

**Benefit Reduction Factors - 50% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age Participant	Beneficiary									
	35	36	37	38	39	40	41	42	43	44
35	0.974	0.976	0.977	0.978	0.979	0.980	0.982	0.983	0.984	0.985
36	0.972	0.973	0.975	0.976	0.977	0.978	0.980	0.981	0.982	0.983
37	0.969	0.971	0.972	0.974	0.975	0.976	0.978	0.979	0.980	0.981
38	0.966	0.968	0.970	0.971	0.973	0.974	0.975	0.977	0.978	0.979
39	0.963	0.965	0.967	0.968	0.970	0.971	0.973	0.974	0.976	0.977
40	0.960	0.962	0.964	0.965	0.967	0.969	0.970	0.972	0.973	0.975
41	0.957	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.971	0.972
42	0.953	0.955	0.957	0.959	0.961	0.962	0.964	0.966	0.968	0.969
43	0.949	0.951	0.953	0.955	0.957	0.959	0.961	0.963	0.965	0.966
44	0.944	0.947	0.949	0.951	0.953	0.955	0.957	0.959	0.961	0.963
45	0.940	0.942	0.944	0.946	0.949	0.951	0.953	0.955	0.957	0.959
46	0.935	0.937	0.939	0.942	0.944	0.946	0.949	0.951	0.953	0.955
47	0.930	0.932	0.934	0.937	0.939	0.942	0.944	0.946	0.949	0.951
48	0.924	0.926	0.929	0.931	0.934	0.936	0.939	0.941	0.944	0.946
49	0.918	0.920	0.923	0.926	0.928	0.931	0.934	0.936	0.939	0.941
50	0.912	0.914	0.917	0.920	0.922	0.925	0.928	0.930	0.933	0.936
51	0.905	0.908	0.910	0.913	0.916	0.919	0.922	0.924	0.927	0.930
52	0.898	0.901	0.903	0.906	0.909	0.912	0.915	0.918	0.921	0.924
53	0.890	0.893	0.896	0.899	0.902	0.905	0.908	0.911	0.914	0.917
54	0.883	0.885	0.888	0.891	0.894	0.897	0.901	0.904	0.907	0.910
55	0.874	0.877	0.880	0.883	0.886	0.890	0.893	0.896	0.899	0.903
56	0.866	0.869	0.872	0.875	0.878	0.881	0.885	0.888	0.891	0.895
57	0.857	0.860	0.863	0.866	0.869	0.873	0.876	0.879	0.883	0.887
58	0.848	0.851	0.854	0.857	0.860	0.864	0.867	0.871	0.874	0.878
59	0.838	0.841	0.844	0.847	0.851	0.854	0.858	0.861	0.865	0.869
60	0.828	0.831	0.834	0.837	0.841	0.844	0.848	0.852	0.855	0.859
61	0.817	0.820	0.824	0.827	0.831	0.834	0.838	0.841	0.845	0.849
62	0.807	0.810	0.813	0.816	0.820	0.823	0.827	0.831	0.835	0.839
63	0.795	0.799	0.802	0.805	0.809	0.812	0.816	0.820	0.824	0.828
64	0.784	0.787	0.790	0.794	0.797	0.801	0.805	0.809	0.813	0.817
65	0.772	0.775	0.779	0.782	0.786	0.789	0.793	0.797	0.801	0.806
66	0.760	0.763	0.766	0.770	0.774	0.777	0.781	0.785	0.789	0.794
67	0.747	0.751	0.754	0.757	0.761	0.765	0.769	0.773	0.777	0.781
68	0.734	0.738	0.741	0.744	0.748	0.752	0.756	0.760	0.764	0.768
69	0.721	0.724	0.728	0.731	0.735	0.738	0.742	0.747	0.751	0.755
70	0.707	0.710	0.714	0.717	0.721	0.725	0.729	0.733	0.737	0.741
71	0.693	0.696	0.699	0.703	0.707	0.710	0.714	0.718	0.723	0.727
72	0.678	0.681	0.685	0.688	0.692	0.696	0.700	0.704	0.708	0.712
73	0.663	0.666	0.670	0.673	0.677	0.680	0.684	0.689	0.693	0.697
74	0.648	0.651	0.654	0.658	0.661	0.665	0.669	0.673	0.677	0.682
75	0.632	0.635	0.638	0.642	0.645	0.649	0.653	0.657	0.662	0.666
76	0.616	0.619	0.623	0.626	0.630	0.633	0.637	0.641	0.646	0.650
77	0.600	0.603	0.607	0.610	0.614	0.617	0.621	0.625	0.629	0.634
78	0.584	0.587	0.591	0.594	0.598	0.601	0.605	0.609	0.613	0.618
79	0.569	0.572	0.575	0.578	0.582	0.585	0.589	0.593	0.597	0.602
80	0.553	0.556	0.559	0.562	0.566	0.569	0.573	0.577	0.581	0.586
81	0.538	0.541	0.544	0.547	0.550	0.554	0.558	0.562	0.566	0.570
82	0.523	0.526	0.529	0.532	0.535	0.539	0.542	0.546	0.550	0.555
83	0.508	0.511	0.514	0.517	0.521	0.524	0.528	0.532	0.536	0.540
84	0.495	0.497	0.500	0.504	0.507	0.510	0.514	0.518	0.522	0.526
85	0.482	0.485	0.488	0.491	0.494	0.497	0.501	0.505	0.509	0.513

**Benefit Reduction Factors - 50% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	45	46	47	48	49	50	51	52	53	54
35	0.985	0.986	0.987	0.988	0.989	0.989	0.990	0.991	0.991	0.992
36	0.984	0.985	0.986	0.987	0.988	0.988	0.989	0.990	0.990	0.991
37	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.990
38	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.988	0.989
39	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988
40	0.976	0.978	0.979	0.980	0.981	0.983	0.984	0.985	0.986	0.987
41	0.974	0.975	0.977	0.978	0.979	0.981	0.982	0.983	0.984	0.985
42	0.971	0.973	0.974	0.976	0.977	0.979	0.980	0.981	0.982	0.984
43	0.968	0.970	0.972	0.973	0.975	0.976	0.978	0.979	0.980	0.982
44	0.965	0.967	0.969	0.970	0.972	0.974	0.975	0.977	0.978	0.980
45	0.961	0.963	0.965	0.967	0.969	0.971	0.973	0.974	0.976	0.977
46	0.958	0.960	0.962	0.964	0.966	0.968	0.970	0.971	0.973	0.975
47	0.953	0.956	0.958	0.960	0.962	0.964	0.966	0.968	0.970	0.972
48	0.949	0.951	0.954	0.956	0.958	0.961	0.963	0.965	0.967	0.969
49	0.944	0.947	0.949	0.952	0.954	0.956	0.959	0.961	0.963	0.965
50	0.939	0.941	0.944	0.947	0.949	0.952	0.954	0.957	0.959	0.962
51	0.933	0.936	0.939	0.942	0.944	0.947	0.950	0.952	0.955	0.957
52	0.927	0.930	0.933	0.936	0.939	0.942	0.945	0.947	0.950	0.953
53	0.920	0.924	0.927	0.930	0.933	0.936	0.939	0.942	0.945	0.948
54	0.913	0.917	0.920	0.923	0.927	0.930	0.933	0.936	0.939	0.942
55	0.906	0.910	0.913	0.916	0.920	0.923	0.927	0.930	0.933	0.937
56	0.898	0.902	0.905	0.909	0.913	0.916	0.920	0.923	0.927	0.930
57	0.890	0.894	0.898	0.901	0.905	0.909	0.913	0.916	0.920	0.924
58	0.882	0.885	0.889	0.893	0.897	0.901	0.905	0.909	0.913	0.917
59	0.873	0.876	0.880	0.884	0.888	0.893	0.897	0.901	0.905	0.909
60	0.863	0.867	0.871	0.875	0.880	0.884	0.888	0.892	0.897	0.901
61	0.853	0.857	0.862	0.866	0.870	0.875	0.879	0.883	0.888	0.892
62	0.843	0.847	0.852	0.856	0.860	0.865	0.869	0.874	0.879	0.883
63	0.832	0.837	0.841	0.846	0.850	0.855	0.859	0.864	0.869	0.874
64	0.821	0.826	0.830	0.835	0.839	0.844	0.849	0.854	0.859	0.864
65	0.810	0.814	0.819	0.824	0.828	0.833	0.838	0.843	0.848	0.854
66	0.798	0.803	0.807	0.812	0.817	0.822	0.827	0.832	0.837	0.843
67	0.786	0.790	0.795	0.800	0.805	0.810	0.815	0.821	0.826	0.832
68	0.773	0.778	0.782	0.787	0.792	0.798	0.803	0.808	0.814	0.820
69	0.760	0.764	0.769	0.774	0.779	0.785	0.790	0.796	0.801	0.807
70	0.746	0.751	0.756	0.761	0.766	0.771	0.777	0.782	0.788	0.794
71	0.732	0.736	0.741	0.747	0.752	0.757	0.763	0.769	0.775	0.781
72	0.717	0.722	0.727	0.732	0.737	0.743	0.748	0.754	0.760	0.766
73	0.702	0.707	0.712	0.717	0.722	0.728	0.734	0.739	0.746	0.752
74	0.686	0.691	0.696	0.701	0.707	0.712	0.718	0.724	0.730	0.737
75	0.671	0.675	0.680	0.686	0.691	0.697	0.703	0.709	0.715	0.721
76	0.655	0.659	0.664	0.670	0.675	0.681	0.687	0.693	0.699	0.706
77	0.638	0.643	0.648	0.654	0.659	0.665	0.671	0.677	0.683	0.690
78	0.622	0.627	0.632	0.637	0.643	0.648	0.654	0.661	0.667	0.674
79	0.606	0.611	0.616	0.621	0.627	0.632	0.638	0.644	0.651	0.657
80	0.590	0.595	0.600	0.605	0.611	0.616	0.622	0.628	0.635	0.641
81	0.574	0.579	0.584	0.589	0.595	0.600	0.606	0.613	0.619	0.626
82	0.559	0.564	0.569	0.574	0.579	0.585	0.591	0.597	0.604	0.610
83	0.544	0.549	0.554	0.559	0.564	0.570	0.576	0.582	0.589	0.595
84	0.530	0.535	0.540	0.545	0.550	0.556	0.562	0.568	0.574	0.581
85	0.517	0.522	0.527	0.532	0.537	0.543	0.548	0.555	0.561	0.568

