



OFFICE OF THE UNDER SECRETARY OF DEFENSE

1 100 DEFENSE PENTAGON
WASHINGTON, DC 20301-1100

COMPTROLLER

05 JAN 2021

(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 2021 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program

The attached FY 2021 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 2021. These amounts approximate the necessary funding based on the retirement year and years of service. Such amounts will be made available to pay the retired members for the period of entitlement up to the time that responsibility for their retired pay is funded by the Military Retirement Fund.

Questions regarding these rates should be directed to Alicia Litts in the Office of the Under Secretary of Defense (Comptroller), Program/Budget, Directorate for Military Pay and Construction. Alicia Litts can be reached by email: alicia.d.litts.civ@mail.mil, or by telephone at (703) 695-8152/(703) 785-2024.

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MCANDREW.ANNE.J.10432430
NE.J.1043243019 ¹⁹
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Anne J. McAndrew
DoD Deputy Comptroller (Program/Budget)

Attachment:
As stated

FY 2021 Military Personnel Retired Pay Tables for the Temporary Early Retirement Authority (TERA) Program

This file should be used to determine the amount of funding necessary to obligate and deposit into the military personnel appropriation subaccounts to fund the cost of payments to members separated under early retirement programs in FY 2021.

These amounts approximate the necessary funding based on the retirement year and years of service. Such amounts will be made available to pay the retired members for the period of entitlement up to the time that responsibility for their retired pay is funded by the Military Retirement Fund.

Worksheet tabs are separated by member service and Non-Career Status Bonus (CSB) / CSB

Non-CSB vs CSB:

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

Non-CSB refers to military members who remained under the High-3 benefit formula at their 15-year mark (i.e., did not elect CSB).

CSB refers to military members entering service after July 31, 1986 who, at their 15 year-of-service mark, elected the CSB and fall under the Redux benefit formula (P.L. 106-65, Subtitle D).

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

Service:

TO DETERMINE THE APPROPRIATE TAB, determine your year (2021), CSB Status (non-csb or csb), and Year of service (15 through 19)

For example, to find the sub-account for 2021 for someone with Non-CSB and 19 years of service, you would go to: 2021 Non-CSB yos19h3

Assumptions:

FY 2021

COLAS: SAL INC:

2021	1.013	1.030
2022	1.023	1.027
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
2028	1.023	1.026
2029	1.023	1.026

* Retirements in FY 2021 are assumed to be spread throughout the year.

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

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

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

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

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

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

DoDI 1332.46 states that BRS participants "may not elect a lump sum of retired pay upon retirement with less than 20 years of service."

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

--> *Pete Rossi, Deputy Chief Actuary, DoD Office of the Actuary (OACT), Peter.G.Rossi4.civ@mail.mil, 703-851-5001*

DoD - Office of the Actuary

For	HIGH 3 Non-CSB retirements in FY21, 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	64.58	63.45	62.31	61.18	60.05	58.92	57.79	56.67	55.55	54.43	53.31	52.19	

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	268,941	265,907	262,823	259,690	256,508	253,276	249,995	246,665	243,286	239,858	236,380	232,854
O-7	233,449	230,815	228,139	225,419	222,657	219,852	217,004	214,113	211,180	208,204	205,186	202,124
O-6	184,056	181,980	179,869	177,725	175,547	173,335	171,090	168,811	166,499	164,152	161,773	159,359
O-5	173,050	171,097	169,113	167,097	165,049	162,970	160,859	158,716	156,542	154,336	152,099	149,829
O-4	164,970	163,109	161,217	159,295	157,343	155,361	153,349	151,306	149,233	147,130	144,997	142,834
O-3	145,423	143,783	142,115	140,421	138,700	136,953	135,179	133,378	131,551	129,697	127,817	125,910
O-2	106,885	105,679	104,454	103,209	101,944	100,659	99,356	98,032	96,689	95,327	93,945	92,543
O-1	84,349	83,397	82,430	81,447	80,449	79,436	78,407	77,362	76,303	75,227	74,137	73,031
O-3E	147,568	145,903	144,211	142,492	140,746	138,972	137,172	135,345	133,491	131,610	129,702	127,767
O-2E	123,776	122,380	120,961	119,519	118,054	116,567	115,057	113,524	111,969	110,391	108,791	107,168
O-1E	104,728	103,546	102,346	101,126	99,886	98,628	97,350	96,054	94,738	93,403	92,049	90,675
W-4	133,149	131,647	130,120	128,569	126,994	125,394	123,769	122,121	120,448	118,750	117,029	115,283
W-3	119,481	118,133	116,763	115,371	113,957	112,522	111,064	109,585	108,083	106,560	105,015	103,449
W-2	109,623	108,386	107,129	105,852	104,555	103,237	101,900	100,543	99,165	97,768	96,351	94,913
W-1	102,502	101,345	100,170	98,976	97,763	96,531	95,281	94,012	92,724	91,417	90,092	88,748
E-9	113,230	111,953	110,654	109,335	107,995	106,635	105,253	103,851	102,429	100,985	99,521	98,036
E-8	97,373	96,274	95,158	94,023	92,871	91,701	90,513	89,307	88,084	86,843	85,584	84,307
E-7	90,957	89,930	88,887	87,828	86,752	85,659	84,549	83,423	82,280	81,121	79,944	78,752
E-6	79,975	79,073	78,156	77,224	76,278	75,317	74,341	73,351	72,346	71,327	70,293	69,244
E-5	68,921	68,143	67,353	66,550	65,734	64,906	64,065	63,212	62,346	61,467	60,576	59,673
E-4	54,055	53,445	52,826	52,196	51,556	50,907	50,247	49,578	48,899	48,210	47,511	46,802
E-3	45,320	44,809	44,289	43,761	43,225	42,680	42,127	41,566	40,997	40,419	39,833	39,239
E-2	38,228	37,797	37,359	36,913	36,461	36,002	35,535	35,062	34,582	34,094	33,600	33,099
E-1	34,107	33,722	33,331	32,934	32,530	32,121	31,704	31,282	30,854	30,419	29,978	29,531

