

**PERCENTAGE ESTIMATE CHART - Tier 1 Group 1**

**GROUP 1 with Membership Date prior to April 2, 2012 (Tier 1 Group 1)**

**Group 1 = General officials and employees including administrative, clerical, laborers, mechanics, technical workers and all others not otherwise specifically classified by statute as group 2 or group 4.**

**Minimum Requirements: You must be at least 55 years of age and have at least 10 years of full-time equivalent service or have at least 20 years if younger than 55**

**Directions: 1) Find column for age at last birthday; 2) Find row for years of service; 3) Find intersection of 1 & 2; then 4) Multiple percentage found by average 3-year salary**

<b>Age (last B-day)</b>	<b>55</b>	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>	<b>60</b>	<b>61</b>	<b>62</b>	<b>63</b>	<b>64</b>	<b>65+</b>
<b>Percentage per year</b>	1.5%	1.6%	1.7%	1.8%	1.9%	2.0%	2.1%	2.2%	2.3%	2.4%	2.5%
<b>Years of Service</b>	<b>Multiple percentage below by average 3-year salary</b>										
10	15.0%	16.0%	17.0%	18.0%	19.0%	20.0%	21.0%	22.0%	23.0%	24.0%	25.0%
11	16.5%	17.6%	18.7%	19.8%	20.9%	22.0%	23.1%	24.2%	25.3%	26.4%	27.5%
12	18.0%	19.2%	20.4%	21.6%	22.8%	24.0%	25.2%	26.4%	27.6%	28.8%	30.0%
13	19.5%	20.8%	22.1%	23.4%	24.7%	26.0%	27.3%	28.6%	29.9%	31.2%	32.5%
14	21.0%	22.4%	23.8%	25.2%	26.6%	28.0%	29.4%	30.8%	32.2%	33.6%	35.0%
15	22.5%	24.0%	25.5%	27.0%	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%
16	24.0%	25.6%	27.2%	28.8%	30.4%	32.0%	33.6%	35.2%	36.8%	38.4%	40.0%
17	25.5%	27.2%	28.9%	30.6%	32.3%	34.0%	35.7%	37.4%	39.1%	40.8%	42.5%
18	27.0%	28.8%	30.6%	32.4%	34.2%	36.0%	37.8%	39.6%	41.4%	43.2%	45.0%
19	28.5%	30.4%	32.3%	34.2%	36.1%	38.0%	39.9%	41.8%	43.7%	45.6%	47.5%
20	30.0%	32.0%	34.0%	36.0%	38.0%	40.0%	42.0%	44.0%	46.0%	48.0%	50.0%
21	31.5%	33.6%	35.7%	37.8%	39.9%	42.0%	44.1%	46.2%	48.3%	50.4%	52.5%
22	33.0%	35.2%	37.4%	39.6%	41.8%	44.0%	46.2%	48.4%	50.6%	52.8%	55.0%
23	34.5%	36.8%	39.1%	41.4%	43.7%	46.0%	48.3%	50.6%	52.9%	55.2%	57.5%
24	36.0%	38.4%	40.8%	43.2%	45.6%	48.0%	50.4%	52.8%	55.2%	57.6%	60.0%
25	37.5%	40.0%	42.5%	45.0%	47.5%	50.0%	52.5%	55.0%	57.5%	60.0%	62.5%
26	39.0%	41.6%	44.2%	46.8%	49.4%	52.0%	54.6%	57.2%	59.8%	62.4%	65.0%
27	40.5%	43.2%	45.9%	48.6%	51.3%	54.0%	56.7%	59.4%	62.1%	64.8%	67.5%
28	42.0%	44.8%	47.6%	50.4%	53.2%	56.0%	58.8%	61.6%	64.4%	67.2%	70.0%
29	43.5%	46.4%	49.3%	52.2%	55.1%	58.0%	60.9%	63.8%	66.7%	69.6%	72.5%
30	45.0%	48.0%	51.0%	54.0%	57.0%	60.0%	63.0%	66.0%	69.0%	72.0%	75.0%
31	46.5%	49.6%	52.7%	55.8%	58.9%	62.0%	65.1%	68.2%	71.3%	74.4%	77.5%
32	48.0%	51.2%	54.4%	57.6%	60.8%	64.0%	67.2%	70.4%	73.6%	76.8%	80.0%
33	49.5%	52.8%	56.1%	59.4%	62.7%	66.0%	69.3%	72.6%	75.9%	79.2%	80.0%
34	51.0%	54.4%	57.8%	61.2%	64.6%	68.0%	71.4%	74.8%	78.2%	80.0%	80.0%
35	52.5%	56.0%	59.5%	63.0%	66.5%	70.0%	73.5%	77.0%	80.0%	80.0%	80.0%
36	54.0%	57.6%	61.2%	64.8%	68.4%	72.0%	75.6%	79.2%	80.0%	80.0%	80.0%
37	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	58.5%	62.4%	66.3%	70.2%	74.1%	78.0%	80.0%	80.0%	80.0%	80.0%	80.0%
40		64.0%	68.0%	72.0%	76.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
41			69.7%	73.8%	77.9%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
42				75.6%	79.8%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
43					80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
44						80.0%	80.0%	80.0%	80.0%	80.0%	80.0%

Although this chart shows only full years of service, the actual retirement calculation is based on years and full months of service.