**Benefit Reduction Factors - 50% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	55	56	57	58	59	60	61	62	63	64
35	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996	0.996
36	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996
37	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.994	0.995	0.995
38	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995
39	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.994
40	0.988	0.988	0.989	0.990	0.991	0.991	0.992	0.993	0.993	0.994
41	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.993
42	0.985	0.986	0.987	0.988	0.988	0.989	0.990	0.991	0.991	0.992
43	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991
44	0.981	0.982	0.983	0.985	0.986	0.987	0.988	0.988	0.989	0.990
45	0.979	0.980	0.981	0.983	0.984	0.985	0.986	0.987	0.988	0.989
46	0.976	0.978	0.979	0.981	0.982	0.983	0.984	0.986	0.987	0.988
47	0.974	0.975	0.977	0.978	0.980	0.981	0.983	0.984	0.985	0.986
48	0.971	0.973	0.974	0.976	0.977	0.979	0.980	0.982	0.983	0.984
49	0.967	0.969	0.971	0.973	0.975	0.976	0.978	0.980	0.981	0.982
50	0.964	0.966	0.968	0.970	0.972	0.974	0.975	0.977	0.979	0.980
51	0.960	0.962	0.964	0.966	0.969	0.971	0.972	0.974	0.976	0.978
52	0.955	0.958	0.960	0.963	0.965	0.967	0.969	0.971	0.973	0.975
53	0.951	0.953	0.956	0.958	0.961	0.963	0.966	0.968	0.970	0.972
54	0.945	0.948	0.951	0.954	0.957	0.959	0.962	0.964	0.966	0.968
55	0.940	0.943	0.946	0.949	0.952	0.955	0.957	0.960	0.962	0.965
56	0.934	0.937	0.940	0.944	0.947	0.950	0.953	0.955	0.958	0.961
57	0.927	0.931	0.934	0.938	0.941	0.944	0.948	0.951	0.954	0.956
58	0.920	0.924	0.928	0.932	0.935	0.939	0.942	0.945	0.949	0.952
59	0.913	0.917	0.921	0.925	0.929	0.933	0.936	0.940	0.943	0.947
60	0.905	0.909	0.914	0.918	0.922	0.926	0.930	0.934	0.937	0.941
61	0.897	0.901	0.906	0.910	0.915	0.919	0.923	0.927	0.931	0.935
62	0.888	0.893	0.897	0.902	0.907	0.911	0.916	0.920	0.925	0.929
63	0.879	0.884	0.889	0.894	0.898	0.903	0.908	0.913	0.917	0.922
64	0.869	0.874	0.879	0.885	0.890	0.895	0.900	0.905	0.910	0.915
65	0.859	0.864	0.870	0.875	0.880	0.886	0.891	0.897	0.902	0.907
66	0.848	0.854	0.859	0.865	0.871	0.876	0.882	0.888	0.893	0.899
67	0.837	0.843	0.849	0.855	0.860	0.866	0.872	0.878	0.884	0.890
68	0.825	0.831	0.837	0.843	0.849	0.856	0.862	0.868	0.874	0.880
69	0.813	0.819	0.825	0.832	0.838	0.844	0.851	0.857	0.864	0.870
70	0.800	0.807	0.813	0.819	0.826	0.832	0.839	0.846	0.853	0.860
71	0.787	0.793	0.800	0.806	0.813	0.820	0.827	0.834	0.841	0.848
72	0.773	0.779	0.786	0.793	0.800	0.807	0.814	0.821	0.829	0.836
73	0.758	0.765	0.772	0.779	0.786	0.793	0.800	0.808	0.816	0.823
74	0.743	0.750	0.757	0.764	0.771	0.779	0.786	0.794	0.802	0.810
75	0.728	0.735	0.742	0.749	0.757	0.764	0.772	0.780	0.788	0.796
76	0.712	0.719	0.726	0.734	0.741	0.749	0.757	0.765	0.774	0.782
77	0.696	0.703	0.711	0.718	0.726	0.734	0.742	0.750	0.759	0.768
78	0.680	0.687	0.695	0.702	0.710	0.718	0.727	0.735	0.744	0.753
79	0.664	0.672	0.679	0.687	0.695	0.703	0.711	0.720	0.729	0.738
80	0.648	0.656	0.663	0.671	0.679	0.687	0.696	0.705	0.714	0.723
81	0.633	0.640	0.647	0.655	0.663	0.672	0.681	0.690	0.699	0.708
82	0.617	0.625	0.632	0.640	0.648	0.657	0.666	0.675	0.684	0.694
83	0.602	0.610	0.617	0.625	0.634	0.642	0.651	0.660	0.670	0.680
84	0.588	0.596	0.603	0.611	0.620	0.628	0.637	0.647	0.656	0.667
85	0.575	0.582	0.590	0.598	0.607	0.615	0.624	0.634	0.644	0.654

**Benefit Reduction Factors - 50% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	65	66	67	68	69	70	71	72	73	74
35	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998
36	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998
37	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998
38	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.998
39	0.995	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997
40	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997
41	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997
42	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.997
43	0.992	0.992	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996
44	0.991	0.992	0.992	0.993	0.993	0.994	0.995	0.995	0.995	0.996
45	0.990	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995
46	0.989	0.989	0.990	0.991	0.992	0.992	0.993	0.994	0.994	0.995
47	0.987	0.988	0.989	0.990	0.991	0.991	0.992	0.993	0.994	0.994
48	0.985	0.987	0.988	0.989	0.989	0.990	0.991	0.992	0.993	0.993
49	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.992	0.992
50	0.982	0.983	0.984	0.985	0.987	0.988	0.989	0.990	0.991	0.991
51	0.979	0.981	0.982	0.983	0.985	0.986	0.987	0.988	0.989	0.990
52	0.977	0.978	0.980	0.981	0.983	0.984	0.985	0.987	0.988	0.989
53	0.974	0.976	0.977	0.979	0.981	0.982	0.983	0.985	0.986	0.987
54	0.971	0.973	0.975	0.976	0.978	0.980	0.981	0.983	0.984	0.986
55	0.967	0.969	0.971	0.973	0.975	0.977	0.979	0.981	0.982	0.984
56	0.963	0.966	0.968	0.970	0.972	0.975	0.976	0.978	0.980	0.982
57	0.959	0.962	0.964	0.967	0.969	0.972	0.974	0.976	0.978	0.980
58	0.955	0.958	0.961	0.963	0.966	0.968	0.971	0.973	0.975	0.977
59	0.950	0.953	0.956	0.959	0.962	0.965	0.967	0.970	0.972	0.975
60	0.945	0.948	0.952	0.955	0.958	0.961	0.964	0.967	0.969	0.972
61	0.939	0.943	0.946	0.950	0.953	0.957	0.960	0.963	0.966	0.969
62	0.933	0.937	0.941	0.945	0.949	0.952	0.956	0.959	0.962	0.965
63	0.927	0.931	0.935	0.939	0.943	0.947	0.951	0.955	0.958	0.962
64	0.920	0.924	0.929	0.933	0.938	0.942	0.946	0.950	0.954	0.958
65	0.912	0.917	0.922	0.927	0.932	0.936	0.941	0.945	0.950	0.954
66	0.904	0.910	0.915	0.920	0.925	0.930	0.935	0.940	0.945	0.949
67	0.896	0.902	0.907	0.913	0.918	0.924	0.929	0.934	0.939	0.944
68	0.887	0.893	0.899	0.905	0.911	0.917	0.922	0.928	0.933	0.939
69	0.877	0.883	0.890	0.896	0.903	0.909	0.915	0.921	0.927	0.933
70	0.866	0.873	0.880	0.887	0.894	0.900	0.907	0.914	0.920	0.926
71	0.855	0.863	0.870	0.877	0.884	0.891	0.899	0.906	0.912	0.919
72	0.844	0.851	0.859	0.866	0.874	0.882	0.889	0.897	0.904	0.912
73	0.831	0.839	0.847	0.855	0.863	0.871	0.879	0.887	0.895	0.903
74	0.818	0.827	0.835	0.843	0.852	0.860	0.869	0.878	0.886	0.895
75	0.805	0.813	0.822	0.831	0.840	0.849	0.858	0.867	0.876	0.885
76	0.791	0.800	0.809	0.818	0.828	0.837	0.847	0.856	0.866	0.876
77	0.777	0.786	0.795	0.805	0.815	0.825	0.835	0.845	0.855	0.866
78	0.762	0.772	0.782	0.791	0.802	0.812	0.823	0.833	0.844	0.855
79	0.748	0.757	0.767	0.778	0.788	0.799	0.810	0.821	0.833	0.845
80	0.733	0.743	0.753	0.764	0.775	0.786	0.798	0.810	0.822	0.834
81	0.718	0.729	0.739	0.750	0.762	0.773	0.785	0.798	0.810	0.823
82	0.704	0.715	0.726	0.737	0.748	0.760	0.773	0.786	0.799	0.812
83	0.690	0.701	0.712	0.724	0.736	0.748	0.761	0.774	0.788	0.802
84	0.677	0.688	0.699	0.711	0.724	0.736	0.750	0.763	0.778	0.793
85	0.665	0.676	0.688	0.700	0.712	0.726	0.739	0.754	0.768	0.784

