Florida Retirement System
Actuarial Equivalence Factors Effective January 1, 2026

Table 1: Assumed Remaining Life Expectancy of Non-Disabled Members Retiring as of January 1, 2028

Age	Special Risk		K-12 Instructional		Other Members	
	Male	Female	Male	Female	Male	Female
45	40.1	43.2	42.5	44.7	40.5	43.2
46	39.1	42.1	41.4	43.7	39.5	42.1
47	38.1	41.1	40.4	42.6	38.4	41.1
48	37.0	40.1	39.3	41.6	37.4	40.0
49	36.0	39.0	38.3	40.5	36.3	39.0
50	35.0	38.0	37.3	39.5	35.3	37.9
51	34.0	36.9	36.2	38.4	34.3	37.0
52	33.0	35.9	35.2	37.4	33.3	36.0
53	32.0	34.9	34.2	36.4	32.4	35.1
54	31.0	33.9	33.1	35.3	31.5	34.1
55	30.0	32.9	32.1	34.3	30.5	33.2
56	29.0	31.9	31.1	33.3	29.6	32.2
57	28.0	30.9	30.1	32.3	28.7	31.2
58	27.0	29.9	29.1	31.3	27.8	30.3
59	26.0	28.9	28.1	30.3	26.9	29.3
60	25.1	27.9	27.2	29.4	26.0	28.4
61	24.1	27.0	26.2	28.4	25.1	27.4
62	23.2	26.0	25.2	27.4	24.2	26.5
63	22.3	25.1	24.3	26.4	23.3	25.6
64	21.4	24.2	23.3	25.5	22.5	24.6
65	20.5	23.2	22.4	24.5	21.6	23.7
66	19.6	22.3	21.5	23.6	20.7	22.8
67	18.7	21.4	20.6	22.6	19.9	21.9
68	17.9	20.5	19.7	21.7	19.0	21.0
69	17.0	19.7	18.8	20.7	18.2	20.1
70	16.2	18.8	17.9	19.8	17.4	19.2
71	15.4	17.9	17.0	18.9	16.6	18.3
72	14.6	17.1	16.2	18.0	15.8	17.4
73	13.8	16.3	15.3	17.1	15.0	16.6
74	13.1	15.5	14.5	16.2	14.2	15.8
75	12.3	14.7	13.7	15.4	13.5	14.9
76	11.6	13.9	12.9	14.5	12.7	14.1
77	10.9	13.2	12.2	13.7	12.0	13.4
78	10.2	12.4	11.4	12.9	11.3	12.6
79	9.6	11.7	10.7	12.2	10.7	11.9
80	9.0	11.0	10.0	11.4	10.0	11.1
81	8.4	10.4	9.3	10.7	9.4	10.4
82	7.8	9.7	8.7	10.0	8.8	9.8
83	7.3	9.1	8.1	9.3	8.2	9.1
84	6.7	8.5	7.5	8.7	7.6	8.5
85	6.3	8.0	7.0	8.1	7.1	7.9
86	5.8	7.4	6.4	7.5	6.6	7.3
87	5.4	6.9	5.9	6.9	6.2	6.8
88	5.0	6.4	5.5	6.4	5.7	6.3
89	4.6	6.0	5.1	5.9	5.3	5.8
90	4.3	5.6	4.7	5.5	4.9	5.4

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 2: 10-Year Certain and Life Annuity Conversion Factors (Option 2)
Non-Disabled Members

Age	Factor	Age	Factor	Age	Factor	Age	Factor
1	0.9998	26	0.9993	51	0.9934	76	0.8983
2	0.9998	27	0.9993	52	0.9929	77	0.8834
3	0.9998	28	0.9992	53	0.9923	78	0.8665
4	0.9998	29	0.9992	54	0.9915	79	0.8475
5	0.9998	30	0.9991	55	0.9908	80	0.8262
6	0.9998	31	0.9991	56	0.9899	81	0.8026
7	0.9998	32	0.9990	57	0.9890	82	0.7769
8	0.9998	33	0.9989	58	0.9879	83	0.7491
9	0.9998	34	0.9989	59	0.9867	84	0.7195
10	0.9998	35	0.9988	60	0.9854	85	0.6885
11	0.9998	36	0.9987	61	0.9839	86	0.6565
12	0.9997	37	0.9987	62	0.9822	87	0.6240
13	0.9997	38	0.9986	63	0.9803	88	0.5915
14	0.9997	39	0.9985	64	0.9780	89	0.5594
15	0.9996	40	0.9984	65	0.9755	90	0.5284
16	0.9996	41	0.9983	66	0.9725		
17	0.9996	42	0.9982	67	0.9690		
18	0.9995	43	0.9979	68	0.9649		
19	0.9995	44	0.9976	69	0.9602		
20	0.9995	45	0.9973	70	0.9547		
21	0.9995	46	0.9969	71	0.9484		
22	0.9995	47	0.9964	72	0.9410		
23	0.9995	48	0.9958	73	0.9325		
24	0.9994	49	0.9950	74	0.9226		
25	0.9994	50	0.9941	75	0.9113		

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 3: 100% Joint and Survivor Annuity Conversion Factors (Option 3)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	0.9717	0.9697	0.9677	0.9654	0.9631	0.9606	0.9580	0.9552	0.9522	0.9492	0.9459	0.9425	0.9389	0.9352	0.9312	0.9270	0.9227	0.9180	0.9132	0.9081
2	0.9722	0.9703	0.9682	0.9660	0.9636	0.9611	0.9585	0.9557	0.9528	0.9497	0.9465	0.9431	0.9395	0.9358	0.9318	0.9277	0.9233	0.9187	0.9138	0.9087
3	0.9727	0.9708	0.9687	0.9665	0.9642	0.9617	0.9591	0.9563	0.9534	0.9504	0.9471	0.9437	0.9402	0.9364	0.9325	0.9283	0.9239	0.9193	0.9145	0.9093
4	0.9733	0.9714	0.9693	0.9671	0.9648	0.9623	0.9597	0.9570	0.9540	0.9510	0.9478	0.9444	0.9408	0.9371	0.9331	0.9290	0.9246	0.9200	0.9151	0.9100
5	0.9739	0.9720	0.9699	0.9677	0.9654	0.9630	0.9604	0.9576	0.9547	0.9517	0.9484	0.9451	0.9415	0.9378	0.9338	0.9297	0.9253	0.9207	0.9159	0.9107
6	0.9744	0.9726	0.9705	0.9684	0.9661	0.9636	0.9610	0.9583	0.9554	0.9523	0.9491	0.9458	0.9422	0.9385	0.9345	0.9304	0.9260	0.9215	0.9166	0.9115
7	0.9750	0.9732	0.9712	0.9690	0.9667	0.9643	0.9617	0.9590	0.9561	0.9531	0.9499	0.9465	0.9430	0.9392	0.9353	0.9312	0.9268	0.9222	0.9174	0.9123
8	0.9757	0.9738	0.9718	0.9697	0.9674	0.9650	0.9624	0.9597	0.9568	0.9538	0.9506	0.9473	0.9437	0.9400	0.9361	0.9320	0.9276	0.9231	0.9182	0.9131
9	0.9763	0.9745	0.9725	0.9704	0.9681	0.9657	0.9631	0.9604	0.9576	0.9546	0.9514	0.9481	0.9446	0.9408	0.9369	0.9328	0.9285	0.9239	0.9191	0.9140
10	0.9769	0.9751	0.9732	0.9711	0.9688	0.9664	0.9639	0.9612	0.9584	0.9554	0.9522	0.9489	0.9454	0.9417	0.9378	0.9337	0.9294	0.9248	0.9200	0.9149
11	0.9776	0.9758	0.9739	0.9718	0.9696	0.9672	0.9647	0.9620	0.9592	0.9562	0.9531	0.9498	0.9463	0.9426	0.9387	0.9346	0.9303	0.9257	0.9209	0.9159
12	0.9782	0.9765	0.9746	0.9725	0.9703	0.9680	0.9655	0.9629	0.9601	0.9571	0.9540	0.9507	0.9472	0.9435	0.9396	0.9356	0.9313	0.9267	0.9219	0.9169
13	0.9789	0.9772	0.9753	0.9733	0.9711	0.9688	0.9663	0.9637	0.9609	0.9580	0.9549	0.9516	0.9481	0.9445	0.9406	0.9366	0.9323	0.9277	0.9229	0.9179
14	0.9796	0.9779	0.9760	0.9741	0.9719	0.9696	0.9672	0.9646	0.9618	0.9589	0.9558	0.9526	0.9491	0.9455	0.9416	0.9376	0.9333	0.9288	0.9240	0.9190
15	0.9803	0.9786	0.9768	0.9748	0.9727	0.9705	0.9681	0.9655	0.9628	0.9599	0.9568	0.9536	0.9501	0.9465	0.9427	0.9387	0.9344	0.9299	0.9251	0.9201
16	0.9809	0.9793	0.9775	0.9756	0.9735	0.9713	0.9689	0.9664	0.9637	0.9608	0.9578	0.9546	0.9512	0.9476	0.9438	0.9398	0.9355	0.9310	0.9263	0.9213
17	0.9816	0.9800	0.9783	0.9764	0.9744	0.9722	0.9698	0.9673	0.9647	0.9618	0.9588	0.9556	0.9523	0.9487	0.9449	0.9409	0.9367	0.9322	0.9275	0.9225
18	0.9822	0.9807	0.9790	0.9772	0.9752	0.9731	0.9707	0.9683	0.9656	0.9628	0.9599	0.9567	0.9534	0.9498	0.9461	0.9421	0.9379	0.9334	0.9287	0.9237
19	0.9829	0.9814	0.9798	0.9780	0.9760	0.9739	0.9717	0.9692	0.9666	0.9639	0.9609	0.9578	0.9545	0.9510	0.9473	0.9433	0.9391	0.9347	0.9300	0.9251
20	0.9835	0.9821	0.9805	0.9788	0.9769	0.9748	0.9726	0.9702	0.9677	0.9649	0.9620	0.9590	0.9557	0.9522	0.9485	0.9446	0.9404	0.9360	0.9314	0.9264
21	0.9842	0.9828	0.9812	0.9795	0.9777	0.9757	0.9735	0.9712	0.9687	0.9660	0.9631	0.9601	0.9569	0.9534	0.9498	0.9459	0.9418	0.9374	0.9327	0.9278
22	0.9848	0.9834	0.9819	0.9803	0.9785	0.9766	0.9744	0.9722	0.9697	0.9671	0.9643	0.9613	0.9581	0.9547	0.9511	0.9472	0.9431	0.9388	0.9342	0.9293
23	0.9854	0.9841	0.9826	0.9811	0.9793	0.9774	0.9754	0.9731	0.9707	0.9682	0.9654	0.9625	0.9593	0.9560	0.9524	0.9486	0.9445	0.9402	0.9357	0.9308
24	0.9860	0.9847	0.9833	0.9818	0.9801	0.9783	0.9763	0.9741	0.9718	0.9693	0.9666	0.9637	0.9606	0.9573	0.9537	0.9500	0.9460	0.9417	0.9372	0.9324
25	0.9865	0.9853	0.9840	0.9825	0.9809	0.9791	0.9772	0.9751	0.9728	0.9704	0.9677	0.9649	0.9618	0.9586	0.9551	0.9514	0.9475	0.9432	0.9387	0.9340
26	0.9871	0.9859	0.9846	0.9832	0.9817	0.9799	0.9781	0.9760	0.9738	0.9714	0.9689	0.9661	0.9631	**0.9599**	0.9565	0.9529	0.9490	0.9448	0.9404	0.9356
27	0.9876	0.9865	0.9853	0.9839	0.9824	0.9808	0.9790	0.9770	0.9748	0.9725	0.9700	0.9673	0.9644	0.9613	0.9579	0.9543	0.9505	0.9464	0.9420	0.9373
28	0.9881	0.9870	0.9859	0.9846	0.9831	0.9815	0.9798	0.9779	0.9758	0.9736	0.9712	0.9685	0.9657	**0.9626**	0.9594	0.9558	0.9521	0.9480	0.9437	0.9391
29	0.9886	0.9876	0.9865	0.9852	0.9838	0.9823	0.9806	0.9788	0.9768	0.9746	0.9723	0.9697	0.9670	0.9640	0.9608	0.9573	0.9536	0.9497	0.9454	0.9408
30	0.9890	0.9881	0.9870	0.9858	0.9845	0.9831	0.9814	0.9797	0.9778	0.9757	0.9734	0.9709	**0.9682**	**0.9654**	**0.9622**	0.9589	0.9552	0.9513	0.9471	0.9426
31	0.9895	0.9886	0.9876	0.9864	0.9852	0.9838	0.9822	0.9805	0.9787	0.9767	0.9745	**0.9721**	**0.9695**	0.9667	**0.9637**	0.9604	0.9568	0.9530	0.9489	0.9445
32	0.9899	0.9890	0.9881	0.9870	0.9858	0.9845	0.9830	0.9814	0.9796	0.9777	0.9756	0.9733	0.9707	0.9680	0.9651	0.9619	0.9584	0.9547	0.9506	0.9463
33	0.9903	0.9895	0.9886	0.9876	0.9864	0.9851	0.9837	0.9822	0.9805	0.9786	0.9766	**0.9744**	**0.9720**	**0.9693**	0.9665	0.9634	0.9600	0.9564	0.9524	0.9482
34	0.9907	0.9899	0.9891	0.9881	0.9870	0.9858	0.9844	0.9830	0.9813	0.9796	0.9776	0.9755	0.9732	0.9706	0.9679	0.9648	0.9616	0.9580	0.9542	0.9500
35	0.9911	0.9903	0.9895	0.9886	0.9875	0.9864	0.9851	0.9837	0.9822	0.9805	**0.9786**	**0.9766**	**0.9743**	**0.9719**	0.9692	0.9663	0.9631	0.9597	0.9560	0.9519
36	0.9914	0.9907	0.9900	0.9891	0.9881	0.9870	0.9858	0.9844	0.9829	**0.9813**	0.9795	**0.9776**	**0.9755**	**0.9**731	0.9705	0.9677	0.9647	0.9614	0.9577	0.9538
37	0.9918	0.9911	0.9904	0.9895	0.9886	0.9875	0.9864	0.9851	0.9837	0.9822	0.9805	0.9786	0.9766	0.9743	0.9718	0.9692	0.9662	0.9630	0.9595	0.9556
38	0.9921	0.9915	0.9908	0.9900	0.9891	0.9881	0.9870	0.9858	0.9844	**0.9830**	**0.9813**	**0.9796**	**0.9776**	0.9755	0.9731	0.9705	0.9677	0.9646	0.9612	0.9575
39	0.9924	0.9919	0.9912	0.9904	0.9896	0.9886	0.9876	0.9864	0.9851	0.9837	0.9822	0.9805	0.9786	0.9766	0.9743	0.9719	0.9692	0.9662	0.9629	0.9593
40	0.9928	0.9922	0.9916	0.9908	0.9900	0.9891	0.9881	0.9870	0.9858	0.9845	**0.9830**	**0.9814**	0.9796	0.9777	0.9755	0.9732	0.9706	0.9677	0.9646	0.9611
41	0.9931	0.9925	0.9919	0.9912	0.9905	0.9896	0.9887	**0.9876**	**0.9865**	**0.9852**	0.9838	**0.9823**	0.9806	0.9787	0.9767	0.9744	0.9720	0.9692	0.9662	0.9629
42	0.9934	0.9928	0.9923	0.9916	0.9909	0.9901	0.9892	0.9882	0.9871	0.9859	0.9846	0.9831	0.9815	0.9798	0.9778	0.9757	0.9733	0.9707	0.9678	0.9646
43	0.9936	0.9932	0.9926	0.9920	0.9913	0.9905	0.9897	**0.9887**	**0.9877**	**0.9866**	**0.9853**	0.9839	0.9824	0.9807	0.9789	0.9768	0.9746	0.9721	0.9693	0.9663
44	0.9939	0.9935	0.9929	0.9924	0.9917	0.9910	0.9902	0.9893	0.9883	0.9872	0.9860	0.9847	0.9833	0.9817	0.9799	0.9780	0.9758	0.9735	0.9708	0.9679
45	0.9942	0.9938	0.9933	0.9927	0.9921	0.9914	0.9906	**0.9898**	**0.9888**	**0.9878**	**0.9867**	0.9855	0.9841	0.9826	0.9809	0.9791	0.9770	0.9748	0.9723	0.9695
46	0.9944	0.9940	0.9936	0.9930	0.9925	0.9918	**0.9911**	**0.9903**	**0.9894**	**0.9884**	0.9873	0.9862	0.9849	0.9835	0.9819	0.9801	0.9782	0.9761	0.9737	0.9710
47	0.9947	0.9943	0.9939	0.9934	0.9928	0.9922	0.9915	**0.9907**	0.9899	**0.9890**	0.9880	0.9869	0.9856	0.9843	0.9828	0.9812	0.9793	0.9773	0.9750	0.9725
48	0.9949	0.9946	0.9942	0.9937	0.9932	**0.9926**	**0.9919**	0.9912	0.9904	0.9895	0.9886	0.9875	0.9864	0.9851	0.9837	0.9821	0.9804	0.9785	0.9764	0.9740
49	0.9952	0.9948	0.9944	0.9940	0.9935	0.9929	0.9923	0.9916	0.9909	0.9901	0.9892	0.9882	0.9871	0.9859	0.9845	0.9831	0.9814	0.9796	0.9776	0.9754
50	0.9954	0.9951	0.9947	0.9943	0.9938	**0.9933**	**0.9927**	**0.9920**	**0.9913**	0.9906	0.9897	0.9888	0.9878	0.9866	0.9854	0.9840	0.9824	0.9807	0.9788	0.9767
51	0.9956	0.9953	0.9950	0.9946	0.9941	0.9936	**0.9931**	**0.9924**	**0.9**918	0.9910	0.9902	0.9894	0.9884	0.9873	0.9861	0.9848	0.9834	0.9818	0.9800	0.9779
52	0.9958	0.9955	0.9952	0.9948	0.9944	0.9939	0.9934	**0.9928**	0.9922	0.9915	0.9907	0.9899	0.9890	0.9880	0.9869	0.9856	0.9843	0.9827	0.9810	0.9791
53	0.9960	0.9957	0.9954	0.9951	**0.9947**	**0.9942**	**0.9937**	0.9932	0.9926	0.9919	0.9912	0.9904	0.9896	0.9886	0.9876	0.9864	0.9851	0.9837	0.9820	0.9802
54	0.9962	0.9959	0.9957	0.9953	0.9949	0.9945	0.9941	0.9935	0.9930	0.9924	0.9917	0.9909	0.9901	0.9892	0.9882	0.9871	0.9859	0.9845	0.9830	0.9813
55	0.9964	0.9961	0.9959	0.9956	**0.9952**	**0.9948**	**0.9944**	0.9939	0.9933	0.9928	0.9921	0.9914	0.9907	0.9898	0.9889	0.9878	0.9867	0.9854	0.9840	0.9824
56	0.9966	0.9963	0.9961	0.9958	0.9**955**	**0.9951**	**0.9947**	0.9942	0.9937	0.9932	0.9926	0.9919	0.9912	0.9904	0.9895	0.9885	0.9874	0.9862	0.9849	0.9834
57	0.9967	0.9965	0.9963	0.9960	0.9957	0.9953	**0.9950**	0.9945	0.9940	0.9935	0.9930	0.9924	0.9917	0.9909	0.9901	0.9892	0.9882	0.9870	0.9858	0.9843
58	0.9969	0.9967	0.9965	0.9962	0.9959	**0.9956**	0.9952	0.9948	0.9944	0.9939	0.9934	0.9928	0.9922	0.9915	0.9907	0.9898	0.9889	0.9878	0.9866	0.9853
59	0.9971	0.9969	0.9967	0.9964	0.9962	0.9958	0.9955	0.9951	0.9947	0.9943	0.9938	0.9932	0.9926	0.9920	0.9912	0.9904	0.9895	0.9885	0.9874	0.9862
60	0.9972	0.9970	0.9969	0.9966	0.9964	0.9961	0.9958	0.9954	0.9950	0.9946	0.9941	0.9936	0.9931	0.9925	0.9918	0.9910	0.9902	0.9893	0.9882	0.9870
61	0.9974	0.9972	0.9970	0.9968	0.9966	0.9963	0.9960	0.9957	0.9953	0.9949	0.9945	0.9940	0.9935	0.9929	0.9923	0.9916	0.9908	0.9899	0.9890	0.9879
62	0.9975	0.9974	0.9972	0.9970	0.9968	0.9965	0.9962	0.9959	0.9956	0.9952	0.9948	0.9944	0.9939	0.9934	0.9928	0.9921	0.9914	0.9906	0.9897	0.9887
63	0.9976	0.9975	0.9974	0.9972	0.9970	0.9967	0.9965	0.9962	0.9959	0.9955	0.9952	0.9948	0.9943	0.9938	0.9933	0.9927	0.9920	0.9912	0.9904	0.9894
64	0.9978	0.9977	0.9975	0.9974	0.9972	0.9969	0.9967	0.9964	0.9961	0.9958	0.9955	0.9951	0.9947	0.9942	0.9937	0.9932	0.9925	0.9918	0.9910	0.9901
65	0.9979	0.9978	0.9977	0.9975	0.9973	0.9971	0.9969	0.9967	0.9964	0.9961	0.9958	0.9954	0.9950	0.9946	0.9942	0.9936	0.9931	0.9924	0.9917	0.9908
66	0.9980	0.9979	0.9978	0.9977	0.9975	0.9973	0.9971	0.9969	0.9966	0.9964	0.9961	0.9957	0.9954	0.9950	0.9946	0.9941	0.9936	0.9930	0.9923	0.9915
67	0.9982	0.9981	0.9980	0.9978	0.9977	0.9975	0.9973	0.9971	0.9969	0.9966	0.9963	0.9960	0.9957	0.9954	0.9950	0.9945	0.9940	0.9935	0.9929	0.9922
68	0.9983	0.9982	0.9981	0.9980	0.9978	0.9977	0.9975	0.9973	0.9971	0.9969	0.9966	0.9963	0.9960	0.9957	0.9953	0.9949	0.9945	0.9940	0.9934	0.9928
69	0.9984	0.9983	0.9982	0.9981	0.9980	0.9978	0.9977	0.9975	0.9973	0.9971	0.9969	0.9966	0.9963	0.9960	0.9957	0.9953	0.9949	0.9945	0.9939	0.9933
70	0.9985	0.9984	0.9983	0.9982	0.9981	0.9980	0.9978	0.9977	0.9975	0.9973	0.9971	0.9969	0.9966	0.9963	0.9960	0.9957	0.9953	0.9949	0.9944	0.9939
71	0.9986	0.9985	0.9985	0.9984	0.9983	0.9981	0.9980	0.9978	0.9977	0.9975	0.9973	0.9971	0.9969	0.9966	0.9964	0.9961	0.9957	0.9953	0.9949	0.9944
72	0.9987	0.9987	0.9986	0.9985	0.9984	0.9983	0.9981	0.9980	0.9979	0.9977	0.9975	0.9973	0.9971	0.9969	0.9967	0.9964	0.9961	0.9957	0.9954	0.9949
73	0.9988	0.9988	0.9987	0.9986	0.9985	0.9984	0.9983	0.9982	0.9980	0.9979	0.9977	0.9976	0.9974	0.9972	0.9970	0.9967	0.9964	0.9961	0.9958	0.9954
74	0.9989	0.9989	0.9988	0.9987	0.9986	0.9985	0.9984	0.9983	0.9982	0.9981	0.9979	0.9978	0.9976	0.9974	0.9972	0.9970	0.9968	0.9965	0.9962	0.9958
75	0.9990	0.9989	0.9989	0.9988	0.9988	0.9987	0.9986	0.9985	0.9983	0.9982	0.9981	0.9979	0.9978	0.9976	0.9975	0.9973	0.9971	0.9968	0.9965	0.9962
76	0.9991	0.9990	0.9990	0.9989	0.9989	0.9988	0.9987	0.9986	0.9985	0.9984	0.9983	0.9981	0.9980	0.9979	0.9977	0.9975	0.9973	0.9971	0.9969	0.9966
77	0.9992	0.9991	0.9991	0.9990	0.9990	0.9989	0.9988	0.9987	0.9986	0.9985	0.9984	0.9983	0.9982	0.9980	0.9979	0.9978	0.9976	0.9974	0.9972	0.9969
78	0.9992	0.9992	0.9992	0.9991	0.9991	0.9990	0.9989	0.9988	0.9987	0.9986	0.9986	0.9985	0.9983	0.9982	0.9981	0.9980	0.9978	0.9977	0.9975	0.9972
79	0.9993	0.9993	0.9992	0.9992	0.9991	0.9991	0.9990	0.9989	0.9989	0.9988	0.9987	0.9986	0.9985	0.9984	0.9983	0.9982	0.9980	0.9979	0.9977	0.9975
80	0.9994	0.9993	0.9993	0.9993	0.9992	0.9992	0.9991	0.9990	0.9990	0.9989	0.9988	0.9987	0.9986	0.9986	0.9985	0.9984	0.9982	0.9981	0.9980	0.9978
81	0.9994	0.9994	0.9994	0.9993	0.9993	0.9993	0.9992	0.9991	0.9991	0.9990	0.9989	0.9989	0.9988	0.9987	0.9986	0.9985	0.9984	0.9983	0.9982	0.9980
82	0.9995	0.9995	0.9994	0.9994	0.9994	0.9993	0.9993	0.9992	0.9992	0.9991	0.9990	0.9990	0.9989	0.9988	0.9988	0.9987	0.9986	0.9985	0.9984	0.9983
83	0.9995	0.9995	0.9995	0.9995	0.9994	0.9994	0.9994	0.9993	0.9993	0.9992	0.9991	0.9991	0.9990	0.9990	0.9989	0.9988	0.9987	0.9987	0.9986	0.9985
84	0.9996	0.9996	0.9996	0.9995	0.9995	0.9995	0.9994	0.9994	0.9993	0.9993	0.9992	0.9992	0.9991	0.9991	0.9990	0.9990	0.9989	0.9988	0.9987	0.9986
85	0.9996	0.9996	0.9996	0.9996	0.9996	0.9995	0.9995	0.9994	0.9994	0.9994	0.9993	0.9993	0.9992	0.9992	0.9991	0.9991	0.9990	0.9989	0.9989	0.9988
86	0.9997	0.9997	0.9997	0.9996	0.9996	0.9996	0.9995	0.9995	0.9995	0.9994	0.9994	0.9994	0.9993	0.9993	0.9992	0.9992	0.9991	0.9991	0.9990	0.9989
87	0.9997	0.9997	0.9997	0.9997	0.9997	0.9996	0.9996	0.9996	0.9995	0.9995	0.9995	0.9994	0.9994	0.9993	0.9993	0.9992	0.9992	0.9992	0.9991	0.9991
88	0.9997	0.9997	0.9997	0.9997	0.9997	0.9997	0.9996	0.9996	0.9996	0.9996	0.9995	0.9995	0.9995	0.9994	0.9994	0.9994	0.9993	0.9993	0.9992	0.9992
89	0.9998	0.9998	0.9998	0.9997	0.9997	0.9997	0.9997	0.9997	0.9996	0.9996	0.9996	0.9995	0.9995	0.9995	0.9995	0.9994	0.9994	0.9994	0.9993	0.9993
90	0.9998	0.9998	0.9998	0.9998	0.9998	0.9997	0.9997	0.9997	0.9997	0.9997	0.9996	0.9996	0.9996	0.9995	0.9995	0.9995	0.9995	0.9994	0.9994	0.9994

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 3: 100% Joint and Survivor Annuity Conversion Factors (Option 3)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
1	0.9027	0.8970	0.8909	0.8846	0.8779	0.8709	0.8636	0.8559	0.8478	0.8392	0.8303	0.8214	0.8126	0.8033	0.7935	0.7835	0.7731	0.7622	0.7509	0.7392
2	0.9033	0.8976	0.8916	0.8852	0.8785	0.8715	0.8642	0.8565	0.8484	0.8398	0.8309	0.8220	0.8132	0.8039	0.7941	0.7841	0.7737	0.7628	0.7515	0.7398
3	0.9039	0.8982	0.8922	0.8859	0.8792	0.8722	0.8649	0.8572	0.8490	0.8405	0.8315	0.8227	0.8138	0.8045	0.7948	0.7847	0.7743	0.7634	0.7521	0.7404
4	0.9046	0.8989	0.8929	0.8866	0.8799	0.8729	0.8656	0.8579	0.8497	0.8412	0.8322	0.8234	0.8145	0.8052	0.7954	0.7854	0.7750	0.7641	0.7528	0.7410
5	0.9054	0.8997	0.8937	0.8873	0.8806	0.8736	0.8663	0.8586	0.8505	0.8419	0.8329	0.8241	0.8152	0.8059	0.7961	0.7861	0.7757	0.7648	0.7535	0.7417
6	0.9061	0.9004	0.8944	0.8881	0.8814	0.8744	0.8671	0.8594	0.8512	0.8427	0.8337	0.8248	0.8160	0.8066	0.7969	0.7869	0.7764	0.7655	0.7542	0.7424
7	0.9069	0.9012	0.8952	0.8889	0.8822	0.8752	0.8679	0.8602	0.8520	0.8435	0.8345	0.8256	0.8168	0.8074	0.7977	0.7876	0.7772	0.7663	0.7549	0.7432
8	0.9077	0.9021	0.8961	0.8897	0.8830	0.8761	0.8687	0.8610	0.8529	0.8443	0.8354	0.8265	0.8176	0.8083	0.7985	0.7885	0.7780	0.7671	0.7557	0.7440
9	0.9086	0.9029	0.8970	0.8906	0.8839	0.8770	0.8696	0.8619	0.8538	0.8452	0.8362	0.8274	0.8185	0.8092	0.7994	0.7893	0.7789	0.7679	0.7566	0.7448
10	0.9095	0.9039	0.8979	0.8916	0.8849	0.8779	0.8706	0.8629	0.8547	0.8462	0.8372	0.8283	0.8194	0.8101	0.8003	0.7903	0.7798	0.7688	0.7575	0.7457
11	0.9105	0.9048	0.8988	0.8925	0.8858	0.8789	0.8716	0.8638	0.8557	0.8472	0.8382	0.8293	0.8204	0.8111	0.8013	0.7912	0.7807	0.7698	0.7584	0.7466
12	0.9115	0.9058	0.8999	0.8935	0.8869	0.8799	0.8726	0.8649	0.8568	0.8482	0.8392	0.8303	0.8214	0.8121	0.8023	0.7922	0.7817	0.7708	0.7594	0.7476
13	0.9125	0.9069	0.9009	0.8946	0.8879	0.8810	0.8737	0.8660	0.8578	0.8493	0.8403	0.8314	0.8225	0.8132	0.8034	0.7933	0.7828	0.7719	0.7605	0.7486
14	0.9136	0.9080	0.9020	0.8957	0.8891	0.8821	0.8748	0.8671	0.8590	0.8504	0.8414	0.8326	0.8237	0.8143	0.8045	0.7944	0.7839	0.7730	0.7616	0.7497
15	0.9148	0.9091	0.9032	0.8969	0.8902	0.8833	0.8760	0.8683	0.8602	0.8516	0.8426	0.8337	0.8249	0.8155	0.8057	0.7956	0.7851	0.7741	0.7627	0.7509
16	0.9160	0.9103	0.9044	0.8981	0.8915	0.8845	0.8772	0.8695	0.8614	0.8529	0.8439	0.8350	0.8261	0.8168	0.8070	0.7969	0.7863	0.7754	0.7640	0.7521
17	0.9172	0.9116	0.9057	0.8994	0.8927	0.8858	0.8785	0.8708	0.8627	0.8542	0.8452	0.8363	0.8274	0.8181	0.8083	0.7982	0.7876	0.7767	0.7652	0.7534
18	0.9185	0.9129	0.9070	0.9007	0.8941	0.8872	0.8799	0.8722	0.8641	0.8555	0.8466	0.8377	0.8288	0.8194	0.8096	0.7995	0.7890	0.7780	0.7666	0.7547
19	0.9198	0.9142	0.9083	0.9021	0.8955	0.8886	0.8813	0.8736	0.8655	0.8570	0.8480	0.8391	0.8302	0.8209	0.8110	0.8010	0.7904	0.7794	0.7680	0.7561
20	0.9212	0.9156	0.9097	0.9035	0.8969	0.8900	0.8827	0.8751	0.8670	0.8585	0.8495	0.8406	0.8317	0.8224	0.8125	0.8024	0.7919	0.7809	0.7695	0.7575
21	0.9226	0.9171	0.9112	0.9050	0.8984	0.8915	0.8843	0.8766	0.8685	0.8600	0.8510	0.8422	0.8333	0.8239	0.8141	0.8040	0.7935	0.7825	0.7710	0.7591
22	0.9241	0.9186	0.9127	0.9065	0.9000	0.8931	0.8859	0.8782	0.8702	0.8616	0.8527	0.8438	0.8349	0.8256	0.8158	0.8057	0.7951	0.7841	0.7726	0.7607
23	0.9256	0.9202	0.9143	0.9082	0.9016	0.8948	0.8875	0.8799	0.8718	0.8633	0.8544	0.8455	0.8366	0.8273	0.8175	0.8074	0.7968	0.7858	0.7744	0.7624
24	0.9272	0.9218	0.9160	0.9098	0.9033	0.8965	0.8893	0.8817	0.8736	0.8651	0.8562	0.8473	0.8385	0.8291	0.8193	0.8092	0.7986	0.7876	0.7762	0.7642
25	0.9289	0.9235	0.9177	0.9116	0.9051	0.8983	0.8911	0.8835	0.8755	0.8670	0.8581	0.8492	0.8403	0.8310	0.8212	0.8111	0.8006	0.7895	0.7781	0.7661
26	0.9306	0.9252	0.9195	0.9134	0.9069	0.9001	0.8930	0.8854	0.8774	0.8689	0.8600	0.8512	0.8423	**0.8330**	0.8232	0.8131	0.8025	0.7915	0.7800	0.7681
27	0.9323	0.9270	0.9213	0.9152	0.9088	0.9021	0.8949	0.8874	0.8794	0.8710	0.8620	0.8532	0.8444	0.8351	0.8253	0.8152	0.8046	0.7936	0.7821	0.7702
28	0.9341	0.9288	0.9232	0.9172	0.9108	0.9041	0.8970	0.8895	0.8815	0.8731	0.8642	0.8554	0.8465	**0.8372**	**0.8**275	0.8174	0.8068	0.7958	0.7843	0.7723
29	0.9359	0.9307	0.9251	0.9192	0.9128	0.9061	0.8991	0.8916	0.8837	0.8753	0.8664	0.8576	0.8486	0.8395	0.8297	0.8197	0.8091	0.7981	0.7866	0.7746
30	0.9378	0.9326	0.9271	0.9212	0.9149	0.9083	0.9013	0.8938	0.8859	0.8775	0.8687	0.8599	**0.8511**	**0.8419**	**0.8321**	0.8220	0.8115	0.8005	0.7890	0.7770
31	0.9397	0.9346	0.9291	0.9233	0.9170	0.9105	0.9035	0.8961	0.8882	0.8799	0.8711	**0.8624**	**0.8536**	**0.8443**	**0.8346**	0.8245	0.8140	0.8030	0.7915	0.7795
32	0.9416	0.9366	0.9312	0.9254	0.9192	0.9127	0.9058	0.8984	0.8906	0.8823	0.8736	0.8649	0.8561	0.8469	0.8372	0.8271	0.8166	0.8056	0.7941	0.7821
33	0.9436	0.9386	0.9333	0.9276	0.9215	0.9151	0.9082	0.9009	0.8931	0.8849	0.8761	**0.8675**	**0.8588**	**0.8496**	0.8399	0.8298	0.8193	0.8083	0.7969	0.7849
34	0.9455	0.9407	0.9355	0.9298	0.9238	0.9174	0.9106	0.9034	0.8957	0.8875	0.8788	0.8702	0.8615	0.8523	0.8427	0.8327	0.8222	0.8112	0.7997	0.7877
35	0.9475	0.9428	0.9376	0.9321	0.9261	0.9199	0.9131	0.9060	0.8983	0.8902	**0.8815**	**0.8730**	**0.8643**	**0.8552**	0.8456	0.8356	0.8251	0.8142	0.8027	0.7907
36	0.9495	0.9449	0.9398	0.9344	0.9285	0.9223	0.9157	0.9086	0.9010	**0.8930**	**0.8844**	**0.8759**	**0.8673**	**0.8**582	0.8486	0.8386	0.8282	0.8173	0.8058	0.7939
37	0.9515	0.9469	0.9420	0.9367	0.9309	0.9248	0.9183	0.9113	0.9038	0.8958	0.8873	0.8788	0.8703	0.8613	0.8517	0.8418	0.8314	0.8205	0.8091	0.7971
38	0.9534	0.9490	0.9442	0.9390	0.9334	0.9274	0.9210	0.9140	0.9066	**0.8987**	**0.8903**	**0.8819**	**0.8735**	0.8645	0.8550	0.8451	0.8347	0.8239	0.8125	0.8005
39	0.9554	0.9511	0.9464	0.9414	0.9358	0.9300	0.9236	0.9168	0.9095	0.9017	0.8934	0.8851	0.8767	0.8678	0.8583	0.8485	0.8382	0.8274	0.8160	0.8041
40	0.9573	0.9532	0.9486	0.9437	0.9383	0.9326	0.9264	0.9197	0.9125	0.9048	**0.8965**	0.8883	0.8800	0.8712	0.8618	0.8521	0.8418	0.8310	0.8197	0.8078
41	0.9592	0.9552	0.9508	0.9460	0.9408	0.9352	0.9291	0.9**225**	0.9**155**	**0.9079**	0.8998	**0.8917**	0.8835	0.8747	0.8654	0.8557	0.8455	0.8348	0.8235	0.8116
42	0.9611	0.9572	0.9530	0.9483	0.9432	0.9378	0.9319	0.9254	0.9185	0.9111	0.9030	0.8951	0.8870	0.8783	0.8691	0.8595	0.8494	0.8387	0.8275	0.8157
43	0.9629	0.9592	0.9551	0.9506	0.9457	0.9404	0.9346	**0.9283**	**0.9216**	0.9143	**0.9064**	0.8985	0.8905	0.8820	0.8729	0.8634	0.8534	0.8428	0.8316	0.8198
44	0.9647	0.9611	0.9572	0.9528	0.9481	0.9429	0.9373	0.9313	0.9246	0.9175	0.9098	0.9020	0.8942	0.8858	0.8768	0.8674	0.8575	0.8469	0.8359	0.8242
45	0.9664	0.9630	0.9592	0.9551	0.9505	0.9455	0.9401	**0.9342**	**0.9277**	**0.9207**	**0.9132**	0.9056	0.8979	0.8896	0.8808	0.8715	0.8617	0.8513	0.8403	0.8287
46	0.9681	0.9648	0.9612	0.9572	0.9528	0.9480	**0.9428**	**0.9370**	**0.9308**	**0.9240**	0.9166	0.9092	0.9017	0.8936	0.8849	0.8757	0.8660	0.8557	0.8448	0.8333
47	0.9697	0.9666	0.9632	0.9593	0.9551	0.9505	0.9454	0.9399	0.9338	0.9272	0.9200	0.9128	0.9055	0.8975	0.8890	0.8800	0.8704	0.8603	0.8495	0.8381
48	0.9713	0.9684	0.9651	0.9614	0.9573	**0.9529**	**0.9481**	0.9427	**0.9368**	0.9304	0.9234	0.9164	0.9093	0.9015	0.8932	0.8844	0.8750	0.8649	0.8543	0.8430
49	0.9728	0.9700	0.9669	0.9634	0.9595	0.9553	0.9506	0.9455	0.9398	0.9336	0.9268	0.9201	0.9131	0.9056	0.8974	0.8888	0.8795	0.8697	0.8592	0.8481
50	0.9743	0.9716	0.9687	0.9653	0.9616	**0.9576**	0.9531	**0.9482**	**0.9428**	0.9368	0.9302	0.9236	0.9169	0.9096	0.9016	0.8932	0.8842	0.8745	0.8642	0.8532
51	0.9757	0.9732	0.9703	0.9672	0.9636	0.9598	**0.9555**	**0.9508**	0.9**456**	0.9398	0.9335	0.9271	0.9206	0.9135	0.9058	0.8976	0.8888	0.8793	0.8692	0.8584
52	0.9770	0.9746	0.9719	0.9689	0.9655	0.9618	0.9578	0.9532	0.9482	0.9427	0.9366	0.9305	0.9242	0.9173	0.9098	0.9018	0.8932	0.8840	0.8740	0.8634
53	0.9782	0.9759	0.9734	0.9705	**0.9673**	**0.9638**	0.9600	0.9556	0.9508	0.9455	0.9396	0.9338	0.9277	0.9211	0.9138	0.9061	0.8977	0.8887	0.8790	0.8686
54	0.9794	0.9773	0.9749	0.9721	0.9691	0.9658	0.9621	0.9580	0.9534	0.9483	0.9427	0.9370	0.9312	0.9248	0.9178	0.9104	0.9022	0.8934	0.8840	0.8738
55	0.9806	0.9785	0.9763	0.9737	**0.9708**	**0.9677**	0.9641	0.9602	0.9559	0.9510	0.9456	0.9402	0.9347	0.9285	0.9218	0.9146	0.9067	0.8982	0.8890	0.8790
56	0.9817	0.9798	0.9776	0.9752	0.9**724**	**0.9695**	0.9661	0.9624	0.9582	0.9536	0.9484	0.9433	0.9380	0.9322	0.9257	0.9188	0.9112	0.9030	0.8940	0.8843
57	0.9827	0.9809	0.9789	0.9766	0.9740	0.9712	0.9681	0.9645	0.9606	0.9562	0.9512	0.9463	0.9413	0.9357	0.9296	0.9229	0.9156	0.9077	0.8990	0.8897
58	0.9838	0.9821	0.9802	0.9780	0.9755	**0.9729**	0.9699	0.9666	0.9628	0.9586	0.9539	0.9493	0.9445	0.9392	0.9333	0.9270	0.9200	0.9124	0.9041	0.8950
59	0.9848	0.9832	0.9814	0.9793	0.9770	0.9745	0.9717	0.9685	0.9650	0.9610	0.9565	0.9521	0.9476	0.9426	0.9370	0.9310	0.9243	0.9170	0.9090	0.9003
60	0.9857	0.9842	0.9825	0.9806	0.9784	0.9761	0.9734	0.9704	0.9670	0.9633	0.9591	0.9549	0.9507	0.9459	0.9406	0.9349	0.9286	0.9216	0.9139	0.9055
61	0.9866	0.9852	0.9836	0.9818	0.9798	0.9775	0.9750	0.9722	0.9690	0.9655	0.9615	0.9576	0.9536	0.9491	0.9441	0.9387	0.9327	0.9261	0.9188	0.9107
62	0.9875	0.9862	0.9847	0.9830	0.9811	0.9790	0.9766	0.9740	0.9710	0.9676	0.9638	0.9601	0.9564	0.9522	0.9475	0.9424	0.9367	0.9304	0.9235	0.9158
63	0.9883	0.9871	0.9857	0.9841	0.9823	0.9803	0.9781	0.9756	0.9728	0.9697	0.9661	0.9626	0.9591	0.9552	0.9507	0.9459	0.9406	0.9347	0.9281	0.9209
64	0.9891	0.9880	0.9867	0.9852	0.9835	0.9817	0.9796	0.9772	0.9746	0.9716	0.9682	0.9650	0.9617	0.9580	0.9539	0.9494	0.9444	0.9388	0.9326	0.9257
65	0.9899	0.9888	0.9876	0.9862	0.9846	0.9829	0.9810	0.9788	0.9763	0.9735	0.9703	0.9673	0.9642	0.9608	0.9569	0.9527	0.9480	0.9428	0.9370	0.9305
66	0.9906	0.9896	0.9885	0.9872	0.9857	0.9841	0.9823	0.9803	0.9779	0.9753	0.9723	0.9695	0.9667	0.9635	0.9598	0.9559	0.9516	0.9467	0.9412	0.9351
67	0.9913	0.9904	0.9894	0.9882	0.9868	0.9853	0.9836	0.9817	0.9795	0.9770	0.9742	0.9716	0.9690	0.9660	0.9626	0.9590	0.9549	0.9504	0.9453	0.9396
68	0.9920	0.9912	0.9902	0.9891	0.9878	0.9864	0.9848	0.9830	0.9810	0.9787	0.9760	0.9736	0.9712	0.9684	0.9653	0.9619	0.9582	0.9539	0.9492	0.9439
69	0.9927	0.9919	0.9910	0.9899	0.9887	0.9874	0.9860	0.9843	0.9824	0.9802	0.9778	0.9755	0.9733	0.9707	0.9678	0.9647	0.9612	0.9573	0.9529	0.9480
70	0.9933	0.9925	0.9917	0.9907	0.9896	0.9884	0.9871	0.9855	0.9837	0.9817	0.9794	0.9773	0.9753	0.9729	0.9703	0.9674	0.9642	0.9606	0.9565	0.9520
71	0.9938	0.9932	0.9924	0.9915	0.9905	0.9894	0.9881	0.9867	0.9850	0.9832	0.9810	0.9791	0.9772	0.9750	0.9726	0.9699	0.9670	0.9637	0.9599	0.9557
72	0.9944	0.9938	0.9931	0.9923	0.9913	0.9903	0.9891	0.9878	0.9863	0.9845	0.9825	0.9807	0.9790	0.9770	0.9748	0.9723	0.9696	0.9666	0.9631	0.9593
73	0.9949	0.9943	0.9937	0.9929	0.9921	0.9911	0.9901	0.9888	0.9874	0.9858	0.9839	0.9823	0.9807	0.9789	0.9768	0.9746	0.9721	0.9693	0.9662	0.9627
74	0.9954	0.9949	0.9943	0.9936	0.9928	0.9919	0.9910	0.9898	0.9885	0.9870	0.9853	0.9837	0.9823	0.9807	0.9788	0.9768	0.9745	0.9720	0.9691	0.9659
75	0.9958	0.9954	0.9948	0.9942	0.9935	0.9927	0.9918	0.9907	0.9895	0.9881	0.9866	0.9851	0.9838	0.9823	0.9806	0.9788	0.9767	0.9744	0.9718	0.9689
76	0.9962	0.9958	0.9953	0.9948	0.9941	0.9934	0.9926	0.9916	0.9905	0.9892	0.9877	0.9864	0.9853	0.9839	0.9823	0.9807	0.9788	0.9767	0.9744	0.9717
77	0.9966	0.9962	0.9958	0.9953	0.9947	0.9941	0.9933	0.9924	0.9914	0.9902	0.9889	0.9877	0.9866	0.9854	0.9840	0.9825	0.9808	0.9789	0.9767	0.9743
78	0.9970	0.9966	0.9963	0.9958	0.9953	0.9947	0.9940	0.9932	0.9923	0.9912	0.9899	0.9888	0.9879	0.9867	0.9855	0.9841	0.9826	0.9809	0.9790	0.9768
79	0.9973	0.9970	0.9967	0.9963	0.9958	0.9952	0.9946	0.9939	0.9930	0.9920	0.9909	0.9899	0.9890	0.9880	0.9869	0.9857	0.9843	0.9828	0.9810	0.9791
80	0.9976	0.9973	0.9970	0.9967	0.9962	0.9958	0.9952	0.9945	0.9938	0.9929	0.9918	0.9909	0.9901	0.9892	0.9882	0.9871	0.9859	0.9845	0.9829	0.9812
81	0.9979	0.9976	0.9974	0.9970	0.9967	0.9962	0.9957	0.9951	0.9944	0.9936	0.9926	0.9918	0.9911	0.9903	0.9894	0.9884	0.9873	0.9861	0.9847	0.9831
82	0.9981	0.9979	0.9977	0.9974	0.9970	0.9967	0.9962	0.9957	0.9951	0.9943	0.9934	0.9927	0.9921	0.9913	0.9905	0.9896	0.9887	0.9876	0.9863	0.9849
83	0.9983	0.9982	0.9980	0.9977	0.9974	0.9971	0.9967	0.9962	0.9956	0.9949	0.9941	0.9935	0.9929	0.9923	0.9915	0.9908	0.9899	0.9889	0.9878	0.9866
84	0.9985	0.9984	0.9982	0.9980	0.9977	0.9974	0.9971	0.9967	0.9961	0.9955	0.9948	0.9942	0.9937	0.9931	0.9925	0.9918	0.9910	0.9902	0.9892	0.9881
85	0.9987	0.9986	0.9984	0.9982	0.9980	0.9977	0.9974	0.9971	0.9966	0.9960	0.9954	0.9948	0.9944	0.9939	0.9933	0.9927	0.9920	0.9913	0.9904	0.9894
86	0.9989	0.9988	0.9986	0.9985	0.9982	0.9980	0.9978	0.9974	0.9970	0.9965	0.9959	0.9954	0.9950	0.9946	0.9941	0.9935	0.9929	0.9923	0.9915	0.9907
87	0.9990	0.9989	0.9988	0.9987	0.9985	0.9983	0.9980	0.9978	0.9974	0.9969	0.9964	0.9960	0.9956	0.9952	0.9948	0.9943	0.9938	0.9932	0.9925	0.9917
88	0.9991	0.9990	0.9989	0.9988	0.9987	0.9985	0.9983	0.9980	0.9977	0.9973	0.9968	0.9964	0.9961	0.9958	0.9954	0.9950	0.9945	0.9940	0.9934	0.9927
89	0.9992	0.9992	0.9991	0.9990	0.9988	0.9987	0.9985	0.9983	0.9980	0.9977	0.9972	0.9969	0.9966	0.9963	0.9959	0.9956	0.9951	0.9947	0.9942	0.9936
90	0.9993	0.9993	0.9992	0.9991	0.9990	0.9989	0.9987	0.9985	0.9983	0.9979	0.9975	0.9972	0.9970	0.9967	0.9964	0.9961	0.9957	0.9953	0.9949	0.9943

