



OFFICE OF THE UNDER SECRETARY OF DEFENSE

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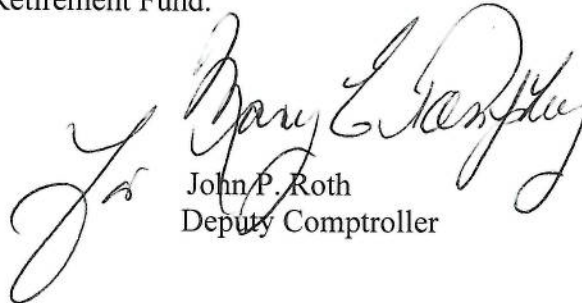
DEC 16 2015

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 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 2016 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program

The FY 2016 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/FinancialManagement/Reports>. The tables will be used to determine the amount of funding necessary to obligate and deposit into the military personnel appropriation subaccounts to fund the cost of payments to members separated under early retirement programs in FY 2016. 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 2016

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. 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 (2016), CSB Status (csb or non csb), and Year of service (15 through 19)

For example, to find the sub-account for 2016 for someone with CSB and 17 years of service, you would go to:

2016 CSB yos17h3

Assumptions:

Retirements in FY 2016 are assumed to be spread throughout the year.

	<u>COLAS:</u>	<u>SAL INC:</u>
2016	1.000	1.013
2017	1.015	1.013
2018	1.020	1.015
2019	1.021	1.015
2020	1.022	1.018
2021	1.023	1.023

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 HIGH 3		retirements in FY16, 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	63.08	61.97	60.87	59.77	58.67	57.57	56.47	55.38	54.29	53.20	52.11	51.02	
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	243,731	240,997	238,219	235,395	232,527	229,615	226,659	223,657	220,612	217,522	214,388	211,209	
O-7	211,570	209,197	206,785	204,334	201,845	199,317	196,750	194,145	191,502	188,819	186,099	183,339	
O-6	164,668	162,821	160,944	159,036	157,099	155,131	153,134	151,106	149,049	146,961	144,844	142,696	
O-5	154,821	153,084	151,319	149,526	147,704	145,854	143,976	142,070	140,135	138,172	136,182	134,162	
O-4	147,591	145,936	144,253	142,544	140,807	139,043	137,253	135,436	133,592	131,720	129,823	127,897	
O-3	130,104	128,644	127,161	125,654	124,123	122,569	120,990	119,388	117,763	116,113	114,440	112,743	
O-2	95,625	94,552	93,462	92,354	91,229	90,087	88,927	87,749	86,554	85,342	84,112	82,865	
O-1	75,464	74,617	73,757	72,883	71,995	71,093	70,178	69,248	68,305	67,349	66,378	65,394	
O-3E	132,023	130,542	129,037	127,507	125,954	124,377	122,775	121,149	119,500	117,826	116,128	114,406	
O-2E	110,740	109,497	108,235	106,952	105,649	104,326	102,983	101,619	100,235	98,831	97,407	95,963	
O-1E	93,693	92,642	91,574	90,489	89,386	88,267	87,130	85,977	84,806	83,618	82,413	81,191	
W-4	119,122	117,785	116,427	115,048	113,646	112,223	110,778	109,311	107,822	106,312	104,780	103,227	
W-3	106,889	105,690	104,471	103,233	101,975	100,698	99,402	98,085	96,750	95,395	94,020	92,626	
W-2	98,078	96,977	95,859	94,723	93,569	92,397	91,207	90,000	88,774	87,531	86,270	84,990	
W-1	91,707	90,678	89,632	88,570	87,491	86,395	85,283	84,154	83,008	81,845	80,666	79,470	
E-9	101,284	100,148	98,993	97,820	96,628	95,418	94,189	92,942	91,676	90,392	89,090	87,769	
E-8	87,107	86,130	85,137	84,128	83,103	82,062	81,006	79,933	78,845	77,740	76,620	75,484	
E-7	81,356	80,443	79,516	78,574	77,616	76,644	75,657	74,656	73,639	72,608	71,561	70,500	
E-6	71,540	70,738	69,922	69,093	68,252	67,397	66,529	65,648	64,754	63,847	62,927	61,994	
E-5	61,647	60,956	60,253	59,539	58,813	58,077	57,329	56,570	55,800	55,018	54,225	53,421	
E-4	48,352	47,810	47,258	46,698	46,129	45,552	44,965	44,370	43,766	43,153	42,531	41,900	
E-3	40,536	40,081	39,619	39,150	38,673	38,188	37,697	37,197	36,691	36,177	35,656	35,127	
E-2	34,199	33,815	33,426	33,029	32,627	32,218	31,804	31,382	30,955	30,522	30,082	29,636	
E-1	30,507	30,165	29,817	29,464	29,105	28,740	28,370	27,994	27,613	27,227	26,834	26,436	

