

## Appendix C - Special Minimum PIA Conversion Chart

<b>No. of Yrs. Creditable Coverage</b>	<b>Dec 1992 SPC MIN PIA 3% Increase</b>	<b>Family Maximum</b>	<b>No. of Yrs. Creditable Coverage</b>	<b>Dec 1992 SPC MIN PIA 3% Increase</b>	<b>Family Maximum</b>
11	24.50	36.90	21	270.90	406.60
12	48.90	73.80	22	295.40	443.40
13	73.70	111.00	23	320.20	480.90
14	98.30	147.70	24	344.80	517.70
15	122.90	184.40	25	369.30	554.30
16	147.60	221.80	26	394.20	591.90
17	172.20	258.70	27	418.90	628.70
18	196.90	295.60	28	443.30	665.40
19	221.50	332.60	29	467.90	702.60
20	246.00	369.30	30	492.50	739.30

### SPECIAL MINIMUM PIA CONVERSION CHART

<b>No. of Yrs. Creditable Coverage</b>	<b>Dec 1993 SPC MIN PIA 2.6% Increase</b>	<b>Family Maximum</b>	<b>No. of Yrs. Creditable Coverage</b>	<b>Dec 1993 SPC MIN PIA 2.6% Increase</b>	<b>Family Maximum</b>
11	25.10	37.80	21	277.90	417.10
12	50.10	75.70	22	303.00	454.90
13	75.60	113.80	23	328.50	493.40
14	100.80	151.50	24	353.70	531.10
15	126.00	189.10	25	378.90	568.70

16	151.40	227.50	26	404.40	607.20
17	176.60	265.40	27	429.70	645.00
18	202.00	303.20	28	454.80	682.70
19	227.20	341.20	29	480.00	720.80
20	252.30	378.90	30	505.30	758.50

SPECIAL MINIMUM PIA CONVERSION CHART

<b>No. of Yrs. Creditable Coverage</b>	<b>Dec 1994 SPC MIN PIA 2.8% Increase</b>	<b>Family Maximum</b>	<b>No. of Yrs. Creditable Coverage</b>	<b>Dec 1994 SPC MIN PIA 2.8% Increase</b>	<b>Family Maximum</b>
11	25.80	38.80	21	285.60	428.70
12	51.50	77.80	22	311.40	467.60
13	77.70	116.90	23	337.60	507.20
14	103.60	155.70	24	363.60	545.90
15	129.50	194.30	25	389.50	584.60
16	155.60	233.80	26	415.70	624.20
17	181.50	272.80	27	441.70	663.00
18	207.60	311.60	28	467.50	701.80
19	233.50	350.70	29	493.40	740.90
20	259.30	389.50	30	519.40	779.70

SPECIAL MINIMUM PIA CONVERSION CHART

<b>No. of Yrs. Creditable Coverage</b>	<b>Dec 1995 SPC MIN PIA 2.6% Increase</b>	<b>Family Maximum</b>	<b>No. of Yrs. Creditable Coverage</b>	<b>Dec 1995 SPC MIN PIA 2.6% Increase</b>	<b>Family Maximum</b>
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11	26.40	39.80	21	293.00	439.80
12	52.80	79.80	22	319.40	479.70
13	79.70	119.90	23	346.520.30	
14	106.20	159.70	24	373.00	560.00
15	132.80	199.30	25	399.60	599.70
16	159.60	239.80	26	426.50	640.40
17	186.20	279.80	27	453.10	680.20
18	212.90	319.70	28	479.60	720.00
19	239.50	359.80	29	506.20	760.10
20	266.00	399.60	30	532.90	799.90

SPECIAL MINIMUM PIA CONVERSION CHART

<b>No. of Yrs. Creditable Coverage</b>	<b>Dec 1996 SPC MIN PIA 2.9% Increase</b>	<b>Family Maximum</b>	<b>No. of Yrs Creditable. Coverage</b>	<b>Dec 1996 SPC MIN PIA 2.9% Increase</b>	<b>Family Maximum</b>
11	27.10	40.90	21	301.50	452.50
12	54.30	82.10	22	328.60	493.60
13	82.00	123.30	23	356.30	535.30
14	109.20	164.30	24	383.80	576.20
15	136.60	205.00	25	411.10	617.00
16	164.20	246.70	26	438.80	658.90
17	191.60	287.90	27	466.20	699.90
18	219.00	328.90	28	493.50	740.80
19	246.40	370.20	29	520.80	782.10
20	273.70	411.10	30	548.30	823.10

