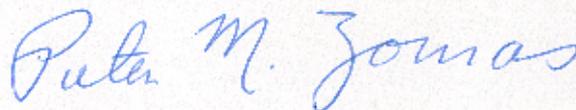


## ACTUARIAL CERTIFICATION

This report on the military retirement system as of September 30, 2002, has been prepared in accordance with generally accepted actuarial principles and practices. In preparing the report, I have relied upon information maintained by the Office of the Secretary of Defense regarding plan provisions, assets, and participants.

The valuation was performed using all actuarial assumptions and methods approved by the DoD Retirement Board of Actuaries. The decrements used in the valuation are based on actual experience under the military retirement system. It was assumed that mortality would improve during the projection period. The improvement factors were based on Social Security data (2000 Trustees' Report, Alternative II-B) since it was decided that the mortality improvement anticipated for the Social Security population would be applicable to the military population. The economic assumptions included an annual 3% rate of inflation, a 3.5% annual basic pay scale increase, and a 6.25% annual investment return.

In my opinion, the present values included in this report have been estimated on the basis of actuarial assumptions that are reasonable in the aggregate. The projections and actuarial present values included in the report reflect my best estimate of the anticipated experience under the plan.



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## SUMMARY OF CHANGES FOR THE SEPTEMBER 30, 2002, VALUATION

### CHANGES IN ACTUARIAL ASSUMPTIONS

At its September 2002 meeting, the DoD Retirement Board of Actuaries approved the following changes for the September 30, 2002, valuation.

#### *Part-time Valuation*

The Board adopted a number of enhancements to the valuation of part-time military personnel. These included refinements to the valuation program and updated decrement rates. The net effect was a 2.0 percentage-point increase in the full-time normal cost percentage (NCP), and a 2.1 percentage-point increase in the part-time NCP. The changes increased the unfunded liability by \$18.9 billion.

#### *Nondisabled Death and Other Loss Rates*

The Office of the Actuary proposed and the Board accepted a new set of death and other loss rates for nondisabled retirees. The new rates decreased the full-time NCP by 0.1 percentage points, and the part-time NCP by 0.2 percentage points. This change decreased the unfunded liability by \$6.2 billion.

#### *Retired Pay Factors*

The Board approved the introduction of a set of factors intended to improve the projection of retired pay in the following two ways: (1) refining the calculation of the extent that DoD retired pay is offset by VA disability compensation, and (2) updating the extent that members with higher retired pay tend to outlive similar members with lower pay. They also approved appropriate adjustments to associated parameters capturing the effect of full and partial offset due to VA compensation at retirement. These changes led to a 1.1 percentage-point reduction in the full-time NCP and a 0.3 percentage-point decrease in the part-time NCP. Together they decreased the unfunded liability by \$21.3 billion.

#### *First Year Partial Pay and Benefits Adjustment*

The Office of the Actuary proposed and the Board accepted the introduction of a refinement in the calculation of present values of future salary and benefits in a normal cost valuation. This change led to a 1.2 percentage-point reduction in the full-time NCP and a 0.3 percentage-point decrease in the part-time NCP. The change increased the unfunded liability by \$3.4 billion.

### *Corrections and Updates*

The Board approved several minor adjustments to the methodology for creating the census input file and to the programming used in the actuarial projection model. One was an improvement in the methodology used to allocate unknown years of service for the active duty census. Another improvement was to the methodology used to determine survivors who are in paid status. They also approved a minor coding change in the valuation projection model to include disability retirements in the appropriate benefit plan (i.e., HI3 versus REDUX). The census input file and programming changes had no significant effect on the NCPs. These changes decreased the unfunded liability by \$2.8 billion.

### CHANGES IN BENEFITS

During FY 2002, Congress enacted a new pay table as part of the effort to increase and re-structure military compensation.

#### *January 1, 2002, Pay Table*

The effect of the new pay table was an increase in both the full- and part-time NCPs by 0.1 percentage points. This produced an increase in the unfunded liability of \$5.8 billion.

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# VALUATION OF THE MILITARY RETIREMENT SYSTEM

## Introduction

The military retirement system provides benefits for retirement from active duty and from the reserves, disability retirement benefits, and optional survivor coverage. A detailed description of current benefits can be found in Appendix A, and a history of the system is in Appendix B.

Public Law 98-94 (currently Chapter 74 of Title 10, U.S.C.) established an aggregate entry-age normal cost funding method for the military retirement system starting October 1, 1984. Under this law, DoD pays the normal cost of the system and the Treasury Department makes payments from general revenues to amortize the unfunded liability, including any gains or losses that have arisen from assumption or benefit changes, or from assumed experience differing from actual experience.

This law also established an independent three-member DoD Retirement Board of Actuaries who were appointed by the President. The Board is required to review valuations of the military retirement system; to determine the method of amortizing unfunded liabilities; to report annually to the Secretary of Defense; and to report to the President and the Congress on the status of the fund at least every four years. The DoD Office of the Actuary provides all technical and administrative support to the Board.

The terms of the Board members are fifteen years and a member can be removed only for misconduct or failure to perform the duties of the office. The current Board members are John H. Grady (Chairman), Richard G. Schreitmueller, and Marsha Bera-Morris. The DoD Chief Actuary is the Executive Secretary for the Board.

Military retired pay is based on “basic pay.” This is the principal element of military compensation that all members receive; but it is not analogous, for comparative purposes, to private or public sector salaries. Reasonable comparisons can be made, however, to Basic Military Compensation (BMC). BMC is received by all members and is the sum of basic pay, the quarters allowance (either cash or in kind), a subsistence allowance (either cash or in kind), and the tax advantage accruing to allowances since they are not subject to income tax. Consequently, comparisons of military retired pay to other pension systems should recognize the relationship to BMC rather than to basic pay only. Appendix A contains a more complete description of this topic.

## Valuation Data and Procedure

The valuation input data were extracted from files maintained at the Defense Manpower Data Center. Data on individual retirees and survivors came from official files submitted by the Defense Finance and Accounting Service (DFAS). Reserve data were obtained from the Reserve Component Common Personnel Data System, the official source for all reserve strengths and statistics.

Active duty data came from files provided by the four military personnel centers, and these data were edited and adjusted by less than .1 percent to agree with official totals supplied by the Comptroller. Dollar amounts included the January 1, 2003, pay raise for active duty and reserve personnel. These totals are summarized in Table 1.

Total Active Duty Personnel + Full-Time Active Duty Reservists	1,465,498
Total Monthly Basic Pay	\$3.51 billion
Total Selected Drilling Reservists	807,947
Total Monthly Basic Pay	\$.40 billion
Total Number of Nondisability Retirees	1,621,703
Total Monthly Retired Pay	\$2.65 billion
Total Number of Disability Retirees	93,648
Total Monthly Retired Pay	\$.10 billion
Total Number of Surviving Families	265,651
Total Monthly Survivor Annuities	\$.17 billion

Population and pay projections are generated by an actuarial projection model (GORGO). For use in this model, the data on active duty personnel and drilling reservists are grouped into “cells” by age and number of years of service. Each cell contains the number and the average basic pay for personnel with that particular combination of age and length of service. Data on the retired population and surviving families are grouped into cells by age, and each cell contains the number and total net annualized retired pay or survivor annuity.

Separate data arrays are maintained in GORGO for each of the population categories listed in Table 2. These data are displayed in Appendix C.

In GORGO, these starting populations are projected year by year into the future. Each year personnel are moved from one population category to another (e.g., from active to retired, or dropped from the system altogether) by means of decrement rates such as withdrawal, nondisability retirement, temporary disability, permanent disability, transfer, death with and without survivors, etc. Basic pay scale increases are assumed to be 3.5 percent per year and basic pay is also increased by individual promotion and longevity increases. Retired pay and survivor annuities are increased by cost-of-living adjustments (COLAs) of 3.0 percent per year for retirees and survivors who receive a full COLA. At the end of each year, the number of people and the amounts paid in basic pay and benefits are saved, and the population is aged. After 100 years, when none of the current active or retired personnel are left in the system, the present values of the series of future benefit payments and future basic pay outlays are determined, using the valuation interest rate of 6.25 percent per year. Because no new entrants come into the system, the projection is said to be “closed group.”

There is also an option in GORGO for an “open group” projection in which new entrants are added each year to meet projected end-strengths. Detailed results of an open group projection of the military retirement system appear in Appendix K. Appendix L shows what these results are without reservists.

An open group projection appears later in this text (Table 9). This projection, which shows the past and projected flow of plan assets, includes the total basic payroll over the next 100 years, the normal cost contributions, and payments to amortize the unfunded liability, investment income, fund disbursements, and the fund balance. All of these items are discussed in detail throughout the text of this report.

## TABLE 2

### GORGO POPULATION CATEGORIES

1. Active duty populations and basic pay
  - a. Officers
  - b. Enlistees
2. Selected reserve populations, basic pay, and benefit formula
  - a. Officers
  - b. Enlistees
3. Non-selected reserve (those who have completed 20 good years and have not reached paid retirement) populations, basic pay, and benefit formula
  - a. Officers
  - b. Enlistees
4. Retiree populations and retired pay
  - a. Nondisabled officers (no reservists)
  - b. Nondisabled enlistees (no reservists)
  - c. Reserve officers
  - d. Reserve enlistees
  - e. Disabled officers
  - f. Disabled enlistees
5. Surviving families in a survivor benefit plan and total annuities
  - a. Retired Serviceman's Family Protection Plan
  - b. Survivor Benefit Plan
  - c. Reserve Component Survivor Benefit Plan
  - d. Death on active duty supplement to VA
  - e. Minimum income
6. Typical new-entrant cohort
  - a. Officers
  - b. Enlistees

Economic assumptions, i.e., the annual rate of inflation, the annual basic pay scale increases, and the annual valuation interest rate, were decided upon by the DoD Board of Actuaries after extensive analysis of past trends. A discussion of these trends and other considerations is contained in Appendix D.

The decrement rates and other non-economic assumptions can be categorized as follows:

1. Active duty decrement rates
2. Retiree and survivor decrement rates
3. Drilling and non-drilling (with 20 good years) reserve decrement rates
4. Internal computer program parameters
5. Other rates (mortality improvement)

In general, the decrement rates and GORGO parameters are based on military-specific experience. The rates and descriptions of how they were derived appear in Appendices G through J. The internal computer program parameters, dealing with such matters as the survivor benefit elections, premium deductions, and member/beneficiary age differences, are described in Appendix F.

### Assets

The assets of the military retirement fund are invested in special issue Treasury obligations bearing interest at rates determined by the Secretary of the Treasury taking into consideration current market yields for outstanding marketable U.S. obligations of comparable maturities. Currently, each security issued to the fund “mirrors” a security that has been issued to the public, i.e., it has the same maturity date and coupon rate. The special issue security that is mirrored may have been issued recently, or at any time in the past. Under current procedures adopted by Treasury, the investment manager is permitted to redeem long-term special issue securities at any time before maturity for their fair market value, which is based on the bid price for the public issue with the same maturity date and coupon rate.

For purposes of determining the unfunded liability, the assets of the fund are valued using the amortized cost method. Under this method, the yield to maturity of a security valued at any point in time is equal to the yield to maturity at the time of purchase. In the valuation of the military retirement system, the amortized cost value is referred to as the “actuarial value of assets.” The actuarial value of assets is determined by amortizing premium and discount over the life of the securities. The total investment return includes both the interest coupons received and the change in the amortized cost value during the year. The actuarial value of assets used in the determination of the unfunded liability includes the “accrued interest,” which is the amount of the next semiannual interest coupon payment that has accrued since the date of the last coupon payment. The amount of the “accrued interest” is determined by multiplying the coupon

payment by the ratio of the time that has elapsed since the last coupon payment date to the total time between coupon payments. Table 3 presents a statement of the actuarial value of assets as of September 30, 2002; Table 4 presents a statement of changes in the actuarial value of assets.

In an open group projection of a retirement system where the total number of employees is held constant, the number of retirees and survivors on the roll at year end, as well as the number withdrawing, retiring, dying, etc., each year, eventually levels out. When this occurs, the population is said to be “stationary.” In the projection in Table 9, DoD-projected endstrengths are used through the end of FY08. After that, the force size is held constant each year. However, the assumption of future mortality improvement results in a small increase in the retired population each year, so that the retired population is nearly, but not completely, stationary.

When a population becomes stationary, the fund disbursements increase each year at the same rate as total payroll, which is 3.5 percent per year. If the method of funding the system is theoretically sound, the value of the assets in the fund will also increase at this same rate, and thus will become a level percentage of payroll. Otherwise, the fund would either increase indefinitely as a percent of payroll, or decrease until it was zero.

A major portion of the investment income must be used to generate the 3.5 percent fund increases and cannot be used to pay benefits. For example, in the year 2040, the normal cost payment is \$37 billion, the investment income is \$136 billion, and fund disbursements are \$95 billion. The beginning-of-year fund balance is \$2,197 billion. The two sources of fund income will approximately equal benefit payments plus 3.5 percent of the beginning-of-the-year fund balance. That is, \$37 billion plus \$136 billion is about equal to \$95 billion plus \$77 billion ( $\$2,197 \text{ billion} \times .035$ )—the amount that would be required for the fund to grow by 3.5 percent during the year. The lack of equality is largely due to mortality improvement, which keeps the retired population from being stationary.

Under generally accepted accounting principles, private sector plans must also provide a “Statement of Net Assets Available for Benefits,” where the assets are valued at fair market value. This statement is included in Appendix M.

### Normal Cost

The aggregate entry-age normal cost is the level percentage of basic pay that must be contributed over the entire active career of a typical group of new entrants to pay for all the future retirement benefits of that group. It is determined by using the new-entrant cohort as the starting population in a GORGO projection. Their basic pay and benefits are projected over the next 100 years, and then discounted back to the present to find the normal cost percentage. Mathematically, a normal cost percentage is developed by dividing the present value of future benefits for the entire cohort by the present value of future basic pay.

TABLE 3

DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF ACTUARIAL VALUE OF ASSETS  
(\$ in thousands)

	For the Plan Year Ended September 30, 2002
Assets	
Investments, at book value	
U.S. Government securities <sup>1</sup>	\$172,290,152
Accounts receivable	
Accrued interest <sup>2</sup>	\$4,206,372
Due from military retirees or their survivors	\$18,037
Cash	<u>\$19,403</u>
Actuarial value of assets	\$176,533,964

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<sup>1</sup> Book value is determined by amortizing premium and discount over the life of the securities using the effective interest method.

<sup>2</sup> Includes accrued interest receivable and interest purchased.

TABLE 4  
DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF CHANGES IN ACTUARIAL VALUE OF ASSETS  
(\$ in thousands)

	For the Plan Year Ended September 30, 2002
Actuarial value of assets at beginning of plan year	\$169,214,914
Investment income	
Interest	\$14,578,023
Net appreciation (depreciation) in book value of investments <sup>1</sup>	\$(2,180,296)
Contributions	
From Services	\$12,935,341
Appropriation to amortize the unfunded liability	\$17,047,000
Total additions	\$42,380,068
Benefits paid to participants	\$35,061,017
Actuarial value of assets	\$176,533,964

<sup>1</sup> Investments bought, sold and held during the plan year ended September 30, 2002, appreciated (depreciated) in value by \$(2,180,296) as follows:

Amortized discount	\$241,680
Amortized premium	\$(2,421,976)
Gain (loss) on sale	<u>\$0</u>
	\$(2,180,296)

As described in Appendix A, there are three distinct nondisability benefit formulas (relevant to three distinct populations) within the military retirement system. Retirement benefits are based on final basic pay (FINAL PAY) for personnel entering the Armed Services before September 8, 1980, and are based on the average of the highest 36 months (HI-3) for those entering on or after this date. Additionally, members first entering the Armed Services on or after August 1, 1986, who elect the \$30,000 bonus are subject to a reduction (REDUX) if they retire with less than 30 years of service.

Public Law 99-661, enacted in November 1986, mandated that two separate normal cost percentages (NCPs) be used for the valuation of the military retirement system. One NCP is for active-duty personnel and full-time reservists (full-time) and one is for part-time reservists (part-time). Full-time and part-time NCPs are calculated for each of the three separate benefit formulas. The FY03 NCPs are summarized below:

<u>Benefit Formula</u>	<u>Full-Time</u>	<u>Part-Time</u>
FINAL PAY	31.3%	16.8%
HI-3	28.5	15.9
REDUX	26.7	15.9

Table 5 shows the expected percentage of the total basic payroll that will be paid during the fiscal year to all active duty personnel who entered military service since the beginning of fiscal year t-k, where k can take on any value from 0 to 29. For example, during FY03 (t = 2003), 3 percent of the expected basic payroll will be paid to personnel entering service in that fiscal year (k = 0), and 95 percent of the expected basic payroll will be paid to persons entering service since the beginning of FY81 (k = 22). The data and methodology used to derive this table are described in Appendix E.

Thus, 95 percent of the basic payroll for FY03 is expected to be paid to personnel entering service since the beginning of FY81, while the remaining 5 percent of the expected basic payroll for FY03 will be for personnel whose retirement benefits are based on FINAL PAY.<sup>2</sup> Of the 95 percent associated with post-FY80 new entrants, 80.5 percent is expected to be

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<sup>2</sup> Actually, personnel hired before September 8, 1980, have their retirement benefits based on FINAL PAY, but for purposes of determining the weights in the weighted normal cost percentage, we use personnel hired before October 1, 1980.

TABLE 5

PERCENTAGE OF TOTAL BASIC PAYROLL PAID DURING FISCAL YEAR t TO ALL ACTIVE DUTY PERSONNEL ENTERING SERVICE DURING OR AFTER SPECIFIC YEAR OF ENTRY

<u>Year of Entry</u>	<u>Percentage</u>
t	3%
t-1 or later	10
t-2 or later	18
t-3 or later	26
t-4 or later	32
t-5 or later	38
t-6 or later	43
t-7 or later	47
t-8 or later	52
t-9 or later	56
t-10 or later	60
t-11 or later	63
t-12 or later	67
t-13 or later	70
t-14 or later	74
t-15 or later	77
t-16 or later	80
t-17 or later	83
t-18 or later	86
t-19 or later	89
t-20 or later	92
t-21 or later	94
t-22 or later	95
t-23 or later	96
t-24 or later	97
t-25 or later	98
t-26 or later	98
t-27 or later	99
t-28 or later	99
t-29 or later	100

Based on basic payroll data for Fiscal Years 1987 to 1991, as described in Appendix E.

attributable to the REDUX members (entering on or after August 1, 1986) and the remaining 14.5 percent to the HI-3 members. The 80.5 percent was derived by interpolating between the factors for FY86 and FY87 years of entry. The FY03 weighted aggregate full and part-time normal cost percentages are obtained by weighting their respective normal cost percentages for the REDUX formula by 80.5 percent, the normal cost percentages for the HI-3 formula by 14.5 percent, and the normal cost percentages for the FINAL PAY formula by 5.0 percent. The resulting weighted aggregate full-time normal cost percentage is 27.2 percent, and the weighted aggregate part-time normal cost percentage is 16.0 percent. Due to federal budget deadlines, the two normal cost percentages used to determine the actual contributions to the fund must be established a year in advance of implementation and may vary from those actually derived in a valuation.

Table 6 summarizes the components of the FY03 normal cost percentages.

TABLE 6				
NORMAL COST AS A PERCENT OF BASIC PAY				
<u>FULL-TIME</u>	<u>FINAL PAY</u>	<u>HI-3</u>	<u>REDUX</u>	<u>FY03 Weighted</u>
Nondisability benefits	29.9%	27.3%	25.5%	26.0%
Disability benefits	0.7	0.6	0.6	0.6
Survivor benefits	<u>0.7</u>	<u>0.6</u>	<u>0.6</u>	<u>0.6</u>
Total	31.3%	28.5%	26.7%	27.2%
 <u>PART-TIME</u>				
Nondisability benefits	15.6%	14.8%	14.8%	14.8%
Disability benefits	0.0	0.0	0.0	0.0
Survivor benefits	<u>1.2</u>	<u>1.2</u>	<u>1.2</u>	<u>1.2</u>
Total	16.8%	15.9%	15.9%	16.0%
Note that columns may not add exactly due to rounding.				

As can be determined from this table, about 96 percent of the full-time normal cost stems from nondisability retirement. Based on current decrement rates, 17 percent of a typical group of new entrants attain 20 years of active duty service and become eligible for nondisability retirement from active duty. Specifically, 47 percent of new officers and 15 percent of new enlistees attain 20 years of active duty service. It should be noted that some military personnel who begin their careers on active duty move to the reserves and retire from there.

Table 10 lists in the normal cost columns the projected weighted aggregate full-time and part-time normal cost percentages under current law for each year in the future. By 2012 both the full-time and part-time weighted aggregate percentages drop to the level of the REDUX normal cost percentages (full-time 26.7 percent; part-time 15.9 percent) since by that time virtually all non-retired personnel will have benefits based on the new formula.

### Amortization of Unfunded Liability

Under PL 98-94, normal cost contributions began to be made by DoD on behalf of all military personnel on October 1, 1984. Since normal cost contributions had not been made for service prior to this date, there was an initial unfunded accrued liability, or “initial unfunded liability,” as of September 30, 1984, of \$528.7 billion. If this amount had been deposited in the retirement fund on September 30, 1984, then it, together with the future normal cost payments to be made on behalf of all active duty personnel and drilling reservists over the balance of their active careers, would have been sufficient to provide all expected retirement and survivor benefits for those in the system on that date.

The Board of Actuaries originally determined that the initial unfunded accrued liability of the system (\$528.7 billion) should be amortized with payments equal to 33 percent of the second preceding fiscal year’s basic payroll. It was originally projected that this method would amortize the initial unfunded liability over 60 years. However, economic assumption changes extended the amortization period well beyond 60 years. As a result, the Board revised the amortization method of the original unfunded liability in such a way that the amortization would have been completed in 2043. In more recent years, however, it was determined that the military retirement fund was projected to have a negative balance for several years before becoming positive again. The Board decided to shorten the amortization period to 50 years in 1996. The initial unfunded liability is now expected to be fully amortized in 2033.

Changes in the unfunded liability can also arise because of modifications in benefit formulas, changes in actuarial assumptions, and deviations in actual experience from expected experience (gains and losses). The Board approved a method to amortize these changes over 30

years by payments that increase in absolute value at the same rate as the annual long-term basic pay scale assumption (currently 3.5 percent). A detailed description of the methods used to calculate the payment streams for changes in unfunded liability is in Appendix N.

### Unfunded Accrued Liability as of September 30, 2002

Table 7 summarizes the calculation of the unfunded accrued liability as of September 30, 2002. The present value of future benefits is obtained by projecting future benefits for the total covered population (closed group with no new entrants) as of September 30, 2002, and discounting these benefits back to the present. The GORGO projection model projects benefits for the current active and retired populations over the rest of their lifetimes. The initial retirement benefits for military personnel are based on their total projected service at retirement, the applicable benefit formula, and projected basic pay increases. Subsequent retirement benefits include projected cost-of-living adjustments and the age 62 adjustment for those retiring under the REDUX formula.

The present value of future normal cost contributions is obtained by (1) using GORGO to project future yearly full-time and part-time basic pay for the September 30, 2002, covered population, (2) multiplying the pay by projected full-time and part-time weighted aggregate entry-age normal cost percentages (NCPs), and (3) discounting the resultant normal costs back to September 30, 2002. For this closed group, the relative percentages of basic pay subject to the three separate benefit formulas will change over time as fewer and fewer members are covered under the final pay formula. The *weighted* full- and part-time NCPs that are multiplied against the future full- or part-time pay in each year reflect expected changing percentages of pay going to members covered by the three benefit formulas. This weighted procedure is roughly equivalent in the aggregate to projecting separately the pay of each of the six groups of active duty and selected reserve members and multiplying it by the individual group's NCP.

The weighted aggregate entry-age normal cost percentages for FY03 are 27.2 percent full-time and 16.0 percent part-time. Federal budget deadlines require the establishment of normal cost percentages a year in advance of the valuation. Consequently, the percentages actually implemented in a fiscal year may vary from those derived in the valuation. These differences, which are small unless major actuarial assumptions are changed, are reflected in the unfunded liability by using the implemented normal cost in the first year of the projection.

Deducting the present value of normal costs and the amortized cost value of the fund from the present value of future benefits leaves an unfunded liability of \$545.0 billion as of September 30, 2002. This was 1.8 percent less than the expected unfunded liability of \$555.2 billion. The expected unfunded liability is what the unfunded liability would have been if all actuarial assumptions had been realized and all benefit formulas had remained unchanged. The fact that the actual unfunded liability is less than expected means that there was a total FY02 gain of \$10.2 billion (\$555.2 billion minus \$545.0 billion). The components of this gain are outlined in Table 8. The total experience gain is divided into three segments: (1) the gain due to the difference between the actual interest rate earned by the fund and the assumed interest rate;

(2) the net gain due to the actual COLA and salary increases being different from those assumed; and (3) the gain due to differences between all noneconomic assumptions and the actual experience for the year. See the Summary of Changes for the September 30, 2002, Valuation for a more detailed breakdown of the gains and losses outlined in Table 8.

TABLE 7  
MILITARY RETIREMENT SYSTEM  
ACTUARIAL STATUS INFORMATION  
AS OF SEPTEMBER 30, 2002  
(\$ in billions)

	For the Plan Year Ended September 30, 2002
1. Present value of future benefits	
a. Annuitants now on roll	\$467.2
b. Nonretired reservists	\$85.9
c. Active duty personnel <sup>1</sup>	<u>\$267.1</u>
TOTAL	\$820.2
2. Present value of future normal cost contributions	\$98.6
3. Actuarial accrued liability	\$721.6
4. Actuarial value of assets <sup>2</sup>	\$176.5
5. Unfunded accrued liability	\$545.0
6. Normal cost percentage (NCP) <sup>3</sup> to be applied to basic pay in the following fiscal year	
a. Full-time	27.2%
b. Part-time	16.0%

Basic pay is only a portion of active duty military compensation. See the summary of the military retirement system for details.

<sup>1</sup> The future benefits of active duty personnel expected to retire as reservists are counted on line 1.b.

<sup>2</sup> The actuarial value of assets is determined using the amortized cost method of valuation.

<sup>3</sup> Due to the need to establish the normal cost percentages a year in advance of implementation (federal budget deadlines), the percentages actually used in a fiscal year may vary from the ones derived in the valuation and displayed here.

TABLE 8

FY02 CHANGE IN UNFUNDED LIABILITY  
(\$ in billions)

1.	Actual unfunded accrued liability 9/30/02	\$545.0	
2.	Expected unfunded accrued liability 9/30/02	\$555.2	
3.	Total gain	\$10.2	(1.8%)
	a. Total experience gain	\$8.1	(1.5%)
	Interest assumption	\$1.6	(0.3%)
	COLA & salary assumptions	\$6.0	(1.1%)
	Noneconomic assumptions	\$0.5	(0.1%)
	b. Total benefit change loss	(\$5.8)	(1.0%)
	c. Total assumption change gain	\$7.9	(1.4%)
	New retiree decrements	\$27.5	(5.0%)
	New reserve rates	(\$18.9)	(3.4%)
	First Year Partial Pay and Benefits Adjustment	(\$0.6)	(0.1%)

(Percentages shown are ratios of absolute values of each gain or loss component to the expected unfunded accrued liability.)

These changes in unfunded liability were used to calculate the October 1, 2003, unfunded liability payment. The total payment was determined to be \$18,189 million. This total payment includes (1) a payment of \$46,674 million to amortize the original unfunded liability, less (2) an amount of \$10,741 million to amortize changes in actuarial assumptions, plus (3) an amount of \$977 million to amortize benefit changes, less (4) an amount of \$18,721 million to amortize total combined experience gains and losses through FY02. The detailed calculations of these payment components are located in Appendix N. Tables 11 and 12 show the projection of these individual payment and liability streams. Tables 9 and 10 display all projected transactions to the fund.

Other measures of a retirement system's liabilities (required for private sector plans under generally accepted accounting principles) are the "Accumulated Plan Benefits" and the market value of assets. These items and explanatory notes are included in Appendix M.

TABLE 9

MILITARY RETIREMENT SYSTEM  
PAST AND PROJECTED FLOW OF PLAN ASSETS  
(In Billions of Dollars and as a Proportion of Payroll)

<u>Fiscal Year</u>	<u>Basic Payroll</u> <sup>2</sup>	<u>Normal Cost Payments</u> <sup>3</sup>		<u>Amortization of Unfunded Liability</u>		<u>Investment Income</u>		<u>Fund Disbursements</u> <sup>4</sup>		<u>Fund Balance End of Year</u> <sup>5</sup>	
1985	\$33.50	\$17.00	(0.507)	\$9.50	(0.284)	\$1.10	(0.033)	\$15.80	(0.472)	\$11.80	(0.352)
1986	\$35.40	\$17.40	(0.492)	\$10.50	(0.297)	\$2.50	(0.071)	\$17.60	(0.497)	\$24.60	(0.695)
1987	\$36.40	\$18.30	(0.503)	\$10.50	(0.288)	\$3.60	(0.099)	\$18.10	(0.497)	\$38.90	(1.069)
1988	\$37.30	\$18.40	(0.493)	\$10.30	(0.276)	\$5.10	(0.137)	\$17.50	(0.468)	\$53.40	(1.432)
1989	\$38.60	\$18.50	(0.479)	\$9.80	(0.254)	\$6.10	(0.158)	\$20.20	(0.523)	\$67.60	(1.751)
1990	\$39.80	\$16.30	(0.410)	\$10.60	(0.266)	\$7.30	(0.183)	\$21.50	(0.540)	\$80.40	(2.020)
1991	\$42.30	\$17.20	(0.407)	\$10.80	(0.255)	\$8.50	(0.201)	\$23.10	(0.546)	\$93.70	(2.215)
1992	\$41.10	\$16.30	(0.397)	\$11.20	(0.272)	\$9.40	(0.228)	\$24.50	(0.597)	\$106.10	(2.585)
1993	\$38.90	\$13.20	(0.339)	\$12.30	(0.315)	\$10.00	(0.257)	\$25.70	(0.661)	\$115.90	(2.979)
1994	\$38.30	\$12.80	(0.335)	\$11.90	(0.311)	\$10.30	(0.270)	\$26.70	(0.698)	\$124.20	(3.246)
1995	\$37.10	\$12.20	(0.330)	\$11.50	(0.309)	\$10.90	(0.293)	\$27.80	(0.749)	\$131.00	(3.528)
1996	\$36.70	\$11.20	(0.305)	\$10.70	(0.292)	\$11.20	(0.305)	\$28.80	(0.785)	\$135.30	(3.687)
1997	\$36.80	\$11.10	(0.302)	\$15.20	(0.413)	\$11.90	(0.323)	\$30.20	(0.821)	\$143.30	(3.894)
1998	\$37.10	\$10.50	(0.283)	\$15.10	(0.407)	\$12.20	(0.329)	\$31.10	(0.838)	\$149.90	(4.040)
1999	\$37.60	\$10.50	(0.279)	\$15.30	(0.406)	\$12.30	(0.326)	\$31.90	(0.848)	\$156.00	(4.151)
2000	\$39.00	\$11.50	(0.295)	\$15.30	(0.392)	\$12.60	(0.323)	\$32.80	(0.840)	\$162.70	(4.167)
2001	\$40.90	\$11.40	(0.280)	\$16.10	(0.393)	\$13.10	(0.320)	\$34.10	(0.833)	\$169.20	(4.134)
2002	\$44.70	\$12.90	(0.289)	\$17.00	(0.380)	\$12.40	(0.280)	\$35.10	(0.785)	\$176.50	(3.949)

TABLE 9 (cont.)

**MILITARY RETIREMENT SYSTEM**  
**PAST AND PROJECTED FLOW OF PLAN ASSETS<sup>1</sup>**  
(In Billions of Dollars and as a Proportion of Payroll)

Fiscal Year	Basic Payroll <sup>2</sup>	Normal Cost Payments <sup>3</sup>		Amortization of Unfunded Liability		Investment Income		Fund Disbursements <sup>4</sup>		Fund Balance End of Year <sup>5</sup>	
2003	\$46.5	\$12.1	(0.261)	\$17.9	(0.385)	\$11.4	(0.245)	\$35.7	(0.767)	\$182.3	(3.917)
2004	\$47.2	\$12.3	(0.260)	\$18.2	(0.386)	\$11.8	(0.250)	\$36.7	(0.777)	\$187.9	(3.983)
2005	\$48.1	\$12.5	(0.259)	\$18.8	(0.391)	\$12.1	(0.252)	\$37.7	(0.783)	\$193.6	(4.024)
2006	\$49.1	\$12.7	(0.258)	\$19.5	(0.397)	\$12.5	(0.255)	\$38.8	(0.790)	\$199.5	(4.065)
2007	\$50.2	\$12.9	(0.258)	\$20.2	(0.402)	\$12.9	(0.257)	\$39.9	(0.795)	\$205.6	(4.097)
2008	\$51.4	\$13.2	(0.257)	\$20.9	(0.406)	\$13.3	(0.258)	\$41.0	(0.797)	\$212.0	(4.123)
2009	\$52.7	\$13.5	(0.257)	\$21.6	(0.410)	\$13.7	(0.260)	\$42.2	(0.800)	\$218.6	(4.146)
2010	\$54.2	\$13.9	(0.256)	\$22.4	(0.413)	\$14.1	(0.261)	\$43.2	(0.798)	\$225.8	(4.170)
2011	\$55.7	\$14.3	(0.256)	\$23.1	(0.416)	\$14.6	(0.263)	\$44.2	(0.794)	\$233.6	(4.197)
2012	\$57.3	\$14.7	(0.256)	\$24.0	(0.418)	\$15.1	(0.264)	\$45.4	(0.792)	\$242.0	(4.226)
2013	\$59.0	\$15.1	(0.256)	\$24.8	(0.420)	\$15.7	(0.266)	\$46.6	(0.790)	\$251.0	(4.255)
2014	\$60.8	\$15.5	(0.256)	\$25.7	(0.422)	\$16.3	(0.268)	\$47.9	(0.787)	\$260.6	(4.286)
2015	\$62.7	\$16.0	(0.256)	\$26.6	(0.423)	\$16.9	(0.270)	\$49.1	(0.782)	\$271.0	(4.321)
2016	\$64.7	\$16.5	(0.256)	\$27.5	(0.425)	\$17.6	(0.272)	\$50.3	(0.778)	\$282.3	(4.362)
2017	\$66.8	\$17.1	(0.256)	\$28.4	(0.426)	\$18.3	(0.275)	\$51.6	(0.774)	\$294.5	(4.412)
2018	\$68.8	\$17.6	(0.255)	\$29.4	(0.428)	\$19.1	(0.278)	\$53.0	(0.770)	\$307.7	(4.470)
2019	\$71.0	\$18.1	(0.255)	\$30.5	(0.429)	\$20.0	(0.282)	\$54.4	(0.766)	\$321.9	(4.536)
2020	\$73.2	\$18.7	(0.255)	\$31.5	(0.431)	\$20.9	(0.286)	\$55.8	(0.762)	\$337.3	(4.609)
2021	\$75.5	\$19.3	(0.255)	\$32.6	(0.432)	\$21.9	(0.290)	\$57.2	(0.758)	\$353.9	(4.687)
2022	\$77.9	\$19.9	(0.255)	\$33.8	(0.433)	\$23.0	(0.295)	\$58.7	(0.753)	\$372.0	(4.772)
2023	\$80.5	\$20.6	(0.255)	\$43.4	(0.539)	\$24.7	(0.307)	\$60.1	(0.747)	\$400.5	(4.975)
2024	\$83.2	\$21.2	(0.255)	\$90.8	(1.091)	\$29.4	(0.354)	\$61.6	(0.741)	\$480.3	(5.772)
2025	\$86.0	\$22.0	(0.255)	\$98.1	(1.141)	\$34.9	(0.405)	\$63.2	(0.734)	\$572.1	(6.651)
2026	\$88.9	\$22.7	(0.255)	\$101.6	(1.142)	\$40.8	(0.459)	\$64.7	(0.728)	\$672.5	(7.561)
2027	\$92.0	\$23.5	(0.255)	\$105.1	(1.143)	\$47.3	(0.514)	\$66.3	(0.721)	\$782.0	(8.504)
2028	\$95.1	\$24.3	(0.255)	\$108.8	(1.144)	\$54.3	(0.571)	\$68.1	(0.716)	\$901.3	(9.479)
2029	\$98.3	\$25.1	(0.255)	\$112.6	(1.145)	\$62.0	(0.630)	\$69.9	(0.710)	\$1,031.1	(10.486)
2030	\$101.7	\$26.0	(0.255)	\$116.6	(1.146)	\$70.3	(0.691)	\$71.8	(0.706)	\$1,172.1	(11.524)
2031	\$105.2	\$26.9	(0.255)	\$120.6	(1.146)	\$79.3	(0.754)	\$73.9	(0.702)	\$1,325.1	(12.593)
2032	\$108.9	\$27.8	(0.255)	\$122.7	(1.128)	\$89.0	(0.817)	\$75.9	(0.697)	\$1,488.7	(13.674)
2033	\$112.6	\$28.7	(0.255)	\$126.6	(1.124)	\$99.4	(0.883)	\$78.1	(0.693)	\$1,665.3	(14.785)
2034	\$116.6	\$29.7	(0.255)	\$131.0	(1.124)	\$110.7	(0.950)	\$80.3	(0.689)	\$1,856.5	(15.929)
2035	\$120.6	\$30.8	(0.255)	\$0.0	0.000	\$114.4	(0.949)	\$82.6	(0.685)	\$1,919.1	(15.913)
2036	\$124.8	\$31.8	(0.255)	\$0.0	0.000	\$118.3	(0.948)	\$84.9	(0.680)	\$1,984.4	(15.902)
2037	\$129.1	\$33.0	(0.255)	\$0.0	0.000	\$122.3	(0.947)	\$87.3	(0.676)	\$2,052.3	(15.893)
2038	\$133.6	\$34.1	(0.255)	\$0.0	0.000	\$126.5	(0.947)	\$89.8	(0.672)	\$2,123.1	(15.889)
2039	\$138.3	\$35.3	(0.255)	\$0.0	0.000	\$130.9	(0.947)	\$92.4	(0.668)	\$2,196.9	(15.888)
2040	\$143.1	\$36.5	(0.255)	\$0.0	0.000	\$135.5	(0.947)	\$95.1	(0.665)	\$2,273.7	(15.891)
2041	\$148.1	\$37.8	(0.255)	\$0.0	0.000	\$140.2	(0.947)	\$97.9	(0.661)	\$2,353.8	(15.896)
2042	\$153.3	\$39.1	(0.255)	\$0.0	0.000	\$145.2	(0.947)	\$100.8	(0.658)	\$2,437.3	(15.904)
2043	\$158.6	\$40.5	(0.255)	\$0.0	0.000	\$150.4	(0.948)	\$103.8	(0.655)	\$2,524.3	(15.914)
2044	\$164.2	\$41.9	(0.255)	\$0.0	0.000	\$155.7	(0.949)	\$106.9	(0.651)	\$2,615.0	(15.928)
2045	\$169.9	\$43.4	(0.255)	\$0.0	0.000	\$161.3	(0.949)	\$110.2	(0.648)	\$2,709.5	(15.944)
2046	\$175.9	\$44.9	(0.255)	\$0.0	0.000	\$167.2	(0.951)	\$113.5	(0.645)	\$2,808.1	(15.964)
2047	\$182.1	\$46.5	(0.255)	\$0.0	0.000	\$173.3	(0.952)	\$117.0	(0.643)	\$2,910.8	(15.987)
2048	\$188.5	\$48.1	(0.255)	\$0.0	0.000	\$179.7	(0.953)	\$120.6	(0.640)	\$3,018.0	(16.014)
2049	\$195.1	\$49.8	(0.255)	\$0.0	0.000	\$186.3	(0.955)	\$124.4	(0.638)	\$3,129.6	(16.043)
2050	\$201.9	\$51.5	(0.255)	\$0.0	0.000	\$193.2	(0.957)	\$128.4	(0.636)	\$3,246.0	(16.076)
2051	\$209.0	\$53.3	(0.255)	\$0.0	0.000	\$200.4	(0.959)	\$132.5	(0.634)	\$3,367.3	(16.111)
2052	\$216.3	\$55.2	(0.255)	\$0.0	0.000	\$207.9	(0.961)	\$136.7	(0.632)	\$3,493.7	(16.150)

TABLE 9 (cont.)

**MILITARY RETIREMENT SYSTEM**  
**PAST AND PROJECTED FLOW OF PLAN ASSETS<sup>1</sup>**  
(In Billions of Dollars and as a Proportion of Payroll)

Fiscal Year	Basic Payroll <sup>2</sup>	Normal Cost Payments <sup>3</sup>		Amortization of Unfunded Liability		Investment Income		Fund Disbursements <sup>4</sup>		Fund Balance End of Year <sup>5</sup>	
2053	\$223.9	\$57.1	(0.255)	\$0.0	0.000	\$215.7	(0.963)	\$141.2	(0.630)	\$3,625.4	(16.191)
2054	\$231.8	\$59.2	(0.255)	\$0.0	0.000	\$223.9	(0.966)	\$145.8	(0.629)	\$3,762.6	(16.234)
2055	\$239.9	\$61.2	(0.255)	\$0.0	0.000	\$232.4	(0.969)	\$150.6	(0.628)	\$3,905.5	(16.281)
2056	\$248.3	\$63.4	(0.255)	\$0.0	0.000	\$241.2	(0.971)	\$155.7	(0.627)	\$4,054.4	(16.329)
2057	\$257.0	\$65.6	(0.255)	\$0.0	0.000	\$250.4	(0.974)	\$161.0	(0.626)	\$4,209.5	(16.380)
2058	\$266.0	\$67.9	(0.255)	\$0.0	0.000	\$260.0	(0.978)	\$166.5	(0.626)	\$4,370.9	(16.433)
2059	\$275.3	\$70.3	(0.255)	\$0.0	0.000	\$270.0	(0.981)	\$172.2	(0.626)	\$4,538.9	(16.488)
2060	\$284.9	\$72.7	(0.255)	\$0.0	0.000	\$280.4	(0.984)	\$178.2	(0.625)	\$4,713.9	(16.545)
2061	\$294.9	\$75.3	(0.255)	\$0.0	0.000	\$291.2	(0.988)	\$184.4	(0.625)	\$4,895.9	(16.603)
2062	\$305.2	\$77.9	(0.255)	\$0.0	0.000	\$302.5	(0.991)	\$190.9	(0.626)	\$5,085.3	(16.663)
2063	\$315.9	\$80.6	(0.255)	\$0.0	0.000	\$314.2	(0.995)	\$197.7	(0.626)	\$5,282.4	(16.724)
2064	\$326.9	\$83.4	(0.255)	\$0.0	0.000	\$326.4	(0.998)	\$204.7	(0.626)	\$5,487.5	(16.786)
2065	\$338.3	\$86.3	(0.255)	\$0.0	0.000	\$339.0	(1.002)	\$212.0	(0.627)	\$5,700.8	(16.849)
2066	\$350.2	\$89.4	(0.255)	\$0.0	0.000	\$352.2	(1.006)	\$219.7	(0.627)	\$5,922.8	(16.914)
2067	\$362.4	\$92.5	(0.255)	\$0.0	0.000	\$366.0	(1.010)	\$227.6	(0.628)	\$6,153.7	(16.979)
2068	\$375.1	\$95.7	(0.255)	\$0.0	0.000	\$380.2	(1.014)	\$235.8	(0.629)	\$6,393.8	(17.045)
2069	\$388.2	\$99.1	(0.255)	\$0.0	0.000	\$395.1	(1.018)	\$244.3	(0.629)	\$6,643.7	(17.113)
2070	\$401.8	\$102.5	(0.255)	\$0.0	0.000	\$410.5	(1.022)	\$253.1	(0.630)	\$6,903.7	(17.181)
2071	\$415.9	\$106.1	(0.255)	\$0.0	0.000	\$426.6	(1.026)	\$262.3	(0.631)	\$7,174.2	(17.250)
2072	\$430.4	\$109.9	(0.255)	\$0.0	0.000	\$443.3	(1.030)	\$271.8	(0.631)	\$7,455.6	(17.321)
2073	\$445.5	\$113.7	(0.255)	\$0.0	0.000	\$460.7	(1.034)	\$281.6	(0.632)	\$7,748.5	(17.392)
2074	\$461.1	\$117.7	(0.255)	\$0.0	0.000	\$478.8	(1.038)	\$291.8	(0.633)	\$8,053.2	(17.464)
2075	\$477.3	\$121.8	(0.255)	\$0.0	0.000	\$497.7	(1.043)	\$302.3	(0.633)	\$8,370.4	(17.538)
2076	\$494.0	\$126.1	(0.255)	\$0.0	0.000	\$517.3	(1.047)	\$313.2	(0.634)	\$8,700.5	(17.613)
2077	\$511.3	\$130.5	(0.255)	\$0.0	0.000	\$537.7	(1.052)	\$324.6	(0.635)	\$9,044.1	(17.689)
2078	\$529.2	\$135.1	(0.255)	\$0.0	0.000	\$559.0	(1.056)	\$336.3	(0.636)	\$9,401.9	(17.767)
2079	\$547.7	\$139.8	(0.255)	\$0.0	0.000	\$581.1	(1.061)	\$348.5	(0.636)	\$9,774.3	(17.846)
2080	\$566.9	\$144.7	(0.255)	\$0.0	0.000	\$604.1	(1.066)	\$361.0	(0.637)	\$10,162.0	(17.926)
2081	\$586.7	\$149.7	(0.255)	\$0.0	0.000	\$628.1	(1.071)	\$374.1	(0.638)	\$10,565.8	(18.008)
2082	\$607.3	\$155.0	(0.255)	\$0.0	0.000	\$653.1	(1.075)	\$387.6	(0.638)	\$10,986.3	(18.091)
2083	\$628.5	\$160.4	(0.255)	\$0.0	0.000	\$679.1	(1.080)	\$401.6	(0.639)	\$11,424.2	(18.176)
2084	\$650.5	\$166.0	(0.255)	\$0.0	0.000	\$706.2	(1.086)	\$416.1	(0.640)	\$11,880.4	(18.262)
2085	\$673.3	\$171.8	(0.255)	\$0.0	0.000	\$734.4	(1.091)	\$431.1	(0.640)	\$12,355.5	(18.351)
2086	\$696.9	\$177.9	(0.255)	\$0.0	0.000	\$763.8	(1.096)	\$446.7	(0.641)	\$12,850.5	(18.440)
2087	\$721.3	\$184.1	(0.255)	\$0.0	0.000	\$794.4	(1.101)	\$462.8	(0.642)	\$13,366.2	(18.532)
2088	\$746.5	\$190.5	(0.255)	\$0.0	0.000	\$826.4	(1.107)	\$479.5	(0.642)	\$13,903.6	(18.625)
2089	\$772.6	\$197.2	(0.255)	\$0.0	0.000	\$859.6	(1.113)	\$496.8	(0.643)	\$14,463.6	(18.720)
2090	\$799.7	\$204.1	(0.255)	\$0.0	0.000	\$894.3	(1.118)	\$514.8	(0.644)	\$15,047.2	(18.817)
2091	\$827.7	\$211.2	(0.255)	\$0.0	0.000	\$930.4	(1.124)	\$533.3	(0.644)	\$15,655.5	(18.915)
2092	\$856.6	\$218.6	(0.255)	\$0.0	0.000	\$968.0	(1.130)	\$552.6	(0.645)	\$16,289.5	(19.016)
2093	\$886.6	\$226.3	(0.255)	\$0.0	0.000	\$1,007.3	(1.136)	\$572.5	(0.646)	\$16,950.5	(19.118)
2094	\$917.6	\$234.2	(0.255)	\$0.0	0.000	\$1,048.2	(1.142)	\$593.2	(0.646)	\$17,639.7	(19.223)
2095	\$949.8	\$242.4	(0.255)	\$0.0	0.000	\$1,090.9	(1.149)	\$614.6	(0.647)	\$18,358.4	(19.330)
2096	\$983.0	\$250.9	(0.255)	\$0.0	0.000	\$1,135.3	(1.155)	\$636.8	(0.648)	\$19,107.8	(19.438)
2097	\$1,017.4	\$259.7	(0.255)	\$0.0	0.000	\$1,181.7	(1.162)	\$659.7	(0.648)	\$19,889.5	(19.549)
2098	\$1,053.0	\$268.7	(0.255)	\$0.0	0.000	\$1,230.1	(1.168)	\$683.5	(0.649)	\$20,704.8	(19.662)
2099	\$1,089.9	\$278.2	(0.255)	\$0.0	0.000	\$1,280.6	(1.175)	\$708.2	(0.650)	\$21,555.4	(19.778)
2100	\$1,128.0	\$287.9	(0.255)	\$0.0	0.000	\$1,333.3	(1.182)	\$733.7	(0.650)	\$22,442.9	(19.896)
2101	\$1,167.5	\$298.0	(0.255)	\$0.0	0.000	\$1,388.2	(1.189)	\$760.1	(0.651)	\$23,368.9	(20.016)

FOOTNOTES FOR TABLE 9

- <sup>1</sup> Public Law 98-94 established the military retirement fund. Under the law, DoD is responsible for the normal cost payment and Treasury is responsible for the payments on the unfunded liability. There are no employee contributions to the fund.
- <sup>2</sup> DoD-projected endstrengths are used through FY08 and constant force strengths thereafter. Basic pay is only a portion of military compensation. See the Summary of the Military Retirement System in Appendix A for details.
- <sup>3</sup> Due to federal budget deadlines, normal cost percentages are established a year in advance of implementation. The percentage actually used and displayed here may vary from the one derived in the valuation as of the end of the previous year. Starting in FY87, normal cost percentages have been developed separately for the full-time and part-time basic payrolls. See Table 10 for this additional breakdown.
- <sup>4</sup> Disbursements are on a cash basis. Beginning in December 1984, entitlements obligated for a month have been paid at the beginning of the following month. Prior to this date, entitlements were paid at the end of the month of obligation. Consequently, FY85 disbursements include only 11 months of payments.
- <sup>5</sup> This fund balance (on a book value basis) reflects cash disbursements during the year. On September 30, 2002, assets in the fund totaled \$176.5 billion.

NOTE: Mortality rates that are applied in the valuation to active (non-retired) members, nondisabled retirees, and survivor beneficiaries are decreased (or “improved”) over time. See Appendix J for details.

ANNUAL ECONOMIC ASSUMPTIONS USED IN PROJECTIONS OF PLAN ASSETS

<u>Fiscal Year</u>	<u>Full COLA</u>	<u>Basic Pay</u>	<u>Interest</u>
2003	1.4	4.1	6.25
2004	2.0	3.4	6.25
2005-2006	2.1	3.4	6.25
2007-2008	2.2	3.4	6.25
2009-11	2.3	3.4	6.25
2012	3.0	3.4	6.25
2013+	3.0	3.5	6.25

Full COLA is equal to full cost-of-living increases to retiree and survivor annuities. Interest assumptions pertain to interest income for the entire portfolio in a fiscal year. Long-term annual economic assumptions (used in the normal cost and unfunded liability calculations) are 3.0% COLA, 3.5% basic pay and 6.25% interest.

TABLE 10

**MILITARY RETIREMENT SYSTEM**  
**PROJECTED PAYROLL AND NORMAL COST PAYMENTS**  
(In Billions of Dollars and as a Proportion of Payroll)

Fiscal Year	Payroll			Normal Cost Payments				
	Full-Time	Part-Time	Total	Full-Time		Part-Time		Total
2003	\$41.8	\$4.8	\$46.5	\$11.4	(0.274)	\$0.7	(0.146)	\$12.1
2004	\$42.4	\$4.8	\$47.2	\$11.5	(0.271)	\$0.8	(0.160)	\$12.3
2005	\$43.2	\$4.9	\$48.1	\$11.7	(0.270)	\$0.8	(0.159)	\$12.5
2006	\$44.0	\$5.0	\$49.1	\$11.9	(0.269)	\$0.8	(0.159)	\$12.7
2007	\$45.0	\$5.2	\$50.2	\$12.1	(0.269)	\$0.8	(0.159)	\$12.9
2008	\$46.1	\$5.3	\$51.4	\$12.4	(0.268)	\$0.9	(0.159)	\$13.2
2009	\$47.2	\$5.5	\$52.7	\$12.7	(0.268)	\$0.9	(0.159)	\$13.5
2010	\$48.5	\$5.7	\$54.2	\$13.0	(0.268)	\$0.9	(0.159)	\$13.9
2011	\$49.8	\$5.9	\$55.7	\$13.3	(0.268)	\$0.9	(0.159)	\$14.3
2012	\$51.2	\$6.0	\$57.3	\$13.7	(0.267)	\$1.0	(0.159)	\$14.7
2013	\$52.7	\$6.2	\$59.0	\$14.1	(0.267)	\$1.0	(0.159)	\$15.1
2014	\$54.3	\$6.5	\$60.8	\$14.5	(0.267)	\$1.0	(0.159)	\$15.5
2015	\$56.0	\$6.7	\$62.7	\$15.0	(0.267)	\$1.1	(0.159)	\$16.0
2016	\$57.8	\$6.9	\$64.7	\$15.4	(0.267)	\$1.1	(0.159)	\$16.5
2017	\$59.6	\$7.1	\$66.8	\$15.9	(0.267)	\$1.1	(0.159)	\$17.1
2018	\$61.5	\$7.4	\$68.8	\$16.4	(0.267)	\$1.2	(0.159)	\$17.6
2019	\$63.3	\$7.6	\$71.0	\$16.9	(0.267)	\$1.2	(0.159)	\$18.1
2020	\$65.3	\$7.9	\$73.2	\$17.4	(0.267)	\$1.3	(0.159)	\$18.7
2021	\$67.3	\$8.2	\$75.5	\$18.0	(0.267)	\$1.3	(0.159)	\$19.3
2022	\$69.5	\$8.5	\$77.9	\$18.6	(0.267)	\$1.3	(0.159)	\$19.9
2023	\$71.7	\$8.8	\$80.5	\$19.2	(0.267)	\$1.4	(0.159)	\$20.6
2024	\$74.2	\$9.1	\$83.2	\$19.8	(0.267)	\$1.4	(0.159)	\$21.2
2025	\$76.7	\$9.4	\$86.0	\$20.5	(0.267)	\$1.5	(0.159)	\$22.0
2026	\$79.2	\$9.7	\$88.9	\$21.2	(0.267)	\$1.5	(0.159)	\$22.7
2027	\$81.9	\$10.0	\$92.0	\$21.9	(0.267)	\$1.6	(0.159)	\$23.5
2028	\$84.7	\$10.4	\$95.1	\$22.6	(0.267)	\$1.7	(0.159)	\$24.3
2029	\$87.6	\$10.7	\$98.3	\$23.4	(0.267)	\$1.7	(0.159)	\$25.1
2030	\$90.6	\$11.1	\$101.7	\$24.2	(0.267)	\$1.8	(0.159)	\$26.0
2031	\$93.7	\$11.5	\$105.2	\$25.0	(0.267)	\$1.8	(0.159)	\$26.9
2032	\$97.0	\$11.9	\$108.9	\$25.9	(0.267)	\$1.9	(0.159)	\$27.8
2033	\$100.3	\$12.3	\$112.6	\$26.8	(0.267)	\$2.0	(0.159)	\$28.7
2034	\$103.8	\$12.8	\$116.6	\$27.7	(0.267)	\$2.0	(0.159)	\$29.7
2035	\$107.4	\$13.2	\$120.6	\$28.7	(0.267)	\$2.1	(0.159)	\$30.8
2036	\$111.1	\$13.7	\$124.8	\$29.7	(0.267)	\$2.2	(0.159)	\$31.8
2037	\$115.0	\$14.2	\$129.1	\$30.7	(0.267)	\$2.3	(0.159)	\$33.0
2038	\$119.0	\$14.7	\$133.6	\$31.8	(0.267)	\$2.3	(0.159)	\$34.1
2039	\$123.1	\$15.2	\$138.3	\$32.9	(0.267)	\$2.4	(0.159)	\$35.3
2040	\$127.4	\$15.7	\$143.1	\$34.0	(0.267)	\$2.5	(0.159)	\$36.5
2041	\$131.8	\$16.2	\$148.1	\$35.2	(0.267)	\$2.6	(0.159)	\$37.8
2042	\$136.4	\$16.8	\$153.3	\$36.4	(0.267)	\$2.7	(0.159)	\$39.1
2043	\$141.2	\$17.4	\$158.6	\$37.7	(0.267)	\$2.8	(0.159)	\$40.5
2044	\$146.2	\$18.0	\$164.2	\$39.0	(0.267)	\$2.9	(0.159)	\$41.9
2045	\$151.3	\$18.6	\$169.9	\$40.4	(0.267)	\$3.0	(0.159)	\$43.4
2046	\$156.6	\$19.3	\$175.9	\$41.8	(0.267)	\$3.1	(0.159)	\$44.9
2047	\$162.1	\$20.0	\$182.1	\$43.3	(0.267)	\$3.2	(0.159)	\$46.5
2048	\$167.8	\$20.7	\$188.5	\$44.8	(0.267)	\$3.3	(0.159)	\$48.1
2049	\$173.7	\$21.4	\$195.1	\$46.4	(0.267)	\$3.4	(0.159)	\$49.8
2050	\$179.8	\$22.2	\$201.9	\$48.0	(0.267)	\$3.5	(0.159)	\$51.5
2051	\$186.1	\$22.9	\$209.0	\$49.7	(0.267)	\$3.7	(0.159)	\$53.3
2052	\$192.6	\$23.7	\$216.3	\$51.4	(0.267)	\$3.8	(0.159)	\$55.2

TABLE 10 (cont.)

**MILITARY RETIREMENT SYSTEM  
PROJECTED PAYROLL AND NORMAL COST PAYMENTS  
(In Billions of Dollars and as a Proportion of Payroll)**

Fiscal Year	Payroll			Normal Cost Payments				
	Full-Time	Part-Time	Total	Full-Time	Part-Time	Total		
2053	\$199.4	\$24.6	\$223.9	\$53.2	(0.267)	\$3.9	(0.159)	\$57.1
2054	\$206.3	\$25.4	\$231.8	\$55.1	(0.267)	\$4.0	(0.159)	\$59.2
2055	\$213.6	\$26.3	\$239.9	\$57.0	(0.267)	\$4.2	(0.159)	\$61.2
2056	\$221.1	\$27.2	\$248.3	\$59.0	(0.267)	\$4.3	(0.159)	\$63.4
2057	\$228.8	\$28.2	\$257.0	\$61.1	(0.267)	\$4.5	(0.159)	\$65.6
2058	\$236.8	\$29.2	\$266.0	\$63.2	(0.267)	\$4.6	(0.159)	\$67.9
2059	\$245.1	\$30.2	\$275.3	\$65.4	(0.267)	\$4.8	(0.159)	\$70.3
2060	\$253.7	\$31.2	\$284.9	\$67.7	(0.267)	\$5.0	(0.159)	\$72.7
2061	\$262.5	\$32.3	\$294.9	\$70.1	(0.267)	\$5.1	(0.159)	\$75.3
2062	\$271.7	\$33.5	\$305.2	\$72.6	(0.267)	\$5.3	(0.159)	\$77.9
2063	\$281.2	\$34.6	\$315.9	\$75.1	(0.267)	\$5.5	(0.159)	\$80.6
2064	\$291.0	\$35.9	\$326.9	\$77.7	(0.267)	\$5.7	(0.159)	\$83.4
2065	\$301.2	\$37.1	\$338.3	\$80.4	(0.267)	\$5.9	(0.159)	\$86.3
2066	\$311.8	\$38.4	\$350.2	\$83.3	(0.267)	\$6.1	(0.159)	\$89.4
2067	\$322.7	\$39.8	\$362.4	\$86.2	(0.267)	\$6.3	(0.159)	\$92.5
2068	\$334.0	\$41.2	\$375.1	\$89.2	(0.267)	\$6.6	(0.159)	\$95.7
2069	\$345.6	\$42.6	\$388.2	\$92.3	(0.267)	\$6.8	(0.159)	\$99.1
2070	\$357.7	\$44.1	\$401.8	\$95.5	(0.267)	\$7.0	(0.159)	\$102.5
2071	\$370.3	\$45.6	\$415.9	\$98.9	(0.267)	\$7.3	(0.159)	\$106.1
2072	\$383.2	\$47.2	\$430.4	\$102.3	(0.267)	\$7.5	(0.159)	\$109.9
2073	\$396.6	\$48.9	\$445.5	\$105.9	(0.267)	\$7.8	(0.159)	\$113.7
2074	\$410.5	\$50.6	\$461.1	\$109.6	(0.267)	\$8.1	(0.159)	\$117.7
2075	\$424.9	\$52.4	\$477.3	\$113.5	(0.267)	\$8.3	(0.159)	\$121.8
2076	\$439.8	\$54.2	\$494.0	\$117.4	(0.267)	\$8.6	(0.159)	\$126.1
2077	\$455.2	\$56.1	\$511.3	\$121.6	(0.267)	\$8.9	(0.159)	\$130.5
2078	\$471.1	\$58.0	\$529.2	\$125.8	(0.267)	\$9.2	(0.159)	\$135.1
2079	\$487.6	\$60.1	\$547.7	\$130.2	(0.267)	\$9.6	(0.159)	\$139.8
2080	\$504.7	\$62.2	\$566.9	\$134.8	(0.267)	\$9.9	(0.159)	\$144.7
2081	\$522.4	\$64.4	\$586.7	\$139.5	(0.267)	\$10.2	(0.159)	\$149.7
2082	\$540.7	\$66.6	\$607.3	\$144.4	(0.267)	\$10.6	(0.159)	\$155.0
2083	\$559.6	\$68.9	\$628.5	\$149.4	(0.267)	\$11.0	(0.159)	\$160.4
2084	\$579.2	\$71.4	\$650.5	\$154.7	(0.267)	\$11.4	(0.159)	\$166.0
2085	\$599.5	\$73.9	\$673.3	\$160.1	(0.267)	\$11.8	(0.159)	\$171.8
2086	\$620.4	\$76.4	\$696.9	\$165.7	(0.267)	\$12.2	(0.159)	\$177.9
2087	\$642.2	\$79.1	\$721.3	\$171.5	(0.267)	\$12.6	(0.159)	\$184.1
2088	\$664.6	\$81.9	\$746.5	\$177.5	(0.267)	\$13.0	(0.159)	\$190.5
2089	\$687.9	\$84.7	\$772.6	\$183.7	(0.267)	\$13.5	(0.159)	\$197.2
2090	\$712.0	\$87.7	\$799.7	\$190.1	(0.267)	\$14.0	(0.159)	\$204.1
2091	\$736.9	\$90.8	\$827.7	\$196.8	(0.267)	\$14.5	(0.159)	\$211.2
2092	\$762.7	\$94.0	\$856.6	\$203.7	(0.267)	\$15.0	(0.159)	\$218.6
2093	\$789.4	\$97.2	\$886.6	\$210.8	(0.267)	\$15.5	(0.159)	\$226.3
2094	\$817.0	\$100.7	\$917.6	\$218.2	(0.267)	\$16.0	(0.159)	\$234.2
2095	\$845.6	\$104.2	\$949.8	\$225.8	(0.267)	\$16.6	(0.159)	\$242.4
2096	\$875.2	\$107.8	\$983.0	\$233.7	(0.267)	\$17.2	(0.159)	\$250.9
2097	\$905.8	\$111.6	\$1,017.4	\$241.9	(0.267)	\$17.8	(0.159)	\$259.7
2098	\$937.5	\$115.5	\$1,053.0	\$250.4	(0.267)	\$18.4	(0.159)	\$268.7
2099	\$970.3	\$119.5	\$1,089.9	\$259.1	(0.267)	\$19.0	(0.159)	\$278.2
2100	\$1,004.3	\$123.7	\$1,128.0	\$268.2	(0.267)	\$19.7	(0.159)	\$287.9
2101	\$1,039.5	\$128.1	\$1,167.5	\$277.6	(0.267)	\$20.4	(0.159)	\$298.0

**TABLE 11**  
**PAST AND PROJECTED UNFUNDED LIABILITY PAYMENTS ON OCTOBER 1**  
(\$ in billions)

<u>Calendar Year</u>	<u>Original UFL</u>	<u>Assumption Changes</u>	<u>Benefit Changes</u>	<u>Actuarial Experience</u>	<u>Total</u>
1984*	\$9.500	\$ .000	\$ .000	\$ .000	\$9.500
1985*	\$10.500	\$ .000	\$ .000	\$ .000	\$10.500
1986*	\$11.042	\$ .000	\$ .000	(\$ .518)	\$10.524
1987*	\$11.679	\$ .000	(\$ .113)	(\$1.281)	\$10.285
1988*	\$12.003	\$ .135	(\$ .112)	(\$2.244)	\$9.782
1989*	\$16.300	(\$2.116)	(\$ .132)	(\$3.456)	\$10.596
1990*	\$17.237	(\$2.237)	(\$ .140)	(\$4.078)	\$10.782
1991*	\$18.228	(\$2.366)	(\$ .148)	(\$4.508)	\$11.206
1992*	\$22.621	(\$4.625)	(\$ .171)	(\$5.552)	\$12.273
1993*	\$23.865	(\$4.880)	(\$ .180)	(\$6.897)	\$11.908
1994*	\$25.177	(\$5.148)	(\$ .189)	(\$8.370)	\$11.470
1995*	\$27.746	(\$6.619)	(\$ .079)	(\$10.349)	\$10.699
1996*	\$33.456	(\$6.917)	(\$ .042)	(\$11.346)	\$15.151
1997*	\$36.227	(\$8.529)	\$ .048	(\$12.627)	\$15.119
1998*	\$37.676	(\$8.870)	\$ .050	(\$13.606)	\$15.250
1999*	\$39.183	(\$9.201)	\$ .052	(\$14.732)	\$15.302
2000*	\$42.098	(\$9.984)	\$ .335	(\$16.360)	\$16.089
2001*	\$43.571	(\$9.862)	\$ .472	(\$17.134)	\$17.047
2002*	\$45.096	(\$10.059)	\$ .661	(\$17.770)	\$17.928
2003	\$46.674	(\$10.741)	\$ .977	(\$18.721)	\$18.189
2004	\$48.308	(\$11.117)	\$1.011	(\$19.376)	\$18.826
2005	\$49.999	(\$11.506)	\$1.046	(\$20.054)	\$19.485
2006	\$51.749	(\$11.908)	\$1.083	(\$20.756)	\$20.168
2007	\$53.560	(\$12.325)	\$1.121	(\$21.482)	\$20.874
2008	\$55.434	(\$12.756)	\$1.160	(\$22.234)	\$21.604
2009	\$57.375	(\$13.203)	\$1.201	(\$23.013)	\$22.360
2010	\$59.383	(\$13.665)	\$1.243	(\$23.818)	\$23.143
2011	\$61.461	(\$14.143)	\$1.286	(\$24.652)	\$23.952
2012	\$63.612	(\$14.638)	\$1.331	(\$25.514)	\$24.791
2013	\$65.839	(\$15.151)	\$1.378	(\$26.407)	\$25.659
2014	\$68.143	(\$15.681)	\$1.426	(\$27.332)	\$26.556
2015	\$70.528	(\$16.230)	\$1.476	(\$28.288)	\$27.486
2016	\$72.996	(\$16.798)	\$1.528	(\$29.278)	\$28.448
2017	\$75.551	(\$17.386)	\$1.581	(\$30.303)	\$29.443
2018	\$78.196	(\$17.994)	\$1.637	(\$31.364)	\$30.475
2019	\$80.932	(\$18.624)	\$1.694	(\$32.461)	\$31.541
2020	\$83.765	(\$19.276)	\$1.753	(\$33.598)	\$32.644
2021	\$86.697	(\$19.950)	\$1.815	(\$34.773)	\$33.789
2022	\$89.731	(\$20.648)	\$1.878	(\$27.589)	\$43.372
2023	\$92.872	(\$4.047)	\$1.944	\$ .000	\$90.769
2024	\$96.122	\$ .000	\$2.012	\$ .000	\$98.134
2025	\$99.487	\$ .000	\$2.082	\$ .000	\$101.569
2026	\$102.968	\$ .000	\$2.155	\$ .000	\$105.123
2027	\$106.572	\$ .000	\$2.231	\$ .000	\$108.803
2028	\$110.303	\$ .000	\$2.309	\$ .000	\$112.612
2029	\$114.163	\$ .000	\$2.390	\$ .000	\$116.553
2030	\$118.159	\$ .000	\$2.473	\$ .000	\$120.632
2031	\$122.294	\$ .000	\$ .455	\$ .000	\$122.749
2032	\$126.575	\$ .000	\$ .000	\$ .000	\$126.575
2033	\$131.004	\$ .000	\$ .000	\$ .000	\$131.004
2034	\$ .000	\$ .000	\$ .000	\$ .000	\$ .000

\*Actual data

**TABLE 12**  
**PAST AND PROJECTED UNFUNDED LIABILITY BALANCE ON SEPTEMBER 30 (Before Payment)**  
(\$ in billions)

<u>Calendar Year</u>	<u>Original UFL</u>	<u>Assumption Changes</u>	<u>Benefit Changes</u>	<u>Actuarial Experience</u>	<u>Total</u>
1984*	\$528.700	\$ .000	\$ .000	\$ .000	\$528.700
1985*	\$553.500	\$ .000	\$ .000	(\$13.800)	\$539.700
1986*	\$578.800	\$ .000	(\$3.000)	(\$34.200)	\$541.600
1987*	\$605.200	\$ .000	(\$2.998)	(\$59.500)	\$542.702
1988*	\$632.700	(\$50.062)	(\$3.076)	(\$81.180)	\$498.382
1989*	\$664.173	(\$53.711)	(\$3.172)	(\$94.562)	\$512.728
1990*	\$693.224	(\$55.207)	(\$3.253)	(\$102.283)	\$532.481
1991*	\$723.306	(\$97.578)	(\$3.331)	(\$111.879)	\$510.518
1992*	\$757.959	(\$102.353)	(\$3.421)	(\$139.327)	\$512.858
1993*	\$790.488	(\$105.057)	(\$3.494)	(\$167.942)	\$513.995
1994*	\$824.120	(\$130.691)	(\$ .968)	(\$201.052)	\$491.409
1995*	\$852.872	(\$134.017)	(\$ .832)	(\$217.255)	\$500.768
1996*	\$880.822	(\$159.859)	\$ .897	(\$231.424)	\$490.436
1997*	\$902.444	(\$162.883)	\$1.000	(\$244.673)	\$495.888
1998*	\$922.521	(\$164.057)	\$1.014	(\$259.976)	\$499.503
1999*	\$942.360	(\$169.827)	\$6.583	(\$277.940)	\$501.176
2000*	\$959.626	(\$164.942)	\$9.414	(\$284.168)	\$519.931
2001*	\$974.873	(\$162.970) **	\$13.075 **	(\$285.393)	\$539.585
2002*	\$989.509	(\$170.593)	\$19.216	(\$293.105)	\$545.027
2003	\$1003.439	(\$170.568)	\$19.714	(\$292.543)	\$560.043
2004	\$1016.562	(\$169.816)	\$19.909	(\$290.936)	\$575.719
2005	\$1028.770	(\$168.617)	\$20.079	(\$288.532)	\$591.699
2006	\$1039.945	(\$166.931)	\$20.222	(\$285.258)	\$607.978
2007	\$1049.958	(\$164.712)	\$20.335	(\$281.034)	\$624.548
2008	\$1058.673	(\$161.911)	\$20.415	(\$275.774)	\$641.403
2009	\$1065.941	(\$158.477)	\$20.459	(\$269.386)	\$658.537
2010	\$1071.601	(\$154.354)	\$20.461	(\$261.771)	\$675.938
2011	\$1075.482	(\$149.482)	\$20.420	(\$252.825)	\$693.595
2012	\$1077.397	(\$143.798)	\$20.329	(\$242.434)	\$711.495
2013	\$1077.147	(\$137.232)	\$20.186	(\$230.478)	\$729.623
2014	\$1074.515	(\$129.711)	\$19.983	(\$216.825)	\$747.962
2015	\$1069.270	(\$121.157)	\$19.717	(\$201.336)	\$766.494
2016	\$1061.163	(\$111.485)	\$19.381	(\$183.864)	\$785.196
2017	\$1049.928	(\$100.605)	\$18.969	(\$164.247)	\$804.045
2018	\$1035.275	(\$88.420)	\$18.475	(\$142.316)	\$823.014
2019	\$1016.897	(\$74.828)	\$17.890	(\$117.886)	\$842.073
2020	\$994.463	(\$59.716)	\$17.208	(\$90.765)	\$861.190
2021	\$967.616	(\$42.968)	\$16.421	(\$60.739)	\$880.330
2022	\$935.977	(\$24.456)	\$15.519	(\$27.589)	\$899.450
2023	\$899.136	(\$4.047)	\$14.494	\$ .000	\$909.583
2024	\$856.656	\$ .000	\$13.334	\$ .000	\$869.990
2025	\$808.067	\$ .000	\$12.030	\$ .000	\$820.097
2026	\$752.866	\$ .000	\$10.569	\$ .000	\$763.436
2027	\$690.517	\$ .000	\$8.940	\$ .000	\$699.457
2028	\$620.441	\$ .000	\$7.129	\$ .000	\$627.570
2029	\$542.022	\$ .000	\$5.121	\$ .000	\$547.143
2030	\$454.600	\$ .000	\$2.902	\$ .000	\$457.502
2031	\$357.469	\$ .000	\$ .455	\$ .000	\$357.924
2032	\$249.873	\$ .000	\$ .000	\$ .000	\$249.873
2033	\$131.004	\$ .000	\$ .000	\$ .000	\$131.004

\*Actual data

\*\* Balances changed from last year's report.

## The Military Retirement Fund Transaction Process

The description of deficit, debt, and funding impact contained in this section are applicable under the current practices of the federal government regarding budget accounting and tax policy. These practices do not provide for increases in taxes to fund the military retirement system beyond what is required to pay benefits to retirees and survivors each year, but do result in increases in the national debt. If current practices change, then this description would need to be revised.

A trust fund was created inside the Unified Budget of the federal government for the monies of the military retirement system. This fund has three sources of income: (1) normal cost payments made by DoD, (2) unfunded liability payments made by Treasury, and (3) interest earnings on investments in government securities made by Treasury and the payment of the par values of these securities at maturity. All three of these items are intragovernmental transfers consisting of debits from one government account and credits to another.

The fund has two types of payouts: (1) payments to retirees and survivors of retirees and (2) purchases of U.S. Treasury securities. The purchase of a Treasury security is also an intragovernmental transfer, while a payment to a retiree or a survivor is not.

Figure 1 on the following page depicts this process. The only transactions in a particular year that directly affect the deficit of the Unified Budget are those that pass in or out of the government, such as tax collections and retiree or survivor payments. The intragovernmental transfers are debits and credits within the federal budget, with no direct effect on the deficit. The following examples illustrate the process:

- If DoD debits \$17 billion in normal cost payments and the fund credits the \$17 billion, the net direct federal budget deficit effect is zero.
- If the fund purchases \$7 billion in securities (debit) and the Treasury sells \$7 billion in securities (credit), the net direct federal budget deficit effect is zero.
- If the Treasury pays \$700 million interest (debit) and the fund earns \$700 million interest (credit), the net direct federal budget deficit effect is zero.
- Disregarding all other government programs, if the government collects \$15 billion in tax revenues (credit) and pays \$17.3 billion to retirees (debit), the net direct federal budget deficit effect is \$2.3 billion.

# UNIFIED BUDGET

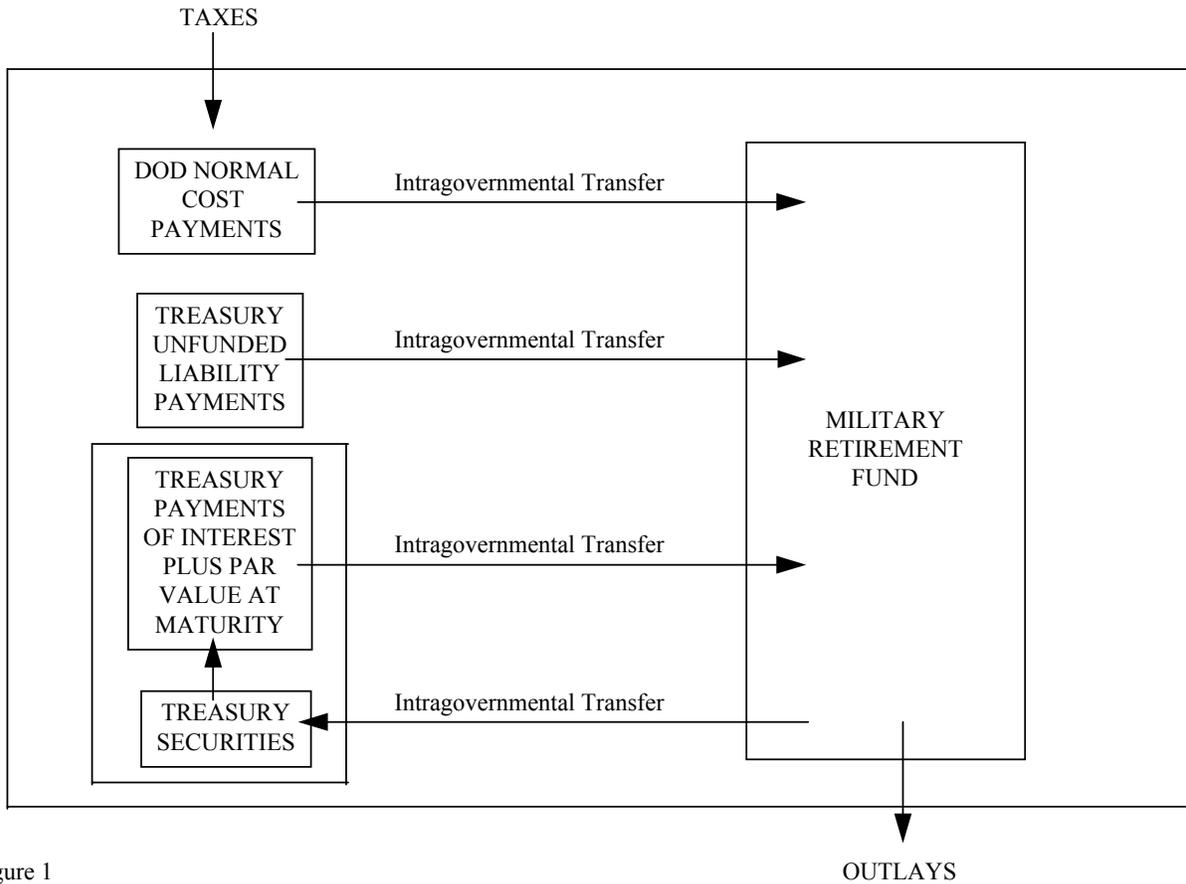


Figure 1

All of the intragovernmental transfers in Figure 1 will always generate both a credit and an associated equal debit within the Unified Budget. Consequently, under current federal budget accounting practices, contributions to the fund beyond what are required to pay benefits to retirees and survivors that year have no impact on the total federal deficit. Just as in the pay-as-you-go method, the only transactions that directly affect the deficit in the retirement system accounting process are payments to retirees and survivors.

