

**SUMMARY OF MAJOR CHANGES TO  
DoD 7000.14-R, VOLUME 7B, CHAPTER 45  
"SURVIVOR BENEFIT PLAN – PREMIUMS"**

All changes are denoted by blue font

Substantive revisions are denoted by a ★ preceding the section, paragraph, table, or figure that includes the revision

Hyperlinks are denoted by *underlined, bold, italic, blue font*

PARA	EXPLANATION OF CHANGE/REVISION	PURPOSE
450201 450602	Interim change R10-03 made technical and administrative changes to the Survivor Benefit Plan effective May 22, 2003.	Update
450102, 450204, 450501.C 450503.B.4 450601, Table 45-4, Rule 12, Bibliography	Public Law 108-375, Section 644 and Interim change R04-06 implements the gradual phase out of Supplemental Survivor Benefit Plan.	Update
450207, Table 45-13 Table 45-14 Table 45-15 Table 45-16 Table 45-17A Table 45-17B Table 45-17C Table 45-17D Table 45-17E Table 45-17F	Public Law 108-375, Section 645 incorporates the Survivor Benefit Plan Open Season Enrollment and the cost factors effective October 1, 2005 through September 30, 2006.	Update

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## CHAPTER 45

SURVIVOR BENEFIT PLAN – PREMIUMS4501 GENERAL

450101. Survivor Benefit Plan (SBP). The premium for SBP coverage is based on the type of coverage (spouse and/or children, former spouse for former spouse and children, or natural person with an insurable interest) and the base amount, maximum or reduced, as elected by or on behalf of the member. The SBP premium increases at the same time and by the percentage as do increases for retired or retainer pay.

★ 450102. Supplemental Survivor Benefit Plan (SSBP). Effective November 1, 2004, the reduction in retired pay for SSBP premiums is terminated. Also, see Section 4603 for more information.

4502 COST FACTOR/FORMULA

★ 450201. If the SBP coverage is for spouse and child, former spouse and child, or child only, a formula must be applied against the base amount (or base amount times 55 percent before April 1983) to determine the charge for coverage of the children. The age of the youngest child is used to determine the premium. If there is an incapacitated child over 18 years of age and there also is a competent child over age 18 but younger than the incapacitated child, then use age 17 to determine the premium. The premium can be determined from the SBP Factor Tables or Defense Finance and Accounting Service (DFAS) procedural guidance.

450202. Before enactment of Public Law 99-145 the initial premium was computed on a standard cost formula of 2.5 percent of the first \$300 of the base amount, plus 10 percent of the base amount in excess of \$300. The “\$300” is now referred to as a threshold amount and is subject to the following provisions:

A. A member who becomes a participant on or after March 1, 1986, will have the \$300 threshold amount increased by any active duty percentage increase effective October 1, 1985 or later, provided his or her retired pay is based on that active duty basic pay rate. For example, a member retires on March 31, 1986 and retired pay is computed on the active duty basic pay rate in effect on October 1, 1985. The active duty increase was 3 percent. The formula is 2.5 percent of the first \$309 (\$300 times 3 percent), plus 10 percent of the base amount in excess of \$309.

B. A member who becomes a participant on or after March 1, 1986 and who receives the benefit of a cost-of-living adjustment in the initial computation of retired pay (and that cost-of-living adjustment is effective on or after October 1, 1985) will have the threshold amount increased by that cost-of-living adjustment percentage. For example, if a member retires on March 31, 1986 with retired pay computed under the October 1985 active duty basic pay rates and adjusted by a December 1985 cost-of-living adjustment increase of 2.4 percent under 10

[U.S.C. 1401a](#), the cost formula is 2.5 percent of the first \$316.42 ((\$300 times 3 percent) times 2.4 percent), plus 10 percent of the base amount in excess of \$316.42. If a member retires on March 31, 1986 and retired pay is computed on basic pay rates effective before October 1985, but retired pay includes a cost-of-living adjustment of 3.1 percent for December 1985, the formula is 2.5 percent of the first \$309.30 (\$300 times 3.1 percent), plus 10 percent of the base amount in excess of \$309.30. On March 1, 1990 the formula for spouse or former spouse coverage is a flat 6.5 percent of the base amount.

C. A member who is entitled to retired pay under [10 U.S.C., Chapter 61](#), disability retirement, or under [10 U.S.C. 12731](#), non Regular service retirement, is entitled to use whichever formula is more favorable. If the individual first became a member of a Uniformed Service before March 1, 1990 and is providing spouse coverage, and SBP premium exceeds 6.5 percent of the base amount, then the SBP premium will be recomputed effective March 1, 1990, on the flat-rate reduction formula of 6.5 percent.

450203. Effective March 1, 1990, the SBP formula for spouse or former spouse coverage is 6.5 percent of the base amount. A member who is entitled to retired pay under [Chapter 61](#), disability retirement, or under [10 U.S.C. 12731](#), non Regular service retirement, is entitled to whichever formula is more favorable. If the individual first became a member of a Uniformed Service before March 1, 1990, is providing spouse coverage, and the SBP premium exceeds 6.5 percent of the base amount, the SBP premium was recomputed effective March 1, 1990, on the flat-rate reduction formula of 6.5 percent.

★ 450204. Supplemental SBP (SSBP) coverage became available in April 1992. The premium for SSBP was in addition to the regular SBP premium. The SSBP premium was expressed as a percentage of the base amount. The member could elect SSBP coverage in increments of 5, 10, 15, or 20 percent of the base amount and the SSBP premium would be computed by multiplying the SSBP premium factor based on the member's age at election by 1, 2, 3, and 4, respectively. The SSBP premium rates were for each 5 percent of SSBP coverage as reflected in Table 45-5. Effective November 1, 2004, the reduction in retired pay for SSBP premiums is terminated. See [Section 4603](#) for more information.

450205. A member who became an SBP participant, increased the base amount of coverage, or elected spouse or former spouse coverage during the open enrollment period April 1, 1992 through March 31, 1993, was subject to an additional premium based on the number of years member had been retired. The open enrollment premium additions are shown on Table 45-6.

450206. A member who elected SBP during the open enrollment period March 1, 1999 through February 29, 2000 pays a prospective monthly premium and a one-time, buy-in premium. The SBP open enrollment premium tables are: Table 45-7, SBP Spouse or Spouse and Child Lump Sum Factor; Table 45-8, SBP Insurable Interest and Supplemental SBP Lump Sum Factors; and Table 45-9, SBP Supplemental When Surviving Spouse Reaches Age 62. Contact DFAS for the specific child individual open enrollment premium factors and child buy-in factors (or an appropriately determined office for non-DoD Uniformed Services). Tables 45-10, 45-11 (deferred), and 45-12 (immediate) are open enrollment factors for the Reserve

Component SBP participant age 60 or older. (Note: Tables 45-10, 45-11, and 45-12 are repeated as tables in [Chapter 57](#) for the participants not yet age 60 who make open enrollment elections.) An open enrollment election by a member entitled to retired pay under [10 U.S.C. 12731](#) is under the standard (SBP) premium, even if the member previously elected a Reserve Component annuity. An open enrollment election by a member who would be entitled to retired pay under [10 U.S.C. 12731](#), but for the fact that the member is not yet age 60 is under the reserve component annuity program.

★ 450207. A member who elected SBP during the SBP open enrollment period from October 1, 2005 through September 30, 2006 paid a prospective monthly premium and a one-time, buy-in premium. The SBP open enrollment premium tables are: Table 45-13, 2005 Open Season Lump Sum Factors (Spouse, Spouse/Child Coverage), Table 45-14, 2005 Open Season Lump Sum Factors (Insurable Interest Coverage), Table 45-15, Open Enrollment Child Only Factor (OECOF), Table 45-16, Open Enrollment Child Only Buy In Factor (OECOBIF), Tables 45-17A through 45-17F, Reserve Part of RCSBP Rates for Open Season Participants. Contact the DFAS Cleveland Site for SBP Child Add-On Cost-Factor Tables. See subparagraph [430904.J](#) for further information regarding this enrollment period.

#### 4503 COMPUTATION OF PREMIUM

450301. Spouse Only or Former Spouse Only. See Table 45-1, rule 1.

450302. Spouse and Child, Former Spouse and Child, or Children Only. See Table 45-1, rules 2 and 3. The steps to be used in computing the premium are:

A. Compute the age of member, spouse, and child for spouse and child coverage. Compute the age of member, former spouse, and child for former spouse and child coverage. Compute the age of member and child for child coverage. If the member has less than 19 years of service, then add 5 years to the member's age. Note: The SBP Factor Tables, effective April 1, 1983, no longer require this adjustment.

B. Determine the cost factor from SBP Factor Table.

C. Multiply base amount by the factor to determine the child premium. Add the child premium to the spouse (or former spouse) premium.

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Example 1: A member retires on July 1, 1989, with 20 or more years of active service. The gross retired pay is \$1,000. The member elects maximum coverage for spouse and children. Birth dates are: member-February 2, 1950; spouse-September 2, 1954; child-May 1, 1980.

Step 1. Compute ages. Six months or more is considered a full year.

Member	890701	Spouse	890701	Child	890701
	<u>500202</u>		<u>540902</u>		<u>800501</u>
	390429		340929		90200

(39)

(35)

(9)

Step 2. Use the SBP Factor Table to locate the combination of a member age 39, spouse age 35, and child age 9. The resulting factor is .0012.

Step 3. Determine total premium: Compare the spouse premium under the flat-rate formula of 6.5 percent to the spouse premium under the threshold formula, where applicable (see section 4502).

Spouse premium:

(Threshold formula)	\$1,000.00	
	<u>- 338.69</u>	<i>(Table 49-1)</i>
	661.31	
	<u>x .10</u>	
	66.13	
	<u>+ 8.25</u>	(\$338.69 x .025)
	\$ 74.38	
(Flat-rate formula)	\$1,000.00	
	<u>x.065</u>	
	\$ 65.00	\$65.00
Child premium:	\$1,000.00	
	<u>x .0012</u>	
	\$ 1.20	<u>+\$ 1.20</u>
Total Premium:		\$66.20

Example 2: The spouse in Example 1 becomes an ineligible beneficiary on March 3, 1990. Coverage changes to child only. (If the former spouse becomes an ineligible beneficiary, then coverage changes to child.)

Step 1. Recompute the ages for member and child.

Member	900304	Child	900304
	<u>500202</u>		<u>800501</u>
	400102		91003
	(40)		(10)

Step 2. Use the SBP Factor Table to locate the combination of a member age 40 and child age 10. The resulting factor is .0051.

Step 3. Determine total premium: \$1,000 x .0051 = \$5.13

Example 3a: The member elects spouse and child coverage (Example 1). The spouse becomes an ineligible beneficiary and coverage changes to child only (Example 2). The member

remarries on May 14, 1990. The birth date for the new spouse is October 12, 1955. Coverage reverts to spouse and child on May 14, 1991 unless the member elects not to resume spouse coverage. The new premium for spouse and child is effective on June 1, 1991 (Table 45-3, rule 9 and note 8).

Step 1. Recompute ages for member, spouse, and child.

Member	910514	Spouse	910514	Child	910514
	<u>500202</u>		<u>551012</u>		<u>800501</u>
	410312		350702		110013
	(41)		(36)		(11)

Step 2. Use the SBP Factor Table to locate the combination of a member age 41, spouse age 36, and child age 11. The resulting factor is .0009.

Step 3. Determine the total premium:

Spouse premium:

(Threshold formula)	\$1,005.00	
	<u>- 338.69</u>	<i>(Table 49-1)</i>
	666.31	
	<u>x .10</u>	
	66.63	
	<u>+ 8.47</u>	(\$338.69 x .025)
	\$ 75.10	

(Flat-rate formula)	\$1,005.00	
	<u>x .065</u>	
	\$ 65.33	\$ 65.33

Child premium:	\$1,005.00	
	<u>x .009</u>	
	\$ .90	<u>+ \$ .90</u>

Total Premium		\$ 66.23
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Example 3b: The member elects spouse and child coverage (Example 1). The spouse becomes an ineligible beneficiary and coverage changes to child only (Example 2). The member remarries on May 14, 1990. The birth date for the new spouse is October 12, 1955. Coverage would have resumed for the spouse and child on May 14, 1991, the first anniversary of the marriage; however, the spouse becomes the parent of issue by that marriage before the first anniversary. Coverage changes to spouse and child on the date the child is born of that marriage. The new premium is effective the first day of the month following the birth (Table 45-3, rule 9 and note 8). Assume that the child is born March 27, 1991.



Step 1. Recompute ages for member, spouse, and child.

Member	910327	Spouse	910327	Child	910327
	<u>500202</u>		<u>551012</u>		<u>910327</u>
	410125		350515		000000
	(41)		(35)		(00)

Step 2. Use the SBP Factor Table to locate the combination of a member age 41, spouse age 35, and child age 0. The resulting factor is .0037.

Step 3. Determine total premium:

Spouse premium:

(Threshold formula)	\$1,005.00	
	<u>- 338.69</u>	<i>(Table 49-1)</i>
	666.31	
	<u>x .10</u>	
	66.63	
	<u>+ 8.47</u>	(\$338.69 x .025)
	\$ 75.10	

(Flat-rate formula)	\$1,005.00	
	<u>x .065</u>	
	\$ 65.33	\$ 65.33

Child premium:	\$1,005.00	
	<u>x .0037</u>	
	\$3.72	<u>+ \$3.72</u>
Total Premium		\$ 69.05

Example 4: Same facts as Example 1. The member divorces on April 15, 1990, and coverage changes to child only. See Example 2 for recomputation. The member elects coverage for former spouse and child and the election is received on June 2, 1990. Coverage for former spouse and child is effective on June 2, 1990 and the premium for the former spouse and the child is effective July 1, 1990. Recompute ages on the date the election is received.

Step 1. Recompute ages.

Member	900602	Former	900602	Child	900602
	<u>500202</u>	Spouse	<u>540902</u>		<u>800501</u>
	400400		350901		100101
	(40)		(36)		(10)

Step 2. Use the SBP Factor Table to locate the combination of a member age 40, spouse age 36, and child age 10. The resulting factor is .0010.

Step 3. Determine the premium as in Example 1.

Example 5: Member elected spouse and child coverage (Example 1). Member divorced and coverage changed to child coverage (Example 2). Member elected former spouse and child coverage (Example 4). Member remarried March 22, 1991 and elected coverage for the new spouse. The spouse coverage is resumed as in Examples 3a and 3b for premiums and effective date. If the spouse is the same spouse that the member covered when originally becoming eligible to participate, then the premium is based on ages on date of remarriage and the spouse (or spouse and child) premium is effective the first day of the month after the remarriage. Note: If the member changes coverage from former spouse to spouse coverage after one year from the date of the remarriage, then the premium is effective the first day of the month following the election receipt and the ages are computed on the date of election receipt.

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450303. Former Spouse (Insurable Interest Category) or Natural Person With an Insurable Interest. See Table 45-1, Rule 4.

4504 EFFECTIVE DATE OF PREMIUM See Table 45-2 or 45-3 as applicable.

4505 SUSPENSION, CHANGE, AND TERMINATION OF PREMIUM

450501. Suspend premiums for spouse or former spouse coverage when there is no longer an eligible beneficiary during any period after:

A. SBP - October 1, 1976.

B. SSBP - April 1, 1992.

★ C. SSBP – November 1, 2004. All SSBP premiums are terminated effective November 1, 2004. See paragraph 450204 and [460304.C](#) for more information.

