



COMPENSATION PERCENTAGE TABLES

IMPORTANT NOTE: The tables in this document can be used to estimate what percentage of your final average compensation you might receive as a retirement allowance from MCERA under the “unmodified” allowance option. *You should not rely solely on this information.* Your benefits at retirement will be determined according to the applicable provisions of the California Government Code as well as the Bylaws and Regulations governing MCERA, which may change without notice between now and the time you retire.

STEP 1: DETERMINE YOUR TIER		
	Your membership Tier is based on your employer and MCERA membership date, and determines which formula is used to calculate your retirement allowance. Your membership Tier can be found on your annual benefit statement from MCERA. If you cannot locate your annual benefit statement, contact our office.	MY EMPLOYER AND/OR TIER: _____
STEP 2: LOCATE THE APPROPRIATE TABLE FOR YOUR FORMULA		
	Use the index on page 2 to determine which benefit formula is used for your Tier, and where to find the corresponding table in this packet.	MY COMPENSATION PERCENTAGE TABLE: _____
STEP 3: PROJECT YOUR AGE AT RETIREMENT		
	<p>Most MCERA members are eligible for retirement at age 50, except for the following groups who are not eligible to retire until age 55:</p> <ul style="list-style-type: none"> • General County of Marin employees whose date of membership in MCERA is on or after July 1, 2008 • Marin Superior Court employees whose date of membership in MCERA is on or after January 1, 2009 • General City of San Rafael employees whose date of membership in MCERA is on or after July 1, 2011. <p>Safety members in any Tier may retire after 20 years of credited service regardless of age. General members in any Tier credited with 30 years of service may retire regardless of age. Any member who has reached age 70 may retire regardless of service credit.</p>	MY AGE AT RETIREMENT: _____
STEP 4: PROJECT YOUR YEARS OF SERVICE AT RETIREMENT		
	All members must have at least 10 years of credited service to be eligible to retire, unless you will be age 70 before your effective date of retirement.	MY YEARS OF SERVICE AT RETIREMENT: _____
STEP 5: FIND YOUR COMPENSATION PERCENTAGE		
	Using the appropriate table for your Tier, locate the percentage of final average compensation for your projected age and years of service.	PERCENTAGE OF MY FINAL AVERAGE COMPENSATION: _____



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TABLE 1 • 3% at 55

Years of Service	Age							
	41	45	50	51	52	53	54	55+
10			22.90	24.08	25.37	26.78	28.25	30.00
11			25.19	26.49	27.91	29.46	31.08	33.00
12			27.48	28.90	30.45	32.13	33.90	36.00
13			29.77	31.31	32.98	34.81	36.73	39.00
14			32.06	33.72	35.52	37.49	39.56	42.00
15			34.35	36.13	38.06	40.17	42.38	45.00
16			36.64	38.53	40.59	42.84	45.21	48.00
17			38.93	40.94	43.13	45.52	48.03	51.00
18			41.22	43.35	45.67	48.20	50.86	54.00
19			43.51	45.76	48.20	50.88	53.68	57.00
20	28.66	35.75	45.80	48.17	50.74	53.56	56.51	60.00
21	30.10	37.54	48.09	50.58	53.28	56.23	59.33	63.00
22	31.53	39.32	50.38	52.98	55.82	58.91	62.16	66.00
23	32.96	41.11	52.67	55.39	58.35	61.59	64.98	69.00
24	34.39		54.96	57.80	60.89	64.27	67.81	72.00
25	35.83		57.26	60.21	63.43	66.95	70.64	75.00
26	37.26		59.55	62.62	65.96	69.62	73.46	78.00
27	38.69		61.84	65.03	68.50	72.30	76.29	81.00
28			64.13	67.44	71.04	74.98	79.11	84.00
29			66.42	69.84	73.58	77.66	81.94	87.00
30			68.71	72.25	76.11	80.33	84.76	90.00
31			71.00	74.66	78.65	83.01	87.59	93.00
32			73.29	77.07	81.19	85.69	90.41	96.00
33			75.58	79.48	83.72	88.37	93.24	99.00
34			77.87	81.89	86.26	91.05	96.06	100.00
35			80.16	84.29	88.80	93.72	98.89	100.00
36			82.45	86.70	91.34	96.40	100.00	100.00
37			84.74	89.11	93.87	99.08	100.00	100.00
38			87.03	91.52	96.41	100.00	100.00	100.00
39			89.32	93.93	98.95	100.00	100.00	100.00
40			91.61	96.34	100.00	100.00	100.00	100.00
41			93.90	98.74	100.00	100.00	100.00	100.00