On the other hand, the purchase of securities by the fund does increase the national debt, specifically the portion of the debt held by the government. The portion held by the public will not change. However, the total debt will increase and this might require an increase in the statutory borrowing authority.

Suppose that in the year 2002 the amount needed to pay retirees was \$35 billion and the military retirement fund had grown to \$177 billion. The following transactions would take place:

- Fund cashes in \$35 billion in securities (credit).
- Treasury pays \$35 billion to Fund (debit).
- Net federal surplus zero.

Since no budget surplus can be derived from using fund money, the government still has a need for \$35 billion to pay retirees—the same need it would have under the pay-as-you-go system. Accordingly, the fund cannot transfer liabilities from one tax year to another.

However, funding does have an effect on the DoD budget. With the normal cost payments in the DoD budget, policymakers now automatically consider the impact on future retirement costs when they make manpower decisions, and this could have a significant impact on future federal budgets. For example, if a decision were made today to double the size of the active duty and reserve forces, the DoD budget would automatically have an immediate increase in retirement obligations. Under the pay-as-you-go method, the retirement expenses would not necessarily be considered in the initial decision since they would not show up for 20 years.

The fact that costs are fully recognized in advance probably provides greater benefit security over the long term. Also, when there is a fund, the system is not as dependent on obtaining the necessary appropriation from Congress each year in order to pay benefits for that year. This can provide additional benefit security in the short run.

APPENDIX A

SUMMARY OF THE MILITARY RETIREMENT SYSTEM

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## SUMMARY OF THE MILITARY RETIREMENT SYSTEM

As of September 30, 2002

### Summary

The military retirement system applies to members of the Army, Navy, Marine Corps, and Air Force. However, most of the provisions also apply to retirement systems for members of the Coast Guard (administered by the Department of Transportation), officers of the Public Health Service (administered by the Department of Health and Human Services), and officers of the National Oceanic and Atmospheric Administration (administered by the Department of Commerce). Only those members in plans administered by the Department of Defense are included in this valuation.

The system is a funded, noncontributory defined benefit plan that includes nondisability retired pay; disability retired pay; retired pay for reserve service; and survivor annuity programs. The Service Secretaries approve immediate nondisability retired pay at any age with credit of at least 20 years of active-duty service. Reserve retirees must be 60 years old with 20 creditable years of service before retired pay commences. There is no vesting before retirement.

There are three distinct nondisability benefit formulas related to three populations within the military retirement system. (1) *Final pay*: Military personnel who first became members of the armed services before September 8, 1980, have retired pay equal to (terminal basic pay) times (a multiplier). The multiplier is equal to (2.5 percent) times (years of service) and is limited to 75 percent. (2) *High-3*: If the retiree first became a member of the armed services on or after September 8, 1980, the average of the highest 36 months of basic pay is used instead of terminal basic pay. (3) *Redux*: Members first entering the armed services on or after August 1, 1986, are subject to a penalty if they retire with less than 30 years of service. At age 62, their retired pay is recomputed without the penalty. The FY 2000 Defense Authorization Act provided that Redux members now have a choice of (a) receiving High-3 benefits or (b) staying under the Redux formula and receiving a lump-sum \$30,000 payment. Members make their election during their fifteenth year of service. Those who choose the lump-sum payment must remain continuously on active duty until they complete 20 years of active duty service or forfeit a portion of the \$30,000.

Retiree and survivor benefits are automatically adjusted annually to protect the purchasing power of initial retired pay. The benefits associated with members first entering the armed services before August 1, 1986, or of those entering after the date but who elect to switch to the *High-3* benefit formula, are adjusted annually by the percentage increase in the average Consumer Price Index (CPI). This is commonly referred to as full CPI protection. Benefits associated with members entering on or after August 1, 1986, who elect the \$30,000 payment are annually increased by the percentage change in the CPI minus 1 percent. At the military member's age 62, the benefits are restored to the amount that would have been payable had full CPI protection been in effect. This restoral is in combination with that described in the previous paragraph. However, after this restoral, partial indexing (CPI minus 1 percent) continues for life.

### **Nondisability Retirement From Active Service**

The current system allows voluntary retirement upon completion of at least 20 years of service at any age, subject to Service Secretary approval. The military retiree receives immediate retired pay calculated as (base pay) times (a multiplier). Base pay is equal to terminal basic pay if the retiree first became a member of the armed services before September 8, 1980. It is equal to the average of the highest 36 months of basic pay for all other members. The multiplier is equal to (2.5 percent) times (years of service, rounded down to the nearest month) and is limited to 75 percent. Members first entering the armed services on or after August 1, 1986, who elect the \$30,000 payment and who retire with less than 30 years of service receive a temporary penalty until age 62. The penalty reduces the multiplier by one percentage point for each full year of service under 30. For example, the multiplier for a 20-year retiree would be 40 percent (50 percent minus 10 percent). At age 62, the retired pay is recomputed with the penalty removed.

In FY 2002, 1.37 million nondisability retirees from active duty were paid \$29.1 billion.

### **Disability Retirement**

A disabled military member is entitled to disability retired pay if the member has at least 20 years of service, or the disability is at least 30 percent (under a standard schedule of rating disabilities by the Veterans Administration) and either (1) the member has eight years of service; (2) the disability results from active duty; or (3) the disability occurred in the line of duty during a time of war or national emergency or certain other time periods.

In disability retirement, the member receives retired pay equal to the larger of (1) the accrued nondisability retirement benefit, or (2) base pay multiplied by the rated percent of disability. The benefit cannot be more than 75 percent of base pay. Only the excess of (1) over (2) is subject to federal income taxes. Base pay is equal to terminal basic pay if the retiree first became a member of the armed services before September 8, 1980. If the retiree first entered the Services on or after September 8, 1980, base pay is equal to the average of the highest 36 months of basic pay.

Members whose disabilities may not be permanent are placed on a temporary-disability retired list and receive disability retirement pay just as if they were permanently disabled. However, they must be physically examined every 18 months for any change in disability. A final determination must be made within five years. The temporary disability pay is calculated like the permanent disability retired pay, except that it can be no less than 50 percent of base pay.

In FY 2002, 94,000 disability retirees were paid \$1.26 billion.

## **Reserve Retirement**

Members of the reserves may retire after 20 years of creditable service, the last eight of which must be in a reserve component. However, reserve retired pay is not payable until age 60. Retired pay is computed as (base pay) times (2.5 percent) times (years of service). If the reservist was first a member of the armed services before September 8, 1980, base pay is defined as the active duty basic pay in effect for the retiree's grade and years of service at the time that retired pay begins. If the reservist first became a member of the armed services on or after September 8, 1980, base pay is the average basic pay for the member's grade in the highest 36 months that he/she was a member of the armed services. The years of service are determined by using a point system, where 360 points convert to a year of service. Typically, a point is awarded for a day of service or drill attendance, with 15 automatic points being awarded for a year's membership in a reserve component. A creditable year of service is one in which the member earned at least 50 points. A member cannot retire with less than 20 creditable years, although points earned in non-creditable years are used in the retirement calculation.

In FY 2002, 249,000 reserve retirees were paid \$2.74 billion.

## **Survivor Benefits**

Legislation originating in 1953 provided optional survivor benefits. It was later referred to as the Retired Servicemen's Family Protection Plan (RSFPP). The plan proved to be expensive and inadequate since the survivor annuities were never adjusted for inflation and could not be more than 50 percent of retired pay. RSFPP was designed to be self-supporting in the sense that the present value of the reductions to retired pay equaled the present value of the survivor annuities.

On September 21, 1972, RSFPP was replaced by the Survivor Benefit Plan (SBP) for new retirees. RSFPP still covers those servicemen retired before 1972 who did not convert to the new plan and still pays survivor annuities.

Retired pay is reduced, before taxes, for the member's cost of SBP. Total SBP costs are shared by the Government and the retiree, so the reductions in retired pay are only a portion of the total cost of the SBP program.

The SBP survivor annuity is initially 55 percent of the member's base amount. The base amount is elected by the member, but cannot be less than \$300 or more than the member's full retired pay. If a penalty for service under 30 years is included in the calculation of retired pay, the maximum base amount is equal to the full retired pay without the penalty.

The spouse's annuity is considered a two-tier benefit because, at age 62, the annuity is reduced to 35 percent of the base amount. Prior to the enactment of the two-tier benefit, survivor annuities were integrated with Social Security. SBP participants and active and reserve personnel with at least 20 years of service on October 1, 1985, were grandfathered into the two-tier system. Their survivors will be given the higher of the two annuities at age 62.

During FY 1987 the SBP program's treatment of survivor remarriages changed. Prior to the change, a surviving spouse remarrying before age 60 had the survivor annuity suspended. The change lowered the age to 55. (If the remarriage ends in divorce or death, the annuity is reinstated.)

Beginning in April 1992, retirees with base amounts equal to full retired pay could also elect a supplemental annuity for their surviving spouses after age 62, in increments of 5 percent of the base amount, up to a maximum 20 percent benefit. (The cost of this supplemental SBP benefit is borne by retirees in the form of a reduction in retired pay over and above the usual 6.5 percent reduction for SBP.)

Members who die in the line of duty or after completing 20 years of service are assumed to have retired on the day they died and to have elected full SBP coverage for spouses and/or children.

SBP annuities are reduced by any VA survivor benefits and all premiums relating to the reductions are returned to the survivor. Additionally, SBP annuities are annually increased with cost-of-living adjustments (COLAs). These COLAs may be based on full or partial CPI increases, depending on the benefit formula covering the member. If the member dies before age 62 and the survivor is subject to partial COLAs, the survivor's annuity is increased (on the member's 62nd birthday) to the amount that would have been payable had full COLAs been in effect. Partial COLAs continue annually thereafter.

For reserve retirees, the same set of retired pay reductions applies for survivor coverage after a reservist turns 60 and begins to receive retired pay. A second set of optional reductions, under the Reserve Component Survivor Benefit Plan, provides annuities to survivors of reservists who die before age 60, but after attaining 20 years of service. The added cost of this coverage is borne completely by reservists through deductions from retired pay and survivor annuities.

A paid-up provision eliminating the reduction in retired pay for SBP and RSFPP coverage will be effective October 1, 2008, for participants age 70 or older whose retired pay has been reduced for 30 years or more.

In FY 2002, 266,000 surviving families were paid \$2.07 billion.

### **Temporary Early Retirement Authority (TERA)**

The National Defense Authorization Act for FY 1993 (P.L. 102-484) granted temporary authority for the military services to offer early retirements to members with more than 15 but less than 20 years of service. The retired pay was calculated in the usual way except that there was a reduction of 1 percent for every year below 20 years of service. Part or all of this reduction can be restored at age 62 if the retired member works in a qualified public service job during the period from the date of retirement to the date on which the retiree would have completed 20 years of service. Unlike members who left military service before 20 years with voluntary separation incentives or special separation benefits, these early retirees are treated like

regular military retirees for the purposes of other retirement fringe benefits. This authority expired at the end of 2001.

As of September 30, 2002, there were 55,000 TERA retirees receiving retired pay at an annual rate of \$709 million.

### **Cost-of-Living Increases**

All nondisability retirement, disability retirement, and most survivor annuities are adjusted annually for inflation. Cost-of-living adjustments (COLAs) are automatically scheduled to occur every 12 months, on December 1st, to be reflected in checks issued at the beginning of January.

The “full” COLA effective December 1 is computed by calculating the percentage increase in the CPI from the third quarter of the prior calendar year to the third quarter of the current calendar year. The increase is based on the Urban Wage Earner and Clerical Worker Consumer Price Index (CPI-W) and is rounded to the nearest tenth of one percent.

The benefits of retirees (and their survivors) are increased annually with the full COLA, except for those first entering the armed services on or after August 1, 1986, electing the \$30,000. Their benefits are increased annually with a partial COLA equal to the full COLA minus 1 percent. A one-time restoral is given to a partial COLA recipient on the first day of the month after the retiree’s 62nd birthday. At this time, retired pay (or the survivor benefit if the retiree is deceased) is increased to the amount that would have been payable had full COLAs been in effect. Annual partial COLAs continue after this restoral.

### **Relationship with VA Benefits**

The Department of Veterans Affairs (VA) provides compensation for Service-connected and certain non-Service-connected disabilities. These VA benefits can be in place of (or in combination with) DoD retired pay, but they are not additive. Since VA benefits are exempt from federal income taxes, it is often to the advantage of a member to elect them.

Veterans Administration benefits also overlap survivor benefits through the Dependency and Indemnity Compensation (DIC) program. DIC is payable to survivors of veterans who die from Service-connected causes. Although an SBP annuity must be reduced by the amount of any DIC benefit, all SBP premiums relating to the reduction in benefit are returned to the survivor.

## **Interrelationship with Other Federal Service**

For retirement purposes, no credit is given for other federal service, except where cross-service transferability is allowed. Military service is generally creditable toward the federal civilian retirement systems if military retired pay is waived. However, a deposit (equal to a percentage of post-1956 basic pay, plus interest in some cases) must be made to the Civil Service Retirement Fund in order to receive credit. Military service is not generally creditable under both systems (except for reservists and certain disability retirees).

## **Relationship of Retired Pay to Military Compensation**

Basic pay is the only element of military compensation upon which retired pay is computed and entitlement is determined. Basic pay is the principal element of military compensation that all members receive, but it is not representative, for comparative purposes, of salary levels in the public and private sectors. Reasonable comparisons can be made to regular military compensation (RMC). RMC is the sum of (1) basic pay, (2) cash or in kind allowances (the housing allowance, which varies by grade, location, and dependency status, and a subsistence allowance) and (3) the tax advantages accruing to allowances because they are not subject to federal income tax. Basic pay represents approximately 70 percent of RMC for all eligible retirees. For the 20-year retiree, basic pay is approximately 68 percent of RMC. Consequently, a 20-year retiree may be entitled to 50 percent of basic pay, but only 34 percent of RMC. For a 30-year retiree, the corresponding entitlements are 75 percent of basic pay, but only 55 percent of RMC. These relationships should be considered when military retired pay is compared to compensation under other retirement systems.

## **Social Security Benefits**

Many military members and their families receive monthly benefits indexed to the CPI from Social Security. As full participants in the Social Security system, military personnel are in general entitled to the same benefits and are subject to the same eligibility criteria and rules as other employees. Details concerning the benefits are covered in other publications.

Beginning in 1946, Congress enacted a series of amendments to the Social Security Act that extended some benefits to military personnel and their survivors. These “gratuitous” benefits were reimbursed out of the general fund of the U.S. Treasury. The Servicemen’s and Veterans’ Survivor Benefits Act brought members of the military into the contributory Social Security system effective January 1, 1957.

For the Old Age, Survivors, and Disability Insurance (OASDI) program, military members must contribute the employee portion of the OASDI payroll tax, with the federal government contributing the matching employer contribution. Only the basic pay of a military member constitutes wages for social security purposes. One feature of OASDI unique to military

personnel grants a noncontributory wage credit of (i) \$300 for each quarter between 1956 and 1978 in which such personnel received military wages and (ii) up to \$1,200 per year after 1977 (\$100 of credit for each \$300 of wages up to a maximum credit of \$1,200). The purpose of this credit is to take into account elements of compensation such as quarters and subsistence not included in wages for social security benefit calculation purposes. Under the 1983 Social Security amendments, the cost of the additional benefits resulting from the noncontributory wage credits for past service was met by a lump sum payment from general revenues, while the cost for future service will be met by payment of combined employer-employee tax on such credits as the service occurs.

Members of the military are also required to pay the Hospital Insurance (HI) payroll tax, with the federal government contributing the matching employer contribution. Medicare eligibility occurs at age 65, or earlier if the employee is disabled.

### **Performance Measures**

During FY 2002, the Fund made disbursements to approximately two million retirees and annuitants. All checks are sent out on a monthly basis.

While there are many ways to measure the funding progress of a pension plan, the ratio of assets in the fund to the present value of future benefits for annuitants on the roll is commonly used. Here is what this ratio has been for the last sixteen years:

- a. September 30, 2002 = .37376
- b. September 30, 2001 = .34728
- c. September 30, 2000 = .35379
- d. September 30, 1999 = .35245
- e. September 30, 1998 = .33099
- f. September 30, 1997 = .32200
- g. September 30, 1996 = .31314
- h. September 30, 1995 = .30375
- i. September 30, 1994 = .30306
- j. September 30, 1993 = .28314
- k. September 30, 1992 = .27018
- l. September 30, 1991 = .25127
- m. September 30, 1990 = .21878
- n. September 30, 1989 = .19549
- o. September 30, 1988 = .16211
- p. September 30, 1987 = .11431
- q. September 30, 1986 = .07187

The weighted average yield of the Fund on September 30, 2002, was 6.3%.

APPENDIX B

HISTORY

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## HISTORY OF MILITARY RETIREMENT AND RETIRED PAY ADJUSTMENTS<sup>1</sup>

The principal motivations guiding the evolution of the military retirement system have been to ensure that (1) continued service in the armed forces is competitive with the alternatives; (2) promotion opportunities are kept open for young and able members; (3) some measure of economic security is made available to members after retirement from a military career; (4) a pool of experienced personnel is available for recall in times of war or national emergency; and (5) the costs of the system are reasonable. The history of the retirement system shows an interplay of these considerations.

### History of Retired Pay and Disability

Provisions for the maintenance of disabled military members date to colonial days. The pilgrims at Plymouth provided in 1636 that any man sent forth as a soldier and returned maimed should be maintained by the colony during his life. In order to obtain enlistments in military expeditions against the Indians the colonies promised to care for those who were disabled and had no means of earning a livelihood as well as providing aid for the indigent families of those fallen in conflict. Some of these precedents were continued in the first national pension law of August 26, 1776, which promised half pay for life, or during disability, to the disabled. After the Revolutionary War, a full disability pension for a noncommissioned officer or private soldier was fixed at five dollars per month, with commissioned officers being paid at one-half of their monthly pay. Initially, the States administered disability pensions. However, in 1790, the Secretary of War became the principal pension administrator. In 1805, disability pensions were extended to those who received wounds in military service who subsequently became disabled.

Pensions based on service by itself were more controversial. Payments of half pay for life had been promised in 1780 by Congress for officers who served to the end of the War. However, the resulting claims were initially settled for less than full value and with a considerable amount of controversy. With the number of veterans declining and the treasury increasing, Congress became more generous. In 1818, an act was passed providing relief to Revolutionary War veterans in need. By 1832, it became full pay for life, regardless of need. In 1836, widows were included. This same pattern was followed for Service pensions for subsequent wars. However, each war was treated separately.

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<sup>1</sup> Sections of this are excerpted from (1) *Defense Manpower Commission Staff Studies*, Volume V, U.S. Government Printing Office, 1976 and (2) *Military Compensation Background Papers*, Third Quadrennial Review of Military Compensation, U.S. Government Printing Office, 1976. For a fuller discussion of the early history of military pensions, see *History of Military Pension Legislation in the United States*, William H. Glasson, AMS Press, New York, N.Y. 1968.

In 1849, the Bureau of Pensions was transferred to the newly established Department of the Interior, where it was to remain until the Veterans Administration was created in 1930. In 1855, authorization was given for involuntary separation with partial pay of Navy officers adjudged incapable, but not necessarily disabled. The outbreak of the Civil War brought further changes when it became necessary to retire older officers no longer fit for field duty. The vehicle was the act of August 3, 1861; the first major nondisability retirement act, which provided for the voluntary retirement of regular officers of all branches of Service after 40 years of duty, at the discretion of the President. Subsequent acts in 1861 and 1862 provided for involuntary retirements for age or years of service.

The 1861 act also established a military disability retirement system that covered the regular officers of all branches of Service. Army and Marine Corps officers were to be paid an amount equal to their “pay proper” plus four rations. Navy officers were paid slightly more. The act of March 2, 1867, authorized disability retirement for enlisted personnel of the Navy and Marine Corps.

Congress established two enduring retirement principles while reducing forces to a peacetime basis in 1870. The first permitted voluntary retirement of officers after 30 years of service upon approval by the President, and the second fixed retired pay at 75 percent of the officer’s pay. The 75 percent applied to Army and Marine Corps officers, both disabled and nondisabled, and was extended to the Navy in 1873.

In 1885, the first nondisability retirement law for Army and Marine Corps enlistees was enacted. Paralleling the officer retirement laws, it provided for voluntary retirement at 30 years of service with 75 percent of pay of the grade in which retired, plus an allowance in lieu of quarters, fuel, and light. The law was extended to the Navy in 1899.

By the middle of World War I, the limit on the number of officers who could be placed on the retired list was causing stagnating promotion in the Navy. To alleviate the problem, Congress established selection boards for promotion to Rear Admiral, Captain, and Commanders on the basis of age-in-grade in 1916. Service-in-grade replaced age-in-grade in 1926. Those officers not selected for promotion were retired at 2 ½ percent of pay per year of service, not to exceed 75 percent of pay. This was the first recognition of length of service as well as grade in the computation of retired pay.

The act of 1916 also created the Fleet Naval Reserve, to provide a pool of experienced personnel who could be recalled to active duty in an emergency. While technically different than retirement, the practical effect was that it was possible for enlistees of the Navy and Marine Corps to “retire” with as little as 16 years of service (raised to 20 in 1925) and become entitled to “retainer pay.”

By 1938, the Navy was again experiencing stagnating promotion caused by the large influx of officers throughout World War I. Almost all of these officers were in the same age and years of service groups. To remedy the situation, Congress extended the selection board process to all grades above Lieutenant (junior grade); set limits on years of service for Lieutenant

Commanders through Captains; and provided for voluntary retirement at 20 years of service at the discretion of the President.

Following World War II, allegations of unfairness, inequity, and inefficiency in the existing disability retirement system became extensive. A new system for disability retirement was created by the Career Compensation Act of 1949. Under this system, all disabilities had to be rated under the standard schedule of rating disabilities in use by the Veterans Administration, and the resultant ratings became a factor in disability retired pay entitlement and taxability. The new system covered officer and enlisted personnel of both the regular and reserve components, and it authorized temporary as well as permanent disability retirements. The disability retirement system remains basically unchanged from the way it was enacted in 1949.

Meanwhile, the Officer Personnel Act of 1947 brought the Army and Air Force under a selection process similar to the Navy system. It also provided that those officers who failed promotion and were not eligible to retire would receive severance pay of two months per year of service, but not exceeding two years' pay.

Standardized nondisability retirement laws for all Services were brought about by the Army and Air Force Vitalization Act of 1948. The act established 20 years as the minimum requirement for voluntary retirement, thereby placing the Army and Air Force on a par with the Navy. It also provided for the removal of substandard officers with severance pay equal to one month's pay per year of service, but not exceeding one year's pay.

Public Law 96-513 changed the retired pay formula for persons who first became a service member after September 7, 1980. For this group, the 2 ½ percent times years of service is multiplied by the average of the highest 36 months of pay, rather than by final pay.

Public Law 99-348, enacted July 1, 1986, made extensive changes in retired pay formula for persons entering service after July 31, 1986. These persons are credited with 2 percent for each of the first twenty years of service and 3 ½ percent for each of the next 10 years. At the member's age 62, the annuity is recomputed to equal the annuity that would have been in effect if a level 2 ½ percent had been used for each year of service. In addition, the cost-of-living adjustment for this group no longer keeps up with inflation, as described later.

Public Law 106-65, enacted October 1, 1999, enhanced benefits for military members previously covered by the REDUX benefit formula (those who entered service on or after August 1, 1986). At the 15 year-of-service mark, these (full-time) members now have the choice of remaining under the REDUX formula and receiving a \$30,000 bonus, which is not paid out of the Military Retirement Fund, or reverting to the more generous High-3 formula. Those who elect the bonus must commit to remaining continuously in service until completing 20 years or forfeit a portion of the \$30,000. Part-time reservists previously covered by REDUX do not have the option of electing the bonus, and so automatically revert to the High-3 benefit formula.

## Cost-of-Living Adjustments

Prior to 1958, retired pay was generally increased in direct proportion to changes in active duty pay. The practice was discontinued with the act of May 1958 (P.L. 85-422), when it was realized that a single 6 percent cost-of-living increase would cost only \$35 million, as opposed to \$65 million for linking the retired pay to active duty pay. The 6 percent approximated the increase in the cost-of-living since 1955 when retired pay was last increased. In 1963, a permanent system of increasing retired pay (P.L. 88-132), based on a formula geared to increases in the cost-of-living, was adopted. In 1965, the adjustment mechanism was modified slightly (P.L. 89-132). This system granted cost-of-living increases whenever the Consumer Price Index (CPI) went up at least 3 percent and remained up for three months. The benefit increase was equal to the percentage rise in the CPI. In 1969 (P.L. 91-179), an additional 1 percent was added to compensate for the fact that five months lapsed between the time that the index increased 3 percent and the time that benefits increased.

Effective March 1977, cost-of-living adjustments were scheduled to occur every six months, on March 1 and September 1. This would be reflected in checks issued those months and the additional 1 percent was eliminated (P.L. 94-440). The cost-of-living increase effective March 1 was computed by calculating the percentage increase (adjusted to the nearest tenth of a percent) in the CPI from the previous June to the previous December. Similarly, the cost-of-living increase effective September 1 was obtained by calculating the percentage increase in the June CPI over the CPI from the previous December.

In August 1981 (P.L. 97-35), once-a-year cost-of-living increases were implemented by eliminating the September increase. Full annual cost-of-living increases were given in March of each year based on the percentage increase in the CPI between the two previous Decembers.

In August 1982, P.L. 97-253 created a temporary deviation to the calculation and timing of the cost-of-living increase. Consequently, in FY83, the increase was delayed until April and the full increase of 3.9 percent was given only to survivors, disabled persons and nondisabled persons over age 61. Nondisabled retirees under age 62 received 3.3 percent instead of 3.9 percent.

Public Law 98-270, enacted in April 1984, eliminated the FY84 increase and modified the permanent law. Under the modified system, the cost-of-living adjustment equals the percentage increase in the average of the CPIs for July, August, and September over the averaged indexes for the same three months of the prior year. These increases become effective for entitlements earned in December. Public Law 98-369 directed that entitlements for a particular month should be paid at the beginning of the subsequent month rather than at the end of the month of entitlement and became effective with the December 1984 adjustment.

Public Law 99-348, enacted July 1, 1986, changed the cost-of-living increase for members entering the service after July 31, 1986. Their retiree and survivor benefits are increased annually by the full cost-of-living adjustment minus 1 percent. A one-time catch-up is given on the first day of the month after the *retiree's* 62nd birthday. At this time, the retiree

benefit (or survivor benefit if the retiree is deceased) is increased to the amount that would have been payable had full adjustments been made. Annual partial increases continue after this catch-up. For persons entering the service prior to August 1, 1986, full cost-of-living adjustments are still applied to the retiree and survivor benefits. P. L. 106-65 called for full COLAs to be applied to the retiree and survivor benefits of post July 31, 1986, entrants who do not elect to remain under the REDUX benefit formula. Retired pay increases from 1958 to the present time are shown in Table B-1 and basic pay increases are shown in Table B-2.

### Funding of Retirement Benefits

Prior to 1935, the Navy had a pension fund which provided for payments to persons retired for disability whenever there was a sufficient amount in the fund. The income to the fund consisted of the Government's share of the proceeds from the sale of enemy or pirate ships captured by the Navy, and from interest received on fund investments. This fund was abolished in 1935, and the military retirement system moved to an unfunded or "pay-as-you-go" basis. Public Law 98-94 (currently Chapter 74 of Title 10, U.S.C.), signed in September 1983, established a military retirement fund starting October 1, 1984.

This funding law states that DoD will make normal cost payments into the fund and the Treasury Department will make payments from general revenues to amortize the unfunded liability. Public Law 99-661, enacted in November 1986, mandated that two separate normal cost percentages (NCPs) be used to compute the normal cost payment of the military retirement system. One NCP is for active-duty personnel and reservists (full-time) and the second NCP is for drilling reservists (part-time). These normal cost payments are designed to be sufficient to pay for the future retirement benefits for a cohort of new entrants. The unfunded liability exists primarily because such payments were not made in the past.

The original funding law also established an independent three-member DoD Retirement Board of Actuaries, appointed by the President. The Board is required to set assumptions for determining the normal cost and unfunded liability; to review valuations of the military retirement system; to determine the method of amortizing unfunded liabilities; to annually report to the Secretary of Defense; and to report to the President and the Congress on the status of the fund not less than every four years.

TABLE B-1

MILITARY RETIRED PAY COST-OF-LIVING INCREASES  
(JUNE 1958 TO PRESENT)

<u>Date of Increase</u>		<u>Percentage Increase</u>	<u>Cumulative % From Date of Increase</u>
6/1/58		6.0%	560.2%
10/1/63		5.0%	522.9%
9/1/65		4.4%	493.2%
12/1/66		3.7%	468.2%
4/1/68		3.9%	447.9%
2/1/69		4.0%	427.4%
11/1/69		5.3%	407.1%
8/1/70		5.6%	381.6%
6/1/71		4.5%	356.0%
7/1/72	one percent over	4.8%	336.4%
7/1/73	inflation was	6.1%	316.4%
1/1/74	added during	5.5%	292.5%
7/1/74	these years	6.3%	272.0%
1/1/75		7.3%	249.9%
8/1/75		5.1%	226.1%
3/1/76		5.4%	210.3%
3/1/77		4.8%	194.4%
9/1/77		4.3%	180.9%
3/1/78		2.4%	169.3%
9/1/78	twice-a-year	4.9%	163.0%
3/1/79	increases	3.9%	150.7%
9/1/79		6.9%	141.3%
3/1/80		6.0%	125.8%
9/1/80		7.7%	113.0%
3/1/81	once-a-year	4.4%	97.8%
3/1/82	increases	8.7%	89.4%
4/1/83	(Dec to Dec)	3.9% (1)	74.3%
12/1/84		3.5% (2)	67.7%
12/1/85		0.0% (3)	62.0%
12/1/86	once-a-year	1.3%	62.0%
12/1/87	increases (3rd	4.2%	60.0%
12/1/88	qtr to 3rd qtr)	4.0%	53.5%
12/1/89		4.7%	47.6%
12/1/90		5.4%	41.0%
12/1/91		3.7%	33.8%
12/1/92		3.0%	29.0%
3/1/94		2.6% (4)	25.2%
3/1/95		2.8% (5)	22.1%
3/1/96		2.6% (6)	18.7%
12/1/96		2.9%	15.7%
12/1/97		2.1%	12.5%
12/1/98		1.3%	10.2%
12/1/99		2.4%	8.7%
12/1/00		3.5%	6.2%
12/1/01		2.6%	2.6%
12/1/02		1.4%	1.4%

(1) Nondisabled retirees under age 62 received 3.3%.

(2) Starting December 1984, entitlements earned in a particular month are paid at the beginning of the next month.

(3) A cost-of-living adjustment of 3.1%, scheduled for 12/1/85, was suspended as a consequence of P.L. 99-177.

(4) Disabled retirees and survivors received 2.6% on 12/1/93.

(5) Disabled retirees and survivors received 2.8% on 12/1/94.

(6) Disabled retirees and survivors received 2.6% on 12/1/95.

**TABLE B-2**  
**MILITARY BASIC PAY SCALE INCREASES**  
**(JUNE 1958 TO PRESENT)**

<u>Date of Increase</u>	<u>Percentage Increase</u>	<u>Cumulative % From Date of Increase</u>
6/1/58	8.3%	906.2%
10/1/63	14.2%	829.1%
9/1/64	2.3%	713.6%
9/1/65	10.4%	695.3%
7/1/66	3.2%	620.4%
10/1/67	5.6%	598.0%
7/1/68	6.9%	561.0%
7/1/69	12.6%	518.4%
1/1/70	8.1%	449.2%
1/1/71	7.9%	408.0%
11/14/71	11.6%	370.8%
1/1/72	7.2%	321.9%
10/1/72	6.7%	293.5%
10/1/73	6.2%	268.8%
10/1/74	5.5%	247.3%
10/1/75	5.0%	229.2%
10/1/76	3.6%	213.5%
10/1/77	6.2%	202.6%
10/1/78	5.5%	185.0%
10/1/79	7.0%	170.1%
10/1/80	11.7%	152.4%
10/1/81	14.3% (1)	126.0%
10/1/82	4.0% (2)	97.7%
1/1/84	4.0% (2)	90.1%
1/1/85	4.0%	82.8%
10/1/85	3.0%	75.8%
1/1/87	3.0%	70.6%
1/1/88	2.0%	65.7%
1/1/89	4.1%	62.4%
1/1/90	3.6%	56.0%
1/1/91	4.1%	50.6%
1/1/92	4.2%	44.7%
1/1/93	3.7%	38.8%
1/1/94	2.2%	33.9%
1/1/95	2.6%	31.0%
1/1/96	2.4%	27.7%
1/1/97	3.0%	24.7%
1/1/98	2.8%	21.1%
1/1/99	3.6%	17.8%
1/1/00	4.8%	13.7%
1/1/01	3.7%	8.5%
1/1/02	4.6%	4.6%
1/1/03	4.1%	4.1%

(1) Basic pay increases for enlisted personnel ranged from 10% for E-1; 10.7% for E-2, E-3; 13% for E-4; 16.5% for E-5, E-6; and 17% for E-7, E-8, E-9. For officers, the increase was 14.3%.

(2) Except for E-1 with less than 4 months service.

APPENDIX C

VALUATION POPULATION DATA

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## Officers Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY2002 Valuation

Age	Years of Active Service																														Avg					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29		30+				
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18	0	2,184	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,184		
19	2,146	2,134	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,142		
20	2,159	2,143	2,309	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,158		
21	2,175	2,191	2,335	2,479	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,231		
22	2,189	2,203	2,365	2,524	2,412	2,747	4,035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,200		
23	2,195	2,212	2,524	2,652	2,641	2,765	3,167	2,747	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,219	
24	2,222	2,250	2,820	2,926	2,891	2,731	2,817	2,184	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,435	
25	2,264	2,343	2,859	3,268	3,102	2,862	2,874	3,052	4,237	2,184	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,815	
26	2,509	2,407	2,913	3,287	3,729	3,240	3,013	2,901	3,055	3,293	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,162	
27	2,607	2,574	2,963	3,315	3,741	3,779	3,343	2,918	3,002	3,077	2,747	2,184	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,399	
28	2,598	2,712	3,087	3,340	3,709	3,796	3,929	3,434	3,201	3,190	3,149	2,935	5,471	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,536	
29	2,673	2,650	3,121	3,380	3,626	3,782	3,966	3,957	3,516	3,238	3,215	3,225	3,221	2,184	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,624	
30	2,748	2,767	3,180	3,471	3,664	3,710	3,922	4,003	4,112	3,558	3,330	3,320	3,441	4,623	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,717	
31	2,856	2,858	3,228	3,488	3,693	3,744	3,899	4,003	4,182	4,139	3,625	3,398	3,479	3,459	4,084	3,481	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,820	
32	2,930	2,920	3,307	3,547	3,706	3,816	3,994	4,018	4,194	4,228	4,357	3,730	3,618	3,472	3,728	3,919	3,332	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,956	
33	2,880	3,065	3,399	3,688	3,776	3,778	4,089	4,129	4,178	4,281	4,505	4,620	3,974	3,711	3,649	3,786	3,432	2,184	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,127	
34	2,874	3,154	3,539	3,693	3,899	3,903	4,031	4,170	4,327	4,298	4,550	4,768	4,868	3,885	3,790	3,751	3,923	3,975	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,297	
35	2,828	3,053	3,600	3,850	3,955	3,911	4,050	4,135	4,389	4,313	4,567	4,813	4,967	4,887	4,081	3,887	3,855	3,991	4,418	5,845	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,446	
36	2,974	3,074	3,443	3,894	3,991	4,007	4,223	4,269	4,406	4,472	4,683	4,758	4,930	5,040	5,059	4,098	3,961	4,059	4,129	4,486	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,608	
37	2,992	3,447	3,486	3,868	4,054	4,143	4,208	4,297	4,415	4,478	4,701	4,789	4,900	5,080	5,178	5,113	4,404	4,166	4,282	4,293	4,278	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,751
38	3,045	3,328	3,535	3,998	4,105	4,192	4,376	4,407	4,504	4,597	4,722	4,836	4,975	5,059	5,172	5,252	5,421	4,497	4,388	4,377	4,471	4,823	0	0	0	0	0	0	0	0	0	0	0	0	4,915	
39	3,007	3,404	3,601	3,905	4,011	4,169	4,454	4,550	4,590	4,642	4,710	4,815	5,022	5,057	5,094	5,264	5,561	5,572	4,702	4,486	4,536	4,712	4,728	0	0	0	0	0	0	0	0	0	0	0	5,080	
40	2,969	3,313	3,447	4,012	4,114	4,162	4,338	4,436	4,542	4,687	4,836	4,907	4,997	5,069	5,202	5,244	5,482	5,700	5,754	4,829	4,694	4,795	4,852	4,413	0	0	0	0	0	0	0	0	0	5,262		
41	2,913	3,243	3,490	3,743	4,202	4,305	4,391	4,519	4,573	4,601	4,768	4,872	4,888	5,042	5,260	5,294	5,425	5,698	5,850	5,784	5,058	4,868	4,883	4,969	5,188	0	0	0	0	0	0	0	0	5,396		
42	2,872	3,637	3,150	3,912	4,022	4,316	4,386	4,529	4,824	4,737	4,828	4,896	5,004	5,035	5,135	5,313	5,479	5,615	5,749	5,926	6,066	5,197	5,002	4,949	5,157	4,943	0	0	0	0	0	0	0	5,532		
43	3,315	3,786	3,602	4,009	4,309	4,326	4,392	4,562	4,612	4,587	4,916	4,831	5,070	5,058	5,224	5,288	5,598	5,632	5,679	5,836	6,106	6,226	5,419	5,101	5,190	5,233	5,235	0	0	0	0	0	0	5,661		
44	2,945	2,874	3,562	3,938	4,144	4,404	4,593	4,634	4,603	4,637	4,925	5,007	5,131	5,186	5,374	5,244	5,523	5,846	5,943	5,797	6,067	6,285	6,635	5,633	5,366	5,328	5,482	5,433	0	0	0	0	0	5,847		
45	3,111	3,019	3,438	3,965	4,505	4,174	4,436	4,595	4,669	4,847	4,877	5,075	5,143	5,111	5,307	5,423	5,680	5,742	5,983	6,016	6,002	6,268	6,663	6,976	5,686	5,448	5,554	5,588	5,433	4,736	0	0	6,061			
46	3,625	4,141	3,713	4,268	4,235	4,538	4,284	4,621	4,727	4,756	4,920	4,912	5,231	5,391	5,245	5,446	5,589	5,724	5,938	6,122	6,373	6,270	6,581	7,016	7,120	5,968	5,630	5,727	5,647	5,926	0	0	6,231			
47	3,068	3,909	3,083	4,544	4,287	4,362	4,317	4,466	5,037	5,069	4,854	5,253	5,291	5,409	5,512	5,581	5,761	5,765	6,016	5,933	6,362	6,558	6,542	6,932	7,210	7,175	5,985	5,875	5,791	6,002	5,970	0	6,411			
48	3,906	3,943	3,447	4,707	4,527	4,488	5,108	4,752	4,708	4,954	5,297	5,000	5,334	5,257	5,524	5,559	5,812	5,854	6,019	6,130	6,404	6,597	6,916	6,841	7,063	7,304	7,478	6,081	6,167	5,971	6,340	0	6,575			
49	3,326	4,540	4,145	4,033	3,850	4,350	4,610	5,333	4,760	4,823	5,196	5,221	5,229	5,410	5,596	5,500	5,655	5,999	6,125	5,945	6,355	6,617	6,843	6,991	6,952	7,292	7,506	7,667	6,448	6,041	6,356	0	6,731			
50	3,490	2,911	3,459	4,568	4,353	4,678	4,502	5,035	5,102	5,527	5,137	5,266	5,320	5,288	5,758	5,686	5,801	5,729	6,129	6,262	6,346	6,612	6,958	7,170	7,090	7,144	7,386	7,628	7,898	6,577	6,373	0	6,803			
51	3,682	3,520	4,734	4,754	4,479	4,041	3,758	4,656	5,283	5,638	5,298	5,282	5,323	5,509	5,496	5,560	5,877	6,034	6,160	6,170	6,320	6,702	6,910	6,907	7,156	7,369	7,314	7,533	7,896	8,045	6,570	0	6,906			
52	4,373	3,867	0	5,270	0	0	5,080	5,393	4,877	5,336	5,291	5,867	5,470	5,491	5,947	5,572	5,889	5,885	6,282	6,406	6,474	6,675	6,442	6,949	7,260	7,260	7,283	7,528	7,734	8,091	7,729	0	6,983			
53	3,300	0	3,300	4,146	5,343	4,792	4,866	0	5,098	5,890	5,215	5,481	5,497	5,417	5,734	5,988	6,091	6,181	5,989	6,272	6,449	6,576	6,619	7,053	7,277	7,472	7,572	7,413	7,333	7,703	8,237	0	6,968			
54	4,834	5,733	0	7,990	0	6,096	5,029	4,820	5,550	4,576	5,818	5,079	5,641	5,471	5,575	5,846	6,436	6,128	6,210	6,090	6,612	7,121	6,911	7,042	7,187	7,289	7,263	7,383	7,482	7,768	8,213	0	7,050			
55	0	3,148	0	6,520	3,998	7,255	4,383	5,636	7,990	5,069	6,009	5,207	5,468	5,963	6,160	5,317	6,177	6,137	6,421	6,684	6,553	7,028	7,161	6,907	7,413	6,942	7,362	7,545	7,542	7,860	8,312	0	7,086			
56	3,682	7,990	9,097	6,208	4,679	5,609	7,990	0	6,427	6,381	5,281	5,528	6,140	5,637	6,109	6,222	6,752	5,927	6,725	6,927	6,627															

## Enlisted Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY2002 Valuation

Age	Years of Active Service																														Avg			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29		30+		
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	1,154	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,154	
18	1,166	1,331	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,166	
19	1,196	1,340	1,464	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,243	
20	1,246	1,347	1,489	1,607	1,788	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,342	
21	1,259	1,358	1,498	1,648	1,753	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,436	
22	1,272	1,363	1,513	1,655	1,789	1,847	1,760	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,529	
23	1,287	1,371	1,523	1,662	1,795	1,849	1,966	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,604	
24	1,305	1,378	1,532	1,672	1,801	1,850	1,970	2,045	2,113	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,671	
25	1,312	1,389	1,541	1,680	1,807	1,855	1,968	2,002	2,152	2,283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,735	
26	1,318	1,394	1,550	1,685	1,815	1,861	1,972	2,001	2,146	2,191	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,797	
27	1,326	1,401	1,562	1,694	1,824	1,868	1,976	2,010	2,141	2,187	2,216	2,197	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,870	
28	1,334	1,410	1,565	1,705	1,824	1,877	1,988	2,018	2,148	2,184	2,297	2,214	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,945	
29	1,345	1,422	1,574	1,703	1,841	1,883	1,997	2,027	2,146	2,186	2,293	2,335	2,503	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,018	
30	1,349	1,428	1,586	1,715	1,840	1,894	2,004	2,039	2,160	2,193	2,292	2,336	2,463	2,582	2,602	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,093	
31	1,350	1,439	1,600	1,712	1,841	1,899	2,014	2,048	2,166	2,205	2,297	2,341	2,449	2,507	2,731	2,794	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,177	
32	1,352	1,445	1,602	1,723	1,839	1,901	2,026	2,056	2,182	2,222	2,304	2,355	2,451	2,495	2,628	2,652	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,253	
33	1,361	1,452	1,604	1,730	1,843	1,910	2,024	2,061	2,198	2,235	2,314	2,368	2,461	2,508	2,622	2,676	2,760	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,345	
34	1,359	1,443	1,594	1,738	1,841	1,914	2,001	2,073	2,198	2,249	2,332	2,371	2,480	2,513	2,620	2,668	2,792	2,807	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,438	
35	1,356	1,462	1,591	1,724	1,852	1,909	2,028	2,079	2,213	2,264	2,337	2,386	2,491	2,513	2,621	2,667	2,778	2,864	3,039	2,602	0	0	0	0	0	0	0	0	0	0	0	0	0	2,533
36	1,394	1,463	1,617	1,746	1,848	1,920	2,031	2,087	2,199	2,249	2,343	2,405	2,487	2,524	2,616	2,670	2,776	2,863	2,982	3,027	0	0	0	0	0	0	0	0	0	0	0	0	0	2,635
37	1,649	1,501	1,614	1,735	1,847	1,897	2,035	2,083	2,212	2,253	2,343	2,393	2,499	2,528	2,624	2,665	2,779	2,863	2,969	3,072	3,156	0	0	0	0	0	0	0	0	0	0	0	0	2,729
38	1,841	1,846	1,693	1,766	1,846	1,928	2,032	2,100	2,210	2,271	2,331	2,394	2,506	2,549	2,647	2,681	2,787	2,859	2,966	3,051	3,193	3,375	3,719	0	0	0	0	0	0	0	0	0	0	2,822
39	1,819	1,742	1,882	1,753	1,866	1,904	2,038	2,081	2,211	2,268	2,358	2,392	2,513	2,546	2,651	2,693	2,791	2,866	2,961	3,029	3,181	3,328	3,611	0	0	0	0	0	0	0	0	0	0	2,889
40	1,861	1,908	1,689	2,221	1,933	1,922	1,991	2,093	2,240	2,303	2,383	2,437	2,497	2,524	2,653	2,684	2,794	2,870	2,962	3,030	3,161	3,340	3,567	3,602	0	0	0	0	0	0	0	0	0	2,957
41	2,568	0	1,752	2,032	2,015	1,962	2,033	2,098	2,184	2,276	2,401	2,415	2,519	2,573	2,663	2,705	2,798	2,885	2,955	3,037	3,156	3,340	3,542	3,688	4,046	0	0	0	0	0	0	0	3,028	
42	1,813	2,176	1,151	2,330	2,245	0	2,146	2,032	2,172	2,280	2,386	2,429	2,551	2,556	2,649	2,702	2,784	2,873	2,957	3,023	3,162	3,325	3,539	3,695	3,996	4,048	0	0	0	0	0	0	3,085	
43	1,837	2,381	2,294	2,214	2,373	2,871	2,912	2,147	2,221	2,304	2,368	2,444	2,541	2,573	2,682	2,689	2,788	2,849	2,964	3,034	3,160	3,323	3,553	3,704	4,008	4,124	4,581	4,650	0	0	0	0	3,167	
44	2,318	2,516	0	1,665	2,054	3,097	0	2,552	2,320	2,256	2,389	2,394	2,445	2,588	2,682	2,695	2,783	2,853	2,940	3,027	3,155	3,351	3,527	3,696	3,987	4,172	4,474	4,650	0	0	0	0	3,226	
45	0	0	0	0	2,708	0	0	2,807	0	2,390	2,376	2,369	2,502	2,551	2,733	2,734	2,799	2,857	2,977	3,023	3,161	3,332	3,557	3,723	3,962	4,174	4,468	4,574	4,650	0	0	0	0	3,251
46	2,283	0	2,602	3,428	0	0	0	2,738	2,283	2,461	2,412	2,528	2,546	2,631	2,728	2,838	2,869	2,952	3,026	3,176	3,349	3,551	3,707	3,979	4,164	4,446	4,567	4,594	4,650	0	0	0	3,296	
47	3,351	3,878	2,453	0	1,904	0	3,097	2,602	2,283	2,552	0	2,454	2,465	2,593	2,632	2,743	2,766	2,885	2,945	3,013	3,150	3,276	3,561	3,675	4,000	4,195	4,477	4,536	4,622	4,642	4,375	3,353		
48	1,869	4,099	0	0	0	0	0	3,560	0	4,105	2,656	2,283	2,493	2,509	2,638	2,738	2,763	2,887	2,893	3,012	3,148	3,371	3,668	3,711	4,001	4,228	4,474	4,573	4,617	4,647	4,650	3,370		
49	2,433	2,516	0	3,719	0	0	2,283	0	2,602	0	0	0	2,914	3,604	2,511	2,635	2,698	2,773	2,833	2,887	3,014	3,212	3,319	3,600	3,704	3,945	4,144	4,510	4,577	4,579	4,639	4,650	3,328	
50	0	2,283	0	1,665	3,671	1,904	0	3,671	0	0	0	2,602	2,710	2,473	2,622	2,637	2,862	2,812	3,035	2,996	3,148	3,420	3,541	3,706	3,988	4,173	4,418	4,573	4,626	4,624	4,555	3,269		
51	0	0	0	0	4,650	0	3,867	3,428	0	0	0	2,710	0	2,283	0	2,657	2,775	2,897	2,954	2,998	3,272	3,314	3,625	3,694	3,971	4,130	4,457	4,575	4,605	4,640	4,628	3,141		
52	3,451	0	3,583	0	0	4,106	3,097	0	0	0	0	0	0	3,493	0	3,777	2,747	2,947	2,941	3,268	3,283	3,741	3,804	4,013	4,144	4,471	4,520	4,621	4,650	4,650	2,944			
53	0	3,428	0	2,602	0	0	0	0	0	0	0	0	0	3,671	0	3,183	2,810	2,847	2,976	3,385	3,430	3,663	3,749	4,011	4,298	4,462	4,552	4,619	4,609	4,650	2,805			
54	0	0	0	4,650	2,283	0	0	0	0	0	0	0	0	2,283	0	2,710	0	2,710	3,271	2,937	3,041	3,377	3,796	3,746	3,990	4,268	4,390	4,540	4,650	4,401	4,589	2,653		
55	3,671	0	3,944	0	0	0	0	2,710	0	0	0	3,404	0	0	2,283	3,428	3,428	3,297	3,191	3,152	3,369	3,296	3,638	3,937	4,076	3,911	4,512	4,465	4,650	4,650	4,268	3,040		
56	0	0	0	0	4,650	3,332	4,650	2,710	0	0	0	0	3,878	0	0	0	3,183	3,257	3,332	3,030	2,983	3,177	4,650	3,815	3,957	4,283	4,650	4,099	0	4,650	4,140	2,803		
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,069	0	0	0	0	0	0	3,419	0	4,099	0	4,650	4,375	4,650	4,650	4,323	662		
58	0	0	0	4,099	0	0	0	0	3,671	0	0	0	4,650	3,428	0	0	0	0	3,332	0	0	0	3,671	0	0	0	4,650	4,650	0	0	0	2,050	882	
59	0	0	0	0	2,710	0	0	0																										

## All DOD Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY2002 Valuation

Age	Years of Active Service																														Avg		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29		30+	
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,154	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,154
18	1,166	1,334	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,168
19	1,196	1,340	1,464	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,243
20	1,246	1,347	1,490	1,607	1,788	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,342
21	1,260	1,358	1,498	1,648	1,753	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,437
22	1,390	1,382	1,514	1,655	1,790	1,885	2,518	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,545
23	1,514	1,507	1,532	1,665	1,796	1,852	2,091	2,747	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,642
24	1,480	1,660	1,781	1,685	1,805	1,853	1,972	2,052	2,113	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,746
25	1,435	1,640	2,012	2,041	1,823	1,860	1,973	2,011	2,342	2,234	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,875
26	1,501	1,591	1,958	2,310	2,308	1,880	1,980	2,010	2,158	2,522	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,008
27	1,566	1,661	1,860	2,201	2,628	2,362	2,008	2,023	2,156	2,210	2,257	2,190	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,132
28	1,543	1,766	1,948	2,102	2,489	2,671	2,536	2,073	2,173	2,208	2,329	2,430	2,736	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,243
29	1,599	1,712	2,027	2,166	2,342	2,554	2,858	2,647	2,217	2,223	2,331	2,385	2,563	2,184	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,344
30	1,619	1,764	2,080	2,231	2,422	2,426	2,712	2,985	2,816	2,284	2,348	2,394	2,541	2,695	2,602	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,452
31	1,668	1,816	2,072	2,182	2,470	2,479	2,634	2,883	3,197	2,817	2,413	2,410	2,519	2,599	2,934	3,023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,558
32	1,617	1,839	2,111	2,255	2,366	2,558	2,683	2,791	3,089	3,238	2,994	2,536	2,573	2,748	3,075	3,332	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,667
33	1,650	1,885	2,196	2,369	2,394	2,398	2,785	2,872	3,003	3,222	3,428	3,160	2,621	2,605	2,715	2,792	2,868	2,184	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,793
34	1,664	1,890	2,166	2,366	2,476	2,442	2,597	2,929	3,051	3,066	3,344	3,591	3,380	2,655	2,729	2,767	2,898	3,029	2,807	0	0	0	0	0	0	0	0	0	0	0	0	0	2,891
35	1,604	1,880	2,237	2,347	2,509	2,471	2,612	2,807	3,094	3,109	3,177	3,600	3,811	3,404	2,795	2,770	2,867	2,975	3,415	3,529	0	0	0	0	0	0	0	0	0	0	0	0	2,992
36	1,822	1,864	2,031	2,352	2,515	2,460	2,622	2,726	3,067	3,136	3,317	3,369	3,668	3,939	3,496	2,814	2,865	2,958	3,089	3,189	0	0	0	0	0	0	0	0	0	0	0	0	3,094
37	2,134	2,199	2,188	2,249	2,387	2,473	2,641	2,838	2,979	3,024	3,391	3,354	3,473	3,840	3,996	3,415	2,919	2,963	3,078	3,197	3,343	0	0	0	0	0	0	0	0	0	0	0	3,194
38	2,222	2,542	2,524	2,316	2,527	2,557	2,692	2,853	2,987	2,983	3,205	3,385	3,491	3,564	3,917	3,905	3,618	2,984	3,070	3,166	3,315	3,773	3,719	0	0	0	0	0	0	0	0	0	3,299
39	2,205	2,573	2,722	2,503	2,423	2,535	2,678	2,874	3,004	2,990	3,223	3,363	3,676	3,647	3,642	3,802	4,052	3,734	3,113	3,144	3,300	3,493	3,771	0	0	0	0	0	0	0	0	0	3,421
40	2,236	2,537	2,702	2,980	2,693	2,409	2,787	2,874	2,953	3,149	3,258	3,397	3,440	3,544	3,617	3,609	3,869	4,140	3,845	3,193	3,296	3,484	3,757	3,695	0	0	0	0	0	0	0	0	3,561
41	2,693	1,502	2,825	2,979	3,071	2,980	2,622	2,944	2,984	3,098	3,325	3,459	3,458	3,507	3,678	3,588	3,757	4,054	4,204	3,911	3,374	3,491	3,693	3,872	4,310	0	0	0	0	0	0	3,725	
42	2,119	2,749	2,229	3,015	3,011	2,617	2,927	2,843	2,928	3,169	3,319	3,326	3,435	3,464	3,504	3,712	3,757	3,837	4,046	4,253	4,308	3,559	3,722	3,876	4,221	4,272	0	0	0	0	0	3,877	
43	2,201	2,877	2,803	3,088	3,118	3,620	3,681	3,211	3,009	3,050	3,233	3,245	3,450	3,556	3,596	3,577	3,744	3,812	3,860	4,111	4,663	4,707	3,833	3,917	4,221	4,349	4,799	4,650	0	0	0	4,039	
44	2,522	2,636	2,013	2,892	3,202	3,806	2,243	3,746	3,350	2,914	3,234	3,354	3,392	3,547	3,653	3,601	3,775	3,981	3,987	3,930	4,522	5,059	5,213	4,044	4,239	4,415	4,750	4,963	0	0	0	4,233	
45	1,000	1,258	1,675	1,912	3,368	2,504	1,788	3,731	3,002	3,559	3,243	3,297	3,593	3,357	3,582	3,706	3,855	3,814	4,047	4,075	4,316	4,917	5,550	5,845	4,424	4,455	4,722	4,907	4,792	2,368	0	4,428	
46	2,993	1,462	2,983	3,764	2,011	2,521	1,989	2,888	4,169	3,978	3,646	3,391	3,650	3,830	3,611	3,589	4,010	3,931	3,970	4,085	4,522	4,758	5,256	6,166	6,177	4,644	4,774	4,979	4,944	4,990	0	4,653	
47	3,288	3,893	2,637	1,567	2,749	2,585	3,504	3,507	3,966	3,911	3,078	3,679	3,833	3,782	3,555	3,871	3,795	3,841	3,971	4,005	4,629	5,011	5,094	5,822	6,455	6,304	5,029	4,937	4,982	4,989	5,438	4,828	
48	2,742	3,999	1,477	2,017	1,997	2,244	672	4,214	2,668	4,539	4,056	3,814	4,163	3,778	3,664	3,620	3,923	4,065	3,986	4,130	4,570	5,233	5,467	5,563	6,137	6,779	6,814	5,143	5,121	5,077	5,536	5,050	
49	2,909	3,528	3,256	3,840	642	3,190	2,831	3,368	3,638	2,827	2,641	4,067	4,431	3,945	3,946	3,703	3,876	3,970	3,972	4,072	4,819	4,926	5,613	5,854	5,834	6,742	7,079	7,120	5,409	5,126	5,746	5,266	
50	952	2,380	2,306	2,681	3,997	3,383	1,501	4,442	2,954	3,685	2,671	4,447	4,072	4,171	3,876	3,628	3,958	3,949	4,039	4,268	4,608	5,222	5,377	5,975	6,102	6,317	6,849	7,071	7,262	5,377	5,846	5,291	
51	818	1,320	1,853	1,189	4,515	2,525	3,809	3,802	2,264	4,072	2,460	4,199	3,009	3,961	2,792	3,616	3,894	3,978	4,161	4,177	4,711	4,831	5,596	5,862	5,747	6,518	6,584	6,827	7,381	7,303	6,221	5,308	
52	3,819	1,487	2,389	2,635	0	2,463	4,419	4,045	3,793	2,873	2,405	3,520	2,735	4,514	2,130	2,257	3,841	3,758	4,034	4,001	4,761	4,671	5,203	5,754	6,189	6,178	6,686	6,741	7,105	7,305	7,627	5,224	
53	1,414	3,047	1,042	2,988	3,816	3,195	1,991	0	3,399	4,207	2,338	2,951	2,425	4,565	1,872	2,356	4,502	4,121	4,029	4,174	4,846	4,437	5,252	6,033	6,052	6,414	6,858	6,642	6,705	7,037	8,130	5,176	
54	4,143	1,433	0	6,705	571	4,220	3,095	2,225	2,562	2,080	2,155	2,370	2,444	3,911	2,331	3,700	2,745	3,838	4,087	4,014	4,677	4,781	5,245	5,873	6,199	6,418	6,904	7,154	6,774	7,065	7,994	5,128	
55	2,856	1,574	2,958	5,216	1,817	2,418	974	4,040	4,994	4,562	3,672	3,650	2,734	3,190	3,945	4,035	4,587	4,244	4,529	4,042	4,734	4,675	5,570	5,546	6,370	6,163	6,887	7,314	6,975	7,293	8,234	5,282	
56	920	4,794	6,065	2,257	4,661	4,698	5,632	1,724	5,713	4,467	1,219	3,685	4,739	2,931	2,258	2,404	4,156	4,138	4,720	4,221	4,391	4,408	6,113	5,840	6,416	6,285	6,997	7,616	7,349	6,852	8,610	5,330	
57	4,198	1,574	0	0	4,827	2,173	2,173	0	5,064	3,617	2,570	3,426	1,760	3,120	1,713	4,043	1,626	2,203	1,715	1,402													

# Officers Active Duty Personnel by Years of Service and Age for FY2002 Valuation

## Years Of Active Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	9	11	1	0	0	0	0	0	0	0	0	0	0	0	0	0
21	37	9	9	6	0	0	0	0	0	0	0	0	0	0	0	0
22	1,958	404	35	21	19	2	1	0	0	0	0	0	0	0	0	0
23	3,230	2,249	148	56	32	21	3	1	0	0	0	0	0	0	0	0
24	1,614	3,625	2,361	136	51	46	16	1	0	0	0	0	0	0	0	0
25	742	1,938	3,802	2,448	116	60	63	32	1	1	0	0	0	0	0	0
26	657	935	2,012	3,673	2,123	112	84	82	40	3	0	0	0	0	0	0
27	614	769	904	1,824	3,193	1,886	149	112	133	76	1	1	0	0	0	0
28	413	703	800	947	1,717	2,729	1,732	204	162	170	105	3	1	0	0	0
29	374	452	695	771	887	1,523	2,476	1,584	234	233	270	135	1	1	0	0
30	305	382	563	661	783	897	1,402	2,325	1,504	310	337	343	231	1	0	0
31	271	315	433	442	655	767	919	1,453	2,284	1,405	391	362	470	314	3	1
32	185	253	351	405	442	677	771	915	1,464	2,249	1,500	425	415	584	336	8
33	160	201	288	338	327	360	601	706	856	1,425	2,107	1,277	380	471	589	358
34	142	159	187	252	257	255	328	529	575	767	1,335	1,742	1,288	373	490	637
35	100	124	177	170	213	204	240	326	449	562	679	1,288	1,749	1,323	395	502
36	92	107	100	135	161	142	170	203	304	413	569	684	1,169	2,067	1,293	414
37	64	79	137	112	114	118	138	195	196	287	463	522	664	1,473	1,939	1,255
38	57	70	92	101	118	102	125	143	173	186	298	408	506	776	1,447	1,958
39	53	67	64	77	102	92	91	114	120	155	227	317	452	599	842	1,292
40	42	43	64	64	69	63	99	82	87	139	167	220	278	382	559	750
41	37	50	50	57	70	63	68	87	80	100	134	189	205	257	397	554
42	24	29	41	42	50	57	54	64	55	97	104	125	143	193	240	437
43	16	18	28	37	30	35	53	52	58	67	75	99	110	148	187	257
44	13	10	26	34	39	32	42	43	46	42	59	68	91	110	136	197
45	9	15	19	27	18	24	27	31	36	39	52	61	83	68	98	149
46	9	12	12	14	19	20	26	35	41	37	53	65	71	97	90	95
47	4	13	7	10	11	16	14	17	22	27	52	35	76	76	66	99
48	9	9	9	9	15	10	5	28	17	23	35	40	57	60	64	71
49	8	6	11	5	1	11	8	12	12	17	31	25	27	46	58	61
50	3	2	10	7	11	8	7	13	11	16	26	27	36	38	38	52
51	2	3	9	2	11	5	9	7	6	13	13	22	26	26	32	36
52	4	5	3	5	3	4	8	9	7	7	15	15	18	23	24	32
53	3	1	6	3	10	10	9	2	8	5	13	14	15	22	16	24
54	6	3	1	8	3	9	8	6	6	5	10	7	13	24	23	18
55	2	4	3	8	5	2	2	5	10	9	11	3	14	23	21	18
56	1	3	4	4	2	3	5	4	8	7	3	12	8	13	17	17
57	2	1	0	2	3	1	3	2	9	4	4	4	2	8	7	10
58	2	0	1	3	1	2	5	3	4	5	7	3	12	4	5	2
59	0	1	2	2	1	0	2	4	4	1	2	6	5	7	5	5
60+	0	2	3	1	3	4	1	4	3	4	4	3	12	12	14	15
<b>Total</b>	<b>11,277</b>	<b>13,085</b>	<b>13,468</b>	<b>12,919</b>	<b>11,685</b>	<b>10,372</b>	<b>9,764</b>	<b>9,435</b>	<b>9,025</b>	<b>8,906</b>	<b>9,152</b>	<b>8,550</b>	<b>8,628</b>	<b>9,619</b>	<b>9,431</b>	<b>9,324</b>

C-5

Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

# Officers Active Duty Personnel by Years of Service and Age for FY2002 Valuation

## Years Of Active Service

Age	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	61
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,440
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,740
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,850
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,203
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,721
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,662
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,686
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,636
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,044
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,485
32	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,981
33	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	10,449
34	344	5	0	0	0	0	0	0	0	0	0	0	0	0	0	9,665
35	632	352	6	2	0	0	0	0	0	0	0	0	0	0	0	9,493
36	488	631	327	4	0	0	0	0	0	0	0	0	0	0	0	9,473
37	397	525	690	323	5	0	0	0	0	0	0	0	0	0	0	9,696
38	1,426	371	550	670	280	11	0	0	0	0	0	0	0	0	0	9,868
39	1,948	1,476	443	552	489	263	5	0	0	0	0	0	0	0	0	9,840
40	1,227	1,888	1,505	432	384	362	224	4	0	0	0	0	0	0	0	9,134
41	761	1,176	1,899	1,463	337	287	269	183	6	0	0	0	0	0	0	8,779
42	559	715	1,168	1,733	1,203	231	219	266	182	5	0	0	0	0	0	8,036
43	375	558	631	1,131	1,424	922	166	179	257	135	4	0	0	0	0	7,052
44	278	414	493	600	819	1,068	815	140	165	218	114	4	0	0	0	6,116
45	221	277	381	518	472	622	866	820	156	155	152	92	4	1	0	5,493
46	179	217	256	356	391	378	472	781	660	116	112	156	80	4	0	4,854
47	123	160	199	253	309	286	286	410	693	559	113	85	102	49	4	4,176
48	105	152	144	197	196	228	206	229	362	632	483	82	92	102	43	3,714
49	93	102	116	143	179	152	185	193	211	359	499	395	79	77	79	3,201
50	82	106	99	141	115	131	115	152	156	158	249	377	307	64	120	2,677
51	70	81	96	110	93	73	99	110	92	115	137	188	264	237	114	2,101
52	40	59	74	75	75	63	72	62	65	79	89	96	138	216	233	1,618
53	44	49	76	81	72	32	50	47	45	50	47	84	73	124	261	1,296
54	29	34	35	69	60	39	40	40	38	42	56	57	51	72	249	1,061
55	27	34	46	34	54	34	34	26	33	26	30	37	41	56	203	855
56	18	33	36	33	34	30	37	31	22	29	19	23	33	42	200	731
57	10	16	14	11	27	13	23	16	17	14	16	17	16	15	103	390
58	13	10	12	17	17	8	13	8	13	15	11	8	9	6	64	283
59	9	12	8	11	14	8	8	4	8	7	6	5	8	4	38	197
60+	15	29	31	33	14	15	15	15	18	14	15	7	7	6	53	372
<b>Total</b>	<b>9,518</b>	<b>9,483</b>	<b>9,335</b>	<b>8,992</b>	<b>7,063</b>	<b>5,256</b>	<b>4,219</b>	<b>3,716</b>	<b>3,199</b>	<b>2,728</b>	<b>2,152</b>	<b>1,713</b>	<b>1,304</b>	<b>1,075</b>	<b>1,764</b>	<b>236,157</b>

Average Age 35.4

Average YAS 11.0

Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

# Enlisted Active Duty Personnel by Years of Service and Age for FY2002 Valuation

## Years Of Active Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	123	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	19,966	266	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	43,422	20,445	237	0	0	0	0	0	0	0	0	0	0	0	0	0
20	32,234	43,102	19,487	153	4	0	0	0	0	0	0	0	0	0	0	0
21	19,562	29,756	39,495	15,910	50	0	0	0	0	0	0	0	0	0	0	0
22	13,231	17,761	26,573	33,321	10,051	45	2	0	0	0	0	0	0	0	0	0
23	9,698	11,576	15,727	22,820	21,033	6,869	26	0	0	0	0	0	0	0	0	0
24	6,871	7,588	9,857	12,979	14,906	15,031	4,965	17	1	0	0	0	0	0	0	0
25	5,002	5,429	6,842	8,311	9,164	12,244	11,396	3,734	10	1	0	0	0	0	0	0
26	3,628	3,870	4,710	5,740	6,125	7,922	9,822	8,557	2,997	7	0	0	0	0	0	0
27	2,655	2,702	3,338	4,009	4,423	5,422	6,273	7,414	7,582	2,856	12	1	0	0	0	0
28	2,077	1,869	2,378	2,958	3,146	3,868	4,403	5,095	6,605	6,946	2,664	7	1	0	0	0
29	1,582	1,466	1,681	2,022	2,273	2,789	3,183	3,346	4,279	6,527	6,428	2,272	11	0	0	0
30	1,274	1,141	1,255	1,588	1,669	2,169	2,397	2,501	2,968	4,350	5,931	5,543	2,636	17	1	0
31	1,014	870	1,059	1,226	1,276	1,672	1,875	1,948	2,180	3,037	4,104	5,150	6,429	2,929	17	2
32	915	694	825	983	1,124	1,296	1,539	1,527	1,785	2,192	2,959	3,615	5,306	6,699	2,742	16
33	681	547	585	698	819	1,019	1,031	1,094	1,249	1,530	2,037	2,355	3,201	5,339	5,884	3,065
34	563	450	449	533	576	706	790	767	861	1,156	1,592	1,680	2,130	3,232	4,795	6,288
35	492	348	373	410	468	522	592	595	659	802	1,124	1,288	1,532	2,200	2,933	5,438
36	248	323	341	344	356	407	461	490	469	622	797	985	1,250	1,608	2,296	3,678
37	113	141	310	353	352	342	357	377	367	541	579	779	973	1,391	1,670	2,838
38	123	79	112	309	273	265	319	295	338	422	517	597	762	1,143	1,430	2,153
39	110	67	67	144	291	238	253	241	240	355	390	474	523	767	1,235	1,702
40	82	53	47	87	129	227	193	164	194	253	301	346	459	571	920	1,325
41	65	58	31	46	75	82	204	162	159	183	209	256	312	422	619	1,071
42	59	45	35	55	66	37	101	133	138	171	168	219	254	334	458	693
43	49	33	44	39	48	33	49	66	118	138	146	196	196	226	333	495
44	27	20	20	29	32	27	44	32	56	110	118	117	167	188	241	357
45	19	21	20	29	31	16	40	29	20	43	98	117	118	148	199	263
46	8	22	23	21	21	16	30	21	16	17	57	101	100	118	150	205
47	14	13	17	19	20	11	28	18	14	23	30	45	81	104	140	150
48	12	5	12	12	19	10	33	23	13	22	31	31	40	70	116	156
49	7	6	3	8	5	4	26	7	13	12	30	25	26	47	73	109
50	8	11	5	13	12	7	14	10	8	8	24	12	33	25	57	108
51	7	5	14	6	3	3	8	16	8	5	15	16	20	24	31	73
52	6	8	6	5	5	6	4	3	2	6	18	10	18	22	43	47
53	4	8	13	9	4	5	13	9	4	2	16	12	19	21	33	37
54	1	9	8	5	1	4	5	7	7	6	17	8	17	23	32	39
55	7	4	9	2	6	4	7	6	6	1	7	19	14	20	28	38
56	3	2	2	7	3	2	12	7	1	3	10	6	13	12	29	27
57	1	1	4	0	3	2	6	4	4	3	4	3	4	12	19	26
58	2	1	1	1	4	1	1	5	3	1	1	10	5	5	13	18
59	0	1	0	1	1	1	0	1	2	2	5	1	6	4	10	18
60+	0	0	0	0	0	0	0	1	0	0	1	0	1	0	2	1
<b>Total</b>	<b>165,965</b>	<b>150,816</b>	<b>136,015</b>	<b>115,205</b>	<b>78,867</b>	<b>63,324</b>	<b>50,502</b>	<b>38,722</b>	<b>33,376</b>	<b>32,353</b>	<b>30,440</b>	<b>26,300</b>	<b>26,652</b>	<b>27,723</b>	<b>26,543</b>	<b>30,428</b>

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Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

# Enlisted Active Duty Personnel by Years of Service and Age for FY2002 Valuation

## Years Of Active Service

Age	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	123
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,232
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64,104
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	94,980
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	104,773
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100,984
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	87,749
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72,215
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62,133
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53,378
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,687
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42,017
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37,859
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,440
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,788
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,217
33	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,155
34	3,331	20	4	0	0	0	0	0	0	0	0	0	0	0	0	29,923
35	7,040	3,201	16	5	0	0	0	0	0	0	0	0	0	0	0	30,038
36	6,034	7,282	3,187	32	0	0	0	0	0	0	0	0	0	0	0	31,210
37	4,209	6,294	7,587	2,846	25	0	0	0	0	0	0	0	0	0	0	32,444
38	3,093	4,504	7,027	7,041	2,652	29	1	0	0	0	0	0	0	0	0	33,484
39	2,331	3,128	4,632	6,482	5,051	1,935	30	0	0	0	0	0	0	0	0	30,686
40	1,840	2,317	3,253	4,348	3,955	3,308	1,291	31	0	0	0	0	0	0	0	25,694
41	1,324	1,653	2,503	3,135	2,599	2,630	2,122	1,090	20	0	0	0	0	0	0	21,030
42	990	1,318	1,827	2,359	1,847	1,613	1,529	1,577	757	15	0	0	0	0	0	16,798
43	727	1,055	1,280	1,812	1,367	1,012	941	995	1,168	531	8	1	0	0	0	13,106
44	490	684	920	1,241	925	767	687	641	738	818	303	6	0	0	0	9,805
45	382	558	689	956	689	530	483	437	426	548	500	188	18	1	0	7,616
46	241	366	495	685	538	406	367	270	283	320	293	283	161	11	0	5,645
47	235	322	397	492	362	255	270	212	213	231	196	199	229	143	2	4,485
48	171	231	268	352	253	167	166	158	157	130	137	135	191	212	39	3,372
49	150	182	230	253	171	160	113	102	125	76	83	85	99	145	44	2,419
50	138	166	206	221	137	101	99	80	73	61	55	84	74	102	49	2,001
51	124	154	159	186	104	90	66	53	73	41	47	59	49	66	25	1,550
52	77	124	153	170	86	91	61	38	32	42	24	34	35	64	8	1,248
53	53	77	126	142	79	68	43	21	27	25	14	31	22	34	8	979
54	39	69	91	133	71	65	46	22	17	17	8	5	17	19	16	824
55	37	68	65	101	72	58	28	22	15	9	6	3	10	12	4	688
56	48	67	52	75	54	56	21	22	8	12	3	1	1	13	3	575
57	24	31	35	44	41	20	18	9	8	13	1	2	2	5	3	352
58	14	26	29	25	42	14	7	9	6	6	1	3	3	0	2	259
59	8	22	27	35	30	7	10	3	3	3	0	2	0	2	1	193
60+	10	10	7	16	10	8	3	3	0	6	1	1	0	0	2	83
<b>Total</b>	<b>33,181</b>	<b>33,929</b>	<b>35,265</b>	<b>33,187</b>	<b>21,160</b>	<b>13,390</b>	<b>8,402</b>	<b>5,795</b>	<b>4,149</b>	<b>2,904</b>	<b>1,680</b>	<b>1,122</b>	<b>911</b>	<b>829</b>	<b>206</b>	<b>1,229,341</b>

Average Age 28.0

Average YAS 6.8

Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

# All DOD Active Duty Personnel by Years of Service and Age for FY2002 Valuation

## Years Of Active Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	123	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	19,966	267	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	43,426	20,447	237	0	0	0	0	0	0	0	0	0	0	0	0	0
20	32,243	43,113	19,488	153	4	0	0	0	0	0	0	0	0	0	0	0
21	19,599	29,765	39,504	15,916	50	0	0	0	0	0	0	0	0	0	0	0
22	15,189	18,165	26,608	33,342	10,070	47	3	0	0	0	0	0	0	0	0	0
23	12,928	13,825	15,875	22,876	21,065	6,890	29	1	0	0	0	0	0	0	0	0
24	8,485	11,213	12,218	13,115	14,957	15,077	4,981	18	1	0	0	0	0	0	0	0
25	5,744	7,367	10,644	10,759	9,280	12,304	11,459	3,766	11	2	0	0	0	0	0	0
26	4,285	4,805	6,722	9,413	8,248	8,034	9,906	8,639	3,037	10	0	0	0	0	0	0
27	3,269	3,471	4,242	5,833	7,616	7,308	6,422	7,526	7,715	2,932	13	2	0	0	0	0
28	2,490	2,572	3,178	3,905	4,863	6,597	6,135	5,299	6,767	7,116	2,769	10	2	0	0	0
29	1,956	1,918	2,376	2,793	3,160	4,312	5,659	4,930	4,513	6,760	6,698	2,407	12	1	0	0
30	1,579	1,523	1,818	2,249	2,452	3,066	3,799	4,826	4,472	4,660	6,268	5,886	2,867	18	1	0
31	1,285	1,185	1,492	1,668	1,931	2,439	2,794	3,401	4,464	4,442	4,495	5,512	6,899	3,243	20	3
32	1,100	947	1,176	1,388	1,566	1,973	2,310	2,442	3,249	4,441	4,459	4,040	5,721	7,283	3,078	24
33	841	748	873	1,036	1,146	1,379	1,632	1,800	2,105	2,955	4,144	3,632	3,581	5,810	6,473	3,423
34	705	609	636	785	833	961	1,118	1,296	1,436	1,923	2,927	3,422	3,418	3,605	5,285	6,925
35	592	472	550	580	681	726	832	921	1,108	1,364	1,803	2,576	3,281	3,523	3,328	5,940
36	340	430	441	479	517	549	631	693	773	1,035	1,366	1,669	2,419	3,675	3,589	4,092
37	177	220	447	465	466	460	495	572	563	828	1,042	1,301	1,637	2,864	3,609	4,093
38	180	149	204	410	391	367	444	438	511	608	815	1,005	1,268	1,919	2,877	4,111
39	163	134	131	221	393	330	344	355	360	510	617	791	975	1,366	2,077	2,994
40	124	96	111	151	198	290	292	246	281	392	468	566	737	953	1,479	2,075
41	102	108	81	103	145	145	272	249	239	283	343	445	517	679	1,016	1,625
42	83	74	76	97	116	94	155	197	193	268	272	344	397	527	698	1,130
43	65	51	72	76	78	68	102	118	176	205	221	295	306	374	520	752
44	40	30	46	63	71	59	86	75	102	152	177	185	258	298	377	554
45	28	36	39	56	49	40	67	60	56	82	150	178	201	216	297	412
46	17	34	35	35	40	36	56	56	57	54	110	166	171	215	240	300
47	18	26	24	29	31	27	42	35	36	50	82	80	157	180	206	249
48	21	14	21	21	34	20	38	51	30	45	66	71	97	130	180	227
49	15	12	14	13	6	15	34	19	25	29	61	50	53	93	131	170
50	11	13	15	20	23	15	21	23	19	24	50	39	69	63	95	160
51	9	8	23	8	14	8	17	23	14	18	28	38	46	50	63	109
52	10	13	9	10	8	10	12	12	9	13	33	25	36	45	67	79
53	7	9	19	12	14	15	22	11	12	7	29	26	34	43	49	61
54	7	12	9	13	4	13	13	13	13	11	27	15	30	47	55	57
55	9	8	12	10	11	6	9	11	16	10	18	22	28	43	49	56
56	4	5	6	11	5	5	17	11	9	10	13	18	21	25	46	44
57	3	2	4	2	6	3	9	6	13	7	8	7	6	20	26	36
58	4	1	2	4	5	3	6	8	7	6	8	13	17	9	18	20
59	0	2	2	3	2	1	2	5	6	3	7	11	6	13	9	15
60+	0	2	3	1	3	4	1	5	3	4	5	3	13	12	16	16
<b>Total</b>	<b>177,242</b>	<b>163,901</b>	<b>149,483</b>	<b>128,124</b>	<b>90,552</b>	<b>73,696</b>	<b>60,266</b>	<b>48,157</b>	<b>42,401</b>	<b>41,259</b>	<b>39,592</b>	<b>34,850</b>	<b>35,280</b>	<b>37,342</b>	<b>35,974</b>	<b>39,752</b>

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Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