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 3: 100% Joint and Survivor Annuity Conversion Factors (Option 3)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
1	0.7270	0.7144	0.7013	0.6877	0.6736	0.6590	0.6440	0.6284	0.6124	0.5958	0.5789	0.5615	0.5437	0.5255	0.5071	0.4883	0.4693	0.4502	0.4309	0.4116
2	0.7276	0.7149	0.7018	0.6882	0.6741	0.6596	0.6445	0.6289	0.6128	0.5963	0.5793	0.5619	0.5441	0.5259	0.5075	0.4887	0.4697	0.4505	0.4313	0.4119
3	0.7282	0.7155	0.7024	0.6888	0.6747	0.6601	0.6450	0.6294	0.6133	0.5968	0.5798	0.5624	0.5446	0.5264	0.5079	0.4891	0.4701	0.4509	0.4316	0.4123
4	0.7288	0.7161	0.7030	0.6894	0.6753	0.6607	0.6456	0.6300	0.6139	0.5973	0.5803	0.5629	0.5451	0.5269	0.5083	0.4896	0.4705	0.4513	0.4320	0.4126
5	0.7295	0.7168	0.7037	0.6900	0.6759	0.6613	0.6462	0.6306	0.6145	0.5979	0.5809	0.5634	0.5456	0.5274	0.5088	0.4900	0.4710	0.4518	0.4324	0.4130
6	0.7302	0.7175	0.7043	0.6907	0.6766	0.6620	0.6468	0.6312	0.6151	0.5985	0.5815	0.5640	0.5461	0.5279	0.5093	0.4905	0.4715	0.4522	0.4329	0.4135
7	0.7309	0.7182	0.7051	0.6914	0.6773	0.6626	0.6475	0.6319	0.6157	0.5991	0.5821	0.5646	0.5467	0.5285	0.5099	0.4910	0.4720	0.4527	0.4333	0.4139
8	0.7317	0.7190	0.7058	0.6922	0.6780	0.6634	0.6482	0.6326	0.6164	0.5998	0.5827	0.5652	0.5473	0.5291	0.5105	0.4916	0.4725	0.4532	0.4338	0.4144
9	0.7325	0.7198	0.7066	0.6930	0.6788	0.6641	0.6490	0.6333	0.6171	0.6005	0.5834	0.5659	0.5480	0.5297	0.5111	0.4922	0.4731	0.4538	0.4344	0.4149
10	0.7334	0.7207	0.7075	0.6938	0.6796	0.6650	0.6498	0.6341	0.6179	0.6013	0.5841	0.5666	0.5487	0.5304	0.5117	0.4928	0.4737	0.4544	0.4349	0.4154
11	0.7343	0.7216	0.7084	0.6947	0.6805	0.6658	0.6506	0.6349	0.6187	0.6020	0.5849	0.5674	0.5494	0.5311	0.5124	0.4935	0.4743	0.4550	0.4355	0.4160
12	0.7353	0.7226	0.7093	0.6956	0.6814	0.6667	0.6515	0.6358	0.6196	0.6029	0.5857	0.5682	0.5502	0.5318	0.5131	0.4942	0.4750	0.4556	0.4361	0.4166
13	0.7363	0.7236	0.7104	0.6966	0.6824	0.6677	0.6524	0.6367	0.6205	0.6038	0.5866	0.5690	0.5510	0.5326	0.5139	0.4949	0.4757	0.4563	0.4368	0.4172
14	0.7374	0.7247	0.7114	0.6977	0.6834	0.6687	0.6534	0.6377	0.6214	0.6047	0.5875	0.5699	0.5518	0.5334	0.5147	0.4957	0.4765	0.4570	0.4375	0.4179
15	0.7386	0.7258	0.7125	0.6988	0.6845	0.6698	0.6545	0.6387	0.6224	0.6057	0.5884	0.5708	0.5527	0.5343	0.5156	0.4965	0.4772	0.4578	0.4382	0.4186
16	0.7398	0.7270	0.7137	0.6999	0.6856	0.6709	0.6556	0.6398	0.6235	0.6067	0.5895	0.5718	0.5537	0.5352	0.5165	0.4974	0.4781	0.4586	0.4390	0.4193
17	0.7410	0.7282	0.7149	0.7011	0.6868	0.6720	0.6567	0.6409	0.6246	0.6078	0.5905	0.5728	0.5547	0.5362	0.5174	0.4983	0.4789	0.4594	0.4398	0.4201
18	0.7423	0.7295	0.7162	0.7024	0.6881	0.6733	0.6579	0.6421	0.6257	0.6089	0.5916	0.5739	0.5557	0.5372	0.5184	0.4992	0.4799	0.4603	0.4406	0.4209
19	0.7437	0.7309	0.7175	0.7037	0.6894	0.6746	0.6592	0.6433	0.6269	0.6101	0.5928	0.5750	0.5568	0.5383	0.5194	0.5002	0.4808	0.4612	0.4415	0.4217
20	0.7452	0.7323	0.7190	0.7051	0.6908	0.6759	0.6605	0.6446	0.6282	0.6113	0.5940	0.5762	0.5580	0.5394	0.5205	0.5013	0.4818	0.4622	0.4424	0.4226
21	0.7467	0.7338	0.7205	0.7066	0.6922	0.6773	0.6619	0.6460	0.6296	0.6127	0.5953	0.5774	0.5592	0.5406	0.5216	0.5024	0.4829	0.4632	0.4434	0.4236
22	0.7483	0.7354	0.7220	0.7082	0.6938	0.6789	0.6634	0.6475	0.6310	0.6141	0.5966	0.5788	0.5605	0.5418	0.5228	0.5035	0.4840	0.4643	0.4445	0.4246
23	0.7500	0.7371	0.7237	0.7098	0.6954	0.6805	0.6650	0.6490	0.6325	0.6155	0.5981	0.5802	0.5618	0.5431	0.5241	0.5048	0.4852	0.4654	0.4456	0.4256
24	0.7518	0.7389	0.7255	0.7115	0.6971	0.6822	0.6667	0.6507	0.6341	0.6171	0.5996	0.5817	0.5633	0.5446	0.5255	0.5061	0.4865	0.4667	0.4467	0.4267
25	0.7537	0.7407	0.7273	0.7134	0.6989	0.6839	0.6684	0.6524	0.6358	0.6188	0.6012	0.5832	0.5648	0.5460	0.5269	0.5075	0.4878	0.4680	0.4480	0.4279
26	0.7556	0.7427	0.7293	0.7153	0.7008	0.6858	0.6703	0.6542	0.6376	0.6205	0.6029	0.5849	0.5665	**0.5476**	0.5284	0.5090	0.4892	0.4693	0.4493	0.4292
27	0.7577	0.7448	0.7313	0.7173	0.7028	0.6878	0.6722	0.6561	0.6395	0.6224	0.6047	0.5867	0.5682	0.5493	0.5301	0.5105	0.4908	0.4708	0.4507	0.4305
28	0.7599	0.7469	0.7334	0.7195	0.7049	0.6899	0.6743	0.6581	0.6415	0.6243	0.6066	0.5885	0.5700	**0.5511**	0.5318	0.5122	0.4923	0.4723	0.4522	0.4319
29	0.7622	0.7492	0.7357	0.7217	0.7071	0.6921	0.6764	0.6603	0.6436	0.6264	0.6087	0.5905	0.5719	0.5529	0.5336	0.5139	0.4940	0.4739	0.4537	0.4334
30	0.7645	0.7516	0.7381	0.7240	0.7095	0.6944	0.6787	0.6625	0.6458	0.6285	0.6108	0.5926	**0.5739**	**0.5549**	**0.5355**	0.5158	0.4958	0.4756	0.4553	0.4350
31	0.7670	0.7540	0.7405	0.7265	0.7119	0.6968	0.6811	0.6648	0.6481	0.6308	0.6130	**0.5947**	**0.5760**	**0.5569**	**0.5375**	0.5177	0.4977	0.4774	0.4571	0.4367
32	0.7696	0.7566	0.7431	0.7291	0.7145	0.6993	0.6836	0.6673	0.6505	0.6332	0.6153	0.5970	0.5783	0.5591	0.5396	0.5197	0.4996	0.4793	0.4589	0.4384
33	0.7724	0.7594	0.7458	0.7318	0.7171	0.7020	0.6862	0.6699	0.6531	0.6357	0.6178	**0.5994**	**0.5806**	**0.5614**	0.5418	0.5219	0.5017	0.4814	0.4608	0.4403
34	0.7752	0.7622	0.7487	0.7346	0.7199	0.7047	0.6890	0.6726	0.6557	0.6383	0.6204	0.6020	0.5831	0.5638	0.5442	0.5242	0.5039	0.4835	0.4629	0.4422
35	0.7782	0.7652	0.7517	0.7376	0.7229	0.7077	0.6919	0.6755	0.6586	0.6411	**0.6231**	**0.6046**	**0.5857**	**0.5664**	0.5466	0.5266	0.5063	0.4857	0.4650	0.4443
36	0.7814	0.7683	0.7548	0.7407	0.7260	0.7107	0.6949	0.6785	0.6615	**0.6440**	**0.6260**	**0.6075**	**0.5885**	**0.5690**	0.5492	0.5291	0.5087	0.4881	0.4673	0.4465
37	0.7846	0.7716	0.7581	0.7439	0.7292	0.7140	0.6981	0.6817	0.6647	0.6471	0.6290	0.6104	0.5914	0.5719	0.5520	0.5318	0.5113	0.4906	0.4698	0.4488
38	0.7881	0.7750	0.7615	0.7474	0.7326	0.7173	0.7015	0.6850	0.6679	**0.6503**	**0.6322**	**0.6135**	**0.5944**	0.5749	0.5549	0.5346	0.5141	0.4933	0.4723	0.4513
39	0.7916	0.7786	0.7651	0.7509	0.7362	0.7209	0.7050	0.6885	0.6714	0.6537	0.6355	0.6168	0.5977	0.5780	0.5580	0.5376	0.5170	0.4961	0.4750	0.4539
40	0.7954	0.7824	0.7688	0.7547	0.7400	0.7246	0.7087	0.6922	0.6750	0.6573	**0.6391**	**0.6203**	0.6011	0.5814	0.5612	0.5408	0.5200	0.4990	0.4779	0.4566
41	0.7993	0.7863	0.7727	0.7586	0.7439	0.7285	0.7126	0.6960	**0.6788**	**0.6611**	0.6428	**0.6240**	0.6046	0.5849	0.5647	0.5441	0.5233	0.5022	0.4809	0.4596
42	0.8033	0.7904	0.7768	0.7627	0.7480	0.7326	0.7167	0.7001	0.6829	0.6651	0.6467	0.6278	0.6084	0.5886	0.5683	0.5477	0.5267	0.5055	0.4841	0.4627
43	0.8075	0.7946	0.7811	0.7670	0.7523	0.7369	0.7209	**0.7043**	**0.6871**	0.6693	**0.6509**	0.6319	0.6124	0.5925	0.5721	0.5514	0.5304	0.5090	0.4876	0.4660
44	0.8119	0.7991	0.7856	0.7715	0.7568	0.7414	0.7254	0.7088	0.6915	0.6737	0.6552	0.6362	0.6166	0.5966	0.5762	0.5554	0.5342	0.5128	0.4912	0.4694
45	0.8165	0.8037	0.7902	0.7762	0.7615	0.7461	0.7301	**0.7135**	**0.6962**	**0.6783**	**0.6598**	0.6407	0.6211	0.6010	0.5805	0.5595	0.5383	0.5167	0.4950	0.4731
46	0.8212	0.8085	0.7951	0.7811	0.7664	0.7511	**0.7351**	**0.7184**	**0.7011**	**0.6831**	0.6646	0.6454	0.6258	0.6056	0.5850	0.5639	0.5426	0.5209	0.4990	0.4770
47	0.8261	0.8134	0.8001	0.7861	0.7715	0.7562	0.7402	0.7235	0.7062	0.6882	0.6696	0.6504	0.6307	0.6104	0.5897	0.5686	0.5471	0.5253	0.5033	0.4812
48	0.8311	0.8185	0.8053	0.7914	0.7768	**0.7616**	**0.7456**	0.7289	0.7116	0.6936	0.6749	0.6557	0.6359	0.6155	0.5947	0.5735	0.5519	0.5300	0.5078	0.4856
49	0.8363	0.8238	0.8107	0.7969	0.7824	0.7671	0.7512	0.7345	0.7172	0.6992	0.6805	0.6612	0.6413	0.6209	0.6000	0.5786	0.5569	0.5349	0.5126	0.4902
50	0.8416	0.8293	0.8163	0.8025	0.7881	**0.7729**	0.7570	**0.7404**	**0.7231**	0.7050	0.6863	0.6670	0.6470	0.6266	0.6056	0.5841	0.5623	0.5401	0.5177	0.4951
51	0.8469	0.8347	0.8218	0.8082	0.7938	0.7787	**0.7629**	**0.7463**	**0.7**290	0.7109	0.6922	0.6728	0.6528	0.6322	0.6111	0.5895	0.5676	0.5453	0.5227	0.5000
52	0.8521	0.8401	0.8273	0.8138	0.7995	0.7845	0.7687	0.7521	0.7348	0.7167	0.6980	0.6785	0.6585	0.6378	0.6166	0.5949	0.5728	0.5503	0.5276	0.5047
53	0.8574	0.8456	0.8329	0.8196	**0.8054**	**0.7905**	**0.7747**	**0.7582**	0.7409	0.7229	0.7041	0.6846	0.6644	0.6437	0.6224	0.6006	0.5783	0.5557	0.5328	0.5098
54	0.8628	0.8512	0.8387	0.8255	0.8115	0.7967	0.7810	0.7646	0.7473	0.7293	0.7105	0.6910	0.6708	0.6499	0.6285	0.6066	0.5842	0.5615	0.5384	0.5151
55	0.8684	0.8569	0.8447	0.8316	**0.8178**	**0.8031**	**0.7875**	**0.7712**	0.7540	0.7360	0.7172	0.6976	0.6774	0.6565	0.6350	0.6129	0.5904	0.5675	0.5443	0.5208
56	0.8739	0.8627	0.8507	0.8379	**0.8242**	**0.8097**	**0.7943**	0.7780	0.7609	0.7429	0.7242	0.7046	0.6843	0.6634	0.6418	0.6196	0.5970	0.5739	0.5505	0.5269
57	0.8795	0.8686	0.8569	0.8443	0.8308	0.8165	0.8012	0.7851	0.7681	0.7502	0.7315	0.7120	0.6917	0.6706	0.6490	0.6267	0.6039	0.5807	0.5571	0.5333
58	0.8852	0.8745	0.8631	0.8507	0.8375	**0.8234**	0.8084	0.7924	0.7755	0.7577	0.7391	0.7196	0.6993	0.6783	0.6565	0.6342	0.6113	0.5879	0.5642	0.5401
59	0.8908	0.8805	0.8693	0.8573	0.8444	0.8305	0.8157	0.7999	0.7832	0.7656	0.7470	0.7276	0.7073	0.6863	0.6645	0.6420	0.6190	0.5955	0.5716	0.5473
60	0.8964	0.8864	0.8756	0.8639	0.8513	0.8377	0.8232	0.8077	0.7911	0.7737	0.7552	0.7359	0.7157	0.6946	0.6728	0.6503	0.6272	0.6035	0.5794	0.5550
61	0.9020	0.8924	0.8819	0.8706	0.8583	0.8451	0.8308	0.8155	0.7993	0.7820	0.7637	0.7445	0.7244	0.7033	0.6815	0.6590	0.6358	0.6120	0.5877	0.5631
62	0.9074	0.8983	0.8882	0.8772	0.8653	0.8524	0.8385	0.8236	0.8076	0.7905	0.7725	0.7534	0.7334	0.7125	0.6907	0.6681	0.6448	0.6209	0.5965	0.5717
63	0.9129	0.9041	0.8944	0.8839	0.8724	0.8599	0.8464	0.8318	0.8161	0.7993	0.7815	0.7626	0.7428	0.7219	0.7002	0.6776	0.6543	0.6304	0.6058	0.5808
64	0.9182	0.9098	0.9006	0.8905	0.8794	0.8673	0.8542	0.8400	0.8247	0.8083	0.7907	0.7721	0.7525	0.7318	0.7101	0.6876	0.6643	0.6403	0.6156	0.5905
65	0.9233	0.9154	0.9066	0.8970	0.8864	0.8748	0.8621	0.8483	0.8334	0.8174	0.8002	0.7819	0.7625	0.7420	0.7205	0.6980	0.6747	0.6507	0.6259	0.6006
66	0.9284	0.9209	0.9126	0.9034	0.8933	0.8822	0.8700	0.8567	0.8422	0.8266	0.8098	0.7918	0.7727	0.7525	0.7312	0.7089	0.6856	0.6616	0.6368	0.6114
67	0.9333	0.9262	0.9184	0.9097	0.9001	0.8895	0.8778	0.8650	0.8510	0.8359	0.8195	0.8020	0.7832	0.7633	0.7422	0.7201	0.6970	0.6730	0.6482	0.6227
68	0.9380	0.9314	0.9240	0.9158	0.9067	0.8966	0.8855	0.8732	0.8598	0.8452	0.8293	0.8122	0.7939	0.7743	0.7536	0.7317	0.7087	0.6848	0.6601	0.6345
69	0.9425	0.9363	0.9294	0.9218	0.9132	0.9037	0.8931	0.8814	0.8686	0.8545	0.8392	0.8226	0.8047	0.7856	0.7652	0.7436	0.7209	0.6971	0.6725	0.6469
70	0.9468	0.9411	0.9347	0.9275	0.9195	0.9105	0.9005	0.8894	0.8772	0.8637	0.8490	0.8330	0.8156	0.7970	0.7770	0.7558	0.7334	0.7099	0.6853	0.6599
71	0.9510	0.9457	0.9397	0.9330	0.9255	0.9171	0.9077	0.8972	0.8856	0.8728	0.8587	0.8433	0.8266	0.8085	0.7890	0.7683	0.7462	0.7230	0.6987	0.6733
72	0.9549	0.9500	0.9445	0.9383	0.9313	0.9235	0.9147	0.9049	0.8939	0.8817	0.8683	0.8536	0.8375	0.8200	0.8011	0.7809	0.7593	0.7364	0.7124	0.6873
73	0.9587	0.9542	0.9491	0.9434	0.9369	0.9296	0.9214	0.9122	0.9019	0.8905	0.8777	0.8637	0.8483	0.8315	0.8133	0.7936	0.7726	0.7502	0.7265	0.7016
74	0.9622	0.9581	0.9534	0.9482	0.9422	0.9355	0.9279	0.9193	0.9097	0.8989	0.8869	0.8736	0.8590	0.8429	0.8254	0.8064	0.7860	0.7641	0.7409	0.7164
75	0.9655	0.9618	0.9575	0.9527	0.9473	0.9411	0.9340	0.9261	0.9171	0.9071	0.8958	0.8833	0.8694	0.8542	0.8374	0.8191	0.7994	0.7781	0.7555	0.7314
76	0.9687	0.9653	0.9614	0.9570	0.9520	0.9463	0.9399	0.9326	0.9243	0.9149	0.9044	0.8927	0.8796	0.8652	0.8492	0.8318	0.8128	0.7923	0.7702	0.7467
77	0.9716	0.9685	0.9650	0.9610	0.9565	0.9513	0.9454	0.9387	0.9311	0.9224	0.9127	0.9018	0.8895	0.8759	0.8608	0.8442	0.8261	0.8063	0.7850	0.7622
78	0.9743	0.9715	0.9684	0.9648	0.9606	0.9559	0.9506	0.9445	0.9375	0.9295	0.9206	0.9104	0.8990	0.8863	0.8721	0.8564	0.8392	0.8203	0.7998	0.7777
79	0.9769	0.9744	0.9715	0.9683	0.9645	0.9603	0.9554	0.9499	0.9435	0.9362	0.9280	0.9187	0.9081	0.8963	0.8830	0.8683	0.8520	0.8340	0.8144	0.7932
80	0.9792	0.9770	0.9744	0.9715	0.9682	0.9643	0.9599	0.9549	0.9491	0.9425	0.9350	0.9264	0.9167	0.9058	0.8935	0.8797	0.8644	0.8474	0.8288	0.8085
81	0.9814	0.9794	0.9771	0.9745	0.9715	0.9681	0.9641	0.9596	0.9544	0.9484	0.9416	0.9338	0.9249	0.9148	0.9034	0.8906	0.8763	0.8604	0.8428	0.8236
82	0.9834	0.9816	0.9796	0.9772	0.9746	0.9715	0.9680	0.9639	0.9592	0.9538	0.9477	0.9406	0.9325	0.9233	0.9128	0.9010	0.8877	0.8729	0.8564	0.8382
83	0.9852	0.9836	0.9818	0.9797	0.9774	0.9746	0.9715	0.9679	0.9637	0.9589	0.9533	0.9469	0.9396	0.9312	0.9216	0.9108	0.8986	0.8848	0.8694	0.8524
84	0.9868	0.9854	0.9838	0.9820	0.9799	0.9775	0.9747	0.9715	0.9678	0.9634	0.9585	0.9527	0.9461	0.9385	0.9299	0.9200	0.9087	0.8961	0.8818	0.8659
85	0.9883	0.9871	0.9857	0.9841	0.9822	0.9801	0.9776	0.9748	0.9714	0.9676	0.9632	0.9580	0.9521	0.9453	0.9374	0.9285	0.9182	0.9066	0.8935	0.8787
86	0.9897	0.9886	0.9874	0.9859	0.9843	0.9824	0.9802	0.9777	0.9748	0.9714	0.9674	0.9628	0.9575	0.9514	0.9444	0.9363	0.9270	0.9164	0.9044	0.8908
87	0.9909	0.9899	0.9889	0.9876	0.9862	0.9845	0.9826	0.9804	0.9778	0.9748	0.9712	0.9672	0.9625	0.9570	0.9507	0.9434	0.9350	0.9254	0.9144	0.9020
88	0.9920	0.9911	0.9902	0.9891	0.9878	0.9864	0.9847	0.9827	0.9804	0.9778	0.9747	0.9711	0.9669	0.9620	0.9564	0.9498	0.9423	0.9336	0.9237	0.9123
89	0.9929	0.9922	0.9914	0.9904	0.9893	0.9880	0.9865	0.9848	0.9828	0.9804	0.9777	0.9745	0.9708	0.9665	0.9614	0.9556	0.9488	0.9410	0.9320	0.9217
90	0.9938	0.9931	0.9924	0.9915	0.9906	0.9895	0.9881	0.9866	0.9849	0.9828	0.9804	0.9776	0.9743	0.9704	0.9660	0.9608	0.9547	0.9477	0.9396	0.9303

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 3: 100% Joint and Survivor Annuity Conversion Factors (Option 3)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement										
	80	81	82	83	84	85	86	87	88	89	90
1	0.3923	0.3731	0.3541	0.3353	0.3169	0.2990	0.2816	0.2648	0.2488	0.2336	0.2193
2	0.3926	0.3734	0.3543	0.3356	0.3172	0.2992	0.2818	0.2650	0.2490	0.2337	0.2194
3	0.3929	0.3737	0.3546	0.3359	0.3174	0.2995	0.2820	0.2652	0.2492	0.2339	0.2196
4	0.3933	0.3740	0.3550	0.3362	0.3177	0.2997	0.2823	0.2655	0.2494	0.2342	0.2198
5	0.3937	0.3744	0.3553	0.3365	0.3180	0.3000	0.2826	0.2657	0.2496	0.2344	0.2201
6	0.3941	0.3748	0.3557	0.3368	0.3184	0.3003	0.2829	0.2660	0.2499	0.2346	0.2203
7	0.3945	0.3752	0.3561	0.3372	0.3187	0.3007	0.2832	0.2663	0.2502	0.2349	0.2205
8	0.3950	0.3756	0.3565	0.3376	0.3191	0.3010	0.2835	0.2666	0.2505	0.2352	0.2208
9	0.3954	0.3761	0.3569	0.3380	0.3195	0.3014	0.2838	0.2669	0.2508	0.2354	0.2211
10	0.3960	0.3766	0.3574	0.3384	0.3199	0.3018	0.2842	0.2673	0.2511	0.2358	0.2213
11	0.3965	0.3771	0.3579	0.3389	0.3203	0.3022	0.2846	0.2677	0.2515	0.2361	0.2216
12	0.3971	0.3776	0.3584	0.3394	0.3208	0.3026	0.2850	0.2681	0.2518	0.2364	0.2220
13	0.3977	0.3782	0.3589	0.3399	0.3213	0.3031	0.2855	0.2685	0.2522	0.2368	0.2223
14	0.3983	0.3788	0.3595	0.3405	0.3218	0.3036	0.2859	0.2689	0.2526	0.2372	0.2227
15	0.3990	0.3794	0.3601	0.3410	0.3223	0.3041	0.2864	0.2694	0.2530	0.2376	0.2231
16	0.3997	0.3801	0.3607	0.3416	0.3229	0.3046	0.2869	0.2698	0.2535	0.2380	0.2235
17	0.4004	0.3808	0.3614	0.3423	0.3235	0.3052	0.2874	0.2703	0.2540	0.2384	0.2239
18	0.4012	0.3815	0.3621	0.3429	0.3241	0.3058	0.2880	0.2709	0.2545	0.2389	0.2243
19	0.4020	0.3823	0.3628	0.3436	0.3248	0.3064	0.2886	0.2714	0.2550	0.2394	0.2248
20	0.4028	0.3831	0.3636	0.3444	0.3255	0.3071	0.2892	0.2720	0.2555	0.2399	0.2252
21	0.4037	0.3840	0.3644	0.3451	0.3262	0.3077	0.2898	0.2726	0.2561	0.2404	0.2257
22	0.4047	0.3849	0.3653	0.3459	0.3270	0.3085	0.2905	0.2732	0.2567	0.2410	0.2263
23	0.4057	0.3858	0.3662	0.3468	0.3278	0.3093	0.2913	0.2739	0.2574	0.2416	0.2269
24	0.4068	0.3869	0.3672	0.3477	0.3287	0.3101	0.2920	0.2747	0.2580	0.2423	0.2275
25	0.4079	0.3879	0.3682	0.3487	0.3296	0.3110	0.2929	0.2754	0.2588	0.2430	0.2281
26	0.4091	0.3891	0.3693	0.3498	0.3306	0.3119	0.2937	0.2763	**0.2596**	**0.2437**	0.2288
27	0.4104	0.3903	0.3704	0.3509	0.3316	0.3129	0.2947	0.2771	0.2604	0.2445	0.2295
28	0.4117	0.3916	0.3717	0.3520	0.3327	0.3139	0.2957	0.2781	**0.2612**	**0.2453**	0.2303
29	0.4131	0.3930	0.3730	0.3532	0.3339	0.3150	0.2967	0.2790	0.2622	0.2461	0.2311
30	0.4146	0.3944	0.3743	0.3545	0.3351	0.3162	0.2978	**0.2801**	**0.2631**	**0.2471**	**0.2320**
31	0.4162	0.3959	0.3758	0.3559	0.3364	0.3174	0.2989	**0.2812**	**0.2641**	**0.2480**	**0.2329**
32	0.4179	0.3975	0.3773	0.3573	0.3378	0.3187	0.3002	0.2823	0.2652	0.2490	0.2338
33	0.4197	0.3992	0.3789	0.3589	0.3392	0.3200	**0.3014**	**0.2835**	**0.2664**	**0.2501**	0.2348
34	0.4216	0.4010	0.3806	0.3605	0.3408	0.3215	0.3028	0.2848	0.2676	0.2512	0.2359
35	0.4235	0.4029	0.3824	0.3622	0.3424	0.3230	**0.3043**	0.2862	**0.2689**	**0.2524**	0.2370
36	0.4256	0.4049	0.3843	0.3640	0.3441	**0.3247**	0.3058	**0.2876**	**0.2702**	0.2537	0.2382
37	0.4279	0.4070	0.3863	0.3659	0.3459	0.3264	0.3074	0.2892	0.2717	0.2551	0.2395
38	0.4302	0.4093	0.3885	0.3680	**0.3479**	**0.3282**	0.3091	**0.2908**	**0.2732**	0.2565	0.2409
39	0.4327	0.4116	0.3908	0.3701	0.3499	0.3302	0.3110	0.2925	0.2748	0.2581	0.2423
40	0.4354	0.4142	0.3932	0.3724	0.3521	0.3322	**0.3129**	**0.2944**	0.2766	0.2597	0.2438
41	0.4382	0.4169	0.3957	**0.3749**	0.3544	**0.3344**	0.3150	0.2963	0.2784	0.2614	0.2455
42	0.4412	0.4197	0.3985	0.3775	0.3569	0.3365	0.3172	0.2984	0.2804	0.2633	0.2472
43	0.4443	0.4228	0.4014	**0.3803**	0.3595	**0.3393**	**0.3196**	0.3006	0.2825	0.2653	0.2491
44	0.4477	0.4260	0.4045	0.3832	0.3623	0.3419	0.3221	0.3030	0.2847	0.2674	0.2511
45	0.4512	0.4294	0.4077	0.3863	0.3653	**0.3448**	0.3248	0.3056	0.2871	0.2696	0.2532
46	0.4550	0.4330	**0.4112**	0.3897	**0.3685**	0.3478	0.3277	0.3083	0.2897	0.2720	0.2555
47	0.4590	0.4369	0.4149	0.3932	0.3718	0.3510	0.3307	0.3111	0.2924	0.2746	0.2579
48	0.4632	0.4409	**0.4186**	0.3969	0.3754	0.3543	0.3339	0.3142	0.2953	0.2773	0.2605
49	0.4677	0.4452	0.4229	0.4009	0.3792	0.3579	0.3373	0.3174	0.2983	0.2802	0.2632
50	**0.4724**	**0.4498**	0.4273	**0.4051**	0.3832	0.3618	0.3409	0.3209	0.3016	0.2833	0.2661
51	**0.4771**	**0.4543**	**0.4316**	**0.4092**	0.3871	0.3655	0.3445	0.3242	0.3048	0.2863	0.2690
52	0.4817	0.4587	0.4358	0.4132	0.3909	0.3691	0.3479	0.3275	0.3079	0.2892	0.2717
53	**0.4866**	**0.4634**	**0.4403**	0.4175	0.3950	0.3730	0.3516	0.3309	0.3111	0.2923	0.2746
54	0.4917	0.4684	0.4451	0.4220	0.3993	0.3771	0.3555	0.3346	0.3146	0.2956	0.2777
55	**0.4973**	**0.4737**	**0.4502**	0.4269	0.4040	0.3815	0.3597	0.3386	0.3183	0.2991	0.2810
56	**0.5031**	**0.4793**	0.4556	0.4321	0.4089	0.3862	0.3641	0.3428	0.3223	0.3028	0.2845
57	0.5093	0.4853	0.4613	0.4376	0.4141	0.3912	0.3689	0.3473	0.3265	0.3068	0.2883
58	0.5159	0.4916	0.4674	0.4434	0.4197	0.3965	0.3739	0.3521	0.3311	0.3111	0.2923
59	0.5229	0.4984	0.4739	0.4497	0.4257	0.4022	0.3793	0.3572	0.3359	0.3157	0.2966
60	0.5303	0.5056	0.4809	0.4563	0.4321	0.4083	0.3851	0.3627	0.3411	0.3206	0.3013
61	0.5382	0.5132	0.4882	0.4634	0.4389	0.4148	0.3913	0.3685	0.3466	0.3258	0.3062
62	0.5466	0.5214	0.4961	0.4710	0.4461	0.4217	0.3979	0.3748	0.3526	0.3314	0.3115
63	0.5555	0.5300	0.5045	0.4790	0.4539	0.4291	0.4049	0.3815	0.3590	0.3375	0.3172
64	0.5650	0.5392	0.5134	0.4876	0.4621	0.4370	0.4125	0.3887	0.3658	0.3440	0.3234
65	0.5749	0.5490	0.5229	0.4968	0.4710	0.4455	0.4206	0.3964	0.3731	0.3509	0.3300
66	0.5855	0.5593	0.5329	0.5066	0.4804	0.4546	0.4293	0.4047	0.3810	0.3584	0.3371
67	0.5967	0.5702	0.5436	0.5170	0.4904	0.4643	0.4386	0.4136	0.3895	0.3665	0.3447
68	0.6084	0.5818	0.5550	0.5280	0.5012	0.4746	0.4485	0.4231	0.3986	0.3751	0.3529
69	0.6207	0.5940	0.5669	0.5397	0.5125	0.4856	0.4591	0.4333	0.4083	0.3844	0.3617
70	0.6336	0.6068	0.5796	0.5521	0.5246	0.4973	0.4704	0.4441	0.4187	0.3943	0.3712
71	0.6471	0.6202	0.5929	0.5652	0.5374	0.5098	0.4825	0.4558	0.4298	0.4050	0.3814
72	0.6612	0.6343	0.6068	0.5790	0.5509	0.5230	0.4953	0.4681	0.4417	0.4164	0.3923
73	0.6757	0.6489	0.6214	0.5934	0.5652	0.5369	0.5089	0.4813	0.4545	0.4286	0.4040
74	0.6907	0.6641	0.6366	0.6086	0.5802	0.5517	0.5233	0.4953	0.4680	0.4417	0.4165
75	0.7061	0.6797	0.6524	0.6244	0.5959	0.5672	0.5385	0.5102	0.4824	0.4556	0.4299
76	0.7219	0.6958	0.6688	0.6409	0.6123	0.5835	0.5546	0.5259	0.4977	0.4704	0.4443
77	0.7379	0.7123	0.6856	0.6579	0.6294	0.6005	0.5714	0.5425	0.5140	0.4862	0.4595
78	0.7541	0.7291	0.7028	0.6754	0.6471	0.6183	0.5891	0.5599	0.5311	0.5029	0.4758
79	0.7704	0.7460	0.7202	0.6933	0.6653	0.6366	0.6075	0.5782	0.5491	0.5206	0.4930
80	0.7866	0.7630	0.7379	0.7115	0.6839	0.6555	0.6265	0.5972	0.5679	0.5391	0.5112
81	0.8026	0.7799	0.7556	0.7299	0.7029	0.6748	0.6461	0.6168	0.5875	0.5586	0.5303
82	0.8183	0.7966	0.7732	0.7483	0.7220	0.6945	0.6661	0.6371	0.6078	0.5788	0.5504
83	0.8335	0.8129	0.7906	0.7666	0.7411	0.7143	0.6864	0.6577	0.6287	0.5997	0.5711
84	0.8482	0.8288	0.8075	0.7846	0.7600	0.7340	0.7068	0.6787	0.6500	0.6211	0.5926
85	0.8622	0.8440	0.8239	0.8021	0.7786	0.7535	0.7271	0.6997	0.6714	0.6429	0.6146
86	0.8755	0.8585	0.8397	0.8191	0.7967	0.7727	0.7472	0.7205	0.6930	0.6649	0.6368
87	0.8879	0.8721	0.8546	0.8352	0.8141	0.7912	0.7668	0.7410	0.7142	0.6868	0.6592
88	0.8994	0.8848	0.8686	0.8505	0.8306	0.8090	0.7857	0.7610	0.7351	0.7084	0.6814
89	0.9100	0.8966	0.8816	0.8648	0.8462	0.8258	0.8038	0.7802	0.7553	0.7295	0.7032
90	0.9195	0.9073	0.8935	0.8780	0.8607	0.8416	0.8208	0.7984	0.7747	0.7498	0.7243

