CITY of EL PASO
EMPLOYEES RETIREMENT TRUST

RETIREMENT OFFICE STAFF

Robert Ash, M.B.A., J.D.
Pension Administrator & Legal Advisor

Pete Delgado M.B.A.
Deputy Pension Administrator

Alma R. Duenas
Benefits/Budget Specialist

Esmeralda Aguirre
Benefits Technician

Pauline Castillo
Benefits Technician

David Garcia
Pension Payroll & A/P Specialist

Karina Chavez
Retiree Coordinator/Data Entry

CITY COUNCIL APPROVES AMENDMENT & RESOLUTION

On April 17, 2018, City Council approved an ordinance amending chapter 2.64 concerning the appointment of trustees, changing the terms of office for certain trustees, changing the fund name, defines termination date, changing the time to apply for a disability retirement, prescribing procedures for filling vacancies on the board, imposing educational requirements on trustees, providing for the automatic removal of trustees and clarifying the method for buying back service credit for members who are re-employed.

Additionally, City Council approved a resolution modifying factors used in early, deferred and optional retirement elections/settlements made by participants at the time of their retirement. As part of the retirement application process, employees are required to select an option regarding survivor's benefit. The available options are calculated using actuarial factors based on mortality tables. The actuarial factor tables also include reduction factors that are used in calculating early retirement. These factors are periodically updated based on the use of new mortality tables.

We encourage you to take a moment to review the summary of changes to the Pension Ordinance and the actuarial factor tables.

CHANGES TO THE PENSION ORDINANCE CHAPTER 2.64

Chapter 2.64.010: Changes the name of the fund from City Employees' Pension Fund to City of El Paso Employees Retirement Trust.

Chapter 2.64.020: Removes the requirement for the retiree representative on the Board of Trustees to be a resident of the City.

Chapter 2.64.030 (A): Allows one of the two City Council appointees to be the Mayor.

Chapter 2.64.030 (B): Places a lifetime term limit for Board members appointed by the Mayor. Terms for appointed Board members will be 2-years and terms for elected employee representatives will be staggered 4-year terms expiring in odd numbered years. In order to transition to the 4-year terms City employee trustees elected in April 2017 will serve to April 2021 and City employees elected in April 2018 will serve a 5-year term until April 2023.

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(cont'd) **CHANGES TO THE PENSION ORDINANCE CHAPTER 2.64**

Chapter 2.64.030 (C): Provides for automatic removal of a Board member who misses 4 regularly scheduled board meetings in a calendar year.

Chapter 2.64.030 (D) is added: Provides for automatic removal of a Board members who does not meet the education requirements of the State Pension Review Board as mandated by State law.

Chapter 2.64.040: Provides for notice of an appointed vacancy and the Board's authority to fill the vacancy, should a replacement not be appointed by the Mayor within 30-days.

Chapter 2.64.070: Changes the title of Pension Administrator to chief executive of the fund as designated by the Board of trustees.

Chapter 2.64.120 (H) (3): Clarifies the amount a rehired retiree must pay back the Fund in an amount to make the fund whole, should they be rehired at a higher salary and tie their services periods together.

Chapter 2.64.120 (H) (5): Same as the above for Tier 2 participants who are rehired by the City and tie their service periods together.

Section 2.64.200 adds subsection A 3: Defines the term "effective termination date."

Section 2.64.210 (A) and **Section 2.64.210 B:** Allows for 30-days from the date of termination for participants to apply for a disability retirement either due to a job related or nonjob related disability.

Section 2.64.210 (G) is added to clarify when termination occurs for applying for a disability retirement.

Chapter 2.64.240 (A): Clarifies that the election an optional settlement must be made at the time the participant applies for retirement.

Table 1
El Paso City Employees' Pension Fund
Factors for Converting from Joint and 2/3 Contingent to Joint and 50% Contingent

Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of 1/2 the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant

Age of Joint Pensioner	Age of Participant													
	40	41	42	43	44	45	46	47	48	49	50	51	52	53
30	1.0085	1.0092	1.0100	1.0108	1.0117	1.0127	1.0138	1.0149	1.0161	1.0174	1.0187	1.0199	1.0212	1.0225
31	1.0083	1.0090	1.0098	1.0106	1.0115	1.0125	1.0135	1.0147	1.0159	1.0171	1.0185	1.0197	1.0209	1.0222
32	1.0081	1.0088	1.0096	1.0104	1.0113	1.0123	1.0133	1.0144	1.0156	1.0169	1.0183	1.0194	1.0207	1.0220
33	1.0080	1.0087	1.0094	1.0102	1.0111	1.0121	1.0131	1.0142	1.0154	1.0167	1.0180	1.0192	1.0204	1.0217
34	1.0078	1.0085	1.0092	1.0100	1.0109	1.0119	1.0129	1.0140	1.0152	1.0164	1.0178	1.0189	1.0201	1.0214
35	1.0076	1.0083	1.0090	1.0098	1.0107	1.0116	1.0127	1.0137	1.0149	1.0162	1.0175	1.0186	1.0198	1.0211
36	1.0074	1.0081	1.0088	1.0096	1.0105	1.0114	1.0124	1.0135	1.0146	1.0159	1.0172	1.0183	1.0195	1.0208
37	1.0072	1.0079	1.0086	1.0094	1.0103	1.0112	1.0122	1.0132	1.0144	1.0156	1.0169	1.0180	1.0192	1.0205
38	1.0070	1.0077	1.0084	1.0092	1.0100	1.0109	1.0119	1.0130	1.0141	1.0153	1.0166	1.0177	1.0189	1.0202
39	1.0069	1.0075	1.0082	1.0090	1.0098	1.0107	1.0116	1.0127	1.0138	1.0150	1.0163	1.0174	1.0186	1.0198
40	1.0067	1.0073	1.0080	1.0087	1.0095	1.0104	1.0114	1.0124	1.0135	1.0147	1.0160	1.0171	1.0182	1.0194
41	1.0065	1.0071	1.0078	1.0085	1.0093	1.0102	1.0111	1.0121	1.0132	1.0144	1.0156	1.0167	1.0179	1.0191
42	1.0063	1.0069	1.0075	1.0083	1.0090	1.0099	1.0108	1.0118	1.0129	1.0140	1.0153	1.0164	1.0175	1.0187
43	1.0061	1.0067	1.0073	1.0080	1.0088	1.0096	1.0105	1.0115	1.0126	1.0137	1.0149	1.0160	1.0171	1.0183
44	1.0059	1.0065	1.0071	1.0078	1.0085	1.0094	1.0102	1.0112	1.0122	1.0134	1.0146	1.0156	1.0167	1.0179
45	1.0057	1.0062	1.0069	1.0075	1.0083	1.0091	1.0099	1.0109	1.0119	1.0130	1.0142	1.0152	1.0163	1.0174
46	1.0055	1.0060	1.0066	1.0073	1.0080	1.0088	1.0096	1.0106	1.0116	1.0127	1.0138	1.0148	1.0159	1.0170
47	1.0053	1.0058	1.0064	1.0071	1.0078	1.0085	1.0094	1.0103	1.0112	1.0123	1.0135	1.0144	1.0155	1.0166
48	1.0051	1.0056	1.0062	1.0068	1.0075	1.0082	1.0091	1.0099	1.0109	1.0119	1.0131	1.0140	1.0150	1.0161
49	1.0049	1.0054	1.0060	1.0066	1.0072	1.0080	1.0088	1.0096	1.0106	1.0116	1.0127	1.0136	1.0146	1.0157
50	1.0047	1.0052	1.0057	1.0063	1.0070	1.0077	1.0085	1.0093	1.0102	1.0112	1.0123	1.0132	1.0142	1.0152
51	1.0045	1.0050	1.0055	1.0061	1.0067	1.0074	1.0082	1.0090	1.0099	1.0109	1.0119	1.0128	1.0138	1.0148
52	1.0043	1.0048	1.0053	1.0059	1.0065	1.0071	1.0079	1.0087	1.0096	1.0105	1.0115	1.0124	1.0133	1.0143
53	1.0042	1.0046	1.0051	1.0056	1.0062	1.0069	1.0076	1.0084	1.0092	1.0102	1.0112	1.0120	1.0129	1.0139
54	1.0040	1.0044	1.0049	1.0054	1.0060	1.0066	1.0073	1.0081	1.0089	1.0098	1.0108	1.0116	1.0125	1.0134
55	1.0038	1.0042	1.0047	1.0052	1.0057	1.0064	1.0070	1.0078	1.0086	1.0094	1.0104	1.0112	1.0120	1.0129
56	1.0036	1.0040	1.0045	1.0050	1.0055	1.0061	1.0067	1.0075	1.0082	1.0091	1.0100	1.0108	1.0116	1.0125
57	1.0035	1.0039	1.0043	1.0047	1.0053	1.0058	1.0065	1.0072	1.0079	1.0087	1.0097	1.0104	1.0112	1.0120
58	1.0033	1.0037	1.0041	1.0045	1.0050	1.0056	1.0062	1.0069	1.0076	1.0084	1.0093	1.0100	1.0107	1.0115
59	1.0031	1.0035	1.0039	1.0043	1.0048	1.0053	1.0059	1.0066	1.0073	1.0080	1.0089	1.0096	1.0103	1.0111
60	1.0030	1.0033	1.0037	1.0041	1.0046	1.0051	1.0056	1.0063	1.0070	1.0077	1.0085	1.0092	1.0099	1.0106
61	1.0028	1.0031	1.0035	1.0039	1.0043	1.0048	1.0054	1.0060	1.0066	1.0074	1.0082	1.0088	1.0094	1.0102
62	1.0027	1.0030	1.0033	1.0037	1.0041	1.0046	1.0051	1.0057	1.0063	1.0070	1.0078	1.0084	1.0090	1.0097
63	1.0025	1.0028	1.0031	1.0035	1.0039	1.0044	1.0049	1.0054	1.0060	1.0067	1.0074	1.0080	1.0086	1.0093
64	1.0024	1.0026	1.0030	1.0033	1.0037	1.0041	1.0046	1.0051	1.0057	1.0064	1.0071	1.0076	1.0082	1.0088
65	1.0022	1.0025	1.0028	1.0031	1.0035	1.0039	1.0044	1.0049	1.0054	1.0060	1.0067	1.0072	1.0078	1.0084
66	1.0021	1.0023	1.0026	1.0029	1.0033	1.0037	1.0041	1.0046	1.0051	1.0057	1.0064	1.0069	1.0074	1.0079
67	1.0019	1.0022	1.0024	1.0027	1.0031	1.0035	1.0039	1.0043	1.0048	1.0054	1.0060	1.0065	1.0070	1.0075
68	1.0018	1.0020	1.0023	1.0026	1.0029	1.0032	1.0036	1.0041	1.0046	1.0051	1.0057	1.0061	1.0066	1.0071
69	1.0017	1.0019	1.0021	1.0024	1.0027	1.0030	1.0034	1.0038	1.0043	1.0048	1.0054	1.0058	1.0062	1.0067
70	1.0015	1.0017	1.0020	1.0022	1.0025	1.0028	1.0032	1.0036	1.0040	1.0045	1.0051	1.0055	1.0059	1.0063
71	1.0014	1.0016	1.0018	1.0021	1.0023	1.0026	1.0030	1.0034	1.0038	1.0042	1.0048	1.0051	1.0055	1.0059
72	1.0013	1.0015	1.0017	1.0019	1.0022	1.0024	1.0028	1.0031	1.0035	1.0040	1.0045	1.0048	1.0052	1.0056
73	1.0012	1.0014	1.0015	1.0018	1.0020	1.0023	1.0026	1.0029	1.0033	1.0037	1.0042	1.0045	1.0048	1.0052
74	1.0011	1.0012	1.0014	1.0016	1.0018	1.0021	1.0024	1.0027	1.0030	1.0034	1.0039	1.0042	1.0045	1.0048
75	1.0010	1.0011	1.0013	1.0015	1.0017	1.0019	1.0022	1.0025	1.0028	1.0032	1.0036	1.0039	1.0042	1.0045
76	1.0009	1.0010	1.0012	1.0014	1.0015	1.0018	1.0020	1.0023	1.0026	1.0030	1.0034	1.0036	1.0039	1.0042
77	1.0008	1.0009	1.0011	1.0012	1.0014	1.0016	1.0018	1.0021	1.0024	1.0027	1.0031	1.0034	1.0036	1.0039
78	1.0007	1.0008	1.0010	1.0011	1.0013	1.0015	1.0017	1.0019	1.0022	1.0025	1.0029	1.0031	1.0033	1.0036
79	1.0007	1.0008	1.0009	1.0010	1.0012	1.0013	1.0015	1.0018	1.0020	1.0023	1.0026	1.0028	1.0031	1.0033
80	1.0006	1.0007	1.0008	1.0009	1.0010	1.0012	1.0014	1.0016	1.0018	1.0021	1.0024	1.0026	1.0028	1.0030

Interest Rate: 7.50%

Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Table 1
El Paso City Employees' Pension Fund
Factors for Converting from Joint and 2/3 Contingent to Joint and 50% Contingent

