

CSRS PRESENT VALUE FACTORS EFFECTIVE 10/01/2004

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

Age At Retirement	Present Value Factor
40	277.6
41	274.7
42	272.1
43	269.1
44	265.0
45	260.0
46	255.1
47	250.8
48	245.9
49	240.3
50	234.8
51	230.2
52	225.9
53	221.4
54	216.8
55	211.9
56	207.2
57	202.3
58	197.6
59	193.1
60	188.7
61	183.7
62	178.3
63	173.2
64	168.2
65	163.0

Age At Retirement	Present Value Factor
66	157.9
67	153.1
68	148.0
69	142.8
70	138.0
71	133.1
72	128.0
73	123.1
74	118.4
75	113.5
76	108.2
77	103.2
78	98.2
79	93.1
80	88.4
81	83.6
82	78.4
83	73.7
84	69.5
85	65.8
86	62.0
87	57.9
88	54.0
89	50.7
90	47.2