Florida Retirement System

Actuarial Equivalency Factors Effective January 1, 2016

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

Age	Factor	Age	Factor	Age	Factor	Age	Factor
1	0.9999	26	0.9734	51	0.9475	76	0.7559
2	0.9999	27	0.9733	52	0.9443	77	0.7395
3	0.9999	28	0.9732	53	0.9409	78	0.7223
4	0.9999	29	0.9730	54	0.9375	79	0.7044
5	0.9999	30	0.9729	55	0.9339	80	0.6858
6	0.9999	31	0.9727	56	0.9301	81	0.6666
7	0.9999	32	0.9725	57	0.9262	82	0.6469
8	0.9999	33	0.9723	58	0.9220	83	0.6268
9	0.9998	34	0.9721	59	0.9175	84	0.6063
10	0.9996	35	0.9719	60	0.9128	85	0.5857
11	0.9991	36	0.9716	61	0.9076	86	0.5650
12	0.9981	37	0.9713	62	0.9020	87	0.5443
13	0.9967	38	0.9709	63	0.8960	88	0.5237
14	0.9947	39	0.9704	64	0.8895	89	0.5034
15	0.9922	40	0.9698	65	0.8823	90	0.4834
16	0.9890	41	0.9690	66	0.8746		
17	0.9853	42	0.9680	67	0.8662		
18	0.9809	43	0.9667	68	0.8571		
19	0.9777	44	0.9651	69	0.8473		
20	0.9740	45	0.9633	70	0.8367		
21	0.9739	46	0.9613	71	0.8253		
22	0.9738	47	0.9590	72	0.8131		
23	0.9737	48	0.9565	73	0.8000		
24	0.9736	49	0.9538	74	0.7862		
25	0.9735	50	0.9507	75	0.7714		

Mortality Table: Blended Disabled Mortality
Interest Rate: 7.65%, with 2.90% COLA

Florida Retirement System

Actuarial Equivalency Factors Effective January 1, 2016

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	0.7675	0.7654	0.7631	0.7607	0.7581	0.7553	0.7524	0.7493	0.7461	0.7426	0.7389	0.7350	0.7309	0.7265	0.7218	0.7169	0.7117	0.7062	0.7004	0.6942
2	0.7683	0.7662	0.7639	0.7615	0.7589	0.7562	0.7532	0.7502	0.7469	0.7434	0.7397	0.7358	0.7317	0.7273	0.7227	0.7177	0.7125	0.7070	0.7012	0.6950
3	0.7692	0.7670	0.7647	0.7623	0.7597	0.7570	0.7541	0.7510	0.7478	0.7443	0.7406	0.7367	0.7326	0.7282	0.7235	0.7186	0.7134	0.7079	0.7020	0.6958
4	0.7701	0.7679	0.7656	0.7632	0.7606	0.7579	0.7550	0.7519	0.7486	0.7452	0.7415	0.7376	0.7335	0.7291	0.7244	0.7195	0.7143	0.7088	0.7029	0.6967
5	0.7710	0.7688	0.7665	0.7641	0.7616	0.7588	0.7559	0.7529	0.7496	0.7461	0.7424	0.7385	0.7344	0.7300	0.7254	0.7204	0.7152	0.7097	0.7039	0.6977
6	0.7719	0.7698	0.7675	0.7651	0.7625	0.7598	0.7569	0.7538	0.7506	0.7471	0.7434	0.7395	0.7354	0.7310	0.7263	0.7214	0.7162	0.7107	0.7048	0.6986
7	0.7729	0.7708	0.7685	0.7661	0.7635	0.7608	0.7579	0.7549	0.7516	0.7481	0.7445	0.7405	0.7364	0.7320	0.7274	0.7224	0.7172	0.7117	0.7059	0.6997
8	0.7740	0.7718	0.7696	0.7672	0.7646	0.7619	0.7590	0.7559	0.7527	0.7492	0.7455	0.7416	0.7375	0.7331	0.7284	0.7235	0.7183	0.7128	0.7069	0.7007
9	0.7750	0.7729	0.7707	0.7682	0.7657	0.7630	0.7601	0.7570	0.7538	0.7503	0.7466	0.7427	0.7386	0.7342	0.7296	0.7246	0.7194	0.7139	0.7080	0.7018
10	0.7762	0.7741	0.7718	0.7694	0.7668	0.7641	0.7612	0.7582	0.7549	0.7515	0.7478	0.7439	0.7398	0.7354	0.7307	0.7258	0.7206	0.7151	0.7092	0.7030
11	0.7774	0.7752	0.7730	0.7706	0.7680	0.7653	0.7625	0.7594	0.7561	0.7527	0.7490	0.7451	0.7410	0.7366	0.7320	0.7270	0.7218	0.7163	0.7104	0.7042
12	0.7786	0.7765	0.7742	0.7718	0.7693	0.7666	0.7637	0.7607	0.7574	0.7540	0.7503	0.7464	0.7423	0.7379	0.7332	0.7283	0.7231	0.7176	0.7117	0.7055
13	0.7798	0.7777	0.7755	0.7731	0.7706	0.7679	0.7650	0.7620	0.7587	0.7553	0.7516	0.7477	0.7436	0.7392	0.7346	0.7297	0.7244	0.7189	0.7130	0.7068
14	0.7812	0.7791	0.7768	0.7744	0.7719	0.7692	0.7664	0.7633	0.7601	0.7567	0.7530	0.7491	0.7450	0.7406	0.7360	0.7310	0.7258	0.7203	0.7144	0.7082
15	0.7825	0.7804	0.7782	0.7758	0.7733	0.7706	0.7678	0.7647	0.7615	0.7581	0.7544	0.7505	0.7464	0.7420	0.7374	0.7325	0.7273	0.7217	0.7159	0.7097
16	0.7839	0.7819	0.7796	0.7773	0.7748	0.7721	0.7692	0.7662	0.7630	0.7596	0.7559	0.7520	0.7479	0.7435	0.7389	0.7340	0.7288	0.7232	0.7174	0.7112
17	0.7854	0.7833	0.7811	0.7788	0.7763	0.7736	0.7708	0.7677	0.7645	0.7611	0.7575	0.7536	0.7495	0.7451	0.7405	0.7355	0.7303	0.7248	0.7189	0.7127
18	0.7869	0.7849	0.7827	0.7803	0.7778	0.7752	0.7723	0.7693	0.7661	0.7627	0.7591	0.7552	0.7511	0.7467	0.7421	0.7372	0.7320	0.7264	0.7206	0.7143
19	0.7885	0.7864	0.7843	0.7819	0.7794	0.7768	0.7740	0.7710	0.7678	0.7644	0.7607	0.7569	0.7528	0.7484	0.7438	0.7389	0.7337	0.7281	0.7223	0.7160
20	0.7901	0.7881	0.7859	0.7836	0.7811	0.7785	0.7757	0.7727	0.7695	0.7661	0.7625	0.7586	0.7545	0.7502	0.7455	0.7406	0.7354	0.7299	0.7240	0.7178
21	0.7918	0.7898	0.7876	0.7853	0.7829	0.7802	0.7774	0.7745	0.7713	0.7679	0.7643	0.7604	0.7563	0.7520	0.7474	0.7425	0.7373	0.7317	0.7259	0.7197
22	0.7935	0.7915	0.7894	0.7871	0.7847	0.7821	0.7793	0.7763	0.7731	0.7698	0.7662	0.7623	0.7582	0.7539	0.7493	0.7444	0.7392	0.7337	0.7278	0.7216
23	0.7953	0.7934	0.7912	0.7890	0.7865	0.7839	0.7812	0.7782	0.7751	0.7717	0.7681	0.7643	0.7602	0.7559	0.7513	0.7464	0.7412	0.7357	0.7298	0.7236
24	0.7972	0.7952	0.7931	0.7909	0.7885	0.7859	0.7832	0.7802	0.7771	0.7737	0.7701	0.7663	0.7623	0.7579	0.7533	0.7485	0.7433	0.7378	0.7319	0.7257
25	0.7991	0.7972	0.7951	0.7929	0.7905	0.7879	0.7852	0.7823	0.7791	0.7758	0.7723	0.7685	0.7644	0.7601	0.7555	0.7506	0.7455	0.7399	0.7341	0.7279
26	0.8011	0.7992	0.7971	0.7949	0.7926	0.7900	0.7873	0.7844	0.7813	0.7780	0.7745	0.7707	0.7666	0.7623	0.7578	0.7529	0.7477	0.7422	0.7364	0.7302
27	0.8032	0.8013	0.7992	0.7971	0.7947	0.7922	0.7895	0.7866	0.7835	0.7802	0.7767	0.7730	0.7689	0.7646	0.7601	0.7552	0.7501	0.7446	0.7387	0.7325
28	0.8053	0.8034	0.8014	0.7992	0.7969	0.7944	0.7918	0.7889	0.7859	0.7826	0.7791	0.7753	0.7713	0.7671	0.7625	0.7577	0.7525	0.7470	0.7412	0.7350
29	0.8074	0.8056	0.8036	0.8015	0.7992	0.7968	0.7941	0.7913	0.7883	0.7850	0.7815	0.7778	0.7738	0.7696	0.7650	0.7602	0.7551	0.7496	0.7438	0.7376
30	0.8097	0.8079	0.8059	0.8038	0.8016	0.7991	0.7965	0.7937	0.7907	0.7875	0.7840	0.7803	0.7764	0.7722	0.7676	0.7628	0.7577	0.7523	0.7465	0.7403
31	0.8120	0.8102	0.8083	0.8062	0.8040	0.8016	0.7990	0.7962	0.7932	0.7901	0.7866	0.7829	0.7790	0.7748	0.7703	0.7655	0.7604	0.7550	0.7492	0.7430
32	0.8143	0.8125	0.8107	0.8086	0.8064	0.8041	0.8015	0.7988	0.7958	0.7927	0.7893	0.7856	0.7817	0.7775	0.7731	0.7683	0.7632	0.7578	0.7520	0.7459
33	0.8167	0.8149	0.8131	0.8111	0.8090	0.8066	0.8041	0.8014	0.7985	0.7954	0.7920	0.7884	0.7845	0.7804	0.7759	0.7712	0.7661	0.7607	0.7550	0.7488
34	0.8191	0.8174	0.8156	0.8136	0.8115	0.8092	0.8068	0.8041	0.8012	0.7981	0.7948	0.7912	0.7874	0.7833	0.7789	0.7742	0.7691	0.7638	0.7580	0.7519
35	0.8216	0.8199	0.8182	0.8162	0.8142	0.8119	0.8095	0.8069	0.8040	0.8010	0.7977	0.7941	0.7903	0.7863	0.7819	0.7772	0.7722	0.7669	0.7611	0.7550
36	0.8241	0.8225	0.8208	0.8189	0.8169	0.8147	0.8123	0.8097	0.8069	0.8039	0.8006	0.7971	0.7934	0.7893	0.7850	0.7804	0.7754	0.7701	0.7644	0.7583
37	0.8267	0.8251	0.8234	0.8216	0.8196	0.8175	0.8151	0.8126	0.8098	0.8069	0.8037	0.8002	0.7965	0.7925	0.7882	0.7836	0.7787	0.7734	0.7677	0.7617
38	0.8293	0.8278	0.8261	0.8244	0.8224	0.8203	0.8180	0.8155	0.8128	0.8099	0.8068	0.8034	0.7997	0.7957	0.7915	0.7869	0.7820	0.7768	0.7712	0.7652
39	0.8320	0.8305	0.8289	0.8272	0.8253	0.8232	0.8210	0.8186	0.8159	0.8130	0.8100	0.8066	0.8030	0.7991	0.7949	0.7903	0.7855	0.7803	0.7747	0.7687
40	0.8347	0.8333	0.8318	0.8301	0.8282	0.8262	0.8240	0.8216	0.8191	0.8162	0.8132	0.8099	0.8063	0.8025	0.7983	0.7939	0.7891	0.7839	0.7784	0.7724
41	0.8375	0.8361	0.8346	0.8330	0.8312	0.8293	0.8271	0.8248	0.8223	0.8195	0.8165	0.8133	0.8098	0.8060	0.8019	0.7975	0.7927	0.7876	0.7822	0.7763
42	0.8404	0.8390	0.8376	0.8360	0.8343	0.8324	0.8303	0.8280	0.8255	0.8229	0.8199	0.8168	0.8133	0.8096	0.8055	0.8012	0.7965	0.7915	0.7860	0.7802
43	0.8433	0.8420	0.8406	0.8390	0.8374	0.8355	0.8335	0.8313	0.8289	0.8263	0.8234	0.8203	0.8169	0.8132	0.8093	0.8050	0.8004	0.7954	0.7900	0.7842
44	0.8462	0.8450	0.8436	0.8421	0.8405	0.8387	0.8368	0.8346	0.8323	0.8297	0.8269	0.8239	0.8206	0.8170	0.8131	0.8089	0.8043	0.7994	0.7941	0.7884
45	0.8492	0.8480	0.8467	0.8453	0.8437	0.8420	0.8401	0.8380	0.8357	0.8333	0.8305	0.8276	0.8243	0.8208	0.8170	0.8128	0.8084	0.8035	0.7983	0.7926
46	0.8522	0.8511	0.8499	0.8485	0.8470	0.8453	0.8435	0.8415	0.8393	0.8368	0.8342	0.8313	0.8281	0.8247	0.8209	0.8169	0.8125	0.8077	0.8025	0.7970
47	0.8553	0.8542	0.8530	0.8517	0.8503	0.8487	0.8469	0.8449	0.8428	0.8405	0.8379	0.8351	0.8320	0.8286	0.8250	0.8210	0.8167	0.8120	0.8069	0.8014
48	0.8584	0.8574	0.8563	0.8550	0.8536	0.8521	0.8504	0.8485	0.8464	0.8442	0.8417	0.8389	0.8359	0.8326	0.8291	0.8252	0.8209	0.8163	0.8114	0.8059
49	0.8616	0.8606	0.8595	0.8583	0.8570	0.8555	0.8539	0.8521	0.8501	0.8479	0.8455	0.8428	0.8399	0.8367	0.8332	0.8294	0.8253	0.8208	0.8159	0.8106
50	0.8648	0.8639	0.8628	0.8617	0.8604	0.8590	0.8574	0.8557	0.8538	0.8517	0.8493	0.8468	0.8439	0.8408	0.8375	0.8338	0.8297	0.8253	0.8205	0.8153
51	0.8680	0.8672	0.8662	0.8651	0.8639	0.8625	0.8610	0.8594	0.8575	0.8555	0.8533	0.8508	0.8480	0.8450	0.8417	0.8381	0.8342	0.8299	0.8252	0.8201
52	0.8714	0.8705	0.8696	0.8686	0.8674	0.8661	0.8647	0.8631	0.8613	0.8594	0.8572	0.8548	0.8522	0.8493	0.8461	0.8426	0.8388	0.8346	0.8300	0.8250
53	0.8747	0.8739	0.8731	0.8721	0.8710	0.8698	0.8684	0.8669	0.8652	0.8634	0.8613	0.8590	0.8564	0.8536	0.8506	0.8472	0.8434	0.8394	0.8349	0.8300
54	0.8782	0.8774	0.8766	0.8757	0.8747	0.8735	0.8722	0.8708	0.8692	0.8674	0.8654	0.8632	0.8607	0.8580	0.8551	0.8518	0.8482	0.8442	0.8399	0.8351
55	0.8817	0.8810	0.8802	0.8793	0.8784	0.8773	0.8761	0.8747	0.8732	0.8715	0.8696	0.8675	0.8651	0.8625	0.8597	0.8565	0.8530	0.8492	0.8450	0.8403
56	0.8852	0.8846	0.8839	0.8830	0.8821	0.8811	0.8800	0.8787	0.8772	0.8756	0.8738	0.8718	0.8695	0.8671	0.8643	0.8613	0.8579	0.8542	0.8501	0.8456
57	0.8888	0.8882	0.8876	0.8868	0.8859	0.8850	0.8839	0.8827	0.8813	0.8798	0.8781	0.8762	0.8740	0.8716	0.8690	0.8661	0.8629	0.8593	0.8553	0.8510
58	0.8925	0.8919	0.8913	0.8906	0.8898	0.8889	0.8879	0.8867	0.8855	0.8840	0.8824	0.8806	0.8785	0.8763	0.8738	0.8710	0.8679	0.8644	0.8606	0.8564
59	0.8962	0.8957	0.8951	0.8944	0.8937	0.8929	0.8919	0.8908	0.8896	0.8883	0.8867	0.8850	0.8831	0.8809	0.8785	0.8759	0.8729	0.8696	0.8660	0.8619
60	0.8999	0.8995	0.8989	0.8983	0.8976	0.8968	0.8959	0.8949	0.8938	0.8925	0.8911	0.8895	0.8876	0.8856	0.8833	0.8808	0.8780	0.8748	0.8713	0.8674
61	0.9037	0.9033	0.9028	0.9022	0.9015	0.9008	0.9000	0.8991	0.8980	0.8968	0.8955	0.8939	0.8922	0.8903	0.8881	0.8857	0.8830	0.8800	0.8767	0.8730
62	0.9075	0.9071	0.9066	0.9061	0.9055	0.9048	0.9041	0.9032	0.9022	0.9011	0.8998	0.8984	0.8968	0.8950	0.8930	0.8907	0.8881	0.8853	0.8821	0.8785
63	0.9113	0.9109	0.9105	0.9100	0.9095	0.9088	0.9081	0.9073	0.9064	0.9054	0.9042	0.9029	0.9014	0.8997	0.8978	0.8956	0.8932	0.8905	0.8874	0.8840
64	0.9151	0.9147	0.9143	0.9139	0.9134	0.9128	0.9122	0.9114	0.9106	0.9096	0.9086	0.9073	0.9059	0.9043	0.9025	0.9005	0.8982	0.8957	0.8928	0.8896
65	0.9189	0.9186	0.9182	0.9178	0.9173	0.9168	0.9162	0.9155	0.9148	0.9139	0.9129	0.9117	0.9104	0.9089	0.9073	0.9054	0.9032	0.9008	0.8981	0.8950
66	0.9227	0.9224	0.9220	0.9217	0.9213	0.9208	0.9202	0.9196	0.9189	0.9181	0.9172	0.9161	0.9149	0.9135	0.9120	0.9102	0.9082	0.9059	0.9034	0.9005
67	0.9264	0.9262	0.9259	0.9255	0.9251	0.9247	0.9242	0.9236	0.9230	0.9223	0.9214	0.9204	0.9193	0.9180	0.9166	0.9150	0.9131	0.9110	0.9086	0.9058
68	0.9302	0.9299	0.9297	0.9293	0.9290	0.9286	0.9281	0.9276	0.9270	0.9264	0.9256	0.9247	0.9237	0.9225	0.9212	0.9196	0.9179	0.9159	0.9137	0.9111
69	0.9339	0.9337	0.9334	0.9331	0.9328	0.9325	0.9320	0.9316	0.9310	0.9304	0.9297	0.9289	0.9280	0.9269	0.9257	0.9243	0.9227	0.9208	0.9187	0.9164
70	0.9376	0.9374	0.9371	0.9369	0.9366	0.9363	0.9359	0.9355	0.9350	0.9344	0.9338	0.9330	0.9322	0.9312	0.9301	0.9288	0.9273	0.9256	0.9237	0.9215
71	0.9412	0.9410	0.9408	0.9406	0.9403	0.9400	0.9397	0.9393	0.9388	0.9383	0.9378	0.9371	0.9363	0.9354	0.9344	0.9332	0.9319	0.9303	0.9285	0.9265
72	0.9448	0.9446	0.9444	0.9442	0.9439	0.9437	0.9434	0.9430	0.9426	0.9422	0.9416	0.9410	0.9403	0.9395	0.9386	0.9375	0.9363	0.9349	0.9332	0.9313
73	0.9483	0.9481	0.9479	0.9477	0.9475	0.9473	0.9470	0.9467	0.9463	0.9459	0.9454	0.9449	0.9443	0.9435	0.9427	0.9417	0.9406	0.9393	0.9378	0.9360
74	0.9517	0.9515	0.9514	0.9512	0.9510	0.9507	0.9505	0.9502	0.9499	0.9495	0.9491	0.9486	0.9481	0.9474	0.9466	0.9458	0.9448	0.9436	0.9422	0.9406
75	0.9550	0.9548	0.9547	0.9545	0.9543	0.9541	0.9539	0.9537	0.9534	0.9530	0.9527	0.9522	0.9517	0.9511	0.9505	0.9497	0.9488	0.9477	0.9465	0.9450
76	0.9582	0.9581	0.9579	0.9578	0.9576	0.9574	0.9572	0.9570	0.9567	0.9564	0.9561	0.9557	0.9553	0.9548	0.9542	0.9535	0.9526	0.9517	0.9506	0.9492
77	0.9613	0.9612	0.9611	0.9609	0.9608	0.9606	0.9604	0.9602	0.9600	0.9597	0.9594	0.9591	0.9587	0.9582	0.9577	0.9571	0.9563	0.9555	0.9545	0.9533
78	0.9643	0.9642	0.9641	0.9640	0.9638	0.9637	0.9635	0.9633	0.9631	0.9629	0.9626	0.9623	0.9619	0.9615	0.9611	0.9605	0.9599	0.9591	0.9582	0.9571
79	0.9672	0.9671	0.9670	0.9669	0.9667	0.9666	0.9665	0.9663	0.9661	0.9659	0.9657	0.9654	0.9651	0.9647	0.9643	0.9638	0.9632	0.9626	0.9618	0.9608
80	0.9699	0.9698	0.9697	0.9696	0.9695	0.9694	0.9693	0.9691	0.9689	0.9688	0.9686	0.9683	0.9680	0.9677	0.9673	0.9669	0.9664	0.9658	0.9651	0.9643
81	0.9726	0.9725	0.9724	0.9723	0.9722	0.9721	0.9719	0.9718	0.9717	0.9715	0.9713	0.9711	0.9708	0.9706	0.9702	0.9699	0.9694	0.9689	0.9683	0.9676
82	0.9750	0.9749	0.9749	0.9748	0.9747	0.9746	0.9745	0.9744	0.9742	0.9741	0.9739	0.9737	0.9735	0.9733	0.9730	0.9726	0.9723	0.9718	0.9713	0.9706
83	0.9774	0.9773	0.9772	0.9771	0.9770	0.9770	0.9769	0.9767	0.9766	0.9765	0.9764	0.9762	0.9760	0.9758	0.9755	0.9752	0.9749	0.9745	0.9740	0.9735
84	0.9795	0.9795	0.9794	0.9793	0.9793	0.9792	0.9791	0.9790	0.9789	0.9788	0.9786	0.9785	0.9783	0.9781	0.9779	0.9777	0.9774	0.9770	0.9766	0.9761
85	0.9816	0.9815	0.9815	0.9814	0.9813	0.9812	0.9812	0.9811	0.9810	0.9809	0.9808	0.9806	0.9805	0.9803	0.9801	0.9799	0.9797	0.9794	0.9790	0.9786
86	0.9835	0.9834	0.9834	0.9833	0.9832	0.9832	0.9831	0.9830	0.9829	0.9828	0.9827	0.9826	0.9825	0.9823	0.9822	0.9820	0.9818	0.9815	0.9812	0.9808
87	0.9852	0.9851	0.9851	0.9851	0.9850	0.9849	0.9849	0.9848	0.9847	0.9846	0.9846	0.9845	0.9843	0.9842	0.9841	0.9839	0.9837	0.9835	0.9832	0.9829
88	0.9868	0.9867	0.9867	0.9866	0.9866	0.9865	0.9865	0.9864	0.9864	0.9863	0.9862	0.9861	0.9860	0.9859	0.9858	0.9856	0.9855	0.9853	0.9851	0.9848
89	0.9882	0.9882	0.9881	0.9881	0.9880	0.9880	0.9879	0.9879	0.9878	0.9878	0.9877	0.9876	0.9875	0.9874	0.9873	0.9872	0.9870	0.9869	0.9867	0.9865
90	0.9895	0.9894	0.9894	0.9894	0.9893	0.9893	0.9892	0.9892	0.9891	0.9891	0.9890	0.9889	0.9889	0.9888	0.9887	0.9886	0.9885	0.9883	0.9881	0.9879

