517	0.61406	0.13019	0.23039	0.61406	0.13013	0.23029	3.22419	21.68171	0.61820	0.14869	0.25889	0.61820	0.14862	0.25878
94	23	3.28181	25.09967	0.61406	0.13074	0.23125	0.61406	0.13068	0.23115	3.22419	21.61537	0.61820	0.14915	0.25958	0.61820	0.14908	0.25948
94	24	3.28181	24.98936	0.61406	0.13132	0.23215	0.61406	0.13126	0.23206	3.22419	21.54528	0.61820	0.14964	0.26032	0.61820	0.14957	0.26022
94	25	3.28181	24.87419	0.61406	0.13193	0.23310	0.61406	0.13186	0.23300	3.22419	21.47137	0.61820	0.15015	0.26110	0.61820	0.15008	0.26099
94	26	3.28181	24.75420	0.61406	0.13257	0.23410	0.61406	0.13249	0.23399	3.22419	21.39367	0.61820	0.15069	0.26192	0.61820	0.15062	0.26180
94	27	3.28181	24.62994	0.61406	0.13323	0.23514	0.61406	0.13315	0.23502	3.22419	21.31262	0.61820	0.15127	0.26278	0.61820	0.15118	0.26265
94	28	3.28181	24.50119	0.61406	0.13393	0.23623	0.61406	0.13385	0.23609	3.22419	21.22804	0.61820	0.15187	0.26369	0.61820	0.15177	0.26355
94	29	3.28181	24.36788	0.61406	0.13466	0.23736	0.61406	0.13457	0.23721	3.22419	21.13984	0.61820	0.15250	0.26464	0.61820	0.15240	0.26448
94	30	3.28181	24.23009	0.61406	0.13543	0.23855	0.61406	0.13532	0.23839	3.22419	21.04806	0.61820	0.15316	0.26564	0.61820	0.15305	0.26547
94	31	3.28181	24.08752	0.61406	0.13623	0.23979	0.61406	0.13612	0.23962	3.22419	20.95246	0.61820	0.15386	0.26669	0.61820	0.15374	0.26650
94	32	3.28181	23.94006	0.61406	0.13707	0.24109	0.61406	0.13695	0.24090	3.22419	20.85289	0.61820	0.15459	0.26779	0.61820	0.15446	0.26759
94	33	3.28181	23.78740	0.61406	0.13794	0.24244	0.61406	0.13782	0.24225	3.22419	20.74907	0.61820	0.15536	0.26894	0.61820	0.15522	0.26874
94	34	3.28181	23.62942	0.61406	0.13886	0.24387	0.61406	0.13873	0.24365	3.22419	20.64088	0.61820	0.15618	0.27016	0.61820	0.15603	0.26994
94	35	3.28181	23.46579	0.61406	0.13983	0.24535	0.61406	0.13969	0.24513	3.22419	20.52800	0.61820	0.15703	0.27144	0.61820	0.15688	0.27121
94	36	3.28181	23.29632	0.61406	0.14085	0.24692	0.61406	0.14069	0.24668	3.22419	20.41023	0.61820	0.15794	0.27279	0.61820	0.15777	0.27254
94	37	3.28181	23.12089	0.61406	0.14191	0.24856	0.61406	0.14175	0.24830	3.22419	20.28745	0.61820	0.15889	0.27421	0.61820	0.15872	0.27395
94	38	3.28181	22.93911	0.61406	0.14304	0.25028	0.61406	0.14286	0.25001	3.22419	20.15926	0.61820	0.15990	0.27571	0.61820	0.15971	0.27544
94	39	3.28181	22.75087	0.61406	0.14422	0.25208	0.61406	0.14404	0.25180	3.22419	20.02555	0.61820	0.16097	0.27730	0.61820	0.16077	0.27700
94	40	3.28181	22.55572	0.61406	0.14546	0.25398	0.61406	0.14527	0.25369	3.22419	19.88587	0.61820	0.16209	0.27897	0.61820	0.16189	0.27866
94	41	3.28181	22.35340	0.61406	0.14678	0.25598	0.61406	0.14657	0.25567	3.22419	19.73995	0.61820	0.16329	0.28074	0.61820	0.16307	0.28041
94	42	3.28181	22.14385	0.61406	0.14817	0.25809	0.61406	0.14794	0.25775	3.22419	19.58769	0.61820	0.16456	0.28261	0.61820	0.16432	0.28225
94	43	3.28181	21.92669	0.61406	0.14963	0.26031	0.61406	0.14939	0.25994	3.22419	19.42870	0.61820	0.16590	0.28458	0.61820	0.16564	0.28420
94	44	3.28181	21.70178	0.61406	0.15118	0.26265	0.61406	0.15091	0.26225	3.22419	19.26280	0.61820	0.16732	0.28668	0.61820	0.16704	0.28627
94	45	3.28181	21.46876	0.61406	0.15281	0.26511	0.61406	0.15252	0.26467	3.22419	19.08963	0.61820	0.16883	0.28889	0.61820	0.16853	0.28844

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
94	46	3.28181	21.22763	0.61406	0.15454	0.26771	0.61406	0.15422	0.26723	3.22419	18.90911	0.61820	0.17044	0.29124	0.61820	0.17010	0.29074
94	47	3.28181	20.97813	0.61406	0.15637	0.27045	0.61406	0.15601	0.26991	3.22419	18.72094	0.61820	0.17214	0.29373	0.61820	0.17176	0.29317
94	48	3.28181	20.72003	0.61406	0.15831	0.27335	0.61406	0.15790	0.27274	3.22419	18.52488	0.61820	0.17396	0.29636	0.61820	0.17352	0.29573
94	49	3.28181	20.45326	0.61406	0.16036	0.27640	0.61406	0.15990	0.27571	3.22419	18.32076	0.61820	0.17588	0.29915	0.61820	0.17539	0.29843
94	50	3.28181	20.17742	0.61406	0.16254	0.27963	0.61406	0.16200	0.27883	3.22419	18.10816	0.61820	0.17793	0.30210	0.61820	0.17735	0.30128
94	51	3.28181	19.89339	0.61406	0.16485	0.28303	0.61406	0.16421	0.28210	3.22419	17.88781	0.61820	0.18010	0.30523	0.61820	0.17944	0.30427
94	52	3.28181	19.60122	0.61406	0.16728	0.28662	0.61406	0.16655	0.28554	3.22419	17.65967	0.61820	0.18240	0.30853	0.61820	0.18163	0.30743
94	53	3.28181	19.30125	0.61406	0.16986	0.29039	0.61406	0.16901	0.28915	3.22419	17.42398	0.61820	0.18484	0.31201	0.61820	0.18396	0.31075
94	54	3.28181	18.99375	0.61406	0.17258	0.29436	0.61406	0.17161	0.29295	3.22419	17.18091	0.61820	0.18743	0.31569	0.61820	0.18641	0.31424
94	55	3.28181	18.67912	0.61406	0.17546	0.29854	0.61406	0.17436	0.29694	3.22419	16.93076	0.61820	0.19016	0.31956	0.61820	0.18901	0.31793
94	56	3.28181	18.35803	0.61406	0.17850	0.30292	0.61406	0.17726	0.30114	3.22419	16.67407	0.61820	0.19306	0.32363	0.61820	0.19177	0.32182
94	57	3.28181	18.02853	0.61406	0.18173	0.30756	0.61406	0.18034	0.30557	3.22419	16.40902	0.61820	0.19614	0.32795	0.61820	0.19470	0.32593
94	58	3.28181	17.69065	0.61406	0.18516	0.31246	0.61406	0.18361	0.31025	3.22419	16.13552	0.61820	0.19942	0.33252	0.61820	0.19781	0.33028
94	59	3.28181	17.34441	0.61406	0.18881	0.31765	0.61406	0.18708	0.31519	3.22419	15.85354	0.61820	0.20292	0.33737	0.61820	0.20112	0.33489
94	60	3.28181	16.98967	0.61406	0.19270	0.32314	0.61406	0.19077	0.32041	3.22419	15.56284	0.61820	0.20665	0.34252	0.61820	0.20465	0.33977
94	61	3.28181	16.62627	0.61406	0.19686	0.32896	0.61406	0.19469	0.32593	3.22419	15.26320	0.61820	0.21064	0.34799	0.61820	0.20841	0.34494
94	62	3.28181	16.25423	0.61406	0.20130	0.33513	0.61406	0.19888	0.33177	3.22419	14.95454	0.61820	0.21492	0.35380	0.61820	0.21243	0.35042
94	63	3.28181	15.87341	0.61406	0.20605	0.34169	0.61406	0.20334	0.33796	3.22419	14.63664	0.61820	0.21950	0.35998	0.61820	0.21672	0.35624
94	64	3.28181	15.48353	0.61406	0.21114	0.34867	0.61406	0.20810	0.34451	3.22419	14.30913	0.61820	0.22442	0.36658	0.61820	0.22131	0.36241
94	65	3.28181	15.08480	0.61406	0.21661	0.35609	0.61406	0.21319	0.35145	3.22419	13.97213	0.61820	0.22972	0.37361	0.61820	0.22622	0.36897
94	66	3.28181	14.67724	0.61406	0.22249	0.36400	0.61406	0.21862	0.35880	3.22419	13.62552	0.61820	0.23541	0.38111	0.61820	0.23147	0.37592
94	67	3.28181	14.26104	0.61406	0.22882	0.37242	0.61406	0.22443	0.36659	3.22419	13.26940	0.61820	0.24156	0.38912	0.61820	0.23709	0.38330
94	68	3.28181	13.83657	0.61406	0.23564	0.38141	0.61406	0.23064	0.37483	3.22419	12.90401	0.61820	0.24818	0.39767	0.61820	0.24310	0.39112
94	69	3.28181	13.40435	0.61406	0.24300	0.39099	0.61406	0.23728	0.38355	3.22419	12.52973	0.61820	0.25534	0.40680	0.61820	0.24954	0.39941
94	70	3.28181	12.96501	0.61406	0.25093	0.40119	0.61406	0.24437	0.39277	3.22419	12.14706	0.61820	0.26306	0.41655	0.61820	0.25643	0.40819
94	71	3.28181	12.51927	0.61406	0.25950	0.41207	0.61406	0.25195	0.40250	3.22419	11.75658	0.61820	0.27141	0.42694	0.61820	0.26380	0.41747
94	72	3.28181	12.06792	0.61406	0.26875	0.42364	0.61406	0.26005	0.41277	3.22419	11.35893	0.61820	0.28043	0.43803	0.61820	0.27168	0.42727
94	73	3.28181	11.61185	0.61406	0.27875	0.43597	0.61406	0.26871	0.42359	3.22419	10.95491	0.61820	0.29019	0.44984	0.61820	0.28010	0.43762
94	74	3.28181	11.15217	0.61406	0.28955	0.44907	0.61406	0.27794	0.43498	3.22419	10.54549	0.61820	0.30074	0.46241	0.61820	0.28910	0.44852
94	75	3.28181	10.68986	0.61406	0.30121	0.46297	0.61406	0.28779	0.44695	3.22419	10.13154	0.61820	0.31214	0.47577	0.61820	0.29870	0.46000
94	76	3.28181	10.22626	0.61406	0.31382	0.47772	0.61406	0.29828	0.45950	3.22419	9.71428	0.61820	0.32445	0.48994	0.61820	0.30893	0.47204
94	77	3.28181	9.76277	0.61406	0.32741	0.49331	0.61406	0.30945	0.47264	3.22419	9.29502	0.61820	0.33774	0.50494	0.61820	0.31983	0.48465
94	78	3.28181	9.30064	0.61406	0.34207	0.50976	0.61406	0.32131	0.48635	3.22419	8.87492	0.61820	0.35207	0.52079	0.61820	0.33141	0.49784
94	79	3.28181	8.84103	0.61406	0.35785	0.52708	0.61406	0.33389	0.50063	3.22419	8.45509	0.61820	0.36750	0.53748	0.61820	0.34371	0.51158
94	80	3.28181	8.38551	0.61406	0.37482	0.54526	0.61406	0.34721	0.51545	3.22419	8.03703	0.61820	0.38410	0.55501	0.61820	0.35672	0.52586
94	81	3.28181	7.93532	0.61406	0.39301	0.56426	0.61406	0.36126	0.53077	3.22419	7.62196	0.61820	0.40189	0.57336	0.61820	0.37046	0.54063
94	82	3.28181	7.49211	0.61406	0.41246	0.58404	0.61406	0.37604	0.54655	3.22419	7.21152	0.61820	0.42092	0.59246	0.61820	0.38492	0.55587
94	83	3.28181	7.05756	0.61406	0.43318	0.60450	0.61406	0.39153	0.56273	3.22419	6.80735	0.61820	0.44118	0.61225	0.61820	0.40007	0.57150
94	84	3.28181	6.63342	0.61406	0.45512	0.62555	0.61406	0.40770	0.57924	3.22419	6.41122	0.61820	0.46265	0.63262	0.61820	0.41590	0.58747
94	85	3.28181	6.22156	0.61406	0.47823	0.64703	0.61406	0.42450	0.59599	3.22419	6.02503	0.61820	0.48525	0.65343	0.61820	0.43234	0.60369
94	86	3.28181	5.82374	0.61406	0.50239	0.66879	0.61406	0.44185	0.61289	3.22419	5.65055	0.61820	0.50889	0.67452	0.61820	0.44934	0.62006

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
94	87	3.28181	5.44155	0.61406	0.52745	0.69063	0.61406	0.45968	0.62983	3.22419	5.28949	0.61820	0.53341	0.69571	0.61820	0.46680	0.63649
94	88	3.28181	5.07613	0.61406	0.55323	0.71236	0.61406	0.47789	0.64672	3.22419	4.94306	0.61820	0.55863	0.71683	0.61820	0.48466	0.65289
94	89	3.28181	4.72862	0.61406	0.57950	0.73378	0.61406	0.49639	0.66345	3.22419	4.61250	0.61820	0.58435	0.73765	0.61820	0.50279	0.66914
94	90	3.28181	4.40007	0.61406	0.60599	0.75466	0.61406	0.51506	0.67992	3.22419	4.29901	0.61820	0.61029	0.75799	0.61820	0.52109	0.68516
94	91	3.28181	4.09149	0.61406	0.63241	0.77482	0.61406	0.53377	0.69603	3.22419	4.00370	0.61820	0.63617	0.77764	0.61820	0.53945	0.70083
94	92	3.28181	3.80354	0.61406	0.65845	0.79405	0.61406	0.55243	0.71170	3.22419	3.72738	0.61820	0.66170	0.79641	0.61820	0.55776	0.71610
94	93	3.28181	3.53621	0.61406	0.68385	0.81224	0.61406	0.57094	0.72688	3.22419	3.47020	0.61820	0.68661	0.81419	0.61820	0.57592	0.73090
94	94	3.28181	3.28870	0.61406	0.70840	0.82931	0.61406	0.58922	0.74152	3.22419	3.23152	0.61820	0.71071	0.83089	0.61820	0.59387	0.74520
94	95	3.28181	3.05955	0.61406	0.73196	0.84524	0.61406	0.60720	0.75560	3.22419	3.01004	0.61820	0.73386	0.84650	0.61820	0.61153	0.75895
94	96	3.28181	2.84646	0.61406	0.75445	0.86004	0.61406	0.62474	0.76904	3.22419	2.80360	0.61820	0.75597	0.86103	0.61820	0.62878	0.77208
94	97	3.28181	2.65226	0.61406	0.77546	0.87353	0.61406	0.64171	0.78176	3.22419	2.61510	0.61820	0.77666	0.87429	0.61820	0.64546	0.78453
94	98	3.28181	2.47567	0.61406	0.79495	0.88576	0.61406	0.65806	0.79377	3.22419	2.44340	0.61820	0.79586	0.88633	0.61820	0.66154	0.79630
94	99	3.28181	2.31535	0.61406	0.81290	0.89679	0.61406	0.67376	0.80508	3.22419	2.28724	0.61820	0.81357	0.89720	0.61820	0.67698	0.80738
94	100	3.28181	2.16976	0.61406	0.82936	0.90672	0.61406	0.68879	0.81572	3.22419	2.14523	0.61820	0.82983	0.90700	0.61820	0.69178	0.81782
94	101	3.28181	2.03734	0.61406	0.84439	0.91563	0.61406	0.70316	0.82571	3.22419	2.01587	0.61820	0.84469	0.91581	0.61820	0.70593	0.82762
94	102	3.28181	1.91714	0.61406	0.85805	0.92360	0.61406	0.71681	0.83505	3.22419	1.89830	0.61820	0.85821	0.92369	0.61820	0.71938	0.83679
94	103	3.28181	1.80800	0.61406	0.87041	0.93071	0.61406	0.72975	0.84376	3.22419	1.79140	0.61820	0.87045	0.93074	0.61820	0.73214	0.84536
94	104	3.28181	1.70943	0.61406	0.88149	0.93702	0.61406	0.74190	0.85183	3.22419	1.69474	0.61820	0.88145	0.93699	0.61820	0.74413	0.85330
94	105	3.28181	1.62048	0.61406	0.89139	0.94258	0.61406	0.75325	0.85926	3.22419	1.60741	0.61820	0.89128	0.94252	0.61820	0.75533	0.86062
94	106	3.28181	1.54080	0.61406	0.90013	0.94744	0.61406	0.76369	0.86601	3.22419	1.52911	0.61820	0.89997	0.94735	0.61820	0.76565	0.86727
94	107	3.28181	1.47009	0.61406	0.90773	0.95163	0.61406	0.77308	0.87202	3.22419	1.45954	0.61820	0.90753	0.95153	0.61820	0.77493	0.87319
94	108	3.28181	1.40861	0.61406	0.91414	0.95514	0.61406	0.78116	0.87714	3.22419	1.39898	0.61820	0.91392	0.95502	0.61820	0.78293	0.87825
94	109	3.28181	1.35764	0.61406	0.91922	0.95791	0.61406	0.78756	0.88116	3.22419	1.34871	0.61820	0.91899	0.95779	0.61820	0.78927	0.88223
94	110	3.28181	1.32125	0.61406	0.92269	0.95979	0.61406	0.79188	0.88386	3.22419	1.31279	0.61820	0.92246	0.95967	0.61820	0.79356	0.88490
95	1	3.08255	26.72925	0.60444	0.11532	0.20679	0.60444	0.11529	0.20674	3.03198	22.57586	0.60869	0.13430	0.23679	0.60869	0.13426	0.23673
95	2	3.08255	26.68154	0.60444	0.11553	0.20713	0.60444	0.11550	0.20708	3.03198	22.55058	0.60869	0.13445	0.23703	0.60869	0.13442	0.23698
95	3	3.08255	26.63112	0.60444	0.11575	0.20748	0.60444	0.11572	0.20744	3.03198	22.52338	0.60869	0.13461	0.23728	0.60869	0.13458	0.23723
95	4	3.08255	26.57806	0.60444	0.11598	0.20785	0.60444	0.11595	0.20781	3.03198	22.49433	0.60869	0.13478	0.23755	0.60869	0.13476	0.23751
95	5	3.08255	26.52283	0.60444	0.11622	0.20824	0.60444	0.11619	0.20820	3.03198	22.46379	0.60869	0.13497	0.23784	0.60869	0.13494	0.23779
95	6	3.08255	26.46539	0.60444	0.11647	0.20864	0.60444	0.11645	0.20860	3.03198	22.43176	0.60869	0.13516	0.23813	0.60869	0.13513	0.23809
95	7	3.08255	26.40551	0.60444	0.11674	0.20907	0.60444	0.11671	0.20902	3.03198	22.39806	0.60869	0.13536	0.23845	0.60869	0.13534	0.23841
95	8	3.08255	26.34335	0.60444	0.11701	0.20951	0.60444	0.11698	0.20947	3.03198	22.36278	0.60869	0.13558	0.23878	0.60869	0.13555	0.23874
95	9	3.08255	26.27867	0.60444	0.11730	0.20997	0.60444	0.11727	0.20992	3.03198	22.32575	0.60869	0.13580	0.23913	0.60869	0.13577	0.23908
95	10	3.08255	26.21121	0.60444	0.11760	0.21045	0.60444	0.11757	0.21040	3.03198	22.28674	0.60869	0.13604	0.23950	0.60869	0.13600	0.23944
95	11	3.08255	26.14141	0.60444	0.11791	0.21095	0.60444	0.11788	0.21090	3.03198	22.24611	0.60869	0.13629	0.23988	0.60869	0.13625	0.23982
95	12	3.08255	26.06892	0.60444	0.11824	0.21148	0.60444	0.11820	0.21141	3.03198	22.20360	0.60869	0.13655	0.24028	0.60869	0.13650	0.24022
95	13	3.08255	25.99388	0.60444	0.11858	0.21202	0.60444	0.11854	0.21195	3.03198	22.15929	0.60869	0.13682	0.24070	0.60869	0.13677	0.24063
95	14	3.08255	25.91617	0.60444	0.11894	0.21259	0.60444	0.11888	0.21250	3.03198	22.11310	0.60869	0.13710	0.24114	0.60869	0.13704	0.24105
95	15	3.08255	25.83587	0.60444	0.11930	0.21318	0.60444	0.11924	0.21308	3.03198	22.06509	0.60869	0.13740	0.24160	0.60869	0.13733	0.24150
95	16	3.08255	25.75319	0.60444	0.11969	0.21378	0.60444	0.11961	0.21367	3.03198	22.01544	0.60869	0.13771	0.24208	0.60869	0.13763	0.24196
95	17	3.08255	25.66857	0.60444	0.12008	0.21441	0.60444	0.12000	0.21429	3.03198	21.96453	0.60869	0.13803	0.24257	0.60869	0.13794	0.24244

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
95	18	3.08255	25.58235	0.60444	0.12048	0.21506	0.60444	0.12041	0.21493	3.03198	21.91267	0.60869	0.13835	0.24308	0.60869	0.13826	0.24294
95	19	3.08255	25.49361	0.60444	0.12090	0.21573	0.60444	0.12083	0.21561	3.03198	21.85907	0.60869	0.13869	0.24360	0.60869	0.13861	0.24347
95	20	3.08255	25.40164	0.60444	0.12134	0.21642	0.60444	0.12127	0.21631	3.03198	21.80312	0.60869	0.13905	0.24415	0.60869	0.13897	0.24403
95	21	3.08255	25.30562	0.60444	0.12180	0.21716	0.60444	0.12174	0.21706	3.03198	21.74411	0.60869	0.13943	0.24473	0.60869	0.13936	0.24463
95	22	3.08255	25.20517	0.60444	0.12229	0.21793	0.60444	0.12223	0.21784	3.03198	21.68171	0.60869	0.13983	0.24535	0.60869	0.13977	0.24525
95	23	3.08255	25.09967	0.60444	0.12280	0.21875	0.60444	0.12275	0.21866	3.03198	21.61537	0.60869	0.14026	0.24601	0.60869	0.14020	0.24592
95	24	3.08255	24.98936	0.60444	0.12335	0.21961	0.60444	0.12329	0.21952	3.03198	21.54528	0.60869	0.14072	0.24672	0.60869	0.14066	0.24662
95	25	3.08255	24.87419	0.60444	0.12392	0.22051	0.60444	0.12386	0.22042	3.03198	21.47137	0.60869	0.14120	0.24746	0.60869	0.14114	0.24736
95	26	3.08255	24.75420	0.60444	0.12452	0.22146	0.60444	0.12445	0.22136	3.03198	21.39367	0.60869	0.14171	0.24824	0.60869	0.14164	0.24814
95	27	3.08255	24.62994	0.60444	0.12514	0.22245	0.60444	0.12508	0.22234	3.03198	21.31262	0.60869	0.14225	0.24907	0.60869	0.14217	0.24895
95	28	3.08255	24.50119	0.60444	0.12580	0.22349	0.60444	0.12572	0.22337	3.03198	21.22804	0.60869	0.14282	0.24994	0.60869	0.14273	0.24981
95	29	3.08255	24.36788	0.60444	0.12649	0.22457	0.60444	0.12640	0.22444	3.03198	21.13984	0.60869	0.14341	0.25085	0.60869	0.14332	0.25071
95	30	3.08255	24.23009	0.60444	0.12721	0.22570	0.60444	0.12712	0.22556	3.03198	21.04806	0.60869	0.14403	0.25180	0.60869	0.14393	0.25165
95	31	3.08255	24.08752	0.60444	0.12796	0.22688	0.60444	0.12786	0.22673	3.03198	20.95246	0.60869	0.14469	0.25280	0.60869	0.14458	0.25264
95	32	3.08255	23.94006	0.60444	0.12875	0.22812	0.60444	0.12864	0.22795	3.03198	20.85289	0.60869	0.14538	0.25385	0.60869	0.14526	0.25368
95	33	3.08255	23.78740	0.60444	0.12957	0.22942	0.60444	0.12946	0.22924	3.03198	20.74907	0.60869	0.14611	0.25496	0.60869	0.14598	0.25477
95	34	3.08255	23.62942	0.60444	0.13044	0.23077	0.60444	0.13031	0.23058	3.03198	20.64088	0.60869	0.14687	0.25612	0.60869	0.14674	0.25592
95	35	3.08255	23.46579	0.60444	0.13134	0.23219	0.60444	0.13121	0.23199	3.03198	20.52800	0.60869	0.14768	0.25735	0.60869	0.14754	0.25713
95	36	3.08255	23.29632	0.60444	0.13230	0.23368	0.60444	0.13216	0.23347	3.03198	20.41023	0.60869	0.14853	0.25864	0.60869	0.14838	0.25841
95	37	3.08255	23.12089	0.60444	0.13330	0.23524	0.60444	0.13316	0.23502	3.03198	20.28745	0.60869	0.14942	0.26000	0.60869	0.14927	0.25976
95	38	3.08255	22.93911	0.60444	0.13436	0.23688	0.60444	0.13420	0.23665	3.03198	20.15926	0.60869	0.15037	0.26143	0.60869	0.15021	0.26118
95	39	3.08255	22.75087	0.60444	0.13547	0.23861	0.60444	0.13530	0.23836	3.03198	20.02555	0.60869	0.15137	0.26295	0.60869	0.15120	0.26268
95	40	3.08255	22.55572	0.60444	0.13664	0.24042	0.60444	0.13646	0.24016	3.03198	19.88587	0.60869	0.15244	0.26455	0.60869	0.15225	0.26427
95	41	3.08255	22.35340	0.60444	0.13787	0.24233	0.60444	0.13769	0.24205	3.03198	19.73995	0.60869	0.15356	0.26624	0.60869	0.15336	0.26594
95	42	3.08255	22.14385	0.60444	0.13917	0.24434	0.60444	0.13898	0.24404	3.03198	19.58769	0.60869	0.15475	0.26803	0.60869	0.15454	0.26771
95	43	3.08255	21.92669	0.60444	0.14055	0.24646	0.60444	0.14034	0.24613	3.03198	19.42870	0.60869	0.15601	0.26992	0.60869	0.15579	0.26958
95	44	3.08255	21.70178	0.60444	0.14200	0.24869	0.60444	0.14177	0.24833	3.03198	19.26280	0.60869	0.15735	0.27192	0.60869	0.15711	0.27155
95	45	3.08255	21.46876	0.60444	0.14354	0.25104	0.60444	0.14328	0.25065	3.03198	19.08963	0.60869	0.15878	0.27404	0.60869	0.15850	0.27364
95	46	3.08255	21.22763	0.60444	0.14517	0.25353	0.60444	0.14488	0.25310	3.03198	18.90911	0.60869	0.16029	0.27629	0.60869	0.15999	0.27584
95	47	3.08255	20.97813	0.60444	0.14689	0.25615	0.60444	0.14657	0.25567	3.03198	18.72094	0.60869	0.16189	0.27867	0.60869	0.16155	0.27817
95	48	3.08255	20.72003	0.60444	0.14871	0.25891	0.60444	0.14835	0.25837	3.03198	18.52488	0.60869	0.16360	0.28119	0.60869	0.16322	0.28063
95	49	3.08255	20.45326	0.60444	0.15064	0.26184	0.60444	0.15023	0.26121	3.03198	18.32076	0.60869	0.16541	0.28386	0.60869	0.16497	0.28322
95	50	3.08255	20.17742	0.60444	0.15269	0.26492	0.60444	0.15221	0.26420	3.03198	18.10816	0.60869	0.16734	0.28670	0.60869	0.16683	0.28596
95	51	3.08255	19.89339	0.60444	0.15485	0.26818	0.60444	0.15430	0.26734	3.03198	17.88781	0.60869	0.16938	0.28969	0.60869	0.16879	0.28884
95	52	3.08255	19.60122	0.60444	0.15714	0.27160	0.60444	0.15650	0.27064	3.03198	17.65967	0.60869	0.17155	0.29286	0.60869	0.17087	0.29187
95	53	3.08255	19.30125	0.60444	0.15957	0.27522	0.60444	0.15882	0.27410	3.03198	17.42398	0.60869	0.17385	0.29620	0.60869	0.17306	0.29506
95	54	3.08255	18.99375	0.60444	0.16213	0.27902	0.60444	0.16127	0.27775	3.03198	17.18091	0.60869	0.17628	0.29973	0.60869	0.17538	0.29842
95	55	3.08255	18.67912	0.60444	0.16483	0.28302	0.60444	0.16386	0.28157	3.03198	16.93076	0.60869	0.17886	0.30344	0.60869	0.17783	0.30197
95	56	3.08255	18.35803	0.60444	0.16769	0.28722	0.60444	0.16660	0.28561	3.03198	16.67407	0.60869	0.18158	0.30736	0.60869	0.18044	0.30571
95	57	3.08255	18.02853	0.60444	0.17073	0.29166	0.60444	0.16950	0.28987	3.03198	16.40902	0.60869	0.18449	0.31150	0.60869	0.18320	0.30967
95	58	3.08255	17.69065	0.60444	0.17396	0.29636	0.60444	0.17258	0.29436	3.03198	16.13552	0.60869	0.18758	0.31590	0.60869	0.18614	0.31386

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
95	59	3.08255	17.34441	0.60444	0.17739	0.30133	0.60444	0.17586	0.29911	3.03198	15.85354	0.60869	0.19087	0.32056	0.60869	0.18927	0.31830
95	60	3.08255	16.98967	0.60444	0.18106	0.30660	0.60444	0.17934	0.30414	3.03198	15.56284	0.60869	0.19439	0.32551	0.60869	0.19261	0.32301
95	61	3.08255	16.62627	0.60444	0.18497	0.31219	0.60444	0.18305	0.30945	3.03198	15.26320	0.60869	0.19816	0.33077	0.60869	0.19617	0.32800
95	62	3.08255	16.25423	0.60444	0.18915	0.31812	0.60444	0.18700	0.31508	3.03198	14.95454	0.60869	0.20219	0.33636	0.60869	0.19997	0.33329
95	63	3.08255	15.87341	0.60444	0.19362	0.32442	0.60444	0.19122	0.32105	3.03198	14.63664	0.60869	0.20651	0.34232	0.60869	0.20403	0.33891
95	64	3.08255	15.48353	0.60444	0.19842	0.33113	0.60444	0.19572	0.32737	3.03198	14.30913	0.60869	0.21115	0.34868	0.60869	0.20838	0.34489
95	65	3.08255	15.08480	0.60444	0.20357	0.33828	0.60444	0.20053	0.33408	3.03198	13.97213	0.60869	0.21614	0.35546	0.60869	0.21303	0.35123
95	66	3.08255	14.67724	0.60444	0.20911	0.34590	0.60444	0.20568	0.34119	3.03198	13.62552	0.60869	0.22152	0.36270	0.60869	0.21801	0.35797
95	67	3.08255	14.26104	0.60444	0.21508	0.35402	0.60444	0.21119	0.34873	3.03198	13.26940	0.60869	0.22732	0.37044	0.60869	0.22334	0.36514
95	68	3.08255	13.83657	0.60444	0.22152	0.36269	0.60444	0.21708	0.35672	3.03198	12.90401	0.60869	0.23358	0.37871	0.60869	0.22906	0.37274
95	69	3.08255	13.40435	0.60444	0.22846	0.37195	0.60444	0.22338	0.36519	3.03198	12.52973	0.60869	0.24035	0.38755	0.60869	0.23518	0.38081
95	70	3.08255	12.96501	0.60444	0.23596	0.38182	0.60444	0.23013	0.37415	3.03198	12.14706	0.60869	0.24766	0.39700	0.60869	0.24174	0.38936
95	71	3.08255	12.51927	0.60444	0.24406	0.39236	0.60444	0.23734	0.38363	3.03198	11.75658	0.60869	0.25556	0.40709	0.60869	0.24877	0.39842
95	72	3.08255	12.06792	0.60444	0.25281	0.40359	0.60444	0.24506	0.39365	3.03198	11.35893	0.60869	0.26412	0.41787	0.60869	0.25629	0.40801
95	73	3.08255	11.61185	0.60444	0.26228	0.41557	0.60444	0.25332	0.40424	3.03198	10.95491	0.60869	0.27337	0.42937	0.60869	0.26434	0.41815
95	74	3.08255	11.15217	0.60444	0.27252	0.42832	0.60444	0.26215	0.41540	3.03198	10.54549	0.60869	0.28339	0.44162	0.60869	0.27295	0.42885
95	75	3.08255	10.68986	0.60444	0.28360	0.44188	0.60444	0.27158	0.42715	3.03198	10.13154	0.60869	0.29423	0.45468	0.60869	0.28216	0.44013
95	76	3.08255	10.22626	0.60444	0.29559	0.45630	0.60444	0.28165	0.43951	3.03198	9.71428	0.60869	0.30596	0.46856	0.60869	0.29200	0.45201
95	77	3.08255	9.76277	0.60444	0.30854	0.47157	0.60444	0.29238	0.45247	3.03198	9.29502	0.60869	0.31864	0.48329	0.60869	0.30249	0.46448
95	78	3.08255	9.30064	0.60444	0.32252	0.48774	0.60444	0.30381	0.46603	3.03198	8.87492	0.60869	0.33234	0.49888	0.60869	0.31367	0.47754
95	79	3.08255	8.84103	0.60444	0.33762	0.50481	0.60444	0.31596	0.48020	3.03198	8.45509	0.60869	0.34713	0.51536	0.60869	0.32556	0.49120
95	80	3.08255	8.38551	0.60444	0.35389	0.52278	0.60444	0.32886	0.49495	3.03198	8.03703	0.60869	0.36306	0.53272	0.60869	0.33818	0.50543
95	81	3.08255	7.93532	0.60444	0.37139	0.54163	0.60444	0.34250	0.51025	3.03198	7.62196	0.60869	0.38021	0.55094	0.60869	0.35153	0.52020
95	82	3.08255	7.49211	0.60444	0.39016	0.56132	0.60444	0.35690	0.52605	3.03198	7.21152	0.60869	0.39859	0.56999	0.60869	0.36563	0.53548
95	83	3.08255	7.05756	0.60444	0.41022	0.58178	0.60444	0.37203	0.54231	3.03198	6.80735	0.60869	0.41824	0.58980	0.60869	0.38046	0.55121
95	84	3.08255	6.63342	0.60444	0.43155	0.60291	0.60444	0.38788	0.55895	3.03198	6.41122	0.60869	0.43914	0.61028	0.60869	0.39599	0.56732
95	85	3.08255	6.22156	0.60444	0.45411	0.62459	0.60444	0.40440	0.57590	3.03198	6.02503	0.60869	0.46124	0.63130	0.60869	0.41218	0.58375
95	86	3.08255	5.82374	0.60444	0.47781	0.64664	0.60444	0.42152	0.59306	3.03198	5.65055	0.60869	0.48445	0.65270	0.60869	0.42897	0.60039
95	87	3.08255	5.44155	0.60444	0.50251	0.66889	0.60444	0.43918	0.61032	3.03198	5.28949	0.60869	0.50865	0.67431	0.60869	0.44628	0.61714
95	88	3.08255	5.07613	0.60444	0.52806	0.69115	0.60444	0.45728	0.62758	3.03198	4.94306	0.60869	0.53368	0.69595	0.60869	0.46404	0.63392
95	89	3.08255	4.72862	0.60444	0.55425	0.71321	0.60444	0.47573	0.64474	3.03198	4.61250	0.60869	0.55935	0.71741	0.60869	0.48215	0.65061
95	90	3.08255	4.40007	0.60444	0.58083	0.73484	0.60444	0.49441	0.66168	3.03198	4.29901	0.60869	0.58539	0.73848	0.60869	0.50049	0.66710
95	91	3.08255	4.09149	0.60444	0.60749	0.75582	0.60444	0.51321	0.67831	3.03198	4.00370	0.60869	0.61153	0.75895	0.60869	0.51894	0.68329
95	92	3.08255	3.80354	0.60444	0.63394	0.77596	0.60444	0.53202	0.69453	3.03198	3.72738	0.60869	0.63747	0.77861	0.60869	0.53741	0.69911
95	93	3.08255	3.53621	0.60444	0.65990	0.79511	0.60444	0.55074	0.71029	3.03198	3.47020	0.60869	0.66295	0.79732	0.60869	0.55579	0.71448
95	94	3.08255	3.28870	0.60444	0.68516	0.81317	0.60444	0.56929	0.72554	3.03198	3.23152	0.60869	0.68775	0.81499	0.60869	0.57402	0.72937
95	95	3.08255	3.05955	0.60444	0.70956	0.83011	0.60444	0.58759	0.74023	3.03198	3.01004	0.60869	0.71173	0.83159	0.60869	0.59201	0.74373
95	96	3.08255	2.84646	0.60444	0.73299	0.84592	0.60444	0.60551	0.75429	3.03198	2.80360	0.60869	0.73477	0.84711	0.60869	0.60964	0.75748
95	97	3.08255	2.65226	0.60444	0.75502	0.86041	0.60444	0.62289	0.76763	3.03198	2.61510	0.60869	0.75646	0.86135	0.60869	0.62673	0.77054
95	98	3.08255	2.47567	0.60444	0.77557	0.87360	0.60444	0.63968	0.78025	3.03198	2.44340	0.60869	0.77671	0.87432	0.60869	0.64326	0.78291
95	99	3.08255	2.31535	0.60444	0.79460	0.88555	0.60444	0.65585	0.79216	3.03198	2.28724	0.60869	0.79548	0.88609	0.60869	0.65918	0.79458

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
95	100	3.08255	2.16976	0.60444	0.81214	0.89633	0.60444	0.67138	0.80338	3.03198	2.14523	0.60869	0.81279	0.89673	0.60869	0.67447	0.80559
95	101	3.08255	2.03734	0.60444	0.82825	0.90606	0.60444	0.68624	0.81393	3.03198	2.01587	0.60869	0.82871	0.90633	0.60869	0.68911	0.81595
95	102	3.08255	1.91714	0.60444	0.84294	0.91478	0.60444	0.70041	0.82381	3.03198	1.89830	0.60869	0.84324	0.91496	0.60869	0.70308	0.82566
95	103	3.08255	1.80800	0.60444	0.85629	0.92258	0.60444	0.71386	0.83304	3.03198	1.79140	0.60869	0.85646	0.92268	0.60869	0.71635	0.83473
95	104	3.08255	1.70943	0.60444	0.86832	0.92952	0.60444	0.72653	0.84161	3.03198	1.69474	0.60869	0.86839	0.92956	0.60869	0.72885	0.84316
95	105	3.08255	1.62048	0.60444	0.87910	0.93566	0.60444	0.73838	0.84951	3.03198	1.60741	0.60869	0.87908	0.93565	0.60869	0.74055	0.85094
95	106	3.08255	1.54080	0.60444	0.88865	0.94104	0.60444	0.74931	0.85669	3.03198	1.52911	0.60869	0.88857	0.94100	0.60869	0.75135	0.85802
95	107	3.08255	1.47009	0.60444	0.89697	0.94569	0.60444	0.75915	0.86309	3.03198	1.45954	0.60869	0.89685	0.94562	0.60869	0.76109	0.86434
95	108	3.08255	1.40861	0.60444	0.90401	0.94959	0.60444	0.76765	0.86855	3.03198	1.39898	0.60869	0.90387	0.94951	0.60869	0.76950	0.86974
95	109	3.08255	1.35764	0.60444	0.90961	0.95267	0.60444	0.77439	0.87285	3.03198	1.34871	0.60869	0.90945	0.95258	0.60869	0.77618	0.87399
95	110	3.08255	1.32125	0.60444	0.91345	0.95477	0.60444	0.77894	0.87574	3.03198	1.31279	0.60869	0.91328	0.95468	0.60869	0.78070	0.87685
96	1	2.88701	26.72925	0.59526	0.10801	0.19496	0.59526	0.10798	0.19491	2.84287	22.57586	0.59961	0.12592	0.22368	0.59961	0.12589	0.22362
96	2	2.88701	26.68154	0.59526	0.10820	0.19527	0.59526	0.10817	0.19523	2.84287	22.55058	0.59961	0.12606	0.22390	0.59961	0.12603	0.22385
96	3	2.88701	26.63112	0.59526	0.10840	0.19560	0.59526	0.10838	0.19557	2.84287	22.52338	0.59961	0.12621	0.22414	0.59961	0.12619	0.22410
96	4	2.88701	26.57806	0.59526	0.10862	0.19596	0.59526	0.10860	0.19592	2.84287	22.49433	0.59961	0.12638	0.22440	0.59961	0.12635	0.22436
96	5	2.88701	26.52283	0.59526	0.10885	0.19633	0.59526	0.10882	0.19629	2.84287	22.46379	0.59961	0.12655	0.22467	0.59961	0.12652	0.22463
96	6	2.88701	26.46539	0.59526	0.10908	0.19671	0.59526	0.10906	0.19667	2.84287	22.43176	0.59961	0.12673	0.22495	0.59961	0.12671	0.22491
96	7	2.88701	26.40551	0.59526	0.10933	0.19711	0.59526	0.10931	0.19707	2.84287	22.39806	0.59961	0.12692	0.22525	0.59961	0.12690	0.22521
96	8	2.88701	26.34335	0.59526	0.10959	0.19753	0.59526	0.10957	0.19749	2.84287	22.36278	0.59961	0.12712	0.22557	0.59961	0.12710	0.22553
96	9	2.88701	26.27867	0.59526	0.10986	0.19797	0.59526	0.10983	0.19793	2.84287	22.32575	0.59961	0.12733	0.22590	0.59961	0.12731	0.22586
96	10	2.88701	26.21121	0.59526	0.11014	0.19843	0.59526	0.11011	0.19838	2.84287	22.28674	0.59961	0.12755	0.22625	0.59961	0.12752	0.22620
96	11	2.88701	26.14141	0.59526	0.11043	0.19890	0.59526	0.11040	0.19886	2.84287	22.24611	0.59961	0.12779	0.22662	0.59961	0.12775	0.22656
96	12	2.88701	26.06892	0.59526	0.11074	0.19940	0.59526	0.11071	0.19934	2.84287	22.20360	0.59961	0.12803	0.22700	0.59961	0.12799	0.22694
96	13	2.88701	25.99388	0.59526	0.11106	0.19992	0.59526	0.11102	0.19985	2.84287	22.15929	0.59961	0.12829	0.22740	0.59961	0.12824	0.22733
96	14	2.88701	25.91617	0.59526	0.11139	0.20046	0.59526	0.11135	0.20038	2.84287	22.11310	0.59961	0.12855	0.22782	0.59961	0.12850	0.22774
96	15	2.88701	25.83587	0.59526	0.11174	0.20101	0.59526	0.11168	0.20093	2.84287	22.06509	0.59961	0.12883	0.22826	0.59961	0.12877	0.22816
96	16	2.88701	25.75319	0.59526	0.11209	0.20159	0.59526	0.11203	0.20149	2.84287	22.01544	0.59961	0.12912	0.22871	0.59961	0.12905	0.22860
96	17	2.88701	25.66857	0.59526	0.11246	0.20219	0.59526	0.11239	0.20208	2.84287	21.96453	0.59961	0.12942	0.22918	0.59961	0.12934	0.22906
96	18	2.88701	25.58235	0.59526	0.11284	0.20280	0.59526	0.11277	0.20269	2.84287	21.91267	0.59961	0.12972	0.22966	0.59961	0.12965	0.22953
96	19	2.88701	25.49361	0.59526	0.11324	0.20344	0.59526	0.11317	0.20333	2.84287	21.85907	0.59961	0.13004	0.23016	0.59961	0.12997	0.23004
96	20	2.88701	25.40164	0.59526	0.11365	0.20410	0.59526	0.11358	0.20400	2.84287	21.80312	0.59961	0.13038	0.23068	0.59961	0.13031	0.23057
96	21	2.88701	25.30562	0.59526	0.11408	0.20479	0.59526	0.11402	0.20470	2.84287	21.74411	0.59961	0.13073	0.23123	0.59961	0.13067	0.23114
96	22	2.88701	25.20517	0.59526	0.11453	0.20553	0.59526	0.11448	0.20545	2.84287	21.68171	0.59961	0.13111	0.23182	0.59961	0.13105	0.23174
96	23	2.88701	25.09967	0.59526	0.11502	0.20630	0.59526	0.11497	0.20622	2.84287	21.61537	0.59961	0.13151	0.23245	0.59961	0.13146	0.23237
96	24	2.88701	24.98936	0.59526	0.11552	0.20712	0.59526	0.11548	0.20704	2.84287	21.54528	0.59961	0.13194	0.23312	0.59961	0.13189	0.23304
96	25	2.88701	24.87419	0.59526	0.11606	0.20798	0.59526	0.11601	0.20790	2.84287	21.47137	0.59961	0.13239	0.23383	0.59961	0.13234	0.23374
96	26	2.88701	24.75420	0.59526	0.11662	0.20888	0.59526	0.11656	0.20879	2.84287	21.39367	0.59961	0.13287	0.23458	0.59961	0.13281	0.23448
96	27	2.88701	24.62994	0.59526	0.11721	0.20982	0.59526	0.11715	0.20972	2.84287	21.31262	0.59961	0.13338	0.23536	0.59961	0.13331	0.23526
96	28	2.88701	24.50119	0.59526	0.11782	0.21081	0.59526	0.11776	0.21070	2.84287	21.22804	0.59961	0.13391	0.23619	0.59961	0.13384	0.23608
96	29	2.88701	24.36788	0.59526	0.11847	0.21184	0.59526	0.11839	0.21172	2.84287	21.13984	0.59961	0.13447	0.23706	0.59961	0.13439	0.23693
96	30	2.88701	24.23009	0.59526	0.11914	0.21291	0.59526	0.11906	0.21278	2.84287	21.04806	0.59961	0.13505	0.23797	0.59961	0.13496	0.23783

