# 2010
# RESERVE PART OF RCSBP RATES

Type: Immediate at Member's Death

Option: Spouse Only or Spouse/Child (If both spouse & child still eligible)

| Member's Age Nearest Birthday | Years Beneficiary Younger Than Member | | | | | | | | Years Beneficiary Older Than Member | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 |
| 59.5 | 0.0010 | 0.0011 | 0.0013 | 0.0015 | 0.0015 | 0.0015 | 0.0015 | 0.0014 | 0.0014 | 0.0013 | 0.0013 | 0.0012 | 0.0012 | 0.0012 | 0.0013 | 0.0013 |
| 59 | 0.0020 | 0.0023 | 0.0026 | 0.0030 | 0.0031 | 0.0031 | 0.0030 | 0.0029 | 0.0027 | 0.0026 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0025 | 0.0026 |
| 58 | 0.0037 | 0.0043 | 0.0049 | 0.0056 | 0.0058 | 0.0059 | 0.0058 | 0.0056 | 0.0053 | 0.0051 | 0.0050 | 0.0049 | 0.0050 | 0.0051 | 0.0054 | 0.0059 |
| 57 | 0.0053 | 0.0060 | 0.0069 | 0.0080 | 0.0083 | 0.0084 | 0.0083 | 0.0081 | 0.0077 | 0.0075 | 0.0073 | 0.0073 | 0.0074 | 0.0078 | 0.0086 | 0.0099 |
| 56 | 0.0066 | 0.0075 | 0.0087 | 0.0100 | 0.0106 | 0.0107 | 0.0106 | 0.0103 | 0.0099 | 0.0096 | 0.0095 | 0.0095 | 0.0099 | 0.0106 | 0.0121 | 0.0145 |
| 55 | 0.0078 | 0.0088 | 0.0102 | 0.0118 | 0.0126 | 0.0127 | 0.0127 | 0.0124 | 0.0120 | 0.0117 | 0.0116 | 0.0117 | 0.0122 | 0.0134 | 0.0158 | 0.0200 |
| 54 | 0.0089 | 0.0100 | 0.0116 | 0.0134 | 0.0144 | 0.0146 | 0.0146 | 0.0143 | 0.0139 | 0.0136 | 0.0135 | 0.0138 | 0.0146 | 0.0163 | 0.0198 | 0.0263 |
| 53 | 0.0099 | 0.0111 | 0.0128 | 0.0148 | 0.0160 | 0.0164 | 0.0164 | 0.0161 | 0.0157 | 0.0154 | 0.0154 | 0.0159 | 0.0169 | 0.0193 | 0.0241 | 0.0336 |
| 52 | | 0.0121 | 0.0139 | 0.0160 | 0.0175 | 0.0180 | 0.0180 | 0.0178 | 0.0174 | 0.0172 | 0.0173 | 0.0179 | 0.0192 | 0.0223 | 0.0286 | 0.0419 |
| 51 | | 0.0130 | 0.0149 | 0.0172 | 0.0189 | 0.0195 | 0.0196 | 0.0195 | 0.0191 | 0.0189 | 0.0191 | 0.0198 | 0.0216 | 0.0253 | 0.0335 | 0.0512 |
| 50 | | 0.0138 | 0.0158 | 0.0183 | 0.0201 | 0.0209 | 0.0211 | 0.0210 | 0.0207 | 0.0205 | 0.0208 | 0.0218 | 0.0239 | 0.0285 | 0.0386 | 0.0618 |
| 49 | | 0.0145 | 0.0167 | 0.0192 | 0.0213 | 0.0222 | 0.0225 | 0.0224 | 0.0222 | 0.0221 | 0.0225 | 0.0237 | 0.0262 | 0.0317 | 0.0441 | 0.0735 |
| 48 | | 0.0153 | 0.0175 | 0.0201 | 0.0223 | 0.0234 | 0.0238 | 0.0238 | 0.0236 | 0.0236 | 0.0242 | 0.0256 | 0.0286 | 0.0350 | 0.0499 | 0.0865 |
| 47 | | | 0.0182 | 0.0210 | 0.0233 | 0.0246 | 0.0250 | 0.0252 | 0.0251 | 0.0251 | 0.0258 | 0.0275 | 0.0309 | 0.0384 | 0.0559 | 0.1006 |
| 46 | | | 0.0189 | 0.0217 | 0.0242 | 0.0256 | 0.0263 | 0.0264 | 0.0264 | 0.0266 | 0.0275 | 0.0294 | 0.0333 | 0.0419 | 0.0622 | 0.1162 |
| 45 | | | 0.0195 | 0.0225 | 0.0250 | 0.0266 | 0.0274 | 0.0277 | 0.0278 | 0.0281 | 0.0291 | 0.0313 | 0.0357 | 0.0454 | 0.0689 | 0.1331 |
| 44 | | | 0.0201 | 0.0232 | 0.0258 | 0.0276 | 0.0285 | 0.0289 | 0.0291 | 0.0295 | 0.0307 | 0.0332 | 0.0382 | 0.0491 | 0.0760 | 0.1516 |
| 43 | | | 0.0207 | 0.0238 | 0.0266 | 0.0285 | 0.0296 | 0.0301 | 0.0304 | 0.0310 | 0.0323 | 0.0351 | 0.0407 | 0.0530 | 0.0834 | 0.1718 |
| 42 | | | | 0.0245 | 0.0273 | 0.0294 | 0.0307 | 0.0313 | 0.0317 | 0.0324 | 0.0340 | 0.0371 | 0.0433 | 0.0570 | 0.0913 | 0.1937 |
| 41 | | | | 0.0251 | 0.0280 | 0.0302 | 0.0317 | 0.0324 | 0.0330 | 0.0339 | 0.0357 | 0.0391 | 0.0460 | 0.0611 | 0.0997 | 0.2175 |
| 40 | | | | 0.0257 | 0.0287 | 0.0310 | 0.0326 | 0.0336 | 0.0343 | 0.0353 | 0.0374 | 0.0412 | 0.0488 | 0.0655 | 0.1087 | 0.2435 |
| 39 | | | | 0.0263 | 0.0294 | 0.0318 | 0.0336 | 0.0348 | 0.0356 | 0.0368 | 0.0391 | 0.0434 | 0.0517 | 0.0702 | 0.1183 | 0.2719 |
| 38 | | | | 0.0269 | 0.0301 | 0.0326 | 0.0346 | 0.0359 | 0.0369 | 0.0384 | 0.0410 | 0.0457 | 0.0548 | 0.0751 | 0.1288 | 0.3036 |
| 37 | | | | | 0.0308 | 0.0334 | 0.0355 | 0.0371 | 0.0383 | 0.0400 | 0.0429 | 0.0480 | 0.0580 | 0.0804 | 0.1400 | 0.3382 |
| 36 | | | | | 0.0314 | 0.0342 | 0.0365 | 0.0383 | 0.0397 | 0.0415 | 0.0448 | 0.0505 | 0.0614 | 0.0859 | 0.1519 | 0.3753 |
| 35 | | | | | 0.0321 | 0.0349 | 0.0374 | 0.0394 | 0.0411 | 0.0432 | 0.0468 | 0.0530 | 0.0650 | 0.0918 | 0.1646 | 0.4158 |

