



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

18 JUN 2019

COMPTROLLER

(Program/Budget)

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

SUBJECT: FY 2019 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program

The attached FY 2019 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program are now available on the Office of the Under Secretary of Defense (Comptroller) website, <http://comptroller.defense.gov/FinancialManagement/Reports>. The tables will be used to determine the amount of funding necessary to obligate and deposit into the military personnel appropriation subaccounts to fund the cost of payments to members separated under early retirement programs in FY 2019. These amounts approximate the necessary funding based on the retirement year and years of service. Such amounts will be made available to pay the retired members for the period of entitlement up to the time that responsibility for their retired pay is funded by the Military Retirement Fund.

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

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

Attachment:
As stated

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

FY 2019

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

	<u>COLAS:</u>	<u>SAL INC:</u>
2019	1.028	1.026
2020	1.022	1.031
2021	1.023	1.026
2022	1.023	1.026
2023	1.023	1.026
2024	1.023	1.026
2025	1.023	1.026
2026	1.023	1.026
2027	1.023	1.026

To determine the appropriate tab, determine your Year (2019), CSB Status (csb or non csb), and Year of service (15 through 19)

For example, to find the sub-account for 2019 for someone with CSB and 17 years of service, you would go to:

2019 CSB yos17h3

Assumptions:

Retirements in FY 2019 are assumed to be spread throughout the year.

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

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

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

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

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

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

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

DoD Office of the Actuary

For	HIGH 3 retirements in FY19, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	60	59	58	57	56	55	54	53	52	51	50	49
months	180	181	182	183	184	185	186	187	188	189	190	191
mult	0.375	0.377	0.379	0.381	0.383	0.385	0.388	0.390	0.392	0.394	0.396	0.398
reduct	0.950	0.951	0.952	0.953	0.953	0.954	0.955	0.956	0.957	0.958	0.958	0.959
Factor1	64.52	63.39	62.25	61.12	59.99	58.86	57.74	56.62	55.49	54.38	53.26	52.14

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	255,933	253,046	250,112	247,131	244,103	241,028	237,906	234,737	231,522	228,260	224,951	221,595
O-7	222,160	219,654	217,107	214,520	211,891	209,222	206,512	203,761	200,970	198,139	195,266	192,353
O-6	175,159	173,183	171,175	169,135	167,062	164,958	162,821	160,653	158,452	156,219	153,955	151,658
O-5	164,683	162,826	160,938	159,019	157,071	155,092	153,084	151,045	148,976	146,877	144,747	142,588
O-4	156,991	155,221	153,421	151,592	149,735	147,848	145,933	143,990	142,017	140,016	137,987	135,928
O-3	138,393	136,832	135,245	133,633	131,996	130,333	128,645	126,932	125,193	123,429	121,639	119,825
O-2	101,719	100,572	99,406	98,221	97,017	95,795	94,554	93,295	92,017	90,721	89,405	88,072
O-1	80,269	79,364	78,444	77,509	76,559	75,595	74,615	73,622	72,613	71,590	70,552	69,500
O-3E	140,431	138,847	137,237	135,602	133,940	132,253	130,540	128,801	127,037	125,247	123,431	121,590
O-2E	117,793	116,464	115,114	113,742	112,348	110,933	109,496	108,038	106,558	105,056	103,533	101,989
O-1E	99,662	98,538	97,396	96,235	95,056	93,858	92,642	91,409	90,156	88,886	87,598	86,291
W-4	126,710	125,281	123,828	122,352	120,853	119,331	117,785	116,216	114,625	113,009	111,371	109,710
W-3	113,704	112,421	111,117	109,793	108,448	107,082	105,695	104,287	102,858	101,409	99,939	98,448
W-2	104,324	103,147	101,951	100,736	99,502	98,249	96,976	95,684	94,374	93,044	91,695	90,327
W-1	97,544	96,444	95,325	94,189	93,035	91,863	90,673	89,465	88,240	86,997	85,735	84,456
E-9	107,752	106,536	105,301	104,046	102,771	101,476	100,162	98,828	97,474	96,101	94,707	93,295
E-8	92,662	91,616	90,554	89,475	88,378	87,265	86,135	84,988	83,823	82,642	81,444	80,229
E-7	86,552	85,576	84,583	83,575	82,551	81,511	80,455	79,384	78,296	77,193	76,074	74,939
E-6	76,104	75,245	74,373	73,486	72,586	71,671	70,743	69,801	68,845	67,875	66,891	65,893
E-5	65,584	64,844	64,092	63,328	62,552	61,764	60,965	60,153	59,329	58,493	57,645	56,785
E-4	51,439	50,859	50,269	49,670	49,061	48,443	47,816	47,179	46,533	45,877	45,212	44,538
E-3	43,124	42,638	42,144	41,641	41,131	40,613	40,087	39,553	39,011	38,461	37,904	37,338
E-2	36,379	35,968	35,551	35,128	34,697	34,260	33,816	33,366	32,909	32,445	31,975	31,498
E-1	32,456	32,090	31,718	31,340	30,956	30,566	30,170	29,768	29,361	28,947	28,527	28,102

