Disability   Illustrations of the annual probabilities of disablement are shown in the table below for selected ages:

Representative Disability Probabilities

Age	Unisex	Age	Unisex
20-29	0.05%	48	0.24%
30	0.05%	49	0.27%
31	0.06%	50	0.30%
32-33	0.06%	51	0.34%
34-35	0.07%	52	0.38%
36	0.08%	53	0.44%
37	0.08%	54	0.49%
38	0.09%	55	0.56%
39	0.10%	56	0.64%
40	0.11%	57	0.72%
41	0.12%	58	0.80%
42	0.13%	59	0.89%
43	0.14%	60	0.97%
44	0.16%	61	1.07%
45	0.17%	62	1.17%
46	0.19%	63	1.27%
47	0.22%	64	1.38%

The disability rates were based on historical and current demographic data, adjusted to reflect estimated future experience and professional judgment. As part of the analysis, a comparison was made between the actual and assumed number of disabled retirements over the past several years.