

Pre April 1, 2007

Table

Table 4

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.

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

If the beneficiary 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 beneficiary on his death: _____
 - (2) Enter the factor from the chart if 100% of the benefit was to go to the beneficiary: _____
 - (3) Multiply the entries on lines 1 and 2 and enter here: _____
 - (4) Add the entries (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): _____
-

Table 4

Table to Convert Credits to Joint and Survivor Options

Age of Player When Benefits Begin To Be Paid	Age of Beneficiary When Benefits Begin To Be Paid To Player						
	25	26	27	28	29	30	31
45	0.834	0.836	0.838	0.841	0.843	0.845	0.848
46	0.824	0.826	0.828	0.831	0.833	0.835	0.838
47	0.813	0.816	0.818	0.820	0.823	0.825	0.828
48	0.803	0.805	0.807	0.809	0.812	0.814	0.817
49	0.791	0.794	0.796	0.798	0.801	0.803	0.806
50	0.780	0.782	0.784	0.787	0.789	0.792	0.795
51	0.768	0.770	0.773	0.775	0.778	0.780	0.783
52	0.756	0.758	0.761	0.763	0.766	0.768	0.771
53	0.744	0.746	0.748	0.751	0.753	0.756	0.759
54	0.731	0.733	0.736	0.738	0.741	0.743	0.746
55	0.718	0.721	0.723	0.725	0.728	0.730	0.733
56	0.705	0.707	0.709	0.712	0.714	0.717	0.720
57	0.691	0.694	0.696	0.698	0.701	0.703	0.706
58	0.677	0.680	0.682	0.684	0.687	0.689	0.692
59	0.663	0.665	0.667	0.670	0.672	0.675	0.677
60	0.648	0.650	0.653	0.655	0.657	0.660	0.662
61	0.633	0.635	0.637	0.640	0.642	0.644	0.647
62	0.618	0.620	0.622	0.624	0.626	0.629	0.631
63	0.602	0.604	0.606	0.608	0.610	0.612	0.615
64	0.585	0.587	0.589	0.591	0.594	0.596	0.598
65	0.569	0.571	0.573	0.575	0.577	0.579	0.582

Table 4, continued

Table to Convert Credits to Joint and Survivor Options

Age of Player When Benefits Begin To Be Paid	Age of Beneficiary When Benefits Begin To Be Paid To Player						
	32	33	34	35	36	37	38
45	0.851	0.853	0.856	0.859	0.862	0.865	0.868
46	0.841	0.844	0.846	0.849	0.853	0.856	0.859
47	0.830	0.833	0.836	0.839	0.842	0.846	0.849
48	0.820	0.823	0.826	0.829	0.832	0.835	0.839
49	0.809	0.812	0.815	0.818	0.821	0.832	0.835
50	0.798	0.800	0.804	0.807	0.810	0.813	0.817
51	0.786	0.789	0.792	0.795	0.799	0.802	0.806
52	0.774	0.777	0.780	0.783	0.787	0.790	0.794
53	0.762	0.765	0.768	0.771	0.774	0.778	0.782
54	0.749	0.752	0.755	0.758	0.762	0.765	0.769
55	0.736	0.739	0.742	0.745	0.749	0.752	0.756
56	0.723	0.726	0.729	0.732	0.735	0.739	0.743
57	0.709	0.712	0.715	0.718	0.722	0.725	0.729
58	0.695	0.698	0.701	0.704	0.708	0.711	0.715
59	0.680	0.683	0.686	0.690	0.693	0.697	0.700
60	0.665	0.668	0.671	0.675	0.678	0.681	0.685
61	0.650	0.653	0.656	0.659	0.662	0.666	0.670
62	0.634	0.637	0.640	0.643	0.646	0.650	0.654
63	0.618	0.621	0.624	0.627	0.630	0.633	0.637
64	0.601	0.604	0.607	0.610	0.613	0.617	0.620
65	0.584	0.587	0.590	0.593	0.596	0.599	0.603

