



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	0.818	0.900	0.871	0.819	0.901	0.872
1	0.804	0.891	0.860	0.803	0.891	0.860
2	0.793	0.885	0.852	0.792	0.884	0.851
3	0.783	0.878	0.844	0.780	0.876	0.841
4	0.776	0.874	0.838	0.772	0.871	0.835
5	0.769	0.870	0.833	0.764	0.866	0.829
6	0.763	0.865	0.828	0.757	0.861	0.823
7	0.756	0.861	0.823	0.749	0.856	0.817
8	0.750	0.857	0.818	0.742	0.852	0.812
9	0.744	0.853	0.814	0.734	0.847	0.806
10	0.738	0.850	0.809	0.727	0.842	0.800
11	0.733	0.846	0.805	0.721	0.838	0.795
12	0.728	0.842	0.800	0.714	0.833	0.789
13	0.723	0.839	0.796	0.707	0.829	0.784
14	0.718	0.836	0.792	0.701	0.824	0.779
15	0.713	0.832	0.788	0.695	0.820	0.774
16	0.709	0.829	0.785	0.689	0.816	0.769
17	0.704	0.827	0.781	0.684	0.812	0.764
18	0.700	0.824	0.778	0.678	0.808	0.760
19	0.697	0.821	0.775	0.673	0.804	0.755
20	0.693	0.819	0.772	0.668	0.801	0.751
21	0.690	0.816	0.769	0.663	0.797	0.747
22	0.687	0.814	0.767	0.658	0.794	0.743
23	0.683	0.812	0.764	0.653	0.790	0.739
24	0.681	0.810	0.762	0.649	0.787	0.735
25	0.678	0.808	0.759	0.645	0.784	0.731
26	0.675	0.806	0.757	0.641	0.781	0.728
27	0.673	0.804	0.755	0.637	0.778	0.725
28	0.670	0.802	0.753	0.633	0.775	0.721
29	0.668	0.801	0.751	0.629	0.773	0.718
30	0.666	0.799	0.749	0.626	0.770	0.715
31	0.664	0.798	0.747	0.623	0.767	0.712
32	0.662	0.796	0.746	0.619	0.765	0.709
33	0.660	0.795	0.744	0.616	0.763	0.707
34	0.658	0.794	0.743	0.613	0.760	0.704
35	0.656	0.793	0.741	0.611	0.758	0.702
36	0.655	0.791	0.740	0.608	0.756	0.699
37	0.653	0.790	0.739	0.605	0.754	0.697
38	0.652	0.789	0.738	0.603	0.752	0.695
39	0.651	0.788	0.736	0.600	0.750	0.693
40	0.649	0.787	0.735	0.598	0.749	0.691

Factors effective Dec. 1, 2022

Washington State Department of Retirement Systems

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Member younger than beneficiary

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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%
-20	0.948	0.974	0.965	0.953	0.976	0.968
-19	0.945	0.972	0.963	0.950	0.974	0.966
-18	0.941	0.970	0.960	0.946	0.972	0.963
-17	0.937	0.968	0.957	0.942	0.970	0.961
-16	0.933	0.965	0.954	0.939	0.968	0.958
-15	0.929	0.963	0.951	0.935	0.966	0.955
-14	0.924	0.961	0.948	0.930	0.964	0.952
-13	0.920	0.958	0.945	0.926	0.961	0.949
-12	0.915	0.956	0.942	0.921	0.959	0.946
-11	0.910	0.953	0.938	0.916	0.956	0.943
-10	0.905	0.950	0.934	0.911	0.954	0.939
-9	0.899	0.947	0.931	0.906	0.951	0.935
-8	0.894	0.944	0.927	0.901	0.948	0.931
-7	0.888	0.941	0.923	0.895	0.944	0.927
-6	0.883	0.938	0.919	0.889	0.941	0.923
-5	0.877	0.934	0.914	0.883	0.938	0.919
-4	0.871	0.931	0.910	0.877	0.934	0.914
-3	0.861	0.926	0.903	0.867	0.929	0.907
-2	0.852	0.920	0.896	0.856	0.923	0.899
-1	0.838	0.912	0.886	0.842	0.914	0.889

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