2010
RESERVE PART OF RCSBP RATES

Type: Immediate at Member's Death

Option: Insurable Interest

Member's Age Nearest Birthday	Years Beneficiary Younger Than Member											Years Beneficiary Older Than Member									
	50-54	45-49	40-44	35-39	30-34	25-29	20-24	15-19	10-14	5-9	0-4	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49
59.5	0.0024	0.0024	0.0023	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0016	0.0015	0.0015	0.0014	0.0014	0.0014	0.0014	0.0014	0.0014		
59	0.0049	0.0048	0.0046	0.0045	0.0043	0.0042	0.0040	0.0038	0.0036	0.0034	0.0032	0.0030	0.0029	0.0028	0.0027	0.0027	0.0027	0.0028	0.0029		
58	0.0093	0.0091	0.0089	0.0086	0.0083	0.0080	0.0076	0.0073	0.0069	0.0065	0.0062	0.0059	0.0057	0.0055	0.0054	0.0055	0.0056	0.0060	0.0065		
57	0.0133	0.0130	0.0127	0.0123	0.0119	0.0114	0.0109	0.0104	0.0099	0.0094	0.0089	0.0085	0.0082	0.0081	0.0080	0.0082	0.0086	0.0095	0.0108		
56	0.0169	0.0165	0.0161	0.0156	0.0151	0.0145	0.0139	0.0133	0.0126	0.0120	0.0114	0.0109	0.0106	0.0105	0.0105	0.0108	0.0116	0.0132	0.0159		
55	0.0202	0.0197	0.0192	0.0186	0.0180	0.0173	0.0166	0.0159	0.0151	0.0144	0.0137	0.0132	0.0128	0.0127	0.0129	0.0134	0.0147	0.0173	0.0218		
54	0.0231	0.0226	0.0220	0.0214	0.0207	0.0199	0.0191	0.0183	0.0174	0.0166	0.0159	0.0153	0.0149	0.0149	0.0151	0.0160	0.0178	0.0216	0.0286	0.0405	
53	0.0258	0.0252	0.0246	0.0239	0.0231	0.0223	0.0214	0.0205	0.0195	0.0187	0.0179	0.0173	0.0169	0.0169	0.0174	0.0185	0.0210	0.0262	0.0364	0.0550	
52	0.0282	0.0277	0.0270	0.0262	0.0254	0.0245	0.0235	0.0225	0.0215	0.0206	0.0198	0.0191	0.0188	0.0189	0.0195	0.0210	0.0242	0.0310	0.0452	0.0728	
51		0.0300	0.0292	0.0284	0.0275	0.0265	0.0255	0.0244	0.0234	0.0224	0.0215	0.0209	0.0206	0.0208	0.0216	0.0234	0.0274	0.0362	0.0551	0.0947	
50		0.0321	0.0313	0.0304	0.0295	0.0285	0.0274	0.0263	0.0251	0.0241	0.0232	0.0226	0.0223	0.0226	0.0236	0.0259	0.0308	0.0416	0.0660	0.1211	
49		0.0341	0.0333	0.0324	0.0314	0.0303	0.0292	0.0280	0.0268	0.0258	0.0249	0.0242	0.0240	0.0244	0.0257	0.0283	0.0341	0.0472	0.0782	0.1525	0.3966
48		0.0360	0.0351	0.0342	0.0331	0.0320	0.0308	0.0296	0.0284	0.0273	0.0264	0.0258	0.0256	0.0262	0.0276	0.0307	0.0375	0.0531	0.0914	0.1892	0.5324
47		0.0376	0.0369	0.0359	0.0348	0.0336	0.0324	0.0311	0.0299	0.0288	0.0279	0.0272	0.0272	0.0278	0.0295	0.0331	0.0409	0.0592	0.1056	0.2315	0.7030
46			0.0385	0.0375	0.0364	0.0352	0.0339	0.0326	0.0313	0.0302	0.0293	0.0287	0.0287	0.0295	0.0314	0.0355	0.0444	0.0655	0.1210	0.2799	0.9162
45			0.0401	0.0390	0.0379	0.0367	0.0353	0.0340	0.0327	0.0316	0.0306	0.0301	0.0301	0.0311	0.0333	0.0379	0.0479	0.0720	0.1374	0.3348	0.9999
44			0.0416	0.0405	0.0394	0.0381	0.0367	0.0354	0.0341	0.0329	0.0320	0.0314	0.0316	0.0327	0.0352	0.0403	0.0515	0.0789	0.1552	0.3972	0.9999
43			0.0431	0.0420	0.0408	0.0395	0.0381	0.0367	0.0354	0.0342	0.0333	0.0328	0.0330	0.0342	0.0370	0.0427	0.0551	0.0859	0.1740	0.4666	0.9999
42			0.0443	0.0433	0.0421	0.0408	0.0394	0.0380	0.0366	0.0354	0.0345	0.0341	0.0344	0.0358	0.0388	0.0451	0.0588	0.0932	0.1940	0.5433	0.9999
41				0.0447	0.0434	0.0421	0.0407	0.0392	0.0378	0.0366	0.0357	0.0353	0.0357	0.0373	0.0407	0.0475	0.0625	0.1006	0.2150	0.6272	0.9999
40				0.0460	0.0447	0.0433	0.0419	0.0404	0.0390	0.0378	0.0369	0.0366	0.0371	0.0388	0.0425	0.0499	0.0663	0.1083	0.2372	0.7188	0.9999
39				0.0472	0.0459	0.0445	0.0431	0.0416	0.0402	0.0390	0.0381	0.0378	0.0384	0.0403	0.0443	0.0523	0.0702	0.1162	0.2604	0.8177	0.9999
38				0.0485	0.0471	0.0457	0.0442	0.0427	0.0413	0.0401	0.0393	0.0390	0.0397	0.0418	0.0461	0.0548	0.0741	0.1244	0.2848	0.9249	0.9999
37				0.0494	0.0483	0.0469	0.0454	0.0439	0.0425	0.0412	0.0404	0.0402	0.0410	0.0432	0.0479	0.0572	0.0781	0.1328	0.3105	0.9999	0.9999
36					0.0495	0.0481	0.0465	0.0450	0.0436	0.0424	0.0416	0.0414	0.0423	0.0447	0.0497	0.0597	0.0822	0.1416	0.3377	0.9999	0.9999
35					0.0507	0.0492	0.0477	0.0462	0.0447	0.0435	0.0427	0.0426	0.0436	0.0463	0.0516	0.0624	0.0865	0.1509	0.3669	0.9999	0.9999

