

Chapter Ret 4 ACTUARIAL TABLES

Ret 4.01 Tables and procedures	Ret 4.015 Employee integrated annuity	Ret 4.11 Prescribed interest
Ret 4.011 Employee life annuity	Ret 4.021 Disability annuity	Ret 4.21 Survival rates
Ret 4.012 Employee 180 payment annuity	Ret 4.031 Beneficiary life annuity	Ret 4.31 Disability premiums
Ret 4.013 Employee 120 payment annuity	Ret 4.032 Beneficiary 180 payment annuity	Ret 4.32 Disability reserve
Ret 4.014 Employee joint annuity		

Ret 4.01 Tables and procedures. The tables and procedures contained in this chapter, submitted by the actuary, are approved for use in making actuarial computations.

Ret 4.011 Employee life annuity. The following basic table, herein termed "Table E-Life—Employee Life Annuity", shall be used to compute the annuity authorized by section 66.906 (2), Wis. Stats., and shall determine the monthly annuity provided by each \$10,000 of available accumulated credits:

**TABLE E-LIFE
EMPLOYEE LIFE ANNUITY**
Ratio of Employee Credits to Total Credits

Age at Retirement	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
55-----	\$ 58.12	\$ 58.10	\$ 58.05	\$ 57.97	\$ 57.86	\$ 57.72	\$ 57.54	\$ 57.33	\$ 57.08	\$ 56.78	\$ 56.45
56-----	59.66	59.64	59.59	59.51	59.39	59.23	59.04	58.82	58.54	58.23	57.88
57-----	61.30	61.27	61.21	61.13	61.00	60.83	60.63	60.38	60.09	59.75	59.38
58-----	63.02	62.99	62.93	62.84	62.70	62.52	62.31	62.08	61.72	61.37	60.95
59-----	64.84	64.81	64.75	64.65	64.49	64.30	64.07	63.78	63.44	63.07	62.62
60-----	66.77	66.73	66.67	66.56	66.39	66.19	65.93	65.62	65.27	64.85	64.37
61-----	68.81	68.77	68.70	68.58	68.40	68.19	67.90	67.57	67.20	66.74	66.23
62-----	70.97	70.92	70.85	70.72	70.53	70.30	69.99	69.64	69.23	68.74	68.21
63-----	73.26	73.20	73.13	72.98	72.78	72.53	72.20	71.84	71.37	70.86	70.29
64-----	75.68	75.62	75.54	75.38	75.17	74.89	74.54	74.15	73.65	73.11	72.47
65-----	78.25	78.19	78.11	77.92	77.70	77.39	77.03	76.59	76.07	75.50	74.80
66-----	80.98	80.91	80.83	80.62	80.39	80.05	79.67	79.18	78.63	78.00	77.26
67-----	83.87	83.79	83.71	83.48	83.25	82.87	82.47	81.93	81.36	80.65	79.88
68-----	86.95	86.86	86.77	86.52	86.27	85.86	85.43	84.86	84.25	83.48	82.68
69-----	90.21	90.11	90.01	89.76	89.47	89.05	88.57	87.96	87.29	86.48	85.60
70-----	93.69	93.58	93.46	93.19	92.87	92.43	91.90	91.28	90.52	89.69	88.71
71-----	97.38	97.26	97.13	96.85	96.49	96.04	95.45	94.81	94.07	93.11	92.01
72-----	101.32	101.18	101.04	100.75	100.35	99.89	99.22	98.55	97.64	96.70	95.54
73-----	105.51	105.35	105.19	104.90	104.45	103.99	103.25	102.50	101.56	100.50	99.32
74-----	109.98	109.80	109.62	109.32	108.82	108.31	107.54	106.70	105.74	104.56	103.32
75-----	114.74	114.54	114.34	114.05	113.48	112.92	112.13	111.19	110.23	108.89	107.55
76-----	119.82	119.60	119.38	119.09	118.46	117.82	117.08	115.96	114.89	113.52	112.05
77-----	125.25	125.00	124.74	124.49	123.76	123.03	122.24	121.07	119.90	118.53	116.86
78-----	131.04	130.74	130.44	130.14	129.41	128.62	127.84	126.58	125.25	123.88	122.01
79-----	137.23	136.93	136.63	136.34	135.60	134.69	133.79	132.53	131.03	129.53	127.60
80-----	143.85	143.49	143.13	142.78	142.04	141.02	140.00	138.77	137.08	135.40	133.49

The actuarial basis for Table E-Life is the 1937 Standard Annuity mortality table (males) rated up one year of age with interest at 3% per annum. Values at ages and ratios not given in Table E-Life shall be computed on the same actuarial basis.

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Ret 4.012 Employee 180 payment annuity. The following basic table, herein termed "Table E-180—Employee 180 Month Certain", shall be used to compute the annuity authorized by section 66.906 (3) (a) to (e) inclusive, Wis. Stats., and shall determine the monthly annuity provided by each \$10,000 of available accumulated credits:

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TABLE E-180
EMPLOYEE 180 MONTH CERTAIN
Ratio of Employee Credits to Total Credits

