

How to...

Estimate Your Benefit as a Percentage of Compensation

Use the tables in this booklet to estimate what percentage of highest average compensation you might receive as a retirement benefit from MCERA.

Follow the 5 easy steps on page 1 to estimate the dollar amount of your future monthly retirement benefit.

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Which Table Should I Use?

Each of the compensation percentage tables in this booklet is based on a specific retirement benefit formula (for example, 2% at 55).

Refer to the charts on this page to find the benefit formula, minimum age requirement and highest average compensation period for your employer and tier.

City of San Rafael				
Membership Type	Tier	Formula	Min Age	Final \$ Period
Safety Classic	Tier 1	3% at 55	50	1 yr
Safety Classic	Tier 2	3% at 55	50	3 yr
Safety PEPRAs	Tier 3	2.7% at 57	50	3 yr
General Classic	Tier 1	2.7% at 55	50	1 yr
General Classic	Tier 2	2% at 55	55	3 yr
General PEPRAs	Tier 3	2% at 62	52	3 yr

County of Marin				
Membership Type	Tier	Formula	Min Age	Final \$ Period
Safety Classic	Tier 1a	3% at 55	50	1 yr
Safety Classic	Tier 1b	3% at 50	50	1 yr
Safety Classic	Tier 2a	3% at 55	50	3 yr
Safety Classic	Tier 2b	3% at 50	50	3 yr
Safety PEPRAs	Tier 3	2.7% at 57	50	3 yr
General Classic	Tier 1	2% at 55½	50	1 yr
General Classic	Tier 2	2% at 61¼	50	3 yr
General Classic	Tier 3	2% at 55	50	3 yr
General Classic	Tier 3a	2% at 55	55	3 yr
General Classic	Tier 4	2% at 61¼	55	3 yr
General PEPRAs	Tier 5	2% at 62	52	3 yr

LAFCO				
Membership Type	Tier	Formula	Min Age	Final \$ Period
General Classic	Tier 2	2% at 58½	50	1 yr
General Classic	Tier 3	2% at 55	50	3 yr
General PEPRAs	Tier 4	2% at 62	52	3 yr

Marin City Community Services				
Membership Type	Tier	Formula	Min Age	Final \$ Period
General Classic	Tier 1	2% at 58½	50	1 yr
General PEPRAs	Tier 2	2% at 62	52	3 yr

Marin/Sonoma Mosquito & Vector Control				
Membership Type	Tier	Formula	Min Age	Final \$ Period
General Classic	Tier 1	2% at 55½	50	1 yr
General PEPRAs	Tier 2	2% at 62	52	3 yr

Marin Superior Court				
Membership Type	Tier	Formula	Min Age	Final \$ Period
General Classic	Tier 1	2% at 55½	50	1 yr
General Classic	Tier 2	2% at 61¼	50	3 yr
General Classic	Tier 3	2% at 55	50	3 yr
General Classic	Tier 4	2% at 55	55	3 yr
General PEPRAs	Tier 5	2% at 62	52	3 yr

Novato Fire				
Membership Type	Tier	Formula	Min Age	Final \$ Period
Safety Classic	Tier 1	3% at 50	50	1 yr
Safety Classic	Tier 2	3% at 55	50	1 yr
Safety PEPRAs	Tier 3	2.7% at 57	50	3 yr
General Classic	Tier 1	2% at 55	50	1 yr
General PEPRAs	Tier 2	2% at 62	52	3 yr

Southern Marin Fire				
Membership Type	Tier	Formula	Min Age	Final \$ Period
Safety Classic	Tier 1	3% at 50	50	1 yr
Safety Classic	Tier 2	3% at 55	50	1 yr
Safety Classic	Tier 2a	3% at 55	50	3 yr
Safety PEPRAs	Tier 3	2.7% at 57	50	3 yr
Safety PEPRAs	Tier 3a	2.7% at 57	50	3 yr
General Classic	Tier 1	2.7% at 55	50	1 yr
General PEPRAs	Tier 2	2% at 62	52	3 yr

Tamalpais Community Services				
Membership Type	Tier	Formula	Min Age	Final \$ Period
General Classic	Tier 1	2% at 58½	50	1 yr
General PEPRAs	Tier 2	2% at 62	52	3 yr

5 steps to...

Estimate Your Benefit

This worksheet and the compensation percentage tables on the following pages will help you estimate the retirement allowance you might receive under the “Unmodified” benefit payment option.

Refer to the charts on the left for help with determining your tier’s benefit formula, minimum age requirement, and look-back period of highest average compensation.

Please keep in mind that this is an estimate only. Your actual retirement benefit will be based upon the particulars of your employment history at the time you retire.

You are welcome at any time to contact our office for a benefit estimate, or you can create your own estimate on our website, www.MCERA.org.

		Sample (2% at 55)	You
1	Estimate your highest average compensation. Estimate what your highest average monthly compensation will be during your look-back period.	\$3,695	
2	Determine your retirement age. Note your projected age at retirement.	55	
3	Project your years of service credit. Note the years of service credit you expect to have when you retire.	20	
4	Find your compensation percentage. On the table for your tier’s benefit formula, find the percentage that corresponds to the projected age and years of service credit you entered in Step 2 and Step 3.	40%	
5	Calculate your estimated monthly benefit. Multiply the highest average monthly compensation earnable or pensionable compensation you entered in Step 1 by the percentage you entered in Step 4.	\$3,695 <u>x 40%</u> \$1,478	

All values shown are percentages.

