

CHAPTER 56

RESERVE COMPONENT SURVIVOR BENEFIT PLAN - PREMIUM5601 GENERAL

560101. RCSBP. The cost of providing RCSBP coverage under the immediate or deferred annuity option is not subsidized by the government but is shared by members and beneficiaries who potentially will benefit from the coverage. The cost to the retiree is in the form of an additional deduction from his or her retired pay beyond the standard SBP cost. The RCSBP, unlike SBP, requires a reduction in the survivor annuity. That deduction begins when the member meets the age and service requirements even though member may delay application for retirement, or, in the event of the member's death before age 60, when the survivor begins to receive an annuity which is reduced due to RCSBP coverage. The premium increases at the same time and by the same percentage that retired pay increases by cost-of-living adjustments.

560102. RC-SSBP. The premium for RC-SSBP coverage for spouse or former spouse is added to the RCSBP premium. The Supplemental SBP premium is expressed as a percentage of the base amount (full retired pay). Once the RC-SSBP deduction is established from retired pay, the premium shall be increased by cost-of-living adjustments at the same time and in the same manner as the RCSBP premium.

5602 FACTOR TABLES

560201. The original RCSBP factor tables, developed under contract, were applicable to members who elected RCSBP and who retired or died before January 1, 1980. Members age 59 years, 6 months or more, were considered age 60. Effective December 1, 1984, these pre-1980 factors were changed to the January 1, 1980 factors with a save-pay clause that limited the factor to the pre-1980 factor. The tables were separated by:

- A. Annuity Option-Immediate or Deferred
- B. Type of Beneficiary
- C. Male or Female Member
- D. Differences Between the Ages of the Member and the Beneficiary

(In some instances)

- E. Male or Female Beneficiary for Insurable Interest Person

560202. The Office of the DoD Actuary created new RCSBP factor tables in 1979 to reflect military specific death rates, to include remarriage and divorce rates and to incorporate dynamic actuarial assumptions. The new factors, which became effective January 1, 1980, affected members who elected RCSBP and who retired or died on or after January 1, 1980. The tables were

built on a “years younger or older than member” concept. The ages at the nearest birthday to date of election receipt were used. When ages expressed in years are the same, the table is determined by comparing months and days.

A. The child-only tables were later added and were effective on January 1, 1980.

B. Under the January 1, 1980 cost factor tables, ages 59 years, 6 months or more were rounded down to age 59 instead of age 60. The premium computed using age 60 is the same as the standard SBP premium. Separate tables for members age 59 years, 6 months or more (but less than 60) later were developed and became effective on January 1, 1980.

C. The RCSBP premium is the SBP premium for the same class(es) of beneficiary plus an actuarial change (add-on premium) for the RCSBP deferred or immediate annuity option.

560203. In December 1984, RCSBP factors were revised to show the SBP premium portion of the RCSBP premium as not related to gender.

560204. Effective March 1, 1986, the FY 1986 DoD Authorization Act (reference (fc)) eliminated the social security offset system, established a two-tier benefit system for annuitants, and significantly changed the initial calculation of the SBP premium. As a result, there are two sets of RCSBP factors: one set for the social security offset system (revised due to changes in economic assumptions) and one set for the two-tier benefit system. Neither set of factors includes the built-in SBP premiums. The calculated SBP premium plus the Reserve add-on premium equals the RCSBP premium. The two sets of RCSBP factors apply to existing and future RCSBP participants on and after July 1, 1986.

560205. On March 1, 1990, the threshold formula for computing the SBP premium was replaced with a flat-rate reduction formula of 6.5 percent of the base amount. Members who retire under 10 U.S.C., Chapter 1223 (reference (c)) (non-Regular service retirement) remain eligible for whichever cost formula is more advantageous to the member.

560206. Supplemental SBP coverage became effective on April 1, 1992. The premium for RC-SSBP is in addition to the member’s RCSBP premium. The SSBP premium is expressed as a percentage of the base amount. The member elects SSBP coverage in increments of 5, 10, 15, or 20 percent of the base amount. SSBP premium factors applicable to each 5 percent increment are shown in Table 56-2 for members who elected an immediate annuity under RCSBP and Table 56-3 for members who elected a deferred annuity under RCSBP.

