

# MASSACHUSETTS GROUP 1 RETIREMENT PERCENTAGE CHART

For Members-In-Service Hired ON OR AFTER APRIL 2, 2012

		AGE AT RETIREMENT							
YEARS IN SERVICE		60	61	62	63	64	65	66	67+
	10	14.5	16.0	17.5	19.0	20.5	22.0	23.5	25.0
11	16.0	17.6	19.3	20.9	22.6	24.2	25.9	27.5	
12	17.4	19.2	21.0	22.8	24.6	26.4	28.2	30.0	
13	18.9	20.8	22.8	24.7	26.7	28.6	30.6	32.5	
14	20.3	22.4	24.5	26.6	28.7	30.8	32.9	35.0	
15	21.8	24.0	26.3	28.5	30.8	33.0	35.3	37.5	
16	23.2	25.6	28.0	30.4	32.8	35.2	37.6	40.0	
17	24.7	27.2	29.8	32.3	34.9	37.4	40.0	42.5	
18	26.1	28.8	31.5	34.2	36.9	39.6	42.3	45.0	
19	27.6	30.4	33.3	36.1	39.0	41.8	44.7	47.5	
20	29.0	32.0	35.0	38.0	41.0	44.0	47.0	50.0	
21	30.5	33.6	36.8	39.9	43.1	46.2	49.4	52.5	
22	31.9	35.2	38.5	41.8	45.1	48.4	51.7	55.0	
23	33.4	36.8	40.3	43.7	47.2	50.6	54.1	57.5	
24	34.8	38.4	42.0	45.6	49.2	52.8	56.4	60.0	
25	36.3	40.0	43.8	47.5	51.3	55.0	58.8	62.5	
26	37.7	41.6	45.5	49.4	53.3	57.2	61.1	65.0	
27	39.2	43.2	47.3	51.3	55.4	59.4	63.5	67.5	
28	40.6	44.8	49.0	53.2	57.4	61.6	65.8	70.0	
29	42.1	46.4	50.8	55.1	59.5	63.8	68.2	72.5	
30	48.8	52.5	56.3	60.0	63.8	67.5	71.3	75.0	
31	50.4	54.3	58.1	62.0	65.9	69.8	73.6	77.5	
32	52.0	56.0	60.0	64.0	68.0	72.0	76.0	80.0	
33	53.6	57.8	61.9	66.0	70.1	74.3	78.4	80.0	
34	55.3	59.5	63.8	68.0	72.3	76.5	80.0	80.0	
35	56.9	61.3	65.6	70.0	74.4	78.8	80.0	80.0	
36	58.5	63.0	67.5	72.0	76.5	80.0	80.0	80.0	
37	60.1	64.8	69.4	74.0	78.6	80.0	80.0	80.0	
38	61.8	66.5	71.3	76.0	80.0	80.0	80.0	80.0	
39	63.4	68.3	73.1	78.0	80.0	80.0	80.0	80.0	
40	65.0	70.0	75.0	80.0	80.0	80.0	80.0	80.0	

*Due to Pension Reform the Minimum Retirement Age For State Employees in Group 1 is **Age 60***

Multiply the indicated percentage by the average of your highest consecutive five-year annual rate of regular compensation