DoD Office of the Actuary

HIGH 3 retirements in FY19, amount necessary to deposit in sub-account to cover early retirement payments												
For # of pmts	48	47	46	45	44	43	42	41	40	39	38	37
months	192	193	194	195	196	197	198	199	200	201	202	203
mult	0.400	0.402	0.404	0.406	0.408	0.410	0.413	0.415	0.417	0.419	0.421	0.423
reduct	0.960	0.961	0.962	0.963	0.963	0.964	0.965	0.966	0.967	0.968	0.968	0.969
Factor1	51.03	49.92	48.81	47.71	46.60	45.50	44.40	43.30	42.21	41.11	40.02	38.93

Years	16	16	16	16	16	16	16	16	16	16	16	16
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	221,024	217,529	213,988	210,399	206,762	203,078	199,347	195,569	191,744	187,871	183,952	179,985
O-7	202,606	199,403	196,157	192,867	189,533	186,156	182,736	179,273	175,766	172,216	168,623	164,987
O-6	160,680	158,139	155,565	152,955	150,312	147,634	144,922	142,175	139,394	136,579	133,729	130,845
O-5	146,678	144,360	142,009	139,627	137,214	134,769	132,293	129,786	127,247	124,677	122,076	119,444
O-4	133,926	131,808	129,662	127,487	125,284	123,052	120,791	118,502	116,184	113,837	111,462	109,059
O-3	115,931	114,098	112,241	110,358	108,451	106,519	104,562	102,580	100,573	98,542	96,486	94,405
O-2	85,210	83,863	82,497	81,114	79,712	78,292	76,853	75,397	73,922	72,429	70,918	69,388
O-1	67,241	66,178	65,101	64,009	62,903	61,782	60,647	59,497	58,334	57,155	55,963	54,756
O-3E	120,218	118,318	116,391	114,439	112,461	110,458	108,428	106,373	104,293	102,186	100,054	97,897
O-2E	98,675	97,115	95,533	93,931	92,308	90,663	88,997	87,311	85,603	83,874	82,124	80,353
O-1E	83,487	82,167	80,829	79,473	78,100	76,708	75,299	73,872	72,427	70,964	69,484	67,985
W-4	110,989	109,234	107,456	105,654	103,827	101,978	100,104	98,207	96,286	94,341	92,373	90,381
W-3	98,706	97,145	95,563	93,961	92,337	90,692	89,025	87,338	85,630	83,900	82,150	80,378
W-2	90,188	88,762	87,317	85,853	84,369	82,866	81,343	79,802	78,241	76,660	75,061	73,442
W-1	84,529	83,193	81,838	80,465	79,075	77,666	76,239	74,794	73,331	71,850	70,351	68,834
E-9	94,332	92,840	91,329	89,797	88,245	86,673	85,080	83,468	81,835	80,182	78,510	76,816
E-8	81,151	79,868	78,568	77,250	75,915	74,562	73,192	71,805	70,401	68,979	67,540	66,083
E-7	75,519	74,325	73,115	71,888	70,646	69,387	68,113	66,822	65,515	64,191	62,852	61,497
E-6	65,364	64,330	63,283	62,221	61,146	60,057	58,953	57,836	56,705	55,559	54,400	53,227
E-5	55,642	54,762	53,871	52,967	52,052	51,124	50,185	49,234	48,271	47,296	46,309	45,311
E-4	43,641	42,951	42,252	41,543	40,825	40,098	39,361	38,615	37,860	37,095	36,321	35,538
E-3	36,587	36,009	35,422	34,828	34,226	33,617	32,999	32,373	31,740	31,099	30,450	29,794
E-2	30,864	30,376	29,882	29,380	28,873	28,358	27,837	27,310	26,775	26,235	25,687	25,133
E-1	27,536	27,101	26,660	26,212	25,759	25,300	24,836	24,365	23,888	23,406	22,918	22,423

DoD Office of the Actuary

HIGH 3 retirements in FY19, amount necessary to deposit in sub-account to cover early retirement payments												
For # of pmts	36	35	34	33	32	31	30	29	28	27	26	25
months	204	205	206	207	208	209	210	211	212	213	214	215
mult	0.425	0.427	0.429	0.431	0.433	0.435	0.438	0.440	0.442	0.444	0.446	0.448
reduct	0.970	0.971	0.972	0.973	0.973	0.974	0.975	0.976	0.977	0.978	0.978	0.979
Factor1	37.85	36.76	35.68	34.60	33.52	32.44	31.36	30.29	29.22	28.15	27.08	26.02