For HIGH 3		retirements in FY16, 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	49.94	48.86	47.78	46.70	45.62	44.55	43.48	42.41	41.34	40.27	39.21	38.14					
Years	16	16	16	16	16	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
O-9	210,671	207,360	204,004	200,602	197,155	193,663	190,126	186,543	182,915	179,242	175,524	171,760					
O-8	193,120	190,085	187,008	183,889	180,730	177,528	174,286	171,001	167,676	164,309	160,901	157,450					
O-7	151,189	148,813	146,404	143,963	141,489	138,983	136,444	133,873	131,270	128,634	125,965	123,264					
O-6	138,018	135,848	133,650	131,421	129,163	126,875	124,557	122,210	119,834	117,427	114,991	112,526					
O-5	126,018	124,038	122,030	119,995	117,933	115,844	113,728	111,585	109,415	107,218	104,994	102,743					
O-4	109,084	107,369	105,631	103,870	102,085	100,277	98,445	96,590	94,712	92,810	90,885	88,936					
O-3	80,175	78,915	77,638	76,343	75,031	73,702	72,356	70,993	69,612	68,214	66,799	65,367					
O-2	63,271	62,277	61,269	60,247	59,212	58,163	57,101	56,025	54,935	53,832	52,715	51,585					
O-1	113,119	111,341	109,539	107,713	105,862	103,987	102,087	100,164	98,216	96,243	94,247	92,226					
O-3E	92,848	91,389	89,909	88,410	86,891	85,352	83,793	82,214	80,615	78,996	77,358	75,699					
O-2E	78,556	77,321	76,070	74,801	73,516	72,214	70,895	69,559	68,206	66,836	65,450	64,047					
O-1E	104,436	102,795	101,131	99,444	97,736	96,004	94,251	92,475	90,676	88,856	87,012	85,147					
W-4	92,879	91,419	89,939	88,440	86,920	85,380	83,821	82,241	80,642	79,023	77,383	75,724					
W-3	84,859	83,525	82,173	80,803	79,414	78,008	76,583	75,140	73,678	72,199	70,701	69,185					
W-2	79,538	78,288	77,020	75,736	74,435	73,116	71,781	70,428	69,059	67,672	66,268	64,847					
W-1	88,754	87,359	85,945	84,512	83,059	81,588	80,098	78,589	77,060	75,513	73,946	72,361					
E-9	76,353	75,153	73,937	72,704	71,454	70,189	68,907	67,608	66,293	64,962	63,615	62,251					
E-8	71,052	69,935	68,803	67,656	66,494	65,316	64,123	62,914	61,691	60,452	59,198	57,929					
E-7	61,500	60,534	59,554	58,561	57,555	56,535	55,503	54,457	53,398	52,325	51,240	50,141					
E-6	52,351	51,528	50,694	49,849	48,992	48,124	47,245	46,355	45,453	44,541	43,617	42,682					
E-5	41,061	40,415	39,761	39,098	38,426	37,746	37,056	36,358	35,651	34,935	34,210	33,477					
E-4	34,423	33,882	33,334	32,778	32,215	31,644	31,066	30,481	29,888	29,288	28,680	28,065					
E-3	29,042	28,585	28,123	27,654	27,179	26,697	26,210	25,716	25,216	24,709	24,197	23,678					
E-2	25,907	25,499	25,087	24,668	24,244	23,815	23,380	22,939	22,493	22,042	21,584	21,122					
E-1																	