SPECIAL MINIMUM PIA CONVERSION CHART

No. of Yrs. Creditable Coverage	Dec 1997 SPC MIN PIA 2.1% Increase	Family Maximum	No. of Yrs. Creditable Coverage	Dec 1997 SPC MIN PIA 2.1% Increase	Family Maximum
11	27.60	41.70	21	307.80	462.00
12	55.40	83.80	22	335.50	503.90
13	83.70	125.80	23	363.70	546.50
14	111.40	167.70	24	391.80	588.30
15	139.40	209.30	25	419.70	629.90
16	167.60	251.80	26	448.00	672.70
17	195.60	293.90	27	475.90	714.50
18	223.50	335.80	28	503.80	756.30
19	251.50	377.90	29	531.70	798.50
20	279.40	419.70	30	559.80	840.30

**Appendix D - SS Act Insured Status Requirements And Divisor Months**

Effective 5-1-82

YEAR OF BIRTH	YEAR ATTAINED AGE 65, DIED OR AWARDED DF	FULLY INSURED		DIVISOR MONTHS 1951 START	
		Men	Women	Men	Women
1892	1957	6	6	24	24
1893	1958	7	6	24	24
1894	1959	8	6	36	24

1895	1960	9	6	48	24
1896	1961	10	7	60	24
1897	1962	11	8	72	36
1898	1963	12	9	84	48
1899	1964	13	10	96	60
1900	1965	14	11	108	72
1901	1966	15	12	120	84
1902	1967	16	13	132	96
1903	1968	17	14	144	108
1904	1969	18	15	156	120
1905	1970	19	16	168	132
1906	1971	20	17	180	144
1907	1972	21	18	192	156
1908	1973	22	19	204	168
1909	1974	23	20	216	180
1910	1975	24	21	228	192
1911	1976	24	22	228	204
1912	1977	24	23	228	216
1913	1978	24	24	228	228
1914	1979	25	25	240	240
1915	1980	26	26	252	252
1916	1981	27	27	264	264
1917	1982	28	28	276	276
1918	1983	29	29	288	288
1919	1984	30	30	300	300

1920	1985	31	31	312	312
1921	1986	32	32	324	324
1922	1987	33	33	336	336
1923	1988	34	34	348	348
1924	1989	35	35	360	360
1925	1990	36	36	372	372
1926	1991	37	37	384	384
1927	1992	38	38	396	396
1928	1993	39	39	408	408
1929	1994	40	40	420	420

### Appendix E - Age Reduction Table – EE and SP Ann. Awarded Before 10/81

Effective 5-1-82

TABLE TO DETERMINE AMOUNTS OF AGE REDUCTION AND REDUCED RATES FOR EMPLOYEE ANNUITIES AND SPOUSE ANNUITIES AWARDED BEFORE 10-1-81

Employee annuities, and spouse annuities awarded before 10-1-81, (other than 60/30 annuities) are reduced by 1/180 (5/9, of 1%) for each month of entitlement between age 62 and 65.

Reduction Months	Decimal For Amount of Reduction	Decimal For Reduced Rate
1	.00556	.99444
2	.01111	.98889
3	.01667	.98333
4	.02222	.97778
5	.02778	.97222

6	.03333	.96667
7	.03889	.96111
8	.04444	.95556
9	.05000	.95000
10	.05556	.94444
11	.06111	.93889
12	.06667	.93333
13	.07222	.92778
14	.07778	.92222
15	.08333	.91667
16	.08889	.91111
17	.09444	.90556
18	.10000	.90000
19	.10556	.89444
20	.11111	.88889
21	.11667	.88333
22	.12222	.87778
23	.12778	.87222
24	.13333	.86667
25	.13889	.86111
26	.14444	.85556
27	.15000	.85000
28	.15556	.84444
29	.16111	.83889
30	.16667	.83333

31	.17222	.82778
32	.17778	.82222
33	.18333	.81667
34	.18889	.81111
35	.19444	.80556
36	.20000	.80000

### Appendix F - Age Reduction Table- SP/Div. SP Awarded 10/1/81 or Later

Effective 5-1-82

TABLE TO DETERMINE AMOUNTS OF AGE REDUCTION AND REDUCED RATES FOR SPOUSE/DIVORCED SPOUSE ANNUITIES AWARDED 10-1-81 OR LATER WHO ATTAIN AGE 62 BEFORE 1/1/2000

Spouse annuities awarded 10-1-81 or later (other than 60/30 annuities) and divorced spouse annuities are reduced by 1/144 (25/36, of 1%) for each month of entitlement.