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	174,845	170,809	166,727	162,598	158,422	154,199	149,930	145,614	141,251	136,842	132,386	127,883
O-7	160,275	156,576	152,834	149,049	145,221	141,350	137,437	133,480	129,481	125,439	121,354	117,227
O-6	127,109	124,175	121,207	118,205	115,170	112,100	108,996	105,858	102,687	99,481	96,242	92,968
O-5	116,033	113,355	110,645	107,905	105,134	102,332	99,498	96,634	93,739	90,812	87,855	84,867
O-4	105,944	103,499	101,025	98,523	95,993	93,434	90,847	88,232	85,589	82,917	80,217	77,489
O-3	91,709	89,593	87,452	85,286	83,095	80,881	78,641	76,377	74,089	71,776	69,439	67,077
O-2	67,407	65,851	64,277	62,685	61,075	59,447	57,802	56,138	54,456	52,756	51,038	49,302
O-1	53,192	51,965	50,723	49,467	48,196	46,912	45,613	44,300	42,972	41,631	40,275	38,905
O-3E	95,101	92,906	90,685	88,440	86,168	83,871	81,549	79,202	76,829	74,430	72,007	69,558
O-2E	78,058	76,257	74,434	72,591	70,727	68,841	66,935	65,008	63,061	61,092	59,103	57,093
O-1E	66,044	64,519	62,977	61,418	59,840	58,245	56,633	55,002	53,354	51,689	50,006	48,305
W-4	87,800	85,773	83,723	81,650	79,553	77,433	75,289	73,121	70,930	68,716	66,479	64,218
W-3	78,083	76,281	74,458	72,614	70,749	68,863	66,956	65,029	63,080	61,111	59,121	57,110
W-2	71,345	69,698	68,033	66,348	64,644	62,921	61,179	59,417	57,637	55,838	54,020	52,182
W-1	66,868	65,325	63,764	62,184	60,587	58,972	57,340	55,689	54,020	52,334	50,630	48,908
E-9	75,622	73,877	72,111	70,325	68,519	66,693	64,846	62,979	61,093	59,185	57,258	55,311
E-8	65,056	63,554	62,035	60,499	58,945	57,374	55,786	54,180	52,556	50,916	49,258	47,582
E-7	60,541	59,143	57,730	56,300	54,854	53,392	51,914	50,419	48,909	47,382	45,839	44,280
E-6	52,400	51,190	49,967	48,729	47,478	46,212	44,933	43,639	42,332	41,010	39,675	38,325
E-5	44,606	43,577	42,535	41,482	40,416	39,339	38,250	37,149	36,036	34,911	33,774	32,625
E-4	34,986	34,178	33,361	32,535	31,699	30,855	30,000	29,137	28,264	27,381	26,490	25,589
E-3	29,330	28,654	27,969	27,276	26,576	25,867	25,151	24,427	23,695	22,955	22,208	21,453
E-2	24,743	24,171	23,594	23,009	22,419	21,821	21,217	20,606	19,989	19,365	18,734	18,097
E-1	22,075	21,565	21,050	20,528	20,001	19,468	18,929	18,384	17,833	17,277	16,714	16,146

DoD Office of the Actuary

For	HIGH 3 retirements in FY19, 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	24.96	23.89	22.84	21.78	20.72	19.67	18.62	17.57	16.52	15.48	14.44	13.39

