



OFFICE OF THE UNDER SECRETARY OF DEFENSE
1100 DEFENSE PENTAGON
WASHINGTON, DC 20301-1100

11 DEC 2019

COMPTROLLER
(Program/Budget)

MEMORANDUM FOR DEPUTY ASSISTANT SECRETARY OF DEFENSE (MILITARY PERSONNEL POLICY)

DEPUTY ASSISTANT SECRETARY OF THE ARMY
(FINANCIAL MANAGEMENT AND COMPTROLLER)
DEPUTY ASSISTANT SECRETARY OF THE NAVY (FINANCIAL MANAGEMENT AND COMPTROLLER)
DEPUTY ASSISTANT SECRETARY OF THE AIR FORCE
(FINANCIAL MANAGEMENT AND COMPTROLLER)
DEPUTY DIRECTOR, ADMINISTRATION AND MANAGEMENT
DEPUTY DIRECTOR FOR RESOURCE MANAGEMENT,
DEFENSE FINANCE AND ACCOUNTING SERVICE

SUBJECT: FY 2020 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program

The attached FY 2020 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program are now available on the Office of the Under Secretary of Defense (Comptroller) website, <http://comptroller.defense.gov/FinancialManagement/Reports>. The tables will be used to determine the amount of funding necessary to obligate and deposit into the military personnel appropriation subaccounts to fund the cost of payments to members separated under early retirement programs in FY 2020. These amounts approximate the necessary funding based on the retirement year and years of service. Such amounts will be made available to pay the retired members for the period of entitlement up to the time that responsibility for their retired pay is funded by the Military Retirement Fund.

A handwritten signature in blue ink, appearing to read "Anne J. McAndrew".

Anne J. McAndrew
DoD Deputy Comptroller (Program/Budget)

Attachment:
As stated

FY 2020 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program

This file should be used to determine the amount of funding necessary to obligate and deposit into the military personnel appropriation subaccounts to fund the cost of payments to members separated under early retirement programs in FY 2020.

These amounts approximate the necessary funding based on the retirement year and years of service. Such amounts will be made available to pay the retired members for the period of entitlement up to the time that responsibility for their retired pay is funded by the Military Retirement Fund.

Worksheet tabs are separated by member service and Non-CSB / CSB

Non-CSB vs CSB:

The lump sum amounts in these tables factor in the different benefit levels for Non-CSB versus CSB members.

Non-CSB refers to military members who remained under the High-3 benefit formula at their 15-year mark (i.e., did not elect CSB).

CSB refers to military members entering service after July 31, 1986 who, at their 15 year-of-service mark, elected the Career Status Bonus (CSB) and fall under the Redux benefit formula (P.L. 106-65, Subtitle D).

Service: Members with 15 Years of Service and 0 Months UP TO 19 Years of Service and 11 Months

TO DETERMINE THE APPROPRIATE TAB, determine your year (2020), CSB Status (non-csb or csb), and Year of service (15 through 19)

For example, to find the sub-account for 2020 for someone with Non-CSB and 19 years of service, you would go to: 2020 Non-CSB yos19h3

Assumptions:

FY 2020

COLAS: SAL INC:

2020	1.016	1.031
2021	1.024	1.030
2022	1.023	1.026
2023	1.023	1.026
2024	1.023	1.026
2025	1.023	1.026
2026	1.023	1.026
2027	1.023	1.026
2028	1.023	1.026

* Retirements in FY 2020 are assumed to be spread throughout the year.

* These tables are based on approximations and assumptions, e.g. distribution of month of retirement during the fiscal year (to determine future colas and salary increases), average reduction for SBP premiums, average reduction for VA offsets, average high-3 to final-pay ratio, etc. Thus, for a given individual with known data (e.g. known month of retirement, known SBP election, known VA offset, if any, known final three years of salary), these tables aren't necessarily correct.

* Years of service for pay purposes and for retirement purposes are assumed to be the same.

* No mortality or interest discounting is assumed during the period of payments from the sub-account.

* For pay table purposes, retirements with zero months of service are assumed to have at least a day of service beyond the completed years. Thus, for example, the cell for 16 years and 0 months of service is based on the "Over 16" column in the military pay table.

*** Reminder: There won't be new takers after the CSB sunset date (12/31/2017). However, you could still have past CSB takers choosing TERA.**

*** This worksheet assumes no BRS takers. BRS taker calculations will need to be developed for FY 2026.**

* For additional information, contact the DoD Office of the Actuary.

DoD - Office of the Actuary

For	Non-CSB retirements in FY20, amount necessary to deposit in sub-account to cover early retirement payments												
# of pmts	60	59	58	57	56	55	54	53	52	51	50	49	
months	180	181	182	183	184	185	186	187	188	189	190	191	
mult	0.375	0.377	0.379	0.381	0.383	0.385	0.388	0.390	0.392	0.394	0.396	0.398	
reduct	0.950	0.951	0.952	0.953	0.953	0.954	0.955	0.956	0.957	0.958	0.958	0.959	
Factor1	64.71	63.57	62.43	61.30	60.16	59.03	57.90	56.78	55.65	54.53	53.41	52.29	

