

Post April 1, 2007

Table

**Table IV**  
**Table to Convert Benefit Credits to Joint and Survivor Options**

Use this table to convert plan benefits to a Form 2 or Form 4 benefit when Player's Spouse is the beneficiary.

If 100% of the benefit payable during the lifetime of the Player and his Spouse is paid to the Spouse if the Player dies first, then the applicable factor from this chart is applied to the benefit.

If the Player's Spouse receives less than 100% of the benefit, the appropriate factor is obtained from line 5 of the following worksheet:

- (1) Enter the percent (in decimal form) of the Player's benefit to go to the Player's Spouse on his death: \_\_\_\_\_
- (2) Enter the factor from this Table IV if 100% of the benefit was to go to the Player's Spouse: \_\_\_\_\_

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- (3) Multiply the entries on lines (1) and (2) and enter here: \_\_\_\_\_
- (4) Add the entries on lines (1) and (2) and subtract the entry on line (3): \_\_\_\_\_
- (5) Divide the entry on line (2) by the entry on line (4) (the answer should be carried to three decimal places): \_\_\_\_\_

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**Table IV, continued****Table to Convert Credits to Joint and Survivor Options  
When the Player's Spouse is the Beneficiary**

Age of Player When Benefits Begin To Be Paid	Age of Spouse When Benefits Begin To Be Paid To Player						
	25	26	27	28	29	30	31
45	0.832	0.834	0.836	0.838	0.840	0.843	0.845
46	0.822	0.824	0.826	0.828	0.830	0.833	0.835
47	0.811	0.813	0.816	0.818	0.820	0.822	0.825
48	0.801	0.803	0.805	0.807	0.809	0.812	0.814
49	0.789	0.792	0.794	0.796	0.798	0.801	0.803
50	0.778	0.780	0.782	0.784	0.787	0.789	0.792
51	0.766	0.768	0.771	0.773	0.775	0.778	0.780
52	0.754	0.756	0.759	0.761	0.763	0.766	0.768
53	0.742	0.744	0.746	0.748	0.751	0.753	0.756
54	0.729	0.731	0.734	0.736	0.738	0.741	0.743
55	0.716	0.719	0.721	0.723	0.725	0.728	0.730
56	0.703	0.705	0.707	0.710	0.712	0.714	0.717
57	0.690	0.692	0.694	0.696	0.698	0.701	0.703
58	0.676	0.678	0.680	0.682	0.684	0.687	0.689
59	0.661	0.663	0.665	0.668	0.670	0.672	0.675
60	0.647	0.649	0.651	0.653	0.655	0.657	0.660
61	0.632	0.633	0.635	0.638	0.640	0.642	0.645
62	0.616	0.618	0.620	0.622	0.624	0.626	0.629
63	0.600	0.602	0.604	0.606	0.608	0.610	0.613
64	0.584	0.586	0.587	0.589	0.592	0.594	0.596
65	0.567	0.569	0.571	0.573	0.575	0.577	0.579

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**Table IV, continued****Table to Convert Credits to Joint and Survivor Options  
When the Player's Spouse is the Beneficiary****Age of Player When  
Benefits Begin To Be Paid      Age of Spouse When Benefits Begin To Be Paid To Player**

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	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>
<b>45</b>	0.848	0.850	0.853	0.855	0.858	0.861	0.864
<b>46</b>	0.838	0.840	0.843	0.846	0.848	0.851	0.854
<b>47</b>	0.827	0.830	0.833	0.835	0.838	0.841	0.844
<b>48</b>	0.817	0.819	0.822	0.825	0.828	0.831	0.834
<b>49</b>	0.806	0.808	0.811	0.814	0.817	0.820	0.823
<b>50</b>	0.794	0.797	0.800	0.803	0.806	0.809	0.812
<b>51</b>	0.783	0.785	0.788	0.791	0.794	0.797	0.801
<b>52</b>	0.771	0.773	0.776	0.779	0.782	0.786	0.789
<b>53</b>	0.758	0.761	0.764	0.767	0.770	0.773	0.777
<b>54</b>	0.746	0.749	0.751	0.754	0.758	0.761	0.764
<b>55</b>	0.733	0.736	0.739	0.742	0.745	0.748	0.751
<b>56</b>	0.720	0.722	0.725	0.728	0.731	0.735	0.738
<b>57</b>	0.706	0.709	0.712	0.715	0.718	0.721	0.724
<b>58</b>	0.692	0.695	0.697	0.700	0.704	0.707	0.710
<b>59</b>	0.677	0.680	0.683	0.686	0.689	0.692	0.696
<b>60</b>	0.662	0.665	0.668	0.671	0.674	0.677	0.681
<b>61</b>	0.647	0.650	0.653	0.656	0.659	0.662	0.665
<b>62</b>	0.631	0.634	0.637	0.640	0.643	0.646	0.649
<b>63</b>	0.615	0.618	0.621	0.624	0.627	0.630	0.633
<b>64</b>	0.599	0.601	0.604	0.607	0.610	0.613	0.616
<b>65</b>	0.582	0.584	0.587	0.590	0.593	0.596	0.599

