



COMPTROLLER
(Program/Budget)

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

SEP 26 2013

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

SUBJECT: FY 2014 Military Personnel Retired Pay Tables for the Temporary Early
Retirement Authority (TERA) Program

The FY 2014 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program (enclosure 1) are now available on the Office of the Under Secretary of Defense (Comptroller) website <http://comptroller.defense.gov/reports.html>. 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 2014. 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.

John P. Roth
Deputy Comptroller

Attachment:
As stated

This worksheet determines the amount necessary to deposit in the sub-account to cover early retirement payments for:

FY 2014

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

15 Years of Service and 0 Months UP TO 19 Years of Service and 11 Months

To determine the appropriate tab, determine your Year (2014), CSB Status (csb or non csb), and Year of service (15 through 19)

For example, to find the sub-account for 2014 for someone with CSB and 17 years of service, you would go to:

2014 CSB yos17h3

Assumptions:

Retirements in FY 2014 are assumed to be spread throughout the year.

	<u>COLAS:</u>	<u>SAL INC:</u>
2012	1.036	1.016
2013	1.017	1.017
2014	1.011	1.010
2015	1.021	1.010
2016	1.022	1.010
2017	1.022	1.010
2018	1.022	1.010
2019	1.022	1.010
2020	1.022	1.010
2021	1.022	1.010
2022	1.022	1.010

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.

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

For # of pmts	2014 60	HIGH 3 59	Non-CSB retirements in FY14, amount necessary to deposit in sub-account to cover early retirement payments									
			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	63.43	62.32	61.21	60.10	58.99	57.88	56.78	55.68	54.58	53.48	52.38	51.29

Years Months	15 0	15 1	15 2	15 3	15 4	15 5	15 6	15 7	15 8	15 9	15 10	15 11
O-10	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-8	240,254	237,554	234,809	232,021	229,188	226,310	223,388	220,423	217,412	214,358	211,260	208,117
O-7	208,552	206,208	203,826	201,405	198,946	196,448	193,912	191,337	188,724	186,073	183,383	180,655
O-6	160,715	158,908	157,073	155,207	153,312	151,387	149,433	147,449	145,435	143,392	141,319	139,217
O-5	151,100	149,402	147,675	145,922	144,140	142,330	140,493	138,627	136,734	134,813	132,865	130,888
O-4	144,049	142,430	140,784	139,112	137,414	135,688	133,937	132,158	130,354	128,522	126,665	124,780
O-3	126,980	125,553	124,102	122,628	121,131	119,610	118,066	116,498	114,907	113,293	111,655	109,994
O-2	93,330	92,281	91,215	90,132	89,031	87,913	86,778	85,626	84,457	83,270	82,067	80,846
O-1	73,648	72,820	71,979	71,124	70,256	69,374	68,478	67,569	66,646	65,710	64,760	63,797
O-3E	128,854	127,406	125,934	124,438	122,919	121,375	119,808	118,218	116,603	114,965	113,303	111,618
O-2E	108,079	106,865	105,630	104,375	103,101	101,807	100,492	99,158	97,804	96,430	95,036	93,622
O-1E	91,444	90,416	89,371	88,310	87,232	86,136	85,024	83,896	82,750	81,587	80,408	79,212
W-4	116,266	114,959	113,631	112,281	110,910	109,518	108,104	106,669	105,212	103,734	102,235	100,714
W-3	104,319	103,146	101,955	100,744	99,514	98,264	96,996	95,708	94,401	93,075	91,729	90,365
W-2	95,723	94,647	93,554	92,443	91,314	90,168	89,003	87,822	86,622	85,406	84,171	82,919
W-1	89,502	88,496	87,474	86,435	85,380	84,308	83,219	82,114	80,993	79,855	78,701	77,530
E-9	99,368	98,251	97,116	95,963	94,791	93,601	92,392	91,166	89,921	88,658	87,376	86,076
E-8	85,458	84,498	83,522	82,530	81,522	80,499	79,459	78,404	77,334	76,247	75,145	74,027
E-7	79,815	78,918	78,007	77,080	76,139	75,183	74,212	73,227	72,227	71,212	70,183	69,139
E-6	70,181	69,392	68,591	67,776	66,948	66,108	65,254	64,388	63,509	62,617	61,711	60,793
E-5	60,482	59,802	59,111	58,409	57,696	56,972	56,236	55,489	54,732	53,963	53,183	52,392
E-4	47,437	46,904	46,362	45,811	45,252	44,684	44,107	43,521	42,927	42,324	41,712	41,091
E-3	39,768	39,322	38,867	38,406	37,937	37,460	36,977	36,486	35,988	35,482	34,969	34,449
E-2	33,551	33,174	32,791	32,401	32,006	31,604	31,196	30,782	30,361	29,935	29,502	29,063
E-1	29,927	29,591	29,249	28,901	28,549	28,190	27,826	27,457	27,082	26,701	26,315	25,924