# 2010
# RESERVE PART OF RCSBP RATES

Type: Deferred to Member's Age 60

Option: Spouse Only or Spouse/Child (If both spouse & child still eligible)

| Member's Age Nearest Birthday | Years Beneficiary Younger Than Member | | | | | | | | Years Beneficiary Older Than Member | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 |
| 59.5 | 0.0009 | 0.0010 | 0.0012 | 0.0014 | 0.0014 | 0.0014 | 0.0014 | 0.0013 | 0.0013 | 0.0012 | 0.0012 | 0.0011 | 0.0011 | 0.0011 | 0.0011 | 0.0011 |
| 59 | 0.0018 | 0.0021 | 0.0024 | 0.0028 | 0.0029 | 0.0029 | 0.0028 | 0.0027 | 0.0025 | 0.0024 | 0.0023 | 0.0023 | 0.0022 | 0.0022 | 0.0022 | 0.0022 |
| 58 | 0.0033 | 0.0038 | 0.0045 | 0.0051 | 0.0053 | 0.0053 | 0.0053 | 0.0051 | 0.0048 | 0.0046 | 0.0044 | 0.0043 | 0.0042 | 0.0041 | 0.0041 | 0.0041 |
| 57 | 0.0046 | 0.0053 | 0.0061 | 0.0071 | 0.0075 | 0.0075 | 0.0074 | 0.0071 | 0.0067 | 0.0064 | 0.0062 | 0.0060 | 0.0059 | 0.0058 | 0.0058 | 0.0057 |
| 56 | 0.0056 | 0.0064 | 0.0075 | 0.0087 | 0.0093 | 0.0093 | 0.0092 | 0.0089 | 0.0084 | 0.0081 | 0.0078 | 0.0076 | 0.0074 | 0.0073 | 0.0072 | 0.0072 |
| 55 | 0.0064 | 0.0074 | 0.0087 | 0.0101 | 0.0108 | 0.0109 | 0.0108 | 0.0105 | 0.0099 | 0.0095 | 0.0092 | 0.0089 | 0.0087 | 0.0086 | 0.0085 | 0.0085 |
| 54 | 0.0071 | 0.0082 | 0.0096 | 0.0112 | 0.0121 | 0.0123 | 0.0122 | 0.0118 | 0.0113 | 0.0108 | 0.0104 | 0.0101 | 0.0099 | 0.0098 | 0.0097 | 0.0096 |
| 53 | 0.0077 | 0.0088 | 0.0104 | 0.0122 | 0.0133 | 0.0135 | 0.0134 | 0.0131 | 0.0125 | 0.0119 | 0.0115 | 0.0112 | 0.0109 | 0.0108 | 0.0107 | 0.0106 |
| 52 | | 0.0094 | 0.0111 | 0.0130 | 0.0143 | 0.0146 | 0.0145 | 0.0142 | 0.0135 | 0.0129 | 0.0125 | 0.0121 | 0.0119 | 0.0117 | 0.0116 | 0.0115 |
| 51 | | 0.0099 | 0.0117 | 0.0138 | 0.0152 | 0.0156 | 0.0155 | 0.0152 | 0.0145 | 0.0139 | 0.0134 | 0.0130 | 0.0127 | 0.0126 | 0.0124 | 0.0124 |
| 50 | | 0.0103 | 0.0121 | 0.0144 | 0.0159 | 0.0164 | 0.0164 | 0.0161 | 0.0154 | 0.0147 | 0.0142 | 0.0138 | 0.0135 | 0.0133 | 0.0132 | 0.0131 |
