

Service Retirement Defined Benefit Supplement Annuity Calculation Estimates

DBS Member-Only Annuity

(Formerly known as DBS Single Life Annuity With a Cash Refund)

This annuity provides the retired member with a lifetime monthly annuity. The annuity stops upon the member's death. The cash refund feature provides that any balance remaining in the DBS account will be paid as a lump-sum distribution to the member's one-time death benefit recipient(s).

DBS Account Balance	Benefit Recipient's Age At Retirement			
	50	55	60	65
\$3,500	\$24	\$25	\$27	\$28
\$5,000	\$35	\$36	\$38	\$41
\$7,500	\$53	\$55	\$57	\$61
\$10,000	\$70	\$73	\$77	\$82
\$15,000	\$105	\$110	\$115	\$123
\$20,000	\$141	\$146	\$154	\$164
\$25,000	\$176	\$183	\$192	\$205
\$30,000	\$211	\$219	\$230	\$246
\$35,000	\$246	\$256	\$269	\$287
\$40,000	\$281	\$292	\$307	\$328
\$45,000	\$317	\$329	\$346	\$369
\$50,000	\$352	\$365	\$384	\$410

DBS Period Certain Annuity

This annuity provides the retired member with a monthly annuity payable from 3 to 10 years. The amount payable is based on the number of years over which the annuity is paid (the lower the number of years the higher the amount payable). A DBS Period Certain Annuity that is payable for fewer than 10 years may be rolled over to another qualified plan each month. If the member dies prior to the end of the annuity period, the remaining balance of payments will be paid to the member's one-time death benefit recipient(s).

DBS Account Balance	3 Year	4 Year	5 Year	6 Year	7 Year	8 Year	9 Year	10 Year
\$3,500	\$108	\$84	\$70	\$60	\$53	\$48	\$44	\$41
\$5,000	\$155	\$120	\$100	\$86	\$76	\$69	\$63	\$59
\$7,500	\$232	\$180	\$150	\$129	\$115	\$104	\$95	\$89
\$10,000	\$310	\$241	\$200	\$172	\$153	\$139	\$127	\$119
\$15,000	\$465	\$361	\$300	\$259	\$230	\$208	\$191	\$178
\$20,000	\$620	\$482	\$400	\$345	\$306	\$278	\$255	\$238
\$25,000	\$775	\$603	\$500	\$432	\$383	\$347	\$319	\$297
\$30,000	\$930	\$723	\$600	\$518	\$460	\$417	\$383	\$357
\$35,000	\$1,085	\$844	\$700	\$605	\$537	\$486	\$447	\$416
\$40,000	\$1,240	\$965	\$800	\$691	\$613	\$556	\$511	\$476
\$45,000	\$1,395	\$1,085	\$900	\$777	\$690	\$625	\$575	\$535
\$50,000	\$1,550	\$1,206	\$1,000	\$864	\$767	\$695	\$639	\$595

**DBS 100% Beneficiary Annuity
(Formerly known as DBS 100% Joint and Survivor Annuity)**

This annuity provides the retired member with a lifetime monthly annuity. One hundred percent of the monthly annuity amount is paid to the DBS annuity beneficiary upon the member's death. If the beneficiary predeceases the member, the annuity amount rises to the amount of the DBS Member-Only Annuity. Members may only elect a DBS Beneficiary Annuity if they have elected an Option under the Defined Benefit Program.