Age at Retirement	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
55	\$ 48.43	\$ 48.47	\$ 48.56	\$ 48.68	\$ 48.83	\$ 49.01	\$ 49.21	\$ 49.41	\$ 49.61	\$ 49.82	\$ 50.03
56	49.04	49.09	49.18	49.31	49.48	49.67	49.88	50.09	50.31	50.53	50.75
57	49.64	49.70	49.79	49.93	50.12	50.33	50.55	50.78	51.01	51.25	51.48
58	50.25	50.31	50.41	50.57	50.77	50.99	51.22	51.47	51.72	51.96	52.21
59	50.85	50.92	51.02	51.19	51.41	51.64	51.89	52.15	52.42	52.68	52.94
60	51.44	51.52	51.63	51.82	52.04	52.29	52.55	52.83	53.11	53.39	53.66
61	52.02	52.11	52.22	52.42	52.66	52.92	53.21	53.50	53.79	54.09	54.38
62	52.58	52.68	52.80	53.02	53.27	53.55	53.84	54.15	54.46	54.77	55.08
63	53.13	53.24	53.36	53.59	53.85	54.15	54.46	54.79	55.12	55.44	55.77
64	53.66	53.77	53.90	54.14	54.42	54.73	55.06	55.41	55.75	56.09	56.43
65	54.16	54.28	54.42	54.66	54.96	55.29	55.64	56.00	56.36	56.72	57.07
66	54.62	54.75	54.90	55.16	55.48	55.82	56.18	56.56	56.94	57.31	57.69
67	55.06	55.19	55.34	55.62	55.95	56.32	56.70	57.09	57.48	57.88	58.27
68	55.45	55.60	55.76	56.05	56.40	56.78	57.17	57.58	58.00	58.41	58.82
69	55.82	55.98	56.13	56.44	56.80	57.20	57.62	58.04	58.47	58.90	59.32
70	56.14	56.30	56.46	56.79	57.17	57.58	58.02	58.46	58.91	59.35	59.79
71	56.45	56.62	56.78	57.32	57.69	58.11	58.55	59.00	59.45	59.89	60.33
72	57.18	57.30	57.46	57.79	58.17	58.59	59.04	59.49	59.94	60.39	60.84
73	57.56	57.73	57.89	58.23	58.61	59.04	59.49	59.94	60.40	60.85	61.30
74	57.95	58.12	58.29	58.63	59.01	59.44	59.89	60.35	60.81	61.26	61.71
75	58.30	58.47	58.64	58.98	59.37	59.80	60.26	60.71	61.17	61.63	62.08
76	58.61	58.78	58.95	59.29	59.68	60.11	60.57	61.03	61.50	61.95	62.41
77	58.87	59.05	59.22	59.56	59.96	60.39	60.85	61.31	61.78	62.24	62.70
78	59.11	59.28	59.45	59.80	60.19	60.63	61.09	61.55	62.02	62.48	62.95
79	59.30	59.48	59.65	60.00	60.39	60.83	61.30	61.76	62.23	62.69	63.16
80	59.47	59.65	59.82	60.17	60.56	61.00	61.47	61.93	62.40	62.87	63.33

WISCONSIN RETIREMENT FUND

Table E-180 may be extended as required to other ages and for other ratios on the same actuarial basis as the values published herein.

Ret 4.013 Employee 120 payment annuity. The following basic table, herein termed "Table E-120—Employee 120 Month Certain", shall be used to compute the annuity authorized by section 66.906 (3) (f), Wis. Stats., and shall determine the monthly annuity provided by each \$10,000 of available accumulated credits:

TABLE E-120
EMPLOYEE 120 MONTH CERTAIN
 Ratio of Employee Credits to Total Credits

Age at Retirement	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
55	\$ 51.28	\$ 51.33	\$ 51.41	\$ 51.54	\$ 51.71	\$ 51.90	\$ 52.10	\$ 52.32	\$ 52.53	\$ 52.75	\$ 52.97
56	52.18	52.23	52.33	52.47	52.65	52.85	53.07	53.31	53.54	53.77	54.01
57	53.11	53.17	53.27	53.43	53.62	53.84	54.08	54.33	54.58	54.83	55.07
58	54.06	54.13	54.24	54.41	54.62	54.86	55.12	55.38	55.65	55.91	56.18
59	55.05	55.13	55.24	55.43	55.65	55.91	56.16	56.46	56.75	57.03	57.31
60	56.06	56.15	56.27	56.47	56.71	56.98	57.27	57.58	57.88	58.18	58.48
61	57.09	57.19	57.31	57.53	57.79	58.08	58.39	58.71	59.04	59.36	59.68
62	58.14	58.25	58.38	58.62	58.89	59.21	59.53	59.88	60.22	60.56	60.90
63	59.21	59.33	59.46	59.72	60.02	60.35	60.70	61.06	61.42	61.79	62.15
64	60.30	60.43	60.57	60.84	61.16	61.51	61.88	62.26	62.65	63.03	63.42
65	61.40	61.53	61.69	61.97	62.31	62.68	63.07	63.48	63.89	64.29	64.70
66	62.49	62.64	62.80	63.11	63.47	63.86	64.28	64.71	65.14	65.57	66.00
67	63.59	63.75	63.92	64.25	64.63	65.05	65.48	65.94	66.39	66.85	67.30
68	64.68	64.86	65.04	65.38	65.79	66.23	66.69	67.17	67.65	68.13	68.61
69	65.77	65.96	66.14	66.51	66.94	67.40	67.90	68.39	68.90	69.40	69.90
70	66.84	67.04	67.24	67.63	68.07	68.56	69.09	69.61	70.14	70.66	71.18
71	68.18	68.38	68.57	68.97	69.43	69.93	70.47	71.00	71.54	72.07	72.60
72	69.49	69.69	69.89	70.30	70.76	71.27	71.82	72.36	72.92	73.46	74.00
73	70.77	70.98	71.19	71.60	72.07	72.59	73.15	73.70	74.26	74.81	75.37
74	72.02	72.24	72.44	72.86	73.34	73.87	74.44	75.00	75.57	76.14	76.70
75	73.23	73.45	73.66	74.09	74.57	75.11	75.69	76.26	76.84	77.41	77.98
76	74.39	74.61	74.82	75.26	75.75	76.30	76.89	77.47	78.06	78.64	79.22
77	75.49	75.72	75.93	76.37	76.88	77.43	78.03	78.62	79.21	79.80	80.39
78	76.53	76.76	76.98	77.43	77.94	78.50	79.10	79.70	80.31	80.90	81.50
79	77.50	77.74	77.96	78.41	78.93	79.50	80.11	80.71	81.33	81.93	82.54
80	78.41	78.64	78.87	79.32	79.85	80.42	81.04	81.65	82.27	82.89	83.50

Table E-120 may be extended as required to other ages and for other ratios on the same actuarial basis as the values published herein.

