

FERS PRESENT VALUE FACTORS EFFECTIVE 10/01/2004
REGULAR EMPLOYEE GROUPS
(WHOSE ANNUITIES WILL NOT BE SUBJECT TO COLAS BEFORE AGE 62)
USE THESE FACTORS WHEN THE ANNUITY BEGINS ON OR AFTER 10/01/2004

Age At Retirement	Present Value Factor
40	185.6
41	185.3
42	185.2
43	184.9
44	184.1
45	182.8
46	181.6
47	180.7
48	179.5
49	177.9
50	176.4
51	175.4
52	174.7
53	174.1
54	173.3
55	172.5
56	171.8
57	171.2
58	170.7
59	170.5
60	170.5
61	170.1
62	167.5
63	163.0
64	158.5
65	154.0

Age At Retirement	Present Value Factor
66	149.4
67	145.1
68	140.5
69	135.9
70	131.5
71	127.0
72	122.4
73	118.0
74	113.6
75	109.0
76	104.1
77	99.5
78	94.9
79	90.1
80	85.7
81	81.1
82	76.2
83	71.8
84	67.8
85	64.2
86	60.6
87	56.7
88	52.9
89	49.7
90	46.4

FERS PRESENT VALUE FACTORS EFFECTIVE 10/01/2004
SPECIAL EMPLOYEE GROUPS
(WHOSE ANNUITIES ARE SUBJECT TO COLAS BEFORE AGE 62)

USE THESE FACTORS WHEN THE ANNUITY BEGINS ON OR AFTER 10/01/2004

Age At Retirement	Present Value Factor
40	249.1
41	245.8
42	242.5
43	239.0
44	235.4
45	231.8
46	227.9
47	223.9
48	219.8
49	215.5
50	211.7
51	208.3
52	204.7
53	201.1
54	197.3
55	193.5
56	189.5
57	185.4
58	181.2
59	176.9
60	172.6
61	168.2
62	167.5
63	163.0
64	158.5
65	154.0

Age At Retirement	Present Value Factor
66	149.4
67	145.1
68	140.5
69	135.9
70	131.5
71	127.0
72	122.4
73	118.0
74	113.6
75	109.0
76	104.1
77	99.5
78	94.9
79	90.1
80	85.7
81	81.1
82	76.2
83	71.8
84	67.8
85	64.2
86	60.6
87	56.7
88	52.9
89	49.7
90	46.4