

Survivor benefit option factors for PSERS members

Member older than beneficiary

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

Age Difference	Plan 2 Opt. 2 - 100%	Plan 2 Opt. 3 - 50%	Plan 2 Opt. 4 - 66.67%
0	0.850	0.919	0.895
1	0.844	0.915	0.890
2	0.838	0.912	0.886
3	0.831	0.908	0.881
4	0.825	0.904	0.876
5	0.819	0.901	0.872
6	0.813	0.897	0.867
7	0.807	0.893	0.863
8	0.801	0.890	0.858
9	0.796	0.886	0.854
10	0.790	0.883	0.850
11	0.785	0.879	0.845
12	0.780	0.876	0.841
13	0.775	0.873	0.838
14	0.770	0.870	0.834
15	0.765	0.867	0.830
16	0.761	0.864	0.827
17	0.756	0.861	0.823
18	0.752	0.859	0.820
19	0.748	0.856	0.817
20	0.745	0.854	0.814
21	0.741	0.851	0.811
22	0.738	0.849	0.808
23	0.734	0.847	0.806
24	0.731	0.845	0.803
25	0.728	0.843	0.801
26	0.725	0.841	0.798
27	0.722	0.839	0.796
28	0.720	0.837	0.794
29	0.717	0.835	0.792
30	0.715	0.834	0.790
31	0.713	0.832	0.788
32	0.710	0.831	0.786
33	0.708	0.829	0.785
34	0.706	0.828	0.783
35	0.704	0.827	0.781
36	0.703	0.825	0.780
37	0.701	0.824	0.778
38	0.699	0.823	0.777
39	0.697	0.822	0.776
40	0.696	0.821	0.774

Factors effective Oct. 1, 2020

Washington State Department of Retirement Systems

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Age Difference	Plan 2 Opt. 2 - 100%	Plan 2 Opt. 3 - 50%	Plan 2 Opt. 4 - 66.67%
-20	0.947	0.973	0.964
-19	0.944	0.971	0.962
-18	0.940	0.969	0.959
-17	0.937	0.967	0.957
-16	0.933	0.965	0.954
-15	0.929	0.963	0.951
-14	0.924	0.961	0.948
-13	0.920	0.958	0.945
-12	0.915	0.956	0.942
-11	0.911	0.953	0.939
-10	0.906	0.951	0.935
-9	0.901	0.948	0.932
-8	0.896	0.945	0.928
-7	0.890	0.942	0.924
-6	0.885	0.939	0.920
-5	0.879	0.936	0.916
-4	0.874	0.933	0.912
-3	0.868	0.929	0.908
-2	0.862	0.926	0.904
-1	0.856	0.922	0.899

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