Calculating a monthly benefit from your service purchase

The chart to the right shows the estimated percentage factor used to calculate the retirement benefit at each retirement age and for each year of service purchased.

Average Monthly Salary
Average highest 36 consecutive months of compensation over the last 120 months of employment.

Normal Retirement
Earlier of age 65 with five or more years of service, or the date that age plus years of service is greater than 80 (but no earlier than age 50).

Early Retirement
Age 50 with five or more years of service, and prior to Normal Retirement.

Table Key
Orange: Early Retirement
Blue: Normal Retirement

Calculating your monthly benefit under different payment options

This monthly benefit starts on your retirement date and lasts for your lifetime. No payments are made to a beneficiary or surviving spouse. Click this link to estimate your monthly benefit with different payment options.

Benefit as a Percentage of Average Monthly Salary

Years of Service (including purchased service)	Age at Retirement															
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
5	3.25%	3.60%	3.95%	4.30%	4.65%	5.00%	5.45%	5.90%	6.35%	6.80%	7.25%	7.80%	8.35%	8.90%	9.45%	10.00%
6	3.90%	4.32%	4.74%	5.16%	5.58%	6.00%	6.54%	7.08%	7.62%	8.16%	8.70%	9.36%	10.02%	10.68%	11.34%	12.00%
7	4.55%	5.04%	5.53%	6.02%	6.51%	7.00%	7.63%	8.26%	8.89%	9.52%	10.15%	10.92%	11.69%	12.46%	13.23%	14.00%
8	5.20%	5.76%	6.32%	6.88%	7.44%	8.00%	8.72%	9.44%	10.16%	10.88%	11.60%	12.48%	13.36%	14.24%	15.12%	16.00%
9	5.85%	6.48%	7.11%	7.74%	8.37%	9.00%	9.81%	10.62%	11.43%	12.24%	13.05%	14.04%	15.03%	16.02%	17.01%	18.00%
10	6.50%	7.20%	7.90%	8.60%	9.30%	10.00%	10.90%	11.80%	12.70%	13.60%	14.50%	15.60%	16.70%	17.80%	18.90%	20.00%
11	7.15%	7.92%	8.69%	9.46%	10.23%	11.00%	11.99%	12.98%	13.97%	14.96%	15.95%	17.16%	18.37%	19.58%	20.79%	22.00%
12	7.80%	8.64%	9.48%	10.32%	11.16%	12.00%	13.08%	14.16%	15.24%	16.32%	17.40%	18.72%	20.04%	21.36%	22.68%	24.00%
13	8.45%	9.36%	10.27%	11.18%	12.09%	13.00%	14.17%	15.34%	16.51%	17.68%	18.85%	20.28%	21.71%	23.14%	24.57%	26.00%
14	9.10%	10.08%	11.06%	12.04%	13.02%	14.00%	15.26%	16.52%	17.78%	19.04%	20.30%	21.84%	23.38%	24.92%	26.46%	28.00%
15	9.75%	10.80%	11.85%	12.90%	13.95%	15.00%	16.35%	17.70%	19.05%	20.40%	21.75%	23.40%	25.05%	26.70%	28.35%	30.00%
16	12.16%	13.28%	14.40%	15.52%	16.64%	17.76%	19.20%	20.64%	22.08%	23.52%	24.96%	26.72%	28.48%	30.24%	32.00%	32.00%
17	14.79%	15.98%	17.17%	18.36%	19.55%	20.74%	22.27%	23.80%	25.33%	26.86%	28.39%	30.26%	32.13%	34.00%	34.00%	34.00%
18	17.64%	18.90%	20.16%	21.42%	22.68%	23.94%	25.56%	27.18%	28.80%	30.42%	32.04%	34.02%	36.00%	36.00%	36.00%	36.00%
19	20.71%	22.04%	23.37%	24.70%	26.03%	27.36%	29.07%	30.78%	32.49%	34.20%	35.91%	38.00%	38.00%	38.00%	38.00%	38.00%
20	24.00%	25.40%	26.80%	28.20%	29.60%	31.00%	32.80%	34.60%	36.40%	38.20%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
21	27.09%	28.56%	30.03%	31.50%	32.97%	34.44%	36.33%	38.22%	40.11%	42.00%	42.00%	42.00%	42.00%	42.00%	42.00%	42.00%
22	30.36%	31.90%	33.44%	34.98%	36.52%	38.06%	40.04%	42.02%	44.00%	44.00%	44.00%	44.00%	44.00%	44.00%	44.00%	44.00%
23	33.81%	35.42%	37.03%	38.64%	40.25%	41.86%	43.93%	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%
24	37.44%	39.12%	40.80%	42.48%	44.16%	45.84%	48.00%	48.00%	48.00%	48.00%	48.00%	48.00%	48.00%	48.00%	48.00%	48.00%
25	41.25%	43.00%	44.75%	46.50%	48.25%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
26	44.72%	46.54%	48.36%	50.18%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%
27	48.33%	50.22%	52.11%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%
28	52.08%	54.04%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%
29	55.97%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%
30	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
31	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%
32	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%
33	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%
34	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%
35	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%
36	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%
37	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%
38	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%
39	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%
40	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%