



**Personal.
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Your PERA Benefits

State Trooper and CBI Agent Provisions

August 2011

As a State Trooper/CBI Agent, your benefits are the same as explained in *Your PERA Benefits*, except for the following:

PERA Membership and Contributions

- As a PERA member, you contribute 10 percent of your salary to PERA. Effective July 1, 2010, through June 30, 2011, State Troopers and CBI Agents are required to pay an additional 2.5 percent employee contribution as a result of Senate Bill 10-146. Under Senate Bill 11-076, the additional 2.5 percent contribution has been extended until June 30, 2012.
- Your employer contributes a total of 16.55 percent of the State Trooper/CBI Agent payroll to PERA. Of this amount, 1.02 percent is deposited in the Health Care Trust Fund, 2.20 percent is designated as the Amortization Equalization Disbursement (AED), and 1.50 percent is designated as the Supplemental Amortization Equalization Disbursement (SAED). From July 1, 2010, through June 30, 2011, your employer's contribution will be reduced by 2.5 percent as a result of Senate Bill 10-146. Under Senate Bill 11-076, the additional 2.5 percent reduction has been extended until June 30, 2012.
- As a State Trooper/CBI Agent, you are eligible to apply for disability retirement benefits immediately if your disability is sustained during the performance of your duties. The maximum benefit is 50 percent of your Highest Average Salary (HAS), unless you have more than 20 years of actual service, in which case you will receive an additional 2.5 percent for each year over 20.

Retirement Benefits

You may apply to receive a monthly retirement benefit after you have met the age and service credit requirements. Your benefit is based on your years of PERA service credit, age, and HAS. See the "Retirement Benefits" section in the *Your PERA Benefits* booklet.

Service Retirement Benefit	
Minimum Age	Minimum Service Credit
Any Age	30 years
50	25 years
55	20 years
65	5 years
Reduced Retirement Benefit	
Minimum Age	Minimum Service Credit
50	20 years
60	5 years

**Colorado
Public
Employees'
Retirement
Association**

Highest Average Salary Percentages

Percentages shown on the chart below are for Option 1 retirement selection (see the "Retirement Benefits" section in the *Your PERA Benefits* booklet). Final calculations are made to the exact amount of service you accrue.

- Table 12 applies to State Troopers/CBI Agents who were eligible to receive a benefit on January 1, 2011.
- Table 13 applies to State Troopers/CBI Agents who were not eligible to receive a benefit on January 1, 2011. *Note:* The percentages in the shaded areas on Table 13, are subject to change in the future.

TABLE 12
State Troopers/CBI Agents
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you were eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement																														
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+															
5	No retirement benefits payable.																														
6																															
7																															
8																															
9																															
10																															
11																															
12																															
13																															
14																															
15																															
16																															
17																															
18																															
19																															
20																42.5	44.0	45.5	47.0	48.5	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0
21																46.2	46.2	47.8	49.4	50.9	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5
22																50.1	50.1	50.1	51.7	53.4	55.5	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0
23																54.1	54.1	54.1	54.1	55.8	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5
24	58.2	58.2	58.2	58.2	58.2	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0															
25	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5															
26	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0															
27	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5															
28	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0															
29	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5															
30	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0															

The shaded areas indicate reduced retirement percentages.
For 30+ years, add 2.5 percent to 75.0 for each year over 30 up to 100 percent.

TABLE 13
State Troopers/CBI Agents
Highest Average Salary Percentages
for Retirement Benefit Option 1

Use this table if you were *not* eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement																																				
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+																
5	No retirement benefits payable.																																				
6																																					
7																																					
8																																					
9																																					
10																																					
11																																					
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19																																					
20																No retirement benefits payable.																					
21																																					
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29																																					
30	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0																75.0	75.0	75.0	75.0	75.0	75.0	
31	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5																77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0																80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5																82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0	85.0																85.0	85.0	85.0	85.0	85.0	85.0	85.0
35	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5	87.5																87.5	87.5	87.5	87.5	87.5	87.5	87.5

The shaded areas indicate reduced retirement percentages. These percentages ensure that, as of your effective date of retirement, your reduced retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.
For 35+ years, add 2.5 percent to 87.5 for each year over 35 up to 100 percent. Final calculations are made to the exact amount of service you earn, not necessarily even years.

This insert provides information about benefits specific to Colorado State Troopers and CBI Agents. "State Trooper" means any employee of the Colorado State Patrol, Colorado Bureau of Investigation, or successors to these agencies, who is vested with the powers of a peace officer. Your rights, benefits, and obligations as a PERA member are governed by Title 24, Article 51 of the Colorado Revised Statutes and the Rules of the Colorado Public Employees' Retirement Association, which take precedence over any interpretations in this insert.

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