Age of Joint Pensioner	Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of 1/2 the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant													
	Age of Participant													
	54	55	56	57	58	59	60	61	62	63	64	65	66	67
30	1.0239	1.0253	1.0269	1.0285	1.0302	1.0321	1.0340	1.0361	1.0383	1.0407	1.0432	1.0459	1.0488	1.0518
31	1.0236	1.0251	1.0266	1.0282	1.0299	1.0318	1.0337	1.0358	1.0380	1.0404	1.0429	1.0456	1.0485	1.0515
32	1.0234	1.0248	1.0263	1.0279	1.0296	1.0315	1.0334	1.0355	1.0377	1.0401	1.0426	1.0453	1.0481	1.0511
33	1.0231	1.0245	1.0260	1.0276	1.0293	1.0312	1.0331	1.0352	1.0374	1.0398	1.0423	1.0449	1.0478	1.0508
34	1.0228	1.0242	1.0257	1.0273	1.0290	1.0308	1.0328	1.0348	1.0370	1.0394	1.0419	1.0446	1.0474	1.0504
35	1.0225	1.0239	1.0254	1.0270	1.0287	1.0305	1.0324	1.0345	1.0367	1.0390	1.0415	1.0442	1.0470	1.0500
36	1.0222	1.0236	1.0250	1.0266	1.0283	1.0301	1.0320	1.0341	1.0363	1.0386	1.0411	1.0438	1.0466	1.0496
37	1.0218	1.0232	1.0247	1.0263	1.0279	1.0297	1.0316	1.0337	1.0359	1.0382	1.0407	1.0433	1.0461	1.0491
38	1.0215	1.0229	1.0243	1.0259	1.0276	1.0293	1.0312	1.0333	1.0355	1.0378	1.0402	1.0429	1.0457	1.0486
39	1.0211	1.0225	1.0239	1.0255	1.0271	1.0289	1.0308	1.0328	1.0350	1.0373	1.0398	1.0424	1.0452	1.0481
40	1.0207	1.0221	1.0235	1.0251	1.0267	1.0285	1.0304	1.0324	1.0345	1.0368	1.0393	1.0419	1.0447	1.0476
41	1.0203	1.0217	1.0231	1.0246	1.0263	1.0280	1.0299	1.0319	1.0340	1.0363	1.0388	1.0414	1.0441	1.0471
42	1.0199	1.0213	1.0227	1.0242	1.0258	1.0275	1.0294	1.0314	1.0335	1.0358	1.0382	1.0408	1.0436	1.0465
43	1.0195	1.0208	1.0222	1.0237	1.0253	1.0271	1.0289	1.0309	1.0330	1.0352	1.0377	1.0402	1.0430	1.0459
44	1.0191	1.0204	1.0218	1.0233	1.0248	1.0265	1.0284	1.0303	1.0324	1.0347	1.0371	1.0396	1.0424	1.0453
45	1.0187	1.0199	1.0213	1.0228	1.0243	1.0260	1.0278	1.0298	1.0318	1.0341	1.0365	1.0390	1.0417	1.0446
46	1.0182	1.0195	1.0208	1.0223	1.0238	1.0255	1.0273	1.0292	1.0312	1.0334	1.0358	1.0383	1.0410	1.0439
47	1.0177	1.0190	1.0203	1.0217	1.0233	1.0249	1.0267	1.0286	1.0306	1.0328	1.0351	1.0376	1.0403	1.0432
48	1.0173	1.0185	1.0198	1.0212	1.0227	1.0243	1.0261	1.0279	1.0300	1.0321	1.0345	1.0369	1.0396	1.0424
49	1.0168	1.0180	1.0193	1.0206	1.0221	1.0237	1.0254	1.0273	1.0293	1.0314	1.0337	1.0362	1.0388	1.0416
50	1.0163	1.0175	1.0187	1.0201	1.0215	1.0231	1.0248	1.0266	1.0286	1.0307	1.0330	1.0354	1.0380	1.0408
51	1.0158	1.0170	1.0182	1.0195	1.0210	1.0225	1.0242	1.0260	1.0279	1.0300	1.0323	1.0347	1.0373	1.0400
52	1.0154	1.0165	1.0177	1.0190	1.0204	1.0219	1.0235	1.0253	1.0272	1.0293	1.0315	1.0339	1.0365	1.0392
53	1.0149	1.0160	1.0171	1.0184	1.0198	1.0213	1.0229	1.0246	1.0265	1.0286	1.0308	1.0331	1.0356	1.0384
54	1.0144	1.0155	1.0166	1.0178	1.0192	1.0206	1.0222	1.0239	1.0258	1.0278	1.0300	1.0323	1.0348	1.0375
55	1.0139	1.0149	1.0160	1.0172	1.0186	1.0200	1.0215	1.0232	1.0250	1.0270	1.0291	1.0314	1.0339	1.0366
56	1.0134	1.0144	1.0155	1.0167	1.0179	1.0193	1.0208	1.0225	1.0243	1.0262	1.0283	1.0306	1.0330	1.0356
57	1.0129	1.0139	1.0149	1.0161	1.0173	1.0187	1.0201	1.0217	1.0235	1.0254	1.0275	1.0297	1.0321	1.0347
58	1.0124	1.0134	1.0144	1.0155	1.0167	1.0180	1.0194	1.0210	1.0227	1.0246	1.0266	1.0288	1.0311	1.0337
59	1.0119	1.0128	1.0138	1.0149	1.0160	1.0173	1.0187	1.0202	1.0219	1.0237	1.0257	1.0278	1.0301	1.0326
60	1.0114	1.0123	1.0132	1.0143	1.0154	1.0166	1.0180	1.0194	1.0211	1.0228	1.0247	1.0268	1.0291	1.0316
61	1.0109	1.0118	1.0127	1.0137	1.0147	1.0159	1.0172	1.0187	1.0202	1.0219	1.0238	1.0259	1.0281	1.0305
62	1.0105	1.0112	1.0121	1.0131	1.0141	1.0152	1.0165	1.0179	1.0194	1.0211	1.0229	1.0248	1.0270	1.0293
63	1.0100	1.0107	1.0116	1.0125	1.0134	1.0145	1.0157	1.0171	1.0185	1.0202	1.0219	1.0238	1.0259	1.0282
64	1.0095	1.0102	1.0110	1.0119	1.0128	1.0138	1.0150	1.0163	1.0177	1.0192	1.0209	1.0228	1.0248	1.0271
65	1.0090	1.0097	1.0105	1.0113	1.0122	1.0132	1.0143	1.0155	1.0169	1.0183	1.0200	1.0218	1.0237	1.0259
66	1.0086	1.0092	1.0099	1.0107	1.0115	1.0125	1.0135	1.0147	1.0160	1.0174	1.0190	1.0207	1.0226	1.0247
67	1.0081	1.0087	1.0094	1.0101	1.0109	1.0118	1.0128	1.0139	1.0152	1.0165	1.0181	1.0197	1.0215	1.0235
68	1.0077	1.0082	1.0089	1.0096	1.0103	1.0112	1.0121	1.0132	1.0144	1.0157	1.0171	1.0187	1.0204	1.0224
69	1.0072	1.0078	1.0084	1.0090	1.0097	1.0105	1.0114	1.0124	1.0135	1.0148	1.0162	1.0177	1.0193	1.0212
70	1.0068	1.0073	1.0079	1.0085	1.0091	1.0099	1.0108	1.0117	1.0128	1.0139	1.0152	1.0167	1.0183	1.0200
71	1.0064	1.0069	1.0074	1.0079	1.0086	1.0093	1.0101	1.0110	1.0120	1.0131	1.0143	1.0157	1.0172	1.0189
72	1.0060	1.0064	1.0069	1.0074	1.0080	1.0087	1.0094	1.0103	1.0112	1.0123	1.0134	1.0147	1.0161	1.0177
73	1.0056	1.0060	1.0065	1.0070	1.0075	1.0081	1.0088	1.0096	1.0105	1.0115	1.0125	1.0138	1.0151	1.0166
74	1.0052	1.0056	1.0060	1.0065	1.0070	1.0076	1.0082	1.0089	1.0098	1.0107	1.0117	1.0128	1.0141	1.0155
75	1.0048	1.0052	1.0056	1.0060	1.0065	1.0070	1.0076	1.0083	1.0091	1.0099	1.0109	1.0119	1.0131	1.0145
76	1.0045	1.0048	1.0052	1.0056	1.0060	1.0065	1.0071	1.0077	1.0084	1.0092	1.0101	1.0111	1.0122	1.0134
77	1.0042	1.0045	1.0048	1.0052	1.0056	1.0060	1.0065	1.0071	1.0078	1.0085	1.0093	1.0102	1.0113	1.0124
78	1.0038	1.0041	1.0044	1.0048	1.0051	1.0055	1.0060	1.0065	1.0071	1.0078	1.0086	1.0094	1.0104	1.0115
79	1.0035	1.0038	1.0041	1.0044	1.0047	1.0051	1.0055	1.0060	1.0066	1.0072	1.0079	1.0087	1.0096	1.0106
80	1.0032	1.0035	1.0037	1.0040	1.0043	1.0047	1.0051	1.0055	1.0060	1.0066	1.0072	1.0079	1.0088	1.0097

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Table 1
El Paso City Employees' Pension Fund
Factors for Converting from Joint and 2/3 Contingent to Joint and 50% Contingent

Age of Joint Pensioner	Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of 1/2 the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant												
	Age of Participant												
	68	69	70	71	72	73	74	75	76	77	78	79	80
30	1.0550	1.0584	1.0619	1.0657	1.0696	1.0738	1.0781	1.0827	1.0875	1.0925	1.0977	1.1031	1.1088
31	1.0547	1.0580	1.0616	1.0654	1.0693	1.0734	1.0778	1.0824	1.0871	1.0921	1.0973	1.1028	1.1084
32	1.0543	1.0577	1.0613	1.0650	1.0689	1.0731	1.0774	1.0820	1.0868	1.0918	1.0970	1.1024	1.1081
33	1.0539	1.0573	1.0609	1.0646	1.0686	1.0727	1.0771	1.0816	1.0864	1.0914	1.0966	1.1020	1.1077
34	1.0536	1.0569	1.0605	1.0642	1.0682	1.0723	1.0767	1.0812	1.0860	1.0910	1.0962	1.1016	1.1073
35	1.0532	1.0565	1.0601	1.0638	1.0677	1.0719	1.0762	1.0808	1.0855	1.0905	1.0958	1.1012	1.1069
36	1.0527	1.0561	1.0596	1.0634	1.0673	1.0714	1.0758	1.0803	1.0851	1.0901	1.0953	1.1007	1.1064
37	1.0523	1.0556	1.0592	1.0629	1.0668	1.0709	1.0753	1.0798	1.0846	1.0896	1.0948	1.1003	1.1059
38	1.0518	1.0551	1.0587	1.0624	1.0663	1.0704	1.0748	1.0793	1.0841	1.0891	1.0943	1.0997	1.1054
39	1.0513	1.0546	1.0582	1.0619	1.0658	1.0699	1.0742	1.0788	1.0835	1.0885	1.0937	1.0992	1.1049
40	1.0508	1.0541	1.0576	1.0613	1.0652	1.0693	1.0736	1.0782	1.0829	1.0879	1.0931	1.0986	1.1043
41	1.0502	1.0535	1.0570	1.0607	1.0646	1.0687	1.0730	1.0776	1.0823	1.0873	1.0925	1.0980	1.1036
42	1.0496	1.0529	1.0564	1.0601	1.0640	1.0681	1.0724	1.0769	1.0817	1.0866	1.0919	1.0973	1.1030
43	1.0490	1.0523	1.0558	1.0595	1.0633	1.0674	1.0717	1.0762	1.0810	1.0859	1.0912	1.0966	1.1023
44	1.0483	1.0516	1.0551	1.0588	1.0626	1.0667	1.0710	1.0755	1.0802	1.0852	1.0904	1.0958	1.1015
45	1.0477	1.0509	1.0544	1.0581	1.0619	1.0660	1.0703	1.0748	1.0795	1.0844	1.0896	1.0951	1.1007
46	1.0470	1.0502	1.0537	1.0573	1.0611	1.0652	1.0695	1.0740	1.0787	1.0836	1.0888	1.0942	1.0999
47	1.0462	1.0495	1.0529	1.0565	1.0603	1.0644	1.0686	1.0731	1.0778	1.0828	1.0880	1.0934	1.0990
48	1.0454	1.0487	1.0521	1.0557	1.0595	1.0635	1.0678	1.0722	1.0769	1.0819	1.0870	1.0925	1.0981
49	1.0446	1.0478	1.0512	1.0548	1.0586	1.0626	1.0669	1.0713	1.0760	1.0809	1.0861	1.0915	1.0972
50	1.0438	1.0470	1.0504	1.0539	1.0577	1.0617	1.0659	1.0704	1.0750	1.0799	1.0851	1.0905	1.0961
51	1.0430	1.0462	1.0495	1.0531	1.0568	1.0608	1.0650	1.0694	1.0741	1.0790	1.0841	1.0895	1.0952
52	1.0421	1.0453	1.0486	1.0522	1.0559	1.0599	1.0640	1.0685	1.0731	1.0780	1.0831	1.0885	1.0942
53	1.0413	1.0444	1.0477	1.0512	1.0549	1.0589	1.0630	1.0674	1.0721	1.0770	1.0821	1.0875	1.0931
54	1.0404	1.0435	1.0467	1.0502	1.0539	1.0579	1.0620	1.0664	1.0710	1.0759	1.0810	1.0864	1.0920
55	1.0394	1.0425	1.0457	1.0492	1.0529	1.0568	1.0609	1.0653	1.0699	1.0747	1.0798	1.0852	1.0908
56	1.0384	1.0415	1.0447	1.0481	1.0518	1.0557	1.0598	1.0641	1.0687	1.0735	1.0786	1.0840	1.0896
57	1.0374	1.0404	1.0436	1.0470	1.0506	1.0545	1.0586	1.0629	1.0674	1.0723	1.0773	1.0827	1.0883
58	1.0364	1.0393	1.0425	1.0459	1.0495	1.0533	1.0573	1.0616	1.0661	1.0709	1.0760	1.0813	1.0869
59	1.0353	1.0382	1.0413	1.0447	1.0482	1.0520	1.0560	1.0603	1.0648	1.0695	1.0746	1.0799	1.0855
60	1.0342	1.0371	1.0401	1.0434	1.0469	1.0507	1.0546	1.0589	1.0633	1.0681	1.0731	1.0784	1.0839
61	1.0331	1.0359	1.0389	1.0421	1.0456	1.0493	1.0532	1.0574	1.0618	1.0665	1.0715	1.0768	1.0823
62	1.0319	1.0346	1.0376	1.0408	1.0442	1.0478	1.0517	1.0559	1.0603	1.0649	1.0699	1.0751	1.0806
63	1.0307	1.0334	1.0363	1.0394	1.0428	1.0463	1.0502	1.0543	1.0586	1.0632	1.0681	1.0733	1.0788
64	1.0295	1.0321	1.0349	1.0380	1.0413	1.0448	1.0486	1.0526	1.0569	1.0615	1.0663	1.0715	1.0769
65	1.0282	1.0308	1.0336	1.0366	1.0398	1.0432	1.0469	1.0509	1.0552	1.0597	1.0645	1.0696	1.0750
66	1.0270	1.0295	1.0322	1.0351	1.0382	1.0416	1.0453	1.0492	1.0533	1.0578	1.0625	1.0676	1.0729
67	1.0257	1.0282	1.0308	1.0336	1.0367	1.0400	1.0435	1.0474	1.0515	1.0558	1.0605	1.0655	1.0708
68	1.0245	1.0268	1.0293	1.0321	1.0351	1.0383	1.0418	1.0455	1.0495	1.0538	1.0585	1.0634	1.0686
69	1.0232	1.0255	1.0279	1.0306	1.0335	1.0366	1.0400	1.0436	1.0476	1.0518	1.0563	1.0612	1.0663
70	1.0220	1.0241	1.0265	1.0290	1.0318	1.0349	1.0381	1.0417	1.0455	1.0497	1.0541	1.0589	1.0640
71	1.0207	1.0228	1.0250	1.0275	1.0302	1.0331	1.0363	1.0398	1.0435	1.0475	1.0519	1.0565	1.0615
72	1.0195	1.0215	1.0236	1.0260	1.0286	1.0314	1.0345	1.0378	1.0414	1.0453	1.0496	1.0541	1.0590
73	1.0183	1.0202	1.0222	1.0245	1.0269	1.0296	1.0326	1.0358	1.0393	1.0431	1.0473	1.0517	1.0565
74	1.0171	1.0189	1.0208	1.0230	1.0253	1.0279	1.0307	1.0338	1.0372	1.0409	1.0449	1.0492	1.0539
75	1.0160	1.0176	1.0195	1.0215	1.0237	1.0262	1.0289	1.0319	1.0351	1.0387	1.0425	1.0467	1.0512
76	1.0148	1.0164	1.0181	1.0200	1.0222	1.0245	1.0271	1.0299	1.0330	1.0364	1.0401	1.0442	1.0486
77	1.0137	1.0152	1.0168	1.0186	1.0206	1.0228	1.0253	1.0280	1.0309	1.0342	1.0377	1.0416	1.0459
78	1.0127	1.0141	1.0156	1.0173	1.0191	1.0212	1.0235	1.0261	1.0289	1.0320	1.0354	1.0391	1.0432
79	1.0117	1.0129	1.0144	1.0159	1.0177	1.0196	1.0218	1.0242	1.0268	1.0298	1.0330	1.0366	1.0405
80	1.0107	1.0119	1.0132	1.0147	1.0163	1.0181	1.0201	1.0224	1.0249	1.0276	1.0307	1.0341	1.0378

