
Attachment 6

**Crediting Service with a DoD or Coast Guard NAF for CSRS or FERS
Immediate Retirement Under Public Law 107-107**

CHARTS

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CSRS PRESENT VALUE FACTORS EFFECTIVE 10/01/2002*USE THESE FACTORS WHEN THE ANNUITY BEGINS ON OR AFTER 10/01/2002*

Age At Retirement	Present Value Factor
40	280.4
41	276.4
42	272.7
43	268.8
44	264.1
45	259.0
46	254.0
47	249.3
48	244.8
49	239.3
50	233.8
51	229.5
52	225.4
53	221.0
54	216.2
55	211.4
56	206.6
57	201.9
58	197.2
59	192.5
60	187.9
61	183.1
62	177.9
63	172.9
64	167.8
65	162.7

Age At Retirement	Present Value Factor
66	157.7
67	153.0
68	148.1
69	143.2
70	138.3
71	133.4
72	128.6
73	123.5
74	118.4
75	113.1
76	107.9
77	102.6
78	97.9
79	93.4
80	88.5
81	83.4
82	78.4
83	73.8
84	69.4
85	64.6
86	60.3
87	57.1
88	54.6
89	51.9
90	48.7

FERS PRESENT VALUE FACTORS EFFECTIVE 10/01/2002
REGULAR EMPLOYEES

USE THESE FACTORS WHEN THE ANNUITY BEGINS ON OR AFTER 10/01/2002

Age At Retirement	Present Value Factor
40	176.8
41	176.3
42	175.9
43	175.4
44	174.6
45	173.5
46	172.5
47	171.8
48	171.0
49	169.8
50	168.6
51	168.2
52	168.0
53	167.8
54	167.3
55	167.0
56	166.7
57	166.6
58	166.7
59	166.8
60	167.3
61	167.7
62	165.6
63	161.3
64	156.9
65	152.3

Age At Retirement	Present Value Factor
66	148.0
67	143.8
68	139.5
69	135.2
70	130.8
71	126.5
72	122.1
73	117.5
74	112.9
75	108.1
76	103.4
77	98.4
78	94.1
79	90.0
80	85.4
81	80.6
82	75.9
83	71.6
84	67.4
85	62.9
86	58.7
87	55.7
88	53.3
89	50.8
90	47.7

Discount Factors Chart

Factors for Determining Reduction in a CSRS or FERS Annuity
When Individual Elects to Credit NAF Service to Qualify for Immediate CSRS/FERS Retirement Under Public Law 107-107

Factors Derived from An Assumed 6.75% Rate of Investment Return Earned by the CSRS Fund

Use these factors when the annuity begins on or after 10/01/2002

Find the factor that corresponds to the number of whole years and full months between the date the immediate retirement (with credit for NAF service) begins and the date the deferred retirement (without credit for NAF service) would normally begin.

