

Survivor benefit option factors for WSPRS members

Member older than beneficiary

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

Age Difference	Plan 1 Opt. B - 100%	Plan 2 Opt. 2 - 100%	Plan 2 Opt. 3 - 50%	Plan 2 Opt. 4 - 66.67%
0	0.961	0.898	0.946	0.930
1	0.958	0.894	0.944	0.927
2	0.955	0.890	0.942	0.924
3	0.953	0.885	0.939	0.921
4	0.950	0.881	0.937	0.918
5	0.947	0.877	0.934	0.914
6	0.945	0.873	0.932	0.911
7	0.942	0.869	0.930	0.908
8	0.939	0.864	0.927	0.905
9	0.936	0.860	0.925	0.902
10	0.934	0.856	0.923	0.899
11	0.931	0.852	0.920	0.897
12	0.928	0.849	0.918	0.894
13	0.926	0.845	0.916	0.891
14	0.923	0.841	0.914	0.888
15	0.921	0.838	0.912	0.885
16	0.918	0.834	0.910	0.883
17	0.916	0.831	0.907	0.880
18	0.914	0.827	0.906	0.878
19	0.912	0.824	0.904	0.875
20	0.910	0.821	0.902	0.873
21	0.908	0.818	0.900	0.871
22	0.906	0.815	0.898	0.869
23	0.904	0.812	0.897	0.867
24	0.903	0.810	0.895	0.865
25	0.901	0.807	0.893	0.863
26	0.900	0.805	0.892	0.861
27	0.898	0.802	0.890	0.859
28	0.897	0.800	0.889	0.857
29	0.896	0.798	0.888	0.855
30	0.895	0.796	0.886	0.854
31	0.894	0.794	0.885	0.852
32	0.894	0.792	0.884	0.851
33	0.893	0.790	0.883	0.849
34	0.892	0.788	0.882	0.848
35	0.892	0.786	0.880	0.847
36	0.891	0.785	0.879	0.845
37	0.891	0.783	0.878	0.844
38	0.890	0.782	0.878	0.843
39	0.890	0.780	0.877	0.842
40	0.889	0.779	0.876	0.841

Factors effective Oct. 1, 2020

Washington State Department of Retirement Systems

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Age Difference	Plan 1 Opt. B - 100%	Plan 2 Opt. 2 - 100%	Plan 2 Opt. 3 - 50%	Plan 2 Opt. 4 - 66.67%
-20	0.994	0.962	0.981	0.974
-19	0.993	0.960	0.979	0.973
-18	0.992	0.957	0.978	0.971
-17	0.991	0.955	0.977	0.969
-16	0.990	0.952	0.976	0.968
-15	0.989	0.950	0.974	0.966
-14	0.988	0.947	0.973	0.964
-13	0.987	0.944	0.971	0.962
-12	0.985	0.941	0.970	0.960
-11	0.984	0.938	0.968	0.958
-10	0.982	0.935	0.966	0.956
-9	0.980	0.932	0.965	0.953
-8	0.979	0.928	0.963	0.951
-7	0.977	0.925	0.961	0.949
-6	0.975	0.921	0.959	0.946
-5	0.972	0.918	0.957	0.943
-4	0.970	0.914	0.955	0.941
-3	0.968	0.910	0.953	0.938
-2	0.966	0.906	0.951	0.935
-1	0.963	0.902	0.948	0.932

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