Mortality Table: Blended Disabled Mortality, Blended Beneficiary Mortality
Interest Rate: 7.65%, with 2.90% COLA
Interest Rate: 7.65%, with 2.90% COLA

Florida Retirement System

Actuarial Equivalency Factors Effective January 1, 2016

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	0.6876	0.6807	0.6734	0.6656	0.6574	0.6490	0.6403	0.6315	0.6224	0.6130	0.6034	0.5939	0.5843	0.5748	0.5652	0.5555	0.5458	0.5361	0.5262	0.5162
2	0.6884	0.6815	0.6742	0.6664	0.6582	0.6498	0.6411	0.6322	0.6231	0.6138	0.6042	0.5946	0.5850	0.5755	0.5659	0.5562	0.5465	0.5367	0.5268	0.5168
3	0.6893	0.6824	0.6750	0.6672	0.6590	0.6506	0.6419	0.6330	0.6239	0.6145	0.6049	0.5954	0.5858	0.5762	0.5666	0.5570	0.5472	0.5374	0.5275	0.5175
4	0.6902	0.6832	0.6759	0.6681	0.6599	0.6514	0.6428	0.6339	0.6247	0.6154	0.6058	0.5962	0.5866	0.5770	0.5674	0.5577	0.5480	0.5382	0.5283	0.5182
5	0.6911	0.6842	0.6768	0.6690	0.6608	0.6523	0.6437	0.6348	0.6256	0.6162	0.6066	0.5970	0.5874	0.5778	0.5682	0.5585	0.5488	0.5390	0.5290	0.5190
6	0.6921	0.6851	0.6778	0.6700	0.6617	0.6533	0.6446	0.6357	0.6265	0.6171	0.6075	0.5979	0.5883	0.5787	0.5691	0.5594	0.5496	0.5398	0.5298	0.5198
7	0.6931	0.6861	0.6788	0.6710	0.6627	0.6543	0.6456	0.6367	0.6275	0.6181	0.6085	0.5988	0.5892	0.5796	0.5699	0.5602	0.5505	0.5406	0.5307	0.5206
8	0.6942	0.6872	0.6798	0.6720	0.6638	0.6553	0.6466	0.6377	0.6285	0.6191	0.6094	0.5998	0.5902	0.5806	0.5709	0.5612	0.5514	0.5415	0.5316	0.5215
9	0.6953	0.6883	0.6809	0.6731	0.6649	0.6564	0.6477	0.6387	0.6296	0.6201	0.6105	0.6008	0.5912	0.5816	0.5719	0.5621	0.5524	0.5425	0.5325	0.5224
10	0.6964	0.6895	0.6821	0.6743	0.6660	0.6575	0.6488	0.6399	0.6307	0.6212	0.6116	0.6019	0.5923	0.5826	0.5729	0.5632	0.5534	0.5435	0.5335	0.5233
11	0.6977	0.6907	0.6833	0.6755	0.6672	0.6587	0.6500	0.6410	0.6318	0.6224	0.6127	0.6030	0.5934	0.5837	0.5740	0.5642	0.5544	0.5445	0.5345	0.5244
12	0.6989	0.6920	0.6846	0.6767	0.6685	0.6599	0.6512	0.6422	0.6330	0.6236	0.6139	0.6042	0.5945	0.5848	0.5751	0.5654	0.5555	0.5456	0.5356	0.5254
13	0.7003	0.6933	0.6859	0.6781	0.6698	0.6612	0.6525	0.6435	0.6343	0.6248	0.6151	0.6054	0.5957	0.5860	0.5763	0.5665	0.5567	0.5467	0.5367	0.5265
14	0.7016	0.6947	0.6873	0.6794	0.6711	0.6626	0.6538	0.6448	0.6356	0.6261	0.6164	0.6067	0.5970	0.5873	0.5776	0.5678	0.5579	0.5479	0.5379	0.5277
15	0.7031	0.6961	0.6887	0.6808	0.6725	0.6640	0.6552	0.6462	0.6370	0.6275	0.6178	0.6081	0.5983	0.5886	0.5788	0.5690	0.5592	0.5492	0.5391	0.5289
16	0.7046	0.6976	0.6902	0.6823	0.6740	0.6655	0.6567	0.6477	0.6384	0.6289	0.6192	0.6094	0.5997	0.5900	0.5802	0.5704	0.5605	0.5505	0.5404	0.5301
17	0.7061	0.6991	0.6917	0.6839	0.6755	0.6670	0.6582	0.6492	0.6399	0.6304	0.6206	0.6109	0.6012	0.5914	0.5816	0.5718	0.5618	0.5518	0.5417	0.5315
18	0.7078	0.7008	0.6933	0.6855	0.6771	0.6686	0.6598	0.6508	0.6415	0.6320	0.6222	0.6124	0.6027	0.5929	0.5831	0.5732	0.5633	0.5533	0.5431	0.5328
19	0.7094	0.7024	0.6950	0.6872	0.6788	0.6702	0.6614	0.6524	0.6431	0.6336	0.6238	0.6140	0.6042	0.5944	0.5846	0.5747	0.5648	0.5547	0.5446	0.5343
20	0.7112	0.7042	0.6968	0.6889	0.6806	0.6720	0.6632	0.6541	0.6448	0.6353	0.6255	0.6157	0.6059	0.5961	0.5862	0.5763	0.5663	0.5563	0.5461	0.5358
21	0.7131	0.7061	0.6986	0.6907	0.6824	0.6738	0.6650	0.6559	0.6466	0.6370	0.6272	0.6174	0.6076	0.5978	0.5879	0.5780	0.5680	0.5579	0.5477	0.5374
22	0.7150	0.7080	0.7005	0.6927	0.6843	0.6757	0.6669	0.6578	0.6485	0.6389	0.6290	0.6192	0.6094	0.5996	0.5897	0.5797	0.5697	0.5596	0.5494	0.5390
23	0.7170	0.7100	0.7025	0.6947	0.6863	0.6777	0.6688	0.6597	0.6504	0.6408	0.6310	0.6211	0.6113	0.6014	0.5915	0.5816	0.5715	0.5614	0.5512	0.5408
24	0.7191	0.7121	0.7046	0.6967	0.6884	0.6797	0.6709	0.6618	0.6524	0.6428	0.6330	0.6231	0.6133	0.6034	0.5935	0.5835	0.5734	0.5633	0.5530	0.5426
25	0.7213	0.7143	0.7068	0.6989	0.6905	0.6819	0.6730	0.6639	0.6546	0.6450	0.6351	0.6252	0.6153	0.6054	0.5955	0.5855	0.5754	0.5652	0.5549	0.5445
26	0.7236	0.7166	0.7091	0.7012	0.6928	0.6842	0.6753	0.6662	0.6568	0.6472	0.6373	0.6274	0.6175	0.6076	0.5976	0.5876	0.5775	0.5673	0.5570	0.5465
27	0.7259	0.7189	0.7115	0.7036	0.6952	0.6865	0.6777	0.6685	0.6591	0.6495	0.6396	0.6297	0.6198	0.6098	0.5998	0.5898	0.5797	0.5695	0.5591	0.5486
28	0.7284	0.7214	0.7140	0.7061	0.6977	0.6890	0.6801	0.6710	0.6616	0.6519	0.6420	0.6321	0.6221	0.6122	0.6022	0.5921	0.5820	0.5717	0.5613	0.5508
29	0.7310	0.7240	0.7166	0.7087	0.7002	0.6916	0.6827	0.6735	0.6641	0.6545	0.6445	0.6346	0.6246	0.6146	0.6046	0.5945	0.5844	0.5741	0.5637	0.5532
30	0.7337	0.7267	0.7193	0.7113	0.7029	0.6943	0.6854	0.6762	0.6668	0.6571	0.6471	0.6372	0.6272	0.6172	0.6072	0.5971	0.5869	0.5766	0.5661	0.5556
31	0.7365	0.7295	0.7220	0.7141	0.7057	0.6971	0.6881	0.6790	0.6695	0.6598	0.6498	0.6399	0.6299	0.6199	0.6098	0.5997	0.5894	0.5791	0.5687	0.5581
32	0.7393	0.7324	0.7249	0.7170	0.7086	0.6999	0.6910	0.6818	0.6724	0.6627	0.6527	0.6427	0.6327	0.6226	0.6125	0.6024	0.5921	0.5818	0.5713	0.5607
33	0.7423	0.7353	0.7279	0.7200	0.7116	0.7029	0.6940	0.6848	0.6754	0.6656	0.6556	0.6456	0.6356	0.6255	0.6154	0.6052	0.5949	0.5846	0.5740	0.5634
34	0.7454	0.7384	0.7310	0.7231	0.7147	0.7060	0.6971	0.6879	0.6784	0.6687	0.6586	0.6486	0.6386	0.6285	0.6183	0.6081	0.5978	0.5874	0.5769	0.5662
35	0.7485	0.7416	0.7342	0.7263	0.7179	0.7092	0.7003	0.6911	0.6816	0.6719	0.6618	0.6518	0.6417	0.6316	0.6214	0.6112	0.6009	0.5904	0.5799	0.5691
36	0.7518	0.7449	0.7375	0.7296	0.7212	0.7126	0.7036	0.6944	0.6850	0.6752	0.6651	0.6551	0.6450	0.6348	0.6247	0.6144	0.6040	0.5936	0.5830	0.5722
37	0.7552	0.7483	0.7409	0.7331	0.7247	0.7160	0.7071	0.6979	0.6884	0.6786	0.6685	0.6585	0.6484	0.6382	0.6280	0.6177	0.6074	0.5969	0.5862	0.5754
38	0.7587	0.7518	0.7445	0.7366	0.7283	0.7196	0.7107	0.7015	0.6920	0.6822	0.6721	0.6620	0.6519	0.6417	0.6315	0.6212	0.6108	0.6003	0.5896	0.5788
39	0.7623	0.7555	0.7482	0.7403	0.7320	0.7233	0.7144	0.7052	0.6957	0.6860	0.6759	0.6657	0.6556	0.6454	0.6352	0.6248	0.6144	0.6038	0.5931	0.5823
40	0.7661	0.7593	0.7520	0.7442	0.7358	0.7272	0.7183	0.7091	0.6996	0.6898	0.6797	0.6696	0.6595	0.6493	0.6390	0.6286	0.6182	0.6076	0.5968	0.5859
41	0.7699	0.7632	0.7559	0.7481	0.7398	0.7312	0.7223	0.7132	0.7037	0.6939	0.6838	0.6736	0.6635	0.6533	0.6430	0.6326	0.6221	0.6115	0.6007	0.5898
42	0.7739	0.7672	0.7600	0.7522	0.7439	0.7354	0.7265	0.7173	0.7079	0.6981	0.6880	0.6778	0.6677	0.6574	0.6471	0.6367	0.6262	0.6156	0.6048	0.5938
43	0.7780	0.7713	0.7642	0.7565	0.7482	0.7397	0.7308	0.7217	0.7122	0.7024	0.6923	0.6822	0.6720	0.6618	0.6515	0.6410	0.6305	0.6198	0.6090	0.5980
44	0.7822	0.7756	0.7685	0.7608	0.7526	0.7441	0.7353	0.7262	0.7167	0.7070	0.6969	0.6867	0.6765	0.6663	0.6560	0.6455	0.6350	0.6243	0.6134	0.6023
45	0.7865	0.7800	0.7729	0.7653	0.7571	0.7487	0.7399	0.7308	0.7214	0.7116	0.7015	0.6914	0.6812	0.6710	0.6606	0.6502	0.6396	0.6289	0.6180	0.6069
46	0.7909	0.7844	0.7774	0.7699	0.7618	0.7534	0.7446	0.7356	0.7262	0.7165	0.7064	0.6963	0.6861	0.6759	0.6655	0.6551	0.6445	0.6337	0.6228	0.6117
47	0.7955	0.7890	0.7821	0.7746	0.7666	0.7582	0.7495	0.7405	0.7312	0.7215	0.7114	0.7013	0.6912	0.6809	0.6706	0.6601	0.6495	0.6387	0.6278	0.6166
48	0.8001	0.7937	0.7869	0.7795	0.7715	0.7632	0.7546	0.7456	0.7363	0.7267	0.7166	0.7066	0.6964	0.6862	0.6758	0.6654	0.6547	0.6440	0.6330	0.6218
49	0.8048	0.7985	0.7918	0.7845	0.7766	0.7683	0.7598	0.7509	0.7416	0.7320	0.7220	0.7120	0.7018	0.6916	0.6813	0.6708	0.6602	0.6494	0.6384	0.6272
50	0.8096	0.8035	0.7968	0.7895	0.7817	0.7736	0.7651	0.7563	0.7471	0.7375	0.7276	0.7176	0.7075	0.6973	0.6870	0.6765	0.6659	0.6551	0.6441	0.6329
51	0.8145	0.8085	0.8019	0.7948	0.7870	0.7790	0.7706	0.7618	0.7527	0.7432	0.7333	0.7233	0.7133	0.7031	0.6928	0.6824	0.6718	0.6610	0.6500	0.6387
52	0.8195	0.8136	0.8071	0.8001	0.7925	0.7845	0.7762	0.7675	0.7585	0.7491	0.7392	0.7293	0.7193	0.7092	0.6990	0.6885	0.6780	0.6672	0.6562	0.6449
53	0.8247	0.8189	0.8125	0.8056	0.7981	0.7902	0.7820	0.7734	0.7645	0.7551	0.7454	0.7356	0.7256	0.7155	0.7053	0.6950	0.6844	0.6736	0.6626	0.6514
54	0.8299	0.8242	0.8180	0.8112	0.8038	0.7961	0.7880	0.7795	0.7707	0.7614	0.7518	0.7420	0.7321	0.7221	0.7120	0.7016	0.6911	0.6804	0.6694	0.6582
55	0.8353	0.8297	0.8236	0.8169	0.8097	0.8021	0.7941	0.7858	0.7770	0.7679	0.7583	0.7487	0.7389	0.7290	0.7189	0.7086	0.6981	0.6874	0.6765	0.6653
56	0.8407	0.8353	0.8293	0.8228	0.8157	0.8082	0.8004	0.7922	0.7836	0.7746	0.7651	0.7556	0.7459	0.7360	0.7260	0.7158	0.7054	0.6948	0.6839	0.6727
57	0.8462	0.8409	0.8351	0.8288	0.8218	0.8145	0.8068	0.7987	0.7903	0.7814	0.7721	0.7626	0.7531	0.7433	0.7334	0.7233	0.7130	0.7024	0.6916	0.6804
58	0.8518	0.8467	0.8410	0.8348	0.8280	0.8209	0.8134	0.8054	0.7971	0.7884	0.7792	0.7699	0.7605	0.7509	0.7411	0.7311	0.7208	0.7103	0.6996	0.6885
59	0.8574	0.8525	0.8470	0.8410	0.8343	0.8274	0.8200	0.8123	0.8041	0.7955	0.7865	0.7774	0.7681	0.7586	0.7489	0.7390	0.7289	0.7185	0.7078	0.6968
60	0.8631	0.8583	0.8530	0.8472	0.8407	0.8339	0.8267	0.8192	0.8112	0.8028	0.7940	0.7850	0.7758	0.7665	0.7570	0.7472	0.7372	0.7270	0.7164	0.7055
61	0.8688	0.8642	0.8591	0.8534	0.8472	0.8405	0.8336	0.8262	0.8184	0.8102	0.8015	0.7927	0.7838	0.7746	0.7652	0.7556	0.7458	0.7356	0.7252	0.7144
62	0.8745	0.8701	0.8652	0.8597	0.8536	0.8472	0.8404	0.8333	0.8257	0.8177	0.8092	0.8006	0.7918	0.7829	0.7737	0.7642	0.7545	0.7446	0.7342	0.7236
63	0.8802	0.8760	0.8713	0.8660	0.8601	0.8539	0.8474	0.8404	0.8330	0.8252	0.8170	0.8086	0.8000	0.7912	0.7822	0.7730	0.7635	0.7537	0.7435	0.7330
64	0.8859	0.8819	0.8773	0.8723	0.8666	0.8606	0.8543	0.8476	0.8404	0.8329	0.8248	0.8166	0.8083	0.7997	0.7909	0.7819	0.7726	0.7630	0.7530	0.7426
65	0.8916	0.8877	0.8834	0.8785	0.8731	0.8673	0.8612	0.8547	0.8478	0.8405	0.8327	0.8247	0.8166	0.8083	0.7997	0.7909	0.7818	0.7724	0.7626	0.7525
66	0.8972	0.8935	0.8894	0.8848	0.8795	0.8740	0.8681	0.8619	0.8552	0.8481	0.8406	0.8329	0.8250	0.8169	0.8086	0.8000	0.7912	0.7820	0.7724	0.7625
67	0.9028	0.8993	0.8953	0.8909	0.8859	0.8806	0.8750	0.8690	0.8626	0.8558	0.8485	0.8410	0.8334	0.8256	0.8175	0.8092	0.8006	0.7917	0.7824	0.7727
68	0.9082	0.9049	0.9012	0.8970	0.8923	0.8872	0.8818	0.8761	0.8699	0.8633	0.8563	0.8492	0.8418	0.8343	0.8265	0.8184	0.8101	0.8014	0.7924	0.7830
69	0.9136	0.9105	0.9070	0.9030	0.8985	0.8937	0.8886	0.8831	0.8772	0.8709	0.8642	0.8573	0.8502	0.8429	0.8355	0.8277	0.8196	0.8113	0.8025	0.7934
70	0.9189	0.9160	0.9127	0.9090	0.9047	0.9001	0.8952	0.8900	0.8844	0.8784	0.8719	0.8653	0.8586	0.8516	0.8444	0.8369	0.8292	0.8211	0.8126	0.8038
71	0.9241	0.9214	0.9183	0.9148	0.9107	0.9064	0.9018	0.8968	0.8915	0.8857	0.8796	0.8733	0.8668	0.8601	0.8532	0.8461	0.8387	0.8309	0.8228	0.8142
72	0.9291	0.9266	0.9237	0.9204	0.9166	0.9125	0.9082	0.9035	0.8984	0.8930	0.8871	0.8811	0.8749	0.8686	0.8620	0.8552	0.8481	0.8407	0.8329	0.8247
73	0.9340	0.9317	0.9290	0.9259	0.9223	0.9185	0.9144	0.9100	0.9052	0.9000	0.8945	0.8888	0.8829	0.8769	0.8706	0.8642	0.8574	0.8503	0.8429	0.8350
74	0.9388	0.9366	0.9341	0.9312	0.9279	0.9243	0.9205	0.9163	0.9118	0.9069	0.9017	0.8963	0.8908	0.8851	0.8791	0.8730	0.8665	0.8598	0.8527	0.8453
75	0.9433	0.9414	0.9391	0.9364	0.9333	0.9299	0.9263	0.9224	0.9182	0.9136	0.9087	0.9036	0.8984	0.8930	0.8874	0.8816	0.8755	0.8691	0.8624	0.8554
76	0.9477	0.9459	0.9438	0.9413	0.9384	0.9353	0.9320	0.9283	0.9244	0.9201	0.9155	0.9107	0.9058	0.9007	0.8955	0.8900	0.8843	0.8783	0.8719	0.8652
77	0.9519	0.9503	0.9483	0.9461	0.9434	0.9405	0.9374	0.9340	0.9304	0.9264	0.9220	0.9176	0.9130	0.9082	0.9033	0.8982	0.8928	0.8871	0.8812	0.8749
78	0.9559	0.9544	0.9527	0.9506	0.9481	0.9455	0.9426	0.9395	0.9361	0.9324	0.9283	0.9242	0.9199	0.9154	0.9108	0.9060	0.9010	0.8957	0.8902	0.8843
79	0.9597	0.9584	0.9568	0.9549	0.9526	0.9502	0.9476	0.9447	0.9415	0.9381	0.9343	0.9305	0.9265	0.9224	0.9181	0.9136	0.9090	0.9040	0.8989	0.8933
80	0.9633	0.9621	0.9606	0.9589	0.9569	0.9547	0.9523	0.9496	0.9467	0.9435	0.9401	0.9365	0.9328	0.9290	0.9250	0.9209	0.9166	0.9120	0.9072	0.9021
81	0.9667	0.9656	0.9643	0.9628	0.9609	0.9589	0.9567	0.9543	0.9516	0.9487	0.9455	0.9422	0.9388	0.9353	0.9316	0.9278	0.9238	0.9196	0.9152	0.9104
82	0.9698	0.9689	0.9677	0.9663	0.9647	0.9628	0.9608	0.9586	0.9562	0.9536	0.9506	0.9476	0.9445	0.9412	0.9379	0.9344	0.9307	0.9269	0.9228	0.9184
83	0.9728	0.9720	0.9709	0.9697	0.9682	0.9665	0.9647	0.9627	0.9605	0.9581	0.9554	0.9527	0.9498	0.9468	0.9438	0.9406	0.9372	0.9337	0.9299	0.9259
84	0.9755	0.9748	0.9739	0.9728	0.9714	0.9699	0.9683	0.9665	0.9645	0.9623	0.9599	0.9574	0.9548	0.9521	0.9493	0.9464	0.9433	0.9401	0.9367	0.9330
85	0.9781	0.9774	0.9766	0.9756	0.9744	0.9731	0.9717	0.9700	0.9683	0.9663	0.9640	0.9618	0.9594	0.9570	0.9544	0.9518	0.9490	0.9461	0.9430	0.9397
86	0.9804	0.9798	0.9791	0.9783	0.9772	0.9760	0.9747	0.9733	0.9717	0.9699	0.9679	0.9658	0.9637	0.9615	0.9592	0.9568	0.9543	0.9516	0.9488	0.9458
87	0.9825	0.9820	0.9814	0.9807	0.9797	0.9787	0.9775	0.9762	0.9748	0.9732	0.9714	0.9695	0.9676	0.9656	0.9635	0.9614	0.9591	0.9567	0.9542	0.9515
88	0.9844	0.9840	0.9835	0.9828	0.9820	0.9810	0.9800	0.9789	0.9776	0.9762	0.9746	0.9729	0.9712	0.9694	0.9675	0.9656	0.9635	0.9614	0.9591	0.9567
89	0.9862	0.9858	0.9853	0.9848	0.9840	0.9832	0.9823	0.9813	0.9801	0.9788	0.9774	0.9759	0.9743	0.9727	0.9711	0.9693	0.9675	0.9656	0.9635	0.9614
90	0.9877	0.9874	0.9870	0.9865	0.9858	0.9851	0.9843	0.9834	0.9824	0.9812	0.9799	0.9786	0.9772	0.9757	0.9742	0.9727	0.9711	0.9693	0.9675	0.9655

