

## IMPORTANT

**THESE FACTORS MAY BE USED FOR ALL QUESTIONS UNLESS OTHER FACTORS ARE PROVIDED,  
FOR BOTH SINGLE EMPLOYER AND MULTIEmployer PLANS**

### 2021 EA-2 (Segment F) Examination - Selected Commutation Factors Interest Rates: 3.0%, 4.0%, and 5.0%

| MALES | Interest Rate = 3.0% |              | Interest Rate = 4.0% |              | Interest Rate = 5.0% |              | MALES |
|-------|----------------------|--------------|----------------------|--------------|----------------------|--------------|-------|
| Age   | $D_x$                | $N_x^{(12)}$ | $D_x$                | $N_x^{(12)}$ | $D_x$                | $N_x^{(12)}$ | Age   |
| 60    | 158,832              | 2,668,048    | 88,955               | 1,339,311    | 50,097               | 681,130      | 60    |
| 61    | 153,222              | 2,511,787    | 84,988               | 1,252,174    | 47,407               | 632,266      | 61    |
| 62    | 147,728              | 2,361,083    | 81,153               | 1,168,943    | 44,837               | 586,037      | 62    |
| 63    | 142,346              | 2,215,821    | 77,444               | 1,089,490    | 42,380               | 542,326      | 63    |
| 64    | 137,069              | 2,075,894    | 73,856               | 1,013,690    | 40,032               | 501,022      | 64    |
| 65    | 131,893              | 1,941,197    | 70,384               | 941,425      | 37,787               | 462,019      | 65    |
| 66    | 126,816              | 1,811,631    | 67,024               | 872,581      | 35,640               | 425,216      | 66    |
| 67    | 121,829              | 1,687,101    | 63,769               | 807,049      | 33,586               | 390,518      | 67    |
| 68    | 116,929              | 1,567,518    | 60,616               | 744,725      | 31,621               | 357,832      | 68    |
| 69    | 112,108              | 1,452,798    | 57,558               | 685,511      | 29,740               | 327,073      | 69    |
| 70    | 107,357              | 1,342,868    | 54,589               | 629,314      | 27,937               | 298,159      | 70    |
| 71    | 102,670              | 1,237,660    | 51,704               | 576,048      | 26,209               | 271,014      | 71    |
| 72    | 98,039               | 1,137,112    | 48,896               | 525,631      | 24,550               | 245,565      | 72    |
| 73    | 93,454               | 1,041,175    | 46,162               | 477,988      | 22,956               | 221,746      | 73    |
| 74    | 88,909               | 949,804      | 43,494               | 433,049      | 21,424               | 199,492      | 74    |
| 75    | 84,396               | 862,964      | 40,890               | 390,748      | 19,949               | 178,745      | 75    |
| 76    | 79,909               | 780,624      | 38,343               | 351,026      | 18,528               | 159,447      | 76    |
| 77    | 75,441               | 702,764      | 35,851               | 313,825      | 17,159               | 141,546      | 77    |
| 78    | 70,988               | 629,364      | 33,411               | 279,092      | 15,839               | 124,992      | 78    |
| 79    | 66,546               | 560,412      | 31,019               | 246,778      | 14,565               | 109,737      | 79    |
| 80    | 62,115               | 495,897      | 28,675               | 216,833      | 13,336               | 95,736       | 80    |
| 81    | 57,693               | 435,809      | 26,378               | 189,210      | 12,151               | 82,943       | 81    |
| 82    | 53,299               | 380,129      | 24,135               | 163,861      | 11,012               | 71,314       | 82    |
| 83    | 48,937               | 328,829      | 21,946               | 140,729      | 9,918                | 60,804       | 83    |
| 84    | 44,616               | 281,872      | 19,816               | 119,759      | 8,870                | 51,366       | 84    |
| 85    | 40,348               | 239,212      | 17,748               | 100,891      | 7,869                | 42,955       | 85    |

