



Purchase Service Credit or Annuity for members of TRS 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	0.0036489	0.0036497	0.0036506	0.0036514	0.0036522	0.0036530	0.0036539	0.0036547	0.0036555	0.0036563	0.0036572	0.0036580
21	0.0036588	0.0036597	0.0036605	0.0036614	0.0036622	0.0036631	0.0036640	0.0036648	0.0036657	0.0036665	0.0036674	0.0036682
22	0.0036691	0.0036700	0.0036709	0.0036718	0.0036727	0.0036736	0.0036746	0.0036755	0.0036764	0.0036773	0.0036782	0.0036791
23	0.0036800	0.0036810	0.0036819	0.0036829	0.0036838	0.0036848	0.0036858	0.0036867	0.0036877	0.0036886	0.0036896	0.0036905
24	0.0036915	0.0036925	0.0036935	0.0036945	0.0036955	0.0036965	0.0036976	0.0036986	0.0036996	0.0037006	0.0037016	0.0037026
25	0.0037036	0.0037047	0.0037057	0.0037068	0.0037078	0.0037089	0.0037100	0.0037110	0.0037121	0.0037131	0.0037142	0.0037152
26	0.0037163	0.0037174	0.0037185	0.0037196	0.0037207	0.0037218	0.0037230	0.0037241	0.0037252	0.0037263	0.0037274	0.0037285
27	0.0037296	0.0037308	0.0037319	0.0037331	0.0037343	0.0037354	0.0037366	0.0037378	0.0037389	0.0037401	0.0037413	0.0037424
28	0.0037436	0.0037448	0.0037461	0.0037473	0.0037485	0.0037497	0.0037510	0.0037522	0.0037534	0.0037546	0.0037559	0.0037571
29	0.0037583	0.0037596	0.0037610	0.0037623	0.0037636	0.0037650	0.0037663	0.0037676	0.0037690	0.0037703	0.0037716	0.0037730
30	0.0037743	0.0037756	0.0037770	0.0037783	0.0037797	0.0037810	0.0037824	0.0037837	0.0037850	0.0037864	0.0037877	0.0037891
31	0.0037904	0.0037918	0.0037932	0.0037947	0.0037961	0.0037975	0.0037989	0.0038003	0.0038017	0.0038032	0.0038046	0.0038060
32	0.0038074	0.0038089	0.0038104	0.0038119	0.0038134	0.0038149	0.0038164	0.0038179	0.0038194	0.0038209	0.0038224	0.0038239
33	0.0038254	0.0038270	0.0038286	0.0038301	0.0038317	0.0038333	0.0038349	0.0038364	0.0038380	0.0038396	0.0038412	0.0038427
34	0.0038443	0.0038460	0.0038476	0.0038493	0.0038509	0.0038526	0.0038542	0.0038559	0.0038575	0.0038592	0.0038608	0.0038625
35	0.0038641	0.0038658	0.0038676	0.0038693	0.0038711	0.0038728	0.0038746	0.0038763	0.0038780	0.0038798	0.0038815	0.0038833
36	0.0038850	0.0038868	0.0038887	0.0038905	0.0038923	0.0038942	0.0038960	0.0038978	0.0038997	0.0039015	0.0039033	0.0039052
37	0.0039070	0.0039089	0.0039109	0.0039128	0.0039147	0.0039166	0.0039186	0.0039205	0.0039224	0.0039243	0.0039263	0.0039282
38	0.0039301	0.0039321	0.0039342	0.0039362	0.0039382	0.0039403	0.0039423	0.0039443	0.0039464	0.0039484	0.0039504	0.0039525
39	0.0039545	0.0039566	0.0039588	0.0039609	0.0039630	0.0039652	0.0039673	0.0039694	0.0039716	0.0039737	0.0039758	0.0039780
40	0.0039801	0.0039823	0.0039846	0.0039868	0.0039891	0.0039913	0.0039936	0.0039958	0.0039980	0.0040003	0.0040025	0.0040048
41	0.0040070	0.0040094	0.0040117	0.0040141	0.0040164	0.0040188	0.0040212	0.0040235	0.0040259	0.0040282	0.0040306	0.0040329
42	0.0040353	0.0040379	0.0040405	0.0040431	0.0040457	0.0040483	0.0040509	0.0040534	0.0040560	0.0040586	0.0040612	0.0040638
43	0.0040664	0.0040690	0.0040717	0.0040743	0.0040769	0.0040796	0.0040822	0.0040848	0.0040875	0.0040901	0.0040927	0.0040954
44	0.0040980	0.0041008	0.0041035	0.0041063	0.0041090	0.0041118	0.0041146	0.0041173	0.0041201	0.0041228	0.0041256	0.0041283
45	0.0041311	0.0041340	0.0041369	0.0041398	0.0041427	0.0041456	0.0041485	0.0041514	0.0041543	0.0041572	0.0041601	0.0041630
46	0.0041659	0.0041690	0.0041720	0.0041751	0.0041781	0.0041812	0.0041843	0.0041873	0.0041904	0.0041934	0.0041965	0.0041995
47	0.0042026	0.0042058	0.0042090	0.0042123	0.0042155	0.0042187	0.0042219	0.0042251	0.0042283	0.0042316	0.0042348	0.0042380
48	0.0042412	0.0042446	0.0042480	0.0042514	0.0042548	0.0042582	0.0042616	0.0042649	0.0042683	0.0042717	0.0042751	0.0042785
49	0.0042819	0.0042855	0.0042891	0.0042926	0.0042962	0.0042998	0.0043034	0.0043069	0.0043105	0.0043141	0.0043177	0.0043212
50	0.0043248	0.0043288	0.0043329	0.0043369	0.0043409	0.0043449	0.0043490	0.0043530	0.0043570	0.0043610	0.0043651	0.0043691
51	0.0043731	0.0043772	0.0043813	0.0043854	0.0043895	0.0043936	0.0043978	0.0044019	0.0044060	0.0044101	0.0044142	0.0044183
52	0.0044224	0.0044267	0.0044309	0.0044352	0.0044394	0.0044437	0.0044479	0.0044522	0.0044564	0.0044607	0.0044649	0.0044692
53	0.0044734	0.0044779	0.0044824	0.0044869	0.0044914	0.0044959	0.0045004	0.0045048	0.0045093	0.0045138	0.0045183	0.0045228
54	0.0045273	0.0045320	0.0045368	0.0045415	0.0045463	0.0045510	0.0045558	0.0045605	0.0045652	0.0045700	0.0045747	0.0045795
55	0.0045842	0.0045892	0.0045942	0.0045993	0.0046043	0.0046093	0.0046143	0.0046193	0.0046243	0.0046294	0.0046344	0.0046394
56	0.0046444	0.0046500	0.0046555	0.0046611	0.0046667	0.0046722	0.0046778	0.0046834	0.0046889	0.0046945	0.0047001	0.0047056
57	0.0047112	0.0047169	0.0047227	0.0047284	0.0047341	0.0047399	0.0047456	0.0047513	0.0047571	0.0047628	0.0047685	0.0047743
58	0.0047800	0.0047858	0.0047917	0.0047975	0.0048034	0.0048092	0.0048151	0.0048209	0.0048267	0.0048326	0.0048384	0.0048443
59	0.0048501	0.0048563	0.0048625	0.0048687	0.0048749	0.0048811	0.0048873	0.0048934	0.0048996	0.0049058	0.0049120	0.0049182