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
96	31	2.88701	24.08752	0.59526	0.11984	0.21404	0.59526	0.11976	0.21390	2.84287	20.95246	0.59961	0.13567	0.23892	0.59961	0.13557	0.23877
96	32	2.88701	23.94006	0.59526	0.12058	0.21521	0.59526	0.12049	0.21506	2.84287	20.85289	0.59961	0.13631	0.23992	0.59961	0.13621	0.23976
96	33	2.88701	23.78740	0.59526	0.12135	0.21644	0.59526	0.12125	0.21628	2.84287	20.74907	0.59961	0.13699	0.24098	0.59961	0.13688	0.24081
96	34	2.88701	23.62942	0.59526	0.12216	0.21773	0.59526	0.12206	0.21756	2.84287	20.64088	0.59961	0.13771	0.24208	0.59961	0.13759	0.24190
96	35	2.88701	23.46579	0.59526	0.12301	0.21908	0.59526	0.12290	0.21890	2.84287	20.52800	0.59961	0.13847	0.24325	0.59961	0.13834	0.24306
96	36	2.88701	23.29632	0.59526	0.12391	0.22050	0.59526	0.12379	0.22030	2.84287	20.41023	0.59961	0.13927	0.24448	0.59961	0.13913	0.24428
96	37	2.88701	23.12089	0.59526	0.12485	0.22198	0.59526	0.12472	0.22178	2.84287	20.28745	0.59961	0.14011	0.24578	0.59961	0.13997	0.24556
96	38	2.88701	22.93911	0.59526	0.12584	0.22354	0.59526	0.12570	0.22333	2.84287	20.15926	0.59961	0.14100	0.24715	0.59961	0.14085	0.24692
96	39	2.88701	22.75087	0.59526	0.12688	0.22518	0.59526	0.12673	0.22496	2.84287	20.02555	0.59961	0.14194	0.24859	0.59961	0.14178	0.24835
96	40	2.88701	22.55572	0.59526	0.12797	0.22691	0.59526	0.12782	0.22667	2.84287	19.88587	0.59961	0.14293	0.25011	0.59961	0.14277	0.24986
96	41	2.88701	22.35340	0.59526	0.12913	0.22872	0.59526	0.12897	0.22847	2.84287	19.73995	0.59961	0.14399	0.25173	0.59961	0.14381	0.25146
96	42	2.88701	22.14385	0.59526	0.13035	0.23064	0.59526	0.13017	0.23036	2.84287	19.58769	0.59961	0.14510	0.25343	0.59961	0.14492	0.25315
96	43	2.88701	21.92669	0.59526	0.13164	0.23265	0.59526	0.13145	0.23236	2.84287	19.42870	0.59961	0.14629	0.25524	0.59961	0.14609	0.25493
96	44	2.88701	21.70178	0.59526	0.13300	0.23477	0.59526	0.13280	0.23446	2.84287	19.26280	0.59961	0.14755	0.25715	0.59961	0.14733	0.25682
96	45	2.88701	21.46876	0.59526	0.13444	0.23702	0.59526	0.13422	0.23667	2.84287	19.08963	0.59961	0.14888	0.25917	0.59961	0.14864	0.25881
96	46	2.88701	21.22763	0.59526	0.13596	0.23938	0.59526	0.13571	0.23899	2.84287	18.90911	0.59961	0.15030	0.26132	0.59961	0.15003	0.26092
96	47	2.88701	20.97813	0.59526	0.13758	0.24188	0.59526	0.13730	0.24145	2.84287	18.72094	0.59961	0.15180	0.26359	0.59961	0.15151	0.26314
96	48	2.88701	20.72003	0.59526	0.13928	0.24451	0.59526	0.13897	0.24403	2.84287	18.52488	0.59961	0.15340	0.26600	0.59961	0.15307	0.26550
96	49	2.88701	20.45326	0.59526	0.14109	0.24729	0.59526	0.14073	0.24674	2.84287	18.32076	0.59961	0.15510	0.26855	0.59961	0.15472	0.26798
96	50	2.88701	20.17742	0.59526	0.14301	0.25024	0.59526	0.14259	0.24960	2.84287	18.10816	0.59961	0.15691	0.27126	0.59961	0.15647	0.27060
96	51	2.88701	19.89339	0.59526	0.14504	0.25334	0.59526	0.14455	0.25260	2.84287	17.88781	0.59961	0.15883	0.27412	0.59961	0.15832	0.27336
96	52	2.88701	19.60122	0.59526	0.14719	0.25661	0.59526	0.14662	0.25575	2.84287	17.65967	0.59961	0.16087	0.27715	0.59961	0.16027	0.27626
96	53	2.88701	19.30125	0.59526	0.14946	0.26005	0.59526	0.14880	0.25906	2.84287	17.42398	0.59961	0.16302	0.28034	0.59961	0.16233	0.27932
96	54	2.88701	18.99375	0.59526	0.15186	0.26368	0.59526	0.15111	0.26254	2.84287	17.18091	0.59961	0.16531	0.28372	0.59961	0.16451	0.28255
96	55	2.88701	18.67912	0.59526	0.15440	0.26750	0.59526	0.15354	0.26621	2.84287	16.93076	0.59961	0.16773	0.28727	0.59961	0.16682	0.28594
96	56	2.88701	18.35803	0.59526	0.15708	0.27151	0.59526	0.15611	0.27007	2.84287	16.67407	0.59961	0.17029	0.29102	0.59961	0.16927	0.28954
96	57	2.88701	18.02853	0.59526	0.15993	0.27576	0.59526	0.15885	0.27414	2.84287	16.40902	0.59961	0.17301	0.29499	0.59961	0.17188	0.29334
96	58	2.88701	17.69065	0.59526	0.16296	0.28025	0.59526	0.16174	0.27845	2.84287	16.13552	0.59961	0.17592	0.29920	0.59961	0.17465	0.29736
96	59	2.88701	17.34441	0.59526	0.16618	0.28500	0.59526	0.16482	0.28300	2.84287	15.85354	0.59961	0.17901	0.30366	0.59961	0.17760	0.30163
96	60	2.88701	16.98967	0.59526	0.16962	0.29004	0.59526	0.16810	0.28782	2.84287	15.56284	0.59961	0.18232	0.30841	0.59961	0.18074	0.30615
96	61	2.88701	16.62627	0.59526	0.17329	0.29539	0.59526	0.17159	0.29292	2.84287	15.26320	0.59961	0.18585	0.31345	0.59961	0.18409	0.31094
96	62	2.88701	16.25423	0.59526	0.17721	0.30106	0.59526	0.17531	0.29832	2.84287	14.95454	0.59961	0.18964	0.31882	0.59961	0.18768	0.31604
96	63	2.88701	15.87341	0.59526	0.18141	0.30710	0.59526	0.17928	0.30406	2.84287	14.63664	0.59961	0.19370	0.32454	0.59961	0.19151	0.32145
96	64	2.88701	15.48353	0.59526	0.18591	0.31354	0.59526	0.18353	0.31014	2.84287	14.30913	0.59961	0.19807	0.33065	0.59961	0.19561	0.32721
96	65	2.88701	15.08480	0.59526	0.19075	0.32039	0.59526	0.18807	0.31660	2.84287	13.97213	0.59961	0.20276	0.33716	0.59961	0.20000	0.33334
96	66	2.88701	14.67724	0.59526	0.19596	0.32770	0.59526	0.19293	0.32345	2.84287	13.62552	0.59961	0.20783	0.34413	0.59961	0.20471	0.33985
96	67	2.88701	14.26104	0.59526	0.20157	0.33551	0.59526	0.19813	0.33073	2.84287	13.26940	0.59961	0.21329	0.35158	0.59961	0.20976	0.34677
96	68	2.88701	13.83657	0.59526	0.20762	0.34385	0.59526	0.20369	0.33845	2.84287	12.90401	0.59961	0.21918	0.35956	0.59961	0.21517	0.35413
96	69	2.88701	13.40435	0.59526	0.21415	0.35276	0.59526	0.20966	0.34664	2.84287	12.52973	0.59961	0.22555	0.36809	0.59961	0.22097	0.36196
96	70	2.88701	12.96501	0.59526	0.22121	0.36228	0.59526	0.21605	0.35532	2.84287	12.14706	0.59961	0.23245	0.37721	0.59961	0.22719	0.37026
96	71	2.88701	12.51927	0.59526	0.22884	0.37245	0.59526	0.22289	0.36453	2.84287	11.75658	0.59961	0.23990	0.38697	0.59961	0.23386	0.37907

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
96	72	2.88701	12.06792	0.59526	0.23709	0.38331	0.59526	0.23022	0.37427	2.84287	11.35893	0.59961	0.24798	0.39741	0.59961	0.24101	0.38841
96	73	2.88701	11.61185	0.59526	0.24603	0.39490	0.59526	0.23807	0.38458	2.84287	10.95491	0.59961	0.25673	0.40856	0.59961	0.24868	0.39831
96	74	2.88701	11.15217	0.59526	0.25570	0.40727	0.59526	0.24647	0.39547	2.84287	10.54549	0.59961	0.26620	0.42047	0.59961	0.25689	0.40877
96	75	2.88701	10.68986	0.59526	0.26618	0.42045	0.59526	0.25547	0.40697	2.84287	10.13154	0.59961	0.27647	0.43318	0.59961	0.26569	0.41983
96	76	2.88701	10.22626	0.59526	0.27753	0.43448	0.59526	0.26509	0.41908	2.84287	9.71428	0.59961	0.28760	0.44672	0.59961	0.27510	0.43149
96	77	2.88701	9.76277	0.59526	0.28982	0.44939	0.59526	0.27536	0.43182	2.84287	9.29502	0.59961	0.29965	0.46112	0.59961	0.28515	0.44376
96	78	2.88701	9.30064	0.59526	0.30311	0.46521	0.59526	0.28632	0.44518	2.84287	8.87492	0.59961	0.31269	0.47641	0.59961	0.29589	0.45666
96	79	2.88701	8.84103	0.59526	0.31749	0.48196	0.59526	0.29801	0.45918	2.84287	8.45509	0.59961	0.32679	0.49260	0.59961	0.30734	0.47017
96	80	2.88701	8.38551	0.59526	0.33301	0.49964	0.59526	0.31044	0.47379	2.84287	8.03703	0.59961	0.34202	0.50971	0.59961	0.31952	0.48429
96	81	2.88701	7.93532	0.59526	0.34976	0.51825	0.59526	0.32362	0.48900	2.84287	7.62196	0.59961	0.35845	0.52774	0.59961	0.33244	0.49900
96	82	2.88701	7.49211	0.59526	0.36777	0.53777	0.59526	0.33758	0.50476	2.84287	7.21152	0.59961	0.37613	0.54664	0.59961	0.34613	0.51425
96	83	2.88701	7.05756	0.59526	0.38709	0.55813	0.59526	0.35229	0.52102	2.84287	6.80735	0.59961	0.39507	0.56638	0.59961	0.36056	0.53001
96	84	2.88701	6.63342	0.59526	0.40771	0.57925	0.59526	0.36774	0.53773	2.84287	6.41122	0.59961	0.41530	0.58688	0.59961	0.37572	0.54621
96	85	2.88701	6.22156	0.59526	0.42961	0.60101	0.59526	0.38390	0.55481	2.84287	6.02503	0.59961	0.43678	0.60800	0.59961	0.39158	0.56278
96	86	2.88701	5.82374	0.59526	0.45271	0.62327	0.59526	0.40071	0.57215	2.84287	5.65055	0.59961	0.45945	0.62962	0.59961	0.40808	0.57963
96	87	2.88701	5.44155	0.59526	0.47692	0.64583	0.59526	0.41811	0.58967	2.84287	5.28949	0.59961	0.48319	0.65156	0.59961	0.42516	0.59665
96	88	2.88701	5.07613	0.59526	0.50210	0.66853	0.59526	0.43601	0.60725	2.84287	4.94306	0.59961	0.50789	0.67364	0.59961	0.44274	0.61375
96	89	2.88701	4.72862	0.59526	0.52805	0.69114	0.59526	0.45432	0.62479	2.84287	4.61250	0.59961	0.53334	0.69566	0.59961	0.46072	0.63082
96	90	2.88701	4.40007	0.59526	0.55454	0.71344	0.59526	0.47293	0.64216	2.84287	4.29901	0.59961	0.55933	0.71740	0.59961	0.47900	0.64774
96	91	2.88701	4.09149	0.59526	0.58128	0.73520	0.59526	0.49172	0.65926	2.84287	4.00370	0.59961	0.58557	0.73863	0.59961	0.49747	0.66441
96	92	2.88701	3.80354	0.59526	0.60798	0.75620	0.59526	0.51058	0.67601	2.84287	3.72738	0.59961	0.61178	0.75913	0.59961	0.51601	0.68075
96	93	2.88701	3.53621	0.59526	0.63436	0.77628	0.59526	0.52943	0.69232	2.84287	3.47020	0.59961	0.63768	0.77876	0.59961	0.53453	0.69667
96	94	2.88701	3.28870	0.59526	0.66020	0.79532	0.59526	0.54817	0.70815	2.84287	3.23152	0.59961	0.66306	0.79740	0.59961	0.55296	0.71214
96	95	2.88701	3.05955	0.59526	0.68532	0.81328	0.59526	0.56672	0.72345	2.84287	3.01004	0.59961	0.68776	0.81500	0.59961	0.57121	0.72710
96	96	2.88701	2.84646	0.59526	0.70961	0.83014	0.59526	0.58495	0.73813	2.84287	2.80360	0.59961	0.71166	0.83154	0.59961	0.58915	0.74147
96	97	2.88701	2.65226	0.59526	0.73260	0.84566	0.59526	0.60269	0.75210	2.84287	2.61510	0.59961	0.73428	0.84679	0.59961	0.60661	0.75514
96	98	2.88701	2.47567	0.59526	0.75417	0.85986	0.59526	0.61987	0.76534	2.84287	2.44340	0.59961	0.75554	0.86075	0.59961	0.62354	0.76812
96	99	2.88701	2.31535	0.59526	0.77427	0.87277	0.59526	0.63647	0.77786	2.84287	2.28724	0.59961	0.77535	0.87346	0.59961	0.63988	0.78040
96	100	2.88701	2.16976	0.59526	0.79289	0.88449	0.59526	0.65245	0.78968	2.84287	2.14523	0.59961	0.79374	0.88501	0.59961	0.65563	0.79200
96	101	2.88701	2.03734	0.59526	0.81009	0.89508	0.59526	0.66780	0.80081	2.84287	2.01587	0.59961	0.81073	0.89547	0.59961	0.67076	0.80294
96	102	2.88701	1.91714	0.59526	0.82586	0.90462	0.59526	0.68246	0.81127	2.84287	1.89830	0.59961	0.82632	0.90490	0.59961	0.68522	0.81321
96	103	2.88701	1.80800	0.59526	0.84025	0.91319	0.59526	0.69642	0.82104	2.84287	1.79140	0.59961	0.84056	0.91338	0.59961	0.69899	0.82283
96	104	2.88701	1.70943	0.59526	0.85328	0.92083	0.59526	0.70959	0.83013	2.84287	1.69474	0.59961	0.85347	0.92094	0.59961	0.71200	0.83178
96	105	2.88701	1.62048	0.59526	0.86500	0.92761	0.59526	0.72195	0.83853	2.84287	1.60741	0.59961	0.86510	0.92767	0.59961	0.72421	0.84005
96	106	2.88701	1.54080	0.59526	0.87543	0.93358	0.59526	0.73337	0.84618	2.84287	1.52911	0.59961	0.87545	0.93359	0.59961	0.73549	0.84759
96	107	2.88701	1.47009	0.59526	0.88455	0.93874	0.59526	0.74368	0.85300	2.84287	1.45954	0.59961	0.88452	0.93872	0.59961	0.74570	0.85433
96	108	2.88701	1.40861	0.59526	0.89230	0.94308	0.59526	0.75261	0.85885	2.84287	1.39898	0.59961	0.89223	0.94305	0.59961	0.75454	0.86010
96	109	2.88701	1.35764	0.59526	0.89847	0.94652	0.59526	0.75971	0.86345	2.84287	1.34871	0.59961	0.89838	0.94647	0.59961	0.76158	0.86466
96	110	2.88701	1.32125	0.59526	0.90271	0.94887	0.59526	0.76452	0.86655	2.84287	1.31279	0.59961	0.90261	0.94881	0.59961	0.76635	0.86772
97	1	2.69968	26.72925	0.58541	0.10100	0.18347	0.58541	0.10097	0.18342	2.66127	22.57586	0.58886	0.11788	0.21089	0.58886	0.11785	0.21085
97	2	2.69968	26.68154	0.58541	0.10118	0.18376	0.58541	0.10116	0.18373	2.66127	22.55058	0.58886	0.11801	0.21111	0.58886	0.11798	0.21107

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
97	3	2.69968	26.63112	0.58541	0.10137	0.18408	0.58541	0.10135	0.18405	2.66127	22.52338	0.58886	0.11815	0.21134	0.58886	0.11813	0.21130
97	4	2.69968	26.57806	0.58541	0.10157	0.18441	0.58541	0.10155	0.18438	2.66127	22.49433	0.58886	0.11831	0.21158	0.58886	0.11828	0.21154
97	5	2.69968	26.52283	0.58541	0.10178	0.18476	0.58541	0.10176	0.18473	2.66127	22.46379	0.58886	0.11847	0.21184	0.58886	0.11844	0.21180
97	6	2.69968	26.46539	0.58541	0.10201	0.18513	0.58541	0.10199	0.18510	2.66127	22.43176	0.58886	0.11864	0.21211	0.58886	0.11861	0.21207
97	7	2.69968	26.40551	0.58541	0.10224	0.18551	0.58541	0.10222	0.18548	2.66127	22.39806	0.58886	0.11881	0.21239	0.58886	0.11879	0.21236
97	8	2.69968	26.34335	0.58541	0.10248	0.18591	0.58541	0.10246	0.18587	2.66127	22.36278	0.58886	0.11900	0.21269	0.58886	0.11898	0.21266
97	9	2.69968	26.27867	0.58541	0.10273	0.18632	0.58541	0.10271	0.18629	2.66127	22.32575	0.58886	0.11920	0.21301	0.58886	0.11918	0.21297
97	10	2.69968	26.21121	0.58541	0.10299	0.18675	0.58541	0.10297	0.18672	2.66127	22.28674	0.58886	0.11941	0.21334	0.58886	0.11938	0.21330
97	11	2.69968	26.14141	0.58541	0.10327	0.18721	0.58541	0.10324	0.18716	2.66127	22.24611	0.58886	0.11962	0.21369	0.58886	0.11960	0.21364
97	12	2.69968	26.06892	0.58541	0.10356	0.18768	0.58541	0.10353	0.18763	2.66127	22.20360	0.58886	0.11985	0.21405	0.58886	0.11982	0.21400
97	13	2.69968	25.99388	0.58541	0.10385	0.18817	0.58541	0.10382	0.18811	2.66127	22.15929	0.58886	0.12009	0.21443	0.58886	0.12005	0.21437
97	14	2.69968	25.91617	0.58541	0.10416	0.18868	0.58541	0.10412	0.18861	2.66127	22.11310	0.58886	0.12034	0.21483	0.58886	0.12030	0.21476
97	15	2.69968	25.83587	0.58541	0.10449	0.18921	0.58541	0.10444	0.18913	2.66127	22.06509	0.58886	0.12060	0.21525	0.58886	0.12055	0.21516
97	16	2.69968	25.75319	0.58541	0.10482	0.18975	0.58541	0.10477	0.18966	2.66127	22.01544	0.58886	0.12087	0.21568	0.58886	0.12081	0.21558
97	17	2.69968	25.66857	0.58541	0.10517	0.19032	0.58541	0.10511	0.19022	2.66127	21.96453	0.58886	0.12115	0.21612	0.58886	0.12108	0.21601
97	18	2.69968	25.58235	0.58541	0.10552	0.19090	0.58541	0.10546	0.19080	2.66127	21.91267	0.58886	0.12144	0.21658	0.58886	0.12137	0.21647
97	19	2.69968	25.49361	0.58541	0.10589	0.19150	0.58541	0.10583	0.19140	2.66127	21.85907	0.58886	0.12174	0.21705	0.58886	0.12167	0.21694
97	20	2.69968	25.40164	0.58541	0.10627	0.19213	0.58541	0.10622	0.19204	2.66127	21.80312	0.58886	0.12205	0.21755	0.58886	0.12199	0.21745
97	21	2.69968	25.30562	0.58541	0.10668	0.19279	0.58541	0.10663	0.19271	2.66127	21.74411	0.58886	0.12238	0.21808	0.58886	0.12233	0.21799
97	22	2.69968	25.20517	0.58541	0.10710	0.19348	0.58541	0.10706	0.19341	2.66127	21.68171	0.58886	0.12274	0.21864	0.58886	0.12268	0.21856
97	23	2.69968	25.09967	0.58541	0.10755	0.19422	0.58541	0.10751	0.19415	2.66127	21.61537	0.58886	0.12311	0.21923	0.58886	0.12307	0.21916
97	24	2.69968	24.98936	0.58541	0.10803	0.19499	0.58541	0.10799	0.19492	2.66127	21.54528	0.58886	0.12351	0.21987	0.58886	0.12347	0.21980
97	25	2.69968	24.87419	0.58541	0.10853	0.19581	0.58541	0.10848	0.19573	2.66127	21.47137	0.58886	0.12394	0.22054	0.58886	0.12389	0.22047
97	26	2.69968	24.75420	0.58541	0.10905	0.19666	0.58541	0.10900	0.19658	2.66127	21.39367	0.58886	0.12439	0.22125	0.58886	0.12433	0.22117
97	27	2.69968	24.62994	0.58541	0.10960	0.19755	0.58541	0.10955	0.19747	2.66127	21.31262	0.58886	0.12486	0.22200	0.58886	0.12480	0.22191
97	28	2.69968	24.50119	0.58541	0.11018	0.19849	0.58541	0.11012	0.19839	2.66127	21.22804	0.58886	0.12536	0.22279	0.58886	0.12529	0.22268
97	29	2.69968	24.36788	0.58541	0.11078	0.19946	0.58541	0.11072	0.19936	2.66127	21.13984	0.58886	0.12588	0.22361	0.58886	0.12581	0.22350
97	30	2.69968	24.23009	0.58541	0.11141	0.20048	0.58541	0.11134	0.20037	2.66127	21.04806	0.58886	0.12643	0.22447	0.58886	0.12635	0.22435
97	31	2.69968	24.08752	0.58541	0.11207	0.20155	0.58541	0.11199	0.20142	2.66127	20.95246	0.58886	0.12700	0.22538	0.58886	0.12692	0.22525
97	32	2.69968	23.94006	0.58541	0.11276	0.20266	0.58541	0.11268	0.20253	2.66127	20.85289	0.58886	0.12761	0.22633	0.58886	0.12752	0.22619
97	33	2.69968	23.78740	0.58541	0.11348	0.20383	0.58541	0.11339	0.20369	2.66127	20.74907	0.58886	0.12825	0.22734	0.58886	0.12815	0.22718
97	34	2.69968	23.62942	0.58541	0.11424	0.20505	0.58541	0.11414	0.20490	2.66127	20.64088	0.58886	0.12892	0.22839	0.58886	0.12881	0.22823
97	35	2.69968	23.46579	0.58541	0.11503	0.20633	0.58541	0.11493	0.20617	2.66127	20.52800	0.58886	0.12962	0.22950	0.58886	0.12951	0.22933
97	36	2.69968	23.29632	0.58541	0.11587	0.20768	0.58541	0.11576	0.20751	2.66127	20.41023	0.58886	0.13037	0.23067	0.58886	0.13025	0.23049
97	37	2.69968	23.12089	0.58541	0.11675	0.20909	0.58541	0.11664	0.20891	2.66127	20.28745	0.58886	0.13116	0.23190	0.58886	0.13104	0.23171
97	38	2.69968	22.93911	0.58541	0.11767	0.21057	0.58541	0.11755	0.21038	2.66127	20.15926	0.58886	0.13199	0.23320	0.58886	0.13186	0.23300
97	39	2.69968	22.75087	0.58541	0.11865	0.21212	0.58541	0.11852	0.21192	2.66127	20.02555	0.58886	0.13287	0.23458	0.58886	0.13274	0.23436
97	40	2.69968	22.55572	0.58541	0.11967	0.21376	0.58541	0.11954	0.21355	2.66127	19.88587	0.58886	0.13380	0.23603	0.58886	0.13366	0.23580
97	41	2.69968	22.35340	0.58541	0.12075	0.21549	0.58541	0.12061	0.21526	2.66127	19.73995	0.58886	0.13479	0.23756	0.58886	0.13464	0.23732
97	42	2.69968	22.14385	0.58541	0.12189	0.21730	0.58541	0.12174	0.21706	2.66127	19.58769	0.58886	0.13584	0.23919	0.58886	0.13567	0.23893
97	43	2.69968	21.92669	0.58541	0.12310	0.21921	0.58541	0.12293	0.21895	2.66127	19.42870	0.58886	0.13695	0.24090	0.58886	0.13677	0.24063

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
97	44	2.69968	21.70178	0.58541	0.12437	0.22123	0.58541	0.12419	0.22095	2.66127	19.26280	0.58886	0.13813	0.24272	0.58886	0.13793	0.24243
97	45	2.69968	21.46876	0.58541	0.12572	0.22336	0.58541	0.12552	0.22305	2.66127	19.08963	0.58886	0.13938	0.24465	0.58886	0.13916	0.24433
97	46	2.69968	21.22763	0.58541	0.12715	0.22561	0.58541	0.12693	0.22526	2.66127	18.90911	0.58886	0.14070	0.24669	0.58886	0.14047	0.24634
97	47	2.69968	20.97813	0.58541	0.12865	0.22798	0.58541	0.12841	0.22760	2.66127	18.72094	0.58886	0.14211	0.24886	0.58886	0.14185	0.24846
97	48	2.69968	20.72003	0.58541	0.13025	0.23048	0.58541	0.12998	0.23005	2.66127	18.52488	0.58886	0.14361	0.25115	0.58886	0.14332	0.25071
97	49	2.69968	20.45326	0.58541	0.13195	0.23313	0.58541	0.13163	0.23264	2.66127	18.32076	0.58886	0.14520	0.25359	0.58886	0.14487	0.25308
97	50	2.69968	20.17742	0.58541	0.13374	0.23593	0.58541	0.13338	0.23536	2.66127	18.10816	0.58886	0.14690	0.25617	0.58886	0.14651	0.25558
97	51	2.69968	19.89339	0.58541	0.13564	0.23888	0.58541	0.13522	0.23822	2.66127	17.88781	0.58886	0.14870	0.25890	0.58886	0.14825	0.25821
97	52	2.69968	19.60122	0.58541	0.13765	0.24199	0.58541	0.13716	0.24123	2.66127	17.65967	0.58886	0.15060	0.26178	0.58886	0.15008	0.26099
97	53	2.69968	19.30125	0.58541	0.13978	0.24527	0.58541	0.13920	0.24439	2.66127	17.42398	0.58886	0.15263	0.26483	0.58886	0.15202	0.26392
97	54	2.69968	18.99375	0.58541	0.14203	0.24873	0.58541	0.14136	0.24771	2.66127	17.18091	0.58886	0.15477	0.26805	0.58886	0.15407	0.26700
97	55	2.69968	18.67912	0.58541	0.14440	0.25236	0.58541	0.14364	0.25120	2.66127	16.93076	0.58886	0.15704	0.27145	0.58886	0.15624	0.27025
97	56	2.69968	18.35803	0.58541	0.14691	0.25619	0.58541	0.14606	0.25489	2.66127	16.67407	0.58886	0.15944	0.27502	0.58886	0.15854	0.27369
97	57	2.69968	18.02853	0.58541	0.14958	0.26023	0.58541	0.14862	0.25879	2.66127	16.40902	0.58886	0.16199	0.27881	0.58886	0.16099	0.27733
97	58	2.69968	17.69065	0.58541	0.15241	0.26451	0.58541	0.15134	0.26290	2.66127	16.13552	0.58886	0.16471	0.28284	0.58886	0.16359	0.28118
97	59	2.69968	17.34441	0.58541	0.15543	0.26904	0.58541	0.15424	0.26725	2.66127	15.85354	0.58886	0.16761	0.28711	0.58886	0.16636	0.28527
97	60	2.69968	16.98967	0.58541	0.15865	0.27385	0.58541	0.15731	0.27186	2.66127	15.56284	0.58886	0.17071	0.29164	0.58886	0.16932	0.28960
97	61	2.69968	16.62627	0.58541	0.16209	0.27896	0.58541	0.16059	0.27674	2.66127	15.26320	0.58886	0.17403	0.29647	0.58886	0.17247	0.29421
97	62	2.69968	16.25423	0.58541	0.16576	0.28438	0.58541	0.16409	0.28192	2.66127	14.95454	0.58886	0.17758	0.30161	0.58886	0.17585	0.29910
97	63	2.69968	15.87341	0.58541	0.16969	0.29015	0.58541	0.16782	0.28741	2.66127	14.63664	0.58886	0.18139	0.30708	0.58886	0.17945	0.30430
97	64	2.69968	15.48353	0.58541	0.17392	0.29630	0.58541	0.17182	0.29325	2.66127	14.30913	0.58886	0.18549	0.31293	0.58886	0.18332	0.30983
97	65	2.69968	15.08480	0.58541	0.17845	0.30286	0.58541	0.17609	0.29945	2.66127	13.97213	0.58886	0.18990	0.31918	0.58886	0.18746	0.31573
97	66	2.69968	14.67724	0.58541	0.18334	0.30986	0.58541	0.18066	0.30603	2.66127	13.62552	0.58886	0.19465	0.32587	0.58886	0.19189	0.32200
97	67	2.69968	14.26104	0.58541	0.18860	0.31735	0.58541	0.18556	0.31304	2.66127	13.26940	0.58886	0.19978	0.33302	0.58886	0.19666	0.32868
97	68	2.69968	13.83657	0.58541	0.19428	0.32535	0.58541	0.19081	0.32048	2.66127	12.90401	0.58886	0.20532	0.34069	0.58886	0.20177	0.33578
97	69	2.69968	13.40435	0.58541	0.20041	0.33390	0.58541	0.19644	0.32838	2.66127	12.52973	0.58886	0.21131	0.34889	0.58886	0.20725	0.34335
97	70	2.69968	12.96501	0.58541	0.20704	0.34305	0.58541	0.20248	0.33677	2.66127	12.14706	0.58886	0.21779	0.35768	0.58886	0.21314	0.35138
97	71	2.69968	12.51927	0.58541	0.21421	0.35284	0.58541	0.20895	0.34567	2.66127	11.75658	0.58886	0.22481	0.36710	0.58886	0.21946	0.35993
97	72	2.69968	12.06792	0.58541	0.22197	0.36330	0.58541	0.21589	0.35512	2.66127	11.35893	0.58886	0.23242	0.37717	0.58886	0.22624	0.36900
97	73	2.69968	11.61185	0.58541	0.23038	0.37449	0.58541	0.22334	0.36513	2.66127	10.95491	0.58886	0.24066	0.38796	0.58886	0.23352	0.37862
97	74	2.69968	11.15217	0.58541	0.23950	0.38645	0.58541	0.23131	0.37572	2.66127	10.54549	0.58886	0.24961	0.39950	0.58886	0.24133	0.38882
97	75	2.69968	10.68986	0.58541	0.24938	0.39921	0.58541	0.23987	0.38693	2.66127	10.13154	0.58886	0.25931	0.41183	0.58886	0.24970	0.39962
97	76	2.69968	10.22626	0.58541	0.26010	0.41283	0.58541	0.24903	0.39876	2.66127	9.71428	0.58886	0.26983	0.42499	0.58886	0.25868	0.41103
97	77	2.69968	9.76277	0.58541	0.27172	0.42733	0.58541	0.25883	0.41123	2.66127	9.29502	0.58886	0.28124	0.43901	0.58886	0.26829	0.42307
97	78	2.69968	9.30064	0.58541	0.28431	0.44275	0.58541	0.26932	0.42435	2.66127	8.87492	0.58886	0.29361	0.45394	0.58886	0.27857	0.43575
97	79	2.69968	8.84103	0.58541	0.29796	0.45911	0.58541	0.28051	0.43813	2.66127	8.45509	0.58886	0.30702	0.46980	0.58886	0.28955	0.44907
97	80	2.69968	8.38551	0.58541	0.31272	0.47645	0.58541	0.29245	0.45255	2.66127	8.03703	0.58886	0.32152	0.48660	0.58886	0.30126	0.46303
97	81	2.69968	7.93532	0.58541	0.32869	0.49475	0.58541	0.30514	0.46760	2.66127	7.62196	0.58886	0.33721	0.50435	0.58886	0.31373	0.47761
97	82	2.69968	7.49211	0.58541	0.34591	0.51401	0.58541	0.31862	0.48326	2.66127	7.21152	0.58886	0.35413	0.52304	0.58886	0.32695	0.49279
97	83	2.69968	7.05756	0.58541	0.36443	0.53418	0.58541	0.33286	0.49947	2.66127	6.80735	0.58886	0.37233	0.54262	0.58886	0.34094	0.50851
97	84	2.69968	6.63342	0.58541	0.38427	0.55519	0.58541	0.34787	0.51618	2.66127	6.41122	0.58886	0.39182	0.56303	0.58886	0.35569	0.52473

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
97	85	2.69968	6.22156	0.58541	0.40542	0.57694	0.58541	0.36362	0.53331	2.66127	6.02503	0.58886	0.41260	0.58417	0.58886	0.37116	0.54138
97	86	2.69968	5.82374	0.58541	0.42784	0.59928	0.58541	0.38005	0.55078	2.66127	5.65055	0.58886	0.43461	0.60590	0.58886	0.38731	0.55836
97	87	2.69968	5.44155	0.58541	0.45143	0.62205	0.58541	0.39712	0.56848	2.66127	5.28949	0.58886	0.45779	0.62806	0.58886	0.40408	0.57558
97	88	2.69968	5.07613	0.58541	0.47609	0.64507	0.58541	0.41475	0.58632	2.66127	4.94306	0.58886	0.48200	0.65048	0.58886	0.42141	0.59295
97	89	2.69968	4.72862	0.58541	0.50165	0.66813	0.58541	0.43284	0.60417	2.66127	4.61250	0.58886	0.50711	0.67295	0.58886	0.43920	0.61034
97	90	2.69968	4.40007	0.58541	0.52790	0.69101	0.58541	0.45129	0.62192	2.66127	4.29901	0.58886	0.53288	0.69527	0.58886	0.45735	0.62765
97	91	2.69968	4.09149	0.58541	0.55455	0.71346	0.58541	0.46999	0.63945	2.66127	4.00370	0.58886	0.55906	0.71718	0.58886	0.47574	0.64475
97	92	2.69968	3.80354	0.58541	0.58134	0.73525	0.58541	0.48884	0.65667	2.66127	3.72738	0.58886	0.58537	0.73847	0.58886	0.49428	0.66156
97	93	2.69968	3.53621	0.58541	0.60797	0.75620	0.58541	0.50773	0.67350	2.66127	3.47020	0.58886	0.61154	0.75895	0.58886	0.51286	0.67800
97	94	2.69968	3.28870	0.58541	0.63423	0.77618	0.58541	0.52658	0.68988	2.66127	3.23152	0.58886	0.63735	0.77852	0.58886	0.53142	0.69402
97	95	2.69968	3.05955	0.58541	0.65994	0.79513	0.58541	0.54531	0.70576	2.66127	3.01004	0.58886	0.66263	0.79709	0.58886	0.54986	0.70956
97	96	2.69968	2.84646	0.58541	0.68496	0.81303	0.58541	0.56378	0.72105	2.66127	2.80360	0.58886	0.68726	0.81465	0.58886	0.56805	0.72453
97	97	2.69968	2.65226	0.58541	0.70880	0.82959	0.58541	0.58181	0.73563	2.66127	2.61510	0.58886	0.71073	0.83091	0.58886	0.58581	0.73881
97	98	2.69968	2.47567	0.58541	0.73131	0.84480	0.58541	0.59934	0.74949	2.66127	2.44340	0.58886	0.73291	0.84587	0.58886	0.60308	0.75240
97	99	2.69968	2.31535	0.58541	0.75241	0.85872	0.58541	0.61632	0.76262	2.66127	2.28724	0.58886	0.75372	0.85957	0.58886	0.61981	0.76529
97	100	2.69968	2.16976	0.58541	0.77209	0.87139	0.58541	0.63271	0.77505	2.66127	2.14523	0.58886	0.77313	0.87205	0.58886	0.63597	0.77749
97	101	2.69968	2.03734	0.58541	0.79035	0.88290	0.58541	0.64850	0.78678	2.66127	2.01587	0.58886	0.79117	0.88341	0.58886	0.65155	0.78901
97	102	2.69968	1.91714	0.58541	0.80719	0.89331	0.58541	0.66363	0.79781	2.66127	1.89830	0.58886	0.80781	0.89369	0.58886	0.66647	0.79986
97	103	2.69968	1.80800	0.58541	0.82264	0.90269	0.58541	0.67806	0.80815	2.66127	1.79140	0.58886	0.82310	0.90297	0.58886	0.68072	0.81003
97	104	2.69968	1.70943	0.58541	0.83668	0.91108	0.58541	0.69173	0.81778	2.66127	1.69474	0.58886	0.83701	0.91127	0.58886	0.69422	0.81951
97	105	2.69968	1.62048	0.58541	0.84938	0.91856	0.58541	0.70458	0.82669	2.66127	1.60741	0.58886	0.84960	0.91869	0.58886	0.70692	0.82830
97	106	2.69968	1.54080	0.58541	0.86072	0.92515	0.58541	0.71648	0.83482	2.66127	1.52911	0.58886	0.86085	0.92522	0.58886	0.71869	0.83632
97	107	2.69968	1.47009	0.58541	0.87069	0.93088	0.58541	0.72727	0.84210	2.66127	1.45954	0.58886	0.87076	0.93091	0.58886	0.72936	0.84350
97	108	2.69968	1.40861	0.58541	0.87918	0.93571	0.58541	0.73663	0.84834	2.66127	1.39898	0.58886	0.87920	0.93572	0.58886	0.73864	0.84968
97	109	2.69968	1.35764	0.58541	0.88598	0.93954	0.58541	0.74410	0.85328	2.66127	1.34871	0.58886	0.88597	0.93954	0.58886	0.74605	0.85456
97	110	2.69968	1.32125	0.58541	0.89066	0.94217	0.58541	0.74916	0.85659	2.66127	1.31279	0.58886	0.89063	0.94215	0.58886	0.75107	0.85784
98	1	2.52244	26.72925	0.57237	0.09437	0.17246	0.57237	0.09434	0.17242	2.48909	22.57586	0.57590	0.11025	0.19861	0.57590	0.11022	0.19856
98	2	2.52244	26.68154	0.57237	0.09454	0.17274	0.57237	0.09452	0.17271	2.48909	22.55058	0.57590	0.11038	0.19881	0.57590	0.11035	0.19877
98	3	2.52244	26.63112	0.57237	0.09472	0.17304	0.57237	0.09470	0.17301	2.48909	22.52338	0.57590	0.11051	0.19902	0.57590	0.11049	0.19899
98	4	2.52244	26.57806	0.57237	0.09490	0.17336	0.57237	0.09489	0.17333	2.48909	22.49433	0.57590	0.11065	0.19926	0.57590	0.11063	0.19922
98	5	2.52244	26.52283	0.57237	0.09510	0.17369	0.57237	0.09509	0.17366	2.48909	22.46379	0.57590	0.11080	0.19950	0.57590	0.11078	0.19947
98	6	2.52244	26.46539	0.57237	0.09531	0.17403	0.57237	0.09529	0.17400	2.48909	22.43176	0.57590	0.11096	0.19976	0.57590	0.11094	0.19972
98	7	2.52244	26.40551	0.57237	0.09553	0.17439	0.57237	0.09551	0.17436	2.48909	22.39806	0.57590	0.11113	0.20003	0.57590	0.11111	0.19999
98	8	2.52244	26.34335	0.57237	0.09575	0.17477	0.57237	0.09573	0.17474	2.48909	22.36278	0.57590	0.11130	0.20031	0.57590	0.11128	0.20028
98	9	2.52244	26.27867	0.57237	0.09599	0.17516	0.57237	0.09597	0.17513	2.48909	22.32575	0.57590	0.11149	0.20061	0.57590	0.11147	0.20058
98	10	2.52244	26.21121	0.57237	0.09623	0.17557	0.57237	0.09621	0.17554	2.48909	22.28674	0.57590	0.11168	0.20092	0.57590	0.11166	0.20089
98	11	2.52244	26.14141	0.57237	0.09649	0.17600	0.57237	0.09647	0.17596	2.48909	22.24611	0.57590	0.11189	0.20125	0.57590	0.11186	0.20121
98	12	2.52244	26.06892	0.57237	0.09676	0.17644	0.57237	0.09673	0.17640	2.48909	22.20360	0.57590	0.11210	0.20160	0.57590	0.11207	0.20155
98	13	2.52244	25.99388	0.57237	0.09704	0.17691	0.57237	0.09701	0.17686	2.48909	22.15929	0.57590	0.11232	0.20196	0.57590	0.11229	0.20191
98	14	2.52244	25.91617	0.57237	0.09733	0.17739	0.57237	0.09729	0.17733	2.48909	22.11310	0.57590	0.11256	0.20234	0.57590	0.11252	0.20228
98	15	2.52244	25.83587	0.57237	0.09763	0.17789	0.57237	0.09759	0.17782	2.48909	22.06509	0.57590	0.11280	0.20273	0.57590	0.11275	0.20266

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
98	16	2.52244	0.57237	0.09794	0.17841	0.57237	0.09789	0.17833	2.48909	22.01544	0.57590	0.11305	0.20314	0.57590	0.11300	0.20305
98	17	2.52244	0.57237	0.09826	0.17894	0.57237	0.09821	0.17885	2.48909	21.96453	0.57590	0.11332	0.20356	0.57590	0.11325	0.20346
98	18	2.52244	0.57237	0.09859	0.17949	0.57237	0.09854	0.17940	2.48909	21.91267	0.57590	0.11358	0.20400	0.57590	0.11352	0.20389
98	19	2.52244	0.57237	0.09894	0.18006	0.57237	0.09888	0.17997	2.48909	21.85907	0.57590	0.11386	0.20445	0.57590	0.11380	0.20435
98	20	2.52244	0.57237	0.09930	0.18065	0.57237	0.09925	0.18057	2.48909	21.80312	0.57590	0.11416	0.20492	0.57590	0.11410	0.20483
98	21	2.52244	0.57237	0.09967	0.18128	0.57237	0.09963	0.18120	2.48909	21.74411	0.57590	0.11447	0.20542	0.57590	0.11442	0.20534
98	22	2.52244	0.57237	0.10007	0.18194	0.57237	0.10003	0.18187	2.48909	21.68171	0.57590	0.11480	0.20595	0.57590	0.11475	0.20588
98	23	2.52244	0.57237	0.10049	0.18263	0.57237	0.10045	0.18257	2.48909	21.61537	0.57590	0.11515	0.20652	0.57590	0.11511	0.20645
98	24	2.52244	0.57237	0.10094	0.18336	0.57237	0.10090	0.18330	2.48909	21.54528	0.57590	0.11552	0.20712	0.57590	0.11548	0.20705
98	25	2.52244	0.57237	0.10140	0.18414	0.57237	0.10136	0.18407	2.48909	21.47137	0.57590	0.11592	0.20776	0.57590	0.11588	0.20769
98	26	2.52244	0.57237	0.10189	0.18494	0.57237	0.10185	0.18487	2.48909	21.39367	0.57590	0.11634	0.20843	0.57590	0.11629	0.20836
98	27	2.52244	0.57237	0.10241	0.18579	0.57237	0.10236	0.18571	2.48909	21.31262	0.57590	0.11678	0.20914	0.57590	0.11673	0.20906
98	28	2.52244	0.57237	0.10295	0.18667	0.57237	0.10289	0.18659	2.48909	21.22804	0.57590	0.11725	0.20989	0.57590	0.11719	0.20979
98	29	2.52244	0.57237	0.10351	0.18760	0.57237	0.10345	0.18750	2.48909	21.13984	0.57590	0.11774	0.21067	0.57590	0.11767	0.21057
98	30	2.52244	0.57237	0.10410	0.18856	0.57237	0.10403	0.18846	2.48909	21.04806	0.57590	0.11825	0.21149	0.57590	0.11818	0.21138
98	31	2.52244	0.57237	0.10471	0.18957	0.57237	0.10464	0.18946	2.48909	20.95246	0.57590	0.11879	0.21235	0.57590	0.11871	0.21223
98	32	2.52244	0.57237	0.10536	0.19063	0.57237	0.10528	0.19051	2.48909	20.85289	0.57590	0.11935	0.21325	0.57590	0.11927	0.21313
98	33	2.52244	0.57237	0.10603	0.19173	0.57237	0.10595	0.19161	2.48909	20.74907	0.57590	0.11995	0.21421	0.57590	0.11986	0.21407
98	34	2.52244	0.57237	0.10674	0.19289	0.57237	0.10666	0.19276	2.48909	20.64088	0.57590	0.12058	0.21521	0.57590	0.12049	0.21506
98	35	2.52244	0.57237	0.10748	0.19410	0.57237	0.10740	0.19396	2.48909	20.52800	0.57590	0.12124	0.21626	0.57590	0.12114	0.21611
98	36	2.52244	0.57237	0.10826	0.19538	0.57237	0.10817	0.19522	2.48909	20.41023	0.57590	0.12194	0.21737	0.57590	0.12184	0.21721
98	37	2.52244	0.57237	0.10909	0.19671	0.57237	0.10899	0.19655	2.48909	20.28745	0.57590	0.12268	0.21854	0.57590	0.12257	0.21837
98	38	2.52244	0.57237	0.10995	0.19812	0.57237	0.10984	0.19794	2.48909	20.15926	0.57590	0.12346	0.21978	0.57590	0.12334	0.21960
98	39	2.52244	0.57237	0.11086	0.19959	0.57237	0.11075	0.19941	2.48909	20.02555	0.57590	0.12428	0.22108	0.57590	0.12416	0.22089
98	40	2.52244	0.57237	0.11182	0.20114	0.57237	0.11170	0.20095	2.48909	19.88587	0.57590	0.12515	0.22246	0.57590	0.12502	0.22226
98	41	2.52244	0.57237	0.11283	0.20278	0.57237	0.11270	0.20257	2.48909	19.73995	0.57590	0.12607	0.22392	0.57590	0.12594	0.22370
98	42	2.52244	0.57237	0.11389	0.20450	0.57237	0.11376	0.20428	2.48909	19.58769	0.57590	0.12705	0.22546	0.57590	0.12691	0.22523
98	43	2.52244	0.57237	0.11502	0.20631	0.57237	0.11488	0.20608	2.48909	19.42870	0.57590	0.12809	0.22709	0.57590	0.12793	0.22685
98	44	2.52244	0.57237	0.11621	0.20822	0.57237	0.11605	0.20797	2.48909	19.26280	0.57590	0.12919	0.22882	0.57590	0.12902	0.22856
98	45	2.52244	0.57237	0.11747	0.21024	0.57237	0.11730	0.20997	2.48909	19.08963	0.57590	0.13036	0.23066	0.57590	0.13018	0.23037
98	46	2.52244	0.57237	0.11880	0.21237	0.57237	0.11861	0.21207	2.48909	18.90911	0.57590	0.13160	0.23260	0.57590	0.13140	0.23228
98	47	2.52244	0.57237	0.12021	0.21462	0.57237	0.12000	0.21429	2.48909	18.72094	0.57590	0.13292	0.23465	0.57590	0.13270	0.23430
98	48	2.52244	0.57237	0.12171	0.21700	0.57237	0.12147	0.21662	2.48909	18.52488	0.57590	0.13433	0.23684	0.57590	0.13407	0.23644
98	49	2.52244	0.57237	0.12329	0.21951	0.57237	0.12302	0.21908	2.48909	18.32076	0.57590	0.13582	0.23915	0.57590	0.13552	0.23870
98	50	2.52244	0.57237	0.12497	0.22217	0.57237	0.12465	0.22167	2.48909	18.10816	0.57590	0.13740	0.24161	0.57590	0.13706	0.24108
98	51	2.52244	0.57237	0.12674	0.22497	0.57237	0.12637	0.22439	2.48909	17.88781	0.57590	0.13909	0.24421	0.57590	0.13869	0.24360
98	52	2.52244	0.57237	0.12862	0.22793	0.57237	0.12819	0.22725	2.48909	17.65967	0.57590	0.14087	0.24696	0.57590	0.14041	0.24625
98	53	2.52244	0.57237	0.13061	0.23105	0.57237	0.13011	0.23026	2.48909	17.42398	0.57590	0.14277	0.24986	0.57590	0.14223	0.24904
98	54	2.52244	0.57237	0.13271	0.23433	0.57237	0.13213	0.23342	2.48909	17.18091	0.57590	0.14477	0.25293	0.57590	0.14416	0.25199
98	55	2.52244	0.57237	0.13494	0.23779	0.57237	0.13427	0.23676	2.48909	16.93076	0.57590	0.14690	0.25616	0.57590	0.14619	0.25509
98	56	2.52244	0.57237	0.13728	0.24142	0.57237	0.13654	0.24027	2.48909	16.67407	0.57590	0.14914	0.25957	0.57590	0.14835	0.25838

