

Money Purchase Conversion Factors

Effective 1/4/2016

Age in Years	Completed Months											
	0	1	2	3	4	5	6	7	8	9	10	11
45	157.797	157.737	157.677	157.617	157.558	157.498	157.438	157.378	157.318	157.258	157.199	157.139
46	156.985	156.922	156.859	156.796	156.732	156.669	156.606	156.543	156.479	156.416	156.353	156.289
47	156.128	156.061	155.994	155.927	155.860	155.794	155.727	155.660	155.593	155.526	155.459	155.392
48	155.223	155.152	155.081	155.011	154.940	154.869	154.799	154.728	154.657	154.587	154.516	154.445
49	154.267	154.192	154.117	154.043	153.968	153.893	153.819	153.744	153.669	153.594	153.520	153.445
50	153.258	153.179	153.100	153.021	152.942	152.863	152.784	152.705	152.626	152.547	152.468	152.389
51	152.193	152.110	152.026	151.942	151.859	151.775	151.692	151.608	151.525	151.441	151.358	151.274
52	151.069	150.980	150.892	150.804	150.716	150.627	150.539	150.451	150.362	150.274	150.186	150.097
53	149.882	149.789	149.696	149.602	149.509	149.416	149.322	149.229	149.136	149.042	148.949	148.856
54	148.630	148.532	148.433	148.335	148.236	148.137	148.039	147.940	147.842	147.743	147.644	147.546
55	147.310	147.205	147.101	146.996	146.892	146.787	146.683	146.579	146.474	146.370	146.265	146.161
56	145.913	145.803	145.692	145.582	145.471	145.361	145.250	145.140	145.029	144.919	144.808	144.698
57	144.437	144.320	144.203	144.086	143.969	143.853	143.736	143.619	143.502	143.385	143.268	143.151
58	142.877	142.754	142.630	142.506	142.383	142.259	142.136	142.012	141.888	141.765	141.641	141.517
59	141.230	141.100	140.969	140.838	140.708	140.577	140.446	140.316	140.185	140.054	139.924	139.793
60	139.492	139.355	139.217	139.080	138.943	138.806	138.669	138.532	138.395	138.258	138.121	137.984
61	137.668	137.525	137.381	137.237	137.093	136.949	136.805	136.661	136.517	136.374	136.230	136.086
62	135.756	135.605	135.454	135.303	135.152	135.001	134.850	134.699	134.548	134.397	134.247	134.096
63	133.751	133.592	133.434	133.276	133.117	132.959	132.801	132.643	132.484	132.326	132.168	132.010
64	131.649	131.484	131.318	131.152	130.986	130.820	130.655	130.489	130.323	130.157	129.991	129.826
65	129.449	129.276	129.102	128.929	128.755	128.582	128.408	128.235	128.061	127.888	127.714	127.541
66	127.148	126.967	126.786	126.604	126.423	126.242	126.061	125.879	125.698	125.517	125.336	125.154
67	124.745	124.556	124.367	124.178	123.988	123.799	123.610	123.421	123.232	123.043	122.854	122.665
68	122.238	122.041	121.844	121.647	121.450	121.253	121.057	120.860	120.663	120.466	120.269	120.072
69	119.627	119.422	119.218	119.013	118.809	118.604	118.400	118.195	117.990	117.786	117.581	117.377
70	116.913	116.700	116.488	116.276	116.064	115.852	115.639	115.427	115.215	115.003	114.790	114.578
71	114.096	113.876	113.656	113.436	113.217	112.997	112.777	112.557	112.338	112.118	111.898	111.679
72	111.177	110.950	110.723	110.496	110.269	110.042	109.815	109.588	109.361	109.134	108.907	108.680
73	108.160	107.926	107.692	107.458	107.223	106.989	106.755	106.521	106.287	106.052	105.818	105.584
74	105.048	104.806	104.565	104.324	104.083	103.842	103.601	103.360	103.119	102.878	102.637	102.395
75	101.843	101.595	101.348	101.100	100.852	100.605	100.357	100.110	99.862	99.614	99.367	99.119
76	98.551	98.298	98.044	97.790	97.537	97.283	97.029	96.776	96.522	96.268	96.014	95.761
77	95.180	94.921	94.662	94.403	94.143	93.884	93.625	93.366	93.107	92.847	92.588	92.329
78	91.736	91.472	91.208	90.944	90.680	90.416	90.152	89.888	89.624	89.360	89.095	88.831
79	88.227	87.959	87.691	87.423	87.155	86.887	86.619	86.351	86.082	85.814	85.546	85.278
80	84.664	84.393	84.122	83.851	83.580	83.308	83.037	82.766	82.495	82.224	81.953	81.681