| Age at Retirement |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Years of Service | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 and Over |
| 10 |  |  | 11.82\% | 12.43\% | 16.28\% | 17.42\% | 18.66\% | 20.00\% | 20.52\% | 21.04\% | 21.56\% | 22.10\% | 22.62\% | 23.14\% | 23.66\% | 24.18\% |
| 11 |  |  | 13.00\% | 16.74\% | 17.91\% | 19.16\% | 20.53\% | 22.00\% | 22.57\% | 23.14\% | 23.72\% | 24.31\% | 24.88\% | 25.45\% | 26.03\% | 26.60\% |
| 12 |  |  | 14.18\% | 18.26\% | 19.54\% | 20.90\% | 22.39\% | 24.00\% | 24.62\% | 25.25\% | 25.87\% | 26.52\% | 27.14\% | 27.77\% | 28.39\% | 29.02\% |
| 13 |  |  | 15.36\% | 19.79\% | 21.16\% | 22.65\% | 24.26\% | 26.00\% | 26.68\% | 27.35\% | 28.03\% | 28.73\% | 29.41\% | 30.08\% | 30.76\% | 31.43\% |
| 14 |  |  | 16.55\% | 21.31\% | 22.79\% | 24.39\% | 26.12\% | 28.00\% | 28.73\% | 29.46\% | 30.18\% | 30.94\% | 31.67\% | 32.40\% | 33.12\% | 33.85\% |
| 15 |  |  | 17.73\% | 22.83\% | 24.42\% | 26.13\% | 27.99\% | 30.00\% | 30.78\% | 31.56\% | 32.34\% | 33.15\% | 33.93\% | 34.71\% | 35.49\% | 36.27\% |
| 16 |  |  | 18.91\% | 24.35\% | 26.05\% | 27.87\% | 29.86\% | 32.00\% | 32.83\% | 33.66\% | 34.50\% | 35.36\% | 36.19\% | 37.02\% | 37.86\% | 38.69\% |
| 17 |  |  | 20.09\% | 25.87\% | 27.68\% | 29.61\% | 31.72\% | 34.00\% | 34.88\% | 35.77\% | 36.65\% | 37.57\% | 38.45\% | 39.34\% | 40.22\% | 41.11\% |
| 18 |  |  | 21.27\% | 27.40\% | 29.30\% | 31.36\% | 33.59\% | 36.00\% | 36.94\% | 37.87\% | 38.81\% | 39.78\% | 40.72\% | 41.65\% | 42.59\% | 43.52\% |
| 19 | Plan M | N are | 22.46\% | 28.92\% | 30.93\% | 33.10\% | 35.45\% | 38.00\% | 38.99\% | 39.98\% | 40.96\% | 41.99\% | 42.98\% | 43.97\% | 44.95\% | 45.94\% |
| 20 | at any | ge with | 23.64\% | 30.44\% | 32.56\% | 34.84\% | 37.32\% | 40.00\% | 41.04\% | 42.08\% | 43.12\% | 44.20\% | 45.24\% | 46.28\% | 47.32\% | 48.36\% |
| 21 | serv | ce | 24.82\% | 31.96\% | 34.19\% | 36.58\% | 39.19\% | 42.00\% | 43.09\% | 44.18\% | 45.28\% | 46.41\% | 47.50\% | 48.59\% | 49.69\% | 50.78\% |
| 22 |  |  | 26.00\% | 33.48\% | 35.82\% | 38.32\% | 41.05\% | 44.00\% | 45.14\% | 46.29\% | 47.43\% | 48.62\% | 49.76\% | 50.91\% | 52.05\% | 53.20\% |
| 23 |  |  | 27.18\% | 35.01\% | 37.44\% | 40.07\% | 42.92\% | 46.00\% | 47.20\% | 48.39\% | 49.59\% | 50.83\% | 52.03\% | 53.22\% | 54.42\% | 55.61\% |
| 24 |  |  | 28.37\% | 36.53\% | 39.07\% | 41.81\% | 44.78\% | 48.00\% | 49.25\% | 50.50\% | 51.74\% | 53.04\% | 54.29\% | 55.54\% | 56.78\% | 58.03\% |
| 25 |  |  | 29.55\% | 38.05\% | 40.70\% | 43.55\% | 46.65\% | 50.00\% | 51.30\% | 52.60\% | 53.90\% | 55.25\% | 56.55\% | 57.85\% | 59.15\% | 60.45\% |