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
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PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
98	57	2.52244	18.02853	0.57237	0.13978	0.24527	0.57237	0.13894	0.24398	2.48909	16.40902	0.57590	0.15153	0.26318	0.57590	0.15065	0.26185
98	58	2.52244	17.69065	0.57237	0.14243	0.24935	0.57237	0.14149	0.24791	2.48909	16.13552	0.57590	0.15408	0.26702	0.57590	0.15309	0.26554
98	59	2.52244	17.34441	0.57237	0.14525	0.25366	0.57237	0.14420	0.25206	2.48909	15.85354	0.57590	0.15680	0.27109	0.57590	0.15570	0.26944
98	60	2.52244	16.98967	0.57237	0.14826	0.25824	0.57237	0.14709	0.25646	2.48909	15.56284	0.57590	0.15970	0.27542	0.57590	0.15847	0.27359
98	61	2.52244	16.62627	0.57237	0.15148	0.26310	0.57237	0.15017	0.26112	2.48909	15.26320	0.57590	0.16281	0.28003	0.57590	0.16144	0.27800
98	62	2.52244	16.25423	0.57237	0.15492	0.26827	0.57237	0.15345	0.26607	2.48909	14.95454	0.57590	0.16614	0.28494	0.57590	0.16461	0.28268
98	63	2.52244	15.87341	0.57237	0.15860	0.27378	0.57237	0.15695	0.27132	2.48909	14.63664	0.57590	0.16971	0.29017	0.57590	0.16800	0.28767
98	64	2.52244	15.48353	0.57237	0.16255	0.27965	0.57237	0.16070	0.27691	2.48909	14.30913	0.57590	0.17355	0.29577	0.57590	0.17163	0.29298
98	65	2.52244	15.08480	0.57237	0.16680	0.28591	0.57237	0.16472	0.28285	2.48909	13.97213	0.57590	0.17768	0.30175	0.57590	0.17553	0.29864
98	66	2.52244	14.67724	0.57237	0.17137	0.29260	0.57237	0.16902	0.28917	2.48909	13.62552	0.57590	0.18214	0.30815	0.57590	0.17971	0.30466
98	67	2.52244	14.26104	0.57237	0.17630	0.29976	0.57237	0.17363	0.29589	2.48909	13.26940	0.57590	0.18695	0.31501	0.57590	0.18419	0.31109
98	68	2.52244	13.83657	0.57237	0.18163	0.30742	0.57237	0.17858	0.30304	2.48909	12.90401	0.57590	0.19215	0.32236	0.57590	0.18901	0.31793
98	69	2.52244	13.40435	0.57237	0.18738	0.31561	0.57237	0.18388	0.31064	2.48909	12.52973	0.57590	0.19777	0.33023	0.57590	0.19419	0.32522
98	70	2.52244	12.96501	0.57237	0.19359	0.32439	0.57237	0.18958	0.31873	2.48909	12.14706	0.57590	0.20386	0.33868	0.57590	0.19975	0.33299
98	71	2.52244	12.51927	0.57237	0.20032	0.33378	0.57237	0.19569	0.32732	2.48909	11.75658	0.57590	0.21046	0.34773	0.57590	0.20572	0.34125
98	72	2.52244	12.06792	0.57237	0.20761	0.34384	0.57237	0.20225	0.33645	2.48909	11.35893	0.57590	0.21761	0.35744	0.57590	0.21214	0.35003
98	73	2.52244	11.61185	0.57237	0.21552	0.35461	0.57237	0.20929	0.34614	2.48909	10.95491	0.57590	0.22537	0.36784	0.57590	0.21904	0.35937
98	74	2.52244	11.15217	0.57237	0.22409	0.36614	0.57237	0.21685	0.35642	2.48909	10.54549	0.57590	0.23379	0.37898	0.57590	0.22645	0.36928
98	75	2.52244	10.68986	0.57237	0.23340	0.37847	0.57237	0.22497	0.36731	2.48909	10.13154	0.57590	0.24294	0.39091	0.57590	0.23441	0.37979
98	76	2.52244	10.22626	0.57237	0.24350	0.39164	0.57237	0.23368	0.37883	2.48909	9.71428	0.57590	0.25287	0.40367	0.57590	0.24295	0.39092
98	77	2.52244	9.76277	0.57237	0.25446	0.40569	0.57237	0.24301	0.39100	2.48909	9.29502	0.57590	0.26365	0.41729	0.57590	0.25211	0.40269
98	78	2.52244	9.30064	0.57237	0.26636	0.42067	0.57237	0.25301	0.40384	2.48909	8.87492	0.57590	0.27536	0.43181	0.57590	0.26193	0.41512
98	79	2.52244	8.84103	0.57237	0.27928	0.43662	0.57237	0.26371	0.41735	2.48909	8.45509	0.57590	0.28807	0.44728	0.57590	0.27244	0.42821
98	80	2.52244	8.38551	0.57237	0.29328	0.45355	0.57237	0.27514	0.43154	2.48909	8.03703	0.57590	0.30184	0.46372	0.57590	0.28367	0.44196
98	81	2.52244	7.93532	0.57237	0.30845	0.47148	0.57237	0.28733	0.44639	2.48909	7.62196	0.57590	0.31677	0.48114	0.57590	0.29565	0.45637
98	82	2.52244	7.49211	0.57237	0.32486	0.49041	0.57237	0.30029	0.46189	2.48909	7.21152	0.57590	0.33292	0.49953	0.57590	0.30840	0.47141
98	83	2.52244	7.05756	0.57237	0.34255	0.51030	0.57237	0.31404	0.47798	2.48909	6.80735	0.57590	0.35033	0.51888	0.57590	0.32192	0.48704
98	84	2.52244	6.63342	0.57237	0.36157	0.53111	0.57237	0.32857	0.49463	2.48909	6.41122	0.57590	0.36904	0.53912	0.57590	0.33621	0.50322
98	85	2.52244	6.22156	0.57237	0.38192	0.55274	0.57237	0.34387	0.51176	2.48909	6.02503	0.57590	0.38905	0.56017	0.57590	0.35125	0.51989
98	86	2.52244	5.82374	0.57237	0.40357	0.57506	0.57237	0.35988	0.52928	2.48909	5.65055	0.57590	0.41034	0.58190	0.57590	0.36700	0.53694
98	87	2.52244	5.44155	0.57237	0.42645	0.59792	0.57237	0.37656	0.54710	2.48909	5.28949	0.57590	0.43285	0.60418	0.57590	0.38341	0.55430
98	88	2.52244	5.07613	0.57237	0.45049	0.62115	0.57237	0.39385	0.56512	2.48909	4.94306	0.57590	0.45648	0.62682	0.57590	0.40043	0.57186
98	89	2.52244	4.72862	0.57237	0.47553	0.64455	0.57237	0.41166	0.58322	2.48909	4.61250	0.57590	0.48110	0.64965	0.57590	0.41796	0.58952
98	90	2.52244	4.40007	0.57237	0.50138	0.66789	0.57237	0.42989	0.60129	2.48909	4.29901	0.57590	0.50651	0.67243	0.57590	0.43590	0.60714
98	91	2.52244	4.09149	0.57237	0.52780	0.69092	0.57237	0.44843	0.61919	2.48909	4.00370	0.57590	0.53248	0.69493	0.57590	0.45415	0.62463
98	92	2.52244	3.80354	0.57237	0.55450	0.71341	0.57237	0.46717	0.63683	2.48909	3.72738	0.57590	0.55873	0.71691	0.57590	0.47261	0.64187
98	93	2.52244	3.53621	0.57237	0.58122	0.73515	0.57237	0.48603	0.65414	2.48909	3.47020	0.57590	0.58501	0.73818	0.57590	0.49118	0.65878
98	94	2.52244	3.28870	0.57237	0.60773	0.75601	0.57237	0.50493	0.67103	2.48909	3.23152	0.57590	0.61109	0.75860	0.57590	0.50979	0.67531
98	95	2.52244	3.05955	0.57237	0.63386	0.77590	0.57237	0.52377	0.68746	2.48909	3.01004	0.57590	0.63679	0.77810	0.57590	0.52835	0.69140
98	96	2.52244	2.84646	0.57237	0.65947	0.79480	0.57237	0.54241	0.70333	2.48909	2.80360	0.57590	0.66201	0.79664	0.57590	0.54672	0.70694
98	97	2.52244	2.65226	0.57237	0.68402	0.81237	0.57237	0.56067	0.71850	2.48909	2.61510	0.57590	0.68619	0.81390	0.57590	0.56472	0.72182

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
98	98	2.52244	2.47567	0.57237	0.70736	0.82860	0.57237	0.57848	0.73296	2.48909	2.44340	0.57590	0.70919	0.82986	0.57590	0.58228	0.73600
98	99	2.52244	2.31535	0.57237	0.72938	0.84351	0.57237	0.59578	0.74669	2.48909	2.28724	0.57590	0.73090	0.84453	0.57590	0.59934	0.74948
98	100	2.52244	2.16976	0.57237	0.75003	0.85716	0.57237	0.61254	0.75972	2.48909	2.14523	0.57590	0.75128	0.85798	0.57590	0.61587	0.76228
98	101	2.52244	2.03734	0.57237	0.76930	0.86961	0.57237	0.62872	0.77204	2.48909	2.01587	0.57590	0.77032	0.87026	0.57590	0.63184	0.77439
98	102	2.52244	1.91714	0.57237	0.78718	0.88092	0.57237	0.64427	0.78366	2.48909	1.89830	0.57590	0.78798	0.88142	0.57590	0.64719	0.78581
98	103	2.52244	1.80800	0.57237	0.80366	0.89114	0.57237	0.65916	0.79457	2.48909	1.79140	0.57590	0.80429	0.89153	0.57590	0.66189	0.79655
98	104	2.52244	1.70943	0.57237	0.81873	0.90033	0.57237	0.67329	0.80475	2.48909	1.69474	0.57590	0.81920	0.90062	0.57590	0.67585	0.80658
98	105	2.52244	1.62048	0.57237	0.83241	0.90854	0.57237	0.68661	0.81419	2.48909	1.60741	0.57590	0.83276	0.90875	0.57590	0.68902	0.81588
98	106	2.52244	1.54080	0.57237	0.84468	0.91580	0.57237	0.69898	0.82282	2.48909	1.52911	0.57590	0.84494	0.91595	0.57590	0.70126	0.82440
98	107	2.52244	1.47009	0.57237	0.85552	0.92213	0.57237	0.71023	0.83056	2.48909	1.45954	0.57590	0.85569	0.92224	0.57590	0.71240	0.83205
98	108	2.52244	1.40861	0.57237	0.86479	0.92749	0.57237	0.72002	0.83722	2.48909	1.39898	0.57590	0.86491	0.92756	0.57590	0.72211	0.83863
98	109	2.52244	1.35764	0.57237	0.87224	0.93176	0.57237	0.72786	0.84250	2.48909	1.34871	0.57590	0.87232	0.93181	0.57590	0.72988	0.84385
98	110	2.52244	1.32125	0.57237	0.87738	0.93468	0.57237	0.73318	0.84605	2.48909	1.31279	0.57590	0.87744	0.93472	0.57590	0.73516	0.84737
99	1	2.35573	26.72925	0.56051	0.08813	0.16199	0.56051	0.08811	0.16195	2.32683	22.57586	0.56413	0.10306	0.18687	0.56413	0.10304	0.18683
99	2	2.35573	26.68154	0.56051	0.08829	0.16225	0.56051	0.08827	0.16222	2.32683	22.55058	0.56413	0.10318	0.18706	0.56413	0.10316	0.18703
99	3	2.35573	26.63112	0.56051	0.08846	0.16254	0.56051	0.08844	0.16251	2.32683	22.52338	0.56413	0.10331	0.18726	0.56413	0.10329	0.18723
99	4	2.35573	26.57806	0.56051	0.08863	0.16283	0.56051	0.08862	0.16281	2.32683	22.49433	0.56413	0.10344	0.18748	0.56413	0.10342	0.18745
99	5	2.35573	26.52283	0.56051	0.08882	0.16315	0.56051	0.08880	0.16312	2.32683	22.46379	0.56413	0.10358	0.18772	0.56413	0.10356	0.18769
99	6	2.35573	26.46539	0.56051	0.08901	0.16347	0.56051	0.08900	0.16344	2.32683	22.43176	0.56413	0.10373	0.18796	0.56413	0.10371	0.18793
99	7	2.35573	26.40551	0.56051	0.08921	0.16381	0.56051	0.08920	0.16378	2.32683	22.39806	0.56413	0.10388	0.18821	0.56413	0.10387	0.18819
99	8	2.35573	26.34335	0.56051	0.08942	0.16417	0.56051	0.08941	0.16414	2.32683	22.36278	0.56413	0.10405	0.18848	0.56413	0.10403	0.18845
99	9	2.35573	26.27867	0.56051	0.08964	0.16454	0.56051	0.08963	0.16451	2.32683	22.32575	0.56413	0.10422	0.18877	0.56413	0.10420	0.18874
99	10	2.35573	26.21121	0.56051	0.08987	0.16492	0.56051	0.08986	0.16489	2.32683	22.28674	0.56413	0.10440	0.18906	0.56413	0.10438	0.18903
99	11	2.35573	26.14141	0.56051	0.09011	0.16533	0.56051	0.09009	0.16530	2.32683	22.24611	0.56413	0.10459	0.18938	0.56413	0.10457	0.18934
99	12	2.35573	26.06892	0.56051	0.09036	0.16575	0.56051	0.09034	0.16571	2.32683	22.20360	0.56413	0.10479	0.18970	0.56413	0.10477	0.18966
99	13	2.35573	25.99388	0.56051	0.09062	0.16619	0.56051	0.09060	0.16614	2.32683	22.15929	0.56413	0.10500	0.19005	0.56413	0.10497	0.19000
99	14	2.35573	25.91617	0.56051	0.09090	0.16664	0.56051	0.09086	0.16659	2.32683	22.11310	0.56413	0.10522	0.19041	0.56413	0.10519	0.19035
99	15	2.35573	25.83587	0.56051	0.09118	0.16712	0.56051	0.09114	0.16706	2.32683	22.06509	0.56413	0.10545	0.19078	0.56413	0.10541	0.19071
99	16	2.35573	25.75319	0.56051	0.09147	0.16761	0.56051	0.09143	0.16753	2.32683	22.01544	0.56413	0.10568	0.19117	0.56413	0.10564	0.19109
99	17	2.35573	25.66857	0.56051	0.09177	0.16811	0.56051	0.09172	0.16803	2.32683	21.96453	0.56413	0.10593	0.19157	0.56413	0.10587	0.19148
99	18	2.35573	25.58235	0.56051	0.09208	0.16863	0.56051	0.09203	0.16855	2.32683	21.91267	0.56413	0.10618	0.19198	0.56413	0.10612	0.19188
99	19	2.35573	25.49361	0.56051	0.09240	0.16917	0.56051	0.09235	0.16909	2.32683	21.85907	0.56413	0.10644	0.19240	0.56413	0.10639	0.19231
99	20	2.35573	25.40164	0.56051	0.09273	0.16973	0.56051	0.09269	0.16966	2.32683	21.80312	0.56413	0.10671	0.19285	0.56413	0.10666	0.19277
99	21	2.35573	25.30562	0.56051	0.09309	0.17032	0.56051	0.09305	0.17025	2.32683	21.74411	0.56413	0.10700	0.19332	0.56413	0.10696	0.19325
99	22	2.35573	25.20517	0.56051	0.09346	0.17094	0.56051	0.09342	0.17088	2.32683	21.68171	0.56413	0.10731	0.19383	0.56413	0.10727	0.19376
99	23	2.35573	25.09967	0.56051	0.09385	0.17160	0.56051	0.09382	0.17154	2.32683	21.61537	0.56413	0.10764	0.19436	0.56413	0.10761	0.19430
99	24	2.35573	24.98936	0.56051	0.09427	0.17229	0.56051	0.09423	0.17224	2.32683	21.54528	0.56413	0.10799	0.19493	0.56413	0.10796	0.19487
99	25	2.35573	24.87419	0.56051	0.09470	0.17302	0.56051	0.09467	0.17296	2.32683	21.47137	0.56413	0.10836	0.19554	0.56413	0.10833	0.19548
99	26	2.35573	24.75420	0.56051	0.09516	0.17378	0.56051	0.09512	0.17372	2.32683	21.39367	0.56413	0.10876	0.19618	0.56413	0.10872	0.19611
99	27	2.35573	24.62994	0.56051	0.09564	0.17458	0.56051	0.09560	0.17452	2.32683	21.31262	0.56413	0.10917	0.19685	0.56413	0.10913	0.19678
99	28	2.35573	24.50119	0.56051	0.09614	0.17542	0.56051	0.09610	0.17535	2.32683	21.22804	0.56413	0.10960	0.19756	0.56413	0.10955	0.19748

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
99	29	2.35573	24.36788	0.56051	0.09667	0.17629	0.56051	0.09662	0.17621	2.32683	21.13984	0.56413	0.11006	0.19830	0.56413	0.11001	0.19821
99	30	2.35573	24.23009	0.56051	0.09722	0.17721	0.56051	0.09716	0.17712	2.32683	21.04806	0.56413	0.11054	0.19908	0.56413	0.11048	0.19898
99	31	2.35573	24.08752	0.56051	0.09779	0.17816	0.56051	0.09773	0.17806	2.32683	20.95246	0.56413	0.11104	0.19989	0.56413	0.11098	0.19979
99	32	2.35573	23.94006	0.56051	0.09839	0.17916	0.56051	0.09833	0.17905	2.32683	20.85289	0.56413	0.11157	0.20075	0.56413	0.11150	0.20064
99	33	2.35573	23.78740	0.56051	0.09903	0.18021	0.56051	0.09896	0.18009	2.32683	20.74907	0.56413	0.11213	0.20165	0.56413	0.11206	0.20153
99	34	2.35573	23.62942	0.56051	0.09969	0.18130	0.56051	0.09961	0.18118	2.32683	20.64088	0.56413	0.11272	0.20260	0.56413	0.11264	0.20247
99	35	2.35573	23.46579	0.56051	0.10038	0.18245	0.56051	0.10030	0.18232	2.32683	20.52800	0.56413	0.11334	0.20360	0.56413	0.11325	0.20346
99	36	2.35573	23.29632	0.56051	0.10111	0.18365	0.56051	0.10103	0.18352	2.32683	20.41023	0.56413	0.11399	0.20465	0.56413	0.11390	0.20451
99	37	2.35573	23.12089	0.56051	0.10188	0.18492	0.56051	0.10179	0.18477	2.32683	20.28745	0.56413	0.11468	0.20576	0.56413	0.11458	0.20561
99	38	2.35573	22.93911	0.56051	0.10268	0.18624	0.56051	0.10259	0.18609	2.32683	20.15926	0.56413	0.11541	0.20694	0.56413	0.11531	0.20677
99	39	2.35573	22.75087	0.56051	0.10353	0.18764	0.56051	0.10344	0.18748	2.32683	20.02555	0.56413	0.11618	0.20817	0.56413	0.11607	0.20800
99	40	2.35573	22.55572	0.56051	0.10443	0.18911	0.56051	0.10433	0.18894	2.32683	19.88587	0.56413	0.11699	0.20948	0.56413	0.11688	0.20930
99	41	2.35573	22.35340	0.56051	0.10537	0.19066	0.56051	0.10526	0.19048	2.32683	19.73995	0.56413	0.11786	0.21086	0.56413	0.11774	0.21067
99	42	2.35573	22.14385	0.56051	0.10637	0.19229	0.56051	0.10625	0.19209	2.32683	19.58769	0.56413	0.11877	0.21233	0.56413	0.11864	0.21212
99	43	2.35573	21.92669	0.56051	0.10742	0.19400	0.56051	0.10729	0.19380	2.32683	19.42870	0.56413	0.11974	0.21388	0.56413	0.11961	0.21366
99	44	2.35573	21.70178	0.56051	0.10853	0.19581	0.56051	0.10840	0.19559	2.32683	19.26280	0.56413	0.12077	0.21552	0.56413	0.12062	0.21528
99	45	2.35573	21.46876	0.56051	0.10971	0.19773	0.56051	0.10956	0.19748	2.32683	19.08963	0.56413	0.12187	0.21726	0.56413	0.12170	0.21700
99	46	2.35573	21.22763	0.56051	0.11095	0.19975	0.56051	0.11079	0.19948	2.32683	18.90911	0.56413	0.12303	0.21910	0.56413	0.12285	0.21882
99	47	2.35573	20.97813	0.56051	0.11227	0.20188	0.56051	0.11209	0.20158	2.32683	18.72094	0.56413	0.12426	0.22106	0.56413	0.12406	0.22074
99	48	2.35573	20.72003	0.56051	0.11367	0.20413	0.56051	0.11346	0.20380	2.32683	18.52488	0.56413	0.12557	0.22313	0.56413	0.12535	0.22278
99	49	2.35573	20.45326	0.56051	0.11515	0.20651	0.56051	0.11491	0.20613	2.32683	18.32076	0.56413	0.12697	0.22533	0.56413	0.12671	0.22493
99	50	2.35573	20.17742	0.56051	0.11671	0.20903	0.56051	0.11644	0.20859	2.32683	18.10816	0.56413	0.12845	0.22766	0.56413	0.12816	0.22720
99	51	2.35573	19.89339	0.56051	0.11837	0.21169	0.56051	0.11805	0.21117	2.32683	17.88781	0.56413	0.13003	0.23013	0.56413	0.12968	0.22959
99	52	2.35573	19.60122	0.56051	0.12013	0.21450	0.56051	0.11975	0.21389	2.32683	17.65967	0.56413	0.13170	0.23274	0.56413	0.13130	0.23212
99	53	2.35573	19.30125	0.56051	0.12199	0.21745	0.56051	0.12155	0.21675	2.32683	17.42398	0.56413	0.13347	0.23551	0.56413	0.13300	0.23478
99	54	2.35573	18.99375	0.56051	0.12395	0.22057	0.56051	0.12345	0.21976	2.32683	17.18091	0.56413	0.13535	0.23842	0.56413	0.13481	0.23759
99	55	2.35573	18.67912	0.56051	0.12603	0.22385	0.56051	0.12545	0.22293	2.32683	16.93076	0.56413	0.13733	0.24150	0.56413	0.13672	0.24055
99	56	2.35573	18.35803	0.56051	0.12823	0.22730	0.56051	0.12757	0.22628	2.32683	16.67407	0.56413	0.13944	0.24474	0.56413	0.13874	0.24368
99	57	2.35573	18.02853	0.56051	0.13056	0.23096	0.56051	0.12982	0.22981	2.32683	16.40902	0.56413	0.14167	0.24819	0.56413	0.14090	0.24699
99	58	2.35573	17.69065	0.56051	0.13304	0.23483	0.56051	0.13221	0.23355	2.32683	16.13552	0.56413	0.14406	0.25184	0.56413	0.14319	0.25051
99	59	2.35573	17.34441	0.56051	0.13568	0.23893	0.56051	0.13475	0.23750	2.32683	15.85354	0.56413	0.14660	0.25572	0.56413	0.14563	0.25424
99	60	2.35573	16.98967	0.56051	0.13849	0.24329	0.56051	0.13746	0.24169	2.32683	15.56284	0.56413	0.14932	0.25984	0.56413	0.14824	0.25820
99	61	2.35573	16.62627	0.56051	0.14150	0.24792	0.56051	0.14034	0.24614	2.32683	15.26320	0.56413	0.15223	0.26424	0.56413	0.15102	0.26241
99	62	2.35573	16.25423	0.56051	0.14471	0.25284	0.56051	0.14342	0.25086	2.32683	14.95454	0.56413	0.15535	0.26892	0.56413	0.15400	0.26689
99	63	2.35573	15.87341	0.56051	0.14816	0.25808	0.56051	0.14671	0.25588	2.32683	14.63664	0.56413	0.15869	0.27391	0.56413	0.15718	0.27166
99	64	2.35573	15.48353	0.56051	0.15185	0.26367	0.56051	0.15023	0.26122	2.32683	14.30913	0.56413	0.16228	0.27925	0.56413	0.16060	0.27675
99	65	2.35573	15.08480	0.56051	0.15583	0.26964	0.56051	0.15400	0.26690	2.32683	13.97213	0.56413	0.16616	0.28496	0.56413	0.16426	0.28217
99	66	2.35573	14.67724	0.56051	0.16011	0.27602	0.56051	0.15804	0.27294	2.32683	13.62552	0.56413	0.17033	0.29108	0.56413	0.16819	0.28795
99	67	2.35573	14.26104	0.56051	0.16472	0.28285	0.56051	0.16237	0.27938	2.32683	13.26940	0.56413	0.17484	0.29764	0.56413	0.17241	0.29412
99	68	2.35573	13.83657	0.56051	0.16971	0.29017	0.56051	0.16703	0.28624	2.32683	12.90401	0.56413	0.17971	0.30467	0.56413	0.17695	0.30069
99	69	2.35573	13.40435	0.56051	0.17509	0.29801	0.56051	0.17202	0.29355	2.32683	12.52973	0.56413	0.18499	0.31222	0.56413	0.18183	0.30771

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
99	70	2.35573	12.96501	0.56051	0.18092	0.30640	0.56051	0.17739	0.30132	2.32683	12.14706	0.56413	0.19070	0.32032	0.56413	0.18707	0.31519
99	71	2.35573	12.51927	0.56051	0.18723	0.31540	0.56051	0.18315	0.30959	2.32683	11.75658	0.56413	0.19689	0.32901	0.56413	0.19272	0.32315
99	72	2.35573	12.06792	0.56051	0.19407	0.32505	0.56051	0.18934	0.31840	2.32683	11.35893	0.56413	0.20361	0.33833	0.56413	0.19878	0.33164
99	73	2.35573	11.61185	0.56051	0.20149	0.33540	0.56051	0.19600	0.32775	2.32683	10.95491	0.56413	0.21090	0.34834	0.56413	0.20531	0.34067
99	74	2.35573	11.15217	0.56051	0.20954	0.34648	0.56051	0.20315	0.33770	2.32683	10.54549	0.56413	0.21883	0.35908	0.56413	0.21233	0.35028
99	75	2.35573	10.68986	0.56051	0.21829	0.35835	0.56051	0.21084	0.34825	2.32683	10.13154	0.56413	0.22744	0.37059	0.56413	0.21987	0.36049
99	76	2.35573	10.22626	0.56051	0.22779	0.37106	0.56051	0.21910	0.35944	2.32683	9.71428	0.56413	0.23679	0.38292	0.56413	0.22798	0.37132
99	77	2.35573	9.76277	0.56051	0.23812	0.38465	0.56051	0.22796	0.37129	2.32683	9.29502	0.56413	0.24696	0.39610	0.56413	0.23670	0.38279
99	78	2.35573	9.30064	0.56051	0.24935	0.39916	0.56051	0.23748	0.38381	2.32683	8.87492	0.56413	0.25802	0.41020	0.56413	0.24605	0.39493
99	79	2.35573	8.84103	0.56051	0.26154	0.41464	0.56051	0.24768	0.39702	2.32683	8.45509	0.56413	0.27004	0.42524	0.56413	0.25609	0.40775
99	80	2.35573	8.38551	0.56051	0.27479	0.43112	0.56051	0.25860	0.41094	2.32683	8.03703	0.56413	0.28309	0.44127	0.56413	0.26683	0.42126
99	81	2.35573	7.93532	0.56051	0.28918	0.44862	0.56051	0.27027	0.42554	2.32683	7.62196	0.56413	0.29726	0.45829	0.56413	0.27832	0.43544
99	82	2.35573	7.49211	0.56051	0.30477	0.46716	0.56051	0.28272	0.44082	2.32683	7.21152	0.56413	0.31262	0.47633	0.56413	0.29057	0.45030
99	83	2.35573	7.05756	0.56051	0.32162	0.48671	0.56051	0.29596	0.45674	2.32683	6.80735	0.56413	0.32923	0.49537	0.56413	0.30360	0.46578
99	84	2.35573	6.63342	0.56051	0.33979	0.50723	0.56051	0.30998	0.47326	2.32683	6.41122	0.56413	0.34713	0.51536	0.56413	0.31740	0.48186
99	85	2.35573	6.22156	0.56051	0.35929	0.52864	0.56051	0.32478	0.49032	2.32683	6.02503	0.56413	0.36633	0.53623	0.56413	0.33198	0.49848
99	86	2.35573	5.82374	0.56051	0.38011	0.55084	0.56051	0.34033	0.50783	2.32683	5.65055	0.56413	0.38684	0.55787	0.56413	0.34729	0.51554
99	87	2.35573	5.44155	0.56051	0.40221	0.57368	0.56051	0.35658	0.52570	2.32683	5.28949	0.56413	0.40860	0.58015	0.56413	0.36330	0.53297
99	88	2.35573	5.07613	0.56051	0.42553	0.59701	0.56051	0.37347	0.54384	2.32683	4.94306	0.56413	0.43155	0.60291	0.56413	0.37994	0.55066
99	89	2.35573	4.72862	0.56051	0.44993	0.62063	0.56051	0.39094	0.56212	2.32683	4.61250	0.56413	0.45557	0.62597	0.56413	0.39715	0.56851
99	90	2.35573	4.40007	0.56051	0.47526	0.64431	0.56051	0.40888	0.58043	2.32683	4.29901	0.56413	0.48050	0.64911	0.56413	0.41483	0.58640
99	91	2.35573	4.09149	0.56051	0.50129	0.66781	0.56051	0.42719	0.59865	2.32683	4.00370	0.56413	0.50611	0.67208	0.56413	0.43287	0.60420
99	92	2.35573	3.80354	0.56051	0.52775	0.69088	0.56051	0.44577	0.61666	2.32683	3.72738	0.56413	0.53215	0.69464	0.56413	0.45118	0.62181
99	93	2.35573	3.53621	0.56051	0.55439	0.71332	0.56051	0.46453	0.63437	2.32683	3.47020	0.56413	0.55837	0.71660	0.56413	0.46966	0.63914
99	94	2.35573	3.28870	0.56051	0.58098	0.73497	0.56051	0.48338	0.65173	2.32683	3.23152	0.56413	0.58455	0.73781	0.56413	0.48825	0.65614
99	95	2.35573	3.05955	0.56051	0.60737	0.75573	0.56051	0.50226	0.66867	2.32683	3.01004	0.56413	0.61052	0.75817	0.56413	0.50685	0.67273
99	96	2.35573	2.84646	0.56051	0.63340	0.77556	0.56051	0.52100	0.68508	2.32683	2.80360	0.56413	0.63617	0.77763	0.56413	0.52534	0.68882
99	97	2.35573	2.65226	0.56051	0.65852	0.79411	0.56051	0.53942	0.70081	2.32683	2.61510	0.56413	0.66092	0.79585	0.56413	0.54351	0.70425
99	98	2.35573	2.47567	0.56051	0.68255	0.81133	0.56051	0.55744	0.71584	2.32683	2.44340	0.56413	0.68461	0.81278	0.56413	0.56129	0.71900
99	99	2.35573	2.31535	0.56051	0.70536	0.82723	0.56051	0.57500	0.73016	2.32683	2.28724	0.56413	0.70711	0.82843	0.56413	0.57862	0.73307
99	100	2.35573	2.16976	0.56051	0.72689	0.84185	0.56051	0.59207	0.74377	2.32683	2.14523	0.56413	0.72835	0.84283	0.56413	0.59546	0.74644
99	101	2.35573	2.03734	0.56051	0.74711	0.85525	0.56051	0.60860	0.75668	2.32683	2.01587	0.56413	0.74831	0.85604	0.56413	0.61178	0.75914
99	102	2.35573	1.91714	0.56051	0.76595	0.86747	0.56051	0.62453	0.76887	2.32683	1.89830	0.56413	0.76694	0.86810	0.56413	0.62752	0.77113
99	103	2.35573	1.80800	0.56051	0.78343	0.87857	0.56051	0.63982	0.78035	2.32683	1.79140	0.56413	0.78423	0.87907	0.56413	0.64262	0.78244
99	104	2.35573	1.70943	0.56051	0.79949	0.88857	0.56051	0.65438	0.79108	2.32683	1.69474	0.56413	0.80012	0.88896	0.56413	0.65701	0.79301
99	105	2.35573	1.62048	0.56051	0.81414	0.89755	0.56051	0.66814	0.80106	2.32683	1.60741	0.56413	0.81464	0.89785	0.56413	0.67062	0.80284
99	106	2.35573	1.54080	0.56051	0.82735	0.90552	0.56051	0.68096	0.81020	2.32683	1.52911	0.56413	0.82773	0.90575	0.56413	0.68331	0.81187
99	107	2.35573	1.47009	0.56051	0.83906	0.91249	0.56051	0.69265	0.81842	2.32683	1.45954	0.56413	0.83936	0.91266	0.56413	0.69489	0.81998
99	108	2.35573	1.40861	0.56051	0.84913	0.91841	0.56051	0.70286	0.82551	2.32683	1.39898	0.56413	0.84936	0.91855	0.56413	0.70502	0.82699
99	109	2.35573	1.35764	0.56051	0.85725	0.92314	0.56051	0.71106	0.83114	2.32683	1.34871	0.56413	0.85744	0.92325	0.56413	0.71316	0.83257
99	110	2.35573	1.32125	0.56051	0.86287	0.92639	0.56051	0.71664	0.83493	2.32683	1.31279	0.56413	0.86303	0.92648	0.56413	0.71870	0.83633

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
100	1	2.20048	26.72925	0.55028	0.08232	0.15212	0.55028	0.08230	0.15209	2.17543	22.57586	0.55398	0.09636	0.17578	0.55398	0.09634	0.17574
100	2	2.20048	26.68154	0.55028	0.08247	0.15237	0.55028	0.08245	0.15235	2.17543	22.55058	0.55398	0.09647	0.17596	0.55398	0.09645	0.17593
100	3	2.20048	26.63112	0.55028	0.08263	0.15264	0.55028	0.08261	0.15262	2.17543	22.52338	0.55398	0.09658	0.17615	0.55398	0.09657	0.17613
100	4	2.20048	26.57806	0.55028	0.08279	0.15292	0.55028	0.08278	0.15290	2.17543	22.49433	0.55398	0.09671	0.17636	0.55398	0.09669	0.17634
100	5	2.20048	26.52283	0.55028	0.08296	0.15322	0.55028	0.08295	0.15319	2.17543	22.46379	0.55398	0.09684	0.17658	0.55398	0.09682	0.17655
100	6	2.20048	26.46539	0.55028	0.08314	0.15352	0.55028	0.08313	0.15350	2.17543	22.43176	0.55398	0.09698	0.17681	0.55398	0.09696	0.17678
100	7	2.20048	26.40551	0.55028	0.08333	0.15385	0.55028	0.08332	0.15382	2.17543	22.39806	0.55398	0.09712	0.17705	0.55398	0.09711	0.17703
100	8	2.20048	26.34335	0.55028	0.08353	0.15418	0.55028	0.08352	0.15416	2.17543	22.36278	0.55398	0.09728	0.17731	0.55398	0.09726	0.17728
100	9	2.20048	26.27867	0.55028	0.08374	0.15453	0.55028	0.08372	0.15451	2.17543	22.32575	0.55398	0.09744	0.17758	0.55398	0.09742	0.17755
100	10	2.20048	26.21121	0.55028	0.08395	0.15490	0.55028	0.08394	0.15487	2.17543	22.28674	0.55398	0.09761	0.17786	0.55398	0.09759	0.17783
100	11	2.20048	26.14141	0.55028	0.08417	0.15528	0.55028	0.08416	0.15525	2.17543	22.24611	0.55398	0.09779	0.17815	0.55398	0.09777	0.17812
100	12	2.20048	26.06892	0.55028	0.08441	0.15568	0.55028	0.08439	0.15564	2.17543	22.20360	0.55398	0.09797	0.17846	0.55398	0.09795	0.17843
100	13	2.20048	25.99388	0.55028	0.08465	0.15609	0.55028	0.08463	0.15605	2.17543	22.15929	0.55398	0.09817	0.17879	0.55398	0.09814	0.17875
100	14	2.20048	25.91617	0.55028	0.08491	0.15652	0.55028	0.08488	0.15648	2.17543	22.11310	0.55398	0.09837	0.17913	0.55398	0.09834	0.17908
100	15	2.20048	25.83587	0.55028	0.08517	0.15697	0.55028	0.08514	0.15691	2.17543	22.06509	0.55398	0.09859	0.17948	0.55398	0.09855	0.17942
100	16	2.20048	25.75319	0.55028	0.08544	0.15743	0.55028	0.08540	0.15737	2.17543	22.01544	0.55398	0.09881	0.17985	0.55398	0.09877	0.17978
100	17	2.20048	25.66857	0.55028	0.08572	0.15791	0.55028	0.08568	0.15784	2.17543	21.96453	0.55398	0.09904	0.18023	0.55398	0.09899	0.18015
100	18	2.20048	25.58235	0.55028	0.08601	0.15840	0.55028	0.08597	0.15832	2.17543	21.91267	0.55398	0.09927	0.18061	0.55398	0.09922	0.18053
100	19	2.20048	25.49361	0.55028	0.08631	0.15891	0.55028	0.08627	0.15883	2.17543	21.85907	0.55398	0.09952	0.18102	0.55398	0.09947	0.18094
100	20	2.20048	25.40164	0.55028	0.08662	0.15944	0.55028	0.08658	0.15937	2.17543	21.80312	0.55398	0.09977	0.18144	0.55398	0.09973	0.18137
100	21	2.20048	25.30562	0.55028	0.08695	0.15999	0.55028	0.08692	0.15993	2.17543	21.74411	0.55398	0.10004	0.18189	0.55398	0.10000	0.18182
100	22	2.20048	25.20517	0.55028	0.08730	0.16058	0.55028	0.08727	0.16053	2.17543	21.68171	0.55398	0.10033	0.18237	0.55398	0.10030	0.18231
100	23	2.20048	25.09967	0.55028	0.08767	0.16120	0.55028	0.08764	0.16115	2.17543	21.61537	0.55398	0.10064	0.18287	0.55398	0.10061	0.18282
100	24	2.20048	24.98936	0.55028	0.08805	0.16186	0.55028	0.08803	0.16181	2.17543	21.54528	0.55398	0.10097	0.18341	0.55398	0.10093	0.18336
100	25	2.20048	24.87419	0.55028	0.08846	0.16254	0.55028	0.08843	0.16249	2.17543	21.47137	0.55398	0.10131	0.18399	0.55398	0.10128	0.18393
100	26	2.20048	24.75420	0.55028	0.08889	0.16327	0.55028	0.08886	0.16321	2.17543	21.39367	0.55398	0.10168	0.18459	0.55398	0.10165	0.18453
100	27	2.20048	24.62994	0.55028	0.08934	0.16402	0.55028	0.08930	0.16396	2.17543	21.31262	0.55398	0.10207	0.18523	0.55398	0.10203	0.18516
100	28	2.20048	24.50119	0.55028	0.08981	0.16481	0.55028	0.08977	0.16475	2.17543	21.22804	0.55398	0.10247	0.18590	0.55398	0.10243	0.18583
100	29	2.20048	24.36788	0.55028	0.09030	0.16564	0.55028	0.09025	0.16557	2.17543	21.13984	0.55398	0.10290	0.18660	0.55398	0.10285	0.18652
100	30	2.20048	24.23009	0.55028	0.09081	0.16650	0.55028	0.09076	0.16642	2.17543	21.04806	0.55398	0.10335	0.18734	0.55398	0.10330	0.18725
100	31	2.20048	24.08752	0.55028	0.09135	0.16740	0.55028	0.09130	0.16732	2.17543	20.95246	0.55398	0.10382	0.18811	0.55398	0.10376	0.18802
100	32	2.20048	23.94006	0.55028	0.09191	0.16835	0.55028	0.09185	0.16825	2.17543	20.85289	0.55398	0.10432	0.18892	0.55398	0.10425	0.18882
100	33	2.20048	23.78740	0.55028	0.09250	0.16934	0.55028	0.09244	0.16924	2.17543	20.74907	0.55398	0.10484	0.18978	0.55398	0.10477	0.18967
100	34	2.20048	23.62942	0.55028	0.09312	0.17037	0.55028	0.09305	0.17026	2.17543	20.64088	0.55398	0.10539	0.19068	0.55398	0.10532	0.19056
100	35	2.20048	23.46579	0.55028	0.09377	0.17146	0.55028	0.09370	0.17134	2.17543	20.52800	0.55398	0.10597	0.19162	0.55398	0.10589	0.19150
100	36	2.20048	23.29632	0.55028	0.09445	0.17260	0.55028	0.09438	0.17247	2.17543	20.41023	0.55398	0.10658	0.19262	0.55398	0.10650	0.19249
100	37	2.20048	23.12089	0.55028	0.09516	0.17379	0.55028	0.09509	0.17366	2.17543	20.28745	0.55398	0.10722	0.19367	0.55398	0.10714	0.19354
100	38	2.20048	22.93911	0.55028	0.09592	0.17505	0.55028	0.09584	0.17491	2.17543	20.15926	0.55398	0.10790	0.19479	0.55398	0.10781	0.19464
100	39	2.20048	22.75087	0.55028	0.09671	0.17637	0.55028	0.09663	0.17622	2.17543	20.02555	0.55398	0.10862	0.19596	0.55398	0.10853	0.19580
100	40	2.20048	22.55572	0.55028	0.09755	0.17776	0.55028	0.09746	0.17761	2.17543	19.88587	0.55398	0.10938	0.19720	0.55398	0.10928	0.19704
100	41	2.20048	22.35340	0.55028	0.09843	0.17922	0.55028	0.09833	0.17906	2.17543	19.73995	0.55398	0.11019	0.19851	0.55398	0.11009	0.19834