| FEMALES | Interest Rate = 3.0% |              | Interest Rate = 4.0% |              | Interest Rate = 5.0% |              | FEMALES |
|---------|----------------------|--------------|----------------------|--------------|----------------------|--------------|---------|
| Age     | $D_x$                | $N_x^{(12)}$ | $D_x$                | $N_x^{(12)}$ | $D_x$                | $N_x^{(12)}$ | Age     |
| 60      | 162,908              | 2,899,546    | 91,238               | 1,446,852    | 51,383               | 731,957      | 60      |
| 61      | 157,444              | 2,739,143    | 87,330               | 1,357,405    | 48,713               | 681,798      | 61      |
| 62      | 152,095              | 2,584,150    | 83,552               | 1,271,807    | 46,162               | 634,254      | 62      |
| 63      | 146,859              | 2,434,455    | 79,900               | 1,189,929    | 43,724               | 589,209      | 63      |
| 64      | 141,733              | 2,289,946    | 76,369               | 1,111,647    | 41,394               | 546,553      | 64      |
| 65      | 136,711              | 2,150,515    | 72,955               | 1,036,842    | 39,167               | 506,180      | 65      |
| 66      | 131,792              | 2,016,058    | 69,654               | 965,400      | 37,038               | 467,989      | 66      |
| 67      | 126,967              | 1,886,478    | 66,459               | 897,211      | 35,003               | 431,883      | 67      |
| 68      | 122,232              | 1,761,681    | 63,365               | 832,170      | 33,055               | 397,773      | 68      |
| 69      | 117,577              | 1,641,583    | 60,366               | 770,180      | 31,191               | 365,572      | 69      |
| 70      | 112,996              | 1,526,105    | 57,456               | 711,148      | 29,405               | 335,200      | 70      |
| 71      | 108,480              | 1,415,179    | 54,629               | 654,988      | 27,692               | 306,580      | 71      |
| 72      | 104,020              | 1,308,744    | 51,880               | 601,619      | 26,048               | 279,642      | 72      |
| 73      | 99,610               | 1,206,744    | 49,203               | 550,966      | 24,468               | 254,318      | 73      |
| 74      | 95,242               | 1,109,136    | 46,592               | 502,960      | 22,949               | 230,546      | 74      |
| 75      | 90,907               | 1,015,881    | 44,044               | 457,535      | 21,488               | 208,266      | 75      |
| 76      | 86,600               | 926,948      | 41,554               | 414,632      | 20,080               | 187,424      | 76      |
| 77      | 82,311               | 842,314      | 39,116               | 374,196      | 18,722               | 167,966      | 77      |
| 78      | 78,032               | 761,964      | 36,726               | 336,175      | 17,411               | 149,846      | 78      |
| 79      | 73,757               | 685,892      | 34,380               | 300,524      | 16,143               | 133,016      | 79      |
| 80      | 69,477               | 614,097      | 32,074               | 267,201      | 14,917               | 117,435      | 80      |
| 81      | 65,185               | 546,587      | 29,803               | 236,168      | 13,729               | 103,063      | 81      |
| 82      | 60,891               | 483,370      | 27,572               | 207,387      | 12,580               | 89,860       | 82      |
| 83      | 56,595               | 424,448      | 25,381               | 180,819      | 11,470               | 77,789       | 83      |
| 84      | 52,298               | 369,822      | 23,228               | 156,425      | 10,397               | 66,811       | 84      |
| 85      | 48,007               | 319,490      | 21,117               | 134,165      | 9,362                | 56,888       | 85      |

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### 2021 EA-2 (Segment F) Examination - Selected Commutation Factors Interest Rates: 5.0%, 6.0%, and 7.0%

| MALES | Interest Rate = 5.0% |              | Interest Rate = 6.0% |              | Interest Rate = 7.0% |              | MALES |
|-------|----------------------|--------------|----------------------|--------------|----------------------|--------------|-------|
| Age   | $D_x$                | $N_x^{(12)}$ | $D_x$                | $N_x^{(12)}$ | $D_x$                | $N_x^{(12)}$ | Age   |
| 60    | 50,097               | 681,130      | 28,367               | 350,697      | 16,149               | 182,683      | 60    |
| 61    | 47,407               | 632,266      | 26,591               | 323,144      | 14,996               | 167,062      | 61    |
| 62    | 44,837               | 586,037      | 24,912               | 297,323      | 13,918               | 152,560      | 62    |
| 63    | 42,380               | 542,326      | 23,325               | 273,138      | 12,910               | 139,104      | 63    |
| 64    | 40,032               | 501,022      | 21,825               | 250,501      | 11,966               | 126,627      | 64    |
| 65    | 37,787               | 462,019      | 20,406               | 229,326      | 11,084               | 115,065      | 65    |
| 66    | 35,640               | 425,216      | 19,065               | 209,535      | 10,259               | 104,359      | 66    |
| 67    | 33,586               | 390,518      | 17,797               | 191,051      | 9,487                | 94,454       | 67    |
| 68    | 31,621               | 357,832      | 16,598               | 173,803      | 8,765                | 85,298       | 68    |
| 69    | 29,740               | 327,073      | 15,463               | 157,725      | 8,090                | 76,843       | 69    |
| 70    | 27,937               | 298,159      | 14,389               | 142,755      | 7,457                | 69,043       | 70    |
| 71    | 26,209               | 271,014      | 13,371               | 128,832      | 6,865                | 61,857       | 71    |
| 72    | 24,550               | 245,565      | 12,407               | 115,903      | 6,310                | 55,246       | 72    |
| 73    | 22,956               | 221,746      | 11,492               | 103,916      | 5,790                | 49,175       | 73    |
| 74    | 21,424               | 199,492      | 10,623               | 92,822       | 5,303                | 43,608       | 74    |
| 75    | 19,949               | 178,745      | 9,799                | 82,576       | 4,845                | 38,515       | 75    |
| 76    | 18,528               | 159,447      | 9,015                | 73,137       | 4,416                | 33,866       | 76    |
| 77    | 17,159               | 141,546      | 8,270                | 64,463       | 4,013                | 29,634       | 77    |
| 78    | 15,839               | 124,992      | 7,562                | 56,517       | 3,635                | 25,794       | 78    |
| 79    | 14,565               | 109,737      | 6,888                | 49,264       | 3,281                | 22,321       | 79    |
| 80    | 13,336               | 95,736       | 6,247                | 42,670       | 2,948                | 19,193       | 80    |
| 81    | 12,151               | 82,943       | 5,639                | 36,701       | 2,635                | 16,389       | 81    |
| 82    | 11,012               | 71,314       | 5,062                | 31,327       | 2,344                | 13,887       | 82    |
| 83    | 9,918                | 60,804       | 4,516                | 26,516       | 2,071                | 11,668       | 83    |
| 84    | 8,870                | 51,366       | 4,001                | 22,236       | 1,818                | 9,713        | 84    |
| 85    | 7,869                | 42,955       | 3,515                | 18,458       | 1,583                | 8,003        | 85    |