DoD - Office of the Actuary

For	HIGH 3 Non-CSB retirements in FY21, 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	51.08	49.97	48.86	47.75	46.65	45.54	44.44	43.34	42.25	41.15	40.06	38.97

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	232,256	228,584	224,862	221,090	217,268	213,396	209,475	205,505	201,485	197,415	193,296	189,127
O-7	212,902	209,536	206,124	202,666	199,163	195,614	192,019	188,380	184,695	180,964	177,188	173,366
O-6	168,846	166,177	163,471	160,728	157,950	155,136	152,285	149,398	146,476	143,517	140,523	137,492
O-5	154,131	151,694	149,224	146,721	144,185	141,615	139,013	136,378	133,710	131,010	128,276	125,509
O-4	140,732	138,507	136,251	133,965	131,650	129,304	126,928	124,522	122,086	119,620	117,124	114,598
O-3	121,821	119,895	117,943	115,964	113,960	111,929	109,872	107,790	105,681	103,547	101,386	99,199
O-2	89,538	88,122	86,687	85,233	83,760	82,267	80,755	79,225	77,675	76,106	74,518	72,911
O-1	70,659	69,542	68,409	67,262	66,099	64,921	63,729	62,521	61,297	60,059	58,806	57,538
O-3E	126,328	124,331	122,306	120,255	118,176	116,070	113,937	111,778	109,591	107,377	105,137	102,869
O-2E	103,688	102,048	100,386	98,702	96,996	95,268	93,517	91,745	89,950	88,133	86,294	84,433
O-1E	87,731	86,344	84,938	83,513	82,069	80,607	79,126	77,626	76,107	74,570	73,014	71,439
W-4	116,628	114,783	112,914	111,020	109,101	107,157	105,188	103,194	101,175	99,132	97,063	94,970
W-3	103,719	102,079	100,417	98,733	97,026	95,297	93,546	91,773	89,978	88,160	86,321	84,459
W-2	94,774	93,275	91,757	90,217	88,658	87,078	85,478	83,858	82,217	80,557	78,876	77,175
W-1	88,825	87,420	85,997	84,554	83,092	81,612	80,112	78,594	77,056	75,500	73,924	72,330
E-9	99,126	97,559	95,970	94,360	92,729	91,077	89,403	87,709	85,993	84,256	82,498	80,719
E-8	85,275	83,927	82,560	81,175	79,772	78,351	76,911	75,453	73,977	72,483	70,970	69,440
E-7	79,357	78,102	76,830	75,541	74,236	72,913	71,573	70,216	68,843	67,452	66,045	64,620
E-6	68,687	67,601	66,500	65,385	64,254	63,109	61,950	60,776	59,587	58,383	57,165	55,932
E-5	58,472	57,547	56,610	55,661	54,698	53,724	52,737	51,737	50,725	49,700	48,663	47,614
E-4	45,860	45,135	44,400	43,655	42,901	42,136	41,362	40,578	39,784	38,981	38,167	37,344
E-3	38,449	37,841	37,225	36,601	35,968	35,327	34,678	34,021	33,355	32,681	31,999	31,309
E-2	32,433	31,920	31,400	30,873	30,340	29,799	29,252	28,697	28,136	27,567	26,992	26,410
E-1	28,936	28,479	28,015	27,545	27,069	26,587	26,098	25,603	25,103	24,596	24,082	23,563

