

**Title 491 WAC  
VOLUNTEER  
FIREFIGHTERS AND  
RESERVE OFFICERS,  
STATE BOARD FOR**

**Board for Volunteer Firefighters and Reserve Officers  
Table #1  
Joint/Survivor Pension  
Option 2 (Joint and 100% Survivor Pension with Pop-up)  
(WAC 415-02-380)**

**Chapters**

- 491-02 Actuarial tables.**
- 491-03 Membership and participation requirements.**

**Chapter 491-02 WAC**

**ACTUARIAL TABLES**

**WAC**

- 491-02-095 Actuarial tables, schedules, and factors.

**WAC 491-02-095 Actuarial tables, schedules, and factors.** This chapter contains the tables, schedules, and factors adopted by the board for volunteer firefighters and reserve officers pursuant to the authority granted by RCW 41.24.185 for calculating optional retirement allowances of members of retirement systems administered by the board. These tables, schedules, and factors were adopted by the board upon the recommendation of and in light of the findings of the state actuary in his regular actuarial investigation into the mortality, service, compensation, and other experience of the members and beneficiaries of such retirement systems. The tables, schedules, and factors contained in this chapter shall govern the retirement allowances only of members retiring during the period from January 1, 2010, until such time as these tables, schedules, and factors are amended by the board following the next actuarial investigation conducted by the state actuary. The retirement allowances of members retiring before January 1, 2010, shall continue to be governed by the tables, schedules, and factors in effect at the time of each member's retirement. Any new tables, schedules, and factors adopted by the board in the future shall govern retirement allowances only of members retiring after the adoption of such new tables, schedules, and factors.

Member Younger		Member Older	
Age Difference	Option 2 100%	Age Difference	Option 2 100%
-20	0.937	0	0.835
-19	0.933	1	0.829
-18	0.929	2	0.823
-17	0.925	3	0.818
-16	0.921	4	0.812
-15	0.916	5	0.807
-14	0.912	6	0.801
-13	0.907	7	0.796
-12	0.902	8	0.791
-11	0.897	9	0.786
-10	0.892	10	0.781
-9	0.886	11	0.776
-8	0.881	12	0.771
-7	0.875	13	0.767
-6	0.870	14	.762
-5	0.864	15	0.758
-4	0.858	16	0.754
-3	0.852	17	0.750
-2	0.847	18	0.746
-1	0.841	19	0.743
		20	0.739
		21	0.736
		22	0.733
		23	0.730
		24	0.727
		25	0.725
		26	0.722
		27	0.720
		28	0.717
		29	0.715
		30	0.713
		31	0.711
		32	0.709
		33	0.708
		34	0.706
		35	0.705
		36	0.703
		37	0.702
		38	0.700
		39	0.699
		40	0.698

**Table #2  
Survivor Pension  
Early Retirement Factors  
(WAC 415-02-320)**

Years Early	Month 0	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11
0	1.0000	0.9922	0.9844	0.9766	0.9688	0.9610	0.9532	0.9454	0.9376	0.9298	0.9220	0.9142
1	0.9060	0.8991	0.8922	0.8853	0.8784	0.8715	0.8646	0.8577	0.8508	0.8439	0.8370	0.8301
2	0.8230	0.8168	0.8106	0.8044	0.7982	0.7920	0.7858	0.7796	0.7734	0.7672	0.7610	0.7548
3	0.7490	0.7435	0.7380	0.7325	0.7270	0.7215	0.7160	0.7105	0.7050	0.6995	0.6940	0.6885

