



OFFICE OF THE UNDER SECRETARY OF DEFENSE

1 100 DEFENSE PENTAGON
WASHINGTON, DC 20301-1000

DEC 21 2022

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 2023 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program

The attached FY 2023 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, <https://comptroller.defense.gov/Financial-Management/Reports/tera/>. 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 2023. 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.

Questions regarding these rates should be directed to Alicia Litts in the Office of the Under Secretary of Defense (Comptroller), Program/Budget, Directorate for Military Personnel and Construction. Alicia Litts can be reached by email: alicia.d.litts.civ@mail.mil, or by telephone at (703)785-2024.

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

Attachment:
As stated

FY 2023 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 2023.

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 (2023), CSB Status (Non-CSB or CSB), and Year of service (15 through 19).

For example, to find the sub-account for 2023 for someone with Non-CSB and 19 years of service, you would go to: 2023 Non-CSB 19 YOS

Assumptions:

FY 2023

	<u>COLAS:</u>	<u>SAL INC:</u>
2023	1.087	1.046
2024	1.036	1.052
2025	1.023	1.030
2026	1.023	1.030
2027	1.023	1.030
2028	1.023	1.030
2029	1.023	1.030
2030	1.023	1.030
2031	1.023	1.030

- * Retirements in FY 2023 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.**
- * **DoDI 1332.46 states that BRS participants "may not elect a lump sum of retired pay upon retirement with less than 20 years of service."**
- * For additional information, contact the DoD Office of the Actuary.

--> Drew May, DoD Office of the Actuary (OACT), Drew.t.May.civ@mail.mil

DoD - Office of the Actuary

For	HIGH 3 Non-CSB retirements in FY23, 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	66.77	65.60	64.42	63.25	62.08	60.91	59.74	58.58	57.41	56.25	55.10	53.94

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	295,172	291,834	288,441	284,994	281,492	277,937	274,327	270,663	266,944	263,172	259,345	255,465
O-7	256,212	253,314	250,369	247,377	244,338	241,251	238,118	234,937	231,710	228,435	225,114	221,746
O-6	202,012	199,727	197,405	195,046	192,649	190,216	187,745	185,238	182,693	180,111	177,492	174,837
O-5	189,933	187,784	185,601	183,383	181,130	178,842	176,519	174,162	171,769	169,342	166,879	164,383
O-4	181,059	179,011	176,930	174,816	172,668	170,487	168,272	166,025	163,744	161,430	159,083	156,703
O-3	159,605	157,800	155,965	154,101	152,208	150,285	148,333	146,352	144,342	142,302	140,233	138,135
O-2	117,306	115,979	114,631	113,261	111,869	110,456	109,022	107,565	106,088	104,589	103,068	101,526
O-1	92,577	91,529	90,465	89,384	88,286	87,171	86,039	84,889	83,723	82,540	81,340	80,123
O-3E	161,960	160,128	158,266	156,375	154,454	152,503	150,522	148,511	146,471	144,401	142,302	140,173
O-2E	135,847	134,310	132,749	131,162	129,551	127,914	126,253	124,567	122,855	121,119	119,358	117,572
O-1E	114,945	113,645	112,323	110,981	109,618	108,233	106,827	105,400	103,952	102,483	100,993	99,482
W-4	146,129	144,477	142,797	141,090	139,357	137,597	135,809	133,996	132,155	130,287	128,393	126,472
W-3	131,131	129,647	128,140	126,609	125,053	123,474	121,870	120,242	118,590	116,914	115,214	113,491
W-2	120,315	118,954	117,571	116,166	114,739	113,289	111,818	110,324	108,809	107,271	105,711	104,130
W-1	112,501	111,229	109,935	108,622	107,287	105,932	104,556	103,159	101,742	100,304	98,846	97,367
E-9	125,696	124,275	122,830	121,362	119,871	118,357	116,819	115,259	113,676	112,069	110,440	108,787
E-8	108,099	106,876	105,634	104,371	103,089	101,787	100,465	99,123	97,761	96,380	94,978	93,557
E-7	100,967	99,825	98,665	97,486	96,288	95,072	93,837	92,583	91,311	90,021	88,712	87,385
E-6	88,779	87,775	86,755	85,718	84,665	83,595	82,509	81,407	80,289	79,154	78,004	76,836
E-5	76,511	75,645	74,766	73,872	72,965	72,043	71,107	70,158	69,194	68,216	67,224	66,218
E-4	60,010	59,332	58,642	57,941	57,229	56,506	55,772	55,027	54,271	53,504	52,726	51,938
E-3	50,307	49,738	49,160	48,572	47,975	47,369	46,754	46,130	45,496	44,853	44,201	43,540
E-2	42,438	41,958	41,470	40,974	40,471	39,960	39,441	38,914	38,379	37,837	37,287	36,729
E-1	37,865	37,437	37,002	36,559	36,110	35,654	35,191	34,721	34,244	33,760	33,269	32,771

