

**IBEW Local 595 Pension Plan**  
**50% Joint and Survivor Option Factors**  
**Effective for Retirements Between 1/1/2023 and 12/31/2023**

Age Beneficiary	Participant																
	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
40	0.940	0.935	0.930	0.924	0.918	0.912	0.905	0.898	0.890	0.883	0.874	0.866	0.857	0.847	0.837	0.826	0.815
41	0.942	0.937	0.931	0.926	0.920	0.913	0.907	0.900	0.892	0.884	0.876	0.868	0.859	0.849	0.839	0.828	0.817
42	0.943	0.938	0.933	0.927	0.921	0.915	0.908	0.901	0.894	0.886	0.878	0.870	0.860	0.851	0.841	0.830	0.819
43	0.945	0.940	0.934	0.929	0.923	0.917	0.910	0.903	0.896	0.888	0.880	0.872	0.863	0.853	0.843	0.833	0.821
44	0.946	0.941	0.936	0.931	0.925	0.919	0.912	0.905	0.898	0.890	0.882	0.874	0.865	0.855	0.845	0.835	0.824
45	0.948	0.943	0.938	0.932	0.927	0.921	0.914	0.907	0.900	0.892	0.884	0.876	0.867	0.858	0.848	0.837	0.826
46	0.949	0.945	0.940	0.934	0.929	0.923	0.916	0.909	0.902	0.895	0.887	0.878	0.869	0.860	0.850	0.840	0.829
47	0.951	0.946	0.942	0.936	0.931	0.925	0.918	0.912	0.904	0.897	0.889	0.881	0.872	0.863	0.853	0.842	0.832
48	0.953	0.948	0.943	0.938	0.933	0.927	0.920	0.914	0.907	0.899	0.892	0.883	0.875	0.865	0.856	0.845	0.834
49	0.955	0.950	0.945	0.940	0.935	0.929	0.923	0.916	0.909	0.902	0.894	0.886	0.877	0.868	0.858	0.848	0.837
50	0.956	0.952	0.947	0.942	0.937	0.931	0.925	0.919	0.912	0.905	0.897	0.889	0.880	0.871	0.861	0.851	0.841
51	0.958	0.954	0.949	0.944	0.939	0.934	0.928	0.921	0.915	0.907	0.900	0.892	0.883	0.874	0.865	0.855	0.844
52	0.960	0.956	0.951	0.947	0.941	0.936	0.930	0.924	0.917	0.910	0.903	0.895	0.886	0.877	0.868	0.858	0.847
53	0.962	0.958	0.953	0.949	0.944	0.938	0.933	0.927	0.920	0.913	0.906	0.898	0.890	0.881	0.871	0.861	0.851
54	0.964	0.960	0.955	0.951	0.946	0.941	0.935	0.929	0.923	0.916	0.909	0.901	0.893	0.884	0.875	0.865	0.855
55	0.965	0.962	0.958	0.953	0.948	0.943	0.938	0.932	0.926	0.919	0.912	0.905	0.896	0.888	0.879	0.869	0.859
56	0.967	0.963	0.960	0.955	0.951	0.946	0.941	0.935	0.929	0.922	0.915	0.908	0.900	0.892	0.883	0.873	0.863
57	0.969	0.965	0.962	0.958	0.953	0.948	0.943	0.938	0.932	0.925	0.919	0.911	0.904	0.895	0.886	0.877	0.867
58	0.971	0.967	0.964	0.960	0.955	0.951	0.946	0.941	0.935	0.929	0.922	0.915	0.907	0.899	0.891	0.881	0.871
59	0.972	0.969	0.966	0.962	0.958	0.953	0.949	0.943	0.938	0.932	0.926	0.919	0.911	0.903	0.895	0.886	0.876
60	0.974	0.971	0.968	0.964	0.960	0.956	0.951	0.946	0.941	0.935	0.929	0.922	0.915	0.907	0.899	0.890	0.881
61	0.976	0.973	0.970	0.966	0.962	0.958	0.954	0.949	0.944	0.939	0.933	0.926	0.919	0.911	0.903	0.895	0.885
62	0.977	0.974	0.972	0.968	0.965	0.961	0.957	0.952	0.947	0.942	0.936	0.930	0.923	0.916	0.908	0.899	0.890
63	0.979	0.976	0.973	0.970	0.967	0.963	0.959	0.955	0.950	0.945	0.940	0.934	0.927	0.920	0.912	0.904	0.895
64	0.980	0.978	0.975	0.972	0.969	0.966	0.962	0.958	0.953	0.948	0.943	0.937	0.931	0.924	0.917	0.909	0.900
65	0.982	0.979	0.977	0.974	0.971	0.968	0.964	0.961	0.956	0.952	0.947	0.941	0.935	0.928	0.921	0.914	0.905
66	0.983	0.981	0.979	0.976	0.973	0.970	0.967	0.963	0.959	0.955	0.950	0.945	0.939	0.933	0.926	0.919	0.910
67	0.984	0.982	0.980	0.978	0.975	0.972	0.969	0.966	0.962	0.958	0.953	0.948	0.943	0.937	0.931	0.923	0.916
68	0.986	0.984	0.982	0.980	0.977	0.975	0.972	0.968	0.965	0.961	0.957	0.952	0.947	0.941	0.935	0.928	0.921
69	0.987	0.985	0.983	0.981	0.979	0.977	0.974	0.971	0.968	0.964	0.960	0.956	0.951	0.946	0.940	0.933	0.926
70	0.988	0.986	0.985	0.983	0.981	0.979	0.976	0.973	0.970	0.967	0.963	0.959	0.955	0.950	0.944	0.938	0.931
71	0.989	0.988	0.986	0.984	0.983	0.980	0.978	0.976	0.973	0.970	0.966	0.963	0.958	0.954	0.949	0.943	0.937
72	0.990	0.989	0.987	0.986	0.984	0.982	0.980	0.978	0.975	0.973	0.969	0.966	0.962	0.958	0.953	0.948	0.942
73	0.991	0.990	0.989	0.987	0.986	0.984	0.982	0.980	0.978	0.975	0.972	0.969	0.966	0.962	0.957	0.952	0.947
74	0.992	0.991	0.990	0.989	0.987	0.986	0.984	0.982	0.980	0.978	0.975	0.972	0.969	0.965	0.961	0.957	0.952
75	0.993	0.992	0.991	0.990	0.989	0.987	0.986	0.984	0.982	0.980	0.978	0.975	0.972	0.969	0.965	0.961	0.957

