

Service Credit

Types of service credit

- Participating
- Prior
 - Non-school
 - School
- Granting military service

Portability

Purchasing service credit

- Guidelines for purchasing service
- Methods to purchase service
 - Lump-sum method
 - Payroll deduction method

Types of service credit to purchase

- Year of Service
- Partial Year of Service
- Forfeited KPERS Service
- Military Service
- Elected Official Service
- Out-of-State Non-Federal Service
- In-State Non-Federal Service
- Peace Corp
- Vista

KPERS IRS Compliance

KPERS Tier 1 Buyback Tables

KPERS Tier 2 Buyback Tables

Service Credit

Types of KPERS Service Credit

Participating Service Credit

- Any service after the employee's membership date.
- Participating service credit is credited according to the agency's period of service dates (payroll periods).
- When a member retires, the participating service quarters are converted to years (there are 4 quarters in a year) to determine the member's participating service credit basis.
- At retirement, two quarters round up to the next full year of service credit. (23 years and 2 quarters (23.50) rounds up to 24 years).
- All participating service credit is credited at 1.75 percent of the member's final average salary at time of retirement.

Prior Service Credit

Non-School Prior Service Credit

- The employee will receive all continuous service credit with an employer immediately prior to the employer becoming affiliated with KPERS.
- Prior non-school service has a multiplier in the retirement formula of 1% for each year.
- If a member has broken periods of service prior to the employer's affiliation date with KPERS, the broken periods will be granted when the employee has 38 quarters (9.50) years of participating service credit with KPERS, or
- At retirement if member is age 65.

School Prior Service Credit

- **Prior school service at 1 percent**
 - School service the member had prior to when the schools affiliated with KPERS on January 1, 1971.
 - The employee was a member of the old KSRS school system and their KSRS school service was transferred over to their KPERS record as prior service credit
- **Prior school service at $\frac{3}{4}$ percent**
 - KSRS school service that has been withdrawn.
 - Once the employee becomes a member of KPERS and has accrued 38 quarters (9.50) years of KPERS service credit, KPERS will grant the member's prior KSRS school service at $\frac{3}{4}$ percent.
 - The member may purchase this withdrawn KSRS service and have the prior service calculated at 1% at time of retirement, but only if the member chooses to purchase this service **before** attaining 38 quarters of participating service credit.

Verifying Prior Service

- Complete a KPERS-10 (Employer Certification of Service) form.
- The KPERS-10 form must be signed by the designated agent **where the prior service was performed** to meet the verification requirement for prior service.

Withdrawing KPERS Service That Includes Prior Service

- All prior service now becomes forfeited KPERS service credit. The member's prior service credit is also forfeited.
- If the member returns to KPERS covered employment, the member may apply to purchase the forfeited KPERS service
- Once the forfeited KPERS service has been purchased, all prior service will be credited to the member's account
- Even if the member does not purchase their forfeited KPERS service, all prior service will be added to his or her record once the member has accrued 38 quarters of participating service credit

Granting Military Service

In certain circumstances, Kansas law allows the

- Retirement System to grant service credit for active military service at no cost to the employee if the military service interrupts public service
- Service credit may be granted if the member is employed in a covered position immediately before leaving for military duty and
- If the employee returns to covered employment with any participating employer within one year of discharge
- The employee must be off the employer's payroll during this time to receive granted service credit
- Once the employee returns to covered employment, the employee will need to provide a copy of their DD-214 military papers showing the period of military duty
- Granted military service is limited to five (5) years
- Granted military service can be in addition to the maximum six (6) years of purchased military service

Portability

If a member has credited service in more than one of the Retirement Systems administered by the KPERS Board of Trustees, combined service credit can be used to determine eligibility for retirement.

Purchasing Service Credit

Guidelines for Purchasing Service Credit

- Member must be an **active** contributing member of KPERS.
- A member on KPERS disability may purchase service credit by making a lump sum payment only.

Methods to Purchase Service Credit

Lump-Sum Method

- **Personal Check** – These monies are considered already taxed by federal and state taxes.
- **Rollover** – A rollover involves the distribution of the entire available balance from the former employer. The employee's employment under the plan has come to an end; the employee's account is closed. The rollover must be an eligible rollover distribution from the following:
 - A **401(a)** tax qualified plan (including a Keogh plan that meets additional requirements pertaining to owner employees).
 - A **401(k)** profit sharing plan.
 - A **403(a)** qualified annuity plan.
 - A **403(b)** tax sheltered annuity (educational employer).
 - A **408(a)** individual retirement account.
 - A **408(b)** individual retirement annuity.
 - A **457(b)** deferred compensation (state and local governmental employers).
 - **60-day rollover** if member receives money from a qualified plan and rolls money over to KPERS within 60 days of the distribution.
 - **Simple or Sep IRA** but only if there are no after tax contributions in the Simple or Sep IRA.
 - The lump-sum payment must be made to the KPERS office within 45 days of the date of the cost letter.
 - The cost to purchase service is based on the age and salary of the member at time of application.
- **Trustee-to-Trustee Transfer** – A trustee-to-trustee transfer is using monies from a member's **457(b) or 403(b) plan**. There are 3 requirements.
 - The 457(b) or 403(b) plan must allow an in-service trustee-to-trustee transfer.
 - Money transferred can be no more than the service purchase cost.
 - 457 regulations were extended to permit trustee-to-trustee transfers between states and not just within the State of Kansas.
 - A **trustee-to-trustee transfer** may involve the distribution of part of the employee's balance of their current employer or former employer plan.

Reporting Compensation to Calculate Cost to Purchase Service Credit

- **Current annual rate of pay** – Hourly rate of pay times the number of hours the position requires. (\$12.00 per hour X 2080 hours = \$24,960.00).
- **Total compensation earned in 12-month period** – Total compensation earned in the last 12 months of KPERS participation.
- **The member's final average salary** – To be determined by KPERS.

Payroll Deduction Method

- Purchased on a pre-tax basis (before taxes).
- Payroll deduction continues for as many quarters being purchased.
- **The payroll-deduction method is irrevocable** and cannot be stopped for any reason except should the member terminate employment.
- The member must sign a payroll authorization letter and return to KPERS within 21 days of date of letter.
- The payroll deduction percentage is in addition to the member's normal contribution percentage deduction.

Types of Service to Purchase

- “Year of Service” (First year member worked to become eligible for KPERS – non-school only). Tier 2 members may have a “Year of Service” available to purchase should they have previously withdrawn KPERS service with a year of service attached to their forfeited.
- Partial Year of Service
- Forfeited KPERS service. All available forfeited service must be purchased.
- Military Service
- Elected Official Service
- Out-of-State Teaching
- In-state or out-of-state non-federal public service
- Forfeited TIAA-CREF (Board of Regents) service
- Vista and Peace Corps
- Waiting period for Regents plan eligibility

What Form Should the Member Complete?

- Each type of purchase will list the form to be completed when applying to purchase service credit

Year of Service

- First year member worked to become eligible for KPERS – non-school only.
- Effective July 1, 2009, non-school employee no longer required to work for one year prior to membership in KPERS.
- Members may have more than one “Year of Service” if member has withdrawn previous non-school membership.
- Complete a KPERS-67 (Application to Purchase Service Credit) form.

Employees hired July 1, 2008 through June 30, 2009 will have either a year of service or a partial year of service available to purchase. There is no actuarial cost calculation for this service if purchased under the following guidelines.

- **Lump Sum Method:** If the member completes the lump-sum buyback within 12 months of the membership date, the purchase will be calculated at an additional 4% of the member's compensation during the member's year of service regardless of the member's age.
- **Payroll Deduction Method:** If the member's payroll deduction buyback for the year of service is applied for and **completed** within 24 months of their membership date, then the member will pay an additional 4% for modified double or 8% for modified triple regardless of the member's age.

Partial Year of Service

A "**Partial Year of Service**" is a portion of a year of service worked in a KPERS covered position that did not result in membership.

- The partial year of service must be verified on a KPERS-10 (Verification of Service Credit) form by the employer where the service was performed. This form is sent along with the KPERS-67 (Application to Purchase Service Credit).

Forfeited KPERS Service

"**Forfeited KPERS**" service is service the member had under KPERS that has been withdrawn following a separation of service.

- Member must purchase all service that was forfeited.
- KPERS will have a record of all forfeited service.
- Complete a KPERS-67 form.

Military Service

- Active Service – members may purchase year for year of active service.
- Inactive reserve service – members may purchase one quarter for each year of reserve service.
- Member may purchase as little as one (1) quarter to the maximum of six (6) years.
- Member must provide a photocopy of their DD-214 military papers to verify their military service.
- Complete a KPERS-67 form.

Elected Official Service

If any elected official becomes a KPERS member, they can purchase any or all of their previous "**Elected Official**" service regardless of the membership guidelines in effect at that time. This service is calculated into quarters and the member may purchase a minimum of one (1) quarter to the maximum of all quarters available.

- The member must have the elected official service verified on a KPERS-10 (Employer Certification of Service) form.
- Non-participating elected official service in the past, which was concurrent with KPERS membership from another position, cannot be purchased for additional service credit.

- Complete a KPERS-67 form.

Out-of-State Non-Federal Public Service

- Members may purchase out-of-state non-federal public service from another state to add years to their service credit and increase their monthly benefit at time of retirement.
- When applying to purchase service, the member must choose to purchase service credit at the 1% multiplier or the 1.75% multiplier. The percentage multiplier is selected at time of application and is irrevocable.
- The service may be purchase by the lump-sum method or by payroll deduction.
- Complete a KPERS-67PS form.

Lump Sum Guidelines

- If a member will be receiving a pension from the state where the service was performed, the member must have five (5) years of participating KPERS service (cannot include military service) and
- The member is limited to purchasing five (5) years of out-of-state non-federal public service.
- If the member **will not** be receiving a pension from another state based on the years the member is applying to purchase, the member does not have a limit on the number of years the member may purchase.

Payroll Deduction Guidelines

- There is no limit on number of years a member may purchase by the payroll deduction method.

In-State Non-Federal Public Service

- Members may purchase in-state non-federal public service to add years to their service credit and increase their monthly benefit at time of retirement.
- When applying to purchase service, the member must choose to purchase service credit at the 1% multiplier or the 1.75% multiplier. The percentage multiplier is selected at time of application and is irrevocable.
- The service may be purchased by lump-sum or by payroll deduction.
- Complete a KPERS-67PS form

Lump Sum Guidelines

- If a member will be receiving a pension from the state where the service was performed, the member must have five (5) years of participating KPERS service (cannot include military service) and
- The member is limited to purchasing five (5) years of out-of-state non-federal public service.
- If the member **will not** be receiving a pension from another state based on the years the member is applying to purchase, the member does not have a limit on the number of years the member may purchase.

Payroll Deduction Guidelines

- There is no limit on number of years a member may purchase by the payroll deduction method.

Peace Corp Service

- When applying to purchase service, the member must choose to purchase service credit at the 1% multiplier or the 1.75% multiplier. The percentage multiplier is selected at time of application and is irrevocable.
- The service may be purchased by lump-sum or by payroll deduction.
- A letter from the Peace Corp Service verifying the dates the member was part of the Peace Corp
- Complete a KPERS-67PS form

Vista Service

- When applying to purchase service, the member must choose to purchase service credit at the 1% multiplier or the 1.75% multiplier. The percentage multiplier is selected at time of application and is irrevocable.
- The service may be purchased by lump-sum or by payroll deduction.
- A letter from the Vista Service verifying the dates the member was part of Vista.
- Complete a KPERS-67PS form

KPERS IRS Compliance

Plans such as KPERS that are Qualified Plans under federal tax provisions must observe federally mandated restrictions on some transactions.

The restrictions limit either the years of service that may be purchased or the amount of money that may be put into the plan in a single calendar year.

- Members whose membership date is **earlier than July 1, 1999 have been “grandfathered”** under federal law and will retain permanently (unless they withdraw) all the service purchase opportunities that existed under the plan in August 1997.
- Members whose membership date is **January 1, 1999 or later** may be subject to certain restrictions on their service purchase. The amount of after-tax money that a member may contribute to a qualified plan each year is limited. Please contact the Retirement System for the limitation amount for the current year.
- This restriction applies only to post-tax contributions, not to regular KPERS withholding or tax-free rollovers into the plan.
- Without regard to membership date, any new types of service purchase opportunities added to the plan after August 1997 are subject to federally imposed restrictions.

Tier 1 Buyback Tables

Table 1

Lump-Sum Buyback Table @ 1.75%: To be used when member is applying to purchase the following service credit @ 1.75% of final average salary.

- Year of Service
- Partial Year of Service
- Forfeited KPERS
- Military
- Elected Official Service
- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service

Table 2

Modified Double Deduction @ 1.75%: To be used when member is applying to purchase the following service credit @ 1.75% of final average salary.

- Year of Service
- Partial Year of Service
- Forfeited KPERS
- Military
- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service
- Elected Official Service

Table 3

Modified Triple Deduction @ 1.75%: To be used when member is applying to purchase the following service credit @ 1.75% of final average salary.