**Benefit Reduction Factors - 50% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	75	76	77	78	79	80	81	82	83	84
35	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000
36	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999
37	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999
38	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999
39	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999
40	0.997	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999
41	0.997	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999
42	0.997	0.997	0.998	0.998	0.998	0.998	0.999	0.999	0.999	0.999
43	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.999	0.999	0.999
44	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.999	0.999	0.999
45	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.999	0.999
46	0.995	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.999
47	0.995	0.995	0.996	0.996	0.997	0.997	0.998	0.998	0.998	0.999
48	0.994	0.995	0.995	0.996	0.996	0.997	0.997	0.998	0.998	0.998
49	0.993	0.994	0.995	0.995	0.996	0.996	0.997	0.997	0.998	0.998
50	0.992	0.993	0.994	0.994	0.995	0.996	0.996	0.997	0.997	0.998
51	0.991	0.992	0.993	0.994	0.994	0.995	0.996	0.996	0.997	0.997
52	0.990	0.991	0.992	0.993	0.994	0.994	0.995	0.996	0.996	0.997
53	0.989	0.990	0.991	0.992	0.993	0.994	0.994	0.995	0.996	0.997
54	0.987	0.988	0.989	0.991	0.992	0.993	0.994	0.995	0.995	0.996
55	0.985	0.987	0.988	0.989	0.991	0.992	0.993	0.994	0.995	0.996
56	0.983	0.985	0.987	0.988	0.989	0.991	0.992	0.993	0.994	0.995
57	0.981	0.983	0.985	0.986	0.988	0.989	0.991	0.992	0.994	0.995
58	0.979	0.981	0.983	0.985	0.987	0.988	0.990	0.991	0.993	0.994
59	0.977	0.979	0.981	0.983	0.985	0.987	0.989	0.990	0.992	0.994
60	0.974	0.977	0.979	0.981	0.983	0.985	0.987	0.989	0.991	0.993
61	0.971	0.974	0.977	0.979	0.981	0.984	0.986	0.988	0.990	0.992
62	0.968	0.971	0.974	0.977	0.979	0.982	0.984	0.987	0.989	0.991
63	0.965	0.968	0.971	0.974	0.977	0.980	0.983	0.986	0.988	0.991
64	0.962	0.965	0.969	0.972	0.975	0.978	0.981	0.984	0.987	0.990
65	0.958	0.962	0.965	0.969	0.973	0.976	0.980	0.983	0.986	0.989
66	0.954	0.958	0.962	0.966	0.970	0.974	0.978	0.981	0.985	0.988
67	0.949	0.954	0.958	0.963	0.967	0.971	0.975	0.979	0.983	0.987
68	0.944	0.949	0.954	0.959	0.964	0.968	0.973	0.977	0.982	0.986
69	0.939	0.944	0.950	0.955	0.960	0.965	0.970	0.975	0.980	0.984
70	0.933	0.939	0.945	0.950	0.956	0.962	0.967	0.972	0.978	0.983
71	0.926	0.933	0.939	0.945	0.952	0.958	0.964	0.970	0.975	0.981
72	0.919	0.926	0.933	0.940	0.947	0.954	0.960	0.967	0.973	0.979
73	0.911	0.919	0.927	0.934	0.942	0.949	0.956	0.963	0.970	0.977
74	0.903	0.912	0.920	0.928	0.936	0.944	0.952	0.960	0.967	0.975
75	0.895	0.904	0.913	0.921	0.930	0.939	0.948	0.956	0.965	0.973
76	0.885	0.895	0.905	0.914	0.924	0.934	0.943	0.952	0.962	0.971
77	0.876	0.886	0.897	0.907	0.918	0.928	0.938	0.949	0.959	0.969
78	0.866	0.877	0.889	0.900	0.911	0.922	0.934	0.945	0.956	0.967
79	0.856	0.868	0.880	0.892	0.904	0.917	0.929	0.941	0.953	0.966
80	0.846	0.859	0.872	0.885	0.898	0.911	0.924	0.937	0.951	0.964
81	0.836	0.850	0.863	0.877	0.891	0.905	0.920	0.934	0.949	0.963
82	0.826	0.841	0.855	0.870	0.885	0.900	0.915	0.931	0.947	0.963
83	0.817	0.832	0.847	0.863	0.879	0.895	0.911	0.928	0.945	0.963
84	0.808	0.824	0.840	0.856	0.873	0.891	0.909	0.927	0.945	0.964
85	0.800	0.816	0.833	0.851	0.869	0.888	0.907	0.926	0.946	0.967

**Benefit Reduction Factors - 75% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	35	36	37	38	39	40	41	42	43	44
35	0.962	0.964	0.966	0.967	0.969	0.971	0.972	0.974	0.975	0.977
36	0.958	0.960	0.962	0.964	0.966	0.968	0.970	0.971	0.973	0.975
37	0.954	0.957	0.959	0.961	0.963	0.965	0.967	0.969	0.970	0.972
38	0.950	0.953	0.955	0.957	0.959	0.961	0.963	0.965	0.967	0.969
39	0.946	0.948	0.951	0.953	0.955	0.958	0.960	0.962	0.964	0.966
40	0.941	0.944	0.946	0.949	0.951	0.954	0.956	0.958	0.960	0.963
41	0.936	0.939	0.941	0.944	0.947	0.949	0.952	0.954	0.957	0.959
42	0.931	0.933	0.936	0.939	0.942	0.944	0.947	0.950	0.952	0.955
43	0.925	0.928	0.931	0.934	0.936	0.939	0.942	0.945	0.948	0.950
44	0.919	0.922	0.925	0.928	0.931	0.934	0.937	0.940	0.943	0.945
45	0.912	0.915	0.918	0.922	0.925	0.928	0.931	0.934	0.937	0.940
46	0.905	0.908	0.912	0.915	0.918	0.921	0.925	0.928	0.931	0.934
47	0.898	0.901	0.904	0.908	0.911	0.915	0.918	0.921	0.925	0.928
48	0.890	0.893	0.897	0.900	0.904	0.907	0.911	0.914	0.918	0.921
49	0.882	0.885	0.889	0.892	0.896	0.899	0.903	0.907	0.911	0.914
50	0.873	0.876	0.880	0.884	0.887	0.891	0.895	0.899	0.903	0.907
51	0.864	0.867	0.871	0.875	0.879	0.882	0.886	0.890	0.894	0.898
52	0.854	0.858	0.861	0.865	0.869	0.873	0.877	0.881	0.885	0.890
53	0.844	0.847	0.851	0.855	0.859	0.863	0.868	0.872	0.876	0.880
54	0.833	0.837	0.841	0.845	0.849	0.853	0.857	0.862	0.866	0.871
55	0.822	0.826	0.830	0.834	0.838	0.842	0.847	0.851	0.856	0.860
56	0.811	0.815	0.819	0.823	0.827	0.831	0.836	0.840	0.845	0.849
57	0.799	0.803	0.807	0.811	0.815	0.820	0.824	0.829	0.833	0.838
58	0.787	0.791	0.795	0.799	0.803	0.808	0.812	0.817	0.822	0.826
59	0.774	0.778	0.782	0.786	0.791	0.795	0.800	0.804	0.809	0.814
60	0.761	0.765	0.769	0.773	0.778	0.782	0.787	0.792	0.796	0.801
61	0.748	0.752	0.756	0.760	0.764	0.769	0.773	0.778	0.783	0.788
62	0.734	0.738	0.742	0.746	0.751	0.755	0.760	0.765	0.770	0.775
63	0.720	0.724	0.728	0.732	0.737	0.741	0.746	0.751	0.756	0.761
64	0.706	0.710	0.714	0.718	0.722	0.727	0.732	0.736	0.741	0.747
65	0.691	0.695	0.699	0.703	0.708	0.712	0.717	0.722	0.727	0.732
66	0.676	0.680	0.684	0.688	0.693	0.697	0.702	0.707	0.712	0.717
67	0.661	0.665	0.669	0.673	0.677	0.682	0.687	0.691	0.696	0.702
68	0.646	0.650	0.653	0.658	0.662	0.666	0.671	0.676	0.681	0.686
69	0.630	0.634	0.638	0.642	0.646	0.650	0.655	0.660	0.665	0.670
70	0.614	0.618	0.621	0.625	0.629	0.634	0.638	0.643	0.648	0.653
71	0.597	0.601	0.605	0.609	0.613	0.617	0.622	0.626	0.631	0.636
72	0.581	0.584	0.588	0.592	0.596	0.600	0.604	0.609	0.614	0.619
73	0.564	0.567	0.571	0.575	0.579	0.583	0.587	0.592	0.596	0.601
74	0.547	0.550	0.554	0.557	0.561	0.565	0.570	0.574	0.579	0.584
75	0.529	0.533	0.536	0.540	0.544	0.548	0.552	0.556	0.561	0.566
76	0.512	0.516	0.519	0.522	0.526	0.530	0.534	0.539	0.543	0.548
77	0.495	0.498	0.502	0.505	0.509	0.513	0.517	0.521	0.525	0.530
78	0.478	0.481	0.485	0.488	0.491	0.495	0.499	0.503	0.508	0.512
79	0.462	0.465	0.468	0.471	0.475	0.478	0.482	0.486	0.490	0.495
80	0.445	0.448	0.451	0.454	0.458	0.461	0.465	0.469	0.473	0.477
81	0.429	0.432	0.435	0.438	0.442	0.445	0.449	0.453	0.457	0.461
82	0.414	0.417	0.420	0.423	0.426	0.429	0.433	0.437	0.441	0.445
83	0.400	0.402	0.405	0.408	0.411	0.414	0.418	0.421	0.425	0.429
84	0.386	0.388	0.391	0.394	0.397	0.400	0.403	0.407	0.411	0.415
85	0.373	0.375	0.378	0.381	0.384	0.387	0.390	0.393	0.397	0.401