Years Early	Month 0	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11
4	0.6830	0.6781	0.6732	0.6683	0.6634	0.6585	0.6536	0.6487	0.6438	0.6389	0.6340	0.6291
5	0.6240	0.6195	0.6150	0.6105	0.6060	0.6015	0.5970	0.5925	0.5880	0.5835	0.5790	0.5745
6	0.5700	0.5660	0.5620	0.5580	0.5540	0.5500	0.5460	0.5420	0.5380	0.5340	0.5300	0.5260
7	0.5220	0.5184	0.5148	0.5112	0.5076	0.5040	0.5004	0.4968	0.4932	0.4896	0.4860	0.4824
8	0.4790	0.4758	0.4726	0.4694	0.4662	0.4630	0.4598	0.4566	0.4534	0.4502	0.4470	0.4438
9	0.4400	0.4371	0.4342	0.4313	0.4284	0.4225	0.4226	0.4197	0.4168	0.4139	0.4110	0.4081
10	0.4050	0.4023	0.3996	0.3969	0.3942	0.3915	0.3888	0.3861	0.3834	0.3807	0.3780	0.3753
11	0.3730	0.3705	0.3680	0.3655	0.3630	0.3605	0.3580	0.3555	0.3530	0.3505	0.3480	0.3455
12	0.3430	0.3408	0.3386	0.3364	0.3342	0.3320	0.3298	0.3276	0.3254	0.3232	0.3210	0.3188
13	0.3170	0.3149	0.3128	0.3107	0.3086	0.3065	0.3044	0.3023	0.3002	0.2981	0.2960	0.2939
14	0.2920	0.2902	0.2884	0.2866	0.2848	0.2830	0.2812	0.2794	0.2276	0.2758	0.2740	0.2722
15	0.2700	0.2683	0.2666	0.2649	0.2632	0.2615	0.2598	0.2581	0.2564	0.2547	0.2530	0.2513
16	0.2500	0.2484	0.2468	0.2452	0.2436	0.2420	0.2404	0.2388	0.2372	0.2356	0.2340	0.2324
17	0.2310	0.2296	0.2282	0.2268	0.2254	0.2240	0.2226	0.2212	0.2198	0.2184	0.2170	0.2156
18	0.2140	0.2127	0.2114	0.2101	0.2088	0.2075	0.2062	0.2049	0.2036	0.2023	0.2010	0.1997
19	0.1980	0.1968	0.1956	0.1944	0.1932	0.1920	0.1908	0.1896	0.1884	0.1872	0.1860	0.1848
20	0.1840	0.1828	0.1816	0.1804	0.1792	0.1780	0.1768	0.1756	0.1744	0.1732	0.1720	0.1708
21	0.1700	0.1690	0.1680	0.1670	0.1660	0.1650	0.1640	0.1630	0.1620	0.1610	0.1600	0.1590
22	0.1580	0.1571	0.1562	0.1553	0.1544	0.1535	0.1526	0.1517	0.1508	0.1499	0.1490	0.1481
23	0.1470	0.1461	0.1452	0.1443	0.1434	0.1425	0.1416	0.1407	0.1398	0.1389	0.1380	0.1371
24	0.1360	0.1352	0.1344	0.1336	0.1328	0.1320	0.1312	0.1304	0.1296	0.1288	0.1280	0.1272
25	0.1260	0.1253	0.1246	0.1239	0.1232	0.1225	0.1218	0.1211	0.1204	0.1197	0.1190	0.1183
26	0.1180	0.1173	0.1166	0.1159	0.1152	0.1145	0.1138	0.1131	0.1124	0.1117	0.1110	0.1103
27	0.1090	0.1084	0.1078	0.1072	0.1066	0.1060	0.1054	0.1048	0.1042	0.1036	0.1030	0.1024
28	0.1020	0.1018	0.1016	0.1014	0.1012	0.1010	0.1008	0.1006	0.1004	0.1002	0.1000	0.1000
29+	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000	0.1000