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 4: 66-2/3% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	0.9823	0.9809	0.9794	0.9779	0.9762	0.9745	0.9727	0.9707	0.9687	0.9665	0.9642	0.9619	0.9593	0.9567	0.9539	0.9510	0.9479	0.9446	0.9411	0.9375
2	0.9827	0.9813	0.9799	0.9783	0.9767	0.9749	0.9731	0.9712	0.9691	0.9670	0.9647	0.9623	0.9598	0.9571	0.9544	0.9514	0.9483	0.9450	0.9416	0.9379
3	0.9831	0.9818	0.9803	0.9788	0.9772	0.9754	0.9736	0.9716	0.9696	0.9675	0.9652	0.9628	0.9603	0.9576	0.9549	0.9519	0.9488	0.9455	0.9421	0.9384
4	0.9836	0.9823	0.9808	0.9793	0.9777	0.9759	0.9741	0.9722	0.9701	0.9680	0.9657	0.9633	0.9608	0.9582	0.9554	0.9525	0.9494	0.9461	0.9426	0.9390
5	0.9842	0.9828	0.9814	0.9798	0.9782	0.9765	0.9746	0.9727	0.9707	0.9685	0.9663	0.9639	0.9614	0.9587	0.9560	0.9530	0.9499	0.9467	0.9432	0.9396
6	0.9847	0.9833	0.9819	0.9804	0.9788	0.9770	0.9752	0.9733	0.9712	0.9691	0.9668	0.9645	0.9620	0.9593	0.9565	0.9536	0.9505	0.9473	0.9438	0.9402
7	0.9853	0.9839	0.9825	0.9810	0.9793	0.9776	0.9758	0.9739	0.9718	0.9697	0.9675	0.9651	0.9626	0.9599	0.9572	0.9542	0.9511	0.9479	0.9444	0.9408
8	0.9859	0.9845	0.9831	0.9816	0.9800	0.9782	0.9764	0.9745	0.9725	0.9703	0.9681	0.9657	0.9632	0.9606	0.9578	0.9549	0.9518	0.9485	0.9451	0.9415
9	0.9865	0.9852	0.9837	0.9822	0.9806	0.9789	0.9771	0.9752	0.9731	0.9710	0.9688	0.9664	0.9639	0.9613	0.9585	0.9556	0.9525	0.9493	0.9458	0.9422
10	0.9871	0.9858	0.9844	0.9829	0.9813	0.9796	0.9778	0.9759	0.9739	0.9717	0.9695	0.9671	0.9646	0.9620	0.9592	0.9563	0.9532	0.9500	0.9466	0.9429
11	0.9878	0.9865	0.9851	0.9836	0.9820	0.9803	0.9785	0.9766	0.9746	0.9725	0.9702	0.9679	0.9654	0.9628	0.9600	0.9571	0.9540	0.9508	0.9473	0.9437
12	0.9885	0.9872	0.9858	0.9843	0.9827	0.9811	0.9793	0.9774	0.9754	0.9733	0.9710	0.9687	0.9662	0.9636	0.9608	0.9579	0.9548	0.9516	0.9482	0.9445
13	0.9893	0.9880	0.9866	0.9851	0.9835	0.9818	0.9801	0.9782	0.9762	0.9741	0.9719	0.9695	0.9670	0.9644	0.9617	0.9588	0.9557	0.9525	0.9490	0.9454
14	0.9900	0.9888	0.9874	0.9859	0.9843	0.9827	0.9809	0.9790	0.9770	0.9749	0.9727	0.9704	0.9679	0.9653	0.9626	0.9597	0.9566	0.9534	0.9499	0.9463
15	0.9908	0.9896	0.9882	0.9867	0.9852	0.9835	0.9818	0.9799	0.9779	0.9758	0.9736	0.9713	0.9688	0.9662	0.9635	0.9606	0.9575	0.9543	0.9509	0.9473
16	0.9917	0.9904	0.9891	0.9876	0.9861	0.9844	0.9827	0.9808	0.9788	0.9768	0.9746	0.9722	0.9698	0.9672	0.9645	0.9616	0.9585	0.9553	0.9519	0.9483
17	0.9925	0.9913	0.9899	0.9885	0.9870	0.9853	0.9836	0.9817	0.9798	0.9777	0.9755	0.9732	0.9708	0.9682	0.9655	0.9626	0.9595	0.9563	0.9529	0.9493
18	0.9934	0.9921	0.9908	0.9894	0.9879	0.9863	0.9845	0.9827	0.9808	0.9787	0.9765	0.9742	0.9718	0.9692	0.9665	0.9636	0.9606	0.9574	0.9540	0.9504
19	0.9943	0.9930	0.9917	0.9903	0.9888	0.9872	0.9855	0.9837	0.9818	0.9797	0.9776	0.9753	0.9728	0.9703	0.9676	0.9647	0.9617	0.9585	0.9551	0.9515
20	0.9952	0.9940	0.9927	0.9913	0.9898	0.9882	0.9865	0.9847	0.9828	0.9808	0.9786	0.9764	0.9739	0.9714	0.9687	0.9658	0.9628	0.9596	0.9562	0.9527
21	0.9961	0.9950	0.9937	0.9923	0.9908	0.9893	0.9876	0.9858	0.9839	0.9819	0.9798	0.9775	0.9751	0.9726	0.9699	0.9670	0.9640	0.9608	0.9575	0.9539
22	0.9971	0.9960	0.9947	0.9934	0.9919	0.9904	0.9887	0.9869	0.9850	0.9830	0.9809	0.9787	0.9763	0.9738	0.9711	0.9683	0.9653	0.9621	0.9587	0.9552
23	0.9982	0.9970	0.9958	0.9945	0.9930	0.9915	0.9898	0.9881	0.9862	0.9842	0.9821	0.9799	0.9776	0.9750	0.9724	0.9696	0.9666	0.9634	0.9601	0.9565
24	0.9993	0.9981	0.9969	0.9956	0.9942	0.9927	0.9910	0.9893	0.9875	0.9855	0.9834	0.9812	0.9789	0.9764	0.9737	0.9709	0.9680	0.9648	0.9615	0.9580
25	1.0004	0.9993	0.9981	0.9968	0.9954	0.9939	0.9923	0.9906	0.9888	0.9868	0.9848	0.9826	0.9802	0.9778	0.9752	0.9724	0.9694	0.9663	0.9630	0.9594
26	1.0016	1.0005	0.9993	0.9980	0.9966	0.9952	0.9936	0.9919	0.9901	0.9882	0.9861	0.9840	0.9817	0.9792	0.9766	0.9739	0.9709	0.9678	0.9645	0.9610
27	1.0028	1.0017	1.0006	0.9993	0.9980	0.9965	0.9949	0.9933	0.9915	0.9896	0.9876	0.9854	0.9832	0.9807	0.9782	0.9754	0.9725	0.9694	0.9661	0.9626
28	1.0041	1.0030	1.0019	1.0006	0.9993	0.9979	0.9963	0.9947	0.9929	0.9911	0.9891	0.9870	0.9847	0.9823	0.9798	0.9770	0.9742	0.9711	0.9678	0.9643
29	1.0054	1.0044	1.0032	1.0020	1.0007	0.9993	0.9978	0.9962	0.9944	0.9926	0.9906	0.9885	0.9863	0.9839	0.9814	0.9787	0.9759	0.9728	0.9696	0.9661
30	1.0068	1.0058	1.0046	1.0035	1.0022	1.0008	0.9993	0.9977	0.9960	0.9942	0.9922	0.9902	0.9880	0.9856	0.9831	0.9805	0.9776	0.9746	0.9714	0.9680
31	1.0082	1.0072	1.0061	1.0049	1.0037	1.0023	1.0008	0.9993	0.9976	0.9958	0.9939	0.9919	0.9897	0.9874	0.9849	0.9823	0.9795	0.9765	0.9733	0.9699
32	1.0097	1.0087	1.0076	1.0065	1.0052	1.0039	1.0025	1.0009	0.9993	0.9975	0.9956	0.9936	0.9915	0.9892	0.9867	0.9841	0.9814	0.9784	0.9752	0.9719
33	1.0113	1.0103	1.0092	1.0081	1.0069	1.0055	1.0041	1.0026	1.0010	0.9992	0.9974	0.9954	0.9933	0.9910	0.9886	0.9861	0.9833	0.9804	0.9773	0.9739
34	1.0129	1.0119	1.0109	1.0098	1.0086	1.0073	1.0059	1.0044	1.0028	1.0011	0.9992	0.9973	0.9952	0.9930	0.9906	0.9881	0.9854	0.9825	0.9794	0.9761
35	1.0146	1.0136	1.0126	1.0115	1.0103	1.0090	1.0077	1.0062	1.0046	1.0029	1.0012	0.9992	0.9972	0.9950	0.9927	0.9902	0.9875	0.9846	0.9816	0.9783
36	1.0164	1.0154	1.0144	1.0133	1.0122	1.0109	1.0095	1.0081	1.0066	1.0049	1.0031	1.0013	0.9992	0.9971	0.9948	0.9923	0.9897	0.9868	0.9838	0.9806
37	1.0182	1.0173	1.0163	1.0152	1.0141	1.0128	1.0115	1.0101	1.0086	1.0069	1.0052	1.0033	1.0014	0.9992	0.9970	0.9945	0.9919	0.9892	0.9862	0.9830
38	1.0202	1.0193	1.0183	1.0172	1.0161	1.0149	1.0136	1.0122	1.0107	1.0091	1.0074	1.0055	1.0036	1.0015	0.9993	0.9969	0.9943	0.9916	0.9886	0.9855
39	1.0222	1.0214	1.0204	1.0193	1.0182	1.0170	1.0157	1.0143	1.0129	1.0113	1.0096	1.0078	1.0059	1.0038	1.0016	0.9993	0.9968	0.9941	0.9912	0.9881
40	1.0244	1.0235	1.0226	1.0215	1.0204	1.0192	1.0180	1.0166	1.0152	1.0136	1.0120	1.0102	1.0083	1.0063	1.0041	1.0018	0.9993	0.9967	0.9938	0.9908
41	1.0267	1.0258	1.0249	1.0239	1.0228	1.0216	1.0203	1.0190	1.0176	1.0160	1.0144	1.0127	1.0108	1.0088	1.0067	1.0044	1.0020	0.9994	0.9966	0.9936
42	1.0291	1.0282	1.0273	1.0263	1.0252	1.0241	1.0228	1.0215	1.0201	1.0186	1.0170	1.0153	1.0135	1.0115	1.0094	1.0072	1.0048	1.0022	0.9995	0.9965
43	1.0316	1.0308	1.0299	1.0289	1.0278	1.0267	1.0254	1.0241	1.0228	1.0213	1.0197	1.0180	1.0162	1.0143	1.0123	1.0101	1.0077	1.0052	1.0025	0.9995
44	1.0343	1.0335	1.0326	1.0316	1.0305	1.0294	1.0282	1.0269	1.0256	1.0241	1.0226	1.0209	1.0191	1.0172	1.0152	1.0131	1.0108	1.0083	1.0056	1.0027
45	1.0372	1.0363	1.0354	1.0345	1.0334	1.0323	1.0311	1.0299	1.0285	1.0271	1.0256	1.0239	1.0222	1.0203	1.0183	1.0162	1.0139	1.0115	1.0089	1.0061
46	1.0402	1.0393	1.0385	1.0375	1.0365	1.0354	1.0342	1.0330	1.0316	1.0302	1.0287	1.0271	1.0254	1.0236	1.0216	1.0195	1.0173	1.0149	1.0123	1.0095
47	1.0433	1.0425	1.0416	1.0407	1.0397	1.0386	1.0374	1.0362	1.0349	1.0335	1.0320	1.0305	1.0288	1.0270	1.0251	1.0230	1.0208	1.0184	1.0159	1.0132
48	1.0467	1.0459	1.0450	1.0441	1.0431	1.0420	1.0409	1.0397	1.0384	1.0370	1.0355	1.0340	1.0323	1.0306	1.0287	1.0267	1.0245	1.0222	1.0197	1.0170
49	1.0502	1.0494	1.0486	1.0477	1.0467	1.0456	1.0445	1.0433	1.0420	1.0407	1.0392	1.0377	1.0361	1.0343	1.0325	1.0305	1.0284	1.0261	1.0236	1.0210
50	1.0540	1.0532	1.0523	1.0514	1.0504	1.0494	1.0483	1.0471	1.0459	1.0445	1.0431	1.0416	1.0400	1.0383	1.0365	1.0345	1.0324	1.0302	1.0278	1.0252
51	1.0575	1.0567	1.0559	1.0550	1.0541	1.0530	1.0519	1.0508	1.0495	1.0482	1.0468	1.0453	1.0437	1.0421	1.0403	1.0383	1.0363	1.0341	1.0317	1.0292
52	1.0608	1.0600	1.0592	1.0583	1.0573	1.0563	1.0552	1.0541	1.0529	1.0516	1.0502	1.0487	1.0472	1.0455	1.0437	1.0418	1.0398	1.0377	1.0353	1.0328
53	1.0642	1.0634	1.0626	1.0617	1.0608	1.0598	1.0587	1.0576	1.0564	1.0551	1.0537	1.0523	1.0508	1.0491	1.0474	1.0455	1.0435	1.0414	1.0391	1.0367
54	1.0678	1.0670	1.0662	1.0654	1.0644	1.0634	1.0624	1.0613	1.0601	1.0588	1.0575	1.0560	1.0545	1.0529	1.0512	1.0494	1.0474	1.0453	1.0431	1.0407
55	1.0716	1.0708	1.0700	1.0692	1.0683	1.0673	1.0662	1.0651	1.0639	1.0627	1.0614	1.0600	1.0585	1.0569	1.0552	1.0534	1.0515	1.0494	1.0472	1.0448
56	1.0755	1.0748	1.0740	1.0732	1.0723	1.0713	1.0703	1.0692	1.0680	1.0668	1.0655	1.0641	1.0626	1.0611	1.0594	1.0576	1.0557	1.0537	1.0515	1.0492
57	1.0797	1.0790	1.0782	1.0774	1.0765	1.0755	1.0745	1.0734	1.0723	1.0711	1.0698	1.0684	1.0670	1.0654	1.0638	1.0620	1.0602	1.0582	1.0560	1.0537
58	1.0840	1.0833	1.0826	1.0818	1.0809	1.0799	1.0789	1.0779	1.0767	1.0755	1.0743	1.0729	1.0715	1.0700	1.0684	1.0666	1.0648	1.0628	1.0607	1.0585
59	1.0886	1.0879	1.0872	1.0864	1.0855	1.0846	1.0836	1.0825	1.0814	1.0802	1.0790	1.0777	1.0762	1.0747	1.0732	1.0715	1.0697	1.0677	1.0657	1.0634
60	1.0934	1.0927	1.0920	1.0912	1.0903	1.0894	1.0884	1.0874	1.0863	1.0851	1.0839	1.0826	1.0812	1.0797	1.0782	1.0765	1.0747	1.0728	1.0708	1.0686
61	1.0985	1.0978	1.0970	1.0962	1.0954	1.0945	1.0935	1.0925	1.0914	1.0903	1.0891	1.0878	1.0864	1.0850	1.0834	1.0818	1.0800	1.0782	1.0762	1.0740
62	1.1037	1.1031	1.1023	1.1016	1.1007	1.0998	1.0989	1.0979	1.0968	1.0957	1.0945	1.0932	1.0919	1.0905	1.0889	1.0873	1.0856	1.0838	1.0818	1.0797
63	1.1093	1.1086	1.1079	1.1071	1.1063	1.1054	1.1045	1.1035	1.1024	1.1013	1.1002	1.0989	1.0976	1.0962	1.0947	1.0931	1.0914	1.0896	1.0877	1.0856
64	1.1151	1.1144	1.1137	1.1129	1.1121	1.1113	1.1104	1.1094	1.1083	1.1073	1.1061	1.1049	1.1036	1.1022	1.1007	1.0992	1.0975	1.0957	1.0938	1.0918
65	1.1211	1.1205	1.1198	1.1191	1.1183	1.1174	1.1165	1.1155	1.1145	1.1135	1.1123	1.1111	1.1098	1.1085	1.1071	1.1055	1.1039	1.1022	1.1003	1.0983
66	1.1275	1.1269	1.1262	1.1255	1.1247	1.1238	1.1229	1.1220	1.1210	1.1200	1.1188	1.1177	1.1164	1.1151	1.1137	1.1122	1.1106	1.1089	1.1070	1.1051
67	1.1342	1.1336	1.1329	1.1322	1.1314	1.1306	1.1297	1.1288	1.1278	1.1267	1.1257	1.1245	1.1233	1.1220	1.1206	1.1191	1.1175	1.1159	1.1141	1.1122
68	1.1411	1.1405	1.1399	1.1392	1.1384	1.1376	1.1367	1.1358	1.1349	1.1338	1.1328	1.1316	1.1304	1.1291	1.1278	1.1263	1.1248	1.1232	1.1214	1.1195
69	1.1484	1.1478	1.1471	1.1464	1.1457	1.1449	1.1441	1.1432	1.1422	1.1412	1.1402	1.1391	1.1379	1.1366	1.1353	1.1339	1.1324	1.1308	1.1291	1.1272
70	1.1559	1.1554	1.1547	1.1540	1.1533	1.1525	1.1517	1.1508	1.1499	1.1489	1.1479	1.1468	1.1456	1.1444	1.1431	1.1417	1.1403	1.1387	1.1370	1.1352
71	1.1638	1.1632	1.1626	1.1619	1.1612	1.1604	1.1596	1.1588	1.1579	1.1569	1.1559	1.1548	1.1537	1.1525	1.1512	1.1499	1.1484	1.1469	1.1453	1.1435
72	1.1719	1.1713	1.1707	1.1701	1.1694	1.1686	1.1678	1.1670	1.1661	1.1652	1.1642	1.1631	1.1620	1.1609	1.1596	1.1583	1.1569	1.1554	1.1538	1.1521
73	1.1803	1.1798	1.1792	1.1785	1.1778	1.1771	1.1763	1.1755	1.1746	1.1737	1.1728	1.1717	1.1707	1.1695	1.1683	1.1670	1.1657	1.1642	1.1626	1.1610
74	1.1890	1.1885	1.1879	1.1873	1.1866	1.1859	1.1851	1.1843	1.1835	1.1826	1.1816	1.1806	1.1796	1.1785	1.1773	1.1760	1.1747	1.1733	1.1718	1.1701
75	1.1980	1.1974	1.1969	1.1963	1.1956	1.1949	1.1942	1.1934	1.1926	1.1917	1.1908	1.1898	1.1888	1.1877	1.1865	1.1853	1.1840	1.1826	1.1812	1.1796
76	1.2072	1.2067	1.2061	1.2055	1.2049	1.2042	1.2035	1.2027	1.2019	1.2011	1.2002	1.1992	1.1982	1.1972	1.1961	1.1949	1.1936	1.1923	1.1908	1.1893
77	1.2167	1.2162	1.2156	1.2150	1.2144	1.2138	1.2130	1.2123	1.2115	1.2107	1.2098	1.2089	1.2079	1.2069	1.2058	1.2047	1.2035	1.2022	1.2008	1.1993
78	1.2263	1.2259	1.2253	1.2248	1.2242	1.2235	1.2228	1.2221	1.2214	1.2206	1.2197	1.2188	1.2179	1.2169	1.2158	1.2147	1.2135	1.2123	1.2109	1.2095
79	1.2362	1.2357	1.2352	1.2347	1.2341	1.2335	1.2328	1.2321	1.2314	1.2306	1.2298	1.2289	1.2280	1.2271	1.2260	1.2250	1.2238	1.2226	1.2213	1.2199
80	1.2463	1.2458	1.2453	1.2448	1.2442	1.2436	1.2430	1.2423	1.2416	1.2408	1.2401	1.2392	1.2383	1.2374	1.2364	1.2354	1.2343	1.2331	1.2318	1.2305
81	1.2565	1.2560	1.2555	1.2550	1.2545	1.2539	1.2533	1.2526	1.2519	1.2512	1.2505	1.2496	1.2488	1.2479	1.2469	1.2459	1.2449	1.2437	1.2425	1.2412
82	1.2667	1.2663	1.2658	1.2654	1.2648	1.2643	1.2637	1.2630	1.2624	1.2617	1.2609	1.2602	1.2594	1.2585	1.2576	1.2566	1.2556	1.2545	1.2533	1.2521
83	1.2770	1.2766	1.2762	1.2757	1.2752	1.2747	1.2741	1.2735	1.2729	1.2722	1.2715	1.2707	1.2700	1.2691	1.2682	1.2673	1.2663	1.2653	1.2642	1.2630
84	1.2874	1.2870	1.2865	1.2861	1.2856	1.2851	1.2845	1.2840	1.2834	1.2827	1.2820	1.2813	1.2806	1.2798	1.2789	1.2780	1.2771	1.2761	1.2750	1.2739
85	1.2976	1.2972	1.2968	1.2964	1.2959	1.2954	1.2949	1.2944	1.2938	1.2932	1.2925	1.2918	1.2911	1.2903	1.2895	1.2887	1.2878	1.2868	1.2858	1.2847
86	1.3077	1.3074	1.3070	1.3066	1.3061	1.3056	1.3051	1.3046	1.3041	1.3035	1.3028	1.3022	1.3015	1.3008	1.3000	1.2992	1.2983	1.2974	1.2964	1.2954
87	1.3176	1.3173	1.3169	1.3165	1.3161	1.3157	1.3152	1.3147	1.3141	1.3136	1.3130	1.3123	1.3117	1.3110	1.3103	1.3095	1.3086	1.3078	1.3068	1.3058
88	1.3273	1.3269	1.3266	1.3262	1.3258	1.3254	1.3249	1.3244	1.3239	1.3234	1.3228	1.3222	1.3216	1.3209	1.3202	1.3195	1.3187	1.3179	1.3170	1.3160
89	1.3366	1.3363	1.3359	1.3356	1.3352	1.3348	1.3343	1.3339	1.3334	1.3329	1.3324	1.3318	1.3312	1.3306	1.3299	1.3292	1.3284	1.3276	1.3268	1.3259
90	1.3455	1.3452	1.3449	1.3445	1.3441	1.3438	1.3433	1.3429	1.3425	1.3420	1.3415	1.3409	1.3403	1.3397	1.3391	1.3384	1.3377	1.3370	1.3362	1.3353

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 4: 66-2/3% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement																				
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
1	0.9336	0.9295	0.9252	0.9206	0.9157	0.9106	0.9053	0.8996	0.8936	0.8872	0.8805	0.8738	0.8671	0.8600	0.8526	0.8448	0.8367	0.8282	0.8192	0.8099
2	0.9341	0.9300	0.9256	0.9211	0.9162	0.9111	0.9057	0.9001	0.8940	0.8877	0.8810	0.8743	0.8676	0.8605	0.8530	0.8453	0.8372	0.8286	0.8197	0.8103
3	0.9346	0.9305	0.9262	0.9216	0.9167	0.9116	0.9062	0.9006	0.8946	0.8882	0.8815	0.8748	0.8681	0.8610	0.8535	0.8458	0.8376	0.8291	0.8202	0.8108
4	0.9351	0.9310	0.9267	0.9221	0.9172	0.9122	0.9068	0.9011	0.8951	0.8887	0.8820	0.8754	0.8686	0.8615	0.8541	0.8463	0.8382	0.8297	0.8207	0.8113
5	0.9357	0.9316	0.9273	0.9227	0.9178	0.9127	0.9074	0.9017	0.8957	0.8893	0.8826	0.8759	0.8692	0.8621	0.8546	0.8469	0.8388	0.8302	0.8213	0.8119
6	0.9363	0.9322	0.9279	0.9233	0.9184	0.9133	0.9080	0.9023	0.8963	0.8899	0.8832	0.8765	0.8698	0.8627	0.8552	0.8475	0.8394	0.8308	0.8219	0.8125
7	0.9369	0.9328	0.9285	0.9239	0.9191	0.9140	0.9086	0.9029	0.8969	0.8906	0.8838	0.8772	0.8705	0.8634	0.8559	0.8481	0.8400	0.8314	0.8225	0.8131
8	0.9376	0.9335	0.9292	0.9246	0.9197	0.9147	0.9093	0.9036	0.8976	0.8913	0.8845	0.8779	0.8711	0.8640	0.8565	0.8488	0.8407	0.8321	0.8232	0.8138
9	0.9383	0.9342	0.9299	0.9253	0.9205	0.9154	0.9100	0.9043	0.8983	0.8920	0.8852	0.8786	0.8719	0.8648	0.8573	0.8495	0.8414	0.8328	0.8239	0.8145
10	0.9391	0.9350	0.9307	0.9261	0.9212	0.9161	0.9108	0.9051	0.8991	0.8927	0.8860	0.8793	0.8726	0.8655	0.8580	0.8503	0.8421	0.8336	0.8246	0.8152
11	0.9399	0.9358	0.9315	0.9269	0.9220	0.9169	0.9116	0.9059	0.8999	0.8935	0.8868	0.8801	0.8734	0.8663	0.8588	0.8511	0.8429	0.8344	0.8254	0.8160
12	0.9407	0.9366	0.9323	0.9277	0.9229	0.9178	0.9124	0.9067	0.9007	0.8944	0.8877	0.8810	0.8743	0.8672	0.8597	0.8519	0.8438	0.8352	0.8262	0.8168
13	0.9416	0.9375	0.9332	0.9286	0.9237	0.9187	0.9133	0.9076	0.9016	0.8953	0.8885	0.8819	0.8751	0.8680	0.8606	0.8528	0.8446	0.8361	0.8271	0.8177
14	0.9425	0.9384	0.9341	0.9295	0.9247	0.9196	0.9142	0.9086	0.9026	0.8962	0.8895	0.8828	0.8761	0.8690	0.8615	0.8537	0.8456	0.8370	0.8280	0.8186
15	0.9434	0.9394	0.9351	0.9305	0.9256	0.9206	0.9152	0.9096	0.9035	0.8972	0.8905	0.8838	0.8771	0.8700	0.8625	0.8547	0.8466	0.8380	0.8290	0.8196
16	0.9444	0.9404	0.9361	0.9315	0.9267	0.9216	0.9162	0.9106	0.9046	0.8982	0.8915	0.8848	0.8781	0.8710	0.8635	0.8557	0.8476	0.8390	0.8300	0.8206
17	0.9455	0.9414	0.9371	0.9326	0.9277	0.9227	0.9173	0.9116	0.9056	0.8993	0.8926	0.8859	0.8792	0.8721	0.8646	0.8568	0.8487	0.8401	0.8311	0.8217
18	0.9466	0.9425	0.9382	0.9337	0.9288	0.9238	0.9184	0.9128	0.9068	0.9004	0.8937	0.8870	0.8803	0.8732	0.8657	0.8579	0.8498	0.8412	0.8322	0.8228
19	0.9477	0.9436	0.9393	0.9348	0.9300	0.9249	0.9196	0.9139	0.9079	0.9016	0.8949	0.8882	0.8815	0.8744	0.8669	0.8591	0.8509	0.8424	0.8334	0.8240
20	0.9489	0.9448	0.9405	0.9360	0.9312	0.9261	0.9208	0.9151	0.9091	0.9028	0.8961	0.8894	0.8827	0.8756	0.8681	0.8603	0.8522	0.8436	0.8346	0.8252
21	0.9501	0.9461	0.9418	0.9373	0.9324	0.9274	0.9221	0.9164	0.9104	0.9041	0.8974	0.8907	0.8840	0.8769	0.8694	0.8616	0.8534	0.8449	0.8359	0.8265
22	0.9514	0.9474	0.9431	0.9386	0.9338	0.9287	0.9234	0.9178	0.9118	0.9054	0.8987	0.8921	0.8853	0.8782	0.8707	0.8630	0.8548	0.8462	0.8372	0.8278
23	0.9528	0.9487	0.9445	0.9400	0.9352	0.9301	0.9248	0.9192	0.9132	0.9069	0.9002	0.8935	0.8868	0.8797	0.8722	0.8644	0.8562	0.8477	0.8387	0.8292
24	0.9542	0.9502	0.9459	0.9414	0.9366	0.9316	0.9263	0.9207	0.9147	0.9084	0.9017	0.8950	0.8883	0.8812	0.8737	0.8659	0.8578	0.8492	0.8402	0.8308
25	0.9557	0.9517	0.9475	0.9430	0.9382	0.9332	0.9279	0.9222	0.9163	0.9099	0.9033	0.8966	0.8899	0.8828	0.8753	0.8675	0.8594	0.8508	0.8418	0.8324
26	0.9573	0.9533	0.9491	0.9446	0.9398	0.9348	0.9295	0.9239	0.9179	0.9116	0.9049	0.8983	0.8916	0.8845	0.8770	0.8692	0.8611	0.8525	0.8435	0.8340
27	0.9589	0.9550	0.9508	0.9463	0.9415	0.9365	0.9312	0.9256	0.9197	0.9134	0.9067	0.9000	0.8933	0.8863	0.8788	0.8710	0.8628	0.8543	0.8453	0.8358
28	0.9606	0.9567	0.9525	0.9481	0.9433	0.9383	0.9330	0.9274	0.9215	0.9152	0.9085	0.9019	0.8952	0.8881	0.8806	0.8729	0.8647	0.8561	0.8471	0.8377
29	0.9624	0.9585	0.9543	0.9499	0.9452	0.9402	0.9349	0.9293	0.9234	0.9171	0.9105	0.9038	0.8971	0.8901	0.8826	0.8748	0.8667	0.8581	0.8491	0.8397
30	0.9643	0.9604	0.9562	0.9518	0.9471	0.9422	0.9369	0.9313	0.9254	0.9191	0.9125	0.9059	0.8992	0.8921	0.8846	0.8769	0.8687	0.8602	0.8512	0.8417
31	0.9662	0.9624	0.9582	0.9538	0.9491	0.9442	0.9390	0.9334	0.9275	0.9212	0.9146	0.9080	0.9013	0.8943	0.8868	0.8790	0.8709	0.8623	0.8533	0.8439
32	0.9683	0.9644	0.9603	0.9559	0.9512	0.9463	0.9411	0.9356	0.9297	0.9234	0.9168	0.9102	0.9036	0.8965	0.8890	0.8813	0.8732	0.8646	0.8556	0.8461
33	0.9703	0.9665	0.9624	0.9581	0.9534	0.9486	0.9434	0.9378	0.9320	0.9257	0.9191	0.9125	0.9059	0.8988	0.8914	0.8837	0.8755	0.8670	0.8580	0.8485
34	0.9725	0.9687	0.9647	0.9604	0.9557	0.9509	0.9457	0.9402	0.9344	0.9281	0.9215	0.9150	0.9083	0.9013	0.8939	0.8862	0.8780	0.8695	0.8605	0.8510
35	0.9748	0.9710	0.9670	0.9627	0.9581	0.9533	0.9482	0.9427	0.9369	0.9307	0.9241	0.9175	0.9109	0.9039	0.8965	0.8888	0.8806	0.8721	0.8631	0.8536
36	0.9771	0.9734	0.9694	0.9652	0.9606	0.9558	0.9507	0.9453	0.9395	0.9333	0.9267	0.9202	0.9136	0.9066	0.8992	0.8915	0.8834	0.8748	0.8658	0.8564
37	0.9796	0.9759	0.9719	0.9677	0.9632	0.9584	0.9534	0.9479	0.9422	0.9360	0.9295	0.9230	0.9164	0.9094	0.9020	0.8943	0.8862	0.8777	0.8687	0.8593
38	0.9821	0.9785	0.9746	0.9704	0.9659	0.9612	0.9561	0.9508	0.9450	0.9389	0.9324	0.9259	0.9194	0.9124	0.9050	0.8974	0.8893	0.8807	0.8718	0.8623
39	0.9847	0.9811	0.9773	0.9731	0.9687	0.9640	0.9590	0.9537	0.9480	0.9419	0.9354	0.9290	0.9224	0.9155	0.9082	0.9005	0.8924	0.8839	0.8750	0.8656
40	0.9875	0.9839	0.9801	0.9760	0.9716	0.9670	0.9620	0.9567	0.9511	0.9450	0.9386	0.9322	0.9257	0.9188	0.9114	0.9038	0.8958	0.8873	0.8783	0.8689
41	0.9903	0.9868	0.9831	0.9790	0.9747	0.9701	0.9652	0.9599	0.9543	0.9483	0.9419	0.9358	0.9291	0.9222	0.9149	0.9073	0.8993	0.8908	0.8819	0.8725
42	0.9933	0.9898	0.9861	0.9822	0.9779	0.9733	0.9685	0.9633	0.9577	0.9517	0.9454	0.9391	0.9326	0.9258	0.9185	0.9110	0.9029	0.8945	0.8856	0.8762
43	0.9964	0.9930	0.9893	0.9854	0.9812	0.9767	0.9719	0.9668	0.9612	0.9553	0.9490	0.9427	0.9364	0.9296	0.9223	0.9148	0.9068	0.8984	0.8895	0.8802
44	0.9996	0.9963	0.9927	0.9888	0.9846	0.9802	0.9755	0.9704	0.9649	0.9591	0.9528	0.9466	0.9403	0.9335	0.9263	0.9188	0.9109	0.9025	0.8937	0.8843
45	1.0030	0.9997	0.9962	0.9924	0.9883	0.9839	0.9792	0.9742	0.9688	0.9630	0.9568	0.9506	0.9443	0.9376	0.9305	0.9231	0.9152	0.9068	0.8980	0.8887
46	1.0065	1.0033	0.9998	0.9961	0.9920	0.9877	0.9831	0.9782	0.9728	0.9671	0.9610	0.9548	0.9486	0.9420	0.9349	0.9275	0.9196	0.9113	0.9026	0.8933
47	1.0102	1.0071	1.0037	1.0000	0.9960	0.9917	0.9872	0.9823	0.9770	0.9714	0.9653	0.9593	0.9531	0.9465	0.9395	0.9321	0.9243	0.9161	0.9073	0.8981
48	1.0141	1.0110	1.0076	1.0040	1.0001	0.9959	0.9914	0.9866	0.9814	0.9758	0.9699	0.9639	0.9578	0.9513	0.9443	0.9370	0.9293	0.9211	0.9124	0.9032
49	1.0182	1.0151	1.0118	1.0082	1.0044	1.0003	0.9959	0.9911	0.9860	0.9805	0.9746	0.9687	0.9627	0.9562	0.9493	0.9421	0.9344	0.9263	0.9177	0.9085
50	1.0224	1.0194	1.0162	1.0126	1.0089	1.0048	1.0005	0.9958	0.9908	0.9854	0.9795	0.9737	0.9678	0.9614	0.9546	0.9474	0.9398	0.9318	0.9232	0.9141
51	1.0264	1.0235	1.0203	1.0169	1.0131	1.0092	1.0049	1.0003	0.9954	0.9900	0.9843	0.9785	0.9727	0.9664	0.9597	0.9526	0.9451	0.9371	0.9286	0.9195
52	1.0301	1.0272	1.0241	1.0207	1.0171	1.0132	1.0090	1.0045	0.9996	0.9943	0.9886	0.9830	0.9772	0.9710	0.9644	0.9574	0.9499	0.9420	0.9336	0.9246
53	1.0340	1.0312	1.0281	1.0247	1.0211	1.0173	1.0132	1.0088	1.0040	0.9988	0.9932	0.9876	0.9819	0.9758	0.9693	0.9624	0.9550	0.9472	0.9388	0.9300
54	1.0381	1.0352	1.0322	1.0289	1.0254	1.0217	1.0176	1.0132	1.0085	1.0034	0.9979	0.9924	0.9869	0.9808	0.9744	0.9676	0.9603	0.9526	0.9443	0.9355
55	1.0423	1.0395	1.0365	1.0333	1.0298	1.0262	1.0222	1.0179	1.0132	1.0082	1.0028	0.9974	0.9919	0.9860	0.9797	0.9730	0.9658	0.9581	0.9500	0.9413
56	1.0467	1.0440	1.0410	1.0379	1.0345	1.0308	1.0269	1.0227	1.0182	1.0132	1.0079	1.0026	0.9972	0.9914	0.9851	0.9786	0.9715	0.9639	0.9559	0.9473
57	1.0513	1.0486	1.0457	1.0426	1.0393	1.0357	1.0319	1.0277	1.0233	1.0184	1.0132	1.0080	1.0027	0.9970	0.9908	0.9843	0.9774	0.9700	0.9620	0.9535
58	1.0560	1.0534	1.0506	1.0476	1.0443	1.0408	1.0370	1.0329	1.0285	1.0238	1.0187	1.0136	1.0084	1.0028	0.9967	0.9903	0.9835	0.9762	0.9684	0.9600
59	1.0611	1.0585	1.0557	1.0527	1.0495	1.0460	1.0423	1.0384	1.0340	1.0294	1.0243	1.0193	1.0142	1.0087	1.0028	0.9966	0.9898	0.9827	0.9750	0.9667
60	1.0663	1.0637	1.0610	1.0581	1.0549	1.0515	1.0479	1.0440	1.0398	1.0352	1.0302	1.0253	1.0203	1.0149	1.0091	1.0030	0.9964	0.9893	0.9818	0.9737
61	1.0717	1.0692	1.0666	1.0637	1.0606	1.0573	1.0537	1.0499	1.0457	1.0412	1.0364	1.0315	1.0267	1.0214	1.0157	1.0097	1.0032	0.9963	0.9889	0.9809
62	1.0774	1.0750	1.0724	1.0695	1.0665	1.0632	1.0597	1.0560	1.0519	1.0475	1.0427	1.0380	1.0332	1.0281	1.0225	1.0166	1.0103	1.0035	0.9962	0.9884
63	1.0834	1.0810	1.0784	1.0756	1.0726	1.0695	1.0660	1.0623	1.0583	1.0540	1.0493	1.0447	1.0400	1.0350	1.0295	1.0238	1.0176	1.0109	1.0038	0.9961
64	1.0896	1.0873	1.0848	1.0820	1.0791	1.0760	1.0726	1.0690	1.0650	1.0608	1.0562	1.0517	1.0471	1.0422	1.0369	1.0312	1.0252	1.0187	1.0117	1.0042
65	1.0962	1.0939	1.0914	1.0887	1.0858	1.0827	1.0794	1.0759	1.0721	1.0679	1.0634	1.0590	1.0545	1.0497	1.0445	1.0390	1.0330	1.0267	1.0198	1.0125
66	1.1030	1.1007	1.0983	1.0957	1.0928	1.0898	1.0866	1.0831	1.0794	1.0753	1.0709	1.0666	1.0622	1.0575	1.0524	1.0470	1.0412	1.0350	1.0283	1.0211
67	1.1101	1.1079	1.1055	1.1029	1.1002	1.0972	1.0941	1.0906	1.0870	1.0830	1.0787	1.0744	1.0702	1.0656	1.0606	1.0553	1.0497	1.0436	1.0371	1.0301
68	1.1175	1.1154	1.1130	1.1105	1.1078	1.1049	1.1018	1.0985	1.0949	1.0910	1.0868	1.0826	1.0785	1.0740	1.0691	1.0640	1.0585	1.0526	1.0462	1.0394
69	1.1253	1.1231	1.1209	1.1184	1.1157	1.1129	1.1099	1.1066	1.1031	1.0993	1.0952	1.0911	1.0871	1.0827	1.0779	1.0729	1.0676	1.0618	1.0556	1.0488
70	1.1333	1.1312	1.1290	1.1266	1.1240	1.1212	1.1183	1.1151	1.1116	1.1079	1.1039	1.0999	1.0960	1.0917	1.0871	1.0822	1.0770	1.0714	1.0653	1.0588
71	1.1416	1.1396	1.1374	1.1351	1.1325	1.1298	1.1270	1.1238	1.1205	1.1168	1.1129	1.1091	1.1052	1.1010	1.0965	1.0918	1.0867	1.0812	1.0753	1.0690
72	1.1503	1.1483	1.1461	1.1439	1.1414	1.1388	1.1359	1.1329	1.1296	1.1261	1.1222	1.1185	1.1147	1.1107	1.1063	1.1017	1.0967	1.0914	1.0857	1.0795
73	1.1592	1.1573	1.1552	1.1529	1.1505	1.1480	1.1452	1.1423	1.1391	1.1356	1.1319	1.1282	1.1246	1.1206	1.1163	1.1119	1.1070	1.1019	1.0963	1.0904
74	1.1684	1.1665	1.1645	1.1623	1.1600	1.1575	1.1548	1.1519	1.1488	1.1455	1.1418	1.1383	1.1347	1.1309	1.1267	1.1224	1.1177	1.1127	1.1073	1.1015
75	1.1779	1.1761	1.1741	1.1720	1.1697	1.1673	1.1647	1.1619	1.1589	1.1556	1.1521	1.1486	1.1451	1.1414	1.1374	1.1332	1.1286	1.1238	1.1185	1.1129
76	1.1877	1.1859	1.1840	1.1819	1.1797	1.1774	1.1749	1.1721	1.1692	1.1660	1.1626	1.1592	1.1559	1.1522	1.1483	1.1442	1.1399	1.1351	1.1301	1.1246
77	1.1977	1.1960	1.1941	1.1921	1.1900	1.1877	1.1853	1.1826	1.1798	1.1767	1.1734	1.1701	1.1669	1.1633	1.1596	1.1556	1.1514	1.1468	1.1419	1.1367
78	1.2079	1.2063	1.2045	1.2026	1.2005	1.1983	1.1959	1.1934	1.1906	1.1876	1.1844	1.1812	1.1781	1.1747	1.1710	1.1672	1.1631	1.1587	1.1540	1.1489
79	1.2184	1.2168	1.2151	1.2132	1.2112	1.2091	1.2068	1.2043	1.2017	1.1988	1.1957	1.1926	1.1896	1.1863	1.1828	1.1791	1.1751	1.1708	1.1663	1.1614
80	1.2291	1.2275	1.2259	1.2241	1.2221	1.2201	1.2179	1.2155	1.2129	1.2101	1.2071	1.2042	1.2012	1.1981	1.1947	1.1911	1.1873	1.1832	1.1788	1.1741
81	1.2399	1.2384	1.2368	1.2350	1.2332	1.2312	1.2291	1.2268	1.2243	1.2216	1.2187	1.2159	1.2131	1.2100	1.2067	1.2033	1.1996	1.1957	1.1915	1.1869
82	1.2508	1.2493	1.2478	1.2461	1.2443	1.2424	1.2404	1.2382	1.2358	1.2332	1.2304	1.2277	1.2250	1.2221	1.2189	1.2156	1.2121	1.2083	1.2043	1.1999
83	1.2617	1.2603	1.2588	1.2573	1.2555	1.2537	1.2518	1.2497	1.2474	1.2449	1.2422	1.2396	1.2370	1.2342	1.2312	1.2280	1.2246	1.2210	1.2171	1.2129
84	1.2726	1.2713	1.2699	1.2684	1.2668	1.2650	1.2632	1.2611	1.2589	1.2566	1.2540	1.2515	1.2490	1.2463	1.2434	1.2404	1.2371	1.2337	1.2300	1.2260
85	1.2835	1.2823	1.2809	1.2795	1.2779	1.2762	1.2745	1.2725	1.2704	1.2682	1.2657	1.2633	1.2609	1.2584	1.2556	1.2527	1.2496	1.2463	1.2427	1.2389
86	1.2943	1.2931	1.2918	1.2904	1.2889	1.2873	1.2856	1.2838	1.2818	1.2796	1.2773	1.2750	1.2727	1.2703	1.2676	1.2649	1.2619	1.2587	1.2554	1.2517
87	1.3048	1.3036	1.3024	1.3011	1.2997	1.2982	1.2966	1.2948	1.2929	1.2909	1.2886	1.2864	1.2843	1.2819	1.2794	1.2768	1.2740	1.2710	1.2677	1.2643
88	1.3150	1.3140	1.3128	1.3115	1.3102	1.3088	1.3072	1.3056	1.3038	1.3018	1.2997	1.2976	1.2955	1.2933	1.2909	1.2884	1.2857	1.2829	1.2798	1.2765
89	1.3249	1.3239	1.3228	1.3216	1.3203	1.3190	1.3175	1.3159	1.3142	1.3124	1.3104	1.3084	1.3064	1.3043	1.3020	1.2997	1.2971	1.2944	1.2915	1.2883
90	1.3344	1.3334	1.3324	1.3313	1.3300	1.3288	1.3274	1.3259	1.3243	1.3225	1.3206	1.3187	1.3168	1.3148	1.3127	1.3104	1.3080	1.3054	1.3026	1.2997