DoD - Office of the Actuary

For	HIGH 3 Non-CSB retirements in FY21, amount necessary to deposit in sub-account to cover early retirement payments											
# of pmts	36	35	34	33	32	31	30	29	28	27	26	25
months	204	205	206	207	208	209	210	211	212	213	214	215
mult	0.425	0.427	0.429	0.431	0.433	0.435	0.438	0.440	0.442	0.444	0.446	0.448
reduct	0.970	0.971	0.972	0.973	0.973	0.974	0.975	0.976	0.977	0.978	0.978	0.979
Factor1	37.88	36.79	35.71	34.63	33.55	32.47	31.39	30.32	29.24	28.17	27.11	26.04

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	183,730	179,489	175,198	170,858	166,470	162,032	157,545	153,009	148,424	143,790	139,107	134,375
O-7	168,419	164,532	160,599	156,621	152,597	148,529	144,416	140,258	136,055	131,807	127,515	123,177
O-6	133,568	130,485	127,366	124,211	121,021	117,794	114,532	111,235	107,901	104,533	101,128	97,688
O-5	121,928	119,113	116,266	113,386	110,473	107,528	104,551	101,540	98,498	95,422	92,315	89,174
O-4	111,328	108,758	106,158	103,529	100,869	98,180	95,461	92,713	89,935	87,127	84,289	81,422
O-3	96,369	94,144	91,894	89,617	87,315	84,988	82,634	80,255	77,850	75,419	72,963	70,481
O-2	70,830	69,195	67,541	65,868	64,176	62,465	60,736	58,987	57,219	55,433	53,627	51,803
O-1	55,896	54,606	53,300	51,980	50,645	49,295	47,930	46,550	45,155	43,745	42,320	40,881
O-3E	99,934	97,627	95,293	92,933	90,546	88,132	85,691	83,224	80,730	78,210	75,663	73,089
O-2E	82,024	80,130	78,215	76,277	74,318	72,337	70,334	68,309	66,262	64,193	62,102	59,990
O-1E	69,401	67,799	66,178	64,539	62,881	61,205	59,510	57,796	56,064	54,314	52,545	50,758
W-4	92,260	90,130	87,976	85,797	83,593	81,364	79,111	76,833	74,531	72,204	69,852	67,476
W-3	82,049	80,155	78,239	76,301	74,341	72,359	70,355	68,329	66,282	64,213	62,121	60,008
W-2	74,972	73,242	71,491	69,720	67,929	66,118	64,287	62,436	60,565	58,674	56,764	54,833
W-1	70,266	68,644	67,003	65,343	63,665	61,968	60,252	58,517	56,763	54,991	53,200	51,390
E-9	79,463	77,628	75,773	73,896	71,998	70,078	68,138	66,176	64,193	62,189	60,163	58,117
E-8	68,359	66,781	65,185	63,570	61,937	60,286	58,617	56,929	55,223	53,499	51,757	49,996
E-7	63,615	62,146	60,661	59,158	57,639	56,102	54,548	52,978	51,390	49,786	48,165	46,526
E-6	55,062	53,791	52,505	51,204	49,889	48,559	47,214	45,855	44,481	43,092	41,689	40,271
E-5	46,873	45,791	44,696	43,589	42,469	41,337	40,192	39,035	37,866	36,683	35,489	34,281
E-4	36,763	35,914	35,056	34,188	33,309	32,421	31,524	30,616	29,698	28,771	27,834	26,887
E-3	30,822	30,111	29,391	28,663	27,927	27,182	26,429	25,668	24,899	24,122	23,336	22,542
E-2	25,999	25,399	24,792	24,178	23,557	22,929	22,294	21,652	21,003	20,347	19,685	19,015
E-1	23,196	22,661	22,119	21,571	21,017	20,457	19,890	19,318	18,739	18,154	17,563	16,965

DoD - Office of the Actuary

For	HIGH 3 Non-CSB retirements in FY21, 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	24.98	23.91	22.85	21.80	20.74	19.69	18.63	17.58	16.54	15.49	14.45	13.40