Suspend premiums for child coverage when there is no eligible child beneficiary.

450502. If the SBP premium was adjusted or discontinued based on school nonattendance of the child beneficiary, the premium is adjusted retroactively to the first day of the month after the child resumed school attendance.

450503. The premium changes when coverage is:

A. For spouse and children (or former spouse and children) and the last dependent child is no longer an eligible beneficiary. The premium for coverage is changed to spouse (or former spouse) only. See Table 45-3, rule 8.

B. For spouse only and the spouse is no longer eligible. Within 1 year after member's remarriage, the member may:

1. Resume coverage (including SSBP);
2. Elect not to resume spouse coverage (any SSBP terminates);
3. Increase the base amount up to and including full retired pay for spouse or spouse and child coverage (See Table 45-3, rule 6.); or

★ 4. Elect SSBP if participation is at the maximum base amount. See Table 45-3, rule 6. See paragraph [460304.C](#) for more information regarding phase out of SSBP.

C. For spouse and children and the spouse is no longer eligible or the coverage is for former spouse and children and the former spouse is no longer eligible. See Table 45-3, Rule 7, for computation for the child premium. Within 1 year of a remarriage, the member with suspended spouse coverage has the same options as in subparagraph 450503.B. There is no time limitation for an election change to spouse coverage by a member with suspended former spouse coverage. See Table 45-3, Rule 9.

D. For spouse before March 21, 1974 (pre-September 21, 1972 retiree), or on date of retirement (post-September 21, 1972 retiree), and the member subsequently divorces and then remarries that former spouse. The premium is effective the first day of the month following the remarriage, unless the remarriage is the first day of the month, then the premium is effective on the date of marriage.

E. For spouse on or after March 21, 1974 (pre-September 21, 1972 retiree) or after date of retirement (post-September 21, 1972 retiree), and the member subsequently divorces and then remarries that former spouse. The premium of coverage is resumed the first day of the month following the first anniversary unless the remarriage is the first day of the month, then the premium resumes on the first day of the first anniversary.

F. For spouse or spouse and child coverage is changed to former spouse under paragraph [430703](#). Beginning on the first day of the month after receipt by the Secretary of the Military Department concerned of the change in election, the premium will be calculated as provided in Table 45-3, rule 10.

G. For retired or retainer pay increases under [10 U.S.C. 1401a](#):

1. SBP premiums normally increase at the same time, and by the same percentage, that retired pay increases by cost-of-living adjustment.

2. When the payment of increased retired pay due to a cost-of-living adjustment is delayed, the increase to SBP premiums will occur at the same time the retired pay is increased rather than the effective date of the cost-of-living increase (or the date that the retired pay would have increased if the member were currently in receipt of retired pay).

450504. Terminate the SBP premium for a natural person with an insurable interest when the beneficiary dies, when the member terminates coverage for the natural person with an insurable interest, or on the date a spouse or child acquired after retirement becomes the eligible beneficiary. The SBP premium is terminated as of the date shown in Table 45-4, Suspension and Termination of Cost. See section [4308](#) for more information on termination procedures.

450505. If a member voluntarily discontinues SBP participation under paragraph 430801 of this volume, then the premium terminates on the effective date of the election which is the first day of the month following the date of the receipt of the request. Any premium deducted for periods on or after such effective date shall be refunded and the member notified of the final action concerning termination of coverage.

450506. Premiums for SBP participation are permanently paid up (no further reductions) when a member attains age 70 and 360 months of premium payments. See section 4508 for more information.

450507. See Table 45-4 for other suspension and termination of premium situations.

#### 4506 PAYMENT OF PREMIUM

★ 450601. Payments. A member who receives enough retired pay to cover the premiums for SBP has those premiums withheld from his or her retired pay. Voluntary allotments may be discontinued to satisfy the premiums for SBP coverage. See [Chapter 19](#) for more information.. Do not treat the reduction in retired pay for the premium of SBP coverage as a collection for accounting purposes. [Effective November 1, 2004, premiums for SSBP were terminated. See paragraph 460304 for more information.](#)

#### 450602. Civil Service Waiver

A. For any period in which the member is not receiving retired pay because of non entitlement to or waiver of such pay or the pay received is not enough to cover the total cost of coverage, the member must remit the amount due to the [DFAS-Cleveland Site](#). Deposits are due on the effective date of coverage. For example, member retires June 1; the first payment is due June 1, for the period June 1-30. A member who waives full retired pay for VA compensation may pay the premium by direct remittance or by deduction from the compensation payments.

B. If the member waives participation in the military survivor benefit program and elects participation in the civil service survivor benefit plan, and the civil service waiver later becomes ineffective for any period for any reason, previous participation in the military survivor benefit program is resumed and military SBP premium is due from the member.

450603. Emergency Officer's Retired List (EORL). A member on the EORL may pay premiums by direct remittance or by deduction from EORL payments.

450604. If a member is recalled to active duty for more than 30 days after a break in service, the member does not pay the premium while on active duty.

450605. The member remains a SBP participant while on active judicial duty and is required to pay the SBP premiums while military retired pay is suspended.

#### 4507 DELINQUENT SBP PREMIUMS

Interest at the rate of 6 percent compounded annually is levied against delinquent SBP premiums. Any delinquent Retired Serviceman's Family Protection Plan (RSFPP) premiums existing on date of conversion to the SBP continue with interest, until paid. Upon the death of a retiree, any delinquency, plus interest, is collected from the annuitant's benefits before payment of any annuity.

#### 4508 PAID UP SBP PREMIUMS AFTER 30 YEARS AND AGE 70

450801. Effective with the retired pay entitlement and SBP coverage in effect for the month of October 2008, SBP premium reductions will no longer be made if the member is a qualified SBP participant described in 450802. Deposits made by an SBP participant during a period when the participant is not entitled to retired pay qualify as premium reductions.

450802. A member is a qualified participant for purposes of paid up SBP coverage if the retired member is age 70 or older whose retired pay has been reduced for SBP coverage for 360 months or more. If the member's 70th birthday occurs later than the 360th month for which the member paid SBP premiums, no SBP premiums will be made for that month regardless of the day on which the member becomes age 70.

450803. The first payment that can be affected is the payment for the period of retired pay entitlement beginning October 1, 2008 (due November 3, 2008).

450804. A change in the level of coverage affects the amount of the premium that is discontinued. For example, a member who increases the base amount during an open season in early 1982 has not paid 360 monthly premiums for the higher level of coverage by October 2008. If the 70-year old member has paid a premium for the reduced level of coverage for 360 months, that portion of the premium may be discontinued. The remainder of the premium would still be subject to reduction from the member's retired pay for the balance of the required 360 monthly premium payments.

450805. A member who elected or changed SBP coverage during the open enrollment period March 1, 1999, through February 29, 2000, was charged a one time, buy in premium in addition to the prospective monthly premium. The buy-in premium was due and payable in a lump sum payment at the time the member filed the election. A member who paid the lump sum, buy-in premium receives credit toward the 360 months as if the member's retired pay had been reduced monthly for SBP premiums.

**4509 TAXABILITY OF PREMIUMS**

For federal income tax purposes, premiums for SBP coverage are excluded from taxable income when they are deducted from the member's retired pay. A member whose pay is subject to tax reporting will, while in a pay status, receive the tax benefit through a reduction in the taxable income reported to the Internal Revenue Service. No reduction against the taxable income can be given for interest paid on the delinquent premiums.

**4510 INCOME EXCLUSION**

The member will receive an income exclusion for the amount of direct remittance for coverage premiums upon returning to a pay status. The appropriate DFAS site will exclude the amount of the direct remittance from the taxable income on Internal Revenue Service Form 1099R, "Distributions From Pensions, Annuity, Retirement or Profit Sharing Plans, IRAs, Insurance Contracts, etc." See paragraph 450602 for payment of premiums during non-receipt of retired pay.

<b>COMPUTATION OF SBP PREMIUM ON ESTABLISHMENT</b>		
<b>R U L E</b>	<b>A</b>	<b>B</b>
	<b>If beneficiary is</b>	<b>then the formula is</b>
<b>1</b>	spouse or former spouse (spouse category)	6.5 percent of the base amount (note 1) or 2.5 percent of the threshold amount (note 2), as adjusted, plus 10 percent of the remaining base amount. If gross retired pay is less than \$300, 2.5 percent of gross retired pay.
<b>2</b>	spouse (former spouse-spouse category) and children (notes 3 and 4)	spouse (former spouse) premium determined under rule 1, plus an additional premium for children computed by applying the factor from the SBP Factor Table against the base amount. See section 4503 for examples.
<b>3</b>	children only (notes 3 and 4)	to apply the factor shown in the SBP Factor Table, based on the ages of the member and youngest dependent child, against the base amount. See section 4503 for example.
<b>4</b>	natural person with an insurable interest or former spouse (insurable interest category)	10 percent of the member's gross retired pay if the age of the beneficiary is equal to or greater than member's age. If the beneficiary's age is less than member's age, the formula is 10 percent of the member's gross retired pay, plus an additional 5 percent of the gross retired pay for each full 5 years that the beneficiary is younger than member. Six months or more is not counted as an additional year. Total premium may not exceed 40 percent of gross retired pay.

**NOTES:**

1. The following members are entitled to spouse premium computation under the flat-rate formula of 6.5 percent of the base amount:
  - a. A member who is entitled to retired pay based on disability;
  - b. A member who is entitled to retired pay based on a non-Regular service retirement, [10 U.S.C. 12731](#); or
  - c. A member who first became a member of a Uniformed Service before March 1, 1990, and who is providing spouse (or former spouse) coverage under the threshold formula at a cost in excess of 6.5 percent of the base amount.
2. The members described in note 1 are entitled to spouse premium computation under the threshold formula if more beneficial than the flat-rate formula of 6.5 percent of the base amount. The threshold portion of the cost formula upon which the member pays 2.5 percent is subject to two possible indexing provisions for those members who become participants March 1, 1986 or later: percentage increases for active duty basic pay rates; and, cost-of-living adjustment under [10 U.S.C. 1401a](#), on or after October 1, 1985.
3. Do not recalculate premiums when a child different from the child first established as the youngest child becomes the youngest eligible child.
4. Dependent Child - use the age of the youngest child. Exception: Use age 17 for an incapacitated child over 18 years of age when there is a competent child also over 18, but younger than the incapacitated child.

**Table 45-1. - Computation of SBP Premium On Establishment**

<b>EFFECTIVE DATE OF PREMIUM - INITIAL ELECTION</b>						
<b>R U L E</b>	<b>A</b>		<b>B</b>			
	<b>If on the date of election (pre-September 21, 1972 retiree) or date of retirement (post-September 21, 1972 retiree), the member has</b>		<b>then the effective date of premium is first day of the month following</b>			
			<b>retirement</b>	<b>election by the Secretary of the Military Department concerned</b>	<b>receipt of the election</b>	<b>the first anniversary of the marriage</b>
<b>1</b>	spouse, spouse and children, children only, or natural person with insurable interest (NIP) (pre-September 21, 1972 retiree)				<b>X</b>	
<b>2</b>	spouse, spouse and children, children only, or NIP (post-September 21, 1972 retiree)		<b>X</b>			
<b>3</b>	no dependents, later marries (note 1)					<b>X (note 4)</b>
<b>4</b>	no dependents, later acquires dependent children (note 1)				<b>X (note 2)</b>	
<b>5</b>	no dependents, later marries and acquires dependent children (note 1)				<b>X (note 3)</b>	<b>X (note 5)</b>
<b>6</b>	been declared mentally incompetent (Secretary may make election)			<b>X</b>		
<b>7</b>	former spouse (post-September 7, 1982 retiree) or former spouse and children (post-February 28, 1986 retiree)		<b>X (note 6)</b>			

**NOTES:**

- Member must elect within 1 year of marriage or acquiring dependent children.
- Compute the child premium using the ages of the member and the youngest child as of date of receipt of the election.
- The child only premium is established and continues until the first of the month following the first anniversary of the marriage. Compute child only premium using the ages of the member and youngest child on date of receipt of the election. When spouse becomes an eligible beneficiary, child only coverage is then changed to spouse and children coverage and compute the new premium using the ages of the member, spouse, and the youngest child on the date the spouse becomes an eligible spouse beneficiary.
- If the first anniversary is on the first day of the month, then the premium is changed for that month.
- If a child is born of that marriage before the first anniversary, then the premium for spouse and child coverage is effective the first of the month following the birth of the child. If the birth or anniversary is the first day of the month, then the premium is charged for that month.
- The effective date of the premium for an election for a former spouse election made from September 8, 1982 through January 31, 1983 is February 1, 1983.

**Table 45-2. - Effective Date of Premium - Initial Election**



EFFECTIVE DATE FOR CHANGE OF PREMIUM					
R U L E	A	B			
	If on the date of election (pre-September 21, 1972 retiree) or date of retirement (post-September 21, 1972 retiree), the member has	then the effective date of premium is first day of the month			
		following receipt of election	following family status change	following first anniversary of (re)marrriage	after loss of eligibility or October 1, 1976, whichever is later
1	spouse, no child, later acquires children (notes 1 and 2)	X			
2	no spouse, child only, later acquires spouse (notes 1, 7 and 8)			X	
3	natural person with insurable interest (NIP) (or former spouse), later marries (notes, 1, 7, 8 and 11)				
4	NIP (or former spouse), later acquires child (notes, 1, 3, 8 and 11)	X			
5	NIP (or former spouse), later acquires spouse and child (notes 1, 4, 7, 8 and 11)	X (child)		X (spouse)	
6	spouse, loses spouse, remarries (notes 1, 7, 8 and 9)			X	
7	spouse and child (or former spouse and child), loses spouse (or former spouse), premium is recomputed for child (notes 5 and 9)				
8	spouse and child (or former spouse and child), loses child (note 6)		X		
9	spouse and child (or former spouse and child), loses spouse (or former spouse), premium recomputed for child, member later marries (notes 1, 4, 7, 8 and 11)			X	
10	spouse and/or child, acquires former spouse, changes coverage to former spouse or former spouse and child (note 10)	X			
11	election for former spouse deemed by Secretary concerned	premium and coverage on the later of: (a) member's retirement date; (b) the first day member could have voluntarily made such an election; or (c) the first day of month after the effective date of court order involved.			