Table 4, *continued*

Table to Convert Credits to Joint and Survivor Options

Age of Player When Benefits Begin To Be Paid	Age of Beneficiary When Benefits Begin To Be Paid To Player						
	39	40	41	42	43	44	45
45	0.872	0.875	0.878	0.882	0.886	0.889	0.893
46	0.862	0.865	0.869	0.873	0.877	0.881	0.884
47	0.852	0.856	0.859	0.863	0.867	0.871	0.875
48	0.842	0.846	0.849	0.853	0.857	0.861	0.866
49	0.832	0.835	0.839	0.843	0.847	0.851	0.856
50	0.821	0.824	0.828	0.832	0.836	0.841	0.845
51	0.809	0.813	0.817	0.821	0.825	0.830	0.834
52	0.798	0.801	0.805	0.809	0.814	0.818	0.823
53	0.785	0.789	0.793	0.797	0.802	0.807	0.811
54	0.773	0.777	0.781	0.785	0.790	0.794	0.799
55	0.760	0.764	0.768	0.772	0.777	0.782	0.787
56	0.747	0.751	0.755	0.759	0.764	0.769	0.774
57	0.733	0.737	0.741	0.746	0.750	0.755	0.760
58	0.719	0.723	0.727	0.732	0.736	0.741	0.746
59	0.704	0.709	0.713	0.717	0.722	0.727	0.732
60	0.689	0.693	0.698	0.702	0.707	0.711	0.716
61	0.674	0.678	0.682	0.686	0.691	0.696	0.701
62	0.657	0.662	0.666	0.670	0.675	0.680	0.685
63	0.641	0.645	0.650	0.654	0.658	0.663	0.668
64	0.624	0.629	0.633	0.637	0.641	0.646	0.651
65	0.607	0.611	0.615	0.620	0.624	0.629	0.633

Table 4, *continued*

Table to Convert Credits to Joint and Survivor Options

Age of Player When Benefits Begin To Be Paid	Age of Beneficiary When Benefits Begin To Be Paid To Player						
	46	47	48	49	50	51	52
45	0.897	0.901	0.905	0.909	0.913	0.917	0.921
46	0.888	0.893	0.897	0.901	0.905	0.909	0.914
47	0.879	0.884	0.888	0.892	0.897	0.901	0.906
48	0.870	0.874	0.879	0.883	0.888	0.893	0.897
49	0.860	0.865	0.869	0.874	0.879	0.884	0.889
50	0.850	0.855	0.859	0.864	0.869	0.874	0.879
51	0.839	0.844	0.849	0.854	0.859	0.864	0.870
52	0.828	0.833	0.838	0.843	0.849	0.854	0.859
53	0.816	0.821	0.827	0.832	0.837	0.843	0.849
54	0.804	0.809	0.815	0.820	0.826	0.832	0.838
55	0.792	0.797	0.802	0.808	0.814	0.820	0.826
56	0.779	0.784	0.790	0.795	0.801	0.807	0.814
57	0.765	0.771	0.776	0.782	0.788	0.794	0.801
58	0.751	0.757	0.762	0.768	0.774	0.781	0.787
59	0.737	0.742	0.748	0.754	0.760	0.767	0.773
60	0.722	0.727	0.733	0.739	0.745	0.752	0.759
61	0.706	0.712	0.718	0.724	0.730	0.736	0.743
62	0.690	0.696	0.701	0.707	0.714	0.720	0.727
63	0.673	0.679	0.685	0.691	0.697	0.704	0.710
64	0.656	0.662	0.667	0.673	0.680	0.686	0.693
65	0.639	0.644	0.650	0.656	0.662	0.669	0.675