DoD - Office of the Actuary

For	HIGH 3 Non-CSB retirements in FY23, 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	52.79	51.64	50.49	49.34	48.20	47.05	45.91	44.78	43.64	42.51	41.38	40.25

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	254,280	250,248	246,161	242,020	237,824	233,574	229,269	224,909	220,495	216,026	211,503	206,926
O-7	233,084	229,389	225,643	221,847	218,001	214,104	210,158	206,162	202,116	198,020	193,874	189,678
O-6	184,854	181,923	178,952	175,942	172,891	169,801	166,672	163,502	160,293	157,045	153,757	150,429
O-5	168,740	166,065	163,353	160,605	157,820	155,000	152,143	149,250	146,320	143,355	140,354	137,316
O-4	154,080	151,636	149,160	146,651	144,108	141,533	138,924	136,282	133,608	130,900	128,159	125,386
O-3	133,372	131,257	129,114	126,942	124,741	122,512	120,254	117,967	115,652	113,308	110,936	108,535
O-2	98,026	96,471	94,896	93,299	91,682	90,043	88,384	86,703	85,001	83,279	81,535	79,771
O-1	77,361	76,134	74,891	73,631	72,354	71,061	69,751	68,425	67,082	65,723	64,347	62,954
O-3E	138,310	136,117	133,895	131,642	129,360	127,048	124,706	122,335	119,934	117,503	115,043	112,553
O-2E	113,519	111,719	109,895	108,046	106,173	104,275	102,353	100,407	98,436	96,441	94,422	92,379
O-1E	96,052	94,529	92,986	91,421	89,836	88,231	86,605	84,958	83,290	81,602	79,894	78,165
W-4	127,686	125,662	123,610	121,530	119,423	117,289	115,127	112,938	110,721	108,477	106,206	103,908
W-3	113,556	111,755	109,930	108,081	106,207	104,309	102,387	100,440	98,468	96,473	94,453	92,409
W-2	103,759	102,114	100,447	98,757	97,045	95,310	93,553	91,774	89,973	88,150	86,304	84,437
W-1	97,246	95,704	94,141	92,557	90,953	89,327	87,681	86,013	84,325	82,616	80,887	79,136
E-9	110,009	108,264	106,497	104,705	102,890	101,051	99,188	97,302	95,392	93,459	91,502	89,522
E-8	94,637	93,137	91,616	90,074	88,513	86,931	85,328	83,706	82,063	80,400	78,717	77,013
E-7	88,068	86,672	85,256	83,822	82,369	80,897	79,406	77,896	76,367	74,819	73,253	71,667
E-6	76,223	75,014	73,789	72,548	71,290	70,016	68,725	67,418	66,095	64,756	63,400	62,028
E-5	64,892	63,863	62,820	61,764	60,693	59,608	58,509	57,397	56,270	55,130	53,976	52,808
E-4	50,897	50,090	49,272	48,443	47,604	46,753	45,891	45,018	44,135	43,240	42,335	41,419
E-3	42,668	41,991	41,305	40,610	39,906	39,193	38,471	37,739	36,999	36,249	35,490	34,722
E-2	35,993	35,423	34,844	34,258	33,664	33,062	32,453	31,836	31,211	30,579	29,938	29,290
E-1	32,115	31,606	31,090	30,567	30,037	29,500	28,956	28,406	27,848	27,284	26,712	26,134

DoD - Office of the Actuary

For	HIGH 3 Non-CSB retirements in FY23, 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	39.12	37.99	36.87	35.75	34.63	33.51	32.40	31.29	30.18	29.07	27.96	26.86