Table 45-3. - Effective Date For Change of Premium

EFFECTIVE DATE FOR CHANGE OF PREMIUM					
R U L E	A	B			
	If on the date of election (pre-September 21, 1972 retiree) or date of retirement (post-September 21, 1972 retiree), the member has	then the effective date of premium is first day of the month			
		following receipt of election	following family status change	following first anniversary of (re)marriage	after loss of eligibility or October 1, 1976, whichever is later
12	been declared mentally incompetent but later adjudged competent may, within 180 days, change a Secretarial election	X			

**NOTES:**

- Member must elect within 1 year of (re)marriage or acquiring the dependent child or children. If the election change is from former spouse coverage to spouse coverage, then there is no time limitation on the election period. If the member elects to change from former spouse to spouse coverage after 1 year of remarriage, then the coverage is effective on the date of election receipt and the associated premium is effective on the first day of the month after election receipt.
- Compute premium for additional child using ages of member, spouse, and youngest child as of date of receipt of election.
- Compute premium for child using ages of member and youngest child as of date of receipt of election.
- Child only premium is effective until the first of the month following the first anniversary of the (re)marriage. Compute child only premium using ages of member and youngest child on the date of receipt of the election or on the day after the date spouse eligibility is lost (rules 5 and 8). When spouse becomes an eligible beneficiary, child only coverage is changed to spouse and child coverage and compute child premium using ages of member, spouse, and youngest child on date spouse becomes an eligible spouse beneficiary.
- Compute child only premium using ages of member and youngest child as of the first date following the date the spouse (or former spouse) became an ineligible beneficiary or October 1, 1976, whichever is later. If eligibility was lost the first day of the month, then the child only premium begins the following month.
- If member gives exact date of loss of last dependent child, then the change in premium is effective the first of the month following date provided. If exact date is not given, then use first day of the month after receipt of notification.
- The premium for spouse coverage is effective on the first day of the month following the birth of the child of that marriage if earlier than first anniversary of the marriage.
- If birth or anniversary is the first day of the month, then the premium is effective that month.
- Before enactment of [Public Law 94-496](#), October 14, 1976, the deduction for spouse premium continued past the date spouse became an ineligible beneficiary.
- Member must make election within 1 year of the date of a decree of divorce, dissolution, or annulment of marriage to spouse. Election for former spouse only may not be effective before September 24, 1983 (earliest day for premium is October 1, 1983). Election for former spouse and child may not be effective before March 1, 1986 (earliest date for premium is March 1, 1986).
- An election to terminate coverage for a NIP premium must be done in accordance with Volume 7B subparagraph [430701.B](#); an election to terminate coverage for a former spouse must be done in accordance with subparagraph [430701.B](#) election to terminate coverage for a spouse or spouse and child must be done in accordance with paragraphs [430701](#) and [430702](#).

**Table 45-3. - Effective Date For Change of Premium (Continued)**

<b>SUSPENSION AND TERMINATION OF PREMIUM</b>				
<b>R U L E</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
	<b>If a member</b>	<b>then the premium is</b>	<b>with an effective date</b>	<b>and member is</b>
<b>1</b>	is deceased	terminated	on the date of the member's death	
<b>2</b>	is recalled to active duty for more than 30 days	suspended	the day before entry on active duty	not required to remit premium for coverage while on active duty.
<b>3</b>	waives retired pay for a civil service retirement		date of waiver as furnished by member	providing coverage elected under civil service retirement.
<b>4</b>	is removed from the Temporary Disability Retired List (TDRL) and retired pay is terminated (note 1)	terminated	date of removal from TDRL	not entitled to a refund of prior premiums.
<b>5</b>	elected for children and the last dependent child is no longer an eligible beneficiary (note 2)		first of the month after loss of eligibility (notes 3 and 4)	due a refund from first of month after loss of eligibility (note 5).
<b>6</b>	who has been declared mentally incompetent is restored to competency and, within 180 days, revokes election made on his or her behalf		first of month after receipt of election	not due a refund for period of coverage.
<b>7</b>	elected for spouse (or former spouse) and spouse (or former spouse) becomes an ineligible beneficiary	suspended	first day of month after that in which spouse became an ineligible beneficiary	due a refund from October 1, 1976 or first of month after ineligibility, whichever is later.
<b>8</b>	elected coverage for a natural interest person (or former spouse in insurable interest category) who dies before the member	terminated	last day of month in which beneficiary dies	
<b>9</b>	elected coverage for a natural interest person (not a former spouse) and member discontinues participation from the Plan (see Chapter 56, paragraph 560305 for the RCSBP participant)		first day of month after receipt of request	
<b>10</b>	discontinues SBP participation on the second anniversary		first day of month after receipt of request	

Table 45-4. - Suspension and Termination of Premium

<b>SUSPENSION AND TERMINATION OF PREMIUM</b>				
<b>R U L E</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
	<b>If a member</b>	<b>then the premium is</b>	<b>with an effective date</b>	<b>and member is</b>
<b>11</b>	is age 70 and has paid 360 monthly premiums	terminated	on the later of: (a) the premium for October 2008; (b) first day of the month after the 360th monthly premium; or, (c) the first day of the month in which the member reaches age 70	
<b>12</b>	elected SSBP/RCSSBP		November 1, 2004 (see <a href="#">Volume 7B section 4603</a> and paragraphs 450102 and <a href="#">570102</a> .)	

**NOTES:**

1. If the member returns to active duty and is subsequently retired, a new election must be made. Any election in effect while on TDRL is void.
2. A child is no longer an eligible beneficiary when he or she dies, marries, is between age 18 and 22 and not attending school, or has reached age 22 (see note 3).
3. A student whose 22nd birthday occurs before July 1 or after August 31 of any calendar year is considered age 22 on July 1 after that birthday and the premium is discontinued.
4. When the birthday is the first day of the month, the premium terminates the first day of that month.
5. If the member gives exact date of loss of last dependent child, cost is terminated the first of the next month. If exact date is not given, use first day of month after receipt of notification.

**Table 45-4. - Suspension and Termination of Premium (Continued)**

<b>STANDARD SUPPLEMENTAL SBP ANNUITY PREMIUM RATES - EACH 5%</b>					
16	.0067	48	.0162	80	.0668
17	.0070	49	.0167	81	.0698
18	.0072	50	.0174	82	.0725
19	.0075	51	.0180	83	.0761
20	.0077	52	.0188	84	.0795
21	.0080	53	.0197	85	.0842
22	.0083	54	.0207	86	.0884
23	.0086	55	.0217	87	.0931
24	.0089	56	.0227	88	.0975
25	.0093	57	.0237	89	.1029
26	.0097	58	.0248	90	.1082
27	.0100	59	.0260	91	.1135
28	.0104	60	.0262	92	.1187
29	.0108	61	.0287	93	.1239
30	.0113	62	.0302	94	.1291
31	.0118	63	.0316	95	.1342
32	.0123	64	.0331	96	.1391
33	.0127	65	.0346	97	.1439
34	.0133	66	.0362	98	.1482
35	.0136	67	.0380	99	.1520
36	.0119	68	.0395	100	.1543
37	.0112	69	.0413	101	.1579
38	.0113	70	.0430	102	.1635
39	.0117	71	.0450	103	.1681
40	.0122	72	.0474	104	.1710
41	.0127	73	.0495	105	.1764
42	.0128	74	.0518	106	.1871
43	.0131	75	.0538	107	.2180
44	.0137	76	.0564	108	.2741
45	.0143	77	.0590	109	.5809
46	.0149	78	.0613		
47	.0156	79	.0642		

**Table 45-5. - Standard Supplemental SBP Annuity Premium Rates - Each 5%**  
**(For premiums payable prior to November 1, 2004)**

<b>OPEN ENROLLMENT PREMIUM ADDITIONS</b>	
<b>Years Retired</b>	<b>Added Premium (Percent of Increased Base Amount)</b>
0	.0%
1	.2%
2	.4%
3	.6%
4	.8%
5	1.0%
6	1.2%
7	1.4%
8	1.6%
9	1.8%
10	2.1%
11	2.4%
12	2.7%
13	3.0%
14	3.3%
15	3.6%
16	3.9%
17	4.2%
18	4.5%

**Table 45-6. - Open Enrollment Premium Additions**

<b>1999 OPEN ENROLLMENT PREMIUM FACTORS - SBP SPOUSE AND SPOUSE/CHILD COVERAGE SPOUSE ONLY LUMP SUM FACTOR (SOLSF)</b>			
<b>Completed Years Since Event</b>	<b>Lump Sum factor per \$1 of monthly premium</b>	<b>Completed Years Since Event</b>	<b>Lump Sum factor per \$1 of monthly premium</b>
0	43	14	218
1	53	15	236
2	63	16	256
3	72	17	276
4	82	18	295
5	91	19	314
6	100	20	332
7	124	21	349
8	133	22	366
9	141	23	382
10	150	24	399
11	166	25	415
12	182	26	429
13	200		

**Table 45-7. - 1999 Open Enrollment Premium Factors - SBP Spouse and Spouse/Child Coverage Spouse Only Lump Sum Factor (SOLSF)**

<b>1999 OPEN ENROLLMENT PREMIUM FACTORS - INSURABLE INTEREST AND SUPPLEMENTAL LUMP SUM FACTORS (IISLSF)</b>			
<b>Completed Years Since Event</b>	<b>Lump Sum factor per \$1 of monthly premium</b>	<b>Completed Years Since Event</b>	<b>Lump Sum factor per \$1 of monthly premium</b>
0	6	14	218
1	19	15	236
2	32	16	256
3	45	17	276
4	59	18	295
5	73	19	314
6	88	20	332
7	103	21	349
8	118	22	366
9	134	23	382
10	150	24	399
11	166	25	415
12	182	26	429
13	200		

**Table 45-8. - 1999 Open Enrollment Premium Factors - Insurable Interest and Supplemental Lump Sum Factors (IISLSF)**



<b>1999 OPEN ENROLLMENT PREMIUMS - 5 PERCENT SBP SUPPLEMENT WHEN SURVIVING SPOUSE REACHES AGE 62 (SSBPOEF)</b>							
<b>Age at Election</b>	<b>Premium as percent of base amount</b>	<b>Age at Election</b>	<b>Premium as percent of base amount</b>	<b>Age at Election</b>	<b>Premium as percent of base amount</b>	<b>Age at Election</b>	<b>Premium as percent of base amount</b>
16	0.0048	40	0.0099	64	0.0346	88	0.0976
17	0.0050	41	0.0106	65	0.0359	89	0.1019
18	0.0053	42	0.0105	66	0.0377	90	0.1070
19	0.0055	43	0.0108	67	0.0398	91	0.1135
20	0.0057	44	0.0114	68	0.0400	92	0.1200
21	0.0059	45	0.0119	69	0.0415	93	0.1267
22	0.0062	46	0.0127	70	0.0430	94	0.1334
23	0.0065	47	0.0133	71	0.0453	95	0.1401
24	0.0068	48	0.0138	72	0.0482	96	0.1464
25	0.0071	49	0.0146	73	0.0484	97	0.1519
26	0.0074	50	0.0156	74	0.0515	98	0.1528
27	0.0078	51	0.0163	75	0.0543	99	0.1515
28	0.0081	52	0.0172	76	0.0567	100	0.1502
29	0.0085	53	0.0181	77	0.0593	101	0.1490
30	0.0089	54	0.0193	78	0.0620	102	0.1482
31	0.0089	55	0.0203	79	0.0649	103	0.1481
32	0.0093	56	0.0219	80	0.0681	104	0.1494
33	0.0098	57	0.0229	81	0.0711	105	0.1537
34	0.0103	58	0.0242	82	0.0742	106	0.1647
35	0.0108	59	0.0257	83	0.0775	107	0.1933
36	0.0113	60	0.0262	84	0.0811	108	0.2916
37	0.0089	61	0.0295	85	0.0851	109	0.4554
38	0.0093	62	0.0302	86	0.0888		
39	0.0096	63	0.0321	87	0.0928		

**Table 45-9. - 1999 Open Enrollment Premiums - 5 Percent SBP Supplement When Surviving Spouse Reaches Age 62 (SSBPOEF)**

1999 OPEN ENROLLMENT PREMIUM FACTORS RESERVE PART OF RC-SBP RATES – (RCOEF) (Notes)																						
Age of Member	Age of Youngest Child																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
58 +	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0017	0.0016	0.0015	0.0013	0.0012	0.0011	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0004	0.0007	0.0005
57	0.0049	0.0047	0.0045	0.0043	0.0041	0.0039	0.0037	0.0034	0.0032	0.0029	0.0026	0.0024	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0007	0.0008	0.0014	0.0009
56	0.0089	0.0086	0.0082	0.0078	0.0074	0.0070	0.0065	0.0061	0.0056	0.0050	0.0045	0.0039	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0012	0.0018	0.0020	0.0018
55	0.0123	0.0117	0.0112	0.0106	0.0100	0.0093	0.0087	0.0080	0.0072	0.0064	0.0056	0.0048	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0019	0.0023	0.0025	0.0025
54	0.0149	0.0142	0.0135	0.0127	0.0119	0.0110	0.0101	0.0092	0.0082	0.0071	0.0061	0.0049	0.0040	0.0032	0.0025	0.0020	0.0016	0.0018	0.0022	0.0027	0.0030	0.0031
53	0.0170	0.0161	0.0152	0.0142	0.0132	0.0121	0.0110	0.0098	0.0085	0.0073	0.0059	0.0047	0.0038	0.0030	0.0024	0.0020	0.0016	0.0020	0.0025	0.0030	0.0035	0.0036
52	0.0184	0.0174	0.0163	0.0151	0.0139	0.0126	0.0112	0.0098	0.0083	0.0068	0.0054	0.0044	0.0035	0.0027	0.0022	0.0023	0.0022	0.0022	0.0027	0.0033	0.0038	0.0041
51	0.0194	0.0182	0.0169	0.0155	0.0140	0.0125	0.0110	0.0093	0.0076	0.0061	0.0049	0.0039	0.0031	0.0025	0.0025	0.0025	0.0024	0.0023	0.0029	0.0036	0.0041	0.0045
50	0.0195	0.0184	0.0169	0.0153	0.0137	0.0120	0.0102	0.0083	0.0066	0.0053	0.0043	0.0033	0.0027	0.0028	0.0027	0.0026	0.0025	0.0024	0.0031	0.0038	0.0043	0.0048
49	0.0198	0.0182	0.0165	0.0148	0.0129	0.0110	0.0090	0.0072	0.0057	0.0046	0.0036	0.0029	0.0029	0.0029	0.0028	0.0027	0.0026	0.0025	0.0032	0.0040	0.0045	0.0051
48	0.0193	0.0176	0.0157	0.0137	0.0117	0.0095	0.0076	0.0061	0.0049	0.0038	0.0031	0.0031	0.0030	0.0029	0.0029	0.0028	0.0027	0.0026	0.0033	0.0041	0.0047	0.0053
47	0.0185	0.0165	0.0145	0.0123	0.0100	0.0080	0.0064	0.0051	0.0040	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0034	0.0042	0.0048	0.0054
46	0.0172	0.0151	0.0128	0.0105	0.0084	0.0067	0.0054	0.0042	0.0034	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0035	0.0042	0.0049	0.0055
45	0.0157	0.0133	0.0109	0.0087	0.0070	0.0056	0.0044	0.0036	0.0035	0.0034	0.0033	0.0032	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0035	0.0043	0.0049	0.0056
44	0.0138	0.0112	0.0090	0.0072	0.0058	0.0045	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0035	0.0043	0.0049	0.0056
43	0.0116	0.0092	0.0074	0.0059	0.0047	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0035	0.0043	0.0049	0.0057
42	0.0095	0.0076	0.0061	0.0048	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0035	0.0043	0.0049	0.0056
41	0.0077	0.0062	0.0049	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0028	0.0028	0.0027	0.0035	0.0042	0.0049	0.0056
40	0.0063	0.0049	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0034	0.0041	0.0048	0.0055
39	0.0050	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0026	0.0033	0.0041	0.0047	0.0054
38	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0026	0.0033	0.0040	0.0046	0.0053
37	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0026	0.0026	0.0032	0.0040	0.0045	0.0052
36	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0027	0.0026	0.0025	0.0032	0.0039	0.0044	0.0051
35	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0026	0.0025	0.0024	0.0031	0.0038	0.0043	0.0050
34	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0025	0.0024	0.0030	0.0037	0.0042	0.0049
33	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0026	0.0025	0.0024	0.0023	0.0030	0.0036	0.0041	0.0047
32	0.0037	0.0036	0.0035	0.0034	0.0033	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0027	0.0026	0.0025	0.0024	0.0023	0.0023	0.0029	0.0035	0.0040	0.0046
31	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0024	0.0023	0.0022	0.0028	0.0034	0.0039	0.0045
30	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0028	0.0027	0.0026	0.0025	0.0025	0.0024	0.0023	0.0022	0.0021	0.0027	0.0033	0.0038	0.0043