560207. The premium additions for open season election, Table 45-6, do not apply to the RCSBP. The premiums for RCSBP open season elections, however, will be computed in two parts. The first part is the premium for the RCSBP open season election. The second part of the premium is an additional charge for the previously-existing RCSBP coverage. This second part is defined as the RCSBP premium applicable to member’s original election minus the RCSBP

premium applicable to that earlier election using the ages of the member and beneficiaries on their birthday anniversaries nearest the date the new election becomes effective. All premium rates for this computation are based on the current factor table.

5603 CALCULATION OF PREMIUM

560301. The RCSBP premium consists of an SBP premium and an RCSBP or reserve add-on premium.

A. SBP Premium. The initial, standard SBP cost formula, before Public Law 99-145, was 2.5 percent of the first \$300 of the base amount, plus 10 percent of the base amount in excess of \$300. The \$300 in the formula that became effective on March 1, 1986, is referred to as the threshold, or low-cost amount. The threshold amount is subject to two possible indexing provisions including active duty increases and cost-of-living adjustments associated with the pay tables used to calculate that member's retired pay. Effective March 1, 1990, the formula for spouse or former spouse coverage changed to a flat-rate reduction formula of 6.5 percent of the base amount. An individual who entered a Uniformed Service before March 1, 1990, or a member who is entitled to retired pay Chapter 61 (disability), or chapter 1223 (non-Regular service retirement) under Title 10, United States Code (reference (c)) is entitled to use whichever formula is more favorable to the member.

B. Reserve Add-on Premium. The Reserve add-on premium depends on the type of beneficiary elected, the annuity option elected, and the applicable method of annuity computation. As the anticipated benefits under the social security offset system are higher, the cost factors and the associated premiums are higher. The social security offset system is still applicable to the survivors of members who, on October 1, 1985, had attained sufficient service so as to be eligible for retired pay under 10 U.S.C., Chapter 1223 (reference (c)), but for the fact of being under 60 years of age.

560302. The member elects a given dollar amount or a percentage of retired pay as the base amount. Any dollar election is converted to a percentage of gross retired pay as of the effective (date of election to guarantee full indexing in proportion to member's retired pay). If the given dollar amount exceeds 100 percent of the member's retired pay on the effective date of election, the base amount is 100 percent of the monthly retired pay. If the given dollar amount is less than 100 percent of gross retired pay but greater than \$300 when computed against the retired pay, use the ratio against the gross retired pay entitlement at age 60, assuming member has met age and service requirements. Table 56-1 is a worksheet for use in conjunction with the RCSBP factor tables effective July 1, 1986.

Example:

Member's age at election =	52
Member's elected monthly base amount =	\$300.00
Member's estimated current monthly retired pay =	\$1000.00
Ratio =	$300/1000 = .3$

Eight years later:

Member's monthly retired pay at age 60 =	\$2000
Member's base amount at age 60 =	$.3 \times \$2000 = \600.00

560303. Premium Examples. Examples follow for spouse or former spouse, spouse and child or former spouse and child, child, or insurable interest person. The premium for former spouse or former spouse and child is the same computation as the spouse or spouse and child premium if coverage for the former spouse is provided under the spouse category vice the insurable interest category.

A. Spouse Premium. Member lives to age 60. The threshold amount associated with the pay table used to compute member's pay is \$321. The SBP premium portion of the RCSBP premium could be computed March 1, 1990 on the flat-rate reduction formula of 6.5 percent of the base amount for comparison. The SBP premium is based on whichever cost formula that produced the lesser cost. The member's election provides an immediate annuity option for spouse only.

Method:	Offset
Type:	Immediate annuity
Option:	Spouse only
Member's age nearest birthday at election:	52
Beneficiary's age nearest birthday at election:	49
Age difference:	3 years younger than member
Reserve factor:	.0400
Monthly base amount:	\$600.00
Monthly SBP premium portion of RCSBP premium:	
	$(.025 \times \$321) + (.10 \times \$279) = \$35.93$
	OR
	$(.065 \times \$600) = 39.00$
	Lesser = \$35.93
Monthly Reserve add-on premium portion of RCSBP premium:	
	$(.0400 \times \$600) = \24.00
Monthly RCSBP premium:	
	$(\$35.93 + \$24) = \$59.93$
Revised base amount to be used in survivor annuity:	
	$(\$600 - \$24) = \$576.00$

B. Spouse and Child Premium. Same facts as subparagraph 560303.A, above, except the member's election provides a deferred annuity option for spouse and child--both

beneficiaries are still eligible. Subparagraph 560303.B(1), below, covers the premium for spouse and child coverage when the spouse is no longer eligible; subparagraph B(2), below covers the premium for spouse and child coverage when the child is no longer eligible on the date that member meets age and service requirements.

