

SCOERS RETIREMENT SYSTEM

8.0% EFF 8-1-83

AGE/SERVICE RETIREMENTS

AGE	OPTION 2 REDUCTION FACTOR			
	TABLE 2	TABLE 3	TABLE 4	TABLE 5
35	.99995	.99987	.99976	.99960
36	.99995	.99987	.99974	.99956
37	.99995	.99986	.99972	.99953
38	.99995	.99984	.99969	.99949
39	.99994	.99983	.99966	.99943
40	.99994	.99982	.99963	.99938
41	.99993	.99980	.99959	.99931
42	.99992	.99977	.99954	.99922
43	.99991	.99974	.99949	.99913
44	.99990	.99971	.99942	.99902
45	.99988	.99968	.99934	.99889
46	.99987	.99963	.99926	.99875
47	.99985	.99958	.99917	.99859
48	.99983	.99953	.99906	.99842
49	.99981	.99947	.99895	.99822
50	.99979	.99941	.99882	.99801
51	.99977	.99934	.99868	.99778
52	.99975	.99926	.99853	.99753
53	.99971	.99918	.99836	.99725
54	.99968	.99909	.99817	.99694
55	.99964	.99899	.99797	.99658
56	.99960	.99887	.99773	.99619
57	.99956	.99874	.99746	.99573
58	.99950	.99857	.99715	.99519
59	.99944	.99839	.99677	.99455
60	.99936	.99817	.99633	.99382
61	.99927	.99792	.99583	.99298
62	.99918	.99764	.99526	.99203
63	.99906	.99731	.99461	.99094
64	.99893	.99693	.99385	.98968
65	.99877	.99649	.99298	.98824
66	.99860	.99598	.99198	.98656
67	.99839	.99540	.99082	.98462
68	.99815	.99471	.98945	.98233
69	.99787	.99388	.98779	.97959
70	.99751	.99288	.98582	.97639
71	.99710	.99171	.98357	.97277
72	.99663	.99041	.98107	.96876
73	.99611	.98897	.97830	.96431
74	.99553	.98734	.97517	.95930

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
50	30		.76804	.86831	51	31		.75909	.86252
50	31		.77138	.87044	51	32		.76257	.86476
50	32		.77485	.87265	51	33		.76618	.86708
50	33		.77845	.87493	51	34		.76992	.86947
50	34		.78218	.87728	51	35		.77380	.87194
50	35		.78603	.87971	51	36		.77782	.87449
50	36		.79003	.88220	51	37		.78197	.87712
50	37		.79415	.88477	51	38		.78627	.87982
50	38		.79840	.88741	51	39		.79070	.88259
50	39		.80278	.89012	51	40		.79527	.88544
50	40		.80728	.89289	51	41		.79997	.88835
50	41		.81191	.89573	51	42		.80480	.89134
50	42		.81666	.89862	51	43		.80975	.89438
50	43		.82152	.90157	51	44		.81483	.89748
50	44		.82649	.90456	51	45		.82002	.90063
50	45		.83673	.90761	51	46		.83066	.90384
50	46		.84693	.91652	51	47		.84127	.91314
50	47		.86210	.91952	51	48		.85701	.91630
50	48		.86708	.92814	51	49		.86223	.92529
50	49		.89154	.93377	51	50		.88758	.93118
50	50		.90093	.94192	51	51		.89735	.93968
50	51		.91937	.95493	51	52		.91648	.95323
50	52		.92800	.96228	51	53		.92545	.96087
50	53		.94069	.96438	51	54		.93862	.96309
50	54		.94422	.96643	51	55		.94231	.96525
50	55		.94763	.96842	51	56		.94589	.96734
50	56		.95092	.97035	51	57		.94934	.96936
50	57		.95409	.97843	51	58		.95267	.97775
50	58		.96082	.97995	51	59		.95965	.97933
50	59		.96358	.98139	51	60		.96254	.98084
50	60		.96621	.98276	51	61		.96529	.98228
50	61		.96871	.98405	51	62		.96789	.98363
50	62		.97107	.98528	51	63		.97036	.98491
50	63		.97330	.98643	51	64		.97268	.98611
50	64		.97541	.98751	51	65		.97487	.98724
50	65		.97738	.98853	51	66		.97692	.98829
50	66		.97923	.98948	51	67		.97884	.98928
50	67		.98096	.99036	51	68		.98063	.99019
50	68		.98257	.99119	51	69		.98229	.99104
50	69		.98407	.99195	51	70		.98383	.99183
50	70		.98545	.99266	51	71		.98525	.99256

