

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	0.832	0.909	0.882
1	0.809	0.894	0.864
2	0.788	0.882	0.848
3	0.776	0.874	0.839
4	0.768	0.869	0.832
5	0.760	0.864	0.826
6	0.752	0.858	0.820
7	0.744	0.853	0.814
8	0.737	0.848	0.807
9	0.729	0.843	0.802
10	0.722	0.838	0.796
11	0.715	0.834	0.790
12	0.708	0.829	0.784
13	0.701	0.824	0.779
14	0.695	0.820	0.773
15	0.688	0.816	0.768
16	0.682	0.811	0.763
17	0.677	0.807	0.758
18	0.671	0.803	0.754
19	0.666	0.799	0.749
20	0.660	0.795	0.745
21	0.655	0.792	0.740
22	0.650	0.788	0.736
23	0.645	0.785	0.732
24	0.641	0.781	0.728
25	0.637	0.778	0.724
26	0.632	0.775	0.721
27	0.628	0.772	0.717
28	0.624	0.769	0.714
29	0.621	0.766	0.710
30	0.617	0.763	0.707
31	0.614	0.761	0.704
32	0.610	0.758	0.701
33	0.607	0.756	0.699
34	0.604	0.753	0.696
35	0.601	0.751	0.693
36	0.598	0.749	0.691
37	0.596	0.747	0.688
38	0.593	0.745	0.686
39	0.591	0.743	0.684
40	0.588	0.741	0.682

Factors effective Dec. 1, 2022

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	0.958	0.978	0.972
-19	0.955	0.977	0.969
-18	0.952	0.975	0.967
-17	0.948	0.973	0.965
-16	0.945	0.972	0.962
-15	0.941	0.970	0.960
-14	0.937	0.968	0.957
-13	0.933	0.965	0.954
-12	0.929	0.963	0.951
-11	0.924	0.961	0.948
-10	0.919	0.958	0.945
-9	0.914	0.955	0.941
-8	0.909	0.952	0.938
-7	0.904	0.949	0.934
-6	0.898	0.946	0.930
-5	0.892	0.943	0.926
-4	0.886	0.940	0.921
-3	0.876	0.934	0.914
-2	0.870	0.930	0.909
-1	0.855	0.922	0.899

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