



Survivor benefit option factors for TRS members

Member older than beneficiary

See Washington Administrative Code 415-02-380 for more information.

Age Difference	Plan 1 Opt. 2 - 100%	Plan 1 Opt. 3 - 50%	Plan 1 Opt. 4 - 66.67%	Plan 2/3 Opt. 2 - 100%	Plan 2/3 Opt. 3 - 50%	Plan 2/3 Opt. 4 - 66.67%
0	0.870	0.931	0.910	0.877	0.935	0.915
1	0.853	0.921	0.897	0.860	0.925	0.902
2	0.841	0.914	0.888	0.848	0.918	0.893
3	0.835	0.910	0.884	0.841	0.913	0.888
4	0.823	0.903	0.874	0.828	0.906	0.878
5	0.816	0.899	0.869	0.820	0.901	0.873
6	0.810	0.895	0.865	0.813	0.897	0.867
7	0.803	0.891	0.860	0.806	0.893	0.862
8	0.797	0.887	0.855	0.799	0.888	0.856
9	0.791	0.883	0.850	0.792	0.884	0.851
10	0.785	0.880	0.846	0.785	0.879	0.845
11	0.780	0.876	0.841	0.778	0.875	0.840
12	0.774	0.873	0.837	0.771	0.871	0.835
13	0.769	0.869	0.833	0.764	0.866	0.830
14	0.764	0.866	0.829	0.758	0.862	0.825
15	0.759	0.863	0.825	0.752	0.858	0.820
16	0.754	0.860	0.822	0.746	0.854	0.815
17	0.750	0.857	0.818	0.740	0.850	0.810
18	0.746	0.854	0.815	0.734	0.847	0.805
19	0.741	0.852	0.811	0.729	0.843	0.801
20	0.738	0.849	0.808	0.723	0.839	0.797
21	0.734	0.847	0.805	0.718	0.836	0.793
22	0.730	0.844	0.803	0.713	0.833	0.789
23	0.727	0.842	0.800	0.708	0.829	0.785
24	0.724	0.840	0.797	0.704	0.826	0.781
25	0.721	0.838	0.795	0.699	0.823	0.777
26	0.718	0.836	0.793	0.695	0.820	0.774
27	0.716	0.834	0.791	0.691	0.817	0.771
28	0.713	0.833	0.789	0.687	0.815	0.767
29	0.711	0.831	0.787	0.684	0.812	0.764
30	0.709	0.830	0.785	0.680	0.810	0.761
31	0.707	0.828	0.783	0.677	0.807	0.759
32	0.705	0.827	0.782	0.674	0.805	0.756
33	0.703	0.826	0.780	0.671	0.803	0.753
34	0.701	0.824	0.779	0.668	0.801	0.751
35	0.700	0.823	0.778	0.665	0.799	0.748
36	0.698	0.822	0.776	0.662	0.797	0.746
37	0.697	0.821	0.775	0.660	0.795	0.744
38	0.696	0.820	0.774	0.657	0.793	0.742
39	0.694	0.820	0.773	0.655	0.791	0.740
40	0.693	0.819	0.772	0.653	0.790	0.738

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 1 Opt. 2 - 100%	Plan 1 Opt. 3 - 50%	Plan 1 Opt. 4 - 66.67%	Plan 2/3 Opt. 2 - 100%	Plan 2/3 Opt. 3 - 50%	Plan 2/3 Opt. 4 - 66.67%
-20	0.967	0.983	0.978	0.972	0.986	0.981
-19	0.964	0.982	0.976	0.970	0.985	0.980
-18	0.962	0.981	0.974	0.967	0.983	0.978
-17	0.959	0.979	0.972	0.965	0.982	0.976
-16	0.956	0.978	0.970	0.962	0.981	0.975
-15	0.953	0.976	0.968	0.960	0.979	0.973
-14	0.950	0.974	0.966	0.957	0.978	0.971
-13	0.946	0.972	0.964	0.953	0.976	0.968
-12	0.943	0.971	0.961	0.950	0.974	0.966
-11	0.939	0.968	0.958	0.947	0.973	0.964
-10	0.935	0.966	0.956	0.943	0.971	0.961
-9	0.931	0.964	0.953	0.939	0.968	0.958
-8	0.927	0.962	0.950	0.935	0.966	0.955
-7	0.922	0.959	0.947	0.930	0.964	0.952
-6	0.917	0.957	0.943	0.925	0.961	0.949
-5	0.913	0.954	0.940	0.920	0.959	0.945
-4	0.908	0.952	0.936	0.915	0.956	0.942
-3	0.902	0.949	0.933	0.910	0.953	0.938
-2	0.895	0.944	0.927	0.902	0.948	0.932
-1	0.884	0.938	0.919	0.891	0.942	0.925

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