

Survivor benefit option factors for WSPRS members

Member older than beneficiary

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

Age Difference	Plan 1 Opt. B - 100%	Plan 2 Opt. 2 - 100%	Plan 2 Opt. 3 - 50%	Plan 2 Opt. 4 - 66.67%
0	0.952	0.886	0.939	0.921
1	0.949	0.881	0.937	0.917
2	0.946	0.876	0.934	0.914
3	0.942	0.872	0.931	0.911
4	0.939	0.867	0.929	0.907
5	0.936	0.862	0.926	0.904
6	0.933	0.857	0.923	0.900
7	0.929	0.853	0.921	0.897
8	0.926	0.848	0.918	0.893
9	0.923	0.844	0.915	0.890
10	0.920	0.839	0.912	0.887
11	0.917	0.835	0.910	0.883
12	0.913	0.830	0.907	0.880
13	0.910	0.826	0.905	0.877
14	0.907	0.822	0.902	0.874
15	0.904	0.818	0.900	0.871
16	0.902	0.814	0.897	0.868
17	0.899	0.810	0.895	0.865
18	0.896	0.806	0.893	0.862
19	0.894	0.802	0.890	0.859
20	0.891	0.799	0.888	0.856
21	0.889	0.795	0.886	0.854
22	0.887	0.792	0.884	0.851
23	0.885	0.789	0.882	0.849
24	0.883	0.786	0.880	0.846
25	0.881	0.783	0.878	0.844
26	0.880	0.780	0.876	0.842
27	0.878	0.777	0.874	0.839
28	0.877	0.774	0.873	0.837
29	0.876	0.772	0.871	0.835
30	0.875	0.769	0.869	0.833
31	0.874	0.767	0.868	0.831
32	0.873	0.764	0.866	0.830
33	0.872	0.762	0.865	0.828
34	0.871	0.760	0.864	0.826
35	0.870	0.758	0.862	0.824
36	0.870	0.756	0.861	0.823
37	0.869	0.754	0.860	0.821
38	0.868	0.752	0.859	0.820
39	0.868	0.751	0.858	0.819
40	0.867	0.749	0.856	0.817

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. B - 100%	Plan 2 Opt. 2 - 100%	Plan 2 Opt. 3 - 50%	Plan 2 Opt. 4 - 66.67%
-20	0.993	0.960	0.980	0.973
-19	0.992	0.957	0.978	0.971
-18	0.991	0.955	0.977	0.969
-17	0.989	0.952	0.975	0.967
-16	0.988	0.949	0.974	0.965
-15	0.987	0.946	0.972	0.963
-14	0.985	0.943	0.971	0.961
-13	0.984	0.940	0.969	0.959
-12	0.982	0.936	0.967	0.957
-11	0.980	0.933	0.965	0.954
-10	0.978	0.929	0.963	0.952
-9	0.976	0.925	0.961	0.949
-8	0.974	0.921	0.959	0.946
-7	0.971	0.917	0.957	0.943
-6	0.969	0.913	0.954	0.940
-5	0.966	0.909	0.952	0.937
-4	0.963	0.904	0.950	0.934
-3	0.961	0.900	0.947	0.931
-2	0.958	0.895	0.945	0.928
-1	0.955	0.891	0.942	0.924

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