



Benefit Estimate Fact Sheet

PERA BENEFIT STRUCTURE

A benefit estimate explains the assumptions made by Colorado PERA for the calculation of your benefit. Your estimated benefit is approximate and based on current law, rules, and benefit option factors, all of which are subject to change. When PERA receives your completed *PERA Benefit Structure Retirement Application* and final salary information from your employer, your benefit will be calculated. The following information may or may not be included in your estimate, as appropriate.

BENEFIT TYPES

- » **Service:** A full retirement based on your service credit, age, and Highest Average Salary (HAS). See the unshaded area on the appropriate HAS Percentages Table on the following pages.
- » **Reduced:** An early retirement with reduced benefits based on your service credit, age, and HAS. See the shaded area on the appropriate HAS Percentages Table on the following pages. *Note:* If you were not eligible to retire on January 1, 2011, your early retirement benefit will be reduced by an actuarially determined percentage. The percentages are subject to change based on actuarial experience.
- » **Disability:** A benefit payable in the event of your approval for disability retirement.
- » **Death:** A benefit paid to your survivor(s) in the event of your death before retirement.
- » **Direct Pay:** A benefit paid to you if you terminated PERA-covered employment before July 1, 2003, your Defined Benefit (DB) Plan account has remained inactive, and you have been paying contributions to receive retirement eligibility. Your benefit is calculated using the date when you first reach retirement eligibility.

EFFECTIVE DATE

This date is always the first day of the month in which your benefit becomes payable.

TERMINATION DATE

Your termination date is your last day of PERA-covered employment, including leave without pay.

SERVICE CREDIT YEARS

Your total years of service credit, both earned and purchased. In most cases, you receive a month of service credit for each month of employment if your earned salary is greater than or equal to 80 times the federal minimum wage hourly rate in effect at the time your service was earned. If salary is less than this amount, service credit is prorated. One month of service credit equals 0.083 of a year.

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HIGHEST AVERAGE SALARY (HAS)

HAS is an average monthly salary figure, calculated by averaging several years of your highest salaries. Each year used in the calculation is a period of 12 consecutive months of service credit during which PERA contributions were paid. The number of years used in the calculation changes depending on when you became a member. If you have five years of service credit as of January 1, 2020, three years of your highest salaries will be used. If you did not have five years of service credit as of January 1, 2020, or if you begin PERA membership on or after that date, five years of your highest salaries will be used.

In calculating your HAS, PERA determines the highest annual salaries associated with four or six periods of 12 consecutive months. The 12-month periods do not have to be consecutive or your last years of employment. The lowest of the 12-month periods becomes the base year used as a starting point for the annual limit on salary increases. The remaining 12-month periods are placed in chronological order from oldest to newest. This additional base year is not used as one of the three or five annual salaries in your HAS calculation. If your HAS was affected by the annual salary increase limit, there will be a note in the comment section.

The example at the right illustrates how HAS is calculated. See the *Highest Average Salary Calculation* fact sheet on PERA's website for more information and examples, including examples showing the annual salary increase limit.

PERA 3-YEAR HAS CALCULATION EXAMPLE

Dates	Year	Actual Salary	Salary Used in HAS
April 2012–March 2013	Base Year	\$22,013	N/A
June 2014–May 2015	Year 1	\$23,050	\$23,050
June 2016–May 2017	Year 2	\$24,100	\$24,100
June 2017–May 2018	Year 3	\$25,600	\$25,600
Total Salary =			\$72,750
3-Year HAS (\$72,750 ÷ 36 months) =			\$2,021

PERA 5-YEAR HAS CALCULATION EXAMPLE

Dates	Year	Actual Salary	Salary Used in HAS
April 2016–March 2017	Base Year	\$22,013	N/A
June 2018–May 2019	Year 1	\$23,050	\$23,050
June 2020–May 2021	Year 2	\$24,100	\$24,100
June 2021–May 2022	Year 3	\$25,600	\$25,600
June 2022–May 2023	Year 4	\$25,600	\$25,600
June 2023–May 2024	Year 5	\$26,368	\$26,368
Total Salary =			\$124,718
5-Year HAS (\$124,718 ÷ 60 months) =			\$2,079

COBENEFICIARY DATE OF BIRTH

A cobeneficiary is the person you designate under PERA benefit structure Options 2 and 3 to receive a continuing monthly benefit after your death. Your cobeneficiary's age is used when calculating the benefit.

