

mcera



# Preparing for Retirement

Handbook for Members within  
Three Years of Retirement

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## Voicemail:

MCERA's voicemail system is available 24 hours a day. You can leave a message in the general mailbox and it will be forwarded to the correct person for a response. Please remember to leave your name and telephone number.

## Information:

General information questions often can be answered at the time of your call. Specific questions about your personal account, or assistance with more complex subjects, may require research. MCERA staff will answer your queries as soon as possible.

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## Legal Notice

This handbook is intended to provide members with general information about the service retirement process with the Marin County Employees' Retirement Association (MCERA), but it does not describe every plan provision in detail. Every effort has been made to ensure the timeliness and accuracy of the information offered; however, you should not rely solely on the information contained herein.

MCERA is governed by the County Employees' Retirement Law of 1937 (CERL, Government Code Section 31450 et. seq.) as adopted by the Marin County Board of Supervisors and implemented by the MCERA Retirement Board. The laws governing public retirement systems are complex. No statement in this handbook is a legally binding interpretation, enlargement, or amendment of the provisions in the CERL or MCERA's bylaws and policies. If conflict arises between this handbook and the CERL, the decision will be based on the CERL, Board policies, Board resolutions, and other governing law, and not on information contained in this handbook.

The information presented in this handbook should not be construed as legal advice or as a legal opinion on specific facts. For legal advice regarding specific facts, consult an attorney knowledgeable in retirement law matters.

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## About This Handbook

This handbook provides useful information to help you as you prepare for service retirement.

In support of our mission to provide superior service to our members, MCERA is committed to informing you about your retirement benefits so that you have the resources you need to make decisions that are right for you.

We want you to retire with a sense of confidence. Please read through this handbook carefully and contact us if you don't understand something or need clarification.

# Introduction

## Retirement Planning is Important

Educating yourself beforehand is the key to making good retirement decisions. This handbook is intended to provide you with information to help you complete your Service Retirement Application and guide you through the service retirement process. Our staff is here to assist you as well.

Once you've made the decision to retire, we want you to do so with a sense of confidence. Please contact us if you have questions about any part of the retirement process, including how to complete the retirement application, which documents you may need to submit, or how to choose the benefit payment option that best suits your needs.

While we recommend planning for your retirement at least a year in advance, you should submit your application to MCERA no more than 60 days prior to your retirement date.

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Retirement applications should be submitted as soon as possible but no sooner than 60 days before your effective date of retirement.

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## Service Retirement Application

The Service Retirement Application serves as your retirement contract and is the main document you will need to apply for MCERA retirement. Your application must be signed in the presence of MCERA staff. If you are unable to visit our office, the document can be submitted by mail but your signature must be notarized.

You cannot change your retirement benefit payment option election or your designated beneficiary (except in very limited circumstances) after you receive your first retirement benefit payment. Therefore, it is very important that you fully understand what each payment option means to you and to those who will receive benefits after your death.

An application may be withdrawn, or the date of retirement changed, by submitting a written request to MCERA prior to the effective date of retirement. A withdrawal of your retirement application or a change in your retirement date will not automatically reinstate your status as an employee. This is a separate issue between you and your employer and the outcome will have no effect on your eligibility to receive retirement benefits.

Based on your particular situation you may need to provide some additional documents (see page 9 for more information). After you submit your Service Retirement Application and supporting documentation you will receive an acknowledgement letter letting you know we have begun processing your request. We will notify you if we have questions or need more information.

# Service Retirement Application Process

## 1. Read This Handbook

The information in this handbook will assist you as you prepare for service retirement by helping you select a retirement date, identify additional required documents, select a benefit payment option and complete your Service Retirement Application. Useful information on cost of living adjustments and working after retirement is also included.

## 2. Contact Your Deferred Compensation Provider

Your deferred compensation plan (if applicable) is administered by a separate entity from MCERA and may not need to be distributed upon your retirement. Be sure to contact the appropriate representative when you choose to retire.

## 3. Contact Social Security

Most MCERA members do not participate in Social Security during their MCERA-covered employment. However, many have had jobs covered by Social Security elsewhere before coming to work for an MCERA plan sponsor. Be sure to contact Social Security, if eligible, when you wish to begin receiving benefits.