Years	15	15	15	15	15	15	15	15	15	15	15	15
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	262,106	259,148	256,142	253,088	249,986	246,836	243,638	240,392	237,098	233,757	230,367	226,929
O-7	227,516	224,949	222,340	219,689	216,996	214,262	211,486	208,668	205,809	202,908	199,966	196,982
O-6	179,378	177,354	175,297	173,207	171,084	168,928	166,740	164,518	162,264	159,977	157,657	155,304
O-5	168,652	166,748	164,814	162,849	160,853	158,826	156,769	154,680	152,561	150,410	148,229	146,017
O-4	160,777	158,963	157,119	155,246	153,343	151,411	149,449	147,458	145,437	143,388	141,308	139,200
O-3	141,727	140,128	138,503	136,851	135,174	133,471	131,741	129,986	128,205	126,398	124,565	122,706
O-2	104,169	102,993	101,799	100,585	99,352	98,100	96,829	95,539	94,230	92,902	91,555	90,188
O-1	82,205	81,277	80,335	79,377	78,404	77,416	76,413	75,395	74,362	73,314	72,251	71,173
O-3E	143,817	142,194	140,545	138,869	137,167	135,439	133,684	131,903	130,096	128,262	126,402	124,516
O-2E	120,631	119,269	117,886	116,480	115,053	113,603	112,131	110,637	109,121	107,583	106,023	104,441
O-1E	102,066	100,915	99,744	98,555	97,347	96,120	94,875	93,611	92,328	91,027	89,707	88,368
W-4	129,765	128,301	126,813	125,301	123,765	122,205	120,622	119,015	117,384	115,730	114,052	112,350
W-3	116,444	115,130	113,795	112,438	111,060	109,661	108,240	106,798	105,334	103,850	102,344	100,817
W-2	106,836	105,631	104,406	103,161	101,896	100,612	99,309	97,986	96,643	95,281	93,899	92,498
W-1	99,896	98,769	97,623	96,460	95,277	94,077	92,858	91,621	90,365	89,092	87,800	86,490
E-9	110,350	109,105	107,839	106,554	105,248	103,921	102,575	101,208	99,822	98,415	96,988	95,540
E-8	94,896	93,825	92,737	91,631	90,508	89,368	88,210	87,035	85,842	84,632	83,405	82,160
E-7	88,643	87,643	86,626	85,594	84,544	83,479	82,398	81,300	80,186	79,056	77,909	76,747
E-6	77,941	77,062	76,168	75,260	74,337	73,400	72,449	71,484	70,505	69,511	68,503	67,481
E-5	67,168	66,410	65,639	64,857	64,062	63,255	62,435	61,603	60,759	59,903	59,034	58,153
E-4	52,680	52,086	51,482	50,868	50,245	49,611	48,969	48,316	47,654	46,983	46,301	45,610
E-3	44,167	43,669	43,162	42,648	42,125	41,594	41,055	40,508	39,953	39,390	38,819	38,240
E-2	37,256	36,836	36,408	35,974	35,533	35,086	34,631	34,170	33,701	33,226	32,745	32,256
E-1	33,240	32,865	32,483	32,096	31,703	31,303	30,898	30,486	30,068	29,645	29,215	28,779

DoD - Office of the Actuary

For	Non-CSB retirements in FY20, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	48	47	46	45	44	43	42	41	40	39	38	37
months	192	193	194	195	196	197	198	199	200	201	202	203
mult	0.400	0.402	0.404	0.406	0.408	0.410	0.413	0.415	0.417	0.419	0.421	0.423
reduct	0.960	0.961	0.962	0.963	0.963	0.964	0.965	0.966	0.967	0.968	0.968	0.969
Factor1	51.18	50.06	48.95	47.84	46.73	45.63	44.53	43.42	42.33	41.23	40.13	39.04

Years	16	16	16	16	16	16	16	16	16	16	16	16
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	226,344	222,765	219,136	215,460	211,734	207,961	204,139	200,268	196,350	192,383	188,367	184,304
O-7	207,483	204,201	200,875	197,505	194,090	190,631	187,127	183,580	179,987	176,351	172,671	168,946
O-6	164,549	161,946	159,308	156,635	153,927	151,184	148,405	145,592	142,743	139,859	136,940	133,986
O-5	150,208	147,832	145,425	142,984	140,512	138,008	135,472	132,903	130,303	127,670	125,006	122,309
O-4	137,150	134,980	132,782	130,554	128,297	126,010	123,694	121,349	118,975	116,571	114,138	111,676
O-3	118,720	116,843	114,940	113,011	111,057	109,078	107,073	105,043	102,988	100,907	98,801	96,670
O-2	87,259	85,879	84,480	83,062	81,626	80,172	78,698	77,206	75,695	74,166	72,618	71,052
O-1	68,861	67,771	66,668	65,549	64,416	63,268	62,105	60,927	59,735	58,528	57,307	56,071
O-3E	123,113	121,166	119,192	117,192	115,166	113,114	111,035	108,929	106,798	104,640	102,456	100,246
O-2E	101,048	99,450	97,830	96,189	94,526	92,841	91,135	89,407	87,658	85,887	84,094	82,280
O-1E	85,498	84,145	82,775	81,386	79,979	78,554	77,110	75,648	74,168	72,669	71,153	69,618
W-4	113,659	111,861	110,039	108,193	106,322	104,427	102,508	100,565	98,597	96,605	94,589	92,548
W-3	101,079	99,481	97,860	96,218	94,555	92,870	91,163	89,434	87,684	85,913	84,120	82,305
W-2	92,362	90,901	89,420	87,920	86,400	84,860	83,300	81,721	80,122	78,503	76,865	75,207
W-1	86,564	85,195	83,807	82,401	80,976	79,533	78,071	76,591	75,092	73,575	72,040	70,486
E-9	96,602	95,074	93,526	91,957	90,367	88,756	87,125	85,473	83,801	82,107	80,394	78,659
E-8	83,104	81,789	80,457	79,107	77,740	76,354	74,951	73,530	72,091	70,635	69,160	67,668
E-7	77,336	76,113	74,873	73,617	72,344	71,055	69,749	68,426	67,088	65,732	64,360	62,972
E-6	66,938	65,879	64,806	63,719	62,617	61,501	60,371	59,226	58,067	56,894	55,707	54,505
E-5	56,983	56,082	55,168	54,243	53,305	52,355	51,392	50,418	49,432	48,433	47,422	46,399
E-4	44,692	43,986	43,269	42,543	41,808	41,063	40,308	39,544	38,770	37,987	37,194	36,391
E-3	37,470	36,878	36,277	35,668	35,052	34,427	33,794	33,153	32,505	31,848	31,183	30,511
E-2	31,607	31,107	30,600	30,087	29,567	29,040	28,506	27,966	27,418	26,864	26,304	25,736
E-1	28,200	27,754	27,301	26,843	26,379	25,909	25,433	24,951	24,463	23,968	23,468	22,962