BENEFIT INFORMATION

- » **Option 1:** This option provides you with a lifetime monthly benefit. Following your death, a single payment of any remaining balance in your DB Plan account, plus a 100 percent match on the balance, will be made to your named beneficiary, or to your estate if no named beneficiary exists. No further monthly benefits are payable.
- » **Option 2:** This option provides you with a lifetime monthly benefit. Following your death, your cobeneficiary will receive a lifetime monthly benefit equal to one-half of your benefit at the time of your death. If there is a DB Plan account balance remaining after the death of your cobeneficiary, a single payment of any remaining balance in your DB Plan account, plus a 100 percent match on the balance, will be made to your named beneficiary, or your cobeneficiary's estate if no named beneficiary exists. No further monthly benefits are payable.
- » **Option 3:** This option provides you with a lifetime monthly benefit. Following your death, your cobeneficiary will receive a lifetime monthly benefit equal to the monthly benefit you were receiving at the time of your death. If there is a DB Plan account balance remaining after the death of your cobeneficiary, a single payment of any remaining balance in your DB Plan account, plus a 100 percent match on the balance, will be made to your named beneficiary, or your cobeneficiary's estate if no named beneficiary exists. No further monthly benefits are payable.

If you select an Option 2 or 3 and your cobeneficiary dies before you, your benefit will change to the Option 1 amount.

ROLLOVER/REFUND INFORMATION

At termination of employment, you may do a rollover/refund of your DB Plan account in lieu of a monthly retirement benefit. At retirement age or age 65, whichever is first, you are eligible for a 100 percent match on the amount of your member contributions plus interest. By rolling over or refunding your DB Plan account, you are forfeiting your rights to retirement benefits, health insurance, and life insurance coverage. The rollover/refund amount shown on your estimate includes a 100 percent match as of your effective date of retirement.



See the *Refund/Rollover Request* booklet for more information.

COMMENTS

Information may be included that is specific to your particular situation or questions, including any assumptions used in the calculation of your benefit. If you have questions about the comment(s) on your estimate, please call PERA's Customer Service Center at 1-800-759-7372.

ADDITIONAL INFORMATION

BENEFIT CALCULATION

If you have at least five years of service credit, your retirement benefit will be determined by the higher of a money purchase benefit calculation or a defined benefit calculation as explained in the following paragraphs. If you are retirement eligible with less than five years of service credit, your benefit will be calculated using the money purchase benefit calculation.

MONEY PURCHASE BENEFIT CALCULATION

The money purchase calculation is determined by your life expectancy and the value of your DB Plan account at the time you apply for retirement, plus a matching amount equal to 100 percent of your contributions and interest.

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DEFINED BENEFIT CALCULATION

The defined benefit calculation is based upon your years of service, age, and HAS. If you meet the eligibility requirements for a service retirement, your defined benefit will be 2.5 percent of your HAS for each year of service credit up to 100 percent. The HAS percentages for reduced service retirement for various years of service credit and ages are shown in the shaded areas of the Highest Average Salary Percentages Tables, see pages 6–15. The percentages in the shaded areas of the PERA 2, PERA 4, PERA 6, PERA 7, PERA 8, and State Troopers/CBI Agents 2 tables ensure that, as of your effective date of retirement, your reduced service retirement benefit is the actuarial equivalent of your full service retirement benefit. These percentages are subject to change based on actuarial experience.

POST-RETIREMENT INFORMATION

For more information about taxes on PERA benefits, PERACare for retirees, annual benefit increases, and other items related to PERA retirement benefits, refer to the *PERA Retirement Process* booklet.