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	202,385	197,698	192,955	188,158	183,307	178,402	173,442	168,428	163,359	158,237	153,060	147,829
O-7	185,516	181,219	176,872	172,475	168,028	163,531	158,985	154,389	149,743	145,047	140,302	135,507
O-6	147,128	143,720	140,273	136,786	133,259	129,693	126,087	122,442	118,758	115,034	111,270	107,468
O-5	134,303	131,192	128,045	124,862	121,643	118,387	115,096	111,769	108,405	105,006	101,571	98,100
O-4	122,634	119,794	116,920	114,014	111,074	108,102	105,096	102,058	98,987	95,883	92,746	89,576
O-3	106,153	103,694	101,207	98,691	96,146	93,573	90,972	88,342	85,684	82,997	80,282	77,538
O-2	78,020	76,213	74,385	72,536	70,665	68,774	66,862	64,929	62,975	61,001	59,005	56,989
O-1	61,573	60,146	58,704	57,244	55,768	54,276	52,767	51,242	49,700	48,141	46,566	44,975
O-3E	110,083	107,534	104,954	102,345	99,706	97,038	94,340	91,613	88,856	86,070	83,254	80,409
O-2E	90,352	88,259	86,142	84,000	81,834	79,644	77,430	75,192	72,929	70,642	68,331	65,996
O-1E	76,450	74,679	72,887	71,076	69,243	67,390	65,516	63,622	61,708	59,773	57,817	55,842
W-4	101,628	99,274	96,892	94,483	92,047	89,584	87,094	84,576	82,031	79,458	76,859	74,232
W-3	90,381	88,288	86,170	84,028	81,861	79,670	77,456	75,216	72,953	70,665	68,353	66,018
W-2	82,584	80,671	78,736	76,778	74,799	72,797	70,773	68,727	66,659	64,569	62,456	60,322
W-1	77,400	75,607	73,793	71,959	70,103	68,227	66,330	64,413	62,475	60,516	58,536	56,535
E-9	88,688	86,634	84,555	82,453	80,328	78,178	76,004	73,807	71,586	69,341	67,073	64,781
E-8	76,295	74,528	72,740	70,932	69,103	67,254	65,384	63,494	61,583	59,652	57,701	55,729
E-7	70,999	69,355	67,691	66,008	64,307	62,586	60,846	59,087	57,309	55,512	53,696	51,861
E-6	61,450	60,026	58,587	57,130	55,657	54,168	52,662	51,139	49,600	48,045	46,473	44,885
E-5	52,315	51,104	49,878	48,638	47,384	46,116	44,834	43,538	42,227	40,903	39,565	38,213
E-4	41,033	40,082	39,121	38,148	37,165	36,170	35,165	34,148	33,121	32,082	31,032	29,972
E-3	34,398	33,601	32,795	31,980	31,156	30,322	29,479	28,627	27,765	26,895	26,015	25,126
E-2	29,018	28,345	27,665	26,978	26,282	25,579	24,868	24,149	23,422	22,688	21,945	21,195
E-1	25,891	25,291	24,684	24,071	23,450	22,823	22,188	21,547	20,898	20,243	19,581	18,912

DoD - Office of the Actuary

For	HIGH 3 Non-CSB retirements in FY23, 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	25.76	24.66	23.56	22.46	21.37	20.28	19.19	18.10	17.01	15.93	14.85	13.77

