



Purchase Service Credit or Annuity for members of WSPRS Plan 1 and 2
 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 | 0.0036941 | 0.0036951 | 0.0036961 | 0.0036971 | 0.0036980 | 0.0036990 | 0.0037000 | 0.0037010 | 0.0037020 | 0.0037030 | 0.0037039 | 0.0037049 |
| 21 | 0.0037059 | 0.0037069 | 0.0037080 | 0.0037090 | 0.0037100 | 0.0037111 | 0.0037121 | 0.0037131 | 0.0037142 | 0.0037152 | 0.0037162 | 0.0037173 |
| 22 | 0.0037183 | 0.0037194 | 0.0037205 | 0.0037216 | 0.0037226 | 0.0037237 | 0.0037248 | 0.0037259 | 0.0037270 | 0.0037281 | 0.0037291 | 0.0037302 |
| 23 | 0.0037313 | 0.0037324 | 0.0037336 | 0.0037347 | 0.0037358 | 0.0037370 | 0.0037381 | 0.0037392 | 0.0037404 | 0.0037415 | 0.0037426 | 0.0037438 |
| 24 | 0.0037449 | 0.0037461 | 0.0037473 | 0.0037485 | 0.0037497 | 0.0037509 | 0.0037521 | 0.0037533 | 0.0037545 | 0.0037557 | 0.0037569 | 0.0037581 |
| 25 | 0.0037593 | 0.0037606 | 0.0037619 | 0.0037633 | 0.0037646 | 0.0037659 | 0.0037672 | 0.0037685 | 0.0037698 | 0.0037712 | 0.0037725 | 0.0037738 |
| 26 | 0.0037751 | 0.0037764 | 0.0037778 | 0.0037791 | 0.0037804 | 0.0037817 | 0.0037831 | 0.0037844 | 0.0037857 | 0.0037870 | 0.0037884 | 0.0037897 |
| 27 | 0.0037910 | 0.0037924 | 0.0037938 | 0.0037952 | 0.0037966 | 0.0037980 | 0.0037994 | 0.0038007 | 0.0038021 | 0.0038035 | 0.0038049 | 0.0038063 |
| 28 | 0.0038077 | 0.0038092 | 0.0038107 | 0.0038121 | 0.0038136 | 0.0038151 | 0.0038166 | 0.0038180 | 0.0038195 | 0.0038210 | 0.0038225 | 0.0038239 |
| 29 | 0.0038254 | 0.0038270 | 0.0038285 | 0.0038301 | 0.0038316 | 0.0038332 | 0.0038347 | 0.0038363 | 0.0038378 | 0.0038394 | 0.0038409 | 0.0038425 |
| 30 | 0.0038440 | 0.0038456 | 0.0038473 | 0.0038489 | 0.0038505 | 0.0038522 | 0.0038538 | 0.0038554 | 0.0038571 | 0.0038587 | 0.0038603 | 0.0038620 |
| 31 | 0.0038636 | 0.0038653 | 0.0038670 | 0.0038688 | 0.0038705 | 0.0038722 | 0.0038739 | 0.0038756 | 0.0038773 | 0.0038791 | 0.0038808 | 0.0038825 |
| 32 | 0.0038842 | 0.0038860 | 0.0038878 | 0.0038896 | 0.0038914 | 0.0038932 | 0.0038950 | 0.0038968 | 0.0038986 | 0.0039004 | 0.0039022 | 0.0039040 |
| 33 | 0.0039058 | 0.0039077 | 0.0039096 | 0.0039115 | 0.0039134 | 0.0039153 | 0.0039172 | 0.0039190 | 0.0039209 | 0.0039228 | 0.0039247 | 0.0039266 |
| 34 | 0.0039285 | 0.0039305 | 0.0039325 | 0.0039345 | 0.0039364 | 0.0039384 | 0.0039404 | 0.0039424 | 0.0039444 | 0.0039464 | 0.0039483 | 0.0039503 |
| 35 | 0.0039523 | 0.0039544 | 0.0039565 | 0.0039586 | 0.0039607 | 0.0039628 | 0.0039649 | 0.0039669 | 0.0039690 | 0.0039711 | 0.0039732 | 0.0039753 |