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 4: 66-2/3% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Non-Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
1	0.8001	0.7898	0.7791	0.7678	0.7561	0.7437	0.7309	0.7174	0.7034	0.6888	0.6735	0.6577	0.6413	0.6244	0.6069	0.5888	0.5703	0.5513	0.5319	0.5121
2	0.8005	0.7903	0.7795	0.7683	0.7565	0.7442	0.7313	0.7178	0.7038	0.6892	0.6739	0.6581	0.6417	0.6247	0.6072	0.5892	0.5706	0.5516	0.5322	0.5124
3	0.8010	0.7907	0.7800	0.7687	0.7570	0.7446	0.7318	0.7183	0.7043	0.6896	0.6744	0.6586	0.6421	0.6252	0.6076	0.5896	0.5710	0.5520	0.5326	0.5128
4	0.8015	0.7913	0.7805	0.7693	0.7575	0.7452	0.7323	0.7188	0.7047	0.6901	0.6748	0.6590	0.6426	0.6256	0.6081	0.5900	0.5714	0.5524	0.5330	0.5131
5	0.8021	0.7918	0.7811	0.7698	0.7580	0.7457	0.7328	0.7193	0.7053	0.6906	0.6754	0.6595	0.6431	0.6261	0.6085	0.5905	0.5719	0.5528	0.5334	0.5136
6	0.8027	0.7924	0.7816	0.7704	0.7586	0.7463	0.7334	0.7199	0.7058	0.6911	0.6759	0.6600	0.6436	0.6266	0.6090	0.5910	0.5724	0.5533	0.5338	0.5140
7	0.8033	0.7930	0.7823	0.7710	0.7592	0.7469	0.7339	0.7205	0.7064	0.6917	0.6765	0.6606	0.6442	0.6271	0.6096	0.5915	0.5729	0.5538	0.5343	0.5145
8	0.8040	0.7937	0.7829	0.7716	0.7598	0.7475	0.7346	0.7211	0.7070	0.6923	0.6770	0.6612	0.6447	0.6277	0.6101	0.5920	0.5734	0.5543	0.5348	0.5150
9	0.8047	0.7944	0.7836	0.7723	0.7605	0.7482	0.7352	0.7217	0.7077	0.6930	0.6777	0.6618	0.6453	0.6283	0.6107	0.5926	0.5740	0.5549	0.5354	0.5155
10	0.8054	0.7951	0.7843	0.7730	0.7612	0.7489	0.7360	0.7224	0.7083	0.6937	0.6784	0.6625	0.6460	0.6290	0.6114	0.5932	0.5746	0.5555	0.5359	0.5160
11	0.8062	0.7959	0.7851	0.7738	0.7620	0.7496	0.7367	0.7232	0.7091	0.6944	0.6791	0.6632	0.6467	0.6296	0.6120	0.5939	0.5752	0.5561	0.5365	0.5166
12	0.8070	0.7967	0.7859	0.7746	0.7628	0.7504	0.7375	0.7240	0.7098	0.6951	0.6798	0.6639	0.6474	0.6303	0.6127	0.5946	0.5759	0.5567	0.5372	0.5172
13	0.8079	0.7976	0.7868	0.7755	0.7636	0.7513	0.7383	0.7248	0.7107	0.6959	0.6806	0.6647	0.6482	0.6311	0.6135	0.5953	0.5766	0.5574	0.5379	0.5179
14	0.8088	0.7985	0.7877	0.7764	0.7645	0.7522	0.7392	0.7257	0.7115	0.6968	0.6815	0.6655	0.6490	0.6319	0.6142	0.5960	0.5773	0.5582	0.5386	0.5186
15	0.8098	0.7994	0.7886	0.7773	0.7655	0.7531	0.7401	0.7266	0.7124	0.6977	0.6823	0.6664	0.6499	0.6327	0.6151	0.5969	0.5781	0.5589	0.5393	0.5193
16	0.8108	0.8005	0.7896	0.7783	0.7665	0.7541	0.7411	0.7275	0.7134	0.6986	0.6833	0.6673	0.6508	0.6336	0.6159	0.5977	0.5790	0.5597	0.5401	0.5201
17	0.8118	0.8015	0.7907	0.7794	0.7675	0.7551	0.7421	0.7285	0.7144	0.6996	0.6842	0.6683	0.6517	0.6345	0.6168	0.5986	0.5798	0.5606	0.5409	0.5209
18	0.8129	0.8026	0.7918	0.7804	0.7686	0.7562	0.7432	0.7296	0.7154	0.7006	0.6852	0.6692	0.6527	0.6355	0.6178	0.5995	0.5807	0.5615	0.5418	0.5217
19	0.8141	0.8037	0.7929	0.7816	0.7697	0.7573	0.7443	0.7307	0.7165	0.7017	0.6863	0.6703	0.6537	0.6365	0.6188	0.6005	0.5817	0.5624	0.5427	0.5226
20	0.8153	0.8050	0.7941	0.7828	0.7709	0.7584	0.7454	0.7318	0.7176	0.7028	0.6874	0.6714	0.6548	0.6376	0.6198	0.6015	0.5827	0.5634	0.5436	0.5235
21	0.8166	0.8062	0.7954	0.7840	0.7721	0.7597	0.7467	0.7330	0.7188	0.7040	0.6886	0.6725	0.6559	0.6387	0.6209	0.6026	0.5837	0.5644	0.5446	0.5245
22	0.8179	0.8076	0.7967	0.7854	0.7735	0.7610	0.7480	0.7343	0.7201	0.7053	0.6898	0.6738	0.6571	0.6399	0.6220	0.6037	0.5848	0.5655	0.5457	0.5255
23	0.8194	0.8090	0.7981	0.7868	0.7749	0.7624	0.7493	0.7357	0.7215	0.7066	0.6911	0.6751	0.6584	0.6411	0.6233	0.6049	0.5860	0.5666	0.5468	0.5266
24	0.8209	0.8105	0.7996	0.7883	0.7763	0.7639	0.7508	0.7371	0.7229	0.7080	0.6925	0.6764	0.6597	0.6424	0.6246	0.6062	0.5872	0.5678	0.5480	0.5277
25	0.8225	0.8121	0.8012	0.7898	0.7779	0.7654	0.7524	0.7387	0.7244	0.7095	0.6940	0.6779	0.6612	0.6439	0.6260	0.6075	0.5886	0.5691	0.5492	0.5290
26	0.8241	0.8138	0.8029	0.7915	0.7796	0.7671	0.7540	0.7403	0.7260	0.7111	0.6956	0.6794	0.6627	0.6454	0.6274	0.6090	0.5900	0.5705	0.5506	0.5303
27	0.8259	0.8155	0.8047	0.7933	0.7813	0.7688	0.7557	0.7420	0.7277	0.7128	0.6972	0.6811	0.6643	0.6469	0.6290	0.6105	0.5915	0.5720	0.5520	0.5317
28	0.8278	0.8174	0.8065	0.7951	0.7832	0.7706	0.7575	0.7438	0.7295	0.7145	0.6990	0.6828	0.6660	0.6486	0.6306	0.6121	0.5930	0.5735	0.5535	0.5331
29	0.8297	0.8194	0.8085	0.7970	0.7851	0.7726	0.7594	0.7457	0.7314	0.7164	0.7008	0.6846	0.6678	0.6504	0.6324	0.6138	0.5947	0.5751	0.5551	0.5346
30	0.8318	0.8214	0.8105	0.7991	0.7871	0.7746	0.7614	0.7477	0.7333	0.7183	0.7027	0.6865	0.6697	0.6522	0.6342	0.6156	0.5964	0.5768	0.5567	0.5363
31	0.8340	0.8236	0.8127	0.8012	0.7892	0.7767	0.7635	0.7498	0.7354	0.7204	0.7048	0.6885	0.6716	0.6542	0.6361	0.6174	0.5983	0.5786	0.5585	0.5380
32	0.8362	0.8258	0.8149	0.8035	0.7915	0.7789	0.7658	0.7520	0.7376	0.7226	0.7069	0.6906	0.6737	0.6562	0.6381	0.6194	0.6002	0.5805	0.5603	0.5398
33	0.8386	0.8282	0.8173	0.8058	0.7938	0.7813	0.7681	0.7543	0.7399	0.7248	0.7092	0.6929	0.6759	0.6584	0.6402	0.6215	0.6023	0.5826	0.5623	0.5417
34	0.8411	0.8307	0.8198	0.8083	0.7963	0.7837	0.7706	0.7568	0.7423	0.7272	0.7115	0.6952	0.6782	0.6607	0.6425	0.6237	0.6044	0.5846	0.5643	0.5437
35	0.8437	0.8333	0.8224	0.8110	0.7989	0.7863	0.7731	0.7593	0.7449	0.7298	0.7140	0.6977	0.6807	0.6631	0.6448	0.6260	0.6067	0.5868	0.5665	0.5458
36	0.8465	0.8361	0.8252	0.8137	0.8017	0.7891	0.7759	0.7620	0.7475	0.7324	0.7167	0.7003	0.6833	0.6656	0.6473	0.6285	0.6091	0.5892	0.5688	0.5480
37	0.8494	0.8390	0.8281	0.8166	0.8046	0.7919	0.7787	0.7649	0.7504	0.7352	0.7195	0.7030	0.6860	0.6683	0.6500	0.6311	0.6116	0.5917	0.5712	0.5504
38	0.8524	0.8420	0.8311	0.8196	0.8076	0.7950	0.7817	0.7679	0.7534	0.7382	0.7224	0.7059	0.6888	0.6711	0.6528	0.6338	0.6143	0.5943	0.5738	0.5529
39	0.8557	0.8453	0.8343	0.8229	0.8108	0.7982	0.7849	0.7710	0.7565	0.7413	0.7255	0.7090	0.6919	0.6741	0.6557	0.6367	0.6172	0.5971	0.5765	0.5555
40	0.8590	0.8486	0.8377	0.8262	0.8142	0.8016	0.7883	0.7744	0.7598	0.7446	0.7288	0.7123	0.6951	0.6773	0.6588	0.6398	0.6202	0.6001	0.5794	0.5584
41	0.8626	0.8522	0.8413	0.8298	0.8178	0.8051	0.7918	0.7779	0.7634	0.7481	0.7322	0.7157	0.6985	0.6806	0.6621	0.6431	0.6234	0.6032	0.5825	0.5614
42	0.8664	0.8560	0.8451	0.8336	0.8215	0.8089	0.7956	0.7817	0.7671	0.7518	0.7359	0.7193	0.7021	0.6842	0.6657	0.6465	0.6268	0.6065	0.5857	0.5645
43	0.8703	0.8599	0.8490	0.8376	0.8255	0.8129	0.7996	0.7856	0.7710	0.7558	0.7398	0.7232	0.7059	0.6880	0.6694	0.6502	0.6304	0.6100	0.5892	0.5679
44	0.8745	0.8641	0.8532	0.8418	0.8297	0.8171	0.8038	0.7898	0.7752	0.7599	0.7439	0.7273	0.7099	0.6920	0.6733	0.6541	0.6342	0.6138	0.5929	0.5715
45	0.8789	0.8685	0.8577	0.8462	0.8342	0.8215	0.8082	0.7942	0.7796	0.7643	0.7483	0.7316	0.7142	0.6962	0.6775	0.6582	0.6383	0.6178	0.5968	0.5753
46	0.8835	0.8732	0.8623	0.8509	0.8389	0.8262	0.8129	0.7989	0.7843	0.7689	0.7529	0.7362	0.7188	0.7007	0.6819	0.6626	0.6426	0.6220	0.6009	0.5794
47	0.8884	0.8781	0.8673	0.8558	0.8438	0.8312	0.8178	0.8039	0.7892	0.7738	0.7578	0.7410	0.7236	0.7054	0.6866	0.6672	0.6471	0.6265	0.6053	0.5837
48	0.8935	0.8832	0.8724	0.8610	0.8490	0.8364	0.8231	0.8091	0.7944	0.7790	0.7629	0.7462	0.7287	0.7105	0.6916	0.6721	0.6520	0.6313	0.6100	0.5882
49	0.8989	0.8887	0.8779	0.8665	0.8545	0.8419	0.8286	0.8146	0.7999	0.7845	0.7684	0.7516	0.7341	0.7158	0.6969	0.6773	0.6571	0.6363	0.6149	0.5931
50	0.9045	0.8943	0.8836	0.8723	0.8603	0.8477	0.8344	0.8204	0.8057	0.7903	0.7742	0.7573	0.7398	0.7215	0.7025	0.6829	0.6626	0.6417	0.6202	0.5983
51	0.9100	0.8999	0.8892	0.8779	0.8660	0.8534	0.8401	0.8261	0.8114	0.7960	0.7799	0.7630	0.7454	0.7270	0.7080	0.6883	0.6679	0.6469	0.6254	0.6033
52	0.9151	0.9051	0.8944	0.8832	0.8713	0.8587	0.8455	0.8315	0.8168	0.8014	0.7852	0.7683	0.7507	0.7323	0.7132	0.6934	0.6730	0.6519	0.6302	0.6080
53	0.9205	0.9105	0.9000	0.8888	0.8769	0.8644	0.8511	0.8372	0.8225	0.8071	0.7909	0.7739	0.7563	0.7378	0.7187	0.6988	0.6783	0.6571	0.6354	0.6131
54	0.9262	0.9162	0.9057	0.8948	0.8828	0.8703	0.8571	0.8432	0.8285	0.8131	0.7969	0.7799	0.7622	0.7437	0.7245	0.7046	0.6840	0.6627	0.6409	0.6185
55	0.9320	0.9222	0.9118	0.9007	0.8889	0.8765	0.8633	0.8494	0.8348	0.8194	0.8032	0.7862	0.7684	0.7499	0.7307	0.7107	0.6900	0.6687	0.6467	0.6242
56	0.9381	0.9284	0.9180	0.9070	0.8954	0.8830	0.8699	0.8560	0.8414	0.8260	0.8098	0.7928	0.7750	0.7565	0.7372	0.7171	0.6964	0.6749	0.6529	0.6302
57	0.9445	0.9348	0.9246	0.9137	0.9021	0.8898	0.8767	0.8629	0.8483	0.8329	0.8168	0.7998	0.7820	0.7634	0.7441	0.7239	0.7031	0.6816	0.6594	0.6366
58	0.9511	0.9415	0.9314	0.9206	0.9091	0.8969	0.8839	0.8701	0.8556	0.8402	0.8241	0.8071	0.7893	0.7707	0.7513	0.7311	0.7102	0.6886	0.6663	0.6434
59	0.9579	0.9485	0.9385	0.9278	0.9164	0.9043	0.8914	0.8777	0.8632	0.8479	0.8318	0.8148	0.7970	0.7784	0.7590	0.7387	0.7177	0.6960	0.6736	0.6506
60	0.9650	0.9557	0.9458	0.9353	0.9240	0.9120	0.8992	0.8856	0.8712	0.8559	0.8398	0.8229	0.8051	0.7865	0.7670	0.7468	0.7257	0.7039	0.6814	0.6583
61	0.9724	0.9632	0.9535	0.9430	0.9319	0.9200	0.9073	0.8938	0.8795	0.8643	0.8483	0.8314	0.8136	0.7950	0.7755	0.7552	0.7341	0.7122	0.6896	0.6664
62	0.9800	0.9710	0.9614	0.9511	0.9401	0.9283	0.9158	0.9024	0.8882	0.8731	0.8572	0.8403	0.8226	0.8040	0.7845	0.7642	0.7430	0.7210	0.6983	0.6750
63	0.9879	0.9791	0.9696	0.9595	0.9486	0.9370	0.9246	0.9114	0.8973	0.8823	0.8665	0.8497	0.8320	0.8134	0.7940	0.7736	0.7524	0.7304	0.7076	0.6841
64	0.9961	0.9874	0.9782	0.9682	0.9575	0.9461	0.9338	0.9208	0.9068	0.8920	0.8762	0.8595	0.8419	0.8234	0.8039	0.7836	0.7623	0.7402	0.7174	0.6937
65	1.0046	0.9961	0.9870	0.9772	0.9667	0.9555	0.9434	0.9305	0.9167	0.9020	0.8864	0.8698	0.8523	0.8338	0.8144	0.7940	0.7728	0.7507	0.7277	0.7040
66	1.0134	1.0051	0.9962	0.9866	0.9763	0.9652	0.9534	0.9406	0.9270	0.9125	0.8970	0.8806	0.8631	0.8448	0.8254	0.8051	0.7838	0.7617	0.7387	0.7149
67	1.0225	1.0144	1.0057	0.9963	0.9862	0.9754	0.9637	0.9512	0.9377	0.9234	0.9081	0.8918	0.8745	0.8562	0.8370	0.8167	0.7955	0.7733	0.7502	0.7264
68	1.0320	1.0241	1.0156	1.0064	0.9965	0.9858	0.9744	0.9621	0.9489	0.9347	0.9196	0.9035	0.8864	0.8682	0.8491	0.8289	0.8077	0.7855	0.7625	0.7385
69	1.0418	1.0340	1.0257	1.0168	1.0071	0.9967	0.9855	0.9734	0.9604	0.9465	0.9316	0.9157	0.8987	0.8807	0.8617	0.8416	0.8205	0.7984	0.7753	0.7513
70	1.0518	1.0443	1.0362	1.0275	1.0180	1.0078	0.9969	0.9850	0.9723	0.9586	0.9440	0.9283	0.9116	0.8938	0.8749	0.8550	0.8340	0.8119	0.7888	0.7648
71	1.0622	1.0549	1.0470	1.0385	1.0293	1.0194	1.0086	0.9971	0.9846	0.9712	0.9568	0.9414	0.9249	0.9073	0.8886	0.8689	0.8480	0.8260	0.8030	0.7790
72	1.0729	1.0658	1.0581	1.0498	1.0409	1.0312	1.0208	1.0095	0.9973	0.9842	0.9701	0.9549	0.9387	0.9214	0.9029	0.8833	0.8626	0.8408	0.8179	0.7939
73	1.0839	1.0770	1.0696	1.0615	1.0528	1.0434	1.0332	1.0222	1.0103	0.9975	0.9837	0.9689	0.9529	0.9359	0.9177	0.8984	0.8778	0.8562	0.8334	0.8095
74	1.0953	1.0886	1.0813	1.0735	1.0651	1.0559	1.0460	1.0353	1.0238	1.0112	0.9978	0.9832	0.9676	0.9509	0.9330	0.9139	0.8937	0.8722	0.8496	0.8258
75	1.1069	1.1004	1.0934	1.0858	1.0776	1.0688	1.0592	1.0488	1.0375	1.0253	1.0122	0.9980	0.9827	0.9663	0.9488	0.9300	0.9100	0.8888	0.8664	0.8428
76	1.1188	1.1125	1.1057	1.0984	1.0905	1.0819	1.0726	1.0625	1.0516	1.0398	1.0270	1.0132	0.9983	0.9822	0.9650	0.9466	0.9270	0.9060	0.8839	0.8605
77	1.1310	1.1249	1.1184	1.1113	1.1036	1.0953	1.0863	1.0766	1.0660	1.0545	1.0421	1.0287	1.0142	0.9985	0.9817	0.9637	0.9444	0.9238	0.9020	0.8788
78	1.1435	1.1376	1.1312	1.1244	1.1170	1.1090	1.1003	1.0909	1.0807	1.0696	1.0575	1.0445	1.0304	1.0152	0.9988	0.9812	0.9623	0.9421	0.9206	0.8978
79	1.1561	1.1505	1.1444	1.1378	1.1307	1.1229	1.1146	1.1055	1.0956	1.0849	1.0733	1.0606	1.0470	1.0322	1.0163	0.9991	0.9807	0.9609	0.9398	0.9174
80	1.1690	1.1636	1.1577	1.1514	1.1445	1.1371	1.1290	1.1203	1.1107	1.1004	1.0892	1.0770	1.0638	1.0495	1.0341	1.0174	0.9994	0.9801	0.9595	0.9374
81	1.1821	1.1768	1.1712	1.1651	1.1585	1.1514	1.1436	1.1352	1.1261	1.1161	1.1053	1.0936	1.0809	1.0671	1.0521	1.0360	1.0185	0.9997	0.9796	0.9580
82	1.1952	1.1902	1.1848	1.1790	1.1726	1.1658	1.1584	1.1503	1.1415	1.1320	1.1216	1.1103	1.0981	1.0848	1.0703	1.0547	1.0378	1.0196	1.0000	0.9789
83	1.2085	1.2036	1.1985	1.1929	1.1868	1.1803	1.1731	1.1654	1.1570	1.1479	1.1379	1.1271	1.1153	1.1026	1.0887	1.0736	1.0573	1.0396	1.0206	1.0002
84	1.2217	1.2171	1.2121	1.2068	1.2010	1.1947	1.1879	1.1805	1.1725	1.1638	1.1542	1.1439	1.1326	1.1204	1.1070	1.0925	1.0768	1.0598	1.0414	1.0216
85	1.2348	1.2304	1.2257	1.2206	1.2151	1.2091	1.2026	1.1956	1.1879	1.1796	1.1705	1.1606	1.1498	1.1381	1.1253	1.1114	1.0963	1.0799	1.0622	1.0430
86	1.2478	1.2436	1.2391	1.2343	1.2290	1.2233	1.2171	1.2104	1.2031	1.1952	1.1865	1.1771	1.1668	1.1556	1.1434	1.1301	1.1156	1.0999	1.0828	1.0643
87	1.2606	1.2566	1.2523	1.2477	1.2427	1.2372	1.2314	1.2250	1.2180	1.2105	1.2022	1.1932	1.1834	1.1728	1.1611	1.1484	1.1346	1.1195	1.1032	1.0854
88	1.2730	1.2692	1.2651	1.2607	1.2560	1.2508	1.2452	1.2392	1.2326	1.2254	1.2175	1.2090	1.1997	1.1895	1.1785	1.1664	1.1532	1.1388	1.1231	1.1061
89	1.2850	1.2814	1.2775	1.2733	1.2688	1.2639	1.2586	1.2529	1.2466	1.2398	1.2324	1.2243	1.2154	1.2058	1.1952	1.1837	1.1712	1.1574	1.1425	1.1262
90	1.2965	1.2931	1.2894	1.2854	1.2811	1.2765	1.2715	1.2660	1.2601	1.2536	1.2466	1.2389	1.2305	1.2213	1.2113	1.2004	1.1884	1.1754	1.1611	1.1456

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 4: 66-2/3% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Non-Disabled Members

Beneficiary	Attained Age at Retirement										
Age	80	81	82	83	84	85	86	87	88	89	90
1	0.4920	0.4717	0.4512	0.4308	0.4104	0.3902	0.3703	0.3508	0.3319	0.3137	0.2964
2	0.4923	0.4720	0.4515	0.4311	0.4106	0.3904	0.3705	0.3510	0.3321	0.3139	0.2966
3	0.4927	0.4723	0.4519	0.4314	0.4110	0.3907	0.3708	0.3513	0.3324	0.3142	0.2969
4	0.4930	0.4727	0.4522	0.4317	0.4113	0.3910	0.3711	0.3516	0.3326	0.3144	0.2971
5	0.4934	0.4731	0.4526	0.4321	0.4116	0.3914	0.3714	0.3519	0.3329	0.3147	0.2974
6	0.4939	0.4735	0.4530	0.4325	0.4120	0.3917	0.3717	0.3522	0.3332	0.3150	0.2976
7	0.4943	0.4739	0.4534	0.4329	0.4124	0.3921	0.3721	0.3525	0.3336	0.3153	0.2979
8	0.4948	0.4744	0.4539	0.4333	0.4128	0.3925	0.3725	0.3529	0.3339	0.3156	0.2983
9	0.4953	0.4749	0.4543	0.4338	0.4132	0.3929	0.3729	0.3533	0.3343	0.3160	0.2986
10	0.4958	0.4754	0.4548	0.4342	0.4137	0.3933	0.3733	0.3537	0.3347	0.3164	0.2989
11	0.4964	0.4760	0.4554	0.4347	0.4142	0.3938	0.3737	0.3541	0.3351	0.3167	0.2993
12	0.4970	0.4765	0.4559	0.4353	0.4147	0.3943	0.3742	0.3546	0.3355	0.3172	0.2997
13	0.4976	0.4772	0.4565	0.4359	0.4153	0.3948	0.3747	0.3551	0.3360	0.3176	0.3001
14	0.4983	0.4778	0.4572	0.4365	0.4158	0.3954	0.3753	0.3556	0.3365	0.3181	0.3006
15	0.4990	0.4785	0.4578	0.4371	0.4165	0.3960	0.3758	0.3561	0.3370	0.3186	0.3010
16	0.4998	0.4792	0.4585	0.4378	0.4171	0.3966	0.3764	0.3567	0.3375	0.3191	0.3015
17	0.5005	0.4800	0.4592	0.4385	0.4178	0.3972	0.3770	0.3573	0.3381	0.3196	0.3020
18	0.5013	0.4807	0.4600	0.4392	0.4185	0.3979	0.3777	0.3579	0.3386	0.3202	0.3026
19	0.5022	0.4815	0.4608	0.4400	0.4192	0.3986	0.3783	0.3585	0.3393	0.3207	0.3031
20	0.5031	0.4824	0.4616	0.4408	0.4200	0.3994	0.3790	0.3592	0.3399	0.3213	0.3037
21	0.5040	0.4833	0.4625	0.4416	0.4208	0.4001	0.3798	0.3599	0.3406	0.3220	0.3043
22	0.5050	0.4843	0.4634	0.4425	0.4216	0.4010	0.3806	0.3607	0.3413	0.3227	0.3050
23	0.5061	0.4853	0.4644	0.4434	0.4226	0.4018	0.3814	0.3615	0.3421	0.3234	0.3056
24	0.5072	0.4864	0.4654	0.4445	0.4235	0.4028	0.3823	0.3623	0.3429	0.3242	0.3064
25	0.5084	0.4875	0.4666	0.4455	0.4246	0.4038	0.3833	0.3632	0.3437	0.3250	0.3072
26	0.5096	0.4888	0.4677	0.4467	0.4257	0.4048	0.3843	0.3642	0.3447	0.3259	0.3080
27	0.5110	0.4901	0.4690	0.4479	0.4268	0.4059	0.3853	0.3652	0.3456	0.3268	0.3089
28	0.5124	0.4914	0.4703	0.4491	0.4280	0.4071	0.3865	0.3663	**0.3467**	0.3278	0.3098
29	0.5139	0.4929	0.4717	0.4505	0.4293	0.4083	0.3876	0.3674	0.3477	0.3288	0.3108
30	0.5154	0.4944	0.4732	0.4519	0.4307	0.4096	0.3889	0.3686	**0.3489**	**0.3299**	0.3118
31	0.5171	0.4960	0.4747	0.4534	0.4321	0.4110	0.3902	**0.3699**	0.3501	**0.3310**	0.3129
32	0.5189	0.4977	0.4764	0.4550	0.4336	0.4125	0.3916	0.3712	0.3514	0.3323	0.3141
33	0.5207	0.4995	0.4781	0.4566	0.4352	0.4140	**0.3931**	**0.3726**	**0.3527**	**0.3335**	0.3153
34	0.5226	0.5014	0.4799	0.4584	0.4369	0.4156	0.3946	0.3741	0.3541	0.3349	0.3166
35	0.5247	0.5033	0.4818	0.4603	0.4387	0.4174	**0.3963**	**0.3757**	**0.3556**	0.3363	0.3179
36	0.5269	0.5055	0.4839	0.4622	0.4406	**0.4192**	**0.3980**	**0.3773**	**0.3572**	0.3378	0.3194
37	0.5292	0.5077	0.4860	0.4643	0.4426	0.4211	**0.3999**	0.3791	0.3589	0.3394	0.3209
38	0.5316	0.5101	0.4883	0.4665	**0.4447**	**0.4231**	0.4018	**0.3810**	0.3607	0.3412	0.3225
39	0.5342	0.5126	0.4907	0.4689	0.4470	0.4253	0.4039	0.3830	0.3626	0.3430	0.3243
40	0.5369	0.5152	0.4933	0.4714	0.4494	**0.4276**	**0.4061**	**0.3851**	0.3646	0.3449	0.3261
41	0.5398	0.5181	0.4961	**0.4740**	**0.4520**	0.4301	**0.4085**	0.3873	0.3668	0.3469	0.3281
42	0.5429	0.5211	0.4990	0.4768	0.4547	0.4327	0.4110	0.3897	0.3691	0.3491	0.3302
43	0.5462	0.5243	0.5021	**0.4798**	**0.4576**	0.4355	**0.4137**	0.3923	0.3715	0.3515	0.3324
44	0.5497	0.5277	0.5054	0.4830	0.4607	0.4384	0.4165	0.3950	0.3741	0.3540	0.3348
45	0.5534	0.5313	0.5089	0.4864	**0.4639**	**0.4416**	0.4196	0.3979	0.3769	0.3566	0.3373
46	0.5574	0.5351	**0.5126**	0.4900	**0.4674**	0.4450	0.4228	0.4010	0.3799	0.3595	0.3400
47	0.5616	0.5392	0.5166	0.4939	0.4712	0.4486	0.4262	0.4044	0.3831	0.3625	0.3429
48	0.5661	0.5436	**0.5208**	0.4980	0.4751	0.4524	0.4299	0.4079	0.3864	0.3658	0.3460
49	0.5708	0.5482	0.5253	0.5023	0.4793	0.4564	0.4338	0.4116	0.3900	0.3692	0.3493
50	0.5759	**0.5531**	0.5301	**0.5070**	**0.4838**	0.4608	0.4380	0.4157	0.3939	0.3729	0.3528
51	0.5808	0.5579	**0.5348**	**0.5115**	0.4882	0.4650	0.4421	0.4196	0.3976	0.3764	0.3562
52	0.5854	0.5624	0.5391	0.5157	0.4923	0.4689	0.4459	0.4232	0.4011	0.3798	0.3594
53	**0.5904**	**0.5672**	**0.5438**	0.5203	0.4967	0.4732	0.4499	0.4271	0.4048	0.3834	0.3628
54	0.5956	0.5723	0.5488	0.5251	0.5013	0.4777	0.4543	0.4313	0.4088	0.3872	0.3665
55	**0.6012**	**0.5778**	0.5541	0.5302	0.5063	0.4824	0.4589	0.4357	0.4131	0.3912	0.3704
56	0.6071	**0.5835**	0.5597	0.5357	0.5116	0.4875	0.4638	0.4404	0.4176	0.3955	0.3745
57	0.6134	0.5897	0.5657	0.5414	0.5172	0.4930	0.4690	0.4454	0.4224	0.4002	0.3789
58	0.6200	0.5962	0.5720	0.5476	0.5231	0.4987	0.4745	0.4507	0.4275	0.4051	0.3836
59	0.6271	0.6031	0.5787	0.5541	0.5295	0.5048	0.4804	0.4564	0.4330	0.4103	0.3886
60	0.6346	0.6104	0.5859	0.5611	0.5362	0.5114	0.4867	0.4625	0.4388	0.4159	0.3939
61	0.6425	0.6182	0.5935	0.5685	0.5434	0.5183	0.4935	0.4690	0.4450	0.4218	0.3997
62	0.6510	0.6265	0.6016	0.5764	0.5511	0.5258	0.5006	0.4759	0.4517	0.4282	0.4058
63	0.6599	0.6353	0.6102	0.5848	0.5592	0.5337	0.5083	0.4833	0.4588	0.4351	0.4123
64	0.6695	0.6446	0.6193	0.5937	0.5680	0.5421	0.5165	0.4912	0.4664	0.4424	0.4193
65	0.6796	0.6546	0.6291	0.6033	0.5773	0.5512	0.5252	0.4996	0.4745	0.4502	0.4269
66	0.6903	0.6652	0.6395	0.6135	0.5872	0.5608	0.5346	0.5087	0.4833	0.4586	0.4349
67	0.7017	0.6764	0.6505	0.6243	0.5978	0.5711	0.5446	0.5184	0.4926	0.4676	0.4436
68	0.7138	0.6883	0.6623	0.6358	0.6090	0.5821	0.5553	0.5287	0.5026	0.4773	0.4529
69	0.7265	0.7009	0.6747	0.6480	0.6210	0.5938	0.5667	0.5398	0.5133	0.4876	0.4629
70	0.7399	0.7142	0.6879	0.6610	0.6338	0.6063	0.5788	0.5516	0.5248	0.4987	0.4735
71	0.7541	0.7283	0.7018	0.6748	0.6473	0.6195	0.5918	0.5642	0.5370	0.5105	0.4849
72	0.7690	0.7431	0.7165	0.6893	0.6616	0.6336	0.6055	0.5776	0.5500	0.5231	0.4972
73	0.7846	0.7587	0.7320	0.7047	0.6768	0.6485	0.6202	0.5919	0.5639	0.5366	0.5102
74	0.8009	0.7751	0.7484	0.7209	0.6928	0.6643	0.6357	0.6071	0.5788	0.5510	0.5242
75	0.8180	0.7922	0.7655	0.7380	0.7097	0.6811	0.6521	0.6232	0.5945	0.5664	0.5391
76	0.8359	0.8102	0.7835	0.7559	0.7276	0.6987	0.6696	0.6403	0.6113	0.5828	0.5551
77	0.8544	0.8289	0.8023	0.7747	0.7463	0.7173	0.6880	0.6585	0.6291	0.6002	0.5720
78	0.8737	0.8483	0.8218	0.7943	0.7660	0.7369	0.7074	0.6776	0.6480	0.6187	0.5901
79	0.8936	0.8685	0.8422	0.8148	0.7865	0.7574	0.7278	0.6978	0.6679	0.6382	0.6093
80	0.9140	0.8893	0.8633	0.8361	0.8079	0.7788	0.7491	0.7191	0.6889	0.6589	0.6296
81	0.9350	0.9107	0.8850	0.8581	0.8301	0.8011	0.7714	0.7413	0.7109	0.6807	0.6511
82	0.9565	0.9326	0.9073	0.8807	0.8530	0.8242	0.7946	0.7644	0.7340	0.7036	0.6737
83	0.9782	0.9549	0.9301	0.9039	0.8765	0.8480	0.8186	0.7885	0.7580	0.7275	0.6973
84	1.0003	0.9775	0.9532	0.9276	0.9006	0.8724	0.8432	0.8133	0.7828	0.7523	0.7220
85	1.0223	1.0002	0.9766	0.9515	0.9250	0.8972	0.8684	0.8387	0.8084	0.7779	0.7475
86	1.0444	1.0229	1.0000	0.9755	0.9496	0.9224	0.8939	0.8646	0.8345	0.8041	0.7738
87	1.0662	1.0455	1.0232	0.9994	0.9742	0.9476	0.9197	0.8907	0.8610	0.8308	0.8006
88	1.0876	1.0677	1.0462	1.0231	0.9986	0.9726	0.9453	0.9169	0.8876	0.8577	0.8277
89	1.1085	1.0893	1.0686	1.0464	1.0226	0.9973	0.9707	0.9429	0.9141	0.8846	0.8549
90	1.1286	1.1102	1.0903	1.0689	1.0459	1.0215	0.9956	0.9684	0.9402	0.9112	0.8820