DoD - Office of the Actuary

For	Non-CSB retirements in FY20, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	36	35	34	33	32	31	30	29	28	27	26	25
months	204	205	206	207	208	209	210	211	212	213	214	215
mult	0.425	0.427	0.429	0.431	0.433	0.435	0.438	0.440	0.442	0.444	0.446	0.448
reduct	0.970	0.971	0.972	0.973	0.973	0.974	0.975	0.976	0.977	0.978	0.978	0.979
Factor1	37.95	36.86	35.77	34.69	33.61	32.53	31.45	30.37	29.30	28.22	27.15	26.09

Years	17	17	17	17	17	17	17	17	17	17	17	17
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	179,042	174,908	170,726	166,496	162,218	157,892	153,518	149,097	144,628	140,111	135,546	130,934
O-7	164,122	160,332	156,499	152,621	148,700	144,735	140,725	136,672	132,576	128,435	124,251	120,023
O-6	130,160	127,155	124,115	121,040	117,930	114,785	111,605	108,391	105,142	101,858	98,540	95,187
O-5	118,817	116,073	113,298	110,491	107,652	104,781	101,879	98,945	95,979	92,981	89,952	86,891
O-4	108,487	105,982	103,448	100,885	98,293	95,672	93,022	90,343	87,635	84,898	82,132	79,337
O-3	93,910	91,741	89,548	87,329	85,085	82,816	80,522	78,203	75,859	73,490	71,096	68,676
O-2	69,023	67,429	65,817	64,186	62,537	60,869	59,183	57,479	55,756	54,015	52,255	50,477
O-1	54,470	53,212	51,940	50,653	49,351	48,035	46,705	45,360	44,000	42,626	41,237	39,834
O-3E	97,384	95,135	92,861	90,560	88,233	85,880	83,501	81,096	78,666	76,209	73,726	71,217
O-2E	79,931	78,085	76,218	74,330	72,420	70,489	68,536	66,562	64,567	62,551	60,513	58,454
O-1E	67,630	66,068	64,489	62,891	61,275	59,641	57,989	56,319	54,631	52,924	51,200	49,458
W-4	89,906	87,830	85,730	83,606	81,458	79,285	77,089	74,869	72,625	70,357	68,065	65,748
W-3	79,955	78,109	76,241	74,352	72,442	70,510	68,557	66,583	64,587	62,570	60,531	58,471
W-2	73,059	71,372	69,666	67,940	66,194	64,429	62,644	60,840	59,016	57,173	55,311	53,429
W-1	68,473	66,892	65,293	63,675	62,039	60,385	58,712	57,021	55,312	53,584	51,839	50,075
E-9	77,435	75,647	73,839	72,009	70,159	68,288	66,396	64,484	62,551	60,598	58,624	56,629
E-8	66,615	65,077	63,521	61,947	60,356	58,746	57,119	55,474	53,811	52,130	50,432	48,716
E-7	61,992	60,560	59,112	57,648	56,167	54,669	53,155	51,624	50,076	48,512	46,932	45,335
E-6	53,657	52,418	51,165	49,897	48,615	47,319	46,008	44,683	43,343	41,990	40,622	39,239
E-5	45,677	44,622	43,555	42,476	41,385	40,281	39,165	38,037	36,897	35,745	34,580	33,404
E-4	35,825	34,998	34,161	33,315	32,459	31,593	30,718	29,833	28,939	28,035	27,122	26,199
E-3	30,036	29,342	28,641	27,931	27,213	26,488	25,754	25,012	24,263	23,505	22,739	21,965
E-2	25,336	24,751	24,159	23,560	22,955	22,343	21,724	21,098	20,466	19,827	19,181	18,528
E-1	22,604	22,083	21,555	21,020	20,480	19,934	19,382	18,824	18,260	17,689	17,113	16,531