Reduction Months	Decimal For Amount of Reduction	Decimal For Reduced Rate
1	.00694	.99306
2	.01389	.98611
3	.02083	.97917
4	.02778	.97222
5	.03472	.96528
6	.04167	.95833
7	.04861	.95139
8	.05556	.94444
9	.06250	.93750
10	.06944	.93056

11	.07639	.92361
12	.08333	.91667
13	.09028	.90972
14	.09722	.90278
15	.10417	.89583
16	.11111	.88889
17	.11806	.88194
18	.12500	.87500
19	.13194	.86806
20	.13889	.86111
21	.14583	.85417
22	.15278	.84722
23	.15972	.84028
24	.16667	.83333
25	.17361	.82639
26	.18056	.81944
27	.18750	.81250
28	.19444	.80556
29	.20139	.79861
30	.20833	.79167
31	.21528	.78472
32	.22222	.77778
33	.22917	.77083
34	.23611	.76389
35	.24306	.75694

36	.25000	.75000
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## Appendix G - Age Red. Table – EE Age 62 – 1/2000 or Later – Less Than 30 Years of Service

TABLES TO DETERMINE AMOUNTS OF AGE REDUCTION FOR EMPLOYEE ANNUITANTS HAVING LESS THAN 30 YEARS OF SERVICE WHO ATTAIN AGE 62 ON 1/1/2000 OR LATER

Employee annuitants who attain age 62 on 1/1/2000 or later are subject to an increase in the age at which certain unreduced annuities can be paid. This is referred to as their Full Retirement Age (FRA).

The increased age reduction will apply to the tier 1 benefit and vested dual benefit for employees with less than 30 years of service. It will also apply to the tier 2 benefit of employees with less than 30 years of service who had no creditable railroad service prior to August 12, 1983.

The total age reduction factor equals 1/180 for each month of age reduction from 1 month through 36 months, added to 1/240 for each month of age reduction from 37 months through 60 months, when applicable.

<b>EE YOB</b>	<b>Yr Att. age 62</b>	<b>Ret age for unred. ann. (FRA)</b>	<b>Maximum No. Mos A/R for this YOB</b>	<b>Maximum A/R for this YOB</b>
1937 & earlier	1999 & earlier	65 yr 0 mo.	36	20.000%
1938	2000	65yr2mo.	38	20.833%
1939	2001	65yr4mo.	40	21.667%
1940	2002	65yr6mo.	42	22.500%
1941	2003	65yr8mo.	44	23.333%
1942	2004	65yr10mo.	46	24.167%
1943-54	2005-2016	66yr0mo.	48	25.000%
1955	2017	66yr2mo.	50	25.833%
1956	2018	66yr4mo.	52	26.667%
1957	2019	66yr6mo.	54	27.500%

1958	2020	66yr8mo.	56	28.333%
1959	2021	66yr10mo.	58	29.167%
1960 & later	2022 & later	67yr0mo.	60	30.000%

Count the number of months the employee is under full retirement age (FRA) based on the employee's year of birth using the table above. Using the table below, determine the age reduction factor corresponding to the total number of months the EE is under his FRA.

No. mos. A/R	Total A/R factor	No. mos. A/R	Total A/R factor
60	30.000%	30	16.667%
59	29.583%	29	16.111%
58	29.167%	28	15.556%
57	28.750%	27	15.000%
56	28.333%	26	14.444%
55	27.917%	25	13.889%
54	27.500%	24	13.333%
53	27.083%	23	12.778%
52	26.667%	22	12.222%
51	26.250%	21	11.667%
50	25.833%	20	11.111%
49	25.417%	19	10.556%
48	25.000%	18	10.000%
47	24.583%	17	9.444%
46	24.167%	16	8.889%
45	23.750%	15	8.333%

44	23.333%	14	7.778%
43	22.917%	13	7.222%
42	22.500%	12	6.667%
41	22.083%	11	6.111%
40	21.667%	10	5.556%
39	21.250%	9	5.000%
38	20.833%	8	4.444%
37	20.417%	7	3.889%
36	20.000%	6	3.333%
35	19.444%	5	2.778%
34	18.889%	4	2.222%
33	18.333%	3	1.667%
32	17.778%	2	1.111%
31	17.222%	1	0.556%

Example 1: An employee born 6/3/1942, has an ABD of 7/1/2004. The employee files for a reduced age 62 annuity. The employee will attain age 62 in 2004 and be entitled to a full unreduced annuity at age 65, 10 months. The age reduction is calculated:

6/2007 - age 65

4/2008 - add 10 months

7/2004 - ABD

Number of months under FRA = 45 months.