**Assumptions**

Interest: 7.00%

Mortality: 2023 Applicable Mortality under 417(e)(3)

**IBEW Local 595 Pension Plan**  
**50% Reversionary Joint and Survivor Factors**  
**Effective for Retirements Between 1/1/2023 and 12/31/2023**

Age Beneficiary	Participant																
	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
40	0.939	0.934	0.929	0.923	0.917	0.911	0.904	0.897	0.889	0.882	0.873	0.865	0.856	0.846	0.836	0.826	0.814
41	0.941	0.936	0.930	0.925	0.919	0.912	0.906	0.899	0.891	0.883	0.875	0.867	0.858	0.848	0.838	0.827	0.816
42	0.942	0.937	0.932	0.926	0.920	0.914	0.907	0.900	0.893	0.885	0.877	0.868	0.859	0.850	0.840	0.829	0.818
43	0.944	0.939	0.933	0.928	0.922	0.916	0.909	0.902	0.895	0.887	0.879	0.870	0.861	0.852	0.842	0.831	0.820
44	0.945	0.940	0.935	0.929	0.923	0.917	0.911	0.904	0.897	0.889	0.881	0.872	0.863	0.854	0.844	0.834	0.823
45	0.947	0.942	0.937	0.931	0.925	0.919	0.913	0.906	0.899	0.891	0.883	0.874	0.866	0.856	0.846	0.836	0.825
46	0.948	0.943	0.938	0.933	0.927	0.921	0.914	0.908	0.901	0.893	0.885	0.877	0.868	0.858	0.849	0.838	0.827
47	0.950	0.945	0.940	0.935	0.929	0.923	0.916	0.910	0.903	0.895	0.887	0.879	0.870	0.861	0.851	0.841	0.830
48	0.951	0.947	0.942	0.936	0.931	0.925	0.919	0.912	0.905	0.897	0.890	0.881	0.873	0.863	0.854	0.843	0.832
49	0.953	0.948	0.943	0.938	0.933	0.927	0.921	0.914	0.907	0.900	0.892	0.884	0.875	0.866	0.856	0.846	0.835
50	0.954	0.950	0.945	0.940	0.935	0.929	0.923	0.916	0.909	0.902	0.894	0.886	0.878	0.869	0.859	0.849	0.838
51	0.956	0.952	0.947	0.942	0.937	0.931	0.925	0.919	0.912	0.905	0.897	0.889	0.880	0.871	0.862	0.852	0.841
52	0.958	0.953	0.949	0.944	0.939	0.933	0.927	0.921	0.914	0.907	0.900	0.892	0.883	0.874	0.865	0.855	0.844
53	0.959	0.955	0.951	0.946	0.941	0.935	0.930	0.923	0.917	0.910	0.902	0.895	0.886	0.877	0.868	0.858	0.848
54	0.961	0.957	0.953	0.948	0.943	0.938	0.932	0.926	0.919	0.913	0.905	0.898	0.889	0.880	0.871	0.861	0.851
55	0.963	0.959	0.955	0.950	0.945	0.940	0.934	0.928	0.922	0.915	0.908	0.901	0.892	0.884	0.875	0.865	0.855
56	0.964	0.960	0.956	0.952	0.947	0.942	0.937	0.931	0.925	0.918	0.911	0.904	0.896	0.887	0.878	0.868	0.858
57	0.966	0.962	0.958	0.954	0.949	0.944	0.939	0.933	0.927	0.921	0.914	0.907	0.899	0.890	0.882	0.872	0.862