Florida Retirement System
Actuarial Equivalence Factors Effective January 1, 2026

Table 1D: Assumed Remaining Life Expectancy of Disabled Members
Retiring as of January 1, 2028

Age	Special Risk		Other Members	
	Male	Female	Male	Female
45	29.7	32.4	26.5	30.2
46	28.9	31.6	25.8	29.4
47	28.1	30.8	25.2	28.7
48	27.3	30.0	24.5	28.0
49	26.6	29.3	23.8	27.2
50	25.9	28.5	23.1	26.5
51	25.1	27.8	22.5	25.8
52	24.4	27.0	21.8	25.0
53	23.7	26.3	21.2	24.3
54	23.0	25.6	20.5	23.6
55	22.4	24.9	19.9	22.9
56	21.7	24.1	19.2	22.2
57	21.0	23.5	18.6	21.5
58	20.4	22.8	18.0	20.8
59	19.8	22.1	17.4	20.1
60	19.2	21.4	16.8	19.5
61	18.6	20.8	16.2	18.8
62	18.0	20.1	15.6	18.2
63	17.4	19.4	15.1	17.5
64	16.8	18.8	14.6	16.9
65	16.3	18.1	14.0	16.2
66	15.7	17.4	13.5	15.6
67	15.1	16.8	13.0	14.9
68	14.6	16.1	12.4	14.3
69	14.0	15.4	11.9	13.6
70	13.5	14.8	11.4	13.0
71	12.9	14.1	10.9	12.4
72	12.4	13.5	10.4	11.8
73	11.8	12.8	9.9	11.2
74	11.3	12.2	9.4	10.6
75	10.8	11.6	8.9	10.0
76	10.3	11.0	8.4	9.5
77	9.7	10.4	8.0	8.9
78	9.2	9.8	7.5	8.4
79	8.7	9.3	7.1	7.9
80	8.3	8.8	6.7	7.4
81	7.8	8.3	6.3	7.0
82	7.4	7.8	5.9	6.6
83	6.9	7.3	5.5	6.2
84	6.5	6.9	5.2	5.8
85	6.1	6.5	4.9	5.5
86	5.8	6.1	4.6	5.2
87	5.4	5.7	4.3	4.8
88	5.1	5.4	4.0	4.5
89	4.8	5.1	3.7	4.3
90	4.5	4.8	3.5	4.0

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 2D: 10-Year Certain and Life Annuity Conversion Factors (Option 2)
Disabled Members

Age	Factor	Age	Factor	Age	Factor	Age	Factor
1	0.9998	26	0.9900	51	0.9538	76	0.7859
2	0.9998	27	0.9890	52	0.9512	77	0.7671
3	0.9998	28	0.9880	53	0.9483	78	0.7469
4	0.9998	29	0.9868	54	0.9454	79	0.7255
5	0.9998	30	0.9857	55	0.9422	80	0.7029
6	0.9998	31	0.9845	56	0.9389	81	0.6795
7	0.9998	32	0.9832	57	0.9355	82	0.6554
8	0.9998	33	0.9820	58	0.9320	83	0.6309
9	0.9998	34	0.9807	59	0.9284	84	0.6061
10	0.9996	35	0.9795	60	0.9247	85	0.5812
11	0.9993	36	0.9782	61	0.9209	86	0.5563
12	0.9990	37	0.9769	62	0.9168	87	0.5315
13	0.9985	38	0.9757	63	0.9125	88	0.5068
14	0.9978	39	0.9744	64	0.9079	89	0.4825
15	0.9971	40	0.9731	65	0.9029	90	0.4585
16	0.9961	41	0.9718	66	0.8974		
17	0.9950	42	0.9704	67	0.8912		
18	0.9938	43	0.9689	68	0.8843		
19	0.9937	44	0.9674	69	0.8764		
20	0.9936	45	0.9658	70	0.8675		
21	0.9933	46	0.9641	71	0.8574		
22	0.9929	47	0.9623	72	0.8460		
23	0.9924	48	0.9604	73	0.8332		
24	0.9917	49	0.9583	74	0.8189		
25	0.9909	50	0.9561	75	0.8031		

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 3D: 100% Joint and Survivor Annuity Conversion Factors (Option 3)
Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	0.8849	0.8799	0.8745	0.8688	0.8627	0.8563	0.8498	0.8431	0.8363	0.8294	0.8224	0.8154	0.8084	0.8013	0.7942	0.7872	0.7801	0.7730	0.7658	0.7586
2	0.8854	0.8804	0.8751	0.8693	0.8632	0.8569	0.8503	0.8436	0.8368	0.8299	0.8230	0.8160	0.8089	0.8019	0.7948	0.7877	0.7806	0.7735	0.7664	0.7592
3	0.8860	0.8810	0.8756	0.8699	0.8638	0.8575	0.8509	0.8442	0.8374	0.8305	0.8236	0.8166	0.8095	0.8025	0.7954	0.7883	0.7812	0.7741	0.7669	0.7597
4	0.8866	0.8816	0.8763	0.8705	0.8645	0.8581	0.8515	0.8449	0.8381	0.8312	0.8242	0.8172	0.8102	0.8031	0.7960	0.7889	0.7818	0.7747	0.7676	0.7604
5	0.8873	0.8823	0.8769	0.8712	0.8651	0.8588	0.8522	0.8455	0.8387	0.8318	0.8249	0.8179	0.8108	0.8038	0.7967	0.7896	0.7825	0.7754	0.7682	0.7610
6	0.8879	0.8830	0.8776	0.8718	0.8658	0.8595	0.8529	0.8462	0.8394	0.8325	0.8256	0.8186	0.8115	0.8044	0.7974	0.7903	0.7832	0.7761	0.7689	0.7617
7	0.8886	0.8837	0.8783	0.8726	0.8665	0.8602	0.8536	0.8469	0.8401	0.8332	0.8263	0.8193	0.8122	0.8052	0.7981	0.7910	0.7839	0.7768	0.7696	0.7624
8	0.8893	0.8844	0.8790	0.8733	0.8673	0.8609	0.8544	0.8477	0.8409	0.8340	0.8271	0.8201	0.8130	0.8059	0.7989	0.7918	0.7847	0.7775	0.7704	0.7632
9	0.8901	0.8851	0.8798	0.8741	0.8680	0.8617	0.8552	0.8485	0.8417	0.8348	0.8279	0.8209	0.8138	0.8067	0.7997	0.7926	0.7855	0.7783	0.7712	0.7640
10	0.8909	0.8859	0.8806	0.8749	0.8689	0.8625	0.8560	0.8493	0.8425	0.8356	0.8287	0.8217	0.8147	0.8076	0.8005	0.7934	0.7863	0.7792	0.7720	0.7648
11	0.8917	0.8868	0.8814	0.8757	0.8697	0.8634	0.8569	0.8502	0.8434	0.8365	0.8296	0.8226	0.8155	0.8085	0.8014	0.7943	0.7872	0.7801	0.7729	0.7657
12	0.8925	0.8876	0.8823	0.8766	0.8706	0.8643	0.8578	0.8511	0.8443	0.8374	0.8305	0.8235	0.8165	0.8094	0.8023	0.7952	0.7881	0.7810	0.7738	0.7666
13	0.8934	0.8885	0.8832	0.8775	0.8715	0.8652	0.8587	0.8520	0.8453	0.8384	0.8315	0.8245	0.8174	0.8104	0.8033	0.7962	0.7891	0.7820	0.7748	0.7676
14	0.8943	0.8894	0.8841	0.8785	0.8725	0.8662	0.8597	0.8530	0.8463	0.8394	0.8325	0.8255	0.8185	0.8114	0.8043	0.7972	0.7901	0.7830	0.7758	0.7686
15	0.8952	0.8904	0.8851	0.8794	0.8735	0.8672	0.8607	0.8541	0.8473	0.8405	0.8335	0.8265	0.8195	0.8125	0.8054	0.7983	0.7912	0.7841	0.7769	0.7697
16	0.8962	0.8913	0.8861	0.8805	0.8745	0.8682	0.8618	0.8551	0.8484	0.8415	0.8346	0.8277	0.8206	0.8136	0.8065	0.7994	0.7923	0.7852	0.7780	0.7708
17	0.8972	0.8924	0.8871	0.8815	0.8756	0.8693	0.8629	0.8562	0.8495	0.8427	0.8358	0.8288	0.8218	0.8147	0.8077	0.8006	0.7935	0.7864	0.7792	0.7720
18	0.8982	0.8934	0.8882	0.8826	0.8767	0.8705	0.8640	0.8574	0.8507	0.8438	0.8370	0.8300	0.8230	0.8160	0.8089	0.8018	0.7947	0.7876	0.7804	0.7732
19	0.8992	0.8945	0.8893	0.8837	0.8778	0.8716	0.8652	0.8586	0.8519	0.8451	0.8382	0.8312	0.8242	0.8172	0.8102	0.8031	0.7960	0.7889	0.7817	0.7745
20	0.9003	0.8956	0.8904	0.8849	0.8790	0.8728	0.8664	0.8598	0.8531	0.8463	0.8395	0.8325	0.8255	0.8185	0.8115	0.8044	0.7973	0.7902	0.7831	0.7758
21	0.9014	0.8967	0.8916	0.8860	0.8802	0.8740	0.8676	0.8611	0.8544	0.8477	0.8408	0.8339	0.8269	0.8199	0.8129	0.8058	0.7987	0.7916	0.7845	0.7773
22	0.9025	0.8978	0.8927	0.8873	0.8814	0.8753	0.8689	0.8624	0.8558	0.8490	0.8422	0.8353	0.8283	0.8213	0.8143	0.8073	0.8002	0.7931	0.7859	0.7787
23	0.9037	0.8990	0.8940	0.8885	0.8827	0.8766	0.8703	0.8638	0.8572	0.8504	0.8436	0.8367	0.8298	0.8228	0.8158	0.8088	0.8017	0.7946	0.7875	0.7803
24	0.9048	0.9002	0.8952	0.8898	0.8841	0.8780	0.8717	0.8652	0.8586	0.8519	0.8451	0.8383	0.8313	0.8244	0.8174	0.8104	0.8033	0.7962	0.7891	0.7819
25	0.9060	0.9015	0.8965	0.8911	0.8854	0.8794	0.8731	0.8667	0.8601	0.8534	0.8467	0.8398	0.8329	0.8260	0.8190	0.8120	0.8050	0.7979	0.7908	0.7836
26	0.9073	0.9028	0.8978	0.8925	0.8868	0.8808	0.8746	0.8682	0.8617	0.8550	0.8483	0.8415	0.8346	0.8277	0.8207	0.8137	0.8067	0.7997	0.7926	0.7854
27	0.9085	0.9041	0.8992	0.8939	0.8882	0.8823	0.8761	0.8697	0.8632	0.8566	0.8499	0.8431	0.8363	0.8294	0.8225	0.8155	0.8085	0.8015	0.7944	0.7872
28	0.9098	0.9054	0.9005	0.8953	0.8897	0.8838	0.8776	0.8713	0.8649	0.8583	0.8516	0.8449	0.8381	0.8312	0.8243	0.8174	0.8104	0.8034	0.7963	0.7891
29	0.9111	0.9067	0.9019	0.8967	0.8912	0.8853	0.8792	0.8730	0.8665	0.8600	0.8534	0.8467	0.8399	0.8331	0.8262	0.8193	0.8123	0.8053	0.7983	0.7911
30	0.9125	0.9081	0.9034	0.8982	0.8927	0.8869	0.8808	0.8746	0.8683	0.8618	0.8552	0.8485	0.8418	0.8350	0.8281	0.8213	0.8143	0.8074	0.8003	0.7932
31	0.9138	0.9095	0.9048	0.8997	0.8943	0.8885	0.8825	0.8763	0.8700	0.8636	0.8570	0.8504	0.8437	0.8370	0.8302	0.8233	0.8164	0.8095	0.8025	0.7954
32	0.9152	0.9109	0.9063	0.9013	0.8959	0.8902	0.8842	0.8781	0.8718	0.8654	0.8589	0.8524	0.8457	0.8390	0.8322	0.8254	0.8186	0.8117	0.8047	0.7976
33	0.9166	0.9124	0.9078	0.9028	0.8975	0.8918	0.8859	0.8799	0.8737	0.8673	0.8609	0.8544	0.8478	0.8411	0.8344	0.8276	0.8208	0.8139	0.8070	0.8000
34	0.9180	0.9139	0.9093	0.9044	0.8991	0.8935	0.8877	0.8817	0.8755	0.8693	0.8629	0.8564	0.8499	0.8433	0.8366	0.8299	0.8231	0.8163	0.8094	0.8024
35	0.9195	0.9154	0.9109	0.9060	0.9008	0.8953	0.8895	0.8836	0.8775	0.8713	0.8649	0.8585	0.8520	0.8455	0.8388	0.8322	0.8255	0.8187	0.8118	0.8049
36	0.9210	0.9169	0.9125	0.9077	0.9025	0.8971	0.8913	0.8855	0.8794	0.8733	0.8670	0.8607	0.8542	0.8477	0.8412	0.8346	0.8279	0.8212	0.8144	0.8075
37	0.9225	0.9185	0.9141	0.9094	0.9043	0.8989	0.8932	0.8874	0.8814	0.8753	0.8692	0.8629	0.8565	0.8501	0.8436	0.8370	0.8304	0.8237	0.8170	0.8101
38	0.9240	0.9201	0.9158	0.9111	0.9061	0.9007	0.8951	0.8894	0.8835	0.8775	0.8713	0.8651	0.8588	0.8524	0.8460	0.8395	0.8330	0.8264	0.8197	0.8129
39	0.9256	0.9217	0.9175	0.9128	0.9079	0.9026	0.8971	0.8914	0.8856	0.8796	0.8736	0.8674	0.8612	0.8549	0.8485	0.8421	0.8356	0.8291	0.8224	0.8157
40	0.9272	0.9234	0.9192	0.9146	0.9097	0.9045	0.8991	0.8935	0.8877	0.8818	0.8758	0.8698	0.8636	0.8574	0.8511	0.8447	0.8383	0.8318	0.8253	0.8186
41	0.9288	0.9250	0.9209	0.9164	0.9116	0.9065	0.9011	0.8956	0.8899	0.8841	0.8782	0.8722	0.8661	0.8599	0.8537	0.8474	0.8411	0.8347	0.8282	0.8216
42	0.9304	0.9268	0.9227	0.9183	0.9135	0.9085	0.9032	0.8977	0.8921	0.8864	0.8805	0.8746	0.8686	0.8625	0.8564	0.8502	0.8440	0.8376	0.8312	0.8247
43	0.9321	0.9285	0.9245	0.9202	0.9155	0.9105	0.9053	0.8999	0.8944	0.8887	0.8830	0.8771	0.8712	0.8652	0.8592	0.8530	0.8469	0.8406	0.8343	0.8278
44	0.9338	0.9303	0.9263	0.9221	0.9175	0.9126	0.9074	0.9021	0.8967	0.8911	0.8854	0.8797	0.8738	0.8679	0.8620	0.8559	0.8499	0.8437	0.8374	0.8311
45	0.9355	0.9321	0.9282	0.9240	0.9195	0.9147	0.9096	0.9044	0.8990	0.8935	0.8880	0.8823	0.8765	0.8707	0.8648	0.8589	0.8529	0.8468	0.8407	0.8344
46	0.9372	0.9339	0.9301	0.9260	0.9215	0.9168	0.9118	0.9067	0.9014	0.8960	0.8905	0.8849	0.8793	0.8735	0.8678	0.8619	0.8560	0.8500	0.8440	0.8378
47	0.9390	0.9357	0.9320	0.9280	0.9236	0.9190	0.9141	0.9090	0.9038	0.8985	0.8931	0.8876	0.8821	0.8764	0.8707	0.8650	0.8592	0.8533	0.8474	0.8413
48	0.9408	0.9376	0.9340	0.9300	0.9257	0.9212	0.9164	0.9114	0.9063	0.9011	0.8958	0.8904	0.8849	0.8794	0.8738	0.8681	0.8624	0.8567	0.8508	0.8448
49	0.9426	0.9395	0.9359	0.9321	0.9279	0.9234	0.9187	0.9138	0.9088	0.9037	0.8985	0.8932	0.8878	0.8824	0.8769	0.8713	0.8657	0.8601	0.8543	0.8484
50	0.9444	0.9414	0.9379	0.9341	0.9300	0.9256	0.9210	0.9163	0.9114	0.9063	0.9012	0.8960	0.8907	0.8854	0.8800	0.8746	0.8691	0.8635	0.8579	0.8521
51	0.9462	0.9432	0.9398	0.9361	0.9321	0.9278	0.9233	0.9186	0.9138	0.9089	0.9039	0.8988	0.8936	0.8884	0.8831	0.8777	0.8723	0.8669	0.8613	0.8557
52	0.9479	0.9450	0.9417	0.9381	0.9342	0.9300	0.9255	0.9209	0.9162	0.9114	0.9064	0.9014	0.8964	0.8912	0.8860	0.8808	0.8755	0.8701	0.8647	0.8592
53	0.9496	0.9468	0.9436	0.9401	0.9362	0.9321	0.9278	0.9233	0.9186	0.9139	0.9091	0.9042	0.8992	0.8941	0.8891	0.8839	0.8787	0.8735	0.8682	0.8627
54	0.9514	0.9486	0.9455	0.9421	0.9383	0.9343	0.9300	0.9256	0.9211	0.9165	0.9117	0.9069	0.9021	0.8971	0.8921	0.8871	0.8820	0.8769	0.8717	0.8663
55	0.9531	0.9505	0.9474	0.9441	0.9404	0.9365	0.9323	0.9280	0.9236	0.9191	0.9145	0.9098	0.9050	0.9001	0.8953	0.8903	0.8854	0.8803	0.8752	0.8700
56	0.9549	0.9523	0.9494	0.9461	0.9426	0.9387	0.9347	0.9305	0.9262	0.9217	0.9172	0.9126	0.9079	0.9032	0.8984	0.8936	0.8888	0.8839	0.8789	0.8738
57	0.9567	0.9542	0.9513	0.9482	0.9447	0.9410	0.9370	0.9329	0.9287	0.9244	0.9200	0.9155	0.9109	0.9063	0.9017	0.8970	0.8922	0.8874	0.8826	0.8776
58	0.9584	0.9560	0.9533	0.9502	0.9469	0.9432	0.9394	0.9354	0.9313	0.9271	0.9228	0.9184	0.9140	0.9095	0.9049	0.9003	0.8957	0.8911	0.8863	0.8815
59	0.9602	0.9579	0.9552	0.9523	0.9490	0.9455	0.9418	0.9379	0.9339	0.9298	0.9256	0.9214	0.9170	0.9127	0.9082	0.9038	0.8993	0.8947	0.8901	0.8854
60	0.9620	0.9598	0.9572	0.9543	0.9512	0.9478	0.9442	0.9404	0.9365	0.9325	0.9285	0.9243	0.9201	0.9159	0.9116	0.9072	0.9029	0.8984	0.8940	0.8894
61	0.9638	0.9616	0.9592	0.9564	0.9534	0.9501	0.9466	0.9429	0.9392	0.9353	0.9314	0.9273	0.9233	0.9191	0.9149	0.9107	0.9065	0.9022	0.8978	0.8934
62	0.9655	0.9635	0.9611	0.9585	0.9555	0.9523	0.9490	0.9454	0.9418	0.9381	0.9342	0.9303	0.9264	0.9224	0.9183	0.9143	0.9101	0.9060	0.9018	0.8975
63	0.9673	0.9653	0.9630	0.9605	0.9577	0.9546	0.9513	0.9480	0.9444	0.9408	0.9371	0.9334	0.9295	0.9257	0.9218	0.9178	0.9138	0.9098	0.9057	0.9016
64	0.9690	0.9671	0.9650	0.9625	0.9598	0.9569	0.9537	0.9505	0.9471	0.9436	0.9400	0.9364	0.9327	0.9290	0.9252	0.9214	0.9175	0.9137	0.9097	0.9057
65	0.9707	0.9689	0.9669	0.9645	0.9620	0.9591	0.9561	0.9530	0.9497	0.9464	0.9429	0.9394	0.9359	0.9323	0.9286	0.9250	0.9213	0.9175	0.9137	0.9099
66	0.9724	0.9707	0.9688	0.9665	0.9641	0.9614	0.9585	0.9555	0.9523	0.9491	0.9458	0.9424	0.9390	0.9356	0.9321	0.9285	0.9250	0.9214	0.9177	0.9140
67	0.9740	0.9725	0.9706	0.9685	0.9662	0.9636	0.9608	0.9579	0.9549	0.9518	0.9487	0.9455	0.9422	0.9389	0.9355	0.9321	0.9287	0.9253	0.9218	0.9182
68	0.9756	0.9742	0.9724	0.9704	0.9682	0.9657	0.9631	0.9603	0.9575	0.9545	0.9515	0.9484	0.9453	0.9421	0.9389	0.9357	0.9324	0.9291	0.9258	0.9224
69	0.9772	0.9758	0.9742	0.9723	0.9702	0.9679	0.9654	0.9627	0.9600	0.9572	0.9543	0.9514	0.9484	0.9454	0.9423	0.9392	0.9361	0.9329	0.9298	0.9265
70	0.9787	0.9775	0.9759	0.9742	0.9722	0.9700	0.9676	0.9651	0.9625	0.9598	0.9571	0.9543	0.9514	0.9486	0.9456	0.9427	0.9397	0.9367	0.9337	0.9306
71	0.9802	0.9791	0.9776	0.9760	0.9741	0.9720	0.9698	0.9674	0.9649	0.9624	0.9598	0.9571	0.9544	0.9517	0.9489	0.9461	0.9433	0.9405	0.9376	0.9347
72	0.9817	0.9806	0.9793	0.9777	0.9759	0.9740	0.9719	0.9696	0.9673	0.9649	0.9625	0.9599	0.9574	0.9548	0.9522	0.9495	0.9469	0.9442	0.9415	0.9387
73	0.9831	0.9821	0.9808	0.9794	0.9777	0.9759	0.9739	0.9718	0.9696	0.9674	0.9651	0.9627	0.9603	0.9578	0.9553	0.9528	0.9503	0.9478	0.9452	0.9426
74	0.9844	0.9835	0.9823	0.9810	0.9795	0.9778	0.9759	0.9739	0.9719	0.9698	0.9676	0.9653	0.9631	0.9608	0.9584	0.9561	0.9537	0.9513	0.9489	0.9465
75	0.9857	0.9848	0.9838	0.9826	0.9811	0.9795	0.9778	0.9760	0.9741	0.9721	0.9700	0.9679	0.9658	0.9636	0.9614	0.9592	0.9570	0.9548	0.9525	0.9502
76	0.9869	0.9861	0.9852	0.9840	0.9827	0.9812	0.9796	0.9779	0.9761	0.9743	0.9724	0.9704	0.9684	0.9664	0.9643	0.9623	0.9602	0.9581	0.9560	0.9539
77	0.9880	0.9873	0.9865	0.9854	0.9842	0.9829	0.9814	0.9798	0.9781	0.9764	0.9746	0.9728	0.9709	0.9691	0.9672	0.9652	0.9633	0.9614	0.9594	0.9574
78	0.9891	0.9885	0.9877	0.9868	0.9857	0.9844	0.9830	0.9816	0.9800	0.9784	0.9768	0.9751	0.9734	0.9716	0.9698	0.9681	0.9663	0.9645	0.9627	0.9608
79	0.9901	0.9896	0.9889	0.9880	0.9870	0.9859	0.9846	0.9833	0.9818	0.9804	0.9788	0.9773	0.9757	0.9741	0.9724	0.9708	0.9691	0.9675	0.9658	0.9641
80	0.9911	0.9906	0.9900	0.9892	0.9883	0.9872	0.9861	0.9848	0.9835	0.9822	0.9808	0.9794	0.9779	0.9764	0.9749	0.9734	0.9718	0.9703	0.9688	0.9672
81	0.9920	0.9915	0.9910	0.9903	0.9895	0.9885	0.9875	0.9863	0.9852	0.9839	0.9826	0.9813	0.9800	0.9786	0.9772	0.9758	0.9744	0.9730	0.9716	0.9702
82	0.9928	0.9924	0.9919	0.9913	0.9906	0.9897	0.9887	0.9877	0.9866	0.9855	0.9843	0.9831	0.9819	0.9806	0.9794	0.9781	0.9768	0.9755	0.9742	0.9729
83	0.9935	0.9932	0.9928	0.9922	0.9916	0.9908	0.9899	0.9890	0.9880	0.9870	0.9859	0.9848	0.9837	0.9826	0.9814	0.9802	0.9791	0.9779	0.9767	0.9756
84	0.9942	0.9940	0.9936	0.9931	0.9925	0.9918	0.9910	0.9902	0.9893	0.9884	0.9874	0.9864	0.9854	0.9844	0.9833	0.9823	0.9812	0.9801	0.9791	0.9780
85	0.9949	0.9946	0.9943	0.9939	0.9934	0.9927	0.9920	0.9913	0.9905	0.9897	0.9888	0.9879	0.9870	0.9860	0.9851	0.9841	0.9831	0.9822	0.9812	0.9803
86	0.9954	0.9952	0.9950	0.9946	0.9941	0.9936	0.9929	0.9923	0.9916	0.9908	0.9900	0.9892	0.9884	0.9875	0.9867	0.9858	0.9849	0.9841	0.9832	0.9823
87	0.9960	0.9958	0.9955	0.9952	0.9948	0.9943	0.9938	0.9932	0.9925	0.9918	0.9911	0.9904	0.9897	0.9889	0.9881	0.9873	0.9866	0.9858	0.9850	0.9842
88	0.9964	0.9963	0.9961	0.9958	0.9954	0.9950	0.9945	0.9940	0.9934	0.9928	0.9922	0.9915	0.9908	0.9901	0.9894	0.9888	0.9881	0.9874	0.9867	0.9860
89	0.9968	0.9967	0.9965	0.9963	0.9960	0.9956	0.9951	0.9947	0.9942	0.9936	0.9931	0.9925	0.9919	0.9913	0.9906	0.9900	0.9894	0.9888	0.9881	0.9875
90	0.9972	0.9971	0.9969	0.9967	0.9965	0.9961	0.9957	0.9953	0.9948	0.9944	0.9939	0.9933	0.9928	0.9923	0.9917	0.9911	0.9906	0.9900	0.9895	0.9889

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 3D: 100% Joint and Survivor Annuity Conversion Factors (Option 3)
Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
1	0.7513	0.7439	0.7364	0.7287	0.7209	0.7129	0.7048	0.6965	0.6881	0.6794	0.6705	0.6615	0.6523	0.6428	0.6331	0.6234	0.6135	0.6035	0.5935	0.5834
2	0.7519	0.7445	0.7369	0.7293	0.7214	0.7134	0.7053	0.6971	0.6886	0.6799	0.6710	0.6620	0.6527	0.6433	0.6336	0.6238	0.6140	0.6040	0.5939	0.5838
3	0.7525	0.7450	0.7375	0.7298	0.7220	0.7140	0.7058	0.6976	0.6891	0.6804	0.6716	0.6625	0.6533	0.6438	0.6341	0.6243	0.6145	0.6045	0.5944	0.5843
4	0.7531	0.7457	0.7381	0.7304	0.7226	0.7146	0.7064	0.6982	0.6897	0.6810	0.6721	0.6631	0.6538	0.6443	0.6347	0.6249	0.6150	0.6050	0.5949	0.5848
5	0.7537	0.7463	0.7388	0.7311	0.7232	0.7152	0.7071	0.6988	0.6903	0.6816	0.6727	0.6637	0.6544	0.6449	0.6352	0.6255	0.6156	0.6056	0.5955	0.5853
6	0.7544	0.7470	0.7394	0.7317	0.7239	0.7159	0.7077	0.6995	0.6910	0.6823	0.6734	0.6643	0.6550	0.6455	0.6359	0.6261	0.6161	0.6062	0.5961	0.5859
7	0.7551	0.7477	0.7401	0.7324	0.7246	0.7166	0.7084	0.7002	0.6916	0.6829	0.6740	0.6650	0.6557	0.6462	0.6365	0.6267	0.6168	0.6068	0.5967	0.5865
8	0.7559	0.7485	0.7409	0.7332	0.7253	0.7173	0.7091	0.7009	0.6924	0.6836	0.6748	0.6657	0.6564	0.6469	0.6372	0.6274	0.6174	0.6074	0.5973	0.5871
9	0.7567	0.7492	0.7417	0.7340	0.7261	0.7181	0.7099	0.7017	0.6931	0.6844	0.6755	0.6664	0.6571	0.6476	0.6379	0.6281	0.6181	0.6081	0.5980	0.5878
10	0.7575	0.7501	0.7425	0.7348	0.7269	0.7189	0.7107	0.7025	0.6939	0.6852	0.6763	0.6672	0.6579	0.6484	0.6387	0.6288	0.6189	0.6088	0.5987	0.5885
11	0.7584	0.7510	0.7434	0.7357	0.7278	0.7198	0.7116	0.7033	0.6948	0.6860	0.6771	0.6681	0.6587	0.6492	0.6395	0.6296	0.6197	0.6096	0.5995	0.5893
12	0.7593	0.7519	0.7443	0.7366	0.7287	0.7207	0.7125	0.7042	0.6957	0.6869	0.6780	0.6689	0.6596	0.6500	0.6403	0.6305	0.6205	0.6104	0.6003	0.5901
13	0.7603	0.7529	0.7453	0.7376	0.7297	0.7216	0.7135	0.7052	0.6966	0.6879	0.6789	0.6698	0.6605	0.6509	0.6412	0.6313	0.6214	0.6113	0.6011	0.5909
14	0.7613	0.7539	0.7463	0.7386	0.7307	0.7226	0.7145	0.7062	0.6976	0.6889	0.6799	0.6708	0.6615	0.6519	0.6421	0.6323	0.6223	0.6122	0.6020	0.5918
15	0.7624	0.7549	0.7474	0.7396	0.7318	0.7237	0.7155	0.7072	0.6987	0.6899	0.6809	0.6718	0.6625	0.6529	0.6431	0.6332	0.6232	0.6132	0.6030	0.5927
16	0.7635	0.7561	0.7485	0.7408	0.7329	0.7248	0.7166	0.7083	0.6997	0.6910	0.6820	0.6729	0.6635	0.6539	0.6442	0.6343	0.6243	0.6142	0.6040	0.5937
17	0.7647	0.7572	0.7497	0.7419	0.7340	0.7260	0.7178	0.7095	0.7009	0.6921	0.6832	0.6740	0.6646	0.6550	0.6453	0.6353	0.6253	0.6152	0.6050	0.5947
18	0.7659	0.7585	0.7509	0.7432	0.7352	0.7272	0.7190	0.7107	0.7021	0.6933	0.6843	0.6752	0.6658	0.6562	0.6464	0.6365	0.6264	0.6163	0.6061	0.5958
19	0.7672	0.7598	0.7522	0.7444	0.7365	0.7285	0.7202	0.7119	0.7033	0.6945	0.6856	0.6764	0.6670	0.6574	0.6476	0.6377	0.6276	0.6175	0.6072	0.5969
20	0.7685	0.7611	0.7535	0.7458	0.7379	0.7298	0.7216	0.7132	0.7047	0.6959	0.6869	0.6777	0.6683	0.6587	0.6489	0.6389	0.6289	0.6187	0.6084	0.5981
21	0.7699	0.7625	0.7549	0.7472	0.7393	0.7312	0.7230	0.7146	0.7061	0.6972	0.6883	0.6791	0.6697	0.6600	0.6502	0.6402	0.6302	0.6200	0.6097	0.5994
22	0.7714	0.7640	0.7564	0.7487	0.7407	0.7327	0.7244	0.7161	0.7075	0.6987	0.6897	0.6805	0.6711	0.6614	0.6516	0.6416	0.6315	0.6213	0.6111	0.6007
23	0.7730	0.7655	0.7580	0.7502	0.7423	0.7342	0.7260	0.7177	0.7091	0.7002	0.6912	0.6820	0.6726	0.6629	0.6531	0.6431	0.6330	0.6228	0.6125	0.6021
24	0.7746	0.7672	0.7596	0.7519	0.7439	0.7359	0.7276	0.7193	0.7107	0.7018	0.6928	0.6836	0.6742	0.6645	0.6546	0.6446	0.6345	0.6243	0.6140	0.6036
25	0.7763	0.7689	0.7613	0.7536	0.7457	0.7376	0.7293	0.7210	0.7124	0.7035	0.6945	0.6853	0.6758	0.6662	0.6563	0.6463	0.6361	0.6259	0.6156	0.6051
26	0.7781	0.7707	0.7631	0.7554	0.7475	0.7394	0.7311	0.7228	0.7142	0.7053	0.6963	0.6871	0.6778	0.6679	0.6580	0.6480	0.6378	0.6276	0.6172	0.6068
27	0.7799	0.7725	0.7650	0.7572	0.7493	0.7413	0.7330	0.7247	0.7160	0.7072	0.6982	0.6889	0.6795	0.6697	0.6598	0.6498	0.6396	0.6294	0.6190	0.6085
28	0.7819	0.7745	0.7669	0.7592	0.7513	0.7432	0.7350	0.7266	0.7180	0.7092	0.7001	0.6909	0.6814	**0.6717**	0.6618	0.6517	0.6415	0.6312	0.6209	0.6104
29	0.7839	0.7765	0.7690	0.7613	0.7534	0.7453	0.7371	0.7287	0.7201	0.7112	0.7022	0.6929	0.6834	0.6737	0.6638	0.6537	0.6435	0.6332	0.6228	0.6123
30	0.7860	0.7786	0.7711	0.7634	0.7555	0.7474	0.7392	0.7309	0.7222	0.7134	0.7043	0.6951	0.6856	**0.6758**	0.6659	0.6558	0.6456	0.6353	0.6249	0.6143
31	0.7882	0.7808	0.7733	0.7656	0.7578	0.7497	0.7415	0.7331	0.7245	0.7156	0.7066	**0.6973**	**0.6878**	**0.6781**	**0.6681**	0.6580	0.6478	0.6375	0.6270	0.6165
32	0.7905	0.7831	0.7756	0.7680	0.7601	0.7521	0.7438	0.7355	0.7269	0.7180	0.7090	0.6997	0.6902	0.6804	0.6704	0.6603	0.6501	0.6397	0.6293	0.6187
33	0.7928	0.7855	0.7781	0.7704	0.7625	0.7545	0.7463	0.7380	0.7294	0.7205	0.7114	**0.7022**	**0.6926**	**0.6829**	**0.6729**	0.6628	0.6525	0.6421	0.6317	0.6211
34	0.7953	0.7880	0.7806	0.7729	0.7651	0.7571	0.7489	0.7406	0.7319	0.7231	0.7140	0.7048	0.6952	0.6854	0.6755	0.6653	0.6550	0.6447	0.6342	0.6235
35	0.7978	0.7906	0.7831	0.7755	0.7677	0.7597	0.7516	0.7432	0.7346	0.7258	**0.7167**	**0.7075**	**0.6979**	**0.6881**	0.6781	0.6680	0.6577	0.6473	0.6368	0.6262
36	0.8004	0.7932	0.7858	0.7783	0.7705	0.7625	0.7544	0.7461	0.7375	**0.7286**	**0.7196**	0.7103	**0.7008**	**0.6910**	0.6810	0.6708	0.6605	0.6501	0.6396	0.6289
37	0.8031	0.7960	0.7886	0.7811	0.7733	0.7654	0.7573	0.7490	0.7404	0.7316	**0.7225**	0.7133	0.7037	0.6939	0.6839	0.6738	0.6634	0.6530	0.6425	0.6318
38	0.8059	0.7988	0.7915	0.7840	0.7763	0.7684	0.7603	0.7520	0.7435	**0.7347**	**0.7256**	**0.7164**	**0.7069**	0.6971	0.6870	0.6769	0.6665	0.6561	0.6455	0.6348
39	0.8088	0.8018	0.7945	0.7871	0.7794	0.7715	0.7635	0.7552	0.7467	0.7379	0.7289	0.7197	0.7101	0.7003	0.6903	0.6801	0.6698	0.6593	0.6487	0.6380
40	0.8118	0.8048	0.7976	0.7902	0.7826	0.7748	0.7667	0.7585	0.7500	**0.7413**	**0.7323**	**0.7231**	0.7135	0.7037	0.6937	0.6835	0.6732	0.6627	0.6521	0.6414
41	0.8148	0.8079	0.8008	0.7935	0.7859	0.7781	0.7701	0.7620	**0.7535**	**0.7448**	**0.7358**	**0.7266**	0.7171	0.7073	0.6973	0.6871	0.6768	0.6663	0.6557	0.6449
42	0.8180	0.8111	0.8041	0.7968	0.7893	0.7816	0.7737	0.7656	0.7571	0.7484	0.7395	0.7303	0.7208	0.7111	0.7011	0.6909	0.6805	0.6700	0.6594	0.6487
43	0.8212	0.8145	0.8075	0.8003	0.7928	0.7852	0.7773	**0.7693**	**0.7609**	**0.7522**	**0.7433**	0.7342	0.7247	0.7150	0.7050	0.6948	0.6845	0.6740	0.6633	0.6526
44	0.8246	0.8179	0.8110	0.8038	0.7965	0.7889	0.7811	0.7731	0.7648	0.7562	0.7473	0.7382	0.7288	0.7191	0.7091	0.6989	0.6886	0.6781	0.6675	0.6567
45	0.8280	0.8214	0.8146	0.8075	0.8002	0.7927	0.7850	**0.7771**	**0.7688**	**0.7603**	**0.7515**	0.7424	0.7330	0.7233	0.7134	0.7032	0.6929	0.6824	0.6718	0.6610
46	0.8315	0.8250	0.8182	0.8113	0.8041	0.7967	**0.7890**	**0.7812**	**0.7730**	**0.7645**	0.7558	0.7468	0.7374	0.7277	0.7178	0.7077	0.6974	0.6869	0.6763	0.6655
47	0.8350	0.8286	0.8220	0.8151	0.8080	0.8007	0.7931	0.7854	0.7773	0.7689	0.7602	0.7513	0.7420	0.7324	0.7225	0.7124	0.7021	0.6917	0.6811	0.6703
48	0.8387	0.8324	0.8259	0.8191	0.8121	0.8049	**0.7974**	**0.7897**	**0.7817**	**0.7734**	0.7648	0.7559	0.7467	0.7372	0.7273	0.7173	0.7070	0.6966	0.6860	0.6752
49	0.8424	0.8362	0.8298	0.8232	0.8163	0.8091	**0.8018**	0.7942	0.7863	0.7781	0.7695	0.7608	0.7516	0.7421	0.7324	0.7224	0.7122	0.7018	0.6912	0.6804
50	0.8462	0.8401	0.8338	0.8273	0.8205	**0.8135**	**0.8062**	**0.7988**	**0.7910**	0.7828	0.7744	0.7657	0.7567	0.7472	0.7376	0.7276	0.7175	0.7071	0.6966	0.6858
51	0.8499	0.8439	0.8377	0.8313	0.8246	**0.8177**	**0.8106**	**0.8032**	**0.7955**	0.7875	0.7792	0.7706	0.7616	0.7523	0.7427	0.7328	0.7227	0.7124	0.7019	0.6912
52	0.8535	0.8476	0.8415	0.8352	**0.8287**	0.8219	**0.8149**	**0.8076**	0.8000	0.7921	0.7839	0.7754	0.7665	0.7572	0.7477	0.7379	0.7278	0.7176	0.7071	0.6965
53	0.8571	0.8514	0.8454	0.8392	**0.8328**	**0.8261**	**0.8192**	**0.8121**	0.8046	0.7968	0.7887	0.7803	0.7715	0.7624	0.7529	0.7432	0.7332	0.7230	0.7126	0.7020
54	0.8609	0.8552	0.8494	0.8433	0.8370	0.8305	0.8237	0.8167	0.8094	0.8017	0.7937	0.7854	0.7767	0.7677	0.7583	0.7487	0.7388	0.7287	0.7183	0.7077
55	0.8647	0.8592	0.8535	0.8475	0.8413	**0.8349**	**0.8283**	0.8214	0.8142	0.8066	0.7988	0.7906	0.7821	0.7731	0.7639	0.7544	0.7446	0.7345	0.7243	0.7138
56	0.8686	0.8632	0.8576	0.8518	0.8457	**0.8394**	0.8329	0.8262	0.8191	0.8117	0.8040	0.7960	0.7876	0.7788	0.7696	0.7602	0.7505	0.7406	0.7304	0.7200
57	0.8725	0.8672	0.8618	0.8561	0.8502	0.8441	0.8377	0.8311	0.8242	0.8169	0.8093	0.8015	0.7932	0.7845	0.7755	0.7663	0.7567	0.7469	0.7368	0.7265
58	0.8765	0.8714	0.8660	0.8605	0.8547	0.8488	0.8425	0.8361	0.8293	0.8222	0.8148	0.8071	0.7990	0.7904	0.7816	0.7725	0.7630	0.7534	0.7434	0.7332
59	0.8806	0.8756	0.8704	0.8650	0.8594	0.8535	0.8475	0.8412	0.8346	0.8276	0.8204	0.8128	0.8049	0.7965	0.7878	0.7788	0.7696	0.7600	0.7502	0.7401
60	0.8847	0.8798	0.8748	0.8695	0.8641	0.8584	0.8525	0.8464	0.8399	0.8331	0.8260	0.8187	0.8109	0.8027	0.7942	0.7854	0.7763	0.7669	0.7572	0.7473
61	0.8888	0.8841	0.8792	0.8741	0.8688	0.8633	0.8575	0.8516	0.8453	0.8387	0.8318	0.8246	0.8170	0.8090	0.8007	0.7921	0.7831	0.7739	0.7644	0.7546
62	0.8930	0.8885	0.8837	0.8788	0.8736	0.8683	0.8627	0.8569	0.8508	0.8444	0.8377	0.8307	0.8233	0.8155	0.8073	0.7989	0.7901	0.7811	0.7718	0.7622
63	0.8973	0.8929	0.8883	0.8835	0.8785	0.8733	0.8679	0.8623	0.8564	0.8502	0.8436	0.8368	0.8296	0.8220	0.8141	0.8059	0.7973	0.7885	0.7794	0.7700
64	0.9016	0.8973	0.8929	0.8883	0.8834	0.8784	0.8732	0.8678	0.8620	0.8560	0.8497	0.8431	0.8360	0.8287	0.8210	0.8129	0.8046	0.7960	0.7871	0.7779
65	0.9059	0.9018	0.8975	0.8930	0.8884	0.8835	0.8785	0.8733	0.8677	0.8619	0.8558	0.8494	0.8426	0.8354	0.8279	0.8201	0.8121	0.8037	0.7950	0.7860
66	0.9102	0.9063	0.9022	0.8979	0.8934	0.8887	0.8838	0.8788	0.8735	0.8678	0.8619	0.8557	0.8492	0.8422	0.8350	0.8274	0.8196	0.8115	0.8030	0.7943
67	0.9145	0.9108	0.9068	0.9027	0.8984	0.8939	0.8892	0.8844	0.8792	0.8738	0.8681	0.8621	0.8558	0.8491	0.8421	0.8348	0.8272	0.8194	0.8112	0.8027
68	0.9189	0.9152	0.9115	0.9075	0.9034	0.8991	0.8946	0.8900	0.8850	0.8798	0.8743	0.8686	0.8625	0.8561	0.8493	0.8422	0.8349	0.8273	0.8194	0.8112
69	0.9232	0.9197	0.9161	0.9124	0.9084	0.9043	0.9000	0.8956	0.8908	0.8858	0.8806	0.8751	0.8692	0.8630	0.8565	0.8497	0.8427	0.8353	0.8277	0.8198
70	0.9274	0.9242	0.9207	0.9171	0.9134	0.9095	0.9054	0.9011	0.8966	0.8918	0.8868	0.8815	0.8759	0.8700	0.8637	0.8572	0.8504	0.8434	0.8361	0.8285
71	0.9317	0.9286	0.9253	0.9219	0.9183	0.9146	0.9107	0.9067	0.9024	0.8978	0.8930	0.8880	0.8826	0.8769	0.8709	0.8647	0.8582	0.8515	0.8445	0.8372
72	0.9358	0.9329	0.9298	0.9266	0.9232	0.9197	0.9160	0.9122	0.9081	0.9037	0.8992	0.8944	0.8893	0.8838	0.8781	0.8722	0.8660	0.8595	0.8528	0.8459
73	0.9399	0.9372	0.9343	0.9312	0.9280	0.9247	0.9212	0.9176	0.9137	0.9096	0.9053	0.9007	0.8959	0.8907	0.8853	0.8796	0.8737	0.8675	0.8612	0.8545
74	0.9440	0.9413	0.9386	0.9358	0.9328	0.9296	0.9263	0.9229	0.9193	0.9154	0.9113	0.9070	0.9024	0.8975	0.8923	0.8869	0.8813	0.8755	0.8694	0.8631
75	0.9479	0.9454	0.9429	0.9402	0.9374	0.9344	0.9313	0.9281	0.9247	0.9210	0.9172	0.9131	0.9088	0.9042	0.8993	0.8942	0.8889	0.8834	0.8776	0.8717
76	0.9517	0.9494	0.9470	0.9445	0.9419	0.9391	0.9362	0.9332	0.9300	0.9266	0.9230	0.9192	0.9151	0.9107	0.9061	0.9013	0.8963	0.8911	0.8857	0.8800
77	0.9554	0.9533	0.9510	0.9487	0.9463	0.9437	0.9410	0.9382	0.9352	0.9320	0.9286	0.9250	0.9212	0.9171	0.9128	0.9083	0.9036	0.8987	0.8936	0.8883
78	0.9589	0.9570	0.9549	0.9528	0.9505	0.9481	0.9456	0.9430	0.9402	0.9372	0.9341	0.9308	0.9272	0.9233	0.9193	0.9151	0.9106	0.9061	0.9013	0.8963
79	0.9623	0.9605	0.9586	0.9566	0.9545	0.9523	0.9500	0.9476	0.9451	0.9423	0.9394	0.9363	0.9329	0.9294	0.9256	0.9216	0.9175	0.9132	0.9088	0.9042
80	0.9656	0.9639	0.9622	0.9604	0.9584	0.9564	0.9543	0.9521	0.9497	0.9471	0.9444	0.9416	0.9385	0.9352	0.9317	0.9280	0.9242	0.9202	0.9161	0.9118
81	0.9687	0.9672	0.9656	0.9639	0.9621	0.9603	0.9583	0.9563	0.9541	0.9518	0.9493	0.9467	0.9438	0.9407	0.9375	0.9341	0.9305	0.9269	0.9230	0.9191
82	0.9716	0.9702	0.9688	0.9672	0.9656	0.9639	0.9621	0.9603	0.9583	0.9562	0.9539	0.9515	0.9489	0.9460	0.9431	0.9399	0.9366	0.9332	0.9297	0.9260
83	0.9743	0.9731	0.9718	0.9704	0.9689	0.9674	0.9657	0.9641	0.9623	0.9603	0.9582	0.9560	0.9536	0.9511	0.9483	0.9454	0.9424	0.9393	0.9360	0.9327
84	0.9769	0.9758	0.9746	0.9733	0.9720	0.9706	0.9691	0.9676	0.9660	0.9642	0.9623	0.9603	0.9581	0.9558	0.9533	0.9506	0.9479	0.9450	0.9420	0.9389
85	0.9793	0.9782	0.9772	0.9760	0.9748	0.9736	0.9722	0.9709	0.9694	0.9678	0.9661	0.9643	0.9623	0.9602	0.9579	0.9555	0.9530	0.9503	0.9476	0.9448
86	0.9814	0.9805	0.9796	0.9785	0.9775	0.9763	0.9751	0.9739	0.9726	0.9711	0.9696	0.9680	0.9662	0.9642	0.9622	0.9600	0.9577	0.9553	0.9529	0.9503
87	0.9834	0.9826	0.9817	0.9808	0.9799	0.9788	0.9778	0.9767	0.9755	0.9742	0.9728	0.9713	0.9697	0.9680	0.9661	0.9641	0.9621	0.9599	0.9577	0.9553
88	0.9852	0.9845	0.9837	0.9829	0.9820	0.9811	0.9802	0.9792	0.9781	0.9770	0.9757	0.9744	0.9730	0.9714	0.9697	0.9679	0.9660	0.9641	0.9621	0.9600
89	0.9869	0.9862	0.9855	0.9848	0.9840	0.9832	0.9823	0.9815	0.9805	0.9795	0.9784	0.9772	0.9759	0.9745	0.9730	0.9714	0.9697	0.9679	0.9661	0.9642
90	0.9883	0.9877	0.9871	0.9865	0.9858	0.9850	0.9843	0.9835	0.9827	0.9817	0.9807	0.9797	0.9785	0.9773	0.9759	0.9744	0.9729	0.9713	0.9697	0.9680