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Table 2
El Paso City Employees' Pension Fund
Factors for Converting from Joint and 2/3 Contingent to Joint and 100% Contingent

Age of Joint Pensioner	Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant													
	Age of Participant													
	40	41	42	43	44	45	46	47	48	49	50	51	52	53
30	0.9835	0.9821	0.9806	0.9791	0.9774	0.9755	0.9736	0.9715	0.9693	0.9670	0.9645	0.9624	0.9602	0.9579
31	0.9838	0.9825	0.9810	0.9794	0.9777	0.9759	0.9740	0.9719	0.9697	0.9674	0.9649	0.9628	0.9606	0.9583
32	0.9841	0.9828	0.9813	0.9798	0.9781	0.9763	0.9744	0.9723	0.9701	0.9678	0.9653	0.9632	0.9610	0.9588
33	0.9845	0.9831	0.9817	0.9801	0.9785	0.9767	0.9748	0.9727	0.9706	0.9683	0.9658	0.9637	0.9615	0.9592
34	0.9848	0.9835	0.9820	0.9805	0.9788	0.9771	0.9752	0.9732	0.9710	0.9687	0.9663	0.9642	0.9620	0.9597
35	0.9851	0.9838	0.9824	0.9809	0.9793	0.9775	0.9756	0.9736	0.9715	0.9692	0.9668	0.9647	0.9625	0.9603
36	0.9855	0.9842	0.9828	0.9813	0.9797	0.9779	0.9761	0.9741	0.9720	0.9697	0.9673	0.9652	0.9631	0.9608
37	0.9858	0.9846	0.9832	0.9817	0.9801	0.9784	0.9765	0.9746	0.9725	0.9702	0.9678	0.9658	0.9636	0.9614
38	0.9862	0.9849	0.9836	0.9821	0.9805	0.9788	0.9770	0.9751	0.9730	0.9707	0.9684	0.9663	0.9642	0.9620
39	0.9866	0.9853	0.9840	0.9825	0.9810	0.9793	0.9775	0.9756	0.9735	0.9713	0.9689	0.9669	0.9648	0.9626
40	0.9869	0.9857	0.9844	0.9830	0.9814	0.9798	0.9780	0.9761	0.9740	0.9719	0.9695	0.9675	0.9654	0.9633
41	0.9873	0.9861	0.9848	0.9834	0.9819	0.9803	0.9785	0.9766	0.9746	0.9724	0.9701	0.9682	0.9661	0.9639
42	0.9877	0.9865	0.9853	0.9839	0.9824	0.9808	0.9791	0.9772	0.9752	0.9730	0.9708	0.9688	0.9668	0.9646
43	0.9881	0.9869	0.9857	0.9843	0.9829	0.9813	0.9796	0.9778	0.9758	0.9737	0.9714	0.9695	0.9675	0.9653
44	0.9884	0.9873	0.9861	0.9848	0.9834	0.9818	0.9801	0.9783	0.9764	0.9743	0.9721	0.9702	0.9682	0.9661
45	0.9888	0.9877	0.9866	0.9853	0.9839	0.9823	0.9807	0.9789	0.9770	0.9749	0.9727	0.9709	0.9689	0.9668
46	0.9892	0.9881	0.9870	0.9857	0.9843	0.9829	0.9812	0.9795	0.9776	0.9756	0.9734	0.9716	0.9697	0.9676
47	0.9896	0.9886	0.9874	0.9862	0.9848	0.9834	0.9818	0.9801	0.9783	0.9763	0.9741	0.9723	0.9704	0.9684
48	0.9900	0.9890	0.9879	0.9867	0.9853	0.9839	0.9824	0.9807	0.9789	0.9769	0.9748	0.9731	0.9712	0.9692
49	0.9903	0.9894	0.9883	0.9871	0.9858	0.9845	0.9829	0.9813	0.9795	0.9776	0.9755	0.9738	0.9720	0.9701
50	0.9907	0.9898	0.9887	0.9876	0.9863	0.9850	0.9835	0.9819	0.9802	0.9783	0.9763	0.9746	0.9728	0.9709
51	0.9911	0.9901	0.9891	0.9880	0.9868	0.9855	0.9841	0.9825	0.9808	0.9790	0.9770	0.9753	0.9736	0.9717
52	0.9914	0.9905	0.9895	0.9885	0.9873	0.9860	0.9846	0.9831	0.9814	0.9796	0.9777	0.9761	0.9744	0.9726
53	0.9918	0.9909	0.9900	0.9889	0.9878	0.9865	0.9852	0.9837	0.9821	0.9803	0.9784	0.9768	0.9752	0.9734
54	0.9921	0.9913	0.9904	0.9893	0.9882	0.9870	0.9857	0.9842	0.9827	0.9810	0.9791	0.9776	0.9760	0.9742
55	0.9925	0.9916	0.9908	0.9898	0.9887	0.9875	0.9862	0.9848	0.9833	0.9816	0.9798	0.9783	0.9768	0.9751
56	0.9928	0.9920	0.9912	0.9902	0.9892	0.9880	0.9868	0.9854	0.9839	0.9823	0.9805	0.9791	0.9776	0.9760
57	0.9931	0.9924	0.9916	0.9906	0.9896	0.9885	0.9873	0.9860	0.9845	0.9830	0.9812	0.9799	0.9784	0.9768
58	0.9935	0.9927	0.9919	0.9911	0.9901	0.9890	0.9878	0.9866	0.9852	0.9836	0.9820	0.9806	0.9792	0.9777
59	0.9938	0.9931	0.9923	0.9915	0.9905	0.9895	0.9884	0.9871	0.9858	0.9843	0.9827	0.9814	0.9800	0.9785
60	0.9941	0.9934	0.9927	0.9919	0.9910	0.9900	0.9889	0.9877	0.9864	0.9849	0.9834	0.9821	0.9808	0.9794
61	0.9944	0.9938	0.9931	0.9923	0.9914	0.9905	0.9894	0.9883	0.9870	0.9856	0.9841	0.9829	0.9816	0.9803
62	0.9947	0.9941	0.9934	0.9927	0.9919	0.9909	0.9899	0.9888	0.9876	0.9862	0.9848	0.9836	0.9824	0.9811
63	0.9950	0.9944	0.9938	0.9931	0.9923	0.9914	0.9904	0.9894	0.9882	0.9869	0.9855	0.9844	0.9832	0.9820
64	0.9953	0.9948	0.9942	0.9935	0.9927	0.9919	0.9909	0.9899	0.9888	0.9875	0.9861	0.9851	0.9840	0.9828
65	0.9956	0.9951	0.9945	0.9938	0.9931	0.9923	0.9914	0.9904	0.9893	0.9881	0.9868	0.9858	0.9848	0.9837
66	0.9959	0.9954	0.9948	0.9942	0.9935	0.9927	0.9919	0.9909	0.9899	0.9887	0.9875	0.9865	0.9855	0.9845
67	0.9962	0.9957	0.9952	0.9946	0.9939	0.9932	0.9924	0.9914	0.9905	0.9893	0.9881	0.9872	0.9863	0.9853
68	0.9964	0.9960	0.9955	0.9949	0.9943	0.9936	0.9928	0.9919	0.9910	0.9899	0.9888	0.9879	0.9870	0.9861
69	0.9967	0.9963	0.9958	0.9953	0.9947	0.9940	0.9933	0.9924	0.9915	0.9905	0.9894	0.9886	0.9878	0.9868
70	0.9969	0.9965	0.9961	0.9956	0.9950	0.9944	0.9937	0.9929	0.9920	0.9911	0.9900	0.9893	0.9885	0.9876
71	0.9972	0.9968	0.9964	0.9959	0.9954	0.9948	0.9941	0.9934	0.9925	0.9916	0.9906	0.9899	0.9892	0.9883
72	0.9974	0.9970	0.9967	0.9962	0.9957	0.9951	0.9945	0.9938	0.9930	0.9922	0.9912	0.9905	0.9898	0.9891
73	0.9976	0.9973	0.9969	0.9965	0.9960	0.9955	0.9949	0.9942	0.9935	0.9927	0.9917	0.9911	0.9905	0.9898
74	0.9978	0.9975	0.9972	0.9968	0.9963	0.9958	0.9953	0.9947	0.9940	0.9932	0.9923	0.9917	0.9911	0.9904
75	0.9980	0.9977	0.9974	0.9971	0.9966	0.9962	0.9957	0.9951	0.9944	0.9937	0.9928	0.9923	0.9917	0.9911
76	0.9982	0.9979	0.9976	0.9973	0.9969	0.9965	0.9960	0.9954	0.9948	0.9941	0.9933	0.9928	0.9923	0.9917
77	0.9984	0.9981	0.9979	0.9976	0.9972	0.9968	0.9963	0.9958	0.9952	0.9946	0.9938	0.9934	0.9929	0.9923
78	0.9985	0.9983	0.9981	0.9978	0.9975	0.9971	0.9967	0.9962	0.9956	0.9950	0.9943	0.9939	0.9934	0.9929
79	0.9987	0.9985	0.9983	0.9980	0.9977	0.9974	0.9970	0.9965	0.9960	0.9954	0.9947	0.9944	0.9939	0.9935
80	0.9988	0.9986	0.9984	0.9982	0.9979	0.9976	0.9972	0.9968	0.9963	0.9958	0.9952	0.9948	0.9944	0.9940

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Table 2
El Paso City Employees' Pension Fund
Factors for Converting from Joint and 2/3 Contingent to Joint and 100% Contingent

Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant

Age of Joint Pensioner	Age of Participant													
	54	55	56	57	58	59	60	61	62	63	64	65	66	67
30	0.9554	0.9529	0.9503	0.9475	0.9446	0.9415	0.9383	0.9348	0.9312	0.9274	0.9234	0.9193	0.9149	0.9104
31	0.9559	0.9534	0.9507	0.9480	0.9451	0.9420	0.9387	0.9353	0.9317	0.9279	0.9239	0.9198	0.9154	0.9108
32	0.9564	0.9538	0.9512	0.9485	0.9456	0.9425	0.9392	0.9358	0.9322	0.9284	0.9244	0.9203	0.9159	0.9114
33	0.9568	0.9543	0.9517	0.9490	0.9461	0.9430	0.9398	0.9364	0.9328	0.9290	0.9250	0.9208	0.9164	0.9119
34	0.9574	0.9549	0.9523	0.9495	0.9466	0.9436	0.9403	0.9369	0.9333	0.9295	0.9255	0.9214	0.9170	0.9125
35	0.9579	0.9554	0.9528	0.9501	0.9472	0.9442	0.9409	0.9375	0.9339	0.9301	0.9262	0.9220	0.9176	0.9131
36	0.9585	0.9560	0.9534	0.9507	0.9478	0.9448	0.9415	0.9381	0.9345	0.9308	0.9268	0.9226	0.9183	0.9137
37	0.9590	0.9566	0.9540	0.9513	0.9484	0.9454	0.9422	0.9388	0.9352	0.9314	0.9275	0.9233	0.9189	0.9144
38	0.9597	0.9572	0.9547	0.9520	0.9491	0.9461	0.9429	0.9395	0.9359	0.9321	0.9282	0.9240	0.9197	0.9151
39	0.9603	0.9579	0.9553	0.9526	0.9498	0.9468	0.9436	0.9402	0.9366	0.9329	0.9289	0.9248	0.9204	0.9159
40	0.9610	0.9586	0.9560	0.9534	0.9505	0.9475	0.9443	0.9410	0.9374	0.9337	0.9297	0.9256	0.9212	0.9167
41	0.9617	0.9593	0.9568	0.9541	0.9513	0.9483	0.9451	0.9418	0.9382	0.9345	0.9305	0.9264	0.9221	0.9175
42	0.9624	0.9600	0.9575	0.9549	0.9521	0.9491	0.9460	0.9426	0.9391	0.9353	0.9314	0.9273	0.9229	0.9184
43	0.9631	0.9608	0.9583	0.9557	0.9529	0.9500	0.9468	0.9435	0.9400	0.9362	0.9323	0.9282	0.9239	0.9193
44	0.9639	0.9616	0.9591	0.9565	0.9538	0.9508	0.9477	0.9444	0.9409	0.9372	0.9333	0.9292	0.9248	0.9203
45	0.9647	0.9624	0.9599	0.9574	0.9547	0.9517	0.9486	0.9454	0.9419	0.9382	0.9343	0.9302	0.9259	0.9213
46	0.9655	0.9632	0.9608	0.9583	0.9556	0.9527	0.9496	0.9464	0.9429	0.9392	0.9353	0.9312	0.9269	0.9224
47	0.9663	0.9641	0.9617	0.9592	0.9565	0.9537	0.9506	0.9474	0.9439	0.9403	0.9364	0.9323	0.9281	0.9236
48	0.9672	0.9650	0.9626	0.9602	0.9575	0.9547	0.9517	0.9484	0.9450	0.9414	0.9375	0.9335	0.9292	0.9247
49	0.9680	0.9659	0.9636	0.9611	0.9585	0.9557	0.9527	0.9496	0.9462	0.9425	0.9387	0.9347	0.9304	0.9260
50	0.9689	0.9668	0.9645	0.9621	0.9596	0.9568	0.9538	0.9507	0.9473	0.9438	0.9400	0.9360	0.9317	0.9273
51	0.9698	0.9677	0.9655	0.9631	0.9606	0.9578	0.9549	0.9518	0.9485	0.9449	0.9412	0.9372	0.9330	0.9285
52	0.9706	0.9686	0.9664	0.9641	0.9616	0.9589	0.9560	0.9530	0.9497	0.9461	0.9424	0.9384	0.9342	0.9298
53	0.9715	0.9695	0.9674	0.9651	0.9627	0.9600	0.9572	0.9541	0.9509	0.9474	0.9437	0.9398	0.9356	0.9312
54	0.9724	0.9705	0.9684	0.9661	0.9637	0.9611	0.9584	0.9554	0.9521	0.9487	0.9450	0.9411	0.9370	0.9326
55	0.9733	0.9714	0.9694	0.9672	0.9648	0.9623	0.9596	0.9566	0.9534	0.9500	0.9464	0.9425	0.9384	0.9341
56	0.9742	0.9724	0.9704	0.9683	0.9660	0.9635	0.9608	0.9579	0.9548	0.9514	0.9478	0.9440	0.9399	0.9356
57	0.9751	0.9733	0.9714	0.9693	0.9671	0.9647	0.9620	0.9592	0.9561	0.9528	0.9493	0.9455	0.9415	0.9372
58	0.9761	0.9743	0.9724	0.9704	0.9683	0.9659	0.9633	0.9605	0.9575	0.9543	0.9508	0.9471	0.9431	0.9389
59	0.9770	0.9753	0.9735	0.9715	0.9694	0.9671	0.9646	0.9619	0.9589	0.9558	0.9523	0.9487	0.9448	0.9406
60	0.9779	0.9763	0.9745	0.9726	0.9706	0.9684	0.9659	0.9633	0.9604	0.9573	0.9539	0.9503	0.9465	0.9424
61	0.9788	0.9773	0.9756	0.9738	0.9718	0.9696	0.9672	0.9647	0.9619	0.9588	0.9555	0.9520	0.9482	0.9442
62	0.9797	0.9782	0.9766	0.9749	0.9730	0.9709	0.9686	0.9661	0.9634	0.9604	0.9572	0.9537	0.9500	0.9461
63	0.9806	0.9792	0.9777	0.9760	0.9742	0.9721	0.9699	0.9675	0.9649	0.9620	0.9589	0.9555	0.9519	0.9480
64	0.9816	0.9802	0.9787	0.9771	0.9753	0.9734	0.9713	0.9689	0.9664	0.9636	0.9606	0.9573	0.9538	0.9499
65	0.9824	0.9811	0.9797	0.9782	0.9765	0.9747	0.9726	0.9704	0.9679	0.9652	0.9623	0.9591	0.9557	0.9519
66	0.9833	0.9821	0.9807	0.9793	0.9777	0.9759	0.9740	0.9718	0.9694	0.9668	0.9640	0.9609	0.9576	0.9540
67	0.9842	0.9830	0.9817	0.9804	0.9788	0.9772	0.9753	0.9732	0.9710	0.9685	0.9657	0.9628	0.9595	0.9560
68	0.9850	0.9839	0.9827	0.9814	0.9800	0.9784	0.9766	0.9746	0.9725	0.9701	0.9675	0.9646	0.9615	0.9581
69	0.9859	0.9848	0.9837	0.9825	0.9811	0.9796	0.9779	0.9760	0.9740	0.9717	0.9692	0.9664	0.9634	0.9601
70	0.9867	0.9857	0.9846	0.9835	0.9822	0.9808	0.9792	0.9774	0.9754	0.9733	0.9709	0.9682	0.9654	0.9622
71	0.9875	0.9866	0.9856	0.9845	0.9833	0.9819	0.9804	0.9787	0.9769	0.9748	0.9725	0.9700	0.9673	0.9643
72	0.9883	0.9874	0.9865	0.9854	0.9843	0.9830	0.9816	0.9801	0.9783	0.9764	0.9742	0.9718	0.9692	0.9663
73	0.9890	0.9882	0.9873	0.9864	0.9853	0.9841	0.9828	0.9813	0.9797	0.9778	0.9758	0.9736	0.9711	0.9683
74	0.9897	0.9890	0.9882	0.9873	0.9863	0.9852	0.9840	0.9826	0.9810	0.9793	0.9774	0.9753	0.9729	0.9703
75	0.9904	0.9897	0.9890	0.9882	0.9873	0.9862	0.9851	0.9838	0.9823	0.9807	0.9789	0.9769	0.9747	0.9723
76	0.9911	0.9905	0.9898	0.9890	0.9882	0.9872	0.9862	0.9850	0.9836	0.9821	0.9804	0.9786	0.9765	0.9742
77	0.9918	0.9912	0.9905	0.9898	0.9891	0.9882	0.9872	0.9861	0.9848	0.9834	0.9819	0.9801	0.9782	0.9760
78	0.9924	0.9919	0.9913	0.9906	0.9899	0.9891	0.9882	0.9872	0.9860	0.9847	0.9833	0.9816	0.9798	0.9778
79	0.9930	0.9925	0.9920	0.9914	0.9907	0.9900	0.9891	0.9882	0.9871	0.9859	0.9846	0.9831	0.9814	0.9795
80	0.9936	0.9931	0.9926	0.9921	0.9915	0.9908	0.9900	0.9892	0.9882	0.9871	0.9859	0.9845	0.9829	0.9812

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Table 2
El Paso City Employees' Pension Fund
Factors for Converting from Joint and 2/3 Contingent to Joint and 100% Contingent