## 4. Select a Retirement Date

Take your age, future cost of living adjustments, health insurance coverage, reciprocity and service purchases into consideration when selecting your retirement date. See page 4 for more information.

## 5. Gather All Supporting Documents

MCERA will need original birth certificates for your beneficiaries (or, if applicable, your trust agreement), as well as your original marriage/ domestic partnership evidence. Our staff will make photocopies of these documents and return the originals to you. If you haven't already, you will need to provide divorce documentation if you divorced or dissolved a domestic partnership during your MCERA membership. See page 9 for more information.

## 6. Complete the Service Retirement Application

Please contact our office if you have questions, to request a retirement benefit estimate or a Service Retirement Application.

## 7. Return Your Completed Application and Supporting Documents to MCERA

Retirement applications should be filed as soon as possible but no sooner than 60 days before your planned retirement date. The completed application must be signed in the presence of MCERA staff. If you are unable to visit our office the document can be submitted by mail but your signature must be notarized.

If you have any questions about the paperwork please call us or stop by. Our staff will review your application and work with you to complete it before submission.

# Selecting a Retirement Date

## Age Factors

Your retirement benefit generally increases as you age. Your age is converted to a factor used to calculate your retirement allowance. The factor determines what percentage of your highest average compensation we will use in the calculation. The age factor increases incrementally each quarter-year increase in your retirement age, up to a maximum age as determined by the benefit formula associated with your tier.

For example, if you are a County of Marin Tier 3 General member (2% at 55), age 59, and plan to retire this year, you may want to make sure that your effective date of retirement is on or after the date you would turn 59, 59  $\frac{1}{4}$ , 59  $\frac{1}{2}$ , etc.

County of Marin General Tier 3 (2% at 55) age factors start at 1.43% at age 50, increase every quarter-year to 2% at age 55, and reach the maximum factor of 2.4% at age 63.

County of Marin Safety Tier 2b (3% at 50) age factors start at 1.8% at age 41, increase every quarter-year to 2.3% at age 45, and reach the maximum factor of 3% at age 50.

Once you reach the age factor cap for your tier you no longer benefit from quarter-year age factor increases. The table below shows the age factor caps for the various benefit formulas.

Formula	Age Cap
<b>Safety</b>	
3% at 50	50
3% at 55	55
<b>General</b>	
2% at 55½	62
2% at 61¼	65
2% at 55	63
2.7% at 55	55
2% at 58½	65

## Reciprocity

If you have established reciprocity with another California public employer, you must submit a separate retirement application to each system using the same effective date of retirement. This is important because if the effective dates of retirement are not the same, you will break reciprocity and your service credit and compensation will not be linked.

Please keep in mind that different retirement systems may have different highest average compensation look back periods. Your highest average compensation is used with all systems with established reciprocity, and benefits are paid separately by each system based on the length of credited service with each system. For example, if you had six years of service with the County of Alameda and four years of reciprocal service with the County of Marin, you will receive one benefit payment from Alameda based on six years of service, and a separate payment from Marin based on four years.

If you are retiring from two MCERA agencies your beneficiary(ies) and benefit payment option will be effective for both agencies. However, your MCERA option election does not apply to your retirement from non-MCERA agencies. This means that if you retire from the City of San Rafael and the County of Marin, your payment option (Unmodified, Option 1, etc.) will apply to both agencies. If you retire from the County of Marin and the County of Alameda, you must choose payment options from each agency separately.

MCERA will contact your reciprocal employers of which it has notice to verify your last day of employment and highest compensation. If you have not already established reciprocity please contact us as soon as possible.

## Service Purchases

Service purchase payments must be completed prior to your effective date of retirement to receive full credit for the purchase. If you have initiated a redeposit of previously withdrawn contributions or a service buyback, make sure that all payments are received by MCERA prior to your effective date of retirement.