DoD - Office of the Actuary

For	Non-CSB retirements in FY20, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	24	23	22	21	20	19	18	17	16	15	14	13
months	216	217	218	219	220	221	222	223	224	225	226	227
mult	0.450	0.452	0.454	0.456	0.458	0.460	0.463	0.465	0.467	0.469	0.471	0.473
reduct	0.980	0.981	0.982	0.983	0.983	0.984	0.985	0.986	0.987	0.988	0.988	0.989
Factor1	25.02	23.96	22.89	21.83	20.77	19.72	18.66	17.61	16.56	15.51	14.47	13.42

Years	18	18	18	18	18	18	18	18	18	18	18	18
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	132,325	127,391	122,407	117,373	112,289	107,155	101,972	96,738	91,455	86,122	80,739	75,307
O-7	124,244	119,612	114,932	110,205	105,432	100,611	95,744	90,830	85,870	80,862	75,808	70,708
O-6	96,893	93,281	89,631	85,945	82,222	78,463	74,667	70,835	66,967	63,062	59,120	55,142
O-5	86,539	83,312	80,053	76,760	73,435	70,078	66,688	63,265	59,810	56,322	52,802	49,250
O-4	77,647	74,752	71,827	68,873	65,890	62,877	59,836	56,765	53,665	50,535	47,377	44,189
O-3	66,519	64,039	61,533	59,003	56,447	53,866	51,260	48,630	45,974	43,293	40,587	37,856
O-2	48,891	47,068	45,227	43,367	41,488	39,591	37,676	35,742	33,790	31,820	29,831	27,824
O-1	38,583	37,144	35,691	34,223	32,741	31,244	29,732	28,206	26,666	25,111	23,541	21,957
O-3E	70,991	68,344	65,670	62,969	60,242	57,488	54,707	51,899	49,064	46,203	43,316	40,401
O-2E	56,617	54,506	52,374	50,220	48,045	45,848	43,630	41,391	39,130	36,848	34,545	32,221
O-1E	47,904	46,118	44,314	42,491	40,651	38,792	36,916	35,021	33,108	31,178	29,229	27,263
W-4	65,959	63,500	61,016	58,506	55,972	53,413	50,829	48,220	45,587	42,929	40,245	37,538
W-3	60,212	57,967	55,699	53,409	51,095	48,759	46,400	44,019	41,615	39,188	36,739	34,267
W-2	53,201	51,218	49,214	47,190	45,146	43,082	40,998	38,894	36,769	34,625	32,461	30,277
W-1	49,984	48,121	46,238	44,336	42,416	40,477	38,519	36,542	34,546	32,532	30,498	28,446
E-9	55,834	53,752	51,649	49,525	47,380	45,214	43,027	40,818	38,589	36,339	34,068	31,776
E-8	49,192	47,358	45,505	43,634	41,744	39,835	37,908	35,963	33,998	32,016	30,015	27,995
E-7	44,614	42,951	41,271	39,573	37,859	36,128	34,381	32,616	30,835	29,037	27,222	25,390
E-6	38,046	36,627	35,194	33,747	32,285	30,809	29,318	27,814	26,295	24,761	23,214	21,652
E-5	31,934	30,743	29,540	28,325	27,098	25,859	24,608	23,345	22,070	20,783	19,484	18,174
E-4	25,046	24,112	23,169	22,216	21,254	20,282	19,301	18,310	17,310	16,301	15,282	14,254
E-3	20,999	20,216	19,425	18,626	17,819	17,004	16,182	15,351	14,513	13,667	12,812	11,950
E-2	17,713	17,052	16,385	15,711	15,031	14,343	13,650	12,949	12,242	11,528	10,807	10,080
E-1	15,803	15,214	14,619	14,018	13,410	12,797	12,178	11,553	10,922	10,285	9,642	8,994

DoD - Office of the Actuary

For	Non-CSB retirements in FY20, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	12	11	10	9	8	7	6	5	4	3	2	1
months	228	229	230	231	232	233	234	235	236	237	238	239
mult	0.475	0.477	0.479	0.481	0.483	0.485	0.488	0.490	0.492	0.494	0.496	0.498
reduct	0.990	0.991	0.992	0.993	0.993	0.994	0.995	0.996	0.997	0.998	0.998	0.999
Factor1	12.38	11.34	10.30	9.27	8.23	7.20	6.16	5.13	4.10	3.08	2.05	1.02