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
52	32		.74994	.85653	53	33		.74055	.85033
52	33		.75355	.85888	53	34		.74430	.85280
52	34		.75730	.86132	53	35		.74820	.85535
52	35		.76119	.86383	53	36		.75225	.85799
52	36		.76523	.86643	53	37		.75645	.86072
52	37		.76941	.86911	53	38		.76080	.86354
52	38		.77374	.87186	53	39		.76531	.86644
52	39		.77821	.87470	53	40		.76997	.86942
52	40		.78283	.87762	53	41		.77478	.87249
52	41		.78759	.88061	53	42		.77974	.87564
52	42		.79249	.88368	53	43		.78485	.87886
52	43		.79753	.88682	53	44		.79011	.88216
52	44		.80270	.89002	53	45		.79550	.88553
52	45		.80800	.89328	53	46		.80103	.88896
52	46		.81342	.89660	53	47		.80668	.89245
52	47		.82447	.89997	53	48		.81816	.89599
52	48		.83550	.90967	53	49		.82960	.90611
52	49		.85182	.91300	53	50		.84652	.90961
52	50		.85728	.92238	53	51		.85223	.91938
52	51		.88353	.92853	53	52		.87938	.92581
52	52		.89369	.93739	53	53		.88993	.93504
52	53		.91350	.95147	53	54		.91043	.94966
52	54		.92282	.95943	53	55		.92011	.95793
52	55		.93648	.96176	53	56		.93426	.96039
52	56		.94035	.96403	53	57		.93832	.96277
52	57		.94410	.96622	53	58		.94225	.96508
52	58		.94772	.96835	53	59		.94605	.96732
52	59		.95120	.97704	53	60		.94970	.97630
52	60		.95844	.97870	53	61		.95720	.97805
52	61		.96147	.98028	53	62		.96036	.97970
52	62		.96434	.98178	53	63		.96335	.98127
52	63		.96706	.98319	53	64		.96619	.98274
52	64		.96963	.98453	53	65		.96887	.98413
52	65		.97205	.98578	53	66		.97139	.98544
52	66		.97432	.98695	53	67		.97375	.98666
52	67		.97645	.98805	53	68		.97595	.98779
52	68		.97843	.98907	53	69		.97800	.98885
52	69		.98028	.99001	53	70		.97990	.98982
52	70		.98199	.99089	53	71		.98167	.99073
52	71		.98357	.99170	53	72		.98329	.99156
52	72		.98503	.99244	53	73		.98480	.99233

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
54	34		.73093	.84390	55	35		.72106	.83723
54	35		.73483	.84649	55	36		.72511	.83995
54	36		.73888	.84917	55	37		.72931	.84277
54	37		.74309	.85195	55	38		.73369	.84568
54	38		.74746	.85482	55	39		.73823	.84869
54	39		.75198	.85777	55	40		.74293	.85180
54	40		.75667	.86082	55	41		.74781	.85500
54	41		.76152	.86396	55	42		.75286	.85830
54	42		.76653	.86718	55	43		.75808	.86169
54	43		.77170	.87049	55	44		.76346	.86517
54	44		.77703	.87389	55	45		.76901	.86874
54	45		.78251	.87735	55	46		.77472	.87238
54	46		.78813	.88090	55	47		.78058	.87611
54	47		.79390	.88451	55	48		.78660	.87991
54	48		.79980	.88818	55	49		.79276	.88377
54	49		.81171	.89191	55	50		.80510	.88770
54	50		.82358	.90245	55	51		.81741	.89867
54	51		.84110	.90613	55	52		.83554	.90255
54	52		.84707	.91631	55	53		.84179	.91314
54	53		.87512	.92302	55	54		.87075	.92015
54	54		.88608	.93262	55	55		.88212	.93014
54	55		.90727	.94779	55	56		.90401	.94586
54	56		.91733	.95639	55	57		.91445	.95479
54	57		.93196	.95897	55	58		.92958	.95751
54	58		.93622	.96148	55	59		.93405	.96014
54	59		.94035	.96391	55	60		.93838	.96270
54	60		.94433	.96625	55	61		.94254	.96516
54	61		.94815	.97554	55	62		.94654	.97474
54	62		.95590	.97737	55	63		.95456	.97666
54	63		.95920	.97910	55	64		.95801	.97847
54	64		.96233	.98073	55	65		.96127	.98018
54	65		.96529	.98228	55	66		.96436	.98179
54	66		.96808	.98373	55	67		.96725	.98330
54	67		.97070	.98508	55	68		.96997	.98470
54	68		.97314	.98634	55	69		.97250	.98601
54	69		.97542	.98752	55	70		.97486	.98723
54	70		.97754	.98861	55	71		.97705	.98836
54	71		.97950	.98962	55	72		.97907	.98940
54	72		.98132	.99055	55	73		.98095	.99036
54	73		.98300	.99141	55	74		.98268	.99125
54	74		.98455	.99220	55	75		.98430	.99207