## Health Coverage

Continuous health coverage is required in order for you to be eligible for retiree medical benefits, if available from your final employer. This is important when selecting your retirement date because your effective date of retiree health coverage is the first of the month after you retire. Your regular employee medical coverage is active for two weeks after your last pay period (not pay date). Selecting a retirement date toward the end of the month can eliminate the possibility of a gap in your medical coverage. If your active employee coverage ends prior to the effective date of your retiree coverage, you must apply for COBRA to fill the gap.

## Cost of Living Adjustment (COLA)

Members who are retired on or before March 31 of each year may receive an annual cost of living adjustment (COLA) with the retirement allowance paid at the end of April. The COLA is determined annually based on changes in the Urban Consumer Price Index (UCPI) for the San Francisco-Oakland-San Jose Bay Area. See page 13 for more information on COLAs.

# Benefit Payment Options

In addition to age, service credit and highest average compensation, the amount of your retirement benefit is also affected by the benefit payment option you elect at the time of your retirement. The payment option determines the benefit that will be paid to you for your lifetime as well as any benefit that will continue to be paid to your survivor after your death. When you receive your retirement benefit estimate, review the amounts under each benefit option closely so that you can choose the one that best meets your needs and objectives. Your election cannot be changed once you receive your first payment.

## Unmodified Benefit

The Unmodified benefit is the highest allowance possible. When you die after retiring and provided you were married/registered for at least one year at the time you retired, your surviving spouse/registered domestic partner will receive a lifetime benefit equal to 60% of the benefit you were receiving upon your death. If you marry/partner after you are retired, you must be married/registered for at least two years prior to your death and your spouse/partner must be at least age 55 at the time of your death to be considered eligible for the 60% continuance.

If there is no spouse/registered domestic partner and there are unmarried minor children under age 18, or to the age of 22 if in school full time and not married, there is a 60% continuance available as long as they remain eligible.

If you choose the Unmodified benefit and do not have an eligible spouse/partner or minor child to receive the survivor's continuance at the time of your death, any remaining balance in your member contribution account will be paid as a one-time lump-sum payment to the beneficiary you have designated.

## Option 1: Cash Refund Annuity

This option provides that after your death a lump sum payment of your remaining member contributions will be paid to any beneficiary you choose. How much remains of your member contributions will be determined by how long you had been retired. Each month when you receive your retirement benefit, a portion of it comes from your contributions. Therefore, the amount of your contributions available to a beneficiary after your death gets smaller each month. This option does not provide a continuance to your named beneficiary.

## Option 2: 100% Joint and Survivor Continuance

This option allows you to reduce the amount of the benefit you receive during retirement in order to provide the same benefit to a beneficiary of your choice following your death. Under this option the amount paid after your death will be 100% of the amount paid to you during retirement. The amount of the benefit reduction is based on the life expectancies of you and your designated beneficiary and may be sharply reduced if your beneficiary is much younger than you are.

If you elect this option, you can only change your beneficiary after retirement if your beneficiary predeceases you. However, your retirement benefit will not be adjusted based on the new beneficiary's age, and the newly named beneficiary will receive a lump sum refund of your remaining member contributions.



### **Option 3: 50% Joint and Survivor Continuance**

This option allows you to reduce the amount of the benefit you receive during retirement in order to provide a continuance to a beneficiary of your choice following your death. Under this option the amount paid after your death will be of 50% of the amount paid to you during retirement. The amount of the benefit reduction is based on the life expectancies of you and your designated beneficiary and may be sharply reduced if your beneficiary is much younger than you are.

If you elect this option, you can only change your beneficiary after retirement if your beneficiary predeceases you. However, your retirement benefit will not be adjusted based on the new beneficiary's age, and the newly named beneficiary will receive a lump sum refund of your remaining member contributions.

### **Option 4: Multiple Beneficiaries**

This option allows you to reduce the amount of the benefit you receive during retirement in order to provide a continuance to more than one beneficiary upon your death. Under this option you may assign the percent of continuance to each beneficiary. The amount of the benefit reduction is based on the life expectancies of you and your designated beneficiaries.

This option will need to be calculated by MCERA's actuary and there may be costs associated with the calculation. Please contact our office if you would like an estimate for this benefit payment option.