58	0.967	0.964	0.960	0.956	0.952	0.947	0.942	0.936	0.930	0.924	0.917	0.910	0.902	0.894	0.885	0.876	0.866
59	0.969	0.966	0.962	0.958	0.954	0.949	0.944	0.939	0.933	0.927	0.920	0.913	0.906	0.898	0.889	0.880	0.870
60	0.971	0.967	0.964	0.960	0.956	0.951	0.946	0.941	0.936	0.930	0.923	0.916	0.909	0.901	0.893	0.884	0.874
61	0.972	0.969	0.966	0.962	0.958	0.954	0.949	0.944	0.939	0.933	0.927	0.920	0.913	0.905	0.897	0.888	0.878
62	0.973	0.971	0.967	0.964	0.960	0.956	0.951	0.946	0.941	0.936	0.930	0.923	0.916	0.909	0.901	0.892	0.883
63	0.975	0.972	0.969	0.966	0.962	0.958	0.954	0.949	0.944	0.939	0.933	0.927	0.920	0.912	0.905	0.896	0.887
64	0.976	0.974	0.971	0.967	0.964	0.960	0.956	0.952	0.947	0.942	0.936	0.930	0.923	0.916	0.909	0.900	0.892
65	0.978	0.975	0.972	0.969	0.966	0.962	0.958	0.954	0.950	0.945	0.939	0.933	0.927	0.920	0.913	0.905	0.896
66	0.979	0.977	0.974	0.971	0.968	0.964	0.961	0.957	0.952	0.948	0.942	0.937	0.931	0.924	0.917	0.909	0.901
67	0.980	0.978	0.975	0.973	0.970	0.966	0.963	0.959	0.955	0.950	0.946	0.940	0.934	0.928	0.921	0.914	0.906
68	0.982	0.979	0.977	0.974	0.972	0.968	0.965	0.962	0.958	0.953	0.949	0.944	0.938	0.932	0.925	0.918	0.911
69	0.983	0.981	0.978	0.976	0.973	0.970	0.967	0.964	0.960	0.956	0.952	0.947	0.942	0.936	0.930	0.923	0.915
70	0.984	0.982	0.980	0.978	0.975	0.972	0.969	0.966	0.963	0.959	0.955	0.950	0.945	0.940	0.934	0.927	0.920
71	0.985	0.983	0.981	0.979	0.977	0.974	0.971	0.969	0.965	0.962	0.958	0.953	0.949	0.944	0.938	0.932	0.925
72	0.986	0.984	0.983	0.981	0.978	0.976	0.974	0.971	0.968	0.964	0.961	0.957	0.952	0.947	0.942	0.936	0.930
73	0.987	0.986	0.984	0.982	0.980	0.978	0.975	0.973	0.970	0.967	0.964	0.960	0.956	0.951	0.946	0.941	0.935
74	0.988	0.987	0.985	0.983	0.982	0.980	0.977	0.975	0.972	0.970	0.966	0.963	0.959	0.955	0.950	0.945	0.940
75	0.989	0.988	0.986	0.985	0.983	0.981	0.979	0.977	0.975	0.972	0.969	0.966	0.962	0.959	0.954	0.949	0.944

**Assumptions**

Interest: 7.00%

Mortality: 2023 Applicable Mortality under 417(e)(3)

**IBEW Local 595 Pension Plan**  
**75% Joint and Survivor Option Factors**  
**Effective for Retirements Between 1/1/2023 and 12/31/2023**