| 49 | | 0.0106 | 0.0126 | 0.0149 | 0.0166 | 0.0172 | 0.0172 | 0.0169 | 0.0162 | 0.0155 | 0.0149 | 0.0145 | 0.0142 | 0.0140 | 0.0139 | 0.0139 |
| 48 | | 0.0109 | 0.0129 | 0.0154 | 0.0171 | 0.0179 | 0.0179 | 0.0176 | 0.0169 | 0.0162 | 0.0156 | 0.0152 | 0.0149 | 0.0147 | 0.0146 | 0.0145 |
| 47 | | | 0.0133 | 0.0157 | 0.0176 | 0.0185 | 0.0186 | 0.0183 | 0.0176 | 0.0169 | 0.0163 | 0.0158 | 0.0155 | 0.0153 | 0.0152 | 0.0151 |
| 46 | | | 0.0135 | 0.0161 | 0.0181 | 0.0190 | 0.0192 | 0.0189 | 0.0182 | 0.0175 | 0.0169 | 0.0164 | 0.0161 | 0.0159 | 0.0157 | 0.0157 |
| 45 | | | 0.0138 | 0.0164 | 0.0185 | 0.0195 | 0.0198 | 0.0195 | 0.0188 | 0.0181 | 0.0175 | 0.0170 | 0.0166 | 0.0164 | 0.0163 | 0.0162 |
| 44 | | | 0.0140 | 0.0167 | 0.0188 | 0.0199 | 0.0203 | 0.0200 | 0.0194 | 0.0186 | 0.0180 | 0.0175 | 0.0171 | 0.0169 | 0.0168 | 0.0167 |
| 43 | | | 0.0142 | 0.0169 | 0.0191 | 0.0203 | 0.0207 | 0.0205 | 0.0199 | 0.0192 | 0.0185 | 0.0180 | 0.0176 | 0.0174 | 0.0172 | 0.0172 |
| 42 | | | | 0.0171 | 0.0194 | 0.0207 | 0.0212 | 0.0210 | 0.0204 | 0.0196 | 0.0190 | 0.0185 | 0.0181 | 0.0178 | 0.0177 | 0.0176 |
| 41 | | | | 0.0173 | 0.0196 | 0.0210 | 0.0216 | 0.0215 | 0.0208 | 0.0201 | 0.0195 | 0.0189 | 0.0186 | 0.0183 | 0.0181 | 0.0181 |
| 40 | | | | 0.0175 | 0.0199 | 0.0213 | 0.0219 | 0.0219 | 0.0213 | 0.0206 | 0.0199 | 0.0194 | 0.0190 | 0.0187 | 0.0186 | 0.0185 |
| 39 | | | | 0.0177 | 0.0201 | 0.0215 | 0.0223 | 0.0223 | 0.0217 | 0.0210 | 0.0204 | 0.0198 | 0.0194 | 0.0192 | 0.0190 | 0.0189 |
| 38 | | | | 0.0178 | 0.0203 | 0.0218 | 0.0226 | 0.0227 | 0.0221 | 0.0215 | 0.0208 | 0.0203 | 0.0199 | 0.0196 | 0.0194 | 0.0194 |
| 37 | | | | | 0.0205 | 0.0220 | 0.0229 | 0.0230 | 0.0225 | 0.0219 | 0.0212 | 0.0207 | 0.0203 | 0.0200 | 0.0198 | 0.0198 |
| 36 | | | | | 0.0206 | 0.0222 | 0.0232 | 0.0234 | 0.0229 | 0.0223 | 0.0217 | 0.0211 | 0.0207 | 0.0204 | 0.0203 | 0.0202 |
| 35 | | | | | 0.0208 | 0.0225 | 0.0234 | 0.0237 | 0.0233 | 0.0227 | 0.0221 | 0.0215 | 0.0211 | 0.0208 | 0.0207 | 0.0206 |