**Benefit Reduction Factors - 75% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	45	46	47	48	49	50	51	52	53	54
35	0.978	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988
36	0.976	0.977	0.979	0.980	0.981	0.983	0.984	0.985	0.986	0.987
37	0.974	0.975	0.977	0.978	0.979	0.981	0.982	0.983	0.984	0.985
38	0.971	0.973	0.974	0.976	0.977	0.979	0.980	0.981	0.983	0.984
39	0.968	0.970	0.972	0.973	0.975	0.976	0.978	0.979	0.981	0.982
40	0.965	0.967	0.969	0.970	0.972	0.974	0.976	0.977	0.979	0.980
41	0.961	0.963	0.965	0.967	0.969	0.971	0.973	0.975	0.976	0.978
42	0.957	0.959	0.962	0.964	0.966	0.968	0.970	0.972	0.974	0.975
43	0.953	0.955	0.958	0.960	0.962	0.965	0.967	0.969	0.971	0.973
44	0.948	0.951	0.953	0.956	0.959	0.961	0.963	0.965	0.968	0.970
45	0.943	0.946	0.949	0.952	0.954	0.957	0.959	0.962	0.964	0.966
46	0.938	0.941	0.944	0.947	0.949	0.952	0.955	0.957	0.960	0.962
47	0.931	0.935	0.938	0.941	0.944	0.947	0.950	0.953	0.956	0.958
48	0.925	0.928	0.932	0.935	0.939	0.942	0.945	0.948	0.951	0.954
49	0.918	0.922	0.925	0.929	0.932	0.936	0.939	0.942	0.946	0.949
50	0.910	0.914	0.918	0.922	0.926	0.929	0.933	0.936	0.940	0.943
51	0.902	0.906	0.910	0.914	0.918	0.922	0.926	0.930	0.933	0.937
52	0.894	0.898	0.902	0.906	0.910	0.915	0.919	0.923	0.926	0.930
53	0.885	0.889	0.893	0.898	0.902	0.906	0.911	0.915	0.919	0.923
54	0.875	0.880	0.884	0.889	0.893	0.898	0.902	0.907	0.911	0.915
55	0.865	0.869	0.874	0.879	0.884	0.888	0.893	0.898	0.902	0.907
56	0.854	0.859	0.864	0.869	0.874	0.879	0.883	0.888	0.893	0.898
57	0.843	0.848	0.853	0.858	0.863	0.868	0.873	0.878	0.884	0.889
58	0.831	0.836	0.842	0.847	0.852	0.857	0.863	0.868	0.873	0.879
59	0.819	0.824	0.830	0.835	0.840	0.846	0.851	0.857	0.862	0.868
60	0.807	0.812	0.817	0.823	0.828	0.834	0.840	0.845	0.851	0.857
61	0.794	0.799	0.804	0.810	0.816	0.821	0.827	0.833	0.839	0.845
62	0.780	0.785	0.791	0.797	0.802	0.808	0.814	0.820	0.827	0.833
63	0.766	0.772	0.777	0.783	0.789	0.795	0.801	0.807	0.814	0.820
64	0.752	0.757	0.763	0.769	0.775	0.781	0.787	0.794	0.800	0.807
65	0.737	0.743	0.749	0.754	0.760	0.767	0.773	0.780	0.786	0.793
66	0.722	0.728	0.734	0.740	0.746	0.752	0.758	0.765	0.772	0.779
67	0.707	0.713	0.718	0.724	0.730	0.737	0.743	0.750	0.757	0.764
68	0.691	0.697	0.703	0.709	0.715	0.721	0.728	0.734	0.741	0.748
69	0.675	0.681	0.686	0.692	0.699	0.705	0.712	0.718	0.725	0.732
70	0.659	0.664	0.670	0.676	0.682	0.688	0.695	0.702	0.709	0.716
71	0.642	0.647	0.653	0.659	0.665	0.671	0.678	0.685	0.692	0.699
72	0.624	0.630	0.635	0.641	0.647	0.654	0.660	0.667	0.674	0.681
73	0.607	0.612	0.618	0.623	0.630	0.636	0.642	0.649	0.656	0.664
74	0.589	0.594	0.600	0.605	0.611	0.618	0.624	0.631	0.638	0.645
75	0.571	0.576	0.581	0.587	0.593	0.599	0.606	0.613	0.620	0.627
76	0.553	0.558	0.563	0.569	0.575	0.581	0.587	0.594	0.601	0.608
77	0.535	0.540	0.545	0.551	0.556	0.562	0.569	0.575	0.582	0.589
78	0.517	0.522	0.527	0.532	0.538	0.544	0.550	0.557	0.564	0.571
79	0.499	0.504	0.509	0.515	0.520	0.526	0.532	0.539	0.545	0.552
80	0.482	0.487	0.492	0.497	0.503	0.508	0.514	0.521	0.527	0.534
81	0.465	0.470	0.475	0.480	0.485	0.491	0.497	0.503	0.510	0.516
82	0.449	0.454	0.458	0.463	0.469	0.474	0.480	0.486	0.493	0.499
83	0.433	0.438	0.443	0.447	0.453	0.458	0.464	0.470	0.476	0.483
84	0.419	0.423	0.428	0.432	0.437	0.443	0.448	0.454	0.460	0.467
85	0.405	0.409	0.414	0.418	0.423	0.428	0.434	0.440	0.446	0.452