# All DOD Active Duty Personnel by Years of Service and Age for FY2002 Valuation

## Years Of Active Service

Age	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	123
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,233
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64,110
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	95,001
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	104,834
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	103,424
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	93,489
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80,065
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71,336
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63,099
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56,349
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51,703
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47,495
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,484
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,273
32	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,198
33	25	1	0	0	0	0	0	0	0	0	0	0	0	0	0	41,604
34	3,675	25	4	0	0	0	0	0	0	0	0	0	0	0	0	39,588
35	7,672	3,553	22	7	0	0	0	0	0	0	0	0	0	0	0	39,531
36	6,522	7,913	3,514	36	0	0	0	0	0	0	0	0	0	0	0	40,683
37	4,606	6,819	8,277	3,169	30	0	0	0	0	0	0	0	0	0	0	42,140
38	4,519	4,875	7,577	7,711	2,932	40	1	0	0	0	0	0	0	0	0	43,352
39	4,279	4,604	5,075	7,034	5,540	2,198	35	0	0	0	0	0	0	0	0	40,526
40	3,067	4,205	4,758	4,780	4,339	3,670	1,515	35	0	0	0	0	0	0	0	34,828
41	2,085	2,829	4,402	4,598	2,936	2,917	2,391	1,273	26	0	0	0	0	0	0	29,809
42	1,549	2,033	2,995	4,092	3,050	1,844	1,748	1,843	939	20	0	0	0	0	0	24,834
43	1,102	1,613	1,911	2,943	2,791	1,934	1,107	1,174	1,425	666	12	1	0	0	0	20,158
44	768	1,098	1,413	1,841	1,744	1,835	1,502	781	903	1,036	417	10	0	0	0	15,921
45	603	835	1,070	1,474	1,161	1,152	1,349	1,257	582	703	652	280	22	2	0	13,109
46	420	583	751	1,041	929	784	839	1,051	943	436	405	439	241	15	0	10,499
47	358	482	596	745	671	541	556	622	906	790	309	284	331	192	6	8,661
48	276	383	412	549	449	395	372	387	519	762	620	217	283	314	82	7,086
49	243	284	346	396	350	312	298	295	336	435	582	480	178	222	123	5,620
50	220	272	305	362	252	232	214	232	229	219	304	461	381	166	169	4,678
51	194	235	255	296	197	163	165	163	165	156	184	247	313	303	139	3,651
52	117	183	227	245	161	154	133	100	97	121	113	130	173	280	241	2,866
53	97	126	202	223	151	100	93	68	72	75	61	115	95	158	269	2,275
54	68	103	126	202	131	104	86	62	55	59	64	62	68	91	265	1,885
55	64	102	111	135	126	92	62	48	48	35	36	40	51	68	207	1,543
56	66	100	88	108	88	86	58	53	30	41	22	24	34	55	203	1,306
57	34	47	49	55	68	33	41	25	25	27	17	19	18	20	106	742
58	27	36	41	42	59	22	20	17	19	21	12	11	12	6	66	542
59	17	34	35	46	44	15	18	7	11	10	6	7	8	6	39	390
60+	25	39	38	49	24	23	18	18	18	20	16	8	7	6	55	455
<b>Total</b>	<b>42,699</b>	<b>43,412</b>	<b>44,600</b>	<b>42,179</b>	<b>28,223</b>	<b>18,646</b>	<b>12,621</b>	<b>9,511</b>	<b>7,348</b>	<b>5,632</b>	<b>3,832</b>	<b>2,835</b>	<b>2,215</b>	<b>1,904</b>	<b>1,970</b>	<b>1,465,498</b>

Average Age 29.2

Average YAS 7.5

Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

## All DOD Selected Reserve Officer Personnel for FY2002 Valuation

### Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
19	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
20	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33
21	117	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	117
22	179	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185
23	366	5	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	375
24	480	8	8	4	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	504
25	541	24	30	12	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	611
26	590	41	75	38	17	2	1	4	0	0	0	0	0	0	0	0	0	0	0	0	0	768
27	773	48	134	87	72	29	5	0	4	1	0	0	0	0	0	0	0	0	0	0	0	1,153
28	980	112	144	138	154	72	34	2	9	0	0	0	0	0	0	0	0	0	0	0	0	1,645
29	1,213	118	141	170	159	117	92	34	6	6	2	0	0	0	0	0	0	0	0	0	0	2,058
30	1,326	150	178	221	195	177	110	90	16	3	3	2	0	0	0	0	0	0	0	0	0	2,471
31	1,527	195	233	252	261	200	168	119	78	32	6	9	2	1	0	0	0	0	0	0	0	3,083
32	1,936	225	278	354	276	238	201	163	102	89	46	11	5	4	0	0	0	0	0	0	0	3,928
33	2,168	193	271	333	309	214	229	212	151	134	117	34	13	4	2	0	1	0	0	0	0	4,385
34	2,210	296	271	347	294	243	188	189	194	292	152	76	36	16	1	1	0	0	0	0	0	4,806
35	2,263	293	265	409	329	234	186	181	202	447	236	137	50	22	5	2	0	0	0	0	0	5,261
36	2,242	347	341	433	382	230	191	209	230	430	353	181	81	47	5	5	3	0	0	0	0	5,710
37	2,148	356	364	468	413	282	240	201	234	324	312	226	100	58	45	18	9	6	1	1	0	5,806
38	2,171	421	293	462	414	322	260	243	277	307	271	228	172	95	65	34	7	4	2	1	0	6,049
39	2,134	400	317	427	441	343	322	319	290	240	256	254	158	131	87	37	15	6	1	1	2	6,181
40	1,842	367	273	395	422	277	250	364	298	293	234	238	144	100	134	35	24	7	3	0	0	5,700
41	1,671	326	266	350	405	305	248	300	328	321	244	258	187	91	118	60	33	9	5	3	4	5,532
42	1,353	291	236	343	388	312	237	306	321	294	263	236	172	84	105	59	37	8	3	1	1	5,050
43	1,170	232	198	344	386	286	253	259	245	225	245	214	142	121	81	50	28	18	5	2	4	4,508
44	1,095	196	180	284	363	271	227	248	216	205	224	206	192	124	73	43	21	14	5	1	4	4,192
45	971	204	181	298	347	281	217	205	229	182	185	202	180	132	83	31	21	14	5	5	5	3,978
46	891	195	207	278	325	244	186	191	204	155	150	177	139	123	101	60	30	9	4	4	3	3,676
47	916	199	174	274	304	232	168	177	176	157	129	179	145	116	96	67	33	12	4	3	5	3,566
48	884	180	150	263	285	211	166	131	145	107	133	139	118	105	74	40	37	13	6	4	5	3,196
49	871	178	153	271	232	217	157	123	121	105	116	123	118	80	57	38	24	21	5	2	3	3,015
50	820	182	186	228	263	198	136	111	111	82	84	79	88	80	51	28	24	15	7	3	4	2,780
51	718	216	166	243	200	146	139	116	85	96	68	73	83	50	37	20	17	13	7	2	2	2,497
52	727	234	191	209	190	130	111	77	101	72	56	47	53	37	32	16	15	11	4	5	2	2,320
53	721	243	215	195	174	119	83	77	63	62	37	48	43	26	29	21	21	11	5	2	5	2,200
54	663	223	199	235	181	133	71	81	63	62	63	29	36	31	20	15	15	3	3	1	4	2,131
55	608	246	227	228	213	113	79	74	62	45	40	38	38	33	18	17	13	6	4	4	4	2,110
56	501	236	207	229	192	96	95	60	50	46	35	36	21	14	14	5	2	5	3	1	3	1,851
57	278	122	136	106	111	52	41	35	29	25	15	16	15	9	4	7	5	3	2	3	0	1,014
58	279	92	104	115	73	68	32	25	23	17	14	16	7	11	9	6	6	5	1	1	0	904
59	225	95	92	83	77	45	32	12	18	21	9	11	9	4	2	5	3	2	2	0	0	747
60	160	34	63	49	36	23	20	17	12	7	13	9	4	2	5	1	1	3	0	0	2	461
61	55	13	23	14	5	7	2	4	5	0	4	1	1	1	1	0	0	2	0	0	0	138
62	32	4	10	10	6	1	4	0	1	1	2	1	0	0	0	1	1	0	0	0	0	74
63+	57	17	17	6	7	2	2	5	2	1	1	1	0	0	1	0	0	0	0	0	0	119
Total	42,908	7,560	7,200	9,209	8,905	6,476	5,183	4,964	4,701	4,886	4,118	3,535	2,552	1,752	1,355	722	446	220	87	50	62	116,891

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Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age

40.9

Average Years of Active Service

3.8

## All DOD Selected Reserve Enlisted Personnel for FY2002 Valuation

### Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	2,002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,002
18	16,890	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,897
19	29,052	41	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,097
20	33,699	231	74	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,007
21	32,205	461	435	180	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,293
22	29,537	540	1,040	845	282	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,263
23	26,688	546	1,675	1,790	910	170	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,792
24	22,258	609	1,876	2,494	1,536	458	70	10	0	0	0	0	0	0	0	0	0	0	0	0	0	29,311
25	18,506	621	1,964	2,687	1,902	685	308	42	13	0	0	0	0	0	0	0	0	0	0	0	0	26,728
26	15,080	582	1,992	2,701	1,897	697	506	163	27	6	0	0	0	0	0	0	0	0	0	0	0	23,651
27	12,887	603	1,760	2,498	1,961	703	575	312	145	23	3	0	0	0	0	0	0	0	0	0	0	21,470
28	11,674	651	1,587	2,438	1,880	744	624	466	252	108	26	8	0	0	0	0	0	0	0	0	0	20,458
29	10,362	803	1,382	2,116	1,875	730	659	545	363	225	112	20	2	0	0	0	0	0	0	0	0	19,194
30	10,307	842	1,356	2,060	1,727	792	764	593	431	386	203	69	15	6	0	0	0	0	0	0	0	19,551
31	10,592	942	1,350	2,146	1,812	853	759	715	491	477	293	146	76	8	1	0	0	0	0	0	0	20,661
32	10,943	958	1,420	2,482	1,870	863	841	851	532	592	404	186	120	43	15	5	0	0	0	0	0	22,125
33	9,872	935	1,230	2,444	1,883	892	790	813	519	541	424	215	155	77	34	6	2	0	0	0	0	20,832
34	9,241	936	1,248	2,263	1,843	931	751	826	494	540	543	248	167	74	38	20	6	3	0	0	0	20,172
35	8,437	934	1,216	2,040	1,927	959	836	770	517	559	566	289	186	113	87	46	19	4	0	0	0	19,505
36	8,308	877	1,333	2,025	1,880	983	865	863	513	552	571	285	194	138	119	62	15	6	2	1	0	19,592
37	8,304	866	1,302	2,099	1,729	879	867	855	617	645	542	305	217	190	132	74	32	5	2	2	1	19,685
38	8,149	869	1,409	2,070	1,812	888	802	881	683	788	686	348	273	165	235	109	36	20	9	2	1	20,235
39	7,858	842	1,236	1,940	1,869	921	857	852	728	800	757	458	313	220	245	103	49	25	2	2	4	20,081
40	7,122	809	1,220	1,832	1,844	861	792	728	631	676	749	506	387	279	233	108	49	8	11	2	9	18,856
41	6,385	693	1,090	1,611	1,697	782	687	654	550	572	637	470	463	307	193	105	27	10	8	9	7	16,957
42	5,601	636	972	1,503	1,501	760	637	608	511	513	516	387	379	322	251	99	52	17	14	3	7	15,289
43	4,597	587	932	1,388	1,353	656	628	478	455	394	402	310	320	271	248	113	67	29	8	1	7	13,244
44	3,970	496	832	1,191	1,231	636	514	371	375	319	300	224	236	194	180	131	61	32	18	1	11	11,323
45	3,536	543	801	1,128	1,213	534	478	319	320	287	272	204	213	158	150	115	59	46	6	4	10	10,396
46	3,120	556	837	1,080	1,097	522	442	317	247	264	211	169	147	142	127	93	65	41	14	4	3	9,498
47	2,646	532	743	1,035	962	480	428	293	259	205	171	152	130	85	76	69	33	37	15	13	7	8,371
48	2,274	520	724	894	886	402	343	245	239	183	152	116	106	82	55	53	47	27	24	8	6	7,386
49	2,107	585	657	770	760	362	297	218	239	160	112	112	66	70	51	35	20	28	13	7	5	6,674
50	2,233	689	675	699	690	321	269	225	199	150	97	85	66	56	44	29	31	18	5	2	7	6,590
51	1,989	732	664	638	702	283	228	216	162	128	77	64	62	39	36	19	16	9	6	4	5	6,079
52	1,954	854	700	658	617	248	153	151	123	93	78	62	52	38	44	22	15	18	3	3	6	5,892
53	1,676	952	792	682	752	310	182	160	121	102	71	57	47	30	25	18	7	7	3	1	6	6,001
54	1,372	853	866	787	821	310	182	134	132	99	64	59	51	40	25	14	12	5	8	2	5	5,841
55	1,227	888	925	875	927	280	180	151	111	75	63	39	37	21	25	10	9	12	2	2	3	5,862
56	996	713	777	804	805	274	145	111	98	51	44	38	31	16	13	14	7	12	5	2	2	4,958
57	666	417	478	487	484	177	87	58	45	36	36	22	16	13	11	12	6	4	2	1	2	3,060
58	629	352	391	413	398	133	71	62	49	24	27	14	17	7	6	7	7	7	1	2	0	2,617
59	529	297	334	327	318	141	62	56	47	27	27	13	14	6	8	2	6	2	2	1	1	2,220
60	267	157	174	173	205	72	31	27	39	21	14	6	8	2	1	2	4	3	3	0	1	1,210
61	32	14	14	11	10	5	1	2	0	0	0	0	1	0	0	0	0	1	0	0	0	91
62	8	5	5	6	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	30
63+	1	1	2	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9
Total	407,788	27,597	42,494	58,317	49,884	21,717	17,725	15,141	11,277	10,621	9,250	5,686	4,567	3,212	2,708	1,495	759	436	186	80	116	691,056

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## All DOD Selected Reserve Personnel for FY2002 Valuation

### Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	2,002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,002
18	16,892	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,899
19	29,053	41	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,098
20	33,732	231	74	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,040
21	32,322	461	435	180	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,410
22	29,716	543	1,040	848	282	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,448
23	27,054	551	1,678	1,791	910	170	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,167
24	22,738	617	1,884	2,498	1,537	461	70	10	0	0	0	0	0	0	0	0	0	0	0	0	0	29,815
25	19,047	645	1,994	2,699	1,905	686	308	42	13	0	0	0	0	0	0	0	13	0	0	0	0	27,339
26	15,670	623	2,067	2,739	1,914	699	507	167	27	6	0	0	0	0	0	0	0	0	0	0	0	24,419
27	13,660	651	1,894	2,585	2,033	732	580	312	149	24	3	0	0	0	0	0	0	0	0	0	0	22,623
28	12,654	763	1,731	2,576	2,034	816	658	468	261	108	26	8	0	0	0	0	0	0	0	0	0	22,103
29	11,575	921	1,523	2,286	2,034	847	751	579	369	231	114	20	2	0	0	0	0	0	0	0	0	21,252
30	11,633	992	1,534	2,281	1,922	969	874	683	447	389	206	71	15	6	0	0	0	0	0	0	0	22,022
31	12,119	1,137	1,583	2,398	2,073	1,053	927	834	569	509	299	155	78	9	1	0	0	0	0	0	0	23,744
32	12,879	1,183	1,698	2,836	2,146	1,101	1,042	1,014	634	681	450	197	125	47	15	5	0	0	0	0	0	26,053
33	12,040	1,128	1,501	2,777	2,192	1,106	1,019	1,025	670	675	541	249	168	81	36	6	3	0	0	0	0	25,217
34	11,451	1,232	1,519	2,610	2,137	1,174	939	1,015	688	832	695	324	203	90	39	21	6	3	0	0	0	24,978
35	10,700	1,227	1,481	2,449	2,256	1,193	1,022	951	719	1,006	802	426	236	135	92	48	19	4	0	0	0	24,766
36	10,550	1,224	1,674	2,458	2,262	1,213	1,056	1,072	743	982	924	466	275	185	124	67	18	6	2	1	0	25,302
37	10,452	1,242	1,666	2,567	2,142	1,161	1,107	1,056	851	969	854	531	317	248	177	92	41	11	3	3	1	25,491
38	10,320	1,290	1,702	2,532	2,226	1,210	1,062	1,124	960	1,095	957	576	445	260	300	143	43	24	11	3	1	26,284
39	9,992	1,242	1,553	2,367	2,310	1,264	1,179	1,171	1,018	1,040	1,013	712	471	351	332	140	64	31	3	3	6	26,262
40	8,964	1,176	1,493	2,227	2,266	1,138	1,042	1,092	929	969	983	744	531	379	367	143	73	15	14	2	9	24,556
41	8,056	1,019	1,356	1,961	2,102	1,087	935	954	878	893	881	728	650	398	311	165	60	19	13	12	11	22,489
42	6,954	927	1,208	1,846	1,889	1,072	874	914	832	807	779	623	551	406	356	158	89	25	17	4	8	20,339
43	5,767	819	1,130	1,732	1,739	942	881	737	700	619	647	524	462	392	329	163	95	47	13	3	11	17,752
44	5,065	692	1,012	1,475	1,594	907	741	619	591	524	524	430	428	318	253	174	82	46	23	2	15	15,515
45	4,507	747	982	1,426	1,560	815	695	524	549	469	457	406	393	290	233	146	80	60	11	9	15	14,374
46	4,011	751	1,044	1,358	1,422	766	628	508	451	419	361	346	286	265	228	153	95	50	18	8	6	13,174
47	3,562	731	917	1,309	1,266	712	596	470	435	362	300	331	275	201	172	136	66	49	19	16	12	11,937
48	3,158	700	874	1,157	1,171	613	509	376	384	290	285	255	224	187	129	93	84	40	30	12	11	10,582
49	2,978	763	810	1,041	992	579	454	341	360	265	228	235	184	150	108	73	44	49	18	9	8	9,689
50	3,053	871	861	927	953	519	405	336	310	232	181	164	154	136	95	57	55	33	12	5	11	9,370
51	2,707	948	830	881	902	429	367	332	247	224	145	137	145	89	73	39	33	22	13	6	7	8,576
52	2,681	1,088	891	867	807	378	264	228	224	165	134	109	105	75	76	38	30	29	7	8	8	8,212
53	2,397	1,195	1,007	877	926	429	265	237	184	164	108	105	90	56	54	39	28	18	8	3	11	8,201
54	2,035	1,076	1,065	1,022	1,002	443	253	215	195	161	127	88	87	71	45	29	27	8	11	3	9	7,972
55	1,835	1,134	1,152	1,103	1,140	393	259	225	173	120	103	77	75	54	43	27	22	18	6	6	7	7,972
56	1,497	949	984	1,033	997	370	240	171	148	97	79	74	52	30	27	19	9	17	8	3	5	6,809
57	944	539	614	593	595	229	128	93	74	61	51	38	31	22	15	19	11	7	4	4	2	4,074
58	908	444	495	528	471	201	103	87	72	41	41	30	24	18	15	13	13	12	2	3	0	3,521
59	754	392	426	410	395	186	94	68	65	48	36	24	23	10	10	7	9	4	4	1	1	2,967
60	427	191	237	222	241	95	51	44	51	28	27	15	12	4	6	3	5	6	3	0	3	1,671
61	87	27	37	25	15	12	3	6	5	0	4	1	2	1	1	0	0	3	0	0	0	229
62	40	9	15	16	9	2	5	0	1	1	2	1	0	0	0	1	1	0	0	1	0	104
63+	58	18	19	10	8	2	2	5	2	1	1	1	0	0	1	0	0	0	0	0	0	128
Total	450,696	35,157	49,694	67,526	58,789	28,193	22,908	20,105	15,978	15,507	13,368	9,221	7,119	4,964	4,063	2,217	1,205	656	273	130	178	807,947

C-13

Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age

33.4

Average Years of Active Service

2.2

## All DOD Non-Selected Reserve With 20 Good Years Officer Personnel for FY2002 Valuation

### Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
31	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
32	2	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	4
33	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	4	7
34	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
35	0	0	0	0	0	0	0	3	0	0	0	3	0	0	0	0	0	0	0	0	0	6
36	6	0	0	0	0	0	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0	12
37	2	0	2	0	2	0	0	0	0	0	2	0	0	4	0	0	0	0	0	0	0	12
38	4	6	0	4	5	1	1	0	1	4	0	0	1	0	1	0	0	0	0	0	0	28
39	26	7	5	3	11	5	3	5	4	5	1	1	1	0	0	0	0	0	0	0	0	77
40	28	16	4	9	20	9	11	8	16	8	8	1	4	4	3	1	0	0	0	0	2	152
41	30	18	13	14	33	17	21	33	26	17	13	11	9	6	4	1	1	0	0	0	3	270
42	37	15	14	26	56	20	34	50	44	23	28	18	14	7	11	4	1	1	0	0	5	408
43	47	17	22	47	60	59	72	80	88	51	43	33	29	15	11	13	2	3	1	0	2	695
44	64	26	29	66	102	88	89	112	106	67	60	61	48	37	17	17	3	3	2	0	3	1,000
45	70	23	46	86	145	108	130	156	134	99	105	73	56	34	25	19	8	3	3	2	1	1,326
46	82	46	60	100	158	143	197	185	166	127	175	107	91	49	42	16	6	5	4	2	3	1,764
47	87	49	65	110	182	128	178	205	174	140	176	138	112	74	60	23	6	9	1	1	0	1,918
48	104	62	77	119	210	151	196	222	202	140	173	126	98	83	54	32	16	6	3	2	3	2,079
49	135	78	95	149	225	206	242	191	185	162	193	186	122	95	54	28	18	6	10	2	3	2,385
50	239	108	126	218	275	249	290	250	176	163	138	177	121	100	70	29	27	15	9	8	1	2,789
51	315	111	169	263	289	265	292	235	180	147	170	162	141	82	58	44	24	12	5	2	1	2,967
52	456	204	236	351	321	307	319	288	225	170	171	139	125	97	69	48	37	11	7	4	1	3,586
53	652	299	356	447	422	358	386	338	281	205	196	154	157	86	83	52	32	22	7	3	0	4,536
54	792	437	495	639	563	396	458	399	311	256	238	189	171	95	57	55	33	19	3	3	2	5,611
55	828	518	643	778	637	467	489	394	353	305	304	198	151	127	79	73	35	13	6	3	0	6,401
56	746	538	799	1,041	842	609	489	462	351	298	324	293	223	111	74	60	36	25	5	3	0	7,329
57	480	353	664	784	642	494	370	306	245	238	246	232	181	97	61	43	30	19	7	2	3	5,497
58	496	355	640	797	731	494	397	293	251	219	245	269	199	122	63	47	24	15	3	0	0	5,660
59	507	347	630	770	708	472	346	278	226	223	249	242	172	132	85	44	27	10	9	3	0	5,480
60	267	214	354	419	414	269	192	148	126	124	128	136	99	59	52	27	17	12	0	1	0	3,058
61	3	5	11	11	7	5	8	2	1	2	0	1	5	2	1	2	0	0	0	0	0	66
62	3	6	3	4	4	0	3	1	1	3	3	0	0	0	0	1	0	1	0	0	0	33
63+	19	15	29	25	13	16	9	3	0	3	0	7	1	3	4	1	1	1	0	0	0	150
Total	6,535	3,873	5,587	7,280	7,077	5,336	5,225	4,647	3,873	3,201	3,390	2,962	2,331	1,517	1,042	680	384	211	85	41	37	65,314

C-14

Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age

53.7

Average Years of Active Service

5.6

## All DOD Non-Selected Reserve With 20 Good Years Enlisted Personnel for FY2002 Valuation

### Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	2
33	0	0	0	0	0	0	0	2	0	0	0	2	0	0	0	0	0	0	0	0	0	4
34	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
35	0	2	0	2	6	2	0	2	0	2	0	0	0	0	0	0	0	0	0	0	3	19
36	12	3	1	1	9	0	1	1	3	0	1	0	0	0	0	0	0	0	0	0	2	34
37	15	8	2	8	3	0	3	3	3	6	2	0	0	0	0	0	0	0	0	0	0	53
38	50	7	6	19	17	9	9	8	8	5	6	3	1	1	0	0	0	0	0	0	6	155
39	114	24	14	55	28	17	15	23	24	22	22	10	3	1	3	0	1	0	0	0	0	376
40	202	36	57	80	103	54	55	84	55	52	46	37	32	10	4	3	1	3	0	0	4	918
41	317	54	86	186	224	76	94	102	105	87	83	61	64	46	11	4	4	1	1	1	6	1,613
42	402	88	116	250	246	159	142	127	163	120	88	95	96	93	62	16	11	0	3	0	6	2,283
43	489	111	192	352	336	173	170	131	157	162	116	96	113	88	63	43	17	3	3	0	4	2,819
44	559	136	239	427	450	202	217	172	190	165	155	100	104	93	76	52	33	8	4	3	7	3,392
45	681	173	280	606	569	230	222	154	210	173	160	132	100	89	114	63	32	15	3	0	0	4,006
46	826	243	366	608	672	284	253	182	177	156	146	138	124	74	70	53	46	19	14	3	4	4,458
47	789	281	477	647	694	292	294	186	217	181	165	153	126	86	66	30	23	22	8	4	0	4,741
48	863	278	503	675	647	264	286	240	228	201	172	115	118	65	46	33	31	19	15	1	4	4,804
49	988	350	515	685	699	311	292	327	365	213	172	128	129	79	56	35	31	16	10	0	4	5,405
50	1,790	524	755	789	835	318	342	324	410	285	179	129	101	82	50	35	29	11	6	6	2	7,002
51	2,037	613	806	944	815	301	333	356	407	287	180	131	122	62	48	43	12	11	5	6	4	7,523
52	2,204	999	1,065	1,004	1,029	308	297	299	375	281	223	151	125	64	55	36	25	12	8	4	4	8,568
53	2,191	1,206	1,417	1,347	1,220	292	316	349	390	270	244	143	154	80	41	24	12	13	3	3	4	9,719
54	1,963	1,322	1,699	1,746	1,553	337	320	368	360	270	254	199	142	98	60	31	32	16	3	4	4	10,781
55	2,162	1,365	1,787	2,226	1,816	419	329	371	338	268	248	182	162	111	65	47	31	16	7	3	11	11,964
56	2,252	1,337	1,835	2,463	2,136	434	356	368	353	254	221	195	173	117	67	43	34	18	3	3	4	12,666
57	1,639	1,032	1,402	1,645	1,566	386	274	262	273	207	130	146	100	89	45	36	18	9	4	1	6	9,270
58	1,840	965	1,182	1,304	1,521	409	282	272	307	191	166	121	134	71	50	27	18	5	4	0	2	8,871
59	1,779	812	1,121	1,257	1,554	414	285	337	406	203	161	136	124	71	41	27	22	10	4	4	2	8,770
60	922	459	577	646	865	227	151	174	296	142	84	87	75	50	41	21	9	11	5	1	4	4,847
61	12	16	15	18	20	3	4	3	7	2	4	9	2	0	1	0	0	0	0	0	0	116
62	9	4	9	9	11	2	5	4	1	6	6	1	1	0	0	1	0	0	0	0	0	69
63+	48	26	26	29	55	16	9	10	7	19	7	3	3	5	0	2	2	2	0	0	0	269
Total	27,158	12,477	16,550	20,028	19,699	5,939	5,356	5,241	5,835	4,232	3,441	2,703	2,428	1,625	1,135	705	474	240	113	47	97	135,523

C-15

Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age

52.5

Average Years of Active Service

3.9

## All DOD Non-Selected Reserve With 20 Good Years Personnel for FY2002 Valuation

### Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
31	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
32	2	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	6
33	0	0	0	0	0	0	0	2	0	0	3	2	0	0	0	0	0	0	0	0	4	11
34	9	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12
35	0	2	0	2	6	2	0	5	0	2	0	3	0	0	0	0	0	0	0	0	3	25
36	18	3	1	1	9	0	4	1	3	0	1	3	0	0	0	0	0	0	0	0	2	46
37	17	8	4	8	5	0	3	3	3	6	2	2	0	0	4	0	0	0	0	0	0	65
38	54	13	6	23	22	10	10	8	9	9	6	3	2	1	1	0	0	0	0	0	6	183
39	140	31	19	58	39	22	18	28	28	27	23	11	4	1	3	0	1	0	0	0	0	453
40	230	52	61	89	123	63	66	92	71	60	54	38	36	14	7	4	1	3	0	0	6	1,070
41	347	72	99	200	257	93	115	135	131	104	96	72	73	52	15	5	5	1	1	1	9	1,883
42	439	103	130	276	302	179	176	177	207	143	116	113	110	100	73	20	12	1	3	0	11	2,691
43	536	128	214	399	396	232	242	211	245	213	159	129	142	103	74	56	19	6	4	0	6	3,514
44	623	162	268	493	552	290	306	284	296	232	215	161	152	130	93	69	36	11	6	3	10	4,392
45	751	196	326	692	714	338	352	310	344	272	265	205	156	123	139	82	40	18	6	2	1	5,332
46	908	289	426	708	830	427	450	367	343	283	321	245	215	123	112	69	52	24	18	5	7	6,222
47	876	330	542	757	876	420	472	391	391	321	341	291	238	160	126	53	29	31	9	5	0	6,659
48	967	340	580	794	857	415	482	462	430	341	345	241	216	148	100	65	47	25	18	3	7	6,883
49	1,123	428	610	834	924	517	534	518	550	375	365	314	251	174	110	63	49	22	20	2	7	7,790
50	2,029	632	881	1,007	1,110	567	632	574	586	448	317	306	222	182	120	64	56	26	15	14	3	9,791
51	2,352	724	975	1,207	1,104	566	625	591	587	434	350	293	263	144	106	87	36	23	10	8	5	10,490
52	2,660	1,203	1,301	1,355	1,350	615	616	587	600	451	394	290	250	161	124	84	62	23	15	8	5	12,154
53	2,843	1,505	1,773	1,794	1,642	650	702	687	671	475	440	297	311	166	124	76	44	35	10	6	4	14,255
54	2,755	1,759	2,194	2,385	2,116	733	778	767	671	526	492	388	313	193	117	86	65	35	6	7	6	16,392
55	2,990	1,883	2,430	3,004	2,453	886	818	765	691	573	552	380	313	238	144	120	66	29	13	6	11	18,365
56	2,998	1,875	2,634	3,504	2,978	1,043	845	830	704	552	545	488	396	228	141	103	70	43	8	6	4	19,995
57	2,119	1,385	2,066	2,429	2,208	880	644	568	518	445	376	378	281	186	106	79	48	28	11	3	9	14,767
58	2,336	1,320	1,822	2,101	2,252	903	679	565	558	410	411	390	333	193	113	74	42	20	7	0	2	14,531
59	2,286	1,159	1,751	2,027	2,262	886	631	615	632	426	410	378	296	203	126	71	49	20	13	7	2	14,250
60	1,189	673	931	1,065	1,279	496	343	322	422	266	212	223	174	109	93	48	26	23	5	2	4	7,905
61	15	21	26	29	27	8	12	5	8	4	4	10	7	2	2	0	0	0	0	0	0	182
62	12	10	12	13	15	2	8	5	2	9	9	1	1	0	0	2	0	1	0	0	0	102
63+	67	41	55	54	68	32	18	13	7	22	7	10	4	8	4	3	3	3	0	0	0	419
Total	33,693	16,350	22,137	27,308	26,776	11,275	10,581	9,888	9,708	7,433	6,831	5,665	4,759	3,142	2,177	1,385	858	451	198	88	134	200,837

C-116

Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age

52.9

Average Years of Active Service

4.4

# Retired Military Valuation Data as of End FY 2002

All Officers

Age	Strength				Average Annual Net Retired Pay									
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret
16	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
17	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
18	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
19	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
20	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
21	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
22	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
23	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
24	0	0	1	0	1	0	0	\$0	\$0	\$8,112	\$0	\$8,112	\$0	\$0
25	0	1	5	0	6	0	0	\$0	\$1,176	\$13,008	\$0	\$11,036	\$0	\$0
26	0	0	9	0	9	0	0	\$0	\$0	\$12,859	\$0	\$12,859	\$0	\$0
27	0	3	10	0	13	0	0	\$0	\$5,544	\$9,330	\$0	\$8,456	\$0	\$0
28	0	6	20	0	26	0	0	\$0	\$5,421	\$11,911	\$0	\$10,413	\$0	\$0
29	0	13	15	0	28	0	0	\$0	\$5,805	\$8,491	\$0	\$7,244	\$0	\$0
30	2	9	26	0	37	0	0	\$36,975	\$5,844	\$11,501	\$0	\$11,502	\$0	\$0
31	0	12	21	0	33	0	0	\$0	\$7,651	\$10,520	\$0	\$9,477	\$0	\$0
32	1	21	29	0	51	0	0	\$34,728	\$6,105	\$14,423	\$0	\$11,396	\$0	\$0
33	0	30	26	0	56	0	0	\$0	\$5,688	\$13,740	\$0	\$9,427	\$0	\$0
34	1	30	30	0	61	0	0	\$17,751	\$9,434	\$13,299	\$0	\$11,471	\$0	\$0
35	2	36	27	0	65	2	0	\$7,235	\$8,475	\$14,138	\$0	\$10,789	\$7,235	\$0
36	2	43	33	0	78	2	0	\$11,844	\$7,294	\$16,966	\$0	\$11,503	\$11,844	\$0
37	3	69	22	0	94	3	0	\$7,938	\$4,838	\$12,602	\$0	\$8,931	\$4,838	\$0
38	39	88	29	0	156	8	0	\$20,125	\$8,581	\$17,409	\$0	\$13,108	\$13,608	\$0
39	173	86	22	0	281	26	0	\$19,094	\$7,581	\$18,219	\$0	\$15,502	\$14,857	\$0
40	382	112	27	0	521	65	0	\$20,985	\$9,205	\$14,453	\$0	\$18,114	\$15,347	\$0
41	655	122	30	0	807	109	0	\$22,129	\$9,746	\$17,565	\$0	\$20,087	\$18,022	\$0
42	1,298	119	23	0	1,440	240	0	\$23,829	\$10,831	\$17,646	\$0	\$22,656	\$17,911	\$0
43	2,298	144	24	0	2,466	468	0	\$25,572	\$11,810	\$23,452	\$0	\$24,748	\$19,396	\$0
44	3,491	174	17	0	3,682	771	0	\$26,036	\$12,537	\$19,999	\$0	\$25,371	\$19,715	\$0
45	4,556	184	19	0	4,759	1,184	0	\$26,629	\$12,966	\$24,166	\$0	\$26,091	\$20,159	\$0
46	5,378	198	17	0	5,593	1,454	0	\$27,154	\$13,482	\$26,446	\$0	\$26,668	\$20,995	\$0
47	6,385	183	24	0	6,592	1,630	0	\$27,848	\$14,145	\$18,732	\$0	\$27,435	\$21,426	\$0
48	6,917	244	13	0	7,174	1,576	0	\$28,795	\$14,356	\$22,323	\$0	\$28,293	\$22,222	\$0
49	7,684	267	23	0	7,974	1,381	0	\$29,943	\$15,953	\$24,321	\$0	\$29,459	\$22,608	\$0
50	8,253	286	14	0	8,553	1,061	0	\$30,746	\$17,271	\$24,601	\$0	\$30,285	\$23,241	\$0
51	8,665	280	9	0	8,954	784	0	\$31,642	\$17,903	\$22,686	\$0	\$31,203	\$23,077	\$0
52	9,415	300	14	0	9,729	490	0	\$32,860	\$19,306	\$31,823	\$0	\$32,440	\$23,003	\$0
53	10,392	372	9	0	10,773	380	0	\$33,580	\$18,992	\$41,761	\$0	\$33,083	\$22,863	\$0
54	11,509	410	12	0	11,931	288	0	\$33,870	\$19,998	\$30,186	\$0	\$33,390	\$23,866	\$0
55	12,681	529	7	0	13,217	251	0	\$34,580	\$20,204	\$32,323	\$0	\$34,004	\$23,454	\$0
56	13,697	662	9	0	14,368	213	0	\$35,412	\$20,879	\$39,517	\$0	\$34,745	\$24,163	\$0
57	9,722	501	5	0	10,228	113	0	\$36,017	\$20,847	\$31,962	\$0	\$35,272	\$25,340	\$0
58	10,000	535	3	0	10,538	79	0	\$36,362	\$20,983	\$24,231	\$0	\$35,578	\$25,212	\$0
59	10,334	510	2	0	10,846	73	0	\$36,554	\$22,159	\$6,861	\$0	\$35,872	\$25,649	\$0
60	10,308	533	2	2,329	13,172	62	10	\$36,366	\$22,772	\$32,106	\$17,133	\$32,415	\$27,058	\$10,032
61	9,125	417	0	5,164	14,706	36	27	\$36,065	\$22,707	\$0	\$16,792	\$28,919	\$26,653	\$8,750
62	9,393	421	1	4,748	14,563	18	34	\$36,074	\$24,051	\$21,372	\$16,580	\$29,370	\$23,497	\$11,813
63	9,449	356	0	4,555	14,360	11	35	\$36,336	\$24,952	\$0	\$16,511	\$29,765	\$34,760	\$11,507
64	9,248	366	0	4,632	14,246	8	47	\$36,148	\$26,427	\$0	\$15,952	\$29,332	\$37,476	\$12,117
65	8,836	334	0	4,558	13,728	11	37	\$37,093	\$27,745	\$0	\$15,379	\$29,656	\$33,210	\$11,795
66	8,550	331	0	4,439	13,320	9	20	\$36,900	\$28,440	\$0	\$15,280	\$29,485	\$23,079	\$9,592
67	8,534	330	0	4,291	13,155	6	19	\$37,324	\$27,590	\$0	\$14,977	\$29,790	\$31,144	\$9,942
68	9,113	340	0	4,454	13,907	8	17	\$37,981	\$28,593	\$0	\$14,925	\$30,367	\$23,386	\$9,241
69	8,864	321	0	4,163	13,348	6	9	\$38,233	\$29,833	\$0	\$15,202	\$30,848	\$36,559	\$10,136
70	9,184	361	0	4,357	13,902	8	7	\$38,694	\$29,609	\$0	\$14,863	\$30,990	\$31,833	\$12,091

## Retired Military Valuation Data as of End FY 2002

All Officers

Age	Strength				Average Annual Net Retired Pay									
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret
71	8,879	431	0	4,646	13,956	7	7	\$39,258	\$30,324	\$0	\$14,254	\$30,658	\$33,138	\$12,177
72	9,006	441	0	5,062	14,509	2	1	\$39,675	\$30,549	\$0	\$13,857	\$30,390	\$23,904	\$19,374
73	8,363	446	0	4,856	13,665	1	4	\$39,975	\$30,549	\$0	\$13,616	\$30,300	\$18,216	\$9,079
74	7,001	437	0	4,403	11,841	1	4	\$41,076	\$31,347	\$0	\$13,515	\$30,469	\$27,600	\$14,204
75	5,143	342	0	3,139	8,624	1	1	\$41,973	\$31,816	\$0	\$14,081	\$31,418	\$20,112	\$14,712
76	4,363	320	0	3,027	7,710	2	1	\$43,030	\$33,204	\$0	\$13,873	\$31,175	\$41,551	\$19,340
77	4,757	362	0	3,664	8,783	0	0	\$44,230	\$33,327	\$0	\$13,338	\$30,893	\$0	\$0
78	5,598	567	0	4,582	10,747	0	1	\$43,642	\$29,123	\$0	\$13,185	\$29,891	\$0	\$10,443
79	5,872	828	0	4,946	11,646	0	0	\$42,997	\$28,301	\$0	\$12,636	\$29,058	\$0	\$0
80	6,130	989	0	5,281	12,400	0	0	\$42,265	\$26,561	\$0	\$12,561	\$28,362	\$0	\$0
81	7,039	1,271	0	5,664	13,974	0	1	\$41,326	\$26,130	\$0	\$12,635	\$28,315	\$0	\$8,088
82	6,819	1,449	0	5,626	13,894	0	0	\$40,393	\$26,600	\$0	\$13,240	\$27,960	\$0	\$0
83	6,195	1,314	0	5,062	12,571	0	0	\$39,795	\$27,042	\$0	\$13,990	\$28,071	\$0	\$0
84	5,383	1,252	0	4,658	11,293	0	0	\$39,060	\$27,150	\$0	\$14,458	\$27,592	\$0	\$0
85	4,268	1,050	0	3,844	9,162	0	0	\$38,430	\$27,813	\$0	\$14,554	\$27,196	\$0	\$0
86	3,301	811	0	2,955	7,067	0	0	\$38,099	\$27,203	\$0	\$15,043	\$27,208	\$0	\$0
87	2,578	640	0	2,292	5,510	0	0	\$37,061	\$28,083	\$0	\$15,743	\$27,151	\$0	\$0
88	1,739	458	0	1,858	4,055	0	0	\$37,975	\$28,247	\$0	\$16,753	\$27,152	\$0	\$0
89	1,215	356	0	1,272	2,843	0	1	\$37,159	\$26,455	\$0	\$16,705	\$26,667	\$0	\$15,528
90	854	232	0	1,041	2,127	0	0	\$37,598	\$27,925	\$0	\$16,593	\$26,263	\$0	\$0
91	633	177	0	768	1,578	0	0	\$36,888	\$25,907	\$0	\$16,389	\$25,680	\$0	\$0
92	474	141	0	644	1,259	0	0	\$37,795	\$30,042	\$0	\$15,445	\$25,494	\$0	\$0
93	328	88	0	429	845	0	0	\$37,550	\$26,782	\$0	\$15,135	\$25,048	\$0	\$0
94	237	71	0	327	635	0	0	\$38,535	\$23,392	\$0	\$14,470	\$24,449	\$0	\$0
95	198	44	0	232	474	0	0	\$38,010	\$21,450	\$0	\$13,552	\$24,502	\$0	\$0
96	81	27	0	147	255	0	0	\$35,442	\$30,243	\$0	\$14,115	\$22,598	\$0	\$0
97	65	15	0	93	173	0	0	\$35,873	\$27,392	\$0	\$13,145	\$22,920	\$0	\$0
98	38	6	0	44	88	0	0	\$39,601	\$21,028	\$0	\$16,327	\$26,698	\$0	\$0
99	23	9	0	33	65	0	0	\$36,533	\$29,186	\$0	\$13,192	\$23,666	\$0	\$0
100	16	6	0	18	40	0	0	\$36,301	\$24,602	\$0	\$11,852	\$23,544	\$0	\$0
101	7	4	0	9	20	0	0	\$29,793	\$26,176	\$0	\$15,478	\$22,628	\$0	\$0
102	7	1	0	5	13	0	0	\$36,803	\$13,408	\$0	\$12,962	\$25,834	\$0	\$0
103	4	0	0	3	7	0	0	\$32,816	\$0	\$0	\$9,602	\$22,867	\$0	\$0
104	2	1	0	1	4	0	0	\$29,208	\$17,916	\$0	\$25,368	\$25,425	\$0	\$0
105	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
106	0	0	0	1	1	0	0	\$0	\$0	\$0	\$8,808	\$8,808	\$0	\$0
107	1	0	0	0	1	0	0	\$41,292	\$0	\$0	\$0	\$41,292	\$0	\$0
108	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
109	1	0	0	0	1	0	0	\$35,160	\$0	\$0	\$0	\$35,160	\$0	\$0
110	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	351,157	25,275	629	128,322	505,383	12,848	283	\$36,235	\$24,983	\$18,357	\$14,570	\$30,149	\$21,839	\$11,047
60+	207,222	18,696	3	128,322	354,243	197	283	\$38,853	\$27,639	\$28,528	\$14,570	\$29,464	\$28,386	\$11,047
62+	187,789	17,746	1	120,829	326,365	99	246	\$39,124	\$27,901	\$21,372	\$14,425	\$29,370	\$29,847	\$11,341
65+	159,699	16,603	0	106,894	283,196	62	130	\$39,641	\$28,095	\$0	\$14,175	\$29,352	\$29,835	\$10,892

Note: Age is retiree's current age nearest birthday at end of fiscal year.  
 60+ is total for ages 60 and over.  
 62+ is total for ages 62 and over.  
 65+ is total for ages 65 and over.  
 Includes only retirees receiving payment from DoD.  
 Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.  
 TERA nondisabled and TERA Reserve Retired numbers and payments are included in appropriate categories.  
 Figures adjusted to DoD budget.

## Retired Military Valuation Data as of End FY 2002

All Enlisted

Age	Strength				Average Annual Net Retired Pay						Tera			
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	Tera Non-Dis	Tera Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	Tera Non-Dis	Tera Res Ret
16	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
17	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
18	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
19	0	0	11	0	11	0	0	\$0	\$0	\$6,065	\$0	\$6,065	\$0	\$0
20	0	0	67	0	67	0	0	\$0	\$0	\$4,859	\$0	\$4,859	\$0	\$0
21	0	2	142	0	144	0	0	\$0	\$7,620	\$5,268	\$0	\$5,301	\$0	\$0
22	0	9	215	0	224	0	0	\$0	\$3,987	\$5,560	\$0	\$5,497	\$0	\$0
23	0	23	263	0	286	0	0	\$0	\$2,602	\$5,505	\$0	\$5,272	\$0	\$0
24	0	53	267	0	320	0	0	\$0	\$3,557	\$5,044	\$0	\$4,797	\$0	\$0
25	0	66	272	0	338	0	0	\$0	\$2,725	\$5,169	\$0	\$4,692	\$0	\$0
26	0	80	304	0	384	0	0	\$0	\$2,814	\$5,342	\$0	\$4,815	\$0	\$0
27	0	100	221	0	321	0	0	\$0	\$2,993	\$5,303	\$0	\$4,583	\$0	\$0
28	0	161	230	0	391	0	0	\$0	\$2,932	\$5,935	\$0	\$4,699	\$0	\$0
29	0	196	225	0	421	0	0	\$0	\$3,089	\$5,877	\$0	\$4,579	\$0	\$0
30	2	241	239	0	482	0	0	\$15,895	\$2,800	\$5,859	\$0	\$4,371	\$0	\$0
31	1	295	190	0	486	0	0	\$9,684	\$2,873	\$6,214	\$0	\$4,193	\$0	\$0
32	1	392	197	0	590	0	0	\$21,518	\$3,190	\$6,495	\$0	\$4,325	\$0	\$0
33	3	393	165	0	561	0	0	\$11,852	\$3,294	\$6,852	\$0	\$4,386	\$0	\$0
34	4	418	158	0	580	1	0	\$11,576	\$3,110	\$7,111	\$0	\$4,258	\$8,412	\$0
35	19	445	147	0	611	15	0	\$8,496	\$3,484	\$7,454	\$0	\$4,595	\$7,185	\$0
36	27	541	151	0	719	26	0	\$6,628	\$3,507	\$7,022	\$0	\$4,362	\$6,086	\$0
37	156	656	133	0	945	148	0	\$8,003	\$3,735	\$6,640	\$0	\$4,848	\$7,708	\$0
38	1,290	738	116	0	2,144	380	0	\$12,004	\$3,938	\$7,825	\$0	\$9,001	\$8,210	\$0
39	5,250	854	119	0	6,223	809	0	\$12,285	\$4,380	\$8,161	\$0	\$11,122	\$8,519	\$0
40	11,510	952	106	0	12,568	1,646	0	\$12,609	\$4,639	\$7,975	\$0	\$11,966	\$8,956	\$0
41	17,195	1,089	102	0	18,386	2,945	0	\$12,794	\$4,902	\$8,978	\$0	\$12,305	\$9,186	\$0
42	22,061	1,184	62	0	23,307	4,091	0	\$12,982	\$4,989	\$10,544	\$0	\$12,569	\$9,523	\$0
43	25,050	1,220	63	0	26,333	4,700	0	\$13,279	\$5,109	\$10,406	\$0	\$12,893	\$9,849	\$0
44	27,105	1,214	68	0	28,387	5,064	0	\$13,546	\$5,348	\$9,504	\$0	\$13,185	\$10,391	\$0
45	28,511	1,384	56	0	29,951	4,914	0	\$13,826	\$5,881	\$8,983	\$0	\$13,450	\$10,692	\$0
46	28,968	1,454	39	0	30,461	4,205	0	\$14,141	\$6,309	\$10,845	\$0	\$13,763	\$10,816	\$0
47	29,208	1,576	40	0	30,824	3,120	0	\$14,384	\$6,516	\$12,120	\$0	\$13,979	\$10,712	\$0
48	29,989	1,680	29	0	31,698	2,309	0	\$14,649	\$6,777	\$12,888	\$0	\$14,230	\$10,710	\$0
49	30,005	1,717	24	0	31,746	1,598	0	\$14,998	\$7,188	\$12,980	\$0	\$14,574	\$10,655	\$0
50	30,449	1,870	19	0	32,338	1,151	0	\$15,320	\$7,407	\$10,709	\$0	\$14,860	\$10,368	\$0
51	28,361	1,810	18	0	30,189	896	0	\$15,521	\$7,523	\$14,091	\$0	\$15,041	\$10,435	\$0
52	27,558	2,016	15	0	29,589	704	0	\$15,866	\$7,539	\$14,673	\$0	\$15,298	\$10,700	\$0
53	28,499	2,238	9	0	30,746	537	0	\$16,218	\$7,458	\$15,093	\$0	\$15,580	\$10,705	\$0
54	29,113	2,473	10	0	31,596	432	0	\$16,558	\$7,592	\$14,171	\$0	\$15,855	\$11,029	\$0
55	29,626	2,604	11	0	32,241	371	0	\$16,890	\$7,466	\$17,480	\$0	\$16,129	\$10,926	\$0
56	29,694	2,353	9	0	32,056	310	0	\$17,146	\$7,873	\$15,472	\$0	\$16,464	\$11,438	\$0
57	20,941	1,629	6	0	22,576	172	0	\$17,179	\$8,401	\$18,918	\$0	\$16,546	\$11,584	\$0
58	22,001	1,507	3	0	23,511	121	0	\$17,195	\$8,981	\$12,652	\$0	\$16,668	\$11,483	\$0
59	24,161	1,414	6	0	25,581	114	0	\$17,124	\$9,422	\$19,459	\$0	\$16,698	\$11,477	\$0
60	26,583	1,404	5	3,880	31,872	74	55	\$17,057	\$9,863	\$14,826	\$7,935	\$15,629	\$12,286	\$5,629
61	24,986	1,202	3	8,841	35,032	57	159	\$16,930	\$9,761	\$12,399	\$7,508	\$14,306	\$12,156	\$5,064
62	24,513	1,122	1	7,836	33,472	35	118	\$16,814	\$10,444	\$4,709	\$7,297	\$14,372	\$14,170	\$5,110
63	24,716	943	2	7,961	33,622	20	121	\$16,683	\$10,820	\$15,742	\$7,201	\$14,273	\$13,192	\$4,435
64	26,369	1,009	0	8,036	35,414	31	154	\$16,797	\$10,754	\$0	\$7,073	\$14,418	\$14,849	\$4,604
65	28,656	1,002	0	8,096	37,754	13	156	\$16,938	\$11,075	\$0	\$6,980	\$14,647	\$13,021	\$4,049
66	28,737	953	0	7,750	37,440	5	139	\$17,099	\$11,123	\$0	\$7,111	\$14,880	\$14,936	\$4,131
67	28,734	915	0	7,551	37,200	2	151	\$17,121	\$11,131	\$0	\$7,141	\$14,948	\$13,623	\$4,668
68	27,490	1,028	0	6,771	35,289	0	89	\$17,107	\$10,897	\$0	\$7,326	\$15,050	\$0	\$4,700
69	25,648	1,107	0	5,714	32,469	2	76	\$17,255	\$11,118	\$0	\$7,588	\$15,344	\$11,376	\$4,582
70	25,696	1,254	0	5,753	32,703	0	19	\$17,277	\$11,094	\$0	\$7,481	\$15,317	\$0	\$4,301

## Retired Military Valuation Data as of End FY 2002

All Enlisted

Age	Strength				Average Annual Net Retired Pay									
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret
71	25,172	1,423	0	5,835	32,430	0	3	\$17,345	\$10,956	\$0	\$7,341	\$15,265	\$0	\$5,676
72	26,843	1,593	0	5,659	34,095	0	1	\$17,144	\$11,231	\$0	\$7,304	\$15,234	\$0	\$3,790
73	24,870	1,541	0	4,708	31,119	0	0	\$17,036	\$11,537	\$0	\$7,444	\$15,313	\$0	\$0
74	20,287	1,293	0	3,857	25,437	0	0	\$16,903	\$11,671	\$0	\$7,380	\$15,193	\$0	\$0
75	16,745	1,024	0	2,902	20,671	0	1	\$16,702	\$12,269	\$0	\$7,676	\$15,215	\$0	\$4,656
76	12,923	769	0	2,590	16,282	0	0	\$16,296	\$12,974	\$0	\$7,611	\$14,758	\$0	\$0
77	11,385	691	0	2,369	14,445	1	0	\$16,031	\$13,135	\$0	\$7,643	\$14,517	\$12,216	\$0
78	10,843	650	0	2,422	13,915	0	0	\$16,093	\$13,623	\$0	\$7,640	\$14,506	\$0	\$0
79	9,605	547	0	2,046	12,198	0	0	\$15,940	\$13,771	\$0	\$7,599	\$14,444	\$0	\$0
80	8,442	495	0	1,897	10,834	0	0	\$15,888	\$15,104	\$0	\$7,653	\$14,411	\$0	\$0
81	7,863	445	0	1,824	10,132	0	0	\$15,819	\$15,186	\$0	\$7,635	\$14,318	\$0	\$0
82	6,496	403	0	1,484	8,383	0	0	\$15,950	\$16,006	\$0	\$7,864	\$14,522	\$0	\$0
83	5,874	345	0	1,250	7,469	0	0	\$15,843	\$16,968	\$0	\$8,198	\$14,616	\$0	\$0
84	4,339	293	0	994	5,626	0	0	\$15,533	\$16,237	\$0	\$8,276	\$14,288	\$0	\$0
85	3,238	215	0	796	4,249	0	0	\$15,627	\$17,829	\$0	\$8,227	\$14,352	\$0	\$0
86	2,286	141	0	502	2,929	0	0	\$15,473	\$16,309	\$0	\$8,314	\$14,286	\$0	\$0
87	1,669	111	0	434	2,214	0	0	\$15,226	\$15,740	\$0	\$8,458	\$13,925	\$0	\$0
88	1,197	72	0	319	1,588	0	0	\$15,379	\$15,708	\$0	\$8,732	\$14,059	\$0	\$0
89	838	57	0	232	1,127	0	0	\$14,456	\$13,450	\$0	\$9,044	\$13,291	\$0	\$0
90	517	39	0	160	716	0	0	\$14,795	\$13,281	\$0	\$8,592	\$13,326	\$0	\$0
91	349	19	0	106	474	0	0	\$14,291	\$13,762	\$0	\$8,346	\$12,940	\$0	\$0
92	228	20	0	68	316	0	0	\$13,674	\$14,872	\$0	\$7,444	\$12,409	\$0	\$0
93	184	10	0	58	252	0	0	\$13,729	\$13,148	\$0	\$7,851	\$12,353	\$0	\$0
94	120	6	0	34	160	0	0	\$12,961	\$13,300	\$0	\$6,906	\$11,687	\$0	\$0
95	87	7	0	19	113	0	0	\$13,650	\$9,784	\$0	\$6,792	\$12,257	\$0	\$0
96	46	1	0	15	62	0	0	\$14,151	\$15,396	\$0	\$6,075	\$12,217	\$0	\$0
97	41	3	0	5	49	0	0	\$13,217	\$15,644	\$0	\$4,974	\$12,525	\$0	\$0
98	26	1	0	4	31	0	0	\$13,044	\$12,529	\$0	\$7,968	\$12,373	\$0	\$0
99	15	2	0	3	20	0	0	\$14,205	\$11,674	\$0	\$6,913	\$12,858	\$0	\$0
100	8	1	0	3	12	0	0	\$12,591	\$5,316	\$0	\$7,162	\$10,627	\$0	\$0
101	3	1	0	1	5	0	0	\$12,360	\$14,460	\$0	\$10,409	\$12,390	\$0	\$0
102	3	1	0	1	5	0	0	\$13,330	\$3,576	\$0	\$9,804	\$10,674	\$0	\$0
103	3	0	0	2	5	0	0	\$13,777	\$0	\$0	\$2,658	\$9,329	\$0	\$0
104	3	0	0	1	4	0	0	\$13,432	\$0	\$0	\$6,096	\$11,598	\$0	\$0
105	0	1	0	0	1	0	0	\$0	\$4,524	\$0	\$0	\$4,524	\$0	\$0
106	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
107	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
108	1	0	0	0	1	0	0	\$19,800	\$0	\$0	\$0	\$19,800	\$0	\$0
109	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
110	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>1,021,435</b>	<b>63,206</b>	<b>4,538</b>	<b>120,789</b>	<b>1,209,968</b>	<b>41,019</b>	<b>1,242</b>	<b>\$15,974</b>	<b>\$8,558</b>	<b>\$6,736</b>	<b>\$7,398</b>	<b>\$14,696</b>	<b>\$10,216</b>	<b>\$4,628</b>
60+	494,677	24,159	11	120,789	639,636	240	1,242	\$16,820	\$11,779	\$13,411	\$7,398	\$14,851	\$13,035	\$4,628
62+	443,108	21,553	3	108,068	572,732	109	1,028	\$16,800	\$12,016	\$12,064	\$7,369	\$14,840	\$14,003	\$4,507
65+	367,510	18,479	0	84,235	470,224	23	635	\$16,807	\$12,242	\$0	\$7,420	\$14,946	\$13,312	\$4,385

Note: Age is retiree's current age nearest birthday at end of fiscal year.  
 60+ is total for ages 60 and over.  
 62+ is total for ages 62 and over.  
 65+ is total for ages 65 and over.  
 Includes only retirees receiving payment from DoD.  
 Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.  
 TERA nondisabled and TERA Reserve Retired numbers and payments are included in appropriate categories.  
 Figures adjusted to DoD budget.

## Retired Military Valuation Data as of End FY 2002

All DOD

Age	Strength				Average Annual Net Retired Pay									
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret
16	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
17	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
18	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
19	0	0	11	0	11	0	0	\$0	\$0	\$6,065	\$0	\$6,065	\$0	\$0
20	0	0	67	0	67	0	0	\$0	\$0	\$4,859	\$0	\$4,859	\$0	\$0
21	0	2	142	0	144	0	0	\$0	\$7,620	\$5,268	\$0	\$5,301	\$0	\$0
22	0	9	215	0	224	0	0	\$0	\$3,987	\$5,560	\$0	\$5,497	\$0	\$0
23	0	23	263	0	286	0	0	\$0	\$2,602	\$5,505	\$0	\$5,272	\$0	\$0
24	0	53	268	0	321	0	0	\$0	\$3,557	\$5,055	\$0	\$4,808	\$0	\$0
25	0	67	277	0	344	0	0	\$0	\$2,701	\$5,311	\$0	\$4,802	\$0	\$0
26	0	80	313	0	393	0	0	\$0	\$2,814	\$5,558	\$0	\$4,999	\$0	\$0
27	0	103	231	0	334	0	0	\$0	\$3,067	\$5,477	\$0	\$4,734	\$0	\$0
28	0	167	250	0	417	0	0	\$0	\$3,022	\$6,413	\$0	\$5,055	\$0	\$0
29	0	209	240	0	449	0	0	\$0	\$3,258	\$6,040	\$0	\$4,745	\$0	\$0
30	4	250	265	0	519	0	0	\$26,435	\$2,909	\$6,413	\$0	\$4,879	\$0	\$0
31	1	307	211	0	519	0	0	\$9,684	\$3,060	\$6,643	\$0	\$4,529	\$0	\$0
32	2	413	226	0	641	0	0	\$28,123	\$3,338	\$7,512	\$0	\$4,887	\$0	\$0
33	3	423	191	0	617	0	0	\$11,852	\$3,464	\$7,790	\$0	\$4,844	\$0	\$0
34	5	448	188	0	641	1	0	\$12,811	\$3,533	\$8,099	\$0	\$4,945	\$8,412	\$0
35	21	481	174	0	676	17	0	\$8,376	\$3,858	\$8,491	\$0	\$5,191	\$7,191	\$0
36	29	584	184	0	797	28	0	\$6,988	\$3,785	\$8,806	\$0	\$5,061	\$6,498	\$0
37	159	725	155	0	1,039	151	0	\$7,943	\$4,135	\$7,486	\$0	\$5,217	\$7,651	\$0
38	1,329	826	145	0	2,300	388	0	\$12,242	\$4,432	\$9,742	\$0	\$9,280	\$8,321	\$0
39	5,423	940	141	0	6,504	835	0	\$12,503	\$4,673	\$9,731	\$0	\$11,311	\$8,716	\$0
40	11,892	1,064	133	0	13,089	1,711	0	\$12,878	\$5,120	\$9,290	\$0	\$12,211	\$9,199	\$0
41	17,850	1,211	132	0	19,193	3,054	0	\$13,136	\$5,390	\$10,929	\$0	\$12,632	\$9,501	\$0
42	23,359	1,303	85	0	24,747	4,331	0	\$13,584	\$5,523	\$12,466	\$0	\$13,156	\$9,988	\$0
43	27,348	1,364	87	0	28,799	5,168	0	\$14,312	\$5,816	\$14,005	\$0	\$13,908	\$10,714	\$0
44	30,596	1,388	85	0	32,069	5,835	0	\$14,971	\$6,250	\$11,603	\$0	\$14,584	\$11,623	\$0
45	33,067	1,568	75	0	34,710	6,098	0	\$15,590	\$6,713	\$12,829	\$0	\$15,183	\$12,531	\$0
46	34,346	1,652	56	0	36,054	5,659	0	\$16,179	\$7,169	\$15,581	\$0	\$15,765	\$13,432	\$0
47	35,593	1,759	64	0	37,416	4,750	0	\$16,799	\$7,310	\$14,600	\$0	\$16,349	\$14,388	\$0
48	36,906	1,924	42	0	38,872	3,885	0	\$17,300	\$7,738	\$15,808	\$0	\$16,825	\$15,380	\$0
49	37,689	1,984	47	0	39,720	2,979	0	\$18,045	\$8,367	\$18,530	\$0	\$17,562	\$16,196	\$0
50	38,702	2,156	33	0	40,891	2,212	0	\$18,610	\$8,716	\$16,603	\$0	\$18,086	\$16,543	\$0
51	37,026	2,090	27	0	39,143	1,680	0	\$19,294	\$8,913	\$16,956	\$0	\$18,738	\$16,335	\$0
52	36,973	2,316	29	0	39,318	1,194	0	\$20,193	\$9,063	\$22,952	\$0	\$19,540	\$15,749	\$0
53	38,891	2,610	18	0	41,519	917	0	\$20,857	\$9,102	\$28,427	\$0	\$20,121	\$15,744	\$0
54	40,622	2,883	22	0	43,527	720	0	\$21,463	\$9,356	\$22,906	\$0	\$20,661	\$16,164	\$0
55	42,307	3,133	18	0	45,458	622	0	\$22,192	\$9,617	\$23,252	\$0	\$21,326	\$15,981	\$0
56	43,391	3,015	18	0	46,424	523	0	\$22,912	\$10,729	\$27,494	\$0	\$22,122	\$16,621	\$0
57	30,663	2,130	11	0	32,804	285	0	\$23,151	\$11,329	\$24,847	\$0	\$22,384	\$17,038	\$0
58	32,001	2,042	6	0	34,049	200	0	\$23,184	\$12,126	\$18,442	\$0	\$22,520	\$16,906	\$0
59	34,495	1,924	8	0	36,427	187	0	\$22,945	\$12,798	\$16,309	\$0	\$22,407	\$17,009	\$0
60	36,891	1,937	7	6,209	45,044	136	65	\$22,453	\$13,415	\$19,763	\$11,385	\$20,538	\$19,020	\$6,306
61	34,111	1,619	3	14,005	49,738	93	186	\$22,049	\$13,095	\$12,399	\$10,931	\$18,626	\$17,767	\$5,599
62	33,906	1,543	2	12,584	48,035	53	152	\$22,149	\$14,157	\$13,041	\$10,800	\$18,919	\$17,338	\$6,609
63	34,165	1,299	2	12,516	47,982	31	156	\$22,119	\$14,693	\$15,742	\$10,589	\$18,910	\$20,845	\$6,022
64	35,617	1,375	0	12,668	49,660	39	201	\$21,821	\$14,926	\$0	\$10,320	\$18,696	\$19,491	\$6,361
65	37,492	1,336	0	12,654	51,482	24	193	\$21,688	\$15,243	\$0	\$10,005	\$18,649	\$22,274	\$5,534
66	37,287	1,284	0	12,189	50,760	14	159	\$21,640	\$15,587	\$0	\$10,086	\$18,712	\$20,171	\$4,818
67	37,268	1,245	0	11,842	50,355	8	170	\$21,747	\$15,494	\$0	\$9,981	\$18,826	\$26,764	\$5,258
68	36,603	1,368	0	11,225	49,196	8	106	\$22,304	\$15,295	\$0	\$10,341	\$19,380	\$23,386	\$5,429
69	34,512	1,428	0	9,877	45,817	8	85	\$22,643	\$15,325	\$0	\$10,797	\$19,861	\$30,263	\$5,170
70	34,880	1,615	0	10,110	46,605	8	26	\$22,916	\$15,233	\$0	\$10,663	\$19,992	\$31,833	\$6,399

## Retired Military Valuation Data as of End FY 2002

All DOD

Age	Strength				Average Annual Net Retired Pay									
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret
71	34,051	1,854	0	10,481	46,386	7	10	\$23,059	\$15,459	\$0	\$10,405	\$19,896	\$33,138	\$10,226
72	35,849	2,034	0	10,721	48,604	2	2	\$22,804	\$15,419	\$0	\$10,398	\$19,758	\$23,904	\$11,582
73	33,233	1,987	0	9,564	44,784	1	4	\$22,809	\$15,805	\$0	\$10,578	\$19,886	\$18,216	\$9,079
74	27,288	1,730	0	8,260	37,278	1	4	\$23,104	\$16,641	\$0	\$10,651	\$20,045	\$27,600	\$14,204
75	21,888	1,366	0	6,041	29,295	1	2	\$22,640	\$17,163	\$0	\$11,004	\$19,985	\$20,112	\$9,684
76	17,286	1,089	0	5,617	23,992	2	1	\$23,044	\$18,918	\$0	\$10,985	\$20,034	\$41,551	\$19,340
77	16,142	1,053	0	6,033	23,228	1	0	\$24,341	\$20,076	\$0	\$11,102	\$20,709	\$12,216	\$0
78	16,441	1,217	0	7,004	24,662	0	1	\$25,473	\$20,844	\$0	\$11,268	\$21,210	\$0	\$10,443
79	15,477	1,375	0	6,992	23,844	0	0	\$26,205	\$22,521	\$0	\$11,162	\$21,582	\$0	\$0
80	14,572	1,484	0	7,178	23,234	0	0	\$26,984	\$22,739	\$0	\$11,264	\$21,856	\$0	\$0
81	14,902	1,716	0	7,488	24,106	0	1	\$27,867	\$23,292	\$0	\$11,417	\$22,432	\$0	\$8,088
82	13,315	1,852	0	7,110	22,277	0	0	\$28,468	\$24,295	\$0	\$12,118	\$22,903	\$0	\$0
83	12,069	1,659	0	6,312	20,040	0	0	\$28,137	\$24,947	\$0	\$12,843	\$23,056	\$0	\$0
84	9,722	1,545	0	5,652	16,919	0	0	\$28,559	\$25,081	\$0	\$13,371	\$23,168	\$0	\$0
85	7,506	1,265	0	4,640	13,411	0	0	\$28,593	\$26,116	\$0	\$13,469	\$23,127	\$0	\$0
86	5,587	952	0	3,457	9,996	0	0	\$28,841	\$25,590	\$0	\$14,066	\$23,422	\$0	\$0
87	4,247	751	0	2,726	7,724	0	0	\$28,480	\$26,258	\$0	\$14,583	\$23,360	\$0	\$0
88	2,936	530	0	2,177	5,643	0	0	\$28,762	\$26,543	\$0	\$15,578	\$23,468	\$0	\$0
89	2,053	413	0	1,504	3,970	0	1	\$27,892	\$24,660	\$0	\$15,523	\$22,870	\$0	\$15,528
90	1,371	271	0	1,201	2,843	0	0	\$28,999	\$25,818	\$0	\$15,527	\$23,005	\$0	\$0
91	982	196	0	874	2,052	0	0	\$28,857	\$24,729	\$0	\$15,414	\$22,737	\$0	\$0
92	702	161	0	712	1,575	0	0	\$29,960	\$28,158	\$0	\$14,680	\$22,869	\$0	\$0
93	512	98	0	487	1,097	0	0	\$28,989	\$25,390	\$0	\$14,267	\$22,132	\$0	\$0
94	357	77	0	361	795	0	0	\$29,939	\$22,606	\$0	\$13,757	\$21,881	\$0	\$0
95	285	51	0	251	587	0	0	\$30,574	\$19,849	\$0	\$13,041	\$22,145	\$0	\$0
96	127	28	0	162	317	0	0	\$27,731	\$29,713	\$0	\$13,371	\$20,567	\$0	\$0
97	106	18	0	98	222	0	0	\$27,110	\$25,434	\$0	\$12,728	\$20,626	\$0	\$0
98	64	7	0	48	119	0	0	\$28,812	\$19,814	\$0	\$15,631	\$22,966	\$0	\$0
99	38	11	0	36	85	0	0	\$27,719	\$26,002	\$0	\$12,669	\$21,123	\$0	\$0
100	24	7	0	21	52	0	0	\$28,397	\$21,846	\$0	\$11,182	\$20,563	\$0	\$0
101	10	5	0	10	25	0	0	\$24,563	\$23,833	\$0	\$14,971	\$20,580	\$0	\$0
102	10	2	0	6	18	0	0	\$29,761	\$8,492	\$0	\$12,436	\$21,623	\$0	\$0
103	7	0	0	5	12	0	0	\$24,656	\$0	\$0	\$6,825	\$17,226	\$0	\$0
104	5	1	0	2	8	0	0	\$19,742	\$17,916	\$0	\$15,732	\$18,512	\$0	\$0
105	0	1	0	0	1	0	0	\$0	\$4,524	\$0	\$0	\$4,524	\$0	\$0
106	0	0	0	1	1	0	0	\$0	\$0	\$0	\$8,808	\$8,808	\$0	\$0
107	1	0	0	0	1	0	0	\$41,292	\$0	\$0	\$0	\$41,292	\$0	\$0
108	1	0	0	0	1	0	0	\$19,800	\$0	\$0	\$0	\$19,800	\$0	\$0
109	1	0	0	0	1	0	0	\$35,160	\$0	\$0	\$0	\$35,160	\$0	\$0
110	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	1,372,592	88,481	5,167	249,111	1,715,351	53,867	1,525	\$21,157	\$13,250	\$8,150	\$11,092	\$19,249	\$12,988	\$5,819
60+	701,899	42,855	14	249,111	993,879	437	1,525	\$23,325	\$18,698	\$16,650	\$11,092	\$20,059	\$19,955	\$5,819
62+	630,897	39,299	4	228,897	899,097	208	1,274	\$23,445	\$19,189	\$14,391	\$11,094	\$20,115	\$21,544	\$5,827
65+	527,209	35,082	0	191,129	753,420	85	765	\$23,724	\$19,744	\$0	\$11,198	\$20,361	\$25,364	\$5,491

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Note: Age is retiree's current age nearest birthday at end of fiscal year.  
 60+ is total for ages 60 and over.  
 62+ is total for ages 62 and over.  
 65+ is total for ages 65 and over.  
 Includes only retirees receiving payment from DoD.  
 Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.  
 TERA nondisabled and TERA Reserve Retired numbers and payments are included in appropriate categories.  
 Figures adjusted to DoD budget.

### Survivor Valuation Data as of End FY 2002

Age	Strength						Average Annual Net Survivor Pay					
	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
1	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
2	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
3	9	0	0	0	0	9	\$8,239	\$0	\$0	\$0	\$0	\$8,239
4	14	0	0	0	0	14	\$8,949	\$0	\$0	\$0	\$0	\$8,949
5	21	0	0	0	0	21	\$11,060	\$0	\$0	\$0	\$0	\$11,060
6	19	0	0	0	0	19	\$8,281	\$0	\$0	\$0	\$0	\$8,281
7	26	0	0	0	0	26	\$10,311	\$0	\$0	\$0	\$0	\$10,311
8	35	0	0	0	0	35	\$8,399	\$0	\$0	\$0	\$0	\$8,399
9	30	0	0	0	0	30	\$8,368	\$0	\$0	\$0	\$0	\$8,368
10	46	1	0	0	0	47	\$10,798	\$1,955	\$0	\$0	\$0	\$10,610
11	45	0	0	0	0	45	\$9,115	\$0	\$0	\$0	\$0	\$9,115
12	52	0	0	0	0	52	\$10,018	\$0	\$0	\$0	\$0	\$10,018
13	58	1	0	0	0	59	\$9,435	\$2,823	\$0	\$0	\$0	\$9,323
14	79	1	0	0	0	80	\$10,319	\$3,837	\$0	\$0	\$0	\$10,238
15	102	2	0	0	0	104	\$9,885	\$1,490	\$0	\$0	\$0	\$9,723
16	99	0	0	0	0	99	\$9,823	\$0	\$0	\$0	\$0	\$9,823
17	115	0	0	0	0	115	\$9,672	\$0	\$0	\$0	\$0	\$9,672
18	97	1	0	0	0	98	\$9,541	\$1,291	\$0	\$0	\$0	\$9,457
19	76	3	0	0	0	79	\$10,954	\$3,793	\$0	\$0	\$0	\$10,682
20	83	2	0	0	0	85	\$11,046	\$11,071	\$0	\$0	\$0	\$11,046
21	86	1	1	0	0	88	\$11,193	\$3,958	\$6,426	\$0	\$0	\$11,056
22	25	2	0	0	0	27	\$9,569	\$2,763	\$0	\$0	\$0	\$9,065
23	23	1	0	0	0	24	\$9,255	\$2,401	\$0	\$0	\$0	\$8,969
24	24	3	0	0	0	27	\$9,846	\$3,198	\$0	\$0	\$0	\$9,107
25	14	2	0	0	0	16	\$10,703	\$2,438	\$0	\$0	\$0	\$9,669
26	19	1	0	0	0	20	\$9,052	\$1,701	\$0	\$0	\$0	\$8,684
27	24	0	0	2	0	26	\$8,159	\$0	\$0	\$1,675	\$0	\$7,660
28	21	1	0	1	0	23	\$9,104	\$5,369	\$0	\$1,374	\$0	\$8,606
29	21	1	0	3	0	25	\$8,585	\$591	\$0	\$4,187	\$0	\$7,738
30	29	2	0	1	0	32	\$10,820	\$3,373	\$0	\$2,245	\$0	\$10,086
31	37	4	0	0	0	41	\$8,714	\$2,661	\$0	\$0	\$0	\$8,124
32	42	1	0	4	0	47	\$10,729	\$1,110	\$0	\$6,128	\$0	\$10,132
33	33	4	0	4	0	41	\$8,498	\$5,403	\$0	\$6,763	\$0	\$8,027
34	28	6	0	4	0	38	\$8,050	\$2,902	\$0	\$9,808	\$0	\$7,422
35	44	4	0	3	0	51	\$11,104	\$4,586	\$0	\$2,912	\$0	\$10,111
36	64	9	0	4	0	77	\$9,553	\$5,731	\$0	\$10,728	\$0	\$9,167
37	80	12	0	6	0	98	\$9,803	\$2,830	\$0	\$4,668	\$0	\$8,634
38	95	12	0	7	0	114	\$8,368	\$3,571	\$0	\$6,306	\$0	\$7,736
39	96	16	0	4	0	116	\$9,742	\$4,136	\$0	\$6,698	\$0	\$8,864
40	113	24	0	5	0	142	\$8,669	\$5,276	\$0	\$6,320	\$0	\$8,012
41	182	26	0	8	0	216	\$9,251	\$5,042	\$0	\$12,766	\$0	\$8,875
42	190	42	0	9	0	241	\$8,187	\$3,968	\$0	\$9,831	\$0	\$7,514
43	221	39	0	6	0	266	\$8,584	\$3,070	\$0	\$6,999	\$0	\$7,739
44	274	54	0	10	0	338	\$8,473	\$4,626	\$0	\$7,081	\$0	\$7,817
45	323	76	0	18	0	417	\$8,951	\$4,938	\$0	\$7,545	\$0	\$8,159
46	351	88	0	12	1	452	\$8,362	\$5,012	\$0	\$7,466	\$997	\$7,669
47	443	96	0	22	0	561	\$9,269	\$4,646	\$0	\$8,419	\$0	\$8,445
48	511	105	0	12	0	628	\$9,148	\$4,328	\$0	\$6,328	\$0	\$8,288
49	564	119	0	17	0	700	\$8,724	\$4,624	\$0	\$8,109	\$0	\$8,012
50	640	161	0	29	2	832	\$8,770	\$4,339	\$0	\$8,171	\$2,393	\$7,876
51	681	187	0	24	0	892	\$8,820	\$4,109	\$0	\$5,975	\$0	\$7,756
52	823	220	1	37	0	1,081	\$8,751	\$4,188	\$6,426	\$8,567	\$0	\$7,814
53	992	261	1	24	0	1,278	\$9,090	\$4,557	\$5,596	\$8,641	\$0	\$8,153
54	1,192	334	0	22	3	1,551	\$8,969	\$5,042	\$0	\$8,511	\$2,422	\$8,104
55	1,371	394	0	42	1	1,808	\$9,200	\$5,143	\$0	\$10,328	\$873	\$8,338
56	1,501	407	4	38	4	1,954	\$9,546	\$4,941	\$4,735	\$7,867	\$1,839	\$8,528
57	1,461	358	1	34	3	1,857	\$9,342	\$5,367	\$6,426	\$7,750	\$1,604	\$8,533
58	1,894	442	1	42	10	2,389	\$9,276	\$5,264	\$4,248	\$7,712	\$1,365	\$8,471
59	2,321	510	0	53	6	2,890	\$9,344	\$5,313	\$0	\$6,757	\$1,591	\$8,569

## Survivor Valuation Data as of End FY 2002

Age	Strength						Average Annual Net Survivor Pay					
	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
60	2,620	581	0	50	12	3,263	\$9,455	\$5,414	\$0	\$7,629	\$2,181	\$8,681
61	2,810	653	0	57	13	3,533	\$9,218	\$5,329	\$0	\$6,699	\$1,910	\$8,431
62	3,040	684	1	47	34	3,806	\$7,771	\$4,275	\$6,426	\$5,525	\$2,132	\$7,064
63	3,515	698	3	61	25	4,302	\$7,014	\$3,892	\$6,426	\$5,143	\$1,584	\$6,449
64	4,045	794	3	51	48	4,941	\$6,909	\$3,738	\$6,185	\$4,699	\$2,181	\$6,330
65	4,414	830	3	66	78	5,391	\$6,843	\$3,920	\$5,315	\$7,238	\$2,197	\$6,330
66	4,972	851	5	72	139	6,039	\$6,736	\$3,944	\$5,153	\$5,087	\$1,959	\$6,212
67	5,491	1,000	5	67	152	6,715	\$6,743	\$3,902	\$6,019	\$4,851	\$1,892	\$6,191
68	5,740	1,042	4	82	225	7,093	\$6,784	\$4,094	\$6,140	\$7,029	\$2,199	\$6,246
69	5,954	1,036	4	87	277	7,358	\$7,005	\$4,083	\$4,308	\$6,634	\$2,117	\$6,403
70	6,583	1,185	5	94	338	8,205	\$7,101	\$4,112	\$5,697	\$6,167	\$1,987	\$6,447
71	6,689	1,204	2	69	391	8,355	\$7,342	\$4,353	\$4,910	\$7,338	\$2,507	\$6,685
72	7,084	1,170	4	86	451	8,795	\$7,321	\$4,399	\$3,478	\$6,261	\$2,458	\$6,671
73	7,176	1,158	8	62	522	8,926	\$7,388	\$4,403	\$5,581	\$7,423	\$2,234	\$6,698
74	7,650	1,321	7	56	568	9,602	\$7,672	\$4,550	\$5,350	\$7,447	\$2,460	\$6,931
75	8,069	1,340	12	59	640	10,120	\$7,865	\$4,810	\$5,054	\$6,678	\$2,538	\$7,113
76	8,781	1,366	10	66	699	10,922	\$8,201	\$4,752	\$5,918	\$7,561	\$2,699	\$7,412
77	9,525	1,368	8	64	831	11,796	\$8,409	\$5,048	\$4,775	\$7,255	\$2,733	\$7,611
78	10,285	1,455	10	67	934	12,751	\$8,740	\$5,122	\$5,126	\$7,558	\$2,903	\$7,891
79	10,600	1,389	12	62	1,036	13,099	\$9,038	\$5,198	\$4,998	\$7,499	\$2,860	\$8,131
80	10,606	1,167	21	51	1,015	12,860	\$9,120	\$5,426	\$4,633	\$6,869	\$2,879	\$8,276
81	10,737	930	17	52	1,029	12,765	\$9,188	\$5,377	\$5,994	\$9,274	\$2,983	\$8,406
82	9,693	584	25	43	979	11,324	\$9,320	\$5,424	\$5,259	\$7,413	\$3,132	\$8,568
83	7,815	342	13	25	774	8,969	\$9,349	\$5,391	\$4,694	\$4,760	\$3,148	\$8,643
84	7,254	192	21	23	654	8,144	\$9,496	\$5,678	\$5,271	\$9,851	\$2,993	\$8,874
85	5,864	108	20	13	588	6,593	\$9,641	\$5,399	\$5,802	\$6,517	\$2,697	\$8,934
86	4,981	67	15	13	503	5,579	\$9,719	\$5,121	\$5,532	\$7,562	\$3,036	\$9,045
87	4,162	46	15	7	464	4,694	\$9,741	\$5,332	\$5,243	\$12,257	\$2,970	\$9,018
88	3,368	17	14	13	353	3,765	\$9,892	\$4,262	\$5,625	\$6,256	\$2,741	\$9,168
89	2,833	14	20	13	371	3,251	\$10,169	\$5,486	\$4,880	\$7,313	\$2,937	\$9,280
90	2,287	11	19	8	279	2,604	\$10,477	\$5,147	\$6,076	\$6,625	\$2,658	\$9,572
91	1,690	7	5	3	261	1,966	\$10,169	\$5,414	\$6,855	\$11,818	\$2,819	\$9,170
92	1,395	9	11	3	216	1,634	\$10,106	\$4,490	\$6,297	\$12,378	\$2,643	\$9,067
93	1,040	4	13	2	196	1,255	\$10,149	\$3,176	\$6,893	\$20,561	\$2,846	\$8,969
94	760	5	8	2	135	910	\$10,390	\$5,273	\$5,454	\$1,522	\$2,821	\$9,176
95	518	1	7	2	116	644	\$10,990	\$3,668	\$6,098	\$11,771	\$2,910	\$9,473
96	364	1	4	0	89	458	\$11,362	\$5,081	\$7,885	\$0	\$2,838	\$9,661
97	218	0	9	0	50	277	\$11,215	\$0	\$6,113	\$0	\$3,219	\$9,606
98	153	0	1	1	25	180	\$11,213	\$0	\$9,411	\$19,592	\$3,000	\$10,109
99	99	0	1	0	32	132	\$11,675	\$0	\$6,426	\$0	\$3,371	\$9,622
100	63	1	3	0	17	84	\$12,297	\$5,624	\$6,302	\$0	\$1,989	\$9,917
101	30	1	2	1	10	44	\$8,982	\$8,265	\$6,426	\$5,521	\$3,045	\$7,422
102	26	0	3	0	8	37	\$11,590	\$0	\$6,707	\$0	\$2,284	\$9,182
103	7	0	2	0	2	11	\$10,283	\$0	\$5,993	\$0	\$2,574	\$8,101
104	6	0	1	0	1	8	\$12,486	\$0	\$8,255	\$0	\$773	\$10,493
105	2	0	0	0	2	4	\$15,433	\$0	\$0	\$0	\$2,830	\$9,131
106	0	0	2	0	0	2	\$0	\$0	\$7,919	\$0	\$0	\$7,919
107	0	0	2	0	0	2	\$0	\$0	\$5,855	\$0	\$0	\$5,855
108	2	0	0	0	0	2	\$13,758	\$0	\$0	\$0	\$0	\$13,758
109	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
Total	218,875	28,668	389	2,107	15,612	265,651	\$8,492	\$4,665	\$5,560	\$7,062	\$2,749	\$7,726
60+	201,016	24,632	380	1,600	15,582	243,210	\$8,430	\$4,631	\$5,565	\$6,806	\$2,752	\$7,667
62+	195,586	23,398	380	1,493	15,557	236,414	\$8,405	\$4,592	\$5,565	\$6,783	\$2,753	\$7,641
65+	184,986	21,222	373	1,334	15,450	223,365	\$8,475	\$4,658	\$5,551	\$6,981	\$2,758	\$7,703

Note: Age is survivor's current age nearest birthday at end of fiscal year.