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
100	42	2.20048	22.14385	0.55028	0.09936	0.18076	0.55028	0.09926	0.18059	2.17543	19.58769	0.55398	0.11105	0.19990	0.55398	0.11093	0.19971
100	43	2.20048	21.92669	0.55028	0.10034	0.18239	0.55028	0.10023	0.18220	2.17543	19.42870	0.55398	0.11195	0.20137	0.55398	0.11183	0.20117
100	44	2.20048	21.70178	0.55028	0.10138	0.18410	0.55028	0.10126	0.18390	2.17543	19.26280	0.55398	0.11292	0.20292	0.55398	0.11279	0.20271
100	45	2.20048	21.46876	0.55028	0.10248	0.18591	0.55028	0.10235	0.18570	2.17543	19.08963	0.55398	0.11394	0.20457	0.55398	0.11380	0.20434
100	46	2.20048	21.22763	0.55028	0.10364	0.18782	0.55028	0.10350	0.18758	2.17543	18.90911	0.55398	0.11503	0.20632	0.55398	0.11487	0.20607
100	47	2.20048	20.97813	0.55028	0.10488	0.18984	0.55028	0.10471	0.18958	2.17543	18.72094	0.55398	0.11618	0.20817	0.55398	0.11601	0.20790
100	48	2.20048	20.72003	0.55028	0.10618	0.19197	0.55028	0.10600	0.19168	2.17543	18.52488	0.55398	0.11741	0.21014	0.55398	0.11721	0.20983
100	49	2.20048	20.45326	0.55028	0.10756	0.19423	0.55028	0.10735	0.19389	2.17543	18.32076	0.55398	0.11871	0.21223	0.55398	0.11849	0.21187
100	50	2.20048	20.17742	0.55028	0.10903	0.19662	0.55028	0.10879	0.19623	2.17543	18.10816	0.55398	0.12010	0.21445	0.55398	0.11984	0.21403
100	51	2.20048	19.89339	0.55028	0.11058	0.19914	0.55028	0.11030	0.19868	2.17543	17.88781	0.55398	0.12157	0.21679	0.55398	0.12127	0.21631
100	52	2.20048	19.60122	0.55028	0.11222	0.20180	0.55028	0.11189	0.20126	2.17543	17.65967	0.55398	0.12314	0.21927	0.55398	0.12279	0.21872
100	53	2.20048	19.30125	0.55028	0.11396	0.20460	0.55028	0.11357	0.20398	2.17543	17.42398	0.55398	0.12479	0.22190	0.55398	0.12439	0.22125
100	54	2.20048	18.99375	0.55028	0.11579	0.20756	0.55028	0.11535	0.20684	2.17543	17.18091	0.55398	0.12655	0.22467	0.55398	0.12608	0.22392
100	55	2.20048	18.67912	0.55028	0.11774	0.21067	0.55028	0.11723	0.20985	2.17543	16.93076	0.55398	0.12841	0.22759	0.55398	0.12787	0.22674
100	56	2.20048	18.35803	0.55028	0.11979	0.21395	0.55028	0.11921	0.21303	2.17543	16.67407	0.55398	0.13038	0.23068	0.55398	0.12977	0.22973
100	57	2.20048	18.02853	0.55028	0.12197	0.21741	0.55028	0.12132	0.21639	2.17543	16.40902	0.55398	0.13247	0.23395	0.55398	0.13179	0.23289
100	58	2.20048	17.69065	0.55028	0.12428	0.22109	0.55028	0.12356	0.21994	2.17543	16.13552	0.55398	0.13470	0.23743	0.55398	0.13394	0.23624
100	59	2.20048	17.34441	0.55028	0.12675	0.22499	0.55028	0.12594	0.22371	2.17543	15.85354	0.55398	0.13708	0.24112	0.55398	0.13623	0.23979
100	60	2.20048	16.98967	0.55028	0.12938	0.22912	0.55028	0.12848	0.22770	2.17543	15.56284	0.55398	0.13963	0.24504	0.55398	0.13868	0.24357
100	61	2.20048	16.62627	0.55028	0.13220	0.23352	0.55028	0.13118	0.23194	2.17543	15.26320	0.55398	0.14235	0.24923	0.55398	0.14129	0.24759
100	62	2.20048	16.25423	0.55028	0.13520	0.23820	0.55028	0.13407	0.23644	2.17543	14.95454	0.55398	0.14527	0.25368	0.55398	0.14408	0.25187
100	63	2.20048	15.87341	0.55028	0.13842	0.24318	0.55028	0.13715	0.24122	2.17543	14.63664	0.55398	0.14840	0.25844	0.55398	0.14707	0.25643
100	64	2.20048	15.48353	0.55028	0.14188	0.24851	0.55028	0.14046	0.24631	2.17543	14.30913	0.55398	0.15176	0.26353	0.55398	0.15028	0.26129
100	65	2.20048	15.08480	0.55028	0.14560	0.25419	0.55028	0.14399	0.25174	2.17543	13.97213	0.55398	0.15539	0.26898	0.55398	0.15372	0.26648
100	66	2.20048	14.67724	0.55028	0.14961	0.26027	0.55028	0.14779	0.25752	2.17543	13.62552	0.55398	0.15930	0.27482	0.55398	0.15742	0.27201
100	67	2.20048	14.26104	0.55028	0.15392	0.26679	0.55028	0.15186	0.26368	2.17543	13.26940	0.55398	0.16353	0.28109	0.55398	0.16139	0.27792
100	68	2.20048	13.83657	0.55028	0.15859	0.27376	0.55028	0.15623	0.27025	2.17543	12.90401	0.55398	0.16809	0.28781	0.55398	0.16566	0.28423
100	69	2.20048	13.40435	0.55028	0.16363	0.28125	0.55028	0.16093	0.27725	2.17543	12.52973	0.55398	0.17304	0.29503	0.55398	0.17026	0.29097
100	70	2.20048	12.96501	0.55028	0.16909	0.28927	0.55028	0.16598	0.28471	2.17543	12.14706	0.55398	0.17840	0.30278	0.55398	0.17520	0.29816
100	71	2.20048	12.51927	0.55028	0.17501	0.29788	0.55028	0.17141	0.29266	2.17543	11.75658	0.55398	0.18421	0.31111	0.55398	0.18052	0.30583
100	72	2.20048	12.06792	0.55028	0.18142	0.30712	0.55028	0.17726	0.30113	2.17543	11.35893	0.55398	0.19051	0.32005	0.55398	0.18625	0.31402
100	73	2.20048	11.61185	0.55028	0.18838	0.31704	0.55028	0.18354	0.31015	2.17543	10.95491	0.55398	0.19736	0.32967	0.55398	0.19242	0.32274
100	74	2.20048	11.15217	0.55028	0.19594	0.32768	0.55028	0.19030	0.31975	2.17543	10.54549	0.55398	0.20481	0.33999	0.55398	0.19906	0.33203
100	75	2.20048	10.68986	0.55028	0.20416	0.33909	0.55028	0.19757	0.32996	2.17543	10.13154	0.55398	0.21291	0.35107	0.55398	0.20621	0.34192
100	76	2.20048	10.22626	0.55028	0.21310	0.35133	0.55028	0.20540	0.34080	2.17543	9.71428	0.55398	0.22172	0.36296	0.55398	0.21391	0.35243
100	77	2.20048	9.76277	0.55028	0.22281	0.36443	0.55028	0.21381	0.35230	2.17543	9.29502	0.55398	0.23130	0.37570	0.55398	0.22218	0.36358
100	78	2.20048	9.30064	0.55028	0.23339	0.37845	0.55028	0.22286	0.36448	2.17543	8.87492	0.55398	0.24173	0.38934	0.55398	0.23108	0.37541
100	79	2.20048	8.84103	0.55028	0.24490	0.39344	0.55028	0.23257	0.37737	2.17543	8.45509	0.55398	0.25308	0.40393	0.55398	0.24065	0.38794
100	80	2.20048	8.38551	0.55028	0.25741	0.40943	0.55028	0.24299	0.39097	2.17543	8.03703	0.55398	0.26543	0.41951	0.55398	0.25091	0.40116
100	81	2.20048	7.93532	0.55028	0.27103	0.42647	0.55028	0.25414	0.40529	2.17543	7.62196	0.55398	0.27886	0.43610	0.55398	0.26190	0.41509
100	82	2.20048	7.49211	0.55028	0.28581	0.44456	0.55028	0.26607	0.42030	2.17543	7.21152	0.55398	0.29344	0.45374	0.55398	0.27365	0.42971

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
100	83	2.20048	7.05756	0.55028	0.30183	0.46370	0.55028	0.27878	0.43600	2.17543	6.80735	0.55398	0.30924	0.47240	0.55398	0.28617	0.44500
100	84	2.20048	6.63342	0.55028	0.31914	0.48386	0.55028	0.29228	0.45234	2.17543	6.41122	0.55398	0.32632	0.49207	0.55398	0.29948	0.46092
100	85	2.20048	6.22156	0.55028	0.33777	0.50498	0.55028	0.30657	0.46927	2.17543	6.02503	0.55398	0.34469	0.51267	0.55398	0.31357	0.47743
100	86	2.20048	5.82374	0.55028	0.35773	0.52696	0.55028	0.32162	0.48671	2.17543	5.65055	0.55398	0.36438	0.53413	0.55398	0.32841	0.49444
100	87	2.20048	5.44155	0.55028	0.37900	0.54967	0.55028	0.33740	0.50457	2.17543	5.28949	0.55398	0.38534	0.55631	0.55398	0.34397	0.51187
100	88	2.20048	5.07613	0.55028	0.40152	0.57298	0.55028	0.35387	0.52275	2.17543	4.94306	0.55398	0.40754	0.57908	0.55398	0.36021	0.52964
100	89	2.20048	4.72862	0.55028	0.42521	0.59670	0.55028	0.37095	0.54115	2.17543	4.61250	0.55398	0.43088	0.60226	0.55398	0.37705	0.54762
100	90	2.20048	4.40007	0.55028	0.44991	0.62061	0.55028	0.38855	0.55964	2.17543	4.29901	0.55398	0.45522	0.62563	0.55398	0.39440	0.56569
100	91	2.20048	4.09149	0.55028	0.47542	0.64445	0.55028	0.40657	0.57810	2.17543	4.00370	0.55398	0.48034	0.64896	0.55398	0.41218	0.58375
100	92	2.20048	3.80354	0.55028	0.50150	0.66800	0.55028	0.42492	0.59641	2.17543	3.72738	0.55398	0.50603	0.67200	0.55398	0.43027	0.60166
100	93	2.20048	3.53621	0.55028	0.52790	0.69101	0.55028	0.44350	0.61448	2.17543	3.47020	0.55398	0.53204	0.69455	0.55398	0.44860	0.61936
100	94	2.20048	3.28870	0.55028	0.55442	0.71335	0.55028	0.46225	0.63225	2.17543	3.23152	0.55398	0.55816	0.71643	0.55398	0.46710	0.63676
100	95	2.20048	3.05955	0.55028	0.58089	0.73489	0.55028	0.48108	0.64964	2.17543	3.01004	0.55398	0.58424	0.73756	0.55398	0.48568	0.65382
100	96	2.20048	2.84646	0.55028	0.60718	0.75558	0.55028	0.49986	0.66654	2.17543	2.80360	0.55398	0.61014	0.75788	0.55398	0.50421	0.67040
100	97	2.20048	2.65226	0.55028	0.63270	0.77504	0.55028	0.51837	0.68279	2.17543	2.61510	0.55398	0.63531	0.77699	0.55398	0.52248	0.68635
100	98	2.20048	2.47567	0.55028	0.65728	0.79320	0.55028	0.53653	0.69837	2.17543	2.44340	0.55398	0.65954	0.79485	0.55398	0.54041	0.70164
100	99	2.20048	2.31535	0.55028	0.68075	0.81005	0.55028	0.55429	0.71324	2.17543	2.28724	0.55398	0.68270	0.81143	0.55398	0.55794	0.71626
100	100	2.20048	2.16976	0.55028	0.70303	0.82562	0.55028	0.57160	0.72741	2.17543	2.14523	0.55398	0.70469	0.82677	0.55398	0.57504	0.73019
100	101	2.20048	2.03734	0.55028	0.72408	0.83996	0.55028	0.58842	0.74089	2.17543	2.01587	0.55398	0.72548	0.84090	0.55398	0.59165	0.74344
100	102	2.20048	1.91714	0.55028	0.74381	0.85309	0.55028	0.60467	0.75364	2.17543	1.89830	0.55398	0.74498	0.85386	0.55398	0.60772	0.75600
100	103	2.20048	1.80800	0.55028	0.76222	0.86507	0.55028	0.62032	0.76568	2.17543	1.79140	0.55398	0.76319	0.86569	0.55398	0.62318	0.76785
100	104	2.20048	1.70943	0.55028	0.77921	0.87591	0.55028	0.63526	0.77695	2.17543	1.69474	0.55398	0.78000	0.87641	0.55398	0.63796	0.77897
100	105	2.20048	1.62048	0.55028	0.79480	0.88567	0.55028	0.64942	0.78745	2.17543	1.60741	0.55398	0.79545	0.88607	0.55398	0.65197	0.78933
100	106	2.20048	1.54080	0.55028	0.80892	0.89437	0.55028	0.66266	0.79711	2.17543	1.52911	0.55398	0.80944	0.89469	0.55398	0.66507	0.79885
100	107	2.20048	1.47009	0.55028	0.82150	0.90200	0.55028	0.67476	0.80580	2.17543	1.45954	0.55398	0.82192	0.90226	0.55398	0.67707	0.80744
100	108	2.20048	1.40861	0.55028	0.83236	0.90851	0.55028	0.68538	0.81332	2.17543	1.39898	0.55398	0.83271	0.90872	0.55398	0.68760	0.81488
100	109	2.20048	1.35764	0.55028	0.84116	0.91373	0.55028	0.69394	0.81932	2.17543	1.34871	0.55398	0.84146	0.91390	0.55398	0.69610	0.82082
100	110	2.20048	1.32125	0.55028	0.84726	0.91732	0.55028	0.69977	0.82337	2.17543	1.31279	0.55398	0.84753	0.91747	0.55398	0.70189	0.82483
101	1	2.05762	26.72925	0.54216	0.07698	0.14295	0.54216	0.07696	0.14292	2.03588	22.57586	0.54597	0.09018	0.16544	0.54597	0.09016	0.16540
101	2	2.05762	26.68154	0.54216	0.07712	0.14319	0.54216	0.07710	0.14317	2.03588	22.55058	0.54597	0.09028	0.16561	0.54597	0.09026	0.16558
101	3	2.05762	26.63112	0.54216	0.07726	0.14344	0.54216	0.07725	0.14342	2.03588	22.52338	0.54597	0.09039	0.16579	0.54597	0.09037	0.16577
101	4	2.05762	26.57806	0.54216	0.07742	0.14371	0.54216	0.07740	0.14369	2.03588	22.49433	0.54597	0.09051	0.16599	0.54597	0.09049	0.16596
101	5	2.05762	26.52283	0.54216	0.07758	0.14399	0.54216	0.07757	0.14397	2.03588	22.46379	0.54597	0.09063	0.16619	0.54597	0.09061	0.16617
101	6	2.05762	26.46539	0.54216	0.07775	0.14428	0.54216	0.07773	0.14426	2.03588	22.43176	0.54597	0.09076	0.16641	0.54597	0.09074	0.16639
101	7	2.05762	26.40551	0.54216	0.07792	0.14458	0.54216	0.07791	0.14456	2.03588	22.39806	0.54597	0.09089	0.16664	0.54597	0.09088	0.16662
101	8	2.05762	26.34335	0.54216	0.07811	0.14490	0.54216	0.07809	0.14488	2.03588	22.36278	0.54597	0.09104	0.16688	0.54597	0.09102	0.16686
101	9	2.05762	26.27867	0.54216	0.07830	0.14523	0.54216	0.07829	0.14521	2.03588	22.32575	0.54597	0.09119	0.16714	0.54597	0.09117	0.16711
101	10	2.05762	26.21121	0.54216	0.07850	0.14557	0.54216	0.07849	0.14555	2.03588	22.28674	0.54597	0.09135	0.16740	0.54597	0.09133	0.16738
101	11	2.05762	26.14141	0.54216	0.07871	0.14593	0.54216	0.07870	0.14591	2.03588	22.24611	0.54597	0.09151	0.16768	0.54597	0.09150	0.16766
101	12	2.05762	26.06892	0.54216	0.07893	0.14631	0.54216	0.07891	0.14628	2.03588	22.20360	0.54597	0.09169	0.16798	0.54597	0.09167	0.16795
101	13	2.05762	25.99388	0.54216	0.07916	0.14670	0.54216	0.07914	0.14667	2.03588	22.15929	0.54597	0.09187	0.16828	0.54597	0.09185	0.16825

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

Retiree		PRE-REFORMED BENEFIT TIERS								POST-REFORMED BENEFIT TIERS							
Age	Beneficiary	Annuity Value	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Annuity Value	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
				Factor	Factor	Factor	Factor	Factor	Factor			Factor	Factor	Factor	Factor	Factor	Factor
101	14	2.05762	25.91617	0.54216	0.07939	0.14711	0.54216	0.07937	0.14707	2.03588	22.11310	0.54597	0.09206	0.16861	0.54597	0.09204	0.16856
101	15	2.05762	25.83587	0.54216	0.07964	0.14753	0.54216	0.07961	0.14748	2.03588	22.06509	0.54597	0.09226	0.16894	0.54597	0.09223	0.16889
101	16	2.05762	25.75319	0.54216	0.07989	0.14797	0.54216	0.07986	0.14791	2.03588	22.01544	0.54597	0.09247	0.16929	0.54597	0.09243	0.16922
101	17	2.05762	25.66857	0.54216	0.08016	0.14842	0.54216	0.08012	0.14835	2.03588	21.96453	0.54597	0.09269	0.16965	0.54597	0.09264	0.16957
101	18	2.05762	25.58235	0.54216	0.08043	0.14888	0.54216	0.08039	0.14881	2.03588	21.91267	0.54597	0.09290	0.17001	0.54597	0.09286	0.16994
101	19	2.05762	25.49361	0.54216	0.08071	0.14936	0.54216	0.08067	0.14930	2.03588	21.85907	0.54597	0.09313	0.17040	0.54597	0.09309	0.17032
101	20	2.05762	25.40164	0.54216	0.08100	0.14986	0.54216	0.08096	0.14980	2.03588	21.80312	0.54597	0.09337	0.17080	0.54597	0.09333	0.17073
101	21	2.05762	25.30562	0.54216	0.08131	0.15039	0.54216	0.08128	0.15033	2.03588	21.74411	0.54597	0.09363	0.17122	0.54597	0.09359	0.17116
101	22	2.05762	25.20517	0.54216	0.08163	0.15094	0.54216	0.08160	0.15089	2.03588	21.68171	0.54597	0.09390	0.17167	0.54597	0.09386	0.17162
101	23	2.05762	25.09967	0.54216	0.08198	0.15153	0.54216	0.08195	0.15149	2.03588	21.61537	0.54597	0.09418	0.17215	0.54597	0.09415	0.17210
101	24	2.05762	24.98936	0.54216	0.08234	0.15215	0.54216	0.08231	0.15210	2.03588	21.54528	0.54597	0.09449	0.17267	0.54597	0.09446	0.17262
101	25	2.05762	24.87419	0.54216	0.08272	0.15280	0.54216	0.08269	0.15275	2.03588	21.47137	0.54597	0.09482	0.17321	0.54597	0.09479	0.17316
101	26	2.05762	24.75420	0.54216	0.08312	0.15348	0.54216	0.08309	0.15343	2.03588	21.39367	0.54597	0.09516	0.17378	0.54597	0.09513	0.17373
101	27	2.05762	24.62994	0.54216	0.08354	0.15420	0.54216	0.08351	0.15414	2.03588	21.31262	0.54597	0.09552	0.17438	0.54597	0.09549	0.17433
101	28	2.05762	24.50119	0.54216	0.08398	0.15494	0.54216	0.08394	0.15488	2.03588	21.22804	0.54597	0.09590	0.17502	0.54597	0.09586	0.17495
101	29	2.05762	24.36788	0.54216	0.08444	0.15572	0.54216	0.08440	0.15566	2.03588	21.13984	0.54597	0.09630	0.17568	0.54597	0.09626	0.17561
101	30	2.05762	24.23009	0.54216	0.08492	0.15654	0.54216	0.08487	0.15647	2.03588	21.04806	0.54597	0.09672	0.17638	0.54597	0.09667	0.17630
101	31	2.05762	24.08752	0.54216	0.08542	0.15739	0.54216	0.08537	0.15731	2.03588	20.95246	0.54597	0.09716	0.17711	0.54597	0.09711	0.17703
101	32	2.05762	23.94006	0.54216	0.08594	0.15828	0.54216	0.08589	0.15820	2.03588	20.85289	0.54597	0.09762	0.17788	0.54597	0.09757	0.17779
101	33	2.05762	23.78740	0.54216	0.08650	0.15922	0.54216	0.08644	0.15913	2.03588	20.74907	0.54597	0.09811	0.17869	0.54597	0.09805	0.17860
101	34	2.05762	23.62942	0.54216	0.08707	0.16020	0.54216	0.08702	0.16010	2.03588	20.64088	0.54597	0.09863	0.17955	0.54597	0.09856	0.17944
101	35	2.05762	23.46579	0.54216	0.08768	0.16122	0.54216	0.08762	0.16112	2.03588	20.52800	0.54597	0.09917	0.18044	0.54597	0.09910	0.18033
101	36	2.05762	23.29632	0.54216	0.08832	0.16230	0.54216	0.08825	0.16219	2.03588	20.41023	0.54597	0.09974	0.18139	0.54597	0.09967	0.18127
101	37	2.05762	23.12089	0.54216	0.08899	0.16343	0.54216	0.08892	0.16332	2.03588	20.28745	0.54597	0.10034	0.18239	0.54597	0.10027	0.18226
101	38	2.05762	22.93911	0.54216	0.08969	0.16462	0.54216	0.08962	0.16450	2.03588	20.15926	0.54597	0.10098	0.18344	0.54597	0.10090	0.18331
101	39	2.05762	22.75087	0.54216	0.09043	0.16587	0.54216	0.09036	0.16574	2.03588	20.02555	0.54597	0.10165	0.18455	0.54597	0.10157	0.18441
101	40	2.05762	22.55572	0.54216	0.09122	0.16718	0.54216	0.09114	0.16705	2.03588	19.88587	0.54597	0.10237	0.18572	0.54597	0.10228	0.18558
101	41	2.05762	22.35340	0.54216	0.09204	0.16857	0.54216	0.09196	0.16842	2.03588	19.73995	0.54597	0.10312	0.18697	0.54597	0.10303	0.18681
101	42	2.05762	22.14385	0.54216	0.09291	0.17003	0.54216	0.09282	0.16987	2.03588	19.58769	0.54597	0.10393	0.18828	0.54597	0.10383	0.18812
101	43	2.05762	21.92669	0.54216	0.09383	0.17156	0.54216	0.09373	0.17140	2.03588	19.42870	0.54597	0.10477	0.18968	0.54597	0.10467	0.18950
101	44	2.05762	21.70178	0.54216	0.09480	0.17319	0.54216	0.09470	0.17301	2.03588	19.26280	0.54597	0.10568	0.19115	0.54597	0.10556	0.19096
101	45	2.05762	21.46876	0.54216	0.09583	0.17490	0.54216	0.09571	0.17471	2.03588	19.08963	0.54597	0.10663	0.19272	0.54597	0.10651	0.19251
101	46	2.05762	21.22763	0.54216	0.09692	0.17671	0.54216	0.09679	0.17650	2.03588	18.90911	0.54597	0.10765	0.19438	0.54597	0.10751	0.19415
101	47	2.05762	20.97813	0.54216	0.09807	0.17862	0.54216	0.09793	0.17839	2.03588	18.72094	0.54597	0.10873	0.19613	0.54597	0.10858	0.19589
101	48	2.05762	20.72003	0.54216	0.09929	0.18064	0.54216	0.09913	0.18038	2.03588	18.52488	0.54597	0.10988	0.19800	0.54597	0.10971	0.19772
101	49	2.05762	20.45326	0.54216	0.10058	0.18278	0.54216	0.10040	0.18248	2.03588	18.32076	0.54597	0.11110	0.19998	0.54597	0.11091	0.19967
101	50	2.05762	20.17742	0.54216	0.10195	0.18504	0.54216	0.10174	0.18469	2.03588	18.10816	0.54597	0.11240	0.20209	0.54597	0.11217	0.20172
101	51	2.05762	19.89339	0.54216	0.10340	0.18743	0.54216	0.10316	0.18702	2.03588	17.88781	0.54597	0.11378	0.20431	0.54597	0.11352	0.20389
101	52	2.05762	19.60122	0.54216	0.10494	0.18995	0.54216	0.10465	0.18948	2.03588	17.65967	0.54597	0.11524	0.20667	0.54597	0.11494	0.20618
101	53	2.05762	19.30125	0.54216	0.10657	0.19261	0.54216	0.10623	0.19206	2.03588	17.42398	0.54597	0.11680	0.20916	0.54597	0.11644	0.20859
101	54	2.05762	18.99375	0.54216	0.10828	0.19541	0.54216	0.10789	0.19477	2.03588	17.18091	0.54597	0.11844	0.21180	0.54597	0.11802	0.21113

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

<u>PRE-REFORMED BENEFIT TIERS</u>										<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
101	55	2.05762	18.67912	0.54216	0.11010	0.19836	0.54216	0.10965	0.19763	2.03588	16.93076	0.54597	0.12018	0.21458	0.54597	0.11971	0.21382
101	56	2.05762	18.35803	0.54216	0.11202	0.20147	0.54216	0.11151	0.20065	2.03588	16.67407	0.54597	0.12202	0.21751	0.54597	0.12149	0.21666
101	57	2.05762	18.02853	0.54216	0.11406	0.20476	0.54216	0.11349	0.20385	2.03588	16.40902	0.54597	0.12399	0.22062	0.54597	0.12339	0.21967
101	58	2.05762	17.69065	0.54216	0.11623	0.20825	0.54216	0.11559	0.20723	2.03588	16.13552	0.54597	0.12608	0.22392	0.54597	0.12540	0.22286
101	59	2.05762	17.34441	0.54216	0.11854	0.21195	0.54216	0.11782	0.21081	2.03588	15.85354	0.54597	0.12831	0.22743	0.54597	0.12755	0.22625
101	60	2.05762	16.98967	0.54216	0.12100	0.21588	0.54216	0.12020	0.21461	2.03588	15.56284	0.54597	0.13069	0.23117	0.54597	0.12985	0.22985
101	61	2.05762	16.62627	0.54216	0.12363	0.22006	0.54216	0.12274	0.21864	2.03588	15.26320	0.54597	0.13324	0.23515	0.54597	0.13230	0.23369
101	62	2.05762	16.25423	0.54216	0.12645	0.22450	0.54216	0.12545	0.22293	2.03588	14.95454	0.54597	0.13597	0.23940	0.54597	0.13493	0.23777
101	63	2.05762	15.87341	0.54216	0.12946	0.22924	0.54216	0.12834	0.22749	2.03588	14.63664	0.54597	0.13891	0.24393	0.54597	0.13774	0.24212
101	64	2.05762	15.48353	0.54216	0.13270	0.23431	0.54216	0.13144	0.23235	2.03588	14.30913	0.54597	0.14206	0.24878	0.54597	0.14075	0.24677
101	65	2.05762	15.08480	0.54216	0.13618	0.23972	0.54216	0.13477	0.23752	2.03588	13.97213	0.54597	0.14546	0.25398	0.54597	0.14399	0.25173
101	66	2.05762	14.67724	0.54216	0.13993	0.24551	0.54216	0.13833	0.24304	2.03588	13.62552	0.54597	0.14913	0.25955	0.54597	0.14746	0.25702
101	67	2.05762	14.26104	0.54216	0.14398	0.25171	0.54216	0.14216	0.24893	2.03588	13.26940	0.54597	0.15309	0.26552	0.54597	0.15120	0.26268
101	68	2.05762	13.83657	0.54216	0.14835	0.25837	0.54216	0.14628	0.25522	2.03588	12.90401	0.54597	0.15737	0.27194	0.54597	0.15522	0.26873
101	69	2.05762	13.40435	0.54216	0.15307	0.26551	0.54216	0.15070	0.26192	2.03588	12.52973	0.54597	0.16201	0.27884	0.54597	0.15955	0.27520
101	70	2.05762	12.96501	0.54216	0.15819	0.27317	0.54216	0.15545	0.26908	2.03588	12.14706	0.54597	0.16704	0.28626	0.54597	0.16422	0.28211
101	71	2.05762	12.51927	0.54216	0.16374	0.28140	0.54216	0.16057	0.27671	2.03588	11.75658	0.54597	0.17249	0.29423	0.54597	0.16924	0.28948
101	72	2.05762	12.06792	0.54216	0.16975	0.29024	0.54216	0.16608	0.28486	2.03588	11.35893	0.54597	0.17841	0.30280	0.54597	0.17465	0.29736
101	73	2.05762	11.61185	0.54216	0.17629	0.29973	0.54216	0.17202	0.29354	2.03588	10.95491	0.54597	0.18485	0.31202	0.54597	0.18048	0.30577
101	74	2.05762	11.15217	0.54216	0.18339	0.30993	0.54216	0.17841	0.30279	2.03588	10.54549	0.54597	0.19185	0.32194	0.54597	0.18676	0.31474
101	75	2.05762	10.68986	0.54216	0.19111	0.32089	0.54216	0.18529	0.31265	2.03588	10.13154	0.54597	0.19947	0.33259	0.54597	0.19353	0.32431
101	76	2.05762	10.22626	0.54216	0.19951	0.33265	0.54216	0.19270	0.32313	2.03588	9.71428	0.54597	0.20776	0.34404	0.54597	0.20083	0.33449
101	77	2.05762	9.76277	0.54216	0.20866	0.34527	0.54216	0.20068	0.33428	2.03588	9.29502	0.54597	0.21679	0.35633	0.54597	0.20869	0.34532
101	78	2.05762	9.30064	0.54216	0.21862	0.35880	0.54216	0.20927	0.34611	2.03588	8.87492	0.54597	0.22662	0.36951	0.54597	0.21715	0.35682
101	79	2.05762	8.84103	0.54216	0.22947	0.37328	0.54216	0.21851	0.35865	2.03588	8.45509	0.54597	0.23734	0.38363	0.54597	0.22626	0.36903
101	80	2.05762	8.38551	0.54216	0.24129	0.38877	0.54216	0.22844	0.37192	2.03588	8.03703	0.54597	0.24901	0.39874	0.54597	0.23605	0.38194
101	81	2.05762	7.93532	0.54216	0.25416	0.40531	0.54216	0.23909	0.38591	2.03588	7.62196	0.54597	0.26173	0.41487	0.54597	0.24656	0.39558
101	82	2.05762	7.49211	0.54216	0.26817	0.42292	0.54216	0.25050	0.40064	2.03588	7.21152	0.54597	0.27556	0.43206	0.54597	0.25781	0.40994
101	83	2.05762	7.05756	0.54216	0.28337	0.44160	0.54216	0.26269	0.41608	2.03588	6.80735	0.54597	0.29058	0.45030	0.54597	0.26984	0.42499
101	84	2.05762	6.63342	0.54216	0.29984	0.46135	0.54216	0.27567	0.43220	2.03588	6.41122	0.54597	0.30684	0.46959	0.54597	0.28264	0.44072
101	85	2.05762	6.22156	0.54216	0.31761	0.48210	0.54216	0.28944	0.44894	2.03588	6.02503	0.54597	0.32439	0.48987	0.54597	0.29624	0.45707
101	86	2.05762	5.82374	0.54216	0.33671	0.50379	0.54216	0.30399	0.46625	2.03588	5.65055	0.54597	0.34324	0.51106	0.54597	0.31059	0.47398
101	87	2.05762	5.44155	0.54216	0.35712	0.52629	0.54216	0.31929	0.48403	2.03588	5.28949	0.54597	0.36338	0.53306	0.54597	0.32569	0.49135
101	88	2.05762	5.07613	0.54216	0.37881	0.54948	0.54216	0.33530	0.50221	2.03588	4.94306	0.54597	0.38479	0.55574	0.54597	0.34149	0.50912
101	89	2.05762	4.72862	0.54216	0.40172	0.57318	0.54216	0.35195	0.52066	2.03588	4.61250	0.54597	0.40739	0.57893	0.54597	0.35793	0.52717
101	90	2.05762	4.40007	0.54216	0.42572	0.59720	0.54216	0.36917	0.53927	2.03588	4.29901	0.54597	0.43105	0.60242	0.54597	0.37493	0.54538
101	91	2.05762	4.09149	0.54216	0.45061	0.62127	0.54216	0.38686	0.55790	2.03588	4.00370	0.54597	0.45560	0.62600	0.54597	0.39239	0.56362
101	92	2.05762	3.80354	0.54216	0.47619	0.64516	0.54216	0.40493	0.57644	2.03588	3.72738	0.54597	0.48082	0.64939	0.54597	0.41022	0.58178
101	93	2.05762	3.53621	0.54216	0.50223	0.66864	0.54216	0.42329	0.59481	2.03588	3.47020	0.54597	0.50648	0.67240	0.54597	0.42834	0.59978
101	94	2.05762	3.28870	0.54216	0.52853	0.69155	0.54216	0.44188	0.61292	2.03588	3.23152	0.54597	0.53241	0.69486	0.54597	0.44669	0.61753
101	95	2.05762	3.05955	0.54216	0.55493	0.71376	0.54216	0.46061	0.63071	2.03588	3.01004	0.54597	0.55843	0.71666	0.54597	0.46518	0.63498

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

Retiree		PRE-REFORMED BENEFIT TIERS								POST-REFORMED BENEFIT TIERS							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
101	96	2.05762	2.84646	0.54216	0.58131	0.73522	0.54216	0.47934	0.64805	2.03588	2.80360	0.54597	0.58445	0.73773	0.54597	0.48369	0.65201
101	97	2.05762	2.65226	0.54216	0.60708	0.75551	0.54216	0.49788	0.66478	2.03588	2.61510	0.54597	0.60987	0.75766	0.54597	0.50199	0.66844
101	98	2.05762	2.47567	0.54216	0.63204	0.77454	0.54216	0.51612	0.68085	2.03588	2.44340	0.54597	0.63449	0.77638	0.54597	0.52002	0.68423
101	99	2.05762	2.31535	0.54216	0.65602	0.79228	0.54216	0.53402	0.69623	2.03588	2.28724	0.54597	0.65816	0.79385	0.54597	0.53769	0.69935
101	100	2.05762	2.16976	0.54216	0.67892	0.80876	0.54216	0.55151	0.71093	2.03588	2.14523	0.54597	0.68077	0.81007	0.54597	0.55498	0.71381
101	101	2.05762	2.03734	0.54216	0.70068	0.82400	0.54216	0.56856	0.72494	2.03588	2.01587	0.54597	0.70227	0.82510	0.54597	0.57183	0.72760
101	102	2.05762	1.91714	0.54216	0.72119	0.83801	0.54216	0.58508	0.73823	2.03588	1.89830	0.54597	0.72254	0.83893	0.54597	0.58817	0.74069
101	103	2.05762	1.80800	0.54216	0.74043	0.85086	0.54216	0.60103	0.75080	2.03588	1.79140	0.54597	0.74157	0.85161	0.54597	0.60394	0.75307
101	104	2.05762	1.70943	0.54216	0.75828	0.86253	0.54216	0.61630	0.76261	2.03588	1.69474	0.54597	0.75924	0.86314	0.54597	0.61905	0.76471
101	105	2.05762	1.62048	0.54216	0.77475	0.87308	0.54216	0.63082	0.77362	2.03588	1.60741	0.54597	0.77554	0.87358	0.54597	0.63343	0.77558
101	106	2.05762	1.54080	0.54216	0.78973	0.88251	0.54216	0.64443	0.78377	2.03588	1.52911	0.54597	0.79039	0.88292	0.54597	0.64690	0.78560
101	107	2.05762	1.47009	0.54216	0.80314	0.89082	0.54216	0.65692	0.79294	2.03588	1.45954	0.54597	0.80369	0.89116	0.54597	0.65928	0.79466
101	108	2.05762	1.40861	0.54216	0.81477	0.89793	0.54216	0.66791	0.80089	2.03588	1.39898	0.54597	0.81524	0.89822	0.54597	0.67018	0.80253
101	109	2.05762	1.35764	0.54216	0.82423	0.90365	0.54216	0.67680	0.80725	2.03588	1.34871	0.54597	0.82465	0.90390	0.54597	0.67902	0.80883
101	110	2.05762	1.32125	0.54216	0.83082	0.90759	0.54216	0.68288	0.81156	2.03588	1.31279	0.54597	0.83120	0.90782	0.54597	0.68506	0.81310
102	1	1.92781	26.72925	0.53635	0.07212	0.13454	0.53635	0.07211	0.13452	1.90891	22.57586	0.53911	0.08455	0.15592	0.53911	0.08454	0.15589
102	2	1.92781	26.68154	0.53635	0.07225	0.13477	0.53635	0.07224	0.13474	1.90891	22.55058	0.53911	0.08465	0.15609	0.53911	0.08463	0.15606
102	3	1.92781	26.63112	0.53635	0.07239	0.13500	0.53635	0.07238	0.13498	1.90891	22.52338	0.53911	0.08475	0.15626	0.53911	0.08474	0.15624
102	4	1.92781	26.57806	0.53635	0.07253	0.13526	0.53635	0.07252	0.13524	1.90891	22.49433	0.53911	0.08486	0.15645	0.53911	0.08485	0.15642
102	5	1.92781	26.52283	0.53635	0.07268	0.13552	0.53635	0.07267	0.13550	1.90891	22.46379	0.53911	0.08498	0.15664	0.53911	0.08496	0.15662
102	6	1.92781	26.46539	0.53635	0.07284	0.13579	0.53635	0.07283	0.13577	1.90891	22.43176	0.53911	0.08510	0.15685	0.53911	0.08509	0.15683
102	7	1.92781	26.40551	0.53635	0.07301	0.13608	0.53635	0.07300	0.13606	1.90891	22.39806	0.53911	0.08523	0.15706	0.53911	0.08521	0.15704
102	8	1.92781	26.34335	0.53635	0.07318	0.13638	0.53635	0.07317	0.13636	1.90891	22.36278	0.53911	0.08536	0.15729	0.53911	0.08535	0.15727
102	9	1.92781	26.27867	0.53635	0.07336	0.13669	0.53635	0.07335	0.13667	1.90891	22.32575	0.53911	0.08550	0.15753	0.53911	0.08549	0.15751
102	10	1.92781	26.21121	0.53635	0.07355	0.13702	0.53635	0.07354	0.13700	1.90891	22.28674	0.53911	0.08565	0.15779	0.53911	0.08564	0.15776
102	11	1.92781	26.14141	0.53635	0.07374	0.13736	0.53635	0.07373	0.13734	1.90891	22.24611	0.53911	0.08581	0.15805	0.53911	0.08579	0.15803
102	12	1.92781	26.06892	0.53635	0.07395	0.13771	0.53635	0.07393	0.13769	1.90891	22.20360	0.53911	0.08597	0.15833	0.53911	0.08595	0.15830
102	13	1.92781	25.99388	0.53635	0.07416	0.13808	0.53635	0.07415	0.13806	1.90891	22.15929	0.53911	0.08614	0.15862	0.53911	0.08612	0.15859
102	14	1.92781	25.91617	0.53635	0.07438	0.13847	0.53635	0.07436	0.13843	1.90891	22.11310	0.53911	0.08632	0.15893	0.53911	0.08630	0.15889
102	15	1.92781	25.83587	0.53635	0.07462	0.13887	0.53635	0.07459	0.13883	1.90891	22.06509	0.53911	0.08651	0.15924	0.53911	0.08648	0.15920
102	16	1.92781	25.75319	0.53635	0.07485	0.13928	0.53635	0.07483	0.13923	1.90891	22.01544	0.53911	0.08670	0.15957	0.53911	0.08667	0.15952
102	17	1.92781	25.66857	0.53635	0.07510	0.13971	0.53635	0.07507	0.13965	1.90891	21.96453	0.53911	0.08691	0.15991	0.53911	0.08687	0.15985
102	18	1.92781	25.58235	0.53635	0.07535	0.14015	0.53635	0.07532	0.14009	1.90891	21.91267	0.53911	0.08711	0.16026	0.53911	0.08707	0.16019
102	19	1.92781	25.49361	0.53635	0.07562	0.14060	0.53635	0.07558	0.14054	1.90891	21.85907	0.53911	0.08732	0.16062	0.53911	0.08729	0.16056
102	20	1.92781	25.40164	0.53635	0.07589	0.14108	0.53635	0.07586	0.14102	1.90891	21.80312	0.53911	0.08755	0.16100	0.53911	0.08751	0.16094
102	21	1.92781	25.30562	0.53635	0.07618	0.14157	0.53635	0.07615	0.14152	1.90891	21.74411	0.53911	0.08779	0.16140	0.53911	0.08775	0.16135
102	22	1.92781	25.20517	0.53635	0.07648	0.14210	0.53635	0.07646	0.14205	1.90891	21.68171	0.53911	0.08804	0.16183	0.53911	0.08801	0.16178
102	23	1.92781	25.09967	0.53635	0.07680	0.14265	0.53635	0.07678	0.14261	1.90891	21.61537	0.53911	0.08831	0.16229	0.53911	0.08828	0.16224
102	24	1.92781	24.98936	0.53635	0.07714	0.14324	0.53635	0.07712	0.14320	1.90891	21.54528	0.53911	0.08860	0.16277	0.53911	0.08857	0.16273
102	25	1.92781	24.87419	0.53635	0.07750	0.14385	0.53635	0.07748	0.14381	1.90891	21.47137	0.53911	0.08890	0.16329	0.53911	0.08888	0.16325
102	26	1.92781	24.75420	0.53635	0.07788	0.14450	0.53635	0.07785	0.14446	1.90891	21.39367	0.53911	0.08923	0.16383	0.53911	0.08920	0.16378

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

Retiree	Beneficiary	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6		Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	
Age	Age	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor		Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	
102	27	1.92781	24.62994	0.53635	0.07827	0.14517	0.53635	0.07824	0.14513	1.90891	21.31262	0.53911	0.08956	0.16440	0.53911	0.08953	0.16435
102	28	1.92781	24.50119	0.53635	0.07868	0.14588	0.53635	0.07865	0.14583	1.90891	21.22804	0.53911	0.08992	0.16500	0.53911	0.08989	0.16495
102	29	1.92781	24.36788	0.53635	0.07911	0.14662	0.53635	0.07908	0.14656	1.90891	21.13984	0.53911	0.09030	0.16563	0.53911	0.09026	0.16557
102	30	1.92781	24.23009	0.53635	0.07956	0.14739	0.53635	0.07952	0.14733	1.90891	21.04806	0.53911	0.09069	0.16630	0.53911	0.09065	0.16623
102	31	1.92781	24.08752	0.53635	0.08003	0.14820	0.53635	0.07999	0.14813	1.90891	20.95246	0.53911	0.09110	0.16699	0.53911	0.09106	0.16692
102	32	1.92781	23.94006	0.53635	0.08052	0.14904	0.53635	0.08048	0.14897	1.90891	20.85289	0.53911	0.09154	0.16772	0.53911	0.09149	0.16764
102	33	1.92781	23.78740	0.53635	0.08104	0.14993	0.53635	0.08099	0.14985	1.90891	20.74907	0.53911	0.09199	0.16849	0.53911	0.09194	0.16840
102	34	1.92781	23.62942	0.53635	0.08158	0.15085	0.53635	0.08153	0.15077	1.90891	20.64088	0.53911	0.09248	0.16930	0.53911	0.09242	0.16920
102	35	1.92781	23.46579	0.53635	0.08215	0.15183	0.53635	0.08210	0.15174	1.90891	20.52800	0.53911	0.09298	0.17015	0.53911	0.09293	0.17005
102	36	1.92781	23.29632	0.53635	0.08275	0.15285	0.53635	0.08269	0.15275	1.90891	20.41023	0.53911	0.09352	0.17105	0.53911	0.09346	0.17094
102	37	1.92781	23.12089	0.53635	0.08337	0.15392	0.53635	0.08331	0.15381	1.90891	20.28745	0.53911	0.09409	0.17199	0.53911	0.09402	0.17188
102	38	1.92781	22.93911	0.53635	0.08403	0.15504	0.53635	0.08397	0.15493	1.90891	20.15926	0.53911	0.09468	0.17299	0.53911	0.09461	0.17287
102	39	1.92781	22.75087	0.53635	0.08473	0.15622	0.53635	0.08466	0.15611	1.90891	20.02555	0.53911	0.09532	0.17404	0.53911	0.09524	0.17392
102	40	1.92781	22.55572	0.53635	0.08546	0.15747	0.53635	0.08539	0.15735	1.90891	19.88587	0.53911	0.09599	0.17516	0.53911	0.09591	0.17503
102	41	1.92781	22.35340	0.53635	0.08624	0.15878	0.53635	0.08616	0.15865	1.90891	19.73995	0.53911	0.09669	0.17634	0.53911	0.09661	0.17620
102	42	1.92781	22.14385	0.53635	0.08705	0.16016	0.53635	0.08697	0.16002	1.90891	19.58769	0.53911	0.09745	0.17759	0.53911	0.09736	0.17744
102	43	1.92781	21.92669	0.53635	0.08791	0.16162	0.53635	0.08783	0.16147	1.90891	19.42870	0.53911	0.09824	0.17891	0.53911	0.09815	0.17875
102	44	1.92781	21.70178	0.53635	0.08882	0.16315	0.53635	0.08873	0.16300	1.90891	19.26280	0.53911	0.09909	0.18031	0.53911	0.09899	0.18014
102	45	1.92781	21.46876	0.53635	0.08979	0.16478	0.53635	0.08968	0.16461	1.90891	19.08963	0.53911	0.09998	0.18179	0.53911	0.09987	0.18161
102	46	1.92781	21.22763	0.53635	0.09081	0.16649	0.53635	0.09069	0.16630	1.90891	18.90911	0.53911	0.10094	0.18337	0.53911	0.10082	0.18317
102	47	1.92781	20.97813	0.53635	0.09188	0.16830	0.53635	0.09176	0.16810	1.90891	18.72094	0.53911	0.10195	0.18504	0.53911	0.10182	0.18482
102	48	1.92781	20.72003	0.53635	0.09303	0.17022	0.53635	0.09289	0.16999	1.90891	18.52488	0.53911	0.10303	0.18681	0.53911	0.10288	0.18656
102	49	1.92781	20.45326	0.53635	0.09424	0.17224	0.53635	0.09408	0.17198	1.90891	18.32076	0.53911	0.10417	0.18869	0.53911	0.10400	0.18841
102	50	1.92781	20.17742	0.53635	0.09552	0.17439	0.53635	0.09534	0.17408	1.90891	18.10816	0.53911	0.10539	0.19069	0.53911	0.10520	0.19037
102	51	1.92781	19.89339	0.53635	0.09688	0.17665	0.53635	0.09667	0.17630	1.90891	17.88781	0.53911	0.10669	0.19281	0.53911	0.10646	0.19243
102	52	1.92781	19.60122	0.53635	0.09832	0.17904	0.53635	0.09807	0.17863	1.90891	17.65967	0.53911	0.10806	0.19505	0.53911	0.10779	0.19461
102	53	1.92781	19.30125	0.53635	0.09985	0.18157	0.53635	0.09955	0.18108	1.90891	17.42398	0.53911	0.10952	0.19741	0.53911	0.10920	0.19690
102	54	1.92781	18.99375	0.53635	0.10146	0.18423	0.53635	0.10112	0.18366	1.90891	17.18091	0.53911	0.11106	0.19992	0.53911	0.11069	0.19932
102	55	1.92781	18.67912	0.53635	0.10316	0.18703	0.53635	0.10277	0.18638	1.90891	16.93076	0.53911	0.11269	0.20256	0.53911	0.11227	0.20188
102	56	1.92781	18.35803	0.53635	0.10496	0.18998	0.53635	0.10452	0.18925	1.90891	16.67407	0.53911	0.11442	0.20535	0.53911	0.11395	0.20459
102	57	1.92781	18.02853	0.53635	0.10687	0.19311	0.53635	0.10637	0.19229	1.90891	16.40902	0.53911	0.11626	0.20831	0.53911	0.11573	0.20746
102	58	1.92781	17.69065	0.53635	0.10891	0.19642	0.53635	0.10834	0.19551	1.90891	16.13552	0.53911	0.11823	0.21145	0.53911	0.11763	0.21050
102	59	1.92781	17.34441	0.53635	0.11107	0.19993	0.53635	0.11044	0.19892	1.90891	15.85354	0.53911	0.12032	0.21479	0.53911	0.11965	0.21373
102	60	1.92781	16.98967	0.53635	0.11338	0.20367	0.53635	0.11268	0.20253	1.90891	15.56284	0.53911	0.12255	0.21835	0.53911	0.12181	0.21717
102	61	1.92781	16.62627	0.53635	0.11585	0.20764	0.53635	0.11506	0.20637	1.90891	15.26320	0.53911	0.12495	0.22214	0.53911	0.12412	0.22083
102	62	1.92781	16.25423	0.53635	0.11849	0.21187	0.53635	0.11760	0.21046	1.90891	14.95454	0.53911	0.12751	0.22618	0.53911	0.12659	0.22473
102	63	1.92781	15.87341	0.53635	0.12131	0.21638	0.53635	0.12033	0.21481	1.90891	14.63664	0.53911	0.13027	0.23050	0.53911	0.12923	0.22888
102	64	1.92781	15.48353	0.53635	0.12435	0.22119	0.53635	0.12324	0.21944	1.90891	14.30913	0.53911	0.13323	0.23513	0.53911	0.13207	0.23332
102	65	1.92781	15.08480	0.53635	0.12762	0.22635	0.53635	0.12637	0.22438	1.90891	13.97213	0.53911	0.13642	0.24008	0.53911	0.13511	0.23806
102	66	1.92781	14.67724	0.53635	0.13113	0.23186	0.53635	0.12972	0.22966	1.90891	13.62552	0.53911	0.13986	0.24540	0.53911	0.13839	0.24313
102	67	1.92781	14.26104	0.53635	0.13493	0.23778	0.53635	0.13333	0.23529	1.90891	13.26940	0.53911	0.14358	0.25110	0.53911	0.14191	0.24855