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	149,053	143,471	137,832	132,136	126,383	120,574	114,709	108,787	102,809	96,774	90,683	84,543
O-7	139,950	134,708	129,414	124,066	118,665	113,210	107,703	102,143	96,530	90,864	85,145	79,379
O-6	109,142	105,054	100,925	96,754	92,542	88,288	83,994	79,657	75,280	70,861	66,401	61,905
O-5	97,479	93,828	90,140	86,415	82,653	78,854	75,018	71,145	67,235	63,289	59,305	55,290
O-4	87,460	84,185	80,876	77,534	74,158	70,750	67,308	63,833	60,325	56,784	53,210	49,607
O-3	74,927	72,121	69,286	66,423	63,531	60,611	57,663	54,686	51,681	48,647	45,585	42,499
O-2	55,070	53,007	50,924	48,820	46,694	44,548	42,381	40,193	37,984	35,755	33,504	31,236
O-1	43,461	41,833	40,189	38,528	36,851	35,157	33,447	31,720	29,977	28,217	26,441	24,651
O-3E	79,966	76,971	73,946	70,890	67,804	64,688	61,541	58,364	55,156	51,919	48,651	45,357
O-2E	63,774	61,385	58,973	56,536	54,074	51,589	49,079	46,546	43,988	41,406	38,800	36,172
O-1E	53,961	51,940	49,899	47,837	45,754	43,651	41,528	39,384	37,220	35,035	32,830	30,607
W-4	74,299	71,516	68,705	65,866	62,998	60,103	57,179	54,227	51,247	48,239	45,203	42,142
W-3	67,824	65,283	62,717	60,126	57,508	54,865	52,196	49,501	46,781	44,035	41,263	38,469
W-2	59,927	57,683	55,415	53,125	50,813	48,477	46,119	43,738	41,334	38,908	36,459	33,991
W-1	56,304	54,195	52,065	49,913	47,740	45,546	43,330	41,093	38,835	36,556	34,255	31,935
E-9	63,586	61,205	58,799	56,369	53,915	51,437	48,935	46,408	43,858	41,284	38,685	36,066
E-8	56,020	53,922	51,802	49,662	47,500	45,316	43,112	40,886	38,639	36,371	34,082	31,774
E-7	50,807	48,904	46,982	45,040	43,080	41,100	39,100	37,082	35,044	32,987	30,911	28,818
E-6	43,326	41,704	40,064	38,409	36,737	35,048	33,343	31,622	29,884	28,130	26,359	24,575
E-5	36,367	35,005	33,629	32,239	30,836	29,418	27,987	26,542	25,084	23,611	22,125	20,627
E-4	28,524	27,456	26,376	25,286	24,186	23,074	21,952	20,818	19,674	18,519	17,354	16,179
E-3	23,912	23,016	22,112	21,198	20,275	19,343	18,402	17,452	16,493	15,525	14,548	13,563
E-2	20,171	19,416	18,653	17,882	17,103	16,317	15,524	14,722	13,913	13,096	12,272	11,441
E-1	17,998	17,324	16,643	15,955	15,261	14,559	13,851	13,136	12,414	11,685	10,950	10,208

DoD - Office of the Actuary

For	HIGH 3 Non-CSB retirements in FY23, 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	12.70	11.63	10.56	9.49	8.42	7.36	6.30	5.24	4.19	3.14	2.09	1.04

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	79,845	73,488	67,076	60,608	54,086	47,509	40,877	34,190	27,449	20,653	13,803	6,918
O-7	74,969	69,000	62,979	56,907	50,783	44,607	38,380	32,102	25,773	19,392	12,960	6,496
O-6	58,465	53,810	49,115	44,379	39,604	34,788	29,931	25,035	20,099	15,123	10,107	5,066
O-5	52,218	48,060	43,867	39,637	35,372	31,070	26,733	22,360	17,951	13,507	9,027	4,524
O-4	46,851	43,121	39,358	35,563	31,736	27,877	23,986	20,062	16,106	12,119	8,099	4,059
O-3	40,137	36,942	33,718	30,467	27,189	23,882	20,548	17,187	13,798	10,382	6,938	3,478
O-2	29,500	27,151	24,782	22,393	19,983	17,553	15,103	12,632	10,141	7,631	5,100	2,556
O-1	23,281	21,427	19,558	17,672	15,770	13,853	11,919	9,969	8,004	6,022	4,025	2,017
O-3E	42,837	39,426	35,986	32,516	29,017	25,488	21,930	18,343	14,726	11,080	7,405	3,712
O-2E	34,163	31,443	28,699	25,932	23,141	20,327	17,490	14,629	11,744	8,837	5,906	2,960
O-1E	28,906	26,605	24,283	21,942	19,581	17,200	14,799	12,378	9,937	7,477	4,997	2,505
W-4	39,800	36,632	33,435	30,212	26,960	23,682	20,376	17,043	13,683	10,295	6,880	3,449
W-3	36,332	33,439	30,521	27,579	24,611	21,618	18,600	15,558	12,490	9,398	6,281	3,148
W-2	32,102	29,546	26,968	24,368	21,745	19,101	16,435	13,746	11,036	8,304	5,549	2,781
W-1	30,161	27,759	25,337	22,894	20,431	17,946	15,441	12,915	10,369	7,802	5,214	2,613
E-9	33,957	31,253	28,526	25,776	23,002	20,205	17,384	14,540	11,674	8,783	5,870	2,942
E-8	29,916	27,534	25,132	22,709	20,265	17,800	15,316	12,810	10,284	7,738	5,172	2,592
E-7	27,132	24,972	22,793	20,595	18,379	16,144	13,890	11,618	9,327	7,018	4,690	2,351
E-6	23,137	21,295	19,437	17,563	15,673	13,767	11,845	9,908	7,954	5,985	4,000	2,005
E-5	19,421	17,875	16,315	14,742	13,155	11,556	9,943	8,316	6,676	5,023	3,357	1,683
E-4	15,233	14,020	12,796	11,563	10,318	9,064	7,798	6,523	5,237	3,940	2,633	1,320
E-3	12,770	11,753	10,727	9,693	8,650	7,598	6,537	5,468	4,390	3,303	2,207	1,106
E-2	10,772	9,914	9,049	8,177	7,297	6,410	5,515	4,613	3,703	2,786	1,862	933
E-1	9,611	8,846	8,074	7,296	6,511	5,719	4,921	4,116	3,304	2,486	1,662	833

