



Total Allocation Portfolio (TAP) Annuity Factors for TRS 3 members
 See Washington Administrative Code 415-111-320 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 | 0.0034722 | 0.0034731 | 0.0034740 | 0.0034748 | 0.0034757 | 0.0034766 | 0.0034775 | 0.0034783 | 0.0034792 | 0.0034801 | 0.0034810 | 0.0034818 |
| 21 | 0.0034827 | 0.0034836 | 0.0034845 | 0.0034855 | 0.0034864 | 0.0034873 | 0.0034882 | 0.0034891 | 0.0034900 | 0.0034910 | 0.0034919 | 0.0034928 |
| 22 | 0.0034937 | 0.0034947 | 0.0034956 | 0.0034966 | 0.0034976 | 0.0034985 | 0.0034995 | 0.0035005 | 0.0035014 | 0.0035024 | 0.0035034 | 0.0035043 |
| 23 | 0.0035053 | 0.0035063 | 0.0035073 | 0.0035083 | 0.0035093 | 0.0035103 | 0.0035114 | 0.0035124 | 0.0035134 | 0.0035144 | 0.0035154 | 0.0035164 |
| 24 | 0.0035174 | 0.0035185 | 0.0035195 | 0.0035206 | 0.0035217 | 0.0035227 | 0.0035238 | 0.0035249 | 0.0035259 | 0.0035270 | 0.0035281 | 0.0035291 |
| 25 | 0.0035302 | 0.0035313 | 0.0035324 | 0.0035336 | 0.0035347 | 0.0035358 | 0.0035369 | 0.0035380 | 0.0035391 | 0.0035403 | 0.0035414 | 0.0035425 |
| 26 | 0.0035436 | 0.0035448 | 0.0035459 | 0.0035471 | 0.0035483 | 0.0035494 | 0.0035506 | 0.0035518 | 0.0035529 | 0.0035541 | 0.0035553 | 0.0035564 |
| 27 | 0.0035576 | 0.0035588 | 0.0035601 | 0.0035613 | 0.0035625 | 0.0035637 | 0.0035650 | 0.0035662 | 0.0035674 | 0.0035686 | 0.0035699 | 0.0035711 |
| 28 | 0.0035723 | 0.0035736 | 0.0035749 | 0.0035762 | 0.0035774 | 0.0035787 | 0.0035800 | 0.0035813 | 0.0035826 | 0.0035839 | 0.0035851 | 0.0035864 |
| 29 | 0.0035877 | 0.0035891 | 0.0035904 | 0.0035918 | 0.0035931 | 0.0035945 | 0.0035958 | 0.0035972 | 0.0035985 | 0.0035999 | 0.0036012 | 0.0036026 |
| 30 | 0.0036039 | 0.0036053 | 0.0036067 | 0.0036082 | 0.0036096 | 0.0036110 | 0.0036124 | 0.0036138 | 0.0036152 | 0.0036167 | 0.0036181 | 0.0036195 |
| 31 | 0.0036209 | 0.0036224 | 0.0036239 | 0.0036254 | 0.0036268 | 0.0036283 | 0.0036298 | 0.0036313 | 0.0036328 | 0.0036343 | 0.0036357 | 0.0036372 |
| 32 | 0.0036387 | 0.0036403 | 0.0036418 | 0.0036434 | 0.0036449 | 0.0036465 | 0.0036480 | 0.0036496 | 0.0036511 | 0.0036527 | 0.0036542 | 0.0036558 |
| 33 | 0.0036573 | 0.0036589 | 0.0036606 | 0.0036622 | 0.0036638 | 0.0036655 | 0.0036671 | 0.0036687 | 0.0036704 | 0.0036720 | 0.0036736 | 0.0036753 |
| 34 | 0.0036769 | 0.0036787 | 0.0036805 | 0.0036822 | 0.0036840 | 0.0036858 | 0.0036876 | 0.0036893 | 0.0036911 | 0.0036929 | 0.0036947 | 0.0036964 |
