

MERCED COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

3199 "M" Street

Merced, California 95348

Phone: 209-725-3636 Fax: 209-725-3637

Email: Mcera@co.merced.ca.us

Website: www.mcera.merced.ca.us

Estimating Your Retirement Allowance

As you use this section, bear in mind that this will help you create an estimate, not a calculation of your actual benefit. Your true benefit will depend on the particulars of your employment history at the time you retire. In addition, the California Government Code provisions governing the Retirement Plan, as well as the By-Laws and the Regulations governing MCERA, which may change between now and the time you retire. The information provided here will give you an estimate of the retirement allowance you might receive under the "Unmodified" Option only. You are welcome at any time to contact the MCERA office for a benefit estimate, or you can create your own estimate via the website at www.mcera.merced.ca.us/retire.cfm.

How to Compute a Retirement Allowance Estimate

Retirement allowances are based on a percentage of average monthly salary for the last or highest paid year of service. This average monthly salary is called final compensation. Determine final compensation by adding the bi-weekly salary for the latest or highest 26 (Tier I) or highest 78 (Tier II) pay periods and dividing the sum by 12 (Tier I) or 36 (Tier II). For example:

The average monthly salary for a Tier I member is computed as follows:

<u>Bi-weekly Salary</u>		<u>Pay Periods</u>			
\$1,156.80	x	10	=	\$11,568.00	
\$1,215.20	x	<u>16</u>	=	<u>\$19,443.20</u>	
		26	=	\$31,011.20	Average Yearly Salary

Average yearly salary / 12 = Average monthly salary

Example: \$31,011.20 / 12 = \$ 2,584.27

After computing the average salary, find the percentage that applies to the age and years of service at retirement as shown in "Charts and Tables" section located after the worksheet. This illustration is referring to Table I. There is a separate Table for safety members. A miscellaneous member age 60 with 25 years of service has a factor of 75.00.

Multiply the appropriate percentage times the average salary:

Average monthly salary X Factor = Monthly allowance

Example: \$ 2,584.27 x 75% = \$ 1,938.21

Due to social security integration members must then reduce their retirement allowances by the social security factors. The reduction is dependent on your age at

retirement and the number of years of social security coverage you have in the County or district. An estimate of the reduced retirement allowance from the Retirement Association may be computed as follows:

1. Compute your unmodified service retirement allowance from the example on the above.
2. Determine the reduction factor for your age at retirement from the Reduction Factor Chart. Please refer to the "Charts and Table" section.
3. Determine your number of years of social security coverage as an employee of the County or district, generally, the number of years after January 1, 1956.
4. Multiply the reduction factor times your number of years with social security coverage to obtain the amount of reduction.
5. Subtract the amount of reduction from your unmodified allowance to determine your reduced retirement allowance.

Continuing with the example above, a miscellaneous member who retired at age 60 with 25 years of service and had been covered by Social Security during the last 25 years of county employment computes the reduced retirement allowance as follows:

Unmodified Retirement Allowance	\$1,938.21
Reduction, 25 years x \$2.55 = 63.75	- 63.75
Reduced Unmodified Allowance	\$1,874.46

Please see next page for a worksheet to assist you in estimating your retirement benefit allowance.

Note: Social Security benefits are in addition to the Retirement Association benefits

WORKSHEET

1. Compute Total Final Compensation Salary

Bi-Weekly Salary	X No. of Pay Periods (26 Tier I or 78 Tier II)	Total
\$	X	\$
\$	X	\$
\$	X	\$
\$	X	\$
\$	X	\$
\$	X	\$
\$	X	\$
\$	X	\$
Total Final Comp Salary		\$

2. Compute Monthly Salary

Total Final Compensation Salary	\$	_____
Divide by 12 if Tier I or 36 if Tier II	/	_____
Total Monthly Average Salary	\$	_____

3. Compute Monthly Allowance Before Social Security Reduction

Total Monthly Average Salary	\$	_____
Multiply by Factor (Charts and Tables Section)	x	_____
Monthly Allowance (Before Social Security Reduction)	\$	_____

4. Compute Social Security Reduction Amount

Reduction Factor (Charts and Tables Section)	\$	_____
Multiply by Years of Service Credit	x	_____
Total Social Security Reduction Amount	\$	_____