**Benefit Reduction Factors - 75% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	55	56	57	58	59	60	61	62	63	64
35	0.989	0.989	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.994
36	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.993
37	0.986	0.987	0.988	0.989	0.989	0.990	0.991	0.991	0.992	0.993
38	0.985	0.986	0.987	0.988	0.988	0.989	0.990	0.991	0.991	0.992
39	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991
40	0.981	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.989	0.990
41	0.979	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989
42	0.977	0.978	0.980	0.981	0.983	0.984	0.985	0.986	0.987	0.988
43	0.974	0.976	0.978	0.979	0.981	0.982	0.983	0.984	0.985	0.987
44	0.971	0.973	0.975	0.977	0.978	0.980	0.981	0.983	0.984	0.985
45	0.968	0.970	0.972	0.974	0.976	0.977	0.979	0.980	0.982	0.983
46	0.965	0.967	0.969	0.971	0.973	0.975	0.976	0.978	0.980	0.981
47	0.961	0.963	0.965	0.968	0.970	0.972	0.974	0.975	0.977	0.979
48	0.956	0.959	0.962	0.964	0.966	0.968	0.971	0.973	0.974	0.976
49	0.952	0.954	0.957	0.960	0.962	0.965	0.967	0.969	0.971	0.973
50	0.946	0.949	0.952	0.955	0.958	0.961	0.963	0.965	0.968	0.970
51	0.940	0.944	0.947	0.950	0.953	0.956	0.959	0.961	0.964	0.966
52	0.934	0.938	0.941	0.944	0.948	0.951	0.954	0.957	0.960	0.962
53	0.927	0.931	0.935	0.938	0.942	0.945	0.949	0.952	0.955	0.958
54	0.920	0.924	0.928	0.932	0.935	0.939	0.943	0.946	0.949	0.953
55	0.911	0.916	0.920	0.924	0.929	0.933	0.936	0.940	0.944	0.947
56	0.903	0.908	0.912	0.917	0.921	0.925	0.930	0.934	0.937	0.941
57	0.894	0.899	0.904	0.908	0.913	0.918	0.922	0.927	0.931	0.935
58	0.884	0.889	0.894	0.899	0.905	0.909	0.914	0.919	0.923	0.928
59	0.874	0.879	0.885	0.890	0.895	0.901	0.906	0.911	0.916	0.920
60	0.863	0.868	0.874	0.880	0.886	0.891	0.897	0.902	0.907	0.912
61	0.851	0.857	0.863	0.869	0.875	0.881	0.887	0.893	0.898	0.904
62	0.839	0.845	0.852	0.858	0.864	0.870	0.877	0.883	0.889	0.894
63	0.826	0.833	0.839	0.846	0.853	0.859	0.866	0.872	0.878	0.885
64	0.813	0.820	0.827	0.834	0.840	0.847	0.854	0.861	0.868	0.874
65	0.800	0.807	0.814	0.821	0.828	0.835	0.842	0.849	0.856	0.863
66	0.785	0.793	0.800	0.807	0.814	0.822	0.829	0.837	0.844	0.851
67	0.771	0.778	0.785	0.793	0.801	0.808	0.816	0.824	0.831	0.839
68	0.756	0.763	0.771	0.778	0.786	0.794	0.802	0.810	0.818	0.826
69	0.740	0.747	0.755	0.763	0.771	0.779	0.787	0.795	0.804	0.812
70	0.723	0.731	0.739	0.747	0.755	0.763	0.772	0.780	0.789	0.798
71	0.706	0.714	0.722	0.730	0.738	0.747	0.756	0.764	0.773	0.782
72	0.689	0.697	0.705	0.713	0.721	0.730	0.739	0.748	0.757	0.766
73	0.671	0.679	0.687	0.695	0.704	0.712	0.721	0.731	0.740	0.749
74	0.653	0.661	0.669	0.677	0.686	0.694	0.703	0.713	0.722	0.732
75	0.634	0.642	0.650	0.659	0.667	0.676	0.685	0.695	0.704	0.714
76	0.616	0.623	0.632	0.640	0.648	0.657	0.667	0.676	0.686	0.696
77	0.597	0.605	0.613	0.621	0.630	0.639	0.648	0.657	0.667	0.677
78	0.578	0.586	0.594	0.602	0.611	0.620	0.629	0.639	0.648	0.659
79	0.560	0.567	0.575	0.583	0.592	0.601	0.610	0.620	0.630	0.640
80	0.541	0.549	0.557	0.565	0.574	0.582	0.592	0.601	0.611	0.622
81	0.524	0.531	0.539	0.547	0.555	0.564	0.573	0.583	0.593	0.603
82	0.506	0.514	0.521	0.529	0.538	0.546	0.556	0.565	0.575	0.585
83	0.490	0.497	0.504	0.512	0.521	0.529	0.538	0.548	0.558	0.568
84	0.474	0.481	0.488	0.496	0.504	0.513	0.522	0.531	0.541	0.552
85	0.459	0.466	0.473	0.481	0.489	0.498	0.507	0.516	0.526	0.536



**Benefit Reduction Factors - 75% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	65	66	67	68	69	70	71	72	73	74
35	0.994	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.997	0.997
36	0.994	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.996	0.997
37	0.993	0.994	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.996
38	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996
39	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996
40	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996
41	0.990	0.991	0.991	0.992	0.993	0.993	0.994	0.994	0.995	0.995
42	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.994	0.994	0.995
43	0.988	0.988	0.989	0.990	0.991	0.992	0.992	0.993	0.994	0.994
44	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992	0.993	0.993
45	0.984	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.992	0.993
46	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.992
47	0.980	0.982	0.983	0.984	0.986	0.987	0.988	0.989	0.990	0.991
48	0.978	0.980	0.981	0.982	0.984	0.985	0.986	0.987	0.989	0.990
49	0.975	0.977	0.979	0.980	0.982	0.983	0.985	0.986	0.987	0.988
50	0.972	0.974	0.976	0.978	0.979	0.981	0.982	0.984	0.985	0.986
51	0.969	0.971	0.973	0.975	0.977	0.978	0.980	0.982	0.983	0.985
52	0.965	0.967	0.969	0.972	0.974	0.976	0.977	0.979	0.981	0.983
53	0.960	0.963	0.966	0.968	0.970	0.972	0.975	0.977	0.978	0.980
54	0.956	0.959	0.961	0.964	0.967	0.969	0.971	0.973	0.976	0.978
55	0.950	0.954	0.957	0.960	0.962	0.965	0.968	0.970	0.972	0.975
56	0.945	0.948	0.952	0.955	0.958	0.961	0.964	0.966	0.969	0.971
57	0.939	0.943	0.946	0.950	0.953	0.956	0.959	0.962	0.965	0.968
58	0.932	0.936	0.940	0.944	0.948	0.951	0.955	0.958	0.961	0.964
59	0.925	0.930	0.934	0.938	0.942	0.946	0.950	0.953	0.957	0.960
60	0.917	0.922	0.927	0.931	0.936	0.940	0.944	0.948	0.952	0.955
61	0.909	0.914	0.919	0.924	0.929	0.934	0.938	0.942	0.947	0.951
62	0.900	0.906	0.911	0.917	0.922	0.927	0.932	0.936	0.941	0.945
63	0.891	0.897	0.903	0.908	0.914	0.919	0.925	0.930	0.935	0.940
64	0.881	0.887	0.894	0.900	0.906	0.912	0.917	0.923	0.928	0.934
65	0.870	0.877	0.884	0.890	0.897	0.903	0.909	0.915	0.921	0.927
66	0.859	0.866	0.873	0.880	0.887	0.894	0.901	0.907	0.914	0.920
67	0.847	0.855	0.862	0.870	0.877	0.885	0.892	0.899	0.906	0.912
68	0.834	0.842	0.850	0.858	0.866	0.874	0.882	0.889	0.897	0.904
69	0.821	0.829	0.838	0.846	0.855	0.863	0.871	0.879	0.887	0.895
70	0.806	0.815	0.824	0.833	0.842	0.851	0.860	0.868	0.877	0.885
71	0.791	0.801	0.810	0.819	0.829	0.838	0.847	0.856	0.865	0.874
72	0.776	0.785	0.795	0.805	0.814	0.824	0.834	0.844	0.853	0.863
73	0.759	0.769	0.779	0.789	0.799	0.810	0.820	0.830	0.840	0.851
74	0.742	0.752	0.762	0.773	0.783	0.794	0.805	0.816	0.827	0.838
75	0.724	0.735	0.745	0.756	0.767	0.778	0.790	0.801	0.812	0.824
76	0.706	0.717	0.728	0.739	0.750	0.762	0.773	0.785	0.797	0.809
77	0.688	0.699	0.710	0.721	0.733	0.745	0.757	0.769	0.782	0.794
78	0.669	0.680	0.691	0.703	0.715	0.727	0.740	0.753	0.766	0.779
79	0.651	0.662	0.673	0.685	0.697	0.710	0.723	0.736	0.749	0.763
80	0.632	0.643	0.655	0.667	0.679	0.692	0.705	0.719	0.733	0.747
81	0.614	0.625	0.637	0.649	0.662	0.675	0.688	0.702	0.716	0.731
82	0.596	0.607	0.619	0.631	0.644	0.657	0.671	0.685	0.700	0.715
83	0.579	0.590	0.602	0.614	0.627	0.640	0.654	0.669	0.684	0.700
84	0.562	0.574	0.585	0.598	0.611	0.624	0.638	0.653	0.669	0.685
85	0.547	0.558	0.570	0.582	0.595	0.609	0.623	0.638	0.654	0.671