| 35 | 0.0036982 | 0.0037000 | 0.0037018 | 0.0037036 | 0.0037054 | 0.0037072 | 0.0037090 | 0.0037107 | 0.0037125 | 0.0037143 | 0.0037161 | 0.0037179 |
| 36 | 0.0037197 | 0.0037216 | 0.0037235 | 0.0037254 | 0.0037273 | 0.0037292 | 0.0037311 | 0.0037330 | 0.0037349 | 0.0037368 | 0.0037387 | 0.0037406 |
| 37 | 0.0037425 | 0.0037445 | 0.0037465 | 0.0037485 | 0.0037505 | 0.0037525 | 0.0037545 | 0.0037565 | 0.0037585 | 0.0037605 | 0.0037625 | 0.0037645 |
| 38 | 0.0037665 | 0.0037686 | 0.0037707 | 0.0037728 | 0.0037749 | 0.0037770 | 0.0037791 | 0.0037811 | 0.0037832 | 0.0037853 | 0.0037874 | 0.0037895 |
| 39 | 0.0037916 | 0.0037938 | 0.0037960 | 0.0037982 | 0.0038004 | 0.0038026 | 0.0038049 | 0.0038071 | 0.0038093 | 0.0038115 | 0.0038137 | 0.0038159 |
| 40 | 0.0038181 | 0.0038204 | 0.0038227 | 0.0038250 | 0.0038273 | 0.0038296 | 0.0038320 | 0.0038343 | 0.0038366 | 0.0038389 | 0.0038412 | 0.0038435 |
| 41 | 0.0038458 | 0.0038482 | 0.0038507 | 0.0038531 | 0.0038555 | 0.0038579 | 0.0038604 | 0.0038628 | 0.0038652 | 0.0038676 | 0.0038701 | 0.0038725 |
| 42 | 0.0038749 | 0.0038774 | 0.0038800 | 0.0038825 | 0.0038851 | 0.0038876 | 0.0038902 | 0.0038927 | 0.0038952 | 0.0038978 | 0.0039003 | 0.0039029 |
| 43 | 0.0039054 | 0.0039081 | 0.0039108 | 0.0039134 | 0.0039161 | 0.0039188 | 0.0039215 | 0.0039241 | 0.0039268 | 0.0039295 | 0.0039322 | 0.0039348 |
| 44 | 0.0039375 | 0.0039405 | 0.0039434 | 0.0039464 | 0.0039493 | 0.0039523 | 0.0039552 | 0.0039582 | 0.0039611 | 0.0039641 | 0.0039670 | 0.0039700 |
| 45 | 0.0039729 | 0.0039759 | 0.0039789 | 0.0039819 | 0.0039849 | 0.0039879 | 0.0039909 | 0.0039939 | 0.0039969 | 0.0039999 | 0.0040029 | 0.0040059 |
| 46 | 0.0040089 | 0.0040120 | 0.0040152 | 0.0040183 | 0.0040214 | 0.0040246 | 0.0040277 | 0.0040308 | 0.0040340 | 0.0040371 | 0.0040402 | 0.0040434 |
| 47 | 0.0040465 | 0.0040498 | 0.0040531 | 0.0040564 | 0.0040597 | 0.0040630 | 0.0040663 | 0.0040695 | 0.0040728 | 0.0040761 | 0.0040794 | 0.0040827 |
| 48 | 0.0040860 | 0.0040895 | 0.0040929 | 0.0040964 | 0.0040999 | 0.0041033 | 0.0041068 | 0.0041103 | 0.0041137 | 0.0041172 | 0.0041207 | 0.0041241 |
| 49 | 0.0041276 | 0.0041313 | 0.0041349 | 0.0041386 | 0.0041422 | 0.0041459 | 0.0041496 | 0.0041532 | 0.0041569 | 0.0041605 | 0.0041642 | 0.0041678 |
| 50 | 0.0041715 | 0.0041754 | 0.0041792 | 0.0041831 | 0.0041869 | 0.0041908 | 0.0041946 | 0.0041985 | 0.0042023 | 0.0042062 | 0.0042100 | 0.0042139 |
| 51 | 0.0042177 | 0.0042218 | 0.0042258 | 0.0042299 | 0.0042339 | 0.0042380 | 0.0042421 | 0.0042461 | 0.0042502 | 0.0042542 | 0.0042583 | 0.0042623 |