WISCONSIN ADMINISTRATIVE CODE

Amended 12/15/11

Ret 4.014 Employee joint annuity. The following basic table, herein termed "Table E-Joint—Joint Survivorship", shall be used to compute the annuity authorized by section 66.906 (3a), Wis. Stats., and shall determine the monthly annuity provided by each \$10,000 of available accumulated credits:

**TABLE E-JOINT
JOINT SURVIVORSHIP**
Age of Employee

Difference in Age of Beneficiary	55	56	57	58	59	60	61	62	63	64	65	66	67	68
10 less-----	\$41.57	\$42.26	\$42.98	\$43.74	\$44.54	\$45.38	\$46.27	\$47.19	\$48.17	\$49.21	\$50.31	\$51.45	\$52.67	\$53.95
9-----	41.96	42.67	43.41	44.20	45.02	45.89	46.80	47.77	48.78	49.85	50.98	52.17	53.43	54.75
8-----	42.35	43.08	43.85	44.66	45.51	46.40	47.35	48.35	49.39	50.50	51.67	52.90	54.20	55.58
7-----	42.75	43.50	44.29	45.13	46.01	46.93	47.90	48.93	50.01	51.16	52.37	53.64	54.98	56.41
6-----	43.15	43.93	44.74	45.60	46.51	47.46	48.46	49.52	50.64	51.82	53.07	54.39	55.78	57.26
5-----	43.56	44.35	45.19	46.08	47.01	47.99	49.03	50.12	51.28	52.50	53.79	55.14	56.59	58.11
4-----	43.97	44.79	45.65	46.56	47.52	48.53	49.60	50.73	51.92	53.18	54.51	55.91	57.40	58.98
3-----	44.38	45.22	46.11	47.05	48.04	49.08	50.18	51.34	52.57	53.86	55.24	56.69	58.22	59.85
2-----	44.79	45.66	46.57	47.54	48.55	49.62	50.76	51.96	53.22	54.56	55.97	57.46	59.05	60.73
1-----	45.21	46.10	47.03	48.03	49.07	50.17	51.34	52.57	53.87	55.25	56.71	58.24	59.88	61.61
0-----	45.62	46.54	47.50	48.52	49.59	50.72	51.92	53.19	54.52	55.94	57.44	59.03	60.72	62.50
1 more-----	46.04	46.98	47.96	49.01	50.11	51.27	52.50	53.80	55.18	56.64	58.18	59.81	61.55	63.39
2-----	46.45	47.41	48.42	49.50	50.63	51.82	53.08	54.42	55.83	57.33	58.92	60.59	62.38	64.27
3-----	46.86	47.85	48.88	49.98	51.14	52.36	53.66	55.03	56.48	58.02	59.65	61.37	63.20	65.15
4-----	47.27	48.28	49.34	50.46	51.65	52.90	54.23	55.64	57.12	58.70	60.37	62.14	64.02	66.02
5-----	47.68	48.71	49.79	50.94	52.16	53.44	54.80	56.24	57.76	59.37	61.09	62.90	64.83	66.87
6-----	48.08	49.13	50.24	51.41	52.66	53.97	55.36	56.83	58.39	60.04	61.80	63.65	65.62	67.72
7-----	48.47	49.55	50.68	51.88	53.15	54.49	55.91	57.42	59.01	60.70	62.49	64.39	66.41	68.55
8-----	48.86	49.96	51.11	52.34	53.63	55.00	56.45	57.99	59.61	61.34	63.17	65.11	67.18	69.37
9-----	49.24	50.36	51.54	52.78	54.11	55.50	56.98	58.55	60.21	61.97	63.84	65.82	67.92	70.16
10-----	49.61	50.75	51.95	53.22	54.57	55.99	57.50	59.10	60.78	62.58	64.49	66.50	68.65	70.93