**Benefit Reduction Factors - 75% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	75	76	77	78	79	80	81	82	83	84
35	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.999	0.999
36	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.999	0.999
37	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.999	0.999
38	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.999
39	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.999
40	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998
41	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998
42	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998
43	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998
44	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.998	0.998
45	0.993	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.998
46	0.993	0.993	0.994	0.994	0.995	0.996	0.996	0.997	0.997	0.997
47	0.992	0.992	0.993	0.994	0.994	0.995	0.996	0.996	0.997	0.997
48	0.990	0.991	0.992	0.993	0.994	0.994	0.995	0.996	0.996	0.997
49	0.989	0.990	0.991	0.992	0.993	0.994	0.994	0.995	0.996	0.996
50	0.988	0.989	0.990	0.991	0.992	0.993	0.993	0.994	0.995	0.996
51	0.986	0.987	0.988	0.990	0.991	0.992	0.993	0.993	0.994	0.995
52	0.984	0.985	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.994
53	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993
54	0.979	0.981	0.983	0.984	0.986	0.987	0.989	0.990	0.991	0.993
55	0.977	0.979	0.981	0.982	0.984	0.986	0.987	0.989	0.990	0.992
56	0.974	0.976	0.978	0.980	0.982	0.984	0.986	0.987	0.989	0.990
57	0.971	0.973	0.975	0.978	0.980	0.982	0.984	0.986	0.987	0.989
58	0.967	0.970	0.972	0.975	0.977	0.979	0.982	0.984	0.986	0.988
59	0.963	0.966	0.969	0.972	0.974	0.977	0.979	0.982	0.984	0.986
60	0.959	0.962	0.965	0.969	0.971	0.974	0.977	0.980	0.982	0.985
61	0.954	0.958	0.962	0.965	0.968	0.971	0.974	0.977	0.980	0.983
62	0.950	0.954	0.957	0.961	0.965	0.968	0.972	0.975	0.978	0.981
63	0.944	0.949	0.953	0.957	0.961	0.965	0.969	0.972	0.976	0.979
64	0.939	0.944	0.948	0.953	0.957	0.961	0.965	0.969	0.973	0.977
65	0.933	0.938	0.943	0.948	0.953	0.958	0.962	0.966	0.971	0.975
66	0.926	0.932	0.937	0.943	0.948	0.953	0.958	0.963	0.968	0.972
67	0.919	0.925	0.931	0.937	0.943	0.949	0.954	0.959	0.965	0.970
68	0.911	0.918	0.925	0.931	0.938	0.944	0.950	0.955	0.961	0.967
69	0.903	0.910	0.917	0.924	0.931	0.938	0.945	0.951	0.957	0.963
70	0.893	0.901	0.909	0.917	0.925	0.932	0.939	0.946	0.953	0.959
71	0.883	0.892	0.901	0.909	0.917	0.925	0.933	0.941	0.948	0.955
72	0.873	0.882	0.891	0.900	0.909	0.918	0.926	0.935	0.943	0.951
73	0.861	0.871	0.881	0.891	0.900	0.910	0.919	0.928	0.937	0.946
74	0.849	0.859	0.870	0.881	0.891	0.901	0.911	0.921	0.931	0.941
75	0.835	0.847	0.858	0.870	0.881	0.892	0.903	0.914	0.925	0.935
76	0.822	0.834	0.846	0.858	0.870	0.882	0.894	0.906	0.918	0.929
77	0.807	0.820	0.833	0.846	0.859	0.872	0.885	0.898	0.910	0.923
78	0.792	0.806	0.820	0.834	0.847	0.861	0.875	0.889	0.903	0.917
79	0.777	0.792	0.806	0.821	0.835	0.850	0.865	0.880	0.895	0.910
80	0.762	0.777	0.792	0.808	0.823	0.839	0.855	0.871	0.887	0.903
81	0.747	0.762	0.778	0.794	0.811	0.828	0.845	0.862	0.879	0.896
82	0.731	0.747	0.764	0.781	0.798	0.816	0.834	0.852	0.871	0.890
83	0.716	0.733	0.750	0.768	0.786	0.805	0.824	0.843	0.863	0.883
84	0.702	0.719	0.737	0.755	0.774	0.794	0.814	0.835	0.856	0.878
85	0.688	0.706	0.724	0.744	0.763	0.784	0.805	0.827	0.849	0.873

**Benefit Reduction Factors - 100% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age Participant	Beneficiary									
	35	36	37	38	39	40	41	42	43	44
35	0.950	0.952	0.955	0.957	0.959	0.961	0.963	0.966	0.967	0.969
36	0.945	0.948	0.950	0.953	0.955	0.958	0.960	0.962	0.964	0.966
37	0.940	0.943	0.946	0.948	0.951	0.953	0.956	0.958	0.961	0.963
38	0.935	0.938	0.941	0.944	0.946	0.949	0.952	0.954	0.957	0.959
39	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.950	0.953	0.955
40	0.923	0.926	0.930	0.933	0.936	0.939	0.942	0.945	0.948	0.951
41	0.917	0.920	0.923	0.927	0.930	0.933	0.937	0.940	0.943	0.946
42	0.910	0.913	0.917	0.920	0.924	0.927	0.931	0.934	0.937	0.940
43	0.902	0.906	0.910	0.913	0.917	0.921	0.924	0.928	0.931	0.935
44	0.894	0.898	0.902	0.906	0.910	0.913	0.917	0.921	0.925	0.928
45	0.886	0.890	0.894	0.898	0.902	0.906	0.910	0.914	0.918	0.922
46	0.877	0.881	0.885	0.889	0.894	0.898	0.902	0.906	0.910	0.914
47	0.868	0.872	0.876	0.881	0.885	0.889	0.893	0.898	0.902	0.906
48	0.858	0.862	0.867	0.871	0.875	0.880	0.884	0.889	0.893	0.898
49	0.848	0.852	0.857	0.861	0.866	0.870	0.875	0.879	0.884	0.889
50	0.837	0.841	0.846	0.851	0.855	0.860	0.865	0.869	0.874	0.879
51	0.826	0.830	0.835	0.839	0.844	0.849	0.854	0.859	0.864	0.869
52	0.814	0.818	0.823	0.828	0.833	0.838	0.842	0.848	0.853	0.858
53	0.802	0.806	0.811	0.816	0.821	0.826	0.831	0.836	0.841	0.846
54	0.789	0.794	0.798	0.803	0.808	0.813	0.818	0.823	0.829	0.834
55	0.776	0.780	0.785	0.790	0.795	0.800	0.805	0.811	0.816	0.822
56	0.762	0.767	0.771	0.776	0.781	0.786	0.792	0.797	0.803	0.808
57	0.748	0.753	0.758	0.762	0.767	0.773	0.778	0.783	0.789	0.795
58	0.734	0.738	0.743	0.748	0.753	0.758	0.764	0.769	0.775	0.781
59	0.719	0.724	0.729	0.733	0.738	0.744	0.749	0.755	0.760	0.766
60	0.704	0.709	0.713	0.718	0.723	0.729	0.734	0.739	0.745	0.751
61	0.689	0.693	0.698	0.703	0.708	0.713	0.718	0.724	0.730	0.736
62	0.673	0.678	0.682	0.687	0.692	0.697	0.703	0.708	0.714	0.720
63	0.658	0.662	0.667	0.671	0.676	0.681	0.687	0.692	0.698	0.704
64	0.642	0.646	0.651	0.655	0.660	0.665	0.670	0.676	0.681	0.687
65	0.626	0.630	0.634	0.639	0.644	0.649	0.654	0.659	0.665	0.671
66	0.609	0.613	0.618	0.622	0.627	0.632	0.637	0.642	0.648	0.654
67	0.593	0.597	0.601	0.606	0.610	0.615	0.620	0.625	0.631	0.637
68	0.576	0.580	0.584	0.589	0.593	0.598	0.603	0.608	0.614	0.619
69	0.559	0.563	0.567	0.572	0.576	0.581	0.586	0.591	0.596	0.602
70	0.542	0.546	0.550	0.554	0.559	0.563	0.568	0.573	0.578	0.584
71	0.525	0.529	0.533	0.537	0.541	0.546	0.550	0.555	0.560	0.566
72	0.508	0.511	0.515	0.519	0.523	0.528	0.532	0.537	0.542	0.547
73	0.490	0.494	0.497	0.501	0.505	0.510	0.514	0.519	0.524	0.529
74	0.473	0.476	0.480	0.484	0.487	0.492	0.496	0.500	0.505	0.510
75	0.456	0.459	0.462	0.466	0.470	0.474	0.478	0.482	0.487	0.492
76	0.438	0.442	0.445	0.448	0.452	0.456	0.460	0.464	0.469	0.473
77	0.421	0.424	0.428	0.431	0.434	0.438	0.442	0.446	0.451	0.455
78	0.405	0.408	0.411	0.414	0.417	0.421	0.425	0.429	0.433	0.437
79	0.389	0.391	0.394	0.397	0.401	0.404	0.408	0.412	0.416	0.420
80	0.373	0.375	0.378	0.381	0.385	0.388	0.391	0.395	0.399	0.403
81	0.358	0.360	0.363	0.366	0.369	0.372	0.375	0.379	0.383	0.387
82	0.343	0.346	0.348	0.351	0.354	0.357	0.360	0.364	0.367	0.371
83	0.329	0.332	0.334	0.337	0.340	0.343	0.346	0.349	0.353	0.356
84	0.316	0.318	0.321	0.323	0.326	0.329	0.332	0.335	0.339	0.342
85	0.304	0.306	0.309	0.311	0.314	0.316	0.319	0.322	0.326	0.329