| 36 | 0.0039774 | 0.0039796 | 0.0039818 | 0.0039840 | 0.0039862 | 0.0039884 | 0.0039906 | 0.0039927 | 0.0039949 | 0.0039971 | 0.0039993 | 0.0040015 |
| 37 | 0.0040037 | 0.0040060 | 0.0040083 | 0.0040106 | 0.0040129 | 0.0040152 | 0.0040176 | 0.0040199 | 0.0040222 | 0.0040245 | 0.0040268 | 0.0040291 |
| 38 | 0.0040314 | 0.0040340 | 0.0040365 | 0.0040391 | 0.0040417 | 0.0040442 | 0.0040468 | 0.0040494 | 0.0040519 | 0.0040545 | 0.0040571 | 0.0040596 |
| 39 | 0.0040622 | 0.0040648 | 0.0040674 | 0.0040700 | 0.0040726 | 0.0040752 | 0.0040779 | 0.0040805 | 0.0040831 | 0.0040857 | 0.0040883 | 0.0040909 |
| 40 | 0.0040935 | 0.0040962 | 0.0040989 | 0.0041016 | 0.0041043 | 0.0041070 | 0.0041098 | 0.0041125 | 0.0041152 | 0.0041179 | 0.0041206 | 0.0041233 |
| 41 | 0.0041260 | 0.0041289 | 0.0041317 | 0.0041346 | 0.0041374 | 0.0041403 | 0.0041432 | 0.0041460 | 0.0041489 | 0.0041517 | 0.0041546 | 0.0041574 |
| 42 | 0.0041603 | 0.0041633 | 0.0041663 | 0.0041693 | 0.0041723 | 0.0041753 | 0.0041783 | 0.0041813 | 0.0041843 | 0.0041873 | 0.0041903 | 0.0041933 |
| 43 | 0.0041963 | 0.0041995 | 0.0042026 | 0.0042058 | 0.0042090 | 0.0042121 | 0.0042153 | 0.0042185 | 0.0042216 | 0.0042248 | 0.0042280 | 0.0042311 |
| 44 | 0.0042343 | 0.0042376 | 0.0042410 | 0.0042443 | 0.0042476 | 0.0042510 | 0.0042543 | 0.0042576 | 0.0042610 | 0.0042643 | 0.0042676 | 0.0042710 |
| 45 | 0.0042743 | 0.0042778 | 0.0042813 | 0.0042848 | 0.0042883 | 0.0042918 | 0.0042954 | 0.0042989 | 0.0043024 | 0.0043059 | 0.0043094 | 0.0043129 |
| 46 | 0.0043164 | 0.0043203 | 0.0043243 | 0.0043282 | 0.0043321 | 0.0043360 | 0.0043400 | 0.0043439 | 0.0043478 | 0.0043517 | 0.0043557 | 0.0043596 |
| 47 | 0.0043635 | 0.0043675 | 0.0043715 | 0.0043755 | 0.0043795 | 0.0043835 | 0.0043875 | 0.0043915 | 0.0043955 | 0.0043995 | 0.0044035 | 0.0044075 |
| 48 | 0.0044115 | 0.0044155 | 0.0044196 | 0.0044236 | 0.0044276 | 0.0044317 | 0.0044357 | 0.0044397 | 0.0044438 | 0.0044478 | 0.0044518 | 0.0044559 |
| 49 | 0.0044599 | 0.0044641 | 0.0044684 | 0.0044726 | 0.0044769 | 0.0044811 | 0.0044854 | 0.0044896 | 0.0044938 | 0.0044981 | 0.0045023 | 0.0045066 |
| 50 | 0.0045108 | 0.0045153 | 0.0045197 | 0.0045242 | 0.0045286 | 0.0045331 | 0.0045376 | 0.0045420 | 0.0045465 | 0.0045509 | 0.0045554 | 0.0045598 |
| 51 | 0.0045643 | 0.0045690 | 0.0045737 | 0.0045784 | 0.0045831 | 0.0045878 | 0.0045925 | 0.0045971 | 0.0046018 | 0.0046065 | 0.0046112 | 0.0046159 |
