

CHAPTER 3

GROSS PAY COMPUTATION0301 BASIC COMPUTATION030101. Disability. (Table 3-1, Rules 1 and 2)

A. Members permanently retired for disability receive the basic pay of the grade authorized, multiplied at their election by either:

1. Two and one-half percent times the years of service credited for percentage purposes, or
2. The percentage of disability with which retired, not to exceed 75 percent maximum retired pay.

B. Members placed on the Temporary Disability Retired List (TDRL) for disability receive the basic pay of the grade authorized, multiplied at their election by either:

1. Two and one-half percent times the years of service credited for percentage purposes, or
2. The percentage of disability with which retired, or
3. If neither renders at least 50 percent of the basic pay upon which pay is computed, minimum pay of 50 percent is authorized while on the TDRL.

C. For members retired for disability who are also otherwise eligible to be retired under some other provision of law follow the rule applicable to that section of law.

D. Members who first enter a Uniformed Service after September 7, 1980, receive the retired pay base as computed under 10 U.S.C. 1407(b) (reference (c)), multiplied at their election by either:

1. Two and one-half percent times the years of service credited for percentage purposes, or
2. The percentage of disability with which retired. (See paragraph 030402, below.)

030102. Voluntary. (Table 3-1, Rules 3 through 9) Members voluntarily retired receive the basic pay of the grade authorized, multiplied by two and one-half percent times the years of service credited for percentage purposes. Members who first enter a Uniformed Service after September 7, 1980, receive the retired pay base computed under 10 U.S.C. 1407 (reference (c)),

multiplied by two and one-half percent times the years of service credited for percentage purposes. See paragraph 030108, below, for retired pay computation and recomputation for members retired under the Temporary Early Retirement Authority.

A. Enlisted Members. See subparagraph 010301.A for service credited for percentage multiple.

B. Commissioned Officers. See subparagraph 010301.B for service credited for percentage multiple.

C. Warrant Officers. See subparagraph 010301.C for service credited for percentage multiple.

030103. Mandatory. (Table 3-1, Rules 10 through 13) Members mandatorily retired receive the basic pay of the grade authorized multiplied by two and one-half percent times the years of service credited for percentage purposes. Members who first enter a Uniformed Service after September 7, 1980 receive the retired pay base as computed under 10 U.S.C. 1407 (reference (c)), multiplied by two and one-half percent times the years of service credited for percentage purposes.

A. Army and Air Force. See subparagraph 010301.D.1 of this volume for service credited for percentage multiple.

B. Navy and Marine Corps. See subparagraph 010301.D.2 of this volume for service credited for percentage purposes.

030104. Reservist (Age and Service Retirement). (Table 3-1, Rule 14) Members of the Reserve or National Guard retired for age and service receive the basic pay of the grade authorized multiplied by two and one-half percent times the years of service credited for percentage purposes. Members who first enter a Uniformed Service after September 7, 1980, receive the retired pay base as computed under 10 U.S.C. 1407 (reference (c)), multiplied by two and one-half percent times the years of service credited for percentage purposes. See subparagraph 010301.F of this volume for service credited for percentage multiple. (This is the formula for converting retirement points into percentage years: total number of retirement points divided by 360. Carry the result to 3 decimal places; then round to 2 decimal places.)

Example: 4735 retirement points divided by 360 = 13.152 or 13.15 years for percentage purposes.

030105. Fleet Reserve/Fleet Marine Corps Reserve. (Table 3-1, Rule 15) Members transferred to the Fleet Reserve/Fleet Marine Corps Reserve are entitled, when not on active duty, to have their retainer pay computed by:

A. Multiplying monthly basic pay received at time of transfer by two and one-half percent times the number of years of active service (as adjusted under paragraph 030505, below) in the Armed Forces.

B. Multiplying retainer pay base (if member became a member of a Uniformed Service after September 7, 1980) computed under 10 U.S.C. 1407 (reference (c)) by two and one-half percent times the number of years of active service (as adjusted under paragraph 030505, below) in the Armed Forces.

030106. Historical Pay Computations for Fleet Reserve/Fleet Marine Corps Reserve Members

A. The laws which governed the computation of retainer pay for members transferred to the Fleet Reserve/Fleet Marine Corps Reserve from its inception in 1916 through June 30, 1938, are of no value since they were assembled in the Naval Reserve Act of 1938 (reference (e)), effective July 1, 1938. Therefore, the earlier computations are not included in this manual since they were restated effective July 1, 1938. See Table 3-2 for the pay computations.

B. Members transferred to the Fleet Reserve (FR) or Fleet Marine Corps Reserve (FMCR) were administratively placed in separate classes to differentiate between laws and conditions governing the computation of these pay entitlements. The following classes are applicable to these members:

<u>COMPONENT</u>	<u>CODE</u>	<u>APPLICABLE TO</u>
FR FMCR	F-4c 1-b	Members who are in the naval service on July 1, 1925 and later transferred to the Fleet Reserve/ Fleet Marine Corps Reserve after completion of 16 years of active service.
FR FMCR	F-4d 1-c	Members who were in the naval service on July 1, 1925 and later transferred to the Fleet Reserve/ Fleet Marine Reserve after completion of 20 years but less than 30 years of active service.
FR FMCR	F-5 H-1	Members who first enlisted in the naval service after July 1, 1925 and later transferred to the Fleet Reserve/Fleet Marine Corps Reserve before August 10, 1946 after completion of 20 years but less than 30 years of active service.
FR FMCR	F-6 1-d	Members who first enlisted in the naval service after July 1, and later transferred to the Fleet Reserve/Fleet Marine Corps Reserve or after August 10, 1946 after completion of 20 years but less than 30 years of active service.

C. Longevity Pay. Longevity is the length of service performed by each member.

1. Before October 1, 1949, longevity pay was a big factor in computing retainer pay. Certain pay laws contained provisions for computing longevity pay. Such pay was based on the length of service. During this period, base pay and longevity were fitted into the framework of pay formulas to arrive at retainer pay. The computation for the longevity pay changed several times before being superseded by basic pay. The various computations and the periods applicable are:

a. Until May 31, 1942, for Navy members, the computation was 10 percent of base pay for the first increment of 4 years of naval service, plus 5 percent of base pay for each 4-year increment thereafter, but not to exceed 16 years, or 25 percent.