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
102	68	1.92781	13.83657	0.53635	0.13903	0.24412	0.53635	0.13720	0.24130	1.90891	12.90401	0.53911	0.14760	0.25724	0.53911	0.14571	0.25435
102	69	1.92781	13.40435	0.53635	0.14347	0.25094	0.53635	0.14137	0.24772	1.90891	12.52973	0.53911	0.15196	0.26383	0.53911	0.14979	0.26055
102	70	1.92781	12.96501	0.53635	0.14827	0.25825	0.53635	0.14586	0.25458	1.90891	12.14706	0.53911	0.15669	0.27092	0.53911	0.15419	0.26719
102	71	1.92781	12.51927	0.53635	0.15348	0.26612	0.53635	0.15069	0.26191	1.90891	11.75658	0.53911	0.16181	0.27855	0.53911	0.15894	0.27428
102	72	1.92781	12.06792	0.53635	0.15913	0.27457	0.53635	0.15589	0.26973	1.90891	11.35893	0.53911	0.16738	0.28677	0.53911	0.16405	0.28186
102	73	1.92781	11.61185	0.53635	0.16527	0.28367	0.53635	0.16150	0.27809	1.90891	10.95491	0.53911	0.17344	0.29561	0.53911	0.16957	0.28997
102	74	1.92781	11.15217	0.53635	0.17195	0.29344	0.53635	0.16754	0.28700	1.90891	10.54549	0.53911	0.18003	0.30512	0.53911	0.17552	0.29862
102	75	1.92781	10.68986	0.53635	0.17922	0.30396	0.53635	0.17406	0.29651	1.90891	10.13154	0.53911	0.18720	0.31536	0.53911	0.18194	0.30786
102	76	1.92781	10.22626	0.53635	0.18713	0.31526	0.53635	0.18109	0.30665	1.90891	9.71428	0.53911	0.19501	0.32638	0.53911	0.18886	0.31772
102	77	1.92781	9.76277	0.53635	0.19574	0.32740	0.53635	0.18866	0.31744	1.90891	9.29502	0.53911	0.20353	0.33822	0.53911	0.19633	0.32822
102	78	1.92781	9.30064	0.53635	0.20513	0.34043	0.53635	0.19682	0.32891	1.90891	8.87492	0.53911	0.21281	0.35094	0.53911	0.20438	0.33939
102	79	1.92781	8.84103	0.53635	0.21537	0.35442	0.53635	0.20562	0.34110	1.90891	8.45509	0.53911	0.22294	0.36459	0.53911	0.21306	0.35127
102	80	1.92781	8.38551	0.53635	0.22654	0.36940	0.53635	0.21508	0.35402	1.90891	8.03703	0.53911	0.23398	0.37922	0.53911	0.22240	0.36387
102	81	1.92781	7.93532	0.53635	0.23872	0.38543	0.53635	0.22526	0.36769	1.90891	7.62196	0.53911	0.24602	0.39489	0.53911	0.23244	0.37720
102	82	1.92781	7.49211	0.53635	0.25199	0.40254	0.53635	0.23617	0.38210	1.90891	7.21152	0.53911	0.25914	0.41161	0.53911	0.24322	0.39127
102	83	1.92781	7.05756	0.53635	0.26642	0.42074	0.53635	0.24786	0.39725	1.90891	6.80735	0.53911	0.27340	0.42941	0.53911	0.25476	0.40607
102	84	1.92781	6.63342	0.53635	0.28208	0.44003	0.53635	0.26033	0.41311	1.90891	6.41122	0.53911	0.28889	0.44827	0.53911	0.26708	0.42156
102	85	1.92781	6.22156	0.53635	0.29902	0.46037	0.53635	0.27360	0.42964	1.90891	6.02503	0.53911	0.30563	0.46817	0.53911	0.28018	0.43772
102	86	1.92781	5.82374	0.53635	0.31726	0.48170	0.53635	0.28765	0.44678	1.90891	5.65055	0.53911	0.32366	0.48904	0.53911	0.29406	0.45447
102	87	1.92781	5.44155	0.53635	0.33682	0.50392	0.53635	0.30246	0.46444	1.90891	5.28949	0.53911	0.34298	0.51078	0.53911	0.30869	0.47175
102	88	1.92781	5.07613	0.53635	0.35768	0.52690	0.53635	0.31800	0.48255	1.90891	4.94306	0.53911	0.36359	0.53328	0.53911	0.32405	0.48948
102	89	1.92781	4.72862	0.53635	0.37979	0.55050	0.53635	0.33422	0.50100	1.90891	4.61250	0.53911	0.38542	0.55639	0.53911	0.34007	0.50754
102	90	1.92781	4.40007	0.53635	0.40303	0.57452	0.53635	0.35104	0.51966	1.90891	4.29901	0.53911	0.40836	0.57991	0.53911	0.35668	0.52582
102	91	1.92781	4.09149	0.53635	0.42725	0.59871	0.53635	0.36838	0.53841	1.90891	4.00370	0.53911	0.43227	0.60362	0.53911	0.37380	0.54419
102	92	1.92781	3.80354	0.53635	0.45225	0.62283	0.53635	0.38613	0.55714	1.90891	3.72738	0.53911	0.45694	0.62726	0.53911	0.39134	0.56254
102	93	1.92781	3.53621	0.53635	0.47782	0.64666	0.53635	0.40423	0.57573	1.90891	3.47020	0.53911	0.48217	0.65062	0.53911	0.40922	0.58078
102	94	1.92781	3.28870	0.53635	0.50378	0.67002	0.53635	0.42261	0.59413	1.90891	3.23152	0.53911	0.50778	0.67354	0.53911	0.42738	0.59883
102	95	1.92781	3.05955	0.53635	0.52998	0.69279	0.53635	0.44119	0.61226	1.90891	3.01004	0.53911	0.53362	0.69590	0.53911	0.44574	0.61663
102	96	1.92781	2.84646	0.53635	0.55631	0.71491	0.53635	0.45985	0.62999	1.90891	2.80360	0.53911	0.55961	0.71763	0.53911	0.46417	0.63404
102	97	1.92781	2.65226	0.53635	0.58218	0.73592	0.53635	0.47835	0.64714	1.90891	2.61510	0.53911	0.58514	0.73828	0.53911	0.48246	0.65089
102	98	1.92781	2.47567	0.53635	0.60738	0.75574	0.53635	0.49663	0.66366	1.90891	2.44340	0.53911	0.61001	0.75777	0.53911	0.50053	0.66713
102	99	1.92781	2.31535	0.53635	0.63172	0.77430	0.53635	0.51460	0.67952	1.90891	2.28724	0.53911	0.63404	0.77604	0.53911	0.51829	0.68273
102	100	1.92781	2.16976	0.53635	0.65510	0.79161	0.53635	0.53222	0.69471	1.90891	2.14523	0.53911	0.65713	0.79310	0.53911	0.53572	0.69768
102	101	1.92781	2.03734	0.53635	0.67744	0.80770	0.53635	0.54944	0.70921	1.90891	2.01587	0.53911	0.67920	0.80896	0.53911	0.55275	0.71196
102	102	1.92781	1.91714	0.53635	0.69861	0.82257	0.53635	0.56618	0.72301	1.90891	1.89830	0.53911	0.70013	0.82362	0.53911	0.56931	0.72555
102	103	1.92781	1.80800	0.53635	0.71857	0.83624	0.53635	0.58239	0.73609	1.90891	1.79140	0.53911	0.71987	0.83712	0.53911	0.58534	0.73844
102	104	1.92781	1.70943	0.53635	0.73719	0.84871	0.53635	0.59795	0.74839	1.90891	1.69474	0.53911	0.73830	0.84945	0.53911	0.60074	0.75058
102	105	1.92781	1.62048	0.53635	0.75444	0.86003	0.53635	0.61278	0.75990	1.90891	1.60741	0.53911	0.75538	0.86065	0.53911	0.61543	0.76194
102	106	1.92781	1.54080	0.53635	0.77021	0.87019	0.53635	0.62672	0.77053	1.90891	1.52911	0.53911	0.77101	0.87070	0.53911	0.62924	0.77243
102	107	1.92781	1.47009	0.53635	0.78439	0.87917	0.53635	0.63955	0.78015	1.90891	1.45954	0.53911	0.78508	0.87960	0.53911	0.64196	0.78195
102	108	1.92781	1.40861	0.53635	0.79676	0.88688	0.53635	0.65088	0.78853	1.90891	1.39898	0.53911	0.79735	0.88725	0.53911	0.65321	0.79023

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
102	109	1.92781	1.35764	0.53635	0.80686	0.89311	0.53635	0.66009	0.79525	1.90891	1.34871	0.53911	0.80739	0.89343	0.53911	0.66236	0.79689
102	110	1.92781	1.32125	0.53635	0.81391	0.89741	0.53635	0.66640	0.79981	1.90891	1.31279	0.53911	0.81441	0.89771	0.53911	0.66863	0.80141
103	1	1.81013	26.72925	0.52455	0.06772	0.12685	0.52455	0.06771	0.12683	1.79364	22.57586	0.52737	0.07945	0.14720	0.52737	0.07943	0.14718
103	2	1.81013	26.68154	0.52455	0.06784	0.12706	0.52455	0.06783	0.12704	1.79364	22.55058	0.52737	0.07954	0.14735	0.52737	0.07952	0.14733
103	3	1.81013	26.63112	0.52455	0.06797	0.12729	0.52455	0.06796	0.12727	1.79364	22.52338	0.52737	0.07963	0.14752	0.52737	0.07962	0.14750
103	4	1.81013	26.57806	0.52455	0.06811	0.12753	0.52455	0.06810	0.12751	1.79364	22.49433	0.52737	0.07974	0.14770	0.52737	0.07973	0.14768
103	5	1.81013	26.52283	0.52455	0.06825	0.12777	0.52455	0.06824	0.12776	1.79364	22.46379	0.52737	0.07985	0.14788	0.52737	0.07983	0.14786
103	6	1.81013	26.46539	0.52455	0.06840	0.12803	0.52455	0.06839	0.12802	1.79364	22.43176	0.52737	0.07996	0.14808	0.52737	0.07995	0.14806
103	7	1.81013	26.40551	0.52455	0.06855	0.12831	0.52455	0.06854	0.12829	1.79364	22.39806	0.52737	0.08008	0.14828	0.52737	0.08007	0.14827
103	8	1.81013	26.34335	0.52455	0.06871	0.12859	0.52455	0.06870	0.12857	1.79364	22.36278	0.52737	0.08021	0.14850	0.52737	0.08020	0.14848
103	9	1.81013	26.27867	0.52455	0.06888	0.12889	0.52455	0.06887	0.12887	1.79364	22.32575	0.52737	0.08034	0.14873	0.52737	0.08033	0.14871
103	10	1.81013	26.21121	0.52455	0.06906	0.12920	0.52455	0.06905	0.12918	1.79364	22.28674	0.52737	0.08048	0.14897	0.52737	0.08047	0.14895
103	11	1.81013	26.14141	0.52455	0.06924	0.12952	0.52455	0.06923	0.12950	1.79364	22.24611	0.52737	0.08063	0.14922	0.52737	0.08061	0.14920
103	12	1.81013	26.06892	0.52455	0.06944	0.12985	0.52455	0.06942	0.12983	1.79364	22.20360	0.52737	0.08078	0.14949	0.52737	0.08077	0.14946
103	13	1.81013	25.99388	0.52455	0.06964	0.13020	0.52455	0.06962	0.13018	1.79364	22.15929	0.52737	0.08094	0.14976	0.52737	0.08093	0.14973
103	14	1.81013	25.91617	0.52455	0.06984	0.13057	0.52455	0.06983	0.13054	1.79364	22.11310	0.52737	0.08111	0.15005	0.52737	0.08109	0.15002
103	15	1.81013	25.83587	0.52455	0.07006	0.13095	0.52455	0.07004	0.13091	1.79364	22.06509	0.52737	0.08129	0.15035	0.52737	0.08126	0.15031
103	16	1.81013	25.75319	0.52455	0.07029	0.13134	0.52455	0.07026	0.13129	1.79364	22.01544	0.52737	0.08147	0.15066	0.52737	0.08144	0.15061
103	17	1.81013	25.66857	0.52455	0.07052	0.13174	0.52455	0.07049	0.13169	1.79364	21.96453	0.52737	0.08166	0.15099	0.52737	0.08162	0.15093
103	18	1.81013	25.58235	0.52455	0.07075	0.13216	0.52455	0.07072	0.13210	1.79364	21.91267	0.52737	0.08185	0.15132	0.52737	0.08182	0.15126
103	19	1.81013	25.49361	0.52455	0.07100	0.13259	0.52455	0.07097	0.13254	1.79364	21.85907	0.52737	0.08205	0.15166	0.52737	0.08202	0.15160
103	20	1.81013	25.40164	0.52455	0.07126	0.13304	0.52455	0.07123	0.13299	1.79364	21.80312	0.52737	0.08226	0.15202	0.52737	0.08223	0.15197
103	21	1.81013	25.30562	0.52455	0.07153	0.13351	0.52455	0.07150	0.13346	1.79364	21.74411	0.52737	0.08249	0.15240	0.52737	0.08246	0.15235
103	22	1.81013	25.20517	0.52455	0.07181	0.13401	0.52455	0.07179	0.13397	1.79364	21.68171	0.52737	0.08272	0.15281	0.52737	0.08270	0.15276
103	23	1.81013	25.09967	0.52455	0.07212	0.13453	0.52455	0.07210	0.13450	1.79364	21.61537	0.52737	0.08298	0.15324	0.52737	0.08296	0.15320
103	24	1.81013	24.98936	0.52455	0.07243	0.13508	0.52455	0.07242	0.13505	1.79364	21.54528	0.52737	0.08325	0.15370	0.52737	0.08323	0.15366
103	25	1.81013	24.87419	0.52455	0.07277	0.13567	0.52455	0.07275	0.13563	1.79364	21.47137	0.52737	0.08353	0.15419	0.52737	0.08351	0.15415
103	26	1.81013	24.75420	0.52455	0.07312	0.13628	0.52455	0.07310	0.13624	1.79364	21.39367	0.52737	0.08384	0.15471	0.52737	0.08381	0.15466
103	27	1.81013	24.62994	0.52455	0.07349	0.13692	0.52455	0.07347	0.13688	1.79364	21.31262	0.52737	0.08416	0.15525	0.52737	0.08413	0.15520
103	28	1.81013	24.50119	0.52455	0.07388	0.13759	0.52455	0.07385	0.13754	1.79364	21.22804	0.52737	0.08449	0.15582	0.52737	0.08446	0.15577
103	29	1.81013	24.36788	0.52455	0.07428	0.13829	0.52455	0.07425	0.13824	1.79364	21.13984	0.52737	0.08484	0.15642	0.52737	0.08481	0.15636
103	30	1.81013	24.23009	0.52455	0.07470	0.13902	0.52455	0.07467	0.13896	1.79364	21.04806	0.52737	0.08521	0.15704	0.52737	0.08518	0.15698
103	31	1.81013	24.08752	0.52455	0.07515	0.13979	0.52455	0.07511	0.13972	1.79364	20.95246	0.52737	0.08560	0.15770	0.52737	0.08556	0.15764
103	32	1.81013	23.94006	0.52455	0.07561	0.14059	0.52455	0.07557	0.14052	1.79364	20.85289	0.52737	0.08601	0.15840	0.52737	0.08597	0.15832
103	33	1.81013	23.78740	0.52455	0.07609	0.14142	0.52455	0.07605	0.14135	1.79364	20.74907	0.52737	0.08644	0.15913	0.52737	0.08639	0.15905
103	34	1.81013	23.62942	0.52455	0.07660	0.14230	0.52455	0.07656	0.14223	1.79364	20.64088	0.52737	0.08689	0.15989	0.52737	0.08684	0.15981
103	35	1.81013	23.46579	0.52455	0.07714	0.14322	0.52455	0.07709	0.14314	1.79364	20.52800	0.52737	0.08737	0.16070	0.52737	0.08732	0.16061
103	36	1.81013	23.29632	0.52455	0.07770	0.14419	0.52455	0.07765	0.14410	1.79364	20.41023	0.52737	0.08787	0.16155	0.52737	0.08782	0.16146
103	37	1.81013	23.12089	0.52455	0.07829	0.14520	0.52455	0.07823	0.14511	1.79364	20.28745	0.52737	0.08841	0.16245	0.52737	0.08835	0.16235
103	38	1.81013	22.93911	0.52455	0.07891	0.14627	0.52455	0.07885	0.14617	1.79364	20.15926	0.52737	0.08897	0.16340	0.52737	0.08891	0.16329
103	39	1.81013	22.75087	0.52455	0.07956	0.14739	0.52455	0.07950	0.14729	1.79364	20.02555	0.52737	0.08956	0.16440	0.52737	0.08950	0.16429

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
103	40	1.81013	22.55572	0.52455	0.08025	0.14857	0.52455	0.08018	0.14846	1.79364	19.88587	0.52737	0.09019	0.16546	0.52737	0.09012	0.16534
103	41	1.81013	22.35340	0.52455	0.08097	0.14981	0.52455	0.08091	0.14970	1.79364	19.73995	0.52737	0.09086	0.16658	0.52737	0.09078	0.16646
103	42	1.81013	22.14385	0.52455	0.08174	0.15112	0.52455	0.08167	0.15100	1.79364	19.58769	0.52737	0.09156	0.16776	0.52737	0.09148	0.16763
103	43	1.81013	21.92669	0.52455	0.08255	0.15251	0.52455	0.08247	0.15238	1.79364	19.42870	0.52737	0.09231	0.16902	0.52737	0.09223	0.16888
103	44	1.81013	21.70178	0.52455	0.08340	0.15396	0.52455	0.08332	0.15382	1.79364	19.26280	0.52737	0.09311	0.17035	0.52737	0.09302	0.17020
103	45	1.81013	21.46876	0.52455	0.08431	0.15550	0.52455	0.08422	0.15535	1.79364	19.08963	0.52737	0.09395	0.17176	0.52737	0.09385	0.17160
103	46	1.81013	21.22763	0.52455	0.08526	0.15713	0.52455	0.08517	0.15696	1.79364	18.90911	0.52737	0.09484	0.17326	0.52737	0.09474	0.17308
103	47	1.81013	20.97813	0.52455	0.08628	0.15885	0.52455	0.08617	0.15866	1.79364	18.72094	0.52737	0.09580	0.17484	0.52737	0.09568	0.17465
103	48	1.81013	20.72003	0.52455	0.08735	0.16067	0.52455	0.08723	0.16046	1.79364	18.52488	0.52737	0.09681	0.17653	0.52737	0.09668	0.17631
103	49	1.81013	20.45326	0.52455	0.08849	0.16259	0.52455	0.08835	0.16235	1.79364	18.32076	0.52737	0.09789	0.17832	0.52737	0.09774	0.17807
103	50	1.81013	20.17742	0.52455	0.08970	0.16462	0.52455	0.08953	0.16435	1.79364	18.10816	0.52737	0.09903	0.18022	0.52737	0.09886	0.17993
103	51	1.81013	19.89339	0.52455	0.09097	0.16677	0.52455	0.09078	0.16646	1.79364	17.88781	0.52737	0.10025	0.18223	0.52737	0.10005	0.18189
103	52	1.81013	19.60122	0.52455	0.09233	0.16904	0.52455	0.09210	0.16867	1.79364	17.65967	0.52737	0.10154	0.18436	0.52737	0.10130	0.18397
103	53	1.81013	19.30125	0.52455	0.09376	0.17144	0.52455	0.09350	0.17101	1.79364	17.42398	0.52737	0.10291	0.18661	0.52737	0.10263	0.18616
103	54	1.81013	18.99375	0.52455	0.09527	0.17397	0.52455	0.09497	0.17346	1.79364	17.18091	0.52737	0.10436	0.18900	0.52737	0.10404	0.18847
103	55	1.81013	18.67912	0.52455	0.09687	0.17663	0.52455	0.09652	0.17605	1.79364	16.93076	0.52737	0.10590	0.19151	0.52737	0.10552	0.19090
103	56	1.81013	18.35803	0.52455	0.09856	0.17943	0.52455	0.09817	0.17878	1.79364	16.67407	0.52737	0.10752	0.19416	0.52737	0.10710	0.19348
103	57	1.81013	18.02853	0.52455	0.10035	0.18240	0.52455	0.09991	0.18168	1.79364	16.40902	0.52737	0.10925	0.19698	0.52737	0.10878	0.19622
103	58	1.81013	17.69065	0.52455	0.10227	0.18555	0.52455	0.10177	0.18474	1.79364	16.13552	0.52737	0.11110	0.19997	0.52737	0.11057	0.19912
103	59	1.81013	17.34441	0.52455	0.10430	0.18890	0.52455	0.10374	0.18799	1.79364	15.85354	0.52737	0.11306	0.20316	0.52737	0.11247	0.20221
103	60	1.81013	16.98967	0.52455	0.10647	0.19245	0.52455	0.10585	0.19143	1.79364	15.56284	0.52737	0.11517	0.20655	0.52737	0.11451	0.20549
103	61	1.81013	16.62627	0.52455	0.10879	0.19623	0.52455	0.10809	0.19509	1.79364	15.26320	0.52737	0.11742	0.21016	0.52737	0.11668	0.20898
103	62	1.81013	16.25423	0.52455	0.11127	0.20025	0.52455	0.11049	0.19899	1.79364	14.95454	0.52737	0.11983	0.21401	0.52737	0.11901	0.21270
103	63	1.81013	15.87341	0.52455	0.11392	0.20454	0.52455	0.11305	0.20314	1.79364	14.63664	0.52737	0.12242	0.21813	0.52737	0.12150	0.21667
103	64	1.81013	15.48353	0.52455	0.11678	0.20913	0.52455	0.11580	0.20756	1.79364	14.30913	0.52737	0.12520	0.22254	0.52737	0.12418	0.22092
103	65	1.81013	15.08480	0.52455	0.11985	0.21404	0.52455	0.11874	0.21228	1.79364	13.97213	0.52737	0.12820	0.22727	0.52737	0.12705	0.22545
103	66	1.81013	14.67724	0.52455	0.12315	0.21930	0.52455	0.12191	0.21732	1.79364	13.62552	0.52737	0.13144	0.23234	0.52737	0.13014	0.23031
103	67	1.81013	14.26104	0.52455	0.12672	0.22494	0.52455	0.12531	0.22271	1.79364	13.26940	0.52737	0.13494	0.23779	0.52737	0.13347	0.23550
103	68	1.81013	13.83657	0.52455	0.13058	0.23100	0.52455	0.12896	0.22846	1.79364	12.90401	0.52737	0.13873	0.24365	0.52737	0.13705	0.24106
103	69	1.81013	13.40435	0.52455	0.13475	0.23750	0.52455	0.13290	0.23462	1.79364	12.52973	0.52737	0.14283	0.24996	0.52737	0.14091	0.24701
103	70	1.81013	12.96501	0.52455	0.13927	0.24449	0.52455	0.13713	0.24119	1.79364	12.14706	0.52737	0.14728	0.25674	0.52737	0.14507	0.25338
103	71	1.81013	12.51927	0.52455	0.14417	0.25201	0.52455	0.14170	0.24823	1.79364	11.75658	0.52737	0.15211	0.26405	0.52737	0.14956	0.26020
103	72	1.81013	12.06792	0.52455	0.14949	0.26010	0.52455	0.14662	0.25574	1.79364	11.35893	0.52737	0.15735	0.27192	0.52737	0.15440	0.26749
103	73	1.81013	11.61185	0.52455	0.15527	0.26881	0.52455	0.15193	0.26378	1.79364	10.95491	0.52737	0.16306	0.28040	0.52737	0.15962	0.27530
103	74	1.81013	11.15217	0.52455	0.16156	0.27818	0.52455	0.15765	0.27237	1.79364	10.54549	0.52737	0.16927	0.28953	0.52737	0.16526	0.28365
103	75	1.81013	10.68986	0.52455	0.16841	0.28827	0.52455	0.16383	0.28154	1.79364	10.13154	0.52737	0.17604	0.29937	0.52737	0.17136	0.29258
103	76	1.81013	10.22626	0.52455	0.17586	0.29912	0.52455	0.17050	0.29133	1.79364	9.71428	0.52737	0.18341	0.30997	0.52737	0.17793	0.30211
103	77	1.81013	9.76277	0.52455	0.18399	0.31080	0.52455	0.17769	0.30177	1.79364	9.29502	0.52737	0.19145	0.32137	0.52737	0.18503	0.31228
103	78	1.81013	9.30064	0.52455	0.19286	0.32335	0.52455	0.18546	0.31289	1.79364	8.87492	0.52737	0.20022	0.33364	0.52737	0.19270	0.32313
103	79	1.81013	8.84103	0.52455	0.20253	0.33684	0.52455	0.19383	0.32472	1.79364	8.45509	0.52737	0.20979	0.34683	0.52737	0.20097	0.33468
103	80	1.81013	8.38551	0.52455	0.21309	0.35132	0.52455	0.20286	0.33730	1.79364	8.03703	0.52737	0.22025	0.36099	0.52737	0.20989	0.34695

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
103	81	1.81013	7.93532	0.52455	0.22462	0.36684	0.52455	0.21258	0.35062	1.79364	7.62196	0.52737	0.23166	0.37617	0.52737	0.21949	0.35997
103	82	1.81013	7.49211	0.52455	0.23720	0.38344	0.52455	0.22303	0.36471	1.79364	7.21152	0.52737	0.24410	0.39242	0.52737	0.22981	0.37374
103	83	1.81013	7.05756	0.52455	0.25090	0.40115	0.52455	0.23423	0.37956	1.79364	6.80735	0.52737	0.25766	0.40975	0.52737	0.24089	0.38825
103	84	1.81013	6.63342	0.52455	0.26579	0.41996	0.52455	0.24621	0.39514	1.79364	6.41122	0.52737	0.27240	0.42817	0.52737	0.25273	0.40349
103	85	1.81013	6.22156	0.52455	0.28194	0.43986	0.52455	0.25899	0.41142	1.79364	6.02503	0.52737	0.28837	0.44766	0.52737	0.26536	0.41943
103	86	1.81013	5.82374	0.52455	0.29936	0.46078	0.52455	0.27255	0.42835	1.79364	5.65055	0.52737	0.30561	0.46815	0.52737	0.27877	0.43600
103	87	1.81013	5.44155	0.52455	0.31809	0.48266	0.52455	0.28688	0.44586	1.79364	5.28949	0.52737	0.32414	0.48958	0.52737	0.29294	0.45314
103	88	1.81013	5.07613	0.52455	0.33813	0.50537	0.52455	0.30197	0.46386	1.79364	4.94306	0.52737	0.34394	0.51184	0.52737	0.30785	0.47078
103	89	1.81013	4.72862	0.52455	0.35942	0.52879	0.52455	0.31775	0.48226	1.79364	4.61250	0.52737	0.36499	0.53479	0.52737	0.32345	0.48880
103	90	1.81013	4.40007	0.52455	0.38189	0.55271	0.52455	0.33416	0.50093	1.79364	4.29901	0.52737	0.38720	0.55824	0.52737	0.33968	0.50710
103	91	1.81013	4.09149	0.52455	0.40540	0.57692	0.52455	0.35111	0.51974	1.79364	4.00370	0.52737	0.41042	0.58198	0.52737	0.35644	0.52555
103	92	1.81013	3.80354	0.52455	0.42976	0.60117	0.52455	0.36854	0.53858	1.79364	3.72738	0.52737	0.43448	0.60577	0.52737	0.37366	0.54404
103	93	1.81013	3.53621	0.52455	0.45479	0.62523	0.52455	0.38635	0.55736	1.79364	3.47020	0.52737	0.45920	0.62938	0.52737	0.39127	0.56246
103	94	1.81013	3.28870	0.52455	0.48032	0.64894	0.52455	0.40449	0.57599	1.79364	3.23152	0.52737	0.48440	0.65265	0.52737	0.40920	0.58076
103	95	1.81013	3.05955	0.52455	0.50621	0.67217	0.52455	0.42289	0.59441	1.79364	3.01004	0.52737	0.50996	0.67546	0.52737	0.42739	0.59885
103	96	1.81013	2.84646	0.52455	0.53237	0.69484	0.52455	0.44142	0.61248	1.79364	2.80360	0.52737	0.53579	0.69774	0.52737	0.44572	0.61660
103	97	1.81013	2.65226	0.52455	0.55821	0.71648	0.52455	0.45985	0.63000	1.79364	2.61510	0.52737	0.56131	0.71902	0.52737	0.46395	0.63383
103	98	1.81013	2.47567	0.52455	0.58351	0.73698	0.52455	0.47811	0.64692	1.79364	2.44340	0.52737	0.58629	0.73920	0.52737	0.48200	0.65048
103	99	1.81013	2.31535	0.52455	0.60808	0.75628	0.52455	0.49612	0.66321	1.79364	2.28724	0.52737	0.61056	0.75820	0.52737	0.49982	0.66650
103	100	1.81013	2.16976	0.52455	0.63180	0.77436	0.52455	0.51382	0.67884	1.79364	2.14523	0.52737	0.63400	0.77601	0.52737	0.51733	0.68189
103	101	1.81013	2.03734	0.52455	0.65459	0.79124	0.52455	0.53117	0.69381	1.79364	2.01587	0.52737	0.65652	0.79265	0.52737	0.53449	0.69664
103	102	1.81013	1.91714	0.52455	0.67630	0.80690	0.52455	0.54808	0.70808	1.79364	1.89830	0.52737	0.67799	0.80810	0.52737	0.55123	0.71070
103	103	1.81013	1.80800	0.52455	0.69687	0.82136	0.52455	0.56450	0.72163	1.79364	1.79140	0.52737	0.69833	0.82237	0.52737	0.56748	0.72406
103	104	1.81013	1.70943	0.52455	0.71615	0.83460	0.52455	0.58029	0.73441	1.79364	1.69474	0.52737	0.71742	0.83546	0.52737	0.58312	0.73667
103	105	1.81013	1.62048	0.52455	0.73410	0.84666	0.52455	0.59540	0.74639	1.79364	1.60741	0.52737	0.73519	0.84739	0.52737	0.59808	0.74850
103	106	1.81013	1.54080	0.52455	0.75059	0.85753	0.52455	0.60963	0.75748	1.79364	1.52911	0.52737	0.75153	0.85814	0.52737	0.61219	0.75945
103	107	1.81013	1.47009	0.52455	0.76548	0.86716	0.52455	0.62277	0.76754	1.79364	1.45954	0.52737	0.76630	0.86769	0.52737	0.62522	0.76940
103	108	1.81013	1.40861	0.52455	0.77852	0.87547	0.52455	0.63441	0.77632	1.79364	1.39898	0.52737	0.77924	0.87593	0.52737	0.63679	0.77809
103	109	1.81013	1.35764	0.52455	0.78922	0.88220	0.52455	0.64392	0.78339	1.79364	1.34871	0.52737	0.78988	0.88261	0.52737	0.64623	0.78510
103	110	1.81013	1.32125	0.52455	0.79672	0.88686	0.52455	0.65044	0.78820	1.79364	1.31279	0.52737	0.79733	0.88724	0.52737	0.65272	0.78987
104	1	1.70352	26.72925	0.51449	0.06373	0.11983	0.51449	0.06372	0.11981	1.68908	22.57586	0.51737	0.07482	0.13922	0.51737	0.07480	0.13919
104	2	1.70352	26.68154	0.51449	0.06385	0.12003	0.51449	0.06384	0.12001	1.68908	22.55058	0.51737	0.07490	0.13936	0.51737	0.07489	0.13934
104	3	1.70352	26.63112	0.51449	0.06397	0.12024	0.51449	0.06396	0.12023	1.68908	22.52338	0.51737	0.07499	0.13952	0.51737	0.07498	0.13950
104	4	1.70352	26.57806	0.51449	0.06409	0.12047	0.51449	0.06409	0.12045	1.68908	22.49433	0.51737	0.07509	0.13969	0.51737	0.07508	0.13967
104	5	1.70352	26.52283	0.51449	0.06423	0.12070	0.51449	0.06422	0.12069	1.68908	22.46379	0.51737	0.07519	0.13986	0.51737	0.07518	0.13985
104	6	1.70352	26.46539	0.51449	0.06437	0.12095	0.51449	0.06436	0.12093	1.68908	22.43176	0.51737	0.07530	0.14005	0.51737	0.07529	0.14003
104	7	1.70352	26.40551	0.51449	0.06451	0.12121	0.51449	0.06450	0.12119	1.68908	22.39806	0.51737	0.07541	0.14025	0.51737	0.07540	0.14023
104	8	1.70352	26.34335	0.51449	0.06467	0.12148	0.51449	0.06466	0.12146	1.68908	22.36278	0.51737	0.07553	0.14045	0.51737	0.07552	0.14044
104	9	1.70352	26.27867	0.51449	0.06482	0.12176	0.51449	0.06482	0.12174	1.68908	22.32575	0.51737	0.07566	0.14067	0.51737	0.07565	0.14065
104	10	1.70352	26.21121	0.51449	0.06499	0.12205	0.51449	0.06498	0.12203	1.68908	22.28674	0.51737	0.07579	0.14090	0.51737	0.07578	0.14088
104	11	1.70352	26.14141	0.51449	0.06516	0.12236	0.51449	0.06516	0.12234	1.68908	22.24611	0.51737	0.07593	0.14114	0.51737	0.07592	0.14112

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
104	12	1.70352	26.06892	0.51449	0.06535	0.12268	0.51449	0.06533	0.12266	1.68908	22.20360	0.51737	0.07607	0.14139	0.51737	0.07606	0.14137
104	13	1.70352	25.99388	0.51449	0.06553	0.12301	0.51449	0.06552	0.12299	1.68908	22.15929	0.51737	0.07622	0.14165	0.51737	0.07621	0.14162
104	14	1.70352	25.91617	0.51449	0.06573	0.12335	0.51449	0.06572	0.12333	1.68908	22.11310	0.51737	0.07638	0.14192	0.51737	0.07636	0.14189
104	15	1.70352	25.83587	0.51449	0.06593	0.12371	0.51449	0.06592	0.12368	1.68908	22.06509	0.51737	0.07655	0.14221	0.51737	0.07653	0.14217
104	16	1.70352	25.75319	0.51449	0.06615	0.12408	0.51449	0.06612	0.12404	1.68908	22.01544	0.51737	0.07672	0.14251	0.51737	0.07669	0.14246
104	17	1.70352	25.66857	0.51449	0.06636	0.12447	0.51449	0.06634	0.12442	1.68908	21.96453	0.51737	0.07690	0.14281	0.51737	0.07687	0.14276
104	18	1.70352	25.58235	0.51449	0.06659	0.12486	0.51449	0.06656	0.12481	1.68908	21.91267	0.51737	0.07708	0.14313	0.51737	0.07705	0.14307
104	19	1.70352	25.49361	0.51449	0.06682	0.12527	0.51449	0.06679	0.12522	1.68908	21.85907	0.51737	0.07727	0.14345	0.51737	0.07724	0.14340
104	20	1.70352	25.40164	0.51449	0.06706	0.12569	0.51449	0.06704	0.12565	1.68908	21.80312	0.51737	0.07747	0.14380	0.51737	0.07744	0.14375
104	21	1.70352	25.30562	0.51449	0.06732	0.12614	0.51449	0.06729	0.12610	1.68908	21.74411	0.51737	0.07768	0.14416	0.51737	0.07765	0.14411
104	22	1.70352	25.20517	0.51449	0.06758	0.12661	0.51449	0.06756	0.12658	1.68908	21.68171	0.51737	0.07790	0.14454	0.51737	0.07788	0.14450
104	23	1.70352	25.09967	0.51449	0.06787	0.12711	0.51449	0.06785	0.12708	1.68908	21.61537	0.51737	0.07814	0.14496	0.51737	0.07812	0.14492
104	24	1.70352	24.98936	0.51449	0.06817	0.12764	0.51449	0.06815	0.12761	1.68908	21.54528	0.51737	0.07840	0.14539	0.51737	0.07838	0.14536
104	25	1.70352	24.87419	0.51449	0.06848	0.12819	0.51449	0.06847	0.12816	1.68908	21.47137	0.51737	0.07867	0.14586	0.51737	0.07865	0.14582
104	26	1.70352	24.75420	0.51449	0.06882	0.12877	0.51449	0.06880	0.12874	1.68908	21.39367	0.51737	0.07895	0.14635	0.51737	0.07893	0.14631
104	27	1.70352	24.62994	0.51449	0.06916	0.12938	0.51449	0.06914	0.12934	1.68908	21.31262	0.51737	0.07925	0.14686	0.51737	0.07923	0.14682
104	28	1.70352	24.50119	0.51449	0.06953	0.13001	0.51449	0.06950	0.12997	1.68908	21.22804	0.51737	0.07957	0.14740	0.51737	0.07954	0.14736
104	29	1.70352	24.36788	0.51449	0.06991	0.13068	0.51449	0.06988	0.13063	1.68908	21.13984	0.51737	0.07990	0.14797	0.51737	0.07987	0.14792
104	30	1.70352	24.23009	0.51449	0.07030	0.13137	0.51449	0.07027	0.13132	1.68908	21.04806	0.51737	0.08025	0.14857	0.51737	0.08021	0.14851
104	31	1.70352	24.08752	0.51449	0.07072	0.13210	0.51449	0.07069	0.13204	1.68908	20.95246	0.51737	0.08061	0.14920	0.51737	0.08058	0.14914
104	32	1.70352	23.94006	0.51449	0.07116	0.13286	0.51449	0.07112	0.13280	1.68908	20.85289	0.51737	0.08100	0.14986	0.51737	0.08096	0.14979
104	33	1.70352	23.78740	0.51449	0.07161	0.13365	0.51449	0.07157	0.13359	1.68908	20.74907	0.51737	0.08140	0.15055	0.51737	0.08136	0.15048
104	34	1.70352	23.62942	0.51449	0.07209	0.13449	0.51449	0.07205	0.13442	1.68908	20.64088	0.51737	0.08183	0.15128	0.51737	0.08178	0.15120
104	35	1.70352	23.46579	0.51449	0.07259	0.13536	0.51449	0.07255	0.13529	1.68908	20.52800	0.51737	0.08228	0.15205	0.51737	0.08223	0.15197
104	36	1.70352	23.29632	0.51449	0.07312	0.13628	0.51449	0.07308	0.13620	1.68908	20.41023	0.51737	0.08275	0.15286	0.51737	0.08270	0.15277
104	37	1.70352	23.12089	0.51449	0.07368	0.13724	0.51449	0.07363	0.13716	1.68908	20.28745	0.51737	0.08325	0.15371	0.51737	0.08320	0.15362
104	38	1.70352	22.93911	0.51449	0.07426	0.13825	0.51449	0.07421	0.13816	1.68908	20.15926	0.51737	0.08378	0.15461	0.51737	0.08373	0.15452
104	39	1.70352	22.75087	0.51449	0.07487	0.13931	0.51449	0.07482	0.13922	1.68908	20.02555	0.51737	0.08434	0.15556	0.51737	0.08428	0.15546
104	40	1.70352	22.55572	0.51449	0.07552	0.14044	0.51449	0.07547	0.14034	1.68908	19.88587	0.51737	0.08493	0.15657	0.51737	0.08487	0.15647
104	41	1.70352	22.35340	0.51449	0.07620	0.14162	0.51449	0.07614	0.14151	1.68908	19.73995	0.51737	0.08556	0.15763	0.51737	0.08550	0.15752
104	42	1.70352	22.14385	0.51449	0.07692	0.14286	0.51449	0.07686	0.14275	1.68908	19.58769	0.51737	0.08623	0.15876	0.51737	0.08616	0.15864
104	43	1.70352	21.92669	0.51449	0.07769	0.14417	0.51449	0.07762	0.14406	1.68908	19.42870	0.51737	0.08693	0.15996	0.51737	0.08686	0.15983
104	44	1.70352	21.70178	0.51449	0.07849	0.14556	0.51449	0.07842	0.14543	1.68908	19.26280	0.51737	0.08768	0.16122	0.51737	0.08760	0.16109
104	45	1.70352	21.46876	0.51449	0.07934	0.14702	0.51449	0.07926	0.14688	1.68908	19.08963	0.51737	0.08847	0.16256	0.51737	0.08839	0.16242
104	46	1.70352	21.22763	0.51449	0.08024	0.14856	0.51449	0.08016	0.14842	1.68908	18.90911	0.51737	0.08932	0.16399	0.51737	0.08922	0.16383
104	47	1.70352	20.97813	0.51449	0.08120	0.15020	0.51449	0.08110	0.15003	1.68908	18.72094	0.51737	0.09021	0.16550	0.51737	0.09011	0.16532
104	48	1.70352	20.72003	0.51449	0.08221	0.15192	0.51449	0.08210	0.15174	1.68908	18.52488	0.51737	0.09117	0.16710	0.51737	0.09105	0.16691
104	49	1.70352	20.45326	0.51449	0.08328	0.15375	0.51449	0.08316	0.15354	1.68908	18.32076	0.51737	0.09218	0.16880	0.51737	0.09205	0.16858
104	50	1.70352	20.17742	0.51449	0.08441	0.15569	0.51449	0.08427	0.15544	1.68908	18.10816	0.51737	0.09326	0.17061	0.51737	0.09311	0.17035
104	51	1.70352	19.89339	0.51449	0.08562	0.15773	0.51449	0.08545	0.15745	1.68908	17.88781	0.51737	0.09441	0.17253	0.51737	0.09423	0.17223
104	52	1.70352	19.60122	0.51449	0.08689	0.15989	0.51449	0.08669	0.15956	1.68908	17.65967	0.51737	0.09562	0.17456	0.51737	0.09541	0.17421

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
104	53	1.70352	19.30125	0.51449	0.08824	0.16217	0.51449	0.08801	0.16178	1.68908	17.42398	0.51737	0.09691	0.17670	0.51737	0.09667	0.17629
104	54	1.70352	18.99375	0.51449	0.08966	0.16457	0.51449	0.08939	0.16412	1.68908	17.18091	0.51737	0.09828	0.17897	0.51737	0.09799	0.17850
104	55	1.70352	18.67912	0.51449	0.09117	0.16710	0.51449	0.09086	0.16658	1.68908	16.93076	0.51737	0.09973	0.18137	0.51737	0.09940	0.18082
104	56	1.70352	18.35803	0.51449	0.09276	0.16977	0.51449	0.09241	0.16919	1.68908	16.67407	0.51737	0.10126	0.18390	0.51737	0.10089	0.18328
104	57	1.70352	18.02853	0.51449	0.09445	0.17260	0.51449	0.09406	0.17194	1.68908	16.40902	0.51737	0.10289	0.18658	0.51737	0.10247	0.18589
104	58	1.70352	17.69065	0.51449	0.09625	0.17560	0.51449	0.09581	0.17486	1.68908	16.13552	0.51737	0.10463	0.18943	0.51737	0.10416	0.18867
104	59	1.70352	17.34441	0.51449	0.09816	0.17878	0.51449	0.09767	0.17796	1.68908	15.85354	0.51737	0.10648	0.19247	0.51737	0.10596	0.19161
104	60	1.70352	16.98967	0.51449	0.10021	0.18216	0.51449	0.09966	0.18125	1.68908	15.56284	0.51737	0.10846	0.19570	0.51737	0.10788	0.19475
104	61	1.70352	16.62627	0.51449	0.10239	0.18576	0.51449	0.10177	0.18474	1.68908	15.26320	0.51737	0.11058	0.19914	0.51737	0.10993	0.19808
104	62	1.70352	16.25423	0.51449	0.10472	0.18959	0.51449	0.10403	0.18846	1.68908	14.95454	0.51737	0.11286	0.20282	0.51737	0.11213	0.20164
104	63	1.70352	15.87341	0.51449	0.10723	0.19368	0.51449	0.10645	0.19242	1.68908	14.63664	0.51737	0.11529	0.20675	0.51737	0.11448	0.20544
104	64	1.70352	15.48353	0.51449	0.10991	0.19806	0.51449	0.10905	0.19665	1.68908	14.30913	0.51737	0.11792	0.21096	0.51737	0.11701	0.20950
104	65	1.70352	15.08480	0.51449	0.11281	0.20274	0.51449	0.11183	0.20116	1.68908	13.97213	0.51737	0.12075	0.21548	0.51737	0.11972	0.21384
104	66	1.70352	14.67724	0.51449	0.11592	0.20776	0.51449	0.11481	0.20598	1.68908	13.62552	0.51737	0.12380	0.22033	0.51737	0.12264	0.21849
104	67	1.70352	14.26104	0.51449	0.11928	0.21314	0.51449	0.11803	0.21113	1.68908	13.26940	0.51737	0.12710	0.22554	0.51737	0.12579	0.22347
104	68	1.70352	13.83657	0.51449	0.12292	0.21892	0.51449	0.12148	0.21665	1.68908	12.90401	0.51737	0.13067	0.23114	0.51737	0.12918	0.22880
104	69	1.70352	13.40435	0.51449	0.12685	0.22514	0.51449	0.12520	0.22254	1.68908	12.52973	0.51737	0.13454	0.23717	0.51737	0.13283	0.23451
104	70	1.70352	12.96501	0.51449	0.13111	0.23182	0.51449	0.12921	0.22885	1.68908	12.14706	0.51737	0.13874	0.24367	0.51737	0.13677	0.24063
104	71	1.70352	12.51927	0.51449	0.13573	0.23901	0.51449	0.13353	0.23560	1.68908	11.75658	0.51737	0.14329	0.25067	0.51737	0.14102	0.24718
104	72	1.70352	12.06792	0.51449	0.14074	0.24676	0.51449	0.13819	0.24283	1.68908	11.35893	0.51737	0.14824	0.25821	0.51737	0.14561	0.25421
104	73	1.70352	11.61185	0.51449	0.14620	0.25510	0.51449	0.14322	0.25056	1.68908	10.95491	0.51737	0.15363	0.26634	0.51737	0.15057	0.26173
104	74	1.70352	11.15217	0.51449	0.15213	0.26408	0.51449	0.14865	0.25883	1.68908	10.54549	0.51737	0.15949	0.27511	0.51737	0.15592	0.26978
104	75	1.70352	10.68986	0.51449	0.15859	0.27377	0.51449	0.15452	0.26768	1.68908	10.13154	0.51737	0.16589	0.28457	0.51737	0.16171	0.27840
104	76	1.70352	10.22626	0.51449	0.16563	0.28420	0.51449	0.16085	0.27713	1.68908	9.71428	0.51737	0.17285	0.29476	0.51737	0.16797	0.28762
104	77	1.70352	9.76277	0.51449	0.17331	0.29543	0.51449	0.16770	0.28723	1.68908	9.29502	0.51737	0.18046	0.30574	0.51737	0.17473	0.29748
104	78	1.70352	9.30064	0.51449	0.18169	0.30752	0.51449	0.17509	0.29800	1.68908	8.87492	0.51737	0.18876	0.31757	0.51737	0.18203	0.30800
104	79	1.70352	8.84103	0.51449	0.19085	0.32053	0.51449	0.18307	0.30949	1.68908	8.45509	0.51737	0.19782	0.33030	0.51737	0.18992	0.31922
104	80	1.70352	8.38551	0.51449	0.20085	0.33451	0.51449	0.19169	0.32171	1.68908	8.03703	0.51737	0.20773	0.34400	0.51737	0.19844	0.33116
104	81	1.70352	7.93532	0.51449	0.21178	0.34953	0.51449	0.20098	0.33469	1.68908	7.62196	0.51737	0.21855	0.35871	0.51737	0.20763	0.34386
104	82	1.70352	7.49211	0.51449	0.22371	0.36562	0.51449	0.21098	0.34845	1.68908	7.21152	0.51737	0.23037	0.37448	0.51737	0.21752	0.35732
104	83	1.70352	7.05756	0.51449	0.23672	0.38282	0.51449	0.22173	0.36297	1.68908	6.80735	0.51737	0.24327	0.39134	0.51737	0.22815	0.37154
104	84	1.70352	6.63342	0.51449	0.25090	0.40115	0.51449	0.23324	0.37826	1.68908	6.41122	0.51737	0.25730	0.40930	0.51737	0.23955	0.38650
104	85	1.70352	6.22156	0.51449	0.26628	0.42057	0.51449	0.24555	0.39428	1.68908	6.02503	0.51737	0.27254	0.42834	0.51737	0.25172	0.40219
104	86	1.70352	5.82374	0.51449	0.28293	0.44107	0.51449	0.25863	0.41097	1.68908	5.65055	0.51737	0.28902	0.44844	0.51737	0.26466	0.41855
104	87	1.70352	5.44155	0.51449	0.30085	0.46255	0.51449	0.27250	0.42829	1.68908	5.28949	0.51737	0.30677	0.46951	0.51737	0.27838	0.43552
104	88	1.70352	5.07613	0.51449	0.32008	0.48494	0.51449	0.28712	0.44614	1.68908	4.94306	0.51737	0.32579	0.49147	0.51737	0.29285	0.45303
104	89	1.70352	4.72862	0.51449	0.34057	0.50810	0.51449	0.30246	0.46445	1.68908	4.61250	0.51737	0.34607	0.51419	0.51737	0.30803	0.47098
104	90	1.70352	4.40007	0.51449	0.36227	0.53186	0.51449	0.31846	0.48308	1.68908	4.29901	0.51737	0.36752	0.53750	0.51737	0.32385	0.48926
104	91	1.70352	4.09149	0.51449	0.38504	0.55600	0.51449	0.33503	0.50191	1.68908	4.00370	0.51737	0.39004	0.56119	0.51737	0.34025	0.50774
104	92	1.70352	3.80354	0.51449	0.40873	0.58028	0.51449	0.35210	0.52082	1.68908	3.72738	0.51737	0.41346	0.58503	0.51737	0.35714	0.52631
104	93	1.70352	3.53621	0.51449	0.43317	0.60449	0.51449	0.36961	0.53973	1.68908	3.47020	0.51737	0.43760	0.60879	0.51737	0.37445	0.54487

