



Purchase Service Credit or Annuity for members of SERS 2 and 3
 In WAC terms, the monthly benefit per \$1 of accumulation for defined benefit plans
 See Washington Administrative Code 415-02-340 for more information.

Age Years	Month 0	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11
20	0.0036757	0.0036766	0.0036776	0.0036785	0.0036795	0.0036804	0.0036814	0.0036823	0.0036832	0.0036842	0.0036851	0.0036861
21	0.0036870	0.0036880	0.0036890	0.0036900	0.0036910	0.0036920	0.0036930	0.0036939	0.0036949	0.0036959	0.0036969	0.0036979
22	0.0036989	0.0036999	0.0037010	0.0037020	0.0037031	0.0037041	0.0037052	0.0037062	0.0037072	0.0037083	0.0037093	0.0037104
23	0.0037114	0.0037125	0.0037136	0.0037147	0.0037158	0.0037169	0.0037180	0.0037191	0.0037202	0.0037213	0.0037224	0.0037235
24	0.0037246	0.0037258	0.0037269	0.0037281	0.0037292	0.0037304	0.0037315	0.0037327	0.0037338	0.0037350	0.0037361	0.0037373
25	0.0037384	0.0037396	0.0037408	0.0037421	0.0037433	0.0037445	0.0037457	0.0037469	0.0037481	0.0037494	0.0037506	0.0037518
26	0.0037530	0.0037543	0.0037556	0.0037568	0.0037581	0.0037594	0.0037607	0.0037619	0.0037632	0.0037645	0.0037658	0.0037670
27	0.0037683	0.0037697	0.0037711	0.0037725	0.0037738	0.0037752	0.0037766	0.0037780	0.0037794	0.0037808	0.0037821	0.0037835
28	0.0037849	0.0037863	0.0037877	0.0037891	0.0037905	0.0037919	0.0037933	0.0037947	0.0037961	0.0037975	0.0037989	0.0038003
29	0.0038017	0.0038032	0.0038047	0.0038062	0.0038076	0.0038091	0.0038106	0.0038121	0.0038136	0.0038151	0.0038165	0.0038180
30	0.0038195	0.0038211	0.0038226	0.0038242	0.0038258	0.0038273	0.0038289	0.0038305	0.0038320	0.0038336	0.0038352	0.0038367
31	0.0038383	0.0038399	0.0038416	0.0038432	0.0038449	0.0038465	0.0038482	0.0038498	0.0038514	0.0038531	0.0038547	0.0038564
32	0.0038580	0.0038597	0.0038615	0.0038632	0.0038649	0.0038667	0.0038684	0.0038701	0.0038719	0.0038736	0.0038753	0.0038771
33	0.0038788	0.0038806	0.0038824	0.0038843	0.0038861	0.0038879	0.0038897	0.0038915	0.0038933	0.0038952	0.0038970	0.0038988
34	0.0039006	0.0039025	0.0039044	0.0039063	0.0039082	0.0039101	0.0039121	0.0039140	0.0039159	0.0039178	0.0039197	0.0039216
35	0.0039235	0.0039255	0.0039275	0.0039295	0.0039315	0.0039335	0.0039355	0.0039374	0.0039394	0.0039414	0.0039434	0.0039454
36	0.0039474	0.0039495	0.0039516	0.0039537	0.0039558	0.0039579	0.0039600	0.0039620	0.0039641	0.0039662	0.0039683	0.0039704
37	0.0039725	0.0039747	0.0039769	0.0039790	0.0039812	0.0039834	0.0039856	0.0039877	0.0039899	0.0039921	0.0039943	0.0039964
38	0.0039986	0.0040009	0.0040032	0.0040055	0.0040077	0.0040100	0.0040123	0.0040146	0.0040169	0.0040192	0.0040214	0.0040237