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Difference in Age of Beneficiary	69	70	71	72	73	74	75	76	77	78	79	80
10 less	\$55.30	\$56.73	\$58.32	\$60.00	\$61.78	\$63.66	\$65.66	\$67.77	\$70.01	\$72.33	\$74.90	\$77.58
9	56.15	57.64	59.28	61.03	62.88	64.83	66.91	69.11	71.43	73.91	76.53	79.32
8	57.02	58.56	60.27	62.08	64.00	66.03	68.18	70.47	72.89	75.46	78.20	81.10
7	57.91	59.51	61.28	63.15	65.14	67.25	69.49	71.86	74.38	77.05	79.90	82.92
6	58.81	60.46	62.30	64.24	66.30	68.49	70.81	73.27	75.89	78.67	81.63	84.77
5	59.72	61.43	63.33	65.34	67.47	69.74	72.15	74.70	77.42	80.31	83.38	86.65
4	60.64	62.41	64.33	66.46	68.67	71.02	73.51	76.16	78.98	81.97	85.16	88.56
3	61.57	63.40	65.43	67.58	69.87	72.30	74.88	77.62	80.55	83.65	86.96	90.49
2	62.51	64.40	66.49	68.72	71.08	73.59	76.26	79.10	82.12	85.34	88.77	92.43
1	63.45	65.40	67.56	69.86	72.30	74.89	77.65	80.59	83.71	87.04	90.60	94.38
0	64.39	66.40	68.63	71.00	73.52	76.19	79.04	82.08	85.31	88.75	92.43	96.34
1 more	65.33	67.40	69.70	72.14	74.73	77.50	80.44	83.57	86.90	90.46	94.25	98.30
2	66.27	68.40	70.77	73.28	75.95	78.80	81.83	85.05	88.49	92.16	96.07	100.24
3	67.20	69.40	71.82	74.41	77.16	80.08	83.20	86.52	90.06	93.84	97.87	102.17
4	68.13	70.38	72.87	75.53	78.35	81.36	84.56	87.98	91.62	95.51	99.65	104.08
5	69.04	71.35	73.91	76.63	79.53	82.62	85.91	89.41	93.15	97.14	101.40	105.95
6	69.94	72.31	74.93	77.72	80.69	83.86	87.23	90.83	94.66	98.76	103.13	107.79
7	70.83	73.25	75.93	78.79	81.83	85.07	88.52	92.20	96.13	100.33	104.80	109.57
8	71.69	74.17	76.91	79.83	82.94	86.25	89.79	93.55	97.57	101.86	106.44	111.32
9	72.54	75.07	77.87	80.85	84.02	87.41	91.01	94.86	98.97	103.35	108.02	113.00
10	73.35	75.93	78.79	81.83	85.07	88.52	92.20	96.12	100.31	104.77	109.53	114.60

Table E-Joint may be extended as required to other ages on the same actuarial basis as the values published herein.

Ret 4.015 **Employee integrated annuity.** The optional integrated annuity authorized by section 66.906 (3b), Wis. Stats., shall be computed as follows:

(1) For purposes of determining benefits under the optional integrated annuity, the estimated primary social security benefit is to be determined as follows:

(a) *Taxable Wages*—Determine the total wages (maximum of \$3,600 in any calendar year prior to 1955 and \$4,200 in any year after 1954) paid by all employing municipalities, upon which social security old age benefit taxes have been paid in each calendar year from January 1, 1951 to the first day of the second quarter preceding the quarter in which the employe attains age 65, provided that if the applicant shall offer the board official information from the Social Security Administration that his taxable wages for any such year exceed the amount as otherwise determined, the larger amount shall be accepted for the purposes of this rule.

(b) *Taxable Period*—Compute the number of months (any fraction of a month to be considered a month) elapsing from January 1, 1951 to the first day of the second quarter preceding the quarter in which the employe attains age 65. If result is less than 18 months, use 18 months.

(c) *Drop-Out Period*—If there are at least 20 quarters of coverage under O.A.S.I., eliminate a period of calendar years in the taxable period not to exceed 5 years, and not to exceed 4 years otherwise, when taxable earnings are lowest. Notwithstanding the above, the taxable wages and the number of months in any year shall not be eliminated in making the calculation if such elimination would result in dividing by a period less than 18 months.

(d) *Average Monthly Wage*—Divide (a) the sum of the taxable wages in the taxable period, by (b) the number of months in the taxable period, after excluding the taxable wages and the months in the drop-out period to ascertain the average monthly wage. If (b) is less than 18, it should be taken as 18. Eliminate cents from the result.

(e) *Monthly Primary Social Security Benefit*—Ascertain the benefit as determined from the table of retirement benefits issued by the U. S. Bureau of Old Age and Survivors Insurance on the basis of the average monthly wage.

(2) Determine the actuarial equivalent factor to be used for the employe from Table E—Integrated interpolating for the exact age on the first date the annuity is to begin.

**TABLE E-INTEGRATED
ACTUARIAL EQUIVALENT FACTORS**

Exact Age Annuity Begins	Actuarial Equivalent
55-----	44.26%
56-----	47.50
57-----	51.09
58-----	55.04
59-----	59.44
60-----	64.33
61-----	69.79
62-----	75.90
63-----	82.77
64-----	90.50
65-----	100.00

(3) Multiply the estimated primary social security benefit at age 65 by the actuarial equivalent factor.

(4) Determine the ordinary retirement annuity under section 66.906 (2)(b), Wis. Stats.

(5) Determine the sum of the results obtained in items 3 and 4.

(6) If the amount in item 5 exceeds the estimated primary social security benefit at age 65, item 1, by at least \$10.00, the amount in item 5 is payable monthly during life and terminating with the payment due in the month in which the participant attains age 65, and the amount payable during life thereafter will equal the amount payable prior to age 65 reduced by the estimated primary social security benefit, item 1.

(7) If the amount in item 5 does not exceed the estimated primary social security benefit at age 65, item 1, by at least \$10.00, the amount payable prior to age 65 will be determined as follows:

(a) Subtract \$10.00 from the ordinary retirement annuity, item 4.

(b) Subtract the actuarial equivalent factor, item 2, from 100%.

(c) Divide the amount obtained in (a) by the amount obtained in (b) and add \$10.00 to the result.

(d) The result in paragraph (c) is payable monthly during life and terminating with the payment due in the month in which the participant attains age 65, and the amount payable for life thereafter will be \$10.00 a month.

Ret 4.021 Disability annuity. For the purpose of computing disability annuities authorized by section 66.907 (2), Wis. Stats., the factors in section Ret. 4.011, Table E-Life, shall be used.