Example: Member served 18 years; on transfer to the Fleet Reserve the longevity pay credit was computed:

1. 10% - 4 years
2. 5% - 4 years
3. 5% - 4 years
4. 5% - 4 years
5. 0% - 4 years

b. From June 1, 1942 to September 30, 1949, the computation was 5 percent of base pay of grade for each 3 years of service up to 30 years, maximum of 50 percent.

2. On October 1, 1949, when basic pay became an important factor, longevity pay was not computed separately but was included in the rate of basic pay.

a. Members transferring to the FR/FMCR on or after October 1, 1949 were required to elect the formula under which their pay would be computed. The two formulas were the fractional, under which a member would receive one-third or one-half of base pay, and the percentage, two and one-half percent times years of active federal service times basic pay. Such election was indicated on the authorization for transfer to the Fleet Reserve.

b. Effective August 10, 1956 (reference (ag)), members transferring to the FR/FMCR would receive retainer pay computed on the formula included in the codification of the military pay laws under Title 10, United States Code (reference (c)). The prior computations were still in effect for the members to whom they applied. Members who enter a Uniformed Service before September 8, 1980 receive retainer pay computed under this formula.

c. Members who enter a Uniformed Service after September 7, 1980 receive retainer pay under the formula codified in 1956 except the retainer pay base is used instead of a monthly basic pay rate.

030107. Heroism Pay and Good Conduct (Markings). Enlisted members retired after 20 years of active service may be entitled to an additional 10 percent retired pay for extraordinary heroism, if authorized, not to exceed 75 percent of the basic pay on which their retirement pay is computed. See paragraph 010701 of this volume. Navy and Marine Corps personnel may have been authorized an additional 10 percent for good conduct, but not both. See paragraph 020603 of this volume.

030108. Temporary Early Retirement Authority (TERA)

A. Initial Computation of Retired Pay. The initial retired pay entitlement for members of the Army, Navy, Marine Corps, and Air Force retired under the provisions of the Temporary Early Retirement Authority (TERA) of Section 4403, Public Law 102-484, October 23, 1992 (reference (fh)), will be computed as prescribed below. The amount of retired pay otherwise prescribed under the applicable section of 10 U.S.C., sections 3991(a), 6333(a), 8991(a), 1401, or 12739 (reference (c)) will be multiplied by the applicable reduction factor from Table 3-5. The resulting reduced amount of retired pay, if not a multiple of \$1, will be rounded to the next lower multiple of \$1, according to provisions of the applicable section of 10 U.S.C., sections 3991 (b) (2), 6333(b)(1), 8991(b)(2), 1412, or 12739 (reference (c)). Such rounded amount is the initial gross monthly retired pay entitlement.

B. Reduction Factor. The reduction factor applicable to the above computations is the amount listed in Table 3-5 based on the number of full months by which the number of months of active service of the member are less than 240 as of the date of the member's retirement or transfer to the Fleet Reserve or Fleet Marine Corps Reserve.

1. Any portion of a month of active service in excess of a whole month is rounded up to the next whole month. For example, total active service of 15 years, 7 months, and 12 days is rounded to 15 years, 8 months. The reduction factor based on 15 years and 8 months is computed as: $15 \times 12 + 8 = 188$ months, and the applicable reduction factor corresponds to the Table 3-5 entry for 240 less 188, or 52 months. The applicable reduction factor is .95667.

2. Note that in computing the retired pay, the 12 days in excess of 187 months of service are disregarded and the retired pay itself is based on 187 months.

Example: A member retired as an E-7, with calculations as follows:

$$\begin{aligned} & \$1,967.10 \text{ Basic pay} \times 187/12 \times .025 \times .95667 = \\ & \$30,653.975 \times .025 \times .95667 = \\ & \$766.3494 \times .95667 = \underline{\$733.14} \text{ (Since this is not a multiple of \$1, round down to} \\ & \text{\$733.)} \end{aligned}$$

C. Recomputation of Retired Pay at Age 62

0302 APPLICATION OF SAVED PAY030201. Career Compensation Act Effective October 1, 1949 (reference (w))

A. An officer retired for disability before October 1, 1949 who failed to elect within a 5-year period to receive pay under the 1949 Act (reference (w)), or who did not qualify for pay under the 1949 Act (reference (w)), continued to receive pay under laws in effect before October 1, 1949 computed at 75 percent of the basic pay of the grade authorized.

B. Members who, on October 1, 1949 were hospital patients and who, before January 1, 1951, retired for disability as the result of the disease or injury for which they were hospitalized, could elect to receive retired pay:

1. Computed under laws in effect on September 30, 1949 at 75 percent of the basic pay of the grade authorized; or

2. Computed under section 402(d) of Public Law 81-351 (reference (ah)).

C. Members who, on October 1, 1949 were receiving or were entitled to receive pay under any provision of law, were authorized to continue their entitlement to receive the pay which they were entitled to receive under laws in effect on September 30, 1949.

030202. Military Pay Act Effective June 1, 1958 (reference (ac))

A. Members who retired or transferred to FR/FMCR on or after June 1, 1958 and before April 1, 1963, who were receiving active duty basic pay under the April 1, 1955, "saved pay" rates, continued to receive pay computed under those rates, based upon service credited for basic pay purposes as of June 1, 1958.

B. Members retired or transferred to Fleet Reserve/Fleet Marine Corps Reserve on June 1, 1958, were entitled to pay computed on the June 1, 1958, active duty basic pay rates, or on the April 1, 1955 active duty basic pay rates plus 6 percent, whichever was greater.

C. Members retired or transferred to FR/FMCR after June 1, 1958, who were receiving active duty saved pay were entitled to retired pay computed on the April 1, 1955 active duty basic pay rates, but were not entitled to the additional 6 percent increase.

030203. Military Pay Act Effective October 1, 1967 (reference (ai))

A. With respect to members entitled to retired pay computed under this paragraph, their retired or retainer pay may not be less than it would have been if they had become entitled to that pay based on the same basic pay grade, years of service for basic pay and percentage purposes, and percent of disability (if any) on the day before the effective date of the rates of monthly basic pay on which retired or retainer pay is based. Such members receive pay:

1. Computed under the current basic pay rates in effect on date of retirement or transfer, or

2. Computed under the rates of basic pay in effect immediately before the current rates, whichever is greater.

B. The above computations were, in some instances, subject to the provisions of the Uniform Retirement Date Act (reference (x)). For application of this Act, see paragraph 010402 of this volume.