The age reduction factor is 23.750%.

Example 2: An employee born 10/2/1940, files for a reduced age 62 annuity with an ABD of 12/1/2002. The employee will attain age 62 in 2002. A full retirement annuity (FRA) will be payable at age 65 years, 6 months. The age reduction is calculated:

10/2005 - age 65

4/2006 - add 6 months

12/2002 - ABD

Number of months under FRA = 40 months.

The age reduction factor is 21.667%.

Example 3: An employee born on 2/1/1939, files for a reduced age annuity. The ABD is 1/1/2004. The FRA is payable at 65 years, 4 months. The age reduction is calculated:

1/2004 - age 65

5/2004 - add 4 months

1/2004 - ABD

Number of months under FRA = 4 months.

The age reduction factor is 2.222%.

### **Appendix H - Age Reduction Table- EE Age 62 – 1/2000 or Later – 60/30**

TABLES TO DETERMINE AMOUNTS OF AGE REDUCTION FOR EMPLOYEE AND SPOUSE ANNUITANTS RETIRING BEFORE AGE 62 WITH 30 YEARS OF SERVICE WHO ATTAIN AGE 62 ON 1/1/2000 OR LATER

- A) Employee annuitants who attain age 62 on 1/1/2000 or later are subject to an increase in the age at which certain unreduced annuities can be paid. This is referred to as their Full Retirement Age (FRA).

Early retirement reductions for those retiring with 30 or more years of service apply to tier 1 benefits only.

Employees retiring at age 62 with 30 years of service ARE NOT subject to any age reduction.

The total age reduction factors are based on 1/180 for each month under retirement age up to 36 months, added to 1/240 for each month of age reduction from 37 months through 60 months, if applicable.

	<b>Tier 1 portion of annuity is reduced by</b>	<b>Tier 1 portion of annuity is reduced by recalculated A/R% at</b>
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<b>EE YOB</b>	<b>this A/R %</b>	<b>age 62</b>
Before 1938	20.000%	19.444%
1938	20.833%*	20.417%
1939	21.667%*	21.250%
1940	22.500%	22.083%
1941	23.333%	22.917%
1942	24.167%	23.750%
1943-1954	25.000%	24.583%
1955	25.833%	25.417%
1956	26.667%	26.250%
1957	27.500%	27.083%
1958	28.333%	27.917%
1959	29.167%	28.750%
1960 or later	30.000%	29.583%

- If retirement is before the year 2000, only a 20% reduction is effective on the ABD, which will result in a slightly higher age reduction factor when the factor is recalculated at age 62.

Note: The recalculated age reduction factor at age 62 assumes the employee is NOT born on the second day of the month. If the employee is born on the second day of the month, the recalculated age reduction factor in the right-hand column will be the same as the pre-age 62 age reduction factor.

EXAMPLE: An employee born 7/5/41, has an ABD of 8/1/2001. The employee is filing for a reduced age 30/60 annuity. The tier 1 age reduction is 23.333%. When the employee turns age 62 (8/1/2003), the new age reduction will be 22.917%.

B) Spouse annuitants retiring before age 62 and the employee retires before age 62 with 30 years of service:

- The spouse's tier 1 amount will be one-half of the employee's annuity beginning date tier 1 amount.

- The spouse annuity tier 1 amount will be recomputed at age 62 (but not before the employee attains age 62) as shown below:

<b>Spouse DOB</b>	<b>Year Spouse Tier 1 Amount Will Be Recomputed Is</b>	<b>Age 62 Recomputed Tier 1 Amount Will Be Reduced By</b>
1937 or earlier	1999	25.000%
1938	2000	25.833%
1939	2001	26.667%
1940	2002	27.500%
1941	2003	28.333%
1942	2004	29.167%
1943-1954	2005-2016	30.000%
1955	2017	30.833%
1956	2018	31.667%
1957	2019	32.500%
1958	2020	33.333%
1959	2021	34.167%
1960 or later	2022 or later	35.000%

The above table assumes the full 36/180 month age reduction before actual age 65, as if the spouse was born on the second day of the month.