Ret 4.031 Beneficiary life annuity. The following basic table, herein termed "Table B-Life—Beneficiary Annuity", shall be used to compute the annuity authorized by section 66.909, Wis. Stats., and shall determine the monthly annuity provided by each \$10,000 of available accumulated credits:

*Am
Mr
EM*

*Ca
R
M*

TABLE B-LIFE
BENEFICIARY ANNUITY
Ratio of Employee Credits to Total Credits

Age of Beneficiary	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
10	\$ 29.90	\$ 29.90	\$ 29.90	\$ 29.90	\$ 29.89	\$ 29.88	\$ 29.87	\$ 29.86	\$ 29.85	\$ 29.84	\$ 29.82
11	30.06	30.06	30.06	30.06	30.05	30.04	30.03	30.02	30.01	30.00	29.98
12	30.22	30.22	30.22	30.22	30.21	30.20	30.19	30.18	30.17	30.16	30.14
13	30.38	30.38	30.38	30.38	30.37	30.36	30.35	30.34	30.33	30.32	30.31
14	30.56	30.56	30.56	30.56	30.55	30.54	30.53	30.52	30.51	30.50	30.48
15	30.74	30.74	30.74	30.74	30.73	30.72	30.71	30.70	30.69	30.68	30.66
16	30.93	30.93	30.93	30.93	30.92	30.91	30.90	30.89	30.88	30.87	30.85
17	31.13	31.13	31.13	31.13	31.12	31.11	31.10	31.09	31.08	31.07	31.05
18	31.33	31.33	31.33	31.33	31.32	31.31	31.30	31.29	31.28	31.27	31.25
19	31.55	31.55	31.55	31.54	31.53	31.52	31.51	31.50	31.49	31.48	31.46
20	31.77	31.77	31.77	31.76	31.75	31.74	31.73	31.72	31.71	31.70	31.68
21	32.01	32.01	32.01	32.00	31.99	31.98	31.97	31.96	31.95	31.93	31.91
22	32.26	32.26	32.25	32.24	32.23	32.22	32.21	32.20	32.19	32.17	32.15
23	32.51	32.51	32.50	32.49	32.48	32.47	32.46	32.45	32.44	32.42	32.40
24	32.78	32.78	32.77	32.76	32.75	32.74	32.73	32.72	32.70	32.68	32.66
25	33.07	33.07	33.06	33.05	33.04	33.03	33.02	33.00	32.98	32.96	32.93
26	33.36	33.36	33.35	33.34	33.33	33.32	33.31	33.29	33.27	33.25	33.22
27	33.67	33.67	33.66	33.65	33.64	33.63	33.61	33.59	33.57	33.54	33.51
28	33.99	33.99	33.98	33.97	33.96	33.95	33.93	33.91	33.88	33.85	33.82
29	34.33	34.33	34.32	34.31	34.30	34.29	34.27	34.25	34.22	34.19	34.15
30	34.68	34.68	34.67	34.66	34.65	34.63	34.61	34.59	34.56	34.53	34.49
31	35.05	35.05	35.04	35.03	35.02	35.00	34.98	34.96	34.93	34.89	34.84
32	35.44	35.44	35.43	35.42	35.41	35.39	35.37	35.34	35.30	35.26	35.21
33	35.84	35.84	35.83	35.82	35.80	35.78	35.76	35.73	35.69	35.65	35.60
34	36.27	36.27	36.26	36.25	36.23	36.21	36.18	36.14	36.10	36.05	36.00
35	36.71	36.71	36.70	36.69	36.67	36.65	36.62	36.59	36.55	36.49	36.43
36	37.17	37.17	37.16	37.15	37.13	37.10	37.07	37.04	36.99	36.94	36.88
37	37.65	37.65	37.64	37.63	37.61	37.58	37.54	37.51	37.46	37.41	37.34
38	38.15	38.15	38.14	38.13	38.11	38.08	38.04	38.00	37.95	37.89	37.82
39	38.68	38.68	38.67	38.65	38.63	38.60	38.56	38.51	38.46	38.40	38.32
40	39.23	39.23	39.22	39.20	39.18	39.14	39.10	39.05	38.99	38.93	38.85
41	39.81	39.81	39.79	39.78	39.75	39.71	39.67	39.62	39.55	39.48	39.39
42	40.41	40.41	40.40	40.38	40.35	40.31	40.26	40.20	40.14	40.06	39.97
43	41.04	41.04	41.03	41.00	40.97	40.93	40.88	40.82	40.75	40.66	40.56
44	41.70	41.70	41.69	41.66	41.63	41.58	41.53	41.46	41.38	41.29	41.19