NOTES:

1. Method: Two-tier
2. Type: Deferred to Member's age 60
3. Option: Child Only or Spouse/Child (if spouse is no longer eligible)

Table 45-10 — 1999 Open Enrollment Premium Factors Reserve Part of RC-SBP Rates

<b>1999 OPEN ENROLLMENT PREMIUM FACTORS — DEFERRED ANNUITY (notes)</b>					
<b>Age at Election</b>	<b>Premium as Percent of Base Amount</b>	<b>Age at Election</b>	<b>Premium as Percent of Base Amount</b>	<b>Age at Election</b>	<b>Premium as Percent of Base Amount</b>
30	0.0274	57	0.0254	84	0.0781
31	0.0273	58	0.0251	85	0.0825
32	0.0273	59	0.0247	86	0.0864
33	0.0273	60	0.0240	87	0.0906
34	0.0274	61	0.0241	88	0.0956
35	0.0274	62	0.0255	89	0.1001
36	0.0274	63	0.0269	90	0.1054
37	0.0274	64	0.0285	91	0.1121
38	0.0274	65	0.0301	92	0.1190
39	0.0273	66	0.0316	93	0.1260
40	0.0273	67	0.0333	94	0.1330
41	0.0274	68	0.0349	95	0.1399
42	0.0274	69	0.0366	96	0.1464
43	0.0273	70	0.0384	97	0.1520
44	0.0273	71	0.0403	98	0.1525
45	0.0272	72	0.0424	99	0.1507
46	0.0271	73	0.0445	100	0.1489
47	0.0271	74	0.0469	101	0.1474
48	0.0270	75	0.0494	102	0.1462
49	0.0270	76	0.0522	103	0.1458
50	0.0269	77	0.0549	104	0.1468
51	0.0267	78	0.0577	105	0.1509
52	0.0266	79	0.0608	106	0.1615
53	0.0264	80	0.0642	107	0.1897
54	0.0262	81	0.0674	108	0.2869
55	0.0259	82	0.0707	109	0.4480
56	0.0257	83	0.0743		

**NOTES:**

1. Each 5 percent RC-SBP supplement when surviving spouse reaches age 62 (RCISOEF)
2. Use member's age at election to the nearest birthday.

**Table 45-11 - 1999 Open Enrollment Premium Factors - Deferred Annuity**

<b>1999 OPEN ENROLLMENT PREMIUM FACTORS — IMMEDIATE ANNUITY (notes)</b>					
<b>Age at Election</b>	<b>Premium as Percent of Base Amount</b>	<b>Age at Election</b>	<b>Premium as Percent of Base Amount</b>	<b>Age at Election</b>	<b>Premium as Percent of Base Amount</b>
30	0.0274	57	0.0257	84	0.0779
31	0.0274	58	0.0254	85	0.0822
32	0.0274	59	0.0251	86	0.0860
33	0.0274	60	0.0242	87	0.0902
34	0.0275	61	0.0255	88	0.0950
35	0.0275	62	0.0269	89	0.0995
36	0.0275	63	0.0284	90	0.1047
37	0.0275	64	0.0300	91	0.1113
38	0.0275	65	0.0315	92	0.1181
39	0.0275	66	0.0331	93	0.1250
40	0.0275	67	0.0346	94	0.1319
41	0.0276	68	0.0361	95	0.1387
42	0.0276	69	0.0376	96	0.1452
43	0.0276	70	0.0391	97	0.1507
44	0.0276	71	0.0407	98	0.1513
45	0.0275	72	0.0427	99	0.1495
46	0.0274	73	0.0449	100	0.1479
47	0.0273	74	0.0472	101	0.1464
48	0.0271	75	0.0497	102	0.1453
49	0.0271	76	0.0525	103	0.1450
50	0.0270	77	0.0551	104	0.1461
51	0.0269	78	0.0580	105	0.1502
52	0.0267	79	0.0610	106	0.1608
53	0.0266	80	0.0643	107	0.1889
54	0.0264	81	0.0674	108	0.2858
55	0.0262	82	0.0707	109	0.4463
56	0.0260	83	0.0742		

**NOTES:**

1. Each 5 percent RC-SBP supplement when surviving spouse reaches age 62 (RC SOEF)
2. Use member's age at election to the nearest birthday.

**Table 45-12 - 1999 Open Enrollment Premium Factors - Immediate Annuity**

**2005 Open Season Lump Sum Factors  
(Spouse, Spouse/Child Coverage)**

<b>Completed Years Since "Event"</b>	<b>Spouse &amp; Spouse/Child</b>
0	38
1	48
2	57
3	67
4	74
5	83
6	93
7	103
8	119
9	136
10	153
11	171
12	189
13	209
14	228
15	248
16	269
17	289
18	311
19	332
20	355
21	379
22	404
23	430
24	456
25	482
26	506
27	529
28	552
29	574
30	597
31	618
32	639
33	658

★Table 45-13 -- 2005 Open Season Lump Sum Factors  
(Spouse, Spouse/Child Coverage)

**2005 Open Season Lump Sum Factors  
(Insurable Interest Coverage)**

<b>Completed Years Since "Event"</b>	<b>Lump sum factor per \$1 of monthly premium</b>
0	6
1	18
2	31
3	44
4	58
5	73
6	88
7	103
8	119
9	136
10	153
11	171
12	189
13	209
14	228
15	248
16	269
17	289
18	311
19	332
20	355
21	379
22	404
23	430
24	456
25	482
26	506
27	529
28	552
29	574
30	597
31	618
32	639
33	658

**★Table 45-14 –2005 Open Season Lump Sum Factors  
(Insurable Interest Coverage)**

2005 Open Enrollment Premium Factors
SBP Child Only Coverage
Open Enrollment Child Only Factor (OECOF)

Table with 23 columns (Age of Retiree 0-22) and 23 rows (Age of Child 16-89). Each cell contains a numerical factor value.

★Table 45-15 – 2005 Open Enrollment Premium Factors SBP Child Only Coverage Open Enrollment Child Only Factor (OECOF)

**2005 Open Enrollment Premium Factors  
SBP Child Only Coverage  
Open Enrollment Child Only Factor (OECOF)**

Age of Retiree	Age of Child																						
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
90	1.1042	1.0551	1.0034	0.9502	0.8954	0.8392	0.7816	0.7229	0.6635	0.6041	0.5451	0.4876	0.4326	0.3812	0.3351	0.2963	0.2680	0.2582	0.2704	0.2931	0.3311	0.4321	0.6623
91	1.2159	1.1631	1.1074	1.0499	0.9907	0.9300	0.8676	0.8038	0.7390	0.6738	0.6087	0.5447	0.4831	0.4253	0.3728	0.3282	0.2951	0.2824	0.2940	0.3160	0.3535	0.4592	0.7124
92	1.3381	1.2813	1.2211	1.1591	1.0952	1.0294	0.9619	0.8926	0.8221	0.7507	0.6790	0.6082	0.5395	0.4744	0.4149	0.3638	0.3254	0.3095	0.3202	0.3415	0.3780	0.4883	0.7659
93	1.4696	1.4084	1.3435	1.2766	1.2076	1.1366	1.0634	0.9885	0.9118	0.8339	0.7553	0.6772	0.6009	0.5280	0.4609	0.4027	0.3582	0.3387	0.3487	0.3692	0.4043	0.5188	0.8220
94	1.6099	1.5442	1.4742	1.4021	1.3277	1.2510	1.1721	1.0910	1.0078	0.9231	0.8374	0.7516	0.6672	0.5860	0.5106	0.4446	0.3936	0.3702	0.3794	0.3989	0.4322	0.5505	0.8804
95	1.7588	1.6882	1.6130	1.5352	1.4551	1.3725	1.2874	1.1999	1.1100	1.0182	0.9250	0.8312	0.7383	0.6483	0.5641	0.4896	0.4314	0.4037	0.4122	0.4306	0.4617	0.5833	0.9407
96	1.9160	1.8404	1.7594	1.6759	1.5897	1.5009	1.4093	1.3151	1.2182	1.1189	1.0178	0.9157	0.8140	0.7147	0.6211	0.5376	0.4715	0.4392	0.4470	0.4644	0.4928	0.6172	1.0027
97	2.0814	2.0004	1.9135	1.8239	1.7314	1.6360	1.5376	1.4363	1.3321	1.2252	1.1159	1.0052	0.8942	0.7854	0.6818	0.5885	0.5140	0.4766	0.4838	0.5003	0.5255	0.6521	1.0661
98	2.2545	2.1681	2.0750	1.9789	1.8798	1.7775	1.6721	1.5635	1.4516	1.3367	1.2190	1.0992	0.9789	0.8599	0.7460	0.6424	0.5587	0.5160	0.5227	0.5382	0.5599	0.6881	1.1308
99	2.4350	2.3428	2.2432	2.1405	2.0345	1.9252	1.8124	1.6960	1.5762	1.4531	1.3267	1.1977	1.0675	0.9381	0.8133	0.6990	0.6056	0.5569	0.5632	0.5782	0.5960	0.7252	1.1964
100	2.6211	2.5231	2.4169	2.3072	2.1942	2.0775	1.9571	1.8330	1.7049	1.5732	1.4380	1.2997	1.1593	1.0192	0.8832	0.7576	0.6540	0.5991	0.6050	0.6195	0.6333	0.7631	1.2623
101	2.8078	2.7040	2.5910	2.4745	2.3543	2.2303	2.1024	1.9704	1.8343	1.6939	1.5497	1.4020	1.2518	1.1009	0.9533	0.8161	0.7018	0.6405	0.6460	0.6599	0.6691	0.7989	1.3256
102	3.0140	2.9038	2.7834	2.6593	2.5312	2.3990	2.2627	2.1221	1.9771	1.8275	1.6733	1.5153	1.3543	1.1918	1.0316	0.8812	0.7549	0.6862	0.6917	0.7051	0.7090	0.8379	1.3933
103	3.2473	3.1299	3.0012	2.8685	2.7315	2.5902	2.4444	2.2940	2.1389	1.9789	1.8138	1.6439	1.4705	1.2952	1.1213	0.9561	0.8156	0.7383	0.7440	0.7576	0.7553	0.8823	1.4679
104	3.5053	3.3801	3.2421	3.0999	2.9530	2.8016	2.6453	2.4842	2.3179	2.1464	1.9695	1.7870	1.5994	1.4095	1.2209	1.0399	0.8835	0.7956	0.8018	0.8167	0.8078	0.9318	1.5480
105	3.7754	3.6420	3.4944	3.3421	3.1849	3.0228	2.8556	2.6832	2.5052	2.3216	2.1323	1.9370	1.7355	1.5291	1.3235	1.1268	0.9544	0.8549	0.8597	0.8768	0.8623	0.9828	1.6272
106	4.0480	3.9063	3.7488	3.5864	3.4188	3.2459	3.0675	2.8835	2.6938	2.4980	2.2960	2.0877	1.8728	1.6511	1.4255	1.2093	1.0217	0.9121	0.9145	0.9287	0.9099	1.0290	1.6975
107	4.3317	4.1813	4.0134	3.8403	3.6616	3.4772	3.2871	3.0910	2.8886	2.6799	2.4646	2.2425	2.0134	1.7771	1.5333	1.2891	1.0780	0.9594	0.9623	0.9682	0.9303	1.0476	1.7391
108	5.0931	4.9201	4.7242	4.5223	4.3139	4.0989	3.8771	3.6483	3.4123	3.1689	2.9178	2.6587	2.3915	2.1159	1.8315	1.5382	1.2573	1.0960	1.1034	1.1120	1.0312	1.0994	1.8387
109	9.0181	8.7325	8.3930	8.0429	7.6816	7.3089	6.9245	6.5279	6.1188	5.6968	5.2615	4.8124	4.3492	3.8713	3.3784	2.8700	2.3454	1.9454	1.9156	1.9793	1.8030	1.7259	2.5034

**★45-15 – 2005 Open Enrollment Premium Factors SBP Child Only Coverage Open Enrollment Child Only Factor (OECOF)  
(Continued)**



