

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	0.834	0.910	0.883
1	0.827	0.905	0.878
2	0.821	0.901	0.873
3	0.814	0.897	0.868
4	0.807	0.893	0.862
5	0.800	0.889	0.857
6	0.794	0.885	0.852
7	0.787	0.881	0.847
8	0.780	0.877	0.842
9	0.774	0.873	0.837
10	0.768	0.869	0.832
11	0.761	0.865	0.827
12	0.755	0.861	0.822
13	0.749	0.857	0.818
14	0.744	0.853	0.813
15	0.738	0.849	0.809
16	0.732	0.846	0.804
17	0.727	0.842	0.800
18	0.722	0.838	0.796
19	0.717	0.835	0.791
20	0.712	0.832	0.787
21	0.707	0.828	0.784
22	0.702	0.825	0.780
23	0.698	0.822	0.776
24	0.694	0.819	0.773
25	0.690	0.816	0.769
26	0.686	0.813	0.766
27	0.682	0.811	0.763
28	0.678	0.808	0.760
29	0.674	0.806	0.757
30	0.671	0.803	0.754
31	0.668	0.801	0.751
32	0.665	0.799	0.748
33	0.662	0.796	0.746
34	0.659	0.794	0.743
35	0.656	0.792	0.741
36	0.653	0.790	0.739
37	0.651	0.788	0.736
38	0.648	0.787	0.734
39	0.646	0.785	0.732
40	0.644	0.783	0.730

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 2 Opt. 2 - 100%	Plan 2 Opt. 3 - 50%	Plan 2 Opt. 4 - 66.67%
-20	0.945	0.971	0.962
-19	0.941	0.969	0.960
-18	0.937	0.967	0.957
-17	0.932	0.965	0.954
-16	0.928	0.963	0.951
-15	0.923	0.960	0.948
-14	0.919	0.958	0.944
-13	0.914	0.955	0.941
-12	0.908	0.952	0.937
-11	0.903	0.949	0.933
-10	0.897	0.946	0.929
-9	0.892	0.943	0.925
-8	0.886	0.939	0.921
-7	0.880	0.936	0.916
-6	0.873	0.932	0.912
-5	0.867	0.929	0.907
-4	0.861	0.925	0.903
-3	0.854	0.921	0.898
-2	0.847	0.917	0.893
-1	0.841	0.914	0.888

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