

MASSACHUSETTS GROUP 1 RETIREMENT PERCENTAGE CHART\*

		AGE AT RETIREMENT															
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
YEARS IN SERVICE	10						15	16	17	18	19	20	21	22	23	24	25
	11						16.5	17.6	18.7	19.8	20.9	22	23.1	24.2	25.3	26.4	27.5
	12						18	19.2	20.4	21.6	22.8	24	25.2	26.4	27.6	28.8	30
	13						19.5	20.8	22.1	23.4	24.7	26	27.3	28.6	29.9	31.2	32.5
	14						21	22.4	23.8	25.2	26.6	28	29.4	30.8	32.2	33.6	35
	15						22.5	24	25.5	27	28.5	30	31.5	33	34.5	36	37.5
	16						24	25.6	27.2	28.8	30.4	32	33.6	35.2	36.8	38.4	40
	17						25.5	27.2	28.9	30.6	32.3	34	35.7	37.4	39.1	40.8	42.5
	18						27	28.8	30.6	32.4	34.2	36	37.8	39.6	41.4	43.2	45
	19						28.5	30.4	32.3	34.2	36.1	38	39.9	41.8	43.7	45.6	47.5
20	20	22	24	26	28	30	32	34	36	38	40	42	44	46	48	50	
21	21	23.1	25.2	27.3	29.4	31.5	33.6	35.7	37.8	39.9	42	44.1	46.2	48.3	50.4	52.5	
22	22	24.2	26.4	28.6	30.8	33.0	35.2	37.4	39.6	41.8	44	46.2	48.4	50.6	52.8	55	
23	23	25.3	27.6	29.9	32.2	34.5	36.8	39.1	41.4	43.7	46	48.3	50.6	52.9	55.2	57.5	
24	24	26.4	28.8	31.2	33.6	36	38.4	40.8	43.2	45.6	48	50.4	52.8	55.2	57.6	60	
25	25	27.5	30.0	32.5	35.0	37.5	40	42.5	45	47.5	50	52.5	55	57.5	60	62.5	
26	26	28.6	31.2	33.8	36.4	39.0	41.6	44.2	46.8	49.4	52	54.8	57.2	59.8	62.4	65	
27	27	29.7	32.4	35.1	37.8	40.5	43.2	45.9	48.6	51.3	54	56.7	59.4	62.1	64.8	67.5	
28	28	30.8	33.6	36.4	39.2	42	44.8	47.6	50.4	53.2	56	58.8	61.6	64.4	67.2	70	
29	29	31.9	34.8	37.7	40.6	43.5	46.4	49.3	52.2	55.1	58	60.9	63.8	66.7	69.6	72.5	
30	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75	
31	31	34.1	37.2	40.3	43.4	46.5	49.6	52.7	55.8	58.9	62	65.1	68.2	71.3	74.4	77.5	
32	32	35.2	38.4	41.6	44.8	48	51.2	54.4	57.6	60.8	64	67.2	70.4	73.6	76.8	80	
33	33	36.3	39.6	42.9	46.2	49.5	52.8	56.1	59.4	62.7	66	69.3	72.6	75.9	79.2	80	
34	34	37.4	40.8	44.2	47.6	51	54.4	57.8	61.2	64.6	68	71.4	74.8	78.2	80	80	
35	35	38.5	42	45.5	49.0	52.5	56	59.5	63	66.5	70	73.5	77	80	80	80	
36						54	57.6	61.2	64.8	68.4	72	75.6	79.2	80	80	80	
37						55.5	59.2	62.9	66.6	70.3	74	77.7	80	80	80	80	
38						57.0	60.8	64.6	68.4	72.2	76	79.8	80	80	80	80	
39						58.5	62.4	66.3	70.2	74.1	78	80	80	80	80	80	
40						60	64	68	72	76	80	80	80	80	80	80	

Multiply the indicated percentage by the average of your highest consecutive 36 months salary average.

\*Above chart is for Group 1 Members who entered service on or before April 2, 2012.

For estimating purposes only.

## MASSACHUSETTS GROUP 1 RETIREMENT PERCENTAGE CHART\*

### MASSACHUSETTS RETIREMENT PERCENTAGE CHART AGE AT RETIREMENT

Age upon date of Retirement	Percentage of Average Annual Rate of Regular Compensation		
	Group I	Group II	Group IV
65 or older	2.5	2.5	2.5
64	2.4	2.5	2.5
63	2.3	2.5	2.5
62	2.2	2.5	2.5
61	2.1	2.5	2.5
60	2.0	2.5	2.5
59	1.9	2.4	2.5
58	1.8	2.3	2.5
57	1.7	2.2	2.5
56	1.6	2.1	2.5
55	1.5	2.0	2.5
54	1.4	1.4	2.4
53	1.3	1.3	2.3
52	1.2	1.2	2.2
51	1.1	1.1	2.1
50	1.0	1.0	2.0
49	0.9	0.9	1.9
48	0.8	0.8	1.8
47	0.7	0.7	1.7
46	0.6	0.6	1.6
45	0.5	0.5	1.5
44	0.4	0.4	0.4
43	0.3	0.3	0.3
42	0.2	0.2	0.2
41	0.1	0.1	0.1

**Average Annual Rate of Compensation**--Note, certain payments including *bonuses overtime, severance pay, unused sick leave* , or any other payment made as a result of giving notice of retirement are *not considered* part of a member's regular compensation and are not included in retirement calculations.

Which Amounts of Compensation Will be Used in the Calculation--Members must average annual rates of regular compensaiton earned in any 3 consecutive years or rates earned during the period or periods, whether or not consecutive, which constitute the last three years of service, preceding retirement.