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	135,805	130,743	125,629	120,465	115,249	109,982	104,664	99,295	93,874	88,403	82,881	77,307
O-7	127,511	122,758	117,957	113,108	108,211	103,265	98,272	93,231	88,141	83,004	77,819	72,586
O-6	99,441	95,734	91,990	88,209	84,389	80,533	76,639	72,707	68,738	64,732	60,688	56,607
O-5	88,814	85,504	82,160	78,782	75,371	71,927	68,449	64,937	61,392	57,814	54,203	50,558
O-4	79,688	76,718	73,718	70,687	67,627	64,536	61,415	58,265	55,084	51,874	48,633	45,363
O-3	68,268	65,723	63,153	60,557	57,935	55,287	52,614	49,915	47,190	44,440	41,664	38,862
O-2	50,177	48,306	46,417	44,509	42,582	40,636	38,671	36,687	34,684	32,663	30,622	28,563
O-1	39,597	38,121	36,630	35,124	33,604	32,068	30,517	28,952	27,371	25,776	24,166	22,541
O-3E	72,858	70,142	67,399	64,628	61,830	59,004	56,151	53,270	50,362	47,427	44,464	41,474
O-2E	58,106	55,940	53,752	51,543	49,311	47,057	44,782	42,485	40,165	37,824	35,462	33,077
O-1E	49,164	47,331	45,480	43,611	41,722	39,816	37,890	35,947	33,984	32,004	30,004	27,987
W-4	67,694	65,170	62,622	60,047	57,447	54,822	52,171	49,495	46,793	44,066	41,313	38,535
W-3	61,795	59,492	57,165	54,815	52,442	50,045	47,625	45,182	42,716	40,226	37,713	35,177
W-2	54,600	52,565	50,509	48,433	46,336	44,218	42,080	39,921	37,742	35,542	33,322	31,081
W-1	51,299	49,387	47,455	45,504	43,534	41,544	39,536	37,507	35,460	33,393	31,307	29,202
E-9	57,302	55,167	53,009	50,830	48,629	46,407	44,163	41,897	39,610	37,301	34,971	32,620
E-8	50,486	48,604	46,703	44,783	42,844	40,886	38,909	36,913	34,898	32,864	30,811	28,739
E-7	45,788	44,081	42,357	40,616	38,857	37,081	35,288	33,478	31,650	29,806	27,944	26,065
E-6	39,046	37,590	36,120	34,635	33,136	31,621	30,092	28,549	26,990	25,417	23,829	22,227
E-5	32,773	31,552	30,318	29,071	27,813	26,542	25,258	23,962	22,654	21,334	20,001	18,656
E-4	25,704	24,746	23,779	22,801	21,814	20,817	19,810	18,794	17,768	16,732	15,687	14,632
E-3	21,551	20,747	19,936	19,116	18,289	17,453	16,609	15,757	14,897	14,029	13,152	12,268
E-2	18,178	17,501	16,816	16,125	15,427	14,722	14,010	13,291	12,566	11,833	11,094	10,348
E-1	16,219	15,614	15,004	14,387	13,764	13,135	12,500	11,858	11,211	10,558	9,898	9,233

DoD - Office of the Actuary

For	HIGH 3 Non-CSB retirements in FY21, 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	12.36	11.32	10.29	9.25	8.22	7.19	6.16	5.13	4.10	3.07	2.05	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	72,873	67,102	61,277	55,397	49,462	43,473	37,429	31,330	25,176	18,967	12,704	6,381
O-7	68,422	63,004	57,535	52,014	46,442	40,818	35,143	29,416	23,638	17,809	11,928	5,992
O-6	53,360	49,135	44,869	40,564	36,218	31,832	27,407	22,941	18,435	13,888	9,302	4,673
O-5	47,658	43,884	40,074	36,229	32,348	28,431	24,478	20,489	16,464	12,404	8,308	4,173
O-4	42,761	39,375	35,957	32,506	29,024	25,509	21,963	18,384	14,773	11,130	7,454	3,744
O-3	36,633	33,732	30,804	27,848	24,864	21,854	18,815	15,749	12,656	9,535	6,386	3,208
O-2	26,925	24,793	22,640	20,468	18,275	16,062	13,829	11,575	9,302	7,008	4,694	2,358
O-1	21,248	19,565	17,867	16,152	14,422	12,676	10,913	9,135	7,341	5,530	3,704	1,861
O-3E	39,095	36,000	32,874	29,720	26,536	23,323	20,080	16,808	13,506	10,176	6,815	3,423
O-2E	31,180	28,711	26,218	23,703	21,163	18,601	16,014	13,405	10,772	8,115	5,435	2,730
O-1E	26,381	24,292	22,184	20,055	17,906	15,738	13,550	11,342	9,114	6,866	4,599	2,310
W-4	36,324	33,448	30,544	27,613	24,655	21,670	18,657	15,617	12,549	9,454	6,332	3,181
W-3	33,159	30,534	27,883	25,207	22,507	19,782	17,031	14,256	11,456	8,631	5,781	2,904
W-2	29,298	26,978	24,636	22,272	19,886	17,478	15,048	12,596	10,122	7,626	5,107	2,566
W-1	27,527	25,347	23,147	20,926	18,684	16,421	14,138	11,834	9,510	7,165	4,799	2,410
E-9	30,594	28,171	25,726	23,257	20,766	18,251	15,714	13,153	10,569	7,963	5,333	2,679
E-8	26,954	24,820	22,665	20,491	18,295	16,080	13,844	11,588	9,312	7,016	4,699	2,360
E-7	24,446	22,510	20,556	18,584	16,593	14,584	12,556	10,510	8,446	6,363	4,262	2,141
E-6	20,847	19,196	17,530	15,848	14,150	12,436	10,707	8,962	7,202	5,426	3,634	1,825
E-5	17,498	16,112	14,713	13,302	11,877	10,438	8,987	7,523	6,045	4,554	3,050	1,532
E-4	13,724	12,637	11,540	10,433	9,315	8,187	7,049	5,900	4,741	3,572	2,392	1,202
E-3	11,506	10,595	9,675	8,747	7,810	6,864	5,910	4,947	3,975	2,995	2,006	1,008
E-2	9,706	8,937	8,161	7,378	6,588	5,790	4,985	4,173	3,353	2,526	1,692	850
E-1	8,659	7,974	7,281	6,583	5,877	5,166	4,448	3,723	2,992	2,254	1,510	758