	0 Months	1 Months	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
0 Years....	1.000000	.994572	.989172	.983803	.978462	.973151	.967868	.962614	.957388	.952191	.947022	.941881
1 Year.....	.936768	.931683	.926625	.921595	.916592	.911616	.906668	.901746	.896851	.891982	.887140	.882324
2 Years...	.877535	.872771	.868033	.863321	.858634	.853973	.849337	.844727	.840141	.835581	.831045	.826533
3 Years...	.822046	.817584	.813146	.808732	.804341	.799975	.795632	.791313	.787018	.782745	.778496	.774270
4 Years...	.770067	.765887	.761729	.757594	.753481	.749391	.745323	.741277	.737253	.733251	.729270	.725311
5 Years...	.721374	.717458	.713563	.709690	.705837	.702006	.698195	.694405	.690635	.686886	.683157	.679449
6 Years...	.675760	.672092	.668444	.664815	.661206	.657617	.654047	.650496	.646965	.643453	.639960	.636486
7 Years...	.633031	.629594	.626177	.622777	.619397	.616034	.612690	.609364	.606056	.602766	.599494	.596240
8 Years...	.593003	.589784	.586582	.583398	.580231	.577081	.573949	.570833	.567734	.564652	.561587	.558538
9 Years...	.555506	.552491	.549492	.546509	.543542	.540591	.537657	.534738	.531835	.528948	.526077	.523221
10 Years...	.520381	.517556	.514746	.511952	.509173	.506409	.503660	.500926	.498206	.495502	.492812	.490137
11 Years...	.487476	.484830	.482198	.479580	.476977	.474388	.471812	.469251	.466704	.464170	.461651	.459144
12 Years...	.456652	.454173	.451708	.449256	.446817	.444391	.441979	.439580	.437193	.434820	.432460	.430112
13 Years...	.427777	.425455	.423145	.420848	.418564	.416292	.414032	.411784	.409549	.407325	.405114	.402915
14 Years...	.400728	.398553	.396389	.394237	.392097	.389969	.387852	.385746	.383652	.381570	.379498	.377438
15 Years...	.375389	.373351	.371325	.369309	.367304	.365310	.363327	.361355	.359393	.357442	.355502	.353572
16 Years...	.351653	.349744	.347845	.345957	.344079	.342211	.340353	.338506	.336668	.334840	.333023	.331215
17 Years...	.329417	.327629	.325850	.324081	.322322	.320572	.318832	.317101	.315380	.313668	.311965	.310272
18 Years...	.308587	.306912	.305246	.303589	.301941	.300302	.298672	.297050	.295438	.293834	.292239	.290653
19 Years...	.289075	.287506	.285945	.284393	.282849	.281313	.279786	.278267	.276757	.275254	.273760	.272274
20 Years...	.270796	.269326	.267864	.266410	.264964	.263525	.262095	.260672	.259257	.257850	.256450	.255058
21 Years...	.253673	.252296	.250926	.249564	.248210	.246862	.245522	.244189	.242864	.241545	.240234	.238930
22 Years...	.237633	.236343	.235060	.233784	.232515	.231253	.229997	.228749	.227507	.226272	.225044	.223822

CSRS RETIREMENT FACTOR CHART

For Computing Basic Annuity Where High-3 Average Pay is \$5,000 or More

To obtain the basic annuity, multiply the high-3 average pay by factor indicated under applicable years and months of service.