ACCESS TO YOUR ACCOUNT ONLINE

As a PERA member, you may access information about your account online and complete PERA online forms using your User ID and password.

When you log onto your account, you can:

- » View information on your account such as: contribution, salary, service credit, life insurance, beneficiary(s), and your current *Annual Member Statement*.
- » Update your contact and profile information, complete online forms, request electronic delivery of PERA newsletters, and use the “Meetings & Appointments” link to schedule meetings and appointments with PERA.
- » Access PERAPlus 401(k) and 457 Plan information and PERA’s financial planning tools.
- » Use the Secure Correspondence system for secure email between you and PERA.

ACCESSING YOUR PERA ACCOUNT

- » You can access your personal PERA information by logging into your account through www.copera.org.
- » You need a User ID and password to access your account. If you have not yet set up your User ID and password, you will first need a PERA Personal Identification Number (PIN).
- » You can request a PIN by clicking on the “PIN Request” link from the “Members” menu on PERA’s website. Your new PIN will arrive by mail within seven business days. If you need to access your account before then, please call PERA’s Customer Service Center.
- » You will then log in with your Social Security number (SSN) and PERA PIN.
- » After logging in with your SSN and PIN, you will be prompted to create a user security profile with a User ID and password.
- » Once your user security profile is complete, you will no longer use your SSN and PIN to access your account. You will use your User ID and password combination instead.
- » If you have any questions about accessing your account, please call PERA’s Customer Service Center at 1-800-759-7372.

HIGHEST AVERAGE SALARY PERCENTAGES TABLES

Please refer to the chart below to determine which table applies to you. Note: The shaded areas on the tables indicate reduced retirement percentages. The percentages in the shaded areas on the PERA 2, PERA 4, PERA 6, PERA 7, PERA 8, and State Troopers/CBI Agents 2 tables 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.

Benefit Structure	Membership Date	Five Years of Service Credit as of January 1, 2011	Retirement Eligibility	Table
PERA	On or before June 30, 2005	Yes	Eligible January 1, 2011	PERA 1
PERA	On or before June 30, 2005	Yes	Not eligible January 1, 2011	PERA 2
PERA	Between July 1, 2005, and December 31, 2006	Yes	Eligible January 1, 2011	PERA 3
PERA	Between July 1, 2005, and December 31, 2006	Yes	Not eligible January 1, 2011	PERA 4
PERA	Between January 1, 2007, and December 31, 2010	N/A	Eligible January 1, 2011	PERA 5
PERA	Between January 1, 2007, and December 31, 2010	N/A	Not eligible January 1, 2011	PERA 6
PERA	On or before December 31, 2006	No	N/A	PERA 6
PERA	Between January 1, 2011, and December 31, 2016	N/A	N/A	PERA 7
PERA	On or after January 1, 2017, and the most recent 10 years of service are in the School or DPS Division	N/A	N/A	PERA 7
PERA	On or after January 1, 2017	N/A	N/A	PERA 8
State Troopers/CBI Agents	N/A	N/A	Eligible January 1, 2011	State Troopers/ CBI Agents 1
State Troopers/CBI Agents	N/A	N/A	Not eligible January 1, 2011	State Troopers/ CBI Agents 2

Benefit Estimate Fact Sheet

PERA BENEFIT STRUCTURE

PERA 1

PERA Benefit Structure

Highest Average Salary Percentages

for Retirement Benefit Option 1

Use this table if you began PERA membership on or before June 30, 2005, had five years of service credit on January 1, 2011, and 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.										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	50.0
21						49.4	50.1	50.9	51.7	52.5	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	55.0
23						55.8	56.6	57.5	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	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	49.4	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	55.4	55.4	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	61.6	61.6	61.6	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	68.2	68.2	68.2	68.2	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	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
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
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
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
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 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.