DoD - Office of the Actuary

For # of pmts	2014 48	HIGH 3 47	Non-CSB retirements in FY14, amount necessary to deposit in sub-account to cover early retirement payments									
	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	50.20	49.11	48.02	46.93	45.85	44.77	43.69	42.61	41.53	40.46	39.38	38.31

Years Months	16 0	16 1	16 2	16 3	16 4	16 5	16 6	16 7	16 8	16 9	16 10	16 11
O-10	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-8	207,581	204,308	200,990	197,627	194,220	190,768	187,271	183,730	180,143	176,513	172,837	169,117
O-7	190,288	187,287	184,246	181,163	178,040	174,875	171,670	168,423	165,136	161,808	158,438	155,028
O-6	147,500	145,174	142,816	140,427	138,006	135,553	133,068	130,552	128,003	125,424	122,812	120,169
O-5	134,647	132,524	130,372	128,191	125,981	123,741	121,473	119,176	116,850	114,495	112,111	109,698
O-4	122,941	121,003	119,038	117,046	115,028	112,983	110,912	108,815	106,691	104,541	102,364	100,161
O-3	106,420	104,742	103,041	101,317	99,571	97,801	96,008	94,192	92,354	90,493	88,608	86,701
O-2	78,219	76,986	75,735	74,468	73,184	71,884	70,566	69,231	67,880	66,512	65,127	63,725
O-1	61,724	60,751	59,764	58,764	57,751	56,724	55,685	54,632	53,565	52,486	51,393	50,287
O-3E	110,355	108,615	106,851	105,063	103,252	101,417	99,558	97,675	95,768	93,838	91,884	89,907
O-2E	90,580	89,152	87,704	86,237	84,750	83,243	81,718	80,172	78,607	77,023	75,419	73,796
O-1E	76,638	75,430	74,205	72,963	71,705	70,431	69,140	67,832	66,508	65,168	63,811	62,437
W-4	101,887	100,281	98,652	97,002	95,329	93,635	91,918	90,180	88,420	86,638	84,834	83,008
W-3	90,611	89,182	87,734	86,266	84,779	83,272	81,745	80,199	78,634	77,049	75,445	73,821
W-2	82,788	81,482	80,159	78,818	77,459	76,082	74,688	73,275	71,845	70,397	68,931	67,448
W-1	77,595	76,371	75,131	73,874	72,600	71,310	70,003	68,679	67,338	65,981	64,607	63,217
E-9	86,947	85,576	84,186	82,778	81,350	79,904	78,440	76,956	75,454	73,933	72,394	70,836
E-8	74,800	73,621	72,425	71,214	69,986	68,742	67,482	66,206	64,913	63,605	62,281	60,940
E-7	69,604	68,506	67,394	66,266	65,123	63,966	62,793	61,606	60,403	59,186	57,954	56,706
E-6	60,249	59,299	58,336	57,360	56,371	55,369	54,354	53,326	52,285	51,232	50,165	49,085
E-5	51,286	50,478	49,658	48,827	47,985	47,132	46,268	45,393	44,507	43,610	42,702	41,783
E-4	40,225	39,590	38,947	38,296	37,636	36,967	36,289	35,603	34,908	34,204	33,492	32,771
E-3	33,722	33,190	32,651	32,105	31,552	30,991	30,423	29,847	29,265	28,675	28,078	27,474
E-2	28,450	28,001	27,547	27,086	26,619	26,146	25,666	25,181	24,690	24,192	23,688	23,178
E-1	25,377	24,977	24,571	24,160	23,744	23,322	22,894	22,461	22,023	21,579	21,130	20,675

DoD - Office of the Actuary

For # of pmts	2014 36	HIGH 3 35	Non-CSB retirements in FY14, amount necessary to deposit in sub-account to cover early retirement payments									
	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	37.25	36.18	35.11	34.05	32.99	31.93	30.87	29.82	28.77	27.71	26.67	25.62