Years	19	19	19	19	19	19	19	19	19	19	19	19
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	70,986	65,363	59,687	53,957	48,175	42,340	36,452	30,510	24,516	18,469	12,369	6,213
O-7	66,651	61,371	56,042	50,662	45,233	39,754	34,226	28,647	23,019	17,341	11,614	5,833
O-6	51,979	47,861	43,705	39,510	35,276	31,003	26,691	22,341	17,952	13,524	9,057	4,549
O-5	46,424	42,746	39,034	35,287	31,506	27,690	23,839	19,953	16,033	12,079	8,089	4,063
O-4	41,654	38,354	35,023	31,662	28,269	24,845	21,389	17,903	14,386	10,837	7,258	3,646
O-3	35,684	32,857	30,004	27,124	24,217	21,284	18,324	15,337	12,324	9,284	6,218	3,123
O-2	26,228	24,150	22,053	19,936	17,800	15,644	13,468	11,273	9,058	6,824	4,570	2,295
O-1	20,698	19,058	17,403	15,733	14,047	12,345	10,628	8,896	7,148	5,385	3,606	1,811
O-3E	38,083	35,066	32,021	28,947	25,845	22,715	19,556	16,368	13,153	9,908	6,636	3,333
O-2E	30,372	27,966	25,538	23,086	20,612	18,116	15,596	13,054	10,490	7,902	5,292	2,658
O-1E	25,698	23,663	21,608	19,534	17,440	15,328	13,196	11,045	8,875	6,686	4,478	2,249
W-4	35,384	32,581	29,752	26,896	24,014	21,105	18,170	15,208	12,220	9,206	6,165	3,097
W-3	32,301	29,742	27,159	24,552	21,921	19,266	16,587	13,883	11,156	8,404	5,628	2,827
W-2	28,540	26,279	23,997	21,694	19,369	17,023	14,655	12,267	9,857	7,426	4,973	2,498
W-1	26,814	24,690	22,546	20,382	18,198	15,993	13,769	11,525	9,261	6,977	4,672	2,347
E-9	29,802	27,441	25,058	22,653	20,225	17,775	15,303	12,809	10,292	7,754	5,193	2,608
E-8	26,256	24,176	22,077	19,958	17,819	15,661	13,483	11,285	9,068	6,831	4,575	2,298
E-7	23,813	21,927	20,022	18,101	16,161	14,203	12,228	10,235	8,224	6,196	4,149	2,084
E-6	20,307	18,698	17,074	15,435	13,781	12,112	10,428	8,728	7,013	5,283	3,538	1,777
E-5	17,045	15,694	14,331	12,956	11,567	10,166	8,752	7,326	5,887	4,435	2,970	1,492
E-4	13,368	12,309	11,240	10,161	9,072	7,974	6,865	5,746	4,617	3,478	2,329	1,170
E-3	11,208	10,320	9,424	8,519	7,606	6,685	5,755	4,817	3,871	2,916	1,953	981
E-2	9,454	8,705	7,949	7,186	6,416	5,639	4,855	4,063	3,265	2,460	1,647	827
E-1	8,435	7,767	7,092	6,412	5,724	5,031	4,331	3,625	2,913	2,195	1,470	738

DoD - Office of the Actuary

For	HIGH 3 CSB retirements in FY20, amount necessary to deposit in sub-account to cover early retirement payments												
# of pmts	60	59	58	57	56	55	54	53	52	51	50	49	
months	180	181	182	183	184	185	186	187	188	189	190	191	
mult	0.225	0.228	0.231	0.234	0.237	0.240	0.243	0.245	0.248	0.251	0.254	0.257	
reduct	0.950	0.951	0.952	0.953	0.953	0.954	0.955	0.956	0.957	0.958	0.958	0.959	
Factor1	63.37221	62.28206	61.19309	60.10530	59.01868	57.93324	56.84898	55.76589	54.68397	53.60324	52.52368	51.44525	

Years	15	15	15	15	15	15	15	15	15	15	15	15
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	150,280	149,740	149,136	148,465	147,729	146,928	146,061	145,128	144,129	143,064	141,934	140,737
O-7	130,448	129,979	129,454	128,873	128,234	127,538	126,785	125,976	125,109	124,184	123,203	122,164
O-6	102,848	102,478	102,064	101,606	101,102	100,554	99,960	99,322	98,638	97,909	97,136	96,317
O-5	96,697	96,350	95,961	95,530	95,056	94,541	93,983	93,382	92,740	92,055	91,327	90,557
O-4	92,182	91,852	91,481	91,069	90,618	90,126	89,594	89,022	88,410	87,757	87,063	86,329
O-3	81,260	80,969	80,641	80,279	79,881	79,448	78,979	78,474	77,934	77,359	76,747	76,100
O-2	59,726	59,511	59,271	59,005	58,712	58,394	58,049	57,678	57,281	56,858	56,409	55,933
O-1	47,133	46,964	46,774	46,564	46,333	46,081	45,809	45,517	45,204	44,870	44,515	44,140
O-3E	82,458	82,163	81,831	81,463	81,059	80,619	80,143	79,632	79,084	78,499	77,879	77,222
O-2E	69,164	68,916	68,638	68,329	67,990	67,622	67,222	66,793	66,333	65,843	65,323	64,772
O-1E	58,520	58,310	58,075	57,814	57,527	57,215	56,877	56,514	56,125	55,711	55,270	54,804
W-4	74,402	74,135	73,835	73,503	73,139	72,742	72,313	71,851	71,356	70,829	70,270	69,677
W-3	66,764	66,524	66,256	65,958	65,631	65,275	64,890	64,475	64,031	63,558	63,056	62,525
W-2	61,255	61,035	60,789	60,516	60,216	59,889	59,536	59,155	58,748	58,314	57,853	57,366
W-1	57,276	57,071	56,840	56,585	56,304	55,999	55,668	55,313	54,932	54,526	54,095	53,639
E-9	63,981	63,751	63,493	63,208	62,895	62,554	62,184	61,787	61,362	60,909	60,427	59,918
E-8	55,020	54,823	54,601	54,356	54,087	53,793	53,476	53,134	52,768	52,379	51,965	51,527
E-7	51,395	51,211	51,004	50,774	50,523	50,249	49,952	49,633	49,291	48,927	48,541	48,131
E-6	45,190	45,028	44,846	44,644	44,423	44,182	43,921	43,641	43,340	43,020	42,680	42,320
E-5	38,944	38,804	38,647	38,473	38,283	38,075	37,850	37,608	37,350	37,074	36,781	36,471
E-4	30,544	30,434	30,311	30,175	30,026	29,863	29,686	29,497	29,294	29,077	28,848	28,604
E-3	25,608	25,516	25,413	25,299	25,173	25,037	24,889	24,730	24,560	24,379	24,186	23,982
E-2	21,601	21,523	21,436	21,340	21,234	21,119	20,994	20,860	20,717	20,564	20,401	20,229
E-1	19,272	19,203	19,126	19,040	18,945	18,842	18,731	18,612	18,483	18,347	18,202	18,048