| 52 | 0.0042664 | 0.0042710 | 0.0042755 | 0.0042801 | 0.0042847 | 0.0042892 | 0.0042938 | 0.0042984 | 0.0043029 | 0.0043075 | 0.0043121 | 0.0043166 |
| 53 | 0.0043212 | 0.0043259 | 0.0043306 | 0.0043353 | 0.0043400 | 0.0043447 | 0.0043494 | 0.0043540 | 0.0043587 | 0.0043634 | 0.0043681 | 0.0043728 |
| 54 | 0.0043775 | 0.0043823 | 0.0043872 | 0.0043920 | 0.0043968 | 0.0044016 | 0.0044065 | 0.0044113 | 0.0044161 | 0.0044209 | 0.0044258 | 0.0044306 |
| 55 | 0.0044354 | 0.0044405 | 0.0044456 | 0.0044507 | 0.0044558 | 0.0044609 | 0.0044660 | 0.0044710 | 0.0044761 | 0.0044812 | 0.0044863 | 0.0044914 |
| 56 | 0.0044965 | 0.0045017 | 0.0045069 | 0.0045121 | 0.0045173 | 0.0045225 | 0.0045278 | 0.0045330 | 0.0045382 | 0.0045434 | 0.0045486 | 0.0045538 |
| 57 | 0.0045590 | 0.0045650 | 0.0045710 | 0.0045770 | 0.0045829 | 0.0045889 | 0.0045949 | 0.0046009 | 0.0046069 | 0.0046129 | 0.0046188 | 0.0046248 |
| 58 | 0.0046308 | 0.0046370 | 0.0046432 | 0.0046493 | 0.0046555 | 0.0046617 | 0.0046679 | 0.0046740 | 0.0046802 | 0.0046864 | 0.0046926 | 0.0046987 |
| 59 | 0.0047049 | 0.0047112 | 0.0047175 | 0.0047237 | 0.0047300 | 0.0047363 | 0.0047426 | 0.0047488 | 0.0047551 | 0.0047614 | 0.0047677 | 0.0047739 |

Factors effective Dec. 1, 2022

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|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 60 | 0.0047802 | 0.0047868 | 0.0047935 | 0.0048001 | 0.0048068 | 0.0048134 | 0.0048201 | 0.0048267 | 0.0048333 | 0.0048400 | 0.0048466 | 0.0048533 |
| 61 | 0.0048599 | 0.0048669 | 0.0048740 | 0.0048810 | 0.0048880 | 0.0048951 | 0.0049021 | 0.0049091 | 0.0049162 | 0.0049232 | 0.0049302 | 0.0049373 |
| 62 | 0.0049443 | 0.0049525 | 0.0049608 | 0.0049690 | 0.0049772 | 0.0049854 | 0.0049937 | 0.0050019 | 0.0050101 | 0.0050183 | 0.0050266 | 0.0050348 |
| 63 | 0.0050430 | 0.0050516 | 0.0050601 | 0.0050687 | 0.0050773 | 0.0050858 | 0.0050944 | 0.0051030 | 0.0051115 | 0.0051201 | 0.0051287 | 0.0051372 |
| 64 | 0.0051458 | 0.0051543 | 0.0051628 | 0.0051713 | 0.0051798 | 0.0051883 | 0.0051969 | 0.0052054 | 0.0052139 | 0.0052224 | 0.0052309 | 0.0052394 |
| 65 | 0.0052479 | 0.0052569 | 0.0052659 | 0.0052749 | 0.0052839 | 0.0052929 | 0.0053019 | 0.0053108 | 0.0053198 | 0.0053288 | 0.0053378 | 0.0053468 |
| 66 | 0.0053558 | 0.0053666 | 0.0053773 | 0.0053881 | 0.0053988 | 0.0054096 | 0.0054203 | 0.0054311 | 0.0054418 | 0.0054526 | 0.0054633 | 0.0054741 |