Years Months	17 0	17 1	17 2	17 3	17 4	17 5	17 6	17 7	17 8	17 9	17 10	17 11
O-10	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-8	164,454	160,665	156,832	152,955	149,033	145,067	141,056	137,001	132,902	128,759	124,572	120,340
O-7	150,753	147,280	143,767	140,212	136,617	132,981	129,305	125,588	121,830	118,032	114,194	110,315
O-6	116,855	114,163	111,439	108,684	105,897	103,079	100,229	97,348	94,436	91,492	88,516	85,509
O-5	106,673	104,215	101,729	99,214	96,670	94,097	91,496	88,866	86,207	83,520	80,803	78,059
O-4	97,399	95,155	92,885	90,588	88,266	85,917	83,541	81,140	78,712	76,258	73,778	71,272
O-3	84,310	82,368	80,403	78,415	76,404	74,371	72,315	70,236	68,135	66,011	63,864	61,695
O-2	61,968	60,541	59,096	57,635	56,157	54,663	53,152	51,624	50,079	48,518	46,940	45,346
O-1	48,900	47,773	46,634	45,481	44,315	43,135	41,943	40,737	39,518	38,286	37,041	35,783
O-3E	87,427	85,413	83,376	81,314	79,229	77,121	74,989	72,833	70,654	68,451	66,225	63,976
O-2E	71,761	70,108	68,435	66,743	65,032	63,301	61,551	59,782	57,993	56,185	54,358	52,512
O-1E	60,716	59,317	57,902	56,470	55,022	53,558	52,077	50,580	49,067	47,537	45,991	44,429
W-4	80,719	78,859	76,978	75,075	73,150	71,203	69,235	67,245	65,233	63,199	61,144	59,067
W-3	71,785	70,132	68,458	66,766	65,054	63,323	61,572	59,802	58,013	56,204	54,377	52,529
W-2	65,588	64,077	62,548	61,002	59,438	57,856	56,256	54,639	53,004	51,352	49,682	47,994
W-1	61,474	60,057	58,625	57,175	55,709	54,227	52,727	51,212	49,680	48,131	46,566	44,984
E-9	69,739	68,132	66,507	64,862	63,199	61,517	59,817	58,097	56,359	54,602	52,826	51,032
E-8	59,996	58,614	57,216	55,801	54,371	52,924	51,460	49,981	48,486	46,974	45,447	43,903
E-7	55,828	54,542	53,241	51,924	50,593	49,247	47,885	46,509	45,117	43,711	42,289	40,853
E-6	48,325	47,212	46,085	44,946	43,794	42,628	41,450	40,258	39,054	37,836	36,606	35,362
E-5	41,136	40,188	39,230	38,260	37,279	36,287	35,283	34,269	33,244	32,208	31,160	30,102
E-4	32,264	31,520	30,768	30,008	29,238	28,460	27,673	26,878	26,074	25,261	24,439	23,609
E-3	27,048	26,425	25,795	25,157	24,512	23,859	23,200	22,533	21,859	21,177	20,489	19,793
E-2	22,819	22,294	21,762	21,224	20,680	20,129	19,573	19,010	18,441	17,866	17,285	16,698
E-1	20,355	19,886	19,411	18,931	18,446	17,955	17,459	16,957	16,449	15,937	15,418	14,895

For	2014	HIGH 3	Non-CSB retirements in FY14, 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	24.57	23.53	22.49	21.45	20.41	19.37	18.34	17.31	16.28	15.25	14.22	13.20

