



Survivor benefit option factors for PERS members

Member older than beneficiary

See Washington Administrative Code 415-02-380 for more information.

Age Difference	Plan 1 Opt. 2 - 100%	Plan 1 Opt. 3 - 50%	Plan 1 Opt. 4 - 66.67%	Plan 2/3 Opt. 2 - 100%	Plan 2/3 Opt. 3 - 50%	Plan 2/3 Opt. 4 - 66.67%
0	0.844	0.915	0.890	0.831	0.908	0.881
1	0.833	0.909	0.882	0.818	0.900	0.871
2	0.826	0.904	0.877	0.808	0.894	0.864
3	0.820	0.901	0.872	0.801	0.889	0.858
4	0.814	0.898	0.868	0.794	0.885	0.852
5	0.809	0.894	0.864	0.787	0.881	0.847
6	0.804	0.891	0.860	0.780	0.876	0.842
7	0.799	0.888	0.856	0.773	0.872	0.837
8	0.794	0.885	0.853	0.767	0.868	0.831
9	0.789	0.882	0.849	0.760	0.864	0.826
10	0.785	0.879	0.845	0.754	0.860	0.821
11	0.780	0.877	0.842	0.748	0.856	0.817
12	0.776	0.874	0.839	0.742	0.852	0.812
13	0.772	0.871	0.835	0.737	0.848	0.807
14	0.768	0.869	0.832	0.731	0.845	0.803
15	0.764	0.866	0.829	0.726	0.841	0.799
16	0.761	0.864	0.827	0.721	0.838	0.795
17	0.757	0.862	0.824	0.716	0.835	0.791
18	0.754	0.860	0.821	0.712	0.832	0.787
19	0.751	0.858	0.819	0.707	0.829	0.784
20	0.748	0.856	0.817	0.703	0.826	0.780
21	0.745	0.854	0.814	0.699	0.823	0.777
22	0.743	0.852	0.812	0.695	0.820	0.774
23	0.740	0.851	0.810	0.692	0.818	0.771
24	0.738	0.849	0.809	0.688	0.815	0.768
25	0.736	0.848	0.807	0.685	0.813	0.765
26	0.734	0.847	0.806	0.681	0.811	0.762
27	0.733	0.846	0.804	0.678	0.808	0.760
28	0.731	0.845	0.803	0.675	0.806	0.757
29	0.730	0.844	0.802	0.673	0.804	0.755
30	0.728	0.843	0.801	0.670	0.802	0.753
31	0.727	0.842	0.800	0.667	0.800	0.750
32	0.726	0.841	0.799	0.665	0.799	0.748
33	0.725	0.841	0.798	0.662	0.797	0.746
34	0.724	0.840	0.798	0.660	0.795	0.745
35	0.723	0.840	0.797	0.658	0.794	0.743
36	0.723	0.839	0.796	0.656	0.792	0.741
37	0.722	0.838	0.795	0.654	0.791	0.739
38	0.721	0.838	0.795	0.652	0.789	0.738
39	0.720	0.837	0.794	0.650	0.788	0.736
40	0.719	0.837	0.793	0.648	0.787	0.734

Factors effective Oct. 1, 2020

Washington State Department of Retirement Systems

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-20	0.951	0.975	0.967	0.952	0.975	0.968
-19	0.948	0.973	0.965	0.949	0.974	0.965
-18	0.945	0.971	0.962	0.945	0.972	0.963
-17	0.941	0.970	0.960	0.942	0.970	0.960
-16	0.937	0.968	0.957	0.938	0.968	0.958
-15	0.933	0.965	0.954	0.934	0.966	0.955
-14	0.929	0.963	0.952	0.929	0.963	0.952
-13	0.925	0.961	0.949	0.925	0.961	0.949
-12	0.921	0.959	0.946	0.920	0.958	0.945
-11	0.916	0.956	0.942	0.915	0.956	0.942
-10	0.911	0.954	0.939	0.910	0.953	0.938
-9	0.907	0.951	0.936	0.905	0.950	0.935
-8	0.902	0.948	0.932	0.900	0.947	0.931
-7	0.897	0.946	0.929	0.895	0.944	0.927
-6	0.892	0.943	0.925	0.889	0.941	0.923
-5	0.887	0.940	0.922	0.883	0.938	0.919
-4	0.882	0.937	0.918	0.877	0.935	0.915
-3	0.874	0.933	0.912	0.868	0.929	0.908
-2	0.868	0.929	0.908	0.861	0.926	0.903
-1	0.857	0.923	0.900	0.848	0.918	0.893

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