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only survivors receiving payment from DoD.

Survivors receiving payment under SBP and RSFPP are counted twice

Two-life survivors are given by the age of the adult survivor.

Children of the same deceased member receiving separate benefit payments are counted individually

APPENDIX D

ECONOMIC ASSUMPTIONS

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## ECONOMIC ASSUMPTIONS

In August, 1999, the DoD Retirement Board of Actuaries adopted the following economic assumptions for use in the valuation as of September 30, 2002: the rate of inflation (CPI) is assumed to be 3.0 percent per year; the investment return is 6.25 percent per year; and the basic pay scale increases are 3.5 percent per year. As background for determining the economic assumptions, the Board receives a number of presentations by economists and actuaries and is provided with extensive historical data on inflation, interest rates, and wage growth.

### Inflation

The CPI-W, one of the consumer price indexes published by the Bureau of Labor Statistics, was emphasized as an inflation measure since it is used in calculating military retired pay cost-of-living increases. Table D-1 shows the average annual CPI-W changes over various periods of time since 1930. Different periods experienced different rates of change. The average annual CPI change during successive 30-year periods since World War II has risen from 3.79 percent for the period ending in 1975 to 5.30 percent for the period ending in 1995. This reflects the high inflation during the 1970s.

The DoD assumption for CPI is consistent with what is used in other parts of the government. The Civil Service Retirement System assumes a 3.75 percent CPI increase in its Congressional reports. The Trustees of the Social Security Administration in their 2002 Annual Report made projections under three alternative sets of assumptions. Their intermediate assumption for CPI was 3 percent. The Board has noted that the effect of the CPI on long-range cost projections is relatively minor in a system where retirement benefits are fully indexed and expressed as a percentage of payroll.

### Interest Rate

For the interest assumption, the Board focuses on real interest rates. To simplify discussion, the real interest rate is defined as the difference between the nominal interest rate and the CPI. Other things being equal, a lower element of risk in an investment will give a lower real interest rate. Because the military retirement system must be invested in obligations of the U.S. Government, a highly secure investment, the real interest rates are expected to be relatively low.

The Board analyzes past real interest rates that would have been earned by the types of public debt securities in which the military retirement level is invested.<sup>1</sup> The Board members recognize the importance of selecting a real interest rate that would prevail on the average over a

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<sup>1</sup> Data through 2002 are given in Table D-2.

long period of time and that would not unduly weight recent experience or expected results during the near-term future. Particular emphasis is given to the rates since 1950. After analyzing past trends of government trust fund earnings, 3.25 percent was adopted as the rate of real interest. Since 3.0 percent had been adopted as the inflation rate, the nominal rate of interest is 6.25 percent.

It is relevant to note the real interest rates being assumed by the other two major public benefit systems. The Trustees of the Social Security Administration used an ultimate real interest rate intermediate assumption of 3.0 percent in its 2002 report. The Board of Actuaries of the Civil Service Retirement System used a 3.0 percent real interest rate assumption in its 2002 valuation.

### Wage Growth

For the salary increase assumption, recent historical data is used as well as forecasts for the population at large. The Career Compensation Act of 1949 revamped the military compensation structure to provide an equitable pay and allowance system. Associated with this change was a large basic pay increase designed to establish rough comparability with the private sector. Additionally, the Army and Air Force Vitalization and Retirement Equalization Act of 1948 established for the first time a uniform voluntary retirement system authority among all branches of Service. The reserve retirement program was also established at this time. These two Acts provided the start of the modern-day compensation structure designed to attract and retain the number of Service members needed. In the analysis of basic pay scale increases, the Board looked at all data from this point forward.

Table D-3 displays real military basic pay increases over various periods of time during the post-World War II era. From the early 1950s to the early 1970s, the average annual real military pay increase was approximately 1.8 percent. From the early 1950s to the present, the increase has averaged approximately 1.0 percent a year. Since the Vietnam War, annual real pay increases have averaged only 0.7 percent. (There was negative real pay growth in the late 1970s and late 1980s.)

In making its recommendation for the real rate of the annual basic pay scale increase, the Board assumed that future general pay increases in the military would not deviate much from pay increases in the private sector. In this light, the Board adopted a real basic pay growth assumption of 0.5 percent, leading to a nominal growth of 3.5 percent. The Board of Actuaries of the Civil Service Retirement System assumed 0.5 percent real wage growth for its 2002 valuation. The Social Security Trustees' 2002 report had an intermediate ultimate assumption for real wage growth of 1.1 percent.

TABLE D-1

## CONSUMER PRICE INDEX (CPI-W) INCREASES

From December 31 of:																					
		1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001
To December 31 of:																					
1935	-3.04																				
1940	-1.34	0.38																			
1945	0.81	2.79	5.25																		
1950	2.22	4.03	5.91	6.57																	
1955	2.06	3.37	4.39	3.96	1.43																
1960	2.07	3.12	3.82	3.35	1.77	2.12															
1965	1.96	2.82	3.32	2.84	1.63	1.73	1.33														
1970	2.28	3.07	3.52	3.18	2.35	2.65	2.92	4.54													
1975	2.79	3.54	4.00	3.79	3.24	3.70	4.23	5.71	6.90												
1980	3.41	4.16	4.64	4.55	4.22	4.79	5.46	6.88	8.07	9.24											
1985	3.52	4.20	4.63	4.55	4.27	4.75	5.28	6.29	6.89	6.88	4.57										
1990	3.56	4.18	4.57	4.49	4.24	4.64	5.07	5.83	6.16	5.92	4.29	4.02									
1995	3.49	4.05	4.40	4.31	4.06	4.40	4.73	5.30	5.46	5.10	3.75	3.35	2.68								
1996	3.49	4.04	4.38	4.29	4.05	4.37	4.69	5.24	5.37	5.01	3.72	3.34	2.78	3.29							
1997	3.46	4.00	4.32	4.24	3.99	4.30	4.60	5.12	5.23	4.85	3.59	3.19	2.60	2.40	1.51						
1998	3.43	3.96	4.28	4.18	3.94	4.24	4.52	5.01	5.09	4.70	3.48	3.06	2.47	2.11	1.53	1.55					
1999	3.42	3.94	4.25	4.16	3.92	4.20	4.47	4.94	5.01	4.62	3.44	3.04	2.50	2.27	1.94	2.15	2.76				
2000	3.42	3.93	4.24	4.14	3.90	4.18	4.44	4.90	4.96	4.57	3.44	3.06	2.59	2.50	2.30	2.56	3.08	3.40			
2001	3.39	3.89	4.19	4.09	3.85	4.12	4.37	4.79	4.84	4.44	3.33	2.95	2.47	2.29	2.09	2.24	2.47	2.33	1.28		
2002	3.38	3.87	4.16	4.06	3.82	4.08	4.32	4.73	4.76	4.37	3.29	2.92	2.46	2.30	2.14	2.27	2.45	2.34	1.82	2.37	

All figures are average annual percentage increases.

Source of CPI-W indices: Bureau of Labor Statistics.

TABLE D-2

COMPOSITE SERIES: AVERAGE OF TREASURY LONG TERM AND TREASURY 3-5 YEARS REMAINING  
Maturity from 1941 to 1961 Special Treasury Certificates (CSRS) from 1962 to 1984,  
and Military Retirement System Trust Fund New Investments Beginning with 1985

AVERAGE INTEREST RATES

From December 31 of:		1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001
To December 31 of:																			
	1935																		
	1940																		
	1945	1.79																	
	1950	1.83	1.86																
	1955	2.04	2.16	2.47															
	1960	2.44	2.65	3.05	3.63														
	1965	2.75	2.99	3.37	3.82	4.01													
	1970	3.27	3.57	4.00	4.52	4.97	5.93												
	1975	3.77	4.10	4.56	5.09	5.57	6.36	6.80											
	1980	4.37	4.74	5.23	5.80	6.34	7.13	7.74	8.68										
	1985	5.24	5.68	6.24	6.88	7.54	8.44	9.29	10.55	12.45									
	1990	5.63	6.06	6.60	7.20	7.81	8.58	9.26	10.09	10.80	9.17								
	1995	5.66	6.05	6.53	7.04	7.54	8.14	8.59	9.04	9.16	7.55	5.95							
	1996	5.67	6.06	6.52	7.03	7.51	8.09	8.51	8.92	8.99	7.45	6.04	6.47						
	1997	5.68	6.06	6.52	7.01	7.48	8.03	8.42	8.79	8.83	7.35	6.07	6.37	6.28					
	1998	5.66	6.03	6.48	6.95	7.40	7.92	8.28	8.60	8.58	7.13	5.87	5.74	5.38	4.49				
	1999	5.66	6.03	6.46	6.93	7.36	7.86	8.19	8.48	8.43	7.03	5.86	5.76	5.52	5.14	5.80			
	2000	5.67	6.03	6.46	6.91	7.33	7.81	8.12	8.39	8.32	6.97	5.89	5.83	5.68	5.48	5.97	6.15		
	2001	5.63	5.98	6.39	6.83	7.22	7.68	7.96	8.18	8.07	6.73	5.64	5.38	5.17	4.89	5.03	4.65	3.17	
	2002	5.59	5.93	6.32	6.74	7.12	7.55	7.80	7.99	7.83	6.51	5.42	5.04	4.81	4.52	4.53	4.11	3.10	3.03

All figures are average annual percentages.

Source: Office of the Actuary, Office of Personnel Management; Office of the Actuary, Department of Defense

TABLE D-3

AVERAGE REAL MILITARY PERSONNEL BASIC PAY INCREASES

From December 31 of:		1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001
To December 31 of:																					
1935	N/A																				
1940	N/A	N/A																			
1945	N/A	N/A	N/A																		
1950	N/A	N/A	N/A	-2.21																	
1955	N/A	N/A	N/A	-0.48	1.28																
1960	N/A	N/A	N/A	-0.49	0.39	-0.50															
1965	N/A	N/A	N/A	0.58	1.52	1.64	3.84														
1970	N/A	N/A	N/A	0.97	1.79	1.96	3.21	2.58													
1975	N/A	N/A	N/A	1.31	2.03	2.22	3.14	2.80	3.02												
1980	N/A	N/A	N/A	0.79	1.30	1.31	1.76	1.08	0.34	-2.26											
1985	N/A	N/A	N/A	0.84	1.28	1.28	1.64	1.10	0.61	-0.57	1.16										
1990	N/A	N/A	N/A	0.67	1.04	1.01	1.26	0.75	0.30	-0.59	0.26	-0.64									
1995	N/A	N/A	N/A	0.64	0.96	0.92	1.13	0.68	0.31	-0.36	0.28	-0.16	0.33								
1996	N/A	N/A	N/A	0.62	0.93	0.89	1.09	0.65	0.28	-0.36	0.25	-0.17	0.23	-0.28							
1997	N/A	N/A	N/A	0.63	0.94	0.90	1.09	0.67	0.32	-0.28	0.31	-0.05	0.37	0.49	1.27						
1998	N/A	N/A	N/A	0.66	0.96	0.93	1.12	0.71	0.38	-0.18	0.40	0.11	0.58	1.00	1.65	2.02					
1999	N/A	N/A	N/A	0.68	0.98	0.95	1.14	0.75	0.44	-0.09	0.48	0.24	0.73	1.25	1.76	2.00	1.99				
2000	N/A	N/A	N/A	0.68	0.97	0.94	1.12	0.73	0.43	-0.08	0.47	0.25	0.69	1.05	1.39	1.43	1.14	0.29			
2001	N/A	N/A	N/A	0.72	1.02	0.99	1.17	0.80	0.52	0.05	0.61	0.43	0.92	1.42	1.77	1.89	1.85	1.78	3.28		
2002	N/A	N/A	N/A	0.74	1.03	1.00	1.18	0.83	0.56	0.11	0.66	0.51	0.99	1.46	1.75	1.85	1.81	1.75	2.48	1.69	

All figures are average annual percentage increases.

Source: House Armed Services Committee publication, Title 37, United States Code (Pay and Allowances of the Uniformed Services.)

APPENDIX E

NORMAL COST WEIGHTING FACTORS

	<u>Page</u>
Normal Cost Weighting Factors .....	E-2

## NORMAL COST WEIGHTING FACTORS

There are three different retirement benefit formulas that apply to three populations within the military retirement system. (See Appendix A for a discussion of FINAL PAY, HI-3, and REDUX formulas.) A single normal cost percentage (NCP) for the entire population is obtained by weighting the NCP for each retirement group by its expected percentage of payroll in the relevant year.

In order to continue to budget for NCPs well in advance of the valuation date, the DoD Retirement Board of Actuaries decided to create a set of projected weighting factors. The relative stability of past experience indicates that this method gives reasonably accurate results.

Since the composite NCP developed at year-end is implemented each month during the next fiscal year, the weighting factors reflect mid-year experience. For example, when determining the percentage of the payroll during year  $t$  allocated to people who entered in year  $t-1$  or later, we interpolated between 6 percent and 14 percent to obtain 10 percent at mid-year. These mid-year interpolated percentages of payroll are shown in Table 5 of the main text.

Current rates were created using 1987 through 1991 data. Table E-1 displays the active duty basic payroll percentage distribution by completed years of service at the end of each of these fiscal years, as well as average distributions for the two periods, 1982-1987 and 1987-1991.

TABLE E-1

ACTIVE DUTY BASIC PAYROLL PERCENTAGE DISTRIBUTION  
BY COMPLETED YEARS OF SERVICE

Completed Years of Service	Percentage of Payroll on:					Average Percent 1982-1987	Average Percent 1987-1991
	9/30/87	9/30/88	9/30/89	9/30/90	9/30/91		
0	7%	7%	7%	6%	5%	8%	6%
1 or less	15	15	14	13	11	17	14
2 or less	24	23	22	21	19	25	22
3 or less	32	31	30	28	27	33	29
4 or less	37	36	35	34	32	39	35
5 or less	43	42	41	39	37	44	40
6 or less	47	46	45	44	42	49	45
7 or less	52	51	50	48	47	53	50
8 or less	56	55	54	53	51	57	54
9 or less	60	59	58	57	55	61	58
10 or less	64	63	62	60	59	64	62
11 or less	67	66	66	64	63	67	65
12 or less	70	70	69	68	66	72	69
13 or less	73	73	72	72	70	73	72
14 or less	76	76	75	75	74	76	75
15 or less	79	79	78	78	77	79	78
16 or less	82	82	82	81	81	82	81
17 or less	85	85	85	84	84	85	85
18 or less	88	88	88	88	87	88	88
19 or less	91	91	91	91	90	91	91
20 or less	93	93	93	93	93	93	93
21 or less	94	94	94	94	94	94	94
22 or less	96	96	96	96	95	95	96
23 or less	96	96	97	97	97	96	97
24 or less	97	97	97	98	98	97	97
25 or less	98	98	98	98	98	98	98
26 or less	99	99	99	99	99	99	99
27 or less	99	99	99	99	99	99	99
28 or less	99	99	99	99	99	99	99
29 or less	100	100	100	100	100	100	100
TOTAL FORCE	100	100	100	100	100	100	100

APPENDIX F

VALUATION PROGRAM PARAMETERS DESCRIPTION

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## VALUATION PROGRAM PARAMETERS

GORGO is the computer program used to compute the aggregate entry-age-normal cost percentage and the unfunded liability. In addition to being affected by the external rates, GORGO has a number of internal parameters which affect its results. These parameters are simply summaries of recent experience. Examples include the rates of election of the Survivor Benefit Plan and member-spouse age differences.

A description of the various valuation program parameters is given in Table F-1.

TABLE F-1

DESCRIPTION OF THE MAJOR VALUATION PROGRAM PARAMETERS

<u>Item</u>	<u>Description</u>
Salary Increase	A parameter for each of the next ten fiscal years specifies the annual percentage increase in basic pay for the active duty and reserve members. An 11th parameter specifies the percentage increase for all subsequent years.
CPI	A parameter for each of the next nine fiscal years specifies the annual inflation (Consumer Price Index - CPI) rate for that year. A tenth parameter specifies the inflation rate for all subsequent years.
Interest Rate	A parameter for each of the next nine fiscal years specifies the annual interest rate for that year. A tenth parameter specifies the interest rate for all subsequent years.
Average Monthly Amount of Retired Pay for Reservists	Self-explanatory. This is given by years of <i>active</i> service and by officer/enlisted status.
Multiplier for Reserve Pay	This is the factor by which base pay must be multiplied for reservists to get the gross monthly retirement amounts.
Member-Survivor Age Difference	When a member dies, any survivor is assumed to be a certain number of years younger (or older) than the member. This is given separately for active vs. retired and by type of retirement (i.e., nondisability, temporary disability, permanent disability) and type of survivor.
Member Election of Spouse or Spouse/Child SBP Coverage	This gives the percentage of members by age and officer/enlisted status who have elected spouse or spouse/child coverage under the Survivor Benefit Plan.

TABLE F-1 (continued)

Full Offsets	A member who is disabled may waive all or part of his or her retired pay to receive benefits from the Veterans Administration. Furthermore, a member who decides to convert his or her military service to receive a federal civilian retirement also waives his or her right to a military pension. These amounts are not included when computing normal costs or unfunded liabilities. The percent of retired pay of new retirees that is fully offset is given by officer/enlisted status and type of retirement (disability, nondisability).
SBP Base Assumption	Under the Survivor Benefit Plan the retiring serviceman may elect to use <i>less</i> than his full retired pay as a basis for computing a survivor annuity. Here the SBP base is expressed as a percentage of the net pay. This is given by age and officer/enlisted status. For survivors under age 62, the SBP annuity is 55% of the base amount.
RSFPP Benefit Assumption	For RSFPP, this gives the ratio of the survivor payment to the net amount of retired pay.
Partial VA Offsets	It is possible to have part of DoD retired pay offset by VA compensation. The percent of retired pay of paid new retirees that is partially offset is the parameter. They are given by officer/enlisted and disability/nondisability status.
Disability Factor	When an active duty member is disabled and receives DoD disability retirement, his retired pay is based on a minimum (30%), a maximum (75%), and a disability rating. These are combined into one factor, expressed as a percentage of basic pay, and given by length of service and type of retirement (temporary disability/permanent disability).

TABLE F-1 (continued)

Percent Active Duty Married	When a member dies from a Service-connected disability or on active duty, any surviving spouse is eligible for Dependency and Indemnity Compensation (DIC) from the Veterans Administration. In addition, if the member dies in the line of duty or after completing 20 years of service, the surviving spouse is eligible for a DIC supplement from DoD which would bring the total amount of the DIC up to 55% of the member's retired pay. The DIC supplement comes from the Military Retirement Fund. Thus, it is necessary to estimate the percent of active duty.
Blow-Up Factors for the Selected Reserve Transferring to Inactive Duty With 20 Good Years	Ratio of Individual Ready Reserve (IRR), Inactive National Guard (ING), and Standby Reserve to every Selected Reserve transferring to inactive duty with 20 good years. This is given by officer/enlisted status, age, and years of active service.
Blow-Up Factors for Reserves Transferring to Retired Pay Status	Ratio of IRR, ING, Standby Reserve, and other Reserve to every known Reserve transferring to retired pay status. This is given by person and retired pay amount, by officer/enlisted status, and years of active service.
Ratio of Net to Gross Retired Pay For Reserves	Self explanatory. This is given by officer/enlisted status, age, and years of active service.
Proportion of Points Based on Active Service	This amount is used to prorate that part of the normal cost that should be paid for as a part of the active duty normal cost. This is given by officer/enlisted status, and years of active service.
Mean Age of Reservists Age 63 and Older	This is needed because the transfer rates to retired pay status at age nearest birthday 63 or higher need not be one. It is given by officer/enlisted status.

TABLE F-1 (continued)

Reservists' Election of SBP	Proportion of reservists who have elected the Survivor Benefit Plan by type of annuity and officer/enlisted status.
Partial DIC Offsets	This gives the product of (1) the proportion of members with a partial DIC offset and (2) the ratio of the offset to the SBP annuity. The number is given by gross SBP.
Full DIC Waivers for Survivors Eligible for DIC Supplement	In some cases the DIC amount itself is already 55% of retired pay, so that the surviving spouse of a member is not entitled to any DIC supplement from DoD. For this, we estimate the percentage of surviving spouses who receive no DoD compensation.
Rates for Electing SBP Options	Given that a member elects SBP, there is still a choice of options: spouse, child, spouse and child, or insurable interest (some other designated beneficiary in the absence of a spouse or child). These are expressed as ratios to those electing any spouse coverage (including spouse/child), and are given by age and officer/enlisted status.
Reduction Factors for SBP	Premium amounts, as a percent of retired pay, by age, officer/enlisted status, and active/reserve.
Rates for Election of RSFPP Options	Given that a member elected an RSFPP (Retired Servicemen's Family Protection Plan, now replaced by SBP for new retirees) option, there was a choice of options: spouse, child, or spouse and child. These are expressed as ratios to those electing any spouse coverage (including spouse/child), and are given by age and officer/enlisted status.
Reserve New Entrants	Reserve new entrants per 100,000 active duty new entrants. This includes only the reservists who show up on the file for the first time with less than a full year of active duty.

TABLE F-1 (continued)

Reserve Points Earned	Average reserve points earned (career total and annual). This is given by officer/enlisted status, age, Selected Reserve/Inactive Reserve with 20 or more years of creditable retirement years, and years of active service.
Rounding Assumptions for Partially Completed Years of Service	This parameter assumes a distribution for partially completed years of service and the effect those partial years have on retired pay.
REDUX bonus election proportion	REDUX formula members have the choice of receiving High-3 benefits or staying under the REDUX formula and receiving a lump-sum \$30,000 payment. This parameter is the proportion electing the latter option.
Initial Pay of 16-year-old Active Duty Officer	This value is used to allocate some of the Selected Reserve retirement benefits to the active duty side, thus linking the radixes and pay of the active duty and part-time members.
Accumulated Value of Partial Pay and Disability Retirements in the First Year Of Service	This amount is used to properly align the decrement rates with the assumption, in a normal cost run, of a new entrant cohort starting with zero years of service.
Retired Pay Adjustment Factors	Retired pay of current retirees is adjusted for changes in VA compensation and SBP offsets during the year. They are given by officer/enlisted, disability/nondisability, and whether or not the member has elected survivor coverage.

APPENDIX G

ACTIVE DUTY RATES

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## ACTIVE DUTY RATES

The active duty rates consist principally of decrement rates related to the probabilities of a member leaving a category of Military Service for a specific cause. In addition, they include a new entrant distribution, a set of reentrant ratios, and ratios for promotion and merit pay increases.

The active duty decrement rates are used to project active duty deaths, temporary and permanent disability retirements, nondisability retirements, and withdrawals (i.e., other active duty losses). In addition, the active duty decrements include rates of transfer between officer and enlisted status. The death rates are given by age nearest birthday for officers and enlistees separately. The remaining decrement rates are given by completed years of active service for officers and enlistees separately. The formulas used to create the active duty rates are given on page G-3. The fiscal years on which various rates are based are given on page G-4. Because of the large number of cases available and the need to avoid smoothing through real discontinuities, the nondisability retirement and withdrawal rates were not graduated (smoothed). The remaining rates were broken into ranges where assumptions of continuity were reasonable. Except for a few of these ranges where means or ungraduated rates were used, the remaining rates were smoothed using Whittaker-Henderson graduations.

A reentrant is defined as someone who is on active duty at year end, who was not on active duty a year earlier, and who is not a new entrant. The reentrant ratios give for each cell the expected number of reentrants per year, per active member, in the cell. The cells are defined by length of service and by officer/enlisted. The reentrant ratios are based on fiscal years 1982-89 and 1997-99.

The new entrant distribution gives the percentages of new entrants to the Services by age and by officer/enlisted status. The new entrant distribution is based on new entrants to military service in fiscal years 1982-89 and 1997-99.

The promotion and merit increase scales (PAMS) give the expected annual percentage increase in pay regardless of whether or not there are across-the-board increases in the active duty pay scale. The PAMS do not include adjustments for inflation or productivity increases. The current PAMS are based on longitudinal data obtained during fiscal years 1982-89 and 1997-99. They are defined by length of service, by entry age, and by officer/enlisted status. The PAMS were created by first arraying the average pay for each entry along a dimension of increasing years of service. The PAMS were then computed by dividing the average pay at the next year of service by the average pay at the current year of service.

## ACTIVE DUTY RATE FORMULAS

WITHDRAWAL FROM ACTIVE DUTY (by completed years of service)

$$\frac{\text{Withdrawals during year}}{\text{Number at beginning of year}}$$

ACTIVE DEATH (by age nearest birthday)

$$\frac{\text{Deaths during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

NONDISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New retirees during year}}{\text{Number at beginning of year}}$$

TEMPORARY DISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New temporary disabilities during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

PERMANENT DISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New permanent disabilities during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

TRANSFER RATES (by completed years of service)

$$\frac{\text{Transfers to category during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

REENTRANT RATIOS (by completed years of service)

$$\frac{\text{Number reentering during year}}{\text{Number at beginning of year}}$$

PROMOTION AND MERIT SCALE (by entry age and completed years of service)

$$\frac{\text{Average basic pay at next year of service}}{\text{Average basic pay at current year of service}}$$

## SUMMARY OF YEARS ON WHICH RATES ARE BASED

### Fiscal Years on Which Rates Are Based

<u>Rate</u>	<u>1982- 1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>
Death		X	X	X	X	X	X	X	X	X	
Temporary Disability Retirement	X								X	X	X
Permanent Disability Retirement	X								X	X	X
Nondisability Retirement	X								X	X	X
Withdrawal (other losses)	X								X	X	X
Transfer	X								X	X	X
New Entrant Distribution	X								X	X	X
Reentrant Ratios	X								X	X	X
Promotion and Merit Scales	X								X	X	X

## DEATH RATES FOR NONRETIRED MILITARY

(Age Nearest Birthday)

<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>
16	0.00032	0.00071	39	0.00040	0.00061
17	0.00034	0.00078	40	0.00040	0.00066
18	0.00037	0.00084	41	0.00041	0.00071
19	0.00039	0.00085	42	0.00042	0.00076
20	0.00041	0.00083	43	0.00044	0.00080
21	0.00043	0.00080	44	0.00047	0.00083
22	0.00045	0.00074	45	0.00052	0.00089
23	0.00053	0.00068	46	0.00057	0.00095
24	0.00059	0.00061	47	0.00063	0.00103
25	0.00063	0.00055	48	0.00069	0.00113
26	0.00065	0.00051	49	0.00074	0.00125
27	0.00065	0.00049	50	0.00081	0.00140
28	0.00063	0.00047	51	0.00087	0.00157
29	0.00061	0.00048	52	0.00093	0.00177
30	0.00057	0.00049	53	0.00100	0.00197
31	0.00053	0.00049	54	0.00106	0.00217
32	0.00050	0.00050	55	0.00118	0.00241
33	0.00047	0.00050	56	0.00131	0.00269
34	0.00045	0.00050	57	0.00148	0.00304
35	0.00044	0.00051	58	0.00168	0.00345
36	0.00042	0.00052	59	0.00190	0.00390
37	0.00042	0.00054	60	0.00215	0.00440
38	0.00041	0.00058			

Note: These death rates should not be compared to other published rates or used for other purposes without examining the exposure formula used in the derivation. These rates may appear lower.

**NONDISABILITY, TEMPORARY DISABILITY &  
PERMANENT DISABILITY RETIREMENT RATES**

**OFFICERS (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Non- disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
0	0.00000	0.00051	0.00012
1	0.00000	0.00087	0.00009
2	0.00000	0.00099	0.00011
3	0.00000	0.00115	0.00016
4	0.00000	0.00130	0.00017
5	0.00000	0.00129	0.00018
6	0.00000	0.00128	0.00033
7	0.00000	0.00126	0.00032
8	0.00000	0.00124	0.00032
9	0.00000	0.00121	0.00033
10	0.00000	0.00118	0.00032
11	0.00000	0.00115	0.00031
12	0.00000	0.00111	0.00031
13	0.00000	0.00107	0.00031
14	0.00000	0.00103	0.00033
15	0.00000	0.00098	0.00038
16	0.00000	0.00094	0.00046
17	0.00000	0.00089	0.00056
18	0.00000	0.00084	0.00065
19	0.24055	0.00275	0.00145
20	0.21309	0.00306	0.00186
21	0.16279	0.00226	0.00170
22	0.14225	0.00266	0.00161
23	0.14163	0.00313	0.00190
24	0.13776	0.00272	0.00182
25	0.17677	0.00319	0.00158
26	0.18520	0.00541	0.00261
27	0.21555	0.00462	0.00194
28	0.20353	0.00501	0.00339
29	0.47452	0.00795	0.00459
30	0.38848	0.01134	0.00630
31	0.29656	0.00848	0.00446
32	0.26316	0.00848	0.00446
33	0.26941	0.00848	0.00446
34	1.00000	0.00848	0.00446

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

**NONDISABILITY, TEMPORARY DISABILITY &  
PERMANENT DISABILITY RETIREMENT RATES**

**ENLISTED (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Non- disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
0	0.00000	0.00124	0.00008
1	0.00000	0.00184	0.00018
2	0.00000	0.00219	0.00025
3	0.00000	0.00262	0.00031
4	0.00000	0.00233	0.00038
5	0.00000	0.00236	0.00044
6	0.00000	0.00239	0.00051
7	0.00000	0.00240	0.00058
8	0.00000	0.00241	0.00064
9	0.00000	0.00242	0.00071
10	0.00000	0.00241	0.00078
11	0.00000	0.00240	0.00089
12	0.00000	0.00238	0.00090
13	0.00000	0.00234	0.00093
14	0.00000	0.00230	0.00090
15	0.00000	0.00225	0.00113
16	0.00000	0.00218	0.00127
17	0.00000	0.00211	0.00135
18	0.00000	0.00202	0.00141
19	0.41610	0.00737	0.00423
20	0.30413	0.00699	0.00486
21	0.26512	0.00548	0.00375
22	0.23263	0.00589	0.00381
23	0.26045	0.00507	0.00361
24	0.16114	0.00504	0.00328
25	0.29534	0.00578	0.00320
26	0.24573	0.00644	0.00357
27	0.25008	0.00730	0.00401
28	0.20681	0.00752	0.00562
29	0.73967	0.01515	0.00751
30	0.58234	0.02688	0.01132
31	0.42527	0.02243	0.00303
32	0.52915	0.02243	0.00303
33	0.36341	0.02243	0.00303
34	1.00000	0.02243	0.00303

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

**WITHDRAWAL, REENTRANT, AND NET LOSS RATES  
FOR ACTIVE DUTY PERSONNEL**

**OFFICERS (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.02174	0.11396	-0.09222
1	0.02292	0.02737	-0.00445
2	0.08449	0.02111	0.06338
3	0.11869	0.02417	0.09452
4	0.10029	0.01435	0.08594
5	0.09043	0.01306	0.07737
6	0.09615	0.01156	0.08459
7	0.08380	0.00997	0.07383
8	0.07228	0.00839	0.06389
9	0.05860	0.00694	0.05166
10	0.06714	0.00568	0.06146
11	0.05605	0.00469	0.05136
12	0.03763	0.00400	0.03363
13	0.02325	0.00366	0.01959
14	0.01663	0.00252	0.01411
15	0.01056	0.00221	0.00835
16	0.00783	0.00205	0.00578
17	0.00547	0.00193	0.00354
18	0.00242	0.00174	0.00068
19	0.00000	0.00139	-0.00139
20	0.00000	0.00151	-0.00151
21	0.00000	0.00157	-0.00157
22	0.00000	0.00161	-0.00161
23	0.00000	0.00164	-0.00164
24	0.00000	0.00169	-0.00169
25	0.00000	0.00180	-0.00180
26	0.00000	0.00199	-0.00199
27	0.00000	0.00231	-0.00231
28	0.00000	0.00278	-0.00278
29	0.00000	0.00344	-0.00344
30	0.00000	0.00658	-0.00658
31	0.00000	0.00455	-0.00455
32	0.00000	0.00779	-0.00779
33	0.00000	0.00737	-0.00737
34	0.00000	0.00000	0.00000

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

**WITHDRAWAL, REENTRANT, AND NET LOSS RATES  
FOR ACTIVE DUTY PERSONNEL**

**ENLISTED (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.10365	0.02826	0.07539
1	0.11686	0.00610	0.11076
2	0.23581	0.01688	0.21893
3	0.38351	0.03133	0.35218
4	0.14331	0.01289	0.13042
5	0.16240	0.01066	0.15174
6	0.12406	0.00886	0.11520
7	0.12101	0.00797	0.11304
8	0.09350	0.00682	0.08668
9	0.09044	0.00544	0.08500
10	0.05784	0.00412	0.05372
11	0.05054	0.00320	0.04734
12	0.04103	0.00246	0.03857
13	0.02841	0.00191	0.02650
14	0.02716	0.00155	0.02561
15	0.01682	0.00141	0.01541
16	0.01168	0.00115	0.01053
17	0.00825	0.00106	0.00719
18	0.00410	0.00116	0.00294
19	0.00000	0.00129	-0.00129
20	0.00000	0.00155	-0.00155
21	0.00000	0.00141	-0.00141
22	0.00000	0.00129	-0.00129
23	0.00000	0.00117	-0.00117
24	0.00000	0.00112	-0.00112
25	0.00000	0.00108	-0.00108
26	0.00000	0.00104	-0.00104
27	0.00000	0.00087	-0.00087
28	0.00000	0.00066	-0.00066
29	0.00000	0.00043	-0.00043
30	0.00000	0.00165	-0.00165
31	0.00000	0.00289	-0.00289
32	0.00000	0.00438	-0.00438
33	0.00000	0.00484	-0.00484
34	0.00000	0.00000	0.00000

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

## PERCENTAGE DISTRIBUTION OF NEW ENTRANTS

(Age Nearest Birthday)

<u>Age</u>	<u>Officers</u>	<u>Enlisted</u>	<u>Total</u>
17	0.00000	0.00137	0.00137
18	0.00000	0.13096	0.13096
19	0.00000	0.26062	0.26062
20	0.00002	0.19630	0.19632
21	0.00025	0.11244	0.11268
22	0.01331	0.07001	0.08333
23	0.01974	0.04755	0.06729
24	0.01169	0.03352	0.04520
25	0.00581	0.02349	0.02930
26	0.00466	0.01621	0.02087
27	0.00363	0.01124	0.01487
28	0.00238	0.00823	0.01060
29	0.00174	0.00556	0.00731
30	0.00142	0.00379	0.00521
31	0.00107	0.00283	0.00390
32	0.00081	0.00210	0.00291
33	0.00063	0.00167	0.00230
34	0.00052	0.00132	0.00185
35	0.00043	0.00116	0.00159
36	0.00028	0.00031	0.00059
37	0.00018	0.00003	0.00021
38	0.00015	0.00000	0.00015
39	0.00012	0.00000	0.00012
40	0.00010	0.00000	0.00010
41	0.00007	0.00000	0.00007
42	0.00005	0.00000	0.00005
43	0.00004	0.00000	0.00004
44	0.00004	0.00000	0.00004
45	0.00002	0.00000	0.00002
46	0.00003	0.00000	0.00003
47	0.00001	0.00000	0.00001
48	0.00001	0.00000	0.00001
49	0.00002	0.00000	0.00002
50	0.00001	0.00000	0.00001
51	0.00001	0.00000	0.00001
52	0.00001	0.00000	0.00001
53	0.00001	0.00000	0.00001
54	0.00001	0.00000	0.00001
55	0.00001	0.00000	0.00001
Total	0.06928	0.93072	1.00000

**TRANSFER RATES (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Officer to Enlisted</u>	<u>Enlisted to Officer</u>
0	0.00065	0.00286
1	0.00015	0.00095
2	0.00007	0.00092
3	0.00021	0.00119
4	0.00021	0.00189
5	0.00013	0.00223
6	0.00021	0.00298
7	0.00020	0.00383
8	0.00020	0.00522
9	0.00019	0.00613
10	0.00019	0.00646
11	0.00066	0.00645
12	0.00101	0.00646
13	0.00084	0.00609
14	0.00133	0.00483
15	0.00163	0.00366
16	0.00184	0.00256
17	0.00088	0.00164
18	0.00021	0.00104
19	0.00011	0.00089
20	0.00009	0.00109
21	0.00004	0.00103
22	0.00002	0.00085
23	0.00000	0.00107
24	0.00000	0.00056
25	0.00000	0.00009
26	0.00000	0.00004
27	0.00000	0.00005
28	0.00000	0.00000
29	0.00000	0.00000
30	0.00000	0.00000
31	0.00000	0.00000
32	0.00000	0.00000
33	0.00000	0.00000
34	0.00000	0.00000

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

PROMOTION AND MERIT BASIC PAY INCREASE RATIOS  
OFFICER

YOS	ENTRY AGE										
	16	17	18	19	20	21	22	23	24	25	26
1	1.02620	1.07805	1.03286	1.02872	1.06625	1.02262	1.01660	1.05242	1.08676	1.08409	1.04847
2	1.02281	1.06777	1.03818	0.97246	1.08744	1.12805	1.26577	1.26010	1.24226	1.21553	1.13284
3	1.01626	1.05628	1.05167	1.10278	1.12343	1.20179	1.16477	1.14710	1.13135	1.12086	1.07906
4	1.00673	1.04591	1.04386	1.01562	1.06987	1.08442	1.12920	1.11658	1.09724	1.08375	1.05886
5	0.99418	1.03825	1.01491	1.04268	1.04633	1.02805	1.02304	1.02962	1.03622	1.03707	1.03365
6	0.99302	1.03472	1.06102	1.04158	1.03847	1.04187	1.04709	1.03993	1.03520	1.04169	1.05298
7	1.00591	1.03433	1.01792	1.01992	1.01059	1.00935	1.00482	1.01504	1.02367	1.02652	1.02284
8	1.03070	1.03514	1.05313	1.04979	1.03588	1.03420	1.04652	1.03927	1.03503	1.03953	1.03885
9	1.04457	1.03649	1.02156	1.02097	1.01629	1.01257	1.00872	1.01668	1.02226	1.02137	1.01965
10	1.05946	1.04549	1.05797	1.05016	1.04001	1.03716	1.05240	1.04411	1.03764	1.03815	1.03575
11	1.07058	1.03570	1.01952	1.02354	1.02630	1.02139	1.02751	1.04594	1.05408	1.04332	1.02918
12	1.07769	1.05919	1.06092	1.05469	1.04796	1.04365	1.08086	1.06816	1.05484	1.04887	1.03951
13	1.06474	1.02610	1.02315	1.02674	1.02249	1.02032	1.00899	1.01536	1.01925	1.02088	1.01861
14	1.03865	1.03964	1.05575	1.05192	1.04288	1.03562	1.03275	1.02853	1.02611	1.02704	1.02782
15	1.01582	1.02779	1.02573	1.02581	1.02339	1.02270	1.01358	1.01741	1.02225	1.02392	1.02301
16	1.01561	1.05329	1.04345	1.03998	1.03959	1.03826	1.04770	1.04745	1.04350	1.03863	1.03481
17	1.03018	1.02842	1.02420	1.02618	1.02378	1.02369	1.02841	1.02876	1.02637	1.02708	1.02272
18	1.04103	1.03626	1.04854	1.04401	1.04028	1.03489	1.03345	1.02806	1.02463	1.02466	1.02677
19	1.04212	1.02029	1.02347	1.02426	1.02012	1.01493	1.00723	1.00957	1.01098	1.01336	1.01544
20	1.04545	1.04634	1.04105	1.03475	1.03257	1.03753	1.04094	1.03840	1.03986	1.04279	1.04409
21	1.06045	1.01950	1.02269	1.02197	1.02055	1.01894	1.03665	1.04345	1.04304	1.03923	1.03130
22	1.07754	1.03936	1.03067	1.02871	1.02802	1.03956	1.05896	1.05600	1.05178	1.04693	1.03359
23	1.09324	1.02603	1.01851	1.02076	1.02054	1.02240	1.03040	1.02859	1.02749	1.02900	1.02097
24	1.08842	1.03258	1.02726	1.02466	1.03080	1.02989	1.03055	1.02596	1.02415	1.02255	1.01781
25	1.07180	1.02929	1.01837	1.02219	1.01927	1.02205	1.01393	1.01984	1.02344	1.02081	1.01011
26	1.04558	1.02728	1.03266	1.03605	1.03094	1.03209	1.04731	1.03797	1.03186	1.02428	1.01923
27	1.03429	1.02704	1.02297	1.02239	1.01908	1.01367	1.01549	1.01316	1.00944	1.00984	1.00829
28	1.03088	1.02481	1.02294	1.02184	1.02057	1.01704	1.02281	1.02554	1.02801	1.02697	1.01860
29	1.02918	1.02555	1.02479	1.02315	1.01398	1.02401	1.01928	1.01806	1.01206	1.01312	1.00468
30	1.03336	1.04416	1.04929	1.05684	1.05307	1.04876	1.05201	1.05298	1.04656	1.04778	1.02489
31	1.03861	1.03492	1.05341	1.04284	1.02006	1.02409	1.06565	1.07124	1.04533	1.06975	1.01552
32	1.04443	1.03747	1.03882	1.01506	1.01020	1.01870	1.05251	1.04527	1.02794	1.05216	1.03335
33	1.04724	1.03915	1.03171	1.02198	1.00539	1.02611	1.02509	1.02940	1.02702	1.02574	1.02329
34	1.05129	1.04020	1.01673	1.01753	1.02790	0.96833	0.91940	0.93536	0.97932	0.98553	1.03379

THE NUMBER THAT APPEARS, FOR EXAMPLE, IN THE COLUMN MARKED "20" AND THE ROW MARKED "2" IS THE RATIO OF BASIC PAY AT TWO YEARS OF SERVICE TO BASIC PAY AT ONE YEAR OF SERVICE FOR A MEMBER WHO ENTERED AT AGE 20.

PROMOTION AND MERIT BASIC PAY INCREASE RATIOS  
ENLISTED

YOS	ENTRY AGE										
	16	17	18	19	20	21	22	23	24	25	26
1	1.13197	1.13753	1.15479	1.13379	1.11248	1.10710	1.10278	1.09682	1.09256	1.09084	1.09441
2	1.08963	1.10905	1.11223	1.10762	1.10496	1.10502	1.10607	1.10707	1.10718	1.10714	1.10685
3	1.06203	1.10285	1.09985	1.09815	1.09648	1.09594	1.09380	1.09064	1.08905	1.08818	1.08501
4	1.04977	1.09709	1.07991	1.06902	1.06377	1.06291	1.06193	1.06174	1.06118	1.06079	1.06267
5	1.04012	1.03325	1.02959	1.03493	1.03621	1.03548	1.03565	1.03593	1.03747	1.03788	1.04043
6	1.05412	1.06902	1.06340	1.05541	1.05304	1.05379	1.05479	1.05457	1.05455	1.05488	1.05414
7	1.02738	1.02822	1.02799	1.03453	1.03640	1.03564	1.03515	1.03529	1.03433	1.03379	1.03446
8	1.04340	1.08536	1.07450	1.06538	1.06108	1.06089	1.06088	1.06051	1.06038	1.06118	1.05702
9	1.03134	1.02003	1.02094	1.02611	1.02843	1.02848	1.02808	1.02772	1.02799	1.02751	1.02750
10	1.02862	1.05767	1.05575	1.05114	1.04899	1.04838	1.04802	1.04807	1.04695	1.04696	1.04514
11	1.02922	1.02200	1.02011	1.02306	1.02504	1.02523	1.02411	1.02462	1.02389	1.02507	1.02430
12	1.03391	1.05569	1.05267	1.04768	1.04538	1.04372	1.04233	1.04134	1.04067	1.04038	1.03854
13	1.03573	1.01997	1.01916	1.02265	1.02339	1.02342	1.02354	1.02300	1.02284	1.02303	1.02159
14	1.03478	1.04641	1.04362	1.03918	1.03825	1.03614	1.03532	1.03336	1.03346	1.03194	1.03022
15	1.03462	1.01386	1.01978	1.02298	1.02339	1.02435	1.02333	1.02397	1.02327	1.02336	1.02317
16	1.04029	1.04403	1.04222	1.03926	1.03817	1.03561	1.03464	1.03399	1.03212	1.03147	1.02808
17	1.04951	1.01553	1.02002	1.02188	1.02203	1.02344	1.02252	1.02247	1.02233	1.02180	1.01987
18	1.05602	1.04339	1.04097	1.03817	1.03702	1.03422	1.03334	1.03236	1.03092	1.02977	1.02703
19	1.05699	1.01613	1.01721	1.01874	1.01831	1.01881	1.01910	1.01990	1.01936	1.02027	1.01849
20	1.05420	1.06075	1.06414	1.06480	1.06687	1.06997	1.07384	1.07361	1.07709	1.07778	1.08280
21	1.05216	1.04330	1.03729	1.03781	1.03739	1.03700	1.03988	1.04161	1.04018	1.04476	1.04305
22	1.05162	1.06579	1.06698	1.06173	1.05981	1.05898	1.05914	1.05811	1.05968	1.05374	1.05216
23	1.04997	1.02680	1.02739	1.03201	1.03397	1.03509	1.03491	1.03347	1.03445	1.03578	1.02874
24	1.04608	1.05977	1.06351	1.06146	1.06217	1.06379	1.05985	1.05885	1.05944	1.05647	1.04904
25	1.04099	1.02111	1.02300	1.02715	1.02759	1.02387	1.02356	1.01983	1.02188	1.02565	1.02286
26	1.03446	1.08135	1.07796	1.07635	1.07427	1.06929	1.06619	1.06703	1.05967	1.04432	1.03987
27	1.02790	1.01656	1.01831	1.01816	1.01711	1.01773	1.01974	1.01795	1.01957	1.02471	1.01700
28	1.02242	1.01232	1.01835	1.01902	1.01746	1.01610	1.01807	1.01730	1.01390	1.01249	1.02042
29	1.01685	1.01366	1.00721	1.00659	1.00765	1.00872	1.00772	1.00748	1.00505	1.00623	1.00300
30	1.01186	1.00232	1.01223	1.00729	1.00399	1.00763	1.00475	1.00042	1.00517	1.01087	1.00706
31	1.00716	1.00830	1.00688	1.00349	1.00384	1.00729	0.99462	1.00797	1.01202	1.00291	1.03163
32	1.00268	1.00517	1.00603	1.00360	0.99862	1.00011	1.02548	0.99719	1.00457	1.00020	1.00081
33	0.99822	1.00366	0.99846	0.99183	1.00787	1.00840	1.00137	0.99228	1.00338	0.99828	0.99854
34	0.99359	1.00350	1.01764	1.01353	0.99884	0.99459	0.99964	0.98734	1.00266	0.99695	1.02521

THE NUMBER THAT APPEARS, FOR EXAMPLE, IN THE COLUMN MARKED "20" AND THE ROW MARKED "2" IS THE RATIO OF BASIC PAY AT TWO YEARS OF SERVICE TO BASIC PAY AT ONE YEAR OF SERVICE FOR A MEMBER WHO ENTERED AT AGE 20.

APPENDIX H

RESERVE RATES

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## RESERVE RATES

The reserve rates consist of (1) separation rates, (2) the distribution of new entrants or reentrants into the Selected Reserve, (3) a table that shows the timing of when new entrants or reentrants enter, and (4) ratios for promotion and merit pay.

The separation rates give the probability that a member in a given status at the beginning of the fiscal year leaves the status during the fiscal year. Separation rates from the Selected Reserve, shown on pages H-4 and H-5, include ordinary losses, transfers to active duty, discharge, and death. A transfer of a Selected Reservist from officer to enlisted status or vice versa is treated as a separation combined with a reentrance. They do not include transfers to non-Selected Reserves with 20 good years, or retirement. Separations from the Selected Reserve to the non-Selected Reserve with 20 good years are shown on pages H-6 and H-7. Separation rates from the non-Selected Reserve with 20 good years, shown on pages H-8 and H-9, include transfer to Selected Reserve, death, discharge, and file corrections and timing delays. They do not include transfer to retirement. Separations from the Selected Reserve and non-Selected Reserves with 20 good years to retirement are shown on pages H-10 and H-11, respectively. The separation rates are given by age of reservist, number of years of active duty service, and whether the reservist is an officer or enlistee.

The separation rates are based on fiscal years 1997-2000. In most cases the separation rates are not smoothed. However, cells with numerators of fewer than 20 cases were combined with other cells or smoothed by fitting equations to the data using weighted-least-squares regression.

The distribution of new entrants and reentrants into the Selected Reserve is used for both open group and closed group projections. This distribution gives the proportion of entrants by officer/enlisted, age nearest birthday, and completed years of active duty service. For this purpose, a new entrant or reentrant is defined as someone who was actively on the Reserve Component Common Personnel Data System file at the end of a fiscal year, but not at the beginning. These percentage distributions were determined using fiscal years 1997-2000, and are shown on pages H-12 and H-13.

The timing table has the same dimensions as the entrant/reentrant distribution and operates in concordance with it. Every cell of the timing table has an integer representing the year in which persons in that cell enter. For a normal cost run, cells with a 1 enter at the start of the projection; cells with a 2 enter the next year, and so on. For open-group runs, all cells enter every year. For closed group runs, all cells except 1's enter after the first year, all cells except 1's or 2's enter after the second year, and so on. The timing table is based on fiscal years 1997-2000.

The promotion and merit increase scales (PAMS) give the expected annual percentage increase in pay independent of the across-the-board increases in the active duty pay scale. The PAMS do not include adjustments for inflation or productivity increases. The current PAMS are based on cross-sectional data obtained during fiscal years 1997-2000, and are listed on pages H-14 and H-15. They are defined by length of active service, by age, and by officer/enlisted status. The PAMS were computed by dividing the average pay at age (x+1) by the average pay at the age (x) for a given year of active service. Cells based on few observations were combined with other cells.

## Officer Selected Reserve Separation Rates \*

### Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.044	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.044	0.117	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.044	0.117	0.122	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.044	0.117	0.122	0.114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.118	0.117	0.122	0.114	0.126	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.182	0.117	0.122	0.114	0.126	0.118	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.163	0.117	0.122	0.114	0.126	0.118	0.173	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.119	0.117	0.122	0.114	0.126	0.118	0.173	0.150	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.098	0.116	0.153	0.114	0.126	0.118	0.173	0.150	0.183	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.105	0.119	0.162	0.160	0.126	0.118	0.173	0.150	0.183	0.133	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.111	0.113	0.148	0.175	0.186	0.118	0.173	0.150	0.183	0.133	0.111	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.131	0.094	0.129	0.156	0.208	0.182	0.173	0.150	0.183	0.133	0.111	0.180	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.134	0.112	0.134	0.166	0.201	0.192	0.120	0.150	0.183	0.133	0.111	0.180	0.176	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.152	0.109	0.125	0.156	0.181	0.186	0.189	0.153	0.183	0.133	0.111	0.180	0.176	0.165	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.139	0.103	0.117	0.137	0.129	0.174	0.191	0.191	0.098	0.133	0.111	0.180	0.176	0.165	0.120	0.000	0.000	0.000	0.000	0.000	0.000
32	0.119	0.114	0.103	0.131	0.133	0.135	0.148	0.141	0.136	0.107	0.111	0.180	0.176	0.165	0.120	0.136	0.000	0.000	0.000	0.000	0.000
33	0.106	0.089	0.118	0.122	0.127	0.123	0.120	0.150	0.131	0.132	0.098	0.180	0.176	0.165	0.120	0.130	0.113	0.000	0.000	0.000	0.000
34	0.107	0.097	0.113	0.112	0.116	0.134	0.131	0.123	0.135	0.141	0.138	0.118	0.176	0.165	0.120	0.125	0.115	0.083	0.000	0.000	0.000
35	0.102	0.085	0.100	0.098	0.115	0.111	0.120	0.121	0.133	0.125	0.119	0.134	0.161	0.165	0.120	0.120	0.115	0.083	0.081	0.000	0.000
36	0.099	0.084	0.103	0.104	0.098	0.094	0.091	0.110	0.104	0.103	0.099	0.127	0.112	0.166	0.120	0.114	0.115	0.083	0.081	0.156	0.000
37	0.102	0.077	0.091	0.099	0.092	0.101	0.095	0.116	0.119	0.103	0.094	0.087	0.102	0.110	0.120	0.109	0.114	0.083	0.081	0.153	0.213
38	0.098	0.068	0.115	0.084	0.092	0.085	0.095	0.122	0.102	0.106	0.092	0.114	0.095	0.089	0.104	0.104	0.112	0.083	0.081	0.149	0.169
39	0.097	0.065	0.068	0.098	0.086	0.090	0.088	0.101	0.097	0.102	0.107	0.094	0.096	0.090	0.109	0.099	0.110	0.083	0.081	0.144	0.137
40	0.091	0.061	0.077	0.087	0.072	0.070	0.090	0.094	0.075	0.089	0.091	0.089	0.073	0.087	0.085	0.094	0.106	0.083	0.081	0.139	0.115
41	0.082	0.061	0.067	0.070	0.073	0.078	0.080	0.100	0.082	0.086	0.100	0.108	0.087	0.078	0.080	0.089	0.102	0.083	0.081	0.133	0.102
42	0.083	0.056	0.074	0.080	0.073	0.075	0.077	0.082	0.097	0.087	0.091	0.099	0.083	0.089	0.089	0.084	0.097	0.083	0.081	0.127	0.097
43	0.078	0.057	0.056	0.081	0.070	0.074	0.077	0.079	0.077	0.061	0.092	0.083	0.090	0.102	0.092	0.080	0.091	0.083	0.081	0.121	0.098
44	0.071	0.045	0.066	0.066	0.058	0.056	0.068	0.073	0.063	0.056	0.084	0.073	0.066	0.049	0.071	0.075	0.085	0.083	0.081	0.116	0.103
45	0.068	0.055	0.064	0.055	0.051	0.049	0.083	0.066	0.056	0.055	0.043	0.058	0.068	0.038	0.075	0.070	0.079	0.083	0.081	0.112	0.111
46	0.066	0.039	0.058	0.050	0.043	0.041	0.054	0.045	0.052	0.052	0.071	0.068	0.045	0.059	0.078	0.066	0.073	0.083	0.081	0.109	0.121
47	0.062	0.040	0.047	0.037	0.046	0.052	0.041	0.049	0.044	0.052	0.055	0.054	0.053	0.034	0.038	0.061	0.067	0.083	0.081	0.108	0.132
48	0.061	0.038	0.042	0.054	0.035	0.035	0.051	0.045	0.030	0.029	0.036	0.038	0.042	0.034	0.048	0.056	0.061	0.083	0.081	0.110	0.142
49	0.058	0.037	0.048	0.044	0.032	0.036	0.044	0.035	0.052	0.042	0.036	0.038	0.042	0.034	0.048	0.052	0.056	0.083	0.081	0.116	0.151
50	0.060	0.034	0.053	0.053	0.048	0.035	0.044	0.034	0.043	0.041	0.036	0.038	0.042	0.034	0.048	0.048	0.053	0.083	0.081	0.126	0.159
51	0.059	0.043	0.046	0.054	0.040	0.042	0.049	0.042	0.044	0.033	0.036	0.038	0.042	0.034	0.048	0.043	0.050	0.083	0.081	0.141	0.163
52	0.068	0.057	0.057	0.036	0.045	0.034	0.052	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.039	0.050	0.083	0.081	0.162	0.163
53	0.068	0.045	0.053	0.054	0.046	0.042	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.035	0.052	0.083	0.081	0.190	0.158
54	0.065	0.064	0.061	0.058	0.041	0.048	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.030	0.057	0.083	0.081	0.227	0.148
55	0.067	0.042	0.049	0.044	0.041	0.067	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.026	0.065	0.083	0.081	0.273	0.132
56	0.064	0.062	0.065	0.050	0.041	0.050	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.022	0.077	0.083	0.081	0.331	0.110
57	0.069	0.049	0.041	0.050	0.041	0.050	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.018	0.094	0.083	0.081	0.401	0.080
58	0.067	0.033	0.041	0.050	0.041	0.050	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.014	0.117	0.083	0.081	0.485	0.041
59	0.099	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083
60	0.130	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
61	0.120	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084
62	0.132	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084
>62	0.215	0.138	0.138	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128

\* Includes separations due to all causes except loss to non-Selected Reserve status with 20 or more good years, or retirement.

## Enlisted Selected Reserve Separation Rates \*

### Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.142	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.194	0.182	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.214	0.225	0.220	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.182	0.242	0.253	0.302	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.173	0.294	0.207	0.228	0.232	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.179	0.301	0.248	0.265	0.309	0.241	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.235	0.306	0.266	0.279	0.326	0.254	0.268	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.269	0.313	0.271	0.305	0.320	0.301	0.345	0.142	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.280	0.298	0.312	0.326	0.329	0.334	0.361	0.308	0.483	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.274	0.307	0.337	0.339	0.330	0.342	0.332	0.301	0.259	0.305	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.251	0.275	0.311	0.309	0.302	0.303	0.308	0.272	0.280	0.281	0.230	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.222	0.238	0.270	0.271	0.267	0.283	0.284	0.272	0.255	0.235	0.230	0.226	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.204	0.213	0.243	0.246	0.238	0.245	0.265	0.253	0.247	0.252	0.245	0.226	0.369	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.189	0.206	0.210	0.226	0.207	0.212	0.234	0.239	0.235	0.227	0.208	0.233	0.307	0.226	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.169	0.173	0.188	0.194	0.186	0.194	0.211	0.206	0.200	0.214	0.199	0.210	0.239	0.226	0.226	0.000	0.000	0.000	0.000	0.000	0.000
32	0.153	0.149	0.162	0.178	0.167	0.173	0.178	0.186	0.187	0.173	0.177	0.199	0.207	0.210	0.226	0.148	0.000	0.000	0.000	0.000	0.000
33	0.138	0.143	0.142	0.156	0.151	0.159	0.162	0.172	0.159	0.156	0.157	0.196	0.200	0.207	0.208	0.148	0.195	0.000	0.000	0.000	0.000
34	0.124	0.134	0.132	0.145	0.132	0.143	0.151	0.152	0.146	0.147	0.154	0.158	0.166	0.170	0.166	0.122	0.195	0.159	0.000	0.000	0.000
35	0.112	0.118	0.126	0.125	0.118	0.121	0.133	0.128	0.129	0.138	0.132	0.140	0.145	0.160	0.149	0.146	0.195	0.159	0.189	0.000	0.000
36	0.097	0.107	0.116	0.110	0.099	0.107	0.110	0.117	0.112	0.109	0.125	0.132	0.126	0.125	0.145	0.137	0.195	0.159	0.184	0.198	0.000
37	0.096	0.101	0.110	0.109	0.086	0.096	0.102	0.099	0.096	0.105	0.110	0.124	0.104	0.118	0.138	0.145	0.164	0.159	0.178	0.198	0.167
38	0.099	0.104	0.099	0.101	0.084	0.091	0.091	0.091	0.099	0.096	0.096	0.103	0.124	0.105	0.126	0.123	0.150	0.175	0.171	0.198	0.167
39	0.099	0.082	0.095	0.095	0.076	0.089	0.085	0.096	0.092	0.096	0.107	0.092	0.103	0.115	0.119	0.119	0.146	0.145	0.163	0.198	0.167
40	0.097	0.083	0.086	0.089	0.071	0.076	0.085	0.099	0.086	0.079	0.097	0.085	0.104	0.106	0.127	0.109	0.109	0.123	0.154	0.198	0.167
41	0.094	0.080	0.077	0.084	0.068	0.072	0.078	0.096	0.080	0.089	0.091	0.079	0.097	0.097	0.113	0.096	0.111	0.108	0.145	0.198	0.167
42	0.087	0.076	0.078	0.077	0.058	0.069	0.071	0.081	0.068	0.076	0.105	0.111	0.106	0.101	0.095	0.119	0.132	0.098	0.136	0.198	0.167
43	0.083	0.072	0.066	0.073	0.054	0.064	0.068	0.069	0.070	0.073	0.084	0.093	0.096	0.113	0.107	0.099	0.091	0.093	0.126	0.198	0.167
44	0.075	0.068	0.077	0.064	0.046	0.064	0.063	0.070	0.056	0.069	0.064	0.100	0.069	0.082	0.082	0.083	0.138	0.092	0.117	0.198	0.167
45	0.064	0.057	0.066	0.072	0.048	0.049	0.060	0.070	0.052	0.066	0.073	0.084	0.107	0.101	0.075	0.086	0.093	0.093	0.108	0.198	0.167
46	0.056	0.062	0.064	0.058	0.042	0.046	0.053	0.069	0.042	0.071	0.068	0.084	0.063	0.079	0.071	0.081	0.093	0.096	0.100	0.198	0.167
47	0.055	0.048	0.060	0.052	0.040	0.049	0.054	0.039	0.051	0.046	0.060	0.076	0.073	0.060	0.068	0.081	0.093	0.100	0.093	0.198	0.167
48	0.054	0.053	0.056	0.049	0.033	0.040	0.053	0.045	0.052	0.059	0.062	0.060	0.063	0.065	0.065	0.081	0.093	0.103	0.087	0.198	0.167
49	0.048	0.051	0.056	0.043	0.032	0.042	0.033	0.040	0.039	0.044	0.061	0.046	0.062	0.068	0.062	0.081	0.093	0.106	0.083	0.198	0.167
50	0.054	0.048	0.054	0.048	0.025	0.041	0.052	0.052	0.049	0.064	0.062	0.047	0.061	0.069	0.058	0.081	0.093	0.108	0.082	0.198	0.167
51	0.051	0.054	0.050	0.044	0.029	0.029	0.036	0.054	0.043	0.051	0.081	0.047	0.059	0.069	0.055	0.081	0.093	0.108	0.083	0.198	0.167
52	0.048	0.054	0.057	0.039	0.028	0.033	0.052	0.034	0.033	0.049	0.050	0.048	0.056	0.067	0.052	0.081	0.093	0.105	0.087	0.198	0.167
53	0.050	0.049	0.052	0.041	0.029	0.034	0.033	0.046	0.032	0.047	0.051	0.048	0.053	0.063	0.049	0.081	0.093	0.099	0.095	0.198	0.167
54	0.053	0.045	0.053	0.042	0.026	0.033	0.046	0.057	0.031	0.045	0.052	0.047	0.049	0.058	0.046	0.081	0.093	0.089	0.108	0.198	0.167
55	0.048	0.055	0.049	0.047	0.031	0.036	0.042	0.048	0.029	0.042	0.052	0.046	0.044	0.051	0.043	0.081	0.093	0.075	0.125	0.198	0.167
56	0.055	0.057	0.053	0.052	0.033	0.029	0.042	0.048	0.027	0.040	0.053	0.045	0.039	0.043	0.040	0.081	0.093	0.056	0.149	0.198	0.167
57	0.058	0.066	0.057	0.051	0.029	0.031	0.042	0.048	0.025	0.037	0.054	0.043	0.032	0.033	0.037	0.081	0.093	0.033	0.179	0.198	0.167
58	0.033	0.058	0.044	0.053	0.030	0.033	0.042	0.048	0.021	0.034	0.055	0.040	0.025	0.022	0.034	0.081	0.093	0.003	0.216	0.198	0.167
59	0.111	0.125	0.128	0.127	0.091	0.099	0.086	0.093	0.100	0.106	0.111	0.117	0.122	0.127	0.132	0.136	0.141	0.145	0.149	0.153	0.157
60	0.084	0.067	0.061	0.070	0.035	0.050	0.023	0.029	0.035	0.042	0.049	0.057	0.065	0.073	0.081	0.090	0.099	0.109	0.119	0.129	0.139
61	0.180	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135
62	0.180	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143
>62	0.180	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143

\* Includes separations due to all causes except loss to non-Selected Reserve status with 20 or more good years, or retirement.

## Officer Selected Reserve Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.002	0.009	0.007	0.004	0.011	0.007	0.007	0.008	0.007	0.006	0.008	0.005	0.005	0.011	0.025	0.000	0.023	0.000	0.000	0.000	0.000
38	0.002	0.009	0.007	0.004	0.011	0.007	0.007	0.008	0.015	0.006	0.008	0.005	0.005	0.011	0.025	0.000	0.023	0.000	0.000	0.000	0.000
39	0.007	0.009	0.007	0.017	0.011	0.007	0.007	0.014	0.018	0.006	0.008	0.005	0.005	0.011	0.025	0.009	0.052	0.024	0.083	0.035	0.055
40	0.011	0.009	0.007	0.017	0.011	0.007	0.018	0.015	0.024	0.018	0.008	0.005	0.005	0.011	0.025	0.021	0.056	0.033	0.087	0.039	0.058
41	0.009	0.026	0.025	0.015	0.027	0.020	0.030	0.031	0.016	0.027	0.021	0.030	0.034	0.011	0.025	0.033	0.061	0.041	0.090	0.043	0.062
42	0.010	0.019	0.037	0.031	0.035	0.027	0.037	0.040	0.048	0.031	0.037	0.027	0.038	0.041	0.025	0.044	0.067	0.050	0.093	0.048	0.066
43	0.011	0.051	0.034	0.038	0.051	0.066	0.060	0.061	0.077	0.070	0.069	0.051	0.048	0.059	0.025	0.056	0.072	0.059	0.097	0.054	0.070
44	0.018	0.045	0.046	0.038	0.054	0.061	0.081	0.093	0.092	0.084	0.067	0.061	0.065	0.077	0.025	0.068	0.078	0.067	0.100	0.060	0.074
45	0.018	0.044	0.043	0.043	0.052	0.077	0.086	0.089	0.094	0.100	0.090	0.095	0.093	0.089	0.120	0.079	0.085	0.076	0.103	0.066	0.078
46	0.027	0.051	0.050	0.069	0.048	0.079	0.102	0.073	0.063	0.080	0.097	0.097	0.073	0.102	0.092	0.091	0.092	0.084	0.107	0.073	0.083
47	0.032	0.065	0.043	0.061	0.057	0.066	0.079	0.086	0.084	0.054	0.097	0.106	0.069	0.083	0.082	0.103	0.099	0.092	0.110	0.080	0.087
48	0.044	0.063	0.060	0.065	0.078	0.075	0.079	0.092	0.090	0.100	0.105	0.074	0.089	0.113	0.101	0.115	0.106	0.100	0.114	0.088	0.092
49	0.061	0.094	0.088	0.096	0.109	0.123	0.127	0.134	0.127	0.134	0.115	0.117	0.116	0.145	0.113	0.126	0.114	0.108	0.118	0.097	0.097
50	0.070	0.128	0.104	0.124	0.121	0.131	0.147	0.155	0.153	0.144	0.159	0.168	0.160	0.164	0.126	0.138	0.122	0.116	0.121	0.106	0.102
51	0.062	0.120	0.121	0.129	0.141	0.152	0.154	0.152	0.146	0.150	0.154	0.217	0.155	0.209	0.143	0.150	0.131	0.124	0.125	0.116	0.107
52	0.063	0.128	0.101	0.146	0.145	0.157	0.192	0.168	0.163	0.194	0.196	0.148	0.243	0.204	0.192	0.161	0.140	0.132	0.129	0.127	0.112
53	0.064	0.115	0.113	0.148	0.132	0.167	0.162	0.195	0.158	0.208	0.164	0.205	0.142	0.243	0.177	0.173	0.150	0.140	0.132	0.138	0.118
54	0.054	0.126	0.088	0.147	0.146	0.157	0.197	0.142	0.208	0.184	0.249	0.237	0.270	0.195	0.189	0.185	0.160	0.148	0.136	0.150	0.123
55	0.071	0.119	0.112	0.101	0.170	0.144	0.210	0.199	0.198	0.217	0.222	0.149	0.372	0.283	0.202	0.196	0.171	0.155	0.140	0.163	0.129
56	0.051	0.115	0.098	0.128	0.111	0.134	0.140	0.144	0.119	0.130	0.149	0.149	0.189	0.152	0.215	0.208	0.182	0.163	0.144	0.177	0.135
57	0.063	0.091	0.076	0.094	0.129	0.134	0.111	0.142	0.119	0.130	0.149	0.149	0.189	0.152	0.229	0.220	0.193	0.170	0.147	0.191	0.141
58	0.052	0.098	0.077	0.100	0.116	0.132	0.111	0.142	0.119	0.130	0.149	0.149	0.189	0.152	0.243	0.232	0.205	0.178	0.151	0.207	0.148
59	0.046	0.058	0.061	0.073	0.052	0.052	0.111	0.142	0.119	0.130	0.149	0.149	0.189	0.152	0.258	0.243	0.218	0.185	0.155	0.223	0.154
60	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
61	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
62	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
>62	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007

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\* Includes separations to non-Selected Reserves with 20 or more good years.

## Enlisted Selected Reserve Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.003	0.009	0.006	0.003	0.004	0.010	0.010	0.010	0.011	0.012	0.007	0.009	0.011	0.009	0.012	0.000	0.000	0.000	0.000	0.000	0.000
38	0.012	0.009	0.006	0.015	0.012	0.010	0.010	0.010	0.011	0.012	0.022	0.009	0.011	0.009	0.012	0.012	0.005	0.006	0.016	0.000	0.028
39	0.020	0.025	0.025	0.026	0.027	0.028	0.035	0.028	0.041	0.034	0.032	0.038	0.038	0.038	0.012	0.022	0.016	0.015	0.021	0.000	0.030
40	0.024	0.032	0.030	0.033	0.036	0.045	0.044	0.042	0.048	0.046	0.050	0.052	0.037	0.049	0.039	0.032	0.032	0.024	0.026	0.000	0.032
41	0.029	0.045	0.042	0.041	0.048	0.045	0.049	0.047	0.050	0.059	0.052	0.059	0.058	0.050	0.053	0.043	0.045	0.032	0.030	0.000	0.034
42	0.026	0.043	0.051	0.050	0.050	0.045	0.047	0.045	0.059	0.063	0.059	0.059	0.059	0.067	0.069	0.053	0.057	0.041	0.035	0.006	0.036
43	0.031	0.048	0.053	0.049	0.052	0.065	0.053	0.057	0.081	0.079	0.076	0.063	0.071	0.065	0.050	0.064	0.067	0.049	0.039	0.015	0.038
44	0.038	0.052	0.057	0.054	0.062	0.064	0.071	0.076	0.081	0.085	0.099	0.072	0.079	0.078	0.091	0.075	0.073	0.057	0.044	0.024	0.040
45	0.041	0.066	0.059	0.064	0.063	0.063	0.058	0.077	0.082	0.083	0.097	0.087	0.084	0.069	0.069	0.085	0.078	0.066	0.048	0.033	0.043
46	0.049	0.069	0.064	0.068	0.067	0.077	0.081	0.064	0.105	0.087	0.122	0.093	0.103	0.051	0.075	0.095	0.081	0.074	0.052	0.043	0.045
47	0.051	0.078	0.067	0.070	0.070	0.064	0.073	0.074	0.111	0.094	0.074	0.102	0.101	0.097	0.081	0.105	0.081	0.082	0.057	0.053	0.048
48	0.056	0.071	0.070	0.067	0.080	0.079	0.075	0.076	0.103	0.114	0.100	0.095	0.138	0.111	0.087	0.115	0.081	0.090	0.061	0.064	0.050
49	0.063	0.075	0.078	0.082	0.072	0.073	0.087	0.091	0.088	0.096	0.076	0.124	0.115	0.128	0.093	0.123	0.080	0.098	0.065	0.075	0.053
50	0.063	0.085	0.078	0.079	0.073	0.064	0.077	0.089	0.100	0.113	0.111	0.124	0.106	0.113	0.099	0.131	0.079	0.105	0.069	0.087	0.056
51	0.067	0.082	0.081	0.091	0.078	0.076	0.077	0.097	0.091	0.085	0.089	0.111	0.117	0.093	0.105	0.138	0.080	0.113	0.073	0.099	0.058
52	0.070	0.080	0.088	0.095	0.093	0.094	0.097	0.117	0.125	0.099	0.105	0.139	0.161	0.102	0.110	0.144	0.083	0.121	0.077	0.111	0.061
53	0.067	0.083	0.088	0.093	0.092	0.102	0.122	0.085	0.125	0.122	0.103	0.146	0.119	0.134	0.116	0.149	0.089	0.128	0.081	0.124	0.064
54	0.085	0.102	0.098	0.100	0.110	0.108	0.144	0.114	0.185	0.096	0.116	0.135	0.230	0.179	0.122	0.152	0.102	0.136	0.085	0.138	0.067
55	0.104	0.097	0.116	0.116	0.152	0.177	0.141	0.188	0.161	0.170	0.130	0.146	0.221	0.226	0.127	0.154	0.122	0.143	0.089	0.151	0.071
56	0.107	0.094	0.098	0.132	0.129	0.123	0.114	0.128	0.182	0.137	0.146	0.151	0.170	0.261	0.133	0.153	0.153	0.151	0.093	0.166	0.074
57	0.102	0.123	0.112	0.111	0.146	0.130	0.119	0.145	0.142	0.140	0.161	0.206	0.158	0.268	0.138	0.151	0.195	0.158	0.097	0.180	0.077
58	0.107	0.118	0.120	0.128	0.151	0.143	0.136	0.169	0.177	0.206	0.197	0.183	0.144	0.227	0.144	0.146	0.254	0.165	0.101	0.195	0.081
59	0.069	0.072	0.072	0.089	0.109	0.123	0.092	0.110	0.112	0.089	0.168	0.130	0.055	0.117	0.149	0.138	0.330	0.172	0.105	0.211	0.084
60	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005
61	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005
62	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005
>62	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005

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\* Includes separations to non-Selected Reserves with 20 or more good years.