For Example: at age 60 with 10 years 6 months of service, actual calculation would be 21% of salary

**Maximum benefit: 80% of 3-year salary**

**PERCENTAGE ESTIMATE CHART - Tier 1 Group 2**

**GROUP 2 with Membership Date prior to April 2, 2012 (Tier 1 Group 2)**

*Group 2 = Certain employees whose positions are statutorily identified such as ambulance attendants, those employed as electricians, those having care/custody of mentally ill patients, and certain security personnel*

*Minimum Requirements: You must be at least 55 years of age and have at least 10 years of full-time equivalent service or have at least 20 years if younger than 55*

*Directions: 1) Find column for age at last birthday; 2) Find row for years of service; 3) Find intersection of 1 & 2; then 4) Multiple percentage found by average 3-year salary*

<b>Age (last B-day)</b>	<b>50</b>	<b>51</b>	<b>52</b>	<b>53</b>	<b>54</b>	<b>55</b>	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>	<b>60+</b>
<b>Percentage per year</b>	1.5%	1.6%	1.7%	1.8%	1.9%	2.0%	2.1%	2.2%	2.3%	2.4%	2.5%
<b>Years of Service</b>	<b>Multiple percentage below by average 3-year salary</b>										
10						20.0%	21.0%	22.0%	23.0%	24.0%	25.0%
11						22.0%	23.1%	24.2%	25.3%	26.4%	27.5%
12						24.0%	25.2%	26.4%	27.6%	28.8%	30.0%
13						26.0%	27.3%	28.6%	29.9%	31.2%	32.5%
14						28.0%	29.4%	30.8%	32.2%	33.6%	35.0%
15						30.0%	31.5%	33.0%	34.5%	36.0%	37.5%
16						32.0%	33.6%	35.2%	36.8%	38.4%	40.0%
17						34.0%	35.7%	37.4%	39.1%	40.8%	42.5%
18						36.0%	37.8%	39.6%	41.4%	43.2%	45.0%
19						38.0%	39.9%	41.8%	43.7%	45.6%	47.5%
20	30.0%	32.0%	34.0%	36.0%	38.0%	40.0%	42.0%	44.0%	46.0%	48.0%	50.0%
21	31.5%	33.6%	35.7%	37.8%	39.9%	42.0%	44.1%	46.2%	48.3%	50.4%	52.5%
22	33.0%	35.2%	37.4%	39.6%	41.8%	44.0%	46.2%	48.4%	50.6%	52.8%	55.0%
23	34.5%	36.8%	39.1%	41.4%	43.7%	46.0%	48.3%	50.6%	52.9%	55.2%	57.5%
24	36.0%	38.4%	40.8%	43.2%	45.6%	48.0%	50.4%	52.8%	55.2%	57.6%	60.0%
25	37.5%	40.0%	42.5%	45.0%	47.5%	50.0%	52.5%	55.0%	57.5%	60.0%	62.5%
26	39.0%	41.6%	44.2%	46.8%	49.4%	52.0%	54.6%	57.2%	59.8%	62.4%	65.0%
27	40.5%	43.2%	45.9%	48.6%	51.3%	54.0%	56.7%	59.4%	62.1%	64.8%	67.5%
28	42.0%	44.8%	47.6%	50.4%	53.2%	56.0%	58.8%	61.6%	64.4%	67.2%	70.0%
29	43.5%	46.4%	49.3%	52.2%	55.1%	58.0%	60.9%	63.8%	66.7%	69.6%	72.5%
30	45.0%	48.0%	51.0%	54.0%	57.0%	60.0%	63.0%	66.0%	69.0%	72.0%	75.0%
31	46.5%	49.6%	52.7%	55.8%	58.9%	62.0%	65.1%	68.2%	71.3%	74.4%	77.5%
32	48.0%	51.2%	54.4%	57.6%	60.8%	64.0%	67.2%	70.4%	73.6%	76.8%	80.0%
33	49.5%	52.8%	56.1%	59.4%	62.7%	66.0%	69.3%	72.6%	75.9%	79.2%	80.0%
34		54.4%	57.8%	61.2%	64.6%	68.0%	71.4%	74.8%	78.2%	80.0%	80.0%
35			59.5%	63.0%	66.5%	70.0%	73.5%	77.0%	80.0%	80.0%	80.0%
36				64.8%	68.4%	72.0%	75.6%	79.2%	80.0%	80.0%	80.0%
37					70.3%	74.0%	77.7%	80.0%	80.0%	80.0%	80.0%
38						76.0%	79.8%	80.0%	80.0%	80.0%	80.0%
39							80.0%	80.0%	80.0%	80.0%	80.0%
40								80.0%	80.0%	80.0%	80.0%

Although this chart shows only full years of service, the actual retirement calculation is based on years and full months of service.