Mortality Table: Blended Disabled Mortality, Blended Beneficiary Mortality
Interest Rate: 7.65%, with 2.90% COLA
Interest Rate: 7.65%, with 2.90% COLA

Florida Retirement System

Actuarial Equivalency Factors Effective January 1, 2016

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	0.5060	0.4957	0.4852	0.4746	0.4638	0.4529	0.4418	0.4306	0.4193	0.4078	0.3963	0.3848	0.3732	0.3616	0.3501	0.3385	0.3271	0.3157	0.3044	0.2933
2	0.5067	0.4963	0.4859	0.4752	0.4644	0.4535	0.4424	0.4311	0.4198	0.4084	0.3969	0.3853	0.3737	0.3621	0.3505	0.3390	0.3275	0.3161	0.3048	0.2937
3	0.5073	0.4970	0.4865	0.4759	0.4650	0.4541	0.4430	0.4317	0.4204	0.4089	0.3974	0.3858	0.3742	0.3626	0.3510	0.3394	0.3279	0.3165	0.3052	0.2941
4	0.5080	0.4977	0.4872	0.4765	0.4657	0.4547	0.4436	0.4323	0.4210	0.4095	0.3979	0.3863	0.3747	0.3631	0.3515	0.3399	0.3284	0.3170	0.3057	0.2945
5	0.5088	0.4984	0.4879	0.4772	0.4664	0.4554	0.4442	0.4330	0.4216	0.4101	0.3985	0.3869	0.3753	0.3636	0.3520	0.3404	0.3289	0.3175	0.3061	0.2949
6	0.5095	0.4992	0.4886	0.4780	0.4671	0.4561	0.4449	0.4336	0.4222	0.4107	0.3992	0.3875	0.3759	0.3642	0.3526	0.3410	0.3294	0.3180	0.3066	0.2954
7	0.5104	0.5000	0.4894	0.4787	0.4679	0.4568	0.4457	0.4343	0.4229	0.4114	0.3998	0.3882	0.3765	0.3648	0.3531	0.3415	0.3300	0.3185	0.3071	0.2959
8	0.5112	0.5008	0.4903	0.4795	0.4686	0.4576	0.4464	0.4351	0.4236	0.4121	0.4005	0.3888	0.3771	0.3654	0.3537	0.3421	0.3305	0.3190	0.3077	0.2964
9	0.5121	0.5017	0.4911	0.4804	0.4695	0.4584	0.4472	0.4359	0.4244	0.4129	0.4012	0.3895	0.3778	0.3661	0.3544	0.3427	0.3311	0.3196	0.3082	0.2969
10	0.5131	0.5026	0.4921	0.4813	0.4704	0.4593	0.4481	0.4367	0.4252	0.4136	0.4020	0.3903	0.3785	0.3668	0.3551	0.3434	0.3318	0.3202	0.3088	0.2975
11	0.5141	0.5036	0.4930	0.4822	0.4713	0.4602	0.4489	0.4376	0.4261	0.4145	0.4028	0.3911	0.3793	0.3675	0.3558	0.3441	0.3324	0.3209	0.3094	0.2981
12	0.5151	0.5046	0.4940	0.4832	0.4723	0.4611	0.4499	0.4385	0.4269	0.4153	0.4036	0.3919	0.3801	0.3683	0.3565	0.3448	0.3331	0.3216	0.3101	0.2987
13	0.5162	0.5057	0.4951	0.4843	0.4733	0.4621	0.4508	0.4394	0.4279	0.4162	0.4045	0.3927	0.3809	0.3691	0.3573	0.3456	0.3339	0.3223	0.3108	0.2994
14	0.5173	0.5068	0.4962	0.4853	0.4743	0.4632	0.4518	0.4404	0.4288	0.4172	0.4054	0.3936	0.3818	0.3699	0.3581	0.3463	0.3346	0.3230	0.3115	0.3001
15	0.5185	0.5080	0.4973	0.4865	0.4754	0.4642	0.4529	0.4414	0.4298	0.4182	0.4064	0.3946	0.3827	0.3708	0.3590	0.3472	0.3354	0.3238	0.3122	0.3008
16	0.5198	0.5092	0.4985	0.4876	0.4766	0.4654	0.4540	0.4425	0.4309	0.4192	0.4074	0.3955	0.3836	0.3717	0.3599	0.3480	0.3363	0.3246	0.3130	0.3016
17	0.5211	0.5105	0.4998	0.4889	0.4778	0.4666	0.4552	0.4437	0.4320	0.4203	0.4084	0.3966	0.3846	0.3727	0.3608	0.3489	0.3372	0.3254	0.3138	0.3024
18	0.5224	0.5118	0.5011	0.4902	0.4791	0.4678	0.4564	0.4448	0.4332	0.4214	0.4095	0.3976	0.3857	0.3737	0.3618	0.3499	0.3381	0.3263	0.3147	0.3032
19	0.5238	0.5132	0.5025	0.4915	0.4804	0.4691	0.4577	0.4461	0.4344	0.4226	0.4107	0.3987	0.3868	0.3748	0.3628	0.3509	0.3390	0.3273	0.3156	0.3041
20	0.5253	0.5147	0.5039	0.4929	0.4818	0.4705	0.4590	0.4474	0.4356	0.4238	0.4119	0.3999	0.3879	0.3759	0.3639	0.3519	0.3400	0.3282	0.3165	0.3050
21	0.5269	0.5162	0.5054	0.4944	0.4832	0.4719	0.4604	0.4487	0.4370	0.4251	0.4132	0.4012	0.3891	0.3771	0.3650	0.3530	0.3411	0.3293	0.3175	0.3059
22	0.5285	0.5178	0.5070	0.4960	0.4848	0.4734	0.4619	0.4502	0.4384	0.4265	0.4145	0.4025	0.3904	0.3783	0.3662	0.3542	0.3422	0.3304	0.3186	0.3069
23	0.5302	0.5195	0.5087	0.4976	0.4864	0.4750	0.4634	0.4517	0.4399	0.4279	0.4159	0.4038	0.3917	0.3796	0.3675	0.3554	0.3434	0.3315	0.3197	0.3080
24	0.5320	0.5213	0.5104	0.4993	0.4880	0.4766	0.4650	0.4533	0.4414	0.4294	0.4174	0.4053	0.3931	0.3810	0.3688	0.3567	0.3447	0.3327	0.3208	0.3091
25	0.5339	0.5232	0.5122	0.5011	0.4898	0.4783	0.4667	0.4549	0.4430	0.4310	0.4189	0.4068	0.3946	0.3824	0.3702	0.3580	0.3460	0.3340	0.3221	0.3103
26	0.5359	0.5251	0.5142	0.5030	0.4917	0.4802	0.4685	0.4567	0.4448	0.4327	0.4206	0.4084	0.3961	0.3839	0.3717	0.3595	0.3473	0.3353	0.3234	0.3116
27	0.5380	0.5272	0.5162	0.5050	0.4936	0.4821	0.4704	0.4585	0.4466	0.4345	0.4223	0.4101	0.3978	0.3855	0.3732	0.3610	0.3488	0.3367	0.3247	0.3129
28	0.5402	0.5293	0.5183	0.5071	0.4957	0.4841	0.4724	0.4605	0.4485	0.4363	0.4241	0.4118	0.3995	0.3872	0.3748	0.3625	0.3503	0.3382	0.3262	0.3143
29	0.5424	0.5316	0.5205	0.5093	0.4978	0.4862	0.4744	0.4625	0.4504	0.4383	0.4260	0.4137	0.4013	0.3889	0.3765	0.3642	0.3519	0.3397	0.3277	0.3157
30	0.5448	0.5339	0.5228	0.5115	0.5001	0.4884	0.4766	0.4646	0.4525	0.4403	0.4280	0.4156	0.4032	0.3907	0.3783	0.3659	0.3536	0.3414	0.3292	0.3172
31	0.5473	0.5364	0.5252	0.5139	0.5024	0.4907	0.4788	0.4668	0.4547	0.4424	0.4300	0.4176	0.4051	0.3926	0.3802	0.3677	0.3554	0.3431	0.3309	0.3188
32	0.5499	0.5389	0.5277	0.5164	0.5048	0.4931	0.4812	0.4691	0.4569	0.4446	0.4322	0.4197	0.4072	0.3946	0.3821	0.3696	0.3572	0.3448	0.3326	0.3204
33	0.5525	0.5415	0.5303	0.5189	0.5073	0.4955	0.4836	0.4715	0.4592	0.4469	0.4344	0.4219	0.4093	0.3967	0.3841	0.3715	0.3590	0.3466	0.3343	0.3222
34	0.5553	0.5443	0.5330	0.5216	0.5099	0.4981	0.4861	0.4740	0.4617	0.4492	0.4367	0.4241	0.4115	0.3988	0.3862	0.3736	0.3610	0.3485	0.3362	0.3239
35	0.5582	0.5471	0.5359	0.5244	0.5127	0.5008	0.4888	0.4766	0.4642	0.4517	0.4391	0.4265	0.4138	0.4011	0.3884	0.3757	0.3631	0.3505	0.3381	0.3258
36	0.5613	0.5501	0.5388	0.5273	0.5155	0.5036	0.4915	0.4793	0.4668	0.4543	0.4417	0.4290	0.4162	0.4034	0.3906	0.3779	0.3652	0.3526	0.3401	0.3278
37	0.5644	0.5533	0.5419	0.5303	0.5185	0.5066	0.4944	0.4821	0.4696	0.4570	0.4443	0.4315	0.4187	0.4059	0.3930	0.3802	0.3675	0.3548	0.3422	0.3298
38	0.5677	0.5565	0.5451	0.5335	0.5217	0.5096	0.4974	0.4850	0.4725	0.4599	0.4471	0.4343	0.4214	0.4084	0.3955	0.3827	0.3698	0.3571	0.3444	0.3319
39	0.5712	0.5600	0.5485	0.5368	0.5249	0.5129	0.5006	0.4881	0.4756	0.4628	0.4500	0.4371	0.4241	0.4111	0.3982	0.3852	0.3723	0.3595	0.3468	0.3342
40	0.5748	0.5635	0.5520	0.5403	0.5284	0.5162	0.5039	0.4914	0.4787	0.4660	0.4531	0.4401	0.4270	0.4140	0.4009	0.3879	0.3749	0.3620	0.3492	0.3365
41	0.5786	0.5673	0.5557	0.5439	0.5320	0.5198	0.5074	0.4948	0.4821	0.4692	0.4563	0.4432	0.4301	0.4169	0.4038	0.3907	0.3776	0.3646	0.3518	0.3390
42	0.5826	0.5712	0.5596	0.5478	0.5357	0.5235	0.5110	0.4984	0.4856	0.4727	0.4596	0.4465	0.4333	0.4201	0.4068	0.3936	0.3805	0.3674	0.3545	0.3416
43	0.5867	0.5753	0.5637	0.5518	0.5397	0.5274	0.5148	0.5021	0.4893	0.4763	0.4631	0.4499	0.4366	0.4233	0.4100	0.3967	0.3835	0.3703	0.3573	0.3443
44	0.5911	0.5796	0.5679	0.5560	0.5438	0.5314	0.5188	0.5061	0.4931	0.4800	0.4668	0.4535	0.4402	0.4268	0.4134	0.4000	0.3866	0.3734	0.3602	0.3472
45	0.5956	0.5841	0.5723	0.5603	0.5481	0.5357	0.5230	0.5102	0.4972	0.4840	0.4707	0.4573	0.4439	0.4304	0.4169	0.4034	0.3900	0.3766	0.3633	0.3502
46	0.6003	0.5888	0.5770	0.5649	0.5526	0.5401	0.5274	0.5145	0.5014	0.4881	0.4748	0.4613	0.4477	0.4341	0.4205	0.4070	0.3934	0.3800	0.3666	0.3534
47	0.6053	0.5937	0.5818	0.5697	0.5574	0.5448	0.5320	0.5190	0.5058	0.4925	0.4790	0.4654	0.4518	0.4381	0.4244	0.4107	0.3971	0.3835	0.3700	0.3567
48	0.6104	0.5988	0.5869	0.5747	0.5623	0.5497	0.5368	0.5237	0.5105	0.4970	0.4835	0.4698	0.4560	0.4422	0.4284	0.4146	0.4009	0.3872	0.3736	0.3601
49	0.6158	0.6041	0.5922	0.5799	0.5675	0.5548	0.5418	0.5287	0.5153	0.5018	0.4882	0.4744	0.4605	0.4466	0.4327	0.4188	0.4049	0.3911	0.3774	0.3638
50	0.6214	0.6097	0.5977	0.5854	0.5729	0.5601	0.5471	0.5339	0.5204	0.5068	0.4931	0.4792	0.4652	0.4512	0.4372	0.4231	0.4091	0.3952	0.3814	0.3677
51	0.6273	0.6155	0.6035	0.5912	0.5786	0.5657	0.5527	0.5393	0.5258	0.5121	0.4983	0.4843	0.4702	0.4560	0.4419	0.4277	0.4136	0.3995	0.3856	0.3717
52	0.6334	0.6216	0.6096	0.5972	0.5846	0.5717	0.5585	0.5451	0.5315	0.5177	0.5037	0.4896	0.4754	0.4612	0.4469	0.4326	0.4183	0.4042	0.3900	0.3761
53	0.6399	0.6281	0.6160	0.6036	0.5909	0.5779	0.5647	0.5512	0.5375	0.5236	0.5096	0.4954	0.4810	0.4667	0.4522	0.4378	0.4234	0.4091	0.3948	0.3807
54	0.6467	0.6348	0.6227	0.6103	0.5976	0.5845	0.5713	0.5577	0.5439	0.5299	0.5157	0.5014	0.4870	0.4725	0.4579	0.4434	0.4288	0.4143	0.3999	0.3856
55	0.6538	0.6419	0.6298	0.6174	0.6046	0.5915	0.5782	0.5645	0.5507	0.5366	0.5223	0.5079	0.4933	0.4787	0.4640	0.4493	0.4346	0.4199	0.4054	0.3909
56	0.6612	0.6494	0.6373	0.6248	0.6120	0.5989	0.5855	0.5718	0.5578	0.5436	0.5293	0.5147	0.5000	0.4852	0.4704	0.4555	0.4407	0.4259	0.4112	0.3965
57	0.6690	0.6572	0.6450	0.6326	0.6198	0.6066	0.5931	0.5794	0.5654	0.5511	0.5366	0.5219	0.5071	0.4922	0.4772	0.4622	0.4472	0.4323	0.4173	0.4025
58	0.6771	0.6653	0.6532	0.6407	0.6279	0.6147	0.6012	0.5874	0.5733	0.5590	0.5444	0.5296	0.5147	0.4996	0.4845	0.4693	0.4542	0.4390	0.4239	0.4090
59	0.6855	0.6738	0.6617	0.6492	0.6364	0.6232	0.6097	0.5959	0.5817	0.5673	0.5526	0.5377	0.5227	0.5075	0.4922	0.4769	0.4615	0.4462	0.4310	0.4158
60	0.6942	0.6826	0.6705	0.6581	0.6453	0.6321	0.6186	0.6047	0.5905	0.5760	0.5612	0.5463	0.5311	0.5158	0.5004	0.4849	0.4694	0.4539	0.4384	0.4230
61	0.7032	0.6917	0.6797	0.6673	0.6546	0.6414	0.6279	0.6140	0.5997	0.5852	0.5703	0.5552	0.5400	0.5245	0.5090	0.4933	0.4777	0.4620	0.4463	0.4308
62	0.7125	0.7011	0.6892	0.6769	0.6642	0.6511	0.6375	0.6236	0.6094	0.5948	0.5799	0.5647	0.5493	0.5338	0.5181	0.5023	0.4864	0.4706	0.4547	0.4390
63	0.7221	0.7108	0.6990	0.6868	0.6742	0.6611	0.6476	0.6337	0.6194	0.6048	0.5899	0.5746	0.5592	0.5435	0.5277	0.5117	0.4957	0.4797	0.4636	0.4477
64	0.7319	0.7207	0.7091	0.6970	0.6845	0.6715	0.6580	0.6442	0.6299	0.6153	0.6003	0.5850	0.5695	0.5537	0.5378	0.5217	0.5055	0.4893	0.4731	0.4569
65	0.7419	0.7309	0.7194	0.7075	0.6951	0.6822	0.6688	0.6550	0.6408	0.6262	0.6112	0.5959	0.5803	0.5644	0.5484	0.5321	0.5158	0.4994	0.4830	0.4666
66	0.7521	0.7413	0.7300	0.7183	0.7060	0.6932	0.6800	0.6663	0.6521	0.6375	0.6225	0.6072	0.5915	0.5756	0.5595	0.5431	0.5267	0.5101	0.4935	0.4769
67	0.7625	0.7519	0.7409	0.7293	0.7172	0.7046	0.6915	0.6779	0.6638	0.6493	0.6343	0.6190	0.6033	0.5873	0.5711	0.5547	0.5381	0.5214	0.5046	0.4878
68	0.7731	0.7627	0.7519	0.7405	0.7286	0.7162	0.7033	0.6898	0.6759	0.6614	0.6465	0.6312	0.6156	0.5996	0.5833	0.5668	0.5501	0.5332	0.5163	0.4993
69	0.7838	0.7737	0.7631	0.7520	0.7403	0.7281	0.7154	0.7021	0.6883	0.6740	0.6592	0.6440	0.6283	0.6123	0.5960	0.5795	0.5627	0.5457	0.5286	0.5114
70	0.7945	0.7847	0.7744	0.7636	0.7522	0.7402	0.7277	0.7147	0.7010	0.6869	0.6722	0.6571	0.6416	0.6256	0.6093	0.5927	0.5758	0.5588	0.5415	0.5242
71	0.8053	0.7958	0.7858	0.7753	0.7642	0.7525	0.7403	0.7275	0.7141	0.7001	0.6857	0.6707	0.6552	0.6393	0.6231	0.6064	0.5895	0.5724	0.5551	0.5376
72	0.8160	0.8069	0.7973	0.7871	0.7763	0.7650	0.7530	0.7405	0.7274	0.7137	0.6994	0.6846	0.6693	0.6535	0.6373	0.6207	0.6038	0.5867	0.5692	0.5517
73	0.8268	0.8180	0.8087	0.7989	0.7885	0.7775	0.7659	0.7537	0.7408	0.7274	0.7134	0.6988	0.6837	0.6681	0.6520	0.6355	0.6186	0.6015	0.5840	0.5663
74	0.8374	0.8290	0.8201	0.8106	0.8006	0.7900	0.7788	0.7669	0.7544	0.7413	0.7276	0.7133	0.6984	0.6830	0.6671	0.6507	0.6340	0.6168	0.5994	0.5816
75	0.8478	0.8399	0.8314	0.8223	0.8127	0.8025	0.7917	0.7802	0.7681	0.7554	0.7420	0.7280	0.7134	0.6982	0.6825	0.6664	0.6497	0.6327	0.6152	0.5975
76	0.8581	0.8505	0.8425	0.8339	0.8247	0.8149	0.8045	0.7935	0.7818	0.7694	0.7565	0.7428	0.7286	0.7137	0.6983	0.6823	0.6659	0.6490	0.6317	0.6140
77	0.8682	0.8610	0.8534	0.8452	0.8365	0.8272	0.8172	0.8066	0.7954	0.7835	0.7710	0.7577	0.7439	0.7294	0.7143	0.6986	0.6824	0.6657	0.6485	0.6310
78	0.8780	0.8712	0.8640	0.8563	0.8481	0.8392	0.8298	0.8197	0.8089	0.7975	0.7854	0.7727	0.7592	0.7452	0.7304	0.7151	0.6992	0.6828	0.6658	0.6484
79	0.8875	0.8812	0.8744	0.8672	0.8594	0.8510	0.8421	0.8325	0.8223	0.8114	0.7998	0.7875	0.7746	0.7610	0.7467	0.7318	0.7162	0.7001	0.6834	0.6663
80	0.8966	0.8907	0.8844	0.8777	0.8704	0.8625	0.8541	0.8450	0.8353	0.8250	0.8140	0.8022	0.7898	0.7767	0.7629	0.7485	0.7334	0.7177	0.7013	0.6845
81	0.9054	0.8999	0.8941	0.8878	0.8810	0.8736	0.8657	0.8572	0.8481	0.8383	0.8279	0.8167	0.8049	0.7923	0.7791	0.7652	0.7506	0.7353	0.7194	0.7029
82	0.9137	0.9087	0.9033	0.8975	0.8911	0.8843	0.8770	0.8690	0.8605	0.8513	0.8414	0.8309	0.8196	0.8077	0.7950	0.7817	0.7676	0.7529	0.7375	0.7214
83	0.9216	0.9170	0.9121	0.9067	0.9008	0.8945	0.8877	0.8803	0.8723	0.8637	0.8545	0.8446	0.8340	0.8227	0.8107	0.7979	0.7845	0.7703	0.7555	0.7400
84	0.9291	0.9249	0.9203	0.9154	0.9100	0.9042	0.8979	0.8911	0.8837	0.8757	0.8671	0.8578	0.8479	0.8372	0.8259	0.8138	0.8010	0.7875	0.7733	0.7583
85	0.9361	0.9323	0.9281	0.9236	0.9187	0.9134	0.9076	0.9013	0.8945	0.8871	0.8791	0.8705	0.8612	0.8512	0.8406	0.8292	0.8171	0.8043	0.7907	0.7765
86	0.9426	0.9391	0.9353	0.9313	0.9268	0.9219	0.9166	0.9109	0.9046	0.8978	0.8905	0.8825	0.8739	0.8646	0.8547	0.8440	0.8327	0.8206	0.8077	0.7942
87	0.9486	0.9455	0.9421	0.9384	0.9343	0.9299	0.9251	0.9199	0.9141	0.9079	0.9011	0.8938	0.8859	0.8773	0.8681	0.8582	0.8475	0.8362	0.8241	0.8113
88	0.9541	0.9512	0.9482	0.9448	0.9412	0.9372	0.9328	0.9281	0.9229	0.9172	0.9110	0.9043	0.8970	0.8891	0.8806	0.8714	0.8615	0.8509	0.8396	0.8276
89	0.9590	0.9565	0.9537	0.9507	0.9474	0.9438	0.9399	0.9356	0.9309	0.9257	0.9201	0.9139	0.9072	0.9000	0.8921	0.8837	0.8745	0.8647	0.8542	0.8429
90	0.9634	0.9612	0.9587	0.9560	0.9530	0.9498	0.9462	0.9423	0.9381	0.9334	0.9283	0.9227	0.9166	0.9099	0.9027	0.8949	0.8865	0.8774	0.8676	0.8571