Age of Joint Pensioner	Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option providing for continuation of the modified benefit for the remaining lifetime of the joint pensioner after the death of the retired participant												
	Age of Participant												
	68	69	70	71	72	73	74	75	76	77	78	79	80
30	0.9056	0.9007	0.8955	0.8903	0.8848	0.8792	0.8734	0.8675	0.8614	0.8552	0.8489	0.8425	0.8360
31	0.9061	0.9011	0.8960	0.8907	0.8853	0.8796	0.8739	0.8679	0.8619	0.8557	0.8493	0.8429	0.8364
32	0.9066	0.9016	0.8965	0.8912	0.8857	0.8801	0.8743	0.8684	0.8623	0.8561	0.8498	0.8433	0.8368
33	0.9071	0.9022	0.8970	0.8917	0.8863	0.8806	0.8748	0.8689	0.8628	0.8566	0.8502	0.8438	0.8372
34	0.9077	0.9027	0.8976	0.8923	0.8868	0.8812	0.8754	0.8694	0.8633	0.8571	0.8507	0.8442	0.8376
35	0.9083	0.9033	0.8982	0.8929	0.8874	0.8817	0.8759	0.8700	0.8638	0.8576	0.8512	0.8447	0.8381
36	0.9089	0.9040	0.8988	0.8935	0.8880	0.8824	0.8765	0.8706	0.8644	0.8582	0.8518	0.8453	0.8387
37	0.9096	0.9047	0.8995	0.8942	0.8887	0.8830	0.8772	0.8712	0.8651	0.8588	0.8524	0.8459	0.8392
38	0.9103	0.9054	0.9002	0.8949	0.8894	0.8837	0.8779	0.8719	0.8657	0.8594	0.8530	0.8465	0.8398
39	0.9111	0.9061	0.9010	0.8956	0.8901	0.8844	0.8786	0.8726	0.8664	0.8601	0.8537	0.8471	0.8405
40	0.9119	0.9069	0.9018	0.8964	0.8909	0.8852	0.8794	0.8733	0.8672	0.8609	0.8544	0.8478	0.8412
41	0.9127	0.9078	0.9026	0.8973	0.8917	0.8860	0.8802	0.8741	0.8680	0.8616	0.8552	0.8486	0.8419
42	0.9136	0.9087	0.9035	0.8982	0.8926	0.8869	0.8810	0.8750	0.8688	0.8625	0.8560	0.8494	0.8427
43	0.9146	0.9096	0.9044	0.8991	0.8936	0.8878	0.8820	0.8759	0.8697	0.8633	0.8568	0.8502	0.8435
44	0.9156	0.9106	0.9054	0.9001	0.8945	0.8888	0.8829	0.8769	0.8706	0.8643	0.8578	0.8511	0.8444
45	0.9166	0.9116	0.9065	0.9011	0.8956	0.8899	0.8839	0.8779	0.8716	0.8653	0.8587	0.8521	0.8453
46	0.9177	0.9127	0.9076	0.9022	0.8967	0.8909	0.8850	0.8789	0.8727	0.8663	0.8597	0.8531	0.8463
47	0.9188	0.9139	0.9087	0.9034	0.8978	0.8921	0.8862	0.8801	0.8738	0.8674	0.8608	0.8541	0.8473
48	0.9200	0.9151	0.9099	0.9046	0.8990	0.8933	0.8874	0.8813	0.8750	0.8685	0.8620	0.8552	0.8484
49	0.9213	0.9163	0.9112	0.9058	0.9003	0.8945	0.8886	0.8825	0.8762	0.8698	0.8632	0.8564	0.8495
50	0.9226	0.9176	0.9125	0.9072	0.9016	0.8959	0.8899	0.8838	0.8775	0.8711	0.8644	0.8577	0.8508
51	0.9238	0.9189	0.9138	0.9085	0.9029	0.8972	0.8912	0.8851	0.8788	0.8723	0.8656	0.8588	0.8519
52	0.9252	0.9203	0.9151	0.9098	0.9043	0.8985	0.8926	0.8864	0.8801	0.8736	0.8669	0.8601	0.8531
53	0.9265	0.9217	0.9165	0.9112	0.9057	0.8999	0.8940	0.8878	0.8815	0.8749	0.8683	0.8614	0.8544
54	0.9280	0.9231	0.9180	0.9127	0.9072	0.9014	0.8954	0.8893	0.8829	0.8764	0.8697	0.8628	0.8558
55	0.9295	0.9246	0.9196	0.9142	0.9087	0.9030	0.8970	0.8908	0.8845	0.8779	0.8712	0.8643	0.8572
56	0.9311	0.9262	0.9212	0.9159	0.9104	0.9046	0.8986	0.8925	0.8861	0.8795	0.8728	0.8658	0.8588
57	0.9327	0.9279	0.9228	0.9176	0.9121	0.9063	0.9004	0.8942	0.8878	0.8812	0.8744	0.8675	0.8604
58	0.9344	0.9296	0.9246	0.9194	0.9139	0.9081	0.9022	0.8960	0.8896	0.8830	0.8762	0.8693	0.8621
59	0.9361	0.9314	0.9264	0.9212	0.9158	0.9101	0.9041	0.8979	0.8915	0.8849	0.8781	0.8711	0.8640
60	0.9380	0.9333	0.9284	0.9232	0.9177	0.9121	0.9061	0.9000	0.8936	0.8869	0.8801	0.8731	0.8659
61	0.9398	0.9352	0.9303	0.9252	0.9198	0.9142	0.9082	0.9021	0.8957	0.8891	0.8822	0.8752	0.8680
62	0.9418	0.9372	0.9324	0.9273	0.9220	0.9163	0.9105	0.9043	0.8979	0.8913	0.8845	0.8774	0.8702
63	0.9438	0.9393	0.9345	0.9295	0.9242	0.9186	0.9128	0.9067	0.9003	0.8937	0.8868	0.8798	0.8725
64	0.9458	0.9414	0.9367	0.9318	0.9265	0.9210	0.9152	0.9091	0.9028	0.8962	0.8893	0.8823	0.8750
65	0.9479	0.9436	0.9390	0.9341	0.9289	0.9235	0.9177	0.9117	0.9054	0.8988	0.8919	0.8849	0.8776
66	0.9500	0.9458	0.9413	0.9365	0.9314	0.9260	0.9203	0.9143	0.9080	0.9015	0.8947	0.8876	0.8803
67	0.9522	0.9481	0.9437	0.9389	0.9339	0.9286	0.9230	0.9171	0.9108	0.9043	0.8975	0.8905	0.8832
68	0.9544	0.9504	0.9461	0.9415	0.9365	0.9313	0.9258	0.9199	0.9137	0.9073	0.9005	0.8935	0.8862
69	0.9566	0.9527	0.9485	0.9440	0.9392	0.9341	0.9286	0.9228	0.9168	0.9104	0.9036	0.8966	0.8894
70	0.9588	0.9550	0.9509	0.9466	0.9419	0.9369	0.9315	0.9259	0.9199	0.9135	0.9069	0.8999	0.8927
71	0.9610	0.9573	0.9534	0.9492	0.9446	0.9397	0.9345	0.9290	0.9230	0.9168	0.9102	0.9033	0.8961
72	0.9631	0.9597	0.9559	0.9518	0.9474	0.9426	0.9375	0.9321	0.9263	0.9202	0.9137	0.9068	0.8997
73	0.9653	0.9620	0.9583	0.9544	0.9502	0.9456	0.9406	0.9353	0.9296	0.9236	0.9172	0.9105	0.9034
74	0.9674	0.9643	0.9608	0.9570	0.9529	0.9485	0.9437	0.9385	0.9330	0.9271	0.9209	0.9142	0.9072
75	0.9695	0.9665	0.9632	0.9596	0.9557	0.9514	0.9468	0.9418	0.9365	0.9307	0.9246	0.9181	0.9112
76	0.9716	0.9687	0.9656	0.9622	0.9584	0.9543	0.9499	0.9451	0.9399	0.9343	0.9284	0.9220	0.9152
77	0.9736	0.9709	0.9680	0.9647	0.9611	0.9572	0.9530	0.9484	0.9434	0.9380	0.9322	0.9260	0.9194
78	0.9755	0.9730	0.9702	0.9672	0.9638	0.9601	0.9561	0.9517	0.9469	0.9417	0.9361	0.9300	0.9236
79	0.9774	0.9751	0.9725	0.9696	0.9664	0.9629	0.9591	0.9549	0.9503	0.9453	0.9399	0.9341	0.9278
80	0.9792	0.9771	0.9746	0.9719	0.9690	0.9657	0.9621	0.9581	0.9537	0.9490	0.9438	0.9382	0.9321

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Table 3
El Paso City Employees' Pension Fund
Factors for Converting from Joint and 2/3 Contingent to Life Only

Age of Joint Pensioner	Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option payable for participant's lifetime only													
	Age of Participant													
	40	41	42	43	44	45	46	47	48	49	50	51	52	53
30	1.0347	1.0378	1.0411	1.0447	1.0486	1.0528	1.0574	1.0623	1.0676	1.0733	1.0795	1.0848	1.0905	1.0965
31	1.0340	1.0370	1.0403	1.0439	1.0478	1.0520	1.0565	1.0614	1.0666	1.0723	1.0784	1.0837	1.0894	1.0954
32	1.0333	1.0363	1.0396	1.0431	1.0469	1.0511	1.0556	1.0604	1.0656	1.0713	1.0773	1.0826	1.0882	1.0942
33	1.0326	1.0356	1.0388	1.0423	1.0461	1.0502	1.0546	1.0594	1.0646	1.0702	1.0762	1.0814	1.0870	1.0929
34	1.0319	1.0348	1.0380	1.0414	1.0452	1.0492	1.0536	1.0584	1.0635	1.0691	1.0751	1.0802	1.0857	1.0916
35	1.0311	1.0340	1.0371	1.0405	1.0442	1.0483	1.0526	1.0573	1.0624	1.0679	1.0738	1.0790	1.0844	1.0902
36	1.0304	1.0332	1.0363	1.0396	1.0433	1.0473	1.0516	1.0562	1.0612	1.0667	1.0726	1.0777	1.0831	1.0888
37	1.0296	1.0324	1.0354	1.0387	1.0423	1.0462	1.0505	1.0551	1.0601	1.0654	1.0713	1.0763	1.0816	1.0873
38	1.0288	1.0315	1.0345	1.0378	1.0413	1.0452	1.0494	1.0539	1.0588	1.0642	1.0699	1.0749	1.0802	1.0858
39	1.0280	1.0307	1.0336	1.0368	1.0403	1.0441	1.0482	1.0527	1.0576	1.0628	1.0685	1.0734	1.0787	1.0842
40	1.0272	1.0298	1.0327	1.0359	1.0393	1.0430	1.0471	1.0515	1.0563	1.0615	1.0671	1.0719	1.0771	1.0826
41	1.0264	1.0290	1.0318	1.0349	1.0382	1.0419	1.0459	1.0502	1.0550	1.0601	1.0656	1.0704	1.0755	1.0809
42	1.0256	1.0281	1.0309	1.0339	1.0372	1.0408	1.0447	1.0490	1.0536	1.0586	1.0641	1.0688	1.0738	1.0792
43	1.0248	1.0272	1.0299	1.0329	1.0361	1.0396	1.0435	1.0477	1.0522	1.0572	1.0626	1.0672	1.0721	1.0774
44	1.0239	1.0263	1.0290	1.0319	1.0350	1.0385	1.0423	1.0464	1.0508	1.0557	1.0610	1.0655	1.0704	1.0755
45	1.0231	1.0255	1.0280	1.0308	1.0339	1.0373	1.0410	1.0450	1.0494	1.0542	1.0594	1.0638	1.0686	1.0736
46	1.0223	1.0246	1.0271	1.0298	1.0328	1.0361	1.0397	1.0437	1.0480	1.0527	1.0578	1.0621	1.0668	1.0717
47	1.0215	1.0237	1.0261	1.0288	1.0317	1.0350	1.0385	1.0423	1.0465	1.0511	1.0561	1.0604	1.0649	1.0698
48	1.0207	1.0228	1.0252	1.0278	1.0307	1.0338	1.0372	1.0410	1.0451	1.0496	1.0545	1.0586	1.0630	1.0678
49	1.0199	1.0220	1.0243	1.0268	1.0296	1.0326	1.0360	1.0396	1.0436	1.0480	1.0528	1.0568	1.0611	1.0658
50	1.0191	1.0211	1.0233	1.0258	1.0285	1.0314	1.0347	1.0382	1.0421	1.0464	1.0511	1.0550	1.0592	1.0637
51	1.0184	1.0203	1.0225	1.0248	1.0274	1.0303	1.0335	1.0369	1.0407	1.0449	1.0495	1.0533	1.0574	1.0618
52	1.0176	1.0195	1.0216	1.0239	1.0264	1.0292	1.0323	1.0356	1.0393	1.0434	1.0478	1.0515	1.0555	1.0598
53	1.0169	1.0187	1.0207	1.0229	1.0254	1.0281	1.0311	1.0343	1.0379	1.0419	1.0462	1.0498	1.0537	1.0578
54	1.0162	1.0179	1.0199	1.0220	1.0244	1.0270	1.0299	1.0331	1.0366	1.0404	1.0446	1.0481	1.0518	1.0558
55	1.0154	1.0171	1.0190	1.0211	1.0234	1.0259	1.0287	1.0318	1.0352	1.0389	1.0430	1.0463	1.0499	1.0538
56	1.0147	1.0164	1.0182	1.0202	1.0224	1.0248	1.0275	1.0305	1.0338	1.0374	1.0414	1.0446	1.0481	1.0518
57	1.0140	1.0156	1.0173	1.0193	1.0214	1.0238	1.0264	1.0293	1.0324	1.0359	1.0398	1.0429	1.0462	1.0498
58	1.0134	1.0149	1.0165	1.0184	1.0204	1.0227	1.0252	1.0280	1.0311	1.0344	1.0382	1.0411	1.0444	1.0479
59	1.0127	1.0141	1.0157	1.0175	1.0195	1.0217	1.0241	1.0268	1.0297	1.0330	1.0366	1.0394	1.0425	1.0459
60	1.0120	1.0134	1.0149	1.0166	1.0185	1.0206	1.0230	1.0256	1.0284	1.0315	1.0350	1.0377	1.0407	1.0439
61	1.0114	1.0127	1.0142	1.0158	1.0176	1.0196	1.0219	1.0243	1.0271	1.0301	1.0335	1.0361	1.0389	1.0419
62	1.0107	1.0120	1.0134	1.0150	1.0167	1.0186	1.0208	1.0232	1.0258	1.0287	1.0319	1.0344	1.0371	1.0400
63	1.0101	1.0113	1.0126	1.0141	1.0158	1.0177	1.0197	1.0220	1.0245	1.0273	1.0304	1.0328	1.0353	1.0381
64	1.0095	1.0106	1.0119	1.0133	1.0149	1.0167	1.0187	1.0208	1.0233	1.0259	1.0289	1.0312	1.0336	1.0362
65	1.0089	1.0100	1.0112	1.0126	1.0141	1.0158	1.0176	1.0197	1.0220	1.0246	1.0274	1.0296	1.0319	1.0344
66	1.0083	1.0094	1.0105	1.0118	1.0132	1.0148	1.0166	1.0186	1.0208	1.0233	1.0260	1.0280	1.0302	1.0326
67	1.0078	1.0087	1.0098	1.0110	1.0124	1.0139	1.0157	1.0176	1.0197	1.0220	1.0246	1.0265	1.0286	1.0308
68	1.0072	1.0081	1.0092	1.0103	1.0116	1.0131	1.0147	1.0165	1.0185	1.0207	1.0232	1.0250	1.0270	1.0291
69	1.0067	1.0076	1.0085	1.0096	1.0109	1.0122	1.0138	1.0155	1.0174	1.0195	1.0219	1.0236	1.0254	1.0274
70	1.0062	1.0070	1.0079	1.0089	1.0101	1.0114	1.0129	1.0145	1.0163	1.0183	1.0206	1.0222	1.0239	1.0257
71	1.0057	1.0065	1.0073	1.0083	1.0094	1.0106	1.0120	1.0135	1.0153	1.0172	1.0193	1.0208	1.0224	1.0241
72	1.0053	1.0060	1.0068	1.0077	1.0087	1.0099	1.0112	1.0126	1.0142	1.0161	1.0181	1.0195	1.0210	1.0226
73	1.0048	1.0055	1.0062	1.0071	1.0080	1.0091	1.0103	1.0117	1.0133	1.0150	1.0169	1.0182	1.0196	1.0211
74	1.0044	1.0050	1.0057	1.0065	1.0074	1.0084	1.0096	1.0109	1.0123	1.0139	1.0158	1.0170	1.0183	1.0197
75	1.0040	1.0046	1.0052	1.0059	1.0068	1.0077	1.0088	1.0100	1.0114	1.0129	1.0147	1.0158	1.0170	1.0183
76	1.0037	1.0042	1.0047	1.0054	1.0062	1.0071	1.0081	1.0092	1.0105	1.0120	1.0136	1.0146	1.0158	1.0170
77	1.0033	1.0038	1.0043	1.0049	1.0056	1.0065	1.0074	1.0085	1.0097	1.0110	1.0126	1.0135	1.0146	1.0157
78	1.0030	1.0034	1.0039	1.0045	1.0051	1.0059	1.0068	1.0077	1.0089	1.0102	1.0116	1.0125	1.0135	1.0145
79	1.0027	1.0031	1.0035	1.0040	1.0046	1.0053	1.0061	1.0071	1.0081	1.0093	1.0107	1.0115	1.0124	1.0133
80	1.0024	1.0027	1.0031	1.0036	1.0042	1.0048	1.0056	1.0064	1.0074	1.0085	1.0098	1.0105	1.0113	1.0122