Years of Service	0 Month	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
5 ___	0.075000	0.076458	0.077917	0.079375	0.080833	0.082292	0.083750	0.085208	0.086667	0.088125	0.089583	0.091042
6 ___	.092500	.093958	.095417	.096875	.098333	.099792	.101250	.102708	.104167	.105625	.107083	.108542
7 ___	.110000	.111458	.112917	.114375	.115833	.117292	.118750	.120208	.121667	.123125	.124583	.126042
8 ___	.127500	.128958	.130417	.131875	.133333	.134792	.136250	.137708	.139167	.140625	.142083	.143542
9 ___	.145000	.146458	.147917	.149375	.150833	.152292	.153750	.155208	.156667	.158125	.159583	.161042
10 ___	.162500	.164167	.165833	.167500	.169167	.170833	.172500	.174167	.175833	.177500	.179167	.180833
11 ___	.182500	.184167	.185833	.187500	.189167	.190833	.192500	.194167	.195833	.197500	.199167	.200833
12 ___	.202500	.204167	.205833	.207500	.209167	.210833	.212500	.214167	.215833	.217500	.219167	.220833
13 ___	.222500	.224167	.225833	.227500	.229167	.230833	.232500	.234167	.235833	.237500	.239167	.240833
14 ___	.242500	.244167	.245833	.247500	.249167	.250833	.252500	.254167	.255833	.257500	.259167	.260833
15 ___	.262500	.264167	.265833	.267500	.269167	.270833	.272500	.274167	.275833	.277500	.279167	.280833
16 ___	.282500	.284167	.285833	.287500	.289167	.290833	.292500	.294167	.295833	.297500	.299167	.300833
17 ___	.302500	.304167	.305833	.307500	.309167	.310833	.312500	.314167	.315833	.317500	.319167	.320833
18 ___	.322500	.324167	.325833	.327500	.329167	.330833	.332500	.334167	.335833	.337500	.339167	.340833
19 ___	.342500	.344167	.345833	.347500	.349167	.350833	.352500	.354167	.355833	.357500	.359167	.360833
20 ___	.362500	.364167	.365833	.367500	.369167	.370833	.372500	.374167	.375833	.377500	.379167	.380833
21 ___	.382500	.384167	.385833	.387500	.389167	.390833	.392500	.394167	.395833	.397500	.399167	.400833
22 ___	.402500	.404167	.405833	.407500	.409167	.410833	.412500	.414167	.415833	.417500	.419167	.420833
23 ___	.422500	.424167	.425833	.427500	.429167	.430833	.432500	.434167	.435833	.437500	.439167	.440833
24 ___	.442500	.444167	.445833	.447500	.449167	.450833	.452500	.454167	.455833	.457500	.459167	.460833
25 ___	.462500	.464167	.465833	.467500	.469167	.470833	.472500	.474167	.475833	.477500	.479167	.480833
26 ___	.482500	.484167	.485833	.487500	.489167	.490833	.492500	.494167	.495833	.497500	.499167	.500833
27 ___	.502500	.504167	.505833	.507500	.509167	.510833	.512500	.514167	.515833	.517500	.519167	.520833
28 ___	.522500	.524167	.525833	.527500	.529167	.530833	.532500	.534167	.535833	.537500	.539167	.540833
29 ___	.542500	.544167	.545833	.547500	.549167	.550833	.552500	.554167	.555833	.557500	.559167	.560833
30 ___	.562500	.564167	.565833	.567500	.569167	.570833	.572500	.574167	.575833	.577500	.579167	.580833
31 ___	.582500	.584167	.585833	.587500	.589167	.590833	.592500	.594167	.595833	.597500	.599167	.600833
32 ___	.602500	.604167	.605833	.607500	.609167	.610833	.612500	.614167	.615833	.617500	.619167	.620833
33 ___	.622500	.624167	.625833	.627500	.629167	.630833	.632500	.634167	.635833	.637500	.639167	.640833
34 ___	.642500	.644167	.645833	.647500	.649167	.650833	.652500	.654167	.655833	.657500	.659167	.660833
35 ___	.662500	.664167	.665833	.667500	.669167	.670833	.672500	.674167	.675833	.677500	.679167	.680833
36 ___	.682500	.684167	.685833	.687500	.689167	.690833	.692500	.694167	.695833	.697500	.699167	.700833
37 ___	.702500	.704167	.705833	.707500	.709167	.710833	.712500	.714167	.715833	.717500	.719167	.720833
38 ___	.722500	.724167	.725833	.727500	.729167	.730833	.732500	.734167	.735833	.737500	.739167	.740833
39 ___	.742500	.744167	.745833	.747500	.749167	.750833	.752500	.754167	.755833	.757500	.759167	.760833
40 ___	.762500	.764167	.765833	.767500	.769167	.770833	.772500	.774167	.775833	.777500	.779167	.780833
41 ___	.782500	.784167	.785833	.787500	.789167	.790833	.792500	.794167	.795833	.797500	.799167	.80 ¹

¹ Annuity in excess of 80 percent that is produced by credit for unused sick leave is payable.

FERS 1% RETIREMENT FACTOR CHART

To obtain the basic annuity, multiply the high-3 average pay by factor indicated under applicable years and months of service.