5. Compute Monthly Allowance After Social Security Reduction

Monthly Allowance (Before Social Security Reduction)	\$	_____
Subtract Total Social Security Reduction Amount	-	_____
Estimated Monthly Retirement Benefit	\$	_____

TABLES AND CHARTS

TABLE I
GENERAL MEMBERS - TIER I & II
SECTION 31676.17

PERCENTAGE OF FINAL COMPENSATION

Years of Service	AGE *NO CHANGE OF PERCENTAGE AFTER AGE 60																				
	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	
5					10.00	10.50	11.00	11.50	12.00	12.50	13.00	13.50	14.00	15.40	15.00	15.00	15.00	15.00	15.00	15.00	15.00
6					12.00	12.60	13.20	13.80	14.40	15.00	15.60	16.20	16.80	17.40	18.00	18.00	18.00	18.00	18.00	18.00	18.00
7					14.00	14.70	15.40	16.10	16.80	17.50	18.20	18.90	19.60	20.30	21.00	21.00	21.00	21.00	21.00	21.00	21.00
8					16.00	16.80	17.60	18.40	19.20	20.00	20.80	21.60	22.40	23.20	24.00	24.00	24.00	24.00	24.00	24.00	24.00
9					18.00	18.90	19.80	20.70	21.60	22.50	23.40	24.30	25.20	26.10	27.00	27.00	27.00	27.00	27.00	27.00	27.00
10					20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
11					22.00	23.10	24.20	25.30	26.40	27.50	28.60	29.70	30.80	31.90	33.00	33.00	33.00	33.00	33.00	33.00	33.00
12					24.00	25.20	26.40	27.60	28.80	30.00	31.20	32.40	33.60	34.80	36.00	36.00	36.00	36.00	36.00	36.00	36.00
13					26.00	27.30	28.60	29.90	31.20	32.50	33.80	35.10	36.40	37.70	39.00	39.00	39.00	39.00	39.00	39.00	39.00
14					28.00	29.40	30.80	32.20	33.60	35.00	36.40	37.80	39.20	40.60	42.00	42.00	42.00	42.00	42.00	42.00	42.00
15					30.00	31.50	33.00	34.50	36.00	37.50	39.00	40.50	42.00	43.50	45.00	45.00	45.00	45.00	45.00	45.00	45.00
16					32.00	33.60	35.20	36.80	38.40	40.00	41.60	43.20	44.80	46.40	48.00	48.00	48.00	48.00	48.00	48.00	48.00
17					34.00	35.70	37.40	39.10	40.80	42.50	44.20	45.90	47.60	49.30	51.00	51.00	51.00	51.00	51.00	51.00	51.00
18					36.00	37.80	39.60	41.40	43.20	45.00	46.80	48.60	50.40	52.20	54.00	54.00	54.00	54.00	54.00	54.00	54.00
19					38.00	39.90	41.80	43.70	45.60	47.50	49.40	51.30	53.20	55.10	57.00	57.00	57.00	57.00	57.00	57.00	57.00
20					40.00	42.00	44.00	46.00	48.00	50.00	52.00	54.00	56.00	58.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
21					42.00	44.10	46.20	48.30	50.40	52.50	54.60	56.70	58.80	60.90	63.00	63.00	63.00	63.00	63.00	63.00	63.00
22					44.00	46.20	48.40	50.60	52.80	55.00	57.20	59.40	61.60	63.80	66.00	66.00	66.00	66.00	66.00	66.00	66.00
23					46.00	48.30	50.60	52.90	55.20	57.50	59.80	62.10	64.40	66.70	69.00	69.00	69.00	69.00	69.00	69.00	69.00
24					48.00	50.40	52.80	55.20	57.60	60.00	62.40	64.80	67.20	69.60	72.00	72.00	72.00	72.00	72.00	72.00	72.00
25					50.00	52.50	55.00	57.50	60.00	62.50	65.00	67.50	70.00	72.50	75.00	75.00	75.00	75.00	75.00	75.00	75.00
26					52.00	54.60	57.20	59.80	62.40	65.00	67.60	70.20	72.80	75.40	78.00	78.00	78.00	78.00	78.00	78.00	78.00
27					54.00	56.70	59.40	62.10	64.80	67.50	70.20	72.90	75.60	78.30	81.00	81.00	81.00	81.00	81.00	81.00	81.00
28					56.00	58.80	61.60	64.40	67.20	70.00	72.80	75.60	78.40	81.20	84.00	84.00	84.00	84.00	84.00	84.00	84.00
29					58.00	60.90	63.80	66.70	69.60	72.50	75.40	78.30	81.20	84.10	87.00	87.00	87.00	87.00	87.00	87.00	87.00
30					60.00	63.00	66.00	69.00	72.00	75.00	78.00	81.00	84.00	87.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00
31					62.00	65.10	68.20	71.30	74.40	77.50	80.60	83.70	86.80	89.90	93.00	93.00	93.00	93.00	93.00	93.00	93.00
32					64.00	67.20	70.40	73.60	76.80	80.00	83.20	86.40	89.60	92.80	96.00	96.00	96.00	96.00	96.00	96.00	96.00
33					66.00	69.30	72.60	75.90	79.20	82.50	85.80	89.10	92.40	95.70	99.00	99.00	99.00	99.00	99.00	99.00	99.00
34					68.00	71.40	74.80	78.20	81.60	85.00	88.40	91.80	95.20	98.60	100.00	100.00	100.00	100.00	100.00	100.00	100.00
35						73.50	77.00	80.50	84.00	87.50	91.00	94.50	98.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
36							79.20	82.80	86.40	90.00	93.60	97.20	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
37								85.10	88.80	92.50	96.20	99.90	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
38									91.20	95.00	98.80	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
39										97.50	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
40											100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
41												100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00		
42													100.00	100.00	100.00	100.00	100.00	100.00			
43														100.00	100.00	100.00					
44															100.00	100.00					
45																100.00					