| 67 | 0.0054848 | 0.0054961 | 0.0055074 | 0.0055187 | 0.0055299 | 0.0055412 | 0.0055525 | 0.0055638 | 0.0055751 | 0.0055864 | 0.0055976 | 0.0056089 |
| 68 | 0.0056202 | 0.0056311 | 0.0056420 | 0.0056529 | 0.0056638 | 0.0056747 | 0.0056856 | 0.0056964 | 0.0057073 | 0.0057182 | 0.0057291 | 0.0057400 |
| 69 | 0.0057509 | 0.0057623 | 0.0057738 | 0.0057852 | 0.0057967 | 0.0058081 | 0.0058196 | 0.0058310 | 0.0058424 | 0.0058539 | 0.0058653 | 0.0058768 |
| 70 | 0.0058882 | 0.0059023 | 0.0059165 | 0.0059306 | 0.0059448 | 0.0059589 | 0.0059731 | 0.0059872 | 0.0060013 | 0.0060155 | 0.0060296 | 0.0060438 |
| 71 | 0.0060579 | 0.0060729 | 0.0060879 | 0.0061029 | 0.0061179 | 0.0061329 | 0.0061479 | 0.0061628 | 0.0061778 | 0.0061928 | 0.0062078 | 0.0062228 |
| 72 | 0.0062378 | 0.0062517 | 0.0062655 | 0.0062794 | 0.0062932 | 0.0063071 | 0.0063210 | 0.0063348 | 0.0063487 | 0.0063625 | 0.0063764 | 0.0063902 |
| 73 | 0.0064041 | 0.0064218 | 0.0064394 | 0.0064571 | 0.0064748 | 0.0064924 | 0.0065101 | 0.0065278 | 0.0065454 | 0.0065631 | 0.0065808 | 0.0065984 |
| 74 | 0.0066161 | 0.0066350 | 0.0066538 | 0.0066727 | 0.0066916 | 0.0067104 | 0.0067293 | 0.0067482 | 0.0067670 | 0.0067859 | 0.0068048 | 0.0068236 |
| 75 | 0.0068425 | 0.0068593 | 0.0068762 | 0.0068930 | 0.0069098 | 0.0069267 | 0.0069435 | 0.0069603 | 0.0069772 | 0.0069940 | 0.0070108 | 0.0070277 |
| 76 | 0.0070445 | 0.0070668 | 0.0070890 | 0.0071113 | 0.0071336 | 0.0071558 | 0.0071781 | 0.0072004 | 0.0072226 | 0.0072449 | 0.0072672 | 0.0072894 |
| 77 | 0.0073117 | 0.0073357 | 0.0073598 | 0.0073838 | 0.0074078 | 0.0074318 | 0.0074559 | 0.0074799 | 0.0075039 | 0.0075279 | 0.0075520 | 0.0075760 |
| 78 | 0.0076000 | 0.0076205 | 0.0076409 | 0.0076614 | 0.0076819 | 0.0077023 | 0.0077228 | 0.0077433 | 0.0077637 | 0.0077842 | 0.0078047 | 0.0078251 |
| 79 | 0.0078456 | 0.0078741 | 0.0079025 | 0.0079310 | 0.0079594 | 0.0079879 | 0.0080163 | 0.0080448 | 0.0080732 | 0.0081017 | 0.0081301 | 0.0081586 |
| 80 | 0.0081870 | 0.0082180 | 0.0082491 | 0.0082801 | 0.0083111 | 0.0083421 | 0.0083732 | 0.0084042 | 0.0084352 | 0.0084662 | 0.0084973 | 0.0085283 |
| 81 | 0.0085593 | 0.0085843 | 0.0086092 | 0.0086342 | 0.0086592 | 0.0086841 | 0.0087091 | 0.0087341 | 0.0087590 | 0.0087840 | 0.0088090 | 0.0088339 |
| 82 | 0.0088589 | 0.0088958 | 0.0089328 | 0.0089697 | 0.0090066 | 0.0090436 | 0.0090805 | 0.0091174 | 0.0091544 | 0.0091913 | 0.0092282 | 0.0092652 |
| 83 | 0.0093021 | 0.0093429 | 0.0093837 | 0.0094246 | 0.0094654 | 0.0095062 | 0.0095470 | 0.0095878 | 0.0096286 | 0.0096695 | 0.0097103 | 0.0097511 |