DoD - Office of the Actuary

For	HIGH 3 CSB retirements in FY23, 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	65.39730	64.27062	63.14513	62.02085	60.89777	59.77590	58.65523	57.53577	56.41751	55.30045	54.18459	53.06995

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	173,813	173,184	172,480	171,700	170,844	169,911	168,903	167,819	166,658	165,420	164,107	162,717
O-7	150,871	150,325	149,714	149,037	148,294	147,485	146,609	145,668	144,660	143,586	142,446	141,240
O-6	118,955	118,525	118,043	117,509	116,923	116,285	115,595	114,853	114,058	113,211	112,312	111,361
O-5	111,842	111,438	110,985	110,483	109,932	109,332	108,683	107,985	107,238	106,442	105,597	104,702
O-4	106,617	106,232	105,800	105,321	104,796	104,224	103,605	102,940	102,228	101,469	100,663	99,811
O-3	93,984	93,644	93,263	92,841	92,378	91,874	91,329	90,742	90,115	89,446	88,735	87,984
O-2	69,076	68,826	68,546	68,236	67,896	67,525	67,125	66,694	66,232	65,741	65,219	64,666
O-1	54,514	54,317	54,096	53,851	53,583	53,290	52,974	52,634	52,270	51,882	51,470	51,034
O-3E	95,370	95,026	94,639	94,211	93,741	93,230	92,676	92,081	91,444	90,766	90,045	89,282
O-2E	79,994	79,704	79,380	79,021	78,627	78,198	77,734	77,235	76,701	76,131	75,527	74,887
O-1E	67,685	67,441	67,166	66,863	66,529	66,166	65,774	65,351	64,899	64,417	63,906	63,364
W-4	86,049	85,737	85,389	85,003	84,579	84,117	83,618	83,081	82,506	81,894	81,244	80,555
W-3	77,216	76,937	76,624	76,278	75,897	75,483	75,035	74,554	74,038	73,488	72,905	72,287
W-2	70,847	70,591	70,304	69,986	69,637	69,257	68,846	68,404	67,931	67,427	66,891	66,325
W-1	66,246	66,007	65,738	65,441	65,115	64,759	64,375	63,962	63,519	63,048	62,547	62,017
E-9	74,093	73,825	73,525	73,192	72,827	72,430	72,000	71,538	71,043	70,515	69,955	69,363
E-8	63,720	63,490	63,231	62,945	62,631	62,290	61,920	61,522	61,097	60,643	60,162	59,652
E-7	59,516	59,301	59,060	58,793	58,499	58,180	57,835	57,463	57,066	56,642	56,193	55,717
E-6	52,332	52,143	51,930	51,696	51,438	51,157	50,854	50,527	50,177	49,805	49,409	48,991
E-5	45,100	44,937	44,754	44,552	44,330	44,088	43,826	43,545	43,243	42,922	42,582	42,221
E-4	35,374	35,246	35,102	34,944	34,769	34,580	34,374	34,154	33,917	33,666	33,398	33,115
E-3	29,654	29,547	29,427	29,293	29,147	28,988	28,816	28,631	28,433	28,222	27,998	27,761
E-2	25,015	24,925	24,824	24,711	24,588	24,454	24,309	24,153	23,986	23,808	23,618	23,418
E-1	22,320	22,239	22,149	22,049	21,939	21,819	21,689	21,550	21,401	21,242	21,074	20,895

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For	HIGH 3 CSB retirements in FY23, 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	51.96	50.84	49.73	48.62	47.51	46.41	45.30	44.20	43.09	41.99	40.89	39.79