Benefit Estimate Fact Sheet

PERA BENEFIT STRUCTURE

PERA 2

PERA Benefit Structure

Highest Average Salary Percentages

for Retirement Benefit Option 1

Use this table if you began PERA membership on or before June 30, 2005, 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															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										7.9	8.6	9.4	10.4	11.4	12.5
6											9.5	10.4	11.3	12.4	13.6	15.0
7											11.0	12.1	13.2	14.5	15.9	17.5
8											12.6	13.8	15.1	16.6	18.2	20.0
9											14.2	15.5	17.0	18.6	20.5	22.5
10											15.8	17.3	18.9	20.7	22.7	25.0
11											18.2	19.0	20.8	22.8	25.0	27.5
12											20.8	21.7	22.7	24.9	27.3	30.0
13											23.7	24.7	25.8	26.9	29.6	32.5
14											26.7	27.9	29.1	30.4	31.8	35.0
15											29.9	31.2	32.7	34.2	35.8	37.5
16											33.4	34.9	36.5	38.2	40.0	40.0
17											37.2	38.8	40.6	42.5	42.5	42.5
18											41.1	43.0	45.0	45.0	45.0	45.0
19											45.5	47.5	47.5	47.5	47.5	47.5
20						40.4	42.1	43.9	45.8	47.9	50.0	50.0	50.0	50.0	50.0	50.0
21						44.3	46.2	48.2	50.3	52.5	52.5	52.5	52.5	52.5	52.5	52.5
22						48.5	50.5	52.7	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0
23						52.8	55.1	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5
24						57.6	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
25	42.4	45.4	48.7	52.9	57.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	47.4	47.3	50.7	55.0	59.8	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	52.8	52.7	52.6	57.1	62.1	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	59.5	59.4	59.3	59.2	64.4	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	66.9	66.8	66.8	66.7	66.7	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
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
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
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
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
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 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.

Benefit Estimate Fact Sheet

PERA BENEFIT STRUCTURE

PERA 3

PERA Benefit Structure

Highest Average Salary Percentages

for Retirement Benefit Option 1

Use this table if you began PERA membership between July 1, 2005, and December 31, 2006, had five years of service credit on January 1, 2011, and 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.										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	50.0
21						49.4	50.1	50.9	51.7	52.5	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	55.0
23						55.8	56.6	57.5	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	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 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.

Effective January 1, 2011

PERA 4

PERA Benefit Structure

Highest Average Salary Percentages

for Retirement Benefit Option 1

Use this table if you began PERA membership between July 1, 2005, and December 31, 2006, 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															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
5	No retirement benefits payable.										7.9	8.6	9.4	10.4	11.4	12.5
6											9.5	10.4	11.3	12.4	13.6	15.0
7											11.0	12.1	13.2	14.5	15.9	17.5
8											12.6	13.8	15.1	16.6	18.2	20.0
9											14.2	15.5	17.0	18.6	20.5	22.5
10											15.8	17.3	18.9	20.7	22.7	25.0
11											18.2	19.0	20.8	22.8	25.0	27.5
12											20.8	21.7	22.7	24.9	27.3	30.0
13											23.7	24.7	25.8	26.9	29.6	32.5
14											26.7	27.9	29.1	30.4	31.8	35.0
15											29.9	31.2	32.7	34.2	35.8	37.5
16											33.4	34.9	36.5	38.2	40.0	40.0
17											37.2	38.8	40.6	42.5	42.5	42.5
18											41.1	43.0	45.0	45.0	45.0	45.0
19											45.5	47.5	47.5	47.5	47.5	47.5
20						40.4	42.1	43.9	45.8	47.9	50.0	50.0	50.0	50.0	50.0	50.0
21						44.3	46.2	48.2	50.3	52.5	52.5	52.5	52.5	52.5	52.5	52.5
22						48.5	50.5	52.7	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0
23						52.8	55.1	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5
24						57.6	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
25	42.4	45.4	48.7	52.9	57.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5	62.5
26	44.1	47.3	50.7	55.0	59.8	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	45.8	49.1	52.6	57.1	62.1	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	47.5	50.9	54.6	59.2	64.4	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	49.2	52.7	56.5	61.4	66.7	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	50.8	54.5	58.5	63.5	69.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	56.5	56.3	60.4	65.6	71.3	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	62.6	62.5	62.3	67.7	73.6	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	70.1	70.0	69.9	69.8	75.9	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	78.4	78.3	78.3	78.2	78.2	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 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.