**Table #3  
Lump-Sum Settlements**

Age	Factor	Age	Factor
20	14.3791	60	11.0834
21	14.3576	61	10.8849
22	14.3347	62	10.6795
23	14.3104	63	10.4675
24	14.2845	64	10.2498
25	14.2570	65	10.0267
26	14.2277	66	9.7975
27	14.1965	67	9.5633
28	14.1633	68	9.3247
29	14.1277	69	9.0792
30	14.0898	70	8.8273
31	14.0495	71	8.5679
32	14.0068	72	8.3037
33	13.9619	73	8.0334
34	13.9146	74	7.7574
35	13.8648	75	7.4768
36	13.8125	76	7.1936
37	13.7574	77	6.9075
38	13.6993	78	6.6205
39	13.6378	79	6.3331
40	13.5726	80	6.0460
41	13.5034	81	5.7603
42	13.4300	82	5.4770
43	13.3520	83	5.2000
44	13.2693	84	4.9276
45	13.1816	85	4.6629
46	13.0887	86	4.4045
47	12.9903	87	4.1524
48	12.8860	88	3.9110
49	12.7754	89	3.6829
50	12.6582	90	3.4668
51	12.5339	91	3.2679
52	12.4021	92	3.0850
53	12.2638	93	2.9184

Age	Factor	Age	Factor
54	12.1178	94	2.7652
55	11.9639	95	2.6233
56	11.8019	96	2.4971
57	11.6327	97	2.3819
58	11.4573	98	2.2755
59	11.2742	99	2.1823

[Statutory Authority: RCW 41.24.290(2), 09-24-026, § 491-02-095, filed 11/23/09, effective 12/24/09; 03-22-024, § 491-02-095, filed 10/27/03, effective 1/1/04; 99-21-052, § 491-02-095, filed 10/18/99, effective 1/1/00; 90-24-033, § 491-02-095, filed 11/30/90, effective 12/31/90.]

**Chapter 491-03 WAC  
MEMBERSHIP AND PARTICIPATION  
REQUIREMENTS**

**WAC**

- 491-03-010 Purpose.
- 491-03-020 What duties within a municipality qualify me for participation/membership in the board for volunteer firefighters' and reserve officers' relief and pension principal fund?
- 491-03-030 What level of activities do I have to participate in to be eligible for participation/membership in the volunteer firefighters' and reserve officers' pension?

**WAC 491-03-010 Purpose.** This chapter sets forth the qualifications necessary to be a participant/member in the volunteer firefighters' and reserve officers' relief and pension principal fund.

[Statutory Authority: RCW 41.24.290, 09-06-060, § 491-03-010, filed 2/27/09, effective 7/1/09.]

**WAC 491-03-020 What duties within a municipality qualify me for participation/membership in the board for volunteer firefighters' and reserve officers' relief and pension principal fund?** If you are a member of a municipality as a volunteer firefighter or reserve officer who does not qualify for PERS or LEOFF (for their volunteer duties only), and if:

**(1) Reserve officers:**

(a) You are a reserve officer only if you are certified by the Washington state criminal justice training commission under chapter 43.101 RCW, and a commissioned member of a municipality as a:

- (i) Reserve city police officer;
- (ii) Reserve town or deputy marshal;
- (iii) Reserve deputy sheriff.

(b) You are not a reserve officer if you volunteer in either:

- (i) A position that is clerical or secretarial in nature;
- (ii) You are not commissioned;
- (iii) A corrections officer position.

**(2) Firefighter:**

(a) You are a firefighter only if you have the legal authority and responsibility to direct or perform fire protection activities that are required for and directly concerned with preventing, controlling, and extinguishing fires, or your primary duty is to serve as an emergency worker (see subsection (3) of this section).

"Fire protection activities" may include incidental functions such as housekeeping, equipment maintenance, grounds maintenance, fire safety inspections, lecturing, performing community fire drills and inspecting homes, businesses, and schools for fire hazards. These activities qualify as fire protection activities only if the primary duty of your position is preventing, controlling, and extinguishing fires.

(b) You are not a firefighter if you volunteer in:

- (i) A position that is clerical or secretarial in nature;
- (ii) A position where your primary duty is not preventing, controlling, and extinguishing fires;
- (iii) A position that pays a wage which qualifies you for participation in either PERS or LEOFF;

(iv) A position that is only supervisory in nature and the primary duty is not preventing, controlling, and extinguishing fires.