**For members of Group 2:** add 5 years to your age when finding your pension percentage

**For members of Group 4:** add 10 years to your age when finding your pension percentage

**FOR ESTIMATING PURPOSES ONLY.**



# MASSACHUSETTS GROUP 1 RETIREMENT PERCENTAGE CHART

For Members-In-Service Hired **BEFORE** April 2, 2012

		AGE AT RETIREMENT															
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
YEARS IN SERVICE	10						15	16	17	18	19	20	21	22	23	24	25
	11						16.5	17.6	18.7	19.8	20.9	22	23.1	24.2	25.3	26.4	27.5
	12						18	19.2	20.4	21.6	22.8	24	25.2	26.4	27.6	28.8	30
	13						19.5	20.8	22.1	23.4	24.7	26	27.3	28.6	29.9	31.2	32.5
	14						21	22.4	23.8	25.2	26.6	28	29.4	30.8	32.2	33.6	35
	15						22.5	24	25.5	27	28.5	30	31.5	33	34.5	36	37.5
	16						24	25.6	27.2	28.8	30.4	32	33.6	35.2	36.8	38.4	40
	17						25.5	27.2	28.9	30.6	32.3	34	35.7	37.4	39.1	40.8	42.5
	18						27	28.8	30.6	32.4	34.2	36	37.8	39.6	41.4	43.2	45
	19						28.5	30.4	32.3	34.2	36.1	38	39.9	41.8	43.7	45.6	47.5
20	20	22	24	26	28	30	32	34	36	38	40	42	44	46	48	50	
21	21	23.1	25.2	27.3	29.4	31.5	33.6	35.7	37.8	39.9	42	44.1	46.2	48.3	50.4	52.5	
22	22	24.2	26.4	28.6	30.8	33.0	35.2	37.4	39.6	41.8	44	46.2	48.4	50.6	52.8	55	
23	23	25.3	27.6	29.9	32.2	34.5	36.8	39.1	41.4	43.7	46	48.3	50.6	52.9	55.2	57.5	
24	24	26.4	28.8	31.2	33.6	36	38.4	40.8	43.2	45.6	48	50.4	52.8	55.2	57.6	60	
25	25	27.5	30.0	32.5	35.0	37.5	40	42.5	45	47.5	50	52.5	55	57.5	60	62.5	
26	26	28.6	31.2	33.8	36.4	39.0	41.6	44.2	46.8	49.4	52	54.8	57.2	59.8	62.4	65	
27	27	29.7	32.4	35.1	37.8	40.5	43.2	45.9	48.6	51.3	54	56.7	59.4	62.1	64.8	67.5	
28	28	30.8	33.6	36.4	39.2	42	44.8	47.6	50.4	53.2	56	58.8	61.6	64.4	67.2	70	
29	29	31.9	34.8	37.7	40.6	43.5	46.4	49.3	52.2	55.1	58	60.9	63.8	66.7	69.6	72.5	
30	30	33	36	39	42	45	48	51	54	57	60	63	66	69	72	75	
31	31	34.1	37.2	40.3	43.4	46.5	49.6	52.7	55.8	58.9	62	65.1	68.2	71.3	74.4	77.5	
32	32	35.2	38.4	41.6	44.8	48	51.2	54.4	57.6	60.8	64	67.2	70.4	73.6	76.8	80	
33	33	36.3	39.6	42.9	46.2	49.5	52.8	56.1	59.4	62.7	66	69.3	72.6	75.9	79.2	80	
34	34	37.4	40.8	44.2	47.6	51	54.4	57.8	61.2	64.6	68	71.4	74.8	78.2	80	80	
35	35	38.5	42	45.5	49.0	52.5	56	59.5	63	66.5	70	73.5	77	80	80	80	
36						54	57.6	61.2	64.8	68.4	72	75.6	79.2	80	80	80	
37						55.5	59.2	62.9	66.6	70.3	74	77.7	80	80	80	80	
38						57.0	60.8	64.6	68.4	72.2	76	79.8	80	80	80	80	
39						58.5	62.4	66.3	70.2	74.1	78	80	80	80	80	80	
40						60	64	68	72	76	80	80	80	80	80	80	

Multiply the indicated percentage by the average of your highest consecutive three-year annual rate of regular compensation

**For members of Group 2:** add 5 years to your age when finding your pension percentage

**For members of Group 4:** add 10 years to your age when finding your pension percentage

For estimating purposes only.

# MASSACHUSETTS GROUP 1 RETIREMENT PERCENTAGE CHART

For Members-In-Service Hired **BEFORE** April 2, 2012

## BENEFIT RATE CHART\*

Age upon date of Retirement	Percentage of Average Annual Rate of Regular Compensation		
	Group 1	Group 2	Group 4
65 or older	2.5	2.5	2.5
64	2.4	2.5	2.5
63	2.3	2.5	2.5
62	2.2	2.5	2.5
61	2.1	2.5	2.5
60	2.0	2.5	2.5
59	1.9	2.4	2.5
58	1.8	2.3	2.5
57	1.7	2.2	2.5
56	1.6	2.1	2.5
55	1.5	2.0	2.5
54	1.4	1.4	2.4
53	1.3	1.3	2.3
52	1.2	1.2	2.2
51	1.1	1.1	2.1
50	1.0	1.0	2.0
49	0.9	0.9	1.9
48	0.8	0.8	1.8
47	0.7	0.7	1.7
46	0.6	0.6	1.6
45	0.5	0.5	1.5
44	0.4	0.4	1.4
43	0.3	0.3	1.3
42	0.2	0.2	1.2
41	0.1	0.1	1.1

**Average Annual Rate of Regular Compensation**--Note, certain payments including *bonuses, overtime, severance pay, unused sick leave*, or any other payment made as a result of giving notice of retirement are *not considered* part of a member's regular compensation and are not included in retirement calculations.

\*Source: [mass.gov/perac/guide/mainguide10.htm](http://mass.gov/perac/guide/mainguide10.htm)

Which Amounts of Compensation Will be Used in the Calculation--Members must average annual rates of regular compensation earned in any 3 consecutive years or rates earned during the period or periods, whether or not consecutive, which constitute the last three years of service, preceding retirement.