

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	0.9731	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	

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	0.8275	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	0.8488	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	0.8										

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	0.444

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	0.3368	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	0.4188	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</										

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	0.93											

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	0.5825	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											

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										
	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</											

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	0.6776	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										

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														

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										
	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	0.919										

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								

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																			
	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	0.6											

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										
	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	0.3416	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