DoD - Office of the Actuary

For		retirements in FY16, amount necessary to deposit in sub-account to cover early retirement payments																						
# of pmts	HIGH 3	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		37.08	36.03	34.97	33.91	32.86	31.81	30.76	29.71	28.66	27.62	26.58	25.54											
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		166,866	163,036	159,160	155,239	151,273	147,262	143,205	139,104	134,957	130,765	126,528	122,245											
O-7		152,964	149,453	145,900	142,306	138,670	134,993	131,275	127,515	123,713	119,871	115,986	112,060											
O-6		119,752	117,003	114,222	111,408	108,562	105,683	102,772	99,828	96,852	93,844	90,803	87,730											
O-5		109,319	106,810	104,271	101,702	99,104	96,476	93,818	91,131	88,415	85,668	82,892	80,087											
O-4		99,815	97,524	95,206	92,860	90,488	88,088	85,662	83,208	80,728	78,220	75,686	73,124											
O-3		86,402	84,418	82,412	80,381	78,328	76,251	74,150	72,027	69,879	67,709	65,515	63,297											
O-2		63,504	62,047	60,572	59,079	57,570	56,044	54,500	52,939	51,361	49,765	48,153	46,523											
O-1		50,115	48,965	47,801	46,623	45,432	44,227	43,009	41,777	40,532	39,273	38,000	36,714											
O-3E		89,598	87,542	85,461	83,355	81,226	79,072	76,894	74,691	72,465	70,214	67,939	65,639											
O-2E		73,542	71,854	70,146	68,418	66,670	64,902	63,114	61,306	59,479	57,631	55,764	53,876											
O-1E		62,222	60,793	59,348	57,886	56,407	54,912	53,399	51,869	50,323	48,760	47,180	45,583											
W-4		82,720	80,822	78,900	76,957	74,991	73,002	70,991	68,958	66,902	64,824	62,724	60,600											
W-3		73,566	71,878	70,169	68,441	66,692	64,924	63,135	61,327	59,499	57,650	55,782	53,894											
W-2		67,214	65,671	64,110	62,531	60,933	59,317	57,683	56,031	54,361	52,672	50,966	49,240											
W-1		62,999	61,553	60,090	58,610	57,112	55,598	54,066	52,518	50,952	49,370	47,770	46,153											
E-9		71,247	69,611	67,956	66,282	64,589	62,876	61,144	59,393	57,622	55,832	54,023	52,195											
E-8		61,292	59,885	58,462	57,021	55,565	54,091	52,601	51,095	49,571	48,032	46,475	44,902											
E-7		57,037	55,728	54,403	53,063	51,707	50,336	48,949	47,547	46,130	44,697	43,249	41,785											
E-6		49,369	48,236	47,089	45,929	44,756	43,569	42,369	41,155	39,929	38,688	37,435	36,168											
E-5		42,024	41,060	40,084	39,096	38,097	37,087	36,066	35,033	33,988	32,932	31,865	30,787											
E-4		32,961	32,205	31,439	30,665	29,881	29,089	28,288	27,477	26,658	25,830	24,993	24,147											
E-3		27,633	26,999	26,357	25,708	25,051	24,387	23,715	23,036	22,349	21,655	20,953	20,244											
E-2		23,313	22,778	22,237	21,689	21,135	20,574	20,008	19,435	18,855	18,269	17,677	17,079											
E-1		20,796	20,319	19,836	19,347	18,853	18,353	17,848	17,336	16,820	16,297	15,769	15,235											

For HIGH 3		retirements in FY16, 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	24.50	23.46	22.42	21.39	20.36	19.33	18.30	17.27	16.25	15.22	14.20	13.18	