## Officer Non-Selected Reserve with 20 Good Years Separation Rates \*

### Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.200	0.083	0.066	0.172	0.055	0.051	0.116	0.116	0.116	0.116	0.116	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
38	0.200	0.083	0.066	0.172	0.055	0.051	0.116	0.116	0.116	0.116	0.116	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
39	0.200	0.083	0.066	0.172	0.055	0.051	0.058	0.058	0.058	0.058	0.058	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
40	0.200	0.083	0.066	0.172	0.055	0.051	0.054	0.054	0.054	0.054	0.054	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
41	0.127	0.083	0.066	0.104	0.055	0.051	0.050	0.050	0.050	0.050	0.050	0.067	0.088	0.091	0.094	0.098	0.101	0.105	0.108	0.111	0.115
42	0.107	0.083	0.066	0.092	0.055	0.051	0.045	0.045	0.045	0.045	0.045	0.059	0.076	0.080	0.083	0.087	0.090	0.093	0.097	0.100	0.104
43	0.090	0.083	0.066	0.080	0.055	0.051	0.041	0.041	0.041	0.041	0.041	0.051	0.066	0.070	0.073	0.076	0.080	0.083	0.087	0.090	0.093
44	0.075	0.083	0.066	0.070	0.055	0.053	0.036	0.036	0.036	0.036	0.036	0.044	0.057	0.060	0.064	0.067	0.071	0.074	0.077	0.081	0.084
45	0.063	0.083	0.066	0.060	0.051	0.047	0.032	0.032	0.032	0.032	0.032	0.038	0.048	0.052	0.055	0.059	0.062	0.065	0.069	0.072	0.076
46	0.053	0.059	0.057	0.052	0.044	0.041	0.028	0.028	0.028	0.028	0.028	0.032	0.041	0.044	0.048	0.051	0.054	0.058	0.061	0.065	0.068
47	0.045	0.051	0.050	0.044	0.038	0.036	0.025	0.025	0.025	0.025	0.025	0.027	0.034	0.037	0.041	0.044	0.047	0.051	0.054	0.058	0.061
48	0.039	0.044	0.043	0.037	0.033	0.031	0.021	0.021	0.021	0.021	0.021	0.023	0.028	0.031	0.034	0.038	0.041	0.045	0.048	0.051	0.055
49	0.034	0.037	0.036	0.031	0.027	0.026	0.018	0.018	0.018	0.018	0.018	0.019	0.022	0.025	0.029	0.032	0.036	0.039	0.043	0.046	0.049
50	0.031	0.032	0.030	0.026	0.023	0.022	0.015	0.015	0.015	0.015	0.015	0.016	0.017	0.021	0.024	0.027	0.031	0.034	0.038	0.041	0.044
51	0.028	0.027	0.025	0.022	0.019	0.019	0.013	0.013	0.013	0.013	0.013	0.014	0.013	0.016	0.020	0.023	0.027	0.030	0.033	0.037	0.040
52	0.026	0.022	0.020	0.018	0.015	0.016	0.011	0.011	0.011	0.011	0.011	0.012	0.009	0.013	0.016	0.020	0.023	0.026	0.030	0.033	0.037
53	0.025	0.019	0.016	0.015	0.013	0.014	0.009	0.009	0.009	0.009	0.009	0.010	0.006	0.010	0.013	0.017	0.020	0.023	0.027	0.030	0.034
54	0.024	0.017	0.013	0.012	0.011	0.012	0.008	0.008	0.008	0.008	0.008	0.009	0.004	0.007	0.011	0.014	0.017	0.021	0.024	0.028	0.031
55	0.022	0.015	0.011	0.010	0.010	0.011	0.007	0.007	0.007	0.007	0.007	0.009	0.002	0.005	0.009	0.012	0.016	0.019	0.022	0.026	0.029
56	0.020	0.015	0.010	0.009	0.010	0.010	0.007	0.007	0.007	0.007	0.007	0.008	0.000	0.004	0.007	0.011	0.014	0.017	0.021	0.024	0.028
57	0.017	0.017	0.010	0.008	0.010	0.010	0.008	0.008	0.008	0.008	0.008	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010
58	0.013	0.019	0.011	0.008	0.010	0.011	0.009	0.009	0.009	0.009	0.009	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010
59	0.107	0.118	0.110	0.098	0.087	0.092	0.081	0.071	0.087	0.094	0.068	0.116	0.095	0.122	0.084	0.101	0.071	0.086	0.046	0.046	0.046
60	0.057	0.038	0.044	0.018	0.019	0.016	0.019	0.009	0.015	0.008	0.018	0.016	0.015	0.024	0.008	0.016	0.028	0.080	0.046	0.046	0.046
61	0.359	0.359	0.359	0.214	0.208	0.197	0.190	0.189	0.198	0.215	0.240	0.270	0.304	0.337	0.366	0.386	0.393	0.383	0.350	0.289	0.196
62	0.359	0.359	0.359	0.214	0.208	0.197	0.190	0.189	0.198	0.215	0.240	0.270	0.304	0.337	0.366	0.386	0.393	0.383	0.350	0.289	0.196
>62	0.359	0.359	0.359	0.214	0.208	0.197	0.190	0.189	0.198	0.215	0.240	0.270	0.304	0.337	0.366	0.386	0.393	0.383	0.350	0.289	0.196

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\* Includes separations to non-Selected Reserves with 20 or more good years, except for paid retirement.

## Enlisted Non-Selected Reserve with 20 Good Years Separation Rates \*

### Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.164	0.109	0.176	0.225	0.021	0.081	0.095	0.030	0.030	0.030	0.037	0.037	0.037	0.037	0.037	0.037	0.192	0.192	0.192	0.192	0.192
38	0.140	0.109	0.176	0.182	0.021	0.081	0.095	0.030	0.030	0.030	0.037	0.037	0.037	0.037	0.037	0.037	0.192	0.192	0.192	0.192	0.192
39	0.118	0.109	0.176	0.147	0.057	0.081	0.095	0.055	0.055	0.055	0.053	0.056	0.060	0.064	0.067	0.071	0.192	0.192	0.192	0.192	0.192
40	0.099	0.063	0.176	0.117	0.050	0.081	0.047	0.048	0.048	0.048	0.047	0.050	0.054	0.058	0.061	0.065	0.236	0.246	0.257	0.267	0.278
41	0.082	0.056	0.066	0.094	0.043	0.031	0.043	0.042	0.042	0.042	0.041	0.045	0.049	0.052	0.056	0.060	0.206	0.216	0.227	0.237	0.248
42	0.067	0.050	0.060	0.075	0.038	0.030	0.040	0.037	0.037	0.037	0.037	0.040	0.044	0.048	0.051	0.055	0.179	0.189	0.200	0.210	0.221
43	0.055	0.044	0.055	0.060	0.033	0.029	0.036	0.033	0.033	0.033	0.032	0.036	0.040	0.043	0.047	0.051	0.154	0.165	0.175	0.186	0.196
44	0.045	0.039	0.051	0.048	0.028	0.028	0.033	0.029	0.029	0.029	0.029	0.032	0.036	0.040	0.043	0.047	0.132	0.143	0.153	0.164	0.174
45	0.036	0.035	0.047	0.040	0.025	0.026	0.031	0.025	0.025	0.025	0.025	0.029	0.033	0.036	0.040	0.044	0.113	0.123	0.134	0.144	0.155
46	0.030	0.031	0.043	0.034	0.022	0.025	0.028	0.022	0.022	0.022	0.023	0.026	0.030	0.033	0.037	0.041	0.096	0.106	0.117	0.127	0.138
47	0.025	0.028	0.040	0.030	0.020	0.024	0.026	0.020	0.020	0.020	0.020	0.024	0.027	0.031	0.035	0.038	0.081	0.091	0.102	0.112	0.123
48	0.022	0.026	0.037	0.027	0.018	0.023	0.024	0.018	0.018	0.018	0.018	0.022	0.025	0.029	0.033	0.036	0.068	0.078	0.089	0.099	0.110
49	0.019	0.025	0.034	0.026	0.016	0.022	0.023	0.016	0.016	0.016	0.017	0.020	0.024	0.028	0.031	0.035	0.057	0.067	0.078	0.089	0.099
50	0.018	0.024	0.032	0.025	0.015	0.021	0.021	0.015	0.015	0.015	0.015	0.019	0.023	0.026	0.030	0.034	0.048	0.058	0.069	0.080	0.090
51	0.018	0.023	0.030	0.025	0.015	0.020	0.020	0.014	0.014	0.014	0.015	0.018	0.022	0.025	0.029	0.033	0.041	0.051	0.062	0.072	0.083
52	0.019	0.024	0.028	0.026	0.014	0.019	0.019	0.014	0.014	0.014	0.014	0.018	0.021	0.025	0.029	0.032	0.036	0.046	0.057	0.067	0.078
53	0.020	0.024	0.027	0.026	0.014	0.018	0.019	0.014	0.014	0.014	0.014	0.017	0.021	0.025	0.028	0.032	0.032	0.042	0.053	0.064	0.074
54	0.021	0.026	0.026	0.026	0.014	0.017	0.018	0.014	0.014	0.014	0.014	0.018	0.021	0.025	0.029	0.032	0.030	0.040	0.051	0.061	0.072
55	0.023	0.028	0.025	0.025	0.014	0.016	0.018	0.015	0.015	0.015	0.014	0.018	0.022	0.025	0.029	0.033	0.029	0.040	0.050	0.061	0.072
56	0.024	0.030	0.024	0.024	0.013	0.015	0.018	0.016	0.016	0.016	0.015	0.019	0.022	0.026	0.030	0.033	0.030	0.041	0.051	0.062	0.073
57	0.025	0.033	0.024	0.021	0.013	0.015	0.018	0.017	0.017	0.017	0.016	0.020	0.023	0.027	0.031	0.034	0.033	0.043	0.054	0.064	0.075
58	0.025	0.037	0.024	0.018	0.012	0.014	0.018	0.019	0.019	0.019	0.017	0.021	0.025	0.028	0.032	0.036	0.037	0.047	0.058	0.068	0.079
59	0.125	0.132	0.112	0.113	0.087	0.085	0.105	0.102	0.108	0.092	0.086	0.108	0.105	0.155	0.083	0.128	0.123	0.096	0.096	0.096	0.096
60	0.057	0.044	0.050	0.038	0.021	0.027	0.053	0.023	0.027	0.031	0.026	0.023	0.036	0.061	0.019	0.072	0.064	0.096	0.096	0.096	0.096
61	0.382	0.376	0.307	0.272	0.256	0.250	0.254	0.263	0.277	0.295	0.316	0.339	0.365	0.393	0.422	0.453	0.485	0.519	0.553	0.588	0.625
62	0.382	0.376	0.307	0.272	0.256	0.250	0.254	0.263	0.277	0.295	0.316	0.339	0.365	0.393	0.422	0.453	0.485	0.519	0.553	0.588	0.625
>62	0.382	0.376	0.307	0.272	0.256	0.250	0.254	0.263	0.277	0.295	0.316	0.339	0.365	0.393	0.422	0.453	0.485	0.519	0.553	0.588	0.625

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\* Includes separations from non-Selected Reserves with 20 or more good years, except for paid retirement.

## Officer Selected Reserve Non-disability Retirement Rates

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
59	0.203	0.224	0.244	0.262	0.278	0.293	0.305	0.315	0.323	0.327	0.329	0.328	0.323	0.315	0.303	0.288	0.269	0.246	0.219	0.188	0.152
60	0.473	0.575	0.612	0.639	0.660	0.678	0.693	0.706	0.718	0.729	0.738	0.747	0.755	0.762	0.769	0.775	0.781	0.786	0.791	0.796	0.800
61	0.139	0.192	0.214	0.230	0.242	0.251	0.254	0.252	0.244	0.230	0.210	0.183	0.153	0.122	0.094	0.074	0.070	0.091	0.147	0.253	0.424
62	0.081	0.179	0.220	0.251	0.278	0.301	0.322	0.341	0.359	0.376	0.392	0.407	0.422	0.436	0.449	0.462	0.475	0.487	0.499	0.510	0.521
>62	0.108	0.172	0.199	0.219	0.236	0.251	0.265	0.278	0.289	0.300	0.311	0.321	0.330	0.339	0.348	0.357	0.365	0.373	0.380	0.388	0.395

## Enlisted Selected Reserve Non-disability Retirement Rates

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
59	0.285	0.275	0.281	0.287	0.293	0.299	0.305	0.311	0.317	0.323	0.330	0.336	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390
60	0.841	0.837	0.846	0.859	0.874	0.888	0.900	0.909	0.914	0.915	0.913	0.908	0.902	0.896	0.894	0.899	1.000	1.000	1.000	1.000	1.000
61	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469
62	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469
>62	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194



## Officer Selected Reserve New Entrant Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	27	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	63	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	77	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	125	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	173	9	4	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	171	18	30	9	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	174	18	55	33	16	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	203	19	47	61	52	17	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0
28	236	20	44	67	81	45	10	3	2	2	0	0	0	0	0	0	0	0	0	0	0
29	254	19	39	63	74	61	52	12	3	2	3	1	1	0	0	0	0	0	0	0	0
30	252	20	37	64	69	55	69	51	11	6	4	2	1	1	0	0	0	0	0	0	0
31	218	21	34	62	65	37	51	66	52	31	6	3	3	1	2	0	0	0	0	0	0
32	198	22	27	71	62	40	39	49	80	113	22	2	3	3	2	0	0	0	0	0	0
33	170	20	29	61	57	36	34	43	64	143	80	18	4	3	1	1	2	0	0	0	0
34	176	18	28	63	54	33	40	33	53	89	83	57	12	6	3	1	1	1	0	0	0
35	163	21	21	52	52	35	35	36	44	63	64	80	47	8	7	0	0	1	0	0	0
36	126	13	18	35	38	31	31	34	38	54	42	67	56	27	12	2	1	1	1	1	0
37	109	13	13	25	29	24	24	24	30	35	42	44	38	31	39	6	2	1	0	0	0
38	81	7	11	24	21	18	19	22	20	26	27	42	31	21	33	15	4	1	1	0	0
39	69	7	10	25	22	18	17	17	20	18	28	31	25	19	18	13	9	2	0	0	0
40	63	6	8	17	20	18	15	15	15	17	19	25	22	12	11	9	6	2	0	0	1
41	51	7	7	22	18	16	13	18	13	17	21	24	18	13	12	4	3	2	1	1	0
42	45	4	6	19	21	13	10	13	16	10	12	18	12	12	8	7	3	2	1	1	1
43	34	6	7	17	15	13	10	12	10	11	11	16	13	10	8	4	2	1	1	0	1
44	30	3	7	16	12	10	11	10	10	7	12	12	10	6	8	4	2	1	0	0	1
45	33	6	7	13	12	6	6	9	10	8	8	9	9	7	6	3	2	1	0	1	1
46	28	3	7	12	11	8	8	9	7	7	6	6	8	6	2	3	2	2	1	0	0
47	25	6	8	10	9	6	6	4	4	4	4	4	3	1	4	2	1	1	1	1	0
48	21	2	7	8	7	6	4	6	4	3	1	4	4	2	3	1	1	0	1	1	1
49	22	4	6	8	7	2	3	3	4	3	3	3	4	1	1	1	2	0	0	0	1
50	19	2	6	7	4	3	4	4	3	2	4	2	2	2	2	1	0	1	0	0	0
51	13	3	4	4	6	2	1	3	2	2	2	3	2	2	2	1	1	0	1	0	1
52	12	4	3	4	3	2	2	3	1	2	1	2	1	2	1	2	1	0	0	0	0
53	11	3	2	4	3	2	3	2	0	1	1	1	1	0	1	1	0	0	0	1	1
54	9	1	2	2	2	2	1	1	1	1	2	0	0	1	0	0	1	0	0	0	0
55	8	1	1	1	2	0	2	1	1	0	0	0	0	0	1	0	1	0	0	0	0
56	4	1	1	1	1	1	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0
57	3	0	0	1	1	0	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0
58	2	1	1	1	1	1	1	1	0	0	1	0	1	1	0	0	1	0	0	0	0
59	2	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0

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\* Rates per 100,000 reservists in the new entrant/reentrant distribution.

## Enlisted Selected Reserve New Entrant Rates \*

### Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,346	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	10,935	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	9,400	11	108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	5,828	42	56	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	3,339	232	603	258	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	1,901	272	1,057	911	288	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	1,415	236	859	1,419	1,073	46	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	1,139	216	636	1,397	1,387	236	40	1	0	0	0	0	0	0	0	0	0	0	0	0	0
25	1,081	218	503	1,078	1,098	391	263	24	3	0	0	0	0	0	0	0	0	0	0	0	0
26	1,032	199	420	879	854	360	446	201	21	1	0	0	0	0	0	0	0	0	0	0	0
27	929	181	342	737	720	299	415	375	141	17	1	0	0	0	0	0	0	0	0	0	0
28	841	149	293	636	554	233	322	327	234	122	38	3	0	0	0	0	0	0	0	0	0
29	779	134	240	522	453	200	246	254	191	242	155	13	2	0	0	0	0	0	0	0	0
30	651	115	204	415	357	172	195	194	148	211	223	65	8	2	0	0	0	0	0	0	0
31	557	90	163	348	300	141	161	165	123	168	189	100	51	8	1	0	0	0	0	0	0
32	489	79	154	293	251	127	127	134	101	129	138	86	75	40	8	1	0	0	0	0	0
33	456	62	137	248	204	103	116	119	81	100	124	70	74	54	37	16	3	0	0	0	0
34	413	61	130	213	173	88	103	106	86	105	98	64	64	51	62	49	3	1	0	0	0
35	411	50	118	198	158	74	95	95	72	89	103	63	60	45	63	58	11	2	1	0	0
36	357	40	104	163	137	67	70	74	64	78	88	58	58	43	52	41	11	4	1	0	0
37	284	42	97	148	113	54	68	66	49	66	68	48	50	36	42	31	11	4	1	1	0
38	238	36	82	124	84	48	57	43	43	46	52	44	37	37	32	27	11	6	5	0	0
39	192	26	65	97	75	37	43	34	33	33	39	32	36	28	27	21	6	4	2	0	0
40	154	24	53	83	66	36	34	27	27	28	30	22	24	26	27	24	10	5	3	2	1
41	141	20	46	75	49	22	30	21	26	25	27	20	20	18	20	13	8	5	2	1	2
42	113	21	41	61	43	22	26	23	20	15	20	13	15	13	14	11	6	4	1	2	1
43	97	18	39	47	40	19	21	18	15	15	15	13	12	12	8	8	6	4	2	3	1
44	71	20	29	40	33	16	16	13	12	14	12	10	8	7	8	6	6	4	1	0	2
45	59	20	30	34	23	13	12	13	8	9	10	11	9	7	8	6	3	3	0	1	0
46	44	16	23	24	20	12	10	8	7	6	7	8	4	4	6	4	3	2	1	0	2
47	43	12	17	20	13	6	8	4	8	7	5	7	6	3	3	5	3	2	1	0	0
48	35	15	15	19	12	7	6	8	4	4	4	4	4	2	2	2	1	1	1	0	0
49	29	16	13	13	9	5	4	4	5	5	3	4	4	4	2	3	2	1	1	0	0
50	23	13	16	13	11	5	4	5	5	3	2	3	5	2	2	2	1	1	0	1	0
51	20	11	15	12	9	4	3	3	3	2	4	2	2	1	2	1	1	1	0	0	0
52	12	13	12	11	7	5	3	2	2	2	2	2	2	2	1	0	1	1	1	0	1
53	11	7	8	10	5	3	2	2	1	2	2	1	1	1	0	1	0	2	0	0	0
54	11	5	8	4	3	2	1	1	1	1	1	1	2	1	1	1	0	0	0	0	0
55	5	3	6	6	2	2	1	1	1	1	1	0	1	1	1	1	1	0	0	0	0
56	6	2	3	3	1	1	1	1	1	1	0	0	1	0	0	0	0	1	0	0	0
57	5	1	2	3	3	0	1	0	1	0	1	0	1	0	0	0	0	1	0	0	0
58	2	2	3	2	2	2	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
59	4	1	1	2	1	1	1	1	0	0	0	0	0	0	0	0	0	1	0	0	0
60	2	1	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0

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\* Rates per 100,000 reservists in the new entrant/reentrant distribution.

# Officer Selected Reserve Promotion and Merit Basic Pay Increase Ratios

## Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	1.021	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	1.025	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	1.017	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	1.009	1.037	0.944	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	1.051	1.037	1.088	1.117	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	1.068	1.022	1.025	1.024	1.164	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	1.045	1.030	1.021	1.034	1.078	1.053	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	1.040	1.039	1.002	1.035	1.021	1.065	1.051	1.023	1.000	1.030	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	1.040	1.025	1.044	1.026	1.024	1.036	1.121	1.046	1.023	1.012	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	1.045	1.054	1.047	1.050	1.019	1.020	1.034	1.150	0.991	1.038	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	1.051	1.070	1.041	1.037	1.033	1.016	1.023	1.020	1.146	1.111	1.017	1.000	0.931	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	1.043	1.040	1.035	1.041	1.027	1.035	1.027	1.022	1.050	1.065	1.048	0.948	1.090	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000
32	1.039	1.040	1.036	1.022	1.030	1.034	1.034	1.035	1.039	1.022	1.047	1.171	0.978	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000
33	1.030	1.036	1.033	1.033	1.039	1.031	1.036	1.044	1.026	1.026	1.041	1.081	1.066	1.008	1.033	1.000	1.000	0.000	0.000	0.000	0.000
34	1.024	1.034	1.031	1.032	1.025	1.025	1.030	1.030	1.027	1.025	1.023	1.039	1.058	1.057	0.997	0.923	1.000	1.000	0.000	0.000	0.000
35	1.023	1.041	1.045	1.040	1.038	1.032	1.029	1.038	1.039	1.036	1.034	1.042	1.052	1.066	1.176	1.012	1.042	1.000	1.000	0.000	0.000
36	1.025	1.032	1.036	1.044	1.034	1.030	1.035	1.027	1.030	1.026	1.027	1.035	1.028	1.057	1.035	1.212	0.985	1.053	1.000	1.000	0.000
37	1.020	1.019	1.024	1.035	1.031	1.030	1.031	1.036	1.031	1.030	1.026	1.023	1.026	1.029	1.033	1.103	1.107	0.948	0.910	1.000	1.000
38	1.017	1.011	1.024	1.030	1.027	1.036	1.032	1.019	1.023	1.025	1.022	1.019	1.030	1.015	1.023	1.040	1.059	1.134	1.066	0.966	1.221
39	1.008	1.030	1.013	1.014	1.031	1.024	1.023	1.028	1.021	1.023	1.032	1.022	1.023	1.024	1.012	1.019	1.029	1.040	1.029	1.029	0.879
40	1.014	1.015	1.016	1.020	1.020	1.029	1.022	1.028	1.022	1.025	1.022	1.021	1.026	1.030	1.023	1.015	0.988	1.043	1.064	1.064	1.129
41	1.011	1.020	1.029	1.016	1.021	1.016	1.024	1.013	1.023	1.015	1.018	1.027	1.027	1.030	1.029	1.038	1.032	1.044	1.068	1.068	0.987
42	1.015	1.010	1.022	1.020	1.028	1.027	1.023	1.026	1.024	1.025	1.022	1.026	1.017	1.022	1.024	1.016	1.030	1.019	0.997	0.997	1.016
43	1.013	1.028	1.029	1.023	1.023	1.030	1.024	1.019	1.020	1.032	1.021	1.024	1.030	1.027	1.021	1.023	1.023	0.983	1.009	1.009	0.996
44	1.015	1.020	1.021	1.014	1.017	1.033	1.023	1.022	1.016	1.014	1.014	1.022	1.026	1.022	1.014	1.021	1.036	1.050	1.038	1.038	1.080
45	1.018	1.009	1.021	1.027	1.021	1.013	1.021	1.018	1.023	1.012	1.007	1.009	1.011	1.009	1.011	0.991	1.028	1.005	1.052	1.052	1.054
46	1.023	1.031	1.017	1.023	1.013	1.020	1.026	1.023	1.027	1.021	1.028	1.009	1.010	1.015	1.016	1.024	0.999	1.039	0.966	0.966	1.055
47	1.026	1.025	1.018	1.022	1.019	1.019	1.037	1.031	1.006	1.008	1.019	1.028	1.013	1.031	1.013	1.034	1.022	1.007	1.005	1.005	1.015
48	1.024	1.029	1.034	1.015	1.012	1.008	1.016	1.017	1.019	1.023	1.029	1.008	1.010	0.992	1.023	1.010	1.006	1.027	1.046	1.046	0.983
49	1.024	1.021	1.011	1.020	1.014	1.018	1.012	1.014	1.019	1.031	1.033	1.032	1.020	1.020	1.005	1.012	1.041	0.981	1.076	1.076	1.081
50	1.014	1.008	1.015	1.006	1.005	1.014	1.017	1.005	1.012	1.032	1.025	1.024	1.044	1.029	1.022	1.007	1.024	1.025	1.001	1.001	0.962
51	1.003	1.010	1.024	1.008	1.006	1.004	1.014	1.007	1.012	1.002	1.013	1.008	1.021	1.014	1.011	1.020	0.990	1.011	1.001	1.001	1.062
52	1.006	1.005	1.006	1.009	1.003	1.005	0.995	0.991	1.024	1.000	1.005	1.040	1.018	1.034	1.035	1.009	1.030	1.024	1.071	1.071	0.990
53	0.999	1.007	1.012	0.990	1.006	1.009	0.991	1.002	1.012	1.004	1.004	0.974	1.013	1.027	1.032	1.027	1.025	1.018	0.937	0.937	1.005
54	0.994	1.008	0.987	1.004	1.006	1.009	1.005	1.041	1.001	0.982	1.016	1.012	0.976	1.011	1.007	1.007	0.969	1.010	1.010	1.010	0.965
55	1.009	1.006	1.000	1.008	0.986	0.997	0.960	0.967	0.987	1.013	1.024	0.994	0.993	1.020	0.995	1.037	1.052	1.052	1.052	1.052	1.110
56	0.999	1.005	1.011	1.018	1.002	1.008	0.988	1.035	1.033	1.016	0.955	1.004	0.984	0.974	1.014	1.014	1.014	1.014	1.014	1.014	0.947
57	1.009	0.993	1.006	0.993	1.016	0.997	1.039	0.964	0.981	0.993	1.039	1.020	0.993	0.891	1.026	1.026	1.026	1.026	1.026	1.026	1.026
58	1.018	1.002	1.001	0.994	0.962	0.996	0.982	1.018	0.973	1.020	0.996	0.991	1.005	1.109	0.965	0.965	0.965	0.965	0.965	0.965	0.965
59	0.990	1.027	1.003	1.018	1.006	1.027	1.001	0.967	1.012	1.019	0.982	0.997	1.035	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983
60	1.048	1.018	1.061	1.066	1.110	0.995	1.049	1.046	0.997	0.960	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972
61	1.024	1.033	1.025	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
62	1.009	1.080	1.031	1.006	1.040	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051

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THE NUMBER THAT APPEARS IN THE COLUMN MARKED "UNDER 1" AND THE ROW MARKED "62" IS THE RATIO OF AVERAGE BASIC PAY AT AGE 63 AND ABOVE TO BASIC PAY AT 62 FOR A MEMBER WITH LESS THAN A COMPLETED YEAR OF SERVICE.

## Enlisted Selected Reserve Promotion and Merit Basic Pay Increase Ratios

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	1.039	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	1.120	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	1.073	1.058	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	1.061	1.045	1.083	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	1.050	1.032	1.023	1.088	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	1.037	1.025	1.022	1.021	1.004	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	1.029	1.024	1.020	1.016	1.011	1.042	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	1.028	1.025	1.025	1.018	1.019	1.016	1.029	1.083	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	1.029	1.032	1.020	1.020	1.019	1.017	1.015	1.031	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	1.029	1.042	1.025	1.022	1.021	1.021	1.017	1.013	1.043	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	1.031	1.039	1.029	1.024	1.025	1.023	1.018	1.010	1.012	1.046	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	1.030	1.045	1.032	1.028	1.028	1.028	1.023	1.017	1.016	1.008	1.034	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	1.033	1.033	1.035	1.033	1.030	1.027	1.022	1.018	1.023	1.015	1.028	1.066	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	1.029	1.043	1.038	1.033	1.033	1.027	1.027	1.019	1.022	1.015	1.022	1.015	1.090	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	1.025	1.037	1.029	1.031	1.030	1.029	1.025	1.023	1.026	1.022	1.027	1.019	1.003	1.077	1.000	0.000	0.000	0.000	0.000	0.000	0.000
32	1.022	1.031	1.029	1.029	1.031	1.027	1.025	1.021	1.018	1.022	1.020	1.005	0.998	1.023	1.000	1.000	0.000	0.000	0.000	0.000	0.000
33	1.024	1.018	1.023	1.027	1.026	1.026	1.025	1.031	1.024	1.018	1.022	1.015	1.014	1.008	1.003	1.000	1.000	0.000	0.000	0.000	0.000
34	1.023	1.024	1.017	1.023	1.026	1.028	1.027	1.026	1.027	1.024	1.018	1.014	1.016	1.016	1.006	1.021	1.000	1.000	0.000	0.000	0.000
35	1.021	1.025	1.016	1.018	1.027	1.019	1.028	1.031	1.026	1.020	1.020	1.013	1.013	1.020	1.015	1.020	1.033	1.000	1.000	0.000	0.000
36	1.017	1.018	1.014	1.013	1.022	1.021	1.021	1.027	1.028	1.016	1.020	1.021	1.016	1.010	1.031	1.012	1.026	1.000	1.000	1.000	0.000
37	1.016	1.011	1.014	1.018	1.021	1.020	1.019	1.023	1.021	1.018	1.017	1.014	1.013	1.009	1.004	1.031	0.987	1.000	1.000	1.000	1.000
38	1.014	1.021	1.015	1.014	1.015	1.017	1.016	1.013	1.017	1.017	1.019	1.011	1.011	1.015	1.016	1.015	1.052	1.008	1.000	1.000	1.000
39	1.011	1.016	1.023	1.018	1.017	1.020	1.013	1.017	1.012	1.020	1.016	1.014	1.003	1.007	1.009	1.019	1.004	1.011	1.012	1.056	1.000
40	1.012	1.014	1.021	1.021	1.023	1.025	1.020	1.014	1.009	1.016	1.017	1.005	1.008	1.001	1.006	1.018	1.014	1.005	1.023	1.023	1.000
41	1.015	1.010	1.016	1.024	1.014	1.019	1.012	1.009	1.014	1.020	1.010	1.016	1.000	1.005	1.004	1.007	1.007	1.002	1.006	1.006	1.000
42	1.014	1.014	1.017	1.017	1.020	1.017	1.017	1.021	1.019	1.012	1.013	1.020	1.013	1.005	1.006	0.999	0.980	1.001	1.016	1.016	1.139
43	1.019	1.019	1.014	1.017	1.015	1.016	1.024	1.016	1.023	1.027	1.016	1.012	1.008	1.018	1.017	0.992	1.008	1.020	1.009	1.009	1.009
44	1.038	1.024	1.023	1.018	1.017	1.013	1.024	1.029	1.024	1.029	1.025	1.023	1.012	1.005	0.998	0.995	1.007	0.981	1.001	1.001	1.001
45	1.037	1.024	1.017	1.017	1.015	1.018	1.007	1.020	1.028	1.026	1.022	1.031	1.036	1.014	1.009	1.028	1.007	1.051	1.004	1.004	1.004
46	1.036	1.022	1.021	1.026	1.021	1.015	1.008	1.018	1.013	1.009	1.028	1.024	1.013	1.017	1.027	1.022	1.004	0.985	0.985	0.985	0.985
47	1.033	1.009	1.027	1.011	1.024	1.015	1.028	1.016	1.022	1.022	1.042	1.008	1.021	1.013	1.002	0.994	1.011	1.016	1.016	1.016	1.016
48	1.022	1.006	1.013	1.019	1.021	1.032	1.007	1.025	1.013	1.003	1.001	1.026	1.008	1.014	1.013	0.994	1.015	1.040	1.040	1.040	1.040
49	1.019	1.006	1.012	1.008	1.016	1.029	1.026	1.013	1.013	1.010	1.016	1.015	1.025	1.057	1.010	0.996	0.979	0.979	0.979	0.979	0.979
50	1.010	1.010	1.013	1.017	1.020	1.016	1.018	1.028	1.013	1.007	0.999	1.007	1.021	1.015	0.982	1.049	1.012	0.976	0.976	0.976	0.976
51	1.013	1.011	1.005	1.013	1.014	1.021	1.015	1.012	1.007	1.033	1.004	0.992	1.014	0.991	1.010	0.998	1.049	1.045	1.045	1.045	1.045
52	1.005	1.015	1.007	1.012	1.004	1.014	1.021	1.007	1.011	1.021	0.997	0.979	1.037	1.020	1.044	1.025	1.028	1.011	1.011	1.011	1.011
53	1.003	1.016	1.002	1.007	1.002	1.011	1.011	1.001	1.013	1.005	1.003	1.038	1.010	1.028	1.031	1.035	1.000	1.044	1.044	1.044	1.044
54	1.004	1.006	1.004	0.995	0.990	1.009	1.016	1.022	0.999	1.000	1.024	1.021	1.018	1.012	1.026	1.025	0.951	1.032	1.032	1.032	1.032
55	1.000	1.006	1.002	0.997	0.994	0.996	1.004	1.001	1.007	0.999	1.033	0.970	0.988	1.030	1.025	0.995	1.067	1.032	1.032	1.032	1.032
56	1.007	1.012	1.008	1.001	1.001	1.011	0.996	1.007	1.008	1.015	0.987	1.048	0.985	1.027	0.973	1.001	0.975	0.949	0.949	0.949	0.949
57	1.005	1.003	1.004	1.011	1.006	0.989	1.030	1.021	1.021	1.040	1.014	1.001	1.025	0.967	1.029	1.002	0.958	0.960	0.960	0.960	0.960
58	1.002	1.007	1.002	1.004	1.012	1.021	0.975	0.997	1.016	1.002	1.051	1.007	1.005	1.052	1.009	1.005	1.284	1.223	1.223	1.223	1.223
59	0.984	0.988	0.991	1.007	0.986	1.007	1.041	1.020	0.995	0.945	0.973	1.064	0.934	1.009	0.910	1.073	0.911	0.911	0.911	0.911	0.911
60	0.883	0.828	0.894	0.846	0.802	0.848	0.865	0.869	0.883	0.909	0.893	0.859	0.996	0.893	0.986	0.896	0.896	0.896	0.896	0.896	0.896
61	0.934	1.050	1.006	1.056	1.111	0.965	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947	0.947
62	0.945	0.891	0.893	0.875	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866	0.866

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THE NUMBER THAT APPEARS IN THE COLUMN MARKED "UNDER 1" AND THE ROW MARKED "62" IS THE RATIO OF AVERAGE BASIC PAY AT AGE 63 AND ABOVE TO BASIC PAY AT 62 FOR A MEMBER WITH LESS THAN A COMPLETED YEAR OF SERVICE.

APPENDIX I

RETIREE AND SURVIVOR RATES

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## RETIREE AND SURVIVOR RATES

The military retiree decrement rates are used to predict death, “other” losses from retired pay status, and rates of transfer from temporary disability to permanent disability. The “other” losses consist primarily of returns to active duty and full waiver of retired pay to receive a higher annuity from the Veterans Administration or Civil Service. These rates were developed by age nearest birthday for officers and enlistees separately, and were further subdivided by three types of retirement: nondisability, temporary disability, and permanent disability. For temporary disability retirees, select rates were created for each of the first five years of retirement. After five years, those who are still in the temporary disability status are transferred to a permanent disability status.

The data for the rates were taken from the Defense Manpower Data Center Retiree and Survivor Files as of September 30 for the years 1981 through 2001. These files were created by the Finance Centers of the military services (now consolidated under the Defense Finance and Accounting Service), which have responsibility for sending monthly retired pay checks to military retirees. A military retiree can be in “paid status” or “nonpaid status.” Nonpaid status indicates that a retiree has an entitlement to an annuity, but the annuity is fully reduced by offsets. Retirees who terminate from paid status during a fiscal year are on the retiree file at the end of that fiscal year with a termination code indicating the type of termination.

The rate development process began by matching two consecutive fiscal year-end files by Social Security number. Cases no longer in paid status were categorized by type of loss. In a few cases, there was no follow-up record. Some of the cases represent changed or corrected Social Security numbers. Where there was a previously retired person with a new Social Security number, it was subtracted from the cases with no follow-up record. The remaining unknowns were prorated. In addition, persons who discontinued a previous waiver of DoD retired pay were subtracted from other losses. After following the above procedures, crude rates were created using the formulas given on page I-3. These were smoothed using a Whittaker-Henderson type B graduation, or by fitting a polynomial to the crude rates. Where there was reason to suspect valid discontinuities in the underlying rates, those segments were not smoothed. A summary of the years on which various rates are based is given on page I-5.

Retired and survivor rates are shown on pages I-6 through I-17.

## RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

DEATH OF NONDISABILITY RETIREES (weighted by annuity amount, by age nearest birthday)

$$\frac{\text{Nondisability deaths}}{\text{[Number at beginning of year - } \frac{1}{2} \text{ (Nondisability deaths + other losses)]}}$$

DEATH OF PERMANENT DISABILITY RETIREES (weighted by annuity amount, by age nearest birthday)

$$\frac{\text{Permanent disability deaths}}{\text{[Number at beginning of year - } \frac{1}{2} \text{ (Permanent disability deaths + other losses)]}}$$

DEATH OF TEMPORARY DISABILITY RETIREES (by age nearest birthday and years retired)

$$\frac{\text{Temporary disability deaths in category}^1}{\text{[Number at beginning of year - } \frac{1}{2} \text{ (Deaths + transfers + other losses)]}}$$

RATES OF OTHER LOSSES FROM NONDISABILITY (weighted by annuity amount, by age nearest birthday)

$$\frac{\text{Losses other than death}}{\text{Number at beginning of year}}$$

RATES OF OTHER LOSSES FROM PERMANENT DISABILITY (weighted by annuity amount, by age nearest birthday)

$$\frac{\text{Losses other than death}}{\text{Number at beginning of year}}$$

RATES OF OTHER LOSSES FROM TEMPORARY DISABILITY (by age nearest birthday and years retired)

$$\frac{\text{Losses other than death or transfers to permanent}}{\text{Number at beginning of year}}$$

RATES OF TRANSFER FROM TEMPORARY TO PERMANENT DISABILITY (by age nearest birthday and years retired)

$$\frac{\text{Transfers to permanent}}{\text{Number at beginning of year}}$$

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<sup>1</sup> Includes deaths of members who were temporarily disabled at the beginning of the year, then transferred to permanent disability, and later died before the end of the year.

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS  
(cont.)

RETIREE DIVORCE (weighted by coverage amount, by age nearest birthday)

Net Retiree Divorces  
Number at beginning of year

DEATH OF SURVIVING SPOUSE (weighted by annuity amount, by age nearest birthday)

Survivor deaths  
Number at beginning of year

REMARRIAGE OF SURVIVING SPOUSE (weighted by annuity amount, by age nearest birthday)

Surviving Spouse Remarriages  
Number at beginning of year

SURVIVING CHILD TERMINATION RATES (weighted by annuity amount, by age nearest birthday)

Child terminations  
Number at beginning of year

SUMMARY OF YEARS ON WHICH RETIREE AND SURVIVOR RATES ARE BASED

<u>DEATH RATES</u>	<u>Fiscal Years on Which Rates Are Based</u>									
	<u>1981-1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>
ND Officers									X	X
ND Enlistees									X	X
PD Officers		X	X	X	X	X	X	X	X	X
PD Enlistees		X	X	X	X	X	X	X	X	X
TD Officers	X	X								
TD Enlistees	X	X								
 <u>OTHER LOSS RATES</u>										
ND Officers					X	X	X			
ND Enlistees					X	X	X			
PD Officers		X	X	X	X	X	X	X	X	X
PD Enlistees		X	X	X	X	X	X	X	X	X
TD Officers	X	X								
TD Enlistees	X	X								
 <u>TRANSFER RATES FROM TD TO PD</u>										
Officers	X	X								
Enlistees	X	X								
 <u>RETIREE DIVORCE</u>										
					X	X	X			
 <u>SURVIVOR RATES</u>										
Remarriage			X	X	X					
Child Termination		X	X	X	X					
Survivor Death			X	X	X					

ND = Nondisabled; PD = Permanently Disabled; TD = Temporarily Disabled

## RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)

### OFFICERS

Age	Non-disability	Permanent Disability	Temporary Disability				
			Year of Retirement				
			One	Two	Three	Four	Five
16	0.00000	0.00502	0.04672	0.02778	0.02168	0.01407	0.04145
17	0.00000	0.00552	0.04546	0.02704	0.02110	0.01369	0.04033
18	0.00000	0.00590	0.04423	0.02630	0.02053	0.01332	0.03924
19	0.00000	0.00622	0.04304	0.02559	0.01997	0.01296	0.03818
20	0.00000	0.00650	0.04185	0.02489	0.01942	0.01260	0.03713
21	0.00000	0.00680	0.04070	0.02420	0.01889	0.01225	0.03610
22	0.00000	0.00713	0.03957	0.02353	0.01836	0.01191	0.03510
23	0.00000	0.00755	0.03846	0.02287	0.01785	0.01158	0.03412
24	0.00000	0.00800	0.03738	0.02223	0.01735	0.01126	0.03316
25	0.00000	0.00848	0.03633	0.02160	0.01686	0.01094	0.03222
26	0.00000	0.00894	0.03530	0.02099	0.01638	0.01063	0.03131
27	0.00000	0.00933	0.03429	0.02039	0.01591	0.01033	0.03042
28	0.00000	0.00968	0.03331	0.01981	0.01546	0.01003	0.02955
29	0.00000	0.00999	0.03237	0.01925	0.01502	0.00975	0.02872
30	0.00036	0.00931	0.03145	0.01870	0.01459	0.00947	0.02789
31	0.00037	0.00868	0.03057	0.01818	0.01419	0.00920	0.02712
32	0.00038	0.00809	0.02975	0.01769	0.01381	0.00896	0.02639
33	0.00038	0.00755	0.02900	0.01725	0.01346	0.00873	0.02573
34	0.00038	0.00708	0.03078	0.01830	0.01428	0.00927	0.02730
35	0.00038	0.00665	0.03255	0.01936	0.01511	0.00980	0.02888
36	0.00038	0.00627	0.03433	0.02042	0.01593	0.01034	0.03045
37	0.00039	0.00594	0.03612	0.02148	0.01676	0.01088	0.03204
38	0.00041	0.00568	0.03793	0.02256	0.01760	0.01142	0.03365
39	0.00044	0.00546	0.03974	0.02363	0.01844	0.01197	0.03525
40	0.00048	0.00530	0.04154	0.02471	0.01928	0.01251	0.03685
41	0.00050	0.00520	0.04333	0.02577	0.02011	0.01305	0.03843
42	0.00054	0.00516	0.04507	0.02680	0.02092	0.01357	0.03998
43	0.00059	0.00518	0.04678	0.02782	0.02171	0.01408	0.04149
44	0.00065	0.00528	0.04844	0.02880	0.02248	0.01458	0.04297
45	0.00074	0.00544	0.05008	0.02978	0.02324	0.01508	0.04442
46	0.00083	0.00569	0.05173	0.03076	0.02400	0.01557	0.04588
47	0.00094	0.00602	0.05339	0.03175	0.02477	0.01607	0.04736
48	0.00107	0.00663	0.05505	0.03274	0.02555	0.01658	0.04884
49	0.00123	0.00721	0.05673	0.03374	0.02633	0.01708	0.05032
50	0.00133	0.00774	0.05754	0.03422	0.02670	0.01733	0.05104
51	0.00154	0.00825	0.05836	0.03470	0.02708	0.01757	0.05177
52	0.00187	0.00873	0.05917	0.03519	0.02746	0.01782	0.05249
53	0.00226	0.00920	0.05996	0.03566	0.02782	0.01805	0.05319
54	0.00272	0.00970	0.06075	0.03612	0.02819	0.01829	0.05389
55	0.00318	0.01024	0.06152	0.03659	0.02855	0.01852	0.05457
56	0.00361	0.01088	0.06231	0.03705	0.02892	0.01876	0.05527
57	0.00404	0.01161	0.06311	0.03753	0.02929	0.01900	0.05598
58	0.00446	0.01245	0.06394	0.03802	0.02967	0.01925	0.05672
59	0.00491	0.01340	0.06480	0.03854	0.03007	0.01951	0.05748
60	0.00546	0.01445	0.06572	0.03908	0.03050	0.01979	0.05829
61	0.00614	0.01563	0.06671	0.03967	0.03096	0.02009	0.05917

**RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)**

**OFFICERS (continued)**

Age	Non- disability	Permanent Disability	Temporary Disability				
			Year of Retirement				
			One	Two	Three	Four	Five
62	0.00697	0.01691	0.06779	0.04031	0.03146	0.02041	0.06013
63	0.00797	0.01829	0.06900	0.04103	0.03202	0.02077	0.06120
64	0.00904	0.01976	0.07034	0.04183	0.03264	0.02118	0.06240
65	0.01021	0.02136	0.07187	0.04274	0.03335	0.02164	0.06375
66	0.01148	0.02309					
67	0.01294	0.02498					
68	0.01462	0.02703					
69	0.01652	0.02922					
70	0.01860	0.03150					
71	0.02087	0.03387					
72	0.02330	0.03633					
73	0.02608	0.03893					
74	0.02925	0.04172					
75	0.03287	0.04477					
76	0.03693	0.04814					
77	0.04139	0.05190					
78	0.04610	0.05614					
79	0.05133	0.06095					
80	0.05740	0.06643					
81	0.06441	0.07268					
82	0.07242	0.07985					
83	0.08160	0.08807					
84	0.09191	0.09743					
85	0.10347	0.10802					
86	0.11644	0.11988					
87	0.13087	0.13298					
88	0.14652	0.14721					
89	0.16380	0.16247					
90	0.18270	0.17862					
91	0.20312	0.19557					
92	0.22598	0.21320					
93	0.25058	0.23144					
94	0.27666	0.25021					
95	0.30403	0.26945					
96	0.33248	0.28915					
97	0.36190	0.30928					
98	0.39222	0.33166					
99	0.42341	0.35388					
100	0.45553	0.37645					
101	0.48392	0.39991					
102	0.51410	0.42484					
103	0.54847	0.45324					
104	0.58688	0.48497					
105	0.62595	0.51724					
106	0.66186	0.54691					
107	0.66942	0.57055					
108	0.66944	0.58715					
109	0.66946	0.59860					
110	1.00000	1.00000					

**RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)**

**ENLISTED**

Age	Non-disability	Permanent Disability	Temporary Disability				
			Year of Retirement				
			One	Two	Three	Four	Five
16	0.00000	0.00461	0.01619	0.01011	0.01044	0.00835	0.01115
17	0.00000	0.00507	0.01492	0.00932	0.00962	0.00770	0.01028
18	0.00000	0.00542	0.01368	0.00855	0.00882	0.00706	0.00943
19	0.00000	0.00571	0.01247	0.00779	0.00804	0.00643	0.00859
20	0.00000	0.00597	0.01197	0.00748	0.00772	0.00618	0.00825
21	0.00000	0.00625	0.01145	0.00715	0.00738	0.00591	0.00789
22	0.00000	0.00655	0.01106	0.00691	0.00713	0.00571	0.00762
23	0.00000	0.00694	0.01082	0.00676	0.00698	0.00558	0.00745
24	0.00000	0.00735	0.01084	0.00677	0.00699	0.00559	0.00747
25	0.00000	0.00779	0.01117	0.00698	0.00720	0.00577	0.00770
26	0.00000	0.00821	0.01174	0.00733	0.00757	0.00606	0.00809
27	0.00000	0.00857	0.01254	0.00783	0.00808	0.00647	0.00864
28	0.00000	0.00889	0.01352	0.00844	0.00872	0.00698	0.00931
29	0.00000	0.00918	0.01450	0.00906	0.00935	0.00748	0.00999
30	0.00084	0.00855	0.01538	0.00961	0.00992	0.00794	0.01060
31	0.00086	0.00797	0.01615	0.01009	0.01041	0.00833	0.01112
32	0.00088	0.00743	0.01684	0.01052	0.01086	0.00869	0.01161
33	0.00089	0.00694	0.01751	0.01094	0.01129	0.00904	0.01207
34	0.00089	0.00650	0.01820	0.01137	0.01173	0.00939	0.01254
35	0.00089	0.00611	0.01893	0.01182	0.01220	0.00977	0.01304
36	0.00090	0.00576	0.01975	0.01233	0.01273	0.01019	0.01360
37	0.00093	0.00546	0.02063	0.01289	0.01330	0.01065	0.01421
38	0.00098	0.00522	0.02154	0.01345	0.01389	0.01112	0.01484
39	0.00104	0.00502	0.02235	0.01396	0.01441	0.01154	0.01540
40	0.00111	0.00487	0.02316	0.01447	0.01493	0.01195	0.01595
41	0.00114	0.00478	0.02411	0.01506	0.01554	0.01244	0.01661
42	0.00121	0.00474	0.02528	0.01579	0.01630	0.01305	0.01742
43	0.00133	0.00476	0.02655	0.01658	0.01712	0.01370	0.01829
44	0.00146	0.00485	0.02768	0.01729	0.01784	0.01428	0.01907
45	0.00165	0.00500	0.02863	0.01788	0.01846	0.01478	0.01972
46	0.00187	0.00523	0.02948	0.01842	0.01901	0.01522	0.02031
47	0.00213	0.00553	0.03036	0.01897	0.01958	0.01567	0.02092
48	0.00243	0.00591	0.03131	0.01956	0.02019	0.01616	0.02157
49	0.00277	0.00636	0.03234	0.02020	0.02085	0.01669	0.02228
50	0.00316	0.00691	0.03341	0.02087	0.02154	0.01724	0.02302
51	0.00360	0.00753	0.03518	0.02198	0.02268	0.01816	0.02424
52	0.00409	0.00825	0.03697	0.02309	0.02384	0.01908	0.02547
53	0.00465	0.00906	0.03870	0.02418	0.02495	0.01998	0.02667
54	0.00526	0.00996	0.04035	0.02520	0.02601	0.02082	0.02780
55	0.00595	0.01095	0.04192	0.02619	0.02703	0.02164	0.02888
56	0.00671	0.01204	0.04351	0.02718	0.02805	0.02246	0.02998
57	0.00754	0.01324	0.04519	0.02823	0.02914	0.02333	0.03114
58	0.00846	0.01453	0.04709	0.02941	0.03036	0.02430	0.03244
59	0.00948	0.01594	0.04925	0.03076	0.03175	0.02542	0.03393
60	0.01063	0.01747	0.05166	0.03227	0.03331	0.02666	0.03559
61	0.01191	0.01912	0.05434	0.03395	0.03504	0.02805	0.03744

**RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)**

**ENLISTED (continued)**

<u>Age</u>	<u>Non- disability</u>	<u>Permanent Disability</u>	<u>Temporary Disability</u>				
			<u>Year of Retirement</u>				
			<u>One</u>	<u>Two</u>	<u>Three</u>	<u>Four</u>	<u>Five</u>
62	0.01336	0.02090	0.05726	0.03577	0.03692	0.02955	0.03945
63	0.01501	0.02283	0.06033	0.03769	0.03890	0.03114	0.04157
64	0.01684	0.02492	0.06347	0.03965	0.04092	0.03276	0.04373
65	0.01888	0.02717	0.06662	0.04162	0.04295	0.03438	0.04590
66	0.02111	0.02961					
67	0.02355	0.03225					
68	0.02618	0.03509					
69	0.02903	0.03817					
70	0.03211	0.04149					
71	0.03545	0.04506					
72	0.03910	0.04891					
73	0.04306	0.05304					
74	0.04737	0.05747					
75	0.05209	0.06221					
76	0.05723	0.06727					
77	0.06282	0.07267					
78	0.06894	0.07842					
79	0.07560	0.08451					
80	0.08287	0.09097					
81	0.09067	0.09779					
82	0.09919	0.10497					
83	0.10845	0.11253					
84	0.11829	0.12046					
85	0.12877	0.12876					
86	0.14002	0.13745					
87	0.15183	0.14650					
88	0.16449	0.15594					
89	0.17787	0.16575					
90	0.19195	0.17593					
91	0.20675	0.18650					
92	0.22225	0.19744					
93	0.23847	0.20876					
94	0.25538	0.22936					
95	0.27296	0.25113					
96	0.29120	0.27339					
97	0.31697	0.29538					
98	0.34352	0.31674					
99	0.37082	0.33797					
100	0.39894	0.35952					
101	0.42380	0.38193					
102	0.45021	0.40573					
103	0.48031	0.43285					
104	0.51394	0.46316					
105	0.54813	0.49398					
106	0.57958	0.52231					
107	0.58618	0.54489					
108	0.58618	0.56074					
109	0.58618	0.57168					
110	1.00000	1.00000					

## RATES OF NONDEATH LOSSES FROM NONDISABILITY

(Age Nearest Birthday)

<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>
16	0.00000	0.00000	56	0.00057	0.00508
17	0.00000	0.00000	57	0.00062	0.00569
18	0.00000	0.00000	58	0.00179	0.00670
19	0.00000	0.00000	59	0.00075	0.00627
20	0.00000	0.00000	60	0.00163	0.00695
21	0.00000	0.00000	61	0.00142	0.00652
22	0.00000	0.00000	62	0.00159	0.00596
23	0.00000	0.00000	63	0.00104	0.00501
24	0.00000	0.00000	64	0.00068	0.00482
25	0.00000	0.00000	65	0.00085	0.00485
26	0.00000	0.00000	66	0.00077	0.00514
27	0.00000	0.00000	67	0.00084	0.00432
28	0.00000	0.00000	68	0.00054	0.00498
29	0.00000	0.00000	69	0.00060	0.00499
30	0.00366	0.01218	70	0.00058	0.00416
31	0.00366	0.01218	71	0.00050	0.00432
32	0.00366	0.01218	72	0.00052	0.00470
33	0.00366	0.01218	73	0.00080	0.00479
34	0.00366	0.01218	74	0.00114	0.00494
35	0.00366	0.01218	75	0.00141	0.00510
36	0.00366	0.01218	76	0.00158	0.00525
37	0.00270	0.00896	77	0.00177	0.00540
38	0.00196	0.00652	78	0.00201	0.00555
39	0.00144	0.00480	79	0.00213	0.00572
40	0.00110	0.00367	80	0.00212	0.00591
41	0.00091	0.00301	81	0.00215	0.00614
42	0.00077	0.00256	82	0.00239	0.00644
43	0.00071	0.00236	83	0.00268	0.00682
44	0.00065	0.00234	84	0.00295	0.00730
45	0.00061	0.00245	85	0.00329	0.00792
46	0.00057	0.00262	86	0.00364	0.00869
47	0.00052	0.00267	87	0.00399	0.00963
48	0.00046	0.00266	88	0.00426	0.01077
49	0.00042	0.00273	89	0.00447	0.01210
50	0.00041	0.00285	90	0.00468	0.01365
51	0.00043	0.00295	91	0.00504	0.01543
52	0.00047	0.00306	92	0.00566	0.01744
53	0.00050	0.00338	93	0.00665	0.01970
54	0.00052	0.00422	94	0.00820	0.02219
55	0.00054	0.00564	95	0.01042	0.02493

**RATES OF NONDEATH, NONTRANSFER LOSSES FROM TEMPORARY DISABILITY**

(Age Nearest Birthday)

Age	OFFICERS					ENLISTED				
	Year of Retirement					Year of Retirement				
	One	Two	Three	Four	Five	One	Two	Three	Four	Five
16	0.17685	0.24762	0.24414	0.27861	0.45470	0.26948	0.54695	0.41602	0.38115	0.74683
17	0.16986	0.23916	0.23678	0.26963	0.44499	0.26024	0.50781	0.39748	0.37111	0.73306
18	0.16287	0.23069	0.22942	0.26065	0.43529	0.25073	0.46867	0.37895	0.36084	0.71929
19	0.15589	0.22223	0.22206	0.25167	0.42559	0.24094	0.42954	0.36041	0.35034	0.70553
20	0.14890	0.21376	0.21470	0.24269	0.41588	0.23088	0.39040	0.34187	0.33963	0.69176
21	0.14191	0.20529	0.20733	0.23371	0.40618	0.22054	0.35338	0.32334	0.32868	0.67799
22	0.13493	0.19683	0.19997	0.22473	0.39648	0.21059	0.31889	0.30480	0.31752	0.66422
23	0.12794	0.18836	0.19261	0.21575	0.38677	0.20151	0.28730	0.28755	0.30613	0.65045
24	0.12095	0.17990	0.18525	0.20676	0.37707	0.19207	0.26532	0.27261	0.29452	0.63668
25	0.11396	0.17143	0.17789	0.19778	0.36737	0.18273	0.24786	0.25984	0.28259	0.61826
26	0.10705	0.16297	0.17052	0.18880	0.35766	0.17385	0.23416	0.24945	0.27071	0.60400
27	0.10029	0.15513	0.16316	0.17982	0.34796	0.16628	0.22180	0.23985	0.25989	0.58856
28	0.09377	0.14772	0.15579	0.17086	0.33826	0.16023	0.21635	0.23000	0.25012	0.56467
29	0.08736	0.14087	0.14854	0.16183	0.32855	0.15555	0.21472	0.22078	0.24129	0.54153
30	0.08123	0.13563	0.14149	0.15285	0.31885	0.15190	0.21052	0.21236	0.23335	0.51736
31	0.07550	0.13014	0.13457	0.14394	0.30915	0.14966	0.20232	0.20494	0.22573	0.50401
32	0.07022	0.12624	0.12781	0.13524	0.29944	0.14803	0.19060	0.19788	0.21746	0.49662
33	0.06545	0.12119	0.12125	0.12705	0.28973	0.14619	0.18257	0.19069	0.20826	0.48510
34	0.06118	0.11525	0.11478	0.11955	0.28000	0.14372	0.17893	0.18286	0.19806	0.47263
35	0.05740	0.10725	0.10824	0.11273	0.27026	0.14014	0.17631	0.17472	0.18706	0.46077
36	0.05384	0.09823	0.10154	0.10652	0.26052	0.13527	0.17017	0.16516	0.17542	0.44969
37	0.05034	0.08791	0.09462	0.10066	0.25078	0.12900	0.15587	0.15234	0.16310	0.43776
38	0.04686	0.07729	0.08743	0.09483	0.24107	0.12116	0.13361	0.13601	0.15006	0.41957
39	0.04337	0.06728	0.07999	0.08905	0.23139	0.11239	0.10614	0.11691	0.13615	0.39268
40	0.03981	0.05859	0.07236	0.08326	0.22174	0.10376	0.07857	0.09743	0.12185	0.35601
41	0.03621	0.05196	0.06463	0.07734	0.21215	0.09619	0.05962	0.08018	0.10773	0.31194
42	0.03262	0.04618	0.05699	0.07126	0.20263	0.08980	0.04921	0.06653	0.09453	0.26349
43	0.02906	0.04180	0.04967	0.06504	0.19320	0.08440	0.04440	0.05613	0.08259	0.22141
44	0.02552	0.03717	0.04279	0.05877	0.18385	0.07940	0.04269	0.04840	0.07197	0.19438
45	0.02207	0.03168	0.03648	0.05246	0.17461	0.07472	0.04273	0.04274	0.06267	0.18270
46	0.01886	0.02586	0.03079	0.04619	0.16547	0.07040	0.04279	0.03861	0.05434	0.18079
47	0.01601	0.01965	0.02582	0.04015	0.15643	0.06640	0.04191	0.03597	0.04697	0.17593
48	0.01359	0.01381	0.02154	0.03451	0.14749	0.06261	0.03998	0.03460	0.04059	0.16712
49	0.01164	0.00899	0.01794	0.02941	0.13863	0.05916	0.03771	0.03430	0.03517	0.15520
50	0.01017	0.00546	0.01495	0.02498	0.12986	0.05637	0.03679	0.03451	0.03072	0.14401
51	0.00914	0.00298	0.01251	0.02128	0.12118	0.05430	0.03716	0.03496	0.02715	0.13607
52	0.00846	0.00176	0.01051	0.01826	0.11257	0.05276	0.03903	0.03563	0.02441	0.13277
53	0.00807	0.00131	0.00886	0.01583	0.10402	0.05154	0.04192	0.03636	0.02241	0.13415
54	0.00787	0.00143	0.00750	0.01390	0.09553	0.05062	0.04504	0.03692	0.02106	0.13819
55	0.00778	0.00165	0.00637	0.01238	0.08710	0.04994	0.04717	0.03719	0.02029	0.14332
56	0.00777	0.00191	0.00542	0.01129	0.07870	0.04932	0.04817	0.03722	0.02000	0.14775
57	0.00781	0.00202	0.00464	0.01060	0.07036	0.04865	0.04799	0.03706	0.02006	0.15127
58	0.00788	0.00192	0.00400	0.01026	0.06204	0.04784	0.04682	0.03693	0.02035	0.15270
59	0.00793	0.00164	0.00351	0.01023	0.05375	0.04695	0.04485	0.03697	0.02082	0.15087
60	0.00796	0.00115	0.00312	0.01042	0.04548	0.04602	0.04221	0.03724	0.02140	0.14544
61	0.00797	0.00048	0.00282	0.01074	0.03722	0.04508	0.03875	0.03773	0.02206	0.13806
62	0.00797	0.00000	0.00257	0.01109	0.02897	0.04417	0.03485	0.03838	0.02280	0.13012
63	0.00798	0.00000	0.00235	0.01143	0.02073	0.04328	0.03077	0.03916	0.02360	0.12217
64	0.00798	0.00000	0.00213	0.01176	0.01249	0.04236	0.02663	0.04001	0.02444	0.11423
65	0.00798	0.00000	0.00191	0.01210	0.00425	0.04145	0.02246	0.04086	0.02527	0.10629

**TRANSFER RATES FROM TEMPORARY DISABILITY TO PERMANENT DISABILITY**

(Age Nearest Birthday)

Age	OFFICERS				ENLISTED			
	Year of Retirement				Year of Retirement			
	One	Two	Three	Four	One	Two	Three	Four
16	0.05312	0.06331	0.12999	0.10350	0.00128	0.03993	0.02009	0.00000
17	0.05548	0.07171	0.13345	0.11410	0.00696	0.05348	0.02912	0.00210
18	0.05784	0.08011	0.13692	0.12470	0.01264	0.06703	0.03815	0.02277
19	0.06019	0.08850	0.14039	0.13530	0.01832	0.08058	0.04718	0.04343
20	0.06255	0.09690	0.14385	0.14589	0.02401	0.09413	0.05622	0.06410
21	0.06491	0.10529	0.14732	0.15649	0.02969	0.10768	0.06525	0.08476
22	0.06727	0.11369	0.15079	0.16709	0.03532	0.12018	0.07428	0.10543
23	0.06963	0.12208	0.15426	0.17769	0.04083	0.13061	0.08322	0.12609
24	0.07198	0.13048	0.15772	0.18828	0.04620	0.13826	0.09194	0.14667
25	0.07434	0.13888	0.16119	0.19888	0.05141	0.14402	0.10052	0.16643
26	0.07670	0.14738	0.16466	0.20948	0.05650	0.14876	0.10888	0.18391
27	0.07906	0.15598	0.16813	0.22008	0.06149	0.15329	0.11672	0.19669
28	0.08141	0.16468	0.17160	0.23067	0.06637	0.15810	0.12419	0.20594
29	0.08377	0.17348	0.17522	0.24125	0.07115	0.16347	0.13159	0.21303
30	0.08613	0.18240	0.17932	0.25182	0.07579	0.16965	0.13908	0.21812
31	0.08849	0.19146	0.18417	0.26234	0.08028	0.17622	0.14672	0.22214
32	0.09085	0.20070	0.19003	0.27281	0.08459	0.18383	0.15489	0.22711
33	0.09320	0.21014	0.19718	0.28319	0.08871	0.19275	0.16369	0.23397
34	0.09556	0.21980	0.20588	0.29342	0.09260	0.20347	0.17337	0.24277
35	0.09792	0.22967	0.21604	0.30347	0.09623	0.21671	0.18391	0.25257
36	0.10028	0.23968	0.22720	0.31328	0.09957	0.23247	0.19513	0.26298
37	0.10263	0.24976	0.23875	0.32281	0.10259	0.25095	0.20689	0.27416
38	0.10499	0.25977	0.25012	0.33197	0.10525	0.27147	0.21907	0.28558
39	0.10735	0.26955	0.26096	0.34068	0.10760	0.29231	0.23154	0.29749
40	0.10971	0.27893	0.27091	0.34888	0.10970	0.31207	0.24390	0.30924
41	0.11207	0.28774	0.28005	0.35652	0.11158	0.32849	0.25571	0.32025
42	0.11442	0.29582	0.28822	0.36353	0.11324	0.34074	0.26655	0.32970
43	0.11678	0.30305	0.29517	0.36985	0.11471	0.34896	0.27607	0.33742
44	0.11914	0.30933	0.30066	0.37545	0.11599	0.35342	0.28409	0.34340
45	0.12150	0.31462	0.30484	0.38036	0.11708	0.35550	0.29025	0.34822
46	0.12385	0.31888	0.30771	0.38465	0.11797	0.35648	0.29459	0.35309
47	0.12621	0.32211	0.30905	0.38835	0.11866	0.35725	0.29715	0.35825
48	0.12857	0.32436	0.30885	0.39156	0.11913	0.35822	0.29798	0.36367
49	0.13093	0.32567	0.30723	0.39436	0.11935	0.35904	0.29709	0.36986
50	0.13329	0.32614	0.30470	0.39678	0.11935	0.35954	0.29468	0.37641
51	0.13564	0.32585	0.30154	0.39884	0.11912	0.35964	0.29092	0.38268
52	0.13800	0.32491	0.29815	0.40060	0.11870	0.35918	0.28605	0.38817
53	0.14036	0.32340	0.29514	0.40209	0.11814	0.35769	0.28019	0.39222
54	0.14272	0.32143	0.29302	0.40337	0.11748	0.35480	0.27350	0.39502
55	0.14507	0.31909	0.29222	0.40447	0.11674	0.35018	0.26612	0.39704
56	0.14743	0.31646	0.29306	0.40545	0.11593	0.34390	0.25819	0.39888
57	0.14979	0.31363	0.29557	0.40636	0.11508	0.33639	0.24986	0.40058
58	0.15215	0.31066	0.29948	0.40721	0.11419	0.32805	0.24121	0.40200
59	0.15450	0.30762	0.30461	0.40804	0.11328	0.31923	0.23227	0.40302
60	0.15686	0.30454	0.31057	0.40887	0.11235	0.31021	0.22316	0.40363
61	0.15922	0.30146	0.31702	0.40971	0.11140	0.30122	0.21394	0.40379
62	0.16158	0.29840	0.32379	0.41056	0.11044	0.29222	0.20468	0.40342
63	0.16394	0.29536	0.33077	0.41140	0.10947	0.28316	0.19538	0.40256
64	0.16629	0.29234	0.33782	0.41223	0.10850	0.27402	0.18607	0.40139
65	0.16865	0.28932	0.34490	0.41306	0.10752	0.26484	0.17675	0.40014

## RATES OF NONDEATH LOSSES FROM PERMANENT DISABILITY

(Age Nearest Birthday)

<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>
16	0.05059	0.28504	54	0.00666	0.02819
17	0.04917	0.26687	55	0.00626	0.02759
18	0.04774	0.24881	56	0.00590	0.02701
19	0.04631	0.23085	57	0.00557	0.02652
20	0.04489	0.21301	58	0.00526	0.02622
21	0.04346	0.19527	59	0.00499	0.02578
22	0.04204	0.17764	60	0.00474	0.02478
23	0.04061	0.16011	61	0.00452	0.02342
24	0.03919	0.14270	62	0.00431	0.02179
25	0.03777	0.12603	63	0.00413	0.02012
26	0.03634	0.11064	64	0.00397	0.01881
27	0.03492	0.09708	65	0.00382	0.01778
28	0.03350	0.08574	66	0.00369	0.01716
29	0.03208	0.07655	67	0.00358	0.01672
30	0.03066	0.06954	68	0.00349	0.01637
31	0.02925	0.06422	69	0.00340	0.01636
32	0.02784	0.06017	70	0.00333	0.01645
33	0.02645	0.05635	71	0.00328	0.01631
34	0.02508	0.05267	72	0.00323	0.01593
35	0.02373	0.04964	73	0.00319	0.01532
36	0.02241	0.04729	74	0.00315	0.01463
37	0.02111	0.04536	75	0.00313	0.01413
38	0.01986	0.04343	76	0.00310	0.01398
39	0.01864	0.04157	77	0.00308	0.01397
40	0.01747	0.03965	78	0.00305	0.01383
41	0.01635	0.03790	79	0.00303	0.01354
42	0.01527	0.03622	80	0.00300	0.01319
43	0.01425	0.03471	81	0.00297	0.01302
44	0.01329	0.03328	82	0.00294	0.01298
45	0.01238	0.03178	83	0.00290	0.01295
46	0.01152	0.03046	84	0.00286	0.01273
47	0.01073	0.02975	85	0.00281	0.01223
48	0.00999	0.02929	86	0.00276	0.01149
49	0.00931	0.02892	87	0.00271	0.01056
50	0.00868	0.02884	88	0.00266	0.00945
51	0.00811	0.02886	89	0.00260	0.00828
52	0.00758	0.02879	90	0.00255	0.00707
53	0.00710	0.02860			

## RATES OF DIVORCE

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
16	0.0600	50	0.0082
17	0.0585	51	0.0069
18	0.0571	52	0.0057
19	0.0556	53	0.0047
20	0.0541	54	0.0039
21	0.0526	55	0.0032
22	0.0511	56	0.0027
23	0.0493	57	0.0019
24	0.0471	58	0.0012
25	0.0447	59	0.0009
26	0.0421	60	0.0014
27	0.0396	61	0.0000
28	0.0375	62	0.0000
29	0.0362	63	0.0000
30	0.0360	64	0.0000
31	0.0368	65	0.0000
32	0.0384	66	0.0000
33	0.0406	67	0.0000
34	0.0428	68	0.0000
35	0.0444	69	0.0000
36	0.0450	70	0.0000
37	0.0448	71	0.0000
38	0.0437	72	0.0000
39	0.0411	73	0.0000
40	0.0363	74	0.0000
41	0.0309	75	0.0000
42	0.0289	76	0.0000
43	0.0245	77	0.0000
44	0.0207	78	0.0000
45	0.0176	79	0.0000
46	0.0151	80	0.0000
47	0.0131	81	0.0000
48	0.0112	82	0.0000
49	0.0098		

## RATES OF REMARRIAGE

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
16	0.0436	38	0.0192
17	0.0426	39	0.0185
18	0.0417	40	0.0175
19	0.0407	41	0.0162
20	0.0398	42	0.0146
21	0.0382	43	0.0129
22	0.0367	44	0.0114
23	0.0352	45	0.0103
24	0.0338	46	0.0095
25	0.0324	47	0.0088
26	0.0301	48	0.0082
27	0.0279	49	0.0076
28	0.0259	50	0.0071
29	0.0240	51	0.0064
30	0.0223	52	0.0056
31	0.0219	53	0.0043
32	0.0216	54	0.0017
33	0.0211	55	0.0005
34	0.0207	56	0.0000
35	0.0204	57	0.0000
36	0.0200	58	0.0000
37	0.0196	59	0.0000

## CHILD TERMINATION RATES

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>
0	0.00
1	0.00
2	0.00
3	0.00
4	0.00
5	0.00
6	0.00
7	0.00
8	0.00
9	0.00
10	0.00
11	0.00
12	0.00
13	0.00
14	0.00
15	0.00
16	0.00
17	0.17
18	0.13
19	0.14
20	0.15
21	0.61
22	0.67
23	0.01

## SURVIVOR DEATH RATES

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0	0.00601	55	0.00516
1	0.00045	56	0.00560
2	0.00035	57	0.00596
3	0.00027	58	0.00627
4	0.00022	59	0.00663
5	0.00019	60	0.00709
6	0.00015	61	0.00771
7	0.00014	62	0.00855
8	0.00012	63	0.00964
9	0.00011	64	0.01091
10	0.00009	65	0.01227
11	0.00010	66	0.01365
12	0.00012	67	0.01491
13	0.00016	68	0.01599
14	0.00022	69	0.01687
15	0.00028	70	0.01762
16	0.00033	71	0.01842
17	0.00038	72	0.01942
18	0.00038	73	0.02068
19	0.00038	74	0.02225
20	0.00037	75	0.02415
21	0.00036	76	0.02641
22	0.00037	77	0.02905
23	0.00038	78	0.03214
24	0.00037	79	0.03574
25	0.00038	80	0.03989
26	0.00038	81	0.04454
27	0.00046	82	0.04964
28	0.00049	83	0.05512
29	0.00055	84	0.06098
30	0.00055	85	0.06723
31	0.00061	86	0.07401
32	0.00064	87	0.08143
33	0.00065	88	0.08963
34	0.00072	89	0.09891
35	0.00077	90	0.10938
36	0.00083	91	0.12125
37	0.00087	92	0.13472
38	0.00092	93	0.15009
39	0.00093	94	0.16747
40	0.00101	95	0.18686
41	0.00106	96	0.20840
42	0.00114	97	0.23202
43	0.00125	98	0.25771
44	0.00138	99	0.28537
45	0.00151	100	0.30728
46	0.00168	101	0.32972
47	0.00184	102	0.35246
48	0.00201	103	0.37661
49	0.00219	104	0.40316
50	0.00240	105	0.42919
51	0.00261	106	0.45175
52	0.00303	107	0.47139
53	0.00392	108	0.48598
54	0.00461	109	0.49617

APPENDIX J

MORTALITY IMPROVEMENT FACTORS

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## MORTALITY IMPROVEMENT FACTORS

Mortality rates in the valuation for active (non-reserve) military, nondisabled retirees, and survivor beneficiaries are decreased (or “improved”) over time in order to reflect the long-term trend toward such declines. No mortality improvement is assumed for disabled retirees because their mortality patterns are too easily affected by economic variables, periods of war, and by the policies of administering the disability retirement program (i.e., periods of relative laxity or stringency in determining an individual’s degree of disability or recovery from disability).

Mortality improvement factors were formed using data from the Social Security Administration. The Office of the Actuary, like the Social Security Administration, projects mortality rates by age and sex for each quinquennial year of their valuation projection period through the year 2080. We used the rates which underlie the 2000 Trustee’s Report, Alternative II (II-A and II-B had identical mortality assumptions).

To construct military mortality improvement factors, the corresponding combined sex tables were constructed. Mortality improvement factors were then computed by taking the fifth root of the ratio between (1) the combined sex mortality rate for a given age and year and (2) combined sex mortality rate for the same age five years earlier. Five sets of values for the percent of females were used: active duty officers, active duty enlistees, nondisabled retired officers, nondisabled retired enlistees, and survivors. For each set, the percent of females was both age- and year-specific, with the initial percent taken from the September 1999 military files. There are consequently five sets of mortality improvement factors used in the valuation of the military retirement system.

Even though the mortality improvement factors are based on Social Security data, they should apply reasonably well to the military retirement system. While the average military person may be somewhat healthier than the average person in the social security population, the mortality improvement factors are in the form of percentages. If the mortality for relatively healthy military lives is already small, then the improvement in terms of fewer deaths is slight, even though the percentage improvement is the same as for relatively less healthy lives.