Age Beneficiary	Participant																
	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
40	0.912	0.905	0.897	0.889	0.881	0.872	0.862	0.852	0.842	0.831	0.820	0.809	0.796	0.784	0.770	0.757	0.742
41	0.914	0.907	0.899	0.891	0.883	0.874	0.865	0.855	0.844	0.834	0.823	0.811	0.799	0.786	0.773	0.759	0.745
42	0.916	0.909	0.902	0.894	0.885	0.876	0.867	0.857	0.847	0.836	0.825	0.814	0.801	0.789	0.775	0.762	0.747
43	0.919	0.911	0.904	0.896	0.888	0.879	0.869	0.860	0.850	0.839	0.828	0.816	0.804	0.791	0.778	0.764	0.750
44	0.921	0.914	0.906	0.898	0.890	0.881	0.872	0.862	0.852	0.842	0.831	0.819	0.807	0.794	0.781	0.767	0.753
45	0.923	0.916	0.909	0.901	0.893	0.884	0.875	0.865	0.855	0.845	0.834	0.822	0.810	0.797	0.784	0.770	0.756
46	0.925	0.918	0.911	0.903	0.895	0.887	0.878	0.868	0.858	0.848	0.837	0.825	0.813	0.800	0.787	0.773	0.759
47	0.928	0.921	0.914	0.906	0.898	0.890	0.881	0.871	0.861	0.851	0.840	0.828	0.816	0.804	0.791	0.777	0.762
48	0.930	0.924	0.916	0.909	0.901	0.893	0.884	0.874	0.864	0.854	0.843	0.832	0.820	0.807	0.794	0.780	0.766
49	0.933	0.926	0.919	0.912	0.904	0.896	0.887	0.878	0.868	0.857	0.847	0.835	0.823	0.811	0.798	0.784	0.770
50	0.935	0.929	0.922	0.915	0.907	0.899	0.890	0.881	0.871	0.861	0.850	0.839	0.827	0.815	0.802	0.788	0.774
51	0.938	0.932	0.925	0.918	0.910	0.902	0.893	0.884	0.875	0.865	0.854	0.843	0.831	0.819	0.806	0.792	0.778
52	0.940	0.934	0.928	0.921	0.913	0.905	0.897	0.888	0.879	0.869	0.858	0.847	0.835	0.823	0.810	0.797	0.782
53	0.943	0.937	0.931	0.924	0.917	0.909	0.900	0.892	0.882	0.873	0.862	0.851	0.840	0.828	0.815	0.801	0.787
54	0.946	0.940	0.934	0.927	0.920	0.912	0.904	0.896	0.886	0.877	0.867	0.856	0.844	0.832	0.819	0.806	0.792
55	0.948	0.943	0.937	0.930	0.923	0.916	0.908	0.899	0.890	0.881	0.871	0.860	0.849	0.837	0.824	0.811	0.797
56	0.951	0.945	0.940	0.933	0.927	0.919	0.912	0.903	0.895	0.885	0.875	0.865	0.854	0.842	0.829	0.816	0.802
57	0.953	0.948	0.943	0.936	0.930	0.923	0.915	0.907	0.899	0.890	0.880	0.870	0.859	0.847	0.835	0.822	0.808
58	0.956	0.951	0.945	0.940	0.933	0.927	0.919	0.911	0.903	0.894	0.885	0.875	0.864	0.852	0.840	0.827	0.814
59	0.958	0.954	0.948	0.943	0.937	0.930	0.923	0.915	0.907	0.899	0.889	0.880	0.869	0.858	0.846	0.833	0.820
60	0.961	0.956	0.951	0.946	0.940	0.934	0.927	0.920	0.912	0.903	0.894	0.885	0.874	0.863	0.851	0.839	0.826
61	0.963	0.959	0.954	0.949	0.943	0.937	0.931	0.924	0.916	0.908	0.899	0.890	0.880	0.869	0.857	0.845	0.832
62	0.965	0.961	0.957	0.952	0.947	0.941	0.935	0.928	0.920	0.913	0.904	0.895	0.885	0.875	0.863	0.851	0.838
63	0.968	0.964	0.960	0.955	0.950	0.944	0.938	0.932	0.925	0.917	0.909	0.900	0.891	0.880	0.869	0.858	0.845
64	0.970	0.966	0.962	0.958	0.953	0.948	0.942	0.936	0.929	0.922	0.914	0.905	0.896	0.886	0.876	0.864	0.852
65	0.972	0.968	0.965	0.961	0.956	0.951	0.946	0.940	0.933	0.926	0.919	0.911	0.902	0.892	0.882	0.871	0.859
66	0.974	0.971	0.967	0.963	0.959	0.954	0.949	0.944	0.938	0.931	0.924	0.916	0.907	0.898	0.888	0.877	0.866
67	0.976	0.973	0.970	0.966	0.962	0.957	0.953	0.947	0.942	0.935	0.929	0.921	0.913	0.904	0.894	0.884	0.873
68	0.978	0.975	0.972	0.968	0.965	0.961	0.956	0.951	0.946	0.940	0.933	0.926	0.919	0.910	0.901	0.891	0.880
69	0.980	0.977	0.974	0.971	0.967	0.964	0.959	0.955	0.950	0.944	0.938	0.931	0.924	0.916	0.907	0.898	0.887
70	0.981	0.979	0.976	0.973	0.970	0.966	0.963	0.958	0.953	0.948	0.943	0.936	0.929	0.922	0.914	0.904	0.894
71	0.983	0.981	0.978	0.976	0.973	0.969	0.966	0.962	0.957	0.952	0.947	0.941	0.935	0.928	0.920	0.911	0.902
72	0.984	0.982	0.980	0.978	0.975	0.972	0.969	0.965	0.961	0.956	0.951	0.946	0.940	0.933	0.926	0.918	0.909
73	0.986	0.984	0.982	0.980	0.977	0.974	0.971	0.968	0.964	0.960	0.956	0.951	0.945	0.939	0.932	0.924	0.916
74	0.987	0.986	0.984	0.982	0.979	0.977	0.974	0.971	0.968	0.964	0.960	0.955	0.950	0.944	0.938	0.931	0.923
75	0.989	0.987	0.985	0.984	0.981	0.979	0.977	0.974	0.971	0.967	0.964	0.959	0.955	0.949	0.944	0.937	0.930

**Assumptions**

Interest: 7.00%

Mortality: 2023 Applicable Mortality under 417(e)(3)