Mortality Table: Blended Disabled Mortality, Blended Beneficiary Mortality
Interest Rate: 7.65%, with 2.90% COLA
Interest Rate: 7.65%, with 2.90% COLA

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

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	0.2823	0.2715	0.2609	0.2504	0.2403	0.2304	0.2207	0.2114	0.2023	0.1936	0.1852
2	0.2827	0.2718	0.2612	0.2508	0.2406	0.2307	0.2210	0.2117	0.2026	0.1939	0.1854
3	0.2831	0.2722	0.2615	0.2511	0.2409	0.2310	0.2213	0.2119	0.2029	0.1941	0.1857
4	0.2835	0.2726	0.2619	0.2515	0.2413	0.2313	0.2216	0.2122	0.2032	0.1944	0.1859
5	0.2839	0.2730	0.2623	0.2518	0.2416	0.2317	0.2220	0.2126	0.2035	0.1947	0.1862
6	0.2843	0.2734	0.2627	0.2522	0.2420	0.2320	0.2223	0.2129	0.2038	0.1950	0.1865
7	0.2848	0.2739	0.2632	0.2527	0.2424	0.2324	0.2227	0.2133	0.2041	0.1953	0.1868
8	0.2853	0.2744	0.2636	0.2531	0.2428	0.2328	0.2231	0.2136	0.2045	0.1957	0.1872
9	0.2858	0.2749	0.2641	0.2536	0.2433	0.2332	0.2235	0.2140	0.2049	0.1960	0.1875
10	0.2864	0.2754	0.2646	0.2541	0.2437	0.2337	0.2239	0.2144	0.2053	0.1964	0.1879
11	0.2869	0.2759	0.2651	0.2546	0.2442	0.2342	0.2244	0.2149	0.2057	0.1968	0.1883
12	0.2876	0.2765	0.2657	0.2551	0.2448	0.2347	0.2249	0.2153	0.2061	0.1972	0.1887
13	0.2882	0.2771	0.2663	0.2557	0.2453	0.2352	0.2254	0.2158	0.2066	0.1977	0.1891
14	0.2889	0.2778	0.2669	0.2563	0.2459	0.2357	0.2259	0.2163	0.2071	0.1981	0.1895
15	0.2895	0.2784	0.2676	0.2569	0.2465	0.2363	0.2264	0.2168	0.2076	0.1986	0.1900
16	0.2903	0.2791	0.2682	0.2575	0.2471	0.2369	0.2270	0.2174	0.2081	0.1991	0.1905
17	0.2910	0.2799	0.2689	0.2582	0.2477	0.2375	0.2276	0.2180	0.2086	0.1996	0.1910
18	0.2918	0.2806	0.2697	0.2589	0.2484	0.2382	0.2282	0.2186	0.2092	0.2002	0.1915
19	0.2927	0.2815	0.2704	0.2597	0.2491	0.2389	0.2289	0.2192	0.2098	0.2008	0.1920
20	0.2935	0.2823	0.2713	0.2604	0.2499	0.2396	0.2296	0.2198	0.2104	0.2014	0.1926
21	0.2945	0.2832	0.2721	0.2613	0.2507	0.2403	0.2303	0.2205	0.2111	0.2020	0.1932
22	0.2955	0.2841	0.2730	0.2621	0.2515	0.2411	0.2311	0.2213	0.2118	0.2027	0.1939
23	0.2965	0.2851	0.2740	0.2631	0.2524	0.2420	0.2319	0.2221	0.2126	0.2034	0.1946
24	0.2976	0.2862	0.2750	0.2640	0.2533	0.2429	0.2327	0.2229	0.2133	0.2041	0.1953
25	0.2987	0.2873	0.2760	0.2650	0.2543	0.2438	0.2336	0.2237	0.2142	0.2049	0.1960
26	0.2999	0.2884	0.2771	0.2661	0.2553	0.2448	0.2346	0.2246	0.2150	0.2058	0.1968
27	0.3012	0.2896	0.2783	0.2672	0.2564	0.2458	0.2356	0.2256	0.2160	0.2067	0.1977
28	0.3025	0.2909	0.2796	0.2684	0.2576	0.2469	0.2366	0.2266	0.2169	0.2076	0.1986
29	0.3039	0.2923	0.2809	0.2697	0.2588	0.2481	0.2377	0.2277	0.2180	0.2086	0.1995
30	0.3054	0.2937	0.2822	0.2710	0.2600	0.2493	0.2389	0.2288	0.2190	0.2096	0.2005
31	0.3069	0.2952	0.2836	0.2724	0.2613	0.2506	0.2401	0.2300	0.2201	0.2107	0.2015
32	0.3085	0.2967	0.2851	0.2738	0.2627	0.2519	0.2414	0.2312	0.2213	0.2118	0.2026
33	0.3101	0.2983	0.2867	0.2753	0.2641	0.2533	0.2427	0.2324	0.2225	0.2129	0.2037
34	0.3119	0.3000	0.2883	0.2768	0.2656	0.2547	0.2441	0.2337	0.2238	0.2141	0.2048
35	0.3137	0.3017	0.2899	0.2784	0.2671	0.2562	0.2455	0.2351	0.2251	0.2154	0.2060
36	0.3155	0.3035	0.2917	0.2801	0.2688	0.2577	0.2470	0.2365	0.2265	0.2167	0.2073
37	0.3175	0.3054	0.2935	0.2819	0.2705	0.2594	0.2485	0.2381	0.2279	0.2181	0.2086
38	0.3196	0.3074	0.2954	0.2837	0.2722	0.2611	0.2502	0.2396	0.2294	0.2195	0.2100
39	0.3217	0.3095	0.2974	0.2856	0.2741	0.2629	0.2519	0.2413	0.2310	0.2211	0.2115
40	0.3240	0.3117	0.2996	0.2877	0.2761	0.2647	0.2537	0.2430	0.2327	0.2227	0.2130
41	0.3264	0.3140	0.3018	0.2898	0.2781	0.2667	0.2556	0.2449	0.2344	0.2243	0.2146
42	0.3289	0.3164	0.3041	0.2921	0.2803	0.2688	0.2576	0.2468	0.2363	0.2261	0.2163
43	0.3316	0.3190	0.3066	0.2944	0.2826	0.2710	0.2597	0.2488	0.2382	0.2280	0.2181
44	0.3343	0.3216	0.3092	0.2969	0.2850	0.2733	0.2619	0.2509	0.2402	0.2299	0.2200
45	0.3372	0.3244	0.3119	0.2995	0.2875	0.2757	0.2642	0.2531	0.2424	0.2320	0.2219
46	0.3403	0.3274	0.3147	0.3023	0.2901	0.2782	0.2667	0.2555	0.2446	0.2341	0.2240
47	0.3435	0.3305	0.3177	0.3051	0.2929	0.2809	0.2692	0.2579	0.2469	0.2363	0.2261
48	0.3468	0.3337	0.3208	0.3081	0.2958	0.2837	0.2719	0.2605	0.2494	0.2387	0.2284
49	0.3504	0.3371	0.3241	0.3113	0.2988	0.2866	0.2747	0.2632	0.2520	0.2412	0.2308
50	0.3541	0.3407	0.3276	0.3147	0.3020	0.2897	0.2777	0.2660	0.2547	0.2438	0.2333
51	0.3580	0.3445	0.3312	0.3182	0.3054	0.2930	0.2808	0.2690	0.2576	0.2466	0.2359
52	0.3622	0.3486	0.3351	0.3219	0.3090	0.2964	0.2842	0.2723	0.2607	0.2495	0.2388
53	0.3667	0.3529	0.3393	0.3260	0.3129	0.3002	0.2878	0.2757	0.2640	0.2527	0.2418
54	0.3715	0.3575	0.3438	0.3303	0.3171	0.3042	0.2916	0.2794	0.2676	0.2561	0.2451
55	0.3766	0.3625	0.3485	0.3349	0.3215	0.3084	0.2957	0.2833	0.2713	0.2598	0.2486
56	0.3821	0.3677	0.3537	0.3398	0.3263	0.3130	0.3001	0.2876	0.2754	0.2637	0.2523
57	0.3879	0.3734	0.3591	0.3451	0.3314	0.3179	0.3048	0.2921	0.2798	0.2678	0.2563
58	0.3941	0.3794	0.3649	0.3507	0.3368	0.3232	0.3099	0.2970	0.2845	0.2723	0.2606
59	0.4007	0.3858	0.3712	0.3567	0.3426	0.3288	0.3153	0.3022	0.2895	0.2771	0.2653
60	0.4078	0.3927	0.3778	0.3632	0.3488	0.3348	0.3211	0.3077	0.2948	0.2823	0.2702
61	0.4153	0.4000	0.3849	0.3700	0.3554	0.3412	0.3272	0.3137	0.3005	0.2878	0.2755
62	0.4233	0.4078	0.3924	0.3773	0.3625	0.3480	0.3338	0.3200	0.3066	0.2937	0.2811
63	0.4318	0.4160	0.4004	0.3851	0.3700	0.3553	0.3409	0.3268	0.3132	0.3000	0.2872
64	0.4408	0.4248	0.4089	0.3934	0.3780	0.3630	0.3484	0.3341	0.3202	0.3067	0.2937
65	0.4503	0.4340	0.4180	0.4021	0.3866	0.3713	0.3563	0.3418	0.3276	0.3139	0.3006
66	0.4604	0.4439	0.4276	0.4115	0.3956	0.3801	0.3648	0.3500	0.3355	0.3215	0.3079
67	0.4710	0.4543	0.4378	0.4214	0.4053	0.3894	0.3739	0.3588	0.3440	0.3297	0.3158
68	0.4823	0.4654	0.4486	0.4319	0.4155	0.3994	0.3836	0.3681	0.3531	0.3384	0.3243
69	0.4942	0.4771	0.4600	0.4431	0.4264	0.4100	0.3939	0.3781	0.3627	0.3478	0.3333
70	0.5068	0.4894	0.4721	0.4550	0.4380	0.4213	0.4049	0.3888	0.3731	0.3578	0.3430
71	0.5200	0.5025	0.4849	0.4675	0.4503	0.4333	0.4165	0.4001	0.3841	0.3685	0.3533
72	0.5339	0.5162	0.4984	0.4808	0.4633	0.4459	0.4289	0.4122	0.3958	0.3798	0.3643
73	0.5485	0.5306	0.5126	0.4947	0.4770	0.4594	0.4420	0.4250	0.4083	0.3920	0.3761
74	0.5637	0.5457	0.5276	0.5095	0.4915	0.4736	0.4559	0.4386	0.4215	0.4048	0.3886
75	0.5796	0.5614	0.5432	0.5249	0.5067	0.4886	0.4706	0.4529	0.4356	0.4185	0.4019
76	0.5960	0.5778	0.5595	0.5411	0.5227	0.5043	0.4861	0.4681	0.4504	0.4331	0.4161
77	0.6130	0.5948	0.5765	0.5579	0.5394	0.5209	0.5024	0.4842	0.4662	0.4485	0.4311
78	0.6306	0.6125	0.5941	0.5755	0.5569	0.5382	0.5195	0.5011	0.4828	0.4647	0.4471
79	0.6486	0.6306	0.6123	0.5937	0.5750	0.5563	0.5375	0.5188	0.5002	0.4819	0.4639
80	0.6671	0.6493	0.6311	0.6126	0.5939	0.5751	0.5562	0.5373	0.5186	0.5000	0.4818
81	0.6859	0.6683	0.6503	0.6320	0.6134	0.5946	0.5756	0.5567	0.5378	0.5191	0.5005
82	0.7048	0.6876	0.6699	0.6518	0.6333	0.6146	0.5957	0.5768	0.5578	0.5389	0.5201
83	0.7238	0.7070	0.6897	0.6719	0.6537	0.6352	0.6164	0.5975	0.5785	0.5595	0.5406
84	0.7427	0.7264	0.7096	0.6922	0.6743	0.6561	0.6375	0.6187	0.5998	0.5808	0.5618
85	0.7615	0.7458	0.7294	0.7125	0.6951	0.6772	0.6589	0.6404	0.6216	0.6027	0.5837
86	0.7798	0.7648	0.7491	0.7327	0.7158	0.6984	0.6805	0.6623	0.6438	0.6250	0.6062
87	0.7977	0.7834	0.7684	0.7527	0.7364	0.7195	0.7021	0.6843	0.6661	0.6477	0.6290
88	0.8148	0.8012	0.7869	0.7719	0.7563	0.7400	0.7232	0.7059	0.6882	0.6701	0.6518
89	0.8309	0.8181	0.8046	0.7903	0.7754	0.7599	0.7437	0.7270	0.7098	0.6922	0.6743
90	0.8459	0.8339	0.8212	0.8077	0.7936	0.7787	0.7633	0.7472	0.7306	0.7136	0.6961