TABLE 2 • 3% at 50

Years of Service	Age							
	41	44	45	46	47	48	49	50+
10	18.77	22.19	23.42	24.68	26.03	27.26	28.57	30.00
11	20.65	24.41	25.76	27.15	28.64	29.98	31.42	33.00
12	22.53	26.63	28.10	29.61	31.24	32.71	34.28	36.00
13	24.41	28.85	30.44	32.08	33.84	35.43	37.14	39.00
14	26.28	31.07	32.78	34.55	36.45	38.16	39.99	42.00
15	28.16	33.29	35.12	37.02	39.05	40.88	42.85	45.00
16	30.04	35.51	37.46	39.48	41.65	43.61	45.71	48.00
17	31.92	37.72	39.81	41.95	44.26	46.33	48.56	51.00
18	33.79	39.94	42.15	44.42	46.86	49.06	51.42	54.00
19	35.67	42.16	44.49	46.89	49.46	51.78	54.28	57.00
20	37.55	44.38	46.83	49.36	52.07	54.51	57.13	60.00
21	39.43	46.60	49.17	51.82	54.67	57.24	59.99	63.00
22	41.30	48.82	51.51	54.29	57.27	59.96	62.85	66.00
23	43.18	51.04	53.85	56.76	59.88	62.69	65.70	69.00
24	45.06	53.26	56.20	59.23	62.48	65.41	68.56	72.00
25	46.94	55.48	58.54	61.70	65.09	68.14	71.42	75.00
26	48.81	57.70	60.88	64.16	67.69	70.86	74.27	78.00
27	50.69	59.92	63.22	66.63	70.29	73.59	77.13	81.00
28	52.57	62.13	65.56	69.10	72.90	76.31	79.98	84.00
29	54.44	64.35	67.90	71.57	75.50	79.04	82.84	87.00
30	56.32	66.57	70.25	74.03	78.10	81.77	85.70	90.00
31	58.20	68.79	72.59	76.50	80.71	84.49	88.55	93.00
32	60.08	71.01	74.93	78.97	83.31	87.22	91.41	96.00
33	61.95	73.23	77.27	81.44	85.91	89.94	94.27	99.00
34	63.83	75.45	79.61	83.91	88.52	92.67	97.12	100.00
35	65.71	77.67	81.95	86.37	91.12	95.39	99.98	100.00
36	67.59	79.89	84.29	88.84	93.72	98.12	100.00	100.00
37	69.46	82.11	86.64	91.31	96.33	100.00	100.00	100.00
38	71.34	84.33	88.98	93.78	98.93	100.00	100.00	100.00
39	73.22	86.54	91.32	96.24	100.00	100.00	100.00	100.00
40	75.10	88.76	93.66	98.71	100.00	100.00	100.00	100.00
41	76.97	90.98	96.00	100.00	100.00	100.00	100.00	100.00