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	129,246	124,429	119,564	114,650	109,687	104,675	99,615	94,506	89,349	84,142	78,888	73,584
O-7	121,353	116,830	112,262	107,648	102,988	98,283	93,532	88,735	83,892	79,004	74,070	69,090
O-6	94,638	91,111	87,549	83,950	80,316	76,647	72,941	69,200	65,424	61,612	57,764	53,881
O-5	84,524	81,375	78,193	74,979	71,733	68,456	65,147	61,805	58,432	55,028	51,591	48,123
O-4	75,839	73,013	70,158	67,275	64,363	61,422	58,453	55,455	52,428	49,373	46,290	43,178
O-3	64,971	62,550	60,104	57,634	55,139	52,620	50,076	47,508	44,915	42,298	39,657	36,990
O-2	47,754	45,974	44,177	42,361	40,527	38,676	36,806	34,918	33,013	31,089	29,148	27,188
O-1	37,684	36,280	34,861	33,428	31,981	30,520	29,045	27,555	26,051	24,533	23,001	21,455
O-3E	69,337	66,753	64,143	61,507	58,844	56,156	53,441	50,700	47,933	45,140	42,321	39,476
O-2E	55,300	53,239	51,158	49,055	46,932	44,787	42,622	40,436	38,229	36,002	33,754	31,484
O-1E	46,788	45,045	43,284	41,505	39,708	37,894	36,062	34,212	32,345	30,461	28,558	26,638
W-4	64,425	62,024	59,599	57,149	54,675	52,177	49,655	47,108	44,537	41,942	39,323	36,679
W-3	58,810	56,618	54,405	52,169	49,910	47,630	45,327	43,003	40,656	38,287	35,896	33,483
W-2	51,964	50,027	48,071	46,095	44,100	42,085	40,051	37,997	35,923	33,830	31,717	29,585
W-1	48,821	47,002	45,164	43,308	41,433	39,540	37,628	35,699	33,750	31,784	29,799	27,795
E-9	54,534	52,501	50,449	48,375	46,281	44,167	42,031	39,876	37,700	35,503	33,286	31,048
E-8	48,047	46,256	44,448	42,621	40,776	38,913	37,032	35,133	33,215	31,280	29,326	27,355
E-7	43,575	41,952	40,311	38,654	36,981	35,292	33,585	31,863	30,124	28,369	26,597	24,809
E-6	37,159	35,775	34,376	32,963	31,536	30,095	28,640	27,171	25,689	24,192	22,681	21,156
E-5	31,190	30,028	28,854	27,668	26,470	25,261	24,039	22,806	21,562	20,305	19,037	17,757
E-4	24,463	23,551	22,630	21,700	20,761	19,812	18,855	17,888	16,911	15,926	14,931	13,928
E-3	20,509	19,744	18,972	18,193	17,405	16,610	15,807	14,996	14,178	13,352	12,518	11,676
E-2	17,301	16,656	16,005	15,347	14,683	14,012	13,334	12,651	11,960	11,263	10,560	9,850
E-1	15,435	14,860	14,279	13,692	13,099	12,501	11,897	11,286	10,671	10,049	9,421	8,788

DoD Office of the Actuary

For	HIGH 3 retirements in FY19, 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	12.35	11.32	10.28	9.25	8.21	7.18	6.15	5.12	4.10	3.07	2.04	1.02

Years	19	19	19	19	19	19	19	19	19	19	19	19
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	69,367	63,875	58,330	52,733	47,084	41,381	35,626	29,819	23,959	18,047	12,082	6,066
O-7	65,131	59,974	54,768	49,513	44,208	38,854	33,451	27,998	22,496	16,945	11,344	5,696
O-6	50,793	46,771	42,711	38,613	34,476	30,301	26,087	21,835	17,544	13,214	8,847	4,442
O-5	45,365	41,773	38,147	34,487	30,792	27,063	23,299	19,501	15,669	11,802	7,901	3,967
O-4	40,703	37,481	34,227	30,943	27,628	24,282	20,905	17,497	14,059	10,590	7,089	3,560
O-3	34,871	32,110	29,322	26,509	23,669	20,802	17,909	14,990	12,044	9,072	6,073	3,049
O-2	25,630	23,601	21,552	19,484	17,397	15,290	13,163	11,018	8,853	6,668	4,464	2,241
O-1	20,225	18,624	17,007	15,375	13,728	12,065	10,388	8,694	6,986	5,262	3,523	1,769
O-3E	37,214	34,267	31,293	28,290	25,259	22,200	19,113	15,997	12,853	9,682	6,482	3,254
O-2E	29,680	27,330	24,958	22,563	20,146	17,706	15,243	12,759	10,251	7,722	5,169	2,596
O-1E	25,112	23,123	21,116	19,090	17,045	14,980	12,897	10,795	8,674	6,533	4,374	2,196
W-4	34,577	31,840	29,076	26,286	23,470	20,627	17,759	14,864	11,943	8,996	6,022	3,024
W-3	31,564	29,065	26,542	23,995	21,424	18,830	16,211	13,568	10,902	8,212	5,497	2,760
W-2	27,889	25,681	23,452	21,202	18,930	16,637	14,324	11,989	9,633	7,256	4,857	2,439
W-1	26,203	24,128	22,034	19,919	17,785	15,631	13,457	11,264	9,050	6,817	4,564	2,291
E-9	29,121	26,815	24,487	22,138	19,766	17,372	14,956	12,518	10,058	7,576	5,072	2,547
E-8	25,657	23,625	21,575	19,504	17,415	15,306	13,177	11,029	8,862	6,675	4,469	2,244
E-7	23,269	21,427	19,567	17,689	15,794	13,881	11,951	10,003	8,037	6,054	4,053	2,035
E-6	19,843	18,272	16,686	15,085	13,469	11,837	10,191	8,530	6,854	5,162	3,456	1,735
E-5	16,655	15,337	14,005	12,661	11,305	9,936	8,554	7,160	5,753	4,333	2,901	1,456
E-4	13,063	12,029	10,985	9,931	8,867	7,793	6,709	5,615	4,512	3,399	2,275	1,142
E-3	10,952	10,084	9,209	8,325	7,433	6,533	5,625	4,708	3,783	2,849	1,907	958
E-2	9,238	8,507	7,769	7,023	6,271	5,511	4,745	3,971	3,191	2,404	1,609	808
E-1	8,242	7,590	6,931	6,266	5,595	4,917	4,233	3,543	2,847	2,144	1,436	721