TABLE II
GENERAL MEMBERS - TIER I - DEFERRED & OUTGOING RECIPROCITY
SECTION 31676.11
PERCENTAGE OF FINAL COMPENSATION

Years of Service	AGE *NO CHANGE OF PERCENTAGE AFTER AGE 65																			
	46	47	48	49	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	15.67	16.67	17.41	18.41	19.48	20.61	21.82	22.68	23.54	24.40	25.26	26.11
11					13.66	14.45	15.30	16.23	17.24	18.33	19.15	20.25	21.42	22.67	24.00	24.95	25.89	26.84	27.78	28.72
12					14.90	15.77	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	19.18	20.37	21.67	22.63	23.94	25.32	26.79	28.37	29.48	30.60	31.72	32.83	33.95
14					17.39	18.40	19.47	20.65	21.94	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	19.71	20.87	22.13	23.51	25.00	26.12	27.62	29.22	30.91	32.73	34.02	35.31	36.60	37.88	39.17
16					19.87	21.02	22.26	23.60	25.07	26.67	27.86	29.46	31.16	32.97	34.91	36.29	37.66	39.04	40.41	41.78
17					21.11	22.34	23.65	25.08	26.64	28.33	29.60	31.30	33.11	35.03	37.10	38.56	40.01	41.47	42.93	44.39
18					22.36	23.65	25.04	26.55	28.31	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	24.97	26.43	28.03	29.77	31.67	33.08	34.99	37.01	39.16	41.46	43.09	44.72	46.35	47.98	49.62
20					24.84	26.28	27.82	29.50	31.34	33.33	34.82	36.83	38.95	41.22	43.64	45.36	47.08	48.79	50.51	52.23
21					26.08	27.59	29.21	30.98	32.91	35.00	36.56	38.67	40.90	43.28	45.83	47.63	49.43	51.23	53.04	54.84
22					27.32	28.91	30.61	32.45	34.47	36.67	38.31	40.51	42.85	45.34	48.01	49.90	51.78	53.67	55.56	57.45
23					28.57	30.22	31.99	33.93	36.04	38.33	40.05	42.35	44.80	47.40	50.19	52.16	54.14	56.11	58.09	60.06
24					29.81	31.54	33.28	35.40	37.61	40.00	41.79	44.19	46.74	49.46	52.37	54.43	56.49	58.55	60.61	62.67
25					31.05	32.85	34.78	36.88	39.18	41.67	43.53	46.03	48.69	51.52	54.55	56.70	58.85	60.99	63.14	65.28
26					32.29	34.16	36.17	38.35	40.74	43.33	45.27	47.87	50.64	53.58	56.74	58.97	61.20	63.43	65.66	67.89
27					33.53	35.48	37.56	39.83	42.31	45.00	47.01	49.72	52.59	55.64	58.92	61.24	63.55	65.87	68.19	70.51
28					34.78	36.79	38.95	41.30	43.88	46.67	48.75	51.56	54.53	57.70	61.10	63.50	65.91	68.31	70.71	73.12
29					36.02	38.11	40.34	42.78	45.44	48.33	50.49	53.40	56.48	59.76	63.28	65.77	68.26	70.75	73.24	75.72
30	29.78	31.56	33.40	35.28	37.27	39.41	41.73	44.25	47.00	50.00	52.23	55.24	58.43	61.82	65.47	68.04	70.61	73.19	75.78	78.33
31		32.63	34.52	36.46	38.51	40.72	43.12	45.73	48.56	51.67	53.98	57.08	60.38	63.89	67.65	70.31	72.97	75.64	78.30	80.94
32			35.63	37.63	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	78.08	80.83	83.55
33				38.81	41.00	43.35	45.90	48.68	51.69	55.00	57.46	60.76	64.27	68.01	72.01	74.84	77.68	80.52	83.36	86.16
34					42.24	44.66	47.29	50.15	53.26	56.67	59.20	62.61	66.22	70.07	74.19	77.71	80.04	82.96	85.88	88.77
35						45.98	48.68	51.63	54.83	58.33	60.94	64.45	68.17	72.13	76.37	79.38	82.39	84.50	88.41	91.39
36							50.08	53.10	56.39	60.00	62.68	66.29	70.12	74.19	78.55	81.64	84.74	87.84	90.94	93.99
37								54.57	57.96	61.67	64.42	68.13	72.06	76.25	80.73	83.91	87.10	90.28	93.46	96.61
38									59.53	63.33	66.16	69.97	74.01	78.31	82.92	86.18	89.45	92.72	95.99	
39										65.00	67.97	71.81	75.97	80.38	85.10	88.45	91.81	95.16	98.51	
40											69.95	73.65	77.92	82.44	87.28	90.72	94.16	97.60		
41												75.48	79.87	85.50	89.46	92.99	96.51			
42													81.82	86.56	91.64	95.25	98.87			
43														88.62	93.83	97.52				
44															96.01	99.79				
45																100.00				
46																				
47																				
48																				