DoD - Office of the Actuary

For	HIGH 3 CSB retirements in FY21, 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	63.24856	62.16068	61.07396	59.98843	58.90406	57.82087	56.73885	55.65801	54.57834	53.49985	52.42253	51.34634	

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	154,198	153,645	153,025	152,338	151,583	150,761	149,871	148,914	147,890	146,798	145,638	144,411
O-7	133,849	133,369	132,831	132,234	131,579	130,865	130,093	129,262	128,373	127,425	126,419	125,353
O-6	105,529	105,151	104,726	104,256	103,739	103,177	102,568	101,913	101,212	100,465	99,671	98,831
O-5	99,219	98,863	98,464	98,021	97,536	97,007	96,434	95,819	95,160	94,457	93,711	92,921
O-4	94,586	94,247	93,866	93,445	92,982	92,477	91,932	91,345	90,717	90,047	89,335	88,583
O-3	83,379	83,080	82,745	82,373	81,965	81,520	81,039	80,522	79,968	79,377	78,750	78,087
O-2	61,283	61,063	60,817	60,543	60,243	59,917	59,563	59,183	58,776	58,342	57,881	57,393
O-1	48,362	48,188	47,994	47,778	47,541	47,284	47,005	46,704	46,383	46,041	45,677	45,292
O-3E	84,609	84,305	83,965	83,588	83,173	82,722	82,234	81,709	81,147	80,548	79,912	79,238
O-2E	70,968	70,713	70,428	70,111	69,764	69,386	68,976	68,536	68,064	67,562	67,028	66,463
O-1E	60,046	59,831	59,589	59,322	59,028	58,708	58,361	57,989	57,590	57,164	56,713	56,235
W-4	76,342	76,068	75,761	75,420	75,047	74,640	74,199	73,726	73,218	72,678	72,104	71,496
W-3	68,505	68,259	67,984	67,678	67,343	66,978	66,583	66,157	65,702	65,217	64,702	64,157
W-2	62,852	62,627	62,374	62,094	61,786	61,451	61,089	60,699	60,281	59,836	59,363	58,863
W-1	58,770	58,559	58,322	58,060	57,773	57,459	57,120	56,756	56,365	55,949	55,507	55,039
E-9	65,650	65,415	65,151	64,858	64,537	64,187	63,808	63,400	62,964	62,499	62,006	61,483
E-8	56,456	56,254	56,026	55,775	55,498	55,197	54,872	54,521	54,146	53,747	53,322	52,873
E-7	52,736	52,547	52,335	52,100	51,842	51,560	51,256	50,929	50,579	50,205	49,809	49,389
E-6	46,369	46,203	46,016	45,809	45,583	45,335	45,068	44,780	44,472	44,144	43,795	43,426
E-5	39,960	39,816	39,656	39,477	39,282	39,069	38,838	38,590	38,325	38,042	37,741	37,423
E-4	31,341	31,229	31,102	30,963	30,809	30,642	30,461	30,267	30,059	29,837	29,601	29,352
E-3	26,276	26,182	26,076	25,959	25,831	25,690	25,539	25,376	25,201	25,015	24,818	24,608
E-2	22,165	22,085	21,996	21,897	21,789	21,670	21,543	21,405	21,258	21,101	20,934	20,758
E-1	19,775	19,704	19,625	19,536	19,440	19,334	19,220	19,098	18,966	18,826	18,677	18,520