Age of Beneficiary	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
45	42.39	42.39	42.38	42.35	42.31	42.27	42.21	42.14	42.05	41.95	41.84
46	43.12	43.12	43.10	43.07	43.03	42.98	42.92	42.84	42.75	42.65	42.52
47	43.88	43.88	43.84	43.83	43.79	43.73	43.66	43.58	43.48	43.37	43.24
48	44.68	44.67	44.65	44.62	44.58	44.52	44.44	44.35	44.25	44.13	43.99
49	45.52	45.51	45.49	45.45	45.41	45.34	45.26	45.17	45.05	44.92	44.77
50	46.40	46.39	46.37	46.33	46.28	46.21	46.12	46.02	45.90	45.76	45.60
51	47.32	47.31	47.29	47.25	47.19	47.11	47.02	46.91	46.78	46.63	46.46
52	48.29	48.28	48.26	48.21	48.15	48.07	47.97	47.85	47.71	47.55	47.36
53	49.31	49.30	49.27	49.22	49.16	49.07	48.97	48.84	48.69	48.51	48.31
54	50.38	50.37	50.34	50.29	50.22	50.13	50.01	49.87	49.71	49.52	49.31
55	51.51	51.50	51.46	51.41	51.33	51.24	51.11	50.96	50.79	50.58	50.35
56	52.70	52.68	52.64	52.59	52.51	52.40	52.27	52.11	51.92	51.70	51.46
57	53.95	53.93	53.89	53.83	53.74	53.63	53.48	53.31	53.11	52.88	52.61
58	55.26	55.24	55.20	55.14	55.05	54.92	54.76	54.58	54.37	54.12	53.83
59	56.65	56.63	56.59	56.52	56.42	56.28	56.11	55.92	55.69	55.42	55.11
60	58.12	58.10	58.05	57.97	57.86	57.72	57.54	57.33	57.08	56.78	56.45
61	59.66	59.64	59.59	59.51	59.39	59.23	59.04	58.82	58.54	58.23	57.88
62	61.30	61.27	61.21	61.13	61.00	60.83	60.63	60.38	60.09	59.75	59.38
63	63.02	62.99	62.93	62.84	62.70	62.52	62.31	62.03	61.72	61.37	60.95
64	64.84	64.81	64.75	64.65	64.49	64.30	64.07	63.78	63.44	63.07	62.62
65	66.77	66.73	66.67	66.56	66.39	66.19	65.93	65.62	65.27	64.85	64.37
66	68.81	68.77	68.70	68.58	68.40	68.19	67.90	67.57	67.20	66.74	66.23
67	70.97	70.92	70.85	70.72	70.53	70.30	69.99	69.64	69.23	68.74	68.21
68	73.26	73.20	73.13	72.98	72.78	72.53	72.20	71.84	71.37	70.86	70.29
69	75.68	75.62	75.54	75.38	75.17	74.89	74.54	74.15	73.65	73.11	72.47
70	78.25	78.19	78.11	77.92	77.70	77.39	77.03	76.59	76.07	75.50	74.80
71	80.98	80.91	80.83	80.62	80.39	80.05	79.67	79.18	78.63	78.00	77.26
72	83.87	83.79	83.71	83.48	83.25	82.87	82.47	81.93	81.36	80.65	79.88
73	86.95	86.86	86.77	86.52	86.27	85.86	85.43	84.86	84.25	83.48	82.68
74	90.21	90.11	90.01	89.76	89.47	89.05	88.57	87.96	87.29	86.48	85.60
75	93.69	93.58	93.46	93.19	92.87	92.43	91.90	91.28	90.52	89.69	88.71
76	97.38	97.26	97.13	96.85	96.49	96.04	95.45	94.81	93.97	93.11	92.01
77	101.32	101.18	101.04	100.75	100.35	99.89	99.22	98.55	97.64	96.70	95.54
78	105.51	105.35	105.19	104.90	104.45	103.99	103.25	102.50	101.56	100.50	99.32
79	109.98	109.80	109.62	109.32	108.82	108.31	107.54	106.70	105.74	104.56	103.32
80	114.74	114.54	114.34	114.05	113.48	112.92	112.13	111.19	110.23	108.99	107.55
81	119.82	119.60	119.38	119.09	118.46	117.82	117.03	115.96	114.89	113.52	112.05
82	125.25	125.00	124.74	124.49	123.76	123.03	122.24	121.07	119.90	118.53	116.86
83	131.04	130.74	130.44	130.14	129.41	128.62	127.84	126.58	125.25	123.88	122.01
84	137.23	136.93	136.63	136.34	135.60	134.69	133.79	132.53	131.03	129.53	127.60
85	143.85	143.49	143.13	142.78	142.04	141.02	140.00	138.77	137.08	135.40	133.49

The actuarial basis for Table B-Life is the 1937 Standard Annuity mortality table (males) rated down 4 years of age with interest at 3% per annum. Values at ages and ratios not given in Table B-Life shall be computed on the same actuarial basis.

Reg Nov 57

Ret 4.032 Beneficiary 180 payment annuity. The following basic table, herein termed "Table B-180—Beneficiary 180 Month Certain", shall be used to compute the annuity authorized by section 66.909 (1) (c), Wis. Stats., and shall determine the monthly annuity provided by each \$10,000 of available accumulated credits:

TABLE B-180
BENEFICIARY 180 MONTH CERTAIN
 Ratio of Employe Credits to Total Credits