- Year of Service
- Partial Year of Service
- Forfeited KPERS
- Military
- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service
- Elected Official Service

Table 4

Lump-Sum Buyback Table for Public Service @ 1%: To be used when member is applying to purchase the following service credit @ 1% of final average salary.

- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service

Table 5

Modified Double Deduction @ 1%: To be used when member is applying to purchase the following service credit @ 1% of final average salary.

- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service

Table 6

Modified Triple Deduction @ 1%: To be used when member is applying to purchase the following service credit @ 1% of final average salary.

- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service

Table 1 - Lump Sum @ 1.75%

Tier 1 KPERS Lump-Sum Buyback Table

Forfeited KPERS, Year of Service, Military
(Out-of-State and In-State-Public) at 1.75%

<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>
42*	2.285714	62	8.703715
43	2.306244	63	8.519816
44	2.494108	64	8.328933
45	2.697696	65	8.131466
46	2.918430	66	7.927901
47	3.157884	67	7.718786
48	3.417779	68	7.504629
49	3.699997	69	7.285886
50	4.006607	70	7.062921
51	4.339861	71	6.836019
52	4.702230	72	6.605439
53	5.096440	73	6.371670
54	5.525501	74	6.135468
55	5.992765	75	5.897838
56	6.501944	76	5.660007
57	7.057188	77	5.423337
58	7.663186	78	5.189023
59	8.325285	79	4.958031
60	9.049519	80	4.731115
61	8.880344		

***age 42 and under**

Example is for a member who is age 50 and is purchasing 5 years of forfeited KPERS service.

Member's current salary	<u>\$30,000.00</u>
Multiply the salary by 1.75%	<u>.0175</u>
Total	<u>\$ 525.00</u>
Multiply by member's age factor	<u>4.006607 age 50</u>
Total	<u>\$ 2,103.47</u>
Multiply by number of years being bought	<u>5</u>
The lump sum cost is	<u>\$10,517.35</u>

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
* 40	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
41	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
42	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.04%	4.08%	4.12%	4.16%	4.20%	4.24%	4.28%	4.33%
43	4.08%	4.12%	4.16%	4.20%	4.24%	4.29%	4.33%	4.37%	4.41%	4.46%	4.50%	4.54%	4.59%	4.63%	4.68%
44	4.41%	4.45%	4.50%	4.54%	4.59%	4.64%	4.68%	4.73%	4.77%	4.82%	4.87%	4.91%	4.96%	5.01%	5.06%
45	4.77%	4.82%	4.87%	4.92%	4.96%	5.01%	5.06%	5.11%	5.16%	5.21%	5.26%	5.32%	5.37%	5.42%	5.47%
46	5.16%	5.21%	5.27%	5.32%	5.37%	5.42%	5.48%	5.53%	5.59%	5.64%	5.70%	5.75%	5.81%	5.86%	5.92%
47	5.58%	5.64%	5.70%	5.75%	5.81%	5.87%	5.93%	5.99%	6.04%	6.10%	6.16%	6.22%	6.28%	6.34%	6.34%
48	6.06%	6.14%	6.21%	6.29%	6.37%	6.45%	6.53%	6.61%	6.69%	6.77%	6.86%	6.94%	7.02%	7.02%	7.02%
49	6.56%	6.64%	6.73%	6.81%	6.90%	6.98%	7.07%	7.16%	7.24%	7.33%	7.42%	7.51%	7.51%	7.51%	7.51%
50	7.10%	7.19%	7.29%	7.38%	7.47%	7.56%	7.66%	7.75%	7.84%	7.94%	8.04%	8.04%	8.04%	8.04%	8.04%
51	7.70%	7.79%	7.89%	7.99%	8.09%	8.19%	8.29%	8.39%	8.50%	8.60%	8.60%	8.60%	8.60%	8.60%	8.60%
52	8.34%	8.44%	8.55%	8.66%	8.77%	8.87%	8.98%	9.10%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%	9.21%
53	9.04%	9.15%	9.27%	9.38%	9.50%	9.62%	9.74%	9.86%	9.86%	9.86%	9.86%	9.86%	9.86%	9.86%	9.86%
54	9.80%	9.92%	10.05%	10.17%	10.30%	10.43%	10.56%	10.56%	10.56%	10.56%	10.56%	10.56%	10.56%	10.56%	10.56%
55	10.63%	10.76%	10.90%	11.03%	11.17%	11.31%	11.31%	11.31%	11.31%	11.31%	11.31%	11.31%	11.31%	11.31%	11.31%
56	11.53%	11.68%	11.82%	11.97%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%
57	12.51%	12.67%	12.83%	12.99%	12.99%	12.99%	12.99%	12.99%	12.99%	12.99%	12.99%	12.99%	12.99%	12.99%	12.99%
58	13.59%	13.76%	13.93%	13.93%	13.93%	13.93%	13.93%	13.93%	13.93%	13.93%	13.93%	13.93%	13.93%	13.93%	13.93%
59	14.76%	14.95%	14.95%	14.95%	14.95%	14.95%	14.95%	14.95%	14.95%	14.95%	14.95%	14.95%	14.95%	14.95%	14.95%
60	16.05%	16.05%	16.05%	16.05%	16.05%	16.05%	16.05%	16.05%	16.05%	16.05%	16.05%	16.05%	16.05%	16.05%	16.05%
61	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%
62	15.43%	15.43%	15.43%	15.43%	15.43%	15.43%	15.43%	15.43%	15.43%	15.43%	15.43%	15.43%	15.43%	15.43%	15.43%
63	15.11%	15.11%	15.11%	15.11%	15.11%	15.11%	15.11%	15.11%	15.11%	15.11%	15.11%	15.11%	15.11%	15.11%	15.11%
64	14.77%	14.77%	14.77%	14.77%	14.77%	14.77%	14.77%	14.77%	14.77%	14.77%	14.77%	14.77%	14.77%	14.77%	14.77%
65	14.42%	14.42%	14.42%	14.42%	14.42%	14.42%	14.42%	14.42%	14.42%	14.42%	14.42%	14.42%	14.42%	14.42%	14.42%
66	14.06%	14.06%	14.06%	14.06%	14.06%	14.06%	14.06%	14.06%	14.06%	14.06%	14.06%	14.06%	14.06%	14.06%	14.06%
67	13.69%	13.69%	13.69%	13.69%	13.69%	13.69%	13.69%	13.69%	13.69%	13.69%	13.69%	13.69%	13.69%	13.69%	13.69%
68	13.13%	13.13%	13.13%	13.13%	13.13%	13.13%	13.13%	13.13%	13.13%	13.13%	13.13%	13.13%	13.13%	13.13%	13.13%
69	12.92%	12.92%	12.92%	12.92%	12.92%	12.92%	12.92%	12.92%	12.92%	12.92%	12.92%	12.92%	12.92%	12.92%	12.92%
70	12.52%	12.52%	12.52%	12.52%	12.52%	12.52%	12.52%	12.52%	12.52%	12.52%	12.52%	12.52%	12.52%	12.52%	12.52%
71	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%	12.12%
72	11.71%	11.71%	11.71%	11.71%	11.71%	11.71%	11.71%	11.71%	11.71%	11.71%	11.71%	11.71%	11.71%	11.71%	11.71%
73	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%
74	10.88%	10.88%	10.88%	10.88%	10.88%	10.88%	10.88%	10.88%	10.88%	10.88%	10.88%	10.88%	10.88%	10.88%	10.88%
75	10.46%	10.46%	10.46%	10.46%	10.46%	10.46%	10.46%	10.46%	10.46%	10.46%	10.46%	10.46%	10.46%	10.46%	10.46%
76	10.04%	10.04%	10.04%	10.04%	10.04%	10.04%	10.04%	10.04%	10.04%	10.04%	10.04%	10.04%	10.04%	10.04%	10.04%
77	9.62%	9.62%	9.62%	9.62%	9.62%	9.62%	9.62%	9.62%	9.62%	9.62%	9.62%	9.62%	9.62%	9.62%	9.62%
78	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%
79	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%	8.79%
80	8.39%	8.39%	8.39%	8.39%	8.39%	8.39%	8.39%	8.39%	8.39%	8.39%	8.39%	8.39%	8.39%	8.39%	8.39%

Table 2 - Modified Double Deduction @ 1.75%

Age	1	2	3	4	5	6	7	8	9	10	11	12
*40	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
41	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
42	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
43	8.12%	8.16%	8.20%	8.24%	8.28%	8.32%	8.36%	8.40%	8.45%	8.49%	8.53%	8.57%
44	8.78%	8.82%	8.87%	8.91%	8.95%	9.00%	9.04%	9.09%	9.13%	9.18%	9.22%	9.27%
45	9.49%	9.54%	9.59%	9.64%	9.69%	9.73%	9.78%	9.83%	9.88%	9.93%	9.98%	10.03%
46	10.27%	10.32%	10.37%	10.43%	10.48%	10.53%	10.58%	10.64%	10.69%	10.74%	10.79%	10.85%
47	11.11%	11.17%	11.22%	11.28%	11.34%	11.39%	11.45%	11.51%	11.57%	11.62%	11.68%	11.74%
48	12.04%	12.12%	12.20%	12.27%	12.35%	12.43%	12.51%	12.58%	12.66%	12.74%	12.82%	12.90%
49	13.04%	13.12%	13.20%	13.29%	13.37%	13.46%	13.54%	13.62%	13.71%	13.79%	13.88%	13.97%
50	14.12%	14.21%	14.30%	14.39%	14.48%	14.57%	14.66%	14.75%	14.84%	14.94%	15.03%	15.12%
51	15.29%	15.39%	15.49%	15.59%	15.68%	15.78%	15.88%	15.98%	16.08%	16.18%	16.28%	16.38%
52	16.57%	16.68%	16.78%	16.89%	16.99%	17.10%	17.21%	17.31%	17.42%	17.53%	17.64%	17.75%
53	17.96%	18.07%	18.19%	18.30%	18.42%	18.53%	18.65%	18.77%	18.88%	19.00%	19.12%	19.24%
54	19.47%	19.60%	19.72%	19.84%	19.97%	20.09%	20.22%	20.35%	20.47%	20.60%	20.73%	20.86%
55	21.12%	21.25%	21.39%	21.52%	21.66%	21.79%	21.93%	22.07%	22.20%	22.34%	22.48%	22.62%
56	22.91%	23.06%	23.20%	23.35%	23.64%	23.79%	23.94%	24.09%	24.24%	24.24%	24.24%	24.24%
57	24.87%	25.03%	25.19%	25.34%	25.50%	25.66%	25.82%	25.99%	25.99%	25.99%	25.99%	25.99%
58	27.01%	27.18%	27.35%	27.52%	27.69%	27.87%	27.87%	27.87%	27.87%	27.87%	27.87%	27.87%
59	29.34%	29.52%	29.71%	29.90%	29.90%	29.90%	29.90%	29.90%	29.90%	29.90%	29.90%	29.90%
60	31.89%	32.09%	32.09%	32.09%	32.09%	32.09%	32.09%	32.09%	32.09%	32.09%	32.09%	32.09%
61	31.29%	31.49%	31.49%	31.49%	31.49%	31.49%	31.49%	31.49%	31.49%	31.49%	31.49%	31.49%
62	30.67%	30.87%	30.87%	30.87%	30.87%	30.87%	30.87%	30.87%	30.87%	30.87%	30.87%	30.87%
63	30.02%	30.21%	30.21%	30.21%	30.21%	30.21%	30.21%	30.21%	30.21%	30.21%	30.21%	30.21%
64	29.35%	29.54%	29.54%	29.54%	29.54%	29.54%	29.54%	29.54%	29.54%	29.54%	29.54%	29.54%
65	28.66%	28.84%	28.84%	28.84%	28.84%	28.84%	28.84%	28.84%	28.84%	28.84%	28.84%	28.84%
66	27.94%	28.12%	28.12%	28.12%	28.12%	28.12%	28.12%	28.12%	28.12%	28.12%	28.12%	28.12%
67	27.20%	27.37%	27.37%	27.37%	27.37%	27.37%	27.37%	27.37%	27.37%	27.37%	27.37%	27.37%
68	26.45%	26.61%	26.61%	26.61%	26.61%	26.61%	26.61%	26.61%	26.61%	26.61%	26.61%	26.61%
69	25.68%	25.84%	25.84%	25.84%	25.84%	25.84%	25.84%	25.84%	25.84%	25.84%	25.84%	25.84%
70	24.89%	25.05%	25.05%	25.05%	25.05%	25.05%	25.05%	25.05%	25.05%	25.05%	25.05%	25.05%
71	24.09%	24.24%	24.24%	24.24%	24.24%	24.24%	24.24%	24.24%	24.24%	24.24%	24.24%	24.24%
72	23.28%	23.43%	23.43%	23.43%	23.43%	23.43%	23.43%	23.43%	23.43%	23.43%	23.43%	23.43%
73	22.45%	22.60%	22.60%	22.60%	22.60%	22.60%	22.60%	22.60%	22.60%	22.60%	22.60%	22.60%
74	21.62%	21.76%	21.76%	21.76%	21.76%	21.76%	21.76%	21.76%	21.76%	21.76%	21.76%	21.76%
75	20.78%	20.92%	20.92%	20.92%	20.92%	20.92%	20.92%	20.92%	20.92%	20.92%	20.92%	20.92%
76	19.95%	20.07%	20.07%	20.07%	20.07%	20.07%	20.07%	20.07%	20.07%	20.07%	20.07%	20.07%
77	19.11%	19.23%	19.23%	19.23%	19.23%	19.23%	19.23%	19.23%	19.23%	19.23%	19.23%	19.23%
78	18.29%	18.40%	18.40%	18.40%	18.40%	18.40%	18.40%	18.40%	18.40%	18.40%	18.40%	18.40%
79	17.47%	17.58%	17.58%	17.58%	17.58%	17.58%	17.58%	17.58%	17.58%	17.58%	17.58%	17.58%
80	16.67%	16.78%	16.78%	16.78%	16.78%	16.78%	16.78%	16.78%	16.78%	16.78%	16.78%	16.78%