EXISTING RETIREMENT SYSTEM
 GAM 1971 8.0% 8-1-83
 CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
56	36		.71092	.83029	57	37		.70048	.82307
56	37		.71512	.83315	57	38		.70484	.82607
56	38		.71949	.83611	57	39		.70937	.82918
56	39		.72403	.83917	57	40		.71409	.83239
56	40		.72874	.84233	57	41		.71899	.83571
56	41		.73364	.84560	57	42		.72407	.83914
56	42		.73871	.84896	57	43		.72934	.84268
56	43		.74396	.85243	57	44		.73480	.84632
56	44		.74939	.85599	57	45		.74045	.85007
56	45		.75499	.85965	57	46		.74628	.85392
56	46		.76077	.86340	57	47		.75230	.85786
56	47		.76672	.86724	57	48		.75849	.86189
56	48		.77284	.87116	57	49		.76487	.86601
56	49		.77911	.87515	57	50		.77141	.87022
56	50		.78554	.87922	57	51		.77811	.87449
56	51		.79832	.88335	57	52		.79136	.87884
56	52		.81109	.89477	57	53		.80459	.89074
56	53		.82983	.89886	57	54		.82396	.89503
56	54		.83637	.90988	57	55		.83080	.90650
56	55		.86625	.91719	57	56		.86161	.91413
56	56		.87805	.92757	57	57		.87385	.92493
56	57		.90064	.94386	57	58		.89717	.94180
56	58		.91148	.95313	57	59		.90840	.95142
56	59		.92711	.95599	57	60		.92456	.95442
56	60		.93180	.95876	57	61		.92947	.95733
56	61		.93633	.96144	57	62		.93421	.96015
56	62		.94069	.96403	57	63		.93876	.96286
56	63		.94487	.97391	57	64		.94314	.97305
56	64		.95316	.97592	57	65		.95170	.97515
56	65		.95676	.97781	57	66		.95546	.97713
56	66		.96016	.97960	57	67		.95900	.97899
56	67		.96337	.98127	57	68		.96233	.98073
56	68		.96638	.98284	57	69		.96546	.98236
56	69		.96920	.98430	57	70		.96838	.98388
56	70		.97182	.98566	57	71		.97109	.98529
56	71		.97426	.98692	57	72		.97361	.98659
56	72		.97651	.98808	57	73		.97594	.98779
56	73		.97861	.98916	57	74		.97812	.98891
56	74		.98055	.99015	57	75		.98014	.98994
56	75		.98235	.99108	57	76		.98201	.99090
56	76		.98403	.99193	57	77		.98373	.99178

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
58	38		.68974	.81554	59	39		.67867	.80768
58	39		.69425	.81869	59	40		.68335	.81098
58	40		.69895	.82195	59	41		.68822	.81441
58	41		.70384	.82532	59	42		.69329	.81795
58	42		.70893	.82881	59	43		.69857	.82161
58	43		.71421	.83242	59	44		.70405	.82540
58	44		.71969	.83613	59	45		.70973	.82930
58	45		.72536	.83996	59	46		.71562	.83332
58	46		.73123	.84390	59	47		.72172	.83746
58	47		.73730	.84794	59	48		.72803	.84171
58	48		.74356	.85208	59	49		.73454	.84607
58	49		.75001	.85632	59	50		.74126	.85053
58	50		.75665	.86066	59	51		.74817	.85509
58	51		.76347	.86508	59	52		.75528	.85974
58	52		.77046	.86959	59	53		.76258	.86448
58	53		.78418	.87417	59	54		.77679	.86931
58	54		.79789	.88654	59	55		.79099	.88219
58	55		.81791	.89107	59	56		.81167	.88696
58	56		.82507	.90300	59	57		.81916	.89937
58	57		.85682	.91096	59	58		.85190	.90768
58	58		.86953	.92218	59	59		.86507	.91934
58	59		.89358	.93966	59	60		.88988	.93744
58	60		.90523	.94964	59	61		.90195	.94779
58	61		.92191	.95279	59	62		.91917	.95111
58	62		.92705	.95585	59	63		.92455	.95432
58	63		.93201	.95880	59	64		.92974	.95742
58	64		.93678	.96164	59	65		.93473	.96039
58	65		.94135	.97216	59	66		.93950	.97123
58	66		.95018	.97435	59	67		.94861	.97352
58	67		.95409	.97641	59	68		.95268	.97567
58	68		.95778	.97835	59	69		.95651	.97768
58	69		.96124	.98016	59	70		.96011	.97957
58	70		.96449	.98186	59	71		.96346	.98132
58	71		.96750	.98343	59	72		.96658	.98295
58	72		.97031	.98488	59	73		.96949	.98446
58	73		.97292	.98623	59	74		.97221	.98586
58	74		.97535	.98748	59	75		.97474	.98717
58	75		.97761	.98865	59	76		.97709	.98838
58	76		.97971	.98972	59	77		.97926	.98950
58	77		.98164	.99071	59	78		.98125	.99051
58	78		.98341	.99162	59	79		.98306	.99144