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	163,013	161,453	159,815	158,100	156,307	154,436	152,488	150,461	148,357	146,174	143,914	141,575
O-7	149,425	147,995	146,494	144,921	143,278	141,563	139,777	137,920	135,991	133,990	131,918	129,774
O-6	118,505	117,371	116,181	114,934	113,631	112,271	110,854	109,381	107,851	106,264	104,621	102,921
O-5	108,175	107,140	106,053	104,915	103,725	102,484	101,191	99,846	98,450	97,001	95,501	93,949
O-4	98,777	97,831	96,839	95,800	94,713	93,580	92,399	91,171	89,896	88,574	87,204	85,787
O-3	85,502	84,683	83,824	82,925	81,984	81,003	79,981	78,918	77,815	76,670	75,484	74,258
O-2	62,842	62,240	61,609	60,948	60,257	59,536	58,784	58,003	57,192	56,351	55,479	54,578
O-1	49,594	49,119	48,621	48,099	47,554	46,985	46,392	45,775	45,135	44,471	43,784	43,072
O-3E	88,667	87,819	86,928	85,995	85,020	84,002	82,943	81,840	80,696	79,509	78,279	77,007
O-2E	72,774	72,078	71,347	70,581	69,780	68,945	68,075	67,171	66,231	65,257	64,248	63,204
O-1E	61,577	60,988	60,369	59,721	59,044	58,337	57,601	56,836	56,041	55,216	54,362	53,479
W-4	81,857	81,073	80,251	79,390	78,489	77,550	76,571	75,554	74,497	73,401	72,266	71,092
W-3	72,798	72,101	71,370	70,604	69,803	68,968	68,098	67,193	66,253	65,278	64,269	63,224
W-2	66,518	65,881	65,213	64,513	63,781	63,018	62,223	61,396	60,537	59,647	58,724	57,770
W-1	62,342	61,745	61,119	60,463	59,777	59,062	58,317	57,542	56,737	55,902	55,038	54,143
E-9	70,597	69,921	69,212	68,469	67,693	66,882	66,039	65,161	64,250	63,304	62,325	61,313
E-8	60,732	60,151	59,541	58,902	58,234	57,537	56,811	56,056	55,272	54,459	53,617	52,745
E-7	56,516	55,976	55,408	54,813	54,192	53,543	52,867	52,165	51,435	50,679	49,895	49,084
E-6	48,915	48,447	47,955	47,441	46,903	46,341	45,757	45,149	44,517	43,862	43,184	42,482
E-5	41,644	41,245	40,827	40,389	39,931	39,453	38,955	38,437	37,900	37,342	36,765	36,167
E-4	32,663	32,350	32,022	31,678	31,319	30,944	30,554	30,148	29,726	29,289	28,836	28,367
E-3	27,381	27,119	26,844	26,556	26,255	25,941	25,613	25,273	24,920	24,553	24,173	23,780
E-2	23,098	22,877	22,645	22,402	22,148	21,883	21,607	21,320	21,022	20,712	20,392	20,061
E-1	20,609	20,412	20,205	19,988	19,762	19,525	19,279	19,023	18,756	18,481	18,195	17,899

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For	HIGH 3 CSB retirements in FY23, 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	38.69	37.59	36.49	35.40	34.30	33.21	32.12	31.03	29.94	28.85	27.76	26.68