TABLE III
GENERAL MEMBERS - TIER II - DEFERRED & OUTGOING RECIPROCIY
SECTION 31676.1
PERCENTAGE OF FINAL COMPENSATION

Years of Service	AGE *NO CHANGE OF PERCENTAGE AFTER AGE 65																	
	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
10								14.92	15.63	16.41	17.25	18.16	19.16	19.91	20.91	21.97	23.10	24.32
11								16.41	17.20	18.05	18.97	19.98	21.08	21.90	23.00	24.17	25.41	26.75
12								17.90	18.76	19.69	20.70	21.79	23.00	23.89	25.09	26.37	27.73	29.18
13								19.40	20.32	21.33	22.42	23.61	24.91	25.88	27.18	28.56	30.04	31.61
14								20.89	21.89	22.97	24.15	25.43	26.83	27.87	29.27	30.76	32.35	34.05
15								22.38	23.45	24.61	25.87	27.24	28.75	29.86	31.37	32.96	34.66	36.48
16								23.87	25.01	26.25	27.60	29.06	30.66	31.85	33.46	35.16	36.97	38.91
17								25.36	26.58	27.89	29.32	30.88	32.58	33.84	35.55	37.36	39.28	41.34
18								26.86	28.14	29.53	31.05	32.69	34.50	35.84	37.64	39.55	41.59	43.77
19								28.35	29.70	31.17	32.77	34.51	36.41	37.83	39.73	41.75	43.90	46.21
20								29.84	31.27	32.82	34.50	36.33	38.33	39.82	41.82	43.95	46.21	48.64
21								31.33	32.83	34.46	36.22	38.14	40.25	41.81	43.91	46.15	48.52	51.07
22								32.83	34.40	36.10	37.95	39.96	42.16	43.80	46.00	48.34	50.83	53.50
23								34.32	35.96	37.74	39.67	41.77	44.08	45.79	48.10	50.54	53.14	55.93
24								35.81	37.52	39.38	41.40	43.59	46.00	47.78	50.19	52.74	55.46	58.37
25								37.30	39.09	41.02	43.12	45.41	47.91	49.77	52.28	54.94	57.77	60.80
26								38.80	40.65	42.66	44.85	47.22	49.83	51.77	54.37	57.13	60.08	63.23
27								40.29	42.21	44.30	46.57	49.04	51.75	53.76	56.46	59.33	62.39	65.66
28								41.78	43.78	45.94	48.30	50.86	53.66	55.75	58.55	61.53	64.70	68.10
29								43.27	45.34	47.58	50.02	52.67	55.58	57.74	60.64	63.73	67.01	70.53
30	31.92	33.66	35.45	37.28	39.08	40.90	42.78	44.77	46.91	49.23	51.75	54.49	57.50	59.73	62.74	65.93	69.32	72.96
31		34.78	36.63	38.52	40.38	42.26	44.20	46.26	48.47	50.87	53.47	56.31	59.41	61.72	64.83	68.12	71.63	75.39
32			37.81	39.77	41.68	43.63	45.63	47.75	50.03	52.51	55.20	58.12	61.33	63.71	66.92	70.32	73.94	77.82
33				41.01	42.98	44.99	47.05	49.24	51.60	54.15	56.92	59.94	63.25	65.70	69.01	75.52	76.25	80.26
34					44.29	46.35	48.48	50.73	53.16	55.79	58.65	61.76	65.16	67.69	71.10	74.72	78.56	82.69
35						47.72	49.91	52.23	54.72	57.43	60.37	63.57	67.08	69.69	73.19	76.91	80.87	85.12
36							51.33	53.72	56.29	59.07	62.10	65.39	69.00	71.68	75.28	79.11	83.19	87.55
37								55.21	57.85	60.71	63.82	67.21	70.91	73.67	77.37	81.31	85.50	89.99
38									59.41	62.35	65.55	69.02	72.83	75.66	79.47	83.51	87.81	92.42
39										63.99	67.27	70.84	74.75	77.65	81.56	85.70	90.12	94.85
40											69.00	72.66	76.66	79.64	83.65	87.90	92.43	97.28
41												74.47	78.58	81.63	85.74	90.10	94.74	99.71
42													80.50	83.62	87.83	92.30	97.05	100.00
43														85.62	89.92	94.49	99.36	100.00
44															92.01	96.69	100.00	100.00
45																98.89	100.00	100.00