Active Officer Mortality Improvement Rates

	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
Age																				
16	0.96007	1.04534	0.96223	0.99444	0.98901	0.98908	0.99008	0.99127	0.99191	0.99199	0.99210	0.99204	0.99228	0.99207	0.99205	0.99246	0.99184	0.99264	0.99223	0.99205
17	0.95817	1.04580	0.96158	0.99454	0.98899	0.98913	0.99028	0.99118	0.99214	0.99211	0.99200	0.99222	0.99246	0.99208	0.99237	0.99243	0.99223	0.99240	0.99250	0.99221
18	0.95678	1.04242	0.96201	0.99452	0.98829	0.98850	0.99001	0.99113	0.99223	0.99191	0.99205	0.99222	0.99257	0.99205	0.99252	0.99241	0.99193	0.99258	0.99247	0.99228
19	0.95580	1.03656	0.96346	0.99428	0.98730	0.98750	0.98918	0.99108	0.99206	0.99192	0.99210	0.99219	0.99230	0.99214	0.99235	0.99246	0.99207	0.99261	0.99223	0.99239
20	0.95474	1.02270	0.97264	0.99404	0.98618	0.98658	0.98837	0.99082	0.99203	0.99200	0.99179	0.99231	0.99214	0.99225	0.99216	0.99246	0.99208	0.99243	0.99230	0.99263
21	0.95439	0.99652	0.99555	0.99389	0.98523	0.98585	0.98779	0.99083	0.99176	0.99199	0.99196	0.99214	0.99209	0.99210	0.99228	0.99228	0.99235	0.99230	0.99231	0.99262
22	0.95504	1.00351	0.98723	0.99355	0.98474	0.98538	0.98755	0.99064	0.99158	0.99214	0.99193	0.99229	0.99185	0.99204	0.99242	0.99220	0.99226	0.99243	0.99221	0.99250
23	0.95680	1.00365	0.99057	0.99304	0.98463	0.98554	0.98743	0.99062	0.99174	0.99192	0.99195	0.99228	0.99177	0.99225	0.99221	0.99218	0.99227	0.99233	0.99246	0.99250
24	0.95953	1.00919	0.98909	0.99236	0.98505	0.98595	0.98754	0.99084	0.99143	0.99217	0.99181	0.99214	0.99207	0.99211	0.99234	0.99226	0.99219	0.99217	0.99237	0.99266
25	0.96250	1.01446	0.98604	0.99156	0.98522	0.98636	0.98789	0.99060	0.99154	0.99195	0.99200	0.99212	0.99205	0.99215	0.99211	0.99231	0.99219	0.99249	0.99241	0.99244
26	0.96569	1.01619	0.98533	0.99090	0.98544	0.98669	0.98798	0.99073	0.99152	0.99195	0.99205	0.99193	0.99206	0.99222	0.99214	0.99235	0.99209	0.99250	0.99232	0.99252
27	0.97034	1.01882	0.98665	0.99085	0.98576	0.98727	0.98824	0.99074	0.99153	0.99192	0.99202	0.99189	0.99202	0.99241	0.99192	0.99235	0.99205	0.99250	0.99253	0.99253
28	0.97637	1.02067	0.99039	0.99176	0.98601	0.98797	0.98884	0.99098	0.99157	0.99176	0.99202	0.99193	0.99222	0.99216	0.99192	0.99249	0.99204	0.99268	0.99250	0.99243
29	0.98316	1.02426	0.99396	0.99322	0.98650	0.98855	0.98947	0.99122	0.99161	0.99178	0.99183	0.99209	0.99217	0.99213	0.99228	0.99219	0.99234	0.99257	0.99258	0.99255
30	0.99030	1.02675	1.00141	0.99466	0.98677	0.98921	0.99015	0.99119	0.99169	0.99189	0.99187	0.99196	0.99222	0.99213	0.99226	0.99237	0.99233	0.99252	0.99267	0.99247
31	0.99651	1.02645	1.00653	0.99595	0.98692	0.98978	0.99058	0.99131	0.99176	0.99178	0.99178	0.99198	0.99240	0.99191	0.99245	0.99212	0.99268	0.99243	0.99282	0.99259
32	1.00040	1.02587	1.01184	0.99716	0.98681	0.98990	0.99066	0.99138	0.99170	0.99164	0.99194	0.99199	0.99223	0.99207	0.99236	0.99228	0.99258	0.99253	0.99246	0.99288
33	1.00151	1.02981	1.00997	0.99834	0.98644	0.98946	0.99055	0.99113	0.99168	0.99164	0.99176	0.99194	0.99229	0.99198	0.99225	0.99231	0.99262	0.99257	0.99249	0.99270
34	1.00043	1.03148	1.01052	0.99927	0.98569	0.98882	0.98996	0.99114	0.99136	0.99173	0.99172	0.99187	0.99201	0.99204	0.99229	0.99235	0.99245	0.99258	0.99270	0.99270
35	0.99849	1.03441	1.00877	1.00009	0.98507	0.98795	0.98941	0.99090	0.99123	0.99156	0.99169	0.99181	0.99192	0.99212	0.99216	0.99240	0.99231	0.99260	0.99251	0.99290
36	0.99665	1.03435	1.00679	1.00058	0.98422	0.98713	0.98899	0.99064	0.99119	0.99136	0.99172	0.99167	0.99193	0.99196	0.99211	0.99231	0.99241	0.99269	0.99241	0.99276
37	0.99441	1.03136	1.00625	1.00077	0.98359	0.98650	0.98841	0.99038	0.99112	0.99137	0.99157	0.99163	0.99186	0.99200	0.99201	0.99234	0.99240	0.99250	0.99256	0.99271
38	0.99207	1.02621	1.00924	1.00052	0.98305	0.98590	0.98802	0.99027	0.99105	0.99126	0.99141	0.99158	0.99175	0.99202	0.99198	0.99228	0.99233	0.99257	0.99245	0.99292
39	0.98963	1.01902	1.01129	0.99994	0.98256	0.98534	0.98778	0.99006	0.99096	0.99123	0.99135	0.99158	0.99165	0.99194	0.99194	0.99232	0.99233	0.99255	0.99259	0.99268
40	0.98726	1.01193	1.01560	0.99912	0.98228	0.98487	0.98752	0.99005	0.99088	0.99110	0.99138	0.99158	0.99171	0.99188	0.99196	0.99229	0.99229	0.99262	0.99262	0.99271
41	0.98494	1.00620	1.01690	0.99814	0.98190	0.98445	0.98724	0.98991	0.99092	0.99103	0.99134	0.99149	0.99173	0.99183	0.99203	0.99229	0.99228	0.99259	0.99267	0.99275
42	0.98268	1.00137	1.01581	0.99702	0.98138	0.98392	0.98685	0.98971	0.99068	0.99090	0.99127	0.99139	0.99167	0.99175	0.99202	0.99216	0.99234	0.99234	0.99269	0.99273
43	0.98045	0.99815	1.01315	0.99582	0.98071	0.98313	0.98622	0.98939	0.99051	0.99068	0.99107	0.99124	0.99149	0.99162	0.99187	0.99206	0.99222	0.99234	0.99264	0.99253
44	0.97849	0.99575	1.00912	0.99457	0.98001	0.98235	0.98557	0.98894	0.99027	0.99055	0.99079	0.99101	0.99130	0.99140	0.99179	0.99186	0.99210	0.99228	0.99245	0.99256
45	0.97695	0.99427	1.00420	0.99337	0.97940	0.98167	0.98494	0.98857	0.99003	0.99026	0.99059	0.99086	0.99101	0.99132	0.99158	0.99173	0.99191	0.99217	0.99241	0.99241
46	0.97591	0.99267	1.00093	0.99219	0.97904	0.98122	0.98455	0.98836	0.98980	0.99020	0.99038	0.99075	0.99094	0.99121	0.99149	0.99162	0.99186	0.99218	0.99229	0.99249
47	0.97526	0.99024	0.99849	0.99061	0.97891	0.98098	0.98441	0.98835	0.98976	0.99016	0.99045	0.99076	0.99091	0.99121	0.99146	0.99173	0.99193	0.99211	0.99232	0.99256
48	0.97499	0.98713	0.99756	0.98874	0.97912	0.98110	0.98446	0.98850	0.98991	0.99037	0.99063	0.99084	0.99115	0.99136	0.99165	0.99179	0.99206	0.99229	0.99246	0.99268
49	0.97500	0.98395	0.99701	0.98674	0.97948	0.98133	0.98479	0.98877	0.99020	0.99062	0.99084	0.99114	0.99136	0.99161	0.99185	0.99205	0.99228	0.99240	0.99263	0.99289
50	0.97507	0.98125	0.99620	0.98500	0.97994	0.98172	0.98520	0.98902	0.99045	0.99088	0.99119	0.99133	0.99163	0.99186	0.99199	0.99229	0.99243	0.99267	0.99279	0.99301
51	0.97551	0.97884	0.99495	0.98365	0.98039	0.98210	0.98550	0.98927	0.99065	0.99112	0.99134	0.99155	0.99175	0.99206	0.99217	0.99243	0.99260	0.99273	0.99290	0.99316
52	0.97669	0.97861	0.99103	0.98262	0.98082	0.98245	0.98585	0.98953	0.99081	0.99125	0.99148	0.99166	0.99191	0.99218	0.99226	0.99253	0.99274	0.99290	0.99298	0.99325
53	0.97864	0.97913	0.98808	0.98184	0.98119	0.98279	0.98615	0.98970	0.99092	0.99133	0.99160	0.99174	0.99200	0.99222	0.99237	0.99261	0.99278	0.99296	0.99312	0.99331
54	0.98070	0.97671	0.98561	0.98131	0.98157	0.98319	0.98646	0.98988	0.99101	0.99136	0.99162	0.99183	0.99205	0.99223	0.99243	0.99267	0.99285	0.99300	0.99314	0.99340
55	0.98264	0.97626	0.98280	0.98099	0.98207	0.98364	0.98684	0.99007	0.99113	0.99142	0.99165	0.99190	0.99211	0.99229	0.99249	0.99272	0.99288	0.99308	0.99323	0.99340
56	0.98417	0.97616	0.98083	0.98090	0.98264	0.98419	0.98725	0.99029	0.99118	0.99153	0.99169	0.99192	0.99219	0.99239	0.99252	0.99279	0.99294	0.99315	0.99327	0.99345
57	0.98541	0.97646	0.97982	0.98109	0.98313	0.98469	0.98760	0.99044	0.99125	0.99154	0.99171	0.99198	0.99222	0.99238	0.99257	0.99279	0.99298	0.99318	0.99331	0.99345
58	0.98633	0.97717	0.97979	0.98153	0.98356	0.98507	0.98791	0.99050	0.99127	0.99152	0.99171	0.99198	0.99220	0.99240	0.99258	0.99279	0.99296	0.99319	0.99332	0.99347
59	0.98701	0.97812	0.98034	0.98215	0.98398	0.98546	0.98819	0.99057	0.99125	0.99148	0.99172	0.99195	0.99220	0.99238	0.99257	0.99279	0.99299	0.99318	0.99330	0.99348
60	0.98783	0.97876	0.98095	0.98264	0.98434	0.98579	0.98843	0.99062	0.99119	0.99147	0.99169	0.99194	0.99215	0.99239	0.99258	0.99278	0.99296	0.99317	0.99332	0.99349

Active Enlisted Mortality Improvement Rates

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
16	0.95965	1.02478	0.97747	0.99437	0.98902	0.98908	0.99009	0.99127	0.99192	0.99198	0.99210	0.99204	0.99227	0.99207	0.99205	0.99246	0.99184	0.99264	0.99223	0.99205
17	0.95774	1.02456	0.97731	0.99448	0.98899	0.98913	0.99029	0.99119	0.99214	0.99211	0.99201	0.99222	0.99247	0.99208	0.99237	0.99243	0.99223	0.99239	0.99250	0.99221
18	0.95638	1.02054	0.97822	0.99448	0.98826	0.98846	0.98996	0.99107	0.99222	0.99191	0.99204	0.99221	0.99258	0.99205	0.99253	0.99237	0.99193	0.99256	0.99249	0.99227
19	0.95546	1.01370	0.98258	0.99425	0.98729	0.98748	0.98913	0.99104	0.99203	0.99189	0.99213	0.99215	0.99228	0.99215	0.99236	0.99241	0.99206	0.99259	0.99225	0.99235
20	0.95447	1.00748	0.98746	0.99406	0.98621	0.98658	0.98835	0.99081	0.99199	0.99200	0.99183	0.99226	0.99212	0.99225	0.99217	0.99243	0.99208	0.99238	0.99230	0.99261
21	0.95415	1.00362	0.99021	0.99397	0.98528	0.98590	0.98781	0.99083	0.99174	0.99197	0.99198	0.99212	0.99205	0.99211	0.99228	0.99225	0.99237	0.99221	0.99232	0.99261
22	0.95486	1.00202	0.99222	0.99366	0.98481	0.98545	0.98758	0.99066	0.99156	0.99212	0.99195	0.99228	0.99180	0.99205	0.99243	0.99217	0.99228	0.99236	0.99222	0.99249
23	0.95667	1.00361	0.99181	0.99308	0.98465	0.98557	0.98743	0.99063	0.99173	0.99191	0.99195	0.99228	0.99176	0.99226	0.99221	0.99217	0.99228	0.99231	0.99247	0.99249
24	0.95938	1.00789	0.98905	0.99235	0.98507	0.98597	0.98754	0.99084	0.99142	0.99217	0.99181	0.99213	0.99206	0.99212	0.99233	0.99225	0.99218	0.99216	0.99237	0.99266
25	0.96237	1.01326	0.98521	0.99153	0.98523	0.98636	0.98789	0.99060	0.99154	0.99195	0.99200	0.99211	0.99204	0.99215	0.99210	0.99230	0.99219	0.99249	0.99241	0.99244
26	0.96562	1.01747	0.98403	0.99084	0.98544	0.98669	0.98797	0.99073	0.99152	0.99195	0.99205	0.99193	0.99206	0.99222	0.99214	0.99235	0.99209	0.99250	0.99231	0.99252
27	0.97033	1.02141	0.98495	0.99080	0.98576	0.98727	0.98824	0.99074	0.99153	0.99192	0.99202	0.99189	0.99202	0.99241	0.99191	0.99234	0.99204	0.99250	0.99253	0.99252
28	0.97637	1.02304	0.98987	0.99168	0.98602	0.98797	0.98885	0.99098	0.99157	0.99176	0.99202	0.99193	0.99222	0.99216	0.99192	0.99249	0.99203	0.99268	0.99249	0.99243
29	0.98316	1.02452	0.99631	0.99312	0.98650	0.98856	0.98948	0.99122	0.99161	0.99178	0.99183	0.99209	0.99217	0.99213	0.99227	0.99219	0.99234	0.99257	0.99257	0.99255
30	0.99033	1.02482	1.00301	0.99453	0.98678	0.98921	0.99015	0.99119	0.99169	0.99189	0.99188	0.99195	0.99222	0.99213	0.99226	0.99237	0.99233	0.99252	0.99267	0.99247
31	0.99656	1.02487	1.00879	0.99583	0.98692	0.98979	0.99058	0.99131	0.99176	0.99178	0.99178	0.99198	0.99240	0.99191	0.99244	0.99212	0.99268	0.99243	0.99282	0.99258
32	1.00051	1.02726	1.01055	0.99704	0.98683	0.98992	0.99067	0.99138	0.99169	0.99164	0.99194	0.99199	0.99223	0.99207	0.99236	0.99228	0.99258	0.99253	0.99246	0.99288
33	1.00165	1.02964	1.01085	0.99819	0.98647	0.98950	0.99057	0.99113	0.99168	0.99164	0.99176	0.99193	0.99229	0.99198	0.99224	0.99231	0.99262	0.99256	0.99249	0.99270
34	1.00064	1.03171	1.00929	0.99919	0.98572	0.98887	0.98998	0.99114	0.99136	0.99173	0.99171	0.99186	0.99201	0.99204	0.99229	0.99234	0.99245	0.99257	0.99270	0.99269
35	0.99881	1.03330	1.00747	1.00002	0.98511	0.98799	0.98944	0.99091	0.99123	0.99156	0.99168	0.99180	0.99192	0.99212	0.99216	0.99239	0.99230	0.99259	0.99251	0.99289
36	0.99694	1.03440	1.00467	1.00053	0.98426	0.98718	0.98902	0.99065	0.99118	0.99135	0.99171	0.99166	0.99193	0.99194	0.99210	0.99231	0.99240	0.99268	0.99240	0.99275
37	0.99473	1.03234	1.00538	1.00069	0.98364	0.98656	0.98844	0.99038	0.99111	0.99136	0.99156	0.99162	0.99185	0.99199	0.99199	0.99233	0.99239	0.99248	0.99256	0.99269
38	0.99236	1.02762	1.00719	1.00049	0.98309	0.98596	0.98805	0.99027	0.99104	0.99125	0.99140	0.99157	0.99174	0.99201	0.99197	0.99228	0.99232	0.99256	0.99244	0.99291
39	0.98990	1.02043	1.01079	0.99993	0.98260	0.98538	0.98781	0.99006	0.99095	0.99123	0.99134	0.99158	0.99164	0.99194	0.99193	0.99231	0.99233	0.99254	0.99258	0.99267
40	0.98746	1.01309	1.01471	0.99913	0.98230	0.98490	0.98753	0.99005	0.99087	0.99109	0.99138	0.99157	0.99171	0.99188	0.99195	0.99228	0.99229	0.99262	0.99261	0.99270
41	0.98507	1.00748	1.01677	0.99816	0.98195	0.98450	0.98727	0.98991	0.99091	0.99101	0.99133	0.99148	0.99171	0.99182	0.99201	0.99229	0.99227	0.99257	0.99267	0.99273
42	0.98276	1.00181	1.01715	0.99706	0.98139	0.98393	0.98686	0.98971	0.99068	0.99090	0.99126	0.99139	0.99167	0.99175	0.99202	0.99216	0.99234	0.99234	0.99269	0.99272
43	0.98049	0.99873	1.01421	0.99586	0.98073	0.98316	0.98624	0.98938	0.99050	0.99067	0.99106	0.99124	0.99148	0.99161	0.99186	0.99205	0.99222	0.99233	0.99263	0.99252
44	0.97852	0.99581	1.00934	0.99460	0.98002	0.98236	0.98557	0.98894	0.99026	0.99054	0.99078	0.99100	0.99129	0.99140	0.99178	0.99185	0.99209	0.99228	0.99244	0.99255
45	0.97697	0.99371	1.00440	0.99340	0.97940	0.98168	0.98494	0.98856	0.99002	0.99025	0.99058	0.99085	0.99099	0.99131	0.99157	0.99172	0.99190	0.99216	0.99241	0.99239
46	0.97591	0.99163	1.00083	0.99219	0.97904	0.98122	0.98455	0.98836	0.98980	0.99019	0.99038	0.99075	0.99094	0.99121	0.99148	0.99162	0.99186	0.99218	0.99229	0.99249
47	0.97523	0.98936	0.99656	0.99059	0.97891	0.98098	0.98442	0.98836	0.98977	0.99017	0.99046	0.99077	0.99091	0.99122	0.99147	0.99173	0.99194	0.99212	0.99232	0.99256
48	0.97494	0.98638	0.99558	0.98873	0.97911	0.98110	0.98446	0.98850	0.98991	0.99037	0.99063	0.99084	0.99115	0.99136	0.99164	0.99179	0.99205	0.99229	0.99246	0.99268
49	0.97492	0.98351	0.99504	0.98675	0.97949	0.98135	0.98480	0.98878	0.99021	0.99063	0.99085	0.99115	0.99137	0.99162	0.99186	0.99206	0.99229	0.99241	0.99264	0.99290
50	0.97499	0.98110	0.99210	0.98506	0.97994	0.98172	0.98520	0.98902	0.99045	0.99088	0.99119	0.99133	0.99163	0.99186	0.99199	0.99229	0.99243	0.99267	0.99279	0.99301
51	0.97544	0.97930	0.99085	0.98373	0.98057	0.98226	0.98560	0.98933	0.99070	0.99117	0.99139	0.99160	0.99181	0.99211	0.99222	0.99248	0.99265	0.99277	0.99294	0.99320
52	0.97658	0.97789	0.98882	0.98268	0.98102	0.98264	0.98597	0.98959	0.99086	0.99130	0.99153	0.99171	0.99196	0.99223	0.99231	0.99257	0.99278	0.99294	0.99302	0.99329
53	0.97844	0.97682	0.98598	0.98193	0.98142	0.98299	0.98628	0.98977	0.99097	0.99138	0.99165	0.99179	0.99205	0.99226	0.99242	0.99265	0.99282	0.99299	0.99316	0.99334
54	0.98061	0.97608	0.98294	0.98145	0.98177	0.98337	0.98659	0.98994	0.99105	0.99140	0.99165	0.99187	0.99209	0.99227	0.99246	0.99270	0.99289	0.99303	0.99317	0.99342
55	0.98256	0.97563	0.98016	0.98116	0.98229	0.98384	0.98697	0.99013	0.99117	0.99145	0.99168	0.99194	0.99215	0.99232	0.99252	0.99275	0.99291	0.99311	0.99326	0.99342
56	0.98409	0.97552	0.97821	0.98109	0.98287	0.98440	0.98740	0.99036	0.99122	0.99157	0.99173	0.99196	0.99222	0.99243	0.99255	0.99282	0.99298	0.99318	0.99329	0.99347
57	0.98533	0.97581	0.97721	0.98129	0.98337	0.98491	0.98776	0.99051	0.99129	0.99157	0.99174	0.99201	0.99225	0.99242	0.99261	0.99282	0.99301	0.99321	0.99334	0.99348
58	0.98625	0.97653	0.97718	0.98173	0.98381	0.98530	0.98808	0.99057	0.99130	0.99155	0.99174	0.99201	0.99222	0.99243	0.99261	0.99281	0.99299	0.99322	0.99335	0.99349
59	0.98693	0.97748	0.97773	0.98234	0.98424	0.98571	0.98837	0.99063	0.99128	0.99151	0.99174	0.99198	0.99222	0.99241	0.99260	0.99281	0.99301	0.99320	0.99332	0.99350
60	0.98774	0.97813	0.97834	0.98282	0.98461	0.98604	0.98861	0.99068	0.99122	0.99149	0.99171	0.99196	0.99217	0.99241	0.99260	0.99280	0.99298	0.99319	0.99333	0.99351

**Non-Disabled Retired Officer Mortality Improvement Rates**

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
16	0.95904	1.02358	0.97729	0.99418	0.98884	0.99057	0.99101	0.99124	0.99188	0.99203	0.99205	0.99202	0.99231	0.99204	0.99204	0.99245	0.99179	0.99262	0.99229	0.99202
17	0.95712	1.02327	0.97719	0.99433	0.98881	0.99069	0.99129	0.99108	0.99216	0.99208	0.99199	0.99219	0.99243	0.99210	0.99238	0.99241	0.99214	0.99242	0.99249	0.99220
18	0.95580	1.01910	0.97816	0.99437	0.98813	0.99014	0.99108	0.99106	0.99224	0.99190	0.99203	0.99218	0.99259	0.99205	0.99253	0.99231	0.99193	0.99254	0.99251	0.99226
19	0.95489	1.01247	0.98020	0.99421	0.98717	0.98926	0.99035	0.99108	0.99203	0.99188	0.99215	0.99212	0.99226	0.99216	0.99237	0.99238	0.99204	0.99259	0.99226	0.99233
20	0.95393	1.00581	0.98250	0.99407	0.98611	0.98846	0.98964	0.99088	0.99199	0.99200	0.99184	0.99223	0.99212	0.99225	0.99218	0.99242	0.99208	0.99236	0.99230	0.99261
21	0.95365	1.00103	0.98438	0.99400	0.98518	0.98785	0.98916	0.99091	0.99176	0.99196	0.99199	0.99211	0.99203	0.99211	0.99228	0.99223	0.99238	0.99218	0.99233	0.99262
22	0.95438	0.99893	0.98491	0.99368	0.98471	0.98743	0.98895	0.99075	0.99158	0.99212	0.99197	0.99228	0.99179	0.99206	0.99243	0.99216	0.99229	0.99233	0.99223	0.99249
23	0.95618	1.00056	0.98351	0.99310	0.98456	0.98752	0.98878	0.99072	0.99175	0.99191	0.99196	0.99227	0.99175	0.99226	0.99220	0.99215	0.99228	0.99229	0.99248	0.99249
24	0.95890	1.00469	0.98113	0.99234	0.98497	0.98784	0.98884	0.99093	0.99143	0.99216	0.99182	0.99213	0.99205	0.99213	0.99232	0.99225	0.99218	0.99215	0.99236	0.99265
25	0.96190	1.00954	0.97805	0.99149	0.98513	0.98815	0.98912	0.99068	0.99155	0.99194	0.99200	0.99211	0.99203	0.99215	0.99209	0.99228	0.99219	0.99247	0.99242	0.99243
26	0.96520	1.01377	0.97603	0.99078	0.98535	0.98839	0.98914	0.99081	0.99154	0.99195	0.99204	0.99192	0.99206	0.99221	0.99214	0.99234	0.99206	0.99251	0.99229	0.99252
27	0.96998	1.01731	0.97680	0.99074	0.98567	0.98891	0.98938	0.99080	0.99154	0.99192	0.99201	0.99189	0.99202	0.99241	0.99190	0.99233	0.99202	0.99250	0.99252	0.99252
28	0.97611	1.01978	0.98090	0.99163	0.98593	0.98958	0.98997	0.99104	0.99158	0.99176	0.99202	0.99192	0.99223	0.99216	0.99190	0.99249	0.99201	0.99269	0.99248	0.99243
29	0.98305	1.02143	0.98679	0.99308	0.98642	0.99015	0.99060	0.99129	0.99162	0.99178	0.99182	0.99209	0.99218	0.99212	0.99227	0.99218	0.99234	0.99256	0.99257	0.99254
30	0.99036	1.02225	0.99324	0.99453	0.98670	0.99080	0.99126	0.99126	0.99171	0.99189	0.99188	0.99195	0.99222	0.99213	0.99225	0.99237	0.99232	0.99251	0.99268	0.99246
31	0.99674	1.02309	0.99842	0.99584	0.98683	0.99135	0.99169	0.99138	0.99178	0.99177	0.99178	0.99198	0.99240	0.99191	0.99244	0.99211	0.99267	0.99242	0.99282	0.99258
32	1.00084	1.02469	1.00153	0.99706	0.98673	0.99144	0.99175	0.99145	0.99171	0.99164	0.99195	0.99199	0.99222	0.99207	0.99236	0.99227	0.99257	0.99253	0.99246	0.99288
33	1.00211	1.02722	1.00193	0.99821	0.98636	0.99096	0.99163	0.99120	0.99170	0.99164	0.99176	0.99193	0.99229	0.99198	0.99224	0.99231	0.99262	0.99257	0.99249	0.99269
34	1.00113	1.03002	1.00075	0.99921	0.98561	0.99027	0.99100	0.99120	0.99138	0.99173	0.99171	0.99186	0.99201	0.99204	0.99229	0.99234	0.99244	0.99257	0.99270	0.99269
35	0.99929	1.03272	0.99870	1.00005	0.98499	0.98934	0.99041	0.99096	0.99125	0.99156	0.99168	0.99180	0.99192	0.99212	0.99216	0.99240	0.99230	0.99260	0.99251	0.99289
36	0.99736	1.03375	0.99744	1.00055	0.98415	0.98848	0.98996	0.99070	0.99120	0.99135	0.99171	0.99166	0.99193	0.99194	0.99210	0.99231	0.99240	0.99268	0.99240	0.99275
37	0.99507	1.03204	0.99833	1.00072	0.98352	0.98783	0.98937	0.99044	0.99113	0.99137	0.99156	0.99162	0.99185	0.99200	0.99200	0.99234	0.99239	0.99249	0.99256	0.99270
38	0.99261	1.02726	1.00181	1.00051	0.98297	0.98722	0.98897	0.99032	0.99106	0.99125	0.99140	0.99157	0.99175	0.99201	0.99198	0.99228	0.99233	0.99256	0.99245	0.99291
39	0.99001	1.02055	1.00658	0.99994	0.98247	0.98665	0.98873	0.99011	0.99097	0.99123	0.99134	0.99158	0.99164	0.99194	0.99193	0.99232	0.99233	0.99255	0.99258	0.99267
40	0.98753	1.01318	1.01191	0.99913	0.98219	0.98619	0.98847	0.99010	0.99089	0.99109	0.99137	0.99157	0.99171	0.99187	0.99195	0.99229	0.99229	0.99261	0.99261	0.99270
41	0.98512	1.00656	1.01707	0.99817	0.98074	0.98553	0.98850	0.98889	0.99121	0.99103	0.99136	0.99150	0.99172	0.99180	0.99201	0.99229	0.99228	0.99257	0.99267	0.99274
42	0.98275	1.00126	1.01884	0.99709	0.98054	0.98441	0.98768	0.98882	0.99104	0.99093	0.99131	0.99141	0.99167	0.99173	0.99202	0.99217	0.99235	0.99234	0.99269	0.99272
43	0.98046	0.99917	1.01484	0.99590	0.97956	0.98336	0.98674	0.98920	0.99049	0.99070	0.99111	0.99128	0.99147	0.99160	0.99185	0.99206	0.99223	0.99234	0.99263	0.99252
44	0.97868	0.99643	1.01080	0.99466	0.97867	0.98264	0.98601	0.98919	0.98976	0.99070	0.99083	0.99106	0.99127	0.99138	0.99177	0.99186	0.99210	0.99228	0.99244	0.99255
45	0.97698	0.99446	1.00719	0.99351	0.97766	0.98180	0.98529	0.98878	0.98951	0.99052	0.99063	0.99091	0.99099	0.99131	0.99157	0.99173	0.99192	0.99217	0.99241	0.99240
46	0.97591	0.99309	1.00240	0.99227	0.97684	0.98104	0.98484	0.98857	0.98941	0.99038	0.99042	0.99079	0.99092	0.99120	0.99147	0.99162	0.99186	0.99218	0.99228	0.99248
47	0.97523	0.99050	1.00074	0.99069	0.97601	0.98074	0.98462	0.98860	0.98938	0.99036	0.99049	0.99081	0.99091	0.99121	0.99145	0.99173	0.99194	0.99212	0.99232	0.99255
48	0.97492	0.98723	0.99924	0.98877	0.97622	0.98060	0.98461	0.98876	0.98973	0.99043	0.99068	0.99089	0.99118	0.99135	0.99164	0.99180	0.99207	0.99230	0.99247	0.99269
49	0.97490	0.98459	0.99813	0.98672	0.97610	0.98068	0.98498	0.98904	0.99025	0.99039	0.99096	0.99120	0.99140	0.99161	0.99185	0.99206	0.99230	0.99242	0.99265	0.99290
50	0.97497	0.98173	0.99801	0.98491	0.97618	0.98078	0.98534	0.98927	0.99055	0.99058	0.99139	0.99139	0.99168	0.99187	0.99200	0.99231	0.99245	0.99269	0.99281	0.99302
51	0.97540	0.98020	0.99659	0.98348	0.97623	0.98090	0.98551	0.98951	0.99079	0.99089	0.99151	0.99163	0.99183	0.99209	0.99220	0.99246	0.99264	0.99277	0.99294	0.99319
52	0.97655	0.97904	0.99458	0.98231	0.97641	0.98080	0.98584	0.98973	0.99099	0.99102	0.99166	0.99174	0.99199	0.99222	0.99230	0.99256	0.99278	0.99294	0.99302	0.99328
53	0.97841	0.97789	0.99161	0.98144	0.97653	0.98104	0.98597	0.98986	0.99111	0.99121	0.99168	0.99181	0.99207	0.99227	0.99240	0.99263	0.99282	0.99299	0.99316	0.99334
54	0.98058	0.97736	0.98797	0.98088	0.97702	0.98095	0.98614	0.99005	0.99122	0.99139	0.99148	0.99194	0.99212	0.99229	0.99245	0.99268	0.99288	0.99304	0.99317	0.99342
55	0.98253	0.97666	0.98557	0.98045	0.97762	0.98099	0.98628	0.99020	0.99132	0.99148	0.99145	0.99206	0.99217	0.99235	0.99251	0.99274	0.99291	0.99311	0.99326	0.99342
56	0.98407	0.97679	0.98370	0.98029	0.97880	0.98102	0.98642	0.99031	0.99135	0.99163	0.99152	0.99205	0.99225	0.99245	0.99254	0.99281	0.99297	0.99318	0.99330	0.99347
57	0.98531	0.97698	0.98265	0.98044	0.97997	0.98111	0.98636	0.99041	0.99139	0.99166	0.99152	0.99211	0.99228	0.99244	0.99260	0.99281	0.99300	0.99321	0.99334	0.99348
58	0.98624	0.97809	0.98264	0.98087	0.98095	0.98114	0.98652	0.99033	0.99138	0.99166	0.99159	0.99204	0.99225	0.99246	0.99262	0.99280	0.99298	0.99322	0.99335	0.99349
59	0.98693	0.97900	0.98327	0.98152	0.98212	0.98150	0.98637	0.99028	0.99138	0.99164	0.99172	0.99184	0.99229	0.99244	0.99261	0.99280	0.99300	0.99320	0.99333	0.99350
60	0.98773	0.97958	0.98367	0.98203	0.98281	0.98180	0.98619	0.99011	0.99128	0.99162	0.99173	0.99175	0.99229	0.99244	0.99262	0.99279	0.99298	0.99318	0.99334	0.99351

**Non-Disabled Officer Mortality Improvement Rates (cont'd)**

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
61	0.98838	0.98065	0.98439	0.98252	0.98353	0.98273	0.98602	0.98992	0.99121	0.99159	0.99178	0.99176	0.99230	0.99244	0.99265	0.99278	0.99301	0.99316	0.99335	0.99354
62	0.98814	0.98196	0.98534	0.98333	0.98460	0.98399	0.98609	0.98971	0.99127	0.99166	0.99188	0.99183	0.99235	0.99252	0.99270	0.99286	0.99306	0.99321	0.99339	0.99357
63	0.98693	0.98337	0.98582	0.98449	0.98581	0.98549	0.98639	0.98983	0.99129	0.99181	0.99207	0.99204	0.99242	0.99260	0.99283	0.99296	0.99313	0.99329	0.99347	0.99363
64	0.98539	0.98386	0.98738	0.98566	0.98674	0.98730	0.98700	0.98971	0.99140	0.99200	0.99226	0.99232	0.99240	0.99279	0.99293	0.99310	0.99322	0.99338	0.99354	0.99370
65	0.98396	0.98555	0.98839	0.98689	0.98825	0.98866	0.98761	0.98956	0.99136	0.99215	0.99240	0.99250	0.99247	0.99296	0.99303	0.99320	0.99332	0.99347	0.99361	0.99376
66	0.98317	0.98718	0.98834	0.98776	0.98913	0.98978	0.98855	0.98927	0.99123	0.99218	0.99249	0.99263	0.99258	0.99302	0.99312	0.99328	0.99338	0.99353	0.99367	0.99381
67	0.98328	0.98724	0.98824	0.98781	0.98955	0.99052	0.98936	0.98898	0.99090	0.99220	0.99256	0.99273	0.99263	0.99307	0.99318	0.99333	0.99344	0.99358	0.99371	0.99386
68	0.98438	0.98550	0.98741	0.98713	0.98977	0.99074	0.98991	0.98866	0.99077	0.99210	0.99256	0.99280	0.99272	0.99305	0.99320	0.99337	0.99349	0.99361	0.99375	0.99388
69	0.98600	0.98269	0.98694	0.98601	0.98974	0.99045	0.99057	0.98860	0.99036	0.99198	0.99261	0.99283	0.99285	0.99290	0.99327	0.99338	0.99353	0.99363	0.99377	0.99391
70	0.98770	0.98000	0.98713	0.98498	0.98964	0.99076	0.99087	0.98857	0.98993	0.99176	0.99258	0.99283	0.99290	0.99285	0.99334	0.99341	0.99355	0.99366	0.99379	0.99394
71	0.98915	0.97830	0.98782	0.98437	0.99006	0.99088	0.99126	0.98901	0.98941	0.99149	0.99249	0.99282	0.99294	0.99288	0.99334	0.99342	0.99358	0.99369	0.99382	0.99397
72	0.99031	0.97808	0.98764	0.98411	0.99029	0.99105	0.99167	0.98954	0.98896	0.99106	0.99244	0.99281	0.99299	0.99286	0.99336	0.99344	0.99360	0.99371	0.99385	0.99399
73	0.99112	0.97918	0.98721	0.98419	0.99119	0.99150	0.99199	0.99003	0.98853	0.99086	0.99229	0.99277	0.99301	0.99293	0.99329	0.99345	0.99361	0.99373	0.99386	0.99401
74	0.99173	0.98068	0.98713	0.98455	0.99182	0.99199	0.99202	0.99075	0.98842	0.99038	0.99215	0.99280	0.99304	0.99305	0.99312	0.99350	0.99362	0.99376	0.99388	0.99403
75	0.99215	0.98243	0.98710	0.98515	0.99200	0.99243	0.99265	0.99119	0.98843	0.98999	0.99197	0.99282	0.99309	0.99315	0.99310	0.99361	0.99367	0.99382	0.99393	0.99408
76	0.99263	0.98391	0.98791	0.98585	0.99196	0.99323	0.99295	0.99160	0.98896	0.98950	0.99175	0.99279	0.99314	0.99325	0.99318	0.99365	0.99374	0.99388	0.99400	0.99413
77	0.99338	0.98435	0.98894	0.98668	0.99259	0.99377	0.99316	0.99190	0.98943	0.98895	0.99124	0.99271	0.99310	0.99327	0.99313	0.99365	0.99373	0.99388	0.99401	0.99414
78	0.99443	0.98496	0.99012	0.98766	0.99252	0.99486	0.99352	0.99192	0.98972	0.98827	0.99087	0.99241	0.99297	0.99320	0.99311	0.99350	0.99367	0.99383	0.99398	0.99410
79	0.99556	0.98510	0.99167	0.98874	0.99290	0.99560	0.99382	0.99157	0.99027	0.98789	0.99014	0.99213	0.99287	0.99312	0.99314	0.99321	0.99364	0.99377	0.99393	0.99405
80	0.99672	0.98617	0.99237	0.98990	0.99409	0.99585	0.99400	0.99182	0.99042	0.98757	0.98941	0.99168	0.99269	0.99299	0.99307	0.99301	0.99361	0.99369	0.99387	0.99399
81	0.99752	0.98722	0.99340	0.99112	0.99507	0.99581	0.99460	0.99181	0.99071	0.98802	0.98869	0.99131	0.99252	0.99295	0.99309	0.99301	0.99357	0.99368	0.99386	0.99400
82	0.99769	0.98738	0.99476	0.99240	0.99548	0.99642	0.99496	0.99198	0.99128	0.98886	0.98836	0.99098	0.99266	0.99311	0.99330	0.99313	0.99372	0.99382	0.99399	0.99413
83	0.99709	0.98856	0.99605	0.99372	0.99634	0.99622	0.99598	0.99259	0.99193	0.98991	0.98833	0.99120	0.99288	0.99345	0.99369	0.99354	0.99394	0.99409	0.99425	0.99438
84	0.99626	0.98766	0.99858	0.99503	0.99707	0.99649	0.99665	0.99323	0.99226	0.99134	0.98878	0.99116	0.99320	0.99391	0.99412	0.99406	0.99407	0.99447	0.99454	0.99466
85	0.99539	0.98940	0.99958	0.99633	0.99765	0.99758	0.99675	0.99369	0.99320	0.99224	0.98923	0.99108	0.99334	0.99425	0.99446	0.99444	0.99428	0.99480	0.99480	0.99490
86	0.99483	0.98988	1.00165	0.99759	0.99848	0.99845	0.99649	0.99440	0.99356	0.99297	0.99016	0.99079	0.99331	0.99439	0.99469	0.99470	0.99451	0.99497	0.99498	0.99506
87	0.99467	0.99235	1.00171	0.99881	0.99957	0.99876	0.99688	0.99463	0.99369	0.99352	0.99104	0.99049	0.99299	0.99449	0.99480	0.99487	0.99461	0.99507	0.99507	0.99515
88	0.99487	0.99356	1.00303	0.99999	0.99993	0.99955	0.99642	0.99533	0.99390	0.99375	0.99173	0.99016	0.99287	0.99437	0.99482	0.99494	0.99473	0.99502	0.99510	0.99518
89	0.99530	0.99482	1.00381	1.00111	1.00035	1.00023	0.99644	0.99553	0.99396	0.99348	0.99259	0.99015	0.99238	0.99423	0.99482	0.99495	0.99486	0.99482	0.99514	0.99518
90	0.99585	0.99610	1.00442	1.00217	1.00035	1.00073	0.99725	0.99517	0.99384	0.99382	0.99294	0.99014	0.99191	0.99394	0.99474	0.99490	0.99487	0.99471	0.99517	0.99515
91	0.99643	0.99736	1.00491	1.00318	0.99963	1.00168	0.99801	0.99441	0.99445	0.99373	0.99324	0.99070	0.99136	0.99363	0.99457	0.99483	0.99486	0.99469	0.99510	0.99511
92	0.99695	0.99859	1.00532	1.00413	1.00006	1.00195	0.99817	0.99443	0.99439	0.99361	0.99353	0.99132	0.99096	0.99319	0.99449	0.99477	0.99485	0.99465	0.99507	0.99508
93	0.99738	0.99978	1.00570	1.00502	1.00046	1.00219	0.99832	0.99447	0.99390	0.99401	0.99366	0.99191	0.99067	0.99306	0.99432	0.99472	0.99486	0.99470	0.99498	0.99506
94	0.99766	1.00090	1.00607	1.00585	1.00083	1.00241	0.99847	0.99456	0.99392	0.99402	0.99370	0.99247	0.99076	0.99273	0.99423	0.99474	0.99487	0.99482	0.99482	0.99510
95	0.99789	1.00180	1.00637	1.00652	1.00113	1.00258	0.99860	0.99463	0.99394	0.99402	0.99374	0.99312	0.99084	0.99243	0.99406	0.99471	0.99486	0.99486	0.99476	0.99514
96	0.99806	1.00248	1.00660	1.00703	1.00135	1.00269	0.99869	0.99468	0.99395	0.99402	0.99378	0.99353	0.99214	0.99147	0.99358	0.99463	0.99485	0.99489	0.99479	0.99512
97	0.99818	1.00293	1.00677	1.00737	1.00151	1.00275	0.99875	0.99472	0.99396	0.99402	0.99380	0.99359	0.99231	0.99170	0.99330	0.99460	0.99483	0.99492	0.99478	0.99512
98	0.99823	1.00317	1.00687	1.00754	1.00159	1.00277	0.99877	0.99474	0.99396	0.99402	0.99382	0.99363	0.99245	0.99189	0.99312	0.99449	0.99481	0.99494	0.99484	0.99507
99	0.99823	1.00317	1.00690	1.00754	1.00159	1.00272	0.99877	0.99475	0.99396	0.99402	0.99384	0.99366	0.99256	0.99204	0.99273	0.99456	0.99483	0.99496	0.99493	0.99494
100	0.99823	1.00318	1.00693	1.00754	1.00160	1.00268	0.99876	0.99476	0.99396	0.99401	0.99385	0.99370	0.99267	0.99219	0.99284	0.99420	0.99480	0.99495	0.99496	0.99489
101	0.99823	1.00319	1.00696	1.00754	1.00161	1.00264	0.99875	0.99477	0.99396	0.99401	0.99387	0.99373	0.99278	0.99235	0.99295	0.99393	0.99473	0.99493	0.99498	0.99491
102	0.99823	1.00320	1.00699	1.00754	1.00162	1.00260	0.99874	0.99478	0.99396	0.99400	0.99388	0.99376	0.99289	0.99250	0.99306	0.99366	0.99470	0.99492	0.99500	0.99490
103	0.99823	1.00320	1.00703	1.00754	1.00162	1.00255	0.99874	0.99479	0.99396	0.99400	0.99390	0.99380	0.99301	0.99265	0.99317	0.99350	0.99461	0.99489	0.99501	0.99495
104	0.99823	1.00321	1.00706	1.00754	1.00163	1.00251	0.99873	0.99480	0.99396	0.99399	0.99391	0.99383	0.99312	0.99281	0.99329	0.99334	0.99455	0.99490	0.99502	0.99502
105	0.99823	1.00322	1.00709	1.00754	1.00164	1.00246	0.99872	0.99481	0.99396	0.99399	0.99393	0.99387	0.99324	0.99296	0.99340	0.99331	0.99443	0.99487	0.99500	0.99504
106	0.99823	1.00323	1.00712	1.00754	1.00164	1.00242	0.99871	0.99482	0.99396	0.99399	0.99395	0.99390	0.99335	0.99312	0.99351	0.99337	0.99432	0.99481	0.99498	0.99504
107	0.99823	1.00323	1.00716	1.00754	1.00165	1.00238	0.99871	0.99483	0.99396	0.99398	0.99396	0.99394	0.99347	0.99328	0.99363	0.99349	0.99416	0.99477	0.99496	0.99505
108	0.99823	1.00324	1.00719	1.00754	1.00166	1.00233	0.99870	0.99484	0.99396	0.99398	0.99398	0.99397								

### Non-Disabled Retired Enlisted Mortality Improvement Rates

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
16	0.95907	1.02350	0.97651	0.99417	0.99046	0.98896	0.98986	0.99122	0.99187	0.99203	0.99205	0.99202	0.99231	0.99204	0.99204	0.99245	0.99179	0.99262	0.99229	0.99202
17	0.95716	1.02319	0.97638	0.99432	0.99049	0.98901	0.99010	0.99105	0.99214	0.99208	0.99199	0.99219	0.99243	0.99210	0.99238	0.99241	0.99214	0.99242	0.99249	0.99220
18	0.95584	1.01899	0.97733	0.99436	0.98989	0.98839	0.98983	0.99104	0.99222	0.99190	0.99203	0.99218	0.99259	0.99205	0.99253	0.99231	0.99193	0.99253	0.99251	0.99226
19	0.95495	1.01234	0.97936	0.99421	0.98902	0.98744	0.98904	0.99105	0.99202	0.99188	0.99214	0.99212	0.99226	0.99216	0.99236	0.99238	0.99205	0.99259	0.99226	0.99233
20	0.95399	1.00565	0.98164	0.99407	0.98804	0.98655	0.98827	0.99085	0.99197	0.99200	0.99184	0.99224	0.99212	0.99225	0.99218	0.99242	0.99209	0.99236	0.99230	0.99261
21	0.95373	1.00087	0.98350	0.99401	0.98717	0.98589	0.98775	0.99088	0.99174	0.99196	0.99199	0.99211	0.99203	0.99212	0.99228	0.99223	0.99239	0.99218	0.99233	0.99262
22	0.95447	0.99875	0.98404	0.99369	0.98671	0.98545	0.98752	0.99072	0.99156	0.99212	0.99196	0.99228	0.99179	0.99206	0.99243	0.99216	0.99230	0.99233	0.99222	0.99249
23	0.95627	1.00037	0.98263	0.99310	0.98653	0.98558	0.98736	0.99069	0.99173	0.99192	0.99196	0.99227	0.99175	0.99226	0.99220	0.99215	0.99229	0.99229	0.99247	0.99249
24	0.95898	1.00450	0.98026	0.99234	0.98689	0.98596	0.98748	0.99090	0.99141	0.99216	0.99182	0.99213	0.99205	0.99213	0.99232	0.99225	0.99218	0.99215	0.99236	0.99265
25	0.96198	1.00935	0.97719	0.99148	0.98696	0.98635	0.98782	0.99065	0.99153	0.99194	0.99200	0.99211	0.99203	0.99215	0.99209	0.99228	0.99220	0.99247	0.99241	0.99243
26	0.96529	1.01358	0.97519	0.99077	0.98710	0.98667	0.98790	0.99078	0.99152	0.99195	0.99204	0.99192	0.99205	0.99221	0.99214	0.99234	0.99207	0.99251	0.99229	0.99252
27	0.97007	1.01713	0.97596	0.99072	0.98735	0.98725	0.98818	0.99078	0.99152	0.99192	0.99201	0.99189	0.99202	0.99241	0.99190	0.99233	0.99203	0.99250	0.99252	0.99252
28	0.97621	1.01961	0.98007	0.99161	0.98757	0.98797	0.98880	0.99102	0.99157	0.99176	0.99202	0.99192	0.99223	0.99216	0.99190	0.99249	0.99201	0.99269	0.99248	0.99243
29	0.98317	1.02128	0.98596	0.99306	0.98805	0.98856	0.98943	0.99126	0.99161	0.99178	0.99182	0.99209	0.99218	0.99212	0.99226	0.99218	0.99234	0.99256	0.99257	0.99254
30	0.99049	1.02210	0.99243	0.99451	0.98831	0.98922	0.99011	0.99123	0.99170	0.99189	0.99188	0.99195	0.99222	0.99213	0.99225	0.99237	0.99232	0.99251	0.99268	0.99246
31	0.99689	1.02296	0.99762	0.99582	0.98843	0.98980	0.99055	0.99135	0.99177	0.99177	0.99178	0.99198	0.99240	0.99191	0.99244	0.99211	0.99268	0.99242	0.99282	0.99258
32	1.00101	1.02457	1.00074	0.99703	0.98829	0.98993	0.99063	0.99143	0.99170	0.99164	0.99194	0.99199	0.99222	0.99207	0.99236	0.99227	0.99258	0.99253	0.99246	0.99288
33	1.00228	1.02712	1.00113	0.99818	0.98788	0.98950	0.99054	0.99117	0.99169	0.99164	0.99176	0.99193	0.99229	0.99198	0.99224	0.99231	0.99262	0.99256	0.99249	0.99269
34	1.00131	1.02994	0.99996	0.99919	0.98708	0.98886	0.98994	0.99118	0.99136	0.99173	0.99171	0.99186	0.99201	0.99204	0.99229	0.99234	0.99245	0.99257	0.99270	0.99269
35	0.99948	1.03265	0.99791	1.00004	0.98640	0.98798	0.98939	0.99094	0.99124	0.99156	0.99168	0.99180	0.99192	0.99212	0.99216	0.99240	0.99230	0.99260	0.99251	0.99289
36	0.99755	1.03369	0.99665	1.00054	0.98552	0.98716	0.98897	0.99068	0.99119	0.99135	0.99171	0.99166	0.99193	0.99195	0.99210	0.99231	0.99240	0.99268	0.99240	0.99275
37	0.99526	1.03200	1.00095	1.00065	0.98487	0.98653	0.98840	0.99042	0.99111	0.99137	0.99156	0.99162	0.99185	0.99200	0.99200	0.99234	0.99239	0.99249	0.99256	0.99270
38	0.99280	1.02723	1.00578	1.00045	0.98431	0.98593	0.98800	0.99030	0.99105	0.99125	0.99140	0.99157	0.99175	0.99201	0.99198	0.99228	0.99233	0.99256	0.99245	0.99291
39	0.99020	1.02052	1.01002	0.99993	0.98326	0.98535	0.98778	0.99008	0.99096	0.99123	0.99134	0.99158	0.99164	0.99194	0.99193	0.99232	0.99233	0.99255	0.99258	0.99267
40	0.98772	1.01266	1.01644	0.99915	0.98216	0.98489	0.98751	0.99005	0.99089	0.99109	0.99137	0.99157	0.99171	0.99188	0.99195	0.99229	0.99229	0.99261	0.99261	0.99270
41	0.98529	1.00756	1.01904	0.99821	0.98094	0.98455	0.98725	0.98989	0.99094	0.99101	0.99133	0.99148	0.99171	0.99182	0.99201	0.99229	0.99227	0.99257	0.99267	0.99273
42	0.98292	1.00290	1.01949	0.99714	0.97917	0.98400	0.98685	0.98967	0.99070	0.99089	0.99126	0.99138	0.99166	0.99175	0.99201	0.99215	0.99234	0.99233	0.99269	0.99272
43	0.98061	1.00002	1.01702	0.99598	0.97838	0.98329	0.98623	0.98935	0.99052	0.99066	0.99105	0.99123	0.99147	0.99161	0.99185	0.99205	0.99221	0.99232	0.99263	0.99251
44	0.97857	0.99753	1.01329	0.99477	0.97719	0.98258	0.98556	0.98890	0.99026	0.99053	0.99077	0.99099	0.99127	0.99138	0.99177	0.99184	0.99208	0.99226	0.99244	0.99254
45	0.97699	0.99542	1.00886	0.99360	0.97706	0.98160	0.98492	0.98852	0.99001	0.99025	0.99057	0.99083	0.99098	0.99131	0.99156	0.99171	0.99190	0.99215	0.99240	0.99239
46	0.97590	0.99300	1.00532	0.99237	0.97662	0.98060	0.98455	0.98831	0.98976	0.99018	0.99036	0.99072	0.99090	0.99119	0.99146	0.99160	0.99184	0.99216	0.99227	0.99247
47	0.97520	0.99039	1.00226	0.99074	0.97660	0.97946	0.98442	0.98831	0.98971	0.99016	0.99043	0.99074	0.99088	0.99119	0.99144	0.99171	0.99192	0.99210	0.99230	0.99254
48	0.97489	0.98754	1.00023	0.98878	0.97635	0.97940	0.98450	0.98847	0.98988	0.99038	0.99062	0.99083	0.99114	0.99135	0.99163	0.99178	0.99205	0.99228	0.99246	0.99267
49	0.97486	0.98472	0.99887	0.98670	0.97642	0.97923	0.98491	0.98874	0.99018	0.99063	0.99084	0.99114	0.99135	0.99160	0.99184	0.99204	0.99227	0.99240	0.99263	0.99289
50	0.97491	0.98229	0.99803	0.98487	0.97630	0.97994	0.98513	0.98900	0.99044	0.99089	0.99120	0.99134	0.99163	0.99186	0.99199	0.99230	0.99243	0.99267	0.99279	0.99301
51	0.97535	0.98042	0.99677	0.98343	0.97651	0.98027	0.98509	0.98930	0.99066	0.99113	0.99138	0.99158	0.99178	0.99208	0.99219	0.99245	0.99262	0.99275	0.99292	0.99317
52	0.97648	0.97894	0.99480	0.98225	0.97696	0.98068	0.98480	0.98957	0.99082	0.99126	0.99153	0.99169	0.99194	0.99220	0.99229	0.99256	0.99276	0.99292	0.99300	0.99327
53	0.97835	0.97795	0.99180	0.98135	0.97754	0.98062	0.98494	0.98978	0.99093	0.99134	0.99165	0.99177	0.99203	0.99224	0.99240	0.99263	0.99280	0.99297	0.99314	0.99333
54	0.98052	0.97722	0.98859	0.98074	0.97828	0.98070	0.98487	0.99000	0.99102	0.99136	0.99165	0.99185	0.99207	0.99225	0.99245	0.99268	0.99287	0.99302	0.99315	0.99341
55	0.98247	0.97676	0.98564	0.98033	0.97915	0.98061	0.98545	0.99004	0.99113	0.99142	0.99167	0.99192	0.99213	0.99230	0.99251	0.99274	0.99289	0.99309	0.99324	0.99341
56	0.98401	0.97665	0.98368	0.98015	0.98034	0.98082	0.98574	0.98996	0.99120	0.99154	0.99170	0.99195	0.99221	0.99241	0.99253	0.99280	0.99296	0.99316	0.99328	0.99346
57	0.98525	0.97704	0.98263	0.98031	0.98136	0.98124	0.98608	0.98953	0.99128	0.99155	0.99171	0.99201	0.99224	0.99240	0.99259	0.99280	0.99299	0.99320	0.99332	0.99346
58	0.98617	0.97769	0.98260	0.98074	0.98199	0.98174	0.98602	0.98944	0.99132	0.99152	0.99171	0.99201	0.99221	0.99242	0.99259	0.99280	0.99298	0.99321	0.99334	0.99348
59	0.98684	0.97859	0.98313	0.98139	0.98260	0.98243	0.98603	0.98917	0.99136	0.99149	0.99172	0.99198	0.99222	0.99240	0.99259	0.99280	0.99300	0.99319	0.99331	0.99349
60	0.98766	0.97926	0.98379	0.98191	0.98311	0.98305	0.98574	0.98938	0.99116	0.99147	0.99169	0.99196	0.99217	0.99240	0.99259	0.99280	0.99298	0.99318	0.99333	0.99350

**Non-Disabled Enlisted Mortality Improvement Rates (cont'd)**

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
61	0.98828	0.97998	0.98428	0.98241	0.98377	0.98404	0.98573	0.98931	0.99090	0.99148	0.99172	0.99192	0.99221	0.99241	0.99262	0.99278	0.99301	0.99316	0.99335	0.99354
62	0.98802	0.98106	0.98492	0.98324	0.98469	0.98525	0.98612	0.98948	0.99046	0.99157	0.99179	0.99202	0.99226	0.99249	0.99267	0.99286	0.99306	0.99321	0.99339	0.99356
63	0.98683	0.98276	0.98574	0.98439	0.98604	0.98645	0.98689	0.98940	0.99045	0.99177	0.99195	0.99215	0.99240	0.99257	0.99280	0.99294	0.99314	0.99329	0.99346	0.99362
64	0.98533	0.98470	0.98664	0.98555	0.98721	0.98772	0.98787	0.98943	0.99033	0.99199	0.99211	0.99232	0.99253	0.99272	0.99290	0.99307	0.99322	0.99339	0.99354	0.99369
65	0.98390	0.98671	0.98734	0.98679	0.98844	0.98893	0.98880	0.98918	0.99064	0.99203	0.99226	0.99247	0.99266	0.99284	0.99299	0.99317	0.99332	0.99347	0.99360	0.99375
66	0.98312	0.98800	0.98791	0.98764	0.98929	0.98999	0.98982	0.98906	0.99062	0.99187	0.99237	0.99257	0.99275	0.99293	0.99308	0.99325	0.99337	0.99353	0.99367	0.99380
67	0.98323	0.98743	0.98832	0.98770	0.98981	0.99059	0.99059	0.98909	0.99069	0.99138	0.99246	0.99263	0.99281	0.99298	0.99315	0.99330	0.99343	0.99357	0.99371	0.99385
68	0.98433	0.98548	0.98826	0.98694	0.98986	0.99096	0.99086	0.98924	0.99035	0.99124	0.99252	0.99268	0.99284	0.99303	0.99316	0.99334	0.99347	0.99361	0.99374	0.99387
69	0.98596	0.98256	0.98801	0.98580	0.98984	0.99089	0.99102	0.98953	0.99009	0.99188	0.99260	0.99268	0.99285	0.99304	0.99320	0.99335	0.99350	0.99363	0.99377	0.99390
70	0.98766	0.97991	0.98769	0.98483	0.98970	0.99094	0.99117	0.98981	0.98955	0.99102	0.99246	0.99269	0.99287	0.99305	0.99322	0.99338	0.99352	0.99366	0.99379	0.99394
71	0.98911	0.97821	0.98785	0.98427	0.98985	0.99104	0.99150	0.99034	0.98920	0.99086	0.99217	0.99271	0.99288	0.99305	0.99325	0.99339	0.99355	0.99369	0.99382	0.99396
72	0.99027	0.97777	0.98754	0.98402	0.99016	0.99130	0.99178	0.99084	0.98907	0.99083	0.99158	0.99271	0.99289	0.99306	0.99327	0.99341	0.99357	0.99371	0.99385	0.99399
73	0.99108	0.97838	0.98717	0.98411	0.99054	0.99159	0.99225	0.99105	0.98913	0.99041	0.99139	0.99274	0.99289	0.99307	0.99327	0.99342	0.99359	0.99372	0.99387	0.99402
74	0.99168	0.97978	0.98682	0.98449	0.99096	0.99210	0.99250	0.99127	0.98940	0.99008	0.99097	0.99279	0.99289	0.99306	0.99327	0.99343	0.99359	0.99374	0.99389	0.99404
75	0.99211	0.98131	0.98690	0.98505	0.99160	0.99250	0.99287	0.99154	0.98974	0.98956	0.99118	0.99271	0.99295	0.99312	0.99332	0.99349	0.99365	0.99380	0.99394	0.99409
76	0.99260	0.98258	0.98718	0.98577	0.99230	0.99305	0.99315	0.99188	0.99036	0.98924	0.99107	0.99245	0.99302	0.99319	0.99337	0.99356	0.99371	0.99385	0.99401	0.99414
77	0.99337	0.98393	0.98781	0.98663	0.99278	0.99367	0.99345	0.99204	0.99081	0.98903	0.99099	0.99178	0.99301	0.99317	0.99335	0.99356	0.99371	0.99386	0.99401	0.99415
78	0.99446	0.98448	0.98883	0.98761	0.99345	0.99424	0.99365	0.99224	0.99083	0.98889	0.99036	0.99141	0.99294	0.99307	0.99327	0.99348	0.99364	0.99380	0.99397	0.99412
79	0.99561	0.98604	0.99000	0.98867	0.99406	0.99476	0.99399	0.99214	0.99085	0.98895	0.98978	0.99079	0.99288	0.99296	0.99317	0.99340	0.99357	0.99374	0.99392	0.99408
80	0.99680	0.98643	0.99145	0.98982	0.99477	0.99547	0.99412	0.99211	0.99082	0.98903	0.98887	0.99076	0.99257	0.99284	0.99305	0.99329	0.99348	0.99366	0.99385	0.99401
81	0.99766	0.98733	0.99222	0.99106	0.99516	0.99621	0.99444	0.99207	0.99104	0.98962	0.98834	0.99051	0.99214	0.99283	0.99303	0.99325	0.99348	0.99366	0.99384	0.99402
82	0.99776	0.98806	0.99432	0.99236	0.99578	0.99665	0.99488	0.99233	0.99144	0.99043	0.98837	0.99067	0.99158	0.99302	0.99320	0.99340	0.99363	0.99380	0.99397	0.99414
83	0.99716	0.98889	0.99634	0.99368	0.99670	0.99723	0.99534	0.99275	0.99228	0.99114	0.98893	0.99058	0.99174	0.99343	0.99355	0.99372	0.99393	0.99408	0.99423	0.99438
84	0.99623	0.98970	0.99846	0.99502	0.99717	0.99774	0.99577	0.99342	0.99288	0.99194	0.98983	0.99070	0.99174	0.99394	0.99396	0.99410	0.99428	0.99440	0.99453	0.99465
85	0.99537	0.99057	1.00043	0.99634	0.99747	0.99832	0.99636	0.99382	0.99349	0.99263	0.99067	0.99043	0.99235	0.99413	0.99431	0.99442	0.99457	0.99468	0.99478	0.99488
86	0.99482	0.99156	1.00210	0.99762	0.99796	0.99856	0.99693	0.99423	0.99382	0.99328	0.99172	0.99030	0.99246	0.99401	0.99457	0.99465	0.99476	0.99488	0.99496	0.99504
87	0.99466	0.99266	1.00341	0.99886	0.99803	0.99943	0.99713	0.99455	0.99405	0.99367	0.99256	0.99037	0.99262	0.99342	0.99472	0.99478	0.99487	0.99499	0.99505	0.99513
88	0.99485	0.99385	1.00439	1.00005	0.99851	0.99972	0.99727	0.99480	0.99412	0.99409	0.99288	0.99060	0.99221	0.99326	0.99480	0.99482	0.99490	0.99502	0.99509	0.99516
89	0.99528	0.99509	1.00512	1.00117	0.99898	0.99988	0.99773	0.99482	0.99410	0.99410	0.99317	0.99103	0.99188	0.99284	0.99485	0.99481	0.99489	0.99501	0.99508	0.99516
90	0.99584	0.99635	1.00566	1.00224	0.99944	1.00028	0.99791	0.99481	0.99403	0.99403	0.99382	0.99095	0.99122	0.99302	0.99463	0.99476	0.99486	0.99497	0.99505	0.99513
91	0.99641	0.99760	1.00608	1.00325	0.99987	1.00065	0.99807	0.99479	0.99396	0.99396	0.99378	0.99185	0.99082	0.99285	0.99423	0.99473	0.99481	0.99491	0.99503	0.99510
92	0.99694	0.99882	1.00643	1.00420	1.00027	1.00100	0.99821	0.99478	0.99391	0.99391	0.99375	0.99261	0.99075	0.99284	0.99356	0.99470	0.99478	0.99487	0.99500	0.99507
93	0.99736	0.99998	1.00674	1.00510	1.00065	1.00132	0.99836	0.99480	0.99389	0.99388	0.99375	0.99306	0.99095	0.99246	0.99340	0.99471	0.99476	0.99485	0.99498	0.99505
94	0.99765	1.00108	1.00705	1.00594	1.00100	1.00161	0.99851	0.99485	0.99391	0.99390	0.99378	0.99376	0.99103	0.99226	0.99310	0.99476	0.99476	0.99485	0.99497	0.99505
95	0.99788	1.00197	1.00729	1.00661	1.00128	1.00185	0.99863	0.99490	0.99393	0.99392	0.99382	0.99380	0.99163	0.99182	0.99332	0.99463	0.99476	0.99486	0.99497	0.99506
96	0.99805	1.00264	1.00747	1.00712	1.00149	1.00203	0.99872	0.99493	0.99394	0.99393	0.99384	0.99384	0.99244	0.99156	0.99324	0.99436	0.99477	0.99486	0.99496	0.99507
97	0.99817	1.00308	1.00759	1.00746	1.00163	1.00215	0.99878	0.99495	0.99395	0.99394	0.99387	0.99387	0.99357	0.99105	0.99327	0.99388	0.99478	0.99486	0.99495	0.99507
98	0.99823	1.00330	1.00764	1.00763	1.00170	1.00220	0.99880	0.99495	0.99396	0.99394	0.99388	0.99389	0.99362	0.99150	0.99296	0.99376	0.99480	0.99486	0.99495	0.99506
99	0.99823	1.00330	1.00764	1.00763	1.00170	1.00220	0.99879	0.99495	0.99396	0.99394	0.99389	0.99391	0.99366	0.99196	0.99273	0.99349	0.99484	0.99486	0.99495	0.99506
100	0.99823	1.00330	1.00763	1.00763	1.00170	1.00220	0.99879	0.99495	0.99396	0.99394	0.99391	0.99393	0.99370	0.99237	0.99229	0.99364	0.99473	0.99486	0.99495	0.99506
101	0.99823	1.00330	1.00762	1.00763	1.00170	1.00219	0.99878	0.99494	0.99396	0.99395	0.99392	0.99394	0.99374	0.99361	0.99190	0.99305	0.99451	0.99487	0.99495	0.99505
102	0.99822	1.00329	1.00761	1.00763	1.00170	1.00219	0.99877	0.99494	0.99396	0.99395	0.99393	0.99396	0.99378	0.99367	0.99210	0.99329	0.99410	0.99487	0.99495	0.99504
103	0.99822	1.00329	1.00761	1.00763	1.00170	1.00219	0.99876	0.99493	0.99396	0.99395	0.99394	0.99398	0.99382	0.99373	0.99229	0.99323	0.99401	0.99489	0.99495	0.99504
104	0.99822	1.00329	1.00760	1.00763	1.00170	1.00218	0.99875	0.99493	0.99396	0.99395	0.99395	0.99400	0.99386	0.99379	0.99248	0.99331	0.99381	0.99491	0.99494	0.99504
105	0.99822	1.00329	1.00759	1.00763	1.00170	1.00218	0.99874	0.99493	0.99396	0.99395	0.99397	0.99402	0.99390	0.99385	0.99268	0.99320	0.99396	0.99482	0.99494	0.99503
106	0.99822	1.00329	1.00759	1.00763	1.00170	1.00217	0.99873	0.99492	0.99396	0.99395	0.99398	0.99403	0.99395	0.99391	0.99287	0.99339	0.99392	0.99465	0.99494	0.99502
107	0.99822	1.00328	1.00758	1.00763	1.00170	1.00217	0.99872	0.99492	0.99397	0.99395	0.99399	0.99405	0.99399	0.99397	0.99307	0.99366	0.99395	0.99437	0.99493	0.99501
108	0.99822	1.00328	1.00757	1.00763	1.00170	1.00217	0.99871	0.99491	0.99397	0.99396	0.99400	0.99407								

### Survivor Mortality Improvement Rates

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
16	0.97149	1.00879	0.98701	0.99702	0.99258	0.99320	0.99442	0.99396	0.99433	0.99351	0.99424	0.99381	0.99330	0.99315	0.99250	0.99272	0.99228	0.99294	0.99195	0.99240
17	0.97015	1.00879	0.98560	0.99660	0.99269	0.99276	0.99417	0.99494	0.99428	0.99463	0.99420	0.99432	0.99439	0.99305	0.99288	0.99283	0.99305	0.99228	0.99277	0.99249
18	0.96849	1.00691	0.98492	0.99595	0.99334	0.99208	0.99422	0.99490	0.99476	0.99467	0.99476	0.99486	0.99443	0.99358	0.99333	0.99365	0.99198	0.99306	0.99234	0.99269
19	0.96695	1.00362	0.98428	0.99492	0.99117	0.99075	0.99321	0.99456	0.99531	0.99535	0.99460	0.99564	0.99517	0.99387	0.99345	0.99366	0.99245	0.99289	0.99211	0.99323
20	0.96502	1.00024	0.98333	0.99374	0.98870	0.98980	0.99173	0.99396	0.99593	0.99551	0.99479	0.99644	0.99537	0.99465	0.99351	0.99363	0.99218	0.99321	0.99245	0.99305
21	0.96379	0.99753	0.98311	0.99279	0.98719	0.98807	0.99058	0.99427	0.99536	0.99624	0.99564	0.99620	0.99619	0.99492	0.99439	0.99367	0.99220	0.99362	0.99231	0.99291
22	0.96346	0.99717	0.98304	0.99225	0.98521	0.98721	0.99021	0.99348	0.99540	0.99629	0.99590	0.99650	0.99642	0.99518	0.99471	0.99388	0.99223	0.99362	0.99223	0.99282
23	0.96481	0.99996	0.98337	0.99213	0.98906	0.98249	0.99013	0.99316	0.99557	0.99582	0.99615	0.99659	0.99583	0.99541	0.99493	0.99410	0.99256	0.99313	0.99242	0.99292
24	0.96676	1.00484	0.98443	0.99264	0.96922	0.97475	0.99063	0.99356	0.99554	0.99596	0.99558	0.99575	0.99538	0.99429	0.99472	0.99390	0.99275	0.99290	0.99264	0.99317
25	0.96925	1.00987	0.98539	0.99291	0.96024	0.97650	0.99093	0.99298	0.99486	0.99536	0.99564	0.99525	0.99496	0.99425	0.99427	0.99412	0.99261	0.99334	0.99248	0.99270
26	0.97128	1.01422	0.98668	0.99339	0.95954	0.98018	0.99167	0.99264	0.99467	0.99487	0.99543	0.99482	0.99451	0.99436	0.99398	0.99372	0.99352	0.99247	0.99325	0.99249
27	0.97443	1.01710	0.98853	0.99436	0.99263	0.97923	0.99122	0.99304	0.99449	0.99473	0.99489	0.99455	0.99411	0.99412	0.99409	0.99404	0.99333	0.99279	0.99303	0.99285
28	0.97881	1.01801	0.99140	0.99600	0.99123	0.99445	0.97881	0.99297	0.99450	0.99434	0.99473	0.99490	0.99399	0.99389	0.99433	0.99348	0.99357	0.99274	0.99328	0.99256
29	0.98301	1.01818	0.99427	0.99787	1.00889	0.97818	0.97876	0.99324	0.99444	0.99427	0.99453	0.99491	0.99403	0.99414	0.99423	0.99375	0.99320	0.99297	0.99314	0.99288
30	0.98778	1.01717	0.99705	0.99969	0.99076	0.97434	0.97963	0.99308	0.99391	0.99452	0.99426	0.99463	0.99453	0.99409	0.99406	0.99375	0.99357	0.99335	0.99262	0.99317
31	0.99125	1.01622	0.99984	1.00125	1.00005	0.97057	0.98133	0.99374	0.99349	0.99440	0.99442	0.99464	0.99467	0.99369	0.99446	0.99352	0.99359	0.99342	0.99297	0.99306
32	0.99246	1.01590	1.00222	1.00227	0.99130	0.99018	0.98006	0.99377	0.99404	0.99392	0.99417	0.99463	0.99493	0.99367	0.99404	0.99388	0.99361	0.99333	0.99292	0.99316
33	0.99161	1.01621	1.00477	1.00308	0.97216	0.98874	0.99398	0.98163	0.99377	0.99396	0.99413	0.99464	0.99455	0.99378	0.99395	0.99356	0.99353	0.99338	0.99286	0.99343
34	0.98895	1.01671	1.00675	1.00346	0.98479	1.00102	0.98266	0.98167	0.99346	0.99364	0.99411	0.99453	0.99415	0.99385	0.99399	0.99355	0.99355	0.99341	0.99291	0.99342
35	0.98477	1.01330	1.01479	1.00362	0.98561	0.98767	0.98027	0.98236	0.99329	0.99328	0.99398	0.99417	0.99381	0.99386	0.99363	0.99357	0.99350	0.99350	0.99298	0.99347
36	0.98188	1.01085	1.02828	1.00330	0.98553	0.99396	0.97672	0.98451	0.99350	0.99305	0.99376	0.99367	0.99379	0.99380	0.99329	0.99330	0.99357	0.99355	0.99311	0.99346
37	0.97957	1.00993	1.01959	1.00269	0.98275	0.98594	0.98785	0.98459	0.99370	0.99293	0.99340	0.99348	0.99334	0.99356	0.99332	0.99329	0.99331	0.99359	0.99321	0.99355
38	0.97737	1.00181	1.01934	1.00157	0.98671	0.97898	0.98718	0.99216	0.98741	0.99280	0.99324	0.99343	0.99314	0.99359	0.99312	0.99311	0.99337	0.99362	0.99327	0.99367
39	0.97495	0.99863	1.02317	1.00010	0.97736	0.98215	0.99141	0.98818	0.98777	0.99282	0.99311	0.99306	0.99341	0.99318	0.99343	0.99320	0.99320	0.99371	0.99339	0.99365
40	0.97328	0.99322	1.02348	0.99868	0.98166	0.98230	0.98671	0.98774	0.98844	0.99285	0.99302	0.99299	0.99318	0.99327	0.99338	0.99311	0.99331	0.99382	0.99328	0.99378
41	0.97218	0.99125	1.01932	0.99727	0.98150	0.98218	0.98910	0.98613	0.98894	0.99323	0.99285	0.99287	0.99333	0.99307	0.99361	0.99307	0.99326	0.99398	0.99324	0.99371
42	0.97200	0.98612	1.02042	0.99576	0.98206	0.98158	0.98587	0.99063	0.98877	0.99317	0.99277	0.99289	0.99318	0.99305	0.99358	0.99327	0.99326	0.99367	0.99342	0.99364
43	0.97256	0.98647	1.01168	0.99409	0.98196	0.98371	0.98367	0.99047	0.99266	0.98972	0.99267	0.99275	0.99319	0.99291	0.99357	0.99306	0.99322	0.99379	0.99340	0.99354
44	0.97366	0.98415	1.00795	0.99249	0.98433	0.98077	0.98499	0.99219	0.99099	0.98989	0.99253	0.99267	0.99308	0.99294	0.99338	0.99311	0.99321	0.99359	0.99337	0.99353
45	0.97495	0.98680	1.00274	0.99113	0.98236	0.98318	0.98537	0.99038	0.99068	0.99019	0.99243	0.99262	0.99301	0.99276	0.99329	0.99319	0.99311	0.99344	0.99325	0.99355
46	0.97640	0.98427	0.99908	0.99001	0.98253	0.98418	0.98572	0.99151	0.98978	0.99063	0.99247	0.99262	0.99294	0.99285	0.99304	0.99322	0.99312	0.99343	0.99323	0.99367
47	0.97810	0.98654	0.99350	0.98898	0.98304	0.98510	0.98609	0.99046	0.99152	0.99053	0.99262	0.99262	0.99288	0.99279	0.99320	0.99324	0.99313	0.99337	0.99348	0.99360
48	0.97979	0.98493	0.99365	0.98807	0.98343	0.98582	0.98790	0.98969	0.99173	0.99251	0.99099	0.99276	0.99288	0.99289	0.99324	0.99325	0.99328	0.99347	0.99357	0.99380
49	0.98162	0.98518	0.99226	0.98733	0.98473	0.98766	0.98752	0.99045	0.99258	0.99204	0.99120	0.99285	0.99298	0.99308	0.99329	0.99339	0.99341	0.99354	0.99373	0.99382
50	0.98331	0.98442	0.99276	0.98678	0.98652	0.98766	0.98931	0.99084	0.99196	0.99201	0.99164	0.99288	0.99298	0.99324	0.99331	0.99351	0.99358	0.99370	0.99386	0.99392
51	0.98494	0.98452	0.99309	0.98650	0.98649	0.98853	0.99041	0.99119	0.99242	0.99172	0.99194	0.99299	0.99304	0.99328	0.99340	0.99356	0.99371	0.99369	0.99391	0.99405
52	0.98668	0.98476	0.99316	0.98660	0.98648	0.98954	0.99120	0.99145	0.99207	0.99236	0.99197	0.99307	0.99302	0.99333	0.99344	0.99356	0.99377	0.99382	0.99398	0.99402
53	0.98836	0.98482	0.99313	0.98712	0.98833	0.99002	0.99167	0.99251	0.99186	0.99239	0.99293	0.99219	0.99309	0.99329	0.99343	0.99359	0.99383	0.99380	0.99400	0.99410
54	0.98996	0.98533	0.99269	0.98784	0.98831	0.99076	0.99265	0.99217	0.99275	0.99261	0.99222	0.99310	0.99334	0.99341	0.99354	0.99380	0.99382	0.99398	0.99382	0.99413
55	0.99146	0.98639	0.99255	0.98868	0.98903	0.99173	0.99297	0.99354	0.99241	0.99252	0.99249	0.99241	0.99312	0.99331	0.99346	0.99357	0.99385	0.99385	0.99399	0.99410
56	0.99274	0.98685	0.99297	0.98945	0.99012	0.99196	0.99354	0.99418	0.99257	0.99274	0.99232	0.99255	0.99319	0.99332	0.99343	0.99362	0.99385	0.99390	0.99400	0.99414
57	0.99388	0.98705	0.99291	0.99009	0.99134	0.99204	0.99427	0.99447	0.99266	0.99248	0.99257	0.99255	0.99310	0.99328	0.99345	0.99356	0.99380	0.99387	0.99399	0.99410
58	0.99495	0.98753	0.99285	0.99051	0.99138	0.99328	0.99464	0.99432	0.99323	0.99225	0.99247	0.99298	0.99252	0.99318	0.99335	0.99350	0.99369	0.99379	0.99392	0.99404
59	0.99587	0.98787	0.99292	0.99087	0.99222	0.99349	0.99500	0.99451	0.99321	0.99226	0.99257	0.99269	0.99245	0.99309	0.99323	0.99342	0.99359	0.99372	0.99382	0.99395
60	0.99675	0.98796	0.99308	0.99108	0.99281	0.99385	0.99536	0.99430	0.99356	0.99226	0.99231	0.99250	0.99241	0.99300	0.99310	0.99331	0.99348	0.99362	0.99373	0.99386

## Survivor Mortality Improvement Rates (cont'd)

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
61	0.99738	0.98796	0.99342	0.99138	0.99322	0.99448	0.99528	0.99429	0.99385	0.99232	0.99234	0.99226	0.99250	0.99291	0.99307	0.99327	0.99341	0.99358	0.99369	0.99383
62	0.99755	0.98876	0.99385	0.99207	0.99408	0.99559	0.99533	0.99460	0.99409	0.99249	0.99232	0.99249	0.99256	0.99296	0.99313	0.99331	0.99348	0.99362	0.99377	0.99387
63	0.99726	0.99029	0.99501	0.99314	0.99551	0.99636	0.99628	0.99484	0.99415	0.99329	0.99246	0.99268	0.99308	0.99282	0.99328	0.99349	0.99361	0.99376	0.99392	0.99402
64	0.99678	0.99222	0.99592	0.99435	0.99677	0.99771	0.99665	0.99509	0.99454	0.99376	0.99278	0.99305	0.99321	0.99303	0.99349	0.99367	0.99380	0.99393	0.99410	0.99418
65	0.99609	0.99398	0.99711	0.99553	0.99795	0.99886	0.99708	0.99536	0.99468	0.99444	0.99309	0.99316	0.99333	0.99332	0.99366	0.99382	0.99398	0.99409	0.99423	0.99433
66	0.99555	0.99500	0.99779	0.99637	0.99876	0.99955	0.99745	0.99522	0.99486	0.99492	0.99335	0.99333	0.99332	0.99356	0.99377	0.99393	0.99407	0.99421	0.99434	0.99444
67	0.99548	0.99494	0.99828	0.99662	0.99909	0.99983	0.99768	0.99492	0.99510	0.99517	0.99353	0.99337	0.99350	0.99364	0.99381	0.99400	0.99413	0.99428	0.99441	0.99451
68	0.99592	0.99368	0.99862	0.99625	0.99888	0.99982	0.99723	0.99498	0.99509	0.99505	0.99411	0.99334	0.99353	0.99386	0.99362	0.99402	0.99416	0.99429	0.99443	0.99454
69	0.99655	0.99173	0.99854	0.99557	0.99838	0.99939	0.99700	0.99459	0.99499	0.99506	0.99441	0.99340	0.99357	0.99378	0.99365	0.99401	0.99415	0.99428	0.99441	0.99455
70	0.99704	0.98957	0.99851	0.99488	0.99782	0.99896	0.99674	0.99424	0.99486	0.99499	0.99480	0.99343	0.99350	0.99369	0.99370	0.99399	0.99413	0.99427	0.99441	0.99453
71	0.99723	0.98841	0.99863	0.99439	0.99736	0.99858	0.99643	0.99406	0.99451	0.99498	0.99510	0.99351	0.99347	0.99354	0.99380	0.99395	0.99411	0.99424	0.99440	0.99452
72	0.99706	0.98758	0.99876	0.99416	0.99692	0.99826	0.99615	0.99392	0.99414	0.99508	0.99526	0.99359	0.99341	0.99357	0.99381	0.99388	0.99409	0.99423	0.99439	0.99452
73	0.99657	0.98768	0.99868	0.99420	0.99660	0.99790	0.99603	0.99351	0.99408	0.99506	0.99508	0.99414	0.99336	0.99355	0.99391	0.99375	0.99407	0.99424	0.99437	0.99452
74	0.99587	0.98835	0.99853	0.99440	0.99631	0.99764	0.99580	0.99336	0.99374	0.99497	0.99508	0.99447	0.99342	0.99357	0.99385	0.99374	0.99406	0.99422	0.99438	0.99453
75	0.99524	0.98900	0.99856	0.99468	0.99612	0.99743	0.99570	0.99333	0.99352	0.99491	0.99511	0.99494	0.99353	0.99357	0.99381	0.99384	0.99411	0.99425	0.99441	0.99455
76	0.99462	0.98935	0.99883	0.99492	0.99593	0.99724	0.99558	0.99326	0.99344	0.99465	0.99518	0.99529	0.99367	0.99360	0.99372	0.99400	0.99410	0.99428	0.99442	0.99458
77	0.99376	0.98963	0.99880	0.99502	0.99558	0.99698	0.99537	0.99302	0.99321	0.99427	0.99525	0.99542	0.99371	0.99351	0.99370	0.99397	0.99399	0.99423	0.99438	0.99455
78	0.99268	0.98909	0.99904	0.99497	0.99525	0.99667	0.99497	0.99273	0.99259	0.99396	0.99509	0.99511	0.99411	0.99331	0.99352	0.99391	0.99376	0.99410	0.99427	0.99445
79	0.99156	0.98938	0.99914	0.99487	0.99495	0.99635	0.99461	0.99228	0.99214	0.99336	0.99482	0.99493	0.99435	0.99317	0.99335	0.99371	0.99360	0.99396	0.99415	0.99433
80	0.99066	0.98895	0.99966	0.99495	0.99477	0.99620	0.99429	0.99187	0.99170	0.99276	0.99442	0.99470	0.99457	0.99302	0.99310	0.99342	0.99351	0.99379	0.99400	0.99419
81	0.99008	0.98886	0.99998	0.99517	0.99470	0.99621	0.99416	0.99168	0.99145	0.99244	0.99397	0.99463	0.99479	0.99302	0.99299	0.99320	0.99358	0.99367	0.99393	0.99412
82	0.98972	0.98885	1.00055	0.99536	0.99473	0.99615	0.99421	0.99185	0.99156	0.99248	0.99383	0.99488	0.99511	0.99329	0.99312	0.99336	0.99373	0.99371	0.99402	0.99420
83	0.98962	0.98813	1.00122	0.99552	0.99470	0.99617	0.99445	0.99230	0.99216	0.99266	0.99414	0.99529	0.99529	0.99426	0.99348	0.99368	0.99408	0.99392	0.99427	0.99443
84	0.98970	0.98792	1.00194	0.99571	0.99475	0.99624	0.99477	0.99296	0.99278	0.99316	0.99438	0.99568	0.99569	0.99512	0.99397	0.99408	0.99440	0.99427	0.99456	0.99470
85	0.98993	0.98743	1.00287	0.99603	0.99488	0.99638	0.99513	0.99352	0.99336	0.99365	0.99458	0.99592	0.99604	0.99583	0.99440	0.99439	0.99461	0.99463	0.99480	0.99491
86	0.99026	0.98761	1.00339	0.99649	0.99522	0.99667	0.99548	0.99393	0.99376	0.99396	0.99474	0.99587	0.99627	0.99625	0.99472	0.99460	0.99470	0.99495	0.99491	0.99505
87	0.99069	0.98799	1.00401	0.99710	0.99577	0.99713	0.99576	0.99415	0.99395	0.99406	0.99472	0.99570	0.99635	0.99641	0.99493	0.99469	0.99481	0.99506	0.99493	0.99511
88	0.99118	0.98893	1.00397	0.99782	0.99627	0.99764	0.99607	0.99424	0.99394	0.99411	0.99446	0.99548	0.99624	0.99614	0.99534	0.99471	0.99480	0.99507	0.99490	0.99510
89	0.99174	0.98975	1.00426	0.99860	0.99701	0.99823	0.99635	0.99422	0.99388	0.99399	0.99426	0.99509	0.99597	0.99593	0.99553	0.99470	0.99475	0.99499	0.99487	0.99506
90	0.99234	0.99077	1.00440	0.99942	0.99772	0.99882	0.99658	0.99417	0.99374	0.99386	0.99409	0.99473	0.99562	0.99572	0.99559	0.99467	0.99466	0.99485	0.99487	0.99500
91	0.99299	0.99181	1.00450	1.00023	0.99840	0.99942	0.99683	0.99412	0.99362	0.99373	0.99393	0.99447	0.99523	0.99553	0.99555	0.99464	0.99458	0.99470	0.99491	0.99490
92	0.99367	0.99284	1.00458	1.00102	0.99899	1.00004	0.99709	0.99408	0.99354	0.99365	0.99379	0.99424	0.99492	0.99536	0.99545	0.99463	0.99453	0.99465	0.99488	0.99481
93	0.99437	0.99382	1.00467	1.00177	0.99968	1.00051	0.99733	0.99411	0.99351	0.99358	0.99376	0.99403	0.99469	0.99519	0.99521	0.99481	0.99450	0.99461	0.99483	0.99477
94	0.99509	0.99473	1.00476	1.00247	1.00026	1.00103	0.99760	0.99419	0.99353	0.99360	0.99375	0.99395	0.99448	0.99503	0.99507	0.99492	0.99453	0.99460	0.99480	0.99477
95	0.99566	0.99546	1.00483	1.00303	1.00072	1.00143	0.99781	0.99423	0.99355	0.99360	0.99375	0.99392	0.99432	0.99486	0.99498	0.99497	0.99455	0.99459	0.99475	0.99481
96	0.99610	0.99601	1.00489	1.00346	1.00111	1.00172	0.99798	0.99427	0.99356	0.99361	0.99375	0.99390	0.99423	0.99468	0.99490	0.99498	0.99456	0.99458	0.99469	0.99487
97	0.99639	0.99637	1.00492	1.00375	1.00135	1.00188	0.99811	0.99430	0.99356	0.99361	0.99375	0.99387	0.99415	0.99455	0.99484	0.99495	0.99459	0.99458	0.99470	0.99487
98	0.99653	0.99656	1.00494	1.00389	1.00146	1.00201	0.99814	0.99431	0.99357	0.99362	0.99374	0.99388	0.99407	0.99445	0.99477	0.99484	0.99470	0.99459	0.99469	0.99486
99	0.99653	0.99656	1.00495	1.00389	1.00145	1.00201	0.99816	0.99431	0.99358	0.99362	0.99375	0.99387	0.99403	0.99435	0.99469	0.99478	0.99476	0.99460	0.99469	0.99485
100	0.99653	0.99656	1.00495	1.00389	1.00145	1.00201	0.99816	0.99431	0.99357	0.99362	0.99374	0.99386	0.99401	0.99427	0.99461	0.99473	0.99479	0.99462	0.99469	0.99482
101	0.99653	0.99655	1.00495	1.00389	1.00143	1.00202	0.99816	0.99431	0.99357	0.99362	0.99374	0.99386	0.99399	0.99422	0.99451	0.99469	0.99479	0.99463	0.99468	0.99479
102	0.99653	0.99655	1.00496	1.00389	1.00143	1.00202	0.99814	0.99433	0.99358	0.99362	0.99374	0.99386	0.99398	0.99418	0.99444	0.99465	0.99477	0.99464	0.99468	0.99479
103	0.99653	0.99655	1.00496	1.00389	1.00118	1.00202	0.99815	0.99432	0.99357	0.99362	0.99374	0.99385	0.99398	0.99413	0.99438	0.99460	0.99470	0.99469	0.99468	0.99479
104	0.99653	0.99655	1.00497	1.00389	1.00143	1.00201	0.99815	0.99432	0.99357	0.99362	0.99374	0.99385	0.99398	0.99411	0.99432	0.99455	0.99466	0.99472	0.99469	0.99478
105	0.99653	0.99655	1.00497	1.00389	1.00143	1.00201	0.99815	0.99432	0.99358	0.99362	0.99374	0.99385	0.99397	0.99410	0.99428	0.99450	0.99462	0.99472	0.99469	0.99478
106	0.99653	0.99654	1.00497	1.00389	1.00057	1.00200	0.99815	0.99432	0.99358	0.99362	0.99374	0.99385	0.99397	0.99410	0.99426	0.99444	0.99459	0.99471	0.99469	0.99477
107	0.99653	0.99654	1.00498	1.00389	1.00083	1.00200	0.99816	0.99432	0.99358	0.99362	0.99374	0.99385	0.99397	0.99409	0.99423	0.99441	0.99457	0.99468	0.99470	0.99477
108	0.99653	0.99654	1.00498	1.00389	1.00045	1.00193	0.99815	0.99433	0.99357	0.99362	0.99374	0.99385	0.99397	0.9						

APPENDIX K

PROJECTIONS INCLUDING RESERVISTS (100 YEARS)

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**TOTAL ACTIVE DUTY PERSONNEL ON SEPTEMBER 30  
OF EACH FISCAL YEAR**

<u>Fiscal Year</u>	<u>Officers</u>	<u>Enlisted</u>	<u>Total</u>
2002	236,157	1,229,341	1,465,498
2003	231,470	1,215,090	1,446,560
2004	231,707	1,214,498	1,446,205
2005	232,100	1,212,806	1,444,906
2006	232,532	1,212,304	1,444,836
2007	233,040	1,213,780	1,446,820
2008	233,346	1,212,993	1,446,339
2009	233,618	1,214,245	1,447,863
2010	233,618	1,214,245	1,447,863
2011	233,618	1,214,245	1,447,863
2012	233,618	1,214,245	1,447,863
2013	233,618	1,214,245	1,447,863
2014	233,618	1,214,245	1,447,863
2015	233,618	1,214,245	1,447,863
2016	233,618	1,214,245	1,447,863
2017	233,618	1,214,245	1,447,863
2018	233,618	1,214,245	1,447,863
2019	233,618	1,214,245	1,447,863
2020	233,618	1,214,245	1,447,863
2021	233,618	1,214,245	1,447,863
2022	233,618	1,214,245	1,447,863
2023	233,618	1,214,245	1,447,863
2024	233,618	1,214,245	1,447,863
2025	233,618	1,214,245	1,447,863
2026	233,618	1,214,245	1,447,863
2027	233,618	1,214,245	1,447,863
2028	233,618	1,214,245	1,447,863
2029	233,618	1,214,245	1,447,863
2030	233,618	1,214,245	1,447,863
2031	233,618	1,214,245	1,447,863
2032	233,618	1,214,245	1,447,863
2033	233,618	1,214,245	1,447,863
2034	233,618	1,214,245	1,447,863
2035	233,618	1,214,245	1,447,863
2036	233,618	1,214,245	1,447,863
2037	233,618	1,214,245	1,447,863
2038	233,618	1,214,245	1,447,863
2039	233,618	1,214,245	1,447,863
2040	233,618	1,214,245	1,447,863
2041	233,618	1,214,245	1,447,863
2042	233,618	1,214,245	1,447,863
2043	233,618	1,214,245	1,447,863
2044	233,618	1,214,245	1,447,863
2045	233,618	1,214,245	1,447,863
2046	233,618	1,214,245	1,447,863
2047	233,618	1,214,245	1,447,863
2048	233,618	1,214,245	1,447,863
2049	233,618	1,214,245	1,447,863
2050	233,618	1,214,245	1,447,863
2051	233,618	1,214,245	1,447,863

\*Future mortality improvement is assumed.