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	139,366	136,867	134,290	131,634	128,899	126,086	123,194	120,223	117,173	114,044	110,836	107,549
O-7	127,749	125,459	123,096	120,662	118,155	115,576	112,925	110,202	107,406	104,538	101,598	98,585
O-6	101,315	99,498	97,625	95,694	93,706	91,661	89,558	87,398	85,181	82,907	80,575	78,185
O-5	92,483	90,825	89,115	87,352	85,538	83,671	81,751	79,780	77,756	75,680	73,551	71,370
O-4	84,448	82,934	81,372	79,763	78,106	76,401	74,649	72,848	71,000	69,104	67,161	65,169
O-3	73,099	71,788	70,436	69,043	67,609	66,133	64,616	63,058	61,458	59,817	58,135	56,411
O-2	53,726	52,763	51,769	50,745	49,691	48,606	47,491	46,346	45,170	43,964	42,728	41,461
O-1	42,400	41,640	40,856	40,048	39,216	38,360	37,480	36,576	35,648	34,696	33,720	32,720
O-3E	75,805	74,446	73,044	71,600	70,112	68,582	67,009	65,393	63,734	62,032	60,287	58,499
O-2E	62,218	61,102	59,951	58,766	57,545	56,289	54,998	53,671	52,310	50,913	49,481	48,014
O-1E	52,645	51,701	50,727	49,724	48,691	47,628	46,536	45,413	44,261	43,079	41,868	40,626
W-4	69,982	68,728	67,433	66,100	64,727	63,314	61,862	60,370	58,838	57,267	55,656	54,006
W-3	62,238	61,122	59,971	58,785	57,564	56,307	55,016	53,689	52,327	50,930	49,497	48,029
W-2	56,869	55,849	54,797	53,713	52,598	51,450	50,269	49,057	47,813	46,536	45,227	43,886
W-1	53,299	52,343	51,357	50,342	49,296	48,220	47,114	45,978	44,811	43,615	42,388	41,131
E-9	61,071	59,976	58,847	57,683	56,485	55,252	53,984	52,682	51,346	49,975	48,569	47,129
E-8	52,538	51,596	50,624	49,623	48,592	47,531	46,441	45,321	44,171	42,992	41,783	40,543
E-7	48,891	48,014	47,110	46,178	45,219	44,232	43,217	42,175	41,105	40,008	38,882	37,729
E-6	42,315	41,556	40,774	39,967	39,137	38,283	37,405	36,502	35,576	34,626	33,653	32,655
E-5	36,025	35,379	34,713	34,026	33,319	32,592	31,844	31,076	30,288	29,479	28,650	27,800
E-4	28,256	27,749	27,226	26,688	26,134	25,563	24,977	24,374	23,756	23,122	22,471	21,805
E-3	23,687	23,262	22,824	22,373	21,908	21,430	20,938	20,433	19,915	19,383	18,838	18,279
E-2	19,982	19,623	19,254	18,873	18,481	18,078	17,663	17,237	16,800	16,351	15,891	15,420
E-1	17,829	17,509	17,179	16,839	16,490	16,130	15,760	15,380	14,990	14,589	14,179	13,758

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For	HIGH 3 CSB retirements in FY23, 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	25.59	24.51	23.42	22.34	21.26	20.18	19.10	18.03	16.95	15.88	14.80	13.73

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	108,940	105,338	101,652	97,884	94,032	90,097	86,079	81,978	77,793	73,525	69,174	64,744
O-7	102,287	98,904	95,444	91,905	88,289	84,595	80,822	76,971	73,042	69,035	64,949	60,790
O-6	79,770	77,132	74,433	71,673	68,853	65,972	63,030	60,027	56,963	53,838	50,651	47,408
O-5	71,245	68,889	66,479	64,014	61,495	58,922	56,295	53,612	50,876	48,085	45,239	42,342
O-4	63,923	61,809	59,647	57,435	55,175	52,867	50,509	48,102	45,647	43,143	40,589	37,990
O-3	54,763	52,952	51,099	49,205	47,269	45,291	43,271	41,209	39,106	36,960	34,773	32,546
O-2	40,250	38,919	37,557	36,165	34,741	33,288	31,803	30,288	28,742	27,165	25,557	23,921
O-1	31,764	30,714	29,639	28,541	27,418	26,270	25,099	23,903	22,683	21,438	20,170	18,878
O-3E	58,446	56,513	54,536	52,514	50,448	48,337	46,181	43,981	41,736	39,446	37,111	34,735
O-2E	46,611	45,070	43,493	41,880	40,233	38,549	36,830	35,075	33,285	31,459	29,597	27,702
O-1E	39,439	38,135	36,801	35,437	34,042	32,618	31,163	29,678	28,163	26,618	25,043	23,439
W-4	54,303	52,508	50,671	48,792	46,872	44,911	42,908	40,864	38,778	36,650	34,481	32,273
W-3	49,571	47,932	46,255	44,540	42,787	40,997	39,169	37,302	35,398	33,456	31,476	29,461
W-2	43,800	42,351	40,869	39,354	37,806	36,224	34,608	32,959	31,277	29,561	27,811	26,031
W-1	41,151	39,790	38,398	36,975	35,520	34,033	32,516	30,966	29,386	27,774	26,130	24,457
E-9	46,473	44,936	43,364	41,757	40,113	38,435	36,721	34,971	33,186	31,365	29,509	27,620
E-8	40,943	39,589	38,204	36,788	35,340	33,862	32,351	30,810	29,237	27,633	25,998	24,333
E-7	37,133	35,905	34,649	33,365	32,052	30,711	29,341	27,943	26,517	25,062	23,579	22,069
E-6	31,666	30,619	29,547	28,452	27,333	26,189	25,021	23,829	22,612	21,372	20,107	18,819
E-5	26,580	25,701	24,801	23,882	22,942	21,982	21,002	20,001	18,980	17,939	16,877	15,796
E-4	20,847	20,158	19,453	18,731	17,994	17,241	16,473	15,688	14,887	14,070	13,237	12,390
E-3	17,476	16,899	16,307	15,703	15,085	14,454	13,809	13,151	12,480	11,795	11,097	10,386
E-2	14,743	14,255	13,756	13,246	12,725	12,193	11,649	11,094	10,528	9,950	9,361	8,762
E-1	13,154	12,719	12,274	11,819	11,354	10,879	10,394	9,899	9,393	8,878	8,353	7,818

