

Survivor benefit option factors for SERS members

Member older than beneficiary

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

Age Difference	Plan 2/3 Opt. 2 - 100%	Plan 2/3 Opt. 3 - 50%	Plan 2/3 Opt. 4 - 66.67%
0	0.837	0.911	0.885
1	0.819	0.901	0.872
2	0.803	0.891	0.859
3	0.795	0.886	0.854
4	0.788	0.882	0.848
5	0.781	0.877	0.843
6	0.774	0.873	0.837
7	0.767	0.868	0.832
8	0.760	0.864	0.826
9	0.754	0.859	0.821
10	0.747	0.855	0.816
11	0.741	0.851	0.811
12	0.735	0.847	0.806
13	0.729	0.843	0.801
14	0.723	0.839	0.797
15	0.718	0.836	0.792
16	0.713	0.832	0.788
17	0.708	0.829	0.784
18	0.703	0.826	0.780
19	0.698	0.822	0.776
20	0.694	0.819	0.773
21	0.690	0.816	0.769
22	0.686	0.814	0.766
23	0.682	0.811	0.763
24	0.678	0.808	0.760
25	0.675	0.806	0.757
26	0.671	0.803	0.754
27	0.668	0.801	0.751
28	0.665	0.799	0.749
29	0.662	0.797	0.746
30	0.659	0.795	0.744
31	0.657	0.793	0.742
32	0.654	0.791	0.739
33	0.652	0.789	0.737
34	0.649	0.787	0.735
35	0.647	0.786	0.733
36	0.645	0.784	0.732
37	0.643	0.783	0.730
38	0.641	0.781	0.728
39	0.639	0.780	0.726
40	0.637	0.778	0.725

Factors effective Oct. 1, 2020

Washington State Department of Retirement Systems

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Age Difference	Plan 2/3 Opt. 2 - 100%	Plan 2/3 Opt. 3 - 50%	Plan 2/3 Opt. 4 - 66.67%
-20	0.956	0.978	0.970
-19	0.953	0.976	0.968
-18	0.950	0.974	0.966
-17	0.946	0.972	0.964
-16	0.943	0.970	0.961
-15	0.939	0.968	0.958
-14	0.935	0.966	0.955
-13	0.930	0.964	0.953
-12	0.926	0.962	0.949
-11	0.921	0.959	0.946
-10	0.917	0.957	0.943
-9	0.912	0.954	0.939
-8	0.907	0.951	0.936
-7	0.901	0.948	0.932
-6	0.896	0.945	0.928
-5	0.891	0.942	0.924
-4	0.886	0.939	0.921
-3	0.876	0.934	0.914
-2	0.872	0.931	0.911
-1	0.857	0.923	0.900

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