2010

RESERVE PART OF RCSBP RATES

Type: Deferred to Member's Age 60

Option: Insurable Interest

Member's Age Nearest Birthday	Years Beneficiary Younger Than Member											Years Beneficiary Older Than Member									
	50-54	45-49	40-44	35-39	30-34	25-29	20-24	15-19	10-14	5-9	0-4	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49
59.5	0.0023	0.0022	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0017	0.0016	0.0015	0.0014	0.0013	0.0013	0.0012	0.0012	0.0012	0.0012	0.0012		
59	0.0045	0.0044	0.0043	0.0042	0.0040	0.0038	0.0037	0.0035	0.0033	0.0031	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0024	0.0024	0.0023		
58	0.0085	0.0083	0.0081	0.0078	0.0076	0.0073	0.0069	0.0066	0.0062	0.0059	0.0055	0.0052	0.0050	0.0048	0.0047	0.0046	0.0045	0.0045	0.0044		
57	0.0120	0.0117	0.0114	0.0110	0.0106	0.0102	0.0097	0.0093	0.0088	0.0083	0.0078	0.0074	0.0070	0.0068	0.0066	0.0064	0.0063	0.0063	0.0062		
56	0.0150	0.0147	0.0143	0.0138	0.0133	0.0128	0.0122	0.0116	0.0110	0.0103	0.0098	0.0092	0.0088	0.0085	0.0082	0.0081	0.0079	0.0078	0.0078		
55	0.0177	0.0173	0.0168	0.0163	0.0157	0.0150	0.0143	0.0136	0.0129	0.0122	0.0115	0.0109	0.0104	0.0100	0.0097	0.0095	0.0093	0.0092	0.0092		
54	0.0200	0.0195	0.0190	0.0184	0.0177	0.0170	0.0162	0.0154	0.0146	0.0138	0.0130	0.0123	0.0117	0.0113	0.0110	0.0107	0.0106	0.0104	0.0104	0.0103	
53	0.0221	0.0216	0.0210	0.0203	0.0196	0.0188	0.0179	0.0170	0.0161	0.0152	0.0143	0.0136	0.0129	0.0125	0.0121	0.0118	0.0117	0.0115	0.0115	0.0114	
52	0.0238	0.0234	0.0227	0.0220	0.0212	0.0203	0.0194	0.0184	0.0174	0.0165	0.0155	0.0147	0.0140	0.0135	0.0131	0.0128	0.0126	0.0125	0.0124	0.0124	
51		0.0250	0.0243	0.0236	0.0227	0.0218	0.0208	0.0197	0.0187	0.0176	0.0166	0.0157	0.0150	0.0144	0.0140	0.0137	0.0135	0.0134	0.0133	0.0132	
50		0.0265	0.0258	0.0249	0.0240	0.0231	0.0220	0.0209	0.0198	0.0187	0.0176	0.0167	0.0159	0.0153	0.0149	0.0145	0.0143	0.0142	0.0141	0.0140	
49		0.0278	0.0271	0.0262	0.0253	0.0242	0.0231	0.0220	0.0208	0.0196	0.0185	0.0175	0.0167	0.0161	0.0156	0.0153	0.0150	0.0149	0.0148	0.0147	0.0146
48		0.0291	0.0283	0.0274	0.0264	0.0253	0.0242	0.0229	0.0217	0.0205	0.0193	0.0183	0.0175	0.0168	0.0163	0.0160	0.0157	0.0155	0.0154	0.0154	0.0153
47		0.0300	0.0294	0.0284	0.0274	0.0263	0.0251	0.0238	0.0225	0.0213	0.0201	0.0190	0.0181	0.0175	0.0169	0.0166	0.0163	0.0161	0.0160	0.0160	0.0159
46			0.0304	0.0294	0.0284	0.0272	0.0260	0.0246	0.0233	0.0220	0.0208	0.0197	0.0187	0.0181	0.0175	0.0171	0.0169	0.0167	0.0166	0.0165	0.0164