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
60	40		.66734	.79953	61	41		.65578	.79109
60	41		.67218	.80299	61	42		.66079	.79473
60	42		.67723	.80658	61	43		.66602	.79850
60	43		.68249	.81030	61	44		.67146	.80240
60	44		.68795	.81415	61	45		.67713	.80644
60	45		.69364	.81812	61	46		.68302	.81061
60	46		.69953	.82222	61	47		.68913	.81491
60	47		.70565	.82645	61	48		.69548	.81935
60	48		.71199	.83079	61	49		.70206	.82391
60	49		.71854	.83526	61	50		.70887	.82861
60	50		.72531	.83984	61	51		.71591	.83342
60	51		.73230	.84453	61	52		.72318	.83836
60	52		.73950	.84933	61	53		.73068	.84341
60	53		.74692	.85423	61	54		.73841	.84857
60	54		.75453	.85922	61	55		.74635	.85383
60	55		.76233	.86430	61	56		.75456	.85917
60	56		.77034	.86947	61	57		.76279	.86457
60	57		.77853	.87473	61	58		.77124	.87002
60	58		.78692	.88008	61	59		.77991	.87552
60	59		.79551	.88553	61	60		.78880	.88107
60	60		.80430	.89108	61	61		.79791	.88677
60	61		.81329	.89673	61	62		.80724	.89252
60	62		.82248	.90248	61	63		.81679	.89832
60	63		.83187	.90833	61	64		.82656	.90417
60	64		.84146	.91428	61	65		.83656	.91007
60	65		.85125	.92033	61	66		.84679	.91602
60	66		.86124	.92648	61	67		.85724	.92202
60	67		.87143	.93273	61	68		.86791	.92807
60	68		.88182	.93908	61	69		.87880	.93417
60	69		.89241	.94553	61	70		.88991	.94032
60	70		.90320	.95208	61	71		.90124	.94652
60	71		.91419	.95873	61	72		.91279	.95277
60	72		.92538	.96548	61	73		.92456	.95907
60	73		.93677	.97233	61	74		.93656	.96542
60	74		.94836	.97928	61	75		.94879	.97182
60	75		.96015	.98633	61	76		.96124	.97827
60	76		.97214	.99348	61	77		.97391	.98477
60	77		.98433	.99973	61	78		.98679	.99132
60	78		.99672		61	79		.99980	
60	79				61	80			
60	80		.98268	.99125	61	81		.98227	.99104

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
62	42		.64401	.78238	63	43		.63202	.77338
62	43		.64919	.78619	63	44		.63737	.77737
62	44		.65460	.79015	63	45		.64296	.78152
62	45		.66023	.79424	63	46		.64878	.78581
62	46		.66610	.79848	63	47		.65485	.79025
62	47		.67220	.80285	63	48		.66117	.79485
62	48		.67854	.80737	63	49		.66774	.79959
62	49		.68512	.81203	63	50		.67457	.80448
62	50		.69195	.81683	63	51		.68165	.80952
62	51		.69902	.82176	63	52		.68899	.81470
62	52		.70634	.82682	63	53		.69660	.82003
62	53		.71391	.83202	63	54		.70448	.82549
62	54		.72172	.83733	63	55		.71261	.83109
62	55		.72977	.84276	63	56		.72099	.83680
62	56		.73804	.84830	63	57		.72961	.84263
62	57		.75378	.85393	63	58		.74587	.84855
62	58		.76953	.86842	63	59		.76216	.86362
62	59		.79227	.87399	63	60		.78560	.86946
62	60		.80081	.88793	63	61		.79451	.88394
62	61		.83653	.89734	63	62		.83123	.89375
62	62		.85116	.91040	63	63		.84637	.90729
62	63		.87830	.93044	63	64		.87430	.92801
62	64		.89170	.94198	63	65		.88816	.93995
62	65		.91059	.94581	63	66		.90760	.94397
62	66		.91673	.94951	63	67		.91401	.94784
62	67		.92264	.95307	63	68		.92015	.95156
62	68		.92828	.95648	63	69		.92603	.95513
62	69		.93367	.96827	63	70		.93163	.96722
62	70		.94361	.97086	63	71		.94182	.96991
62	71		.94816	.97328	63	72		.94654	.97242
62	72		.95243	.97554	63	73		.95097	.97477
62	73		.95643	.97764	63	74		.95515	.97697
62	74		.96019	.97962	63	75		.95907	.97903
62	75		.96371	.98146	63	76		.96275	.98095
62	76		.96700	.98317	63	77		.96616	.98274
62	77		.97006	.98476	63	78		.96931	.98437
62	78		.97287	.98621	63	79		.97219	.98586
62	79		.97543	.98753	63	80		.97482	.98722
62	80		.97777	.98873	63	81		.97721	.98845
62	81		.97990	.98982	63	82		.97939	.98956
62	82		.98183	.99081	63	83		.98137	.99058

EXISTING RETIREMENT SYSTEM
 GAM 1971 8.0% 8-1-83
 CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
64	44		.61980	.76407	65	45		.60740	.75448
64	45		.62533	.76826	65	46		.61310	.75886
64	46		.63110	.77260	65	47		.61906	.76341
64	47		.63712	.77710	65	48		.62528	.76813
64	48		.64340	.78176	65	49		.63177	.77301
64	49		.64994	.78658	65	50		.63853	.77807
64	50		.65674	.79156	65	51		.64557	.78329
64	51		.66381	.79669	65	52		.65290	.78869
64	52		.67116	.80198	65	53		.66053	.79429
64	53		.67879	.80743	65	54		.66844	.79998
64	54		.68670	.81304	65	55		.67666	.80587
64	55		.69488	.81878	65	56		.68517	.81191
64	56		.70334	.82467	65	57		.69396	.81810
64	57		.71207	.83068	65	58		.70304	.82443
64	58		.72104	.83681	65	59		.71238	.83087
64	59		.73784	.84304	65	60		.72971	.83741
64	60		.75466	.85868	65	61		.74707	.85365
64	61		.77881	.86483	65	62		.77193	.86010
64	62		.78809	.87986	65	63		.78160	.87569
64	63		.82582	.89006	65	64		.82033	.88631
64	64		.84149	.90412	65	65		.83652	.90088
64	65		.87021	.92552	65	66		.86602	.92296
64	66		.88453	.93787	65	67		.88080	.93573
64	67		.90453	.94208	65	68		.90134	.94013
64	68		.91119	.94613	65	69		.90828	.94436
64	69		.91759	.95002	65	70		.91493	.94842
64	70		.92370	.95373	65	71		.92126	.95228
64	71		.92950	.96613	65	72		.92726	.96497
64	72		.93996	.96891	65	73		.93801	.96788
64	73		.94486	.97153	65	74		.94313	.97061
64	74		.94949	.97399	65	75		.94797	.97318
64	75		.95385	.97629	65	76		.95253	.97559
64	76		.95795	.97844	65	77		.95678	.97783
64	77		.96176	.98044	65	78		.96072	.97990
64	78		.96528	.98228	65	79		.96433	.98178
64	79		.96851	.98396	65	80		.96765	.98351
64	80		.97146	.98548	65	81		.97067	.98507
64	81		.97415	.98687	65	82		.97343	.98650
64	82		.97660	.98814	65	83		.97594	.98780
64	83		.97884	.98928	65	84		.97824	.98898
64	84		.98087	.99033	65	85		.98034	.99000