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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-8	121,629	117,101	112,528	107,908	103,241	98,529	93,770	88,965	84,114	79,216	74,273	69,283
O-7	114,202	109,951	105,657	101,319	96,937	92,512	88,044	83,532	78,977	74,379	69,737	65,052
O-6	87,048	83,808	80,535	77,228	73,889	70,516	67,110	63,671	60,199	56,694	53,156	49,585
O-5	77,745	74,852	71,928	68,975	65,992	62,980	59,938	56,867	53,766	50,635	47,475	44,286
O-4	69,755	67,159	64,536	61,886	59,210	56,507	53,778	51,022	48,240	45,431	42,596	39,734
O-3	59,760	57,536	55,288	53,018	50,726	48,410	46,072	43,711	41,328	38,921	36,492	34,041
O-2	43,924	42,289	40,637	38,969	37,283	35,582	33,863	32,128	30,376	28,607	26,822	25,020
O-1	34,661	33,371	32,067	30,751	29,421	28,078	26,722	25,352	23,970	22,574	21,166	19,744
O-3E	63,777	61,403	59,004	56,582	54,135	51,664	49,169	46,649	44,105	41,537	38,945	36,329
O-2E	50,865	48,972	47,059	45,127	43,175	41,205	39,214	37,205	35,176	33,128	31,061	28,974
O-1E	43,036	41,434	39,816	38,181	36,530	34,862	33,179	31,478	29,762	28,029	26,280	24,514
W-4	59,257	57,051	54,823	52,572	50,299	48,003	45,684	43,343	40,980	38,594	36,185	33,754
W-3	54,091	52,078	50,044	47,989	45,914	43,818	41,702	39,565	37,407	35,229	33,031	30,812
W-2	47,796	46,017	44,220	42,405	40,571	38,719	36,849	34,961	33,054	31,130	29,187	27,226
W-1	44,906	43,235	41,546	39,840	38,117	36,377	34,620	32,846	31,055	29,247	27,422	25,580
E-9	50,315	48,442	46,550	44,639	42,709	40,759	38,790	36,803	34,796	32,770	30,725	28,661
E-8	44,333	42,683	41,016	39,332	37,631	35,914	34,179	32,428	30,659	28,874	27,072	25,253
E-7	40,206	38,709	37,197	35,670	34,128	32,570	30,997	29,408	27,805	26,186	24,552	22,902
E-6	34,286	33,010	31,721	30,418	29,103	27,775	26,433	25,079	23,711	22,330	20,937	19,530
E-5	28,778	27,707	26,625	25,532	24,427	23,312	22,186	21,050	19,902	18,743	17,573	16,393
E-4	22,571	21,731	20,882	20,025	19,159	18,284	17,401	16,510	15,609	14,700	13,783	12,857
E-3	18,922	18,218	17,506	16,788	16,062	15,329	14,588	13,841	13,086	12,324	11,555	10,779
E-2	15,964	15,370	14,769	14,163	13,551	12,932	12,307	11,677	11,040	10,397	9,748	9,093
E-1	14,240	13,710	13,174	12,633	12,087	11,535	10,978	10,416	9,848	9,274	8,695	8,111

DoD - Office of the Actuary

For	2014	HIGH 3	Non-CSB retirements in FY14, 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	12.17	11.15	10.13	9.11	8.09	7.08	6.06	5.05	4.04	3.03	2.02	1.01

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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-8	65,321	60,152	54,934	49,666	44,348	38,980	33,563	28,095	22,578	17,011	11,394	5,724
O-7	61,332	56,479	51,579	46,633	41,640	36,600	31,513	26,380	21,199	15,972	10,698	5,374
O-6	46,749	43,050	39,316	35,545	31,739	27,898	24,020	20,107	16,159	12,175	8,155	4,097
O-5	41,753	38,449	35,114	31,746	28,347	24,916	21,453	17,959	14,432	10,874	7,283	3,659
O-4	37,462	34,498	31,505	28,484	25,434	22,356	19,249	16,113	12,949	9,756	6,535	3,283
O-3	32,094	29,555	26,991	24,402	21,789	19,152	16,490	13,804	11,093	8,358	5,598	2,812
O-2	23,589	21,723	19,838	17,936	16,015	14,077	12,120	10,146	8,154	6,143	4,115	2,067
O-1	18,615	17,142	15,655	14,153	12,638	11,108	9,564	8,006	6,434	4,848	3,247	1,631
O-3E	34,251	31,541	28,805	26,042	23,254	20,439	17,599	14,732	11,839	8,920	5,975	3,001
O-2E	27,317	25,155	22,973	20,770	18,546	16,301	14,036	11,749	9,442	7,114	4,765	2,394
O-1E	23,112	21,284	19,437	17,573	15,692	13,792	11,875	9,941	7,989	6,019	4,032	2,025
W-4	31,824	29,306	26,764	24,197	21,606	18,991	16,352	13,688	11,000	8,288	5,551	2,789
W-3	29,050	26,751	24,430	22,088	19,723	17,335	14,926	12,495	10,041	7,565	5,067	2,546
W-2	25,669	23,638	21,587	19,517	17,427	15,318	13,189	11,041	8,873	6,685	4,478	2,249
W-1	24,117	22,209	20,282	18,337	16,374	14,392	12,392	10,373	8,336	6,281	4,207	2,113
E-9	26,883	24,756	22,609	20,440	18,252	16,043	13,813	11,563	9,292	7,001	4,689	2,356
E-8	23,687	21,813	19,921	18,010	16,082	14,136	12,171	10,188	8,188	6,169	4,132	2,076
E-7	21,482	19,782	18,066	16,334	14,585	12,819	11,038	9,240	7,425	5,594	3,747	1,882
E-6	18,319	16,870	15,406	13,929	12,437	10,932	9,413	7,879	6,332	4,771	3,196	1,605
E-5	15,376	14,160	12,931	11,691	10,439	9,176	7,900	6,613	5,315	4,004	2,682	1,347
E-4	12,060	11,106	10,142	9,169	8,188	7,197	6,196	5,187	4,168	3,141	2,104	1,057
E-3	10,110	9,310	8,503	7,687	6,864	6,033	5,195	4,349	3,495	2,633	1,764	886
E-2	8,530	7,855	7,173	6,485	5,791	5,090	4,383	3,669	2,948	2,221	1,488	747
E-1	7,608	7,006	6,398	5,785	5,165	4,540	3,909	3,272	2,630	1,981	1,327	667