45			0.0313	0.0303	0.0292	0.0280	0.0267	0.0254	0.0240	0.0227	0.0214	0.0203	0.0193	0.0186	0.0181	0.0177	0.0174	0.0172	0.0171	0.0170	0.0169
44			0.0322	0.0312	0.0300	0.0288	0.0275	0.0261	0.0247	0.0233	0.0220	0.0208	0.0199	0.0191	0.0186	0.0182	0.0179	0.0177	0.0176	0.0175	0.0174
43			0.0330	0.0320	0.0308	0.0295	0.0282	0.0268	0.0253	0.0239	0.0225	0.0213	0.0204	0.0196	0.0190	0.0186	0.0183	0.0181	0.0180	0.0179	0.0178
42			0.0336	0.0327	0.0315	0.0302	0.0288	0.0274	0.0259	0.0245	0.0231	0.0218	0.0208	0.0201	0.0195	0.0191	0.0188	0.0186	0.0184	0.0184	0.0182
41				0.0334	0.0322	0.0309	0.0294	0.0280	0.0265	0.0250	0.0236	0.0223	0.0213	0.0205	0.0199	0.0195	0.0192	0.0190	0.0188	0.0187	0.0186
40				0.0340	0.0328	0.0315	0.0300	0.0285	0.0270	0.0254	0.0240	0.0227	0.0217	0.0209	0.0203	0.0198	0.0195	0.0193	0.0192	0.0191	0.0190
39				0.0346	0.0334	0.0320	0.0306	0.0290	0.0274	0.0259	0.0244	0.0231	0.0221	0.0213	0.0206	0.0202	0.0199	0.0197	0.0195	0.0194	0.0193
38				0.0352	0.0339	0.0326	0.0311	0.0295	0.0279	0.0263	0.0248	0.0235	0.0224	0.0216	0.0210	0.0205	0.0202	0.0200	0.0199	0.0198	0.0196
37				0.0355	0.0345	0.0331	0.0316	0.0300	0.0283	0.0267	0.0252	0.0239	0.0228	0.0219	0.0213	0.0208	0.0205	0.0203	0.0202	0.0201	0.0200
36					0.0350	0.0336	0.0320	0.0304	0.0288	0.0271	0.0256	0.0242	0.0231	0.0223	0.0216	0.0212	0.0208	0.0206	0.0205	0.0204	0.0202
35					0.0355	0.0340	0.0325	0.0308	0.0292	0.0275	0.0260	0.0246	0.0235	0.0226	0.0219	0.0215	0.0211	0.0209	0.0208	0.0207	0.0205

INSURABLE INTEREST COVERAGE WORKSHEET

		OPTION B	OPTION C
1.	**AGE OF MEMBER** (NEAREST BIRTHDAY AT ELECTION)	_____	_____
2.	**AGE OF INSURABLE INTEREST** (NEAREST BIRTHDAY AT ELECTION)	_____	_____
3.	**MONTHLY BASE AMOUNT OF RETIRED PAY SELECTED**	_____	_____
4.	**RCSBP COST FACTOR** (REFER TO APPROPRIATE CHART ON PAGES 21 - 24)	_____	_____
5.	**COST FOR COVERAGE BEFORE AGE 60** (MULTIPLY LINE #3 x LINE #4)	_____	_____
6.	**SBP COST FOR COVERAGE AFTER AGE 60** **FORMULA:** [(.10 + (.05 x _____)] x _____ EACH FULL 5 YEAR PERIOD BENEFICIARY IS YOUNGER MONTHLY AMOUNT OF RETIRED PAY	_____	_____
	***NOTE:** **IF COMBINED PERCENT EXCEEDS 40%, THE FORMULA IS CHANGED TO** (.40 x MONTHLY RETIRED PAY)		
7.	**TOTAL MONTHLY COST FOR RCSBP** (ADD LINE #5 + LINE #6)	_____	_____
8.	**RETIREMENT PAY REMAINING AFTER RCSBP DEDUCTION** (SUBTRACT LINE #7 FROM LINE #3)	_____	_____
9.	**MONTHLY ANNUITY PAYMENT TO INSURABLE INTEREST BENEFICIARY** **FORMULA:** (MULTIPLY .55 x LINE #8)	_____	_____