**Table IV, continued****Table to Convert Credits to Joint and Survivor Options  
When the Player's Spouse is the Beneficiary**

<b>Age of Player When Benefits Begin To Be Paid</b>	<b>Age of Spouse When Benefits Begin To Be Paid To Player</b>						
	<b>39</b>	<b>40</b>	<b>41</b>	<b>42</b>	<b>43</b>	<b>44</b>	<b>45</b>
<b>45</b>	0.867	0.870	0.873	0.876	0.879	0.882	0.885
<b>46</b>	0.857	0.860	0.863	0.866	0.870	0.873	0.876
<b>47</b>	0.847	0.850	0.854	0.857	0.860	0.863	0.867
<b>48</b>	0.837	0.840	0.843	0.847	0.850	0.854	0.857
<b>49</b>	0.826	0.830	0.833	0.836	0.840	0.843	0.847
<b>50</b>	0.815	0.819	0.822	0.826	0.829	0.833	0.837
<b>51</b>	0.804	0.807	0.811	0.814	0.818	0.822	0.826
<b>52</b>	0.792	0.796	0.799	0.803	0.807	0.810	0.814
<b>53</b>	0.780	0.784	0.787	0.791	0.795	0.799	0.803
<b>54</b>	0.768	0.771	0.775	0.779	0.782	0.786	0.791
<b>55</b>	0.755	0.758	0.762	0.766	0.770	0.774	0.778
<b>56</b>	0.742	0.745	0.749	0.753	0.757	0.761	0.765
<b>57</b>	0.728	0.732	0.735	0.739	0.743	0.747	0.752
<b>58</b>	0.714	0.717	0.721	0.725	0.729	0.733	0.738
<b>59</b>	0.699	0.703	0.707	0.711	0.715	0.719	0.723
<b>60</b>	0.684	0.688	0.692	0.696	0.700	0.704	0.708
<b>61</b>	0.669	0.673	0.676	0.680	0.684	0.689	0.693
<b>62</b>	0.653	0.657	0.660	0.664	0.668	0.673	0.677
<b>63</b>	0.637	0.640	0.644	0.648	0.652	0.656	0.661
<b>64</b>	0.620	0.623	0.627	0.631	0.635	0.639	0.644
<b>65</b>	0.603	0.606	0.610	0.614	0.618	0.622	0.626

**Table IV, continued**

**Table to Convert Credits to Joint and Survivor Options  
When the Player's Spouse is the Beneficiary**

Age of Player When Benefits Begin To Be Paid	Age of Spouse When Benefits Begin To Be Paid To Player						
	46	47	48	49	50	51	52
45	0.888	0.891	0.894	0.898	0.901	0.904	0.907
46	0.879	0.883	0.886	0.889	0.893	0.896	0.899
47	0.870	0.874	0.877	0.881	0.884	0.888	0.891
48	0.861	0.864	0.868	0.871	0.875	0.879	0.882
49	0.851	0.854	0.858	0.862	0.866	0.870	0.873
50	0.840	0.844	0.848	0.852	0.856	0.860	0.864
51	0.830	0.833	0.837	0.842	0.846	0.850	0.854
52	0.818	0.822	0.827	0.831	0.835	0.839	0.844
53	0.807	0.811	0.815	0.819	0.824	0.828	0.833
54	0.795	0.799	0.803	0.808	0.812	0.817	0.821
55	0.782	0.787	0.791	0.796	0.800	0.805	0.810
56	0.769	0.774	0.778	0.783	0.788	0.793	0.797
57	0.756	0.761	0.765	0.770	0.775	0.780	0.785
58	0.742	0.747	0.751	0.756	0.761	0.766	0.771
59	0.728	0.732	0.737	0.742	0.747	0.752	0.757
60	0.713	0.718	0.722	0.727	0.732	0.738	0.743
61	0.698	0.702	0.707	0.712	0.717	0.722	0.728
62	0.682	0.686	0.691	0.696	0.701	0.707	0.712
63	0.665	0.670	0.675	0.680	0.685	0.690	0.696
64	0.648	0.653	0.658	0.663	0.668	0.673	0.679
65	0.631	0.635	0.640	0.645	0.650	0.656	0.661

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**Table IV, continued****Table to Convert Credits to Joint and Survivor Options  
When the Player's Spouse is the Beneficiary**