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Table 3
El Paso City Employees' Pension Fund
Factors for Converting from Joint and 2/3 Contingent to Life Only

Age of Joint Pensioner	Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option payable for participant's lifetime only													
	Age of Participant													
	54	55	56	57	58	59	60	61	62	63	64	65	66	67
30	1.1029	1.1096	1.1169	1.1246	1.1329	1.1418	1.1515	1.1620	1.1733	1.1856	1.1988	1.2131	1.2285	1.2452
31	1.1017	1.1084	1.1156	1.1233	1.1315	1.1405	1.1501	1.1605	1.1718	1.1840	1.1972	1.2114	1.2268	1.2434
32	1.1004	1.1071	1.1143	1.1219	1.1301	1.1390	1.1486	1.1590	1.1702	1.1823	1.1954	1.2096	1.2249	1.2415
33	1.0991	1.1058	1.1129	1.1205	1.1286	1.1375	1.1470	1.1573	1.1685	1.1806	1.1936	1.2077	1.2230	1.2395
34	1.0978	1.1044	1.1114	1.1190	1.1271	1.1359	1.1453	1.1556	1.1667	1.1787	1.1917	1.2058	1.2210	1.2374
35	1.0964	1.1029	1.1099	1.1174	1.1255	1.1342	1.1436	1.1538	1.1648	1.1768	1.1897	1.2037	1.2188	1.2352
36	1.0949	1.1014	1.1083	1.1158	1.1238	1.1324	1.1418	1.1519	1.1629	1.1748	1.1876	1.2015	1.2166	1.2329
37	1.0934	1.0998	1.1067	1.1140	1.1220	1.1306	1.1399	1.1499	1.1608	1.1726	1.1854	1.1992	1.2142	1.2304
38	1.0918	1.0982	1.1050	1.1123	1.1201	1.1286	1.1379	1.1479	1.1587	1.1704	1.1831	1.1968	1.2117	1.2278
39	1.0901	1.0964	1.1032	1.1104	1.1182	1.1266	1.1358	1.1457	1.1564	1.1681	1.1807	1.1943	1.2091	1.2251
40	1.0884	1.0947	1.1013	1.1085	1.1162	1.1245	1.1336	1.1434	1.1541	1.1656	1.1781	1.1917	1.2063	1.2222
41	1.0867	1.0928	1.0994	1.1065	1.1141	1.1224	1.1313	1.1411	1.1516	1.1631	1.1755	1.1889	1.2035	1.2192
42	1.0848	1.0909	1.0974	1.1044	1.1119	1.1201	1.1290	1.1386	1.1491	1.1604	1.1727	1.1860	1.2005	1.2161
43	1.0830	1.0889	1.0953	1.1022	1.1097	1.1178	1.1266	1.1361	1.1464	1.1577	1.1698	1.1830	1.1973	1.2129
44	1.0810	1.0869	1.0932	1.1000	1.1074	1.1154	1.1240	1.1334	1.1437	1.1548	1.1668	1.1799	1.1941	1.2094
45	1.0791	1.0848	1.0911	1.0977	1.1050	1.1129	1.1214	1.1307	1.1408	1.1518	1.1637	1.1766	1.1907	1.2059
46	1.0770	1.0827	1.0888	1.0954	1.1025	1.1103	1.1187	1.1279	1.1379	1.1487	1.1605	1.1733	1.1871	1.2022
47	1.0750	1.0805	1.0865	1.0930	1.1000	1.1076	1.1159	1.1250	1.1348	1.1455	1.1572	1.1698	1.1835	1.1984
48	1.0729	1.0783	1.0842	1.0905	1.0974	1.1049	1.1131	1.1220	1.1317	1.1422	1.1537	1.1662	1.1797	1.1944
49	1.0707	1.0761	1.0818	1.0880	1.0948	1.1021	1.1101	1.1189	1.1284	1.1388	1.1501	1.1624	1.1758	1.1903
50	1.0686	1.0738	1.0794	1.0854	1.0921	1.0993	1.1071	1.1157	1.1251	1.1353	1.1465	1.1586	1.1717	1.1861
51	1.0665	1.0716	1.0771	1.0830	1.0894	1.0965	1.1042	1.1127	1.1219	1.1320	1.1429	1.1548	1.1678	1.1820
52	1.0644	1.0693	1.0747	1.0805	1.0868	1.0937	1.1013	1.1095	1.1186	1.1285	1.1393	1.1510	1.1638	1.1778
53	1.0623	1.0671	1.0723	1.0779	1.0841	1.0909	1.0983	1.1064	1.1152	1.1249	1.1355	1.1471	1.1597	1.1734
54	1.0602	1.0648	1.0699	1.0754	1.0814	1.0880	1.0952	1.1031	1.1118	1.1213	1.1317	1.1430	1.1554	1.1689
55	1.0580	1.0625	1.0674	1.0728	1.0786	1.0850	1.0921	1.0998	1.1083	1.1176	1.1278	1.1389	1.1510	1.1643
56	1.0559	1.0603	1.0650	1.0702	1.0758	1.0820	1.0889	1.0964	1.1047	1.1138	1.1238	1.1346	1.1466	1.1596
57	1.0537	1.0580	1.0625	1.0675	1.0730	1.0790	1.0857	1.0930	1.1011	1.1099	1.1197	1.1303	1.1420	1.1547
58	1.0516	1.0557	1.0601	1.0649	1.0702	1.0760	1.0825	1.0896	1.0974	1.1060	1.1155	1.1259	1.1372	1.1497
59	1.0495	1.0534	1.0576	1.0622	1.0673	1.0730	1.0792	1.0861	1.0937	1.1020	1.1112	1.1213	1.1324	1.1446
60	1.0473	1.0511	1.0551	1.0596	1.0645	1.0699	1.0759	1.0826	1.0899	1.0980	1.1069	1.1168	1.1275	1.1394
61	1.0452	1.0488	1.0527	1.0570	1.0617	1.0669	1.0726	1.0790	1.0861	1.0940	1.1026	1.1121	1.1226	1.1341
62	1.0432	1.0466	1.0503	1.0543	1.0588	1.0638	1.0694	1.0755	1.0823	1.0899	1.0982	1.1074	1.1175	1.1287
63	1.0411	1.0443	1.0479	1.0517	1.0560	1.0608	1.0661	1.0720	1.0785	1.0858	1.0938	1.1027	1.1125	1.1233
64	1.0391	1.0421	1.0455	1.0492	1.0533	1.0578	1.0629	1.0685	1.0747	1.0817	1.0894	1.0979	1.1074	1.1178
65	1.0371	1.0400	1.0432	1.0466	1.0505	1.0548	1.0597	1.0650	1.0710	1.0777	1.0850	1.0932	1.1023	1.1123
66	1.0351	1.0379	1.0409	1.0442	1.0478	1.0519	1.0565	1.0616	1.0673	1.0736	1.0807	1.0885	1.0972	1.1068
67	1.0332	1.0358	1.0386	1.0417	1.0452	1.0491	1.0534	1.0582	1.0636	1.0697	1.0764	1.0838	1.0921	1.1013
68	1.0313	1.0338	1.0364	1.0393	1.0426	1.0463	1.0503	1.0549	1.0600	1.0657	1.0721	1.0792	1.0871	1.0959
69	1.0295	1.0318	1.0343	1.0370	1.0401	1.0435	1.0474	1.0517	1.0565	1.0619	1.0679	1.0747	1.0822	1.0905
70	1.0277	1.0299	1.0322	1.0348	1.0376	1.0408	1.0444	1.0485	1.0530	1.0581	1.0638	1.0702	1.0773	1.0852
71	1.0260	1.0280	1.0302	1.0326	1.0353	1.0383	1.0416	1.0454	1.0497	1.0545	1.0598	1.0658	1.0725	1.0800
72	1.0243	1.0262	1.0282	1.0305	1.0329	1.0357	1.0389	1.0424	1.0464	1.0509	1.0559	1.0616	1.0679	1.0749
73	1.0227	1.0244	1.0263	1.0284	1.0307	1.0333	1.0362	1.0395	1.0433	1.0475	1.0522	1.0574	1.0633	1.0700
74	1.0212	1.0228	1.0245	1.0264	1.0286	1.0310	1.0337	1.0368	1.0402	1.0441	1.0485	1.0534	1.0590	1.0652
75	1.0197	1.0212	1.0228	1.0245	1.0265	1.0287	1.0312	1.0341	1.0373	1.0409	1.0450	1.0496	1.0547	1.0605
76	1.0182	1.0196	1.0211	1.0227	1.0245	1.0266	1.0289	1.0315	1.0345	1.0378	1.0416	1.0458	1.0506	1.0560
77	1.0169	1.0181	1.0195	1.0210	1.0226	1.0245	1.0266	1.0291	1.0318	1.0349	1.0384	1.0423	1.0467	1.0517
78	1.0155	1.0167	1.0179	1.0193	1.0208	1.0226	1.0245	1.0267	1.0292	1.0321	1.0353	1.0389	1.0429	1.0476
79	1.0143	1.0153	1.0165	1.0177	1.0191	1.0207	1.0225	1.0245	1.0268	1.0294	1.0323	1.0356	1.0394	1.0436
80	1.0131	1.0141	1.0151	1.0162	1.0175	1.0189	1.0205	1.0224	1.0245	1.0268	1.0295	1.0325	1.0360	1.0398

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Table 3
El Paso City Employees' Pension Fund
Factors for Converting from Joint and 2/3 Contingent to Life Only