39	0.0040260	0.0040285	0.0040311	0.0040336	0.0040361	0.0040387	0.0040412	0.0040437	0.0040463	0.0040488	0.0040513	0.0040539
40	0.0040564	0.0040590	0.0040616	0.0040641	0.0040667	0.0040693	0.0040719	0.0040744	0.0040770	0.0040796	0.0040822	0.0040847
41	0.0040873	0.0040900	0.0040926	0.0040953	0.0040979	0.0041006	0.0041032	0.0041059	0.0041085	0.0041112	0.0041138	0.0041165
42	0.0041191	0.0041219	0.0041247	0.0041275	0.0041302	0.0041330	0.0041358	0.0041386	0.0041414	0.0041442	0.0041469	0.0041497
43	0.0041525	0.0041554	0.0041583	0.0041613	0.0041642	0.0041671	0.0041700	0.0041729	0.0041758	0.0041788	0.0041817	0.0041846
44	0.0041875	0.0041906	0.0041936	0.0041967	0.0041997	0.0042028	0.0042059	0.0042089	0.0042120	0.0042150	0.0042181	0.0042211
45	0.0042242	0.0042274	0.0042306	0.0042339	0.0042371	0.0042403	0.0042435	0.0042467	0.0042499	0.0042532	0.0042564	0.0042596
46	0.0042628	0.0042662	0.0042696	0.0042729	0.0042763	0.0042797	0.0042831	0.0042864	0.0042898	0.0042932	0.0042966	0.0042999
47	0.0043033	0.0043072	0.0043110	0.0043149	0.0043188	0.0043226	0.0043265	0.0043304	0.0043342	0.0043381	0.0043420	0.0043458
48	0.0043497	0.0043536	0.0043576	0.0043615	0.0043655	0.0043694	0.0043734	0.0043773	0.0043812	0.0043852	0.0043891	0.0043931
49	0.0043970	0.0044010	0.0044050	0.0044090	0.0044129	0.0044169	0.0044209	0.0044249	0.0044289	0.0044329	0.0044368	0.0044408
50	0.0044448	0.0044490	0.0044532	0.0044574	0.0044616	0.0044658	0.0044700	0.0044742	0.0044784	0.0044826	0.0044868	0.0044910
51	0.0044952	0.0044992	0.0045032	0.0045073	0.0045113	0.0045153	0.0045193	0.0045233	0.0045273	0.0045314	0.0045354	0.0045394
52	0.0045434	0.0045477	0.0045519	0.0045562	0.0045604	0.0045647	0.0045690	0.0045732	0.0045775	0.0045817	0.0045860	0.0045902
53	0.0045945	0.0045990	0.0046035	0.0046081	0.0046126	0.0046171	0.0046216	0.0046261	0.0046306	0.0046352	0.0046397	0.0046442
54	0.0046487	0.0046540	0.0046593	0.0046647	0.0046700	0.0046753	0.0046806	0.0046859	0.0046912	0.0046966	0.0047019	0.0047072
55	0.0047125	0.0047180	0.0047234	0.0047289	0.0047344	0.0047398	0.0047453	0.0047508	0.0047562	0.0047617	0.0047672	0.0047726
56	0.0047781	0.0047836	0.0047890	0.0047945	0.0047999	0.0048054	0.0048109	0.0048163	0.0048218	0.0048272	0.0048327	0.0048381
57	0.0048436	0.0048494	0.0048552	0.0048610	0.0048667	0.0048725	0.0048783	0.0048841	0.0048899	0.0048957	0.0049014	0.0049072
58	0.0049130	0.0049191	0.0049252	0.0049314	0.0049375	0.0049436	0.0049497	0.0049558	0.0049619	0.0049681	0.0049742	0.0049803
59	0.0049864	0.0049937	0.0050010	0.0050083	0.0050156	0.0050229	0.0050302	0.0050374	0.0050447	0.0050520	0.0050593	0.0050666