TABLE IV
 SAFETY MEMBERS - TIER I & II
 SECTION 31664.1
 PERCENTAGE OF FINAL COMPENSATION
 AGE NO CHANGE OF P PERCENTAGE AFTER 50

Years Of Service	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
5										15.00	15.00	15.00	15.00	15.00	15.00
6										18.00	18.00	18.00	18.00	18.00	18.00
7										21.00	21.00	21.00	21.00	21.00	21.00
8										24.00	24.00	24.00	24.00	24.00	24.00
9										27.00	27.00	27.00	27.00	27.00	27.00
10										30.00	30.00	30.00	30.00	30.00	30.00
11										33.00	33.00	33.00	33.00	33.00	33.00
12										36.00	36.00	36.00	36.00	36.00	36.00
13										39.00	39.00	39.00	39.00	39.00	39.00
14										42.00	42.00	42.00	42.00	42.00	42.00
15										45.00	45.00	45.00	45.00	45.00	45.00
16										48.00	48.00	48.00	48.00	48.00	48.00
17										51.00	51.00	51.00	51.00	51.00	51.00
18										54.00	54.00	54.00	54.00	54.00	54.00
19										57.00	57.00	57.00	57.00	57.00	57.00
20	37.55	39.75	42.02	44.38	46.83	49.36	52.07	54.51	57.13	60.00	60.00	60.00	60.00	60.00	60.00
21	39.42	41.74	44.12	46.60	49.17	51.82	54.67	57.24	59.99	63.00	63.00	63.00	63.00	63.00	63.00
22	41.30	43.72	46.23	48.82	51.51	54.29	57.27	59.96	62.84	66.00	66.00	66.00	66.00	66.00	66.00
23	43.18	45.71	48.33	51.04	53.85	56.76	59.88	62.69	65.70	69.00	69.00	69.00	69.00	69.00	69.00
24	45.06	47.70	50.43	53.26	56.20	59.23	62.48	65.41	68.56	72.00	72.00	72.00	72.00	72.00	72.00
25	46.93	49.69	52.53	55.48	58.54	61.69	65.08	68.14	71.41	75.00	75.00	75.00	75.00	75.00	75.00
26	48.81	51.67	54.63	57.70	60.88	64.16	67.69	70.86	74.27	78.00	78.00	78.00	78.00	78.00	78.00
27	50.69	53.66	56.73	59.92	63.22	66.63	70.29	73.59	77.13	81.00	81.00	81.00	81.00	81.00	81.00
28	52.57	55.65	58.83	62.13	65.56	69.10	72.89	76.31	79.98	84.00	84.00	84.00	84.00	84.00	84.00
29	54.44	57.84	60.93	64.35	67.90	71.57	75.50	79.04	82.84	87.00	87.00	87.00	87.00	87.00	87.00
30	56.32	59.62	63.04	66.57	70.24	74.03	78.10	81.78	85.70	90.00	90.00	90.00	90.00	90.00	90.00
31	58.20	61.61	65.14	68.79	72.59	76.50	80.70	84.49	88.55	93.00	93.00	93.00	93.00	93.00	93.00
32	60.08	63.60	67.24	71.01	74.93	78.97	83.31	87.22	91.41	96.00	96.00	96.00	96.00	96.00	96.00
33	61.95	65.59	69.34	73.23	77.27	81.44	85.91	89.94	94.27	99.00	99.00	99.00	99.00	99.00	99.00
34										100.00	100.00	100.00	100.00	100.00	100.00
35										100.00	100.00	100.00	100.00	100.00	100.00
36											100.00	100.00	100.00	100.00	100.00
37												100.00	100.00	100.00	100.00
38													100.00	100.00	100.00
39														100.00	100.00
40															100.00
41															
42															
43															
44															