**2005 Open Enrollment Premium Factors  
SBP Child Only Coverage  
Open Enrollment Child Only Buy In Factor (OECOBIF)**

Age of Retiree	Age of Child																						
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
16	32.70	34.13	35.47	37.00	37.43	39.12	39.77	41.73	42.59	43.52	44.48	45.39	46.20	46.71	45.59	43.85	41.17	37.20	40.06	47.77	50.09	51.82	73.54
17	32.72	33.96	35.07	36.35	37.68	38.02	39.57	41.24	41.86	43.72	44.43	45.09	45.65	45.94	45.74	43.82	41.00	36.96	39.75	47.96	49.62	51.28	73.36
18	32.65	33.69	34.60	35.67	36.77	37.99	39.30	40.73	42.25	42.72	44.32	44.77	45.12	45.21	44.85	43.77	40.84	36.73	39.47	47.56	49.69	51.24	73.17
19	32.64	33.48	35.15	36.03	36.96	37.98	39.09	40.30	41.58	42.93	44.26	44.51	45.70	45.57	45.01	43.74	40.71	36.53	39.74	47.20	49.74	51.19	72.97
20	32.74	33.39	34.83	35.52	37.20	38.05	38.97	39.97	41.05	42.16	43.26	44.35	45.30	45.01	45.19	43.75	40.60	36.36	39.49	47.38	49.32	50.71	72.76
21	32.95	33.43	34.64	36.04	36.61	38.18	38.93	39.76	41.59	42.53	43.41	44.28	45.01	45.46	44.55	43.02	40.53	36.73	39.27	47.05	49.37	50.65	72.04
22	32.47	33.59	34.60	35.78	37.03	37.52	38.99	39.65	41.27	42.01	42.71	44.30	44.83	45.07	44.03	43.13	40.49	36.59	39.07	47.21	48.98	50.58	71.82
23	32.14	33.85	34.66	35.64	36.67	37.83	39.10	39.59	41.01	42.47	43.00	43.51	44.71	44.77	44.37	42.56	40.48	36.01	38.90	46.92	49.02	50.50	71.58
24	31.57	32.99	33.55	35.02	35.77	37.43	38.41	39.48	40.62	41.79	42.10	43.20	43.34	43.99	43.42	42.20	39.99	35.97	38.78	46.66	48.66	50.06	71.30
25	32.05	33.36	34.54	35.12	36.51	37.25	38.87	39.81	40.84	41.88	42.90	43.87	43.89	44.38	43.68	42.31	39.98	35.88	38.62	46.40	48.32	49.97	71.05
26	32.14	33.33	34.37	35.53	36.75	38.09	38.78	40.33	41.20	42.11	42.99	43.82	44.48	44.10	43.97	42.46	39.99	35.81	38.48	46.16	48.34	49.56	70.78
27	32.48	33.51	34.38	35.35	36.36	37.47	38.67	39.97	41.36	42.06	42.73	44.10	44.56	44.03	43.72	42.68	40.06	35.77	38.37	45.94	48.02	49.46	70.11
28	32.14	33.01	34.36	35.18	36.01	37.59	38.59	39.66	40.82	42.02	42.53	43.65	43.94	43.95	43.50	42.33	39.65	35.73	38.27	45.73	47.72	49.33	69.81
29	32.14	32.90	34.10	35.41	36.11	37.52	38.34	39.91	40.87	41.88	42.88	43.83	43.97	44.46	43.84	42.51	39.71	35.69	38.17	45.86	47.71	48.84	69.49
30	32.40	33.64	34.73	35.32	36.53	37.82	38.53	39.94	41.42	42.26	43.11	43.83	44.55	44.88	44.12	42.66	40.18	35.65	38.37	45.65	47.70	48.91	69.16
31	32.61	33.72	34.66	35.72	36.79	37.32	38.51	39.75	41.03	42.33	42.99	44.22	44.67	44.82	44.47	42.85	40.24	35.62	38.27	45.75	47.40	48.66	68.81
32	32.28	33.87	34.76	35.74	36.76	37.84	38.96	40.12	40.70	41.88	43.04	44.14	44.46	44.49	44.04	42.85	40.15	35.83	38.40	45.80	47.37	48.54	68.56
33	38.90	40.42	41.06	41.81	43.33	44.17	45.04	45.92	46.79	47.61	48.34	48.91	49.22	49.12	47.75	45.62	42.43	39.71	35.81	48.86	48.58	49.41	69.72
34	45.20	46.89	48.41	49.19	50.00	50.87	51.77	52.65	53.49	54.21	53.88	54.21	53.33	52.82	50.86	48.08	44.23	38.65	40.97	48.15	49.28	49.91	70.22
35	50.80	52.05	53.11	54.33	55.61	55.93	57.28	57.60	57.84	57.95	57.87	57.50	56.73	55.43	53.41	49.77	45.71	39.39	41.66	48.51	49.62	50.23	70.65
36	54.65	56.18	57.51	59.06	59.56	61.24	61.84	62.40	62.87	62.07	62.13	60.81	60.74	57.80	55.43	51.76	46.83	40.24	42.04	48.88	49.93	50.49	70.60
37	60.35	62.40	64.26	65.14	66.08	67.08	68.11	67.82	68.66	68.06	67.17	65.91	64.16	61.76	58.56	53.64	47.85	41.04	42.77	49.63	50.29	50.54	70.70
38	70.30	73.36	76.25	77.95	78.19	80.04	80.32	80.49	80.46	78.65	77.97	75.26	72.06	68.20	63.56	58.00	50.77	43.25	44.34	50.60	51.00	51.18	71.17
39	70.28	72.85	75.26	76.56	77.95	79.45	80.96	80.90	80.64	80.09	77.74	76.26	72.88	68.84	64.01	58.29	50.95	43.30	44.31	50.69	50.81	50.89	70.68
40	67.76	69.70	72.76	74.89	75.83	78.25	79.35	79.00	79.85	79.06	77.87	74.95	72.65	68.50	63.60	57.84	51.11	42.91	43.90	50.55	50.59	50.57	70.12
41	65.37	67.91	70.78	73.21	75.03	75.72	77.75	78.46	79.01	78.02	76.67	74.83	72.36	68.14	63.19	58.10	50.69	42.95	43.86	50.08	50.37	50.02	69.60
42	66.02	68.62	71.14	74.05	75.93	77.97	78.76	79.51	80.10	79.12	77.76	75.90	73.38	69.06	64.01	58.10	51.23	42.95	44.20	50.40	50.36	50.25	69.58
43	64.15	67.39	69.48	71.94	74.65	76.34	78.11	78.61	78.97	79.07	77.55	75.55	72.92	68.58	64.31	58.28	51.31	42.96	43.82	50.27	50.18	50.00	69.16
44	61.44	63.84	67.24	69.00	70.98	73.19	75.53	75.63	76.75	76.51	75.90	73.76	71.98	68.45	63.28	57.93	50.93	42.62	43.73	49.76	49.86	49.36	68.43
45	57.80	61.17	63.73	65.78	68.11	70.69	72.44	73.20	73.89	74.39	74.52	72.22	70.29	66.74	62.36	57.02	50.12	42.29	43.34	49.54	49.31	48.94	67.71
46	54.46	57.75	60.35	62.56	65.09	67.00	69.11	70.37	71.60	71.73	71.56	70.94	68.84	66.99	61.56	56.21	49.82	41.98	42.98	49.06	49.00	48.52	66.99
47	52.71	55.36	58.11	60.57	63.39	65.70	67.36	69.14	70.03	70.78	70.37	69.56	68.13	65.18	61.35	55.94	49.51	41.69	42.64	48.64	48.52	48.15	66.17
48	49.94	53.23	56.03	58.62	60.83	63.38	65.38	66.72	68.08	69.32	69.48	68.46	66.87	64.52	60.62	55.22	49.23	41.42	42.32	48.21	48.22	47.59	65.50
49	47.31	50.26	52.80	55.22	57.35	59.84	61.90	64.14	65.72	66.50	67.06	66.51	64.76	62.93	59.04	54.65	48.29	40.90	41.98	47.74	47.65	47.08	64.63
50	44.06	46.57	49.29	51.98	54.53	56.86	58.87	60.44	62.11	63.75	63.91	63.76	63.07	61.09	57.71	53.34	47.78	40.42	41.44	47.27	47.08	46.40	63.70
51	41.78	44.58	47.13	49.71	52.19	54.52	56.61	58.94	60.20	61.46	62.56	62.76	61.88	59.79	56.86	52.87	46.98	39.98	40.96	46.86	46.59	45.96	62.94
52	39.78	42.33	45.13	47.56	49.94	52.22	54.86	56.69	58.68	59.58	60.91	60.86	60.34	58.66	56.11	52.08	46.54	39.56	40.68	46.29	46.11	45.39	62.05
53	37.53	40.09	42.51	45.06	47.18	49.72	51.70	53.95	55.89	57.40	58.32	59.00	58.28	56.94	54.74	50.75	45.62	38.98	40.06	45.71	45.59	44.76	61.16
54	33.24	35.40	37.82	40.10	42.49	44.57	47.04	49.04	51.29	52.84	53.95	54.91	55.08	54.28	52.31	48.99	44.22	37.94	39.11	44.69	44.55	43.67	59.51
55	31.16	33.42	35.68	38.18	40.20	42.66	44.85	47.03	49.11	50.98	52.50	53.50	53.42	52.81	51.09	48.04	43.53	37.47	38.58	44.14	43.90	43.00	58.51
56	29.18	31.15	33.41	35.66	37.81	40.12	42.24	44.40	46.53	48.53	49.51	51.21	51.54	51.05	49.81	46.99	42.72	36.75	37.95	43.47	43.24	42.00	57.35
57	26.58	28.72	30.72	32.75	34.75	36.95	39.33	41.55	43.51	45.42	47.15	48.55	49.12	48.97	48.10	45.49	41.68	35.96	37.22	42.66	42.41	41.40	55.97
58	25.20	27.06	29.02	31.06	33.12	35.43	37.46	39.89	41.89	43.88	45.75	47.07	47.93	48.10	47.07	44.85	41.01	35.61	36.78	42.07	41.81	40.75	54.97
59	22.97	24.81	26.59	28.48	30.45	32.48	34.75	36.78	38.96	40.96	42.92	44.46	45.38	45.71	45.19	43.32	39.86	34.70	35.93	41.22	40.99	39.84	53.54
60	22.28	24.13	25.79	27.77	29.70	31.92	34.01	36.12	38.42	40.59	42.53	44.07	45.28	45.69	45.03	43.24	39.71	34.61	35.86	40.93	40.59	39.39	52.76
61	20.47	22.06	23.80	25.58	27.51	29.41	31.43	33.71	35.84	37.91	39.84	41.48	42.86	43.56	43.10	41.61	38.58	33.71	34.99	40.14	39.76	38.47	51.39
62	19.24	20.88	22.42	24.17	25.94	27.88	29.98	32.04	34.16	36.10	38.13	39.95	41.37	41.99	41.92	40.66	37.76	33.06	34.47	39.46	39.13	37.77	50.31
63	17.36	18.84	20.27	21.93	23.53	25.33	27.18	29.20	31.20	33.27	35.35	37.14	38.66	39.69	39.80	38.84	36.34	32.06	33.47	38.46	38.10	36.72	48.62
64	16.61	18.01	19.39	20.89	22.61	24.31	26.22	28.07	30.07	32.18	34.18	35.97	37.49	38.60	38.85	38.07	35.78	31.60	33.03	37.95	37.56	36.12	47.69
65	15.14	16.37	17.68	19.04	20.63	22.24	23.99																

**2005 Open Enrollment Premium Factors  
SBP Child Only Coverage  
Open Enrollment Child Only Buy In Factor (OECOBIF)**

Age of Retiree	Age of Child																						
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
90	3.62	3.77	3.92	4.08	4.26	4.47	4.71	4.98	5.29	5.65	6.06	6.53	7.09	7.75	8.50	9.30	10.01	10.18	12.04	15.32	16.20	14.82	15.70
91	3.51	3.65	3.78	3.93	4.09	4.28	4.50	4.74	5.02	5.34	5.72	6.15	6.65	7.25	7.92	8.66	9.32	9.50	11.28	14.44	15.40	14.14	14.80
92	3.41	3.54	3.66	3.79	3.94	4.11	4.30	4.53	4.78	5.07	5.41	5.81	6.26	6.79	7.41	8.08	8.69	8.86	10.54	13.57	14.60	13.47	13.95
93	3.33	3.44	3.55	3.67	3.80	3.95	4.13	4.33	4.57	4.83	5.14	5.50	5.91	6.39	6.95	7.56	8.12	8.29	9.86	12.75	13.84	12.83	13.15
94	3.25	3.35	3.45	3.56	3.68	3.82	3.98	4.16	4.37	4.62	4.90	5.22	5.60	6.04	6.54	7.09	7.60	7.76	9.24	11.99	13.11	12.23	12.41
95	3.18	3.28	3.36	3.46	3.57	3.70	3.84	4.01	4.20	4.42	4.68	4.98	5.33	5.73	6.18	6.69	7.15	7.28	8.67	11.28	12.43	11.67	11.73
96	3.12	3.21	3.28	3.37	3.47	3.58	3.72	3.87	4.05	4.25	4.49	4.76	5.08	5.45	5.87	6.32	6.75	6.86	8.15	10.62	11.78	11.14	11.10
97	3.06	3.14	3.21	3.29	3.38	3.48	3.60	3.74	3.90	4.09	4.31	4.56	4.86	5.20	5.58	6.00	6.39	6.48	7.68	10.01	11.18	10.64	10.53
98	3.00	3.08	3.14	3.21	3.30	3.39	3.50	3.63	3.78	3.95	4.15	4.38	4.66	4.97	5.33	5.71	6.06	6.13	7.25	9.45	10.61	10.17	10.00
99	2.95	3.02	3.08	3.14	3.22	3.30	3.40	3.52	3.66	3.81	4.00	4.22	4.47	4.77	5.10	5.45	5.77	5.82	6.86	8.93	10.08	9.73	9.52
100	2.89	2.96	3.01	3.07	3.14	3.22	3.31	3.42	3.54	3.69	3.86	4.07	4.31	4.58	4.89	5.22	5.52	5.55	6.51	8.46	9.60	9.32	9.08
101	2.84	2.90	2.95	3.00	3.06	3.14	3.22	3.32	3.43	3.57	3.73	3.92	4.15	4.41	4.70	5.01	5.29	5.31	6.20	8.06	9.17	8.96	8.69
102	2.77	2.83	2.88	2.93	2.98	3.05	3.13	3.22	3.32	3.45	3.60	3.78	3.99	4.23	4.51	4.81	5.06	5.07	5.90	7.66	8.75	8.61	8.31
103	2.71	2.76	2.80	2.85	2.90	2.96	3.03	3.11	3.20	3.32	3.46	3.63	3.83	4.06	4.32	4.60	4.85	4.83	5.60	7.24	8.31	8.23	7.93
104	2.63	2.67	2.71	2.75	2.80	2.86	2.92	2.99	3.08	3.18	3.31	3.46	3.66	3.88	4.13	4.39	4.62	4.61	5.32	6.84	7.86	7.86	7.56
105	2.52	2.56	2.59	2.63	2.68	2.73	2.78	2.85	2.93	3.02	3.14	3.28	3.45	3.68	3.93	4.18	4.40	4.39	5.06	6.48	7.46	7.50	7.23
106	2.33	2.37	2.40	2.44	2.48	2.52	2.57	2.63	2.71	2.79	2.89	3.02	3.18	3.39	3.66	3.94	4.15	4.15	4.80	6.20	7.14	7.21	6.95
107	1.94	1.97	2.00	2.03	2.07	2.11	2.16	2.22	2.28	2.36	2.45	2.57	2.71	2.90	3.16	3.49	3.79	3.82	4.44	5.87	7.00	7.11	6.80
108	1.22	1.24	1.27	1.29	1.32	1.36	1.40	1.44	1.50	1.56	1.63	1.73	1.85	2.00	2.20	2.50	2.87	3.05	3.61	4.85	6.16	6.78	6.47
109	0.16	0.18	0.19	0.20	0.22	0.24	0.26	0.28	0.31	0.34	0.38	0.43	0.50	0.57	0.68	0.82	1.04	1.29	1.70	2.37	3.23	4.17	4.79

**★Table 45-16 - Open Enrollment Premium Factors SBP Child Only Coverage Open Enrollment Child Only Buy In Factor (OECOBIF)  
(Continued)**

2005

Reserve Part of RCSBP Rates for Open Season Participants

Type: Deferred to Member's Age 60 (Option B)

Option: Spouse Only or Spouse/Child (If both spouse & child still eligible)

