

appendix

If you elect Early Retirement, your Service Retirement Allowance will be calculated by multiplying your Normal Service Retirement Allowance by the Reduction Factor that corresponds to your age in the following table.

EARLY RETIREMENT REDUCTION FACTORS*

AGE	FACTOR	AGE	FACTOR
45	0.6250	52 ³ / ₄	0.8575
45 ¹ / ₄	0.6325	53	0.8650
45 ¹ / ₂	0.6400	53 ¹ / ₄	0.8725
45 ³ / ₄	0.6475	53 ¹ / ₂	0.8800
46	0.6550	53 ³ / ₄	0.8875
46 ¹ / ₄	0.6625	54	0.8950
46 ¹ / ₂	0.6700	54 ¹ / ₄	0.9025
46 ³ / ₄	0.6775	54 ¹ / ₂	0.9100
47	0.6850	54 ³ / ₄	0.9175
47 ¹ / ₄	0.6925	55	0.9250
47 ¹ / ₂	0.7000	55 ¹ / ₄	0.92875
47 ³ / ₄	0.7075	55 ¹ / ₂	0.93250
48	0.7150	55 ³ / ₄	0.93625
48 ¹ / ₄	0.7225	56	0.94000
48 ¹ / ₂	0.7300	56 ¹ / ₄	0.94375
48 ³ / ₄	0.7375	56 ¹ / ₂	0.94750
49	0.7450	56 ³ / ₄	0.95125
49 ¹ / ₄	0.7525	57	0.95500
49 ¹ / ₂	0.7600	57 ¹ / ₄	0.95875
49 ³ / ₄	0.7675	57 ¹ / ₂	0.96250
50	0.7750	57 ³ / ₄	0.96625
50 ¹ / ₄	0.7825	58	0.97000
50 ¹ / ₂	0.7900	58 ¹ / ₄	0.97375
50 ³ / ₄	0.7975	58 ¹ / ₂	0.97750
51	0.8050	58 ³ / ₄	0.98125
51 ¹ / ₄	0.8125	59	0.98500
51 ¹ / ₂	0.8200	59 ¹ / ₄	0.98875
51 ³ / ₄	0.8275	59 ¹ / ₂	0.99250
52	0.8350	59 ³ / ₄	0.99625
52 ¹ / ₄	0.8425	60 +	1.00
52 ¹ / ₂	0.8500		

* Reduction Factors are subject to change by ordinance of the City Council.