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For	HIGH 3 CSB retirements in FY20, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	48	47	46	45	44	43	42	41	40	39	38	37
months	192	193	194	195	196	197	198	199	200	201	202	203
mult	0.260	0.263	0.266	0.269	0.272	0.275	0.278	0.280	0.283	0.286	0.289	0.292
reduct	0.960	0.961	0.962	0.963	0.963	0.964	0.965	0.966	0.967	0.968	0.968	0.969
Factor1	50.37	49.29	48.22	47.14	46.07	45.00	43.93	42.86	41.79	40.72	39.66	38.59

Years	16	16	16	16	16	16	16	16	16	16	16	16
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	141,285	139,939	138,526	137,045	135,498	133,883	132,201	130,451	128,634	126,750	124,798	122,779
O-7	129,512	128,278	126,982	125,625	124,206	122,726	121,184	119,581	117,915	116,188	114,399	112,547
O-6	102,712	101,733	100,706	99,630	98,504	97,331	96,108	94,836	93,515	92,145	90,726	89,258
O-5	93,760	92,867	91,929	90,947	89,920	88,848	87,732	86,571	85,365	84,115	82,819	81,479
O-4	85,609	84,794	83,937	83,040	82,102	81,124	80,105	79,045	77,944	76,802	75,619	74,396
O-3	74,106	73,400	72,658	71,882	71,070	70,223	69,341	68,423	67,470	66,482	65,458	64,399
O-2	54,467	53,948	53,403	52,833	52,236	51,614	50,965	50,291	49,590	48,864	48,111	47,333
O-1	42,983	42,574	42,144	41,693	41,222	40,731	40,219	39,687	39,134	38,561	37,967	37,353
O-3E	76,848	76,115	75,347	74,541	73,700	72,821	71,906	70,955	69,967	68,942	67,880	66,782
O-2E	63,075	62,474	61,843	61,182	60,491	59,770	59,019	58,238	57,427	56,586	55,714	54,813
O-1E	53,368	52,860	52,326	51,766	51,182	50,572	49,937	49,276	48,589	47,878	47,140	46,378
W-4	70,946	70,270	69,561	68,817	68,040	67,229	66,385	65,506	64,594	63,648	62,667	61,653
W-3	63,094	62,493	61,862	61,201	60,510	59,788	59,037	58,256	57,445	56,603	55,732	54,830
W-2	57,653	57,103	56,526	55,922	55,291	54,632	53,946	53,232	52,490	51,721	50,925	50,101
W-1	54,033	53,519	52,978	52,412	51,820	51,202	50,559	49,890	49,195	48,475	47,728	46,956
E-9	60,977	60,396	59,786	59,147	58,479	57,782	57,056	56,301	55,517	54,704	53,861	52,990
E-8	52,456	51,957	51,432	50,882	50,308	49,708	49,084	48,434	47,759	47,060	46,335	45,585
E-7	48,816	48,351	47,862	47,351	46,816	46,258	45,677	45,072	44,445	43,794	43,119	42,422
E-6	42,252	41,850	41,427	40,984	40,522	40,039	39,536	39,012	38,469	37,906	37,322	36,718
E-5	35,968	35,626	35,266	34,889	34,495	34,084	33,656	33,210	32,748	32,268	31,771	31,257
E-4	28,211	27,942	27,660	27,364	27,055	26,733	26,397	26,047	25,685	25,308	24,919	24,515
E-3	23,652	23,426	23,190	22,942	22,683	22,413	22,131	21,838	21,534	21,219	20,892	20,554
E-2	19,951	19,761	19,561	19,352	19,133	18,905	18,668	18,421	18,164	17,898	17,623	17,337
E-1	17,800	17,630	17,452	17,266	17,071	16,867	16,655	16,435	16,206	15,969	15,723	15,468

DoD - Office of the Actuary

For	HIGH 3 CSB retirements in FY20, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	36	35	34	33	32	31	30	29	28	27	26	25
months	204	205	206	207	208	209	210	211	212	213	214	215
mult	0.295	0.298	0.301	0.304	0.307	0.310	0.313	0.315	0.318	0.321	0.324	0.327
reduct	0.970	0.971	0.972	0.973	0.973	0.974	0.975	0.976	0.977	0.978	0.978	0.979
Factor1	37.53	36.47	35.41	34.35	33.29	32.23	31.17	30.12	29.06	28.01	26.96	25.91