TABLE V
SAFETY MEMBERS - TIER I & II- DEFERRED & OUTGOING RECIPROCITY
SECTION 31664

PERCENTAGE OF FINAL COMPENSATION

Years of Service	AGE *NO CHANGE OF PERCENTAGE AFTER AGE 55															
	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	
10										20.00	21.03	22.16	23.38	24.67	26.20	
11										22.00	23.14	24.37	25.72	27.14	28.82	
12										24.00	25.24	26.69	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	26.50	28.01	29.58	31.22	32.90	34.71	36.34	38.08	40.00	42.06	44.31	46.77	49.34	52.40	
21		27.82	29.41	31.06	32.78	34.54	36.44	38.15	39.99	42.00	44.17	46.53	49.11	51.81	55.02	
22			30.08	32.54	34.34	36.19	38.18	39.97	41.89	44.00	46.27	48.74	51.44	54.28	57.64	
23				34.02	35.90	37.83	39.91	41.79	43.80	46.00	48.37	50.96	53.78	56.75	60.26	
24					37.46	39.48	41.65	43.60	45.70	48.00	50.48	53.17	56.12	59.21	62.88	
25						41.13	43.39	45.43	47.61	50.00	52.58	55.39	58.46	61.68	65.50	
26							45.13	47.24	49.51	52.00	54.68	57.61	60.80	64.15	68.11	
27								49.06	51.42	54.00	56.79	59.82	63.14	66.61	70.73	
28									53.32	56.00	58.89	62.04	65.48	69.08	73.35	
29										58.00	60.99	64.25	67.81	71.55	75.98	
30										60.00	63.10	66.47	70.15	74.02	78.60	
31										62.00	65.20	68.68	72.49	76.48	81.22	
32										64.00	67.30	70.90	74.83	78.94	83.84	
33										66.00	69.41	73.11	77.15	81.41	86.46	
34										68.00	71.51	75.34	79.49	83.88	89.08	
35											73.61	77.56	81.83	86.34	91.70	
36												79.78	84.17	88.81	94.32	
37													86.50	91.28	96.94	
38														93.75	99.56	
39														96.21	100.00	

Reduction Factors for Retirement Allowances of Members Covered Under Social Security

Age at Retirement	General Member Reduction	Safety Member Reduction
46	\$ 1.158	\$ 1.919
47	1.228	2.025
48	1.299	2.120
49	1.372	2.222
50	1.450	2.333
51	1.530	2.454
52	1.620	2.585
53	1.720	2.728
54	1.830	2.878
55	1.940	3.056
56	2.030	3.056
57	2.150	3.056
58	2.270	3.056
59	2.400	3.056
60	2.550	3.056
61	2.650	3.056
62	2.750	3.056
63	2.850	3.056
64	2.950	3.056
65	3.050	3.056

Multiply the amount opposite your age times your years of service credit. Subtract this amount from your calculation to arrive at your monthly retirement allowance if you are integrated with Social Security.