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
104	94	1.70352	3.28870	0.51449	0.45819	0.62844	0.51449	0.38748	0.55854	1.68908	3.23152	0.51737	0.46233	0.63232	0.51737	0.39213	0.56335
104	95	1.70352	3.05955	0.51449	0.48369	0.65201	0.51449	0.40567	0.57719	1.68908	3.01004	0.51737	0.48752	0.65548	0.51737	0.41012	0.58168
104	96	1.70352	2.84646	0.51449	0.50958	0.67513	0.51449	0.42404	0.59554	1.68908	2.80360	0.51737	0.51310	0.67821	0.51737	0.42830	0.59973
104	97	1.70352	2.65226	0.51449	0.53528	0.69730	0.51449	0.44237	0.61339	1.68908	2.61510	0.51737	0.53849	0.70002	0.51737	0.44643	0.61729
104	98	1.70352	2.47567	0.51449	0.56056	0.71841	0.51449	0.46057	0.63067	1.68908	2.44340	0.51737	0.56347	0.72079	0.51737	0.46444	0.63429
104	99	1.70352	2.31535	0.51449	0.58524	0.73836	0.51449	0.47857	0.64734	1.68908	2.28724	0.51737	0.58786	0.74044	0.51737	0.48226	0.65070
104	100	1.70352	2.16976	0.51449	0.60918	0.75713	0.51449	0.49631	0.66338	1.68908	2.14523	0.51737	0.61152	0.75894	0.51737	0.49982	0.66650
104	101	1.70352	2.03734	0.51449	0.63229	0.77473	0.51449	0.51374	0.67877	1.68908	2.01587	0.51737	0.63437	0.77629	0.51737	0.51707	0.68167
104	102	1.70352	1.91714	0.51449	0.65442	0.79112	0.51449	0.53077	0.69347	1.68908	1.89830	0.51737	0.65626	0.79246	0.51737	0.53394	0.69617
104	103	1.70352	1.80800	0.51449	0.67549	0.80632	0.51449	0.54735	0.70747	1.68908	1.79140	0.51737	0.67710	0.80747	0.51737	0.55036	0.70997
104	104	1.70352	1.70943	0.51449	0.69533	0.82029	0.51449	0.56335	0.72069	1.68908	1.69474	0.51737	0.69674	0.82127	0.51737	0.56620	0.72303
104	105	1.70352	1.62048	0.51449	0.71389	0.83306	0.51449	0.57868	0.73312	1.68908	1.60741	0.51737	0.71512	0.83390	0.51737	0.58139	0.73529
104	106	1.70352	1.54080	0.51449	0.73101	0.84460	0.51449	0.59316	0.74464	1.68908	1.52911	0.51737	0.73209	0.84532	0.51737	0.59576	0.74668
104	107	1.70352	1.47009	0.51449	0.74654	0.85488	0.51449	0.60658	0.75512	1.68908	1.45954	0.51737	0.74749	0.85550	0.51737	0.60907	0.75704
104	108	1.70352	1.40861	0.51449	0.76020	0.86376	0.51449	0.61851	0.76429	1.68908	1.39898	0.51737	0.76105	0.86431	0.51737	0.62091	0.76613
104	109	1.70352	1.35764	0.51449	0.77146	0.87099	0.51449	0.62828	0.77171	1.68908	1.34871	0.51737	0.77224	0.87148	0.51737	0.63063	0.77348
104	110	1.70352	1.32125	0.51449	0.77937	0.87601	0.51449	0.63501	0.77676	1.68908	1.31279	0.51737	0.78010	0.87647	0.51737	0.63732	0.77849
105	1	1.60757	26.72925	0.50633	0.06014	0.11346	0.50633	0.06013	0.11344	1.59487	22.57586	0.50927	0.07064	0.13197	0.50927	0.07063	0.13194
105	2	1.60757	26.68154	0.50633	0.06025	0.11365	0.50633	0.06024	0.11364	1.59487	22.55058	0.50927	0.07072	0.13210	0.50927	0.07071	0.13209
105	3	1.60757	26.63112	0.50633	0.06036	0.11385	0.50633	0.06036	0.11384	1.59487	22.52338	0.50927	0.07081	0.13225	0.50927	0.07080	0.13224
105	4	1.60757	26.57806	0.50633	0.06048	0.11407	0.50633	0.06048	0.11406	1.59487	22.49433	0.50927	0.07090	0.13241	0.50927	0.07089	0.13240
105	5	1.60757	26.52283	0.50633	0.06061	0.11429	0.50633	0.06060	0.11428	1.59487	22.46379	0.50927	0.07100	0.13258	0.50927	0.07099	0.13257
105	6	1.60757	26.46539	0.50633	0.06074	0.11453	0.50633	0.06073	0.11451	1.59487	22.43176	0.50927	0.07110	0.13276	0.50927	0.07109	0.13274
105	7	1.60757	26.40551	0.50633	0.06088	0.11477	0.50633	0.06087	0.11476	1.59487	22.39806	0.50927	0.07121	0.13294	0.50927	0.07120	0.13293
105	8	1.60757	26.34335	0.50633	0.06102	0.11503	0.50633	0.06102	0.11501	1.59487	22.36278	0.50927	0.07132	0.13314	0.50927	0.07131	0.13313
105	9	1.60757	26.27867	0.50633	0.06117	0.11529	0.50633	0.06117	0.11528	1.59487	22.32575	0.50927	0.07144	0.13335	0.50927	0.07143	0.13333
105	10	1.60757	26.21121	0.50633	0.06133	0.11557	0.50633	0.06132	0.11556	1.59487	22.28674	0.50927	0.07156	0.13356	0.50927	0.07155	0.13355
105	11	1.60757	26.14141	0.50633	0.06149	0.11586	0.50633	0.06149	0.11585	1.59487	22.24611	0.50927	0.07169	0.13379	0.50927	0.07168	0.13377
105	12	1.60757	26.06892	0.50633	0.06167	0.11617	0.50633	0.06166	0.11615	1.59487	22.20360	0.50927	0.07183	0.13403	0.50927	0.07182	0.13401
105	13	1.60757	25.99388	0.50633	0.06184	0.11648	0.50633	0.06183	0.11646	1.59487	22.15929	0.50927	0.07197	0.13428	0.50927	0.07196	0.13426
105	14	1.60757	25.91617	0.50633	0.06203	0.11681	0.50633	0.06201	0.11679	1.59487	22.11310	0.50927	0.07212	0.13454	0.50927	0.07211	0.13451
105	15	1.60757	25.83587	0.50633	0.06222	0.11715	0.50633	0.06220	0.11712	1.59487	22.06509	0.50927	0.07228	0.13481	0.50927	0.07226	0.13478
105	16	1.60757	25.75319	0.50633	0.06242	0.11751	0.50633	0.06240	0.11747	1.59487	22.01544	0.50927	0.07244	0.13510	0.50927	0.07242	0.13506
105	17	1.60757	25.66857	0.50633	0.06263	0.11787	0.50633	0.06260	0.11783	1.59487	21.96453	0.50927	0.07261	0.13539	0.50927	0.07258	0.13534
105	18	1.60757	25.58235	0.50633	0.06284	0.11824	0.50633	0.06281	0.11820	1.59487	21.91267	0.50927	0.07278	0.13569	0.50927	0.07275	0.13564
105	19	1.60757	25.49361	0.50633	0.06306	0.11863	0.50633	0.06303	0.11859	1.59487	21.85907	0.50927	0.07296	0.13600	0.50927	0.07293	0.13595
105	20	1.60757	25.40164	0.50633	0.06328	0.11904	0.50633	0.06326	0.11900	1.59487	21.80312	0.50927	0.07315	0.13632	0.50927	0.07312	0.13628
105	21	1.60757	25.30562	0.50633	0.06352	0.11946	0.50633	0.06350	0.11942	1.59487	21.74411	0.50927	0.07335	0.13667	0.50927	0.07332	0.13663
105	22	1.60757	25.20517	0.50633	0.06378	0.11991	0.50633	0.06376	0.11988	1.59487	21.68171	0.50927	0.07356	0.13703	0.50927	0.07354	0.13700
105	23	1.60757	25.09967	0.50633	0.06405	0.12038	0.50633	0.06403	0.12035	1.59487	21.61537	0.50927	0.07378	0.13743	0.50927	0.07376	0.13739
105	24	1.60757	24.98936	0.50633	0.06433	0.12088	0.50633	0.06431	0.12085	1.59487	21.54528	0.50927	0.07402	0.13784	0.50927	0.07401	0.13781

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
105	25	1.60757	24.87419	0.50633	0.06463	0.12141	0.50633	0.06461	0.12138	1.59487	21.47137	0.50927	0.07428	0.13828	0.50927	0.07426	0.13825
105	26	1.60757	24.75420	0.50633	0.06494	0.12196	0.50633	0.06492	0.12193	1.59487	21.39367	0.50927	0.07455	0.13875	0.50927	0.07453	0.13872
105	27	1.60757	24.62994	0.50633	0.06527	0.12254	0.50633	0.06525	0.12250	1.59487	21.31262	0.50927	0.07483	0.13924	0.50927	0.07481	0.13920
105	28	1.60757	24.50119	0.50633	0.06561	0.12314	0.50633	0.06559	0.12310	1.59487	21.22804	0.50927	0.07513	0.13976	0.50927	0.07510	0.13972
105	29	1.60757	24.36788	0.50633	0.06597	0.12377	0.50633	0.06595	0.12373	1.59487	21.13984	0.50927	0.07544	0.14030	0.50927	0.07542	0.14025
105	30	1.60757	24.23009	0.50633	0.06634	0.12443	0.50633	0.06632	0.12439	1.59487	21.04806	0.50927	0.07577	0.14087	0.50927	0.07574	0.14082
105	31	1.60757	24.08752	0.50633	0.06674	0.12512	0.50633	0.06671	0.12507	1.59487	20.95246	0.50927	0.07612	0.14146	0.50927	0.07608	0.14141
105	32	1.60757	23.94006	0.50633	0.06715	0.12584	0.50633	0.06712	0.12579	1.59487	20.85289	0.50927	0.07648	0.14209	0.50927	0.07645	0.14203
105	33	1.60757	23.78740	0.50633	0.06758	0.12660	0.50633	0.06755	0.12654	1.59487	20.74907	0.50927	0.07686	0.14275	0.50927	0.07683	0.14269
105	34	1.60757	23.62942	0.50633	0.06803	0.12739	0.50633	0.06800	0.12733	1.59487	20.64088	0.50927	0.07726	0.14345	0.50927	0.07723	0.14338
105	35	1.60757	23.46579	0.50633	0.06850	0.12822	0.50633	0.06847	0.12816	1.59487	20.52800	0.50927	0.07769	0.14418	0.50927	0.07765	0.14411
105	36	1.60757	23.29632	0.50633	0.06900	0.12910	0.50633	0.06896	0.12903	1.59487	20.41023	0.50927	0.07814	0.14495	0.50927	0.07809	0.14487
105	37	1.60757	23.12089	0.50633	0.06953	0.13001	0.50633	0.06948	0.12994	1.59487	20.28745	0.50927	0.07861	0.14576	0.50927	0.07856	0.14568
105	38	1.60757	22.93911	0.50633	0.07008	0.13097	0.50633	0.07003	0.13090	1.59487	20.15926	0.50927	0.07911	0.14662	0.50927	0.07906	0.14654
105	39	1.60757	22.75087	0.50633	0.07066	0.13199	0.50633	0.07061	0.13191	1.59487	20.02555	0.50927	0.07964	0.14753	0.50927	0.07959	0.14744
105	40	1.60757	22.55572	0.50633	0.07127	0.13305	0.50633	0.07122	0.13297	1.59487	19.88587	0.50927	0.08020	0.14849	0.50927	0.08014	0.14839
105	41	1.60757	22.35340	0.50633	0.07191	0.13418	0.50633	0.07186	0.13408	1.59487	19.73995	0.50927	0.08079	0.14950	0.50927	0.08073	0.14940
105	42	1.60757	22.14385	0.50633	0.07259	0.13536	0.50633	0.07254	0.13526	1.59487	19.58769	0.50927	0.08142	0.15057	0.50927	0.08136	0.15047
105	43	1.60757	21.92669	0.50633	0.07331	0.13661	0.50633	0.07325	0.13650	1.59487	19.42870	0.50927	0.08208	0.15171	0.50927	0.08202	0.15160
105	44	1.60757	21.70178	0.50633	0.07407	0.13792	0.50633	0.07401	0.13781	1.59487	19.26280	0.50927	0.08279	0.15292	0.50927	0.08272	0.15280
105	45	1.60757	21.46876	0.50633	0.07487	0.13932	0.50633	0.07480	0.13919	1.59487	19.08963	0.50927	0.08354	0.15420	0.50927	0.08346	0.15407
105	46	1.60757	21.22763	0.50633	0.07572	0.14079	0.50633	0.07565	0.14065	1.59487	18.90911	0.50927	0.08434	0.15555	0.50927	0.08425	0.15541
105	47	1.60757	20.97813	0.50633	0.07662	0.14234	0.50633	0.07654	0.14219	1.59487	18.72094	0.50927	0.08518	0.15699	0.50927	0.08509	0.15684
105	48	1.60757	20.72003	0.50633	0.07758	0.14398	0.50633	0.07748	0.14382	1.59487	18.52488	0.50927	0.08608	0.15852	0.50927	0.08598	0.15835
105	49	1.60757	20.45326	0.50633	0.07859	0.14572	0.50633	0.07848	0.14554	1.59487	18.32076	0.50927	0.08704	0.16014	0.50927	0.08692	0.15995
105	50	1.60757	20.17742	0.50633	0.07966	0.14757	0.50633	0.07953	0.14735	1.59487	18.10816	0.50927	0.08806	0.16187	0.50927	0.08793	0.16164
105	51	1.60757	19.89339	0.50633	0.08080	0.14951	0.50633	0.08065	0.14926	1.59487	17.88781	0.50927	0.08914	0.16370	0.50927	0.08898	0.16343
105	52	1.60757	19.60122	0.50633	0.08200	0.15157	0.50633	0.08182	0.15127	1.59487	17.65967	0.50927	0.09029	0.16563	0.50927	0.09011	0.16532
105	53	1.60757	19.30125	0.50633	0.08327	0.15374	0.50633	0.08307	0.15339	1.59487	17.42398	0.50927	0.09151	0.16768	0.50927	0.09129	0.16731
105	54	1.60757	18.99375	0.50633	0.08461	0.15603	0.50633	0.08438	0.15562	1.59487	17.18091	0.50927	0.09280	0.16984	0.50927	0.09255	0.16942
105	55	1.60757	18.67912	0.50633	0.08604	0.15844	0.50633	0.08576	0.15798	1.59487	16.93076	0.50927	0.09417	0.17213	0.50927	0.09388	0.17164
105	56	1.60757	18.35803	0.50633	0.08754	0.16098	0.50633	0.08723	0.16046	1.59487	16.67407	0.50927	0.09562	0.17454	0.50927	0.09528	0.17399
105	57	1.60757	18.02853	0.50633	0.08913	0.16368	0.50633	0.08879	0.16309	1.59487	16.40902	0.50927	0.09716	0.17710	0.50927	0.09678	0.17649
105	58	1.60757	17.69065	0.50633	0.09083	0.16654	0.50633	0.09044	0.16588	1.59487	16.13552	0.50927	0.09880	0.17983	0.50927	0.09838	0.17914
105	59	1.60757	17.34441	0.50633	0.09264	0.16957	0.50633	0.09220	0.16884	1.59487	15.85354	0.50927	0.10055	0.18272	0.50927	0.10008	0.18195
105	60	1.60757	16.98967	0.50633	0.09457	0.17280	0.50633	0.09408	0.17198	1.59487	15.56284	0.50927	0.10242	0.18581	0.50927	0.10190	0.18495
105	61	1.60757	16.62627	0.50633	0.09663	0.17623	0.50633	0.09608	0.17531	1.59487	15.26320	0.50927	0.10442	0.18910	0.50927	0.10384	0.18814
105	62	1.60757	16.25423	0.50633	0.09883	0.17989	0.50633	0.09822	0.17887	1.59487	14.95454	0.50927	0.10657	0.19261	0.50927	0.10592	0.19155
105	63	1.60757	15.87341	0.50633	0.10120	0.18379	0.50633	0.10051	0.18266	1.59487	14.63664	0.50927	0.10888	0.19637	0.50927	0.10815	0.19519
105	64	1.60757	15.48353	0.50633	0.10373	0.18797	0.50633	0.10296	0.18670	1.59487	14.30913	0.50927	0.11136	0.20040	0.50927	0.11054	0.19908
105	65	1.60757	15.08480	0.50633	0.10646	0.19244	0.50633	0.10559	0.19102	1.59487	13.97213	0.50927	0.11403	0.20471	0.50927	0.11311	0.20324

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>Beneficiary</u>								<u>Beneficiary</u>							
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
105	66	1.60757	14.67724	0.50633	0.10941	0.19724	0.50633	0.10842	0.19563	1.59487	13.62552	0.50927	0.11691	0.20935	0.50927	0.11588	0.20769
105	67	1.60757	14.26104	0.50633	0.11258	0.20238	0.50633	0.11146	0.20057	1.59487	13.26940	0.50927	0.12003	0.21434	0.50927	0.11886	0.21247
105	68	1.60757	13.83657	0.50633	0.11601	0.20791	0.50633	0.11474	0.20585	1.59487	12.90401	0.50927	0.12341	0.21970	0.50927	0.12207	0.21759
105	69	1.60757	13.40435	0.50633	0.11973	0.21385	0.50633	0.11826	0.21151	1.59487	12.52973	0.50927	0.12707	0.22548	0.50927	0.12554	0.22307
105	70	1.60757	12.96501	0.50633	0.12375	0.22025	0.50633	0.12206	0.21757	1.59487	12.14706	0.50927	0.13103	0.23170	0.50927	0.12928	0.22896
105	71	1.60757	12.51927	0.50633	0.12812	0.22714	0.50633	0.12616	0.22406	1.59487	11.75658	0.50927	0.13534	0.23841	0.50927	0.13331	0.23526
105	72	1.60757	12.06792	0.50633	0.13286	0.23456	0.50633	0.13059	0.23101	1.59487	11.35893	0.50927	0.14002	0.24565	0.50927	0.13767	0.24203
105	73	1.60757	11.61185	0.50633	0.13802	0.24256	0.50633	0.13536	0.23845	1.59487	10.95491	0.50927	0.14512	0.25346	0.50927	0.14239	0.24928
105	74	1.60757	11.15217	0.50633	0.14363	0.25118	0.50633	0.14053	0.24642	1.59487	10.54549	0.50927	0.15067	0.26188	0.50927	0.14748	0.25705
105	75	1.60757	10.68986	0.50633	0.14974	0.26048	0.50633	0.14610	0.25496	1.59487	10.13154	0.50927	0.15672	0.27098	0.50927	0.15299	0.26538
105	76	1.60757	10.22626	0.50633	0.15641	0.27051	0.50633	0.15213	0.26409	1.59487	9.71428	0.50927	0.16332	0.28079	0.50927	0.15895	0.27430
105	77	1.60757	9.76277	0.50633	0.16368	0.28131	0.50633	0.15865	0.27386	1.59487	9.29502	0.50927	0.17053	0.29137	0.50927	0.16539	0.28384
105	78	1.60757	9.30064	0.50633	0.17162	0.29296	0.50633	0.16570	0.28429	1.59487	8.87492	0.50927	0.17840	0.30278	0.50927	0.17236	0.29404
105	79	1.60757	8.84103	0.50633	0.18030	0.30551	0.50633	0.17332	0.29544	1.59487	8.45509	0.50927	0.18700	0.31508	0.50927	0.17990	0.30494
105	80	1.60757	8.38551	0.50633	0.18978	0.31902	0.50633	0.18156	0.30732	1.59487	8.03703	0.50927	0.19640	0.32832	0.50927	0.18805	0.31657
105	81	1.60757	7.93532	0.50633	0.20016	0.33355	0.50633	0.19045	0.31996	1.59487	7.62196	0.50927	0.20668	0.34257	0.50927	0.19685	0.32894
105	82	1.60757	7.49211	0.50633	0.21149	0.34915	0.50633	0.20003	0.33338	1.59487	7.21152	0.50927	0.21793	0.35787	0.50927	0.20634	0.34209
105	83	1.60757	7.05756	0.50633	0.22388	0.36585	0.50633	0.21035	0.34759	1.59487	6.80735	0.50927	0.23020	0.37425	0.50927	0.21655	0.35601
105	84	1.60757	6.63342	0.50633	0.23738	0.38368	0.50633	0.22143	0.36257	1.59487	6.41122	0.50927	0.24359	0.39175	0.50927	0.22752	0.37069
105	85	1.60757	6.22156	0.50633	0.25206	0.40263	0.50633	0.23328	0.37831	1.59487	6.02503	0.50927	0.25814	0.41035	0.50927	0.23925	0.38612
105	86	1.60757	5.82374	0.50633	0.26796	0.42267	0.50633	0.24591	0.39475	1.59487	5.65055	0.50927	0.27390	0.43002	0.50927	0.25176	0.40225
105	87	1.60757	5.44155	0.50633	0.28513	0.44374	0.50633	0.25933	0.41185	1.59487	5.28949	0.50927	0.29091	0.45070	0.50927	0.26504	0.41902
105	88	1.60757	5.07613	0.50633	0.30358	0.46577	0.50633	0.27351	0.42953	1.59487	4.94306	0.50927	0.30918	0.47233	0.50927	0.27908	0.43638
105	89	1.60757	4.72862	0.50633	0.32330	0.48863	0.50633	0.28842	0.44771	1.59487	4.61250	0.50927	0.32870	0.49477	0.50927	0.29384	0.45422
105	90	1.60757	4.40007	0.50633	0.34423	0.51216	0.50633	0.30400	0.46626	1.59487	4.29901	0.50927	0.34942	0.51789	0.50927	0.30928	0.47244
105	91	1.60757	4.09149	0.50633	0.36627	0.53616	0.50633	0.32019	0.48507	1.59487	4.00370	0.50927	0.37123	0.54146	0.50927	0.32530	0.49091
105	92	1.60757	3.80354	0.50633	0.38927	0.56040	0.50633	0.33691	0.50402	1.59487	3.72738	0.50927	0.39399	0.56527	0.50927	0.34185	0.50952
105	93	1.60757	3.53621	0.50633	0.41308	0.58466	0.50633	0.35410	0.52300	1.59487	3.47020	0.50927	0.41753	0.58910	0.50927	0.35886	0.52818
105	94	1.60757	3.28870	0.50633	0.43757	0.60876	0.50633	0.37169	0.54194	1.59487	3.23152	0.50927	0.44174	0.61278	0.50927	0.37627	0.54680
105	95	1.60757	3.05955	0.50633	0.46261	0.63258	0.50633	0.38964	0.56078	1.59487	3.01004	0.50927	0.46650	0.63621	0.50927	0.39404	0.56532
105	96	1.60757	2.84646	0.50633	0.48815	0.65605	0.50633	0.40783	0.57937	1.59487	2.80360	0.50927	0.49175	0.65929	0.50927	0.41205	0.58362
105	97	1.60757	2.65226	0.50633	0.51362	0.67866	0.50633	0.42602	0.59750	1.59487	2.61510	0.50927	0.51692	0.68154	0.50927	0.43006	0.60145
105	98	1.60757	2.47567	0.50633	0.53878	0.70027	0.50633	0.44413	0.61509	1.59487	2.44340	0.50927	0.54180	0.70282	0.50927	0.44799	0.61877
105	99	1.60757	2.31535	0.50633	0.56346	0.72079	0.50633	0.46209	0.63210	1.59487	2.28724	0.50927	0.56620	0.72303	0.50927	0.46577	0.63553
105	100	1.60757	2.16976	0.50633	0.58752	0.74017	0.50633	0.47984	0.64850	1.59487	2.14523	0.50927	0.58999	0.74213	0.50927	0.48334	0.65169
105	101	1.60757	2.03734	0.50633	0.61085	0.75842	0.50633	0.49732	0.66428	1.59487	2.01587	0.50927	0.61306	0.76012	0.50927	0.50065	0.66724
105	102	1.60757	1.91714	0.50633	0.63329	0.77547	0.50633	0.51444	0.67938	1.59487	1.89830	0.50927	0.63526	0.77695	0.50927	0.51761	0.68214
105	103	1.60757	1.80800	0.50633	0.65474	0.79135	0.50633	0.53114	0.69379	1.59487	1.79140	0.50927	0.65649	0.79263	0.50927	0.53416	0.69636
105	104	1.60757	1.70943	0.50633	0.67504	0.80600	0.50633	0.54730	0.70742	1.59487	1.69474	0.50927	0.67659	0.80710	0.50927	0.55017	0.70982
105	105	1.60757	1.62048	0.50633	0.69411	0.81944	0.50633	0.56282	0.72026	1.59487	1.60741	0.50927	0.69548	0.82039	0.50927	0.56556	0.72250
105	106	1.60757	1.54080	0.50633	0.71178	0.83162	0.50633	0.57752	0.73219	1.59487	1.52911	0.50927	0.71299	0.83245	0.50927	0.58014	0.73429

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
				<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>			<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
105	107	1.60757	1.47009	0.50633	0.72787	0.84251	0.50633	0.59117	0.74307	1.59487	1.45954	0.50927	0.72895	0.84323	0.50927	0.59369	0.74505
105	108	1.60757	1.40861	0.50633	0.74209	0.85195	0.50633	0.60335	0.75261	1.59487	1.39898	0.50927	0.74306	0.85259	0.50927	0.60579	0.75451
105	109	1.60757	1.35764	0.50633	0.75385	0.85965	0.50633	0.61337	0.76036	1.59487	1.34871	0.50927	0.75475	0.86024	0.50927	0.61575	0.76219
105	110	1.60757	1.32125	0.50633	0.76215	0.86502	0.50633	0.62029	0.76565	1.59487	1.31279	0.50927	0.76300	0.86557	0.50927	0.62263	0.76744
106	1	1.52128	26.72925	0.49997	0.05691	0.10770	0.49997	0.05690	0.10768	1.51006	22.57586	0.50297	0.06689	0.12539	0.50297	0.06688	0.12537
106	2	1.52128	26.68154	0.49997	0.05702	0.10788	0.49997	0.05701	0.10787	1.51006	22.55058	0.50297	0.06696	0.12552	0.50297	0.06695	0.12550
106	3	1.52128	26.63112	0.49997	0.05712	0.10807	0.49997	0.05712	0.10806	1.51006	22.52338	0.50297	0.06704	0.12566	0.50297	0.06704	0.12565
106	4	1.52128	26.57806	0.49997	0.05724	0.10828	0.49997	0.05723	0.10827	1.51006	22.49433	0.50297	0.06713	0.12581	0.50297	0.06712	0.12580
106	5	1.52128	26.52283	0.49997	0.05736	0.10849	0.49997	0.05735	0.10848	1.51006	22.46379	0.50297	0.06722	0.12597	0.50297	0.06721	0.12596
106	6	1.52128	26.46539	0.49997	0.05748	0.10871	0.49997	0.05747	0.10870	1.51006	22.43176	0.50297	0.06732	0.12614	0.50297	0.06731	0.12613
106	7	1.52128	26.40551	0.49997	0.05761	0.10895	0.49997	0.05761	0.10894	1.51006	22.39806	0.50297	0.06742	0.12632	0.50297	0.06741	0.12631
106	8	1.52128	26.34335	0.49997	0.05775	0.10919	0.49997	0.05774	0.10918	1.51006	22.36278	0.50297	0.06753	0.12651	0.50297	0.06752	0.12649
106	9	1.52128	26.27867	0.49997	0.05789	0.10944	0.49997	0.05788	0.10943	1.51006	22.32575	0.50297	0.06764	0.12670	0.50297	0.06763	0.12669
106	10	1.52128	26.21121	0.49997	0.05804	0.10971	0.49997	0.05803	0.10970	1.51006	22.28674	0.50297	0.06776	0.12691	0.50297	0.06775	0.12690
106	11	1.52128	26.14141	0.49997	0.05819	0.10999	0.49997	0.05819	0.10997	1.51006	22.24611	0.50297	0.06788	0.12713	0.50297	0.06787	0.12711
106	12	1.52128	26.06892	0.49997	0.05836	0.11028	0.49997	0.05835	0.11026	1.51006	22.20360	0.50297	0.06801	0.12736	0.50297	0.06800	0.12734
106	13	1.52128	25.99388	0.49997	0.05852	0.11058	0.49997	0.05851	0.11056	1.51006	22.15929	0.50297	0.06814	0.12759	0.50297	0.06813	0.12757
106	14	1.52128	25.91617	0.49997	0.05870	0.11089	0.49997	0.05869	0.11087	1.51006	22.11310	0.50297	0.06829	0.12784	0.50297	0.06827	0.12782
106	15	1.52128	25.83587	0.49997	0.05888	0.11121	0.49997	0.05887	0.11119	1.51006	22.06509	0.50297	0.06844	0.12810	0.50297	0.06842	0.12807
106	16	1.52128	25.75319	0.49997	0.05907	0.11155	0.49997	0.05905	0.11152	1.51006	22.01544	0.50297	0.06859	0.12837	0.50297	0.06857	0.12834
106	17	1.52128	25.66857	0.49997	0.05927	0.11190	0.49997	0.05924	0.11186	1.51006	21.96453	0.50297	0.06875	0.12865	0.50297	0.06872	0.12861
106	18	1.52128	25.58235	0.49997	0.05946	0.11225	0.49997	0.05944	0.11221	1.51006	21.91267	0.50297	0.06891	0.12894	0.50297	0.06889	0.12889
106	19	1.52128	25.49361	0.49997	0.05967	0.11262	0.49997	0.05965	0.11258	1.51006	21.85907	0.50297	0.06908	0.12923	0.50297	0.06905	0.12919
106	20	1.52128	25.40164	0.49997	0.05989	0.11301	0.49997	0.05987	0.11297	1.51006	21.80312	0.50297	0.06926	0.12954	0.50297	0.06923	0.12950
106	21	1.52128	25.30562	0.49997	0.06012	0.11341	0.49997	0.06010	0.11338	1.51006	21.74411	0.50297	0.06945	0.12987	0.50297	0.06942	0.12984
106	22	1.52128	25.20517	0.49997	0.06035	0.11384	0.49997	0.06034	0.11381	1.51006	21.68171	0.50297	0.06965	0.13022	0.50297	0.06963	0.13019
106	23	1.52128	25.09967	0.49997	0.06061	0.11429	0.49997	0.06059	0.11426	1.51006	21.61537	0.50297	0.06986	0.13060	0.50297	0.06984	0.13057
106	24	1.52128	24.98936	0.49997	0.06088	0.11477	0.49997	0.06086	0.11474	1.51006	21.54528	0.50297	0.07009	0.13099	0.50297	0.07007	0.13097
106	25	1.52128	24.87419	0.49997	0.06116	0.11527	0.49997	0.06114	0.11524	1.51006	21.47137	0.50297	0.07033	0.13141	0.50297	0.07031	0.13139
106	26	1.52128	24.75420	0.49997	0.06145	0.11579	0.49997	0.06144	0.11577	1.51006	21.39367	0.50297	0.07058	0.13186	0.50297	0.07057	0.13183
106	27	1.52128	24.62994	0.49997	0.06176	0.11634	0.49997	0.06175	0.11631	1.51006	21.31262	0.50297	0.07085	0.13233	0.50297	0.07083	0.13229
106	28	1.52128	24.50119	0.49997	0.06209	0.11692	0.49997	0.06207	0.11689	1.51006	21.22804	0.50297	0.07113	0.13282	0.50297	0.07111	0.13278
106	29	1.52128	24.36788	0.49997	0.06243	0.11752	0.49997	0.06241	0.11748	1.51006	21.13984	0.50297	0.07143	0.13334	0.50297	0.07141	0.13330
106	30	1.52128	24.23009	0.49997	0.06278	0.11815	0.49997	0.06276	0.11811	1.51006	21.04806	0.50297	0.07174	0.13388	0.50297	0.07172	0.13383
106	31	1.52128	24.08752	0.49997	0.06315	0.11881	0.49997	0.06313	0.11876	1.51006	20.95246	0.50297	0.07207	0.13445	0.50297	0.07204	0.13440
106	32	1.52128	23.94006	0.49997	0.06354	0.11949	0.49997	0.06352	0.11945	1.51006	20.85289	0.50297	0.07241	0.13505	0.50297	0.07238	0.13499
106	33	1.52128	23.78740	0.49997	0.06395	0.12021	0.49997	0.06392	0.12016	1.51006	20.74907	0.50297	0.07277	0.13568	0.50297	0.07274	0.13562
106	34	1.52128	23.62942	0.49997	0.06438	0.12097	0.49997	0.06435	0.12091	1.51006	20.64088	0.50297	0.07316	0.13634	0.50297	0.07312	0.13628
106	35	1.52128	23.46579	0.49997	0.06483	0.12176	0.49997	0.06479	0.12170	1.51006	20.52800	0.50297	0.07356	0.13704	0.50297	0.07352	0.13697
106	36	1.52128	23.29632	0.49997	0.06530	0.12259	0.49997	0.06526	0.12253	1.51006	20.41023	0.50297	0.07398	0.13777	0.50297	0.07394	0.13770
106	37	1.52128	23.12089	0.49997	0.06579	0.12347	0.49997	0.06576	0.12340	1.51006	20.28745	0.50297	0.07443	0.13855	0.50297	0.07439	0.13848

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6		Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	
Age	Age	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	
106	38	1.52128	22.93911	0.49997	0.06632	0.12438	0.49997	0.06628	0.12431	1.51006	20.15926	0.50297	0.07490	0.13937	0.50297	0.07486	0.13929
106	39	1.52128	22.75087	0.49997	0.06686	0.12535	0.49997	0.06682	0.12527	1.51006	20.02555	0.50297	0.07540	0.14023	0.50297	0.07536	0.14015
106	40	1.52128	22.55572	0.49997	0.06744	0.12636	0.49997	0.06740	0.12629	1.51006	19.88587	0.50297	0.07593	0.14115	0.50297	0.07588	0.14106
106	41	1.52128	22.35340	0.49997	0.06805	0.12743	0.49997	0.06801	0.12735	1.51006	19.73995	0.50297	0.07649	0.14212	0.50297	0.07644	0.14203
106	42	1.52128	22.14385	0.49997	0.06870	0.12856	0.49997	0.06865	0.12847	1.51006	19.58769	0.50297	0.07709	0.14314	0.50297	0.07703	0.14305
106	43	1.52128	21.92669	0.49997	0.06938	0.12975	0.49997	0.06932	0.12966	1.51006	19.42870	0.50297	0.07772	0.14423	0.50297	0.07766	0.14413
106	44	1.52128	21.70178	0.49997	0.07010	0.13101	0.49997	0.07004	0.13091	1.51006	19.26280	0.50297	0.07839	0.14538	0.50297	0.07832	0.14527
106	45	1.52128	21.46876	0.49997	0.07086	0.13233	0.49997	0.07079	0.13222	1.51006	19.08963	0.50297	0.07910	0.14660	0.50297	0.07903	0.14648
106	46	1.52128	21.22763	0.49997	0.07166	0.13374	0.49997	0.07159	0.13362	1.51006	18.90911	0.50297	0.07985	0.14790	0.50297	0.07978	0.14777
106	47	1.52128	20.97813	0.49997	0.07251	0.13522	0.49997	0.07244	0.13509	1.51006	18.72094	0.50297	0.08065	0.14927	0.50297	0.08057	0.14913
106	48	1.52128	20.72003	0.49997	0.07341	0.13679	0.49997	0.07333	0.13664	1.51006	18.52488	0.50297	0.08151	0.15073	0.50297	0.08141	0.15057
106	49	1.52128	20.45326	0.49997	0.07437	0.13845	0.49997	0.07427	0.13828	1.51006	18.32076	0.50297	0.08241	0.15228	0.50297	0.08231	0.15210
106	50	1.52128	20.17742	0.49997	0.07539	0.14020	0.49997	0.07527	0.14001	1.51006	18.10816	0.50297	0.08338	0.15393	0.50297	0.08326	0.15372
106	51	1.52128	19.89339	0.49997	0.07646	0.14206	0.49997	0.07633	0.14183	1.51006	17.88781	0.50297	0.08441	0.15567	0.50297	0.08426	0.15543
106	52	1.52128	19.60122	0.49997	0.07760	0.14402	0.49997	0.07744	0.14376	1.51006	17.65967	0.50297	0.08549	0.15752	0.50297	0.08533	0.15724
106	53	1.52128	19.30125	0.49997	0.07880	0.14609	0.49997	0.07862	0.14578	1.51006	17.42398	0.50297	0.08665	0.15948	0.50297	0.08645	0.15915
106	54	1.52128	18.99375	0.49997	0.08008	0.14828	0.49997	0.07986	0.14791	1.51006	17.18091	0.50297	0.08787	0.16154	0.50297	0.08764	0.16116
106	55	1.52128	18.67912	0.49997	0.08142	0.15058	0.49997	0.08118	0.15016	1.51006	16.93076	0.50297	0.08916	0.16373	0.50297	0.08890	0.16329
106	56	1.52128	18.35803	0.49997	0.08284	0.15301	0.49997	0.08257	0.15254	1.51006	16.67407	0.50297	0.09053	0.16604	0.50297	0.09024	0.16554
106	57	1.52128	18.02853	0.49997	0.08435	0.15558	0.49997	0.08404	0.15505	1.51006	16.40902	0.50297	0.09199	0.16849	0.50297	0.09166	0.16793
106	58	1.52128	17.69065	0.49997	0.08596	0.15831	0.49997	0.08561	0.15772	1.51006	16.13552	0.50297	0.09355	0.17109	0.50297	0.09317	0.17047
106	59	1.52128	17.34441	0.49997	0.08767	0.16121	0.49997	0.08728	0.16055	1.51006	15.85354	0.50297	0.09521	0.17386	0.50297	0.09479	0.17316
106	60	1.52128	16.98967	0.49997	0.08950	0.16429	0.49997	0.08906	0.16355	1.51006	15.56284	0.50297	0.09698	0.17681	0.50297	0.09651	0.17603
106	61	1.52128	16.62627	0.49997	0.09145	0.16757	0.49997	0.09096	0.16675	1.51006	15.26320	0.50297	0.09888	0.17996	0.50297	0.09835	0.17909
106	62	1.52128	16.25423	0.49997	0.09354	0.17107	0.49997	0.09298	0.17015	1.51006	14.95454	0.50297	0.10091	0.18332	0.50297	0.10033	0.18236
106	63	1.52128	15.87341	0.49997	0.09577	0.17480	0.49997	0.09516	0.17378	1.51006	14.63664	0.50297	0.10310	0.18692	0.50297	0.10244	0.18585
106	64	1.52128	15.48353	0.49997	0.09818	0.17880	0.49997	0.09748	0.17765	1.51006	14.30913	0.50297	0.10545	0.19077	0.50297	0.10471	0.18958
106	65	1.52128	15.08480	0.49997	0.10076	0.18308	0.49997	0.09998	0.18179	1.51006	13.97213	0.50297	0.10798	0.19491	0.50297	0.10716	0.19357
106	66	1.52128	14.67724	0.49997	0.10355	0.18766	0.49997	0.10266	0.18621	1.51006	13.62552	0.50297	0.11071	0.19935	0.50297	0.10978	0.19785
106	67	1.52128	14.26104	0.49997	0.10655	0.19259	0.49997	0.10555	0.19095	1.51006	13.26940	0.50297	0.11367	0.20413	0.50297	0.11262	0.20243
106	68	1.52128	13.83657	0.49997	0.10981	0.19788	0.49997	0.10866	0.19602	1.51006	12.90401	0.50297	0.11686	0.20927	0.50297	0.11567	0.20735
106	69	1.52128	13.40435	0.49997	0.11332	0.20358	0.49997	0.11201	0.20146	1.51006	12.52973	0.50297	0.12033	0.21481	0.50297	0.11896	0.21263
106	70	1.52128	12.96501	0.49997	0.11714	0.20971	0.49997	0.11562	0.20728	1.51006	12.14706	0.50297	0.12409	0.22079	0.50297	0.12252	0.21829
106	71	1.52128	12.51927	0.49997	0.12127	0.21631	0.49997	0.11952	0.21352	1.51006	11.75658	0.50297	0.12818	0.22723	0.50297	0.12636	0.22437
106	72	1.52128	12.06792	0.49997	0.12577	0.22343	0.49997	0.12373	0.22021	1.51006	11.35893	0.50297	0.13262	0.23418	0.50297	0.13051	0.23088
106	73	1.52128	11.61185	0.49997	0.13065	0.23111	0.49997	0.12828	0.22738	1.51006	10.95491	0.50297	0.13745	0.24168	0.50297	0.13500	0.23788
106	74	1.52128	11.15217	0.49997	0.13597	0.23940	0.49997	0.13319	0.23507	1.51006	10.54549	0.50297	0.14272	0.24979	0.50297	0.13985	0.24538
106	75	1.52128	10.68986	0.49997	0.14177	0.24834	0.49997	0.13851	0.24331	1.51006	10.13154	0.50297	0.14846	0.25854	0.50297	0.14510	0.25343
106	76	1.52128	10.22626	0.49997	0.14810	0.25798	0.49997	0.14426	0.25214	1.51006	9.71428	0.50297	0.15473	0.26799	0.50297	0.15079	0.26206
106	77	1.52128	9.76277	0.49997	0.15500	0.26839	0.49997	0.15048	0.26159	1.51006	9.29502	0.50297	0.16157	0.27819	0.50297	0.15694	0.27131
106	78	1.52128	9.30064	0.49997	0.16253	0.27962	0.49997	0.15721	0.27171	1.51006	8.87492	0.50297	0.16904	0.28920	0.50297	0.16361	0.28121

