



## Quick Reference Guide I

### Estimated Unmodified Retirement Allowance as a Percentage of Final Compensation

#### Miscellaneous Tier 1, 2 and 3 Service Retirement

Years of Service	Age at Retirement												
	50	51	52	53	54	55	56	57	58	59	60	61	62 & over
10	14.74%	15.66%	16.66%	17.41%	18.41%	19.47%	20.60%	21.82%	22.68%	23.53%	24.39%	25.25%	26.11%
11	16.21%	17.23%	18.33%	19.15%	20.25%	21.42%	22.66%	24.00%	24.95%	25.88%	26.83%	27.78%	28.72%
12	17.69%	18.79%	19.99%	20.89%	22.09%	23.36%	24.72%	26.18%	27.22%	28.24%	29.27%	30.30%	31.33%
13	19.16%	20.36%	21.66%	22.63%	23.93%	25.31%	26.78%	28.37%	29.48%	30.59%	31.71%	32.83%	33.94%
14	20.64%	21.92%	23.32%	24.37%	25.77%	27.26%	28.84%	30.55%	31.75%	32.94%	34.15%	35.35%	36.55%
15	22.11%	23.49%	24.99%	26.12%	27.62%	29.21%	30.90%	32.73%	34.02%	35.30%	36.59%	37.88%	39.17%
16	23.58%	25.06%	26.66%	27.86%	29.46%	31.15%	32.96%	34.91%	36.29%	37.65%	39.02%	40.40%	41.78%
17	25.06%	26.62%	28.32%	29.60%	31.30%	33.10%	35.02%	37.09%	38.56%	40.00%	41.46%	42.93%	44.39%
18	26.53%	28.19%	29.99%	31.34%	33.14%	35.05%	37.08%	39.28%	40.82%	42.35%	43.90%	45.45%	47.00%
19	28.01%	29.75%	31.65%	33.08%	34.98%	36.99%	39.14%	41.46%	43.09%	44.71%	46.34%	47.98%	49.61%
20	29.48%	31.32%	33.32%	34.82%	36.82%	38.94%	41.20%	43.64%	45.36%	47.06%	48.78%	50.50%	52.22%
21	30.95%	32.89%	34.99%	36.56%	38.66%	40.89%	43.26%	45.82%	47.63%	49.41%	51.22%	53.03%	54.83%
22	32.43%	34.45%	36.65%	38.30%	40.50%	42.83%	45.32%	48.00%	49.90%	51.77%	53.66%	55.55%	57.44%
23	33.90%	36.02%	38.32%	40.04%	42.34%	44.78%	47.38%	50.19%	52.16%	54.12%	56.10%	58.08%	60.05%
24	35.38%	37.58%	39.98%	41.78%	44.18%	46.73%	49.44%	52.37%	54.43%	56.47%	58.54%	60.60%	62.66%
25	36.85%	39.15%	41.65%	43.53%	46.03%	48.68%	51.50%	54.55%	56.70%	58.83%	60.98%	63.13%	65.28%
26	38.32%	40.72%	43.32%	45.27%	47.87%	50.62%	53.56%	56.73%	58.97%	61.18%	63.41%	65.65%	67.89%
27	39.80%	42.28%	44.98%	47.01%	49.71%	52.57%	55.62%	58.91%	61.24%	63.53%	65.85%	68.18%	70.50%
28	41.27%	43.85%	46.65%	48.75%	51.55%	54.52%	57.68%	61.10%	63.50%	65.88%	68.29%	70.70%	73.11%
29	42.75%	45.41%	48.31%	50.49%	53.39%	56.46%	59.74%	63.28%	65.77%	68.24%	70.73%	73.23%	75.72%
30	44.22%	46.98%	49.98%	52.23%	55.23%	58.41%	61.80%	65.46%	68.04%	70.59%	73.17%	75.75%	78.33%
31	45.69%	48.55%	51.65%	53.97%	57.07%	60.36%	63.86%	67.64%	70.31%	72.94%	75.61%	78.28%	80.94%
32	47.17%	50.11%	53.31%	55.71%	58.91%	62.30%	65.92%	69.82%	72.58%	75.30%	78.05%	80.80%	83.55%