TABLE 3 • 2.7% at 55

Years of Service	Age					
	50	51	52	53	54	55+
10	20.00	21.40	22.80	24.20	25.60	27.00
11	22.00	23.54	25.08	26.62	28.16	29.70
12	24.00	25.68	27.36	29.04	30.72	32.40
13	26.00	27.82	29.64	31.46	33.28	35.10
14	28.00	29.96	31.92	33.88	35.84	37.80
15	30.00	32.10	34.20	36.30	38.40	40.50
16	32.00	34.24	36.48	38.72	40.96	43.20
17	34.00	36.38	38.76	41.14	43.52	45.90
18	36.00	38.52	41.04	43.56	46.08	48.60
19	38.00	40.66	43.32	45.98	48.64	51.30
20	40.00	42.80	45.60	48.40	51.20	54.00
21	42.00	44.94	47.88	50.82	53.76	56.70
22	44.00	47.08	50.16	53.24	56.32	59.40
23	46.00	49.22	52.44	55.66	58.88	62.10
24	48.00	51.36	54.72	58.08	61.44	64.80
25	50.00	53.50	57.00	60.50	64.00	67.50
26	52.00	55.64	59.28	62.92	66.56	70.20
27	54.00	57.78	61.56	65.34	69.12	72.90
28	56.00	59.92	63.84	67.76	71.68	75.60
29	58.00	62.06	66.12	70.18	74.24	78.30
30	60.00	64.20	68.40	72.60	76.80	81.00
31	62.00	66.34	70.68	75.02	79.36	83.70
32	64.00	68.48	72.96	77.44	81.92	86.40
33	66.00	70.62	75.24	79.86	84.48	89.10
34	68.00	72.76	77.52	82.28	87.04	91.80
35	70.00	74.90	79.80	84.70	89.60	94.50
36	72.00	77.04	82.08	87.12	92.16	97.20
37	74.00	79.18	84.36	89.54	94.72	99.90
38	76.00	81.32	86.64	91.96	97.28	100.00
39	78.00	83.46	88.92	94.38	99.84	100.00
40	80.00	85.60	91.20	96.80	100.00	100.00
41	82.00	87.74	93.48	99.22	100.00	100.00

TABLE 4 • 2% at 55½

Years of Service	Age												
	50	51	52	53	54	55	56	57	58	59	60	61	62+
10	14.75	15.66	16.67	17.41	18.41	19.48	20.61	21.82	22.68	23.54	24.40	25.25	26.11
11	16.22	17.23	18.33	19.15	20.25	21.42	22.67	24.00	24.95	25.89	26.84	27.78	28.72
12	17.70	18.80	20.00	20.89	22.10	23.37	24.73	26.19	27.22	28.25	29.28	30.31	31.34
13	19.17	20.36	21.67	22.64	23.94	25.32	26.79	28.37	29.48	30.60	31.72	32.83	33.95
14	20.65	21.93	23.33	24.38	25.78	27.27	28.85	30.55	31.75	32.95	34.16	35.36	36.56
15	22.12	23.50	25.00	26.12	27.62	29.21	30.91	32.73	34.02	35.31	36.59	37.88	39.17