**IBEW Local 595 Pension Plan**  
**75% Reversionary Joint and Survivor Factors**  
**Effective for Retirements Between 1/1/2023 and 12/31/2023**

Age Beneficiary	Participant																
	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
40	0.911	0.904	0.896	0.888	0.879	0.870	0.861	0.851	0.841	0.830	0.819	0.807	0.795	0.782	0.769	0.755	0.741
41	0.913	0.906	0.898	0.890	0.881	0.872	0.863	0.853	0.843	0.832	0.821	0.810	0.797	0.785	0.772	0.758	0.743
42	0.915	0.908	0.900	0.892	0.884	0.875	0.865	0.856	0.845	0.835	0.824	0.812	0.800	0.787	0.774	0.760	0.746
43	0.917	0.910	0.902	0.894	0.886	0.877	0.868	0.858	0.848	0.837	0.826	0.815	0.802	0.790	0.777	0.763	0.748
44	0.919	0.912	0.904	0.897	0.888	0.879	0.870	0.860	0.850	0.840	0.829	0.817	0.805	0.792	0.779	0.765	0.751
45	0.921	0.914	0.907	0.899	0.891	0.882	0.873	0.863	0.853	0.842	0.831	0.820	0.808	0.795	0.782	0.768	0.754
46	0.923	0.916	0.909	0.901	0.893	0.884	0.875	0.866	0.856	0.845	0.834	0.823	0.811	0.798	0.785	0.771	0.757
47	0.926	0.919	0.911	0.904	0.896	0.887	0.878	0.869	0.859	0.848	0.837	0.826	0.814	0.801	0.788	0.774	0.760
48	0.928	0.921	0.914	0.906	0.898	0.890	0.881	0.871	0.862	0.851	0.840	0.829	0.817	0.805	0.791	0.778	0.763
49	0.930	0.923	0.916	0.909	0.901	0.893	0.884	0.874	0.865	0.854	0.844	0.832	0.820	0.808	0.795	0.781	0.767
50	0.932	0.926	0.919	0.912	0.904	0.896	0.887	0.878	0.868	0.858	0.847	0.836	0.824	0.811	0.798	0.785	0.771
51	0.935	0.928	0.922	0.914	0.907	0.898	0.890	0.881	0.871	0.861	0.850	0.839	0.828	0.815	0.802	0.789	0.774
52	0.937	0.931	0.924	0.917	0.910	0.901	0.893	0.884	0.874	0.865	0.854	0.843	0.831	0.819	0.806	0.793	0.778
53	0.939	0.933	0.927	0.920	0.912	0.905	0.896	0.887	0.878	0.868	0.858	0.847	0.835	0.823	0.810	0.797	0.783
54	0.942	0.936	0.930	0.923	0.915	0.908	0.899	0.891	0.881	0.872	0.861	0.851	0.839	0.827	0.814	0.801	0.787
55	0.944	0.938	0.932	0.926	0.918	0.911	0.903	0.894	0.885	0.876	0.865	0.855	0.843	0.831	0.819	0.805	0.792
56	0.947	0.941	0.935	0.928	0.921	0.914	0.906	0.898	0.889	0.879	0.869	0.859	0.848	0.836	0.823	0.810	0.796
57	0.949	0.943	0.938	0.931	0.924	0.917	0.910	0.901	0.893	0.883	0.873	0.863	0.852	0.840	0.828	0.815	0.801
58	0.951	0.946	0.940	0.934	0.928	0.920	0.913	0.905	0.896	0.887	0.878	0.867	0.856	0.845	0.833	0.820	0.806
59	0.953	0.948	0.943	0.937	0.931	0.924	0.916	0.909	0.900	0.891	0.882	0.872	0.861	0.850	0.838	0.825	0.811
60	0.956	0.951	0.945	0.940	0.934	0.927	0.920	0.912	0.904	0.895	0.886	0.876	0.866	0.855	0.843	0.830	0.817
61	0.958	0.953	0.948	0.942	0.937	0.930	0.923	0.916	0.908	0.900	0.890	0.881	0.871	0.860	0.848	0.835	0.822
62	0.960	0.955	0.951	0.945	0.939	0.933	0.927	0.919	0.912	0.904	0.895	0.885	0.875	0.865	0.853	0.841	0.828
63	0.962	0.958	0.953	0.948	0.942	0.936	0.930	0.923	0.916	0.908	0.899	0.890	0.880	0.870	0.859	0.847	0.834
64	0.964	0.960	0.955	0.951	0.945	0.940	0.933	0.927	0.920	0.912	0.904	0.895	0.885	0.875	0.864	0.852	0.840
65	0.966	0.962	0.958	0.953	0.948	0.943	0.937	0.930	0.923	0.916	0.908	0.900	0.890	0.880	0.870	0.858	0.846
66	0.968	0.964	0.960	0.956	0.951	0.946	0.940	0.934	0.927	0.920	0.912	0.904	0.895	0.886	0.875	0.864	0.852
67	0.970	0.966	0.962	0.958	0.954	0.949	0.943	0.937	0.931	0.924	0.917	0.909	0.900	0.891	0.881	0.870	0.859
68	0.972	0.968	0.964	0.960	0.956	0.951	0.946	0.941	0.935	0.928	0.921	0.914	0.905	0.896	0.887	0.876	0.865
69	0.973	0.970	0.967	0.963	0.959	0.954	0.949	0.944	0.938	0.932	0.925	0.918	0.910	0.902	0.892	0.882	0.871
70	0.975	0.972	0.969	0.965	0.961	0.957	0.952	0.947	0.942	0.936	0.930	0.923	0.915	0.907	0.898	0.888	0.878
71	0.977	0.974	0.971	0.967	0.964	0.960	0.955	0.951	0.945	0.940	0.934	0.927	0.920	0.912	0.904	0.894	0.884
72	0.978	0.976	0.973	0.969	0.966	0.962	0.958	0.954	0.949	0.944	0.938	0.932	0.925	0.918	0.909	0.901	0.891
73	0.980	0.977	0.974	0.972	0.968	0.965	0.961	0.957	0.952	0.947	0.942	0.936	0.930	0.923	0.915	0.907	0.897
74	0.981	0.979	0.976	0.974	0.970	0.967	0.964	0.960	0.956	0.951	0.946	0.940	0.934	0.928	0.921	0.913	0.904
75	0.983	0.980	0.978	0.975	0.973	0.970	0.966	0.963	0.959	0.954	0.950	0.945	0.939	0.933	0.926	0.918	0.910

