Normal Retirement Reduction Factors – Retirement Option A
Expressed as a percentage of the total Maximum Benefit

Member's age at retirement	The number of years younger the joint-annuitant is than the member at the date of the member's retirement.										Same age	The number of years older 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
40	96.85%	96.92%	96.99%	97.07%	97.14%	97.22%	97.29%	97.37%	97.45%	97.52%	97.60%	97.68%	97.75%	97.83%	97.90%	97.97%	98.04%	98.11%	98.18%	98.25%	98.31%
45	95.83%	95.92%	96.02%	96.12%	96.22%	96.33%	96.43%	96.53%	96.64%	96.74%	96.84%	96.95%	97.05%	97.15%	97.25%	97.34%	97.44%	97.53%	97.62%	97.71%	97.80%
50	94.47%	94.61%	94.74%	94.87%	95.01%	95.15%	95.29%	95.43%	95.57%	95.71%	95.84%	95.98%	96.12%	96.25%	96.39%	96.52%	96.64%	96.77%	96.89%	97.01%	97.13%
51	94.25%	94.39%	94.53%	94.68%	94.82%	94.97%	95.12%	95.26%	95.41%	95.56%	95.71%	95.85%	96.00%	96.14%	96.28%	96.42%	96.56%	96.69%	96.82%	96.95%	97.07%
52	94.01%	94.16%	94.31%	94.46%	94.62%	94.77%	94.93%	95.09%	95.24%	95.40%	95.56%	95.71%	95.87%	96.02%	96.17%	96.32%	96.46%	96.60%	96.74%	96.87%	97.01%
53	93.76%	93.92%	94.08%	94.24%	94.40%	94.57%	94.73%	94.90%	95.06%	95.23%	95.40%	95.56%	95.73%	95.89%	96.05%	96.20%	96.36%	96.51%	96.65%	96.80%	96.93%
54	93.49%	93.65%	93.82%	93.99%	94.17%	94.34%	94.52%	94.69%	94.87%	95.05%	95.23%	95.40%	95.58%	95.75%	95.92%	96.08%	96.25%	96.40%	96.56%	96.71%	96.86%
55	93.20%	93.37%	93.55%	93.73%	93.92%	94.10%	94.29%	94.48%	94.67%	94.86%	95.04%	95.23%	95.41%	95.60%	95.78%	95.95%	96.13%	96.30%	96.46%	96.62%	96.78%
56	92.88%	93.07%	93.26%	93.45%	93.65%	93.85%	94.05%	94.25%	94.45%	94.65%	94.85%	95.05%	95.24%	95.44%	95.63%	95.82%	96.00%	96.18%	96.35%	96.52%	96.69%
57	92.55%	92.75%	92.95%	93.16%	93.36%	93.58%	93.79%	94.00%	94.21%	94.43%	94.64%	94.85%	95.06%	95.27%	95.47%	95.67%	95.87%	96.06%	96.24%	96.42%	96.59%
58	92.20%	92.41%	92.62%	92.84%	93.06%	93.29%	93.51%	93.74%	93.97%	94.20%	94.42%	94.65%	94.87%	95.09%	95.31%	95.52%	95.72%	95.92%	96.12%	96.31%	96.50%
59	91.83%	92.05%	92.28%	92.51%	92.74%	92.98%	93.22%	93.47%	93.71%	93.95%	94.19%	94.43%	94.67%	94.90%	95.13%	95.35%	95.57%	95.79%	96.00%	96.20%	96.39%
60	91.43%	91.67%	91.91%	92.16%	92.41%	92.66%	92.92%	93.17%	93.43%	93.69%	93.95%	94.20%	94.45%	94.70%	94.95%	95.18%	95.42%	95.64%	95.86%	96.08%	96.28%
61	91.00%	91.26%	91.52%	91.78%	92.05%	92.32%	92.59%	92.87%	93.14%	93.42%	93.69%	93.96%	94.23%	94.49%	94.75%	95.00%	95.25%	95.49%	95.72%	95.95%	96.17%
62	90.55%	90.82%	91.10%	91.38%	91.67%	91.95%	92.25%	92.54%	92.83%	93.12%	93.41%	93.70%	93.99%	94.27%	94.54%	94.81%	95.07%	95.33%	95.58%	95.81%	96.05%
63	90.08%	90.36%	90.66%	90.96%	91.26%	91.57%	91.88%	92.19%	92.50%	92.81%	93.12%	93.43%	93.73%	94.03%	94.32%	94.61%	94.88%	95.16%	95.42%	95.67%	95.91%
64	89.57%	89.87%	90.19%	90.50%	90.83%	91.16%	91.49%	91.82%	92.15%	92.48%	92.81%	93.14%	93.46%	93.78%	94.09%	94.39%	94.68%	94.97%	95.25%	95.52%	95.77%
65	89.03%	89.35%	89.69%	90.03%	90.37%	90.72%	91.07%	91.42%	91.78%	92.13%	92.48%	92.83%	93.17%	93.51%	93.84%	94.16%	94.47%	94.77%	95.07%	95.35%	95.62%
66	88.45%	88.80%	89.16%	89.52%	89.88%	90.26%	90.63%	91.01%	91.38%	91.76%	92.13%	92.50%	92.86%	93.22%	93.57%	93.91%	94.24%	94.57%	94.88%	95.18%	95.47%
67	87.84%	88.21%	88.59%	88.98%	89.37%	89.76%	90.16%	90.56%	90.96%	91.36%	91.76%	92.15%	92.54%	92.92%	93.29%	93.65%	94.00%	94.35%	94.68%	94.99%	95.30%
68	87.20%	87.59%	88.00%	88.41%	88.82%	89.24%	89.67%	90.09%	90.52%	90.95%	91.37%	91.78%	92.20%	92.60%	92.99%	93.38%	93.75%	94.11%	94.46%	94.80%	95.12%
69	86.52%	86.94%	87.37%	87.80%	88.25%	88.69%	89.15%	89.60%	90.05%	90.50%	90.95%	91.40%	91.83%	92.26%	92.68%	93.09%	93.48%	93.86%	94.23%	94.59%	94.92%
70	85.80%	86.24%	86.70%	87.16%	87.64%	88.11%	88.59%	89.08%	89.56%	90.04%	90.52%	90.99%	91.45%	91.90%	92.35%	92.78%	93.20%	93.60%	93.99%	94.36%	94.72%

This table is based upon an analysis of actuarial assumptions and experience of the Oklahoma Public Employees Retirement System prepared by Cavanaugh Macdonald Consulting, LLC.

Revised – July 9, 2026