

TABLE 5

PERA Benefit Structure Highest Average Salary Percentages for Retirement Benefit Option 1

Use this table if you began PERA membership between January 1, 2007, and December 31, 2010, and 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											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											22.0	23.1	24.2	25.3	26.4	27.5	
12											24.0	25.2	26.4	27.6	28.8	30.0	
13											26.0	27.3	28.6	29.9	31.2	32.5	
14											28.0	29.4	30.8	32.2	33.6	35.0	
15											30.0	31.5	33.0	34.5	36.0	37.5	
16											32.8	33.6	35.2	36.8	38.4	40.0	
17											35.7	36.6	37.4	39.1	40.8	42.5	
18											38.7	39.6	40.5	41.4	43.2	45.0	
19											41.8	42.8	43.7	44.7	45.6	47.5	
20							42.5	43.0	43.5	44.0	44.5	45.0	46.0	47.0	48.0	49.0	50.0
21							45.4	46.2	46.7	47.3	47.8	48.3	49.4	50.4	51.5	52.5	52.5
22							48.4	49.2	50.1	50.6	51.2	51.7	52.8	53.9	55.0	55.0	55.0
23							51.5	52.3	53.2	54.1	54.6	55.2	56.4	57.5	57.5	57.5	57.5
24							54.6	55.5	56.4	57.3	58.2	58.8	60.0	60.0	60.0	60.0	60.0
25	43.8	46.6	49.4	52.2	55.0	57.8	58.8	59.7	60.6	61.6	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	45.5	49.4	52.3	55.3	58.2	61.1	62.1	63.1	64.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	47.3	51.3	55.4	58.4	61.4	64.5	65.5	66.5	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	64.8	67.9	69.0	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	71.4	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	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	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	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	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	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

The shaded areas indicate reduced 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.