**Assumptions**

Interest: 7.00%

Mortality: 2023 Applicable Mortality under 417(e)(3)

**IBEW Local 595 Pension Plan**  
**100% Joint and Survivor Option Factors**  
**Effective for Retirements Between 1/1/2023 and 12/31/2023**

Age Beneficiary	Participant																
	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
40	0.886	0.877	0.867	0.857	0.846	0.835	0.823	0.811	0.799	0.786	0.772	0.758	0.744	0.729	0.714	0.698	0.681
41	0.889	0.879	0.870	0.860	0.849	0.838	0.826	0.814	0.802	0.789	0.775	0.761	0.747	0.732	0.716	0.700	0.684
42	0.891	0.882	0.872	0.862	0.852	0.841	0.829	0.817	0.805	0.792	0.778	0.764	0.750	0.735	0.719	0.703	0.687
43	0.894	0.885	0.875	0.865	0.855	0.844	0.832	0.820	0.808	0.795	0.781	0.767	0.753	0.738	0.722	0.706	0.690
44	0.897	0.888	0.878	0.868	0.858	0.847	0.835	0.823	0.811	0.798	0.785	0.771	0.756	0.741	0.726	0.710	0.693
45	0.900	0.891	0.881	0.871	0.861	0.850	0.839	0.827	0.814	0.802	0.788	0.774	0.760	0.745	0.729	0.713	0.696
46	0.902	0.894	0.884	0.875	0.864	0.854	0.842	0.830	0.818	0.805	0.792	0.778	0.764	0.749	0.733	0.717	0.700
47	0.905	0.897	0.888	0.878	0.868	0.857	0.846	0.834	0.822	0.809	0.796	0.782	0.767	0.752	0.737	0.721	0.704
48	0.909	0.900	0.891	0.881	0.871	0.861	0.850	0.838	0.826	0.813	0.800	0.786	0.772	0.757	0.741	0.725	0.708
49	0.912	0.903	0.895	0.885	0.875	0.865	0.854	0.842	0.830	0.817	0.804	0.790	0.776	0.761	0.745	0.729	0.712
50	0.915	0.907	0.898	0.889	0.879	0.869	0.858	0.846	0.834	0.822	0.808	0.795	0.780	0.765	0.750	0.734	0.717
51	0.918	0.910	0.902	0.893	0.883	0.873	0.862	0.850	0.838	0.826	0.813	0.799	0.785	0.770	0.755	0.739	0.722
52	0.922	0.914	0.905	0.896	0.887	0.877	0.866	0.855	0.843	0.831	0.818	0.804	0.790	0.775	0.760	0.744	0.727
53	0.925	0.917	0.909	0.900	0.891	0.881	0.871	0.859	0.848	0.836	0.823	0.809	0.795	0.780	0.765	0.749	0.732
54	0.928	0.921	0.913	0.904	0.895	0.885	0.875	0.864	0.853	0.841	0.828	0.815	0.801	0.786	0.771	0.755	0.738
55	0.932	0.924	0.917	0.908	0.899	0.890	0.880	0.869	0.858	0.846	0.833	0.820	0.806	0.792	0.776	0.760	0.744
56	0.935	0.928	0.920	0.912	0.904	0.894	0.884	0.874	0.863	0.851	0.839	0.826	0.812	0.798	0.782	0.766	0.750
57	0.938	0.931	0.924	0.916	0.908	0.899	0.889	0.879	0.868	0.857	0.844	0.832	0.818	0.804	0.789	0.773	0.756