Years of Service	0 Month	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
0 ----	0.000000	0.000833	0.001667	0.002500	0.003333	0.004167	0.005000	0.005833	0.006667	0.007500	0.008333	0.009167
1 ----	0.010000	0.010833	0.011667	0.012500	0.013333	0.014167	0.015000	0.015833	0.016667	0.017500	0.018333	0.019167
2 ----	0.020000	0.020833	0.021667	0.022500	0.023333	0.024167	0.025000	0.025833	0.026667	0.027500	0.028333	0.029167
3 ----	0.030000	0.030833	0.031667	0.032500	0.033333	0.034167	0.035000	0.035833	0.036667	0.037500	0.038333	0.039167
4 ----	0.040000	0.040833	0.041667	0.042500	0.043333	0.044167	0.045000	0.045833	0.046667	0.047500	0.048333	0.049167
5 ----	0.050000	0.050833	0.051667	0.052500	0.053333	0.054167	0.055000	0.055833	0.056667	0.057500	0.058333	0.059167
6 ----	0.060000	0.060833	0.061667	0.062500	0.063333	0.064167	0.065000	0.065833	0.066667	0.067500	0.068333	0.069167
7 ----	0.070000	0.070833	0.071667	0.072500	0.073333	0.074167	0.075000	0.075833	0.076667	0.077500	0.078333	0.079167
8 ----	0.080000	0.080833	0.081667	0.082500	0.083333	0.084167	0.085000	0.085833	0.086667	0.087500	0.088333	0.089167
9 ----	0.090000	0.090833	0.091667	0.092500	0.093333	0.094167	0.095000	0.095833	0.096667	0.097500	0.098333	0.099167
10 ----	0.100000	0.100833	0.101667	0.102500	0.103333	0.104167	0.105000	0.105833	0.106667	0.107500	0.108333	0.109167
11 ----	0.110000	0.110833	0.111667	0.112500	0.113333	0.114167	0.115000	0.115833	0.116667	0.117500	0.118333	0.119167
12 ----	0.120000	0.120833	0.121667	0.122500	0.123333	0.124167	0.125000	0.125833	0.126667	0.127500	0.128333	0.129167
13 ----	0.130000	0.130833	0.131667	0.132500	0.133333	0.134167	0.135000	0.135833	0.136667	0.137500	0.138333	0.139167
14 ----	0.140000	0.140833	0.141667	0.142500	0.143333	0.144167	0.145000	0.145833	0.146667	0.147500	0.148333	0.149167
15 ----	0.150000	0.150833	0.151667	0.152500	0.153333	0.154167	0.155000	0.155833	0.156667	0.157500	0.158333	0.159167
16 ----	0.160000	0.160833	0.161667	0.162500	0.163333	0.164167	0.165000	0.165833	0.166667	0.167500	0.168333	0.169167
17 ----	0.170000	0.170833	0.171667	0.172500	0.173333	0.174167	0.175000	0.175833	0.176667	0.177500	0.178333	0.179167
18 ----	0.180000	0.180833	0.181667	0.182500	0.183333	0.184167	0.185000	0.185833	0.186667	0.187500	0.188333	0.189167
19 ----	0.190000	0.190833	0.191667	0.192500	0.193333	0.194167	0.195000	0.195833	0.196667	0.197500	0.198333	0.199167
20 ----	0.200000	0.200833	0.201667	0.202500	0.203333	0.204167	0.205000	0.205833	0.206667	0.207500	0.208333	0.209167
21 ----	0.210000	0.210833	0.211667	0.212500	0.213333	0.214167	0.215000	0.215833	0.216667	0.217500	0.218333	0.219167
22 ----	0.220000	0.220833	0.221667	0.222500	0.223333	0.224167	0.225000	0.225833	0.226667	0.227500	0.228333	0.229167
23 ----	0.230000	0.230833	0.231667	0.232500	0.233333	0.234167	0.235000	0.235833	0.236667	0.237500	0.238333	0.239167
24 ----	0.240000	0.240833	0.241667	0.242500	0.243333	0.244167	0.245000	0.245833	0.246667	0.247500	0.248333	0.249167
25 ----	0.250000	0.250833	0.251667	0.252500	0.253333	0.254167	0.255000	0.255833	0.256667	0.257500	0.258333	0.259167
26 ----	0.260000	0.260833	0.261667	0.262500	0.263333	0.264167	0.265000	0.265833	0.266667	0.267500	0.268333	0.269167
27 ----	0.270000	0.270833	0.271667	0.272500	0.273333	0.274167	0.275000	0.275833	0.276667	0.277500	0.278333	0.279167
28 ----	0.280000	0.280833	0.281667	0.282500	0.283333	0.284167	0.285000	0.285833	0.286667	0.287500	0.288333	0.289167
29 ----	0.290000	0.290833	0.291667	0.292500	0.293333	0.294167	0.295000	0.295833	0.296667	0.297500	0.298333	0.299167
30 ----	0.300000	0.300833	0.301667	0.302500	0.303333	0.304167	0.305000	0.305833	0.306667	0.307500	0.308333	0.309167
31 ----	0.310000	0.310833	0.311667	0.312500	0.313333	0.314167	0.315000	0.315833	0.316667	0.317500	0.318333	0.319167
32 ----	0.320000	0.320833	0.321667	0.322500	0.323333	0.324167	0.325000	0.325833	0.326667	0.327500	0.328333	0.329167
33 ----	0.330000	0.330833	0.331667	0.332500	0.333333	0.334167	0.335000	0.335833	0.336667	0.337500	0.338333	0.339167
34 ----	0.340000	0.340833	0.341667	0.342500	0.343333	0.344167	0.345000	0.345833	0.346667	0.347500	0.348333	0.349167
35 ----	0.350000	0.350833	0.351667	0.352500	0.353333	0.354167	0.355000	0.355833	0.356667	0.357000	0.358333	0.359167
36 ----	0.360000	0.360833	0.361667	0.362500	0.363333	0.364167	0.365000	0.365833	0.366667	0.367500	0.368333	0.369167
37 ----	0.370000	0.370833	0.371667	0.372500	0.373333	0.374167	0.375000	0.375833	0.376667	0.377500	0.378333	0.379167
38 ----	0.380000	0.380833	0.381667	0.382500	0.383333	0.384167	0.385000	0.385833	0.386667	0.387500	0.388333	0.389167
39 ----	0.390000	0.390833	0.391667	0.392500	0.393333	0.394167	0.395000	0.395833	0.396667	0.397500	0.398333	0.399167
40 ----	0.400000	0.400833	0.401667	0.402500	0.403333	0.404167	0.405000	0.405833	0.406667	0.407500	0.408333	0.409167