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 3D: 100% Joint and Survivor Annuity Conversion Factors (Option 3)
Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
1	0.5731	0.5627	0.5521	0.5413	0.5303	0.5189	0.5072	0.4952	0.4828	0.4699	0.4567	0.4431	0.4291	0.4149	0.4004	0.3857	0.3709	0.3561	0.3413	0.3267
2	0.5735	0.5631	0.5525	0.5417	0.5307	0.5193	0.5076	0.4956	0.4831	0.4703	0.4570	0.4434	0.4295	0.4152	0.4007	0.3860	0.3712	0.3564	0.3416	0.3269
3	0.5740	0.5636	0.5530	0.5422	0.5311	0.5197	0.5080	0.4960	0.4835	0.4707	0.4574	0.4438	0.4298	0.4155	0.4010	0.3863	0.3715	0.3567	0.3419	0.3272
4	0.5745	0.5641	0.5535	0.5426	0.5316	0.5202	0.5085	0.4964	0.4840	0.4711	0.4578	0.4442	0.4302	0.4159	0.4014	0.3867	0.3718	0.3570	0.3422	0.3275
5	0.5750	0.5646	0.5540	0.5431	0.5321	0.5207	0.5090	0.4969	0.4844	0.4715	0.4583	0.4446	0.4306	0.4163	0.4017	0.3870	0.3722	0.3573	0.3425	0.3278
6	0.5756	0.5651	0.5545	0.5437	0.5326	0.5212	0.5095	0.4974	0.4849	0.4720	0.4587	0.4450	0.4310	0.4167	0.4022	0.3874	0.3726	0.3577	0.3428	0.3281
7	0.5762	0.5657	0.5551	0.5442	0.5331	0.5217	0.5100	0.4979	0.4854	0.4725	0.4592	0.4455	0.4315	0.4171	0.4026	0.3878	0.3730	0.3581	0.3432	0.3285
8	0.5768	0.5663	0.5557	0.5448	0.5337	0.5223	0.5106	0.4984	0.4859	0.4730	0.4597	0.4460	0.4320	0.4176	0.4030	0.3883	0.3734	0.3585	0.3436	0.3288
9	0.5775	0.5670	0.5563	0.5455	0.5343	0.5229	0.5112	0.4990	0.4865	0.4736	0.4602	0.4465	0.4325	0.4181	0.4035	0.3887	0.3738	0.3589	0.3440	0.3292
10	0.5782	0.5677	0.5570	0.5461	0.5350	0.5236	0.5118	0.4996	0.4871	0.4742	0.4608	0.4471	0.4330	0.4186	0.4040	0.3892	0.3743	0.3594	0.3444	0.3296
11	0.5789	0.5684	0.5577	0.5468	0.5357	0.5242	0.5124	0.5003	0.4877	0.4748	0.4614	0.4477	0.4336	0.4192	0.4045	0.3897	0.3748	0.3598	0.3449	0.3301
12	0.5797	0.5692	0.5585	0.5476	0.5364	0.5250	0.5131	0.5010	0.4884	0.4754	0.4621	0.4483	0.4342	0.4198	0.4051	0.3903	0.3753	0.3603	0.3454	0.3305
13	0.5805	0.5700	0.5593	0.5484	0.5372	0.5257	0.5139	0.5017	0.4891	0.4761	0.4627	0.4490	0.4348	0.4204	0.4057	0.3908	0.3759	0.3609	0.3459	0.3310
14	0.5814	0.5709	0.5601	0.5492	0.5380	0.5265	0.5147	0.5025	0.4899	0.4769	0.4635	0.4496	0.4355	0.4210	0.4063	0.3915	0.3765	0.3614	0.3464	0.3315
15	0.5823	0.5718	0.5610	0.5501	0.5389	0.5274	0.5155	0.5033	0.4907	0.4776	0.4642	0.4504	0.4362	0.4217	0.4070	0.3921	0.3771	0.3620	0.3470	0.3321
16	0.5833	0.5727	0.5620	0.5510	0.5398	0.5282	0.5164	0.5041	0.4915	0.4784	0.4650	0.4511	0.4369	0.4224	0.4077	0.3928	0.3777	0.3627	0.3476	0.3327
17	0.5843	0.5737	0.5629	0.5520	0.5407	0.5292	0.5173	0.5050	0.4924	0.4793	0.4658	0.4519	0.4377	0.4232	0.4084	0.3935	0.3784	0.3633	0.3482	0.3333
18	0.5853	0.5747	0.5640	0.5530	0.5417	0.5301	0.5182	0.5060	0.4933	0.4802	0.4667	0.4528	0.4385	0.4240	0.4092	0.3942	0.3791	0.3640	0.3489	0.3339
19	0.5864	0.5758	0.5650	0.5540	0.5427	0.5312	0.5192	0.5069	0.4942	0.4811	0.4676	0.4537	0.4394	0.4248	0.4100	0.3950	0.3799	0.3647	0.3496	0.3346
20	0.5876	0.5770	0.5662	0.5551	0.5438	0.5322	0.5203	0.5080	0.4952	0.4821	0.4686	0.4546	0.4403	0.4257	0.4108	0.3958	0.3807	0.3655	0.3503	0.3353
21	0.5889	0.5782	0.5674	0.5563	0.5450	0.5334	0.5214	0.5091	0.4963	0.4831	0.4696	0.4556	0.4413	0.4266	0.4117	0.3967	0.3815	0.3663	0.3511	0.3360
22	0.5902	0.5795	0.5687	0.5576	0.5462	0.5346	0.5226	0.5102	0.4974	0.4843	0.4706	0.4566	0.4423	0.4276	0.4127	0.3976	0.3824	0.3671	0.3519	0.3368
23	0.5916	0.5809	0.5700	0.5589	0.5475	0.5359	0.5239	0.5115	0.4986	0.4854	0.4718	0.4578	0.4434	0.4287	0.4137	0.3986	0.3833	0.3680	0.3528	0.3376
24	0.5930	0.5823	0.5714	0.5603	0.5489	0.5372	0.5252	0.5128	0.4999	0.4867	0.4730	0.4589	0.4445	0.4298	0.4148	0.3996	0.3843	0.3690	0.3537	0.3385
25	0.5946	0.5839	0.5729	0.5618	0.5504	0.5387	0.5266	0.5141	0.5013	0.4880	0.4743	0.4602	0.4457	0.4309	0.4159	0.4007	0.3854	0.3700	0.3547	0.3394
26	0.5962	0.5855	0.5745	0.5634	0.5519	0.5402	0.5281	0.5156	0.5027	0.4894	0.4756	0.4615	0.4470	0.4322	0.4171	0.4019	0.3865	0.3711	0.3557	0.3404
27	0.5979	0.5872	0.5762	0.5650	0.5536	0.5418	0.5297	0.5171	0.5042	0.4909	0.4771	0.4629	0.4484	0.4335	0.4184	0.4031	0.3877	0.3722	0.3568	0.3415
28	0.5997	0.5890	0.5780	0.5668	0.5553	0.5435	0.5313	0.5188	0.5058	0.4924	0.4786	0.4644	0.4498	0.4349	0.4197	0.4044	0.3889	0.3734	0.3579	0.3426
29	0.6017	0.5908	0.5798	0.5686	0.5571	0.5452	0.5331	0.5205	0.5075	0.4941	0.4802	0.4659	0.4513	0.4364	0.4212	0.4058	0.3903	0.3747	0.3592	0.3437
30	0.6037	0.5928	0.5818	0.5705	0.5590	0.5471	0.5349	0.5223	0.5093	0.4958	0.4819	0.4676	0.4529	0.4379	0.4227	0.4072	0.3916	0.3760	0.3605	0.3450
31	0.6058	0.5949	0.5839	0.5726	0.5610	0.5491	0.5368	0.5242	0.5111	0.4976	0.4837	0.4693	0.4546	0.4396	0.4242	0.4087	0.3931	0.3775	0.3618	0.3463
32	0.6080	0.5971	0.5860	0.5747	0.5631	0.5512	0.5389	0.5262	0.5131	0.4995	0.4856	0.4712	0.4564	0.4413	0.4259	0.4104	0.3947	0.3790	0.3633	0.3477
33	0.6103	0.5994	0.5883	0.5770	0.5653	0.5534	0.5410	0.5283	0.5152	0.5016	0.4875	0.4731	0.4583	0.4431	0.4277	0.4121	0.3963	0.3805	0.3648	0.3491
34	0.6128	0.6019	0.5907	0.5793	0.5677	0.5557	0.5433	0.5306	0.5174	0.5037	0.4896	0.4751	0.4602	0.4450	0.4296	0.4139	0.3981	0.3822	0.3664	0.3507
35	0.6154	0.6044	0.5933	0.5819	0.5702	0.5581	0.5457	0.5329	0.5197	0.5060	0.4918	0.4773	0.4623	0.4471	0.4315	0.4158	0.3999	0.3840	0.3681	0.3523
36	0.6181	0.6071	0.5959	0.5845	0.5728	0.5607	0.5482	0.5354	0.5221	0.5084	0.4942	0.4796	0.4646	0.4492	0.4336	0.4178	0.4019	0.3859	0.3699	0.3541
37	0.6210	0.6100	0.5987	0.5873	0.5755	0.5634	0.5509	0.5380	0.5247	0.5109	0.4967	0.4820	0.4669	0.4515	0.4358	0.4200	0.4039	0.3879	0.3718	0.3559
38	0.6240	0.6130	0.6017	0.5902	0.5784	0.5663	0.5537	0.5408	0.5274	0.5136	0.4993	0.4845	0.4694	0.4539	0.4382	0.4222	0.4061	0.3900	0.3739	0.3579
39	0.6272	0.6161	0.6048	0.5933	0.5815	0.5693	0.5567	0.5437	0.5303	0.5164	0.5020	0.4872	0.4720	0.4565	0.4407	0.4246	0.4085	0.3922	0.3760	0.3599
40	0.6305	0.6194	0.6081	0.5965	0.5847	0.5725	0.5598	0.5468	0.5333	0.5194	0.5050	0.4901	0.4748	0.4592	0.4433	0.4272	0.4109	0.3946	0.3783	0.3621
41	0.6340	0.6229	0.6116	0.6000	0.5881	0.5758	0.5632	0.5501	0.5365	0.5225	0.5080	0.4931	0.4778	0.4621	0.4461	0.4299	0.4135	0.3971	0.3808	0.3645
42	0.6377	0.6266	0.6152	0.6036	0.5917	0.5794	0.5667	0.5535	0.5399	0.5259	0.5113	0.4963	0.4809	0.4651	0.4491	0.4328	0.4163	0.3998	0.3833	0.3670
43	0.6416	0.6305	0.6191	0.6074	0.5954	0.5831	0.5704	0.5572	0.5435	0.5294	0.5148	0.4997	0.4842	0.4683	0.4522	0.4358	0.4193	0.4027	0.3861	0.3696
44	0.6457	0.6346	0.6231	0.6115	0.5994	0.5871	0.5743	0.5610	0.5473	0.5331	0.5184	0.5033	0.4877	0.4718	0.4555	0.4390	0.4224	0.4057	0.3890	0.3724
45	0.6500	0.6388	0.6274	0.6157	0.6036	0.5912	0.5784	0.5651	0.5513	0.5371	0.5223	0.5071	0.4914	0.4754	0.4590	0.4425	0.4257	0.4089	0.3921	0.3754
46	0.6545	0.6434	0.6319	0.6202	0.6081	0.5956	0.5827	0.5694	0.5556	0.5412	0.5264	0.5111	0.4954	0.4792	0.4628	0.4461	0.4293	0.4123	0.3954	0.3786
47	0.6593	0.6481	0.6366	0.6249	0.6127	0.6003	0.5873	0.5739	0.5600	0.5457	0.5307	0.5154	0.4995	0.4833	0.4667	0.4499	0.4330	0.4159	0.3989	0.3820
48	0.6643	0.6531	0.6416	0.6298	0.6177	0.6051	0.5922	0.5787	0.5648	0.5503	0.5353	0.5198	0.5039	0.4876	0.4709	0.4540	0.4369	0.4198	0.4026	0.3855
49	0.6695	0.6583	0.6468	0.6350	0.6228	0.6102	0.5972	0.5837	0.5697	0.5552	0.5401	0.5246	0.5086	0.4921	0.4754	0.4583	0.4411	0.4238	0.4065	0.3893
50	0.6749	0.6637	0.6522	0.6404	0.6282	0.6156	0.6026	0.5890	0.5750	0.5604	0.5452	0.5296	0.5135	0.4969	0.4800	0.4629	0.4456	0.4281	0.4107	0.3933
51	0.6802	0.6690	0.6576	0.6457	0.6335	0.6209	0.6078	0.5942	0.5801	0.5654	0.5502	0.5345	0.5183	0.5016	0.4846	0.4673	0.4499	0.4323	0.4147	0.3972
52	0.6855	0.6744	0.6629	0.6511	0.6388	0.6262	0.6131	0.5994	0.5852	0.5705	0.5552	0.5394	0.5230	0.5063	0.4891	0.4717	0.4541	0.4364	0.4187	0.4011
53	0.6911	0.6799	0.6685	0.6566	0.6444	0.6317	0.6186	0.6049	0.5907	0.5758	0.5605	0.5445	0.5281	0.5112	0.4940	0.4764	0.4587	0.4408	0.4230	0.4051
54	0.6969	0.6858	0.6743	0.6625	0.6503	0.6376	0.6244	0.6107	0.5964	0.5815	0.5660	0.5500	0.5335	0.5165	0.4991	0.4814	0.4635	0.4455	0.4275	0.4095
55	0.7030	0.6919	0.6805	0.6687	0.6565	0.6438	0.6306	0.6168	0.6024	0.5875	0.5719	0.5558	0.5392	0.5221	0.5045	0.4867	0.4687	0.4505	0.4323	0.4142
56	0.7093	0.6983	0.6869	0.6751	0.6629	0.6502	0.6370	0.6232	0.6088	0.5938	0.5782	0.5620	0.5452	0.5280	0.5103	0.4924	0.4742	0.4558	0.4374	0.4191
57	0.7158	0.7049	0.6936	0.6819	0.6697	0.6570	0.6438	0.6300	0.6155	0.6005	0.5848	0.5685	0.5516	0.5343	0.5165	0.4984	0.4800	0.4615	0.4429	0.4244
58	0.7227	0.7118	0.7006	0.6889	0.6768	0.6641	0.6509	0.6371	0.6226	0.6075	0.5917	0.5754	0.5584	0.5409	0.5230	0.5047	0.4862	0.4675	0.4487	0.4300
59	0.7297	0.7189	0.7078	0.6962	0.6841	0.6715	0.6583	0.6445	0.6301	0.6149	0.5991	0.5826	0.5656	0.5480	0.5299	0.5115	0.4928	0.4739	0.4549	0.4360
60	0.7370	0.7263	0.7153	0.7038	0.6918	0.6793	0.6661	0.6523	0.6379	0.6227	0.6068	0.5903	0.5731	0.5554	0.5372	0.5186	0.4998	0.4807	0.4615	0.4424
61	0.7445	0.7340	0.7231	0.7117	0.6998	0.6874	0.6743	0.6605	0.6461	0.6309	0.6150	0.5984	0.5812	0.5633	0.5450	0.5263	0.5072	0.4879	0.4686	0.4492
62	0.7522	0.7419	0.7311	0.7199	0.7081	0.6958	0.6828	0.6691	0.6547	0.6395	0.6236	0.6069	0.5896	0.5717	0.5532	0.5343	0.5151	0.4957	0.4761	0.4565
63	0.7602	0.7501	0.7395	0.7284	0.7167	0.7045	0.6916	0.6780	0.6636	0.6485	0.6326	0.6159	0.5985	0.5805	0.5619	0.5429	0.5235	0.5039	0.4841	0.4643
64	0.7684	0.7584	0.7480	0.7371	0.7256	0.7136	0.7008	0.6873	0.6730	0.6579	0.6420	0.6254	0.6079	0.5898	0.5712	0.5520	0.5324	0.5126	0.4926	0.4726
65	0.7767	0.7670	0.7568	0.7461	0.7348	0.7229	0.7103	0.6969	0.6828	0.6678	0.6519	0.6353	0.6178	0.5997	0.5809	0.5616	0.5419	0.5219	0.5017	0.4814
66	0.7852	0.7758	0.7658	0.7553	0.7443	0.7326	0.7202	0.7069	0.6929	0.6780	0.6622	0.6456	0.6282	0.6100	0.5912	0.5718	0.5519	0.5317	0.5113	0.4908
67	0.7939	0.7847	0.7750	0.7648	0.7540	0.7425	0.7303	0.7173	0.7034	0.6887	0.6730	0.6565	0.6391	0.6209	0.6020	0.5825	0.5625	0.5422	0.5215	0.5008
68	0.8027	0.7938	0.7844	0.7744	0.7639	0.7527	0.7407	0.7279	0.7143	0.6997	0.6842	0.6677	0.6504	0.6323	0.6134	0.5938	0.5737	0.5532	0.5324	0.5114
69	0.8116	0.8030	0.7939	0.7842	0.7740	0.7631	0.7514	0.7389	0.7254	0.7111	0.6958	0.6795	0.6622	0.6441	0.6253	0.6057	0.5855	0.5649	0.5439	0.5227
70	0.8206	0.8122	0.8035	0.7941	0.7842	0.7736	0.7623	0.7500	0.7369	0.7228	0.7077	0.6916	0.6745	0.6565	0.6377	0.6181	0.5979	0.5772	0.5560	0.5347
71	0.8296	0.8216	0.8131	0.8042	0.7946	0.7843	0.7733	0.7614	0.7486	0.7348	0.7200	0.7041	0.6872	0.6694	0.6506	0.6311	0.6109	0.5901	0.5688	0.5473
72	0.8386	0.8309	0.8228	0.8142	0.8050	0.7952	0.7845	0.7730	0.7605	0.7470	0.7325	0.7169	0.7003	0.6826	0.6641	0.6446	0.6244	0.6036	0.5823	0.5606
73	0.8476	0.8403	0.8326	0.8243	0.8155	0.8060	0.7958	0.7847	0.7726	0.7595	0.7453	0.7301	0.7137	0.6963	0.6780	0.6586	0.6385	0.6177	0.5964	0.5746
74	0.8565	0.8496	0.8423	0.8344	0.8260	0.8169	0.8071	0.7964	0.7848	0.7721	0.7584	0.7435	0.7275	0.7104	0.6923	0.6732	0.6532	0.6325	0.6111	0.5893
75	0.8654	0.8588	0.8519	0.8444	0.8365	0.8278	0.8184	0.8082	0.7970	0.7848	0.7715	0.7571	0.7415	0.7248	0.7070	0.6881	0.6684	0.6478	0.6265	0.6047
76	0.8742	0.8680	0.8614	0.8544	0.8468	0.8386	0.8297	0.8200	0.8093	0.7976	0.7848	0.7708	0.7557	0.7394	0.7220	0.7035	0.6840	0.6636	0.6425	0.6207
77	0.8828	0.8769	0.8708	0.8641	0.8570	0.8493	0.8409	0.8316	0.8215	0.8103	0.7980	0.7846	0.7700	0.7542	0.7372	0.7191	0.7000	0.6799	0.6590	0.6373
78	0.8912	0.8857	0.8799	0.8737	0.8671	0.8598	0.8519	0.8432	0.8336	0.8229	0.8112	0.7984	0.7843	0.7691	0.7526	0.7350	0.7163	0.6965	0.6759	0.6545
79	0.8993	0.8943	0.8889	0.8831	0.8769	0.8701	0.8627	0.8545	0.8454	0.8354	0.8243	0.8121	0.7986	0.7840	0.7681	0.7510	0.7328	0.7135	0.6933	0.6721
80	0.9073	0.9025	0.8975	0.8922	0.8864	0.8801	0.8732	0.8655	0.8571	0.8476	0.8372	0.8256	0.8128	0.7988	0.7836	0.7671	0.7495	0.7307	0.7109	0.6902
81	0.9149	0.9105	0.9059	0.9010	0.8956	0.8898	0.8834	0.8763	0.8684	0.8596	0.8497	0.8388	0.8267	0.8134	0.7989	0.7831	0.7661	0.7480	0.7287	0.7084
82	0.9222	0.9182	0.9139	0.9094	0.9044	0.8991	0.8932	0.8866	0.8793	0.8711	0.8619	0.8517	0.8403	0.8278	0.8140	0.7990	0.7827	0.7652	0.7466	0.7269
83	0.9292	0.9255	0.9216	0.9174	0.9129	0.9079	0.9025	0.8965	0.8897	0.8822	0.8737	0.8642	0.8535	0.8417	0.8287	0.8145	0.7990	0.7823	0.7643	0.7453
84	0.9357	0.9324	0.9288	0.9250	0.9209	0.9164	0.9114	0.9059	0.8997	0.8927	0.8849	0.8761	0.8662	0.8552	0.8430	0.8296	0.8149	0.7990	0.7819	0.7636
85	0.9419	0.9388	0.9356	0.9321	0.9284	0.9243	0.9198	0.9147	0.9091	0.9027	0.8955	0.8874	0.8783	0.8681	0.8567	0.8441	0.8303	0.8153	0.7990	0.7815
86	0.9476	0.9449	0.9419	0.9388	0.9354	0.9317	0.9276	0.9230	0.9179	0.9121	0.9055	0.8981	0.8897	0.8803	0.8697	0.8580	0.8451	0.8310	0.8156	0.7990
87	0.9529	0.9504	0.9478	0.9449	0.9419	0.9385	0.9348	0.9307	0.9261	0.9208	0.9148	0.9081	0.9004	0.8917	0.8820	0.8712	0.8591	0.8459	0.8315	0.8158
88	0.9578	0.9555	0.9531	0.9506	0.9478	0.9448	0.9415	0.9378	0.9336	0.9288	0.9234	0.9173	0.9103	0.9024	0.8934	0.8834	0.8723	0.8600	0.8465	0.8318
89	0.9622	0.9602	0.9580	0.9557	0.9533	0.9506	0.9476	0.9442	0.9405	0.9362	0.9313	0.9257	0.9194	0.9122	0.9040	0.8948	0.8846	0.8732	0.8607	0.8469
90	0.9662	0.9644	0.9624	0.9604	0.9582	0.9557	0.9531	0.9501	0.9467	0.9429	0.9385	0.9334	0.9277	0.9211	0.9137	0.9053	0.8959	0.8854	0.8738	0.8610

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 3D: 100% Joint and Survivor Annuity Conversion Factors (Option 3)
Disabled Members

Beneficiary	Attained Age at Retirement										
Age	80	81	82	83	84	85	86	87	88	89	90
1	0.3122	0.2980	0.2841	0.2707	0.2577	0.2451	0.2330	0.2213	0.2099	0.1990	0.1885
2	0.3124	0.2982	0.2843	0.2709	0.2579	0.2453	0.2332	0.2214	0.2101	0.1992	0.1886
3	0.3127	0.2984	0.2845	0.2711	0.2581	0.2455	0.2334	0.2216	0.2103	0.1993	0.1888
4	0.3129	0.2987	0.2848	0.2713	0.2583	0.2457	0.2336	0.2218	0.2105	0.1995	0.1889
5	0.3132	0.2990	0.2851	0.2716	0.2585	0.2460	0.2338	0.2220	0.2107	0.1997	0.1891
6	0.3136	0.2993	0.2854	0.2719	0.2588	0.2462	0.2340	0.2223	0.2109	0.1999	0.1893
7	0.3139	0.2996	0.2857	0.2722	0.2591	0.2465	0.2343	0.2225	0.2111	0.2001	0.1895
8	0.3142	0.2999	0.2860	0.2725	0.2594	0.2467	0.2345	0.2228	0.2113	0.2003	0.1897
9	0.3146	0.3003	0.2863	0.2728	0.2597	0.2470	0.2348	0.2230	0.2116	0.2006	0.1900
10	0.3150	0.3007	0.2867	0.2731	0.2600	0.2474	0.2351	0.2233	0.2119	0.2008	0.1902
11	0.3154	0.3011	0.2871	0.2735	0.2604	0.2477	0.2354	0.2236	0.2121	0.2011	0.1905
12	0.3159	0.3015	0.2875	0.2739	0.2607	0.2480	0.2358	0.2239	0.2124	0.2014	0.1907
13	0.3164	0.3019	0.2879	0.2743	0.2611	0.2484	0.2361	0.2243	0.2128	0.2017	0.1910
14	0.3169	0.3024	0.2884	0.2747	0.2615	0.2488	0.2365	0.2246	0.2131	0.2020	0.1913
15	0.3174	0.3029	0.2888	0.2752	0.2620	0.2492	0.2369	0.2250	0.2135	0.2023	0.1916
16	0.3179	0.3034	0.2893	0.2757	0.2624	0.2496	0.2373	0.2254	0.2138	0.2027	0.1920
17	0.3185	0.3040	0.2899	0.2762	0.2629	0.2501	0.2377	0.2258	0.2142	0.2031	0.1923
18	0.3191	0.3046	0.2904	0.2767	0.2634	0.2506	0.2382	0.2262	0.2146	0.2035	0.1927
19	0.3197	0.3052	0.2910	0.2772	0.2639	0.2511	0.2387	0.2267	0.2151	0.2039	0.1931
20	0.3204	0.3058	0.2916	0.2778	0.2645	0.2516	0.2392	0.2271	0.2155	0.2043	0.1935
21	0.3211	0.3065	0.2922	0.2784	0.2651	0.2522	0.2397	0.2276	0.2160	0.2047	0.1939
22	0.3218	0.3072	0.2929	0.2791	0.2657	0.2527	0.2402	0.2282	0.2165	0.2052	0.1944
23	0.3226	0.3080	0.2936	0.2798	0.2663	0.2534	0.2408	0.2287	0.2170	0.2057	0.1948
24	0.3235	0.3088	0.2944	0.2805	0.2670	0.2540	0.2415	0.2293	0.2176	0.2063	0.1954
25	0.3244	0.3096	0.2952	0.2813	0.2678	0.2547	0.2422	0.2300	0.2182	0.2068	0.1959
26	0.3253	0.3105	0.2961	0.2821	0.2686	0.2555	0.2429	0.2307	0.2189	0.2075	0.1965
27	0.3263	0.3115	0.2970	0.2830	0.2694	0.2563	0.2436	0.2314	0.2195	0.2081	0.1971
28	0.3274	0.3125	0.2980	0.2839	0.2703	0.2571	0.2444	0.2321	**0.2203**	0.2088	0.1977
29	0.3285	0.3136	0.2990	0.2849	0.2712	0.2580	0.2453	0.2329	0.2210	0.2095	0.1984
30	0.3297	0.3147	0.3001	0.2859	0.2722	0.2590	0.2462	0.2338	**0.2218**	**0.2103**	0.1991
31	0.3310	0.3159	0.3012	0.2870	0.2732	0.2599	0.2471	**0.2347**	**0.2227**	**0.2111**	0.1999
32	0.3323	0.3172	0.3024	0.2882	0.2743	0.2610	0.2481	0.2356	0.2236	0.2119	0.2007
33	0.3337	0.3185	0.3037	0.2894	0.2755	0.2621	**0.2491**	**0.2366**	**0.2245**	**0.2128**	0.2016
34	0.3352	0.3199	0.3051	0.2907	0.2767	0.2633	0.2503	0.2377	0.2255	0.2138	0.2025
35	0.3367	0.3214	0.3065	0.2920	0.2780	0.2645	**0.2514**	**0.2388**	**0.2266**	0.2148	0.2034
36	0.3384	0.3230	0.3080	0.2935	0.2794	**0.2658**	**0.2527**	**0.2400**	**0.2277**	0.2159	0.2045
37	0.3402	0.3247	0.3096	0.2950	0.2809	0.2672	0.2540	0.2413	0.2289	0.2170	0.2055
38	0.3420	0.3265	0.3114	0.2967	**0.2824**	**0.2687**	**0.2554**	**0.2426**	**0.2302**	0.2182	0.2067
39	0.3440	0.3284	0.3132	0.2984	0.2841	0.2703	0.2569	0.2440	0.2316	0.2195	0.2079
40	0.3461	0.3304	0.3151	0.3002	0.2859	**0.2720**	**0.2585**	**0.2456**	0.2330	0.2209	0.2092
41	0.3484	0.3326	0.3172	**0.3022**	**0.2877**	**0.2738**	**0.2602**	0.2472	0.2345	0.2223	0.2106
42	0.3508	0.3349	0.3194	0.3043	0.2897	0.2757	0.2621	0.2489	0.2362	0.2239	0.2121
43	0.3533	0.3373	0.3217	**0.3065**	**0.2919**	**0.2777**	**0.2640**	0.2508	0.2379	0.2256	0.2137
44	0.3560	0.3399	0.3242	0.3089	0.2941	0.2799	0.2661	0.2527	0.2398	0.2274	0.2153
45	0.3589	0.3427	0.3268	0.3115	**0.2966**	**0.2822**	0.2683	0.2548	0.2418	0.2293	0.2171
46	0.3619	0.3456	**0.3296**	0.3142	**0.2991**	**0.2846**	0.2706	0.2571	0.2440	0.2313	0.2191
47	0.3652	0.3487	0.3326	0.3170	0.3019	0.2873	0.2731	0.2595	0.2462	0.2335	0.2211
48	0.3686	**0.3520**	**0.3358**	0.3201	0.3048	0.2901	0.2758	0.2620	0.2487	0.2358	0.2233
49	0.3723	0.3555	0.3392	0.3233	0.3079	0.2930	0.2786	0.2647	0.2512	0.2382	0.2257
50	0.3762	**0.3593**	0.3428	**0.3267**	0.3112	0.2962	0.2816	0.2676	0.2540	0.2408	0.2281
51	0.3799	0.3629	**0.3462**	**0.3300**	0.3144	0.2992	0.2845	0.2703	0.2566	0.2433	0.2305
52	0.3836	0.3664	0.3496	0.3333	0.3175	0.3021	0.2873	0.2730	0.2591	0.2457	0.2328
53	**0.3875**	**0.3702**	**0.3532**	0.3367	0.3208	0.3053	0.2904	0.2759	0.2619	0.2483	0.2353
54	0.3917	0.3742	0.3571	0.3404	0.3243	0.3087	0.2936	0.2790	0.2648	0.2511	0.2379
55	**0.3962**	**0.3785**	0.3612	0.3444	0.3281	0.3123	0.2970	0.2822	0.2679	0.2541	0.2407
56	0.4010	**0.3831**	0.3656	0.3486	0.3321	0.3161	0.3007	0.2857	0.2712	0.2572	0.2437
57	0.4060	0.3880	0.3703	0.3531	0.3364	0.3203	0.3046	0.2895	0.2748	0.2606	0.2470
58	0.4115	0.3932	0.3753	0.3579	0.3410	0.3246	0.3088	0.2935	0.2786	0.2643	0.2504
59	0.4173	0.3987	0.3806	0.3630	0.3459	0.3294	0.3133	0.2978	0.2827	0.2681	0.2541
60	0.4234	0.4047	0.3864	0.3685	0.3512	0.3344	0.3181	0.3024	0.2871	0.2723	0.2580
61	0.4300	0.4110	0.3925	0.3744	0.3568	0.3398	0.3233	0.3073	0.2918	0.2768	0.2623
62	0.4371	0.4178	0.3990	0.3807	0.3628	0.3456	0.3288	0.3126	0.2968	0.2816	0.2669
63	0.4446	0.4251	0.4060	0.3874	0.3693	0.3518	0.3348	0.3183	0.3022	0.2867	0.2718
64	0.4526	0.4329	0.4135	0.3946	0.3763	0.3584	0.3411	0.3244	0.3081	0.2923	0.2771
65	0.4612	0.4412	0.4215	0.4024	0.3837	0.3656	0.3480	0.3309	0.3143	0.2983	0.2827
66	0.4703	0.4500	0.4301	0.4106	0.3917	0.3732	0.3553	0.3380	0.3211	0.3047	0.2889
67	0.4801	0.4595	0.4393	0.4195	0.4002	0.3815	0.3633	0.3456	0.3283	0.3116	0.2955
68	0.4905	0.4696	0.4491	0.4290	0.4094	0.3903	0.3718	0.3537	0.3361	0.3191	0.3026
69	0.5015	0.4804	0.4596	0.4392	0.4192	0.3998	0.3809	0.3625	0.3445	0.3271	0.3103
70	0.5132	0.4918	0.4707	0.4500	0.4297	0.4099	0.3907	0.3719	0.3536	0.3358	0.3186
71	0.5256	0.5040	0.4826	0.4616	0.4409	0.4208	0.4011	0.3820	0.3633	0.3451	0.3275
72	0.5388	0.5169	0.4952	0.4739	0.4529	0.4324	0.4124	0.3928	0.3737	0.3551	0.3371
73	0.5526	0.5305	0.5086	0.4870	0.4657	0.4448	0.4244	0.4044	0.3849	0.3659	0.3474
74	0.5672	0.5449	0.5228	0.5009	0.4792	0.4580	0.4372	0.4169	0.3969	0.3775	0.3585
75	0.5825	0.5601	0.5377	0.5156	0.4937	0.4721	0.4510	0.4302	0.4098	0.3899	0.3705
76	0.5985	0.5760	0.5535	0.5311	0.5090	0.4871	0.4656	0.4444	0.4236	0.4032	0.3834
77	0.6152	0.5927	0.5701	0.5475	0.5251	0.5030	0.4811	0.4596	0.4384	0.4175	0.3972
78	0.6325	0.6100	0.5874	0.5647	0.5421	0.5198	0.4976	0.4757	0.4541	0.4328	0.4120
79	0.6503	0.6280	0.6054	0.5827	0.5600	0.5374	0.5150	0.4928	0.4708	0.4491	0.4278
80	0.6686	0.6465	0.6241	0.6014	0.5787	0.5560	0.5334	0.5109	0.4885	0.4664	0.4447
81	0.6873	0.6655	0.6433	0.6208	0.5981	0.5753	0.5526	0.5299	0.5073	0.4848	0.4626
82	0.7063	0.6849	0.6629	0.6406	0.6181	0.5954	0.5726	0.5498	0.5269	0.5042	0.4816
83	0.7253	0.7044	0.6829	0.6609	0.6386	0.6161	0.5933	0.5704	0.5474	0.5245	0.5016
84	0.7443	0.7240	0.7030	0.6815	0.6595	0.6372	0.6146	0.5918	0.5687	0.5456	0.5225
85	0.7630	0.7434	0.7231	0.7021	0.6806	0.6586	0.6363	0.6136	0.5906	0.5675	0.5442
86	0.7813	0.7625	0.7429	0.7226	0.7016	0.6802	0.6582	0.6358	0.6130	0.5899	0.5666
87	0.7990	0.7811	0.7623	0.7427	0.7224	0.7015	0.6801	0.6581	0.6355	0.6126	0.5894
88	0.8160	0.7990	0.7811	0.7623	0.7428	0.7226	0.7017	0.6802	0.6580	0.6354	0.6124
89	0.8320	0.8160	0.7990	0.7811	0.7624	0.7430	0.7228	0.7019	0.6803	0.6580	0.6353
90	0.8471	0.8320	0.8160	0.7990	0.7812	0.7626	0.7432	0.7230	0.7020	0.6802	0.6579