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Named beneficiaries can be anyone you choose and need not be a natural person. For example, you may name an organization or a trust. However, organizations and trusts may not receive a continuance, only a refund of remaining contributions.

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# Limits to Benefits

## 100% Maximum

MCERA will pay a retirement benefit amount up to but no greater than 100% of your highest average compensation.

## Internal Revenue Code Limits

Internal Revenue Code (IRC) regulations place a limit on the amount of pension benefits you can receive. Under IRC Section 415(b), you generally may not receive more than \$215,000 annually (effective January 1, 2017) and the amount is adjusted based on your retirement age. Some safety members are not impacted by the adjusted limits of IRC Section 415(b).

MCERA will notify you at the time of your retirement if your benefit is affected by the IRC limit.

# Additional Required Documents

Providing MCERA with the necessary documents will help ensure timely payment of death benefits. The following documents are required to complete the service retirement application process. In each case you must provide the original document. MCERA staff will make photocopies and return the original to you.

## Every Member

Submit your beneficiary(ies) birth date evidence. Acceptable documents include:

- Birth certificate
- Passport
- Valid California driver's license or identification card

If you choose to designate a trust as beneficiary please submit the trust agreement.

## Members with Spouses or Domestic Partners

Submit a your government issued marriage license or state-registered domestic partnership certificate if you are married or partnered at the time of your retirement.

## Members Separated from Spouses or Domestic Partners

Submit a your judgment of dissolution of marriage and court filed property settlement agreement if you divorced or dissolved a domestic partnership during your MCERA membership and have not already done so.

For more information on divorce or domestic partnership dissolution and the documentation MCERA requires, please see the Dividing Community Property fact sheet available on MCERA's website ([www.mcera.org](http://www.mcera.org)) or upon request.

# Payment of Your Monthly Allowance

## Your First Payment

MCERA's goal is to ensure that new retirees receive their first payment by the end of the month following their effective date of retirement. Retirement benefits are paid once a month on the last business day of the month and the monthly deposit confirmation is mailed to you.

## Direct Deposit

Direct deposit electronically transfers your retirement benefit allowance directly into your checking or savings account, reduces the risk of loss, theft, or forgery and gives you immediate access to your benefits. Funds are available in your account on the last business day of the month and a deposit confirmation is sent to your address on file. Be sure to complete Section 5 of the Service Retirement Application and provide MCERA with a voided check.

## Deductions

You may authorize deductions from your retirement allowance for federal and California state income tax, health or dental insurance under your employer-provided plan, dues for membership in retiree associations, or voluntary deductions from the Marin County Federal Credit Union. Complete the required forms with the appropriate organization and MCERA will be notified how much to deduct per month.

## Taxes

At retirement, we will provide you with the breakdown of pre-and post-tax contributions you made during your membership. Post-tax contributions have already been taxed and therefore are exempt from federal and state taxation when received.

Complete Section 9 of the Service Retirement Application to specify your tax withholding election(s). Tax withholding is optional for retirees and you may change your withholding at any time.

While MCERA can provide you with information on some tax laws you need to be aware of, you may wish to consult with the Internal Revenue Service, California State Franchise Tax Board, or your tax advisor regarding the taxability of your retirement allowance.

### *Tax Withholding Election*

Your tax withholding election provides MCERA with instructions on how you would like us to withhold taxes from your monthly benefit payments. MCERA retirees whose benefits are taxable have the following withholding choices:

- To have no taxes withheld;
- To have taxes withheld according to the tax tables, based on marital status and number of allowances;
- To have a specific dollar amount withheld (CA State only); or
- To have an additional specific dollar amount withheld (Federal and CA State).

If you choose one of the tax tables, taxes will not be withheld unless your gross benefit payment exceeds the minimum amount listed on the tax table for your filing status (i.e., single, married, number of dependents, etc.).

## ***1099-R Annual Tax Reporting Statement***

Each January, you will receive a 1099-R form containing information on your MCERA income from the previous calendar year. Box 1 on the 1099-R form labeled “Gross Distribution” contains the total amount of benefits paid to you. This is normally the accumulated annual gross amount of the payments you received dated January 1 through December 31. Box 2a labeled “Taxable Amount” contains the amount of your gross payments that is taxable income. This is the amount that you will report as income on your personal income tax return.