58	0.941	0.935	0.928	0.920	0.912	0.903	0.894	0.884	0.873	0.862	0.850	0.837	0.824	0.810	0.795	0.779	0.763
59	0.945	0.938	0.932	0.924	0.916	0.908	0.899	0.889	0.879	0.868	0.856	0.844	0.830	0.816	0.802	0.786	0.770
60	0.948	0.942	0.935	0.928	0.921	0.913	0.904	0.894	0.884	0.873	0.862	0.850	0.837	0.823	0.809	0.793	0.777
61	0.951	0.945	0.939	0.932	0.925	0.917	0.909	0.899	0.890	0.879	0.868	0.856	0.844	0.830	0.816	0.801	0.785
62	0.954	0.948	0.943	0.936	0.929	0.922	0.913	0.905	0.895	0.885	0.874	0.863	0.850	0.837	0.823	0.808	0.792
63	0.957	0.952	0.946	0.940	0.933	0.926	0.918	0.910	0.901	0.891	0.880	0.869	0.857	0.844	0.830	0.816	0.800
64	0.960	0.955	0.949	0.944	0.937	0.930	0.923	0.915	0.906	0.897	0.887	0.876	0.864	0.851	0.838	0.824	0.808
65	0.962	0.958	0.953	0.947	0.941	0.935	0.928	0.920	0.911	0.902	0.893	0.882	0.871	0.859	0.846	0.832	0.817
66	0.965	0.961	0.956	0.951	0.945	0.939	0.932	0.925	0.917	0.908	0.899	0.889	0.878	0.866	0.853	0.840	0.825
67	0.968	0.964	0.959	0.954	0.949	0.943	0.937	0.930	0.922	0.914	0.905	0.895	0.885	0.873	0.861	0.848	0.834
68	0.970	0.966	0.962	0.958	0.952	0.947	0.941	0.934	0.927	0.919	0.911	0.902	0.892	0.881	0.869	0.856	0.842
69	0.972	0.969	0.965	0.961	0.956	0.951	0.945	0.939	0.932	0.925	0.917	0.908	0.899	0.888	0.877	0.865	0.851
70	0.975	0.971	0.968	0.964	0.959	0.955	0.949	0.944	0.937	0.930	0.923	0.915	0.906	0.896	0.885	0.873	0.860
71	0.977	0.974	0.970	0.967	0.963	0.958	0.953	0.948	0.942	0.936	0.929	0.921	0.912	0.903	0.893	0.881	0.869
72	0.979	0.976	0.973	0.970	0.966	0.962	0.957	0.952	0.947	0.941	0.934	0.927	0.919	0.910	0.900	0.890	0.878
73	0.981	0.978	0.975	0.972	0.969	0.965	0.961	0.956	0.951	0.946	0.940	0.933	0.925	0.917	0.908	0.898	0.887
74	0.983	0.980	0.978	0.975	0.972	0.968	0.964	0.960	0.956	0.950	0.945	0.939	0.932	0.924	0.915	0.906	0.896
75	0.984	0.982	0.980	0.977	0.974	0.971	0.968	0.964	0.960	0.955	0.950	0.944	0.938	0.931	0.923	0.914	0.904

**Assumptions**

Interest: 7.00%

Mortality: 2023 Applicable Mortality under 417(e)(3)

**IBEW Local 595 Pension Plan**  
**100% Reversionary Joint and Survivor Factors**  
**Effective for Retirements Between 1/1/2023 and 12/31/2023**