Benefit Estimate Fact Sheet

PERA BENEFIT STRUCTURE

PERA 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 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.										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
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
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
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
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
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 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.

Effective January 1, 2011

PERA 6

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 were not eligible to receive a benefit on January 1, 2011.

Also, this table applies to you if you began membership on or before December 31, 2006,
and had less than five years of service credit 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.										7.9	8.6	9.4	10.4	11.4	12.5
6											9.5	10.4	11.3	12.4	13.6	15.0
7											11.0	12.1	13.2	14.5	15.9	17.5
8											12.6	13.8	15.1	16.6	18.2	20.0
9											14.2	15.5	17.0	18.6	20.5	22.5
10											15.8	17.3	18.9	20.7	22.7	25.0
11											17.4	19.0	20.8	22.8	25.0	27.5
12											18.9	20.7	22.7	24.9	27.3	30.0
13											20.5	22.4	24.6	26.9	29.6	32.5
14											22.1	24.2	26.4	29.0	31.8	35.0
15											23.7	25.9	28.3	31.1	34.1	37.5
16											26.5	27.6	30.2	33.1	36.4	40.0
17											29.5	30.8	32.1	35.2	38.7	42.5
18											32.8	34.1	35.7	37.3	40.9	45.0
19											36.2	37.8	39.5	41.3	43.2	47.5
20						33.2	34.2	35.2	36.7	38.2	39.9	41.7	43.6	45.5	47.7	50.0
21						36.3	37.5	38.7	40.3	42.0	43.8	45.8	47.9	50.2	52.5	52.5
22						39.5	40.9	42.3	44.2	46.0	48.1	50.2	52.6	55.0	55.0	55.0
23						42.9	44.4	46.3	48.2	50.4	52.6	55.0	57.5	57.5	57.5	57.5
24						46.4	48.4	50.4	52.7	54.9	57.4	60.0	60.0	60.0	60.0	60.0
25	42.4	43.8	45.3	46.9	48.5	50.5	52.6	54.9	57.3	59.9	62.5	62.5	62.5	62.5	62.5	62.5
26	44.1	47.3	48.9	50.5	52.7	54.8	57.2	59.6	62.3	65.0	65.0	65.0	65.0	65.0	65.0	65.0
27	45.8	49.1	52.6	54.8	57.0	59.5	62.0	64.7	67.5	67.5	67.5	67.5	67.5	67.5	67.5	67.5
28	47.5	50.9	54.6	59.2	61.8	64.3	67.1	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
29	49.2	52.7	56.5	61.4	66.7	69.6	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	50.8	54.5	58.5	63.5	69.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	56.5	56.3	60.4	65.6	71.3	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	62.6	62.5	62.3	67.7	73.6	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	70.1	70.0	69.9	69.8	75.9	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	78.4	78.3	78.3	78.2	78.2	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 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.

Benefit Estimate Fact Sheet

PERA BENEFIT STRUCTURE

PERA 7

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

Use this table if you began PERA membership between January 1, 2011, and December 31, 2016, or you began membership on or after January 1, 2017, and your most recent 10 years of service were in the School or DPS Division.