Mortality Table: Blended Disabled Mortality, Blended Beneficiary Mortality
Interest Rate: 7.65%, with 2.90% COLA
Interest Rate: 7.65%, with 2.90% COLA

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

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

Beneficiary	Attained Age at Retiremen																			
Age	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
1	0.8341	0.8323	0.8305	0.8285	0.8265	0.8243	0.8219	0.8194	0.8168	0.8140	0.8110	0.8078	0.8045	0.8009	0.7971	0.7930	0.7888	0.7842	0.7794	0.7742
2	0.8348	0.8330	0.8312	0.8293	0.8272	0.8250	0.8226	0.8201	0.8175	0.8147	0.8117	0.8085	0.8052	0.8016	0.7978	0.7937	0.7895	0.7849	0.7801	0.7749
3	0.8355	0.8338	0.8319	0.8300	0.8279	0.8257	0.8234	0.8209	0.8182	0.8154	0.8125	0.8093	0.8059	0.8023	0.7985	0.7945	0.7902	0.7857	0.7808	0.7757
4	0.8363	0.8346	0.8327	0.8308	0.8287	0.8265	0.8242	0.8217	0.8190	0.8162	0.8132	0.8101	0.8067	0.8031	0.7993	0.7953	0.7910	0.7864	0.7816	0.7765
5	0.8371	0.8354	0.8335	0.8316	0.8295	0.8273	0.8250	0.8225	0.8199	0.8170	0.8141	0.8109	0.8075	0.8039	0.8001	0.7961	0.7918	0.7873	0.7824	0.7773
6	0.8380	0.8362	0.8344	0.8324	0.8304	0.8282	0.8258	0.8234	0.8207	0.8179	0.8149	0.8118	0.8084	0.8048	0.8010	0.7970	0.7927	0.7881	0.7833	0.7781
7	0.8388	0.8371	0.8353	0.8333	0.8313	0.8291	0.8267	0.8243	0.8216	0.8188	0.8158	0.8127	0.8093	0.8057	0.8019	0.7979	0.7936	0.7890	0.7842	0.7790
8	0.8398	0.8381	0.8362	0.8343	0.8322	0.8300	0.8277	0.8252	0.8226	0.8198	0.8168	0.8136	0.8102	0.8067	0.8029	0.7988	0.7945	0.7900	0.7851	0.7800
9	0.8408	0.8390	0.8372	0.8353	0.8332	0.8310	0.8287	0.8262	0.8236	0.8208	0.8178	0.8146	0.8112	0.8076	0.8038	0.7998	0.7955	0.7910	0.7861	0.7810
10	0.8418	0.8401	0.8382	0.8363	0.8342	0.8320	0.8297	0.8272	0.8246	0.8218	0.8188	0.8156	0.8123	0.8087	0.8049	0.8009	0.7966	0.7920	0.7872	0.7820
11	0.8429	0.8411	0.8393	0.8374	0.8353	0.8331	0.8308	0.8283	0.8257	0.8229	0.8199	0.8167	0.8134	0.8098	0.8060	0.8020	0.7977	0.7931	0.7883	0.7831
12	0.8440	0.8423	0.8405	0.8385	0.8365	0.8343	0.8319	0.8295	0.8268	0.8240	0.8211	0.8179	0.8145	0.8109	0.8071	0.8031	0.7988	0.7943	0.7894	0.7843
13	0.8452	0.8435	0.8416	0.8397	0.8376	0.8355	0.8331	0.8307	0.8280	0.8252	0.8222	0.8191	0.8157	0.8121	0.8083	0.8043	0.8000	0.7954	0.7906	0.7854
14	0.8464	0.8447	0.8429	0.8409	0.8389	0.8367	0.8344	0.8319	0.8293	0.8265	0.8235	0.8203	0.8170	0.8134	0.8096	0.8055	0.8013	0.7967	0.7918	0.7867
15	0.8477	0.8459	0.8441	0.8422	0.8402	0.8380	0.8356	0.8332	0.8306	0.8278	0.8248	0.8216	0.8183	0.8147	0.8109	0.8068	0.8026	0.7980	0.7931	0.7880
16	0.8490	0.8473	0.8455	0.8435	0.8415	0.8393	0.8370	0.8345	0.8319	0.8291	0.8261	0.8230	0.8196	0.8160	0.8122	0.8082	0.8039	0.7993	0.7945	0.7893
17	0.8503	0.8486	0.8468	0.8449	0.8429	0.8407	0.8384	0.8359	0.8333	0.8305	0.8275	0.8244	0.8210	0.8174	0.8136	0.8096	0.8053	0.8008	0.7959	0.7907
18	0.8518	0.8501	0.8483	0.8464	0.8443	0.8421	0.8398	0.8374	0.8348	0.8320	0.8290	0.8258	0.8225	0.8189	0.8151	0.8111	0.8068	0.8022	0.7974	0.7922
19	0.8533	0.8516	0.8498	0.8479	0.8458	0.8437	0.8413	0.8389	0.8363	0.8335	0.8305	0.8274	0.8240	0.8204	0.8166	0.8126	0.8083	0.8038	0.7989	0.7938
20	0.8548	0.8531	0.8513	0.8494	0.8474	0.8452	0.8429	0.8405	0.8379	0.8351	0.8321	0.8290	0.8256	0.8220	0.8182	0.8142	0.8099	0.8054	0.8005	0.7954
21	0.8564	0.8548	0.8530	0.8511	0.8490	0.8469	0.8446	0.8421	0.8395	0.8367	0.8338	0.8306	0.8273	0.8237	0.8199	0.8159	0.8116	0.8071	0.8022	0.7970
22	0.8581	0.8565	0.8547	0.8528	0.8508	0.8486	0.8463	0.8439	0.8413	0.8385	0.8355	0.8324	0.8290	0.8255	0.8217	0.8177	0.8134	0.8088	0.8040	0.7988
23	0.8599	0.8582	0.8565	0.8546	0.8526	0.8504	0.8481	0.8457	0.8431	0.8403	0.8374	0.8342	0.8309	0.8273	0.8235	0.8195	0.8152	0.8107	0.8058	0.8007
24	0.8618	0.8601	0.8583	0.8564	0.8544	0.8523	0.8500	0.8476	0.8450	0.8422	0.8393	0.8361	0.8328	0.8292	0.8255	0.8214	0.8171	0.8126	0.8077	0.8026
25	0.8637	0.8620	0.8603	0.8584	0.8564	0.8543	0.8520	0.8496	0.8470	0.8442	0.8413	0.8381	0.8348	0.8313	0.8275	0.8235	0.8192	0.8146	0.8098	0.8046
26	0.8657	0.8641	0.8623	0.8605	0.8585	0.8563	0.8541	0.8516	0.8491	0.8463	0.8434	0.8403	0.8369	0.8334	0.8296	0.8256	0.8213	0.8168	0.8119	0.8067
27	0.8678	0.8662	0.8645	0.8626	0.8606	0.8585	0.8562	0.8538	0.8512	0.8485	0.8456	0.8425	0.8391	0.8356	0.8318	0.8278	0.8235	0.8190	0.8141	0.8090
28	0.8700	0.8684	0.8667	0.8648	0.8629	0.8608	0.8585	0.8561	0.8535	0.8508	0.8479	0.8448	0.8414	0.8379	0.8341	0.8301	0.8259	0.8213	0.8165	0.8113
29	0.8723	0.8707	0.8690	0.8672	0.8652	0.8631	0.8609	0.8585	0.8559	0.8532	0.8503	0.8472	0.8439	0.8403	0.8366	0.8326	0.8283	0.8238	0.8189	0.8138
30	0.8747	0.8731	0.8714	0.8696	0.8677	0.8656	0.8633	0.8610	0.8584	0.8557	0.8528	0.8497	0.8464	0.8429	0.8391	0.8351	0.8309	0.8263	0.8215	0.8163
31	0.8772	0.8756	0.8739	0.8721	0.8702	0.8681	0.8659	0.8635	0.8610	0.8582	0.8554	0.8523	0.8490	0.8455	0.8417	0.8377	0.8335	0.8290	0.8241	0.8190
32	0.8797	0.8781	0.8765	0.8747	0.8727	0.8707	0.8685	0.8661	0.8636	0.8609	0.8580	0.8549	0.8516	0.8481	0.8444	0.8404	0.8362	0.8317	0.8268	0.8217
33	0.8823	0.8808	0.8791	0.8773	0.8754	0.8733	0.8712	0.8688	0.8663	0.8636	0.8608	0.8577	0.8544	0.8509	0.8472	0.8432	0.8390	0.8345	0.8297	0.8245
34	0.8850	0.8835	0.8818	0.8800	0.8781	0.8761	0.8739	0.8716	0.8691	0.8664	0.8636	0.8605	0.8573	0.8538	0.8501	0.8461	0.8419	0.8374	0.8326	0.8275
35	0.8878	0.8863	0.8846	0.8829	0.8810	0.8790	0.8768	0.8745	0.8720	0.8694	0.8665	0.8635	0.8602	0.8568	0.8531	0.8491	0.8449	0.8404	0.8356	0.8305
36	0.8907	0.8892	0.8875	0.8858	0.8839	0.8819	0.8798	0.8775	0.8750	0.8724	0.8696	0.8665	0.8633	0.8598	0.8562	0.8522	0.8480	0.8435	0.8387	0.8336
37	0.8937	0.8922	0.8905	0.8888	0.8870	0.8850	0.8828	0.8806	0.8781	0.8755	0.8727	0.8697	0.8665	0.8630	0.8594	0.8554	0.8513	0.8468	0.8420	0.8369
38	0.8967	0.8952	0.8937	0.8919	0.8901	0.8881	0.8860	0.8838	0.8813	0.8787	0.8760	0.8730	0.8698	0.8664	0.8627	0.8588	0.8546	0.8502	0.8454	0.8403
39	0.8999	0.8985	0.8969	0.8952	0.8934	0.8914	0.8893	0.8871	0.8847	0.8821	0.8793	0.8764	0.8732	0.8698	0.8662	0.8623	0.8581	0.8537	0.8489	0.8438
40	0.9032	0.9018	0.9002	0.8986	0.8968	0.8948	0.8928	0.8905	0.8882	0.8856	0.8829	0.8799	0.8767	0.8734	0.8697	0.8659	0.8617	0.8573	0.8526	0.8475
41	0.9067	0.9052	0.9037	0.9020	0.9003	0.8984	0.8963	0.8941	0.8917	0.8892	0.8865	0.8836	0.8804	0.8771	0.8735	0.8696	0.8655	0.8611	0.8564	0.8513
42	0.9102	0.9088	0.9073	0.9057	0.9039	0.9020	0.9000	0.8978	0.8955	0.8930	0.8903	0.8874	0.8842	0.8809	0.8773	0.8735	0.8694	0.8650	0.8603	0.8553
43	0.9139	0.9125	0.9110	0.9094	0.9077	0.9058	0.9038	0.9016	0.8993	0.8968	0.8942	0.8913	0.8882	0.8849	0.8813	0.8775	0.8735	0.8691	0.8644	0.8594
44	0.9177	0.9163	0.9149	0.9133	0.9116	0.9097	0.9077	0.9056	0.9033	0.9008	0.8982	0.8953	0.8923	0.8890	0.8855	0.8817	0.8776	0.8733	0.8687	0.8637
45	0.9217	0.9203	0.9188	0.9173	0.9156	0.9138	0.9118	0.9097	0.9074	0.9050	0.9024	0.8995	0.8965	0.8932	0.8897	0.8860	0.8820	0.8777	0.8730	0.8681
46	0.9257	0.9244	0.9229	0.9214	0.9197	0.9179	0.9160	0.9139	0.9117	0.9093	0.9067	0.9039	0.9009	0.8976	0.8942	0.8904	0.8865	0.8822	0.8776	0.8726
47	0.9299	0.9286	0.9272	0.9256	0.9240	0.9222	0.9203	0.9183	0.9160	0.9137	0.9111	0.9083	0.9053	0.9022	0.8987	0.8950	0.8911	0.8868	0.8823	0.8774
48	0.9342	0.9329	0.9315	0.9300	0.9284	0.9267	0.9248	0.9227	0.9206	0.9182	0.9157	0.9129	0.9100	0.9068	0.9034	0.8998	0.8958	0.8916	0.8871	0.8822
49	0.9387	0.9374	0.9360	0.9346	0.9330	0.9312	0.9294	0.9274	0.9252	0.9229	0.9204	0.9177	0.9148	0.9116	0.9083	0.9047	0.9008	0.8966	0.8921	0.8873
50	0.9433	0.9421	0.9407	0.9392	0.9377	0.9360	0.9341	0.9322	0.9300	0.9277	0.9253	0.9226	0.9197	0.9166	0.9133	0.9097	0.9059	0.9017	0.8973	0.8925
51	0.9481	0.9469	0.9455	0.9441	0.9425	0.9409	0.9390	0.9371	0.9350	0.9327	0.9303	0.9277	0.9248	0.9218	0.9185	0.9149	0.9111	0.9070	0.9026	0.8978
52	0.9531	0.9519	0.9506	0.9491	0.9476	0.9460	0.9442	0.9423	0.9402	0.9380	0.9356	0.9330	0.9302	0.9271	0.9239	0.9204	0.9166	0.9125	0.9082	0.9035
53	0.9583	0.9571	0.9558	0.9544	0.9529	0.9513	0.9496	0.9477	0.9456	0.9434	0.9411	0.9385	0.9357	0.9328	0.9295	0.9261	0.9224	0.9183	0.9140	0.9093
54	0.9638	0.9626	0.9614	0.9600	0.9585	0.9569	0.9552	0.9533	0.9513	0.9492	0.9468	0.9443	0.9416	0.9386	0.9355	0.9321	0.9284	0.9244	0.9201	0.9155
55	0.9696	0.9684	0.9672	0.9658	0.9644	0.9628	0.9611	0.9593	0.9573	0.9552	0.9529	0.9504	0.9477	0.9448	0.9417	0.9383	0.9347	0.9307	0.9265	0.9219
56	0.9756	0.9745	0.9732	0.9719	0.9705	0.9690	0.9673	0.9655	0.9636	0.9615	0.9592	0.9567	0.9541	0.9512	0.9482	0.9448	0.9413	0.9374	0.9332	0.9287
57	0.9819	0.9808	0.9796	0.9783	0.9769	0.9754	0.9737	0.9720	0.9701	0.9680	0.9658	0.9634	0.9608	0.9580	0.9549	0.9517	0.9481	0.9443	0.9402	0.9357
58	0.9886	0.9874	0.9863	0.9850	0.9836	0.9821	0.9805	0.9788	0.9769	0.9749	0.9727	0.9703	0.9678	0.9650	0.9620	0.9588	0.9553	0.9515	0.9475	0.9431
59	0.9955	0.9944	0.9932	0.9919	0.9906	0.9891	0.9876	0.9859	0.9840	0.9820	0.9799	0.9776	0.9750	0.9723	0.9694	0.9662	0.9628	0.9591	0.9551	0.9507
60	1.0027	1.0016	1.0004	0.9992	0.9979	0.9964	0.9949	0.9932	0.9914	0.9895	0.9874	0.9851	0.9826	0.9799	0.9771	0.9739	0.9706	0.9669	0.9630	0.9587
61	1.0102	1.0091	1.0080	1.0068	1.0055	1.0041	1.0025	1.0009	0.9991	0.9972	0.9952	0.9929	0.9905	0.9879	0.9850	0.9820	0.9787	0.9751	0.9712	0.9670
62	1.0179	1.0169	1.0158	1.0146	1.0133	1.0120	1.0105	1.0089	1.0071	1.0053	1.0032	1.0010	0.9987	0.9961	0.9933	0.9903	0.9870	0.9835	0.9797	0.9756
63	1.0260	1.0250	1.0239	1.0228	1.0215	1.0202	1.0187	1.0171	1.0154	1.0136	1.0116	1.0095	1.0071	1.0046	1.0019	0.9989	0.9957	0.9923	0.9885	0.9845
64	1.0344	1.0334	1.0324	1.0312	1.0300	1.0286	1.0272	1.0257	1.0240	1.0222	1.0203	1.0182	1.0159	1.0134	1.0108	1.0079	1.0047	1.0013	0.9977	0.9937
65	1.0431	1.0421	1.0411	1.0399	1.0387	1.0374	1.0360	1.0345	1.0329	1.0311	1.0292	1.0272	1.0249	1.0225	1.0199	1.0171	1.0140	1.0107	1.0071	1.0032
66	1.0520	1.0511	1.0501	1.0489	1.0478	1.0465	1.0451	1.0436	1.0421	1.0403	1.0385	1.0365	1.0343	1.0319	1.0294	1.0266	1.0236	1.0203	1.0168	1.0130
67	1.0613	1.0604	1.0593	1.0583	1.0571	1.0559	1.0545	1.0531	1.0515	1.0498	1.0480	1.0460	1.0439	1.0416	1.0391	1.0364	1.0335	1.0303	1.0268	1.0231
68	1.0709	1.0699	1.0689	1.0679	1.0667	1.0655	1.0642	1.0628	1.0613	1.0596	1.0579	1.0559	1.0538	1.0516	1.0492	1.0465	1.0437	1.0406	1.0372	1.0335
69	1.0807	1.0798	1.0789	1.0778	1.0767	1.0755	1.0742	1.0728	1.0714	1.0697	1.0680	1.0661	1.0641	1.0619	1.0595	1.0570	1.0542	1.0511	1.0478	1.0443
70	1.0909	1.0900	1.0891	1.0880	1.0869	1.0858	1.0845	1.0832	1.0817	1.0802	1.0785	1.0766	1.0747	1.0725	1.0702	1.0677	1.0650	1.0620	1.0588	1.0553
71	1.1014	1.1005	1.0995	1.0985	1.0975	1.0963	1.0951	1.0938	1.0924	1.0908	1.0892	1.0874	1.0855	1.0834	1.0811	1.0787	1.0761	1.0732	1.0701	1.0666
72	1.1121	1.1112	1.1103	1.1093	1.1083	1.1072	1.1060	1.1047	1.1033	1.1018	1.1002	1.0985	1.0966	1.0946	1.0924	1.0900	1.0874	1.0846	1.0816	1.0783
73	1.1230	1.1222	1.1213	1.1204	1.1193	1.1182	1.1171	1.1158	1.1145	1.1130	1.1115	1.1098	1.1079	1.1060	1.1038	1.1015	1.0990	1.0963	1.0934	1.0901
74	1.1343	1.1334	1.1326	1.1316	1.1306	1.1296	1.1284	1.1272	1.1259	1.1245	1.1229	1.1213	1.1195	1.1176	1.1155	1.1133	1.1109	1.1082	1.1054	1.1023
75	1.1457	1.1449	1.1440	1.1431	1.1421	1.1411	1.1400	1.1388	1.1375	1.1361	1.1346	1.1330	1.1313	1.1295	1.1275	1.1253	1.1229	1.1204	1.1176	1.1146
76	1.1573	1.1565	1.1557	1.1548	1.1538	1.1528	1.1517	1.1506	1.1493	1.1480	1.1465	1.1450	1.1433	1.1415	1.1396	1.1375	1.1352	1.1327	1.1301	1.1271
77	1.1691	1.1683	1.1675	1.1666	1.1657	1.1647	1.1637	1.1625	1.1613	1.1600	1.1586	1.1571	1.1555	1.1538	1.1519	1.1499	1.1477	1.1453	1.1427	1.1398
78	1.1810	1.1803	1.1795	1.1786	1.1777	1.1768	1.1757	1.1746	1.1735	1.1722	1.1709	1.1694	1.1678	1.1662	1.1643	1.1624	1.1603	1.1580	1.1555	1.1527
79	1.1931	1.1924	1.1916	1.1908	1.1899	1.1890	1.1880	1.1869	1.1858	1.1846	1.1832	1.1818	1.1803	1.1787	1.1769	1.1750	1.1730	1.1708	1.1684	1.1657
80	1.2053	1.2046	1.2038	1.2030	1.2022	1.2013	1.2003	1.1993	1.1982	1.1970	1.1957	1.1944	1.1929	1.1914	1.1897	1.1878	1.1859	1.1837	1.1814	1.1789
81	1.2175	1.2169	1.2161	1.2154	1.2146	1.2137	1.2128	1.2118	1.2107	1.2096	1.2083	1.2070	1.2056	1.2041	1.2025	1.2007	1.1988	1.1968	1.1945	1.1921
82	1.2298	1.2292	1.2285	1.2277	1.2270	1.2261	1.2252	1.2242	1.2232	1.2221	1.2209	1.2197	1.2183	1.2169	1.2153	1.2136	1.2118	1.2098	1.2077	1.2054
83	1.2421	1.2415	1.2408	1.2401	1.2393	1.2385	1.2376	1.2367	1.2357	1.2347	1.2335	1.2323	1.2310	1.2296	1.2281	1.2265	1.2248	1.2229	1.2208	1.2186
84	1.2543	1.2537	1.2531	1.2524	1.2517	1.2509	1.2500	1.2491	1.2482	1.2472	1.2461	1.2449	1.2437	1.2423	1.2409	1.2393	1.2377	1.2359	1.2339	1.2318
85	1.2665	1.2659	1.2653	1.2646	1.2639	1.2632	1.2624	1.2615	1.2606	1.2596	1.2586	1.2575	1.2563	1.2550	1.2536	1.2521	1.2505	1.2488	1.2469	1.2449
86	1.2785	1.2779	1.2773	1.2767	1.2760	1.2753	1.2746	1.2737	1.2729	1.2719	1.2709	1.2699	1.2687	1.2675	1.2662	1.2648	1.2632	1.2616	1.2598	1.2579
87	1.2904	1.2898	1.2893	1.2887	1.2880	1.2873	1.2866	1.2858	1.2850	1.2841	1.2831	1.2821	1.2810	1.2798	1.2786	1.2772	1.2758	1.2742	1.2725	1.2707
88	1.3018	1.3013	1.3008	1.3002	1.2996	1.2990	1.2983	1.2975	1.2967	1.2959	1.2950	1.2940	1.2929	1.2918	1.2906	1.2893	1.2880	1.2865	1.2849	1.2831
89	1.3129	1.3124	1.3119	1.3113	1.3108	1.3101	1.3095	1.3088	1.3080	1.3072	1.3063	1.3054	1.3044	1.3034	1.3022	1.3010	1.2997	1.2983	1.2967	1.2951
90	1.3234	1.3230	1.3225	1.3220	1.3214	1.3208	1.3202	1.3195	1.3188	1.3180	1.3172	1.3163	1.3154	1.3144	1.3133	1.3121	1.3109	1.3095	1.3081	1.3065

