

URSJJ - Normal Retirement
REDUCTION FACTORS FOR RETIREMENT OPTION A
 Expressed as a percentage of the total Maximum Benefit

Member's age at retirement	The number of years <u>younger</u> the joint annuitant is than the member at the date of the member's retirement.										The number of years <u>older</u> the joint annuitant is than the member at the date of the member's retirement.										
	10	9	8	7	6	5	4	3	2	1	0	1	2	3	4	5	6	7	8	9	10
50	95.08%	95.20%	95.31%	95.43%	95.55%	95.67%	95.79%	95.91%	96.03%	96.16%	96.28%	96.40%	96.52%	96.64%	96.76%	96.88%	97.00%	97.11%	97.22%	97.33%	97.44%
51	94.76%	94.88%	95.00%	95.12%	95.25%	95.38%	95.51%	95.64%	95.77%	95.90%	96.03%	96.16%	96.29%	96.41%	96.54%	96.67%	96.79%	96.91%	97.03%	97.15%	97.27%
52	94.48%	94.61%	94.74%	94.87%	95.01%	95.15%	95.28%	95.42%	95.56%	95.70%	95.84%	95.97%	96.11%	96.25%	96.38%	96.52%	96.65%	96.78%	96.91%	97.03%	97.15%
53	94.20%	94.33%	94.47%	94.61%	94.76%	94.90%	95.05%	95.19%	95.34%	95.49%	95.63%	95.78%	95.93%	96.07%	96.22%	96.36%	96.50%	96.64%	96.77%	96.91%	97.04%
54	93.89%	94.04%	94.19%	94.34%	94.49%	94.64%	94.80%	94.95%	95.11%	95.27%	95.42%	95.58%	95.74%	95.89%	96.04%	96.20%	96.35%	96.49%	96.64%	96.78%	96.92%
55	93.58%	93.73%	93.89%	94.05%	94.21%	94.38%	94.54%	94.71%	94.87%	95.04%	95.21%	95.37%	95.54%	95.70%	95.87%	96.03%	96.19%	96.34%	96.50%	96.65%	96.79%
56	93.25%	93.41%	93.58%	93.75%	93.92%	94.09%	94.27%	94.45%	94.62%	94.80%	94.98%	95.16%	95.33%	95.51%	95.68%	95.85%	96.02%	96.19%	96.35%	96.51%	96.66%
57	92.90%	93.07%	93.25%	93.43%	93.61%	93.80%	93.98%	94.17%	94.36%	94.55%	94.74%	94.93%	95.12%	95.30%	95.49%	95.67%	95.85%	96.03%	96.20%	96.37%	96.53%
58	92.53%	92.72%	92.91%	93.10%	93.29%	93.49%	93.69%	93.89%	94.09%	94.29%	94.49%	94.69%	94.89%	95.09%	95.29%	95.48%	95.67%	95.86%	96.04%	96.22%	96.40%
59	92.14%	92.34%	92.54%	92.75%	92.95%	93.16%	93.37%	93.59%	93.80%	94.02%	94.23%	94.44%	94.66%	94.87%	95.08%	95.28%	95.48%	95.68%	95.88%	96.07%	96.25%
60	91.74%	91.94%	92.16%	92.37%	92.60%	92.82%	93.04%	93.27%	93.50%	93.73%	93.96%	94.18%	94.41%	94.63%	94.86%	95.08%	95.29%	95.50%	95.71%	95.91%	96.11%
61	91.30%	91.53%	91.75%	91.98%	92.22%	92.46%	92.70%	92.94%	93.18%	93.43%	93.67%	93.91%	94.15%	94.39%	94.63%	94.86%	95.09%	95.31%	95.53%	95.74%	95.95%
62	90.85%	91.09%	91.33%	91.57%	91.82%	92.08%	92.33%	92.59%	92.85%	93.11%	93.37%	93.62%	93.88%	94.13%	94.39%	94.63%	94.88%	95.11%	95.34%	95.57%	95.79%
63	90.37%	90.62%	90.88%	91.14%	91.41%	91.68%	91.95%	92.22%	92.50%	92.77%	93.05%	93.32%	93.60%	93.87%	94.13%	94.39%	94.65%	94.90%	95.15%	95.39%	95.62%
64	89.86%	90.13%	90.41%	90.69%	90.97%	91.26%	91.55%	91.84%	92.13%	92.42%	92.72%	93.01%	93.30%	93.58%	93.87%	94.15%	94.42%	94.68%	94.94%	95.20%	95.44%
65	89.33%	89.61%	89.91%	90.20%	90.51%	90.81%	91.12%	91.43%	91.74%	92.05%	92.37%	92.68%	92.98%	93.29%	93.59%	93.88%	94.17%	94.45%	94.73%	95.00%	95.26%
66	88.76%	89.07%	89.38%	89.70%	90.02%	90.34%	90.67%	91.00%	91.33%	91.66%	92.00%	92.33%	92.65%	92.97%	93.29%	93.60%	93.91%	94.21%	94.50%	94.79%	95.06%
67	88.16%	88.49%	88.82%	89.16%	89.50%	89.85%	90.19%	90.55%	90.90%	91.25%	91.60%	91.95%	92.30%	92.64%	92.98%	93.31%	93.63%	93.95%	94.26%	94.56%	94.86%
68	87.53%	87.88%	88.23%	88.59%	88.95%	89.32%	89.69%	90.06%	90.44%	90.81%	91.19%	91.56%	91.92%	92.29%	92.64%	92.99%	93.34%	93.67%	94.00%	94.32%	94.63%
69	86.86%	87.22%	87.60%	87.98%	88.37%	88.76%	89.15%	89.55%	89.95%	90.35%	90.74%	91.13%	91.52%	91.91%	92.28%	92.65%	93.02%	93.38%	93.72%	94.06%	94.39%
70	86.14%	86.53%	86.93%	87.33%	87.74%	88.16%	88.58%	89.00%	89.42%	89.84%	90.26%	90.68%	91.09%	91.50%	91.90%	92.29%	92.68%	93.05%	93.42%	93.78%	94.13%

This Table is based upon an analysis of actuarial assumptions and experience of the Uniform Retirement System for Justices and Judges prepared by Cavanaugh Macdonald Consulting, LLC.