| 52 | 0.0046206 | 0.0046255 | 0.0046305 | 0.0046354 | 0.0046404 | 0.0046453 | 0.0046503 | 0.0046552 | 0.0046601 | 0.0046651 | 0.0046700 | 0.0046750 |
| 53 | 0.0046799 | 0.0046856 | 0.0046914 | 0.0046971 | 0.0047028 | 0.0047085 | 0.0047143 | 0.0047200 | 0.0047257 | 0.0047314 | 0.0047372 | 0.0047429 |
| 54 | 0.0047486 | 0.0047545 | 0.0047604 | 0.0047663 | 0.0047722 | 0.0047781 | 0.0047840 | 0.0047899 | 0.0047958 | 0.0048017 | 0.0048076 | 0.0048135 |
| 55 | 0.0048194 | 0.0048253 | 0.0048312 | 0.0048371 | 0.0048430 | 0.0048489 | 0.0048548 | 0.0048607 | 0.0048666 | 0.0048725 | 0.0048784 | 0.0048843 |
| 56 | 0.0048902 | 0.0048964 | 0.0049027 | 0.0049089 | 0.0049151 | 0.0049214 | 0.0049276 | 0.0049338 | 0.0049401 | 0.0049463 | 0.0049525 | 0.0049588 |
| 57 | 0.0049650 | 0.0049716 | 0.0049782 | 0.0049847 | 0.0049913 | 0.0049979 | 0.0050045 | 0.0050110 | 0.0050176 | 0.0050242 | 0.0050308 | 0.0050373 |
| 58 | 0.0050439 | 0.0050517 | 0.0050595 | 0.0050672 | 0.0050750 | 0.0050828 | 0.0050906 | 0.0050983 | 0.0051061 | 0.0051139 | 0.0051217 | 0.0051294 |
| 59 | 0.0051372 | 0.0051453 | 0.0051534 | 0.0051615 | 0.0051695 | 0.0051776 | 0.0051857 | 0.0051938 | 0.0052019 | 0.0052100 | 0.0052180 | 0.0052261 |

Factors effective Dec. 1, 2022

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|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 60 | 0.0052342 | 0.0052421 | 0.0052499 | 0.0052578 | 0.0052657 | 0.0052735 | 0.0052814 | 0.0052893 | 0.0052971 | 0.0053050 | 0.0053129 | 0.0053207 |
| 61 | 0.0053286 | 0.0053369 | 0.0053451 | 0.0053534 | 0.0053617 | 0.0053699 | 0.0053782 | 0.0053865 | 0.0053947 | 0.0054030 | 0.0054113 | 0.0054195 |
| 62 | 0.0054278 | 0.0054378 | 0.0054478 | 0.0054578 | 0.0054678 | 0.0054778 | 0.0054878 | 0.0054977 | 0.0055077 | 0.0055177 | 0.0055277 | 0.0055377 |
| 63 | 0.0055477 | 0.0055581 | 0.0055686 | 0.0055790 | 0.0055894 | 0.0055999 | 0.0056103 | 0.0056207 | 0.0056312 | 0.0056416 | 0.0056520 | 0.0056625 |
| 64 | 0.0056729 | 0.0056828 | 0.0056927 | 0.0057026 | 0.0057125 | 0.0057224 | 0.0057323 | 0.0057422 | 0.0057521 | 0.0057620 | 0.0057719 | 0.0057818 |
| 65 | 0.0057917 | 0.0058021 | 0.0058125 | 0.0058229 | 0.0058332 | 0.0058436 | 0.0058540 | 0.0058644 | 0.0058748 | 0.0058852 | 0.0058955 | 0.0059059 |
| 66 | 0.0059163 | 0.0059293 | 0.0059423 | 0.0059553 | 0.0059683 | 0.0059813 | 0.0059944 | 0.0060074 | 0.0060204 | 0.0060334 | 0.0060464 | 0.0060594 |
| 67 | 0.0060724 | 0.0060861 | 0.0060998 | 0.0061135 | 0.0061272 | 0.0061409 | 0.0061547 | 0.0061684 | 0.0061821 | 0.0061958 | 0.0062095 | 0.0062232 |