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
106	79	1.52128	8.84103	0.49997	0.17078	0.29173	0.49997	0.16450	0.28252	1.51006	8.45509	0.50297	0.17722	0.30108	0.50297	0.17082	0.29180
106	80	1.52128	8.38551	0.49997	0.17979	0.30479	0.49997	0.17238	0.29407	1.51006	8.03703	0.50297	0.18616	0.31389	0.50297	0.17863	0.30311
106	81	1.52128	7.93532	0.49997	0.18966	0.31885	0.49997	0.18090	0.30638	1.51006	7.62196	0.50297	0.19595	0.32769	0.50297	0.18706	0.31517
106	82	1.52128	7.49211	0.49997	0.20045	0.33396	0.49997	0.19010	0.31947	1.51006	7.21152	0.50297	0.20666	0.34254	0.50297	0.19618	0.32801
106	83	1.52128	7.05756	0.49997	0.21225	0.35018	0.49997	0.20001	0.33335	1.51006	6.80735	0.50297	0.21837	0.35846	0.50297	0.20600	0.34162
106	84	1.52128	6.63342	0.49997	0.22513	0.36753	0.49997	0.21067	0.34802	1.51006	6.41122	0.50297	0.23115	0.37550	0.50297	0.21656	0.35602
106	85	1.52128	6.22156	0.49997	0.23916	0.38600	0.49997	0.22210	0.36347	1.51006	6.02503	0.50297	0.24506	0.39365	0.50297	0.22788	0.37118
106	86	1.52128	5.82374	0.49997	0.25437	0.40558	0.49997	0.23430	0.37965	1.51006	5.65055	0.50297	0.26015	0.41288	0.50297	0.23997	0.38706
106	87	1.52128	5.44155	0.49997	0.27082	0.42622	0.49997	0.24728	0.39651	1.51006	5.28949	0.50297	0.27646	0.43316	0.50297	0.25283	0.40362
106	88	1.52128	5.07613	0.49997	0.28854	0.44785	0.49997	0.26104	0.41400	1.51006	4.94306	0.50297	0.29402	0.45442	0.50297	0.26646	0.42080
106	89	1.52128	4.72862	0.49997	0.30751	0.47038	0.49997	0.27553	0.43202	1.51006	4.61250	0.50297	0.31282	0.47656	0.50297	0.28082	0.43850
106	90	1.52128	4.40007	0.49997	0.32771	0.49364	0.49997	0.29071	0.45047	1.51006	4.29901	0.50297	0.33282	0.49942	0.50297	0.29586	0.45662
106	91	1.52128	4.09149	0.49997	0.34903	0.51745	0.49997	0.30652	0.46922	1.51006	4.00370	0.50297	0.35393	0.52282	0.50297	0.31152	0.47505
106	92	1.52128	3.80354	0.49997	0.37134	0.54158	0.49997	0.32289	0.48816	1.51006	3.72738	0.50297	0.37602	0.54654	0.50297	0.32773	0.49367
106	93	1.52128	3.53621	0.49997	0.39452	0.56581	0.49997	0.33975	0.50718	1.51006	3.47020	0.50297	0.39896	0.57036	0.50297	0.34442	0.51237
106	94	1.52128	3.28870	0.49997	0.41842	0.58998	0.49997	0.35705	0.52621	1.51006	3.23152	0.50297	0.42261	0.59413	0.50297	0.36156	0.53110
106	95	1.52128	3.05955	0.49997	0.44297	0.61397	0.49997	0.37475	0.54519	1.51006	3.01004	0.50297	0.44689	0.61773	0.50297	0.37909	0.54977
106	96	1.52128	2.84646	0.49997	0.46811	0.63770	0.49997	0.39273	0.56397	1.51006	2.80360	0.50297	0.47176	0.64108	0.50297	0.39690	0.56826
106	97	1.52128	2.65226	0.49997	0.49327	0.66066	0.49997	0.41077	0.58233	1.51006	2.61510	0.50297	0.49665	0.66368	0.50297	0.41477	0.58634
106	98	1.52128	2.47567	0.49997	0.51824	0.68269	0.49997	0.42876	0.60019	1.51006	2.44340	0.50297	0.52135	0.68538	0.50297	0.43259	0.60393
106	99	1.52128	2.31535	0.49997	0.54283	0.70368	0.49997	0.44665	0.61750	1.51006	2.28724	0.50297	0.54567	0.70607	0.50297	0.45031	0.62098
106	100	1.52128	2.16976	0.49997	0.56691	0.72360	0.49997	0.46437	0.63422	1.51006	2.14523	0.50297	0.56949	0.72570	0.50297	0.46786	0.63747
106	101	1.52128	2.03734	0.49997	0.59035	0.74242	0.49997	0.48186	0.65035	1.51006	2.01587	0.50297	0.59268	0.74426	0.50297	0.48519	0.65337
106	102	1.52128	1.91714	0.49997	0.61300	0.76007	0.49997	0.49904	0.66581	1.51006	1.89830	0.50297	0.61509	0.76168	0.50297	0.50221	0.66863
106	103	1.52128	1.80800	0.49997	0.63475	0.77657	0.49997	0.51583	0.68059	1.51006	1.79140	0.50297	0.63662	0.77797	0.50297	0.51886	0.68322
106	104	1.52128	1.70943	0.49997	0.65541	0.79184	0.49997	0.53211	0.69461	1.51006	1.69474	0.50297	0.65709	0.79306	0.50297	0.53500	0.69707
106	105	1.52128	1.62048	0.49997	0.67490	0.80590	0.49997	0.54779	0.70783	1.51006	1.60741	0.50297	0.67639	0.80696	0.50297	0.55054	0.71013
106	106	1.52128	1.54080	0.49997	0.69303	0.81869	0.49997	0.56267	0.72014	1.51006	1.52911	0.50297	0.69436	0.81962	0.50297	0.56531	0.72230
106	107	1.52128	1.47009	0.49997	0.70961	0.83014	0.49997	0.57653	0.73139	1.51006	1.45954	0.50297	0.71081	0.83096	0.50297	0.57907	0.73343
106	108	1.52128	1.40861	0.49997	0.72431	0.84012	0.49997	0.58893	0.74130	1.51006	1.39898	0.50297	0.72540	0.84085	0.50297	0.59140	0.74324
106	109	1.52128	1.35764	0.49997	0.73653	0.84828	0.49997	0.59917	0.74935	1.51006	1.34871	0.50297	0.73755	0.84895	0.50297	0.60158	0.75123
106	110	1.52128	1.32125	0.49997	0.74518	0.85398	0.49997	0.60626	0.75487	1.51006	1.31279	0.50297	0.74614	0.85461	0.50297	0.60864	0.75671
107	1	1.44429	26.72925	0.49532	0.05403	0.10253	0.49532	0.05402	0.10251	1.43431	22.57586	0.49839	0.06353	0.11947	0.49839	0.06352	0.11946
107	2	1.44429	26.68154	0.49532	0.05413	0.10270	0.49532	0.05412	0.10269	1.43431	22.55058	0.49839	0.06360	0.11960	0.49839	0.06359	0.11958
107	3	1.44429	26.63112	0.49532	0.05423	0.10289	0.49532	0.05423	0.10287	1.43431	22.52338	0.49839	0.06368	0.11974	0.49839	0.06367	0.11972
107	4	1.44429	26.57806	0.49532	0.05434	0.10308	0.49532	0.05433	0.10307	1.43431	22.49433	0.49839	0.06376	0.11988	0.49839	0.06376	0.11987
107	5	1.44429	26.52283	0.49532	0.05445	0.10328	0.49532	0.05445	0.10327	1.43431	22.46379	0.49839	0.06385	0.12003	0.49839	0.06384	0.12002
107	6	1.44429	26.46539	0.49532	0.05457	0.10350	0.49532	0.05457	0.10349	1.43431	22.43176	0.49839	0.06394	0.12020	0.49839	0.06393	0.12018
107	7	1.44429	26.40551	0.49532	0.05470	0.10372	0.49532	0.05469	0.10371	1.43431	22.39806	0.49839	0.06404	0.12037	0.49839	0.06403	0.12035
107	8	1.44429	26.34335	0.49532	0.05483	0.10395	0.49532	0.05482	0.10394	1.43431	22.36278	0.49839	0.06414	0.12054	0.49839	0.06413	0.12053
107	9	1.44429	26.27867	0.49532	0.05496	0.10419	0.49532	0.05495	0.10418	1.43431	22.32575	0.49839	0.06424	0.12073	0.49839	0.06424	0.12072

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

Retiree		PRE-REFORMED BENEFIT TIERS								POST-REFORMED BENEFIT TIERS							
Age	Beneficiary	Annuity Value	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Annuity Value	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
				Factor	Factor	Factor	Factor	Factor	Factor			Factor	Factor	Factor	Factor	Factor	Factor
107	10	1.44429	26.21121	0.49532	0.05510	0.10445	0.49532	0.05510	0.10444	1.43431	22.28674	0.49839	0.06436	0.12093	0.49839	0.06435	0.12092
107	11	1.44429	26.14141	0.49532	0.05525	0.10471	0.49532	0.05524	0.10470	1.43431	22.24611	0.49839	0.06447	0.12114	0.49839	0.06447	0.12112
107	12	1.44429	26.06892	0.49532	0.05540	0.10499	0.49532	0.05539	0.10497	1.43431	22.20360	0.49839	0.06460	0.12136	0.49839	0.06459	0.12134
107	13	1.44429	25.99388	0.49532	0.05556	0.10528	0.49532	0.05555	0.10526	1.43431	22.15929	0.49839	0.06473	0.12158	0.49839	0.06472	0.12157
107	14	1.44429	25.91617	0.49532	0.05573	0.10557	0.49532	0.05572	0.10555	1.43431	22.11310	0.49839	0.06486	0.12182	0.49839	0.06485	0.12180
107	15	1.44429	25.83587	0.49532	0.05590	0.10588	0.49532	0.05589	0.10586	1.43431	22.06509	0.49839	0.06500	0.12207	0.49839	0.06499	0.12204
107	16	1.44429	25.75319	0.49532	0.05608	0.10621	0.49532	0.05606	0.10618	1.43431	22.01544	0.49839	0.06515	0.12233	0.49839	0.06513	0.12229
107	17	1.44429	25.66857	0.49532	0.05627	0.10654	0.49532	0.05625	0.10650	1.43431	21.96453	0.49839	0.06530	0.12259	0.49839	0.06528	0.12255
107	18	1.44429	25.58235	0.49532	0.05646	0.10688	0.49532	0.05643	0.10684	1.43431	21.91267	0.49839	0.06545	0.12287	0.49839	0.06543	0.12282
107	19	1.44429	25.49361	0.49532	0.05665	0.10723	0.49532	0.05663	0.10719	1.43431	21.85907	0.49839	0.06561	0.12315	0.49839	0.06559	0.12311
107	20	1.44429	25.40164	0.49532	0.05686	0.10760	0.49532	0.05684	0.10756	1.43431	21.80312	0.49839	0.06578	0.12345	0.49839	0.06576	0.12341
107	21	1.44429	25.30562	0.49532	0.05707	0.10798	0.49532	0.05706	0.10795	1.43431	21.74411	0.49839	0.06596	0.12376	0.49839	0.06594	0.12373
107	22	1.44429	25.20517	0.49532	0.05730	0.10839	0.49532	0.05729	0.10836	1.43431	21.68171	0.49839	0.06615	0.12409	0.49839	0.06614	0.12407
107	23	1.44429	25.09967	0.49532	0.05754	0.10882	0.49532	0.05753	0.10880	1.43431	21.61537	0.49839	0.06635	0.12445	0.49839	0.06634	0.12443
107	24	1.44429	24.98936	0.49532	0.05780	0.10928	0.49532	0.05778	0.10925	1.43431	21.54528	0.49839	0.06657	0.12483	0.49839	0.06656	0.12481
107	25	1.44429	24.87419	0.49532	0.05806	0.10975	0.49532	0.05805	0.10973	1.43431	21.47137	0.49839	0.06680	0.12523	0.49839	0.06679	0.12521
107	26	1.44429	24.75420	0.49532	0.05834	0.11026	0.49532	0.05833	0.11023	1.43431	21.39367	0.49839	0.06704	0.12566	0.49839	0.06703	0.12563
107	27	1.44429	24.62994	0.49532	0.05864	0.11078	0.49532	0.05862	0.11075	1.43431	21.31262	0.49839	0.06730	0.12611	0.49839	0.06728	0.12608
107	28	1.44429	24.50119	0.49532	0.05895	0.11133	0.49532	0.05893	0.11130	1.43431	21.22804	0.49839	0.06757	0.12658	0.49839	0.06755	0.12654
107	29	1.44429	24.36788	0.49532	0.05927	0.11191	0.49532	0.05925	0.11187	1.43431	21.13984	0.49839	0.06785	0.12707	0.49839	0.06783	0.12704
107	30	1.44429	24.23009	0.49532	0.05961	0.11251	0.49532	0.05959	0.11247	1.43431	21.04806	0.49839	0.06814	0.12759	0.49839	0.06812	0.12755
107	31	1.44429	24.08752	0.49532	0.05996	0.11313	0.49532	0.05994	0.11309	1.43431	20.95246	0.49839	0.06845	0.12814	0.49839	0.06843	0.12809
107	32	1.44429	23.94006	0.49532	0.06033	0.11379	0.49532	0.06030	0.11375	1.43431	20.85289	0.49839	0.06878	0.12871	0.49839	0.06875	0.12866
107	33	1.44429	23.78740	0.49532	0.06072	0.11448	0.49532	0.06069	0.11443	1.43431	20.74907	0.49839	0.06912	0.12931	0.49839	0.06909	0.12926
107	34	1.44429	23.62942	0.49532	0.06112	0.11520	0.49532	0.06109	0.11515	1.43431	20.64088	0.49839	0.06949	0.12994	0.49839	0.06946	0.12989
107	35	1.44429	23.46579	0.49532	0.06155	0.11596	0.49532	0.06152	0.11590	1.43431	20.52800	0.49839	0.06987	0.13061	0.49839	0.06983	0.13055
107	36	1.44429	23.29632	0.49532	0.06199	0.11675	0.49532	0.06196	0.11669	1.43431	20.41023	0.49839	0.07027	0.13131	0.49839	0.07024	0.13125
107	37	1.44429	23.12089	0.49532	0.06246	0.11758	0.49532	0.06243	0.11752	1.43431	20.28745	0.49839	0.07070	0.13206	0.49839	0.07066	0.13199
107	38	1.44429	22.93911	0.49532	0.06296	0.11846	0.49532	0.06292	0.11840	1.43431	20.15926	0.49839	0.07115	0.13284	0.49839	0.07111	0.13277
107	39	1.44429	22.75087	0.49532	0.06348	0.11938	0.49532	0.06344	0.11932	1.43431	20.02555	0.49839	0.07162	0.13367	0.49839	0.07158	0.13360
107	40	1.44429	22.55572	0.49532	0.06403	0.12035	0.49532	0.06399	0.12028	1.43431	19.88587	0.49839	0.07212	0.13454	0.49839	0.07208	0.13447
107	41	1.44429	22.35340	0.49532	0.06461	0.12138	0.49532	0.06457	0.12130	1.43431	19.73995	0.49839	0.07266	0.13547	0.49839	0.07261	0.13539
107	42	1.44429	22.14385	0.49532	0.06522	0.12245	0.49532	0.06518	0.12237	1.43431	19.58769	0.49839	0.07322	0.13645	0.49839	0.07317	0.13636
107	43	1.44429	21.92669	0.49532	0.06587	0.12359	0.49532	0.06582	0.12351	1.43431	19.42870	0.49839	0.07382	0.13749	0.49839	0.07377	0.13740
107	44	1.44429	21.70178	0.49532	0.06655	0.12479	0.49532	0.06650	0.12470	1.43431	19.26280	0.49839	0.07446	0.13859	0.49839	0.07440	0.13849
107	45	1.44429	21.46876	0.49532	0.06727	0.12606	0.49532	0.06721	0.12596	1.43431	19.08963	0.49839	0.07513	0.13976	0.49839	0.07507	0.13965
107	46	1.44429	21.22763	0.49532	0.06803	0.12740	0.49532	0.06797	0.12729	1.43431	18.90911	0.49839	0.07585	0.14100	0.49839	0.07578	0.14088
107	47	1.44429	20.97813	0.49532	0.06884	0.12882	0.49532	0.06877	0.12870	1.43431	18.72094	0.49839	0.07661	0.14232	0.49839	0.07653	0.14219
107	48	1.44429	20.72003	0.49532	0.06970	0.13032	0.49532	0.06962	0.13018	1.43431	18.52488	0.49839	0.07742	0.14371	0.49839	0.07734	0.14357
107	49	1.44429	20.45326	0.49532	0.07061	0.13190	0.49532	0.07052	0.13175	1.43431	18.32076	0.49839	0.07828	0.14520	0.49839	0.07819	0.14503
107	50	1.44429	20.17742	0.49532	0.07157	0.13358	0.49532	0.07147	0.13341	1.43431	18.10816	0.49839	0.07920	0.14677	0.49839	0.07909	0.14659

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
107	51	1.44429	19.89339	0.49532	0.07259	0.13536	0.49532	0.07247	0.13515	1.43431	17.88781	0.49839	0.08017	0.14844	0.49839	0.08004	0.14822
107	52	1.44429	19.60122	0.49532	0.07367	0.13724	0.49532	0.07353	0.13699	1.43431	17.65967	0.49839	0.08121	0.15021	0.49839	0.08106	0.14996
107	53	1.44429	19.30125	0.49532	0.07482	0.13922	0.49532	0.07465	0.13893	1.43431	17.42398	0.49839	0.08230	0.15209	0.49839	0.08213	0.15179
107	54	1.44429	18.99375	0.49532	0.07602	0.14131	0.49532	0.07583	0.14098	1.43431	17.18091	0.49839	0.08346	0.15407	0.49839	0.08326	0.15372
107	55	1.44429	18.67912	0.49532	0.07730	0.14351	0.49532	0.07708	0.14313	1.43431	16.93076	0.49839	0.08469	0.15616	0.49839	0.08446	0.15576
107	56	1.44429	18.35803	0.49532	0.07865	0.14583	0.49532	0.07840	0.14541	1.43431	16.67407	0.49839	0.08600	0.15837	0.49839	0.08573	0.15792
107	57	1.44429	18.02853	0.49532	0.08009	0.14830	0.49532	0.07981	0.14782	1.43431	16.40902	0.49839	0.08738	0.16072	0.49839	0.08708	0.16021
107	58	1.44429	17.69065	0.49532	0.08161	0.15091	0.49532	0.08130	0.15037	1.43431	16.13552	0.49839	0.08886	0.16321	0.49839	0.08852	0.16265
107	59	1.44429	17.34441	0.49532	0.08324	0.15369	0.49532	0.08289	0.15308	1.43431	15.85354	0.49839	0.09043	0.16587	0.49839	0.09006	0.16523
107	60	1.44429	16.98967	0.49532	0.08497	0.15664	0.49532	0.08458	0.15596	1.43431	15.56284	0.49839	0.09212	0.16870	0.49839	0.09170	0.16799
107	61	1.44429	16.62627	0.49532	0.08683	0.15978	0.49532	0.08638	0.15903	1.43431	15.26320	0.49839	0.09392	0.17172	0.49839	0.09345	0.17093
107	62	1.44429	16.25423	0.49532	0.08881	0.16313	0.49532	0.08831	0.16229	1.43431	14.95454	0.49839	0.09586	0.17494	0.49839	0.09533	0.17406
107	63	1.44429	15.87341	0.49532	0.09093	0.16671	0.49532	0.09038	0.16577	1.43431	14.63664	0.49839	0.09793	0.17839	0.49839	0.09734	0.17741
107	64	1.44429	15.48353	0.49532	0.09322	0.17053	0.49532	0.09259	0.16949	1.43431	14.30913	0.49839	0.10016	0.18209	0.49839	0.09950	0.18100
107	65	1.44429	15.08480	0.49532	0.09567	0.17463	0.49532	0.09497	0.17346	1.43431	13.97213	0.49839	0.10257	0.18606	0.49839	0.10183	0.18484
107	66	1.44429	14.67724	0.49532	0.09832	0.17903	0.49532	0.09752	0.17771	1.43431	13.62552	0.49839	0.10517	0.19032	0.49839	0.10433	0.18895
107	67	1.44429	14.26104	0.49532	0.10117	0.18376	0.49532	0.10027	0.18227	1.43431	13.26940	0.49839	0.10798	0.19491	0.49839	0.10703	0.19336
107	68	1.44429	13.83657	0.49532	0.10426	0.18884	0.49532	0.10323	0.18714	1.43431	12.90401	0.49839	0.11102	0.19985	0.49839	0.10994	0.19810
107	69	1.44429	13.40435	0.49532	0.10761	0.19430	0.49532	0.10642	0.19237	1.43431	12.52973	0.49839	0.11431	0.20517	0.49839	0.11308	0.20318
107	70	1.44429	12.96501	0.49532	0.11123	0.20019	0.49532	0.10986	0.19798	1.43431	12.14706	0.49839	0.11789	0.21091	0.49839	0.11647	0.20864
107	71	1.44429	12.51927	0.49532	0.11516	0.20654	0.49532	0.11358	0.20399	1.43431	11.75658	0.49839	0.12177	0.21711	0.49839	0.12013	0.21450
107	72	1.44429	12.06792	0.49532	0.11943	0.21338	0.49532	0.11759	0.21044	1.43431	11.35893	0.49839	0.12600	0.22380	0.49839	0.12409	0.22079
107	73	1.44429	11.61185	0.49532	0.12408	0.22076	0.49532	0.12193	0.21736	1.43431	10.95491	0.49839	0.13060	0.23102	0.49839	0.12838	0.22754
107	74	1.44429	11.15217	0.49532	0.12914	0.22873	0.49532	0.12662	0.22478	1.43431	10.54549	0.49839	0.13561	0.23882	0.49839	0.13301	0.23480
107	75	1.44429	10.68986	0.49532	0.13465	0.23734	0.49532	0.13170	0.23275	1.43431	10.13154	0.49839	0.14107	0.24726	0.49839	0.13804	0.24259
107	76	1.44429	10.22626	0.49532	0.14067	0.24664	0.49532	0.13720	0.24129	1.43431	9.71428	0.49839	0.14704	0.25637	0.49839	0.14347	0.25095
107	77	1.44429	9.76277	0.49532	0.14723	0.25668	0.49532	0.14315	0.25045	1.43431	9.29502	0.49839	0.15355	0.26622	0.49839	0.14937	0.25991
107	78	1.44429	9.30064	0.49532	0.15441	0.26751	0.49532	0.14959	0.26025	1.43431	8.87492	0.49839	0.16067	0.27686	0.49839	0.15575	0.26952
107	79	1.44429	8.84103	0.49532	0.16226	0.27922	0.49532	0.15657	0.27076	1.43431	8.45509	0.49839	0.16846	0.28835	0.49839	0.16266	0.27981
107	80	1.44429	8.38551	0.49532	0.17085	0.29184	0.49532	0.16413	0.28198	1.43431	8.03703	0.49839	0.17699	0.30075	0.49839	0.17015	0.29082
107	81	1.44429	7.93532	0.49532	0.18026	0.30546	0.49532	0.17231	0.29397	1.43431	7.62196	0.49839	0.18633	0.31413	0.49839	0.17826	0.30258
107	82	1.44429	7.49211	0.49532	0.19056	0.32012	0.49532	0.18115	0.30674	1.43431	7.21152	0.49839	0.19656	0.32854	0.49839	0.18702	0.31511
107	83	1.44429	7.05756	0.49532	0.20183	0.33587	0.49532	0.19070	0.32031	1.43431	6.80735	0.49839	0.20775	0.34402	0.49839	0.19648	0.32843
107	84	1.44429	6.63342	0.49532	0.21414	0.35274	0.49532	0.20097	0.33468	1.43431	6.41122	0.49839	0.21997	0.36061	0.49839	0.20667	0.34254
107	85	1.44429	6.22156	0.49532	0.22756	0.37075	0.49532	0.21200	0.34983	1.43431	6.02503	0.49839	0.23329	0.37832	0.49839	0.21760	0.35743
107	86	1.44429	5.82374	0.49532	0.24214	0.38988	0.49532	0.22380	0.36574	1.43431	5.65055	0.49839	0.24776	0.39712	0.49839	0.22930	0.37306
107	87	1.44429	5.44155	0.49532	0.25793	0.41008	0.49532	0.23637	0.38236	1.43431	5.28949	0.49839	0.26342	0.41699	0.49839	0.24176	0.38939
107	88	1.44429	5.07613	0.49532	0.27496	0.43132	0.49532	0.24972	0.39964	1.43431	4.94306	0.49839	0.28031	0.43788	0.49839	0.25500	0.40637
107	89	1.44429	4.72862	0.49532	0.29323	0.45349	0.49532	0.26381	0.41748	1.43431	4.61250	0.49839	0.29843	0.45968	0.49839	0.26897	0.42391
107	90	1.44429	4.40007	0.49532	0.31272	0.47645	0.49532	0.27861	0.43580	1.43431	4.29901	0.49839	0.31775	0.48226	0.49839	0.28363	0.44192
107	91	1.44429	4.09149	0.49532	0.33335	0.50002	0.49532	0.29404	0.45446	1.43431	4.00370	0.49839	0.33819	0.50544	0.49839	0.29893	0.46027

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
107	92	1.44429	3.80354	0.49532	0.35499	0.52398	0.49532	0.31006	0.47335	1.43431	3.72738	0.49839	0.35963	0.52901	0.49839	0.31480	0.47886
107	93	1.44429	3.53621	0.49532	0.37753	0.54813	0.49532	0.32659	0.49238	1.43431	3.47020	0.49839	0.38195	0.55277	0.49839	0.33119	0.49758
107	94	1.44429	3.28870	0.49532	0.40086	0.57231	0.49532	0.34360	0.51146	1.43431	3.23152	0.49839	0.40504	0.57656	0.49839	0.34804	0.51636
107	95	1.44429	3.05955	0.49532	0.42489	0.59638	0.49532	0.36104	0.53054	1.43431	3.01004	0.49839	0.42883	0.60025	0.49839	0.36532	0.53515
107	96	1.44429	2.84646	0.49532	0.44959	0.62030	0.49532	0.37881	0.54947	1.43431	2.80360	0.49839	0.45327	0.62380	0.49839	0.38293	0.55379
107	97	1.44429	2.65226	0.49532	0.47440	0.64351	0.49532	0.39667	0.56802	1.43431	2.61510	0.49839	0.47783	0.64666	0.49839	0.40063	0.57207
107	98	1.44429	2.47567	0.49532	0.49911	0.66588	0.49532	0.41453	0.58610	1.43431	2.44340	0.49839	0.50228	0.66869	0.49839	0.41833	0.58989
107	99	1.44429	2.31535	0.49532	0.52355	0.68728	0.49532	0.43232	0.60367	1.43431	2.28724	0.49839	0.52647	0.68978	0.49839	0.43596	0.60720
107	100	1.44429	2.16976	0.49532	0.54756	0.70764	0.49532	0.44999	0.62068	1.43431	2.14523	0.49839	0.55023	0.70987	0.49839	0.45346	0.62398
107	101	1.44429	2.03734	0.49532	0.57104	0.72696	0.49532	0.46747	0.63711	1.43431	2.01587	0.49839	0.57346	0.72892	0.49839	0.47079	0.64018
107	102	1.44429	1.91714	0.49532	0.59381	0.74514	0.49532	0.48467	0.65290	1.43431	1.89830	0.49839	0.59600	0.74687	0.49839	0.48784	0.65577
107	103	1.44429	1.80800	0.49532	0.61576	0.76219	0.49532	0.50152	0.66802	1.43431	1.79140	0.49839	0.61774	0.76371	0.49839	0.50455	0.67070
107	104	1.44429	1.70943	0.49532	0.63670	0.77803	0.49532	0.51789	0.68238	1.43431	1.69474	0.49839	0.63848	0.77935	0.49839	0.52079	0.68489
107	105	1.44429	1.62048	0.49532	0.65652	0.79265	0.49532	0.53369	0.69596	1.43431	1.60741	0.49839	0.65812	0.79381	0.49839	0.53646	0.69831
107	106	1.44429	1.54080	0.49532	0.67503	0.80599	0.49532	0.54873	0.70862	1.43431	1.52911	0.49839	0.67647	0.80702	0.49839	0.55138	0.71083
107	107	1.44429	1.47009	0.49532	0.69202	0.81798	0.49532	0.56276	0.72022	1.43431	1.45954	0.49839	0.69332	0.81889	0.49839	0.56532	0.72231
107	108	1.44429	1.40861	0.49532	0.70714	0.82845	0.49532	0.57536	0.73045	1.43431	1.39898	0.49839	0.70834	0.82927	0.49839	0.57784	0.73245
107	109	1.44429	1.35764	0.49532	0.71976	0.83705	0.49532	0.58580	0.73880	1.43431	1.34871	0.49839	0.72088	0.83780	0.49839	0.58823	0.74073
107	110	1.44429	1.32125	0.49532	0.72871	0.84307	0.49532	0.59305	0.74454	1.43431	1.31279	0.49839	0.72978	0.84378	0.49839	0.59544	0.74643
108	1	1.37632	26.72925	0.49197	0.05149	0.09794	0.49197	0.05148	0.09792	1.36735	22.57586	0.49512	0.06057	0.11422	0.49512	0.06056	0.11420
108	2	1.37632	26.68154	0.49197	0.05158	0.09811	0.49197	0.05158	0.09809	1.36735	22.55058	0.49512	0.06063	0.11434	0.49512	0.06063	0.11432
108	3	1.37632	26.63112	0.49197	0.05168	0.09828	0.49197	0.05167	0.09827	1.36735	22.52338	0.49512	0.06071	0.11447	0.49512	0.06070	0.11445
108	4	1.37632	26.57806	0.49197	0.05178	0.09847	0.49197	0.05178	0.09846	1.36735	22.49433	0.49512	0.06079	0.11461	0.49512	0.06078	0.11459
108	5	1.37632	26.52283	0.49197	0.05189	0.09866	0.49197	0.05189	0.09865	1.36735	22.46379	0.49512	0.06087	0.11475	0.49512	0.06086	0.11474
108	6	1.37632	26.46539	0.49197	0.05200	0.09887	0.49197	0.05200	0.09886	1.36735	22.43176	0.49512	0.06096	0.11491	0.49512	0.06095	0.11490
108	7	1.37632	26.40551	0.49197	0.05212	0.09908	0.49197	0.05212	0.09907	1.36735	22.39806	0.49512	0.06105	0.11507	0.49512	0.06104	0.11506
108	8	1.37632	26.34335	0.49197	0.05225	0.09930	0.49197	0.05224	0.09929	1.36735	22.36278	0.49512	0.06114	0.11524	0.49512	0.06114	0.11523
108	9	1.37632	26.27867	0.49197	0.05237	0.09953	0.49197	0.05237	0.09952	1.36735	22.32575	0.49512	0.06125	0.11542	0.49512	0.06124	0.11541
108	10	1.37632	26.21121	0.49197	0.05251	0.09978	0.49197	0.05250	0.09977	1.36735	22.28674	0.49512	0.06135	0.11561	0.49512	0.06135	0.11560
108	11	1.37632	26.14141	0.49197	0.05265	0.10003	0.49197	0.05264	0.10002	1.36735	22.24611	0.49512	0.06146	0.11581	0.49512	0.06146	0.11580
108	12	1.37632	26.06892	0.49197	0.05280	0.10030	0.49197	0.05279	0.10028	1.36735	22.20360	0.49512	0.06158	0.11602	0.49512	0.06157	0.11600
108	13	1.37632	25.99388	0.49197	0.05295	0.10057	0.49197	0.05294	0.10056	1.36735	22.15929	0.49512	0.06171	0.11624	0.49512	0.06170	0.11622
108	14	1.37632	25.91617	0.49197	0.05311	0.10086	0.49197	0.05310	0.10084	1.36735	22.11310	0.49512	0.06183	0.11647	0.49512	0.06182	0.11645
108	15	1.37632	25.83587	0.49197	0.05327	0.10115	0.49197	0.05326	0.10113	1.36735	22.06509	0.49512	0.06197	0.11670	0.49512	0.06195	0.11668
108	16	1.37632	25.75319	0.49197	0.05344	0.10146	0.49197	0.05343	0.10143	1.36735	22.01544	0.49512	0.06211	0.11695	0.49512	0.06209	0.11692
108	17	1.37632	25.66857	0.49197	0.05362	0.10178	0.49197	0.05360	0.10175	1.36735	21.96453	0.49512	0.06225	0.11721	0.49512	0.06223	0.11717
108	18	1.37632	25.58235	0.49197	0.05380	0.10210	0.49197	0.05378	0.10207	1.36735	21.91267	0.49512	0.06240	0.11747	0.49512	0.06238	0.11743
108	19	1.37632	25.49361	0.49197	0.05399	0.10244	0.49197	0.05397	0.10241	1.36735	21.85907	0.49512	0.06255	0.11774	0.49512	0.06253	0.11770
108	20	1.37632	25.40164	0.49197	0.05418	0.10279	0.49197	0.05416	0.10276	1.36735	21.80312	0.49512	0.06271	0.11802	0.49512	0.06269	0.11799
108	21	1.37632	25.30562	0.49197	0.05439	0.10316	0.49197	0.05437	0.10314	1.36735	21.74411	0.49512	0.06288	0.11832	0.49512	0.06287	0.11829
108	22	1.37632	25.20517	0.49197	0.05460	0.10355	0.49197	0.05459	0.10353	1.36735	21.68171	0.49512	0.06306	0.11865	0.49512	0.06305	0.11862

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
108	23	1.37632	25.09967	0.49197	0.05483	0.10397	0.49197	0.05482	0.10394	1.36735	21.61537	0.49512	0.06326	0.11899	0.49512	0.06324	0.11896
108	24	1.37632	24.98936	0.49197	0.05508	0.10440	0.49197	0.05506	0.10438	1.36735	21.54528	0.49512	0.06346	0.11935	0.49512	0.06345	0.11933
108	25	1.37632	24.87419	0.49197	0.05533	0.10486	0.49197	0.05532	0.10484	1.36735	21.47137	0.49512	0.06368	0.11974	0.49512	0.06367	0.11972
108	26	1.37632	24.75420	0.49197	0.05560	0.10534	0.49197	0.05559	0.10532	1.36735	21.39367	0.49512	0.06391	0.12015	0.49512	0.06390	0.12012
108	27	1.37632	24.62994	0.49197	0.05588	0.10584	0.49197	0.05587	0.10582	1.36735	21.31262	0.49512	0.06416	0.12058	0.49512	0.06414	0.12055
108	28	1.37632	24.50119	0.49197	0.05617	0.10637	0.49197	0.05616	0.10634	1.36735	21.22804	0.49512	0.06441	0.12103	0.49512	0.06439	0.12100
108	29	1.37632	24.36788	0.49197	0.05648	0.10692	0.49197	0.05646	0.10689	1.36735	21.13984	0.49512	0.06468	0.12150	0.49512	0.06466	0.12147
108	30	1.37632	24.23009	0.49197	0.05680	0.10750	0.49197	0.05678	0.10746	1.36735	21.04806	0.49512	0.06496	0.12200	0.49512	0.06494	0.12196
108	31	1.37632	24.08752	0.49197	0.05714	0.10810	0.49197	0.05712	0.10806	1.36735	20.95246	0.49512	0.06526	0.12252	0.49512	0.06524	0.12248
108	32	1.37632	23.94006	0.49197	0.05749	0.10873	0.49197	0.05747	0.10869	1.36735	20.85289	0.49512	0.06557	0.12307	0.49512	0.06554	0.12303
108	33	1.37632	23.78740	0.49197	0.05786	0.10939	0.49197	0.05783	0.10934	1.36735	20.74907	0.49512	0.06590	0.12365	0.49512	0.06587	0.12360
108	34	1.37632	23.62942	0.49197	0.05824	0.11008	0.49197	0.05822	0.11003	1.36735	20.64088	0.49512	0.06624	0.12425	0.49512	0.06621	0.12420
108	35	1.37632	23.46579	0.49197	0.05865	0.11080	0.49197	0.05862	0.11075	1.36735	20.52800	0.49512	0.06661	0.12490	0.49512	0.06658	0.12484
108	36	1.37632	23.29632	0.49197	0.05908	0.11156	0.49197	0.05905	0.11151	1.36735	20.41023	0.49512	0.06699	0.12557	0.49512	0.06696	0.12551
108	37	1.37632	23.12089	0.49197	0.05953	0.11236	0.49197	0.05949	0.11231	1.36735	20.28745	0.49512	0.06740	0.12628	0.49512	0.06736	0.12622
108	38	1.37632	22.93911	0.49197	0.06000	0.11320	0.49197	0.05996	0.11314	1.36735	20.15926	0.49512	0.06782	0.12703	0.49512	0.06779	0.12697
108	39	1.37632	22.75087	0.49197	0.06049	0.11408	0.49197	0.06046	0.11402	1.36735	20.02555	0.49512	0.06828	0.12783	0.49512	0.06824	0.12776
108	40	1.37632	22.55572	0.49197	0.06102	0.11501	0.49197	0.06098	0.11495	1.36735	19.88587	0.49512	0.06876	0.12867	0.49512	0.06872	0.12860
108	41	1.37632	22.35340	0.49197	0.06157	0.11600	0.49197	0.06153	0.11593	1.36735	19.73995	0.49512	0.06927	0.12956	0.49512	0.06922	0.12948
108	42	1.37632	22.14385	0.49197	0.06215	0.11703	0.49197	0.06211	0.11696	1.36735	19.58769	0.49512	0.06980	0.13050	0.49512	0.06976	0.13042
108	43	1.37632	21.92669	0.49197	0.06277	0.11812	0.49197	0.06272	0.11804	1.36735	19.42870	0.49512	0.07037	0.13149	0.49512	0.07033	0.13141
108	44	1.37632	21.70178	0.49197	0.06342	0.11927	0.49197	0.06337	0.11919	1.36735	19.26280	0.49512	0.07098	0.13255	0.49512	0.07093	0.13246
108	45	1.37632	21.46876	0.49197	0.06410	0.12049	0.49197	0.06405	0.12039	1.36735	19.08963	0.49512	0.07162	0.13367	0.49512	0.07157	0.13358
108	46	1.37632	21.22763	0.49197	0.06483	0.12177	0.49197	0.06478	0.12167	1.36735	18.90911	0.49512	0.07231	0.13486	0.49512	0.07225	0.13476
108	47	1.37632	20.97813	0.49197	0.06560	0.12313	0.49197	0.06554	0.12302	1.36735	18.72094	0.49512	0.07303	0.13613	0.49512	0.07297	0.13601
108	48	1.37632	20.72003	0.49197	0.06642	0.12457	0.49197	0.06635	0.12444	1.36735	18.52488	0.49512	0.07381	0.13747	0.49512	0.07373	0.13734
108	49	1.37632	20.45326	0.49197	0.06729	0.12609	0.49197	0.06721	0.12595	1.36735	18.32076	0.49512	0.07463	0.13889	0.49512	0.07454	0.13874
108	50	1.37632	20.17742	0.49197	0.06820	0.12770	0.49197	0.06811	0.12754	1.36735	18.10816	0.49512	0.07550	0.14040	0.49512	0.07540	0.14023
108	51	1.37632	19.89339	0.49197	0.06918	0.12940	0.49197	0.06907	0.12922	1.36735	17.88781	0.49512	0.07643	0.14201	0.49512	0.07632	0.14181
108	52	1.37632	19.60122	0.49197	0.07021	0.13120	0.49197	0.07008	0.13098	1.36735	17.65967	0.49512	0.07742	0.14371	0.49512	0.07728	0.14347
108	53	1.37632	19.30125	0.49197	0.07130	0.13310	0.49197	0.07115	0.13285	1.36735	17.42398	0.49512	0.07846	0.14551	0.49512	0.07830	0.14523
108	54	1.37632	18.99375	0.49197	0.07245	0.13511	0.49197	0.07228	0.13481	1.36735	17.18091	0.49512	0.07957	0.14741	0.49512	0.07938	0.14709
108	55	1.37632	18.67912	0.49197	0.07367	0.13722	0.49197	0.07347	0.13688	1.36735	16.93076	0.49512	0.08074	0.14942	0.49512	0.08053	0.14905
108	56	1.37632	18.35803	0.49197	0.07495	0.13945	0.49197	0.07473	0.13906	1.36735	16.67407	0.49512	0.08198	0.15154	0.49512	0.08174	0.15113
108	57	1.37632	18.02853	0.49197	0.07632	0.14182	0.49197	0.07607	0.14138	1.36735	16.40902	0.49512	0.08330	0.15380	0.49512	0.08303	0.15333
108	58	1.37632	17.69065	0.49197	0.07778	0.14433	0.49197	0.07749	0.14383	1.36735	16.13552	0.49512	0.08471	0.15620	0.49512	0.08441	0.15567
108	59	1.37632	17.34441	0.49197	0.07932	0.14699	0.49197	0.07900	0.14644	1.36735	15.85354	0.49512	0.08622	0.15875	0.49512	0.08587	0.15817
108	60	1.37632	16.98967	0.49197	0.08098	0.14982	0.49197	0.08062	0.14921	1.36735	15.56284	0.49512	0.08782	0.16147	0.49512	0.08744	0.16082
108	61	1.37632	16.62627	0.49197	0.08274	0.15284	0.49197	0.08234	0.15215	1.36735	15.26320	0.49512	0.08954	0.16437	0.49512	0.08911	0.16365
108	62	1.37632	16.25423	0.49197	0.08463	0.15606	0.49197	0.08418	0.15529	1.36735	14.95454	0.49512	0.09139	0.16747	0.49512	0.09091	0.16666
108	63	1.37632	15.87341	0.49197	0.08666	0.15949	0.49197	0.08615	0.15864	1.36735	14.63664	0.49512	0.09336	0.17078	0.49512	0.09283	0.16989

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

TEACHERS

DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
Retiree	Beneficiary	Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6		Beneficiary	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	
Age	Age	Annuity Value	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	Annuity Value	Factor	Factor	Factor	Factor	Factor	Factor	
108	64	1.37632	15.48353	0.49197	0.08883	0.16317	0.49197	0.08827	0.16222	1.36735	14.30913	0.49512	0.09549	0.17434	0.49512	0.09490	0.17334
108	65	1.37632	15.08480	0.49197	0.09117	0.16711	0.49197	0.09054	0.16604	1.36735	13.97213	0.49512	0.09779	0.17816	0.49512	0.09712	0.17704
108	66	1.37632	14.67724	0.49197	0.09370	0.17134	0.49197	0.09298	0.17013	1.36735	13.62552	0.49512	0.10027	0.18226	0.49512	0.09951	0.18100
108	67	1.37632	14.26104	0.49197	0.09642	0.17588	0.49197	0.09560	0.17452	1.36735	13.26940	0.49512	0.10295	0.18668	0.49512	0.10209	0.18526
108	68	1.37632	13.83657	0.49197	0.09937	0.18077	0.49197	0.09843	0.17922	1.36735	12.90401	0.49512	0.10585	0.19143	0.49512	0.10487	0.18983
108	69	1.37632	13.40435	0.49197	0.10255	0.18603	0.49197	0.10148	0.18426	1.36735	12.52973	0.49512	0.10899	0.19656	0.49512	0.10787	0.19473
108	70	1.37632	12.96501	0.49197	0.10601	0.19170	0.49197	0.10477	0.18967	1.36735	12.14706	0.49512	0.11240	0.20209	0.49512	0.11111	0.20000
108	71	1.37632	12.51927	0.49197	0.10976	0.19781	0.49197	0.10832	0.19547	1.36735	11.75658	0.49512	0.11611	0.20806	0.49512	0.11462	0.20566
108	72	1.37632	12.06792	0.49197	0.11383	0.20440	0.49197	0.11216	0.20170	1.36735	11.35893	0.49512	0.12014	0.21451	0.49512	0.11841	0.21174
108	73	1.37632	11.61185	0.49197	0.11827	0.21152	0.49197	0.11632	0.20839	1.36735	10.95491	0.49512	0.12453	0.22148	0.49512	0.12251	0.21828
108	74	1.37632	11.15217	0.49197	0.12309	0.21920	0.49197	0.12081	0.21557	1.36735	10.54549	0.49512	0.12931	0.22901	0.49512	0.12695	0.22530
108	75	1.37632	10.68986	0.49197	0.12836	0.22751	0.49197	0.12567	0.22328	1.36735	10.13154	0.49512	0.13453	0.23716	0.49512	0.13177	0.23285
108	76	1.37632	10.22626	0.49197	0.13410	0.23648	0.49197	0.13094	0.23156	1.36735	9.71428	0.49512	0.14023	0.24596	0.49512	0.13698	0.24096
108	77	1.37632	9.76277	0.49197	0.14037	0.24618	0.49197	0.13665	0.24044	1.36735	9.29502	0.49512	0.14645	0.25549	0.49512	0.14264	0.24966
108	78	1.37632	9.30064	0.49197	0.14722	0.25666	0.49197	0.14283	0.24996	1.36735	8.87492	0.49512	0.15326	0.26578	0.49512	0.14876	0.25900
108	79	1.37632	8.84103	0.49197	0.15472	0.26799	0.49197	0.14954	0.26017	1.36735	8.45509	0.49512	0.16071	0.27691	0.49512	0.15541	0.26901
108	80	1.37632	8.38551	0.49197	0.16294	0.28022	0.49197	0.15680	0.27110	1.36735	8.03703	0.49512	0.16886	0.28893	0.49512	0.16261	0.27974
108	81	1.37632	7.93532	0.49197	0.17193	0.29342	0.49197	0.16467	0.28278	1.36735	7.62196	0.49512	0.17780	0.30192	0.49512	0.17042	0.29121
108	82	1.37632	7.49211	0.49197	0.18179	0.30765	0.49197	0.17319	0.29525	1.36735	7.21152	0.49512	0.18759	0.31592	0.49512	0.17886	0.30345
108	83	1.37632	7.05756	0.49197	0.19258	0.32297	0.49197	0.18239	0.30851	1.36735	6.80735	0.49512	0.19831	0.33098	0.49512	0.18799	0.31648
108	84	1.37632	6.63342	0.49197	0.20438	0.33940	0.49197	0.19231	0.32258	1.36735	6.41122	0.49512	0.21003	0.34715	0.49512	0.19783	0.33031
108	85	1.37632	6.22156	0.49197	0.21725	0.35696	0.49197	0.20297	0.33745	1.36735	6.02503	0.49512	0.22281	0.36443	0.49512	0.20841	0.34493
108	86	1.37632	5.82374	0.49197	0.23126	0.37564	0.49197	0.21439	0.35309	1.36735	5.65055	0.49512	0.23672	0.38282	0.49512	0.21974	0.36030
108	87	1.37632	5.44155	0.49197	0.24644	0.39543	0.49197	0.22659	0.36946	1.36735	5.28949	0.49512	0.25179	0.40229	0.49512	0.23183	0.37640
108	88	1.37632	5.07613	0.49197	0.26283	0.41626	0.49197	0.23955	0.38651	1.36735	4.94306	0.49512	0.26806	0.42279	0.49512	0.24469	0.39317
108	89	1.37632	4.72862	0.49197	0.28046	0.43806	0.49197	0.25326	0.40417	1.36735	4.61250	0.49512	0.28555	0.44425	0.49512	0.25829	0.41054
108	90	1.37632	4.40007	0.49197	0.29930	0.46070	0.49197	0.26769	0.42233	1.36735	4.29901	0.49512	0.30423	0.46653	0.49512	0.27260	0.42841
108	91	1.37632	4.09149	0.49197	0.31927	0.48401	0.49197	0.28277	0.44088	1.36735	4.00370	0.49512	0.32403	0.48947	0.49512	0.28755	0.44667
108	92	1.37632	3.80354	0.49197	0.34028	0.50777	0.49197	0.29845	0.45970	1.36735	3.72738	0.49512	0.34486	0.51285	0.49512	0.30309	0.46519
108	93	1.37632	3.53621	0.49197	0.36221	0.53179	0.49197	0.31466	0.47870	1.36735	3.47020	0.49512	0.36659	0.53650	0.49512	0.31917	0.48389
108	94	1.37632	3.28870	0.49197	0.38496	0.55592	0.49197	0.33138	0.49780	1.36735	3.23152	0.49512	0.38912	0.56024	0.49512	0.33574	0.50270
108	95	1.37632	3.05955	0.49197	0.40847	0.58002	0.49197	0.34856	0.51693	1.36735	3.01004	0.49512	0.41241	0.58398	0.49512	0.35277	0.52155
108	96	1.37632	2.84646	0.49197	0.43271	0.60404	0.49197	0.36610	0.53598	1.36735	2.80360	0.49512	0.43641	0.60764	0.49512	0.37016	0.54032
108	97	1.37632	2.65226	0.49197	0.45714	0.62745	0.49197	0.38377	0.55467	1.36735	2.61510	0.49512	0.46060	0.63070	0.49512	0.38768	0.55874
108	98	1.37632	2.47567	0.49197	0.48156	0.65007	0.49197	0.40148	0.57294	1.36735	2.44340	0.49512	0.48478	0.65299	0.49512	0.40524	0.57675
108	99	1.37632	2.31535	0.49197	0.50578	0.67179	0.49197	0.41916	0.59071	1.36735	2.28724	0.49512	0.50876	0.67441	0.49512	0.42276	0.59429
108	100	1.37632	2.16976	0.49197	0.52967	0.69253	0.49197	0.43675	0.60796	1.36735	2.14523	0.49512	0.53241	0.69486	0.49512	0.44020	0.61130
108	101	1.37632	2.03734	0.49197	0.55311	0.71226	0.49197	0.45418	0.62466	1.36735	2.01587	0.49512	0.55561	0.71433	0.49512	0.45749	0.62778
108	102	1.37632	1.91714	0.49197	0.57592	0.73090	0.49197	0.47138	0.64073	1.36735	1.89830	0.49512	0.57821	0.73274	0.49512	0.47455	0.64365
108	103	1.37632	1.80800	0.49197	0.59800	0.74844	0.49197	0.48827	0.65616	1.36735	1.79140	0.49512	0.60007	0.75006	0.49512	0.49129	0.65888
108	104	1.37632	1.70943	0.49197	0.61913	0.76477	0.49197	0.50471	0.67084	1.36735	1.69474	0.49512	0.62100	0.76620	0.49512	0.50760	0.67339