Age of Joint Pensioner	Proportion of the benefit in the normal form (joint and 2/3 contingent) that is payable if the participant elects an option payable for participant's lifetime only												
	Age of Participant												
	68	69	70	71	72	73	74	75	76	77	78	79	80
30	1.2633	1.2830	1.3043	1.3272	1.3521	1.3790	1.4082	1.4399	1.4743	1.5118	1.5526	1.5971	1.6458
31	1.2615	1.2811	1.3023	1.3252	1.3500	1.3768	1.4059	1.4375	1.4718	1.5092	1.5499	1.5943	1.6429
32	1.2595	1.2791	1.3002	1.3230	1.3477	1.3745	1.4035	1.4350	1.4692	1.5065	1.5471	1.5914	1.6398
33	1.2575	1.2769	1.2979	1.3207	1.3453	1.3720	1.4009	1.4323	1.4664	1.5036	1.5440	1.5882	1.6365
34	1.2553	1.2747	1.2956	1.3183	1.3428	1.3693	1.3982	1.4295	1.4635	1.5005	1.5408	1.5849	1.6330
35	1.2530	1.2723	1.2931	1.3157	1.3401	1.3666	1.3953	1.4264	1.4603	1.4972	1.5374	1.5813	1.6293
36	1.2505	1.2697	1.2905	1.3130	1.3373	1.3636	1.3922	1.4233	1.4570	1.4937	1.5338	1.5775	1.6253
37	1.2480	1.2671	1.2877	1.3101	1.3343	1.3605	1.3890	1.4199	1.4535	1.4901	1.5300	1.5735	1.6211
38	1.2453	1.2643	1.2848	1.3071	1.3311	1.3572	1.3855	1.4163	1.4498	1.4862	1.5259	1.5692	1.6166
39	1.2425	1.2613	1.2818	1.3039	1.3278	1.3538	1.3819	1.4125	1.4458	1.4821	1.5216	1.5647	1.6119
40	1.2395	1.2582	1.2785	1.3005	1.3243	1.3501	1.3781	1.4086	1.4417	1.4777	1.5170	1.5599	1.6069
41	1.2364	1.2550	1.2752	1.2970	1.3206	1.3463	1.3741	1.4044	1.4373	1.4731	1.5122	1.5549	1.6016
42	1.2331	1.2516	1.2716	1.2933	1.3168	1.3423	1.3699	1.4000	1.4327	1.4683	1.5072	1.5496	1.5960
43	1.2297	1.2481	1.2679	1.2894	1.3128	1.3381	1.3655	1.3954	1.4278	1.4632	1.5018	1.5440	1.5901
44	1.2262	1.2444	1.2641	1.2854	1.3085	1.3336	1.3609	1.3905	1.4228	1.4579	1.4963	1.5381	1.5840
45	1.2225	1.2405	1.2600	1.2812	1.3041	1.3290	1.3561	1.3855	1.4175	1.4524	1.4904	1.5320	1.5775
46	1.2186	1.2365	1.2558	1.2768	1.2995	1.3242	1.3510	1.3802	1.4119	1.4465	1.4843	1.5256	1.5707
47	1.2146	1.2323	1.2514	1.2722	1.2947	1.3192	1.3458	1.3747	1.4061	1.4404	1.4779	1.5188	1.5636
48	1.2105	1.2279	1.2469	1.2674	1.2897	1.3139	1.3403	1.3689	1.4001	1.4341	1.4712	1.5118	1.5562
49	1.2062	1.2234	1.2422	1.2625	1.2845	1.3085	1.3346	1.3629	1.3938	1.4275	1.4643	1.5045	1.5485
50	1.2017	1.2188	1.2373	1.2573	1.2791	1.3029	1.3286	1.3567	1.3873	1.4206	1.4570	1.4968	1.5404
51	1.1974	1.2143	1.2326	1.2524	1.2740	1.2975	1.3230	1.3508	1.3811	1.4141	1.4502	1.4897	1.5329
52	1.1930	1.2096	1.2277	1.2473	1.2687	1.2919	1.3171	1.3446	1.3746	1.4073	1.4431	1.4822	1.5250
53	1.1884	1.2048	1.2227	1.2420	1.2631	1.2861	1.3110	1.3382	1.3679	1.4003	1.4357	1.4744	1.5169
54	1.1837	1.1999	1.2175	1.2366	1.2574	1.2800	1.3047	1.3316	1.3609	1.3930	1.4280	1.4663	1.5083
55	1.1789	1.1948	1.2121	1.2309	1.2514	1.2738	1.2981	1.3247	1.3537	1.3853	1.4200	1.4579	1.4994
56	1.1738	1.1895	1.2065	1.2251	1.2453	1.2673	1.2913	1.3175	1.3461	1.3774	1.4116	1.4490	1.4901
57	1.1687	1.1840	1.2008	1.2190	1.2389	1.2606	1.2842	1.3100	1.3382	1.3691	1.4029	1.4398	1.4804
58	1.1634	1.1784	1.1949	1.2127	1.2323	1.2536	1.2769	1.3023	1.3301	1.3605	1.3938	1.4302	1.4703
59	1.1580	1.1727	1.1888	1.2063	1.2254	1.2464	1.2692	1.2942	1.3216	1.3515	1.3843	1.4202	1.4597
60	1.1524	1.1668	1.1825	1.1997	1.2184	1.2389	1.2614	1.2859	1.3127	1.3422	1.3744	1.4098	1.4486
61	1.1468	1.1608	1.1761	1.1929	1.2112	1.2313	1.2532	1.2773	1.3036	1.3325	1.3642	1.3989	1.4372
62	1.1410	1.1547	1.1696	1.1859	1.2038	1.2234	1.2449	1.2684	1.2942	1.3225	1.3536	1.3877	1.4252
63	1.1352	1.1484	1.1629	1.1788	1.1962	1.2153	1.2363	1.2593	1.2845	1.3122	1.3426	1.3761	1.4129
64	1.1293	1.1421	1.1562	1.1716	1.1885	1.2071	1.2275	1.2499	1.2745	1.3016	1.3313	1.3641	1.4001
65	1.1234	1.1358	1.1493	1.1643	1.1807	1.1987	1.2186	1.2404	1.2644	1.2907	1.3198	1.3517	1.3870
66	1.1175	1.1294	1.1425	1.1569	1.1728	1.1902	1.2095	1.2307	1.2540	1.2797	1.3079	1.3391	1.3735
67	1.1116	1.1230	1.1356	1.1495	1.1648	1.1817	1.2003	1.2208	1.2434	1.2684	1.2959	1.3262	1.3597
68	1.1057	1.1166	1.1287	1.1420	1.1568	1.1730	1.1910	1.2108	1.2327	1.2569	1.2835	1.3130	1.3456
69	1.0999	1.1103	1.1218	1.1346	1.1488	1.1644	1.1817	1.2008	1.2219	1.2452	1.2711	1.2996	1.3312
70	1.0941	1.1040	1.1150	1.1272	1.1408	1.1557	1.1723	1.1907	1.2110	1.2335	1.2584	1.2860	1.3166
71	1.0884	1.0979	1.1083	1.1199	1.1328	1.1471	1.1630	1.1806	1.2001	1.2217	1.2457	1.2723	1.3019
72	1.0829	1.0918	1.1017	1.1127	1.1250	1.1386	1.1537	1.1705	1.1892	1.2099	1.2330	1.2586	1.2870
73	1.0775	1.0858	1.0952	1.1056	1.1172	1.1301	1.1445	1.1605	1.1784	1.1982	1.2202	1.2448	1.2721
74	1.0722	1.0801	1.0889	1.0987	1.1096	1.1219	1.1355	1.1507	1.1676	1.1865	1.2075	1.2310	1.2571
75	1.0671	1.0744	1.0827	1.0919	1.1022	1.1137	1.1266	1.1410	1.1570	1.1749	1.1949	1.2173	1.2422
76	1.0621	1.0690	1.0767	1.0853	1.0950	1.1058	1.1179	1.1314	1.1466	1.1635	1.1825	1.2037	1.2274
77	1.0573	1.0637	1.0709	1.0790	1.0880	1.0981	1.1094	1.1221	1.1364	1.1523	1.1702	1.1903	1.2128
78	1.0528	1.0587	1.0654	1.0728	1.0812	1.0906	1.1012	1.1131	1.1264	1.1414	1.1582	1.1771	1.1984
79	1.0484	1.0539	1.0600	1.0669	1.0747	1.0834	1.0933	1.1043	1.1168	1.1308	1.1465	1.1643	1.1842
80	1.0443	1.0493	1.0549	1.0613	1.0685	1.0765	1.0856	1.0959	1.1074	1.1205	1.1352	1.1517	1.1704

Interest Rate: 7.50%
Mortality Table: RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Early Retirement

Table 4
El Paso City Employees' Pension Fund
Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only

Early Retirement Age	Normal Retirement Age											
	45	46	47	48	49	50	51	52	53	54	55	56
20	0.1496	0.1381	0.1274	0.1174	0.1082	0.0996	0.0917	0.0843	0.0774	0.0711	0.0652	0.0598
21	0.1611	0.1487	0.1372	0.1265	0.1165	0.1073	0.0987	0.0907	0.0834	0.0765	0.0702	0.0644
22	0.1735	0.1601	0.1477	0.1362	0.1255	0.1155	0.1063	0.0977	0.0898	0.0824	0.0756	0.0693
23	0.1868	0.1724	0.1591	0.1466	0.1351	0.1244	0.1144	0.1052	0.0967	0.0888	0.0814	0.0747
24	0.2012	0.1857	0.1713	0.1579	0.1455	0.1340	0.1233	0.1133	0.1041	0.0956	0.0877	0.0804
25	0.2167	0.2000	0.1845	0.1701	0.1567	0.1443	0.1328	0.1221	0.1122	0.1030	0.0945	0.0866
26	0.2335	0.2155	0.1988	0.1833	0.1688	0.1554	0.1430	0.1315	0.1208	0.1109	0.1018	0.0933
27	0.2515	0.2322	0.2142	0.1974	0.1819	0.1675	0.1541	0.1417	0.1302	0.1195	0.1096	0.1005
28	0.2710	0.2502	0.2308	0.2128	0.1960	0.1805	0.1660	0.1527	0.1403	0.1288	0.1182	0.1083
29	0.2921	0.2696	0.2487	0.2293	0.2112	0.1945	0.1789	0.1645	0.1512	0.1388	0.1273	0.1167
30	0.3149	0.2906	0.2681	0.2471	0.2277	0.2096	0.1929	0.1773	0.1629	0.1496	0.1372	0.1258
31	0.3394	0.3133	0.2890	0.2664	0.2455	0.2260	0.2079	0.1912	0.1757	0.1613	0.1480	0.1356
32	0.3660	0.3378	0.3116	0.2873	0.2647	0.2437	0.2242	0.2061	0.1894	0.1739	0.1595	0.1463
33	0.3947	0.3643	0.3361	0.3098	0.2855	0.2628	0.2418	0.2223	0.2043	0.1876	0.1721	0.1577
34	0.4258	0.3930	0.3625	0.3342	0.3079	0.2835	0.2608	0.2398	0.2204	0.2023	0.1856	0.1702
35	0.4594	0.4241	0.3912	0.3606	0.3323	0.3059	0.2814	0.2588	0.2378	0.2183	0.2003	0.1836
36	0.4959	0.4577	0.4222	0.3892	0.3586	0.3301	0.3037	0.2793	0.2566	0.2356	0.2161	0.1981
37	0.5353	0.4941	0.4558	0.4202	0.3871	0.3564	0.3279	0.3015	0.2770	0.2543	0.2333	0.2139
38	0.5780	0.5335	0.4922	0.4537	0.4180	0.3849	0.3541	0.3256	0.2991	0.2746	0.2520	0.2310
39	0.6244	0.5763	0.5316	0.4901	0.4515	0.4157	0.3825	0.3517	0.3231	0.2967	0.2722	0.2495
40	0.6747	0.6227	0.5745	0.5296	0.4879	0.4492	0.4133	0.3800	0.3492	0.3206	0.2941	0.2696
41	0.7293	0.6732	0.6210	0.5725	0.5274	0.4856	0.4468	0.4108	0.3774	0.3465	0.3179	0.2914
42	0.7887	0.7279	0.6715	0.6191	0.5704	0.5251	0.4831	0.4442	0.4081	0.3747	0.3438	0.3151
43	0.8532	0.7875	0.7265	0.6697	0.6170	0.5681	0.5227	0.4806	0.4415	0.4054	0.3719	0.3409
44	0.9235	0.8524	0.7863	0.7249	0.6678	0.6149	0.5657	0.5201	0.4779	0.4388	0.4025	0.3690
45	1.0000	0.9230	0.8514	0.7849	0.7232	0.6658	0.6126	0.5632	0.5175	0.4751	0.4359	0.3996
46		1.0000	0.9225	0.8504	0.7835	0.7214	0.6637	0.6102	0.5607	0.5148	0.4723	0.4329
47			1.0000	0.9219	0.8494	0.7820	0.7195	0.6615	0.6078	0.5580	0.5120	0.4693
48				1.0000	0.9213	0.8482	0.7804	0.7175	0.6593	0.6053	0.5553	0.5091
49					1.0000	0.9207	0.8471	0.7788	0.7156	0.6570	0.6028	0.5526
50						1.0000	0.9200	0.8459	0.7772	0.7136	0.6547	0.6002
51							1.0000	0.9194	0.8448	0.7756	0.7116	0.6523
52								1.0000	0.9188	0.8436	0.7740	0.7095
53									1.0000	0.9181	0.8423	0.7722
54										1.0000	0.9174	0.8410

Interest Rate: 7.50%
Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Early Retirement

Table 4
El Paso City Employees' Pension Fund
Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only

Early Retirement Age	Normal Retirement Age											
	57	58	59	60	61	62	63	64	65	66	67	68
20	0.0548	0.0501	0.0458	0.0418	0.0382	0.0348	0.0316	0.0287	0.0261	0.0236	0.0213	0.0192
21	0.0590	0.0540	0.0493	0.0450	0.0411	0.0374	0.0340	0.0309	0.0281	0.0254	0.0230	0.0207
22	0.0635	0.0581	0.0531	0.0485	0.0442	0.0403	0.0367	0.0333	0.0302	0.0273	0.0247	0.0223
23	0.0684	0.0626	0.0572	0.0522	0.0476	0.0434	0.0395	0.0359	0.0325	0.0295	0.0266	0.0240
24	0.0736	0.0674	0.0616	0.0562	0.0513	0.0467	0.0425	0.0386	0.0350	0.0317	0.0287	0.0259
25	0.0793	0.0726	0.0663	0.0606	0.0553	0.0503	0.0458	0.0416	0.0377	0.0342	0.0309	0.0279
26	0.0854	0.0782	0.0715	0.0653	0.0595	0.0542	0.0493	0.0448	0.0407	0.0368	0.0333	0.0300
27	0.0921	0.0842	0.0770	0.0703	0.0641	0.0584	0.0532	0.0483	0.0438	0.0397	0.0358	0.0323
28	0.0992	0.0908	0.0830	0.0758	0.0691	0.0630	0.0573	0.0520	0.0472	0.0427	0.0386	0.0348
29	0.1069	0.0978	0.0894	0.0817	0.0745	0.0679	0.0617	0.0561	0.0509	0.0461	0.0416	0.0375
30	0.1152	0.1054	0.0964	0.0880	0.0803	0.0731	0.0665	0.0604	0.0548	0.0496	0.0449	0.0405
31	0.1242	0.1137	0.1039	0.0949	0.0866	0.0788	0.0717	0.0652	0.0591	0.0535	0.0484	0.0436
32	0.1340	0.1226	0.1121	0.1023	0.0933	0.0850	0.0773	0.0703	0.0637	0.0577	0.0522	0.0470
33	0.1445	0.1322	0.1208	0.1104	0.1007	0.0917	0.0834	0.0758	0.0687	0.0622	0.0562	0.0507
34	0.1558	0.1426	0.1304	0.1190	0.1086	0.0989	0.0900	0.0817	0.0741	0.0671	0.0607	0.0547
35	0.1682	0.1539	0.1407	0.1284	0.1172	0.1067	0.0971	0.0882	0.0800	0.0724	0.0655	0.0591
36	0.1815	0.1661	0.1518	0.1386	0.1264	0.1152	0.1048	0.0952	0.0863	0.0782	0.0707	0.0637
37	0.1959	0.1793	0.1639	0.1496	0.1365	0.1243	0.1131	0.1028	0.0932	0.0844	0.0763	0.0688
38	0.2116	0.1936	0.1770	0.1616	0.1474	0.1343	0.1222	0.1110	0.1006	0.0911	0.0824	0.0743
39	0.2285	0.2091	0.1912	0.1746	0.1592	0.1450	0.1319	0.1199	0.1087	0.0984	0.0890	0.0803
40	0.2469	0.2260	0.2066	0.1886	0.1720	0.1567	0.1426	0.1295	0.1175	0.1064	0.0961	0.0867
41	0.2669	0.2442	0.2233	0.2039	0.1860	0.1694	0.1541	0.1400	0.1270	0.1150	0.1039	0.0937
42	0.2886	0.2641	0.2414	0.2205	0.2011	0.1832	0.1667	0.1514	0.1373	0.1243	0.1124	0.1014
43	0.3123	0.2857	0.2612	0.2385	0.2176	0.1982	0.1803	0.1638	0.1486	0.1345	0.1216	0.1097
44	0.3380	0.3093	0.2827	0.2582	0.2355	0.2145	0.1951	0.1773	0.1608	0.1456	0.1316	0.1187
45	0.3660	0.3349	0.3061	0.2796	0.2550	0.2323	0.2113	0.1920	0.1741	0.1577	0.1425	0.1285
46	0.3965	0.3628	0.3317	0.3029	0.2763	0.2517	0.2290	0.2080	0.1886	0.1708	0.1544	0.1393
47	0.4299	0.3933	0.3596	0.3283	0.2995	0.2728	0.2482	0.2255	0.2045	0.1852	0.1674	0.1510
48	0.4663	0.4267	0.3900	0.3562	0.3248	0.2959	0.2692	0.2446	0.2218	0.2008	0.1815	0.1637
49	0.5061	0.4631	0.4233	0.3866	0.3526	0.3212	0.2922	0.2654	0.2408	0.2180	0.1970	0.1777
50	0.5497	0.5030	0.4598	0.4199	0.3830	0.3489	0.3174	0.2883	0.2615	0.2368	0.2140	0.1930
51	0.5975	0.5467	0.4998	0.4564	0.4163	0.3792	0.3450	0.3134	0.2842	0.2574	0.2326	0.2098
52	0.6498	0.5946	0.5436	0.4964	0.4527	0.4124	0.3752	0.3408	0.3091	0.2799	0.2530	0.2282
53	0.7072	0.6472	0.5916	0.5402	0.4927	0.4489	0.4084	0.3710	0.3365	0.3046	0.2753	0.2484
54	0.7703	0.7048	0.6443	0.5884	0.5367	0.4889	0.4448	0.4040	0.3665	0.3318	0.2999	0.2705