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
66	46		.59489	.74465	67	47		.58234	.73464
66	47		.60077	.74924	67	48		.58840	.73945
66	48		.60692	.75401	67	49		.59474	.74444
66	49		.61334	.75895	67	50		.60136	.74962
66	50		.62004	.76407	67	51		.60828	.75498
66	51		.62703	.76937	67	52		.61551	.76054
66	52		.63432	.77485	67	53		.62306	.76630
66	53		.64192	.78052	67	54		.63093	.77225
66	54		.64982	.78636	67	55		.63912	.77839
66	55		.65804	.79239	67	56		.64765	.78471
66	56		.66657	.79858	67	57		.65650	.79122
66	57		.67541	.80493	67	58		.66568	.79790
66	58		.68455	.81144	67	59		.67517	.80473
66	59		.69399	.81808	67	60		.68497	.81171
66	60		.70369	.82485	67	61		.69505	.81881
66	61		.72155	.83172	67	62		.71342	.82601
66	62		.73945	.84855	67	63		.73185	.84343
66	63		.76500	.85532	67	64		.75807	.85054
66	64		.77507	.87148	67	65		.76856	.86725
66	65		.81478	.88252	67	66		.80916	.87872
66	66		.83149	.89759	67	67		.82637	.89428
66	67		.86173	.92034	67	68		.85731	.91765
66	68		.87696	.93352	67	69		.87297	.93122
66	69		.89803	.93812	67	70		.89451	.93601
66	70		.90523	.94253	67	71		.90198	.94061
66	71		.91212	.94675	67	72		.90911	.94498
66	72		.91868	.95075	67	73		.91593	.94915
66	73		.92492	.96375	67	74		.92244	.96244
66	74		.93598	.96679	67	75		.93383	.96563
66	75		.94134	.96966	67	76		.93943	.96864
66	76		.94639	.97235	67	77		.94469	.97145
66	77		.95113	.97486	67	78		.94959	.97404
66	78		.95552	.97717	67	79		.95411	.97643
66	79		.95957	.97930	67	80		.95827	.97862
66	80		.96328	.98124	67	81		.96208	.98061
66	81		.96668	.98301	67	82		.96557	.98243
66	82		.96978	.98462	67	83		.96877	.98409
66	83		.97262	.98608	67	84		.97169	.98561
66	84		.97521	.98742	67	85		.97437	.98699
66	85		.97758	.98864	67	86		.97683	.98826
66	86		.97976	.98976	67	87		.97909	.98942

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
68	48		.56979	.72449	69	49		.55726	.71420
68	49		.57603	.72952	69	50		.56369	.71946
68	50		.58257	.73474	69	51		.57042	.72492
68	51		.58940	.74016	69	52		.57748	.73060
68	52		.59655	.74579	69	53		.58486	.73650
68	53		.60403	.75162	69	54		.59259	.74262
68	54		.61184	.75766	69	55		.60067	.74896
68	55		.61998	.76391	69	56		.60911	.75551
68	56		.62848	.77035	69	57		.61791	.76228
68	57		.63732	.77700	69	58		.62707	.76925
68	58		.64651	.78383	69	59		.63659	.77643
68	59		.65603	.79084	69	60		.64646	.78378
68	60		.66588	.79801	69	61		.65668	.79130
68	61		.67604	.80533	69	62		.66722	.79897
68	62		.68651	.81278	69	63		.67807	.80677
68	63		.70538	.82033	69	64		.69743	.81470
68	64		.72433	.83832	69	65		.71688	.83324
68	65		.75117	.84578	69	66		.74430	.84105
68	66		.76208	.86302	69	67		.75566	.85882
68	67		.80347	.87491	69	68		.79772	.87112
68	68		.82117	.89095	69	69		.81588	.88760
68	69		.85271	.91488	69	70		.84791	.91201
68	70		.86877	.92879	69	71		.86432	.92622
68	71		.89071	.93378	69	72		.88661	.93141
68	72		.89845	.93855	69	73		.89466	.93638
68	73		.90586	.94311	69	74		.90240	.94114
68	74		.91298	.94747	69	75		.90984	.94569
68	75		.91979	.96103	69	76		.91696	.95951
68	76		.93149	.96438	69	77		.92895	.96301
68	77		.93733	.96752	69	78		.93499	.96627
68	78		.94278	.97043	69	79		.94060	.96928
68	79		.94782	.97311	69	80		.94579	.97204
68	80		.95247	.97557	69	81		.95058	.97458
68	81		.95674	.97782	69	82		.95498	.97690
68	82		.96067	.97988	69	83		.95903	.97903
68	83		.96427	.98176	69	84		.96276	.98097
68	84		.96757	.98348	69	85		.96618	.98276
68	85		.97060	.98505	69	86		.96933	.98439
68	86		.97338	.98648	69	87		.97224	.98590
68	87		.97595	.98781	69	88		.97493	.98728
68	88		.97832	.98902	69	89		.97742	.98856