Table 4, *continued*

Table to Convert Credits to Joint and Survivor Options

Age of Player When Benefits Begin To Be Paid	Age of Beneficiary When Benefits Begin To Be Paid To Player						
	53	54	55	56	57	58	59
45	0.925	0.929	0.933	0.937	0.941	0.945	0.949
46	0.918	0.922	0.927	0.931	0.935	0.939	0.944
47	0.910	0.915	0.919	0.924	0.928	0.933	0.937
48	0.902	0.907	0.912	0.917	0.921	0.926	0.931
49	0.894	0.899	0.904	0.909	0.914	0.919	0.924
50	0.885	0.890	0.895	0.901	0.906	0.911	0.916
51	0.875	0.881	0.886	0.892	0.897	0.903	0.909
52	0.865	0.871	0.877	0.883	0.888	0.894	0.900
53	0.855	0.861	0.867	0.873	0.879	0.885	0.891
54	0.844	0.850	0.856	0.862	0.869	0.875	0.882
55	0.832	0.829	0.845	0.852	0.858	0.865	0.872
56	0.820	0.827	0.833	0.840	0.847	0.854	0.861
57	0.807	0.814	0.821	0.828	0.835	0.843	0.850
58	0.794	0.801	0.808	0.815	0.823	0.831	0.838
59	0.780	0.787	0.795	0.802	0.810	0.818	0.826
60	0.766	0.773	0.780	0.788	0.796	0.804	0.812
61	0.750	0.758	0.765	0.773	0.781	0.789	0.798
62	0.734	0.742	0.749	0.757	0.766	0.774	0.783
63	0.718	0.725	0.733	0.741	0.750	0.758	0.767
64	0.700	0.708	0.715	0.721	0.733	0.741	0.750
65	0.683	0.690	0.698	0.706	0.715	0.724	0.733

Table 4, continued

Table to Convert Credits to Joint and Survivor Options

Age of Player When Benefits Begin To Be Paid	Age of Beneficiary When Benefits Begin To Be Paid To Player						
	60	61	62	63	64	65	66
45	0.953	0.957	0.961	0.964	0.968	0.971	0.975
46	0.948	0.952	0.956	0.960	0.963	0.967	0.971
47	0.942	0.946	0.950	0.955	0.959	0.963	0.967
48	0.936	0.940	0.945	0.949	0.954	0.958	0.962
49	0.929	0.934	0.939	0.944	0.948	0.953	0.957
50	0.922	0.927	0.932	0.937	0.942	0.947	0.952
51	0.914	0.920	0.925	0.931	0.936	0.941	0.946
52	0.906	0.912	0.918	0.924	0.929	0.935	0.940
53	0.898	0.904	0.910	0.916	0.922	0.928	0.934
54	0.889	0.895	0.902	0.908	0.915	0.921	0.927
55	0.879	0.886	0.893	0.900	0.906	0.913	0.920
56	0.869	0.876	0.883	0.890	0.898	0.905	0.912
57	0.858	0.865	0.873	0.881	0.888	0.896	0.903
58	0.846	0.854	0.862	0.870	0.878	0.886	0.894
59	0.834	0.842	0.850	0.859	0.867	0.875	0.884
60	0.821	0.829	0.838	0.847	0.855	0.864	0.873
61	0.807	0.816	0.825	0.834	0.843	0.852	0.861
62	0.792	0.801	0.810	0.820	0.829	0.839	0.848
63	0.776	0.786	0.795	0.805	0.815	0.825	0.848
64	0.760	0.769	0.779	0.789	0.800	0.810	0.820
65	0.743	0.752	0.763	0.773	0.783	0.794	0.805

Table 4, continued

Table to Convert Credits to Joint and Survivor Options

Age of Player When Benefits Begin To Be Paid	Age of Beneficiary When Benefits Begin To Be Paid To Player			
	67	68	69	70
45	0.978	0.981	0.984	0.987
46	0.974	0.978	0.981	0.984
47	0.970	0.974	0.978	0.981
48	0.966	0.970	0.974	0.978
49	0.962	0.966	0.970	0.974
50	0.957	0.961	0.966	0.970
51	0.951	0.956	0.961	0.966
52	0.946	0.951	0.956	0.961
53	0.945	0.945	0.951	0.956
54	0.933	0.939	0.945	0.951
55	0.926	0.933	0.939	0.945
56	0.919	0.925	0.932	0.939
57	0.910	0.918	0.925	0.932
58	0.902	0.909	0.917	0.925
59	0.892	0.900	0.908	0.916
60	0.882	0.890	0.899	0.907
61	0.870	0.880	0.889	0.898
62	0.858	0.868	0.877	0.887
63	0.845	0.855	0.865	0.875
64	0.831	0.842	0.852	0.863
65	0.816	0.827	0.838	0.849