Table 3 - Modified Tripe Deduction @ 1.75%

Table 4

Lump Sum Buyback Table at 1%
Public Service

<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>
20	2.285714	51	4.339861
21	2.285714	52	4.702230
22	2.285714	53	5.096440
23	2.285714	54	5.525501
24	2.285714	55	5.992765
25	2.285714	56	6.501944
26	2.285714	57	7.057188
27	2.285714	58	7.663186
28	2.285714	59	8.325285
29	2.285714	60	9.049519
30	2.285714	61	8.880344
31	2.285714	62	8.703715
32	2.285714	63	8.519816
33	2.285714	64	8.328933
34	2.285714	65	8.131466
35	2.285714	66	7.927901
36	2.285714	67	7.718786
37	2.285714	68	7.504629
38	2.285714	69	7.285886
39	2.285714	70	7.062921
40	2.285714	71	6.836019
41	2.285714	72	6.605439
42	2.285714	73	6.371670
43	2.306244	74	6.135468
44	2.494108	75	5.897838
45	2.697696	76	5.660007
46	2.918430	77	5.423337
47	3.157884	78	5.189023
48	3.417779	79	4.958031
49	3.699997	80	4.731115
50	4.006607		

Use this chart if member is applying to purchase public service at 1% to be computed at time of retirement at 1% of member's final average salary.

To calculate the buyback amount, multiply the member's current annual rate of salary times 1% times age factor times years of service credit.

Tier 2 Buyback Tables

Table 1

Lump-Sum Buyback Table @ 1.75%: To be used when member is applying to purchase the following service credit @ 1.75% of final average salary.

- Year of Service
- Partial Year of Service
- Forfeited KPERS
- Military
- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service
- Elected Official Service

Table 2

Modified Double Deduction @ 1.75%: To be used when member is applying to purchase the following service credit @ 1.75% of final average salary.

- Year of Service
- Partial Year of Service
- Forfeited KPERS
- Military
- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service
- Elected Official Service

Table 3

Modified Triple Deduction @ 1.75%: To be used when member is applying to purchase the following service credit @ 1.75% of final average salary.

- Year of Service
- Partial Year of Service
- Forfeited KPERS
- Military
- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service
- Elected Official Service

Table 4

Lump-Sum Buyback Table for Public Service @ 1%: To be used when member is applying to purchase the following service credit @ 1% of final average salary.

- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service

Table 5

Modified Double Deduction @ 1%: To be used when member is applying to purchase the following service credit @ 1% of final average salary.

- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service

Table 6

Modified Triple Deduction @ 1%: To be used when member is applying to purchase the following service credit @ 1% of final average salary.

- Out-of-state non-federal public service
- Out-of-state school service
- In-state non-federal public service
- Vista service
- Peace Corp service

Tier 2 - Table 1

KPERS Lump-Sum Buyback Table

Forfeited KPERS, Military, Out-of-State and In-State Public at 1.75%

Age	Factor	Age	Factor
34*	3.428571	60	8.924571
35	3.473714	61	9.268000
36	3.607429	62	9.624000
37	3.746286	63	9.994286
38	3.890286	64	10.378857
39	4.040000	65	10.777714
40	4.195429	66	10.542286
41	4.356571	67	10.300000
42	4.524571	68	10.052000
43	4.698286	69	9.797714
44	4.878857	70	9.537143
45	5.066857	71	9.269714
46	5.261714	72	8.996000
47	5.464000	73	8.717143
48	5.674286	74	8.432000
49	5.892571	75	8.141143
50	6.118857	76	7.846286
51	6.354286	77	7.548571
52	6.598857	78	7.250857
53	6.852571	79	6.955429
54	7.116000	80	6.665143
55	7.389714	81	6.381143
56	7.674286	82	6.102286
57	7.969143	83	5.832571
58	8.275429	84	5.568000
59	8.593714	85	5.310857

* age 34 and under

Example is for a Tier 2 member who is age 50 and is purchasing 5 years of forfeited KPERS service.

Member's current salary (or FAS if higher)	\$	30,000.00	
Multiply the salary by 1.75%		<u>0.0175</u>	
Total	\$	<u>525.00</u>	
Multiply by member's age factor		<u>6.118857</u>	age 50
Total	\$	<u>3,212.40</u>	
Multiply by number of years being bought		<u>5</u>	
The Lump-Sum cost is	\$	16,062.00	

Tier 2 - Table 2
Modified Double Deduction - 1.75%

Age	Service years to purchase													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14

All service purchases prior to age 23 are at 6%.

23	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
24	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
25	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
26	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
27	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
28	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.01%
29	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.03%	6.14%	6.25%
30	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.05%	6.16%	6.26%	6.37%	6.49%
31	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.06%	6.17%	6.28%	6.39%	6.51%	6.62%	6.73%
32	6.00%	6.00%	6.00%	6.00%	6.00%	6.07%	6.18%	6.29%	6.41%	6.52%	6.64%	6.76%	6.87%	6.99%
33	6.00%	6.00%	6.00%	6.08%	6.19%	6.30%	6.42%	6.54%	6.65%	6.77%	6.89%	7.02%	7.14%	7.26%
34	6.00%	6.08%	6.20%	6.31%	6.43%	6.55%	6.67%	6.79%	6.91%	7.03%	7.16%	7.29%	7.41%	7.54%
35	6.20%	6.32%	6.44%	6.55%	6.68%	6.80%	6.92%	7.05%	7.18%	7.30%	7.43%	7.57%	7.70%	7.83%
36	6.44%	6.56%	6.68%	6.81%	6.93%	7.06%	7.19%	7.32%	7.45%	7.59%	7.72%	7.86%	7.99%	8.13%
37	6.69%	6.81%	6.94%	7.07%	7.20%	7.33%	7.47%	7.60%	7.74%	7.88%	8.02%	8.16%	8.30%	8.45%
38	6.94%	7.07%	7.21%	7.34%	7.48%	7.61%	7.75%	7.89%	8.04%	8.18%	8.33%	8.47%	8.62%	8.77%
39	7.21%	7.35%	7.48%	7.62%	7.76%	7.91%	8.05%	8.20%	8.35%	8.49%	8.65%	8.80%	8.95%	9.11%
40	7.49%	7.63%	7.77%	7.92%	8.06%	8.21%	8.36%	8.51%	8.67%	8.82%	8.98%	9.14%	9.30%	9.46%
41	7.78%	7.92%	8.07%	8.22%	8.37%	8.53%	8.68%	8.84%	9.00%	9.16%	9.32%	9.49%	9.65%	9.82%
42	8.07%	8.23%	8.38%	8.54%	8.69%	8.85%	9.02%	9.18%	9.35%	9.51%	9.68%	9.85%	10.03%	10.20%
43	8.38%	8.54%	8.70%	8.87%	9.03%	9.20%	9.36%	9.53%	9.71%	9.88%	10.05%	10.23%	10.41%	10.59%
44	8.71%	8.87%	9.04%	9.21%	9.38%	9.55%	9.72%	9.90%	10.08%	10.26%	10.44%	10.63%	10.81%	11.00%
45	9.04%	9.21%	9.39%	9.56%	9.74%	9.92%	10.10%	10.28%	10.47%	10.65%	10.84%	11.03%	11.23%	11.42%
46	9.39%	9.57%	9.75%	9.93%	10.11%	10.30%	10.49%	10.68%	10.87%	11.06%	11.26%	11.46%	11.66%	11.86%
47	9.75%	9.94%	10.12%	10.31%	10.50%	10.69%	10.89%	11.09%	11.29%	11.49%	11.69%	11.90%	12.11%	12.32%
48	10.13%	10.32%	10.51%	10.71%	10.90%	11.11%	11.31%	11.51%	11.72%	11.93%	12.14%	12.36%	12.57%	12.79%
49	10.52%	10.71%	10.91%	11.12%	11.32%	11.53%	11.74%	11.96%	12.17%	12.39%	12.61%	12.83%	13.06%	13.28%
50	10.92%	11.13%	11.33%	11.55%	11.76%	11.98%	12.19%	12.42%	12.64%	12.87%	13.09%	13.33%	13.56%	13.80%
51	11.34%	11.55%	11.77%	11.99%	12.21%	12.44%	12.66%	12.89%	13.13%	13.36%	13.60%	13.84%	14.08%	14.33%
52	11.78%	12.00%	12.22%	12.45%	12.68%	12.91%	13.15%	13.39%	13.63%	13.87%	14.12%	14.37%	14.62%	14.01%
53	12.23%	12.46%	12.69%	12.93%	13.17%	13.41%	13.66%	13.90%	14.15%	14.41%	14.66%	14.92%	14.30%	13.69%
54	12.70%	12.94%	13.18%	13.43%	13.68%	13.93%	14.18%	14.44%	14.70%	14.96%	15.23%	14.60%	13.97%	13.36%
55	13.19%	13.44%	13.69%	13.94%	14.20%	14.46%	14.73%	14.99%	15.26%	15.54%	14.90%	14.26%	13.64%	13.02%
56	13.70%	13.95%	14.22%	14.48%	14.75%	15.02%	15.29%	15.57%	15.85%	15.20%	14.55%	13.92%	13.29%	12.68%
57	14.22%	14.49%	14.76%	15.04%	15.32%	15.60%	15.88%	16.17%	15.51%	14.85%	14.20%	13.57%	12.94%	12.32%

Tier 2 - Table 2
Modified Double Deduction - 1.75%

Age	Service years to purchase										
	15	16	17	18	19	20	21	22	23	24	25

All service purchases prior to age 23 are at 6%.