Retiree's Age B'day	Years Beneficiary Younger Than Member								Years Beneficiary Older Than Member							
	35-39	30-34	25-29	20-24	15-19	10-14	5-9	0-4	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39
57.5	0.0013	0.0015	0.0018	0.0019	0.0020	0.0020	0.0021	0.0021	0.0020	0.0020	0.0019	0.0019	0.0019	0.0019	0.0019	0.0019
57	0.0025	0.0031	0.0035	0.0038	0.0039	0.0041	0.0041	0.0041	0.0040	0.0040	0.0039	0.0038	0.0038	0.0038	0.0037	0.0038
56	0.0046	0.0056	0.0065	0.0071	0.0074	0.0076	0.0078	0.0077	0.0076	0.0075	0.0073	0.0072	0.0071	0.0071	0.0071	0.0071
55	0.0064	0.0078	0.0091	0.0100	0.0104	0.0107	0.0110	0.0110	0.0108	0.0106	0.0104	0.0103	0.0101	0.0101	0.0100	0.0101
54	0.0078	0.0096	0.0113	0.0125	0.0131	0.0135	0.0138	0.0139	0.0137	0.0134	0.0132	0.0130	0.0128	0.0127	0.0127	0.0127
53	0.0090	0.0111	0.0131	0.0146	0.0154	0.0159	0.0163	0.0164	0.0162	0.0159	0.0156	0.0154	0.0152	0.0151	0.0150	0.0151
52		0.0123	0.0147	0.0164	0.0174	0.0180	0.0185	0.0186	0.0184	0.0180	0.0177	0.0175	0.0173	0.0172	0.0171	0.0172
51		0.0133	0.0160	0.0180	0.0191	0.0198	0.0204	0.0205	0.0203	0.0199	0.0196	0.0193	0.0191	0.0189	0.0189	0.0190
50		0.0141	0.0170	0.0192	0.0205	0.0213	0.0219	0.0222	0.0220	0.0215	0.0212	0.0209	0.0206	0.0205	0.0204	0.0205
49		0.0147	0.0178	0.0202	0.0217	0.0225	0.0232	0.0235	0.0233	0.0229	0.0225	0.0222	0.0220	0.0218	0.0217	0.0218
48		0.0152	0.0184	0.0210	0.0226	0.0236	0.0243	0.0247	0.0245	0.0241	0.0237	0.0233	0.0231	0.0229	0.0228	0.0229
47			0.0189	0.0217	0.0234	0.0245	0.0253	0.0257	0.0255	0.0251	0.0247	0.0243	0.0241	0.0239	0.0238	0.0239
46			0.0194	0.0223	0.0241	0.0253	0.0261	0.0266	0.0264	0.0260	0.0256	0.0252	0.0249	0.0248	0.0247	0.0248
45			0.0197	0.0228	0.0248	0.0260	0.0269	0.0273	0.0272	0.0268	0.0264	0.0260	0.0257	0.0255	0.0255	0.0256
44			0.0200	0.0232	0.0253	0.0266	0.0275	0.0280	0.0279	0.0276	0.0271	0.0267	0.0264	0.0262	0.0262	0.0263
43			0.0203	0.0235	0.0257	0.0271	0.0281	0.0286	0.0286	0.0282	0.0278	0.0274	0.0271	0.0269	0.0268	0.0269
42				0.0238	0.0261	0.0276	0.0286	0.0292	0.0291	0.0288	0.0283	0.0279	0.0276	0.0274	0.0274	0.0275
41				0.0240	0.0264	0.0279	0.0291	0.0296	0.0296	0.0293	0.0289	0.0285	0.0281	0.0279	0.0279	0.0280
40				0.0242	0.0267	0.0283	0.0295	0.0301	0.0301	0.0298	0.0294	0.0289	0.0286	0.0284	0.0283	0.0284
39				0.0244	0.0269	0.0286	0.0298	0.0305	0.0305	0.0302	0.0298	0.0294	0.0291	0.0289	0.0288	0.0289
38				0.0246	0.0271	0.0289	0.0302	0.0309	0.0309	0.0307	0.0303	0.0298	0.0295	0.0293	0.0292	0.0293
37					0.0273	0.0292	0.0305	0.0313	0.0313	0.0311	0.0307	0.0303	0.0300	0.0297	0.0297	0.0298
36					0.0275	0.0294	0.0308	0.0316	0.0317	0.0315	0.0311	0.0307	0.0304	0.0302	0.0301	0.0302
35					0.0277	0.0297	0.0311	0.0320	0.0321	0.0319	0.0315	0.0311	0.0308	0.0306	0.0305	0.0306
34					0.0278	0.0299	0.0314	0.0323	0.0325	0.0323	0.0319	0.0316	0.0312	0.0310	0.0309	0.0310
33					0.0280	0.0301	0.0317	0.0326	0.0328	0.0327	0.0323	0.0320	0.0317	0.0314	0.0314	0.0315
32						0.0303	0.0320	0.0330	0.0332	0.0331	0.0328	0.0324	0.0321	0.0319	0.0318	0.0319
31						0.0305	0.0322	0.0333	0.0336	0.0335	0.0332	0.0329	0.0326	0.0323	0.0322	0.0324
30						0.0307	0.0325	0.0336	0.0339	0.0339	0.0336	0.0333	0.0330	0.0328	0.0327	0.0329

★Table 45-17A – Deferred to Member's Age 60 (Option B) - Spouse Only or Spouse/Child (If both spouse & child still eligible)

**2005  
Reserve Part of RCSBP Rates for Open Season Participants**

Type: Immediate Annuity at Member’s Death (Option C)

Option: Spouse Only or Spouse/Child (If both spouse & child still eligible)

Retiree's Age Nearest B'day	Years Beneficiary Younger Than Member								Years Beneficiary Older Than Member							
	35-39	30-34	25-29	20-24	15-19	10-14	5-9	0-4	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39
57.5	0.0014	0.0017	0.0019	0.0021	0.0021	0.0022	0.0023	0.0022	0.0022	0.0022	0.0021	0.0021	0.0021	0.0022	0.0022	0.0023
57	0.0028	0.0034	0.0038	0.0041	0.0043	0.0044	0.0045	0.0045	0.0044	0.0043	0.0043	0.0043	0.0043	0.0043	0.0045	0.0047
56	0.0052	0.0063	0.0072	0.0079	0.0082	0.0084	0.0086	0.0086	0.0086	0.0085	0.0084	0.0084	0.0085	0.0088	0.0094	0.0104
55	0.0074	0.0089	0.0103	0.0112	0.0118	0.0121	0.0125	0.0125	0.0124	0.0123	0.0123	0.0125	0.0128	0.0135	0.0148	0.0173
54	0.0093	0.0112	0.0130	0.0143	0.0150	0.0155	0.0160	0.0162	0.0161	0.0160	0.0161	0.0164	0.0170	0.0183	0.0207	0.0253
53	0.0110	0.0133	0.0154	0.0171	0.0180	0.0186	0.0192	0.0195	0.0195	0.0195	0.0197	0.0201	0.0211	0.0231	0.0268	0.0343
52		0.0150	0.0176	0.0195	0.0206	0.0214	0.0221	0.0225	0.0226	0.0227	0.0230	0.0237	0.0251	0.0278	0.0332	0.0441
51		0.0165	0.0194	0.0216	0.0230	0.0239	0.0247	0.0253	0.0254	0.0256	0.0261	0.0270	0.0289	0.0324	0.0395	0.0544
50		0.0178	0.0210	0.0235	0.0250	0.0261	0.0270	0.0277	0.0280	0.0282	0.0289	0.0301	0.0324	0.0368	0.0458	0.0650
49		0.0189	0.0223	0.0250	0.0268	0.0280	0.0291	0.0299	0.0302	0.0306	0.0314	0.0329	0.0356	0.0410	0.0519	0.0756
48		0.0198	0.0234	0.0264	0.0283	0.0297	0.0309	0.0318	0.0322	0.0328	0.0337	0.0354	0.0386	0.0449	0.0577	0.0861
47			0.0244	0.0276	0.0297	0.0312	0.0325	0.0335	0.0341	0.0347	0.0358	0.0378	0.0415	0.0486	0.0634	0.0966
46			0.0252	0.0286	0.0310	0.0326	0.0340	0.0351	0.0358	0.0366	0.0379	0.0401	0.0443	0.0523	0.0691	0.1072
45			0.0260	0.0295	0.0321	0.0338	0.0353	0.0366	0.0374	0.0383	0.0398	0.0423	0.0469	0.0558	0.0747	0.1176
44			0.0267	0.0304	0.0330	0.0350	0.0366	0.0379	0.0388	0.0399	0.0415	0.0443	0.0493	0.0592	0.0800	0.1278
43			0.0272	0.0311	0.0339	0.0360	0.0377	0.0392	0.0401	0.0414	0.0432	0.0462	0.0517	0.0624	0.0853	0.1378
42				0.0317	0.0347	0.0369	0.0387	0.0403	0.0414	0.0428	0.0447	0.0480	0.0539	0.0656	0.0903	0.1475
41				0.0323	0.0354	0.0377	0.0397	0.0414	0.0425	0.0441	0.0462	0.0498	0.0561	0.0686	0.0953	0.1569
40				0.0328	0.0361	0.0385	0.0406	0.0424	0.0436	0.0453	0.0477	0.0515	0.0583	0.0716	0.1003	0.1663
39				0.0333	0.0367	0.0393	0.0415	0.0434	0.0447	0.0466	0.0491	0.0531	0.0604	0.0747	0.1053	0.1757
38				0.0338	0.0373	0.0400	0.0423	0.0443	0.0458	0.0478	0.0505	0.0549	0.0626	0.0778	0.1105	0.1853
37					0.0378	0.0407	0.0432	0.0453	0.0468	0.0490	0.0520	0.0566	0.0649	0.0811	0.1159	0.1952
36					0.0384	0.0414	0.0440	0.0463	0.0479	0.0503	0.0535	0.0585	0.0672	0.0845	0.1215	0.2052
35					0.0389	0.0421	0.0449	0.0473	0.0490	0.0515	0.0550	0.0603	0.0697	0.0879	0.1273	0.2153
34					0.0395	0.0428	0.0457	0.0483	0.0502	0.0529	0.0566	0.0623	0.0722	0.0916	0.1333	0.2256
33					0.0400	0.0434	0.0466	0.0493	0.0513	0.0542	0.0582	0.0643	0.0749	0.0955	0.1397	0.2362
32						0.0441	0.0474	0.0504	0.0526	0.0556	0.0599	0.0665	0.0778	0.0997	0.1465	0.2471
31						0.0448	0.0483	0.0515	0.0539	0.0572	0.0618	0.0688	0.0809	0.1042	0.1538	0.2584
30						0.0456	0.0493	0.0527	0.0552	0.0588	0.0637	0.0713	0.0842	0.1091	0.1616	0.2700

**★ Table 45-17B – Immediate Annuity at Member’s Death (Option C) - Spouse Only or Spouse/Child (If both spouse & child still eligible)**

**2005  
Reserve Part of RCSBP Rates for Open Season Participants**

**Type: Deferred to Member's Age 60 (Option B)**

**Option: Child Only or Spouse/Child (If spouse is no longer eligible)**

Member's Age Nearest Birthday	Age of Youngest Child																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
57.5	0.0016	0.0016	0.0015	0.0014	0.0014	0.0013	0.0012	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0004	0.0006	0.0005
57	0.0032	0.0031	0.0030	0.0029	0.0028	0.0026	0.0025	0.0023	0.0022	0.0020	0.0018	0.0016	0.0015	0.0013	0.0011	0.0009	0.0007	0.0006	0.0007	0.0009	0.0013	0.0011
56	0.0059	0.0057	0.0055	0.0052	0.0050	0.0047	0.0044	0.0041	0.0038	0.0035	0.0031	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0012	0.0018	0.0020	0.0020
55	0.0080	0.0078	0.0074	0.0071	0.0067	0.0063	0.0058	0.0054	0.0049	0.0044	0.0039	0.0034	0.0029	0.0024	0.0020	0.0017	0.0015	0.0013	0.0017	0.0023	0.0027	0.0029
54	0.0097	0.0094	0.0089	0.0084	0.0079	0.0074	0.0068	0.0062	0.0056	0.0050	0.0043	0.0036	0.0030	0.0025	0.0022	0.0019	0.0017	0.0017	0.0021	0.0028	0.0033	0.0036
53	0.0110	0.0106	0.0100	0.0094	0.0088	0.0081	0.0074	0.0067	0.0059	0.0051	0.0043	0.0036	0.0030	0.0026	0.0022	0.0020	0.0020	0.0020	0.0024	0.0033	0.0038	0.0042
52	0.0119	0.0114	0.0107	0.0100	0.0092	0.0084	0.0076	0.0067	0.0058	0.0049	0.0040	0.0034	0.0029	0.0025	0.0022	0.0023	0.0023	0.0022	0.0027	0.0036	0.0042	0.0048
51	0.0125	0.0118	0.0110	0.0102	0.0093	0.0084	0.0074	0.0064	0.0054	0.0045	0.0038	0.0032	0.0028	0.0025	0.0025	0.0025	0.0024	0.0024	0.0029	0.0039	0.0046	0.0052
50	0.0127	0.0119	0.0110	0.0101	0.0091	0.0081	0.0070	0.0059	0.0048	0.0041	0.0035	0.0030	0.0027	0.0027	0.0027	0.0026	0.0026	0.0025	0.0031	0.0042	0.0049	0.0056
49	0.0126	0.0117	0.0107	0.0097	0.0086	0.0074	0.0062	0.0052	0.0043	0.0037	0.0032	0.0029	0.0029	0.0028	0.0028	0.0027	0.0027	0.0027	0.0033	0.0044	0.0052	0.0059
48	0.0122	0.0113	0.0102	0.0090	0.0078	0.0066	0.0054	0.0046	0.0039	0.0034	0.0030	0.0030	0.0030	0.0029	0.0029	0.0028	0.0028	0.0028	0.0034	0.0046	0.0053	0.0062
47	0.0116	0.0106	0.0094	0.0081	0.0068	0.0056	0.0048	0.0041	0.0035	0.0031	0.0031	0.0031	0.0030	0.0030	0.0030	0.0029	0.0029	0.0028	0.0035	0.0047	0.0055	0.0064
46	0.0109	0.0097	0.0084	0.0071	0.0059	0.0049	0.0042	0.0036	0.0032	0.0032	0.0032	0.0031	0.0031	0.0031	0.0030	0.0030	0.0029	0.0029	0.0035	0.0048	0.0056	0.0066
45	0.0099	0.0087	0.0073	0.0060	0.0051	0.0043	0.0037	0.0033	0.0033	0.0033	0.0032	0.0032	0.0032	0.0031	0.0031	0.0030	0.0030	0.0029	0.0036	0.0049	0.0057	0.0067
44	0.0088	0.0075	0.0062	0.0052	0.0045	0.0038	0.0034	0.0034	0.0034	0.0033	0.0033	0.0032	0.0032	0.0032	0.0031	0.0031	0.0030	0.0030	0.0037	0.0050	0.0058	0.0068
43	0.0076	0.0063	0.0053	0.0046	0.0039	0.0035	0.0035	0.0034	0.0034	0.0034	0.0033	0.0033	0.0032	0.0032	0.0031	0.0031	0.0031	0.0030	0.0037	0.0050	0.0059	0.0069
42	0.0064	0.0054	0.0047	0.0040	0.0036	0.0036	0.0035	0.0035	0.0034	0.0034	0.0033	0.0033	0.0032	0.0032	0.0032	0.0031	0.0031	0.0030	0.0037	0.0050	0.0059	0.0069
41	0.0055	0.0047	0.0041	0.0036	0.0036	0.0036	0.0035	0.0035	0.0034	0.0034	0.0033	0.0033	0.0033	0.0032	0.0032	0.0031	0.0031	0.0031	0.0037	0.0051	0.0060	0.0070
40	0.0048	0.0041	0.0037	0.0037	0.0036	0.0036	0.0035	0.0035	0.0034	0.0034	0.0033	0.0033	0.0033	0.0032	0.0032	0.0031	0.0031	0.0031	0.0037	0.0051	0.0060	0.0070
39	0.0042	0.0037	0.0037	0.0037	0.0036	0.0036	0.0035	0.0035	0.0034	0.0034	0.0033	0.0033	0.0033	0.0032	0.0032	0.0031	0.0031	0.0031	0.0037	0.0051	0.0060	0.0070
38	0.0037	0.0038	0.0037	0.0037	0.0036	0.0036	0.0035	0.0035	0.0034	0.0034	0.0033	0.0033	0.0033	0.0032	0.0032	0.0031	0.0031	0.0031	0.0037	0.0051	0.0060	0.0070
37	0.0038	0.0037	0.0037	0.0037	0.0036	0.0036	0.0035	0.0035	0.0034	0.0034	0.0033	0.0033	0.0033	0.0032	0.0032	0.0031	0.0031	0.0031	0.0037	0.0051	0.0060	0.0070
36	0.0038	0.0037	0.0037	0.0036	0.0036	0.0036	0.0035	0.0035	0.0034	0.0034	0.0033	0.0033	0.0033	0.0032	0.0032	0.0031	0.0031	0.0030	0.0037	0.0050	0.0059	0.0069
35	0.0037	0.0037	0.0037	0.0036	0.0036	0.0035	0.0035	0.0035	0.0034	0.0034	0.0033	0.0033	0.0032	0.0032	0.0032	0.0031	0.0031	0.0030	0.0037	0.0050	0.0059	0.0069
34	0.0037	0.0037	0.0037	0.0036	0.0036	0.0035	0.0035	0.0034	0.0034	0.0034	0.0033	0.0033	0.0032	0.0032	0.0032	0.0031	0.0031	0.0030	0.0037	0.0050	0.0059	0.0069
33	0.0037	0.0037	0.0037	0.0036	0.0036	0.0035	0.0035	0.0034	0.0034	0.0034	0.0033	0.0033	0.0032	0.0032	0.0032	0.0031	0.0031	0.0030	0.0037	0.0050	0.0058	0.0068
32	0.0037	0.0037	0.0036	0.0036	0.0036	0.0035	0.0035	0.0034	0.0034	0.0033	0.0033	0.0033	0.0032	0.0032	0.0032	0.0031	0.0031	0.0030	0.0036	0.0049	0.0058	0.0068
31	0.0037	0.0037	0.0036	0.0036	0.0035	0.0035	0.0035	0.0034	0.0034	0.0033	0.0033	0.0032	0.0032	0.0032	0.0031	0.0031	0.0030	0.0030	0.0036	0.0049	0.0057	0.0067
30	0.0037	0.0037	0.0036	0.0036	0.0035	0.0035	0.0034	0.0034	0.0034	0.0033	0.0033	0.0032	0.0032	0.0031	0.0031	0.0030	0.0030	0.0029	0.0036	0.0048	0.0057	0.0066