Method:	Offset
Type:	Deferred annuity
Option:	Spouse and child
Member's age nearest birthday at election:	52
Beneficiaries' ages nearest birthday at election:	
Spouse	49
Child	8
Age difference:	3 years younger than member
Reserve factor:	.0344
Monthly base amount:	\$600.00
Monthly SBP premium portion of RCSBP premium:	
$(.025 \times \$321) + (.10 \times \$279) =$	\$35.93
OR	
$(.065 \times \$600) =$	39.00
Lesser =	\$ 35.93
$(\$600 \times .0003) =$.18
	\$ 36.11
Monthly Reserve add-on premium portion of RCSBP premium:	
$(.0344 \times \$600)$	\$ 20.64
Monthly RCSBP premium:	
$(\$36.11 + \$20.64)$	\$ 56.75
Revised base amount to be used in survivor annuity:	
$(\$600 - \$20.64)$	\$579.36

(1) Spouse and child premium. Same facts as B, above, except member's spouse is no longer eligible.

Method:	Offset
Type:	Deferred annuity
Option:	Spouse and child
Member's age nearest birthday at election:	52
Beneficiaries' ages nearest birthday at election:	
Spouse	N/A
Child	8
Age difference:	N/A
Reserve factor:	.0090
Monthly base amount:	\$600.00
Monthly SBP premium portion of RCSBP premium:	
$(\$600 \times .0062) =$	\$ 3.72
Monthly Reserve add-on portion of RCSBP premium:	

(\$600 x .0090) =	\$ 5.40
Monthly RCSBP premium:	
(\$3.72 + \$5.40) =	\$ 9.12
Revised base amount to be used in survivor annuity:	
(\$600 – \$5.40) =	\$594.60

(2) Spouse and child premium. Same facts as B, above, except member's child is no longer eligible.

Method:	Offset
Type:	Deferred annuity
Option:	Spouse and child
Member's age nearest birthday at election:	52

Beneficiaries' ages nearest birthday at election:

Spouse	49
Child	8
Age difference:	3 years younger than member
Reserve factor:	.0344
Monthly base amount:	\$600.00
Monthly SBP premium portion of RCSBP premium:	
(.025 x \$321) + (.10 x \$279) =	\$35.93
OR	
(.065 x \$600) =	\$39.00
Lesser =	\$ 35.93
Monthly Reserve add-on premium portion of RCSBP premium:	
(.0344 x \$600) =	\$ 20.64
Monthly RCSBP premium:	
(\$35.93 + \$20.64) =	\$ 56.57
Revised base amount to be used in survivor annuity:	
(\$600 – \$20.64) =	\$579.36

560304. The SSBP premiums for spouse or former spouse coverage are added to RCSBP premiums. The SSBP premium factors depend on the type of RCSBP annuity option elected by member, immediate or deferred. See Table 56-2 (Reserve Component Immediate Supplemental Spouse Annuity Premium Rates) and Table 56-3 (Reserve Component Deferred Supplemental Spouse Annuity Premium Rates). The member elects SSBP coverage in increments of 5, 10, 15, or 20 percent of the base amount. The SSBP premium factors shown on the tables apply to each 5 percent of the base amount member elects. The SSBP premium is computed by multiplying the SSBP premium factor from either the immediate or the deferred SSBP table, based respectively on the member's age on the birthday nearest the date the election first becomes effective, by 1, 2, 3, or 4.

★560305. An RCSBP participant who voluntarily terminates coverage for a natural person with an insurable interest (not a former spouse) will pay the Reserve add-on premium for the

lifetime of the member. However, if the member terminates the coverage before age 60, the add-on premium is pro-rated. Multiply the original (add-on) factor by the number of full months during which the member had coverage, dividing the result by the number of full months the member would have had coverage if coverage had not terminated before age 60. The result, rounded to 4 decimal places, shall serve as the member's pro-rated (add-on) factor.

Revised		Original		No. of Months		No. of months
add-on	=	RCSBP	X	member had	÷	member would
factor		factor		pre-age 60		have had pre-
				coverage		age 60 coverage

5604 INITIAL PREMIUM AND EFFECTIVE DATE

560401. If a member has eligible beneficiaries, RCSBP and any SSBP premium begins on the first day of the month after member meets the age and service requirements for 10 U.S.C., Chapter 1223 (reference (c)) retirement. If the member meets the age and service requirements on the first day of the month, the premium is effective that month. If the member specifies a retirement date which is after the date member meets age and service requirements, or if the member delays application for retirement, the premium is retroactive to the date mentioned in the previous sentence(s).

