

**Retirement Factors
Group 4 Employees**

| Age (Factor) | 45 (1.50) | 46 (1.60) | 47 (1.70) | 48 (1.80) | 49 (1.90) | 50 (2.00) | 51 (2.10) | 52 (2.20) | 53 (2.30) | 54 (2.40) | 55+ (2.50) |
|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Years | | | | | | | | | | | |
| 10 | 15.00% | 16.00% | 17.00% | 18.00% | 19.00% | 20.00% | 21.00% | 22.00% | 23.00% | 24.00% | 25.00% |
| 11 | 16.50% | 17.60% | 18.70% | 19.80% | 20.90% | 22.00% | 23.10% | 24.20% | 25.30% | 26.40% | 27.50% |
| 12 | 18.00% | 19.20% | 20.40% | 21.60% | 22.80% | 24.00% | 25.20% | 26.40% | 27.60% | 28.80% | 30.00% |
| 13 | 19.50% | 20.80% | 22.10% | 23.40% | 24.70% | 26.00% | 27.30% | 28.60% | 29.90% | 31.20% | 32.50% |
| 14 | 21.00% | 22.40% | 23.80% | 25.20% | 26.60% | 28.00% | 29.40% | 30.80% | 32.20% | 33.60% | 35.00% |
| 15 | 22.50% | 24.00% | 25.50% | 27.00% | 28.50% | 30.00% | 31.50% | 33.00% | 34.50% | 36.00% | 37.50% |
| 16 | 24.00% | 25.60% | 27.20% | 28.80% | 30.40% | 32.00% | 33.60% | 35.20% | 36.80% | 38.40% | 40.00% |
| 17 | 25.50% | 27.20% | 28.90% | 30.60% | 32.30% | 34.00% | 35.70% | 37.40% | 39.10% | 40.80% | 42.50% |
| 18 | 27.00% | 28.80% | 30.60% | 32.40% | 34.20% | 36.00% | 37.80% | 39.60% | 41.40% | 43.20% | 45.00% |
| 19 | 28.50% | 30.40% | 32.30% | 34.20% | 36.10% | 38.00% | 39.90% | 41.80% | 43.70% | 45.60% | 47.50% |
| 20 | 30.00% | 32.00% | 34.00% | 36.00% | 38.00% | 40.00% | 42.00% | 44.00% | 46.00% | 48.00% | 50.00% |
| 21 | 31.50% | 33.60% | 35.70% | 37.80% | 39.90% | 42.00% | 44.10% | 46.20% | 48.30% | 50.40% | 52.50% |
| 22 | 33.00% | 35.20% | 37.40% | 39.60% | 41.80% | 44.00% | 46.20% | 48.40% | 50.60% | 52.80% | 55.00% |
| 23 | 34.50% | 36.80% | 39.10% | 41.40% | 43.70% | 46.00% | 48.30% | 50.60% | 52.90% | 55.20% | 57.50% |
| 24 | 36.00% | 38.40% | 40.80% | 43.20% | 45.60% | 48.00% | 50.40% | 52.80% | 55.20% | 57.60% | 60.00% |
| 25 | 37.50% | 40.00% | 42.50% | 45.00% | 47.50% | 50.00% | 52.50% | 55.00% | 57.50% | 60.00% | 62.50% |
| 26 | 39.00% | 41.60% | 44.20% | 46.80% | 49.40% | 52.00% | 54.60% | 57.20% | 59.80% | 62.40% | 65.00% |
| 27 | 40.50% | 43.20% | 45.90% | 48.60% | 51.30% | 54.00% | 56.70% | 59.40% | 62.10% | 64.80% | 67.50% |
| 28 | 42.00% | 44.80% | 47.60% | 50.40% | 53.20% | 56.00% | 58.80% | 61.60% | 64.40% | 67.20% | 70.00% |
| 29 | 43.50% | 46.40% | 49.30% | 52.20% | 55.10% | 58.00% | 60.90% | 63.80% | 66.70% | 69.60% | 72.50% |
| 30 | 45.00% | 48.00% | 51.00% | 54.00% | 57.00% | 60.00% | 63.00% | 66.00% | 69.00% | 72.00% | 75.00% |
| 31 | 46.50% | 49.60% | 52.70% | 55.80% | 58.90% | 62.00% | 65.10% | 68.20% | 71.30% | 74.40% | 77.50% |
| 32 | 48.00% | 51.20% | 54.40% | 57.60% | 60.80% | 64.00% | 67.20% | 70.40% | 73.60% | 76.80% | 80.00% |
| 33 | 49.50% | 52.80% | 56.10% | 59.40% | 62.70% | 66.00% | 69.30% | 72.60% | 75.90% | 79.20% | 80.00% |
| 34 | 51.00% | 54.40% | 57.80% | 61.20% | 64.60% | 68.00% | 71.40% | 74.80% | 78.20% | 80.00% | 80.00% |
| 35 | 52.50% | 56.00% | 59.50% | 63.00% | 66.50% | 70.00% | 73.50% | 77.00% | 80.00% | 80.00% | 80.00% |
| 36 | 54.00% | 57.60% | 61.20% | 64.80% | 68.40% | 72.00% | 75.60% | 79.20% | 80.00% | 80.00% | 80.00% |
| 37 | 55.50% | 59.20% | 62.90% | 66.60% | 70.30% | 74.00% | 77.70% | 80.00% | 80.00% | 80.00% | 80.00% |
| 38 | 57.00% | 60.80% | 64.60% | 68.40% | 72.20% | 76.00% | 79.80% | 80.00% | 80.00% | 80.00% | 80.00% |
| 39 | 58.50% | 62.40% | 66.30% | 70.20% | 74.10% | 78.00% | 80.00% | 80.00% | 80.00% | 80.00% | 80.00% |
| 40 | 60.00% | 64.00% | 68.00% | 72.00% | 76.00% | 80.00% | 80.00% | 80.00% | 80.00% | 80.00% | 80.00% |

To use, find your age on the top row then your number of years on the job in the left column
and where the age row and years column meet is your retirement factor.