<b>Age of Player When Benefits Begin To Be Paid</b>	<b>Age of Spouse When Benefits Begin To Be Paid To Player</b>						
	<b>53</b>	<b>54</b>	<b>55</b>	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>
45	0.910	0.913	0.916	0.920	0.922	0.925	0.928
46	0.903	0.906	0.909	0.912	0.916	0.919	0.922
47	0.895	0.898	0.901	0.905	0.908	0.912	0.915
48	0.886	0.890	0.893	0.897	0.901	0.904	0.908
49	0.877	0.881	0.885	0.889	0.892	0.896	0.900
50	0.868	0.872	0.876	0.880	0.884	0.888	0.892
51	0.858	0.862	0.866	0.871	0.875	0.879	0.883
52	0.848	0.852	0.857	0.861	0.865	0.870	0.874
53	0.837	0.842	0.846	0.851	0.856	0.860	0.865
54	0.826	0.831	0.836	0.840	0.845	0.850	0.855
55	0.815	0.819	0.824	0.829	0.834	0.839	0.844
56	0.802	0.807	0.813	0.818	0.823	0.828	0.833
57	0.790	0.795	0.800	0.805	0.811	0.816	0.822
58	0.777	0.782	0.787	0.793	0.798	0.804	0.810
59	0.763	0.768	0.774	0.779	0.785	0.791	0.797
60	0.748	0.754	0.760	0.765	0.771	0.777	0.783
61	0.733	0.739	0.745	0.751	0.757	0.763	0.769
62	0.718	0.723	0.729	0.735	0.741	0.748	0.754
63	0.701	0.707	0.713	0.719	0.725	0.732	0.738
64	0.684	0.690	0.696	0.702	0.709	0.715	0.722
65	0.667	0.673	0.679	0.685	0.691	0.698	0.705

**Table IV, continued**

**Table to Convert Credits to Joint and Survivor Options  
When the Player's Spouse is the Beneficiary**

Age of Player When Benefits Begin To Be Paid	Age of Spouse When Benefits Begin To Be Paid To Player						
	60	61	62	63	64	65	66
45	0.931	0.934	0.937	0.939	0.942	0.945	0.947
46	0.925	0.928	0.931	0.934	0.937	0.939	0.942
47	0.918	0.921	0.925	0.928	0.931	0.934	0.936
48	0.911	0.914	0.918	0.921	0.924	0.928	0.931
49	0.904	0.907	0.911	0.914	0.918	0.921	0.924
50	0.896	0.899	0.903	0.907	0.911	0.914	0.918
51	0.887	0.891	0.895	0.899	0.903	0.907	0.911
52	0.879	0.883	0.887	0.891	0.895	0.900	0.904
53	0.869	0.874	0.878	0.883	0.887	0.892	0.896
54	0.860	0.864	0.869	0.874	0.879	0.883	0.888
55	0.849	0.854	0.859	0.864	0.869	0.874	0.879
56	0.839	0.844	0.849	0.854	0.860	0.865	0.870
57	0.827	0.833	0.838	0.844	0.849	0.855	0.860
58	0.815	0.821	0.827	0.832	0.838	0.844	0.850
59	0.803	0.809	0.815	0.821	0.827	0.833	0.839
60	0.789	0.795	0.802	0.808	0.814	0.820	0.827
61	0.775	0.782	0.788	0.794	0.801	0.808	0.814
62	0.760	0.767	0.774	0.780	0.787	0.794	0.801
63	0.745	0.752	0.758	0.765	0.772	0.779	0.786
64	0.728	0.735	0.742	0.749	0.757	0.764	0.771
65	0.712	0.719	0.726	0.733	0.740	0.748	0.755

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**Table IV, continued****Table to Convert Credits to Joint and Survivor Options  
When the Player's Spouse is the Beneficiary****Age of Player When  
Benefits Begin To Be Paid      Age of Spouse When Benefits Begin To Be Paid To Player**

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	<b>67</b>	<b>68</b>	<b>69</b>	<b>70</b>
<b>45</b>	0.950	0.952	0.954	0.956
<b>46</b>	0.945	0.947	0.950	0.952
<b>47</b>	0.939	0.942	0.945	0.947
<b>48</b>	0.934	0.937	0.939	0.942
<b>49</b>	0.928	0.931	0.934	0.937
<b>50</b>	0.921	0.925	0.928	0.931
<b>51</b>	0.915	0.918	0.922	0.925
<b>52</b>	0.908	0.911	0.915	0.919
<b>53</b>	0.900	0.904	0.908	0.912
<b>54</b>	0.892	0.897	0.901	0.905
<b>55</b>	0.884	0.888	0.893	0.898
<b>56</b>	0.875	0.880	0.885	0.890
<b>57</b>	0.865	0.871	0.876	0.881
<b>58</b>	0.855	0.861	0.866	0.872
<b>59</b>	0.845	0.850	0.856	0.862
<b>60</b>	0.833	0.839	0.845	0.851
<b>61</b>	0.821	0.827	0.834	0.840
<b>62</b>	0.807	0.814	0.821	0.828
<b>63</b>	0.793	0.801	0.808	0.815
<b>64</b>	0.779	0.786	0.793	0.801
<b>65</b>	0.763	0.771	0.778	0.786