

Tier 1 General Member

Ballpark % of Highest Salary in Retirement

		Age at Retirement												
		50	51	52	53	54	55	56	57	58	59	60	61	62+
Years of Service Credit	5	6.68%	7.06%	7.45%	7.88%	8.35%	8.85%	9.40%	10.00%	10.45%	11.05%	11.69%	12.37%	13.09%
	6	8.02%	8.47%	8.94%	9.46%	10.02%	10.62%	11.28%	12.00%	12.54%	13.26%	14.02%	14.84%	15.71%
	7	9.35%	9.88%	10.44%	11.03%	11.68%	12.39%	13.16%	14.00%	14.63%	15.47%	16.36%	17.31%	18.33%
	8	10.69%	11.29%	11.93%	12.61%	13.35%	14.16%	15.04%	16.00%	16.72%	17.68%	18.70%	19.78%	20.95%
	9	12.03%	12.70%	13.42%	14.19%	15.02%	15.93%	16.92%	18.00%	18.80%	19.89%	21.03%	22.26%	23.57%
	10	13.36%	14.11%	14.91%	15.76%	16.69%	17.70%	18.80%	20.00%	20.89%	22.10%	23.37%	24.73%	26.19%
	11	14.70%	15.52%	16.40%	17.34%	18.36%	19.47%	20.68%	22.00%	22.98%	24.31%	25.71%	27.20%	28.80%
	12	16.03%	16.93%	17.89%	18.92%	20.03%	21.24%	22.56%	24.00%	25.07%	26.52%	28.05%	29.68%	31.42%
	13	17.37%	18.35%	19.38%	20.49%	21.70%	23.01%	24.44%	26.00%	27.16%	28.72%	30.38%	32.15%	34.04%
	14	18.71%	19.76%	20.87%	22.07%	23.37%	24.78%	26.32%	28.00%	29.25%	30.93%	32.72%	34.62%	36.66%
	15	20.04%	21.17%	22.36%	23.65%	25.04%	26.55%	28.20%	30.00%	31.34%	33.14%	35.06%	37.10%	39.28%
	16	21.38%	22.58%	23.85%	25.22%	26.71%	28.32%	30.08%	32.00%	33.43%	35.35%	37.40%	39.57%	41.90%
	17	22.72%	23.99%	25.34%	26.80%	28.38%	30.09%	31.96%	34.00%	35.52%	37.56%	39.73%	42.04%	44.52%
	18	24.05%	25.40%	26.83%	28.38%	30.05%	31.86%	33.84%	36.00%	37.61%	39.77%	42.07%	44.51%	47.13%
	19	25.39%	26.81%	28.33%	29.95%	31.71%	33.63%	35.72%	38.00%	39.70%	41.98%	44.41%	46.99%	49.75%
	20	26.72%	28.22%	29.82%	31.53%	33.38%	35.40%	37.60%	40.00%	41.79%	44.19%	46.74%	49.46%	52.37%
	21	28.06%	29.64%	31.31%	33.10%	35.05%	37.17%	39.48%	42.00%	43.88%	46.40%	49.08%	51.93%	54.99%
	22	29.40%	31.05%	32.80%	34.68%	36.72%	38.94%	41.36%	44.00%	45.97%	48.61%	51.42%	54.41%	57.61%
	23	30.73%	32.46%	34.29%	36.26%	38.39%	40.71%	43.24%	46.00%	48.06%	50.82%	53.76%	56.88%	60.23%
	24	32.07%	33.87%	35.78%	37.83%	40.06%	42.48%	45.12%	48.00%	50.15%	53.03%	56.09%	59.35%	62.85%
	25	33.41%	35.28%	37.27%	39.41%	41.73%	44.25%	47.00%	50.00%	52.24%	55.24%	58.43%	61.83%	65.47%
	26	34.74%	36.69%	38.76%	40.99%	43.40%	46.02%	48.87%	52.00%	54.32%	57.45%	60.77%	64.30%	68.08%
	27	36.08%	38.10%	40.25%	42.56%	45.07%	47.79%	50.75%	54.00%	56.41%	59.66%	63.10%	66.77%	70.70%
	28	37.41%	39.51%	41.74%	44.14%	46.74%	49.56%	52.63%	56.00%	58.50%	61.87%	65.44%	69.24%	73.32%
	29	38.75%	40.92%	43.23%	45.72%	48.41%	51.33%	54.51%	58.00%	60.59%	64.08%	67.78%	71.72%	75.94%
	30	40.09%	42.34%	44.72%	47.29%	50.08%	53.10%	56.39%	60.00%	62.68%	66.29%	70.12%	74.19%	78.56%
	31	41.42%	43.75%	46.21%	48.87%	51.75%	54.87%	58.27%	62.00%	64.77%	68.50%	72.45%	76.66%	81.18%
	32	42.76%	45.16%	47.71%	50.44%	53.41%	56.64%	60.15%	64.00%	66.86%	70.71%	74.79%	79.14%	83.80%
	33	44.09%	46.57%	49.20%	52.02%	55.08%	58.41%	62.03%	66.00%	68.95%	72.92%	77.13%	81.61%	86.41%
	34	45.43%	47.98%	50.69%	53.60%	56.75%	60.18%	63.91%	68.00%	71.04%	75.13%	79.46%	84.08%	89.03%
	35		49.39%	52.18%	55.17%	58.42%	61.95%	65.79%	70.00%	73.13%	77.34%	81.80%	86.56%	91.65%
	36			53.67%	56.75%	60.09%	63.72%	67.67%	72.00%	75.22%	79.55%	84.14%	89.03%	94.27%
	37				58.33%	61.76%	65.49%	69.55%	74.00%	77.31%	81.76%	86.48%	91.50%	96.89%
	38					63.43%	67.26%	71.43%	76.00%	79.40%	83.96%	88.81%	93.97%	99.51%
	39						69.03%	73.31%	78.00%	81.49%	86.17%	91.15%	96.45%	100.00%
	40							75.19%	80.00%	83.58%	88.38%	93.49%	98.92%	100.00%
	41								82.00%	85.67%	90.59%	95.83%	100.00%	100.00%
	42									87.75%	92.80%	98.16%	100.00%	100.00%

For a more precise estimate of your lifetime monthly retirement allowance, log in to Your Personal Account at acera.org.
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