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	0	0	0	0	0	0	0	0	0	0	0	0
O-9	123,568	118,984	114,352	109,673	104,946	100,171	95,348	90,478	85,560	80,594	75,580	70,517
O-8	116,022	111,718	107,369	102,975	98,537	94,054	89,525	84,952	80,335	75,672	70,965	66,211
O-7	89,321	86,008	82,660	79,277	75,860	72,409	68,922	65,402	61,847	58,257	54,634	50,973
O-6	79,776	76,816	73,826	70,805	67,753	64,670	61,557	58,412	55,237	52,032	48,795	45,526
O-5	71,577	68,921	66,239	63,528	60,790	58,024	55,230	52,409	49,560	46,684	43,780	40,847
O-4	61,320	59,045	56,747	54,425	52,079	49,709	47,316	44,899	42,459	39,994	37,507	34,994
O-3	45,070	43,398	41,708	40,002	38,277	36,536	34,777	33,000	31,207	29,395	27,567	25,720
O-2	35,567	34,248	32,915	31,568	30,207	28,833	27,445	26,043	24,627	23,198	21,755	20,297
O-1	65,441	63,014	60,561	58,082	55,579	53,050	50,496	47,917	45,312	42,682	40,027	37,346
O-3E	52,193	50,257	48,301	46,324	44,328	42,311	40,274	38,217	36,139	34,042	31,924	29,786
O-2E	44,159	42,521	40,866	39,194	37,504	35,798	34,074	32,334	30,576	28,802	27,010	25,201
O-1E	60,803	58,547	56,268	53,966	51,639	49,290	46,917	44,520	42,100	39,657	37,190	34,699
W-4	55,502	53,444	51,363	49,261	47,138	44,993	42,827	40,639	38,430	36,200	33,948	31,674
W-3	49,043	47,224	45,386	43,528	41,652	39,757	37,843	35,910	33,958	31,987	29,997	27,988
W-2	46,078	44,369	42,642	40,897	39,134	37,353	35,555	33,739	31,905	30,053	28,184	26,296
W-1	51,468	49,559	47,630	45,681	43,712	41,723	39,714	37,686	35,637	33,569	31,481	29,372
E-9	45,349	43,666	41,967	40,249	38,514	36,762	34,992	33,205	31,400	29,577	27,738	25,879
E-8	41,128	39,602	38,060	36,503	34,930	33,340	31,735	30,114	28,477	26,824	25,156	23,471
E-7	35,073	33,772	32,457	31,129	29,787	28,432	27,063	25,681	24,285	22,876	21,453	20,015
E-6	29,437	28,345	27,241	26,127	25,000	23,863	22,714	21,554	20,382	19,199	18,005	16,799
E-5	23,088	22,232	21,366	20,492	19,609	18,717	17,815	16,905	15,987	15,059	14,122	13,176
E-4	19,356	18,638	17,912	17,179	16,439	15,691	14,936	14,173	13,402	12,624	11,839	11,046
E-3	16,330	15,724	15,112	14,494	13,869	13,238	12,601	11,957	11,307	10,651	9,988	9,319
E-2	14,567	14,027	13,481	12,929	12,372	11,809	11,240	10,666	10,086	9,501	8,910	8,313

For HIGH 3		retirements in FY16, 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	19	18	17	16	15	14	13	12
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	12.16	11.14	10.12	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	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	0	0	0	0	0	0	0	0
O-8	66,500	61,250	55,947	50,591	45,183	39,723	34,209	28,643	23,023	17,351	11,626	5,842								
O-7	62,439	57,509	52,530	47,502	42,424	37,297	32,120	26,893	21,617	16,291	10,916	5,485								
O-6	48,069	44,274	40,441	36,570	32,661	28,714	24,728	20,704	16,642	12,542	8,404	4,223								
O-5	42,932	39,543	36,119	32,662	29,170	25,645	22,085	18,492	14,864	11,202	7,506	3,772								
O-4	38,520	35,479	32,407	29,305	26,172	23,009	19,816	16,591	13,336	10,051	6,734	3,384								
O-3	33,000	30,395	27,763	25,106	22,422	19,712	16,976	14,214	11,425	8,610	5,769	2,899								
O-2	24,255	22,340	20,406	18,453	16,480	14,488	12,477	10,447	8,397	6,329	4,240	2,131								
O-1	19,141	17,630	16,104	14,562	13,005	11,434	9,847	8,244	6,627	4,994	3,346	1,682								
O-3E	35,218	32,438	29,629	26,793	23,929	21,037	18,117	15,169	12,193	9,189	6,157	3,094								
O-2E	28,089	25,871	23,631	21,369	19,085	16,778	14,449	12,098	9,725	7,329	4,911	2,468								
O-1E	23,765	21,889	19,994	18,080	16,147	14,196	12,225	10,236	8,228	6,201	4,155	2,088								
W-4	32,722	30,138	27,529	24,894	22,233	19,546	16,833	14,094	11,329	8,538	5,721	2,875								
W-3	29,869	27,511	25,129	22,724	20,295	17,842	15,366	12,865	10,341	7,793	5,222	2,624								
W-2	26,393	24,310	22,205	20,079	17,933	15,766	13,577	11,368	9,138	6,887	4,614	2,319								
W-1	24,798	22,840	20,862	18,865	16,849	14,812	12,756	10,681	8,585	6,470	4,335	2,179								
E-9	27,556	25,381	23,183	20,964	18,723	16,460	14,175	11,869	9,540	7,190	4,818	2,421								
E-8	24,280	22,363	20,427	18,471	16,497	14,503	12,490	10,458	8,406	6,335	4,245	2,133								
E-7	22,020	20,281	18,525	16,752	14,961	13,153	11,327	9,484	7,624	5,745	3,850	1,935								
E-6	18,778	17,296	15,798	14,286	12,759	11,217	9,660	8,088	6,501	4,900	3,283	1,650								
E-5	15,760	14,516	13,259	11,990	10,708	9,414	8,107	6,788	5,456	4,112	2,755	1,385								
E-4	12,361	11,385	10,400	9,404	8,399	7,384	6,359	5,324	4,280	3,225	2,161	1,086								
E-3	10,363	9,545	8,719	7,884	7,041	6,190	5,331	4,464	3,588	2,704	1,812	910								
E-2	8,743	8,053	7,356	6,652	5,941	5,223	4,498	3,766	3,027	2,281	1,529	768								
E-1	7,799	7,184	6,562	5,933	5,299	4,659	4,012	3,359	2,700	2,035	1,364	685								

