MIDDLESEX COUNTY RETIREMENT SYSTEM
GROUP 4 RETIREMENT PERCENTAGE CHART

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HOW TO USE THE CHART
Multiply the indicated percentage by the average of your Three highest consecutive years salary.

Eligibility: You are eligible to retire at age 55 with 10 years of service.
If you have 20 years of service you can retire at any age.

	AGE AT RETIREMENT																
	AGE→	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55+
	YEARS↓																
YEARS OF SERVICE	10																25.0
	11																27.5
	12																30.0
	13																32.5
	14																35.0
	15																37.5
	16																40.0
	17																42.5
	18																45.0
	19																47.5
	20	20.0	22.0	24.0	26.0	28.0	30.0	32.0	34.0	36.0	38.0	40.0	42.0	44.0	46.0	48.0	50.0
	21	21.0	23.1	25.2	27.3	29.4	31.5	33.6	35.7	37.8	39.9	42.0	44.1	46.2	48.3	50.4	52.5
	22	22.0	24.2	26.4	28.6	30.8	33.0	35.2	37.4	39.6	41.8	44.0	46.2	48.4	50.6	52.8	55.0
	23	23.0	25.3	27.6	29.9	32.2	34.5	36.8	39.1	41.4	43.7	46.0	48.3	50.6	52.9	55.2	57.5
	24	24.0	26.4	28.8	31.2	33.6	36.0	38.4	40.8	43.2	45.6	48.0	50.4	52.8	55.2	57.6	60.0
	25	25.0	27.5	30.0	32.5	35.0	37.5	40.0	42.5	45.0	47.5	50.0	52.5	55.0	57.5	60.0	62.5
	26	26.0	28.6	31.2	33.8	36.4	39.0	41.6	44.2	46.8	49.4	52.0	54.8	57.2	59.8	63.4	65.0
	27	27.0	29.7	32.4	35.1	37.8	40.5	43.2	45.9	48.6	51.3	54.0	56.7	59.4	62.1	64.8	67.5
	28	28.0	30.8	33.6	36.4	39.2	42.0	44.8	47.6	50.4	53.2	56.0	58.8	61.6	64.4	67.2	70.0
	29	29.0	31.9	34.8	37.7	40.6	43.5	46.4	49.3	52.2	55.1	58.0	60.9	63.8	66.7	69.6	72.5
	30	30.0	33.0	36.0	39.0	42.0	45.0	48.0	51.0	54.0	57.0	60.0	63.0	66.0	69.0	72.0	75.0
	31	31.0	34.1	37.2	40.3	43.4	46.5	49.6	52.7	55.8	58.9	62.0	65.1	68.2	71.3	74.4	77.5
	32	32.0	35.2	38.4	41.6	44.8	48.0	51.2	54.4	57.6	60.8	64.0	67.2	70.4	73.6	76.8	80.0
	33	33.0	36.3	39.6	42.9	46.2	49.5	52.8	56.1	59.4	62.7	66.0	69.3	72.6	75.9	79.2	80.0
	34		37.4	40.8	44.2	47.6	51.0	54.5	57.8	61.2	64.6	68.0	71.4	74.8	78.2	80.0	80.0
	35			42.0	45.5	49.0	52.5	56.0	59.5	63.0	66.5	70.0	73.5	77.0	80.0	80.0	80.0
	36				46.8	50.4	54.0	57.6	61.2	64.8	68.4	72.0	75.6	79.2	80.0	80.0	80.0
	37					51.8	55.5	59.2	62.9	66.6	70.3	74.0	77.7	80.0	80.0	80.0	80.0
	38						57.0	60.8	64.6	68.4	72.2	76.0	79.8	80.0	80.0	80.0	80.0
	39							62.4	66.3	70.2	74.1	78.0	80.0	80.0	80.0	80.0	80.0
	40								68.0	72.0	76.0	80.0	80.0	80.0	80.0	80.0	80.0