

## Tier 2(D) Safety Member (3% at 55)

Ballpark % of Highest Salary in Retirement

		Age at Retirement														
		41	42	43	44	45	46	47	48	49	50	51	52	53	54	55+
Years of Service Credit	5										11.45%	12.04%	12.69%	13.39%	14.13%	15.00%
	6										13.74%	14.45%	15.22%	16.07%	16.95%	18.00%
	7										16.03%	16.86%	17.76%	18.74%	19.78%	21.00%
	8										18.32%	19.27%	20.30%	21.42%	22.60%	24.00%
	9										20.61%	21.68%	22.83%	24.10%	25.43%	27.00%
	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%	30.35%	32.08%	33.88%	35.75%	37.68%	39.75%	41.62%	43.61%	45.80%	48.17%	50.74%	53.56%	56.51%	60.00%
	21		31.87%	33.69%	35.58%	37.54%	39.56%	41.74%	43.70%	45.79%	48.09%	50.58%	53.28%	56.23%	59.33%	63.00%
	22			35.29%	37.27%	39.32%	41.45%	43.73%	45.78%	47.98%	50.38%	52.98%	55.82%	58.91%	62.16%	66.00%
	23				38.96%	41.11%	43.33%	45.71%	47.86%	50.16%	52.67%	55.39%	58.35%	61.59%	64.98%	69.00%
	24					42.90%	45.22%	47.70%	49.94%	52.34%	54.96%	57.80%	60.89%	64.27%	67.81%	72.00%
25						47.10%	49.69%	52.02%	54.52%	57.26%	60.21%	63.43%	66.95%	70.64%	75.00%	
26							51.68%	54.10%	56.70%	59.55%	62.62%	65.96%	69.62%	73.46%	78.00%	
27								56.18%	58.88%	61.84%	65.03%	68.50%	72.30%	76.29%	81.00%	
28									61.06%	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											72.25%	76.11%	80.33%	84.76%	90.00%	
31												78.65%	83.01%	87.59%	93.00%	
32													85.69%	90.41%	96.00%	
33														93.24%	99.00%	
34+															100.00%	

For a more precise estimate of your lifetime monthly retirement allowance, log in to Your Personal Account at [acera.org](http://acera.org).  
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