C. The "1-year look-back" provision codified at 10 U.S.C. 1401a(e) (reference (c)) was repealed by Section 921 of the DoD Authorization Act, FY 84 (Public Law 98-94, September 24, 1983) (reference (aj)). Under the provisions of that repeal, this paragraph now applies only to:

1. Members retired or transferred to the Fleet Reserve/Fleet Marine Corps Reserve October 1, 1967 through September 24, 1983, inclusive; and

2. Members eligible for retirement or transfer on or before September 24, 1983, provided such member retires or transfers on or before September 24, 1986. If such member retires or transfers after September 24, 1986, the retired or retainer pay may not be less than it would have been had the member actually retired or transferred on September 23, 1986.

0303 TOWER AMENDMENT

030301. Basic Provisions

A. A member who retires or transfers to the Fleet Reserve/Fleet Marine Corps Reserve on January 1, 1971, and thereafter, who fully qualifies for retirement on a date earlier than the actual retirement date, receives the most favorable rate of pay as though the member had actually retired or been transferred on the earlier date:

1. After becoming retirement-eligible on or after January 1, 1971 (see section 0101 of this volume, Service Creditable for Retirement Purposes);

2. Based upon the grade and the service creditable on the earlier computation date; (For retirements on or after October 5, 1994, the grade used in the computation cannot be higher than the grade in which the member is retired); and

3. Subject to the provisions of paragraph 030203, above.

B. A member who retires or transfers to the Fleet Reserve/Fleet Marine Corps Reserve before October 7, 1975, the effective date of the Tower Amendment, is entitled to pay adjusted from October 7, 1975. No adjustment is authorized under provisions of the amendment for any period before October 7, 1975.

C. A member who retires between October 1, 1988 and October 4, 1994, and who is reduced in grade under sentence of court-martial after initially becoming eligible for retired pay, is not entitled to computation on a grade higher than the grade in which retired.

★D. See subparagraph 030503.A, below, for provision concerning an officer who served in a special position as Chairman or Vice Chairman of the Joint Chiefs of Staff or as a Chief of Service.

★E. See paragraph 030504, below, for provision concerning an enlisted member who served in a special position as a senior enlisted member.

030302. Earlier Computation Dates

A. Predetermined earlier computation dates are established for uniformity in computing pay of members who qualify under 10 U.S.C. 1401a(f) (reference (c)). Generally, the day immediately preceding an active duty basic pay rate change should be used as the earlier date of voluntary retirement eligibility, unless the computation would be more favorable based on the first day of the month preceding an active duty basic pay rate change.

B. Members of the Fleet Reserve/Fleet Marine Corps Reserve may be transferred on any intermediate day of a month. Therefore, the earlier computation date for these members is the day before new active duty basic pay rates become effective.

C. Warrant officers retired under provisions of 10 U.S.C. 1293 (reference (c)) (see Table 3-1, rule 4), on the effective date of a change in the active duty pay rates, compute retired pay using the rate of basic pay in effect on the day before the date of retirement (or one prior pay rate under 10 U.S.C. 1401a (e) (reference (c)) if subparagraph 030203.C, above, applies). Therefore, the earlier retirement eligibility date would be 1 year earlier with retired pay computed based on pay rates in effect on the day before the earlier eligibility date, (or one prior pay rate under 10 U.S.C. 1401a(e) (reference (c)), if subparagraph 030203.C applies).

030303. Computation at Time of Retirement or Transfer to the FR/FMCR

A. Members receive the most favorable retired pay as adjusted by applicable cost-of-living adjustments computed by using:

1. The active duty basic pay rate applicable on the actual retirement or transfer date, or

2. One prior active duty basic pay rate at the same grade and service applicable on the actual retirement or transfer date if the provisions of subparagraph 030203.C, above, apply.

3. Any active duty basic pay rate in effect on or after January 1, 1971 at the grade and service credited on the earlier computation date, if retirement eligible on the earlier date. After this rule is used, apply subparagraph A.2, above, without further loss of grade and service.

B. Members retiring for disability who are eligible for voluntary retirement or transfer to Fleet Reserve/Fleet Marine Corps Reserve on an earlier date may have gross retired pay entitlement computed in accordance with the provisions of the Tower Amendment when more favorable. However, the basic pay rate applicable for an earlier retirement date under this condition for gross pay computation cannot be used for computing pay based upon the disability rating. The rate of pay based upon degree of disability may be calculated only on the basic pay rate applicable under subparagraph A.1, or A.2., above.

0304 RETIRED PAY BASE

030401. Basic Provisions

A. Public Law 96-342, (reference (bp)) September 8, 1980, enacted the first major change in the computation of military retired or retainer pay since 1948. Public Law 96-342 (reference (bp)) revised the method for computing retired pay for a member who enters a Uniformed Service after September 7, 1980. Previously, retired or retainer pay was computed as a percentage of basic pay rate. Under 10 U.S.C. 1407 (reference (c)), retired pay is computed as a percentage of member's retired pay base. The retired pay base is the average of the monthly basic pay rates a member receives or is entitled to for a period of 36 months, whether or not consecutive. This commonly is referred to as "High 36 months" or "High 3 average." If the member serves on active duty for less than 36 months, the retired pay base is equal to the total amount of monthly basic pay which the member receives during the period of active duty divided by the number of months, including any fraction, which the member serves on active duty.

B. A member is considered to have first entered a Uniformed Service when any individual, on or after September 8, 1980 is first appointed or enlisted in the Uniformed Services. A member who first enlists before September 8, 1980 under the delayed entry program, in a Reserve Component as part of the Senior Reserve Officers' Training Corps (ROTC) or ROTC Financial Assistant programs, as a student at a Uniformed Services University of Health Sciences, or as a participant in the Armed Forces Health Professions Scholarship Program is considered to have first become a member before September 8, 1980.

030402. Computation of Pay

A. Monthly basic pay amounts, starting with the highest rate of pay, are added together until the total number of months equals 36 months. Divide the total pay derived from the sum of these months by 36, and round to the nearest cents to obtain the high-three average monthly basic pay rate applicable to the member. Any bad time the member had should not be included in the computations.

1. A full month served counts as one month regardless of any interruption by a pay rate change and regardless of the number of days in that month.

a. A member serves the entire calendar month at a single rate of basic pay. This counts as one month of applicability under this rate of basic pay regardless of the number of days in the month--28, 29, 30, or 31.

b. A member serves the entire calendar month with multiple rates of basic pay applicable. If a member is paid more than one rate during a given month which is a full month of service, each rate will be carried as applicable for the number of days paid at that rate. For example, if a member has a longevity pay increase effective February 11, the old rate is applicable for 10 days and the new rate is applicable for 20 days (regardless of any leap year). If a month has 31 days, the 31st is ignored; i.e., if the member has a longevity pay increase effective August 11, the old rate is applicable for 10 days and the new rate is applicable for 20 days. The 30-day months are allocated in a straight-forward manner.