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

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

Beneficiary	Attained Age at Retiremen																			
Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
1	0.7688	0.7630	0.7568	0.7502	0.7432	0.7360	0.7285	0.7208	0.7128	0.7046	0.6961	0.6876	0.6790	0.6704	0.6616	0.6528	0.6438	0.6347	0.6254	0.6159
2	0.7695	0.7637	0.7575	0.7509	0.7439	0.7367	0.7292	0.7215	0.7135	0.7053	0.6968	0.6883	0.6797	0.6710	0.6623	0.6534	0.6444	0.6353	0.6260	0.6165
3	0.7702	0.7644	0.7582	0.7516	0.7446	0.7374	0.7299	0.7222	0.7142	0.7060	0.6975	0.6890	0.6804	0.6717	0.6630	0.6541	0.6451	0.6360	0.6267	0.6172
4	0.7710	0.7652	0.7590	0.7524	0.7454	0.7381	0.7307	0.7230	0.7150	0.7068	0.6983	0.6897	0.6811	0.6724	0.6637	0.6548	0.6458	0.6367	0.6274	0.6179
5	0.7718	0.7660	0.7598	0.7532	0.7462	0.7390	0.7315	0.7238	0.7158	0.7076	0.6990	0.6905	0.6819	0.6732	0.6644	0.6556	0.6466	0.6374	0.6281	0.6186
6	0.7727	0.7668	0.7606	0.7541	0.7470	0.7398	0.7323	0.7246	0.7166	0.7084	0.6999	0.6913	0.6827	0.6740	0.6652	0.6564	0.6474	0.6382	0.6289	0.6194
7	0.7736	0.7677	0.7615	0.7549	0.7479	0.7407	0.7332	0.7255	0.7175	0.7092	0.7007	0.6922	0.6836	0.6749	0.6661	0.6572	0.6482	0.6390	0.6297	0.6202
8	0.7745	0.7687	0.7625	0.7559	0.7489	0.7416	0.7341	0.7264	0.7184	0.7102	0.7016	0.6931	0.6844	0.6758	0.6670	0.6581	0.6491	0.6399	0.6306	0.6210
9	0.7755	0.7697	0.7635	0.7569	0.7498	0.7426	0.7351	0.7274	0.7194	0.7111	0.7026	0.6940	0.6854	0.6767	0.6679	0.6590	0.6500	0.6408	0.6314	0.6219
10	0.7765	0.7707	0.7645	0.7579	0.7509	0.7436	0.7361	0.7284	0.7204	0.7121	0.7036	0.6950	0.6864	0.6777	0.6689	0.6600	0.6509	0.6417	0.6324	0.6228
11	0.7776	0.7718	0.7656	0.7590	0.7520	0.7447	0.7372	0.7294	0.7215	0.7132	0.7046	0.6961	0.6874	0.6787	0.6699	0.6610	0.6519	0.6427	0.6334	0.6238
12	0.7788	0.7729	0.7667	0.7601	0.7531	0.7458	0.7383	0.7306	0.7226	0.7143	0.7057	0.6971	0.6885	0.6798	0.6710	0.6620	0.6530	0.6438	0.6344	0.6249
13	0.7800	0.7741	0.7679	0.7613	0.7543	0.7470	0.7395	0.7317	0.7237	0.7154	0.7069	0.6983	0.6896	0.6809	0.6721	0.6632	0.6541	0.6449	0.6355	0.6259
14	0.7812	0.7754	0.7692	0.7625	0.7555	0.7482	0.7407	0.7330	0.7249	0.7167	0.7081	0.6995	0.6908	0.6821	0.6733	0.6643	0.6552	0.6460	0.6366	0.6271
15	0.7825	0.7767	0.7704	0.7638	0.7568	0.7495	0.7420	0.7342	0.7262	0.7179	0.7093	0.7007	0.6921	0.6833	0.6745	0.6655	0.6565	0.6472	0.6378	0.6282
16	0.7839	0.7780	0.7718	0.7652	0.7581	0.7508	0.7433	0.7355	0.7275	0.7192	0.7106	0.7020	0.6934	0.6846	0.6757	0.6668	0.6577	0.6485	0.6391	0.6295
17	0.7853	0.7794	0.7732	0.7666	0.7595	0.7522	0.7447	0.7369	0.7289	0.7206	0.7120	0.7034	0.6947	0.6859	0.6771	0.6681	0.6590	0.6498	0.6403	0.6307
18	0.7867	0.7809	0.7747	0.7680	0.7610	0.7537	0.7462	0.7384	0.7303	0.7220	0.7134	0.7048	0.6961	0.6873	0.6785	0.6695	0.6604	0.6511	0.6417	0.6321
19	0.7883	0.7824	0.7762	0.7696	0.7625	0.7552	0.7477	0.7399	0.7318	0.7235	0.7149	0.7063	0.6976	0.6888	0.6799	0.6709	0.6618	0.6525	0.6431	0.6335
20	0.7899	0.7840	0.7778	0.7712	0.7641	0.7568	0.7492	0.7415	0.7334	0.7251	0.7165	0.7078	0.6991	0.6903	0.6814	0.6724	0.6633	0.6540	0.6446	0.6349
21	0.7915	0.7857	0.7795	0.7728	0.7658	0.7585	0.7509	0.7431	0.7351	0.7267	0.7181	0.7094	0.7007	0.6919	0.6830	0.6740	0.6649	0.6556	0.6461	0.6365
22	0.7933	0.7875	0.7812	0.7746	0.7675	0.7602	0.7526	0.7448	0.7368	0.7284	0.7198	0.7112	0.7024	0.6936	0.6847	0.6757	0.6665	0.6572	0.6478	0.6381
23	0.7952	0.7893	0.7831	0.7764	0.7693	0.7620	0.7545	0.7467	0.7386	0.7302	0.7216	0.7129	0.7042	0.6954	0.6865	0.6774	0.6683	0.6590	0.6495	0.6398
24	0.7971	0.7912	0.7850	0.7784	0.7713	0.7640	0.7564	0.7486	0.7405	0.7321	0.7235	0.7148	0.7061	0.6972	0.6883	0.6793	0.6701	0.6608	0.6513	0.6416
25	0.7991	0.7933	0.7870	0.7804	0.7733	0.7660	0.7584	0.7506	0.7425	0.7341	0.7255	0.7168	0.7080	0.6992	0.6903	0.6812	0.6720	0.6627	0.6531	0.6434
26	0.8013	0.7954	0.7892	0.7825	0.7754	0.7681	0.7605	0.7527	0.7446	0.7362	0.7276	0.7189	0.7101	0.7012	0.6923	0.6832	0.6740	0.6647	0.6551	0.6454
27	0.8035	0.7976	0.7914	0.7847	0.7776	0.7703	0.7627	0.7549	0.7468	0.7384	0.7298	0.7210	0.7123	0.7034	0.6944	0.6854	0.6761	0.6668	0.6572	0.6475
28	0.8058	0.8000	0.7937	0.7871	0.7800	0.7726	0.7651	0.7572	0.7491	0.7407	0.7321	0.7233	0.7145	0.7057	0.6967	0.6876	0.6784	0.6690	0.6594	0.6496
29	0.8083	0.8024	0.7962	0.7895	0.7824	0.7751	0.7675	0.7597	0.7515	0.7432	0.7345	0.7257	0.7169	0.7080	0.6991	0.6900	0.6807	0.6713	0.6617	0.6519
30	0.8109	0.8050	0.7988	0.7921	0.7850	0.7777	0.7701	0.7622	0.7541	0.7457	0.7370	0.7282	0.7194	0.7105	0.7015	0.6924	0.6832	0.6737	0.6641	0.6543
31	0.8135	0.8076	0.8014	0.7947	0.7876	0.7803	0.7727	0.7648	0.7567	0.7483	0.7396	0.7308	0.7220	0.7131	0.7041	0.6950	0.6857	0.6762	0.6666	0.6568
32	0.8162	0.8104	0.8041	0.7975	0.7904	0.7830	0.7754	0.7675	0.7594	0.7510	0.7423	0.7335	0.7247	0.7158	0.7067	0.6976	0.6883	0.6788	0.6692	0.6594
33	0.8190	0.8132	0.8070	0.8003	0.7932	0.7858	0.7782	0.7704	0.7622	0.7538	0.7451	0.7363	0.7274	0.7185	0.7095	0.7003	0.6910	0.6815	0.6719	0.6620
34	0.8220	0.8161	0.8099	0.8032	0.7961	0.7888	0.7812	0.7733	0.7651	0.7567	0.7480	0.7392	0.7303	0.7214	0.7123	0.7032	0.6938	0.6844	0.6747	0.6648
35	0.8250	0.8192	0.8129	0.8063	0.7992	0.7918	0.7842	0.7763	0.7682	0.7597	0.7510	0.7422	0.7333	0.7244	0.7153	0.7061	0.6968	0.6873	0.6776	0.6677
36	0.8282	0.8223	0.8161	0.8095	0.8024	0.7950	0.7874	0.7795	0.7713	0.7629	0.7541	0.7453	0.7365	0.7275	0.7184	0.7092	0.6998	0.6903	0.6806	0.6707
37	0.8315	0.8256	0.8194	0.8128	0.8056	0.7983	0.7907	0.7828	0.7746	0.7662	0.7574	0.7486	0.7397	0.7307	0.7216	0.7124	0.7030	0.6935	0.6838	0.6738
38	0.8349	0.8290	0.8228	0.8162	0.8091	0.8017	0.7941	0.7862	0.7781	0.7696	0.7608	0.7520	0.7431	0.7341	0.7250	0.7158	0.7064	0.6968	0.6871	0.6771
39	0.8384	0.8326	0.8264	0.8198	0.8127	0.8053	0.7977	0.7898	0.7816	0.7732	0.7644	0.7556	0.7467	0.7376	0.7285	0.7193	0.7099	0.7003	0.6905	0.6805
40	0.8421	0.8363	0.8301	0.8235	0.8164	0.8090	0.8014	0.7935	0.7854	0.7769	0.7681	0.7593	0.7504	0.7413	0.7322	0.7229	0.7135	0.7039	0.6941	0.6841
41	0.8459	0.8402	0.8340	0.8273	0.8203	0.8129	0.8053	0.7974	0.7893	0.7808	0.7720	0.7632	0.7542	0.7452	0.7360	0.7268	0.7173	0.7077	0.6979	0.6879
42	0.8499	0.8442	0.8380	0.8314	0.8243	0.8170	0.8094	0.8015	0.7933	0.7848	0.7761	0.7672	0.7583	0.7492	0.7401	0.7308	0.7213	0.7117	0.7019	0.6918
43	0.8541	0.8483	0.8422	0.8356	0.8285	0.8212	0.8136	0.8057	0.7975	0.7891	0.7803	0.7714	0.7625	0.7534	0.7443	0.7349	0.7255	0.7158	0.7060	0.6959
44	0.8583	0.8526	0.8465	0.8399	0.8329	0.8255	0.8180	0.8101	0.8019	0.7935	0.7847	0.7758	0.7669	0.7578	0.7486	0.7393	0.7298	0.7202	0.7103	0.7002
45	0.8628	0.8571	0.8510	0.8444	0.8374	0.8301	0.8225	0.8146	0.8065	0.7980	0.7892	0.7804	0.7714	0.7623	0.7532	0.7438	0.7343	0.7247	0.7148	0.7046
46	0.8674	0.8617	0.8556	0.8491	0.8420	0.8348	0.8272	0.8194	0.8112	0.8028	0.7940	0.7851	0.7761	0.7671	0.7579	0.7485	0.7390	0.7293	0.7194	0.7093
47	0.8721	0.8665	0.8604	0.8539	0.8469	0.8396	0.8321	0.8243	0.8161	0.8077	0.7989	0.7900	0.7811	0.7720	0.7628	0.7535	0.7439	0.7342	0.7243	0.7141
48	0.8770	0.8714	0.8653	0.8589	0.8519	0.8447	0.8371	0.8293	0.8212	0.8128	0.8040	0.7951	0.7862	0.7771	0.7679	0.7586	0.7490	0.7393	0.7294	0.7192
49	0.8821	0.8765	0.8705	0.8640	0.8571	0.8499	0.8424	0.8346	0.8265	0.8181	0.8093	0.8004	0.7915	0.7824	0.7732	0.7639	0.7543	0.7446	0.7346	0.7244
50	0.8873	0.8818	0.8758	0.8694	0.8625	0.8553	0.8478	0.8400	0.8320	0.8236	0.8148	0.8060	0.7970	0.7880	0.7788	0.7694	0.7599	0.7501	0.7402	0.7299
51	0.8927	0.8872	0.8813	0.8749	0.8680	0.8609	0.8534	0.8457	0.8376	0.8292	0.8205	0.8117	0.8028	0.7937	0.7845	0.7752	0.7656	0.7559	0.7459	0.7357
52	0.8984	0.8929	0.8870	0.8807	0.8738	0.8667	0.8593	0.8516	0.8436	0.8352	0.8265	0.8177	0.8088	0.7998	0.7906	0.7812	0.7717	0.7619	0.7519	0.7417
53	0.9043	0.8989	0.8930	0.8867	0.8799	0.8729	0.8655	0.8578	0.8498	0.8415	0.8328	0.8240	0.8152	0.8061	0.7970	0.7876	0.7781	0.7683	0.7583	0.7481
54	0.9105	0.9051	0.8993	0.8931	0.8863	0.8793	0.8720	0.8643	0.8564	0.8481	0.8394	0.8307	0.8218	0.8128	0.8037	0.7943	0.7848	0.7751	0.7651	0.7548
55	0.9170	0.9117	0.9059	0.8997	0.8930	0.8861	0.8788	0.8712	0.8633	0.8550	0.8464	0.8377	0.8288	0.8199	0.8107	0.8014	0.7919	0.7822	0.7722	0.7619
56	0.9238	0.9185	0.9128	0.9067	0.9001	0.8931	0.8859	0.8784	0.8705	0.8623	0.8537	0.8450	0.8362	0.8273	0.8182	0.8089	0.7994	0.7897	0.7797	0.7694
57	0.9309	0.9257	0.9201	0.9140	0.9074	0.9005	0.8933	0.8859	0.8780	0.8699	0.8613	0.8527	0.8439	0.8350	0.8260	0.8167	0.8072	0.7975	0.7876	0.7773
58	0.9383	0.9332	0.9276	0.9216	0.9150	0.9082	0.9011	0.8937	0.8859	0.8778	0.8694	0.8608	0.8521	0.8432	0.8341	0.8249	0.8155	0.8058	0.7959	0.7856
59	0.9460	0.9410	0.9354	0.9295	0.9230	0.9163	0.9092	0.9019	0.8942	0.8861	0.8777	0.8692	0.8605	0.8517	0.8427	0.8335	0.8241	0.8145	0.8046	0.7943
60	0.9541	0.9491	0.9436	0.9377	0.9313	0.9247	0.9177	0.9104	0.9028	0.8948	0.8864	0.8780	0.8694	0.8606	0.8517	0.8425	0.8332	0.8236	0.8137	0.8035
61	0.9624	0.9575	0.9521	0.9463	0.9400	0.9334	0.9265	0.9193	0.9117	0.9038	0.8955	0.8871	0.8786	0.8699	0.8610	0.8519	0.8426	0.8331	0.8232	0.8131
62	0.9711	0.9662	0.9609	0.9552	0.9490	0.9424	0.9356	0.9285	0.9210	0.9132	0.9050	0.8967	0.8882	0.8796	0.8707	0.8617	0.8525	0.8430	0.8332	0.8231
63	0.9801	0.9753	0.9701	0.9644	0.9583	0.9518	0.9451	0.9381	0.9307	0.9229	0.9148	0.9066	0.8982	0.8896	0.8809	0.8719	0.8627	0.8533	0.8436	0.8335
64	0.9893	0.9846	0.9795	0.9739	0.9679	0.9615	0.9549	0.9479	0.9407	0.9330	0.9250	0.9168	0.9085	0.9000	0.8914	0.8825	0.8734	0.8640	0.8544	0.8444
65	0.9989	0.9943	0.9893	0.9838	0.9778	0.9716	0.9650	0.9582	0.9510	0.9434	0.9355	0.9274	0.9192	0.9108	0.9023	0.8935	0.8845	0.8752	0.8656	0.8557
66	1.0088	1.0043	0.9993	0.9939	0.9881	0.9819	0.9755	0.9687	0.9616	0.9542	0.9464	0.9384	0.9303	0.9220	0.9135	0.9049	0.8959	0.8867	0.8772	0.8674
67	1.0190	1.0145	1.0097	1.0044	0.9987	0.9926	0.9863	0.9796	0.9727	0.9653	0.9576	0.9497	0.9417	0.9336	0.9252	0.9166	0.9078	0.8987	0.8893	0.8795
68	1.0295	1.0252	1.0204	1.0152	1.0096	1.0036	0.9974	0.9909	0.9840	0.9768	0.9692	0.9615	0.9536	0.9455	0.9373	0.9288	0.9201	0.9111	0.9018	0.8922
69	1.0404	1.0361	1.0314	1.0264	1.0208	1.0150	1.0089	1.0025	0.9958	0.9887	0.9812	0.9736	0.9658	0.9579	0.9498	0.9414	0.9328	0.9240	0.9148	0.9052
70	1.0515	1.0473	1.0428	1.0378	1.0324	1.0267	1.0207	1.0144	1.0078	1.0009	0.9935	0.9860	0.9784	0.9706	0.9626	0.9544	0.9459	0.9372	0.9282	0.9188
71	1.0629	1.0589	1.0544	1.0496	1.0443	1.0387	1.0329	1.0267	1.0202	1.0134	1.0062	0.9989	0.9914	0.9837	0.9759	0.9678	0.9595	0.9509	0.9420	0.9327
72	1.0746	1.0707	1.0664	1.0617	1.0565	1.0510	1.0453	1.0393	1.0330	1.0263	1.0192	1.0120	1.0047	0.9972	0.9895	0.9815	0.9734	0.9649	0.9562	0.9471
73	1.0866	1.0828	1.0786	1.0740	1.0689	1.0636	1.0580	1.0522	1.0460	1.0394	1.0325	1.0255	1.0183	1.0110	1.0034	0.9957	0.9876	0.9794	0.9708	0.9618
74	1.0988	1.0951	1.0910	1.0866	1.0816	1.0765	1.0710	1.0653	1.0593	1.0529	1.0461	1.0393	1.0322	1.0251	1.0177	1.0101	1.0023	0.9941	0.9857	0.9769
75	1.1113	1.1077	1.1037	1.0994	1.0946	1.0896	1.0843	1.0787	1.0728	1.0666	1.0600	1.0533	1.0465	1.0394	1.0322	1.0248	1.0172	1.0092	1.0010	0.9924
76	1.1239	1.1204	1.1166	1.1124	1.1077	1.1029	1.0977	1.0923	1.0866	1.0805	1.0741	1.0676	1.0609	1.0541	1.0471	1.0399	1.0324	1.0246	1.0166	1.0082
77	1.1368	1.1334	1.1297	1.1256	1.1211	1.1164	1.1114	1.1061	1.1006	1.0947	1.0885	1.0821	1.0757	1.0690	1.0622	1.0551	1.0479	1.0403	1.0325	1.0243
78	1.1497	1.1465	1.1429	1.1390	1.1346	1.1300	1.1252	1.1201	1.1148	1.1091	1.1030	1.0969	1.0906	1.0841	1.0775	1.0707	1.0636	1.0563	1.0486	1.0407
79	1.1629	1.1597	1.1563	1.1525	1.1483	1.1439	1.1392	1.1343	1.1291	1.1236	1.1178	1.1118	1.1057	1.0994	1.0930	1.0864	1.0795	1.0724	1.0650	1.0573
80	1.1761	1.1731	1.1698	1.1661	1.1621	1.1578	1.1534	1.1486	1.1436	1.1383	1.1326	1.1269	1.1210	1.1149	1.1087	1.1023	1.0957	1.0888	1.0816	1.0741
81	1.1895	1.1866	1.1834	1.1799	1.1760	1.1719	1.1676	1.1630	1.1582	1.1531	1.1476	1.1421	1.1364	1.1306	1.1246	1.1184	1.1120	1.1053	1.0984	1.0911
82	1.2028	1.2000	1.1970	1.1936	1.1899	1.1860	1.1819	1.1775	1.1728	1.1679	1.1627	1.1573	1.1519	1.1462	1.1404	1.1345	1.1283	1.1219	1.1152	1.1082
83	1.2162	1.2135	1.2106	1.2074	1.2038	1.2001	1.1961	1.1919	1.1875	1.1827	1.1777	1.1726	1.1673	1.1619	1.1564	1.1506	1.1447	1.1385	1.1321	1.1253
84	1.2295	1.2269	1.2241	1.2211	1.2177	1.2141	1.2103	1.2063	1.2020	1.1975	1.1927	1.1878	1.1827	1.1776	1.1722	1.1667	1.1610	1.1551	1.1489	1.1425
85	1.2427	1.2403	1.2376	1.2347	1.2314	1.2280	1.2244	1.2206	1.2165	1.2122	1.2076	1.2029	1.1981	1.1931	1.1880	1.1828	1.1773	1.1716	1.1657	1.1595
86	1.2558	1.2535	1.2509	1.2482	1.2451	1.2418	1.2384	1.2348	1.2309	1.2268	1.2224	1.2179	1.2133	1.2086	1.2037	1.1987	1.1935	1.1881	1.1824	1.1765
87	1.2687	1.2665	1.2641	1.2615	1.2586	1.2555	1.2522	1.2488	1.2451	1.2412	1.2370	1.2327	1.2284	1.2239	1.2192	1.2145	1.2095	1.2043	1.1989	1.1933
88	1.2812	1.2792	1.2769	1.2744	1.2716	1.2687	1.2656	1.2623	1.2588	1.2551	1.2512	1.2471	1.2430	1.2387	1.2343	1.2297	1.2250	1.2201	1.2150	1.2096
89	1.2933	1.2913	1.2892	1.2868	1.2842	1.2814	1.2785	1.2754	1.2721	1.2686	1.2648	1.2610	1.2570	1.2530	1.2488	1.2445	1.2400	1.2353	1.2305	1.2254
90	1.3048	1.3030	1.3009	1.2987	1.2962	1.2936	1.2908	1.2879	1.2847	1.2814	1.2779	1.2742	1.2705	1.2667	1.2627	1.2586	1.2543	1.2499	1.2453	1.2404