| 26 |  |  | 30.73\% | 39.57\% | 42.33\% | 45.29\% | 48.52\% | 52.00\% | 53.35\% | 54.70\% | 56.06\% | 57.46\% | 58.81\% | 60.16\% | 61.52\% | 62.87\% |
| 27 |  |  | 31.91\% | 41.09\% | 43.96\% | 47.03\% | 50.38\% | 54.00\% | 55.40\% | 56.81\% | 58.21\% | 59.67\% | 61.07\% | 62.48\% | 63.88\% | 65.29\% |
| 28 |  |  | 33.09\% | 42.62\% | 45.58\% | 48.78\% | 52.25\% | 56.00\% | 57.46\% | 58.91\% | 60.37\% | 61.88\% | 63.34\% | 64.79\% | 66.25\% | 67.70\% |
| 29 |  |  | 34.28\% | 44.14\% | 47.21\% | 50.52\% | 54.11\% | 58.00\% | 59.51\% | 61.02\% | 62.52\% | 64.09\% | 65.60\% | 67.11\% | 68.61\% | 70.12\% |
| 30 | 38.32\% | 40.48\% | 42.78\% | 45.66\% | 48.84\% | 52.26\% | 55.98\% | 60.00\% | 61.56\% | 63.12\% | 64.68\% | 66.30\% | 67.86\% | 69.42\% | 70.98\% | 72.54\% |
| 31 | 39.59\% | 41.83\% | 44.21\% | 47.18\% | 50.47\% | 54.00\% | 57.85\% | 62.00\% | 63.61\% | 65.22\% | 66.84\% | 68.51\% | 70.12\% | 71.73\% | 73.35\% | 74.96\% |
| 32 | 40.87\% | 43.17\% | 45.63\% | 48.70\% | 52.10\% | 55.74\% | 59.71\% | 64.00\% | 65.66\% | 67.33\% | 68.99\% | 70.72\% | 72.38\% | 74.05\% | 75.71\% | 77.38\% |
| 33 | 42.15\% | 44.52\% | 47.06\% | 50.23\% | 53.72\% | 57.49\% | 61.58\% | 66.00\% | 67.72\% | 69.43\% | 71.15\% | 72.93\% | 74.65\% | 76.36\% | 78.08\% | 79.79\% |
| 34 | 43.42\% | 45.87\% | 48.48\% | 51.75\% | 55.35\% | 59.23\% | 63.44\% | 68.00\% | 69.77\% | 71.54\% | 73.30\% | 75.14\% | 76.91\% | 78.68\% | 80.44\% | 82.21\% |
| 35 | 44.70\% | 47.22\% | 49.91\% | 53.27\% | 56.98\% | 60.97\% | 65.31\% | 70.00\% | 71.82\% | 73.64\% | 75.46\% | 77.35\% | 79.17\% | 80.99\% | 82.81\% | 84.63\% |
| 36 | 45.98\% | 48.57\% | 51.34\% | 54.79\% | 58.61\% | 62.71\% | 67.18\% | 72.00\% | 73.87\% | 75.74\% | 77.62\% | 79.56\% | 81.43\% | 83.30\% | 85.18\% | 87.05\% |
| 37 | 47.26\% | 49.92\% | 52.76\% | 56.31\% | 60.24\% | 64.45\% | 69.04\% | 74.00\% | 75.92\% | 77.85\% | 79.77\% | 81.77\% | 83.69\% | 85.62\% | 87.54\% | 89.47\% |
| 38 | 48.53\% | 51.27\% | 54.19\% | 57.84\% | 61.86\% | 66.20\% | 70.91\% | 76.00\% | 77.98\% | 79.95\% | 81.93\% | 83.98\% | 85.96\% | 87.93\% | 89.91\% | 91.88\% |
| 39 | 49.81\% | 52.62\% | 55.61\% | 59.36\% | 63.49\% | 67.94\% | 72.77\% | 78.00\% | 80.03\% | 82.06\% | 84.08\% | 86.19\% | 88.22\% | 90.25\% | 92.27\% | 94.30\% |
| 40 | 51.09\% | 53.97\% | 57.04\% | 60.88\% | 65.12\% | 69.68\% | 74.64\% | 80.00\% | 82.08\% | 84.16\% | 86.24\% | 88.40\% | 90.48\% | 92.56\% | 94.64\% | 96.72\% |
| 41 | 52.37\% | 55.32\% | 58.47\% | 62.40\% | 66.75\% | 71.42\% | 76.51\% | 82.00\% | 84.13\% | 86.26\% | 88.40\% | 90.61\% | 92.74\% | 94.87\% | 97.01\% | 99.14\% |
| 42 | 53.64\% | 56.67\% | 59.89\% | 63.92\% | 68.38\% | 73.16\% | 78.37\% | 84.00\% | 86.18\% | 88.37\% | 90.55\% | 92.82\% | 95.00\% | 97.19\% | 99.37\% | 100.00\% |