2. If the member has less than 36 months of service, add up all the member's basic pay and compute the number of months in the same manner described above for accumulating 36 months or more of pay. Divide the total pay by the total time expressed as months plus days where days less than 30 are counted as 1/30 of a month. Round to the nearest cent.

3. When a member serves less than a full month, count only the number of days actually paid so that each total of 30 days equals 1 month. If a member serves less than a full month and one or more rates of basic pay apply, each rate should be carried as applicable for the number of days the member was actually paid at the particular rate. For example, assume the member had a break in service and returned to active duty on February 8, but has a longevity increase effective February 11. When a member serves through the end of February, the month is assumed to have 30 days. This member receives 3 days at one rate and 20 days at the new rate, or 23 days of pay even though only 21 or 22 days were served.

Example: A member receives monthly basic pay of \$17,658.30 over 14 months and 11 days.

$$\begin{array}{r}
 \frac{\$17,658.30}{14 \text{ mos} + 11 \text{ days}} = \frac{\$17,658.30}{14.36667} = \$1,229.12 \text{ Retired Pay Base} \\
 \\
 \begin{array}{r}
 \$1,229.12 \quad \text{Retired Pay Base} \\
 \times \quad \underline{\quad\quad\quad} \% \quad \text{Retired Pay Multiplier} \\
 \hline
 = \quad \$x,xxx.xx \quad \text{Retired Pay Rounded}
 \end{array}
 \end{array}$$

B. When it is to the member's advantage, a saved pay rate under the provisions of 10 U.S.C. 1401a(e) (reference (c)) may be used to compute retired pay. The saved pay

provisions of 10 U.S.C. 1401a(e) (reference (c)) were eliminated September 24, 1983. See paragraph 030303, above, for eligibility. This provision of Title 10, United States Code 1401a(e) (reference(c)) authorizes the use of basic pay rates in effect on the day before the effective date of the rates of monthly basic pay on which the member's retired pay would otherwise be based.

C. Cost-of-living adjustments to military retired pay under 10 U.S.C. 1401a(b) through (e), (reference (c)) full and partial (or pro-rata) cost-of-living adjustments, also apply to military retired pay computed on the new retired pay base method provided for by 10 U.S.C. 1407 (reference (c)), Retired Pay Base. The most recent active duty basic pay rate used to compute the retired pay base determines whether a member is entitled to a full or partial (or pro-rata) cost-of-living adjustment.

0305 SPECIAL PROVISIONS

030501. Entitlement Under More Than One Pay Formula. Members who are entitled to pay computed under more than one pay formula or provision of law are entitled to be paid under the formula that is most favorable to them.

030502. Commissioned Officers With More Than 4 Years of Active Enlisted and/or Warrant Officer Service. Members who, at the time of retirement, are in pay grades O1E, O2E, and O3E, having served more than 4 years of active duty as enlisted members and/or warrant officers, receive pay computed on the special basic pay rates authorized for them.

030503. Commissioned Officers Serving in Special Positions

★A. An officer who serves as Chairman or Vice Chairman of the Joint Chiefs of Staff or as a Chief of Service may receive retired pay which is computed on the highest rate of basic pay applicable to the member while serving in the special position, if that rate is higher than the rate otherwise authorized as a retired pay base for a member who first became a member before September 8, 1980. The term "Chief of Service" refers to one of the following:

1. Chief of Staff of the Army
2. Chief of Naval Operations
3. Chief of Staff of the Air Force
4. Commandant of the Marine Corps
5. Commandant of the Coast Guard

B. On December 14, 1944, special grades of Fleet Admiral of the United States Navy and General of the Army were created with insignia of five stars. The pay was set at the same pay and allowances as a rear admiral of the upper half, plus a personal money allowance of \$5,000 a year. When retired, these members received pay equal to 75 percent of their active duty pay. The

five-star grade was made permanent by an Act of Congress on March 23, 1946 (reference (ak)). Active duty pay remained the same as set by the 1944 Act(reference (al)). These members were exempted from mandatory retirement because of age. These members received the same pay and allowances that they received while on active duty. The grade expired July 1, 1950.

★030504. Enlisted Members Serving in Special Positions. A senior enlisted member of an Armed Force serving in a special position may receive retired pay which is computed on the highest rate of basic pay applicable to the member while serving in the special position, if that rate is higher than the rate otherwise authorized as a retired pay base for a member who first became a member before September 8, 1980. The term “senior enlisted member” refers to one of the following:

1. Sergeant Major of the Army
2. Master Chief Petty Officer of the Navy
3. Chief Master Sergeant of the Air Force
4. Sergeant Major of the Marine Corps
5. Master Chief Petty Officer of the Coast Guard

030505. Service Credit Rounding of Months. For percentage purposes in computing retired or retainer pay:

A. Members who retired before January 1, 1982 receive credit for any fractional part of a year that is 6 months or more as an additional year. Any portion of a year that is less than 6 months is disregarded. This applies to any member who, before January 1, 1982:

1. Applied for retirement;
2. Applied for transfer to the Fleet Reserve/Fleet Marine Corps Reserve;
3. Was being processed for retirement under the provisions of 10 U.S.C., Chapter 61 reference (c));
4. Was on the temporary disability retired list and thereafter retired under the provisions of 10 U.S.C. 1210(c) or (d) (reference (c)).

B. Unless covered by subparagraph A, above, members who became entitled to retired or retainer pay January 1, 1982, through September 30, 1983, inclusive, received credit on a month-by-month basis for each full month served of 6 months or more. Any fraction of a year less than 6 months was disregarded.

C. Members who become entitled to retired or retainer pay on or after October 1, 1983, receive credit for each full month actually served. Less than full months are disregarded. See Table 3-4.

NOTE: If a member retires October 1, 1983 or later and the member is entitled to retired pay under 10 U.S.C. 1401a(f) (reference (c)) using a hypothetical retirement date which is before January 1, 1982, service credit of 6 months or more is rounded to a full year effective July 1, 1986.