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60	0.0049244	0.0049310	0.0049375	0.0049441	0.0049506	0.0049572	0.0049638	0.0049703	0.0049769	0.0049834	0.0049900	0.0049965
61	0.0050031	0.0050108	0.0050184	0.0050261	0.0050338	0.0050414	0.0050491	0.0050568	0.0050644	0.0050721	0.0050798	0.0050874
62	0.0050951	0.0051031	0.0051110	0.0051190	0.0051269	0.0051349	0.0051429	0.0051508	0.0051588	0.0051667	0.0051747	0.0051826
63	0.0051906	0.0051986	0.0052065	0.0052145	0.0052225	0.0052304	0.0052384	0.0052464	0.0052543	0.0052623	0.0052703	0.0052782
64	0.0052862	0.0052946	0.0053031	0.0053115	0.0053199	0.0053283	0.0053368	0.0053452	0.0053536	0.0053620	0.0053705	0.0053789
65	0.0053873	0.0053962	0.0054051	0.0054140	0.0054229	0.0054318	0.0054407	0.0054496	0.0054585	0.0054674	0.0054763	0.0054852
66	0.0054941	0.0055048	0.0055155	0.0055262	0.0055369	0.0055476	0.0055583	0.0055689	0.0055796	0.0055903	0.0056010	0.0056117
67	0.0056224	0.0056336	0.0056448	0.0056560	0.0056672	0.0056784	0.0056896	0.0057008	0.0057120	0.0057232	0.0057344	0.0057456
68	0.0057568	0.0057676	0.0057784	0.0057892	0.0058000	0.0058108	0.0058216	0.0058324	0.0058432	0.0058540	0.0058648	0.0058756
69	0.0058864	0.0058996	0.0059129	0.0059261	0.0059394	0.0059526	0.0059659	0.0059791	0.0059923	0.0060056	0.0060188	0.0060321
70	0.0060453	0.0060593	0.0060732	0.0060872	0.0061012	0.0061151	0.0061291	0.0061431	0.0061570	0.0061710	0.0061850	0.0061989
71	0.0062129	0.0062260	0.0062392	0.0062523	0.0062654	0.0062786	0.0062917	0.0063048	0.0063180	0.0063311	0.0063442	0.0063574
72	0.0063705	0.0063843	0.0063980	0.0064118	0.0064255	0.0064393	0.0064531	0.0064668	0.0064806	0.0064943	0.0065081	0.0065218
73	0.0065356	0.0065532	0.0065708	0.0065885	0.0066061	0.0066237	0.0066413	0.0066589	0.0066765	0.0066942	0.0067118	0.0067294
74	0.0067470	0.0067658	0.0067846	0.0068034	0.0068222	0.0068410	0.0068598	0.0068785	0.0068973	0.0069161	0.0069349	0.0069537
75	0.0069725	0.0069892	0.0070059	0.0070227	0.0070394	0.0070561	0.0070728	0.0070895	0.0071062	0.0071230	0.0071397	0.0071564
76	0.0071731	0.0071953	0.0072176	0.0072398	0.0072620	0.0072842	0.0073065	0.0073287	0.0073509	0.0073731	0.0073954	0.0074176
77	0.0074398	0.0074637	0.0074877	0.0075116	0.0075356	0.0075595	0.0075835	0.0076074	0.0076313	0.0076553	0.0076792	0.0077032
78	0.0077271	0.0077474	0.0077678	0.0077881	0.0078085	0.0078288	0.0078492	0.0078695	0.0078898	0.0079102	0.0079305	0.0079509
79	0.0079712	0.0079996	0.0080280	0.0080564	0.0080848	0.0081132	0.0081417	0.0081701	0.0081985	0.0082269	0.0082553	0.0082837