For HIGH 3		retirements in FY16, 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	61.78	60.72	59.66	58.60	57.55	56.49	55.44	54.39	53.34	52.29	51.24	50.19																	
Years	15	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	0																
O-8	139,740	139,248	138,695	138,081	137,407	136,672	135,877	135,020	134,102	133,124	132,084	130,983	0																
O-7	121,301	120,873	120,394	119,861	119,276	118,638	117,947	117,204	116,407	115,558	114,655	113,699	0																
O-6	94,410	94,078	93,704	93,290	92,834	92,338	91,800	91,221	90,601	89,940	89,238	88,494	0																
O-5	88,764	88,452	88,101	87,711	87,283	86,816	86,310	85,766	85,183	84,562	83,901	83,202	0																
O-4	84,619	84,321	83,987	83,615	83,207	82,762	82,280	81,761	81,206	80,613	79,983	79,317	0																
O-3	74,593	74,330	74,035	73,708	73,348	72,956	72,531	72,074	71,584	71,061	70,506	69,919	0																
O-2	54,825	54,632	54,415	54,174	53,910	53,622	53,309	52,973	52,613	52,229	51,821	51,389	0																
O-1	43,266	43,114	42,942	42,752	42,544	42,316	42,070	41,805	41,520	41,217	40,896	40,555	0																
O-3E	75,693	75,427	75,127	74,795	74,430	74,032	73,601	73,137	72,640	72,110	71,547	70,950	0																
O-2E	63,491	63,267	63,016	62,737	62,431	62,097	61,736	61,346	60,930	60,485	60,013	59,512	0																
O-1E	53,718	53,528	53,316	53,080	52,821	52,539	52,233	51,903	51,551	51,174	50,775	50,351	0																
W-4	68,297	68,056	67,786	67,486	67,157	66,798	66,409	65,990	65,541	65,063	64,555	64,017	0																
W-3	61,283	61,067	60,825	60,556	60,260	59,938	59,589	59,213	58,811	58,382	57,926	57,443	0																
W-2	56,231	56,033	55,811	55,564	55,293	54,997	54,677	54,332	53,963	53,569	53,151	52,708	0																
W-1	52,579	52,393	52,185	51,955	51,701	51,424	51,125	50,803	50,457	50,089	49,698	49,284	0																
E-9	58,722	58,515	58,283	58,025	57,742	57,433	57,098	56,739	56,353	55,942	55,505	55,042	0																
E-8	50,503	50,325	50,125	49,903	49,660	49,394	49,106	48,797	48,465	48,112	47,736	47,338	0																
E-7	47,168	47,002	46,816	46,608	46,381	46,133	45,864	45,575	45,265	44,935	44,584	44,212	0																
E-6	41,477	41,331	41,167	40,985	40,785	40,567	40,331	40,076	39,804	39,513	39,205	38,878	0																
E-5	35,742	35,616	35,474	35,317	35,145	34,957	34,753	34,534	34,300	34,049	33,783	33,502	0																
E-4	28,033	27,935	27,824	27,701	27,565	27,418	27,258	27,087	26,902	26,706	26,498	26,277	0																
E-3	23,502	23,419	23,326	23,223	23,110	22,986	22,852	22,708	22,554	22,389	22,214	22,029	0																
E-2	19,828	19,758	19,680	19,593	19,497	19,393	19,280	19,158	19,028	18,889	18,742	18,585	0																
E-1	17,687	17,625	17,555	17,477	17,392	17,299	17,198	17,090	16,974	16,850	16,718	16,579	0																