D. In calculating the percentage factor under subparagraphs B or C, above, the percent will be rounded at least to the nearest 1/100 of one percentage. For example, 20 years 7 months (20.58 years) times 2.5 percent equals 51.45 percent. See Table 3-4. This rounding method will also be used for computing retired or retainer pay under 10 U.S.C. 1401a(e) and (f) (reference (c)). (See subparagraph 030101.C, above.)

030506. Computation Under the Uniformed Services Pay Act, October 2, 1963
(reference (am))

A. Beginning October 1, 1963, members retired between October 1, 1949 and May 31, 1958, including members retired before October 1, 1949 receiving pay under the 1949 Act, received the greater of:

1. An increase of 5 percent in the retired pay to which entitled on September 30, 1963, or
2. Pay computed on the basic pay rates established under the June 1, 1958 Act without a 5 percent increase.

B. Beginning October 1, 1963, members retired for service before October 1, 1949, and being paid under laws in effect on September 30, 1949, receive the greater of:

1. An increase of 5 percent in the retired pay to which entitled on September 30, 1963; or
2. Pay recomputed on the basic pay rates established by the Military Pay Act of 1958 (reference (ac)) without a 5 percent increase, based on actual active service creditable.

030507. Computation Under the Military Pay Act, May 20, 1958 (reference (ac))

A. Members who first became entitled to retired pay on June 1, 1958 were authorized to receive pay computed on the new June 1, 1958 basic pay rates or on the April 1, 1955 active duty basic pay rates plus 6 percent, whichever is greater.

B. Members retired after June 1, 1958 who were receiving active duty saved pay were entitled to retired pay computed on the April 1, 1955 active duty basic pay rates but were not entitled to the additional 6 percent increase.

C. An increment of \$200 for generals and admirals and \$100 for lieutenant generals and vice admirals was added to the basic pay rate used in the computation of pay before a 6 percent increase on June 1, 1958 for retired officers:

1. Who had served in that grade for at least 180 days, and
2. Who were entitled to retired pay on the day before the effective date of the Military Pay Act of 1958 (reference (ac)).

030508. Commissioned Officers With World War I Service. Members retired for any reason as Regular commissioned officers, and those who retired for disability as nonregular commissioned officers, who served in any capacity as members of the military or naval forces of the United States before November 12, 1918, are entitled to receive pay computed at 75 percent of the basic pay of the grade in which retired.

030509. Emergency Officers Retired List (EORL). All persons who served as officers of the Army, Navy, or Marine Corps during World War I, other than officers of the Regular Army, Navy, or Marine Corps, and who during such service incurred a physical disability incurred in the line of duty, were placed on a separate retired list.

A. Payment was authorized at 75 percent of the pay and rank at time of discharge from commissioned service, with entitlement to the same privileges as provided by law for officers of the Regular Army, Navy, or Marine Corps retired for physical disability incurred in the line of duty.

B. Payments are made by the Department of Veterans Affairs from funds appropriated to that agency.

030510. Rate of Basic Pay for Certain Members With Over 24 Years of Service. Members in pay grade E-7, E-8, E-9, W-4, W-5, or O-6 who have over 24, but less than 26 years of service, are entitled to a special rate of pay effective January 1, 1993.

COMPUTATION OF RETIRED PAY							
R U L E	A	B	C	D	E	F	G
	A member of the	who is	Under Provisions of 10 U.S.C.	receives the (note 7)	multiplied by	plus	minus (note 8)
1	Armed Forces	Retired for disability	1201 1204	retired pay base computed under 10 U.S.C. 1406(b) or 1407 (note 1)	2-1/2 percent times the years of service credited for percentage purposes, or the percentage of disability assigned (note 3)		excess over 75 percent of retired pay base.
2			1202 1205			amount necessary to increase the product of steps D and E to 50 percent of retired pay base	
3	Army or Air Force	voluntarily retired	3914 8914		2-1/2 percent times the years of service credited for percentage purposes (note 3)	10 percent of the product of steps D and E (note 2)	
4	Armed Forces		1293				
5	Army		3911 3917 3918 3924				
6	Air Force		8911 8917 8918 8924				
7	Navy or Marine Corps		6321 6323				

Table 3-1. Computation of Retired Pay

R U L E	A	B	C	D	E	F	G
	A member of the	who is	under provisions of 10 U.S.C.	receives the (note 7)	multiplied by	plus	minus (note 8)
8	Navy or Marine Corps	voluntarily retired	6322 6326	retired pay base computed under 10 U.S.C. 1406(b) or 1407 (note 1)	75 percent		excess over 75 percent of retired pay base.
9			6327		50 percent (note 5)		
10	Armed Forces	involuntarily retired	0564 (note 9) 0580 0633 0634 0635 0636 1251 1255 (note 9) 1263 1305		2-1/2 percent times the years of service credited for percentage purposes (note 3)		
11	Army		3883 3884 3885 3886 3913 3916 3919 3920 3921 3922 3923 (note 6)				

Table 3-1. Computation of Retired Pay (Continued)

	A	B	C	D	E	F	G
R U L E	A member of the	who is	under provisions of 10 U.S.C.	receives the (note 7)	multiplied by	plus	minus (note 8)
12	Navy or Marine Corps	involuntarily retired	6371 6372 6373 6374 6375 6376 6377 6378 6379 6380 6383 6390 6391 6394 6396 6398 6400 (note 6)	retired pay base computed under 10 U.S.C. 1406(b) or 1407 (note 1)	2-1/2 percent times the years of service credited for percentage purposes (note 3)	amount necessary to increase the product of steps D and E to 50 percent of retired pay base	excess over 75 percent of retired pay base.
13	Air Force		8883 8884 8885 8886 8913 8916 8919 8920 8921 8922 8923 (note 6)				
14	Armed Forces, Reserve, or National Guard	Reservist (age and service retirement)	12731	retired pay base computed under 10 U.S.C. 1406(b) or 1407 (note 1)	2-1/2 percent times the years of service credited for percentage purposes (note 4)	10 percent of the product of steps D and E (note 2)	excess over 75 percent of retired pay base.
15	Navy or Marine Corps	transferred to the FR/FMCR	6330		2-1/2 percent times the years of service credited for percentage purposes (note 3)		

Table 3-1. Computation of Retired Pay (Continued)

NOTES:

1. For active duty basic pay rate applicable, see paragraphs 010402, 030201, 030301, 030302, 030303, 030501, 030502, and 030504. For a person who first became a member of a Uniformed Service after September 7, 1980, take the monthly retired pay base.
2. Enlisted members credited with an act of extraordinary heroism in the line of duty.
3. See chapter 1 for service creditable for percentage purposes:

Voluntary retirement:	Paragraph 010301.A-Enlisted members Paragraph 010301.B-Commissioned Officers Paragraph 010301.C-Warrant Officers
Mandatory retirement:	Paragraph 010301.D.1 Army and Air Force Paragraph 010301.D.2 Navy and Marine Corps
Disability Retirement:	Paragraph 010301.E
Reservist age and service retirement:	Paragraph 010301.F
4. Total number of retirement points divided by 360. Carry the resultant figure to three decimal places, then round to two decimal places.

