

Employees' Retirement System of Rhode Island  
Survivor Option Factors  
Based on 2011 Adopted Assumptions

Beneficiary Age Difference From Member	100% Survivor	50% Survivor
10 years older	0.95	0.97
9 years older	0.95	0.97
8 years older	0.94	0.97
7 years older	0.94	0.97
6 years older	0.93	0.97
5 years older	0.93	0.96
4 years older	0.92	0.96
3 years older	0.92	0.96
2 years older	0.91	0.95
1 years older	0.91	0.95
0 years older	0.90	0.95
1 years younger	0.90	0.95
2 years younger	0.89	0.94
3 years younger	0.88	0.94
4 years younger	0.88	0.94
5 years younger	0.87	0.93
6 years younger	0.87	0.93
7 years younger	0.86	0.93
8 years younger	0.85	0.92
9 years younger	0.85	0.92
10 years younger	0.84	0.91

Based on New 2011 Mortality, projected to 2015  
30%/70% male/female weighting  
uses 7.5% discount rate and 2% compound cola