| FEMALES | Interest Rate = 5.0% |              | Interest Rate = 6.0% |              | Interest Rate = 7.0% |              | FEMALES |
|---------|----------------------|--------------|----------------------|--------------|----------------------|--------------|---------|
| Age     | $D_x$                | $N_x^{(12)}$ | $D_x$                | $N_x^{(12)}$ | $D_x$                | $N_x^{(12)}$ | Age     |
| 60      | 51,383               | 731,957      | 29,095               | 375,125      | 16,563               | 194,614      | 60      |
| 61      | 48,713               | 681,798      | 27,324               | 346,842      | 15,409               | 178,580      | 61      |
| 62      | 46,162               | 634,254      | 25,648               | 320,286      | 14,329               | 163,665      | 62      |
| 63      | 43,724               | 589,209      | 24,064               | 295,364      | 13,319               | 149,799      | 63      |
| 64      | 41,394               | 546,553      | 22,567               | 271,986      | 12,373               | 136,914      | 64      |
| 65      | 39,167               | 506,180      | 21,152               | 250,067      | 11,489               | 124,946      | 65      |
| 66      | 37,038               | 467,989      | 19,813               | 229,529      | 10,661               | 113,836      | 66      |
| 67      | 35,003               | 431,883      | 18,548               | 210,296      | 9,887                | 103,529      | 67      |
| 68      | 33,055               | 397,773      | 17,351               | 192,297      | 9,163                | 93,974       | 68      |
| 69      | 31,191               | 365,572      | 16,218               | 175,465      | 8,484                | 85,123       | 69      |
| 70      | 29,405               | 335,200      | 15,145               | 159,740      | 7,849                | 76,930       | 70      |
| 71      | 27,692               | 306,580      | 14,128               | 145,061      | 7,253                | 69,354       | 71      |
| 72      | 26,048               | 279,642      | 13,164               | 131,375      | 6,695                | 62,356       | 72      |
| 73      | 24,468               | 254,318      | 12,249               | 118,631      | 6,172                | 55,901       | 73      |
| 74      | 22,949               | 230,546      | 11,380               | 106,780      | 5,680                | 49,954       | 74      |
| 75      | 21,488               | 208,266      | 10,555               | 95,778       | 5,219                | 44,485       | 75      |
| 76      | 20,080               | 187,424      | 9,770                | 85,583       | 4,786                | 39,465       | 76      |
| 77      | 18,722               | 167,966      | 9,023                | 76,155       | 4,379                | 34,865       | 77      |
| 78      | 17,411               | 149,846      | 8,312                | 67,458       | 3,996                | 30,661       | 78      |
| 79      | 16,143               | 133,016      | 7,634                | 59,456       | 3,636                | 26,830       | 79      |
| 80      | 14,917               | 117,435      | 6,988                | 52,118       | 3,297                | 23,350       | 80      |
| 81      | 13,729               | 103,063      | 6,371                | 45,413       | 2,978                | 20,199       | 81      |
| 82      | 12,580               | 89,860       | 5,783                | 39,312       | 2,678                | 17,359       | 82      |
| 83      | 11,470               | 77,789       | 5,223                | 33,786       | 2,396                | 14,811       | 83      |
| 84      | 10,397               | 66,811       | 4,689                | 28,808       | 2,131                | 12,536       | 84      |
| 85      | 9,362                | 56,888       | 4,183                | 24,350       | 1,883                | 10,519       | 85      |

**2021 EA-2 (Segment F) Examination - Selected Amortization Factors**

**Segment Rates = {3.0%, 4.0%, 5.0%}**

| <b><u>Remaining Period</u></b> | <b><u>Amortization Factor</u></b> |
|--------------------------------|-----------------------------------|
| 7 years                        | 6.3293                            |
| 6 years                        | 5.5390                            |
| 5 years                        | 4.7171                            |
| 4 years                        | 3.8286                            |
| 3 years                        | 2.9135                            |
| 2 years                        | 1.9709                            |

**Segment Rates = {5.0%, 6.0%, 7.0%}**

| <b><u>Remaining Period</u></b> | <b><u>Amortization Factor</u></b> |
|--------------------------------|-----------------------------------|
| 7 years                        | 5.9982                            |
| 6 years                        | 5.2932                            |
| 5 years                        | 4.5460                            |
| 4 years                        | 3.7232                            |
| 3 years                        | 2.8594                            |
| 2 years                        | 1.9524                            |