16	23.60	25.06	26.67	27.86	29.46	31.16	32.97	34.91	36.29	37.66	39.03	40.41	41.78
17	25.07	26.63	28.33	29.60	31.30	33.11	35.03	37.10	38.56	40.02	41.47	42.93	44.39
18	26.55	28.20	30.00	31.34	33.14	35.06	37.09	39.28	40.82	42.37	43.91	45.46	47.00
19	28.02	29.76	31.67	33.08	34.99	37.01	39.16	41.46	43.09	44.72	46.35	47.98	49.62
20	29.50	31.33	33.33	34.82	36.83	38.95	41.22	43.64	45.36	47.08	48.79	50.51	52.23
21	30.97	32.90	35.00	36.56	38.67	40.90	43.28	45.83	47.63	49.43	51.23	53.04	54.84
22	32.45	34.46	36.67	38.31	40.51	42.85	45.34	48.01	49.90	51.78	53.67	55.56	57.45
23	33.92	36.03	38.33	40.05	42.35	44.80	47.40	50.19	52.16	54.14	56.11	58.09	60.06
24	35.40	37.60	40.00	41.79	44.19	46.74	49.46	52.37	54.43	56.49	58.55	60.61	62.67
25	36.87	39.16	41.67	43.53	46.03	48.69	51.52	54.55	56.70	58.85	60.99	63.14	65.28
26	38.35	40.73	43.33	45.27	47.87	50.64	53.58	56.74	58.97	61.20	63.43	65.66	67.89
27	39.82	42.30	45.00	47.01	49.72	52.59	55.64	58.92	61.24	63.55	65.87	68.19	70.51
28	41.30	43.86	46.67	48.75	51.56	54.53	57.70	61.10	63.50	65.91	68.31	70.71	73.12
29	42.77	45.43	48.33	50.49	53.40	56.48	59.76	63.28	65.77	68.26	70.75	73.24	75.73
30	44.25	46.99	50.00	52.23	55.24	58.43	61.82	65.46	68.04	70.61	73.19	75.76	78.34
31	45.72	48.56	51.67	53.98	57.08	60.38	63.89	67.65	70.31	72.97	75.63	78.29	80.95
32	47.20	50.13	53.33	55.72	58.92	62.33	65.95	69.83	72.58	75.32	78.07	80.82	83.56
33		51.69	55.00	57.46	60.76	64.27	68.01	72.01	74.84	77.68	80.51	83.34	86.17
34			56.67	59.20	62.61	66.22	70.07	74.19	77.11	80.03	82.95	85.87	88.79
35				60.94	64.45	68.17	72.13	76.38	79.38	82.38	85.39	88.39	91.40
36					66.29	70.12	74.19	78.56	81.65	84.74	87.83	90.92	94.01
37						72.06	76.25	80.74	83.92	87.09	90.27	93.44	96.62
38							78.31	82.92	86.18	89.45	92.71	95.97	99.23
39								85.10	88.45	91.80	95.15	98.49	100.00
40									90.72	94.15	97.59	100.00	
41										96.51	100.00		