23	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
24	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.01%	6.11%	6.21%
25	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.04%	6.14%	6.24%	6.34%	6.44%
26	6.00%	6.00%	6.00%	6.00%	6.07%	6.17%	6.27%	6.38%	6.48%	6.59%	6.69%	6.69%
27	6.00%	6.00%	6.10%	6.20%	6.30%	6.41%	6.51%	6.62%	6.73%	6.84%	6.95%	6.95%
28	6.12%	6.22%	6.33%	6.44%	6.55%	6.65%	6.76%	6.88%	6.99%	7.10%	7.22%	7.22%
29	6.35%	6.46%	6.57%	6.68%	6.80%	6.91%	7.03%	7.14%	7.26%	7.38%	7.49%	7.49%
30	6.60%	6.71%	6.83%	6.94%	7.06%	7.18%	7.30%	7.42%	7.54%	7.66%	7.78%	7.78%
31	6.85%	6.97%	7.09%	7.21%	7.33%	7.45%	7.58%	7.70%	7.83%	7.95%	8.08%	8.08%
32	7.12%	7.24%	7.36%	7.49%	7.61%	7.74%	7.87%	8.00%	8.13%	8.26%	8.39%	8.39%
33	7.39%	7.52%	7.64%	7.77%	7.90%	8.04%	8.17%	8.30%	8.44%	8.58%	8.72%	8.72%
34	7.67%	7.80%	7.94%	8.07%	8.21%	8.35%	8.48%	8.62%	8.77%	8.91%	9.05%	9.05%
35	7.97%	8.10%	8.24%	8.38%	8.52%	8.67%	8.81%	8.96%	9.10%	9.25%	9.40%	9.40%
36	8.27%	8.42%	8.56%	8.71%	8.85%	9.00%	9.15%	9.30%	9.45%	9.61%	9.76%	9.76%
37	8.59%	8.74%	8.89%	9.04%	9.19%	9.35%	9.50%	9.66%	9.82%	9.98%	10.14%	10.14%
38	8.92%	9.08%	9.23%	9.39%	9.55%	9.71%	9.87%	10.03%	10.19%	10.36%	10.53%	10.53%
39	9.27%	9.43%	9.59%	9.75%	9.91%	10.08%	10.25%	10.41%	10.59%	10.76%	10.93%	10.93%
40	9.62%	9.79%	9.96%	10.12%	10.29%	10.47%	10.64%	10.82%	10.99%	11.17%	11.35%	11.35%
41	9.99%	10.16%	10.34%	10.51%	10.69%	10.87%	11.05%	11.23%	11.42%	11.60%	11.10%	11.10%
42	10.38%	10.56%	10.74%	10.92%	11.10%	11.29%	11.47%	11.66%	11.85%	11.35%	10.85%	10.85%
43	10.78%	10.96%	11.15%	11.34%	11.53%	11.72%	11.92%	12.11%	11.60%	11.09%	10.59%	10.59%
44	11.19%	11.38%	11.58%	11.77%	11.97%	12.17%	12.37%	11.85%	11.33%	10.82%	10.32%	10.32%
45	11.62%	11.82%	12.02%	12.23%	12.43%	12.64%	12.10%	11.58%	11.06%	10.55%	10.04%	10.04%
46	12.07%	12.28%	12.49%	12.70%	12.91%	12.36%	11.83%	11.30%	10.78%	10.27%	9.76%	9.76%
47	12.53%	12.75%	12.97%	13.19%	12.63%	12.08%	11.54%	11.01%	10.49%	9.98%	9.47%	9.47%
48	13.01%	13.24%	13.46%	12.90%	12.34%	11.79%	11.25%	10.72%	10.20%	9.68%	9.18%	9.18%
49	13.51%	13.75%	13.17%	12.60%	12.04%	11.49%	10.95%	10.42%	9.89%	9.38%	8.88%	8.88%
50	14.03%	13.45%	12.87%	12.30%	11.74%	11.18%	10.64%	10.11%	9.59%	9.08%	8.57%	8.57%
51	13.73%	13.14%	12.56%	11.99%	11.42%	10.87%	10.33%	9.80%	9.27%	8.76%	8.26%	8.26%
52	13.41%	12.82%	12.24%	11.67%	11.10%	10.55%	10.01%	9.48%	8.95%	8.45%	7.95%	7.95%
53	13.09%	12.50%	11.91%	11.34%	10.78%	10.22%	9.68%	9.15%	8.63%	8.12%	7.64%	7.64%
54	12.76%	12.16%	11.58%	11.01%	10.44%	9.89%	9.35%	8.82%	8.30%	7.80%	7.33%	7.33%
55	12.42%	11.82%	11.24%	10.66%	10.10%	9.55%	9.01%	8.48%	7.97%	7.49%	7.02%	7.02%
56	12.07%	11.47%	10.89%	10.31%	9.75%	9.20%	8.67%	8.15%	7.65%	7.17%	6.72%	6.72%
57	11.71%	11.12%	10.53%	9.96%	9.40%	8.85%	8.32%	7.82%	7.33%	6.87%	6.43%	6.43%

Tier 2 - Table 2
 Modified Double Deduction - 1.75%

Age	Service years to purchase													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
58	14.77%	15.05%	15.33%	15.62%	15.90%	16.20%	16.49%	15.82%	15.15%	14.49%	13.84%	13.21%	12.58%	11.96%
59	15.34%	15.63%	15.92%	16.22%	16.52%	16.82%	16.13%	15.45%	14.78%	14.12%	13.48%	12.84%	12.21%	11.59%
60	15.93%	16.23%	16.53%	16.84%	17.15%	16.45%	15.76%	15.08%	14.41%	13.75%	13.10%	12.46%	11.83%	11.21%
61	16.54%	16.85%	17.17%	17.49%	16.78%	16.07%	15.38%	14.70%	14.03%	13.36%	12.71%	12.07%	11.44%	10.82%
62	17.18%	17.50%	17.83%	17.10%	16.39%	15.69%	14.99%	14.31%	13.63%	12.97%	12.32%	11.67%	11.05%	10.43%
63	17.84%	18.17%	17.44%	16.71%	16.00%	15.29%	14.59%	13.91%	13.23%	12.57%	11.91%	11.27%	10.65%	10.03%
64	18.52%	17.78%	17.04%	16.31%	15.59%	14.88%	14.18%	13.50%	12.82%	12.16%	11.50%	10.86%	10.24%	9.64%
65	18.12%	17.37%	16.63%	15.90%	15.18%	14.47%	13.77%	13.08%	12.40%	11.74%	11.09%	10.45%	9.84%	9.25%
66	17.70%	16.95%	16.21%	15.47%	14.75%	14.04%	13.34%	12.65%	11.97%	11.31%	10.67%	10.04%	9.44%	8.86%
67	17.27%	16.52%	15.78%	15.04%	14.32%	13.60%	12.90%	12.21%	11.54%	10.88%	10.24%	9.63%	9.04%	8.48%
68	16.84%	16.08%	15.33%	14.60%	13.87%	13.16%	12.46%	11.77%	11.10%	10.45%	9.83%	9.23%	8.66%	8.11%
69	16.39%	15.63%	14.88%	14.14%	13.42%	12.71%	12.01%	11.32%	10.66%	10.03%	9.42%	8.84%	8.28%	7.75%
70	15.93%	15.17%	14.42%	13.68%	12.96%	12.24%	11.55%	10.88%	10.23%	9.61%	9.02%	8.45%	7.91%	7.40%
71	15.46%	14.70%	13.95%	13.21%	12.49%	11.78%	11.10%	10.43%	9.80%	9.20%	8.62%	8.08%	7.55%	7.06%
72	14.98%	14.22%	13.47%	12.73%	12.01%	11.32%	10.64%	10.00%	9.38%	8.80%	8.24%	7.71%	7.21%	6.73%
73	14.49%	13.73%	12.98%	12.25%	11.54%	10.85%	10.20%	9.57%	8.98%	8.41%	7.87%	7.35%	6.87%	6.42%
74	13.99%	13.23%	12.49%	11.76%	11.07%	10.40%	9.76%	9.16%	8.58%	8.03%	7.50%	7.01%	6.55%	6.13%
75	13.48%	12.73%	11.99%	11.29%	10.61%	9.96%	9.34%	8.75%	8.19%	7.66%	7.15%	6.69%	6.26%	6.00%
76	12.97%	12.23%	11.50%	10.81%	10.15%	9.52%	8.92%	8.35%	7.81%	7.30%	6.82%	6.39%	6.00%	6.00%
77	12.46%	11.73%	11.02%	10.35%	9.71%	9.10%	8.52%	7.97%	7.45%	6.96%	6.52%	6.11%	6.00%	6.00%
78	11.95%	11.24%	10.55%	9.90%	9.28%	8.69%	8.13%	7.60%	7.10%	6.65%	6.23%	6.00%	6.00%	6.00%
79	11.45%	10.76%	10.09%	9.46%	8.86%	8.29%	7.75%	7.25%	6.78%	6.36%	6.00%	6.00%	6.00%	6.00%
80	10.97%	10.29%	9.65%	9.03%	8.45%	7.90%	7.39%	6.92%	6.49%	6.09%	6.00%	6.00%	6.00%	6.00%
81	10.49%	9.83%	9.21%	8.62%	8.06%	7.54%	7.06%	6.62%	6.22%	6.00%	6.00%	6.00%	6.00%	6.00%
82	10.02%	9.39%	8.78%	8.22%	7.69%	7.20%	6.75%	6.34%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
83	9.57%	8.95%	8.38%	7.84%	7.34%	6.88%	6.47%	6.09%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
84	9.13%	8.54%	7.99%	7.48%	7.02%	6.60%	6.22%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
85	8.70%	8.14%	7.63%	7.16%	6.73%	6.34%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
86	8.30%	7.78%	7.30%	6.86%	6.46%	6.11%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
87	7.93%	7.44%	6.99%	6.59%	6.23%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
88	7.58%	7.13%	6.72%	6.35%	6.01%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
89	7.26%	6.85%	6.47%	6.13%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
90	6.98%	6.60%	6.25%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

Tier 2 - Table 2
Modified Double Deduction - 1.75%

Age	Service years to purchase										
	15	16	17	18	19	20	21	22	23	24	25
58	11.35%	10.75%	10.17%	9.60%	9.04%	8.50%	7.99%	7.49%	7.02%	6.57%	6.14%
59	10.98%	10.38%	9.80%	9.23%	8.69%	8.16%	7.65%	7.17%	6.71%	6.28%	6.00%
60	10.60%	10.01%	9.43%	8.87%	8.33%	7.82%	7.33%	6.86%	6.41%	6.00%	6.00%
61	10.22%	9.63%	9.06%	8.51%	7.98%	7.48%	7.01%	6.55%	6.12%	6.00%	6.00%
62	9.83%	9.25%	8.69%	8.15%	7.64%	7.16%	6.70%	6.26%	6.00%	6.00%	6.00%
63	9.44%	8.87%	8.33%	7.81%	7.31%	6.84%	6.39%	6.00%	6.00%	6.00%	6.00%
64	9.06%	8.50%	7.97%	7.47%	6.99%	6.53%	6.10%	6.00%	6.00%	6.00%	6.00%
65	8.68%	8.14%	7.62%	7.13%	6.67%	6.23%	6.00%	6.00%	6.00%	6.00%	6.00%
66	8.31%	7.78%	7.29%	6.81%	6.36%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
67	7.95%	7.44%	6.96%	6.50%	6.07%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
68	7.59%	7.10%	6.63%	6.19%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
69	7.25%	6.77%	6.33%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
70	6.92%	6.46%	6.03%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
71	6.59%	6.16%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
72	6.29%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
73	6.01%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
74	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
75	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
76	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
77	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
78	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
79	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
80	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
81	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
82	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
83	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
84	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
85	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
86	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
87	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
88	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
89	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
90	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

Tier 2 - Table 3
Modified Triple Deduction - 1.75%

Age	Years of Service to Purchase													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14

All Triple Deduction service purchases prior to age 27 are at 12%

27	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
28	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
29	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
30	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
31	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
32	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.03%	12.14%	12.25%	12.36%
33	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.05%	12.16%	12.27%	12.38%	12.50%	12.61%	12.72%	12.84%
34	12.00%	12.00%	12.05%	12.17%	12.28%	12.39%	12.51%	12.62%	12.74%	12.86%	12.98%	13.09%	13.21%	13.33%
35	12.28%	12.40%	12.52%	12.63%	12.75%	12.87%	12.99%	13.11%	13.23%	13.35%	13.47%	13.60%	13.72%	13.85%
36	12.76%	12.88%	13.00%	13.12%	13.24%	13.37%	13.49%	13.61%	13.74%	13.87%	13.99%	14.12%	14.25%	14.38%
37	13.25%	13.37%	13.50%	13.62%	13.75%	13.88%	14.01%	14.14%	14.27%	14.40%	14.53%	14.66%	14.80%	14.93%
38	13.76%	13.89%	14.02%	14.15%	14.28%	14.41%	14.55%	14.68%	14.82%	14.95%	15.09%	15.23%	15.37%	15.51%
39	14.29%	14.42%	14.56%	14.69%	14.83%	14.97%	15.11%	15.25%	15.39%	15.53%	15.67%	15.81%	15.96%	16.10%
40	14.83%	14.97%	15.12%	15.26%	15.40%	15.54%	15.69%	15.83%	15.98%	16.13%	16.27%	16.42%	16.57%	16.72%
41	15.41%	15.55%	15.70%	15.84%	15.99%	16.14%	16.29%	16.44%	16.59%	16.75%	16.90%	17.05%	17.21%	17.37%
42	16.00%	16.15%	16.30%	16.45%	16.61%	16.76%	16.92%	17.07%	17.23%	17.39%	17.55%	17.71%	17.87%	18.03%
43	16.61%	16.77%	16.93%	17.09%	17.25%	17.41%	17.57%	17.73%	17.89%	18.06%	18.22%	18.39%	18.56%	18.73%
44	17.25%	17.41%	17.58%	17.74%	17.91%	18.08%	18.24%	18.41%	18.58%	18.75%	18.93%	19.10%	19.27%	19.45%
45	17.92%	18.08%	18.25%	18.43%	18.60%	18.77%	18.95%	19.12%	19.30%	19.47%	19.65%	19.83%	20.01%	20.19%
46	18.60%	18.78%	18.96%	19.13%	19.31%	19.49%	19.67%	19.86%	20.04%	20.22%	20.41%	20.60%	20.78%	20.97%
47	19.32%	19.50%	19.69%	19.87%	20.06%	20.24%	20.43%	20.62%	20.81%	21.00%	21.19%	21.39%	21.58%	21.78%
48	20.06%	20.25%	20.44%	20.63%	20.83%	21.02%	21.22%	21.41%	21.61%	21.81%	22.01%	22.21%	22.41%	22.62%
49	20.83%	21.03%	21.23%	21.43%	21.63%	21.83%	22.03%	22.24%	22.44%	22.65%	22.86%	23.06%	23.27%	23.49%
50	21.64%	21.84%	22.05%	22.25%	22.46%	22.67%	22.88%	23.09%	23.30%	23.52%	23.73%	23.95%	24.17%	24.39%
51	22.47%	22.68%	22.89%	23.11%	23.32%	23.54%	23.76%	23.98%	24.20%	24.42%	24.65%	24.87%	25.10%	25.33%
52	23.33%	23.55%	23.77%	24.00%	24.22%	24.45%	24.67%	24.90%	25.13%	25.36%	25.60%	25.83%	26.06%	26.30%
53	24.23%	24.46%	24.69%	24.92%	25.15%	25.39%	25.62%	25.86%	26.10%	26.34%	26.58%	26.82%	27.07%	27.31%
54	25.16%	25.40%	25.64%	25.88%	26.12%	26.36%	26.61%	26.85%	27.10%	27.35%	27.60%	27.85%	28.11%	28.36%
55	26.13%	26.38%	26.62%	26.87%	27.12%	27.38%	27.63%	27.89%	28.14%	28.40%	28.66%	28.93%	29.19%	29.45%
56	27.13%	27.39%	27.65%	27.91%	28.17%	28.43%	28.69%	28.96%	29.23%	29.50%	29.77%	30.04%	30.31%	30.59%
57	28.18%	28.44%	28.71%	28.98%	29.25%	29.52%	29.80%	30.07%	30.35%	30.63%	30.91%	31.19%	31.48%	31.76%
58	29.26%	29.54%	29.82%	30.10%	30.38%	30.66%	30.94%	31.23%	31.52%	31.81%	32.10%	32.39%	32.69%	32.99%
59	30.39%	30.67%	30.96%	31.25%	31.54%	31.84%	32.13%	32.43%	32.73%	33.03%	33.33%	33.64%	33.31%	32.26%
60	31.56%	31.85%	32.15%	32.45%	32.76%	33.06%	33.37%	33.68%	33.99%	34.30%	33.97%	32.90%	32.58%	31.52%
61	32.77%	33.08%	33.39%	33.70%	34.02%	34.34%	34.65%	34.97%	34.64%	33.55%	33.23%	32.15%	31.83%	30.76%