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

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

Beneficiary	Attained Age at Retiremen																			
Age	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
1	0.6062	0.5963	0.5862	0.5758	0.5651	0.5543	0.5431	0.5318	0.5202	0.5084	0.4964	0.4843	0.4720	0.4596	0.4470	0.4344	0.4218	0.4091	0.3964	0.3838
2	0.6068	0.5969	0.5868	0.5764	0.5657	0.5548	0.5437	0.5323	0.5207	0.5089	0.4970	0.4848	0.4725	0.4601	0.4475	0.4349	0.4223	0.4096	0.3969	0.3842
3	0.6075	0.5976	0.5874	0.5770	0.5663	0.5554	0.5443	0.5329	0.5213	0.5095	0.4975	0.4853	0.4730	0.4606	0.4480	0.4354	0.4228	0.4101	0.3974	0.3847
4	0.6082	0.5982	0.5881	0.5777	0.5670	0.5561	0.5449	0.5335	0.5219	0.5101	0.4981	0.4859	0.4736	0.4611	0.4486	0.4360	0.4233	0.4106	0.3978	0.3852
5	0.6089	0.5990	0.5888	0.5784	0.5677	0.5568	0.5456	0.5342	0.5226	0.5107	0.4987	0.4865	0.4742	0.4617	0.4492	0.4365	0.4238	0.4111	0.3984	0.3857
6	0.6097	0.5997	0.5895	0.5791	0.5684	0.5575	0.5463	0.5349	0.5233	0.5114	0.4994	0.4872	0.4748	0.4623	0.4498	0.4371	0.4244	0.4117	0.3989	0.3862
7	0.6104	0.6005	0.5903	0.5798	0.5692	0.5582	0.5470	0.5356	0.5240	0.5121	0.5001	0.4878	0.4755	0.4630	0.4504	0.4377	0.4250	0.4122	0.3995	0.3867
8	0.6113	0.6013	0.5911	0.5807	0.5699	0.5590	0.5478	0.5364	0.5247	0.5128	0.5008	0.4886	0.4762	0.4637	0.4511	0.4384	0.4256	0.4129	0.4001	0.3873
9	0.6122	0.6022	0.5920	0.5815	0.5708	0.5598	0.5486	0.5372	0.5255	0.5136	0.5016	0.4893	0.4769	0.4644	0.4518	0.4391	0.4263	0.4135	0.4007	0.3880
10	0.6131	0.6031	0.5929	0.5824	0.5717	0.5607	0.5495	0.5380	0.5263	0.5144	0.5024	0.4901	0.4777	0.4651	0.4525	0.4398	0.4270	0.4142	0.4014	0.3886
11	0.6141	0.6041	0.5938	0.5833	0.5726	0.5616	0.5504	0.5389	0.5272	0.5153	0.5032	0.4909	0.4785	0.4659	0.4533	0.4405	0.4278	0.4149	0.4021	0.3893
12	0.6151	0.6051	0.5948	0.5843	0.5736	0.5626	0.5513	0.5398	0.5281	0.5162	0.5041	0.4918	0.4793	0.4668	0.4541	0.4413	0.4285	0.4157	0.4028	0.3900
13	0.6161	0.6061	0.5959	0.5854	0.5746	0.5636	0.5523	0.5408	0.5291	0.5171	0.5050	0.4927	0.4802	0.4676	0.4550	0.4422	0.4294	0.4165	0.4036	0.3908
14	0.6173	0.6072	0.5970	0.5864	0.5757	0.5646	0.5533	0.5418	0.5301	0.5181	0.5060	0.4937	0.4812	0.4686	0.4558	0.4431	0.4302	0.4173	0.4044	0.3916
15	0.6184	0.6084	0.5981	0.5876	0.5768	0.5657	0.5544	0.5429	0.5311	0.5192	0.5070	0.4946	0.4821	0.4695	0.4568	0.4440	0.4311	0.4182	0.4053	0.3924
16	0.6196	0.6096	0.5993	0.5887	0.5779	0.5669	0.5556	0.5440	0.5322	0.5202	0.5080	0.4957	0.4832	0.4705	0.4578	0.4449	0.4320	0.4191	0.4062	0.3932
17	0.6209	0.6108	0.6005	0.5900	0.5791	0.5681	0.5567	0.5452	0.5334	0.5214	0.5092	0.4968	0.4842	0.4716	0.4588	0.4459	0.4330	0.4201	0.4071	0.3941
18	0.6222	0.6121	0.6018	0.5912	0.5804	0.5693	0.5580	0.5464	0.5346	0.5225	0.5103	0.4979	0.4853	0.4726	0.4598	0.4470	0.4340	0.4210	0.4081	0.3951
19	0.6236	0.6135	0.6032	0.5926	0.5817	0.5706	0.5592	0.5476	0.5358	0.5238	0.5115	0.4991	0.4865	0.4738	0.4610	0.4480	0.4351	0.4221	0.4091	0.3961
20	0.6250	0.6149	0.6046	0.5940	0.5831	0.5720	0.5606	0.5490	0.5371	0.5251	0.5128	0.5003	0.4877	0.4750	0.4621	0.4492	0.4362	0.4232	0.4101	0.3971
21	0.6266	0.6165	0.6061	0.5955	0.5846	0.5734	0.5620	0.5504	0.5385	0.5264	0.5141	0.5016	0.4890	0.4762	0.4634	0.4504	0.4374	0.4243	0.4113	0.3982
22	0.6282	0.6180	0.6076	0.5970	0.5861	0.5749	0.5635	0.5519	0.5400	0.5278	0.5155	0.5030	0.4904	0.4776	0.4647	0.4517	0.4386	0.4255	0.4124	0.3994
23	0.6299	0.6197	0.6093	0.5986	0.5877	0.5765	0.5651	0.5534	0.5415	0.5293	0.5170	0.5045	0.4918	0.4790	0.4660	0.4530	0.4399	0.4268	0.4137	0.4006
24	0.6316	0.6214	0.6110	0.6003	0.5894	0.5782	0.5667	0.5550	0.5431	0.5309	0.5185	0.5060	0.4933	0.4804	0.4675	0.4544	0.4413	0.4282	0.4150	0.4018
25	0.6335	0.6233	0.6128	0.6021	0.5912	0.5800	0.5685	0.5567	0.5448	0.5326	0.5202	0.5076	0.4949	0.4820	0.4690	0.4559	0.4428	0.4296	0.4164	0.4032
26	0.6354	0.6252	0.6148	0.6040	0.5931	0.5818	0.5703	0.5585	0.5466	0.5343	0.5219	0.5093	0.4965	0.4836	0.4706	0.4575	0.4443	0.4311	0.4178	0.4046
27	0.6375	0.6273	0.6168	0.6060	0.5950	0.5838	0.5722	0.5604	0.5484	0.5362	0.5237	0.5111	0.4983	0.4853	0.4723	0.4591	0.4459	0.4326	0.4194	0.4061
28	0.6396	0.6294	0.6189	0.6081	0.5971	0.5858	0.5743	0.5624	0.5504	0.5381	0.5256	0.5130	0.5001	0.4871	0.4740	0.4608	0.4476	0.4343	0.4210	0.4077
29	0.6419	0.6317	0.6211	0.6103	0.5993	0.5880	0.5764	0.5645	0.5525	0.5402	0.5276	0.5149	0.5020	0.4890	0.4759	0.4627	0.4494	0.4360	0.4227	0.4093
30	0.6443	0.6340	0.6235	0.6127	0.6016	0.5902	0.5786	0.5668	0.5546	0.5423	0.5297	0.5170	0.5041	0.4910	0.4779	0.4646	0.4512	0.4379	0.4245	0.4111
31	0.6467	0.6364	0.6259	0.6150	0.6039	0.5926	0.5809	0.5690	0.5569	0.5445	0.5319	0.5191	0.5062	0.4931	0.4799	0.4666	0.4532	0.4398	0.4263	0.4129
32	0.6493	0.6390	0.6284	0.6175	0.6064	0.5950	0.5833	0.5714	0.5592	0.5468	0.5342	0.5213	0.5084	0.4952	0.4820	0.4686	0.4552	0.4417	0.4282	0.4147
33	0.6519	0.6416	0.6310	0.6201	0.6089	0.5975	0.5858	0.5738	0.5616	0.5492	0.5365	0.5237	0.5106	0.4974	0.4841	0.4707	0.4573	0.4438	0.4302	0.4167
34	0.6547	0.6443	0.6337	0.6228	0.6116	0.6001	0.5884	0.5764	0.5641	0.5517	0.5390	0.5261	0.5130	0.4998	0.4864	0.4730	0.4594	0.4459	0.4323	0.4187
35	0.6575	0.6471	0.6365	0.6255	0.6143	0.6028	0.5911	0.5790	0.5668	0.5542	0.5415	0.5286	0.5154	0.5022	0.4888	0.4753	0.4617	0.4481	0.4345	0.4208
36	0.6605	0.6501	0.6394	0.6284	0.6172	0.6057	0.5939	0.5818	0.5695	0.5569	0.5442	0.5312	0.5180	0.5047	0.4912	0.4777	0.4641	0.4504	0.4367	0.4230
37	0.6636	0.6532	0.6425	0.6315	0.6202	0.6086	0.5968	0.5847	0.5724	0.5598	0.5469	0.5339	0.5207	0.5073	0.4938	0.4802	0.4666	0.4528	0.4391	0.4253
38	0.6669	0.6564	0.6457	0.6347	0.6233	0.6118	0.5999	0.5877	0.5753	0.5627	0.5498	0.5368	0.5235	0.5101	0.4965	0.4829	0.4691	0.4554	0.4416	0.4277
39	0.6703	0.6598	0.6490	0.6380	0.6266	0.6150	0.6031	0.5909	0.5785	0.5658	0.5529	0.5397	0.5264	0.5130	0.4994	0.4857	0.4719	0.4580	0.4441	0.4303
40	0.6739	0.6633	0.6525	0.6414	0.6301	0.6184	0.6065	0.5942	0.5818	0.5690	0.5561	0.5429	0.5295	0.5160	0.5023	0.4886	0.4747	0.4608	0.4469	0.4329
41	0.6776	0.6670	0.6562	0.6451	0.6337	0.6220	0.6100	0.5977	0.5852	0.5724	0.5594	0.5462	0.5327	0.5192	0.5054	0.4916	0.4777	0.4637	0.4497	0.4357
42	0.6815	0.6709	0.6600	0.6489	0.6374	0.6257	0.6137	0.6014	0.5888	0.5760	0.5629	0.5496	0.5361	0.5225	0.5087	0.4948	0.4808	0.4668	0.4527	0.4386
43	0.6856	0.6749	0.6641	0.6529	0.6414	0.6296	0.6175	0.6052	0.5926	0.5797	0.5666	0.5532	0.5397	0.5260	0.5121	0.4982	0.4841	0.4700	0.4559	0.4417
44	0.6898	0.6792	0.6683	0.6570	0.6455	0.6337	0.6216	0.6092	0.5965	0.5836	0.5704	0.5570	0.5434	0.5296	0.5157	0.5017	0.4876	0.4734	0.4591	0.4449
45	0.6942	0.6836	0.6726	0.6614	0.6498	0.6380	0.6258	0.6134	0.6006	0.5876	0.5744	0.5609	0.5473	0.5334	0.5195	0.5053	0.4912	0.4769	0.4626	0.4483
46	0.6989	0.6882	0.6772	0.6659	0.6543	0.6424	0.6302	0.6177	0.6049	0.5919	0.5786	0.5651	0.5513	0.5374	0.5234	0.5092	0.4949	0.4806	0.4662	0.4518
47	0.7037	0.6930	0.6820	0.6706	0.6590	0.6471	0.6348	0.6223	0.6094	0.5963	0.5830	0.5694	0.5556	0.5416	0.5275	0.5132	0.4988	0.4844	0.4699	0.4554
48	0.7087	0.6980	0.6869	0.6756	0.6639	0.6519	0.6396	0.6270	0.6141	0.6010	0.5875	0.5739	0.5600	0.5460	0.5317	0.5174	0.5030	0.4884	0.4739	0.4593
49	0.7140	0.7032	0.6921	0.6807	0.6690	0.6570	0.6446	0.6320	0.6190	0.6058	0.5923	0.5786	0.5647	0.5505	0.5362	0.5218	0.5073	0.4927	0.4780	0.4633
50	0.7194	0.7086	0.6975	0.6861	0.6743	0.6623	0.6499	0.6372	0.6242	0.6109	0.5973	0.5835	0.5695	0.5553	0.5409	0.5264	0.5118	0.4971	0.4824	0.4676
51	0.7251	0.7143	0.7032	0.6917	0.6799	0.6678	0.6554	0.6426	0.6296	0.6162	0.6026	0.5887	0.5746	0.5603	0.5459	0.5313	0.5166	0.5018	0.4869	0.4720
52	0.7312	0.7203	0.7092	0.6977	0.6858	0.6737	0.6612	0.6484	0.6353	0.6219	0.6082	0.5942	0.5801	0.5657	0.5511	0.5364	0.5216	0.5067	0.4918	0.4768
53	0.7375	0.7267	0.7155	0.7040	0.6921	0.6799	0.6674	0.6545	0.6413	0.6279	0.6141	0.6001	0.5858	0.5713	0.5567	0.5419	0.5270	0.5120	0.4969	0.4818
54	0.7442	0.7334	0.7222	0.7106	0.6987	0.6865	0.6739	0.6610	0.6478	0.6342	0.6204	0.6063	0.5919	0.5774	0.5626	0.5478	0.5327	0.5176	0.5024	0.4872
55	0.7513	0.7405	0.7292	0.7177	0.7057	0.6935	0.6808	0.6679	0.6546	0.6410	0.6271	0.6129	0.5985	0.5838	0.5690	0.5540	0.5388	0.5236	0.5083	0.4929
56	0.7588	0.7480	0.7367	0.7251	0.7132	0.7009	0.6882	0.6752	0.6618	0.6482	0.6342	0.6199	0.6054	0.5907	0.5757	0.5606	0.5454	0.5300	0.5146	0.4991
57	0.7667	0.7558	0.7446	0.7330	0.7210	0.7087	0.6960	0.6829	0.6695	0.6558	0.6417	0.6274	0.6128	0.5979	0.5829	0.5676	0.5523	0.5368	0.5212	0.5056
58	0.7751	0.7642	0.7529	0.7413	0.7293	0.7169	0.7042	0.6911	0.6776	0.6638	0.6497	0.6353	0.6206	0.6056	0.5905	0.5751	0.5597	0.5440	0.5283	0.5126
59	0.7838	0.7729	0.7617	0.7500	0.7380	0.7256	0.7128	0.6997	0.6862	0.6723	0.6581	0.6436	0.6288	0.6138	0.5985	0.5831	0.5675	0.5517	0.5359	0.5200
60	0.7930	0.7821	0.7709	0.7592	0.7472	0.7348	0.7220	0.7088	0.6952	0.6813	0.6671	0.6525	0.6376	0.6225	0.6071	0.5915	0.5758	0.5599	0.5439	0.5279
61	0.8026	0.7917	0.7805	0.7689	0.7568	0.7444	0.7316	0.7184	0.7048	0.6908	0.6765	0.6618	0.6469	0.6316	0.6162	0.6005	0.5846	0.5686	0.5524	0.5362
62	0.8126	0.8018	0.7906	0.7790	0.7670	0.7545	0.7417	0.7284	0.7148	0.7008	0.6864	0.6717	0.6566	0.6413	0.6257	0.6099	0.5939	0.5778	0.5615	0.5451
63	0.8231	0.8123	0.8011	0.7896	0.7776	0.7651	0.7523	0.7390	0.7253	0.7113	0.6968	0.6821	0.6669	0.6515	0.6358	0.6199	0.6038	0.5875	0.5710	0.5545
64	0.8340	0.8233	0.8122	0.8006	0.7886	0.7762	0.7634	0.7501	0.7364	0.7223	0.7078	0.6930	0.6778	0.6623	0.6465	0.6304	0.6142	0.5978	0.5812	0.5644
65	0.8454	0.8347	0.8236	0.8121	0.8002	0.7878	0.7750	0.7617	0.7480	0.7339	0.7193	0.7044	0.6892	0.6736	0.6577	0.6416	0.6252	0.6086	0.5918	0.5750
66	0.8572	0.8466	0.8356	0.8241	0.8122	0.7999	0.7870	0.7738	0.7601	0.7460	0.7314	0.7165	0.7011	0.6855	0.6695	0.6533	0.6368	0.6200	0.6031	0.5861
67	0.8694	0.8589	0.8480	0.8366	0.8247	0.8124	0.7997	0.7864	0.7728	0.7586	0.7440	0.7291	0.7137	0.6980	0.6819	0.6656	0.6490	0.6321	0.6151	0.5979
68	0.8821	0.8717	0.8609	0.8496	0.8378	0.8256	0.8128	0.7996	0.7860	0.7719	0.7573	0.7423	0.7269	0.7111	0.6950	0.6785	0.6618	0.6448	0.6277	0.6103
69	0.8953	0.8850	0.8743	0.8631	0.8514	0.8392	0.8266	0.8134	0.7998	0.7857	0.7712	0.7561	0.7407	0.7249	0.7087	0.6922	0.6754	0.6583	0.6410	0.6234
70	0.9090	0.8988	0.8881	0.8770	0.8655	0.8534	0.8408	0.8278	0.8142	0.8002	0.7856	0.7706	0.7552	0.7393	0.7231	0.7065	0.6896	0.6724	0.6550	0.6373
71	0.9231	0.9130	0.9025	0.8915	0.8801	0.8681	0.8556	0.8427	0.8292	0.8152	0.8007	0.7857	0.7703	0.7545	0.7382	0.7216	0.7046	0.6873	0.6697	0.6519
72	0.9376	0.9277	0.9173	0.9065	0.8951	0.8833	0.8710	0.8581	0.8447	0.8308	0.8164	0.8015	0.7861	0.7702	0.7540	0.7373	0.7202	0.7029	0.6852	0.6673
73	0.9525	0.9427	0.9325	0.9219	0.9107	0.8990	0.8868	0.8741	0.8608	0.8470	0.8326	0.8178	0.8025	0.7866	0.7704	0.7537	0.7366	0.7192	0.7014	0.6834
74	0.9678	0.9582	0.9482	0.9377	0.9267	0.9152	0.9031	0.8905	0.8774	0.8637	0.8495	0.8347	0.8195	0.8037	0.7875	0.7708	0.7537	0.7363	0.7184	0.7003
75	0.9834	0.9741	0.9642	0.9539	0.9431	0.9318	0.9199	0.9075	0.8945	0.8810	0.8669	0.8522	0.8371	0.8214	0.8053	0.7886	0.7716	0.7541	0.7362	0.7180
76	0.9994	0.9903	0.9806	0.9705	0.9599	0.9488	0.9371	0.9249	0.9121	0.8987	0.8848	0.8703	0.8553	0.8397	0.8237	0.8071	0.7901	0.7726	0.7547	0.7365
77	1.0157	1.0068	0.9974	0.9875	0.9771	0.9662	0.9547	0.9427	0.9301	0.9170	0.9032	0.8889	0.8741	0.8586	0.8427	0.8262	0.8093	0.7918	0.7740	0.7557
78	1.0323	1.0236	1.0144	1.0048	0.9946	0.9839	0.9727	0.9610	0.9486	0.9357	0.9222	0.9081	0.8934	0.8781	0.8623	0.8460	0.8291	0.8118	0.7940	0.7757
79	1.0492	1.0407	1.0318	1.0224	1.0125	1.0020	0.9911	0.9796	0.9675	0.9548	0.9415	0.9277	0.9132	0.8982	0.8825	0.8664	0.8497	0.8324	0.8147	0.7965
80	1.0663	1.0580	1.0493	1.0402	1.0306	1.0204	1.0098	0.9985	0.9867	0.9743	0.9613	0.9477	0.9335	0.9187	0.9033	0.8873	0.8708	0.8537	0.8361	0.8181
81	1.0835	1.0756	1.0672	1.0583	1.0490	1.0391	1.0287	1.0178	1.0063	0.9942	0.9815	0.9682	0.9542	0.9397	0.9246	0.9089	0.8926	0.8757	0.8583	0.8403
82	1.1009	1.0932	1.0851	1.0765	1.0675	1.0579	1.0479	1.0372	1.0261	1.0143	1.0019	0.9889	0.9753	0.9611	0.9463	0.9308	0.9148	0.8981	0.8809	0.8632
83	1.1183	1.1109	1.1030	1.0948	1.0861	1.0768	1.0671	1.0568	1.0460	1.0345	1.0225	1.0099	0.9966	0.9827	0.9682	0.9531	0.9374	0.9210	0.9041	0.8866
84	1.1357	1.1286	1.1210	1.1131	1.1047	1.0958	1.0864	1.0765	1.0660	1.0549	1.0433	1.0310	1.0181	1.0046	0.9905	0.9757	0.9603	0.9443	0.9277	0.9104
85	1.1530	1.1462	1.1390	1.1313	1.1233	1.1147	1.1057	1.0961	1.0860	1.0754	1.0641	1.0522	1.0398	1.0267	1.0129	0.9986	0.9835	0.9679	0.9516	0.9347
86	1.1703	1.1637	1.1568	1.1495	1.1418	1.1336	1.1249	1.1158	1.1060	1.0958	1.0849	1.0735	1.0614	1.0488	1.0355	1.0215	1.0069	0.9917	0.9758	0.9593
87	1.1874	1.1811	1.1745	1.1675	1.1602	1.1523	1.1440	1.1352	1.1259	1.1161	1.1057	1.0947	1.0830	1.0708	1.0580	1.0445	1.0304	1.0156	1.0001	0.9840
88	1.2040	1.1980	1.1917	1.1851	1.1780	1.1706	1.1626	1.1542	1.1453	1.1359	1.1259	1.1154	1.1042	1.0925	1.0801	1.0671	1.0534	1.0391	1.0241	1.0085
89	1.2200	1.2143	1.2084	1.2020	1.1953	1.1882	1.1806	1.1726	1.1641	1.1551	1.1456	1.1355	1.1248	1.1135	1.1016	1.0891	1.0759	1.0621	1.0477	1.0325
90	1.2353	1.2300	1.2243	1.2183	1.2119	1.2051	1.1979	1.1903	1.1822	1.1736	1.1645	1.1548	1.1446	1.1338	1.1224	1.1104	1.0977	1.0844	1.0705	1.0558