Exception: Child beneficiary--If the member elects child coverage and the child is no longer eligible, the Reserve add-on premium portion of the RCSBP premium, for pre-age 60 coverage, begins on the same date that cost begins for an eligible beneficiary.

560402. If a member who elected RCSBP dies before the age and service requirements are met, the Reserve add-on premium for the pre-age 60 coverage begins with the immediate or deferred annuity as an actuarial reduction of that annuity.

560403. In some instances, a member may change the type of coverage before premiums begin. Among the election changes, such as those included below, the initial premium is effective on the first day of the month after member meets age and service requirements (or, if member meets age and service requirements on the first day of the month, the premium is effective that month).

A. A member has no spouse beneficiary and acquires a spouse beneficiary effective before the member meets age and service requirements. The spouse may be covered under the SSBP program.

B. A member has child coverage and later acquires a spouse beneficiary before the date member meets age and service requirements. The spouse may be covered under the SSBP program.

C. A member has no child beneficiary and later elects child coverage within 1 year of acquiring a child which is before the member meets age and service requirements.

D. Coverage changes from former spouse or former spouse and child to spouse or spouse and child coverage effective before the member meets age and service requirements. Previous SSBP coverage now covers the spouse.

E. Member has no coverage or coverage is changed to former spouse under a deemed election by the Secretary concerned. The former spouse may be covered under SSBP.

F. Member has insurable interest coverage and acquires a spouse and/or child before the date member meets age and service requirements. The spouse may be covered under the SSBP.

5605 SUSPENSION, TERMINATION, REINSTATEMENT, AND CHANGE OF PREMIUM

560501. Suspension

A. Spouse

1. Spouse dies. The premium is suspended the first day of the month following the spouse's death.

2. Spouse and member divorce. The premium is suspended the first day of the month following the divorce.

B. Child. No premium suspension situations.

C. Former Spouse (spouse category). Former spouse remarries before age 55. The RCSBP premium is suspended on the first day of the month following the remarriage.

D. Natural Person with an Insurable Interest or Former Spouse (insurable interest category). No premium suspension situations.

560502. Termination

A. Spouse. If the member loses a spouse beneficiary, remarries, and elects not to resume spouse coverage, any premium terminates as of the first day of the month following the receipt of member's election.

B. Last Dependent Child:

1. Child dies before age 22 while still eligible. The RCSBP premium terminates on the first day of the month following the death of the last dependent child.

2. Child marries. The SBP premium portion of the RCSBP premium terminates on the first day of the month after the marriage of the last dependent child.

3. Child discontinues full-time school attendance. The SBP premium portion of the RCSBP premium terminates the first day of the month after the last dependent child discontinues school attendance. If the exact date is unknown, the SBP premium portion of the RCSBP premium is discontinued on the first day of the month after receipt of the notification from the member.

C. Former spouse (either category) or natural person with an insurable interest. The premium terminates the first day of the month following the death of the former spouse or natural person with an insurable interest.

★D. Natural Person With an Insurable Interest (not a former spouse). The member will pay the Reserve add-on premium for the lifetime of the member. The Reserve add-on premium is recomputed under paragraph 560305, above, when a member terminates coverage before age 60. Any SBP premium portion of the RCSBP premium terminates effective the first day of the month after member terminates coverage.

560503. Reinstatement

A. Spouse. If the member resumes spouse coverage upon remarriage and the member has met age and service requirements, the premium is effective on the first day of the month after the anniversary date or the birth of a child of that marriage, whichever is earlier. If the anniversary or birth date is the first day of the month, the premium is effective with that month. If the spouse is immediately eligible upon remarriage, the premium is effective the first day of the month after the remarriage. If remarriage occurred on the first day of the month, the premium is effective in the month of remarriage. If member previously elected SSBP coverage, SSBP is reinstated upon remarriage. The level of any previously elected SSBP coverage may not be reduced. The level of SSBP coverage may be increased or SSBP may be added.

B. Child

1. Child resumes school attendance. The SBP premium portion of the RCSBP premium is reinstated on the first day of the month after the child resumes school attendance.

2. Child's marriage is terminated by an annulment which renders the marriage void or invalid, or terminated by a judicial decree by a court of competent jurisdiction declaring the marriage void. The SBP premium portion of the RCSBP premium would be reinstated effective the date the SBP premium portion of the RCSBP premium was terminated by the marriage. The termination of the child's marriage by death of the child's spouse or by divorce does not serve as a basis for reinstatement of child coverage.