| 68 | 0.0062369 | 0.0062495 | 0.0062621 | 0.0062747 | 0.0062872 | 0.0062998 | 0.0063124 | 0.0063250 | 0.0063376 | 0.0063502 | 0.0063627 | 0.0063753 |
| 69 | 0.0063879 | 0.0064011 | 0.0064142 | 0.0064274 | 0.0064406 | 0.0064537 | 0.0064669 | 0.0064801 | 0.0064932 | 0.0065064 | 0.0065196 | 0.0065327 |
| 70 | 0.0065459 | 0.0065631 | 0.0065803 | 0.0065975 | 0.0066146 | 0.0066318 | 0.0066490 | 0.0066662 | 0.0066834 | 0.0067006 | 0.0067177 | 0.0067349 |
| 71 | 0.0067521 | 0.0067704 | 0.0067887 | 0.0068070 | 0.0068253 | 0.0068436 | 0.0068619 | 0.0068802 | 0.0068985 | 0.0069168 | 0.0069351 | 0.0069534 |
| 72 | 0.0069717 | 0.0069876 | 0.0070035 | 0.0070193 | 0.0070352 | 0.0070511 | 0.0070670 | 0.0070828 | 0.0070987 | 0.0071146 | 0.0071305 | 0.0071463 |
| 73 | 0.0071622 | 0.0071837 | 0.0072052 | 0.0072267 | 0.0072481 | 0.0072696 | 0.0072911 | 0.0073126 | 0.0073341 | 0.0073556 | 0.0073770 | 0.0073985 |
| 74 | 0.0074200 | 0.0074431 | 0.0074662 | 0.0074893 | 0.0075123 | 0.0075354 | 0.0075585 | 0.0075816 | 0.0076047 | 0.0076278 | 0.0076508 | 0.0076739 |
| 75 | 0.0076970 | 0.0077161 | 0.0077352 | 0.0077542 | 0.0077733 | 0.0077924 | 0.0078115 | 0.0078305 | 0.0078496 | 0.0078687 | 0.0078878 | 0.0079068 |
| 76 | 0.0079259 | 0.0079530 | 0.0079802 | 0.0080073 | 0.0080344 | 0.0080616 | 0.0080887 | 0.0081158 | 0.0081430 | 0.0081701 | 0.0081972 | 0.0082244 |
| 77 | 0.0082515 | 0.0082810 | 0.0083104 | 0.0083399 | 0.0083694 | 0.0083988 | 0.0084283 | 0.0084578 | 0.0084872 | 0.0085167 | 0.0085462 | 0.0085756 |
| 78 | 0.0086051 | 0.0086281 | 0.0086511 | 0.0086741 | 0.0086970 | 0.0087200 | 0.0087430 | 0.0087660 | 0.0087890 | 0.0088120 | 0.0088349 | 0.0088579 |
| 79 | 0.0088809 | 0.0089157 | 0.0089504 | 0.0089852 | 0.0090200 | 0.0090547 | 0.0090895 | 0.0091243 | 0.0091590 | 0.0091938 | 0.0092286 | 0.0092633 |
| 80 | 0.0092981 | 0.0093363 | 0.0093745 | 0.0094127 | 0.0094509 | 0.0094891 | 0.0095273 | 0.0095654 | 0.0096036 | 0.0096418 | 0.0096800 | 0.0097182 |
| 81 | 0.0097564 | 0.0097840 | 0.0098117 | 0.0098393 | 0.0098670 | 0.0098946 | 0.0099223 | 0.0099499 | 0.0099775 | 0.0100052 | 0.0100328 | 0.0100605 |
| 82 | 0.0100881 | 0.0101331 | 0.0101781 | 0.0102231 | 0.0102681 | 0.0103131 | 0.0103581 | 0.0104031 | 0.0104481 | 0.0104931 | 0.0105381 | 0.0105831 |
| 83 | 0.0106281 | 0.0106782 | 0.0107283 | 0.0107784 | 0.0108285 | 0.0108786 | 0.0109287 | 0.0109787 | 0.0110288 | 0.0110789 | 0.0111290 | 0.0111791 |