Retirement reductions for spouses or employees with 30 or more years of service only apply to tier 1 benefits and only if the employee retires before age 62.

EXAMPLE 1: An employee born on 3/4/42 files for a reduced 30/60 annuity. The ABD is 2/1/2003. The age reduction will be 24.167% on the employee's ABD. The spouse also files for a reduced 30/60 annuity with the same ABD. The spouse's DOB is 4/3/40. The spouse will receive 1/2 of the employee's age reduced tier 1. The employee's tier 1 is recalculated beginning 4/2004. The new age reduction factor for the employee will be 23.750%. The spouse's recalculated age reduction will be:

4/2005 - age 65

10/2005 - add 6 months

4/2004 - recalc ABD

Number of months under FRA = 18 months.

The spouse's recalculated age reduction factor is 12.500%.

EXAMPLE 2: An employee born on 10/3/39 files for a reduced 30/60 annuity. The ABD is 11/1/99. The ABD age reduction is 20.000%. The spouse later files for a reduced age 30/60, with a DOB of 8/8/41. The ABD will be 9/1/2001. The spouse will receive 1/2 of the employee's age reduced tier 1 on the spouse's ABD. The employee's tier 1 will be recalculated on 11/1/2001. The new age reduction for the employee will be 21.250%. The spouse's tier 1 will be recalculated on 9/1/2003. The spouse's recalculated age reduction will be:

8/2006 - spouse age 65

4/2007 - add 8 months

9/2003 - recalc ABD

Number of months under FRA = 43 months.

The spouse recalculation age reduction factor is 27.917%.

### Appendix I - Age Reduction Table – MA/XA Age 62 – 1/2000 or Later

#### TABLES TO DETERMINE AMOUNTS OF AGE REDUCTION FOR SPOUSES & DIVORCED SPOUSES ATTAINING AGE 62 ON 1/1/2000 OR LATER

Spouse/divorced spouse annuitants who attain age 62 on 1/1/2000 or later are subject to an increase in the age at which certain unreduced annuities can be paid. This is referred to as their Full Retirement Age (FRA).

The increased age reduction will apply to the tier 1 benefit with the maximum reduction gradually rising from 25% to 35% by the year 2022. The tier 2 reduction remains at 25% for a spouse if the employee had any railroad service before August 12, 1983.

The total age reduction factor equals 1/144 for each of the first 36 months under retirement age, added to 1/240 for each month of age reduction from 37 months through 60 months, if applicable.

		Age for	Max No. Mos.	
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<b>SP YOB</b>	<b>YR age 62</b>	<b>unreduced annuity (FRA)</b>	<b>A/R for this YOB</b>	<b>Max A/R for this YOB</b>
1937 or earlier	1999 & earlier	65 yrs 0 mo.	36 mo.	25.000%
1938	2000	65 yrs 2 mo.	38 mo.	25.833%
1939	2001	65 yrs 4 mo.	40 mo.	26.667%
1940	2002	65 yrs 6 mo.	42 mo.	27.500%
1941	2003	65 yrs 8 mo.	44 mo.	28.333%
1942	2004	65 yrs 10 mo.	46 mo.	29.167%
1943-54	2005-2016	66 yrs 0 mo.	48 mo.	30.000%
1955	2017	66 yrs 2 mo.	50 mo.	30.833%
1956	2018	66 yrs 4 mo.	52 mo.	31.667%
1957	2019	66 yrs 6 mo.	54 mo.	32.500%
1958	2020	66 yrs 8 mo.	56 mo.	33.333%
1959	2021	66 yrs 10mo	58 mo.	34.167%
1960 & later	2022 & later	67 yrs 0 mo.	60 mo.	35.000%

Count the number of months the spouse/divorced spouse is under full retirement age (FRA) based on the spouse/divorced spouse's year of birth using the table above. Using the table below, determine the age reduction factor corresponding to the number of months the MA/XA is under his/her FRA.