Tier 2 - Table 3
Modified Triple Deduction - 1.75%

Age	Years of Service to Purchase										
	15	16	17	18	19	20	21	22	23	24	25

All Triple Deduction service purchases prior to age 27 are at 12%

27	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
28	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
29	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.07%	12.17%
30	12.00%	12.00%	12.00%	12.00%	12.00%	12.10%	12.20%	12.31%	12.42%	12.53%	12.64%	12.75%
31	12.01%	12.12%	12.23%	12.34%	12.45%	12.56%	12.67%	12.79%	12.90%	13.01%	13.12%	13.23%
32	12.48%	12.59%	12.70%	12.82%	12.93%	13.04%	13.16%	13.28%	13.39%	13.51%	13.63%	13.75%
33	12.96%	13.07%	13.19%	13.31%	13.43%	13.55%	13.67%	13.79%	13.91%	14.03%	14.15%	14.27%
34	13.45%	13.58%	13.70%	13.82%	13.94%	14.07%	14.19%	14.32%	14.44%	14.57%	14.70%	14.83%
35	13.97%	14.10%	14.22%	14.35%	14.48%	14.61%	14.74%	14.87%	15.00%	15.13%	15.26%	15.39%
36	14.51%	14.64%	14.77%	14.90%	15.04%	15.17%	15.31%	15.44%	15.58%	15.71%	15.85%	15.98%
37	15.07%	15.20%	15.34%	15.48%	15.62%	15.75%	15.89%	16.03%	16.18%	16.32%	16.46%	16.60%
38	15.65%	15.79%	15.93%	16.07%	16.22%	16.36%	16.51%	16.65%	16.80%	16.94%	17.09%	17.23%
39	16.25%	16.39%	16.54%	16.69%	16.84%	16.99%	17.14%	17.29%	17.44%	17.60%	17.75%	17.90%
40	16.87%	17.03%	17.18%	17.33%	17.49%	17.64%	17.80%	17.96%	18.11%	18.27%	18.43%	18.59%
41	17.52%	17.68%	17.84%	18.00%	18.16%	18.32%	18.48%	18.65%	18.81%	18.98%	19.14%	19.31%
42	18.20%	18.36%	18.53%	18.69%	18.86%	19.03%	19.19%	19.36%	19.53%	19.71%	19.88%	20.05%
43	18.90%	19.07%	19.24%	19.41%	19.58%	19.76%	19.93%	20.11%	20.29%	20.46%	20.64%	20.82%
44	19.62%	19.80%	19.98%	20.16%	20.34%	20.52%	20.70%	20.88%	21.07%	21.25%	21.44%	21.62%
45	20.38%	20.56%	20.75%	20.93%	21.12%	21.31%	21.50%	21.69%	21.88%	22.07%	22.26%	22.45%
46	21.16%	21.35%	21.54%	21.74%	21.93%	22.13%	22.32%	22.52%	22.72%	22.92%	23.12%	23.32%
47	21.98%	22.17%	22.37%	22.57%	22.77%	22.98%	23.18%	23.39%	23.59%	23.80%	24.01%	24.22%
48	22.82%	23.03%	23.23%	23.44%	23.65%	23.86%	24.07%	24.29%	24.50%	24.71%	24.93%	25.14%
49	23.70%	23.91%	24.13%	24.34%	24.56%	24.78%	25.00%	25.22%	25.44%	25.66%	25.89%	26.11%
50	24.61%	24.83%	25.05%	25.28%	25.50%	25.73%	25.96%	26.19%	26.42%	26.65%	26.88%	27.11%
51	25.56%	25.79%	26.02%	26.25%	26.49%	26.72%	26.96%	27.20%	27.44%	27.68%	27.92%	28.16%
52	26.54%	26.78%	27.02%	27.26%	27.50%	27.75%	28.00%	28.24%	28.49%	28.74%	28.99%	29.23%
53	27.56%	27.81%	28.06%	28.31%	28.56%	28.82%	29.07%	29.33%	29.59%	29.85%	29.55%	29.55%
54	28.62%	28.88%	29.14%	29.40%	29.66%	29.92%	30.19%	30.46%	30.15%	29.19%	28.90%	28.90%
55	29.72%	29.99%	30.26%	30.53%	30.80%	31.08%	30.77%	29.79%	29.49%	28.52%	28.24%	28.24%
56	30.86%	31.14%	31.42%	31.70%	31.39%	30.40%	30.09%	29.11%	28.81%	27.84%	27.55%	27.55%
57	32.05%	32.34%	32.02%	31.01%	30.70%	29.70%	29.40%	28.41%	28.12%	27.13%	26.86%	26.86%
58	32.66%	31.63%	31.32%	30.30%	30.00%	28.98%	28.69%	27.69%	27.41%	26.41%	26.14%	26.14%
59	31.95%	30.91%	30.60%	29.57%	29.27%	28.25%	27.97%	26.95%	26.68%	25.67%	25.41%	25.41%
60	31.21%	30.16%	29.86%	28.82%	28.53%	27.50%	27.22%	26.20%	25.93%	24.91%	24.66%	24.66%
61	30.46%	29.40%	29.11%	28.05%	27.77%	26.73%	26.46%	25.42%	25.17%	24.14%	23.90%	23.90%

Tier 2 - Table 3
Modified Triple Deduction - 1.75%

Age	Years of Service to Purchase													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
62	34.03%	34.35%	34.67%	35.00%	35.33%	35.66%	35.31%	34.21%	33.88%	32.78%	32.46%	31.37%	31.07%	29.99%
63	35.34%	35.67%	36.01%	36.35%	36.00%	34.88%	34.54%	33.42%	33.10%	31.99%	31.68%	30.58%	30.28%	29.19%
64	36.70%	37.04%	36.69%	35.55%	35.21%	34.07%	33.75%	32.62%	32.30%	31.18%	30.88%	29.77%	29.48%	28.37%
65	37.40%	36.23%	35.89%	34.73%	34.40%	33.25%	32.93%	31.79%	31.49%	30.35%	30.06%	28.93%	28.65%	27.53%
66	36.58%	35.40%	35.07%	33.90%	33.57%	32.41%	32.10%	30.95%	30.65%	29.50%	29.22%	28.08%	27.80%	26.68%
67	35.74%	34.55%	34.22%	33.04%	32.73%	31.55%	31.25%	30.08%	29.79%	28.63%	28.35%	27.21%	26.94%	25.80%
68	34.88%	33.68%	33.36%	32.16%	31.85%	30.67%	30.37%	29.19%	28.91%	27.74%	27.47%	26.32%	26.06%	24.92%
69	34.00%	32.78%	32.47%	31.26%	30.96%	29.76%	29.48%	28.29%	28.01%	26.84%	26.58%	25.41%	25.16%	24.01%
70	33.09%	31.86%	31.56%	30.34%	30.05%	28.84%	28.56%	27.36%	27.10%	25.91%	25.66%	24.49%	24.25%	23.10%
71	32.16%	30.92%	30.63%	29.40%	29.12%	27.89%	27.63%	26.42%	26.16%	24.97%	24.73%	23.56%	23.33%	22.19%
72	31.22%	29.96%	29.68%	28.43%	28.16%	26.93%	26.68%	25.46%	25.22%	24.02%	23.79%	22.63%	22.41%	21.29%
73	30.25%	28.98%	28.71%	27.45%	27.19%	25.96%	25.71%	24.49%	24.26%	23.08%	22.85%	21.71%	21.50%	20.40%
74	29.26%	27.98%	27.72%	26.46%	26.21%	24.97%	24.73%	23.53%	23.30%	22.14%	21.92%	20.80%	20.60%	19.53%
75	28.25%	26.97%	26.71%	25.45%	25.21%	23.99%	23.76%	22.57%	22.35%	21.21%	21.01%	19.92%	19.72%	18.68%
76	27.23%	25.94%	25.70%	24.45%	24.22%	23.01%	22.79%	21.63%	21.42%	20.31%	20.11%	19.05%	18.86%	17.85%
77	26.19%	24.92%	24.69%	23.45%	23.23%	22.05%	21.84%	20.71%	20.51%	19.42%	19.23%	18.20%	18.03%	17.04%
78	25.16%	23.91%	23.68%	22.48%	22.26%	21.11%	20.91%	19.80%	19.61%	18.56%	18.38%	17.38%	17.21%	16.25%
79	24.13%	22.91%	22.69%	21.52%	21.31%	20.19%	19.99%	18.93%	18.74%	17.72%	17.55%	16.58%	16.41%	15.50%
80	23.13%	21.93%	21.72%	20.58%	20.38%	19.29%	19.11%	18.07%	17.89%	16.90%	16.74%	15.80%	15.65%	14.78%
81	22.14%	20.97%	20.78%	19.67%	19.48%	18.42%	18.24%	17.23%	17.07%	16.12%	15.96%	15.08%	14.93%	14.11%
82	21.17%	20.05%	19.86%	18.78%	18.60%	17.57%	17.40%	16.43%	16.27%	15.37%	15.22%	14.39%	14.25%	13.50%
83	20.24%	19.14%	18.96%	17.91%	17.74%	16.75%	16.59%	15.67%	15.52%	14.68%	14.54%	13.77%	13.63%	12.94%
84	19.32%	18.25%	18.08%	17.08%	16.91%	15.98%	15.83%	14.96%	14.82%	14.04%	13.90%	13.19%	13.06%	12.43%
85	18.43%	17.40%	17.24%	16.29%	16.13%	15.26%	15.11%	14.31%	14.17%	13.45%	13.32%	12.68%	12.55%	12.00%
86	17.57%	16.60%	16.44%	15.55%	15.40%	14.59%	14.45%	13.72%	13.58%	12.93%	12.80%	12.21%	12.09%	12.00%
87	16.76%	15.85%	15.70%	14.87%	14.73%	13.98%	13.85%	13.18%	13.05%	12.45%	12.33%	12.00%	12.00%	12.00%
88	16.00%	15.16%	15.02%	14.25%	14.12%	13.44%	13.31%	12.70%	12.57%	12.03%	12.00%	12.00%	12.00%	12.00%
89	15.30%	14.53%	14.39%	13.70%	13.57%	12.94%	12.82%	12.26%	12.15%	12.00%	12.00%	12.00%	12.00%	12.00%
90	14.67%	13.96%	13.83%	13.19%	13.07%	12.50%	12.38%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%