| 84 | 0.0097919 | 0.0098224 | 0.0098529 | 0.0098835 | 0.0099140 | 0.0099445 | 0.0099750 | 0.0100055 | 0.0100360 | 0.0100666 | 0.0100971 | 0.0101276 |
| 85 | 0.0101581 | 0.0102069 | 0.0102557 | 0.0103045 | 0.0103533 | 0.0104021 | 0.0104509 | 0.0104997 | 0.0105485 | 0.0105973 | 0.0106461 | 0.0106949 |
| 86 | 0.0107437 | 0.0107985 | 0.0108532 | 0.0109080 | 0.0109628 | 0.0110175 | 0.0110723 | 0.0111271 | 0.0111818 | 0.0112366 | 0.0112914 | 0.0113461 |
| 87 | 0.0114009 | 0.0114382 | 0.0114756 | 0.0115129 | 0.0115502 | 0.0115875 | 0.0116249 | 0.0116622 | 0.0116995 | 0.0117368 | 0.0117742 | 0.0118115 |
| 88 | 0.0118488 | 0.0119147 | 0.0119805 | 0.0120464 | 0.0121122 | 0.0121781 | 0.0122440 | 0.0123098 | 0.0123757 | 0.0124415 | 0.0125074 | 0.0125732 |
| 89 | 0.0126391 | 0.0127144 | 0.0127896 | 0.0128649 | 0.0129402 | 0.0130154 | 0.0130907 | 0.0131660 | 0.0132412 | 0.0133165 | 0.0133918 | 0.0134670 |
| 90 | 0.0135423 | 0.0135884 | 0.0136346 | 0.0136807 | 0.0137268 | 0.0137730 | 0.0138191 | 0.0138652 | 0.0139114 | 0.0139575 | 0.0140036 | 0.0140498 |
| 91 | 0.0140959 | 0.0141874 | 0.0142789 | 0.0143703 | 0.0144618 | 0.0145533 | 0.0146448 | 0.0147362 | 0.0148277 | 0.0149192 | 0.0150107 | 0.0151021 |
| 92 | 0.0151936 | 0.0153005 | 0.0154075 | 0.0155144 | 0.0156213 | 0.0157283 | 0.0158352 | 0.0159421 | 0.0160491 | 0.0161560 | 0.0162629 | 0.0163699 |
| 93 | 0.0164768 | 0.0165348 | 0.0165929 | 0.0166509 | 0.0167089 | 0.0167669 | 0.0168250 | 0.0168830 | 0.0169410 | 0.0169990 | 0.0170571 | 0.0171151 |
| 94 | 0.0171731 | 0.0173038 | 0.0174345 | 0.0175652 | 0.0176959 | 0.0178266 | 0.0179573 | 0.0180879 | 0.0182186 | 0.0183493 | 0.0184800 | 0.0186107 |
| 95 | 0.0187414 | 0.0188984 | 0.0190554 | 0.0192123 | 0.0193693 | 0.0195263 | 0.0196833 | 0.0198402 | 0.0199972 | 0.0201542 | 0.0203112 | 0.0204681 |
| 96 | 0.0206251 | 0.0207003 | 0.0207755 | 0.0208507 | 0.0209259 | 0.0210011 | 0.0210763 | 0.0211514 | 0.0212266 | 0.0213018 | 0.0213770 | 0.0214522 |
| 97 | 0.0215274 | 0.0215987 | 0.0216701 | 0.0217414 | 0.0218128 | 0.0218841 | 0.0219555 | 0.0220268 | 0.0220981 | 0.0221695 | 0.0222408 | 0.0223122 |
| 98 | 0.0223835 | 0.0224502 | 0.0225170 | 0.0225837 | 0.0226505 | 0.0227172 | 0.0227840 | 0.0228507 | 0.0229174 | 0.0229842 | 0.0230509 | 0.0231177 |
| 99 | 0.0231844 | 0.0231844 | 0.0231844 | 0.0231844 | 0.0231844 | 0.0231844 | 0.0231844 | 0.0231844 | 0.0231844 | 0.0231844 | 0.0231844 | 0.0231844 |

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