**Eligibility:** *A member is eligible for a retirement allowance upon meeting the following conditions:*
- *Completion of 20 years of service; or*
- *Attainment of age 55 if hired prior to 1978, or if classified in Group 4; or*
- *Attainment of age 55 with 10 years of service, if hired after 1978, and if classified in Group 1 or 2.*

**How to Use the Chart:** *Multiply the indicated percentage by the average of your three highest consecutive years of regular compensation earnings.  These estimates are for Option A retirement benefits only.*

**AGE AT RETIREMENT**

**YEARS IN SERVICE**

| GROUP 4 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55+ |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10 | | | | | | | | | | | | | | | | 25.0 |
| 11 | | | | | | | | | | | | | | | | 27.5 |
| 12 | | | | | | | | | | | | | | | | 30.0 |
| 13 | | | | | | | | | | | | | | | | 32.5 |
| 14 | | | | | | | | | | | | | | | | 35.0 |
| 15 | | | | | | | | | | | | | | | | 37.5 |
| 16 | | | | | | | | | | | | | | | | 40.0 |
| 17 | | | | | | | | | | | | | | | | 42.5 |
| 18 | | | | | | | | | | | | | | | | 45.0 |
| 19 | | | | | | | | | | | | | | | | 47.5 |
| 20 | 20.0 | 22.0 | 24.0 | 26.0 | 28.0 | 30.0 | 32.0 | 34.0 | 36.0 | 38.0 | 40.0 | 42.0 | 44.0 | 46.0 | 48.0 | 50.0 |
| 21 | 21.0 | 23.1 | 25.2 | 27.3 | 29.4 | 31.5 | 33.6 | 35.7 | 37.8 | 39.9 | 42.0 | 44.1 | 46.2 | 48.3 | 50.4 | 52.5 |
| 22 | 22.0 | 24.2 | 26.4 | 28.6 | 30.8 | 33.0 | 35.2 | 37.4 | 39.6 | 41.8 | 44.0 | 46.2 | 48.4 | 50.6 | 52.8 | 55.0 |
| 23 | 23.0 | 25.3 | 27.6 | 29.9 | 32.2 | 34.5 | 36.8 | 39.1 | 41.4 | 43.7 | 46.0 | 48.3 | 50.6 | 52.9 | 55.2 | 57.5 |
| 24 | 24.0 | 26.4 | 28.8 | 31.2 | 33.6 | 36.0 | 38.4 | 40.8 | 43.2 | 45.6 | 48.0 | 50.4 | 52.8 | 55.2 | 57.6 | 60.0 |
| 25 | 25.0 | 27.5 | 30.0 | 32.5 | 35.0 | 37.5 | 40.0 | 42.5 | 45.0 | 47.5 | 50.0 | 52.5 | 55.0 | 57.5 | 60.0 | 62.5 |
| 26 | 26.0 | 28.6 | 31.2 | 33.8 | 36.4 | 39.0 | 41.6 | 44.2 | 46.8 | 49.4 | 52.0 | 54.8 | 57.2 | 59.8 | 63.4 | 65.0 |
| 27 | 27.0 | 29.7 | 32.4 | 35.1 | 37.8 | 40.5 | 43.2 | 45.9 | 48.6 | 51.3 | 54.0 | 56.7 | 59.4 | 62.1 | 64.8 | 67.5 |
| 28 | 28.0 | 30.8 | 33.6 | 36.4 | 39.2 | 42.0 | 44.8 | 47.6 | 50.4 | 53.2 | 56.0 | 58.8 | 61.6 | 64.4 | 67.2 | 70.0 |
| 29 | 29.0 | 31.9 | 34.8 | 37.7 | 40.6 | 43.5 | 46.4 | 49.3 | 52.2 | 55.1 | 58.0 | 60.9 | 63.8 | 66.7 | 69.6 | 72.5 |
| 30 | 30.0 | 33.0 | 36.0 | 39.0 | 42.0 | 45.0 | 48.0 | 51.0 | 54.0 | 57.0 | 60.0 | 63.0 | 66.0 | 69.0 | 72.0 | 75.0 |
| 31 | 31.0 | 34.1 | 37.2 | 40.3 | 43.4 | 46.5 | 49.6 | 52.7 | 55.8 | 58.9 | 62.0 | 65.1 | 68.2 | 71.3 | 74.4 | 77.5 |
| 32 | 32.0 | 35.2 | 38.4 | 41.6 | 44.8 | 48.0 | 51.2 | 54.4 | 57.6 | 60.8 | 64.0 | 67.2 | 70.4 | 73.6 | 76.8 | 80.0 |
| 33 | 33.0 | 36.3 | 39.6 | 42.9 | 46.2 | 49.5 | 52.8 | 56.1 | 59.4 | 62.7 | 66.0 | 69.3 | 72.6 | 75.9 | 79.2 | 80.0 |
| 34 | | 37.4 | 40.8 | 44.2 | 47.6 | 51.0 | 54.5 | 57.8 | 61.2 | 64.6 | 68.0 | 71.4 | 74.8 | 78.2 | 80.0 | 80.0 |
| 35 | | | 42.0 | 45.5 | 49.0 | 52.5 | 56.0 | 59.5 | 63.0 | 66.5 | 70.0 | 73.5 | 77.0 | 80.0 | 80.0 | 80.0 |
| 36 | | | | 46.8 | 50.4 | 54.0 | 57.6 | 61.2 | 64.8 | 68.4 | 72.0 | 75.6 | 79.2 | 80.0 | 80.0 | 80.0 |
| 37 | | | | | 51.8 | 55.5 | 59.2 | 62.9 | 66.6 | 70.3 | 74.0 | 77.7 | 80.0 | 80.0 | 80.0 | 80.0 |
| 38 | | | | | | 57.0 | 60.8 | 64.6 | 68.4 | 72.2 | 76.0 | 79.8 | 80.0 | 80.0 | 80.0 | 80.0 |
| 39 | | | | | | | 62.4 | 66.3 | 70.2 | 74.1 | 78.0 | 80.0 | 80.0 | 80.0 | 80.0 | 80.0 |
| 40 | | | | | | | | 68.0 | 72.0 | 76.0 | 80.0 | 80.0 | 80.0 | 80.0 | 80.0 | 80.0 |

**For estimating purposes only**