

PERA Benefit Structure—Plan 1.5 Highest Average Salary Percentages for Retirement Benefit Option 1 Effective July 1, 2005

Use this table if you began PERA membership on or after July 1, 2005, and before January 1, 2007.

Years of Service	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5											10.0	10.5	11.0	11.5	12.0	12.5
6											12.0	12.6	13.2	13.8	14.4	15.0
7											14.0	14.7	15.4	16.1	16.8	17.5
8											16.0	16.8	17.6	18.4	19.2	20.0
9											18.0	18.9	19.8	20.7	21.6	22.5
10											20.0	21.0	22.0	23.0	24.0	25.0
11											22.6	23.1	24.2	25.3	26.4	27.5
12											25.2	25.8	26.4	27.6	28.8	30.0
13											28.0	28.6	29.3	29.9	31.2	32.5
14											30.8	31.5	32.2	32.9	33.6	35.0
15											33.8	34.5	35.3	36.0	36.8	37.5
16											36.8	37.6	38.4	39.2	40.0	40.0
17											40.0	40.8	41.7	42.5	42.5	42.5
18											43.2	44.1	45.0	45.0	45.0	45.0
19											46.6	47.5	47.5	47.5	47.5	47.5
20							46.3	47.0	47.8	48.5	49.3	50.0	50.0	50.0	50.0	50.0
21							49.4	50.1	50.9	51.7	52.5	52.5	52.5	52.5	52.5	52.5
22							52.5	53.4	54.2	55.0	55.0	55.0	55.0	55.0	55.0	55.0
23							55.8	56.6	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5
24							59.1	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
25	43.8	47.5	51.3	55.0	58.8	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	45.5	49.4	53.3	57.2	61.1	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	47.3	51.3	55.4	59.4	63.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	49.0	53.2	57.4	61.6	65.8	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	50.8	55.1	59.5	63.8	68.2	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	52.5	57.0	61.5	66.0	70.5	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	58.9	58.9	63.6	68.2	72.9	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	65.6	65.6	65.6	70.4	75.2	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	72.6	72.6	72.6	72.6	77.6	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	79.9	79.9	79.9	79.9	79.9	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

The shaded areas indicate reduced service retirement percentages. 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.

A different Highest Average Salary Percentages table applies to State Troopers and Colorado Bureau of Investigation Agents. Please refer to the special inserts to the *Your PERA Benefits* booklet available on the PERA Web site at www.copera.org.