DoD - Office of the Actuary

For	HIGH 3 CSB retirements in FY21, 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	50.27	49.20	48.12	47.05	45.98	44.91	43.85	42.78	41.71	40.65	39.58	38.52

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	144,975	143,594	142,144	140,626	139,038	137,382	135,656	133,862	131,998	130,065	128,063	125,991
O-7	132,894	131,628	130,299	128,907	127,452	125,934	124,352	122,707	120,998	119,227	117,391	115,492
O-6	105,394	104,390	103,337	102,233	101,079	99,874	98,620	97,315	95,960	94,555	93,100	91,594
O-5	96,209	95,293	94,331	93,323	92,269	91,170	90,025	88,834	87,597	86,315	84,986	83,611
O-4	87,845	87,008	86,130	85,210	84,248	83,244	82,199	81,111	79,982	78,811	77,598	76,342
O-3	76,041	75,317	74,557	73,760	72,927	72,059	71,153	70,212	69,235	68,221	67,171	66,084
O-2	55,890	55,357	54,799	54,213	53,601	52,963	52,297	51,605	50,887	50,142	49,370	48,571
O-1	44,106	43,686	43,244	42,782	42,300	41,796	41,271	40,725	40,158	39,570	38,960	38,330
O-3E	78,855	78,103	77,315	76,489	75,625	74,724	73,786	72,810	71,796	70,745	69,656	68,529
O-2E	64,722	64,106	63,458	62,780	62,072	61,332	60,562	59,761	58,929	58,066	57,172	56,247
O-1E	54,762	54,240	53,693	53,119	52,519	51,894	51,242	50,564	49,860	49,130	48,374	47,591
W-4	72,799	72,106	71,378	70,615	69,818	68,986	68,120	67,219	66,283	65,312	64,307	63,266
W-3	64,742	64,125	63,478	62,800	62,091	61,351	60,580	59,779	58,947	58,084	57,189	56,264
W-2	59,158	58,595	58,003	57,383	56,736	56,060	55,356	54,623	53,863	53,074	52,257	51,412
W-1	55,445	54,916	54,362	53,781	53,174	52,541	51,881	51,194	50,482	49,742	48,977	48,184
E-9	62,570	61,974	61,348	60,693	60,008	59,293	58,548	57,774	56,969	56,135	55,271	54,377
E-8	53,827	53,314	52,776	52,212	51,623	51,008	50,367	49,701	49,009	48,291	47,548	46,779
E-7	50,091	49,614	49,113	48,588	48,040	47,468	46,871	46,251	45,607	44,940	44,248	43,532
E-6	43,356	42,943	42,510	42,056	41,581	41,085	40,569	40,033	39,475	38,897	38,299	37,679
E-5	36,908	36,557	36,188	35,801	35,397	34,975	34,536	34,079	33,605	33,112	32,603	32,075
E-4	28,948	28,672	28,382	28,079	27,762	27,431	27,087	26,729	26,356	25,971	25,571	25,157
E-3	24,270	24,039	23,796	23,542	23,276	22,999	22,710	22,409	22,097	21,774	21,439	21,092
E-2	20,472	20,277	20,072	19,858	19,634	19,400	19,156	18,903	18,639	18,367	18,084	17,791
E-1	18,265	18,091	17,908	17,717	17,517	17,308	17,091	16,865	16,630	16,387	16,134	15,873

DoD - Office of the Actuary

For	HIGH 3 CSB retirements in FY21, 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	37.46	36.40	35.34	34.28	33.23	32.17	31.12	30.06	29.01	27.96	26.91	25.86	