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.										7.9	8.6	9.4	10.4	11.4	12.5
6											9.5	10.4	11.3	12.4	13.6	15.0
7											11.0	12.1	13.2	14.5	15.9	17.5
8											12.6	13.8	15.1	16.6	18.2	20.0
9											14.2	15.5	17.0	18.6	20.5	22.5
10											15.8	17.3	18.9	20.7	22.7	25.0
11											17.4	19.0	20.8	22.8	25.0	27.5
12											18.9	20.7	22.7	24.9	27.3	30.0
13											20.5	22.4	24.6	26.9	29.6	32.5
14											22.1	24.2	26.4	29.0	31.8	35.0
15											23.7	25.9	28.3	31.1	34.1	37.5
16											25.2	27.6	30.2	33.1	36.4	40.0
17											26.8	29.3	32.1	35.2	38.7	42.5
18											28.4	31.1	34.0	37.3	40.9	45.0
19											31.5	32.8	35.9	39.4	43.2	47.5
20						29.1	29.9	30.7	32.0	33.3	34.7	36.2	37.8	41.4	45.5	50.0
21						31.9	32.8	33.7	35.2	36.6	38.2	39.8	41.6	43.5	47.7	52.5
22						35.0	36.0	37.0	38.5	40.2	41.9	43.8	45.7	47.8	50.0	55.0
23						38.2	39.4	40.5	42.2	44.0	45.9	47.9	50.1	52.4	54.9	57.5
24						41.5	42.9	44.2	46.0	48.0	50.1	52.4	54.7	57.3	60.0	60.0
25	33.8	36.3	39.0	41.9	43.4	44.9	46.5	48.1	50.2	52.3	54.7	57.1	59.8	62.5	62.5	62.5
26	35.1	37.7	40.5	43.6	46.8	48.5	50.2	52.3	54.5	57.0	59.4	62.2	65.0	65.0	65.0	65.0
27	36.5	39.2	42.1	45.2	48.6	52.2	54.5	56.7	59.2	61.8	64.6	67.5	67.5	67.5	67.5	67.5
28	40.9	40.6	43.7	46.9	50.4	54.2	58.9	61.5	64.1	67.0	70.0	70.0	70.0	70.0	70.0	70.0
29	45.6	45.4	45.2	48.6	52.2	56.1	61.1	66.5	69.5	72.5	72.5	72.5	72.5	72.5	72.5	72.5
30	50.8	50.7	50.5	50.3	54.0	58.0	63.2	68.8	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
31	56.5	56.3	56.2	56.0	55.8	60.0	65.3	71.1	77.5	77.5	77.5	77.5	77.5	77.5	77.5	77.5
32	62.6	62.5	62.3	62.2	62.1	61.9	67.4	73.4	80.0	80.0	80.0	80.0	80.0	80.0	80.0	80.0
33	70.1	70.0	69.9	69.8	69.7	69.6	69.5	75.7	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5
34	78.4	78.3	78.3	78.2	78.2	78.1	78.0	78.0	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 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.

PERA 8

PERA Benefit Structure

Highest Average Salary Percentages

for Retirement Benefit Option 1

Use this table if you began PERA membership on or after January 1, 2017,
and your most recent 10 years of service are not in the School or DPS Division.