33	48.64%	51.68%	54.98%	57.45%	60.75%	64.25%	67.98%	72.01%	74.84%	77.65%	80.49%	83.33%	86.16%
34	50.12%	53.24%	56.64%	59.19%	62.59%	66.20%	70.04%	74.19%	77.11%	80.00%	82.93%	85.85%	88.77%
35	51.59%	54.81%	58.31%	60.94%	64.44%	68.15%	72.10%	76.37%	79.38%	82.36%	85.37%	88.38%	91.39%
36	53.06%	56.38%	59.98%	62.68%	66.28%	70.09%	74.16%	78.55%	81.65%	84.71%	87.80%	90.90%	94.00%
37	54.54%	57.94%	61.64%	64.42%	68.12%	72.04%	76.22%	80.73%	83.92%	87.06%	90.24%	93.43%	96.61%
38	56.01%	59.51%	63.31%	66.16%	69.96%	73.99%	78.28%	82.92%	86.18%	89.41%	92.68%	95.95%	99.22%
39	57.49%	61.07%	64.97%	67.90%	71.80%	75.93%	80.34%	85.10%	88.45%	91.77%	95.12%	98.48%	100.00%
40	58.96%	62.64%	66.64%	69.64%	73.64%	77.88%	82.40%	87.28%	90.72%	94.12%	97.56%	100.00%	100.00%
41	60.43%	64.21%	68.31%	71.38%	75.48%	79.83%	84.46%	89.46%	92.99%	96.47%	100.00%	100.00%	100.00%
42	61.91%	65.77%	69.97%	73.12%	77.32%	81.77%	86.52%	91.64%	95.26%	98.83%	100.00%	100.00%	100.00%



**Quick Reference Guide I**  
**Estimated Unmodified Retirement Allowance as a Percentage of Final Compensation**  
**Miscellaneous Tier 4 Service Retirement**

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65 & over
10	11.81%	12.42%	13.02%	13.63%	14.26%	14.92%	15.63%	16.41%	17.25%	18.16%	19.16%	19.91%	20.91%	21.97%	23.10%	24.32%
11	12.99%	13.66%	14.32%	14.99%	15.69%	16.41%	17.19%	18.05%	18.98%	19.98%	21.08%	21.90%	23.00%	24.17%	25.41%	26.75%
12	14.17%	14.90%	15.62%	16.36%	17.11%	17.90%	18.76%	19.69%	20.70%	21.79%	22.99%	23.89%	25.09%	26.36%	27.72%	29.18%
13	15.35%	16.15%	16.93%	17.72%	18.54%	19.40%	20.32%	21.33%	22.43%	23.61%	24.91%	25.88%	27.18%	28.56%	30.03%	31.62%
14	16.53%	17.39%	18.23%	19.08%	19.96%	20.89%	21.88%	22.97%	24.15%	25.42%	26.82%	27.87%	29.27%	30.76%	32.34%	34.05%
15	17.72%	18.63%	19.53%	20.45%	21.39%	22.38%	23.45%	24.62%	25.88%	27.24%	28.74%	29.87%	31.37%	32.96%	34.65%	36.48%
16	18.90%	19.87%	20.83%	21.81%	22.82%	23.87%	25.01%	26.26%	27.60%	29.06%	30.66%	31.86%	33.46%	35.15%	36.96%	38.91%
17	20.08%	21.11%	22.13%	23.17%	24.24%	25.36%	26.57%	27.90%	29.33%	30.87%	32.57%	33.85%	35.55%	37.35%	39.27%	41.34%
18	21.26%	22.36%	23.44%	24.53%	25.67%	26.86%	28.13%	29.54%	31.05%	32.69%	34.49%	35.84%	37.64%	39.55%	41.58%	43.78%
19	22.44%	23.60%	24.74%	25.90%	27.09%	28.35%	29.70%	31.18%	32.78%	34.50%	36.40%	37.83%	39.73%	41.74%	43.89%	46.21%
20	23.62%	24.84%	26.04%	27.26%	28.52%	29.84%	31.26%	32.82%	34.50%	36.32%	38.32%	39.82%	41.82%	43.94%	46.20%	48.64%