DBS Account Balance	Benefit Recipient's Age At Retirement															
	50				55				60				65			
	Age of Annuity Beneficiary At Retirement															
	50	55	60	65	50	55	60	65	50	55	60	65	50	55	60	65
\$3,500	\$23	\$23	\$24	\$24	\$23	\$23	\$24	\$24	\$23	\$23	\$24	\$24	\$23	\$24	\$24	\$25
\$5,000	\$32	\$33	\$33	\$33	\$33	\$34	\$34	\$35	\$33	\$34	\$34	\$35	\$32	\$33	\$35	\$36
\$7,500	\$49	\$50	\$50	\$51	\$49	\$50	\$51	\$51	\$50	\$51	\$52	\$53	\$50	\$51	\$52	\$54
\$10,000	\$66	\$67	\$68	\$68	\$66	\$67	\$68	\$69	\$67	\$68	\$70	\$71	\$66	\$68	\$70	\$71
\$15,000	\$99	\$100	\$101	\$102	\$100	\$101	\$103	\$104	\$100	\$102	\$104	\$106	\$100	\$102	\$105	\$108
\$20,000	\$133	\$134	\$135	\$137	\$133	\$135	\$137	\$139	\$133	\$136	\$139	\$142	\$133	\$136	\$140	\$143
\$25,000	\$166	\$167	\$169	\$170	\$167	\$169	\$172	\$174	\$167	\$170	\$174	\$177	\$166	\$170	\$175	\$180
\$30,000	\$199	\$201	\$203	\$205	\$200	\$203	\$206	\$209	\$200	\$204	\$208	\$213	\$199	\$204	\$210	\$216
\$35,000	\$233	\$235	\$237	\$239	\$234	\$237	\$240	\$244	\$234	\$238	\$243	\$248	\$233	\$238	\$245	\$252
\$40,000	\$266	\$269	\$271	\$274	\$267	\$271	\$275	\$279	\$267	\$273	\$278	\$284	\$266	\$272	\$280	\$288
\$45,000	\$299	\$302	\$305	\$308	\$301	\$305	\$309	\$314	\$301	\$307	\$313	\$319	\$299	\$306	\$315	\$324
\$50,000	\$333	\$336	\$339	\$342	\$334	\$339	\$344	\$349	\$334	\$341	\$348	\$355	\$333	\$341	\$350	\$360

DBS 75% Beneficiary Annuity

This annuity provides the retired member with a lifetime monthly annuity. Seventy-five percent of the monthly annuity amount is paid to the DBS annuity beneficiary upon the member's death. If the beneficiary predeceases the member, the annuity amount rises to the amount of the DBS Member-Only Annuity. Members may only elect a DBS Beneficiary Annuity if they have elected an Option under the Defined Benefit Program.

DBS Account Balance	Benefit Recipient's Age At Retirement															
	50				55				60				65			
	Age of Annuity Beneficiary At Retirement															
	50	55	60	65	50	55	60	65	50	55	60	65	50	55	60	65
\$3,500	\$23	\$24	\$24	\$24	\$24	\$24	\$25	\$25	\$24	\$25	\$25	\$25	\$25	\$25	\$26	\$26
\$5,000	\$33	\$34	\$34	\$34	\$34	\$35	\$35	\$36	\$35	\$35	\$35	\$36	\$35	\$36	\$37	\$38
\$7,500	\$50	\$51	\$51	\$51	\$51	\$52	\$53	\$53	\$52	\$53	\$53	\$54	\$53	\$54	\$55	\$56
\$10,000	\$67	\$68	\$68	\$69	\$68	\$69	\$70	\$70	\$69	\$71	\$71	\$73	\$70	\$72	\$73	\$75
\$15,000	\$101	\$102	\$103	\$103	\$103	\$104	\$105	\$106	\$104	\$106	\$107	\$109	\$106	\$108	\$110	\$112
\$20,000	\$135	\$136	\$137	\$138	\$138	\$139	\$140	\$141	\$139	\$142	\$143	\$146	\$141	\$144	\$147	\$150
\$25,000	\$169	\$170	\$172	\$173	\$172	\$173	\$175	\$177	\$174	\$177	\$179	\$182	\$177	\$181	\$184	\$188
\$30,000	\$203	\$204	\$206	\$207	\$206	\$208	\$210	\$212	\$209	\$212	\$215	\$219	\$212	\$217	\$221	\$225
\$35,000	\$237	\$239	\$240	\$242	\$240	\$243	\$246	\$248	\$244	\$248	\$251	\$255	\$247	\$253	\$257	\$263
\$40,000	\$271	\$273	\$275	\$276	\$275	\$278	\$281	\$283	\$279	\$283	\$287	\$292	\$283	\$289	\$294	\$301
\$45,000	\$305	\$307	\$309	\$311	\$309	\$313	\$316	\$319	\$314	\$319	\$323	\$328	\$318	\$325	\$331	\$338
\$50,000	\$339	\$341	\$344	\$346	\$344	\$347	\$351	\$354	\$349	\$354	\$359	\$365	\$354	\$362	\$368	\$376