Tier 2 - Table 3
Modified Triple Deduction - 1.75%

Age	Years of Service to Purchase										
	15	16	17	18	19	20	21	22	23	24	25
62	29.69%	28.62%	28.33%	27.27%	27.00%	25.94%	25.68%	24.63%	24.39%	23.35%	23.11%
63	28.90%	27.81%	27.54%	26.46%	26.20%	25.13%	24.88%	23.83%	23.59%	22.55%	22.32%
64	28.09%	26.99%	26.73%	25.64%	25.39%	24.31%	24.07%	23.01%	22.77%	21.73%	21.51%
65	27.26%	26.16%	25.90%	24.80%	24.56%	23.47%	23.24%	22.17%	21.95%	20.90%	20.69%
66	26.42%	25.30%	25.05%	23.95%	23.71%	22.62%	22.40%	21.33%	21.12%	20.08%	19.88%
67	25.55%	24.43%	24.19%	23.08%	22.85%	21.76%	21.55%	20.49%	20.28%	19.26%	19.07%
68	24.67%	23.54%	23.31%	22.20%	21.98%	20.91%	20.70%	19.65%	19.46%	18.46%	18.27%
69	23.78%	22.65%	22.43%	21.33%	21.12%	20.05%	19.85%	18.83%	18.65%	17.67%	17.49%
70	22.87%	21.76%	21.54%	20.46%	20.26%	19.22%	19.03%	18.03%	17.85%	16.90%	16.73%
71	21.97%	20.87%	20.66%	19.61%	19.41%	18.40%	18.21%	17.24%	17.07%	16.15%	15.99%
72	21.08%	20.00%	19.80%	18.77%	18.58%	17.59%	17.42%	16.48%	16.32%	15.42%	15.26%
73	20.20%	19.15%	18.96%	17.95%	17.77%	16.82%	16.65%	15.73%	15.58%	14.71%	14.56%
74	19.34%	18.31%	18.13%	17.16%	16.99%	16.05%	15.89%	15.01%	14.86%	14.02%	13.88%
75	18.49%	17.50%	17.33%	16.38%	16.21%	15.31%	15.16%	14.31%	14.16%	13.38%	13.24%
76	17.67%	16.71%	16.54%	15.62%	15.47%	14.60%	14.45%	13.65%	13.51%	12.77%	12.64%
77	16.87%	15.93%	15.78%	14.89%	14.75%	13.93%	13.79%	13.03%	12.90%	12.21%	12.09%
78	16.09%	15.19%	15.04%	14.21%	14.07%	13.30%	13.16%	12.46%	12.34%	12.00%	12.00%
79	15.34%	14.49%	14.35%	13.57%	13.43%	12.72%	12.59%	12.00%	12.00%	12.00%	12.00%
80	14.64%	13.84%	13.70%	12.97%	12.84%	12.19%	12.07%	12.00%	12.00%	12.00%	12.00%
81	13.98%	13.23%	13.10%	12.43%	12.31%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
82	13.37%	12.68%	12.56%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
83	12.81%	12.19%	12.07%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
84	12.31%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
85	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
86	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
87	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
88	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
89	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
90	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%

Tier 2 - Table 4
Lump-Sum Buyback Table - 1.00%

Age	Factor			Age	Factor
34*	3.429000	*		60	8.924000
35	3.474000			61	9.268000
36	3.608000			62	9.624000
37	3.746000			63	9.994000
38	3.890000			64	10.379000
39	4.040000			65	10.778000
40	4.195000			66	10.542000
41	4.357000			67	10.300000
42	4.524000			68	10.052000
43	4.698000			69	9.798000
44	4.879000			70	9.537000
45	5.067000			71	9.270000
46	5.262000			72	8.996000
47	5.464000			73	8.717000
48	5.674000			74	8.432000
49	5.892000			75	8.141000
50	6.119000			76	7.846000
51	6.354000			77	7.548000
52	6.599000			78	7.251000
53	6.853000			79	6.955000
54	7.116000			80	6.665000
55	7.390000			81	6.381000
56	7.674000			82	6.102000
57	7.969000			83	5.832000
58	8.276000			84	5.568000
59	8.594000			85	5.311000

* Age 34 and under

Use this chart if the Tier 2 member is applying to purchase public service to be computed at 1% of the member's final average salary at time of retirement.

Member's current salary (or FAS if higher)	\$	30,000.00	
Multiply the salary by 1%		0.01	
Total	\$	300.00	
Multiply by member's age factor		6.119000	age 50
Total	\$	1,835.70	
Multiply by number of years being bought		5	
The Lump-Sum cost is	\$	9,178.50	

Tier 2 - Table 5
Modified Double Deduction - 1.00%

Age	Years of Service to Purchase													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
All 1% Double Deduction service purchases prior to age 23 are at 3.43%														
23	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
24	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
25	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
26	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
27	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
28	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.44%
29	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.45%	3.51%	3.57%
30	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.46%	3.52%	3.58%	3.64%	3.71%
31	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.46%	3.53%	3.59%	3.65%	3.72%	3.78%	3.85%
32	3.43%	3.43%	3.43%	3.43%	3.43%	3.47%	3.53%	3.60%	3.66%	3.73%	3.79%	3.86%	3.93%	4.00%
33	3.43%	3.43%	3.43%	3.47%	3.54%	3.60%	3.67%	3.74%	3.80%	3.87%	3.94%	4.01%	4.08%	4.15%
34	3.43%	3.48%	3.54%	3.61%	3.67%	3.74%	3.81%	3.88%	3.95%	4.02%	4.09%	4.16%	4.24%	4.31%
35	3.54%	3.61%	3.68%	3.75%	3.82%	3.89%	3.96%	4.03%	4.10%	4.17%	4.25%	4.32%	4.40%	4.48%
36	3.68%	3.75%	3.82%	3.89%	3.96%	4.03%	4.11%	4.18%	4.26%	4.33%	4.41%	4.49%	4.57%	4.65%
37	3.82%	3.89%	3.97%	4.04%	4.11%	4.19%	4.27%	4.34%	4.42%	4.50%	4.58%	4.66%	4.74%	4.83%
38	3.97%	4.04%	4.12%	4.19%	4.27%	4.35%	4.43%	4.51%	4.59%	4.67%	4.76%	4.84%	4.93%	5.01%
39	4.12%	4.20%	4.28%	4.36%	4.44%	4.52%	4.60%	4.68%	4.77%	4.85%	4.94%	5.03%	5.12%	5.20%
40	4.28%	4.36%	4.44%	4.52%	4.61%	4.69%	4.78%	4.86%	4.95%	5.04%	5.13%	5.22%	5.31%	5.41%
41	4.44%	4.53%	4.61%	4.70%	4.78%	4.87%	4.96%	5.05%	5.14%	5.23%	5.33%	5.42%	5.52%	5.61%
42	4.61%	4.70%	4.79%	4.88%	4.97%	5.06%	5.15%	5.25%	5.34%	5.44%	5.53%	5.63%	5.73%	5.83%
43	4.79%	4.88%	4.97%	5.07%	5.16%	5.25%	5.35%	5.45%	5.55%	5.65%	5.75%	5.85%	5.95%	6.05%
44	4.98%	5.07%	5.16%	5.26%	5.36%	5.46%	5.56%	5.66%	5.76%	5.86%	5.97%	6.07%	6.18%	6.29%
45	5.17%	5.26%	5.36%	5.46%	5.56%	5.67%	5.77%	5.87%	5.98%	6.09%	6.20%	6.31%	6.42%	6.53%
46	5.37%	5.47%	5.57%	5.67%	5.78%	5.88%	5.99%	6.10%	6.21%	6.32%	6.43%	6.55%	6.66%	6.78%
47	5.57%	5.68%	5.78%	5.89%	6.00%	6.11%	6.22%	6.34%	6.45%	6.56%	6.68%	6.80%	6.92%	7.04%
48	5.79%	5.90%	6.01%	6.12%	6.23%	6.35%	6.46%	6.58%	6.70%	6.82%	6.94%	7.06%	7.19%	7.31%
49	6.01%	6.12%	6.24%	6.35%	6.47%	6.59%	6.71%	6.83%	6.96%	7.08%	7.21%	7.33%	7.46%	7.59%
50	6.24%	6.36%	6.48%	6.60%	6.72%	6.84%	6.97%	7.09%	7.22%	7.35%	7.48%	7.61%	7.75%	7.88%
51	6.48%	6.60%	6.73%	6.85%	6.98%	7.11%	7.24%	7.37%	7.50%	7.63%	7.77%	7.91%	8.05%	8.19%
52	6.73%	6.86%	6.98%	7.11%	7.25%	7.38%	7.51%	7.65%	7.79%	7.93%	8.07%	8.21%	8.36%	8.01%
53	6.99%	7.12%	7.25%	7.39%	7.53%	7.66%	7.80%	7.95%	8.09%	8.23%	8.38%	8.53%	8.17%	7.82%
54	7.26%	7.39%	7.53%	7.67%	7.81%	7.96%	8.10%	8.25%	8.40%	8.55%	8.70%	8.34%	7.99%	7.64%
55	7.54%	7.68%	7.82%	7.97%	8.12%	8.26%	8.42%	8.57%	8.72%	8.88%	8.51%	8.15%	7.79%	7.44%
56	7.83%	7.97%	8.12%	8.27%	8.43%	8.58%	8.74%	8.90%	9.06%	8.68%	8.32%	7.95%	7.60%	7.24%
57	8.13%	8.28%	8.44%	8.59%	8.75%	8.91%	9.08%	9.24%	8.86%	8.49%	8.12%	7.75%	7.39%	7.04%

Tier 2 - Table 5
Modified Double Deduction - 1.00%

Age	Years of Service to Purchase										
	15	16	17	18	19	20	21	22	23	24	25
All 1% Double Deduction service purchases prior to age 23 are at 3.43%											
23	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
24	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.49%	3.55%
25	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.45%	3.51%	3.57%	3.62%	3.68%
26	3.43%	3.43%	3.43%	3.43%	3.47%	3.53%	3.58%	3.64%	3.70%	3.76%	3.82%
27	3.43%	3.43%	3.48%	3.54%	3.60%	3.66%	3.72%	3.78%	3.85%	3.91%	3.97%
28	3.50%	3.56%	3.62%	3.68%	3.74%	3.80%	3.87%	3.93%	3.99%	4.06%	4.12%
29	3.63%	3.69%	3.76%	3.82%	3.88%	3.95%	4.01%	4.08%	4.15%	4.21%	4.28%
30	3.77%	3.83%	3.90%	3.97%	4.03%	4.10%	4.17%	4.24%	4.31%	4.38%	4.45%
31	3.92%	3.98%	4.05%	4.12%	4.19%	4.26%	4.33%	4.40%	4.47%	4.55%	4.62%
32	4.07%	4.14%	4.21%	4.28%	4.35%	4.42%	4.50%	4.57%	4.64%	4.72%	4.80%
33	4.22%	4.29%	4.37%	4.44%	4.52%	4.59%	4.67%	4.75%	4.82%	4.90%	4.98%
34	4.38%	4.46%	4.54%	4.61%	4.69%	4.77%	4.85%	4.93%	5.01%	5.09%	5.17%
35	4.55%	4.63%	4.71%	4.79%	4.87%	4.95%	5.03%	5.12%	5.20%	5.29%	5.37%
36	4.73%	4.81%	4.89%	4.97%	5.06%	5.14%	5.23%	5.31%	5.40%	5.49%	5.58%
37	4.91%	4.99%	5.08%	5.17%	5.25%	5.34%	5.43%	5.52%	5.61%	5.70%	5.79%
38	5.10%	5.19%	5.28%	5.36%	5.45%	5.55%	5.64%	5.73%	5.82%	5.92%	6.01%
39	5.30%	5.39%	5.48%	5.57%	5.66%	5.76%	5.85%	5.95%	6.05%	6.15%	6.25%
40	5.50%	5.59%	5.69%	5.79%	5.88%	5.98%	6.08%	6.18%	6.28%	6.38%	6.49%
41	5.71%	5.81%	5.91%	6.01%	6.11%	6.21%	6.31%	6.42%	6.52%	6.63%	6.74%
42	5.93%	6.03%	6.13%	6.24%	6.34%	6.45%	6.56%	6.66%	6.77%	6.88%	6.99%
43	6.16%	6.26%	6.37%	6.48%	6.59%	6.70%	6.81%	6.92%	7.03%	7.14%	7.25%
44	6.39%	6.50%	6.62%	6.73%	6.84%	6.96%	7.07%	7.18%	7.29%	7.40%	7.51%
45	6.64%	6.75%	6.87%	6.99%	7.10%	7.22%	7.33%	7.44%	7.55%	7.66%	7.77%
46	6.90%	7.01%	7.13%	7.26%	7.38%	7.50%	7.62%	7.73%	7.84%	7.95%	8.06%
47	7.16%	7.28%	7.41%	7.53%	7.65%	7.77%	7.88%	8.00%	8.11%	8.22%	8.33%
48	7.44%	7.56%	7.69%	7.81%	7.93%	8.05%	8.17%	8.28%	8.40%	8.51%	8.62%
49	7.72%	7.86%	8.00%	8.13%	8.25%	8.37%	8.49%	8.60%	8.72%	8.83%	8.95%
50	8.02%	8.18%	8.33%	8.47%	8.60%	8.73%	8.85%	8.97%	9.08%	9.20%	9.31%
51	7.84%	7.99%	8.14%	8.28%	8.41%	8.54%	8.66%	8.78%	8.89%	9.00%	9.11%
52	7.66%	7.81%	7.96%	8.10%	8.23%	8.36%	8.48%	8.60%	8.71%	8.82%	8.93%
53	7.48%	7.63%	7.78%	7.92%	8.05%	8.18%	8.30%	8.42%	8.53%	8.64%	8.75%
54	7.29%	7.44%	7.59%	7.73%	7.86%	7.99%	8.11%	8.23%	8.34%	8.45%	8.56%
55	7.10%	7.25%	7.40%	7.54%	7.67%	7.80%	7.92%	8.04%	8.15%	8.26%	8.37%
56	6.90%	7.05%	7.20%	7.34%	7.47%	7.60%	7.72%	7.84%	7.95%	8.06%	8.17%
57	6.69%	6.84%	6.99%	7.13%	7.26%	7.39%	7.51%	7.63%	7.74%	7.85%	7.96%

