

**URSJJ - Normal Retirement**  
**REDUCTION FACTORS FOR RETIREMENT OPTION B**  
 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	90.63%	90.83%	91.04%	91.26%	91.47%	91.70%	91.92%	92.14%	92.37%	92.60%	92.82%	93.05%	93.28%	93.50%	93.73%	93.95%	94.17%	94.38%	94.60%	94.81%	90.63%
51	90.03%	90.25%	90.48%	90.70%	90.93%	91.17%	91.40%	91.64%	91.88%	92.12%	92.36%	92.60%	92.84%	93.08%	93.31%	93.55%	93.78%	94.01%	94.24%	94.46%	90.03%
52	89.54%	89.77%	90.01%	90.25%	90.49%	90.74%	90.99%	91.24%	91.50%	91.75%	92.00%	92.26%	92.51%	92.77%	93.02%	93.27%	93.51%	93.76%	94.00%	94.23%	89.54%
53	89.03%	89.27%	89.52%	89.78%	90.03%	90.30%	90.56%	90.83%	91.10%	91.36%	91.63%	91.90%	92.17%	92.44%	92.71%	92.97%	93.24%	93.49%	93.75%	94.00%	89.03%
54	88.49%	88.75%	89.01%	89.28%	89.56%	89.83%	90.11%	90.39%	90.68%	90.96%	91.25%	91.54%	91.82%	92.11%	92.39%	92.67%	92.95%	93.22%	93.49%	93.76%	88.49%
55	87.93%	88.20%	88.48%	88.77%	89.06%	89.35%	89.65%	89.94%	90.24%	90.55%	90.85%	91.15%	91.46%	91.76%	92.06%	92.36%	92.65%	92.94%	93.23%	93.51%	87.93%
56	87.35%	87.64%	87.93%	88.23%	88.54%	88.85%	89.16%	89.48%	89.79%	90.11%	90.44%	90.76%	91.08%	91.40%	91.72%	92.03%	92.35%	92.65%	92.96%	93.25%	87.35%
57	86.74%	87.04%	87.36%	87.67%	87.99%	88.32%	88.65%	88.99%	89.32%	89.66%	90.01%	90.35%	90.69%	91.03%	91.36%	91.70%	92.03%	92.36%	92.68%	92.99%	86.74%
58	86.10%	86.42%	86.75%	87.09%	87.43%	87.77%	88.12%	88.48%	88.84%	89.20%	89.56%	89.92%	90.28%	90.64%	91.00%	91.35%	91.70%	92.05%	92.39%	92.72%	86.10%
59	85.43%	85.77%	86.12%	86.47%	86.83%	87.20%	87.57%	87.95%	88.32%	88.71%	89.09%	89.47%	89.86%	90.24%	90.61%	90.99%	91.36%	91.72%	92.08%	92.44%	85.43%
60	84.73%	85.09%	85.46%	85.83%	86.21%	86.60%	86.99%	87.39%	87.79%	88.20%	88.60%	89.01%	89.41%	89.82%	90.22%	90.61%	91.00%	91.39%	91.77%	92.14%	84.73%
61	84.00%	84.38%	84.76%	85.16%	85.56%	85.97%	86.39%	86.81%	87.23%	87.66%	88.09%	88.52%	88.95%	89.38%	89.80%	90.22%	90.64%	91.04%	91.44%	91.84%	84.00%
62	83.23%	83.63%	84.04%	84.46%	84.88%	85.32%	85.76%	86.20%	86.65%	87.10%	87.56%	88.01%	88.47%	88.92%	89.37%	89.81%	90.25%	90.68%	91.10%	91.52%	83.23%
63	82.43%	82.85%	83.28%	83.72%	84.17%	84.63%	85.10%	85.57%	86.04%	86.52%	87.00%	87.48%	87.96%	88.44%	88.92%	89.38%	89.85%	90.30%	90.75%	91.18%	82.43%
64	81.59%	82.04%	82.49%	82.96%	83.43%	83.92%	84.41%	84.91%	85.41%	85.92%	86.42%	86.93%	87.44%	87.94%	88.44%	88.94%	89.43%	89.91%	90.38%	90.84%	81.59%
65	80.71%	81.18%	81.66%	82.16%	82.66%	83.17%	83.69%	84.21%	84.74%	85.28%	85.82%	86.35%	86.89%	87.42%	87.95%	88.47%	88.98%	89.49%	89.99%	90.47%	80.71%
66	79.80%	80.29%	80.80%	81.32%	81.85%	82.39%	82.93%	83.49%	84.05%	84.61%	85.18%	85.74%	86.31%	86.87%	87.43%	87.98%	88.52%	89.05%	89.58%	90.09%	79.80%
67	78.83%	79.35%	79.89%	80.44%	80.99%	81.56%	82.14%	82.73%	83.32%	83.91%	84.51%	85.11%	85.70%	86.29%	86.88%	87.46%	88.03%	88.59%	89.14%	89.68%	78.83%
68	77.83%	78.37%	78.94%	79.51%	80.10%	80.70%	81.31%	81.92%	82.55%	83.17%	83.80%	84.43%	85.06%	85.68%	86.29%	86.90%	87.51%	88.10%	88.68%	89.25%	77.83%
69	76.77%	77.34%	77.93%	78.54%	79.16%	79.79%	80.43%	81.08%	81.73%	82.39%	83.05%	83.71%	84.37%	85.02%	85.67%	86.31%	86.95%	87.57%	88.19%	88.79%	76.77%
70	75.65%	76.25%	76.88%	77.51%	78.16%	78.83%	79.50%	80.18%	80.87%	81.56%	82.25%	82.95%	83.64%	84.32%	85.01%	85.68%	86.35%	87.01%	87.65%	88.29%	75.65%

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.