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 4D: 66-2/3% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	0.9210	0.9174	0.9134	0.9092	0.9048	0.9001	0.8952	0.8902	0.8852	0.8800	0.8747	0.8694	0.8641	0.8587	0.8532	0.8477	0.8422	0.8367	0.8311	0.8254
2	0.9215	0.9178	0.9139	0.9097	0.9052	0.9005	0.8957	0.8907	0.8856	0.8804	0.8752	0.8699	0.8645	0.8591	0.8536	0.8482	0.8427	0.8371	0.8315	0.8258
3	0.9219	0.9183	0.9144	0.9101	0.9057	0.9010	0.8961	0.8912	0.8861	0.8809	0.8756	0.8703	0.8650	0.8596	0.8541	0.8486	0.8431	0.8376	0.8320	0.8263
4	0.9224	0.9188	0.9149	0.9107	0.9062	0.9015	0.8966	0.8917	0.8866	0.8814	0.8762	0.8709	0.8655	0.8601	0.8546	0.8492	0.8437	0.8381	0.8325	0.8268
5	0.9230	0.9193	0.9154	0.9112	0.9067	0.9021	0.8972	0.8922	0.8871	0.8820	0.8767	0.8714	0.8660	0.8606	0.8552	0.8497	0.8442	0.8386	0.8330	0.8274
6	0.9235	0.9199	0.9160	0.9118	0.9073	0.9026	0.8978	0.8928	0.8877	0.8825	0.8773	0.8720	0.8666	0.8612	0.8558	0.8503	0.8448	0.8392	0.8336	0.8279
7	0.9241	0.9205	0.9166	0.9124	0.9079	0.9032	0.8984	0.8934	0.8883	0.8831	0.8779	0.8726	0.8672	0.8618	0.8564	0.8509	0.8454	0.8398	0.8342	0.8285
8	0.9247	0.9211	0.9172	0.9130	0.9085	0.9039	0.8990	0.8940	0.8889	0.8838	0.8785	0.8732	0.8679	0.8624	0.8570	0.8515	0.8460	0.8405	0.8349	0.8292
9	0.9254	0.9218	0.9178	0.9137	0.9092	0.9045	0.8997	0.8947	0.8896	0.8844	0.8792	0.8739	0.8685	0.8631	0.8577	0.8522	0.8467	0.8411	0.8355	0.8298
10	0.9261	0.9225	0.9185	0.9144	0.9099	0.9052	0.9004	0.8954	0.8903	0.8852	0.8799	0.8746	0.8692	0.8638	0.8584	0.8529	0.8474	0.8419	0.8362	0.8306
11	0.9268	0.9232	0.9193	0.9151	0.9106	0.9060	0.9011	0.8961	0.8911	0.8859	0.8807	0.8754	0.8700	0.8646	0.8591	0.8537	0.8482	0.8426	0.8370	0.8313
12	0.9276	0.9240	0.9200	0.9159	0.9114	0.9068	0.9019	0.8969	0.8919	0.8867	0.8815	0.8761	0.8708	0.8654	0.8599	0.8545	0.8490	0.8434	0.8378	0.8321
13	0.9284	0.9248	0.9209	0.9167	0.9122	0.9076	0.9027	0.8978	0.8927	0.8875	0.8823	0.8770	0.8716	0.8662	0.8608	0.8553	0.8498	0.8442	0.8386	0.8329
14	0.9292	0.9256	0.9217	0.9175	0.9131	0.9084	0.9036	0.8986	0.8936	0.8884	0.8832	0.8779	0.8725	0.8671	0.8617	0.8562	0.8507	0.8451	0.8395	0.8338
15	0.9301	0.9265	0.9226	0.9184	0.9140	0.9093	0.9045	0.8995	0.8945	0.8893	0.8841	0.8788	0.8734	0.8680	0.8626	0.8571	0.8516	0.8461	0.8404	0.8348
16	0.9310	0.9274	0.9235	0.9193	0.9149	0.9103	0.9054	0.9005	0.8954	0.8903	0.8850	0.8797	0.8744	0.8690	0.8636	0.8581	0.8526	0.8470	0.8414	0.8357
17	0.9319	0.9283	0.9245	0.9203	0.9159	0.9113	0.9064	0.9015	0.8964	0.8913	0.8860	0.8807	0.8754	0.8700	0.8646	0.8591	0.8536	0.8480	0.8424	0.8367
18	0.9329	0.9293	0.9255	0.9213	0.9169	0.9123	0.9074	0.9025	0.8974	0.8923	0.8871	0.8818	0.8764	0.8710	0.8656	0.8601	0.8546	0.8491	0.8435	0.8378
19	0.9339	0.9303	0.9265	0.9223	0.9179	0.9133	0.9085	0.9036	0.8985	0.8934	0.8882	0.8829	0.8775	0.8721	0.8667	0.8612	0.8557	0.8502	0.8446	0.8389
20	0.9350	0.9314	0.9276	0.9234	0.9190	0.9144	0.9096	0.9047	0.8996	0.8945	0.8893	0.8840	0.8787	0.8733	0.8679	0.8624	0.8569	0.8513	0.8457	0.8400
21	0.9361	0.9325	0.9287	0.9246	0.9202	0.9156	0.9108	0.9058	0.9008	0.8957	0.8905	0.8852	0.8799	0.8745	0.8691	0.8636	0.8581	0.8526	0.8469	0.8413
22	0.9372	0.9337	0.9299	0.9258	0.9214	0.9168	0.9120	0.9071	0.9020	0.8969	0.8917	0.8865	0.8811	0.8758	0.8703	0.8649	0.8594	0.8538	0.8482	0.8425
23	0.9384	0.9349	0.9311	0.9270	0.9226	0.9181	0.9133	0.9084	0.9033	0.8982	0.8930	0.8878	0.8825	0.8771	0.8717	0.8662	0.8607	0.8552	0.8496	0.8439
24	0.9397	0.9362	0.9324	0.9283	0.9240	0.9194	0.9146	0.9097	0.9047	0.8996	0.8944	0.8892	0.8839	0.8785	0.8731	0.8676	0.8621	0.8566	0.8510	0.8453
25	0.9410	0.9375	0.9338	0.9297	0.9254	0.9208	0.9160	0.9111	0.9062	0.9011	0.8959	0.8906	0.8853	0.8800	0.8746	0.8691	0.8636	0.8581	0.8525	0.8468
26	0.9424	0.9390	0.9352	0.9311	0.9268	0.9223	0.9175	0.9126	0.9077	0.9026	0.8974	0.8922	0.8869	0.8815	0.8761	0.8707	0.8652	0.8597	0.8541	0.8484
27	0.9439	0.9404	0.9367	0.9326	0.9283	0.9238	0.9191	0.9142	0.9092	0.9042	0.8990	0.8938	0.8885	0.8832	0.8778	0.8723	0.8669	0.8614	0.8558	0.8501
28	0.9454	0.9420	0.9382	0.9342	0.9299	0.9254	0.9207	0.9158	0.9109	0.9058	0.9007	0.8955	0.8902	0.8849	0.8795	0.8741	0.8686	0.8631	0.8575	0.8519
29	0.9470	0.9436	0.9398	0.9358	0.9316	0.9270	0.9223	0.9175	0.9126	0.9075	0.9024	0.8972	0.8920	0.8866	0.8813	0.8759	0.8704	0.8649	0.8593	0.8537
30	0.9486	0.9452	0.9415	0.9375	0.9333	0.9288	0.9241	0.9193	0.9144	0.9093	0.9042	0.8991	0.8938	0.8885	0.8831	0.8777	0.8723	0.8668	0.8613	0.8556
31	0.9503	0.9470	0.9433	0.9393	0.9351	0.9306	0.9259	0.9211	0.9162	0.9112	0.9061	0.9010	0.8957	0.8904	0.8851	0.8797	0.8743	0.8688	0.8633	0.8576
32	0.9521	0.9488	0.9451	0.9411	0.9369	0.9325	0.9278	0.9231	0.9182	0.9132	0.9081	0.9030	0.8977	0.8925	0.8871	0.8818	0.8764	0.8709	0.8654	0.8597
33	0.9540	0.9507	0.9470	0.9431	0.9389	0.9344	0.9298	0.9251	0.9202	0.9152	0.9102	0.9050	0.8998	0.8946	0.8893	0.8839	0.8785	0.8731	0.8675	0.8619
34	0.9560	0.9526	0.9490	0.9451	0.9409	0.9365	0.9319	0.9272	0.9223	0.9174	0.9123	0.9072	0.9020	0.8968	0.8915	0.8862	0.8808	0.8753	0.8698	0.8642
35	0.9580	0.9547	0.9511	0.9472	0.9430	0.9386	0.9341	0.9293	0.9245	0.9196	0.9146	0.9095	0.9043	0.8991	0.8938	0.8885	0.8831	0.8777	0.8722	0.8666
36	0.9601	0.9569	0.9533	0.9494	0.9452	0.9409	0.9363	0.9316	0.9268	0.9219	0.9169	0.9118	0.9067	0.9015	0.8963	0.8910	0.8856	0.8802	0.8747	0.8692
37	0.9624	0.9591	0.9555	0.9517	0.9476	0.9432	0.9387	0.9340	0.9292	0.9243	0.9194	0.9143	0.9092	0.9040	0.8988	0.8935	0.8882	0.8828	0.8774	0.8718
38	0.9647	0.9615	0.9579	0.9541	0.9500	0.9457	0.9411	0.9365	0.9317	0.9269	0.9219	0.9169	0.9118	0.9067	0.9015	0.8962	0.8909	0.8855	0.8801	0.8746
39	0.9672	0.9639	0.9604	0.9566	0.9525	0.9482	0.9437	0.9391	0.9344	0.9295	0.9248	0.9196	0.9146	0.9094	0.9042	0.8990	0.8937	0.8884	0.8830	0.8775
40	0.9697	0.9665	0.9630	0.9592	0.9552	0.9509	0.9464	0.9418	0.9371	0.9323	0.9274	0.9225	0.9174	0.9123	0.9072	0.9020	0.8967	0.8914	0.8860	0.8805
41	0.9724	0.9693	0.9658	0.9620	0.9580	0.9537	0.9493	0.9447	0.9400	0.9353	0.9304	0.9254	0.9204	0.9154	0.9102	0.9050	0.8998	0.8945	0.8892	0.8837
42	0.9753	0.9721	0.9687	0.9649	0.9609	0.9567	0.9523	0.9477	0.9431	0.9383	0.9335	0.9286	0.9236	0.9185	0.9134	0.9083	0.9031	0.8978	0.8925	0.8871
43	0.9783	0.9751	0.9717	0.9680	0.9640	0.9598	0.9554	0.9509	0.9463	0.9416	0.9367	0.9319	0.9269	0.9219	0.9168	0.9117	0.9065	0.9013	0.8960	0.8906
44	0.9814	0.9783	0.9749	0.9712	0.9673	0.9631	0.9587	0.9542	0.9496	0.9449	0.9402	0.9353	0.9304	0.9254	0.9204	0.9153	0.9101	0.9049	0.8997	0.8943
45	0.9847	0.9817	0.9783	0.9746	0.9707	0.9665	0.9622	0.9578	0.9532	0.9485	0.9438	0.9389	0.9340	0.9291	0.9241	0.9190	0.9139	0.9087	0.9035	0.8982
46	0.9882	0.9852	0.9818	0.9782	0.9743	0.9702	0.9659	0.9614	0.9569	0.9523	0.9475	0.9427	0.9379	0.9330	0.9280	0.9230	0.9179	0.9128	0.9075	0.9022
47	0.9919	0.9889	0.9855	0.9819	0.9781	0.9740	0.9697	0.9653	0.9608	0.9562	0.9515	0.9467	0.9419	0.9370	0.9321	0.9271	0.9221	0.9170	0.9118	0.9065
48	0.9958	0.9928	0.9895	0.9859	0.9821	0.9780	0.9738	0.9694	0.9649	0.9603	0.9557	0.9510	0.9462	0.9413	0.9364	0.9315	0.9265	0.9214	0.9163	0.9110
49	0.9998	0.9969	0.9936	0.9900	0.9862	0.9822	0.9780	0.9737	0.9692	0.9647	0.9601	0.9554	0.9506	0.9458	0.9409	0.9360	0.9311	0.9260	0.9209	0.9157
50	1.0041	1.0012	0.9979	0.9944	0.9906	0.9867	0.9825	0.9782	0.9738	0.9693	0.9647	0.9600	0.9553	0.9505	0.9457	0.9408	0.9359	0.9309	0.9259	0.9207
51	1.0081	1.0052	1.0020	0.9985	0.9948	0.9908	0.9867	0.9824	0.9780	0.9736	0.9690	0.9644	0.9597	0.9550	0.9502	0.9453	0.9405	0.9355	0.9305	0.9254
52	1.0119	1.0090	1.0058	1.0024	0.9987	0.9948	0.9906	0.9864	0.9821	0.9776	0.9731	0.9685	0.9639	0.9592	0.9544	0.9496	0.9448	0.9399	0.9349	0.9298
53	1.0159	1.0130	1.0098	1.0064	1.0028	0.9989	0.9948	0.9906	0.9863	0.9819	0.9774	0.9729	0.9683	0.9636	0.9589	0.9541	0.9493	0.9444	0.9395	0.9345
54	1.0200	1.0172	1.0141	1.0107	1.0071	1.0032	0.9992	0.9950	0.9908	0.9864	0.9820	0.9774	0.9729	0.9682	0.9635	0.9588	0.9541	0.9492	0.9443	0.9393
55	1.0244	1.0216	1.0185	1.0152	1.0116	1.0078	1.0038	0.9996	0.9954	0.9911	0.9867	0.9822	0.9777	0.9731	0.9684	0.9638	0.9590	0.9542	0.9494	0.9444
56	1.0289	1.0262	1.0231	1.0198	1.0163	1.0125	1.0085	1.0045	1.0003	0.9960	0.9916	0.9872	0.9827	0.9782	0.9736	0.9689	0.9642	0.9595	0.9547	0.9498
57	1.0337	1.0310	1.0280	1.0247	1.0212	1.0175	1.0136	1.0095	1.0054	1.0011	0.9968	0.9924	0.9880	0.9835	0.9789	0.9743	0.9697	0.9650	0.9602	0.9554
58	1.0387	1.0360	1.0331	1.0298	1.0264	1.0227	1.0188	1.0148	1.0107	1.0065	1.0022	0.9979	0.9935	0.9890	0.9845	0.9800	0.9754	0.9707	0.9660	0.9612
59	1.0440	1.0413	1.0384	1.0352	1.0318	1.0281	1.0243	1.0203	1.0163	1.0121	1.0079	1.0036	0.9992	0.9948	0.9904	0.9859	0.9813	0.9767	0.9720	0.9673
60	1.0494	1.0468	1.0439	1.0408	1.0374	1.0338	1.0300	1.0261	1.0221	1.0180	1.0138	1.0096	1.0053	1.0009	0.9965	0.9920	0.9875	0.9830	0.9784	0.9737
61	1.0552	1.0526	1.0497	1.0466	1.0433	1.0397	1.0360	1.0322	1.0282	1.0241	1.0200	1.0158	1.0116	1.0072	1.0029	0.9985	0.9940	0.9895	0.9850	0.9803
62	1.0611	1.0586	1.0558	1.0528	1.0495	1.0460	1.0423	1.0385	1.0346	1.0306	1.0265	1.0223	1.0181	1.0139	1.0096	1.0052	1.0008	0.9964	0.9919	0.9873
63	1.0674	1.0649	1.0622	1.0592	1.0559	1.0525	1.0488	1.0451	1.0412	1.0373	1.0333	1.0292	1.0250	1.0208	1.0166	1.0123	1.0080	1.0036	0.9991	0.9946
64	1.0740	1.0715	1.0688	1.0658	1.0627	1.0593	1.0557	1.0520	1.0482	1.0443	1.0403	1.0363	1.0322	1.0281	1.0239	1.0197	1.0154	1.0111	1.0067	1.0022
65	1.0808	1.0784	1.0757	1.0728	1.0697	1.0664	1.0628	1.0592	1.0555	1.0517	1.0478	1.0438	1.0397	1.0357	1.0315	1.0274	1.0232	1.0189	1.0146	1.0102
66	1.0880	1.0856	1.0830	1.0802	1.0771	1.0738	1.0703	1.0668	1.0631	1.0593	1.0555	1.0516	1.0476	1.0436	1.0395	1.0354	1.0313	1.0271	1.0228	1.0185
67	1.0954	1.0931	1.0906	1.0878	1.0848	1.0815	1.0781	1.0746	1.0710	1.0673	1.0635	1.0597	1.0558	1.0518	1.0479	1.0438	1.0397	1.0356	1.0314	1.0272
68	1.1032	1.1010	1.0985	1.0957	1.0928	1.0896	1.0863	1.0828	1.0793	1.0756	1.0719	1.0682	1.0643	1.0605	1.0565	1.0526	1.0486	1.0445	1.0404	1.0362
69	1.1113	1.1091	1.1067	1.1040	1.1011	1.0980	1.0947	1.0913	1.0879	1.0843	1.0807	1.0770	1.0732	1.0694	1.0656	1.0617	1.0577	1.0538	1.0497	1.0456
70	1.1197	1.1175	1.1152	1.1125	1.1097	1.1067	1.1035	1.1002	1.0968	1.0933	1.0897	1.0861	1.0824	1.0787	1.0749	1.0711	1.0673	1.0634	1.0594	1.0554
71	1.1284	1.1263	1.1240	1.1214	1.1187	1.1157	1.1126	1.1094	1.1060	1.1026	1.0991	1.0956	1.0920	1.0883	1.0846	1.0809	1.0771	1.0733	1.0694	1.0655
72	1.1374	1.1354	1.1331	1.1306	1.1279	1.1251	1.1220	1.1189	1.1156	1.1123	1.1089	1.1054	1.1019	1.0983	1.0947	1.0910	1.0874	1.0836	1.0798	1.0760
73	1.1467	1.1447	1.1425	1.1401	1.1375	1.1347	1.1317	1.1287	1.1255	1.1222	1.1189	1.1155	1.1121	1.1086	1.1051	1.1015	1.0979	1.0943	1.0906	1.0868
74	1.1563	1.1544	1.1523	1.1499	1.1474	1.1447	1.1418	1.1388	1.1357	1.1325	1.1293	1.1260	1.1226	1.1192	1.1158	1.1123	1.1088	1.1053	1.1017	1.0980
75	1.1662	1.1644	1.1623	1.1600	1.1576	1.1549	1.1521	1.1492	1.1462	1.1431	1.1400	1.1368	1.1335	1.1302	1.1269	1.1235	1.1200	1.1166	1.1131	1.1095
76	1.1764	1.1746	1.1726	1.1704	1.1680	1.1654	1.1627	1.1599	1.1570	1.1540	1.1510	1.1478	1.1447	1.1415	1.1382	1.1349	1.1316	1.1282	1.1248	1.1213
77	1.1868	1.1851	1.1832	1.1811	1.1787	1.1763	1.1736	1.1709	1.1681	1.1652	1.1622	1.1592	1.1561	1.1530	1.1499	1.1467	1.1434	1.1402	1.1369	1.1335
78	1.1975	1.1958	1.1940	1.1919	1.1897	1.1873	1.1848	1.1821	1.1794	1.1766	1.1738	1.1708	1.1679	1.1648	1.1618	1.1587	1.1556	1.1524	1.1492	1.1459
79	1.2084	1.2068	1.2050	1.2030	1.2009	1.1986	1.1961	1.1936	1.1910	1.1883	1.1855	1.1827	1.1798	1.1769	1.1739	1.1710	1.1679	1.1649	1.1618	1.1586
80	1.2195	1.2179	1.2162	1.2143	1.2123	1.2101	1.2077	1.2053	1.2027	1.2001	1.1975	1.1948	1.1920	1.1892	1.1863	1.1834	1.1805	1.1776	1.1746	1.1715
81	1.2307	1.2292	1.2276	1.2258	1.2238	1.2217	1.2194	1.2171	1.2146	1.2121	1.2096	1.2070	1.2043	1.2016	1.1989	1.1961	1.1933	1.1905	1.1876	1.1846
82	1.2420	1.2406	1.2391	1.2373	1.2354	1.2334	1.2312	1.2290	1.2267	1.2243	1.2218	1.2193	1.2168	1.2142	1.2115	1.2089	1.2062	1.2035	1.2007	1.1979
83	1.2534	1.2521	1.2506	1.2489	1.2471	1.2452	1.2431	1.2410	1.2387	1.2365	1.2341	1.2317	1.2293	1.2268	1.2243	1.2217	1.2191	1.2165	1.2139	1.2112
84	1.2648	1.2635	1.2621	1.2605	1.2588	1.2570	1.2550	1.2529	1.2508	1.2486	1.2464	1.2441	1.2418	1.2394	1.2370	1.2345	1.2321	1.2296	1.2270	1.2245
85	1.2761	1.2749	1.2736	1.2721	1.2704	1.2687	1.2668	1.2649	1.2628	1.2608	1.2586	1.2564	1.2542	1.2519	1.2496	1.2473	1.2450	1.2426	1.2402	1.2377
86	1.2873	1.2862	1.2849	1.2835	1.2819	1.2802	1.2785	1.2766	1.2747	1.2727	1.2707	1.2686	1.2665	1.2643	1.2622	1.2599	1.2577	1.2554	1.2531	1.2508
87	1.2983	1.2972	1.2960	1.2946	1.2932	1.2916	1.2899	1.2881	1.2863	1.2845	1.2825	1.2806	1.2785	1.2765	1.2744	1.2723	1.2702	1.2680	1.2658	1.2636
88	1.3090	1.3079	1.3068	1.3055	1.3041	1.3026	1.3010	1.2994	1.2976	1.2959	1.2940	1.2922	1.2903	1.2883	1.2864	1.2844	1.2823	1.2803	1.2782	1.2761
89	1.3193	1.3183	1.3172	1.3160	1.3147	1.3133	1.3118	1.3102	1.3086	1.3069	1.3052	1.3034	1.3016	1.2997	1.2979	1.2960	1.2941	1.2921	1.2902	1.2881
90	1.3291	1.3282	1.3272	1.3260	1.3248	1.3234	1.3220	1.3205	1.3190	1.3174	1.3158	1.3141	1.3124	1.3107	1.3089	1.3071	1.3053	1.3035	1.3016	1.2997

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 4D: 66-2/3% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Disabled Members

Beneficiary Age	Attained Age at Retirement																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
1	0.8196	0.8137	0.8077	0.8015	0.7952	0.7886	0.7820	0.7752	0.7682	0.7609	0.7535	0.7459	0.7380	0.7299	0.7216	0.7131	0.7044	0.6956	0.6867	0.6776
2	0.8201	0.8142	0.8081	0.8019	0.7956	0.7891	0.7824	0.7756	0.7686	0.7614	0.7539	0.7463	0.7384	0.7303	0.7220	0.7135	0.7048	0.6960	0.6871	0.6780
3	0.8205	0.8146	0.8086	0.8024	0.7961	0.7895	0.7829	0.7761	0.7691	0.7618	0.7544	0.7468	0.7389	0.7307	0.7224	0.7139	0.7053	0.6965	0.6875	0.6784
4	0.8210	0.8151	0.8091	0.8029	0.7966	0.7900	0.7834	0.7766	0.7696	0.7623	0.7549	0.7472	0.7393	0.7312	0.7229	0.7144	0.7057	0.6969	0.6880	0.6789
5	0.8216	0.8157	0.8096	0.8034	0.7971	0.7906	0.7839	0.7771	0.7701	0.7628	0.7554	0.7478	0.7399	0.7317	0.7234	0.7149	0.7062	0.6974	0.6885	0.6794
6	0.8221	0.8162	0.8102	0.8040	0.7977	0.7911	0.7845	0.7777	0.7706	0.7634	0.7559	0.7483	0.7404	0.7323	0.7239	0.7154	0.7068	0.6980	0.6890	0.6799
7	0.8227	0.8168	0.8108	0.8046	0.7983	0.7917	0.7851	0.7783	0.7712	0.7640	0.7565	0.7489	0.7410	0.7329	0.7245	0.7160	0.7073	0.6985	0.6896	0.6804
8	0.8234	0.8175	0.8114	0.8052	0.7989	0.7924	0.7857	0.7789	0.7719	0.7646	0.7571	0.7495	0.7416	0.7335	0.7251	0.7166	0.7079	0.6991	0.6901	0.6810
9	0.8241	0.8182	0.8121	0.8059	0.7996	0.7930	0.7864	0.7796	0.7725	0.7653	0.7578	0.7502	0.7422	0.7341	0.7258	0.7172	0.7086	0.6997	0.6908	0.6816
10	0.8248	0.8189	0.8128	0.8066	0.8003	0.7937	0.7871	0.7803	0.7732	0.7660	0.7585	0.7509	0.7429	0.7348	0.7264	0.7179	0.7092	0.7004	0.6914	0.6823
11	0.8255	0.8196	0.8136	0.8074	0.8010	0.7945	0.7878	0.7810	0.7740	0.7667	0.7592	0.7516	0.7437	0.7355	0.7272	0.7186	0.7099	0.7011	0.6921	0.6830
12	0.8263	0.8204	0.8144	0.8082	0.8018	0.7953	0.7886	0.7818	0.7747	0.7675	0.7600	0.7524	0.7444	0.7363	0.7279	0.7194	0.7107	0.7019	0.6929	0.6837
13	0.8272	0.8213	0.8152	0.8090	0.8026	0.7961	0.7894	0.7826	0.7756	0.7683	0.7608	0.7532	0.7452	0.7371	0.7287	0.7202	0.7115	0.7026	0.6936	0.6845
14	0.8280	0.8221	0.8161	0.8099	0.8035	0.7970	0.7903	0.7835	0.7764	0.7692	0.7617	0.7540	0.7461	0.7379	0.7296	0.7210	0.7123	0.7035	0.6945	0.6853
15	0.8290	0.8231	0.8170	0.8108	0.8044	0.7979	0.7912	0.7844	0.7773	0.7701	0.7626	0.7549	0.7470	0.7388	0.7305	0.7219	0.7132	0.7043	0.6953	0.6862
16	0.8299	0.8240	0.8180	0.8118	0.8054	0.7989	0.7922	0.7854	0.7783	0.7710	0.7635	0.7559	0.7479	0.7398	0.7314	0.7228	0.7141	0.7053	0.6962	0.6871
17	0.8309	0.8250	0.8190	0.8128	0.8064	0.7999	0.7932	0.7864	0.7793	0.7720	0.7645	0.7569	0.7489	0.7407	0.7324	0.7238	0.7151	0.7062	0.6972	0.6880
18	0.8320	0.8261	0.8200	0.8138	0.8075	0.8009	0.7942	0.7874	0.7803	0.7731	0.7656	0.7579	0.7499	0.7418	0.7334	0.7248	0.7161	0.7072	0.6982	0.6890
19	0.8331	0.8272	0.8211	0.8149	0.8086	0.8020	0.7953	0.7885	0.7814	0.7741	0.7667	0.7590	0.7510	0.7428	0.7344	0.7259	0.7171	0.7083	0.6992	0.6900
20	0.8343	0.8284	0.8223	0.8161	0.8097	0.8032	0.7965	0.7897	0.7826	0.7753	0.7678	0.7601	0.7522	0.7440	0.7356	0.7270	0.7182	0.7094	0.7003	0.6911
21	0.8355	0.8296	0.8235	0.8173	0.8109	0.8044	0.7977	0.7909	0.7838	0.7765	0.7690	0.7613	0.7534	0.7452	0.7367	0.7282	0.7194	0.7105	0.7015	0.6923
22	0.8368	0.8309	0.8248	0.8186	0.8122	0.8057	0.7990	0.7922	0.7851	0.7778	0.7703	0.7626	0.7546	0.7464	0.7380	0.7294	0.7207	0.7118	0.7027	0.6935
23	0.8381	0.8322	0.8262	0.8200	0.8136	0.8070	0.8003	0.7935	0.7864	0.7791	0.7716	0.7639	0.7560	0.7477	0.7393	0.7307	0.7220	0.7131	0.7040	0.6948
24	0.8396	0.8337	0.8276	0.8214	0.8150	0.8085	0.8018	0.7949	0.7879	0.7805	0.7730	0.7653	0.7574	0.7492	0.7407	0.7321	0.7234	0.7144	0.7054	0.6961
25	0.8411	0.8352	0.8291	0.8229	0.8165	0.8100	0.8033	0.7965	0.7894	0.7821	0.7745	0.7668	0.7589	0.7506	0.7422	0.7336	0.7248	0.7159	0.7068	0.6976
26	0.8427	0.8368	0.8307	0.8245	0.8181	0.8116	0.8049	0.7981	0.7910	0.7836	0.7761	0.7684	0.7604	0.7522	0.7438	0.7352	0.7264	0.7174	0.7084	0.6991
27	0.8443	0.8384	0.8324	0.8262	0.8198	0.8133	0.8066	0.7997	0.7926	0.7853	0.7778	0.7701	0.7621	0.7539	0.7454	0.7368	0.7280	0.7191	0.7100	0.7007
28	0.8461	0.8402	0.8342	0.8280	0.8216	0.8150	0.8083	0.8015	0.7944	0.7871	0.7796	0.7719	0.7639	0.7556	0.7472	0.7385	0.7297	0.7208	0.7117	0.7024
29	0.8479	0.8420	0.8360	0.8298	0.8234	0.8169	0.8102	0.8034	0.7963	0.7889	0.7814	0.7737	0.7657	0.7575	0.7490	0.7404	0.7316	0.7226	0.7135	0.7042
30	0.8499	0.8440	0.8379	0.8318	0.8254	0.8188	0.8121	0.8053	0.7982	0.7909	0.7834	0.7756	0.7676	0.7594	0.7509	0.7423	0.7335	0.7245	0.7154	0.7061
31	0.8519	0.8460	0.8400	0.8338	0.8274	0.8209	0.8142	0.8074	0.8003	0.7929	0.7854	0.7777	0.7697	0.7614	0.7530	0.7443	0.7355	0.7265	0.7174	0.7081
32	0.8540	0.8481	0.8421	0.8359	0.8296	0.8230	0.8163	0.8095	0.8024	0.7951	0.7876	0.7798	0.7718	0.7636	0.7551	0.7464	0.7376	0.7286	0.7195	0.7101
33	0.8562	0.8504	0.8443	0.8382	0.8318	0.8253	0.8186	0.8118	0.8047	0.7973	0.7898	0.7821	0.7741	0.7658	0.7573	0.7486	0.7398	0.7308	0.7217	0.7123
34	0.8585	0.8527	0.8467	0.8405	0.8342	0.8276	0.8209	0.8141	0.8070	0.7997	0.7922	0.7844	0.7764	0.7682	0.7597	0.7510	0.7421	0.7331	0.7240	0.7146
35	0.8609	0.8551	0.8491	0.8430	0.8366	0.8301	0.8234	0.8166	0.8095	0.8022	0.7947	0.7869	0.7789	0.7706	0.7621	0.7535	0.7446	0.7356	0.7264	0.7171
36	0.8635	0.8577	0.8517	0.8455	0.8392	0.8327	0.8260	0.8192	0.8121	0.8048	0.7973	0.7895	0.7815	0.7732	0.7648	0.7561	0.7472	0.7382	0.7290	0.7196
37	0.8661	0.8603	0.8544	0.8482	0.8419	0.8354	0.8288	0.8220	0.8149	0.8076	0.8000	0.7923	0.7843	0.7760	0.7675	0.7588	0.7499	0.7409	0.7317	0.7223
38	0.8689	0.8631	0.8572	0.8511	0.8448	0.8383	0.8316	0.8248	0.8178	0.8105	0.8029	0.7952	0.7872	0.7789	0.7704	0.7617	0.7528	0.7438	0.7346	0.7252
39	0.8719	0.8661	0.8602	0.8541	0.8478	0.8413	0.8347	0.8279	0.8208	0.8135	0.8060	0.7982	0.7902	0.7819	0.7734	0.7647	0.7558	0.7468	0.7376	0.7282
40	0.8749	0.8692	0.8633	0.8572	0.8509	0.8445	0.8378	0.8311	0.8240	0.8167	0.8092	0.8015	0.7934	0.7852	0.7767	0.7679	0.7591	0.7500	0.7408	0.7314
41	0.8781	0.8724	0.8665	0.8605	0.8542	0.8478	0.8412	0.8344	0.8274	0.8201	0.8126	0.8049	0.7968	0.7886	0.7801	0.7713	0.7624	0.7534	0.7442	0.7347
42	0.8815	0.8758	0.8700	0.8639	0.8577	0.8513	0.8447	0.8379	0.8309	0.8236	0.8161	0.8084	0.8004	0.7921	0.7836	0.7749	0.7660	0.7570	0.7477	0.7383
43	0.8851	0.8794	0.8736	0.8676	0.8613	0.8550	0.8484	0.8417	0.8346	0.8274	0.8199	0.8122	0.8042	0.7959	0.7874	0.7787	0.7698	0.7607	0.7515	0.7421
44	0.8888	0.8832	0.8774	0.8714	0.8652	0.8588	0.8523	0.8456	0.8386	0.8313	0.8239	0.8162	0.8082	0.7999	0.7914	0.7827	0.7738	0.7647	0.7555	0.7460
45	0.8927	0.8871	0.8813	0.8754	0.8692	0.8629	0.8564	0.8497	0.8427	0.8355	0.8280	0.8204	0.8124	0.8041	0.7956	0.7869	0.7780	0.7690	0.7597	0.7503
46	0.8968	0.8912	0.8855	0.8796	0.8735	0.8672	0.8607	0.8540	0.8471	0.8399	0.8324	0.8248	0.8168	0.8086	0.8001	0.7914	0.7825	0.7734	0.7642	0.7547
47	0.9011	0.8956	0.8899	0.8840	0.8779	0.8716	0.8652	0.8586	0.8517	0.8445	0.8371	0.8294	0.8215	0.8133	0.8048	0.7961	0.7872	0.7782	0.7689	0.7594
48	0.9057	0.9002	0.8945	0.8887	0.8826	0.8764	0.8699	0.8634	0.8565	0.8493	0.8420	0.8343	0.8264	0.8182	0.8098	0.8011	0.7922	0.7831	0.7739	0.7644
49	0.9104	0.9050	0.8993	0.8935	0.8875	0.8813	0.8749	0.8684	0.8615	0.8544	0.8471	0.8395	0.8316	0.8234	0.8150	0.8063	0.7974	0.7884	0.7791	0.7697
50	0.9154	0.9100	0.9044	0.8987	0.8927	0.8865	0.8802	0.8737	0.8669	0.8598	0.8525	0.8449	0.8371	0.8289	0.8205	0.8118	0.8030	0.7939	0.7847	0.7752
51	0.9201	0.9148	0.9092	0.9035	0.8976	0.8914	0.8851	0.8787	0.8719	0.8649	0.8576	0.8501	0.8422	0.8341	0.8257	0.8171	0.8082	0.7992	0.7900	0.7805
52	0.9246	0.9193	0.9138	0.9081	0.9022	0.8961	0.8899	0.8834	0.8767	0.8697	0.8625	0.8550	0.8472	0.8391	0.8307	0.8221	0.8133	0.8043	0.7951	0.7856
53	0.9293	0.9240	0.9186	0.9129	0.9071	0.9010	0.8948	0.8884	0.8818	0.8748	0.8676	0.8602	0.8524	0.8443	0.8360	0.8274	0.8186	0.8096	0.8004	0.7910
54	0.9342	0.9290	0.9236	0.9180	0.9122	0.9062	0.9000	0.8937	0.8870	0.8801	0.8730	0.8656	0.8579	0.8498	0.8415	0.8330	0.8242	0.8153	0.8061	0.7967
55	0.9394	0.9342	0.9288	0.9233	0.9175	0.9116	0.9055	0.8992	0.8926	0.8857	0.8786	0.8713	0.8636	0.8556	0.8474	0.8389	0.8301	0.8212	0.8120	0.8026
56	0.9448	0.9396	0.9343	0.9288	0.9231	0.9172	0.9111	0.9049	0.8984	0.8916	0.8845	0.8772	0.8696	0.8616	0.8534	0.8450	0.8363	0.8274	0.8183	0.8089
57	0.9504	0.9453	0.9400	0.9346	0.9289	0.9231	0.9171	0.9109	0.9044	0.8977	0.8907	0.8834	0.8759	0.8680	0.8598	0.8514	0.8428	0.8339	0.8248	0.8155
58	0.9563	0.9512	0.9460	0.9406	0.9350	0.9293	0.9233	0.9172	0.9107	0.9041	0.8971	0.8899	0.8824	0.8746	0.8665	0.8581	0.8495	0.8407	0.8317	0.8224
59	0.9624	0.9574	0.9523	0.9469	0.9414	0.9357	0.9298	0.9237	0.9174	0.9107	0.9039	0.8967	0.8893	0.8815	0.8735	0.8652	0.8566	0.8479	0.8389	0.8296
60	0.9689	0.9639	0.9588	0.9535	0.9481	0.9424	0.9366	0.9306	0.9243	0.9177	0.9109	0.9038	0.8964	0.8887	0.8808	0.8725	0.8641	0.8554	0.8464	0.8372
61	0.9756	0.9707	0.9657	0.9604	0.9550	0.9494	0.9437	0.9377	0.9315	0.9250	0.9183	0.9113	0.9039	0.8963	0.8884	0.8802	0.8718	0.8632	0.8543	0.8452
62	0.9826	0.9778	0.9728	0.9676	0.9623	0.9568	0.9511	0.9452	0.9390	0.9326	0.9259	0.9190	0.9118	0.9042	0.8964	0.8883	0.8800	0.8714	0.8626	0.8535
63	0.9900	0.9852	0.9803	0.9752	0.9699	0.9644	0.9588	0.9530	0.9469	0.9406	0.9340	0.9271	0.9200	0.9125	0.9047	0.8967	0.8885	0.8800	0.8712	0.8623
64	0.9976	0.9929	0.9881	0.9831	0.9779	0.9725	0.9669	0.9612	0.9552	0.9489	0.9424	0.9356	0.9285	0.9211	0.9135	0.9055	0.8974	0.8890	0.8803	0.8714
65	1.0057	1.0010	0.9963	0.9913	0.9862	0.9808	0.9754	0.9697	0.9638	0.9576	0.9512	0.9445	0.9375	0.9302	0.9226	0.9148	0.9067	0.8984	0.8898	0.8810
66	1.0141	1.0095	1.0048	0.9999	0.9948	0.9896	0.9842	0.9786	0.9728	0.9667	0.9603	0.9537	0.9468	0.9396	0.9321	0.9244	0.9164	0.9082	0.8997	0.8910
67	1.0228	1.0183	1.0137	1.0089	1.0039	0.9987	0.9934	0.9879	0.9822	0.9761	0.9699	0.9634	0.9566	0.9495	0.9421	0.9344	0.9266	0.9184	0.9101	0.9015
68	1.0319	1.0275	1.0229	1.0182	1.0133	1.0082	1.0030	0.9976	0.9919	0.9860	0.9799	0.9735	0.9668	0.9597	0.9525	0.9449	0.9372	0.9291	0.9209	0.9124
69	1.0414	1.0371	1.0326	1.0280	1.0231	1.0181	1.0130	1.0077	1.0021	0.9963	0.9902	0.9839	0.9773	0.9704	0.9633	0.9558	0.9482	0.9403	0.9322	0.9238
70	1.0512	1.0470	1.0426	1.0381	1.0333	1.0284	1.0234	1.0182	1.0127	1.0070	1.0010	0.9948	0.9883	0.9815	0.9745	0.9672	0.9596	0.9519	0.9439	0.9356
71	1.0614	1.0573	1.0530	1.0485	1.0439	1.0391	1.0341	1.0290	1.0237	1.0180	1.0122	1.0061	0.9997	0.9931	0.9861	0.9789	0.9715	0.9639	0.9560	0.9479
72	1.0720	1.0679	1.0637	1.0594	1.0548	1.0501	1.0453	1.0403	1.0350	1.0295	1.0238	1.0178	1.0116	1.0050	0.9982	0.9912	0.9839	0.9764	0.9686	0.9606
73	1.0829	1.0790	1.0748	1.0706	1.0661	1.0616	1.0568	1.0519	1.0468	1.0414	1.0358	1.0299	1.0238	1.0174	1.0107	1.0038	0.9966	0.9893	0.9817	0.9738
74	1.0942	1.0903	1.0863	1.0822	1.0778	1.0733	1.0687	1.0639	1.0589	1.0536	1.0481	1.0424	1.0364	1.0302	1.0236	1.0168	1.0098	1.0026	0.9952	0.9875
75	1.1058	1.1021	1.0981	1.0941	1.0899	1.0855	1.0810	1.0763	1.0714	1.0663	1.0609	1.0553	1.0495	1.0433	1.0369	1.0303	1.0235	1.0164	1.0091	1.0016
76	1.1178	1.1141	1.1103	1.1064	1.1023	1.0980	1.0936	1.0891	1.0843	1.0793	1.0741	1.0686	1.0629	1.0569	1.0507	1.0442	1.0375	1.0306	1.0235	1.0162
77	1.1300	1.1265	1.1228	1.1190	1.1150	1.1108	1.1066	1.1021	1.0975	1.0926	1.0876	1.0823	1.0767	1.0709	1.0648	1.0585	1.0519	1.0452	1.0383	1.0311
78	1.1426	1.1391	1.1356	1.1318	1.1280	1.1240	1.1198	1.1155	1.1110	1.1063	1.1014	1.0962	1.0908	1.0852	1.0792	1.0731	1.0668	1.0602	1.0535	1.0465
79	1.1554	1.1520	1.1486	1.1450	1.1413	1.1374	1.1334	1.1292	1.1249	1.1203	1.1155	1.1105	1.1053	1.0998	1.0940	1.0881	1.0819	1.0755	1.0690	1.0622
80	1.1684	1.1652	1.1619	1.1584	1.1548	1.1510	1.1472	1.1432	1.1389	1.1345	1.1299	1.1251	1.1200	1.1147	1.1091	1.1033	1.0973	1.0912	1.0848	1.0782
81	1.1816	1.1785	1.1753	1.1720	1.1685	1.1649	1.1612	1.1573	1.1532	1.1490	1.1445	1.1399	1.1349	1.1298	1.1244	1.1188	1.1130	1.1071	1.1009	1.0945
82	1.1950	1.1920	1.1889	1.1857	1.1824	1.1789	1.1753	1.1716	1.1677	1.1636	1.1593	1.1548	1.1501	1.1451	1.1399	1.1345	1.1289	1.1232	1.1172	1.1110
83	1.2084	1.2055	1.2026	1.1995	1.1963	1.1930	1.1895	1.1860	1.1822	1.1782	1.1741	1.1698	1.1653	1.1605	1.1555	1.1503	1.1449	1.1394	1.1336	1.1277
84	1.2218	1.2191	1.2162	1.2133	1.2102	1.2070	1.2037	1.2003	1.1967	1.1930	1.1890	1.1849	1.1805	1.1759	1.1711	1.1661	1.1610	1.1556	1.1501	1.1444
85	1.2352	1.2326	1.2298	1.2270	1.2241	1.2211	1.2179	1.2147	1.2112	1.2076	1.2038	1.1999	1.1957	1.1913	1.1867	1.1819	1.1770	1.1719	1.1666	1.1611
86	1.2484	1.2459	1.2433	1.2406	1.2378	1.2349	1.2319	1.2288	1.2255	1.2221	1.2185	1.2147	1.2107	1.2065	1.2022	1.1976	1.1928	1.1879	1.1829	1.1776
87	1.2613	1.2589	1.2565	1.2539	1.2513	1.2485	1.2457	1.2427	1.2396	1.2363	1.2329	1.2293	1.2255	1.2215	1.2173	1.2130	1.2084	1.2037	1.1989	1.1939
88	1.2739	1.2717	1.2693	1.2669	1.2644	1.2618	1.2591	1.2563	1.2533	1.2502	1.2469	1.2435	1.2399	1.2361	1.2321	1.2279	1.2236	1.2192	1.2145	1.2098
89	1.2861	1.2840	1.2817	1.2794	1.2771	1.2746	1.2720	1.2693	1.2665	1.2636	1.2605	1.2572	1.2538	1.2502	1.2464	1.2424	1.2383	1.2341	1.2297	1.2251
90	1.2977	1.2957	1.2936	1.2914	1.2892	1.2868	1.2844	1.2818	1.2792	1.2764	1.2734	1.2704	1.2671	1.2637	1.2601	1.2563	1.2524	1.2484	1.2442	1.2399