TABLE OF AGE REDUCTION FACTORS FOR SPOUSES OF EMPLOYEES WITH LESS THAN 30 YEARS OF SERVICE AND DIVORCED SPOUSES ATTAINING AGE 62 ON 1/1/2000 OR LATER

<b>NO. MOS. A/R</b>	<b>TOTAL A/R FACTOR</b>	<b>NO. MOS. A/R</b>	<b>TOTAL A/R FACTOR</b>
60	35.000%	30	20.833%
59	34.583%	29	20.139%

58	34.167%	28	19.444%
57	33.750%	27	18.750%
56	33.333%	26	18.056%
55	32.917%	25	17.361%
54	32.500%	24	16.667%
53	32.083%	23	15.972%
52	31.667%	22	15.278%
51	31.250%	21	14.583%
50	30.833%	20	13.889%
49	30.417%	19	13.194%
48	30.000%	18	12.500%
47	29.583%	17	11.806%
46	29.167%	16	11.111%
45	28.750%	15	10.417%
44	28.333%	14	9.722%
43	27.917%	13	9.028%
42	27.500%	12	8.333%
41	27.083%	11	7.639%
40	26.667%	10	6.944%
39	26.250%	9	6.250%
38	25.833%	8	5.556%
37	25.417%	7	4.861%
36	25.000%	6	4.167%
35	24.306%	5	3.472%

34	23.611%	4	2.778%
33	22.917%	3	2.083%
32	22.222%	2	1.389%
31	21.528%	1	0.694%

EXAMPLE 1: A spouse born on 8/3/40 files for a reduced age 62 annuity. The ABD is 1/1/2004. An FRA is payable at age 65 years, 6 months. The age reduction will be calculated:

8/2005 - age 65

2/2006 - add 6 months

1/2004 - recalc age 62 ABD

Number of months under FRA = 25 months.

The age reduction at age 62 is 17.361%.

EXAMPLE 2: A spouse files for a reduced age 62 annuity with an ABD of 6/1/2022. Her DOB is 3/8/60. An FRA is payable at 67 years, 0 months. The age reduction will be calculated:

3/2025 - age 65

3/2027 - add 24 months

6/2022 - ABD

Number of months under FRA = 57 months.

The age reduction factor is 33.750%.

## Appendix J - Spouse Annuity Maximums

For cases awarded prior to 10-1-81, the total of the spouse's tier I (before any reduction for her own SS benefits) and her tier II is subject to the spouse maximum.

Effective Date	Spouse Maximum
11-1-51	\$40.00
9-1-55	54.30

1-1-59	59.50
2-1-59	60.50
6-1-59	66.60
2-1-60	69.90
1-1-65	74.80
1-1-67	83.60
1-1-68	92.40
2-1-68	104.50
1-1-69	112.20
1-1-70	138.00
1-1-71	151.70
9-1-72	182.10
1-1-73	188.50
1-1-74	203.30
3-1-74	217.50
6-1-74	225.70
1-1-75	246.95
6-1-75	266.75
1-1-76	283.36
6-1-76	301.51
1-1-77	311.85
6-1-77	330.22
1-1-78	342.32
6-1-78	364.54

1-1-79	376.64
6-1-79	413.93
1-1-80	447.04
6-1-80	510.95
1-1-81	556.38
6-1-81	618.64
1-1-82	655.71
6-1-82	704.00*

\* The spouse maximum will no longer apply because a spouse annuity under the 1974 RR Act formula will always be less than this amount.

## **Appendix K - Age Reduction Table - Aged Widow(er)-Type Annuitants**

The following chart gives the reduction factors for all widow(er)-type annuitants who were either born before 1/2/1940 or have an annuity beginning date before 1/2000. If the annuitant does not meet these criteria, refer to appendices M through X for the correct reduction factors.

Remarried widow(er)'s and surviving divorced spouse's annuity rates are reduced by 19/40 of 1% for each month of entitlement between age 60 and 65. Aged widow(er)s annuity rates are reduced by the same factor; however, they are deemed to be age 62 on the annuity beginning date.

The amount of the reduced tier I rate is obtained by multiplying the widow(er)'s original rate or reduced for maximum rate by the appropriate decimal. Round the result, if not a multiple of \$.10, to the next lower multiple of \$.10.

The amount of the reduced tier II rate for cases in which the employee died 10-1-81 or later, did not retire before 10-1-81, is obtained by multiplying the widow(er)'s gross or reduced for maximum tier II by the appropriate decimal. Round the result to the nearest penny.