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
70	50		.54486	.70385	71	51		.53271	.69357
70	51		.55148	.70935	71	52		.53952	.69932
70	52		.55842	.71508	71	53		.54668	.70531
70	53		.56570	.72103	71	54		.55419	.71155
70	54		.57332	.72721	71	55		.56207	.71802
70	55		.58131	.73362	71	56		.57033	.72475
70	56		.58967	.74027	71	57		.57897	.73172
70	57		.59840	.74715	71	58		.58801	.73893
70	58		.60752	.75425	71	59		.59744	.74637
70	59		.61701	.76156	71	60		.60726	.75403
70	60		.62687	.76908	71	61		.61747	.76191
70	61		.63709	.77678	71	62		.62806	.76998
70	62		.64767	.78466	71	63		.63902	.77823
70	63		.65860	.79270	71	64		.65035	.78665
70	64		.66987	.80088	71	65		.66204	.79522
70	65		.68970	.80919	71	66		.68233	.80392
70	66		.70963	.82825	71	67		.70273	.82349
70	67		.73758	.83645	71	68		.73116	.83208
70	68		.74940	.85470	71	69		.74344	.85078
70	69		.79200	.86740	71	70		.78641	.86384
70	70		.81056	.88428	71	71		.80532	.88104
70	71		.84296	.90906	71	72		.83798	.90611
70	72		.85969	.92354	71	73		.85502	.92083
70	73		.88231	.92894	71	74		.87796	.92647
70	74		.89070	.93413	71	75		.88673	.93190
70	75		.89880	.93911	71	76		.89519	.93710
70	76		.90658	.94387	71	77		.90327	.94205
70	77		.91398	.95790	71	78		.91092	.95623
70	78		.92620	.96154	71	79		.92331	.95997
70	79		.93243	.96490	71	80		.92971	.96344
70	80		.93820	.96800	71	81		.93564	.96664
70	81		.94354	.97085	71	82		.94114	.96958
70	82		.94847	.97347	71	83		.94622	.97228
70	83		.95302	.97587	71	84		.95091	.97477
70	84		.95721	.97807	71	85		.95525	.97706
70	85		.96107	.98010	71	86		.95927	.97916
70	86		.96463	.98196	71	87		.96299	.98111
70	87		.96792	.98367	71	88		.96643	.98290
70	88		.97097	.98524	71	89		.96963	.98456
70	89		.97379	.98670	71	90		.97260	.98609
70	90		.97642	.98805	71	91		.97538	.98752

EXISTING RETIREMENT SYSTEM
 GAM 1971 8.0% 8-1-83
 CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
72	52		.52086	.68339	73	53		.50921	.67323
72	53		.52788	.68941	73	54		.51644	.67952
72	54		.53526	.69568	73	55		.52405	.68608
72	55		.54301	.70221	73	56		.53205	.69292
72	56		.55115	.70899	73	57		.54045	.70002
72	57		.55969	.71604	73	58		.54927	.70740
72	58		.56863	.72334	73	59		.55851	.71505
72	59		.57797	.73090	73	60		.56816	.72295
72	60		.58773	.73869	73	61		.57824	.73110
72	61		.59788	.74671	73	62		.58875	.73949
72	62		.60845	.75495	73	63		.59967	.74811
72	63		.61941	.76339	73	64		.61102	.75695
72	64		.63077	.77203	73	65		.62280	.76599
72	65		.64252	.78085	73	66		.63498	.77522
72	66		.65465	.78982	73	67		.64757	.78462
72	67		.67539	.79895	73	68		.66878	.79418
72	68		.69626	.81899	73	69		.69010	.81469
72	69		.72511	.82799	73	70		.71932	.82407
72	70		.73783	.84707	73	71		.73243	.84350
72	71		.78102	.86045	73	72		.77578	.85716
72	72		.80023	.87792	73	73		.79529	.87489
72	73		.83310	.90323	73	74		.82840	.90043
72	74		.85048	.91820	73	75		.84614	.91566
72	75		.87373	.92409	73	76		.86969	.92180
72	76		.88288	.92975	73	77		.87918	.92768
72	77		.89167	.93516	73	78		.88823	.93326
72	78		.90000	.94027	73	79		.89677	.93852
72	79		.90786	.95453	73	80		.90482	.95284
72	80		.92039	.95839	73	81		.91745	.95680
72	81		.92694	.96196	73	82		.92417	.96046
72	82		.93303	.96525	73	83		.93043	.96385
72	83		.93869	.96828	73	84		.93624	.96698
72	84		.94393	.97107	73	85		.94164	.96987
72	85		.94878	.97365	73	86		.94667	.97254
72	86		.95328	.97603	73	87		.95135	.97502
72	87		.95746	.97823	73	88		.95570	.97731
72	88		.96135	.98026	73	89		.95976	.97944
72	89		.96496	.98214	73	90		.96354	.98141
72	90		.96832	.98388	73	91		.96707	.98324
72	91		.97145	.98550	73	92		.97038	.98495
72	92		.97439	.98702	73	93		.97351	.98657