21	24.80%	26.08%	27.34%	28.62%	29.95%	31.33%	32.82%	34.46%	36.23%	38.14%	40.24%	41.81%	43.91%	46.14%	48.51%	51.07%
22	25.98%	27.32%	28.64%	29.99%	31.37%	32.82%	34.39%	36.10%	37.95%	39.95%	42.15%	43.80%	46.00%	48.33%	50.82%	53.50%
23	27.16%	28.57%	29.95%	31.35%	32.80%	34.32%	35.95%	37.74%	39.68%	41.77%	44.07%	45.79%	48.09%	50.53%	53.13%	55.94%
24	28.34%	29.81%	31.25%	32.71%	34.22%	35.81%	37.51%	39.38%	41.40%	43.58%	45.98%	47.78%	50.18%	52.73%	55.44%	58.37%
25	29.53%	31.05%	32.55%	34.08%	35.65%	37.30%	39.08%	41.03%	43.13%	45.40%	47.90%	49.78%	52.28%	54.93%	57.75%	60.80%
26	30.71%	32.29%	33.85%	35.44%	37.08%	38.79%	40.64%	42.67%	44.85%	47.22%	49.82%	51.77%	54.37%	57.12%	60.06%	63.23%
27	31.89%	33.53%	35.15%	36.80%	38.50%	40.28%	42.20%	44.31%	46.58%	49.03%	51.73%	53.76%	56.46%	59.32%	62.37%	65.66%
28	33.07%	34.78%	36.46%	38.16%	39.93%	41.78%	43.76%	45.95%	48.30%	50.85%	53.65%	55.75%	58.55%	61.52%	64.68%	68.10%
29	34.25%	36.02%	37.76%	39.53%	41.35%	43.27%	45.33%	47.59%	50.03%	52.66%	55.56%	57.74%	60.64%	63.71%	66.99%	70.53%
30	35.43%	37.26%	39.06%	40.89%	42.78%	44.76%	46.89%	49.23%	51.75%	54.48%	57.48%	59.73%	62.73%	65.91%	69.30%	72.96%
31	36.61%	38.50%	40.36%	42.25%	44.21%	46.25%	48.45%	50.87%	53.48%	56.30%	59.40%	61.72%	64.82%	68.11%	71.61%	75.39%
32	37.79%	39.74%	41.66%	43.62%	45.63%	47.74%	50.02%	52.51%	55.20%	58.11%	61.31%	63.71%	66.91%	70.30%	73.92%	77.82%
33	38.97%	40.99%	42.97%	44.98%	47.06%	49.24%	51.58%	54.15%	56.93%	59.93%	63.23%	65.70%	69.00%	72.50%	76.23%	80.26%
34	40.15%	42.23%	44.27%	46.34%	48.48%	50.73%	53.14%	55.79%	58.65%	61.74%	65.14%	67.69%	71.09%	74.70%	78.54%	82.69%
35	41.34%	43.47%	45.57%	47.71%	49.91%	52.22%	54.71%	57.44%	60.38%	63.56%	67.06%	69.69%	73.19%	76.90%	80.85%	85.12%
36	42.52%	44.71%	46.87%	49.07%	51.34%	53.71%	56.27%	59.08%	62.10%	65.38%	68.98%	71.68%	75.28%	79.09%	83.16%	87.55%
37	43.70%	45.95%	48.17%	50.43%	52.76%	55.20%	57.83%	60.72%	63.83%	67.19%	70.89%	73.67%	77.37%	81.29%	85.47%	89.98%
38	44.88%	47.20%	49.48%	51.79%	54.19%	56.70%	59.39%	62.36%	65.55%	69.01%	72.81%	75.66%	79.46%	83.49%	87.78%	92.42%
39	46.06%	48.44%	50.78%	53.16%	55.61%	58.19%	60.96%	64.00%	67.28%	70.82%	74.72%	77.65%	81.55%	85.68%	90.09%	94.85%
40	47.24%	49.68%	52.08%	54.52%	57.04%	59.68%	62.52%	65.64%	69.00%	72.64%	76.64%	79.64%	83.64%	87.88%	92.40%	97.28%