Decimals for Reduced Age Widow(er)'s Rate,

Remarried Widow(er)'s Rate or Surviving

Divorced Spouse's Rate

<b>Months under age 65 on ABD</b>	<b>Decimal for Reduced Rate</b>
1	.99525
2	.99050
3	.98575
4	.98100
5	.97625
6	.97150
7	.96675
8	.96200
9	.95725
10	.95250
11	.94775
12	.94300
13	.93825
14	.93350
15	.92875
16	.92400
17	.91925
18	.91450
19	.90975
20	.90500
21	.90025
22	.89550
23	.89075

24	.88600
25	.88125
26	.87650
27	.87175
28	.86700
29	.86225
30	.85750
31	.85275
32	.84800
33	.84325
34	.83850
35	.83375
36	.82900

Since aged widow(er)s are deemed to be age 62 under the RR Act, the following decimals for reduced rates apply to remarried widow(er)s and surviving divorced spouses only.

<b>Months under age 65 on ABD</b>	<b>Decimal for Reduced Rate</b>
37	.82425
38	.81950
39	.81475
40	.81000
41	.80525
42	.80050
43	.79575

44	.79100
45	.78625
46	.78150
47	.77675
48	.77200
49	.76725
50	.76250
51	.75775
52	.75300
53	.74825
54	.74350
55	.73875
56	.73400
57	.72925
58	.72450
59	.71975
60	.71500

### **Appendix L - Age Reduction Table - Disabled Widow(er)-Type Annuitants**

Use this chart to determine the age reduction factors for months under age 60 for disabled widow(er)s, remarried disabled widow(er)s and surviving disabled divorced spouses for dates before 1-1-1984. Effective 1-1-1984, they are deemed to be age 60. Use Appendix K to determine the age reduced rate effective 1-1984 or later.

The amount of the reduced tier I rate is obtained by multiplying the original or reduced for maximum rate by the appropriate decimal. Round the result down, if not a multiple of \$.10.

The amount of the reduced tier II rate for cases in which the employee died 10-1-81 or later and did not retire before 10-1-81 is obtained by multiplying the gross or reduced for maximum tier II by the appropriate decimal. Round the result to the nearest penny.

<b>Months under age 60 on ABD</b>	<b>Decimal for Reduced Rate</b>
1	.71321
2	.71142
3	.70963
4	.70784
5	.70605
6	.70426
7	.70247
8	.70068
9	.69889
10	.69710
11	.69531
12	.69352
13	.69173
14	.68994
15	.68815
16	.68636
17	.68457
18	.68278
19	.68099
20	.67920

21	.67741
22	.67562
23	.67383
24	.67204
25	.67025
26	.66846
27	.66667
28	.66488
29	.66309
30	.66130
31	.65951
32	.65772
33	.65593
34	.65414
35	.65235
36	.65056
37	.64877
38	.64698
39	.64519
40	.64340
41	.64161
42	.63982
43	.63803
44	.63624

45	.63445
46	.63266
47	.63087
48	.62908
49	.62729
50	.62550
51	.62371
52	.62192
53	.62013
54	.61834
55	.61655
56	.61476
57	.61297
58	.61118
59	.60939
60	.60760
61	.60581
62	.60402
63	.60223
64	.60044
65	.59865
66	.59686
67	.59507
68	.59328

69	.59149
70	.58970
71	.58791
72	.58612
73	.58433
74	.58254
75	.58075
76	.57896
77	.57717
78	.57538
79	.57359
80	.57180
81	.57001
82	.56822
83	.56643
84	.56464
85	.56285
86	.56106
87	.55927
88	.55748
89	.55569
90	.55390
91	.55211
92	.55032

93	.54853
94	.54674
95	.54495
96	.54316
97	.54137
98	.53958
99	.53779
100	.53600
101	.53421
102	.53242
103	.53063
104	.52884
105	.52705
106	.52526
107	.52347
108	.52168
109	.51989
110	.51810
111	.51631
112	.51452
113	.51273
114	.57094
115	.50915
116	.50736

117	.50557
118	.50378
119	.50199
120	.50020

## Appendix M - Age Reduction Factors For Widow(er)s, Surviving Divorced Spouses, and Remarried Widow(er)s

Age reductions apply to all regular aged widow(er)s, remarried widow(er)s, surviving divorced spouses and disabled widow(er)s under FRA on the WIA OBD (Widow Insurance Annuity Original Beginning Date).

- Regular age widow(er) between the ages 60-61 are deemed to be age 62 on the WIA OBD. Regular age widow(er) between the age 62 and FRA count the number of months under FRA on the WIA OBD to compute the age reduction.
- Remarried widow(er)s and surviving divorced spouses count the number of age reduction months based on their age on the OBD and their FRA attainment. They are not deemed to be age 62. They receive the maximum number of age reduction months.
- Disabled widow(er): Effective January 1, 1984 a disabled widow(er) receives a 100% share of the PIA or maximum reduced by 19/40 of 1% for each month between age 60 and 65. There is no additional reduction for months of entitlement before age 60.