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For	2014	HIGH 3	CSB retirements in FY14, 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	62.12	61.06	59.99	58.93	57.87	56.80	55.74	54.68	53.63	52.57	51.51	50.46

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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-8	137,892	137,403	136,855	136,246	135,577	134,847	134,058	133,208	132,297	131,326	130,294	129,202
O-7	119,697	119,272	118,796	118,268	117,687	117,054	116,368	115,631	114,840	113,997	113,102	112,153
O-6	92,241	91,914	91,547	91,140	90,692	90,204	89,676	89,107	88,498	87,849	87,159	86,428
O-5	86,722	86,415	86,070	85,687	85,266	84,808	84,311	83,776	83,204	82,593	81,944	81,257
O-4	82,676	82,383	82,054	81,689	81,287	80,850	80,377	79,867	79,321	78,739	78,120	77,465
O-3	72,879	72,621	72,331	72,009	71,655	71,270	70,853	70,403	69,922	69,409	68,863	68,286
O-2	53,566	53,376	53,163	52,927	52,667	52,383	52,077	51,746	51,393	51,015	50,615	50,190
O-1	42,270	42,120	41,952	41,765	41,560	41,337	41,094	40,834	40,555	40,257	39,941	39,606
O-3E	73,955	73,693	73,398	73,072	72,713	72,322	71,898	71,442	70,954	70,433	69,880	69,294
O-2E	62,031	61,811	61,565	61,291	60,990	60,662	60,306	59,924	59,514	59,078	58,613	58,122
O-1E	52,483	52,297	52,089	51,857	51,602	51,325	51,024	50,700	50,354	49,984	49,592	49,176
W-4	66,730	66,493	66,228	65,933	65,609	65,256	64,874	64,463	64,022	63,552	63,053	62,524
W-3	59,873	59,661	59,422	59,158	58,868	58,551	58,208	57,839	57,444	57,022	56,574	56,100
W-2	54,939	54,745	54,526	54,284	54,017	53,727	53,412	53,073	52,710	52,324	51,912	51,477
W-1	51,369	51,187	50,983	50,756	50,507	50,235	49,941	49,624	49,285	48,923	48,539	48,132
E-9	57,612	57,408	57,179	56,924	56,645	56,340	56,010	55,655	55,274	54,869	54,438	53,981
E-8	49,547	49,372	49,175	48,956	48,716	48,453	48,170	47,864	47,537	47,188	46,817	46,425
E-7	46,276	46,112	45,928	45,723	45,499	45,254	44,989	44,704	44,398	44,072	43,726	43,359
E-6	40,690	40,546	40,384	40,204	40,007	39,791	39,558	39,308	39,039	38,752	38,448	38,126
E-5	35,066	34,942	34,803	34,648	34,478	34,292	34,091	33,875	33,644	33,397	33,134	32,856
E-4	27,503	27,406	27,296	27,175	27,041	26,896	26,738	26,569	26,387	26,193	25,988	25,770
E-3	23,057	22,975	22,884	22,782	22,670	22,548	22,416	22,274	22,122	21,959	21,787	21,604
E-2	19,452	19,383	19,306	19,220	19,126	19,023	18,911	18,792	18,663	18,526	18,381	18,226
E-1	17,351	17,290	17,221	17,144	17,060	16,968	16,869	16,762	16,647	16,525	16,395	16,258

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For	2014	HIGH 3	CSB retirements in FY14, 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	49.40	48.35	47.30	46.25	45.20	44.15	43.10	42.05	41.01	39.96	38.92	37.87