DoD Office of the Actuary

For	HIGH 3 retirements in FY19, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	60	59	58	57	56	55	54	53	52	51	50	49
months	180	181	182	183	184	185	186	187	188	189	190	191
mult	0.225	0.228	0.231	0.234	0.237	0.240	0.243	0.245	0.248	0.251	0.254	0.257
reduct	0.950	0.951	0.952	0.953	0.953	0.954	0.955	0.956	0.957	0.958	0.958	0.959
Factor1	63.18905	62.10228	61.01668	59.93225	58.84899	57.76689	56.68597	55.60621	54.52763	53.45021	52.37396	51.29885

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	146,740	146,214	145,624	144,970	144,252	143,470	142,624	141,713	140,738	139,699	138,596	137,428
O-7	127,376	126,919	126,407	125,840	125,216	124,537	123,803	123,013	122,167	121,265	120,307	119,293
O-6	100,428	100,068	99,664	99,216	98,725	98,190	97,611	96,987	96,320	95,609	94,854	94,055
O-5	94,422	94,083	93,703	93,283	92,821	92,317	91,773	91,187	90,560	89,891	89,181	88,430
O-4	90,011	89,689	89,327	88,926	88,485	88,005	87,486	86,928	86,330	85,693	85,016	84,300
O-3	79,348	79,063	78,744	78,391	78,002	77,580	77,122	76,630	76,103	75,541	74,944	74,313
O-2	58,321	58,112	57,877	57,617	57,332	57,021	56,685	56,323	55,936	55,523	55,084	54,620
O-1	46,023	45,858	45,673	45,467	45,242	44,997	44,732	44,446	44,140	43,814	43,468	43,102
O-3E	80,517	80,228	79,904	79,545	79,151	78,722	78,258	77,758	77,224	76,654	76,048	75,407
O-2E	67,537	67,295	67,023	66,722	66,392	66,032	65,642	65,223	64,775	64,296	63,789	63,251
O-1E	57,142	56,937	56,707	56,452	56,173	55,868	55,539	55,184	54,805	54,400	53,970	53,516
W-4	72,650	72,389	72,097	71,773	71,418	71,031	70,612	70,161	69,678	69,164	68,618	68,040
W-3	65,192	64,959	64,696	64,406	64,087	63,739	63,363	62,959	62,526	62,064	61,574	61,055
W-2	59,815	59,600	59,360	59,093	58,800	58,482	58,137	57,766	57,368	56,945	56,495	56,019
W-1	55,927	55,726	55,502	55,252	54,979	54,681	54,358	54,011	53,640	53,244	52,823	52,378
E-9	62,474	62,250	61,998	61,720	61,414	61,081	60,721	60,333	59,918	59,476	59,006	58,509
E-8	53,725	53,532	53,316	53,076	52,814	52,527	52,217	51,884	51,527	51,147	50,743	50,315
E-7	50,182	50,002	49,800	49,577	49,331	49,064	48,774	48,463	48,130	47,774	47,397	46,998
E-6	44,124	43,966	43,789	43,592	43,376	43,141	42,887	42,613	42,320	42,007	41,676	41,324
E-5	38,025	37,889	37,736	37,566	37,380	37,178	36,958	36,723	36,470	36,201	35,915	35,612
E-4	29,824	29,717	29,597	29,464	29,318	29,159	28,987	28,802	28,604	28,393	28,169	27,931
E-3	25,003	24,914	24,813	24,702	24,579	24,446	24,302	24,147	23,981	23,804	23,616	23,417
E-2	21,092	21,017	20,932	20,838	20,735	20,622	20,500	20,370	20,230	20,080	19,922	19,754
E-1	18,818	18,750	18,675	18,591	18,499	18,399	18,290	18,173	18,048	17,915	17,774	17,624