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 4D: 66-2/3% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Disabled Members

Beneficiary	Attained Age at Retirement																			
Age	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
1	0.6683	0.6589	0.6491	0.6391	0.6288	0.6181	0.6070	0.5955	0.5834	0.5709	0.5578	0.5442	0.5300	0.5155	0.5004	0.4851	0.4694	0.4535	0.4374	0.4212
2	0.6687	0.6592	0.6495	0.6395	0.6292	0.6185	0.6074	0.5958	0.5838	0.5712	0.5581	0.5445	0.5304	0.5158	0.5008	0.4854	0.4697	0.4538	0.4377	0.4215
3	0.6691	0.6597	0.6499	0.6399	0.6296	0.6189	0.6078	0.5962	0.5842	0.5716	0.5585	0.5449	0.5307	0.5161	0.5011	0.4857	0.4700	0.4541	0.4380	0.4218
4	0.6696	0.6601	0.6504	0.6404	0.6300	0.6193	0.6082	0.5966	0.5846	0.5720	0.5589	0.5453	0.5311	0.5165	0.5015	0.4861	0.4704	0.4544	0.4383	0.4221
5	0.6701	0.6606	0.6509	0.6408	0.6305	0.6198	0.6087	0.5971	0.5850	0.5724	0.5593	0.5457	0.5315	0.5169	0.5019	0.4865	0.4707	0.4548	0.4387	0.4225
6	0.6706	0.6611	0.6514	0.6413	0.6310	0.6203	0.6092	0.5976	0.5855	0.5729	0.5598	0.5461	0.5320	0.5173	0.5023	0.4869	0.4711	0.4552	0.4390	0.4228
7	0.6712	0.6617	0.6519	0.6419	0.6315	0.6208	0.6097	0.5981	0.5860	0.5734	0.5603	0.5466	0.5324	0.5178	0.5027	0.4873	0.4716	0.4556	0.4394	0.4232
8	0.6717	0.6622	0.6525	0.6424	0.6321	0.6214	0.6102	0.5986	0.5865	0.5739	0.5608	0.5471	0.5329	0.5183	0.5032	0.4878	0.4720	0.4560	0.4399	0.4236
9	0.6723	0.6628	0.6531	0.6430	0.6327	0.6219	0.6108	0.5992	0.5871	0.5745	0.5613	0.5476	0.5334	0.5188	0.5037	0.4882	0.4725	0.4565	0.4403	0.4241
10	0.6730	0.6635	0.6537	0.6437	0.6333	0.6226	0.6114	0.5998	0.5877	0.5751	0.5619	0.5482	0.5340	0.5193	0.5042	0.4888	0.4730	0.4570	0.4408	0.4245
11	0.6737	0.6642	0.6544	0.6443	0.6340	0.6232	0.6121	0.6004	0.5883	0.5757	0.5625	0.5488	0.5346	0.5199	0.5048	0.4893	0.4735	0.4575	0.4413	0.4250
12	0.6744	0.6649	0.6551	0.6450	0.6347	0.6239	0.6127	0.6011	0.5890	0.5763	0.5631	0.5494	0.5352	0.5205	0.5054	0.4899	0.4741	0.4580	0.4418	0.4255
13	0.6752	0.6656	0.6559	0.6458	0.6354	0.6246	0.6135	0.6018	0.5897	0.5770	0.5638	0.5501	0.5359	0.5212	0.5060	0.4905	0.4747	0.4586	0.4424	0.4261
14	0.6760	0.6664	0.6567	0.6466	0.6362	0.6254	0.6142	0.6026	0.5904	0.5777	0.5645	0.5508	0.5366	0.5218	0.5067	0.4912	0.4753	0.4592	0.4430	0.4267
15	0.6768	0.6673	0.6575	0.6474	0.6370	0.6262	0.6150	0.6034	0.5912	0.5785	0.5653	0.5515	0.5373	0.5225	0.5074	0.4918	0.4760	0.4599	0.4436	0.4273
16	0.6777	0.6682	0.6584	0.6483	0.6379	0.6271	0.6159	0.6042	0.5920	0.5793	0.5661	0.5523	0.5380	0.5233	0.5081	0.4926	0.4767	0.4606	0.4443	0.4279
17	0.6787	0.6691	0.6593	0.6492	0.6388	0.6280	0.6167	0.6051	0.5929	0.5802	0.5669	0.5531	0.5388	0.5241	0.5089	0.4933	0.4774	0.4613	0.4450	0.4286
18	0.6796	0.6701	0.6603	0.6501	0.6397	0.6289	0.6177	0.6060	0.5938	0.5810	0.5678	0.5540	0.5397	0.5249	0.5097	0.4941	0.4782	0.4620	0.4457	0.4293
19	0.6807	0.6711	0.6613	0.6511	0.6407	0.6299	0.6186	0.6069	0.5947	0.5820	0.5687	0.5549	0.5406	0.5257	0.5105	0.4949	0.4790	0.4628	0.4464	0.4300
20	0.6817	0.6722	0.6623	0.6522	0.6417	0.6309	0.6196	0.6079	0.5957	0.5829	0.5697	0.5558	0.5415	0.5267	0.5114	0.4958	0.4798	0.4636	0.4472	0.4308
21	0.6829	0.6733	0.6634	0.6533	0.6428	0.6320	0.6207	0.6090	0.5967	0.5840	0.5707	0.5568	0.5424	0.5276	0.5123	0.4967	0.4807	0.4645	0.4481	0.4316
22	0.6841	0.6745	0.6646	0.6545	0.6440	0.6331	0.6218	0.6101	0.5978	0.5851	0.5717	0.5579	0.5435	0.5286	0.5133	0.4976	0.4816	0.4654	0.4490	0.4324
23	0.6854	0.6758	0.6659	0.6557	0.6452	0.6343	0.6231	0.6113	0.5990	0.5862	0.5729	0.5590	0.5446	0.5297	0.5144	0.4987	0.4826	0.4664	0.4499	0.4334
24	0.6867	0.6771	0.6672	0.6570	0.6465	0.6356	0.6243	0.6126	0.6003	0.5874	0.5741	0.5602	0.5457	0.5308	0.5155	0.4998	0.4837	0.4674	0.4509	0.4343
25	0.6882	0.6785	0.6686	0.6584	0.6479	0.6370	0.6257	0.6139	0.6016	0.5888	0.5754	0.5614	0.5470	0.5320	0.5167	0.5009	0.4848	0.4685	0.4520	0.4354
26	0.6897	0.6800	0.6701	0.6599	0.6494	0.6385	0.6271	0.6153	0.6030	0.5901	0.5767	0.5628	0.5483	0.5333	0.5179	0.5021	0.4860	0.4697	0.4531	0.4365
27	0.6913	0.6816	0.6717	0.6615	0.6509	0.6400	0.6286	0.6168	0.6045	0.5916	0.5782	0.5642	0.5497	0.5347	0.5193	0.5034	0.4873	0.4709	0.4543	0.4376
28	0.6930	0.6833	0.6734	0.6631	0.6526	0.6416	0.6302	0.6184	0.6060	0.5931	0.5797	0.5657	0.5511	0.5361	0.5207	0.5048	0.4886	0.4722	0.4556	0.4389
29	0.6947	0.6851	0.6751	0.6649	0.6543	0.6433	0.6319	0.6201	0.6077	0.5947	0.5813	0.5672	0.5527	0.5376	0.5221	0.5062	0.4900	0.4736	0.4569	0.4402
30	0.6966	0.6869	0.6769	0.6667	0.6561	0.6451	0.6337	0.6218	0.6094	0.5965	0.5829	0.5689	0.5543	0.5392	0.5237	0.5078	0.4915	0.4750	0.4583	0.4415
31	0.6986	0.6889	0.6789	0.6686	0.6580	0.6470	0.6356	0.6237	0.6112	0.5983	0.5847	0.5706	0.5560	0.5409	0.5253	0.5094	0.4931	0.4765	0.4598	0.4430
32	0.7006	0.6909	0.6809	0.6706	0.6600	0.6490	0.6375	0.6256	0.6132	0.6002	0.5866	0.5725	0.5578	0.5427	0.5271	0.5111	0.4947	0.4781	0.4614	0.4445
33	0.7028	0.6931	0.6831	0.6728	0.6621	0.6511	0.6396	0.6277	0.6152	0.6022	0.5886	0.5744	0.5597	0.5445	0.5289	0.5129	0.4965	0.4798	0.4630	0.4461
34	0.7051	0.6954	0.6853	0.6750	0.6644	0.6533	0.6418	0.6298	0.6173	0.6043	0.5906	0.5765	0.5617	0.5465	0.5308	0.5147	0.4983	0.4816	0.4648	0.4478
35	0.7075	0.6978	0.6877	0.6774	0.6667	0.6556	0.6441	0.6321	0.6196	0.6065	0.5928	0.5786	0.5639	0.5486	0.5329	0.5167	0.5003	0.4835	0.4666	0.4496
36	0.7101	0.7003	0.6903	0.6799	0.6692	0.6581	0.6466	0.6345	0.6220	0.6089	0.5952	0.5809	0.5661	0.5508	0.5350	0.5189	0.5023	0.4855	0.4686	0.4515
37	0.7128	0.7030	0.6929	0.6825	0.6718	0.6607	0.6491	0.6371	0.6245	0.6113	0.5976	0.5833	0.5685	0.5531	0.5373	0.5211	0.5045	0.4877	0.4706	0.4535
38	0.7156	0.7058	0.6957	0.6853	0.6746	0.6634	0.6519	0.6398	0.6271	0.6140	0.6002	0.5859	0.5710	0.5556	0.5397	0.5235	0.5068	0.4899	0.4728	0.4556
39	0.7186	0.7088	0.6987	0.6883	0.6775	0.6663	0.6547	0.6426	0.6300	0.6168	0.6030	0.5886	0.5737	0.5582	0.5423	0.5260	0.5093	0.4923	0.4752	0.4579
40	0.7218	0.7119	0.7018	0.6914	0.6806	0.6694	0.6578	0.6456	0.6330	0.6197	0.6059	0.5915	0.5765	0.5610	0.5450	0.5286	0.5119	0.4949	0.4776	0.4603
41	0.7251	0.7153	0.7051	0.6947	0.6839	0.6727	0.6610	0.6488	0.6361	0.6228	0.6090	0.5948	0.5795	0.5639	0.5479	0.5315	0.5146	0.4976	0.4803	0.4628
42	0.7287	0.7188	0.7087	0.6982	0.6874	0.6761	0.6644	0.6522	0.6395	0.6262	0.6122	0.5977	0.5827	0.5671	0.5510	0.5345	0.5176	0.5004	0.4831	0.4656
43	0.7324	0.7225	0.7124	0.7019	0.6910	0.6798	0.6681	0.6558	0.6430	0.6297	0.6157	0.6012	0.5860	0.5704	0.5542	0.5377	0.5207	0.5035	0.4860	0.4685
44	0.7364	0.7265	0.7163	0.7058	0.6949	0.6837	0.6719	0.6596	0.6468	0.6334	0.6194	0.6048	0.5896	0.5739	0.5577	0.5411	0.5240	0.5067	0.4892	0.4715
45	0.7406	0.7307	0.7205	0.7100	0.6991	0.6878	0.6760	0.6637	0.6508	0.6374	0.6233	0.6087	0.5934	0.5777	0.5614	0.5447	0.5276	0.5102	0.4926	0.4748
46	0.7450	0.7351	0.7249	0.7144	0.7035	0.6921	0.6803	0.6680	0.6551	0.6416	0.6275	0.6128	0.5975	0.5816	0.5653	0.5485	0.5313	0.5139	0.4961	0.4783
47	0.7498	0.7398	0.7296	0.7190	0.7081	0.6967	0.6849	0.6725	0.6596	0.6461	0.6319	0.6172	0.6018	0.5859	0.5695	0.5526	0.5353	0.5178	0.5000	0.4820
48	0.7547	0.7448	0.7346	0.7240	0.7130	0.7016	0.6898	0.6774	0.6644	0.6508	0.6366	0.6218	0.6064	0.5904	0.5739	0.5569	0.5396	0.5219	0.5040	0.4860
49	0.7600	0.7500	0.7398	0.7292	0.7182	0.7068	0.6949	0.6825	0.6695	0.6558	0.6416	0.6267	0.6112	0.5952	0.5786	0.5615	0.5441	0.5263	0.5083	0.4902
50	0.7655	0.7556	0.7453	0.7347	0.7237	0.7123	0.7004	0.6879	0.6748	0.6612	0.6468	0.6319	0.6164	0.6002	0.5836	0.5664	0.5489	0.5310	0.5129	0.4947
51	0.7708	0.7609	0.7506	0.7400	0.7290	0.7176	0.7056	0.6931	0.6800	0.6662	0.6519	0.6369	0.6213	0.6051	0.5883	0.5711	0.5535	0.5355	0.5173	0.4989
52	0.7759	0.7660	0.7557	0.7451	0.7341	0.7226	0.7106	0.6981	0.6849	0.6712	0.6568	0.6417	0.6260	0.6097	0.5929	0.5756	0.5579	0.5398	0.5215	0.5030
53	0.7813	0.7714	0.7611	0.7505	0.7394	0.7280	0.7159	0.7034	0.6902	0.6764	0.6619	0.6468	0.6310	0.6147	0.5978	0.5804	0.5626	0.5444	0.5260	0.5074
54	0.7870	0.7771	0.7668	0.7562	0.7451	0.7336	0.7216	0.7090	0.6958	0.6819	0.6674	0.6522	0.6364	0.6200	0.6030	0.5855	0.5676	0.5493	0.5308	0.5121
55	0.7930	0.7831	0.7728	0.7622	0.7511	0.7396	0.7276	0.7149	0.7017	0.6878	0.6732	0.6580	0.6421	0.6256	0.6085	0.5909	0.5729	0.5545	0.5359	0.5170
56	0.7993	0.7894	0.7791	0.7685	0.7575	0.7459	0.7339	0.7212	0.7079	0.6940	0.6794	0.6641	0.6481	0.6315	0.6144	0.5967	0.5785	0.5600	0.5413	0.5223
57	0.8059	0.7960	0.7858	0.7752	0.7641	0.7526	0.7405	0.7278	0.7145	0.7006	0.6859	0.6705	0.6545	0.6378	0.6206	0.6028	0.5845	0.5659	0.5470	0.5279
58	0.8128	0.8030	0.7928	0.7822	0.7711	0.7596	0.7475	0.7348	0.7215	0.7075	0.6928	0.6774	0.6612	0.6445	0.6272	0.6093	0.5909	0.5722	0.5531	0.5339
59	0.8201	0.8103	0.8001	0.7895	0.7785	0.7670	0.7549	0.7422	0.7289	0.7148	0.7001	0.6846	0.6684	0.6516	0.6341	0.6161	0.5977	0.5788	0.5596	0.5402
60	0.8278	0.8180	0.8078	0.7973	0.7863	0.7748	0.7627	0.7500	0.7366	0.7226	0.7078	0.6922	0.6760	0.6591	0.6416	0.6235	0.6049	0.5859	0.5665	0.5470
61	0.8358	0.8260	0.8159	0.8054	0.7945	0.7830	0.7709	0.7582	0.7448	0.7308	0.7159	0.7003	0.6840	0.6671	0.6494	0.6312	0.6125	0.5934	0.5739	0.5542
62	0.8442	0.8345	0.8245	0.8140	0.8031	0.7916	0.7796	0.7669	0.7535	0.7394	0.7245	0.7089	0.6926	0.6755	0.6578	0.6395	0.6206	0.6014	0.5817	0.5618
63	0.8530	0.8434	0.8334	0.8230	0.8121	0.8007	0.7887	0.7760	0.7626	0.7485	0.7337	0.7180	0.7016	0.6845	0.6666	0.6482	0.6293	0.6099	0.5901	0.5700
64	0.8622	0.8527	0.8428	0.8324	0.8216	0.8102	0.7983	0.7856	0.7723	0.7582	0.7433	0.7276	0.7111	0.6939	0.6761	0.6575	0.6385	0.6189	0.5990	0.5787
65	0.8719	0.8624	0.8526	0.8423	0.8316	0.8203	0.8084	0.7958	0.7824	0.7683	0.7535	0.7378	0.7213	0.7040	0.6860	0.6674	0.6482	0.6285	0.6084	0.5880
66	0.8820	0.8726	0.8629	0.8527	0.8420	0.8308	0.8190	0.8064	0.7931	0.7791	0.7642	0.7485	0.7319	0.7146	0.6966	0.6779	0.6586	0.6388	0.6185	0.5979
67	0.8926	0.8833	0.8737	0.8636	0.8530	0.8419	0.8301	0.8176	0.8044	0.7904	0.7755	0.7598	0.7432	0.7259	0.7078	0.6890	0.6696	0.6496	0.6292	0.6085
68	0.9036	0.8944	0.8849	0.8749	0.8645	0.8534	0.8417	0.8293	0.8162	0.8022	0.7874	0.7717	0.7552	0.7378	0.7197	0.7008	0.6813	0.6612	0.6406	0.6197
69	0.9151	0.9061	0.8967	0.8868	0.8764	0.8655	0.8539	0.8416	0.8286	0.8147	0.7999	0.7842	0.7677	0.7503	0.7322	0.7132	0.6936	0.6734	0.6527	0.6317
70	0.9270	0.9182	0.9089	0.8992	0.8889	0.8781	0.8666	0.8545	0.8415	0.8277	0.8130	0.7974	0.7809	0.7635	0.7453	0.7264	0.7067	0.6864	0.6656	0.6443
71	0.9395	0.9307	0.9216	0.9120	0.9019	0.8912	0.8799	0.8679	0.8550	0.8413	0.8267	0.8112	0.7947	0.7774	0.7592	0.7402	0.7205	0.7001	0.6792	0.6578
72	0.9524	0.9438	0.9348	0.9253	0.9154	0.9049	0.8937	0.8818	0.8691	0.8555	0.8410	0.8256	0.8092	0.7920	0.7738	0.7548	0.7350	0.7146	0.6935	0.6720
73	0.9657	0.9573	0.9485	0.9392	0.9294	0.9191	0.9081	0.8963	0.8837	0.8703	0.8560	0.8407	0.8244	0.8072	0.7891	0.7701	0.7503	0.7298	0.7087	0.6870
74	0.9795	0.9713	0.9626	0.9535	0.9439	0.9338	0.9229	0.9114	0.8990	0.8857	0.8715	0.8564	0.8402	0.8231	0.8051	0.7862	0.7664	0.7459	0.7247	0.7029
75	0.9938	0.9857	0.9772	0.9683	0.9589	0.9490	0.9383	0.9270	0.9148	0.9017	0.8877	0.8727	0.8567	0.8398	0.8218	0.8030	0.7832	0.7627	0.7415	0.7197
76	1.0085	1.0006	0.9923	0.9836	0.9744	0.9647	0.9542	0.9431	0.9311	0.9183	0.9045	0.8897	0.8739	0.8571	0.8393	0.8205	0.8009	0.7804	0.7592	0.7373
77	1.0237	1.0160	1.0079	0.9994	0.9904	0.9808	0.9707	0.9597	0.9480	0.9354	0.9218	0.9073	0.8917	0.8751	0.8575	0.8389	0.8193	0.7989	0.7777	0.7558
78	1.0392	1.0317	1.0238	1.0156	1.0068	0.9975	0.9875	0.9769	0.9654	0.9530	0.9397	0.9254	0.9101	0.8937	0.8763	0.8579	0.8385	0.8182	0.7971	0.7752
79	1.0552	1.0478	1.0402	1.0321	1.0236	1.0145	1.0048	0.9945	0.9833	0.9712	0.9582	0.9441	0.9291	0.9130	0.8958	0.8776	0.8584	0.8383	0.8173	0.7955
80	1.0714	1.0643	1.0569	1.0490	1.0408	1.0320	1.0226	1.0124	1.0015	0.9898	0.9771	0.9633	0.9486	0.9328	0.9159	0.8980	0.8790	0.8591	0.8383	0.8166
81	1.0879	1.0810	1.0738	1.0663	1.0583	1.0497	1.0406	1.0308	1.0202	1.0087	0.9964	0.9830	0.9686	0.9531	0.9366	0.9189	0.9003	0.8806	0.8600	0.8385
82	1.1047	1.0980	1.0911	1.0837	1.0760	1.0677	1.0589	1.0494	1.0391	1.0280	1.0160	1.0030	0.9890	0.9739	0.9577	0.9404	0.9221	0.9027	0.8823	0.8611
83	1.1215	1.1151	1.1084	1.1014	1.0939	1.0859	1.0774	1.0682	1.0583	1.0476	1.0359	1.0233	1.0096	0.9949	0.9792	0.9623	0.9443	0.9253	0.9053	0.8843
84	1.1385	1.1323	1.1259	1.1191	1.1119	1.1042	1.0960	1.0871	1.0776	1.0672	1.0560	1.0438	1.0305	1.0163	1.0009	0.9845	0.9670	0.9483	0.9287	0.9081
85	1.1554	1.1495	1.1433	1.1368	1.1298	1.1225	1.1146	1.1061	1.0969	1.0869	1.0761	1.0643	1.0515	1.0377	1.0228	1.0069	0.9898	0.9716	0.9524	0.9322
86	1.1722	1.1665	1.1606	1.1543	1.1477	1.1406	1.1331	1.1249	1.1161	1.1065	1.0961	1.0847	1.0724	1.0591	1.0447	1.0293	1.0127	0.9950	0.9763	0.9565
87	1.1887	1.1833	1.1776	1.1716	1.1653	1.1585	1.1513	1.1435	1.1350	1.1258	1.1158	1.1050	1.0931	1.0803	1.0664	1.0515	1.0355	1.0183	1.0001	0.9809
88	1.2048	1.1996	1.1942	1.1885	1.1824	1.1760	1.1691	1.1616	1.1535	1.1448	1.1352	1.1248	1.1134	1.1011	1.0878	1.0734	1.0579	1.0414	1.0237	1.0050
89	1.2204	1.2155	1.2103	1.2049	1.1991	1.1929	1.1863	1.1792	1.1715	1.1631	1.1540	1.1440	1.1332	1.1214	1.1086	1.0948	1.0799	1.0639	1.0469	1.0288
90	1.2354	1.2307	1.2257	1.2206	1.2151	1.2092	1.2029	1.1962	1.1888	1.1808	1.1721	1.1626	1.1522	1.1410	1.1287	1.1155	1.1012	1.0858	1.0694	1.0519

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2026

Table 4D: 66-2/3% "Pop Down" Joint and Survivor Annuity Conversion Factors (Option 4)
Disabled Members

Beneficiary	Attained Age at Retirement										
Age	80	81	82	83	84	85	86	87	88	89	90
1	0.4051	0.3890	0.3732	0.3576	0.3424	0.3275	0.3130	0.2989	0.2850	0.2715	0.2584
2	0.4053	0.3893	0.3734	0.3579	0.3426	0.3278	0.3132	0.2991	0.2852	0.2717	0.2585
3	0.4056	0.3895	0.3737	0.3581	0.3429	0.3280	0.3135	0.2993	0.2854	0.2719	0.2587
4	0.4059	0.3898	0.3740	0.3584	0.3432	0.3283	0.3137	0.2995	0.2856	0.2721	0.2589
5	0.4063	0.3902	0.3743	0.3587	0.3434	0.3285	0.3140	0.2998	0.2859	0.2723	0.2592
6	0.4066	0.3905	0.3746	0.3590	0.3437	0.3288	0.3143	0.3001	0.2861	0.2726	0.2594
7	0.4070	0.3909	0.3750	0.3594	0.3441	0.3291	0.3146	0.3003	0.2864	0.2729	0.2597
8	0.4074	0.3912	0.3753	0.3597	0.3444	0.3295	0.3149	0.3007	0.2867	0.2731	0.2599
9	0.4078	0.3917	0.3757	0.3601	0.3448	0.3298	0.3152	0.3010	0.2870	0.2734	0.2602
10	0.4083	0.3921	0.3761	0.3605	0.3452	0.3302	0.3156	0.3013	0.2874	0.2738	0.2605
11	0.4087	0.3926	0.3766	0.3609	0.3456	0.3306	0.3160	0.3017	0.2877	0.2741	0.2608
12	0.4092	0.3930	0.3771	0.3614	0.3460	0.3310	0.3164	0.3021	0.2881	0.2745	0.2612
13	0.4098	0.3935	0.3776	0.3619	0.3465	0.3315	0.3168	0.3025	0.2885	0.2748	0.2615
14	0.4103	0.3941	0.3781	0.3624	0.3470	0.3319	0.3173	0.3029	0.2889	0.2752	0.2619
15	0.4109	0.3947	0.3786	0.3629	0.3475	0.3324	0.3177	0.3034	0.2893	0.2756	0.2623
16	0.4115	0.3953	0.3792	0.3635	0.3480	0.3329	0.3182	0.3039	0.2898	0.2761	0.2627
17	0.4122	0.3959	0.3798	0.3640	0.3486	0.3335	0.3187	0.3044	0.2903	0.2765	0.2632
18	0.4129	0.3965	0.3804	0.3646	0.3492	0.3340	0.3193	0.3049	0.2908	0.2770	0.2636
19	0.4136	0.3972	0.3811	0.3653	0.3498	0.3346	0.3199	0.3054	0.2913	0.2775	0.2641
20	0.4143	0.3979	0.3818	0.3659	0.3504	0.3353	0.3205	0.3060	0.2918	0.2780	0.2646
21	0.4151	0.3987	0.3825	0.3667	0.3511	0.3359	0.3211	0.3066	0.2924	0.2786	0.2652
22	0.4159	0.3995	0.3833	0.3674	0.3518	0.3366	0.3218	0.3072	0.2930	0.2792	0.2657
23	0.4168	0.4004	0.3841	0.3682	0.3526	0.3374	0.3225	0.3079	0.2937	0.2798	0.2663
24	0.4178	0.4013	0.3850	0.3691	0.3534	0.3382	0.3232	0.3087	0.2944	0.2805	0.2670
25	0.4188	0.4023	0.3860	0.3700	0.3543	0.3390	0.3240	0.3094	0.2951	0.2812	0.2677
26	0.4198	0.4033	0.3870	0.3709	0.3552	0.3399	0.3249	0.3103	0.2959	0.2820	0.2684
27	0.4210	0.4044	0.3880	0.3719	0.3562	0.3408	0.3258	0.3111	0.2968	0.2828	0.2691
28	0.4221	0.4055	0.3891	0.3730	0.3572	0.3418	0.3268	0.3120	**0.2976**	0.2836	0.2700
29	0.4234	0.4067	0.3903	0.3741	0.3583	0.3429	0.3278	0.3130	0.2986	0.2845	0.2708
30	0.4247	0.4080	0.3915	0.3753	0.3595	0.3440	0.3288	0.3140	**0.2996**	**0.2854**	0.2717
31	0.4261	0.4094	0.3928	0.3766	0.3607	0.3451	0.3300	**0.3151**	0.3006	**0.2864**	0.2727
32	0.4276	0.4108	0.3942	0.3779	0.3620	0.3464	0.3311	0.3163	0.3017	0.2875	0.2737
33	0.4291	0.4123	0.3957	0.3793	0.3633	0.3477	**0.3324**	**0.3175**	**0.3028**	**0.2886**	0.2747
34	0.4308	0.4139	0.3972	0.3808	0.3648	0.3491	0.3337	0.3187	0.3041	0.2898	0.2758
35	0.4325	0.4156	0.3988	0.3824	0.3663	0.3505	**0.3351**	**0.3201**	**0.3054**	0.2910	0.2770
36	0.4344	0.4174	0.4006	0.3841	0.3679	**0.3521**	**0.3366**	**0.3215**	**0.3067**	0.2923	0.2783
37	0.4363	0.4192	0.4024	0.3858	0.3696	0.3537	**0.3382**	0.3230	0.3082	0.2937	0.2796
38	0.4384	0.4212	0.4043	0.3877	**0.3714**	**0.3554**	0.3399	**0.3246**	0.3097	0.2952	0.2810
39	0.4406	0.4234	0.4064	0.3897	0.3733	0.3573	**0.3418**	0.3264	0.3114	0.2968	0.2825
40	0.4429	0.4256	0.4086	0.3918	0.3753	**0.3593**	**0.3435**	**0.3282**	0.3131	0.2984	0.2841
41	0.4454	0.4280	0.4109	**0.3940**	**0.3775**	0.3614	**0.3456**	0.3301	0.3150	0.3002	0.2859
42	0.4480	0.4306	0.4134	0.3964	0.3798	**0.3636**	**0.3477**	0.3322	0.3170	0.3021	0.2877
43	0.4509	0.4333	0.4160	**0.3990**	**0.3823**	**0.3660**	**0.3500**	0.3344	0.3191	0.3042	0.2896
44	0.4538	0.4362	0.4188	0.4017	0.3849	0.3685	0.3524	0.3367	0.3214	0.3063	0.2917
45	0.4570	0.4393	0.4218	0.4046	**0.3877**	**0.3712**	0.3551	0.3393	0.3238	0.3087	0.2939
46	0.4604	0.4426	**0.4250**	0.4077	**0.3907**	0.3741	0.3578	0.3419	0.3263	0.3111	0.2963
47	0.4640	0.4461	0.4284	0.4110	0.3939	0.3772	0.3608	0.3448	0.3291	0.3138	0.2988
48	0.4679	**0.4499**	**0.4321**	0.4145	0.3973	0.3805	0.3640	0.3479	0.3320	0.3166	0.3016
49	0.4720	0.4539	0.4359	0.4183	0.4009	0.3840	0.3674	0.3511	0.3352	0.3196	0.3044
50	0.4764	**0.4581**	0.4400	**0.4222**	**0.4048**	0.3877	0.3710	0.3546	0.3385	0.3228	0.3075
51	0.4805	0.4621	**0.4439**	**0.4260**	0.4085	0.3912	0.3744	0.3579	0.3417	0.3259	0.3104
52	0.4845	0.4660	0.4477	0.4297	0.4120	0.3946	0.3776	0.3610	0.3447	0.3288	0.3132
53	**0.4887**	**0.4701**	**0.4517**	0.4335	0.4157	0.3982	0.3811	0.3644	0.3479	0.3319	0.3162
54	0.4933	0.4745	0.4560	0.4377	0.4197	0.4021	0.3849	0.3680	0.3514	0.3352	0.3194
55	**0.4981**	**0.4792**	**0.4605**	0.4421	0.4240	0.4062	0.3888	0.3718	0.3551	0.3387	0.3228
56	0.5032	**0.4842**	0.4654	0.4468	0.4285	0.4106	0.3931	0.3759	0.3590	0.3425	0.3264
57	0.5087	0.4895	0.4705	0.4518	0.4334	0.4153	0.3976	0.3803	0.3632	0.3466	0.3303
58	0.5145	0.4952	0.4760	0.4571	0.4385	0.4203	0.4024	0.3849	0.3677	0.3509	0.3344
59	0.5207	0.5012	0.4819	0.4628	0.4440	0.4256	0.4076	0.3899	0.3725	0.3555	0.3389
60	0.5273	0.5076	0.4881	0.4689	0.4499	0.4313	0.4131	0.3952	0.3776	0.3604	0.3436
61	0.5343	0.5145	0.4948	0.4753	0.4562	0.4374	0.4190	0.4009	0.3831	0.3657	0.3487
62	0.5418	0.5218	0.5019	0.4823	0.4629	0.4439	0.4253	0.4070	0.3889	0.3713	0.3541
63	0.5498	0.5296	0.5095	0.4897	0.4701	0.4509	0.4320	0.4135	0.3952	0.3774	0.3599
64	0.5584	0.5379	0.5176	0.4976	0.4778	0.4583	0.4392	0.4204	0.4020	0.3839	0.3662
65	0.5675	0.5468	0.5263	0.5060	0.4860	0.4663	0.4469	0.4279	0.4092	0.3908	0.3729
66	0.5772	0.5563	0.5356	0.5151	0.4948	0.4749	0.4552	0.4360	0.4169	0.3983	0.3801
67	0.5875	0.5665	0.5455	0.5247	0.5042	0.4840	0.4641	0.4446	0.4253	0.4064	0.3878
68	0.5986	0.5773	0.5561	0.5351	0.5143	0.4938	0.4737	0.4538	0.4342	0.4150	0.3961
69	0.6103	0.5888	0.5674	0.5461	0.5251	0.5043	0.4838	0.4637	0.4438	0.4243	0.4051
70	0.6228	0.6011	0.5794	0.5579	0.5366	0.5155	0.4948	0.4743	0.4541	0.4342	0.4147
71	0.6360	0.6141	0.5922	0.5704	0.5488	0.5275	0.5064	0.4856	0.4651	0.4448	0.4250
72	0.6501	0.6280	0.6058	0.5838	0.5619	0.5403	0.5189	0.4978	0.4769	0.4563	0.4360
73	0.6650	0.6427	0.6203	0.5980	0.5759	0.5539	0.5322	0.5108	0.4895	0.4685	0.4479
74	0.6807	0.6582	0.6357	0.6131	0.5907	0.5685	0.5465	0.5246	0.5030	0.4817	0.4606
75	0.6974	0.6747	0.6520	0.6292	0.6065	0.5840	0.5616	0.5395	0.5175	0.4957	0.4743
76	0.7149	0.6921	0.6692	0.6462	0.6233	0.6005	0.5778	0.5553	0.5329	0.5108	0.4890
77	0.7334	0.7105	0.6874	0.6643	0.6411	0.6180	0.5950	0.5722	0.5495	0.5269	0.5046
78	0.7528	0.7298	0.7066	0.6833	0.6599	0.6366	0.6133	0.5902	0.5671	0.5441	0.5214
79	0.7730	0.7501	0.7268	0.7034	0.6798	0.6563	0.6327	0.6093	0.5858	0.5625	0.5393
80	0.7942	0.7713	0.7480	0.7244	0.7008	0.6770	0.6533	0.6295	0.6057	0.5820	0.5585
81	0.8162	0.7934	0.7701	0.7465	0.7227	0.6989	0.6749	0.6509	0.6268	0.6027	0.5788
82	0.8390	0.8163	0.7931	0.7695	0.7457	0.7217	0.6976	0.6734	0.6490	0.6246	0.6003
83	0.8625	0.8400	0.8169	0.7934	0.7696	0.7456	0.7214	0.6970	0.6724	0.6477	0.6231
84	0.8866	0.8643	0.8414	0.8181	0.7944	0.7704	0.7461	0.7216	0.6968	0.6719	0.6470
85	0.9111	0.8891	0.8665	0.8434	0.8198	0.7959	0.7717	0.7471	0.7222	0.6972	0.6720
86	0.9358	0.9142	0.8920	0.8691	0.8458	0.8220	0.7979	0.7734	0.7485	0.7233	0.6979
87	0.9606	0.9395	0.9176	0.8952	0.8721	0.8486	0.8246	0.8002	0.7753	0.7501	0.7246
88	0.9853	0.9647	0.9433	0.9212	0.8985	0.8753	0.8516	0.8274	0.8026	0.7774	0.7519
89	1.0096	0.9895	0.9686	0.9471	0.9248	0.9020	0.8786	0.8546	0.8300	0.8050	0.7795
90	1.0333	1.0138	0.9935	0.9724	0.9507	0.9283	0.9053	0.8816	0.8573	0.8325	0.8071