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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-8	129,705	128,476	127,184	125,831	124,416	122,939	121,401	119,800	118,138	116,413	114,626	112,777
O-7	118,900	117,772	116,589	115,348	114,051	112,698	111,287	109,820	108,296	106,715	105,077	103,382
O-6	92,164	91,290	90,372	89,411	88,406	87,356	86,263	85,126	83,944	82,719	81,449	80,135
O-5	84,133	83,336	82,498	81,620	80,702	79,745	78,747	77,708	76,630	75,511	74,352	73,153
O-4	76,819	76,090	75,326	74,524	73,686	72,812	71,900	70,952	69,968	68,946	67,888	66,793
O-3	66,496	65,865	65,203	64,510	63,784	63,027	62,238	61,418	60,565	59,681	58,765	57,817
O-2	48,874	48,411	47,924	47,415	46,881	46,325	45,745	45,142	44,516	43,866	43,192	42,496
O-1	38,568	38,202	37,818	37,416	36,995	36,556	36,098	35,622	35,128	34,615	34,084	33,534
O-3E	68,954	68,301	67,614	66,895	66,142	65,357	64,539	63,689	62,805	61,888	60,938	59,955
O-2E	56,598	56,062	55,498	54,908	54,290	53,646	52,974	52,276	51,551	50,798	50,018	49,211
O-1E	47,887	47,433	46,956	46,456	45,934	45,389	44,821	44,230	43,616	42,979	42,319	41,637
W-4	63,663	63,060	62,426	61,762	61,067	60,343	59,587	58,802	57,986	57,139	56,262	55,354
W-3	56,617	56,081	55,517	54,926	54,309	53,664	52,992	52,294	51,568	50,815	50,035	49,228
W-2	51,729	51,239	50,724	50,184	49,620	49,031	48,417	47,779	47,116	46,428	45,715	44,978
W-1	48,484	48,025	47,542	47,036	46,507	45,955	45,380	44,782	44,160	43,516	42,848	42,157
E-9	54,825	54,305	53,759	53,187	52,589	51,965	51,314	50,638	49,935	49,206	48,451	47,669
E-8	47,166	46,719	46,249	45,757	45,242	44,705	44,146	43,564	42,959	42,332	41,682	41,010
E-7	43,889	43,473	43,036	42,578	42,099	41,599	41,079	40,537	39,975	39,391	38,786	38,161
E-6	37,990	37,630	37,252	36,856	36,441	36,009	35,558	35,089	34,602	34,097	33,574	33,032
E-5	32,339	32,032	31,710	31,373	31,020	30,652	30,268	29,869	29,455	29,025	28,579	28,118
E-4	25,364	25,123	24,871	24,606	24,330	24,041	23,740	23,427	23,102	22,764	22,415	22,053
E-3	21,264	21,062	20,850	20,629	20,397	20,155	19,902	19,640	19,367	19,085	18,792	18,488
E-2	17,939	17,769	17,591	17,403	17,208	17,003	16,791	16,569	16,339	16,101	15,854	15,598
E-1	16,002	15,850	15,691	15,524	15,349	15,167	14,977	14,780	14,574	14,362	14,141	13,913

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For # of pmts	2014 36	HIGH 3 35	CSB retirements in FY14, amount necessary to deposit in sub-account to cover early retirement payments									
			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	36.83	35.79	34.75	33.71	32.68	31.64	30.60	29.57	28.54	27.50	26.47	25.44