DoD Office of the Actuary

HIGH 3 retirements in FY19, amount necessary to deposit in sub-account to cover early retirement payments												
For # of pmts	48	47	46	45	44	43	42	41	40	39	38	37
months	192	193	194	195	196	197	198	199	200	201	202	203
mult	0.260	0.263	0.266	0.269	0.272	0.275	0.278	0.280	0.283	0.286	0.289	0.292
reduct	0.960	0.961	0.962	0.963	0.963	0.964	0.965	0.966	0.967	0.968	0.968	0.969
Factor1	50.22	49.15	48.08	47.01	45.94	44.87	43.81	42.74	41.67	40.61	39.55	38.49

Years	16	16	16	16	16	16	16	16	16	16	16	16
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	137,963	136,649	135,270	133,825	132,315	130,739	129,097	127,390	125,616	123,777	121,872	119,901
O-7	126,467	125,263	123,998	122,674	121,289	119,845	118,340	116,775	115,149	113,463	111,717	109,910
O-6	100,297	99,341	98,339	97,288	96,190	95,045	93,851	92,610	91,321	89,984	88,599	87,166
O-5	91,557	90,685	89,770	88,811	87,808	86,763	85,673	84,540	83,363	82,143	80,878	79,570
O-4	83,597	82,800	81,965	81,089	80,174	79,219	78,224	77,190	76,115	75,001	73,846	72,652
O-3	72,364	71,675	70,952	70,194	69,402	68,575	67,714	66,818	65,888	64,924	63,924	62,890
O-2	53,188	52,682	52,150	51,593	51,011	50,403	49,770	49,112	48,428	47,719	46,985	46,225
O-1	41,972	41,572	41,153	40,713	40,254	39,774	39,275	38,755	38,216	37,656	37,077	36,477
O-3E	75,040	74,326	73,576	72,790	71,968	71,111	70,218	69,289	68,325	67,324	66,288	65,216
O-2E	61,593	61,006	60,391	59,746	59,071	58,368	57,635	56,872	56,081	55,260	54,409	53,529
O-1E	52,113	51,616	51,095	50,550	49,979	49,384	48,764	48,119	47,449	46,754	46,034	45,290
W-4	69,280	68,620	67,927	67,202	66,443	65,652	64,827	63,970	63,079	62,156	61,199	60,209
W-3	61,612	61,025	60,410	59,764	59,090	58,386	57,653	56,890	56,098	55,277	54,426	53,546
W-2	56,296	55,760	55,197	54,607	53,991	53,348	52,678	51,981	51,257	50,507	49,730	48,925
W-1	52,763	52,261	51,733	51,181	50,603	50,000	49,372	48,719	48,041	47,338	46,609	45,855
E-9	59,543	58,976	58,381	57,758	57,106	56,425	55,717	54,980	54,215	53,421	52,599	51,748
E-8	51,224	50,736	50,224	49,687	49,127	48,541	47,932	47,298	46,639	45,957	45,249	44,517
E-7	47,668	47,215	46,738	46,239	45,717	45,172	44,605	44,015	43,402	42,767	42,109	41,428
E-6	41,258	40,865	40,453	40,021	39,569	39,098	38,607	38,096	37,566	37,016	36,446	35,857
E-5	35,122	34,788	34,436	34,069	33,684	33,283	32,865	32,430	31,979	31,511	31,026	30,524
E-4	27,547	27,285	27,009	26,721	26,419	26,104	25,777	25,436	25,082	24,714	24,334	23,940
E-3	23,094	22,874	22,643	22,402	22,149	21,885	21,610	21,324	21,027	20,720	20,401	20,071
E-2	19,482	19,296	19,102	18,897	18,684	18,462	18,230	17,989	17,738	17,479	17,210	16,931
E-1	17,381	17,216	17,042	16,860	16,670	16,471	16,264	16,049	15,826	15,594	15,354	15,106

DoD Office of the Actuary

For	HIGH 3 retirements in FY19, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	36	35	34	33	32	31	30	29	28	27	26	25
months	204	205	206	207	208	209	210	211	212	213	214	215
mult	0.295	0.298	0.301	0.304	0.307	0.310	0.313	0.315	0.318	0.321	0.324	0.327
reduct	0.970	0.971	0.972	0.973	0.973	0.974	0.975	0.976	0.977	0.978	0.978	0.979
Factor1	37.43	36.37	35.31	34.25	33.20	32.14	31.09	30.04	28.99	27.94	26.89	25.84