Tier 2 - Table 5
 Modified Double Deduction - 1.00%

Age	Years of Service to Purchase													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
58	8.44%	8.60%	8.76%	8.92%	9.09%	9.26%	9.42%	9.04%	8.66%	8.28%	7.91%	7.55%	7.19%	6.83%
59	8.76%	8.93%	9.10%	9.27%	9.44%	9.61%	9.22%	8.83%	8.45%	8.07%	7.70%	7.33%	6.97%	6.62%
60	9.10%	9.27%	9.45%	9.62%	9.80%	9.40%	9.01%	8.62%	8.23%	7.86%	7.48%	7.12%	6.76%	6.40%
61	9.45%	9.63%	9.81%	9.99%	9.59%	9.19%	8.79%	8.40%	8.02%	7.64%	7.26%	6.90%	6.54%	6.18%
62	9.81%	10.00%	10.19%	9.77%	9.37%	8.96%	8.57%	8.18%	7.79%	7.41%	7.04%	6.67%	6.31%	5.96%
63	10.19%	10.38%	9.96%	9.55%	9.14%	8.74%	8.34%	7.95%	7.56%	7.18%	6.81%	6.44%	6.08%	5.73%
64	10.58%	10.16%	9.74%	9.32%	8.91%	8.50%	8.11%	7.71%	7.33%	6.95%	6.57%	6.21%	5.85%	5.51%
65	10.35%	9.92%	9.50%	9.08%	8.67%	8.27%	7.87%	7.47%	7.09%	6.71%	6.33%	5.97%	5.62%	5.28%
66	10.11%	9.68%	9.26%	8.84%	8.43%	8.02%	7.62%	7.23%	6.84%	6.46%	6.09%	5.74%	5.39%	5.06%
67	9.87%	9.44%	9.01%	8.59%	8.18%	7.77%	7.37%	6.98%	6.59%	6.22%	5.85%	5.50%	5.17%	4.85%
68	9.62%	9.19%	8.76%	8.34%	7.93%	7.52%	7.12%	6.73%	6.34%	5.97%	5.62%	5.27%	4.95%	4.64%
69	9.37%	8.93%	8.50%	8.08%	7.67%	7.26%	6.86%	6.47%	6.09%	5.73%	5.38%	5.05%	4.73%	4.43%
70	9.10%	8.67%	8.24%	7.82%	7.40%	7.00%	6.60%	6.22%	5.85%	5.49%	5.15%	4.83%	4.52%	4.23%
71	8.83%	8.40%	7.97%	7.55%	7.13%	6.73%	6.34%	5.96%	5.60%	5.26%	4.93%	4.61%	4.32%	4.03%
72	8.56%	8.12%	7.70%	7.27%	6.86%	6.47%	6.08%	5.71%	5.36%	5.03%	4.71%	4.41%	4.12%	3.85%
73	8.28%	7.84%	7.42%	7.00%	6.59%	6.20%	5.83%	5.47%	5.13%	4.80%	4.50%	4.20%	3.93%	3.67%
74	7.99%	7.56%	7.13%	6.72%	6.32%	5.94%	5.58%	5.23%	4.90%	4.59%	4.29%	4.01%	3.74%	3.50%
75	7.71%	7.27%	6.85%	6.45%	6.06%	5.69%	5.34%	5.00%	4.68%	4.37%	4.09%	3.82%	3.58%	3.43%
76	7.41%	6.99%	6.57%	6.18%	5.80%	5.44%	5.10%	4.77%	4.46%	4.17%	3.90%	3.65%	3.43%	3.43%
77	7.12%	6.70%	6.30%	5.92%	5.55%	5.20%	4.87%	4.55%	4.26%	3.98%	3.72%	3.49%	3.43%	3.43%
78	6.83%	6.42%	6.03%	5.66%	5.30%	4.97%	4.64%	4.34%	4.06%	3.80%	3.56%	3.43%	3.43%	3.43%
79	6.55%	6.15%	5.77%	5.41%	5.06%	4.74%	4.43%	4.14%	3.88%	3.63%	3.43%	3.43%	3.43%	3.43%
80	6.27%	5.88%	5.51%	5.16%	4.83%	4.52%	4.22%	3.95%	3.71%	3.48%	3.43%	3.43%	3.43%	3.43%
81	5.99%	5.62%	5.26%	4.92%	4.60%	4.31%	4.03%	3.78%	3.55%	3.43%	3.43%	3.43%	3.43%	3.43%
82	5.73%	5.36%	5.02%	4.69%	4.39%	4.11%	3.86%	3.62%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
83	5.47%	5.12%	4.79%	4.48%	4.19%	3.93%	3.70%	3.48%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
84	5.22%	4.88%	4.57%	4.28%	4.01%	3.77%	3.55%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
85	4.97%	4.65%	4.36%	4.09%	3.84%	3.62%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
86	4.74%	4.44%	4.17%	3.92%	3.69%	3.49%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
87	4.53%	4.25%	4.00%	3.77%	3.56%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
88	4.33%	4.07%	3.84%	3.63%	3.44%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
89	4.15%	3.91%	3.70%	3.50%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
90	3.99%	3.77%	3.57%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%

Tier 2 - Table 5
Modified Double Deduction - 1.00%

Age	Years of Service to Purchase										
	15	16	17	18	19	20	21	22	23	24	25
58	6.49%	6.15%	5.81%	5.48%	5.17%	4.86%	4.56%	4.28%	4.01%	3.75%	3.51%
59	6.27%	5.93%	5.60%	5.28%	4.96%	4.66%	4.37%	4.10%	3.84%	3.59%	3.43%
60	6.06%	5.72%	5.39%	5.07%	4.76%	4.47%	4.19%	3.92%	3.67%	3.43%	3.43%
61	5.84%	5.50%	5.18%	4.86%	4.56%	4.28%	4.00%	3.75%	3.50%	3.43%	3.43%
62	5.62%	5.28%	4.96%	4.66%	4.37%	4.09%	3.83%	3.58%	3.43%	3.43%	3.43%
63	5.40%	5.07%	4.76%	4.46%	4.18%	3.91%	3.65%	3.43%	3.43%	3.43%	3.43%
64	5.18%	4.86%	4.55%	4.27%	3.99%	3.73%	3.48%	3.43%	3.43%	3.43%	3.43%
65	4.96%	4.65%	4.36%	4.08%	3.81%	3.56%	3.43%	3.43%	3.43%	3.43%	3.43%
66	4.75%	4.45%	4.16%	3.89%	3.64%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
67	4.54%	4.25%	3.97%	3.71%	3.47%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
68	4.34%	4.06%	3.79%	3.54%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
69	4.14%	3.87%	3.61%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
70	3.95%	3.69%	3.45%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
71	3.77%	3.52%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
72	3.59%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
73	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
74	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
75	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
76	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
77	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
78	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
79	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
80	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
81	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
82	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
83	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
84	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
85	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
86	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
87	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
88	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
89	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
90	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%

Tier 2 - Table 6
Modified Triple Deduction - 1.00%

Age	Years of Service to Purchase													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
All Tier 2 Modified Triple Service Purchases at 1% prior to age 27 are at 6.86%														
27	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
28	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
29	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
30	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
31	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
32	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.88%	6.94%	7.00%	7.07%
33	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.88%	6.95%	7.01%	7.08%	7.14%	7.21%	7.27%	7.34%
34	6.86%	6.86%	6.89%	6.95%	7.02%	7.08%	7.15%	7.21%	7.28%	7.35%	7.41%	7.48%	7.55%	7.62%
35	7.02%	7.09%	7.15%	7.22%	7.29%	7.35%	7.42%	7.49%	7.56%	7.63%	7.70%	7.77%	7.84%	7.91%
36	7.29%	7.36%	7.43%	7.50%	7.57%	7.64%	7.71%	7.78%	7.85%	7.92%	8.00%	8.07%	8.14%	8.22%
37	7.57%	7.64%	7.71%	7.79%	7.86%	7.93%	8.00%	8.08%	8.15%	8.23%	8.30%	8.38%	8.46%	8.53%
38	7.86%	7.93%	8.01%	8.08%	8.16%	8.24%	8.31%	8.39%	8.47%	8.54%	8.62%	8.70%	8.78%	8.86%
39	8.16%	8.24%	8.32%	8.40%	8.47%	8.55%	8.63%	8.71%	8.79%	8.87%	8.95%	9.04%	9.12%	9.20%
40	8.48%	8.56%	8.64%	8.72%	8.80%	8.88%	8.96%	9.05%	9.13%	9.21%	9.30%	9.38%	9.47%	9.56%
41	8.80%	8.89%	8.97%	9.05%	9.14%	9.22%	9.31%	9.40%	9.48%	9.57%	9.66%	9.74%	9.83%	9.92%
42	9.14%	9.23%	9.31%	9.40%	9.49%	9.58%	9.67%	9.76%	9.85%	9.94%	10.03%	10.12%	10.21%	10.30%
43	9.49%	9.58%	9.67%	9.76%	9.85%	9.95%	10.04%	10.13%	10.23%	10.32%	10.41%	10.51%	10.60%	10.70%
44	9.86%	9.95%	10.04%	10.14%	10.23%	10.33%	10.42%	10.52%	10.62%	10.72%	10.81%	10.91%	11.01%	11.11%
45	10.24%	10.33%	10.43%	10.53%	10.63%	10.73%	10.83%	10.93%	11.03%	11.13%	11.23%	11.33%	11.44%	11.54%
46	10.63%	10.73%	10.83%	10.93%	11.04%	11.14%	11.24%	11.35%	11.45%	11.56%	11.66%	11.77%	11.88%	11.98%
47	11.04%	11.14%	11.25%	11.35%	11.46%	11.57%	11.67%	11.78%	11.89%	12.00%	12.11%	12.22%	12.33%	12.44%
48	11.46%	11.57%	11.68%	11.79%	11.90%	12.01%	12.12%	12.24%	12.35%	12.46%	12.58%	12.69%	12.81%	12.92%
49	11.91%	12.02%	12.13%	12.24%	12.36%	12.47%	12.59%	12.71%	12.82%	12.94%	13.06%	13.18%	13.30%	13.42%
50	12.36%	12.48%	12.60%	12.72%	12.83%	12.95%	13.07%	13.20%	13.32%	13.44%	13.56%	13.69%	13.81%	13.94%
51	12.84%	12.96%	13.08%	13.20%	13.33%	13.45%	13.58%	13.70%	13.83%	13.96%	14.08%	14.21%	14.34%	14.47%
52	13.33%	13.46%	13.59%	13.71%	13.84%	13.97%	14.10%	14.23%	14.36%	14.49%	14.63%	14.76%	14.89%	15.03%
53	13.85%	13.98%	14.11%	14.24%	14.37%	14.51%	14.64%	14.78%	14.91%	15.05%	15.19%	15.33%	15.47%	15.61%
54	14.38%	14.51%	14.65%	14.79%	14.93%	15.06%	15.20%	15.35%	15.49%	15.63%	15.77%	15.92%	16.06%	16.21%
55	14.93%	15.07%	15.21%	15.36%	15.50%	15.64%	15.79%	15.94%	16.08%	16.23%	16.38%	16.53%	16.68%	16.83%
56	15.51%	15.65%	15.80%	15.95%	16.10%	16.25%	16.40%	16.55%	16.70%	16.85%	17.01%	17.16%	17.32%	17.48%
57	16.10%	16.25%	16.41%	16.56%	16.72%	16.87%	17.03%	17.19%	17.34%	17.50%	17.66%	17.82%	17.99%	18.15%
58	16.72%	16.88%	17.04%	17.20%	17.36%	17.52%	17.68%	17.85%	18.01%	18.18%	18.34%	18.51%	18.68%	18.85%
59	17.36%	17.53%	17.69%	17.86%	18.03%	18.19%	18.36%	18.53%	18.70%	18.88%	19.05%	19.22%	19.03%	18.44%
60	18.03%	18.20%	18.37%	18.55%	18.72%	18.89%	19.07%	19.25%	19.42%	19.60%	19.41%	18.80%	18.62%	18.01%
61	18.73%	18.90%	19.08%	19.26%	19.44%	19.62%	19.80%	19.99%	19.79%	19.17%	18.99%	18.37%	18.19%	17.58%