Years Months	17 0	17 1	17 2	17 3	17 4	17 5	17 6	17 7	17 8	17 9	17 10	17 11
O-10	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-8	110,150	108,189	106,166	104,081	101,933	99,724	97,452	95,118	92,721	90,263	87,741	85,157
O-7	100,974	99,176	97,321	95,410	93,441	91,416	89,333	87,194	84,997	82,743	80,432	78,063
O-6	78,269	76,875	75,438	73,956	72,430	70,860	69,246	67,587	65,884	64,137	62,346	60,510
O-5	71,449	70,177	68,864	67,512	66,119	64,686	63,212	61,698	60,144	58,549	56,913	55,237
O-4	65,237	64,076	62,877	61,642	60,371	59,062	57,716	56,334	54,915	53,458	51,965	50,435
O-3	56,471	55,465	54,428	53,359	52,258	51,125	49,961	48,764	47,535	46,275	44,982	43,657
O-2	41,506	40,767	40,005	39,219	38,410	37,577	36,721	35,842	34,939	34,012	33,062	32,088
O-1	32,753	32,170	31,568	30,948	30,310	29,653	28,977	28,283	27,571	26,839	26,090	25,321
O-3E	58,558	57,516	56,440	55,332	54,190	53,015	51,808	50,567	49,293	47,986	46,645	45,271
O-2E	48,065	47,209	46,327	45,417	44,480	43,515	42,524	41,506	40,460	39,387	38,287	37,159
O-1E	40,667	39,943	39,196	38,426	37,633	36,818	35,979	35,117	34,232	33,325	32,394	31,440
W-4	54,065	53,103	52,109	51,086	50,032	48,948	47,832	46,687	45,511	44,304	43,066	41,798
W-3	48,081	47,225	46,342	45,432	44,495	43,530	42,539	41,520	40,474	39,400	38,300	37,172
W-2	43,930	43,148	42,341	41,510	40,653	39,772	38,866	37,935	36,979	35,999	34,993	33,963
W-1	41,175	40,442	39,685	38,906	38,103	37,277	36,428	35,555	34,660	33,741	32,798	31,832
E-9	47,186	46,346	45,479	44,586	43,666	42,720	41,746	40,746	39,720	38,667	37,586	36,480
E-8	40,594	39,871	39,126	38,357	37,566	36,752	35,914	35,054	34,171	33,265	32,336	31,383
E-7	37,774	37,101	36,407	35,692	34,956	34,198	33,419	32,619	31,797	30,954	30,089	29,203
E-6	32,697	32,115	31,514	30,895	30,258	29,602	28,928	28,235	27,524	26,794	26,045	25,278
E-5	27,833	27,338	26,826	26,299	25,757	25,198	24,624	24,035	23,429	22,808	22,171	21,518
E-4	21,830	21,441	21,040	20,627	20,201	19,764	19,313	18,851	18,376	17,889	17,389	16,877
E-3	18,301	17,975	17,639	17,293	16,936	16,569	16,191	15,803	15,405	14,997	14,578	14,149
E-2	15,440	15,165	14,881	14,589	14,288	13,978	13,660	13,333	12,997	12,652	12,299	11,937
E-1	13,772	13,527	13,274	13,013	12,745	12,468	12,184	11,893	11,593	11,286	10,970	10,647

For	2014	HIGH 3	CSB retirements in FY14, 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	24.41	23.38	22.36	21.33	20.31	19.28	18.26	17.24	16.21	15.19	14.18	13.16

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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-8	86,466	83,627	80,722	77,751	74,715	71,612	68,443	65,209	61,908	58,541	55,108	51,608
O-7	81,187	78,521	75,793	73,004	70,152	67,239	64,264	61,227	58,128	54,966	51,743	48,457
O-6	61,883	59,851	57,772	55,646	53,473	51,252	48,984	46,669	44,307	41,897	39,440	36,935
O-5	55,270	53,455	51,598	49,699	47,758	45,775	43,749	41,682	39,572	37,420	35,225	32,988
O-4	49,589	47,961	46,295	44,591	42,850	41,070	39,253	37,398	35,505	33,574	31,605	29,598
O-3	42,484	41,089	39,661	38,202	36,710	35,185	33,628	32,039	30,417	28,763	27,076	25,357
O-2	31,225	30,200	29,151	28,078	26,982	25,861	24,717	23,549	22,357	21,141	19,901	18,637
O-1	24,640	23,831	23,004	22,157	21,292	20,407	19,504	18,583	17,642	16,683	15,704	14,707
O-3E	45,339	43,850	42,327	40,769	39,177	37,550	35,889	34,192	32,462	30,696	28,896	27,061
O-2E	36,160	34,973	33,758	32,515	31,246	29,948	28,623	27,270	25,890	24,482	23,046	21,582
O-1E	30,594	29,590	28,562	27,511	26,436	25,338	24,217	23,073	21,905	20,714	19,499	18,260
W-4	42,126	40,743	39,328	37,880	36,401	34,889	33,345	31,770	30,161	28,521	26,848	25,143
W-3	38,454	37,191	35,899	34,578	33,228	31,848	30,439	29,000	27,532	26,035	24,508	22,951
W-2	33,979	32,863	31,721	30,554	29,361	28,141	26,896	25,625	24,328	23,005	21,656	20,280
W-1	31,924	30,876	29,803	28,706	27,585	26,440	25,270	24,076	22,857	21,614	20,346	19,054
E-9	36,133	34,947	33,733	32,491	31,222	29,926	28,602	27,250	25,871	24,464	23,029	21,566
E-8	31,838	30,792	29,723	28,629	27,511	26,368	25,201	24,010	22,795	21,555	20,291	19,003
E-7	28,873	27,925	26,955	25,963	24,949	23,913	22,855	21,775	20,673	19,548	18,402	17,233
E-6	24,622	23,814	22,987	22,141	21,276	20,392	19,490	18,569	17,629	16,670	15,693	14,696
E-5	20,667	19,988	19,294	18,584	17,858	17,116	16,359	15,586	14,797	13,992	13,172	12,335
E-4	16,209	15,677	15,132	14,575	14,006	13,425	12,831	12,224	11,605	10,974	10,331	9,675
E-3	13,589	13,143	12,686	12,219	11,742	11,254	10,756	10,248	9,729	9,200	8,661	8,111
E-2	11,464	11,088	10,703	10,309	9,906	9,495	9,075	8,646	8,208	7,762	7,307	6,843
E-1	10,226	9,890	9,547	9,195	8,836	8,469	8,095	7,712	7,322	6,923	6,517	6,104