Years	17	17	17	17	17	17	17	17	17	17	17	17
Months	0	1	2	3	4	5	6	7	8	9	10	11
O-10												
O-9	0	0	0	0	0	0	0	0	0	0	0	0
O-8	123,189	120,991	118,722	116,385	113,978	111,503	108,957	106,342	103,658	100,904	98,081	95,188
O-7	112,924	110,908	108,829	106,687	104,480	102,211	99,878	97,481	95,020	92,496	89,908	87,255
O-6	89,557	87,958	86,309	84,610	82,860	81,060	79,210	77,309	75,358	73,356	71,303	69,200
O-5	81,752	80,292	78,787	77,236	75,639	73,996	72,307	70,572	68,790	66,963	65,089	63,169
O-4	74,645	73,312	71,938	70,522	69,063	67,563	66,021	64,436	62,810	61,141	59,430	57,677
O-3	64,614	63,461	62,271	61,045	59,783	58,484	57,149	55,778	54,370	52,926	51,445	49,927
O-2	47,491	46,643	45,769	44,868	43,940	42,986	42,004	40,996	39,962	38,900	37,811	36,696
O-1	37,478	36,809	36,119	35,408	34,676	33,922	33,148	32,352	31,536	30,698	29,839	28,959
O-3E	67,005	65,809	64,575	63,304	61,995	60,648	59,264	57,842	56,381	54,884	53,348	51,774
O-2E	54,996	54,015	53,002	51,959	50,884	49,779	48,642	47,475	46,277	45,047	43,787	42,495
O-1E	46,533	45,702	44,845	43,962	43,053	42,118	41,157	40,169	39,155	38,115	37,048	35,955
W-4	61,860	60,755	59,616	58,443	57,234	55,991	54,713	53,400	52,052	50,669	49,251	47,798
W-3	55,013	54,031	53,018	51,974	50,900	49,794	48,657	47,490	46,291	45,061	43,800	42,508
W-2	50,268	49,371	48,446	47,492	46,510	45,499	44,461	43,394	42,299	41,175	40,023	38,842
W-1	47,113	46,272	45,404	44,511	43,590	42,643	41,670	40,670	39,643	38,590	37,510	36,404
E-9	53,821	52,861	51,870	50,849	49,797	48,715	47,603	46,461	45,288	44,085	42,851	41,587
E-8	46,301	45,474	44,622	43,743	42,839	41,908	40,952	39,969	38,960	37,925	36,864	35,776
E-7	43,087	42,318	41,525	40,707	39,866	39,000	38,109	37,195	36,256	35,293	34,305	33,293
E-6	37,294	36,629	35,942	35,234	34,506	33,756	32,986	32,194	31,381	30,548	29,693	28,817
E-5	31,748	31,181	30,597	29,994	29,374	28,736	28,080	27,406	26,714	26,005	25,277	24,531
E-4	24,900	24,456	23,997	23,525	23,038	22,538	22,023	21,495	20,952	20,396	19,825	19,240
E-3	20,876	20,504	20,119	19,723	19,315	18,896	18,464	18,021	17,566	17,100	16,621	16,131
E-2	17,610	17,295	16,971	16,637	16,293	15,939	15,575	15,201	14,818	14,424	14,020	13,607
E-1	15,711	15,431	15,142	14,843	14,536	14,221	13,896	13,563	13,220	12,869	12,509	12,140

DoD - Office of the Actuary

For	HIGH 3 CSB retirements in FY21, 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	24.81	23.77	22.72	21.68	20.63	19.59	18.55	17.51	16.47	15.44	14.40	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	96,645	93,466	90,215	86,890	83,491	80,020	76,475	72,856	69,164	65,398	61,559	57,645
O-7	90,743	87,758	84,705	81,583	78,393	75,133	71,804	68,407	64,940	61,404	57,799	54,125
O-6	70,767	68,439	66,058	63,624	61,135	58,593	55,997	53,348	50,644	47,887	45,075	42,210
O-5	63,204	61,125	58,999	56,825	54,602	52,332	50,013	47,647	45,232	42,769	40,258	37,699
O-4	56,710	54,845	52,937	50,986	48,992	46,955	44,874	42,751	40,584	38,375	36,122	33,825
O-3	48,583	46,985	45,350	43,679	41,971	40,225	38,443	36,624	34,768	32,875	30,945	28,978
O-2	35,708	34,534	33,332	32,104	30,848	29,565	28,256	26,919	25,554	24,163	22,744	21,299
O-1	28,179	27,252	26,304	25,335	24,344	23,332	22,298	21,243	20,166	19,068	17,949	16,808
O-3E	51,849	50,143	48,399	46,615	44,792	42,930	41,028	39,086	37,106	35,085	33,025	30,926
O-2E	41,351	39,991	38,600	37,177	35,723	34,238	32,721	31,172	29,593	27,981	26,339	24,664
O-1E	34,987	33,837	32,659	31,456	30,225	28,969	27,685	26,375	25,039	23,675	22,285	20,869
W-4	48,174	46,589	44,969	43,311	41,617	39,887	38,120	36,316	34,476	32,598	30,685	28,734
W-3	43,976	42,530	41,050	39,538	37,991	36,411	34,798	33,152	31,472	29,758	28,011	26,230
W-2	38,856	37,578	36,271	34,934	33,568	32,172	30,747	29,292	27,807	26,293	24,750	23,176
W-1	36,506	35,306	34,078	32,822	31,538	30,227	28,887	27,521	26,126	24,703	23,253	21,775
E-9	41,194	39,839	38,453	37,036	35,588	34,108	32,597	31,054	29,481	27,875	26,239	24,571
E-8	36,293	35,100	33,879	32,630	31,354	30,050	28,719	27,360	25,973	24,559	23,117	21,648
E-7	32,916	31,834	30,726	29,594	28,436	27,254	26,046	24,814	23,556	22,274	20,966	19,633
E-6	28,070	27,146	26,202	25,236	24,249	23,241	22,211	21,160	20,088	18,994	17,879	16,743
E-5	23,560	22,785	21,993	21,182	20,354	19,507	18,643	17,761	16,861	15,943	15,007	14,053
E-4	18,479	17,871	17,249	16,613	15,964	15,300	14,622	13,930	13,224	12,504	11,770	11,022
E-3	15,493	14,983	14,462	13,929	13,384	12,827	12,259	11,679	11,087	10,484	9,868	9,241
E-2	13,068	12,638	12,199	11,749	11,290	10,820	10,341	9,852	9,352	8,843	8,324	7,795
E-1	11,659	11,276	10,884	10,483	10,073	9,654	9,226	8,790	8,344	7,890	7,427	6,954