EXAMPLE: 4735 retirement points divided by 360 = 13.152 or 13.15 years of service for percentage Purposes (for the 10 U.S.C. 12731 retiree only) to be multiplied by 2 -1/2 percent.

5. Members retired under 10 U.S.C. 6327 are authorized to receive retired pay at 50 percent of the active duty basic pay of their grade when not on active duty. This provision applies only to persons who were members of the Naval Reserve or Marine Corps Reserve on January 1, 1953. The provisions of 10 U.S.C. 6327 terminated on January 1, 1973. However, termination of the section did not affect any accrued rights to retired pay.
6. Public Law 96-513, December 12, 1980, repealed the following Title 10 U.S.C. sections: 3913, 3916, 3919, 3921-3923, 6371-6374, 6376-6380, 6390, 6394, 6396, 6398, 6400, 8883, 8884-8886, 8913, 8915, 8916, 8919, 8921-8923, 8927. Section 6375 was repealed by Public Law 87-123, August 3, 1961.
7. If member entered a Uniformed Service after September 7, 1980, substitute the retired pay base for the monthly active duty pay.
8. If member was initially retired on or after October 1, 1983, the amount computed, if not a multiple of \$1, shall be rounded to the next lower multiple of \$1. Any future adjustments to such pay must be made on the rounded figure. Retired pay of members retired on September 30, 1983 will not be rounded until there is an adjustment under 10 U.S.C. 1401a; then, and with each subsequent adjustment, the amount as adjusted, if not a multiple of \$1, shall be rounded to the next lower multiple of \$1. The rounded amount becomes the member's entitlement and any future adjustments shall be based on this rounded entitlement.
9. Section 1255 repealed by Public Law 90-130, November 8, 1967. Section 564 repealed by Public Law 102-190, December 5, 1991.

Table 3-1. Computation of Retired Pay (Continued)

HISTORICAL PAY COMPUTATIONS-FLEET RESERVE AND FLEET MARINE CORPS RESERVE						
R U L E	A	B	C	D	E	F
	If member retires in class	During period	with years of service	then pay computation formula is	plus	and applicable law is
1	F-4c 1-b	pre-1938 to 5/31/42	at least 16; less than 20	1/3 x base pay rating in which transferred (note 1)	longevity pay (25% maximum), extraordinary heroism (10%)	52 Stat 1179, section 203, 34 U.S.C. 854b.
2	F-4d 1-c		at least 20; less than 30	1/2 x base pay rating in which transferred (note 1)	longevity pay (25% maximum), extraordinary heroism (10%), or good conduct (10%)	
3	F-5 H-1					
4	F-4c 1-b	6/1/42 to 8/9/46	at least 16; less than 20	1/3 x base pay rating in which transferred (note 1)	longevity pay (50% maximum), extraordinary heroism(10%)	56 Stat 359, Public Law 607, 6/6/42.
5	F-4d 1-c		at least 20; less than 30	1/2 x base pay rating in which transferred (note 1)	longevity pay (50% maximum), extraordinary heroism (10%), or good conduct (10%)	
6	F-5, H-1					
7	F-4c 1-b	8/10/46 to 9/30/49	at least 16; less than 20 (note 2)	1/3 x base pay rating in which transferred (note 1) or (note 2)	longevity pay (50% maximum), extraordinary heroism (10%)	60 Stat 993, Public Law 720, 8/10/46.
8	F-4d 1-c		at least 20; less than 30	1/2 x base pay rating in which transferred (note 2)	longevity pay (50 % maximum), extraordinary heroism (10%), or good conduct (10%)	
9	F-6 (note 3) 1-d		at least 20	1/2 x base pay rating in which transferred (note 1) or 2 1/2 % x years of active federal service multiplied by base pay of rating in which transferred (note 2)	longevity pay (75% maximum), extraordinary heroism (10%)	

Table 3-2. Historical Pay Computations-Fleet Reserve and Fleet Marine Corps Reserve

R U L E	A	B	C	D	E	F
	If member retires in class	during period	with years of service	then pay computation formula is	plus	and applicable law is
10	all classes	transferred before 10/1/49, effective on 10/1/49	at least 20	pay received on 9/30/49 (saved pay) or $2\frac{1}{2}\%$ x years of active service = percent; percent x basic pay of highest federally recognized rating satisfactorily held (note 4)		Public Law 351, 81st Congress, 10/1/49.
11	F-4c 1-b	on or after 10/1/49		1/3 x basic pay receiving at transfer (note 5) or $2\frac{1}{2}\%$ x years of active federal service = percent; percent x basic pay of rating in which transferred (notes 6 and 8)	extraordinary heroism (10%)	
12	F-4d 1-c			1/2 x basic pay receiving at transfer (note 5) or $2\frac{1}{2}\%$ x years of active federal service = percent; percent x basic pay of rating in which transferred (notes 6 and 8)	extraordinary heroism (10%), or good conduct (10%)	
					extraordinary heroism(10%)	
13	F-6 1-d			1/2 x basic pay receiving at transfer (note 5) or $2\frac{1}{2}\%$ x years of active federal service = percent; percent x basic pay of rating in which transferred (note 6)	extraordinary heroism(10%)	

Table 3-2. Historical Pay Computations-Fleet Reserve and Fleet Marine Corps Reserve (Continued)

	A	B	C	D	E	F
R U L E	If member retires in class	during period	with years of service	Then pay computation formula is	plus	and applicable law is
14	F-6 1-d	on or after 8/10/56	at least 20 years	2 ½ % x years of active service in Armed Forces = percent; percent x basic pay receiving at transfer (notes 7 and 8)	extraordinary heroism (10%)	Public Law 1028, 8/10/56, 10 U.S.C. 6330.