Beginning in the year 2000, the eligibility age for a full widow(er)'s annuity will gradually rise from 65 to 67. The maximum reduction for disabled widower(er)s will remain at 28.5%; however, the maximum number of reduction months can now exceed 60.

The Basic formula to compute the monthly age reduction amount:

Step 1: Determine the monthly age reduction percent:

See Appendix N last column for the percent or to manually calculate it:

Divide 28.5% by the maximum number of age reduction months for the date of birth. Carry the results to 7 decimal places.

Step 2: Determine the Age Reduction Factor.

Multiply the number of months the widow(er) is under FRA on the original beginning annuity date times the factor from Step 1 (or Appendix N).

Subtract the results from 1 and drop the last two decimal (DO NOT ROUND).

Step 3: Calculate the widow(er)'s age reduced amount.

Multiply the results from Step 2 by the PIA. Round down to the dime.

Example 1: Aged Widow(er) DOB 5-5-1934 OBD 9-1-1996 PIA 1651.80

FRA 5-1999 Based on date of birth and Appendix N

Months under FRA 32

FRA Attainment Date: 1999-05

Less the OBD Date: 1996-09

Equals Months  $2 \times 12 + 8 = 32$

Under FRA

Step 1: Maximum reduction months 60.

$$.285/60 = .0047500$$

Step 2:  $32 \times .0047500 = .1520000$

$$1 - .1520000 = .84800$$

Step 3:  $1651.80 \times .84800 = 1400.70$

Example 2: Aged Widow(er) DOB 6-16-1943 OBD 6-1-2005 PIA 1651.80

FRA 2-2009 Based on date of birth and Appendix N

Months under FRA 44

FRA Attainment Date: 2009-02

Less the OBD Date: 2005-06

Equals Months  $3 \times 12 + 8 = 44$

Under FRA

Step 1: Maximum reduction months 68.

$$.285/68 = .0041911$$

Step 2:  $44 \times .0041911 = .1844084$

$$1 - .1844084 = .81559$$

$$\text{Step 3: } 1651.80 \times .81559 = 1347.10$$

Example 3: Remarried Widow or Surviving Divorced Spouse

DOB 6-16-1941 OBD 8-1-2005 PIA 1651.80

FRA 10-2006 Based on date of birth and Appendix N

Months under FRA 14

FRA Attainment Date: 2006-10

Less the OBD Date: 2005-08

Equals Months  $12 + 2 = 14$

Under FRA

Step 1: Maximum reduction months 64.

$$.285 / 64 = .0044531$$

Step 2:  $14 \times .0044531 = .0623434$

$$1 - .0623434 = .9376566$$

Step 3:  $1651.80 \times .9376566 = 1548.80$

### Appendix N – Chart on Widow(er)s, Surviving Divorced Spouses, and Remarried Widow(er)s' Age Reduction

This chart is to help in the calculation the age reduction for Widow Annuities. The last column is the Factor to be used with Appendix M.

Date of Birth	FRA	28.5% maximum age reduction months	Step 1 results: Factor to use for Step 2 in Appendix E
Before 1-2-1940	65 years	.285/60	.0047500
1-2-1940 through 1-1-1941	65 years and 2 months	.285/62	.0045967

1-2-1941 through 1-1-1942	65 years and 4 months	.285/64	.0044531
1-2-1942 through 1-1-1943	65 years and 6 months	.285/66	.0043181
1-2-1943 through 1-1-1944	65 years and 8 months	.285/68	.0041911
1-2-1944 through 1-1-1945	65 years and 10 months	.285/70	.0040714
1-2-1945 through 1-1-1957	66 years	.285/72	.0039583
1-2-1957 through 1-1-1958	66 years and 2 months	.285/74	.0038513
1-2-1958 through 1-1-1959	66 years and 4 months	.285/76	.0037500
1-2-1959 through 1-1-1960	66 years and 6 months	.285/78	.0036538
1-2-1960 through 1-1-1961	66 years and 8 months	.285/80	.0035625
1-2-1961 through 1-1-1962	66 years and 10 months	.285/82	.0034756
1-2-1962 and Later	67 years	.285/84	.0033928