DoD - Office of the Actuary

For	HIGH 3 CSB retirements in FY21, 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	12.33	11.30	10.26	9.23	8.20	7.18	6.15	5.12	4.09	3.07	2.05	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	54,549	50,420	46,216	41,936	37,581	33,150	28,643	24,061	19,403	14,668	9,858	4,969
O-7	51,218	47,341	43,394	39,375	35,286	31,126	26,894	22,591	18,218	13,772	9,256	4,665
O-6	39,943	36,920	33,841	30,707	27,518	24,274	20,974	17,618	14,207	10,741	7,218	3,638
O-5	35,674	32,974	30,225	27,426	24,577	21,680	18,732	15,735	12,689	9,593	6,447	3,249
O-4	32,009	29,586	27,119	24,608	22,052	19,452	16,808	14,119	11,385	8,607	5,785	2,916
O-3	27,421	25,346	23,233	21,081	18,892	16,664	14,399	12,095	9,753	7,374	4,956	2,498
O-2	20,155	18,629	17,076	15,494	13,885	12,248	10,583	8,890	7,169	5,420	3,642	1,836
O-1	15,905	14,701	13,475	12,228	10,958	9,666	8,352	7,015	5,657	4,277	2,874	1,449
O-3E	29,265	27,050	24,794	22,498	20,162	17,785	15,367	12,908	10,409	7,869	5,289	2,666
O-2E	23,340	21,573	19,774	17,943	16,080	14,184	12,255	10,295	8,302	6,276	4,218	2,126
O-1E	19,748	18,253	16,731	15,182	13,605	12,001	10,369	8,710	7,024	5,310	3,569	1,799
W-4	27,191	25,133	23,037	20,904	18,733	16,524	14,278	11,993	9,671	7,312	4,914	2,477
W-3	24,822	22,943	21,030	19,082	17,101	15,084	13,034	10,948	8,829	6,675	4,486	2,261
W-2	21,931	20,272	18,581	16,861	15,109	13,328	11,516	9,674	7,801	5,897	3,963	1,998
W-1	20,605	19,046	17,458	15,841	14,196	12,522	10,820	9,089	7,329	5,541	3,724	1,877
E-9	23,134	21,383	19,600	17,785	15,938	14,059	12,148	10,204	8,229	6,221	4,181	2,107
E-8	20,382	18,840	17,269	15,669	14,042	12,386	10,703	8,990	7,250	5,481	3,683	1,857
E-7	18,486	17,086	15,662	14,211	12,735	11,234	9,707	8,154	6,575	4,971	3,341	1,684
E-6	15,764	14,571	13,356	12,119	10,860	9,580	8,277	6,953	5,607	4,239	2,849	1,436
E-5	13,231	12,230	11,210	10,172	9,116	8,041	6,948	5,836	4,706	3,558	2,391	1,205
E-4	10,378	9,592	8,792	7,978	7,149	6,307	5,449	4,577	3,691	2,791	1,875	945
E-3	8,701	8,042	7,371	6,689	5,994	5,287	4,569	3,838	3,095	2,340	1,572	792
E-2	7,339	6,784	6,218	5,642	5,056	4,460	3,854	3,237	2,610	1,973	1,326	668
E-1	6,548	6,052	5,548	5,034	4,511	3,979	3,438	2,888	2,329	1,761	1,183	596