NOTES:

1. Fractional year of 6 months or more not creditable as 1 year for longevity or transfer.
2. Fractional year of 6 months or more creditable equals full year for transfer and longevity effective August 10, 1946.
3. Effective August 10, 1946 class F-5 changed to class F-6.
4. Six months or more equals 1 year for active service; 6 months or more does not equal 1 year for basic pay; no good conduct or extraordinary heroism.
5. Six months equals 1 year for basic pay and not for computing years of naval service for transfer.
6. Six months or more equals 1 full year for active service and basic pay.
7. Six months equals 1 year for active service (include constructive service in active service). Six months equals 1 year for basic pay (do not include constructive service in service for basic pay).
8. If member entered a Uniformed Service after September 7, 1980, substitute the retainer pay base for the base or basic pay.

Table 3-2. Historical Pay Computations-Fleet Reserve and Fleet Marine Corps Reserve (Continued)

EXAMPLES OF HOW YEARS, MONTHS, AND DAYS ARE CONVERTED TO YEAR AND PERCENTAGE MULTIPLE							
At Least			Not More Than			Converted Years	Percentage
Years	Months	Days	Years	Months	Days		
	6	0		5	29	1	2-1/2
	6	0		5	29	2	5
	6	0		5	29	3	7-1/2
	6	0		5	29	4	10
	6	0		5	29	5	12-1/2
	6	0		5	29	6	15
	6	0		5	29	7	17-1/2
	6	0		5	29	8	20
	6	0		5	29	9	22-1/2
	6	0		5	29	10	25
	6	0		5	29	11	27-1/2
	6	0		5	29	12	30
	6	0		5	29	13	32-1/2
	6	0		5	29	14	35
	6	0		5	29	15	37-1/2
	6	0		5	29	16	40
	6	0		5	29	17	42-1/2
	6	0		5	29	18	45
	6	0		5	29	19	47-1/2
	6	0		5	29	20	50
	6	0		5	29	21	52-1/2
	6	0		5	29	22	55
	6	0		5	29	23	57-1/2
	6	0		5	29	24	60
	6	0		5	29	25	62-1/2
	6	0		5	29	26	65
	6	0		5	29	27	67-1/2
	6	0		5	29	28	70
	6	0		5	29	29	72-1/2
	6	0				30	75

NOTE: This Table applies to members retired before January 1, 1982 with several exceptions covered in subparagraph 030505B.

Table 3-3. Examples of How Years, Months, And Days Are Converted To Year and Percentage Multiple

SERVICE CONVERSIONS EFFECTIVE JANUARY 1, 1982											
Service Multiplier			Service Multiplier			Service Multiplier			Service Multiplier		
Years	Months	(%)	Years	Months	(%)	Years	Months	(%)	Years	Months	(%)
		=00.	2		= 5.00	4		=10.00	6		=15.00
	1	=00.20	2	1	= 5.20	4	1	=10.20	6	1	=15.20
	2	=00.43	2	2	= 5.43	4	2	=10.43	6	2	=15.43
	3	=00.63	2	3	= 5.63	4	3	=10.63	6	3	=15.63
	4	=00.83	2	4	= 5.83	4	4	=10.83	6	4	=15.83
	5	= 1.05	2	5	= 6.05	4	5	=11.05	6	5	=16.05
	6	= 1.25	2	6	= 6.25	4	6	=11.25	6	6	=16.25
	7	= 1.45	2	7	= 6.45	4	7	=11.45	6	7	=16.45
	8	=1.68	2	8	= 6.68	4	8	=11.68	6	8	=16.68
	9	= 1.88	2	9	= 6.88	4	9	=11.88	6	9	=16.88
	10	= 2.08	2	10	= 7.08	4	10	=12.08	6	10	=17.08
	11	= 2.30	2	11	= 7.30	4	11	=12.30	6	11	=17.30
1		= 2.50	3		= 7.50	5		=12.50	7		=17.50
1	1	= 2.70	3	1	= 7.70	5	1	=12.70	7	1	=17.70
1	2	= 2.93	3	2	= 7.93	5	2	=12.93	7	2	=17.93
1	3	= 3.13	3	3	= 8.13	5	3	=13.13	7	3	=18.13
1	4	= 3.33	3	4	= 8.33	5	4	=13.33	7	4	=18.33
1	5	= 3.55	3	5	= 8.55	5	5	=13.55	7	5	=18.55
1	6	= 3.75	3	6	= 8.75	5	6	=13.75	7	6	=18.75
1	7	= 3.95	3	7	= 8.95	5	7	=13.95	7	7	=18.95
1	8	= 4.18	3	8	= 9.18	5	8	=14.18	7	8	=19.18
1	9	= 4.38	3	9	= 9.38	5	9	=14.38	7	9	=19.38
1	10	= 4.58	3	10	= 9.58	5	10	=14.58	7	10	=19.58
1	11	= 4.80	3	11	= 9.80	5	11	=14.80	7	11	=19.80

Table 3-4. Service Conversions Effective January 1, 1982

Service Multiplier											
Years	Months	(%)									
8		=20.00	10		=25.00	12		=30.00	14		=35.00
8	1	=20.20	10	1	=25.20	12	1	=30.20	14	1	=35.20
8	2	=20.43	10	2	=25.43	12	2	=30.43	14	2	=35.43
8	3	=20.63	10	3	=25.63	12	3	=30.63	14	3	=35.63
8	4	=20.83	10	4	=25.83	12	4	=30.83	14	4	=35.83
8	5	=21.05	10	5	=26.05	12	5	=31.05	14	5	=36.05
8	6	=21.25	10	6	=26.25	12	6	=31.25	14	6	=36.25
8	7	=21.45	10	7	=26.45	12	7	=31.45	14	7	=36.45
8	8	=21.68	10	8	=26.68	12	8	=31.68	14	8	=36.68
8	9	=21.88	10	9	=26.88	12	9	=31.88	14	9	=36.88
8	10	=22.08	10	10	=27.08	12	10	=32.08	14	10	=37.08
8	11	=22.30	10	11	=27.30	12	11	=32.30	14	11	=37.30
9		=22.50	11		=27.50	13		=32.50	15		=37.50
9	1	=22.70	11	1	=27.70	13	1	=32.70	15	1	=37.70
9	2	=22.93	11	2	=27.93	13	2	=32.93	15	2	=37.93
9	3	=23.13	11	3	=28.13	13	3	=33.13	15	3	=38.13
9	4	=23.33	11	4	=28.33	13	4	=33.33	15	4	=38.33
9	5	=23.55	11	5	=28.55	13	5	=33.55	15	5	=38.55
9	6	=23.75	11	6	=28.75	13	6	=33.75	15	6	=38.75
9	7	=23.95	11	7	=28.95	13	7	=33.95	15	7	=38.95
9	8	=24.18	11	8	=29.18	13	8	=34.18	15	8	=39.18
9	9	=24.38	11	9	=29.38	13	9	=34.38	15	9	=39.38
9	10	=24.58	11	10	=29.58	13	10	=34.58	15	10	=39.58
9	11	=24.80	11	11	=29.80	13	11	=34.80	15	11	=39.80