TABLE 5 • 2% at 61¼

Years of Service	Age															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
10	11.82	12.43	13.03	13.64	14.26	14.92	15.64	16.41	17.25	18.17	19.17	19.91	20.91	21.98	23.11	24.32
11	13.00	13.67	14.33	15.00	15.69	16.42	17.20	18.05	18.98	19.98	21.08	21.90	23.00	24.17	25.42	26.75
12	14.18	14.91	15.63	16.36	17.11	17.91	18.76	19.69	20.70	21.80	23.00	23.89	25.10	26.37	27.73	29.19
13	15.36	16.16	16.93	17.73	18.54	19.40	20.33	21.33	22.43	23.61	24.92	25.89	27.19	28.57	30.04	31.62
14	16.55	17.40	18.24	19.09	19.96	20.89	21.89	22.97	24.15	25.43	26.83	27.88	29.28	30.77	32.35	34.05
15	17.73	18.64	19.54	20.45	21.39	22.39	23.46	24.62	25.88	27.25	28.75	29.87	31.37	32.97	34.66	36.48
16	18.91	19.89	20.84	21.82	22.82	23.88	25.02	26.26	27.60	29.06	30.67	31.86	33.46	35.16	36.97	38.91
17	20.09	21.13	22.15	23.18	24.24	25.37	26.58	27.90	29.33	30.88	32.58	33.85	35.55	37.36	39.28	41.35
18	21.27	22.37	23.45	24.54	25.67	26.86	28.15	29.54	31.05	32.70	34.50	35.84	37.64	39.56	41.60	43.78
19	22.45	23.61	24.75	25.91	27.09	28.35	29.71	31.18	32.78	34.51	36.42	37.83	39.74	41.76	43.91	46.21
20	23.64	24.86	26.05	27.27	28.52	29.85	31.27	32.82	34.50	36.33	38.33	39.82	41.83	43.95	46.22	48.64
21	24.82	26.10	27.36	28.63	29.95	31.34	32.84	34.46	36.23	38.15	40.25	41.81	43.92	46.15	48.53	51.08
22	26.00	27.34	28.66	30.00	31.37	32.83	34.40	36.10	37.95	39.96	42.17	43.81	46.01	48.35	50.84	53.51
23	27.18	28.59	29.96	31.36	32.80	34.32	35.96	37.74	39.68	41.78	44.08	45.80	48.10	50.55	53.15	55.94
24	28.36	29.83	31.26	32.72	34.22	35.82	37.53	39.38	41.40	43.60	46.00	47.79	50.19	52.74	55.46	58.37
25	29.55	31.07	32.57	34.09	35.65	37.31	39.09	41.03	43.13	45.41	47.92	49.78	52.28	54.94	57.77	60.80
26	30.73	32.31	33.87	35.45	37.08	38.80	40.66	42.67	44.85	47.23	49.83	51.77	54.37	57.14	60.08	63.24
27	31.91	33.56	35.17	36.81	38.50	40.29	42.22	44.31	46.58	49.05	51.75	53.76	56.47	59.34	62.39	65.67
28	33.09	34.80	36.47	38.18	39.93	41.79	43.78	45.95	48.30	50.86	53.67	55.75	58.56	61.53	64.70	68.10
29	34.27	36.04	37.78	39.54	41.35	43.28	45.35	47.59	50.03	52.68	55.58	57.74	60.65	63.73	67.01	70.53
30	35.46	37.29	39.08	40.91	42.78	44.77	46.91	49.23	51.75	54.50	57.50	59.74	62.74	65.93	69.33	72.97
31	36.64	38.53	40.38	42.27	44.21	46.26	48.47	50.87	53.48	56.31	59.42	61.73	64.83	68.13	71.64	75.40
32	37.82	39.77	41.69	43.63	45.63	47.75	50.04	52.51	55.20	58.13	61.33	63.72	66.92	70.33	73.95	77.83
33	39.00	41.01	42.99	45.00	47.06	49.25	51.60	54.15	56.93	59.94	63.25	65.71	69.01	72.52	76.26	80.26
34	40.18	42.26	44.29	46.36	48.48	50.74	53.16	55.79	58.65	61.76	65.17	67.70	71.11	74.72	78.57	82.69
35	41.36	43.50	45.59	47.72	49.91	52.23	54.73	57.44	60.38	63.58	67.08	69.69	73.20	76.92	80.88	85.13
36	42.55	44.74	46.90	49.09	51.34	53.72	56.29	59.08	62.10	65.39	69.00	71.68	75.29	79.12	83.19	87.56
37	43.73	45.98	48.20	50.45	52.76	55.22	57.86	60.72	63.83	67.21	70.92	73.67	77.38	81.31	85.50	89.99
38	44.91	47.23	49.50	51.81	54.19	56.71	59.42	62.36	65.55	69.03	72.83	75.66	79.47	83.51	87.81	92.42
39	46.09	48.47	50.80	53.18	55.61	58.20	60.98	64.00	67.28	70.84	74.75	77.66	81.56	85.71	90.12	94.85
40	47.27	49.71	52.11	54.54	57.04	59.69	62.55	65.64	69.00	72.66	76.67	79.65	83.65	87.91	92.43	97.29
41	48.46	50.96	53.41	55.90	58.47	61.19	64.11	67.28	70.73	74.48	78.58	81.64	85.74	90.10	94.74	99.72
42	49.64	52.20	54.71	57.27	59.89	62.68	65.67	68.92	72.45	76.29	80.50	83.63	87.84	92.30	97.06	100.00
43	50.82	53.44	56.01	58.63	61.32	64.17	67.24	70.56	74.18	78.11	82.42	85.62	89.93	94.50	99.37	100.00
44	52.00	54.68	57.32	59.99	62.74	65.66	68.80	72.20	75.90	79.93	84.33	87.61	92.02	96.70	100.00	100.00
45	53.18	55.93	58.62	61.36	64.17	67.16	70.37	73.85	77.63	81.74	86.25	89.60	94.11	98.90	100.00	100.00