DoD - Office of the Actuary

For	HIGH 3 CSB retirements in FY23, 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	12.66	11.60	10.53	9.47	8.41	7.35	6.29	5.24	4.18	3.13	2.08	1.04

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	61,384	56,711	51,956	47,121	42,204	37,206	32,127	26,967	21,726	16,403	11,000	5,532
O-7	57,635	53,247	48,783	44,243	39,626	34,934	30,165	25,320	20,399	15,402	10,328	5,194
O-6	44,947	41,525	38,044	34,503	30,903	27,244	23,524	19,746	15,908	12,011	8,055	4,051
O-5	40,144	37,088	33,979	30,816	27,601	24,332	21,011	17,636	14,208	10,728	7,194	3,618
O-4	36,018	33,276	30,487	27,649	24,764	21,832	18,851	15,823	12,748	9,625	6,455	3,246
O-3	30,857	28,508	26,118	23,687	21,216	18,703	16,150	13,556	10,921	8,246	5,530	2,781
O-2	22,679	20,953	19,196	17,409	15,593	13,746	11,870	9,963	8,027	6,060	4,064	2,044
O-1	17,898	16,536	15,149	13,739	12,306	10,848	9,368	7,863	6,335	4,783	3,207	1,613
O-3E	32,932	30,425	27,874	25,280	22,642	19,961	17,236	14,468	11,656	8,800	5,901	2,968
O-2E	26,264	24,264	22,230	20,161	18,057	15,919	13,746	11,538	9,296	7,018	4,707	2,367
O-1E	22,223	20,531	18,810	17,059	15,279	13,470	11,631	9,763	7,865	5,938	3,982	2,003
W-4	30,598	28,269	25,899	23,488	21,037	18,546	16,014	13,442	10,830	8,177	5,483	2,758
W-3	27,931	25,805	23,642	21,441	19,204	16,930	14,619	12,271	9,886	7,464	5,005	2,517
W-2	24,679	22,801	20,889	18,945	16,968	14,959	12,917	10,842	8,735	6,595	4,423	2,224
W-1	23,187	21,422	19,626	17,799	15,942	14,054	12,136	10,187	8,207	6,196	4,155	2,090
E-9	26,105	24,118	22,096	20,039	17,948	15,823	13,663	11,468	9,239	6,976	4,678	2,353
E-8	22,999	21,248	19,467	17,655	15,813	13,940	12,037	10,104	8,140	6,146	4,121	2,073
E-7	20,859	19,271	17,655	16,012	14,341	12,643	10,917	9,164	7,383	5,574	3,738	1,880
E-6	17,787	16,433	15,056	13,654	12,230	10,781	9,310	7,814	6,296	4,753	3,188	1,603
E-5	14,930	13,794	12,637	11,461	10,265	9,050	7,814	6,559	5,284	3,990	2,676	1,346
E-4	11,710	10,819	9,912	8,989	8,051	7,098	6,129	5,145	4,145	3,129	2,099	1,055
E-3	9,817	9,070	8,309	7,536	6,750	5,950	5,138	4,313	3,475	2,623	1,759	885
E-2	8,281	7,651	7,009	6,357	5,694	5,019	4,334	3,638	2,931	2,213	1,484	746
E-1	7,389	6,826	6,254	5,672	5,080	4,479	3,867	3,246	2,615	1,975	1,324	666