Years	17	17	17	17	17	17	17	17	17	17	17	17
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	120,047	117,903	115,692	113,414	111,068	108,654	106,173	103,624	101,007	98,323	95,571	92,750
O-7	110,043	108,078	106,051	103,963	101,812	99,600	97,325	94,989	92,590	90,130	87,607	85,021
O-6	87,272	85,714	84,106	82,450	80,744	78,990	77,186	75,333	73,431	71,479	69,478	67,428
O-5	79,666	78,244	76,776	75,264	73,707	72,106	70,459	68,768	67,031	65,250	63,423	61,552
O-4	72,740	71,441	70,102	68,721	67,300	65,837	64,334	62,789	61,204	59,577	57,909	56,201
O-3	62,966	61,842	60,682	59,487	58,256	56,990	55,689	54,352	52,980	51,572	50,128	48,649
O-2	46,280	45,453	44,601	43,722	42,818	41,888	40,931	39,948	38,940	37,905	36,844	35,757
O-1	36,522	35,870	35,197	34,504	33,790	33,056	32,301	31,525	30,729	29,913	29,075	28,217
O-3E	65,295	64,130	62,927	61,688	60,412	59,099	57,749	56,363	54,940	53,480	51,983	50,449
O-2E	53,593	52,636	51,649	50,632	49,585	48,507	47,399	46,262	45,093	43,895	42,666	41,407
O-1E	45,346	44,536	43,701	42,840	41,954	41,042	40,105	39,142	38,154	37,140	36,100	35,035
W-4	60,281	59,205	58,095	56,951	55,773	54,561	53,315	52,035	50,721	49,373	47,991	46,575
W-3	53,610	52,652	51,665	50,647	49,600	48,522	47,414	46,276	45,107	43,908	42,679	41,420
W-2	48,986	48,111	47,209	46,279	45,322	44,337	43,325	42,285	41,217	40,121	38,998	37,848
W-1	45,911	45,091	44,246	43,374	42,477	41,554	40,605	39,630	38,629	37,603	36,550	35,472
E-9	52,448	51,512	50,546	49,551	48,526	47,471	46,387	45,273	44,130	42,957	41,755	40,523
E-8	45,120	44,314	43,483	42,627	41,745	40,838	39,905	38,947	37,964	36,955	35,920	34,860
E-7	41,988	41,239	40,465	39,668	38,848	38,004	37,136	36,244	35,329	34,390	33,427	32,441
E-6	36,343	35,694	35,025	34,335	33,625	32,894	32,143	31,371	30,579	29,766	28,933	28,079
E-5	30,938	30,385	29,816	29,228	28,624	28,002	27,362	26,706	26,031	25,339	24,630	23,903
E-4	24,265	23,832	23,385	22,924	22,450	21,962	21,461	20,946	20,417	19,874	19,318	18,748
E-3	20,344	19,981	19,606	19,220	18,822	18,413	17,993	17,561	17,117	16,662	16,196	15,718
E-2	17,160	16,854	16,538	16,212	15,877	15,532	15,177	14,813	14,439	14,055	13,662	13,258
E-1	15,310	15,037	14,755	14,464	14,165	13,857	13,541	13,216	12,882	12,540	12,189	11,829

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For	HIGH 3 CSB retirements in FY20, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	24	23	22	21	20	19	18	17	16	15	14	13
months	216	217	218	219	220	221	222	223	224	225	226	227
mult	0.330	0.333	0.336	0.339	0.342	0.345	0.348	0.350	0.353	0.356	0.359	0.362
reduct	0.980	0.981	0.982	0.983	0.983	0.984	0.985	0.986	0.987	0.988	0.988	0.989
Factor1	24.86	23.81	22.76	21.72	20.67	19.63	18.58	17.54	16.50	15.46	14.42	13.38

Years	18	18	18	18	18	18	18	18	18	18	18	18
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	94,169	91,071	87,901	84,660	81,348	77,963	74,508	70,980	67,381	63,711	59,968	56,154
O-7	88,418	85,509	82,533	79,490	76,380	73,202	69,958	66,646	63,266	59,820	56,306	52,725
O-6	68,954	66,685	64,364	61,991	59,566	57,088	54,557	51,974	49,339	46,651	43,911	41,118
O-5	61,585	59,559	57,486	55,366	53,200	50,987	48,727	46,420	44,066	41,666	39,218	36,724
O-4	55,257	53,439	51,579	49,677	47,734	45,748	43,720	41,650	39,539	37,385	35,189	32,950
O-3	47,338	45,781	44,187	42,558	40,893	39,192	37,455	35,681	33,872	32,027	30,146	28,228
O-2	34,793	33,648	32,477	31,280	30,056	28,806	27,529	26,226	24,896	23,540	22,157	20,747
O-1	27,457	26,554	25,630	24,685	23,719	22,732	21,724	20,696	19,647	18,576	17,485	16,373
O-3E	50,520	48,858	47,158	45,419	43,642	41,826	39,972	38,080	36,149	34,180	32,172	30,126
O-2E	40,292	38,966	37,610	36,223	34,806	33,358	31,879	30,370	28,830	27,260	25,658	24,026
O-1E	34,091	32,969	31,822	30,649	29,449	28,224	26,973	25,696	24,393	23,064	21,710	20,329
W-4	46,940	45,395	43,815	42,200	40,549	38,862	37,139	35,381	33,587	31,757	29,892	27,991
W-3	42,850	41,440	39,998	38,523	37,016	35,476	33,903	32,298	30,661	28,990	27,287	25,552
W-2	37,861	36,615	35,341	34,038	32,706	31,345	29,956	28,538	27,091	25,615	24,110	22,577
W-1	35,571	34,401	33,204	31,979	30,728	29,450	28,144	26,812	25,453	24,066	22,652	21,212
E-9	40,139	38,818	37,467	36,086	34,674	33,231	31,758	30,255	28,721	27,156	25,561	23,935
E-8	35,364	34,200	33,010	31,793	30,549	29,278	27,980	26,656	25,304	23,926	22,520	21,088
E-7	32,073	31,018	29,938	28,834	27,706	26,553	25,377	24,175	22,949	21,699	20,424	19,125
E-6	27,351	26,451	25,530	24,589	23,627	22,644	21,640	20,616	19,570	18,504	17,417	16,309
E-5	22,957	22,201	21,429	20,639	19,831	19,006	18,164	17,304	16,426	15,532	14,619	13,689
E-4	18,005	17,413	16,807	16,187	15,554	14,907	14,246	13,572	12,883	12,182	11,466	10,737
E-3	15,096	14,599	14,091	13,571	13,040	12,498	11,944	11,378	10,801	10,213	9,613	9,002
E-2	12,733	12,315	11,886	11,448	11,000	10,542	10,075	9,598	9,111	8,615	8,109	7,593
E-1	11,361	10,987	10,605	10,214	9,814	9,406	8,989	8,563	8,129	7,686	7,235	6,775