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	117,232	115,140	112,982	110,758	108,468	106,112	103,691	101,203	98,649	96,028	93,342	90,589
O-7	107,463	105,545	103,567	101,529	99,430	97,270	95,050	92,770	90,429	88,027	85,564	83,040
O-6	85,225	83,704	82,136	80,519	78,854	77,142	75,381	73,572	71,716	69,811	67,858	65,856
O-5	77,799	76,410	74,978	73,503	71,983	70,420	68,812	67,161	65,466	63,728	61,945	60,118
O-4	71,035	69,767	68,459	67,112	65,724	64,297	62,830	61,322	59,775	58,187	56,559	54,891
O-3	61,490	60,393	59,261	58,095	56,894	55,658	54,388	53,083	51,743	50,369	48,960	47,516
O-2	45,196	44,389	43,557	42,700	41,817	40,909	39,975	39,016	38,031	37,021	35,986	34,924
O-1	35,665	35,029	34,372	33,696	32,999	32,282	31,545	30,789	30,012	29,214	28,397	27,560
O-3E	63,764	62,626	61,453	60,243	58,998	57,716	56,399	55,046	53,657	52,231	50,770	49,273
O-2E	52,337	51,403	50,440	49,447	48,425	47,373	46,292	45,181	44,041	42,871	41,672	40,443
O-1E	44,282	43,492	42,676	41,836	40,971	40,082	39,167	38,227	37,262	36,273	35,258	34,218
W-4	58,869	57,818	56,735	55,618	54,468	53,285	52,069	50,820	49,537	48,222	46,872	45,490
W-3	52,354	51,420	50,456	49,463	48,440	47,388	46,307	45,196	44,055	42,885	41,685	40,456
W-2	47,836	46,983	46,102	45,195	44,260	43,299	42,311	41,296	40,253	39,184	38,088	36,965
W-1	44,835	44,034	43,209	42,359	41,483	40,582	39,656	38,704	37,727	36,725	35,698	34,645
E-9	51,220	50,306	49,363	48,392	47,391	46,362	45,304	44,217	43,101	41,956	40,782	39,580
E-8	44,063	43,277	42,466	41,630	40,769	39,884	38,974	38,039	37,079	36,094	35,084	34,049
E-7	41,005	40,273	39,519	38,741	37,940	37,116	36,269	35,398	34,505	33,589	32,649	31,686
E-6	35,491	34,858	34,204	33,531	32,838	32,125	31,392	30,638	29,865	29,072	28,259	27,425
E-5	30,212	29,673	29,117	28,544	27,954	27,347	26,723	26,081	25,423	24,748	24,056	23,346
E-4	23,696	23,273	22,837	22,388	21,925	21,449	20,959	20,456	19,940	19,410	18,867	18,311
E-3	19,866	19,511	19,146	18,769	18,381	17,982	17,571	17,150	16,717	16,273	15,818	15,351
E-2	16,759	16,459	16,151	15,833	15,506	15,169	14,823	14,467	14,102	13,727	13,343	12,950
E-1	14,952	14,685	14,409	14,126	13,834	13,533	13,225	12,907	12,581	12,247	11,905	11,554

DoD Office of the Actuary

HIGH 3 retirements in FY19, amount necessary to deposit in sub-account to cover early retirement payments												
For # 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	24.79	23.75	22.70	21.66	20.62	19.58	18.54	17.50	16.46	15.42	14.39	13.36

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	91,977	88,953	85,859	82,695	79,462	76,159	72,786	69,343	65,829	62,246	58,593	54,869
O-7	86,360	83,520	80,616	77,645	74,609	71,508	68,341	65,108	61,809	58,445	55,015	51,518
O-6	67,349	65,134	62,869	60,552	58,185	55,766	53,296	50,775	48,202	45,579	42,904	40,177
O-5	60,151	58,174	56,150	54,081	51,967	49,807	47,601	45,349	43,051	40,708	38,319	35,883
O-4	53,971	52,196	50,381	48,524	46,627	44,689	42,709	40,689	38,628	36,525	34,381	32,196
O-3	46,236	44,716	43,161	41,571	39,945	38,285	36,589	34,858	33,092	31,291	29,454	27,582
O-2	33,984	32,867	31,723	30,555	29,360	28,139	26,893	25,621	24,323	22,999	21,649	20,273
O-1	26,818	25,936	25,034	24,111	23,169	22,206	21,222	20,218	19,194	18,149	17,084	15,998
O-3E	49,343	47,721	46,061	44,364	42,629	40,857	39,048	37,200	35,316	33,394	31,434	29,436
O-2E	39,354	38,060	36,736	35,383	33,999	32,586	31,143	29,669	28,166	26,633	25,070	23,477
O-1E	33,297	32,202	31,082	29,937	28,766	27,570	26,349	25,103	23,831	22,534	21,211	19,863
W-4	45,848	44,340	42,798	41,221	39,609	37,963	36,281	34,565	32,814	31,028	29,207	27,350
W-3	41,852	40,476	39,068	37,628	36,157	34,654	33,119	31,553	29,954	28,324	26,661	24,967
W-2	36,980	35,764	34,520	33,248	31,948	30,620	29,264	27,879	26,467	25,026	23,558	22,060
W-1	34,743	33,601	32,432	31,237	30,016	28,768	27,494	26,193	24,866	23,513	22,133	20,726
E-9	39,204	37,915	36,596	35,247	33,869	32,461	31,024	29,556	28,059	26,531	24,974	23,387
E-8	34,540	33,405	32,243	31,055	29,841	28,600	27,333	26,040	24,721	23,376	22,004	20,605
E-7	31,326	30,296	29,242	28,165	27,063	25,938	24,790	23,617	22,420	21,200	19,956	18,688
E-6	26,713	25,835	24,937	24,018	23,079	22,119	21,140	20,140	19,119	18,079	17,018	15,936
E-5	22,422	21,685	20,931	20,159	19,371	18,566	17,744	16,904	16,048	15,174	14,284	13,376
E-4	17,586	17,008	16,416	15,811	15,193	14,562	13,917	13,258	12,587	11,902	11,203	10,491
E-3	14,743	14,259	13,763	13,256	12,737	12,208	11,667	11,115	10,552	9,978	9,392	8,795
E-2	12,437	12,028	11,610	11,182	10,745	10,298	9,842	9,377	8,902	8,417	7,923	7,420
E-1	11,096	10,731	10,358	9,976	9,586	9,188	8,781	8,366	7,942	7,509	7,069	6,619