**★Table 45-17C – Deferred to Member's Age 60 (Option B) -  
Child Only or Spouse/Child (If spouse is no longer eligible)**

**2005  
Reserve Part of RCSBP Rates for Open Season Participants**

**Type: Immediate at Member’s Death (Option C)**

**Option: Child Only or Spouse/Child (If spouse no longer eligible)**

Member's Age Nearest Birthday	Age of Youngest Child																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
57.5	0.0018	0.0017	0.0017	0.0016	0.0015	0.0015	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0004	0.0005	0.0007	0.0006
57	0.0035	0.0034	0.0033	0.0032	0.0031	0.0029	0.0028	0.0026	0.0024	0.0022	0.0021	0.0019	0.0017	0.0015	0.0012	0.0010	0.0009	0.0007	0.0008	0.0010	0.0014	0.0012
56	0.0066	0.0065	0.0062	0.0060	0.0057	0.0054	0.0051	0.0048	0.0045	0.0041	0.0038	0.0034	0.0030	0.0026	0.0022	0.0018	0.0015	0.0013	0.0014	0.0020	0.0022	0.0022
55	0.0094	0.0091	0.0088	0.0084	0.0080	0.0076	0.0071	0.0066	0.0062	0.0057	0.0051	0.0046	0.0040	0.0034	0.0029	0.0024	0.0020	0.0018	0.0021	0.0027	0.0030	0.0032
54	0.0117	0.0114	0.0109	0.0104	0.0099	0.0094	0.0088	0.0082	0.0075	0.0069	0.0062	0.0055	0.0047	0.0040	0.0034	0.0028	0.0024	0.0023	0.0026	0.0033	0.0037	0.0040
53	0.0138	0.0133	0.0128	0.0121	0.0115	0.0108	0.0101	0.0094	0.0086	0.0078	0.0069	0.0060	0.0052	0.0044	0.0037	0.0032	0.0029	0.0026	0.0029	0.0038	0.0044	0.0048
52	0.0155	0.0149	0.0142	0.0135	0.0128	0.0119	0.0111	0.0102	0.0093	0.0083	0.0074	0.0064	0.0055	0.0047	0.0040	0.0036	0.0031	0.0028	0.0033	0.0043	0.0049	0.0055
51	0.0168	0.0162	0.0154	0.0146	0.0137	0.0128	0.0118	0.0108	0.0097	0.0086	0.0076	0.0066	0.0056	0.0048	0.0043	0.0037	0.0033	0.0031	0.0036	0.0047	0.0054	0.0062
50	0.0178	0.0171	0.0162	0.0153	0.0143	0.0132	0.0122	0.0110	0.0099	0.0087	0.0076	0.0066	0.0057	0.0050	0.0044	0.0039	0.0035	0.0033	0.0038	0.0050	0.0059	0.0067
49	0.0185	0.0177	0.0167	0.0157	0.0146	0.0134	0.0122	0.0110	0.0098	0.0086	0.0075	0.0065	0.0058	0.0050	0.0044	0.0040	0.0036	0.0034	0.0040	0.0053	0.0062	0.0072
48	0.0189	0.0180	0.0169	0.0158	0.0146	0.0134	0.0121	0.0108	0.0095	0.0084	0.0073	0.0065	0.0057	0.0050	0.0045	0.0040	0.0037	0.0035	0.0042	0.0056	0.0065	0.0075
47	0.0191	0.0181	0.0169	0.0157	0.0144	0.0131	0.0117	0.0104	0.0092	0.0081	0.0072	0.0063	0.0056	0.0050	0.0045	0.0041	0.0038	0.0036	0.0044	0.0058	0.0068	0.0079
46	0.0191	0.0180	0.0167	0.0154	0.0140	0.0127	0.0113	0.0100	0.0088	0.0079	0.0070	0.0062	0.0055	0.0049	0.0045	0.0042	0.0039	0.0038	0.0045	0.0060	0.0071	0.0082
45	0.0189	0.0177	0.0164	0.0149	0.0135	0.0121	0.0108	0.0096	0.0086	0.0076	0.0068	0.0060	0.0054	0.0049	0.0045	0.0042	0.0040	0.0038	0.0046	0.0062	0.0073	0.0084
44	0.0185	0.0172	0.0158	0.0144	0.0129	0.0116	0.0103	0.0093	0.0083	0.0074	0.0066	0.0059	0.0054	0.0049	0.0046	0.0043	0.0041	0.0039	0.0047	0.0063	0.0074	0.0087
43	0.0179	0.0166	0.0151	0.0137	0.0123	0.0110	0.0099	0.0089	0.0079	0.0071	0.0064	0.0058	0.0053	0.0049	0.0046	0.0043	0.0041	0.0040	0.0048	0.0065	0.0076	0.0089
42	0.0172	0.0159	0.0144	0.0130	0.0116	0.0106	0.0095	0.0085	0.0076	0.0069	0.0062	0.0057	0.0053	0.0049	0.0046	0.0043	0.0042	0.0040	0.0049	0.0066	0.0077	0.0090
41	0.0164	0.0150	0.0136	0.0123	0.0112	0.0100	0.0090	0.0081	0.0074	0.0067	0.0061	0.0056	0.0052	0.0049	0.0046	0.0044	0.0042	0.0041	0.0050	0.0067	0.0078	0.0092
40	0.0155	0.0142	0.0129	0.0117	0.0106	0.0095	0.0086	0.0078	0.0071	0.0065	0.0060	0.0055	0.0052	0.0049	0.0046	0.0044	0.0042	0.0041	0.0050	0.0067	0.0079	0.0093
39	0.0147	0.0135	0.0123	0.0111	0.0101	0.0091	0.0083	0.0076	0.0069	0.0064	0.0059	0.0055	0.0051	0.0048	0.0046	0.0044	0.0043	0.0042	0.0051	0.0068	0.0080	0.0094
38	0.0139	0.0129	0.0117	0.0106	0.0096	0.0088	0.0080	0.0074	0.0068	0.0063	0.0058	0.0054	0.0051	0.0048	0.0046	0.0044	0.0043	0.0042	0.0051	0.0069	0.0081	0.0095
37	0.0133	0.0122	0.0111	0.0101	0.0093	0.0085	0.0078	0.0072	0.0067	0.0062	0.0058	0.0054	0.0051	0.0049	0.0046	0.0045	0.0043	0.0042	0.0051	0.0069	0.0082	0.0096
36	0.0127	0.0117	0.0107	0.0098	0.0090	0.0083	0.0076	0.0071	0.0066	0.0061	0.0057	0.0054	0.0051	0.0049	0.0047	0.0045	0.0044	0.0043	0.0052	0.0070	0.0082	0.0096
35	0.0121	0.0112	0.0103	0.0095	0.0087	0.0081	0.0075	0.0070	0.0065	0.0061	0.0057	0.0054	0.0051	0.0049	0.0047	0.0045	0.0044	0.0043	0.0052	0.0070	0.0083	0.0097
34	0.0116	0.0108	0.0100	0.0092	0.0085	0.0079	0.0074	0.0069	0.0064	0.0060	0.0057	0.0054	0.0051	0.0049	0.0047	0.0045	0.0044	0.0043	0.0052	0.0071	0.0083	0.0097
33	0.0112	0.0105	0.0097	0.0090	0.0084	0.0078	0.0073	0.0068	0.0064	0.0060	0.0057	0.0054	0.0051	0.0049	0.0047	0.0046	0.0044	0.0043	0.0053	0.0071	0.0084	0.0098
32	0.0109	0.0102	0.0095	0.0088	0.0082	0.0077	0.0072	0.0068	0.0064	0.0060	0.0057	0.0054	0.0052	0.0049	0.0047	0.0046	0.0045	0.0043	0.0053	0.0071	0.0084	0.0098
31	0.0107	0.0100	0.0093	0.0087	0.0082	0.0077	0.0072	0.0068	0.0064	0.0060	0.0057	0.0054	0.0052	0.0050	0.0048	0.0046	0.0045	0.0044	0.0053	0.0072	0.0085	0.0099
30	0.0105	0.0099	0.0093	0.0087	0.0082	0.0077	0.0072	0.0068	0.0064	0.0061	0.0058	0.0055	0.0052	0.0050	0.0048	0.0046	0.0045	0.0044	0.0054	0.0072	0.0085	0.0099

**★Table 45-17D – Immediate at Member’s Death (Option C) –  
Child Only or Spouse/Child (If spouse no longer eligible)**

**2005  
Reserve Part of RCSBP Rates for Open Season Participants**

**Type: Deferred Age 60 Insurable Interest (Option B)**

**Option: Insurable Interest**

Member's Age Nearest Birthday	Years Beneficiary Younger Than Member										Years Beneficiary Older Than Member										
	50-54	45-49	40-44	35-39	30-34	25-29	20-24	15-19	10-14	5-9	0-4	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49
57.5	0.0027	0.0027	0.0027	0.0026	0.0026	0.0026	0.0026	0.0025	0.0025	0.0024	0.0024	0.0023	0.0023	0.0022	0.0022	0.0022	0.0022				
57	0.0054	0.0054	0.0053	0.0053	0.0052	0.0052	0.0051	0.0050	0.0049	0.0048	0.0047	0.0047	0.0046	0.0045	0.0044	0.0043	0.0043	0.0043			
56	0.0101	0.0101	0.0100	0.0099	0.0098	0.0097	0.0096	0.0095	0.0093	0.0091	0.0089	0.0088	0.0086	0.0085	0.0083	0.0082	0.0081	0.0081	0.0082		
55	0.0143	0.0142	0.0141	0.0140	0.0139	0.0138	0.0136	0.0134	0.0132	0.0129	0.0127	0.0124	0.0122	0.0120	0.0118	0.0116	0.0115	0.0115	0.0116		
54	0.0180	0.0179	0.0178	0.0177	0.0175	0.0173	0.0171	0.0169	0.0166	0.0163	0.0159	0.0157	0.0154	0.0151	0.0149	0.0147	0.0145	0.0145	0.0146	0.0148	
53	0.0213	0.0212	0.0210	0.0209	0.0207	0.0205	0.0202	0.0199	0.0196	0.0192	0.0188	0.0185	0.0182	0.0178	0.0176	0.0174	0.0172	0.0171	0.0172	0.0175	
52	0.0241	0.0240	0.0239	0.0237	0.0235	0.0232	0.0229	0.0226	0.0222	0.0218	0.0214	0.0210	0.0206	0.0203	0.0199	0.0197	0.0195	0.0195	0.0195	0.0198	
51		0.0265	0.0263	0.0261	0.0259	0.0256	0.0253	0.0249	0.0245	0.0241	0.0236	0.0232	0.0227	0.0223	0.0220	0.0217	0.0216	0.0215	0.0215	0.0219	
50		0.0286	0.0284	0.0282	0.0279	0.0276	0.0273	0.0269	0.0265	0.0260	0.0255	0.0251	0.0246	0.0241	0.0238	0.0235	0.0233	0.0232	0.0233	0.0236	
49		0.0304	0.0302	0.0300	0.0297	0.0294	0.0290	0.0286	0.0281	0.0276	0.0271	0.0267	0.0261	0.0257	0.0253	0.0250	0.0248	0.0247	0.0248	0.0251	0.0260
48		0.0319	0.0317	0.0315	0.0312	0.0309	0.0305	0.0301	0.0296	0.0290	0.0285	0.0280	0.0275	0.0270	0.0266	0.0263	0.0261	0.0260	0.0260	0.0264	0.0273
47		0.0333	0.0331	0.0328	0.0325	0.0322	0.0318	0.0313	0.0308	0.0303	0.0297	0.0292	0.0286	0.0282	0.0277	0.0274	0.0272	0.0271	0.0271	0.0275	0.0284
46			0.0342	0.0340	0.0337	0.0333	0.0329	0.0325	0.0319	0.0314	0.0308	0.0303	0.0297	0.0292	0.0287	0.0284	0.0282	0.0280	0.0281	0.0285	0.0294
45			0.0353	0.0350	0.0347	0.0344	0.0339	0.0334	0.0329	0.0323	0.0317	0.0312	0.0306	0.0301	0.0296	0.0293	0.0290	0.0289	0.0290	0.0294	0.0303
44			0.0362	0.0359	0.0356	0.0352	0.0348	0.0343	0.0338	0.0332	0.0325	0.0320	0.0314	0.0308	0.0304	0.0300	0.0298	0.0297	0.0297	0.0301	0.0310
43			0.0370	0.0367	0.0364	0.0360	0.0356	0.0351	0.0345	0.0339	0.0332	0.0327	0.0321	0.0315	0.0311	0.0307	0.0304	0.0303	0.0304	0.0308	0.0317
42			0.0377	0.0374	0.0371	0.0367	0.0363	0.0357	0.0352	0.0345	0.0339	0.0333	0.0327	0.0321	0.0317	0.0313	0.0310	0.0309	0.0310	0.0314	0.0323
41				0.0380	0.0377	0.0373	0.0369	0.0363	0.0357	0.0351	0.0344	0.0339	0.0332	0.0327	0.0322	0.0318	0.0315	0.0314	0.0315	0.0319	0.0328
40				0.0386	0.0383	0.0379	0.0374	0.0369	0.0363	0.0356	0.0349	0.0344	0.0337	0.0332	0.0327	0.0323	0.0320	0.0319	0.0320	0.0323	0.0333
39				0.0391	0.0388	0.0384	0.0379	0.0374	0.0368	0.0361	0.0354	0.0349	0.0342	0.0336	0.0331	0.0327	0.0324	0.0323	0.0324	0.0328	0.0337
38				0.0396	0.0392	0.0388	0.0384	0.0378	0.0372	0.0366	0.0359	0.0353	0.0346	0.0340	0.0335	0.0331	0.0329	0.0327	0.0328	0.0332	0.0341
37				0.0400	0.0397	0.0393	0.0388	0.0383	0.0377	0.0370	0.0363	0.0357	0.0350	0.0344	0.0339	0.0335	0.0332	0.0331	0.0332	0.0336	0.0345
36				0.0401	0.0397	0.0392	0.0387	0.0381	0.0374	0.0367		0.0361	0.0354	0.0348	0.0343	0.0339	0.0336	0.0335	0.0335	0.0339	0.0349
35				0.0405	0.0401	0.0396	0.0391	0.0385	0.0378	0.0370		0.0365	0.0358	0.0352	0.0347	0.0342	0.0340	0.0338	0.0339	0.0343	0.0352
34				0.0409	0.0405	0.0400	0.0395	0.0388	0.0381	0.0374		0.0368	0.0361	0.0355	0.0350	0.0346	0.0343	0.0341	0.0342	0.0346	0.0356
33				0.0413	0.0409	0.0404	0.0398	0.0392	0.0385	0.0377		0.0372	0.0365	0.0358	0.0353	0.0349	0.0346	0.0345	0.0345	0.0349	0.0359
32				0.0417	0.0412	0.0407	0.0402	0.0395	0.0388	0.0381		0.0375	0.0368	0.0362	0.0356	0.0352	0.0349	0.0348	0.0348	0.0352	0.0362
31					0.0416	0.0411	0.0405	0.0399	0.0392	0.0384		0.0378	0.0371	0.0365	0.0360	0.0355	0.0352	0.0351	0.0352	0.0356	0.0365
30						0.0420	0.0415	0.0409	0.0402	0.0395	0.0388		0.0382	0.0374	0.0368	0.0363	0.0358	0.0355	0.0354	0.0355	0.0368