For HIGH 3		retirements in FY16, 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	49.15	48.10	47.06	46.02	44.97	43.93	42.89	41.85	40.81	39.78	38.74	37.71					
Years	16	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	0				
O-8	131,497	130,257	128,955	127,590	126,163	124,674	123,121	121,506	119,829	118,088	116,285	114,419	0				
O-7	120,542	119,405	118,211	116,961	115,652	114,287	112,864	111,383	109,845	108,250	106,597	104,886	0				
O-6	94,369	93,480	92,545	91,566	90,542	89,472	88,358	87,199	85,995	84,746	83,452	82,113	0				
O-5	86,148	85,336	84,483	83,589	82,654	81,678	80,661	79,603	78,504	77,363	76,182	74,959	0				
O-4	78,658	77,917	77,138	76,321	75,468	74,577	73,648	72,682	71,679	70,637	69,559	68,442	0				
O-3	68,088	67,446	66,772	66,065	65,326	64,555	63,751	62,915	62,046	61,145	60,211	59,245	0				
O-2	50,044	49,572	49,076	48,557	48,014	47,447	46,856	46,242	45,603	44,941	44,255	43,544	0				
O-1	39,493	39,120	38,729	38,319	37,891	37,443	36,977	36,492	35,988	35,466	34,924	34,364	0				
O-3E	70,607	69,941	69,242	68,509	67,743	66,943	66,110	65,242	64,342	63,407	62,439	61,437	0				
O-2E	57,954	57,408	56,834	56,232	55,603	54,947	54,263	53,551	52,811	52,044	51,250	50,427	0				
O-1E	49,033	48,571	48,085	47,576	47,044	46,489	45,910	45,308	44,682	44,033	43,361	42,665	0				
W-4	65,187	64,572	63,927	63,250	62,543	61,804	61,035	60,234	59,403	58,540	57,646	56,721	0				
W-3	57,973	57,427	56,853	56,251	55,622	54,965	54,281	53,569	52,829	52,062	51,267	50,444	0				
W-2	52,967	52,468	51,943	51,394	50,819	50,219	49,593	48,943	48,267	47,566	46,840	46,088	0				
W-1	49,646	49,178	48,686	48,171	47,632	47,070	46,484	45,874	45,241	44,584	43,903	43,198	0				
E-9	56,021	55,492	54,938	54,356	53,748	53,114	52,452	51,764	51,050	50,308	49,540	48,745	0				
E-8	48,194	47,739	47,262	46,762	46,239	45,693	45,124	44,532	43,917	43,279	42,618	41,934	0				
E-7	44,848	44,425	43,981	43,515	43,028	42,520	41,991	41,440	40,868	40,274	39,659	39,023	0				
E-6	38,819	38,453	38,068	37,665	37,244	36,804	36,346	35,869	35,374	34,860	34,328	33,777	0				
E-5	33,043	32,732	32,405	32,062	31,703	31,329	30,939	30,533	30,111	29,674	29,221	28,752	0				
E-4	25,917	25,673	25,416	25,147	24,866	24,572	24,266	23,948	23,617	23,274	22,919	22,551	0				
E-3	21,728	21,523	21,308	21,082	20,846	20,600	20,344	20,077	19,800	19,512	19,214	18,906	0				
E-2	18,331	18,158	17,977	17,786	17,587	17,380	17,163	16,938	16,704	16,462	16,210	15,950	0				
E-1	16,352	16,198	16,036	15,866	15,689	15,504	15,310	15,110	14,901	14,685	14,460	14,228	0				