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

All values shown are percentages.

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

All values shown are percentages.

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

All values shown are percentages.

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

All values shown are percentages.

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

All values shown are percentages.

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		

All values shown are percentages.

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	68.13	72.06	76.25	80.74	83.92	87.09	90.27	93.44	96.62		
36		61.67	64.42	68.13	72.06	76.25	80.74	83.92	87.09	90.27	93.44	96.62				
37		63.33	66.16	69.97	74.01	78.31	82.92	86.18	89.45	92.71	95.97	99.23				
38		65.00	67.91	71.81	75.96	80.37	85.10	88.45	91.80	95.15	98.49	100.00				
39		69.65	73.65	77.91	82.43	87.29	90.72	94.15	97.59	100.00						
40			75.49	79.85	84.49	89.47	92.99	96.51	100.00							
41				81.80	86.55	91.65	95.26	98.86								
42					88.62	93.83	97.52	100.00								
43						96.02	99.79									
44																
45																

All values shown are percentages.

2% at 62

Years of Service	Age															
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67+
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		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			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				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					58.50	62.40	66.30	70.20	74.10	78.00	81.90	85.80	89.70	93.60	97.50	
40						64.00	68.00	72.00	76.00	80.00	84.00	88.00	92.00	96.00	100.00	

All values shown are percentages.

2.7% at 57

Years of Service	Age							
	50	51	52	53	54	55	56	57+
5	10.00	10.50	11.00	11.50	12.00	12.50	13.00	13.50
6	12.00	12.60	13.20	13.80	14.40	15.00	15.60	16.20
7	14.00	14.70	15.40	16.10	16.80	17.50	18.20	18.90
8	16.00	16.80	17.60	18.40	19.20	20.00	20.80	21.60
9	18.00	18.90	19.80	20.70	21.60	22.50	23.40	24.30
10	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00
11	22.00	23.10	24.20	25.30	26.40	27.50	28.60	29.70
12	24.00	25.20	26.40	27.60	28.80	30.00	31.20	32.40
13	26.00	27.30	28.60	29.90	31.20	32.50	33.80	35.10
14	28.00	29.40	30.80	32.20	33.60	35.00	36.40	37.80
15	30.00	31.50	33.00	34.50	36.00	37.50	39.00	40.50
16	32.00	33.60	35.20	36.80	38.40	40.00	41.60	43.20
17	34.00	35.70	37.40	39.10	40.80	42.50	44.20	45.90
18	36.00	37.80	39.60	41.40	43.20	45.00	46.80	48.60
19	38.00	39.90	41.80	43.70	45.60	47.50	49.40	51.30
20	40.00	42.00	44.00	46.00	48.00	50.00	52.00	54.00
21	42.00	44.10	46.20	48.30	50.40	52.50	54.60	56.70
22	44.00	46.20	48.40	50.60	52.80	55.00	57.20	59.40
23	46.00	48.30	50.60	52.90	55.20	57.50	59.80	62.10
24	48.00	50.40	52.80	55.20	57.60	60.00	62.40	64.80
25	50.00	52.50	55.00	57.50	60.00	62.50	65.00	67.50
26	52.00	54.60	57.20	59.80	62.40	65.00	67.60	70.20
27	54.00	56.70	59.40	62.10	64.80	67.50	70.20	72.90
28	56.00	58.80	61.60	64.40	67.20	70.00	72.80	75.60
29	58.00	60.90	63.80	66.70	69.60	72.50	75.40	78.30
30	60.00	63.00	66.00	69.00	72.00	75.00	78.00	81.00
31	62.00	65.10	68.20	71.30	74.40	77.50	80.60	83.70
32	64.00	67.20	70.40	73.60	76.80	80.00	83.20	86.40
33		69.30	72.60	75.90	79.20	82.50	85.80	89.10
34			74.80	78.20	81.60	85.00	88.40	91.80
35				80.50	84.00	87.50	91.00	94.50
36					86.40	90.00	93.60	97.20
37						92.50	96.20	99.90
38							98.80	100.00
39								100.00
40								100.00

Additional Ways to Estimate Your Benefit

Annual Benefit Statements

Every active, deferred and reciprocal member receives a customized Annual Benefit Statement, typically every fall. These statements include up to three retirement estimates for future dates based on your personal information.

Online Estimates

Members with retirement dates more than two years in the future are strongly encouraged to use the Retirement Benefit Estimator on our website. By using this tool you can personalize your estimate to reflect anticipated increases in compensation and add sick leave conversion credit (if applicable) to your total service time. The results are instantaneous and, assuming the variables you have entered are accurate, should yield an estimate that is very close to your actual future benefit if you chose the “unmodified” payment option.

Custom Estimates from MCERA Staff

Individuals with periods of part time service, those who have had periods of leave without pay, and those with retirement dates less than two years in the future may require a custom estimate from MCERA staff. Custom benefit estimates are based upon your current compensation only and do not include additional wage increases or credit for sick leave accruals, if available from your employer. As a result, custom estimates may not be representative of the future benefit that you may actually be entitled to at the time of your retirement.

*Want
to learn
more?*

Other MCERA Publications:

Classic Member Handbook

PEPRA Member Handbook

Preparing for Retirement Handbook

Understanding Retirement

Your Options Upon Terminating Employment

Post-retirement Medical Benefit Plans

How to...

Estimate Your Benefit as a Percentage of Compensation

Contact us:



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www.MCERA.org