80	0.0083121	0.0083430	0.0083740	0.0084049	0.0084359	0.0084668	0.0084978	0.0085287	0.0085596	0.0085906	0.0086215	0.0086525
81	0.0086834	0.0087082	0.0087331	0.0087579	0.0087827	0.0088075	0.0088324	0.0088572	0.0088820	0.0089068	0.0089317	0.0089565
82	0.0089813	0.0090182	0.0090551	0.0090920	0.0091289	0.0091658	0.0092028	0.0092397	0.0092766	0.0093135	0.0093504	0.0093873
83	0.0094242	0.0094649	0.0095057	0.0095464	0.0095871	0.0096279	0.0096686	0.0097093	0.0097501	0.0097908	0.0098315	0.0098723
84	0.0099130	0.0099434	0.0099737	0.0100041	0.0100344	0.0100648	0.0100951	0.0101255	0.0101558	0.0101862	0.0102165	0.0102469
85	0.0102772	0.0103260	0.0103748	0.0104236	0.0104723	0.0105211	0.0105699	0.0106187	0.0106675	0.0107163	0.0107650	0.0108138
86	0.0108626	0.0109173	0.0109720	0.0110267	0.0110813	0.0111360	0.0111907	0.0112454	0.0113001	0.0113548	0.0114094	0.0114641
87	0.0115188	0.0115559	0.0115931	0.0116302	0.0116673	0.0117045	0.0117416	0.0117787	0.0118159	0.0118530	0.0118901	0.0119273
88	0.0119644	0.0120303	0.0120961	0.0121620	0.0122279	0.0122937	0.0123596	0.0124255	0.0124913	0.0125572	0.0126231	0.0126889
89	0.0127548	0.0128300	0.0129052	0.0129804	0.0130556	0.0131308	0.0132060	0.0132811	0.0133563	0.0134315	0.0135067	0.0135819
90	0.0136571	0.0137030	0.0137489	0.0137949	0.0138408	0.0138867	0.0139326	0.0139785	0.0140244	0.0140704	0.0141163	0.0141622
91	0.0142081	0.0142996	0.0143912	0.0144827	0.0145742	0.0146658	0.0147573	0.0148488	0.0149404	0.0150319	0.0151234	0.0152150
92	0.0153065	0.0154134	0.0155202	0.0156271	0.0157340	0.0158408	0.0159477	0.0160546	0.0161614	0.0162683	0.0163752	0.0164820
93	0.0165889	0.0166467	0.0167045	0.0167622	0.0168200	0.0168778	0.0169356	0.0169933	0.0170511	0.0171089	0.0171667	0.0172244
94	0.0172822	0.0174130	0.0175439	0.0176747	0.0178055	0.0179364	0.0180672	0.0181980	0.0183289	0.0184597	0.0185905	0.0187214
95	0.0188522	0.0190092	0.0191662	0.0193232	0.0194801	0.0196371	0.0197941	0.0199511	0.0201081	0.0202651	0.0204220	0.0205790
96	0.0207360	0.0208109	0.0208858	0.0209607	0.0210356	0.0211105	0.0211855	0.0212604	0.0213353	0.0214102	0.0214851	0.0215600
97	0.0216349	0.0217060	0.0217770	0.0218481	0.0219191	0.0219902	0.0220612	0.0221323	0.0222033	0.0222744	0.0223454	0.0224165
98	0.0224875	0.0225540	0.0226204	0.0226869	0.0227534	0.0228198	0.0228863	0.0229528	0.0230192	0.0230857	0.0231522	0.0232186
99	0.0232851	0.0232851	0.0232851	0.0232851	0.0232851	0.0232851	0.0232851	0.0232851	0.0232851	0.0232851	0.0232851	0.0232851

Factors effective Dec. 1, 2022

Washington State Department of Retirement Systems

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