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For HIGH 3		retirements in FY16, 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	36.67	35.64	34.61	33.58	32.55	31.52	30.49	29.46	28.43	27.41	26.38	25.36	
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	111,879	109,896	107,851	105,742	103,571	101,335	99,037	96,675	94,250	91,761	89,209	86,593	
O-7	102,558	100,741	98,866	96,933	94,942	92,893	90,786	88,621	86,398	84,116	81,777	79,378	
O-6	80,290	78,868	77,400	75,886	74,328	72,724	71,074	69,379	67,639	65,853	64,021	62,144	
O-5	73,295	71,997	70,657	69,275	67,852	66,388	64,882	63,335	61,746	60,116	58,444	56,730	
O-4	66,923	65,737	64,514	63,252	61,953	60,616	59,241	57,829	56,378	54,889	53,363	51,798	
O-3	57,930	56,903	55,844	54,752	53,628	52,471	51,280	50,058	48,802	47,513	46,192	44,837	
O-2	42,578	41,823	41,045	40,242	39,416	38,565	37,691	36,792	35,869	34,922	33,950	32,955	
O-1	33,601	33,005	32,391	31,758	31,106	30,434	29,744	29,035	28,306	27,559	26,792	26,007	
O-3E	60,073	59,009	57,910	56,778	55,612	54,412	53,178	51,910	50,607	49,271	47,901	46,496	
O-2E	49,308	48,434	47,533	46,603	45,646	44,661	43,648	42,607	41,538	40,441	39,317	38,164	
O-1E	41,718	40,979	40,216	39,430	38,620	37,786	36,929	36,049	35,144	34,216	33,265	32,289	
W-4	55,462	54,479	53,465	52,420	51,343	50,235	49,096	47,925	46,723	45,489	44,224	42,927	
W-3	49,324	48,450	47,548	46,619	45,661	44,676	43,663	42,621	41,552	40,455	39,330	38,176	
W-2	45,065	44,266	43,443	42,593	41,718	40,818	39,892	38,941	37,964	36,962	35,934	34,880	
W-1	42,239	41,491	40,718	39,922	39,102	38,259	37,391	36,499	35,584	34,644	33,680	32,693	
E-9	48,255	47,400	46,518	45,608	44,671	43,707	42,716	41,697	40,651	39,578	38,477	37,349	
E-8	41,513	40,777	40,018	39,236	38,430	37,601	36,748	35,872	34,972	34,048	33,101	32,130	
E-7	38,631	37,946	37,240	36,512	35,762	34,990	34,197	33,381	32,544	31,684	30,803	29,900	
E-6	33,438	32,845	32,234	31,603	30,954	30,286	29,599	28,894	28,169	27,425	26,662	25,880	
E-5	28,463	27,959	27,438	26,902	26,349	25,781	25,196	24,595	23,978	23,345	22,695	22,030	
E-4	22,324	21,929	21,521	21,100	20,667	20,221	19,762	19,291	18,807	18,310	17,801	17,279	
E-3	18,716	18,384	18,042	17,689	17,326	16,952	16,567	16,172	15,767	15,350	14,923	14,486	
E-2	15,790	15,510	15,221	14,924	14,617	14,302	13,978	13,644	13,302	12,951	12,590	12,221	
E-1	14,085	13,836	13,578	13,313	13,039	12,758	12,469	12,171	11,866	11,553	11,231	10,902	

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For HIGH 3		retirements in FY16, 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	24.34	23.32	22.29	21.27	20.25	19.24	18.22	17.20	16.18	15.17	14.15	13.14	
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	87,934	85,058	82,114	79,103	76,025	72,879	69,666	66,385	63,036	59,620	56,135	52,581	
O-7	82,564	79,863	77,100	74,273	71,383	68,429	65,412	62,331	59,187	55,979	52,707	49,370	
O-6	63,563	61,484	59,356	57,180	54,955	52,681	50,358	47,987	45,566	43,096	40,577	38,008	
O-5	56,770	54,913	53,013	51,069	49,082	47,051	44,976	42,858	40,696	38,491	36,241	33,946	
O-4	50,936	49,270	47,565	45,821	44,038	42,215	40,354	38,454	36,514	34,535	32,516	30,458	
O-3	43,637	42,210	40,749	39,255	37,727	36,166	34,571	32,943	31,281	29,586	27,857	26,093	
O-2	32,073	31,024	29,950	28,852	27,729	26,582	25,410	24,213	22,992	21,745	20,475	19,178	
O-1	25,311	24,483	23,635	22,769	21,883	20,977	20,052	19,108	18,144	17,161	16,158	15,135	
O-3E	46,570	45,046	43,487	41,893	40,263	38,597	36,895	35,157	33,384	31,574	29,729	27,847	
O-2E	37,142	35,927	34,684	33,412	32,112	30,783	29,426	28,040	26,626	25,183	23,711	22,210	
O-1E	31,425	30,397	29,345	28,269	27,169	26,045	24,896	23,724	22,527	21,306	20,061	18,791	
W-4	43,269	41,853	40,405	38,924	37,409	35,861	34,280	32,665	31,018	29,336	27,622	25,873	
W-3	39,497	38,205	36,883	35,531	34,148	32,735	31,292	29,818	28,314	26,779	25,214	23,618	
W-2	34,900	33,759	32,591	31,396	30,174	28,925	27,650	26,348	25,019	23,663	22,280	20,869	
W-1	32,790	31,718	30,620	29,497	28,350	27,177	25,978	24,755	23,506	22,232	20,933	19,607	
E-9	36,999	35,789	34,550	33,283	31,988	30,665	29,313	27,932	26,523	25,085	23,619	22,124	
E-8	32,600	31,533	30,442	29,326	28,185	27,019	25,827	24,611	23,369	22,103	20,811	19,493	
E-7	29,565	28,598	27,609	26,596	25,561	24,504	23,423	22,320	21,194	20,045	18,874	17,679	
E-6	25,213	24,388	23,544	22,681	21,798	20,896	19,975	19,034	18,074	17,095	16,095	15,076	
E-5	21,161	20,469	19,761	19,036	18,295	17,538	16,765	15,975	15,170	14,347	13,509	12,654	
E-4	16,597	16,055	15,499	14,931	14,350	13,756	13,149	12,530	11,898	11,253	10,595	9,925	
E-3	13,914	13,459	12,994	12,517	12,030	11,532	11,024	10,505	9,975	9,434	8,883	8,320	
E-2	11,739	11,355	10,962	10,560	10,149	9,729	9,300	8,862	8,415	7,959	7,494	7,020	
E-1	10,472	10,129	9,779	9,420	9,054	8,679	8,296	7,906	7,507	7,100	6,685	6,262	