Age of Beneficiary	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
0	\$ 28.59	\$ 28.59	\$ 28.60	\$ 28.60	\$ 28.60	\$ 28.61	\$ 28.62	\$ 28.62	\$ 28.63	\$ 28.64	\$ 28.64
1	28.63	28.64	28.64	28.65	28.65	28.66	28.66	28.67	28.68	28.68	28.69
2	28.68	28.71	28.72	28.72	28.73	28.74	28.74	28.75	28.76	28.76	28.77
3	28.81	28.81	28.82	28.82	28.83	28.84	28.84	28.85	28.86	28.86	28.87
4	28.92	28.93	28.93	28.94	28.94	28.95	28.95	28.96	28.97	28.97	28.98
5	29.05	29.05	29.05	29.06	29.06	29.07	29.07	29.08	29.09	29.10	29.10
6	29.17	29.17	29.18	29.18	29.19	29.19	29.20	29.21	29.22	29.22	29.23
7	29.30	29.30	29.31	29.31	29.32	29.32	29.33	29.34	29.35	29.35	29.36
8	29.44	29.44	29.45	29.45	29.46	29.47	29.47	29.48	29.49	29.49	29.50
9	29.58	29.58	29.59	29.59	29.60	29.61	29.61	29.62	29.63	29.64	29.64
10	29.72	29.73	29.73	29.74	29.74	29.75	29.75	29.76	29.77	29.77	29.78
11	29.87	29.88	29.88	29.89	29.89	29.90	29.90	29.91	29.92	29.92	29.93
12	30.03	30.04	30.04	30.05	30.05	30.06	30.06	30.07	30.08	30.08	30.09
13	30.20	30.20	30.21	30.21	30.22	30.22	30.23	30.23	30.24	30.25	30.26
14	30.37	30.37	30.38	30.38	30.39	30.39	30.40	30.41	30.41	30.42	30.43
15	30.54	30.55	30.55	30.55	30.56	30.57	30.58	30.58	30.59	30.60	30.61
16	30.72	30.73	30.73	30.73	30.74	30.75	30.75	30.76	30.77	30.78	30.79
17	30.91	30.91	30.92	30.92	30.93	30.93	30.94	30.94	30.95	30.96	30.97
18	31.10	31.10	31.11	31.11	31.12	31.12	31.13	31.14	31.15	31.16	31.17
19	31.30	31.30	31.31	31.31	31.32	31.33	31.33	31.34	31.35	31.36	31.37
20	31.51	31.51	31.52	31.52	31.53	31.54	31.54	31.55	31.56	31.57	31.58
21	31.72	31.73	31.73	31.74	31.75	31.76	31.76	31.77	31.78	31.79	31.80
22	31.95	31.95	31.96	31.97	31.98	31.99	31.99	32.00	32.01	32.02	32.03
23	32.19	32.19	32.20	32.20	32.21	32.22	32.23	32.24	32.25	32.26	32.27
24	32.43	32.44	32.44	32.45	32.46	32.47	32.48	32.49	32.50	32.51	32.52
25	32.69	32.69	32.70	32.71	32.72	32.72	32.73	32.75	32.76	32.77	32.78
26	32.95	32.95	32.96	32.97	32.98	32.99	33.00	33.02	33.03	33.04	33.05
27	33.23	33.23	33.24	33.25	33.26	33.27	33.28	33.30	33.31	33.32	33.33
28	33.52	33.52	33.53	33.53	33.55	33.56	33.57	33.59	33.60	33.62	33.63
29	33.82	33.82	33.83	33.83	33.85	33.86	33.87	33.89	33.90	33.92	33.93
30	34.13	34.13	34.13	34.14	34.16	34.17	34.19	34.20	34.22	34.24	34.25
31	34.45	34.45	34.46	34.47	34.48	34.49	34.51	34.53	34.55	34.56	34.58
32	34.79	34.79	34.79	34.80	34.81	34.83	34.85	34.87	34.88	34.90	34.92
33	35.13	35.13	35.14	35.15	35.16	35.18	35.20	35.22	35.23	35.26	35.27
34	35.49	35.49	35.49	35.51	35.52	35.54	35.56	35.58	35.60	35.62	35.64
35	35.85	35.85	35.86	35.88	35.89	35.91	35.94	35.96	35.98	36.00	36.02
36	36.23	36.23	36.24	36.27	36.28	36.30	36.33	36.35	36.37	36.40	36.42
37	36.62	36.63	36.64	36.66	36.67	36.70	36.73	36.76	36.78	36.80	36.83
38	37.02	37.03	37.04	37.07	37.09	37.12	37.15	37.18	37.21	37.23	37.26