## SPOUSE/FORMER SPOUSE COVERAGE WORKSHEET

| | | OPTION B | OPTION C |
|---|---|---|---|
| 1. | **AGE OF MEMBER** (NEAREST BIRTHDAY AT ELECTION) | _____ | _____ |
| 2. | **AGE OF SPOUSE OR FORMER SPOUSE** (NEAREST BIRTHDAY AT ELECTION) | _____ | _____ |
| 3. | **MONTHLY BASE AMOUNT OF RETIRED PAY SELECTED** | _____ | _____ |
| 4. | **RCSBP COST FACTOR** (REFER TO APPROPRIATE CHART ON PAGES 13 - 14) | _____ | _____ |
| 5. | **COST FOR COVERAGE BEFORE AGE 60** (MULTIPLY LINE #3 x LINE #4) | _____ | _____ |
| 6. | **SBP COST FOR COVERAGE AFTER AGE 60**<br>**FORMULA:** If monthly retirement pay will be more than $1600.72., use line "A" | _____ | _____ |
| | **A. (.065 x MONTHLY BASE AMOUNT OF RETIRED PAY ON LINE #3)**<br>**OR**<br>**B. (.025 x $747 ) + (.10 x REMAINING BASE AMOUNT)**<br>THRESHHOLD AMOUNT | | |
| 7. | **TOTAL MONTHLY COST FOR RCSBP** (ADD LINE #5 + LINE #6) | _____ | _____ |
| 8. | **RETIREMENT PAY REMAINING AFTER RCSBP DEDUCTION**<br>(SUBTRACT LINE #7 FROM LINE #3) | _____ | _____ |
| 9. | **BASE AMOUNT OF RETIRED PAY USED TO CALCULATE MONTHLY SURVIVOR ANNUITY PAYMENT**<br>**FORMULA:** SUBTRACT LINE #5 FROM LINE #3) | _____ | _____ |
| 10. | **MONTHLY ANNUITY PAYMENT TO SURVIVOR UNDER AGE 62**<br>**FORMULA:** (MULTIPLY .55 x LINE #9) | _____ | _____ |
| 11. | **MONTHLY ANNUITY PAYMENT TO SURVIVOR OVER AGE 62**<br>**FORMULA:** (MULTIPLY .35 x LINE #9) | _____ | _____ |