Interest Rate: 7.50%

Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Early Retirement

Table 4
El Paso City Employees' Pension Fund
Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only

Early Retirement Age	Normal Retirement Age											
	69	70	71	72	73	74	75	76	77	78	79	80
20	0.0173	0.0155	0.0139	0.0124	0.0111	0.0098	0.0087	0.0077	0.0067	0.0059	0.0051	0.0044
21	0.0186	0.0167	0.0150	0.0134	0.0119	0.0106	0.0094	0.0083	0.0073	0.0063	0.0055	0.0048
22	0.0201	0.0180	0.0161	0.0144	0.0128	0.0114	0.0101	0.0089	0.0078	0.0068	0.0059	0.0051
23	0.0216	0.0194	0.0174	0.0155	0.0138	0.0123	0.0109	0.0096	0.0084	0.0074	0.0064	0.0055
24	0.0233	0.0209	0.0187	0.0167	0.0149	0.0132	0.0117	0.0103	0.0091	0.0079	0.0069	0.0060
25	0.0251	0.0225	0.0202	0.0180	0.0160	0.0142	0.0126	0.0111	0.0098	0.0085	0.0074	0.0064
26	0.0270	0.0243	0.0217	0.0194	0.0173	0.0154	0.0136	0.0120	0.0105	0.0092	0.0080	0.0069
27	0.0291	0.0261	0.0234	0.0209	0.0186	0.0165	0.0146	0.0129	0.0113	0.0099	0.0086	0.0075
28	0.0314	0.0282	0.0252	0.0225	0.0201	0.0178	0.0158	0.0139	0.0122	0.0107	0.0093	0.0080
29	0.0338	0.0303	0.0272	0.0243	0.0216	0.0192	0.0170	0.0150	0.0132	0.0115	0.0100	0.0087
30	0.0364	0.0327	0.0293	0.0262	0.0233	0.0207	0.0183	0.0161	0.0142	0.0124	0.0108	0.0093
31	0.0393	0.0353	0.0316	0.0282	0.0251	0.0223	0.0197	0.0174	0.0153	0.0134	0.0116	0.0101
32	0.0423	0.0380	0.0341	0.0304	0.0271	0.0241	0.0213	0.0188	0.0165	0.0144	0.0125	0.0108
33	0.0457	0.0410	0.0367	0.0328	0.0292	0.0260	0.0230	0.0202	0.0178	0.0155	0.0135	0.0117
34	0.0493	0.0442	0.0396	0.0354	0.0315	0.0280	0.0248	0.0218	0.0192	0.0168	0.0146	0.0126
35	0.0532	0.0477	0.0428	0.0382	0.0340	0.0302	0.0267	0.0236	0.0207	0.0181	0.0157	0.0136
36	0.0574	0.0515	0.0461	0.0412	0.0367	0.0326	0.0288	0.0254	0.0223	0.0195	0.0170	0.0147
37	0.0619	0.0556	0.0498	0.0445	0.0396	0.0352	0.0311	0.0275	0.0241	0.0211	0.0183	0.0159
38	0.0669	0.0601	0.0538	0.0481	0.0428	0.0380	0.0336	0.0296	0.0260	0.0228	0.0198	0.0171
39	0.0722	0.0649	0.0581	0.0519	0.0462	0.0411	0.0363	0.0320	0.0281	0.0246	0.0214	0.0185
40	0.0781	0.0701	0.0628	0.0561	0.0500	0.0444	0.0393	0.0346	0.0304	0.0266	0.0231	0.0200
41	0.0844	0.0758	0.0679	0.0606	0.0540	0.0480	0.0424	0.0374	0.0328	0.0287	0.0250	0.0216
42	0.0912	0.0819	0.0734	0.0656	0.0584	0.0519	0.0459	0.0404	0.0355	0.0310	0.0270	0.0234
43	0.0987	0.0886	0.0794	0.0709	0.0632	0.0561	0.0496	0.0438	0.0384	0.0336	0.0292	0.0253
44	0.1068	0.0959	0.0859	0.0768	0.0684	0.0607	0.0537	0.0474	0.0416	0.0363	0.0316	0.0274
45	0.1157	0.1039	0.0931	0.0831	0.0740	0.0657	0.0582	0.0513	0.0450	0.0394	0.0342	0.0296
46	0.1253	0.1126	0.1008	0.0901	0.0802	0.0712	0.0630	0.0556	0.0488	0.0426	0.0371	0.0321
47	0.1359	0.1220	0.1093	0.0976	0.0870	0.0772	0.0683	0.0602	0.0529	0.0462	0.0402	0.0348
48	0.1474	0.1324	0.1186	0.1059	0.0943	0.0838	0.0741	0.0653	0.0574	0.0501	0.0436	0.0377
49	0.1600	0.1437	0.1287	0.1150	0.1024	0.0909	0.0804	0.0709	0.0623	0.0544	0.0473	0.0410
50	0.1738	0.1560	0.1398	0.1249	0.1112	0.0987	0.0874	0.0770	0.0676	0.0591	0.0514	0.0445
51	0.1889	0.1696	0.1519	0.1357	0.1209	0.1073	0.0950	0.0837	0.0735	0.0643	0.0559	0.0484
52	0.2054	0.1845	0.1652	0.1476	0.1315	0.1167	0.1033	0.0911	0.0799	0.0699	0.0608	0.0526
53	0.2236	0.2008	0.1798	0.1606	0.1431	0.1271	0.1124	0.0991	0.0870	0.0761	0.0662	0.0573
54	0.2435	0.2187	0.1959	0.1750	0.1558	0.1384	0.1224	0.1079	0.0948	0.0828	0.0721	0.0624

Interest Rate: 7.50%

Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Early Retirement

Table 4

El Paso City Employees' Pension Fund

Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only

Early Retirement Age	Normal Retirement Age											
	45	46	47	48	49	50	51	52	53	54	55	56
55											1.0000	0.9167
56												1.0000
57												
58												
59												
60												
61												
62												
63												
64												
65												
66												
67												
68												
69												
70												
71												
72												
73												
74												
75												
76												
77												
78												
79												
80												

Interest Rate: 7.50%

Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Early Retirement

Table 4

El Paso City Employees' Pension Fund

Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only

Early Retirement Age	Normal Retirement Age											
	57	58	59	60	61	62	63	64	65	66	67	68
55	0.8396	0.7683	0.7023	0.6413	0.5850	0.5329	0.4848	0.4404	0.3994	0.3617	0.3269	0.2949
56	0.9159	0.8381	0.7661	0.6996	0.6381	0.5813	0.5288	0.4804	0.4357	0.3945	0.3566	0.3216
57	1.0000	0.9151	0.8365	0.7638	0.6967	0.6347	0.5774	0.5245	0.4757	0.4308	0.3893	0.3512
58		1.0000	0.9141	0.8348	0.7614	0.6936	0.6310	0.5732	0.5199	0.4708	0.4255	0.3838
59			1.0000	0.9132	0.8329	0.7587	0.6903	0.6270	0.5687	0.5150	0.4654	0.4198
60				1.0000	0.9121	0.8309	0.7559	0.6867	0.6228	0.5639	0.5097	0.4598
61					1.0000	0.9110	0.8287	0.7528	0.6828	0.6183	0.5588	0.5041
62						1.0000	0.9097	0.8264	0.7496	0.6787	0.6134	0.5533
63							1.0000	0.9084	0.8239	0.7460	0.6743	0.6082
64								1.0000	0.9070	0.8213	0.7423	0.6695
65									1.0000	0.9055	0.8184	0.7382
66										1.0000	0.9038	0.8153
67											1.0000	0.9020
68												1.0000
69												
70												
71												
72												
73												
74												
75												
76												
77												
78												
79												
80												

Interest Rate: 7.50%

Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)

Early Retirement

Table 4

El Paso City Employees' Pension Fund

Early Retirement Reduction Factors for a Benefit Paid in the Form of Life Only

Early Retirement Age	Normal Retirement Age											
	69	70	71	72	73	74	75	76	77	78	79	80
55	0.2654	0.2383	0.2135	0.1907	0.1699	0.1508	0.1335	0.1177	0.1033	0.0903	0.0785	0.0680
56	0.2895	0.2600	0.2329	0.2080	0.1853	0.1645	0.1456	0.1283	0.1127	0.0985	0.0857	0.0741
57	0.3161	0.2839	0.2543	0.2271	0.2023	0.1796	0.1590	0.1401	0.1230	0.1075	0.0936	0.0810
58	0.3454	0.3102	0.2779	0.2482	0.2211	0.1963	0.1737	0.1531	0.1345	0.1175	0.1022	0.0885
59	0.3779	0.3393	0.3040	0.2716	0.2419	0.2148	0.1900	0.1675	0.1471	0.1286	0.1118	0.0968
60	0.4138	0.3716	0.3329	0.2974	0.2649	0.2352	0.2081	0.1835	0.1611	0.1408	0.1225	0.1060
61	0.4537	0.4074	0.3650	0.3260	0.2904	0.2579	0.2282	0.2011	0.1766	0.1544	0.1343	0.1162
62	0.4980	0.4472	0.4006	0.3579	0.3188	0.2831	0.2505	0.2208	0.1938	0.1694	0.1474	0.1275
63	0.5475	0.4916	0.4404	0.3934	0.3504	0.3111	0.2753	0.2427	0.2131	0.1863	0.1620	0.1402
64	0.6026	0.5412	0.4848	0.4331	0.3857	0.3425	0.3031	0.2672	0.2346	0.2050	0.1784	0.1543
65	0.6644	0.5967	0.5345	0.4775	0.4253	0.3776	0.3341	0.2946	0.2586	0.2261	0.1966	0.1702
66	0.7338	0.6590	0.5903	0.5273	0.4697	0.4170	0.3690	0.3253	0.2856	0.2497	0.2172	0.1879
67	0.8119	0.7291	0.6531	0.5834	0.5197	0.4614	0.4083	0.3599	0.3160	0.2762	0.2403	0.2079
68	0.9001	0.8083	0.7240	0.6468	0.5761	0.5115	0.4526	0.3990	0.3503	0.3062	0.2664	0.2305
69	1.0000	0.8980	0.8044	0.7186	0.6401	0.5683	0.5029	0.4433	0.3892	0.3402	0.2960	0.2561
70		1.0000	0.8958	0.8002	0.7128	0.6329	0.5600	0.4937	0.4334	0.3789	0.3296	0.2852
71			1.0000	0.8933	0.7957	0.7065	0.6252	0.5511	0.4839	0.4229	0.3679	0.3184
72				1.0000	0.8907	0.7909	0.6998	0.6169	0.5416	0.4734	0.4118	0.3564
73					1.0000	0.8879	0.7857	0.6926	0.6081	0.5315	0.4624	0.4001
74						1.0000	0.8849	0.7800	0.6849	0.5986	0.5207	0.4506
75							1.0000	0.8816	0.7740	0.6765	0.5885	0.5093
76								1.0000	0.8780	0.7674	0.6676	0.5777
77									1.0000	0.8741	0.7604	0.6580
78										1.0000	0.8699	0.7527
79											1.0000	0.8653
80												1.0000

Interest Rate: 7.50%

Mortality Table RP2014 Blue Collar Annuitant projected to 2030 with Scale BB (65% male/35% female for participant mortality and 35% male/65% female for joint pensioner mortality)