

DPS 3

DPS Benefit Structure

Highest Average Salary Percentages

for Retirement Benefit Option A

Use this table if you began membership under the DPS benefit structure on or before December 31, 2009, had five years of service credit on January 1, 2011, and were not eligible to receive a benefit on January 1, 2011.

Years of Service	Age at Retirement																																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+										
5																										12.5										
6																										15.0										
7																										17.5										
8																										20.0										
9																										22.5										
10																										25.0										
11	No retirement benefits payable.																									27.5										
12																										30.0										
13																										32.5										
14																										35.0										
15																										15.6	16.9	18.4	20.0	21.8	23.8	26.0	28.5	31.2	34.2	37.5
16																										18.2	18.0	19.6	21.4	23.3	25.4	27.8	30.3	33.2	36.4	40.0
17																										21.2	21.0	20.8	22.7	24.7	27.0	29.5	32.2	35.3	38.7	42.5
18																										24.6	24.4	24.2	24.0	26.2	28.6	31.2	34.1	37.4	41.0	45.0
19																										28.4	28.2	28.0	27.9	27.7	30.2	33.0	36.0	39.5	43.3	47.5
20																										32.6	32.5	32.3	32.2	32.0	31.8	34.7	37.9	41.5	45.5	50.0
21																										37.4	37.3	37.1	37.0	36.8	36.6	36.4	39.8	43.6	47.8	52.5
22																										42.7	42.6	42.5	42.3	42.2	42.1	41.9	41.7	45.7	50.1	55.0
23																										48.6	48.5	48.4	48.4	48.3	48.1	48.0	47.9	47.8	52.4	57.5
24																										55.2	55.1	55.1	55.0	55.0	54.9	54.9	54.8	54.7	54.6	60.0
25	28.8	31.1	33.5	36.2	39.1	42.2	42.1	42.0	41.9	41.7	41.6	45.1	48.9	53.0	57.5	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	30.0	32.3	34.9	37.6	40.6	43.9	47.4	47.3	47.2	47.1	47.0	46.9	50.8	55.1	59.8	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	31.1	33.6	36.2	39.1	42.2	45.6	49.3	53.3	53.2	53.1	53.0	52.9	52.8	57.3	62.1	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	32.3	34.8	37.6	40.5	43.8	47.3	51.1	55.2	59.7	59.7	59.6	59.5	59.5	59.4	64.4	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							52.9	57.2	61.9	67.0	66.9	66.9	66.8	66.8	66.7	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								59.2	64.0	69.3	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									66.1	71.6	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										73.9	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								
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					
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		
36	Assumed minimum age of employee as 17 years when first employed.													90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	90.0	
37															92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	92.5	
38																95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	95.0	
39																	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5	97.5
40+																		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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.

Final calculations are made to the exact amount of service you earn, not necessarily even years.

Note: If you are an inactive member with five or more years of earned service credit and you were not eligible for retirement at the time you terminated employment (inactive vested deferred), you are only eligible to retire when you reach full service retirement eligibility (unshaded percentages in the table above).