**Benefit Reduction Factors - 100% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	45	46	47	48	49	50	51	52	53	54
35	0.971	0.973	0.974	0.976	0.977	0.979	0.980	0.981	0.983	0.984
36	0.968	0.970	0.972	0.974	0.975	0.977	0.978	0.980	0.981	0.982
37	0.965	0.967	0.969	0.971	0.973	0.974	0.976	0.977	0.979	0.980
38	0.962	0.964	0.966	0.968	0.970	0.972	0.973	0.975	0.977	0.978
39	0.958	0.960	0.962	0.965	0.967	0.969	0.971	0.973	0.974	0.976
40	0.953	0.956	0.958	0.961	0.963	0.965	0.968	0.970	0.972	0.973
41	0.949	0.951	0.954	0.957	0.959	0.962	0.964	0.966	0.968	0.970
42	0.944	0.947	0.950	0.952	0.955	0.958	0.960	0.963	0.965	0.967
43	0.938	0.941	0.944	0.947	0.950	0.953	0.956	0.959	0.961	0.964
44	0.932	0.935	0.939	0.942	0.945	0.948	0.951	0.954	0.957	0.960
45	0.925	0.929	0.933	0.936	0.940	0.943	0.946	0.949	0.952	0.955
46	0.918	0.922	0.926	0.930	0.934	0.937	0.941	0.944	0.947	0.950
47	0.911	0.915	0.919	0.923	0.927	0.931	0.934	0.938	0.942	0.945
48	0.902	0.907	0.911	0.915	0.919	0.924	0.928	0.931	0.935	0.939
49	0.893	0.898	0.903	0.907	0.912	0.916	0.920	0.924	0.928	0.932
50	0.884	0.889	0.894	0.898	0.903	0.908	0.912	0.917	0.921	0.925
51	0.874	0.879	0.884	0.889	0.894	0.899	0.903	0.908	0.913	0.917
52	0.863	0.868	0.873	0.879	0.884	0.889	0.894	0.899	0.904	0.909
53	0.852	0.857	0.862	0.868	0.873	0.879	0.884	0.889	0.895	0.900
54	0.840	0.845	0.851	0.856	0.862	0.868	0.873	0.879	0.884	0.890
55	0.827	0.833	0.839	0.844	0.850	0.856	0.862	0.868	0.874	0.879
56	0.814	0.820	0.826	0.832	0.838	0.844	0.850	0.856	0.862	0.868
57	0.801	0.806	0.813	0.819	0.825	0.831	0.837	0.844	0.850	0.856
58	0.787	0.793	0.799	0.805	0.811	0.818	0.824	0.831	0.837	0.844
59	0.772	0.778	0.784	0.791	0.797	0.804	0.810	0.817	0.824	0.831
60	0.757	0.763	0.770	0.776	0.783	0.789	0.796	0.803	0.810	0.817
61	0.742	0.748	0.754	0.761	0.767	0.774	0.781	0.788	0.795	0.803
62	0.726	0.732	0.739	0.745	0.752	0.759	0.766	0.773	0.780	0.788
63	0.710	0.716	0.722	0.729	0.736	0.743	0.750	0.757	0.765	0.772
64	0.693	0.700	0.706	0.713	0.720	0.727	0.734	0.741	0.749	0.756
65	0.677	0.683	0.689	0.696	0.703	0.710	0.717	0.725	0.732	0.740
66	0.660	0.666	0.672	0.679	0.686	0.693	0.700	0.708	0.715	0.723
67	0.643	0.649	0.655	0.662	0.669	0.676	0.683	0.690	0.698	0.706
68	0.625	0.631	0.638	0.644	0.651	0.658	0.665	0.673	0.681	0.688
69	0.607	0.613	0.620	0.626	0.633	0.640	0.647	0.655	0.662	0.670
70	0.589	0.595	0.602	0.608	0.615	0.622	0.629	0.636	0.644	0.652
71	0.571	0.577	0.583	0.589	0.596	0.603	0.610	0.617	0.625	0.633
72	0.553	0.558	0.564	0.571	0.577	0.584	0.591	0.598	0.606	0.613
73	0.534	0.540	0.545	0.552	0.558	0.565	0.571	0.579	0.586	0.594
74	0.515	0.521	0.527	0.532	0.539	0.545	0.552	0.559	0.566	0.574
75	0.497	0.502	0.508	0.513	0.520	0.526	0.533	0.540	0.547	0.554
76	0.478	0.483	0.489	0.494	0.500	0.507	0.513	0.520	0.527	0.534
77	0.460	0.465	0.470	0.476	0.481	0.488	0.494	0.501	0.507	0.515
78	0.442	0.447	0.452	0.457	0.463	0.469	0.475	0.481	0.488	0.495
79	0.424	0.429	0.434	0.439	0.445	0.450	0.456	0.463	0.469	0.476
80	0.407	0.412	0.417	0.422	0.427	0.433	0.438	0.445	0.451	0.458
81	0.391	0.395	0.400	0.405	0.410	0.415	0.421	0.427	0.433	0.440
82	0.375	0.379	0.384	0.388	0.393	0.399	0.404	0.410	0.416	0.422
83	0.360	0.364	0.368	0.373	0.378	0.383	0.388	0.394	0.400	0.406
84	0.346	0.350	0.354	0.358	0.363	0.368	0.373	0.379	0.384	0.390
85	0.333	0.337	0.341	0.345	0.349	0.354	0.359	0.364	0.370	0.376

**Benefit Reduction Factors - 100% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	55	56	57	58	59	60	61	62	63	64
35	0.985	0.986	0.987	0.987	0.988	0.989	0.990	0.990	0.991	0.992
36	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.990	0.991
37	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.989	0.990
38	0.980	0.981	0.982	0.983	0.984	0.986	0.987	0.987	0.988	0.989
39	0.977	0.979	0.980	0.982	0.983	0.984	0.985	0.986	0.987	0.988
40	0.975	0.977	0.978	0.980	0.981	0.982	0.984	0.985	0.986	0.987
41	0.972	0.974	0.976	0.977	0.979	0.980	0.982	0.983	0.984	0.985
42	0.969	0.971	0.973	0.975	0.977	0.978	0.980	0.981	0.982	0.984
43	0.966	0.968	0.970	0.972	0.974	0.976	0.977	0.979	0.981	0.982
44	0.962	0.965	0.967	0.969	0.971	0.973	0.975	0.977	0.978	0.980
45	0.958	0.961	0.963	0.965	0.968	0.970	0.972	0.974	0.976	0.977
46	0.953	0.956	0.959	0.962	0.964	0.966	0.969	0.971	0.973	0.975
47	0.948	0.951	0.954	0.957	0.960	0.963	0.965	0.967	0.970	0.972
48	0.942	0.946	0.949	0.952	0.955	0.958	0.961	0.963	0.966	0.968
49	0.936	0.940	0.943	0.947	0.950	0.953	0.956	0.959	0.962	0.964
50	0.929	0.933	0.937	0.941	0.944	0.948	0.951	0.954	0.957	0.960
51	0.922	0.926	0.930	0.934	0.938	0.942	0.945	0.949	0.952	0.955
52	0.914	0.918	0.923	0.927	0.931	0.935	0.939	0.943	0.946	0.950
53	0.905	0.910	0.914	0.919	0.924	0.928	0.932	0.936	0.940	0.944
54	0.895	0.900	0.905	0.910	0.915	0.920	0.925	0.929	0.933	0.937
55	0.885	0.890	0.896	0.901	0.906	0.911	0.916	0.921	0.926	0.930
56	0.874	0.880	0.886	0.891	0.897	0.902	0.908	0.913	0.918	0.922
57	0.862	0.869	0.875	0.881	0.887	0.892	0.898	0.904	0.909	0.914
58	0.850	0.857	0.863	0.870	0.876	0.882	0.888	0.894	0.900	0.905
59	0.837	0.844	0.851	0.858	0.864	0.871	0.877	0.883	0.890	0.896
60	0.824	0.831	0.838	0.845	0.852	0.859	0.866	0.872	0.879	0.885
61	0.810	0.817	0.824	0.832	0.839	0.846	0.853	0.860	0.867	0.874
62	0.795	0.803	0.810	0.818	0.825	0.833	0.840	0.848	0.855	0.862
63	0.780	0.788	0.795	0.803	0.811	0.819	0.827	0.835	0.842	0.850
64	0.764	0.772	0.780	0.788	0.796	0.805	0.813	0.821	0.829	0.837
65	0.748	0.756	0.764	0.773	0.781	0.789	0.798	0.806	0.815	0.823
66	0.731	0.740	0.748	0.756	0.765	0.774	0.782	0.791	0.800	0.809
67	0.714	0.723	0.731	0.740	0.748	0.757	0.766	0.776	0.785	0.794
68	0.697	0.705	0.714	0.722	0.731	0.740	0.750	0.759	0.769	0.778
69	0.679	0.687	0.696	0.705	0.714	0.723	0.732	0.742	0.752	0.761
70	0.660	0.668	0.677	0.686	0.695	0.705	0.714	0.724	0.734	0.744
71	0.641	0.649	0.658	0.667	0.676	0.686	0.696	0.705	0.716	0.726
72	0.622	0.630	0.639	0.648	0.657	0.666	0.676	0.686	0.697	0.707
73	0.602	0.610	0.619	0.628	0.637	0.647	0.656	0.667	0.677	0.688
74	0.582	0.590	0.599	0.608	0.617	0.627	0.636	0.646	0.657	0.668
75	0.562	0.570	0.579	0.588	0.597	0.606	0.616	0.626	0.637	0.647
76	0.542	0.550	0.559	0.567	0.576	0.586	0.595	0.606	0.616	0.627
77	0.522	0.530	0.538	0.547	0.556	0.565	0.575	0.585	0.595	0.606
78	0.503	0.510	0.519	0.527	0.536	0.545	0.554	0.564	0.575	0.585
79	0.484	0.491	0.499	0.507	0.516	0.525	0.534	0.544	0.554	0.565
80	0.465	0.472	0.480	0.488	0.496	0.505	0.515	0.524	0.534	0.545
81	0.447	0.454	0.461	0.469	0.478	0.486	0.495	0.505	0.515	0.525
82	0.429	0.436	0.444	0.451	0.459	0.468	0.477	0.486	0.496	0.506
83	0.412	0.419	0.427	0.434	0.442	0.450	0.459	0.468	0.478	0.488
84	0.397	0.403	0.410	0.418	0.425	0.434	0.442	0.451	0.461	0.470
85	0.382	0.388	0.395	0.402	0.410	0.418	0.426	0.435	0.444	0.454