## ***California State Tax Considerations***

Since federal legislation prohibits states from taxing the pension income of non-residents, if you reside outside the state California State taxes will not be withheld from your MCERA benefit without your authorization. While your MCERA benefit is still a California source income, there is no California source tax for qualified non-residents.

If you have questions about your California residency status or your California State taxes, contact the California Franchise Tax Board (or visit their website at [www.ftb.ca.gov](http://www.ftb.ca.gov)) or a tax advisor.

# Retiree Medical Benefits

## **VSP Vision Care**

The State Association of County Retirement Systems (SACRS), of which MCERA is a member, sponsors a vision insurance plan for retirees through VSP Vision Care. The vision care plan is voluntary and separate from any plans that may be offered by your employer and is not covered by any employer-provided subsidy you may receive.

## **Employer-provided Medical Plans**

Your employer determines your eligibility for non-pension benefits in retirement such as healthcare insurance. MCERA will contact your employer at the time of your retirement to determine eligibility, coverage rules and limitations.

Please refer to the Post-retirement Medical Benefits Booklet specific to your employer for more information on retiree medical plans. The booklets are available on our website or upon request.

# Cost of Living Adjustments

## April COLA

Members who are retired on or before March 31 of each year may receive an annual cost of living adjustment (COLA) with the retirement allowance paid at the end of April. The COLA is calculated as required in the California Government Code based on changes in the Urban Consumer Price Index (UCPI) for the San Francisco-Oakland-San Jose Bay Area, as published by the U.S. Bureau of Labor Statistics. The UCPIs for the two prior calendar years are averaged and rounded to the nearest one-half percent.

MCERA retirement tiers have maximum COLAs of 2%, 3%, or 4%. The actual amount of your COLA will depend on two factors: your retirement tier, and your date of retirement.

## April COLA Bank

If your maximum allowable COLA is less than the increase in the UCPI, we “bank” the difference for possible use in a future year. If the change in the UCPI is less than your maximum allowable COLA, we will make a withdrawal from your bank, if available, to bring your increase up to the maximum allowable for your tier. If no withdrawal is available you will receive the minimum increase.

The table below illustrates how a member’s COLA bank can change from year to year using the example of a maximum allowable COLA of 3%.

## April COLA Bank Sample

Maximum Allowable COLA: 3.0%				
Year	CPI	Applied	Banked (Withdrawn)	Bank Total
2001	2.0%	2.0%	0.0%	0.0%
2002	3.5%	3.0%	0.5%	0.5%
2003	3.5%	3.0%	0.5%	1.0%
2004	2.0%	3.0%	(1.0%)	0.0%
2005	1.5%	1.5%	0.0%	0.0%

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Cost of living adjustments can be both positive and negative. However, your retirement allowance will never fall below the benefit you received when you retired.

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# Working after Retirement

## Working for MCERA Employers

As an MCERA member receiving a service retirement, you may work for an MCERA participating employer without affecting your monthly retirement benefit by following the requirements described below.

### *180-day Break in Service*

To be able to continue receiving a monthly retirement allowance, General members must have a 180-day break in service following retirement before returning to work for an MCERA employer. A General member can return to work before the end of 180 days only if their appointment is necessary to prevent work stoppage in an emergency and is approved by the employer's governing body, such as the County Board of Supervisors, in a public meeting.

Safety members are generally exempt from the 180-day separation requirement if they are returning to work in a Safety position; however, any employee, General or Safety, who accepts a golden handshake or other incentives to retire must have a 180-day break in order to receive their retirement allowance while working, regardless of their membership classification.

### *960 Hour Limit*

Retirees may continue to receive their retirement benefit if their work is limited to 960 total hours in one or more appointed positions for all employers participating in MCERA during a fiscal year (July 1 to June 30). Work beyond 960 hours will result in the suspension of your monthly benefit.