41	48.42%	50.92%	53.38%	55.88%	58.47%	61.17%	64.08%	67.28%	70.73%	74.46%	78.56%	81.63%	85.73%	90.08%	94.71%	99.71%
42	49.60%	52.16%	54.68%	57.25%	59.89%	62.66%	65.65%	68.92%	72.45%	76.27%	80.47%	83.62%	87.82%	92.27%	97.02%	100.00%



**Quick Reference Guide I**  
**Estimated Unmodified Retirement Allowance as a Percentage of Final Compensation**  
**Miscellaneous Tier 5 Service Retirement**

Years of Service	Age at Retirement															
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67 & over
5	5.00%	5.50%	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.00%	10.50%	11.00%	11.50%	12.00%	12.50%
6	6.00%	6.60%	7.20%	7.80%	8.40%	9.00%	9.60%	10.20%	10.80%	11.40%	12.00%	12.60%	13.20%	13.80%	14.40%	15.00%
7	7.00%	7.70%	8.40%	9.10%	9.80%	10.50%	11.20%	11.90%	12.60%	13.30%	14.00%	14.70%	15.40%	16.10%	16.80%	17.50%
8	8.00%	8.80%	9.60%	10.40%	11.20%	12.00%	12.80%	13.60%	14.40%	15.20%	16.00%	16.80%	17.60%	18.40%	19.20%	20.00%
9	9.00%	9.90%	10.80%	11.70%	12.60%	13.50%	14.40%	15.30%	16.20%	17.10%	18.00%	18.90%	19.80%	20.70%	21.60%	22.50%
10	10.00%	11.00%	12.00%	13.00%	14.00%	15.00%	16.00%	17.00%	18.00%	19.00%	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%
11	11.00%	12.10%	13.20%	14.30%	15.40%	16.50%	17.60%	18.70%	19.80%	20.90%	22.00%	23.10%	24.20%	25.30%	26.40%	27.50%
12	12.00%	13.20%	14.40%	15.60%	16.80%	18.00%	19.20%	20.40%	21.60%	22.80%	24.00%	25.20%	26.40%	27.60%	28.80%	30.00%
13	13.00%	14.30%	15.60%	16.90%	18.20%	19.50%	20.80%	22.10%	23.40%	24.70%	26.00%	27.30%	28.60%	29.90%	31.20%	32.50%
14	14.00%	15.40%	16.80%	18.20%	19.60%	21.00%	22.40%	23.80%	25.20%	26.60%	28.00%	29.40%	30.80%	32.20%	33.60%	35.00%
15	15.00%	16.50%	18.00%	19.50%	21.00%	22.50%	24.00%	25.50%	27.00%	28.50%	30.00%	31.50%	33.00%	34.50%	36.00%	37.50%
16	16.00%	17.60%	19.20%	20.80%	22.40%	24.00%	25.60%	27.20%	28.80%	30.40%	32.00%	33.60%	35.20%	36.80%	38.40%	40.00%
17	17.00%	18.70%	20.40%	22.10%	23.80%	25.50%	27.20%	28.90%	30.60%	32.30%	34.00%	35.70%	37.40%	39.10%	40.80%	42.50%
18	18.00%	19.80%	21.60%	23.40%	25.20%	27.00%	28.80%	30.60%	32.40%	34.20%	36.00%	37.80%	39.60%	41.40%	43.20%	45.00%
19	19.00%	20.90%	22.80%	24.70%	26.60%	28.50%	30.40%	32.30%	34.20%	36.10%	38.00%	39.90%	41.80%	43.70%	45.60%	47.50%
20	20.00%	22.00%	24.00%	26.00%	28.00%	30.00%	32.00%	34.00%	36.00%	38.00%	40.00%	42.00%	44.00%	46.00%	48.00%	50.00%
21	21.00%	23.10%	25.20%	27.30%	29.40%	31.50%	33.60%	35.70%	37.80%	39.90%	42.00%	44.10%	46.20%	48.30%	50.40%	52.50%