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60	0.0050739	0.0050815	0.0050890	0.0050966	0.0051041	0.0051117	0.0051192	0.0051268	0.0051343	0.0051419	0.0051494	0.0051570
61	0.0051645	0.0051719	0.0051793	0.0051868	0.0051942	0.0052016	0.0052090	0.0052164	0.0052238	0.0052313	0.0052387	0.0052461
62	0.0052535	0.0052613	0.0052692	0.0052770	0.0052848	0.0052927	0.0053005	0.0053083	0.0053162	0.0053240	0.0053318	0.0053397
63	0.0053475	0.0053558	0.0053640	0.0053723	0.0053806	0.0053888	0.0053971	0.0054054	0.0054136	0.0054219	0.0054302	0.0054384
64	0.0054467	0.0054568	0.0054668	0.0054769	0.0054870	0.0054970	0.0055071	0.0055172	0.0055272	0.0055373	0.0055474	0.0055574
65	0.0055675	0.0055780	0.0055885	0.0055991	0.0056096	0.0056201	0.0056306	0.0056411	0.0056516	0.0056622	0.0056727	0.0056832
66	0.0056937	0.0057037	0.0057137	0.0057237	0.0057337	0.0057437	0.0057537	0.0057636	0.0057736	0.0057836	0.0057936	0.0058036
67	0.0058136	0.0058241	0.0058346	0.0058451	0.0058556	0.0058661	0.0058766	0.0058870	0.0058975	0.0059080	0.0059185	0.0059290
68	0.0059395	0.0059527	0.0059658	0.0059790	0.0059921	0.0060053	0.0060184	0.0060316	0.0060447	0.0060579	0.0060710	0.0060842
69	0.0060973	0.0061112	0.0061250	0.0061389	0.0061527	0.0061666	0.0061805	0.0061943	0.0062082	0.0062220	0.0062359	0.0062497
70	0.0062636	0.0062763	0.0062890	0.0063016	0.0063143	0.0063270	0.0063397	0.0063523	0.0063650	0.0063777	0.0063904	0.0064030
71	0.0064157	0.0064320	0.0064483	0.0064646	0.0064809	0.0064972	0.0065136	0.0065299	0.0065462	0.0065625	0.0065788	0.0065951
72	0.0066114	0.0066287	0.0066461	0.0066634	0.0066807	0.0066981	0.0067154	0.0067327	0.0067501	0.0067674	0.0067847	0.0068021
73	0.0068194	0.0068348	0.0068502	0.0068656	0.0068809	0.0068963	0.0069117	0.0069271	0.0069425	0.0069579	0.0069732	0.0069886
74	0.0070040	0.0070200	0.0070361	0.0070521	0.0070681	0.0070842	0.0071002	0.0071162	0.0071323	0.0071483	0.0071643	0.0071804
75	0.0071964	0.0072182	0.0072400	0.0072618	0.0072836	0.0073054	0.0073272	0.0073489	0.0073707	0.0073925	0.0074143	0.0074361
76	0.0074579	0.0074813	0.0075048	0.0075282	0.0075517	0.0075751	0.0075986	0.0076220	0.0076454	0.0076689	0.0076923	0.0077158
77	0.0077392	0.0077587	0.0077782	0.0077978	0.0078173	0.0078368	0.0078563	0.0078758	0.0078953	0.0079149	0.0079344	0.0079539
78	0.0079734	0.0080012	0.0080290	0.0080568	0.0080845	0.0081123	0.0081401	0.0081679	0.0081957	0.0082235	0.0082512	0.0082790
79	0.0083068	0.0083370	0.0083672	0.0083974	0.0084276	0.0084578	0.0084881	0.0085183	0.0085485	0.0085787	0.0086089	0.0086391
80	0.0086693	0.0086931	0.0087169	0.0087407	0.0087645	0.0087883	0.0088122	0.0088360	0.0088598	0.0088836	0.0089074	0.0089312
81	0.0089550	0.0089909	0.0090269	0.0090628	0.0090987	0.0091347	0.0091706	0.0092065	0.0092425	0.0092784	0.0093143	0.0093503
82	0.0093862	0.0094258	0.0094653	0.0095049	0.0095444	0.0095840	0.0096236	0.0096631	0.0097027	0.0097422	0.0097818	0.0098213
83	0.0098609	0.0098899	0.0099190	0.0099480	0.0099771	0.0100061	0.0100352	0.0100642	0.0100932	0.0101223	0.0101513	0.0101804
84	0.0102094	0.0102566	0.0103038	0.0103510	0.0103982	0.0104454	0.0104927	0.0105399	0.0105871	0.0106343	0.0106815	0.0107287
85	0.0107759	0.0108287	0.0108814	0.0109342	0.0109869	0.0110397	0.0110924	0.0111452	0.0111979	0.0112507	0.0113034	0.0113562
86	0.0114089	0.0114442	0.0114794	0.0115147	0.0115499	0.0115852	0.0116204	0.0116557	0.0116909	0.0117262	0.0117614	0.0117967
87	0.0118319	0.0118948	0.0119576	0.0120205	0.0120833	0.0121462	0.0122090	0.0122719	0.0123347	0.0123976	0.0124604	0.0125233
88	0.0125861	0.0126575	0.0127289	0.0128003	0.0128717	0.0129431	0.0130146	0.0130860	0.0131574	0.0132288	0.0133002	0.0133716
89	0.0134430	0.0134855	0.0135280	0.0135706	0.0136131	0.0136556	0.0136981	0.0137406	0.0137831	0.0138257	0.0138682	0.0139107
90	0.0139532	0.0140383	0.0141233	0.0142084	0.0142934	0.0143785	0.0144636	0.0145486	0.0146337	0.0147187	0.0148038	0.0148888
91	0.0149739	0.0150724	0.0151709	0.0152693	0.0153678	0.0154663	0.0155648	0.0156632	0.0157617	0.0158602	0.0159587	0.0160571
92	0.0161556	0.0162082	0.0162608	0.0163134	0.0163660	0.0164186	0.0164713	0.0165239	0.0165765	0.0166291	0.0166817	0.0167343
93	0.0167869	0.0168381	0.0168893	0.0169405	0.0169917	0.0170429	0.0170941	0.0171453	0.0171965	0.0172477	0.0172989	0.0173501
94	0.0174013	0.0175286	0.0176559	0.0177832	0.0179104	0.0180377	0.0181650	0.0182923	0.0184196	0.0185469	0.0186741	0.0188014
95	0.0189287	0.0190805	0.0192323	0.0193841	0.0195358	0.0196876	0.0198394	0.0199912	0.0201430	0.0202948	0.0204465	0.0205983
96	0.0207501	0.0208195	0.0208890	0.0209584	0.0210278	0.0210973	0.0211667	0.0212361	0.0213056	0.0213750	0.0214444	0.0215139
97	0.0215833	0.0216510	0.0217186	0.0217863	0.0218539	0.0219216	0.0219892	0.0220569	0.0221245	0.0221922	0.0222598	0.0223275
98	0.0223951	0.0224601	0.0225250	0.0225900	0.0226550	0.0227199	0.0227849	0.0228499	0.0229148	0.0229798	0.0230448	0.0231097
99	0.0231747	0.0231747	0.0231747	0.0231747	0.0231747	0.0231747	0.0231747	0.0231747	0.0231747	0.0231747	0.0231747	0.0231747

Factors effective Dec. 1, 2022

Washington State Department of Retirement Systems

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