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
108	105	1.37632	1.62048	0.49197	0.63921	0.77990	0.49197	0.52060	0.68473	1.36735	1.60741	0.49512	0.64090	0.78116	0.49512	0.52337	0.68712
108	106	1.37632	1.54080	0.49197	0.65802	0.79374	0.49197	0.53576	0.69771	1.36735	1.52911	0.49512	0.65955	0.79486	0.49512	0.53842	0.69997
108	107	1.37632	1.47009	0.49197	0.67534	0.80622	0.49197	0.54994	0.70963	1.36735	1.45954	0.49512	0.67674	0.80721	0.49512	0.55251	0.71176
108	108	1.37632	1.40861	0.49197	0.69082	0.81714	0.49197	0.56270	0.72017	1.36735	1.39898	0.49512	0.69211	0.81804	0.49512	0.56520	0.72221
108	109	1.37632	1.35764	0.49197	0.70378	0.82614	0.49197	0.57331	0.72880	1.36735	1.34871	0.49512	0.70499	0.82697	0.49512	0.57576	0.73077
108	110	1.37632	1.32125	0.49197	0.71300	0.83246	0.49197	0.58071	0.73474	1.36735	1.31279	0.49512	0.71416	0.83325	0.49512	0.58312	0.73667
109	1	1.31739	26.72925	0.48895	0.04929	0.09394	0.48895	0.04928	0.09393	1.30924	22.57586	0.49223	0.05799	0.10963	0.49223	0.05798	0.10961
109	2	1.31739	26.68154	0.48895	0.04937	0.09410	0.48895	0.04937	0.09409	1.30924	22.55058	0.49223	0.05806	0.10974	0.49223	0.05805	0.10973
109	3	1.31739	26.63112	0.48895	0.04947	0.09427	0.48895	0.04946	0.09426	1.30924	22.52338	0.49223	0.05813	0.10987	0.49223	0.05812	0.10986
109	4	1.31739	26.57806	0.48895	0.04957	0.09445	0.48895	0.04956	0.09444	1.30924	22.49433	0.49223	0.05820	0.11000	0.49223	0.05820	0.10999
109	5	1.31739	26.52283	0.48895	0.04967	0.09464	0.48895	0.04966	0.09463	1.30924	22.46379	0.49223	0.05828	0.11014	0.49223	0.05828	0.11013
109	6	1.31739	26.46539	0.48895	0.04978	0.09483	0.48895	0.04977	0.09483	1.30924	22.43176	0.49223	0.05836	0.11029	0.49223	0.05836	0.11028
109	7	1.31739	26.40551	0.48895	0.04989	0.09504	0.48895	0.04989	0.09503	1.30924	22.39806	0.49223	0.05845	0.11045	0.49223	0.05845	0.11044
109	8	1.31739	26.34335	0.48895	0.05001	0.09525	0.48895	0.05000	0.09524	1.30924	22.36278	0.49223	0.05855	0.11061	0.49223	0.05854	0.11060
109	9	1.31739	26.27867	0.48895	0.05013	0.09548	0.48895	0.05013	0.09547	1.30924	22.32575	0.49223	0.05864	0.11079	0.49223	0.05864	0.11078
109	10	1.31739	26.21121	0.48895	0.05026	0.09571	0.48895	0.05025	0.09570	1.30924	22.28674	0.49223	0.05874	0.11097	0.49223	0.05874	0.11096
109	11	1.31739	26.14141	0.48895	0.05039	0.09595	0.48895	0.05039	0.09594	1.30924	22.24611	0.49223	0.05885	0.11116	0.49223	0.05885	0.11115
109	12	1.31739	26.06892	0.48895	0.05053	0.09621	0.48895	0.05053	0.09620	1.30924	22.20360	0.49223	0.05896	0.11136	0.49223	0.05896	0.11135
109	13	1.31739	25.99388	0.48895	0.05068	0.09647	0.48895	0.05067	0.09646	1.30924	22.15929	0.49223	0.05908	0.11157	0.49223	0.05907	0.11156
109	14	1.31739	25.91617	0.48895	0.05083	0.09675	0.48895	0.05082	0.09673	1.30924	22.11310	0.49223	0.05921	0.11179	0.49223	0.05920	0.11177
109	15	1.31739	25.83587	0.48895	0.05099	0.09703	0.48895	0.05098	0.09701	1.30924	22.06509	0.49223	0.05933	0.11202	0.49223	0.05932	0.11200
109	16	1.31739	25.75319	0.48895	0.05115	0.09733	0.48895	0.05114	0.09730	1.30924	22.01544	0.49223	0.05947	0.11226	0.49223	0.05945	0.11223
109	17	1.31739	25.66857	0.48895	0.05132	0.09763	0.48895	0.05131	0.09760	1.30924	21.96453	0.49223	0.05961	0.11251	0.49223	0.05959	0.11247
109	18	1.31739	25.58235	0.48895	0.05149	0.09795	0.48895	0.05148	0.09792	1.30924	21.91267	0.49223	0.05975	0.11276	0.49223	0.05973	0.11272
109	19	1.31739	25.49361	0.48895	0.05167	0.09827	0.48895	0.05166	0.09824	1.30924	21.85907	0.49223	0.05989	0.11302	0.49223	0.05987	0.11298
109	20	1.31739	25.40164	0.48895	0.05186	0.09861	0.48895	0.05185	0.09858	1.30924	21.80312	0.49223	0.06005	0.11329	0.49223	0.06003	0.11326
109	21	1.31739	25.30562	0.48895	0.05206	0.09896	0.48895	0.05204	0.09894	1.30924	21.74411	0.49223	0.06021	0.11358	0.49223	0.06019	0.11355
109	22	1.31739	25.20517	0.48895	0.05227	0.09934	0.48895	0.05225	0.09932	1.30924	21.68171	0.49223	0.06038	0.11389	0.49223	0.06037	0.11387
109	23	1.31739	25.09967	0.48895	0.05249	0.09974	0.48895	0.05247	0.09972	1.30924	21.61537	0.49223	0.06057	0.11422	0.49223	0.06056	0.11420
109	24	1.31739	24.98936	0.48895	0.05272	0.10015	0.48895	0.05271	0.10014	1.30924	21.54528	0.49223	0.06077	0.11457	0.49223	0.06075	0.11455
109	25	1.31739	24.87419	0.48895	0.05296	0.10060	0.48895	0.05295	0.10058	1.30924	21.47137	0.49223	0.06098	0.11494	0.49223	0.06096	0.11492
109	26	1.31739	24.75420	0.48895	0.05322	0.10106	0.48895	0.05321	0.10104	1.30924	21.39367	0.49223	0.06120	0.11533	0.49223	0.06118	0.11531
109	27	1.31739	24.62994	0.48895	0.05349	0.10154	0.48895	0.05347	0.10152	1.30924	21.31262	0.49223	0.06143	0.11575	0.49223	0.06141	0.11572
109	28	1.31739	24.50119	0.48895	0.05377	0.10205	0.48895	0.05375	0.10202	1.30924	21.22804	0.49223	0.06167	0.11618	0.49223	0.06166	0.11615
109	29	1.31739	24.36788	0.48895	0.05406	0.10258	0.48895	0.05405	0.10255	1.30924	21.13984	0.49223	0.06193	0.11664	0.49223	0.06191	0.11661
109	30	1.31739	24.23009	0.48895	0.05437	0.10313	0.48895	0.05435	0.10310	1.30924	21.04806	0.49223	0.06220	0.11712	0.49223	0.06218	0.11708
109	31	1.31739	24.08752	0.48895	0.05469	0.10371	0.48895	0.05467	0.10368	1.30924	20.95246	0.49223	0.06248	0.11762	0.49223	0.06246	0.11758
109	32	1.31739	23.94006	0.48895	0.05503	0.10431	0.48895	0.05501	0.10428	1.30924	20.85289	0.49223	0.06278	0.11815	0.49223	0.06276	0.11811
109	33	1.31739	23.78740	0.48895	0.05538	0.10495	0.48895	0.05536	0.10491	1.30924	20.74907	0.49223	0.06310	0.11870	0.49223	0.06307	0.11866
109	34	1.31739	23.62942	0.48895	0.05575	0.10561	0.48895	0.05573	0.10557	1.30924	20.64088	0.49223	0.06343	0.11929	0.49223	0.06340	0.11924
109	35	1.31739	23.46579	0.48895	0.05614	0.10631	0.48895	0.05611	0.10627	1.30924	20.52800	0.49223	0.06378	0.11991	0.49223	0.06375	0.11986

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
109	36	1.31739	23.29632	0.48895	0.05655	0.10704	0.48895	0.05652	0.10699	1.30924	20.41023	0.49223	0.06414	0.12056	0.49223	0.06411	0.12050
109	37	1.31739	23.12089	0.48895	0.05698	0.10781	0.48895	0.05695	0.10776	1.30924	20.28745	0.49223	0.06453	0.12124	0.49223	0.06450	0.12119
109	38	1.31739	22.93911	0.48895	0.05743	0.10862	0.48895	0.05740	0.10856	1.30924	20.15926	0.49223	0.06494	0.12196	0.49223	0.06491	0.12191
109	39	1.31739	22.75087	0.48895	0.05790	0.10947	0.48895	0.05787	0.10941	1.30924	20.02555	0.49223	0.06538	0.12273	0.49223	0.06534	0.12267
109	40	1.31739	22.55572	0.48895	0.05840	0.11036	0.48895	0.05837	0.11030	1.30924	19.88587	0.49223	0.06583	0.12354	0.49223	0.06580	0.12347
109	41	1.31739	22.35340	0.48895	0.05893	0.11131	0.48895	0.05890	0.11124	1.30924	19.73995	0.49223	0.06632	0.12439	0.49223	0.06628	0.12432
109	42	1.31739	22.14385	0.48895	0.05949	0.11230	0.48895	0.05945	0.11223	1.30924	19.58769	0.49223	0.06684	0.12530	0.49223	0.06680	0.12523
109	43	1.31739	21.92669	0.48895	0.06008	0.11335	0.48895	0.06004	0.11328	1.30924	19.42870	0.49223	0.06738	0.12626	0.49223	0.06734	0.12618
109	44	1.31739	21.70178	0.48895	0.06070	0.11446	0.48895	0.06066	0.11438	1.30924	19.26280	0.49223	0.06796	0.12728	0.49223	0.06792	0.12719
109	45	1.31739	21.46876	0.48895	0.06136	0.11563	0.48895	0.06131	0.11554	1.30924	19.08963	0.49223	0.06858	0.12836	0.49223	0.06853	0.12827
109	46	1.31739	21.22763	0.48895	0.06206	0.11686	0.48895	0.06201	0.11677	1.30924	18.90911	0.49223	0.06923	0.12950	0.49223	0.06918	0.12940
109	47	1.31739	20.97813	0.48895	0.06279	0.11817	0.48895	0.06274	0.11807	1.30924	18.72094	0.49223	0.06993	0.13072	0.49223	0.06987	0.13061
109	48	1.31739	20.72003	0.48895	0.06358	0.11955	0.48895	0.06351	0.11944	1.30924	18.52488	0.49223	0.07067	0.13201	0.49223	0.07060	0.13189
109	49	1.31739	20.45326	0.48895	0.06440	0.12102	0.48895	0.06433	0.12089	1.30924	18.32076	0.49223	0.07146	0.13338	0.49223	0.07138	0.13325
109	50	1.31739	20.17742	0.48895	0.06528	0.12257	0.48895	0.06520	0.12242	1.30924	18.10816	0.49223	0.07229	0.13484	0.49223	0.07220	0.13468
109	51	1.31739	19.89339	0.48895	0.06622	0.12421	0.48895	0.06612	0.12403	1.30924	17.88781	0.49223	0.07318	0.13639	0.49223	0.07308	0.13620
109	52	1.31739	19.60122	0.48895	0.06720	0.12594	0.48895	0.06709	0.12574	1.30924	17.65967	0.49223	0.07413	0.13802	0.49223	0.07400	0.13781
109	53	1.31739	19.30125	0.48895	0.06824	0.12777	0.48895	0.06811	0.12753	1.30924	17.42398	0.49223	0.07513	0.13976	0.49223	0.07498	0.13950
109	54	1.31739	18.99375	0.48895	0.06935	0.12970	0.48895	0.06919	0.12942	1.30924	17.18091	0.49223	0.07619	0.14159	0.49223	0.07602	0.14130
109	55	1.31739	18.67912	0.48895	0.07051	0.13174	0.48895	0.07033	0.13142	1.30924	16.93076	0.49223	0.07731	0.14353	0.49223	0.07711	0.14319
109	56	1.31739	18.35803	0.48895	0.07174	0.13388	0.48895	0.07154	0.13352	1.30924	16.67407	0.49223	0.07850	0.14557	0.49223	0.07828	0.14519
109	57	1.31739	18.02853	0.48895	0.07305	0.13616	0.48895	0.07282	0.13576	1.30924	16.40902	0.49223	0.07977	0.14775	0.49223	0.07952	0.14732
109	58	1.31739	17.69065	0.48895	0.07445	0.13858	0.48895	0.07418	0.13812	1.30924	16.13552	0.49223	0.08112	0.15006	0.49223	0.08083	0.14958
109	59	1.31739	17.34441	0.48895	0.07593	0.14114	0.48895	0.07564	0.14063	1.30924	15.85354	0.49223	0.08255	0.15252	0.49223	0.08224	0.15198
109	60	1.31739	16.98967	0.48895	0.07751	0.14387	0.48895	0.07718	0.14330	1.30924	15.56284	0.49223	0.08409	0.15514	0.49223	0.08374	0.15454
109	61	1.31739	16.62627	0.48895	0.07920	0.14678	0.48895	0.07883	0.14615	1.30924	15.26320	0.49223	0.08574	0.15794	0.49223	0.08535	0.15727
109	62	1.31739	16.25423	0.48895	0.08101	0.14988	0.48895	0.08060	0.14917	1.30924	14.95454	0.49223	0.08751	0.16093	0.49223	0.08707	0.16019
109	63	1.31739	15.87341	0.48895	0.08295	0.15319	0.48895	0.08249	0.15240	1.30924	14.63664	0.49223	0.08940	0.16413	0.49223	0.08891	0.16330
109	64	1.31739	15.48353	0.48895	0.08503	0.15674	0.48895	0.08451	0.15586	1.30924	14.30913	0.49223	0.09144	0.16756	0.49223	0.09089	0.16664
109	65	1.31739	15.08480	0.48895	0.08728	0.16054	0.48895	0.08669	0.15955	1.30924	13.97213	0.49223	0.09364	0.17124	0.49223	0.09302	0.17021
109	66	1.31739	14.67724	0.48895	0.08969	0.16462	0.48895	0.08903	0.16350	1.30924	13.62552	0.49223	0.09601	0.17520	0.49223	0.09532	0.17404
109	67	1.31739	14.26104	0.48895	0.09230	0.16900	0.48895	0.09155	0.16774	1.30924	13.26940	0.49223	0.09858	0.17947	0.49223	0.09779	0.17816
109	68	1.31739	13.83657	0.48895	0.09512	0.17372	0.48895	0.09426	0.17228	1.30924	12.90401	0.49223	0.10136	0.18406	0.49223	0.10046	0.18257
109	69	1.31739	13.40435	0.48895	0.09817	0.17879	0.48895	0.09719	0.17716	1.30924	12.52973	0.49223	0.10437	0.18901	0.49223	0.10334	0.18732
109	70	1.31739	12.96501	0.48895	0.10148	0.18427	0.48895	0.10034	0.18239	1.30924	12.14706	0.49223	0.10764	0.19436	0.49223	0.10645	0.19242
109	71	1.31739	12.51927	0.48895	0.10507	0.19017	0.48895	0.10376	0.18800	1.30924	11.75658	0.49223	0.11119	0.20013	0.49223	0.10982	0.19790
109	72	1.31739	12.06792	0.48895	0.10898	0.19654	0.48895	0.10744	0.19404	1.30924	11.35893	0.49223	0.11505	0.20636	0.49223	0.11346	0.20380
109	73	1.31739	11.61185	0.48895	0.11322	0.20342	0.48895	0.11143	0.20052	1.30924	10.95491	0.49223	0.11926	0.21311	0.49223	0.11740	0.21014
109	74	1.31739	11.15217	0.48895	0.11785	0.21085	0.48895	0.11575	0.20748	1.30924	10.54549	0.49223	0.12384	0.22039	0.49223	0.12168	0.21695
109	75	1.31739	10.68986	0.48895	0.12289	0.21888	0.48895	0.12043	0.21496	1.30924	10.13154	0.49223	0.12885	0.22828	0.49223	0.12631	0.22428
109	76	1.31739	10.22626	0.48895	0.12840	0.22757	0.48895	0.12549	0.22300	1.30924	9.71428	0.49223	0.13431	0.23682	0.49223	0.13132	0.23216

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
109	77	1.31739	9.76277	0.48895	0.13441	0.23697	0.48895	0.13098	0.23163	1.30924	9.29502	0.49223	0.14028	0.24605	0.49223	0.13677	0.24062
109	78	1.31739	9.30064	0.48895	0.14098	0.24712	0.48895	0.13694	0.24089	1.30924	8.87492	0.49223	0.14681	0.25603	0.49223	0.14267	0.24971
109	79	1.31739	8.84103	0.48895	0.14818	0.25811	0.48895	0.14340	0.25083	1.30924	8.45509	0.49223	0.15396	0.26683	0.49223	0.14908	0.25947
109	80	1.31739	8.38551	0.48895	0.15606	0.26998	0.48895	0.15040	0.26148	1.30924	8.03703	0.49223	0.16179	0.27852	0.49223	0.15602	0.26993
109	81	1.31739	7.93532	0.48895	0.16470	0.28281	0.48895	0.15800	0.27288	1.30924	7.62196	0.49223	0.17037	0.29114	0.49223	0.16356	0.28113
109	82	1.31739	7.49211	0.48895	0.17416	0.29666	0.48895	0.16622	0.28506	1.30924	7.21152	0.49223	0.17978	0.30477	0.49223	0.17172	0.29310
109	83	1.31739	7.05756	0.48895	0.18453	0.31157	0.48895	0.17511	0.29804	1.30924	6.80735	0.49223	0.19009	0.31945	0.49223	0.18054	0.30586
109	84	1.31739	6.63342	0.48895	0.19588	0.32759	0.48895	0.18471	0.31182	1.30924	6.41122	0.49223	0.20136	0.33522	0.49223	0.19007	0.31942
109	85	1.31739	6.22156	0.48895	0.20827	0.34474	0.48895	0.19504	0.32642	1.30924	6.02503	0.49223	0.21367	0.35211	0.49223	0.20032	0.33377
109	86	1.31739	5.82374	0.48895	0.22175	0.36301	0.48895	0.20612	0.34179	1.30924	5.65055	0.49223	0.22707	0.37010	0.49223	0.21131	0.34890
109	87	1.31739	5.44155	0.48895	0.23639	0.38239	0.48895	0.21796	0.35791	1.30924	5.28949	0.49223	0.24161	0.38919	0.49223	0.22307	0.36476
109	88	1.31739	5.07613	0.48895	0.25222	0.40284	0.48895	0.23057	0.37474	1.30924	4.94306	0.49223	0.25733	0.40932	0.49223	0.23558	0.38132
109	89	1.31739	4.72862	0.48895	0.26926	0.42428	0.48895	0.24393	0.39219	1.30924	4.61250	0.49223	0.27424	0.43044	0.49223	0.24884	0.39851
109	90	1.31739	4.40007	0.48895	0.28750	0.44660	0.48895	0.25801	0.41018	1.30924	4.29901	0.49223	0.29234	0.45242	0.49223	0.26280	0.41622
109	91	1.31739	4.09149	0.48895	0.30687	0.46963	0.48895	0.27275	0.42860	1.30924	4.00370	0.49223	0.31156	0.47510	0.49223	0.27743	0.43435
109	92	1.31739	3.80354	0.48895	0.32729	0.49317	0.48895	0.28810	0.44732	1.30924	3.72738	0.49223	0.33181	0.49828	0.49223	0.29265	0.45279
109	93	1.31739	3.53621	0.48895	0.34865	0.51703	0.48895	0.30400	0.46626	1.30924	3.47020	0.49223	0.35298	0.52178	0.49223	0.30842	0.47144
109	94	1.31739	3.28870	0.48895	0.37085	0.54106	0.48895	0.32043	0.48534	1.30924	3.23152	0.49223	0.37498	0.54544	0.49223	0.32471	0.49024
109	95	1.31739	3.05955	0.48895	0.39386	0.56513	0.48895	0.33734	0.50449	1.30924	3.01004	0.49223	0.39778	0.56916	0.49223	0.34149	0.50912
109	96	1.31739	2.84646	0.48895	0.41764	0.58921	0.48895	0.35465	0.52360	1.30924	2.80360	0.49223	0.42134	0.59288	0.49223	0.35866	0.52796
109	97	1.31739	2.65226	0.48895	0.44168	0.61273	0.48895	0.37212	0.54240	1.30924	2.61510	0.49223	0.44515	0.61606	0.49223	0.37598	0.54649
109	98	1.31739	2.47567	0.48895	0.46577	0.63553	0.48895	0.38966	0.56080	1.30924	2.44340	0.49223	0.46902	0.63855	0.49223	0.39338	0.56464
109	99	1.31739	2.31535	0.48895	0.48975	0.65749	0.48895	0.40721	0.57875	1.30924	2.28724	0.49223	0.49276	0.66020	0.49223	0.41078	0.58235
109	100	1.31739	2.16976	0.48895	0.51347	0.67853	0.48895	0.42470	0.59619	1.30924	2.14523	0.49223	0.51625	0.68096	0.49223	0.42812	0.59956
109	101	1.31739	2.03734	0.48895	0.53682	0.69861	0.48895	0.44207	0.61310	1.30924	2.01587	0.49223	0.53937	0.70077	0.49223	0.44536	0.61626
109	102	1.31739	1.91714	0.48895	0.55961	0.71763	0.48895	0.45924	0.62942	1.30924	1.89830	0.49223	0.56195	0.71955	0.49223	0.46239	0.63237
109	103	1.31739	1.80800	0.48895	0.58174	0.73557	0.48895	0.47612	0.64510	1.30924	1.79140	0.49223	0.58388	0.73728	0.49223	0.47914	0.64786
109	104	1.31739	1.70943	0.48895	0.60299	0.75233	0.48895	0.49259	0.66005	1.30924	1.69474	0.49223	0.60493	0.75384	0.49223	0.49548	0.66264
109	105	1.31739	1.62048	0.48895	0.62324	0.76790	0.48895	0.50855	0.67422	1.30924	1.60741	0.49223	0.62501	0.76924	0.49223	0.51132	0.67665
109	106	1.31739	1.54080	0.48895	0.64227	0.78218	0.48895	0.52379	0.68749	1.30924	1.52911	0.49223	0.64389	0.78337	0.49223	0.52646	0.68978
109	107	1.31739	1.47009	0.48895	0.65987	0.79508	0.48895	0.53809	0.69968	1.30924	1.45954	0.49223	0.66134	0.79616	0.49223	0.54066	0.70186
109	108	1.31739	1.40861	0.48895	0.67563	0.80642	0.48895	0.55099	0.71050	1.30924	1.39898	0.49223	0.67700	0.80739	0.49223	0.55349	0.71258
109	109	1.31739	1.35764	0.48895	0.68888	0.81578	0.48895	0.56175	0.71939	1.30924	1.34871	0.49223	0.69016	0.81668	0.49223	0.56421	0.72140
109	110	1.31739	1.32125	0.48895	0.69833	0.82237	0.48895	0.56927	0.72552	1.30924	1.31279	0.49223	0.69956	0.82323	0.49223	0.57169	0.72749
110	1	1.26946	26.72925	0.48562	0.04749	0.09068	0.48562	0.04749	0.09067	1.26192	22.57586	0.48896	0.05590	0.10587	0.48896	0.05589	0.10586
110	2	1.26946	26.68154	0.48562	0.04758	0.09083	0.48562	0.04757	0.09082	1.26192	22.55058	0.48896	0.05596	0.10599	0.48896	0.05595	0.10598
110	3	1.26946	26.63112	0.48562	0.04767	0.09100	0.48562	0.04766	0.09099	1.26192	22.52338	0.48896	0.05603	0.10611	0.48896	0.05602	0.10610
110	4	1.26946	26.57806	0.48562	0.04776	0.09117	0.48562	0.04776	0.09116	1.26192	22.49433	0.48896	0.05610	0.10624	0.48896	0.05609	0.10623
110	5	1.26946	26.52283	0.48562	0.04786	0.09135	0.48562	0.04786	0.09134	1.26192	22.46379	0.48896	0.05618	0.10638	0.48896	0.05617	0.10637
110	6	1.26946	26.46539	0.48562	0.04797	0.09154	0.48562	0.04796	0.09153	1.26192	22.43176	0.48896	0.05626	0.10652	0.48896	0.05625	0.10651
110	7	1.26946	26.40551	0.48562	0.04808	0.09174	0.48562	0.04807	0.09173	1.26192	22.39806	0.48896	0.05634	0.10667	0.48896	0.05633	0.10666

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022

**TEACHERS
DISABILITY RETIREMENT**

PRE-REFORMED BENEFIT TIERS										POST-REFORMED BENEFIT TIERS							
<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
110	8	1.26946	26.34335	0.48562	0.04819	0.09195	0.48562	0.04818	0.09194	1.26192	22.36278	0.48896	0.05643	0.10683	0.48896	0.05642	0.10682
110	9	1.26946	26.27867	0.48562	0.04831	0.09216	0.48562	0.04830	0.09215	1.26192	22.32575	0.48896	0.05652	0.10700	0.48896	0.05652	0.10699
110	10	1.26946	26.21121	0.48562	0.04843	0.09239	0.48562	0.04843	0.09238	1.26192	22.28674	0.48896	0.05662	0.10717	0.48896	0.05662	0.10716
110	11	1.26946	26.14141	0.48562	0.04856	0.09262	0.48562	0.04856	0.09261	1.26192	22.24611	0.48896	0.05673	0.10736	0.48896	0.05672	0.10735
110	12	1.26946	26.06892	0.48562	0.04870	0.09287	0.48562	0.04869	0.09286	1.26192	22.20360	0.48896	0.05683	0.10755	0.48896	0.05683	0.10754
110	13	1.26946	25.99388	0.48562	0.04884	0.09313	0.48562	0.04883	0.09311	1.26192	22.15929	0.48896	0.05695	0.10776	0.48896	0.05694	0.10774
110	14	1.26946	25.91617	0.48562	0.04898	0.09339	0.48562	0.04897	0.09338	1.26192	22.11310	0.48896	0.05707	0.10797	0.48896	0.05706	0.10795
110	15	1.26946	25.83587	0.48562	0.04914	0.09367	0.48562	0.04912	0.09365	1.26192	22.06509	0.48896	0.05719	0.10819	0.48896	0.05718	0.10817
110	16	1.26946	25.75319	0.48562	0.04929	0.09395	0.48562	0.04928	0.09393	1.26192	22.01544	0.48896	0.05732	0.10842	0.48896	0.05730	0.10840
110	17	1.26946	25.66857	0.48562	0.04945	0.09425	0.48562	0.04944	0.09422	1.26192	21.96453	0.48896	0.05745	0.10866	0.48896	0.05743	0.10863
110	18	1.26946	25.58235	0.48562	0.04962	0.09455	0.48562	0.04961	0.09452	1.26192	21.91267	0.48896	0.05759	0.10890	0.48896	0.05757	0.10887
110	19	1.26946	25.49361	0.48562	0.04979	0.09486	0.48562	0.04978	0.09484	1.26192	21.85907	0.48896	0.05773	0.10916	0.48896	0.05771	0.10912
110	20	1.26946	25.40164	0.48562	0.04997	0.09519	0.48562	0.04996	0.09517	1.26192	21.80312	0.48896	0.05788	0.10942	0.48896	0.05786	0.10939
110	21	1.26946	25.30562	0.48562	0.05016	0.09554	0.48562	0.05015	0.09551	1.26192	21.74411	0.48896	0.05803	0.10970	0.48896	0.05802	0.10967
110	22	1.26946	25.20517	0.48562	0.05036	0.09590	0.48562	0.05035	0.09588	1.26192	21.68171	0.48896	0.05820	0.11000	0.48896	0.05819	0.10998
110	23	1.26946	25.09967	0.48562	0.05058	0.09628	0.48562	0.05057	0.09626	1.26192	21.61537	0.48896	0.05838	0.11032	0.48896	0.05837	0.11030
110	24	1.26946	24.98936	0.48562	0.05080	0.09669	0.48562	0.05079	0.09667	1.26192	21.54528	0.48896	0.05857	0.11066	0.48896	0.05856	0.11064
110	25	1.26946	24.87419	0.48562	0.05103	0.09711	0.48562	0.05102	0.09710	1.26192	21.47137	0.48896	0.05877	0.11102	0.48896	0.05876	0.11100
110	26	1.26946	24.75420	0.48562	0.05128	0.09756	0.48562	0.05127	0.09754	1.26192	21.39367	0.48896	0.05898	0.11140	0.48896	0.05897	0.11138
110	27	1.26946	24.62994	0.48562	0.05154	0.09803	0.48562	0.05153	0.09801	1.26192	21.31262	0.48896	0.05921	0.11180	0.48896	0.05920	0.11178
110	28	1.26946	24.50119	0.48562	0.05181	0.09852	0.48562	0.05180	0.09849	1.26192	21.22804	0.48896	0.05944	0.11222	0.48896	0.05943	0.11219
110	29	1.26946	24.36788	0.48562	0.05209	0.09903	0.48562	0.05208	0.09900	1.26192	21.13984	0.48896	0.05969	0.11266	0.48896	0.05968	0.11263
110	30	1.26946	24.23009	0.48562	0.05239	0.09957	0.48562	0.05237	0.09954	1.26192	21.04806	0.48896	0.05995	0.11312	0.48896	0.05993	0.11309
110	31	1.26946	24.08752	0.48562	0.05270	0.10013	0.48562	0.05268	0.10009	1.26192	20.95246	0.48896	0.06023	0.11361	0.48896	0.06021	0.11358
110	32	1.26946	23.94006	0.48562	0.05303	0.10071	0.48562	0.05301	0.10068	1.26192	20.85289	0.48896	0.06051	0.11412	0.48896	0.06049	0.11408
110	33	1.26946	23.78740	0.48562	0.05337	0.10132	0.48562	0.05335	0.10129	1.26192	20.74907	0.48896	0.06082	0.11466	0.48896	0.06079	0.11462
110	34	1.26946	23.62942	0.48562	0.05372	0.10197	0.48562	0.05370	0.10193	1.26192	20.64088	0.48896	0.06114	0.11523	0.48896	0.06111	0.11518
110	35	1.26946	23.46579	0.48562	0.05410	0.10264	0.48562	0.05407	0.10260	1.26192	20.52800	0.48896	0.06147	0.11582	0.48896	0.06145	0.11578
110	36	1.26946	23.29632	0.48562	0.05449	0.10335	0.48562	0.05447	0.10330	1.26192	20.41023	0.48896	0.06183	0.11645	0.48896	0.06180	0.11640
110	37	1.26946	23.12089	0.48562	0.05490	0.10409	0.48562	0.05488	0.10405	1.26192	20.28745	0.48896	0.06220	0.11712	0.48896	0.06217	0.11706
110	38	1.26946	22.93911	0.48562	0.05534	0.10487	0.48562	0.05531	0.10482	1.26192	20.15926	0.48896	0.06260	0.11782	0.48896	0.06256	0.11776
110	39	1.26946	22.75087	0.48562	0.05580	0.10570	0.48562	0.05577	0.10564	1.26192	20.02555	0.48896	0.06301	0.11856	0.48896	0.06298	0.11850
110	40	1.26946	22.55572	0.48562	0.05628	0.10656	0.48562	0.05625	0.10651	1.26192	19.88587	0.48896	0.06346	0.11934	0.48896	0.06342	0.11928
110	41	1.26946	22.35340	0.48562	0.05679	0.10747	0.48562	0.05676	0.10741	1.26192	19.73995	0.48896	0.06392	0.12017	0.48896	0.06389	0.12010
110	42	1.26946	22.14385	0.48562	0.05733	0.10844	0.48562	0.05729	0.10837	1.26192	19.58769	0.48896	0.06442	0.12105	0.48896	0.06438	0.12098
110	43	1.26946	21.92669	0.48562	0.05789	0.10945	0.48562	0.05786	0.10938	1.26192	19.42870	0.48896	0.06495	0.12197	0.48896	0.06491	0.12190
110	44	1.26946	21.70178	0.48562	0.05849	0.11052	0.48562	0.05845	0.11045	1.26192	19.26280	0.48896	0.06551	0.12296	0.48896	0.06546	0.12288
110	45	1.26946	21.46876	0.48562	0.05913	0.11165	0.48562	0.05908	0.11158	1.26192	19.08963	0.48896	0.06610	0.12401	0.48896	0.06605	0.12392
110	46	1.26946	21.22763	0.48562	0.05980	0.11285	0.48562	0.05975	0.11276	1.26192	18.90911	0.48896	0.06673	0.12512	0.48896	0.06668	0.12502
110	47	1.26946	20.97813	0.48562	0.06051	0.11411	0.48562	0.06046	0.11402	1.26192	18.72094	0.48896	0.06740	0.12629	0.48896	0.06734	0.12619
110	48	1.26946	20.72003	0.48562	0.06126	0.11545	0.48562	0.06120	0.11535	1.26192	18.52488	0.48896	0.06812	0.12754	0.48896	0.06805	0.12743

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Annuity Value</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
110	49	1.26946	20.45326	0.48562	0.06206	0.11687	0.48562	0.06200	0.11675	1.26192	18.32076	0.48896	0.06887	0.12887	0.48896	0.06880	0.12875
110	50	1.26946	20.17742	0.48562	0.06291	0.11837	0.48562	0.06283	0.11824	1.26192	18.10816	0.48896	0.06968	0.13028	0.48896	0.06960	0.13014
110	51	1.26946	19.89339	0.48562	0.06381	0.11996	0.48562	0.06372	0.11980	1.26192	17.88781	0.48896	0.07054	0.13178	0.48896	0.07044	0.13161
110	52	1.26946	19.60122	0.48562	0.06476	0.12164	0.48562	0.06465	0.12145	1.26192	17.65967	0.48896	0.07145	0.13337	0.48896	0.07133	0.13317
110	53	1.26946	19.30125	0.48562	0.06576	0.12341	0.48562	0.06564	0.12319	1.26192	17.42398	0.48896	0.07241	0.13505	0.48896	0.07228	0.13481
110	54	1.26946	18.99375	0.48562	0.06683	0.12528	0.48562	0.06668	0.12502	1.26192	17.18091	0.48896	0.07344	0.13682	0.48896	0.07328	0.13655
110	55	1.26946	18.67912	0.48562	0.06795	0.12725	0.48562	0.06778	0.12695	1.26192	16.93076	0.48896	0.07452	0.13870	0.48896	0.07434	0.13838
110	56	1.26946	18.35803	0.48562	0.06914	0.12933	0.48562	0.06894	0.12899	1.26192	16.67407	0.48896	0.07566	0.14068	0.48896	0.07546	0.14033
110	57	1.26946	18.02853	0.48562	0.07040	0.13154	0.48562	0.07018	0.13116	1.26192	16.40902	0.48896	0.07688	0.14279	0.48896	0.07665	0.14239
110	58	1.26946	17.69065	0.48562	0.07174	0.13388	0.48562	0.07150	0.13345	1.26192	16.13552	0.48896	0.07819	0.14503	0.48896	0.07792	0.14458
110	59	1.26946	17.34441	0.48562	0.07317	0.13636	0.48562	0.07290	0.13589	1.26192	15.85354	0.48896	0.07957	0.14742	0.48896	0.07928	0.14691
110	60	1.26946	16.98967	0.48562	0.07469	0.13901	0.48562	0.07439	0.13847	1.26192	15.56284	0.48896	0.08106	0.14996	0.48896	0.08073	0.14940
110	61	1.26946	16.62627	0.48562	0.07632	0.14182	0.48562	0.07598	0.14123	1.26192	15.26320	0.48896	0.08264	0.15267	0.48896	0.08228	0.15204
110	62	1.26946	16.25423	0.48562	0.07807	0.14483	0.48562	0.07768	0.14416	1.26192	14.95454	0.48896	0.08435	0.15557	0.48896	0.08394	0.15487
110	63	1.26946	15.87341	0.48562	0.07994	0.14804	0.48562	0.07950	0.14730	1.26192	14.63664	0.48896	0.08617	0.15867	0.48896	0.08572	0.15790
110	64	1.26946	15.48353	0.48562	0.08194	0.15148	0.48562	0.08146	0.15065	1.26192	14.30913	0.48896	0.08814	0.16200	0.48896	0.08763	0.16113
110	65	1.26946	15.08480	0.48562	0.08410	0.15516	0.48562	0.08356	0.15423	1.26192	13.97213	0.48896	0.09026	0.16557	0.48896	0.08968	0.16460
110	66	1.26946	14.67724	0.48562	0.08643	0.15911	0.48562	0.08582	0.15807	1.26192	13.62552	0.48896	0.09255	0.16942	0.48896	0.09190	0.16833
110	67	1.26946	14.26104	0.48562	0.08895	0.16336	0.48562	0.08825	0.16218	1.26192	13.26940	0.48896	0.09502	0.17355	0.48896	0.09429	0.17232
110	68	1.26946	13.83657	0.48562	0.09167	0.16794	0.48562	0.09086	0.16659	1.26192	12.90401	0.48896	0.09770	0.17801	0.48896	0.09686	0.17662
110	69	1.26946	13.40435	0.48562	0.09461	0.17286	0.48562	0.09369	0.17133	1.26192	12.52973	0.48896	0.10061	0.18282	0.48896	0.09964	0.18123
110	70	1.26946	12.96501	0.48562	0.09780	0.17817	0.48562	0.09674	0.17641	1.26192	12.14706	0.48896	0.10376	0.18801	0.48896	0.10265	0.18619
110	71	1.26946	12.51927	0.48562	0.10126	0.18390	0.48562	0.10003	0.18187	1.26192	11.75658	0.48896	0.10718	0.19362	0.48896	0.10590	0.19152
110	72	1.26946	12.06792	0.48562	0.10502	0.19009	0.48562	0.10359	0.18774	1.26192	11.35893	0.48896	0.11091	0.19967	0.48896	0.10942	0.19726
110	73	1.26946	11.61185	0.48562	0.10912	0.19677	0.48562	0.10745	0.19405	1.26192	10.95491	0.48896	0.11497	0.20623	0.48896	0.11324	0.20343
110	74	1.26946	11.15217	0.48562	0.11358	0.20399	0.48562	0.11162	0.20083	1.26192	10.54549	0.48896	0.11939	0.21331	0.48896	0.11737	0.21007
110	75	1.26946	10.68986	0.48562	0.11844	0.21180	0.48562	0.11614	0.20812	1.26192	10.13154	0.48896	0.12422	0.22098	0.48896	0.12184	0.21722
110	76	1.26946	10.22626	0.48562	0.12375	0.22025	0.48562	0.12104	0.21595	1.26192	9.71428	0.48896	0.12949	0.22929	0.48896	0.12670	0.22490
110	77	1.26946	9.76277	0.48562	0.12955	0.22939	0.48562	0.12636	0.22436	1.26192	9.29502	0.48896	0.13525	0.23827	0.48896	0.13197	0.23316
110	78	1.26946	9.30064	0.48562	0.13590	0.23928	0.48562	0.13212	0.23341	1.26192	8.87492	0.48896	0.14155	0.24800	0.48896	0.13768	0.24204
110	79	1.26946	8.84103	0.48562	0.14284	0.24998	0.48562	0.13838	0.24311	1.26192	8.45509	0.48896	0.14845	0.25853	0.48896	0.14389	0.25158
110	80	1.26946	8.38551	0.48562	0.15045	0.26155	0.48562	0.14516	0.25353	1.26192	8.03703	0.48896	0.15602	0.26992	0.48896	0.15062	0.26181
110	81	1.26946	7.93532	0.48562	0.15879	0.27407	0.48562	0.15253	0.26468	1.26192	7.62196	0.48896	0.16431	0.28224	0.48896	0.15793	0.27278
110	82	1.26946	7.49211	0.48562	0.16794	0.28758	0.48562	0.16050	0.27661	1.26192	7.21152	0.48896	0.17340	0.29555	0.48896	0.16585	0.28451
110	83	1.26946	7.05756	0.48562	0.17796	0.30215	0.48562	0.16914	0.28934	1.26192	6.80735	0.48896	0.18337	0.30991	0.48896	0.17442	0.29703
110	84	1.26946	6.63342	0.48562	0.18893	0.31782	0.48562	0.17846	0.30287	1.26192	6.41122	0.48896	0.19427	0.32534	0.48896	0.18368	0.31035
110	85	1.26946	6.22156	0.48562	0.20092	0.33461	0.48562	0.18851	0.31722	1.26192	6.02503	0.48896	0.20619	0.34189	0.48896	0.19365	0.32447
110	86	1.26946	5.82374	0.48562	0.21398	0.35253	0.48562	0.19929	0.33235	1.26192	5.65055	0.48896	0.21917	0.35954	0.48896	0.20436	0.33936
110	87	1.26946	5.44155	0.48562	0.22817	0.37155	0.48562	0.21083	0.34824	1.26192	5.28949	0.48896	0.23326	0.37828	0.48896	0.21581	0.35501
110	88	1.26946	5.07613	0.48562	0.24352	0.39166	0.48562	0.22313	0.36485	1.26192	4.94306	0.48896	0.24851	0.39810	0.48896	0.22802	0.37137
110	89	1.26946	4.72862	0.48562	0.26007	0.41278	0.48562	0.23618	0.38211	1.26192	4.61250	0.48896	0.26495	0.41891	0.48896	0.24098	0.38837

BENEFIT ANNUITY VALUE AND OPTION FACTORS - EFFECTIVE 1/1/2022
TEACHERS
DISABILITY RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
110	90	1.26946	4.40007	0.48562	0.27780	0.43481	0.48562	0.24995	0.39993	1.26192	4.29901	0.48896	0.28255	0.44060	0.48896	0.25464	0.40592
110	91	1.26946	4.09149	0.48562	0.29666	0.45757	0.48562	0.26439	0.41820	1.26192	4.00370	0.48896	0.30126	0.46303	0.48896	0.26897	0.42392
110	92	1.26946	3.80354	0.48562	0.31656	0.48089	0.48562	0.27944	0.43681	1.26192	3.72738	0.48896	0.32101	0.48601	0.48896	0.28391	0.44225
110	93	1.26946	3.53621	0.48562	0.33742	0.50458	0.48562	0.29506	0.45567	1.26192	3.47020	0.48896	0.34169	0.50935	0.48896	0.29940	0.46083
110	94	1.26946	3.28870	0.48562	0.35914	0.52849	0.48562	0.31121	0.47470	1.26192	3.23152	0.48896	0.36323	0.53290	0.48896	0.31543	0.47958
110	95	1.26946	3.05955	0.48562	0.38169	0.55250	0.48562	0.32788	0.49384	1.26192	3.01004	0.48896	0.38559	0.55657	0.48896	0.33196	0.49846
110	96	1.26946	2.84646	0.48562	0.40506	0.57657	0.48562	0.34496	0.51297	1.26192	2.80360	0.48896	0.40874	0.58029	0.48896	0.34891	0.51732
110	97	1.26946	2.65226	0.48562	0.42873	0.60015	0.48562	0.36223	0.53182	1.26192	2.61510	0.48896	0.43220	0.60354	0.48896	0.36604	0.53592
110	98	1.26946	2.47567	0.48562	0.45251	0.62307	0.48562	0.37960	0.55031	1.26192	2.44340	0.48896	0.45576	0.62615	0.48896	0.38328	0.55416
110	99	1.26946	2.31535	0.48562	0.47624	0.64520	0.48562	0.39700	0.56836	1.26192	2.28724	0.48896	0.47927	0.64798	0.48896	0.40054	0.57198
110	100	1.26946	2.16976	0.48562	0.49976	0.66645	0.48562	0.41437	0.58595	1.26192	2.14523	0.48896	0.50257	0.66895	0.48896	0.41777	0.58934
110	101	1.26946	2.03734	0.48562	0.52298	0.68678	0.48562	0.43166	0.60302	1.26192	2.01587	0.48896	0.52557	0.68902	0.48896	0.43492	0.60620
110	102	1.26946	1.91714	0.48562	0.54571	0.70610	0.48562	0.44877	0.61952	1.26192	1.89830	0.48896	0.54809	0.70809	0.48896	0.45190	0.62249
110	103	1.26946	1.80800	0.48562	0.56784	0.72436	0.48562	0.46562	0.63539	1.26192	1.79140	0.48896	0.57002	0.72613	0.48896	0.46863	0.63819
110	104	1.26946	1.70943	0.48562	0.58913	0.74145	0.48562	0.48209	0.65056	1.26192	1.69474	0.48896	0.59113	0.74303	0.48896	0.48497	0.65318
110	105	1.26946	1.62048	0.48562	0.60949	0.75737	0.48562	0.49807	0.66495	1.26192	1.60741	0.48896	0.61131	0.75878	0.48896	0.50084	0.66741
110	106	1.26946	1.54080	0.48562	0.62868	0.77201	0.48562	0.51337	0.67844	1.26192	1.52911	0.48896	0.63034	0.77326	0.48896	0.51603	0.68077
110	107	1.26946	1.47009	0.48562	0.64645	0.78527	0.48562	0.52774	0.69087	1.26192	1.45954	0.48896	0.64799	0.78640	0.48896	0.53031	0.69308
110	108	1.26946	1.40861	0.48562	0.66243	0.79694	0.48562	0.54074	0.70192	1.26192	1.39898	0.48896	0.66385	0.79797	0.48896	0.54325	0.70403
110	109	1.26946	1.35764	0.48562	0.67589	0.80660	0.48562	0.55162	0.71102	1.26192	1.34871	0.48896	0.67723	0.80756	0.48896	0.55408	0.71306
110	110	1.26946	1.32125	0.48562	0.68552	0.81342	0.48562	0.55924	0.71732	1.26192	1.31279	0.48896	0.68681	0.81433	0.48896	0.56167	0.71932