22	22.00%	24.20%	26.40%	28.60%	30.80%	33.00%	35.20%	37.40%	39.60%	41.80%	44.00%	46.20%	48.40%	50.60%	52.80%	55.00%
23	23.00%	25.30%	27.60%	29.90%	32.20%	34.50%	36.80%	39.10%	41.40%	43.70%	46.00%	48.30%	50.60%	52.90%	55.20%	57.50%
24	24.00%	26.40%	28.80%	31.20%	33.60%	36.00%	38.40%	40.80%	43.20%	45.60%	48.00%	50.40%	52.80%	55.20%	57.60%	60.00%
25	25.00%	27.50%	30.00%	32.50%	35.00%	37.50%	40.00%	42.50%	45.00%	47.50%	50.00%	52.50%	55.00%	57.50%	60.00%	62.50%
26	26.00%	28.60%	31.20%	33.80%	36.40%	39.00%	41.60%	44.20%	46.80%	49.40%	52.00%	54.60%	57.20%	59.80%	62.40%	65.00%
27	27.00%	29.70%	32.40%	35.10%	37.80%	40.50%	43.20%	45.90%	48.60%	51.30%	54.00%	56.70%	59.40%	62.10%	64.80%	67.50%
28	28.00%	30.80%	33.60%	36.40%	39.20%	42.00%	44.80%	47.60%	50.40%	53.20%	56.00%	58.80%	61.60%	64.40%	67.20%	70.00%
29	29.00%	31.90%	34.80%	37.70%	40.60%	43.50%	46.40%	49.30%	52.20%	55.10%	58.00%	60.90%	63.80%	66.70%	69.60%	72.50%
30	30.00%	33.00%	36.00%	39.00%	42.00%	45.00%	48.00%	51.00%	54.00%	57.00%	60.00%	63.00%	66.00%	69.00%	72.00%	75.00%
31	31.00%	34.10%	37.20%	40.30%	43.40%	46.50%	49.60%	52.70%	55.80%	58.90%	62.00%	65.10%	68.20%	71.30%	74.40%	77.50%
32	32.00%	35.20%	38.40%	41.60%	44.80%	48.00%	51.20%	54.40%	57.60%	60.80%	64.00%	67.20%	70.40%	73.60%	76.80%	80.00%
33	33.00%	36.30%	39.60%	42.90%	46.20%	49.50%	52.80%	56.10%	59.40%	62.70%	66.00%	69.30%	72.60%	75.90%	79.20%	82.50%
34	34.00%	37.40%	40.80%	44.20%	47.60%	51.00%	54.40%	57.80%	61.20%	64.60%	68.00%	71.40%	74.80%	78.20%	81.60%	85.00%
35	35.00%	38.50%	42.00%	45.50%	49.00%	52.50%	56.00%	59.50%	63.00%	66.50%	70.00%	73.50%	77.00%	80.50%	84.00%	87.50%
36	36.00%	39.60%	43.20%	46.80%	50.40%	54.00%	57.60%	61.20%	64.80%	68.40%	72.00%	75.60%	79.20%	82.80%	86.40%	90.00%
37	37.00%	40.70%	44.40%	48.10%	51.80%	55.50%	59.20%	62.90%	66.60%	70.30%	74.00%	77.70%	81.40%	85.10%	88.80%	92.50%
38	38.00%	41.80%	45.60%	49.40%	53.20%	57.00%	60.80%	64.60%	68.40%	72.20%	76.00%	79.80%	83.60%	87.40%	91.20%	95.00%
39	39.00%	42.90%	46.80%	50.70%	54.60%	58.50%	62.40%	66.30%	70.20%	74.10%	78.00%	81.90%	85.80%	89.70%	93.60%	97.50%
40	40.00%	44.00%	48.00%	52.00%	56.00%	60.00%	64.00%	68.00%	72.00%	76.00%	80.00%	84.00%	88.00%	92.00%	96.00%	100.00%
41	41.00%	45.10%	49.20%	53.30%	57.40%	61.50%	65.60%	69.70%	73.80%	77.90%	82.00%	86.10%	90.20%	94.30%	98.40%	100.00%
42	42.00%	46.20%	50.40%	54.60%	58.80%	63.00%	67.20%	71.40%	75.60%	79.80%	84.00%	88.20%	92.40%	96.60%	100.00%	100.00%