For Example: at age 60 with 10 years 6 months of service, actual calculation would be 26.25% of salary

**Maximum benefit: 80% of 3-year salary**

**PERCENTAGE ESTIMATE CHART - Tier 1 Group 4**

**GROUP 4 with Membership Date prior to April 2, 2012 (Tier 1 Group 4)**

**Group 4 = Municipal Firefighters and Police Officers, certain employees of municipal gas or electric generating/distribution plants and other statutorily identified positions classified hazardous necessitating mandatory retirement at age 65.**

**Minimum Requirements: You must have at least 10 years of full-time equivalent service**

**Directions: 1) Find column for age at last birthday; 2) Find row for years of service; 3) Find intersection of 1 & 2; then 4) Multiple percentage found by average 3-year salary**

<b>Age (last B-day)</b>	<b>45</b>	<b>46</b>	<b>47</b>	<b>48</b>	<b>49</b>	<b>50</b>	<b>51</b>	<b>52</b>	<b>53</b>	<b>54</b>	<b>55+</b>
<b>Percentage per year</b>	1.5%	1.6%	1.7%	1.8%	1.9%	2.0%	2.1%	2.2%	2.3%	2.4%	2.5%
<b>Years of Service</b>	<b>Multiple percentage below by average 3-year salary</b>										
10	15.0%	16.0%	17.0%	18.0%	19.0%	20.0%	21.0%	22.0%	23.0%	24.0%	25.0%
11	16.5%	17.6%	18.7%	19.8%	20.9%	22.0%	23.1%	24.2%	25.3%	26.4%	27.5%
12	18.0%	19.2%	20.4%	21.6%	22.8%	24.0%	25.2%	26.4%	27.6%	28.8%	30.0%
13	19.5%	20.8%	22.1%	23.4%	24.7%	26.0%	27.3%	28.6%	29.9%	31.2%	32.5%
14	21.0%	22.4%	23.8%	25.2%	26.6%	28.0%	29.4%	30.8%	32.2%	33.6%	35.0%
15	22.5%	24.0%	25.5%	27.0%	28.5%	30.0%	31.5%	33.0%	34.5%	36.0%	37.5%
16	24.0%	25.6%	27.2%	28.8%	30.4%	32.0%	33.6%	35.2%	36.8%	38.4%	40.0%
17	25.5%	27.2%	28.9%	30.6%	32.3%	34.0%	35.7%	37.4%	39.1%	40.8%	42.5%
18	27.0%	28.8%	30.6%	32.4%	34.2%	36.0%	37.8%	39.6%	41.4%	43.2%	45.0%
19	28.5%	30.4%	32.3%	34.2%	36.1%	38.0%	39.9%	41.8%	43.7%	45.6%	47.5%
20	30.0%	32.0%	34.0%	36.0%	38.0%	40.0%	42.0%	44.0%	46.0%	48.0%	50.0%
21	31.5%	33.6%	35.7%	37.8%	39.9%	42.0%	44.1%	46.2%	48.3%	50.4%	52.5%
22	33.0%	35.2%	37.4%	39.6%	41.8%	44.0%	46.2%	48.4%	50.6%	52.8%	55.0%
23	34.5%	36.8%	39.1%	41.4%	43.7%	46.0%	48.3%	50.6%	52.9%	55.2%	57.5%
24	36.0%	38.4%	40.8%	43.2%	45.6%	48.0%	50.4%	52.8%	55.2%	57.6%	60.0%
25	37.5%	40.0%	42.5%	45.0%	47.5%	50.0%	52.5%	55.0%	57.5%	60.0%	62.5%
26	39.0%	41.6%	44.2%	46.8%	49.4%	52.0%	54.6%	57.2%	59.8%	62.4%	65.0%
27	40.5%	43.2%	45.9%	48.6%	51.3%	54.0%	56.7%	59.4%	62.1%	64.8%	67.5%
28	42.0%	44.8%	47.6%	50.4%	53.2%	56.0%	58.8%	61.6%	64.4%	67.2%	70.0%
29	43.5%	46.4%	49.3%	52.2%	55.1%	58.0%	60.9%	63.8%	66.7%	69.6%	72.5%
30		48.0%	51.0%	54.0%	57.0%	60.0%	63.0%	66.0%	69.0%	72.0%	75.0%
31			52.7%	55.8%	58.9%	62.0%	65.1%	68.2%	71.3%	74.4%	77.5%
32				57.6%	60.8%	64.0%	67.2%	70.4%	73.6%	76.8%	80.0%
33					62.7%	66.0%	69.3%	72.6%	75.9%	79.2%	80.0%
34						68.0%	71.4%	74.8%	78.2%	80.0%	80.0%
35							73.5%	77.0%	80.0%	80.0%	80.0%
36								79.2%	80.0%	80.0%	80.0%
37									80.0%	80.0%	80.0%
38										80.0%	80.0%

Although this chart shows only full years of service, the actual retirement calculation is based on years and full months of service.

For Example: at age 55 with 10 years 6 months of service, actual calculation would be 26.25% of salary

**MAXIMUM BENEFIT = 80% of 3 year salary**