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
74	54		.49758	.66292	75	55		.48588	.65238
74	55		.50503	.66950	75	56		.49354	.65926
74	56		.51287	.67637	75	57		.50162	.66644
74	57		.52112	.68352	75	58		.51012	.67391
74	58		.52979	.69095	75	59		.51905	.68168
74	59		.53889	.69867	75	60		.52843	.68975
74	60		.54842	.70666	75	61		.53825	.69810
74	61		.55839	.71492	75	62		.54853	.70673
74	62		.56880	.72344	75	63		.55928	.71563
74	63		.57965	.73222	75	64		.57049	.72480
74	64		.59095	.74123	75	65		.58217	.73423
74	65		.60270	.75048	75	66		.59433	.74390
74	66		.61490	.75994	75	67		.60696	.75380
74	67		.62753	.76961	75	68		.62007	.76393
74	68		.64061	.77946	75	69		.63363	.77423
74	69		.66228	.78946	75	70		.65574	.78466
74	70		.68403	.81042	75	71		.67787	.80605
74	71		.71357	.82015	75	72		.70773	.81611
74	72		.72704	.83990	75	73		.72155	.83619
74	73		.77057	.85385	75	74		.76538	.85047
74	74		.79044	.87187	75	75		.78563	.86882
74	75		.82384	.89770	75	76		.81942	.89501
74	76		.84195	.91319	75	77		.83788	.91079
74	77		.86580	.91957	75	78		.86199	.91736
74	78		.87556	.92564	75	79		.87197	.92359
74	79		.88482	.93137	75	80		.88142	.92946
74	80		.89356	.93677	75	81		.89033	.93499
74	81		.90177	.95114	75	82		.89872	.94943
74	82		.91451	.95520	75	83		.91158	.95360
74	83		.92140	.95897	75	84		.91863	.95747
74	84		.92782	.96245	75	85		.92523	.96106
74	85		.93380	.96568	75	86		.93140	.96440
74	86		.93938	.96867	75	87		.93717	.96750
74	87		.94459	.97145	75	88		.94258	.97038
74	88		.94946	.97403	75	89		.94764	.97307
74	89		.95400	.97642	75	90		.95238	.97557
74	90		.95824	.97865	75	91		.95681	.97790
74	91		.96220	.98071	75	92		.96097	.98007
74	92		.96591	.98264	75	93		.96489	.98212
74	93		.96942	.98446	75	94		.96865	.98407
74	94		.97280	.98621	75	95		.97224	.98592

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
76	56		.47411	.64161	77	57		.46239	.63070
76	57		.48199	.64879	77	58		.47048	.63819
76	58		.49029	.65628	77	59		.47902	.64601
76	59		.49904	.66409	77	60		.48800	.65415
76	60		.50823	.67220	77	61		.49745	.66261
76	61		.51788	.68061	77	62		.50737	.67138
76	62		.52800	.68933	77	63		.51778	.68047
76	63		.53859	.69834	77	64		.52869	.68987
76	64		.54967	.70764	77	65		.54011	.69958
76	65		.56124	.71722	77	66		.55205	.70959
76	66		.57331	.72707	77	67		.56453	.71989
76	67		.58589	.73719	77	68		.57755	.73048
76	68		.59898	.74756	77	69		.59109	.74132
76	69		.61256	.75815	77	70		.60509	.75235
76	70		.62656	.76889	77	71		.61947	.76349
76	71		.64907	.77971	77	72		.64232	.77466
76	72		.67154	.80152	77	73		.66513	.79689
76	73		.70173	.81189	77	74		.69571	.80758
76	74		.71592	.83236	77	75		.71027	.82847
76	75		.76018	.84699	77	76		.75504	.84347
76	76		.78085	.86571	77	77		.77611	.86259
76	77		.81506	.89232	77	78		.81072	.88962
76	78		.83383	.90837	77	79		.82976	.90593
76	79		.85819	.91511	77	80		.85436	.91283
76	80		.86836	.92149	77	81		.86469	.91935
76	81		.87798	.92750	77	82		.87448	.92550
76	82		.88706	.93316	77	83		.88375	.93130
76	83		.89563	.94771	77	84		.89250	.94596
76	84		.90862	.95199	77	85		.90564	.95035
76	85		.91586	.95596	77	86		.91308	.95445
76	86		.92264	.95967	77	87		.92008	.95828
76	87		.92901	.96312	77	88		.92667	.96186
76	88		.93500	.96634	77	89		.93288	.96521
76	89		.94062	.96935	77	90		.93872	.96834
76	90		.94589	.97215	77	91		.94421	.97127
76	91		.95083	.97476	77	92		.94938	.97400
76	92		.95547	.97721	77	93		.95427	.97658
76	93		.95986	.97950	77	94		.95894	.97902
76	94		.96405	.98168	77	95		.96333	.98131
76	95		.96801	.98374	77	96		.96754	.98350
76	96		.97186	.98573	77	97		.97173	.98566