Age Beneficiary	Participant																
	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
40	0.884	0.875	0.865	0.855	0.845	0.833	0.822	0.810	0.797	0.784	0.771	0.757	0.743	0.728	0.712	0.696	0.680
41	0.887	0.878	0.868	0.858	0.847	0.836	0.824	0.812	0.800	0.787	0.774	0.760	0.745	0.730	0.715	0.699	0.682
42	0.889	0.880	0.871	0.860	0.850	0.839	0.827	0.815	0.803	0.790	0.776	0.763	0.748	0.733	0.718	0.702	0.685
43	0.892	0.883	0.873	0.863	0.853	0.842	0.830	0.818	0.806	0.793	0.779	0.765	0.751	0.736	0.721	0.705	0.688
44	0.894	0.885	0.876	0.866	0.855	0.845	0.833	0.821	0.809	0.796	0.782	0.769	0.754	0.739	0.724	0.708	0.691
45	0.897	0.888	0.879	0.869	0.858	0.848	0.836	0.824	0.812	0.799	0.786	0.772	0.757	0.742	0.727	0.711	0.694
46	0.900	0.891	0.882	0.872	0.862	0.851	0.839	0.828	0.815	0.802	0.789	0.775	0.761	0.746	0.730	0.714	0.698
47	0.903	0.894	0.885	0.875	0.865	0.854	0.843	0.831	0.819	0.806	0.793	0.779	0.764	0.750	0.734	0.718	0.701
48	0.906	0.897	0.888	0.878	0.868	0.857	0.846	0.834	0.822	0.810	0.796	0.783	0.768	0.753	0.738	0.722	0.705
49	0.908	0.900	0.891	0.881	0.871	0.861	0.850	0.838	0.826	0.813	0.800	0.786	0.772	0.757	0.742	0.726	0.709
50	0.911	0.903	0.894	0.885	0.875	0.864	0.853	0.842	0.830	0.817	0.804	0.791	0.776	0.761	0.746	0.730	0.713
51	0.914	0.906	0.897	0.888	0.878	0.868	0.857	0.846	0.834	0.821	0.808	0.795	0.781	0.766	0.750	0.734	0.718
52	0.917	0.909	0.901	0.892	0.882	0.872	0.861	0.850	0.838	0.826	0.813	0.799	0.785	0.770	0.755	0.739	0.722
53	0.920	0.913	0.904	0.895	0.886	0.876	0.865	0.854	0.842	0.830	0.817	0.804	0.790	0.775	0.760	0.744	0.727
54	0.923	0.916	0.908	0.899	0.889	0.880	0.869	0.858	0.847	0.834	0.822	0.808	0.794	0.780	0.765	0.749	0.732
55	0.926	0.919	0.911	0.902	0.893	0.884	0.873	0.862	0.851	0.839	0.826	0.813	0.799	0.785	0.770	0.754	0.737
56	0.929	0.922	0.914	0.906	0.897	0.888	0.877	0.867	0.856	0.844	0.831	0.818	0.804	0.790	0.775	0.759	0.743
57	0.932	0.925	0.918	0.910	0.901	0.892	0.882	0.871	0.860	0.849	0.836	0.823	0.810	0.795	0.780	0.765	0.748
58	0.935	0.928	0.921	0.913	0.905	0.896	0.886	0.876	0.865	0.853	0.841	0.829	0.815	0.801	0.786	0.771	0.754
59	0.938	0.932	0.924	0.917	0.909	0.900	0.890	0.880	0.870	0.858	0.847	0.834	0.821	0.807	0.792	0.776	0.760
60	0.941	0.935	0.928	0.920	0.912	0.904	0.895	0.885	0.874	0.863	0.852	0.839	0.826	0.813	0.798	0.783	0.767
61	0.944	0.938	0.931	0.924	0.916	0.908	0.899	0.889	0.879	0.869	0.857	0.845	0.832	0.819	0.804	0.789	0.773
62	0.947	0.941	0.934	0.927	0.920	0.912	0.903	0.894	0.884	0.874	0.863	0.851	0.838	0.825	0.811	0.796	0.780
63	0.949	0.944	0.937	0.931	0.924	0.916	0.907	0.899	0.889	0.879	0.868	0.856	0.844	0.831	0.817	0.802	0.787
64	0.952	0.946	0.941	0.934	0.927	0.920	0.912	0.903	0.894	0.884	0.873	0.862	0.850	0.837	0.824	0.809	0.794
65	0.955	0.949	0.944	0.937	0.931	0.924	0.916	0.908	0.899	0.889	0.879	0.868	0.856	0.844	0.830	0.816	0.801
66	0.957	0.952	0.947	0.941	0.934	0.927	0.920	0.912	0.903	0.894	0.884	0.874	0.862	0.850	0.837	0.823	0.808
67	0.959	0.955	0.950	0.944	0.938	0.931	0.924	0.916	0.908	0.899	0.890	0.880	0.869	0.857	0.844	0.830	0.816
68	0.962	0.957	0.952	0.947	0.941	0.935	0.928	0.921	0.913	0.904	0.895	0.885	0.875	0.863	0.851	0.838	0.824
69	0.964	0.960	0.955	0.950	0.944	0.939	0.932	0.925	0.918	0.909	0.901	0.891	0.881	0.870	0.858	0.845	0.831
70	0.966	0.962	0.958	0.953	0.948	0.942	0.936	0.929	0.922	0.914	0.906	0.897	0.887	0.876	0.865	0.853	0.839
71	0.968	0.964	0.960	0.956	0.951	0.945	0.940	0.933	0.926	0.919	0.911	0.903	0.893	0.883	0.872	0.860	0.847
72	0.970	0.967	0.963	0.959	0.954	0.949	0.943	0.937	0.931	0.924	0.916	0.908	0.899	0.889	0.879	0.867	0.855
73	0.972	0.969	0.965	0.961	0.957	0.952	0.947	0.941	0.935	0.929	0.921	0.914	0.905	0.896	0.886	0.875	0.863
74	0.974	0.971	0.968	0.964	0.960	0.955	0.950	0.945	0.939	0.933	0.926	0.919	0.911	0.902	0.893	0.882	0.871
75	0.976	0.973	0.970	0.966	0.962	0.958	0.954	0.949	0.943	0.937	0.931	0.924	0.917	0.908	0.899	0.889	0.879

**Assumptions**

Interest: 7.00%

Mortality: 2023 Applicable Mortality under 417(e)(3)