

Figure: 34 TAC §29.71(a)

Teacher Retirement System of Texas
Partial Lump Sum Factors

Age	Monthly Factor	Percentage of Standard Annuity *		
		12 Months	24 Months	36 Months
20	169.2132	92.91	85.82	78.73
21	169.0686	92.90	85.80	78.71
22	168.9148	92.90	85.79	78.69
23	168.7509	92.89	85.78	78.67
24	168.5755	92.88	85.76	78.64
25	168.3870	92.87	85.75	78.62
26	168.1828	92.86	85.73	78.59
27	167.9618	92.86	85.71	78.57
28	167.7240	92.85	85.69	78.54
29	167.4678	92.83	85.67	78.50
30	167.1927	92.82	85.65	78.47
31	166.8979	92.81	85.62	78.43
32	166.5820	92.80	85.59	78.39
33	166.2430	92.78	85.56	78.34
34	165.8797	92.77	85.53	78.30
35	165.4904	92.75	85.50	78.25
36	165.0727	92.73	85.46	78.19
37	164.6238	92.71	85.42	78.13
38	164.1427	92.69	85.38	78.07
39	163.6274	92.67	85.33	78.00
40	163.0751	92.64	85.28	77.92
41	162.4845	92.61	85.23	77.84
42	161.8533	92.59	85.17	77.76
43	161.1802	92.55	85.11	77.66
44	160.4629	92.52	85.04	77.56
45	159.6996	92.49	84.97	77.46
46	158.8881	92.45	84.90	77.34
47	158.0262	92.41	84.81	77.22
48	157.1112	92.36	84.72	77.09
49	156.1410	92.31	84.63	76.94
50	155.1110	92.26	84.53	76.79
51	154.0181	92.21	84.42	76.63
52	152.8586	92.15	84.30	76.45
53	151.6392	92.09	84.17	76.26
54	150.3546	92.02	84.04	76.06
55	149.0000	91.95	83.89	75.84
56	147.5689	91.87	83.74	75.60
57	146.0550	91.78	83.57	75.35
58	144.4512	91.69	83.39	75.08
59	142.7493	91.59	83.19	74.78
60	140.9418	91.49	82.97	74.46
61	139.0186	91.37	82.74	74.10
62	136.9707	91.24	82.48	73.72
63	134.8201	91.10	82.20	73.30
64	132.5658	90.95	81.90	72.84
65	130.2054	90.78	81.57	72.35
66	127.7388	90.61	81.21	71.82

Age	Monthly Factor	Percentage of Standard Annuity *		
		12 Months	24 Months	36 Months
67	125.1645	90.41	80.83	71.24
68	122.4833	90.20	80.41	70.61
69	119.6953	89.97	79.95	69.92
70	116.8023	89.73	79.45	69.18
71	113.8060	89.46	78.91	68.37
72	110.7095	89.16	78.32	67.48
73	107.5159	88.84	77.68	66.52
74	104.2301	88.49	76.97	65.46
75	100.8575	88.10	76.20	64.31
76	97.4042	87.68	75.36	63.04
77	93.8773	87.22	74.43	61.65
78	90.2852	86.71	73.42	60.13
79	86.6369	86.15	72.30	58.45
80	82.9417	85.53	71.06	56.60
81	79.2103	84.85	69.70	54.55
82	75.4541	84.10	68.19	52.29
83	71.6846	83.26	66.52	49.78
84	67.9141	82.33	64.66	46.99
85	64.1551	81.30	62.59	43.89
86	60.4201	80.14	60.28	40.42
87	56.7253	78.85	57.69	36.54
88	53.0874	77.40	54.79	32.19
89	49.5156	75.77	51.53	27.30
90	46.0263	73.93	47.86	21.78
91	42.6271	71.85	43.70	15.55

*Factors should be applied after any reduction for early retirement