3. Member acquires another child following a period where all existing children are no longer eligible, the full RCSBP premium is reinstated on the first day of the month

following the date member acquires the child. The SBP premium portion of the RCSBP premium is recomputed using the age of the youngest child (child only coverage).

C. Former spouse (spouse category). If the former spouse's remarriage is terminated by death of the spouse, annulment, or divorce, RCSBP and SSBP premiums resume on the first day of the month after the marriage is so terminated.

D. Former spouse (insurable interest category) or natural person with an insurable interest. No premium reinstatement situations.

560504. Premium Changes

A. Spouse

1. If a member loses a spouse beneficiary, remarries, and elects to increase the level of coverage, the member pays the difference between any SBP premiums incurred and any SBP premiums that would have been incurred if the new level of participation had been elected originally, including interest. The difference in premiums is remitted before the spouse becomes an eligible beneficiary. The SSBP election is made within one year of the remarriage. SSBP premiums start as of the date the spouse becomes an eligible beneficiary or on the date age and service requirements are met, whichever is later. The SSBP premium is computed using member's age at the time of SSBP election.

2. If a member has spouse and child coverage, and loses the spouse beneficiary, the premium changes from a spouse RCSBP premium to a child RCSBP premium on the first day of the month after spouse eligibility is lost. Any SSBP premium is suspended on the date the RCSBP premium changes. The RCSBP eligible child premium equals SBP child premium plus a Reserve portion of premium. If the child is ineligible, only the Reserve add-on premium portion of the RCSBP premium is charged.

3. If coverage changes from former spouse or former spouse and child to spouse or spouse and child after member meets age and service requirements, the RCSBP premium is computed using member's age as 60 which is the same premium as SBP. The Supplemental SBP premium is associated with RC-SSBP tables.

4. RC-SSBP Tables 56-2 and 56-3 show factors for members over age 60 because a member over age 60 may have RCSBP without Supplemental SBP, divorce and later elect SBP former spouse coverage and elect Supplemental SBP. An RC-SSBP annuity is a percentage of the base amount less the Reserve add-on premium.

5. If member has child coverage and later acquires a spouse beneficiary after the member meets the age and service requirements, the RCSBP premium for the child is changed to an SBP premium for spouse and child. If the spouse later becomes ineligible, the RCSBP is charged for child coverage. If the child becomes ineligible, SBP spouse premium is charged.

B. Child. If child coverage is added to spouse coverage within 1 year of acquiring the child, the premium is recomputed on the first day of the month after member meets age and service requirements or on the first day of the month after member's child election is received by the Secretary concerned. An election effective before member meets age and service requirements is considered RCSBP.

C. Former Spouse

1. If the member has former spouse and child coverage and the former spouse dies or remarries, the premium changes as in subparagraph 560504.A.2., above.

2. If coverage changes from spouse or spouse and child to former spouse or former spouse and child, the change in premium is effective on the first day of the month after member meets the age and service requirements or the first day of the month after the election is received by the Secretary concerned, whichever is later. An election effective after the member meets age and service requirements is considered SBP.

3. The premium for a former spouse under a deemed election by the Secretary concerned is effective on the first day of the month after the later of:

- a. The member's retirement date;
- b. The first day member could have voluntarily made such an election; or
- c. The date of the court order involved.

560505. Other Changes, Suspension, or Terminations of Premium

A. If a member is declared mentally incompetent, later adjudged competent and elects to change the RCSBP or RC-SSBP election, the premium changes the first day of the month following the receipt of the election.

★B. RC-SBP and RC-SSBP premiums increase at the same time and by the same percentage as retired pay cost-of-living adjustments. When the payment of a cost-of-living adjustment is delayed by law, the increase in premiums will be applied at the same time that payment of increased retired pay is payable.

C. If a member is recalled to active duty for more than 30 days, the premium is suspended effective the first day that member returns to active duty.