Florida Retirement System
Actuarial Equivalency Factors Effective January 1, 2016

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

Beneficiary	Attained Age at Retiremen										
Age	80	81	82	83	84	85	86	87	88	89	90
1	0.3712	0.3586	0.3462	0.3339	0.3218	0.3099	0.2982	0.2868	0.2757	0.2648	0.2543
2	0.3716	0.3590	0.3466	0.3343	0.3222	0.3103	0.2986	0.2871	0.2760	0.2651	0.2546
3	0.3720	0.3595	0.3470	0.3347	0.3226	0.3107	0.2990	0.2875	0.2763	0.2655	0.2549
4	0.3725	0.3599	0.3475	0.3351	0.3230	0.3111	0.2993	0.2879	0.2767	0.2658	0.2552
5	0.3730	0.3604	0.3479	0.3356	0.3234	0.3115	0.2997	0.2883	0.2771	0.2662	0.2556
6	0.3735	0.3609	0.3484	0.3361	0.3239	0.3119	0.3002	0.2887	0.2775	0.2665	0.2559
7	0.3740	0.3614	0.3489	0.3366	0.3244	0.3124	0.3006	0.2891	0.2779	0.2670	0.2563
8	0.3746	0.3620	0.3495	0.3371	0.3249	0.3129	0.3011	0.2896	0.2783	0.2674	0.2567
9	0.3752	0.3626	0.3500	0.3376	0.3254	0.3134	0.3016	0.2900	0.2788	0.2678	0.2572
10	0.3759	0.3632	0.3506	0.3382	0.3260	0.3139	0.3021	0.2906	0.2793	0.2683	0.2576
11	0.3765	0.3638	0.3513	0.3388	0.3266	0.3145	0.3027	0.2911	0.2798	0.2688	0.2581
12	0.3772	0.3645	0.3519	0.3395	0.3272	0.3151	0.3033	0.2917	0.2803	0.2693	0.2586
13	0.3780	0.3652	0.3526	0.3401	0.3278	0.3157	0.3039	0.2922	0.2809	0.2699	0.2592
14	0.3787	0.3660	0.3533	0.3408	0.3285	0.3164	0.3045	0.2929	0.2815	0.2704	0.2597
15	0.3795	0.3668	0.3541	0.3416	0.3292	0.3171	0.3052	0.2935	0.2821	0.2710	0.2603
16	0.3804	0.3676	0.3549	0.3423	0.3300	0.3178	0.3059	0.2942	0.2828	0.2717	0.2609
17	0.3812	0.3684	0.3557	0.3431	0.3307	0.3185	0.3066	0.2949	0.2834	0.2723	0.2615
18	0.3822	0.3693	0.3566	0.3440	0.3316	0.3193	0.3073	0.2956	0.2842	0.2730	0.2622
19	0.3831	0.3702	0.3575	0.3448	0.3324	0.3202	0.3081	0.2964	0.2849	0.2737	0.2629
20	0.3841	0.3712	0.3584	0.3458	0.3333	0.3210	0.3090	0.2972	0.2857	0.2745	0.2636
21	0.3852	0.3723	0.3594	0.3467	0.3342	0.3219	0.3099	0.2980	0.2865	0.2753	0.2644
22	0.3863	0.3733	0.3605	0.3478	0.3352	0.3229	0.3108	0.2989	0.2874	0.2761	0.2652
23	0.3875	0.3745	0.3616	0.3488	0.3363	0.3239	0.3118	0.2999	0.2883	0.2770	0.2660
24	0.3887	0.3757	0.3628	0.3500	0.3374	0.3250	0.3128	0.3009	0.2892	0.2779	0.2669
25	0.3900	0.3770	0.3640	0.3512	0.3385	0.3261	0.3139	0.3019	0.2903	0.2789	0.2679
26	0.3914	0.3783	0.3653	0.3524	0.3398	0.3273	0.3150	0.3030	0.2913	0.2799	0.2689
27	0.3929	0.3797	0.3667	0.3538	0.3411	0.3285	0.3162	0.3042	0.2925	0.2810	0.2699
28	0.3944	0.3812	0.3681	0.3552	0.3424	0.3299	0.3175	0.3055	0.2937	0.2822	0.2710
29	0.3960	0.3828	0.3697	0.3567	0.3439	0.3313	0.3189	0.3068	0.2949	0.2834	0.2722
30	0.3977	0.3844	0.3713	0.3582	0.3454	0.3327	0.3203	0.3081	0.2963	0.2847	0.2734
31	0.3995	0.3861	0.3729	0.3598	0.3469	0.3342	0.3218	0.3095	0.2976	0.2860	0.2747
32	0.4013	0.3879	0.3746	0.3615	0.3485	0.3358	0.3233	0.3110	0.2990	0.2874	0.2760
33	0.4032	0.3898	0.3764	0.3632	0.3502	0.3374	0.3249	0.3125	0.3005	0.2888	0.2774
34	0.4052	0.3917	0.3783	0.3651	0.3520	0.3391	0.3265	0.3141	0.3021	0.2903	0.2788
35	0.4072	0.3937	0.3802	0.3669	0.3538	0.3409	0.3282	0.3158	0.3037	0.2918	0.2803
36	0.4094	0.3958	0.3823	0.3689	0.3557	0.3428	0.3300	0.3175	0.3053	0.2935	0.2819
37	0.4116	0.3979	0.3844	0.3710	0.3577	0.3447	0.3319	0.3194	0.3071	0.2952	0.2836
38	0.4140	0.4002	0.3866	0.3731	0.3598	0.3467	0.3339	0.3213	0.3089	0.2969	0.2853
39	0.4164	0.4026	0.3890	0.3754	0.3620	0.3489	0.3359	0.3233	0.3109	0.2988	0.2871
40	0.4190	0.4052	0.3914	0.3778	0.3643	0.3511	0.3381	0.3254	0.3129	0.3008	0.2890
41	0.4217	0.4078	0.3940	0.3803	0.3668	0.3535	0.3404	0.3276	0.3150	0.3028	0.2910
42	0.4246	0.4106	0.3967	0.3829	0.3693	0.3559	0.3428	0.3299	0.3173	0.3050	0.2931
43	0.4276	0.4135	0.3995	0.3857	0.3720	0.3585	0.3453	0.3323	0.3196	0.3073	0.2953
44	0.4307	0.4165	0.4025	0.3885	0.3748	0.3612	0.3479	0.3349	0.3221	0.3097	0.2976
45	0.4340	0.4197	0.4056	0.3916	0.3777	0.3641	0.3507	0.3375	0.3247	0.3122	0.3000
46	0.4374	0.4231	0.4088	0.3947	0.3808	0.3670	0.3535	0.3403	0.3274	0.3148	0.3025
47	0.4410	0.4265	0.4122	0.3980	0.3840	0.3702	0.3566	0.3432	0.3302	0.3175	0.3051
48	0.4447	0.4302	0.4158	0.4015	0.3874	0.3734	0.3597	0.3463	0.3332	0.3204	0.3079
49	0.4487	0.4340	0.4195	0.4051	0.3909	0.3769	0.3631	0.3495	0.3363	0.3234	0.3108
50	0.4528	0.4381	0.4234	0.4089	0.3946	0.3804	0.3665	0.3529	0.3396	0.3265	0.3139
51	0.4571	0.4423	0.4276	0.4129	0.3985	0.3842	0.3702	0.3565	0.3430	0.3299	0.3171
52	0.4618	0.4468	0.4320	0.4172	0.4026	0.3883	0.3741	0.3602	0.3467	0.3334	0.3205
53	0.4667	0.4516	0.4366	0.4218	0.4071	0.3926	0.3783	0.3643	0.3506	0.3372	0.3242
54	0.4720	0.4568	0.4416	0.4266	0.4118	0.3972	0.3828	0.3686	0.3548	0.3413	0.3281
55	0.4776	0.4622	0.4470	0.4318	0.4169	0.4021	0.3875	0.3732	0.3593	0.3456	0.3323
56	0.4836	0.4681	0.4527	0.4374	0.4223	0.4073	0.3926	0.3782	0.3641	0.3503	0.3368
57	0.4900	0.4743	0.4588	0.4433	0.4281	0.4130	0.3981	0.3835	0.3692	0.3552	0.3416
58	0.4968	0.4810	0.4653	0.4497	0.4342	0.4190	0.4039	0.3892	0.3747	0.3606	0.3468
59	0.5040	0.4881	0.4722	0.4564	0.4408	0.4254	0.4102	0.3952	0.3806	0.3662	0.3523
60	0.5118	0.4956	0.4796	0.4636	0.4478	0.4322	0.4168	0.4017	0.3868	0.3723	0.3582
61	0.5199	0.5037	0.4874	0.4713	0.4553	0.4395	0.4239	0.4085	0.3935	0.3788	0.3644
62	0.5287	0.5122	0.4958	0.4795	0.4633	0.4472	0.4314	0.4159	0.4006	0.3857	0.3711
63	0.5379	0.5212	0.5046	0.4881	0.4717	0.4555	0.4395	0.4237	0.4082	0.3931	0.3783
64	0.5477	0.5308	0.5140	0.4973	0.4807	0.4642	0.4480	0.4320	0.4163	0.4009	0.3859
65	0.5580	0.5410	0.5240	0.5070	0.4902	0.4735	0.4571	0.4408	0.4249	0.4093	0.3940
66	0.5690	0.5517	0.5345	0.5174	0.5003	0.4834	0.4667	0.4502	0.4340	0.4182	0.4027
67	0.5805	0.5631	0.5457	0.5283	0.5111	0.4939	0.4769	0.4602	0.4438	0.4276	0.4119
68	0.5928	0.5752	0.5576	0.5400	0.5225	0.5051	0.4878	0.4709	0.4541	0.4377	0.4217
69	0.6058	0.5880	0.5701	0.5523	0.5346	0.5169	0.4994	0.4822	0.4652	0.4485	0.4322
70	0.6195	0.6015	0.5834	0.5654	0.5474	0.5295	0.5118	0.4942	0.4769	0.4600	0.4433
71	0.6339	0.6157	0.5975	0.5792	0.5610	0.5429	0.5249	0.5070	0.4895	0.4722	0.4552
72	0.6491	0.6308	0.6124	0.5939	0.5754	0.5570	0.5387	0.5206	0.5028	0.4852	0.4679
73	0.6651	0.6466	0.6280	0.6093	0.5906	0.5720	0.5534	0.5350	0.5169	0.4990	0.4814
74	0.6819	0.6633	0.6445	0.6256	0.6067	0.5878	0.5690	0.5503	0.5318	0.5136	0.4957
75	0.6995	0.6807	0.6618	0.6427	0.6236	0.6045	0.5854	0.5664	0.5477	0.5291	0.5109
76	0.7179	0.6990	0.6799	0.6607	0.6414	0.6220	0.6027	0.5835	0.5644	0.5456	0.5270
77	0.7371	0.7181	0.6990	0.6796	0.6601	0.6405	0.6210	0.6015	0.5822	0.5630	0.5441
78	0.7571	0.7381	0.7188	0.6994	0.6797	0.6600	0.6402	0.6205	0.6009	0.5814	0.5622
79	0.7779	0.7589	0.7396	0.7200	0.7003	0.6804	0.6604	0.6405	0.6206	0.6009	0.5813
80	0.7995	0.7805	0.7612	0.7416	0.7218	0.7017	0.6816	0.6615	0.6414	0.6214	0.6016
81	0.8219	0.8030	0.7837	0.7641	0.7442	0.7241	0.7039	0.6836	0.6633	0.6430	0.6229
82	0.8449	0.8261	0.8069	0.7873	0.7674	0.7473	0.7270	0.7066	0.6861	0.6657	0.6453
83	0.8685	0.8499	0.8308	0.8113	0.7915	0.7714	0.7510	0.7305	0.7099	0.6893	0.6688
84	0.8926	0.8742	0.8553	0.8360	0.8163	0.7962	0.7759	0.7554	0.7347	0.7140	0.6933
85	0.9172	0.8991	0.8804	0.8613	0.8418	0.8218	0.8016	0.7811	0.7604	0.7396	0.7188
86	0.9421	0.9243	0.9060	0.8871	0.8678	0.8481	0.8280	0.8076	0.7869	0.7662	0.7453
87	0.9673	0.9499	0.9319	0.9134	0.8943	0.8748	0.8549	0.8347	0.8142	0.7935	0.7727
88	0.9922	0.9752	0.9577	0.9395	0.9208	0.9017	0.8820	0.8620	0.8417	0.8211	0.8004
89	1.0167	1.0002	0.9831	0.9654	0.9471	0.9283	0.9090	0.8892	0.8692	0.8488	0.8282
90	1.0405	1.0245	1.0079	0.9907	0.9728	0.9544	0.9355	0.9161	0.8963	0.8762	0.8558