**(3) Emergency worker:**

(a) You are an emergency worker only if you have the legal authority and responsibility to perform all aspects of medical assessment, treatment, and care for patients as outlined in state and county protocols for paramedics, emergency medical technicians, and first responders.

"Emergency activities" may include incidental functions such as housekeeping, equipment maintenance, grounds maintenance, home safety inspections, lecturing, and driving emergency vehicles. These activities qualify as emergency activities only if the primary duty of your position is to perform all aspects of medical assessment, treatment, and care for patients.

(b) You are not an emergency worker if you volunteer in:

- (i) A position that is clerical or secretarial in nature;
- (ii) A position where your primary duty is not to perform all aspects of medical assessment, treatment, and care for patients;
- (iii) A position that pays a wage that qualifies you for participation in either PERS or LEOFF;

(iv) A position that is only supervisory in nature and the primary duty is not to perform all aspects of medical assessment, treatment, and care for patients.

[Statutory Authority: RCW 41.24.290. 09-06-060, § 491-03-020, filed 2/27/09, effective 7/1/09.]

**WAC 491-03-030 What level of activities do I have to participate in to be eligible for participation/membership in the volunteer firefighters' and reserve officers' pension?** All departments are required to develop volunteer participation requirements that meet or exceed the participation requirements as set by the state board. If a department does not develop their own requirements, the board requirements will be in effect.

(1) The board requires that all volunteers:

(a) Attend a minimum of ten percent, or twenty hours, of all drills and/or training annually, whichever is less.

(b) Respond to a minimum of ten percent of all calls at the member's assigned station or twenty-four calls annually, whichever is less; or ninety-six hours of standby time annually.

For the purposes of this section, standby time means time that the volunteer is assigned to be near at hand and ready to respond to emergency calls immediately. A volunteer who merely carries a cellular telephone, pager, or similar device is not considered to be in standby status.

(c) Meet the requirements to be a qualified member under WAC 491-03-020.

(d) Be certified as having met the standards by the local board chair and by the fire chief, police chief, or sheriff annually on the board for volunteer firefighters and reserve officers provided forms.

(2) An exemption of up to twelve weeks in a twelve-month period may be granted for:

(a) A participant's serious health condition;

(b) A participant to care for a parent, spouse, or minor/dependent child who has a serious health condition;

(c) The birth of and to provide care to a participant's newborn, adopted, or foster child as provided in WAC 357-31-460.

For the purposes of this section, "serious health condition" means an illness, injury, impairment, or physical or mental condition that involves any period of incapacity or treatment connected with inpatient care (i.e., an overnight stay) in a hospital, hospice, or residential medical care facility, and any period of incapacity or subsequent treatment or recovery in connection with such inpatient care; or that involves continuing treatment by or under the supervision of a health care provider or a provider of health care services and which includes any period of incapacity (i.e., inability to work, attend school, or perform other regular daily activities).

(3) An exemption of up to twenty-six weeks in a twelve-month period may be granted for: A participant who is the spouse, son, daughter, parent, or next of kin of a covered service member who is suffering from a serious health condition incurred in the line of duty. The leave described in this subsection shall only be available during a single twelve-month period.

For the purposes of this section, "covered service member" is a member of the armed forces, including the National Guard or reserves, who is undergoing medical treatment, recuperation, or therapy, is otherwise in outpatient status, or is otherwise on a temporary disability retired list for a serious health condition.

(4) An exemption of up to one year may be granted for injuries covered under chapter 41.24 RCW; or up to one year

for reserve officers injured in the line of duty and covered under Title 51 RCW.

(5) Departments granting exemptions shall submit written documentation on the board for volunteer firefighters and reserve officers provided forms for state board review.

(6) Members joining service after January 1st, or separating from service before December 31st, will have their requirements prorated for the calendar year.

[Statutory Authority: RCW 41.24.290. 09-06-060, § 491-03-030, filed 2/27/09, effective 7/1/09.]