### *Normal Retirement Age*

Anyone who retires younger than normal retirement age (59 for General members, 50 for Safety) is required to take a minimum break in service of 90-days before returning to work as a retiree, even to prevent stoppage of work in an emergency.

### *Unemployment Insurance*

A retiree who receives unemployment insurance arising out of prior employment with the same employer may not be employed in any public employment capacity for a period of 12 months after the last day of employment.

### *Reinstatement from Retirement*

If you are considering returning to permanent employment with an MCERA employer to earn additional service credit toward a subsequent retirement, please contact our office. Before you make the decision to reinstate you may wish to contact your prospective employer to discuss any potential impacts on your healthcare coverage or subsidy.



## Working for Non-MCERA Employers

After your service retirement you may work in any occupation or employment for an employer other than one of MCERA's participating employers and there is no impact on your MCERA retirement benefit.

If you are receiving a pension from another governmental plan, such as CalPERS or Social Security, please contact the administrator of that plan for details on how working after retirement may affect your situation.

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Prior to returning to work for an MCERA participating employer, be sure to complete a Certification of Compliance for Post-retirement Employment Form.

Separate forms for General and Safety retirees are posted on our website.

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# Social Security

Most MCERA members do not participate in Social Security during their MCERA-covered employment. However, many have had jobs covered by Social Security elsewhere before coming to work for an MCERA plan sponsor, or may pay Social Security taxes in another job after retiring. If your service with MCERA or another government pension plan was not covered by Social Security, the pension you receive from MCERA (or other public plan) could reduce your Social Security benefits.

Social Security has two special provisions which may affect MCERA members. One, the Windfall Elimination Provision (WEP), applies to public employees who also have enough credits to qualify for Social Security benefits on their own account number. The other, the Government Pension Offset (GPO), applies to public employees when claiming benefits on a spouse's Social Security account number.

## Windfall Elimination Provision (WEP)

The WEP affects how the amount of your Social Security retirement or Social Security disability benefit is calculated. A modified formula is used to calculate your Social Security benefit amount, resulting in a lower Social Security benefit than you would otherwise receive. The WEP primarily affects you if you earned a pension in any job where you did not pay Social Security taxes and you also worked in other jobs long enough to qualify for a Social Security retirement or Social Security disability benefit.

## Government Pension Offset (GPO)

The GPO applies only if you are eligible for Social Security benefits as a spouse. The GPO reduces or eliminates Social Security spousal and survivor benefits for those who collect pension from jobs that were not covered by Social Security. If this is your situation and you expect to receive a Social Security spousal benefit upon retirement, that benefit will be reduced by two-thirds of your government pension. In some cases, this could eliminate your Social Security spousal benefit altogether.

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Fact sheets on the WEP and GPO are available at the website for Social Security, [www.ssa.gov](http://www.ssa.gov).

WEP: Publication No. 05-10045

GPO: Publication No. 05-10007

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# Marin County Association of Retired Employees

## About MCARE

The Marin County Association of Retired Employees (MCARE) is a not-for-profit independent organization that represents MCERA retirees. MCARE provides education and information to their members, advises of legislation and policy affecting retirees, publishes a monthly newsletter and coordinates group events. MCARE is not affiliated with MCERA and all inquiries should be directed to their association through the contact information noted below.

## Eligibility

Anyone who receives a monthly retirement benefit from MCERA is eligible to become an MCARE member. You must contact MCARE directly for the enrollment application or additional information.

## Membership Dues

Membership dues are \$2 per month. Upon establishing MCARE membership, dues will be deducted from your monthly retirement benefit payment.

## Contact MCARE

### *Postal Address*

MCARE  
PO Box 4203  
San Rafael, CA 94913

### *Web*

[www.mcareinfo.org](http://www.mcareinfo.org)

# Service Retirement Checklist

***Read through this handbook***

Read this handbook carefully and contact MCERA with your questions.

***Contact your deferred compensation provider***

Your deferred compensation plan (if applicable) is a separate entity from MCERA. Be sure to contact the appropriate representative when you choose to retire.

***Contact Social Security***

Be sure to contact Social Security, if eligible, when you wish to begin receiving benefits.