Tier 2 - Table 6
Modified Triple Deduction - 1.00%

Age	Years of Service to Purchase											
	15	16	17	18	19	20	21	22	23	24	25	
All Tier 2 Modified Triple Service Purchases at 1% prior to age 27 are at 6.86%												
27	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
28	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
29	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.89%	6.95%	6.95%
30	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.91%	6.97%	7.04%	7.10%	7.16%	7.22%
31	6.87%	6.93%	6.99%	7.05%	7.11%	7.18%	7.24%	7.31%	7.37%	7.43%	7.50%	7.50%
32	7.13%	7.19%	7.26%	7.32%	7.39%	7.45%	7.52%	7.59%	7.65%	7.72%	7.79%	7.79%
33	7.40%	7.47%	7.54%	7.60%	7.67%	7.74%	7.81%	7.88%	7.95%	8.02%	8.09%	8.09%
34	7.69%	7.76%	7.83%	7.90%	7.97%	8.04%	8.11%	8.18%	8.25%	8.33%	8.40%	8.40%
35	7.98%	8.06%	8.13%	8.20%	8.27%	8.35%	8.42%	8.50%	8.57%	8.65%	8.72%	8.72%
36	8.29%	8.37%	8.44%	8.52%	8.59%	8.67%	8.75%	8.82%	8.90%	8.98%	9.06%	9.06%
37	8.61%	8.69%	8.77%	8.84%	8.92%	9.00%	9.08%	9.16%	9.24%	9.32%	9.41%	9.41%
38	8.94%	9.02%	9.10%	9.18%	9.27%	9.35%	9.43%	9.51%	9.60%	9.68%	9.77%	9.77%
39	9.28%	9.37%	9.45%	9.54%	9.62%	9.71%	9.79%	9.88%	9.97%	10.06%	10.14%	10.14%
40	9.64%	9.73%	9.82%	9.90%	9.99%	10.08%	10.17%	10.26%	10.35%	10.44%	10.53%	10.53%
41	10.01%	10.10%	10.19%	10.29%	10.38%	10.47%	10.56%	10.66%	10.75%	10.84%	10.94%	10.94%
42	10.40%	10.49%	10.59%	10.68%	10.78%	10.87%	10.97%	11.07%	11.16%	11.26%	11.36%	11.36%
43	10.80%	10.90%	10.99%	11.09%	11.19%	11.29%	11.39%	11.49%	11.59%	11.69%	11.80%	11.80%
44	11.21%	11.31%	11.42%	11.52%	11.62%	11.72%	11.83%	11.93%	12.04%	12.14%	12.25%	12.25%
45	11.64%	11.75%	11.85%	11.96%	12.07%	12.18%	12.28%	12.39%	12.50%	12.61%	12.72%	12.72%
46	12.09%	12.20%	12.31%	12.42%	12.53%	12.64%	12.76%	12.87%	12.98%	13.10%	13.21%	13.21%
47	12.56%	12.67%	12.78%	12.90%	13.01%	13.13%	13.25%	13.36%	13.48%	13.60%	13.72%	13.72%
48	13.04%	13.16%	13.28%	13.39%	13.51%	13.63%	13.76%	13.88%	14.00%	14.12%	14.25%	14.25%
49	13.54%	13.66%	13.79%	13.91%	14.03%	14.16%	14.28%	14.41%	14.54%	14.67%	14.79%	14.79%
50	14.06%	14.19%	14.32%	14.45%	14.57%	14.70%	14.83%	14.97%	15.10%	15.23%	15.36%	15.36%
51	14.60%	14.74%	14.87%	15.00%	15.13%	15.27%	15.40%	15.54%	15.68%	15.82%	15.95%	15.95%
52	15.17%	15.30%	15.44%	15.58%	15.72%	15.86%	16.00%	16.14%	16.28%	16.42%	16.57%	16.57%
53	15.75%	15.89%	16.03%	16.18%	16.32%	16.47%	16.61%	16.76%	16.91%	17.06%	16.88%	16.88%
54	16.35%	16.50%	16.65%	16.80%	16.95%	17.10%	17.25%	17.40%	17.23%	16.68%	16.51%	16.51%
55	16.98%	17.14%	17.29%	17.45%	17.60%	17.76%	17.58%	17.02%	16.85%	16.30%	16.13%	16.13%
56	17.64%	17.80%	17.96%	18.12%	17.94%	17.37%	17.20%	16.63%	16.47%	15.91%	15.75%	15.75%
57	18.31%	18.48%	18.30%	17.72%	17.54%	16.97%	16.80%	16.23%	16.07%	15.50%	15.35%	15.35%
58	18.66%	18.08%	17.90%	17.31%	17.14%	16.56%	16.40%	15.82%	15.66%	15.09%	14.94%	14.94%
59	18.26%	17.66%	17.49%	16.90%	16.73%	16.14%	15.98%	15.40%	15.25%	14.67%	14.52%	14.52%
60	17.84%	17.23%	17.06%	16.47%	16.30%	15.71%	15.56%	14.97%	14.82%	14.24%	14.09%	14.09%
61	17.41%	16.80%	16.63%	16.03%	15.87%	15.27%	15.12%	14.53%	14.38%	13.79%	13.65%	13.65%

Tier 2 - Table 6
 Modified Triple Deduction - 1.00%

Age	Years of Service to Purchase													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
62	19.45%	19.63%	19.81%	20.00%	20.19%	20.37%	20.18%	19.55%	19.36%	18.73%	18.55%	17.93%	17.75%	17.13%
63	20.19%	20.38%	20.58%	20.77%	20.57%	19.93%	19.74%	19.10%	18.92%	18.28%	18.10%	17.47%	17.30%	16.68%
64	20.97%	21.17%	20.97%	20.31%	20.12%	19.47%	19.28%	18.64%	18.46%	17.82%	17.65%	17.01%	16.84%	16.21%
65	21.37%	20.71%	20.51%	19.85%	19.66%	19.00%	18.82%	18.17%	17.99%	17.34%	17.18%	16.53%	16.37%	15.73%
66	20.90%	20.23%	20.04%	19.37%	19.19%	18.52%	18.34%	17.68%	17.51%	16.86%	16.70%	16.04%	15.89%	15.24%
67	20.42%	19.74%	19.56%	18.88%	18.70%	18.03%	17.86%	17.19%	17.02%	16.36%	16.20%	15.55%	15.39%	14.75%
68	19.93%	19.24%	19.06%	18.38%	18.20%	17.52%	17.36%	16.68%	16.52%	15.85%	15.70%	15.04%	14.89%	14.24%
69	19.43%	18.73%	18.55%	17.86%	17.69%	17.01%	16.84%	16.16%	16.01%	15.33%	15.19%	14.52%	14.38%	13.72%
70	18.91%	18.21%	18.03%	17.34%	17.17%	16.48%	16.32%	15.63%	15.48%	14.81%	14.66%	13.99%	13.86%	13.20%
71	18.38%	17.67%	17.50%	16.80%	16.64%	15.94%	15.79%	15.10%	14.95%	14.27%	14.13%	13.46%	13.33%	12.68%
72	17.84%	17.12%	16.96%	16.25%	16.09%	15.39%	15.24%	14.55%	14.41%	13.73%	13.59%	12.93%	12.81%	12.16%
73	17.28%	16.56%	16.40%	15.69%	15.54%	14.83%	14.69%	14.00%	13.86%	13.19%	13.06%	12.40%	12.28%	11.66%
74	16.72%	15.99%	15.84%	15.12%	14.98%	14.27%	14.13%	13.45%	13.32%	12.65%	12.53%	11.89%	11.77%	11.16%
75	16.14%	15.41%	15.26%	14.55%	14.41%	13.71%	13.58%	12.90%	12.77%	12.12%	12.00%	11.38%	11.27%	10.67%
76	15.56%	14.83%	14.68%	13.97%	13.84%	13.15%	13.02%	12.36%	12.24%	11.60%	11.49%	10.88%	10.78%	10.20%
77	14.97%	14.24%	14.11%	13.40%	13.28%	12.60%	12.48%	11.83%	11.72%	11.10%	10.99%	10.40%	10.30%	9.74%
78	14.38%	13.66%	13.53%	12.84%	12.72%	12.06%	11.95%	11.32%	11.21%	10.61%	10.50%	9.93%	9.83%	9.29%
79	13.79%	13.09%	12.97%	12.30%	12.18%	11.54%	11.43%	10.81%	10.71%	10.13%	10.03%	9.47%	9.38%	8.86%
80	13.22%	12.53%	12.41%	11.76%	11.65%	11.03%	10.92%	10.32%	10.22%	9.66%	9.56%	9.03%	8.94%	8.45%
81	12.65%	11.99%	11.87%	11.24%	11.13%	10.53%	10.42%	9.85%	9.75%	9.21%	9.12%	8.61%	8.53%	8.06%
82	12.10%	11.45%	11.35%	10.73%	10.63%	10.04%	9.94%	9.39%	9.30%	8.78%	8.70%	8.22%	8.14%	7.71%
83	11.56%	10.94%	10.83%	10.23%	10.14%	9.57%	9.48%	8.96%	8.87%	8.39%	8.31%	7.87%	7.79%	7.39%
84	11.04%	10.43%	10.33%	9.76%	9.66%	9.13%	9.04%	8.55%	8.47%	8.02%	7.94%	7.54%	7.47%	7.10%
85	10.53%	9.94%	9.85%	9.31%	9.22%	8.72%	8.63%	8.18%	8.10%	7.69%	7.61%	7.24%	7.17%	6.86%
86	10.04%	9.49%	9.40%	8.89%	8.80%	8.34%	8.26%	7.84%	7.76%	7.39%	7.31%	6.98%	6.91%	6.86%
87	9.58%	9.06%	8.97%	8.50%	8.42%	7.99%	7.91%	7.53%	7.46%	7.12%	7.05%	6.86%	6.86%	6.86%
88	9.14%	8.66%	8.58%	8.15%	8.07%	7.68%	7.60%	7.26%	7.19%	6.87%	6.86%	6.86%	6.86%	6.86%
89	8.75%	8.30%	8.22%	7.83%	7.75%	7.40%	7.33%	7.01%	6.94%	6.86%	6.86%	6.86%	6.86%	6.86%
90	8.38%	7.98%	7.90%	7.54%	7.47%	7.14%	7.08%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%

Tier 2 - Table 6
Modified Triple Deduction - 1.00%

Age	Years of Service to Purchase										
	15	16	17	18	19	20	21	22	23	24	25
62	16.97%	16.35%	16.19%	15.58%	15.43%	14.82%	14.67%	14.08%	13.93%	13.34%	13.21%
63	16.51%	15.89%	15.74%	15.12%	14.97%	14.36%	14.22%	13.62%	13.48%	12.88%	12.75%
64	16.05%	15.42%	15.27%	14.65%	14.51%	13.89%	13.75%	13.15%	13.01%	12.42%	12.29%
65	15.58%	14.95%	14.80%	14.17%	14.03%	13.41%	13.28%	12.67%	12.54%	11.94%	11.82%
66	15.09%	14.46%	14.31%	13.68%	13.55%	12.93%	12.80%	12.19%	12.07%	11.47%	11.36%
67	14.60%	13.96%	13.82%	13.19%	13.06%	12.44%	12.31%	11.71%	11.59%	11.01%	10.90%
68	14.10%	13.45%	13.32%	12.69%	12.56%	11.95%	11.83%	11.23%	11.12%	10.55%	10.44%
69	13.59%	12.94%	12.81%	12.19%	12.07%	11.46%	11.34%	10.76%	10.65%	10.10%	10.00%
70	13.07%	12.43%	12.31%	11.69%	11.57%	10.98%	10.87%	10.30%	10.20%	9.66%	9.56%
71	12.56%	11.93%	11.81%	11.20%	11.09%	10.51%	10.41%	9.85%	9.76%	9.23%	9.14%
72	12.04%	11.43%	11.32%	10.73%	10.62%	10.05%	9.95%	9.42%	9.32%	8.81%	8.72%
73	11.54%	10.94%	10.83%	10.26%	10.16%	9.61%	9.51%	8.99%	8.90%	8.40%	8.32%
74	11.05%	10.46%	10.36%	9.80%	9.71%	9.17%	9.08%	8.58%	8.49%	8.01%	7.93%
75	10.57%	10.00%	9.90%	9.36%	9.27%	8.75%	8.66%	8.18%	8.09%	7.64%	7.57%
76	10.10%	9.55%	9.45%	8.93%	8.84%	8.34%	8.26%	7.80%	7.72%	7.30%	7.22%
77	9.64%	9.11%	9.02%	8.51%	8.43%	7.96%	7.88%	7.45%	7.37%	6.98%	6.91%
78	9.20%	8.68%	8.60%	8.12%	8.04%	7.60%	7.52%	7.12%	7.05%	6.86%	6.86%
79	8.77%	8.28%	8.20%	7.75%	7.67%	7.27%	7.19%	6.86%	6.86%	6.86%	6.86%
80	8.36%	7.91%	7.83%	7.41%	7.34%	6.96%	6.89%	6.86%	6.86%	6.86%	6.86%
81	7.99%	7.56%	7.49%	7.11%	7.03%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
82	7.64%	7.25%	7.18%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
83	7.32%	6.96%	6.90%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
84	7.03%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
85	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
86	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
87	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
88	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
89	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%
90	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%