**DBS 50% Beneficiary Annuity
(Formerly known as DBS 50% Joint and Survivor Annuity)**

This annuity provides the retired member with a lifetime monthly annuity. Fifty percent of the annuity is paid to the DBS annuity beneficiary upon the member's death. If the beneficiary predeceases the member, the annuity amount rises to the amount of the DBS Member-Only Annuity. Members may only elect a DBS Beneficiary Annuity if they have elected an Option under the Defined Benefit Program.

DBS Account Balance	Benefit Recipient's Age At Retirement															
	50				55				60				65			
	Age of Annuity Beneficiary At Retirement															
	50	55	60	65	50	55	60	65	50	55	60	65	50	55	60	65
\$3,500	\$24	\$24	\$24	\$24	\$24	\$25	\$25	\$25	\$25	\$25	\$26	\$26	\$26	\$27	\$27	\$27
\$5,000	\$34	\$34	\$34	\$35	\$35	\$35	\$35	\$36	\$36	\$37	\$37	\$37	\$38	\$38	\$39	\$39
\$7,500	\$51	\$52	\$52	\$52	\$53	\$53	\$53	\$54	\$55	\$55	\$56	\$56	\$57	\$58	\$58	\$59
\$10,000	\$69	\$69	\$69	\$70	\$70	\$71	\$71	\$72	\$73	\$74	\$74	\$75	\$76	\$77	\$78	\$79
\$15,000	\$103	\$104	\$104	\$105	\$106	\$107	\$107	\$108	\$110	\$111	\$112	\$113	\$114	\$116	\$117	\$119
\$20,000	\$138	\$138	\$139	\$140	\$141	\$142	\$143	\$144	\$146	\$148	\$149	\$151	\$152	\$154	\$157	\$159
\$25,000	\$172	\$173	\$174	\$175	\$177	\$178	\$179	\$180	\$183	\$185	\$186	\$188	\$191	\$193	\$196	\$199
\$30,000	\$207	\$208	\$209	\$210	\$212	\$214	\$215	\$217	\$220	\$222	\$224	\$226	\$229	\$232	\$235	\$238
\$35,000	\$242	\$243	\$244	\$245	\$248	\$250	\$251	\$253	\$256	\$259	\$261	\$264	\$267	\$270	\$274	\$278
\$40,000	\$276	\$277	\$279	\$280	\$283	\$285	\$287	\$289	\$293	\$296	\$299	\$302	\$305	\$309	\$314	\$318
\$45,000	\$311	\$312	\$314	\$315	\$319	\$321	\$323	\$325	\$330	\$333	\$336	\$339	\$343	\$348	\$353	\$358
\$50,000	\$345	\$347	\$348	\$350	\$354	\$357	\$359	\$361	\$366	\$370	\$373	\$377	\$382	\$387	\$392	\$398

DB and DBS Selection Combinations

If DB election is...	Then DBS elections allowed are...
Member-Only Benefit	Lump-Sum Payment, Member-Only Annuity, Period Certain, Combination lump sum and annuity (from annuity choices above).
100%, 75% and 50% Beneficiary Options, Compound Option	Lump-Sum Payment, 100% Beneficiary Annuity, 75% Beneficiary Annuity, 50% Beneficiary Annuity, Period Certain, Combination lump sum and annuity (from annuity choices above). The DB program option beneficiary must be the same as the DBS annuity beneficiary.

Note: The DBS annuity estimates above are not valid for CalSTRS Disability benefit recipients.