D. The premium is charged through the date of a member's death.

WORKSHEET USED TO CALCULATE MONTHLY RCSBP REDUCTION			
1.	Method:	_____	Offset Method
		_____	Two-tier Method
2.	Type:	_____	Immediate
		_____	Deferred
3.	Option:	_____	Spouse/Former Spouse only
		_____	Spouse/Former Spouse and Child (both beneficiaries still eligible)
		_____	Insurable Interest
		_____	Child only
		_____	Spouse/Former Spouse and Child (Spouse/Former Spouse no longer eligible)
4.	Member's age nearest birthday at election:		
5.	Beneficiary's age nearest birthday at election:		
6.	Age difference (4) - (5): (A negative number indicates beneficiary older than member)		
7.	Reserve factor:		
8.	Monthly base amount (gross retired pay for insurable interest option):		
9.	Monthly SBP premium portion of RCSBP premium: (note 1)		
10.	Monthly Reserve add-on premium portion of RCSBP premium: (note 2) (7) x (8) for all options except insurable interest: (7) x (8) - (9) for insurable interest options:		
11.	Monthly RCSBP premium (9) + (10):		
12.	Revised base amount to be used in survivor annuity: (8) - (10) for all options except insurable interest: (8) - (11) for insurable interest option:		

NOTES:

1. The SBP premium portion of the RCSBP should be treated the same as SBP only. The threshold used in the SBP calculation should be the one relating to the basic pay scale used in the calculation of the member's retired pay. See Table 49-1 for SBP threshold amount.
2. When calculating the Reserve add-on premium portion of the RCSBP premium, several things should be noted. Make sure you use the table that relates to the correct method, type, and option. Spouse or former spouse and child factors are the same as spouse or former spouse only factors when both spouse or former spouse and child are still eligible. If the spouse or former spouse becomes ineligible, the factor switches to child only even if the child is no longer eligible. The Reserve add-on premium for child never terminates.

Table 56-1. Worksheet Used To Calculate Monthly RCSBP Reduction

RESERVE-COMPONENT IMMEDIATE SUPPLEMENTAL SPOUSE ANNUITY PREMIUM RATES (EACH 5%)			
Age at Election	Premium Rate	Age at Election	Premium Rate
35	.0363	73	.0468
36	.0359	74	.0490
37	.0352	75	.0512
38	.0349	76	.0536
39	.0344	77	.0564
40	.0338	78	.0589
41	.0335	79	.0615
42	.0317	80	.0642
43	.0308	81	.0672
44	.0307	82	.0700
45	.0307	83	.0731
46	.0305	84	.0766
47	.0303	85	.0810
48	.0298	86	.0849
49	.0294	87	.0894
50	.0289	88	.0936
51	.0286	89	.0987
52	.0283	90	.1037
53	.0281	91	.1087
54	.0279	92	.1137
55	.0276	93	.1187
56	.0273	94	.1236
57	.0270	95	.1284
58	.0267	96	.1331
59	.0262	97	.1376
60	.0250	98	.1418
61	.0266	99	.1454
62	.0279	100	.1476
63	.0293	101	.1511
64	.0307	102	.1565
65	.0321	103	.1610
66	.0337	104	.1639
67	.0353	105	.1693
68	.0369	106	.1800
69	.0386	107	.2035
70	.0405	108	.2658
71	.0424	109	.5677
72	.0447		

Table 56-2. Reserve-Component Immediate Supplemental Spouse Annuity Premium Rates -Each 5%

RESERVE COMPONENT DEFERRED SUPPLEMENTAL SPOUSE ANNUITY PREMIUM RATES (EACH 5%)			
Age at Election	Premium Rate	Age at Election	Premium Rate
35	.0373	73	.0469
36	.0368	74	.0491
37	.0361	75	.0514
38	.0357	76	.0538
39	.0351	77	.0565
40	.0345	78	.0591
41	.0342	79	.0617
42	.0323	80	.0644
43	.0313	81	.0674
44	.0312	82	.0702
45	.0311	83	.0733
46	.0309	84	.0769
47	.0307	85	.0812
48	.0302	86	.0851
49	.0297	87	.0897
50	.0292	88	.0939
51	.0288	89	.0990
52	.0285	90	.1040
53	.0282	91	.1091
54	.0280	92	.1141
55	.0277	93	.1190
56	.0274	94	.1239
57	.0270	95	.1288
58	.0267	96	.1335
59	.0262	97	.1380
60	.0251	98	.1422
61	.0267	99	.1458
62	.0280	100	.1481
63	.0294	101	.1516
64	.0308	102	.1570
65	.0322	103	.1615
66	.0338	104	.1644
67	.0354	105	.1698
68	.0370	106	.1806
69	.0388	107	.2041
70	.0406	108	.2666
71	.0425	109	.5695
72	.0448		

Table 56-3. Reserve-Component Deferred Supplemental Spouse Annuity Premium Rates - Each 5%