DoD - Office of the Actuary

For	2014	HIGH 3	CSB retirements in FY14, 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	12.14	11.12	10.11	9.09	8.08	7.07	6.05	5.04	4.03	3.02	2.02	1.01

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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
O-8	48,845	45,151	41,389	37,559	33,660	29,693	25,658	21,555	17,383	13,142	8,833	4,452
O-7	45,863	42,394	38,862	35,265	31,605	27,880	24,091	20,238	16,321	12,340	8,293	4,180
O-6	34,958	32,314	29,622	26,880	24,090	21,251	18,363	15,426	12,441	9,406	6,322	3,186
O-5	31,222	28,861	26,456	24,008	21,516	18,980	16,401	13,778	11,111	8,400	5,646	2,846
O-4	28,013	25,895	23,737	21,540	19,304	17,029	14,715	12,362	9,969	7,537	5,066	2,553
O-3	23,999	22,184	20,336	18,454	16,538	14,589	12,607	10,590	8,541	6,457	4,340	2,188
O-2	17,639	16,305	14,947	13,563	12,156	10,723	9,266	7,784	6,277	4,746	3,190	1,608
O-1	13,920	12,867	11,795	10,703	9,592	8,462	7,312	6,142	4,954	3,745	2,517	1,269
O-3E	25,612	23,675	21,702	19,694	17,650	15,570	13,454	11,302	9,115	6,891	4,632	2,335
O-2E	20,427	18,882	17,309	15,707	14,077	12,418	10,730	9,014	7,269	5,496	3,694	1,862
O-1E	17,283	15,976	14,645	13,289	11,910	10,506	9,079	7,627	6,150	4,650	3,125	1,575
W-4	23,797	21,998	20,165	18,298	16,399	14,466	12,501	10,501	8,469	6,403	4,303	2,169
W-3	21,723	20,080	18,407	16,703	14,969	13,205	11,411	9,586	7,730	5,845	3,928	1,980
W-2	19,195	17,743	16,265	14,759	13,227	11,669	10,083	8,470	6,831	5,164	3,471	1,750
W-1	18,034	16,670	15,281	13,867	12,428	10,963	9,473	7,958	6,418	4,852	3,261	1,644
E-9	20,307	18,772	17,207	15,615	13,994	12,345	10,667	8,961	7,227	5,464	3,672	1,851
E-8	17,893	16,540	15,162	13,759	12,330	10,877	9,399	7,896	6,368	4,814	3,236	1,631
E-7	16,227	15,000	13,750	12,478	11,182	9,865	8,524	7,161	5,775	4,366	2,934	1,479
E-6	13,838	12,792	11,726	10,641	9,536	8,412	7,269	6,107	4,925	3,723	2,502	1,261
E-5	11,615	10,737	9,842	8,931	8,004	7,061	6,101	5,125	4,133	3,125	2,100	1,059
E-4	9,110	8,421	7,719	7,005	6,278	5,538	4,785	4,020	3,242	2,451	1,647	830
E-3	7,637	7,060	6,471	5,872	5,263	4,643	4,012	3,370	2,718	2,055	1,381	696
E-2	6,443	5,956	5,460	4,954	4,440	3,917	3,385	2,843	2,293	1,734	1,165	587
E-1	5,747	5,313	4,870	4,419	3,960	3,494	3,019	2,536	2,045	1,546	1,039	524