DoD Office of the Actuary

HIGH 3 retirements in FY19, amount necessary to deposit in sub-account to cover early retirement payments												
For # 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	12.32	11.29	10.26	9.23	8.20	7.17	6.14	5.12	4.09	3.07	2.04	1.02

Years	19	19	19	19	19	19	19	19	19	19	19	19
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	51,925	47,996	43,994	39,920	35,774	31,555	27,264	22,901	18,465	13,957	9,375	4,723
O-7	48,754	45,064	41,307	37,482	33,589	29,628	25,599	21,502	17,337	13,104	8,803	4,435
O-6	38,021	35,144	32,214	29,231	26,195	23,106	19,964	16,769	13,521	10,219	6,865	3,459
O-5	33,958	31,388	28,771	26,107	23,395	20,637	17,830	14,977	12,076	9,127	6,131	3,089
O-4	30,469	28,163	25,815	23,424	20,991	18,516	15,998	13,438	10,835	8,189	5,501	2,772
O-3	26,103	24,127	22,115	20,068	17,983	15,863	13,706	11,512	9,282	7,016	4,713	2,374
O-2	19,185	17,734	16,255	14,750	13,218	11,659	10,074	8,461	6,823	5,157	3,464	1,745
O-1	15,140	13,994	12,827	11,639	10,430	9,200	7,949	6,677	5,384	4,069	2,734	1,377
O-3E	27,857	25,748	23,602	21,416	19,192	16,929	14,627	12,286	9,906	7,487	5,030	2,534
O-2E	22,217	20,536	18,824	17,080	15,306	13,501	11,665	9,799	7,901	5,972	4,011	2,021
O-1E	18,798	17,375	15,926	14,451	12,950	11,423	9,870	8,290	6,685	5,052	3,394	1,710
W-4	25,883	23,924	21,929	19,899	17,832	15,729	13,590	11,415	9,204	6,957	4,673	2,354
W-3	23,627	21,839	20,018	18,165	16,278	14,358	12,406	10,420	8,402	6,351	4,266	2,149
W-2	20,877	19,297	17,688	16,050	14,383	12,687	10,962	9,207	7,424	5,611	3,769	1,899
W-1	19,614	18,130	16,618	15,079	13,513	11,920	10,299	8,651	6,975	5,272	3,541	1,784
E-9	22,020	20,354	18,657	16,929	15,171	13,382	11,562	9,712	7,831	5,919	3,976	2,003
E-8	19,401	17,933	16,438	14,915	13,366	11,790	10,187	8,557	6,899	5,215	3,503	1,765
E-7	17,595	16,264	14,908	13,527	12,122	10,693	9,239	7,760	6,257	4,729	3,177	1,601
E-6	15,005	13,869	12,713	11,536	10,337	9,118	7,878	6,618	5,336	4,033	2,709	1,365
E-5	12,594	11,641	10,671	9,682	8,677	7,654	6,613	5,555	4,479	3,385	2,274	1,146
E-4	9,878	9,130	8,369	7,594	6,805	6,003	5,187	4,357	3,513	2,655	1,784	899
E-3	8,281	7,655	7,016	6,367	5,705	5,033	4,348	3,652	2,945	2,226	1,495	753
E-2	6,986	6,457	5,919	5,371	4,813	4,245	3,668	3,081	2,484	1,878	1,261	635
E-1	6,233	5,761	5,281	4,792	4,294	3,788	3,273	2,749	2,216	1,675	1,125	567