***Inquire about post-retirement medical benefits***

You may contact your employer, MCERA staff, or refer to the Post-retirement Medical Benefits booklet specific to your employer for more information on retiree medical benefits. The booklets are available on MCERA's website ([www.mcera.org](http://www.mcera.org)) or upon request.

***Complete the Service Retirement Application***

Ensure that all sections of the Service Retirement Application are complete. If you are unable to sign the application in the presence of MCERA staff, you may submit it by mail but your signature must be notarized.

***Gather supporting documentation***

MCERA will need original copies of birth certificates for your beneficiaries (or a photocopy of the trust agreement if you have designated a trust), marriage/domestic partnership evidence if you have a spouse/partner eligible for a continuance, or documentation of dissolution of marriage/partnership if you were married/partnered during your MCERA membership.

***Return your completed application and supporting documentation to MCERA***

Retirement applications should be submitted as soon as possible but no sooner than 60 days prior to your retirement date.

# Retirement Benefits as a Percentage of Compensation

The tables on the following pages can help you estimate your retirement benefit under the Unmodified benefit payment option (see page 6 for more information on benefit payment options).

Each of the tables is based on a specific retirement benefit formula; for example, 2% at 55. Refer to the tables below to determine which benefit formula is associated with your retirement tier.

The tables show what percentage of your highest average compensation you can expect to receive if you retire with at a certain age with a certain amount of service credit.

City of San Rafael		
Membership Type	Tier	Formula
Safety Classic	Tier 1	3% at 55
Safety Classic	Tier 2	3% at 55
Safety PEPR	Tier 3	2.7% at 57
General Classic	Tier 1	2.7% at 55
General Classic	Tier 2	2% at 55
General PEPR	Tier 3	2% at 62

LAFCO		
Membership Type	Tier	Formula
General Classic	Tier 2	2% at 58½
General Classic	Tier 3	2% at 55
General PEPR	Tier 4	2% at 62

Novato Fire		
Membership Type	Tier	Formula
Safety Classic	Tier 1	3% at 50
Safety Classic	Tier 2	3% at 55
Safety PEPR	Tier 3	2.7% at 57
General Classic	Tier 1	2% at 55
General PEPR	Tier 2	2% at 62
General PEPR	Tier 2A	2% at 62

County of Marin		
Membership Type	Tier	Formula
Safety Classic	Tier 1a	3% at 55
Safety Classic	Tier 1b	3% at 50
Safety Classic	Tier 2a	3% at 55
Safety Classic	Tier 2b	3% at 50
Safety PEPR	Tier 3	2.7% at 57
General Classic	Tier 1	2% at 55½
General Classic	Tier 2	2% at 61¼
General Classic	Tier 3	2% at 55
General Classic	Tier 3a	2% at 55
General Classic	Tier 4	2% at 61¼
General PEPR	Tier 5	2% at 62

Marin City Community Services		
Membership Type	Tier	Formula
General Classic	Tier 1	2% at 58½
General PEPR	Tier 2	2% at 62

Southern Marin Fire		
Membership Type	Tier	Formula
Safety Classic	Tier 1	3% at 50
Safety Classic	Tier 2	3% at 55
Safety Classic	Tier 2a	3% at 55
Safety PEPR	Tier 3	2.7% at 57
Safety PEPR	Tier 3a	2.7% at 57
General Classic	Tier 1	2.7% at 55
General PEPR	Tier 2	2% at 62

Marin/Sonoma Mosquito & Vector Control		
Membership Type	Tier	Formula
General Classic	Tier 1	2% at 55½
General PEPR	Tier 2	2% at 62

Marin Superior Court		
Membership Type	Tier	Formula
General Classic	Tier 1	2% at 55½
General Classic	Tier 2	2% at 61¼
General Classic	Tier 3	2% at 55
General Classic	Tier 4	2% at 55
General PEPR	Tier 5	2% at 62

Tamalpais Community Services		
Membership Type	Tier	Formula
General Classic	Tier 1	2% at 58½
General PEPR	Tier 2	2% at 62

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 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	





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## **Preparing for Retirement**

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