**TOTAL ACTIVE DUTY PERSONNEL ON SEPTEMBER 30  
OF EACH FISCAL YEAR (continued)**

<u>Fiscal Year</u>	<u>Officers</u>	<u>Enlisted</u>	<u>Total</u>
2052	233,618	1,214,245	1,447,863
2053	233,618	1,214,245	1,447,863
2054	233,618	1,214,245	1,447,863
2055	233,618	1,214,245	1,447,863
2056	233,618	1,214,245	1,447,863
2057	233,618	1,214,245	1,447,863
2058	233,618	1,214,245	1,447,863
2059	233,618	1,214,245	1,447,863
2060	233,618	1,214,245	1,447,863
2061	233,618	1,214,245	1,447,863
2062	233,618	1,214,245	1,447,863
2063	233,618	1,214,245	1,447,863
2064	233,618	1,214,245	1,447,863
2065	233,618	1,214,245	1,447,863
2066	233,618	1,214,245	1,447,863
2067	233,618	1,214,245	1,447,863
2068	233,618	1,214,245	1,447,863
2069	233,618	1,214,245	1,447,863
2070	233,618	1,214,245	1,447,863
2071	233,618	1,214,245	1,447,863
2072	233,618	1,214,245	1,447,863
2073	233,618	1,214,245	1,447,863
2074	233,618	1,214,245	1,447,863
2075	233,618	1,214,245	1,447,863
2076	233,618	1,214,245	1,447,863
2077	233,618	1,214,245	1,447,863
2078	233,618	1,214,245	1,447,863
2079	233,618	1,214,245	1,447,863
2080	233,618	1,214,245	1,447,863
2081	233,618	1,214,245	1,447,863
2082	233,618	1,214,245	1,447,863
2083	233,618	1,214,245	1,447,863
2084	233,618	1,214,245	1,447,863
2085	233,618	1,214,245	1,447,863
2086	233,618	1,214,245	1,447,863
2087	233,618	1,214,245	1,447,863
2088	233,618	1,214,245	1,447,863
2089	233,618	1,214,245	1,447,863
2090	233,618	1,214,245	1,447,863
2091	233,618	1,214,245	1,447,863
2092	233,618	1,214,245	1,447,863
2093	233,618	1,214,245	1,447,863
2094	233,618	1,214,245	1,447,863
2095	233,618	1,214,245	1,447,863
2096	233,618	1,214,245	1,447,863
2097	233,618	1,214,245	1,447,863
2098	233,618	1,214,245	1,447,863
2099	233,618	1,214,245	1,447,863
2100	233,618	1,214,245	1,447,863
2101	233,618	1,214,245	1,447,863

\*Future mortality improvement is assumed.

**TOTAL ACTIVE DUTY GROSS PAY FOR EACH FISCAL YEAR**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Total</u>
2003	\$12,749,649	\$29,028,840	\$41,778,489
2004	\$13,000,526	\$29,408,306	\$42,408,832
2005	\$13,330,986	\$29,880,056	\$43,211,042
2006	\$13,661,813	\$30,376,217	\$44,038,030
2007	\$14,012,399	\$30,976,703	\$44,989,102
2008	\$14,379,096	\$31,689,562	\$46,068,658
2009	\$14,756,800	\$32,471,301	\$47,228,101
2010	\$15,145,170	\$33,336,498	\$48,481,668
2011	\$15,550,539	\$34,264,921	\$49,815,460
2012	\$15,967,975	\$35,253,205	\$51,221,180
2013	\$16,412,274	\$36,326,439	\$52,738,713
2014	\$16,876,820	\$37,467,768	\$54,344,588
2015	\$17,366,515	\$38,680,944	\$56,047,459
2016	\$17,878,990	\$39,933,910	\$57,812,900
2017	\$18,415,156	\$41,201,787	\$59,616,943
2018	\$18,969,354	\$42,481,487	\$61,450,841
2019	\$19,540,640	\$43,782,222	\$63,322,861
2020	\$20,134,524	\$45,143,221	\$65,277,745
2021	\$20,761,766	\$46,579,279	\$67,341,045
2022	\$21,418,099	\$48,070,450	\$69,488,549
2023	\$22,116,058	\$49,633,495	\$71,749,553
2024	\$22,859,173	\$51,298,362	\$74,157,535
2025	\$23,620,362	\$53,031,960	\$76,652,322
2026	\$24,407,181	\$54,833,119	\$79,240,300
2027	\$25,226,806	\$56,698,308	\$81,925,114
2028	\$26,077,547	\$58,629,813	\$84,707,360
2029	\$26,959,507	\$60,633,159	\$87,592,667
2030	\$27,876,461	\$62,717,322	\$90,593,783
2031	\$28,831,362	\$64,884,259	\$93,715,621
2032	\$29,820,567	\$67,132,099	\$96,952,666
2033	\$30,844,847	\$69,463,674	\$100,308,521
2034	\$31,904,046	\$71,884,172	\$103,788,219
2035	\$32,994,179	\$74,393,180	\$107,387,358
2036	\$34,122,564	\$76,993,006	\$111,115,570
2037	\$35,292,388	\$79,683,709	\$114,976,096
2038	\$36,505,057	\$82,467,591	\$118,972,648
2039	\$37,759,897	\$85,348,154	\$123,108,051
2040	\$39,058,358	\$88,330,536	\$127,388,894
2041	\$40,409,045	\$91,420,762	\$131,829,807
2042	\$41,813,355	\$94,621,939	\$136,435,294
2043	\$43,274,106	\$97,937,301	\$141,211,407
2044	\$44,792,646	\$101,370,544	\$146,163,190
2045	\$46,365,913	\$104,924,463	\$151,290,377
2046	\$47,995,117	\$108,602,803	\$156,597,920
2047	\$49,683,310	\$112,409,135	\$162,092,445
2048	\$51,432,404	\$116,347,633	\$167,780,037
2049	\$53,244,172	\$120,423,031	\$173,667,203
2050	\$55,120,852	\$124,640,665	\$179,761,517
2051	\$57,064,700	\$129,005,758	\$186,070,458
2052	\$59,076,642	\$133,523,234	\$192,599,876

\*Future mortality improvement is assumed.

**TOTAL ACTIVE DUTY GROSS PAY FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Total</u>
2053	\$61,158,210	\$138,198,239	\$199,356,449
2054	\$63,310,442	\$143,036,383	\$206,346,825
2055	\$65,533,646	\$148,043,540	\$213,577,187
2056	\$67,831,454	\$153,225,793	\$221,057,247
2057	\$70,207,452	\$158,589,054	\$228,796,506
2058	\$72,664,372	\$164,139,558	\$236,803,930
2059	\$75,204,253	\$169,883,893	\$245,088,145
2060	\$77,829,787	\$175,829,050	\$253,658,838
2061	\$80,545,932	\$181,982,401	\$262,528,332
2062	\$83,356,645	\$188,351,339	\$271,707,984
2063	\$86,265,889	\$194,943,467	\$281,209,356
2064	\$89,277,674	\$201,766,712	\$291,044,386
2065	\$92,395,084	\$208,829,149	\$301,224,233
2066	\$95,621,950	\$216,139,109	\$311,761,059
2067	\$98,962,641	\$223,705,159	\$322,667,800
2068	\$102,421,528	\$231,536,198	\$333,957,726
2069	\$106,002,868	\$239,641,451	\$345,644,319
2070	\$109,711,230	\$248,030,546	\$357,741,775
2071	\$113,551,651	\$256,713,435	\$370,265,087
2072	\$117,528,555	\$265,700,355	\$383,228,910
2073	\$121,646,420	\$275,001,888	\$396,648,308
2074	\$125,909,706	\$284,629,028	\$410,538,734
2075	\$130,322,593	\$294,593,147	\$424,915,740
2076	\$134,890,103	\$304,906,032	\$439,796,135
2077	\$139,617,620	\$315,579,842	\$455,197,462
2078	\$144,510,551	\$326,627,172	\$471,137,724
2079	\$149,574,196	\$338,061,072	\$487,635,268
2080	\$154,814,024	\$349,895,074	\$504,709,098
2081	\$160,236,243	\$362,143,164	\$522,379,407
2082	\$165,847,252	\$374,819,798	\$540,667,050
2083	\$171,653,681	\$387,940,007	\$559,593,688
2084	\$177,662,435	\$401,519,359	\$579,181,794
2085	\$183,880,449	\$415,573,949	\$599,454,399
2086	\$190,315,075	\$430,120,426	\$620,435,501
2087	\$196,974,075	\$445,176,017	\$642,150,092
2088	\$203,865,515	\$460,758,552	\$664,624,068
2089	\$210,997,679	\$476,886,484	\$687,884,163
2090	\$218,379,192	\$493,578,917	\$711,958,110
2091	\$226,019,224	\$510,855,629	\$736,874,852
2092	\$233,927,093	\$528,737,077	\$762,664,170
2093	\$242,112,334	\$547,244,434	\$789,356,767
2094	\$250,584,745	\$566,399,614	\$816,984,359
2095	\$259,354,302	\$586,225,296	\$845,579,598
2096	\$268,431,425	\$606,744,954	\$875,176,379
2097	\$277,826,954	\$627,982,877	\$905,809,831
2098	\$287,552,065	\$649,964,210	\$937,516,274
2099	\$297,618,207	\$672,714,972	\$970,333,178
2100	\$308,037,145	\$696,262,102	\$1,004,299,247
2101	\$318,821,145	\$720,633,469	\$1,039,454,614

\*Future mortality improvement is assumed.

## NONRETIRED RESERVISTS

(Dollar Amounts in Thousands)

Fiscal Year	People at Year End			Dollars During Year		
	Officers	Enlisted	Total	Officers	Enlisted	Total
2003	121,666	674,076	795,742	\$1,548,997	\$3,207,076	\$4,756,073
2004	121,644	671,451	793,095	\$1,633,752	\$3,262,176	\$4,895,928
2005	121,271	670,923	792,194	\$1,685,461	\$3,354,467	\$5,039,929
2006	120,940	669,124	790,064	\$1,735,970	\$3,452,521	\$5,188,491
2007	120,902	668,878	789,780	\$1,789,672	\$3,552,438	\$5,342,111
2008	120,758	667,803	788,561	\$1,847,058	\$3,658,551	\$5,505,609
2009	120,520	667,017	787,537	\$1,905,442	\$3,768,840	\$5,674,282
2010	120,520	667,017	787,537	\$1,966,548	\$3,887,171	\$5,853,718
2011	120,520	667,017	787,537	\$2,031,828	\$4,013,356	\$6,045,184
2012	120,520	667,017	787,537	\$2,099,234	\$4,145,006	\$6,244,241
2013	120,520	667,017	787,537	\$2,170,979	\$4,286,010	\$6,456,989
2014	120,520	667,017	787,537	\$2,245,415	\$4,432,732	\$6,678,147
2015	120,520	667,017	787,537	\$2,322,602	\$4,584,986	\$6,907,588
2016	120,520	667,017	787,537	\$2,402,532	\$4,742,399	\$7,144,932
2017	120,520	667,017	787,537	\$2,485,380	\$4,905,038	\$7,390,418
2018	120,520	667,017	787,537	\$2,571,252	\$5,073,210	\$7,644,462
2019	120,520	667,017	787,537	\$2,660,192	\$5,247,135	\$7,907,327
2020	120,520	667,017	787,537	\$2,752,324	\$5,426,906	\$8,179,230
2021	120,520	667,017	787,537	\$2,847,975	\$5,612,865	\$8,460,840
2022	120,520	667,017	787,537	\$2,947,181	\$5,805,482	\$8,752,663
2023	120,520	667,017	787,537	\$3,050,082	\$6,005,076	\$9,055,158
2024	120,520	667,017	787,537	\$3,156,669	\$6,212,158	\$9,368,827
2025	120,520	667,017	787,537	\$3,267,018	\$6,427,316	\$9,694,334
2026	120,520	667,017	787,537	\$3,381,312	\$6,650,864	\$10,032,176
2027	120,520	667,017	787,537	\$3,499,677	\$6,882,800	\$10,382,478
2028	120,520	667,017	787,537	\$3,622,077	\$7,123,187	\$10,745,263
2029	120,520	667,017	787,537	\$3,748,690	\$7,372,187	\$11,120,877
2030	120,520	667,017	787,537	\$3,879,796	\$7,630,030	\$11,509,826
2031	120,520	667,017	787,537	\$4,015,860	\$7,897,033	\$11,912,892
2032	120,520	667,017	787,537	\$4,156,988	\$8,173,626	\$12,330,614
2033	120,520	667,017	787,537	\$4,303,042	\$8,460,193	\$12,763,235
2034	120,520	667,017	787,537	\$4,454,166	\$8,756,821	\$13,210,987
2035	120,520	667,017	787,537	\$4,610,718	\$9,063,652	\$13,674,370
2036	120,520	667,017	787,537	\$4,772,794	\$9,381,108	\$14,153,902
2037	120,520	667,017	787,537	\$4,940,666	\$9,709,637	\$14,650,303
2038	120,520	667,017	787,537	\$5,114,412	\$10,049,555	\$15,163,967
2039	120,520	667,017	787,537	\$5,294,171	\$10,401,328	\$15,695,499
2040	120,520	667,017	787,537	\$5,480,283	\$10,765,476	\$16,245,759
2041	120,520	667,017	787,537	\$5,672,902	\$11,142,493	\$16,815,395
2042	120,520	667,017	787,537	\$5,872,238	\$11,532,868	\$17,405,106
2043	120,520	667,017	787,537	\$6,078,754	\$11,937,155	\$18,015,909
2044	120,520	667,017	787,537	\$6,293,118	\$12,355,684	\$18,648,802
2045	120,520	667,017	787,537	\$6,515,071	\$12,788,511	\$19,303,582
2046	120,520	667,017	787,537	\$6,743,997	\$13,236,192	\$19,980,189
2047	120,520	667,017	787,537	\$6,980,433	\$13,699,498	\$20,679,931
2048	120,520	667,017	787,537	\$7,225,042	\$14,178,989	\$21,404,032
2049	120,520	667,017	787,537	\$7,478,122	\$14,675,250	\$22,153,372
2050	120,520	667,017	787,537	\$7,739,995	\$15,188,872	\$22,928,868
2051	120,520	667,017	787,537	\$8,010,990	\$15,720,467	\$23,731,457
2052	120,520	667,017	787,537	\$8,291,439	\$16,270,666	\$24,562,105

\*This projection includes reservists.

**NONRETIRED RESERVISTS (continued)**

(Dollar Amounts in Thousands)

Fiscal Year	People at Year End			Dollars During Year		
	Officers	Enlisted	Total	Officers	Enlisted	Total
2053	120,520	667,017	787,537	\$8,581,683	\$16,840,120	\$25,421,803
2054	120,520	667,017	787,537	\$8,882,072	\$17,429,504	\$26,311,577
2055	120,520	667,017	787,537	\$9,192,966	\$18,039,519	\$27,232,485
2056	120,520	667,017	787,537	\$9,514,734	\$18,670,886	\$28,185,620
2057	120,520	667,017	787,537	\$9,847,760	\$19,324,352	\$29,172,112
2058	120,520	667,017	787,537	\$10,192,439	\$20,000,692	\$30,193,131
2059	120,520	667,017	787,537	\$10,549,180	\$20,700,705	\$31,249,885
2060	120,520	667,017	787,537	\$10,918,406	\$21,425,221	\$32,343,627
2061	120,520	667,017	787,537	\$11,300,554	\$22,175,096	\$33,475,650
2062	120,520	667,017	787,537	\$11,696,076	\$22,951,219	\$34,647,295
2063	120,520	667,017	787,537	\$12,105,441	\$23,754,507	\$35,859,948
2064	120,520	667,017	787,537	\$12,529,133	\$24,585,911	\$37,115,045
2065	120,520	667,017	787,537	\$12,967,654	\$25,446,416	\$38,414,070
2066	120,520	667,017	787,537	\$13,421,524	\$26,337,039	\$39,758,563
2067	120,520	667,017	787,537	\$13,891,278	\$27,258,835	\$41,150,113
2068	120,520	667,017	787,537	\$14,377,473	\$28,212,895	\$42,590,368
2069	120,520	667,017	787,537	\$14,880,685	\$29,200,347	\$44,081,033
2070	120,520	667,017	787,537	\$15,401,510	\$30,222,361	\$45,623,870
2071	120,520	667,017	787,537	\$15,940,563	\$31,280,145	\$47,220,707
2072	120,520	667,017	787,537	\$16,498,483	\$32,374,951	\$48,873,434
2073	120,520	667,017	787,537	\$17,075,930	\$33,508,076	\$50,584,005
2074	120,520	667,017	787,537	\$17,673,587	\$34,680,860	\$52,354,447
2075	120,520	667,017	787,537	\$18,292,163	\$35,894,691	\$54,186,854
2076	120,520	667,017	787,537	\$18,932,388	\$37,151,007	\$56,083,395
2077	120,520	667,017	787,537	\$19,595,022	\$38,451,293	\$58,046,315
2078	120,520	667,017	787,537	\$20,280,847	\$39,797,090	\$60,077,937
2079	120,520	667,017	787,537	\$20,990,677	\$41,189,989	\$62,180,665
2080	120,520	667,017	787,537	\$21,725,350	\$42,631,639	\$64,356,989
2081	120,520	667,017	787,537	\$22,485,738	\$44,123,747	\$66,609,484
2082	120,520	667,017	787,537	\$23,272,738	\$45,668,078	\$68,940,816
2083	120,520	667,017	787,537	\$24,087,284	\$47,266,461	\$71,353,745
2084	120,520	667,017	787,537	\$24,930,339	\$48,920,787	\$73,851,126
2085	120,520	667,017	787,537	\$25,802,901	\$50,633,015	\$76,435,916
2086	120,520	667,017	787,537	\$26,706,002	\$52,405,170	\$79,111,173
2087	120,520	667,017	787,537	\$27,640,712	\$54,239,351	\$81,880,064
2088	120,520	667,017	787,537	\$28,608,137	\$56,137,728	\$84,745,866
2089	120,520	667,017	787,537	\$29,609,422	\$58,102,549	\$87,711,971
2090	120,520	667,017	787,537	\$30,645,752	\$60,136,138	\$90,781,890
2091	120,520	667,017	787,537	\$31,718,353	\$62,240,903	\$93,959,256
2092	120,520	667,017	787,537	\$32,828,496	\$64,419,334	\$97,247,830
2093	120,520	667,017	787,537	\$33,977,493	\$66,674,011	\$100,651,504
2094	120,520	667,017	787,537	\$35,166,705	\$69,007,601	\$104,174,306
2095	120,520	667,017	787,537	\$36,397,540	\$71,422,867	\$107,820,407
2096	120,520	667,017	787,537	\$37,671,454	\$73,922,667	\$111,594,121
2097	120,520	667,017	787,537	\$38,989,955	\$76,509,961	\$115,499,915
2098	120,520	667,017	787,537	\$40,354,603	\$79,187,809	\$119,542,412
2099	120,520	667,017	787,537	\$41,767,014	\$81,959,382	\$123,726,397
2100	120,520	667,017	787,537	\$43,228,860	\$84,827,961	\$128,056,821
2101	120,520	667,017	787,537	\$44,741,870	\$87,796,939	\$132,538,809

\*This projection includes reservists.

**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR**

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2002	479,479	1,142,224	1,621,703	25,904	67,744	93,648	1,715,351
2003	481,167	1,155,809	1,636,975	24,766	66,486	91,252	1,728,227
2004	482,286	1,169,549	1,651,836	23,643	65,206	88,849	1,740,685
2005	483,384	1,182,721	1,666,106	22,550	63,926	86,475	1,752,581
2006	485,278	1,197,094	1,682,372	21,493	62,623	84,116	1,766,488
2007	488,314	1,212,358	1,700,672	20,481	61,310	81,791	1,782,464
2008	490,493	1,223,893	1,714,387	19,517	59,962	79,479	1,793,866
2009	491,719	1,232,043	1,723,761	18,612	58,632	77,244	1,801,005
2010	491,701	1,236,583	1,728,284	17,769	57,321	75,091	1,803,375
2011	490,818	1,237,688	1,728,506	16,991	56,031	73,022	1,801,528
2012	489,715	1,237,399	1,727,114	16,280	54,782	71,062	1,798,176
2013	488,498	1,235,118	1,723,616	15,635	53,569	69,204	1,792,820
2014	487,019	1,230,394	1,717,414	15,053	52,389	67,442	1,784,856
2015	485,481	1,224,993	1,710,475	14,533	51,252	65,784	1,776,259
2016	483,993	1,220,692	1,704,685	14,069	50,172	64,241	1,768,926
2017	482,429	1,217,170	1,699,599	13,656	49,150	62,806	1,762,405
2018	480,797	1,214,531	1,695,327	13,290	48,186	61,475	1,756,803
2019	479,120	1,211,809	1,690,929	12,965	47,265	60,230	1,751,159
2020	477,359	1,208,708	1,686,067	12,674	46,377	59,051	1,745,119
2021	475,618	1,205,425	1,681,042	12,413	45,526	57,939	1,738,982
2022	473,831	1,202,237	1,676,068	12,178	44,716	56,894	1,732,962
2023	471,731	1,198,939	1,670,671	11,962	43,947	55,909	1,726,579
2024	469,964	1,195,956	1,665,919	11,767	43,226	54,993	1,720,912
2025	468,228	1,192,612	1,660,841	11,591	42,547	54,138	1,714,979
2026	466,497	1,189,120	1,655,617	11,429	41,910	53,339	1,708,956
2027	464,828	1,185,736	1,650,565	11,280	41,314	52,593	1,703,158
2028	463,164	1,182,355	1,645,519	11,141	40,753	51,894	1,697,413
2029	461,528	1,179,107	1,640,635	11,013	40,227	51,240	1,691,875
2030	459,903	1,175,875	1,635,778	10,892	39,735	50,627	1,686,405
2031	458,265	1,172,508	1,630,773	10,780	39,274	50,054	1,680,827
2032	456,590	1,168,823	1,625,414	10,676	38,845	49,521	1,674,934
2033	454,878	1,164,979	1,619,857	10,579	38,447	49,026	1,668,883
2034	453,234	1,161,114	1,614,348	10,491	38,078	48,569	1,662,917
2035	451,607	1,157,286	1,608,893	10,411	37,738	48,148	1,657,042
2036	449,989	1,153,543	1,603,533	10,338	37,426	47,764	1,651,296
2037	448,409	1,149,935	1,598,345	10,272	37,142	47,414	1,645,759
2038	446,894	1,146,497	1,593,390	10,214	36,884	47,098	1,640,489
2039	445,487	1,143,217	1,588,704	10,163	36,652	46,815	1,635,519
2040	444,151	1,140,062	1,584,213	10,118	36,443	46,561	1,630,774
2041	442,891	1,137,016	1,579,907	10,079	36,256	46,334	1,626,242
2042	441,730	1,134,127	1,575,857	10,045	36,089	46,134	1,621,991
2043	440,656	1,131,401	1,572,057	10,016	35,942	45,959	1,618,016
2044	439,731	1,128,875	1,568,606	9,992	35,815	45,807	1,614,412
2045	438,966	1,126,572	1,565,539	9,973	35,704	45,677	1,611,216
2046	438,342	1,124,514	1,562,856	9,957	35,611	45,568	1,608,424
2047	437,854	1,122,732	1,560,586	9,945	35,532	45,477	1,606,063
2048	437,498	1,121,250	1,558,749	9,936	35,468	45,404	1,604,152
2049	437,270	1,120,088	1,557,358	9,929	35,416	45,345	1,602,702
2050	437,158	1,119,257	1,556,415	9,925	35,375	45,299	1,601,715
2051	437,150	1,118,753	1,555,903	9,922	35,343	45,265	1,601,168

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2052	437,246	1,118,588	1,555,834	9,921	35,320	45,242	1,601,075
2053	437,435	1,118,763	1,556,198	9,922	35,305	45,227	1,601,425
2054	437,728	1,119,273	1,557,001	9,924	35,295	45,219	1,602,220
2055	438,113	1,120,102	1,558,216	9,928	35,290	45,218	1,603,434
2056	438,578	1,121,229	1,559,807	9,933	35,289	45,222	1,605,029
2057	439,116	1,122,634	1,561,750	9,938	35,291	45,230	1,606,979
2058	439,723	1,124,293	1,564,016	9,945	35,296	45,240	1,609,257
2059	440,402	1,126,175	1,566,578	9,952	35,302	45,254	1,611,831
2060	441,140	1,128,246	1,569,386	9,959	35,310	45,269	1,614,655
2061	441,927	1,130,461	1,572,388	9,966	35,318	45,284	1,617,672
2062	442,754	1,132,785	1,575,540	9,974	35,326	45,300	1,620,840
2063	443,609	1,135,184	1,578,793	9,981	35,335	45,316	1,624,109
2064	444,487	1,137,627	1,582,114	9,988	35,343	45,331	1,627,445
2065	445,380	1,140,088	1,585,468	9,995	35,351	45,346	1,630,814
2066	446,278	1,142,543	1,588,821	10,001	35,359	45,359	1,634,180
2067	447,172	1,144,977	1,592,148	10,006	35,365	45,371	1,637,519
2068	448,052	1,147,372	1,595,424	10,010	35,372	45,382	1,640,806
2069	448,912	1,149,716	1,598,628	10,014	35,377	45,391	1,644,019
2070	449,743	1,152,001	1,601,744	10,017	35,382	45,398	1,647,142
2071	450,539	1,154,218	1,604,758	10,019	35,386	45,405	1,650,162
2072	451,300	1,156,368	1,607,668	10,020	35,390	45,410	1,653,078
2073	452,023	1,158,451	1,610,474	10,021	35,393	45,413	1,655,888
2074	452,713	1,160,472	1,613,185	10,021	35,395	45,416	1,658,601
2075	453,371	1,162,436	1,615,807	10,021	35,397	45,418	1,661,225
2076	454,001	1,164,347	1,618,347	10,021	35,399	45,420	1,663,767
2077	454,606	1,166,210	1,620,815	10,020	35,400	45,421	1,666,236
2078	455,191	1,168,030	1,623,221	10,019	35,402	45,421	1,668,642
2079	455,765	1,169,812	1,625,577	10,019	35,403	45,422	1,670,998
2080	456,329	1,171,563	1,627,892	10,018	35,404	45,422	1,673,314
2081	456,885	1,173,271	1,630,156	10,018	35,405	45,422	1,675,579
2082	457,436	1,174,947	1,632,383	10,018	35,405	45,423	1,677,806
2083	457,986	1,176,593	1,634,580	10,018	35,406	45,424	1,680,003
2084	458,537	1,178,215	1,636,752	10,018	35,407	45,424	1,682,176
2085	459,091	1,179,814	1,638,905	10,018	35,407	45,425	1,684,330
2086	459,648	1,181,395	1,641,044	10,018	35,408	45,426	1,686,470
2087	460,210	1,182,960	1,643,170	10,019	35,408	45,427	1,688,597
2088	460,775	1,184,511	1,645,286	10,019	35,409	45,428	1,690,714
2089	461,343	1,186,049	1,647,392	10,020	35,409	45,429	1,692,821
2090	461,913	1,187,575	1,649,488	10,020	35,410	45,431	1,694,918
2091	462,483	1,189,092	1,651,575	10,021	35,411	45,432	1,697,007
2092	463,052	1,190,601	1,653,653	10,022	35,411	45,433	1,699,086
2093	463,619	1,192,102	1,655,721	10,022	35,412	45,434	1,701,155
2094	464,183	1,193,596	1,657,778	10,022	35,412	45,435	1,703,213
2095	464,743	1,195,082	1,659,825	10,023	35,413	45,435	1,705,260
2096	465,299	1,196,561	1,661,859	10,023	35,413	45,436	1,707,295
2097	465,849	1,198,033	1,663,882	10,023	35,414	45,437	1,709,319
2098	466,394	1,199,500	1,665,894	10,023	35,414	45,437	1,711,331
2099	466,934	1,200,961	1,667,894	10,023	35,414	45,438	1,713,332
2100	467,469	1,202,416	1,669,885	10,023	35,415	45,438	1,715,322
2101	467,999	1,203,866	1,671,865	10,023	35,415	45,438	1,717,303

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR**

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2003	\$14,836,526	\$17,556,491	\$32,393,018	\$640,030	\$580,349	\$1,220,379	\$33,613,397
2004	\$15,183,330	\$18,062,348	\$33,245,678	\$619,187	\$580,532	\$1,199,719	\$34,445,397
2005	\$15,559,857	\$18,620,816	\$34,180,674	\$599,427	\$580,840	\$1,180,267	\$35,360,941
2006	\$15,958,103	\$19,204,858	\$35,162,961	\$579,797	\$580,416	\$1,160,213	\$36,323,174
2007	\$16,393,664	\$19,816,139	\$36,209,803	\$560,730	\$579,724	\$1,140,454	\$37,350,257
2008	\$16,839,540	\$20,412,421	\$37,251,961	\$542,076	\$578,439	\$1,120,515	\$38,372,476
2009	\$17,349,341	\$21,061,204	\$38,410,545	\$531,988	\$580,208	\$1,112,195	\$39,522,740
2010	\$17,790,322	\$21,613,328	\$39,403,650	\$514,798	\$578,989	\$1,093,787	\$40,497,437
2011	\$18,218,513	\$22,128,828	\$40,347,341	\$498,565	\$577,803	\$1,076,368	\$41,423,709
2012	\$18,740,545	\$22,739,224	\$41,479,769	\$486,063	\$579,659	\$1,065,723	\$42,545,492
2013	\$19,304,401	\$23,377,005	\$42,681,405	\$475,511	\$582,536	\$1,058,047	\$43,739,452
2014	\$19,876,674	\$23,994,988	\$43,871,662	\$466,236	\$585,417	\$1,051,652	\$44,923,314
2015	\$20,459,290	\$24,600,031	\$45,059,321	\$458,303	\$588,425	\$1,046,728	\$46,106,049
2016	\$21,055,785	\$25,222,578	\$46,278,363	\$451,893	\$591,937	\$1,043,831	\$47,322,194
2017	\$21,665,299	\$25,877,849	\$47,543,149	\$446,920	\$596,222	\$1,043,143	\$48,586,292
2018	\$22,285,539	\$26,566,799	\$48,852,339	\$443,427	\$601,300	\$1,044,727	\$49,897,066
2019	\$22,918,617	\$27,281,594	\$50,200,211	\$441,265	\$607,068	\$1,048,332	\$51,248,543
2020	\$23,561,915	\$28,004,667	\$51,566,582	\$440,429	\$613,246	\$1,053,675	\$52,620,257
2021	\$24,215,401	\$28,734,326	\$52,949,727	\$440,710	\$619,828	\$1,060,537	\$54,010,264
2022	\$24,881,852	\$29,480,742	\$54,362,594	\$442,232	\$627,022	\$1,069,254	\$55,431,848
2023	\$25,549,422	\$30,231,818	\$55,781,240	\$444,604	\$634,790	\$1,079,395	\$56,860,635
2024	\$26,224,383	\$30,986,139	\$57,210,522	\$447,930	\$643,154	\$1,091,085	\$58,301,607
2025	\$26,920,191	\$31,753,633	\$58,673,824	\$452,210	\$652,394	\$1,104,604	\$59,778,428
2026	\$27,633,118	\$32,536,492	\$60,169,610	\$457,420	\$662,497	\$1,119,917	\$61,289,527
2027	\$28,371,284	\$33,342,918	\$61,714,202	\$463,418	\$673,571	\$1,136,989	\$62,851,191
2028	\$29,212,001	\$34,175,947	\$63,387,948	\$470,300	\$685,592	\$1,155,892	\$64,543,840
2029	\$30,074,120	\$35,033,828	\$65,107,948	\$477,981	\$698,523	\$1,176,504	\$66,284,452
2030	\$30,956,001	\$36,038,345	\$66,994,346	\$486,348	\$712,323	\$1,198,670	\$68,193,016
2031	\$31,855,804	\$37,062,723	\$68,918,527	\$495,451	\$726,999	\$1,222,450	\$70,140,977
2032	\$32,780,278	\$38,114,068	\$70,894,346	\$505,347	\$742,588	\$1,247,935	\$72,142,281
2033	\$33,734,536	\$39,197,734	\$72,932,270	\$515,975	\$759,169	\$1,275,144	\$74,207,414
2034	\$34,720,295	\$40,307,945	\$75,028,240	\$527,449	\$776,773	\$1,304,222	\$76,332,462
2035	\$35,739,359	\$41,446,265	\$77,185,624	\$539,797	\$795,430	\$1,335,227	\$78,520,851
2036	\$36,786,422	\$42,619,927	\$79,406,350	\$552,995	\$815,174	\$1,368,169	\$80,774,519
2037	\$37,863,527	\$43,834,216	\$81,697,743	\$566,987	\$836,054	\$1,403,042	\$83,100,785
2038	\$38,975,623	\$45,090,876	\$84,066,499	\$581,835	\$858,132	\$1,439,967	\$85,506,466
2039	\$40,130,328	\$46,395,735	\$86,526,063	\$597,566	\$881,436	\$1,479,003	\$88,005,066
2040	\$41,325,963	\$47,751,284	\$89,077,247	\$614,130	\$905,979	\$1,520,109	\$90,597,356
2041	\$42,560,879	\$49,156,912	\$91,717,790	\$631,502	\$931,763	\$1,563,265	\$93,281,055
2042	\$43,841,150	\$50,621,418	\$94,462,568	\$649,685	\$958,798	\$1,608,483	\$96,071,051
2043	\$45,164,567	\$52,139,447	\$97,304,015	\$668,676	\$987,120	\$1,655,797	\$98,959,812
2044	\$46,538,498	\$53,710,228	\$100,248,726	\$688,516	\$1,016,788	\$1,705,304	\$101,954,030
2045	\$47,972,131	\$55,341,512	\$103,313,643	\$709,273	\$1,047,857	\$1,757,130	\$105,070,773
2046	\$49,465,556	\$57,032,514	\$106,498,070	\$730,956	\$1,080,368	\$1,811,323	\$108,309,393
2047	\$51,020,516	\$58,788,146	\$109,808,662	\$753,534	\$1,114,362	\$1,867,895	\$111,676,557
2048	\$52,638,769	\$60,618,942	\$113,257,711	\$777,046	\$1,149,868	\$1,926,914	\$115,184,625
2049	\$54,322,809	\$62,527,526	\$116,850,335	\$801,518	\$1,186,915	\$1,988,433	\$118,838,768
2050	\$56,075,806	\$64,516,929	\$120,592,735	\$826,972	\$1,225,547	\$2,052,519	\$122,645,254
2051	\$57,900,359	\$66,591,655	\$124,492,014	\$853,453	\$1,265,803	\$2,119,256	\$126,611,270
2052	\$59,799,143	\$68,756,058	\$128,555,201	\$881,023	\$1,307,730	\$2,188,753	\$130,743,954

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes an adjustment for TERA retirees.

**TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2053	\$61,776,028	\$71,015,196	\$132,791,224	\$909,717	\$1,351,373	\$2,261,091	\$135,052,315
2054	\$63,836,640	\$73,374,768	\$137,211,408	\$939,583	\$1,396,766	\$2,336,350	\$139,547,758
2055	\$65,987,232	\$75,838,434	\$141,825,667	\$970,698	\$1,443,965	\$2,414,663	\$144,240,330
2056	\$68,230,900	\$78,410,672	\$146,641,572	\$1,003,095	\$1,493,022	\$2,496,117	\$149,137,689
2057	\$70,571,435	\$81,096,296	\$151,667,731	\$1,036,832	\$1,543,978	\$2,580,810	\$154,248,541
2058	\$73,012,824	\$83,899,726	\$156,912,549	\$1,071,959	\$1,596,868	\$2,668,827	\$159,581,376
2059	\$75,559,935	\$86,826,002	\$162,385,937	\$1,108,488	\$1,651,748	\$2,760,236	\$165,146,173
2060	\$78,217,544	\$89,879,962	\$168,097,506	\$1,146,457	\$1,708,672	\$2,855,129	\$170,952,635
2061	\$80,987,630	\$93,064,116	\$174,051,746	\$1,185,901	\$1,767,706	\$2,953,607	\$177,005,353
2062	\$83,874,110	\$96,380,372	\$180,254,482	\$1,226,861	\$1,828,914	\$3,055,775	\$183,310,257
2063	\$86,879,419	\$99,831,107	\$186,710,526	\$1,269,368	\$1,892,348	\$3,161,717	\$189,872,243
2064	\$90,006,231	\$103,418,638	\$193,424,869	\$1,313,460	\$1,958,075	\$3,271,535	\$196,696,404
2065	\$93,259,159	\$107,145,688	\$200,404,847	\$1,359,169	\$2,026,161	\$3,385,330	\$203,790,177
2066	\$96,639,565	\$111,015,626	\$207,655,191	\$1,406,535	\$2,096,687	\$3,503,221	\$211,158,412
2067	\$100,149,799	\$115,032,319	\$215,182,118	\$1,455,593	\$2,169,733	\$3,625,326	\$218,807,444
2068	\$103,791,790	\$119,199,661	\$222,991,451	\$1,506,382	\$2,245,384	\$3,751,766	\$226,743,217
2069	\$107,567,742	\$123,521,761	\$231,089,503	\$1,558,947	\$2,323,728	\$3,882,675	\$234,972,178
2070	\$111,480,744	\$128,002,861	\$239,483,605	\$1,613,334	\$2,404,857	\$4,018,191	\$243,501,796
2071	\$115,532,843	\$132,647,404	\$248,180,247	\$1,669,596	\$2,488,868	\$4,158,463	\$252,338,710
2072	\$119,728,155	\$137,460,699	\$257,188,854	\$1,727,789	\$2,575,854	\$4,303,643	\$261,492,497
2073	\$124,070,888	\$142,448,601	\$266,519,489	\$1,787,982	\$2,665,914	\$4,453,896	\$270,973,385
2074	\$128,566,280	\$147,617,317	\$276,183,597	\$1,850,249	\$2,759,142	\$4,609,391	\$280,792,988
2075	\$133,220,032	\$152,973,599	\$286,193,631	\$1,914,671	\$2,855,650	\$4,770,321	\$290,963,952
2076	\$138,037,589	\$158,524,181	\$296,561,770	\$1,981,367	\$2,955,549	\$4,936,917	\$301,498,687
2077	\$143,025,485	\$164,275,879	\$307,301,364	\$2,050,418	\$3,058,962	\$5,109,379	\$312,410,743
2078	\$148,190,538	\$170,235,678	\$318,426,216	\$2,121,884	\$3,166,014	\$5,287,899	\$323,714,115
2079	\$153,540,167	\$176,411,137	\$329,951,304	\$2,195,878	\$3,276,837	\$5,472,715	\$335,424,019
2080	\$159,082,080	\$182,809,947	\$341,892,027	\$2,272,524	\$3,391,562	\$5,664,086	\$347,556,113
2081	\$164,823,360	\$189,439,286	\$354,262,646	\$2,351,903	\$3,510,324	\$5,862,228	\$360,124,874
2082	\$170,771,774	\$196,306,442	\$367,078,216	\$2,434,117	\$3,633,259	\$6,067,376	\$373,145,592
2083	\$176,935,876	\$203,420,277	\$380,356,153	\$2,519,267	\$3,760,510	\$6,279,777	\$386,635,930
2084	\$183,324,151	\$210,789,720	\$394,113,871	\$2,607,456	\$3,892,225	\$6,499,681	\$400,613,552
2085	\$189,945,600	\$218,423,964	\$408,369,564	\$2,698,791	\$4,028,560	\$6,727,351	\$415,096,915
2086	\$196,808,968	\$226,332,616	\$423,141,584	\$2,793,379	\$4,169,674	\$6,963,053	\$430,104,637
2087	\$203,923,054	\$234,525,609	\$438,448,663	\$2,891,326	\$4,315,734	\$7,207,060	\$445,655,723
2088	\$211,296,684	\$243,013,132	\$454,309,816	\$2,992,754	\$4,466,912	\$7,459,666	\$461,769,482
2089	\$218,938,861	\$251,805,718	\$470,744,579	\$3,097,767	\$4,623,388	\$7,721,155	\$478,465,734
2090	\$226,858,729	\$260,914,236	\$487,772,965	\$3,206,454	\$4,785,345	\$7,991,799	\$495,764,764
2091	\$235,065,488	\$270,350,089	\$505,415,577	\$3,318,949	\$4,952,975	\$8,271,924	\$513,687,501
2092	\$243,568,903	\$280,125,192	\$523,694,095	\$3,435,375	\$5,126,474	\$8,561,849	\$532,255,944
2093	\$252,378,776	\$290,251,698	\$542,630,474	\$3,555,858	\$5,306,048	\$8,861,906	\$551,492,380
2094	\$261,505,488	\$300,742,165	\$562,247,653	\$3,680,533	\$5,491,906	\$9,172,439	\$571,420,092
2095	\$270,959,903	\$311,609,631	\$582,569,534	\$3,809,542	\$5,684,270	\$9,493,812	\$592,063,346
2096	\$280,752,993	\$322,867,551	\$603,620,544	\$3,943,033	\$5,883,365	\$9,826,399	\$613,446,943
2097	\$290,896,284	\$334,529,920	\$625,426,204	\$4,081,164	\$6,089,430	\$10,170,593	\$635,596,797
2098	\$301,401,908	\$346,611,250	\$648,013,158	\$4,224,096	\$6,302,706	\$10,526,802	\$658,539,960
2099	\$312,282,659	\$359,126,594	\$671,409,253	\$4,372,000	\$6,523,448	\$10,895,448	\$682,304,701
2100	\$323,551,908	\$372,091,575	\$695,643,483	\$4,525,053	\$6,751,918	\$11,276,971	\$706,920,454
2101	\$335,223,559	\$385,522,419	\$720,745,978	\$4,683,440	\$6,988,385	\$11,671,825	\$732,417,803

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes an adjustment for TERA retirees.

## RETIREE GAIN STATEMENT

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2003	15,852	42,914	436	2,938	\$32,099	\$15,466	\$28,359	\$11,163
2004	15,609	44,011	431	2,918	\$32,233	\$15,975	\$29,255	\$11,579
2005	15,878	44,364	430	2,902	\$33,101	\$16,448	\$30,171	\$11,923
2006	16,919	46,490	431	2,884	\$33,249	\$16,607	\$31,038	\$12,218
2007	18,267	48,324	430	2,858	\$32,792	\$16,255	\$31,853	\$12,497
2008	17,563	45,532	431	2,822	\$33,928	\$16,742	\$32,614	\$12,763
2009	16,705	43,016	432	2,801	\$35,504	\$17,281	\$33,455	\$13,052
2010	15,499	40,199	430	2,782	\$37,600	\$17,971	\$34,306	\$13,352
2011	14,595	37,482	428	2,761	\$39,637	\$18,709	\$35,213	\$13,664
2012	14,306	36,738	427	2,758	\$41,289	\$19,358	\$36,156	\$14,022
2013	14,102	35,344	425	2,751	\$42,771	\$20,063	\$37,130	\$14,386
2014	13,741	33,428	423	2,739	\$44,434	\$20,922	\$38,142	\$14,761
2015	13,584	33,222	421	2,736	\$45,978	\$21,391	\$39,256	\$15,169
2016	13,519	34,700	419	2,748	\$47,344	\$21,863	\$40,409	\$15,646
2017	13,352	35,809	416	2,760	\$48,704	\$22,348	\$41,536	\$16,135
2018	13,220	36,982	415	2,774	\$50,150	\$23,049	\$42,761	\$16,665
2019	13,143	37,152	414	2,775	\$51,628	\$23,716	\$44,015	\$17,170
2020	13,054	36,980	412	2,765	\$52,823	\$24,261	\$45,228	\$17,658
2021	13,086	36,949	409	2,759	\$53,954	\$24,766	\$46,473	\$18,179
2022	13,076	37,162	408	2,759	\$55,458	\$25,640	\$47,853	\$18,769
2023	12,815	37,139	405	2,758	\$56,202	\$25,596	\$49,062	\$19,240
2024	13,209	37,514	407	2,767	\$56,993	\$26,072	\$50,304	\$19,807
2025	13,307	37,196	410	2,772	\$58,547	\$26,831	\$51,799	\$20,451
2026	13,373	37,062	411	2,775	\$60,303	\$27,757	\$53,350	\$21,126
2027	13,499	37,173	412	2,779	\$62,216	\$28,644	\$54,962	\$21,837
2028	13,569	37,178	414	2,780	\$64,468	\$29,687	\$56,728	\$22,561
2029	13,667	37,315	415	2,780	\$66,419	\$30,457	\$58,572	\$23,300
2030	13,748	37,339	415	2,779	\$68,302	\$31,333	\$60,319	\$24,066
2031	13,797	37,208	417	2,777	\$70,013	\$32,392	\$62,410	\$24,869
2032	13,815	36,888	417	2,777	\$72,542	\$33,701	\$64,487	\$25,713
2033	13,818	36,720	418	2,777	\$75,531	\$34,859	\$66,680	\$26,585
2034	13,908	36,679	419	2,776	\$78,857	\$36,134	\$69,064	\$27,503
2035	13,922	36,689	420	2,775	\$82,100	\$37,378	\$71,591	\$28,459
2036	13,908	36,740	420	2,774	\$84,902	\$38,672	\$74,102	\$29,450
2037	13,894	36,822	420	2,774	\$87,809	\$40,022	\$76,678	\$30,477
2038	13,882	36,911	420	2,775	\$91,150	\$41,427	\$79,360	\$31,540
2039	13,890	36,962	420	2,775	\$94,447	\$42,917	\$82,107	\$32,640
2040	13,840	36,958	419	2,774	\$97,827	\$44,421	\$84,891	\$33,775
2041	13,788	36,937	419	2,773	\$101,317	\$45,970	\$87,765	\$34,950
2042	13,743	36,933	418	2,773	\$104,972	\$47,584	\$90,754	\$36,168
2043	13,670	36,899	417	2,773	\$108,442	\$49,300	\$93,837	\$37,429
2044	13,655	36,884	417	2,773	\$111,928	\$51,135	\$97,024	\$38,737
2045	13,654	36,877	416	2,773	\$115,979	\$53,045	\$100,342	\$40,093
2046	13,650	36,896	416	2,773	\$120,275	\$54,930	\$103,786	\$41,498
2047	13,649	36,923	416	2,774	\$124,405	\$56,847	\$107,347	\$42,955
2048	13,652	36,946	416	2,774	\$128,662	\$58,838	\$111,052	\$44,461
2049	13,656	36,962	416	2,774	\$133,066	\$60,893	\$114,895	\$46,019
2050	13,659	36,972	416	2,774	\$137,641	\$63,020	\$118,865	\$47,631
2051	13,663	36,980	416	2,774	\$142,393	\$65,224	\$123,019	\$49,299
2052	13,675	36,989	416	2,774	\$147,344	\$67,510	\$127,325	\$51,028

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

**RETIREE GAIN STATEMENT (continued)**

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2053	13,682	36,996	416	2,775	\$152,456	\$69,874	\$131,798	\$52,816
2054	13,706	37,001	416	2,775	\$157,865	\$72,328	\$136,462	\$54,666
2055	13,724	37,002	417	2,775	\$163,458	\$74,866	\$141,314	\$56,582
2056	13,736	37,004	417	2,775	\$169,234	\$77,492	\$146,325	\$58,565
2057	13,747	37,007	417	2,775	\$175,219	\$80,210	\$151,506	\$60,616
2058	13,756	37,010	417	2,775	\$181,407	\$83,021	\$156,875	\$62,739
2059	13,768	37,012	417	2,775	\$187,860	\$85,931	\$162,426	\$64,936
2060	13,772	37,012	418	2,775	\$194,512	\$88,941	\$168,154	\$67,210
2061	13,772	37,010	418	2,775	\$201,385	\$92,056	\$174,077	\$69,562
2062	13,770	37,008	418	2,775	\$208,506	\$95,281	\$180,200	\$71,996
2063	13,763	37,005	418	2,775	\$215,865	\$98,617	\$186,528	\$74,516
2064	13,758	37,003	418	2,775	\$223,474	\$102,069	\$193,067	\$77,124
2065	13,754	37,001	418	2,775	\$231,319	\$105,642	\$199,827	\$79,823
2066	13,750	37,000	417	2,775	\$239,422	\$109,340	\$206,813	\$82,618
2067	13,745	36,999	417	2,775	\$247,799	\$113,167	\$214,029	\$85,510
2068	13,740	37,000	417	2,775	\$256,452	\$117,128	\$221,494	\$88,503
2069	13,736	37,000	417	2,775	\$265,409	\$121,228	\$229,214	\$91,601
2070	13,731	37,000	417	2,775	\$274,651	\$125,471	\$237,194	\$94,807
2071	13,726	37,001	417	2,775	\$284,209	\$129,862	\$245,453	\$98,126
2072	13,723	37,001	417	2,775	\$294,104	\$134,407	\$254,005	\$101,561
2073	13,720	37,002	417	2,775	\$304,339	\$139,112	\$262,860	\$105,116
2074	13,720	37,003	417	2,775	\$314,951	\$143,982	\$272,033	\$108,796
2075	13,721	37,004	417	2,775	\$325,939	\$149,023	\$281,539	\$112,605
2076	13,722	37,005	417	2,775	\$337,316	\$154,240	\$291,384	\$116,548
2077	13,724	37,007	417	2,775	\$349,098	\$159,640	\$301,579	\$120,628
2078	13,726	37,008	417	2,775	\$361,297	\$165,230	\$312,139	\$124,852
2079	13,729	37,009	417	2,775	\$373,939	\$171,015	\$323,076	\$129,223
2080	13,732	37,010	417	2,775	\$387,031	\$177,003	\$334,398	\$133,747
2081	13,734	37,011	417	2,775	\$400,589	\$183,200	\$346,122	\$138,429
2082	13,737	37,012	417	2,775	\$414,631	\$189,615	\$358,260	\$143,276
2083	13,738	37,013	417	2,775	\$429,171	\$196,253	\$370,826	\$148,292
2084	13,740	37,014	417	2,775	\$444,229	\$203,125	\$383,832	\$153,483
2085	13,741	37,014	417	2,775	\$459,814	\$210,236	\$397,295	\$158,856
2086	13,743	37,015	417	2,775	\$475,942	\$217,597	\$411,226	\$164,417
2087	13,743	37,015	417	2,775	\$492,634	\$225,215	\$425,641	\$170,173
2088	13,743	37,016	417	2,775	\$509,906	\$233,099	\$440,556	\$176,130
2089	13,744	37,016	417	2,775	\$527,784	\$241,260	\$455,990	\$182,295
2090	13,743	37,016	417	2,775	\$546,279	\$249,706	\$471,957	\$188,677
2091	13,742	37,017	417	2,775	\$565,411	\$258,448	\$488,477	\$195,281
2092	13,741	37,017	417	2,775	\$585,209	\$267,495	\$505,571	\$202,117
2093	13,740	37,017	417	2,775	\$605,692	\$276,859	\$523,259	\$209,192
2094	13,739	37,018	417	2,775	\$626,889	\$286,551	\$541,563	\$216,515
2095	13,739	37,018	417	2,775	\$648,823	\$296,582	\$560,507	\$224,094
2096	13,738	37,018	417	2,775	\$671,520	\$306,964	\$580,113	\$231,938
2097	13,737	37,019	417	2,775	\$695,009	\$317,710	\$600,404	\$240,057
2098	13,737	37,019	417	2,775	\$719,316	\$328,832	\$621,406	\$248,460
2099	13,737	37,019	417	2,775	\$744,475	\$340,343	\$643,144	\$257,157
2100	13,737	37,020	417	2,775	\$770,514	\$352,257	\$665,644	\$266,159
2101	13,737	37,020	417	2,775	\$797,466	\$364,588	\$688,933	\$275,476

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR**

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2002	218,875	28,668	389	2,107	15,612	265,651
2003	225,631	33,781	357	2,289	15,484	277,542
2004	231,553	39,046	327	2,466	15,310	288,701
2005	236,607	44,444	299	2,628	15,090	299,069
2006	240,701	49,931	273	2,783	14,810	308,498
2007	243,832	55,502	249	2,924	14,471	316,978
2008	246,002	61,104	226	3,062	14,073	324,468
2009	247,222	66,685	205	3,191	13,617	330,920
2010	247,445	72,156	185	3,312	13,058	336,156
2011	246,798	77,504	166	3,427	12,427	340,323
2012	245,387	82,716	149	3,536	11,755	343,543
2013	243,288	87,761	133	3,640	11,048	345,871
2014	240,584	92,601	119	3,734	10,314	347,352
2015	237,366	97,223	105	3,813	9,560	348,067
2016	233,751	101,616	93	3,879	8,795	348,135
2017	229,832	105,776	82	3,943	8,030	347,663
2018	225,699	109,705	72	4,004	7,274	346,755
2019	221,425	113,416	63	4,063	6,535	345,502
2020	217,077	116,928	56	4,120	5,823	344,004
2021	212,714	120,261	49	4,176	5,145	342,345
2022	208,380	123,431	43	4,234	4,509	340,597
2023	204,107	126,461	37	4,297	3,918	338,820
2024	199,914	129,362	32	4,359	3,377	337,045
2025	195,816	132,147	28	4,422	2,886	335,300
2026	191,816	134,818	25	4,484	2,447	333,590
2027	187,924	137,379	22	4,546	2,058	331,928
2028	184,148	139,826	19	4,607	1,717	330,318
2029	180,502	142,154	16	4,669	1,423	328,764
2030	176,996	144,352	14	4,735	1,170	327,267
2031	173,640	146,405	12	4,802	958	325,816
2032	170,446	148,293	11	4,868	781	324,398
2033	167,422	150,001	9	4,934	637	323,003
2034	164,575	151,513	8	4,999	521	321,617
2035	161,900	152,820	7	5,065	429	320,221
2036	159,388	153,910	6	5,129	359	318,792
2037	157,024	154,774	5	5,193	305	317,301
2038	154,789	155,410	4	5,260	265	315,728
2039	152,664	155,825	4	5,328	235	314,056
2040	150,626	156,031	3	5,393	214	312,267
2041	148,655	156,047	3	5,458	198	310,361
2042	146,728	155,889	2	5,520	187	308,327
2043	144,823	155,584	2	5,580	179	306,168
2044	142,924	155,155	2	5,639	174	303,893
2045	141,019	154,634	1	5,695	170	301,519
2046	139,101	154,054	1	5,749	168	299,072
2047	137,166	153,445	1	5,803	166	296,580
2048	135,210	152,829	1	5,857	164	294,061
2049	133,236	152,232	1	5,907	163	291,538
2050	131,248	151,670	1	5,954	162	289,034
2051	129,260	151,162	1	5,998	161	286,581

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2052	127,283	150,717	1	6,038	160	284,199
2053	125,328	150,335	1	6,075	159	281,898
2054	123,407	150,011	0	6,109	158	279,685
2055	121,531	149,735	0	6,139	157	277,561
2056	119,712	149,497	0	6,166	156	275,532
2057	117,967	149,294	0	6,195	155	273,611
2058	116,306	149,115	0	6,219	154	271,794
2059	114,742	148,950	0	6,241	152	270,085
2060	113,276	148,787	0	6,258	151	268,474
2061	111,933	148,638	0	6,273	150	266,993
2062	110,720	148,499	0	6,284	148	265,653
2063	109,648	148,372	0	6,293	147	264,459
2064	108,719	148,255	0	6,299	145	263,419
2065	107,938	148,148	0	6,304	143	262,534
2066	107,302	148,054	0	6,309	142	261,807
2067	106,811	147,975	0	6,314	140	261,240
2068	106,458	147,909	0	6,317	138	260,822
2069	106,232	147,855	0	6,318	136	260,541
2070	106,120	147,813	0	6,318	133	260,385
2071	106,109	147,781	0	6,316	131	260,337
2072	106,182	147,758	0	6,314	128	260,381
2073	106,322	147,740	0	6,310	125	260,497
2074	106,514	147,724	0	6,306	123	260,667
2075	106,741	147,711	0	6,303	119	260,875
2076	106,990	147,698	0	6,302	116	261,106
2077	107,246	147,683	0	6,300	112	261,341
2078	107,498	147,667	0	6,296	109	261,570
2079	107,735	147,648	0	6,292	104	261,780
2080	107,950	147,624	0	6,288	100	261,962
2081	108,140	147,599	0	6,282	96	262,117
2082	108,301	147,572	0	6,277	91	262,241
2083	108,431	147,544	0	6,271	86	262,333
2084	108,532	147,515	0	6,266	81	262,393
2085	108,609	147,486	0	6,260	76	262,431
2086	108,665	147,458	0	6,256	71	262,449
2087	108,703	147,429	0	6,252	66	262,450
2088	108,725	147,400	0	6,251	60	262,437
2089	108,737	147,372	0	6,250	55	262,414
2090	108,741	147,343	0	6,249	50	262,383
2091	108,742	147,316	0	6,247	45	262,349
2092	108,743	147,288	0	6,244	41	262,316
2093	108,745	147,262	0	6,241	36	262,284
2094	108,751	147,237	0	6,238	32	262,258
2095	108,764	147,212	0	6,235	28	262,239
2096	108,783	147,188	0	6,231	24	262,227
2097	108,809	147,166	0	6,227	21	262,223
2098	108,840	147,144	0	6,224	18	262,226
2099	108,876	147,123	0	6,221	15	262,235
2100	108,917	147,103	0	6,218	13	262,251
2101	108,962	147,083	0	6,217	11	262,273

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2003	\$1,902,338	\$145,192	\$2,110	\$15,576	\$43,228	\$2,108,445
2004	\$1,982,543	\$172,996	\$1,959	\$16,652	\$43,456	\$2,217,605
2005	\$2,062,628	\$203,090	\$1,821	\$17,783	\$43,662	\$2,328,985
2006	\$2,139,003	\$235,267	\$1,690	\$18,986	\$43,737	\$2,438,684
2007	\$2,212,302	\$269,572	\$1,568	\$20,220	\$43,668	\$2,547,330
2008	\$2,252,343	\$295,138	\$1,453	\$21,366	\$43,421	\$2,613,721
2009	\$2,286,536	\$321,194	\$1,343	\$22,467	\$43,000	\$2,674,541
2010	\$2,314,977	\$348,054	\$1,239	\$23,419	\$42,309	\$2,729,997
2011	\$2,337,129	\$375,474	\$1,139	\$24,630	\$41,276	\$2,779,647
2012	\$2,365,720	\$405,529	\$1,049	\$25,918	\$40,180	\$2,838,397
2013	\$2,391,047	\$435,760	\$965	\$27,125	\$38,918	\$2,893,816
2014	\$2,410,935	\$466,536	\$886	\$28,480	\$37,426	\$2,944,263
2015	\$2,426,021	\$497,993	\$810	\$29,694	\$35,716	\$2,990,235
2016	\$2,437,233	\$530,224	\$739	\$30,994	\$33,811	\$3,033,002
2017	\$2,445,075	\$563,282	\$673	\$32,356	\$31,745	\$3,073,131
2018	\$2,450,165	\$596,992	\$611	\$33,516	\$29,549	\$3,110,834
2019	\$2,453,296	\$631,179	\$554	\$34,742	\$27,262	\$3,147,034
2020	\$2,455,090	\$666,281	\$502	\$35,832	\$24,928	\$3,182,632
2021	\$2,456,455	\$702,367	\$454	\$36,943	\$22,587	\$3,218,805
2022	\$2,457,971	\$739,322	\$410	\$38,020	\$20,283	\$3,256,006
2023	\$2,460,123	\$777,366	\$370	\$38,984	\$18,053	\$3,294,896
2024	\$2,463,028	\$816,772	\$334	\$39,842	\$15,928	\$3,335,903
2025	\$2,467,484	\$857,777	\$302	\$40,715	\$13,935	\$3,380,213
2026	\$2,473,053	\$900,332	\$272	\$41,495	\$12,092	\$3,427,244
2027	\$2,479,957	\$944,514	\$245	\$42,156	\$10,411	\$3,477,283
2028	\$2,488,032	\$990,512	\$221	\$42,795	\$8,900	\$3,530,460
2029	\$2,499,198	\$1,038,329	\$199	\$43,466	\$7,558	\$3,588,749
2030	\$2,512,380	\$1,088,087	\$179	\$44,205	\$6,381	\$3,651,231
2031	\$2,528,121	\$1,139,768	\$160	\$44,970	\$5,364	\$3,718,383
2032	\$2,547,417	\$1,193,250	\$143	\$45,838	\$4,501	\$3,791,148
2033	\$2,570,123	\$1,248,106	\$128	\$46,799	\$3,779	\$3,868,936
2034	\$2,596,650	\$1,304,125	\$114	\$47,826	\$3,187	\$3,951,901
2035	\$2,626,933	\$1,360,988	\$101	\$48,831	\$2,711	\$4,039,564
2036	\$2,660,620	\$1,418,452	\$90	\$49,833	\$2,339	\$4,131,334
2037	\$2,697,519	\$1,476,253	\$79	\$51,037	\$2,055	\$4,226,943
2038	\$2,738,329	\$1,534,340	\$70	\$52,421	\$1,846	\$4,327,007
2039	\$2,782,908	\$1,592,311	\$62	\$53,952	\$1,697	\$4,430,930
2040	\$2,830,758	\$1,650,050	\$55	\$55,542	\$1,598	\$4,538,002
2041	\$2,881,297	\$1,707,432	\$48	\$57,223	\$1,536	\$4,647,537
2042	\$2,934,308	\$1,764,567	\$43	\$58,952	\$1,503	\$4,759,372
2043	\$2,989,071	\$1,821,635	\$38	\$60,724	\$1,492	\$4,872,959
2044	\$3,045,142	\$1,878,614	\$33	\$62,583	\$1,496	\$4,987,868
2045	\$3,102,245	\$1,935,861	\$29	\$64,486	\$1,512	\$5,104,133
2046	\$3,159,770	\$1,993,726	\$26	\$66,531	\$1,537	\$5,221,591
2047	\$3,218,118	\$2,052,693	\$23	\$68,666	\$1,568	\$5,341,067
2048	\$3,277,104	\$2,113,166	\$21	\$70,857	\$1,603	\$5,462,751
2049	\$3,336,466	\$2,175,593	\$19	\$73,202	\$1,642	\$5,586,921
2050	\$3,396,349	\$2,240,454	\$17	\$75,704	\$1,682	\$5,714,206
2051	\$3,456,650	\$2,308,096	\$16	\$78,310	\$1,724	\$5,844,795
2052	\$3,517,249	\$2,378,996	\$15	\$81,006	\$1,767	\$5,979,032

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2053	\$3,578,245	\$2,453,568	\$14	\$83,808	\$1,811	\$6,117,446
2054	\$3,639,665	\$2,532,067	\$14	\$86,718	\$1,856	\$6,260,320
2055	\$3,701,715	\$2,614,663	\$13	\$89,735	\$1,901	\$6,408,026
2056	\$3,764,442	\$2,701,506	\$13	\$92,869	\$1,946	\$6,560,776
2057	\$3,827,902	\$2,792,764	\$13	\$96,152	\$1,992	\$6,718,822
2058	\$3,892,634	\$2,888,635	\$13	\$99,531	\$2,037	\$6,882,849
2059	\$3,959,057	\$2,989,221	\$13	\$103,044	\$2,082	\$7,053,417
2060	\$4,027,604	\$3,094,609	\$13	\$106,688	\$2,127	\$7,231,041
2061	\$4,098,810	\$3,204,976	\$13	\$110,471	\$2,172	\$7,416,442
2062	\$4,173,945	\$3,320,649	\$13	\$114,404	\$2,216	\$7,611,227
2063	\$4,253,547	\$3,441,772	\$13	\$118,483	\$2,260	\$7,816,074
2064	\$4,338,555	\$3,568,462	\$13	\$122,727	\$2,303	\$8,032,060
2065	\$4,429,693	\$3,700,836	\$13	\$127,133	\$2,345	\$8,260,020
2066	\$4,527,747	\$3,838,985	\$13	\$131,709	\$2,386	\$8,500,840
2067	\$4,633,701	\$3,983,020	\$12	\$136,452	\$2,426	\$8,755,611
2068	\$4,748,371	\$4,133,029	\$12	\$141,319	\$2,464	\$9,025,196
2069	\$4,872,301	\$4,289,040	\$12	\$146,359	\$2,500	\$9,310,212
2070	\$5,005,920	\$4,451,070	\$11	\$151,565	\$2,533	\$9,611,100
2071	\$5,149,420	\$4,619,168	\$11	\$156,950	\$2,564	\$9,928,113
2072	\$5,302,822	\$4,793,349	\$11	\$162,519	\$2,592	\$10,261,291
2073	\$5,466,034	\$4,973,625	\$10	\$168,281	\$2,615	\$10,610,565
2074	\$5,638,829	\$5,159,987	\$9	\$174,254	\$2,633	\$10,975,712
2075	\$5,820,991	\$5,352,483	\$9	\$180,430	\$2,646	\$11,356,558
2076	\$6,012,239	\$5,551,179	\$8	\$186,822	\$2,652	\$11,752,900
2077	\$6,212,296	\$5,756,165	\$7	\$193,417	\$2,650	\$12,164,537
2078	\$6,420,836	\$5,967,571	\$6	\$200,228	\$2,642	\$12,591,283
2079	\$6,637,665	\$6,185,522	\$6	\$207,279	\$2,624	\$13,033,096
2080	\$6,862,697	\$6,410,174	\$5	\$214,588	\$2,598	\$13,490,062
2081	\$7,096,067	\$6,641,771	\$4	\$222,150	\$2,562	\$13,962,554
2082	\$7,337,541	\$6,880,675	\$3	\$230,010	\$2,517	\$14,450,745
2083	\$7,587,172	\$7,127,161	\$3	\$238,178	\$2,461	\$14,954,975
2084	\$7,845,156	\$7,381,515	\$2	\$246,670	\$2,395	\$15,475,739
2085	\$8,111,969	\$7,644,106	\$2	\$255,498	\$2,318	\$16,013,893
2086	\$8,388,111	\$7,915,274	\$1	\$264,677	\$2,232	\$16,570,295
2087	\$8,673,971	\$8,195,207	\$1	\$274,224	\$2,136	\$17,145,539
2088	\$8,969,973	\$8,484,330	\$1	\$284,147	\$2,031	\$17,740,482
2089	\$9,276,599	\$8,783,021	\$0	\$294,425	\$1,918	\$18,355,964
2090	\$9,594,420	\$9,091,704	\$0	\$305,075	\$1,800	\$18,992,999
2091	\$9,923,970	\$9,410,864	\$0	\$316,132	\$1,678	\$19,652,643
2092	\$10,265,843	\$9,740,784	\$0	\$327,608	\$1,553	\$20,335,788
2093	\$10,620,590	\$10,082,012	\$0	\$339,520	\$1,428	\$21,043,550
2094	\$10,988,775	\$10,434,955	\$0	\$351,897	\$1,304	\$21,776,930
2095	\$11,371,070	\$10,800,097	\$0	\$364,719	\$1,182	\$22,537,068
2096	\$11,767,850	\$11,177,891	\$0	\$378,017	\$1,063	\$23,324,822
2097	\$12,179,635	\$11,568,837	\$0	\$391,824	\$950	\$24,141,245
2098	\$12,606,920	\$11,973,440	\$0	\$406,135	\$842	\$24,987,337
2099	\$13,050,093	\$12,392,110	\$0	\$420,979	\$738	\$25,863,921
2100	\$13,509,612	\$12,825,373	\$0	\$436,383	\$643	\$26,772,011
2101	\$13,985,914	\$13,273,824	\$0	\$452,376	\$556	\$27,712,670

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL PROJECTED BASIC PAY AND RETIRED APPROPRIATION OUTLAYS**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Total Projected Basic Pay</u>	<u>Total Projected Retired Outlays</u>	<u>Retired Outlays Over Basic Pay</u>
2003	\$46,534,562	\$35,721,117	76.8%
2004	\$47,304,760	\$36,660,592	77.5%
2005	\$48,250,971	\$37,685,847	78.1%
2006	\$49,226,521	\$38,756,157	78.7%
2007	\$50,331,212	\$39,890,345	79.3%
2008	\$51,574,267	\$40,977,513	79.5%
2009	\$52,902,383	\$42,187,271	79.7%
2010	\$54,335,387	\$43,216,300	79.5%
2011	\$55,860,644	\$44,191,370	79.1%
2012	\$57,465,420	\$45,371,208	79.0%
2013	\$59,195,702	\$46,620,051	78.8%
2014	\$61,022,735	\$47,854,011	78.4%
2015	\$62,955,047	\$49,082,562	78.0%
2016	\$64,957,832	\$50,341,504	77.5%
2017	\$67,007,361	\$51,645,944	77.1%
2018	\$69,095,303	\$52,994,802	76.7%
2019	\$71,230,188	\$54,383,009	76.3%
2020	\$73,456,975	\$55,790,976	76.0%
2021	\$75,801,884	\$57,217,911	75.5%
2022	\$78,241,212	\$58,677,524	75.0%
2023	\$80,804,711	\$60,146,074	74.4%
2024	\$83,526,362	\$61,628,946	73.8%
2025	\$86,346,656	\$63,150,964	73.1%
2026	\$89,272,476	\$64,709,956	72.5%
2027	\$92,307,592	\$66,322,480	71.8%
2028	\$95,452,624	\$68,069,068	71.3%
2029	\$98,713,544	\$69,868,668	70.8%
2030	\$102,103,609	\$71,840,342	70.4%
2031	\$105,628,513	\$73,856,007	69.9%
2032	\$109,283,279	\$75,930,553	69.5%
2033	\$113,071,756	\$78,073,877	69.0%
2034	\$116,999,206	\$80,282,225	68.6%
2035	\$121,061,728	\$82,558,546	68.2%
2036	\$125,269,472	\$84,904,194	67.8%
2037	\$129,626,400	\$87,326,224	67.4%
2038	\$134,136,615	\$89,832,080	67.0%
2039	\$138,803,550	\$92,434,677	66.6%
2040	\$143,634,653	\$95,134,085	66.2%
2041	\$148,645,202	\$97,927,339	65.9%
2042	\$153,840,400	\$100,829,176	65.5%
2043	\$159,227,316	\$103,831,515	65.2%
2044	\$164,811,992	\$106,940,624	64.9%
2045	\$170,593,959	\$110,173,660	64.6%
2046	\$176,578,109	\$113,529,707	64.3%
2047	\$182,772,376	\$117,016,311	64.0%
2048	\$189,184,069	\$120,646,025	63.8%
2049	\$195,820,575	\$124,424,296	63.5%
2050	\$202,690,384	\$128,358,023	63.3%
2051	\$209,801,915	\$132,454,584	63.1%
2052	\$217,161,981	\$136,721,460	63.0%

\*Basic pay includes reserve and active duty basic pay; outlays include retired pay and survivor benefits.