**Benefit Reduction Factors - 100% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age	Beneficiary									
Participant	65	66	67	68	69	70	71	72	73	74
35	0.992	0.993	0.993	0.993	0.994	0.994	0.995	0.995	0.995	0.996
36	0.991	0.992	0.993	0.993	0.993	0.994	0.994	0.995	0.995	0.995
37	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995	0.995
38	0.990	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.994	0.995
39	0.989	0.990	0.990	0.991	0.992	0.992	0.993	0.993	0.994	0.994
40	0.988	0.989	0.989	0.990	0.991	0.992	0.992	0.993	0.993	0.994
41	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992	0.993	0.993
42	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992	0.993
43	0.983	0.984	0.986	0.987	0.988	0.989	0.990	0.990	0.991	0.992
44	0.981	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991
45	0.979	0.981	0.982	0.983	0.985	0.986	0.987	0.988	0.989	0.990
46	0.977	0.978	0.980	0.981	0.983	0.984	0.985	0.987	0.988	0.989
47	0.974	0.976	0.977	0.979	0.981	0.982	0.984	0.985	0.986	0.987
48	0.970	0.973	0.975	0.976	0.978	0.980	0.982	0.983	0.984	0.986
49	0.967	0.969	0.971	0.973	0.975	0.977	0.979	0.981	0.982	0.984
50	0.963	0.965	0.968	0.970	0.972	0.974	0.976	0.978	0.980	0.982
51	0.958	0.961	0.964	0.966	0.969	0.971	0.973	0.975	0.977	0.979
52	0.953	0.956	0.959	0.962	0.965	0.967	0.970	0.972	0.974	0.976
53	0.947	0.951	0.954	0.957	0.960	0.963	0.966	0.968	0.971	0.973
54	0.941	0.945	0.949	0.952	0.955	0.958	0.961	0.964	0.967	0.969
55	0.934	0.939	0.942	0.946	0.950	0.953	0.957	0.960	0.963	0.966
56	0.927	0.932	0.936	0.940	0.944	0.948	0.951	0.955	0.958	0.961
57	0.919	0.924	0.929	0.933	0.937	0.942	0.946	0.949	0.953	0.956
58	0.911	0.916	0.921	0.926	0.930	0.935	0.939	0.944	0.948	0.951
59	0.901	0.907	0.913	0.918	0.923	0.928	0.933	0.937	0.942	0.946
60	0.891	0.898	0.903	0.909	0.915	0.920	0.925	0.930	0.935	0.940
61	0.881	0.887	0.894	0.900	0.906	0.912	0.917	0.923	0.928	0.933
62	0.870	0.877	0.883	0.890	0.897	0.903	0.909	0.915	0.921	0.926
63	0.858	0.865	0.872	0.879	0.886	0.893	0.900	0.906	0.912	0.918
64	0.845	0.853	0.861	0.868	0.876	0.883	0.890	0.897	0.904	0.910
65	0.832	0.840	0.848	0.856	0.864	0.872	0.880	0.887	0.895	0.902
66	0.818	0.827	0.835	0.844	0.852	0.861	0.869	0.877	0.885	0.892
67	0.803	0.812	0.821	0.831	0.840	0.848	0.857	0.866	0.874	0.882
68	0.788	0.797	0.807	0.816	0.826	0.835	0.845	0.854	0.863	0.872
69	0.771	0.781	0.791	0.801	0.811	0.821	0.831	0.841	0.851	0.860
70	0.754	0.765	0.775	0.785	0.796	0.806	0.817	0.827	0.837	0.847
71	0.736	0.747	0.758	0.769	0.779	0.790	0.801	0.812	0.823	0.834
72	0.718	0.729	0.740	0.751	0.762	0.774	0.785	0.796	0.808	0.819
73	0.698	0.710	0.721	0.732	0.744	0.756	0.768	0.780	0.792	0.804
74	0.679	0.690	0.701	0.713	0.725	0.737	0.750	0.762	0.775	0.787
75	0.658	0.670	0.682	0.694	0.706	0.718	0.731	0.744	0.757	0.770
76	0.638	0.649	0.661	0.673	0.686	0.699	0.712	0.725	0.739	0.753
77	0.617	0.629	0.641	0.653	0.666	0.679	0.692	0.706	0.720	0.734
78	0.597	0.608	0.620	0.632	0.645	0.659	0.672	0.686	0.701	0.715
79	0.576	0.588	0.600	0.612	0.625	0.638	0.652	0.666	0.681	0.696
80	0.556	0.567	0.579	0.592	0.605	0.618	0.632	0.647	0.662	0.677
81	0.536	0.547	0.559	0.572	0.585	0.598	0.612	0.627	0.642	0.658
82	0.517	0.528	0.540	0.552	0.565	0.579	0.593	0.608	0.623	0.639
83	0.498	0.510	0.521	0.533	0.546	0.560	0.574	0.589	0.604	0.621
84	0.481	0.492	0.503	0.516	0.528	0.542	0.556	0.571	0.586	0.603
85	0.464	0.475	0.487	0.499	0.511	0.525	0.539	0.554	0.570	0.586

**Benefit Reduction Factors - 100% Joint and Survivor  
Sustainable Income Benefit  
Carpenters Retirement Plan of Western Washington**

Assumptions: 2017 Applicable Mortality Table and 4% Interest

Age Participant	Beneficiary									
	75	76	77	78	79	80	81	82	83	84
35	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998
36	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998
37	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998
38	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998
39	0.995	0.995	0.995	0.996	0.996	0.997	0.997	0.997	0.997	0.998
40	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997	0.998
41	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997	0.997
42	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.997
43	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.997	0.997
44	0.992	0.992	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.997
45	0.991	0.992	0.992	0.993	0.994	0.994	0.995	0.995	0.996	0.996
46	0.990	0.991	0.991	0.992	0.993	0.994	0.994	0.995	0.995	0.996
47	0.988	0.989	0.990	0.991	0.992	0.993	0.994	0.994	0.995	0.996
48	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.994	0.994	0.995
49	0.985	0.986	0.988	0.989	0.990	0.991	0.992	0.993	0.994	0.994
50	0.983	0.985	0.986	0.987	0.989	0.990	0.991	0.992	0.993	0.993
51	0.981	0.983	0.984	0.986	0.987	0.988	0.989	0.990	0.992	0.993
52	0.978	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.990	0.991
53	0.975	0.977	0.979	0.981	0.983	0.984	0.986	0.988	0.989	0.990
54	0.972	0.974	0.976	0.979	0.980	0.982	0.984	0.986	0.987	0.989
55	0.968	0.971	0.973	0.976	0.978	0.980	0.982	0.984	0.985	0.987
56	0.964	0.967	0.970	0.972	0.975	0.977	0.979	0.982	0.984	0.985
57	0.960	0.963	0.966	0.969	0.972	0.974	0.977	0.979	0.981	0.983
58	0.955	0.959	0.962	0.965	0.968	0.971	0.974	0.976	0.979	0.981
59	0.950	0.954	0.957	0.961	0.964	0.967	0.971	0.973	0.976	0.979
60	0.944	0.948	0.952	0.956	0.960	0.964	0.967	0.970	0.973	0.976
61	0.938	0.943	0.947	0.951	0.955	0.959	0.963	0.967	0.970	0.974
62	0.931	0.936	0.941	0.946	0.951	0.955	0.959	0.963	0.967	0.971
63	0.924	0.930	0.935	0.940	0.945	0.950	0.955	0.959	0.964	0.968
64	0.917	0.923	0.929	0.934	0.940	0.945	0.950	0.955	0.960	0.964
65	0.909	0.915	0.922	0.928	0.934	0.940	0.945	0.951	0.956	0.961
66	0.900	0.907	0.914	0.921	0.927	0.934	0.940	0.946	0.951	0.957
67	0.890	0.898	0.906	0.913	0.920	0.927	0.934	0.940	0.947	0.953
68	0.880	0.889	0.897	0.905	0.913	0.920	0.928	0.935	0.941	0.948
69	0.869	0.878	0.887	0.896	0.904	0.912	0.920	0.928	0.936	0.943
70	0.857	0.867	0.877	0.886	0.895	0.904	0.913	0.921	0.929	0.937
71	0.844	0.855	0.865	0.875	0.885	0.895	0.904	0.913	0.922	0.931
72	0.831	0.842	0.853	0.864	0.874	0.885	0.895	0.905	0.915	0.924
73	0.816	0.828	0.839	0.851	0.863	0.874	0.885	0.896	0.906	0.917
74	0.800	0.813	0.825	0.838	0.850	0.862	0.874	0.886	0.897	0.909
75	0.784	0.797	0.810	0.823	0.837	0.850	0.862	0.875	0.888	0.900
76	0.766	0.780	0.794	0.808	0.822	0.836	0.850	0.864	0.877	0.891
77	0.749	0.763	0.778	0.793	0.807	0.822	0.837	0.852	0.866	0.881
78	0.730	0.745	0.761	0.776	0.792	0.808	0.824	0.839	0.855	0.871
79	0.712	0.727	0.744	0.760	0.776	0.793	0.810	0.826	0.843	0.860
80	0.693	0.709	0.726	0.743	0.760	0.778	0.795	0.813	0.831	0.849
81	0.674	0.691	0.708	0.726	0.744	0.762	0.781	0.800	0.819	0.838
82	0.656	0.673	0.691	0.709	0.727	0.747	0.766	0.786	0.806	0.827
83	0.638	0.655	0.673	0.692	0.711	0.731	0.752	0.773	0.794	0.816
84	0.620	0.638	0.656	0.676	0.696	0.716	0.738	0.760	0.782	0.805
85	0.603	0.621	0.640	0.660	0.681	0.702	0.724	0.747	0.771	0.795