FERS 5% AGE REDUCTION CHART

Factors for Determining Reductions in
Basic Annuity for Early Deferred MRA + 10 Retirement

Age on date annuity begins and at least 1 day over	0 Month	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
55 ___	0.654167	0.658333	0.662500	0.666667	0.670833	0.675000	0.679167	0.683333	0.687500	0.691667	0.695833	0.700000
56 ___	0.704167	0.708333	0.712500	0.716667	0.720833	0.725000	0.729167	0.733333	0.737500	0.741667	0.745833	0.750000
57 ___	0.754167	0.758333	0.762500	0.766667	0.770833	0.775000	0.779167	0.783333	0.787500	0.791667	0.795833	0.800000
58 ___	0.804167	0.808333	0.812500	0.816667	0.820833	0.825000	0.829167	0.833333	0.837500	0.841667	0.845833	0.850000
59 ___	0.854167	0.858333	0.862500	0.866667	0.870833	0.875000	0.879167	0.883333	0.887500	0.891667	0.895833	0.900000
60 ___	0.904167	0.908333	0.913500	0.916667	0.920833	0.925000	0.929167	0.933333	0.937500	0.941667	0.945833	0.950000
61 ___	0.954167	0.958333	0.962500	0.966667	0.970833	0.975000	0.979167	0.983333	0.987500	0.991667	0.995833	1.000000

Multiply unreduced Basic Annuity benefit by applicable factor shown above to calculate reduced retirement benefit.