TABLE 6 • 2% at 55

Years of Service	Age													
	50	51	52	53	54	55	56	57	58	59	60	61	62	63+
10	14.26	15.22	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	15.69	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	17.11	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	18.54	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	19.96	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	21.39	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	22.82	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	24.24	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	25.67	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	27.09	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	28.52	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	29.95	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	31.37	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	32.80	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	34.22	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	35.65	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	37.08	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	38.50	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	39.93	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	41.35	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	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	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	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	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	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	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	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	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	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	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	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	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

TABLE 7 • 2% at 58½

Years of Service	Age																		
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+			
10	12.42	13.14	13.91	14.75	15.66	16.67	17.41	18.41	19.48	20.61	21.82	22.68	23.54	24.40	25.25	26.11			
11	13.67	14.45	15.30	16.22	17.23	18.33	19.15	20.25	21.42	22.67	24.00	24.95	25.89	26.84	27.78	28.72			
12	14.91	15.76	16.69	17.70	18.80	20.00	20.89	22.10	23.37	24.73	26.19	27.22	28.25	29.28	30.31	31.34			
13	16.15	17.08	18.08	19.17	20.36	21.67	22.64	23.94	25.32	26.79	28.37	29.48	30.60	31.72	32.83	33.95			
14	17.39	18.39	19.47	20.65	21.93	23.33	24.38	25.78	27.27	28.85	30.55	31.75	32.95	34.16	35.36	36.56			
15	18.63	19.70	20.86	22.12	23.50	25.00	26.12	27.62	29.21	30.91	32.73	34.02	35.31	36.59	37.88	39.17			
16	19.88	21.02	22.26	23.60	25.06	26.67	27.86	29.46	31.16	32.97	34.91	36.29	37.66	39.03	40.41	41.78			
17	21.12	22.33	23.65	25.07	26.63	28.33	29.60	31.30	33.11	35.03	37.10	38.56	40.02	41.47	42.93	44.39			
18	22.36	23.65	25.04	26.55	28.20	30.00	31.34	33.14	35.06	37.09	39.28	40.82	42.37	43.91	45.46	47.00			
19	23.60	24.96	26.43	28.02	29.76	31.67	33.08	34.99	37.01	39.16	41.46	43.09	44.72	46.35	47.98	49.62			
20	24.85	26.27	27.82	29.50	31.33	33.33	34.82	36.83	38.95	41.22	43.64	45.36	47.08	48.79	50.51	52.23			
21	26.09	27.59	29.21	30.97	32.90	35.00	36.56	38.67	40.90	43.28	45.83	47.63	49.43	51.23	53.04	54.84			
22	27.33	28.90	30.60	32.45	34.46	36.67	38.31	40.51	42.85	45.34	48.01	49.90	51.78	53.67	55.57	56.45			
23	28.57	30.21	31.99	33.92	36.03	38.33	40.05	42.35	44.80	47.40	50.19	52.16	54.14	56.11	58.09	60.06			
24	29.82	31.53	33.38	35.40	37.60	40.00	41.79	44.19	46.74	49.46	52.37	54.43	56.49	58.55	60.61	62.67			
25	31.06	32.84	34.77	36.87	39.16	41.67	43.53	46.03	48.69	51.52	54.55	56.70	58.85	60.99	63.14	65.28			
26	32.30	34.16	36.17	38.35	40.73	43.33	45.27	47.87	50.64	53.58	56.74	58.97	61.20	63.43	65.66	67.89			
27	33.54	35.47	37.56	39.82	42.30	45.00	47.01	49.72	52.59	55.64	58.92	61.24	63.55	65.87	68.19	70.51			
28	34.79	36.78	38.95	41.30	43.86	46.67	48.75	51.56	54.53	57.70	61.10	63.50	65.91	68.31	70.71	73.12			
29	36.03	38.10	40.34	42.77	45.43	48.33	50.49	53.40	56.48	59.76	63.28	65.77	68.26	70.75	73.24	75.73			
30	37.27	39.41	41.73	44.25	46.99	50.00	52.23	55.24	58.43	61.82	65.46	68.04	70.61	73.19	75.76	78.34			
31	38.51	40.72	43.12	45.72	48.56	51.67	53.98	57.08	60.38	63.89	67.65	70.31	72.97	75.63	78.29	80.95			
32	39.75	42.04	44.51	47.20	50.13	53.33	55.72	58.92	62.33	65.95	69.83	72.58	75.32	78.07	80.82	83.56			
33		43.35	45.90	48.67	51.69	55.00	57.46	60.76	64.27	68.01	72.01	74.84	77.68	80.51	83.34	86.17			
34			47.29	50.15	53.26	56.67	59.20	62.61	66.22	70.07	74.19	77.11	80.03	82.95	85.87	88.79			
35				51.62	54.83	58.33	60.94	64.45	68.17	72.13	76.38	79.38	82.38	85.39	88.39	91.40			
36					56.39	60.00	62.68	66.29	70.12	74.19	78.56	81.65	84.74	87.83	90.92	94.01			
37						61.67	64.42	68.13	72.06	76.25	80.74	83.92	87.09	90.27	93.44	96.62			
38							63.33	66.16	69.97	74.01	78.31	82.92	86.18	89.45	92.71	95.97	99.23		
39								65.00	67.91	71.81	75.96	80.37	85.10	88.45	91.80	95.15	98.49	100.00	
40									69.65	73.65	77.91	82.43	87.29	90.72	94.15	97.59	100.00		
41										75.49	79.85	84.49	89.47	92.99	96.51	100.00			
42											81.80	86.55	91.65	95.26	98.86				
43												88.62	93.83	97.52	100.00				
44													96.02	99.79					
45																			100.00