**★ Table 45-17E – Deferred Age 60 Insurable Interest (Option B) - Insurable Interest**

Reserve Part of RCSBP Rates For Open Season Participants

Type: Immediate at Member’s Death (Option C)

Option: Insurable Interest

Member's Age Nearest Birthday	Years Beneficiary Younger Than Member										Years Beneficiary Older Than Member											
	50-54	45-49	40-44	35-39	30-34	25-29	20-24	15-19	10-14	5-9	0-4	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	
57.5	0.0028	0.0027	0.0027	0.0027	0.0027	0.0027	0.0026	0.0026	0.0025	0.0025		0.0024	0.0024	0.0024	0.0023	0.0023	0.0024	0.0024				
57	0.0055	0.0055	0.0055	0.0054	0.0054	0.0053	0.0053	0.0052	0.0051	0.0050	0.0049		0.0049	0.0048	0.0047	0.0047	0.0047	0.0049	0.0051			
56	0.0105	0.0105	0.0104	0.0103	0.0103	0.0102	0.0100	0.0099	0.0098	0.0096	0.0095		0.0094	0.0093	0.0092	0.0092	0.0094	0.0097	0.0103	0.0114		
55	0.0150	0.0150	0.0149	0.0148	0.0147	0.0146	0.0144	0.0143	0.0141	0.0139	0.0137		0.0136	0.0135	0.0135	0.0136	0.0140	0.0148	0.0162	0.0189		
54	0.0192	0.0191	0.0190	0.0189	0.0188	0.0186	0.0184	0.0183	0.0181	0.0179	0.0177		0.0176	0.0175	0.0176	0.0179	0.0186	0.0199	0.0225	0.0275	0.0374	
53	0.0229	0.0228	0.0227	0.0226	0.0224	0.0223	0.0221	0.0219	0.0217	0.0215	0.0213		0.0212	0.0212	0.0214	0.0219	0.0230	0.0251	0.0291	0.0371	0.0538	
52	0.0262	0.0261	0.0260	0.0259	0.0258	0.0256	0.0254	0.0252	0.0250	0.0248	0.0246		0.0246	0.0247	0.0250	0.0257	0.0272	0.0302	0.0359	0.0475	0.0730	
51		0.0291	0.0290	0.0289	0.0287	0.0285	0.0283	0.0281	0.0279	0.0278	0.0276		0.0276	0.0278	0.0283	0.0293	0.0313	0.0351	0.0427	0.0584	0.0941	
50		0.0317	0.0316	0.0315	0.0313	0.0312	0.0310	0.0308	0.0306	0.0304	0.0303		0.0304	0.0307	0.0313	0.0326	0.0350	0.0398	0.0494	0.0697	0.1165	
49		0.0340	0.0339	0.0338	0.0336	0.0335	0.0333	0.0331	0.0329	0.0328	0.0327		0.0328	0.0332	0.0341	0.0356	0.0385	0.0443	0.0558	0.0809	0.1393	0.2721
48		0.0360	0.0359	0.0358	0.0357	0.0355	0.0353	0.0351	0.0350	0.0349	0.0349		0.0351	0.0356	0.0365	0.0384	0.0418	0.0484	0.0620	0.0919	0.1618	0.3100
47		0.0378	0.0377	0.0376	0.0375	0.0373	0.0372	0.0370	0.0368	0.0368	0.0368		0.0371	0.0377	0.0388	0.0409	0.0448	0.0524	0.0681	0.1029	0.1840	0.3426
46			0.0394	0.0393	0.0391	0.0390	0.0388	0.0387	0.0385	0.0385	0.0386		0.0389	0.0396	0.0410	0.0433	0.0477	0.0563	0.0740	0.1138	0.2056	0.3702
45			0.0409	0.0408	0.0406	0.0405	0.0403	0.0402	0.0401	0.0401	0.0403		0.0406	0.0414	0.0429	0.0456	0.0504	0.0599	0.0796	0.1243	0.2260	0.3925
44			0.0422	0.0421	0.0420	0.0418	0.0417	0.0416	0.0415	0.0415	0.0417		0.0421	0.0431	0.0447	0.0476	0.0529	0.0633	0.0850	0.1344	0.2449	0.4104
43			0.0434	0.0433	0.0432	0.0431	0.0429	0.0428	0.0428	0.0428	0.0431		0.0435	0.0446	0.0464	0.0495	0.0553	0.0665	0.0902	0.1440	0.2623	0.4249
42			0.0445	0.0444	0.0443	0.0442	0.0440	0.0439	0.0439	0.0440	0.0443		0.0448	0.0460	0.0479	0.0513	0.0575	0.0696	0.0951	0.1533	0.2783	0.4364
41				0.0454	0.0453	0.0452	0.0451	0.0450	0.0450	0.0451	0.0455		0.0460	0.0472	0.0494	0.0530	0.0596	0.0725	0.0998	0.1621	0.2929	0.4458
40				0.0463	0.0462	0.0461	0.0460	0.0459	0.0460	0.0461	0.0465		0.0471	0.0485	0.0507	0.0546	0.0616	0.0753	0.1044	0.1707	0.3064	0.4535
39				0.0472	0.0471	0.0470	0.0469	0.0469	0.0469	0.0471	0.0476		0.0482	0.0496	0.0520	0.0561	0.0635	0.0780	0.1089	0.1790	0.3189	0.4599
38				0.0480	0.0480	0.0479	0.0478	0.0478	0.0478	0.0480	0.0485		0.0492	0.0507	0.0533	0.0576	0.0654	0.0807	0.1134	0.1872	0.3307	0.4653
37				0.0489	0.0488	0.0487	0.0487	0.0486	0.0487	0.0490	0.0495		0.0503	0.0519	0.0546	0.0591	0.0674	0.0835	0.1180	0.1956	0.3420	0.4699
36					0.0496	0.0495	0.0495	0.0495	0.0496	0.0499	0.0505		0.0513	0.0530	0.0558	0.0606	0.0693	0.0862	0.1225	0.2037	0.3524	0.4738
35					0.0504	0.0503	0.0503	0.0503	0.0504	0.0508	0.0514		0.0523	0.0541	0.0570	0.0621	0.0712	0.0890	0.1270	0.2117	0.3621	0.4770
34					0.0511	0.0511	0.0511	0.0511	0.0513	0.0516	0.0523		0.0532	0.0551	0.0583	0.0636	0.0731	0.0917	0.1315	0.2196	0.3711	0.4798
33					0.0519	0.0519	0.0519	0.0519	0.0521	0.0525	0.0532		0.0542	0.0562	0.0595	0.0650	0.0750	0.0945	0.1361	0.2274	0.3795	0.4822
32					0.0527	0.0527	0.0527	0.0527	0.0529	0.0534	0.0541		0.0552	0.0573	0.0607	0.0665	0.0769	0.0973	0.1408	0.2353	0.3875	0.4843
31						0.0535	0.0535	0.0536	0.0538	0.0543	0.0551		0.0562	0.0584	0.0620	0.0681	0.0790	0.1003	0.1458	0.2434	0.3953	0.4861
30						0.0543	0.0543	0.0544	0.0547	0.0552	0.0561		0.0573	0.0596	0.0634	0.0698	0.0812	0.1035	0.1509	0.2516	0.4026	0.4877

★ Table 45-17F – Immediate at Member’s Death (Option C) - Insurable Interest



**BIBLIOGRAPHY****CHAPTER 45 - SURVIVOR BENEFIT PLAN - PREMIUMS**

## 4501 - GENERAL

- |        |   |
|--------|---|
| 450101 | 10 U.S.C. 1452(h)                                 |
| 450102 | 10 U.S.C. 1460(b), (d)                            |
| ★      | Public Law 108-375, Section 644, October 28, 2004 |
|        | OUSD (P&R) Memo, November 16, 2004                |
|        | OUSD (P&R) Memo, June 1, 2005                     |

## 4502 - COST FACTOR/FORMULA

- |  |  |
|--|--|
|  | 10 U.S.C. 1452   |
|  | DoDD 1332.27, January 4, 1974                                |
|  | 10 U.S.C. 1460   |
|  | Public Law 102-190, December 5, 1991                         |
|  | Public Law 108-375, Section 644 and 645,<br>October 28, 2004 |
|  | OUSD (P&R) Memo, November 16, 2004                           |
|  | OUSD (P&R) Memo, June 1, 2005                                |
|  | OUSD (P&R) Memo, August 1, 2005                              |

## 4505 - SUSPENSION, CHANGE, AND TERMINATION OF PREMIUM

- |          |  |
|----------|--|
| 450501   | 10 U.S.C. 1452(a), (b)                                 |
|          | 10 U.S.C. 1460(c)                                      |
| 450502   | 65 Comp Gen 767  |
| 450503   | 62 Comp Gen 553  |
|          | 10 U.S.C. 1448(a)(6)                                   |
|          | 10 U.S.C. 1452   |
|          | 48 Comp Gen 167  |
|          | 10 U.S.C. 1448(b)(3)                                   |
|          | 10 U.S.C. 1450(f)(3)                                   |
| 450503.C | Public Law 105-85, section 642,<br>November 18, 1997   |
| 450503.G | 10 U.S.C. 1452(h)                                      |
|          | Public Law 104-201, section 635,<br>September 23, 1996 |
| 450504   | 10 U.S.C. 1452(c)                                      |
| 450505   | ASD/FM&P Memo, May 6, 1998                             |
| 450506   | Public Law 105-261, section 641, October 17, 1998      |

## 4506 - PAYMENT OF PREMIUM

- |        |   |
|--------|---|
| 450601 | DoDD 1332.27, paragraph 501f, January 4, 1974 |
|--------|---|

450602 & 450603 10 U.S.C. 1452(d)  
MS Comp Gen B-212481, February 2, 1984  
MS Comp Gen B-244827, September 9, 1992

450605 MS Comp Gen B-252391, October 22, 1993

## 4507 - DELINQUENT SBP PREMIUMS

DoDD 1332.27, paragraph 501j, 601b,  
January 4, 1974

## 4508 - PAID UP SBP PREMIUMS AFTER 30 YEARS AND AGE 70

Public Law 105-261, section 641, October 17, 1998  
OASD (FM&P) Memo, March 3, 1999

450805 Public Law 105-261, section 641, October 17, 1998  
10 U.S.C. 1452(j)  
OASD(FMP) Memo, March 3, 1999  
Public Law 106-65, section 654, October 5, 1999

## Table 45-1

Rules 1-4 10 U.S.C. 1452  
DoDD 1332.27, January 4, 1974 Chapter 5

Note 1 Ltr-Chief Actuary, April 8, 1969

Note 2 MPAC SBP-16,  
62 Comp Gen 553

Note 3 10 U.S.C. 1452

## Table 45-2

Rule 1 MPAC SBP-14

Rule 2 59 Comp Gen 569

Rule 3 57 Comp Gen 853

Rule 4, 5 MPAC SBP-6

Rule 6 MPAC SBP-11

Rule 7 59 Comp Gen 569

Note 1 10 U.S.C. 1448(a)(5)

Note 2 Ltr-Chief Actuary, April 8, 1969

Note 3 57 Comp Gen 847

Note 4 59 Comp Gen 569  
48 Comp Gen 167

Note 5 48 Comp Gen 167  
57 Comp Gen 847

Note 6 Public Law 97-252, September 8, 1982

## Table 45-3

Rule 1 MPAC SBP-16

Rule 2, 3 59 Comp Gen 569  
48 Comp Gen 167

Rule 4 MPAC SBP-16

Rule 5	MPAC SBP-16 59 Comp Gen 569 48 Comp Gen 167
Rule 6	59 Comp Gen 569 48 Comp Gen 167
Rule 7-9	57 Comp Gen 847 48 Comp Gen 167
Rule 10	10 U.S.C. 1448(b)
Rule 11	10 U.S.C. 1448(b) OASD Memorandum, March 21, 1985 10 U.S.C. 1450(f)
Rule 12	10 U.S.C. 1449 DoDD 1332.27, January 4, 1974
Note 1	10 U.S.C. 1448(a)(5) Public Law 105-85, section 642, November 18, 1997
Notes 2-5	57 Comp Gen 847 62 Comp Gen 553 48 Comp Gen 167
Note 7	56 Comp Gen 1022 57 Comp Gen 847
Note 8	48 Comp Gen 167 59 Comp Gen 569
Note 10	10 U.S.C. 1448(b)(3) Public Law 98-94, September 24, 1983
Table 45-4	
Rule 2	10 U.S.C. 1452(d)
Rule 3	10 U.S.C. 1452(e)
Rule 4	10 U.S.C. 1448(c)
Rule 5	62 Comp Gen 553
Rule 6	10 U.S.C. 1449
Rule 7	10 U.S.C. 1452 59 Comp Gen 569 Public Law 94-496, October 14, 1976
Rule 8	10 U.S.C. 1452 Public Law 94-496, October 14, 1976
Rule 10	10 U.S.C. 1448a
<a href="#">Rule 12</a>	<a href="#">Public Law 108-375, Section 644, October 28, 2004</a>
Note 1	53 Comp Gen 971 10 U.S.C. 1448(c)
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Note 4	48 Comp Gen 167
Note 5	SBP Item 10-75
Table 45-5	10 U.S.C. 1460(b)

Table 45-6

Public Law 102-190, section 653(a),  
December 5, 1991

Table 45-13  
Thru Table 45-17F

OUSD (P&R) Memo, August 1, 2005