1-9-56

18

WISCONSIN RETIREMENT FUND

Age of Beneficiary	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
39	37.44	37.45	37.47	37.49	37.51	37.54	37.58	37.61	37.64	37.67	37.70
40	37.87	37.88	37.90	37.93	37.95	37.99	38.02	38.06	38.09	38.12	38.16
41	38.32	38.32	38.35	38.38	38.40	38.44	38.48	38.52	38.56	38.59	38.63
42	38.76	38.78	38.81	38.84	38.87	38.91	38.95	39.00	39.04	39.07	39.12
43	39.24	39.26	39.28	39.31	39.35	39.39	39.44	39.48	39.52	39.57	39.62
44	39.72	39.74	39.77	39.80	39.84	39.88	39.94	39.98	40.03	40.09	40.13
45	40.22	40.23	40.26	40.30	40.35	40.40	40.45	40.50	40.56	40.61	40.66
46	40.72	40.74	40.77	40.81	40.86	40.92	40.98	41.04	41.11	41.15	41.21
47	41.24	41.25	41.27	41.31	41.36	41.41	41.46	41.52	41.59	41.71	41.77
48	41.76	41.78	41.82	41.87	41.94	42.01	42.08	42.15	42.22	42.29	42.35
49	42.29	42.31	42.35	42.40	42.48	42.56	42.64	42.72	42.80	42.88	42.94
50	42.82	42.84	42.88	42.95	43.03	43.11	43.20	43.29	43.38	43.48	43.54
51	43.35	43.38	43.42	43.49	43.58	43.67	43.77	43.87	43.96	44.07	44.15
52	43.89	43.91	43.96	44.03	44.13	44.23	44.33	44.44	44.55	44.67	44.76
53	44.42	44.44	44.50	44.58	44.68	44.79	44.91	45.02	45.15	45.27	45.38
54	44.95	44.98	45.04	45.12	45.24	45.36	45.48	45.60	45.74	45.89	46.00
55	45.51	45.53	45.60	45.69	45.81	45.94	46.06	46.20	46.35	46.50	46.63
56	46.07	46.10	46.17	46.26	46.39	46.52	46.67	46.82	46.96	47.13	47.28
57	46.65	46.68	46.75	46.85	46.99	47.14	47.29	47.45	47.61	47.78	47.94
58	47.24	47.27	47.34	47.45	47.60	47.76	47.92	48.10	48.26	48.44	48.62
59	47.83	47.87	47.94	48.06	48.22	48.38	48.55	48.75	48.92	49.12	49.32
60	48.43	48.47	48.56	48.68	48.83	49.01	49.21	49.41	49.61	49.82	50.03
61	49.04	49.09	49.18	49.31	49.48	49.67	49.88	50.09	50.31	50.53	50.75
62	49.64	49.70	49.79	49.93	50.12	50.33	50.55	50.78	51.01	51.25	51.48
63	50.25	50.31	50.41	50.57	50.77	50.99	51.22	51.47	51.72	52.00	52.21
64	50.85	50.92	51.02	51.19	51.41	51.64	51.89	52.15	52.42	52.73	53.04
65	51.44	51.52	51.63	51.82	52.04	52.29	52.55	52.83	53.11	53.39	53.66
66	52.02	52.11	52.22	52.42	52.66	52.92	53.21	53.50	53.79	54.09	54.38
67	52.58	52.68	52.80	53.02	53.27	53.55	53.84	54.15	54.46	54.77	55.08
68	53.13	53.24	53.36	53.59	53.85	54.15	54.46	54.79	55.12	55.44	55.77
69	53.66	53.77	53.90	54.14	54.42	54.73	55.06	55.41	55.75	56.09	56.43
70	54.16	54.28	54.42	54.66	54.96	55.29	55.64	56.00	56.36	56.72	57.07
71	54.62	54.75	54.90	55.16	55.48	55.82	56.18	56.56	56.94	57.31	57.69
72	55.06	55.19	55.34	55.62	55.95	56.32	56.70	57.09	57.48	57.88	58.27
73	55.45	55.60	55.76	56.05	56.40	56.78	57.17	57.58	58.00	58.41	58.82
74	55.82	55.98	56.13	56.44	56.80	57.20	57.62	58.04	58.47	58.90	59.32
75	56.14	56.30	56.46	56.79	57.17	57.58	58.02	58.46	58.91	59.35	59.79
76	56.65	56.82	56.98	57.32	57.69	58.11	58.55	59.00	59.45	59.89	60.33
77	57.13	57.30	57.46	57.79	58.17	58.59	59.04	59.49	59.94	60.39	60.84
78	57.56	57.73	57.89	58.23	58.61	59.04	59.49	59.94	60.40	60.85	61.30
79	57.95	58.12	58.29	58.63	59.01	59.44	59.89	60.35	60.81	61.26	61.71
80	58.30	58.47	58.64	58.98	59.37	59.80	60.26	60.71	61.17	61.63	62.08
81	58.61	58.78	58.95	59.29	59.68	60.11	60.57	61.03	61.50	61.95	62.41
82	58.87	59.05	59.22	59.56	59.96	60.39	60.85	61.31	61.78	62.24	62.70
83	59.11	59.28	59.45	59.80	60.19	60.63	61.09	61.55	62.02	62.48	62.95
84	59.30	59.48	59.65	60.00	60.39	60.83	61.30	61.76	62.23	62.69	63.16
85	59.47	59.65	59.82	60.17	60.56	61.00	61.47	61.93	62.40	62.87	63.33

Table B-180 may be extended as required to other ages and for other ratios on the same actuarial basis as the values published herein.

WISCONSIN RETIREMENT FUND

Am Reg Nov
Ret 4.11 Prescribed interest. The prescribed rate of interest shall be three per cent per annum compounded annually.

Ret 4.21 Survival rates. The survival rates shall be as follows:

Survival Rates

Assumed probability that participant will ultimately be granted a retirement annuity, a disability annuity, or that a death benefit will become payable on his account under section 66.908 (2) (aa), Wis. Stats.

Age	Survival Rate	Age	Survival Rate
15	.274	45	.988
16	.295	46	.991
17	.318	47	.994
18	.343	48	.996
19	.370	49	.998
20	.399	50	1.000
21	.430	51	1.000
22	.462	52	1.000
23	.495	53	1.000
24	.530	54	1.000
25	.565	55	1.000
26	.600	56	1.000
27	.635	57	1.000
28	.669	58	1.000
29	.702	59	1.000
30	.734	60	1.000
31	.764	61	1.000
32	.793	62	1.000
33	.821	63	1.000
34	.847	64	1.000
35	.871	65	1.000
36	.893	66	1.000
37	.912	67	1.000
38	.930	68	1.000
39	.944	69	1.000
40	.957	70	1.000
41	.966	71	1.000
42	.974	72	1.000
43	.980	73	1.000
44	.984	74	1.000

Am Reg Nov 11/57
Ret 4.31 Disability premiums. Pursuant to section 66.912 (3) (a), Wis. Stats., the disability benefit premiums shall be as follows:

Municipality Contribution Rates—Disability Benefits

The percentage is determined for each municipality as follows:

- (1) Determine the prior calendar year earnings of all active employees under age 65.
- (2) Determine the prior calendar year earnings of all active employees.
- (3) Divide item (1) by item (2).
- (4) Multiply the result in item (3) by 0.30%. The result is the percentage municipality rate for disability for the succeeding year.

Ret 4.32 Disability reserve. The amount credited to the reserve for annuities granted upon the granting of a disability annuity to a participating employe whose designated beneficiary would qualify to receive a death benefit under section 66.908 (2) (e), Wis. Stats., shall include a provision for such death benefit computed upon the basis of the 1937 standard annuity mortality table (male), rated up one year of age in the case of the employe and rated back four years of age in the case of the beneficiary; with interest at 3% per year.

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14