EXISTING RETIREMENT SYSTEM

GAM 1971 8.0% 8-1-83

CONVERSION FACTORS FOR AGE/SERVICE RETIREMENTS

MBR AGE	JA AGE	OPTION 2	100 %	50 %	MBR AGE	JA AGE	OPTION 2	100 %	50 %
78	58		.45100	.61993	79	59		.44011	.60949
78	59		.45930	.62774	79	60		.44863	.61762
78	60		.46806	.63589	79	61		.45762	.62610
78	61		.47729	.64436	79	62		.46709	.63492
78	62		.48699	.65317	79	63		.47706	.64409
78	63		.49719	.66232	79	64		.48754	.65362
78	64		.50790	.67180	79	65		.49857	.66350
78	65		.51914	.68160	79	66		.51015	.67374
78	66		.53091	.69174	79	67		.52230	.68432
78	67		.54325	.70220	79	68		.53505	.69525
78	68		.55615	.71297	79	69		.54837	.70650
78	69		.56960	.72403	79	70		.56223	.71800
78	70		.58356	.73532	79	71		.57655	.72969
78	71		.59793	.74675	79	72		.59123	.74147
78	72		.61264	.75824	79	73		.60624	.75328
78	73		.63580	.76973	79	74		.62971	.76511
78	74		.65895	.79238	79	75		.65319	.78816
78	75		.68992	.80340	79	76		.68453	.79950
78	76		.70485	.82472	79	77		.69982	.82122
78	77		.75011	.84007	79	78		.74545	.83688
78	78		.77152	.85954	79	79		.76712	.85666
78	79		.80645	.88695	79	80		.80228	.88436
78	80		.82571	.90350	79	81		.82172	.90109
78	81		.85050	.91054	79	82		.84665	.90828
78	82		.86100	.91720	79	83		.85733	.91510
78	83		.87098	.92350	79	84		.86749	.92155
78	84		.88043	.92945	79	85		.87715	.92766
78	85		.88939	.94420	79	86		.88632	.94245
78	86		.90268	.94872	79	87		.89977	.94711
78	87		.91033	.95295	79	88		.90767	.95149
78	88		.91757	.95692	79	89		.91515	.95561
78	89		.92440	.96064	79	90		.92223	.95947
78	90		.93085	.96413	79	91		.92892	.96310
78	91		.93692	.96738	79	92		.93526	.96650
78	92		.94265	.97044	79	93		.94128	.96972
78	93		.94809	.97333	79	94		.94704	.97277
78	94		.95328	.97606	79	95		.95245	.97563
78	95		.95816	.97862	79	96		.95756	.97831
78	96		.96279	.98103	79	97		.96248	.98088
78	97		.96730	.98338	79	98		.96742	.98344
78	98		.97199	.98580	79	99		.97287	.98624

SCOERS RETIREMENT SYSTEM

8.0% EFF 8-1-83

DISABILITY RETIREMENTS

AGE	OPTION 2 REDUCTION FACTOR			
	TABLE 2	TABLE 3	TABLE 4	TABLE 5
35	.93121	.93113	.93102	.93087
36	.93120	.93113	.93101	.93084
37	.93120	.93112	.93098	.93081
38	.93120	.93110	.93096	.93077
39	.93119	.93109	.93093	.93072
40	.92362	.92351	.92334	.92310
41	.92361	.92349	.92330	.92304
42	.92360	.92347	.92326	.92296
43	.92360	.92344	.92321	.92288
44	.92359	.92341	.92314	.92277
45	.91038	.91019	.90989	.90948
46	.91037	.91016	.90982	.90935
47	.91035	.91011	.90973	.90921
48	.91034	.91006	.90963	.90905
49	.91032	.91001	.90953	.90887
50	.89651	.89617	.89564	.89491
51	.89649	.89611	.89552	.89471
52	.89647	.89604	.89538	.89448
53	.89644	.89597	.89523	.89423
54	.89641	.89589	.89506	.89395
55	.87961	.87903	.87813	.87691
56	.87957	.87892	.87793	.87657
57	.87953	.87881	.87769	.87616
58	.87948	.87867	.87741	.87569
59	.87943	.87850	.87708	.87512
60	.87889	.87784	.87622	.87401
61	.87881	.87762	.87578	.87328
62	.87873	.87737	.87528	.87244
63	.87862	.87708	.87471	.87148
64	.87851	.87675	.87404	.87037
65	.89945	.89740	.89424	.88997
66	.89930	.89694	.89334	.88846
67	.89911	.89642	.89230	.88671
68	.89890	.89580	.89106	.88464
69	.89864	.89505	.88956	.88218
70	.93843	.93407	.92743	.91856
71	.93804	.93297	.92531	.91515
72	.93760	.93175	.92296	.91138
73	.93711	.93039	.92036	.90720
74	.93656	.92886	.91741	.90248