TABLE 8 • 2% at 50

Years of Service	Age							
	41	45	50	51	52	53	54	55+
10			20.00	21.03	22.16	23.28	24.67	26.20
11			22.00	23.14	24.37	25.72	27.14	28.82
12			24.00	25.24	26.59	28.06	29.61	31.44
13			26.00	27.34	28.80	30.40	32.07	34.06
14			28.00	29.44	31.02	32.74	34.54	36.68
15			30.00	31.55	33.23	35.08	37.01	39.30
16			32.00	33.65	35.45	37.41	39.48	41.92
17			34.00	35.75	37.67	39.75	41.94	44.54
18			36.00	37.86	39.88	42.09	44.41	47.16
19			38.00	39.96	42.10	44.43	46.88	49.78
20	25.03	31.22	40.00	42.06	44.31	46.77	49.34	52.40
21	26.28	32.78	42.00	44.17	46.53	49.11	51.81	55.02
22	27.54	34.34	44.00	46.27	48.74	51.44	54.28	57.64
23	28.79	35.90	46.00	48.37	50.96	53.78	56.75	60.26
24		37.46	48.00	50.48	53.17	56.12	59.21	62.88
25		39.03	50.00	52.58	55.39	58.46	61.68	65.50
26		40.59	52.00	54.68	57.61	60.80	64.15	68.11
27		42.15	54.00	56.79	59.82	63.14	66.61	70.73
28			56.00	58.89	62.04	65.48	69.08	73.35
29			58.00	60.99	64.25	67.81	71.55	75.97
30			60.00	63.10	66.47	70.15	74.02	78.59
31			62.00	65.20	68.68	72.49	76.48	81.21
32			64.00	67.30	70.90	74.83	78.95	83.83
33			66.00	69.41	73.11	77.17	81.42	86.45
34			68.00	71.51	75.33	79.51	83.88	89.07
35				73.61	77.55	81.84	86.35	91.69
36					79.76	84.18	88.82	94.31
37						86.52	91.29	96.93
38							93.75	99.55
39								100.00