DoD Office of the Actuary

For HIGH 3		retirements in FY16, 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	19	18	17	16	15	14	13	12
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	12.13	11.11	10.10	9.09	8.08	7.07	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	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	0	0	0	0	0	0	0	0
O-8	49,778	46,022	42,195	38,298	34,329	30,290	26,179	21,997	17,743	13,418	9,022	4,549								
O-7	46,738	43,211	39,619	35,959	32,233	28,440	24,580	20,654	16,660	12,599	8,471	4,271								
O-6	35,982	33,267	30,501	27,684	24,815	21,895	18,924	15,901	12,826	9,699	6,521	3,288								
O-5	32,137	29,712	27,241	24,725	22,163	19,555	16,901	14,201	11,455	8,663	5,824	2,937								
O-4	28,834	26,658	24,442	22,184	19,885	17,545	15,164	12,742	10,278	7,773	5,226	2,635								
O-3	24,702	22,838	20,939	19,005	17,036	15,031	12,991	10,916	8,805	6,659	4,477	2,257								
O-2	18,156	16,786	15,390	13,969	12,521	11,048	9,548	8,023	6,472	4,894	3,291	1,659								
O-1	14,328	13,247	12,145	11,023	9,881	8,718	7,535	6,332	5,107	3,862	2,597	1,309								
O-3E	26,362	24,373	22,346	20,282	18,181	16,041	13,864	11,650	9,397	7,106	4,778	2,409								
O-2E	21,025	19,439	17,823	16,176	14,500	12,794	11,058	9,291	7,495	5,668	3,811	1,921								
O-1E	17,789	16,447	15,079	13,686	12,268	10,825	9,356	7,861	6,341	4,795	3,224	1,626								
W-4	24,494	22,645	20,763	18,845	16,892	14,904	12,882	10,824	8,731	6,603	4,439	2,238								
W-3	22,358	20,671	18,953	17,202	15,420	13,605	11,759	9,880	7,970	6,027	4,052	2,043								
W-2	19,756	18,266	16,747	15,200	13,625	12,022	10,390	8,730	7,042	5,326	3,581	1,805								
W-1	18,562	17,161	15,735	14,281	12,801	11,295	9,762	8,203	6,616	5,004	3,364	1,696								
E-9	20,837	19,265	17,663	16,031	14,370	12,679	10,958	9,208	7,427	5,617	3,776	1,904								
E-8	18,359	16,974	15,563	14,125	12,662	11,172	9,655	8,113	6,544	4,949	3,327	1,678								
E-7	16,650	15,394	14,114	12,810	11,483	10,132	8,757	7,358	5,935	4,488	3,018	1,522								
E-6	14,199	13,128	12,036	10,925	9,793	8,640	7,468	6,275	5,061	3,828	2,573	1,298								
E-5	11,917	11,018	10,102	9,169	8,219	7,252	6,268	5,266	4,248	3,213	2,160	1,089								
E-4	9,347	8,642	7,923	7,192	6,446	5,688	4,916	4,131	3,332	2,520	1,694	854								
E-3	7,836	7,245	6,643	6,029	5,404	4,768	4,121	3,463	2,793	2,112	1,420	716								
E-2	6,611	6,112	5,604	5,087	4,559	4,023	3,477	2,922	2,357	1,782	1,198	604								
E-1	5,897	5,452	4,999	4,537	4,067	3,589	3,102	2,606	2,102	1,590	1,069	539								