| 84 | 0.0112292 | 0.0112623 | 0.0112954 | 0.0113285 | 0.0113616 | 0.0113947 | 0.0114278 | 0.0114608 | 0.0114939 | 0.0115270 | 0.0115601 | 0.0115932 |
| 85 | 0.0116263 | 0.0116853 | 0.0117444 | 0.0118034 | 0.0118625 | 0.0119215 | 0.0119806 | 0.0120396 | 0.0120986 | 0.0121577 | 0.0122167 | 0.0122758 |
| 86 | 0.0123348 | 0.0124015 | 0.0124682 | 0.0125349 | 0.0126016 | 0.0126683 | 0.0127350 | 0.0128017 | 0.0128684 | 0.0129351 | 0.0130018 | 0.0130685 |
| 87 | 0.0131352 | 0.0131752 | 0.0132153 | 0.0132553 | 0.0132953 | 0.0133354 | 0.0133754 | 0.0134154 | 0.0134555 | 0.0134955 | 0.0135355 | 0.0135756 |
| 88 | 0.0136156 | 0.0136549 | 0.0136942 | 0.0137335 | 0.0137728 | 0.0138121 | 0.0138515 | 0.0138908 | 0.0139301 | 0.0139694 | 0.0140087 | 0.0140480 |
| 89 | 0.0140873 | 0.0141714 | 0.0142555 | 0.0143395 | 0.0144236 | 0.0145077 | 0.0145918 | 0.0146758 | 0.0147599 | 0.0148440 | 0.0149281 | 0.0150121 |
| 90 | 0.0150962 | 0.0151932 | 0.0152903 | 0.0153873 | 0.0154844 | 0.0155814 | 0.0156785 | 0.0157755 | 0.0158725 | 0.0159696 | 0.0160666 | 0.0161637 |
| 91 | 0.0162607 | 0.0163095 | 0.0163584 | 0.0164072 | 0.0164561 | 0.0165049 | 0.0165538 | 0.0166026 | 0.0166514 | 0.0167003 | 0.0167491 | 0.0167980 |
| 92 | 0.0168468 | 0.0168940 | 0.0169412 | 0.0169884 | 0.0170355 | 0.0170827 | 0.0171299 | 0.0171771 | 0.0172243 | 0.0172715 | 0.0173186 | 0.0173658 |
| 93 | 0.0174130 | 0.0175363 | 0.0176596 | 0.0177828 | 0.0179061 | 0.0180294 | 0.0181527 | 0.0182759 | 0.0183992 | 0.0185225 | 0.0186458 | 0.0187690 |
| 94 | 0.0188923 | 0.0190385 | 0.0191846 | 0.0193308 | 0.0194770 | 0.0196231 | 0.0197693 | 0.0199155 | 0.0200616 | 0.0202078 | 0.0203540 | 0.0205001 |
| 95 | 0.0206463 | 0.0207096 | 0.0207729 | 0.0208362 | 0.0208995 | 0.0209628 | 0.0210261 | 0.0210893 | 0.0211526 | 0.0212159 | 0.0212792 | 0.0213425 |
| 96 | 0.0214058 | 0.0214678 | 0.0215298 | 0.0215918 | 0.0216538 | 0.0217158 | 0.0217778 | 0.0218397 | 0.0219017 | 0.0219637 | 0.0220257 | 0.0220877 |
| 97 | 0.0221497 | 0.0222101 | 0.0222706 | 0.0223310 | 0.0223914 | 0.0224519 | 0.0225123 | 0.0225727 | 0.0226332 | 0.0226936 | 0.0227540 | 0.0228145 |
| 98 | 0.0228749 | 0.0229333 | 0.0229917 | 0.0230500 | 0.0231084 | 0.0231668 | 0.0232252 | 0.0232835 | 0.0233419 | 0.0234003 | 0.0234587 | 0.0235170 |
| 99 | 0.0235754 | 0.0235754 | 0.0235754 | 0.0235754 | 0.0235754 | 0.0235754 | 0.0235754 | 0.0235754 | 0.0235754 | 0.0235754 | 0.0235754 | 0.0235754 |

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