Table 3-4. Service Conversions Effective January 1, 1982 (Continued)

Service Multiplier											
Years	Months	(%)									
16		=40.00	18		=45.00	20		=50.00	22		=55.00
16	1	=40.20	18	1	=45.20	20	1	=50.20	22	1	=55.20
16	2	=40.43	18	2	=45.43	20	2	=50.43	22	2	=55.43
16	3	=40.63	18	3	=45.63	20	3	=50.63	22	3	=55.63
16	4	=40.83	18	4	=45.83	20	4	=50.83	22	4	=55.83
16	5	=41.05	18	5	=46.05	20	5	=51.05	22	5	=56.05
16	6	=41.25	18	6	=46.25	20	6	=51.25	22	6	=56.25
16	7	=41.45	18	7	=46.45	20	7	=51.45	22	7	=56.45
16	8	=41.68	18	8	=46.68	20	8	=51.68	22	8	=56.68
16	9	=41.88	18	9	=46.88	20	9	=51.88	22	9	=56.88
16	10	=42.08	18	10	=47.08	20	10	=52.08	22	10	=57.08
16	11	=42.30	18	11	=47.30	20	11	=52.30	22	11	=57.30
17		=42.50	19		=47.50	21		=52.50	23		=57.50
17	1	=42.70	19	1	=47.70	21	1	=52.70	23	1	=57.70
17	2	=42.93	19	2	=47.93	21	2	=52.93	23	2	=57.93
17	3	=43.13	19	3	=48.13	21	3	=53.13	23	3	=58.13
17	4	=43.33	19	4	=48.33	21	4	=53.33	23	4	=58.33
17	5	=43.55	19	5	=48.55	21	5	=53.55	23	5	=58.55
17	6	=43.75	19	6	=48.75	21	6	=53.75	23	6	=58.75
17	7	=43.95	19	7	=48.95	21	7	=53.95	23	7	=58.95
17	8	=44.18	19	8	=49.18	21	8	=54.18	23	8	=59.18
17	9	=44.38	19	9	=49.38	21	9	=54.38	23	9	=59.38
17	10	=44.58	19	10	=49.58	21	10	=54.58	23	10	=59.58
17	11	=44.80	19	11	=49.80	21	11	=54.80	23	11	=59.80

Table 3-4. Service Conversions Effective January 1, 1982 (Continued)

Service Multiplier			Service Multiplier			Service Multiplier		
Years	Months	(%)	Years	Months	(%)	Years	Months	(%)
24		=60.00	26		=65.00	28		=70.00
24	1	=60.20	26	1	=65.20	28	1	=70.20
24	2	=60.43	26	2	=65.43	28	2	=70.43
24	3	=60.63	26	3	=65.63	28	3	=70.63
24	4	=60.83	26	4	=65.83	28	4	=70.83
24	5	=61.05	26	5	=66.05	28	5	=71.05
24	6	=61.25	26	6	=66.25	28	6	=71.25
24	7	=61.45	26	7	=66.45	28	7	=71.45
24	8	=61.68	26	8	=66.68	28	8	=71.68
24	9	=61.88	26	9	=66.88	28	9	=71.88
24	10	=62.08	26	10	=67.08	28	10	=72.08
24	11	=62.30	26	11	=67.30	28	11	=72.30
25		=62.50	27		=67.50	29		=72.50
25	1	=62.70	27	1	=67.70	29	1	=72.70
25	2	=62.93	27	2	=67.93	29	2	=72.93
25	3	=63.13	27	3	=68.13	29	3	=73.13
25	4	=63.33	27	4	=68.33	29	4	=73.33
25	5	=63.55	27	5	=68.55	29	5	=73.55
25	6	=63.75	27	6	=68.75	29	6	=73.75
25	7	=63.95	27	7	=68.95	29	7	=73.95
25	8	=64.18	27	8	=69.18	29	8	=74.18
25	9	=64.38	27	9	=69.38	29	9	=74.38
25	10	=64.58	27	10	=69.58	29	10	=74.58
25	11	=64.80	27	11	=69.80	29	11	=74.80
						30		=75.00

Table 3-4. Service Conversions Effective January 1, 1982 (Continued)

NOTE:

To arrive at the above multipliers, divide the number of whole months by 12, carry the quotient 3, round to 2. Add this to the number of years and multiply by .025.

Example 1: 20 years, 7 months, 13 days
7 months ÷ 12 = .583 (.58)
20.58 x .025 = 51.45%

Example 2: 20 years, 8 months, 28 days
8 months ÷ 12 = .667 (.67)
20.67 x .025 = 51.68%

Exception: Members who retire between January 1, 1982 and September 30, 1983 and meet requirements of subparagraph 030505.B will round service credit of 6 months or more as shown on the Table.

Table 3-4. Service Conversions Effective January 1, 1982 (Continued)

Reduction Factors Applicable to Temporary Early Retirement Authority					
Months Less than 240	Reduction Factor	Months Less than 240	Reduction Factor	Months Less than 240	Reduction Factor
1	.99917	2	.99833	3	.99750
4	.99667	5	.99583	6	.99500
7	.99417	8	.99333	9	.99250
10	.99167	11	.99083	12	.99000
13	.98917	14	.98833	15	.98750
16	.98667	17	.98583	18	.98500
19	.98417	20	.98333	21	.98250
22	.98167	23	.98083	24	.98000
25	.97917	26	.97833	27	.97750
28	.97667	29	.97583	30	.97500
31	.97417	32	.97333	33	.97250
34	.97167	35	.97083	36	.97000
37	.96917	38	.96833	39	.96750
40	.96667	41	.96583	42	.96500
43	.96417	44	.96333	45	.96250
46	.96167	47	.96083	48	.96000
49	.95917	50	.95833	51	.95750
52	.95667	53	.95583	54	.95500
55	.95417	56	.95333	57	.95250
58	.95167	59	.95083	60	.95000

Table 3-5. Reduction Factors Applicable to Temporary Early Retirement Authority