DoD - Office of the Actuary

For	HIGH 3 CSB retirements in FY20, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	12	11	10	9	8	7	6	5	4	3	2	1
months	228	229	230	231	232	233	234	235	236	237	238	239
mult	0.365	0.368	0.371	0.374	0.377	0.380	0.383	0.385	0.388	0.391	0.394	0.397
reduct	0.990	0.991	0.992	0.993	0.993	0.994	0.995	0.996	0.997	0.998	0.998	0.999
Factor1	12.35	11.31	10.28	9.25	8.21	7.18	6.15	5.13	4.10	3.07	2.05	1.02

Years	19	19	19	19	19	19	19	19	19	19	19	19
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	53,137	49,113	45,017	40,847	36,603	32,286	27,896	23,432	18,894	14,283	9,598	4,837
O-7	49,892	46,114	42,267	38,352	34,368	30,314	26,192	22,001	17,740	13,411	9,012	4,542
O-6	38,909	35,963	32,963	29,909	26,802	23,641	20,426	17,158	13,835	10,459	7,028	3,542
O-5	34,751	32,119	29,440	26,713	23,938	21,115	18,243	15,324	12,357	9,341	6,277	3,164
O-4	31,180	28,819	26,415	23,968	21,478	18,945	16,369	13,750	11,087	8,381	5,632	2,839
O-3	26,712	24,689	22,630	20,533	18,400	16,230	14,023	11,779	9,498	7,180	4,825	2,432
O-2	19,633	18,146	16,633	15,092	13,524	11,929	10,307	8,658	6,981	5,277	3,546	1,787
O-1	15,493	14,320	13,126	11,910	10,672	9,414	8,134	6,832	5,509	4,165	2,799	1,410
O-3E	28,507	26,349	24,151	21,914	19,637	17,321	14,966	12,571	10,137	7,663	5,149	2,595
O-2E	22,735	21,014	19,261	17,477	15,661	13,814	11,936	10,026	8,084	6,111	4,107	2,070
O-1E	19,237	17,780	16,297	14,787	13,251	11,688	10,099	8,483	6,840	5,171	3,475	1,751
W-4	26,487	24,481	22,439	20,360	18,245	16,093	13,905	11,680	9,418	7,120	4,784	2,411
W-3	24,179	22,348	20,484	18,586	16,656	14,691	12,693	10,662	8,598	6,499	4,368	2,201
W-2	21,364	19,746	18,099	16,422	14,716	12,981	11,215	9,421	7,596	5,743	3,859	1,945
W-1	20,072	18,552	17,005	15,429	13,826	12,196	10,537	8,851	7,137	5,395	3,626	1,827
E-9	22,535	20,829	19,091	17,323	15,523	13,692	11,830	9,937	8,013	6,057	4,071	2,052
E-8	19,854	18,351	16,820	15,262	13,677	12,064	10,423	8,755	7,060	5,337	3,586	1,807
E-7	18,007	16,643	15,255	13,842	12,404	10,941	9,453	7,940	6,403	4,840	3,253	1,639
E-6	15,355	14,193	13,009	11,804	10,578	9,330	8,061	6,771	5,460	4,128	2,774	1,398
E-5	12,889	11,913	10,919	9,908	8,878	7,831	6,766	5,684	4,583	3,464	2,328	1,173
E-4	10,109	9,343	8,564	7,771	6,963	6,142	5,307	4,458	3,594	2,717	1,826	920
E-3	8,475	7,833	7,180	6,515	5,838	5,150	4,449	3,737	3,014	2,278	1,531	772
E-2	7,149	6,608	6,056	5,495	4,925	4,344	3,753	3,152	2,542	1,922	1,291	651
E-1	6,378	5,895	5,404	4,903	4,394	3,875	3,348	2,813	2,268	1,714	1,152	581