\*\*This projection includes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*Beginning with the FY98 valuation book, this projection includes an adjustment for TERA retirees.

**TOTAL PROJECTED BASIC PAY AND RETIRED APPROPRIATION OUTLAYS (continued)**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Total Projected Basic Pay</u>	<u>Total Projected Retired Outlays</u>	<u>Retired Outlays Over Basic Pay</u>
2053	\$224,778,252	\$141,168,188	62.8%
2054	\$232,658,402	\$145,806,456	62.7%
2055	\$240,809,671	\$150,646,686	62.6%
2056	\$249,242,867	\$155,696,745	62.5%
2057	\$257,968,618	\$160,965,594	62.4%
2058	\$266,997,061	\$166,462,406	62.3%
2059	\$276,338,031	\$172,197,722	62.3%
2060	\$286,002,465	\$178,181,757	62.3%
2061	\$296,003,983	\$184,419,826	62.3%
2062	\$306,355,279	\$190,919,466	62.3%
2063	\$317,069,304	\$197,686,250	62.3%
2064	\$328,159,430	\$204,726,351	62.4%
2065	\$339,638,304	\$212,048,037	62.4%
2066	\$351,519,622	\$219,657,046	62.5%
2067	\$363,817,913	\$227,560,806	62.5%
2068	\$376,548,094	\$235,766,123	62.6%
2069	\$389,725,351	\$244,280,061	62.7%
2070	\$403,365,646	\$253,110,533	62.7%
2071	\$417,485,794	\$262,264,428	62.8%
2072	\$432,102,343	\$271,751,365	62.9%
2073	\$447,232,313	\$281,581,502	63.0%
2074	\$462,893,181	\$291,766,233	63.0%
2075	\$479,102,594	\$302,318,030	63.1%
2076	\$495,879,530	\$313,249,099	63.2%
2077	\$513,243,777	\$324,572,793	63.2%
2078	\$531,215,660	\$336,302,919	63.3%
2079	\$549,815,934	\$348,454,652	63.4%
2080	\$569,066,087	\$361,043,735	63.4%
2081	\$588,988,891	\$374,085,021	63.5%
2082	\$609,607,867	\$387,593,973	63.6%
2083	\$630,947,433	\$401,588,592	63.6%
2084	\$653,032,920	\$416,087,040	63.7%
2085	\$675,890,314	\$431,108,628	63.8%
2086	\$699,546,673	\$446,672,833	63.9%
2087	\$724,030,156	\$462,799,254	63.9%
2088	\$749,369,934	\$479,508,052	64.0%
2089	\$775,596,134	\$496,819,892	64.1%
2090	\$802,740,000	\$514,756,068	64.1%
2091	\$830,834,108	\$533,338,564	64.2%
2092	\$859,912,000	\$552,590,268	64.3%
2093	\$890,008,271	\$572,534,583	64.3%
2094	\$921,158,665	\$593,195,793	64.4%
2095	\$953,400,005	\$614,599,297	64.5%
2096	\$986,770,500	\$636,770,761	64.5%
2097	\$1,021,309,746	\$659,737,145	64.6%
2098	\$1,057,058,687	\$683,526,502	64.7%
2099	\$1,094,059,575	\$708,167,924	64.7%
2100	\$1,132,356,068	\$733,691,856	64.8%
2101	\$1,171,993,423	\$760,129,947	64.9%

\*Basic pay includes reserve and active duty basic pay; outlays include retired pay and survivor benefits.

\*\*This projection includes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*Beginning with the FY98 valuation book, this projection includes an adjustment for TERA retirees.

APPENDIX L

PROJECTIONS EXCLUDING RESERVISTS (100 YEARS)

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**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR**

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2002	351,157	1,021,435	1,372,592	25,904	67,744	93,648	1,466,240
2003	352,181	1,027,199	1,379,379	24,766	66,486	91,252	1,470,631
2004	352,697	1,033,407	1,386,104	23,643	65,206	88,849	1,474,953
2005	353,103	1,038,841	1,391,944	22,550	63,926	86,475	1,478,420
2006	353,417	1,043,313	1,396,731	21,493	62,623	84,116	1,480,846
2007	353,617	1,045,825	1,399,442	20,481	61,310	81,791	1,481,233
2008	353,674	1,045,489	1,399,163	19,517	59,962	79,479	1,478,642
2009	353,652	1,043,515	1,397,166	18,612	58,632	77,244	1,474,411
2010	353,303	1,039,618	1,392,921	17,769	57,321	75,091	1,468,011
2011	352,671	1,033,912	1,386,583	16,991	56,031	73,022	1,459,605
2012	351,949	1,027,784	1,379,733	16,280	54,782	71,062	1,450,794
2013	351,034	1,020,675	1,371,710	15,635	53,569	69,204	1,440,914
2014	349,882	1,012,307	1,362,189	15,053	52,389	67,442	1,429,632
2015	348,567	1,003,359	1,351,926	14,533	51,252	65,784	1,417,710
2016	347,098	995,234	1,342,332	14,069	50,172	64,241	1,406,574
2017	345,519	987,835	1,333,354	13,656	49,150	62,806	1,396,160
2018	343,885	981,533	1,325,418	13,290	48,186	61,475	1,386,893
2019	342,207	975,193	1,317,399	12,965	47,265	60,230	1,377,629
2020	340,348	968,126	1,308,473	12,674	46,377	59,051	1,367,525
2021	338,336	960,684	1,299,020	12,413	45,526	57,939	1,356,959
2022	336,198	953,382	1,289,579	12,178	44,716	56,894	1,346,473
2023	333,718	946,129	1,279,847	11,962	43,947	55,909	1,335,756
2024	331,559	939,694	1,271,253	11,767	43,226	54,993	1,326,246
2025	329,560	933,641	1,263,201	11,591	42,547	54,138	1,317,340
2026	327,632	928,043	1,255,675	11,429	41,910	53,339	1,309,014
2027	325,786	922,893	1,248,679	11,280	41,314	52,593	1,301,272
2028	324,009	917,983	1,241,993	11,141	40,753	51,894	1,293,887
2029	322,286	913,304	1,235,590	11,013	40,227	51,240	1,286,830
2030	320,574	908,721	1,229,296	10,892	39,735	50,627	1,279,922
2031	318,871	904,224	1,223,095	10,780	39,274	50,054	1,273,149
2032	317,210	899,840	1,217,050	10,676	38,845	49,521	1,266,570
2033	315,561	895,548	1,211,108	10,579	38,447	49,026	1,260,134
2034	313,993	891,295	1,205,288	10,491	38,078	48,569	1,253,857
2035	312,450	887,055	1,199,505	10,411	37,738	48,148	1,247,653
2036	310,923	882,891	1,193,814	10,338	37,426	47,764	1,241,578
2037	309,422	878,826	1,188,248	10,272	37,142	47,414	1,235,662
2038	307,955	874,890	1,182,845	10,214	36,884	47,098	1,229,943
2039	306,561	871,075	1,177,636	10,163	36,652	46,815	1,224,451
2040	305,196	867,344	1,172,540	10,118	36,443	46,561	1,219,101
2041	303,865	863,695	1,167,560	10,079	36,256	46,334	1,213,895
2042	302,587	860,178	1,162,765	10,045	36,089	46,134	1,208,899
2043	301,345	856,812	1,158,157	10,016	35,942	45,959	1,204,115
2044	300,203	853,653	1,153,856	9,992	35,815	45,807	1,199,663
2045	299,177	850,719	1,149,896	9,973	35,704	45,677	1,195,573
2046	298,259	848,024	1,146,283	9,957	35,611	45,568	1,191,851
2047	297,450	845,600	1,143,050	9,945	35,532	45,477	1,188,527
2048	296,754	843,474	1,140,228	9,936	35,468	45,404	1,185,632
2049	296,170	841,666	1,137,836	9,929	35,416	45,345	1,183,181
2050	295,695	840,189	1,135,884	9,925	35,375	45,299	1,181,183
2051	295,321	839,041	1,134,363	9,922	35,343	45,265	1,179,628

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

<b>Fiscal Year</b>	<b>Nondisabled</b>			<b>Disabled</b>			<b>Grand Total</b>
	<b>Officers</b>	<b>Enlisted</b>	<b>Total</b>	<b>Officers</b>	<b>Enlisted</b>	<b>Total</b>	
2052	295,054	838,232	1,133,286	9,921	35,320	45,242	1,178,528
2053	294,884	837,760	1,132,644	9,922	35,305	45,227	1,177,871
2054	294,824	837,619	1,132,443	9,924	35,295	45,219	1,177,662
2055	294,863	837,792	1,132,655	9,928	35,290	45,218	1,177,873
2056	294,989	838,259	1,133,248	9,933	35,289	45,222	1,178,470
2057	295,198	838,999	1,134,197	9,938	35,291	45,230	1,179,426
2058	295,485	839,986	1,135,470	9,945	35,296	45,240	1,180,711
2059	295,849	841,191	1,137,040	9,952	35,302	45,254	1,182,293
2060	296,279	842,578	1,138,857	9,959	35,310	45,269	1,184,126
2061	296,765	844,109	1,140,873	9,966	35,318	45,284	1,186,158
2062	297,297	845,749	1,143,046	9,974	35,326	45,300	1,188,346
2063	297,862	847,465	1,145,327	9,981	35,335	45,316	1,190,643
2064	298,456	849,227	1,147,683	9,988	35,343	45,331	1,193,014
2065	299,069	851,011	1,150,080	9,995	35,351	45,346	1,195,426
2066	299,691	852,795	1,152,486	10,001	35,359	45,359	1,197,845
2067	300,314	854,562	1,154,876	10,006	35,365	45,371	1,200,247
2068	300,927	856,298	1,157,225	10,010	35,372	45,382	1,202,607
2069	301,523	857,991	1,159,513	10,014	35,377	45,391	1,204,904
2070	302,093	859,631	1,161,723	10,017	35,382	45,398	1,207,122
2071	302,632	861,212	1,163,843	10,019	35,386	45,405	1,209,248
2072	303,137	862,732	1,165,870	10,020	35,390	45,410	1,211,279
2073	303,609	864,194	1,167,802	10,021	35,393	45,413	1,213,216
2074	304,048	865,599	1,169,647	10,021	35,395	45,416	1,215,063
2075	304,459	866,953	1,171,412	10,021	35,397	45,418	1,216,830
2076	304,843	868,260	1,173,103	10,021	35,399	45,420	1,218,523
2077	305,204	869,526	1,174,730	10,020	35,400	45,421	1,220,150
2078	305,548	870,753	1,176,301	10,019	35,402	45,421	1,221,722
2079	305,880	871,948	1,177,828	10,019	35,403	45,422	1,223,250
2080	306,205	873,115	1,179,320	10,018	35,404	45,422	1,224,742
2081	306,525	874,249	1,180,774	10,018	35,405	45,422	1,226,196
2082	306,842	875,358	1,182,200	10,018	35,405	45,423	1,227,623
2083	307,161	876,446	1,183,607	10,018	35,406	45,424	1,229,030
2084	307,482	877,516	1,184,998	10,018	35,407	45,424	1,230,422
2085	307,809	878,570	1,186,379	10,018	35,407	45,425	1,231,804
2086	308,141	879,611	1,187,752	10,018	35,408	45,426	1,233,178
2087	308,479	880,642	1,189,120	10,019	35,408	45,427	1,234,547
2088	308,821	881,663	1,190,484	10,019	35,409	45,428	1,235,912
2089	309,169	882,675	1,191,843	10,020	35,409	45,429	1,237,273
2090	309,518	883,679	1,193,198	10,020	35,410	45,431	1,238,628
2091	309,870	884,678	1,194,547	10,021	35,411	45,432	1,239,979
2092	310,221	885,670	1,195,891	10,022	35,411	45,433	1,241,324
2093	310,571	886,658	1,197,229	10,022	35,412	45,434	1,242,662
2094	310,919	887,640	1,198,558	10,022	35,412	45,435	1,243,993
2095	311,263	888,617	1,199,880	10,023	35,413	45,435	1,245,315
2096	311,604	889,588	1,201,192	10,023	35,413	45,436	1,246,628
2097	311,939	890,554	1,202,494	10,023	35,414	45,437	1,247,931
2098	312,270	891,516	1,203,787	10,023	35,414	45,437	1,249,224
2099	312,597	892,473	1,205,070	10,023	35,414	45,438	1,250,507
2100	312,918	893,426	1,206,344	10,023	35,415	45,438	1,251,782
2101	313,236	894,374	1,207,610	10,023	35,415	45,438	1,253,048

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR**

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2003	\$12,938,630	\$16,617,033	\$29,555,663	\$640,030	\$580,349	\$1,220,379	\$30,776,042
2004	\$13,214,025	\$17,036,565	\$30,250,590	\$619,187	\$580,532	\$1,199,719	\$31,450,309
2005	\$13,510,673	\$17,504,150	\$31,014,823	\$599,427	\$580,840	\$1,180,267	\$32,195,090
2006	\$13,815,300	\$17,982,269	\$31,797,569	\$579,797	\$580,416	\$1,160,213	\$32,957,782
2007	\$14,130,667	\$18,458,451	\$32,589,117	\$560,730	\$579,724	\$1,140,454	\$33,729,571
2008	\$14,447,241	\$18,904,611	\$33,351,852	\$542,076	\$578,439	\$1,120,515	\$34,472,367
2009	\$14,835,907	\$19,408,891	\$34,244,798	\$531,988	\$580,208	\$1,112,195	\$35,356,993
2010	\$15,170,340	\$19,827,844	\$34,998,184	\$514,798	\$578,989	\$1,093,787	\$36,091,971
2011	\$15,502,158	\$20,221,373	\$35,723,531	\$498,565	\$577,803	\$1,076,368	\$36,799,899
2012	\$15,916,670	\$20,707,131	\$36,623,802	\$486,063	\$579,659	\$1,065,723	\$37,689,525
2013	\$16,362,450	\$21,219,365	\$37,581,815	\$475,511	\$582,536	\$1,058,047	\$38,639,862
2014	\$16,810,289	\$21,715,975	\$38,526,264	\$466,236	\$585,417	\$1,051,652	\$39,577,916
2015	\$17,262,234	\$22,200,154	\$39,462,388	\$458,303	\$588,425	\$1,046,728	\$40,509,116
2016	\$17,719,033	\$22,694,643	\$40,413,676	\$451,893	\$591,937	\$1,043,831	\$41,457,507
2017	\$18,182,572	\$23,213,254	\$41,395,826	\$446,920	\$596,222	\$1,043,143	\$42,438,969
2018	\$18,654,932	\$23,759,806	\$42,414,739	\$443,427	\$601,300	\$1,044,727	\$43,459,466
2019	\$19,138,602	\$24,327,203	\$43,465,805	\$441,265	\$607,068	\$1,048,332	\$44,514,137
2020	\$19,629,102	\$24,894,519	\$44,523,621	\$440,429	\$613,246	\$1,053,675	\$45,577,296
2021	\$20,122,631	\$25,459,695	\$45,582,326	\$440,710	\$619,828	\$1,060,537	\$46,642,863
2022	\$20,622,323	\$26,036,552	\$46,658,875	\$442,232	\$627,022	\$1,069,254	\$47,728,129
2023	\$21,119,179	\$26,615,710	\$47,734,889	\$444,604	\$634,790	\$1,079,395	\$48,814,284
2024	\$21,620,091	\$27,199,488	\$48,819,579	\$447,930	\$643,154	\$1,091,085	\$49,910,664
2025	\$22,138,877	\$27,802,027	\$49,940,904	\$452,210	\$652,394	\$1,104,604	\$51,045,508
2026	\$22,671,570	\$28,425,771	\$51,097,341	\$457,420	\$662,497	\$1,119,917	\$52,217,258
2027	\$23,223,091	\$29,074,380	\$52,297,470	\$463,418	\$673,571	\$1,136,989	\$53,434,459
2028	\$23,869,818	\$29,746,902	\$53,616,719	\$470,300	\$685,592	\$1,155,892	\$54,772,611
2029	\$24,531,159	\$30,440,529	\$54,971,687	\$477,981	\$698,523	\$1,176,504	\$56,148,191
2030	\$25,206,281	\$31,276,550	\$56,482,830	\$486,348	\$712,323	\$1,198,670	\$57,681,500
2031	\$25,896,392	\$32,128,335	\$58,024,727	\$495,451	\$726,999	\$1,222,450	\$59,247,177
2032	\$26,609,007	\$33,004,782	\$59,613,789	\$505,347	\$742,588	\$1,247,935	\$60,861,724
2033	\$27,341,771	\$33,910,832	\$61,252,603	\$515,975	\$759,169	\$1,275,144	\$62,527,747
2034	\$28,092,659	\$34,837,683	\$62,930,342	\$527,449	\$776,773	\$1,304,222	\$64,234,564
2035	\$28,864,163	\$35,784,701	\$64,648,864	\$539,797	\$795,430	\$1,335,227	\$65,984,091
2036	\$29,654,047	\$36,758,559	\$66,412,606	\$552,995	\$815,174	\$1,368,169	\$67,780,775
2037	\$30,466,464	\$37,764,009	\$68,230,474	\$566,987	\$836,054	\$1,403,042	\$69,633,516
2038	\$31,301,584	\$38,801,416	\$70,103,000	\$581,835	\$858,132	\$1,439,967	\$71,542,967
2039	\$32,165,358	\$39,875,171	\$72,040,528	\$597,566	\$881,436	\$1,479,003	\$73,519,531
2040	\$33,057,773	\$40,987,966	\$74,045,739	\$614,130	\$905,979	\$1,520,109	\$75,565,848
2041	\$33,975,181	\$42,139,572	\$76,114,753	\$631,502	\$931,763	\$1,563,265	\$77,678,018
2042	\$34,922,850	\$43,338,731	\$78,261,582	\$649,685	\$958,798	\$1,608,483	\$79,870,065
2043	\$35,899,237	\$44,579,076	\$80,478,312	\$668,676	\$987,120	\$1,655,797	\$82,134,109
2044	\$36,912,984	\$45,857,981	\$82,770,965	\$688,516	\$1,016,788	\$1,705,304	\$84,476,269
2045	\$37,969,321	\$47,181,478	\$85,150,800	\$709,273	\$1,047,857	\$1,757,130	\$86,907,930
2046	\$39,064,568	\$48,549,689	\$87,614,257	\$730,956	\$1,080,368	\$1,811,323	\$89,425,580
2047	\$40,201,826	\$49,969,007	\$90,170,833	\$753,534	\$1,114,362	\$1,867,895	\$92,038,728
2048	\$41,384,224	\$51,450,015	\$92,834,238	\$777,046	\$1,149,868	\$1,926,914	\$94,761,152
2049	\$42,614,214	\$52,994,928	\$95,609,142	\$801,518	\$1,186,915	\$1,988,433	\$97,597,575
2050	\$43,894,593	\$54,606,308	\$98,500,902	\$826,972	\$1,225,547	\$2,052,519	\$100,553,421
2051	\$45,227,662	\$56,288,291	\$101,515,952	\$853,453	\$1,265,803	\$2,119,256	\$103,635,208
2052	\$46,615,725	\$58,044,622	\$104,660,347	\$881,023	\$1,307,730	\$2,188,753	\$106,849,100

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the FY97 valuation book, this projection includes an adjustment for TERA retirees.

**TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2053	\$48,062,106	\$59,879,802	\$107,941,908	\$909,717	\$1,351,373	\$2,261,091	\$110,202,999
2054	\$49,572,027	\$61,799,015	\$111,371,042	\$939,583	\$1,396,766	\$2,336,350	\$113,707,392
2055	\$51,151,486	\$63,805,330	\$114,956,817	\$970,698	\$1,443,965	\$2,414,663	\$117,371,480
2056	\$52,803,071	\$65,902,700	\$118,705,771	\$1,003,095	\$1,493,022	\$2,496,117	\$121,201,888
2057	\$54,530,226	\$68,095,413	\$122,625,638	\$1,036,832	\$1,543,978	\$2,580,810	\$125,206,448
2058	\$56,336,410	\$70,387,330	\$126,723,739	\$1,071,959	\$1,596,868	\$2,668,827	\$129,392,566
2059	\$58,225,792	\$72,782,860	\$131,008,652	\$1,108,488	\$1,651,748	\$2,760,236	\$133,768,888
2060	\$60,202,565	\$75,286,310	\$135,488,875	\$1,146,457	\$1,708,672	\$2,855,129	\$138,344,004
2061	\$62,268,323	\$77,899,796	\$140,168,119	\$1,185,901	\$1,767,706	\$2,953,607	\$143,121,726
2062	\$64,426,387	\$80,624,770	\$145,051,157	\$1,226,861	\$1,828,914	\$3,055,775	\$148,106,932
2063	\$66,678,594	\$83,463,023	\$150,141,617	\$1,269,368	\$1,892,348	\$3,161,717	\$153,303,334
2064	\$69,027,063	\$86,416,338	\$155,443,401	\$1,313,460	\$1,958,075	\$3,271,535	\$158,714,936
2065	\$71,474,905	\$89,486,760	\$160,961,665	\$1,359,169	\$2,026,161	\$3,385,330	\$164,346,995
2066	\$74,022,997	\$92,677,041	\$166,700,038	\$1,406,535	\$2,096,687	\$3,503,221	\$170,203,259
2067	\$76,672,658	\$95,990,367	\$172,663,025	\$1,455,593	\$2,169,733	\$3,625,326	\$176,288,351
2068	\$79,424,984	\$99,429,922	\$178,854,906	\$1,506,382	\$2,245,384	\$3,751,766	\$182,606,672
2069	\$82,281,466	\$102,999,032	\$185,280,498	\$1,558,947	\$2,323,728	\$3,882,675	\$189,163,173
2070	\$85,243,384	\$106,701,082	\$191,944,466	\$1,613,334	\$2,404,857	\$4,018,191	\$195,962,657
2071	\$88,312,109	\$110,539,641	\$198,851,750	\$1,669,596	\$2,488,868	\$4,158,463	\$203,010,213
2072	\$91,490,292	\$114,519,079	\$206,009,371	\$1,727,789	\$2,575,854	\$4,303,643	\$210,313,014
2073	\$94,780,937	\$118,644,226	\$213,425,163	\$1,787,982	\$2,665,914	\$4,453,896	\$217,879,059
2074	\$98,187,891	\$122,920,142	\$221,108,033	\$1,850,249	\$2,759,142	\$4,609,391	\$225,717,424
2075	\$101,715,435	\$127,352,450	\$229,067,885	\$1,914,671	\$2,855,650	\$4,770,321	\$233,838,206
2076	\$105,367,720	\$131,946,671	\$237,314,391	\$1,981,367	\$2,955,549	\$4,936,917	\$242,251,308
2077	\$109,149,531	\$136,708,312	\$245,857,843	\$2,050,418	\$3,058,962	\$5,109,379	\$250,967,222
2078	\$113,065,884	\$141,643,073	\$254,708,957	\$2,121,884	\$3,166,014	\$5,287,899	\$259,996,856
2079	\$117,122,768	\$146,757,137	\$263,879,905	\$2,195,878	\$3,276,837	\$5,472,715	\$269,352,620
2080	\$121,326,147	\$152,056,715	\$273,382,862	\$2,272,524	\$3,391,562	\$5,664,086	\$279,046,948
2081	\$125,681,549	\$157,547,756	\$283,229,305	\$2,351,903	\$3,510,324	\$5,862,228	\$289,091,533
2082	\$130,195,112	\$163,236,261	\$293,431,373	\$2,434,117	\$3,633,259	\$6,067,376	\$299,498,749
2083	\$134,873,419	\$169,129,496	\$304,002,915	\$2,519,267	\$3,760,510	\$6,279,777	\$310,282,692
2084	\$139,723,041	\$175,234,760	\$314,957,801	\$2,607,456	\$3,892,225	\$6,499,681	\$321,457,482
2085	\$144,750,902	\$181,559,568	\$326,310,470	\$2,698,791	\$4,028,560	\$6,727,351	\$333,037,821
2086	\$149,963,628	\$188,111,769	\$338,075,397	\$2,793,379	\$4,169,674	\$6,963,053	\$345,038,450
2087	\$155,367,809	\$194,899,483	\$350,267,292	\$2,891,326	\$4,315,734	\$7,207,060	\$357,474,352
2088	\$160,969,991	\$201,931,042	\$362,901,033	\$2,992,754	\$4,466,912	\$7,459,666	\$370,360,699
2089	\$166,776,923	\$209,215,063	\$375,991,986	\$3,097,767	\$4,623,388	\$7,721,155	\$383,713,141
2090	\$172,795,303	\$216,760,436	\$389,555,739	\$3,206,454	\$4,785,345	\$7,991,799	\$397,547,538
2091	\$179,031,872	\$224,576,500	\$403,608,372	\$3,318,949	\$4,952,975	\$8,271,924	\$411,880,296
2092	\$185,493,811	\$232,673,033	\$418,166,844	\$3,435,375	\$5,126,474	\$8,561,849	\$426,728,693
2093	\$192,188,308	\$241,059,993	\$433,248,301	\$3,555,858	\$5,306,048	\$8,861,906	\$442,110,207
2094	\$199,123,018	\$249,747,687	\$448,870,705	\$3,680,533	\$5,491,906	\$9,172,439	\$458,043,144
2095	\$206,305,972	\$258,746,815	\$465,052,787	\$3,809,542	\$5,684,270	\$9,493,812	\$474,546,599
2096	\$213,745,269	\$268,068,431	\$481,813,700	\$3,943,033	\$5,883,365	\$9,826,399	\$491,640,099
2097	\$221,449,453	\$277,724,014	\$499,173,467	\$4,081,164	\$6,089,430	\$10,170,593	\$509,344,060
2098	\$229,427,508	\$287,725,474	\$517,152,982	\$4,224,096	\$6,302,706	\$10,526,802	\$527,679,784
2099	\$237,689,009	\$298,085,179	\$535,774,188	\$4,372,000	\$6,523,448	\$10,895,448	\$546,669,636
2100	\$246,243,989	\$308,815,975	\$555,059,964	\$4,525,053	\$6,751,918	\$11,276,971	\$566,336,935
2101	\$255,102,897	\$319,931,204	\$575,034,101	\$4,683,440	\$6,988,385	\$11,671,825	\$586,705,926

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the FY97 valuation book, this projection includes an adjustment for TERA retirees.

## RETIREE GAIN STATEMENT

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2003	9,083	30,249	436	2,938	\$42,380	\$18,420	\$28,359	\$11,163
2004	8,815	31,353	431	2,918	\$42,639	\$19,018	\$29,255	\$11,579
2005	8,929	31,219	430	2,902	\$43,888	\$19,763	\$30,171	\$11,923
2006	9,037	30,885	431	2,884	\$45,153	\$20,552	\$31,038	\$12,218
2007	9,098	29,527	430	2,858	\$45,713	\$20,839	\$31,853	\$12,497
2008	9,103	27,235	431	2,822	\$46,490	\$21,739	\$32,614	\$12,763
2009	9,141	26,100	432	2,801	\$47,523	\$22,335	\$33,455	\$13,052
2010	8,900	24,628	430	2,782	\$49,153	\$23,222	\$34,306	\$13,352
2011	8,666	23,213	428	2,761	\$50,916	\$24,087	\$35,213	\$13,664
2012	8,607	23,132	427	2,758	\$52,616	\$24,694	\$36,156	\$14,022
2013	8,433	22,450	425	2,751	\$54,377	\$25,380	\$37,130	\$14,386
2014	8,208	21,430	423	2,739	\$56,371	\$26,297	\$38,142	\$14,761
2015	8,053	21,044	421	2,736	\$58,414	\$27,007	\$39,256	\$15,169
2016	7,895	21,975	419	2,748	\$60,462	\$27,510	\$40,409	\$15,646
2017	7,789	22,761	416	2,760	\$62,437	\$27,966	\$41,536	\$16,135
2018	7,747	23,878	415	2,774	\$64,306	\$28,562	\$42,761	\$16,665
2019	7,726	23,823	414	2,775	\$66,319	\$29,479	\$44,015	\$17,170
2020	7,579	23,035	412	2,765	\$68,365	\$30,615	\$45,228	\$17,658
2021	7,460	22,546	409	2,759	\$70,464	\$31,646	\$46,473	\$18,179
2022	7,372	22,538	408	2,759	\$73,077	\$33,042	\$47,853	\$18,769
2023	7,072	22,414	405	2,758	\$74,843	\$32,916	\$49,062	\$19,240
2024	7,430	23,041	407	2,767	\$74,813	\$33,223	\$50,304	\$19,807
2025	7,624	23,228	410	2,772	\$75,752	\$33,937	\$51,799	\$20,451
2026	7,720	23,482	411	2,775	\$77,404	\$34,897	\$53,350	\$21,126
2027	7,824	23,734	412	2,779	\$79,210	\$35,788	\$54,962	\$21,837
2028	7,911	23,789	414	2,780	\$81,432	\$37,008	\$56,728	\$22,561
2029	7,982	23,848	415	2,780	\$83,522	\$37,934	\$58,572	\$23,300
2030	8,008	23,788	415	2,779	\$85,944	\$39,049	\$60,319	\$24,066
2031	8,029	23,728	417	2,777	\$88,468	\$40,291	\$62,410	\$24,869
2032	8,077	23,711	417	2,777	\$91,413	\$41,678	\$64,487	\$25,713
2033	8,089	23,686	418	2,777	\$94,026	\$42,904	\$66,680	\$26,585
2034	8,162	23,618	419	2,776	\$97,800	\$44,466	\$69,064	\$27,503
2035	8,167	23,532	420	2,775	\$101,401	\$46,043	\$71,591	\$28,459
2036	8,154	23,521	420	2,774	\$105,008	\$47,645	\$74,102	\$29,450
2037	8,136	23,529	420	2,774	\$108,797	\$49,306	\$76,678	\$30,477
2038	8,116	23,557	420	2,775	\$112,458	\$50,979	\$79,360	\$31,540
2039	8,119	23,564	420	2,775	\$116,741	\$52,758	\$82,107	\$32,640
2040	8,069	23,520	419	2,774	\$120,805	\$54,598	\$84,891	\$33,775
2041	8,018	23,472	419	2,773	\$125,071	\$56,507	\$87,765	\$34,950
2042	7,973	23,452	418	2,773	\$129,520	\$58,483	\$90,754	\$36,168
2043	7,899	23,418	417	2,773	\$134,186	\$60,531	\$93,837	\$37,429
2044	7,884	23,421	417	2,773	\$138,702	\$62,627	\$97,024	\$38,737
2045	7,882	23,422	416	2,773	\$143,312	\$64,805	\$100,342	\$40,093
2046	7,877	23,434	416	2,773	\$148,158	\$67,067	\$103,786	\$41,498
2047	7,875	23,451	416	2,774	\$153,172	\$69,404	\$107,347	\$42,955
2048	7,877	23,469	416	2,774	\$158,340	\$71,830	\$111,052	\$44,461
2049	7,881	23,482	416	2,774	\$163,682	\$74,333	\$114,895	\$46,019
2050	7,883	23,490	416	2,774	\$169,247	\$76,924	\$118,865	\$47,631
2051	7,887	23,496	416	2,774	\$175,035	\$79,611	\$123,019	\$49,299
2052	7,899	23,505	416	2,774	\$181,051	\$82,398	\$127,325	\$51,028

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

**RETIREE GAIN STATEMENT (continued)**

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2053	7,906	23,511	416	2,775	\$187,274	\$85,281	\$131,798	\$52,816
2054	7,930	23,516	416	2,775	\$193,845	\$88,275	\$136,462	\$54,666
2055	7,948	23,516	417	2,775	\$200,658	\$91,374	\$141,314	\$56,582
2056	7,961	23,519	417	2,775	\$207,709	\$94,579	\$146,325	\$58,565
2057	7,972	23,523	417	2,775	\$215,027	\$97,895	\$151,506	\$60,616
2058	7,981	23,526	417	2,775	\$222,600	\$101,324	\$156,875	\$62,739
2059	7,993	23,530	417	2,775	\$230,499	\$104,874	\$162,426	\$64,936
2060	7,998	23,530	418	2,775	\$238,670	\$108,548	\$168,154	\$67,210
2061	7,998	23,528	418	2,775	\$247,135	\$112,351	\$174,077	\$69,562
2062	7,996	23,527	418	2,775	\$255,915	\$116,287	\$180,200	\$71,996
2063	7,989	23,524	418	2,775	\$265,023	\$120,361	\$186,528	\$74,516
2064	7,984	23,523	418	2,775	\$274,419	\$124,575	\$193,067	\$77,124
2065	7,981	23,521	418	2,775	\$284,085	\$128,936	\$199,827	\$79,823
2066	7,976	23,521	417	2,775	\$294,069	\$133,450	\$206,813	\$82,618
2067	7,972	23,520	417	2,775	\$304,391	\$138,121	\$214,029	\$85,510
2068	7,967	23,521	417	2,775	\$315,045	\$142,954	\$221,494	\$88,503
2069	7,963	23,521	417	2,775	\$326,071	\$147,957	\$229,214	\$91,601
2070	7,958	23,522	417	2,775	\$337,441	\$153,133	\$237,194	\$94,807
2071	7,953	23,523	417	2,775	\$349,196	\$158,491	\$245,453	\$98,126
2072	7,950	23,524	417	2,775	\$361,355	\$164,037	\$254,005	\$101,561
2073	7,947	23,525	417	2,775	\$373,927	\$169,776	\$262,860	\$105,116
2074	7,947	23,526	417	2,775	\$386,946	\$175,718	\$272,033	\$108,796
2075	7,948	23,527	417	2,775	\$400,416	\$181,868	\$281,539	\$112,605
2076	7,949	23,529	417	2,775	\$414,365	\$188,233	\$291,384	\$116,548
2077	7,951	23,530	417	2,775	\$428,808	\$194,822	\$301,579	\$120,628
2078	7,953	23,532	417	2,775	\$443,761	\$201,641	\$312,139	\$124,852
2079	7,956	23,533	417	2,775	\$459,251	\$208,699	\$323,076	\$129,223
2080	7,959	23,535	417	2,775	\$475,299	\$216,004	\$334,398	\$133,747
2081	7,961	23,536	417	2,775	\$491,925	\$223,565	\$346,122	\$138,429
2082	7,964	23,537	417	2,775	\$509,151	\$231,391	\$358,260	\$143,276
2083	7,966	23,538	417	2,775	\$526,998	\$239,492	\$370,826	\$148,292
2084	7,967	23,538	417	2,775	\$545,486	\$247,875	\$383,832	\$153,483
2085	7,969	23,539	417	2,775	\$564,621	\$256,553	\$397,295	\$158,856
2086	7,970	23,540	417	2,775	\$584,427	\$265,533	\$411,226	\$164,417
2087	7,970	23,540	417	2,775	\$604,930	\$274,829	\$425,641	\$170,173
2088	7,971	23,541	417	2,775	\$626,148	\$284,449	\$440,556	\$176,130
2089	7,971	23,542	417	2,775	\$648,115	\$294,406	\$455,990	\$182,295
2090	7,971	23,542	417	2,775	\$670,841	\$304,712	\$471,957	\$188,677
2091	7,970	23,543	417	2,775	\$694,355	\$315,378	\$488,477	\$195,281
2092	7,969	23,543	417	2,775	\$718,685	\$326,417	\$505,571	\$202,117
2093	7,968	23,544	417	2,775	\$743,857	\$337,842	\$523,259	\$209,192
2094	7,967	23,544	417	2,775	\$769,903	\$349,667	\$541,563	\$216,515
2095	7,966	23,545	417	2,775	\$796,850	\$361,907	\$560,507	\$224,094
2096	7,966	23,545	417	2,775	\$824,731	\$374,574	\$580,113	\$231,938
2097	7,965	23,546	417	2,775	\$853,582	\$387,685	\$600,404	\$240,057
2098	7,965	23,546	417	2,775	\$883,435	\$401,255	\$621,406	\$248,460
2099	7,964	23,546	417	2,775	\$914,329	\$415,299	\$643,144	\$257,157
2100	7,964	23,547	417	2,775	\$946,300	\$429,836	\$665,644	\$266,159
2101	7,964	23,547	417	2,775	\$979,390	\$444,881	\$688,933	\$275,476

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR**

<u>Fiscal Year</u>	<u>SBP</u>	<u>RCSBP</u>	<u>Minimum Income</u>	<u>Death on Active Duty</u>	<u>RSFPP</u>	<u>Total</u>
2002	218,875	28,668	389	2,107	15,612	265,651
2003	223,633	28,040	357	2,289	15,438	269,756
2004	227,871	27,379	327	2,466	15,230	273,273
2005	231,559	26,683	299	2,628	14,989	276,159
2006	234,605	25,953	273	2,783	14,697	278,312
2007	236,998	25,186	249	2,924	14,356	279,713
2008	238,723	24,384	226	3,062	13,961	280,357
2009	239,769	23,547	205	3,191	13,513	280,224
2010	240,064	22,676	185	3,312	12,970	279,207
2011	239,700	21,774	166	3,427	12,357	277,424
2012	238,737	20,845	149	3,536	11,701	274,968
2013	237,211	19,891	133	3,640	11,008	271,883
2014	235,165	18,915	119	3,734	10,284	268,217
2015	232,650	17,923	105	3,813	9,537	264,029
2016	229,744	16,922	93	3,879	8,779	259,417
2017	226,511	15,918	82	3,943	8,018	254,471
2018	223,013	14,918	72	4,004	7,264	249,271
2019	219,310	13,928	63	4,063	6,527	243,892
2020	215,458	12,956	56	4,120	5,816	238,405
2021	211,508	12,010	49	4,176	5,139	232,881
2022	207,507	11,094	43	4,234	4,503	227,380
2023	203,492	10,215	37	4,297	3,912	221,953
2024	199,492	9,376	32	4,359	3,371	216,630
2025	195,532	8,580	28	4,422	2,881	211,443
2026	191,629	7,829	25	4,484	2,441	206,408
2027	187,804	7,123	22	4,546	2,052	201,547
2028	184,072	6,463	19	4,607	1,712	196,873
2029	180,453	5,847	16	4,669	1,417	192,403
2030	176,965	5,276	14	4,735	1,165	188,154
2031	173,619	4,746	12	4,802	952	184,131
2032	170,432	4,256	11	4,868	775	180,342
2033	167,412	3,806	9	4,934	631	176,792
2034	164,565	3,392	8	4,999	515	173,480
2035	161,890	3,015	7	5,065	424	170,400
2036	159,378	2,670	6	5,129	353	167,536
2037	157,014	2,356	5	5,193	299	164,868
2038	154,779	2,072	4	5,260	259	162,375
2039	152,654	1,816	4	5,328	229	160,031
2040	150,616	1,586	3	5,393	208	157,806
2041	148,645	1,379	3	5,458	193	155,677
2042	146,718	1,194	2	5,520	182	153,616
2043	144,813	1,030	2	5,580	174	151,599
2044	142,914	885	2	5,639	169	149,608
2045	141,009	757	1	5,695	165	147,626
2046	139,091	644	1	5,749	162	145,648
2047	137,156	547	1	5,803	160	143,667
2048	135,200	462	1	5,857	159	141,678
2049	133,226	389	1	5,907	157	139,680
2050	131,238	326	1	5,954	156	137,675
2051	129,250	272	1	5,998	155	135,676

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

<u>Fiscal Year</u>	<u>SBP</u>	<u>RCSBP</u>	<u>Minimum Income</u>	<u>Death on Active Duty</u>	<u>RSFPP</u>	<u>Total</u>
2052	127,273	227	1	6,038	154	133,694
2053	125,319	188	1	6,075	154	131,736
2054	123,398	156	0	6,109	153	129,815
2055	121,521	129	0	6,139	152	127,942
2056	119,703	107	0	6,166	151	126,127
2057	117,958	88	0	6,195	150	124,391
2058	116,297	72	0	6,219	149	122,738
2059	114,733	60	0	6,241	147	121,181
2060	113,268	49	0	6,258	146	119,722
2061	111,924	41	0	6,273	145	118,383
2062	110,712	34	0	6,284	143	117,174
2063	109,639	28	0	6,293	142	116,102
2064	108,711	24	0	6,299	140	115,175
2065	107,929	20	0	6,304	139	114,393
2066	107,294	17	0	6,309	137	113,757
2067	106,803	15	0	6,314	135	113,267
2068	106,450	13	0	6,317	133	112,913
2069	106,224	11	0	6,318	131	112,685
2070	106,113	9	0	6,318	129	112,569
2071	106,101	8	0	6,316	127	112,553
2072	106,174	7	0	6,314	124	112,620
2073	106,315	6	0	6,310	122	112,753
2074	106,507	6	0	6,306	119	112,938
2075	106,735	5	0	6,303	116	113,159
2076	106,984	4	0	6,302	113	113,402
2077	107,240	4	0	6,300	109	113,652
2078	107,492	3	0	6,296	106	113,897
2079	107,729	3	0	6,292	102	114,126
2080	107,945	2	0	6,288	98	114,332
2081	108,135	2	0	6,282	93	114,513
2082	108,296	2	0	6,277	89	114,664
2083	108,427	1	0	6,271	84	114,784
2084	108,528	1	0	6,266	79	114,874
2085	108,605	1	0	6,260	75	114,941
2086	108,662	1	0	6,256	69	114,987
2087	108,700	1	0	6,252	64	115,017
2088	108,722	1	0	6,251	59	115,033
2089	108,734	0	0	6,250	54	115,039
2090	108,739	0	0	6,249	49	115,037
2091	108,740	0	0	6,247	45	115,032
2092	108,741	0	0	6,244	40	115,025
2093	108,743	0	0	6,241	36	115,020
2094	108,750	0	0	6,238	32	115,020
2095	108,763	0	0	6,235	28	115,026
2096	108,782	0	0	6,231	24	115,038
2097	108,808	0	0	6,227	21	115,057
2098	108,840	0	0	6,224	18	115,082
2099	108,876	0	0	6,221	15	115,112
2100	108,917	0	0	6,218	13	115,148
2101	108,962	0	0	6,217	11	115,189

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

2003	\$1,895,192	\$133,914	\$2,110	\$15,576	\$43,174	\$2,089,967
2004	\$1,962,147	\$132,639	\$1,959	\$16,652	\$43,346	\$2,156,743
2005	\$2,030,669	\$131,450	\$1,821	\$17,783	\$43,512	\$2,225,235
2006	\$2,097,352	\$130,091	\$1,690	\$18,986	\$43,561	\$2,291,679
2007	\$2,162,890	\$128,599	\$1,568	\$20,220	\$43,478	\$2,356,756
2008	\$2,200,198	\$126,390	\$1,453	\$21,366	\$43,228	\$2,392,636
2009	\$2,233,017	\$123,893	\$1,343	\$22,467	\$42,813	\$2,423,533
2010	\$2,261,431	\$121,070	\$1,239	\$23,419	\$42,141	\$2,449,300
2011	\$2,284,856	\$118,047	\$1,139	\$24,630	\$41,136	\$2,469,808
2012	\$2,315,584	\$115,499	\$1,049	\$25,918	\$40,067	\$2,498,118
2013	\$2,343,942	\$112,889	\$965	\$27,125	\$38,829	\$2,523,751
2014	\$2,367,637	\$109,984	\$886	\$28,480	\$37,356	\$2,544,344
2015	\$2,387,086	\$106,743	\$810	\$29,694	\$35,662	\$2,559,997
2016	\$2,403,004	\$103,226	\$739	\$30,994	\$33,771	\$2,571,734
2017	\$2,415,668	\$99,457	\$673	\$32,356	\$31,713	\$2,579,868
2018	\$2,425,496	\$95,416	\$611	\$33,516	\$29,523	\$2,584,563
2019	\$2,433,107	\$91,140	\$554	\$34,742	\$27,241	\$2,586,785
2020	\$2,438,993	\$86,696	\$502	\$35,832	\$24,909	\$2,586,932
2021	\$2,443,965	\$82,182	\$454	\$36,943	\$22,570	\$2,586,113
2022	\$2,448,540	\$77,657	\$410	\$38,020	\$20,267	\$2,584,894
2023	\$2,453,190	\$73,088	\$370	\$38,984	\$18,037	\$2,583,669
2024	\$2,458,057	\$68,550	\$334	\$39,842	\$15,912	\$2,582,695
2025	\$2,464,000	\$64,095	\$302	\$40,715	\$13,919	\$2,583,030
2026	\$2,470,663	\$59,749	\$272	\$41,495	\$12,075	\$2,584,255
2027	\$2,478,348	\$55,544	\$245	\$42,156	\$10,394	\$2,586,687
2028	\$2,486,964	\$51,487	\$221	\$42,795	\$8,882	\$2,590,350
2029	\$2,498,494	\$47,573	\$199	\$43,466	\$7,540	\$2,597,271
2030	\$2,511,913	\$43,837	\$179	\$44,205	\$6,362	\$2,606,495
2031	\$2,527,803	\$40,276	\$160	\$44,970	\$5,345	\$2,618,555
2032	\$2,547,194	\$36,879	\$143	\$45,838	\$4,481	\$2,634,535
2033	\$2,569,960	\$33,665	\$128	\$46,799	\$3,759	\$2,654,311
2034	\$2,596,504	\$30,622	\$114	\$47,827	\$3,166	\$2,678,232
2035	\$2,626,783	\$27,757	\$101	\$48,831	\$2,690	\$2,706,162
2036	\$2,660,468	\$25,063	\$90	\$49,834	\$2,317	\$2,737,771
2037	\$2,697,364	\$22,540	\$79	\$51,037	\$2,033	\$2,773,053
2038	\$2,738,174	\$20,184	\$70	\$52,422	\$1,823	\$2,812,672
2039	\$2,782,752	\$17,996	\$62	\$53,952	\$1,674	\$2,856,435
2040	\$2,830,601	\$15,974	\$55	\$55,543	\$1,574	\$2,903,747
2041	\$2,881,142	\$14,116	\$48	\$57,224	\$1,512	\$2,954,041
2042	\$2,934,156	\$12,419	\$43	\$58,953	\$1,478	\$3,007,048
2043	\$2,988,924	\$10,881	\$38	\$60,725	\$1,465	\$3,062,033
2044	\$3,045,001	\$9,498	\$33	\$62,584	\$1,469	\$3,118,586
2045	\$3,102,113	\$8,262	\$29	\$64,487	\$1,485	\$3,176,376
2046	\$3,159,650	\$7,164	\$26	\$66,533	\$1,509	\$3,234,883
2047	\$3,218,011	\$6,195	\$23	\$68,668	\$1,539	\$3,294,437
2048	\$3,277,013	\$5,343	\$21	\$70,860	\$1,574	\$3,354,811
2049	\$3,336,392	\$4,598	\$19	\$73,205	\$1,611	\$3,415,826
2050	\$3,396,293	\$3,950	\$17	\$75,708	\$1,651	\$3,477,619
2051	\$3,456,612	\$3,385	\$16	\$78,314	\$1,692	\$3,540,020
2052	\$3,517,231	\$2,896	\$15	\$81,011	\$1,735	\$3,602,887

**TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2053	\$3,578,245	\$2,474	\$14	\$83,814	\$1,778	\$3,666,325
2054	\$3,639,683	\$2,110	\$14	\$86,725	\$1,822	\$3,730,353
2055	\$3,701,747	\$1,798	\$13	\$89,742	\$1,866	\$3,795,167
2056	\$3,764,486	\$1,532	\$13	\$92,877	\$1,911	\$3,860,818
2057	\$3,827,954	\$1,303	\$13	\$96,160	\$1,956	\$3,927,386
2058	\$3,892,690	\$1,108	\$13	\$99,540	\$2,000	\$3,995,350
2059	\$3,959,112	\$942	\$13	\$103,053	\$2,045	\$4,065,165
2060	\$4,027,652	\$803	\$13	\$106,697	\$2,089	\$4,137,255
2061	\$4,098,846	\$686	\$13	\$110,480	\$2,133	\$4,212,159
2062	\$4,173,963	\$588	\$13	\$114,413	\$2,177	\$4,291,153
2063	\$4,253,542	\$505	\$13	\$118,491	\$2,220	\$4,374,771
2064	\$4,338,523	\$436	\$13	\$122,735	\$2,263	\$4,463,969
2065	\$4,429,630	\$379	\$13	\$127,140	\$2,304	\$4,559,466
2066	\$4,527,650	\$330	\$13	\$131,716	\$2,345	\$4,662,054
2067	\$4,633,571	\$290	\$12	\$136,458	\$2,384	\$4,772,715
2068	\$4,748,208	\$256	\$12	\$141,324	\$2,421	\$4,892,222
2069	\$4,872,106	\$228	\$12	\$146,363	\$2,457	\$5,021,166
2070	\$5,005,697	\$204	\$11	\$151,568	\$2,490	\$5,159,972
2071	\$5,149,173	\$184	\$11	\$156,953	\$2,521	\$5,308,841
2072	\$5,302,553	\$165	\$11	\$162,521	\$2,548	\$5,467,798
2073	\$5,465,749	\$149	\$10	\$168,283	\$2,572	\$5,636,762
2074	\$5,638,531	\$135	\$9	\$174,255	\$2,590	\$5,815,520
2075	\$5,820,684	\$122	\$9	\$180,431	\$2,603	\$6,003,848
2076	\$6,011,926	\$110	\$8	\$186,823	\$2,610	\$6,201,476
2077	\$6,211,981	\$99	\$7	\$193,418	\$2,610	\$6,408,114
2078	\$6,420,521	\$88	\$6	\$200,229	\$2,602	\$6,623,446
2079	\$6,637,353	\$78	\$6	\$207,279	\$2,586	\$6,847,302
2080	\$6,862,391	\$69	\$5	\$214,589	\$2,561	\$7,079,614
2081	\$7,095,769	\$61	\$4	\$222,151	\$2,527	\$7,320,511
2082	\$7,337,254	\$53	\$3	\$230,010	\$2,483	\$7,569,803
2083	\$7,586,897	\$45	\$3	\$238,178	\$2,429	\$7,827,553
2084	\$7,844,895	\$39	\$2	\$246,670	\$2,365	\$8,093,972
2085	\$8,111,723	\$33	\$2	\$255,498	\$2,291	\$8,369,547
2086	\$8,387,881	\$28	\$1	\$264,677	\$2,207	\$8,654,795
2087	\$8,673,759	\$23	\$1	\$274,225	\$2,113	\$8,950,121
2088	\$8,969,778	\$19	\$1	\$284,147	\$2,011	\$9,255,956
2089	\$9,276,423	\$16	\$0	\$294,425	\$1,901	\$9,572,765
2090	\$9,594,262	\$13	\$0	\$305,075	\$1,785	\$9,901,136
2091	\$9,923,831	\$10	\$0	\$316,132	\$1,665	\$10,241,638
2092	\$10,265,721	\$8	\$0	\$327,609	\$1,543	\$10,594,880
2093	\$10,620,485	\$6	\$0	\$339,520	\$1,419	\$10,961,431
2094	\$10,988,685	\$4	\$0	\$351,897	\$1,297	\$11,341,884
2095	\$11,370,995	\$3	\$0	\$364,719	\$1,176	\$11,736,893
2096	\$11,767,788	\$2	\$0	\$378,017	\$1,059	\$12,146,866
2097	\$12,179,583	\$2	\$0	\$391,824	\$947	\$12,572,356
2098	\$12,606,878	\$1	\$0	\$406,135	\$839	\$13,013,854
2099	\$13,050,060	\$1	\$0	\$420,979	\$737	\$13,471,777
2100	\$13,509,587	\$1	\$0	\$436,383	\$642	\$13,946,612
2101	\$13,985,895	\$0	\$0	\$452,376	\$555	\$14,438,826

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL PROJECTED BASIC PAY AND RETIRED APPROPRIATION OUTLAYS**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>Total Projected Basic Pay</b>	<b>Total Projected Retired Outlays</b>	<b>Retired Outlays Over Basic Pay</b>
2002	\$41,778,489	\$32,865,337	78.7%
2003	\$42,408,832	\$33,604,750	79.2%
2004	\$43,211,042	\$34,416,397	79.6%
2005	\$44,038,030	\$35,243,937	80.0%
2006	\$44,989,102	\$36,079,274	80.2%
2007	\$46,068,658	\$36,856,510	80.0%
2008	\$47,228,101	\$37,770,703	80.0%
2009	\$48,481,668	\$38,530,304	79.5%
2010	\$49,815,460	\$39,257,862	78.8%
2011	\$51,221,180	\$40,175,075	78.4%
2012	\$52,738,713	\$41,150,484	78.0%
2013	\$54,344,588	\$42,108,764	77.5%
2014	\$56,047,459	\$43,055,444	76.8%
2015	\$57,812,900	\$44,015,590	76.1%
2016	\$59,616,943	\$45,005,391	75.5%
2017	\$61,450,841	\$46,030,956	74.9%
2018	\$63,322,861	\$47,088,375	74.4%
2019	\$65,277,745	\$48,152,333	73.8%
2020	\$67,341,045	\$49,217,835	73.1%
2021	\$69,488,549	\$50,302,709	72.4%
2022	\$71,749,553	\$51,388,512	71.6%
2023	\$74,157,535	\$52,484,809	70.8%
2024	\$76,652,322	\$53,620,877	70.0%
2025	\$79,240,300	\$54,794,715	69.2%
2026	\$81,925,114	\$56,015,168	68.4%
2027	\$84,707,360	\$57,357,745	67.7%
2028	\$87,592,667	\$58,740,947	67.1%
2029	\$90,593,783	\$60,284,107	66.5%
2030	\$93,715,621	\$61,862,398	66.0%
2031	\$96,952,666	\$63,493,402	65.5%
2032	\$100,308,521	\$65,179,606	65.0%
2033	\$103,788,219	\$66,910,679	64.5%
2034	\$107,387,358	\$68,688,406	64.0%
2035	\$111,115,570	\$70,516,908	63.5%
2036	\$114,976,096	\$72,405,087	63.0%
2037	\$118,972,648	\$74,354,269	62.5%
2038	\$123,108,051	\$76,374,672	62.0%
2039	\$127,388,894	\$78,468,346	61.6%
2040	\$131,829,807	\$80,630,830	61.2%
2041	\$136,435,294	\$82,875,890	60.7%
2042	\$141,211,407	\$85,194,912	60.3%
2043	\$146,163,190	\$87,593,608	59.9%
2044	\$151,290,377	\$90,083,087	59.5%
2045	\$156,597,920	\$92,659,213	59.2%
2046	\$162,092,445	\$95,331,880	58.8%
2047	\$167,780,037	\$98,114,641	58.5%
2048	\$173,667,203	\$101,012,037	58.2%
2049	\$179,761,517	\$104,029,634	57.9%
2050	\$186,070,458	\$107,173,779	57.6%
2051	\$192,599,876	\$110,450,493	57.3%

\*Outlays include retired pay and survivor benefits.

\*\*This projection excludes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*Beginning with the FY98 valuation book, this projection includes an adjustment for TERA retirees.

**TOTAL PROJECTED BASIC PAY AND RETIRED APPROPRIATION OUTLAYS (continued)**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Total Projected Basic Pay</u>	<u>Total Projected Retired Outlays</u>	<u>Retired Outlays Over Basic Pay</u>
2052	\$199,356,449	\$113,867,783	57.1%
2053	\$206,346,825	\$117,436,157	56.9%
2054	\$213,577,187	\$121,165,011	56.7%
2055	\$221,057,247	\$125,061,023	56.6%
2056	\$228,796,506	\$129,132,101	56.4%
2057	\$236,803,930	\$133,386,134	56.3%
2058	\$245,088,145	\$137,832,222	56.2%
2059	\$253,658,838	\$142,479,378	56.2%
2060	\$262,528,332	\$147,331,955	56.1%
2061	\$271,707,984	\$152,396,107	56.1%
2062	\$281,209,356	\$157,676,078	56.1%
2063	\$291,044,386	\$163,176,832	56.1%
2064	\$301,224,233	\$168,904,340	56.1%
2065	\$311,761,059	\$174,863,148	56.1%
2066	\$322,667,800	\$181,058,860	56.1%
2067	\$333,957,726	\$187,496,647	56.1%
2068	\$345,644,319	\$194,182,054	56.2%
2069	\$357,741,775	\$201,120,308	56.2%
2070	\$370,265,087	\$208,316,701	56.3%
2071	\$383,228,910	\$215,778,432	56.3%
2072	\$396,648,308	\$223,513,416	56.4%
2073	\$410,538,734	\$231,530,520	56.4%
2074	\$424,915,740	\$239,839,616	56.4%
2075	\$439,796,135	\$248,450,338	56.5%
2076	\$455,197,462	\$257,372,891	56.5%
2077	\$471,137,724	\$266,617,862	56.6%
2078	\$487,635,268	\$276,197,497	56.6%
2079	\$504,709,098	\$286,124,160	56.7%
2080	\$522,379,407	\$296,409,673	56.7%
2081	\$540,667,050	\$307,066,222	56.8%
2082	\$559,593,688	\$318,107,965	56.8%
2083	\$579,181,794	\$329,549,233	56.9%
2084	\$599,454,399	\$341,405,215	57.0%
2085	\$620,435,501	\$353,691,170	57.0%
2086	\$642,150,092	\$366,422,486	57.1%
2087	\$664,624,068	\$379,614,763	57.1%
2088	\$687,884,163	\$393,284,118	57.2%
2089	\$711,958,110	\$407,446,993	57.2%
2090	\$736,874,852	\$422,120,366	57.3%
2091	\$762,664,170	\$437,322,120	57.3%
2092	\$789,356,767	\$453,070,300	57.4%
2093	\$816,984,359	\$469,383,805	57.5%
2094	\$845,579,598	\$486,282,382	57.5%
2095	\$875,176,379	\$503,785,966	57.6%
2096	\$905,809,831	\$521,915,521	57.6%
2097	\$937,516,274	\$540,692,845	57.7%
2098	\$970,333,178	\$560,140,718	57.7%
2099	\$1,004,299,247	\$580,282,940	57.8%
2100	\$1,039,454,614	\$601,144,228	57.8%

\*Outlays include retired pay and survivor benefits.

\*\*This projection excludes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*Beginning with the FY98 valuation book, this projection includes an adjustment for TERA retirees.

APPENDIX M

MARKET VALUE OF ASSETS AND ACCUMULATED BENEFITS

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Accumulated Plan Benefits.....	M-5

## STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

Under generally accepted accounting principles (FASB 35), private sector pension plans are required to include a table showing the “Net Assets Available for Benefits” and a “Statement of Changes in Net Assets Available for Benefits,” where assets are valued at fair market value in their accounting statements. For the Military Retirement Fund, fair market value is based on the bid prices of public issue securities with the same maturity dates and coupon rates as the special issue securities held by the Fund. These statements are included in Tables M-1 and M-2.

TABLE M-1

DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS  
(\$ in thousands)

For the Plan Year Ended  
September 30, 2002

Assets

Investments, at fair market value, in U.S. Government securities <sup>1</sup>	\$192,218,413
Accounts receivable	
Accrued interest <sup>2</sup>	4,206,372
Due from military retirees or their survivors	18,037
Cash	19,403
<u>Total Assets</u>	\$196,462,225
Accounts payable	(3,135,082)
<u>Total Assets Available for Benefits</u>	\$193,327,143

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<sup>1</sup> Fair market value of securities has been measured by quoted prices (bid price) in the active U.S. Government securities market. Bid price used represents the over-the-counter quotations as of 4 p.m. eastern time as reported in the *Washington Post* on October 1, 2002.

<sup>2</sup> Includes accrued interest receivable and interest purchased.

TABLE M-2

DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF CHANGES IN NET ASSETS  
AVAILABLE FOR BENEFITS  
(\$ in thousands)

For the Plan Year Ended  
September 30, 2002

Net assets available for benefits at beginning of plan year	\$186,041,968
Investment income	14,578,023
Net appreciation in fair market value of investments	(2,085,862)
Contributions from services	12,935,341
Appropriation to amortize the initial unfunded liability	17,047,000
Total additions	\$ 42,474,502
Benefits paid to participants <sup>1</sup>	\$35,189,327
Net assets available for benefits at end of plan year	\$193,327,143

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<sup>1</sup> The statement has been revised to show benefits paid to participants on an accrual basis:

Benefits paid on cash basis	\$35,061,082
Increase in liability for benefits due at end of year	<u>128,245</u>
Benefits paid on accrual basis	\$35,189,327

## ACCUMULATED PLAN BENEFITS

Another measure of the liabilities of a retirement system is the value of benefits earned to the date of the valuation. This measure is a required disclosure under generally accepted accounting principles for the private sector. As shown in Table M-3, the present value of accumulated plan benefits for the military retirement system as of September 30, 2002, was \$631.6 billion.

Accumulated plan benefits are those future periodic payments that are attributable, under the plan's provisions, to service that military personnel have rendered prior to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired military personnel or their beneficiaries, (b) current beneficiaries, and (c) present active duty personnel and nonretired Reservists or their beneficiaries. Benefits payable under all circumstances (retirement, disability, and survivor) are included to the extent that they are deemed attributable to service rendered prior to the valuation date. No future salary increases are used, but annuities are increased in line with the post-retirement inflation provision.

The actuarial present value of accumulated plan benefits is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as those for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The actuarial assumptions are based on the presumption that the plan will continue. Table M-3 summarizes these benefits. Were the plan to terminate, different actuarial assumptions and other factors might be applicable.

The net assets available for benefits, which are deducted from the accumulated plan benefits in Table M-3, are based on fair market value, as required under generally accepted accounting principles. This fair market value of the assets will differ from the amortized cost value used in determining the military retirement system's unfunded liability.

TABLE M-3

MILITARY RETIREMENT SYSTEM  
 DEPARTMENT OF DEFENSE  
 STATEMENT OF FINANCIAL POSITION  
 AS OF SEPTEMBER 30, 2002  
 (\$ in billions)

For the Plan Year Ended  
 September 30, 2002

Accumulated Plan Benefits

Actuarial present value of vested benefits

Participants currently receiving payments	\$ 467.2
Other vested participants <sup>1</sup>	<u>97.9</u>
Total vested	\$ 565.1

Actuarial present value of nonvested benefits<sup>2</sup> \$ 66.5

Total actuarial present value of accumulated plan benefits \$ 631.6

Total Assets<sup>3</sup> \$ 193.3

Excess of Accumulated Benefits over Net Assets \$438.3

- <sup>1</sup> For the purposes of this table, this line includes active duty and Reserve personnel who have attained twenty years of service.
- <sup>2</sup> This line includes benefit accumulations for all active duty and Reserve participants with less than twenty years of service.
- <sup>3</sup> Total assets are reported in this table because the liability for benefit payments due is included in the actuarial present value of benefits for participants currently receiving payments.

APPENDIX N

UNFUNDED LIABILITY PAYMENTS

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Calculation of the October 1, 2003, Unfunded Liability Payment .....	N-8

# METHOD OF AMORTIZING CHANGES IN THE UNFUNDED LIABILITY OF THE MILITARY RETIREMENT SYSTEM

## Introduction

Section 1465 of Title 10 states that the Secretary of Defense shall determine amortization methods and schedules for the annual amortization of changes in the unfunded liability (UFL) of the military retirement system. The section also states that these methods and assumptions must be approved by the DoD Retirement Board of Actuaries. The resulting payments are made by the Department of the Treasury to the military retirement fund and do not affect the DoD budget.

There are three causes of change in the military retirement system's unfunded liability: (1) changes in benefits, (2) annual experience gains or losses resulting from actual experience deviating from expected experience, and (3) changes in actuarial assumptions used in the projected liability calculations. When a change in the unfunded liability does not fit perfectly into one of the three categories, the Board of Actuaries will determine the most appropriate one. The following describes the technical procedure of amortizing these types of changes, as approved by the Board.

## Amortization Procedure

All three types of changes in the unfunded liability are amortized by means of payment schedules so that: (1) the annual amortization payments increase each year by the long-term basic pay scale assumption (currently 3.5 percent), (2) the payment stream completely liquidates the additional liability over 30 years, and (3) the payments are expressed to the nearest million dollars. The amortization payments increase at approximately the same rate as the increase in the total basic payroll for a particular year—an outcome that is consistent with the way the normal cost payments and payments to amortize the system's initial unfunded liability are determined.

Experience gains and losses, which create changes in the unfunded liability, occur every year. Because these changes are usually small in relative terms, the payment streams to amortize them are combined. This produces one single payment stream for the category of experience gains and losses and eliminates the tedious tracking of up to thirty different small amortization schedules. The DoD actuarial staff can identify the separate segments if the need arises.

A similar method of combining amortization schedules is used for changes in the unfunded liability caused by changes in actuarial assumptions. Beginning with the September 30, 1995, valuation, changes to the unfunded liability due to all benefit changes are being combined and amortized in a single stream of payments. Detailed examples of how the amortization payments are calculated as follows.

Actuarial gains and losses are changes in the unfunded liability that result from actual experience in a pension plan deviating from what was expected. An actuarial gain is a *decrease* in the unfunded liability and is therefore expressed as a negative number. Correspondingly, a loss represents an *increase* in the unfunded liability and is expressed as a positive number. To

avoid confusion, the terms negative and positive “experience changes” will be used in place of “experience gains” and “experience losses.”

The amortization payment for a negative experience change (gain) is also expressed as a negative number. These negative amortization payments reduce any positive amortization payments otherwise payable, including the (positive) payments amortizing the system’s initial unfunded liability.

Amortization payments for changes in the unfunded liability are structured to increase each year with the basic pay scale increase. When the payments are negative, their absolute values are made to increase. Although this means that the payments are actually decreasing mathematically, for simplicity of expression both positive and negative amortization payments are said to “increase” by the basic pay scale increase.

### Benefit and Experience Changes

Below is an example of how three years’ changes in unfunded liability due to actual experience differing from expected experience would be amortized. The amortization schedules would be identical if these changes in the unfunded liability had been due to changes in benefits. This example is hypothetical.

In FY02 there is an assumed experience change of -\$13,800 million (representing a gain of \$13,800 million) determined as of the end of the fiscal year, or September 30, 2002. Since this is the first experience change in the example, it does not need to be combined with a schedule for a prior year. It is amortized with 30 annual payments that increase each year at the rate of the assumed annual increase in basic pay. The payment stream commences on October 1, 2003, and the last payment is made on October 1, 2032. The final payment reduces the amortization base to zero.

The amount of the first payment, -\$697 million, is determined by means of the following steps:

1. Bring forward unamortized balance with interest to September 30, 2003:

$$-\$13,800 \text{ million} \times (1 + i) = -\$14,663 \text{ million}$$

2. Calculate annuity due factor for 30 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 21.043417$$

3. Divide unamortized balance by annuity factor to get annual payment:

$$-\$14,663 \text{ million} \div 21.043417 = -\$697 \text{ million}$$

where the annual increase in the basic pay scale  $s = .035$  and the valuation rate of interest  $i = .0625$ . The amortization period is 30 years. In general, the amortization interest rate,  $j$ , is defined by

$$j = [(1 + i) \div (1 + s)] - 1.$$

A hypothetical experience loss in FY03 creates a change in the unfunded liability of +\$8,400 million, calculated as of the end of that fiscal year, or September 30, 2003. The amortization schedules for this change and for the FY02 change are combined as follows. First, the unamortized balance of the FY02 experience change is determined. After the -\$697 million amortization payment is made on October 1, 2003, the remaining unamortized balance is -\$13,966 million. This balance is calculated as  $[-13966 = (-13,800 \times 1.0625) + 697]$ . The +\$8,400 million experience change for FY03 is then added to the -\$13,966 unamortized balance, leaving a combined balance of -\$5,566 million  $(-5,566 = -13,966 + 8,400)$ .

This combined balance will be amortized over a “combined amortization period.” The combined amortization period is equal to the weighted average of the remaining 29-year amortization period for the FY02 experience change and a new 30-year period for the FY03 experience change. The weights used in the calculation are the absolute values of the -\$13,966 million unamortized balance and the +\$8,400 million experience change, respectively.

Thus the combined amortization period is equal to:

$$\frac{(13,966 \times 29) + (8,400 \times 30)}{13,966 + 8,400} = 29.38 \text{ years}$$

An initial combined amortization payment of -\$285 million is determined by the following procedure:

1. Bring forward unamortized balance with interest to September 30, 2004:

$$-\$5,566 \text{ million} \times (1 + i) = -\$5,914 \text{ million}$$

2. Calculate annuity due factor for 29.38 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 20.752971$$

3. Divide unamortized balance by annuity factor to get annual payment:

$$-\$5,914 \text{ million} \div 20.752971 = -\$285 \text{ million}$$

The payments in this amortization stream will increase at 3.5 percent per year. The payment at the end of the 29th year is -\$747 million. A final, partial payment will be made at the end of the 30th year and is equal to the unamortized balance, or -\$293 million.

Because experience changes normally occur every year, the only payment that would actually be made under this particular combined schedule is the -\$285 million on October 1, 2004. A new combined amortization schedule covering FY02, FY03, and the new unfunded liability caused by experience changes in FY04 is determined as follows.

First, the combined FY01 and FY02 amortization base of -\$5,566 million is increased by one year's interest and credited with the payment of -\$285 million. The remaining unamortized balance as of October 1, 2003, is -\$5,629 million  $[-5,629 = (-5,566 \times 1.0625) + 285]$ . This amount (-\$5,629) is then combined with an assumed FY04 experience change of +\$10,300 million, resulting in a new combined unamortized balance of \$4,671 million  $(4,671 = -5,629 + 10,300)$ . This combined amortization base of \$4,671 million is then amortized over a new combined amortization period of 29.43 years, which is equal to the weighted average of the 28.38 years remaining for the old schedule and the 30-year period for the FY04 change. The new combined amortization period is calculated as follows:

$$\frac{(5,629 \times 28.38) + (10,300 \times 30)}{5,629 + 10,300} = 29.43 \text{ years}$$

The October 1, 2005, payment to amortize the new combined base of \$4,671 million is \$239 million and is determined by means of the following procedure:

1. Bring forward unamortized balance with interest to September 30, 2005:

$$\$4,671 \text{ million} \times (1 + i) = \$4,963 \text{ million}$$

2. Calculate annuity due factor for 29.43 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 20.776596$$

3. Divide unamortized balance by annuity factor to get annual payment:

$$\$4,963 \text{ million} \div 20.776596 = \$239 \text{ million}$$

This is the payment to amortize the combined experience changes for all three years.

Table N-1 shows the schedule of amortization payments for the experience changes in FY02; FY02 and FY03 combined; and FY02, FY03, and FY04 combined.

TABLE N-1

Projected Amortization Payments for Experience Changes  
(Amounts in Millions)

<u>Date</u>	<u>Payment on the FY02 Experience Change</u>	<u>Payment on the Combined FY02 and FY03 Experience Change</u>	<u>Payment on the Combined FY02, FY03 and FY04 Experience Change</u>
10/1/03	\$ -697		
10/1/04	-721	\$ -285	
10/1/05	-746	-295	\$ 239
10/1/06	-773	-305	247
10/1/07	-800	-316	256
10/1/08	-828	-327	265

Changes in Actuarial Assumptions

The third type of change in the unfunded liability is due to changes in actuarial assumptions. These assumption changes are customarily made every three to five years, although they could be more or less frequent. They are amortized by the same method used for experience gains and losses and for benefit changes, i.e., by means of a combined schedule with initial 30-year payments that increase at the rate of the assumed basic pay scale increases.

If changes in economic assumptions include a change in either the valuation interest rate or the assumed basic pay scale increase, the amortization payments that have already been scheduled for all three categories of change in the unfunded liability will be modified. Specifically, new series of payments will be determined to amortize the current amortization bases over their remaining periods, with payments that increase with the new basic pay scale assumption and are computed using the new valuation interest rate. The following example illustrates how this is done.

Suppose that on October 1 of a particular fiscal year, an amortization base is \$27,405 million, calculated immediately after the scheduled amortization payment is made. Say the remaining amortization period is 26 years. Also suppose that the valuation interest rate is changed to 6.0 percent and that the basic pay scale increase is changed to 3.0 percent.

The initial, revised payment, to be made on the following October 1, is determined by the following procedure:

1. Bring forward unamortized balance with interest to September 30 of next year:

$$\$27,405 \text{ million} \times (1 + i) = \$29,049 \text{ million}$$

where in this case,  $i = .06$

2. Calculate annuity due factor for 26 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 18.583906$$

where  $i = .06$  and  $s = .03$

3. Divide unamortized balance by annuity factor to get annual payment:

$$\$29,049 \text{ million} \div 18.583906 = \$1,563 \text{ million}$$

The second and succeeding payments will increase at the rate of 3.0 percent per year, which is the new basic pay scale increase. The \$27,405 million amortization base will be credited with 6.0 percent interest. This new series of amortization payments will reduce the \$27,405 million amortization base to zero at the end of the 26th year.

CALCULATION OF THE OCTOBER 1, 2003,  
UNFUNDED LIABILITY PAYMENT

The following pages display the calculation of the October 1, 2003, unfunded liability payment based on the September 30, 2002, valuation results and on amortization methods and assumptions approved by the DoD Retirement Board of Actuaries. In order to avoid a projected shortfall in the Military Retirement Fund, the Board determined that, beginning with the FY98 payment, the total amortization period of the initial unfunded liability would be decreased from 60 to 50 years.

TABLE N-2  
TOTAL UNFUNDED LIABILITY PAYMENT  
OCTOBER 1, 2003

(\$ in billions)

Payment for:

a.	Initial unfunded liability	\$46.674
b.	Changes in actuarial assumptions	(\$10.741)
c.	Changes in benefits	\$0.977
d.	Experience gains and losses	\$(18.721)
Total payment		\$18.189

TABLE N-3

CALCULATION OF OCTOBER 1, 2003,  
PAYMENT ON INITIAL UNFUNDED LIABILITY (UFL)

(\$ in billions)

1.	Unamortized balance of initial UFL (10/1/01 balance $\times$ 1.0625)	9/30/02	\$989.509
2.	Payment on UFL	10/1/02	\$45.096
3.	Unamortized balance of initial UFL (1. - 2.)	10/1/02	\$944.413
4.	Balance on 9/30/03 (3. $\times$ 1.0625)	9/30/03	\$1003.439
5.	Number of Annual Payments Remaining	9/30/03	31
6.	Value of an annuity due for remaining amortization period at interest rate equal to $(1.0625 \div 1.035) - 1$		21.49816
7.	Payment on initial UFL due 10/1/03 (4. $\div$ 6.)		\$46.674

TABLE N-4

CALCULATION OF OCTOBER 1, 2003,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM ASSUMPTION CHANGES

(\$ in billions)

1. Unamortized balance of UFL due to assumption changes (10/1/01 balance $\times$ 1.0625)	9/30/02	\$(162.677)
2. Payment on UFL	10/1/02	\$(10.059)
3. Unamortized UFL balance after payment (1. - 2.)	10/1/02	\$(152.618)
4. Additional (new) UFL	9/30/02	\$(7.916)
5. Unamortized UFL balance due to assumption changes (3. + 4.)	10/1/02	\$(160.534)
6. Balance on 9/30/03 (5. $\times$ 1.0625)	9/30/03	\$(170.567)
7. Number of years in prior amortization schedule		20.68
8. Remaining number of years in prior amortization schedule (7. - 1)		19.68
9. Number of years in new amortization schedule (absolute values used for all numbers) [(3. $\times$ 8.) + (4. $\times$ 30)] $\div$ (3. + 4.)		20.19
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0625 $\div$ 1.035) - 1		15.880624
11. Payment on UFL due to assumption changes (6. $\div$ 10.)	10/1/03	\$(10.741)

TABLE N-5

CALCULATION OF OCTOBER 1, 2003,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM BENEFIT CHANGES

(\$ in billions)

1. Unamortized UFL balance due to benefit changes (10/1/01 balance x 1.0625)	9/30/02	\$13.319
2. Payment on UFL	10/1/02	\$0.661
3. Unamortized UFL balance after payment (1. - 2.)	10/1/02	\$12,730
4. Additional (new) UFL due to benefit changes	9/30/02	\$5.825
5. Unamortized UFL balance due to benefit changes (3. + 4.)	9/30/02	\$18.555
6. Balance on 9/30/03 (5. × 1.0625)	9/30/03	\$19.715
7. Total number of years of prior amortization schedule		28.34
8. Remaining number of years of prior amortization schedule (7. - 1)		27.34
9. Total number of years of new amortization schedule (absolute values used for all numbers) [(3. × 8.) + (4. × 30)] ÷ (3. + 4.)		28.18
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0625 ÷ 1.035) - 1		20.181442
11. Payment on UFL due to benefit changes (6. ÷ 10.)	10/1/03	\$0.977

TABLE N-6

CALCULATION OF OCTOBER 1, 2003,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM EXPERIENCE GAINS AND LOSSES

(\$ in billions)

1. Unamortized UFL balance due to experience gains and losses (10/1/01 balance $\times$ 1.0625)	9/30/02	\$(285.025)
2. Payment on UFL	10/1/02	\$(17.770)
3. Unamortized UFL balance after payment (1. - 2.)	10/1/02	\$(267.255)
4. Additional (new) UFL	9/30/02	\$(8.080)
5. Unamortized UFL balance due to experience gains and losses (3. + 4.)	10/1/02	\$(275.335)
6. Balance on 9/30/03 (5. $\times$ 1.0625)	9/30/03	\$(292.543)
7. Number of years in prior amortization schedule		20.45
8. Remaining number of years in prior amortization schedule (7. - 1)		19.45
9. Number of years in new amortization schedule (absolute values used for all numbers) [(3. $\times$ 8.) + (4. $\times$ 30)] $\div$ (3. + 4.)		19.76
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0625 $\div$ 1.035) - 1		15.626727
11. Payment on UFL due to experience gains and losses (6. $\div$ 10.)	10/1/03	\$(18.721)