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.										7.9	8.6	9.4	10.4	11.4	12.5
6											9.5	10.4	11.3	12.4	13.6	15.0
7											11.0	12.1	13.2	14.5	15.9	17.5
8											12.6	13.8	15.1	16.6	18.2	20.0
9											14.2	15.5	17.0	18.6	20.5	22.5
10											15.8	17.3	18.9	20.7	22.7	25.0
11											17.4	19.0	20.8	22.8	25.0	27.5
12											18.9	20.7	22.7	24.9	27.3	30.0
13											20.5	22.4	24.6	26.9	29.6	32.5
14											22.1	24.2	26.4	29.0	31.8	35.0
15											23.7	25.9	28.3	31.1	34.1	37.5
16											25.2	27.6	30.2	33.1	36.4	40.0
17											26.8	29.3	32.1	35.2	38.7	42.5
18											28.4	31.1	34.0	37.3	40.9	45.0
19											30.0	32.8	35.9	39.4	43.2	47.5
20						26.5	27.2	28.0	29.1	30.3	31.6	34.5	37.8	41.4	45.5	50.0
21						29.1	30.0	30.8	32.1	33.3	34.8	36.2	39.7	43.5	47.7	52.5
22						32.0	32.8	33.8	35.1	36.6	38.2	39.8	41.6	45.6	50.0	55.0
23						34.9	36.0	37.0	38.5	40.1	41.9	43.6	45.6	47.6	52.3	57.5
24						38.2	39.2	40.4	42.0	43.9	45.7	47.8	49.9	52.2	54.6	60.0
25	28.8	31.0	33.3	35.9	38.6	41.5	42.8	44.0	45.9	47.8	49.9	52.1	54.5	56.9	59.7	62.5
26	32.4	32.2	34.7	37.3	40.1	43.2	46.5	47.9	49.9	52.1	54.3	56.8	59.3	62.1	65.0	65.0
27	36.5	36.2	36.0	38.7	41.7	44.8	48.3	51.9	54.2	56.5	59.0	61.6	64.5	67.5	67.5	67.5
28	40.9	40.6	40.4	40.2	43.2	46.5	50.0	53.9	58.7	61.3	64.0	67.0	70.0	70.0	70.0	70.0
29	45.6	45.4	45.2	45.0	44.8	48.2	51.8	55.8	60.8	66.4	69.4	72.5	72.5	72.5	72.5	72.5
30	50.8	50.7	50.5	50.3	50.1	49.8	53.6	57.7	62.9	68.7	75.0	75.0	75.0	75.0	75.0	75.0
31	56.5	56.3	56.2	56.0	55.8	55.6	55.4	59.6	65.0	70.9	77.5	77.5	77.5	77.5	77.5	77.5
32	62.6	62.5	62.3	62.2	62.1	61.9	61.7	61.6	67.1	73.2	80.0	80.0	80.0	80.0	80.0	80.0
33	70.1	70.0	69.9	69.8	69.7	69.6	69.5	69.3	69.2	75.5	82.5	82.5	82.5	82.5	82.5	82.5
34	78.4	78.3	78.3	78.2	78.2	78.1	78.0	78.0	77.9	77.8	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 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.

Benefit Estimate Fact Sheet

PERA BENEFIT STRUCTURE

STATE TROOPERS/CBI AGENTS 1

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.										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	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.

The retirement eligibility and HAS percentages of this table assume all of your PERA service credit was credited to your account during your employment as a State Trooper or CBI Agent. If you have PERA service credit from membership in a position other than a State Trooper or CBI Agent, including any time spent in the academy as a cadet, please contact PERA for additional information.

Effective January 1, 2011

Benefit Estimate Fact Sheet

PERA BENEFIT STRUCTURE

STATE TROOPERS/CBI AGENTS 2

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.															7.9	8.6	9.4	10.4	11.4	12.5
6																9.5	10.4	11.3	12.4	13.6	15.0
7																11.0	12.1	13.2	14.5	15.9	17.5
8																12.6	13.8	15.1	16.6	18.2	20.0
9																14.2	15.5	17.0	18.6	20.5	22.5
10																15.8	17.3	18.9	20.7	22.7	25.0
11																18.2	19.0	20.8	22.8	25.0	27.5
12																20.8	21.7	22.7	24.9	27.3	30.0
13																23.7	24.7	25.8	26.9	29.6	32.5
14																26.7	27.9	29.1	30.4	31.8	35.0
15																29.9	31.2	32.7	34.2	35.8	37.5
16																33.4	34.9	36.5	38.2	40.0	40.0
17																37.2	38.8	40.6	42.5	42.5	42.5
18																41.1	43.0	45.0	45.0	45.0	45.0
19																45.5	47.5	47.5	47.5	47.5	47.5
20						33.9	36.3	39.0	42.3	46.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	
21						38.3	38.2	40.9	44.4	48.3	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	
22						43.0	43.0	42.9	46.5	50.6	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	
23						48.9	48.8	48.7	48.7	52.9	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	57.5	
24						55.3	55.3	55.3	55.2	55.2	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	
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	
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	
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	
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	
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	
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	
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	
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	
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	

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.

The retirement eligibility and HAS percentages of this table assume all of your PERA service credit was credited to your account during your employment as a State Trooper or CBI Agent. If you have PERA service credit from membership in a position other than a State Trooper or CBI Agent, including any time spent in the academy as a cadet, please contact PERA for additional information.

This fact sheet provides general information about a PERA benefit structure defined benefit. 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 fact sheet.